

**Table 6.1 Age, Gender, and Race/Ethnicity of Medicare Beneficiaries, by HMO Status, 2003**

All Medicare Beneficiaries

Beneficiary Characteristic	Total	Fee-For-Service		Risk HMO Member
		Risk HMO Plan Available	No Risk HMO Plan Available	
<b>Beneficiaries (in 000s)</b>	42,320	22,587	14,609	5,119
	115	484	482	122
<b>Beneficiaries as a Percent of Column Total</b>				
<b>Medicare Status<sup>1</sup></b>				
<b>Aged</b>				
65 - 74 years	42.90	41.94	43.66	45.03
	0.28	0.36	0.55	1.08
75 - 84 years	30.88	30.89	28.73	36.92
	0.27	0.41	0.51	0.93
85 years and older	11.67	11.93	11.58	10.78
	0.16	0.26	0.34	0.56
<b>Disabled</b>				
Under 45 years	3.73	4.20	3.92	1.08*
	0.06	0.13	0.16	0.21
45 - 64 years	10.82	11.03	12.11	6.19
	0.20	0.32	0.44	0.54
<b>Gender by Age</b>				
<b>Male</b>				
	43.97	44.52	44.14	41.07
	0.30	0.51	0.60	0.97
<b>Aged</b>				
65 - 74 years	19.65	19.60	20.25	18.12
	0.26	0.35	0.57	0.77
75 - 84 years	12.99	12.90	12.08	15.97
	0.20	0.31	0.39	0.73
85 years and older	3.61	3.75	3.64	2.86
	0.08	0.15	0.18	0.34
<b>Disabled</b>				
Under 45 years	2.10	2.47	2.09	0.50*
	0.06	0.11	0.14	0.13
45 - 64 years	5.63	5.80	6.08	3.62
	0.16	0.29	0.28	0.45

**Table 6.1 Age, Gender, and Race/Ethnicity of Medicare Beneficiaries, by HMO Status, 2003**

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		Risk HMO Plan Available	No Risk HMO Plan Available	
<b>Beneficiaries (in 000s)</b>	42,320	22,587	14,609	5,119
	115	484	482	122
<b>Beneficiaries as a Percent of Column Total</b>				
<b>Female</b>	56.03	55.48	55.86	58.93
	0.30	0.51	0.60	0.97
<b>Aged</b>				
65 - 74 years	23.27	22.34	23.44	26.91
	0.27	0.40	0.54	1.03
75 - 84 years	17.88	18.00	16.64	20.95
	0.20	0.35	0.38	0.84
85 years and older	8.05	8.18	7.91	7.92
	0.14	0.20	0.30	0.48
<b>Disabled</b>				
Under 45 years	1.63	1.73	1.84	0.58*
	0.05	0.09	0.11	0.16
45 - 64 years	5.19	5.23	6.04	2.57*
	0.16	0.24	0.34	0.45
<b>Race/Ethnicity by Age<sup>2</sup></b>				
<b>White non-Hispanic</b>	78.58	76.96	83.03	72.98
	0.53	0.78	0.83	1.46
<b>Aged</b>				
65 - 74 years	33.64	31.98	36.96	31.45
	0.33	0.54	0.61	1.28
75 - 84 years	25.64	25.56	24.88	28.15
	0.29	0.43	0.58	0.91
85 years and older	9.73	9.90	9.82	8.71
	0.15	0.24	0.32	0.52
<b>Disabled</b>				
Under 45 years	2.39	2.58	2.72	0.60*
	0.06	0.11	0.13	0.15
45 - 64 years	7.19	6.94	8.65	4.06
	0.25	0.31	0.48	0.51

