

Table 4.4
Number of Persons Served and Cost-Sharing Liability for Medicare Beneficiaries, by Type of Liability and Type of Coverage:
Calendar Year 2012

Amount of Cost-Sharing Liability Incurred	Total HI and/or SMI Liability	Hospital Insurance (HI)			Supplementary Medical Insurance (SMI)			Balance Billing ²
		Total	Deductible	Coinsurance	Total	Deductible	Coinsurance	
Number of Persons Served ¹								
Total	33,314,960	6,621,800	6,514,240	1,153,880	32,305,640	31,541,960	31,539,640	1,087,740
\$1 - \$499	13,664,620	600	0	600	12,806,600	12,267,580	12,048,220	291,740
\$500 - \$999	6,227,840	2,260	220	2,040	6,227,560	6,169,320	6,227,560	252,360
\$1,000 - \$1,999	5,452,300	1,135,520	1,128,420	10,920	5,328,920	5,246,700	5,321,860	230,460
\$2,000 - \$4,999	5,496,340	3,516,540	3,491,320	237,800	5,475,440	5,418,660	5,474,960	227,280
\$5,000 - \$9,999	1,579,280	1,213,760	1,180,340	420,060	1,575,900	1,558,820	1,575,840	60,500
\$10,000 - \$14,999	539,800	441,680	422,080	256,560	537,280	530,160	537,260	15,960
\$15,000 or More	354,780	311,440	291,860	225,900	353,940	350,720	353,940	9,440
Liability in Thousands								
Total	\$57,694,621	\$15,568,636	\$8,927,141	\$6,641,495	\$42,125,985	\$4,354,236	\$37,714,175	\$57,574
\$1 - \$499	3,414,699	127	0	127	3,414,572	1,667,477	1,739,464	7,631
\$500 - \$999	4,443,829	919	162	758	4,442,910	860,410	3,571,786	10,714
\$1,000 - \$1,999	7,878,838	1,310,527	1,303,682	6,845	6,568,311	731,111	5,824,522	12,678
\$2,000 - \$4,999	16,847,198	4,795,214	4,508,059	287,155	12,051,983	755,243	11,280,250	16,491
\$5,000 - \$9,999	10,873,964	3,393,006	1,966,452	1,426,554	7,480,959	217,203	7,257,168	6,587
\$10,000 - \$14,999	6,604,421	2,650,932	664,908	1,986,025	3,953,488	73,918	3,877,839	1,730
\$15,000 or More	7,631,672	3,417,910	483,879	2,934,031	4,213,762	48,873	4,163,146	1,743
Average Liability per Person Served ¹								
Total	\$1,732	\$2,351	\$1,370	\$5,756	\$1,304	\$138	\$1,196	\$53
\$1 - \$499	250	212	0	212	267	136	144	26
\$500 - \$999	714	407	734	371	713	139	574	42
\$1,000 - \$1,999	1,445	1,154	1,155	627	1,233	139	1,094	55
\$2,000 - \$4,999	3,065	1,364	1,291	1,208	2,201	139	2,060	73
\$5,000 - \$9,999	6,885	2,795	1,666	3,396	4,747	139	4,605	109
\$10,000 - \$14,999	12,235	6,002	1,575	7,741	7,358	139	7,218	108
\$15,000 or More	21,511	10,975	1,658	12,988	11,905	139	11,762	185

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

²The methodology for calculating the balance billing amount was modified for 2012.

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 Office of Information Products & Data Analytics.