

**Table 8.1 Age, Gender, and Race/Ethnicity of Medicare Beneficiaries, by Dual Eligible Status, 2005**

All Medicare Beneficiaries

Beneficiary Characteristic	Total	Insurance Coverage		
		Medicaid (Buy-ins)	Medicaid (Survey Reported)	Non- Dual Eligibles
<b>Beneficiaries (in 000s)</b>	43,338	6,437	970	35,928
	138.62	122.67	59.88	175.44
<b>Beneficiaries as a Percent of Column Total</b>				
<b>Medicare Status<sup>1</sup></b>				
<b>Aged</b>				
65 - 74 years	41.91	26.92	22.45	45.12
	0.30	1.10	2.19	0.40
75 - 84 years	30.68	22.18	19.56	32.51
	0.23	0.81	2.07	0.34
85 years and older	11.88	12.23	16.67	11.69
	0.17	0.49	1.69	0.19
<b>Disabled</b>				
Under 45 years	3.80	15.05	9.97	1.62
	0.08	0.49	1.17	0.09
45 - 64 years	11.73	23.63	31.36	9.07
	0.22	0.94	2.87	0.27
<b>Gender by Age</b>				
<b>Male</b>				
	44.12	36.71	46.87	45.37
	0.26	0.98	2.51	0.34
<b>Aged</b>				
65 - 74 years	19.24	8.93	12.92*	21.25
	0.28	0.79	1.84	0.36
75 - 84 years	13.04	6.21	8.36*	14.38
	0.18	0.48	1.46	0.22
85 years and older	3.59	1.91	3.92*	3.88
	0.11	0.24	0.90	0.12
<b>Disabled</b>				
Under 45 years	2.12	8.53	5.86	0.87
	0.05	0.36	0.93	0.07
45 - 64 years	6.14	11.13	15.82*	4.98
	0.17	0.69	1.81	0.23
<b>Female</b>				
	55.88	63.29	53.13	54.63
	0.26	0.98	2.51	0.34
<b>Aged</b>				
65 - 74 years	22.69	18.01	9.53*	23.89
	0.28	0.85	1.44	0.36

**Table 8.1 Age, Gender, and Race/Ethnicity of Medicare Beneficiaries, by Dual Eligible Status, 2005**

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		Medicaid (Buy-ins)	Medicaid (Survey Reported)	Non- Dual Eligibles
<b>Beneficiaries (in 000s)</b>	43,338	6,437	970	35,928
	138.62	122.67	59.88	175.44
<b>Beneficiaries as a Percent of Column Total</b>				
75 - 84 years	17.62	15.99	11.20	18.09
	0.18	0.73	1.29	0.23
85 years and older	8.28	10.23	12.75	7.82
	0.14	0.45	1.49	0.15
<b>Disabled</b>				
Under 45 years	1.68	6.54	4.11*	0.75
	0.06	0.37	0.69	0.06
45 - 64 years	5.60	12.53	15.54*	4.09
	0.17	0.74	3.18	0.16
<b>Race/Ethnicity by Age<sup>2</sup></b>				
<b>White non-Hispanic</b>	78.46	58.75	46.48	82.86
	0.48	1.19	3.30	0.49
<b>Aged</b>				
65 - 74 years	32.51	13.83	7.60*	36.52
	0.37	0.89	1.75	0.42
75 - 84 years	25.51	12.52	11.15*	28.23
	0.27	0.49	1.68	0.36
85 years and older	10.09	7.60	10.64	10.52
	0.15	0.46	1.46	0.17
<b>Disabled</b>				
Under 45 years	2.44	9.58	4.85*	1.09
	0.08	0.46	1.00	0.07
45 - 64 years	7.91	15.23	12.23*	6.49
	0.21	0.82	2.32	0.24
<b>Black non-Hispanic</b>	9.39	19.33	14.19	7.48
	0.19	0.87	2.56	0.20
<b>Aged</b>				
65 - 74 years	3.74	5.11	1.70*	3.55
	0.13	0.43	0.78	0.15
75 - 84 years	2.14	3.81	2.34*	1.83
	0.08	0.34	0.93	0.09
85 years and older	0.80	2.27	2.39*	0.49
	0.04	0.25	0.80	0.03
<b>Disabled</b>				

