

Table 7-1 Beneficiary's Satisfaction With Their Ability To Understand The Medicare Program, by Demographic, Socioeconomic, and Health Characteristics, 1999

Community Residents¹

Beneficiary Characteristic	Total	How Much Do You Know About The Medicare Program?			Are You Satisfied With The Availability Of Information On The Medicare Program?		Are You Satisfied With The Ways Available For Making Suggestions?	
		Most/All	Some	Little/None	Satisfied	Unsatisfied	Satisfied	Unsatisfied
All Beneficiaries	11,196	3,572	3,359	4,215	8,815	684	8,082	640
	97	126.27	93.00	112.64	138	47	151	55
Medicare Status²								
Aged								
65 - 74 years	51.63	52.88	53.83	48.92	51.81	49.42	51.37	42.95
	0.56	1.42	1.36	1.28	0.68	3.85	0.71	3.82
75 - 84 years	26.12	30.05	25.67	23.14	27.02	22.76	26.92	24.39
	0.47	1.17	1.21	0.97	0.61	2.47	0.69	2.52
85 years and older	6.32	6.52	5.40	6.80	6.30	3.84	6.37	5.39
	0.25	0.50	0.58	0.45	0.28	0.85	0.30	1.20
Disabled								
Under 45 years	4.84	3.45	4.86	5.99	4.47	8.42	4.65	9.33
	0.22	0.42	0.52	0.49	0.26	1.42	0.28	1.65
45 - 64 years	11.09	7.10	10.24	15.14	10.39	15.56	10.69	17.95
	0.41	0.81	1.07	1.08	0.50	3.24	0.59	3.23
Gender								
Male	44.74	46.31	43.31	44.44	44.46	44.37	43.11	49.22
	0.66	1.63	1.67	1.42	0.79	3.58	0.81	3.80
Female	55.26	53.69	56.69	55.56	55.54	55.63	56.89	50.78
	0.66	1.63	1.67	1.42	0.79	3.58	0.81	3.80
Living Arrangement								
Lives alone	29.52	27.04	29.95	31.33	28.91	29.22	29.15	27.78
	0.91	1.33	1.45	1.64	0.88	3.24	1.01	2.91
With spouse	54.67	60.13	54.39	50.11	55.89	55.91	54.70	59.17
	0.92	1.59	1.50	1.58	0.94	3.49	1.03	3.46
With children	7.63	5.85	7.58	9.17	7.57	6.46	8.22	4.59
	0.49	0.67	0.89	0.82	0.56	1.69	0.59	1.30
With others	8.19	6.98	8.07	9.39	7.63	8.41	7.92	8.45
	0.57	0.90	0.82	1.01	0.57	2.37	0.64	1.76

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Community Residents¹

Beneficiary Characteristic	Total	How Much Do You Know About The Medicare Program?			Are You Satisfied With The Availability Of Information On The Medicare Program?		Are You Satisfied With The Ways Available For Making Suggestions?	
		Most/All	Some	Little/None	Satisfied	Unsatisfied	Satisfied	Unsatisfied
All Beneficiaries	11,196	3,572	3,359	4,215	8,815	684	8,082	640
	97	126.27	93.00	112.64	138	47	151	55
Race/Ethnicity								
White non-Hispanic	78.46	86.45	79.46	70.87	78.83	68.94	77.77	78.65
	0.92	1.23	1.68	1.66	0.98	3.77	1.05	3.61
Black non-Hispanic	9.84	5.58	9.54	13.69	10.17	14.36	11.41	7.15
	0.40	0.92	0.89	0.97	0.52	2.50	0.57	1.98
Hispanic	7.58	4.97	7.69	9.69	7.23	9.26	6.82	7.97
	0.82	0.83	1.27	1.55	0.83	1.64	0.90	2.50
Other	4.13	3.00	3.31	5.75	3.77	7.44	4.00	6.23
	0.45	0.59	0.78	0.79	0.42	3.05	0.49	2.71
Income								
\$5,000 or less	5.05	3.46	4.50	6.86	4.86	3.08	4.91	5.54
	0.41	0.60	0.56	0.74	0.46	1.00	0.47	1.58
\$5,001 - \$10,000	18.30	11.35	19.43	23.29	17.45	23.87	18.24	21.26
	0.71	0.82	1.26	1.35	0.79	2.98	0.89	3.01
\$10,001 - \$15,000	17.35	16.28	15.44	19.75	17.18	22.99	17.93	19.00
	0.69	1.22	1.25	1.27	0.71	3.06	0.82	2.53
\$15,001 - \$20,000	11.22	10.90	11.06	11.70	11.75	9.99	11.50	12.72
	0.52	0.77	1.06	0.92	0.62	1.99	0.68	1.99
\$20,001 - \$25,000	9.50	10.13	9.95	8.49	9.87	5.94	9.49	6.27
	0.67	1.05	1.28	0.96	0.75	1.97	0.73	1.81
\$25,001 - \$30,000	8.82	9.95	9.70	7.21	8.85	12.03	8.33	9.86
	0.51	1.05	0.96	0.75	0.60	2.50	0.62	2.40
\$30,001 - \$35,000	7.45	8.78	7.47	6.33	7.55	4.93	8.00	4.72
	0.44	0.93	0.96	0.72	0.49	1.44	0.54	1.38
\$35,001 - \$40,000	6.67	7.93	6.34	5.96	6.68	6.28	7.08	5.34
	0.51	1.08	0.78	0.58	0.56	1.81	0.57	1.66
More than \$40,000	15.63	21.22	16.11	10.41	15.80	10.88	14.50	15.30
	0.76	1.49	1.14	1.00	0.83	2.88	0.88	3.11

