

Table 22

**Number of Persons Served and Cost-Sharing Liability for Medicare Beneficiaries, by Type of Liability and Type of Coverage:
Calendar Year 2003**

Calendar Year 2005								
Amount of Cost-Sharing Liability Incurred	Total HI and/or SMI Liability	Hospital Insurance (HI)			Supplementary Medical Insurance (SMI)			Balance Billing
		Total	Deductible	Coinsurance	Total	Deductible	Coinsurance	
Number of Persons Served								
Total	32,587,440	7,507,460	7,420,940	988,640	31,836,100	31,223,460	31,278,460	2,485,420
\$1 - \$499	15,213,640	1,160	120	1,040	14,584,100	14,161,640	14,036,740	845,600
\$500 - \$999	5,555,220	169,580	166,460	3,280	5,454,480	5,392,380	5,444,980	528,460
\$1,000 - \$1,999	5,864,040	2,671,400	2,661,560	37,260	5,850,620	5,776,260	5,849,940	535,940
\$2,000 - \$4,999	4,485,340	3,424,860	3,398,360	326,440	4,480,900	4,441,220	4,480,840	452,220
\$5,000 - \$9,999	1,022,660	839,060	812,940	353,540	1,020,080	1,009,420	1,020,040	92,580
\$10,000 - \$14,999	335,720	301,900	292,320	199,160	335,340	332,640	335,340	23,240
\$15,000 or More	110,820	99,500	89,180	67,920	110,580	109,900	110,580	7,380
Liability in Thousands								
Total	\$42,905,901	\$11,755,290	\$7,474,492	\$4,280,798	\$31,150,611	\$3,084,815	\$28,002,559	\$63,238
\$1 - \$499	3,615,809	247	36	211	3,615,562	1,384,540	2,218,748	12,275
\$500 - \$999	3,962,447	140,634	139,391	1,243	3,821,813	537,371	3,272,541	11,900
\$1,000 - \$1,999	8,488,695	2,271,021	2,254,047	16,974	6,217,674	575,616	5,627,551	14,508
\$2,000 - \$4,999	13,443,092	4,031,809	3,599,800	432,009	9,411,283	442,613	8,951,115	17,555
\$5,000 - \$9,999	7,034,785	2,413,156	1,026,078	1,387,077	4,621,630	100,575	4,515,831	5,223
\$10,000 - \$14,999	3,957,095	1,837,745	342,665	1,495,080	2,119,350	33,150	2,084,893	1,308
\$15,000 or More	2,403,977	1,060,678	112,474	948,204	1,343,299	10,950	1,331,880	469
Average Liability per Person Served								
Total	\$1,317	\$1,566	\$1,007	\$4,330	\$978	\$99	\$895	\$25
\$1 - \$499	238	213	298	203	248	98	158	15
\$500 - \$999	713	829	837	379	701	100	601	23
\$1,000 - \$1,999	1,448	850	847	456	1,063	100	962	27
\$2,000 - \$4,999	2,997	1,177	1,059	1,323	2,100	100	1,998	39
\$5,000 - \$9,999	6,879	2,876	1,262	3,923	4,531	100	4,427	56
\$10,000 - \$14,999	11,787	6,087	1,172	7,507	6,320	100	6,217	56
\$15,000 or More	21,693	10,660	1,261	13,961	12,148	100	12,044	64

¹Represents beneficiaries who received covered services under fee-for-service and for whom program payments were made. Includes a small number of beneficiaries with no cost-sharing liability.

NOTES: While the overall levels of potential liability are more accurate, the number of persons falling into certain categories and levels of cost sharing are slightly understated. This in part is due to changes during the year in some beneficiaries' health insurance claim number (HIC). Most changes to the HIC involved the beneficiary identification code (BIC), which identifies the beneficiary's relationship to the primary wage earner; for example, a wife being converted to a widow. These changes were accounted through what is known as an equatable BIC routine which was performed on the input file. Other changes involved changes in the beneficiary claim account number portion of the HIC, for example, a wife acquiring enough quarters of credit to get benefits under her own account. No cross-referencing was done to get all claims for the small number of individuals who either enter or exit the 5-percent sample. In addition, managed care people who leave managed care during the calendar year are credited with prorated shares of an estimated amount of the annual Part B deductible, based on the amount of time in managed care and estimated time for most beneficiaries to reach the Part B deductible under fee-for-service. No estimating was done to attribute such amounts to individuals. It should also be noted that certain services are not subject to deductible and/or coinsurance. Numbers may not add to totals because of rounding.

SOURCE: Centers for Medicare & Medicaid Services, Office of Information Services: Data from the Medicare Data Extract System; data development by the Office of Research, Development, and Information.