

Table 3-1 Outpatient Hospital User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic Socioeconomic, and Health Characteristics, 1999

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	32.26	27.04	32.73	33.18	35.05	36.48	28.99	35.43
	0.50	1.00	1.04	0.90	0.95	1.91	1.25	3.67
Medicare Status ³								
Aged								
65 - 74 years	32.07	26.79	34.41	33.60	34.58	35.45	27.32	38.66
	0.72	1.40	2.00	1.25	1.35	2.83	2.06	7.15
75 - 84 years	32.71	26.47	29.32	35.16	35.46	37.15	28.68	31.06
	0.73	1.22	1.92	1.40	1.27	3.11	2.17	6.77
85 years and older	23.79	23.73	19.71	23.22	28.88	27.83	15.35	26.91
	0.78	1.96	2.53	1.68	1.87	5.40	2.76	7.54
Disabled								
Under 45 years	33.68	27.55	34.13	38.92	38.84	0.00	27.67	54.46
	1.54	6.24	2.04	8.96	6.09	0.00	3.12	8.94
45 - 64 years	39.43	35.97	38.13	43.49	42.65	73.22	38.26	28.86
	1.57	3.99	2.73	5.48	3.61	11.75	2.87	7.65
Gender								
Male	33.40	28.64	30.31	35.09	35.67	36.56	32.68	40.02
	0.59	1.42	1.67	1.18	1.15	3.64	1.55	5.34
Female	31.34	25.75	34.18	31.93	34.49	36.42	24.10	30.77
	0.66	1.18	1.27	1.16	1.40	2.68	1.90	4.62
Living Arrangement								
Lives alone	31.64	26.39	34.64	31.55	35.10	37.49	25.93	32.73
	0.71	1.48	1.80	1.50	1.56	3.68	2.17	5.69
With spouse	33.66	28.44	32.40	35.19	35.16	36.69	32.68	36.55
	0.64	1.29	2.42	1.29	1.18	2.55	2.04	4.46
With children	29.76	25.13	29.27	29.60	35.66	24.30	28.69	39.27
	1.24	2.61	2.53	3.09	3.07	7.98	3.13	9.76
With others	28.25	21.80	32.48	26.75	31.44	46.15	22.87	30.64
	1.43	2.89	2.54	3.44	3.63	12.38	2.70	10.65

Table 3-1 Outpatient Hospital User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic Socioeconomic, and Health Characteristics, 1999

Community Residents¹

Beneficiary Characteristic	Total	Medicare Risk HMO ²	Supplemental Health Insurance				Medicare Fee-For-Service	Other
			Medicaid	Individually-Purchased Private Insurance	Employer-Sponsored Private Insurance	Both Types of Private Insurance	Only	
Percent of Beneficiaries With at Least One Outpatient Hospital Stay								
All Beneficiaries	32.26	27.04	32.73	33.18	35.05	36.48	28.99	35.43
	0.50	1.00	1.04	0.90	0.95	1.91	1.25	3.67
Race/Ethnicity								
White non-Hispanic	32.76	27.83	31.80	33.43	35.53	37.15	28.98	34.86
	0.57	1.11	1.36	0.92	1.00	2.03	1.47	3.91
Black non-Hispanic	33.43	26.97	36.61	39.38	33.80	22.17	32.32	44.92
	1.35	2.86	2.57	5.22	3.95	11.17	2.85	12.49
Hispanic	27.49	23.38	33.67	19.31	29.21	27.28	23.12	32.03
	1.46	2.44	2.60	4.85	5.38	10.95	4.44	6.74
Other	27.92	19.29	27.30	35.87	28.73	29.77	28.75	37.78
	2.01	3.41	3.87	6.94	4.68	15.69	4.22	16.92
Income								
\$5,000 or less	26.75	25.46	25.22	32.30	34.16	32.95	21.33	21.27
	1.47	3.73	2.42	4.56	4.72	15.52	4.99	4.10
\$5,001 - \$10,000	30.30	26.93	33.47	30.64	33.14	36.77	21.62	40.01
	0.79	2.36	1.49	2.07	2.31	7.22	1.94	6.37
\$10,001 - \$15,000	31.34	26.10	34.90	30.19	36.05	27.56	31.12	35.96
	0.97	1.61	2.89	1.76	2.17	6.42	2.23	6.60
\$15,001 - \$20,000	34.42	26.98	38.29	38.23	35.81	40.33	34.04	20.89
	1.24	2.68	6.97	2.38	2.21	5.75	4.26	9.62
\$20,001 - \$25,000	32.27	28.11	43.19	31.49	32.85	45.33	34.39	26.16
	1.16	2.59	10.29	2.40	1.89	5.88	4.51	10.40
\$25,001 - \$30,000	33.79	23.26	37.56	35.02	36.45	34.56	43.64	67.22
	1.37	2.52	12.07	2.62	2.82	5.01	6.01	20.00
\$30,001 - \$35,000	33.82	32.27	48.59	32.52	33.19	39.92	37.45	31.45
	1.75	3.56	20.60	4.11	2.73	6.73	5.93	19.04
\$35,001 - \$40,000	33.37	20.05	0.00	34.61	37.92	34.37	27.77	75.16
	1.92	2.61	0.00	3.23	3.07	6.89	7.67	16.18
More than \$40,000	34.04	31.57	35.77	34.90	34.88	34.93	24.36	62.85
	1.03	2.88	14.81	1.98	1.78	3.10	4.45	8.89

