

**Table 3.1 Inpatient Hospital User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2006**Community-Only Residents<sup>1</sup>

Beneficiary Characteristic	Total	Medicare Fee-for-Service Only	Supplemental Health Insurance				Medicare HMO <sup>2</sup>
			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	18.73	15.34	24.07	20.37	18.75	17.85	13.15
	0.34	1.73	1.01	1.06	0.64	1.51	0.77
Medicare Status <sup>3</sup>							
Aged							
65 - 74 years	14.45	11.27*	21.03	14.63	14.83	14.17*	10.16
	0.54	1.93	1.97	1.73	0.87	2.20	1.08
75 - 84 years	21.58	22.31*	27.35	23.10	22.45	19.94	15.21
	0.73	3.49	2.27	1.50	1.23	2.97	1.25
85 years and older	27.60	21.42*	32.89	33.36	25.54	35.08*	17.50*
	1.28	4.93	3.24	2.46	2.33	6.24	2.51
Disabled							
Under 45 years	16.38	11.68*	19.02	14.88*	9.66*	48.72*	4.57*
	1.28	3.67	1.50	10.55	2.70	25.37	3.09
45 - 64 years	21.55	15.58*	25.60	10.06*	24.00	0.00	18.45*
	1.56	3.15	2.38	5.49	3.09	0.00	6.39
Gender							
Male	19.15	13.73	23.34	22.17	19.94	19.91	14.03
	0.60	2.03	1.60	1.64	0.98	2.30	1.33
Female	18.38	17.66	24.52	19.18	17.66	16.13	12.45
	0.54	2.58	1.52	1.26	0.82	2.14	1.15
Living Arrangement							
Alone	19.35	12.38*	24.11	24.20	17.26	20.01*	13.34
	0.66	2.02	1.60	1.85	1.31	2.70	1.55
With spouse	17.01	15.73	24.22	16.56	18.34	15.74	12.34
	0.54	2.30	2.18	1.32	0.85	1.73	1.18
With children	25.84	24.35*	30.80	29.52	27.38	27.31*	12.02*
	1.20	5.13	2.34	3.33	2.59	7.16	2.22
With others	17.80	13.55*	17.77	19.71*	16.06*	29.79*	22.05*
	1.36	4.10	1.93	3.69	3.57	15.87	4.38

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Beneficiary Characteristic	Total	Medicare Fee-for-Service Only	Supplemental Health Insurance				Medicare HMO <sup>2</sup>
			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	18.73	15.34	24.07	20.37	18.75	17.85	13.15
	0.34	1.73	1.01	1.06	0.64	1.51	0.77
Race/Ethnicity							
White non-Hispanic	18.41	15.51	25.75	20.21	18.45	17.66	12.59
	0.41	1.85	1.29	1.08	0.72	1.60	0.88
Black non-Hispanic	21.27	16.46*	23.99	22.75*	20.33*	28.61*	18.16*
	1.52	4.37	2.22	5.92	3.53	8.32	4.32
Hispanic	18.99	12.44*	21.62	20.70*	21.78*	0.00	14.21*
	1.37	4.04	2.26	5.55	3.44	0.00	2.83
Other	18.75	14.20*	20.43*	23.55*	18.11*	23.49*	13.73*
	2.02	4.47	3.81	7.12	3.45	10.91	5.31
Income							
Less than \$5,000	19.10	14.95*	21.27*	13.25*	18.35*	40.71*	18.07*
	2.69	6.93	4.24	5.38	6.65	28.17	5.93
\$5,000 - \$9,999	21.08	18.43*	22.14	17.47*	29.29*	38.91*	10.88*
	1.05	4.48	1.50	2.89	5.37	30.88	2.75
\$10,000 - \$14,999	21.47	14.66*	24.33	26.41	20.98	39.70*	13.64*
	1.07	2.78	1.79	3.01	2.65	9.60	2.31
\$15,000 - \$19,999	21.27	19.41*	26.72*	27.20	22.62	21.31*	10.47*
	1.17	3.83	3.42	3.49	2.80	6.91	2.14
\$20,000 - \$24,999	20.35	11.80*	31.84*	19.49	21.42	24.08*	19.49*
	1.35	3.34	5.87	2.73	2.41	6.05	3.37
\$25,000 - \$29,999	18.18	11.92*	33.50*	18.65*	17.43	21.64*	18.02*
	1.64	3.99	13.36	3.32	2.53	6.05	3.25
\$30,000 - \$39,999	15.67	11.21*	46.96*	17.89	15.58	15.48*	12.76*
	0.91	2.85	13.07	2.19	1.37	3.04	2.09
\$40,000 - \$49,999	16.51	10.20*	63.61*	24.76*	15.94	13.67*	8.56*
	1.46	6.64	18.17	3.75	2.11	4.05	2.21
\$50,000 or more	15.69	19.48*	16.43*	12.67*	18.70	14.41*	9.52*
	0.81	6.85	11.93	1.81	1.31	2.01	1.85

**Table 3.1 Inpatient Hospital User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2006**Community-Only Residents<sup>1</sup>

