

**Table 3.1 Inpatient Hospital User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2009**Community-Only Residents<sup>1</sup>

Beneficiary Characteristic	Total	Medicare Fee-for-Service Only	Supplemental Health Insurance				Medicare Advantage
			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	17.13	13.98	21.47	18.23	17.28	19.85	13.13
	0.41	1.53	1.20	1.32	0.63	2.10	0.88
Medicare Status <sup>2</sup>							
Aged							
65 - 74 years	12.52	10.72*	19.67	12.11	12.33	13.01*	10.14
	0.53	2.02	2.30	1.46	0.81	2.52	1.02
75 - 84 years	20.66	21.86*	23.14	20.25	22.91	25.38*	15.20
	0.76	3.35	2.04	2.16	1.29	3.59	1.52
85 years and older	27.06	28.36*	29.37	31.11	28.96	29.22*	16.94*
	1.28	6.30	3.25	2.44	2.27	4.39	2.03
Disabled							
Under 45 years	17.92	13.69*	20.39	25.66*	12.34*	21.14*	1.89*
	1.48	4.15	1.73	17.74	3.04	26.72	1.96
45 - 64 years	18.36	11.74*	20.42	28.05*	17.64*	0.00	20.55*
	1.65	2.98	2.89	11.06	3.40	0.00	4.83
Gender							
Male	18.24	11.20	21.37	21.53	19.41	21.25*	14.54
	0.61	1.68	1.86	2.16	0.96	2.90	1.24
Female	16.20	17.76	21.54	16.11	15.29	18.67*	11.97
	0.50	2.72	1.23	1.48	0.84	2.81	1.00
Living Arrangement							
Alone	17.43	15.00*	21.49	20.04	16.35	22.15*	12.06
	0.78	2.62	1.75	1.80	1.38	3.78	1.48
With spouse	16.05	11.55*	22.82	16.22	16.75	16.79*	13.66
	0.50	2.05	2.39	1.82	0.74	2.21	1.20
With children	20.91	22.84*	23.13	25.46*	18.89	32.22*	15.12*
	1.22	3.70	2.07	4.62	2.59	12.49	2.84
With others	17.42	10.68*	18.83	15.01*	26.85*	26.65*	10.27*
	1.50	2.59	2.51	4.24	4.12	12.84	2.23

**Table 3.1 Inpatient Hospital User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2009**Community-Only Residents<sup>1</sup>

Beneficiary Characteristic	Total	Medicare Fee-for-Service Only	Supplemental Health Insurance				Medicare Advantage
			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	17.13	13.98	21.47	18.23	17.28	19.85	13.13
	0.41	1.53	1.20	1.32	0.63	2.10	0.88
Race/Ethnicity							
White non-Hispanic	17.26	16.73	23.19	18.16	17.38	20.16	12.67
	0.45	2.13	1.54	1.36	0.64	2.09	0.94
Black non-Hispanic	17.60	8.16*	21.07	21.65*	18.52*	19.63*	15.02*
	1.38	2.38	2.65	5.77	2.98	13.32	3.36
Hispanic	16.62	5.21*	20.43	19.23*	15.04*	0.00	15.17*
	1.34	3.64	2.19	6.04	3.80	0.00	2.66
Other	14.91	11.47*	15.01*	16.86*	15.43*	29.42*	13.19*
	1.77	4.33	2.51	8.90	3.29	17.20	4.20
Income							
Less than \$10,000	18.97	18.17*	20.49	16.42*	13.12*	29.93*	16.85*
	1.21	4.65	1.56	4.16	3.36	18.21	3.85
\$10,000 - \$19,999	19.38	13.85*	21.86	23.34	24.37	27.79*	11.06
	0.78	2.17	1.41	2.29	2.19	6.95	1.35
\$20,000 - \$29,999	17.80	16.02*	21.45*	18.75	19.57	23.57*	13.85
	0.82	3.44	4.65	2.04	1.49	4.02	1.62
\$30,000 - \$49,999	15.30	12.02*	34.13*	16.65	15.03	19.27*	13.44
	0.77	3.36	8.58	2.00	0.88	4.39	1.82
\$50,000 or more	14.78	7.77*	12.92*	14.35*	15.81	15.89*	13.11
	0.74	3.78	9.89	2.34	1.29	2.59	1.95

**Table 3.1 Inpatient Hospital User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2009**Community-Only Residents<sup>1</sup>

Beneficiary Characteristic	Total	Medicare Fee-for-Service Only	Supplemental Health Insurance				Medicare Advantage
			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	17.13	13.98	21.47	18.23	17.28	19.85	13.13
	0.41	1.53	1.20	1.32	0.63	2.10	0.88
Poverty <sup>3</sup>							
Under 100% FPL	18.35	12.84*	20.70	17.24*	13.19*	33.60*	14.17*
	1.07	3.22	1.40	3.67	3.23	14.19	2.72
100% - 199% FPL	19.63	16.82	22.29	22.27	22.89	24.06*	13.24
	0.61	2.25	1.52	2.08	1.47	5.29	1.18
200% - 399% FPL	15.87	11.98*	24.98*	17.07	16.03	22.09*	13.54
	0.66	2.75	5.87	1.63	0.90	3.71	1.45
Over 400% FPL	14.42	6.28*	14.00*	14.60*	16.10	13.70*	11.34*
	0.85	3.42	10.86	2.42	1.47	2.60	1.92
Health Status							
Excellent	6.84	3.62*	9.48*	4.80*	6.36*	6.57*	9.24*
	0.77	1.74	2.92	1.38	1.03	2.91	1.93
Very good	10.71	13.87*	11.26*	13.18	10.78	13.66*	7.24
	0.52	3.81	2.09	1.75	0.98	2.41	0.95
Good	17.40	13.66*	16.96	19.99	20.09	21.82*	12.68
	0.73	2.71	1.73	1.99	1.27	4.01	1.45
Fair	26.18	16.79*	25.05	35.91	28.92	33.39*	23.09
	0.97	3.03	2.06	3.42	2.00	6.38	2.61
Poor	39.10	21.12*	37.36	51.73*	48.24	77.02*	33.54*
	2.14	5.54	3.93	6.83	4.68	12.51	6.24

**Table 3.1 Inpatient Hospital User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2009**Community-Only Residents<sup>1</sup>

