

May 2012

Low-Income & Minority Beneficiaries in Medicare Advantage Plans, 2010

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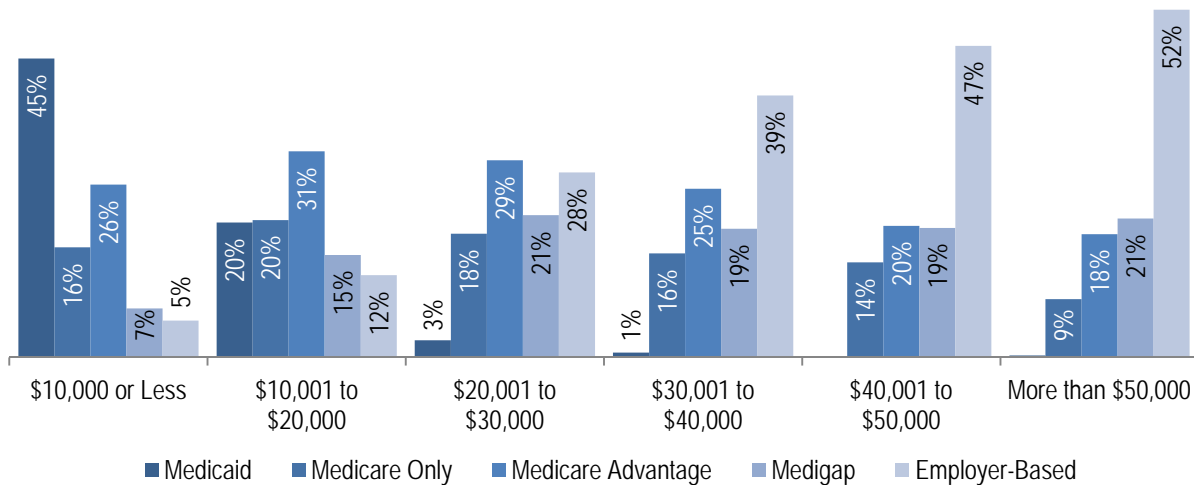
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SUMMARY

New data from the Medicare Current Beneficiary Survey (MCBS) show that Medicare Advantage plans, Medicare's private comprehensive health plans, were a vital source of coverage for low-income and minority beneficiaries in 2010. Here are some key findings:

- Nationwide, 26 percent of all Medicare beneficiaries were enrolled in Medicare Advantage plans. Twenty-nine (29) percent of African-American Medicare beneficiaries and 36 percent of Hispanic beneficiaries were enrolled in Medicare Advantage Plans.
- Forty-three (43) percent of Medicare beneficiaries with Medicare Advantage plans had incomes of \$20,000 or less. By comparison, 39 percent of all Medicare beneficiaries had incomes of \$20,000 or less.
- Sixty-four (64) percent of all minority (nonwhite) beneficiaries enrolled in Medicare Advantage in 2010 had incomes of \$20,000 or less; 64 percent of African-American and 82 percent of Hispanic Medicare Advantage beneficiaries had incomes of \$20,000 or less. By comparison, 39 percent of White Medicare Advantage enrollees had incomes of \$20,000 or less.
- We use the label "active choosers" to refer to Medicare beneficiaries who are not enrolled in Medicaid or employer-based supplemental coverage. Among active choosers with annual incomes between \$10,001 and \$20,000 in 2010, 46 percent chose Medicare Advantage plans; 23 percent purchased Medigap supplemental policies; and 31 percent were covered by Medicare's fee-for-service program alone.
- Among African-American active choosers with incomes between \$10,001 and \$20,000, 54 percent chose Medicare Advantage plans. Fifty-eight (58) percent of Asian-American active choosers and 66 percent of Hispanic active choosers in this income range were enrolled in Medicare Advantage plans.

Figure 1. Income Range of Medicare Beneficiaries, by Coverage Type (2010)



Source: Medicare Current Beneficiary Survey Access to Care files, 2010 (CMS).

Note: Calculations based on non-institutionalized beneficiaries reporting income. Percentages may not sum to 100 percent due to rounding.

As with prior reports in this series, the statistics in this report were calculated from the publicly available MCBS Access to Care files. We analyzed a subset of records for non-institutionalized (aged and disabled) beneficiaries. All of the statistics include data on Medicare beneficiaries in all areas of the United States. For the Medicare Advantage and Medicaid categories, June 2010 was the point in time for which beneficiary records were selected for inclusion. In this report, we used the term “Medicare only” as shorthand for beneficiaries with the fee-for-service part of Medicare coverage only.

