

Table 7-1 Beneficiary's Satisfaction With Their Ability To Understand The Medicare Program, by Demographic, Socioeconomic, and Health Characteristics, 1997 (4 pages)

Community Residents¹

| Beneficiary Characteristic | Total | Is The Medicare Program Understandable? | | Are you Satisfied With The Available Of Information On The Medicare Program? | | Are You Satisfied With The Ways Available For Making Suggestions? | |
|------------------------------------|--------|---|-------|--|-------------|---|-------------|
| | | Yes | No | Satisfied | Unsatisfied | Satisfied | Unsatisfied |
| All Beneficiaries | 37,257 | 25,385 | 7,005 | 27,321 | 1,854 | 24,585 | 1,758 |
| | 140 | 175 | 139 | 211 | 88 | 280 | 96 |
| Medicare Status³ | | | | | | | |
| Aged | | | | | | | |
| 65 - 74 years | 48.38 | 49.65 | 45.22 | 48.80 | 48.84 | 48.52 | 50.02 |
| | 0.30 | 0.42 | 1.22 | 0.41 | 2.18 | 0.35 | 2.43 |
| 75 - 84 years | 30.59 | 30.94 | 28.96 | 31.00 | 23.78 | 30.97 | 25.61 |
| | 0.25 | 0.36 | 0.70 | 0.35 | 1.53 | 0.37 | 2.01 |
| 85 years and older | 9.05 | 7.99 | 10.45 | 8.51 | 6.27 | 8.52 | 5.85 |
| | 0.16 | 0.22 | 0.53 | 0.20 | 0.58 | 0.22 | 0.76 |
| Disabled | | | | | | | |
| Under 45 years | 3.76 | 3.56 | 4.83 | 3.66 | 6.64 | 3.73 | 5.32 |
| | 0.10 | 0.12 | 0.38 | 0.12 | 0.91 | 0.13 | 0.80 |
| 45 - 64 years | 8.21 | 7.86 | 10.53 | 8.02 | 14.47 | 8.25 | 13.20 |
| | 0.19 | 0.26 | 0.66 | 0.25 | 1.53 | 0.24 | 1.39 |
| Gender | | | | | | | |
| Male | 44.57 | 44.96 | 44.04 | 44.60 | 47.61 | 44.50 | 50.45 |
| | 0.28 | 0.36 | 0.77 | 0.34 | 1.71 | 0.42 | 1.78 |
| Female | 55.43 | 55.04 | 55.96 | 55.40 | 52.39 | 55.50 | 49.55 |
| | 0.28 | 0.36 | 0.77 | 0.34 | 1.71 | 0.42 | 1.78 |
| Living Arrangement | | | | | | | |
| Lives alone | 30.32 | 29.26 | 33.40 | 29.74 | 29.87 | 30.38 | 28.04 |
| | 0.34 | 0.44 | 1.03 | 0.41 | 1.96 | 0.45 | 2.06 |
| With spouse | 53.00 | 54.75 | 48.21 | 53.57 | 53.65 | 53.02 | 57.47 |
| | 0.36 | 0.48 | 1.13 | 0.47 | 2.04 | 0.50 | 1.98 |
| With children | 9.32 | 8.86 | 10.12 | 9.36 | 8.99 | 9.23 | 6.95 |
| | 0.23 | 0.26 | 0.55 | 0.30 | 1.05 | 0.34 | 1.00 |
| With others | 7.36 | 7.14 | 8.27 | 7.32 | 7.49 | 7.37 | 7.55 |
| | 0.21 | 0.26 | 0.48 | 0.26 | 1.12 | 0.26 | 1.06 |

Table 7-1 Beneficiary's Satisfaction With Their Ability To Understand The Medicare Program, by Demographic, Socioeconomic, and Health Characteristics, 1997 (4 pages)