Beneficiary Characteristic	Total	Medicare Fee-for-Service Only	Supplemental Health Insurance				Medicare Advantage
			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	17.13	13.98	21.47	18.23	17.28	19.85	13.13
	0.41	1.53	1.20	1.32	0.63	2.10	0.88
Functional Limitation							
None	11.15	8.75*	13.88	11.86	10.94	14.39*	9.83
	0.42	1.69	1.37	1.21	0.77	2.31	0.87
IADL only <sup>4</sup>	19.83	16.09*	18.26	24.15	23.87	17.62*	15.07*
	1.02	3.82	2.19	3.53	2.62	5.21	2.20
One to two ADLs <sup>5</sup>	22.77	14.53*	24.75	26.25	26.23	30.72*	15.76
	1.09	2.98	2.23	2.86	2.02	4.90	2.25
Three or more ADLs	35.06	33.44*	34.59	38.09	37.77	33.77*	30.35*
	1.78	6.37	3.07	4.71	3.70	7.75	4.21
Metropolitan Area Resident							
Yes	16.53	13.79	19.65	17.57	17.00	20.08	13.22
	0.45	1.80	1.17	1.57	0.71	2.37	0.95
No	19.17	14.48*	26.93	19.60	18.36	18.93*	12.55*
	0.96	2.78	3.06	2.41	1.30	4.23	2.38

Source: Medicare Current Beneficiary Survey, CY 2009 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 Medicare beneficiaries with end-stage renal disease (ESRD) are included within the subgroups of *aged* and *disabled*.
- 3 See Appendix B for the definition of *poverty*. *FPL* stands for Federal Poverty Level.
- 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, 2009**Community-Only Residents<sup>1</sup>

Beneficiary Characteristic	Total	Medicare Fee-for-Service Only	Supplemental Health Insurance				Medicare Advantage
			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	70.48	61.70	75.78	76.13	70.65	79.57	63.39
	0.66	2.29	1.11	1.30	1.20	2.11	1.27
Medicare Status <sup>2</sup>							
Aged							
65 - 74 years	66.68	54.58	73.27	72.05	66.39	76.04	62.74
	1.00	3.08	2.23	2.09	1.76	3.33	1.93
75 - 84 years	73.83	65.88	70.52	82.26	77.19	82.99	64.08
	0.95	3.95	2.34	1.85	1.39	2.56	1.85
85 years and older	73.39	72.15*	72.06	76.45	78.07	79.93	61.55
	1.30	5.43	2.92	2.54	1.88	4.82	2.94
Disabled							
Under 45 years	71.91	63.68	75.32	87.99*	63.84	100.00*	54.79*
	1.76	4.87	2.08	13.23	6.53	0.00	9.52
45 - 64 years	74.77	67.73	83.59	68.98*	69.24	88.05*	67.75
	1.67	4.30	1.71	9.45	3.58	14.79	5.02
Gender							
Male	67.99	56.80	73.20	74.78	67.79	74.62	64.16
	0.86	2.88	1.59	1.95	1.58	3.24	1.73
Female	72.57	68.35	77.60	76.99	73.33	83.70	62.76
	0.78	3.45	1.33	1.52	1.44	2.46	1.85
Living Arrangement							
Alone	72.58	65.48	77.83	77.20	72.27	78.35	64.54
	0.92	3.06	1.62	2.13	1.84	3.69	2.21
With spouse	69.83	57.10	77.17	77.67	70.44	78.07	63.48
	0.91	4.06	2.16	1.68	1.40	2.98	1.57
With children	68.64	71.28	74.32	62.86	66.46	84.84*	62.42
	1.53	3.91	2.50	4.47	3.37	7.76	3.53
With others	69.63	57.92	72.62	74.01	71.86	100.00*	60.78
	1.85	6.84	2.53	5.94	4.90	0.00	5.15

**Table 3.2 Outpatient Hospital User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2009**Community-Only Residents<sup>1</sup>

Beneficiary Characteristic	Total	Medicare Fee-for-Service Only	Supplemental Health Insurance				Medicare Advantage
			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	70.48	61.70	75.78	76.13	70.65	79.57	63.39
	0.66	2.29	1.11	1.30	1.20	2.11	1.27
Race/Ethnicity							
White non-Hispanic	71.17	62.15	78.39	75.66	71.72	79.20	63.72
	0.72	2.21	1.32	1.33	1.21	2.17	1.57
Black non-Hispanic	68.54	56.77	76.67	73.36*	65.85	90.65*	60.64
	1.92	6.28	2.22	8.31	4.38	9.59	3.81
Hispanic	67.93	59.96*	73.48	88.21*	59.32	67.92*	64.41
	2.10	7.94	2.58	5.59	5.59	11.89	3.68
Other	68.26	78.29*	64.36	83.79*	69.20	100.00*	60.06*
	2.19	5.50	4.62	5.95	4.52	0.00	4.75
Income							
Less than \$10,000	72.95	62.30*	75.71	78.03	68.28	76.27*	64.29
	1.72	6.12	1.68	4.82	6.30	13.05	4.79
\$10,000 - \$19,999	71.81	61.62	76.00	75.31	76.55	82.03*	63.94
	1.02	3.41	1.55	2.64	2.06	6.97	2.30
\$20,000 - \$29,999	69.37	62.44	74.54	73.24	71.04	85.54	63.48
	1.38	4.75	4.96	2.36	2.11	3.67	2.37
\$30,000 - \$49,999	69.98	60.30	88.89*	78.86	70.74	81.78	61.48
	1.00	5.41	4.91	2.85	1.55	3.12	2.03
\$50,000 or more	68.95	62.32*	47.05*	76.39	68.23	74.76	64.92
	1.32	8.42	13.88	3.20	1.93	3.78	2.77

**Table 3.2 Outpatient Hospital User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2009**Community-Only Residents<sup>1</sup>

Beneficiary Characteristic	Total	Medicare Fee-for-Service Only	Supplemental Health Insurance				Medicare Advantage
			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	70.48	61.70	75.78	76.13	70.65	79.57	63.39
	0.66	2.29	1.11	1.30	1.20	2.11	1.27
Poverty							
Under 100% FPL	73.06	59.54	76.51	75.12	69.19	69.17*	67.35
	1.52	5.52	1.50	4.61	4.61	12.45	3.65
100% - 199% FPL	70.56	62.30	75.10	74.61	75.08	83.31	62.27
	0.96	3.05	1.83	2.13	2.02	5.09	1.98
200% - 399% FPL	70.10	60.64	81.00	76.27	70.83	83.39	63.23
	1.03	4.42	5.02	1.94	1.64	2.47	1.61
Over 400% FPL	68.84	66.18*	42.62*	78.68	67.62	74.66	63.75
	1.27	8.02	14.89	2.60	1.77	4.06	3.08
Health Status							
Excellent	59.64	45.47*	60.61	63.22	61.46	64.45*	56.72
	1.44	5.79	4.34	3.26	2.46	6.13	2.74
Very good	67.34	59.10	71.27	75.55	68.36	78.93	56.97
	1.13	5.23	3.33	2.15	1.91	3.53	2.35
Good	72.27	62.11	74.77	78.05	74.16	83.27	65.14
	0.98	3.92	1.71	2.12	1.69	3.93	2.08
Fair	76.84	66.18	78.89	88.19	77.58	87.79*	71.39
	1.39	4.02	2.09	2.56	2.91	4.93	3.51
Poor	81.77	72.75	83.87	84.37	77.73	94.44*	87.85
	1.77	7.25	2.30	4.48	3.80	5.78	3.65

