

Table 4.4
Number of Persons Served and Cost-Sharing Liability for Medicare Beneficiaries, by Type of Liability and Type of Coverage:
Calendar Year 2010

Calendar Year 2010								
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 ¹								
Total	32,867,600	6,925,040	6,804,840	1,172,380	31,462,080	30,766,580	30,743,300	1,300,640
\$1 - \$499	13,446,360	2,940	40	2,900	12,204,300	11,712,580	11,496,040	339,100
\$500 - \$999	6,199,220	4,020	180	3,840	6,197,400	6,147,260	6,197,400	303,520
\$1,000 - \$1,999	5,443,940	1,327,780	1,318,640	14,180	5,317,240	5,241,940	5,307,680	277,660
\$2,000 - \$4,999	5,449,460	3,677,700	3,647,660	256,680	5,424,320	5,373,700	5,423,420	278,540
\$5,000 - \$9,999	1,517,160	1,199,500	1,165,960	421,740	1,510,940	1,494,000	1,510,900	73,420
\$10,000 - \$14,999	509,360	441,060	420,560	276,280	506,320	498,460	506,320	18,540
\$15,000 or More	302,100	272,040	251,800	196,760	301,560	298,640	301,540	9,860
Liability in Thousands								
Total	\$55,535,898	\$15,528,019	\$8,926,357	\$6,601,662	\$40,007,879	\$4,690,245	\$35,277,240	\$40,394
\$1 - \$499	3,381,774	784	11	773	3,380,990	1,752,067	1,623,489	5,435
\$500 - \$999	4,412,425	2,088	113	1,975	4,410,337	948,222	3,454,306	7,809
\$1,000 - \$1,999	7,888,920	1,460,220	1,449,339	10,881	6,428,700	807,720	5,611,992	8,987
\$2,000 - \$4,999	16,644,625	4,879,121	4,555,689	323,432	11,765,504	828,904	10,925,073	11,527
\$5,000 - \$9,999	10,407,778	3,342,947	1,878,749	1,464,198	7,064,831	230,427	6,830,175	4,229
\$10,000 - \$14,999	6,251,199	2,831,507	634,233	2,197,274	3,419,692	76,856	3,341,471	1,365
\$15,000 or More	6,549,176	3,011,352	408,224	2,603,128	3,537,824	46,049	3,490,734	1,041
Average Liability per Person Served ¹								
Total	\$1,690	\$2,242	\$1,312	\$5,631	\$1,272	\$152	\$1,147	\$31
\$1 - \$499	252	267	267	267	277	150	141	16
\$500 - \$999	712	519	630	514	712	154	557	26
\$1,000 - \$1,999	1,449	1,100	1,099	767	1,209	154	1,057	32
\$2,000 - \$4,999	3,054	1,327	1,249	1,260	2,169	154	2,014	41
\$5,000 - \$9,999	6,860	2,787	1,611	3,472	4,676	154	4,521	58
\$10,000 - \$14,999	12,273	6,420	1,508	7,953	6,754	154	6,600	74
\$15,000 or More	21,679	11,070	1,621	13,230	11,732	154	11,576	106

¹Represents beneficiaries who received covered services under fee-for-service and includes a small number for whom no program payments were reported.

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 because of 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 Standard Analytical Files; data development by the Center for Strategic Planning.