



**Northern New England
Dual Eligibles
Chartbook, 1999**

**Maine
New Hampshire
Vermont**



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Chartbook, 1999
Maine, New Hampshire ,Vermont
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Maine New Hampshire Vermont**

Table of Contents

Executive Summary	1-2
Medicare, Medicaid and Dual Eligibles	3-4
Methodology	5-6
Dual Eligible Population	7
Per-member per-year health care payments	8-10
Dual Eligibles as a percentage of state populations	11-12
Dual Eligibles as a percentage of state Medicaid population	13-14
What services do Dual Eligibles use?	15-16
How much do Medicare and Medicaid pay?	17-20
Appendix	21-25

Executive Summary

Dual eligibles are people who are eligible for both Medicaid and Medicare. Compared to others, they tend to be older, to have lower income, and to be disabled or have chronic health conditions.

In the three northern New England states of Maine, New Hampshire, and Vermont, there are almost 70,000 dually eligible adults.

Per-member per-year health care payments for dual eligibles are high:

For persons 19– 64 they are \$17,263 in Maine, \$27,451 in New Hampshire, and \$21,072 in Vermont.

Payments are highest for older dual eligibles: For persons 65 and older they are \$19,171 in Maine, \$27,586 in New Hampshire, and \$26,573 in Vermont.

Payments vary across the states; they are highest in New Hampshire and lowest in Maine.

Per-member per-year Medicaid payments are much higher for adult dual eligibles than for other Medicaid enrollees. For example, in Maine 21% of Medicaid enrollees are dual eligibles and this group accounts for 44% of all Medicaid payments in Maine.

State	% Medicaid Population	% Medicaid Payments
Maine	21%	44%
New Hampshire	13%	54%
Vermont	10%	44%

The same situation is true for Medicare --- per member per year Medicare payments are much higher for dual eligibles than for other Medicare enrollees.

State	% Medicare Population	% Medicare Payments
Maine	20%	36%
New Hampshire	8%	16%
Vermont	16%	60%

Executive Summary

Less than 5% of the total population aged 19 – 64 is dually eligible in the three states. However, from 17% to 28% of the states' oldest residents – 85 and older – are dual eligibles.

Vermont has the lowest percentage of adult Medicaid enrollees (age 19 and older) who are dual eligibles – 18%. This is considerably lower than in either Maine (38%) or New Hampshire (30%). This may be because a higher percentage of the adult population in Vermont is covered by Medicaid, so the denominator (in the fraction: Medicaid eligibles who are duals/ total state population receiving Medicaid) in Vermont is larger than in Maine or New Hampshire. Vermont has more generous income eligibility criteria for Medicaid than the other two states.

Dual eligibles use a variety of different types of health care services. The mix of services is different in Vermont compared to Maine and New Hampshire: in Vermont dual eligibles use relatively more acute-care services, such as outpatient and physician and inpatient, and in Maine and New Hampshire they use more long-term care services, such as nursing home and home health.

Medicaid and Medicare share the health care payments for dual eligibles. Across the three states, Medicaid pays between 68% and 80% of the total payment for dual eligibles age 19-64 and Medicare pays the balance.

The mix of long-term care services and acute-care services may be why Medicare pays a lower proportion of the total payment in Maine and New Hampshire compared to Vermont. Medicaid pays a higher percentage of the bill for long-term care such as nursing home care and home health care, which are more heavily used in Maine and New Hampshire, and Medicare pays a higher percentage of the bill for acute care such as outpatient and physician and inpatient care, which are more heavily used in Vermont.

Medicaid, Medicare and Dual Eligibles

What is Medicaid?

Medicaid is health insurance for low-income seniors age 65 and over; people who are blind or disabled; and children, pregnant women, and caretaker relatives.

Who is eligible for Medicaid?

People who meet certain income and resource guidelines and who are

....aged – age 65 and older

....blind or disabled – receiving social security disability benefits

....Children, pregnant women, and parents or caretaker relatives. Meeting certain household eligibility tests related to Temporary Aid to Needy Families TANF.

What is Medicare?

Medicare is a health insurance program for:

....people 65 years of age and older.

....some people with disabilities under age 65

....people with End-Stage Renal Disease (permanent kidney failure requiring dialysis or a transplant).

Medicare has two parts:

- Part A (Hospital Insurance): Helps pay for care in hospitals as an inpatient, critical access hospitals (small facilities that give limited outpatient and inpatient service to people in rural areas), skilled nursing facilities, hospice care, and some home health care.

Most people get Part A automatically when they turn age 65. They do not have to pay a monthly premium for Part A if they or a spouse paid Medicare taxes while they were working. Individuals who are 65 years of age or older and who did not pay Medicare taxes are often able to buy Part A.

Medicaid, Medicare and Dual Eligibles

- Part B (Medical Insurance): Helps pay for doctors' services, outpatient hospital care, and some other medical services that Part A does not cover, such as the services of physical and occupational therapists, and some home health care. Part B helps pay for these covered services and supplies when they are medically necessary.

Most beneficiaries paid the Medicare Part B premium of \$58.70 per month in 2003. In some cases this amount is higher if the person did not choose Part B when he or she first became eligible at age 65. A person who chooses to have Part B usually has the premium deducted from his or her monthly Social Security, Railroad Retirement, or Civil Service Retirement payment.

Who are dual eligibles?

Persons who are entitled to Medicare (Part A and /or Part B) and who re also eligible for Medicaid have dual eligibility.

Dual eligibles are people who either

....are less than 65 years old and are dually eligible for Medicaid and Medicare because they 1) meet Medicaid and Medicare disability criteria, or 2) meet Medicare disability criteria and Medicaid low-income criteria,

OR

....are 65 or older and qualify for Medicare benefits because of their age and qualify for Medicaid low-income criteria.

In the three Northern New England states of Maine, New Hampshire and Vermont there are almost 70,000 dually eligible adults.

Methodology

The Centers for Medicaid and Medicare Services provided Medicare claims data as part of a New England-wide project to develop integrated services for dual eligibles. Each state supplied its own Medicaid claims data for the corresponding period, calendar year 1999, and was responsible for linking Medicaid and Medicare claims to its own dual eligible population. The three states followed a similar process to link, using a combination of Social Security and Medicaid and Medicare identification numbers.

The Institute for Health Policy, Muskie School of Public Service, University of Southern Maine compiled claims data for Maine. The Behavioral Health Policy Institute (BHPI) at Dartmouth Medical School constructed New Hampshire's dataset. Pacific Health Policy Group assisted the Office of Vermont Health Access in processing data for Vermont and BHPI provided additional assistance to ensure that procedures were similar to those used in other states.

Beneficiaries aged 19 and older with one month or more of simultaneous Medicaid and Medicare eligibility were included. Persons who qualified for partial Medicare coverage (e.g., Part A or Part B alone) and those with end-stage renal disease were excluded.

Each state used service category codes to group services into inpatient, outpatient and physician, home health, pharmaceuticals, nursing home, and other. Other includes dental care, hospice care, premiums paid by Medicaid to private insurers and durable medical equipment. Grouping methods were very similar across states with the exception of home health care, where Maine and Vermont used the traditional home health service category while New Hampshire included this category plus additional services, primarily for persons with mental illness, that are delivered to beneficiaries in their homes.