**Table 3.2 Outpatient Hospital User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2009**Community-Only Residents<sup>1</sup>

Beneficiary Characteristic	Total	Medicare Fee-for-Service Only	Supplemental Health Insurance				Medicare Advantage
			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	70.48	61.70	75.78	76.13	70.65	79.57	63.39
	0.66	2.29	1.11	1.30	1.20	2.11	1.27
Functional Limitation							
None	65.78	54.61	70.62	73.07	66.21	75.63	59.29
	0.83	2.61	2.07	1.64	1.53	2.88	1.56
IADL only <sup>3</sup>	75.89	74.72	76.85	76.60	77.73	81.05*	71.37
	1.23	4.72	2.06	3.76	2.37	4.82	3.25
One to two ADLs <sup>4</sup>	75.64	66.08	79.15	82.88	76.88	88.24	67.27
	1.24	4.37	1.97	2.70	2.56	3.38	2.73
Three or more ADLs	78.31	66.12	80.27	81.70	81.74	85.37*	70.63
	1.48	6.69	2.65	3.84	2.83	5.56	3.95
Metropolitan Area Resident							
Yes	68.26	62.08	72.92	72.37	67.91	77.74	63.32
	0.81	3.15	1.43	1.69	1.44	2.39	1.43
No	77.80	61.54	84.03	83.98	79.90	86.56	63.90
	0.97	2.77	1.60	1.98	1.89	4.46	2.16

Source: Medicare Current Beneficiary Survey, CY 2009 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 Medicare beneficiaries with end-stage renal disease (ESRD) are included within the subgroups of *aged* and *disabled*.
- 3 IADL stands for Instrumental Activity of Daily Living.
- 4 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, 2009**Community-Only Residents<sup>1</sup>

Beneficiary Characteristic	Total	Medicare Fee-for-Service Only	Supplemental Health Insurance				Medicare Advantage
			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	95.54	85.95	95.07	98.00	95.93	99.66	96.25
	0.26	1.61	0.53	0.47	0.45	0.25	0.53
Medicare Status <sup>2</sup>							
Aged							
65 - 74 years	94.53	78.99	94.61	97.52	94.50	99.64	96.47
	0.46	3.01	1.19	0.91	0.82	0.37	0.59
75 - 84 years	97.73	91.43	95.24	98.56	99.33	99.51	97.00
	0.32	2.50	1.20	0.47	0.30	0.50	0.73
85 years and older	97.52	95.73	96.59	98.61	97.97	100.00	95.91
	0.49	2.31	1.59	0.74	0.66	0.00	1.13
Disabled							
Under 45 years	91.66	84.39	93.45	87.99*	87.33	100.00*	96.11*
	1.09	4.09	1.07	13.23	4.62	0.00	2.85
45 - 64 years	94.15	91.97	95.82	96.75*	93.26	100.00*	92.62
	1.00	2.51	1.04	3.47	2.28	0.00	3.23
Gender							
Male	94.62	84.23	93.29	97.64	95.44	99.25	96.24
	0.37	1.89	0.98	0.78	0.66	0.56	0.63
Female	96.31	88.29	96.31	98.23	96.39	100.00	96.26
	0.32	2.46	0.66	0.59	0.60	0.00	0.78
Living Arrangement							
Alone	95.61	86.50	95.75	97.83	95.76	99.41	96.15
	0.39	2.94	0.80	0.76	0.75	0.61	0.82
With spouse	95.87	84.28	94.01	98.38	96.25	99.73	96.59
	0.37	2.62	1.31	0.64	0.64	0.28	0.63
With children	94.67	91.03	95.38	95.36	94.36	100.00*	94.69
	0.90	2.84	1.34	2.36	1.84	0.00	2.00
With others	94.32	85.26	94.67	99.45	94.54	100.00*	95.81
	1.09	4.63	1.29	0.59	2.62	0.00	1.69

**Table 3.3 Physician/Supplier Services User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2009**Community-Only Residents<sup>1</sup>

Beneficiary Characteristic	Total	Medicare Fee-for-Service Only	Supplemental Health Insurance				Medicare Advantage
			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	95.54	85.95	95.07	98.00	95.93	99.66	96.25
	0.26	1.61	0.53	0.47	0.45	0.25	0.53
Race/Ethnicity							
White non-Hispanic	96.02	85.36	96.19	97.97	96.22	99.81	96.47
	0.27	1.84	0.67	0.49	0.48	0.20	0.58
Black non-Hispanic	93.04	88.03	93.18	100.00*	93.36	100.00*	94.48
	0.87	3.09	1.42	0.00	1.68	0.00	1.78
Hispanic	93.23	79.85*	94.42	95.68*	91.96	92.27*	95.43
	1.17	7.05	1.44	4.41	2.84	7.95	2.11
Other	96.88	95.05*	94.76	100.00*	98.88	100.00*	97.58
	0.99	2.93	2.46	0.00	0.83	0.00	1.92
Income							
Less than \$10,000	93.68	87.38	94.39	96.49	88.57	100.00*	94.92
	0.92	4.75	0.92	2.56	4.27	0.00	1.62
\$10,000 - \$19,999	94.16	85.51	95.59	96.17	93.71	100.00*	95.68
	0.53	2.60	0.68	1.27	1.35	0.00	1.04
\$20,000 - \$29,999	95.29	82.00	94.22	98.42	96.19	100.00	95.90
	0.60	3.92	2.87	0.66	0.94	0.00	1.05
\$30,000 - \$49,999	96.47	88.81	95.84*	98.83	96.67	99.44	95.83
	0.44	3.26	2.64	0.98	0.63	0.58	1.11
\$50,000 or more	97.48	90.93*	100.00*	99.15	96.64	99.55	98.40
	0.46	4.27	0.00	0.51	0.77	0.47	0.62

**Table 3.3 Physician/Supplier Services User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2009**Community-Only Residents<sup>1</sup>

