

Table 3-1 Outpatient Hospital User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic Socioeconomic, and Health Characteristics, 1996 (4 pages)

Community Residents¹

Beneficiary Characteristic	Total	Medicare Risk HMO ²	Supplemental Health Insurance				Medicare	Other
			Medicaid	Individually-Purchased Private Insurance	Employer-Sponsored Private Insurance	Both Types of Private Insurance	Fee-For-Service Only	
Percent of Beneficiaries With at Least One Outpatient Hospital Stay								
All Beneficiaries	33.08	23.13	33.95	35.47	34.39	39.01	29.91	39.58
	0.55	1.08	1.10	1.06	0.89	2.44	1.26	3.95
Medicare Status ³								
Aged								
65 - 74 years	32.91	23.47	35.63	36.33	33.21	37.48	30.62	29.63
	0.81	1.27	2.02	1.42	1.41	3.50	2.47	6.39
75 - 84 years	33.87	22.95	29.19	37.28	35.60	43.64	27.91	37.18
	0.81	1.78	2.19	1.32	1.38	3.54	1.94	6.03
85 years and older	24.69	15.00	25.91	24.62	27.65	30.68	20.44	37.86
	1.09	2.01	2.93	1.79	2.04	5.33	3.04	8.80
Disabled								
Under 45 years	33.29	39.13	34.23	39.33	39.19	45.96	23.99	71.29
	1.57	8.32	1.99	10.01	5.30	35.28	2.62	12.55
45 - 64 years	39.49	30.34	39.42	38.45	45.10	32.74	36.10	52.86
	1.55	4.86	3.35	6.77	3.39	13.38	3.07	10.09
Gender								
Male	31.98	24.70	33.06	32.41	33.46	31.75	32.03	38.82
	0.67	1.60	1.77	1.57	1.36	3.26	1.76	5.24
Female	33.96	21.91	34.46	37.50	35.21	44.65	27.32	40.46
	0.82	1.33	1.49	1.52	1.32	3.70	1.81	4.57
Living Arrangement								
Lives alone	32.86	21.71	36.50	33.69	35.61	39.10	29.17	23.21
	1.01	1.72	1.66	1.83	1.66	4.43	2.23	4.38
With spouse	34.25	24.05	34.19	37.33	34.66	38.65	32.03	46.54
	0.66	1.33	2.85	1.30	1.17	3.14	2.07	6.72
With children	28.88	19.34	29.28	30.57	28.21	47.89	30.97	35.95
	1.31	2.35	2.38	2.98	3.06	14.08	3.56	10.41
With others	30.59	26.97	32.77	33.31	30.86	36.66	23.70	62.73
	1.47	3.88	2.55	4.13	3.77	10.87	2.83	8.16

Table 3-1 Outpatient Hospital User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic Socioeconomic, and Health Characteristics, 1996 (4 pages)

Community Residents¹

Beneficiary Characteristic	Total	Medicare Risk HMO ²	Supplemental Health Insurance				Medicare	Other
			Medicaid	Individually-Purchased Private Insurance	Employer-Sponsored Private Insurance	Both Types of Private Insurance	Fee-For-Service Only	
Percent of Beneficiaries With at Least One Outpatient Hospital Stay								
All Beneficiaries	33.08	23.13	33.95	35.47	34.39	39.01	29.91	39.58
	0.55	1.08	1.10	1.06	0.89	2.44	1.26	3.95
Race/Ethnicity								
White non-Hispanic	33.53	23.65	34.40	36.17	34.84	39.61	27.97	33.54
	0.61	1.23	1.47	1.11	0.97	2.42	1.51	4.50
Black non-Hispanic	33.09	24.63	34.98	27.29	32.53	44.21	34.41	46.56
	1.31	3.07	2.17	5.34	3.46	12.68	2.80	7.84
Hispanic	29.24	21.02	32.49	21.54	28.17	10.63	32.15	63.23
	1.50	3.03	3.30	5.17	4.42	8.43	4.43	7.53
Other	27.19	12.83	31.98	28.78	30.19	29.74	28.89	20.08
	3.46	3.82	5.74	12.32	7.83	21.95	8.23	24.71
Income								
\$5,000 or less	27.98	22.97	28.11	28.16	35.47	24.06	25.56	36.00
	1.65	4.65	2.19	3.22	8.45	15.96	4.10	11.28
\$5,001 - \$10,000	31.81	20.62	36.12	31.70	29.70	26.95	28.85	42.78
	0.83	1.95	1.34	1.73	2.87	10.07	2.16	5.84
\$10,001 - \$15,000	33.38	22.65	27.55	36.94	35.28	42.59	32.14	42.56
	1.05	2.31	3.74	1.84	2.05	6.78	2.81	8.61
\$15,001 - \$20,000	32.98	23.95	39.63	37.20	32.47	41.71	27.67	34.69
	1.29	2.12	8.28	2.52	1.95	6.22	3.67	14.91
\$20,001 - \$25,000	35.07	22.67	49.53	38.67	35.77	41.68	30.25	19.12
	1.41	2.62	15.03	2.85	2.12	5.75	5.30	10.56
\$25,001 - \$30,000	33.69	23.02	40.84	38.77	35.01	30.01	26.11	36.17
	1.53	3.32	21.24	2.94	2.31	6.73	5.84	19.09
\$30,001 - \$35,000	36.61	27.57	66.87	34.61	37.40	51.86	36.56	58.62
	1.94	4.33	27.12	4.09	2.93	7.15	8.53	25.47
\$35,001 - \$40,000	34.39	20.92	100.00	37.17	32.53	39.56	49.11	76.10
	2.29	4.18	0.00	4.06	3.49	8.62	11.36	20.33
More than \$40,000	32.88	26.29	0.00	32.59	34.21	36.84	28.59	27.66
	1.32	2.94	0.00	2.89	2.09	5.24	6.08	15.91