Table 7-1 Beneficiary's Satisfaction With Their Ability To Understand The Medicare Program, by Demographic, Socioeconomic, and Health Characteristics, 1999

Community Residents¹

Beneficiary Characteristic	Total	How Much Do You Know About The Medicare Program?			Are You Satisfied With The Availability Of Information On The Medicare Program?		Are You Satisfied With The Ways Available For Making Suggestions?	
		Most/All	Some	Little/None	Satisfied	Unsatisfied	Satisfied	Unsatisfied
All Beneficiaries	11,196	3,572	3,359	4,215	8,815	684	8,082	640
	97	126.27	93.00	112.64	138	47	151	55
Schooling								
0 - 8 years	15.85	7.75	12.95	25.05	14.66	21.92	15.55	16.58
	0.95	0.86	1.27	1.72	0.99	3.59	1.15	2.91
9 - 12 years (no diploma)	17.78	12.04	18.64	22.03	17.42	21.28	18.58	18.68
	0.82	1.04	1.47	1.34	0.93	3.01	1.01	2.81
High school graduate	29.64	32.24	29.54	27.36	30.32	20.97	30.05	30.27
	0.88	1.67	1.46	1.31	0.99	3.25	1.11	3.83
Voc/tech/bus/etc.	5.51	6.52	5.21	4.94	5.84	2.57	5.55	4.42
	0.46	0.88	0.59	0.75	0.51	0.68	0.53	1.40
Some college	14.06	17.61	13.98	10.99	13.93	14.07	13.02	16.47
	0.70	1.48	1.18	0.90	0.73	2.29	0.73	2.76
Any college degree	17.16	23.83	19.68	9.63	17.81	19.19	17.25	13.58
	0.77	1.34	1.56	0.82	0.89	2.82	0.93	2.00
Health Status								
Excellent	16.06	19.51	14.84	14.01	16.11	10.55	15.82	10.73
	0.74	1.39	1.30	1.02	0.83	2.16	0.81	1.85
Very Good	25.54	29.34	26.03	21.86	26.11	17.71	26.55	16.37
	0.98	1.63	1.53	1.55	1.01	2.84	1.12	2.52
Good	29.01	30.23	31.09	26.51	29.31	30.48	28.60	29.33
	0.82	1.54	1.61	1.39	0.85	3.67	0.83	3.22
Fair	19.51	15.21	18.91	23.53	19.24	25.96	19.83	25.52
	0.84	1.05	1.35	1.39	0.80	3.21	0.88	3.64
Poor	9.88	5.70	9.13	14.09	9.23	15.30	9.20	18.05
	0.52	0.72	1.09	0.99	0.50	3.18	0.57	3.50

Table 7-1 Beneficiary's Satisfaction With Their Ability To Understand The Medicare Program, by Demographic, Socioeconomic, and Health Characteristics, 1999

Community Residents¹

Beneficiary Characteristic	Total	How Much Do You Know About The Medicare Program?			Are You Satisfied With The Availability Of Information On The Medicare Program?		Are You Satisfied With The Ways Available For Making Suggestions?	
		Most/All	Some	Little/None	Satisfied	Unsatisfied	Satisfied	Unsatisfied
All Beneficiaries	11,196	3,572	3,359	4,215	8,815	684	8,082	640
	<i>97</i>	<i>126.27</i>	<i>93.00</i>	<i>112.64</i>	<i>138</i>	<i>47</i>	<i>151</i>	<i>55</i>
Functional Limitation								
None	52.43	59.02	55.08	45.02	54.29	36.46	54.39	31.99
	<i>1.29</i>	<i>1.71</i>	<i>2.07</i>	<i>2.00</i>	<i>1.43</i>	<i>3.48</i>	<i>1.47</i>	<i>3.12</i>
IADL only	14.33	13.13	12.77	16.20	14.48	17.03	14.27	20.35
	<i>0.80</i>	<i>1.14</i>	<i>1.29</i>	<i>1.20</i>	<i>0.95</i>	<i>3.41</i>	<i>1.01</i>	<i>2.94</i>
One to two ADLs	22.16	19.32	21.90	24.78	21.15	28.37	20.91	29.43
	<i>0.74</i>	<i>1.28</i>	<i>1.66</i>	<i>1.27</i>	<i>0.80</i>	<i>3.58</i>	<i>0.79</i>	<i>3.45</i>
Three to five ADLs	11.08	8.53	10.26	13.99	10.08	18.13	10.43	18.23
	<i>0.56</i>	<i>0.91</i>	<i>0.94</i>	<i>1.17</i>	<i>0.56</i>	<i>2.57</i>	<i>0.70</i>	<i>2.36</i>
Metropolitan Area Resident								
Yes	75.16	78.67	77.57	70.02	74.69	74.29	74.71	75.45
	<i>0.49</i>	<i>1.49</i>	<i>1.23</i>	<i>1.43</i>	<i>0.89</i>	<i>3.30</i>	<i>1.12</i>	<i>3.60</i>
No	24.84	21.33	22.43	29.98	25.31	25.71	25.29	24.55
	<i>0.49</i>	<i>1.49</i>	<i>1.23</i>	<i>1.43</i>	<i>0.89</i>	<i>3.30</i>	<i>1.12</i>	<i>3.60</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 25 interview (fall 1999), and beneficiaries who resided in the community at the time of the round 22 interview (fall 1998) who died prior to the round 25 interview
 2 Medicare beneficiaries with end-stage renal disease (ESRD) are included within the subgroups of "Aged" and "Disabled."

