

Table 3-1 Outpatient Hospital User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic Socioeconomic, and Health Characteristics, 1997 (4 pages)

Community Residents¹

Beneficiary Characteristic	Total	Medicare Risk HMO ²	Supplemental Health Insurance			Medicare Fee-For-Service Only	Other	
			Medicaid	Individually-Purchased Private Insurance	Employer-Sponsored Private Insurance			Both Types of Private Insurance
Percent of Beneficiaries With at Least One Outpatient Hospital Stay								
All Beneficiaries	31.07	23.93	34.32	31.09	32.95	37.28	27.83	39.03
	0.47	0.87	1.18	1.01	0.89	1.99	1.14	2.95
Medicare Status ³								
Aged								
65 - 74 years	30.26	24.07	35.07	31.69	31.21	35.86	26.35	35.76
	0.68	1.43	2.28	1.38	1.27	3.07	1.78	4.55
75 - 84 years	32.08	25.09	33.05	32.58	33.59	41.03	28.95	39.40
	0.70	1.75	2.03	1.22	1.14	3.38	2.17	6.08
85 years and older	23.77	17.56	26.63	21.70	26.66	33.51	19.23	39.98
	1.01	2.22	2.11	2.01	2.21	5.67	2.75	7.25
Disabled								
Under 45 years	32.80	20.12	32.63	35.20	42.10	23.09	25.76	61.67
	1.73	4.84	2.06	8.64	5.46	22.80	3.23	11.25
45 - 64 years	39.36	25.92	40.84	42.34	48.23	29.01	33.91	34.60
	1.51	4.21	2.42	6.14	4.13	12.25	3.06	7.33
Gender								
Male	30.93	25.93	33.87	29.01	33.03	30.24	30.52	42.40
	0.68	1.37	1.92	1.33	1.43	2.73	1.80	4.24
Female	31.19	22.31	34.60	32.47	32.87	42.58	24.78	35.96
	0.64	1.19	1.42	1.32	1.05	2.61	1.41	3.73
Living Arrangement								
Lives alone	30.04	23.79	34.98	28.18	32.74	41.84	24.79	29.29
	0.81	1.57	1.73	1.63	1.39	3.53	1.90	5.23
With spouse	32.25	23.69	39.00	33.03	33.43	36.13	31.34	44.90
	0.55	1.27	2.60	1.27	1.12	2.74	1.81	5.65
With children	28.98	21.98	31.94	31.34	28.01	27.39	27.81	25.56
	1.25	2.88	2.23	2.59	2.78	8.58	3.07	5.35
With others	29.54	29.73	29.59	28.41	33.68	34.40	22.36	61.32
	1.29	3.74	2.30	3.76	4.09	7.97	2.63	10.17

Table 3-1 Outpatient Hospital User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic Socioeconomic, and Health Characteristics, 1997 (4 pages)

Community Residents¹

Beneficiary Characteristic	Total	Medicare Risk HMO ²	Supplemental Health Insurance			Medicare Fee-For-Service Only	Other	
			Medicaid	Individually-Purchased Private Insurance	Employer-Sponsored Private Insurance			
Percent of Beneficiaries With at Least One Outpatient Hospital Stay								
All Beneficiaries	31.07	23.93	34.32	31.09	32.95	37.28	27.83	39.03
	0.47	0.87	1.18	1.01	0.89	1.99	1.14	2.95
Race/Ethnicity								
White non-Hispanic	31.14	23.83	34.36	31.39	33.26	37.60	27.22	34.56
	0.51	0.92	1.41	1.06	0.94	2.07	1.31	3.48
Black non-Hispanic	33.95	28.61	36.80	29.05	34.06	33.43	32.17	56.94
	1.23	3.51	2.45	5.41	2.81	9.71	2.51	8.21
Hispanic	28.71	20.53	36.07	25.65	26.70	28.30	22.38	42.07
	2.10	3.14	4.28	4.68	4.13	20.05	3.91	4.69
Other	22.68	21.68	22.17	26.78	16.92	37.05	22.16	42.73
	2.62	4.54	4.32	8.44	6.66	23.13	6.95	17.57
Income								
\$5,000 or less	27.01	28.70	28.36	24.33	28.19	13.66	25.74	38.08
	1.67	4.50	2.55	2.83	4.28	9.07	4.02	11.13
\$5,001 - \$10,000	30.15	20.68	35.45	30.14	29.24	41.60	26.91	39.59
	0.71	1.61	1.40	1.45	1.88	6.91	2.25	5.44
\$10,001 - \$15,000	30.90	24.10	32.93	31.89	32.88	39.53	27.95	35.79
	1.09	2.34	3.08	1.91	2.13	7.24	2.37	8.23
\$15,001 - \$20,000	31.95	27.21	32.60	32.76	33.51	39.21	27.63	44.21
	1.13	2.76	4.64	2.57	1.93	5.09	3.19	8.51
\$20,001 - \$25,000	32.47	22.59	36.15	31.84	33.54	42.12	38.84	24.22
	1.31	2.49	5.66	2.37	2.44	5.91	5.18	10.69
\$25,001 - \$30,000	32.10	25.51	49.79	30.76	33.17	36.36	29.88	32.00
	1.44	2.98	7.40	3.00	2.32	6.26	4.88	12.70
\$30,001 - \$35,000	32.33	25.49	31.00	28.49	35.97	37.85	31.34	25.30
	1.72	4.56	7.77	4.00	3.09	6.48	6.28	24.84
\$35,001 - \$40,000	31.58	25.88	27.19	38.60	29.85	30.17	24.60	72.47
	1.95	4.59	8.73	3.45	3.56	7.68	5.88	13.57
More than \$40,000	31.85	22.68	39.43	29.83	36.18	36.10	19.04	54.23
	1.38	2.50	6.53	3.05	2.09	4.15	5.09	17.91

