

Table 3.1 Inpatient Hospital User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 1994 (1 of 4)

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	
Percent of Beneficiaries with at Least One Inpatient Hospital Stay							
All Beneficiaries	18.27	16.39	25.41	18.12	17.17	18.10	14.05
	0.46	1.07	1.09	0.63	0.76	1.75	1.67
Medicare Status ³							
Aged							
65 - 74 years	14.97	12.45	22.59	14.96	14.12	15.83	12.99
	0.60	1.42	2.14	0.96	0.95	2.47	2.11
75 - 84 years	21.48	23.56	29.38	20.63	21.19	19.94	15.66
	0.81	2.67	2.18	1.09	1.17	3.22	2.55
85 years and older	27.89	24.08	33.48	26.80	30.07	26.51	16.71
	1.23	4.04	3.22	1.82	2.33	5.34	5.00
Disabled							
Under 45 years	17.39	12.93	20.37	20.19	10.75	100.00	33.74
	1.56	2.68	2.39	12.63	2.81	0.00	20.50
45 - 64 years	20.32	17.35	26.67	19.01	18.87	13.79	8.17
	1.47	3.10	2.74	4.61	2.62	8.47	4.95
Gender							
Male	18.57	17.23	23.61	19.60	17.37	17.26	16.71
	0.62	1.40	1.77	1.14	0.98	2.67	2.29
Female	18.03	15.27	26.51	17.21	17.00	18.79	11.80
	0.55	1.78	1.41	0.91	0.98	2.45	1.90
Living Arrangement							
Alone	18.95	18.33	23.10	18.17	16.83	25.09	16.83
	0.92	2.65	1.81	1.21	1.79	4.05	3.24
With spouse	16.77	14.22	27.82	17.21	16.68	14.04	12.68
	0.57	1.33	2.52	0.92	0.86	1.93	1.69
With children	22.07	16.91	29.46	22.49	18.48	25.02	12.36
	1.11	2.87	2.44	2.40	2.22	6.97	3.80
With others	21.94	20.65	21.49	21.16	24.22	28.68	20.88
	1.40	3.54	2.16	2.79	3.81	10.17	7.06

Table 3.1 Inpatient Hospital User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 1994 (2 of 4)

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	
Percent of Beneficiaries with at Least One Inpatient Hospital Stay							
All Beneficiaries	18.27	16.39	25.41	18.12	17.17	18.10	14.05
	0.46	1.07	1.09	0.63	0.76	1.75	1.67
Race/Ethnicity							
White non-Hispanic	18.10	16.72	26.49	18.22	17.10	18.68	14.63
	0.45	1.44	1.67	0.64	0.80	1.91	1.75
Black non-Hispanic	21.14	19.48	27.49	10.10	20.99	6.33	12.04
	1.35	2.59	1.99	3.43	3.21	4.31	3.81
Hispanic	16.45	7.71	21.45	22.59	14.82	11.28	8.07
	2.20	1.98	3.52	6.35	4.90	12.19	5.29
Other	13.98	15.57	17.00	14.56	7.43	36.86	9.93
	2.63	6.60	4.77	6.75	4.63	28.46	6.22
Income							
Less than \$2,500	20.84	10.32	31.07	18.38	25.80	11.35	17.38
	2.53	4.09	7.47	5.00	6.70	15.54	8.85
\$2,500 - \$4,999	21.05	15.44	22.39	21.52	23.44	33.86	12.37
	2.00	6.24	3.20	5.76	6.87	21.96	11.75
\$5,000 - \$7,499	21.27	16.69	23.90	19.58	18.08	26.76	14.62
	1.11	2.27	1.49	2.66	3.50	17.32	5.12
\$7,500 - \$9,999	20.95	16.40	30.09	19.69	19.56	20.77	15.78
	1.22	2.45	2.51	2.10	2.34	8.32	5.73
\$10,000 - \$14,999	20.08	18.91	24.36	18.05	22.30	22.37	17.09
	1.02	2.40	3.76	1.30	2.15	3.83	3.63
\$15,000 - \$19,999	16.87	13.29	19.73	17.32	18.14	20.31	10.69
	1.12	2.82	8.74	1.90	1.58	5.17	3.08
\$20,000 - \$24,999	16.69	14.99	33.13	17.27	15.93	13.84	20.37
	1.18	3.95	12.06	1.88	1.75	3.91	4.30
\$25,000 - \$29,999	15.37	8.69	21.33	18.43	15.95	15.75	7.30
	1.39	4.21	14.21	2.28	2.36	4.95	3.98
\$30,000 or more	15.08	20.56	40.34	17.16	13.69	16.50	11.07
	0.90	4.20	15.62	1.74	1.35	3.19	3.01

Table 3.1 Inpatient Hospital User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 1994 (3 of 4)