Community Residents¹

| Beneficiary Characteristic | Total | Is The Medicare Program Understandable? | | Are you Satisfied With The Available Of Information On The Medicare Program? | | Are You Satisfied With The Ways Available For Making Suggestions? | |
|----------------------------|--------|---|-------|--|-------------|---|-------------|
| | | Yes | No | Satisfied | Unsatisfied | Satisfied | Unsatisfied |
| All Beneficiaries | 37,257 | 25,385 | 7,005 | 27,321 | 1,854 | 24,585 | 1,758 |
| | 140 | 175 | 139 | 211 | 88 | 280 | 96 |
| Race/Ethnicity | | | | | | | |
| White non-Hispanic | 82.47 | 83.00 | 79.57 | 82.33 | 80.17 | 82.11 | 87.36 |
| | 0.45 | 0.42 | 1.08 | 0.50 | 1.67 | 0.56 | 1.32 |
| Black non-Hispanic | 8.69 | 8.74 | 8.37 | 9.17 | 7.55 | 9.72 | 4.84 |
| | 0.18 | 0.24 | 0.53 | 0.22 | 1.07 | 0.26 | 0.67 |
| Hispanic | 6.60 | 6.40 | 8.47 | 6.48 | 8.01 | 6.09 | 5.30 |
| | 0.46 | 0.41 | 1.00 | 0.49 | 1.32 | 0.54 | 0.99 |
| Other | 2.24 | 1.86 | 3.60 | 2.02 | 4.27 | 2.08 | 2.50 |
| | 0.15 | 0.17 | 0.38 | 0.17 | 0.82 | 0.16 | 0.71 |
| Income | | | | | | | |
| \$5,000 or less | 6.50 | 6.27 | 6.90 | 6.36 | 6.78 | 6.31 | 5.66 |
| | 0.23 | 0.30 | 0.50 | 0.29 | 0.95 | 0.29 | 0.85 |
| \$5,001 - \$10,000 | 24.63 | 23.18 | 28.33 | 24.05 | 26.49 | 24.23 | 22.10 |
| | 0.45 | 0.56 | 1.07 | 0.52 | 1.71 | 0.55 | 1.71 |
| \$10,001 - \$15,000 | 17.15 | 16.97 | 18.19 | 17.09 | 15.98 | 17.51 | 16.49 |
| | 0.34 | 0.43 | 0.86 | 0.39 | 1.46 | 0.43 | 1.31 |
| \$15,001 - \$20,000 | 12.13 | 12.53 | 11.08 | 12.21 | 11.51 | 12.29 | 14.45 |
| | 0.25 | 0.31 | 0.56 | 0.28 | 1.50 | 0.34 | 1.46 |
| \$20,001 - \$25,000 | 10.46 | 10.51 | 10.05 | 10.55 | 10.82 | 10.35 | 13.04 |
| | 0.28 | 0.35 | 0.62 | 0.35 | 1.36 | 0.34 | 1.15 |
| \$25,001 - \$30,000 | 8.07 | 8.60 | 7.07 | 8.34 | 6.98 | 8.12 | 7.13 |
| | 0.25 | 0.32 | 0.56 | 0.28 | 1.03 | 0.30 | 1.12 |
| \$30,001 - \$35,000 | 5.28 | 5.59 | 4.33 | 5.50 | 4.29 | 5.37 | 4.64 |
| | 0.21 | 0.27 | 0.42 | 0.24 | 0.87 | 0.25 | 0.88 |
| \$35,001 - \$40,000 | 4.44 | 4.54 | 3.83 | 4.52 | 4.61 | 4.63 | 4.02 |
| | 0.23 | 0.26 | 0.44 | 0.25 | 0.84 | 0.28 | 0.77 |
| More than \$40,000 | 11.33 | 11.81 | 10.21 | 11.39 | 12.54 | 11.18 | 12.47 |
| | 0.31 | 0.37 | 0.68 | 0.35 | 1.35 | 0.38 | 1.44 |

Table 7-1 Beneficiary's Satisfaction With Their Ability To Understand The Medicare Program, by Demographic, Socioeconomic, and Health Characteristics, 1997 (4 pages)

