

**Table 8.1 Age, Gender, and Race/Ethnicity of Medicare Beneficiaries, by Dual Eligible Status, 2002**

All Medicare Beneficiaries

Beneficiary Characteristic	Total	Insurance Coverage		
		Medicaid (Buy-ins)	Medicaid (Survey Reported)	Non- Dual Eligibles
<b>Beneficiaries (in 000s)</b>	41,887	5,957	1,055	34,871
	111	119	57	154
<b>Beneficiaries as a Percent of Column Total</b>				
<b>Medicare Status<sup>1</sup></b>				
<b>Aged</b>				
65 - 74 years	43.12	26.13	23.07	46.63
	0.28	0.87	1.99	0.34
75 - 84 years	31.08	22.69	26.59	32.65
	0.24	0.65	1.82	0.28
85 years and older	11.67	14.04	17.77	11.09
	0.15	0.64	1.59	0.18
<b>Disabled</b>				
Under 45 years	3.83	14.94	10.78	1.71
	0.08	0.56	1.15	0.07
45 - 64 years	10.31	22.20	21.78	7.93
	0.18	0.94	1.95	0.24
<b>Gender by Age</b>				
<b>Male</b>	43.85	36.08	45.62	45.12
	0.27	0.86	2.41	0.33
<b>Aged</b>				
65 - 74 years	19.70	9.10	9.72*	21.81
	0.26	0.63	1.29	0.30
75 - 84 years	12.76	5.65	10.85	14.03
	0.17	0.38	1.47	0.21
85 years and older	3.55	2.61	3.63*	3.70
	0.10	0.29	0.95	0.13
<b>Disabled</b>				
Under 45 years	2.20	8.46	7.23	0.98
	0.06	0.40	0.89	0.06
45 - 64 years	5.65	10.26	14.19*	4.60
	0.15	0.52	1.54	0.19

**Table 8.1 Age, Gender, and Race/Ethnicity of Medicare Beneficiaries, by Dual Eligible Status, 2002**

All Medicare Beneficiaries

Beneficiary Characteristic	Total	Insurance Coverage		
		Medicaid (Buy-ins)	Medicaid (Survey Reported)	Non- Dual Eligibles
<b>Beneficiaries (in 000s)</b>	41,887	5,957	1,055	34,871
	111	119	57	154
<b>Beneficiaries as a Percent of Column Total</b>				
<b>Female</b>	56.15	63.92	54.38	54.88
	0.27	0.86	2.41	0.33
<b>Aged</b>				
65 - 74 years	23.41	16.98	13.36*	24.82
	0.25	0.77	1.86	0.30
75 - 84 years	18.33	17.08	15.74	18.62
	0.17	0.57	1.62	0.22
85 years and older	8.12	11.39	14.14	7.38
	0.14	0.64	1.54	0.16
<b>Disabled</b>				
Under 45 years	1.63	6.50	3.55*	0.73
	0.06	0.38	0.67	0.05
45 - 64 years	4.66	11.97	7.58*	3.33
	0.15	0.74	1.83	0.16
<b>Race/Ethnicity by Age<sup>2</sup></b>				
<b>White non-Hispanic</b>	79.23	57.16	51.36	83.83
	0.42	1.27	2.48	0.42
<b>Aged</b>				
65 - 74 years	34.20	13.90	8.87*	38.43
	0.32	0.70	1.43	0.39
75 - 84 years	25.90	12.34	14.73	28.55
	0.25	0.59	1.63	0.29
85 years and older	9.75	8.19	13.29	9.91
	0.14	0.40	1.63	0.17
<b>Disabled</b>				
Under 45 years	2.53	9.45	5.48*	1.26
	0.07	0.45	0.89	0.06
45 - 64 years	6.85	13.28	8.99*	5.69
	0.20	0.68	1.42	0.23

**Table 8.1 Age, Gender, and Race/Ethnicity of Medicare Beneficiaries, by Dual Eligible Status, 2002**

All Medicare Beneficiaries

Beneficiary Characteristic	Total	Insurance Coverage		
		Medicaid (Buy-ins)	Medicaid (Survey Reported)	Non- Dual Eligibles
<b>Beneficiaries (in 000s)</b>	41,887	5,957	1,055	34,871
	<i>111</i>	<i>119</i>	<i>57</i>	<i>154</i>
<b>Beneficiaries as a Percent of Column Total</b>				
<b>Black non-Hispanic</b>	9.52	22.17	11.71	7.30
	<i>0.19</i>	<i>0.87</i>	<i>1.60</i>	<i>0.24</i>
<b>Aged</b>				
65 - 74 years	3.79	5.33	2.84*	3.56
	<i>0.13</i>	<i>0.45</i>	<i>0.91</i>	<i>0.16</i>
75 - 84 years	2.31	5.16	2.63*	1.82
	<i>0.09</i>	<i>0.42</i>	<i>0.78</i>	<i>0.09</i>
85 years and older	0.86	3.03	1.09*	0.48
	<i>0.05</i>	<i>0.32</i>	<i>0.43</i>	<i>0.05</i>
<b>Disabled</b>				
Under 45 years	0.73	3.40	2.50*	0.22
	<i>0.04</i>	<i>0.26</i>	<i>0.61</i>	<i>0.03</i>
45 - 64 years	1.84	5.26	2.65*	1.23
	<i>0.09</i>	<i>0.54</i>	<i>0.91</i>	<i>0.12</i>
<b>Hispanic</b>	7.32	12.61	32.51	5.65
	<i>0.33</i>	<i>0.90</i>	<i>1.77</i>	<i>0.31</i>
<b>Aged</b>				
65 - 74 years	3.27	4.31	10.94*	2.86
	<i>0.19</i>	<i>0.52</i>	<i>1.03</i>	<i>0.20</i>
75 - 84 years	1.83	2.62	8.48*	1.50
	<i>0.12</i>	<i>0.32</i>	<i>0.86</i>	<i>0.11</i>
85 years and older	0.70	1.72	3.00*	0.46
	<i>0.06</i>	<i>0.24</i>	<i>0.48</i>	<i>0.05</i>
<b>Disabled</b>				
Under 45 years	0.38	1.38	2.08*	0.16
	<i>0.03</i>	<i>0.19</i>	<i>0.25</i>	<i>0.02</i>
45 - 64 years	1.13	2.58*	8.01*	0.68
	<i>0.10</i>	<i>0.46</i>	<i>1.41</i>	<i>0.10</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.

