

**Table 3.1 Inpatient Hospital User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2008**Community-Only Residents<sup>1</sup>

Beneficiary Characteristic	Total	Medicare Fee-for-Service Only	Supplemental Health Insurance				Medicare HMO <sup>2</sup>
			Medicaid	Individually-Purchased Private Insurance	Employer-Sponsored Private Insurance	Both Types of Private Insurance	
Percentage of Beneficiaries with at Least One Inpatient Hospital Stay							
All Beneficiaries	18.44	15.65	22.59	20.59	18.29	18.63	14.59
	0.44	1.38	1.24	1.05	0.73	1.68	0.82
Medicare Status <sup>3</sup>							
Aged							
65 - 74 years	13.90	11.63*	19.59	12.68	13.69	12.17*	13.28
	0.58	2.11	2.05	1.34	0.98	1.89	1.27
75 - 84 years	21.76	23.54*	23.66	27.71	22.95	21.69*	14.04
	0.72	3.65	2.06	1.82	1.41	3.01	1.31
85 years and older	26.41	23.71*	28.41	30.37	25.89	34.14*	20.31
	1.00	5.54	3.12	2.29	1.87	5.56	2.47
Disabled							
Under 45 years	18.13	16.86*	20.46	21.81*	11.29*	0.00	0.00
	1.37	4.38	1.72	15.74	3.35	0.00	0.00
45 - 64 years	21.77	15.61*	24.64	14.36*	24.62*	46.67*	18.35*
	1.87	3.19	2.90	5.20	4.02	25.40	4.49
Gender							
Male	18.57	16.47	22.66	21.58	18.06	20.52	15.15
	0.71	1.74	1.60	1.62	1.08	2.38	1.33
Female	18.33	14.53	22.54	19.93	18.52	17.17	14.11
	0.50	2.29	1.55	1.22	0.92	2.23	1.16
Living Arrangement							
Alone	18.70	13.14*	21.43	23.26	19.43	12.96*	13.93
	0.82	2.03	1.78	2.02	1.51	2.63	1.60
With spouse	16.34	12.43*	21.53	17.43	16.94	19.89	13.29
	0.51	2.40	2.45	1.23	0.93	2.09	1.04
With children	26.01	25.32*	27.14	28.14	26.05	36.36*	20.94*
	1.22	5.61	2.22	3.49	2.48	8.16	2.98
With others	20.62	23.38*	20.65	21.81*	18.28*	10.30*	20.35*
	1.62	4.83	2.39	5.22	3.67	10.81	3.73

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Beneficiary Characteristic	Total	Medicare Fee-for-Service Only	Supplemental Health Insurance				Medicare HMO <sup>2</sup>
			Medicaid	Individually-Purchased Private Insurance	Employer-Sponsored Private Insurance	Both Types of Private Insurance	
Percentage of Beneficiaries with at Least One Inpatient Hospital Stay							
All Beneficiaries	18.44	15.65	22.59	20.59	18.29	18.63	14.59
	0.44	1.38	1.24	1.05	0.73	1.68	0.82
Race/Ethnicity							
White non-Hispanic	18.77	15.50	25.41	21.05	18.83	17.70	14.44
	0.46	1.73	1.47	1.13	0.86	1.73	0.85
Black non-Hispanic	19.42	16.53*	22.72	15.64*	19.85*	21.96*	14.05*
	1.49	3.92	2.54	6.66	2.95	15.57	2.75
Hispanic	15.34	12.98*	16.53	12.83*	12.58*	37.32*	16.71*
	1.33	3.97	2.07	6.00	2.65	25.84	3.24
Other	16.76	18.83*	19.28*	15.35*	12.32*	43.84*	12.95*
	1.81	7.05	2.89	5.43	2.44	11.88	4.29
Income							
Less than \$5,000	19.68*	7.85*	17.33*	44.88*	14.70*	0.00	19.47*
	2.92	4.44	4.16	11.54	6.06	0.00	7.79
\$5,000 - \$9,999	22.00	18.51*	22.87	18.46*	22.10*	12.23*	20.65*
	1.34	4.02	1.74	4.39	4.25	13.79	4.29
\$10,000 - \$14,999	22.46	17.56*	24.27	30.70	24.77	15.74*	12.84*
	1.31	3.51	2.22	2.92	2.95	6.99	2.12
\$15,000 - \$19,999	19.59	15.87*	20.60*	20.33*	24.37	29.22*	14.71*
	1.39	3.23	3.31	3.01	2.77	7.10	1.95
\$20,000 - \$24,999	18.84	16.94*	21.28*	19.33*	18.97	19.20*	18.55
	1.15	4.08	5.48	2.63	2.05	6.03	2.20
\$25,000 - \$29,999	18.72	20.17*	13.73*	24.34*	21.03	23.98*	11.16*
	1.34	4.69	7.13	3.02	2.46	6.54	2.35
\$30,000 - \$39,999	17.21	15.37*	18.89*	17.62*	17.88	19.70*	15.64
	1.04	4.99	7.65	2.12	1.70	4.69	1.98
\$40,000 - \$49,999	16.48	8.44*	18.42*	14.54*	17.49	15.49*	17.16*
	1.38	5.79	13.52	2.77	2.00	5.05	3.11
\$50,000 or more	14.25	4.75*	22.96*	16.51	15.00	16.03*	10.52*
	0.73	2.39	13.35	2.38	1.19	2.44	1.59

**Table 3.1 Inpatient Hospital User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2008**Community-Only Residents<sup>1</sup>