Community Residents¹

| Beneficiary Characteristic | Total | Is The Medicare Program Understandable? | | Are you Satisfied With The Available Of Information On The Medicare Program? | | Are You Satisfied With The Ways Available For Making Suggestions? | |
|----------------------------|--------|---|-------|--|-------------|---|-------------|
| | | Yes | No | Satisfied | Unsatisfied | Satisfied | Unsatisfied |
| All Beneficiaries | 37,257 | 25,385 | 7,005 | 27,321 | 1,854 | 24,585 | 1,758 |
| | 140 | 175 | 139 | 211 | 88 | 280 | 96 |
| Schooling | | | | | | | |
| 0 - 8 years | 20.35 | 19.05 | 26.16 | 20.56 | 17.72 | 20.59 | 12.68 |
| | 0.53 | 0.49 | 1.25 | 0.57 | 1.65 | 0.65 | 1.19 |
| 9 - 11 years | 16.17 | 16.00 | 16.38 | 16.28 | 15.14 | 16.69 | 15.68 |
| | 0.36 | 0.40 | 0.90 | 0.39 | 1.51 | 0.41 | 1.63 |
| 12 years | 33.42 | 34.31 | 29.88 | 33.78 | 29.26 | 34.15 | 30.49 |
| | 0.52 | 0.62 | 1.00 | 0.61 | 1.81 | 0.57 | 2.08 |
| 13 - 15 years | 15.72 | 16.06 | 13.92 | 15.25 | 18.89 | 15.12 | 21.25 |
| | 0.33 | 0.39 | 0.68 | 0.33 | 1.56 | 0.41 | 1.73 |
| 16 or more years | 14.34 | 14.57 | 13.67 | 14.13 | 18.99 | 13.44 | 19.89 |
| | 0.41 | 0.44 | 0.93 | 0.45 | 2.02 | 0.44 | 1.99 |
| Health Status | | | | | | | |
| Excellent | 15.95 | 16.75 | 13.37 | 15.93 | 14.86 | 15.50 | 15.27 |
| | 0.38 | 0.39 | 0.76 | 0.41 | 1.48 | 0.41 | 1.97 |
| Very Good | 26.26 | 27.13 | 25.01 | 27.12 | 19.46 | 27.05 | 21.10 |
| | 0.41 | 0.50 | 0.82 | 0.50 | 1.59 | 0.56 | 1.72 |
| Good | 30.01 | 30.97 | 27.79 | 30.59 | 29.45 | 30.78 | 31.07 |
| | 0.38 | 0.47 | 0.89 | 0.47 | 1.82 | 0.51 | 1.92 |
| Fair | 18.76 | 17.57 | 22.10 | 18.34 | 23.24 | 18.28 | 21.32 |
| | 0.33 | 0.39 | 0.71 | 0.40 | 1.71 | 0.39 | 1.78 |
| Poor | 9.03 | 7.58 | 11.73 | 8.02 | 12.98 | 8.39 | 11.25 |
| | 0.23 | 0.25 | 0.65 | 0.25 | 1.49 | 0.25 | 1.27 |

Table 7-1 Beneficiary's Satisfaction With Their Ability To Understand The Medicare Program, by Demographic, Socioeconomic, and Health Characteristics, 1997 (4 pages)

Community Residents¹

| Beneficiary Characteristic | Total | Is The Medicare Program Understandable? | | Are you Satisfied With The Available Of Information On The Medicare Program? | | Are You Satisfied With The Ways Available For Making Suggestions? | |
|-----------------------------------|-------------|---|-------------|--|-------------|---|-------------|
| | | Yes | No | Satisfied | Unsatisfied | Satisfied | Unsatisfied |
| All Beneficiaries | 37,257 | 25,385 | 7,005 | 27,321 | 1,854 | 24,585 | 1,758 |
| | <i>140</i> | <i>175</i> | <i>139</i> | <i>211</i> | <i>88</i> | <i>280</i> | <i>96</i> |
| Functional Limitation | | | | | | | |
| None | 58.75 | 61.57 | 52.90 | 60.62 | 51.34 | 60.59 | 53.05 |
| | <i>0.44</i> | <i>0.54</i> | <i>0.95</i> | <i>0.56</i> | <i>2.22</i> | <i>0.55</i> | <i>2.40</i> |
| IADL only | 19.74 | 19.14 | 21.19 | 19.38 | 20.92 | 19.47 | 21.87 |
| | <i>0.33</i> | <i>0.40</i> | <i>0.76</i> | <i>0.45</i> | <i>1.46</i> | <i>0.44</i> | <i>1.69</i> |
| One to two ADLs | 13.83 | 12.80 | 16.51 | 13.33 | 16.81 | 13.42 | 13.83 |
| | <i>0.34</i> | <i>0.37</i> | <i>0.85</i> | <i>0.36</i> | <i>1.81</i> | <i>0.41</i> | <i>1.49</i> |
| Three to five ADLs | 7.67 | 6.49 | 9.39 | 6.66 | 10.93 | 6.52 | 11.24 |
| | <i>0.23</i> | <i>0.22</i> | <i>0.59</i> | <i>0.24</i> | <i>1.28</i> | <i>0.29</i> | <i>1.41</i> |
| Metropolitan Area Resident | | | | | | | |
| Yes | 75.71 | 74.83 | 72.06 | 74.48 | 77.02 | 73.51 | 76.86 |
| | <i>0.29</i> | <i>0.41</i> | <i>0.90</i> | <i>0.56</i> | <i>1.99</i> | <i>0.75</i> | <i>2.24</i> |
| No | 24.29 | 25.17 | 27.94 | 25.52 | 22.98 | 26.49 | 23.14 |
| | <i>0.29</i> | <i>0.41</i> | <i>0.90</i> | <i>0.56</i> | <i>1.99</i> | <i>0.75</i> | <i>2.24</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 The term *community residents* includes beneficiaries who resided in the community at the time of the round 16 interview (fall 1996), and beneficiaries who resided in the community at the time of the round 13 interview (fall 1995) who died prior to the round 16 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 7-2 How Medicare Beneficiaries Keep Up With The Medicare Program by Demographic, Socioeconomic, and Health Characteristics 1997 (4 pages)

