

**Table 7-1 Beneficiary's Satisfaction With Their Ability To Understand The Medicare Program, by Demographic, Socioeconomic, and Health Characteristics, 1998**

Community Residents<sup>1</sup>

Beneficiary Characteristic	Total	How Much Do You Know About The Medicare Program?			Are You Satisfied With The Availability Of Information On The Medicare Program?		Are You Satisfied With The Ways Available For Making Suggestions?	
		Most/All	Some	Little/None	Satisfied	Unsatisfied	Satisfied	Unsatisfied
<b>All Beneficiaries</b>	33,002	11,199	9,601	11,985	26,860	2,004	23,897	1,853
	163	210.55	160.29	239.94	247	90	303	76
<b>Medicare Status<sup>2</sup></b>								
<b>Aged</b>								
65 - 74 years	48.05	49.54	49.12	45.87	48.29	46.12	47.97	48.16
	0.37	0.72	0.86	0.68	0.44	1.94	0.48	2.05
75 - 84 years	30.95	33.58	29.55	29.64	31.90	24.14	31.54	25.28
	0.28	0.65	0.66	0.60	0.33	1.49	0.37	1.56
85 years and older	7.96	7.26	7.19	9.18	7.80	7.18	7.83	6.76
	0.18	0.29	0.29	0.33	0.19	0.73	0.22	0.62
<b>Disabled</b>								
Under 45 years	4.01	2.99	4.05	4.89	3.68	6.49	3.87	6.04
	0.10	0.18	0.25	0.25	0.13	0.72	0.14	0.75
45 - 64 years	9.04	6.63	10.09	10.42	8.33	16.06	8.79	13.76
	0.20	0.39	0.57	0.41	0.26	1.78	0.26	1.39
<b>Gender</b>								
Male	44.37	46.09	43.83	43.16	44.37	43.20	44.15	50.04
	0.36	0.79	0.83	0.76	0.42	2.22	0.45	2.03
Female	55.63	53.91	56.17	56.84	55.63	56.80	55.85	49.96
	0.36	0.79	0.83	0.76	0.42	2.22	0.45	2.03
<b>Living Arrangement</b>								
Lives alone	30.20	28.43	29.33	32.44	29.83	32.05	30.46	25.16
	0.38	0.71	0.82	0.68	0.44	2.07	0.47	1.63
With spouse	53.23	57.58	54.89	47.94	53.79	50.15	53.05	57.42
	0.43	0.77	0.93	0.72	0.49	1.94	0.56	1.80
With children	8.96	7.46	8.90	10.45	8.91	9.52	9.06	9.21
	0.24	0.40	0.48	0.38	0.29	1.16	0.31	1.12
With others	7.61	6.52	6.88	9.16	7.47	8.28	7.44	8.22
	0.24	0.35	0.43	0.41	0.25	0.91	0.29	0.98

**Table 7-1 Beneficiary's Satisfaction With Their Ability To Understand The Medicare Program, by Demographic, Socioeconomic, and Health Characteristics, 1998**

Community Residents<sup>1</sup>

Beneficiary Characteristic	Total	How Much Do You Know About The Medicare Program?			Are You Satisfied With The Availability Of Information On The Medicare Program?		Are You Satisfied With The Ways Available For Making Suggestions?	
		Most/All	Some	Little/None	Satisfied	Unsatisfied	Satisfied	Unsatisfied
<b>All Beneficiaries</b>	33,002	11,199	9,601	11,985	26,860	2,004	23,897	1,853
	163	210.55	160.29	239.94	247	90	303	76
<b>Race/Ethnicity</b>								
White non-Hispanic	81.22	88.52	81.07	74.59	81.97	79.08	81.00	83.55
	0.52	0.54	0.84	1.01	0.52	1.50	0.56	1.36
Black non-Hispanic	8.78	5.72	8.93	11.52	9.09	8.91	9.86	6.09
	0.20	0.33	0.52	0.43	0.24	0.91	0.27	0.90
Hispanic	7.05	4.06	7.12	9.80	6.41	9.58	6.48	7.54
	0.49	0.33	0.53	0.89	0.48	1.26	0.49	0.97
Other	2.95	1.71	2.88	4.08	2.53	2.43	2.65	2.82
	0.21	0.23	0.42	0.39	0.20	0.54	0.23	0.51
<b>Income</b>								
\$5,000 or less	4.55	2.93	4.74	5.94	4.07	6.69	4.24	4.81
	0.21	0.27	0.40	0.35	0.23	1.09	0.24	0.75
\$5,001 - \$10,000	21.16	15.19	18.62	28.61	20.65	23.84	21.02	17.79
	0.44	0.61	0.68	0.82	0.48	1.38	0.49	1.25
\$10,001 - \$15,000	16.58	14.99	16.79	17.94	16.76	18.39	17.04	18.01
	0.36	0.60	0.60	0.54	0.37	1.46	0.40	1.47
\$15,001 - \$20,000	12.73	13.38	12.38	12.41	12.83	12.64	13.33	11.69
	0.29	0.55	0.57	0.52	0.31	1.28	0.38	1.01
\$20,001 - \$25,000	10.75	11.58	11.74	9.27	10.90	8.97	10.97	11.29
	0.34	0.57	0.56	0.45	0.36	1.26	0.42	1.37
\$25,001 - \$30,000	8.44	9.49	9.42	6.75	8.46	7.52	8.46	7.52
	0.31	0.37	0.71	0.46	0.32	1.20	0.36	1.11
\$30,001 - \$35,000	5.79	6.67	5.55	5.14	5.86	5.92	5.61	4.73
	0.23	0.37	0.44	0.34	0.27	0.92	0.28	0.95
\$35,001 - \$40,000	5.37	6.55	5.68	3.97	5.56	4.10	5.38	6.11
	0.25	0.44	0.45	0.33	0.26	0.70	0.30	0.85
More than \$40,000	14.62	19.21	15.09	9.96	14.91	11.92	13.95	18.04
	0.42	0.70	0.70	0.59	0.48	1.40	0.50	1.83