Beneficiary Characteristic	Total	Medicare Fee-for-Service Only	Supplemental Health Insurance				Medicare HMO <sup>2</sup>
			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	18.73	15.34	24.07	20.37	18.75	17.85	13.15
	0.34	1.73	1.01	1.06	0.64	1.51	0.77
Health Status							
Excellent	8.47	7.99*	13.15*	8.96*	8.25*	11.53*	4.87*
	0.74	2.10	2.91	1.82	1.17	3.56	1.41
Very good	13.64	9.81*	16.98	16.76	13.55	12.56*	10.77
	0.58	2.75	2.40	1.68	1.11	2.59	1.18
Good	18.14	15.93*	18.74	20.26	19.58	20.63*	12.91
	0.67	2.80	1.40	1.66	1.24	2.92	1.49
Fair	26.99	15.90*	26.05	34.09	29.96	31.16*	22.27
	1.03	3.25	1.87	2.80	2.07	5.73	2.93
Poor	36.89	30.21*	39.45	45.41*	36.03	43.49*	28.46*
	1.73	5.58	3.04	5.44	3.67	11.56	5.56
Functional Limitation							
None	12.60	10.11	17.53	14.97	12.44	10.39*	9.10
	0.46	1.50	1.56	1.16	0.75	1.46	0.97
IADL only <sup>4</sup>	23.41	20.23*	23.89	23.28	27.38	23.59*	15.93
	0.83	2.82	2.13	2.02	1.66	4.43	2.25
One to two ADLs <sup>5</sup>	28.44	21.67*	28.48	31.63	27.94	42.91*	25.56
	1.31	5.09	2.71	3.08	2.52	6.04	2.75
Three to five ADLs	39.58	26.28*	39.09	49.38	46.14	64.70*	23.78*
	1.99	5.56	3.56	5.18	3.88	10.74	5.67

**Table 3.1 Inpatient Hospital User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2006**Community-Only Residents<sup>1</sup>

Beneficiary Characteristic	Total	Medicare Fee-for-Service Only	Supplemental Health Insurance				Medicare HMO <sup>2</sup>
			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	18.73	15.34	24.07	20.37	18.75	17.85	13.15
	0.34	1.73	1.01	1.06	0.64	1.51	0.77
Metropolitan Area Resident							
Yes	18.21	14.28	21.99	21.43	18.65	17.70	13.14
	0.44	2.02	1.15	1.18	0.76	1.49	0.79
No	20.52	17.58	30.32	18.10	19.26	18.43*	13.27*
	0.41	3.20	1.78	2.20	1.38	4.55	3.24

Source: Medicare Current Beneficiary Survey, CY 2006 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, 2006**Community-Only Residents<sup>1</sup>

Beneficiary Characteristic	Total	Medicare Fee-for-Service Only	Supplemental Health Insurance				Medicare HMO <sup>2</sup>
			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	71.86	62.14	77.08	74.87	73.55	72.78	64.19
	0.60	1.69	0.95	1.17	0.98	2.18	1.26
Medicare Status <sup>3</sup>							
Aged							
65 - 74 years	67.19	54.15	72.09	70.73	69.24	66.45	61.44
	0.80	3.31	2.24	1.97	1.33	3.33	1.92
75 - 84 years	76.05	64.00	77.17	80.25	79.89	78.84	66.20
	0.85	3.15	2.12	1.33	1.57	2.33	2.00
85 years and older	73.28	66.25	70.82	77.05	76.07	81.15	64.06
	1.24	4.59	3.27	2.65	2.20	4.18	2.73
Disabled							
Under 45 years	71.15	51.96	75.28	73.45*	69.87	81.96*	64.72*
	1.64	5.05	1.79	10.87	4.67	19.49	10.67
45 - 64 years	78.17	72.55	85.45	59.05*	75.69	86.46*	73.49
	1.47	3.29	1.87	9.56	3.51	14.02	5.99
Gender							
Male	69.95	58.38	76.09	72.89	71.39	74.23	64.57
	0.79	1.97	1.58	1.61	1.42	2.72	1.75
Female	73.42	67.57	77.69	76.18	75.54	71.58	63.88
	0.66	3.18	1.35	1.38	1.17	2.62	1.79
Living Arrangement							
Alone	71.85	61.32	75.54	74.85	74.75	77.90	61.46
	0.90	3.21	1.68	1.78	1.81	3.13	2.47
With spouse	71.89	62.98	80.32	74.39	73.26	71.32	66.12
	0.82	2.98	2.15	1.59	1.17	2.66	1.62
With children	72.97	66.08	77.94	78.04	74.12	68.62*	62.87
	1.41	6.16	2.29	2.98	2.91	9.09	4.38
With others	70.34	58.48	75.84	74.68	71.21	64.83*	59.27
	1.76	5.69	2.12	4.56	5.45	17.31	6.19

