

Table 3.1 Inpatient Hospital User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2005Community-Only Residents¹

Beneficiary Characteristic	Total	Medicare Fee-for-Service Only	Supplemental Health Insurance			Medicare HMO ²
			Medicaid	Individually-Purchased Private Insurance	Employer-Sponsored Private Insurance	
Percentage of Beneficiaries with at Least One Inpatient Hospital Stay						
All Beneficiaries	19.19	16.98	24.89	20.28	18.71	14.58
	0.39	1.37	1.09	0.86	0.70	1.13
Medicare Status³						
Aged						
65 - 74 years	13.77	11.44*	19.71	14.81	13.87	10.48
	0.49	1.59	1.62	1.22	0.78	1.33
75 - 84 years	22.58	19.38*	30.11	23.19	22.08	18.15
	0.71	2.71	2.32	1.42	1.16	1.83
85 years and older	29.68	26.15*	33.98	31.77	31.06	20.24*
	1.20	4.72	3.65	2.85	2.13	2.73
Disabled						
Under 45 years	18.04	9.37*	20.12	28.79*	14.31*	16.12*
	1.37	2.48	1.90	12.08	3.45	9.97
45 - 64 years	23.77	22.19	26.65	13.49*	25.09	17.20*
	1.54	3.33	2.45	4.47	3.47	5.04
Gender						
Male	19.75	17.14	23.63	22.64	19.29	16.63
	0.61	1.79	1.74	1.34	1.01	1.73
Female	18.74	16.73	25.68	18.66	18.19	13.11
	0.48	2.05	1.33	1.14	0.86	1.21
Living Arrangement						
Alone	20.43	13.94*	26.65	20.32	21.00	15.07
	0.77	1.99	2.11	1.56	1.47	1.87
With spouse	17.44	16.08	26.03	19.15	17.21	14.01
	0.68	2.03	2.25	1.25	1.04	1.45
With children	23.89	25.46*	22.83	27.54	25.64	16.90*
	1.14	4.24	1.79	3.28	2.64	3.68
With others	18.99	15.95*	21.64	20.69*	15.94*	14.39*
	1.49	3.84	1.89	4.74	3.21	4.34

Table 3.1 Inpatient Hospital User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2005Community-Only Residents¹

Beneficiary Characteristic	Total	Medicare Fee-for-Service Only	Supplemental Health Insurance			Medicare HMO ²
			Medicaid	Individually-Purchased Private Insurance	Employer-Sponsored Private Insurance	
Percentage of Beneficiaries with at Least One Inpatient Hospital Stay						
All Beneficiaries	19.19	16.98	24.89	20.28	18.71	14.58
	0.39	1.37	1.09	0.86	0.70	1.13
Race/Ethnicity						
White non-Hispanic	19.20	16.81	26.26	20.34	19.10	14.49
	0.49	1.52	1.50	0.93	0.79	1.36
Black non-Hispanic	20.81	22.72*	26.97	11.37*	15.86*	17.42*
	1.38	4.39	2.32	3.56	2.35	4.02
Hispanic	17.78	10.08*	21.11	28.21*	16.28*	12.86*
	1.27	3.13	2.49	7.26	3.01	2.86
Other	17.25	9.39*	19.83*	22.80*	16.26*	17.21*
	2.04	3.37	3.20	5.87	4.43	5.06
Income						
Less than \$5,000	19.49	14.13*	21.83*	29.83*	16.26*	9.58*
	2.14	5.19	3.13	7.54	4.40	4.49
\$5,000 - \$9,999	22.31	18.94*	23.57	22.54*	23.09*	13.93*
	1.18	3.25	1.37	3.32	4.60	3.18
\$10,000 - \$14,999	25.35	23.91	30.27	25.99	25.33	15.92*
	1.04	3.11	1.91	2.46	2.65	2.67
\$15,000 - \$19,999	19.46	13.66*	18.67*	22.58	22.15	13.87*
	1.19	2.48	2.98	2.05	2.64	2.83
\$20,000 - \$24,999	19.00	16.31*	18.77*	17.58*	20.25	18.77*
	1.14	3.12	4.52	2.20	2.10	2.61
\$25,000 - \$29,999	19.16	9.78*	22.24*	22.00*	21.01	15.82*
	1.64	3.67	8.94	3.14	2.72	3.51
\$30,000 - \$39,999	16.27	12.13*	37.76*	14.93	18.03	13.26*
	1.04	3.67	12.06	2.13	1.81	2.47
\$40,000 - \$49,999	15.81	15.12*	12.21*	18.36*	15.28	15.08*
	1.21	7.13	12.84	2.74	1.89	3.10
\$50,000 or more	14.45	13.30*	41.71*	17.32	15.21	10.22*
	1.06	8.39	19.41	1.97	1.48	2.61

Table 3.1 Inpatient Hospital User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2005Community-Only Residents¹

Beneficiary Characteristic	Total	Medicare Fee-for-Service Only	Supplemental Health Insurance			Medicare HMO ²
			Medicaid	Individually-Purchased Private Insurance	Employer-Sponsored Private Insurance	
Percentage of Beneficiaries with at Least One Inpatient Hospital Stay						
All Beneficiaries	19.19	16.98	24.89	20.28	18.71	14.58
	0.39	1.37	1.09	0.86	0.70	1.13
Health Status						
Excellent	9.77	10.36*	13.35*	9.06*	10.66	8.49*
	0.77	2.74	3.37	1.56	1.34	1.96
Very good	12.49	11.05*	17.21	13.12	12.44	10.19*
	0.67	1.81	2.24	1.19	1.04	1.54
Good	18.31	12.32*	19.77	21.12	19.01	14.55
	0.69	2.10	1.71	1.66	1.22	1.61
Fair	29.60	24.02	28.97	38.75	30.34	20.48*
	1.22	3.59	2.05	2.97	2.39	3.13
Poor	38.63	29.82*	36.69	47.87*	40.34	51.57*
	1.89	4.40	2.84	6.06	4.07	10.10
Functional Limitation						
None	12.83	12.18	16.47	12.95	12.70	11.05
	0.38	1.44	1.28	0.92	0.62	0.97
IADL only ⁴	26.34	25.25	26.19	30.33	26.96	22.10
	1.11	3.55	1.88	2.14	2.07	2.88
One to two ADLs ⁵	26.97	13.83*	32.50	34.40	28.02	15.78*
	1.17	3.24	2.62	2.79	2.60	3.13
Three to five ADLs	37.50	34.14*	36.64	36.23*	40.57	34.73*
	1.80	6.49	3.44	4.77	3.98	7.28

Table 3.1 Inpatient Hospital User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2005Community-Only Residents¹

Beneficiary Characteristic	Total	Medicare Fee-for-Service Only	Supplemental Health Insurance			Medicare HMO ²
			Medicaid	Individually-Purchased Private Insurance	Employer-Sponsored Private Insurance	
Percentage of Beneficiaries with at Least One Inpatient Hospital Stay						
All Beneficiaries	19.19	16.98	24.89	20.28	18.71	14.58
	<i>0.39</i>	<i>1.37</i>	<i>1.09</i>	<i>0.86</i>	<i>0.70</i>	<i>1.13</i>
Metropolitan Area Resident						
Yes	18.51	16.11	24.12	19.84	18.25	14.64
	<i>0.46</i>	<i>1.76</i>	<i>1.32</i>	<i>1.13</i>	<i>0.80</i>	<i>1.16</i>
No	21.54	19.05	27.39	21.33	20.27	12.92*
	<i>0.70</i>	<i>2.01</i>	<i>1.98</i>	<i>1.13</i>	<i>1.37</i>	<i>3.26</i>

Source: Medicare Current Beneficiary Survey, CY 2005 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 *HMO* stands for Health Maintenance Organization.
- 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.