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All Medicare Beneficiaries

Beneficiary Characteristic	Total	Insurance Coverage		
		Medicaid (Buy-ins)	Medicaid (Survey Reported)	Non-Dual Eligibles
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	<i>138.62</i>	<i>122.67</i>	<i>59.88</i>	<i>175.44</i>
<b>Beneficiaries as a Percent of Column Total</b>				
Under 45 years	0.72	3.33	1.58*	0.23
	<i>0.04</i>	<i>0.21</i>	<i>0.42</i>	<i>0.04</i>
45 - 64 years	1.99	4.82	6.18*	1.37
	<i>0.10</i>	<i>0.50</i>	<i>2.16</i>	<i>0.10</i>
<b>Hispanic</b>	7.55	12.29	35.74	5.93
	<i>0.44</i>	<i>0.82</i>	<i>3.37</i>	<i>0.44</i>
<b>Aged</b>				
65 - 74 years	3.52	4.75	12.72*	3.05
	<i>0.23</i>	<i>0.46</i>	<i>1.45</i>	<i>0.25</i>
75 - 84 years	1.79	2.98	5.24*	1.49
	<i>0.12</i>	<i>0.42</i>	<i>1.40</i>	<i>0.12</i>
85 years and older	0.63	1.12*	3.53*	0.46
	<i>0.05</i>	<i>0.21</i>	<i>0.53</i>	<i>0.05</i>
<b>Disabled</b>				
Under 45 years	0.38	1.14	2.68*	0.18
	<i>0.04</i>	<i>0.15</i>	<i>0.42</i>	<i>0.04</i>
45 - 64 years	1.22	2.30*	11.57*	0.74
	<i>0.12</i>	<i>0.39</i>	<i>1.95</i>	<i>0.12</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, 2005**

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>	43,338	5,506	6,437	970	23,369	6,571	482
	138.62	115.37	122.67	59.88	192.80	165.51	37.54
<b>Beneficiaries as a Percent of Column Total</b>							
<b>Medicare Status<sup>1</sup></b>							
<b>Aged</b>							
65 - 74 years	41.91	44.82	26.92	22.45	47.13	38.74	37.96
	0.30	1.13	1.10	2.19	0.53	1.20	4.26
75 - 84 years	30.68	35.76	22.18	19.56	34.10	23.88	35.93
	0.23	0.96	0.81	2.07	0.42	0.79	3.95
85 years and older	11.88	12.00	12.23	16.67	11.70	11.62	8.49*
	0.17	0.66	0.49	1.69	0.28	0.46	1.89
<b>Disabled</b>							
Under 45 years	3.80	0.67*	15.05	9.97	1.00	4.55	2.60*
	0.08	0.14	0.49	1.17	0.08	0.40	0.94
45 - 64 years	11.73	6.75	23.63	31.36	6.08	21.21	15.02*
	0.22	0.77	0.94	2.87	0.29	1.12	3.19
<b>Gender by Age</b>							
<b>Male</b>							
65 - 74 years	19.24	18.27	8.93	12.92*	21.69	22.69	14.27*
	0.28	1.10	0.79	1.84	0.45	0.90	3.02
75 - 84 years	13.04	14.79	6.21	8.36*	15.09	11.74	11.20*
	0.18	0.77	0.48	1.46	0.29	0.59	2.33
85 years and older	3.59	3.72	1.91	3.92*	3.93	3.86	3.18*
	0.11	0.42	0.24	0.90	0.15	0.31	1.10
<b>Disabled</b>							
Under 45 years	2.12	0.36*	8.53	5.86	0.44	2.75	1.89*
	0.05	0.09	0.36	0.93	0.05	0.28	0.91
45 - 64 years	6.14	3.66*	11.13	15.82*	2.78	13.64	8.96*
	0.17	0.64	0.69	1.81	0.20	0.93	2.54
<b>Female</b>							
65 - 74 years	22.69	26.55	18.01	9.53*	25.44	16.05	25.07*
	0.28	1.24	0.85	1.44	0.49	0.90	3.88

**Table 8.2 Age, Gender, and Race/Ethnicity of Medicare Beneficiaries, by Insurance Status, 2005**

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>	43,338	5,506	6,437	970	23,369	6,571	482
	138.62	115.37	122.67	59.88	192.80	165.51	37.54
<b>Beneficiaries as a Percent of Column Total</b>							
75 - 84 years	17.62	20.97	15.99	11.20	19.00	12.14	22.41*
	0.18	0.90	0.73	1.29	0.29	0.58	3.27
85 years and older	8.28	8.28	10.23	12.75	7.77	7.76	5.62*
	0.14	0.52	0.45	1.49	0.23	0.38	1.71
<b>Disabled</b>							
Under 45 years	1.68	0.31*	6.54	4.11*	0.55	1.80	0.81*
	0.06	0.10	0.37	0.69	0.06	0.27	0.40
45 - 64 years	5.60	3.08*	12.53	15.54*	3.30	7.57	6.60*
	0.17	0.54	0.74	3.18	0.25	0.66	2.51
<b>Race/Ethnicity by Age<sup>2</sup></b>							
<b>White non-Hispanic</b>	78.46	71.67	58.75	46.48	88.10	74.99	63.44
	0.48	1.58	1.19	3.30	0.43	1.27	4.05
<b>Aged</b>							
65 - 74 years	32.51	30.73	13.83	7.60*	40.80	27.08	23.63*
	0.37	1.31	0.89	1.75	0.52	1.03	3.63
75 - 84 years	25.51	27.15	12.52	11.15*	30.96	19.70	24.00*
	0.27	0.98	0.49	1.68	0.44	0.77	3.79
85 years and older	10.09	9.92	7.60	10.64	10.87	10.08	6.64*
	0.15	0.61	0.46	1.46	0.28	0.46	1.77
<b>Disabled</b>							
Under 45 years	2.44	0.39*	9.58	4.85*	0.76	2.83	1.52*
	0.08	0.11	0.46	1.00	0.07	0.30	0.59
45 - 64 years	7.91	3.48	15.23	12.23*	4.70	15.29	7.64*
	0.21	0.50	0.82	2.32	0.25	1.03	2.25