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

2 Race/ethnicity percentages do not add to 100 percent because the category "Other Race/Ethnicity" is not included as a category in the table, although it is included in the total.

**Table 8.2 Age, Gender, and Race/Ethnicity of Medicare Beneficiaries, by Insurance Status, 2002**

All Medicare Beneficiaries

Beneficiary Characteristic	Total	Supplemental Health Insurance				Fee-For- Service	Other
		Medicare Risk HMO <sup>3</sup>	Medicaid (Buy-ins)	Medicaid (Survey Reported)	Private Insurance		
<b>Beneficiaries (in 000s)</b>	41,887	5,399	5,957	1,055	22,825	5,909	738
	111	129	119	57	214	162	63
<b>Beneficiaries as a Percent of Column Total</b>							
<b>Medicare Status<sup>1</sup></b>							
<b>Aged</b>							
65 - 74 years	43.12	48.16	26.13	23.07	47.42	42.79	41.59
	0.28	0.94	0.87	1.99	0.53	1.26	3.57
75 - 84 years	31.08	33.71	22.69	26.59	34.33	25.65	29.02
	0.24	0.78	0.65	1.82	0.39	1.05	2.44
85 years and older	11.67	11.15	14.04	17.77	11.58	9.30	9.60*
	0.15	0.61	0.64	1.59	0.26	0.57	1.66
<b>Disabled</b>							
Under 45 years	3.83	0.90*	14.94	10.78	1.05	4.78	3.51*
	0.08	0.17	0.56	1.15	0.09	0.34	0.89
45 - 64 years	10.31	6.09	22.20	21.78	5.62	17.49	16.28*
	0.18	0.55	0.94	1.95	0.31	0.88	2.81
<b>Gender by Age</b>							
<b>Male</b>							
	43.85	41.85	36.08	45.62	43.23	55.73	42.49
	0.27	1.15	0.86	2.41	0.54	1.10	3.27
<b>Aged</b>							
65 - 74 years	19.70	20.51	9.10	9.72*	21.39	25.04	18.18*
	0.26	1.05	0.63	1.29	0.46	0.94	2.68
75 - 84 years	12.76	14.03	5.65	10.85	14.54	12.21	12.80*
	0.17	0.60	0.38	1.47	0.28	0.74	1.94
85 years and older	3.55	3.12	2.61	3.63*	3.87	3.84	1.89*
	0.10	0.32	0.29	0.95	0.15	0.38	0.71
<b>Disabled</b>							
Under 45 years	2.20	0.54*	8.46	7.23	0.47	3.20	2.28*
	0.06	0.13	0.40	0.89	0.06	0.28	0.74
45 - 64 years	5.65	3.65	10.26	14.19*	2.96	11.45	7.33*
	0.15	0.54	0.52	1.54	0.27	0.76	1.82

**Table 8.2 Age, Gender, and Race/Ethnicity of Medicare Beneficiaries, by Insurance Status, 2002**

All Medicare Beneficiaries

Beneficiary Characteristic	Total	Supplemental Health Insurance				Fee-For- Service	Other
		Medicare Risk HMO <sup>3</sup>	Medicaid (Buy-ins)	Medicaid (Survey Reported)	Private Insurance		
<b>Beneficiaries (in 000s)</b>	41,887	5,399	5,957	1,055	22,825	5,909	738
	111	129	119	57	214	162	63
<b>Beneficiaries as a Percent of Column Total</b>							
<b>Female</b>	56.15	58.15	63.92	54.38	56.77	44.27	57.51
	0.27	1.15	0.86	2.41	0.54	1.10	3.27
<b>Aged</b>							
65 - 74 years	23.41	27.64	16.98	13.36*	26.03	17.75	23.41
	0.25	0.99	0.77	1.86	0.44	0.95	2.90
75 - 84 years	18.33	19.68	17.08	15.74	19.79	13.44	16.22*
	0.17	0.72	0.57	1.62	0.31	0.71	2.06
85 years and older	8.12	8.04	11.39	14.14	7.71	5.46	7.70*
	0.14	0.53	0.64	1.54	0.23	0.41	1.40
<b>Disabled</b>							
Under 45 years	1.63	0.35*	6.50	3.55*	0.59	1.59	1.23*
	0.06	0.09	0.38	0.67	0.07	0.17	0.48
45 - 64 years	4.66	2.44*	11.97	7.58*	2.66	6.04	8.95*
	0.15	0.32	0.74	1.83	0.20	0.47	2.35
<b>Race/Ethnicity by Age<sup>2</sup></b>							
<b>White non-Hispanic</b>	79.23	73.92	57.16	51.36	88.85	74.87	72.60
	0.42	1.21	1.27	2.48	0.46	1.21	3.54
<b>Aged</b>							
65 - 74 years	34.20	34.36	13.90	8.87*	41.59	30.95	30.13
	0.32	1.23	0.70	1.43	0.57	1.24	3.35
75 - 84 years	25.90	25.77	12.34	14.73	31.42	20.76	22.36
	0.25	0.79	0.59	1.63	0.40	0.98	2.26
85 years and older	9.75	9.15	8.19	13.29	10.72	7.73	7.87*
	0.14	0.57	0.40	1.63	0.25	0.54	1.50
<b>Disabled</b>							
Under 45 years	2.53	0.53*	9.45	5.48*	0.83	3.46	2.38*
	0.07	0.12	0.45	0.89	0.08	0.32	0.78
45 - 64 years	6.85	4.11	13.28	8.99*	4.29	11.98	9.86*
	0.20	0.48	0.68	1.42	0.27	0.89	1.86

