

3.3 What Health Care Services do Medicare Beneficiaries Receive?

Table 3.1 Inpatient Hospital User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2001

Community-Only Residents¹

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Beneficiary Characteristic	Total	Medicare Fee-for-Service Only	Supplemental Health Insurance				Medicare HMO ²
			Medicaid	Individually-Purchased Private Insurance	Employer-Sponsored Private Insurance	Both Types of Private Insurance	
Percentage of Beneficiaries with at Least One Inpatient Hospital Stay							
All Beneficiaries	19.81	17.51	24.74	20.74	18.32	18.92	18.51
	0.45	1.32	1.10	0.95	0.69	1.69	0.94
Medicare Status ³							
Aged							
65 - 74 years	15.64	12.43*	22.29	16.96	14.38	13.44*	15.08
	0.60	1.91	2.02	1.26	0.94	1.90	1.20
75 - 84 years	22.89	22.07	27.41	22.01	22.62	22.96	22.02
	0.67	3.01	2.39	1.31	1.13	2.77	1.70
85 years and older	29.14	21.78*	29.53	29.78	30.37	37.08*	27.09
	1.22	4.32	3.43	2.42	2.74	5.77	2.82
Disabled							
Under 45 years	20.67	16.30*	22.65	15.65*	18.54*	0.00	16.17*
	1.55	2.84	1.99	11.70	3.26	0.00	7.91
45 - 64 years	22.03	21.75*	25.33	23.65*	17.94	54.93*	19.68*
	1.47	3.25	2.49	7.39	2.44	16.92	4.64
Gender							
Male	20.81	18.27	24.65	22.78	19.21	22.27	20.26
	0.66	1.63	1.88	1.41	1.10	2.44	1.44
Female	19.01	16.43	24.80	19.39	17.53	16.40	17.11
	0.47	1.99	1.20	1.05	1.00	2.17	1.29
Living Arrangement							
Alone	21.28	17.53	24.97	22.92	20.33	23.25*	17.10
	0.74	2.72	1.77	1.39	1.50	3.44	1.54
With spouse	17.90	15.81	22.89	18.93	17.19	16.43	18.08
	0.62	1.77	3.03	1.22	0.87	1.78	1.29
With children	25.01	17.13*	28.73	26.61	22.86	28.90*	23.75*
	1.20	2.98	2.37	3.92	2.77	7.12	3.18
With others	20.28	22.11*	21.80	16.11*	17.86*	16.24*	21.88*
	1.45	3.84	1.99	3.02	3.08	15.55	3.71

Table 3.1 Inpatient Hospital User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2001

Community-Only Residents¹

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Beneficiary Characteristic	Total	Medicare Fee-for-Service Only	Supplemental Health Insurance				Medicare HMO ²
			Medicaid	Individually-Purchased Private Insurance	Employer-Sponsored Private Insurance	Both Types of Private Insurance	
Percentage of Beneficiaries with at Least One Inpatient Hospital Stay							
All Beneficiaries	19.81	17.51	24.74	20.74	18.32	18.92	18.51
	0.45	1.32	1.10	0.95	0.69	1.69	0.94
Race/Ethnicity							
White non-Hispanic	20.10	18.58	27.64	20.69	18.47	18.98	19.51
	0.49	1.44	1.67	0.99	0.75	1.77	1.12
Black non-Hispanic	20.24	17.16*	24.80	18.81*	18.11	10.81*	17.03*
	1.20	3.40	2.24	3.87	2.68	6.09	2.68
Hispanic	16.22	6.02*	19.84	23.37*	15.00*	13.56*	13.96*
	1.25	1.89	2.26	5.05	3.27	12.40	2.86
Other	19.01	23.02*	17.14*	23.04*	21.25*	26.47*	12.34*
	1.82	6.37	3.67	6.45	3.90	16.22	3.92
Income							
Less than \$2,500	21.90*	22.52*	21.24*	15.99*	22.43*	0.00	35.42*
	3.17	15.04	5.53	7.68	7.25	0.00	11.79
\$2,500 - \$4,999	20.38*	9.44*	28.12*	22.87*	16.24*	0.00	16.96*
	3.29	5.37	6.97	8.14	7.64	0.00	10.31
\$5,000 - \$7,499	23.02	16.37*	23.79	26.93*	29.20*	68.25*	11.70*
	1.49	4.24	1.66	6.31	8.46	29.04	4.36
\$7,500 - \$9,999	23.37	19.19*	25.59	21.84*	22.24*	21.07*	22.60*
	1.41	3.97	1.78	2.95	4.04	11.13	4.81
\$10,000 - \$14,999	22.52	16.60	25.57	21.31	24.79	24.74*	22.79
	1.06	2.81	3.05	1.84	2.23	6.87	2.49
\$15,000 - \$19,999	21.70	18.27*	25.28*	24.42	20.17	29.14*	19.47
	1.03	3.34	4.89	2.32	1.74	6.75	2.47
\$20,000 - \$24,999	18.74	21.56*	23.95*	19.08	19.57	16.95*	15.73*
	1.14	4.86	7.77	2.32	2.01	4.05	2.27
\$25,000 - \$29,999	19.91	13.88*	33.10*	21.64	19.24	24.29*	18.81*
	1.51	4.65	12.57	2.48	2.28	4.64	3.20
\$30,000 or more	16.17	17.76*	18.68*	18.57	14.90	16.31	16.01
	0.66	3.34	8.78	1.36	0.89	1.94	1.54

Table 3.1 Inpatient Hospital User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2001