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		Medicare Risk HMO <sup>3</sup>	Medicaid (Buy-ins)	Medicaid (Survey Reported)	Private Insurance		
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	138.62	115.37	122.67	59.88	192.80	165.51	37.54
<b>Beneficiaries as a Percent of Column Total</b>							
<b>Black non-Hispanic</b>	9.39	10.08	19.33	14.19	5.11	13.14	15.84*
	0.19	0.89	0.87	2.56	0.27	0.91	2.79
<b>Aged</b>							
65 - 74 years	3.74	4.77	5.11	1.70*	2.64	5.49	7.04*
	0.13	0.60	0.43	0.78	0.20	0.64	2.09
75 - 84 years	2.14	2.86	3.81	2.34*	1.42	2.25	4.78*
	0.08	0.34	0.34	0.93	0.12	0.28	1.97
85 years and older	0.80	0.85*	2.27	2.39*	0.29*	0.87*	0.92*
	0.04	0.16	0.25	0.80	0.05	0.15	0.66
<b>Disabled</b>							
Under 45 years	0.72	0.11*	3.33	1.58*	0.09*	0.85*	0.22*
	0.04	0.05	0.21	0.42	0.03	0.17	0.23
45 - 64 years	1.99	1.50*	4.82	6.18*	0.66*	3.69	2.88*
	0.10	0.30	0.50	2.16	0.11	0.40	1.66
<b>Hispanic</b>	7.55	13.81	12.29	35.74	3.63	7.17	10.69*
	0.44	1.25	0.82	3.37	0.34	0.81	3.43
<b>Aged</b>							
65 - 74 years	3.52	7.16	4.75	12.72*	1.92	3.59	3.38*
	0.23	0.75	0.46	1.45	0.23	0.51	2.38
75 - 84 years	1.79	4.30	2.98	5.24*	0.94	1.06*	1.62*
	0.12	0.53	0.42	1.40	0.15	0.19	0.93
85 years and older	0.63	0.97*	1.12*	3.53*	0.32*	0.54*	0.42*
	0.05	0.16	0.21	0.53	0.06	0.12	0.40

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Beneficiary Characteristic	Total	Supplemental Health Insurance				Fee-For-Service	Other
		Medicare Risk HMO <sup>3</sup>	Medicaid (Buy-ins)	Medicaid (Survey Reported)	Private Insurance		
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	<i>138.62</i>	<i>115.37</i>	<i>122.67</i>	<i>59.88</i>	<i>192.80</i>	<i>165.51</i>	<i>37.54</i>
<b>Beneficiaries as a Percent of Column Total</b>							
<b>Disabled</b>							
Under 45 years	0.38	0.16*	1.14	2.68*	0.08*	0.56*	0.78*
	<i>0.04</i>	<i>0.07</i>	<i>0.15</i>	<i>0.42</i>	<i>0.02</i>	<i>0.14</i>	<i>0.78</i>
45 - 64 years	1.22	1.22*	2.30*	11.57*	0.37*	1.42*	4.49*
	<i>0.12</i>	<i>0.33</i>	<i>0.39</i>	<i>1.95</i>	<i>0.08</i>	<i>0.34</i>	<i>2.15</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, 2005**

All Medicare Beneficiaries

Beneficiary Characteristics	Total	Insurance Coverage		
		Medicaid (Buy-ins)	Medicaid (Survey Reported)	Non-Dual Eligibles
<b>Beneficiaries in (000s)</b>	43,338	6,437	970	35,928
	138.62	122.67	59.88	175.44
<b>Beneficiaries as a Percent of Column Total</b>				
<b>Marital Status</b>				
Married	51.53	20.41	30.46	57.65
	0.44	0.90	2.72	0.49
Widowed	29.16	32.54	33.39	28.44
	0.34	0.93	2.53	0.40
Divorced/separated	12.10	24.41	14.96	9.82
	0.28	0.92	2.13	0.34
Never married	7.21	22.64	21.19	4.08
	0.19	0.84	2.62	0.15
<b>Living Arrangement</b>				
<b>Community</b>				
Lives alone	27.99	32.65	23.91	27.26
	0.42	0.96	2.45	0.45
With spouse	49.54	17.27	26.67	55.94
	0.45	0.88	2.48	0.50
With children	9.64	16.53	13.10	8.31
	0.25	0.82	1.93	0.26
With others	7.75	17.42	18.79	5.72
	0.25	0.90	2.68	0.26
<b>Long-Term Care Facility</b>	5.08	16.12	17.53	2.77
	0.16	0.65	1.92	0.12
<b>Race/Ethnicity</b>				
White non-Hispanic	78.46	58.75	46.48	82.86
	0.48	1.19	3.30	0.49
Black non-Hispanic	9.39	19.33	14.19	7.48
	0.19	0.87	2.56	0.20
Hispanic	7.55	12.29	35.74	5.93
	0.44	0.82	3.37	0.44
Other	4.61	9.63	3.60*	3.73
	0.21	0.78	1.27	0.21