Table 3-1 Outpatient Hospital User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic Socioeconomic, and Health Characteristics, 1999

Community Residents¹

Beneficiary		Medicare Risk HMO ²	Supplemental Health Insurance				Medicare	
Characteristic	Total		Medicaid	Individually-Purchased Private Insurance	Employer-Sponsored Private Insurance	Both Types of Private Insurance	Fee-For-Service Only	Other
Percent of Beneficiaries With at Least One Outpatient Hospital Stay								
All Beneficiaries	32.26	27.04	32.73	33.18	35.05	36.48	28.99	35.43
	0.50	1.00	1.04	0.90	0.95	1.91	1.25	3.67
Health Status								
Excellent	23.97	22.03	24.10	26.55	26.03	23.95	13.89	46.41
	1.10	2.21	3.78	1.86	1.81	5.17	1.94	14.72
Very Good	27.87	23.83	23.89	30.00	29.73	39.82	20.89	22.93
	0.79	1.57	2.80	1.33	1.60	3.07	2.21	5.85
Good	33.41	27.07	30.62	35.37	37.03	33.05	30.97	43.76
	0.81	1.49	1.77	1.54	1.68	3.69	2.59	5.82
Fair	37.93	33.09	39.07	37.87	41.19	45.91	35.49	32.38
	0.94	2.38	1.93	2.11	1.92	5.54	2.95	5.23
Poor	41.71	39.38	34.88	38.88	50.88	65.85	41.92	38.42
	1.42	3.61	2.34	3.56	3.07	10.31	3.13	8.41
Functional Limitation								
None	27.85	23.50	29.29	29.91	29.35	32.23	22.87	36.03
	0.68	1.34	1.88	1.13	1.09	2.43	1.69	5.95
IADL only	36.89	29.07	32.66	38.44	43.74	49.04	31.99	42.85
	1.18	2.40	2.65	2.19	2.27	6.81	3.54	8.68
One to two ADLs	37.13	33.11	35.39	38.35	41.64	38.31	33.84	30.13
	0.88	1.83	2.40	2.20	1.81	4.66	2.64	7.59
Three to six ADLs	37.93	36.19	33.92	32.95	44.66	44.87	40.61	34.75
	1.40	3.35	2.52	3.11	2.49	5.66	3.08	10.58

Table 3-1 Outpatient Hospital User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic Socioeconomic, and Health Characteristics, 1999

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	32.26	27.04	32.73	33.18	35.05	36.48	28.99	35.43
	0.50	1.00	1.04	0.90	0.95	1.91	1.25	3.67
Metropolitan Area Resident								
Yes	30.61	26.58	32.61	31.00	33.09	32.19	27.66	35.72
	0.57	1.02	1.18	1.10	1.06	2.20	1.30	4.57
No	37.47	36.64	33.06	37.10	42.09	49.26	31.77	34.68
	1.05	5.60	2.17	1.68	2.08	4.01	2.61	5.86