Community-Only Residents¹

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Beneficiary Characteristic	Total	Medicare Fee-for-Service Only	Supplemental Health Insurance				Medicare HMO ²
			Medicaid	Individually-Purchased Private Insurance	Employer-Sponsored Private Insurance	Both Types of Private Insurance	
Percentage of Beneficiaries with at Least One Inpatient Hospital Stay							
All Beneficiaries	19.81	17.51	24.74	20.74	18.32	18.92	18.51
	0.45	1.32	1.10	0.95	0.69	1.69	0.94
Health Status							
Excellent	8.14	8.99*	8.75*	7.93*	8.02*	6.12*	8.85*
	0.65	2.29	2.39	1.39	1.14	1.85	1.63
Very good	12.26	10.55*	15.26*	12.57	11.20	12.76*	13.07
	0.65	2.14	2.68	1.29	0.98	2.67	1.51
Good	19.88	18.01	17.28	22.35	19.14	23.07*	19.76
	0.71	2.46	1.56	1.68	1.30	3.05	1.68
Fair	29.85	19.16	29.88	35.74	29.95	29.72*	32.13
	1.24	3.11	2.19	2.81	2.06	5.32	2.97
Poor	38.41	32.11*	38.48	51.17	35.19	64.91*	33.82*
	1.82	3.81	3.16	5.12	3.45	13.35	5.34
Functional Limitation							
None	13.14	11.78	16.01	13.83	12.53	13.99	12.24
	0.43	1.37	1.61	0.84	0.80	1.60	0.91
IADL only ⁴	24.86	21.23	23.82	28.95	23.93	21.73*	25.72
	1.01	2.85	2.31	1.98	1.66	3.57	2.35
One to two ADLs ⁵	31.09	22.93*	33.45	31.80	30.56	35.12*	31.90
	1.41	3.81	2.28	3.17	2.60	5.54	4.27
Three to five ADLs	39.30	35.49*	38.25	43.17	36.14	52.20*	43.21*
	1.96	5.44	3.14	4.98	3.72	9.85	6.18

Table 3.1 Inpatient Hospital User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2001

Community-Only Residents¹

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Beneficiary Characteristic	Total	Medicare Fee-for-Service Only	Supplemental Health Insurance				Medicare HMO ²
			Medicaid	Individually-Purchased Private Insurance	Employer-Sponsored Private Insurance	Both Types of Private Insurance	
Percentage of Beneficiaries with at Least One Inpatient Hospital Stay							
All Beneficiaries	19.81	17.51	24.74	20.74	18.32	18.92	18.51
	0.45	1.32	1.10	0.95	0.69	1.69	0.94
Metropolitan Area Resident							
Yes	19.70	17.00	24.19	20.58	18.86	18.62	18.34
	0.53	1.72	1.41	1.23	0.79	1.92	0.95
No	20.21	18.46	26.32	21.02	16.37	19.67*	22.19*
	0.82	2.04	1.58	1.56	1.40	3.19	3.95

Source: Medicare Current Beneficiary Survey, CY 2001 Cost and Use Public Use File.

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

Values followed by an asterisk (*) indicate that the estimates are based on cell counts of less than 50 sample persons.

1 The term *community-only residents* includes beneficiaries who resided only in the community during the year. It excludes beneficiaries who resided part of the year in the community and part of the year in a long-term care facility, and beneficiaries who resided only in a long-term care facility during the year.

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*.

4 IADL stands for Instrumental Activity of Daily Living.

5 ADL stands for Activity of Daily Living.

Table 3.2 Outpatient Hospital User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2001

Community-Only Residents¹

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Beneficiary Characteristic	Total	Medicare Fee-for-Service Only	Supplemental Health Insurance				Medicare HMO ²
			Medicaid	Individually-Purchased Private Insurance	Employer-Sponsored Private Insurance	Both Types of Private Insurance	
Percentage of Beneficiaries with at Least One Outpatient Hospital Visit							
All Beneficiaries	70.29	62.22	74.76	74.23	71.54	74.30	61.23
	0.52	1.48	1.08	1.01	0.89	1.94	1.21
Medicare Status ³							
Aged							
65 - 74 years	67.36	56.40	74.28	70.68	68.56	73.22	59.84
	0.75	2.84	2.59	1.68	1.24	2.87	1.66
75 - 84 years	74.44	65.84	75.03	78.12	77.19	75.16	65.28
	0.75	2.70	2.16	1.38	1.14	3.30	1.91
85 years and older	67.90	60.08	66.39	76.22	68.06	76.65*	53.50
	1.57	4.07	3.44	2.05	2.70	5.03	3.97
Disabled							
Under 45 years	72.13	64.13	75.64	62.34*	70.08	0.00	55.00*
	1.49	3.94	1.79	17.00	4.34	0.00	13.31
45 - 64 years	73.12	69.98	77.51	69.88*	73.04	84.53*	64.63
	1.61	3.75	2.45	8.42	3.14	11.41	5.40
Gender							
Male	66.53	60.24	70.65	71.27	67.98	72.51	56.98
	0.75	2.19	1.93	1.71	1.29	2.86	1.92
Female	73.30	65.06	77.21	76.19	74.74	75.64	64.63
	0.64	2.39	1.29	1.09	1.16	3.00	1.60
Living Arrangement							
Alone	70.82	60.01	77.14	74.62	71.43	73.87	60.91
	0.96	2.97	1.70	1.42	1.69	4.19	2.19
With spouse	70.63	63.38	74.68	73.92	71.70	74.55	63.77
	0.76	2.50	2.48	1.57	1.15	2.16	1.75
With children	70.66	64.14	76.92	74.30	72.08	74.67*	56.16
	1.44	4.18	2.80	3.27	3.15	9.00	3.57
With others	65.95	61.21	67.58	75.40	70.46	80.39*	48.87
	1.57	4.38	2.16	4.12	3.88	13.64	4.85

Table 3.2 Outpatient Hospital User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2001

