

Table 3-1 Outpatient Hospital User Rates for Non-institutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2000

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	33.71	28.77	35.45	34.54	36.47	39.74	29.11	32.80
	0.55	1.08	1.06	0.98	0.90	2.37	1.21	2.94
Medicare Status ³								
Aged								
65 - 74 years	32.94	28.33	34.82	34.30	35.62	40.83	26.73	31.68
	0.70	1.59	2.39	1.34	1.33	3.19	2.04	4.73
75 - 84 years	34.60	30.00	34.06	36.94	36.16	37.89	30.15	34.85
	0.74	1.68	2.37	1.39	1.20	3.06	2.31	6.08
85 years and older	26.74	19.21	25.52	28.54	29.69	34.08	24.88	25.62
	1.10	2.06	2.56	2.04	2.26	6.39	2.84	8.60
Disabled								
Under 45 years	34.42	25.43	35.93	26.12	47.35	0.00	26.83	37.50
	1.66	6.18	2.07	9.23	5.03	0.00	3.54	9.59
45 - 64 years	40.97	39.67	41.18	34.41	47.72	62.07	35.84	35.82
	1.56	3.99	2.69	5.39	3.14	13.60	3.64	7.57
Gender								
Male	34.33	30.83	34.92	34.52	36.62	38.54	31.92	34.86
	0.62	1.42	1.74	1.34	1.23	3.23	1.66	4.51
Female	33.22	27.16	35.77	34.55	36.33	40.53	25.80	31.00
	0.70	1.32	1.25	1.20	1.25	2.77	1.78	4.03
Living Arrangement								
Lives alone	33.15	29.05	37.03	34.80	34.35	43.28	24.14	36.36
	0.88	1.50	1.93	1.60	1.73	3.95	2.06	6.32
With spouse	34.79	29.32	34.83	35.26	36.78	39.42	34.06	33.80
	0.68	1.53	2.73	1.24	1.15	3.00	1.91	3.97
With children	31.67	29.93	31.99	30.80	40.21	30.47	24.55	29.24
	1.15	2.71	2.22	3.45	3.19	8.24	2.67	8.36
With others	31.20	21.40	36.36	29.78	38.56	26.41	25.84	24.73
	1.51	2.91	2.21	3.89	4.54	10.28	3.82	7.40

Table 3-1 Outpatient Hospital User Rates for Non-institutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2000

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	33.71	28.77	35.45	34.54	36.47	39.74	29.11	32.80
	0.55	1.08	1.06	0.98	0.90	2.37	1.21	2.94
Race/Ethnicity								
White non-Hispanic	34.02	29.20	35.93	34.52	36.63	39.46	29.20	30.22
	0.60	1.19	1.47	1.07	0.94	2.45	1.44	3.63
Black non-Hispanic	34.56	32.14	35.70	41.83	37.60	36.01	29.81	46.98
	1.23	2.66	2.37	5.54	3.07	11.39	2.92	8.31
Hispanic	29.68	20.78	34.22	31.73	32.76	48.98	29.38	23.68
	1.81	3.35	2.17	4.56	3.71	15.67	5.05	7.49
Other	32.53	31.10	34.22	29.97	33.51	57.62	23.54	53.76
	2.38	4.95	4.39	6.09	6.34	13.64	6.59	14.39
Income								
\$5,000 or less	27.08	34.35	29.40	24.71	22.50	25.12	20.21	17.04
	1.89	6.35	3.37	4.77	5.12	11.83	3.70	9.54
\$5,001 - \$10,000	32.32	25.30	36.18	32.72	28.04	43.58	27.38	36.59
	0.85	2.27	1.27	2.12	4.11	12.81	2.22	5.86
\$10,001 - \$15,000	32.31	28.06	34.40	33.99	36.99	32.34	28.44	32.28
	1.19	2.17	2.83	2.20	2.09	6.03	2.40	4.57
\$15,001 - \$20,000	33.46	26.48	41.61	34.56	36.56	48.59	31.08	28.85
	1.21	2.49	6.46	2.27	2.16	7.30	3.14	10.13
\$20,001 - \$25,000	35.67	25.78	62.85	35.06	39.25	44.09	37.39	22.03
	1.12	2.47	12.05	2.33	2.23	5.37	3.99	9.47
\$25,001 - \$30,000	34.69	32.73	42.89	35.73	37.20	35.90	25.14	14.42
	1.59	3.72	15.80	3.14	2.07	6.48	4.26	11.47
\$30,001 - \$35,000	33.57	27.56	28.27	38.17	32.59	42.49	28.64	67.72
	1.89	3.79	19.29	4.58	2.81	7.63	5.81	27.58
\$35,001 - \$40,000	40.24	36.83	0.00	36.26	42.52	45.12	36.94	93.76
	2.22	4.55	0.00	3.89	2.86	6.67	6.20	7.72
More than \$40,000	34.71	31.41	44.09	34.58	35.96	37.32	29.69	45.03
	1.17	2.59	19.80	2.09	1.71	3.84	4.19	11.69

