

# Medicaid enrollees who qualify for benefits based on disability in 2020

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## About this brief

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### WHAT IS THIS BRIEF?

This data brief describes Medicaid enrollees who are eligible for benefits based on disability in 2020. CMS is releasing this data brief as part of ongoing agency efforts to measure disparities in access to care and make focused, evidence-based investments to improve health equity for the Medicaid and CHIP population. Around 10 million Medicaid enrollees (or 11 percent of the Medicaid population) qualified for benefits based on disability in 2020. Most of these enrollees obtained Medicaid coverage because they receive Supplemental Security Income (SSI), indicating they have limited financial means and a long-lasting disabling condition. Medicaid enrollees who qualify for benefits based on disability are more likely to be non-Hispanic White or non-Hispanic Black than those who qualify for Medicaid through other eligibility categories. The information in this brief, as well as updated counts that reflect data from later years, are available for download on [data.medicaid.gov](https://data.medicaid.gov).

### WHAT IS THE SOURCE OF INFORMATION?

This brief is based on data reported by states to CMS as part of the Transformed Medicaid Statistical Information System (T-MSIS). States report information each month via T-MSIS about their enrollees, Medicaid- and CHIP-covered services, payments to providers and managed care organizations, enrollees' diagnoses and health conditions, and information on providers and managed care plans. These data are converted into the T-MSIS Analytic Files (TAF), which are optimized for research purposes. More information about T-MSIS and TAF is available at [Medicaid.gov](https://www.medicaid.gov).<sup>1</sup> Nearly all states have high quality and complete information on Medicaid and CHIP enrollment, scope of benefits, and age in the TAF, however some states have data quality issues related to their eligibility category data. More information on TAF data quality can be found on the DQ Atlas.<sup>2</sup>

To classify enrollees by race and ethnicity in Figure 4, CMS used the 2020 TAF Race/Ethnicity Imputation (REI) Companion File, which includes state-reported information on enrollee race and ethnicity when it is reported and of good quality (74 percent of enrollees), and indirectly estimated race and ethnicity when the state-reported information is missing or unreliable (26 percent of enrollees). CMS based its indirect estimates of race and ethnicity on an enhanced version of a well-validated method that is widely used for this purpose:

Bayesian Improved Surname and Geocoding (BISG). BISG<sup>3</sup> draws on the racial and ethnic distribution associated with a person's surname and geographic location to estimate the person's probability of reporting being in each of six racial and ethnic groups. The distribution of race and ethnicity for surnames from the Census Bureau is not available separately for race and ethnicity, so the categories are combined here.<sup>4</sup> CMS enhanced the standard BISG methodology for these data by supplementing with T-MSIS information about enrollees' first names and their American Indian or Alaska Native certification.

### WHO IS INCLUDED IN THIS ANALYSIS?

The figures in this brief include Medicaid enrollees from all states, the District of Columbia, Puerto Rico, and the U.S. Virgin Islands, except where otherwise noted. None of the figures in this brief include enrollees in Guam, American Samoa, and the Northern Mariana Islands because T-MSIS data are not available for these territories. All figures exclude people who were enrolled in M-CHIP or S-CHIP, because CHIP does not confer eligibility based on disability. Figures 1 and 2 include Medicaid enrollees with any scope of benefits, including enrollees who are dually eligible with limited Medicaid benefits. Figures 3 through 5 include only working-age Medicaid enrollees (ages 19 to 64) with comprehensive benefits. Figure 4 does not include enrollees residing in the U.S. Virgin Islands because this territory is not included in the 2020 REI Companion File.

### HOW IS DISABILITY-RELATED ELIGIBILITY DEFINED?

Medicaid enrollees are classified as qualifying for benefits based on disability if they were reported into T-MSIS with an eligibility group code open only to people with a disability, or if they were younger than 65 and reported with an eligibility group code open to both people with a disability and those ages 65 and older. Enrollees in a non-disability-related category were reported with an eligibility group code for people who are pregnant, children with low income, working-age adults with low income and without a disability, or adults older than 65. It is important to note that people with disabilities may qualify for Medicaid through non-disability categories (such as adults with low income). Therefore, the total number of Medicaid enrollees with a disability is higher than the number of enrollees who qualify for benefits based on disability.