Beneficiary Characteristic	Total	Medicare Fee-for-Service Only	Supplemental Health Insurance				Medicare Advantage
			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	95.54	85.95	95.07	98.00	95.93	99.66	96.25
	0.26	1.61	0.53	0.47	0.45	0.25	0.53
Poverty							
Under 100% FPL	93.48	87.52	94.63	95.23	87.94	100.00*	94.38
	0.79	3.61	0.83	2.24	3.56	0.00	1.59
100% - 199% FPL	94.49	83.63	95.88	97.37	94.92	100.00	95.87
	0.52	2.51	0.76	0.98	1.18	0.00	0.85
200% - 399% FPL	96.40	88.23	91.89	98.47	96.76	99.64	96.06
	0.38	2.50	3.64	0.68	0.54	0.37	0.87
Over 400% FPL	97.40	88.87*	100.00*	99.33	96.59	99.50	98.53
	0.49	4.56	0.00	0.48	0.82	0.52	0.58
Health Status							
Excellent	92.98	68.45	91.69	96.03	94.36	100.00	94.72
	0.92	6.07	2.16	1.70	1.35	0.00	1.31
Very good	95.42	86.44	90.63	97.97	95.51	99.54	96.01
	0.48	3.84	2.05	0.86	0.69	0.47	0.80
Good	96.01	87.51	95.10	98.30	96.86	99.40	96.35
	0.40	2.64	0.95	0.74	0.72	0.61	0.83
Fair	96.57	88.83	98.11	99.59	96.04	100.00	97.14
	0.48	2.57	0.60	0.43	1.21	0.00	1.17
Poor	96.51	95.31	94.50	98.95	98.22	100.00*	99.08
	1.06	3.98	1.71	1.02	1.65	0.00	0.88

**Table 3.3 Physician/Supplier Services User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2009**Community-Only Residents<sup>1</sup>

Beneficiary Characteristic	Total	Medicare Fee-for-Service Only	Supplemental Health Insurance				Medicare Advantage
			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	95.54	85.95	95.07	98.00	95.93	99.66	96.25
	0.26	1.61	0.53	0.47	0.45	0.25	0.53
Functional Limitation							
None	94.55	79.46	92.73	97.64	95.20	99.44	95.76
	0.39	2.54	1.12	0.68	0.66	0.41	0.57
IADL only <sup>3</sup>	96.22	91.75	94.56	96.23	97.01	100.00	98.37
	0.61	3.17	1.11	1.60	1.19	0.00	0.56
One to two ADLs <sup>4</sup>	96.75	93.38	96.07	99.75	96.70	100.00	96.41
	0.53	1.65	1.13	0.25	1.07	0.00	1.38
Three or more ADLs	97.53	92.05	98.36	99.34	98.30	100.00*	95.50
	0.63	4.62	0.69	0.66	0.88	0.00	2.24
Metropolitan Area Resident							
Yes	95.80	85.02	94.88	98.43	96.16	99.57	96.78
	0.28	2.32	0.68	0.50	0.49	0.32	0.46
No	94.90	87.95	95.98	97.10	95.47	100.00	92.75
	0.61	1.66	1.23	0.97	0.90	0.00	2.65

Source: Medicare Current Beneficiary Survey, CY 2009 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 Medicare beneficiaries with end-stage renal disease (ESRD) are included within the subgroups of *aged* and *disabled*.
- 3 IADL stands for Instrumental Activity of Daily Living.
- 4 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, 2009**Community-Only Residents<sup>1</sup>

Beneficiary Characteristic	Total	Medicare Fee-for-Service Only	Supplemental Health Insurance				Medicare Advantage
			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	44.54	20.05	22.81	49.23	54.50	71.50	47.46
	0.70	1.54	1.01	1.52	1.14	2.26	1.20
Medicare Status <sup>2</sup>							
Aged							
65 - 74 years	48.06	19.59	16.16	52.31	56.74	76.16	50.30
	1.07	2.90	1.88	2.55	1.46	3.44	2.05
75 - 84 years	46.49	18.95*	17.98	51.41	55.49	70.89	45.72
	1.19	3.39	1.66	2.01	1.86	2.94	2.12
85 years and older	38.00	18.77*	15.58*	37.10	42.96	60.59	43.87
	1.38	4.63	3.02	2.75	2.03	6.00	3.40
Disabled							
Under 45 years	33.74	17.68*	33.67	41.51*	45.74*	100.00*	37.36*
	1.71	3.26	1.97	20.52	6.77	0.00	9.80
45 - 64 years	35.76	22.12*	29.72	37.06*	52.61	59.69*	41.21*
	1.83	3.54	2.77	10.09	4.39	25.81	5.54
Gender							
Male	42.28	17.73	21.80	46.89	52.63	71.43	43.31
	1.01	2.17	1.53	2.37	1.61	3.52	1.65
Female	46.44	23.19	23.51	50.74	56.25	71.55	50.89
	0.82	2.75	1.46	2.05	1.37	3.29	1.58
Living Arrangement							
Alone	43.32	23.20	24.49	48.04	52.30	72.77	49.01
	0.99	3.07	1.69	2.08	1.79	4.28	2.38
With spouse	50.38	20.48	19.57	53.73	56.82	72.51	50.77
	1.02	2.77	2.30	2.35	1.53	3.00	1.61
With children	29.05	14.65*	16.19	30.64*	46.75	58.99*	30.74
	1.70	3.88	2.06	4.48	3.49	11.50	3.89
With others	32.82	16.87*	28.99	40.67*	43.93*	66.55*	37.86*
	1.72	3.72	2.37	6.08	5.60	13.49	4.24

**Table 3.4 Dental Services User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2009**Community-Only Residents<sup>1</sup>

Beneficiary Characteristic	Total	Medicare Fee-for-Service Only	Supplemental Health Insurance				Medicare Advantage
			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	44.54	20.05	22.81	49.23	54.50	71.50	47.46
	0.70	1.54	1.01	1.52	1.14	2.26	1.20
Race/Ethnicity							
White non-Hispanic	48.96	22.09	24.35	50.21	56.88	72.52	50.67
	0.81	2.05	1.34	1.55	1.30	2.31	1.33
Black non-Hispanic	24.11	12.35*	19.78	20.11*	32.88	63.63*	30.03
	1.52	2.96	2.37	8.41	3.29	16.75	4.09
Hispanic	33.47	17.18*	25.11	39.86*	44.73	73.37*	39.69
	1.83	8.18	2.63	8.61	4.71	11.74	3.40
Other	33.57	24.65*	17.29*	48.12*	50.23	39.82*	40.39*
	2.63	7.22	2.73	10.76	5.55	17.41	6.37
Income							
Less than \$10,000	28.18	28.11*	21.69	36.54*	42.32*	43.11*	44.88
	1.65	6.19	1.80	5.44	5.76	15.98	5.07
\$10,000 - \$19,999	29.27	16.73*	22.87	38.39	37.31	44.99*	33.53
	0.90	2.71	1.37	2.64	2.40	9.01	2.10
\$20,000 - \$29,999	40.30	17.96*	23.19*	40.26	46.47	65.15	39.58
	1.25	4.31	5.13	2.78	2.38	7.02	2.51
\$30,000 - \$49,999	51.13	20.06*	29.16*	49.27	53.68	68.75	52.49
	1.26	3.91	9.27	3.14	2.01	4.46	2.41
\$50,000 or more	68.86	32.82*	43.83*	73.55	67.99	84.94	67.79
	1.28	7.11	14.33	3.44	1.76	2.78	2.32