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		Risk HMO Plan Available	No Risk HMO Plan Available	
<b>Beneficiaries (in 000s)</b>	42,320	22,587	14,609	5,119
	<i>115</i>	<i>484</i>	<i>482</i>	<i>122</i>
<b>Beneficiaries as a Percent of Column Total</b>				
<b>Black non-Hispanic</b>	9.51	9.57	9.71	8.70
	<i>0.19</i>	<i>0.39</i>	<i>0.51</i>	<i>0.92</i>
<b>Aged</b>				
65 - 74 years	3.81	3.86	3.49	4.50
	<i>0.14</i>	<i>0.26</i>	<i>0.27</i>	<i>0.56</i>
75 - 84 years	2.14	2.03	2.25	2.28*
	<i>0.09</i>	<i>0.15</i>	<i>0.16</i>	<i>0.47</i>
85 years and older	0.86	0.80	1.04	0.60*
	<i>0.05</i>	<i>0.08</i>	<i>0.13</i>	<i>0.14</i>
<b>Disabled</b>				
Under 45 years	0.74	0.81	0.83	0.19*
	<i>0.05</i>	<i>0.08</i>	<i>0.10</i>	<i>0.07</i>
45 - 64 years	1.97	2.07	2.09	1.13*
	<i>0.11</i>	<i>0.19</i>	<i>0.20</i>	<i>0.22</i>
<b>Hispanic</b>	7.55	9.34	2.81	13.20
	<i>0.45</i>	<i>0.57</i>	<i>0.43</i>	<i>1.28</i>
<b>Aged</b>				
65 - 74 years	3.40	4.05	1.32	6.47
	<i>0.23</i>	<i>0.33</i>	<i>0.21</i>	<i>0.81</i>
75 - 84 years	2.01	2.27	0.67*	4.66
	<i>0.15</i>	<i>0.19</i>	<i>0.17</i>	<i>0.57</i>
85 years and older	0.67	0.84	0.25*	1.09*
	<i>0.06</i>	<i>0.08</i>	<i>0.07</i>	<i>0.21</i>
<b>Disabled</b>				
Under 45 years	0.37	0.56	0.12*	0.22*
	<i>0.04</i>	<i>0.06</i>	<i>0.03</i>	<i>0.09</i>
45 - 64 years	1.11	1.62	0.44*	0.76*
	<i>0.11</i>	<i>0.17</i>	<i>0.11</i>	<i>0.24</i>

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 Medicare beneficiaries with end-stage renal disease (ESRD) are included within the subgroups of "Aged" and "Disabled."
- 2 Race/ethnicity percentages do not add to 100 percent because the category "Other Race/Ethnicity" is not included as a category in the table, although it is included in the total.

**Table 6.2 Demographic and Socioeconomic Characteristics of Medicare Beneficiaries, by HMO Status, 2003**

All Medicare Beneficiaries

Beneficiary Characteristic	Total	Fee-For-Service		Risk HMO Member
		Risk HMO Plan Available	No Risk HMO Plan Available	
<b>Beneficiaries (in 000s)</b>	42,320	22,587	14,609	5,119
	115	484	482	122
<b>Beneficiaries as a Percent of Column Total</b>				
<b>Marital Status</b>				
Married	51.53	50.00	53.21	53.52
	0.38	0.58	0.65	1.38
Widowed	29.98	29.60	29.72	32.39
	0.34	0.55	0.60	0.98
Divorced/separated	11.63	12.07	11.45	10.17
	0.33	0.42	0.60	0.80
Never married	6.86	8.33	5.62	3.92
	0.20	0.30	0.33	0.54
<b>Living Arrangement</b>				
<b>Community</b>				
Lives alone	28.67	28.91	28.22	28.89
	0.43	0.60	0.68	1.33
With spouse	49.37	47.82	51.07	51.35
	0.40	0.60	0.67	1.39
With children	9.57	9.87	8.50	11.29
	0.26	0.36	0.39	0.75
With others	7.22	7.99	6.52	5.83
	0.19	0.29	0.30	0.57
<b>Long-Term Care Facility</b>				
	5.18	5.42	5.69	2.65
	0.15	0.21	0.20	0.34
<b>Race/Ethnicity</b>				
White non-Hispanic	78.58	76.96	83.03	72.98
	0.53	0.78	0.83	1.46
Black non-Hispanic	9.51	9.57	9.71	8.70
	0.19	0.39	0.51	0.92
Hispanic	7.55	9.34	2.81	13.20
	0.45	0.57	0.43	1.28
Other	4.36	4.13	4.46	5.12
	0.29	0.27	0.69	0.57