Community-Only Residents¹

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Beneficiary Characteristic	Total	Medicare Fee-for-Service Only	Supplemental Health Insurance				Medicare HMO ²
			Medicaid	Individually-Purchased Private Insurance	Employer-Sponsored Private Insurance	Both Types of Private Insurance	
Percentage of Beneficiaries with at Least One Outpatient Hospital Visit							
All Beneficiaries	70.29	62.22	74.76	74.23	71.54	74.30	61.23
	0.52	1.48	1.08	1.01	0.89	1.94	1.21
Race/Ethnicity							
White non-Hispanic	71.43	63.50	79.28	74.40	72.36	74.34	62.47
	0.54	2.05	1.37	1.04	0.93	1.92	1.55
Black non-Hispanic	69.05	62.40	75.96	71.18	68.62	61.96*	59.15
	1.53	3.34	2.04	5.35	3.99	12.80	4.07
Hispanic	61.56	51.74	63.48	65.60	65.43	89.10*	55.68
	1.89	6.20	2.69	6.28	4.01	11.09	4.36
Other	67.71	61.39*	69.43	81.68*	67.26	79.31*	56.55*
	2.61	6.83	4.44	5.63	5.59	15.09	6.32
Income							
Less than \$2,500	76.26	69.64*	80.04	72.41*	79.20*	60.28*	75.41*
	3.35	14.05	4.87	8.52	6.82	31.53	9.00
\$2,500 - \$4,999	59.61	48.51*	63.52	75.64*	45.49*	64.20*	56.17*
	3.54	9.56	6.00	9.55	10.33	21.58	14.98
\$5,000 - \$7,499	69.96	61.35	73.52	66.38*	70.59*	68.25*	38.84*
	1.66	5.43	1.84	7.19	7.59	29.04	7.09
\$7,500 - \$9,999	71.37	59.85	76.30	72.55	69.76	91.30*	61.87
	1.55	4.39	2.24	2.91	5.16	5.48	4.20
\$10,000 - \$14,999	69.47	63.62	76.62	73.07	68.98	71.06*	63.26
	1.15	3.29	2.36	2.20	2.42	7.34	3.03
\$15,000 - \$19,999	70.27	65.44	69.03	75.72	72.40	78.07*	60.63
	1.57	4.36	4.86	2.44	2.66	5.93	3.58
\$20,000 - \$24,999	70.33	64.49	87.19*	75.64	72.23	72.68	60.56
	1.35	5.39	4.76	2.89	2.15	6.10	2.91
\$25,000 - \$29,999	70.92	54.11*	74.97*	72.37	76.26	81.30*	60.00
	1.59	7.15	10.50	2.65	2.86	6.02	3.35
\$30,000 or more	70.61	63.44	81.10*	75.17	71.28	72.92	62.31
	0.91	5.00	7.99	2.01	1.34	2.67	2.05

Table 3.2 Outpatient Hospital User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2001

Community-Only Residents¹

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Beneficiary Characteristic	Total	Medicare Fee-for-Service Only	Supplemental Health Insurance				Medicare HMO ²
			Medicaid	Individually-Purchased Private Insurance	Employer-Sponsored Private Insurance	Both Types of Private Insurance	
Percentage of Beneficiaries with at Least One Outpatient Hospital Visit							
All Beneficiaries	70.29	62.22	74.76	74.23	71.54	74.30	61.23
	0.52	1.48	1.08	1.01	0.89	1.94	1.21
Health Status							
Excellent	57.90	44.91	56.61	66.14	58.29	63.86	50.84
	1.35	4.87	5.25	3.39	2.34	4.36	2.80
Very good	65.56	53.98	62.21	71.23	68.68	71.88	55.43
	1.06	3.65	3.37	1.80	1.70	3.44	2.11
Good	71.78	60.57	74.81	75.05	73.33	77.10	64.88
	0.86	3.56	1.88	1.86	1.60	3.15	2.06
Fair	78.06	70.35	78.66	83.63	79.91	81.87	70.69
	0.84	3.39	1.87	1.99	2.00	4.21	3.02
Poor	81.92	78.67	82.29	82.16	82.47	97.61*	79.77
	1.32	4.40	2.32	3.29	2.71	2.53	3.25
Functional Limitation							
None	66.25	56.41	71.81	70.88	67.87	72.10	56.57
	0.72	2.16	1.86	1.51	1.16	2.37	1.57
IADL only ⁴	75.14	66.45	74.96	79.62	77.41	80.43	68.49
	0.92	2.83	1.98	1.55	1.95	3.61	2.59
One to two ADLs ⁵	76.53	67.79	78.14	79.58	77.98	76.06*	71.95
	1.31	4.68	2.34	2.58	2.12	5.23	4.30
Three to five ADLs	77.07	79.00	77.22	78.31	77.71	80.23*	71.27
	1.57	4.17	2.92	3.73	2.98	7.26	5.83

Table 3.2 Outpatient Hospital User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2001

Community-Only Residents¹

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Beneficiary Characteristic	Total	Medicare Fee-for-Service Only	Supplemental Health Insurance				Medicare HMO ²
			Medicaid	Individually-Purchased Private Insurance	Employer-Sponsored Private Insurance	Both Types of Private Insurance	
Percentage of Beneficiaries with at Least One Outpatient Hospital Visit							
All Beneficiaries	70.29	62.22	74.76	74.23	71.54	74.30	61.23
	0.52	1.48	1.08	1.01	0.89	1.94	1.21
Metropolitan Area Resident							
Yes	68.06	61.57	72.21	70.97	69.76	73.45	60.50
	0.64	1.79	1.38	1.40	0.99	2.45	1.15
No	77.48	63.30	81.98	79.99	78.87	76.43	77.47
	0.74	2.66	1.41	1.24	1.92	2.96	6.26

Source: Medicare Current Beneficiary Survey, CY 2001 Cost and Use Public Use File.

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

Values followed by an asterisk (*) indicate that the estimates are based on cell counts of less than 50 sample persons.

- 1 The term *community-only residents* includes beneficiaries who resided only in the community during the year. It excludes beneficiaries who resided part of the year in the community and part of the year in a long-term care facility, and beneficiaries who resided only in a long-term care facility during the year.
- 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*.
- 4 IADL stands for Instrumental Activity of Daily Living.
- 5 ADL stands for Activity of Daily Living.

Table 3.3 Physician/Supplier Services User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2001

Community-Only Residents¹

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Beneficiary Characteristic	Total	Medicare Fee-for-Service Only	Supplemental Health Insurance				Medicare HMO ²
			Medicaid	Individually-Purchased Private Insurance	Employer-Sponsored Private Insurance	Both Types of Private Insurance	
Percentage of Beneficiaries with at Least One Physician/Supplier Service							
All Beneficiaries	95.31	87.55	94.54	96.67	96.53	97.24	95.33
	0.24	1.09	0.67	0.35	0.36	0.88	0.55
Medicare Status ³							
Aged							
65 - 74 years	94.00	85.14	92.38	94.50	95.37	95.55	94.86
	0.41	2.10	1.55	0.68	0.59	1.46	0.87
75 - 84 years	97.83	90.06	96.97	98.80	98.82	100.00	96.83
	0.23	2.01	1.09	0.37	0.31	0.00	0.78
85 years and older	96.76	90.78	96.92	98.08	98.31	97.96	94.12
	0.49	2.77	1.08	0.77	0.72	2.05	1.38
Disabled							
Under 45 years	90.17	83.15	92.27	84.55*	90.25	0.00	85.02*
	1.11	3.22	1.16	13.88	2.51	0.00	8.66
45 - 64 years	94.65	89.96	95.94	97.21*	95.69	100.00*	94.56
	0.85	2.18	1.11	2.20	1.55	0.00	2.00
Gender							
Male	93.87	86.62	91.27	95.80	95.66	95.72	94.38
	0.38	1.47	1.29	0.59	0.52	1.79	0.86
Female	96.47	88.89	96.50	97.24	97.31	98.37	96.10
	0.30	1.80	0.70	0.53	0.41	0.76	0.72
Living Arrangement							
Alone	95.24	85.48	95.51	97.11	95.11	99.43	96.27
	0.46	2.16	0.89	0.63	0.95	0.56	0.93
With spouse	96.01	90.34	94.16	96.71	96.84	96.85	95.94
	0.30	1.70	1.72	0.56	0.43	1.16	0.68
With children	95.28	86.44	96.15	95.96	99.07	95.94*	93.12
	0.78	3.82	1.36	1.59	0.48	4.24	2.30
With others	91.20	83.93	91.23	95.31	95.88	100.00*	88.38
	0.99	3.19	1.36	2.44	1.54	0.00	2.91

