

Table 4.4
Number of Persons Served and Cost-Sharing Liability for Medicare Beneficiaries, by Type of Liability and Type of Coverage:
Calendar Year 2011

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	32,792,040	6,837,860	6,730,320	1,168,500	31,820,260	31,134,220	30,901,440	1,190,020
\$1 - \$499	13,085,380	1,280	0	1,280	12,270,240	11,786,520	11,361,200	312,320
\$500 - \$999	6,311,120	2,240	160	2,080	6,310,660	6,260,360	6,310,660	276,280
\$1,000 - \$1,999	5,452,300	1,224,900	1,216,820	12,880	5,322,740	5,247,140	5,313,780	255,160
\$2,000 - \$4,999	5,513,940	3,647,660	3,621,600	249,000	5,493,280	5,441,780	5,492,520	250,660
\$5,000 - \$9,999	1,562,440	1,218,880	1,187,180	423,240	1,559,620	1,544,620	1,559,580	67,780
\$10,000 - \$14,999	535,100	447,380	428,900	265,000	532,680	525,580	532,660	17,460
\$15,000 or More	331,760	295,520	275,660	215,020	331,040	328,220	331,040	10,360
Liability in Thousands								
Total	\$57,119,012	\$15,702,595	\$9,065,258	\$6,637,336	\$41,416,417	\$4,960,575	\$36,417,786	\$38,056
\$1 - \$499	3,405,599	312	0	312	3,405,288	1,840,569	1,559,420	5,298
\$500 - \$999	4,496,782	998	124	875	4,495,784	1,010,239	3,478,050	7,494
\$1,000 - \$1,999	7,892,182	1,384,891	1,376,319	8,572	6,507,291	845,660	5,652,982	8,649
\$2,000 - \$4,999	16,864,821	4,913,180	4,609,938	303,241	11,951,642	877,603	11,063,508	10,530
\$5,000 - \$9,999	10,769,601	3,396,761	1,961,550	1,435,211	7,372,840	249,020	7,119,778	4,042
\$10,000 - \$14,999	6,561,609	2,750,653	664,212	2,086,441	3,810,957	84,629	3,725,023	1,305
\$15,000 or More	7,128,417	3,255,800	453,116	2,802,684	3,872,617	52,855	3,819,025	737
Average Liability per Person Served ¹								
Total	\$1,742	\$2,296	\$1,347	\$5,680	\$1,302	\$159	\$1,179	\$32
\$1 - \$499	260	244	0	244	278	156	137	17
\$500 - \$999	713	446	772	421	712	161	551	27
\$1,000 - \$1,999	1,447	1,131	1,131	666	1,223	161	1,064	34
\$2,000 - \$4,999	3,059	1,347	1,273	1,218	2,176	161	2,014	42
\$5,000 - \$9,999	6,893	2,787	1,652	3,391	4,727	161	4,565	60
\$10,000 - \$14,999	12,262	6,148	1,549	7,873	7,154	161	6,993	75
\$15,000 or More	21,487	11,017	1,644	13,035	11,698	161	11,536	71

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 Information Products and Data Analytics.