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			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	71.86	62.14	77.08	74.87	73.55	72.78	64.19
	0.60	1.69	0.95	1.17	0.98	2.18	1.26
Race/Ethnicity							
White non-Hispanic	72.12	61.40	78.32	75.33	74.01	72.55	64.50
	0.70	1.97	1.49	1.18	1.00	2.20	1.34
Black non-Hispanic	73.09	69.22	78.32	70.96*	74.91	67.10*	60.76
	1.63	4.28	1.98	5.84	4.02	12.34	5.12
Hispanic	69.60	64.55*	72.13	75.80*	68.72	89.59*	64.05
	1.69	6.34	2.12	6.02	3.66	8.05	4.05
Other	68.47	49.93*	77.95	61.17*	66.18	79.33*	64.85*
	2.43	7.13	3.04	8.68	4.79	9.76	9.13
Income							
Less than \$5,000	72.05	53.82*	74.84	82.38*	72.13*	49.94*	72.82*
	2.91	9.32	5.03	5.31	8.06	25.66	7.04
\$5,000 - \$9,999	71.78	52.22	78.12	66.98	68.78	61.09*	48.45
	1.25	5.65	1.27	5.76	4.92	30.88	5.33
\$10,000 - \$14,999	71.84	61.21	75.42	74.84	75.99	87.15*	63.56
	1.10	3.70	1.94	2.82	2.98	5.53	3.10
\$15,000 - \$19,999	73.29	68.14	79.53	81.82	76.70	77.10*	57.89
	1.23	3.79	3.31	1.94	2.73	6.81	3.34
\$20,000 - \$24,999	72.47	57.89	74.53	74.45	76.42	77.69*	69.29
	1.55	6.09	6.95	2.77	2.46	6.74	3.50
\$25,000 - \$29,999	71.56	70.26*	70.93*	70.87	75.72	78.27*	63.08
	1.74	5.30	11.67	3.52	2.41	7.95	4.41
\$30,000 - \$39,999	72.57	65.03	79.51*	70.03	74.03	77.56	71.25
	1.32	4.96	9.87	2.83	1.94	4.05	2.84
\$40,000 - \$49,999	70.01	68.93*	100.00*	79.06	70.98	61.22*	59.71
	1.77	13.66	0.00	3.40	2.42	5.51	4.35
\$50,000 or more	70.99	67.77*	73.10*	75.15	71.11	70.32	66.49
	1.24	6.40	16.80	2.76	1.98	3.25	2.85

**Table 3.2 Outpatient Hospital User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2006**Community-Only Residents<sup>1</sup>

Beneficiary Characteristic	Total	Medicare Fee-for-Service Only	Supplemental Health Insurance				Medicare HMO <sup>2</sup>
			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	71.86	62.14	77.08	74.87	73.55	72.78	64.19
	0.60	1.69	0.95	1.17	0.98	2.18	1.26
Health Status							
Excellent	58.77	49.93	62.50	64.91	58.03	59.05	54.83
	1.53	3.92	4.93	2.81	2.62	5.30	3.46
Very good	68.26	57.84	69.42	75.03	70.24	70.80	59.08
	1.10	3.83	3.09	1.82	1.69	3.33	2.41
Good	74.14	59.81	74.47	77.36	79.10	78.15	66.89
	0.89	3.48	1.77	1.99	1.48	2.92	2.25
Fair	78.78	69.18	80.62	78.74	82.73	81.25	72.63
	1.06	4.31	1.68	2.89	1.82	5.31	3.38
Poor	82.34	78.12	86.66	82.19	78.36	93.70*	79.47
	1.64	4.71	2.15	4.30	3.78	4.49	4.62
Functional Limitation							
None	67.67	54.45	72.98	72.13	69.68	71.39	59.73
	0.85	2.37	1.78	1.61	1.24	2.65	1.51
IADL only <sup>4</sup>	77.17	68.88	78.59	80.22	81.29	75.72	68.01
	1.05	4.04	1.62	2.16	1.67	4.71	2.86
One to two ADLs <sup>5</sup>	78.47	74.64	82.17	77.29	78.86	72.70	77.39
	1.38	4.03	2.14	3.39	2.67	5.58	2.86
Three to five ADLs	79.39	75.65	79.60	82.70	80.93	84.85*	74.29
	1.97	6.78	3.24	3.36	3.17	8.49	5.05

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Beneficiary Characteristic	Total	Medicare Fee-for-Service Only	Supplemental Health Insurance				Medicare HMO <sup>2</sup>
			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	71.86	62.14	77.08	74.87	73.55	72.78	64.19
	0.60	1.69	0.95	1.17	0.98	2.18	1.26
Metropolitan Area Resident							
Yes	69.56	57.81	74.05	73.39	70.54	72.62	64.16
	0.73	2.21	1.18	1.39	1.23	2.45	1.28
No	79.73	71.27	86.53	78.02	83.61	73.43	64.52
	0.91	2.30	1.01	2.24	1.20	4.87	5.36

Source: Medicare Current Beneficiary Survey, CY 2006 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, 2006**Community-Only Residents<sup>1</sup>

Beneficiary Characteristic	Total	Medicare Fee-for-Service Only	Supplemental Health Insurance				Medicare HMO <sup>2</sup>
			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	95.59	85.66	95.76	97.39	96.59	98.57	95.55
	0.23	1.41	0.44	0.47	0.36	0.59	0.48
Medicare Status <sup>3</sup>							
Aged							
65 - 74 years	94.21	79.11	95.49	96.36	95.24	97.87	93.80
	0.45	3.00	1.06	0.89	0.60	0.91	0.80
75 - 84 years	97.80	90.05	96.81	98.50	98.73	99.12	97.72
	0.24	2.12	0.76	0.43	0.29	0.65	0.55
85 years and older	98.33	92.28	98.04	99.25	99.12	100.00	97.43
	0.36	2.96	1.01	0.51	0.44	0.00	0.92
Disabled							
Under 45 years	88.52	77.85	89.95	91.16*	90.53	100.00*	89.53*
	1.11	4.32	1.27	8.80	3.43	0.00	8.22
45 - 64 years	95.52	91.50	97.81	90.64*	96.04	100.00*	94.78
	0.78	1.81	0.69	5.72	1.63	0.00	2.13
Gender							
Male	94.07	83.57	93.70	96.61	95.98	97.81	93.63
	0.39	1.84	0.70	0.80	0.61	1.01	0.94
Female	96.85	88.68	97.05	97.90	97.15	99.20	97.08
	0.27	2.17	0.54	0.54	0.48	0.49	0.70
Living Arrangement							
Alone	95.69	86.10	94.96	98.06	96.95	99.28	96.13
	0.37	1.98	0.82	0.69	0.69	0.74	1.05
With spouse	96.05	88.40	97.85	96.79	96.47	98.31	95.44
	0.34	1.87	0.67	0.69	0.51	0.73	0.85
With children	95.47	82.30	97.16	97.52	97.55	97.30*	95.56
	0.82	5.03	0.88	1.24	1.11	2.76	1.78
With others	93.46	82.08	94.05	99.01	95.62	100.00*	95.65
	0.91	4.08	1.00	1.05	1.99	0.00	2.11

