

Table 3.1 Inpatient Hospital User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 1995 (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	18.21	16.10	24.77	19.23	16.50	16.01	15.18
	0.41	1.22	1.09	0.68	0.75	1.68	1.14
Medicare Status ³							
Aged							
65 - 74 years	14.54	14.09	21.80	14.83	13.32	15.90	11.23
	0.58	2.03	1.96	1.17	0.95	2.23	1.51
75 - 84 years	21.27	17.27	25.96	22.60	20.29	17.31	20.12
	0.71	2.06	2.32	1.19	1.40	3.49	2.20
85 years and older	27.39	28.38	32.39	29.75	23.98	16.68	21.70
	1.24	4.02	2.81	2.40	2.30	5.16	3.59
Disabled							
Under 45 years	19.82	14.34	23.14	16.69	15.60	0.00	15.26
	1.70	2.50	2.12	7.24	4.98	0.00	12.64
45 - 64 years	21.08	16.42	26.69	18.50	21.99	2.31	18.59
	1.67	2.19	3.00	4.77	3.67	2.29	6.69
Gender							
Male	19.00	16.94	22.03	22.43	17.73	14.03	17.10
	0.59	1.47	1.50	1.09	0.99	2.72	1.92
Female	17.58	14.93	26.41	17.21	15.43	17.69	13.58
	0.53	1.96	1.56	0.98	1.00	2.50	1.42
Living Arrangement							
Alone	19.58	17.77	25.52	18.57	19.14	18.20	15.05
	0.69	2.62	1.70	1.25	1.47	3.49	2.29
With spouse	16.38	12.84	24.18	19.63	14.78	13.28	14.83
	0.55	1.50	2.39	0.97	0.86	2.05	1.51
With children	22.59	21.54	28.13	18.12	22.45	30.56	16.40
	1.23	3.05	2.54	2.61	3.76	9.96	3.86
With others	20.42	20.32	20.41	21.00	20.15	24.40	18.05
	1.55	3.51	2.54	2.98	3.52	10.83	5.61

Table 3.1 Inpatient Hospital User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 1995 (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	18.21	16.10	24.77	19.23	16.50	16.01	15.18
	0.41	1.22	1.09	0.68	0.75	1.68	1.14
Race/Ethnicity							
White non-Hispanic	17.92	16.40	26.55	19.07	16.04	16.17	15.52
	0.45	1.44	1.56	0.67	0.75	1.74	1.22
Black non-Hispanic	20.41	16.33	24.21	17.31	21.10	19.70	16.59
	1.18	2.63	2.16	4.63	3.63	10.04	4.12
Hispanic	20.18	17.05	22.23	32.67	21.49	5.02	11.46
	1.28	3.86	2.43	7.77	4.68	5.51	2.85
Other	15.68	4.61	18.77	20.02	17.02	9.95	14.19
	3.07	2.65	4.84	7.13	8.31	12.70	7.22
Income							
Less than \$2,500	21.14	19.71	19.51	25.66	12.18	42.54	25.66
	2.89	9.58	5.34	6.23	5.21	21.25	10.66
\$2,500 - \$4,999	18.72	13.98	19.59	10.31	33.41	64.96	18.00
	2.63	4.28	3.71	4.04	11.21	35.43	9.28
\$5,000 - \$7,499	22.15	18.23	23.82	20.31	26.36	0.00	13.89
	1.08	3.25	1.42	2.95	6.18	0.00	3.64
\$7,500 - \$9,999	20.16	15.24	27.62	19.00	18.59	25.78	13.04
	0.98	2.31	2.43	1.57	3.08	9.84	2.42
\$10,000 - \$14,999	20.03	15.93	23.44	22.68	19.26	16.76	18.72
	0.99	2.02	3.96	1.68	1.71	4.72	3.21
\$15,000 - \$19,999	18.10	13.46	45.79	17.34	18.55	20.29	15.48
	1.06	2.93	8.19	2.14	2.01	4.79	3.31
\$20,000 - \$24,999	17.73	12.34	28.64	18.61	16.51	21.90	20.21
	1.11	3.87	13.06	2.63	1.74	4.24	3.01
\$25,000 - \$29,999	16.11	23.37	0.00	20.25	14.21	12.04	14.32
	1.64	7.13	0.00	2.88	2.41	5.88	3.33
\$30,000 or more	14.30	17.59	30.19	17.36	13.61	10.40	10.36
	0.78	3.66	10.49	1.61	1.20	2.17	2.19

Table 3.1 Inpatient Hospital User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 1995 (3 of 4)