**Table 7-1 Beneficiary's Satisfaction With Their Ability To Understand The Medicare Program, by Demographic, Socioeconomic, and Health Characteristics, 1998**

Community Residents<sup>1</sup>

Beneficiary Characteristic	Total	How Much Do You Know About The Medicare Program?			Are You Satisfied With The Availability Of Information On The Medicare Program?		Are You Satisfied With The Ways Available For Making Suggestions?	
		Most/All	Some	Little/None	Satisfied	Unsatisfied	Satisfied	Unsatisfied
<b>All Beneficiaries</b>	33,002	11,199	9,601	11,985	26,860	2,004	23,897	1,853
	163	210.55	160.29	239.94	247	90	303	76
<b>Schooling</b>								
0 - 8 years	19.10	11.48	16.53	28.26	18.46	18.66	19.26	13.40
	0.66	0.53	0.68	1.14	0.66	1.56	0.69	1.28
9 - 11 years	15.77	13.53	15.42	18.08	15.81	15.98	16.63	12.25
	0.41	0.62	0.67	0.70	0.44	1.57	0.51	1.16
12 years	34.03	35.06	36.31	31.21	34.35	32.22	34.48	31.85
	0.57	0.79	0.87	1.00	0.56	2.05	0.57	1.76
13 - 15 years	16.21	19.15	17.15	12.75	16.09	18.50	15.71	19.91
	0.44	0.68	0.72	0.58	0.45	1.83	0.46	1.49
16 or more years	14.88	20.78	14.59	9.70	15.30	14.64	13.91	22.59
	0.51	0.71	0.70	0.57	0.55	1.53	0.54	2.16
<b>Health Status</b>								
Excellent	15.14	18.32	14.28	12.87	15.08	13.38	14.80	16.54
	0.39	0.64	0.53	0.63	0.44	1.74	0.45	1.76
Very Good	26.90	29.70	27.16	24.05	27.29	20.55	26.96	20.93
	0.49	0.81	0.78	0.73	0.54	1.78	0.64	1.79
Good	31.87	31.57	32.41	31.57	32.21	28.03	31.89	31.97
	0.56	0.81	0.84	0.83	0.59	1.60	0.63	2.12
Fair	17.80	14.53	17.54	21.14	17.63	22.43	18.20	18.44
	0.49	0.55	0.71	0.71	0.50	1.77	0.58	1.49
Poor	8.30	5.88	8.62	10.37	7.79	15.61	8.16	12.12
	0.33	0.38	0.57	0.48	0.34	1.41	0.38	1.31

**Table 7-1 Beneficiary's Satisfaction With Their Ability To Understand The Medicare Program, by Demographic, Socioeconomic, and Health Characteristics, 1998**

Community Residents<sup>1</sup>

Beneficiary Characteristic	Total	How Much Do You Know About The Medicare Program?			Are You Satisfied With The Availability Of Information On The Medicare Program?		Are You Satisfied With The Ways Available For Making Suggestions?	
		Most/All	Some	Little/None	Satisfied	Unsatisfied	Satisfied	Unsatisfied
<b>All Beneficiaries</b>	33,002	11,199	9,601	11,985	26,860	2,004	23,897	1,853
	<i>163</i>	<i>210.55</i>	<i>160.29</i>	<i>239.94</i>	<i>247</i>	<i>90</i>	<i>303</i>	<i>76</i>
<b>Functional Limitation</b>								
None	56.85	63.98	56.55	50.31	58.26	45.32	58.07	49.49
	<i>0.67</i>	<i>0.88</i>	<i>1.04</i>	<i>0.89</i>	<i>0.70</i>	<i>2.19</i>	<i>0.77</i>	<i>1.78</i>
IADL only	13.47	11.58	14.23	14.72	13.37	14.46	13.63	14.22
	<i>0.40</i>	<i>0.52</i>	<i>0.71</i>	<i>0.60</i>	<i>0.45</i>	<i>1.27</i>	<i>0.44</i>	<i>1.34</i>
One to two ADLs	20.37	17.56	19.56	23.60	19.71	25.20	19.65	23.60
	<i>0.44</i>	<i>0.75</i>	<i>0.59</i>	<i>0.61</i>	<i>0.48</i>	<i>1.86</i>	<i>0.53</i>	<i>1.64</i>
Three to five ADLs	9.31	6.88	9.65	11.37	8.66	15.02	8.65	12.69
	<i>0.31</i>	<i>0.39</i>	<i>0.55</i>	<i>0.54</i>	<i>0.34</i>	<i>1.23</i>	<i>0.39</i>	<i>1.19</i>
<b>Metropolitan Area Resident</b>								
Yes	75.03	77.96	76.24	71.10	74.94	75.95	73.87	77.02
	<i>0.34</i>	<i>0.66</i>	<i>0.62</i>	<i>0.92</i>	<i>0.47</i>	<i>1.84</i>	<i>0.64</i>	<i>1.65</i>
No	24.97	22.04	23.76	28.90	25.06	24.05	26.13	22.98
	<i>0.34</i>	<i>0.66</i>	<i>0.62</i>	<i>0.92</i>	<i>0.47</i>	<i>1.84</i>	<i>0.64</i>	<i>1.65</i>

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.