**Table 3.4 Dental Services User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2009**Community-Only Residents<sup>1</sup>

Beneficiary Characteristic	Total	Medicare Fee-for-Service Only	Supplemental Health Insurance				Medicare Advantage
			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	44.54	20.05	22.81	49.23	54.50	71.50	47.46
	0.70	1.54	1.01	1.52	1.14	2.26	1.20
Poverty							
Under 100% FPL	27.56	19.68*	22.26	35.84*	39.71	33.92*	42.07
	1.33	4.24	1.58	5.15	5.10	13.56	3.92
100% - 199% FPL	32.39	18.49	23.20	37.42	41.06	54.81*	35.59
	1.02	2.62	1.57	2.31	2.06	7.63	2.18
200% - 399% FPL	50.30	20.41*	21.27*	50.96	53.67	69.93	49.47
	1.07	2.81	5.34	2.60	1.64	3.59	1.96
Over 400% FPL	67.86	28.73*	41.82*	70.37	67.19	84.60	69.11
	1.40	6.87	15.15	3.24	1.85	3.16	2.63
Health Status							
Excellent	56.54	14.77*	28.15*	61.16	63.58	78.15*	59.03
	1.70	3.74	4.38	3.72	2.45	6.14	2.83
Very good	51.08	20.15*	26.10	50.59	57.06	71.83	52.23
	1.24	4.58	3.08	2.24	1.90	3.94	2.12
Good	42.29	22.94*	21.81	46.33	52.94	70.95	43.95
	0.94	3.30	1.77	2.53	1.86	4.83	1.99
Fair	35.80	21.81*	22.92	43.17	45.33	67.23*	39.58
	1.11	3.14	1.88	3.41	2.52	7.52	2.80
Poor	26.25	15.72*	21.40	24.13*	37.51	54.98*	30.04*
	1.96	4.16	2.87	5.17	4.99	13.88	5.49

**Table 3.4 Dental Services User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2009**Community-Only Residents<sup>1</sup>

Beneficiary Characteristic	Total	Medicare Fee-for-Service Only	Supplemental Health Insurance				Medicare Advantage
			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	44.54	20.05	22.81	49.23	54.50	71.50	47.46
	0.70	1.54	1.01	1.52	1.14	2.26	1.20
Functional Limitation							
None	50.32	19.07	23.02	54.82	58.23	74.06	51.88
	0.93	2.58	1.92	1.95	1.42	2.56	1.58
IADL only <sup>3</sup>	39.56	19.49*	25.96	46.94	47.29	68.07*	44.94
	1.40	3.83	2.26	3.55	3.10	6.71	3.16
One to two ADLs <sup>4</sup>	38.50	19.72*	20.47	41.80	50.08	68.90	42.42
	0.97	3.03	2.06	3.21	2.42	6.23	2.21
Three or more ADLs	31.83	24.84*	22.93	27.19*	44.31	62.50*	30.10*
	1.68	7.36	2.46	3.91	3.57	7.71	4.05
Metropolitan Area Resident							
Yes	46.91	20.37	24.55	53.57	56.64	74.25	48.34
	0.81	2.07	1.15	2.05	1.37	2.56	1.29
No	36.98	19.61*	17.86	40.18	47.65	60.99	41.65
	1.30	2.25	1.81	1.78	1.77	5.16	3.35

Source: Medicare Current Beneficiary Survey, CY 2009 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 Medicare beneficiaries with end-stage renal disease (ESRD) are included within the subgroups of *aged* and *disabled*.
- 3 IADL stands for Instrumental Activity of Daily Living.
- 4 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, 2009**Community-Only Residents<sup>1</sup>

Beneficiary Characteristic	Total	Medicare Fee-for-Service Only	Supplemental Health Insurance				Medicare Advantage
			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	94.34	82.61	95.14	95.69	94.59	97.37	95.90
	0.28	1.57	0.55	0.69	0.52	0.98	0.50
Medicare Status <sup>2</sup>							
Aged							
65 - 74 years	93.15	76.23	94.04	94.95	93.23	96.11	96.00
	0.47	3.04	1.23	1.20	0.81	1.92	0.74
75 - 84 years	96.00	84.91	96.03	96.98	96.66	97.58	95.90
	0.41	2.80	1.09	0.85	0.60	1.22	0.66
85 years and older	95.87	89.46	94.31	95.12	95.83	100.00	98.04
	0.61	3.70	1.86	1.18	0.98	0.00	0.88
Disabled							
Under 45 years	91.47	80.24	93.09	87.99*	92.55	100.00*	93.85*
	1.06	4.42	1.23	13.23	2.88	0.00	3.76
45 - 64 years	94.89	90.21	96.96	96.75*	95.59	100.00*	92.99
	0.82	2.44	0.93	3.47	1.77	0.00	3.21
Gender							
Male	92.95	81.92	92.08	94.12	93.78	95.59	95.91
	0.41	2.10	1.06	1.27	0.77	2.01	0.68
Female	95.51	83.55	97.28	96.69	95.35	98.85	95.90
	0.36	2.30	0.51	0.65	0.70	0.75	0.76
Living Arrangement							
Alone	94.71	81.95	96.25	95.04	95.17	98.76	96.21
	0.47	3.25	0.63	1.02	0.79	0.89	0.89
With spouse	94.54	82.29	94.96	95.31	95.22	96.59	95.59
	0.42	2.56	1.17	1.09	0.64	1.51	0.75
With children	93.85	86.53	95.13	99.27	90.68	95.74*	96.02
	0.97	3.52	1.37	0.74	2.57	4.24	1.47
With others	92.81	81.33	93.43	98.38	88.26	100.00*	98.73
	1.17	4.93	1.39	1.24	3.29	0.00	0.97

**Table 3.5 Prescription Medicine User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2009**Community-Only Residents<sup>1</sup>