Community-Only Residents¹

		Medicare Fee-for-Service Only	Supplemental Health Insurance				Medicare HMO ²
Beneficiary Characteristic	Total		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	18.21	16.10	24.77	19.23	16.50	16.01	15.18
	0.41	1.22	1.09	0.68	0.75	1.68	1.14
Health Status							
Excellent	9.23	9.67	16.32	12.07	4.98	10.26	9.90
	0.65	2.06	3.01	1.46	1.05	4.56	2.26
Very good	10.61	9.57	12.43	11.97	9.50	9.62	10.43
	0.60	2.04	1.99	1.05	1.27	2.40	1.63
Good	18.53	16.18	20.71	20.26	18.09	16.82	15.62
	0.79	2.12	2.01	1.41	1.55	3.67	1.84
Fair	26.97	20.69	26.64	29.11	29.66	30.40	20.80
	1.17	2.30	2.28	2.05	2.32	5.70	3.49
Poor	38.51	23.21	42.15	44.14	42.44	24.09	43.96
	1.62	3.87	2.63	3.56	3.49	9.92	6.43
Functional Limitation							
None	11.93	11.01	16.32	13.41	10.39	11.26	10.42
	0.44	1.48	1.57	0.85	0.78	2.03	1.23
IADL only ⁴	21.93	15.94	26.21	22.83	22.91	18.74	18.03
	0.95	2.09	2.13	1.85	2.03	3.95	2.76
One to two ADLs ⁵	27.07	22.20	27.31	31.91	25.33	32.11	21.00
	1.25	3.59	2.29	2.49	2.26	6.33	4.40
Three to five ADLs	41.11	33.09	42.85	39.80	44.09	30.62	48.16
	1.90	4.83	3.41	3.72	3.75	13.08	6.16

Table 3.1 Inpatient Hospital User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 1995 (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	18.21	16.10	24.77	19.23	16.50	16.01	15.18
	0.41	1.22	1.09	0.68	0.75	1.68	1.14
Metropolitan Area Resident							
Yes	18.22	16.90	25.50	19.35	16.15	18.02	15.36
	0.49	1.63	1.30	0.89	0.86	2.09	1.16
No	18.20	14.63	23.26	18.99	17.67	10.00	11.34
	0.80	1.55	1.97	1.06	1.77	2.60	5.13

Source: Medicare Current Beneficiary Survey, CY 1995 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, 1995 (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	63.21	54.51	69.00	66.81	62.19	67.63	56.16
	0.60	1.77	1.19	0.93	0.99	2.65	1.79
Medicare Status ³							
Aged							
65 - 74 years	61.12	51.15	66.55	67.40	59.23	66.08	53.68
	0.89	2.75	2.53	1.40	1.52	3.45	2.89
75 - 84 years	65.86	57.97	68.92	66.81	67.90	69.52	58.59
	0.94	2.64	2.54	1.49	1.62	3.97	2.33
85 years and older	62.90	51.52	72.68	63.90	60.72	66.97	56.90
	1.37	3.81	3.24	2.65	2.81	7.13	4.53
Disabled							
Under 45 years	62.79	48.05	70.80	47.66	57.75	100.00	44.88
	2.07	4.07	2.19	10.25	6.66	0.00	16.30
45 - 64 years	67.78	62.81	70.40	70.71	67.02	81.48	74.65
	1.83	3.36	3.07	6.68	3.38	12.99	8.24
Gender							
Male	61.07	54.34	66.08	66.23	59.93	61.54	56.46
	0.78	2.17	2.19	1.59	1.43	3.39	2.84
Female	64.90	54.75	70.76	67.18	64.16	72.76	55.91
	0.82	2.58	1.48	1.31	1.29	3.83	2.31
Living Arrangement							
Alone	63.93	53.48	70.00	64.17	65.47	68.68	56.78
	0.96	3.14	1.69	1.81	1.82	4.43	2.91
With spouse	63.30	54.19	71.61	69.01	61.98	67.03	56.00
	0.84	2.26	2.47	1.31	1.40	3.15	2.50
With children	63.06	58.32	69.03	66.70	56.95	66.06	56.33
	1.75	4.03	3.12	3.27	4.04	12.18	4.94
With others	59.79	54.94	64.06	61.40	53.78	71.26	54.11
	2.18	4.98	2.96	4.01	5.31	11.91	6.98

