

Table 3.1 Outpatient Hospital User Rates for Non-institutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2008

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	39.55	35.66	39.19	43.64	42.15	44.30	34.97	33.22*
	0.71	1.31	1.33	1.25	0.98	2.27	1.44	5.53
Medicare Status³								
Aged								
65 - 74 years	38.57	34.21	36.45	42.48	42.31	37.99	34.17	30.25*
	0.96	1.56	2.69	1.73	1.50	2.91	2.38	9.33
75 - 84 years	41.30	37.65	36.59	47.80	41.38	57.05	35.65	30.24*
	1.02	1.72	2.06	1.92	1.36	3.45	2.43	7.65
85 years and older	33.60	35.43	28.03	34.74	36.17	35.59*	28.38	30.40*
	1.27	2.56	3.16	2.03	2.12	6.79	2.84	8.29
Disabled								
Under 45 years	34.81	26.23*	34.74	37.67*	46.79*	23.05*	30.40	92.15*
	1.80	4.34	2.62	13.56	5.69	25.49	3.84	8.80
45 - 64 years	45.84	38.36	49.39	57.83*	50.60	59.39*	40.40	35.78*
	1.96	4.58	3.15	7.87	4.54	18.29	3.14	19.84
Gender								
Male	38.19	34.58	36.71	41.93	39.54	47.46	36.59	25.41*
	0.91	1.46	2.40	1.88	1.39	3.41	2.02	8.49
Female	40.67	36.62	40.74	44.85	44.61	42.10	33.35	37.04*
	0.84	1.76	1.60	1.47	1.38	3.19	1.92	6.09
Living Arrangement								
Lives alone	38.63	33.81	39.82	43.01	43.05	43.24	31.56	31.10*
	0.97	2.05	1.87	1.62	1.69	4.12	2.11	6.64
With spouse	40.76	36.89	39.20	44.43	41.97	45.70	38.31	35.66*
	0.86	1.67	3.13	1.74	1.13	3.08	2.00	9.66
With children	38.88	34.93	39.14	43.20	39.36	37.76*	38.71	42.59*
	1.39	3.37	2.76	3.12	3.70	8.95	4.07	18.75
With others	36.27	33.73	38.19	40.16	44.50	41.81*	28.57	25.98*
	1.59	3.63	2.70	4.20	4.35	15.80	4.47	12.77

Table 3.1 Outpatient Hospital User Rates for Non-institutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2008

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	39.55	35.66	39.19	43.64	42.15	44.30	34.97	33.22*
	0.71	1.31	1.33	1.25	0.98	2.27	1.44	5.53
Race/Ethnicity								
White non-Hispanic	40.86	37.36	41.14	44.49	42.93	45.47	34.73	31.20*
	0.80	1.56	1.69	1.31	1.07	2.48	1.60	7.12
Black non-Hispanic	33.95	27.59	35.25	29.25*	40.97	36.76*	33.95	44.30*
	1.74	2.82	2.93	5.83	4.24	11.59	3.98	10.57
Hispanic	36.97	35.01	41.30	31.07*	38.44	34.47*	36.21*	33.99*
	1.78	3.18	3.55	5.53	5.89	17.81	4.54	16.38
Other	34.61	32.92*	35.08	39.94*	29.51*	30.46*	39.02*	25.69*
	2.59	5.02	3.77	7.98	4.51	12.90	6.53	18.16
Income								
\$5,000 or less	35.59	37.17*	39.19	30.69*	28.95*	57.99*	33.11*	.
	3.35	6.06	4.80	7.76	6.17	27.49	8.00	.
\$5,001 - \$10,000	36.74	34.04	37.65	44.90	45.02*	63.55*	28.22	31.41*
	1.45	3.19	1.93	4.11	7.47	29.15	3.55	12.08
\$10,001 - \$15,000	38.48	34.13	44.45	41.57	40.18	49.71*	31.51	39.65*
	1.28	3.05	2.56	2.57	3.74	14.51	2.43	7.95
\$15,001 - \$20,000	37.75	31.65	34.27	43.29	41.24	41.59*	36.86	38.05*
	1.53	2.51	4.47	2.77	3.57	9.75	3.67	12.87
\$20,001 - \$25,000	40.87	35.25	27.86*	48.29	43.21	44.54*	40.30	25.03*
	1.56	3.15	6.34	2.94	2.60	6.68	3.71	11.25
\$25,001 - \$30,000	40.62	36.87	39.46*	48.07	42.99	38.39*	34.35	22.68*
	1.61	3.68	9.97	3.37	2.87	7.05	4.27	14.62
\$30,001 - \$35,000	42.20	41.73	35.78*	42.79	45.14	43.50*	35.03	9.58*
	1.85	3.14	15.13	3.28	3.11	9.17	4.51	14.16
\$35,001 - \$40,000	36.73	27.91	72.55*	41.45	38.50	43.62*	32.61	56.19*
	1.69	3.04	19.42	4.25	2.81	7.70	4.86	35.36
More than \$40,000	42.28	40.31	22.03*	42.90	42.65	45.17	40.65	100.00*
	1.14	2.74	12.71	2.70	1.78	3.21	3.47	0.00