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	
Percent of Beneficiaries with at Least One Inpatient Hospital Stay							
All Beneficiaries	18.27	16.39	25.41	18.12	17.17	18.10	14.05
	0.46	1.07	1.09	0.63	0.76	1.75	1.67
Health Status							
Excellent	8.38	5.75	17.47	9.06	8.25	4.56	5.26
	0.83	1.98	3.05	1.31	1.28	1.97	1.68
Very good	11.54	10.59	17.23	11.84	11.08	10.91	8.99
	0.75	1.78	2.78	1.28	1.22	2.43	1.90
Good	17.28	16.40	19.09	17.91	16.48	18.35	15.85
	0.64	1.94	1.84	1.23	1.25	3.10	3.13
Fair	28.23	20.38	29.41	29.78	29.27	36.51	26.96
	0.97	2.61	2.13	2.05	2.19	7.06	4.70
Poor	39.16	28.17	38.76	44.28	42.24	47.45	40.82
	1.84	3.33	3.45	4.02	3.73	11.19	9.39
Functional Limitation							
None	11.27	9.10	18.08	11.53	10.47	11.61	9.80
	0.46	1.14	1.76	0.78	0.84	2.08	1.83
IADL only ⁴	23.47	21.07	25.75	24.78	23.87	21.73	16.94
	0.92	2.31	2.00	1.66	1.63	4.24	3.46
One to two ADLs ⁵	25.29	20.70	24.17	26.87	25.14	32.48	26.69
	1.28	3.29	2.85	2.32	1.89	6.76	5.51
Three to five ADLs	43.68	37.30	44.04	41.82	49.59	45.68	33.70
	1.89	4.10	3.33	3.54	4.00	10.70	7.46

Table 3.1 Inpatient Hospital User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 1994 (4 of 4)

Community-Only Residents¹

Beneficiary Characteristic	Total	Medicare Fee-for-Service Only	Supplemental Health Insurance				Medicare HMO ²
			Medicaid	Individually Purchased	Employer-Sponsored	Both Types of Private Insurance	
				Private Insurance	Private Insurance		
Percent of Beneficiaries with at Least One Inpatient Hospital Stay							
All Beneficiaries	18.27	16.39	25.41	18.12	17.17	18.10	14.05
	0.46	1.07	1.09	0.63	0.76	1.75	1.67
Metropolitan Area Resident							
Yes	18.17	15.87	24.62	19.00	17.01	18.76	14.09
	0.54	1.42	1.28	0.81	0.91	1.99	1.66
No	18.63	17.68	27.40	16.40	17.92	15.76	13.29
	0.78	1.65	1.84	0.89	1.27	4.09	10.28

Source: Medicare Current Beneficiary Survey, CY 1994 Cost and Use Public-Use File.

Note: Standard errors are shaded and in italics. See Appendix A for additional information on standard errors. See Appendix B for definitions of terms and variables.

- 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 it excludes 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, 1994 (1 of 4)

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
Percent of Beneficiaries with at Least One Outpatient Hospital Visit							
All Beneficiaries	60.89	51.94	68.27	62.54	59.59	63.02	59.94
	0.61	1.32	1.21	1.04	0.95	2.56	2.08
Medicare Status ³							
Aged							
65 - 74 years	58.00	49.13	65.74	59.58	56.86	61.94	57.83
	0.85	2.38	2.51	1.44	1.30	3.87	2.97
75 - 84 years	65.35	55.89	68.56	66.81	66.27	61.48	63.95
	0.86	3.26	2.95	1.28	1.35	3.72	2.92
85 years and older	59.09	36.93	65.47	63.14	56.77	69.52	56.81
	1.36	3.66	3.30	2.17	2.95	5.67	6.31
Disabled							
Under 45 years	63.70	55.65	69.66	44.38	59.18	45.07	46.34
	1.77	4.19	2.21	9.86	5.04	34.95	20.75
45 - 64 years	65.19	59.01	74.07	70.28	59.59	83.50	62.09
	1.65	3.18	2.95	5.40	3.30	8.49	9.99
Gender							
Male	59.15	53.99	63.37	63.15	57.51	58.86	58.00
	0.68	1.90	2.01	1.64	1.13	3.62	3.21
Female	62.26	49.22	71.26	62.17	61.39	66.48	61.58
	0.81	2.13	1.53	1.30	1.49	3.35	2.66
Living Arrangement							
Alone	60.77	52.10	68.35	59.48	61.44	62.29	58.82
	1.03	3.29	2.27	1.86	2.20	4.74	4.00
With spouse	60.42	50.45	68.91	63.94	58.70	62.83	61.11
	0.81	2.31	2.34	1.34	1.19	3.27	3.19
With children	64.46	57.74	71.77	63.05	62.89	70.57	56.09
	1.66	4.32	2.36	3.50	3.86	9.15	4.96
With others	60.11	51.73	63.89	61.89	60.07	61.79	57.81
	1.79	3.65	2.49	3.53	4.48	9.19	8.38

Table 3.2 Outpatient Hospital User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 1994 (2 of 4)

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	
Percent of Beneficiaries with at Least One Outpatient Hospital Visit							
All Beneficiaries	60.89	51.94	68.27	62.54	59.59	63.02	59.94
	0.61	1.32	1.21	1.04	0.95	2.56	2.08
Race/Ethnicity							
White non-Hispanic	61.33	51.98	70.63	62.36	60.02	64.22	63.03
	0.66	1.80	1.49	1.03	1.03	2.68	2.34
Black non-Hispanic	58.99	53.91	66.99	58.25	59.89	44.79	38.31
	1.51	2.44	2.19	5.59	3.80	12.30	8.05
Hispanic	59.39	49.93	65.82	75.17	51.75	43.98	48.54
	2.07	4.94	3.15	4.85	5.70	18.98	8.85
Other	53.66	45.15	59.16	65.77	38.67	82.69	57.77
	4.68	10.06	6.56	11.68	8.85	16.92	12.30
Income							
Less than \$2,500	58.24	59.75	63.12	54.70	49.76	88.65	73.31
	3.79	6.66	8.03	8.10	8.68	15.54	10.53
\$2,500 - \$4,999	53.49	42.83	59.11	53.27	55.54	62.90	30.99
	2.62	6.44	4.15	6.63	8.63	21.89	13.40
\$5,000 - \$7,499	60.48	43.85	66.45	58.82	59.82	36.76	56.16
	1.20	3.08	1.72	3.26	5.88	18.75	8.65
\$7,500 - \$9,999	61.21	54.38	76.36	58.89	60.35	55.64	49.70
	1.44	3.40	2.33	2.42	3.36	10.75	5.20
\$10,000 - \$14,999	63.71	51.43	75.43	65.99	62.90	74.43	65.77
	1.48	3.46	3.59	2.12	2.47	5.70	3.53
\$15,000 - \$19,999	62.12	57.91	83.65	60.22	62.40	78.02	59.97
	1.45	4.87	8.52	2.38	1.93	4.87	5.30
\$20,000 - \$24,999	59.22	50.27	60.72	64.35	59.29	53.10	53.75
	1.55	6.55	12.45	2.44	2.35	6.47	5.65
\$25,000 - \$29,999	59.46	44.47	52.35	66.49	58.86	55.98	55.42
	2.48	8.61	19.76	3.73	3.67	7.28	6.28
\$30,000 or more	60.32	66.50	36.50	63.85	57.36	59.65	66.56
	1.33	6.15	12.71	2.55	1.73	4.45	4.81