**Table 3.3 Physician/Supplier Services User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2006**Community-Only Residents<sup>1</sup>

Beneficiary Characteristic	Total	Medicare Fee-for-Service Only	Supplemental Health Insurance				Medicare HMO <sup>2</sup>
			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	95.59	85.66	95.76	97.39	96.59	98.57	95.55
	0.23	1.41	0.44	0.47	0.36	0.59	0.48
Race/Ethnicity							
White non-Hispanic	95.95	85.82	95.57	97.68	96.82	98.57	95.82
	0.24	1.70	0.56	0.50	0.38	0.63	0.59
Black non-Hispanic	95.43	88.57	95.62	93.42	99.32	96.77*	95.93
	0.76	3.32	0.98	3.32	0.67	3.37	2.01
Hispanic	94.50	84.50	94.68	96.36	97.09	100.00*	94.61
	0.88	4.33	1.39	2.75	1.73	0.00	2.04
Other	92.20	78.05*	99.47	92.54*	87.09	100.00*	93.90*
	1.56	7.83	0.32	4.68	3.72	0.00	3.74
Income							
Less than \$5,000	94.74	80.27*	92.73	100.00*	100.00*	90.66*	100.00*
	1.15	6.38	2.15	0.00	0.00	11.30	0.00
\$5,000 - \$9,999	92.63	75.66	95.31	92.29	93.65	100.00*	89.74
	0.69	4.13	0.68	3.10	3.19	0.00	3.29
\$10,000 - \$14,999	95.32	86.76	96.69	97.89	97.91	100.00*	93.76
	0.61	2.86	0.67	0.71	1.18	0.00	1.38
\$15,000 - \$19,999	94.76	86.50	97.03	98.61	95.11	100.00*	93.43
	0.75	3.18	1.65	0.73	1.64	0.00	2.04
\$20,000 - \$24,999	96.16	91.83	91.44	97.79	95.75	97.51*	98.39
	0.72	2.70	5.02	1.32	1.04	2.47	1.23
\$25,000 - \$29,999	96.30	85.02	98.87*	96.60	98.58	93.91*	96.22
	0.79	4.88	1.28	1.73	0.81	4.28	1.79
\$30,000 - \$39,999	96.22	85.52	100.00*	96.22	96.79	97.44	97.73
	0.61	4.65	0.00	1.51	0.76	1.55	0.98
\$40,000 - \$49,999	97.28	85.60*	100.00*	98.10	97.28	100.00	96.57
	0.77	10.64	0.00	0.60	1.18	0.00	1.91
\$50,000 or more	96.73	93.45	100.00*	97.98	96.11	99.62	94.89
	0.51	3.99	0.00	0.85	0.79	0.39	1.77

**Table 3.3 Physician/Supplier Services User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2006**Community-Only Residents<sup>1</sup>

Beneficiary Characteristic	Total	Medicare Fee-for-Service Only	Supplemental Health Insurance				Medicare HMO <sup>2</sup>
			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	95.59	85.66	95.76	97.39	96.59	98.57	95.55
	0.23	1.41	0.44	0.47	0.36	0.59	0.48
Health Status							
Excellent	91.80	80.62	85.57	94.80	92.15	98.42	92.37
	0.85	3.82	3.26	1.43	1.52	1.20	1.87
Very good	95.94	88.24	94.89	97.29	95.79	98.25	96.97
	0.46	2.51	1.04	0.79	0.78	1.05	0.96
Good	96.14	82.63	96.05	98.22	98.56	98.31	95.49
	0.37	2.60	0.82	0.60	0.43	0.99	1.09
Fair	96.44	88.53	96.55	98.09	98.06	100.00	95.71
	0.49	2.64	0.74	1.22	0.71	0.00	1.49
Poor	97.31	91.72	98.05	100.00	97.68	100.00*	97.86
	0.69	3.37	0.90	0.00	1.22	0.00	1.61
Functional Limitation							
None	94.69	81.24	93.87	96.83	95.99	97.88	95.09
	0.36	2.00	1.02	0.68	0.50	0.88	0.66
IADL only <sup>4</sup>	96.19	88.21	95.89	98.22	97.93	100.00	94.48
	0.49	2.49	0.73	0.89	0.72	0.00	1.56
One to two ADLs <sup>5</sup>	97.26	94.16	98.01	97.77	96.34	100.00	98.24
	0.54	2.57	0.77	0.99	1.30	0.00	0.84
Three to five ADLs	98.82	97.11	98.20	100.00	99.51	100.00*	99.27
	0.41	1.65	0.94	0.00	0.36	0.00	0.75

**Table 3.3 Physician/Supplier Services User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2006**Community-Only Residents<sup>1</sup>