Beneficiary Characteristic	Total	Medicare Fee-for-Service Only	Supplemental Health Insurance				Medicare Advantage
			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	94.34	82.61	95.14	95.69	94.59	97.37	95.90
	0.28	1.57	0.55	0.69	0.52	0.98	0.50
Race/Ethnicity							
White non-Hispanic	94.42	81.72	94.51	95.72	94.75	97.16	96.08
	0.29	1.96	0.84	0.71	0.58	1.05	0.51
Black non-Hispanic	93.02	82.06	96.12	96.19*	93.00	100.00*	93.47
	1.09	3.94	1.00	3.87	2.26	0.00	2.15
Hispanic	94.63	87.59*	95.32	95.68*	92.97	100.00*	96.18
	0.94	4.74	1.39	4.41	2.80	0.00	1.98
Other	95.06	87.80*	95.76	93.93*	95.60	100.00*	96.30
	1.20	5.64	1.94	4.39	2.05	0.00	2.15
Income							
Less than \$10,000	94.03	81.46	94.98	99.03	88.23	92.07*	97.09
	0.88	5.32	0.87	1.01	4.08	8.56	1.22
\$10,000 - \$19,999	93.62	82.65	95.22	95.19	94.36	100.00*	95.56
	0.48	2.77	0.76	1.21	1.26	0.00	0.97
\$20,000 - \$29,999	94.35	77.60	95.82	97.26	94.92	98.75	96.14
	0.56	3.86	2.06	0.68	0.89	1.22	0.99
\$30,000 - \$49,999	94.89	88.59	96.76*	95.05	95.09	95.32	95.57
	0.60	3.34	2.00	1.67	0.83	2.96	1.08
\$50,000 or more	94.80	84.56*	90.34*	94.37	94.62	97.87	96.10
	0.55	5.76	7.36	1.84	0.72	0.74	1.26

**Table 3.5 Prescription Medicine User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2009**Community-Only Residents<sup>1</sup>

Beneficiary Characteristic	Total	Medicare Fee-for-Service Only	Supplemental Health Insurance				Medicare Advantage
			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	94.34	82.61	95.14	95.69	94.59	97.37	95.90
	0.28	1.57	0.55	0.69	0.52	0.98	0.50
Poverty							
Under 100% FPL	93.39	78.42	95.08	95.51	89.04	95.69*	96.63
	0.80	4.46	0.77	2.21	3.12	4.59	1.27
100% - 199% FPL	94.09	83.51	95.28	96.85	94.45	100.00	95.62
	0.43	2.44	0.84	0.88	1.09	0.00	0.82
200% - 399% FPL	94.77	81.80	95.85	95.76	95.26	96.49	95.75
	0.49	2.99	2.04	1.07	0.66	1.99	0.85
Over 400% FPL	94.78	88.75*	89.53*	93.83	94.53	97.66	96.41
	0.55	4.81	7.97	1.99	0.79	0.81	1.35
Health Status							
Excellent	87.46	63.15	88.48	87.53	90.07	91.39	88.80
	0.90	6.24	2.37	2.49	1.40	5.31	1.93
Very good	94.32	80.84	91.12	95.90	94.43	97.43	96.09
	0.64	4.01	1.93	1.31	1.08	1.26	0.86
Good	95.33	81.38	95.52	98.27	95.44	99.15	97.17
	0.41	2.71	0.93	0.51	0.72	0.85	0.84
Fair	97.13	87.97	97.40	98.49	98.34	100.00	98.76
	0.43	2.65	0.79	0.79	0.81	0.00	0.49
Poor	97.75	98.02	96.93	100.00	96.75	100.00*	100.00
	0.74	1.19	1.21	0.00	1.90	0.00	0.00

**Table 3.5 Prescription Medicine User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2009**Community-Only Residents<sup>1</sup>

Beneficiary Characteristic	Total	Medicare Fee-for-Service Only	Supplemental Health Insurance				Medicare Advantage
			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	94.34	82.61	95.14	95.69	94.59	97.37	95.90
	0.28	1.57	0.55	0.69	0.52	0.98	0.50
Functional Limitation							
None	92.76	75.41	93.85	94.23	93.29	96.01	94.83
	0.44	2.33	0.93	1.03	0.80	1.56	0.67
IADL only <sup>3</sup>	95.38	85.92	94.06	97.68	95.44	98.13*	98.56
	0.65	3.83	1.21	1.12	1.20	1.87	0.91
One to two ADLs <sup>4</sup>	96.44	90.85	96.63	97.69	96.61	100.00	96.90
	0.55	2.05	0.71	0.99	0.98	0.00	1.09
Three or more ADLs	97.53	92.20	97.11	98.42	99.59	100.00*	96.61
	0.52	3.29	1.04	1.01	0.32	0.00	2.13
Metropolitan Area Resident							
Yes	94.54	81.68	95.58	95.47	94.64	98.14	95.94
	0.31	2.11	0.62	0.90	0.60	0.65	0.52
No	93.77	84.56	94.18	96.14	94.40	94.43	95.64
	0.57	2.23	1.15	1.06	0.92	3.99	1.39

Source: Medicare Current Beneficiary Survey, CY 2009 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 Medicare beneficiaries with end-stage renal disease (ESRD) are included within the subgroups of *aged* and *disabled*.
- 3 *IADL* stands for Instrumental Activity of Daily Living.
- 4 *ADL* stands for Activity of Daily Living.

**Table 3.6 Skilled Nursing Facility User Rates<sup>1</sup> for Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2009**

All Medicare Beneficiaries

Beneficiary Characteristic	Total	Medicare Fee-for-Service Only	Supplemental Health Insurance				Medicare Advantage
			Medicaid	Individually-Purchased Private Insurance	Employer-Sponsored Private Insurance	Both Types of Private Insurance	
Percentage of Beneficiaries with at Least One Skilled Nursing Facility Use							
All Beneficiaries	4.55	2.61*	6.10	3.65	4.09	5.33*	2.13
	0.22	0.65	0.56	0.61	0.36	1.23	0.32
Medicare Status <sup>2</sup>							
Aged							
65 - 74 years	2.15	1.10*	4.85*	1.94*	1.80*	0.93*	1.00*
	0.23	0.89	0.96	0.75	0.33	0.67	0.29
75 - 84 years	6.17	5.36*	8.39*	3.46*	6.25	8.60*	3.59*
	0.46	2.31	1.26	0.72	0.73	2.63	0.63
85 years and older	12.56	15.43*	16.65*	8.82*	13.27	11.06*	4.85*
	0.85	4.44	2.65	1.60	1.86	3.61	1.19
Disabled							
Under 45 years	1.68*	0.64*	2.11*	0.00	0.00	0.00	0.00
	0.55	0.69	0.85	0.00	0.00	0.00	0.00
45 - 64 years	2.84*	1.03*	4.44*	7.24*	0.48*	0.00	0.76*
	0.58	1.02	1.11	5.46	0.48	0.00	0.74
Gender							
Male	4.16	1.61*	5.10*	4.76*	4.15	2.03*	2.41*
	0.34	0.59	0.80	1.13	0.58	0.97	0.48
Female	4.87	3.99*	6.80	2.95*	4.04	8.06*	1.91*
	0.27	1.23	0.74	0.64	0.40	2.07	0.44
Living Arrangement							
Alone	5.27	4.08*	6.72	4.72*	6.19	10.45*	1.99*
	0.41	1.48	0.93	0.79	0.80	2.94	0.55
With spouse	2.78	1.66*	6.38*	2.97*	2.81	2.42*	1.80*
	0.21	0.97	1.32	0.92	0.39	0.90	0.31
With children	5.50	3.19*	7.00*	2.97*	6.73*	12.89*	3.17*
	0.71	1.66	1.30	1.52	1.56	8.97	1.07
With others	3.75*	1.69*	3.71*	4.40*	4.98*	0.00	4.35*
	0.64	1.23	1.00	2.29	2.09	0.00	1.71

