

Table 3-1 Outpatient Hospital User Rates for Non-institutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2001

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	39.71	31.44	40.93	42.25	43.09	47.20	34.30	34.69
	0.71	1.32	1.19	1.29	0.99	2.53	1.51	2.96
Medicare Status ³								
Aged								
65 - 74 years	39.31	31.94	42.13	42.38	41.96	47.69	32.55	31.87*
	0.91	1.85	2.53	1.75	1.50	3.40	1.95	5.07
75 - 84 years	41.59	31.22	41.68	45.86	44.20	49.05	34.11	39.06*
	0.83	1.85	2.03	1.56	1.21	3.66	2.68	6.09
85 years and older	29.93	23.84	28.82	32.51	33.42	34.55*	22.82	26.81*
	1.20	2.67	3.04	2.27	2.26	4.92	2.58	8.18
Disabled								
Under 45 years	40.75	44.27*	38.28	39.56*	55.61	63.67*	37.87	33.88*
	1.72	8.74	2.12	14.44	4.69	33.92	4.03	10.48
45 - 64 years	44.82	37.42*	45.30	37.05*	52.41	56.25*	42.11	39.14*
	1.78	4.95	2.72	4.67	2.67	18.10	3.64	7.34
Gender								
Male	38.64	31.54	36.76	40.56	42.33	42.86	35.88	42.34
	0.89	2.00	1.86	1.78	1.30	3.65	1.88	4.16
Female	40.56	31.37	43.49	43.37	43.73	50.28	32.32	27.83*
	0.79	1.53	1.51	1.39	1.31	3.08	1.95	3.98
Living Arrangement								
Lives alone	37.48	30.65	40.88	40.70	38.26	47.73	30.34	32.77*
	0.86	1.87	1.62	1.55	1.53	4.29	2.13	6.51
With spouse	41.83	33.90	40.20	43.20	45.05	48.22	37.78	39.48
	0.93	2.19	2.76	1.59	1.21	3.06	2.34	4.62
With children	37.88	25.81	45.60	44.13	41.25	38.50*	25.93	28.80*
	1.46	2.66	2.71	3.27	2.94	7.99	3.05	8.61
With others	36.62	25.15*	37.14	39.95	43.53	28.34*	37.37	25.50*
	1.54	3.61	2.48	3.97	4.65	10.44	3.29	7.36

Table 3-1 Outpatient Hospital User Rates for Non-institutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2001

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	39.71	31.44	40.93	42.25	43.09	47.20	34.30	34.69
	0.71	1.32	1.19	1.29	0.99	2.53	1.51	2.96
Race/Ethnicity								
White non-Hispanic	40.74	32.71	41.53	42.64	43.69	47.74	35.90	32.89
	0.83	1.55	1.82	1.34	1.09	2.53	1.69	3.32
Black non-Hispanic	37.58	31.75	41.76	42.45	40.38	31.94*	30.64	40.40*
	1.49	3.83	2.40	4.63	3.59	10.20	2.95	8.57
Hispanic	33.56	25.33	40.79	31.45*	37.78	49.17*	26.85	36.71*
	1.43	3.52	2.64	4.39	3.59	15.10	3.77	14.00
Other	36.55	24.33*	36.67	41.37*	39.42	51.14*	37.41*	44.26*
	2.11	4.59	4.14	5.33	4.48	17.29	5.96	13.84
Income								
\$5,000 or less	36.82	27.43*	41.33	40.53*	33.57*	68.80*	30.43*	28.25*
	2.54	7.12	3.80	7.60	6.33	14.56	5.07	9.66
\$5,001 - \$10,000	37.03	30.96	40.48	36.31	36.75	48.64*	30.10	38.93*
	1.07	2.53	1.52	2.63	3.98	12.93	2.14	8.29
\$10,001 - \$15,000	38.15	29.15	41.27	45.06	39.74	48.19*	32.91	30.96*
	0.96	2.57	2.89	1.73	2.24	4.93	2.44	5.96
\$15,001 - \$20,000	41.06	33.22	50.84*	39.20	47.60	52.06*	36.15	34.46*
	1.37	3.09	5.71	2.63	2.29	5.96	3.02	9.12
\$20,001 - \$25,000	39.90	30.17	32.44*	43.44	44.42	48.26*	29.77	41.82*
	1.40	2.71	12.40	2.66	2.21	6.73	3.93	11.07
\$25,001 - \$30,000	41.43	35.63	50.84*	45.08	41.25	40.52*	41.36*	43.43*
	1.94	3.47	12.29	3.46	2.63	6.26	5.35	14.89
\$30,001 - \$35,000	40.67	30.19*	13.12*	42.26	41.15	50.09*	48.51*	23.29*
	2.04	4.85	16.75	4.07	3.30	9.05	6.37	16.97
\$35,001 - \$40,000	42.90	31.37*	19.98*	44.96	45.41	46.35*	41.86*	69.19*
	2.38	4.36	29.71	4.38	2.94	9.16	7.60	20.57
More than \$40,000	41.30	33.30	32.40*	41.96	43.81	46.61	35.11	18.44*
	1.14	3.70	24.33	2.16	1.89	4.09	4.24	7.25

