

**Table 3.1 Outpatient Hospital User Rates for Non-institutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2009**

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	37.33	33.26	38.28	40.49	39.25	47.45	34.23	36.73*
	0.61	0.98	1.26	1.08	0.92	2.71	1.48	6.59
Medicare Status <sup>3</sup>								
Aged								
65 - 74 years	35.75	32.39	35.52	40.05	37.13	44.86	31.37	36.42*
	0.85	1.44	2.75	1.87	1.56	3.95	2.01	12.48
75 - 84 years	39.58	34.41	35.89	45.85	41.53	52.06	35.19	35.31*
	0.86	1.54	2.57	1.45	1.50	4.08	2.18	9.04
85 years and older	32.78	29.26	31.04	32.21	35.84	41.94*	32.92	30.93*
	1.17	2.09	3.82	2.13	2.27	5.87	3.36	10.34
Disabled								
Under 45 years	34.18	32.96	32.72	39.91*	45.49*	59.67*	30.97	64.11*
	1.57	4.73	1.72	17.46	7.78	32.70	3.74	21.28
45 - 64 years	43.18	37.71	47.40	33.17*	48.38	66.98*	40.43	36.46*
	1.76	3.56	2.69	7.20	4.84	20.18	3.47	16.26
Gender								
Male	36.59	33.31	35.68	39.55	36.73	47.68	36.53	48.57*
	0.80	1.38	1.77	1.77	1.39	4.11	1.94	8.68
Female	37.96	33.23	40.08	41.12	41.65	47.27	31.51	26.37*
	0.74	1.36	1.68	1.53	1.35	4.17	1.64	6.71
Living Arrangement								
Lives alone	36.84	32.15	40.62	40.30	36.51	46.98	34.32	32.90*
	0.85	1.53	1.82	1.58	1.52	4.68	2.04	8.01
With spouse	38.75	34.77	40.05	41.14	40.52	47.41	35.58	45.63*
	0.82	1.41	3.45	1.54	1.25	3.99	2.15	10.92
With children	35.05	32.08	37.40	39.66	36.18	41.14*	31.81	17.48*
	1.37	2.67	2.83	2.91	3.75	11.13	3.45	11.01
With others	33.08	28.89	33.90	34.84*	40.01*	62.29*	29.82	57.92*
	1.67	2.89	2.34	5.67	5.66	16.50	3.61	28.79

**Table 3.1 Outpatient Hospital User Rates for Non-institutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2009**

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	37.33	33.26	38.28	40.49	39.25	47.45	34.23	36.73*
	0.61	0.98	1.26	1.08	0.92	2.71	1.48	6.59
Race/Ethnicity								
White non-Hispanic	38.01	34.53	39.67	40.71	39.24	48.88	33.48	36.27*
	0.70	1.14	1.61	1.11	1.10	2.95	1.75	8.77
Black non-Hispanic	33.41	28.95	34.46	28.41*	38.41	38.44*	33.60	39.03*
	1.31	2.35	2.27	7.00	3.52	12.86	3.26	13.93
Hispanic	35.41	30.97	39.91	39.33*	37.99	27.46*	37.87	59.92*
	1.81	2.77	3.78	5.61	4.81	17.13	4.36	23.95
Other	41.24	36.55*	37.56*	44.14*	42.31*	46.54*	46.87*	.
	3.62	7.81	7.90	9.96	8.96	17.93	11.33	.
Income <sup>4</sup>								
Less than \$5,000	36.22	28.75*	32.96	44.86*	45.63*	55.47*	43.04*	36.59*
	2.53	4.83	3.31	7.99	6.88	23.36	9.66	31.19
\$5,000 - \$9,999	33.42	30.37	38.31	33.27*	33.29*	26.41*	18.88*	23.64*
	1.37	2.75	1.84	4.95	6.51	17.27	3.38	16.36
\$10,000 - \$14,999	35.45	29.54	39.79	36.81	41.44	47.37*	33.89	28.99*
	1.17	1.97	2.11	2.67	3.79	12.61	2.42	12.34
\$15,000 - \$19,999	35.83	30.94	39.68	42.70	40.21	28.09*	32.07	35.45*
	1.56	2.52	4.98	3.79	3.03	11.30	3.70	12.42
\$20,000 - \$24,999	39.49	35.49	38.74*	42.26	39.68	73.66*	38.35	38.63*
	1.55	3.06	6.75	3.39	3.52	7.63	3.62	18.52
\$25,000 - \$29,999	39.13	32.73	37.51*	43.76	43.46	34.43*	38.13	43.38*
	1.85	2.86	8.73	3.23	3.59	8.72	4.22	13.84
\$30,000 - \$39,999	38.87	36.12	33.32*	38.51	40.01	59.66*	37.38	85.26*
	1.41	2.57	10.29	2.77	2.44	7.13	3.71	17.41
\$40,000 - \$49,999	35.90	32.49	79.23*	39.83	37.00	40.52*	29.10	100.00*
	1.51	3.02	18.51	3.31	2.69	6.46	3.87	0.00
\$50,000 or more	39.50	38.79	28.64*	41.79	38.23	48.14	37.09	.
	1.35	2.25	18.58	3.15	1.65	4.25	4.24	.