Table 3.2 Outpatient Hospital User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 1994 (3 of 4)

Community-Only Residents¹

Beneficiary Characteristic	Total	Medicare Fee-for-Service Only	Supplemental Health Insurance				Medicare HMO ²
			Medicaid	Individually Purchased	Employer-Sponsored	Both Types of Private Insurance	
				Private Insurance	Private Insurance		
Percent of Beneficiaries with at Least One Outpatient Hospital Visit							
All Beneficiaries	60.89	51.94	68.27	62.54	59.59	63.02	59.94
	0.61	1.32	1.21	1.04	0.95	2.56	2.08
Health Status							
Excellent	49.14	35.30	51.77	49.94	50.90	47.92	52.55
	1.22	4.14	4.31	2.56	2.01	5.32	4.53
Very good	55.71	50.24	55.39	57.85	55.40	54.97	56.14
	1.10	3.41	3.70	1.84	1.81	4.57	4.71
Good	62.03	50.03	62.99	66.62	60.45	71.01	61.20
	1.16	3.35	2.31	1.63	1.92	4.13	3.42
Fair	70.73	59.29	78.09	73.30	68.76	71.29	69.85
	1.20	2.91	1.97	1.87	2.45	6.08	4.46
Poor	73.26	62.03	77.64	70.86	75.91	83.69	83.25
	1.56	3.73	2.63	3.61	3.20	6.91	7.27
Functional Limitation							
None	55.74	47.17	59.78	57.80	54.98	59.39	56.31
	0.71	2.13	2.24	1.32	1.13	3.51	2.66
IADL only ⁴	65.84	55.84	70.89	69.19	64.82	65.16	63.90
	1.09	3.09	2.07	1.92	1.92	4.81	3.96
One to two ADLs ⁵	68.84	57.03	71.96	69.60	69.90	72.08	72.63
	1.43	3.80	2.67	2.26	2.43	5.86	5.25
Three to five ADLs	71.00	58.99	78.35	71.85	70.10	74.75	64.57
	1.80	4.55	2.45	3.93	3.67	9.34	8.86

Table 3.2 Outpatient Hospital User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 1994 (4 of 4)

Community-Only Residents¹

Beneficiary Characteristic	Total	Medicare Fee-for-Service Only	Supplemental Health Insurance				Medicare HMO ²
			Medicaid	Individually Purchased	Employer-Sponsored	Both Types of Private Insurance	
				Private Insurance	Private Insurance		
Percent of Beneficiaries with at Least One Outpatient Hospital Visit							
All Beneficiaries	60.89	51.94	68.27	62.54	59.59	63.02	59.94
	0.61	1.32	1.21	1.04	0.95	2.56	2.08
Metropolitan Area Resident							
Yes	59.86	50.65	68.50	60.99	58.84	61.66	58.89
	0.73	1.63	1.36	1.32	1.11	2.95	2.14
No	63.98	55.20	67.59	65.56	62.87	67.82	77.60
	1.06	1.84	2.72	1.81	1.62	5.54	9.13

Source: Medicare Current Beneficiary Survey, CY 1994 Cost and Use Public-Use File.

Note: Standard errors are shaded and in italics. See Appendix A for additional information on standard errors. See Appendix B for definitions of terms and variables.

- 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 it excludes 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, 1994 (1 of 4)

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	
Percent of Beneficiaries with at Least One Physician/Supplier Service							
All Beneficiaries	93.13	83.84	92.07	94.53	94.90	97.63	93.62
	0.28	1.12	0.91	0.47	0.39	0.98	1.00
Medicare Status ³							
Aged							
65 - 74 years	91.72	81.00	89.37	92.74	93.46	98.40	92.41
	0.45	1.92	2.01	0.81	0.59	1.04	1.47
75 - 84 years	96.15	89.40	96.12	96.80	97.38	96.05	95.72
	0.36	1.95	1.08	0.45	0.53	1.89	1.12
85 years and older	95.89	86.57	95.69	97.53	97.86	97.49	93.18
	0.47	2.50	1.20	0.72	0.74	1.83	2.97
Disabled							
Under 45 years	87.57	79.09	90.98	90.61	88.87	100.00	69.67
	1.41	3.82	1.69	6.68	3.07	0.00	19.70
45 - 64 years	91.77	86.14	91.65	91.61	96.93	100.00	96.85
	0.88	2.12	1.87	3.57	1.63	0.00	2.91
Gender							
Male	91.64	82.56	89.32	93.36	94.33	97.83	91.30
	0.42	1.48	1.50	0.82	0.63	1.00	1.66
Female	94.31	85.52	93.74	95.25	95.39	97.46	95.58
	0.42	1.94	1.02	0.58	0.60	1.56	1.23
Living Arrangement							
Alone	93.02	82.78	92.78	95.10	94.29	94.81	95.24
	0.63	2.65	1.44	0.69	0.84	3.28	1.55
With spouse	93.98	84.40	92.27	94.74	95.79	98.52	92.71
	0.39	1.76	1.99	0.62	0.51	0.66	1.50
With children	91.60	84.25	92.77	92.68	92.36	97.48	94.12
	0.94	3.35	1.56	1.97	1.95	2.28	2.51
With others	89.49	83.19	90.07	92.38	87.68	100.00	96.54
	1.01	3.30	1.65	2.07	3.22	0.00	1.94