Table 3.2 Outpatient Hospital User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 1995 (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	63.21	54.51	69.00	66.81	62.19	67.63	56.16
	0.60	1.77	1.19	0.93	0.99	2.65	1.79
Race/Ethnicity							
White non-Hispanic	63.44	53.24	70.15	67.03	62.25	68.46	57.10
	0.69	2.08	1.90	1.00	1.04	2.75	2.03
Black non-Hispanic	64.76	60.55	72.61	56.63	62.31	55.02	58.96
	1.68	3.85	2.22	6.18	3.57	10.14	7.75
Hispanic	57.15	52.44	62.01	66.80	53.75	48.41	47.79
	1.92	5.29	3.13	6.27	4.80	18.90	6.53
Other	63.80	49.56	67.12	72.11	79.79	79.74	41.12
	3.62	9.77	6.31	8.53	7.67	20.54	10.86
Income							
Less than \$2,500	58.20	46.07	58.03	66.99	71.81	63.84	35.97
	3.61	9.38	7.17	8.24	9.34	19.76	10.95
\$2,500 - \$4,999	57.63	50.91	63.50	54.14	58.56	29.60	52.75
	3.59	8.96	4.69	7.72	12.59	26.78	14.97
\$5,000 - \$7,499	63.45	49.13	69.04	61.16	60.08	69.48	46.10
	1.36	3.81	1.50	3.73	5.73	23.79	8.24
\$7,500 - \$9,999	64.28	55.25	70.45	65.89	66.60	91.73	49.74
	1.43	4.16	2.75	2.76	4.12	4.70	5.50
\$10,000 - \$14,999	63.85	55.85	72.08	68.12	61.95	65.07	60.82
	1.35	3.07	4.82	1.79	2.34	6.67	4.05
\$15,000 - \$19,999	62.67	49.00	71.77	70.11	59.34	65.03	61.68
	1.40	5.25	7.96	2.42	2.44	6.08	4.16
\$20,000 - \$24,999	63.31	64.72	76.22	65.31	63.43	75.18	51.43
	1.85	5.75	11.51	3.49	2.62	5.55	4.67
\$25,000 - \$29,999	63.68	58.84	100.00	69.70	62.41	61.77	57.17
	2.17	8.94	0.00	4.05	3.01	6.99	5.64
\$30,000 or more	63.14	59.85	62.87	66.63	62.10	66.33	58.51
	1.29	5.57	13.75	1.94	2.03	3.96	4.03

Table 3.2 Outpatient Hospital User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 1995 (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	63.21	54.51	69.00	66.81	62.19	67.63	56.16
	0.60	1.77	1.19	0.93	0.99	2.65	1.79
Health Status							
Excellent	50.27	44.23	51.36	52.11	50.44	56.30	47.71
	1.20	4.36	4.20	2.41	2.48	6.93	4.38
Very good	58.58	42.38	59.93	65.98	57.16	58.35	53.45
	1.18	3.48	4.06	1.90	1.86	3.62	2.72
Good	64.91	51.14	67.09	69.71	65.18	72.70	58.57
	0.93	3.79	2.26	1.69	1.61	4.90	3.27
Fair	72.88	68.10	73.26	74.49	73.71	82.59	65.49
	1.18	2.96	2.41	1.96	2.36	5.11	4.23
Poor	75.88	64.13	80.65	78.61	78.70	91.20	68.50
	1.49	3.83	2.56	3.39	3.15	6.70	6.12
Functional Limitation							
None	58.60	46.90	64.14	62.92	57.66	60.77	54.75
	0.89	2.45	2.32	1.42	1.42	3.37	2.61
IADL only ⁴	67.60	59.87	70.20	71.34	68.91	74.62	56.49
	1.00	3.07	2.14	1.82	2.04	5.46	3.29
One to two ADLs ⁵	69.69	62.29	71.85	72.04	69.81	87.29	56.36
	1.37	3.56	2.75	2.41	2.69	2.95	6.28
Three to five ADLs	75.34	67.05	76.46	80.37	75.14	84.31	70.54
	1.57	4.00	3.52	2.92	3.18	9.24	5.38

Table 3.2 Outpatient Hospital User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 1995 (4 of 4)

Community-Only Residents¹

		Medicare Fee-for-Service Only	Supplemental Health Insurance				Medicare HMO ²
Beneficiary Characteristic	Total		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	63.21	54.51	69.00	66.81	62.19	67.63	56.16
	0.60	1.77	1.19	0.93	0.99	2.65	1.79
Metropolitan Area Resident							
Yes	61.08	52.55	66.81	64.79	60.64	65.08	54.90
	0.72	2.27	1.57	1.26	1.12	3.20	1.86
No	69.39	59.46	74.12	70.53	67.97	75.28	83.61
	1.06	2.82	1.69	1.48	2.07	4.61	9.20