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	<i>138.62</i>	<i>122.67</i>	<i>59.88</i>	<i>175.44</i>
<b>Beneficiaries as a Percent of Column Total</b>				
<b>Schooling</b>				
0 - 8 years	12.66	31.73	32.21	8.93
	<i>0.31</i>	<i>0.97</i>	<i>2.52</i>	<i>0.30</i>
9 - 12 years (no diploma)	15.42	23.84	22.08	13.83
	<i>0.32</i>	<i>0.95</i>	<i>2.93</i>	<i>0.36</i>
High school graduate	30.38	24.22	22.38	31.63
	<i>0.47</i>	<i>1.03</i>	<i>2.89</i>	<i>0.53</i>
Voc/tech/bus/etc.	7.04	4.12	4.01*	7.61
	<i>0.24</i>	<i>0.45</i>	<i>1.44</i>	<i>0.26</i>
Some college	14.69	8.67	11.94*	15.79
	<i>0.36</i>	<i>0.70</i>	<i>2.43</i>	<i>0.42</i>
Any college degree	19.80	7.43	7.38*	22.22
	<i>0.53</i>	<i>0.77</i>	<i>2.46</i>	<i>0.60</i>
<b>Income</b>				
\$5,000 of less	4.05	9.85	11.68	2.81
	<i>0.19</i>	<i>0.69</i>	<i>1.39</i>	<i>0.18</i>
\$5,001 - \$10,000	16.26	57.11	40.20	8.30
	<i>0.32</i>	<i>1.21</i>	<i>2.94</i>	<i>0.27</i>
\$10,001 - \$15,000	16.89	24.06	30.13	15.24
	<i>0.30</i>	<i>0.91</i>	<i>2.83</i>	<i>0.32</i>
\$15,001 - \$20,000	11.16	5.66	8.77*	12.22
	<i>0.27</i>	<i>0.55</i>	<i>1.83</i>	<i>0.31</i>
\$20,001 - \$25,000	10.50	1.49*	2.25*	12.34
	<i>0.26</i>	<i>0.21</i>	<i>0.73</i>	<i>0.31</i>
\$25,001 - \$30,000	8.90	0.82*	3.47*	10.50
	<i>0.28</i>	<i>0.18</i>	<i>1.15</i>	<i>0.32</i>
\$30,001 - \$35,000	6.19	0.11*	0.69*	7.42
	<i>0.23</i>	<i>0.05</i>	<i>0.52</i>	<i>0.28</i>
\$35,001 - \$40,000	6.31	0.13*	1.00*	7.56
	<i>0.22</i>	<i>0.06</i>	<i>0.59</i>	<i>0.27</i>
More than \$40,000	19.73	0.77*	1.82*	23.61
	<i>0.42</i>	<i>0.18</i>	<i>0.68</i>	<i>0.48</i>

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	<i>138.62</i>	<i>122.67</i>	<i>59.88</i>	<i>175.44</i>
<b>Beneficiaries as a Percent of Column Total</b>				
<b>Metropolitan Area Resident</b>				
Yes	75.98	71.24	79.34	76.74
	<i>0.22</i>	<i>0.90</i>	<i>2.16</i>	<i>0.30</i>
No	24.02	28.76	20.66	23.26
	<i>0.22</i>	<i>0.90</i>	<i>2.16</i>	<i>0.30</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, 2005**