- <sup>1</sup> The term *community residents* includes beneficiaries who resided in the community at the time of the round 22 interview (fall 1998), and beneficiaries who resided in the community at the time of the round 19 interview (fall 1997) who died prior to the round 22 interview
- <sup>2</sup> Medicare beneficiaries with end-stage renal disease (ESRD) are included within the subgroups of "Aged" and "Disabled."

**Table 7-2 Where Medicare Beneficiaries Find Information About The Medicare Program by Demographic, Socioeconomic, Socioeconomic, and Health Characteristics, 1998**

Community Residents<sup>1</sup>

Beneficiary Characteristic	Total	Tried To Get Info. About Medicare	Information Not Found	Where Beneficiaries Found Information			
				Newspapers\ Magazines\ Television	Medicare Publications/ Handbook	Medicare Office (including 800 Number)	Doctor's Office, HMO, Hospital
<b>All Beneficiaries</b>	33,002	7,509	488	559	721	1,047	2,585
	163	198	40	57	54	65	107
<b>Medicare Status<sup>2</sup></b>							
<b>Aged</b>							
65 - 74 years	48.05	51.77	40.16	60.27	57.92	50.92	52.91
	0.37	1.00	4.24	3.55	3.50	2.46	1.47
75 - 84 years	30.95	27.51	26.90	23.66	24.77	28.64	26.29
	0.28	0.74	3.45	2.66	2.52	2.03	1.15
85 years and older	7.96	6.08	4.55	6.17	6.55	5.24	5.35
	0.18	0.30	1.12	1.34	1.11	1.03	0.52
<b>Disabled</b>							
Under 45 years	4.01	4.08	6.74	2.96	4.30	5.15	4.51
	0.10	0.26	1.67	0.93	1.00	0.92	0.52
45 - 64 years	9.04	10.56	21.65	6.94	6.46	10.05	10.94
	0.20	0.65	3.35	1.76	1.82	1.32	1.18
<b>Gender</b>							
Male	44.37	43.45	47.35	43.94	41.59	43.88	41.52
	0.36	0.94	3.35	3.71	3.18	2.48	1.63
Female	55.63	56.55	52.65	56.06	58.41	56.12	58.48
	0.36	0.94	3.35	3.71	3.18	2.48	1.63
<b>Living Arrangement</b>							
Lives alone	30.20	27.38	28.19	24.87	28.12	29.11	26.96
	0.38	0.85	3.42	3.16	2.65	2.57	1.58
With spouse	53.23	59.12	54.90	60.93	60.86	60.04	58.51
	0.43	0.89	4.09	3.42	3.14	2.93	1.60
With children	8.96	7.49	9.73	9.68	7.63	5.25	7.66
	0.24	0.44	2.32	1.63	1.43	1.09	0.83
With others	7.61	6.01	7.18	4.52	3.39	5.60	6.87
	0.24	0.38	1.55	1.69	0.93	1.25	0.76

**Table 7-2 Where Medicare Beneficiaries Find Information About The Medicare Program by Demographic, Socioeconomic, Socioeconomic, and Health Characteristics, 1998**

Community Residents<sup>1</sup>

Beneficiary Characteristic	Total	Tried To Get Info. About Medicare	Information Not Found	Where Beneficiaries Found Information			
				Newspapers\ Magazines\ Television	Medicare Publications/ Handbook	Medicare Office (including 800 Number)	Doctor's Office, HMO, Hospital
<b>All Beneficiaries</b>	33,002	7,509	488	559	721	1,047	2,585
	163	198	40	57	54	65	107
<b>Race/Ethnicity</b>							
White non-Hispanic	81.22	85.84	81.72	86.02	88.02	83.05	84.20
	0.52	0.69	2.83	2.21	2.20	2.21	1.02
Black non-Hispanic	8.78	7.19	11.71	7.93	7.32	7.42	8.55
	0.20	0.50	2.65	2.01	1.71	1.47	0.74
Hispanic	7.05	4.61	5.49	4.48	2.91	4.67	5.00
	0.49	0.39	1.76	1.18	1.05	0.98	0.61
Other	2.95	2.37	1.07	1.57	1.75	4.86	2.25
	0.21	0.38	0.79	0.78	0.69	1.69	0.39
<b>Income</b>							
\$5,000 or less	4.55	3.18	4.05	5.09	2.71	2.29	4.45
	0.21	0.41	1.83	2.00	1.06	0.75	0.83
\$5,001 - \$10,000	21.16	16.80	17.83	16.47	15.31	17.66	17.66
	0.44	0.71	2.28	3.23	2.30	1.97	1.11
\$10,001 - \$15,000	16.58	16.72	15.96	17.40	16.91	15.75	17.89
	0.36	0.79	3.30	3.17	2.60	2.04	1.19
\$15,001 - \$20,000	12.73	12.92	16.97	9.82	13.26	11.56	13.15
	0.29	0.70	2.95	1.74	2.33	1.38	0.99
\$20,001 - \$25,000	10.75	11.27	10.28	15.14	12.18	13.68	10.27
	0.34	0.53	2.18	2.64	2.12	1.77	0.96
\$25,001 - \$30,000	8.44	9.39	6.36	10.21	8.24	8.82	11.07
	0.31	0.69	1.72	1.76	1.65	1.37	1.11
\$30,001 - \$35,000	5.79	6.08	8.07	5.68	7.13	6.16	4.82
	0.23	0.43	2.37	1.75	1.73	1.44	0.74
\$35,001 - \$40,000	5.37	6.53	7.61	4.94	6.28	6.44	6.11
	0.25	0.47	2.48	1.65	2.04	1.48	0.65
More than \$40,000	14.62	17.11	12.88	15.25	17.97	17.65	14.57
	0.42	0.91	2.97	3.34	2.85	1.98	1.28