Community Residents¹

| Beneficiary Characteristic | Total | Does Not Keep Up With Medicare | Newspapers\ Magazines\ Television | Annual Edition Of Medicare Handbook | Toll-Free Information Number | Other Method |
|------------------------------------|--------|--------------------------------|-----------------------------------|-------------------------------------|------------------------------|--------------|
| All Beneficiaries | 37,257 | 6,617 | 7,242 | 11,870 | 4,152 | 2,806 |
| | 140 | 175 | 169 | 197 | 116 | 97 |
| Medicare Status³ | | | | | | |
| Aged | | | | | | |
| 65 - 74 years | 48.38 | 41.44 | 50.21 | 50.70 | 52.07 | 48.71 |
| | 0.30 | 0.91 | 0.96 | 0.67 | 1.31 | 1.41 |
| 75 - 84 years | 30.59 | 30.75 | 31.69 | 30.22 | 27.42 | 30.47 |
| | 0.25 | 0.79 | 0.82 | 0.58 | 1.01 | 1.40 |
| 85 years and older | 9.05 | 13.84 | 7.57 | 7.44 | 5.99 | 7.99 |
| | 0.16 | 0.45 | 0.41 | 0.30 | 0.46 | 0.58 |
| Disabled | | | | | | |
| Under 45 years | 3.76 | 5.57 | 2.47 | 3.46 | 4.23 | 4.24 |
| | 0.10 | 0.35 | 0.22 | 0.20 | 0.33 | 0.48 |
| 45 - 64 years | 8.21 | 8.41 | 8.06 | 8.18 | 10.29 | 8.59 |
| | 0.19 | 0.60 | 0.58 | 0.39 | 0.92 | 1.02 |
| Gender | | | | | | |
| Male | 44.57 | 42.71 | 46.35 | 44.31 | 45.10 | 46.25 |
| | 0.28 | 0.99 | 0.93 | 0.74 | 1.28 | 1.64 |
| Female | 55.43 | 57.29 | 53.65 | 55.69 | 54.90 | 53.75 |
| | 0.28 | 0.99 | 0.93 | 0.74 | 1.28 | 1.64 |
| Living Arrangement | | | | | | |
| Lives alone | 30.32 | 38.32 | 28.76 | 27.06 | 27.79 | 30.51 |
| | 0.34 | 0.97 | 0.96 | 0.59 | 1.22 | 1.68 |
| With spouse | 53.00 | 41.48 | 54.40 | 57.69 | 58.70 | 51.37 |
| | 0.36 | 1.00 | 0.98 | 0.68 | 1.23 | 1.45 |
| With children | 9.32 | 11.07 | 9.65 | 9.11 | 6.65 | 8.29 |
| | 0.23 | 0.63 | 0.49 | 0.42 | 0.69 | 0.99 |
| With others | 7.36 | 9.13 | 7.19 | 6.14 | 6.86 | 9.83 |
| | 0.21 | 0.55 | 0.46 | 0.37 | 0.60 | 0.99 |

Table 7-2 How Medicare Beneficiaries Keep Up With The Medicare Program by Demographic, Socioeconomic, and Health Characteristics 1997 (4 pages)