Beneficiary Characteristic	Total	Medicare Fee-for-Service Only	Supplemental Health Insurance				Medicare HMO <sup>2</sup>
			Medicaid	Individually-Purchased Private Insurance	Employer-Sponsored Private Insurance	Both Types of Private Insurance	
Percentage of Beneficiaries with at Least One Inpatient Hospital Stay							
All Beneficiaries	18.44	15.65	22.59	20.59	18.29	18.63	14.59
	0.44	1.38	1.24	1.05	0.73	1.68	0.82
Health Status							
Excellent	7.63	10.07*	14.43*	8.89*	6.93*	6.64*	5.35*
	0.72	3.32	4.62	1.56	1.08	1.95	1.15
Very good	10.75	5.83*	8.95*	14.51	11.65	12.06*	8.45
	0.60	1.86	1.80	1.48	1.10	2.33	1.04
Good	19.05	15.43*	19.39	20.35	20.41	25.04*	15.84
	0.82	2.65	1.78	1.75	1.49	3.77	1.35
Fair	28.24	21.59*	25.04	35.00	31.87	41.10*	25.87
	1.01	3.32	2.21	3.35	2.22	7.39	2.85
Poor	39.95	26.82*	38.15	59.50	41.42	43.40*	37.86*
	2.10	6.29	3.10	5.05	4.72	16.20	4.78
Functional Limitation							
None	12.38	12.16	15.12	13.50	12.43	10.67*	10.61
	0.42	1.57	1.53	1.01	0.77	1.58	0.90
IADL only <sup>4</sup>	24.73	20.09*	25.56	27.98	24.76	35.72*	20.69
	0.93	3.89	2.12	2.35	1.62	5.49	2.02
One to two ADLs <sup>5</sup>	26.96	13.90*	22.55	37.53	31.28	25.03*	23.88
	1.40	3.55	2.65	3.27	2.61	6.05	3.07
Three to five ADLs	37.30	31.61*	36.09	39.89*	42.67	68.26*	27.18*
	2.49	6.86	4.12	5.80	4.27	11.82	4.48

**Table 3.1 Inpatient Hospital User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2008**Community-Only Residents<sup>1</sup>

Beneficiary Characteristic	Total	Medicare Fee-for-Service Only	Supplemental Health Insurance				Medicare HMO <sup>2</sup>
			Medicaid	Individually-Purchased Private Insurance	Employer-Sponsored Private Insurance	Both Types of Private Insurance	
Percentage of Beneficiaries with at Least One Inpatient Hospital Stay							
All Beneficiaries	18.44	15.65	22.59	20.59	18.29	18.63	14.59
	0.44	1.38	1.24	1.05	0.73	1.68	0.82
Metropolitan Area Resident							
Yes	17.90	14.04	21.72	20.42	17.71	18.60	14.99
	0.48	1.79	1.46	1.30	0.79	1.97	0.84
No	20.34	18.80	24.88	21.08	20.65	19.57*	11.76*
	1.09	1.92	2.22	1.70	1.92	3.64	2.63

Source: Medicare Current Beneficiary Survey, CY 2008 Cost and Use Public Use File.

Notes: Standard errors are shaded and italic. See Appendix A for additional information on standard errors. See Appendix B for definitions of terms and variables.

Values followed by an asterisk (\*) indicate that the estimates are based on cell counts of less than 50 sample persons.

- 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 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, 2008**Community-Only Residents<sup>1</sup>

Beneficiary Characteristic	Total	Medicare Fee-for-Service Only	Supplemental Health Insurance				Medicare HMO <sup>2</sup>
			Medicaid	Individually-Purchased Private Insurance	Employer-Sponsored Private Insurance	Both Types of Private Insurance	
Percentage of Beneficiaries with at Least One Outpatient Hospital Visit							
All Beneficiaries	70.37	59.66	75.67	75.20	71.58	80.02	62.30
	0.64	2.16	1.00	1.19	0.98	2.19	1.22
Medicare Status <sup>3</sup>							
Aged							
65 - 74 years	66.03	53.54	71.05	70.74	67.54	75.92	59.45
	0.82	3.11	2.24	1.95	1.45	3.55	1.84
75 - 84 years	74.68	65.57	76.52	81.56	76.39	84.74	64.95
	1.01	4.09	2.39	1.63	1.36	2.71	1.60
85 years and older	72.28	69.54*	71.57	75.32	74.94	81.36	63.59
	1.18	6.41	2.79	2.72	2.01	4.48	2.57
Disabled							
Under 45 years	73.08	62.59	76.45	60.06*	75.00	26.41*	44.90*
	1.51	5.09	1.62	21.86	4.74	33.62	11.90
45 - 64 years	74.79	63.18	81.00	73.26*	77.07	100.00*	68.66
	1.83	4.21	2.63	9.52	4.43	0.00	4.63
Gender							
Male	67.20	59.29	75.21	71.68	66.14	80.97	61.25
	0.94	2.87	1.62	2.26	1.50	2.79	1.77
Female	73.03	60.14	75.97	77.55	76.75	79.30	63.21
	0.73	3.46	1.23	1.29	1.07	2.92	1.57
Living Arrangement							
Alone	72.81	55.79	78.43	78.55	74.87	74.83	64.32
	0.96	3.56	1.52	1.78	1.71	4.56	2.15
With spouse	69.47	59.31	74.02	74.37	71.24	82.82	61.68
	0.86	3.51	2.30	1.73	1.21	2.45	1.88
With children	69.62	69.22	77.20	69.41	64.19	79.32*	61.66
	1.63	4.47	1.94	4.55	2.66	7.33	3.86
With others	68.49	60.98	70.67	71.45	70.52	100.00*	62.08
	2.03	6.59	3.11	6.19	4.40	0.00	4.99

