

**Table 3-1 Outpatient Hospital User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic Socioeconomic, and Health Characteristics, 1998**

Community Residents<sup>1</sup>

Beneficiary Characteristic	Total	Medicare Risk HMO <sup>2</sup>	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	31.16	23.62	32.62	32.88	33.09	36.98	28.71	34.89
	0.53	0.95	1.11	1.12	0.84	2.21	1.21	2.75
Medicare Status <sup>3</sup>								
Aged								
65 - 74 years	30.67	23.90	32.84	33.37	32.11	34.98	26.98	37.38
	0.69	1.13	1.98	1.49	1.14	3.13	2.12	5.63
75 - 84 years	31.78	23.94	30.22	34.20	34.02	38.90	28.78	27.52
	0.79	1.44	2.17	1.26	1.30	3.29	2.27	5.80
85 years and older	24.23	18.94	22.55	25.69	26.22	36.04	19.06	30.45
	1.09	2.17	2.15	2.25	2.11	6.51	2.53	6.58
Disabled								
Under 45 years	33.56	28.32	34.91	40.37	32.69	27.78	30.59	37.26
	1.72	4.69	2.50	9.94	4.30	15.98	3.53	7.73
45 - 64 years	37.83	24.54	39.80	37.66	42.87	57.00	34.78	40.92
	1.48	3.26	2.85	5.82	3.92	13.32	3.21	7.79
Gender								
Male	31.32	23.27	30.49	32.96	33.04	34.59	32.85	39.08
	0.73	1.23	1.70	1.46	1.10	3.29	1.81	4.97
Female	31.04	23.89	33.94	32.83	33.12	38.73	23.89	31.34
	0.60	1.19	1.39	1.31	1.21	2.62	1.58	3.13
Living Arrangement								
Lives alone	30.57	24.57	33.55	31.78	30.51	39.38	27.43	39.72
	0.74	1.34	1.98	1.54	1.24	3.29	2.24	5.77
With spouse	32.23	23.47	34.52	33.91	34.48	36.92	30.17	34.17
	0.72	1.20	2.03	1.45	1.13	2.78	1.85	4.95
With children	29.32	22.85	32.41	31.83	28.38	28.99	26.92	38.54
	1.40	2.71	2.83	3.18	2.65	8.62	3.02	8.91
With others	28.49	21.64	28.62	29.96	34.21	28.42	28.71	19.75
	1.30	2.60	1.98	3.72	3.90	9.61	3.22	5.99

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Community Residents<sup>1</sup>

Beneficiary Characteristic	Total	Medicare Risk HMO <sup>2</sup>	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	31.16	23.62	32.62	32.88	33.09	36.98	28.71	34.89
	0.53	0.95	1.11	1.12	0.84	2.21	1.21	2.75
Race/Ethnicity								
White non-Hispanic	31.49	23.95	31.42	33.35	33.31	36.89	29.22	33.36
	0.61	1.09	1.38	1.19	0.87	2.30	1.30	3.45
Black non-Hispanic	33.56	24.10	38.02	27.87	36.49	33.87	32.05	45.86
	1.32	2.33	2.08	5.80	3.55	9.83	3.31	9.60
Hispanic	28.08	19.12	37.65	20.15	26.59	59.03	21.79	35.77
	1.56	1.96	3.49	3.91	3.81	18.69	3.15	4.93
Other	24.19	26.01	17.41	40.81	28.45	35.16	21.45	14.63
	2.11	4.80	3.46	8.69	7.34	27.46	5.47	13.75
Income								
\$5,000 or less	26.08	20.27	27.41	24.43	38.42	35.45	17.09	34.44
	2.12	3.49	3.57	4.57	6.11	12.11	3.61	12.47
\$5,001 - \$10,000	29.31	21.66	33.07	28.56	30.01	25.38	26.65	30.68
	0.78	1.63	1.41	1.95	2.41	9.19	2.05	5.40
\$10,001 - \$15,000	31.25	25.93	32.07	33.76	34.69	27.86	27.30	38.88
	1.05	1.92	2.96	1.67	2.29	5.49	1.86	7.15
\$15,001 - \$20,000	29.89	23.54	34.84	32.71	28.40	33.98	34.61	23.68
	1.07	2.31	6.69	2.55	1.74	5.58	3.52	8.26
\$20,001 - \$25,000	33.63	22.65	39.93	34.85	33.91	49.41	42.76	17.16
	1.40	2.51	6.46	2.64	2.10	5.65	5.05	10.28
\$25,001 - \$30,000	31.54	25.76	28.75	34.87	30.30	39.66	33.68	41.51
	1.30	2.71	10.06	2.58	2.09	6.91	6.06	18.37
\$30,001 - \$35,000	35.04	25.59	41.42	33.14	38.52	50.26	32.77	43.47
	1.88	3.30	15.95	3.49	2.65	6.44	6.56	22.40
\$35,001 - \$40,000	30.56	19.64	53.78	33.62	31.47	27.72	31.47	76.63
	1.85	2.72	16.03	4.20	2.96	7.09	6.49	17.42
More than \$40,000	33.41	23.54	40.01	35.12	35.36	35.50	26.01	53.38
	1.23	2.35	8.69	2.24	1.83	4.32	4.38	18.12