Community Residents¹

| Beneficiary Characteristic | Total | Does Not Keep Up With Medicare | Newspapers\ Magazines\ Television | Annual Edition Of Medicare Handbook | Toll-Free Information Number | Other Method |
|-----------------------------------|--------------|---------------------------------------|--|--|-------------------------------------|---------------------|
| All Beneficiaries | 37,257 | 6,617 | 7,242 | 11,870 | 4,152 | 2,806 |
| | 140 | 175 | 169 | 197 | 116 | 97 |
| Race/Ethnicity | | | | | | |
| White non-Hispanic | 82.47 | 77.25 | 83.40 | 83.26 | 86.12 | 80.77 |
| | 0.45 | 1.30 | 0.87 | 0.63 | 1.06 | 1.25 |
| Black non-Hispanic | 8.69 | 11.42 | 8.89 | 7.17 | 7.45 | 9.75 |
| | 0.18 | 0.62 | 0.57 | 0.39 | 0.77 | 0.91 |
| Hispanic | 6.60 | 7.68 | 6.25 | 7.54 | 4.30 | 7.03 |
| | 0.46 | 1.24 | 0.69 | 0.55 | 0.73 | 0.84 |
| Other | 2.24 | 3.65 | 1.46 | 2.03 | 2.13 | 2.44 |
| | 0.15 | 0.45 | 0.23 | 0.20 | 0.53 | 0.56 |
| Income | | | | | | |
| \$5,000 or less | 6.50 | 7.97 | 6.74 | 5.58 | 5.73 | 7.52 |
| | 0.23 | 0.60 | 0.53 | 0.33 | 0.74 | 0.95 |
| \$5,001 - \$10,000 | 24.63 | 29.50 | 24.20 | 21.89 | 23.02 | 24.15 |
| | 0.45 | 0.93 | 1.05 | 0.69 | 1.37 | 1.43 |
| \$10,001 - \$15,000 | 17.15 | 18.15 | 17.81 | 16.84 | 15.27 | 17.13 |
| | 0.34 | 0.87 | 0.68 | 0.61 | 1.00 | 1.17 |
| \$15,001 - \$20,000 | 12.13 | 12.17 | 11.87 | 13.06 | 10.45 | 12.32 |
| | 0.25 | 0.75 | 0.68 | 0.49 | 0.70 | 0.96 |
| \$20,001 - \$25,000 | 10.46 | 9.22 | 10.29 | 10.87 | 11.23 | 9.88 |
| | 0.28 | 0.66 | 0.72 | 0.49 | 0.99 | 1.23 |
| \$25,001 - \$30,000 | 8.07 | 6.58 | 8.46 | 8.63 | 10.08 | 6.43 |
| | 0.25 | 0.51 | 0.57 | 0.52 | 0.88 | 0.81 |
| \$30,001 - \$35,000 | 5.28 | 4.46 | 5.70 | 5.70 | 5.25 | 5.52 |
| | 0.21 | 0.45 | 0.47 | 0.36 | 0.64 | 0.58 |
| \$35,001 - \$40,000 | 4.44 | 3.54 | 3.97 | 4.82 | 5.32 | 5.23 |
| | 0.23 | 0.43 | 0.43 | 0.37 | 0.62 | 0.82 |
| More than \$40,000 | 11.33 | 8.41 | 10.95 | 12.60 | 13.65 | 11.84 |
| | 0.31 | 0.60 | 0.68 | 0.56 | 0.97 | 1.13 |

Table 7-2 How Medicare Beneficiaries Keep Up With The Medicare Program by Demographic, Socioeconomic, and Health Characteristics 1997 (4 pages)

Community Residents¹

| Beneficiary Characteristic | Total | Does Not Keep Up With Medicare | Newspapers\ Magazines\ Television | Annual Eddition Of Medicare Handbook | Toll-Free Information Number | Other Method |
|----------------------------|--------|--------------------------------|-----------------------------------|--------------------------------------|------------------------------|--------------|
| All Beneficiaries | 37,257 | 6,617 | 7,242 | 11,870 | 4,152 | 2,806 |
| | 140 | 175 | 169 | 197 | 116 | 97 |
| Schooling | | | | | | |
| 0 - 8 years | 20.35 | 30.35 | 20.15 | 16.90 | 16.64 | 21.42 |
| | 0.53 | 1.44 | 0.88 | 0.63 | 1.27 | 1.35 |
| 9 - 11 years | 16.17 | 18.20 | 16.68 | 14.29 | 15.15 | 16.12 |
| | 0.36 | 0.87 | 0.77 | 0.54 | 0.99 | 1.05 |
| 12 years | 33.42 | 28.67 | 35.15 | 34.25 | 37.02 | 31.54 |
| | 0.52 | 1.09 | 1.02 | 0.75 | 1.52 | 1.42 |
| 13 - 15 years | 15.72 | 12.71 | 14.41 | 17.42 | 16.82 | 15.21 |
| | 0.33 | 0.70 | 0.75 | 0.62 | 1.03 | 1.31 |
| 16 or more years | 14.34 | 10.07 | 13.61 | 17.14 | 14.37 | 15.70 |
| | 0.41 | 0.65 | 0.73 | 0.71 | 1.05 | 1.12 |
| Health Status | | | | | | |
| Excellent | 15.95 | 14.74 | 15.32 | 16.75 | 16.82 | 18.44 |
| | 0.38 | 0.82 | 0.77 | 0.59 | 1.09 | 1.41 |
| Very Good | 26.26 | 24.28 | 26.45 | 27.42 | 29.22 | 25.95 |
| | 0.41 | 0.95 | 1.03 | 0.68 | 1.15 | 1.43 |
| Good | 30.01 | 29.62 | 33.47 | 29.36 | 27.74 | 30.84 |
| | 0.38 | 0.89 | 0.87 | 0.66 | 1.41 | 1.58 |
| Fair | 18.76 | 20.95 | 17.14 | 18.36 | 17.27 | 17.70 |
| | 0.33 | 0.81 | 0.67 | 0.64 | 0.92 | 1.18 |
| Poor | 9.03 | 10.42 | 7.62 | 8.11 | 8.95 | 7.06 |
| | 0.23 | 0.61 | 0.51 | 0.37 | 0.85 | 0.81 |