Table 3-1 Outpatient Hospital User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic Socioeconomic, and Health Characteristics, 1997 (4 pages)

Community Residents¹

Beneficiary Characteristic	Total	Medicare Risk HMO ²	Supplemental Health Insurance			Medicare Fee-For-Service Only	Other	
			Medicaid	Individually-Purchased Private Insurance	Employer-Sponsored Private Insurance			Both Types of Private Insurance
Percent of Beneficiaries With at Least One Outpatient Hospital Stay								
All Beneficiaries	31.07	23.93	34.32	31.09	32.95	37.28	27.83	39.03
	0.47	0.87	1.18	1.01	0.89	1.99	1.14	2.95
Health Status								
Excellent	21.36	18.43	17.31	21.44	23.73	27.23	17.97	24.79
	0.91	1.90	2.74	1.62	1.82	5.24	2.62	9.40
Very Good	27.36	18.94	28.45	29.69	27.97	36.73	25.26	32.89
	0.78	1.36	2.99	1.88	1.44	3.84	2.88	6.59
Good	32.71	27.72	35.89	33.58	35.17	37.69	23.36	45.41
	0.73	1.73	2.06	1.26	1.50	3.58	2.14	5.54
Fair	36.99	32.83	34.33	36.41	40.94	47.84	35.95	37.20
	1.02	2.30	2.01	2.12	2.21	5.15	2.51	6.18
Poor	41.07	23.96	41.53	37.74	50.02	51.80	37.54	49.83
	1.23	3.60	2.33	2.96	3.66	11.58	3.12	10.43
Functional Limitation								
None	27.63	21.36	29.26	28.80	28.92	34.45	24.95	33.64
	0.59	1.20	1.76	1.11	1.18	2.76	1.67	5.40
IADL only	35.17	26.31	36.03	34.41	39.41	42.18	31.08	43.46
	0.97	2.36	1.98	1.85	2.09	5.79	2.99	7.29
One to two ADLs	35.35	31.03	39.33	31.86	37.97	49.30	31.25	40.35
	1.25	2.54	3.01	2.23	2.58	6.11	2.87	6.94
Three to five ADLs	35.99	29.94	37.49	36.34	40.69	40.26	26.83	42.74
	1.57	3.94	2.66	2.95	4.19	8.15	4.16	11.29

Table 3-1 Outpatient Hospital User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic Socioeconomic, and Health Characteristics, 1997 (4 pages)

Community Residents¹

Beneficiary Characteristic	Total	Medicare Risk HMO ²	Supplemental Health Insurance			Medicare Fee-For-Service Only	Other	
			Medicaid	Individually-Purchased Private Insurance	Employer-Sponsored Private Insurance			Both Types of Private Insurance
Percent of Beneficiaries With at Least One Outpatient Hospital Stay								
All Beneficiaries	31.07	23.93	34.32	31.09	32.95	37.28	27.83	39.03
	0.47	0.87	1.18	1.01	0.89	1.99	1.14	2.95
Metropolitan Area Resident								
Yes	29.62	23.46	35.02	28.11	31.90	34.28	26.73	39.51
	0.48	0.85	1.39	0.90	1.05	2.38	1.54	3.42
No	35.59	37.71	32.65	36.80	36.94	46.90	30.28	37.51
	1.23	5.73	2.12	2.55	1.68	2.77	1.42	5.98

Source: Medicare Current Beneficiary Survey

Note: Standard errors are shaded and in italics. See Appendix A for additional information on standard errors. See Appendix B for definitions of terms and variables.