Methodology

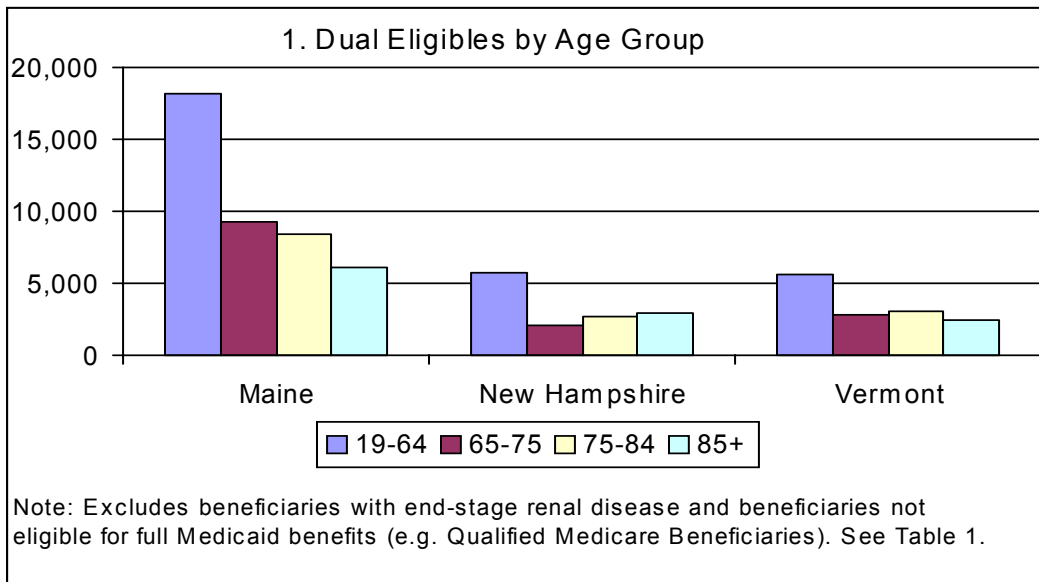
Expenditures reported in the book represent all claims paid through the normal claims process. Payments made to hospitals under the Disproportionate Share (DSH) Program, other state administrative expenses reimbursed by Medicaid and any other payments not attributable to an individual Medicaid or Medicare beneficiary are not included. In some cases, numbers may not total 100% due to rounding error.

To construct this book, each state supplied aggregate data based on a plan developed by the Northern New England Dual Eligibles Working Group. The Behavioral Health Policy Institute collected data from the three states and created the charts and tables contained in the book. Members of the Working Group reviewed each step, checking for accuracy, suggesting new analyses and interpreting findings.

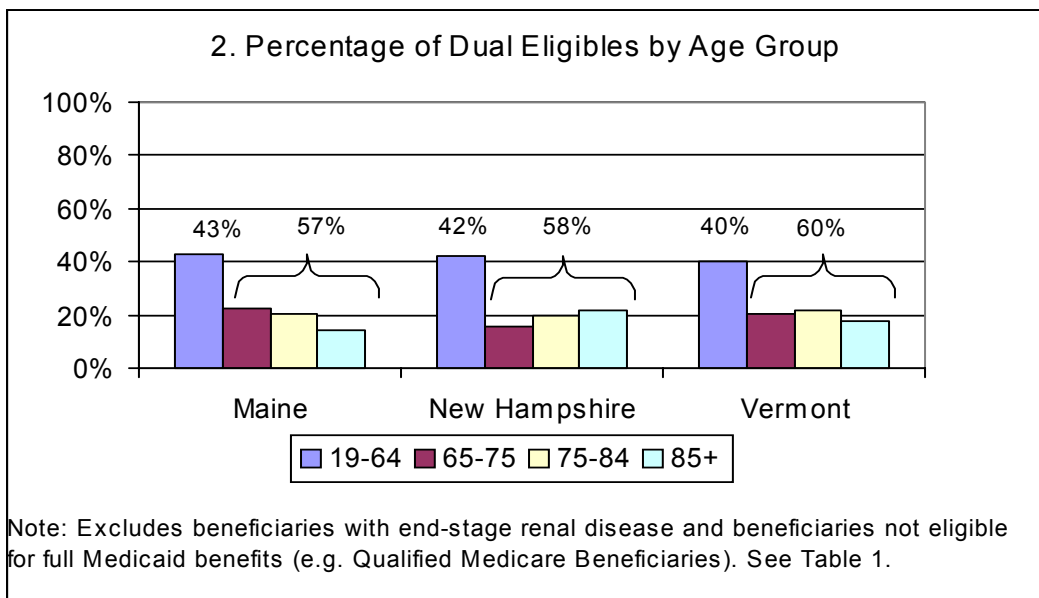
Dual Eligible Population

Total number of dual eligibles by state in 1999:

State	Number of dual eligibles
Maine	41,970
New Hampshire	13,510
Vermont	13,808
Total	69,288



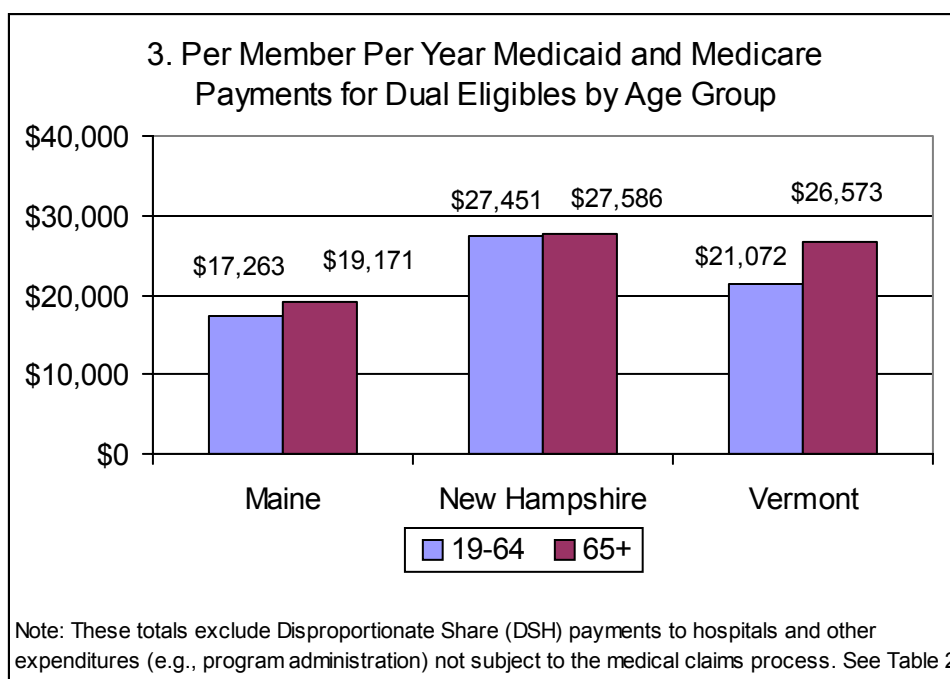
About 40% of the dual eligibles are younger than 65 years old and about 60% are 65 or older.



