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## CHARACTERISTICS OF VERMONT'S MEDICARE POPULATION: 2007

### Highlights

- The Vermont Program for Quality in Health Care (VPQHC) has comprehensive Medicare data for Vermonters for 2007.
- Over 106,000 Vermonters had Medicare coverage in 2007.
  - 83% of the Medicare beneficiaries were over age 65 years.
  - 54% of the Medicare beneficiaries were female.
- As a percent of county population, Essex and Bennington counties had the highest Medicare usage in 2007, with over 20% of county residents covered by Medicare.

### Introduction

Medicare is the government health insurance program administered by the Centers for Medicare & Medicaid Services (CMS). Medicare is the largest health insurance service in the country, with around 40 million Americans participating. Individuals are typically eligible for Medicare services if they meet one of the following requirements: are 65 years of age or older, are less than 65 years of age but have certain disabilities, or have End-Stage Renal Disease (kidney failure that requires a transplant or dialysis).

Medicare benefits are divided into categories:

- Part A: Hospital insurance, covering inpatient care in hospitals (including critical access hospitals), skilled nursing facilities, hospice, and home health.
- Part B: Medical insurance, covering outpatient care, doctor services, and other therapy and home health care.
- Part C (Medicare Advantage Plan): A combination of Part A and Part B provided through private insurance companies.
- Part D: Prescription drug coverage insurance.

The Vermont Program for Quality in Health Care (VPQHC) has Medicare claims for Vermonters in 2007. This data includes Part A and Part B information as well as durable medical equipment and assessment files (files that contain the functional and health status of beneficiaries). All files are linked by a unique and anonymous beneficiary identification code.

This report makes use of the Beneficiary Summary File. This dataset provides demographic information for each Medicare beneficiary included in the 2007 Medicare data files.

## Findings

### *Gender & Age*

In 2007, the Vermont Medicare population was composed of 106,791 individuals, of which 46% were male and 54% were female. Of the Medicare population, 83% were age 65 years or older, 17% were age 18-64 years and less than 1% were less than 18 years of age (see Table 1 and Figure 1). The gender composition of the Medicare population differed with age. In the population under age 65, 53% were male and 47% were female. However, in the population age 65 years or older, 44% were male and 56% were female.

### *County of Residence*

Chittenden, Rutland and Windsor counties had the highest raw number of residents covered by Medicare in 2007. However, based on the percent of the county population using Medicare services, Essex, Bennington, Orleans and Rutland counties had the highest prevalence in 2007 with over 20% of the population of these counties covered by Medicare (see Table 2). This is consistent with the demographic profile of these counties, which have more residents over 65 years of age compared with other Vermont counties.

## Appendix

Table 1: Gender and age distribution of 2007 Vermont Medicare Population

	Number of Beneficiaries	Percent of Total Beneficiaries (%)	Mean Age at End of 2007
All Medicare Beneficiaries			
Male	48,606	45.5	69.2*
Female	58,185	54.5	72.3*
Medicare Beneficiaries under 65 years			
Male	9,852	53.4	49.6
Female	8,596	46.6	49.7
Medicare Beneficiaries 65 years and older			
Male	38,750	43.9	74.4*
Female	49,587	56.1	76.4*

\* Significantly different at p=0.05



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Table 2: County of residence for 2007 Vermont Medicare Population

County	Number of Beneficiaries	Percent of County Residents*
Chittenden	19341	12.7
Rutland	13207	20.9
Windsor	11634	20.6
Washington	10645	18.1
Windham	8100	18.8
Bennington	7693	21.9
Franklin	6744	14.1
Orleans	5671	20.9
Caledonia	5565	18.3
Addison	5301	14.5
Orange	4895	16.9
Lamoille	4841	19.5
Essex	1579	24.3
Grand Isle	1275	16.5

\* Based on US Census Bureau 2008 county population estimate

Figure 1: Age and Gender distribution for 2007 Vermont Medicare Population