1 The term *community residents* includes beneficiaries who resided in the community at the time of the round 16 interview (fall 1996), and beneficiaries who resided in the community at the time of the round 13 interview (fall 1995) who died prior to the round 16 interview

2 HMO stands for Health Maintenance Organization.

3 Medicare beneficiaries with end-stage renal disease (ESRD) are included within the subgroups of "Aged" and "Disabled."

Table 3-2 Physician Services User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic Socioeconomic, and Health Characteristics, 1997 (4 pages)

Community Residents¹

Beneficiary Characteristic	Total	Medicare Risk HMO ²	Supplemental Health Insurance			Medicare	Other	
			Medicaid	Individually-Purchased Private Insurance	Employer-Sponsored Private Insurance	Both Types of Private Insurance		Fee-For-Service Only
Percent of Beneficiaries With at Least One Physician Service								
All Beneficiaries	86.36	88.79	84.06	87.62	89.54	92.41	72.78	89.56
	0.32	0.82	0.76	0.70	0.56	1.19	1.27	2.20
Medicare Status ³								
Aged								
65 - 74 years	84.97	86.89	82.85	85.20	88.27	90.43	70.33	87.88
	0.52	1.13	1.60	1.16	0.89	2.02	2.10	3.20
75 - 84 years	89.10	91.66	87.35	89.78	90.95	94.76	75.48	90.05
	0.43	1.11	1.33	0.93	0.74	1.53	1.96	3.75
85 years and older	89.10	90.18	89.75	90.71	90.16	95.93	75.78	88.96
	0.62	1.85	1.67	1.12	1.37	2.27	2.97	4.27
Disabled								
Under 45 years	78.06	81.62	77.16	82.85	90.13	100.00	69.91	92.08
	1.20	5.18	1.67	5.88	3.05	0.00	2.58	4.27
45 - 64 years	85.06	92.43	84.68	86.62	92.48	88.07	75.03	91.68
	1.05	3.78	1.71	5.09	1.75	11.54	2.16	3.94
Gender								
Male	84.04	87.58	79.81	86.30	88.11	91.64	68.40	89.04
	0.47	1.16	1.30	0.92	0.97	1.94	1.64	2.94
Female	88.22	89.77	86.75	88.49	90.85	93.00	77.74	90.03
	0.38	1.06	0.91	0.84	0.65	1.46	1.59	3.00
Living Arrangement								
Lives alone	86.21	90.54	86.77	86.84	89.99	93.52	68.23	91.74
	0.54	1.00	1.15	1.04	0.96	1.80	2.39	3.51
With spouse	87.42	88.07	86.91	88.17	89.57	91.65	74.89	87.11
	0.50	1.06	1.72	1.01	0.78	1.53	1.68	4.53
With children	84.44	88.25	82.03	87.74	87.76	96.30	75.35	88.96
	1.03	2.47	1.78	2.26	1.94	3.73	2.96	4.24
With others	81.69	87.95	77.11	86.43	88.79	92.13	73.96	92.50
	1.18	2.57	1.86	2.85	2.57	7.40	3.05	3.76

Table 3-2 Physician Services User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic Socioeconomic, and Health Characteristics, 1997 (4 pages)

Community Residents¹

Beneficiary Characteristic	Total	Medicare Risk HMO ²	Supplemental Health Insurance			Medicare Fee-For-Service Only	Other
			Medicaid	Individually-Purchased Private Insurance	Employer-Sponsored Private Insurance		
Percent of Beneficiaries With at Least One Physician Service							
All Beneficiaries	86.36	88.79	84.06	87.62	89.54	92.41	89.56
	0.32	0.82	0.76	0.70	0.56	1.19	2.20
Race/Ethnicity							
White non-Hispanic	87.41	89.34	86.91	87.66	89.84	92.54	91.78
	0.34	0.97	0.99	0.72	0.58	1.20	2.27
Black non-Hispanic	79.70	84.46	81.94	80.21	84.27	94.40	88.40
	1.16	3.45	1.53	3.76	2.31	4.30	5.31
Hispanic	83.21	88.61	77.84	93.28	91.39	73.75	80.97
	1.71	2.29	2.14	2.25	2.63	18.49	11.08
Other	82.95	84.77	83.87	84.37	84.71	100.00	87.37
	2.77	5.20	3.43	6.82	7.04	0.00	12.93
Income							
\$5,000 or less	79.94	83.62	77.22	84.61	82.66	84.25	79.44
	1.50	3.97	2.76	3.30	3.45	12.91	10.02
\$5,001 - \$10,000	84.13	87.01	85.03	87.08	87.70	95.90	89.59
	0.67	1.56	1.04	1.48	1.51	2.48	2.89
\$10,001 - \$15,000	86.22	89.98	84.47	87.74	89.40	90.96	90.56
	0.71	1.75	2.19	1.51	1.51	2.83	3.89
\$15,001 - \$20,000	86.07	87.50	86.93	87.04	87.47	98.97	95.53
	0.95	2.67	3.72	1.94	1.91	0.90	4.50
\$20,001 - \$25,000	87.41	89.63	80.56	90.40	88.51	91.12	89.28
	0.99	2.54	4.91	1.71	1.40	3.62	7.58
\$25,001 - \$30,000	88.52	88.72	85.16	86.05	91.75	90.67	94.64
	1.02	2.49	4.01	2.14	1.60	5.19	5.78
\$30,001 - \$35,000	87.89	89.59	93.92	79.81	93.03	88.92	72.53
	1.20	2.48	3.18	3.79	1.38	4.46	21.62
\$35,001 - \$40,000	89.46	94.11	87.74	88.87	91.68	87.45	79.74
	1.37	2.18	6.28	2.82	2.76	4.52	13.81
More than \$40,000	90.88	91.57	90.01	90.90	91.82	93.40	93.91
	0.90	1.74	3.37	1.49	1.38	2.67	5.99

