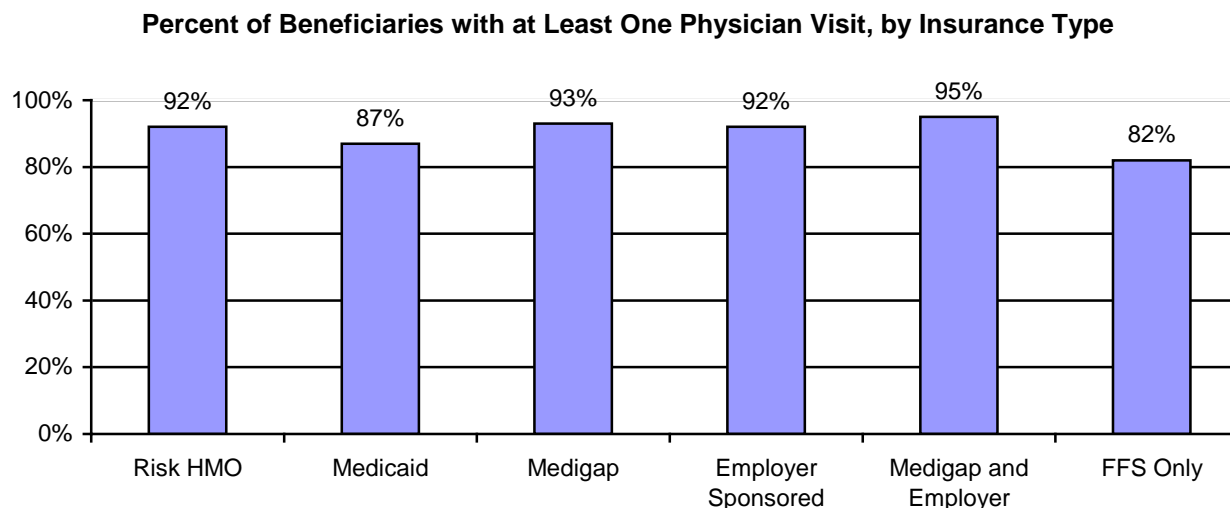


Section 3

Community Beneficiaries' Physician User Rates in 2002

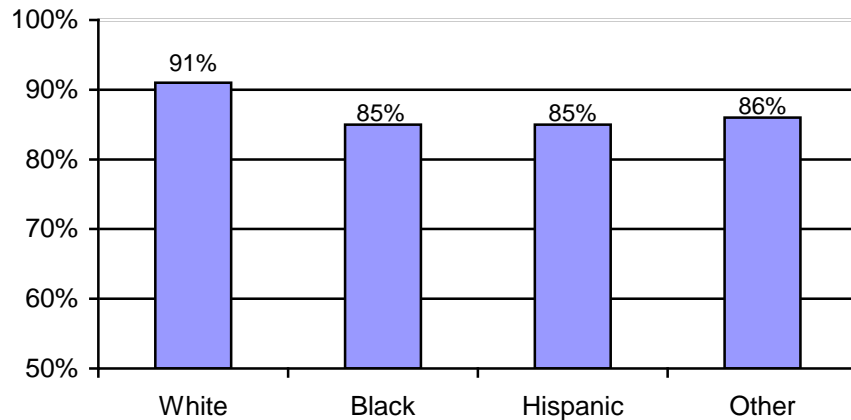
Physician User Rates, by Insurance Type



- Beneficiaries with Medigap, employer-sponsored, or a combination of both types of private supplemental policies were more likely than average to have had at least one physician service during that year. (Based on an average of 90 percent)
- Beneficiaries in Medicare risk HMOs were slightly more likely than average to have had at least one physician service during the year.
- Dually eligible beneficiaries were less likely than average to have seen a physician at least once during the year.
- Beneficiaries with FFS coverage and no supplemental insurance were significantly less likely than those with supplemental policies to have had at least one physician service.

Physician User Rates, by Race and Ethnicity

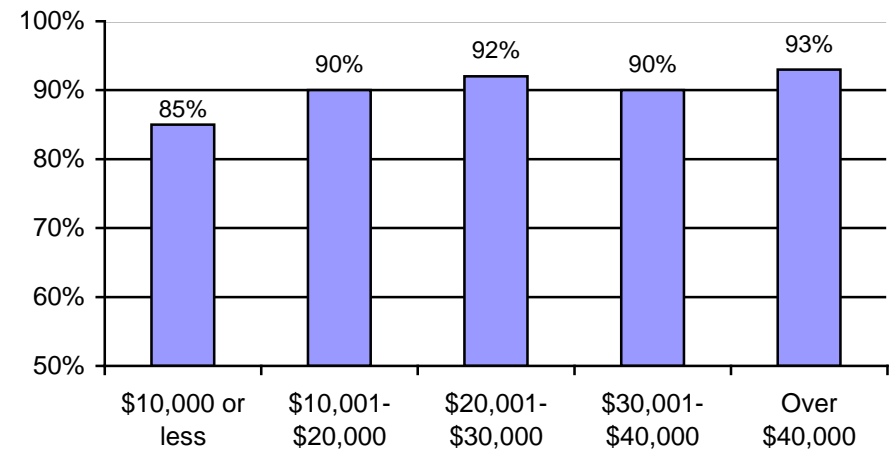
Percent of Beneficiaries with at Least One Physician Visit, by Race and Ethnicity



- White beneficiaries were much more likely to have used at least one physician service during the year than any other racial or ethnic group.
- Hispanic beneficiaries and Black beneficiaries were slightly less likely than average to have seen a physician at least once during the year.

Physician User Rates, By Income

Percent of Beneficiaries with at Least One Physician Visit, by Income



- Income was positively correlated with physician user rates. As incomes increased so did the percentage of beneficiaries who had seen a physician at some time during the year.
- Beneficiaries with incomes of \$10,000 or less were the least likely to have received at least one physician service. This group was the most likely to have no supplemental insurance or to receive Medicaid assistance.