Table 3.1 Outpatient Hospital User Rates for Non-institutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2008

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	39.55	35.66	39.19	43.64	42.15	44.30	34.97	33.22*
	0.71	1.31	1.33	1.25	0.98	2.27	1.44	5.53
Health Status								
Excellent	29.45	27.52	17.11*	36.20	31.16	26.45*	25.46	10.93*
	1.46	2.60	3.21	3.00	2.35	4.26	3.42	7.58
Very Good	37.14	34.89	32.35	39.80	40.27	42.44	31.57	19.08*
	1.04	1.92	3.91	2.07	1.59	3.78	2.27	9.11
Good	39.55	35.89	35.69	45.75	41.75	55.15	33.30	36.10*
	0.98	2.04	2.15	2.00	1.74	4.42	1.96	8.72
Fair	46.62	41.62	44.90	52.46	52.67	54.88*	41.29	46.97*
	1.09	2.41	2.06	2.54	2.45	8.44	3.18	10.45
Poor	49.18	39.40	47.65	53.20	56.75	54.78*	49.57	63.48*
	1.87	4.52	3.04	4.94	4.81	16.46	3.80	25.70
Functional Limitation								
None	35.17	31.65	31.61	40.55	37.94	40.37	28.57	26.24*
	0.86	1.42	2.13	1.61	1.35	3.14	1.73	7.36
IADL only	43.81	41.41	41.89	46.96	47.82	52.93*	36.40	54.33*
	1.29	3.20	2.93	3.04	2.60	7.09	3.44	12.58
One to two ADLs	44.56	40.73	40.99	48.55	47.78	54.50*	43.70	28.98*
	1.07	2.43	2.37	2.21	2.23	6.27	2.63	8.56
Three to six ADLs	46.79	43.56	45.89	49.80	49.44	41.80*	46.37	40.48*
	1.84	4.36	2.87	4.00	3.70	8.99	3.95	16.14

Table 3.1 Outpatient Hospital User Rates for Non-institutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2008

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	39.55	35.66	39.19	43.64	42.15	44.30	34.97	33.22*
	<i>0.71</i>	<i>1.31</i>	<i>1.33</i>	<i>1.25</i>	<i>0.98</i>	<i>2.27</i>	<i>1.44</i>	<i>5.53</i>
Metropolitan Area Resident								
Yes	37.52	34.82	36.66	40.36	40.23	42.16	33.34	35.59*
	<i>0.80</i>	<i>1.41</i>	<i>1.74</i>	<i>1.63</i>	<i>1.10</i>	<i>2.45</i>	<i>1.68</i>	<i>5.86</i>
No	46.00	42.09	44.66	50.99	48.52	54.12	39.05	23.84*
	<i>1.51</i>	<i>3.81</i>	<i>1.90</i>	<i>1.60</i>	<i>2.17</i>	<i>6.34</i>	<i>2.84</i>	<i>14.44</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 The term *community residents* includes beneficiaries who resided in the community at the time of the round 37 interview (fall 2003), and beneficiaries who resided in the community at the time of the round 34 interview (fall 2002) who died prior to the round 37 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, 2008