Per-member per-year health care payments

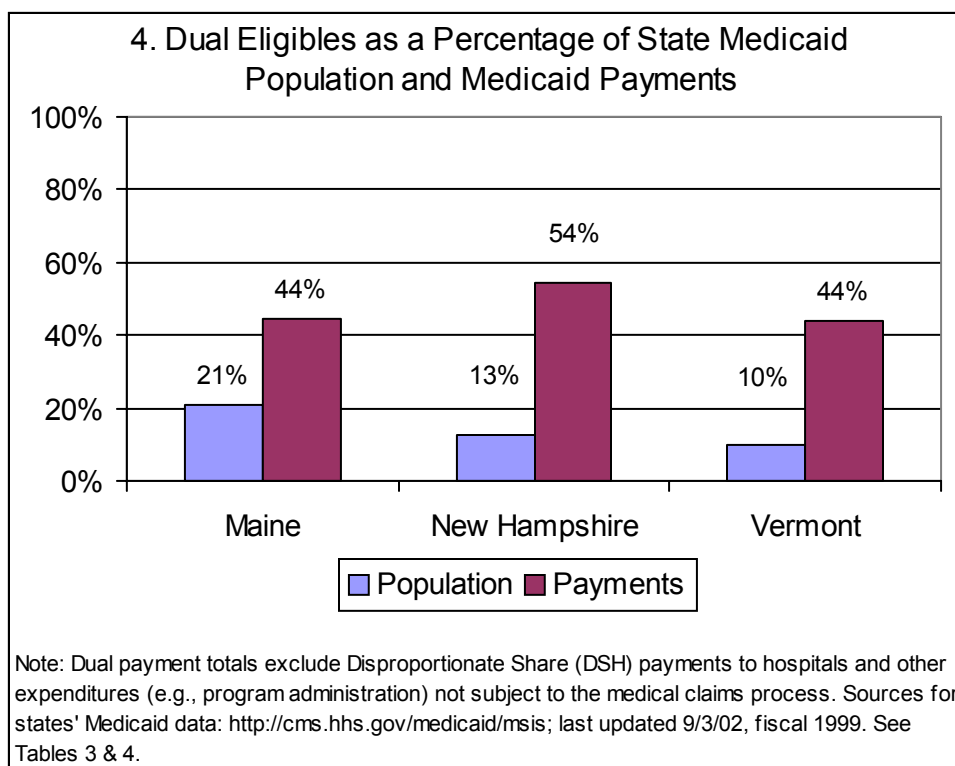
Per-member per-year health care payments for dual eligibles are high. They are highest for duals 65 and older.

Payments vary across the states; they are highest in New Hampshire and lowest in Maine.



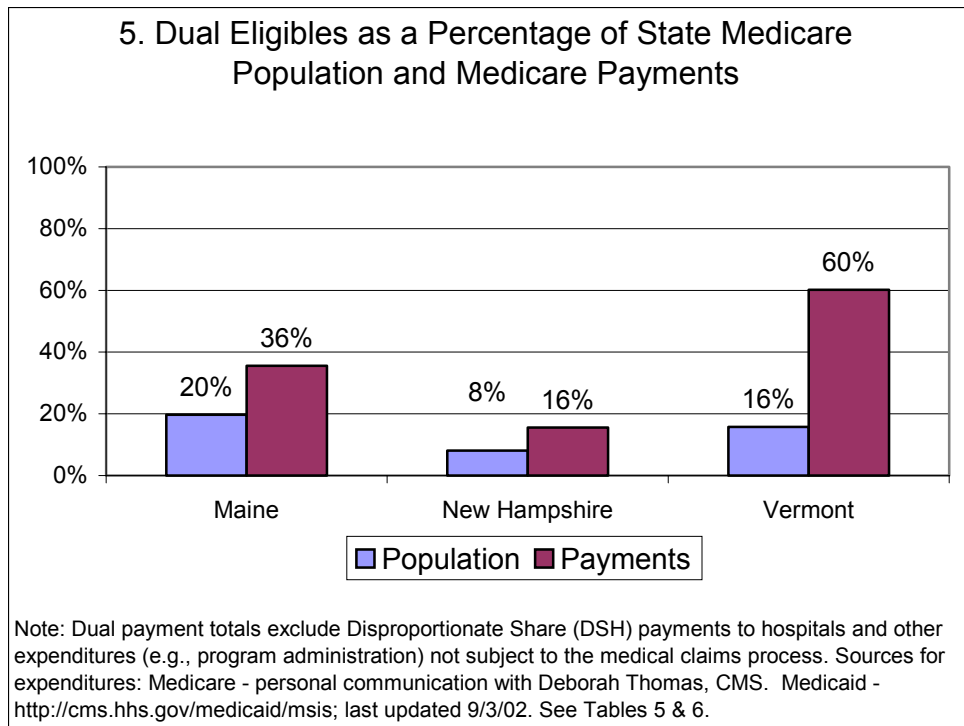
Per-member per-year health care payments

Per-member-per-year Medicaid payments for individuals over age 18 are much higher for dual eligibles than for other Medicaid enrollees. In each state, the percentage of Medicaid payments for dual eligibles exceeds the percentage of dual eligibles in the Medicaid population. For example, in Maine 21% of Medicaid enrollees are dual eligibles and this group accounts for 44% of all Medicaid payments in Maine.



Per-member per-year health care payments

The same situation is true for Medicare --- per-member-per-year Medicare payments are much higher for dual eligibles than for other Medicare participants. For example, in Vermont, the 16% of Medicare participants who are dually eligible account for 60% of all Medicare expenditures.



Dual Eligibles as a percentage of state population

Dual eligibles comprise a substantially larger percentage of total state population in Maine (4%) and Vermont (3%) than in New Hampshire (2%). The difference may be related variation in income and rates of disability. Per capita and median family income is higher in New Hampshire and a smaller percentage of the population falls below the federal poverty level.

Distribution of family income for persons <65 (%), 1997-99:	ME	NH	VT	US
Poverty or below	11%	9%	10%	14%
101-200% of poverty	17%	11%	18%	17%
Per Capita Personal Income	\$25,623	\$33,332	\$26,901	\$29,676
Family Income (median), 1997-1999	\$43,000	\$53,450	\$45,500	\$46,842

Source: Statistical Abstract of the U.S., 2001, from U.S. Census of 2000, tables 20 and 528.