Table 3-1 Outpatient Hospital User Rates for Non-institutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2000

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	33.71	28.77	35.45	34.54	36.47	39.74	29.11	32.80
	0.55	1.08	1.06	0.98	0.90	2.37	1.21	2.94
Health Status								
Excellent	26.38	23.88	24.33	31.18	26.86	28.69	18.22	16.54
	1.27	2.29	3.41	2.38	2.44	4.53	3.40	7.59
Very Good	28.16	25.88	29.07	29.14	30.30	36.98	17.72	33.26
	0.91	1.73	3.17	1.84	1.50	3.69	2.17	6.46
Good	34.34	29.87	31.33	36.74	37.86	42.20	26.64	39.65
	0.83	1.73	2.13	1.53	1.36	3.52	2.24	5.65
Fair	40.35	34.12	39.28	39.70	46.02	52.99	39.74	24.86
	1.02	2.47	2.16	2.33	2.21	5.85	2.82	4.51
Poor	43.79	35.65	41.95	40.97	51.21	55.32	42.68	42.67
	1.42	3.74	2.62	3.74	3.08	10.06	3.19	11.20
Functional Limitation								
None	29.24	25.41	31.78	31.93	30.36	36.76	22.85	25.13
	0.65	1.26	2.21	1.22	1.22	2.78	1.54	4.10
IADL only	35.71	29.13	32.48	36.41	43.07	42.59	29.29	28.34
	0.92	2.41	1.99	2.19	1.84	5.13	2.69	6.47
One to two ADLs	40.79	36.22	42.78	38.88	46.38	44.70	34.68	45.43
	1.11	2.73	2.23	2.25	1.77	5.93	2.86	7.56
Three to six ADLs	39.54	34.75	34.49	38.54	44.55	47.75	43.56	40.39
	1.35	3.43	2.50	3.64	2.84	6.33	3.55	9.14

Table 3-1 Outpatient Hospital User Rates for Non-institutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2000

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	33.71	28.77	35.45	34.54	36.47	39.74	29.11	32.80
	0.55	1.08	1.06	0.98	0.90	2.37	1.21	2.94
Metropolitan Area Resident								
Yes	31.82	28.30	35.34	31.29	34.55	35.81	27.26	32.27
	0.62	1.07	1.27	1.29	1.03	2.49	1.49	3.79
No	39.68	41.40	35.78	40.19	43.66	50.95	33.28	33.88
	1.25	5.43	2.05	1.45	2.15	6.22	1.99	4.54

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 25 interview (fall 1999), and beneficiaries who resided in the community at the time of the round 22 interview (fall 1998) who died prior to the round 25 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 Non-institutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2000

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	88.17	89.49	86.96	90.58	91.00	94.20	74.64	85.08
	0.36	0.67	0.78	0.60	0.49	0.99	1.19	2.43
Medicare Status ³								
Aged								
65 - 74 years	86.22	87.47	85.16	89.03	88.51	92.66	70.51	86.42
	0.53	1.04	1.70	1.02	0.85	1.72	2.26	3.18
75 - 84 years	90.66	91.12	90.16	91.97	93.06	94.85	76.27	86.13
	0.49	0.88	1.30	0.73	0.74	1.49	2.21	4.98
85 years and older	90.44	92.67	86.82	92.28	93.91	100.00	74.63	85.91
	0.71	1.55	2.37	1.23	1.24	0.00	3.72	6.39
Disabled								
Under 45 years	81.54	88.37	82.89	100.00	89.71	77.21	70.61	83.31
	1.18	4.09	1.47	0.00	3.15	23.53	3.37	9.79
45 - 64 years	89.75	94.22	89.37	86.50	95.71	100.00	83.56	80.67
	1.02	2.18	1.82	5.27	1.02	0.00	2.22	6.88
Gender								
Male	86.11	88.07	83.21	89.60	90.05	93.31	71.77	80.28
	0.49	0.90	1.32	0.92	0.69	1.77	1.55	4.30
Female	89.81	90.60	89.24	91.24	91.86	94.78	78.01	89.26
	0.43	0.93	0.86	0.68	0.71	1.24	1.65	2.88
Living Arrangement								
Lives alone	88.39	91.02	87.29	90.15	92.66	95.94	72.28	82.94
	0.57	1.12	1.22	0.95	0.86	1.36	2.19	5.18
With spouse	88.86	88.64	89.17	90.61	90.68	93.55	77.67	85.66
	0.45	0.97	1.70	0.90	0.64	1.37	1.83	3.12
With children	86.72	87.80	85.09	92.20	91.85	98.05	73.52	95.95
	0.95	2.29	1.94	1.77	1.56	2.01	3.58	3.95
With others	84.39	91.84	86.01	90.85	85.12	84.79	68.71	77.81
	1.05	2.16	1.74	1.81	3.25	8.71	3.48	6.95

Table 3-2 Physician Services User Rates for Non-institutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2000