**Table 8.2 Age, Gender, and Race/Ethnicity of Medicare Beneficiaries, by Insurance Status, 2002**

All Medicare Beneficiaries

Beneficiary Characteristic	Total	Supplemental Health Insurance				Fee-For- Service	Other
		Medicare Risk HMO <sup>3</sup>	Medicaid (Buy-ins)	Medicaid (Survey Reported)	Private Insurance		
<b>Beneficiaries (in 000s)</b>	41,887	5,399	5,957	1,055	22,825	5,909	738
	111	129	119	57	214	162	63
<b>Beneficiaries as a Percent of Column Total</b>							
<b>Black non-Hispanic</b>	9.52	9.51	22.17	11.71	4.91	13.17	18.11*
	0.19	0.82	0.87	1.60	0.31	0.80	3.18
<b>Aged</b>							
65 - 74 years	3.79	4.97	5.33	2.84*	2.44	6.19	6.54*
	0.13	0.53	0.45	0.91	0.20	0.59	2.01
75 - 84 years	2.31	2.87	5.16	2.63*	1.21	2.82	4.85*
	0.09	0.37	0.42	0.78	0.11	0.29	1.34
85 years and older	0.86	0.40*	3.03	1.09*	0.41	0.71*	1.29*
	0.05	0.13	0.32	0.43	0.07	0.14	0.67
<b>Disabled</b>							
Under 45 years	0.73	0.19*	3.40	2.50*	0.09*	0.63*	1.00*
	0.04	0.07	0.26	0.61	0.03	0.09	0.43
45 - 64 years	1.84	1.08*	5.26	2.65*	0.75*	2.81	4.44*
	0.09	0.20	0.54	0.91	0.15	0.33	2.02
<b>Hispanic</b>	7.32	11.71	12.61	32.51	3.72	7.68	4.92*
	0.33	0.86	0.90	1.77	0.31	0.77	1.36
<b>Aged</b>							
65 - 74 years	3.27	6.18	4.31	10.94*	1.93	3.48	2.43*
	0.19	0.71	0.52	1.03	0.20	0.43	0.97
75 - 84 years	1.83	3.52	2.62	8.48*	1.06	1.37*	1.02*
	0.12	0.41	0.32	0.86	0.11	0.32	0.60
85 years and older	0.70	1.13*	1.72	3.00*	0.29*	0.56*	0.20*
	0.06	0.20	0.24	0.48	0.05	0.14	0.20

**Table 8.2 Age, Gender, and Race/Ethnicity of Medicare Beneficiaries, by Insurance Status, 2002**

All Medicare Beneficiaries

Beneficiary Characteristic	Total	Supplemental Health Insurance				Fee-For- Service	Other
		Medicare Risk HMO <sup>3</sup>	Medicaid (Buy-ins)	Medicaid (Survey Reported)	Private Insurance		
<b>Beneficiaries (in 000s)</b>	41,887	5,399	5,957	1,055	22,825	5,909	738
	<i>111</i>	<i>129</i>	<i>119</i>	<i>57</i>	<i>214</i>	<i>162</i>	<i>63</i>
<b>Beneficiaries as a Percent of Column Total</b>							
<b>Disabled</b>							
Under 45 years	0.38	0.18*	1.38	2.08*	0.08*	0.45*	0.14*
	<i>0.03</i>	<i>0.06</i>	<i>0.19</i>	<i>0.25</i>	<i>0.02</i>	<i>0.08</i>	<i>0.10</i>
45 - 64 years	1.13	0.71*	2.58*	8.01*	0.36*	1.82*	1.13*
	<i>0.10</i>	<i>0.20</i>	<i>0.46</i>	<i>1.41</i>	<i>0.10</i>	<i>0.35</i>	<i>0.70</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.

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

2 Race/ethnicity percentages do not add to 100 percent because the category "Other Race/Ethnicity" is not included as a category in the table, although it is included in the total.