New Hampshire also has fewer disabled workers than Maine or Vermont:

Disabled workers and dependants as a percentage of the total population, 2000

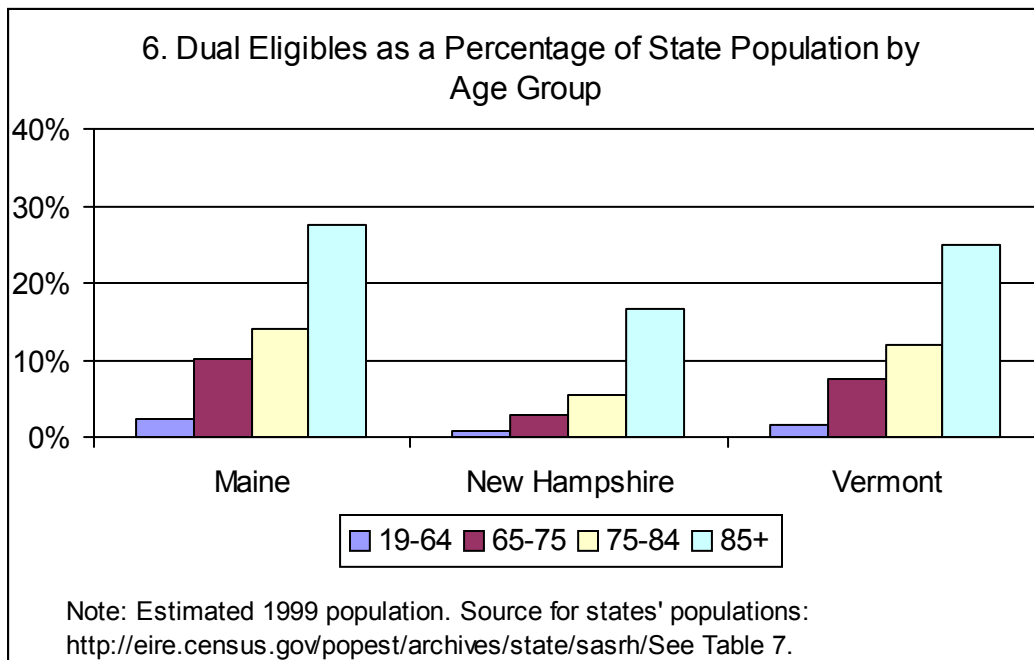
State	Percentage of dual eligibles
Maine	4%
New Hampshire	2%
Vermont	3%
U.S.	2%

Dual Eligibles as a percentage of state population

A small percentage of the younger population of each state is dually eligible. Less than 3% of the population aged 19 – 64 is dually eligible in the three states.

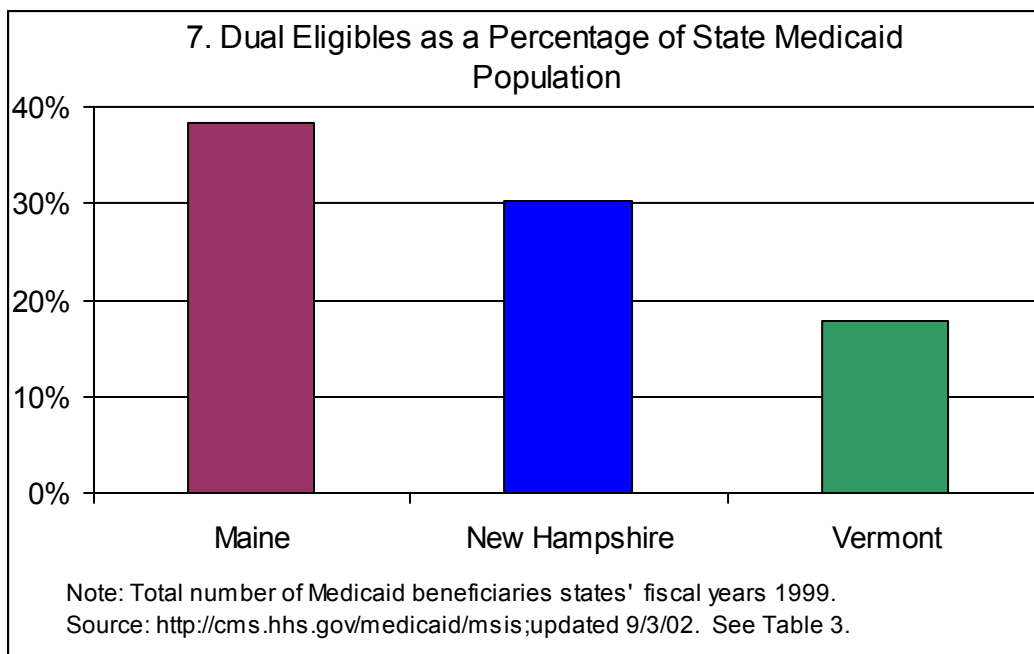
Maine and Vermont have higher percentages of dual eligibles in the age 65+ population, 14% for Maine and 11% for Vermont vs. 5% for New Hampshire.

However, in the older age groups a larger percentage of the population is dually eligible. From 17% to 28% of the states' oldest residents – 85 and older – are dual eligibles.



Dual Eligibles as a percentage of state Medicaid population

Vermont stands out because it has the lowest percentage of adult Medicaid participants (age 19 and older) who are dual eligibles – 18%. This is considerably lower than in either Maine (38%) or New Hampshire (30%).



This may be because a higher percentage of the population in Vermont is covered by Medicaid, So the denominator in the fraction: Medicaid enrollees who are duals/total state population receiving Medicaid, is larger in Vermont.

State	ME	NH	VT
Percent of population covered by Medicaid	14%	9%	24%

Medicaid totals--<http://cms.hhs.gov/medicaid/msis>

Dual Eligibles as a percentage of state Medicaid population

Vermont may have more individuals covered by Medicaid because it has more generous income eligibility criteria for Medicaid than the other two states:

Income eligibility for Medicaid enrollment as a percent of federal poverty level (excluding children and SCHIP):

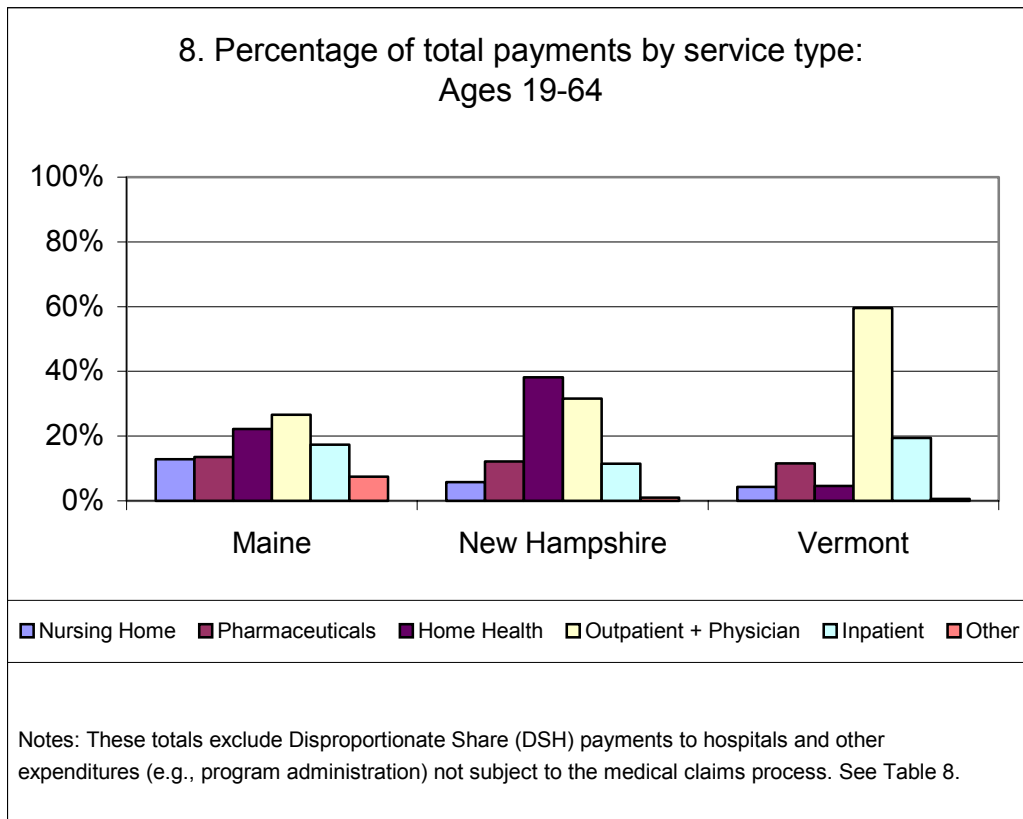
Income Thresholds for Medicaid Eligibility as a Percentage of Federal Poverty Level in 1998.