Table 7-2 Where Medicare Beneficiaries Find Information About The Medicare Program by Demographic, Socioeconomic, and Health Characteristics 1999

Community Residents¹

Beneficiary Characteristic	Total	Tried To Get Info. About Medicare	Information Not Found	Where Beneficiaries Found Information			
				Newspapers\ Magazines\ Television	Medicare Publications/ Handbook	Medicare Office (including 800 Number)	Doctor's Office, HMO, Hospital
All Beneficiaries	11,196	3,038	130	179	564	436	1,138
	97	124	20	26	63	46	67
Medicare Status²							
Aged							
65 - 74 years	51.63	56.32	50.47	52.64	62.29	51.93	53.44
	0.56	1.45	8.83	7.05	3.30	3.94	2.63
75 - 84 years	26.12	23.29	13.06	32.93	17.93	23.36	26.57
	0.47	1.10	5.34	5.89	2.38	2.98	2.34
85 years and older	6.32	4.06	7.06	6.19	3.18	4.65	3.11
	0.25	0.46	2.86	2.47	0.91	1.32	0.68
Disabled							
Under 45 years	4.84	4.94	8.74	2.82	4.77	8.68	4.29
	0.22	0.52	3.93	1.52	1.06	2.43	0.80
45 - 64 years	11.09	11.39	20.68	5.42	11.83	11.39	12.58
	0.41	1.06	7.86	3.07	2.13	3.66	2.07
Gender							
Male	44.74	44.45	44.63	52.48	47.13	38.26	44.19
	0.66	1.44	8.38	7.39	3.50	4.06	2.52
Female	55.26	55.55	55.37	47.52	52.87	61.74	55.81
	0.66	1.44	8.38	7.39	3.50	4.06	2.52
Living Arrangement							
Lives alone	29.52	28.52	18.56	25.54	24.87	25.52	29.02
	0.91	1.75	5.15	4.89	3.34	3.91	2.33
With spouse	54.67	59.58	62.56	67.86	65.99	60.70	59.59
	0.92	1.78	8.34	5.85	3.76	3.91	2.67
With children	7.63	6.06	7.57	3.15	4.56	6.62	6.46
	0.49	0.81	3.58	1.89	1.36	2.08	1.58
With others	8.19	5.83	11.32	3.46	4.58	7.16	4.93
	0.57	0.93	7.42	2.26	1.64	2.06	1.28

Table 7-2 Where Medicare Beneficiaries Find Information About The Medicare Program by Demographic, Socioeconomic, and Health Characteristics 1999

Community Residents¹

Beneficiary Characteristic	Total	Tried To Get Info. About Medicare	Information Not Found	Where Beneficiaries Found Information			
				Newspapers\ Magazines\ Television	Medicare Publications/ Handbook	Medicare Office (including 800 Number)	Doctor's Office, HMO, Hospital
All Beneficiaries	11,196	3,038	130	179	564	436	1,138
	97	124	20	26	63	46	67
Race/Ethnicity							
White non-Hispanic	78.46	82.83	87.49	82.36	85.74	81.45	81.32
	0.92	1.55	6.58	5.75	2.73	3.63	2.84
Black non-Hispanic	9.84	6.60	1.06	6.70	4.25	8.08	6.93
	0.40	0.83	1.01	3.42	1.21	3.08	1.08
Hispanic	7.58	6.40	10.11	6.66	5.01	6.71	7.83
	0.82	1.22	6.55	4.66	1.96	3.06	2.29
Other	4.13	4.17	1.35	4.28	5.00	3.76	3.92
	0.45	0.85	1.43	2.03	2.17	2.92	1.33
Income							
\$5,000 or less	5.05	4.07	8.26	9.58	5.12	3.05	3.97
	0.41	0.67	6.42	4.97	1.25	1.31	1.10
\$5,001 - \$10,000	18.30	14.22	17.35	6.32	14.17	14.95	12.45
	0.71	1.18	8.45	3.04	2.82	2.54	1.91
\$10,001 - \$15,000	17.35	15.34	10.12	16.43	12.88	16.18	16.78
	0.69	1.21	5.74	6.14	2.51	3.01	2.16
\$15,001 - \$20,000	11.22	11.40	19.77	11.89	9.00	8.73	11.34
	0.52	0.97	6.45	4.06	1.89	2.41	1.84
\$20,001 - \$25,000	9.50	10.82	11.73	10.72	11.78	9.55	13.37
	0.67	1.15	3.83	3.87	2.80	3.01	1.75
\$25,001 - \$30,000	8.82	9.64	9.68	12.41	13.43	10.07	9.14
	0.51	0.91	5.84	2.98	2.38	2.39	1.48
\$30,001 - \$35,000	7.45	7.50	6.23	4.30	6.77	10.38	6.28
	0.44	1.05	3.76	2.45	2.23	3.22	1.27
\$35,001 - \$40,000	6.67	6.02	3.75	7.79	4.04	7.57	6.74
	0.51	0.83	2.68	3.67	1.37	2.88	1.37
More than \$40,000	15.63	21.01	13.11	20.57	22.82	19.53	19.94
	0.76	1.55	5.00	6.35	4.02	4.53	2.23