MEDICARE ADVANTAGE COVERAGE BY INCOME

Nationwide, 26 percent of all non-institutionalized Medicare beneficiaries chose Medicare Advantage plans in 2010. Medicare Advantage is most common among beneficiaries with incomes between \$10,001 and \$20,000 (31 percent); and \$20,001 and \$30,000 (29 percent).

Among beneficiaries with incomes between \$10,001 and \$20,000, the most common coverage choices for comprehensive or supplemental coverage were Medicare Advantage plans (31 percent) and Medicaid, which accounted for 20 percent (see Figure 1 and Table 1). Among beneficiaries in this income range, 12 percent had employer-based supplemental coverage;¹ 15 percent purchased Medigap supplemental policies, and 20 percent had no additional coverage (“Medicare Only”).

Among Medicare beneficiaries with incomes of \$10,000 or less, 45 percent were enrolled in Medicaid;² 26 percent were in Medicare Advantage

¹ Persons with both employer-based and Medigap coverage were categorized as having employer-based coverage.

² An additional one percent of beneficiaries in this income range had coverage classified as “other public,” which includes military or veterans’ coverage. The percentages listed in this report may not always sum to 100 percent, because for some statistics, we did not display the information from the “other public” category and/or we rounded to the nearest whole number.

Table 1. Income Range of All Medicare Beneficiaries, by Coverage Type (2010)

Coverage Type	Income Range						
	\$10,000 or Less	\$10,001 to \$20,000	\$20,001 to \$30,000	\$30,001 to \$40,000	\$40,001 to \$50,000	More than \$50,000	All Income Ranges
Medicare Advantage	26%	31%	29%	25%	20%	18%	26%
Medicaid	45%	20%	3%	1%	**	**	12%
Employer-Based	5%	12%	28%	39%	47%	52%	28%
Medigap	7%	15%	21%	19%	19%	21%	17%
Other	**	1%	1%	**	**	0%	1%
Medicare Only	16%	20%	18%	16%	14%	9%	17%
Total	100%	100%	100%	100%	100%	100%	100%

Source: Medicare Current Beneficiary Survey Access to Care files, 2010 (CMS).

Note: Calculations based on responses by non-institutionalized Medicare beneficiaries reporting income. The percentages in this table may not sum to 100 percent due to rounding.

** Less than 0.5 percent.

plans; 7 percent purchased Medigap coverage; 5 percent had employer-based coverage; and 16 percent had Medicare’s fee-for-service coverage only.

By contrast, Medicare beneficiaries in the higher income categories were most likely to have employer-based coverage. For example, 28 percent of beneficiaries with incomes between \$20,001 and \$30,000 had employer-based coverage. This proportion rises to approximately 47 percent for beneficiaries with incomes between \$40,001 and \$50,000 and 52 percent for beneficiaries with incomes over \$50,000.

MINORITY BENEFICIARIES

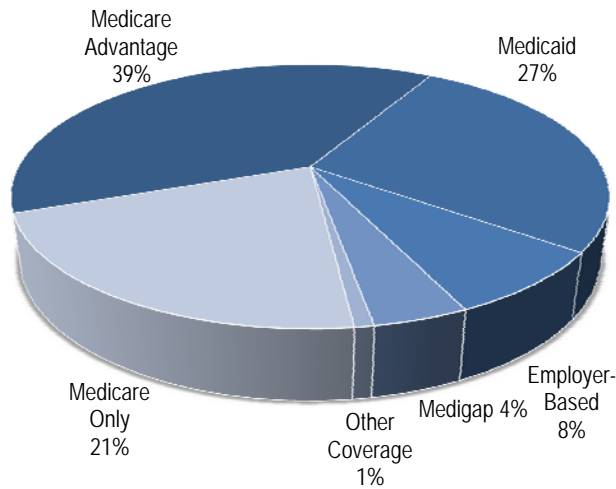
Among all minority (nonwhite) beneficiaries in Medicare, 34 percent were enrolled in Medicare Advantage; 23 percent were in Medicaid; 17 percent had employer-based coverage; 6 percent purchased Medigap policies; and 20 percent had Medicare’s fee-for-service coverage only.

Among minority beneficiaries with incomes between \$10,001 and \$20,000, 39 percent were enrolled in Medicare Advantage plans, and 27 percent were enrolled in Medicaid. Smaller percentages had employer-based supplemental coverage (8 percent) and Medigap coverage (4 percent). Twenty-one (21) percent of nonwhite Medicare beneficiaries in this income range had no supplemental or Medicare Advantage coverage (see Figure 2).

Figure 3 shows the percentages of Medicare Advantage enrollees with annual incomes of \$20,000 or less by race/ethnicity.

- Sixty-four (64) percent of minority beneficiaries in Medicare Advantage had incomes of \$20,000 or less.
- Among African-American beneficiaries enrolled in Medicare Advantage, 64 percent had incomes of \$20,000 or less; 37 percent had incomes between \$10,001 and \$20,000; and 27 percent had incomes of \$10,000 or less.