Table 3.2 Outpatient Hospital User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2005Community-Only Residents¹

Beneficiary Characteristic	Total	Medicare Fee-for-Service Only	Supplemental Health Insurance			Medicare HMO ²	
			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	71.55	62.93	76.61	75.85	71.35	75.18	63.14
	<i>0.65</i>	<i>1.85</i>	<i>0.91</i>	<i>1.24</i>	<i>1.01</i>	<i>2.08</i>	<i>1.73</i>
Medicare Status³							
Aged							
65 - 74 years	67.35	54.82	75.22	73.09	66.08	73.17	60.14
	<i>0.92</i>	<i>3.06</i>	<i>2.01</i>	<i>1.95</i>	<i>1.41</i>	<i>2.70</i>	<i>2.28</i>
75 - 84 years	75.36	64.92	74.91	80.15	76.01	80.13	68.66
	<i>0.95</i>	<i>3.08</i>	<i>1.99</i>	<i>1.68</i>	<i>1.80</i>	<i>3.28</i>	<i>2.21</i>
85 years and older	71.77	69.43	73.22	74.00	78.10	71.94*	53.97
	<i>1.05</i>	<i>3.89</i>	<i>3.48</i>	<i>2.13</i>	<i>1.96</i>	<i>6.60</i>	<i>3.28</i>
Disabled							
Under 45 years	71.22	54.72	75.82	78.79*	65.35	85.14*	63.96*
	<i>1.36</i>	<i>4.49</i>	<i>1.56</i>	<i>8.98</i>	<i>5.37</i>	<i>15.44</i>	<i>15.99</i>
45 - 64 years	78.02	72.59	81.06	72.13*	81.14	59.25*	72.96*
	<i>1.52</i>	<i>3.63</i>	<i>2.73</i>	<i>8.61</i>	<i>3.29</i>	<i>19.62</i>	<i>8.69</i>
Gender							
Male	68.46	60.24	75.98	72.78	67.49	70.01	63.48
	<i>0.84</i>	<i>2.60</i>	<i>1.73</i>	<i>1.93</i>	<i>1.31</i>	<i>3.00</i>	<i>2.18</i>
Female	74.06	67.03	77.00	77.95	74.85	79.49	62.90
	<i>0.80</i>	<i>2.67</i>	<i>1.22</i>	<i>1.48</i>	<i>1.22</i>	<i>2.68</i>	<i>2.29</i>
Living Arrangement							
Alone	71.95	57.69	78.03	75.17	74.05	80.31	59.07
	<i>0.90</i>	<i>3.32</i>	<i>1.52</i>	<i>2.23</i>	<i>1.56</i>	<i>3.72</i>	<i>3.30</i>
With spouse	70.89	64.94	76.79	75.59	70.30	71.22	64.73
	<i>0.84</i>	<i>2.43</i>	<i>2.25</i>	<i>1.46</i>	<i>1.28</i>	<i>2.56</i>	<i>2.07</i>
With children	72.81	70.16	75.98	76.92	70.34	93.23*	62.53
	<i>1.37</i>	<i>4.35</i>	<i>2.17</i>	<i>3.07</i>	<i>3.34</i>	<i>4.05</i>	<i>3.98</i>
With others	73.14	61.12	75.31	81.87	75.03	84.63*	69.46*
	<i>1.85</i>	<i>5.01</i>	<i>2.27</i>	<i>4.15</i>	<i>4.10</i>	<i>11.40</i>	<i>5.68</i>

Table 3.2 Outpatient Hospital User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2005

Community-Only Residents¹

Beneficiary Characteristic	Total	Medicare Fee-for-Service Only	Supplemental Health Insurance				Medicare HMO ²
			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	71.55	62.93	76.61	75.85	71.35	75.18	63.14
	0.65	1.85	0.91	1.24	1.01	2.08	1.73
Race/Ethnicity							
White non-Hispanic	72.18	64.25	76.84	75.82	72.22	75.50	64.69
	0.73	2.21	1.27	1.27	1.06	2.15	2.05
Black non-Hispanic	70.50	62.05	79.97	75.40	69.27	73.06*	51.62
	1.57	5.55	2.31	6.53	3.17	11.10	4.47
Hispanic	67.15	53.95*	75.12	71.62*	59.21	94.49*	60.36
	1.93	6.33	2.36	5.96	4.22	5.81	4.65
Other	71.48	58.85*	73.43	81.42*	72.82	60.63*	66.34*
	2.59	10.15	3.32	5.65	5.19	13.28	8.14
Income							
Less than \$5,000	66.40	50.66*	67.73	69.92*	71.08	52.85*	74.33*
	2.72	6.92	4.59	7.25	6.84	30.00	7.76
\$5,000 - \$9,999	72.85	57.91	77.28	77.49	71.46	100.00*	51.44*
	1.19	3.75	1.42	4.22	4.80	0.00	7.08
\$10,000 - \$14,999	72.29	66.26	77.39	76.01	72.40	85.36*	58.68
	1.11	3.51	1.94	2.50	2.42	9.15	3.82
\$15,000 - \$19,999	71.43	63.62	76.53	77.54	70.77	83.02*	64.01
	1.63	5.29	3.41	3.20	2.85	8.59	3.52
\$20,000 - \$24,999	72.25	64.65	73.64	77.13	75.89	73.22*	62.46
	1.52	5.44	6.26	2.89	2.14	7.58	4.12
\$25,000 - \$29,999	72.85	60.16*	73.09*	74.13	75.39	87.48	64.25
	1.91	7.55	9.84	3.53	2.86	5.21	4.31
\$30,000 - \$39,999	71.69	60.38	86.73*	78.90	71.53	77.43	61.77
	1.46	6.08	6.85	2.57	2.44	5.08	3.52
\$40,000 - \$49,999	70.79	76.74*	91.44*	74.52	69.64	70.51	66.63
	2.00	8.41	9.08	3.52	2.70	5.32	5.23
\$50,000 or more	69.89	77.97*	66.38*	72.60	68.03	70.27	71.35
	1.33	8.52	20.25	2.44	1.92	3.21	3.91

Table 3.2 Outpatient Hospital User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2005Community-Only Residents¹