Table 3-1 Outpatient Hospital User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic Socioeconomic, and Health Characteristics, 1996 (4 pages)

Community Residents¹

Beneficiary Characteristic	Total	Medicare Risk HMO ²	Supplemental Health Insurance				Medicare Fee-For-Service Only	Other
			Medicaid	Individually-Purchased Private Insurance	Employer-Sponsored Private Insurance	Both Types of Private Insurance		
Percent of Beneficiaries With at Least One Outpatient Hospital Stay								
All Beneficiaries	33.08	23.13	33.95	35.47	34.39	39.01	29.91	39.58
	0.55	1.08	1.10	1.06	0.89	2.44	1.26	3.95
Health Status								
Excellent	24.33	20.04	21.36	26.63	24.76	30.88	19.85	37.15
	1.03	1.77	3.38	2.09	1.87	4.82	2.66	14.46
Very Good	28.49	19.82	23.03	29.33	32.41	37.78	21.08	29.60
	0.87	1.77	2.44	1.49	1.53	4.16	2.45	7.77
Good	34.64	23.92	31.57	40.88	35.75	36.78	30.73	19.57
	0.97	1.56	1.85	1.77	1.69	4.20	2.65	5.66
Fair	38.47	29.48	37.05	39.75	40.59	55.93	34.98	58.96
	1.07	2.91	2.48	2.18	2.16	7.34	2.56	4.97
Poor	47.53	32.01	45.10	51.05	52.73	60.71	42.93	56.35
	1.49	4.12	2.40	3.63	3.95	9.14	3.98	13.84
Functional Limitation								
None	29.74	21.76	29.67	32.24	30.71	34.26	26.95	31.81
	0.67	1.24	1.88	1.13	1.12	3.24	1.72	5.58
IADL only	38.05	24.46	36.54	41.39	42.50	52.95	32.04	35.26
	0.87	2.27	1.96	2.21	2.02	5.19	2.44	7.46
One to two ADLs	38.32	28.40	35.55	41.41	40.26	44.99	34.58	61.53
	1.35	3.39	2.30	2.49	2.67	7.08	3.22	4.95
Three to five ADLs	36.66	24.82	37.18	38.73	38.10	41.25	34.04	47.75
	1.72	3.32	3.53	3.03	3.58	9.19	4.12	12.34

Table 3-1 Outpatient Hospital User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic Socioeconomic, and Health Characteristics, 1996 (4 pages)

Community Residents¹

Beneficiary Characteristic	Total	Medicare Risk HMO ²	Supplemental Health Insurance			Medicare Fee-For-Service Only	Other	
			Medicaid	Individually-Purchased Private Insurance	Employer-Sponsored Private Insurance			Both Types of Private Insurance
Percent of Beneficiaries With at Least One Outpatient Hospital Stay								
All Beneficiaries	33.08	23.13	33.95	35.47	34.39	39.01	29.91	39.58
	0.55	1.08	1.10	1.06	0.89	2.44	1.26	3.95
Metropolitan Area Resident								
Yes	31.29	23.25	33.55	32.39	32.94	35.85	29.71	40.49
	0.61	1.08	1.32	1.07	1.04	2.92	1.75	3.97
No	38.24	17.70	34.80	41.38	39.53	48.26	30.35	36.84
	1.27	5.50	2.16	2.40	1.47	3.77	1.72	9.48

Source: Medicare Current Beneficiary Survey

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 residents* includes beneficiaries who resided in the community at the time of the round 16 interview (fall 1996), and beneficiaries who resided in the community at the time of the round 13 interview (fall 1995) who died prior to the round 16 interview
- 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."