Source: Medicare Current Beneficiary Survey, CY 1995 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, 1995 (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	93.49	82.06	91.78	95.59	95.74	97.52	93.88
	0.30	1.07	0.80	0.46	0.47	1.00	0.88
Medicare Status ³							
Aged							
65 - 74 years	92.52	77.35	90.05	94.87	95.14	96.97	92.15
	0.43	1.99	1.60	0.78	0.70	1.53	1.28
75 - 84 years	95.68	86.44	95.43	96.37	96.83	98.84	95.59
	0.43	2.39	1.56	0.54	0.55	0.88	1.24
85 years and older	97.03	92.65	96.00	97.85	97.22	100.00	98.43
	0.58	2.34	1.95	0.59	0.94	0.00	1.17
Disabled							
Under 45 years	85.95	77.03	89.37	77.94	89.04	100.00	77.87
	1.38	3.71	1.53	10.18	3.37	0.00	12.86
45 - 64 years	91.88	87.60	90.56	93.34	96.57	89.05	100.00
	1.01	2.04	2.22	3.55	1.58	11.52	0.00
Gender							
Male	92.37	81.10	88.17	95.30	95.62	96.86	93.86
	0.55	1.41	1.66	0.85	0.72	1.89	1.48
Female	94.38	83.41	93.95	95.78	95.84	98.08	93.90
	0.38	2.03	0.94	0.57	0.62	0.99	1.12
Living Arrangement							
Alone	93.30	80.33	91.66	96.11	96.35	98.25	91.97
	0.53	2.33	1.20	0.77	0.61	1.32	1.77
With spouse	94.31	83.60	93.14	95.49	95.74	97.20	95.27
	0.37	1.78	1.56	0.68	0.66	1.45	1.00
With children	93.22	84.07	94.00	94.68	95.70	95.23	93.65
	0.76	3.36	1.50	1.87	1.15	5.05	3.30
With others	88.58	78.30	88.34	94.65	91.76	100.00	88.62
	1.37	3.50	2.13	2.33	2.60	0.00	5.34

Table 3.3 Physician/Supplier Services User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 1995 (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	93.49	82.06	91.78	95.59	95.74	97.52	93.88
	0.30	1.07	0.80	0.46	0.47	1.00	0.88
Race/Ethnicity							
White non-Hispanic	94.27	82.98	92.23	95.79	95.72	97.71	95.06
	0.30	1.40	1.11	0.45	0.51	1.04	0.91
Black non-Hispanic	90.45	83.69	91.32	89.66	96.38	91.43	90.76
	1.14	3.21	1.45	3.46	1.08	6.70	3.13
Hispanic	88.07	73.83	90.26	96.31	93.58	100.00	87.86
	1.42	3.94	1.95	2.64	2.95	0.00	4.30
Other	91.99	80.27	95.88	93.11	98.51	100.00	84.80
	2.65	9.61	2.67	5.11	1.20	0.00	9.70
Income							
Less than \$2,500	92.43	86.75	85.92	98.91	98.39	100.00	95.13
	2.09	4.63	5.75	1.11	1.55	0.00	4.40
\$2,500 - \$4,999	89.52	81.84	89.69	91.60	98.60	100.00	83.11
	2.45	6.52	3.21	6.27	1.55	0.00	12.89
\$5,000 - \$7,499	91.14	78.45	92.00	95.60	96.97	100.00	92.73
	0.78	3.26	0.98	1.37	1.57	0.00	5.05
\$7,500 - \$9,999	90.12	76.99	90.15	94.37	96.95	100.00	90.96
	1.01	3.04	2.00	1.47	1.28	0.00	4.27
\$10,000 - \$14,999	93.22	82.94	95.36	94.58	95.75	95.13	95.00
	0.62	2.01	2.29	1.02	0.76	2.84	1.87
\$15,000 - \$19,999	94.68	90.00	97.91	95.34	94.78	95.79	95.69
	0.69	2.35	2.04	1.39	1.19	2.78	1.88
\$20,000 - \$24,999	94.84	79.92	95.48	96.75	95.60	100.00	93.45
	0.74	6.47	4.12	1.23	0.91	0.00	2.25
\$25,000 - \$29,999	95.77	90.00	100.00	97.30	97.74	100.00	86.34
	0.88	5.64	0.00	1.32	0.91	0.00	4.65
\$30,000 or more	95.19	82.45	98.61	96.32	95.23	97.11	96.74
	0.63	3.73	1.32	0.90	0.87	2.15	1.51

Table 3.3 Physician/Supplier Services User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 1995 (3 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 Physician/Supplier Service							
All Beneficiaries	93.49	82.06	91.78	95.59	95.74	97.52	93.88
	0.30	1.07	0.80	0.46	0.47	1.00	0.88
Health Status							
Excellent	89.05	74.93	76.51	91.19	91.51	97.88	92.01
	1.08	4.34	4.00	1.53	1.47	2.19	2.51
Very good	93.26	77.36	87.78	94.87	95.48	97.16	94.61
	0.61	3.24	2.75	0.97	0.75	2.32	1.28
Good	94.02	82.04	90.09	97.21	96.46	98.80	92.93
	0.45	2.41	1.67	0.74	0.65	1.21	1.63
Fair	96.02	86.45	96.92	98.25	98.43	95.32	96.74
	0.52	2.31	1.04	0.72	0.55	2.42	2.05
Poor	95.56	88.03	96.27	96.83	99.40	100.00	96.59
	0.69	2.27	1.32	1.64	0.44	0.00	2.31
Functional Limitation							
None	92.39	76.99	88.97	94.36	94.92	97.48	92.81
	0.47	1.81	1.20	0.70	0.68	1.37	1.20
IADL only ⁴	93.51	84.70	91.62	96.57	96.14	95.82	93.43
	0.63	2.18	1.53	1.04	0.88	2.44	2.30
One to two ADLs ⁵	96.27	89.06	93.00	99.38	98.18	100.00	98.26
	0.59	2.31	1.90	0.37	0.58	0.00	1.21
Three to five ADLs	97.19	90.24	98.70	97.43	98.70	100.00	100.00
	0.58	3.14	0.59	1.08	0.66	0.00	0.00