Table 7-2 Where Medicare Beneficiaries Find Information About The Medicare Program by Demographic, Socioeconomic, and Health Characteristics 1999

Community Residents¹

Beneficiary Characteristic	Total	Tried To Get Info. About Medicare	Information Not Found	Where Beneficiaries Found Information			
				Newspapers\ Magazines\ Television	Medicare Publications/ Handbook	Medicare Office (including 800 Number)	Doctor's Office, HMO, Hospital
All Beneficiaries	11,196	3,038	130	179	564	436	1,138
	97	124	20	26	63	46	67
Schooling							
0 - 8 years	15.85	10.84	14.30	6.70	7.39	10.94	9.88
	0.95	1.28	8.84	3.00	1.76	2.81	2.14
9 - 12 years (no diploma)	17.78	15.19	25.18	13.19	11.67	12.46	13.89
	0.82	1.26	9.10	5.26	2.00	2.75	1.82
High school graduate	29.64	28.67	14.07	25.41	34.01	28.03	29.42
	0.88	1.69	4.57	6.14	3.85	4.33	2.76
Voc/tech/bus/etc.	5.51	5.68	2.17	6.12	5.79	7.73	5.92
	0.46	0.77	2.34	3.09	1.42	2.09	1.45
Some college	14.06	15.87	20.08	13.60	18.60	11.91	20.41
	0.70	1.45	7.30	3.66	3.94	2.95	2.59
Any college degree	17.16	23.76	24.20	34.98	22.54	28.93	20.48
	0.77	1.62	7.96	6.25	3.53	5.12	2.17
Health Status							
Excellent	16.06	16.40	16.51	11.35	19.47	17.12	13.71
	0.74	1.40	7.88	3.92	4.18	3.65	1.80
Very Good	25.54	24.02	15.37	29.10	19.28	26.81	24.55
	0.98	1.52	6.83	5.91	2.81	4.36	2.42
Good	29.01	30.28	26.35	37.59	33.30	23.21	32.10
	0.82	1.54	7.53	7.56	3.70	3.91	2.35
Fair	19.51	18.70	20.09	14.62	17.63	18.67	18.02
	0.84	1.39	7.11	4.66	2.45	2.94	2.30
Poor	9.88	10.60	21.67	7.34	10.32	14.19	11.63
	0.52	1.08	7.35	2.42	1.99	3.75	2.35

Table 7-2 Where Medicare Beneficiaries Find Information About The Medicare Program by Demographic, Socioeconomic, and Health Characteristics 1999

Community Residents¹

Beneficiary Characteristic	Total	Tried To Get Info. About Medicare	Information Not Found	Where Beneficiaries Found Information			
				Newspapers\ Magazines\ Television	Medicare Publications/ Handbook	Medicare Office (including 800 Number)	Doctor's Office, HMO, Hospital
All Beneficiaries	11,196	3,038	130	179	564	436	1,138
	<i>97</i>	<i>124</i>	<i>20</i>	<i>26</i>	<i>63</i>	<i>46</i>	<i>67</i>
Functional Limitation							
None	52.43	50.21	43.79	47.58	50.75	51.87	47.14
	<i>1.29</i>	<i>2.14</i>	<i>10.36</i>	<i>7.74</i>	<i>3.73</i>	<i>4.70</i>	<i>3.74</i>
IADL only	14.33	13.97	13.86	15.75	11.44	10.27	16.69
	<i>0.80</i>	<i>1.32</i>	<i>5.34</i>	<i>5.03</i>	<i>2.62</i>	<i>2.56</i>	<i>2.82</i>
One to two ADLs	22.16	22.51	31.63	30.42	24.19	19.68	24.18
	<i>0.74</i>	<i>1.47</i>	<i>9.79</i>	<i>5.69</i>	<i>3.52</i>	<i>3.84</i>	<i>2.66</i>
Three to five ADLs	11.08	13.31	10.72	6.25	13.62	18.17	11.99
	<i>0.56</i>	<i>1.07</i>	<i>4.95</i>	<i>2.76</i>	<i>2.41</i>	<i>4.28</i>	<i>1.84</i>
Metropolitan Area Resident							
Yes	75.16	74.13	63.67	74.35	68.03	77.80	73.44
	<i>0.49</i>	<i>1.75</i>	<i>9.14</i>	<i>6.80</i>	<i>5.44</i>	<i>3.10</i>	<i>2.63</i>
No	24.84	25.87	36.33	25.65	31.97	22.20	26.56
	<i>0.49</i>	<i>1.75</i>	<i>9.14</i>	<i>6.80</i>	<i>5.44</i>	<i>3.10</i>	<i>2.63</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 25 interview (fall 1999), and beneficiaries who resided in the community at the time of the round 22 interview (fall 1998) who died prior to the round 25 interview

2 Medicare beneficiaries with end-stage renal disease (ESRD) are included within the subgroups of "Aged" and "Disabled."

Table 7-3 Who Beneficiaries Would Suggest Reporting Fraud To, by Demographic, Socioeconomic, and Health Characteristics, 1999