**Table 7-2 Where Medicare Beneficiaries Find Information About The Medicare Program by Demographic, Socioeconomic, Socioeconomic, and Health Characteristics, 1998**

Community Residents<sup>1</sup>

Beneficiary Characteristic	Total	Tried To Get Info. About Medicare	Information Not Found	Where Beneficiaries Found Information			
				Newspapers\ Magazines\ Television	Medicare Publications/ Handbook	Medicare Office (including 800 Number)	Doctor's Office, HMO, Hospital
<b>All Beneficiaries</b>	33,002	7,509	488	559	721	1,047	2,585
	163	198	40	57	54	65	107
<b>Schooling</b>							
0 - 8 years	19.10	13.21	11.43	8.49	10.64	11.30	14.44
	0.66	0.72	1.91	1.57	2.45	1.73	1.29
9 - 11 years	15.77	14.95	16.14	13.23	14.29	14.55	14.99
	0.41	0.70	2.63	2.86	2.01	1.70	1.22
12 years	34.03	33.82	31.21	35.77	35.25	34.72	33.80
	0.57	1.15	3.82	4.85	3.16	2.91	1.79
13 - 15 years	16.21	20.37	22.99	22.89	20.97	22.09	19.63
	0.44	0.91	3.94	3.52	2.72	2.70	1.32
16 or more years	14.88	17.65	18.22	19.64	18.84	17.34	17.15
	0.51	0.82	3.75	2.82	2.28	2.40	1.34
<b>Health Status</b>							
Excellent	15.14	14.70	14.15	16.01	17.05	13.83	14.51
	0.39	0.78	3.16	2.75	2.68	2.57	1.27
Very Good	26.90	26.06	12.91	27.92	25.48	23.57	25.09
	0.49	0.96	2.69	3.38	2.65	2.11	1.55
Good	31.87	32.05	28.88	34.89	31.96	32.09	31.28
	0.56	1.06	3.55	4.31	2.67	2.81	1.57
Fair	17.80	17.52	24.71	14.70	16.74	17.95	18.88
	0.49	0.79	3.43	2.92	2.72	1.83	1.18
Poor	8.30	9.67	19.35	6.48	8.76	12.56	10.24
	0.33	0.60	2.37	1.46	2.01	1.89	1.04

**Table 7-2 Where Medicare Beneficiaries Find Information About The Medicare Program by Demographic, Socioeconomic, Socioeconomic, and Health Characteristics, 1998**

Community Residents<sup>1</sup>

Beneficiary Characteristic	Total	Tried To Get Info. About Medicare	Information Not Found	Where Beneficiaries Found Information			
				Newspapers\ Magazines\ Television	Medicare Publications/ Handbook	Medicare Office (including 800 Number)	Doctor's Office, HMO, Hospital
<b>All Beneficiaries</b>	33,002	7,509	488	559	721	1,047	2,585
	<i>163</i>	<i>198</i>	<i>40</i>	<i>57</i>	<i>54</i>	<i>65</i>	<i>107</i>
<b>Functional Limitation</b>							
None	56.85	52.37	36.56	57.40	52.22	50.34	51.94
	<i>0.67</i>	<i>1.17</i>	<i>3.40</i>	<i>4.22</i>	<i>3.38</i>	<i>3.23</i>	<i>2.11</i>
IADL only	13.47	13.37	14.78	12.84	12.99	14.44	14.34
	<i>0.40</i>	<i>0.66</i>	<i>2.84</i>	<i>2.19</i>	<i>2.25</i>	<i>1.93</i>	<i>1.08</i>
One to two ADLs	20.37	23.18	32.60	19.45	24.86	24.39	22.05
	<i>0.44</i>	<i>0.97</i>	<i>3.58</i>	<i>2.94</i>	<i>3.25</i>	<i>2.53</i>	<i>1.61</i>
Three to five ADLs	9.31	11.07	16.07	10.30	9.94	10.83	11.67
	<i>0.31</i>	<i>0.72</i>	<i>2.66</i>	<i>3.35</i>	<i>1.75</i>	<i>1.59</i>	<i>1.16</i>
<b>Metropolitan Area Resident</b>							
Yes	75.03	74.92	74.40	71.36	73.85	76.46	76.91
	<i>0.34</i>	<i>1.24</i>	<i>3.13</i>	<i>4.52</i>	<i>2.98</i>	<i>2.59</i>	<i>1.70</i>
No	24.97	25.08	25.60	28.64	26.15	23.54	23.09
	<i>0.34</i>	<i>1.24</i>	<i>3.13</i>	<i>4.52</i>	<i>2.98</i>	<i>2.59</i>	<i>1.70</i>

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.

- <sup>1</sup> The term *community residents* includes beneficiaries who resided in the community at the time of the round 22 interview (fall 1998), and beneficiaries who resided in the community at the time of the round 19 interview (fall 1997) who died prior to the round 22 interview
- <sup>2</sup> Medicare beneficiaries with end-stage renal disease (ESRD) are included within the subgroups of "Aged" and "Disabled."