State	ME	NH	VT
Medically needy individual	47%	76%	110%
Medically need couple	38%	71%	82%

[Kaiser State Health Facts Online. www.statehealthfacts.kff.org/](http://www.statehealthfacts.kff.org/). Accessed 9/2/03.

What services do Dual Eligibles use?

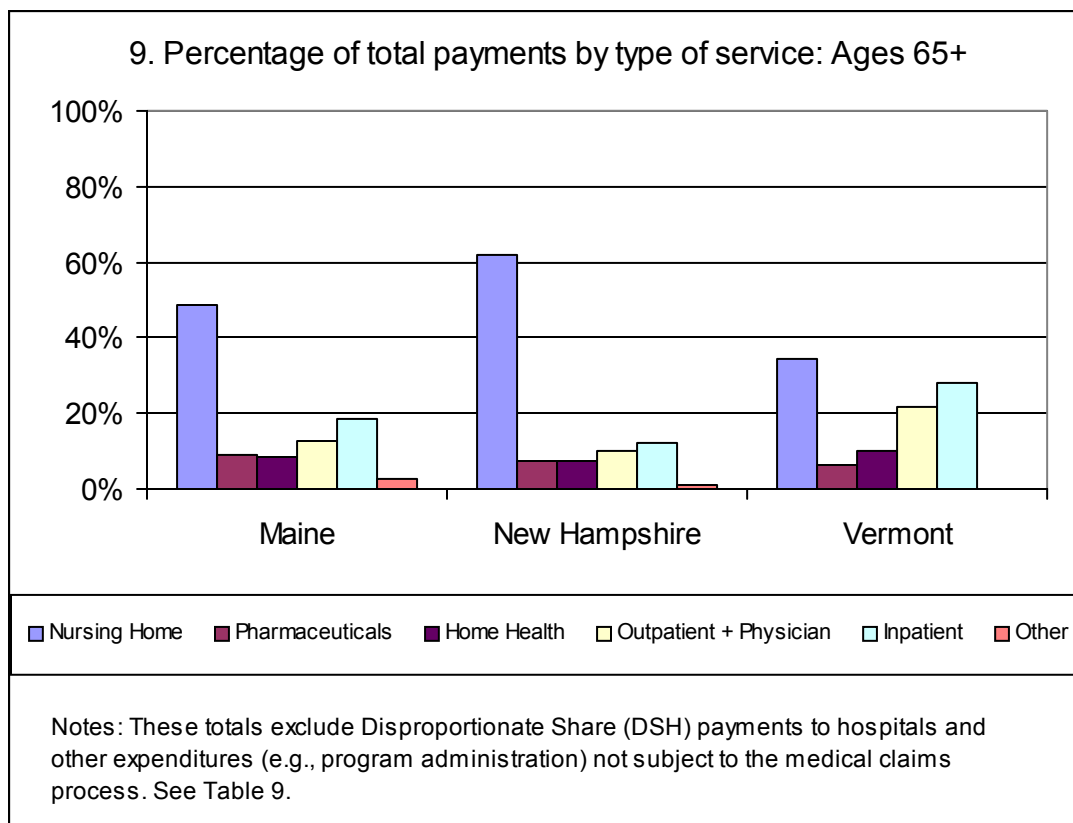
Dual eligibles use a variety of different types of health care services. They use acute-care services such as outpatient and physician and inpatient services, and long-term care services such as nursing home and home health care. This can be seen in the percentage of total payments by type of service for dual eligibles age 19—64.



The mix of services for duals age 19—64 is different in Vermont than in Maine or New Hampshire. In Vermont, dual eligibles use more acute-care and less long-term care than in the other two states.

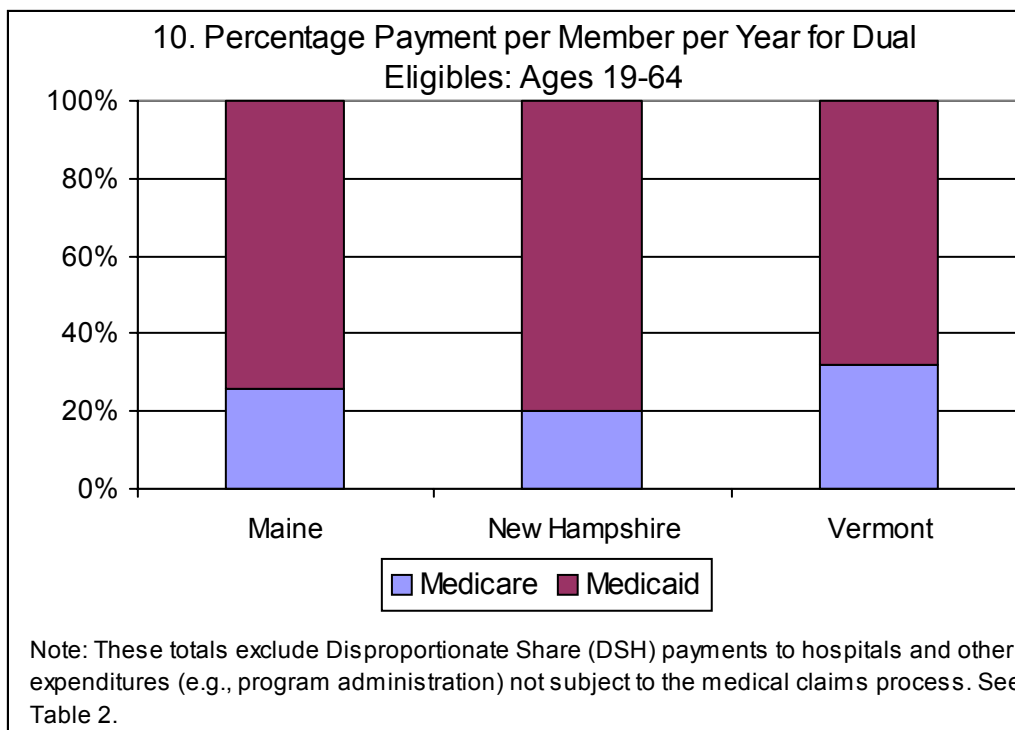
What services do Dual Eligibles use?