Community Residents¹

Beneficiary Characteristic	Total	Who Beneficiaries Would Suggest Reporting Fraud To?						Other
		Would Not Suggest Reporting Fraud	Social Security Office	Medicare 800 Hotline	Insurance Company	Other Government	Law Enforcement	
All Beneficiaries	11,196	1,244	5,834	2,721	655	420.85	376.91	435.31
	97	87	158	168	58	42.42	48.25	52.99
Medicare Status²								
Aged								
65 - 74 years	51.63	43.22	52.30	58.41	53.66	58.24	59.42	53.10
	0.56	2.69	1.05	1.45	3.22	4.39	5.10	4.14
75 - 84 years	26.12	29.84	25.06	23.44	27.18	22.40	18.36	27.81
	0.47	2.06	0.79	1.35	3.01	3.43	3.59	3.55
85 years and older	6.32	9.42	5.84	4.39	6.47	5.39	5.78	8.97
	0.25	1.06	0.37	0.54	1.49	1.41	1.74	2.20
Disabled								
Under 45 years	4.84	5.74	5.12	4.42	4.03	2.67	6.88	1.89
	0.22	0.90	0.39	0.53	1.13	1.11	1.73	0.70
45 - 64 years	11.09	11.78	11.68	9.33	8.66	11.29	9.56	8.23
	0.41	1.73	0.81	1.07	2.29	2.62	2.58	2.47
Gender								
Male	44.74	41.88	44.60	44.59	47.39	49.67	62.32	48.75
	0.66	2.32	1.14	1.68	4.13	4.44	5.49	3.91
Female	55.26	58.12	55.40	55.41	52.61	50.33	37.68	51.25
	0.66	2.32	1.14	1.68	4.13	4.44	5.49	3.91
Living Arrangement								
Lives alone	29.52	38.43	28.38	25.86	25.34	27.01	22.28	28.02
	0.91	3.26	1.21	1.66	3.56	3.66	4.75	4.57
With spouse	54.67	42.64	55.78	60.47	59.66	63.48	59.23	59.03
	0.92	2.37	1.21	1.83	4.00	3.96	4.85	5.53
With children	7.63	8.15	7.40	7.82	7.08	5.58	7.05	4.93
	0.49	1.47	0.70	0.88	1.68	1.74	2.96	1.62
With others	8.19	10.78	8.44	5.85	7.92	3.93	11.44	8.02
	0.57	1.82	0.80	0.81	2.49	1.59	3.05	2.37

Table 7-3 Who Beneficiaries Would Suggest Reporting Fraud To, by Demographic, Socioeconomic, and Health Characteristics, 1999

Community Residents¹

Beneficiary Characteristic	Who Beneficiaries Would Suggest Reporting Fraud To?							
	Total	Would Not Suggest Reporting Fraud	Social Security Office	Medicare 800 Hotline	Insurance Company	Other Government	Law Enforcement	Other
All Beneficiaries	11,196	1,244	5,834	2,721	655	420.85	376.91	435.31
	97	87	158	168	58	42.42	48.25	52.99
Race/Ethnicity								
White non-Hispanic	78.46	70.73	77.16	85.00	79.91	87.28	79.22	79.75
	0.92	2.94	1.18	1.52	2.77	3.39	4.08	4.00
Black non-Hispanic	9.84	16.55	9.03	8.01	8.64	1.96	4.13	7.50
	0.40	2.00	0.71	1.02	1.65	0.92	1.90	2.07
Hispanic	7.58	7.49	9.81	3.08	7.32	5.04	7.21	7.30
	0.82	1.63	1.05	0.95	1.90	2.38	2.93	3.16
Other	4.13	5.23	4.00	3.92	4.13	5.72	9.44	5.44
	0.45	1.52	0.64	0.61	1.39	2.60	2.66	1.90
Income								
\$5,000 or less	5.05	6.73	5.37	3.58	3.65	2.09	3.57	3.58
	0.41	1.10	0.55	0.68	1.16	1.09	1.49	1.45
\$5,001 - \$10,000	18.30	22.59	18.48	14.42	17.87	11.49	18.70	20.99
	0.71	2.35	1.04	1.10	3.15	2.54	3.32	3.71
\$10,001 - \$15,000	17.35	25.10	17.56	14.67	16.55	12.64	11.73	13.46
	0.69	2.22	1.00	1.19	2.52	2.74	2.70	2.91
\$15,001 - \$20,000	11.22	12.68	11.03	12.19	10.43	9.69	4.18	8.57
	0.52	1.70	0.72	1.11	2.24	2.81	1.51	2.20
\$20,001 - \$25,000	9.50	8.07	9.32	9.80	11.72	8.98	13.00	7.29
	0.67	1.50	0.85	1.17	3.05	3.22	4.21	2.22
\$25,001 - \$30,000	8.82	6.59	8.45	7.97	12.49	11.99	10.17	9.86
	0.51	1.43	0.76	0.94	2.78	3.66	2.89	3.07
\$30,001 - \$35,000	7.45	4.80	7.56	8.65	7.37	8.73	10.17	3.28
	0.44	1.08	0.65	1.09	1.90	2.54	2.73	1.43
\$35,001 - \$40,000	6.67	2.85	7.13	8.33	7.12	8.70	9.71	8.28
	0.51	0.78	0.70	1.11	2.14	2.06	2.84	1.86
More than \$40,000	15.63	10.58	15.09	20.40	12.80	25.70	18.77	24.68
	0.76	1.80	1.06	1.47	2.61	3.78	4.12	5.09

Table 7-3 Who Beneficiaries Would Suggest Reporting Fraud To, by Demographic, Socioeconomic, and Health Characteristics, 1999