3 HMO stands for Health Maintenance Organization.

**Table 8.3 Demographic and Socioeconomic Characteristics of Medicare Beneficiaries, by Dual Eligible Status, 2002**

All Medicare Beneficiaries

Beneficiary Characteristics	Total	Insurance Coverage		
		Medicaid (Buy-ins)	Medicaid (Survey Reported)	Non-Dual Eligibles
<b>Beneficiaries in (000s)</b>	41,887	5,957	1,055	34,871
	111	119	57	154
<b>Beneficiaries as a Percent of Column Total</b>				
<b>Marital Status</b>				
Married	51.29	19.45	31.97	57.29
	0.38	0.85	2.56	0.41
Widowed	30.54	35.98	35.60	29.46
	0.36	0.96	3.01	0.36
Divorced/separated	11.15	22.89	16.53	8.99
	0.28	0.95	2.07	0.30
Never married	7.02	21.67	15.90	4.26
	0.18	0.76	1.47	0.17
<b>Living Arrangement</b>				
<b>Community</b>				
Lives alone	28.99	32.65	23.12	28.55
	0.44	1.22	2.20	0.45
With spouse	49.05	15.98	26.44	55.39
	0.38	0.79	2.52	0.41
With children	9.15	15.89	9.94*	7.98
	0.24	0.77	2.30	0.24
With others	7.29	16.73	10.99	5.57
	0.22	0.76	1.44	0.23
<b>Long-Term Care Facility</b>	5.52	18.76	29.50	2.53
	0.16	0.73	2.18	0.14
<b>Race/Ethnicity</b>				
White non-Hispanic	79.23	57.16	51.36	83.83
	0.42	1.27	2.48	0.42
Black non-Hispanic	9.52	22.17	11.71	7.30
	0.19	0.87	1.60	0.24
Hispanic	7.32	12.61	32.51	5.65
	0.33	0.90	1.77	0.31
Other	3.94	8.06	4.42*	3.22
	0.25	0.79	1.42	0.24



<b>Schooling</b>				
0 - 8 years	14.69	36.64	37.90	10.49
	<i>0.30</i>	<i>1.22</i>	<i>1.88</i>	<i>0.25</i>
9 - 12 years (no diploma)	16.31	24.01	19.88	14.96
	<i>0.36</i>	<i>0.83</i>	<i>2.10</i>	<i>0.41</i>
High school graduate	30.34	23.20	21.83	31.73
	<i>0.46</i>	<i>0.96</i>	<i>2.49</i>	<i>0.53</i>
Voc/tech/bus/etc.	6.72	3.14	2.92*	7.41
	<i>0.22</i>	<i>0.35</i>	<i>0.80</i>	<i>0.25</i>
Some college	14.35	7.04	10.82*	15.63
	<i>0.35</i>	<i>0.54</i>	<i>1.89</i>	<i>0.41</i>
Any college degree	17.60	5.98	6.65*	19.78
	<i>0.44</i>	<i>0.55</i>	<i>1.22</i>	<i>0.50</i>
<b>Income</b>				
\$5,000 or less	3.93	9.46	15.08	2.65
	<i>0.21</i>	<i>0.74</i>	<i>1.57</i>	<i>0.18</i>
\$5,001 - \$10,000	17.89	64.49	42.73	9.18
	<i>0.30</i>	<i>1.01</i>	<i>2.37</i>	<i>0.28</i>
\$10,001 - \$15,000	16.11	17.15	20.24	15.81
	<i>0.28</i>	<i>0.71</i>	<i>2.02</i>	<i>0.33</i>
\$15,001 - \$20,000	12.19	4.98	11.43	13.44
	<i>0.29</i>	<i>0.51</i>	<i>1.60</i>	<i>0.32</i>
\$20,001 - \$25,000	11.21	1.41*	3.79*	13.11
	<i>0.28</i>	<i>0.23</i>	<i>1.18</i>	<i>0.34</i>
\$25,001 - \$30,000	9.02	1.02*	2.07*	10.60
	<i>0.28</i>	<i>0.18</i>	<i>0.72</i>	<i>0.33</i>
\$30,001 - \$35,000	5.91	0.39*	2.03*	6.97
	<i>0.20</i>	<i>0.19</i>	<i>0.80</i>	<i>0.25</i>
\$35,001 - \$40,000	5.98	0.41*	0.38*	7.10
	<i>0.24</i>	<i>0.16</i>	<i>0.26</i>	<i>0.28</i>
More than \$40,000	17.75	0.68*	2.26*	21.14
	<i>0.43</i>	<i>0.18</i>	<i>0.66</i>	<i>0.50</i>
<b>Metropolitan Area Resident</b>				
Yes	76.31	69.38	81.35	77.34
	<i>0.24</i>	<i>0.96</i>	<i>1.80</i>	<i>0.27</i>
No	23.69	30.62	18.65	22.66
	<i>0.24</i>	<i>0.96</i>	<i>1.80</i>	<i>0.27</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.

1 HMO stands for Health Maintenance Organization.

**Table 8.4 Demographic and Socioeconomic Characteristics of Medicare Beneficiaries, by Insurance Status, 2002**

All Medicare Beneficiaries

Beneficiary Characteristic	Total	Medicare Risk HMO <sup>1</sup>	Supplemental Health Insurance				Fee-For- Service	Other
			Medicaid (Buy-ins)	Medicaid (Survey Reported)	Private Insurance			
<b>Beneficiaries (in 000s)</b>	41,887	5,399	5,957	1,055	22,825		5,909	738
	111	129	119	57	214		162	63
<b>Beneficiaries as a Percent of Column Total</b>								
<b>Marital Status</b>								
Married	51.29	51.07	19.45	31.97	61.21		49.66	42.58
	0.38	1.22	0.85	2.56	0.51		1.06	3.21
Widowed	30.54	34.56	35.98	35.60	29.22		25.37	32.26
	0.36	0.97	0.96	3.01	0.47		0.99	2.65
Divorced/separated	11.15	10.63	22.89	16.53	6.24		17.42	14.57*
	0.28	0.75	0.95	2.07	0.30		0.97	2.41
Never married	7.02	3.74	21.67	15.90	3.34		7.54	10.59*
	0.18	0.42	0.76	1.47	0.19		0.56	2.42
<b>Living Arrangement</b>								
<b>Community</b>								
Lives alone	28.99	30.54	32.65	23.12	27.67		29.14	36.24
	0.44	1.09	1.22	2.20	0.54		1.07	3.07
With spouse	49.05	49.34	15.98	26.44	59.45		47.01	41.09
	0.38	1.16	0.79	2.52	0.54		1.06	3.20
With children	9.15	11.09	15.89	9.94*	6.61		10.06	10.85*
	0.24	0.79	0.77	2.30	0.31		0.75	1.70
With others	7.29	6.23	16.73	10.99	4.18		9.57	11.41*
	0.22	0.61	0.76	1.44	0.25		0.74	2.06
<b>Long-Term Care Facility</b>	5.52	2.79	18.76	29.50	2.09		4.21	0.42*
	0.16	0.34	0.73	2.18	0.15		0.41	0.42
<b>Race/Ethnicity</b>								
White non-Hispanic	79.23	73.92	57.16	51.36	88.85		74.87	72.60
	0.42	1.21	1.27	2.48	0.46		1.21	3.54
Black non-Hispanic	9.52	9.51	22.17	11.71	4.91		13.17	18.11*
	0.19	0.82	0.87	1.60	0.31		0.80	3.18
Hispanic	7.32	11.71	12.61	32.51	3.72		7.68	4.92*
	0.33	0.86	0.90	1.77	0.31		0.77	1.36
Other	3.94	4.85	8.06	4.42*	2.52		4.28	4.38*
	0.25	0.57	0.79	1.42	0.23		0.58	1.53

