

Table 3.1 Outpatient Hospital User Rates for Non-institutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2002

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	38.98	31.45	39.39	41.39	41.10	44.62	35.90	36.92
	0.49	1.16	1.18	1.12	0.87	2.41	1.15	3.30
Medicare Status ³								
Aged								
65 - 74 years	38.38	33.18	38.42	40.87	39.82	40.74	35.56	37.05*
	0.66	1.60	2.19	1.61	1.39	3.16	1.56	5.04
75 - 84 years	40.41	32.93	35.31	44.41	43.20	49.47	35.56	27.24*
	0.79	1.73	2.32	1.45	1.28	3.84	2.12	4.95
85 years and older	31.61	16.61*	31.60	36.21	32.00	54.18*	28.17	31.79*
	1.03	2.38	2.78	2.01	2.00	6.15	2.76	8.71
Disabled								
Under 45 years	39.94	32.53*	38.89	41.43*	46.68	63.87*	37.67	55.24*
	1.64	7.91	2.15	13.46	5.05	29.70	3.96	14.72
45 - 64 years	44.00	32.95*	47.58	33.11*	48.07	35.61*	40.09	53.34*
	1.68	4.09	2.29	5.66	3.26	19.23	3.43	10.20
Gender								
Male	38.47	34.24	35.00	40.79	39.65	40.58	38.53	39.91
	0.73	1.92	1.65	1.43	1.24	3.24	1.64	5.40
Female	39.39	29.40	42.15	41.77	42.39	47.91	32.49	34.69
	0.62	1.36	1.52	1.41	1.12	3.42	1.47	4.36
Living Arrangement								
Lives alone	37.54	27.09	39.19	40.92	42.17	41.20	31.83	32.42*
	0.85	1.93	2.05	1.69	1.55	4.56	2.10	6.54
With spouse	40.47	34.59	38.52	41.69	41.65	45.77	39.19	42.43
	0.67	1.96	2.35	1.36	1.13	2.74	1.90	5.44
With children	37.97	33.98	45.40	41.20	31.85	50.01*	30.92	33.30*
	1.31	3.23	2.82	3.45	3.17	7.34	3.30	8.98
With others	35.94	23.33*	35.06	41.87	39.84	38.76*	37.35	34.81*
	1.52	2.99	2.20	4.06	3.92	13.80	3.75	8.74

Table 3.1 Outpatient Hospital User Rates for Non-institutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2002

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	38.98	31.45	39.39	41.39	41.10	44.62	35.90	36.92
	0.49	1.16	1.18	1.12	0.87	2.41	1.15	3.30
Race/Ethnicity								
White non-Hispanic	40.37	33.04	41.17	41.62	42.29	45.23	38.40	34.93
	0.57	1.43	1.70	1.15	0.93	2.35	1.38	3.34
Black non-Hispanic	34.25	30.62	40.28	35.86*	33.13	23.55*	27.68	37.51*
	1.52	3.38	2.57	4.72	3.21	9.69	2.42	9.15
Hispanic	34.20	24.64	40.09	36.06*	34.43	61.54*	27.22	65.23*
	1.58	2.51	2.51	5.54	3.76	14.17	4.28	13.49
Other	32.19	24.79*	25.82	48.26*	34.44*	28.24*	35.29*	35.77*
	2.08	4.63	3.53	5.16	4.79	14.65	5.51	16.21
Income								
\$5,000 or less	35.33	30.35*	35.74	38.27*	47.13*	43.88*	25.49*	53.82*
	2.28	7.27	3.31	5.25	7.98	15.29	4.15	17.04
\$5,001 - \$10,000	37.42	21.39	41.29	42.21	34.95	37.71*	30.76	41.04*
	1.04	2.42	1.44	3.03	4.50	16.19	2.31	8.80
\$10,001 - \$15,000	37.70	30.16	36.20	41.69	39.14	47.37*	37.96	38.08*
	1.11	2.34	3.06	1.90	2.36	10.20	2.76	5.32
\$15,001 - \$20,000	38.49	37.58	34.74	38.72	41.00	44.32*	35.29	36.09*
	1.41	3.81	5.04	2.43	2.28	8.30	3.37	7.99
\$20,001 - \$25,000	40.88	34.06	41.47*	43.98	43.23	52.36*	35.67	24.44*
	1.29	2.91	8.54	2.26	2.63	5.78	3.43	8.99
\$25,001 - \$30,000	40.71	24.59*	40.95*	44.28	42.20	48.01	40.96	47.98*
	1.39	3.20	14.12	2.53	2.41	5.52	4.00	12.49
\$30,001 - \$35,000	37.12	32.52*	22.99*	32.63	40.05	36.68*	42.37	26.05*
	1.86	4.61	12.93	3.70	2.68	6.69	4.84	18.38
\$35,001 - \$40,000	40.07	38.05*	54.01*	44.66	40.85	42.66*	30.88*	13.75*
	2.00	4.84	17.34	4.07	3.10	8.31	5.94	12.95
More than \$40,000	40.71	34.20	50.28*	41.76	41.36	43.25	39.40	36.27*
	1.01	3.25	19.13	2.10	1.77	3.57	3.41	9.33