Community Residents¹

Beneficiary Characteristic	Who Beneficiaries Would Suggest Reporting Fraud To?							
	Total	Would Not Suggest Reporting Fraud	Social Security Office	Medicare 800 Hotline	Insurance Company	Other Government	Law Enforcement	Other
All Beneficiaries	11,196	1,244	5,834	2,721	655	420.85	376.91	435.31
	97	87	158	168	58	42.42	48.25	52.99
Schooling								
0 - 8 years	15.85	24.35	15.40	11.00	14.96	6.36	15.30	16.76
	0.95	2.37	1.16	1.41	3.17	2.08	3.97	3.64
9 - 12 years (no diploma)	17.78	20.38	17.65	16.10	12.97	10.89	16.26	16.38
	0.82	1.93	0.99	1.43	2.81	2.41	4.99	3.34
High school graduate	29.64	29.76	29.42	31.40	34.25	19.98	21.50	24.67
	0.88	2.71	1.16	1.92	4.65	3.19	3.57	3.82
Voc/tech/bus/etc.	5.51	4.26	5.27	6.27	6.93	12.70	7.69	8.69
	0.46	0.96	0.61	0.90	1.58	4.02	3.25	2.53
Some college	14.06	9.09	14.31	15.83	13.48	21.27	18.22	12.62
	0.70	1.63	0.95	1.47	3.00	4.12	4.28	3.62
Any college degree	17.16	12.16	17.95	19.40	17.42	28.80	21.03	20.88
	0.77	1.63	0.99	1.55	2.99	4.18	4.98	4.58
Health Status								
Excellent	16.06	9.83	16.45	18.13	14.39	23.13	25.45	20.14
	0.74	1.76	1.05	1.64	2.59	3.50	4.87	3.78
Very Good	25.54	26.71	23.73	26.77	31.94	22.48	23.25	32.75
	0.98	2.25	1.34	1.76	3.84	4.74	4.18	4.97
Good	29.01	27.97	30.02	30.56	25.47	30.17	26.03	23.74
	0.82	2.60	1.27	1.65	3.21	4.09	3.65	4.54
Fair	19.51	23.56	19.96	16.66	21.03	15.71	16.77	14.08
	0.84	2.64	0.97	1.29	3.20	3.22	4.18	2.90
Poor	9.88	11.93	9.84	7.88	7.17	8.51	8.51	9.29
	0.52	1.91	0.80	0.99	2.33	2.80	2.70	2.75

Table 7-3 Who Beneficiaries Would Suggest Reporting Fraud To, by Demographic, Socioeconomic, and Health Characteristics, 1999

Community Residents¹

Beneficiary Characteristic	Total	Who Beneficiaries Would Suggest Reporting Fraud To?						Other
		Would Not Suggest Reporting Fraud	Social Security Office	Medicare 800 Hotline	Insurance Company	Other Government	Law Enforcement	
All Beneficiaries	11,196	1,244	5,834	2,721	655	420.85	376.91	435.31
	<i>97</i>	<i>87</i>	<i>158</i>	<i>168</i>	<i>58</i>	<i>42.42</i>	<i>48.25</i>	<i>52.99</i>
Functional Limitation								
None	52.43	48.68	53.68	54.99	57.32	50.68	55.94	51.87
	<i>1.29</i>	<i>3.04</i>	<i>1.49</i>	<i>2.20</i>	<i>4.74</i>	<i>5.15</i>	<i>4.91</i>	<i>4.55</i>
IADL only	14.33	15.39	13.24	14.07	16.67	14.45	16.37	14.41
	<i>0.80</i>	<i>2.00</i>	<i>0.94</i>	<i>1.63</i>	<i>2.91</i>	<i>2.96</i>	<i>3.61</i>	<i>3.50</i>
One to two ADLs	22.16	23.11	21.70	21.07	18.82	24.52	17.19	18.43
	<i>0.74</i>	<i>2.72</i>	<i>1.00</i>	<i>1.16</i>	<i>4.03</i>	<i>4.46</i>	<i>3.44</i>	<i>3.93</i>
Three to five ADLs	11.08	12.82	11.38	9.87	7.18	10.35	10.49	15.29
	<i>0.56</i>	<i>1.70</i>	<i>0.72</i>	<i>1.05</i>	<i>2.09</i>	<i>2.19</i>	<i>2.56</i>	<i>3.03</i>
Metropolitan Area Resident								
Yes	75.16	77.29	76.44	66.23	85.78	76.25	75.19	77.52
	<i>0.49</i>	<i>2.84</i>	<i>1.59</i>	<i>3.29</i>	<i>3.69</i>	<i>3.29</i>	<i>6.98</i>	<i>5.46</i>
No	24.84	22.71	23.56	33.77	14.22	23.75	24.81	22.48
	<i>0.49</i>	<i>2.84</i>	<i>1.59</i>	<i>3.29</i>	<i>3.69</i>	<i>3.29</i>	<i>6.98</i>	<i>5.46</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 25 interview (fall 1999), and beneficiaries who resided in the community at the time of the round 22 interview (fall 1998) who died prior to the round 25 interview

2 Medicare beneficiaries with end-stage renal disease (ESRD) are included within the subgroups of "Aged" and "Disabled."

Table 7-4 Who Beneficiaries Would Suggest Reporting Complaints To, by Demographic, Socioeconomic, and Health Characteristics, 1999