Beneficiary Characteristic	Total	Medicare Fee-for-Service Only	Supplemental Health Insurance			Medicare HMO ²
			Medicaid	Individually-Purchased Private Insurance	Employer-Sponsored Private Insurance	
Percentage of Beneficiaries with at Least One Outpatient Hospital Visit						
All Beneficiaries	71.55	62.93	76.61	75.85	71.35	63.14
	<i>0.65</i>	<i>1.85</i>	<i>0.91</i>	<i>1.24</i>	<i>1.01</i>	<i>1.73</i>
Health Status						
Excellent	58.78	43.99	64.49	63.22	57.29	61.06
	<i>1.55</i>	<i>5.38</i>	<i>4.74</i>	<i>2.91</i>	<i>2.63</i>	<i>3.71</i>
Very good	68.22	57.06	67.43	73.84	70.06	57.16
	<i>1.14</i>	<i>4.26</i>	<i>2.84</i>	<i>1.77</i>	<i>1.82</i>	<i>2.65</i>
Good	73.71	63.73	76.45	80.28	73.38	63.37
	<i>0.98</i>	<i>3.34</i>	<i>1.83</i>	<i>1.97</i>	<i>1.76</i>	<i>2.59</i>
Fair	79.00	71.42	81.36	82.49	79.82	71.97
	<i>1.03</i>	<i>3.08</i>	<i>1.46</i>	<i>2.42</i>	<i>2.23</i>	<i>3.45</i>
Poor	81.46	76.64	79.95	89.41	84.01	77.86*
	<i>1.64</i>	<i>4.10</i>	<i>2.66</i>	<i>3.18</i>	<i>3.32</i>	<i>8.19</i>
Functional Limitation						
None	67.17	54.33	75.00	72.41	66.73	59.42
	<i>0.81</i>	<i>2.47</i>	<i>1.84</i>	<i>1.52</i>	<i>1.19</i>	<i>2.19</i>
IADL only ⁴	76.75	73.66	76.72	81.27	79.25	62.33
	<i>0.93</i>	<i>3.18</i>	<i>1.94</i>	<i>2.01</i>	<i>1.56</i>	<i>3.42</i>
One to two ADLs ⁵	77.55	70.48	77.67	80.00	78.39	77.74
	<i>1.26</i>	<i>4.21</i>	<i>2.30</i>	<i>2.46</i>	<i>2.82</i>	<i>3.40</i>
Three to five ADLs	82.09	77.73	79.92	86.15	83.67	82.47
	<i>1.69</i>	<i>5.40</i>	<i>2.92</i>	<i>4.07</i>	<i>3.09</i>	<i>5.01</i>

Table 3.2 Outpatient Hospital User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2005Community-Only Residents¹

Beneficiary Characteristic	Total	Medicare Fee-for-Service Only	Supplemental Health Insurance				Medicare HMO ²
			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	71.55	62.93	76.61	75.85	71.35	75.18	63.14
	<i>0.65</i>	<i>1.85</i>	<i>0.91</i>	<i>1.24</i>	<i>1.01</i>	<i>2.08</i>	<i>1.73</i>
Metropolitan Area Resident							
Yes	69.01	59.07	73.88	73.56	68.61	74.42	62.73
	<i>0.80</i>	<i>2.50</i>	<i>1.16</i>	<i>1.63</i>	<i>1.28</i>	<i>2.33</i>	<i>1.79</i>
No	79.90	70.29	84.87	81.14	80.30	78.64	75.03*
	<i>0.93</i>	<i>2.74</i>	<i>1.32</i>	<i>1.70</i>	<i>1.41</i>	<i>4.10</i>	<i>7.00</i>

Source: Medicare Current Beneficiary Survey, CY 2005 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 *HMO* stands for Health Maintenance Organization.
- 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.

Table 3.3 Physician/Supplier Services User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2005Community-Only Residents¹

Beneficiary Characteristic	Total	Medicare Fee-for-Service Only	Supplemental Health Insurance			Medicare HMO ²	
			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	94.97	85.15	94.80	96.96	95.99	97.07	95.76
	<i>0.23</i>	<i>1.34</i>	<i>0.54</i>	<i>0.55</i>	<i>0.37</i>	<i>1.10</i>	<i>0.62</i>
Medicare Status³							
Aged							
65 - 74 years	93.70	80.82	94.32	95.61	94.77	94.96	94.37
	<i>0.44</i>	<i>2.23</i>	<i>1.23</i>	<i>0.98</i>	<i>0.65</i>	<i>1.95</i>	<i>0.98</i>
75 - 84 years	97.54	88.82	96.76	98.60	98.25	100.00	97.48
	<i>0.31</i>	<i>2.29</i>	<i>0.99</i>	<i>0.38</i>	<i>0.42</i>	<i>0.00</i>	<i>0.72</i>
85 years and older	97.43	92.48	95.86	97.82	98.92	98.22	97.18
	<i>0.44</i>	<i>2.65</i>	<i>1.40</i>	<i>0.78</i>	<i>0.56</i>	<i>1.81</i>	<i>1.19</i>
Disabled							
Under 45 years	91.40	78.66	93.26	100.00*	92.91	100.00*	94.32*
	<i>1.15</i>	<i>3.82</i>	<i>1.27</i>	<i>0.00</i>	<i>2.50</i>	<i>0.00</i>	<i>5.53</i>
45 - 64 years	92.68	88.08	94.26	92.45*	93.80	100.00*	94.25*
	<i>1.07</i>	<i>3.05</i>	<i>1.46</i>	<i>5.50</i>	<i>2.08</i>	<i>0.00</i>	<i>3.33</i>
Gender							
Male	93.54	81.95	93.56	95.90	95.64	95.77	94.97
	<i>0.44</i>	<i>1.71</i>	<i>1.05</i>	<i>0.87</i>	<i>0.62</i>	<i>1.86</i>	<i>0.84</i>
Female	96.14	90.05	95.57	97.69	96.31	98.14	96.33
	<i>0.27</i>	<i>1.70</i>	<i>0.74</i>	<i>0.65</i>	<i>0.56</i>	<i>1.09</i>	<i>0.77</i>
Living Arrangement							
Alone	94.70	83.97	94.56	96.45	95.96	99.50	96.00
	<i>0.49</i>	<i>2.13</i>	<i>0.92</i>	<i>0.99</i>	<i>0.92</i>	<i>0.50</i>	<i>1.04</i>
With spouse	95.88	88.01	95.98	97.26	96.47	95.75	95.99
	<i>0.34</i>	<i>1.94</i>	<i>1.11</i>	<i>0.63</i>	<i>0.45</i>	<i>1.65</i>	<i>0.85</i>
With children	93.57	83.28	96.22	97.28	92.54	100.00*	92.93
	<i>0.83</i>	<i>3.43</i>	<i>1.15</i>	<i>1.38</i>	<i>2.40</i>	<i>0.00</i>	<i>2.06</i>
With others	92.60	81.79	93.79	96.42	94.61	100.00*	97.66
	<i>1.25</i>	<i>4.93</i>	<i>1.53</i>	<i>2.37</i>	<i>1.91</i>	<i>0.00</i>	<i>1.55</i>

Table 3.3 Physician/Supplier Services User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2005Community-Only Residents¹