Beneficiary Characteristic	Total	Medicare Fee-for-Service Only	Supplemental Health Insurance				Medicare HMO <sup>2</sup>
			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	95.59	85.66	95.76	97.39	96.59	98.57	95.55
	0.23	1.41	0.44	0.47	0.36	0.59	0.48
Metropolitan Area Resident							
Yes	95.74	84.29	95.81	98.04	96.45	99.17	95.65
	0.24	1.74	0.52	0.43	0.41	0.54	0.50
No	95.65	90.23	96.23	96.00	97.29	96.21	94.26
	0.51	2.00	0.65	1.18	0.67	1.97	2.09

Source: Medicare Current Beneficiary Survey, CY 2006 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, 2006**Community-Only Residents<sup>1</sup>

Beneficiary Characteristic	Total	Medicare Fee-for-Service Only	Supplemental Health Insurance				Medicare HMO <sup>2</sup>
			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	42.78	21.90	23.90	47.65	50.25	68.53	44.19
	0.59	1.53	1.09	1.08	0.98	1.95	1.29
Medicare Status <sup>3</sup>							
Aged							
65 - 74 years	45.33	19.50	23.72	49.89	50.31	67.29	47.52
	0.97	2.48	2.23	2.07	1.42	3.17	1.90
75 - 84 years	46.92	25.72*	17.26	50.69	54.91	70.39	44.05
	0.94	3.79	2.00	1.74	1.68	3.00	2.00
85 years and older	37.05	17.96*	15.19*	36.50	47.08	66.08	35.02
	1.56	3.81	3.10	2.81	2.76	6.42	2.91
Disabled							
Under 45 years	33.25	20.92*	32.61	51.12*	38.72	81.96*	54.70*
	1.59	4.45	1.79	11.50	4.71	19.49	10.70
45 - 64 years	30.85	23.80*	26.63	28.22*	40.51	74.06*	33.39*
	1.88	3.49	2.61	6.76	3.67	17.92	7.16
Gender							
Male	42.06	21.86	22.78	47.87	48.64	67.58	44.51
	0.96	2.04	1.67	1.94	1.42	3.15	2.01
Female	43.36	21.95	24.61	47.51	51.74	69.32	43.93
	0.62	2.63	1.42	1.45	1.28	2.63	1.82
Living Arrangement							
Alone	41.39	21.97	23.43	45.19	52.87	67.57	46.05
	1.06	2.96	1.62	1.72	1.81	3.81	2.94
With spouse	49.06	26.06	26.56	51.44	52.31	69.79	48.41
	0.82	2.55	2.13	1.70	1.27	2.65	1.93
With children	25.59	11.74*	19.11	32.08	34.26	56.64*	24.75*
	1.41	2.50	2.51	4.07	2.97	10.10	3.64
With others	30.44	19.18*	26.51	46.09*	34.95	68.49*	31.35*
	1.52	4.35	2.01	5.56	4.29	16.17	5.02

**Table 3.4 Dental Services User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2006**Community-Only Residents<sup>1</sup>

Beneficiary Characteristic	Total	Medicare Fee-for-Service Only	Supplemental Health Insurance				Medicare HMO <sup>2</sup>
			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	42.78	21.90	23.90	47.65	50.25	68.53	44.19
	0.59	1.53	1.09	1.08	0.98	1.95	1.29
Race/Ethnicity							
White non-Hispanic	46.82	22.96	24.51	49.53	52.77	69.64	47.77
	0.71	1.78	1.62	1.09	1.10	2.07	1.45
Black non-Hispanic	24.27	19.49*	20.65	15.44*	35.40	39.97*	20.40*
	1.45	3.61	2.34	5.58	3.51	12.81	3.64
Hispanic	31.23	19.72*	25.54	44.66*	39.18	63.85*	34.06
	1.56	4.70	2.16	6.54	4.21	12.71	4.07
Other	31.71	18.36*	24.17	23.44*	40.04	78.85*	38.70*
	2.44	6.92	4.07	5.95	4.20	9.45	6.79
Income							
Less than \$5,000	32.06	22.52*	24.80*	44.86*	44.55*	0.00	37.95*
	3.32	9.34	4.74	8.96	8.40	0.00	6.93
\$5,000 - \$9,999	22.60	10.00*	22.45	26.96*	31.37*	61.09*	26.72*
	1.09	3.08	1.22	4.45	5.17	30.88	4.89
\$10,000 - \$14,999	26.92	18.24*	23.26	32.83	32.31	43.15*	28.82
	1.25	2.99	1.93	2.44	3.03	8.99	3.04
\$15,000 - \$19,999	34.11	23.25*	34.70	35.71	37.15	59.11*	31.10
	1.59	3.42	4.69	3.43	2.81	8.50	3.79
\$20,000 - \$24,999	38.88	17.84*	20.76*	43.97	41.71	60.42*	39.83
	1.82	3.73	5.82	3.98	2.62	7.73	3.48
\$25,000 - \$29,999	43.61	25.07*	36.23*	45.59	45.13	62.81*	41.40
	1.86	6.15	12.73	3.87	3.37	7.95	3.70
\$30,000 - \$39,999	51.83	32.17*	24.53*	53.14	52.49	66.85	51.02
	1.39	5.72	6.99	3.14	2.03	4.38	3.29
\$40,000 - \$49,999	56.80	30.20*	4.29*	56.87	58.29	63.27*	55.71
	2.16	14.01	5.14	3.93	3.02	6.44	5.06
\$50,000 or more	66.70	45.47*	11.83*	70.40	62.35	79.94	70.16
	1.40	7.81	8.54	2.86	2.04	2.71	3.25