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Beneficiary Characteristic	Total	Medicare Fee-for-Service Only	Supplemental Health Insurance				Medicare HMO <sup>2</sup>
			Medicaid	Individually-Purchased Private Insurance	Employer-Sponsored Private Insurance	Both Types of Private Insurance	
Percentage of Beneficiaries with at Least One Outpatient Hospital Visit							
All Beneficiaries	70.37	59.66	75.67	75.20	71.58	80.02	62.30
	0.64	2.16	1.00	1.19	0.98	2.19	1.22
Race/Ethnicity							
White non-Hispanic	71.29	59.49	77.04	74.86	73.16	79.51	63.61
	0.71	2.24	1.63	1.21	1.07	2.25	1.37
Black non-Hispanic	69.42	62.81	75.53	86.37*	66.43	85.60*	59.82
	2.01	6.14	2.39	5.40	3.70	9.27	3.71
Hispanic	65.43	51.57*	71.58	78.29*	62.16	100.00*	60.02
	1.73	9.61	2.82	6.80	5.24	0.00	3.97
Other	67.22	65.41*	76.84	74.99*	61.31	84.12*	48.14*
	2.62	8.24	3.56	9.06	5.31	10.10	5.94
Income							
Less than \$5,000	69.75	68.57*	78.82	57.62*	72.72*	73.26*	60.39*
	3.32	10.76	4.46	11.51	7.59	17.92	8.48
\$5,000 - \$9,999	72.22	62.11	75.27	67.58	72.87	83.94*	56.63
	1.33	5.02	1.37	6.11	5.67	15.73	5.06
\$10,000 - \$14,999	71.31	58.82	75.19	78.51	73.92	68.65*	62.35
	1.52	4.08	1.91	2.85	3.36	13.39	3.28
\$15,000 - \$19,999	70.86	55.21	78.96	74.01	78.45	92.33*	62.81
	1.44	5.04	2.93	3.45	2.69	4.24	3.33
\$20,000 - \$24,999	66.82	53.24	80.47	72.94	65.79	88.86*	63.54
	1.72	5.46	5.78	3.44	2.68	4.90	3.21
\$25,000 - \$29,999	69.79	79.68*	65.89*	79.42	69.12	77.46*	60.67
	1.82	6.23	10.58	3.29	2.91	6.54	3.17
\$30,000 - \$39,999	71.32	66.48	78.54*	77.39	75.85	71.00	60.56
	1.51	6.36	8.47	3.49	2.13	7.05	2.77
\$40,000 - \$49,999	73.90	67.17*	90.44*	68.65	77.83	79.72*	67.59
	1.79	9.99	9.81	4.16	2.40	6.05	3.66
\$50,000 or more	68.27	42.24*	65.52*	77.76	66.88	81.29	62.33
	1.30	8.55	13.88	2.43	1.78	2.71	2.82

**Table 3.2 Outpatient Hospital User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2008**Community-Only Residents<sup>1</sup>

Beneficiary Characteristic	Total	Medicare Fee-for-Service Only	Supplemental Health Insurance				Medicare HMO <sup>2</sup>
			Medicaid	Individually-Purchased Private Insurance	Employer-Sponsored Private Insurance	Both Types of Private Insurance	
Percentage of Beneficiaries with at Least One Outpatient Hospital Visit							
All Beneficiaries	70.37	59.66	75.67	75.20	71.58	80.02	62.30
	0.64	2.16	1.00	1.19	0.98	2.19	1.22
Health Status							
Excellent	60.87	52.91*	64.57	69.30	62.54	68.67	48.96
	1.65	5.65	4.96	3.03	2.47	6.02	3.06
Very good	66.35	60.11	62.29	74.21	67.60	80.22	58.39
	1.08	4.30	3.06	2.53	1.66	3.19	1.96
Good	71.02	50.37	71.48	75.31	74.85	82.17	67.13
	0.98	3.48	1.74	2.16	1.44	3.96	2.28
Fair	78.35	70.91	82.34	81.04	78.63	89.85	72.30
	1.20	4.29	1.60	3.10	2.52	3.36	3.01
Poor	81.73	67.34	87.15	87.14	84.80	100.00*	67.23
	1.71	6.83	2.63	3.99	3.31	0.00	4.84
Functional Limitation							
None	66.54	56.75	70.94	73.63	67.28	77.50	58.99
	0.77	2.65	1.89	1.65	1.19	2.67	1.38
IADL only <sup>4</sup>	75.49	60.64	77.30	77.40	79.70	82.77	68.96
	1.12	4.82	1.79	2.70	1.90	4.50	2.38
One to two ADLs <sup>5</sup>	76.37	60.47	81.15	77.78	78.80	88.11	70.89
	1.54	5.60	2.22	3.22	2.64	6.39	3.69
Three to five ADLs	78.17	78.98*	78.91	84.37	78.34	95.49*	65.13
	1.73	5.95	3.02	4.08	3.92	4.72	5.53

**Table 3.2 Outpatient Hospital User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2008**Community-Only Residents<sup>1</sup>

Beneficiary Characteristic	Total	Medicare Fee-for-Service Only	Supplemental Health Insurance				Medicare HMO <sup>2</sup>
			Medicaid	Individually-Purchased Private Insurance	Employer-Sponsored Private Insurance	Both Types of Private Insurance	
Percentage of Beneficiaries with at Least One Outpatient Hospital Visit							
All Beneficiaries	70.37	59.66	75.67	75.20	71.58	80.02	62.30
	0.64	2.16	1.00	1.19	0.98	2.19	1.22
Metropolitan Area Resident							
Yes	68.12	54.94	73.77	71.16	69.47	78.01	62.23
	0.75	2.81	1.12	1.62	1.12	2.61	1.33
No	78.55	69.01	82.06	83.49	80.26	92.10	62.85
	1.27	3.20	1.99	1.43	2.18	2.59	3.22

Source: Medicare Current Beneficiary Survey, CY 2008 Cost and Use Public Use File.

Notes: Standard errors are shaded and italic. See Appendix A for additional information on standard errors. See Appendix B for definitions of terms and variables.

Values followed by an asterisk (\*) indicate that the estimates are based on cell counts of less than 50 sample persons.

- 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 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, 2008**Community-Only Residents<sup>1</sup>