**Table 3.6 Skilled Nursing Facility User Rates<sup>1</sup> for Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2009**

All Medicare Beneficiaries

Beneficiary Characteristic	Total	Medicare Fee-for-Service Only	Supplemental Health Insurance				Medicare Advantage
			Medicaid	Individually-Purchased Private Insurance	Employer-Sponsored Private Insurance	Both Types of Private Insurance	
Percentage of Beneficiaries with at Least One Skilled Nursing Facility Use							
All Beneficiaries	4.55	2.61*	6.10	3.65	4.09	5.33*	2.13
	0.22	0.65	0.56	0.61	0.36	1.23	0.32
Race/Ethnicity							
White non-Hispanic	4.91	3.19*	8.04	3.68	4.50	4.99*	2.26*
	0.27	0.90	0.84	0.63	0.40	1.15	0.36
Black non-Hispanic	5.12	1.76*	6.80*	4.25*	3.40*	19.63*	1.71*
	0.76	1.04	1.42	3.28	1.29	13.32	0.85
Hispanic	1.95*	1.33*	1.89*	3.58*	0.00	0.00	1.72*
	0.43	1.32	0.59	2.73	0.00	0.00	0.98
Other	2.09*	0.00	2.40*	2.25*	1.42*	9.55*	1.89*
	0.62	0.00	1.13	2.25	0.91	14.08	1.42
Income							
Less than \$10,000	7.13	5.56*	6.22	1.46*	3.68*	15.63*	2.58*
	0.74	3.07	0.90	1.08	1.70	12.98	1.26
\$10,000 - \$19,999	6.19	2.23*	5.59	5.51*	9.24	13.68*	2.82*
	0.45	0.93	0.77	1.25	1.40	4.55	0.76
\$20,000 - \$29,999	4.09	3.37*	5.69*	2.74*	4.76*	5.17*	3.32*
	0.44	1.57	2.21	0.96	0.89	2.25	0.82
\$30,000 - \$49,999	3.62	0.74*	11.94*	5.03*	3.41*	5.65*	1.20*
	0.43	0.78	5.10	1.58	0.48	2.56	0.40
\$50,000 or more	2.21	2.63*	10.47*	1.71*	2.34*	2.37*	1.01*
	0.30	1.86	6.54	0.82	0.47	1.09	0.46

**Table 3.6 Skilled Nursing Facility User Rates<sup>1</sup> for Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2009**

All Medicare Beneficiaries

Beneficiary Characteristic	Total	Medicare Fee-for-Service Only	Supplemental Health Insurance				Medicare Advantage
			Medicaid	Individually-Purchased Private Insurance	Employer-Sponsored Private Insurance	Both Types of Private Insurance	
Percentage of Beneficiaries with at Least One Skilled Nursing Facility Use							
All Beneficiaries	4.55	2.61*	6.10	3.65	4.09	5.33*	2.13
	0.22	0.65	0.56	0.61	0.36	1.23	0.32
Poverty							
Under 100% FPL	6.69	3.45*	5.80	4.34*	3.52*	20.81*	2.16*
	0.67	1.92	0.75	1.81	1.23	10.65	0.95
100% - 199% FPL	5.61	2.73*	5.96	4.17*	7.41	7.17*	3.11*
	0.41	1.02	0.83	0.97	1.00	2.89	0.69
200% - 399% FPL	3.67	1.90*	9.26*	3.81*	3.87	5.12*	1.67*
	0.32	0.80	3.37	1.02	0.48	2.09	0.43
Over 400% FPL	2.40	2.52*	11.26*	2.25*	2.26*	2.92*	1.30*
	0.34	1.81	7.03	0.98	0.48	1.40	0.59
Health Status							
Excellent	0.90*	0.62*	1.16*	0.54*	0.90*	0.00	1.12*
	0.25	0.63	1.18	0.39	0.41	0.00	0.55
Very good	2.13	1.25*	2.42*	3.02*	1.45*	3.79*	1.68*
	0.31	0.79	0.87	0.93	0.37	1.44	0.53
Good	4.25	2.92*	5.17*	2.83*	4.63	5.31*	1.74*
	0.35	1.43	0.91	0.92	0.67	2.41	0.46
Fair	8.93	5.61*	7.27*	8.34*	10.94	11.74*	3.36*
	0.67	1.86	1.08	2.05	1.39	4.22	0.96
Poor	10.07	0.00	11.16*	15.36*	9.09*	23.14*	6.08*
	1.04	0.00	1.73	5.34	2.54	10.68	3.10

**Table 3.6 Skilled Nursing Facility User Rates<sup>1</sup> for Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2009**

All Medicare Beneficiaries

Beneficiary Characteristic	Total	Medicare Fee-for-Service Only	Supplemental Health Insurance				Medicare Advantage
			Medicaid	Individually-Purchased Private Insurance	Employer-Sponsored Private Insurance	Both Types of Private Insurance	
Percentage of Beneficiaries with at Least One Skilled Nursing Facility Use							
All Beneficiaries	4.55	2.61*	6.10	3.65	4.09	5.33*	2.13
	0.22	0.65	0.56	0.61	0.36	1.23	0.32
Functional Limitation							
None	1.32	0.92*	1.66*	2.02*	1.27*	2.01*	0.74*
	0.16	0.41	0.46	0.60	0.25	0.86	0.28
IADL only <sup>3</sup>	4.29	1.34*	4.68*	5.39*	4.25*	6.37*	2.24*
	0.56	1.01	1.08	2.52	0.94	3.94	0.89
One to two ADLs <sup>4</sup>	5.86	4.31*	6.16*	4.42*	7.15*	11.33*	2.85*
	0.53	1.90	1.16	1.11	1.06	3.98	0.82
Three or more ADLs	16.28	8.49*	15.33	11.46*	19.02	13.96*	10.98*
	1.11	3.49	2.04	2.70	2.62	5.52	2.59
Metropolitan Area Resident							
Yes	4.44	3.10*	5.51	3.69*	3.92	5.62*	2.27*
	0.25	0.91	0.63	0.79	0.42	1.45	0.35
No	4.95	1.72*	7.87*	3.57*	4.72*	4.21*	1.20*
	0.52	0.81	1.20	0.90	0.74	2.22	0.74

Source: Medicare Current Beneficiary Survey, CY 2009 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 Skilled nursing facility (SNF) user rates are added to Section 3 in CY2009 data tables. See Appendix B for the definition of user rates.