Table 3.3 Physician/Supplier Services User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 1994 (2 of 4)

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	
Percent of Beneficiaries with at Least One Physician/Supplier Service							
All Beneficiaries	93.13	83.84	92.07	94.53	94.90	97.63	93.62
	0.28	1.12	0.91	0.47	0.39	0.98	1.00
Race/Ethnicity							
White non-Hispanic	94.00	85.80	92.25	94.75	95.16	98.11	94.67
	0.27	1.15	1.29	0.48	0.42	0.73	0.85
Black non-Hispanic	88.50	84.14	90.25	86.23	92.57	100.00	82.32
	1.07	2.29	1.50	4.04	2.27	0.00	6.81
Hispanic	89.37	73.83	93.19	97.50	91.81	74.86	92.24
	1.48	4.54	2.33	2.49	2.65	21.05	4.53
Other	90.56	71.19	94.57	96.83	92.01	91.26	98.10
	2.68	10.95	3.10	2.92	5.73	11.85	2.15
Income							
Less than \$2,500	88.19	83.99	92.02	75.33	97.02	100.00	100.00
	2.19	4.93	3.61	5.76	1.93	0.00	0.00
\$2,500 - \$4,999	90.66	74.59	92.18	94.58	95.15	100.00	94.94
	1.81	6.84	2.09	3.40	4.87	0.00	5.14
\$5,000 - \$7,499	90.47	80.06	91.43	95.57	93.95	100.00	93.75
	0.88	2.85	1.23	1.24	2.75	0.00	3.39
\$7,500 - \$9,999	92.16	87.70	94.34	93.67	91.44	88.17	93.61
	0.82	2.59	1.77	1.40	2.30	8.70	1.47
\$10,000 - \$14,999	92.39	81.99	92.15	94.50	94.09	94.89	97.62
	0.73	2.50	2.53	1.16	1.12	2.72	1.07
\$15,000 - \$19,999	94.89	88.57	97.73	95.95	95.86	98.91	90.47
	0.66	3.21	2.08	0.87	0.90	1.16	3.01
\$20,000 - \$24,999	94.53	84.82	94.28	95.68	95.34	98.90	92.22
	0.73	5.14	5.80	1.12	0.92	0.84	3.98
\$25,000 - \$29,999	93.72	77.14	100.00	97.16	93.81	100.00	90.54
	1.26	7.53	0.00	1.61	1.94	0.00	4.56
\$30,000 or more	94.95	90.93	75.67	94.17	95.68	98.55	93.38
	0.53	3.66	14.89	1.22	0.76	0.80	1.96

Table 3.3 Physician/Supplier Services User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 1994 (3 of 4)

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	
Percent of Beneficiaries with at Least One Physician/Supplier Service							
All Beneficiaries	93.13	83.84	92.07	94.53	94.90	97.63	93.62
	0.28	1.12	0.91	0.47	0.39	0.98	1.00
Health Status							
Excellent	87.07	69.14	79.84	87.39	91.43	94.12	88.80
	0.87	3.71	3.52	1.74	1.21	2.94	3.18
Very good	92.44	83.68	87.86	94.09	93.20	98.63	92.67
	0.53	2.14	3.03	0.83	0.89	1.02	2.12
Good	94.25	84.40	90.91	96.21	96.41	97.24	95.85
	0.45	2.04	1.69	0.72	0.74	1.70	1.35
Fair	96.13	89.57	95.26	98.59	97.53	100.00	96.75
	0.47	1.85	1.11	0.56	0.83	0.00	1.43
Poor	96.09	87.33	97.31	98.46	98.47	100.00	98.41
	0.75	3.04	1.22	0.79	0.90	0.00	1.61
Functional Limitation							
None	91.22	78.37	87.77	92.46	93.70	97.82	91.45
	0.45	1.96	1.58	0.78	0.58	1.01	1.52
IADL only ⁴	95.00	87.46	92.90	97.62	96.77	95.89	97.70
	0.50	1.91	1.30	0.73	0.80	2.49	1.04
One to two ADLs ⁵	96.15	93.56	94.33	96.90	96.75	100.00	98.27
	0.60	1.85	2.26	0.94	1.05	0.00	0.85
Three to five ADLs	96.61	88.40	97.49	99.45	97.75	96.95	94.99
	0.75	3.50	1.14	0.50	1.47	2.72	3.50

Table 3.3 Physician/Supplier Services User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 1994 (4 of 4)

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	
Percent of Beneficiaries with at Least One Physician/Supplier Service							
All Beneficiaries	93.13	83.84	92.07	94.53	94.90	97.63	93.62
	0.28	1.12	0.91	0.47	0.39	0.98	1.00
Metropolitan Area Resident							
Yes	93.29	82.98	92.85	94.82	95.00	97.30	93.24
	0.30	1.23	0.95	0.58	0.42	1.17	1.05
No	92.79	85.65	90.69	93.97	94.74	98.79	100.00
	0.53	2.29	1.61	0.74	0.96	0.95	0.00

Source: Medicare Current Beneficiary Survey, CY 1994 Cost and Use Public-Use File.