**Table 3.4 Dental Services User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2006**Community-Only Residents<sup>1</sup>

Beneficiary Characteristic	Total	Medicare Fee-for-Service Only	Supplemental Health Insurance				Medicare HMO <sup>2</sup>
			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	42.78	21.90	23.90	47.65	50.25	68.53	44.19
	0.59	1.53	1.09	1.08	0.98	1.95	1.29
Health Status							
Excellent	51.71	20.22*	29.62*	53.33	56.27	68.46	57.88
	1.37	3.00	4.77	2.76	2.14	4.81	4.03
Very good	51.43	26.15*	25.70	56.65	53.98	77.10	50.15
	1.09	3.61	2.68	1.93	1.62	3.12	2.26
Good	42.26	22.08	25.56	44.09	52.38	65.00	41.32
	0.99	3.22	1.78	2.18	1.70	4.08	2.12
Fair	31.69	20.60*	22.26	34.84	41.01	52.85*	31.31
	1.00	3.53	1.70	2.83	2.20	5.76	2.65
Poor	25.68	18.51*	20.48	28.27*	32.43	55.76*	25.70*
	1.98	3.43	2.79	5.38	3.60	11.80	5.72
Functional Limitation							
None	48.04	23.11	25.90	53.25	53.53	70.91	48.25
	0.84	2.20	1.95	1.52	1.26	2.02	1.85
IADL only <sup>4</sup>	38.78	19.31	24.11	41.69	50.01	61.57	42.19
	1.01	2.97	2.00	2.47	1.93	4.74	3.41
One to two ADLs <sup>5</sup>	33.37	17.19*	24.07	35.81	39.48	67.71*	31.36
	1.43	4.52	2.87	2.97	2.72	5.63	3.74
Three to five ADLs	26.94	30.13*	17.04	26.04*	33.26	60.80*	34.03*
	1.87	5.88	2.82	4.64	4.46	10.87	4.84

**Table 3.4 Dental Services User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2006**Community-Only Residents<sup>1</sup>

Beneficiary Characteristic	Total	Medicare Fee-for-Service Only	Supplemental Health Insurance				Medicare HMO <sup>2</sup>
			Medicaid	Individually-Purchased	Employer-Sponsored	Both Types of	
				Private Insurance	Private Insurance	Private Insurance	
Percentage of Beneficiaries with at Least One Dental Service							
All Beneficiaries	42.78	21.90	23.90	47.65	50.25	68.53	44.19
	0.59	1.53	1.09	1.08	0.98	1.95	1.29
Metropolitan Area Resident							
Yes	45.75	23.78	26.73	52.55	52.40	73.02	45.04
	0.64	2.18	1.34	1.42	1.09	2.14	1.35
No	33.55	19.16	15.83	37.17	43.82	50.93	33.61*
	1.30	1.89	1.51	1.63	2.09	4.37	4.33

Source: Medicare Current Beneficiary Survey, CY 2006 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, 2006**Community-Only Residents<sup>1</sup>

Beneficiary Characteristic	Total	Medicare Fee-for-Service Only	Supplemental Health Insurance				Medicare HMO <sup>2</sup>
			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	93.10	79.92	94.10	93.54	95.02	95.07	93.81
	0.28	1.54	0.54	0.59	0.39	0.85	0.64
Medicare Status <sup>3</sup>							
Aged							
65 - 74 years	91.90	73.57	94.64	91.84	94.23	93.95	91.95
	0.53	3.16	1.18	1.08	0.66	1.42	1.11
75 - 84 years	95.15	82.50	95.90	94.96	96.56	95.71	95.82
	0.39	2.67	0.83	0.85	0.61	1.31	0.75
85 years and older	96.39	88.69	94.25	97.08	97.45	97.50	97.64
	0.53	3.47	1.73	0.96	0.72	1.75	0.86
Disabled							
Under 45 years	84.97	65.10	87.41	91.16*	91.18	100.00*	79.20*
	1.41	4.96	1.43	8.80	2.95	0.00	9.60
45 - 64 years	92.61	87.51	95.68	83.63*	93.00	100.00*	92.67
	0.88	2.68	1.03	7.83	1.79	0.00	2.83
Gender							
Male	91.43	77.74	93.30	90.94	94.99	93.98	90.94
	0.41	1.93	0.75	1.06	0.62	1.56	1.11
Female	94.46	83.06	94.60	95.26	95.05	95.96	96.10
	0.36	2.31	0.72	0.73	0.58	0.91	0.70
Living Arrangement							
Alone	92.80	80.72	92.48	93.32	95.16	95.58	95.11
	0.43	2.54	0.95	1.01	0.79	1.56	1.02
With spouse	93.55	81.73	97.39	93.39	95.01	94.84	92.61
	0.41	2.65	0.68	0.86	0.55	1.27	1.01
With children	93.78	77.95	95.96	93.95	95.44	94.37*	96.76
	0.78	4.46	0.95	2.10	1.47	3.83	1.49
With others	90.67	75.42	92.15	95.97	93.32	96.39*	93.81
	0.98	4.10	1.10	2.13	2.43	4.06	2.45

**Table 3.5 Prescription Medicine User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2006**Community-Only Residents<sup>1</sup>

