

Table 22

**Number of Persons Served and Cost-Sharing Liability for Medicare Beneficiaries, by Type of Liability and Type of Coverage:
Calendar Year 2002**

Calendar Year 2002								
Amount of Cost-Sharing Liability Incurred	Total HI and/or SMI Liability	Hospital Insurance (HI)			Supplementary Medical Insurance (SMI)			Balance Billing
		Total	Deductible	Coinsurance	Total	Deductible	Coinsurance	
Number of Persons Served								
Total	31,754,380	7,365,780	7,284,740	928,860	31,028,980	30,372,280	30,478,100	2,597,780
\$1 - \$499	15,145,880	880	40	840	14,539,920	14,090,660	13,998,380	910,940
\$500 - \$999	5,233,580	193,260	190,240	3,260	5,135,440	5,064,760	5,126,940	529,080
\$1,000 - \$1,999	5,806,220	2,792,460	2,783,440	39,680	5,792,560	5,713,640	5,791,840	565,980
\$2,000 - \$4,999	4,237,320	3,252,740	3,226,560	324,120	4,232,720	4,189,460	4,232,620	465,940
\$5,000 - \$9,999	956,440	788,120	764,420	339,720	954,000	942,740	953,980	95,760
\$10,000 - \$14,999	282,840	253,860	246,040	162,700	282,600	279,940	282,600	23,260
\$15,000 or More	92,100	84,460	74,000	58,540	91,740	91,080	91,740	6,820
Liability in Thousands								
Total	\$40,251,003	\$10,944,970	\$7,093,558	\$3,851,412	\$29,306,034	\$2,997,404	\$26,245,652	\$62,978
\$1 - \$499	3,566,878	198	13	185	3,566,680	1,375,465	2,178,144	13,071
\$500 - \$999	3,735,094	155,317	154,113	1,204	3,579,777	504,458	3,063,643	11,676
\$1,000 - \$1,999	8,368,570	2,299,384	2,282,465	16,919	6,069,186	569,170	5,485,274	14,742
\$2,000 - \$4,999	12,663,916	3,780,959	3,352,390	428,569	8,882,957	417,434	8,448,412	17,112
\$5,000 - \$9,999	6,590,519	2,302,179	927,041	1,375,139	4,288,339	93,900	4,189,482	4,958
\$10,000 - \$14,999	3,336,179	1,467,817	285,990	1,181,827	1,868,362	27,905	1,839,384	1,073
\$15,000 or More	1,989,847	939,115	91,546	847,569	1,050,732	9,072	1,041,314	347
Average Liability per Person Served								
Total	\$1,268	\$1,486	\$974	\$4,146	\$944	\$99	\$861	\$24
\$1 - \$499	236	225	328	220	245	98	156	14
\$500 - \$999	714	804	810	369	697	100	598	22
\$1,000 - \$1,999	1,441	823	820	426	1,048	100	947	26
\$2,000 - \$4,999	2,989	1,162	1,039	1,322	2,099	100	1,996	37
\$5,000 - \$9,999	6,891	2,921	1,213	4,048	4,495	100	4,392	52
\$10,000 - \$14,999	11,795	5,782	1,162	7,264	6,611	100	6,509	46
\$15,000 or More	21,605	11,119	1,237	14,478	11,453	100	11,351	51

*Represents beneficiaries who received covered services under fee-for-service and for whom program payments were made. Includes a small number of beneficiaries with no cost-sharing liability.

NOTES: While the overall levels of potential liability are more accurate, the number of persons falling into certain categories and levels of cost sharing are slightly understated. This in part is due to changes during the year in some beneficiaries' health insurance claim number (HIC). Most changes to the HIC involved the beneficiary identification code (BIC), which identifies the beneficiary's relationship to the primary wage earner; for example, a wife being converted to a widow. These changes were accounted through what is known as an equatable BIC routine which was performed on the input file. Other changes involved changes in the beneficiary claim account number portion of the HIC, for example, a wife acquiring enough quarters of credit to get benefits under her own account. No cross-referencing was done to get all claims for the small number of individuals who either enter or exit the 5-percent sample. In addition, managed care people who leave managed care during the calendar year are credited with prorated shares of an estimated amount of the annual Part B deductible, based on the amount of time in managed care and estimated time for most beneficiaries to reach the Part B deductible under fee-for-service. No estimating was done to attribute such amounts to individuals. It should also be noted that certain services are not subject to deductible and/or coinsurance. Numbers may not add to totals because of rounding.

SOURCE: Centers for Medicare & Medicaid Services, Office of Information Services: Data from the Medicare Data Extract System; data development by the Office of Research, Development, and Information.