Table 3.3 Physician/Supplier Services User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 1995 (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 Physician/Supplier Service							
All Beneficiaries	93.49	82.06	91.78	95.59	95.74	97.52	93.88
	0.30	1.07	0.80	0.46	0.47	1.00	0.88
Metropolitan Area Resident							
Yes	93.63	81.14	92.29	95.69	95.87	97.56	93.77
	0.37	1.42	1.08	0.60	0.54	1.24	0.90
No	93.13	84.25	90.62	95.41	95.24	97.42	96.25
	0.44	1.70	1.06	0.74	1.04	1.60	3.47

Source: Medicare Current Beneficiary Survey, CY 1995 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, 1995 (1 of 4)

Community-Only Residents¹

		Medicare		Supplemental Health Insurance			
Beneficiary Characteristic	Total	Fee-for-Service Only	Individually Purchased		Employer-Sponsored	Both Types of Private Insurance	Medicare HMO ²
			Medicaid	Private Insurance	Private Insurance		
Percent of Beneficiaries with at Least One Dental Service							
All Beneficiaries	39.61	21.65	20.01	42.18	48.17	57.85	44.12
	0.68	1.29	0.98	0.97	1.23	2.85	1.66
Medicare Status ³							
Aged							
65 - 74 years	43.36	22.42	16.07	46.95	50.39	59.16	46.46
	0.98	2.08	1.81	1.61	1.57	3.75	2.48
75 - 84 years	39.58	19.01	16.40	40.04	47.52	55.95	45.23
	1.07	2.82	2.34	1.57	2.05	3.99	2.60
85 years and older	27.25	14.88	12.37	28.61	36.66	48.19	26.57
	1.14	3.51	2.14	2.23	2.91	6.71	3.59
Disabled							
Under 45 years	34.59	31.65	33.97	43.52	42.57	0.00	22.81
	1.75	3.97	2.15	10.57	6.43	0.00	13.97
45 - 64 years	29.68	20.71	23.58	29.76	43.36	73.67	33.96
	1.75	2.31	2.59	5.45	4.31	12.98	10.06
Gender							
Male	38.22	20.61	18.83	40.82	46.19	56.52	44.98
	0.84	1.72	1.47	1.30	1.52	3.49	2.40
Female	40.72	23.10	20.72	43.03	49.91	58.97	43.42
	0.90	1.89	1.39	1.33	1.72	3.91	2.34
Living Arrangement							
Alone	36.72	20.11	19.05	40.95	46.61	56.24	41.35
	1.06	2.59	1.56	1.45	2.20	4.92	3.91
With spouse	44.69	22.71	19.75	45.69	50.06	61.37	47.52
	0.84	1.83	2.38	1.31	1.56	3.53	2.09
With children	26.05	21.30	17.54	26.61	36.50	25.71	32.64
	1.41	4.02	2.27	3.17	3.67	10.69	5.30
With others	31.44	21.44	24.79	36.81	44.56	54.61	40.12
	1.77	3.60	2.18	4.81	5.12	12.23	7.03

Table 3.4 Dental Services User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 1995 (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	39.61	21.65	20.01	42.18	48.17	57.85	44.12
	0.68	1.29	0.98	0.97	1.23	2.85	1.66
Race/Ethnicity							
White non-Hispanic	42.73	24.44	20.13	43.22	49.65	58.17	46.07
	0.71	1.70	1.29	1.04	1.21	3.01	1.77
Black non-Hispanic	20.22	11.72	15.29	20.97	31.01	31.98	34.66
	1.57	2.13	1.69	5.00	3.51	10.67	7.07
Hispanic	28.01	21.85	22.78	23.24	37.27	76.93	38.70
	2.21	3.11	2.49	6.83	8.19	17.11	6.83
Other	37.11	20.96	28.66	37.52	60.89	90.05	34.37
	3.95	8.74	5.69	9.00	11.61	12.70	9.28
Income							
Less than \$2,500	23.17	21.13	9.37	31.53	36.98	24.48	23.18
	2.89	7.23	3.05	7.16	9.30	17.60	9.55
\$2,500 - \$4,999	17.33	12.10	16.15	20.02	10.69	0.00	50.13
	2.65	5.38	3.09	7.33	5.73	0.00	14.48
\$5,000 - \$7,499	18.75	15.67	17.66	27.23	18.54	0.00	15.56
	1.11	3.03	1.32	3.13	3.86	0.00	5.52
\$7,500 - \$9,999	25.17	18.91	23.30	25.16	32.23	33.36	31.45
	1.35	2.82	2.41	2.43	3.88	10.44	4.78
\$10,000 - \$14,999	32.71	23.10	25.06	34.85	34.59	40.80	37.67
	1.47	2.53	3.46	2.71	2.38	6.50	4.28
\$15,000 - \$19,999	35.61	12.63	16.62	39.78	35.69	46.13	45.39
	1.33	3.07	4.96	2.40	2.17	6.26	4.36
\$20,000 - \$24,999	48.39	37.67	41.12	50.83	49.93	51.89	42.16
	1.55	6.03	14.66	3.31	2.37	6.59	4.43
\$25,000 - \$29,999	51.11	31.76	59.64	47.06	50.59	74.21	55.72
	2.46	7.28	20.83	4.20	3.63	6.61	6.66
\$30,000 or more	61.56	31.40	55.78	61.33	64.06	74.36	57.27
	1.13	4.53	13.89	2.06	1.92	3.54	3.12