Beneficiary Characteristic	Total	Medicare Fee-for-Service Only	Supplemental Health Insurance				Medicare HMO <sup>2</sup>
			Medicaid	Individually-Purchased Private Insurance	Employer-Sponsored Private Insurance	Both Types of Private Insurance	
Percentage of Beneficiaries with at Least One Physician/Supplier Service							
All Beneficiaries	95.35	83.96	94.81	97.37	97.04	98.14	95.31
	0.27	1.48	0.57	0.55	0.38	0.69	0.46
Medicare Status <sup>3</sup>							
Aged							
65 - 74 years	94.04	77.11	93.27	95.55	96.14	96.92	94.84
	0.49	2.63	1.30	1.02	0.58	1.28	0.75
75 - 84 years	97.79	93.40	96.11	100.00	98.85	99.57	95.79
	0.27	2.25	0.96	0.00	0.38	0.44	0.67
85 years and older	97.75	93.40	95.63	99.07	99.44	98.50	95.80
	0.42	2.87	1.48	0.54	0.34	1.49	1.17
Disabled							
Under 45 years	89.85	81.07	92.41	76.13*	88.02	100.00*	81.63*
	1.12	3.92	1.02	20.43	3.66	0.00	8.69
45 - 64 years	94.58	88.05	96.70	89.61*	95.65	100.00*	96.65
	0.95	3.12	1.16	8.07	1.83	0.00	1.66
Gender							
Male	94.55	83.72	93.51	96.78	96.23	99.66	95.11
	0.36	1.86	0.89	0.95	0.57	0.35	0.73
Female	96.02	84.27	95.66	97.77	97.81	96.97	95.49
	0.38	2.82	0.74	0.60	0.48	1.17	0.67
Living Arrangement							
Alone	95.39	83.28	95.68	97.53	97.03	95.69	95.58
	0.46	2.72	0.82	0.86	0.72	1.95	0.97
With spouse	95.88	83.30	94.68	97.55	97.42	99.44	95.32
	0.36	2.58	1.32	0.78	0.46	0.39	0.66
With children	94.08	83.50	96.22	94.99	93.90	97.60*	94.65
	0.92	4.23	0.84	2.55	2.07	2.54	1.88
With others	93.65	88.07	92.12	98.94	97.72	100.00*	96.04
	1.00	3.56	1.64	1.08	0.98	0.00	1.47

**Table 3.3 Physician/Supplier Services User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2008**Community-Only Residents<sup>1</sup>

Beneficiary Characteristic	Total	Medicare Fee-for-Service Only	Supplemental Health Insurance				Medicare HMO <sup>2</sup>
			Medicaid	Individually-Purchased Private Insurance	Employer-Sponsored Private Insurance	Both Types of Private Insurance	
Percentage of Beneficiaries with at Least One Physician/Supplier Service							
All Beneficiaries	95.35	83.96	94.81	97.37	97.04	98.14	95.31
	0.27	1.48	0.57	0.55	0.38	0.69	0.46
Race/Ethnicity							
White non-Hispanic	96.15	85.63	95.32	97.38	97.64	98.25	95.91
	0.26	1.51	0.70	0.59	0.38	0.71	0.41
Black non-Hispanic	92.18	80.01	94.74	100.00*	93.17	91.19*	92.89
	0.90	4.33	1.29	0.00	1.67	8.34	1.89
Hispanic	91.55	79.24	93.43	97.00*	90.84	100.00*	92.53
	1.33	7.16	1.60	3.15	3.12	0.00	2.41
Other	95.04	82.69*	94.96	95.30*	98.87	100.00*	96.60
	1.26	7.03	1.71	4.80	0.84	0.00	2.44
Income							
Less than \$5,000	94.25	88.03*	91.94	100.00*	93.28*	100.00*	98.24*
	1.59	7.44	2.45	0.00	4.86	0.00	1.35
\$5,000 - \$9,999	92.79	84.39	93.70	88.38	94.55	100.00*	94.16
	0.92	4.55	1.02	5.35	3.30	0.00	2.62
\$10,000 - \$14,999	94.62	82.20	96.58	98.06	96.67	100.00*	93.86
	0.77	3.74	0.77	1.05	1.74	0.00	1.81
\$15,000 - \$19,999	94.01	85.93	94.15	96.32	95.82	97.25*	95.01
	0.89	3.15	1.92	1.59	1.57	2.66	1.23
\$20,000 - \$24,999	93.81	80.37	93.99	96.42	94.59	98.18*	95.43
	0.89	4.61	3.54	2.00	1.47	1.91	1.41
\$25,000 - \$29,999	96.57	90.99	96.31*	99.54	97.09	91.55	96.37
	0.73	3.41	2.32	0.45	1.28	5.07	1.27
\$30,000 - \$39,999	95.68	88.53	93.10*	96.12	97.74	98.63	93.59
	0.70	4.29	6.78	1.91	0.69	1.33	1.45
\$40,000 - \$49,999	97.77	81.38*	90.44*	96.67	99.01	100.00	98.16
	0.68	10.06	9.81	2.03	0.68	0.00	0.80
\$50,000 or more	97.01	74.28*	100.00*	100.00	97.34	99.13	95.82
	0.46	8.84	0.00	0.00	0.58	0.63	0.99

**Table 3.3 Physician/Supplier Services User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2008**Community-Only Residents<sup>1</sup>

Beneficiary Characteristic	Total	Medicare Fee-for-Service Only	Supplemental Health Insurance				Medicare HMO <sup>2</sup>
			Medicaid	Individually-Purchased Private Insurance	Employer-Sponsored Private Insurance	Both Types of Private Insurance	
Percentage of Beneficiaries with at Least One Physician/Supplier Service							
All Beneficiaries	95.35	83.96	94.81	97.37	97.04	98.14	95.31
	0.27	1.48	0.57	0.55	0.38	0.69	0.46
Health Status							
Excellent	92.90	86.37	88.52	93.67	94.68	95.93	90.94
	0.81	4.15	2.37	2.26	0.98	2.53	1.72
Very good	95.12	82.18	90.35	97.64	97.17	98.99	94.60
	0.48	3.29	2.13	0.89	0.56	0.72	1.02
Good	95.33	78.37	94.02	97.77	98.00	97.52	96.46
	0.44	3.18	1.05	0.88	0.61	1.50	0.87
Fair	97.59	91.01	97.98	99.52	98.47	100.00	97.94
	0.39	2.49	0.65	0.50	0.66	0.00	0.84
Poor	95.78	86.16	96.92	100.00	95.72	100.00*	97.30
	0.99	4.96	1.26	0.00	2.12	0.00	1.60
Functional Limitation							
None	94.38	81.10	92.15	96.36	96.27	97.74	94.69
	0.41	1.91	1.24	0.82	0.53	0.90	0.55
IADL only <sup>4</sup>	96.82	86.35	96.13	99.41	98.78	98.24	96.43
	0.46	3.56	0.88	0.43	0.49	1.76	1.01
One to two ADLs <sup>5</sup>	96.43	86.37	97.42	98.51	97.27	100.00	96.56
	0.63	4.42	0.89	1.49	1.20	0.00	1.45
Three to five ADLs	97.62	94.51	96.94	98.98	99.74	100.00*	96.73
	0.70	3.95	1.25	1.03	0.27	0.00	2.28