Duals 65 and older use more long-term care than the younger duals use. Again, the duals in Maine and New Hampshire use more long-term care than those in Vermont.



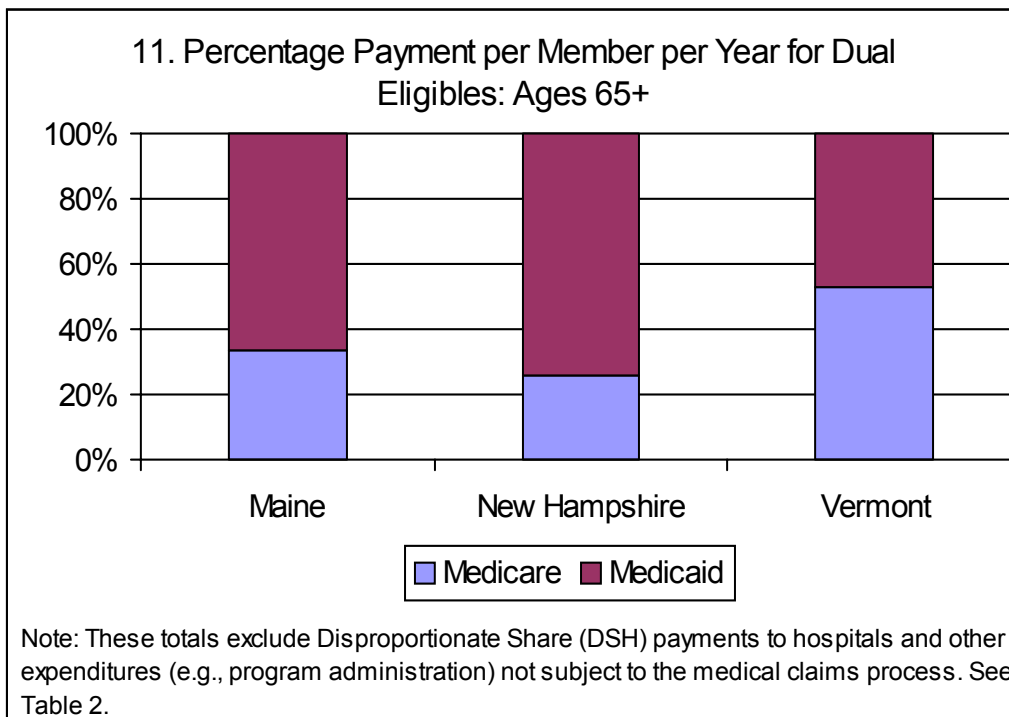
How much do Medicare and Medicaid pay?

Medicaid and Medicare share the payments for health care for dual eligibles. For enrollees aged 19 to 64, Medicare pays 26% of the average costs in Maine, 20% in New Hampshire and 32% in Vermont. Medicaid pays a larger share of average costs for dual eligibles in each of the states. It pays 74% in Maine, 80% in New Hampshire, and 68% in Vermont for those between 19 and 64.



How much do Medicare and Medicaid pay?

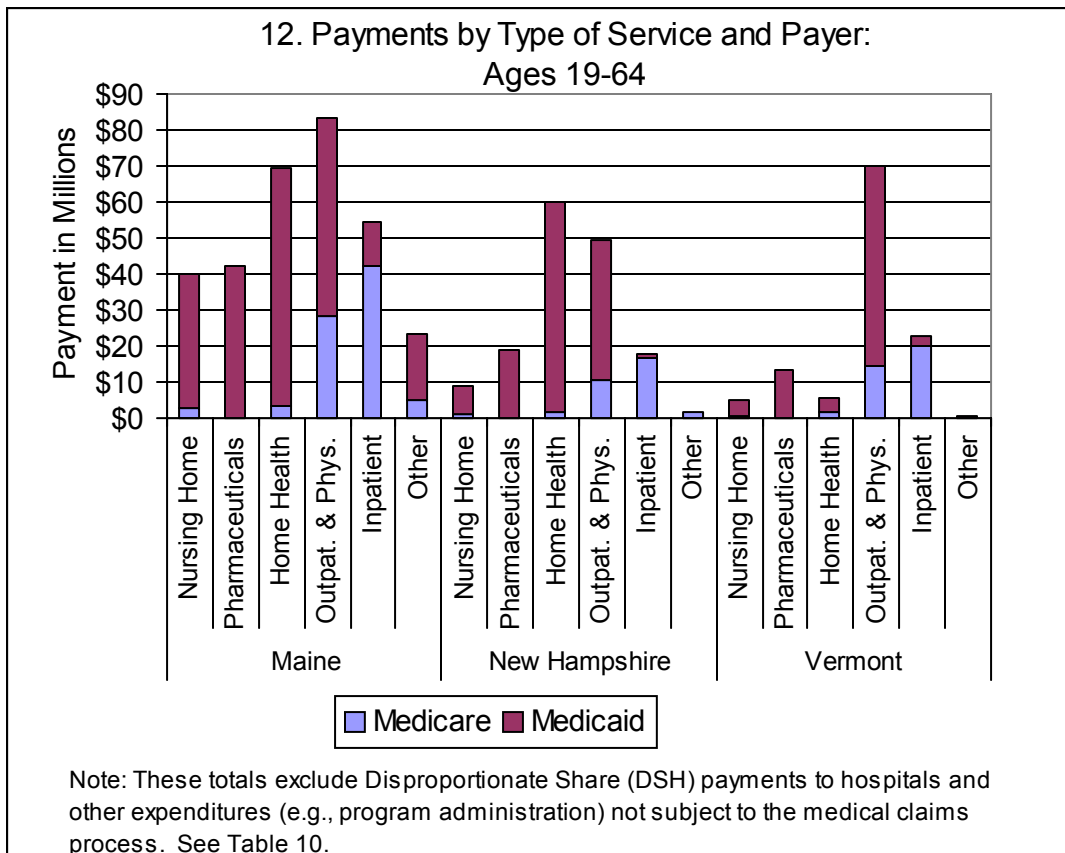
Medicare and Medicaid pay similar proportions of the total payment for dual eligibles 65 and older and for duals 19-64 in Maine and New Hampshire. For dual eligibles 65 and older, in Maine, Medicare pays 34% of the total payment and Medicaid pays 66%. In New Hampshire, Medicare pays 26% and Medicaid pays 74%. However, in Vermont, Medicare pays 53% and Medicaid pays 47%. This may be because Medicare pays more of the bill for Hospitalization, which is a larger part of dual eligibles' payments in Vermont.



How much do Medicare and Medicaid pay?