Table 3-2 Physician Services User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic Socioeconomic, and Health Characteristics, 1996 (4 pages)

Community Residents¹

Beneficiary Characteristic	Total	Medicare Risk HMO ²	Supplemental Health Insurance				Medicare	Other
			Medicaid	Individually-Purchased Private Insurance	Employer-Sponsored Private Insurance	Both Types of Private Insurance	Fee-For-Service Only	
Percent of Beneficiaries With at Least One Physician Service								
All Beneficiaries	86.97	88.27	84.06	89.70	91.05	92.78	70.08	87.15
	0.33	0.77	0.83	0.59	0.50	1.27	1.20	3.42
Medicare Status ³								
Aged								
65 - 74 years	85.82	86.59	83.31	87.83	90.32	91.17	64.77	89.83
	0.49	1.26	1.75	0.92	0.73	2.20	2.41	4.80
75 - 84 years	89.82	90.69	89.12	91.60	91.89	94.62	73.61	82.90
	0.45	0.96	1.73	0.79	0.59	1.55	2.09	6.37
85 years and older	89.50	89.75	88.77	91.13	91.90	94.02	75.11	90.46
	0.72	1.60	2.09	1.16	1.21	3.09	3.28	5.87
Disabled								
Under 45 years	75.26	82.31	74.73	82.19	89.61	100.00	65.66	100.00
	1.57	6.71	2.00	6.79	3.15	0.00	4.43	0.00
45 - 64 years	86.77	91.29	87.28	93.23	92.95	100.00	78.44	83.10
	0.99	2.19	1.80	2.43	1.68	0.00	2.29	6.21
Gender								
Male	84.35	87.88	77.32	87.95	90.40	90.66	65.84	84.10
	0.55	1.07	1.67	0.95	0.87	2.22	1.66	4.54
Female	89.05	88.58	88.01	90.86	91.62	94.42	75.28	90.70
	0.36	1.07	0.91	0.63	0.61	1.27	1.85	3.44
Living Arrangement								
Lives alone	86.68	89.18	85.32	89.19	91.16	92.63	67.77	92.81
	0.57	1.14	1.19	0.89	0.79	1.94	2.40	3.00
With spouse	88.30	88.22	84.41	90.10	91.37	92.11	72.37	82.44
	0.53	0.91	2.35	0.93	0.66	1.76	2.14	5.28
With children	85.51	87.40	85.80	91.29	90.74	100.00	67.00	89.29
	1.07	3.09	2.03	1.62	2.09	0.00	4.12	6.19
With others	80.39	85.81	79.37	85.82	85.19	100.00	70.07	87.81
	1.41	3.44	1.70	3.20	2.80	0.00	3.65	8.79

Table 3-2 Physician Services User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic Socioeconomic, and Health Characteristics, 1996 (4 pages)

Community Residents¹

Beneficiary Characteristic	Total	Medicare Risk HMO ²	Supplemental Health Insurance				Medicare	Other
			Medicaid	Individually-Purchased Private Insurance	Employer-Sponsored Private Insurance	Both Types of Private Insurance	Fee-For-Service Only	
Percent of Beneficiaries With at Least One Physician Service								
All Beneficiaries	86.97	88.27	84.06	89.70	91.05	92.78	70.08	87.15
	0.33	0.77	0.83	0.59	0.50	1.27	1.20	3.42
Race/Ethnicity								
White non-Hispanic	88.42	89.21	86.33	89.89	91.46	92.82	72.43	90.80
	0.35	0.77	1.10	0.61	0.52	1.31	1.46	2.95
Black non-Hispanic	78.83	88.64	81.10	83.93	84.78	95.48	64.82	77.81
	1.21	2.10	1.85	4.62	2.84	3.61	2.64	8.13
Hispanic	81.77	82.20	81.00	91.20	92.08	80.47	67.07	83.06
	1.55	3.21	2.02	3.17	2.64	14.29	3.69	17.17
Other	80.81	84.50	86.58	84.50	85.07	100.00	52.08	77.30
	2.63	4.50	3.91	6.94	6.02	0.00	9.11	26.81
Income								
\$5,000 or less	78.18	83.83	78.88	85.84	86.58	100.00	60.70	79.73
	1.80	3.85	2.71	4.10	5.53	0.00	4.57	9.81
\$5,001 - \$10,000	83.18	85.86	85.25	88.34	91.05	89.40	66.71	85.86
	0.70	2.36	1.04	1.11	2.02	8.02	2.25	6.06
\$10,001 - \$15,000	86.75	89.71	85.59	90.84	89.60	84.91	74.07	84.27
	0.74	1.43	2.85	1.12	1.25	4.45	2.21	7.60
\$15,001 - \$20,000	86.68	87.86	84.88	89.48	87.66	98.20	70.40	91.03
	0.96	2.18	5.49	1.48	1.45	1.33	4.83	6.19
\$20,001 - \$25,000	89.59	87.27	78.71	92.66	90.22	96.17	71.98	87.40
	0.89	2.24	11.83	1.25	1.41	2.01	4.41	9.55
\$25,001 - \$30,000	88.84	89.88	88.06	88.47	91.45	93.54	69.83	100.00
	1.20	2.37	13.34	2.16	1.43	3.94	6.95	0.00
\$30,001 - \$35,000	89.19	87.91	100.00	82.13	93.99	92.14	74.79	100.00
	1.23	2.20	0.00	4.18	1.44	3.46	9.00	0.00
\$35,001 - \$40,000	92.49	90.66	100.00	93.93	94.04	92.95	78.07	100.00
	1.02	2.82	0.00	2.00	1.53	3.15	6.77	0.00
More than \$40,000	91.42	90.94	83.13	90.70	92.84	91.00	81.42	87.18
	0.95	1.75	20.34	1.83	1.20	2.73	6.66	10.94