**Table 3-1 Outpatient Hospital User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic Socioeconomic, and Health Characteristics, 1998**

Community Residents<sup>1</sup>

Beneficiary Characteristic	Total	Medicare Risk HMO <sup>2</sup>	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	31.16	23.62	32.62	32.88	33.09	36.98	28.71	34.89
	0.53	0.95	1.11	1.12	0.84	2.21	1.21	2.75
Health Status								
Excellent	21.73	16.57	25.90	25.90	21.99	27.72	15.88	21.84
	0.98	1.59	3.77	1.99	1.59	4.45	2.34	9.50
Very Good	28.17	22.59	21.91	30.07	30.50	33.07	25.68	40.96
	1.05	1.29	2.29	1.75	1.55	3.63	3.07	9.11
Good	31.54	24.16	28.82	35.43	33.79	40.54	27.85	21.90
	0.70	1.64	1.90	1.44	1.42	3.44	2.18	4.46
Fair	37.08	28.58	38.38	36.66	40.06	43.78	35.02	46.98
	0.98	1.94	2.04	2.37	1.99	5.98	2.15	5.49
Poor	41.23	34.81	39.11	41.04	49.01	59.44	36.54	38.10
	1.66	3.68	2.67	3.31	3.44	9.33	4.59	13.64
Functional Limitation								
None	27.19	20.48	31.71	29.07	29.02	31.78	22.91	32.21
	0.72	1.07	2.31	1.45	1.07	3.02	1.89	5.02
IADL only	33.71	27.47	29.64	36.57	37.78	49.67	30.51	28.14
	1.00	2.50	2.03	2.11	2.06	8.22	2.67	6.34
One to two ADLs	37.37	30.59	35.41	41.66	39.80	40.48	33.20	41.68
	0.87	1.98	2.23	2.15	1.91	5.31	2.81	7.14
Three to six ADLs	35.87	28.30	34.73	34.58	40.26	42.10	36.29	40.59
	1.18	2.34	2.33	3.07	2.77	6.81	3.05	9.27

**Table 3-1 Outpatient Hospital User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic Socioeconomic, and Health Characteristics, 1998**

Community Residents<sup>1</sup>

Beneficiary Characteristic	Total	Medicare Risk HMO <sup>2</sup>	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	31.16	23.62	32.62	32.88	33.09	36.98	28.71	34.89
	0.53	0.95	1.11	1.12	0.84	2.21	1.21	2.75
Metropolitan Area Resident								
Yes	29.47	23.29	32.46	30.58	30.84	35.13	28.28	35.36
	0.64	0.97	1.33	1.18	0.99	2.77	1.54	3.53
No	36.33	30.60	33.02	36.95	41.04	42.51	29.63	33.65
	1.24	3.63	2.00	2.30	2.05	3.26	1.94	4.11

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 22 interview (fall 1998), and beneficiaries who resided in the community at the time of the round 19 interview (fall 1997) who died prior to the round 22 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, 1998**