Table 3.3 Physician/Supplier Services User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2001

Community-Only Residents¹

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Beneficiary Characteristic	Total	Medicare Fee-for-Service Only	Supplemental Health Insurance				Medicare HMO ²
			Medicaid	Individually-Purchased Private Insurance	Employer-Sponsored Private Insurance	Both Types of Private Insurance	
Percentage of Beneficiaries with at Least One Physician/Supplier Service							
All Beneficiaries	95.31	87.55	94.54	96.67	96.53	97.24	95.33
	0.24	1.09	0.67	0.35	0.36	0.88	0.55
Race/Ethnicity							
White non-Hispanic	96.25	89.47	96.61	97.03	97.02	97.44	95.77
	0.24	1.39	0.65	0.34	0.36	0.89	0.62
Black non-Hispanic	92.14	83.45	94.02	91.70	94.78	94.40*	93.35
	0.89	2.94	1.01	4.25	1.68	5.64	2.19
Hispanic	91.81	81.50	92.55	92.10	92.57	100.00*	94.88
	1.16	4.00	2.02	2.87	2.49	0.00	1.92
Other	90.75	87.37*	89.17	94.84	91.26	100.00*	91.17
	1.67	5.21	3.63	3.00	3.16	0.00	3.14
Income							
Less than \$2,500	93.37	78.45*	91.83	98.46*	97.86*	100.00*	91.89*
	1.87	12.51	3.02	1.64	2.08	0.00	5.08
\$2,500 - \$4,999	88.38	69.42*	94.48	96.80*	80.34*	100.00*	93.11*
	2.79	10.02	2.44	3.18	9.84	0.00	9.67
\$5,000 - \$7,499	91.58	79.70	93.61	94.67	94.36*	100.00*	78.14*
	0.99	4.72	0.98	3.27	2.71	0.00	7.12
\$7,500 - \$9,999	92.95	85.53	94.60	94.87	91.20	100.00*	93.42
	0.97	2.80	1.18	1.93	4.52	0.00	2.25
\$10,000 - \$14,999	94.31	87.28	96.62	96.24	93.20	100.00*	96.32
	0.60	2.03	1.16	1.10	1.23	0.00	1.08
\$15,000 - \$19,999	95.51	92.68	92.87	94.73	97.48	92.42	96.17
	0.63	2.14	3.41	1.33	0.93	4.67	1.01
\$20,000 - \$24,999	97.22	92.32	100.00*	97.92	98.49	96.67	95.67
	0.49	3.09	0.00	0.96	0.48	2.41	1.33
\$25,000 - \$29,999	96.17	89.90	100.00*	96.33	96.37	97.34	97.25
	0.76	4.23	0.00	1.34	1.22	2.75	1.09
\$30,000 or more	96.87	90.57	96.13*	97.81	97.34	97.53	95.56
	0.40	3.00	2.69	0.57	0.47	1.16	1.06

Table 3.3 Physician/Supplier Services User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2001

Community-Only Residents¹

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Beneficiary Characteristic	Total	Medicare Fee-for-Service Only	Supplemental Health Insurance				Medicare HMO ²
			Medicaid	Individually-Purchased Private Insurance	Employer-Sponsored Private Insurance	Both Types of Private Insurance	
Percentage of Beneficiaries with at Least One Physician/Supplier Service							
All Beneficiaries	95.31	87.55	94.54	96.67	96.53	97.24	95.33
	0.24	1.09	0.67	0.35	0.36	0.88	0.55
Health Status							
Excellent	90.00	74.26	86.04	92.83	91.08	93.66	90.95
	1.00	3.98	4.02	1.87	1.53	2.73	1.93
Very good	94.92	84.64	87.83	96.55	97.13	97.82	94.45
	0.48	2.71	3.03	0.74	0.68	1.36	1.20
Good	96.27	87.68	94.85	97.61	96.97	97.16	97.72
	0.37	2.23	1.10	0.58	0.67	1.45	0.61
Fair	97.05	93.11	96.08	97.98	98.49	100.00	97.05
	0.42	1.67	0.92	0.92	0.47	0.00	1.07
Poor	97.82	94.15	98.71	98.93	98.80	100.00*	94.80
	0.58	3.02	0.52	0.76	0.89	0.00	2.03
Functional Limitation							
None	94.30	85.73	91.12	95.67	95.69	96.83	94.51
	0.34	1.63	1.36	0.59	0.51	1.15	0.75
IADL only ⁴	96.33	87.81	94.79	97.89	98.34	98.72	97.14
	0.41	2.05	1.08	0.67	0.50	1.39	0.78
One to two ADLs ⁵	96.96	88.91	98.29	98.85	97.72	95.85	96.20
	0.56	3.40	0.56	0.45	1.08	2.97	1.34
Three to five ADLs	97.49	96.34	97.86	98.94	96.64	100.00*	96.82
	0.60	2.12	1.22	0.75	1.45	0.00	1.40

Table 3.3 Physician/Supplier Services User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2001

Community-Only Residents¹

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Beneficiary Characteristic	Total	Medicare Fee-for-Service Only	Supplemental Health Insurance				Medicare HMO ²
			Medicaid	Individually-Purchased Private Insurance	Employer-Sponsored Private Insurance	Both Types of Private Insurance	
Percentage of Beneficiaries with at Least One Physician/Supplier Service							
All Beneficiaries	95.31	87.55	94.54	96.67	96.53	97.24	95.33
	0.24	1.09	0.67	0.35	0.36	0.88	0.55
Metropolitan Area Resident							
Yes	95.37	87.84	93.76	96.87	96.60	97.34	95.35
	0.27	1.32	0.89	0.49	0.41	1.06	0.56
No	95.16	87.00	96.77	96.31	96.35	96.98	94.88
	0.52	1.94	0.74	0.51	0.75	1.55	2.82

Source: Medicare Current Beneficiary Survey, CY 2001 Cost and Use Public Use File.