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 25 interview (fall 1999), and beneficiaries who resided in the community at the time of the round 22 interview (fall 1998) who died prior to the round 25 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, 1999

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	87.61	89.43	84.60	90.44	90.07	95.21	73.83	85.56
	0.30	0.62	0.84	0.50	0.56	0.85	1.10	2.51
Medicare Status ³								
Aged								
65 - 74 years	85.91	88.02	82.09	88.34	88.07	93.04	70.32	84.69
	0.54	1.01	1.92	0.93	0.84	1.35	1.91	3.80
75 - 84 years	90.35	90.28	85.84	92.74	92.01	97.24	77.53	81.24
	0.37	0.77	1.72	0.70	0.71	1.14	1.90	6.12
85 years and older	90.00	93.19	86.31	91.52	93.03	97.60	74.41	89.11
	0.71	1.37	2.25	1.13	1.36	1.64	2.99	5.41
Disabled								
Under 45 years	81.00	86.21	83.33	87.27	91.34	100.00	64.57	92.64
	1.20	4.54	1.49	6.08	2.60	0.00	2.80	4.35
45 - 64 years	87.11	93.15	87.07	86.32	91.62	100.00	79.89	87.84
	1.10	1.97	1.90	3.61	1.99	0.00	2.58	4.57
Gender								
Male	85.18	88.21	80.91	88.03	89.13	95.18	70.40	80.03
	0.48	0.80	1.45	0.91	0.75	1.18	1.50	4.15
Female	89.57	90.42	86.79	92.04	90.90	95.24	78.39	91.18
	0.34	0.80	1.04	0.65	0.73	1.33	1.53	2.67
Living Arrangement								
Lives alone	87.60	89.41	83.79	90.37	91.29	97.50	72.47	89.35
	0.44	0.80	1.28	0.95	0.81	1.13	2.02	3.49
With spouse	88.48	89.75	85.98	90.24	89.44	94.61	77.23	85.09
	0.46	0.95	1.85	0.70	0.74	1.00	1.72	3.57
With children	87.45	87.22	87.65	95.02	90.51	100.00	74.16	84.19
	0.86	2.13	1.43	1.32	1.77	0.00	3.13	6.90
With others	81.96	90.18	82.18	86.99	92.11	77.49	63.99	79.35
	1.25	2.15	2.18	2.56	2.34	9.30	3.30	9.36

Table 3-2 Physician Services User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic Socioeconomic, and Health Characteristics, 1999

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	87.61	89.43	84.60	90.44	90.07	95.21	73.83	85.56
	0.30	0.62	0.84	0.50	0.56	0.85	1.10	2.51
Race/Ethnicity								
White non-Hispanic	88.82	90.47	86.14	90.43	90.55	95.55	75.36	86.48
	0.32	0.69	1.12	0.52	0.60	0.88	1.27	3.72
Black non-Hispanic	81.78	84.52	82.42	93.45	85.82	90.54	70.61	88.89
	1.03	1.83	1.70	2.54	2.53	6.97	2.90	6.13
Hispanic	82.87	87.01	82.09	90.61	86.34	91.29	67.77	82.08
	1.16	1.74	2.17	3.58	2.82	5.16	4.74	2.50
Other	85.45	87.28	86.95	87.43	89.39	89.86	73.37	83.82
	1.49	2.82	3.32	3.83	2.93	10.54	4.94	10.57
Income								
\$5,000 or less	82.02	88.68	81.85	86.74	88.79	100.00	60.83	88.54
	1.61	2.18	2.37	3.20	3.31	0.00	6.20	2.08
\$5,001 - \$10,000	84.12	89.27	85.51	89.56	89.58	97.44	65.88	80.24
	0.73	1.35	1.15	1.32	2.10	1.84	2.37	5.22
\$10,001 - \$15,000	86.77	88.32	84.23	89.88	90.03	94.95	76.70	87.47
	0.74	1.16	2.12	1.23	1.50	2.91	2.36	3.95
\$15,001 - \$20,000	88.99	91.28	81.37	91.07	91.26	96.08	73.96	93.77
	0.86	1.59	5.91	1.35	1.33	1.98	3.39	4.78
\$20,001 - \$25,000	89.67	91.00	86.32	90.87	90.75	94.29	78.50	78.18
	0.89	1.39	6.38	1.81	1.35	2.30	4.02	11.35
\$25,001 - \$30,000	89.09	87.89	75.29	91.57	87.80	100.00	85.48	77.46
	0.96	2.02	11.18	1.65	1.74	0.00	4.29	24.11
\$30,001 - \$35,000	89.70	88.38	100.00	91.79	89.74	95.93	84.60	72.06
	1.19	2.05	0.00	1.96	1.94	2.34	5.66	26.69
\$35,001 - \$40,000	90.00	92.54	68.23	87.54	90.90	95.19	80.58	100.00
	1.45	2.25	27.19	3.08	1.65	2.63	6.37	0.00
More than \$40,000	90.00	88.73	92.50	91.78	90.21	92.31	79.84	89.23
	0.70	2.25	7.79	1.23	1.18	1.89	5.33	8.10