Figure 2. Nonwhite Medicare Enrollees with Incomes between \$10,001 and \$20,000, by Coverage Type (2010)



Source: Medicare Current Beneficiary Survey Access to Care files, 2010 (CMS).
 Note: Calculations based on non-institutionalized Medicare beneficiaries reporting income.

- Among Asian-American beneficiaries enrolled in Medicare Advantage, 58 percent had incomes of \$20,000 or less; 29 percent had incomes between \$10,001 and \$20,000; and 30 percent had incomes of \$10,000 or less.
- Among Hispanic beneficiaries enrolled in Medicare Advantage, 82 percent had incomes of \$20,000 or less; 47 percent had incomes between \$10,001 and \$20,000; and 34 percent had incomes of \$10,000 or less.
- By comparison, among White beneficiaries enrolled in Medicare Advantage, 39 percent had incomes of \$20,000 or less; 27 percent had incomes between \$10,001 and \$20,000; and 12 percent had incomes of \$10,000 or less.

“ACTIVE CHOOSER” MEDICARE BENEFICIARIES

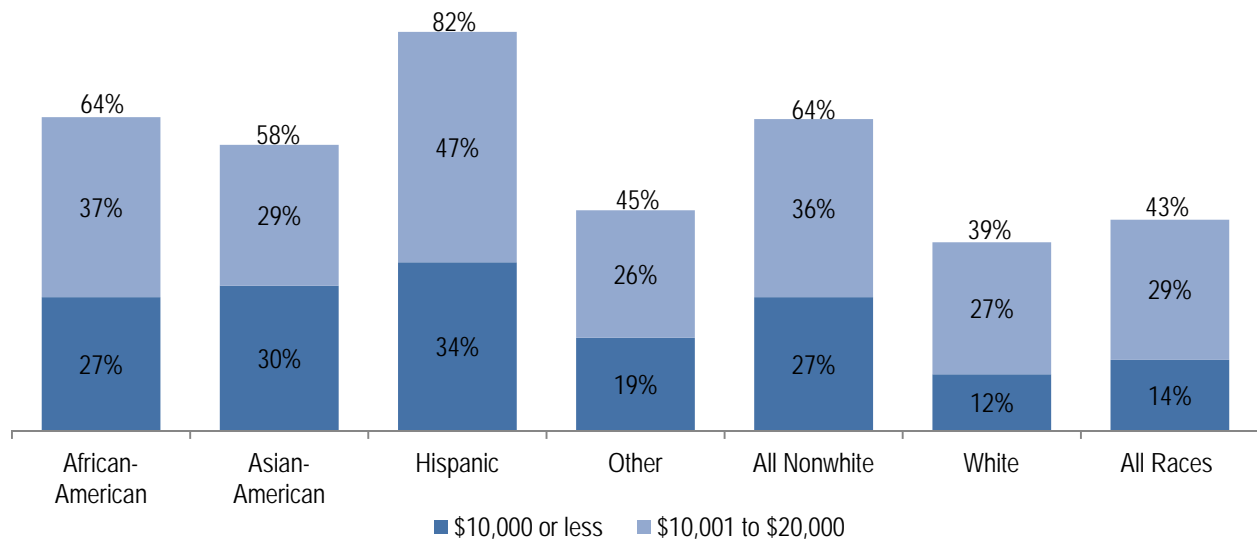
Medicare beneficiaries who did not have employer-based or Medicaid coverage available to them in 2010 can be described as “active choosers.” These beneficiaries could choose either Medicare Advantage or a Medigap supplemental policy for their coverage, or they could choose Medicare alone. Of low-income active choosers with incomes between \$10,001 and \$20,000; 46 percent were enrolled in Medicare Advantage plans; 23 percent purchased Medigap policies; and 31 percent were covered by Medicare alone (see Figure 4).

Among African-American low-income active choosers, 54 percent were enrolled in Medicare Advantage plans; 9 percent purchased Medigap policies; and 37 percent were covered by Medicare alone. Sixty-six (66) percent of Hispanic low-income active choosers were enrolled in Medicare Advantage plans; 3 percent purchased Medigap policies, and 31 percent were covered by Medicare alone. Among White low-income active choosers, 44 percent were enrolled in Medicare Advantage plans; 27 percent purchased Medigap policies; and 29 percent were covered by Medicare alone.

ACKNOWLEDGEMENTS

The statistics in this report were calculated and prepared for publication by Jessica Collins, Research Analyst. For further information, please contact Jeff Lemieux, Senior Vice President at AHIP’s Center for Policy and Research, at 202.778.3200 or visit www.ahipresearch.org.