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

Values followed by an asterisk (*) indicate that the estimates are based on cell counts of less than 50 sample persons.

- 1 The term *community-only residents* includes beneficiaries who resided only in the community during the year. It excludes beneficiaries who resided part of the year in the community and part of the year in a long-term care facility, and beneficiaries who resided only in a long-term care facility during the year.
- 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*.
- 4 IADL stands for Instrumental Activity of Daily Living.
- 5 ADL stands for Activity of Daily Living.

Table 3.4 Dental Services User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2001

Community-Only Residents¹

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Beneficiary Characteristic	Total	Medicare Fee-for-Service Only	Supplemental Health Insurance				Medicare HMO ²
			Medicaid	Individually-Purchased Private Insurance	Employer-Sponsored Private Insurance	Both Types of Private Insurance	
Percentage of Beneficiaries with at Least One Dental Service							
All Beneficiaries	44.04	25.25	22.44	47.93	52.68	62.23	45.66
	0.58	1.62	0.99	1.16	0.89	2.28	1.29
Medicare Status ³							
Aged							
65 - 74 years	47.51	26.39	21.36	50.98	54.60	61.93	47.95
	0.78	2.18	2.41	1.82	1.33	2.86	1.84
75 - 84 years	46.29	23.22	16.53	48.93	54.93	66.87	46.47
	0.97	3.01	1.87	1.43	1.68	4.03	1.74
85 years and older	33.03	17.05*	11.69*	36.56	42.86	49.45*	32.07
	1.25	3.15	2.22	2.24	2.52	6.14	3.21
Disabled							
Under 45 years	35.19	29.65*	33.06	22.04*	47.82	0.00	48.53*
	1.60	4.45	1.93	11.81	4.58	0.00	13.69
45 - 64 years	33.60	26.50	26.54	38.69*	43.08	38.84*	39.10*
	1.60	3.25	2.16	8.37	3.02	16.94	5.62
Gender							
Male	42.57	22.13	23.38	47.28	50.64	59.23	43.94
	0.79	1.79	1.76	1.61	1.35	3.39	1.89
Female	45.23	29.73	21.89	48.36	54.52	64.49	47.03
	0.63	2.47	1.16	1.51	1.07	2.97	1.56
Living Arrangement							
Alone	41.29	20.32	23.42	46.50	50.64	61.78	45.74
	0.90	2.49	1.80	1.87	1.90	4.37	2.11
With spouse	50.20	29.94	22.64	51.69	55.30	62.66	49.62
	0.74	2.42	2.12	1.39	1.08	2.93	1.72
With children	27.97	17.88*	16.01	32.07	38.63	60.36*	31.97
	1.53	3.39	2.09	4.26	3.69	9.40	3.54
With others	33.85	25.87*	27.20	41.76	47.23	66.67*	32.75*
	1.90	4.10	2.49	4.75	4.23	17.44	4.89

Table 3.4 Dental Services User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2001

Community-Only Residents¹

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Beneficiary Characteristic	Total	Medicare Fee-for-Service Only	Supplemental Health Insurance				Medicare HMO ²
			Medicaid	Individually-Purchased Private Insurance	Employer-Sponsored Private Insurance	Both Types of Private Insurance	
Percentage of Beneficiaries with at Least One Dental Service							
All Beneficiaries	44.04	25.25	22.44	47.93	52.68	62.23	45.66
	0.58	1.62	0.99	1.16	0.89	2.28	1.29
Race/Ethnicity							
White non-Hispanic	48.32	27.86	25.04	49.27	55.02	63.31	49.06
	0.68	2.04	1.51	1.20	0.99	2.41	1.41
Black non-Hispanic	21.82	18.31*	16.94	22.16*	30.78	37.88*	22.87*
	1.47	3.81	2.26	3.87	3.13	12.92	4.17
Hispanic	30.92	19.58*	22.34	37.96*	43.67	53.14*	35.41
	1.93	4.34	2.12	5.76	4.14	16.30	4.51
Other	36.12	24.68*	23.37*	40.02*	44.70*	61.61*	51.64*
	2.76	5.82	3.86	5.65	4.76	16.85	6.62
Income							
Less than \$2,500	28.55	11.67*	14.60*	28.25*	40.41*	71.35*	57.05*
	3.97	8.13	4.39	7.58	9.67	28.87	10.90
\$2,500 - \$4,999	30.62	19.84*	21.05*	47.92*	42.70*	45.30*	32.75*
	3.55	7.28	5.05	9.16	11.73	24.53	15.50
\$5,000 - \$7,499	19.59	18.96*	19.53	14.15*	30.12*	65.56*	16.63*
	1.33	4.42	1.52	6.23	7.90	29.74	6.05
\$7,500 - \$9,999	26.63	18.34*	23.18	37.36	35.82*	30.26*	28.40*
	1.34	4.09	1.96	3.41	4.74	17.02	4.41
\$10,000 - \$14,999	31.29	18.99	24.96	34.03	34.78	56.63*	35.08
	1.17	2.34	2.68	2.15	2.25	8.30	2.94
\$15,000 - \$19,999	39.04	27.05*	29.75*	38.92	43.10	48.03*	39.61
	1.33	4.18	4.27	2.88	2.25	7.31	3.07
\$20,000 - \$24,999	44.36	24.58*	21.35*	48.39	49.11	41.16*	41.73
	1.57	4.68	8.35	3.57	2.46	7.17	3.16
\$25,000 - \$29,999	48.42	20.08*	32.00*	52.86	47.30	63.31*	51.66
	2.10	6.06	11.19	3.71	3.65	8.18	3.29
\$30,000 or more	63.38	48.65	40.73*	64.14	64.46	69.76	60.17
	0.80	4.68	12.18	1.60	1.20	2.64	2.14