Community Residents<sup>1</sup>

Beneficiary Characteristic	Total	Medicare Risk HMO <sup>2</sup>	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	86.51	87.63	84.67	88.26	89.54	93.80	73.63	82.37
	0.35	0.71	0.91	0.59	0.55	0.98	1.28	3.69
Medicare Status <sup>3</sup>								
Aged								
65 - 74 years	84.79	85.53	83.66	85.23	87.73	92.89	70.82	78.93
	0.57	1.13	1.86	1.15	0.80	1.60	1.96	6.55
75 - 84 years	89.54	90.96	87.30	91.25	91.58	94.54	75.03	81.68
	0.37	0.78	1.54	0.73	0.67	1.39	1.97	4.33
85 years and older	89.06	89.81	88.52	90.79	90.76	94.38	75.92	92.80
	0.73	1.54	1.85	1.28	1.30	2.55	2.82	4.73
Disabled								
Under 45 years	80.01	83.12	79.63	83.34	90.55	100.00	71.63	81.12
	1.20	3.53	1.83	6.01	2.92	0.00	3.33	7.99
45 - 64 years	85.24	87.60	85.09	86.27	91.82	100.00	77.39	85.22
	1.25	2.79	2.27	5.18	1.69	0.00	2.87	6.75
Gender								
Male	84.22	86.79	80.01	86.90	88.68	92.49	69.29	74.38
	0.56	0.94	1.40	0.98	0.80	1.95	1.79	5.17
Female	88.36	88.29	87.57	89.18	90.33	94.76	78.69	89.15
	0.43	0.95	1.13	0.84	0.80	1.10	1.56	3.70
Living Arrangement								
Lives alone	86.43	87.54	85.88	87.57	91.02	93.04	71.33	88.97
	0.51	1.24	1.58	1.03	1.00	1.77	2.03	3.68
With spouse	87.57	88.31	88.86	88.64	88.92	95.05	75.33	76.21
	0.53	0.91	1.31	0.88	0.76	1.28	1.85	5.27
With children	85.38	85.49	84.35	89.70	89.48	93.49	75.72	87.37
	0.99	2.10	1.72	1.95	2.13	4.06	2.75	5.47
With others	80.94	85.38	77.46	86.20	90.23	77.80	71.21	84.88
	1.20	2.14	2.10	2.98	2.38	9.29	2.81	10.88

**Table 3-2 Physician Services User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic Socioeconomic, and Health Characteristics, 1998**

Community Residents<sup>1</sup>

Beneficiary Characteristic	Total	Medicare Risk HMO <sup>2</sup>	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	86.51	87.63	84.67	88.26	89.54	93.80	73.63	82.37
	0.35	0.71	0.91	0.59	0.55	0.98	1.28	3.69
Race/Ethnicity								
White non-Hispanic	87.67	88.89	86.45	88.35	89.65	93.92	75.31	86.63
	0.39	0.73	1.24	0.62	0.58	1.01	1.46	2.52
Black non-Hispanic	80.60	78.47	81.69	84.68	88.17	93.30	71.74	86.83
	0.99	2.77	2.03	3.91	2.11	6.45	2.83	6.27
Hispanic	81.11	86.58	80.57	92.17	89.56	100.00	63.31	65.88
	1.63	1.84	2.35	2.85	2.80	0.00	4.85	13.10
Other	84.43	83.28	89.58	84.91	84.41	72.24	74.37	92.52
	2.00	5.52	3.26	7.16	4.96	24.74	6.54	8.20
Income								
\$5,000 or less	80.40	82.08	78.72	89.18	90.58	87.48	67.90	81.42
	1.47	3.65	2.29	2.49	3.67	9.16	5.52	6.09
\$5,001 - \$10,000	82.78	85.97	84.00	87.93	90.41	85.36	68.56	74.66
	0.74	1.88	1.13	1.29	1.68	5.96	2.17	8.34
\$10,001 - \$15,000	85.12	87.29	90.77	84.73	90.00	92.39	71.48	80.82
	0.73	1.67	1.65	1.47	1.42	2.49	2.41	4.79
\$15,001 - \$20,000	88.29	87.27	92.76	89.86	88.03	94.15	82.25	93.02
	0.70	1.74	2.73	1.56	1.55	3.18	2.97	4.82
\$20,001 - \$25,000	89.42	91.63	90.61	90.00	89.07	94.55	79.16	85.97
	0.97	1.28	4.88	1.94	1.39	2.46	4.36	9.95
\$25,001 - \$30,000	88.77	90.12	86.85	89.68	88.73	94.88	77.46	90.16
	1.00	1.78	6.65	1.58	1.70	2.50	4.81	10.01
\$30,001 - \$35,000	87.16	84.82	93.57	89.39	89.39	94.06	72.75	67.67
	1.57	2.96	6.67	2.67	2.14	4.32	6.80	26.00
\$35,001 - \$40,000	88.71	88.67	86.09	90.60	87.49	98.18	77.88	100.00
	1.53	3.00	9.20	2.26	2.44	1.44	6.16	0.00
More than \$40,000	89.78	88.46	78.69	87.86	91.50	93.72	84.85	96.51
	0.74	1.53	6.45	1.61	1.06	2.21	3.59	4.17