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	88.17	89.49	86.96	90.58	91.00	94.20	74.64	85.08
	0.36	0.67	0.78	0.60	0.49	0.99	1.19	2.43
Race/Ethnicity								
White non-Hispanic	89.43	90.57	89.08	90.52	91.21	94.37	77.14	89.67
	0.37	0.74	1.08	0.65	0.53	1.01	1.27	2.75
Black non-Hispanic	83.49	83.70	85.43	92.12	91.03	100.00	73.15	68.03
	1.15	2.30	1.62	2.82	1.85	0.00	2.85	8.05
Hispanic	81.69	90.36	83.08	90.80	83.30	77.15	60.33	70.68
	1.24	2.28	2.17	3.69	3.28	13.63	4.29	11.54
Other	85.78	80.03	87.37	90.66	94.80	89.19	71.25	92.14
	2.03	5.05	3.66	4.25	2.13	10.20	6.86	7.22
Income								
\$5,000 or less	82.09	86.32	85.09	92.29	87.98	80.67	61.21	89.53
	1.73	3.69	2.08	3.12	5.11	10.72	5.30	10.35
\$5,001 - \$10,000	85.50	88.73	87.05	88.15	89.41	98.18	73.96	78.89
	0.81	1.68	0.90	1.70	2.42	2.01	2.68	5.39
\$10,001 - \$15,000	86.70	91.34	87.01	92.11	89.32	91.22	69.79	86.39
	0.84	1.29	2.16	1.13	1.66	5.00	2.60	4.50
\$15,001 - \$20,000	89.29	93.32	89.81	89.45	90.69	96.64	78.00	87.44
	0.79	1.39	3.51	1.49	1.45	1.89	2.74	5.78
\$20,001 - \$25,000	89.98	86.60	93.44	92.40	90.88	92.04	85.61	97.51
	0.78	2.07	5.04	1.54	1.40	2.67	2.67	2.58
\$25,001 - \$30,000	88.75	87.21	90.72	89.98	90.33	95.44	74.88	100.00
	1.01	1.99	9.61	1.76	1.67	2.62	4.94	0.00
\$30,001 - \$35,000	90.86	96.00	100.00	90.74	90.76	93.72	78.53	41.81
	1.19	1.71	0.00	2.12	2.09	3.17	6.63	27.43
\$35,001 - \$40,000	88.79	89.03	100.00	90.64	89.33	100.00	68.36	50.48
	1.51	3.13	0.00	2.15	2.14	0.00	7.93	20.70
More than \$40,000	90.64	85.78	76.89	90.33	93.38	93.76	81.49	85.39
	0.67	2.02	17.08	1.32	0.87	1.71	3.86	8.17

Table 3-2 Physician Services User Rates for Non-institutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2000

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	88.17	89.49	86.96	90.58	91.00	94.20	74.64	85.08
	0.36	0.67	0.78	0.60	0.49	0.99	1.19	2.43
Health Status								
Excellent	79.62	80.20	77.75	81.08	82.79	87.84	61.32	80.69
	1.16	2.41	3.13	1.80	2.06	3.78	4.93	5.77
Very Good	85.73	87.95	80.28	88.19	88.29	94.25	66.52	82.57
	0.73	1.47	2.65	1.33	1.14	1.69	3.08	5.37
Good	90.66	92.57	85.32	93.87	93.44	96.80	78.32	81.30
	0.47	0.85	1.64	0.68	0.70	1.10	1.93	4.39
Fair	91.11	92.96	89.33	96.18	95.49	96.06	77.32	94.18
	0.60	1.33	1.15	0.98	0.84	2.54	2.41	2.98
Poor	93.05	95.89	92.36	93.71	96.70	96.70	86.26	86.59
	0.69	1.48	1.40	2.38	0.92	3.30	2.18	7.69
Functional Limitation								
None	85.18	86.53	81.07	88.51	87.95	93.10	67.76	81.92
	0.54	0.92	1.57	0.88	0.77	1.53	2.05	3.07
IADL only	90.72	92.60	88.24	91.78	95.28	96.28	77.93	87.99
	0.57	1.43	1.41	1.40	0.97	1.74	3.00	5.02
One to two ADLs	91.71	94.46	89.07	94.01	94.65	95.40	82.78	83.76
	0.53	1.21	1.26	1.06	0.93	1.77	1.93	5.26
Three to six ADLs	92.51	94.72	91.55	94.39	95.52	96.70	83.18	92.24
	0.62	1.31	1.55	0.98	1.29	2.32	2.83	4.43

Table 3-2 Physician Services User Rates for Non-institutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2000

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	88.17	89.49	86.96	90.58	91.00	94.20	85.08
	0.36	0.67	0.78	0.60	0.49	0.99	2.43
Metropolitan Area Resident							
Yes	88.40	89.48	86.23	91.10	91.27	94.96	84.73
	0.38	0.70	0.96	0.67	0.55	1.10	2.91
No	87.46	89.77	88.85	89.67	89.99	92.03	85.78
	0.90	2.46	1.33	1.22	1.18	2.04	3.63

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 25 interview (fall 1999), and beneficiaries who resided in the community at the time of the round 22 interview (fall 1998) who died prior to the round 25 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."