All Medicare Beneficiaries

Beneficiary Characteristic	Total	Medicare Risk HMO <sup>1</sup>	Supplemental Health Insurance				
			Medicaid (Buy-ins)	Medicaid (Survey Reported)	Private Insurance	Fee-For-Service	Other
<b>Beneficiaries (in 000s)</b>	43,338	5,506	6,437	970	23,369	6,571	482
	138.62	115.37	122.67	59.88	192.80	165.51	37.54
<b>Beneficiaries as a Percent of Column Total</b>							
<b>Marital Status</b>							
Married	51.53	51.81	20.41	30.46	62.67	45.87	40.89
	0.44	1.49	0.90	2.72	0.59	1.24	5.18
Widowed	29.16	33.09	32.54	33.39	27.56	27.36	33.31
	0.34	1.21	0.93	2.53	0.54	0.92	5.03
Divorced/separated	12.10	11.01	24.41	14.96	7.03	18.26	16.98*
	0.28	0.89	0.92	2.13	0.35	1.09	2.94
Never married	7.21	4.09	22.64	21.19	2.74	8.50	8.82*
	0.19	0.51	0.84	2.62	0.17	0.67	2.21
<b>Living Arrangement</b>							
<b>Community</b>							
Lives alone	27.99	28.89	32.65	23.91	27.13	26.24	29.50
	0.42	1.40	0.96	2.45	0.50	1.04	3.78
With spouse	49.54	50.17	17.27	26.67	61.53	42.15	38.39
	0.45	1.49	0.88	2.48	0.61	1.23	5.00
With children	9.64	11.65	16.53	13.10	6.68	10.66	17.01*
	0.25	0.81	0.82	1.93	0.28	0.80	2.86
With others	7.75	6.42	17.42	18.79	3.67	11.84	13.90*
	0.25	0.73	0.90	2.68	0.22	0.90	2.95
<b>Long-Term Care Facility</b>	5.08	2.87	16.12	17.53	0.99	9.12	1.21*
	0.16	0.39	0.65	1.92	0.10	0.55	1.21
<b>Race/Ethnicity</b>							
White non-Hispanic	78.46	71.67	58.75	46.48	88.10	74.99	63.44
	0.48	1.58	1.19	3.30	0.43	1.27	4.05
Black non-Hispanic	9.39	10.08	19.33	14.19	5.11	13.14	15.84*
	0.19	0.89	0.87	2.56	0.27	0.91	2.79
Hispanic	7.55	13.81	12.29	35.74	3.63	7.17	10.69*
	0.44	1.25	0.82	3.37	0.34	0.81	3.43
Other	4.61	4.44	9.63	3.60*	3.17	4.70	10.03*
	0.21	0.69	0.78	1.27	0.26	0.57	2.35

**Table 8.4 Demographic and Socioeconomic Characteristics of Medicare Beneficiaries, by Insurance Status, 2005**

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>	43,338	5,506	6,437	970	23,369	6,571	482	
	138.62	115.37	122.67	59.88	192.80	165.51	37.54	
<b>Beneficiaries as a Percent of Column Total</b>								
<b>Schooling</b>								
0 - 8 years	12.66	12.54	31.73	32.21	6.52	13.78	20.05*	
	0.31	0.78	0.97	2.52	0.30	0.80	2.35	
9 - 12 years (no diploma)	15.42	15.73	23.84	22.08	12.04	17.58	29.61*	
	0.32	0.83	0.95	2.93	0.40	0.94	3.86	
High school graduate	30.38	29.78	24.22	22.38	32.35	30.63	30.62*	
	0.47	1.32	1.03	2.89	0.64	1.32	3.21	
Voc/tech/bus/etc.	7.04	7.66	4.12	4.01*	8.03	6.09	6.97*	
	0.24	0.71	0.45	1.44	0.36	0.60	2.08	
Some college	14.69	17.12	8.67	11.94*	15.53	16.24	6.37*	
	0.36	1.02	0.70	2.43	0.44	1.00	2.64	
Any college degree	19.80	17.16	7.43	7.38*	25.52	15.67	6.39*	
	0.53	1.05	0.77	2.46	0.68	0.97	1.72	
<b>Income</b>								
\$5,000 of less	4.05	3.36	9.85	11.68	1.96	5.30	3.49*	
	0.19	0.53	0.69	1.39	0.18	0.46	1.40	
\$5,001 - \$10,000	16.26	12.39	57.11	40.20	4.70	16.37	25.80*	
	0.32	0.73	1.21	2.94	0.24	0.98	4.00	
\$10,001 - \$15,000	16.89	19.83	24.06	30.13	12.36	20.94	25.05*	
	0.30	0.88	0.91	2.83	0.37	0.96	3.33	
\$15,001 - \$20,000	11.16	14.70	5.66	8.77*	11.01	14.12	16.25*	
	0.27	0.82	0.55	1.83	0.38	0.78	3.14	
\$20,001 - \$25,000	10.50	11.90	1.49*	2.25*	12.86	10.53	16.85*	
	0.26	0.70	0.21	0.73	0.41	0.77	3.00	
\$25,001 - \$30,000	8.90	10.03	0.82*	3.47*	11.23	8.70	5.12*	
	0.28	0.78	0.18	1.15	0.42	0.74	2.53	
\$30,001 - \$35,000	6.19	6.59	0.11*	0.69*	8.03	6.29	3.23*	
	0.23	0.64	0.05	0.52	0.38	0.52	1.25	
\$35,001 - \$40,000	6.31	6.11	0.13*	1.00*	8.83	4.63	2.85*	
	0.22	0.62	0.06	0.59	0.38	0.50	1.50	
More than \$40,000	19.73	15.10	0.77*	1.82*	29.02	13.12	1.36*	
	0.42	1.00	0.18	0.68	0.64	0.87	0.98	