Table 7-2 How Medicare Beneficiaries Keep Up With The Medicare Program by Demographic, Socioeconomic, and Health Characteristics 1997 (4 pages)

Community Residents¹

| Beneficiary Characteristic | Total | Does Not Keep Up With Medicare | Newspapers\ Magazines\ Television | Annual Edition Of Medicare Handbook | Toll-Free Information Number | Other Method |
|-----------------------------------|-------------|--------------------------------|-----------------------------------|-------------------------------------|------------------------------|--------------|
| All Beneficiaries | 37,257 | 6,617 | 7,242 | 11,870 | 4,152 | 2,806 |
| | <i>140</i> | <i>175</i> | <i>169</i> | <i>197</i> | <i>116</i> | <i>97</i> |
| Functional Limitation | | | | | | |
| None | 58.75 | 55.10 | 62.97 | 60.22 | 60.25 | 61.10 |
| | <i>0.44</i> | <i>1.00</i> | <i>0.95</i> | <i>0.92</i> | <i>1.46</i> | <i>1.64</i> |
| IADL only | 19.74 | 21.22 | 19.42 | 18.60 | 18.87 | 19.76 |
| | <i>0.33</i> | <i>1.09</i> | <i>0.83</i> | <i>0.62</i> | <i>1.16</i> | <i>1.26</i> |
| One to two ADLs | 13.83 | 14.79 | 11.78 | 14.29 | 13.70 | 12.36 |
| | <i>0.34</i> | <i>0.85</i> | <i>0.66</i> | <i>0.64</i> | <i>0.95</i> | <i>0.99</i> |
| Three to five ADLs | 7.67 | 8.88 | 5.83 | 6.89 | 7.18 | 6.77 |
| | <i>0.23</i> | <i>0.67</i> | <i>0.40</i> | <i>0.35</i> | <i>0.82</i> | <i>0.69</i> |
| Metropolitan Area Resident | | | | | | |
| Yes | 75.71 | 74.30 | 76.33 | 74.62 | 73.36 | 73.09 |
| | <i>0.29</i> | <i>1.56</i> | <i>1.12</i> | <i>0.81</i> | <i>1.30</i> | <i>1.79</i> |
| No | 24.29 | 25.70 | 23.67 | 25.38 | 26.64 | 26.91 |
| | <i>0.29</i> | <i>1.56</i> | <i>1.12</i> | <i>0.81</i> | <i>1.30</i> | <i>1.79</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 16 interview (fall 1996), and beneficiaries who resided in the community at the time of the round 13 interview (fall 1995) who died prior to the round 16 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 7-3 Who Beneficiaries Would Report Fraud To, by Demographic, Socioeconomic, and Health Characteristics, 1997 (4 pages)