Table 3.4 Dental Services User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2001

Community-Only Residents¹

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Beneficiary Characteristic	Total	Medicare Fee-for-Service Only	Supplemental Health Insurance				Medicare HMO ²
			Medicaid	Individually-Purchased Private Insurance	Employer-Sponsored Private Insurance	Both Types of Private Insurance	
Percentage of Beneficiaries with at Least One Dental Service							
All Beneficiaries	44.04	25.25	22.44	47.93	52.68	62.23	45.66
	0.58	1.62	0.99	1.16	0.89	2.28	1.29
Health Status							
Excellent	52.78	31.39*	28.91*	59.21	59.19	55.55	48.39
	1.48	4.51	5.35	3.12	2.43	4.60	48.39
Very good	53.45	27.14	23.61	54.89	60.14	72.67	54.57
	1.09	3.33	2.89	2.27	1.80	3.36	2.79
Good	43.96	28.08	25.11	44.36	52.82	62.42	43.62
	0.97	2.88	1.99	1.67	1.56	3.40	2.16
Fair	32.25	17.96	18.94	37.16	41.81	51.23*	36.73
	1.04	2.82	1.53	2.85	2.13	5.92	2.74
Poor	27.53	23.42*	21.17	28.32*	36.57	34.64*	25.34*
	1.72	3.75	2.28	4.06	3.28	11.32	4.98
Functional Limitation							
None	49.08	28.00	24.02	53.05	55.27	64.12	49.36
	0.82	2.25	2.13	1.56	1.13	2.79	1.70
IADL only ⁴	40.08	22.66	25.69	42.87	50.90	63.91	38.88
	0.92	3.00	1.84	2.19	1.95	4.22	2.36
One to two ADLs ⁵	34.93	20.44*	17.31	37.33	46.09	53.48*	41.86
	1.23	3.96	1.91	3.55	2.43	6.73	4.44
Three to five ADLs	30.64	23.54*	17.72	31.68*	44.44	37.96*	33.62*
	1.72	5.51	2.25	3.93	4.00	10.79	4.83

Table 3.4 Dental Services User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2001

Community-Only Residents¹

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Beneficiary Characteristic	Total	Medicare Fee-for-Service Only	Supplemental Health Insurance				Medicare HMO ²
			Medicaid	Individually-Purchased Private Insurance	Employer-Sponsored Private Insurance	Both Types of Private Insurance	
Percentage of Beneficiaries with at Least One Dental Service							
All Beneficiaries	44.04	25.25	22.44	47.93	52.68	62.23	45.66
	0.58	1.62	0.99	1.16	0.89	2.28	1.29
Metropolitan Area Resident							
Yes	45.67	27.89	24.27	49.75	53.62	64.65	45.73
	0.67	1.99	1.19	1.48	1.06	2.83	1.34
No	38.95	20.40	17.27	44.72	49.46	56.13	44.07*
	1.25	2.67	1.61	2.03	1.76	3.93	5.87

Source: Medicare Current Beneficiary Survey, CY 2001 Cost and Use Public Use File.

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

Values followed by an asterisk (*) indicate that the estimates are based on cell counts of less than 50 sample persons.

1 The term *community-only residents* includes beneficiaries who resided only in the community during the year. It excludes beneficiaries who resided part of the year in the community and part of the year in a long-term care facility, and beneficiaries who resided only in a long-term care facility during the year.

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*.

4 IADL stands for Instrumental Activity of Daily Living.

5 ADL stands for Activity of Daily Living.

Table 3.5 Prescription Medicine User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2001

Community-Only Residents¹

1 of 4

Beneficiary Characteristic	Total	Medicare Fee-for-Service Only	Supplemental Health Insurance				Medicare HMO ²
			Medicaid	Individually-Purchased Private Insurance	Employer-Sponsored Private Insurance	Both Types of Private Insurance	
Percentage of Beneficiaries with at Least One Prescribed Medicine							
All Beneficiaries	91.58	82.90	92.46	91.01	93.79	94.26	90.76
	0.33	1.34	0.68	0.64	0.48	1.08	0.73
Medicare Status ³							
Aged							
65 - 74 years	89.87	79.99	91.54	87.38	92.60	92.29	89.66
	0.53	2.28	1.47	1.16	0.73	1.64	1.15
75 - 84 years	93.81	84.63	95.37	93.71	95.16	97.46	92.21
	0.46	2.59	1.13	0.77	0.81	0.83	1.16
85 years and older	93.44	81.09	92.34	95.46	95.20	94.43	93.53
	0.69	3.76	2.02	1.03	1.26	3.06	1.58
Disabled							
Under 45 years	85.96	75.62	87.08	81.74*	93.42	0.00	76.87*
	1.27	3.67	1.47	12.64	2.40	0.00	9.35
45 - 64 years	93.41	89.50	94.60	93.51*	95.15	100.00*	90.79
	0.85	2.09	1.26	3.37	1.70	0.00	2.43
Gender							
Male	89.05	80.33	89.02	88.92	91.80	93.31	88.14
	0.55	1.96	1.45	1.12	0.76	1.56	1.04
Female	93.60	86.57	94.51	92.40	95.58	94.97	92.87
	0.39	1.88	0.79	0.75	0.57	1.39	0.98
Living Arrangement							
Alone	91.28	76.58	92.70	91.78	93.32	95.29	92.19
	0.55	2.46	0.99	1.00	0.99	1.91	1.02
With spouse	92.13	88.17	92.79	90.55	93.61	94.07	91.21
	0.39	1.56	1.55	0.97	0.56	1.26	0.97
With children	92.89	87.23	94.64	93.75	96.10	90.33*	88.18
	0.79	3.58	1.48	1.84	1.11	6.92	2.65
With others	87.71	75.83	89.75	87.39	95.61	100.00*	84.64
	1.10	3.56	1.53	2.94	1.58	0.00	3.73

Table 3.5 Prescription Medicine User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2001