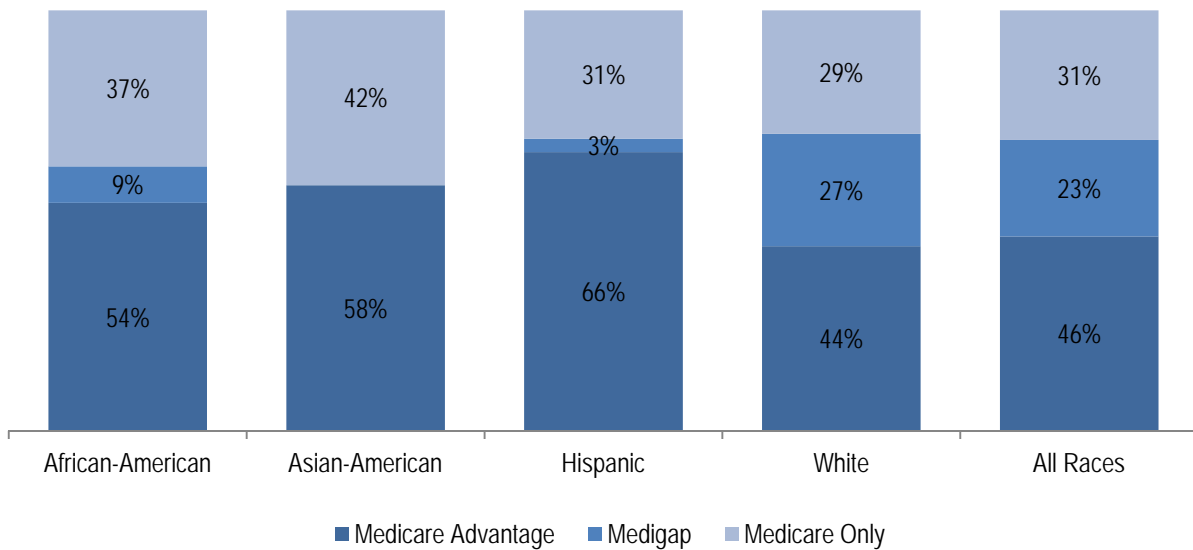
Figure 3. Medicare Advantage Enrollees with Annual Incomes of \$20,000 or Less, by Race/Ethnicity (2010)



Source: Medicare Current Beneficiary Survey Access to Care files, 2010 (CMS).

Note: Calculations based on non-institutionalized Medicare beneficiaries reporting income. Components may not sum to totals due to rounding.

Figure 4. Coverage Type of Low-Income (\$10,000 to \$20,000) Medicare Beneficiaries, Active Choosers, by Race/Ethnicity (2010)



Source: Medicare Current Beneficiary Survey Access to Care files, 2010 (CMS).

Note: Calculations based on non-institutionalized Medicare beneficiaries reporting income. Components may not sum to totals due to rounding.

APPENDIX A: METHODOLOGY

Data for this study came from the 2010 Medicare Current Beneficiary Survey (MCBS) Access to Care files, maintained by the Centers for Medicare & Medicaid Services (CMS). We selected a subset of the data, which included records of beneficiaries who were not institutionalized. Each beneficiary record in the subset was categorized according to a hierarchy of six coverage types as follows:

1. Enrolled in Medicare Advantage
2. Enrolled in Medicaid
3. Has employer-based insurance, or employer-based insurance and self-purchased insurance (Medigap)
4. Has self-purchased insurance only (Medigap)
5. Has other public coverage
6. Has Medicare only (Medicare fee-for-service only)

For example, the first coverage type included beneficiaries with Medicare Advantage; the second coverage type included beneficiaries with Medicaid, excluding beneficiaries who were also enrolled in Medicare Advantage, and so on. For beneficiaries categorized in the Medicare Advantage and Medicaid hierarchies, June 2010 was the point in time for which beneficiary records were selected for inclusion. It is worth noting that interviews for the Access to Care files occur once a year, while the MCBS Cost and Use files are based on responses to interviews that are conducted three times annually. Hence, the MCBS Access to Care files are more likely to be influenced by beneficiaries' gaps in coverage, and would therefore tend to show fewer beneficiaries with supplemental coverage than the MCBS Cost and Use files.

The third category includes beneficiaries with employer-based supplemental coverage and those with both employer-based coverage and Medigap plans. The fourth category contains beneficiaries with Medigap only. The "other public coverage" category contains beneficiaries with supplemental health benefits through military or veterans' coverage, such as TRICARE. Beneficiaries in the sixth category were found to have Medicare fee-for-service only, with no supplemental coverage.