Note: Standard errors are shaded and in italics. See Appendix A for additional information on standard errors. See Appendix B for definitions of terms and variables.

- 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 it excludes 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, 1994 (1 of 4)

Community-Only Residents¹

		Medicare Fee-for-Service Only	Supplemental Health Insurance				Medicare HMO ²
Beneficiary Characteristic	Total		Medicaid	Individually Purchased Private Insurance	Employer-Sponsored Private Insurance	Both Types of Private Insurance	
Percent of Beneficiaries with at Least One Dental Service							
All Beneficiaries	39.15	20.61	19.93	42.91	47.60	52.25	42.56
	0.71	1.16	1.23	1.03	1.09	2.95	2.04
Medicare Status ³							
Aged							
65 - 74 years	43.01	20.48	21.08	46.32	50.73	52.56	43.92
	1.04	2.14	2.43	1.53	1.41	4.31	2.52
75 - 84 years	37.86	18.95	14.42	40.28	45.17	49.57	40.70
	0.89	2.68	1.52	1.48	1.56	3.68	3.39
85 years and older	28.10	10.06	9.49	31.99	34.23	56.22	38.31
	1.27	2.33	2.13	1.83	3.12	6.72	6.48
Disabled							
Under 45 years	33.48	27.10	32.00	51.65	46.94	100.00	14.07
	2.04	3.72	2.38	12.68	6.02	0.00	14.65
45 - 64 years	30.35	23.99	19.09	45.40	40.18	61.61	49.63
	1.63	2.65	2.27	5.62	3.95	11.34	11.00
Gender							
Male	37.77	19.58	19.27	40.57	46.61	47.93	45.43
	0.91	1.54	1.55	1.63	1.54	3.85	3.37
Female	40.23	21.97	20.34	44.36	48.46	55.83	40.13
	0.88	2.01	1.70	1.33	1.30	3.58	2.24
Living Arrangement							
Alone	36.55	22.69	18.32	39.97	46.16	52.52	42.04
	1.16	2.85	1.83	1.92	2.00	5.03	4.74
With spouse	43.96	20.71	19.62	46.49	50.04	52.79	46.34
	0.90	1.58	2.47	1.51	1.21	3.60	2.72
With children	24.40	13.98	15.38	31.55	32.22	39.55	28.97
	1.36	2.68	1.99	2.87	3.41	10.27	5.31
With others	31.57	22.87	27.40	35.88	41.36	56.24	26.83
	1.54	3.04	2.18	3.09	4.58	10.70	7.22

Table 3.4 Dental Services User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 1994 (2 of 4)

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	
Percent of Beneficiaries with at Least One Dental Service							
All Beneficiaries	39.15	20.61	19.93	42.91	47.60	52.25	42.56
	0.71	1.16	1.23	1.03	1.09	2.95	2.04
Race/Ethnicity							
White non-Hispanic	42.52	22.95	21.67	43.47	49.05	54.18	46.57
	0.81	1.50	1.53	1.09	1.13	3.09	2.44
Black non-Hispanic	19.41	13.58	14.24	30.34	31.30	17.87	21.63
	1.28	2.38	1.49	5.38	3.91	7.76	6.75
Hispanic	26.55	18.71	23.24	36.51	38.43	29.03	27.61
	3.15	3.53	4.67	8.50	5.13	15.16	8.14
Other	29.74	22.75	18.50	40.58	39.53	91.26	30.42
	4.13	7.76	5.67	10.24	12.24	11.85	10.20
Income							
Less than \$2,500	26.47	16.70	28.17	20.15	40.02	62.51	17.11
	2.94	5.30	6.60	4.96	5.97	26.62	8.34
\$2,500 - \$4,999	22.70	17.25	17.46	27.22	38.17	41.89	10.35
	2.27	6.87	3.23	5.97	9.39	22.04	7.71
\$5,000 - \$7,499	19.57	13.75	18.48	21.92	36.29	23.74	18.80
	1.17	2.29	1.57	2.69	4.95	16.37	5.90
\$7,500 - \$9,999	24.95	20.17	20.78	27.31	28.32	32.72	26.34
	1.23	3.04	2.40	1.82	2.50	9.07	5.65
\$10,000 - \$14,999	32.02	15.92	25.42	35.58	35.58	41.40	38.16
	1.24	1.71	4.01	1.87	2.25	5.45	4.71
\$15,000 - \$19,999	38.34	22.67	36.19	41.46	38.61	42.37	40.41
	1.63	4.20	19.67	2.68	2.65	6.66	5.59
\$20,000 - \$24,999	46.55	28.21	32.70	52.43	46.17	51.45	42.31
	1.64	4.85	13.74	2.69	2.35	6.47	5.92
\$25,000 - \$29,999	47.88	35.38	10.73	52.99	47.94	46.41	46.41
	2.14	8.02	10.72	3.47	3.26	7.64	6.48
\$30,000 or more	63.53	40.16	3.45	65.61	64.48	67.78	64.06
	1.27	5.02	5.41	2.22	1.95	4.11	3.77

Table 3.4 Dental Services User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 1994 (3 of 4)