Beneficiary Characteristic	Total	Medicare Fee-for-Service Only	Supplemental Health Insurance			Medicare HMO ²	
			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	94.97	85.15	94.80	96.96	95.99	97.07	95.76
	<i>0.23</i>	<i>1.34</i>	<i>0.54</i>	<i>0.55</i>	<i>0.37</i>	<i>1.10</i>	<i>0.62</i>
Race/Ethnicity							
White non-Hispanic	95.50	85.54	95.08	97.20	96.22	97.12	96.60
	<i>0.25</i>	<i>1.66</i>	<i>0.76</i>	<i>0.57</i>	<i>0.39</i>	<i>1.18</i>	<i>0.67</i>
Black non-Hispanic	93.61	88.89	95.15	93.14	95.72	100.00*	89.74
	<i>0.84</i>	<i>2.89</i>	<i>1.34</i>	<i>3.59</i>	<i>1.35</i>	<i>0.00</i>	<i>3.26</i>
Hispanic	91.50	74.18	93.57	94.62	90.46	100.00*	95.99
	<i>1.34</i>	<i>5.51</i>	<i>1.84</i>	<i>4.03</i>	<i>3.23</i>	<i>0.00</i>	<i>1.89</i>
Other	95.35	84.54*	98.20	95.67	97.89	89.50*	90.70*
	<i>1.00</i>	<i>6.24</i>	<i>0.84</i>	<i>2.98</i>	<i>1.67</i>	<i>9.89</i>	<i>4.45</i>
Income							
Less than \$5,000	91.22	81.14*	94.42	93.62	89.89	100.00*	93.97*
	<i>2.08</i>	<i>6.26</i>	<i>2.51</i>	<i>3.98</i>	<i>6.33</i>	<i>0.00</i>	<i>4.31</i>
\$5,000 - \$9,999	91.50	75.90	93.67	96.39	92.30	100.00*	96.14
	<i>0.92</i>	<i>4.00</i>	<i>0.96</i>	<i>2.05</i>	<i>2.94</i>	<i>0.00</i>	<i>2.14</i>
\$10,000 - \$14,999	95.43	90.12	95.68	98.50	94.84	100.00*	95.58
	<i>0.67</i>	<i>2.40</i>	<i>1.07</i>	<i>0.74</i>	<i>1.56</i>	<i>0.00</i>	<i>1.18</i>
\$15,000 - \$19,999	95.00	84.73	99.27	96.27	96.90	93.02*	95.64
	<i>0.80</i>	<i>3.77</i>	<i>0.57</i>	<i>1.32</i>	<i>1.22</i>	<i>7.14</i>	<i>1.56</i>
\$20,000 - \$24,999	96.11	89.33	92.73	97.64	98.21	100.00*	94.05
	<i>0.72</i>	<i>3.29</i>	<i>4.22</i>	<i>1.18</i>	<i>0.84</i>	<i>0.00</i>	<i>2.03</i>
\$25,000 - \$29,999	94.28	79.07	94.14*	96.41	94.73	100.00	96.89
	<i>1.04</i>	<i>6.09</i>	<i>4.80</i>	<i>1.84</i>	<i>1.47</i>	<i>0.00</i>	<i>1.65</i>
\$30,000 - \$39,999	96.41	90.27	96.27*	97.85	96.99	95.51	95.58
	<i>0.62</i>	<i>3.61</i>	<i>3.62</i>	<i>0.83</i>	<i>0.76</i>	<i>3.05</i>	<i>1.68</i>
\$40,000 - \$49,999	96.07	89.73*	100.00*	95.12	96.40	97.52	96.50
	<i>0.97</i>	<i>6.20</i>	<i>0.00</i>	<i>1.85</i>	<i>1.33</i>	<i>2.62</i>	<i>1.66</i>
\$50,000 or more	96.02	94.85*	100.00*	96.65	95.52	96.20	97.16
	<i>0.64</i>	<i>3.57</i>	<i>0.00</i>	<i>1.29</i>	<i>0.89</i>	<i>2.16</i>	<i>1.78</i>

Table 3.3 Physician/Supplier Services User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2005Community-Only Residents¹

Beneficiary Characteristic	Total	Medicare Fee-for-Service Only	Supplemental Health Insurance				Medicare HMO ²
			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	94.97	85.15	94.80	96.96	95.99	97.07	95.76
	<i>0.23</i>	<i>1.34</i>	<i>0.54</i>	<i>0.55</i>	<i>0.37</i>	<i>1.10</i>	<i>0.62</i>
Health Status							
Excellent	90.64	69.46	88.70	93.85	92.81	91.60	92.71
	<i>1.04</i>	<i>4.49</i>	<i>3.00</i>	<i>1.64</i>	<i>1.38</i>	<i>3.98</i>	<i>2.06</i>
Very good	96.00	89.17	93.27	96.82	96.66	98.92	96.76
	<i>0.46</i>	<i>2.70</i>	<i>1.75</i>	<i>0.76</i>	<i>0.63</i>	<i>1.11</i>	<i>0.71</i>
Good	95.65	81.94	95.13	97.53	97.38	98.83	95.97
	<i>0.44</i>	<i>3.16</i>	<i>1.09</i>	<i>0.94</i>	<i>0.67</i>	<i>1.12</i>	<i>1.07</i>
Fair	95.82	89.22	97.44	99.28	94.77	97.03	95.84
	<i>0.49</i>	<i>2.35</i>	<i>0.73</i>	<i>0.42</i>	<i>1.28</i>	<i>2.99</i>	<i>1.48</i>
Poor	95.74	95.33	93.29	99.39	96.83	100.00*	98.75
	<i>0.85</i>	<i>1.86</i>	<i>2.12</i>	<i>0.63</i>	<i>1.24</i>	<i>0.00</i>	<i>1.32</i>
Functional Limitation							
None	94.05	79.62	93.82	95.92	95.63	96.24	94.98
	<i>0.41</i>	<i>2.09</i>	<i>1.10</i>	<i>0.78</i>	<i>0.51</i>	<i>1.50</i>	<i>0.82</i>
IADL only ⁴	96.14	88.93	94.28	98.85	97.67	100.00	97.01
	<i>0.44</i>	<i>2.30</i>	<i>1.33</i>	<i>0.62</i>	<i>0.67</i>	<i>0.00</i>	<i>1.33</i>
One to two ADLs ⁵	96.02	94.44	95.87	99.18	94.37	97.12	96.64
	<i>0.71</i>	<i>2.15</i>	<i>1.27</i>	<i>0.47</i>	<i>1.81</i>	<i>2.84</i>	<i>1.88</i>
Three to five ADLs	97.59	94.89	98.06	96.85	97.54	100.00*	100.00
	<i>0.70</i>	<i>2.56</i>	<i>0.76</i>	<i>2.77</i>	<i>1.23</i>	<i>0.00</i>	<i>0.00</i>

Table 3.3 Physician/Supplier Services User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2005Community-Only Residents¹

Beneficiary Characteristic	Total	Medicare Fee-for-Service Only	Supplemental Health Insurance			Medicare HMO ²	
			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	94.97	85.15	94.80	96.96	95.99	97.07	95.76
	<i>0.23</i>	<i>1.34</i>	<i>0.54</i>	<i>0.55</i>	<i>0.37</i>	<i>1.10</i>	<i>0.62</i>
Metropolitan Area Resident							
Yes	95.09	83.61	94.66	97.49	96.17	96.76	95.82
	<i>0.26</i>	<i>1.72</i>	<i>0.72</i>	<i>0.59</i>	<i>0.43</i>	<i>1.30</i>	<i>0.64</i>
No	94.84	88.44	95.51	96.30	95.41	98.45	94.12
	<i>0.58</i>	<i>2.17</i>	<i>0.58</i>	<i>1.07</i>	<i>0.86</i>	<i>1.49</i>	<i>2.69</i>

Source: Medicare Current Beneficiary Survey, CY 2005 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 *HMO* stands for Health Maintenance Organization.
- 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.