**Table 3.1 Outpatient Hospital User Rates for Non-institutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2009**

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	37.33	33.26	38.28	40.49	39.25	47.45	34.23	36.73*
	0.61	0.98	1.26	1.08	0.92	2.71	1.48	6.59
Health Status								
Excellent	29.45	26.99	26.63*	29.78	33.50	36.46*	22.84	32.93*
	1.08	2.43	5.27	2.13	2.25	6.02	2.63	15.76
Very Good	35.44	32.66	27.84	37.79	37.06	48.01	33.03	44.14*
	0.91	1.74	2.92	1.94	1.68	4.44	2.06	20.54
Good	37.78	34.23	35.63	46.49	38.82	46.25	32.16	32.78*
	0.83	1.58	1.99	2.41	1.37	5.08	2.22	8.37
Fair	42.89	35.33	43.55	48.09	47.50	63.49*	43.06	32.00*
	1.43	2.40	2.11	2.92	2.98	7.27	3.44	11.49
Poor	44.91	37.37	46.23	38.86*	53.20	69.29*	43.05	62.04*
	2.13	4.36	2.97	4.68	4.23	14.95	4.78	19.48
Functional Limitation								
None	33.48	30.72	32.11	37.44	34.36	40.35	30.07	41.00*
	0.67	1.25	2.20	1.37	1.10	3.46	1.54	13.12
IADL only	41.52	38.44	37.37	44.38	48.26	61.15*	35.96	44.67*
	1.21	2.07	2.32	3.15	2.83	7.76	3.86	12.72
One to two ADLs	42.17	35.15	41.83	46.46	46.32	56.30*	42.61	17.09*
	1.12	2.05	2.45	2.27	2.16	5.30	3.25	7.38
Three to six ADLs	41.94	36.56	44.14	41.53	47.32	60.33*	35.85	44.47*
	1.66	3.12	2.93	3.69	3.08	10.15	3.95	17.15

**Table 3.1 Outpatient Hospital User Rates for Non-institutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2009**

Community Residents<sup>1</sup>

Beneficiary Characteristic	Total	Medicare Risk HMO <sup>2</sup>	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	37.33	33.26	38.28	40.49	39.25	47.45	34.23	36.73*
	0.61	0.98	1.26	1.08	0.92	2.71	1.48	6.59
Metropolitan Area Resident								
Yes	34.96	32.04	36.24	37.68	36.45	44.20	31.82	34.15*
	0.63	1.00	1.62	1.37	1.00	3.10	1.61	7.01
No	45.04	41.73	42.80	46.89	48.78	61.22	40.05	42.69*
	1.55	3.97	1.95	1.66	1.85	3.92	2.99	16.10

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 55 interview (fall 2009), and beneficiaries who resided in the community at the time of the round 52 interview (fall 2008) who died prior to the round 55 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."
- 4 Income estimates are derived from imputed income data. Standard errors of income estimates may be underestimated as they have not been adjusted to reflect the imputation of missing data.