Community Residents¹

Beneficiary Characteristic	Total	Who Beneficiaries Would Suggest Reporting Complaints To?						Other
		Would Not Suggest Reporting Complaints	Social Security Office	Medicare 800 Hotline	Insurance Company	Bad Provider	Other Government	
All Beneficiaries	11,196	1,398	5,784	2,586	791	563	267	406
	97	100	151	160	56	63	30	48
Medicare Status²								
Aged								
65 - 74 years	51.63	44.67	51.72	58.41	55.12	53.75	53.83	56.05
	0.56	2.34	0.95	1.49	2.82	4.12	6.74	4.96
75 - 84 years	26.12	30.10	25.45	22.51	27.56	27.92	18.23	20.40
	0.47	1.89	0.73	1.49	2.57	2.83	3.66	2.99
85 years and older	6.32	9.27	5.77	4.51	5.01	7.58	2.51	10.51
	0.25	0.93	0.39	0.60	1.21	1.63	1.22	1.98
Disabled								
Under 45 years	4.84	5.47	5.32	4.36	2.67	1.72	4.53	4.32
	0.22	0.79	0.37	0.57	0.62	0.68	1.90	1.49
45 - 64 years	11.09	10.49	11.74	10.20	9.64	9.02	20.90	8.72
	0.41	1.39	0.78	1.11	1.98	2.42	5.95	2.50
Gender								
Male	44.74	41.25	43.99	46.63	48.17	38.89	52.05	50.29
	0.66	2.20	1.16	1.92	2.88	3.43	5.54	5.04
Female	55.26	58.75	56.01	53.37	51.83	61.11	47.95	49.71
	0.66	2.20	1.16	1.92	2.88	3.43	5.54	5.04
Living Arrangement								
Lives alone	29.52	38.46	27.70	25.91	26.20	35.13	27.35	31.14
	0.91	3.22	1.21	1.53	2.75	5.24	4.71	4.38
With spouse	54.67	43.26	56.17	60.75	59.65	53.72	56.55	53.11
	0.92	2.52	1.28	1.87	3.28	5.65	7.03	4.70
With children	7.63	7.87	7.38	7.72	7.68	4.89	3.59	7.26
	0.49	1.39	0.68	0.97	2.11	1.40	2.02	2.25
With others	8.19	10.41	8.75	5.62	6.47	6.26	12.51	8.49
	0.57	1.76	0.79	0.82	1.76	2.18	5.30	2.75

Table 7-4 Who Beneficiaries Would Suggest Reporting Complaints To, by Demographic, Socioeconomic, and Health Characteristics, 1999

Community Residents¹

Beneficiary Characteristic	Total	Who Beneficiaries Would Suggest Reporting Complaints To?						Other
		Would Not Suggest Reporting Complaints	Social Security Office	Medicare 800 Hotline	Insurance Company	Bad Provider	Other Government	
All Beneficiaries	11,196	1,398	5,784	2,586	791	563	267	406
	97	100	151	160	56	63	30	48
Race/Ethnicity								
White non-Hispanic	78.46	71.63	77.90	84.62	79.86	83.56	85.50	80.48
	0.92	2.79	1.20	1.62	2.43	3.03	5.20	3.24
Black non-Hispanic	9.84	15.20	8.94	7.68	8.15	6.84	1.42	7.61
	0.40	1.91	0.64	0.98	1.54	1.72	0.81	2.38
Hispanic	7.58	7.57	9.04	3.82	8.37	5.17	8.68	4.01
	0.82	1.57	1.00	1.24	2.67	1.91	4.39	1.81
Other	4.13	5.60	4.12	3.88	3.62	4.43	4.40	7.91
	0.45	1.39	0.58	0.73	1.17	2.17	3.21	1.97
Income								
\$5,000 or less	5.05	5.92	5.46	2.75	4.93	3.28	5.19	4.76
	0.41	1.03	0.56	0.66	1.12	1.38	1.92	1.58
\$5,001 - \$10,000	18.30	21.90	17.97	14.67	16.36	16.19	20.63	21.56
	0.71	2.31	1.03	1.29	2.36	2.57	6.38	3.96
\$10,001 - \$15,000	17.35	24.11	17.71	14.24	14.98	15.66	12.39	11.64
	0.69	1.99	0.98	1.28	1.92	3.16	4.41	2.80
\$15,001 - \$20,000	11.22	12.27	11.01	12.32	10.52	10.65	10.18	7.86
	0.52	1.59	0.80	1.20	2.10	2.25	3.57	2.18
\$20,001 - \$25,000	9.50	7.05	9.46	10.35	10.74	10.96	3.89	10.29
	0.67	1.13	0.76	1.36	2.65	3.66	1.98	3.44
\$25,001 - \$30,000	8.82	6.68	8.88	8.16	13.43	11.01	8.77	6.55
	0.51	1.32	0.78	0.88	2.57	2.29	3.15	2.07
\$30,001 - \$35,000	7.45	5.72	7.08	8.19	9.88	10.59	10.99	5.86
	0.44	1.20	0.69	0.93	1.77	3.44	3.08	1.76
\$35,001 - \$40,000	6.67	4.28	7.17	7.60	7.81	9.96	9.09	9.50
	0.51	0.98	0.66	1.12	2.24	2.01	2.88	2.64
More than \$40,000	15.63	12.08	15.27	21.71	11.35	11.71	18.88	21.99
	0.76	1.64	1.05	1.68	2.07	2.63	4.60	5.36

