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Evaluation of Qualified Medicare Beneficiary (QMB) and Specified Low-Income Medicare Beneficiary (SLMB) Programs

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Prepared for

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APPENDIX A

**TPEARTH SPECIFICATIONS FOR IDENTIFYING DUAL ELIGIBLES BY
ELIGIBILITY CATEGORY**

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TPEARTH SPECIFICATIONS FOR IDENTIFYING DUAL ELIGIBLES BY
ELIGIBILITY CATEGORY

We used the TPEarth (or Third Party Buy-in) file to assign dually eligible beneficiaries to an eligibility category. Two main variables were used to make this assignment. The Buy-in Eligibility Code (BIEC) indicates the basis for eligibility (i.e., SSI, Medically Needy, QMB, SLMB, QI-1, etc.). The accretion code is used to identify SSI beneficiaries who are automatically accreted into Medicaid. The following procedures were used to classify dual eligibles by eligibility category.

1. First, we identified observations in the TPEarth file where the beneficiary had at least one period of Medicaid buy-in. These are observations where the record length is greater than or equal to 150 bytes.
2. While most people have buy-in for Medicare Part B, some people also have buy-in for Part A. There are separate records in the TPEarth for Part A buy-in and Part B buy-in. These are distinguished by the record identification code in the header portion of the record. Only one of these records should be kept in order to avoid double-counting people with both Part A and Part B buy-in. Since virtually all people that have Part A buy-in also have Part B buy-in, we kept only the Part B buy-in records, which are identified by record identification code=M. Although there are a small number of people with Part A buy-in only who will be missed, the Part A buy-in records cannot be used to identify type of eligibility because they do not contain a field for BIEC. Instead, this field is used for a penalty indicator. The BIEC is not included on the Part A record because by law only QMBs can be bought into Part A. However, in this case the term QMB is used to include all beneficiaries with incomes under 100% FPL, including SSI beneficiaries.
3. Next we looked at the current history segment and all prior history segments (the TPEarth file includes up to 39 prior history segments) to identify beneficiaries with state Medicaid buy-in during the relevant time period. The agency code field within a history segment identifies the source of buy-in funds. In addition to state buy-in, there are also codes for buy-in by private groups. For our purposes, we are only interested in state buy-ins. State buy-in for Part B is indicated by the following values of agency code: 010-0650.
4. The accretion effective date and deletion effective date fields indicate the time period for which the buy-in was in effect. These fields can be used to identify records for the time periods relevant for specific components of our study. We dropped observations with a deletion date that precedes the accretion date. According to CMS staff, these are records that are being voided.
5. Two variables within the history segments are used to identify subgroups of dual eligibles: the BIEC field and the accretion code field. The BIEC field

includes values for aged, blind, and disabled SSI recipients (A, B, D, E, F, and G); Medically Needy (M); QMB (P); SLMB (L), and QI-1 (U). (QI2 beneficiaries are not included in the TPEarth file because they are not considered to be bought into Medicaid. QDWI recipients do not appear in the Part B buy-in file because they only receive buy-in for Part A.) In addition, states may use any other alphabetic character in this field. On the advice of CMS staff, we grouped people with state-specific eligibility codes with SSI eligibles.

According to CMS staff, the BIEC code=P is sometimes used for SSI beneficiaries, as well as beneficiaries who are only eligible for the QMB program. In auto-accrete states, where SSI recipients are automatically bought into Medicaid based on their SSI status, QMB beneficiaries can be distinguished from SSI recipients using the accretion code field. An accretion code=80 identifies auto-accrete SSI eligibles.

BIEC is sometimes missing on TPEarth file records because it is an optional field. We classified a beneficiary as having an unknown eligibility type unless the record had an accretion code=80, in which case the beneficiary was classified as SSI. Nationwide, less than 7 percent of dual eligibles were missing the BIEC in 2002.

Using these two fields, we defined the following groups of beneficiaries:

QMB: BIEC=P and accretion code \neq 80

SLMB: BIEC=L

Medically Needy: BIEC=M

QI-1: BIEC=U

SSI: (BIEC=P and accretion code=80) or (BIEC=missing and accretion code=80) or (BIEC \neq (P,L,M,missing))

There are some limitations to the TPEarth data that make it difficult reliably categorize beneficiaries in these groups in some cases. First, it may be difficult to distinguish between SSI and QMB beneficiaries in states that do not auto-accrete SSI beneficiaries into Medicaid. Although there are separate eligibility codes for SSI and QMB eligibility, states may sometimes use the QMB code for SSI recipients because they are technically considered QMBs. However, the accretion code can be used in conjunction with the BIEC to accurately differentiate SSI from QMB beneficiaries in auto-accrete states. We examined the distribution of beneficiaries classified as SSI vs. QMB in each of the states using these criteria. The proportion of beneficiaries identified as SSI recipients was implausibly low in 10 states,^a none of which allow auto-accretion of SSI recipients. These states were excluded from most of our analyses.