2 Medicare beneficiaries with end-stage renal disease (ESRD) are included within the subgroups of *aged* and *disabled*.

3 IADL stands for Instrumental Activity of Daily Living.

4 ADL stands for Activity of Daily Living.



**Table 3.7 Long-Term Nursing Home User Rates<sup>1</sup> or Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2009**

All Medicare Beneficiaries

Beneficiary Characteristic	Total	Medicare Fee-for-Service	Supplemental Health Insurance <sup>2</sup>	
		Only	Medicaid	Private Insurance
Percentage of Beneficiaries with at Least One Long-Term Nursing Home Stay				
All Beneficiaries	5.13	4.74	16.10	2.31
	0.18	0.66	0.70	0.17
Medicare Status <sup>3</sup>				
Aged				
65 - 74 years	1.58	1.20*	9.96	0.39*
	0.17	0.61	1.35	0.13
75 - 84 years	5.42	6.09*	19.21	2.78
	0.34	2.03	1.45	0.33
85 years and older	18.06	28.73*	46.80	9.59
	0.87	4.13	2.30	0.93
Disabled				
Under 45 years	3.73	1.45*	5.00*	0.00
	0.64	0.98	0.88	0.00
45 - 64 years	5.26	2.85*	10.56	0.70*
	0.54	0.49	1.13	0.48
Gender				
Male	4.07	3.62*	14.47	1.58
	0.23	0.71	1.01	0.23
Female	6.00	6.22*	17.21	2.91
	0.24	1.25	0.90	0.23
Marital Status				
Married	1.81	1.44*	11.74	0.92*
	0.16	0.52	1.44	0.15
Widowed	9.63	11.90*	23.62	5.14
	0.48	2.07	1.51	0.43
Divorced/separated	3.42	2.71*	6.52	1.70*
	0.42	1.19	0.93	0.50
Never married	14.47	8.85*	20.47	5.65*
	1.04	1.98	1.41	1.89

**Table 3.7 Long-Term Nursing Home User Rates<sup>1</sup> for Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2009**

All Medicare Beneficiaries

Beneficiary Characteristic	Total	Medicare	Supplemental Health Insurance <sup>2</sup>	
		Fee-for-Service Only	Medicaid	Private Insurance
Percentage of Beneficiaries with at Least One Long-Term Nursing Home Stay				
All Beneficiaries	5.13	4.74	16.10	2.31
	0.18	0.66	0.70	0.17
Race/Ethnicity				
White non-Hispanic	5.41	5.96	22.72	2.50
	0.21	0.89	1.08	0.19
Black non-Hispanic	5.15	1.78*	9.82	1.39*
	0.59	0.81	1.31	0.55
Hispanic	3.25*	3.56*	6.31*	0.51*
	0.47	2.18	1.00	0.37
Other	3.94*	0.00	8.75*	0.90*
	0.94	0.00	2.12	0.66
Income				
Less than \$10,000	13.37	8.79*	17.81	4.25*
	0.89	2.94	1.10	1.34
\$10,000 - \$19,999	7.07	3.63*	13.50	3.60*
	0.44	0.74	0.92	0.54
\$20,000 - \$29,999	3.53	3.76*	19.68*	2.74*
	0.42	1.18	3.13	0.42
\$30,000 - \$49,999	2.50	4.02*	21.64*	2.30
	0.29	1.34	4.80	0.34
\$50,000 or more	1.61	8.99*	24.66*	1.08*
	0.23	2.95	8.07	0.21

**Table 3.7 Long-Term Nursing Home User Rates<sup>1</sup> for Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2009**

All Medicare Beneficiaries

Beneficiary Characteristic	Total	Medicare Fee-for-Service	Supplemental Health Insurance <sup>2</sup>	
		Only	Medicaid	Private Insurance
Percentage of Beneficiaries with at Least One Long-Term Nursing Home Stay				
All Beneficiaries	5.13	4.74	16.10	2.31
	0.18	0.66	0.70	0.17
Poverty				
Under 100% FPL	11.67	6.65*	16.24	3.65*
	0.75	2.01	0.97	1.05
100% - 199% FPL	5.85	3.44*	14.48	2.97
	0.36	0.77	0.95	0.38
200% - 399% FPL	2.87	4.17*	24.95*	2.47
	0.28	1.08	4.15	0.30
Over 400% FPL	1.89	9.68*	24.53*	1.21*
	0.23	3.20	8.44	0.20
Health Status				
Excellent	1.11*	0.98*	6.99*	0.63*
	0.19	0.73	1.93	0.22
Very good	2.04	4.92*	11.88	0.69*
	0.20	1.57	1.56	0.18
Good	3.92	3.90*	10.72	2.07*
	0.28	1.02	0.99	0.28
Fair	10.76	7.23*	21.89	6.59
	0.68	1.68	1.71	0.81
Poor	13.52	5.04*	22.09	7.96*
	0.97	1.66	1.80	1.54

**Table 3.7 Long-Term Nursing Home User Rates<sup>1</sup> for Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2009**

All Medicare Beneficiaries

Beneficiary Characteristic	Total	Medicare Fee-for-Service	Supplemental Health Insurance <sup>2</sup>	
		Only	Medicaid	Private Insurance
Percentage of Beneficiaries with at Least One Long-Term Nursing Home Stay				
All Beneficiaries	5.13	4.74	16.10	2.31
	0.18	0.66	0.70	0.17
Functional Limitation				
None	0.40*	1.31*	1.57*	0.20*
	0.07	0.55	0.38	0.07
IADL only <sup>4</sup>	3.17	3.76*	6.87*	1.80*
	0.34	1.58	1.08	0.35
One to two ADLs <sup>5</sup>	4.39	4.06*	9.52	2.66*
	0.38	1.27	1.17	0.43
Three or more ADLs	28.38	20.01*	44.49	16.72
	1.10	3.52	2.12	1.49
Metropolitan Area Resident				
Yes	5.06	5.46*	15.99	2.31
	0.20	0.86	0.76	0.21
No	5.31	3.38*	16.19	2.35*
	0.41	0.96	1.40	0.29

Source: Medicare Current Beneficiary Survey, CY 2009 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 Beginning in CY2009, user rates in this table include Medicare beneficiaries who ever used long-term nursing home services and they excluded skilled nursing facility users.
- 2 Beneficiaries enrolled in Medicare Advantage plans are not included in individual categories in the table, but are included in the total.
- 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.