Community Residents¹

| Beneficiary Characteristic | Total | Would Not Report Fraud | Who Would Report Fraud To? | | |
|------------------------------------|--------|------------------------|----------------------------|-------------------|-------|
| | | | Social Security Office | Insurance Company | Other |
| All Beneficiaries | 37,257 | 6,563 | 17,494 | 1,073 | 7,073 |
| | 140 | 161 | 236 | 66 | 192 |
| Medicare Status³ | | | | | |
| Aged | | | | | |
| 65 - 74 years | 48.38 | 39.05 | 51.02 | 49.52 | 53.25 |
| | 0.30 | 1.08 | 0.50 | 2.70 | 0.88 |
| 75 - 84 years | 30.59 | 35.57 | 29.04 | 32.59 | 27.72 |
| | 0.25 | 0.97 | 0.47 | 2.35 | 0.71 |
| 85 years and older | 9.05 | 13.33 | 7.15 | 7.87 | 6.92 |
| | 0.16 | 0.44 | 0.24 | 1.01 | 0.43 |
| Disabled | | | | | |
| Under 45 years | 3.76 | 3.89 | 4.02 | 1.50 | 3.75 |
| | 0.10 | 0.29 | 0.16 | 0.42 | 0.30 |
| 45 - 64 years | 8.21 | 8.16 | 8.77 | 8.51 | 8.36 |
| | 0.19 | 0.61 | 0.34 | 1.49 | 0.50 |
| Gender | | | | | |
| Male | 44.57 | 40.28 | 45.25 | 50.75 | 47.14 |
| | 0.28 | 0.96 | 0.58 | 2.48 | 0.82 |
| Female | 55.43 | 59.72 | 54.75 | 49.25 | 52.86 |
| | 0.28 | 0.96 | 0.58 | 2.48 | 0.82 |
| Living Arrangement | | | | | |
| Lives alone | 30.32 | 37.61 | 27.45 | 26.15 | 29.18 |
| | 0.34 | 0.92 | 0.49 | 2.35 | 0.96 |
| With spouse | 53.00 | 43.07 | 56.28 | 57.97 | 56.03 |
| | 0.36 | 0.91 | 0.59 | 2.26 | 1.12 |
| With children | 9.32 | 10.73 | 9.00 | 9.20 | 8.35 |
| | 0.23 | 0.63 | 0.35 | 1.73 | 0.48 |
| With others | 7.36 | 8.58 | 7.27 | 6.69 | 6.43 |
| | 0.21 | 0.51 | 0.27 | 1.21 | 0.47 |

Table 7-3 Who Beneficiaries Would Report Fraud To, by Demographic, Socioeconomic, and Health Characteristics, 1997 (4 pages)

Community Residents¹

| Beneficiary Characteristic | Total | Would Not Report Fraud | Who Would Report Fraud To? | | |
|-------------------------------|--------|---------------------------|----------------------------|----------------------|-------|
| | | | Social Security Office | Insurance Company | Other |
| All Beneficiaries | 37,257 | 6,563 | 17,494 | 1,073 | 7,073 |
| | 140 | 161 | 236 | 66 | 192 |
| Race/Ethnicity | | | | | |
| White non-Hispanic | 82.47 | 76.87 | 82.28 | 82.97 | 86.93 |
| | 0.45 | 1.18 | 0.55 | 2.46 | 0.74 |
| Black non-Hispanic | 8.69 | 11.56 | 8.56 | 7.58 | 6.11 |
| | 0.18 | 0.62 | 0.39 | 1.35 | 0.38 |
| Hispanic | 6.60 | 8.00 | 7.16 | 7.75 | 5.04 |
| | 0.46 | 1.16 | 0.42 | 2.34 | 0.59 |
| Other | 2.24 | 3.58 | 2.01 | 1.70 | 1.92 |
| | 0.15 | 0.43 | 0.22 | 0.51 | 0.30 |
| Income | | | | | |
| \$5,000 or less | 6.50 | 8.25 | 6.07 | 4.27 | 5.85 |
| | 0.23 | 0.63 | 0.32 | 0.88 | 0.52 |
| \$5,001 - \$10,000 | 24.63 | 29.99 | 22.71 | 24.54 | 23.20 |
| | 0.45 | 0.93 | 0.58 | 2.06 | 1.01 |
| \$10,001 - \$15,000 | 17.15 | 17.29 | 16.79 | 18.71 | 17.17 |
| | 0.34 | 0.79 | 0.42 | 1.73 | 0.76 |
| \$15,001 - \$20,000 | 12.13 | 12.49 | 12.91 | 10.86 | 10.68 |
| | 0.25 | 0.66 | 0.42 | 1.51 | 0.53 |
| \$20,001 - \$25,000 | 10.46 | 8.87 | 10.99 | 7.20 | 10.95 |
| | 0.28 | 0.56 | 0.42 | 1.12 | 0.78 |
| \$25,001 - \$30,000 | 8.07 | 7.44 | 8.34 | 8.60 | 8.49 |
| | 0.25 | 0.69 | 0.34 | 1.50 | 0.57 |
| \$30,001 - \$35,000 | 5.28 | 4.26 | 5.75 | 6.76 | 5.26 |
| | 0.21 | 0.40 | 0.32 | 1.52 | 0.44 |
| \$35,001 - \$40,000 | 4.44 | 3.35 | 4.40 | 5.95 | 5.27 |
| | 0.23 | 0.35 | 0.30 | 1.58 | 0.56 |
| More than \$40,000 | 11.33 | 8.07 | 12.04 | 13.12 | 13.12 |
| | 0.31 | 0.48 | 0.47 | 1.90 | 0.76 |