**Table 8.4 Demographic and Socioeconomic Characteristics of Medicare Beneficiaries, by Insurance Status, 2005**

All Medicare Beneficiaries

Beneficiary Characteristic	Total	Medicare Risk HMO <sup>1</sup>	Supplemental Health Insurance				
			Medicaid (Buy-ins)	Medicaid (Survey Reported)	Private Insurance	Fee-For- Service	Other
<b>Beneficiaries (in 000s)</b>	43,338	5,506	6,437	970	23,369	6,571	482
	<i>138.62</i>	<i>115.37</i>	<i>122.67</i>	<i>59.88</i>	<i>192.80</i>	<i>165.51</i>	<i>37.54</i>
<b>Beneficiaries as a Percent of Column Total</b>							
<b>Metropolitan Area Resident</b>							
Yes	75.98	97.68	71.24	79.34	73.62	70.74	70.56
	<i>0.22</i>	<i>0.73</i>	<i>0.90</i>	<i>2.16</i>	<i>0.40</i>	<i>1.10</i>	<i>3.57</i>
No	24.02	2.32	28.76	20.66	26.38	29.26	29.44
	<i>0.22</i>	<i>0.73</i>	<i>0.90</i>	<i>2.16</i>	<i>0.40</i>	<i>1.10</i>	<i>3.57</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.

<sup>1</sup> HMO stands for Health Maintenance Organization.

**Table 8.5 Perceived Health and Functioning of Medicare Beneficiaries, by Dual Eligible Status, 2005**

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>	43,338	6,437	970	35,928
	138.62	122.67	59.88	175.44
<b>Beneficiaries as a Percent of Column Total</b>				
<b>Health Status</b>				
Excellent	14.96	5.41	6.10*	16.90
	0.34	0.41	1.21	0.40
Very good	25.34	12.88	11.96	27.93
	0.39	0.71	2.15	0.45
Good	30.33	29.30	25.32	30.65
	0.41	0.96	2.49	0.46
Fair	19.54	32.87	33.57	16.79
	0.31	0.95	2.66	0.34
Poor	9.82	19.54	23.06	7.73
	0.29	0.78	3.14	0.26
<b>Functional Limitation</b>				
None	51.43	27.49	21.99	56.49
	0.47	1.09	2.54	0.52
IADL only <sup>2</sup>	14.48	19.43	19.54	13.46
	0.34	0.79	2.41	0.38
One to two ADLs <sup>3</sup>	21.28	28.01	24.34	20.00
	0.41	1.03	3.29	0.43
Three to six ADLs	12.81	25.07	34.13	10.05
	0.34	0.93	2.94	0.33
<b>Upper Extremity Limitation</b>				
No	56.74	40.86	38.30	60.07
	0.60	1.09	2.92	0.61
Yes, no ADL/IADL present	11.96	8.95	4.23*	12.70
	0.37	0.84	0.96	0.38
Yes, ADL/IADL present	31.30	50.20	57.46	27.23
	0.50	1.08	2.96	0.52
<b>Mobility Limitation</b>				
No	47.50	29.90	27.26	51.19
	0.52	1.06	3.66	0.58
Yes, no ADL/IADL present	12.69	10.21	6.56*	13.28
	0.40	0.77	1.07	0.43
Yes, ADL/IADL present	39.81	59.89	66.18	35.52

**Table 8.5 Perceived Health and Functioning of Medicare Beneficiaries, by Dual Eligible Status, 2005**

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>	43,338	6,437	970	35,928
	<i>138.62</i>	<i>122.67</i>	<i>59.88</i>	<i>175.44</i>
	<b>Beneficiaries as a Percent of Column Total</b>			
	<i>0.46</i>	<i>1.21</i>	<i>3.56</i>	<i>0.52</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, 2005**