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	
Percent of Beneficiaries with at Least One Dental Service							
All Beneficiaries	39.15	20.61	19.93	42.91	47.60	52.25	42.56
	0.71	1.16	1.23	1.03	1.09	2.95	2.04
Health Status							
Excellent	47.78	21.16	19.23	46.60	58.97	59.23	50.22
	1.59	3.24	3.50	2.28	2.27	5.34	4.43
Very good	47.63	28.92	23.58	52.48	52.26	63.12	41.22
	1.15	3.68	3.15	1.81	1.88	4.97	3.70
Good	38.24	18.98	21.78	41.58	45.92	45.93	43.81
	1.03	1.98	2.25	1.61	1.90	4.35	4.15
Fair	28.83	19.88	18.96	32.27	35.59	42.00	34.37
	1.20	2.53	2.08	2.56	2.63	6.98	5.47
Poor	22.69	13.10	15.92	24.16	32.48	40.68	29.75
	1.53	2.42	2.39	3.62	2.89	8.58	8.90
Functional Limitation							
None	44.86	21.65	21.10	48.40	52.64	52.69	45.59
	0.92	1.95	2.30	1.41	1.24	3.62	2.40
IADL only ⁴	34.48	24.25	20.29	38.11	40.52	55.79	39.29
	1.29	2.60	1.72	2.09	2.73	4.52	4.03
One to two ADLs ⁵	31.43	16.63	21.15	33.04	39.68	45.70	36.96
	1.48	2.63	2.81	2.60	2.57	6.43	5.50
Three to five ADLs	23.55	10.76	14.82	26.11	33.18	50.52	26.23
	1.66	2.56	2.89	3.49	3.63	10.43	8.29

Table 3.4 Dental Services User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 1994 (4 of 4)

Community-Only Residents¹

Beneficiary Characteristic	Total	Medicare Fee-for-Service Only	Supplemental Health Insurance			Both Types of Private Insurance	Medicare HMO ²
			Medicaid	Individually Purchased	Employer-Sponsored		
				Private Insurance	Private Insurance		
Percent of Beneficiaries with at Least One Dental Service							
All Beneficiaries	39.15	20.61	19.93	42.91	47.60	52.25	42.56
	0.71	1.16	1.23	1.03	1.09	2.95	2.04
Metropolitan Area Resident							
Yes	40.97	20.86	21.67	44.71	48.92	53.44	43.67
	0.80	1.49	1.42	1.28	1.16	3.36	2.11
No	33.77	19.47	15.94	39.42	42.18	48.05	23.83
	1.37	2.18	2.28	1.88	2.51	5.56	5.98

Source: Medicare Current Beneficiary Survey, CY 1994 Cost and Use Public-Use File.

Note: Standard errors are shaded and in italics. See Appendix A for additional information on standard errors. See Appendix B for definitions of terms and variables.

- 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 it excludes 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, 1994 (1 of 4)

Community-Only Residents¹

Beneficiary Characteristic	Total	Medicare	Supplemental Health Insurance				Medicare HMO ²
		Fee-for-Service Only	Medicaid	Individually Purchased Private Insurance	Employer-Sponsored Private Insurance	Both Types of Private Insurance	
Percent of Beneficiaries with at Least One Prescribed Medicine							
All Beneficiaries	85.28	74.20	87.61	86.49	85.66	91.79	88.09
	0.41	1.59	0.93	0.77	0.70	1.54	1.40
Medicare Status ³							
Aged							
65 - 74 years	83.85	71.06	86.91	83.85	84.74	92.67	87.26
	0.63	2.74	2.08	1.25	1.08	1.89	1.85
75 - 84 years	87.93	75.46	92.26	89.68	86.87	90.60	90.01
	0.53	2.66	1.38	0.92	1.04	2.46	1.86
85 years and older	87.16	76.01	88.69	88.99	87.86	88.83	87.19
	0.86	3.93	2.41	1.42	1.64	4.23	4.06
Disabled							
Under 45 years	79.77	72.56	82.71	75.43	81.24	100.00	78.36
	1.69	4.34	1.84	9.89	3.56	0.00	18.24
45 - 64 years	86.37	81.13	87.06	93.03	88.60	96.00	84.96
	1.39	2.91	2.65	2.97	2.94	4.01	8.94
Gender							
Male	82.41	72.84	80.04	83.08	84.44	92.92	86.65
	0.56	1.71	1.77	1.22	1.07	1.85	1.87
Female	87.54	76.00	92.22	88.58	86.73	90.86	89.30
	0.54	2.40	1.03	0.93	0.94	2.25	1.81
Living Arrangement							
Alone	85.30	70.43	90.00	87.22	85.66	88.66	86.03
	0.86	3.20	1.52	1.22	1.59	3.62	2.56
With spouse	85.44	75.76	85.87	85.81	86.01	92.75	88.35
	0.50	2.12	1.95	1.08	0.88	1.59	1.95
With children	86.01	73.97	90.96	88.04	84.19	94.00	87.80
	1.21	4.77	1.40	1.98	2.40	3.64	3.44
With others	83.28	75.18	82.94	87.76	82.78	92.61	92.95
	1.16	3.64	2.03	2.57	2.69	5.71	3.37

Table 3.5 Prescription Medicine User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 1994 (2 of 4)