**Table 7-3 Who Beneficiaries Would Suggest Reporting Fraud To, by Demographic, Socioeconomic, and Health Characteristics, 1998**  
**Socioeconomic, and Health Characteristics, 1998**

Community Residents<sup>1</sup>

Beneficiary Characteristic	Total	Who Beneficiaries Would Suggest Reporting Fraud To?						
		Would Not Suggest Reporting Fraud	Social Security Office	Medicare 800 Hotline	Insurance Company	Other Government	Law Enforcement	Other
<b>All Beneficiaries</b>	33,002	3,946	20,275	5,351	1,553	1428.97	1259.46	1589.99
	163	169	287	232	89	95.39	78.83	99.42
<b>Medicare Status<sup>2</sup></b>								
<b>Aged</b>								
65 - 74 years	48.05	39.66	49.15	53.16	47.28	55.52	50.17	44.38
	0.37	1.33	0.50	1.09	2.10	2.53	2.11	2.08
75 - 84 years	30.95	31.78	30.69	28.79	35.64	24.37	27.16	33.44
	0.28	1.43	0.40	1.01	1.96	1.91	1.77	1.82
85 years and older	7.96	13.40	6.97	5.82	6.31	4.97	7.28	9.56
	0.18	0.70	0.23	0.41	0.69	0.70	0.98	1.08
<b>Disabled</b>								
Under 45 years	4.01	4.35	4.13	3.68	2.56	5.27	5.33	3.32
	0.10	0.38	0.15	0.29	0.49	0.94	0.77	0.63
45 - 64 years	9.04	10.80	9.06	8.54	8.21	9.86	10.07	9.30
	0.20	1.11	0.30	0.58	1.20	1.49	1.62	1.28
<b>Gender</b>								
Male	44.37	40.82	44.46	46.03	50.76	46.11	52.48	43.62
	0.36	1.49	0.48	1.30	2.06	2.52	2.51	1.98
Female	55.63	59.18	55.54	53.97	49.24	53.89	47.52	56.38
	0.36	1.49	0.48	1.30	2.06	2.52	2.51	1.98
<b>Living Arrangement</b>								
Lives alone	30.20	35.89	28.95	28.63	31.23	24.02	29.47	34.69
	0.38	1.27	0.49	0.92	1.83	1.88	2.16	1.56
With spouse	53.23	42.53	54.71	57.88	54.59	60.66	57.55	48.96
	0.43	1.31	0.58	1.06	1.95	2.50	2.26	1.71
With children	8.96	12.18	8.81	7.54	6.66	7.03	6.02	8.76
	0.24	0.84	0.33	0.73	0.87	1.05	0.97	1.06
With others	7.61	9.39	7.52	5.94	7.52	8.28	6.96	7.59
	0.24	0.84	0.28	0.46	1.18	1.22	1.21	0.88

**Table 7-3 Who Beneficiaries Would Suggest Reporting Fraud To, by Demographic, Socioeconomic, and Health Characteristics, 1998**  
**Socioeconomic, and Health Characteristics, 1998**

Community Residents<sup>1</sup>

Beneficiary Characteristic	Total	Who Beneficiaries Would Suggest Reporting Fraud To?						
		Would Not Suggest Reporting Fraud	Social Security Office	Medicare 800 Hotline	Insurance Company	Other Government	Law Enforcement	Other
<b>All Beneficiaries</b>	33,002	3,946	20,275	5,351	1,553	1428.97	1259.46	1589.99
	163	169	287	232	89	95.39	78.83	99.42
<b>Race/Ethnicity</b>								
White non-Hispanic	81.22	74.74	81.65	87.37	75.22	87.67	85.17	81.09
	0.52	1.64	0.51	0.79	2.08	1.62	1.61	1.49
Black non-Hispanic	8.78	12.26	8.86	5.85	6.57	6.18	8.52	7.11
	0.20	0.99	0.27	0.57	0.84	1.07	1.41	1.08
Hispanic	7.05	8.16	6.91	4.83	16.63	2.84	3.38	7.70
	0.49	1.47	0.41	0.57	1.91	0.81	0.70	1.01
Other	2.95	4.84	2.59	1.96	1.58	3.31	2.92	4.09
	0.21	0.76	0.20	0.37	0.50	1.13	0.81	0.72
<b>Income</b>								
\$5,000 or less	4.55	7.26	4.20	3.77	3.50	3.29	2.66	4.43
	0.21	0.75	0.25	0.37	0.72	0.72	0.69	0.75
\$5,001 - \$10,000	21.16	30.86	20.02	15.54	17.90	15.32	17.28	20.75
	0.44	1.31	0.47	0.72	1.54	1.60	2.08	1.56
\$10,001 - \$15,000	16.58	18.96	16.00	14.75	17.99	15.94	16.99	15.91
	0.36	1.09	0.45	0.85	1.45	1.98	1.84	1.25
\$15,001 - \$20,000	12.73	12.58	13.12	12.87	13.60	9.58	11.49	13.74
	0.29	0.92	0.36	0.86	1.25	1.51	1.45	1.41
\$20,001 - \$25,000	10.75	8.69	10.82	12.77	10.30	11.93	9.14	11.62
	0.34	0.81	0.38	0.81	1.33	1.52	1.32	1.37
\$25,001 - \$30,000	8.44	5.04	8.97	10.45	9.40	8.78	9.45	9.14
	0.31	0.65	0.38	0.79	1.61	1.64	1.66	1.02
\$30,001 - \$35,000	5.79	4.43	6.04	6.39	5.92	8.05	5.57	4.97
	0.23	0.58	0.31	0.51	1.02	1.44	1.21	1.09
\$35,001 - \$40,000	5.37	3.81	5.56	5.54	5.50	5.74	5.09	4.02
	0.25	0.61	0.33	0.51	1.16	0.93	1.54	0.72
More than \$40,000	14.62	8.37	15.27	17.92	15.89	21.36	22.33	15.43
	0.42	0.99	0.46	1.05	1.90	1.85	2.25	1.61