This study also included an analysis of Medicare beneficiaries across the U.S. who did not have employer-based coverage and did not qualify for Medicaid. These beneficiaries, called "active choosers," essentially had a clear choice among Medicare Advantage, Medigap, or no supplemental coverage. We analyzed active choosers' selections of Medicare supplemental coverage by race/ethnicity, education level, and income range.

The six race/ethnicity categories of beneficiaries provided in the MCBS dataset were re-grouped into five categories. The "Other" category is comprised of individuals who were identified via administrative records as being North American Natives or those designated as "Other."

As a general rule, all records in the MCBS dataset containing data values such as "unknown" or "refused" were dropped from the analyses.

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Table B-1. Race/Ethnicity of All Medicare Beneficiaries, by Income (2010)

Income Range	Race/Ethnicity				
	African-American	Asian-American	Hispanic	White	Other
\$10,000 or Less	32%	37%	41%	11%	21%
\$10,001 to \$20,000	32%	36%	39%	23%	24%
\$20,001 to \$30,000	14%	13%	11%	19%	17%
\$30,001 to \$40,000	14%	3%	6%	21%	15%
\$40,001 to \$50,000	6%	8%	2%	17%	13%
More than \$50,000	3%	3%	1%	9%	10%
Total	100%	100%	100%	100%	100%

Source: Medicare Current Beneficiary Survey Access to Care files, 2010 (CMS).

Note: Calculations based on responses by non-institutionalized Medicare beneficiaries reporting income. The percentages in this table may not sum to 100 percent due to rounding.

** Less than 0.5 percent.

Table B-1 shows the percentage of Medicare beneficiaries by income for each race/ethnicity category. For example, in 2010, 37 percent of all Asian-American Medicare beneficiaries had incomes of \$10,000 or less and 23 percent of all White Medicare beneficiaries had incomes between \$10,001 and \$20,000.

Table B-2. Medicare Beneficiaries, by Income and Race/Ethnicity (2010)

Income Range	Race/Ethnicity					
	African-American	Asian-American	Hispanic	White	Other	Total
\$10,000 or Less	3%	1%	1%	9%	0%	15%
\$10,001 to \$20,000	3%	1%	1%	19%	1%	24%
\$20,001 to \$30,000	1%	**	**	16%	**	18%
\$30,001 to \$40,000	1%	**	**	18%	**	19%
\$40,001 to \$50,000	1%	**	0%	15%	**	16%
More than \$50,000	**	0%	0%	7%	**	8%
Total	10%	2%	2%	84%	2%	100%

Source: Medicare Current Beneficiary Survey Access to Care files, 2010 (CMS).

Note: Calculations based on responses by non-institutionalized Medicare beneficiaries reporting income. The percentages in this table may not sum to 100 percent due to rounding.

** Less than 0.5 percent.

Table B-2 shows the percentage of Medicare beneficiaries, by income and race/ethnicity. For example, in 2010, 3 percent of Medicare beneficiaries were African-American and had incomes of \$10,000 or less.

Table B-3. Income Range of All Medicare Beneficiaries, by Coverage Type (2010)

Coverage Type	Income Range					
	\$10,000 or Less	\$10,001 to \$20,000	\$20,001 to \$30,000	\$30,001 to \$40,000	\$40,001 to \$50,000	More than \$50,000
Medicare Advantage	26%	31%	29%	25%	20%	18%
Medicaid	45%	20%	3%	1%	**	**
Employer-Based	5%	12%	28%	39%	47%	52%
Medigap	7%	15%	21%	19%	19%	21%
Other Public	**	1%	1%	**	**	0%
Medicare Only	16%	20%	18%	16%	14%	9%
Total	100%	100%	100%	100%	100%	100%

Source: Medicare Current Beneficiary Survey Access to Care files, 2010 (CMS).

Note: Calculations based on responses by non-institutionalized Medicare beneficiaries reporting income. The percentages in this table may not sum to 100 percent due to rounding.

** Less than 0.5 percent.

Table B-3 shows the income levels of Medicare beneficiaries by type of supplemental coverage. For example, in 2010, 31 percent of Medicare beneficiaries with incomes between \$10,001 and \$20,000 had Medicare Advantage plans.

Table B-4. Income Range of Minority (Nonwhite) Medicare Beneficiaries, by Coverage Type (2010)

Coverage Type	All Income Ranges	Income Range					
		\$10,000 or Less	\$10,001 to \$20,000	\$20,001 to \$30,000	\$30,001 to \$40,000	\$40,001 to \$50,000	More than \$50,000
Medicare Advantage	34%	32%	39%	41%	25%	22%	35%
Medicaid	23%	45%	27%	7%	2%	**	0%
Employer-Based	17%	3%	8%	23%	39%	43%	39%
Medigap	6%	3%	4%	7%	11%	13%	12%
Other Public	1%	**	1%	0%	1%	1%	0%
Medicare Only	20%	18%	21%	22%	22%	20%	14%
Total	100%	100%	100%	100%	100%	100%	100%

Source: Medicare Current Beneficiary Survey Access to Care files, 2010 (CMS).