**Table 8.4 Demographic and Socioeconomic Characteristics of Medicare Beneficiaries, by Insurance Status, 2002**

All Medicare Beneficiaries

Beneficiary Characteristic	Total	Medicare Risk HMO <sup>1</sup>	Supplemental Health Insurance				Fee-For- Service	Other
			Medicaid (Buy-ins)	Medicaid (Survey Reported)	Private Insurance			
<b>Beneficiaries (in 000s)</b>	41,887	5,399	5,957	1,055	22,825		5,909	738
	111	129	119	57	214		162	63
<b>Beneficiaries as a Percent of Column Total</b>								
<b>Schooling</b>								
0 - 8 years	14.69	12.21	36.64	37.90	8.18		17.11	16.36
	0.30	0.67	1.22	1.88	0.26		0.90	2.30
9 - 12 years (no diploma)	16.31	16.43	24.01	19.88	13.52		18.69	18.96
	0.36	0.94	0.83	2.10	0.48		0.83	2.36
High school graduate	30.34	32.68	23.20	21.83	32.29		29.16	27.99
	0.46	1.32	0.96	2.49	0.66		1.15	2.57
Voc/tech/bus/etc.	6.72	6.08	3.14	2.92*	7.90		6.72	7.28*
	0.22	0.56	0.35	0.80	0.33		0.62	1.49
Some college	14.35	16.46	7.04	10.82*	15.66		14.48	17.88*
	0.35	1.04	0.54	1.89	0.46		0.84	2.80
Any college degree	17.60	16.15	5.98	6.65*	22.44		13.84	11.53*
	0.44	0.96	0.55	1.22	0.59		0.90	2.40
<b>Income</b>								
\$5,000 of less	3.93	2.38	9.46	15.08	2.01		5.27	3.58*
	0.21	0.36	0.74	1.57	0.18		0.57	1.04
\$5,001 - \$10,000	17.89	12.72	64.49	42.73	5.99		16.97	19.70
	0.30	0.88	1.01	2.37	0.28		0.80	2.82
\$10,001 - \$15,000	16.11	20.00	17.15	20.24	13.03		21.16	28.43
	0.28	0.77	0.71	2.02	0.40		0.91	2.66
\$15,001 - \$20,000	12.19	14.89	4.98	11.43	13.01		13.77	13.73*
	0.29	0.96	0.51	1.60	0.36		0.82	2.12
\$20,001 - \$25,000	11.21	14.67	1.41*	3.79*	13.47		10.53	11.20*
	0.28	0.83	0.23	1.18	0.45		0.67	1.84
\$25,001 - \$30,000	9.02	9.30	1.02*	2.07*	11.61		8.23	7.63*
	0.28	0.70	0.18	0.72	0.42		0.60	1.88
\$30,001 - \$35,000	5.91	6.04	0.39*	2.03*	7.72		5.52	2.28*
	0.20	0.53	0.19	0.80	0.29		0.69	0.90
\$35,001 - \$40,000	5.98	6.19	0.41*	0.38*	7.94		5.17	3.29*
	0.24	0.54	0.16	0.26	0.40		0.54	1.30
More than \$40,000	17.75	13.81	0.68*	2.26*	25.23		13.38	10.17*
	0.43	0.85	0.18	0.66	0.63		0.89	1.89

**Table 8.4 Demographic and Socioeconomic Characteristics of Medicare Beneficiaries, by Insurance Status, 2002**

All Medicare Beneficiaries

Beneficiary Characteristic	Total	Medicare Risk HMO <sup>1</sup>	Supplemental Health Insurance				Other
			Medicaid (Buy-ins)	Medicaid (Survey Reported)	Private Insurance	Fee-For- Service	
Beneficiaries (in 000s)	41,887	5,399	5,957	1,055	22,825	5,909	738
	111	129	119	57	214	162	63
Beneficiaries as a Percent of Column Total							
Metropolitan Area Resident							
Yes	76.31	97.57	69.38	81.35	74.02	71.70	76.96
	0.24	1.10	0.96	1.80	0.46	1.20	3.93
No	23.69	2.43	30.62	18.65	25.98	28.30	23.04
	0.24	1.10	0.96	1.80	0.46	1.20	3.93

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> HMO stands for Health Maintenance Organization.