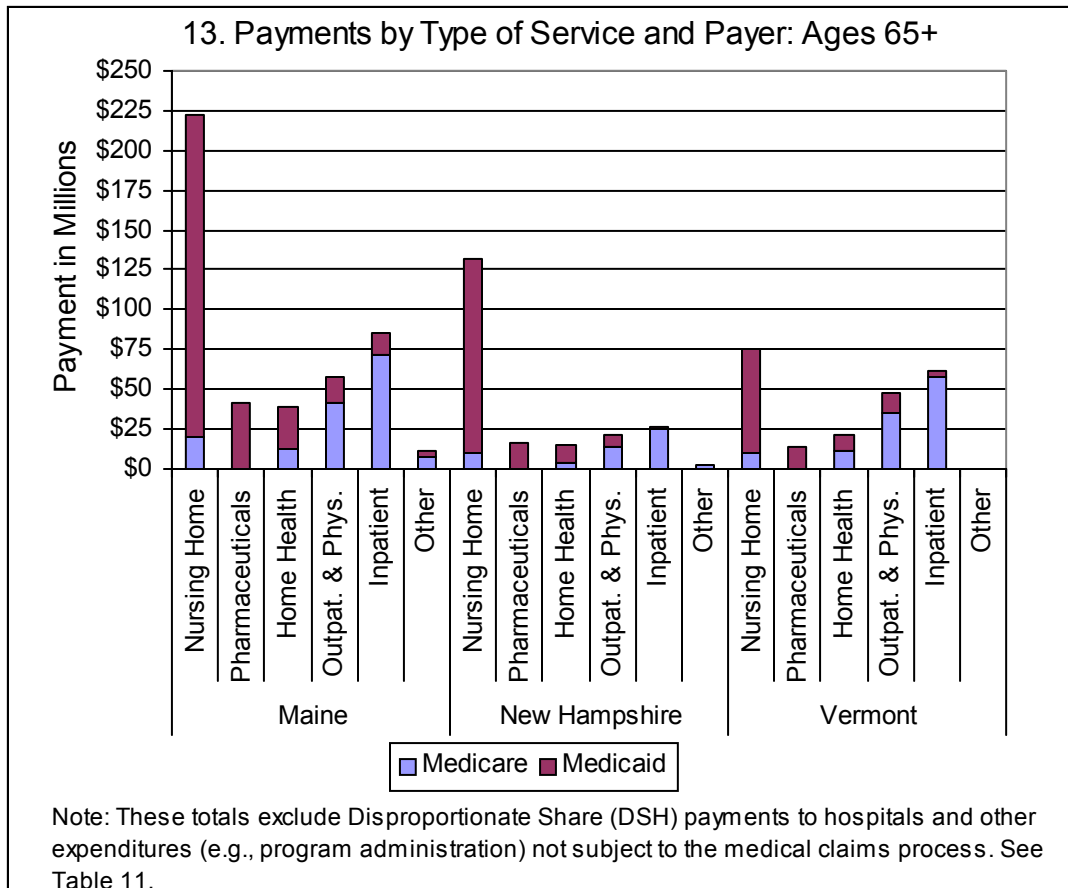
Medicaid pays a higher percentage of the bill for pharmaceuticals and for long-term care such as nursing home care and home health care. Medicare pays a higher percentage of the bill for acute care such as outpatient and physician and inpatient care.

As we saw above, duals in Vermont use less long-term care than duals in Maine or New Hampshire. The mix of long-term care services and acute-care services may be why Medicare pays a higher proportion of the total payment in Vermont compared to Maine and New Hampshire.



How much do Medicare and Medicaid pay?

The situation is the same for older duals:



Appendix

Table 1. Number of Duals by age group, Number (%) (Data presented in charts 1-2)

	Maine	New Hampshire	Vermont
19-64	18,114 (43%)	5,734 (42%)	5,566 (40%)
65-75	9,316 (22%)	2,098 (16%)	2,837 (21%)
75-84	8,432 (20%)	2,696 (20%)	2,989 (22%)
85+	6,108 (15%)	2,982 (22%)	2,416 (17%)
Total	41,970 (100%)	13,510 (100%)	13,808 (100%)

Note: Excludes beneficiaries with end-stage renal disease and beneficiaries not eligible for full Medicaid benefits (e.g. Qualified Medicare Beneficiaries)

Table 2. Per member per year payments for Dual Eligibles by age group (Data presented in charts 3, 10 and 11.)

Age Group	Maine	New Hampshire	Vermont
19-64			
<i>Medicare</i>	\$4,486	\$5,539	\$6,719
<i>Percent of total</i>	26%	20%	32%
<i>Medicaid</i>	\$12,776	\$21,912	\$14,354
<i>Percent of total</i>	74%	80%	68%
Total 19-64	\$17,262	\$27,451	\$21,072
65+			
<i>Medicare</i>	\$6,426	\$7,059	\$13,993
<i>Percent of total</i>	34%	26%	53%
<i>Medicaid</i>	\$12,745	\$20,526	\$12,580
<i>Percent of total</i>	66%	74%	47%
Total 65+	\$19,171	\$27,586	\$26,574

Note: These totals exclude Disproportionate Share (DSH) payments to hospitals and other expenditures (e.g., program administration) not subject to the medical claims process.

Table 3. Number of Duals as a percentage of state Medicaid population (Data presented in charts 4 and 7)

Age Group	Maine	New Hampshire	Vermont
Total			
<i>Medicaid Population</i>	201,143	105,474	139,236
<i>Duals</i>	41,970	13,510	13,808
<i>% of Medicaid Population</i>	20.87%	12.81%	9.92%
19+			
<i>Medicaid Population</i>	109,482	44,577	77,457
<i>Duals</i>	41,970	13,510	13,808
<i>% of Medicaid Population</i>	38.34%	30.31%	17.83%

Note: Total number of Medicaid beneficiaries states' fiscal years 1999.

Source for Medicaid population - <http://cms.hhs.gov/medicaid/msis>; updated 9/3/02.

Table 4. Percentage of total Medicaid payments associated with Duals by age group (Data presented in chart 4)

	Maine	New Hampshire	Vermont
Total Medicaid Payments	\$1,205,739,079	\$527,042,360	\$420,821,567
<i>Payments Duals 19-64</i>	\$231,422,653	\$125,642,812	\$80,985,077
<i>Percent of total</i>	19%	24%	19%
<i>Payments Duals 65+</i>	\$304,048,537	\$159,613,449	\$103,729,773
<i>Percent</i>	25%	30%	25%
<i>Payments Duals 19+</i>	\$535,471,190	\$285,256,261	\$184,714,851
<i>Percent of total</i>	44%	54%	44%

Note: These totals exclude Disproportionate Share (DSH) payments to hospitals and other expenditures (e.g., program administration) not subject to the medical claims process.

Source for Medicaid payments - <http://cms.hhs.gov/medicaid/msis>; updated 9/3/02.

Table 5. Number of Duals as a percentage of total state Medicare population (Data presented in chart 5)

	Maine	New Hampshire	Vermont
<i>Total Medicare Population</i>	212,942	166,636	87,573
<i>Duals</i>	41,970	13,510	13,808
<i>% of Medicare Population</i>	19.71%	8.11%	15.77%

Notes: Total Medicare enrollment as of September 30, 1999 with Part A and/or Part

Sources for expenditures: Medicare - personal communication with Deborah Thomas, CMS.