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	91.94	93.01	89.29	94.44	94.61	96.74	84.09	90.30
	<i>0.34</i>	<i>0.64</i>	<i>0.86</i>	<i>0.66</i>	<i>0.44</i>	<i>0.99</i>	<i>1.01</i>	<i>2.33</i>
Medicare Status³								
Aged								
65 - 74 years	91.20	91.66	89.32	93.80	94.15	96.52	80.47	93.50*
	<i>0.55</i>	<i>1.14</i>	<i>1.69</i>	<i>1.02</i>	<i>0.77</i>	<i>1.76</i>	<i>1.98</i>	<i>4.39</i>
75 - 84 years	94.14	94.05	92.03	96.64	95.23	97.04	88.82	87.47*
	<i>0.38</i>	<i>0.78</i>	<i>1.36</i>	<i>0.65</i>	<i>0.60</i>	<i>1.36</i>	<i>1.34</i>	<i>3.86</i>
85 years and older	92.62	92.31	89.21	93.46	95.46	97.60	87.67	87.19*
	<i>0.54</i>	<i>1.31</i>	<i>2.30</i>	<i>0.96</i>	<i>0.81</i>	<i>2.08</i>	<i>2.33</i>	<i>7.72</i>
Disabled								
Under 45 years	84.73	88.60	84.30	90.57*	85.81	70.44*	82.65	86.61*
	<i>1.25</i>	<i>3.13</i>	<i>1.67</i>	<i>7.09</i>	<i>4.84</i>	<i>28.83</i>	<i>2.71</i>	<i>15.17</i>
45 - 64 years	91.26	97.35	90.48	86.83*	95.60	96.83*	84.71	100.00*
	<i>1.01</i>	<i>1.01</i>	<i>1.52</i>	<i>7.29</i>	<i>1.48</i>	<i>3.49</i>	<i>2.27</i>	<i>0.00</i>
Gender								
Male	90.63	92.99	85.42	93.85	93.98	99.40	80.65	86.89*
	<i>0.50</i>	<i>0.83</i>	<i>1.48</i>	<i>0.99</i>	<i>0.73</i>	<i>0.42</i>	<i>1.39</i>	<i>5.11</i>
Female	93.03	93.04	91.72	94.85	95.21	94.88	87.54	91.96
	<i>0.41</i>	<i>0.84</i>	<i>0.94</i>	<i>0.83</i>	<i>0.58</i>	<i>1.65</i>	<i>1.45</i>	<i>2.26</i>
Living Arrangement								
Lives alone	90.91	92.57	89.22	93.49	93.30	93.83	84.57	86.14*
	<i>0.59</i>	<i>1.13</i>	<i>1.35</i>	<i>0.99</i>	<i>0.94</i>	<i>2.90</i>	<i>1.67</i>	<i>4.57</i>
With spouse	93.66	93.84	88.02	95.04	95.31	98.52	87.33	96.85*
	<i>0.39</i>	<i>0.77</i>	<i>2.17</i>	<i>0.95</i>	<i>0.53</i>	<i>0.72</i>	<i>1.62</i>	<i>3.26</i>
With children	90.25	91.29	92.98	93.68	91.50	94.99*	80.99	88.51*
	<i>0.92</i>	<i>1.67</i>	<i>1.33</i>	<i>2.15</i>	<i>2.50</i>	<i>4.49</i>	<i>3.35</i>	<i>9.10</i>
With others	87.23	90.47	87.39	95.58	96.29	100.00*	73.35	89.45*
	<i>1.08</i>	<i>1.96</i>	<i>1.46</i>	<i>2.10</i>	<i>1.52</i>	<i>0.00</i>	<i>3.19</i>	<i>10.01</i>

Table 3.2 Physician Services User Rates for Non-institutionalized Medicare Beneficiaries, by Insurance Coverage, and by Demographic, Socioeconomic, and Health Characteristics, 2008