**Table 8.5 Perceived Health and Functioning of Medicare Beneficiaries, by Dual Eligible Status, 2002**

All Medicare Beneficiaries

Measure of Perceived Health or Functioning <sup>1</sup>	Total	Insurance Coverage		
		Medicaid (Buy-ins)	Medicaid (Survey Reported)	Non-Dual Eligibles
<b>Beneficiaries (in 000s)</b>	41,887	5,957	1,055	34,871
	111	119	57	154
<b>Beneficiaries as a Percent of Column Total</b>				
<b>Health Status</b>				
Excellent	14.31	5.85	4.75*	16.05
	0.36	0.50	1.19	0.41
Very good	24.98	12.72	6.56*	27.62
	0.40	0.75	1.12	0.46
Good	30.43	29.24	25.22	30.80
	0.41	0.93	2.83	0.49
Fair	20.59	33.05	43.10	17.78
	0.35	0.96	2.31	0.38
Poor	9.69	19.13	20.36	7.76
	0.22	0.85	2.21	0.24
<b>Functional Limitation</b>				
None	49.64	24.12	18.84	54.89
	0.43	0.83	2.39	0.50
IADL only <sup>2</sup>	15.20	17.76	18.97	14.65
	0.33	0.78	1.68	0.36
One to two ADLs <sup>3</sup>	20.97	26.97	21.15	19.95
	0.37	0.86	1.87	0.40
Three to six ADLs	14.20	31.14	41.04	10.52
	0.31	0.90	2.61	0.31
<b>Upper Extremity Limitation</b>				
No	57.63	40.26	36.50	61.20
	0.48	1.10	3.60	0.51
Yes, no ADL/IADL present	10.68	6.92	6.53*	11.44
	0.29	0.52	1.52	0.34
Yes, ADL/IADL present	31.69	52.82	56.96	27.35
	0.40	1.02	3.87	0.43

**Table 8.5 Perceived Health and Functioning of Medicare Beneficiaries, by Dual Eligible Status, 2002**

All Medicare Beneficiaries

Measure of Perceived Health or Functioning <sup>1</sup>	Total	Insurance Coverage		
		Medicaid (Buy-ins)	Medicaid (Survey Reported)	Non-Dual Eligibles
<b>Beneficiaries (in 000s)</b>	41,887	5,957	1,055	34,871
	<i>111</i>	<i>119</i>	<i>57</i>	<i>154</i>
<b>Beneficiaries as a Percent of Column Total</b>				
<b>Mobility Limitation</b>				
No	49.42	28.18	25.34	53.75
	<i>0.44</i>	<i>0.96</i>	<i>2.51</i>	<i>0.46</i>
Yes, no ADL/IADL present	9.97	8.74	5.92*	10.30
	<i>0.30</i>	<i>0.64</i>	<i>1.13</i>	<i>0.32</i>
Yes, ADL/IADL present	40.61	63.07	68.74	35.95
	<i>0.43</i>	<i>1.07</i>	<i>2.51</i>	<i>0.46</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.

- 1 Beneficiaries who were administered a community interview answered health status and functioning questions themselves, unless they were unable to do so. A proxy, such as a nurse, always answered questions about the beneficiary's health status and functioning for long-term care facility interviews.
- 2 IADL stands for Instrumental Activity of Daily Living.
- 3 ADL stands for Activity of Daily Living.

**Table 8.6 Perceived Health and Functioning of Medicare Beneficiaries, by Insurance Coverage, 2002**

All Medicare Beneficiaries

Measure of Perceived Health or Functioning <sup>1</sup>	Total	Medicare Risk HMO <sup>4</sup>	Supplemental Health Insurance				Fee-for-Service	Other
			Medicaid (Buy-ins)	Medicaid (Survey Reported)	Private Insurance			
<b>Beneficiaries (in 000s)</b>	41,887	5,399	5,957	1,055	22,825	5,909	738	
	111	129	119	57	214	162	63	
<b>Beneficiaries as a Percent of Column Total</b>								
<b>Health Status</b>								
Excellent	14.31	16.69	5.85	4.75*	16.30	15.11	10.99*	
	0.36	0.96	0.50	1.19	0.53	0.91	2.35	
Very good	24.98	28.48	12.72	6.56*	29.27	20.88	24.21	
	0.40	1.10	0.75	1.12	0.60	1.03	2.78	
Good	30.43	32.96	29.24	25.22	30.80	28.27	35.03	
	0.41	0.93	0.93	2.83	0.59	1.09	3.10	
Fair	20.59	15.86	33.05	43.10	17.02	21.83	23.06	
	0.35	0.78	0.96	2.31	0.48	1.02	2.71	
Poor	9.69	6.01	19.13	20.36	6.61	13.90	6.71*	
	0.22	0.55	0.85	2.21	0.32	0.79	1.59	
<b>Functional Limitation</b>								
None	49.64	55.95	24.12	18.84	56.18	49.32	51.43	
	0.43	1.12	0.83	2.39	0.72	1.30	3.67	
IADL only <sup>2</sup>	15.20	13.36	17.76	18.97	14.71	15.88	12.46*	
	0.33	0.73	0.78	1.68	0.43	0.71	2.05	
One to two ADLs <sup>3</sup>	20.97	20.29	26.97	21.15	19.61	20.54	23.19	
	0.37	0.87	0.86	1.87	0.57	0.91	2.88	
Three to six ADLs	14.20	10.40	31.14	41.04	9.50	14.26	12.91*	
	0.31	0.76	0.90	2.61	0.40	0.95	2.26	
<b>Upper Extremity Limitation</b>								
No	57.63	62.86	40.26	36.50	61.96	57.13	58.13	
	0.48	1.37	1.10	3.60	0.59	1.32	3.59	
Yes, no ADL/IADL present	10.68	11.72	6.92	6.53*	11.58	10.77	10.50*	
	0.29	0.74	0.52	1.52	0.47	0.65	2.30	
Yes, ADL/IADL present	31.69	25.42	52.82	56.96	26.45	32.10	31.38	
	0.40	1.09	1.02	3.87	0.56	1.19	3.39	