Note: Calculations based on responses by non-institutionalized Medicare beneficiaries reporting income. The percentages in this table may not sum to 100 percent due to rounding.

** Less than 0.5 percent.

Table B-4 shows the income levels of minority (nonwhite) Medicare beneficiaries by type of supplemental coverage. For example, in 2010, 39 percent of minority (nonwhite) Medicare beneficiaries with incomes between \$10,001 and \$20,000 had Medicare Advantage plans.

Table B-5. Race/Ethnicity of All Medicare Beneficiaries, by Coverage Type (2010)

Coverage Type	Race/Ethnicity				
	African-American	Asian-American	Hispanic	White	Other
Medicare Advantage	29%	33%	36%	25%	24%
Medicaid	24%	47%	34%	9%	20%
Employer-Based	19%	5%	7%	31%	24%
Medigap	5%	2%	3%	19%	8%
Other Public	**	0%	1%	1%	1%
Medicare Only	23%	12%	20%	16%	23%
Total	100%	100%	100%	100%	100%

Source: Medicare Current Beneficiary Survey Access to Care files, 2010 (CMS).

Note: Calculations based on responses by non-institutionalized Medicare beneficiaries reporting income. The percentages in this table may not sum to 100 percent due to rounding.

** Less than 0.5 percent.

Table B-5 shows the race/ethnicity of all Medicare beneficiaries by supplemental coverage type. For example, in 2010, 36 percent of Hispanic Medicare beneficiaries were enrolled in Medicare Advantage plans.

Table B-6. Coverage Types of Medicare Beneficiaries, by Income (2010)

Coverage Type	Income Range						Total
	\$10,000 or Less	\$10,001 to \$20,000	\$20,001 to \$30,000	\$30,001 to \$40,000	\$40,001 to \$50,000	More than \$50,000	
All Medicare Beneficiaries	15%	24%	18%	19%	16%	8%	100%
Medicare Advantage	14%	29%	21%	19%	12%	6%	100%
Medicaid	54%	41%	4%	1%	**	**	100%
Employer-Based	3%	11%	18%	27%	26%	15%	100%
Medigap	6%	22%	23%	22%	18%	10%	100%
Other Public	11%	47%	24%	11%	7%	0%	100%
Medicare Only	14%	30%	20%	18%	13%	4%	100%

Source: Medicare Current Beneficiary Survey Access to Care files, 2010 (CMS).

Note: Calculations based on responses by non-institutionalized Medicare beneficiaries reporting income. The percentages in this table may not sum to 100 percent due to rounding.

** Less than 0.5 percent.

Table B-6 shows the percentage of Medicare beneficiaries, by income range, with each supplemental coverage type. For example, in 2010, 29 percent of Medicare beneficiaries who were enrolled in Medicare Advantage plans had incomes between \$10,001 and \$20,000.

Table B-7. Coverage Types of Medicare Beneficiaries, by Race/Ethnicity (2010)

Coverage Type	Race/Ethnicity					Total
	African-American	Asian-American	Hispanic	White	Other	
All Medicare Beneficiaries	10%	2%	2%	84%	2%	100%
Medicare Advantage	12%	2%	3%	82%	2%	100%
Medicaid	21%	6%	6%	63%	4%	100%
Employer-Based	7%	**	1%	91%	2%	100%
Medigap	3%	**	**	96%	1%	100%
Other Public	5%	0%	3%	87%	5%	100%
Medicare Only	13%	1%	3%	80%	3%	100%

Source: Medicare Current Beneficiary Survey Access to Care files, 2010 (CMS).

Note: Calculations based on responses by non-institutionalized Medicare beneficiaries reporting income. The percentages in this table may not sum to 100 percent due to rounding.

** Less than 0.5 percent.

Table B-7 shows the percentages of Medicare beneficiaries, by race/ethnicity, with each supplemental coverage type. For example, in 2010, 12 percent of Medicare beneficiaries enrolled in Medicare Advantage plans were African-American.

Table B-8. Medicare Beneficiaries with Medicare Advantage Coverage, by Race/Ethnicity and Income (2010)

Income Range	Race/Ethnicity					Total
	African-American	Asian-American	Hispanic	White	Other	
\$10,000 or Less	3%	1%	1%	9%	**	14%
\$10,001 to \$20,000	4%	1%	1%	22%	1%	29%
\$20,001 to \$30,000	2%	**	**	17%	1%	21%
\$30,001 to \$40,000	1%	**	**	17%	**	19%
\$40,001 to \$50,000	1%	**	0%	11%	**	12%
More than \$50,000	**	**	0%	5%	**	6%
Total	11%	1%	2%	82%	1%	100%

Source: Medicare Current Beneficiary Survey Access to Care files, 2010 (CMS).