Table 6. Percentage of total Medicare Payments associated with Duals 19+ (Data presented in chart 5)

	Maine	New Hampshire	Vermont
Total Medicare Payments	\$659,651,613	\$557,216,453	\$253,949,833
<i>Payments Duals 19+</i>	\$234,569,773	\$86,655,894	\$152,729,291
<i>Percent of total</i>	36%	16%	60%

Note: These totals exclude Disproportionate Share (DSH) payments to hospitals and other expenditures (e.g., program administration) not subject to the medical claims process.

Source for Medicare payments - personal communication with Deborah Thomas, CMS (11/02).

Appendix

Table 7. Number of Duals as a percentage of state populations by age group (Data presented in chart 6)

Age Group	Maine	New Hampshire	Vermont
Total State Population	1,253,040	1,201,134	593,740
19-64			
<i>State Population</i>	770,126	736,613	373,011
<i>Duals</i>	18,114	5,734	5,566
<i>% of State Population</i>	2%	1%	1%
65-75			
<i>State Population</i>	92,615	76,518	38,063
<i>Duals</i>	9,316	2,098	2,837
<i>% of State Population</i>	10%	3%	7%
75-84			
<i>State Population</i>	60,561	50,193	25,165
<i>Duals</i>	8,432	2,696	2,989
<i>% of State Population</i>	14%	5%	12%
85+			
<i>State Population</i>	22,181	17,874	9,688
<i>Duals</i>	6,108	2,982	2,416
<i>% of State Population</i>	28%	17%	25%
Total 65+			
<i>State Population</i>	175,357	144,585	72,916
<i>Duals</i>	23,856	7,776	8,242
<i>% of State Population</i>	14%	5%	11%
Total 19+			
<i>State Population</i>	945,483	881,198	445,927
<i>Duals</i>	41,970	13,510	13,808
<i>% of State Population</i>	4%	2%	3%

Source for states' populations: <http://eire.census.gov/popest/archives/state/sasrh/>

Appendix

Table 8. Payment by type of service 19-64 (Data presented in chart 8)

	Maine		New Hampshire		Vermont	
	Amount	%	Amount	%	Amount	%
Nursing Home	\$40,125,717	13%	\$9,015,338	6%	\$5,043,392	4%
Pharmaceuticals	\$42,379,414	14%	\$19,062,602	12%	\$13,506,374	12%
Home Health	\$69,300,480	22%	\$60,121,498	38%	\$5,427,534	5%
Outpatient + Physician	\$83,265,178	27%	\$49,673,340	32%	\$69,848,727	60%
Inpatient	\$54,226,692	17%	\$18,024,542	11%	\$22,753,109	19%
Other	\$23,398,024	7%	\$1,507,835	1%	\$708,495	1%
Total	\$312,695,505	100%	\$157,405,154	100%	\$117,287,632	100%

Notes: These totals exclude Disproportionate Share (DSH) payments to hospitals and other expenditures (e.g., program administration) not subject to the medical claims process.

Table 9. Payment by type of service 65+ (Data presented in chart 9)

	Maine		New Hampshire		Vermont	
	Amount	%	Amount	%	Amount	%
Nursing Home	\$222,244,158	49%	\$132,292,195	62%	\$75,291,399	34%
Pharmaceuticals	\$41,391,562	9%	\$16,270,541	8%	\$13,462,807	6%
Home Health	\$38,601,096	8%	\$15,632,229	7%	\$21,556,944	10%
Outpatient + Physician	\$58,129,011	13%	\$21,590,462	10%	\$47,281,177	22%
Inpatient	\$85,576,946	19%	\$26,072,329	12%	\$60,992,896	28%
Other	\$11,402,740	2%	\$2,649,245	1%	\$432,528	0%
Total	\$457,345,513	100%	\$214,507,001	100%	\$219,017,751	100%

Notes: These totals exclude Disproportionate Share (DSH) payments to hospitals and other expenditures (e.g., program administration) not subject to the medical claims process.

Table 10. Payment by type of service and Payer 19-64 (Data presented in chart 12)

	Maine		New Hampshire		Vermont	
	Medicare	Medicaid	Medicare	Medicaid	Medicare	Medicaid
Nursing Home	\$2,553,859	\$37,571,858	\$1,209,410	\$7,805,929	\$751,721	\$4,291,670
Pharmaceuticals	\$60,899	\$42,318,515	\$0	\$19,062,602	\$0	\$13,506,374
Home Health	\$3,426,251	\$65,874,230	\$1,751,069	\$58,370,429	\$1,868,754	\$3,558,780
Outpatient + Physician	\$28,307,365	\$54,957,813	\$10,604,096	\$39,069,244	\$14,673,557	\$55,175,170
Inpatient	\$42,024,009	\$12,202,683	\$16,800,631	\$1,223,911	\$20,102,008	\$2,651,102
Other	\$4,900,422	\$18,497,602	\$1,397,136	\$110,698	\$0	\$708,495
Total	\$81,272,805	\$231,422,701	\$31,762,342	\$125,642,812	\$37,396,041	\$79,891,591

Notes: These totals exclude Disproportionate Share (DSH) payments to hospitals and other expenditures (e.g., program administration) not subject to the medical claims process.

Table 11. Payment by type of service and Payer 65+ (Data presented in chart 13)

	Maine		New Hampshire		Vermont	
	Medicare	Medicaid	Medicare	Medicaid	Medicare	Medicaid
Nursing Home	\$20,065,118	\$202,179,041	\$10,257,149	\$122,035,046	\$9,803,706	\$65,487,693
Pharmaceuticals	\$237,632	\$41,153,930	\$0	\$16,270,541	\$0	\$13,462,807
Home Health	\$12,354,150	\$26,246,946	\$3,302,621	\$12,329,607	\$11,452,008	\$10,104,936
Outpatient + Physician	\$41,929,126	\$16,199,885	\$13,753,287	\$7,837,175	\$35,791,392	\$11,489,786
Inpatient	\$71,463,271	\$14,113,676	\$24,947,609	\$1,124,721	\$58,286,144	\$2,706,751
Other	\$7,247,673	\$4,155,067	\$2,632,886	\$16,359	\$0	\$432,528
Total	\$153,296,970	\$304,048,545	\$54,893,552	\$159,613,449	\$115,333,250	\$103,684,501

Notes: These totals exclude Disproportionate Share (DSH) payments to hospitals and other expenditures (e.g., program administration) not subject to the medical claims process.

For more information , see the following web pages:

Centers for Medicare and Medicaid — <http://cms.hhs.gov>

Kaiser State Health Facts Online — <http://www.statehealthfacts.kff.org>

AARP — <http://www.aarp.org>

University of Maryland Center on Aging — <http://www.hhp.umd.edu/AGING>

State Medicaid Programs:

Maine Department of Human Services, Bureau of Medical Services
<http://www.state.me.us/bms/bmshome.htm>

New Hampshire Department of Health and Human Services Medicaid
Program— <http://www.dhhs.state.nh.us/DHHS/MEDICAIDPROGRAM>

Office of Vermont Health Access — <http://www.path.state.vt.us>