Table 3.1 Outpatient Hospital User Rates for Non-institutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2002

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	38.98	31.45	39.39	41.39	41.10	44.62	35.90	36.92
	0.49	1.16	1.18	1.12	0.87	2.41	1.15	3.30
Health Status								
Excellent	28.89	23.78	30.97	31.08	31.40	29.66*	23.80	30.67*
	1.04	2.87	4.40	1.81	1.95	4.00	2.48	9.39
Very Good	36.35	28.61	33.20	40.03	38.32	44.38	31.33	29.41*
	0.95	1.87	3.21	1.80	1.45	3.84	2.25	5.63
Good	39.77	34.03	36.54	42.12	42.62	47.62	36.27	39.62*
	0.83	1.68	1.92	1.64	1.74	3.89	2.02	6.51
Fair	44.36	35.29	42.21	50.51	46.92	62.81	39.07	40.95*
	0.90	2.73	2.21	2.33	2.05	7.00	2.57	6.05
Poor	48.60	43.35	45.71	47.93	52.32	49.73*	50.48	46.50*
	1.56	5.43	3.01	4.33	3.79	8.98	3.63	11.57
Functional Limitation								
None	35.52	29.23	34.09	39.22	37.05	40.34	31.57	30.40*
	0.63	1.57	2.21	1.29	1.15	2.73	1.42	4.33
IADL only	40.46	29.99	39.82	42.13	45.13	42.71*	36.48	51.92*
	1.11	2.56	2.26	2.70	2.12	6.94	2.98	9.58
One to two ADLs	43.49	36.98	41.80	45.01	44.97	64.16	42.50	41.32*
	0.99	2.59	2.54	1.84	1.63	5.96	2.32	8.23
Three to six ADLs	45.01	35.88	42.96	45.74	51.82	58.35*	42.66	39.45*
	1.29	3.90	2.37	3.24	3.12	8.45	3.04	8.45

Table 3.1 Outpatient Hospital User Rates for Non-institutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2002

Community Residents¹

Beneficiary Characteristic	Total	Medicare Risk HMO ²	Supplemental Health Insurance			Medicare Fee-For-Service Only	Other	
			Individually Purchased		Employer-Sponsored			Both Types of
			Medicaid	Private Insurance	Private Insurance			Private Insurance
Percent of Beneficiaries With at Least One Outpatient Hospital Stay								
All Beneficiaries	38.98	31.45	39.39	41.39	41.10	44.62	35.90	36.92
	0.49	1.16	1.18	1.12	0.87	2.41	1.15	3.30
Metropolitan Area Resident								
Yes	37.45	31.37	38.50	39.30	39.48	43.88	34.72	36.80
	0.56	1.18	1.42	1.40	0.97	2.73	1.39	3.67
No	43.94	34.58*	41.69	45.80	47.00	47.18	38.72	37.33*
	1.20	6.09	2.11	1.98	1.70	4.88	2.41	7.41