Community-Only Residents¹

Beneficiary Characteristic	Total	Medicare	Supplemental Health Insurance				Medicare HMO ²
		Fee-for-Service Only	Medicaid	Individually Purchased Private Insurance	Employer-Sponsored Private Insurance	Both Types of Private Insurance	
Percent of Beneficiaries with at Least One Prescribed Medicine							
All Beneficiaries	85.28	74.20	87.61	86.49	85.66	91.79	88.09
	0.41	1.59	0.93	0.77	0.70	1.54	1.40
Race/Ethnicity							
White non-Hispanic	85.72	76.28	86.64	86.66	85.67	91.84	88.70
	0.45	1.94	1.42	0.77	0.76	1.61	1.49
Black non-Hispanic	82.03	70.61	88.03	78.91	85.01	90.27	85.90
	1.29	2.64	1.68	5.43	2.85	5.96	6.77
Hispanic	86.07	74.74	89.63	89.64	87.59	93.05	84.13
	1.53	3.38	1.86	3.99	2.91	7.47	6.52
Other	79.96	51.40	86.53	88.28	81.74	91.26	89.10
	3.20	9.86	4.36	7.36	8.13	11.85	6.07
Income							
Less than \$2,500	78.91	66.40	93.78	66.35	85.00	100.00	90.72
	2.92	7.73	2.91	6.35	5.20	0.00	7.33
\$2,500 - \$4,999	85.00	81.43	84.53	88.04	78.95	100.00	94.94
	2.06	5.97	3.08	3.73	6.99	0.00	5.14
\$5,000 - \$7,499	84.23	71.07	87.27	85.82	86.39	90.99	86.19
	0.99	2.99	1.33	2.78	4.45	11.03	6.56
\$7,500 - \$9,999	85.39	78.97	90.55	86.76	83.67	81.11	86.75
	0.98	2.67	1.93	2.03	2.78	7.95	3.07
\$10,000 - \$14,999	85.41	72.75	92.56	87.36	86.61	86.38	91.57
	0.95	2.76	1.71	1.40	1.37	3.78	2.20
\$15,000 - \$19,999	86.00	77.68	67.53	86.80	86.90	95.88	84.47
	0.97	4.52	20.09	1.53	1.50	2.96	3.49
\$20,000 - \$24,999	87.93	77.46	70.40	87.35	89.12	95.73	89.25
	1.20	4.79	14.00	2.25	1.50	2.14	4.04
\$25,000 - \$29,999	83.88	52.96	100.00	90.84	81.94	95.06	85.90
	1.98	11.13	0.00	2.84	3.13	2.84	4.94
\$30,000 or more	85.11	79.72	42.96	85.29	84.62	91.37	87.95
	0.85	5.07	14.95	1.80	1.25	2.74	3.09

Table 3.5 Prescription Medicine User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 1994 (3 of 4)

Community-Only Residents¹

Beneficiary Characteristic	Total	Medicare	Supplemental Health Insurance				Medicare HMO ²
		Fee-for-Service Only	Medicaid	Individually Purchased Private Insurance	Employer-Sponsored Private Insurance	Both Types of Private Insurance	
Percent of Beneficiaries with at Least One Prescribed Medicine							
All Beneficiaries	85.28	74.20	87.61	86.49	85.66	91.79	88.09
	0.41	1.59	0.93	0.77	0.70	1.54	1.40
Health Status							
Excellent	73.86	52.13	70.93	73.14	77.76	80.58	81.50
	1.16	4.86	3.50	1.86	2.02	5.05	3.37
Very good	81.98	74.00	77.16	86.23	79.82	91.24	84.09
	0.95	2.87	2.98	1.70	1.46	2.89	2.59
Good	87.25	73.85	87.07	87.92	89.19	95.32	91.57
	0.62	2.65	1.67	1.25	1.09	1.71	1.97
Fair	93.38	82.54	94.62	96.06	94.81	97.40	95.64
	0.57	2.28	1.51	0.98	1.04	1.71	1.72
Poor	92.44	82.46	92.27	95.63	95.56	98.05	100.00
	0.87	3.15	1.79	1.54	1.36	2.08	0.00
Functional Limitation							
None	81.25	66.25	80.95	82.67	82.28	90.83	84.91
	0.61	2.49	1.89	1.18	1.01	1.92	2.00
IADL only ⁴	89.57	78.83	89.66	91.76	91.18	91.50	94.10
	0.72	2.52	1.70	1.04	1.33	3.20	1.68
One to two ADLs ⁵	91.59	87.12	92.73	92.89	90.72	96.89	91.74
	0.68	2.72	1.33	1.27	1.62	2.49	2.99
Three to five ADLs	91.84	84.63	92.16	92.67	93.43	93.78	97.54
	0.94	3.11	1.87	2.53	1.72	5.50	2.00

Table 3.5 Prescription Medicine User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 1994 (4 of 4)

Community-Only Residents¹

Beneficiary Characteristic	Total	Medicare Fee-for-Service Only	Supplemental Health Insurance				Medicare HMO ²
			Medicaid	Individually Purchased	Employer-Sponsored	Both Types of	
				Private Insurance	Private Insurance		
Percent of Beneficiaries with at Least One Prescribed Medicine							
All Beneficiaries	85.28	74.20	87.61	86.49	85.66	91.79	88.09
	0.41	1.59	0.93	0.77	0.70	1.54	1.40
Metropolitan Area Resident							
Yes	85.50	73.93	88.20	86.23	86.15	91.31	87.82
	0.52	1.87	1.14	1.01	0.81	1.86	1.46
No	84.61	74.61	86.17	86.99	83.80	93.49	92.64
	0.58	2.57	1.57	1.06	1.33	2.23	5.02

Source: Medicare Current Beneficiary Survey, CY 1994 Cost and Use Public-Use File.

Note: Standard errors are shaded and in italics. See Appendix A for additional information on standard errors. See Appendix B for definitions of terms and variables.