Table 7-4 Who Beneficiaries Would Suggest Reporting Complaints To, by Demographic, Socioeconomic, and Health Characteristics, 1999

Community Residents¹

Beneficiary Characteristic	Who Beneficiaries Would Suggest Reporting Complaints To?							
	Total	Would Not Suggest Reporting Complaints	Social Security Office	Medicare 800 Hotline	Insurance Company	Bad Provider	Other Government	Other
All Beneficiaries	11,196	1,398	5,784	2,586	791	563	267	406
	97	100	151	160	56	63	30	48
Schooling								
0 - 8 years	15.85	24.21	14.63	11.15	11.02	13.55	11.00	13.69
	0.95	2.31	1.04	1.54	1.74	3.30	4.66	3.14
9 - 12 years (no diploma)	17.78	19.10	17.55	17.12	14.38	20.36	11.82	10.96
	0.82	1.92	0.93	1.43	2.54	3.01	3.65	2.90
High school graduate	29.64	30.21	29.75	30.30	32.97	26.16	22.99	20.38
	0.88	2.70	1.16	1.70	3.46	3.56	5.44	3.48
Voc/tech/bus/etc.	5.51	4.79	5.72	5.61	6.29	8.21	5.50	10.60
	0.46	1.07	0.67	0.77	1.29	2.53	1.97	2.63
Some college	14.06	10.18	14.70	15.81	13.87	7.58	22.44	21.10
	0.70	1.43	0.97	1.64	2.52	1.80	4.32	3.63
Any college degree	17.16	11.52	17.66	20.02	21.46	24.13	26.25	23.28
	0.77	1.44	1.02	1.90	2.93	3.84	5.48	5.05
Health Status								
Excellent	16.06	12.88	15.43	19.66	17.02	16.57	20.45	20.03
	0.74	1.96	0.95	1.66	2.72	2.92	5.16	4.43
Very Good	25.54	24.68	24.37	25.75	28.79	33.76	23.62	31.93
	0.98	2.20	1.32	1.66	2.68	3.55	5.18	5.05
Good	29.01	27.44	30.39	28.52	30.50	21.02	29.78	32.07
	0.82	2.29	1.28	1.55	2.77	4.03	5.45	4.95
Fair	19.51	24.08	20.20	16.99	15.01	22.48	11.84	12.25
	0.84	2.56	1.02	1.26	2.20	3.19	3.22	2.63
Poor	9.88	10.92	9.61	9.08	8.69	6.17	14.31	3.72
	0.52	1.81	0.79	0.96	1.99	1.86	5.11	1.20

Table 7-4 Who Beneficiaries Would Suggest Reporting Complaints To, by Demographic, Socioeconomic, and Health Characteristics, 1999

Community Residents¹

Beneficiary Characteristic	Total	Who Beneficiaries Would Suggest Reporting Complaints To?						Other
		Would Not Suggest Reporting Complaints	Social Security Office	Medicare 800 Hotline	Insurance Company	Bad Provider	Other Government	
All Beneficiaries	11,196	1,398	5,784	2,586	791	563	267	406
	<i>97</i>	<i>100</i>	<i>151</i>	<i>160</i>	<i>56</i>	<i>63</i>	<i>30</i>	<i>48</i>
Functional Limitation								
None	52.43	47.98	53.34	54.09	60.01	53.18	45.43	53.15
	<i>1.29</i>	<i>3.23</i>	<i>1.50</i>	<i>2.55</i>	<i>4.26</i>	<i>4.14</i>	<i>6.55</i>	<i>5.36</i>
IADL only	14.33	16.15	13.55	15.47	13.02	10.49	19.95	11.72
	<i>0.80</i>	<i>2.03</i>	<i>0.93</i>	<i>1.86</i>	<i>2.20</i>	<i>2.65</i>	<i>4.88</i>	<i>3.00</i>
One to two ADLs	22.16	23.17	21.95	21.57	18.39	21.71	22.83	22.16
	<i>0.74</i>	<i>2.55</i>	<i>0.99</i>	<i>1.51</i>	<i>3.20</i>	<i>2.82</i>	<i>5.42</i>	<i>3.11</i>
Three to five ADLs	11.08	12.70	11.15	8.87	8.58	14.63	11.79	12.96
	<i>0.56</i>	<i>1.54</i>	<i>0.74</i>	<i>0.95</i>	<i>1.78</i>	<i>2.93</i>	<i>3.48</i>	<i>3.39</i>
Metropolitan Area Resident								
Yes	75.16	78.37	76.61	64.04	87.17	82.91	68.65	72.25
	<i>0.49</i>	<i>3.24</i>	<i>1.40</i>	<i>3.38</i>	<i>2.47</i>	<i>3.58</i>	<i>5.14</i>	<i>5.66</i>
No	24.84	21.63	23.39	35.96	12.83	17.09	31.35	27.75
	<i>0.49</i>	<i>3.24</i>	<i>1.40</i>	<i>3.38</i>	<i>2.47</i>	<i>3.58</i>	<i>5.14</i>	<i>5.66</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 25 interview (fall 1999), and beneficiaries who resided in the community at the time of the round 22 interview (fall 1998) who died prior to the round 25 interview
- 2 Medicare beneficiaries with end-stage renal disease (ESRD) are included within the subgroups of "Aged" and "Disabled."