^a The excluded states are: Connecticut, Hawaii, Idaho, Illinois, Indiana, Maryland, Missouri, Nevada, Oklahoma, and Utah.

Second, it may be difficult to identify transitions between eligibility categories when there is no break in eligibility for Medicaid buy-in. Although the TPEarth file contains a complete history of all periods of Medicaid buy-in, a new record is usually not generated when a beneficiary moves between eligibility categories if there is no break in coverage. Instead, previous eligibility codes are overwritten with the most current code. As a result, even when we can reliably identify a beneficiary's most current program eligibility, it is harder to identify their original eligibility. However, a new record is generated when a beneficiary's auto-accretion status changes. Therefore, we can reliably distinguish transitions between SSI and other types of eligibility in auto-accrete states. There is no data available on how often transitions between eligibility categories occur and, hence, the extent to which eligibility codes are overwritten. For the most part, our analyses only required information on current eligibility. We used write-offs from the TPEarth file that were as close as possible to the study period for a specific analysis in order to minimize the error in categorizing beneficiaries. However, because the duration of enrollment analysis (Chapter 4) relied on data on a beneficiary's eligibility history, it was important to reliably distinguish SSI beneficiaries from QMBs and SLMBs. As a result, this analysis excluded all 19 states that do not auto-accrete SSI recipients into Medicaid.

APPENDIX B

FOCUS GROUP DISCUSSION GUIDES

**QUALIFIED MEDICARE BENEFICIARIES (QMBs)
SPECIFIED LOW-INCOME MEDICARE BENEFICIARY (SLMBs)**

A Qualitative Study of Utilization Practices

MODERATOR'S GUIDE



Version date: 18 April 01

➤ **Introduction**

Hello and welcome. Thank you for joining this discussion group to provide us with information to help develop a telephone survey questionnaire to learn about reasons why people, who may be eligible to receive financial help with paying for Medicare, decide whether or not to participate. My name is Henry Simpson and I'm from New England Research Institutes. I will be the moderator for today's discussion. With me today to observe this focus group is Sonja Hoover from Health Economics Research. New England Research Institutes and Health Economics Research are independent research companies that are located here in the Boston area and specialize in a wide range of health care issues.

➤ **Completion of Informed Consent**

➤ **Purpose of Focus Group**

The purpose of this discussion group is to find out if you are aware of any programs that help Medicare beneficiaries pay their Medicare premiums, and to learn how you enrolled in these programs.

➤ **Ground Rules for Focus Group**

Now I would like to go over a few ground rules before we begin:

1. First, we hope that you will feel comfortable discussing your personal experiences in this group discussion. However, we realize that it is possible that some of you may feel uncomfortable sharing some experiences because some of you may know one another. Therefore if you feel that participation in today's discussion will be awkward for you, we will fully respect your decision not to participate. Also, it is OK to ask a question if there is a phrase, or term, that you do not understand.
2. It is important that you keep today's discussion confidential.
3. At this time, I would also like to remind you that today's discussion will be tape-recorded. We record all conversation so that we have an accurate and complete report of what was said. Later the tape will be "transcribed", by that we mean typed into a paper form. The tapes will not be used for any other purpose and will be destroyed at end of the project.
4. Please use only your first name and please refer to others by first name only, as well during the discussion. We would like to maintain anonymity as much as possible.
5. It is important that only one person speaks at a time, and please speak up so we can hear everything you say. If there is more than one person speaking at a time, it is very difficult to hear what was said. We need to be able to hear what everyone says so that we can produce an accurate report of the discussion.
6. Please avoid any side conversations (with your neighbor) during the discussion, since that makes it more difficult to hear, as well.

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7. Interaction between all of the group members is encouraged. Please feel free to share your feelings and opinions, even if you disagree with what has already been said. We would like to hear everyone's comments and viewpoints.
8. Because this is a group discussion, I will try to make sure that everyone has a chance to speak but that no one person dominates the discussion.
9. We have a lot to discuss, so let's get started. Okay?

➤ **Introductions**

First, I would like each of you to introduce yourself by telling us your name- just *your first name please*.