Beneficiary Characteristic	Total	Medicare Fee-for-Service Only	Supplemental Health Insurance				Medicare HMO <sup>2</sup>
			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	93.10	79.92	94.10	93.54	95.02	95.07	93.81
	0.28	1.54	0.54	0.59	0.39	0.85	0.64
Race/Ethnicity							
White non-Hispanic	93.25	78.46	93.96	93.93	95.15	95.26	93.90
	0.30	1.89	0.72	0.55	0.45	0.90	0.74
Black non-Hispanic	92.43	86.57	93.37	80.55	97.28	89.80*	93.49
	0.86	3.16	1.20	6.42	1.24	5.88	2.30
Hispanic	93.10	83.90	94.00	96.36	94.13	100.00*	92.50
	1.07	5.02	1.62	2.75	1.44	0.00	2.27
Other	92.05	75.14*	96.68	93.34*	90.45	92.11*	97.55*
	1.47	6.30	1.37	4.80	2.80	8.07	2.39
Income							
Less than \$5,000	91.47	68.88*	92.84	100.00*	92.98*	90.66*	94.29*
	1.62	8.87	2.13	0.00	3.71	11.30	3.88
\$5,000 - \$9,999	90.69	67.80	93.22	94.60	91.60	100.00*	92.39
	0.75	5.68	0.82	2.10	3.28	0.00	2.52
\$10,000 - \$14,999	94.21	85.58	95.91	94.48	96.94	97.82*	94.64
	0.48	2.58	0.75	1.20	0.94	2.17	1.34
\$15,000 - \$19,999	93.06	85.07	95.39	93.73	96.30	96.62*	91.26
	0.76	3.33	1.65	1.36	1.24	2.52	2.14
\$20,000 - \$24,999	92.61	83.45	89.28	93.03	93.59	92.84*	95.76
	1.01	4.14	5.49	2.28	1.50	3.33	1.79
\$25,000 - \$29,999	93.00	77.41*	92.80*	92.84	96.28	89.54*	93.83
	1.14	5.73	4.17	2.63	1.28	4.82	2.20
\$30,000 - \$39,999	93.77	77.54	94.81*	92.86	95.40	96.60	94.90
	0.74	4.65	5.31	1.49	0.84	1.57	1.54
\$40,000 - \$49,999	94.38	68.29*	100.00*	94.92	95.29	93.83	94.96
	0.98	13.27	0.00	2.29	1.07	2.73	2.18
\$50,000 or more	93.28	78.68*	89.76*	92.03	94.25	95.61	92.21
	0.71	5.62	10.08	1.92	0.96	1.45	1.97

**Table 3.5 Prescription Medicine User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2006**Community-Only Residents<sup>1</sup>

Beneficiary Characteristic	Total	Medicare Fee-for-Service Only	Supplemental Health Insurance				Medicare HMO <sup>2</sup>
			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	93.10	79.92	94.10	93.54	95.02	95.07	93.81
	0.28	1.54	0.54	0.59	0.39	0.85	0.64
Health Status							
Excellent	86.18	64.58	80.76	87.56	88.99	91.10	89.40
	0.95	4.52	3.43	1.73	1.62	2.33	1.60
Very good	93.03	74.75	91.08	93.57	95.17	97.34	93.62
	0.60	3.43	1.51	1.24	0.85	1.32	1.28
Good	94.44	83.27	93.34	95.74	97.28	94.29	94.44
	0.42	2.46	1.20	0.89	0.51	1.56	1.08
Fair	95.20	86.81	96.79	94.73	95.86	97.01	96.17
	0.61	3.04	0.64	1.96	1.15	2.07	1.43
Poor	95.85	86.95	97.66	98.20	96.39	93.44*	98.10
	0.75	3.90	0.88	1.16	1.56	6.69	1.49
Functional Limitation							
None	91.59	73.71	92.03	92.52	93.79	94.30	92.78
	0.45	2.29	0.98	0.85	0.59	1.06	0.90
IADL only <sup>4</sup>	94.76	86.04	93.93	95.02	97.78	96.18	94.85
	0.55	2.99	0.95	1.48	0.57	1.89	1.42
One to two ADLs <sup>5</sup>	95.62	89.67	97.63	94.41	95.83	96.56	96.42
	0.63	3.01	0.82	1.74	1.20	2.10	1.61
Three to five ADLs	96.39	88.92	96.12	99.17	98.26	100.00*	96.33
	0.75	4.47	1.26	0.61	0.97	0.00	2.10

**Table 3.5 Prescription Medicine User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2006**Community-Only Residents<sup>1</sup>

Beneficiary Characteristic	Total	Medicare Fee-for-Service Only	Supplemental Health Insurance				Medicare HMO <sup>2</sup>
			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	93.10	79.92	94.10	93.54	95.02	95.07	93.81
	0.28	1.54	0.54	0.59	0.39	0.85	0.64
Metropolitan Area Resident							
Yes	93.39	79.39	94.23	93.06	95.08	96.17	94.22
	0.32	1.93	0.62	0.72	0.50	0.80	0.65
No	92.54	81.95	94.46	94.55	94.96	90.75	88.72
	0.56	2.22	0.77	1.05	0.46	2.77	3.25

Source: Medicare Current Beneficiary Survey, CY 2006 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, 2006**