Table 3.4 Dental Services User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 1995 (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	39.61	21.65	20.01	42.18	48.17	57.85	44.12
	0.68	1.29	0.98	0.97	1.23	2.85	1.66
Health Status							
Excellent	46.48	26.95	17.40	47.82	54.03	61.91	47.83
	1.39	3.77	2.81	2.08	2.68	6.67	3.89
Very good	47.49	25.47	25.21	47.14	53.60	66.24	49.00
	1.11	3.28	3.06	1.83	2.08	4.33	3.20
Good	38.92	21.43	20.13	41.27	46.72	52.37	44.75
	1.12	2.44	1.88	2.15	1.80	4.93	2.82
Fair	30.44	16.47	19.11	33.64	40.60	51.62	34.00
	1.21	2.06	1.80	2.28	2.84	6.34	4.60
Poor	24.57	20.16	18.65	28.88	31.34	36.49	23.00
	1.94	3.30	2.77	3.68	3.87	12.21	5.96
Functional Limitation							
None	44.51	22.65	20.41	45.07	51.89	61.25	49.75
	0.87	1.86	1.63	1.11	1.53	3.15	2.56
IADL only ⁴	36.53	23.89	22.03	43.19	44.70	57.97	33.46
	1.21	2.65	1.72	2.05	2.30	5.69	3.75
One to two ADLs ⁵	31.18	16.98	19.15	34.54	39.64	46.25	39.35
	1.45	2.70	2.39	2.28	3.26	6.88	5.73
Three to five ADLs	24.95	17.63	15.20	26.80	35.02	30.61	27.33
	1.77	3.95	2.73	3.12	3.94	12.53	6.19

Table 3.4 Dental Services User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 1995 (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 Dental Service							
All Beneficiaries	39.61	21.65	20.01	42.18	48.17	57.85	44.12
	0.68	1.29	0.98	0.97	1.23	2.85	1.66
Metropolitan Area Resident							
Yes	41.16	22.34	21.01	44.28	48.48	58.42	44.89
	0.80	1.37	1.31	1.19	1.30	3.46	1.71
No	35.23	20.51	17.47	38.31	46.82	56.14	27.45
	0.97	2.60	0.99	1.64	2.46	4.77	5.41

Source: Medicare Current Beneficiary Survey, CY 1995 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, 1995 (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 Prescribed Medicine							
All Beneficiaries	86.63	77.62	87.35	86.22	88.67	91.76	87.87
	0.42	1.19	0.93	0.85	0.64	1.35	1.18
Medicare Status ³							
Aged							
65 - 74 years	85.26	76.36	86.66	83.33	88.14	90.72	84.93
	0.66	2.02	1.65	1.38	0.92	1.87	1.65
75 - 84 years	89.35	79.54	92.80	89.17	88.58	94.14	92.88
	0.59	2.29	2.09	1.05	1.06	1.59	1.40
85 years and older	88.91	81.12	91.69	90.23	88.24	92.32	86.90
	0.81	3.39	2.10	1.31	1.79	3.59	3.19
Disabled							
Under 45 years	80.06	73.05	81.11	74.41	92.45	100.00	58.37
	1.52	3.71	1.85	9.57	3.27	0.00	16.51
45 - 64 years	86.52	79.40	85.27	89.21	93.65	85.93	95.17
	1.04	2.59	2.22	3.89	1.82	13.10	2.86
Gender							
Male	84.00	76.40	82.09	84.10	86.71	90.75	84.75
	0.68	1.51	1.74	1.41	1.12	2.06	1.80
Female	88.72	79.31	90.52	87.55	90.39	92.60	90.41
	0.49	2.09	1.00	0.87	0.75	1.78	1.41
Living Arrangement							
Alone	85.89	73.90	87.93	85.71	87.85	93.24	87.45
	0.74	2.77	1.61	1.36	1.22	2.39	2.09
With spouse	87.18	78.63	88.24	86.57	88.91	90.37	88.21
	0.52	1.83	1.94	1.18	0.93	1.77	1.48
With children	88.48	84.13	91.38	85.95	90.56	93.52	85.74
	1.01	2.79	1.76	2.85	2.00	5.26	3.71
With others	83.36	76.80	81.36	86.32	86.37	100.00	90.10
	1.32	3.33	2.00	2.80	3.58	0.00	4.11