[Have everyone give a brief introduction and thank them.]

I'd like to start off by asking a few questions about doctor visits and any stays that you may have had in the hospital. I'd like you raise your hand to answer these questions. Here's the first:

→ **Were you hospitalized in the last year?**

[Record number of attendees indicating hospitalization within last year]

How many of you were hospitalized..... One time?

[Record number of attendees indicating **1** hospitalization within last year]

.... Two times?

[Record number of attendees indicating **2** hospitalizations within last year]

.... Three times?

Record number of attendees indicating **3** hospitalizations within last year]

.... Four or more times

Record number of attendees indicating **4 or more hospitalizations** within last year]

→ Next, how many of you *usually* go to the doctor at least once a month? Please raise your hand.

[Record number of attendees indicating that they visit their doctor at least once a month]

How many of you usually see the doctor.... 1 time during an average month?

[Record number of attendees indicating that they visit their doctor, on average, **once** a month]

.....Two times during an average month?

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[Record number of attendees indicating that they visit their doctor, on average, **twice** a month]

.....**Three times during an average month?**

[Record number of attendees indicating that they visit their doctor, on average, **three times** a month]

.....**Four or more times during an average month?**

[Record number of attendees indicating that they visit their doctor, on average, **four or more times** a month]

Now I am going to ask you some questions about the types of health insurance that you have. Before we begin, does anyone have their insurance cards with them today – we would like to see them. Please take a moment to place them along side you on the table and Sonja will walk around to look at them.

→ **Now a question about how long you've been getting Medicare. Again I'll ask you to raise your hand when I mention the number of years you've been getting Medicare. How many of you have been getting Medicare for....less than one-year?**

[Record number of attendees indicating that they have been receiving Medicare for **less than one year**]

.....**One or two years?**

[Record number of attendees indicating that they have been receiving Medicare for **one or two years**.]

.....**Three to five years?**

[Record number of attendees indicating that they have been receiving Medicare for **three to five years**]

.....**Six to ten years?**

[Record number of attendees indicating that they have been receiving Medicare for **six to ten years**]

.....**More than ten years?**

[Record number of attendees indicating that they have been receiving Medicare for **more than ten years**]

Now I'd like to ask you a few questions about Medicaid.

- **How many of you have Medicaid?**
- **What kinds of things does Medicaid pay for you?**
- **Could you tell us how you became enrolled in Medicaid and what your reason was for enrolling in Medicaid ?**
- **If someone were to ask you what kind of coverage you have, for your medical expenses- What do you call the coverage that you have?**

And some questions about other types of insurance

- **How many of you are in an HMO, a Health Maintenance Organization**

[Record number of attendees indicating that they belong to an HMO]

- **How many of you have another form of health insurance?**

[Record number of attendees indicating that they another form of health insurance]

What type of health insurance do you have?

[Record other forms of health insurance cited]

I'd like to ask you about a few programs that offer financial help with Medicare payments.

- **The first program is called the *Qualified Medicare Beneficiary* program. Once you enroll in the *Qualified Medicare Beneficiary* program, Medicaid pays Medicare Part A premiums, if any, Medicare Part B premiums, Medicare deductibles and co-payments for Medicare services.**

Have you heard of this program?

Are you enrolled in this program?

- ✓ **YES: How did you hear of the program?**

[Generate list of awareness sources cited]

What was the main reason you signed up for this program?

[Generate list of main reasons cited, making sure all attendees contribute]

How did you get enrolled in the Qualified Medicare Beneficiary ‘ program?

[Generate list of program entry pathways cited determining ‘active’ or ‘passive’ enrollment]

[PROBE: HOSPITALIZATION, SOCIAL SERVICE AGENCIES, ETC.]

Did you fill out the application?

How/where did you get the application for the program?

Did anyone help you fill it out or send it in?

Who helped you to fill it out?

Was it easy or difficult?

[PROBE: Why?]

Nonenrollees: Did you start to fill out an application but not finish? Why?

[For all indicating process started/stopped- generate list of reasons why?]

[PROBES: APPLICATION PROCESS (COMPLICATED, CONFUSING ETC., PRIVACY ISSUE, SOCIAL STIGMA)]

Why did you decide not to enroll in this program?

[Generate list of reasons for not enrolling]

Both: What was the application process like, would you take us through it, step by step?

Enrollees: Were you notified that you were enrolled?

How were you notified?

[PROBE: LETTER, PHONE CALL]

How long did it take to hear that you were enrolled?