**Table 7-3 Who Beneficiaries Would Suggest Reporting Fraud To, by Demographic, Socioeconomic, and Health Characteristics, 1998**  
**Socioeconomic, and Health Characteristics, 1998**

Community Residents<sup>1</sup>

Beneficiary Characteristic	Total	Who Beneficiaries Would Suggest Reporting Fraud To?						
		Would Not Suggest Reporting Fraud	Social Security Office	Medicare 800 Hotline	Insurance Company	Other Government	Law Enforcement	Other
<b>All Beneficiaries</b>	33,002	3,946	20,275	5,351	1,553	1428.97	1259.46	1589.99
	163	169	287	232	89	95.39	78.83	99.42
<b>Schooling</b>								
0 - 8 years	19.10	29.88	17.77	13.87	19.04	11.85	13.32	17.78
	0.66	1.79	0.62	0.88	1.56	1.36	1.78	1.50
9 - 11 years	15.77	19.02	15.48	14.91	12.75	11.67	12.68	14.11
	0.41	1.00	0.49	0.94	1.22	1.56	1.40	1.31
12 years	34.03	29.62	34.75	35.21	32.84	31.71	31.79	34.41
	0.57	1.33	0.70	1.18	2.23	2.46	2.69	1.82
13 - 15 years	16.21	10.66	16.99	17.76	17.43	20.52	20.30	18.57
	0.44	0.87	0.55	0.82	1.80	2.22	2.27	1.64
16 or more years	14.88	10.82	15.01	18.26	17.94	24.26	21.91	15.13
	0.51	1.27	0.60	1.08	1.87	2.13	2.47	1.50
<b>Health Status</b>								
Excellent	15.14	13.32	15.33	16.68	13.55	17.89	21.14	16.57
	0.39	0.83	0.48	0.98	1.42	1.57	2.21	1.71
Very Good	26.90	21.98	27.66	29.54	25.65	29.61	30.79	28.27
	0.49	1.43	0.56	1.02	2.07	1.92	2.82	1.88
Good	31.87	33.46	31.69	30.70	34.71	28.39	25.84	28.16
	0.56	1.43	0.72	1.23	1.59	2.18	2.26	1.48
Fair	17.80	20.23	17.40	16.34	17.92	16.52	14.84	19.05
	0.49	1.02	0.56	1.17	1.75	1.68	1.65	1.50
Poor	8.30	11.02	7.91	6.74	8.17	7.59	7.39	7.94
	0.33	1.15	0.37	0.80	1.09	1.32	1.45	1.04

**Table 7-3 Who Beneficiaries Would Suggest Reporting Fraud To, by Demographic, Socioeconomic, and Health Characteristics, 1998**  
**Socioeconomic, and Health Characteristics, 1998**

Community Residents<sup>1</sup>

Beneficiary Characteristic	Total	Who Beneficiaries Would Suggest Reporting Fraud To?						
		Would Not Suggest Reporting Fraud	Social Security Office	Medicare 800 Hotline	Insurance Company	Other Government	Law Enforcement	Other
<b>All Beneficiaries</b>	33,002	3,946	20,275	5,351	1,553	1428.97	1259.46	1589.99
	<i>163</i>	<i>169</i>	<i>287</i>	<i>232</i>	<i>89</i>	<i>95.39</i>	<i>78.83</i>	<i>99.42</i>
<b>Functional Limitation</b>								
None	56.85	51.24	59.21	57.31	60.13	54.21	59.71	54.01
	<i>0.67</i>	<i>1.48</i>	<i>0.84</i>	<i>1.33</i>	<i>2.71</i>	<i>2.53</i>	<i>2.61</i>	<i>1.77</i>
IADL only	13.47	14.60	12.86	13.85	12.46	14.86	12.51	13.89
	<i>0.40</i>	<i>1.01</i>	<i>0.40</i>	<i>1.10</i>	<i>1.26</i>	<i>1.38</i>	<i>1.87</i>	<i>1.72</i>
One to two ADLs	20.37	21.98	19.28	20.08	19.09	20.92	19.05	24.50
	<i>0.44</i>	<i>1.26</i>	<i>0.55</i>	<i>1.12</i>	<i>1.88</i>	<i>2.22</i>	<i>2.19</i>	<i>1.69</i>
Three to six ADLs	9.31	12.18	8.66	8.76	8.32	10.02	8.73	7.61
	<i>0.31</i>	<i>0.91</i>	<i>0.40</i>	<i>0.61</i>	<i>1.31</i>	<i>1.29</i>	<i>1.11</i>	<i>1.05</i>
<b>Metropolitan Area Resident</b>								
Yes	75.03	74.59	76.27	71.27	80.50	80.53	76.87	74.33
	<i>0.34</i>	<i>2.13</i>	<i>0.72</i>	<i>2.08</i>	<i>2.52</i>	<i>2.88</i>	<i>2.58</i>	<i>2.84</i>
No	24.97	25.41	23.73	28.73	19.50	19.47	23.13	25.67
	<i>0.34</i>	<i>2.13</i>	<i>0.72</i>	<i>2.08</i>	<i>2.52</i>	<i>2.88</i>	<i>2.58</i>	<i>2.84</i>

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.

- <sup>1</sup> The term *community residents* includes beneficiaries who resided in the community at the time of the round 22 interview (fall 1998), and beneficiaries who resided in the community at the time of the round 19 interview (fall 1997) who died prior to the round 22 interview
- <sup>2</sup> Medicare beneficiaries with end-stage renal disease (ESRD) are included within the subgroups of "Aged" and "Disabled."