Table 3-2 Physician Services User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic Socioeconomic, and Health Characteristics, 1999

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	87.61	89.43	84.60	90.44	90.07	95.21	73.83	85.56
	0.30	0.62	0.84	0.50	0.56	0.85	1.10	2.51
Health Status								
Excellent	78.97	83.69	73.50	82.54	82.26	87.00	47.94	80.00
	0.83	1.62	4.00	1.84	1.52	3.09	4.17	12.34
Very Good	85.96	87.82	71.48	90.82	88.19	96.04	67.55	78.33
	0.65	1.10	2.95	0.90	1.24	0.92	2.80	6.85
Good	89.76	91.01	85.07	91.30	92.64	98.00	78.47	85.46
	0.44	0.94	1.34	0.96	0.77	1.21	1.82	4.98
Fair	91.56	92.95	88.46	94.20	93.82	96.94	85.73	92.68
	0.54	0.97	1.33	1.00	1.03	1.89	2.03	3.50
Poor	90.37	96.01	89.97	92.44	94.49	96.30	78.44	85.68
	0.82	1.25	1.20	1.97	1.36	3.77	2.88	6.03
Functional Limitation								
None	84.77	86.63	77.23	88.41	87.10	93.42	66.73	87.54
	0.47	0.96	1.90	0.84	0.86	1.28	1.81	3.19
IADL only	88.91	91.88	83.55	92.48	93.57	95.88	76.86	82.61
	0.72	1.50	1.79	1.28	1.11	1.95	3.01	4.35
One to two ADLs	91.62	92.63	90.11	93.42	94.30	98.26	82.47	86.53
	0.52	0.92	1.43	0.94	0.87	1.01	1.94	5.63
Three to six ADLs	90.29	94.93	88.53	92.19	92.07	95.84	81.07	87.65
	0.76	1.15	1.61	1.49	1.41	2.45	2.37	6.14

Table 3-2 Physician Services User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic Socioeconomic, and Health Characteristics, 1999

Community Residents¹

Beneficiary Characteristic	Total	Medicare Risk HMO ²	Supplemental Health Insurance				Medicare Fee-For-Service Only	Other
			Medicaid	Individually-Purchased	Employer-Sponsored	Both Types of		
				Private Insurance	Private Insurance	Private Insurance		
Percent of Beneficiaries With at Least One Physician Service								
All Beneficiaries	87.61	89.43	84.60	90.44	90.07	95.21	73.83	85.56
	0.30	0.62	0.84	0.50	0.56	0.85	1.10	2.51
Metropolitan Area Resident								
Yes	87.73	89.35	83.45	90.81	90.25	96.18	73.02	85.14
	0.37	0.62	1.06	0.66	0.63	0.93	1.26	2.63
No	87.23	91.24	87.50	89.78	89.44	92.33	75.53	86.64
	0.46	3.03	1.18	0.81	1.20	1.92	2.03	5.80

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 25 interview (fall 1999), and beneficiaries who resided in the community at the time of the round 22 interview (fall 1998) who died prior to the round 25 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."