

Table 4.4
Number of Persons Served and Cost-Sharing Liability for Medicare Beneficiaries, by Type of Liability and Type of Coverage:
Calendar Year 2009

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	31,927,480	6,894,220	6,785,080	1,140,740	31,053,980	30,390,020	30,424,440	1,450,180
\$1 - \$499	13,291,620	1,600	0	1,600	12,570,680	12,105,060	11,949,520	408,400
\$500 - \$999	5,922,360	3,060	280	2,780	5,921,480	5,872,900	5,921,440	330,060
\$1,000 - \$1,999	5,342,600	1,494,480	1,486,740	15,260	5,220,060	5,145,040	5,212,280	301,540
\$2,000 - \$4,999	5,189,540	3,593,800	3,566,320	261,520	5,167,220	5,117,140	5,166,680	301,980
\$5,000 - \$9,999	1,422,960	1,132,000	1,099,060	412,900	1,419,060	1,403,380	1,419,040	78,200
\$10,000 - \$14,999	485,220	424,020	406,080	269,440	483,040	476,460	483,040	19,640
\$15,000 or More	273,180	245,260	226,600	177,240	272,440	270,040	272,440	10,360
Liability in Thousands								
Total	\$52,774,472	\$14,993,625	\$8,652,500	\$6,341,125	\$37,780,847	\$4,045,159	\$33,690,377	\$45,311
\$1 - \$499	3,338,362	391	0	391	3,337,971	1,586,769	1,744,528	6,674
\$500 - \$999	4,215,391	1,580	182	1,399	4,213,811	790,044	3,415,158	8,608
\$1,000 - \$1,999	7,754,247	1,595,436	1,586,098	9,337	6,158,811	691,264	5,457,896	9,652
\$2,000 - \$4,999	15,826,019	4,715,202	4,385,335	329,867	11,110,817	688,049	10,409,625	13,143
\$5,000 - \$9,999	9,780,324	3,187,822	1,731,773	1,456,049	6,592,502	188,680	6,399,291	4,532
\$10,000 - \$14,999	5,971,642	2,790,706	589,906	2,200,800	3,180,935	64,059	3,114,928	1,949
\$15,000 or More	5,888,488	2,702,489	359,207	2,343,282	3,185,999	36,295	3,148,950	754
Average Liability per Person Served ¹								
Total	\$1,653	\$2,175	\$1,275	\$5,559	\$1,217	\$133	\$1,107	\$31
\$1 - \$499	251	244	0	244	266	131	146	16
\$500 - \$999	712	516	650	503	712	135	577	26
\$1,000 - \$1,999	1,451	1,068	1,067	612	1,180	134	1,047	32
\$2,000 - \$4,999	3,050	1,312	1,230	1,261	2,150	134	2,015	44
\$5,000 - \$9,999	6,873	2,816	1,576	3,526	4,646	134	4,510	58
\$10,000 - \$14,999	12,307	6,582	1,453	8,168	6,585	134	6,449	99
\$15,000 or More	21,555	11,019	1,585	13,221	11,694	134	11,558	73

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 Office of Research, Development, and Information.