Table 3-2 Physician Services User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic Socioeconomic, and Health Characteristics, 1996 (4 pages)

Community Residents¹

Beneficiary Characteristic	Total	Medicare Risk HMO ²	Supplemental Health Insurance				Medicare	Other
			Medicaid	Individually-Purchased Private Insurance	Employer-Sponsored Private Insurance	Both Types of Private Insurance	Fee-For-Service Only	
Percent of Beneficiaries With at Least One Physician Service								
All Beneficiaries	86.97	88.27	84.06	89.70	91.05	92.78	70.08	87.15
	0.33	0.77	0.83	0.59	0.50	1.27	1.20	3.42
Health Status								
Excellent	79.59	81.22	71.72	81.39	84.49	92.77	52.81	84.03
	0.84	1.99	3.53	1.80	1.48	2.46	3.66	8.81
Very Good	86.02	86.84	76.64	88.04	90.40	92.10	64.86	83.35
	0.68	1.54	2.81	1.11	1.06	2.07	3.26	7.90
Good	89.25	91.29	82.56	93.43	93.07	92.84	71.88	90.73
	0.53	1.08	1.63	0.74	0.76	2.32	2.16	4.02
Fair	89.67	92.73	89.45	93.15	94.43	95.37	76.24	82.41
	0.70	1.52	1.30	1.26	1.06	2.70	2.17	8.02
Poor	91.27	95.87	88.33	94.19	97.40	91.28	81.84	97.66
	0.85	0.84	1.56	2.07	0.87	5.11	3.15	2.07
Functional Limitation								
None	85.08	85.56	80.14	87.49	89.69	90.96	63.87	85.36
	0.46	1.05	1.72	0.87	0.66	1.71	1.84	5.57
IADL only	88.65	93.74	83.18	93.27	93.01	96.11	74.28	92.94
	0.54	1.02	1.56	0.93	1.04	1.75	1.93	3.42
One to two ADLs	91.29	91.69	90.05	94.40	93.83	98.24	80.60	86.49
	0.76	1.66	1.82	1.11	1.16	1.80	2.99	6.94
Three to five ADLs	90.69	95.96	89.00	92.48	95.43	95.05	79.32	85.02
	0.92	1.01	2.17	1.62	1.33	3.58	2.91	8.50

Table 3-2 Physician Services User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic Socioeconomic, and Health Characteristics, 1996 (4 pages)

Community Residents¹

Beneficiary Characteristic	Total	Medicare Risk HMO ²	Supplemental Health Insurance				Medicare Fee-For-Service Only	Other
			Medicaid	Individually-Purchased Private Insurance	Employer-Sponsored Private Insurance	Both Types of Private Insurance		
Percent of Beneficiaries With at Least One Physician Service								
All Beneficiaries	86.97	88.27	84.06	89.70	91.05	92.78	70.08	87.15
	0.33	0.77	0.83	0.59	0.50	1.27	1.20	3.42
Metropolitan Area Resident								
Yes	87.35	88.24	82.28	90.33	91.53	93.64	70.22	87.25
	0.37	0.79	1.07	0.78	0.57	1.26	1.55	4.37
No	85.87	89.77	87.87	88.50	89.34	90.24	69.77	86.83
	0.70	4.38	1.21	0.91	0.96	3.06	1.83	5.48

Source: Medicare Current Beneficiary Survey

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 residents* includes beneficiaries who resided in the community at the time of the round 16 interview (fall 1996), and beneficiaries who resided in the community at the time of the round 13 interview (fall 1995) who died prior to the round 16 interview

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."