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All Medicare Beneficiaries

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<b>Beneficiaries (in 000s)</b>	42,320	22,587	14,609	5,119
	115	484	482	122
<b>Beneficiaries as a Percent of Column Total</b>				
<b>Schooling</b>				
0 - 8 years	14.17	12.59	16.72	13.85
	0.33	0.41	0.64	0.95
9 - 12 years (no diploma)	15.93	14.97	17.51	15.68
	0.37	0.50	0.58	0.78
High school graduate	30.36	29.89	30.80	31.12
	0.52	0.62	0.97	1.37
Voc/tech/bus/etc.	6.87	7.04	6.73	6.48
	0.28	0.33	0.58	0.57
Some college	14.51	15.01	13.34	15.63
	0.33	0.43	0.48	0.96
Any college degree	18.16	20.50	14.89	17.24
	0.48	0.65	0.69	1.22
<b>Income</b>				
\$5,000 or less	4.15	4.24	4.48	2.79
	0.19	0.28	0.33	0.45
\$5,001 - \$10,000	17.73	17.63	19.46	13.22
	0.33	0.52	0.49	0.92
\$10,001 - \$15,000	16.12	14.82	17.15	18.86
	0.31	0.41	0.63	0.91
\$15,001 - \$20,000	12.16	11.34	12.62	14.45
	0.30	0.39	0.50	0.79
\$20,001 - \$25,000	10.75	10.65	9.98	13.44
	0.31	0.41	0.50	0.84
\$25,001 - \$30,000	9.59	9.78	9.01	10.41
	0.25	0.37	0.42	0.93
\$30,001 - \$35,000	5.78	5.73	5.71	6.19
	0.21	0.35	0.30	0.59
\$35,001 - \$40,000	5.65	5.51	5.73	6.04
	0.21	0.31	0.40	0.55
More than \$40,000	18.07	20.29	15.85	14.60
	0.43	0.63	0.64	1.02

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<b>Beneficiaries (in 000s)</b>	42,320	22,587	14,609	5,119
	<i>115</i>	<i>484</i>	<i>482</i>	<i>122</i>
<b>Beneficiaries as a Percent of Column Total</b>				
<b>Metropolitan Area Resident</b>				
Yes	76.36	94.40	40.95	97.77
	<i>0.24</i>	<i>1.21</i>	<i>1.70</i>	<i>1.04</i>
No	23.64	5.60	59.05	2.23
	<i>0.24</i>	<i>1.21</i>	<i>1.70</i>	<i>1.04</i>
<b>Propensity to Seek Care</b>				
<b>Worry About Health More Than Others In Age Group</b>				
Yes	19.54	20.42	19.29	16.49
	<i>0.37</i>	<i>0.51</i>	<i>0.73</i>	<i>0.99</i>
No	80.46	79.58	80.71	83.51
	<i>0.37</i>	<i>0.51</i>	<i>0.73</i>	<i>0.99</i>
<b>Avoid Going to Doctor</b>				
Yes	28.81	25.94	34.22	26.11
	<i>0.57</i>	<i>0.69</i>	<i>1.28</i>	<i>1.06</i>
No	71.19	74.06	65.78	73.89
	<i>0.57</i>	<i>0.69</i>	<i>1.28</i>	<i>1.06</i>
<b>Keep Illnesses to Self</b>				
Yes	38.32	36.65	42.39	34.25
	<i>0.65</i>	<i>0.69</i>	<i>1.29</i>	<i>1.34</i>
No	61.68	63.35	57.61	65.75
	<i>0.65</i>	<i>0.69</i>	<i>1.29</i>	<i>1.34</i>
<b>Go to Doctor as soon as Feel Bad</b>				
Yes	36.35	39.12	30.44	40.80
	<i>0.60</i>	<i>0.73</i>	<i>1.00</i>	<i>1.58</i>
No	63.65	60.88	69.56	59.20
	<i>0.60</i>	<i>0.73</i>	<i>1.00</i>	<i>1.58</i>

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.

**Table 6.3 Perceived Health and Functioning of Medicare Beneficiaries, by HMO Status, 2003**

All Medicare Beneficiaries

Beneficiary Characteristic	Total	Fee-For-Service		Risk HMO Member
		Risk HMO Plan Available	No Risk HMO Plan Available	
<b>Beneficiaries (in 000s)</b>	42,320	22,587	14,609	5,119
	115	484	482	122
<b>Beneficiaries as a Percent of Column Total</b>				
<b>Health Status<sup>1</sup></b>				
Excellent	14.17	13.90	13.78	16.43
	0.39	0.47	0.79	0.89
Very good	24.90	25.11	23.28	28.61
	0.38	0.59	0.56	1.17
Good	30.19	30.33	29.18	32.49
	0.44	0.55	0.72	1.25
Fair	20.76	21.63	20.99	16.21
	0.33	0.50	0.59	0.91
Poor	9.98	9.03	12.76	6.27
	0.26	0.32	0.60	0.77
<b>Functional Limitation</b>				
None	50.49	50.16	48.48	57.67
	0.47	0.66	0.70	1.41
IADL only <sup>2</sup>	14.73	14.77	15.11	13.52
	0.32	0.48	0.50	1.11
One to two ADLs <sup>3</sup>	20.45	20.09	21.75	18.35
	0.36	0.55	0.53	0.85
Three to six ADLs	14.32	14.98	14.66	10.46
	0.31	0.39	0.53	0.69
<b>Upper Extremity Limitation</b>				
No	57.64	58.87	52.97	65.62
	0.46	0.57	1.03	1.28
Yes, no ADL/IADL present	11.28	10.82	12.33	10.33
	0.29	0.31	0.63	0.91
Yes, ADL/IADL present	31.07	30.31	34.70	24.05
	0.38	0.56	0.70	1.03