**Table 3.3 Physician/Supplier Services User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2008**Community-Only Residents<sup>1</sup>

Beneficiary Characteristic	Total	Medicare Fee-for-Service Only	Supplemental Health Insurance				Medicare HMO <sup>2</sup>
			Medicaid	Individually-Purchased Private Insurance	Employer-Sponsored Private Insurance	Both Types of Private Insurance	
Percentage of Beneficiaries with at Least One Physician/Supplier Service							
All Beneficiaries	95.35	83.96	94.81	97.37	97.04	98.14	95.31
	0.27	1.48	0.57	0.55	0.38	0.69	0.46
Metropolitan Area Resident							
Yes	95.58	82.88	94.91	97.32	97.34	98.21	95.70
	0.29	2.05	0.66	0.72	0.37	0.66	0.47
No	95.15	86.43	95.20	97.45	96.99	100.00	92.60
	0.63	2.03	0.90	0.88	1.07	0.00	1.27

Source: Medicare Current Beneficiary Survey, CY 2008 Cost and Use Public Use File.

Notes: Standard errors are shaded and italic. See Appendix A for additional information on standard errors. See Appendix B for definitions of terms and variables.

Values followed by an asterisk (\*) indicate that the estimates are based on cell counts of less than 50 sample persons.

- 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 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, 2008**Community-Only Residents<sup>1</sup>

Beneficiary Characteristic	Total	Medicare Fee-for-Service Only	Supplemental Health Insurance				Medicare HMO <sup>2</sup>
			Medicaid	Individually-Purchased Private Insurance	Employer-Sponsored Private Insurance	Both Types of Private Insurance	
Percentage of Beneficiaries with at Least One Dental Service							
All Beneficiaries	43.73	22.18	22.92	46.01	54.57	69.58	44.83
	0.60	1.77	1.19	1.17	0.83	2.42	1.23
Medicare Status <sup>3</sup>							
Aged							
65 - 74 years	46.43	18.38	21.33	49.03	55.64	68.40	46.39
	0.88	2.83	2.11	2.17	1.39	3.49	1.93
75 - 84 years	46.17	26.12*	15.65	46.12	55.02	74.97	46.36
	0.92	3.85	1.79	1.76	1.53	2.97	1.81
85 years and older	39.78	32.22*	14.09*	38.97	47.60	55.84*	43.13
	1.42	6.17	2.60	3.31	2.05	5.99	3.24
Disabled							
Under 45 years	36.29	20.85*	36.21	23.87*	54.53	26.41*	35.58*
	2.02	4.47	2.21	20.43	4.79	33.62	10.94
45 - 64 years	33.66	24.18*	25.20	34.91*	54.67	86.35*	32.73*
	1.92	3.99	2.26	11.24	4.08	16.58	5.36
Gender							
Male	41.89	19.06	22.32	43.89	50.75	71.20	44.53
	0.77	2.01	1.61	1.96	1.10	3.22	1.59
Female	45.28	26.40	23.32	47.42	58.20	68.33	45.08
	0.82	3.30	1.60	1.69	1.26	3.33	1.68
Living Arrangement							
Alone	41.84	27.22	21.23	45.52	52.92	69.92	44.65
	0.92	2.95	1.41	2.22	1.89	3.63	2.12
With spouse	50.31	21.17	24.29	49.37	57.94	69.92	49.74
	0.83	2.74	2.90	1.88	1.15	2.97	1.62
With children	28.86	15.09*	21.20	34.98	38.85	72.98*	24.96
	1.64	4.16	2.57	4.60	3.26	7.94	3.23
With others	28.57	20.89*	26.50	33.32*	38.40	52.47*	28.04*
	1.67	4.22	2.14	5.64	5.36	18.57	4.76

**Table 3.4 Dental Services User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2008**Community-Only Residents<sup>1</sup>

Beneficiary Characteristic	Total	Medicare Fee-for-Service Only	Supplemental Health Insurance				Medicare HMO <sup>2</sup>
			Medicaid	Individually-Purchased Private Insurance	Employer-Sponsored Private Insurance	Both Types of Private Insurance	
Percentage of Beneficiaries with at Least One Dental Service							
All Beneficiaries	43.73	22.18	22.92	46.01	54.57	69.58	44.83
	0.60	1.77	1.19	1.17	0.83	2.42	1.23
Race/Ethnicity							
White non-Hispanic	47.34	22.26	24.48	46.51	56.46	71.39	46.93
	0.65	1.78	1.47	1.25	0.90	2.44	1.49
Black non-Hispanic	26.72	22.24*	19.12	24.49*	39.00	19.35*	31.70*
	1.50	4.80	2.07	7.25	3.28	11.66	3.97
Hispanic	35.72	23.08*	25.70	51.51*	51.04	62.31*	40.29
	2.15	5.87	2.98	8.59	3.76	25.48	4.50
Other	32.19	19.97*	17.69*	41.67*	47.14	51.47*	42.06*
	2.55	6.54	3.71	8.22	5.37	15.07	6.68
Income							
Less than \$5,000	35.18	31.29*	26.16*	38.33*	49.89*	26.00*	36.72*
	3.95	9.77	4.94	9.06	9.40	17.65	9.14
\$5,000 - \$9,999	23.61	15.46*	22.67	34.08*	27.12*	67.15*	26.51*
	1.57	4.10	1.79	6.37	6.12	20.40	5.46
\$10,000 - \$14,999	24.53	17.85*	22.22	32.41	32.58	43.58*	21.26
	1.30	3.47	1.77	3.23	3.94	12.72	2.70
\$15,000 - \$19,999	32.90	18.76*	23.72*	31.50	42.07	60.55*	35.41
	1.66	3.30	4.10	2.82	3.81	9.37	3.28
\$20,000 - \$24,999	38.68	27.21*	26.93*	38.54	44.36	46.36*	36.32
	1.37	6.03	5.57	3.21	2.76	8.55	2.66
\$25,000 - \$29,999	43.41	26.39*	16.05*	46.85	47.45	70.43*	39.27
	1.52	5.58	5.68	3.50	2.81	6.29	3.50
\$30,000 - \$39,999	48.95	20.80*	22.65*	46.82	52.45	60.54*	52.42
	1.49	4.55	8.02	3.28	2.17	5.70	2.86
\$40,000 - \$49,999	56.61	38.75*	43.11*	53.26	60.09	69.83*	50.88
	1.67	11.48	17.77	3.83	2.18	7.24	4.58
\$50,000 or more	68.69	31.42*	36.49*	67.04	68.50	83.99	70.27
	1.14	7.19	12.74	3.22	1.70	3.02	2.17