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<sup>1</sup> <https://www.medicaid.gov/medicaid/data-systems/macbis/transformed-medicaid-statistical-information-system-t-msis/index.html>

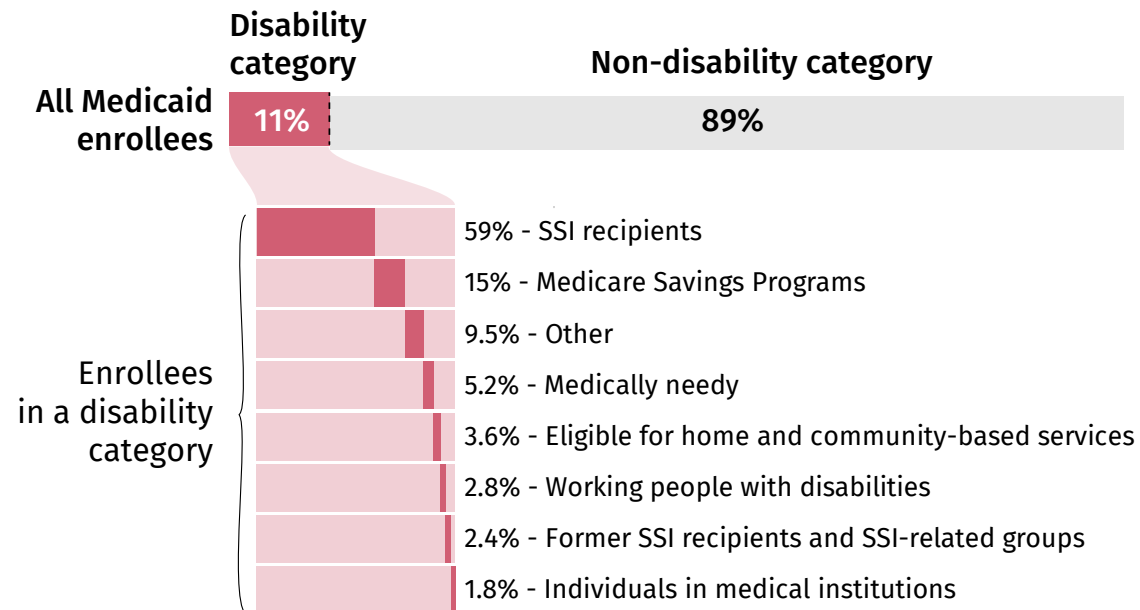
<sup>2</sup> <https://www.medicaid.gov/dq-atlas/welcome>

<sup>3</sup> <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC6338295/>

<sup>4</sup> <https://www.census.gov/data/developers/data-sets/surnames.html>

## How many Medicaid enrollees qualify for benefits through a disability-related eligibility category and what are the most common reasons for qualification?

FIGURE 1. MEDICAID ENROLLEES ELIGIBLE THROUGH DISABILITY-RELATED ELIGIBILITY CATEGORIES IN 2020



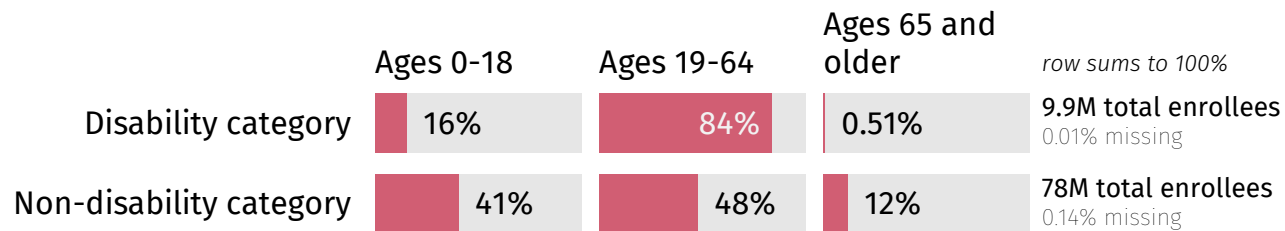
Over 88 million individuals received coverage from Medicaid at any point in 2020. To qualify for Medicaid, an individual must meet a certain income threshold that varies for each covered population, including children, pregnant women, low-income adults, older adults (age 65 and older), and adults with disabilities. About 9.9 million people qualify for Medicaid benefits through a disability-related eligibility category, because these individuals have limited financial means and a long-lasting disabling condition. Recipients of Supplemental Security Income (SSI) account for more than half of Medicaid enrollees who qualify for benefits based on disability. In most states, being granted SSI results in automatic enrollment into Medicaid.