Table 3.4 Dental Services User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2005Community-Only Residents¹

Beneficiary Characteristic	Total	Medicare Fee-for-Service Only	Supplemental Health Insurance			Medicare HMO ²	
			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	43.30	20.93	25.33	47.06	51.56	70.69	44.32
	<i>0.54</i>	<i>1.60</i>	<i>1.02</i>	<i>1.20</i>	<i>1.05</i>	<i>1.95</i>	<i>1.83</i>
Medicare Status³							
Aged							
65 - 74 years	46.92	21.29	25.84	48.58	53.47	71.80	46.51
	<i>0.90</i>	<i>2.48</i>	<i>2.01</i>	<i>1.91</i>	<i>1.68</i>	<i>2.97</i>	<i>2.21</i>
75 - 84 years	45.57	18.90*	19.14	49.34	53.53	71.72	43.81
	<i>0.92</i>	<i>2.80</i>	<i>1.63</i>	<i>1.96</i>	<i>1.53</i>	<i>3.17</i>	<i>2.75</i>
85 years and older	35.20	10.30*	14.90*	36.43	45.74	68.12*	32.73
	<i>1.38</i>	<i>3.63</i>	<i>2.83</i>	<i>2.26</i>	<i>2.75</i>	<i>6.37</i>	<i>3.49</i>
Disabled							
Under 45 years	31.71	23.54*	30.45	38.56*	44.83	22.73*	24.95*
	<i>1.67</i>	<i>4.02</i>	<i>1.99</i>	<i>13.06</i>	<i>4.88</i>	<i>21.26</i>	<i>9.78</i>
45 - 64 years	33.75	23.72*	30.08	45.47*	41.21	44.85*	53.33*
	<i>1.68</i>	<i>3.76</i>	<i>2.52</i>	<i>7.50</i>	<i>3.96</i>	<i>19.58</i>	<i>9.33</i>
Gender							
Male	43.18	23.28	25.48	45.79	50.80	74.01	44.67
	<i>0.77</i>	<i>2.14</i>	<i>1.99</i>	<i>1.85</i>	<i>1.47</i>	<i>2.77</i>	<i>2.40</i>
Female	43.40	17.34	25.23	47.94	52.25	67.91	44.07
	<i>0.79</i>	<i>2.15</i>	<i>1.46</i>	<i>1.51</i>	<i>1.46</i>	<i>2.97</i>	<i>2.15</i>
Living Arrangement							
Alone	42.92	24.82	24.45	48.93	52.69	69.07	47.82
	<i>1.10</i>	<i>2.88</i>	<i>2.01</i>	<i>2.00</i>	<i>1.73</i>	<i>3.96</i>	<i>3.02</i>
With spouse	48.65	22.42	27.91	48.21	53.88	72.09	45.93
	<i>0.77</i>	<i>2.81</i>	<i>2.28</i>	<i>1.76</i>	<i>1.33</i>	<i>2.19</i>	<i>2.63</i>
With children	26.12	10.71*	19.91	31.33	33.12	63.76*	29.49*
	<i>1.11</i>	<i>3.69</i>	<i>2.55</i>	<i>2.76</i>	<i>3.06</i>	<i>9.05</i>	<i>3.83</i>
With others	34.57	19.13*	30.30	48.01*	42.02	66.86*	43.68*
	<i>1.76</i>	<i>3.30</i>	<i>2.33</i>	<i>5.44</i>	<i>4.10</i>	<i>12.07</i>	<i>7.01</i>

Table 3.4 Dental Services User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2005Community-Only Residents¹

Beneficiary Characteristic	Total	Medicare Fee-for-Service Only	Supplemental Health Insurance			Medicare HMO ²	
			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	43.30	20.93	25.33	47.06	51.56	70.69	44.32
	<i>0.54</i>	<i>1.60</i>	<i>1.02</i>	<i>1.20</i>	<i>1.05</i>	<i>1.95</i>	<i>1.83</i>
Race/Ethnicity							
White non-Hispanic	47.22	22.55	26.14	48.34	54.11	72.09	47.91
	<i>0.61</i>	<i>1.85</i>	<i>1.50</i>	<i>1.06</i>	<i>1.10</i>	<i>1.94</i>	<i>1.85</i>
Black non-Hispanic	22.08	13.51*	18.15	17.37*	31.61	49.14*	23.25*
	<i>1.37</i>	<i>3.91</i>	<i>2.00</i>	<i>5.54</i>	<i>3.77</i>	<i>13.17</i>	<i>3.95</i>
Hispanic	32.70	23.52*	27.69	43.65*	34.79	67.04*	40.03
	<i>1.69</i>	<i>4.91</i>	<i>2.70</i>	<i>6.73</i>	<i>4.64</i>	<i>10.79</i>	<i>3.80</i>
Other	39.39	13.96*	32.54	40.83*	54.29	69.74*	33.44*
	<i>2.74</i>	<i>5.41</i>	<i>4.11</i>	<i>7.61</i>	<i>4.90</i>	<i>10.65</i>	<i>11.06</i>
Income							
Less than \$5,000	21.79	14.64*	14.36*	23.87*	35.02*	61.91*	23.68*
	<i>2.06</i>	<i>6.21</i>	<i>2.75</i>	<i>6.51</i>	<i>5.84</i>	<i>29.63</i>	<i>7.99</i>
\$5,000 - \$9,999	25.21	15.76*	24.76	31.26*	37.66*	33.75*	27.14*
	<i>1.05</i>	<i>3.16</i>	<i>1.42</i>	<i>4.26</i>	<i>4.70</i>	<i>24.60</i>	<i>6.48</i>
\$10,000 - \$14,999	30.88	18.52*	24.49	39.92	34.41	45.67*	36.92
	<i>1.23</i>	<i>2.68</i>	<i>2.11</i>	<i>2.53</i>	<i>2.76</i>	<i>10.50</i>	<i>3.38</i>
\$15,000 - \$19,999	33.63	18.65*	30.07*	33.82	36.86	58.04*	39.42
	<i>1.55</i>	<i>3.32</i>	<i>4.75</i>	<i>3.45</i>	<i>2.70</i>	<i>9.16</i>	<i>4.09</i>
\$20,000 - \$24,999	41.03	11.54*	37.86*	46.60	47.77	59.12*	33.60
	<i>1.38</i>	<i>3.09</i>	<i>6.46</i>	<i>3.52</i>	<i>2.41</i>	<i>9.57</i>	<i>3.30</i>
\$25,000 - \$29,999	48.37	37.48*	25.42*	46.75	49.04	69.01*	48.19
	<i>2.17</i>	<i>7.26</i>	<i>8.81</i>	<i>4.83</i>	<i>3.62</i>	<i>6.32</i>	<i>3.93</i>
\$30,000 - \$39,999	50.01	32.92*	31.21*	51.39	49.55	68.35	49.54
	<i>1.47</i>	<i>7.13</i>	<i>11.54</i>	<i>2.74</i>	<i>1.98</i>	<i>4.17</i>	<i>3.98</i>
\$40,000 - \$49,999	60.07	39.42*	61.56*	58.86	61.19	69.87	54.60
	<i>1.87</i>	<i>10.27</i>	<i>18.85</i>	<i>3.86</i>	<i>2.65</i>	<i>4.69</i>	<i>5.37</i>
\$50,000 or more	66.72	30.85*	50.95*	63.99	65.74	81.78	67.01
	<i>1.23</i>	<i>9.41</i>	<i>19.55</i>	<i>2.98</i>	<i>2.09</i>	<i>2.58</i>	<i>4.72</i>

Table 3.4 Dental Services User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2005Community-Only Residents¹