Community-Only Residents¹

2 of 4

Beneficiary Characteristic	Total	Medicare Fee-for-Service Only	Supplemental Health Insurance				Medicare HMO ²
			Medicaid	Individually-Purchased Private Insurance	Employer-Sponsored Private Insurance	Both Types of Private Insurance	
Percentage of Beneficiaries with at Least One Prescribed Medicine							
All Beneficiaries	91.58	82.90	92.46	91.01	93.79	94.26	90.76
	0.33	1.34	0.68	0.64	0.48	1.08	0.73
Race/Ethnicity							
White non-Hispanic	92.06	83.41	94.23	91.25	93.80	94.09	91.30
	0.32	1.57	0.76	0.66	0.49	1.14	0.75
Black non-Hispanic	90.32	83.23	91.61	89.71	93.99	94.40*	89.50
	1.02	2.83	1.07	4.58	2.14	5.64	2.48
Hispanic	90.18	75.70	92.41	87.05	94.49	100.00*	90.74
	1.21	4.20	1.82	4.16	2.16	0.00	2.68
Other	88.40	87.29*	86.63	88.14	93.70	100.00*	83.62
	1.88	5.28	3.54	3.89	2.61	0.00	5.14
Income							
Less than \$2,500	88.80	66.69*	85.13	90.87*	97.86*	100.00*	96.75*
	2.60	19.63	4.50	3.76	2.08	0.00	3.54
\$2,500 - \$4,999	87.31	79.42*	90.62	92.03*	80.68*	100.00*	86.95*
	1.99	7.18	2.80	2.52	9.70	0.00	10.77
\$5,000 - \$7,499	90.02	85.77	91.76	89.48	91.43*	100.00*	71.83*
	0.98	4.13	1.09	4.04	4.31	0.00	7.18
\$7,500 - \$9,999	90.63	81.10	93.78	86.44	92.93	100.00*	90.94
	0.90	3.10	1.17	2.69	3.36	0.00	2.72
\$10,000 - \$14,999	89.92	78.12	93.32	90.29	93.47	98.21*	89.86
	0.68	2.78	1.49	1.51	1.07	1.68	1.74
\$15,000 - \$19,999	91.88	84.72	90.13	91.33	94.14	94.87	92.22
	0.79	2.84	3.34	1.46	1.36	3.21	1.34
\$20,000 - \$24,999	93.13	84.02	96.33*	94.78	94.90	93.44	90.85
	0.86	4.51	3.98	1.27	1.09	3.04	1.87
\$25,000 - \$29,999	91.70	82.00	100.00*	90.50	93.65	91.97	92.12
	0.91	5.06	0.00	2.04	1.49	3.91	2.11
\$30,000 or more	92.73	91.58	97.25*	90.92	93.76	93.82	91.50
	0.57	2.62	2.37	1.14	0.75	1.38	1.26

Table 3.5 Prescription Medicine User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2001

Community-Only Residents¹

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Beneficiary Characteristic	Total	Medicare Fee-for-Service Only	Supplemental Health Insurance				Medicare HMO ²
			Medicaid	Individually-Purchased Private Insurance	Employer-Sponsored Private Insurance	Both Types of Private Insurance	
Percentage of Beneficiaries with at Least One Prescribed Medicine							
All Beneficiaries	91.58	82.90	92.46	91.01	93.79	94.26	90.76
	0.33	1.34	0.68	0.64	0.48	1.08	0.73
Health Status							
Excellent	81.60	63.07	82.47	82.58	86.30	78.41	80.46
	1.41	4.37	3.63	2.46	1.71	4.29	2.53
Very good	89.07	76.83	82.65	88.04	92.60	96.58	88.22
	0.72	3.14	2.94	1.54	1.00	1.28	1.41
Good	93.80	82.27	91.59	93.74	95.70	97.80	95.92
	0.49	2.63	1.23	1.23	0.68	1.27	0.91
Fair	95.91	89.64	95.81	97.82	97.28	100.00	94.76
	0.39	2.22	0.95	0.83	0.71	0.00	1.50
Poor	97.31	98.39	98.13	95.02	97.40	100.00*	95.12
	0.57	0.85	0.68	1.79	1.29	0.00	2.26
Functional Limitation							
None	88.89	77.12	88.88	88.12	91.78	92.07	88.34
	0.48	1.84	1.41	0.95	0.69	1.53	1.06
IADL only ⁴	94.76	87.12	91.51	95.61	98.29	98.72	94.87
	0.42	2.01	1.16	0.93	0.43	1.39	1.11
One to two ADLs ⁵	95.90	91.09	97.50	95.64	96.38	98.74	94.80
	0.58	2.82	0.72	1.49	0.99	1.15	1.51
Three to five ADLs	95.81	94.20	97.07	95.27	94.15	100.00*	97.30
	0.83	2.29	1.36	1.72	2.15	0.00	1.32

Table 3.5 Prescription Medicine User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2001

Community-Only Residents¹

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Beneficiary Characteristic	Total	Medicare Fee-for-Service Only	Supplemental Health Insurance				Medicare HMO ²
			Medicaid	Individually-Purchased Private Insurance	Employer-Sponsored Private Insurance	Both Types of Private Insurance	
Percentage of Beneficiaries with at Least One Prescribed Medicine							
All Beneficiaries	91.58	82.90	92.46	91.01	93.79	94.26	90.76
	0.33	1.34	0.68	0.64	0.48	1.08	0.73
Metropolitan Area Resident							
Yes	91.65	82.56	91.65	91.22	93.91	94.56	90.77
	0.34	1.49	0.88	0.84	0.49	1.27	0.75
No	91.34	83.46	94.75	90.66	93.40	93.48	90.67
	0.79	2.57	0.88	1.10	1.28	1.95	2.52

Source: Medicare Current Beneficiary Survey, CY 2001 Cost and Use Public Use File.

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

Values followed by an asterisk (*) indicate that the estimates are based on cell counts of less than 50 sample persons.

1 The term *community-only residents* includes beneficiaries who resided only in the community during the year. It excludes beneficiaries who resided part of the year in the community and part of the year in a long-term care facility, and beneficiaries who resided only in a long-term care facility during the year.

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*.

4 *IADL* stands for Instrumental Activity of Daily Living.

5 *ADL* stands for Activity of Daily Living.