**Table 8.6 Perceived Health and Functioning of Medicare Beneficiaries, by Insurance Coverage, 2002**

All Medicare Beneficiaries

Measure of Perceived Health or Functioning <sup>1</sup>	Total	Medicare Risk HMO <sup>4</sup>	Supplemental Health Insurance				Fee-for-Service	Other
			Medicaid (Buy-ins)	Medicaid (Survey Reported)	Private Insurance			
<b>Beneficiaries (in 000s)</b>	41,887	5,399	5,957	1,055	22,825		5,909	738
	<i>111</i>	<i>129</i>	<i>119</i>	<i>57</i>	<i>214</i>		<i>162</i>	<i>63</i>
<b>Beneficiaries as a Percent of Column Total</b>								
<b>Mobility Limitation</b>								
No	49.42	55.12	28.18	25.34	55.27		47.76	44.79
	<i>0.44</i>	<i>1.20</i>	<i>0.96</i>	<i>2.51</i>	<i>0.56</i>		<i>1.28</i>	<i>2.95</i>
Yes, no ADL/IADL present	9.97	9.95	8.74	5.92*	10.23		10.46	13.94*
	<i>0.30</i>	<i>0.74</i>	<i>0.64</i>	<i>1.13</i>	<i>0.44</i>		<i>0.71</i>	<i>2.20</i>
Yes, ADL/IADL present	40.61	34.93	63.07	68.74	34.51		41.78	41.27
	<i>0.43</i>	<i>1.08</i>	<i>1.07</i>	<i>2.51</i>	<i>0.65</i>		<i>1.24</i>	<i>3.13</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.

- 1 Beneficiaries who were administered a community interview answered health status and functioning questions themselves, unless they were unable to do so. A proxy, such as a nurse, always answered questions about the beneficiary's health status and functioning for long-term care facility interviews.
- 2 IADL stands for Instrumental Activity of Daily Living.
- 3 ADL stands for Activity of Daily Living.
- 4 HMO stands for Health Maintenance Organization.



**Table 8.7 Self-Reported Health Conditions and Risk Factors of Medicare Beneficiaries, by Dual Eligible Status, 2002**

All Medicare Beneficiaries

Self-Reported Health Condition <sup>1</sup>	Total	Insurance Coverage		
		Medicaid (Buy-ins)	Medicaid (Survey Reported)	Non-Dual Eligibles
<b>Beneficiaries (in 000s)</b>	41,887	5,957	1,055	34,871
	<i>111</i>	<i>119</i>	<i>57</i>	<i>154</i>
<b>Beneficiaries as a Percent of Column Total</b>				
<b>Chronic Conditions</b>				
None	11.27	11.82	13.14	11.12
	<i>0.29</i>	<i>0.65</i>	<i>1.74</i>	<i>0.34</i>
One	17.78	13.29	12.52	18.71
	<i>0.34</i>	<i>0.71</i>	<i>1.04</i>	<i>0.39</i>
Two or more	70.95	74.89	74.34	70.17
	<i>0.40</i>	<i>0.96</i>	<i>2.11</i>	<i>0.44</i>
<b>Disease/Condition</b>				
Hypertension	57.08	57.83	55.90	56.99
	<i>0.42</i>	<i>0.94</i>	<i>2.55</i>	<i>0.47</i>
Diabetes	19.68	25.56	27.69	18.44
	<i>0.35</i>	<i>1.02</i>	<i>2.21</i>	<i>0.35</i>
Arthritis	56.15	55.89	44.81	56.54
	<i>0.44</i>	<i>1.12</i>	<i>3.34</i>	<i>0.47</i>
Osteoporosis/broken hip	18.84	18.98	19.32	18.80
	<i>0.32</i>	<i>0.94</i>	<i>1.95</i>	<i>0.35</i>
Pulmonary disease	15.01	20.53	18.69	13.95
	<i>0.25</i>	<i>0.96</i>	<i>1.61</i>	<i>0.26</i>
Stroke	11.70	14.12	14.61	11.19
	<i>0.24</i>	<i>0.67</i>	<i>1.90</i>	<i>0.25</i>
Alzheimer's disease	5.02	10.42	17.44	3.72
	<i>0.15</i>	<i>0.58</i>	<i>1.62</i>	<i>0.14</i>
Parkinson's disease	1.57	2.12	4.44*	1.39
	<i>0.10</i>	<i>0.22</i>	<i>0.92</i>	<i>0.12</i>
Skin cancer	16.27	6.41	3.90*	18.33
	<i>0.29</i>	<i>0.57</i>	<i>1.25</i>	<i>0.33</i>
Other type of cancer	16.63	12.30	8.32*	17.62
	<i>0.32</i>	<i>0.76</i>	<i>1.10</i>	<i>0.36</i>

**Table 8.7 Self-Reported Health Conditions and Risk Factors of Medicare Beneficiaries, by Dual Eligible Status, 2002**

All Medicare Beneficiaries

Self-Reported Health Condition <sup>1</sup>	Total	Insurance Coverage		
		Medicaid (Buy-ins)	Medicaid (Survey Reported)	Non-Dual Eligibles
<b>Beneficiaries (in 000s)</b>	41,887	5,957	1,055	34,871
	<i>111</i>	<i>119</i>	<i>57</i>	<i>154</i>
<b>Beneficiaries as a Percent of Column Total</b>				
<b>Urinary Incontinence</b>	25.53	35.27	35.25	23.58
	<i>0.44</i>	<i>0.92</i>	<i>2.55</i>	<i>0.49</i>
<b>Smokers</b>				
Never smoked	41.25	49.32	52.84	39.56
	<i>0.50</i>	<i>1.09</i>	<i>3.27</i>	<i>0.53</i>
Former smoker	44.19	28.86	28.74	47.22
	<i>0.51</i>	<i>1.00</i>	<i>2.71</i>	<i>0.56</i>
Current smoker	14.56	21.83	18.41	13.22
	<i>0.33</i>	<i>0.88</i>	<i>1.86</i>	<i>0.35</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.