SOURCE: 2020 T-MSIS Analytic Files Annual Demographic and Eligibility File, Release 1.

NOTES: Percentages may not sum to 100% due to rounding. This figure includes Medicaid enrollees from all states, the District of Columbia, Puerto Rico, and the U.S. Virgin Islands, including those with limited benefits and those who are dually eligible for Medicare. It does not include M-CHIP and S-CHIP enrollees, because CHIP does not grant eligibility based on disability. People with disabilities may qualify for Medicaid through a non-disability-related eligibility category. Therefore, the proportion of Medicaid enrollees eligible for benefits based on disability underestimates the proportion of Medicaid enrollees with a disability.

## What is the age composition of Medicaid enrollees who qualify for benefits through a disability-related eligibility category?

FIGURE 2. AGE DISTRIBUTION OF MEDICAID ENROLLEES ELIGIBLE THROUGH DISABILITY-RELATED ELIGIBILITY CATEGORIES IN 2020



Most Medicaid enrollees who can be identified as entering the program through a disability-related eligibility category are of working age, or 19 to 64 years old. Children and older adults are much more likely to enter the program through age-related eligibility groups.

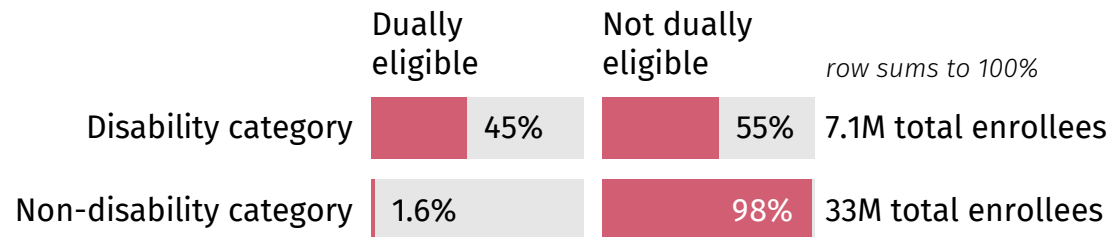
Some disability-related eligibility categories, such as SSI receipt, are available to Medicaid enrollees with disabling conditions under age 65 and adults ages 65 and older regardless of disability status (older adults). The disability-related eligibility category in this brief includes only enrollees whose eligibility is based solely on disability and not on age.

SOURCE: 2020 T-MSIS Analytic Files Annual Demographic and Eligibility File, Release 1.

NOTES: Percentages may not sum to 100% due to rounding. This figure includes Medicaid enrollees from all states, the District of Columbia, Puerto Rico, and the U.S. Virgin Islands, including those with limited benefits and those who are dually eligible for Medicare. It does not include M-CHIP and S-CHIP enrollees.

## How many working-age people eligible for comprehensive Medicaid benefits based on disability are also dually eligible for Medicare?

FIGURE 3. DUAL ELIGIBILITY STATUS OF WORKING-AGE MEDICAID ENROLLEES BY ELIGIBILITY CATEGORY IN 2020



People with disabilities who are younger than 65 may be eligible for Medicare benefits, Medicaid benefits, or both. Medicare covers people younger than 65 who receive Social Security Disability Insurance (SSDI) or Railroad Retirement Board benefits; adults with disabilities whose parents are retired, deceased, or disabled workers; and people diagnosed with amyotrophic lateral sclerosis or end-stage renal disease. Medicaid generally covers people younger than 65 who meet the medical criteria for disability and who also have low income and few assets. Medicaid covers people with disabilities who have low income even if they have not worked long enough to qualify for SSDI.