All Medicare Beneficiaries

Measure of Perceived Health or Functioning <sup>1</sup>	Supplemental Health Insurance						
	Total	Medicare Risk HMO <sup>4</sup>	Medicaid (Buy-ins)	Medicaid (Survey Reported)	Private Insurance	Fee-for-Service	Other
<b>Beneficiaries (in 000s)</b>	43,338	5,506	6,437	970	23,369	6,571	482
	138.62	115.37	122.67	59.88	192.80	165.51	37.54
<b>Beneficiaries as a Percent of Column Total</b>							
<b>Health Status</b>							
Excellent	14.96	16.44	5.41	6.10*	17.84	14.39	10.82*
	0.34	0.94	0.41	1.21	0.49	0.81	2.56
Very good	25.34	27.94	12.88	11.96	29.75	21.90	21.05*
	0.39	1.09	0.71	2.15	0.56	1.15	3.12
Good	30.33	31.70	29.30	25.32	31.29	27.56	29.44
	0.41	1.18	0.96	2.49	0.61	0.95	3.37
Fair	19.54	18.19	32.87	33.57	14.54	23.29	21.30*
	0.31	0.95	0.95	2.66	0.46	0.83	4.07
Poor	9.82	5.72	19.54	23.06	6.58	12.86	17.39*
	0.29	0.73	0.78	3.14	0.32	0.84	2.76
<b>Functional Limitation</b>							
None	51.43	58.44	27.49	21.99	58.69	48.24	38.62
	0.47	1.21	1.09	2.54	0.61	1.47	5.36
IADL only <sup>2</sup>	14.48	11.25	19.43	19.54	14.00	13.31	14.90*
	0.34	0.73	0.79	2.41	0.43	1.03	3.18
One to two ADLs <sup>3</sup>	21.28	19.67	28.01	24.34	19.07	22.53	34.82
	0.41	0.85	1.03	3.29	0.47	1.12	4.40
Three to six ADLs	12.81	10.63	25.07	34.13	8.24	15.92	11.65*
	0.34	0.87	0.93	2.94	0.35	0.78	2.95
<b>Upper Extremity Limitation</b>							
No	56.74	63.62	40.86	38.30	61.12	53.85	52.79
	0.60	1.26	1.09	2.92	0.67	1.32	4.83
Yes, no ADL/IADL present	11.96	11.47	8.95	4.23*	13.46	11.30	8.67*
	0.37	0.68	0.84	0.96	0.48	0.96	2.68
Yes, ADL/IADL present	31.30	24.91	50.20	57.46	25.41	34.86	38.55
	0.50	1.08	1.08	2.96	0.53	1.35	5.36
<b>Mobility Limitation</b>							
No	47.50	52.39	29.90	27.26	53.32	44.09	30.30
	0.52	1.42	1.06	3.66	0.66	1.23	3.77
Yes, no ADL/IADL present	12.69	13.12	10.21	6.56*	13.35	13.00	16.14*
	0.40	1.02	0.77	1.07	0.41	1.08	3.54
Yes, ADL/IADL present	39.81	34.49	59.89	66.18	33.34	42.92	53.56

**Table 8.6 Perceived Health and Functioning of Medicare Beneficiaries, by Insurance Coverage, 2005**

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>	43,338	5,506	6,437	970	23,369	6,571	482	
	<i>138.62</i>	<i>115.37</i>	<i>122.67</i>	<i>59.88</i>	<i>192.80</i>	<i>165.51</i>	<i>37.54</i>	
	<b>Beneficiaries as a Percent of Column Total</b>							
	<i>0.46</i>	<i>1.13</i>	<i>1.21</i>	<i>3.56</i>	<i>0.61</i>	<i>1.24</i>	<i>4.73</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, 2005**

All Medicare Beneficiaries

Self-Reported Health Condition <sup>1</sup>	Insurance Coverage			
	Total	Medicaid (Buy-ins)	Medicaid (Survey Reported)	Non-Dual Eligibles
<b>Beneficiaries (in 000s)</b>	43,338	6,437	970	35,928
	138.62	122.67	59.88	175.44
<b>Beneficiaries as a Percent of Column Total</b>				
<b>Chronic Conditions</b>				
None	9.27	10.36	11.50*	9.01
	0.29	0.61	2.36	0.33
One	15.06	11.53	11.81	15.79
	0.33	0.69	1.76	0.35
Two or more	75.67	78.11	76.69	75.20
	0.45	0.84	2.76	0.49
<b>Disease/Condition</b>				
Hypertension	60.84	59.60	53.70	61.25
	0.45	1.06	3.16	0.50
Diabetes	21.80	28.54	27.12	20.44
	0.38	1.02	2.70	0.40
Arthritis	56.73	56.05	49.90	57.04
	0.51	0.90	3.35	0.56
Osteoporosis/broken hip	21.27	21.30	22.69	21.22
	0.40	0.81	2.69	0.42
Pulmonary disease	16.29	23.01	21.80	14.94
	0.36	0.98	2.63	0.38
Stroke	11.99	16.07	16.52	11.14
	0.28	0.82	1.93	0.33
Alzheimer's disease	5.50	9.99	14.11	4.47
	0.19	0.59	1.78	0.19
Parkinson's disease	1.58	1.95	3.22*	1.47
	0.11	0.26	0.83	0.13
Skin cancer	16.84	6.12	4.20*	19.10
	0.36	0.56	1.00	0.41
Other type of cancer	17.00	12.52	14.73*	17.87
	0.31	0.63	2.42	0.37
<b>Urinary Incontinence</b>	28.75	35.84	36.77	27.28
	0.51	0.97	2.89	0.58

**Table 8.7 Self-Reported Health Conditions and Risk Factors of Medicare Beneficiaries, by Dual Eligible Status, 2005**

All Medicare Beneficiaries

Self-Reported Health Condition <sup>1</sup>	Insurance Coverage			
	Total	Medicaid (Buy-ins)	Medicaid (Survey Reported)	Non-Dual Eligibles
<b>Beneficiaries (in 000s)</b>	43,338	6,437	970	35,928
	<i>138.62</i>	<i>122.67</i>	<i>59.88</i>	<i>175.44</i>
<b>Beneficiaries as a Percent of Column Total</b>				
<b>Smokers</b>				
Never smoked	43.04	48.70	43.89	42.02
	<i>0.37</i>	<i>0.96</i>	<i>3.32</i>	<i>0.41</i>
Former smoker	42.61	28.08	32.74	45.44
	<i>0.41</i>	<i>0.99</i>	<i>3.08</i>	<i>0.46</i>
Current smoker	14.35	23.22	23.37	12.54
	<i>0.35</i>	<i>0.89</i>	<i>3.81</i>	<i>0.37</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.