**Table 3.4 Dental Services User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2008**Community-Only Residents<sup>1</sup>

Beneficiary Characteristic	Total	Medicare Fee-for-Service Only	Supplemental Health Insurance				Medicare HMO <sup>2</sup>
			Medicaid	Individually-Purchased Private Insurance	Employer-Sponsored Private Insurance	Both Types of Private Insurance	
Percentage of Beneficiaries with at Least One Dental Service							
All Beneficiaries	43.73	22.18	22.92	46.01	54.57	69.58	44.83
	0.60	1.77	1.19	1.17	0.83	2.42	1.23
Health Status							
Excellent	54.26	23.16*	26.08*	52.65	61.37	77.35	52.22
	1.33	5.56	4.49	3.02	2.27	4.70	3.04
Very good	50.07	18.26*	25.26	48.20	58.72	70.81	50.95
	1.13	2.99	3.23	1.98	1.56	3.57	2.42
Good	42.11	22.18	23.89	44.06	51.24	65.25	44.95
	0.91	3.36	1.97	1.80	1.48	4.65	2.15
Fair	35.85	27.04	23.16	43.68	50.34	64.58*	30.74
	1.41	4.37	2.06	3.49	2.38	7.00	2.57
Poor	27.53	19.45*	18.59	28.01*	42.27	59.36*	26.84*
	1.97	4.87	2.53	5.01	4.77	14.85	4.47
Functional Limitation							
None	48.00	21.16	23.36	50.14	56.84	71.46	48.46
	0.80	2.16	1.68	1.60	1.12	3.02	1.77
IADL only <sup>4</sup>	40.90	24.90*	27.73	41.02	53.15	66.47	37.99
	1.15	4.07	1.84	3.08	2.03	4.73	2.67
One to two ADLs <sup>5</sup>	37.32	19.31*	21.22	36.66	52.27	65.55*	38.37
	1.53	4.24	2.71	3.76	2.95	7.28	3.36
Three to five ADLs	25.89	29.40*	15.00	35.27*	34.47	59.68*	28.90*
	1.88	6.68	2.65	5.72	4.24	11.70	5.49

**Table 3.4 Dental Services User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2008**Community-Only Residents<sup>1</sup>

Beneficiary Characteristic	Total	Medicare Fee-for-Service Only	Supplemental Health Insurance				Medicare HMO <sup>2</sup>
			Medicaid	Individually-Purchased Private Insurance	Employer-Sponsored Private Insurance	Both Types of Private Insurance	
Percentage of Beneficiaries with at Least One Dental Service							
All Beneficiaries	43.73	22.18	22.92	46.01	54.57	69.58	44.83
	0.60	1.77	1.19	1.17	0.83	2.42	1.23
Metropolitan Area Resident							
Yes	46.09	23.55	25.01	50.15	56.34	70.80	45.86
	0.72	2.06	1.51	1.41	0.99	2.92	1.35
No	36.26	19.67	17.07	38.15	48.93	65.21	37.48
	1.08	3.58	1.46	1.95	1.77	4.07	3.03

Source: Medicare Current Beneficiary Survey, CY 2008 Cost and Use Public Use File.

Notes: Standard errors are shaded and italic. See Appendix A for additional information on standard errors. See Appendix B for definitions of terms and variables.

Values followed by an asterisk (\*) indicate that the estimates are based on cell counts of less than 50 sample persons.

- 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 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, 2008**Community-Only Residents<sup>1</sup>

Beneficiary Characteristic	Total	Medicare Fee-for-Service Only	Supplemental Health Insurance				Medicare HMO <sup>2</sup>
			Medicaid	Individually-Purchased Private Insurance	Employer-Sponsored Private Insurance	Both Types of Private Insurance	
Percentage of Beneficiaries with at Least One Prescribed Medicine							
All Beneficiaries	93.79	82.44	94.91	95.52	93.68	96.45	95.53
	0.30	1.72	0.58	0.67	0.57	1.03	0.51
Medicare Status <sup>3</sup>							
Aged							
65 - 74 years	92.11	78.46	93.00	94.50	91.93	94.71	94.35
	0.49	2.82	1.31	0.97	0.92	1.91	0.92
75 - 84 years	96.54	90.59	97.20	97.89	95.42	98.88	97.18
	0.34	2.50	0.72	0.57	0.65	0.82	0.63
85 years and older	95.96	81.85	95.80	95.91	97.20	97.29	96.79
	0.58	4.92	1.50	1.14	0.81	1.94	1.05
Disabled							
Under 45 years	89.35	81.07	92.02	76.13*	88.05	26.41*	81.90*
	1.07	4.05	0.99	20.43	3.68	33.62	8.84
45 - 64 years	93.65	84.50	96.74	84.62*	95.90	100.00*	95.57
	1.01	3.21	1.25	8.11	1.53	0.00	1.99
Gender							
Male	92.56	80.65	92.97	94.94	92.69	98.03	95.09
	0.42	2.31	0.74	1.08	0.85	0.85	0.75
Female	94.83	84.87	96.17	95.91	94.62	95.22	95.90
	0.34	2.58	0.78	0.84	0.65	1.75	0.74
Living Arrangement							
Alone	94.48	81.42	95.11	95.37	94.93	98.51	96.74
	0.40	2.52	0.87	0.79	0.94	0.90	0.76
With spouse	93.78	82.09	95.58	96.32	93.43	95.41	95.24
	0.45	2.97	1.06	0.92	0.75	1.66	0.75
With children	94.20	88.18	96.03	91.80	94.04	94.90*	95.85
	0.60	3.29	0.84	3.19	1.68	3.76	1.69
With others	91.13	80.53	92.83	94.93	90.07	100.00*	93.18
	1.26	4.70	1.80	2.69	2.53	0.00	2.65

**Table 3.5 Prescription Medicine User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2008**Community-Only Residents<sup>1</sup>