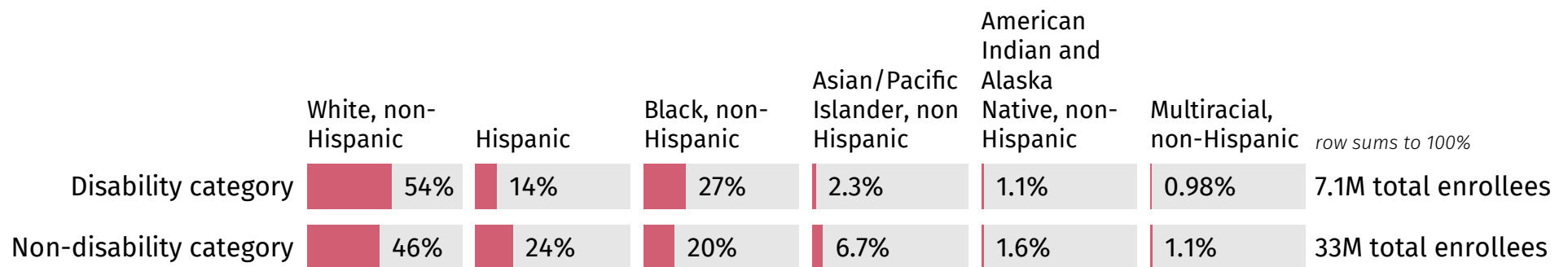
Nearly half of Medicaid enrollees who qualify for comprehensive benefits through a disability-related eligibility category are also enrolled in Medicare (termed “dually eligible”). Some dually eligible individuals qualify for comprehensive Medicaid benefits—including services not covered by Medicare, such as long-term care services—while others qualify for limited Medicaid benefits that cover only Medicare premiums, deductibles, and coinsurance costs.

SOURCE: 2020 T-MSIS Analytic Files Annual Demographic and Eligibility File, Release 1.

NOTES: This figure includes Medicaid enrollees, ages 19 to 64 as of December 31, 2020, with comprehensive benefits from all states, the District of Columbia, Puerto Rico, and the U.S. Virgin Islands. It excludes Medicaid enrollees with limited benefits, including those dually eligible with limited Medicaid benefits, and M-CHIP and S-CHIP enrollees.

## What is the racial and ethnic distribution of Medicaid enrollees who qualify for comprehensive benefits through a disability-related eligibility category compared with enrollees who qualify through other categories?

FIGURE 4. RACE AND ETHNICITY OF WORKING-AGE MEDICAID ENROLLEES WHO QUALIFY FOR COMPREHENSIVE BENEFITS THROUGH A DISABILITY-RELATED ELIGIBILITY CATEGORY IN 2020



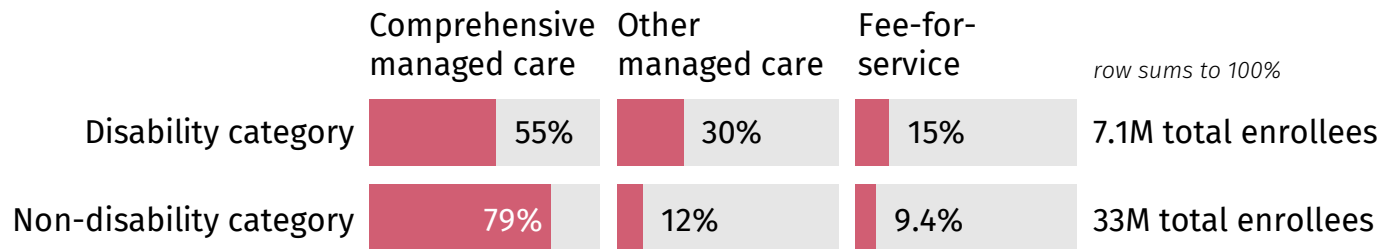
Working-age adults who qualify for comprehensive Medicaid benefits through a disability-related eligibility category are more likely to be non-Hispanic White or non-Hispanic Black than those who qualify for Medicaid through other categories. They are less likely to be Hispanic and less likely to be non-Hispanic Asian/Pacific Islander.

SOURCES: 2020 T-MSIS Analytic Files Annual Demographic and Eligibility File, Release 1 and 2020 Race/Ethnicity Imputation (REI) Companion File.

NOTES: Percentages may not sum to 100% due to rounding. This figure includes Medicaid enrollees, ages 19 to 64 as of December 31, 2020, with comprehensive benefits from all states, the District of Columbia, and Puerto Rico. Enrollees from the U.S. Virgin Islands are not included because data from that territory are not included in the 2020 REI Companion File.

## Are Medicaid enrollees who qualify for comprehensive benefits based on disability less likely to be enrolled in managed care than enrollees who qualify through other categories?