Table 7-3 Who Beneficiaries Would Report Fraud To, by Demographic, Socioeconomic, and Health Characteristics, 1997 (4 pages)

Community Residents¹

| Beneficiary Characteristic | Total | Would Not Report Fraud | Who Would Report Fraud To? | | |
|----------------------------|--------|------------------------|----------------------------|-------------------|-------|
| | | | Social Security Office | Insurance Company | Other |
| All Beneficiaries | 37,257 | 6,563 | 17,494 | 1,073 | 7,073 |
| | 140 | 161 | 236 | 66 | 192 |
| Schooling | | | | | |
| 0 - 8 years | 20.35 | 30.92 | 18.31 | 19.37 | 15.71 |
| | 0.53 | 1.14 | 0.58 | 2.08 | 0.82 |
| 9 - 11 years | 16.17 | 18.78 | 15.80 | 16.77 | 14.07 |
| | 0.36 | 0.86 | 0.51 | 2.26 | 0.73 |
| 12 years | 33.42 | 28.65 | 35.30 | 32.85 | 33.10 |
| | 0.52 | 1.02 | 0.76 | 2.60 | 0.95 |
| 13 - 15 years | 15.72 | 12.05 | 15.78 | 14.91 | 19.00 |
| | 0.33 | 0.66 | 0.51 | 1.81 | 0.77 |
| 16 or more years | 14.34 | 9.60 | 14.81 | 16.10 | 18.10 |
| | 0.41 | 0.68 | 0.55 | 2.05 | 0.98 |
| Health Status | | | | | |
| Excellent | 15.95 | 13.08 | 16.68 | 13.47 | 18.05 |
| | 0.38 | 0.84 | 0.48 | 1.91 | 1.04 |
| Very Good | 26.26 | 24.30 | 26.91 | 27.57 | 28.94 |
| | 0.41 | 0.86 | 0.61 | 2.37 | 1.12 |
| Good | 30.01 | 31.11 | 29.57 | 35.45 | 30.18 |
| | 0.38 | 0.93 | 0.58 | 2.42 | 0.97 |
| Fair | 18.76 | 21.56 | 18.21 | 14.13 | 16.19 |
| | 0.33 | 0.92 | 0.47 | 1.89 | 0.75 |
| Poor | 9.03 | 9.95 | 8.63 | 9.37 | 6.65 |
| | 0.23 | 0.61 | 0.34 | 1.26 | 0.48 |

Table 7-3 Who Beneficiaries Would Report Fraud To, by Demographic, Socioeconomic, and Health Characteristics, 1997 (4 pages)

Community Residents¹

| Beneficiary Characteristic | Total | Would Not Report Fraud | Who Would Report Fraud To? | | |
|-----------------------------------|-------------|------------------------|----------------------------|-------------------|-------------|
| | | | Social Security Office | Insurance Company | Other |
| All Beneficiaries | 37,257 | 6,563 | 17,494 | 1,073 | 7,073 |
| | <i>140</i> | <i>161</i> | <i>236</i> | <i>66</i> | <i>192</i> |
| Functional Limitation | | | | | |
| None | 58.75 | 54.99 | 61.09 | 58.13 | 63.33 |
| | <i>0.44</i> | <i>1.01</i> | <i>0.66</i> | <i>2.65</i> | <i>1.09</i> |
| IADL only | 19.74 | 21.78 | 18.94 | 24.30 | 17.27 |
| | <i>0.33</i> | <i>0.92</i> | <i>0.52</i> | <i>2.07</i> | <i>0.82</i> |
| One to two ADLs | 13.83 | 14.69 | 13.21 | 13.29 | 12.64 |
| | <i>0.34</i> | <i>0.90</i> | <i>0.49</i> | <i>1.48</i> | <i>0.76</i> |
| Three to five ADLs | 7.67 | 8.54 | 6.76 | 4.28 | 6.76 |
| | <i>0.23</i> | <i>0.63</i> | <i>0.30</i> | <i>0.98</i> | <i>0.46</i> |
| Metropolitan Area Resident | | | | | |
| Yes | 75.71 | 76.99 | 74.03 | 81.30 | 72.67 |
| | <i>0.29</i> | <i>1.17</i> | <i>0.65</i> | <i>2.28</i> | <i>1.20</i> |
| No | 24.29 | 23.01 | 25.97 | 18.70 | 27.33 |
| | <i>0.29</i> | <i>1.17</i> | <i>0.65</i> | <i>2.28</i> | <i>1.20</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 16 interview (fall 1996), and beneficiaries who resided in the community at the time of the round 13 interview (fall 1995) who died prior to the round 16 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."