Table 3-1 Outpatient Hospital User Rates for Non-institutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2001

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	39.71	31.44	40.93	42.25	43.09	47.20	34.30	34.69
	0.71	1.32	1.19	1.29	0.99	2.53	1.51	2.96
Health Status								
Excellent	30.21	26.78	22.16*	32.13	34.74	37.99*	20.94	26.71*
	1.22	2.85	4.73	2.58	2.07	4.88	3.20	10.37
Very Good	37.34	31.92	31.27	40.08	41.15	42.83	30.83	25.74*
	1.01	2.15	3.16	2.26	1.46	3.69	2.62	5.58
Good	39.71	28.99	37.18	45.71	42.77	48.53	33.10	43.71*
	1.06	2.33	1.88	1.78	1.69	3.79	2.44	6.29
Fair	45.20	35.90	47.60	49.24	48.95	60.13	35.48	36.03*
	0.95	2.40	2.08	2.23	1.73	5.95	3.01	5.33
Poor	48.62	43.59	46.65	43.17	53.26	66.04*	53.05	28.99*
	1.70	4.70	2.33	3.69	3.22	10.91	3.67	9.32
Functional Limitation								
None	35.98	28.27	39.77	39.14	38.96	43.13	28.04	33.39*
	0.86	1.51	2.07	1.70	1.33	3.20	1.70	4.37
IADL only	44.88	34.99	41.45	51.53	47.06	56.20	41.06	42.35*
	1.26	2.86	2.21	2.38	2.23	6.35	3.08	7.69
One to two ADLs	44.47	38.08	41.38	45.17	50.57	54.86	39.90	32.02*
	1.10	2.90	1.96	1.90	1.99	5.18	3.22	6.66
Three to six ADLs	41.52	35.18	41.77	39.15	45.90	49.05*	41.04	38.54*
	1.34	3.19	2.74	2.82	2.68	6.88	4.16	8.78

Table 3-1 Outpatient Hospital User Rates for Non-institutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2001

Community Residents¹

Beneficiary Characteristic	Total	Medicare Risk HMO ²	Supplemental Health Insurance				Medicare Fee-For-Service Only	Other
			Individually Purchased		Employer-Sponsored	Both Types of		
			Medicaid	Private Insurance	Private Insurance	Private Insurance		
Percent of Beneficiaries With at Least One Outpatient Hospital Stay								
All Beneficiaries	39.71	31.44	40.93	42.25	43.09	47.20	34.30	34.69
	0.71	1.32	1.19	1.29	0.99	2.53	1.51	2.96
Metropolitan Area Resident								
Yes	37.49	30.90	39.90	38.88	41.08	45.73	32.46	30.87
	0.77	1.29	1.51	1.43	1.13	3.05	1.82	3.78
No	46.80	49.45*	43.57	48.67	50.46	51.29	38.69	42.70*
	1.68	8.45	1.78	2.54	1.87	4.61	2.80	5.53