- 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 it excludes 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, 1994 (1 of 4)

All Medicare Beneficiaries

Beneficiary Characteristic	Total ¹	Medicare	Supplemental Health Insurance ²	
		Fee-for-Service Only	Medicaid	Private Insurance
Percent of Beneficiaries with at Least One Short- or Long-Term Facility Stay				
All Beneficiaries	8.90	9.73	29.32	3.91
	0.27	0.79	1.13	0.20
Medicare Status ³				
Aged				
65 - 74 years	3.02	3.97	15.30	1.17
	0.28	1.07	1.66	0.22
75 - 84 years	10.56	13.17	37.41	5.44
	0.51	1.77	2.10	0.39
85 years and older	33.71	40.96	61.72	18.18
	1.14	3.03	2.52	1.19
Disabled				
Under 45 years	10.46	6.24	14.82	0.66
	0.93	1.70	1.52	0.70
45 - 64 years	7.86	3.21	19.52	1.30
	0.78	1.35	2.21	0.50
Gender				
Male	6.68	6.85	24.07	3.21
	0.36	0.90	1.59	0.32
Female	10.59	13.30	32.23	4.43
	0.32	1.43	1.26	0.25
Marital Status				
Married	3.70	5.22	18.67	2.27
	0.22	0.91	1.84	0.21
Widowed	15.51	17.75	38.15	7.27
	0.60	1.67	1.87	0.48
Divorced/separated	8.42	3.82	16.35	4.82
	0.77	1.21	1.59	1.00
Never married	21.79	17.22	35.37	6.51
	1.34	2.80	2.35	1.45

Table 3.6 Facility User Rates for Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 1994 (2 of 4)

All Medicare Beneficiaries

Beneficiary Characteristic	Total ¹	Medicare	Supplemental Health Insurance ²	
		Fee-for-Service Only	Medicaid	Private Insurance
Percent of Beneficiaries with at Least One Short- or Long-Term Facility Stay				
All Beneficiaries	8.90	9.73	29.32	3.91
	0.27	0.79	1.13	0.20
Race/Ethnicity				
White non-Hispanic	9.28	12.54	40.29	4.00
	0.30	1.06	1.43	0.21
Black non-Hispanic	7.80	2.67	16.41	2.04
	0.75	1.11	1.55	1.02
Hispanic	3.91	2.61	5.53	3.45
	0.80	0.80	1.29	1.37
Other	8.69	4.83	15.25	4.13
	1.67	1.72	3.56	2.17
Income				
Less than \$2,500	12.23	9.20	27.43	8.15
	1.77	3.58	4.10	2.44
\$2,500 - \$4,999	13.99	13.03	23.28	3.94
	1.72	4.90	2.98	1.52
\$5,000 - \$7,499	19.46	6.32	27.83	5.25
	1.03	1.66	1.52	0.99
\$7,500 - \$9,999	12.56	9.48	30.51	6.02
	0.85	1.49	2.67	0.84
\$10,000 - \$14,999	8.29	10.13	29.32	5.20
	0.63	1.74	3.24	0.54
\$15,000 - \$19,999	6.58	12.45	62.12	4.20
	0.59	2.37	9.21	0.60
\$20,000 - \$24,999	4.59	8.31	57.02	2.92
	0.60	2.42	9.62	0.57
\$25,000 - \$29,999	3.45	6.08	30.11	3.14
	0.61	2.62	14.59	0.68
\$30,000 or more	3.30	15.22	42.01	2.26
	0.35	3.68	11.00	0.33

Table 3.6 Facility User Rates for Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 1994 (3 of 4)

All Medicare Beneficiaries

Beneficiary Characteristic	Total ¹	Medicare	Supplemental Health Insurance ²	
		Fee-for-Service Only	Medicaid	Private Insurance
Percent of Beneficiaries with at Least One Short- or Long-Term Facility Stay				
All Beneficiaries	8.90	9.73	29.32	3.91
	0.27	0.79	1.13	0.20
Health Status				
Excellent	2.89	1.38	21.57	1.28
	0.36	0.75	2.88	0.34
Very good	4.60	4.01	24.86	2.46
	0.33	0.87	2.47	0.29
Good	7.69	8.95	26.87	3.40
	0.48	1.28	1.70	0.32
Fair	16.24	14.89	33.91	7.61
	0.71	1.83	1.71	0.65
Poor	18.73	17.17	31.27	10.57
	1.09	2.74	2.73	1.56
Functional Limitation				
None	0.82	0.67	1.59	0.82
	0.13	0.40	0.53	0.16
IADL only ⁴	4.68	2.88	12.04	2.91
	0.42	0.70	1.39	0.42
One to two ADLs ⁵	13.52	13.17	28.49	7.82
	1.06	2.28	2.56	0.93
Three to five ADLs	46.59	46.71	67.17	25.46
	1.44	3.37	1.92	1.94

Table 3.6 Facility User Rates for Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 1994 (4 of 4)

All Medicare Beneficiaries

Beneficiary Characteristic	Total ¹	Medicare Fee-for-Service Only	Supplemental Health Insurance ²	
			Medicaid	Private Insurance
Percent of Beneficiaries with at Least One Short- or Long-Term Facility Stay				
All Beneficiaries	8.90	9.73	29.32	3.91
	0.27	0.79	1.13	0.20
Metropolitan Area Resident				
Yes	8.85	10.15	29.79	4.09
	0.30	1.03	1.22	0.24
No	9.07	8.85	28.31	3.43
	0.53	1.02	2.12	0.34

Source: Medicare Current Beneficiary Survey, CY 1994 Cost and Use Public-Use File.

Note: Standard errors are shaded and in italics. See Appendix A for additional information on standard errors. See Appendix B for definitions of terms and variables.

- 1 The 8.90 percent of Medicare beneficiaries with a facility stay differs from the 7.23 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, which were reported either during a community interview or created 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 1994, 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.