**Table 7-4 Who Beneficiaries Would Suggest Reporting Complaints To, by Demographic, Socioeconomic, and Health Characteristics, 1998**  
**Socioeconomic, and Health Characteristics, 1998**

Community Residents<sup>1</sup>

Beneficiary Characteristic	Total	Who Beneficiaries Would Suggest Reporting Complaints To?						
		Would Not Suggest Reporting Complaints	Social Security Office	Medicare 800 Hotline	Insurance Company	Bad Provider	Other Government	Other
<b>All Beneficiaries</b>	33,002	4,192	20,398	4,405	2,124	2,130	834	1,412
	163	170	309	227	115	153	69	99
<b>Medicare Status<sup>2</sup></b>								
<b>Aged</b>								
65 - 74 years	48.05	41.05	49.34	52.33	47.37	50.81	48.75	48.71
	0.37	1.25	0.49	1.18	1.95	2.26	2.42	2.19
75 - 84 years	30.95	31.82	30.35	29.11	35.78	29.29	29.92	31.63
	0.28	1.28	0.40	1.08	1.71	1.55	2.69	2.09
85 years and older	7.96	12.84	6.84	6.46	6.12	7.84	4.64	7.86
	0.18	0.65	0.23	0.46	0.64	0.82	0.95	0.93
<b>Disabled</b>								
Under 45 years	4.01	4.16	4.23	3.60	2.63	3.81	5.18	3.28
	0.10	0.38	0.15	0.30	0.43	0.58	1.56	0.51
45 - 64 years	9.04	10.12	9.25	8.51	8.09	8.25	11.52	8.52
	0.20	0.92	0.29	0.74	0.96	1.01	1.62	1.46
<b>Gender</b>								
Male	44.37	41.61	44.43	46.05	44.05	44.97	54.13	43.03
	0.36	1.38	0.48	1.31	1.51	1.79	2.50	2.46
Female	55.63	58.39	55.57	53.95	55.95	55.03	45.87	56.97
	0.36	1.38	0.48	1.31	1.51	1.79	2.50	2.46
<b>Living Arrangement</b>								
Lives alone	30.20	34.85	28.84	28.88	32.55	30.38	28.33	36.94
	0.38	1.29	0.48	1.14	1.41	1.77	2.30	2.18
With spouse	53.23	44.68	54.61	57.47	52.77	55.32	55.42	49.59
	0.43	1.35	0.55	1.25	1.45	1.97	2.78	2.09
With children	8.96	11.67	8.84	7.31	8.06	6.64	9.94	6.60
	0.24	0.77	0.31	0.70	0.99	0.71	1.57	0.96
With others	7.61	8.79	7.71	6.34	6.63	7.65	6.32	6.87
	0.24	0.69	0.28	0.53	0.94	0.92	1.68	0.91

**Table 7-4 Who Beneficiaries Would Suggest Reporting Complaints To, by Demographic, Socioeconomic, and Health Characteristics, 1998**  
**Socioeconomic, and Health Characteristics, 1998**

Community Residents<sup>1</sup>

Beneficiary Characteristic	Total	Who Beneficiaries Would Suggest Reporting Complaints To?						
		Would Not Suggest Reporting Complaints	Social Security Office	Medicare 800 Hotline	Insurance Company	Bad Provider	Other Government	Other
<b>All Beneficiaries</b>	33,002	4,192	20,398	4,405	2,124	2,130	834	1,412
	163	170	309	227	115	153	69	99
<b>Race/Ethnicity</b>								
White non-Hispanic	81.22	76.82	81.63	87.19	76.47	85.89	82.21	82.39
	0.52	1.57	0.54	0.95	1.68	1.17	2.56	2.11
Black non-Hispanic	8.78	10.25	9.04	6.08	8.24	6.06	9.12	8.53
	0.20	0.80	0.30	0.61	1.08	0.76	1.82	1.73
Hispanic	7.05	8.02	6.79	4.64	13.46	5.07	4.89	6.87
	0.49	1.47	0.38	0.66	1.47	0.79	1.44	1.27
Other	2.95	4.90	2.54	2.09	1.84	2.99	3.78	2.21
	0.21	0.83	0.23	0.38	0.39	0.65	1.08	0.71
<b>Income</b>								
\$5,000 or less	4.55	6.57	4.27	3.79	3.19	3.04	3.36	5.86
	0.21	0.71	0.25	0.43	0.49	0.67	0.97	1.22
\$5,001 - \$10,000	21.16	29.41	19.80	15.42	19.40	17.93	21.02	21.36
	0.44	1.12	0.45	0.85	1.20	1.26	2.75	1.87
\$10,001 - \$15,000	16.58	18.65	15.85	16.05	17.15	15.75	14.33	16.68
	0.36	1.01	0.44	0.90	1.26	1.01	2.58	2.00
\$15,001 - \$20,000	12.73	13.33	12.93	12.57	13.38	13.06	8.22	12.47
	0.29	0.97	0.35	0.84	1.04	1.36	1.38	1.72
\$20,001 - \$25,000	10.75	9.31	11.01	12.43	11.46	9.82	7.85	9.81
	0.34	0.92	0.37	0.93	1.10	1.14	1.52	1.31
\$25,001 - \$30,000	8.44	5.37	8.73	10.27	7.83	11.22	9.09	7.54
	0.31	0.70	0.38	0.81	1.01	1.23	1.85	1.11
\$30,001 - \$35,000	5.79	4.24	6.25	6.13	7.39	6.01	7.35	4.66
	0.23	0.58	0.31	0.64	0.98	0.90	1.44	0.94
\$35,001 - \$40,000	5.37	3.75	5.51	5.80	5.76	5.95	4.91	3.00
	0.25	0.64	0.32	0.51	0.87	0.87	1.22	0.80
More than \$40,000	14.62	9.37	15.66	17.53	14.44	17.21	23.86	18.63
	0.42	1.06	0.47	1.02	1.40	1.34	3.07	1.93