(After you sent in the application)

How do you describe this program to friends and relatives?

[Generate list of words/phrases]

Both: Do you know anyone else that gets these benefits?

How did they become involved with the program?

[Generate list of program entry pathways cited]

Do you know if they had any help filling out the application?

[Generate list of comments pertaining to enrollment process]

Do you know what they call, or how do they describe, this program to friends and relatives?

[Generate list of words/phrases]

→ **The second program is called the *Specified Low-Income Beneficiary* program. Men and women enrolled in the *Specified Low-Income Beneficiary* program get their Medicare Part B premiums paid by Medicaid [INSERT STATE SPECIFIC EQUIVALENT OF MASS HEALTH]. It does not cover co-payments and deductibles.**

Have you heard of this program?

Are you enrolled in this program?

✓ **YES:** **How did you hear of the program?**

[Generate list of awareness sources cited]

What was the main reason you signed up for this program?

[Generate list of main reasons cited, making sure all attendees contribute]

How did you get enrolled in the Specified Low-Income Beneficiary program?

[Generate list of program entry pathways cited determining 'active' or 'passive' enrollment]

[PROBE: HOSPITALIZATION, SOCIAL SERVICE AGENCIES ETC]

How did you get the application?

[Generate list of application sources, making sure all attendees contribute]

Did you fill out the application?

How/where did you get the application for the program?

Did anyone help you fill it out or send it in?

Who helped you to fill it out?

Was it easy or difficult?

[PROBE: Why?]

Nonenrollees: Did you start the application process but not finish? Why?

[For all indicating process started/stopped- generate list of reasons why?]

[PROBES: APPLICATION PROCESS (COMPLICATED, CONFUSING ETC., PRIVACY ISSUE, SOCIAL STIGMA)]

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Why did you decide not to enroll in this program?

[Generate list of reasons for not enrolling]

Enrollees: Were you notified that you were enrolled?

How were you notified?

[PROBE: LETTER, PHONE CALL]

What was the application process like, could you take us through it step by step?

[Record attendees application process 'stories', making sure all attendees contribute]

**How long did it take to hear that you were enrolled?
(After you sent in the application)**

How do you describe this program to friends and relatives?

[Generate list of words/phrases]

Both: Do you know anyone else that gets these benefits?

How did they become involved with the program?

[Generate list of program entry pathways cited]

Do you know if they had any help filling out the application?

Do you know what they call or how they describe this program to friends and relatives?

[Generate list of comments pertaining to enrollment process]

State Pharmacy Programs

→ **Another program is called *The PACE/PACENET (Pennsylvania) /// North Carolina Prescription Drug Assistance Program*. If you are enrolled, you pay \$6 per prescription at the pharmacy. Have you heard of the *PACE/PACENET (Pennsylvania) /// North Carolina Prescription Drug Assistance Program*? [INSERT STATE SPECIFIC EQUIVALENT OF STATE SPECIFIC PHARMACY PROGRAM – COLORADO has none.]**

✓ **No: How do you pay for your prescriptions now?**

[Generate list of ways prescriptions are paid for making sure all participants contribute.]

✓ **Yes & not enrolled:**

How did you hear of this program?

[Generate list of awareness sources from participants indicating knowledge of program]

What are some of the reasons why you didn't enroll?

[Generate list of reasons cited for not enrolling]

Do you know anyone that is enrolled in the PACE/PACENET (Pennsylvania) /// North Carolina Prescription Drug Assistance Program? [INSERT STATE SPECIFIC EQUIVALENT OF PHARMACY PROGRAM]

How did they get enrolled in the Program?

[Generate list of program entry pathways cited determining 'active' or 'passive' enrollment]

[PROBE: HOSPITALIZATION, SOCIAL SERVICE AGENCIES, ETC.]

✓ **Yes & enrolled:**

How did you hear of this program?

[Generate list of awareness sources from participants indicating knowledge of program]

How did you get enrolled in the program?

[Generate list of program entry pathways cited determining 'active' or 'passive' enrollment]

[PROBE: HOSPITALIZATION, SOCIAL SERVICE AGENCIES, ETC.]

Did you fill out the application?

Did anyone help you fill it out or send it in?

Who helped you to fill it out?

Were you notified that you were enrolled?

How were you notified?

[PROBE: LETTER, PHONE CALL]

How long did it take for you to hear that you were enrolled? (After you sent in the application)

How do you describe the *PACE/PACENET (Pennsylvania) /// North Carolina Prescription Drug Assistance Program* to friends and relatives?