Table 3.6 Facility User Rates for Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2001

All Medicare Beneficiaries

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Beneficiary Characteristic	Total ¹	Medicare Fee-for-Service Only	Supplemental Health Insurance ²	
			Medicaid	Private Insurance
Percentage of Beneficiaries with at Least One Short- or Long-Term Facility Stay				
All Beneficiaries	9.12	9.00	24.33	5.56
	0.23	0.75	0.76	0.24
Medicare Status ³				
Aged				
65 - 74 years	3.36	3.41*	13.08	1.97
	0.25	0.93	1.39	0.22
75 - 84 years	10.60	11.31*	31.31	6.87
	0.49	2.02	2.03	0.47
85 years and older	30.47	36.96	57.71	21.52
	1.04	3.57	2.54	1.43
Disabled				
Under 45 years	9.17	2.82*	12.74	1.83*
	0.75	1.20	1.03	1.15
45 - 64 years	7.90	4.50*	16.93	1.73*
	0.78	1.63	1.73	0.70
Gender				
Male	7.46	6.51	23.58	4.18
	0.31	1.02	1.32	0.31
Female	10.42	12.32	24.77	6.64
	0.34	1.28	0.92	0.41
Marital Status				
Married	4.26	5.54*	18.88	2.81
	0.28	0.94	1.57	0.27
Widowed	15.25	17.43	30.34	11.29
	0.56	2.11	1.47	0.67
Divorced/separated	8.28	7.04*	13.95	4.38*
	0.83	1.86	1.66	1.14
Never married	19.27	5.49*	29.82	9.27*
	1.04	1.58	1.61	1.71

Table 3.6 Facility User Rates for Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2001

All Medicare Beneficiaries

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Beneficiary Characteristic	Total ¹	Medicare Fee-for-Service Only	Supplemental Health Insurance ²	
			Medicaid	Private Insurance
Percentage of Beneficiaries with at Least One Short- or Long-Term Facility Stay				
All Beneficiaries	9.12	9.00	24.33	5.56
	0.23	0.75	0.76	0.24
Race/Ethnicity				
White non-Hispanic	9.81	11.61	34.14	5.91
	0.27	1.03	1.13	0.25
Black non-Hispanic	8.13	3.49*	15.26	2.77*
	0.72	1.44	1.45	0.77
Hispanic	4.80	2.03*	9.04*	2.17*
	0.69	1.03	1.62	0.90
Other	5.18*	4.69*	8.05*	3.46*
	1.14	2.77	2.02	1.45
Income				
Less than \$2,500	16.32*	10.00*	28.81*	6.22*
	2.65	6.92	5.03	3.05
\$2,500 - \$4,999	16.66	5.67*	28.20*	7.87*
	2.36	3.39	4.61	2.52
\$5,000 - \$7,499	15.39	6.40*	18.36	5.92*
	0.85	1.95	1.07	2.13
\$7,500 - \$9,999	16.42	4.79*	24.09	10.57*
	0.95	1.33	1.86	1.36
\$10,000 - \$14,999	11.02	8.95*	26.79	7.69
	0.61	1.48	1.99	0.80
\$15,000 - \$19,999	9.01	10.98*	27.05	6.55
	0.88	2.86	3.22	0.85
\$20,000 - \$24,999	7.54	9.70*	47.06*	6.05
	0.71	2.50	6.50	0.69
\$25,000 - \$29,999	7.42	8.81*	55.08*	5.90*
	0.87	3.65	8.20	1.00
\$30,000 or more	4.40	12.36*	40.53*	3.73
	0.32	2.38	6.81	0.32

Table 3.6 Facility User Rates for Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2001

All Medicare Beneficiaries

3 of 4

Beneficiary Characteristic	Total ¹	Medicare Fee-for-Service Only	Supplemental Health Insurance ²	
			Medicaid	Private Insurance
Percentage of Beneficiaries with at Least One Short- or Long-Term Facility Stay				
All Beneficiaries	9.12	9.00	24.33	5.56
	0.23	0.75	0.76	0.24
Health Status				
Excellent	2.66	4.31*	13.46*	1.69*
	0.43	1.83	2.93	0.39
Very good	3.95	5.19*	15.13	2.62
	0.31	1.63	1.86	0.32
Good	8.35	12.29	20.34	5.52
	0.42	1.34	1.50	0.45
Fair	16.66	8.79*	30.40	11.25
	0.72	1.66	1.42	0.79
Poor	17.79	12.52*	27.59	12.48
	0.88	2.63	1.53	1.53
Functional Limitation				
None	1.59	1.33*	3.69*	1.40
	0.15	0.47	0.59	0.18
IADL only ⁴	6.73	6.20*	8.93	6.08
	0.51	1.55	0.95	0.58
One to two ADLs ⁵	15.60	15.37*	24.40	12.28
	0.98	2.93	1.58	1.20
Three to five ADLs	44.37	38.74	61.98	29.86
	1.31	3.97	1.97	1.93

Table 3.6 Facility User Rates for Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2001

All Medicare Beneficiaries

4 of 4

Beneficiary Characteristic	Total ¹	Medicare Fee-for-Service Only	Supplemental Health Insurance ²	
			Medicaid	Private Insurance
Percentage of Beneficiaries with at Least One Short- or Long-Term Facility Stay				
All Beneficiaries	9.12	9.00	24.33	5.56
	0.23	0.75	0.76	0.24
Metropolitan Area Resident				
Yes	9.10	10.20	24.00	5.82
	0.28	0.98	0.99	0.28
No	9.21	6.81*	25.27	4.87
	0.39	1.11	1.18	0.47

Source: Medicare Current Beneficiary Survey, CY 2001 Cost and Use Public Use File.

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

Values followed by an asterisk (*) indicate that the estimates are based on cell counts of less than 50 sample persons.

- 1 The 9.12 percent of Medicare beneficiaries with a facility stay differs from the 6.58 percent of Medicare beneficiaries who either resided full-year in a long-term care facility or part of the year in a long-term care facility, as shown in Table 1.1. User rates in this table include full-year community residents who had short-term facility stays (institutional events), primarily in skilled nursing facilities, that were reported either during a community interview or collected through Medicare claims data. The residence rates in Table 1.1 do not count such people as residing full- or part-year in a long-term care facility.
- 2 Beneficiaries enrolled in Medicare HMOs are not included in individual categories in the table, but are included in the total. Beneficiaries who were not eligible for Medicaid at any time during 2001, but who had individually-purchased private insurance, employer-sponsored private insurance, unknown purchaser for private insurance, or who were enrolled in a private HMO are included in the category *private insurance*.
- 3 Medicare beneficiaries with end-stage renal disease (ESRD) are included within the subgroups of *aged* and *disabled*.
- 4 *IADL* stands for Instrumental Activity of Daily Living.
- 5 *ADL* stands for Activity of Daily Living.