- 1 Beneficiaries who were administered a community interview answered health status and functioning questions themselves, unless they were unable to do so. A proxy, such as a nurse, always answered questions about the beneficiary's health status and functioning for long-term care facility interviews.

**Table 8.8 Self-Reported Health Conditions and Risk Factors of Medicare Beneficiaries, by Insurance Coverage, 2002**

All Medicare Beneficiaries

Self-Reported Health Condition <sup>1</sup>	Total	Medicare Risk HMO <sup>2</sup>	Supplemental Health Insurance				Fee-For-Service	Other
			Medicaid (Buy-ins)	Medicaid (Survey Reported)	Private Insurance			
<b>Beneficiaries (in 000s)</b>	41,887	5,399	5,957	1,055	22,825		5,909	738
	111	129	119	57	214		162	63
<b>Beneficiaries as a Percent of Column Total</b>								
<b>Chronic Conditions</b>								
None	11.27	11.91	11.82	13.14	10.21		14.24	8.42*
	0.29	0.77	0.65	1.74	0.42		0.92	2.56
One	17.78	19.25	13.29	12.52	18.76		18.23	17.20*
	0.34	1.30	0.71	1.04	0.43		0.96	2.62
Two or more	70.95	68.84	74.89	74.34	71.03		67.53	74.38
	0.40	1.25	0.96	2.11	0.54		1.07	3.13
<b>Disease/Condition</b>								
Hypertension	57.08	56.43	57.83	55.90	57.73		53.91	62.77
	0.42	1.36	0.94	2.55	0.61		0.96	3.34
Diabetes	19.68	20.12	25.56	27.69	17.90		18.61	21.37
	0.35	0.83	1.02	2.21	0.41		0.97	2.78
Arthritis	56.15	56.07	55.89	44.81	57.98		50.30	65.70
	0.44	1.36	1.12	3.34	0.54		1.07	2.92
Osteoporosis/broken hip	18.84	18.84	18.98	19.32	20.17		13.56	18.37
	0.32	0.87	0.94	1.95	0.46		0.86	2.48
Pulmonary disease	15.01	13.37	20.53	18.69	13.40		15.91	19.49
	0.25	0.74	0.96	1.61	0.32		0.74	2.29
Stroke	11.70	10.27	14.12	14.61	11.00		12.72	11.63*
	0.24	0.70	0.67	1.90	0.29		0.85	2.28
Alzheimer's disease	5.02	4.06	10.42	17.44	3.34		4.98	3.14*
	0.15	0.37	0.58	1.62	0.17		0.48	0.97
Parkinson's disease	1.57	1.10*	2.12	4.44*	1.46		1.44*	1.06*
	0.10	0.26	0.22	0.92	0.15		0.28	0.58
Skin cancer	16.27	15.59	6.41	3.90*	20.53		13.65	7.97*
	0.29	0.73	0.57	1.25	0.41		0.70	1.64
Other type of cancer	16.63	19.18	12.30	8.32*	18.22		14.10	15.61*
	0.32	0.99	0.76	1.10	0.43		0.76	2.04

**Table 8.8 Self-Reported Health Conditions and Risk Factors of Medicare Beneficiaries, by Insurance Coverage, 2002**

All Medicare Beneficiaries

Self-Reported Health Condition <sup>1</sup>	Total	Medicare Risk HMO <sup>2</sup>	Supplemental Health Insurance				Fee-For-Service	Other
			Medicaid (Buy-ins)	Medicaid (Survey Reported)	Private Insurance			
<b>Beneficiaries (in 000s)</b>	41,887	5,399	5,957	1,055	22,825		5,909	738
	<i>111</i>	<i>129</i>	<i>119</i>	<i>57</i>	<i>214</i>		<i>162</i>	<i>63</i>
<b>Beneficiaries as a Percent of Column Total</b>								
<b>Urinary Incontinence</b>	25.53	23.07	35.27	35.25	23.82		23.32	22.14
	<i>0.44</i>	<i>1.14</i>	<i>0.92</i>	<i>2.55</i>	<i>0.59</i>		<i>1.00</i>	<i>2.93</i>
<b>Smokers</b>								
Never smoked	41.25	39.97	49.32	52.84	40.99		33.88	37.52
	<i>0.50</i>	<i>1.11</i>	<i>1.09</i>	<i>3.27</i>	<i>0.69</i>		<i>1.06</i>	<i>2.97</i>
Former smoker	44.19	47.98	28.86	28.74	47.90		44.28	44.26
	<i>0.51</i>	<i>1.07</i>	<i>1.00</i>	<i>2.71</i>	<i>0.73</i>		<i>1.02</i>	<i>3.47</i>
Current smoker	14.56	12.05	21.83	18.41	11.11		21.84	18.22
	<i>0.33</i>	<i>0.80</i>	<i>0.88</i>	<i>1.86</i>	<i>0.44</i>		<i>0.99</i>	<i>2.69</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.

1 Beneficiaries who were administered a community interview answered health status and functioning questions themselves, unless they were unable to do so. A proxy, such as a nurse, always answered questions about the beneficiary's health status and functioning for long-term care facility interviews.

2 HMO stands for Health Maintenance Organization.