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<b>Beneficiaries (in 000s)</b>	42,320	22,587	14,609	5,119
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<b>Beneficiaries as a Percent of Column Total</b>				
<b>Mobility Limitation</b>				
No	49.46	50.62	45.27	56.37
	<i>0.40</i>	<i>0.64</i>	<i>0.57</i>	<i>1.25</i>
Yes, no ADL/IADL present	10.84	9.89	12.26	11.01
	<i>0.27</i>	<i>0.34</i>	<i>0.52</i>	<i>0.67</i>
Yes, ADL/IADL present	39.69	39.49	42.47	32.63
	<i>0.43</i>	<i>0.64</i>	<i>0.64</i>	<i>1.25</i>
<b>Social Activity Limitation</b>				
No	63.11	63.34	60.44	69.46
	<i>0.45</i>	<i>0.62</i>	<i>0.89</i>	<i>1.04</i>
Yes	36.89	36.66	39.56	30.54
	<i>0.45</i>	<i>0.62</i>	<i>0.89</i>	<i>1.04</i>

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 Beneficiaries who were administered a community interview answered health status and functioning questions themselves, unless they were unable to do so. A proxy, such as a nurse, always answered questions about the beneficiary's health status and functioning for long-term care facility interviews
- 2 IADL stands for Instrumental Activity of Daily Living.
- 3 ADL stands for Activity of Daily Living.

**Table 6.4 Self-Reported Health Conditions and Risk Factors of Medicare Beneficiaries, by HMO Status, 2003**

All Medicare Beneficiaries

Beneficiary Characteristic	Total	Fee-For-Service		Risk HMO Member
		Risk HMO Plan Available	No Risk HMO Plan Available	
<b>Beneficiaries (in 000s)</b>	42,320	22,587	14,609	5,119
	115	484	482	122
<b>Beneficiaries as a Percent of Column Total</b>				
<b>Chronic Conditions</b>				
None	10.22	10.94	9.38	9.35
	0.26	0.38	0.40	0.74
One	17.24	17.43	16.11	19.66
	0.31	0.50	0.44	1.06
Two or more	72.54	71.63	74.51	70.99
	0.38	0.56	0.64	1.10
<b>Disease/Condition</b>				
Hypertension	57.32	56.64	58.25	57.70
	0.40	0.66	0.65	1.20
Diabetes	20.72	20.73	20.64	20.96
	0.38	0.56	0.61	1.07
Arthritis	55.74	54.76	57.84	54.09
	0.45	0.63	0.78	1.29
Osteoporosis/broken hip	19.71	19.45	19.83	20.55
	0.31	0.40	0.57	1.11
Pulmonary disease	15.23	15.00	16.27	13.29
	0.33	0.44	0.56	0.84
Stroke	11.96	11.53	13.38	9.81
	0.29	0.42	0.51	0.72
Alzheimer's disease	4.95	5.22	4.82	4.14
	0.14	0.21	0.24	0.47
Parkinson's disease	1.47	1.40	1.71	1.06
	0.11	0.14	0.19	0.23
Skin cancer	16.37	15.94	17.06	16.32
	0.33	0.53	0.55	0.83
Other type of Cancer	16.87	16.24	17.39	18.19
	0.34	0.52	0.49	0.85

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<b>Beneficiaries (in 000s)</b>	42,320	22,587	14,609	5,119
	<i>115</i>	<i>484</i>	<i>482</i>	<i>122</i>
		<b>Beneficiaries as a Percent of Column Total</b>		
<b>Urinary Incontinence</b>	27.40	27.00	28.69	25.49
	<i>0.46</i>	<i>0.68</i>	<i>0.72</i>	<i>1.25</i>
<b>Smokers</b>				
Never smoked	41.58	41.16	42.10	41.94
	<i>0.47</i>	<i>0.63</i>	<i>0.91</i>	<i>1.14</i>
Former smoker	43.97	44.78	41.69	46.88
	<i>0.46</i>	<i>0.63</i>	<i>0.82</i>	<i>1.17</i>
Current smoker	14.46	14.07	16.21	11.17
	<i>0.32</i>	<i>0.46</i>	<i>0.54</i>	<i>0.75</i>

Source: Medicare Current Beneficiary Survey

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