All Medicare Beneficiaries

Beneficiary Characteristic	Total <sup>1</sup>	Medicare Fee-for-Service Only	Supplemental Health Insurance <sup>2</sup>	
			Medicaid	Private Insurance
Percentage of Beneficiaries with at Least One Short- or Long-Term Facility Stay				
All Beneficiaries	8.95	7.83	21.52	5.57
	0.26	0.80	0.77	0.30
Medicare Status <sup>3</sup>				
Aged				
65 - 74 years	3.19	2.71*	12.46	1.39*
	0.28	1.05	1.37	0.22
75 - 84 years	10.67	12.96*	29.08	7.47
	0.46	2.27	1.69	0.50
85 years and older	28.60	36.03	58.67	19.24
	1.07	3.89	2.10	1.46
Disabled				
Under 45 years	5.31	2.00*	6.98	1.48*
	0.57	1.06	0.80	0.91
45 - 64 years	7.79	2.16*	14.05	3.42*
	0.84	1.31	1.60	1.14
Gender				
Male	7.25	5.05*	19.64	4.39
	0.39	0.78	1.43	0.35
Female	10.30	11.64	22.67	6.52
	0.32	1.61	0.88	0.41
Marital Status				
Married	4.16	4.91*	14.32	3.01
	0.25	1.11	1.35	0.26
Widowed	16.12	16.74	31.49	11.38
	0.54	2.21	1.42	0.74
Divorced/separated	6.77	1.76*	12.18	3.97*
	0.60	0.75	1.20	0.95
Never married	17.61	9.67*	23.48	8.15*
	1.28	3.67	1.77	2.02

**Table 3.6 Facility User Rates for Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2006**

All Medicare Beneficiaries

Beneficiary Characteristic	Total <sup>1</sup>	Medicare	Supplemental Health Insurance <sup>2</sup>	
		Fee-for-Service Only	Medicaid	Private Insurance
Percentage of Beneficiaries with at Least One Short- or Long-Term Facility Stay				
All Beneficiaries	8.95	7.83	21.52	5.57
	0.26	0.80	0.77	0.30
Race/Ethnicity				
White non-Hispanic	9.62	10.20	29.30	5.93
	0.30	1.11	1.17	0.33
Black non-Hispanic	8.72	2.19*	16.60	3.60*
	0.85	1.30	1.77	1.08
Hispanic	5.03	2.08*	8.44*	1.19*
	0.77	1.45	1.48	0.62
Other	4.90*	0.00	6.89*	4.39*
	0.87	0.00	1.64	1.45
Income				
Less than \$5,000	16.28	10.86*	24.71	9.30*
	1.87	5.59	3.66	3.28
\$5,000 - \$9,999	15.85	5.32*	19.78	7.99*
	0.77	1.56	0.99	1.72
\$10,000 - \$14,999	13.07	8.24*	20.10	10.25
	0.74	1.76	1.36	1.15
\$15,000 - \$19,999	9.63	7.25*	19.71	8.34
	0.83	2.22	2.75	1.09
\$20,000 - \$24,999	8.09	7.01*	31.06*	5.92
	0.77	2.03	5.49	0.81
\$25,000 - \$29,999	6.74	6.94*	31.15*	5.64*
	0.99	2.97	7.52	0.98
\$30,000 - \$39,999	5.52	8.70*	33.78*	4.38
	0.52	2.51	7.94	0.50
\$40,000 - \$49,999	4.05	14.13*	55.66*	3.26*
	0.57	6.75	12.41	0.55
\$50,000 or more	4.30	10.53*	56.80*	3.64
	0.45	3.64	10.99	0.50

**Table 3.6 Facility User Rates for Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2006**

All Medicare Beneficiaries

Beneficiary Characteristic	Total <sup>1</sup>	Medicare Fee-for-Service Only	Supplemental Health Insurance <sup>2</sup>	
			Medicaid	Private Insurance
Percentage of Beneficiaries with at Least One Short- or Long-Term Facility Stay				
All Beneficiaries	8.95	7.83	21.52	5.57
	0.26	0.80	0.77	0.30
Health Status				
Excellent	2.52	2.81*	8.36*	1.87*
	0.41	1.44	2.11	0.51
Very good	4.42	5.73*	14.57	3.24
	0.35	1.71	1.80	0.38
Good	8.28	9.00*	17.49	6.00
	0.46	1.63	1.35	0.54
Fair	15.45	10.22*	25.07	10.32
	0.71	2.16	1.45	0.88
Poor	18.86	9.81*	28.54	12.13
	1.20	2.30	2.23	1.89
Functional Limitation				
None	2.02	2.18*	4.00*	1.69
	0.19	0.80	0.75	0.23
IADL only <sup>4</sup>	6.48	5.42*	8.27	6.07
	0.53	1.54	1.18	0.61
One to two ADLs <sup>5</sup>	14.04	12.81*	25.37	9.77
	0.98	3.22	2.15	0.98
Three to five ADLs	47.07	33.54	59.28	37.40
	1.64	4.33	2.28	2.53

**Table 3.6 Facility User Rates for Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2006**

All Medicare Beneficiaries

Beneficiary Characteristic	Total <sup>1</sup>	Medicare Fee-for-Service	Supplemental Health Insurance <sup>2</sup>	
		Only	Medicaid	Private Insurance
Percentage of Beneficiaries with at Least One Short- or Long-Term Facility Stay				
All Beneficiaries	8.95	7.83	21.52	5.57
	0.26	0.80	0.77	0.30
Metropolitan Area Resident				
Yes	8.76	9.76	20.41	5.58
	0.30	1.12	0.91	0.33
No	9.59	4.53*	24.84	5.55
	0.51	0.79	1.35	0.69

Source: Medicare Current Beneficiary Survey, CY 2006 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 8.95 percent of Medicare beneficiaries with a facility stay differs from the 5.89 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 2006, 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.