**Table 3.2 Physician Services User Rates for Non-institutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2009**

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	89.81	92.23	86.38	93.37	91.23	95.63	80.74	90.55
	0.37	0.56	0.90	0.60	0.63	1.48	1.16	3.15
Medicare Status <sup>3</sup>								
Aged								
65 - 74 years	87.86	91.23	83.04	91.58	88.70	93.88	76.47	86.08*
	0.57	0.79	1.95	1.12	1.08	2.69	1.98	5.71
75 - 84 years	93.35	94.22	91.01	95.53	94.58	97.98	85.13	94.09*
	0.38	0.62	1.46	0.58	0.79	1.17	1.51	6.00
85 years and older	92.02	90.10	90.88	94.24	93.10	98.43	88.01	88.21*
	0.62	1.69	2.47	1.11	1.05	1.58	2.21	7.64
Disabled								
Under 45 years	82.57	83.98	82.55	87.89*	93.36	100.00*	73.55	92.88*
	1.19	3.60	1.71	9.33	3.40	0.00	3.89	8.03
45 - 64 years	89.27	94.53	87.72	93.33*	92.98	81.75*	83.09	100.00*
	1.18	1.65	2.00	4.16	1.86	17.97	2.67	0.00
Gender								
Male	87.76	90.96	81.95	92.44	89.70	96.38	78.36	92.14*
	0.53	0.95	1.50	1.10	0.91	2.16	1.54	3.96
Female	91.54	93.27	89.44	93.99	92.69	95.01	83.57	89.16*
	0.44	0.63	1.16	0.66	0.86	2.03	1.56	4.49
Living Arrangement								
Lives alone	88.33	89.65	87.32	91.70	91.36	96.21	78.07	90.67*
	0.60	0.98	1.36	0.96	1.25	1.65	2.04	4.96
With spouse	91.67	94.21	85.09	94.19	91.70	95.42	84.40	91.14*
	0.49	0.71	2.34	0.86	0.74	2.19	1.35	5.26
With children	89.20	92.03	90.02	94.16	86.06	100.00*	81.37	85.18*
	1.17	1.57	1.75	2.16	3.41	0.00	3.08	10.47
With others	84.42	88.89	82.93	94.77	91.72	87.49*	71.44	100.00*
	1.20	2.66	2.03	2.32	3.15	12.27	3.79	0.00

**Table 3.2 Physician Services User Rates for Non-institutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2009**

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	89.81	92.23	86.38	93.37	91.23	95.63	80.74	90.55
	0.37	0.56	0.90	0.60	0.63	1.48	1.16	3.15
Race/Ethnicity								
White non-Hispanic	90.57	92.61	87.29	93.48	91.37	96.83	82.03	88.30
	0.41	0.65	1.25	0.61	0.67	1.23	1.32	4.03
Black non-Hispanic	86.40	89.10	86.75	85.87*	91.44	100.00*	76.08	90.94*
	1.03	1.66	1.70	4.56	1.95	0.00	3.48	9.57
Hispanic	87.26	92.87	80.08	91.98	88.29	61.73*	76.98	100.00*
	1.34	1.32	2.80	3.91	4.35	21.65	4.16	0.00
Other	90.40	92.85	84.81	94.08*	97.37*	100.00*	81.42*	100.00*
	1.94	3.59	5.88	4.17	2.01	0.00	6.34	0.00
Income <sup>4</sup>								
Less than \$5,000	86.66	86.61	87.14	90.80*	97.54*	100.00*	73.62	100.00*
	1.78	4.09	2.05	4.20	1.86	0.00	7.99	0.00
\$5,000 - \$9,999	85.99	88.78	88.11	88.86	94.87	62.48*	65.57	87.11*
	1.02	2.18	1.24	3.88	2.89	22.34	4.66	12.99
\$10,000 - \$14,999	86.94	92.25	84.27	93.44	86.35	100.00*	76.01	87.98*
	0.95	1.29	1.96	1.73	3.01	0.00	3.40	7.00
\$15,000 - \$19,999	88.70	91.83	81.84	93.39	90.51	95.99*	81.25	88.81*
	0.96	1.51	4.60	1.67	1.82	4.13	2.38	7.41
\$20,000 - \$24,999	90.48	93.38	89.05	91.72	89.91	100.00*	83.11	96.76*
	0.96	1.45	4.71	1.76	2.64	0.00	2.89	3.87
\$25,000 - \$29,999	91.46	94.77	85.93*	94.09	93.50	83.89*	81.77	100.00*
	1.24	1.69	7.38	2.04	1.50	10.21	3.75	0.00
\$30,000 - \$39,999	91.51	93.59	89.85*	91.40	92.74	100.00	84.65	74.34*
	0.95	1.36	6.41	1.93	1.56	0.00	3.07	22.71
\$40,000 - \$49,999	92.24	93.45	100.00*	96.25	91.67	93.10	85.57	100.00*
	1.02	1.47	0.00	1.59	1.64	4.82	3.32	0.00
\$50,000 or more	91.46	91.55	100.00*	95.08	90.27	98.27	85.69	100.00*
	0.81	1.58	0.00	1.29	1.09	0.96	2.82	0.00