**Table 3-2 Physician Services User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic Socioeconomic, and Health Characteristics, 1998**

Community Residents<sup>1</sup>

Beneficiary Characteristic	Total	Medicare Risk HMO <sup>2</sup>	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	86.51	87.63	84.67	88.26	89.54	93.80	73.63	82.37
	0.35	0.71	0.91	0.59	0.55	0.98	1.28	3.69
Health Status								
Excellent	78.58	82.43	72.15	82.00	80.13	93.01	58.35	52.30
	1.07	1.93	3.66	1.71	1.71	2.40	3.65	17.12
Very Good	85.67	86.51	80.38	86.04	88.24	90.81	75.42	82.51
	0.60	1.21	2.48	1.32	1.00	2.55	2.58	6.77
Good	88.29	88.79	83.04	90.68	92.05	94.61	74.18	87.80
	0.51	1.10	1.61	0.87	0.86	1.33	2.47	4.50
Fair	88.73	92.03	85.99	91.86	93.92	98.84	75.18	85.21
	0.60	1.39	1.48	1.42	1.06	0.85	2.56	3.83
Poor	91.16	92.20	92.11	92.32	95.16	100.00	82.27	87.74
	0.76	2.11	1.26	2.01	0.93	0.00	2.80	8.73
Functional Limitation								
None	83.56	84.87	78.60	85.61	86.66	91.25	68.20	72.91
	0.48	1.07	1.85	0.83	0.74	1.58	1.81	6.35
IADL only	87.38	90.17	83.63	89.29	93.33	95.77	73.89	83.40
	0.84	1.72	1.81	2.00	1.02	2.65	3.12	5.43
One to two ADLs	90.34	92.45	88.65	93.52	92.41	97.71	77.50	93.57
	0.49	1.07	1.42	0.90	1.01	0.79	2.07	3.23
Three to six ADLs	90.68	93.20	89.44	90.08	94.53	97.97	83.46	92.60
	0.77	1.64	1.35	1.74	1.35	1.90	2.40	4.56

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Community Residents<sup>1</sup>

Beneficiary Characteristic	Total	Medicare Risk HMO <sup>2</sup>	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	86.51	87.63	84.67	88.26	89.54	93.80	73.63	82.37
	0.35	0.71	0.91	0.59	0.55	0.98	1.28	3.69
Metropolitan Area Resident								
Yes	86.80	87.55	83.97	89.04	89.97	94.98	72.76	81.44
	0.38	0.72	1.11	0.78	0.63	1.25	1.57	4.80
No	85.63	89.30	86.47	86.88	88.05	90.27	75.50	84.87
	0.70	4.38	1.56	0.80	1.06	1.15	2.35	3.94

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 22 interview (fall 1998), and beneficiaries who resided in the community at the time of the round 19 interview (fall 1997) who died prior to the round 22 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."