Beneficiary Characteristic	Total	Medicare Fee-for-Service Only	Supplemental Health Insurance				Medicare HMO <sup>2</sup>
			Medicaid	Individually-Purchased Private Insurance	Employer-Sponsored Private Insurance	Both Types of Private Insurance	
Percentage of Beneficiaries with at Least One Prescribed Medicine							
All Beneficiaries	93.79	82.44	94.91	95.52	93.68	96.45	95.53
	0.30	1.72	0.58	0.67	0.57	1.03	0.51
Race/Ethnicity							
White non-Hispanic	94.13	83.83	95.35	95.59	93.71	96.58	95.71
	0.31	1.76	0.71	0.69	0.63	1.07	0.52
Black non-Hispanic	91.38	77.93	94.67	93.05*	91.73	85.60*	93.99
	1.05	5.12	0.98	3.91	1.99	9.27	2.02
Hispanic	92.52	74.38*	94.21	93.63*	93.55	100.00*	95.31
	1.25	7.82	1.73	4.44	2.17	0.00	1.75
Other	95.73	90.55*	94.49	96.95*	97.86	100.00*	97.46
	0.97	5.02	1.74	3.06	1.47	0.00	1.70
Income							
Less than \$5,000	92.06	86.22*	95.06	100.00*	88.97*	100.00*	87.65*
	2.14	7.56	2.23	0.00	6.36	0.00	6.66
\$5,000 - \$9,999	91.83	81.69	94.11	81.96	85.04	82.78*	95.32
	0.95	4.11	0.81	5.85	4.86	16.61	2.23
\$10,000 - \$14,999	92.85	75.48	95.70	95.47	95.38	96.36*	93.96
	0.88	4.07	1.05	1.74	1.21	3.94	1.68
\$15,000 - \$19,999	92.86	85.22	94.71	91.74	93.21	97.25*	96.24
	1.02	4.15	1.78	3.03	1.77	2.66	1.30
\$20,000 - \$24,999	92.84	80.44	98.86	95.88	91.87	94.82*	95.48
	0.91	4.86	1.14	1.37	1.60	3.27	1.26
\$25,000 - \$29,999	96.01	89.99	95.57*	97.50	95.72	98.23	96.52
	0.72	4.13	2.85	1.03	1.36	1.84	1.36
\$30,000 - \$39,999	94.42	89.27	93.10*	97.31	93.51	100.00	94.43
	0.78	4.11	6.78	0.81	1.41	0.00	1.36
\$40,000 - \$49,999	95.83	100.00*	90.44*	93.28	96.19	92.62	97.41
	0.81	0.00	9.81	2.58	0.89	5.80	1.20
\$50,000 or more	94.38	69.51*	94.43*	98.92	93.30	96.13	96.39
	0.71	9.91	4.16	0.58	0.98	1.54	1.02

**Table 3.5 Prescription Medicine User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2008**Community-Only Residents<sup>1</sup>

Beneficiary Characteristic	Total	Medicare Fee-for-Service Only	Supplemental Health Insurance				Medicare HMO <sup>2</sup>
			Medicaid	Individually-Purchased Private Insurance	Employer-Sponsored Private Insurance	Both Types of Private Insurance	
Percentage of Beneficiaries with at Least One Prescribed Medicine							
All Beneficiaries	93.79	82.44	94.91	95.52	93.68	96.45	95.53
	0.30	1.72	0.58	0.67	0.57	1.03	0.51
Health Status							
Excellent	89.00	75.09	86.98	89.88	88.06	95.04	92.46
	1.09	5.63	2.27	2.03	1.77	2.16	1.96
Very good	92.03	76.81	90.40	95.20	92.30	94.22	93.56
	0.59	3.47	1.55	1.46	1.06	2.31	0.98
Good	94.76	79.16	94.59	96.58	95.90	99.32	96.85
	0.45	3.86	1.11	1.18	0.78	0.68	0.77
Fair	98.02	93.51	98.75	99.06	98.05	98.76	98.65
	0.35	2.29	0.42	0.70	0.69	1.25	0.74
Poor	95.37	87.31	95.08	100.00	95.62	100.00*	98.51
	1.24	4.71	2.30	0.00	1.79	0.00	1.11
Functional Limitation							
None	92.26	78.88	92.87	94.36	92.10	94.75	94.55
	0.43	2.37	0.98	0.87	0.85	1.55	0.66
IADL only <sup>4</sup>	95.95	83.77	95.71	97.51	97.16	100.00	97.25
	0.53	4.02	0.79	1.39	0.75	0.00	0.86
One to two ADLs <sup>5</sup>	95.84	89.25	97.64	96.36	95.08	100.00	96.93
	0.62	4.01	0.89	1.79	1.42	0.00	1.29
Three to five ADLs	97.10	95.41	95.82	100.00	97.03	100.00*	100.00
	1.11	2.65	2.43	0.00	1.66	0.00	0.00

**Table 3.5 Prescription Medicine User Rates for Noninstitutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2008**Community-Only Residents<sup>1</sup>

Beneficiary Characteristic	Total	Medicare Fee-for-Service Only	Supplemental Health Insurance				Medicare HMO <sup>2</sup>
			Medicaid	Individually-Purchased Private Insurance	Employer-Sponsored Private Insurance	Both Types of Private Insurance	
Percentage of Beneficiaries with at Least One Prescribed Medicine							
All Beneficiaries	93.79	82.44	94.91	95.52	93.68	96.45	95.53
	0.30	1.72	0.58	0.67	0.57	1.03	0.51
Metropolitan Area Resident							
Yes	93.97	81.38	94.94	95.39	93.96	96.22	95.65
	0.30	2.22	0.65	0.89	0.61	1.12	0.52
No	93.44	84.39	95.01	95.74	93.06	99.36	94.65
	0.73	2.75	1.10	0.91	1.43	0.67	1.76

Source: Medicare Current Beneficiary Survey, CY 2008 Cost and Use Public Use File.

Notes: Standard errors are shaded and italic. See Appendix A for additional information on standard errors. See Appendix B for definitions of terms and variables.

Values followed by an asterisk (\*) indicate that the estimates are based on cell counts of less than 50 sample persons.