Table 3.5 Prescription Medicine User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 1995 (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 Prescribed Medicine							
All Beneficiaries	86.63	77.62	87.35	86.22	88.67	91.76	87.87
	0.42	1.19	0.93	0.85	0.64	1.35	1.18
Race/Ethnicity							
White non-Hispanic	86.82	78.07	85.90	86.41	88.42	91.98	88.83
	0.45	1.56	1.33	0.86	0.71	1.46	1.17
Black non-Hispanic	86.62	80.41	88.10	83.62	92.48	82.10	86.77
	1.05	2.45	1.53	4.59	1.66	9.43	3.40
Hispanic	84.15	70.25	90.04	75.82	87.34	96.20	82.86
	1.57	4.03	2.16	6.41	3.26	3.63	5.80
Other	85.19	73.02	88.21	88.27	89.95	100.00	78.65
	2.66	11.09	4.36	5.81	5.56	0.00	9.79
Income							
Less than \$2,500	85.87	79.41	84.40	88.29	92.83	85.79	86.13
	2.36	7.25	4.74	4.91	4.09	15.64	6.98
\$2,500 - \$4,999	84.85	80.63	84.67	82.02	96.53	100.00	83.38
	2.26	6.48	2.85	6.47	2.60	0.00	8.82
\$5,000 - \$7,499	85.71	73.23	86.90	89.73	92.12	100.00	82.43
	0.98	3.64	1.21	2.26	2.40	0.00	5.46
\$7,500 - \$9,999	85.18	72.56	88.80	85.69	89.72	87.85	91.66
	1.09	3.30	1.78	2.06	2.32	8.37	2.57
\$10,000 - \$14,999	87.05	82.76	88.81	88.62	87.10	86.19	87.45
	0.83	2.11	3.15	1.43	1.26	3.85	2.93
\$15,000 - \$19,999	85.74	76.09	86.06	83.70	87.51	96.84	89.85
	1.13	4.29	5.71	2.51	1.88	1.90	2.45
\$20,000 - \$24,999	87.47	82.15	95.48	83.63	88.54	96.13	90.54
	1.31	5.18	4.12	2.56	1.86	2.46	2.79
\$25,000 - \$29,999	88.70	78.11	100.00	90.48	90.19	92.32	82.35
	1.39	6.84	0.00	2.73	1.75	4.03	5.47
\$30,000 or more	87.26	78.70	86.14	85.36	88.79	90.45	87.30
	0.83	4.43	10.13	1.79	1.19	2.38	2.29

Table 3.5 Prescription Medicine User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 1995 (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 Prescribed Medicine							
All Beneficiaries	86.63	77.62	87.35	86.22	88.67	91.76	87.87
	0.42	1.19	0.93	0.85	0.64	1.35	1.18
Health Status							
Excellent	75.28	64.47	65.04	75.12	78.21	84.39	78.18
	1.31	4.47	4.18	2.40	2.02	4.64	3.29
Very good	84.35	71.94	81.51	82.84	86.03	93.51	88.73
	0.80	2.98	2.98	1.50	1.31	1.93	1.74
Good	88.76	78.12	85.00	89.48	92.16	90.99	90.79
	0.71	2.54	1.78	1.36	0.92	2.94	2.20
Fair	93.40	84.23	94.61	94.85	96.17	95.40	91.50
	0.56	2.09	1.03	1.26	0.96	1.99	2.85
Poor	93.70	86.30	93.88	95.85	97.39	94.49	95.85
	0.79	2.51	1.31	1.77	1.13	6.03	2.90
Functional Limitation							
None	83.48	70.43	83.14	82.23	86.19	89.41	86.96
	0.60	1.95	1.65	1.21	0.93	2.01	1.42
IADL only ⁴	89.48	81.63	87.22	90.90	92.58	95.85	89.53
	0.68	2.26	1.38	1.47	1.07	2.24	2.24
One to two ADLs ⁵	92.11	84.30	92.34	93.79	94.39	96.48	88.20
	0.83	3.01	1.95	1.20	1.46	2.08	3.75
Three to five ADLs	93.30	93.19	92.04	96.21	92.10	93.39	91.53
	0.95	2.14	1.93	1.33	2.36	6.90	3.59