Note: Calculations based on responses by non-institutionalized Medicare beneficiaries reporting income. The percentages in this table may not sum to 100 percent due to rounding.

** Less than 0.5 percent.

Table B-8 shows the income and race/ethnicity categories of Medicare beneficiaries enrolled in Medicare Advantage plans. For example, in 2010, 22 percent of Medicare beneficiaries enrolled in Medicare Advantage plans were White and had incomes between \$10,001 and \$20,000.

Table B-9. Medicare Beneficiaries with Medicaid Supplemental Coverage, by Race/Ethnicity and Income (2010)

Income Range	Race/Ethnicity					Total
	African-American	Asian-American	Hispanic	White	Other	
\$10,000 or Less	13%	4%	3%	32%	2%	54%
\$10,001 to \$20,000	7%	2%	2%	27%	1%	41%
\$20,001 to \$30,000	1%	**	**	2%	**	4%
\$30,001 to \$40,000	**	**	**	1%	0%	1%
\$40,001 to \$50,000	0%	0%	0%	**	0%	**
More than \$50,000	0%	0%	0%	**	0%	**
Total	21%	6%	6%	62%	4%	100%

Source: Medicare Current Beneficiary Survey Access to Care files, 2010 (CMS).

Note: Calculations based on responses by non-institutionalized Medicare beneficiaries reporting income. The percentages in this table may not sum to 100 percent due to rounding.

** Less than 0.5 percent.

Table B-9 shows the income and race/ethnicity categories of Medicare beneficiaries with Medicaid supplemental coverage. For example, in 2010, 32 percent of Medicare beneficiaries who had Medicaid supplemental coverage were White and earned \$10,000 or less.

Table B-10. Medicare Beneficiaries with Employer-Based Supplemental Coverage, by Race/Ethnicity and Income (2010)

Income Range	Race/Ethnicity					Total
	African-American	Asian-American	Hispanic	White	Other	
\$10,000 or Less	**	0%	**	2%	0%	3%
\$10,001 to \$20,000	1%	**	**	9%	**	11%
\$20,001 to \$30,000	1%	0%	**	16%	**	18%
\$30,001 to \$40,000	2%	0%	**	25%	**	27%
\$40,001 to \$50,000	1%	**	**	25%	1%	26%
More than \$50,000	**	0%	0%	14%	**	15%
Total	7%	**	**	91%	2%	100%

Source: Medicare Current Beneficiary Survey Access to Care files, 2010 (CMS).

Note: Calculations based on responses by non-institutionalized Medicare beneficiaries reporting income. The percentages in this table may not sum to 100 percent due to rounding.

** Less than 0.5 percent.

Table B-10 shows the income and race/ethnicity categories of Medicare beneficiaries with employer-based supplemental coverage. For example, in 2010, one percent of Medicare beneficiaries with employer-based supplemental coverage were African-American and had incomes between \$10,001 and \$20,000.

Table B-11. Medicare Beneficiaries with Medigap Supplemental Coverage, by Race/Ethnicity and Income (2010)

Income Range	Race/Ethnicity					Total
	African-American	Asian-American	Hispanic	White	Other	
\$10,000 or Less	**	**	**	6%	**	6%
\$10,001 to \$20,000	1%	0%	**	20%	**	22%
\$20,001 to \$30,000	**	**	**	22%	**	23%
\$30,001 to \$40,000	1%	**	**	21%	1%	22%
\$40,001 to \$50,000	**	**	**	17%	**	18%
More than \$50,000	**	0%	**	9%	**	10%
Total	3%	**	**	95%	1%	100%

Source: Medicare Current Beneficiary Survey Access to Care files, 2010 (CMS).

Note: Calculations based on responses by non-institutionalized Medicare beneficiaries reporting income. The percentages in this table may not sum to 100 percent due to rounding.

** Less than 0.5 percent.

Table B-11 shows the income and race/ethnicity categories of Medicare beneficiaries with Medigap supplemental coverage. For example in 2010, 20 percent of Medicare beneficiaries with Medigap supplemental coverage were White and had incomes between \$10,001 and \$20,000.