**Table 7-4 Who Beneficiaries Would Suggest Reporting Complaints To, by Demographic, Socioeconomic, and Health Characteristics, 1998**  
**Socioeconomic, and Health Characteristics, 1998**

Community Residents<sup>1</sup>

Beneficiary Characteristic	Total	Who Beneficiaries Would Suggest Reporting Complaints To?						
		Would Not Suggest Reporting Complaints	Social Security Office	Medicare 800 Hotline	Insurance Company	Bad Provider	Other Government	Other
<b>All Beneficiaries</b>	33,002	4,192	20,398	4,405	2,124	2,130	834	1,412
	163	170	309	227	115	153	69	99
<b>Schooling</b>								
0 - 8 years	19.10	29.29	17.34	13.64	17.64	13.21	14.41	16.77
	0.66	1.58	0.55	1.08	1.41	1.22	1.97	1.52
9 - 11 years	15.77	18.10	15.54	15.64	14.17	12.85	13.99	12.99
	0.41	0.94	0.50	1.12	1.19	1.30	2.25	1.44
12 years	34.03	29.41	34.97	35.92	35.13	34.32	28.69	29.74
	0.57	1.33	0.71	1.32	1.81	2.07	2.50	2.32
13 - 15 years	16.21	12.37	16.71	17.34	16.74	18.28	22.59	21.59
	0.44	0.89	0.53	0.83	1.42	1.57	3.11	1.87
16 or more years	14.88	10.83	15.44	17.46	16.32	21.34	20.32	18.91
	0.51	1.15	0.59	1.00	1.53	1.44	2.75	1.75
<b>Health Status</b>								
Excellent	15.14	13.42	15.34	15.84	15.66	18.89	14.92	20.39
	0.39	0.78	0.52	1.01	1.40	1.61	1.99	1.91
Very Good	26.90	23.20	27.53	30.05	25.79	29.93	28.99	26.43
	0.49	1.32	0.60	1.17	1.48	1.82	2.67	2.24
Good	31.87	33.13	31.50	31.57	33.59	28.05	30.33	29.38
	0.56	1.43	0.71	1.28	1.71	1.51	2.94	1.93
Fair	17.80	19.75	17.51	15.90	18.66	16.75	16.95	15.44
	0.49	1.17	0.57	1.10	1.20	1.57	2.42	1.60
Poor	8.30	10.51	8.11	6.63	6.29	6.38	8.81	8.37
	0.33	0.95	0.34	0.88	1.01	0.79	1.76	1.53

**Table 7-4 Who Beneficiaries Would Suggest Reporting Complaints To, by Demographic, Socioeconomic, and Health Characteristics, 1998**  
**Socioeconomic, and Health Characteristics, 1998**

Community Residents<sup>1</sup>

Beneficiary Characteristic	Total	Who Beneficiaries Would Suggest Reporting Complaints To?						
		Would Not Suggest Reporting Complaints	Social Security Office	Medicare 800 Hotline	Insurance Company	Bad Provider	Other Government	Other
<b>All Beneficiaries</b>	33,002	4,192	20,398	4,405	2,124	2,130	834	1,412
	<i>163</i>	<i>170</i>	<i>309</i>	<i>227</i>	<i>115</i>	<i>153</i>	<i>69</i>	<i>99</i>
<b>Functional Limitation</b>								
None	56.85	52.05	58.67	58.36	58.72	56.66	50.73	60.03
	<i>0.67</i>	<i>1.41</i>	<i>0.87</i>	<i>1.37</i>	<i>1.98</i>	<i>2.82</i>	<i>3.08</i>	<i>2.50</i>
IADL only	13.47	14.91	12.91	13.04	14.00	13.46	16.75	11.62
	<i>0.40</i>	<i>0.98</i>	<i>0.39</i>	<i>1.08</i>	<i>1.32</i>	<i>1.57</i>	<i>2.41</i>	<i>1.27</i>
One to two ADLs	20.37	22.11	19.65	19.93	18.02	21.16	22.44	21.05
	<i>0.44</i>	<i>1.19</i>	<i>0.56</i>	<i>1.19</i>	<i>1.29</i>	<i>1.69</i>	<i>2.81</i>	<i>1.94</i>
Three to six ADLs	9.31	10.93	8.77	8.67	9.26	8.71	10.08	7.30
	<i>0.31</i>	<i>0.75</i>	<i>0.39</i>	<i>0.66</i>	<i>1.22</i>	<i>0.98</i>	<i>1.99</i>	<i>1.47</i>
<b>Metropolitan Area Resident</b>								
Yes	75.03	74.55	76.01	70.50	81.53	81.10	75.22	75.96
	<i>0.34</i>	<i>1.99</i>	<i>0.77</i>	<i>2.31</i>	<i>2.33</i>	<i>2.08</i>	<i>4.51</i>	<i>3.10</i>
No	24.97	25.45	23.99	29.50	18.47	18.90	24.78	24.04
	<i>0.34</i>	<i>1.99</i>	<i>0.77</i>	<i>2.31</i>	<i>2.33</i>	<i>2.08</i>	<i>4.51</i>	<i>3.10</i>

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.

- <sup>1</sup> The term *community residents* includes beneficiaries who resided in the community at the time of the round 22 interview (fall 1998), and beneficiaries who resided in the community at the time of the round 19 interview (fall 1997) who died prior to the round 22 interview
- <sup>2</sup> Medicare beneficiaries with end-stage renal disease (ESRD) are included within the subgroups of "Aged" and "Disabled."