**Table 3.2 Physician Services User Rates for Non-institutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2009**

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	89.81	92.23	86.38	93.37	91.23	95.63	80.74	90.55
	0.37	0.56	0.90	0.60	0.63	1.48	1.16	3.15
Health Status								
Excellent	82.01	86.89	73.84	86.27	84.49	83.64	66.55	63.95*
	1.18	2.03	4.53	2.23	1.88	6.11	3.92	18.51
Very Good	89.95	91.46	80.68	93.51	90.37	98.04	82.50	86.28*
	0.56	1.02	3.26	1.05	1.29	1.11	1.76	8.57
Good	91.47	93.18	86.19	94.59	94.19	99.45	82.36	96.81*
	0.55	0.82	1.78	0.83	0.93	0.57	2.14	3.33
Fair	92.58	94.65	89.57	97.60	94.52	100.00*	85.62	95.23*
	0.72	1.14	1.36	0.87	1.06	0.00	2.51	4.88
Poor	92.00	94.98	89.86	99.66	95.54	100.00*	84.91	84.19*
	1.20	2.01	2.28	0.35	1.49	0.00	3.17	13.83
Functional Limitation								
None	87.35	90.74	79.27	91.92	88.71	93.84	75.28	81.38*
	0.52	0.77	1.96	0.90	0.87	2.31	1.66	7.02
IADL only	92.57	95.44	87.32	94.51	95.59	96.76	87.55	98.02*
	0.62	0.96	1.59	1.46	1.08	3.41	2.34	2.07
One to two ADLs	93.20	93.42	90.73	96.72	94.80	99.11	87.90	100.00*
	0.63	1.11	1.89	0.98	1.04	0.83	1.75	0.00
Three to six ADLs	92.13	93.41	89.47	94.56	95.80	100.00*	85.84	89.52*
	0.88	1.47	1.92	2.00	1.61	0.00	3.06	10.80

**Table 3.2 Physician Services User Rates for Non-institutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2009**

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	Employer Sponsored	Both Types of		
				Private Insurance	Private Insurance	Private Insurance		
Percent of Beneficiaries With at Least One Physician Service								
All Beneficiaries	89.81	92.23	86.38	93.37	91.23	95.63	80.74	90.55
	0.37	0.56	0.90	0.60	0.63	1.48	1.16	3.15
Metropolitan Area Resident								
Yes	90.09	92.33	84.92	93.56	91.14	95.21	82.38	92.86
	0.42	0.61	1.19	0.72	0.75	1.77	1.18	3.57
No	88.91	91.56	89.59	92.95	91.53	97.36	76.80	85.22*
	0.95	1.57	1.41	1.08	1.41	1.89	2.68	5.81

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 55 interview (fall 2009), and beneficiaries who resided in the community at the time of the round 52 interview (fall 2008) who died prior to the round 55 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."
- 4 Income estimates are derived from imputed income data. Standard errors of income estimates may be underestimated as they have not been adjusted to reflect the imputation of missing data.