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, 2002

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 Physician Service								
All Beneficiaries	90.07	91.98	86.92	92.68	92.09	94.63	81.74	89.34
	0.31	0.68	0.80	0.52	0.55	1.04	0.91	1.67
Medicare Status ³								
Aged								
65 - 74 years	88.84	90.96	86.78	91.89	89.75	92.40	79.07	92.31
	0.52	1.13	1.62	0.92	0.92	1.56	1.63	3.50
75 - 84 years	92.47	93.52	88.31	93.33	94.63	97.82	85.66	88.62
	0.39	0.81	1.46	0.60	0.60	1.07	1.49	3.81
85 years and older	91.48	93.03	87.67	93.16	94.94	94.25	81.80	84.76*
	0.64	1.67	1.87	0.89	1.06	2.97	2.88	6.00
Disabled								
Under 45 years	81.35	88.49*	79.92	96.71*	89.78	100.00*	77.18	75.89*
	1.29	4.21	1.78	3.42	3.91	0.00	3.46	11.71
45 - 64 years	89.97	90.57	90.23	94.02	94.19	100.00*	83.98	88.64*
	0.91	2.61	1.33	3.70	1.99	0.00	2.11	4.77
Gender								
Male	88.01	91.55	81.61	91.91	90.28	95.09	80.13	86.26
	0.43	1.01	1.35	0.75	0.88	1.43	1.25	2.82
Female	91.72	92.30	90.26	93.17	93.71	94.26	83.83	91.63
	0.37	0.91	0.84	0.64	0.63	1.50	1.30	2.30
Living Arrangement								
Lives alone	89.72	92.87	86.67	92.96	91.83	93.38	80.62	88.47
	0.48	1.03	1.13	0.86	0.97	2.26	1.61	2.94
With spouse	91.02	91.60	89.59	92.27	92.02	94.70	84.46	92.30
	0.43	1.05	1.48	0.72	0.73	1.28	1.15	3.01
With children	89.55	91.37	88.15	92.85	95.74	97.07*	77.55	91.09*
	0.89	1.72	1.65	1.45	1.65	2.90	3.53	5.29
With others	85.69	91.77	83.32	95.06	89.36	100.00*	76.19	79.80*
	1.05	2.47	1.76	1.83	2.68	0.00	2.74	6.91

Table 3.2 Physician Services User Rates for Non-institutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2002

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 Physician Service								
All Beneficiaries	90.07	91.98	86.92	92.68	92.09	94.63	81.74	89.34
	0.31	0.68	0.80	0.52	0.55	1.04	0.91	1.67
Race/Ethnicity								
White non-Hispanic	91.43	92.68	89.61	92.96	92.66	94.47	84.49	90.65
	0.33	0.70	0.82	0.56	0.55	1.09	0.95	2.26
Black non-Hispanic	84.59	92.09	83.50	92.08	88.10	100.00*	73.55	87.20*
	1.28	2.01	1.80	3.14	2.88	0.00	2.91	5.00
Hispanic	85.14	92.23	83.32	87.55	88.95	94.72*	71.15	100.00*
	1.29	1.56	2.84	3.89	3.51	5.33	3.72	0.00
Other	85.55	81.32	88.19	89.09	89.18	91.37*	78.81	64.36*
	1.63	5.81	2.41	2.92	3.64	9.40	3.92	20.62
Income								
\$5,000 or less	83.83	86.62*	78.95	93.63	97.50	100.00*	76.72	68.66*
	1.97	5.03	3.34	3.39	2.10	0.00	5.22	17.18
\$5,001 - \$10,000	86.56	88.53	87.49	91.84	90.04	100.00*	76.10	81.07*
	0.64	2.04	0.85	1.61	3.65	0.00	2.59	5.15
\$10,001 - \$15,000	88.42	90.84	87.60	93.46	88.82	96.32*	78.58	92.61
	0.68	1.70	1.77	1.03	1.65	3.64	2.17	2.89
\$15,001 - \$20,000	91.60	94.07	92.29	92.36	91.97	98.82	84.64	95.96*
	0.76	1.36	2.42	1.47	1.62	1.22	2.00	2.43
\$20,001 - \$25,000	91.57	94.52	84.17*	91.78	92.45	94.69	85.75	85.91*
	0.96	1.20	8.54	1.45	1.56	3.19	2.42	5.34
\$25,001 - \$30,000	92.44	94.70	90.40*	93.96	91.96	90.97	89.39	93.70*
	0.81	1.78	7.92	1.52	1.44	3.54	2.69	6.57
\$30,001 - \$35,000	90.05	91.44	96.51*	91.94	91.29	89.23*	80.31	100.00*
	1.22	2.03	3.97	2.09	1.81	5.16	4.41	0.00
\$35,001 - \$40,000	89.41	91.96	82.74*	91.70	89.98	93.64*	79.28	75.26*
	1.17	3.03	14.34	2.01	1.87	3.48	4.86	21.15
More than \$40,000	93.00	91.05	92.93*	92.96	94.30	95.65	86.42	97.36*
	0.68	2.29	6.34	1.19	0.89	1.33	2.61	2.67