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 Non-institutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2001

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	89.45	90.21	86.34	92.13	92.06	94.02	79.22	90.20
	0.30	0.70	0.90	0.50	0.55	0.97	1.20	2.07
Medicare Status ³								
Aged								
65 - 74 years	87.64	88.04	85.62	90.07	89.73	90.72	76.69	90.15
	0.51	1.02	1.90	0.92	0.99	1.56	1.98	3.73
75 - 84 years	92.49	92.97	87.70	93.93	94.45	97.76	84.05	84.10
	0.39	0.91	1.49	0.60	0.58	0.94	1.66	4.54
85 years and older	91.85	92.45	89.25	94.06	94.66	98.83	77.65	100.00*
	0.59	1.52	1.93	0.94	1.01	1.21	2.72	0.00
Disabled								
Under 45 years	80.87	91.38*	82.03	85.54*	92.07	100.00*	67.00	73.53*
	1.22	4.13	1.62	7.49	2.48	0.00	3.25	13.75
45 - 64 years	89.01	90.28	87.86	91.04	94.18	100.00*	83.36	97.62*
	1.04	3.44	1.84	2.79	1.86	0.00	2.50	1.72
Gender								
Male	87.55	89.59	81.26	91.29	91.67	90.76	76.73	86.00
	0.49	1.07	1.64	0.67	0.73	1.79	1.48	3.20
Female	90.96	90.69	89.47	92.68	92.40	96.33	82.35	93.96
	0.42	0.92	1.04	0.65	0.79	0.96	1.68	1.95
Living Arrangement								
Lives alone	88.98	91.92	86.94	91.18	92.36	96.41	74.54	90.10
	0.55	1.06	1.37	0.96	0.98	1.41	2.19	3.13
With spouse	91.00	89.97	90.82	92.54	92.10	94.65	83.93	93.62
	0.36	0.89	1.50	0.63	0.66	1.31	1.55	2.27
With children	88.32	88.73	86.66	95.04	91.45	77.79*	78.92	91.61*
	1.03	2.56	1.87	1.48	2.07	6.13	3.39	4.57
With others	82.40	86.70	80.53	89.81	90.63	81.57*	70.40	73.20*
	1.28	3.15	2.33	2.13	2.28	16.16	3.29	7.98

Table 3-2 Physician Services User Rates for Non-institutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2001

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	89.45	90.21	86.34	92.13	92.06	94.02	79.22	90.20
	0.30	0.70	0.90	0.50	0.55	0.97	1.20	2.07
Race/Ethnicity								
White non-Hispanic	90.79	90.85	90.13	92.37	92.18	94.31	81.89	90.92
	0.34	0.72	1.13	0.49	0.60	1.00	1.25	2.45
Black non-Hispanic	81.55	87.37	78.45	85.91	91.99	95.96*	69.54	84.12*
	1.17	2.25	2.26	4.10	1.81	4.11	3.04	7.20
Hispanic	86.96	89.01	86.55	91.00	92.74	83.24*	77.51	82.54*
	1.19	2.44	1.37	2.92	2.52	12.34	4.44	11.81
Other	86.89	88.97	86.41	94.04	87.49	94.93*	73.97	95.60*
	1.37	3.41	2.31	2.42	3.64	5.58	5.74	4.14
Income								
\$5,000 or less	83.04	89.77	78.94	92.52	89.37	100.00*	79.97	76.83*
	2.02	3.99	3.36	3.54	5.89	0.00	3.81	10.61
\$5,001 - \$10,000	85.61	89.10	87.29	91.55	89.05	95.10*	69.38	80.05*
	0.72	1.98	1.02	1.83	2.57	5.42	2.71	6.14
\$10,001 - \$15,000	88.32	91.48	88.62	92.01	90.39	91.30*	76.36	93.70
	0.72	1.43	2.00	1.21	1.61	4.25	2.32	2.82
\$15,001 - \$20,000	90.36	92.45	81.34	90.46	93.35	100.00	82.00	87.33*
	0.79	1.50	5.39	1.62	1.32	0.00	2.87	5.65
\$20,001 - \$25,000	91.22	91.33	92.50*	93.92	91.83	98.49	77.80	94.95*
	0.68	1.50	7.31	1.12	0.96	1.55	4.62	3.51
\$25,001 - \$30,000	89.77	90.03	96.43*	89.40	90.63	86.53	87.28	93.77*
	0.92	2.33	3.64	2.32	1.17	5.06	3.25	4.98
\$30,001 - \$35,000	91.45	86.98	79.16*	93.77	90.86	94.24	93.43	100.00*
	1.25	2.92	22.65	2.12	2.09	3.28	3.86	0.00
\$35,001 - \$40,000	90.96	89.38	100.00*	91.68	92.88	93.16*	77.42*	96.37*
	1.20	3.62	0.00	2.28	1.79	5.51	7.19	3.75
More than \$40,000	92.77	88.26	88.23*	93.61	93.75	94.30	89.71	100.00*
	0.70	2.36	10.90	1.04	0.98	1.56	2.25	0.00

