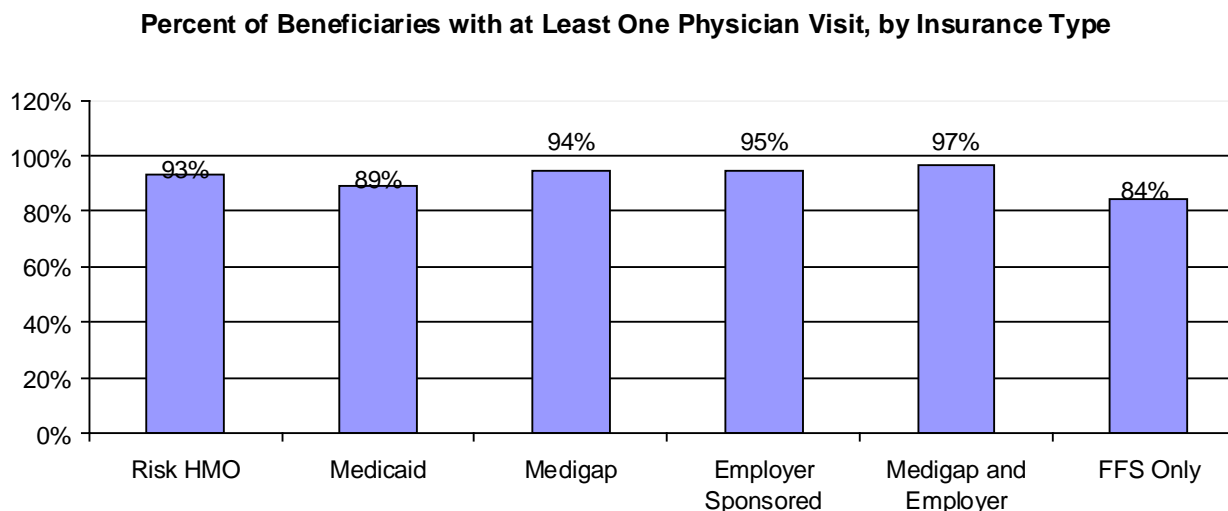


Section 3

Community Beneficiaries' Physician User Rates in 2008

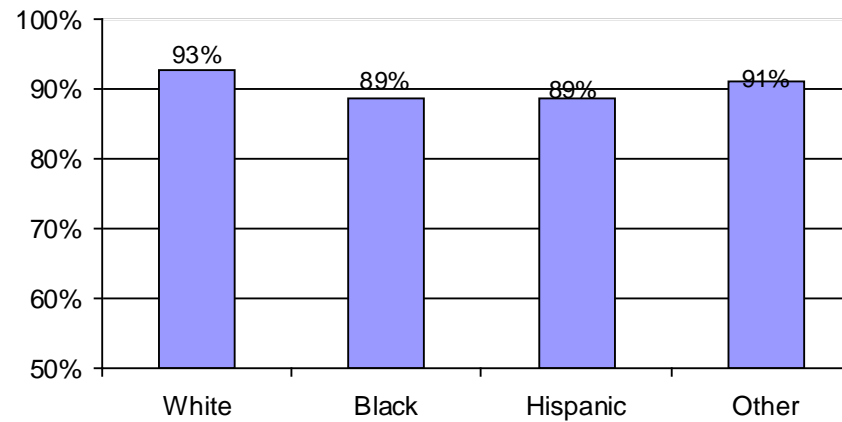
Physician User Rates, by Insurance Type



- Beneficiaries with Risk HMO, 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 92 percent)
- 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 slightly more likely to have used at least one physician service during the year than any other racial or ethnic group.
- Black and Hispanic beneficiaries were slightly less likely than average to have seen a physician at least once during the year.