Table 3.2 Physician Services User Rates for Non-institutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2002

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 Physician Service								
All Beneficiaries	90.07	91.98	86.92	92.68	92.09	94.63	81.74	89.34
	0.31	0.68	0.80	0.52	0.55	1.04	0.91	1.67
Health Status								
Excellent	84.36	88.02	74.31	88.24	85.66	93.10	71.28	90.51*
	1.02	1.80	3.92	1.61	1.83	1.56	2.91	5.73
Very Good	88.40	90.62	80.60	92.78	89.47	91.39	75.74	90.34
	0.58	1.35	2.24	0.83	1.05	2.64	2.17	5.14
Good	91.94	93.68	86.64	93.28	94.28	97.72	86.20	91.07
	0.47	0.98	1.26	0.75	0.89	0.96	1.36	2.89
Fair	92.71	95.87	89.06	94.98	96.71	97.30	87.15	84.37
	0.56	0.96	1.53	0.99	0.76	1.95	1.66	5.04
Poor	92.18	90.21	92.46	95.17	96.38	97.50*	85.19	94.95*
	0.90	3.77	1.39	1.89	1.26	2.47	2.54	6.22
Functional Limitation								
None	88.03	90.74	79.07	91.56	89.46	93.90	78.19	89.07
	0.46	0.91	1.73	0.76	0.80	1.38	1.48	3.21
IADL only	91.99	93.94	87.59	94.38	96.39	97.25	84.28	78.14*
	0.59	1.57	1.56	1.07	0.78	1.60	2.06	7.35
One to two ADLs	93.14	94.08	91.34	94.44	94.97	95.57	88.03	97.18
	0.52	1.47	1.12	0.66	0.92	2.14	2.06	2.05
Three to six ADLs	90.95	92.09	90.85	92.46	95.17	95.12*	82.56	86.35*
	0.79	2.05	1.37	1.29	1.15	3.54	2.48	5.60

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Community Residents¹

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			Medicaid	Individually Purchased Private Insurance	Employer Sponsored Private Insurance	Both Types of Private Insurance		
Percent of Beneficiaries With at Least One Physician Service								
All Beneficiaries	90.07	91.98	86.92	92.68	92.09	94.63	81.74	89.34
	0.31	0.68	0.80	0.52	0.55	1.04	0.91	1.67
Metropolitan Area Resident								
Yes	90.36	92.02	86.54	93.09	92.21	96.30	81.74	89.88
	0.35	0.70	1.06	0.65	0.63	0.99	1.17	1.90
No	89.14	90.61*	87.81	91.83	91.65	88.79	81.89	87.55
	0.62	3.52	0.97	0.87	1.18	3.23	1.50	4.06

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."