<sup>1</sup> 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, 2005**

All Medicare Beneficiaries

Self-Reported Health Condition <sup>1</sup>	Supplemental Health Insurance						
	Total	Medicare Risk HMO <sup>2</sup>	Medicaid (Buy-ins)	Medicaid (Survey Reported)	Private Insurance	Fee-For-Service	Other
<b>Beneficiaries (in 000s)</b>	43,338	5,506	6,437	970	23,369	6,571	482
	138.62	115.37	122.67	59.88	192.80	165.51	37.54
<b>Beneficiaries as a Percent of Column Total</b>							
<b>Chronic Conditions</b>							
None	9.27	8.52	10.36	11.50*	8.03	12.86	10.01*
	0.29	0.76	0.61	2.36	0.35	0.92	2.51
One	15.06	16.82	11.53	11.81	15.46	16.18	14.51*
	0.33	0.89	0.69	1.76	0.46	1.03	3.48
Two or more	75.67	74.66	78.11	76.69	76.52	70.95	75.48
	0.45	1.24	0.84	2.76	0.59	1.25	4.31
<b>Disease/Condition</b>							
Hypertension	60.84	61.72	59.60	53.70	61.86	58.24	67.53
	0.45	1.32	1.06	3.16	0.61	1.36	4.33
Diabetes	21.80	21.97	28.54	27.12	19.93	20.86	22.37*
	0.38	0.97	1.02	2.70	0.49	1.03	3.46
Arthritis	56.73	55.80	56.05	49.90	59.01	50.92	58.40
	0.51	1.25	0.90	3.35	0.68	1.18	4.26
Osteoporosis/broken hip	21.27	21.04	21.30	22.69	23.10	14.96	17.67*
	0.40	0.86	0.81	2.69	0.53	0.82	3.05
Pulmonary disease	16.29	14.25	23.01	21.80	14.88	15.55	16.93*
	0.36	0.85	0.98	2.63	0.45	0.81	2.71
Stroke	11.99	10.08	16.07	16.52	10.82	13.01	13.37*
	0.28	0.68	0.82	1.93	0.36	0.97	2.93
Alzheimer's disease	5.50	5.21	9.99	14.11	3.63	6.92	3.33*
	0.19	0.57	0.59	1.78	0.23	0.50	0.90
Parkinson's disease	1.58	1.74*	1.95	3.22*	1.39	1.62*	.
	0.11	0.49	0.26	0.83	0.14	0.23	.
Skin cancer	16.84	15.87	6.12	4.20*	21.90	12.44	11.17*
	0.36	0.91	0.56	1.00	0.54	0.66	2.28
Other type of cancer	17.00	16.42	12.52	14.73*	19.46	13.51	16.36*
	0.31	1.02	0.63	2.42	0.40	0.76	3.18
<b>Urinary Incontinence</b>	28.75	24.75	35.84	36.77	28.34	26.06	21.64*
	0.51	1.11	0.97	2.89	0.62	1.28	3.90

**Table 8.8 Self-Reported Health Conditions and Risk Factors of Medicare Beneficiaries, by Insurance Coverage, 2005**

All Medicare Beneficiaries

Self-Reported Health Condition <sup>1</sup>	Supplemental Health Insurance						
	Total	Medicare Risk HMO <sup>2</sup>	Medicaid (Buy-ins)	Medicaid (Survey Reported)	Private Insurance	Fee-For-Service	Other
<b>Beneficiaries (in 000s)</b>	43,338	5,506	6,437	970	23,369	6,571	482
	<i>138.62</i>	<i>115.37</i>	<i>122.67</i>	<i>59.88</i>	<i>192.80</i>	<i>165.51</i>	<i>37.54</i>
<b>Beneficiaries as a Percent of Column Total</b>							
<b>Smokers</b>							
Never smoked	43.04	43.19	48.70	43.89	42.82	38.38	38.43
	<i>0.37</i>	<i>1.22</i>	<i>0.96</i>	<i>3.32</i>	<i>0.51</i>	<i>0.99</i>	<i>4.49</i>
Former smoker	42.61	45.85	28.08	32.74	46.42	41.96	39.97
	<i>0.41</i>	<i>1.33</i>	<i>0.99</i>	<i>3.08</i>	<i>0.60</i>	<i>1.21</i>	<i>4.69</i>
Current smoker	14.35	10.96	23.22	23.37	10.76	19.66	21.60*
	<i>0.35</i>	<i>0.90</i>	<i>0.89</i>	<i>3.81</i>	<i>0.42</i>	<i>0.99</i>	<i>4.16</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.