- 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 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, 2008**

All Medicare Beneficiaries

Beneficiary Characteristic	Total <sup>1</sup>	Medicare	Supplemental Health Insurance <sup>2</sup>	
		Fee-for-Service Only	Medicaid	Private Insurance
Percentage of Beneficiaries with at Least One Short- or Long-Term Facility Stay				
All Beneficiaries	8.40	6.54	20.40	5.34
	0.22	0.78	0.79	0.25
Medicare Status <sup>3</sup>				
Aged				
65 - 74 years	3.32	1.92*	12.90	1.81*
	0.23	0.73	1.27	0.28
75 - 84 years	9.56	12.37*	24.59	7.14
	0.47	2.64	1.74	0.64
85 years and older	25.93	34.30*	53.67	17.08
	1.01	4.19	2.20	1.21
Disabled				
Under 45 years	5.04	0.81*	6.64	0.40*
	0.77	0.70	1.06	0.40
45 - 64 years	8.32	3.55*	15.26	2.68*
	0.88	1.13	1.91	0.93
Gender				
Male	6.59	4.51*	19.01	4.02
	0.36	0.78	1.27	0.38
Female	9.87	9.18	21.26	6.44
	0.31	1.46	1.02	0.33
Marital Status				
Married	4.10	3.03*	14.43	3.07
	0.24	0.80	1.46	0.26
Widowed	15.03	17.08	29.85	10.83
	0.54	2.41	1.79	0.71
Divorced/separated	6.64	2.09*	11.80	4.18*
	0.75	0.97	1.66	1.01
Never married	16.67	11.75*	22.36	5.65*
	1.09	3.60	1.57	1.71

**Table 3.6 Facility User Rates for Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2008**

All Medicare Beneficiaries

Beneficiary Characteristic	Total <sup>1</sup>	Medicare	Supplemental Health Insurance <sup>2</sup>	
		Fee-for-Service Only	Medicaid	Private Insurance
Percentage of Beneficiaries with at Least One Short- or Long-Term Facility Stay				
All Beneficiaries	8.40	6.54	20.40	5.34
	0.22	0.78	0.79	0.25
Race/Ethnicity				
White non-Hispanic	8.90	7.83	28.26	5.70
	0.24	1.06	1.28	0.28
Black non-Hispanic	8.57	2.60*	15.76	3.27*
	0.79	1.33	1.54	1.02
Hispanic	5.47	4.08*	7.00*	2.79*
	0.72	2.06	1.12	0.94
Other	4.92*	5.27*	6.21*	2.40*
	0.94	2.95	1.47	1.11
Income				
Less than \$5,000	14.68	6.12*	23.01*	8.75*
	2.29	4.57	3.61	3.34
\$5,000 - \$9,999	15.99	9.84*	18.52	8.73*
	0.91	3.19	1.18	1.70
\$10,000 - \$14,999	12.73	6.14*	19.17	8.89
	0.91	1.72	1.58	1.22
\$15,000 - \$19,999	9.76	4.78*	22.41	7.61
	0.79	1.31	2.48	1.21
\$20,000 - \$24,999	8.08	6.03*	28.65*	6.83
	0.80	1.72	5.00	0.91
\$25,000 - \$29,999	6.87	7.76*	25.87*	6.19*
	0.80	3.70	6.27	0.93
\$30,000 - \$39,999	5.62	5.79*	26.97*	5.20
	0.56	2.16	6.57	0.72
\$40,000 - \$49,999	4.98	9.28*	53.46*	4.10*
	0.69	4.34	12.63	0.71
\$50,000 or more	3.30	7.45*	32.10*	2.89
	0.39	3.00	10.67	0.40

**Table 3.6 Facility User Rates for Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2008**

All Medicare Beneficiaries

Beneficiary Characteristic	Total <sup>1</sup>	Medicare	Supplemental Health Insurance <sup>2</sup>	
		Fee-for-Service Only	Medicaid	Private Insurance
Percentage of Beneficiaries with at Least One Short- or Long-Term Facility Stay				
All Beneficiaries	8.40	6.54	20.40	5.34
	0.22	0.78	0.79	0.25
Health Status				
Excellent	2.23*	1.95*	11.21*	1.49*
	0.35	1.55	3.63	0.32
Very good	3.80	2.88*	11.64	3.34
	0.30	1.01	1.40	0.39
Good	7.27	3.92*	17.65	4.90
	0.37	1.02	1.31	0.46
Fair	15.73	12.02*	24.71	11.06
	0.73	1.81	1.70	1.05
Poor	19.46	11.04*	25.62	15.85
	1.28	2.72	2.24	1.91
Functional Limitation				
None	1.81	1.84*	2.71*	1.61
	0.20	0.66	0.73	0.22
IADL only <sup>4</sup>	6.02	2.42*	8.03	6.14
	0.45	1.30	0.89	0.70
One to two ADLs <sup>5</sup>	13.12	7.03*	20.02	11.03
	0.86	1.99	1.81	1.07
Three to five ADLs	46.90	36.37	57.76	34.44
	1.55	5.40	2.17	2.68

**Table 3.6 Facility User Rates for Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2008**

All Medicare Beneficiaries

Beneficiary Characteristic	Total <sup>1</sup>	Medicare	Supplemental Health Insurance <sup>2</sup>	
		Fee-for-Service Only	Medicaid	Private Insurance
Percentage of Beneficiaries with at Least One Short- or Long-Term Facility Stay				
All Beneficiaries	8.40	6.54	20.40	5.34
	0.22	0.78	0.79	0.25
Metropolitan Area Resident				
Yes	8.25	7.08	20.19	5.06
	0.26	1.00	0.88	0.32
No	8.98	5.52*	21.31	6.24
	0.45	1.30	1.63	0.37

Source: Medicare Current Beneficiary Survey, CY 2008 Cost and Use Public Use File.

Notes: Standard errors are shaded and italic. See Appendix A for additional information on standard errors. See Appendix B for definitions of terms and variables.

Values followed by an asterisk (\*) indicate that the estimates are based on cell counts of less than 50 sample persons.

- 1 The 8.40 percent of Medicare beneficiaries with a facility stay differs from the 5.28 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, that were reported either during a community interview or collected 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 2007, 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.