Beneficiary Characteristic	Total	Medicare Fee-for-Service Only	Supplemental Health Insurance			Medicare HMO ²	
			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	43.30	20.93	25.33	47.06	51.56	70.69	44.32
	<i>0.54</i>	<i>1.60</i>	<i>1.02</i>	<i>1.20</i>	<i>1.05</i>	<i>1.95</i>	<i>1.83</i>
Health Status							
Excellent	50.06	18.74*	25.43*	50.24	55.27	72.21	52.38
	<i>1.32</i>	<i>3.25</i>	<i>3.91</i>	<i>2.28</i>	<i>2.61</i>	<i>4.42</i>	<i>4.78</i>
Very good	51.62	23.74*	29.90	52.93	57.28	75.86	50.59
	<i>1.11</i>	<i>3.08</i>	<i>3.11</i>	<i>1.84</i>	<i>1.74</i>	<i>3.55</i>	<i>2.27</i>
Good	44.23	23.91	28.84	48.94	50.53	68.24	43.33
	<i>0.98</i>	<i>3.67</i>	<i>1.76</i>	<i>2.24</i>	<i>1.57</i>	<i>3.90</i>	<i>2.66</i>
Fair	31.60	19.45*	22.58	32.28	43.59	58.72*	31.90
	<i>1.20</i>	<i>3.36</i>	<i>2.06</i>	<i>2.85</i>	<i>2.49</i>	<i>6.86</i>	<i>3.54</i>
Poor	26.28	16.49*	20.68	29.03*	37.41	58.41*	21.86*
	<i>1.81</i>	<i>4.04</i>	<i>2.97</i>	<i>4.45</i>	<i>3.92</i>	<i>14.08</i>	<i>12.60</i>
Functional Limitation							
None	48.64	19.88	27.53	52.56	55.06	73.80	47.81
	<i>0.71</i>	<i>2.11</i>	<i>1.57</i>	<i>1.57</i>	<i>1.29</i>	<i>1.94</i>	<i>1.93</i>
IADL only ⁴	38.55	25.25	25.64	41.73	48.51	60.25	39.58
	<i>1.07</i>	<i>3.12</i>	<i>1.87</i>	<i>2.61</i>	<i>1.93</i>	<i>4.92</i>	<i>4.22</i>
One to two ADLs ⁵	34.93	21.66*	22.02	37.11	45.09	64.61*	35.54
	<i>1.24</i>	<i>4.13</i>	<i>2.16</i>	<i>3.21</i>	<i>2.69</i>	<i>6.32</i>	<i>4.12</i>
Three to five ADLs	27.14	13.43*	22.45	24.33*	33.10	75.57*	35.44*
	<i>2.03</i>	<i>4.41</i>	<i>3.77</i>	<i>4.02</i>	<i>4.05</i>	<i>12.39</i>	<i>7.54</i>

Table 3.4 Dental Services User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2005Community-Only Residents¹

Beneficiary Characteristic	Total	Medicare Fee-for-Service Only	Supplemental Health Insurance			Medicare HMO ²	
			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	43.30	20.93	25.33	47.06	51.56	70.69	44.32
	<i>0.54</i>	<i>1.60</i>	<i>1.02</i>	<i>1.20</i>	<i>1.05</i>	<i>1.95</i>	<i>1.83</i>
Metropolitan Area Resident							
Yes	46.05	22.80	28.01	50.98	53.43	75.10	44.54
	<i>0.58</i>	<i>1.90</i>	<i>1.24</i>	<i>1.23</i>	<i>1.18</i>	<i>2.20</i>	<i>1.89</i>
No	34.50	17.72	17.76	38.39	45.30	50.61	37.96*
	<i>1.45</i>	<i>2.87</i>	<i>1.64</i>	<i>2.85</i>	<i>2.18</i>	<i>3.14</i>	<i>6.49</i>

Source: Medicare Current Beneficiary Survey, CY 2005 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 *HMO* stands for Health Maintenance Organization.
- 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.

Table 3.5 Prescription Medicine User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2005Community-Only Residents¹

Beneficiary Characteristic	Total	Medicare Fee-for-Service Only	Supplemental Health Insurance				Medicare HMO ²
			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	92.43	81.31	92.34	92.34	94.40	96.59	93.82
	<i>0.31</i>	<i>1.44</i>	<i>0.71</i>	<i>0.67</i>	<i>0.48</i>	<i>0.97</i>	<i>0.84</i>
Medicare Status³							
Aged							
65 - 74 years	90.92	75.76	92.66	90.15	92.46	96.39	92.35
	<i>0.52</i>	<i>2.77</i>	<i>1.46</i>	<i>1.07</i>	<i>0.85</i>	<i>1.41</i>	<i>1.32</i>
75 - 84 years	94.93	84.22	94.27	94.41	96.54	98.23	95.81
	<i>0.37</i>	<i>2.48</i>	<i>1.03</i>	<i>0.70</i>	<i>0.55</i>	<i>0.82</i>	<i>1.00</i>
85 years and older	94.18	81.56	92.30	94.63	97.24	98.28	93.50
	<i>0.61</i>	<i>3.46</i>	<i>1.90</i>	<i>1.31</i>	<i>0.85</i>	<i>1.74</i>	<i>1.79</i>
Disabled							
Under 45 years	87.20	77.39	88.13	100.00*	89.71	100.00*	82.55*
	<i>1.35</i>	<i>3.78</i>	<i>1.51</i>	<i>0.00</i>	<i>3.05</i>	<i>0.00</i>	<i>14.02</i>
45 - 64 years	92.29	87.47	92.64	87.78*	96.81	73.00*	95.85*
	<i>1.13</i>	<i>2.75</i>	<i>1.80</i>	<i>6.00</i>	<i>1.55</i>	<i>18.99</i>	<i>2.54</i>
Gender							
Male	90.63	80.31	90.13	91.09	92.58	95.57	93.31
	<i>0.51</i>	<i>1.98</i>	<i>1.20</i>	<i>1.05</i>	<i>0.84</i>	<i>1.44</i>	<i>1.28</i>
Female	93.89	82.83	93.72	93.20	96.04	97.45	94.18
	<i>0.34</i>	<i>2.10</i>	<i>0.80</i>	<i>0.80</i>	<i>0.53</i>	<i>1.28</i>	<i>1.02</i>
Living Arrangement							
Alone	92.17	81.42	92.45	92.07	94.85	98.10	92.32
	<i>0.50</i>	<i>2.19</i>	<i>1.07</i>	<i>1.00</i>	<i>0.84</i>	<i>1.12</i>	<i>1.36</i>
With spouse	92.84	81.30	93.25	91.91	94.35	95.56	93.96
	<i>0.42</i>	<i>2.03</i>	<i>1.56</i>	<i>1.00</i>	<i>0.65</i>	<i>1.36</i>	<i>1.22</i>
With children	92.54	82.23	94.61	93.58	92.77	100.00*	93.91
	<i>0.88</i>	<i>3.39</i>	<i>1.32</i>	<i>1.82</i>	<i>2.32</i>	<i>0.00</i>	<i>1.60</i>
With others	91.01	79.86	89.98	97.16	95.21	100.00*	98.94
	<i>1.18</i>	<i>4.79</i>	<i>1.44</i>	<i>1.37</i>	<i>1.71</i>	<i>0.00</i>	<i>1.17</i>

Table 3.5 Prescription Medicine User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2005