FIGURE 5. MANAGED CARE PARTICIPATION AMONG WORKING-AGE MEDICAID ENROLLEES WHO QUALIFY FOR COMPREHENSIVE BENEFITS BASED ON DISABILITY IN 2020



Comprehensive managed care enrollees receive most or all of their covered services through a health plan. People enrolled in other types of managed care receive a narrower set of services (such as behavioral health only) or case management through a primary care provider. Beyond those services, the enrollee’s care is reimbursed on a fee-for-service (FFS) basis.

Historically, Medicaid enrollees who qualify for benefits through a disability-related eligibility category have been excluded or exempted from comprehensive managed care because they are highly likely to have complex conditions and high health care costs. Enrollment in comprehensive managed care has been particularly challenging for those who are also dually eligible, as it requires states to develop special contracting arrangements and facilitate coordination between Medicaid and Medicare.

Some states allow or require people with disabilities to enroll in comprehensive managed care to promote predictable spending and coordinated care. Other states continue to provide this population with medical care through the FFS delivery system to maximize provider choice and access to specialty care. Some states also employ limited-benefit plans to improve care coordination and manage expenditures for particular services among Medicaid enrollees who are disabled and otherwise receive most of their care through the FFS delivery system.

SOURCE: 2020 T-MSIS Analytic Files Annual Demographic and Eligibility File, Release 1.

NOTE: This figure includes Medicaid enrollees, ages 19 to 64 as of December 31, 2020, with comprehensive benefits from all states, the District of Columbia, Puerto Rico, and the U.S. Virgin Islands.

## Number of Medicaid enrollees who qualify for benefits based on disability, by reason for qualification, age, dual eligibility status, race and ethnicity, and managed care participation

The data in these tables are available for download at [data.medicaid.gov](https://data.medicaid.gov). Updated counts that reflect data from later years will be released as they become available on [data.medicaid.gov](https://data.medicaid.gov).

**Table 1: Reasons for qualification in disability-related eligibility category**

	Disability category (9.9M)
SSI recipients	5.9M
Medicare Savings Programs	1.5M
Other	0.94M
Medically needy	0.52M
Eligible for home and community-based services	0.35M
Working people with disabilities	0.28M
Former SSI recipients and SSI-related groups	0.24M
Individuals in medical institutions	0.18M

**Table 2: Disability eligibility category among Medicaid enrollees, by age**

	Ages 0-18	Ages 19-64	Ages 65 and older
Disability category (9.9M)	1.5M	8.3M	0.05M
Non-disability category (78M)	32M	37M	9.0M

**Table 3: Disability-related eligibility among working-age Medicaid enrollees, by dual eligibility status, race and ethnicity, and managed care participation**

	Dually eligible	Non-dually eligible	White, non-Hispanic	Hispanic	Black, non-Hispanic	API, non-Hispanic	AIAN, non-Hispanic	Multiracial, non-Hispanic	Comprehensive managed care	Other managed care	Fee-for-service
Disability category (7.1M)	3.2M	3.9M	3.9M	1.0M	1.9M	0.16M	0.08M	0.07M	3.9M	2.1M	1.1M
Non-disability category (33M)	0.53M	32M	15M	8.0M	6.5M	2.2M	0.51M	0.37M	26M	3.9M	3.1M

API = Asian/Pacific Islander; AIAN = American Indian and Alaska Native

SOURCES: 2020 T-MSIS Analytic Files Annual Demographic and Eligibility File, Release 1 and 2020 Race/Ethnicity Imputation (REI) Companion File

NOTES: Tables 1 and 2 include Medicaid enrollees from all states, the District of Columbia, Puerto Rico, and the U.S. Virgin Islands. They exclude M-CHIP and S-CHIP enrollees. Table 3 includes Medicaid enrollees, ages 19 to 64 as of December 31, 2020, with comprehensive benefits from all states, the District of Columbia, Puerto Rico, and the U.S. Virgin Islands. It excludes Medicaid enrollees with limited benefits, including those dually eligible with limited Medicaid benefits, and M-CHIP and S-CHIP enrollees. The U.S. Virgin Islands are also excluded from the race and ethnicity columns in Table 3 because data from that territory are not included in the 2020 REI Companion File.