Table 3-2 Physician Services User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic Socioeconomic, and Health Characteristics, 1997 (4 pages)

Community Residents¹

Beneficiary Characteristic	Total	Medicare Risk HMO ²	Supplemental Health Insurance			Medicare	Other	
			Medicaid	Individually-Purchased Private Insurance	Employer-Sponsored Private Insurance	Both Types of Private Insurance		Fee-For-Service Only
Percent of Beneficiaries With at Least One Physician Service								
All Beneficiaries	86.36	88.79	84.06	87.62	89.54	92.41	72.78	89.56
	0.32	0.82	0.76	0.70	0.56	1.19	1.27	2.20
Health Status								
Excellent	78.35	83.33	74.81	76.51	82.69	89.56	59.86	71.00
	1.01	2.28	3.66	2.15	1.40	3.57	3.26	8.91
Very Good	84.60	85.35	79.14	85.93	87.31	92.50	68.01	82.40
	0.64	1.59	2.20	1.32	1.10	2.12	2.97	5.75
Good	88.71	90.80	82.97	90.46	92.18	92.58	77.46	91.68
	0.49	1.08	1.59	0.97	0.82	1.60	2.20	2.87
Fair	90.23	96.32	86.18	94.87	93.94	94.30	76.86	93.63
	0.65	0.94	1.48	0.97	1.04	3.12	2.20	4.00
Poor	89.68	95.37	89.08	93.44	94.64	96.64	76.43	100.00
	0.81	1.74	1.42	1.55	1.55	3.55	2.90	0.00
Functional Limitation								
None	83.52	86.07	77.92	84.10	87.64	90.45	65.35	90.00
	0.51	1.20	1.66	1.12	0.78	1.61	2.12	2.44
IADL only	88.30	92.30	82.92	91.27	91.63	98.15	78.87	92.07
	0.54	1.22	1.56	1.17	1.25	1.31	2.09	3.18
One to two ADLs	91.36	95.36	89.99	93.12	94.66	96.22	82.03	82.44
	0.71	1.32	1.09	1.26	1.25	2.53	2.20	5.91
Three to five ADLs	89.68	94.94	87.93	93.45	92.20	94.12	76.07	96.16
	1.02	2.02	1.80	1.34	1.81	4.24	4.10	3.76

Table 3-2 Physician Services User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic Socioeconomic, and Health Characteristics, 1997 (4 pages)

Community Residents¹

Beneficiary Characteristic	Total	Medicare Risk HMO ²	Supplemental Health Insurance				Medicare Fee-For-Service Only	Other
			Medicaid	Individually-Purchased Private Insurance	Employer-Sponsored Private Insurance	Both Types of Private Insurance		
Percent of Beneficiaries With at Least One Physician Service								
All Beneficiaries	86.36	88.79	84.06	87.62	89.54	92.41	72.78	89.56
	0.32	0.82	0.76	0.70	0.56	1.19	1.27	2.20
Metropolitan Area Resident								
Yes	86.92	88.69	83.31	88.57	89.93	94.32	72.56	91.54
	0.37	0.85	0.97	0.94	0.64	1.29	1.58	2.56
No	84.61	91.77	85.85	85.80	88.07	86.32	73.27	83.28
	0.65	2.57	1.25	1.03	1.21	2.36	2.10	3.57

Source: Medicare Current Beneficiary Survey

Note: Standard errors are shaded and in italics. See Appendix A for additional information on standard errors. See Appendix B for definitions of terms and variables.

- 1 The term *community residents* includes beneficiaries who resided in the community at the time of the round 16 interview (fall 1996), and beneficiaries who resided in the community at the time of the round 13 interview (fall 1995) who died prior to the round 16 interview
- 2 HMO stands for Health Maintenance Organization.
- 3 Medicare beneficiaries with end-stage renal disease (ESRD) are included within the subgroups of "Aged" and "Disabled."