Community-Only Residents¹

Beneficiary Characteristic	Total	Medicare Fee-for-Service Only	Supplemental Health Insurance				Medicare HMO ²
			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	92.43	81.31	92.34	92.34	94.40	96.59	93.82
	0.31	1.44	0.71	0.67	0.48	0.97	0.84
Race/Ethnicity							
White non-Hispanic	92.74	82.01	92.61	92.80	94.51	96.20	93.10
	0.32	1.62	0.95	0.67	0.51	1.07	1.18
Black non-Hispanic	90.74	80.52	90.52	87.77	96.20	100.00*	93.70
	1.20	4.24	1.69	4.71	1.53	0.00	1.61
Hispanic	91.36	76.79	93.25	88.49	89.66	100.00*	97.70
	1.23	5.46	1.57	4.82	3.40	0.00	1.40
Other	92.89	80.59*	95.88	85.59*	94.07	100.00*	97.33*
	1.52	6.66	1.92	5.97	1.78	0.00	1.98
Income							
Less than \$5,000	88.87	76.90*	89.87	89.67*	93.48	100.00*	92.63*
	1.89	6.18	3.14	3.88	3.64	0.00	5.00
\$5,000 - \$9,999	88.30	68.84	91.45	90.59	91.33	100.00*	92.22
	0.92	4.02	0.96	2.51	2.88	0.00	2.89
\$10,000 - \$14,999	93.02	87.17	93.26	93.50	95.11	100.00*	93.79
	0.73	2.29	1.35	1.22	1.36	0.00	1.35
\$15,000 - \$19,999	93.42	87.18	97.27	93.30	93.52	90.12*	96.24
	0.92	3.79	1.12	1.67	1.59	7.41	1.30
\$20,000 - \$24,999	92.26	84.95	88.97	93.95	93.34	92.69*	93.33
	0.91	4.38	4.92	2.06	1.24	5.72	2.15
\$25,000 - \$29,999	93.81	81.59	92.17*	95.59	94.63	98.86	94.41
	0.82	4.62	6.40	1.69	1.23	1.17	2.21
\$30,000 - \$39,999	93.79	78.25	93.14*	90.83	96.35	99.39	94.39
	0.73	4.21	4.75	1.86	0.94	0.63	1.79
\$40,000 - \$49,999	93.48	94.92*	100.00*	91.73	93.47	98.65	91.50
	1.09	3.66	0.00	2.10	1.51	1.43	2.99
\$50,000 or more	93.11	77.62*	100.00*	90.58	94.37	95.11	92.92
	0.76	8.60	0.00	1.77	1.05	1.87	3.08

Table 3.5 Prescription Medicine User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2005Community-Only Residents¹

Beneficiary Characteristic	Total	Medicare Fee-for-Service Only	Supplemental Health Insurance			Medicare HMO ²	
			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	92.43	81.31	92.34	92.34	94.40	96.59	93.82
	<i>0.31</i>	<i>1.44</i>	<i>0.71</i>	<i>0.67</i>	<i>0.48</i>	<i>0.97</i>	<i>0.84</i>
Health Status							
Excellent	83.55	60.52	75.89	83.23	86.82	89.08	89.35
	<i>0.88</i>	<i>4.74</i>	<i>3.96</i>	<i>1.94</i>	<i>1.60</i>	<i>3.37</i>	<i>2.32</i>
Very good	91.91	80.70	89.60	90.23	94.11	98.33	92.99
	<i>0.56</i>	<i>3.23</i>	<i>1.95</i>	<i>1.44</i>	<i>0.95</i>	<i>1.40</i>	<i>1.37</i>
Good	94.49	82.62	91.95	95.86	96.69	100.00	94.92
	<i>0.48</i>	<i>3.24</i>	<i>1.18</i>	<i>0.88</i>	<i>0.65</i>	<i>0.00</i>	<i>1.31</i>
Fair	96.07	86.61	96.74	98.99	97.10	100.00	96.85
	<i>0.50</i>	<i>2.50</i>	<i>0.71</i>	<i>0.59</i>	<i>0.81</i>	<i>0.00</i>	<i>1.39</i>
Poor	95.05	91.53	93.16	97.29	98.50	89.46*	98.75
	<i>0.99</i>	<i>2.77</i>	<i>2.26</i>	<i>1.64</i>	<i>0.76</i>	<i>7.85</i>	<i>1.32</i>
Functional Limitation							
None	90.55	74.60	89.96	89.62	93.20	96.28	92.34
	<i>0.44</i>	<i>2.62</i>	<i>1.19</i>	<i>0.97</i>	<i>0.62</i>	<i>1.16</i>	<i>1.10</i>
IADL only ⁴	95.00	90.86	91.71	96.91	97.04	97.30	96.96
	<i>0.56</i>	<i>2.22</i>	<i>1.23</i>	<i>0.73</i>	<i>0.68</i>	<i>2.71</i>	<i>1.06</i>
One to two ADLs ⁵	94.87	86.88	95.98	96.72	95.22	98.78	95.48
	<i>0.73</i>	<i>2.66</i>	<i>1.25</i>	<i>1.07</i>	<i>1.73</i>	<i>1.25</i>	<i>1.75</i>
Three to five ADLs	95.74	86.35	96.39	96.88	97.24	91.18*	98.82
	<i>0.93</i>	<i>4.32</i>	<i>1.49</i>	<i>2.76</i>	<i>1.28</i>	<i>8.67</i>	<i>1.21</i>

Table 3.5 Prescription Medicine User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2005Community-Only Residents¹

Beneficiary Characteristic	Total	Medicare Fee-for-Service Only	Supplemental Health Insurance			Medicare HMO ²
			Medicaid	Individually-Purchased Private Insurance	Employer-Sponsored Private Insurance	
Percentage of Beneficiaries with at Least One Prescribed Medicine						
All Beneficiaries	92.43	81.31	92.34	92.34	94.40	93.82
	<i>0.31</i>	<i>1.44</i>	<i>0.71</i>	<i>0.67</i>	<i>0.48</i>	<i>0.84</i>
Metropolitan Area Resident						
Yes	92.51	79.04	92.13	92.22	94.67	93.86
	<i>0.39</i>	<i>2.05</i>	<i>0.87</i>	<i>0.79</i>	<i>0.57</i>	<i>0.86</i>
No	92.16	85.93	92.82	92.56	93.51	92.65
	<i>0.46</i>	<i>1.54</i>	<i>1.20</i>	<i>1.20</i>	<i>0.88</i>	<i>4.26</i>

Source: Medicare Current Beneficiary Survey, CY 2005 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 *HMO* stands for Health Maintenance Organization.
- 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.

Table 3.6 Facility User Rates for Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2005

All Medicare Beneficiaries

Beneficiary Characteristic	Total ¹	Medicare	Supplemental Health Insurance ²	
		Fee-for-Service Only	Medicaid	Private Insurance
Percentage of Beneficiaries with at Least One Short- or Long-Term Facility Stay				
All Beneficiaries	8.53	7.03	21.24	4.86
	<i>0.23</i>	<i>0.72</i>	<i>0.79</i>	<i>0.21</i>
Medicare Status³				
Aged				
65 - 74 years	2.71	1.30*	10.46	1.29*
	<i>0.28</i>	<i>0.55</i>	<i>1.21</i>	<i>0.24</i>
75 - 84 years	10.13	12.36*	27.31	6.23
	<i>0.53</i>	<i>2.03</i>	<i>1.70</i>	<i>0.50</i>
85 years and older	29.35	36.39	58.10	19.68
	<i>1.02</i>	<i>4.43</i>	<i>2.39</i>	<i>1.13</i>
Disabled				
Under 45 years	5.80	2.40*	7.98	0.48*
	<i>0.51</i>	<i>0.98</i>	<i>0.71</i>	<i>0.47</i>
45 - 64 years	7.08	1.79*	14.87	1.10*
	<i>0.65</i>	<i>0.77</i>	<i>1.46</i>	<i>0.59</i>
Gender				
Male	6.97	4.55*	19.29	4.18
	<i>0.29</i>	<i>0.80</i>	<i>1.23</i>	<i>0.26</i>
Female	9.76	10.58	22.41	5.42
	<i>0.29</i>	<i>1.26</i>	<i>0.94</i>	<i>0.29</i>
Marital Status				
Married	3.74	4.33*	13.53	2.50
	<i>0.22</i>	<i>1.02</i>	<i>1.49</i>	<i>0.21</i>
Widowed	15.25	16.51	28.77	10.34
	<i>0.60</i>	<i>2.24</i>	<i>1.30</i>	<i>0.60</i>
Divorced/separated	7.97	2.04*	15.79	3.47*
	<i>0.75</i>	<i>0.81</i>	<i>1.67</i>	<i>0.75</i>
Never married	16.65	6.31*	23.32	7.55*
	<i>1.11</i>	<i>1.93</i>	<i>1.77</i>	<i>1.67</i>