Table B-12. Medicare Beneficiaries with Other Public Supplemental Coverage, by Race/Ethnicity and Income (2010)

Income Range	Race/Ethnicity					Total
	African-American	Asian-American	Hispanic	White	Other	
\$10,000 or Less	0%	0%	0%	7%	4%	11%
\$10,001 to \$20,000	7%	0%	0%	40%	0%	47%
\$20,001 to \$30,000	0%	0%	0%	24%	0%	24%
\$30,001 to \$40,000	0%	0%	3%	8%	0%	11%
\$40,001 to \$50,000	0%	0%	1%	3%	2%	7%
More than \$50,000	0%	0%	0%	0%	0%	0%
Total	7%	0%	4%	83%	6%	100%

Source: Medicare Current Beneficiary Survey Access to Care files, 2010 (CMS).

Note: Calculations based on responses by non-institutionalized Medicare beneficiaries reporting income. The percentages in this table may not sum to 100 percent due to rounding.

** Less than 0.5 percent.

Table B-12 shows the income and race/ethnicity categories of Medicare beneficiaries with other public supplemental coverage (e.g. TRICARE, veterans' benefits). For example, in 2010, 7 percent of Medicare beneficiaries with other public supplemental coverage were African-American and had incomes between \$10,001 and \$20,000.

Table B-13. Medicare Beneficiaries with Medicare Original Fee-for-Service Only, by Race/Ethnicity and Income (2010)

Income Range	Race/Ethnicity					Total
	African-American	Asian-American	Hispanic	White	Other	
\$10,000 or Less	4%	**	1%	9%	0%	14%
\$10,001 to \$20,000	4%	1%	1%	23%	1%	30%
\$20,001 to \$30,000	2%	**	0%	17%	1%	20%
\$30,001 to \$40,000	2%	**	0%	16%	1%	18%
\$40,001 to \$50,000	1%	**	**	12%	**	13%
More than \$50,000	**	0%	0%	4%	**	4%
Total	13%	1%	3%	80%	3%	100%

Source: Medicare Current Beneficiary Survey Access to Care files, 2010 (CMS).

Note: Calculations based on responses by non-institutionalized Medicare beneficiaries reporting income. The percentages in this table may not sum to 100 percent due to rounding.

** Less than 0.5 percent.

Table B-13 shows the income and race/ethnicity categories of Medicare beneficiaries with Medicare only. For example, in 2010, 4 percent of Medicare beneficiaries without supplemental coverage were African-American and earned between \$10,001 and \$20,000 annually.

Table B-14. United States—Active Choosers (2010)

	Medicare Only	Medicare Advantage	Medigap
All	28%	43%	29%
Race/Ethnicity			
African- American	40%	52%	9%
Asian-American	26%	70%	4%
Hispanic	34%	60%	6%
White	27%	41%	32%
Other	42%	44%	14%
Education			
Less than High School	30%	48%	21%
High School	27%	43%	30%
Some College/Degree	28%	41%	31%
Income Range			
\$10,000 or Less	33%	52%	15%
\$10,001 to \$20,000	31%	46%	23%
\$20,001 to \$30,000	27%	43%	31%
\$30,001 to \$40,000	26%	42%	32%
\$40,001 to \$50,000	27%	37%	36%
More than \$50,000	18%	38%	43%

Source: Medicare Current Beneficiary Survey Access to Care files, 2010 (CMS).

Note: Calculations based on responses by non-institutionalized Medicare beneficiaries reporting income. The percentages in this table may not sum to 100 percent due to rounding.

** Less than 0.5 percent.

Table B-14 shows the coverage choices made by “active choosers” by race/ethnicity, education, and income range. For example, in 2010, 43 percent of all active choosers were enrolled in Medicare Advantage plans and 60 percent of Hispanic active choosers were enrolled in Medicare Advantage plans.

Table B-15. United States-Active Choosers with Incomes Between \$10,001 and \$20,000 (2010)

	Medicare Only	Medicare Advantage	Medigap
All	31%	46%	23%
Race/Ethnicity			
African-American	37%	54%	9%
Asian-American	42%	58%	0%
Hispanic	31%	66%	3%
White	29%	44%	27%
Other	44%	50%	7%
Education			
Less than High School	32%	49%	19%
High School	28%	43%	29%
Some College/Degree	33%	47%	21%

Source: Medicare Current Beneficiary Survey Access to Care files, 2010 (CMS).

Note: Calculations based on responses by non-institutionalized Medicare beneficiaries reporting income. The percentages in this table may not sum to 100 percent due to rounding.

** Less than 0.5 percent.

Table B-15 shows the coverage choices made by “active choosers” with incomes between \$10,001 and \$20,000, by race/ethnicity and education. For example, in 2010, 46 percent of all active choosers with incomes between \$10,001 and \$20,000 were enrolled in Medicare Advantage plans and 66 percent of Hispanic active choosers with incomes between \$10,001 and \$20,000 were enrolled in Medicare Advantage plans.



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