Table 3-2 Physician Services User Rates for Non-institutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2001

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	89.45	90.21	86.34	92.13	92.06	94.02	79.22	90.20
	0.30	0.70	0.90	0.50	0.55	0.97	1.20	2.07
Health Status								
Excellent	81.59	82.96	73.38	85.84	84.23	90.81	63.59	84.58*
	1.04	2.09	4.40	1.55	1.58	3.18	3.49	8.65
Very Good	88.53	89.32	78.49	91.51	91.06	91.38	77.24	92.52
	0.62	1.21	3.00	1.00	1.27	2.28	2.30	3.34
Good	91.33	92.17	86.26	93.66	93.98	96.63	81.78	87.73
	0.46	1.11	1.23	0.89	0.83	0.61	2.06	3.56
Fair	91.50	92.76	88.16	95.87	95.21	97.43	82.24	91.09
	0.52	1.45	1.63	0.96	1.15	1.55	1.91	3.36
Poor	93.53	96.77	92.32	94.98	95.88	97.02*	88.70	94.62*
	0.77	1.42	1.29	2.38	1.07	2.98	2.48	4.55
Functional Limitation								
None	87.04	88.06	79.28	89.88	89.85	90.89	75.13	88.20
	0.49	0.92	2.07	0.72	0.89	1.44	1.79	3.02
IADL only	92.50	95.14	88.27	95.42	96.19	98.73	82.38	91.57*
	0.54	1.28	1.57	1.08	0.75	0.91	2.21	4.29
One to two ADLs	91.88	92.38	90.56	95.42	93.73	99.38	81.88	94.68*
	0.53	1.61	1.15	0.90	1.03	0.65	2.07	3.19
Three to six ADLs	92.31	92.87	88.48	94.82	96.14	98.13	87.66	90.48*
	0.74	2.41	2.10	1.67	0.94	1.86	2.29	4.51

Table 3-2 Physician Services User Rates for Non-institutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2001

Community Residents¹

Beneficiary Characteristic	Total	Medicare Risk HMO ²	Supplemental Health Insurance				Medicare Fee-For-Service Only	Other
			Individually Purchased		Employer Sponsored	Both Types of		
			Medicaid	Private Insurance	Private Insurance	Private Insurance		
Percent of Beneficiaries With at Least One Physician Service								
All Beneficiaries	89.45	90.21	86.34	92.13	92.06	94.02	79.22	90.20
	0.30	0.70	0.90	0.50	0.55	0.97	1.20	2.07
Metropolitan Area Resident								
Yes	89.47	90.01	84.82	92.50	92.21	94.91	79.51	89.94
	0.35	0.72	1.17	0.63	0.61	1.08	1.45	2.75
No	89.40	96.90	90.17	91.42	91.49	91.53	78.68	90.72
	0.62	1.84	1.04	0.84	1.17	2.08	2.14	2.71

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."