Table 3.5 Prescription Medicine User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 1995 (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 Prescribed Medicine							
All Beneficiaries	86.63	77.62	87.35	86.22	88.67	91.76	87.87
	0.42	1.19	0.93	0.85	0.64	1.35	1.18
Metropolitan Area Resident							
Yes	86.95	79.25	87.68	85.72	88.91	91.33	87.85
	0.52	1.36	1.24	1.07	0.75	1.73	1.21
No	85.73	74.28	86.58	87.14	87.75	93.02	88.35
	0.62	2.23	1.30	1.25	1.13	2.11	4.77

Source: Medicare Current Beneficiary Survey, CY 1995 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, 1995 (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	9.02	7.99	28.88	4.21
	0.22	0.65	1.11	0.25
Medicare Status ³				
Aged				
65 - 74 years	2.86	2.17	14.18	1.37
	0.24	0.64	1.75	0.21
75 - 84 years	9.92	11.12	34.09	5.28
	0.38	1.45	1.70	0.45
85 years and older	35.11	39.83	64.94	19.04
	1.08	3.41	2.28	1.37
Disabled				
Under 45 years	10.98	5.12	15.54	0.99
	1.00	1.71	1.69	0.75
45 - 64 years	7.91	3.46	17.89	1.98
	0.78	1.18	1.85	0.68
Gender				
Male	6.89	6.15	25.02	3.18
	0.35	0.83	1.60	0.32
Female	10.65	10.43	31.03	4.98
	0.31	1.11	1.34	0.35
Marital Status				
Married	3.80	3.84	21.43	2.16
	0.25	0.73	2.22	0.24
Widowed	14.83	15.70	35.28	7.90
	0.45	1.55	1.59	0.55
Divorced/separated	7.77	4.65	15.50	3.86
	0.70	1.56	1.71	1.00
Never married	21.20	12.31	33.33	7.69
	1.28	2.70	1.97	1.69

Table 3.6 Facility User Rates for Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 1995 (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	9.02	7.99	28.88	4.21
	0.22	0.65	1.11	0.25
Race/Ethnicity				
White non-Hispanic	9.45	9.90	39.37	4.35
	0.27	0.86	1.44	0.26
Black non-Hispanic	7.97	3.53	15.58	1.82
	0.71	1.15	1.69	0.68
Hispanic	4.02	2.17	6.73	2.16
	0.63	0.90	1.38	1.05
Other	8.11	7.99	11.84	5.45
	1.75	4.81	3.49	2.56
Income				
Less than \$2,500	11.74	6.23	21.22	7.42
	1.73	2.95	3.76	2.98
\$2,500 - \$4,999	16.87	8.02	27.47	5.64
	2.21	3.07	3.83	2.10
\$5,000 - \$7,499	19.95	6.51	27.13	7.06
	0.92	1.54	1.47	1.40
\$7,500 - \$9,999	14.82	7.56	29.45	8.56
	0.88	1.42	2.04	1.11
\$10,000 - \$14,999	8.52	9.01	30.99	5.23
	0.58	1.37	3.70	0.58
\$15,000 - \$19,999	5.40	3.52	37.96	3.96
	0.47	1.18	5.74	0.55
\$20,000 - \$24,999	4.55	11.25	45.35	3.13
	0.47	3.01	9.57	0.47
\$25,000 - \$29,999	5.23	12.81	64.25	3.29
	0.84	4.57	11.66	0.67
\$30,000 or more	3.37	10.22	43.03	2.55
	0.36	2.42	9.17	0.37

Table 3.6 Facility User Rates for Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 1995 (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	9.02	7.99	28.88	4.21
	0.22	0.65	1.11	0.25
Health Status				
Excellent	2.93	1.19	17.34	1.53
	0.39	0.63	2.87	0.35
Very good	4.37	4.56	25.28	2.03
	0.32	1.43	2.50	0.30
Good	9.44	9.26	30.16	4.22
	0.51	1.57	1.85	0.48
Fair	15.39	12.60	31.19	8.13
	0.69	1.52	1.75	0.83
Poor	17.21	8.60	30.31	11.59
	1.18	1.69	2.78	1.77
Functional Limitation				
None	1.02	1.54	1.33	0.92
	0.16	0.52	0.52	0.21
IADL only ⁴	5.11	1.89	11.49	3.74
	0.42	0.57	1.25	0.55
One to two ADLs ⁵	13.69	11.02	27.66	7.97
	0.70	2.22	1.97	0.89
Three to five ADLs	46.16	36.03	70.14	26.77
	1.38	3.19	2.11	2.18

Table 3.6 Facility User Rates for Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 1995 (4 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	9.02	7.99	28.88	4.21
	0.22	0.65	1.11	0.25
Metropolitan Area Resident				
Yes	8.87	8.98	29.30	4.20
	0.27	0.88	1.17	0.30
No	9.49	5.94	28.01	4.24
	0.44	0.99	2.72	0.42

Source: Medicare Current Beneficiary Survey, CY 1995 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 9 percent of Medicare beneficiaries with a facility stay differs from the 7 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 1995, 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.