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		
Percent of Beneficiaries With at Least One Physician Service							
All Beneficiaries	91.94	93.01	89.29	94.44	94.61	96.74	90.30
	0.34	0.64	0.86	0.66	0.44	0.99	2.33
Race/Ethnicity							
White non-Hispanic	92.74	92.91	90.20	94.40	95.04	97.15	88.68
	0.40	0.78	1.05	0.69	0.42	1.07	3.35
Black non-Hispanic	88.71	92.84	86.67	94.37	94.06	83.24*	92.21*
	1.03	1.51	2.39	3.52	1.66	4.48	3.62
Hispanic	88.81	94.47	90.13	96.51	84.36	100.00*	100.00*
	1.38	1.20	1.77	2.11	4.34	0.00	0.00
Other	91.14	89.93	89.34	93.86	98.73	100.00*	84.63*
	1.40	3.12	2.13	3.73	0.95	0.00	13.88
Income							
\$5,000 or less	86.81	92.44	81.25	96.07	98.36	100.00*	100.00*
	1.96	3.15	3.46	2.82	1.69	0.00	0.00
\$5,001 - \$10,000	89.60	92.44	91.44	95.02	93.71	100.00*	88.68*
	0.83	1.67	0.91	1.94	2.60	0.00	8.27
\$10,001 - \$15,000	88.70	90.93	89.54	92.95	90.88	85.05*	93.27*
	0.92	1.59	1.38	1.60	3.00	10.71	3.75
\$15,001 - \$20,000	90.70	93.28	85.43	95.52	92.19	96.47*	84.43*
	1.06	1.30	3.50	1.42	1.67	3.49	7.44
\$20,001 - \$25,000	91.67	92.57	87.58	92.52	94.60	96.67*	91.13*
	0.98	1.86	4.16	2.40	1.22	2.44	7.79
\$25,001 - \$30,000	94.57	93.44	86.06*	96.88	96.76	85.66*	100.00*
	0.86	2.50	8.38	1.02	1.01	8.30	0.00
\$30,001 - \$35,000	94.74	97.32	90.44*	95.51	95.26	98.43*	65.59*
	0.67	0.97	9.78	1.13	1.17	1.60	29.20
\$35,001 - \$40,000	92.44	91.56	84.72*	94.04	94.25	100.00	100.00*
	1.16	2.33	15.60	2.49	1.47	0.00	0.00
More than \$40,000	94.59	93.54	100.00*	94.19	94.98	98.52	100.00*
	0.65	2.00	0.00	1.68	0.80	0.89	0.00

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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	91.94	93.01	89.29	94.44	94.61	96.74	84.09	90.30
	0.34	0.64	0.86	0.66	0.44	0.99	1.01	2.33
Health Status								
Excellent	86.52	84.68	75.95	91.14	92.18	92.34	72.45	90.82*
	1.04	2.40	4.65	1.96	1.44	4.65	3.47	5.92
Very Good	91.19	91.05	84.86	93.96	94.28	97.59	82.15	83.32*
	0.58	1.47	2.12	1.00	0.74	1.21	2.10	7.67
Good	92.91	95.68	87.03	94.78	94.93	97.50	87.08	91.06*
	0.55	0.73	1.71	1.15	0.84	1.51	1.74	5.08
Fair	94.95	96.80	93.82	96.94	96.28	98.99	90.10	92.66*
	0.49	0.72	1.03	0.80	1.02	1.08	1.53	4.30
Poor	93.79	96.48	93.22	98.13	97.29	100.00*	85.29	100.00*
	0.91	1.30	1.40	1.09	1.01	0.00	3.70	0.00
Functional Limitation								
None	90.23	91.46	83.41	93.37	93.39	96.07	79.68	89.28
	0.52	0.95	1.93	0.97	0.64	1.44	1.59	3.41
IADL only	92.37	92.88	89.92	95.31	93.78	95.57	88.53	95.52*
	0.92	1.60	1.58	1.95	1.60	3.26	2.41	6.91
One to two ADLs	95.20	96.29	92.34	96.50	97.96	99.51	91.35	86.91*
	0.52	0.79	1.31	0.89	0.51	0.51	1.60	6.77
Three to six ADLs	93.97	96.01	94.49	95.40	96.95	98.12*	84.58	94.30*
	0.75	1.13	1.33	1.42	0.97	1.97	3.31	4.63

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			Medicaid	Individually Purchased Private Insurance	Employer Sponsored Private Insurance		
Percent of Beneficiaries With at Least One Physician Service							
All Beneficiaries	91.94	93.01	89.29	94.44	94.61	96.74	90.30
	<i>0.34</i>	<i>0.64</i>	<i>0.86</i>	<i>0.66</i>	<i>0.44</i>	<i>0.99</i>	<i>2.33</i>
Metropolitan Area Resident							
Yes	91.92	92.85	88.69	94.11	94.38	96.02	92.58
	<i>0.37</i>	<i>0.70</i>	<i>1.07</i>	<i>0.83</i>	<i>0.50</i>	<i>1.20</i>	<i>2.07</i>
No	92.02	94.29	90.60	95.18	95.36	100.00	81.30*
	<i>0.77</i>	<i>1.45</i>	<i>1.22</i>	<i>1.03</i>	<i>1.03</i>	<i>0.00</i>	<i>7.21</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 The term *community residents* includes beneficiaries who resided in the community at the time of the round 37 interview (fall 2003), and beneficiaries who resided in the community at the time of the round 34 interview (fall 2002) who died prior to the round 37 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."