Table 3.6 Facility User Rates for Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2005

All Medicare Beneficiaries

Beneficiary Characteristic	Total ¹	Medicare	Supplemental Health Insurance ²	
		Fee-for-Service Only	Medicaid	Private Insurance
Percentage of Beneficiaries with at Least One Short- or Long-Term Facility Stay				
All Beneficiaries	8.53	7.03	21.24	4.86
	<i>0.23</i>	<i>0.72</i>	<i>0.79</i>	<i>0.21</i>
Race/Ethnicity				
White non-Hispanic	9.10	8.95	28.89	5.20
	<i>0.26</i>	<i>0.91</i>	<i>1.04</i>	<i>0.23</i>
Black non-Hispanic	8.72	3.09*	16.42	2.78*
	<i>0.83</i>	<i>1.48</i>	<i>1.95</i>	<i>0.88</i>
Hispanic	4.86	0.59*	7.09*	3.12*
	<i>0.71</i>	<i>0.62</i>	<i>1.15</i>	<i>0.93</i>
Other	3.96*	0.00	7.35*	2.05*
	<i>0.80</i>	<i>0.00</i>	<i>1.74</i>	<i>0.97</i>
Income				
Less than \$5,000	11.68	4.02*	20.96	4.33*
	<i>1.35</i>	<i>2.43</i>	<i>3.18</i>	<i>1.49</i>
\$5,000 - \$9,999	15.90	3.15*	20.34	8.69*
	<i>0.75</i>	<i>0.98</i>	<i>1.05</i>	<i>1.58</i>
\$10,000 - \$14,999	12.71	9.16*	21.59	8.64
	<i>0.67</i>	<i>1.60</i>	<i>1.61</i>	<i>0.96</i>
\$15,000 - \$19,999	9.29	6.33*	20.61	7.63
	<i>0.80</i>	<i>1.54</i>	<i>2.64</i>	<i>0.91</i>
\$20,000 - \$24,999	6.66	8.91*	15.29*	5.13
	<i>0.60</i>	<i>2.36</i>	<i>3.56</i>	<i>0.68</i>
\$25,000 - \$29,999	5.91	5.97*	42.16*	4.26*
	<i>0.83</i>	<i>1.97</i>	<i>8.59</i>	<i>0.71</i>
\$30,000 - \$39,999	5.38	10.42*	29.47*	4.36
	<i>0.61</i>	<i>2.92</i>	<i>7.86</i>	<i>0.52</i>
\$40,000 - \$49,999	3.86*	11.07*	49.87*	2.61*
	<i>0.62</i>	<i>4.69</i>	<i>14.22</i>	<i>0.56</i>
\$50,000 or more	3.32	5.68*	49.62*	2.76
	<i>0.42</i>	<i>2.91</i>	<i>21.84</i>	<i>0.36</i>

Table 3.6 Facility User Rates for Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2005

All Medicare Beneficiaries

Beneficiary Characteristic	Total ¹	Medicare Fee-for-Service Only	Supplemental Health Insurance ²	
			Medicaid	Private Insurance
Percentage of Beneficiaries with at Least One Short- or Long-Term Facility Stay				
All Beneficiaries	8.53	7.03	21.24	4.86
	<i>0.23</i>	<i>0.72</i>	<i>0.79</i>	<i>0.21</i>
Health Status				
Excellent	2.43	1.68*	10.35*	1.84*
	<i>0.35</i>	<i>0.86</i>	<i>2.33</i>	<i>0.34</i>
Very good	3.39	3.67*	10.92	2.34
	<i>0.31</i>	<i>1.03</i>	<i>1.54</i>	<i>0.34</i>
Good	7.81	8.73*	16.93	5.04
	<i>0.39</i>	<i>1.59</i>	<i>1.22</i>	<i>0.43</i>
Fair	15.31	8.17*	26.00	9.99
	<i>0.70</i>	<i>1.51</i>	<i>1.34</i>	<i>0.95</i>
Poor	19.62	11.44*	27.73	12.84
	<i>1.25</i>	<i>2.19</i>	<i>2.23</i>	<i>1.45</i>
Functional Limitation				
None	1.92	1.78*	3.88*	1.68
	<i>0.19</i>	<i>0.59</i>	<i>0.72</i>	<i>0.19</i>
IADL only ⁴	6.13	3.04*	7.14	6.22
	<i>0.47</i>	<i>1.00</i>	<i>0.93</i>	<i>0.60</i>
One to two ADLs ⁵	13.34	8.02*	22.42	9.77
	<i>0.75</i>	<i>1.85</i>	<i>1.92</i>	<i>0.77</i>
Three to five ADLs	45.46	41.75	61.37	24.90
	<i>1.60</i>	<i>5.32</i>	<i>2.24</i>	<i>2.38</i>

Table 3.6 Facility User Rates for Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2005

All Medicare Beneficiaries

Beneficiary Characteristic	Total ¹	Medicare Fee-for-Service Only	Supplemental Health Insurance ²	
			Medicaid	Private Insurance
Percentage of Beneficiaries with at Least One Short- or Long-Term Facility Stay				
All Beneficiaries	8.53	7.03	21.24	4.86
	<i>0.23</i>	<i>0.72</i>	<i>0.79</i>	<i>0.21</i>
Metropolitan Area Resident				
Yes	8.30	7.39	20.86	4.76
	<i>0.27</i>	<i>0.95</i>	<i>0.89</i>	<i>0.24</i>
No	9.32	6.46*	22.52	5.19
	<i>0.41</i>	<i>1.20</i>	<i>1.65</i>	<i>0.41</i>

Source: Medicare Current Beneficiary Survey, CY 2005 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 8.53 percent of Medicare beneficiaries with a facility stay differs from the 5.98 percent of Medicare beneficiaries who either resided full-year in a long-term care facility or part of the year in a long-term care facility, as shown in Table 1.1. User rates in this table include full-year community residents who had short-term facility stays (institutional events), primarily in skilled nursing facilities, that were reported either during a community interview or collected through Medicare claims data. The residence rates in Table 1.1 do not count such people as residing full- or part-year in a long-term care facility.
- 2 Beneficiaries enrolled in Medicare HMOs are not included in individual categories in the table, but are included in the total. Beneficiaries who were not eligible for Medicaid at any time during 2005, but who had individually-purchased private insurance, employer-sponsored private insurance, unknown purchaser for private insurance, or who were enrolled in a private HMO are included in the category *private insurance*.
- 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.