[Generate list of words/phrases]

- **Can you think of any way(s) that Medicare could make men and women, such as yourselves, more aware of the Medicare cost saving programs? (QMB/ SLMB)**

[Generate list of ways cited to improve awareness/relevancy]

- **Have you ever been to a presentation or a talk where someone explains different places a person can get help with their medical expenses? An example of a presentation or talk would be someone from SHINE- that's the Serving The Health Information Needs of Seniors Program or someone from the Council on Aging explaining these benefits?**

[Make sure all participants respond, capture numbers]

- **Are there times when you feel you need medical attention but do not go to a doctor (or health care provider)? (Enrollees, then nonenrollees)**

What are some of the reasons that you might not seek medical attention?

[Generate list of reasons cited from attendees]

- **Are there times when you put off going to the doctor because of additional expenses like co-payments and deductibles? (Enrollees, then nonenrollees)**

[Record number of attendees stating that they have put off going to the doctor]

Could you tell us a little about that?

[For each attendee responding 'yes', generate list of details]

- **What are some of the kinds of out of pocket medical expenses that you have (such as doctor visits, lab tests etc.)? (Enrollees, then nonenrollees)**

[Elicit response from each attendee]

Who pays for these medical expenses?

- **Giving your best guess- In an average month, how much do you spend on these 'out of pocket' medical expenses? (Enrollees, then nonenrollees)**

[Generate list of estimated dollar amounts making sure all attendees contribute]

Can you tell us a little about these ‘out of pocket’ expenses?

[Generate a list of ‘out of pocket’ medical expenses mentioned]

- **How easy or difficult is it for you to pay for these out of pocket medical expenses? (Enrollees, then nonenrollees)**

[Generate list of attendee’s reaction comments to level of difficulty re paying for medical expenses]

- **For those of you enrolled in these programs (QMB/SLMB) your monthly social security check is a bit higher than before, so - you have a little more cash every month. What sorts of things do you use this money for?**

[Generate list of areas where savings are utilized making sure all attendees contribute]

- **For those of you enrolled , do you get bills for Medicare copayments and deductibles?**

[Discuss extent of bills received for copays and deductibles making sure all attendees contribute]

- **For those of you enrolled, here’s a two-part question. First, what were your medical expenses like before you enrolled in the (QMB/SLMB) program?**

[Generate list of cited medical expenses making sure all attendees respond]

- **Now the second part, what are your medical expenses like after your enrollment in the (QMB/SLMB) program?**

[Generate list of cited medical expenses making sure all attendees respond]

- **In the last 4 weeks, [INSERT APPROPRIATE DATES], how many times have you seen a doctor or other health care provider? (Enrollees, then nonenrollees)**

[Record ‘counts’ of number of visits made by attendees to doctor/health care provider making sure all attendees contribute]

- **In the past 12 months, that would be from last [INSERT MONTH] to now, how many overnights have you spent in the hospital? (Enrollees, then nonenrollees)**

[Record ‘counts’ of number of nights hospitalized making sure all attendees contribute]

- **For those of you who are enrolled in QMB or SLMB, did you have other types of health insurance before you enrolled? What were they? Do you still have them? If yes, why?** [Probes- are they provided as part of retiree benefit that you don’t have to pay for? Fear that you won’t be able to get onto it again if you need to later? Provides something that QMB/SLMB does not?]
- **If you used to have a supplemental policy but don’t any more, why not? Did you drop the coverage when you enrolled in QMB and SLMB, or before?**

- **For those of you who are not enrolled in QMB/SLMB, do you have supplemental insurance (like AARP)? What are the benefits of your supplemental insurance policy? Did anyone have any supplemental insurance in the past that they dropped? Why? If you were to enroll in QMB/SLMB, would you drop your supplemental policy? Why/why not?**

→ **We're getting close to the end of our discussion. Before we wrap up however, I'd like to discuss what you see as the value, or the benefits to you, as a result of being enrolled in the (QMB/SLMB) programs.**

[Elicit responses re enrollment benefits derived making sure all attendees respond]

→ **Some of you are enrolled in these Medicare cost saving programs while others of you are not. Can we talk about some of the reasons that *you think* would prevent people from signing up for these programs?**

[Generate list of reason cited making sure all attendees contribute]

→ **Here's a question that only needs a one-word answer. "In general, how would you rate your health? Excellent, very good, good, fair or poor."**

I'm going to go around the room and ask each of you.

[Record number of excellent, very good, good, fair and poor responses from attendees]

Summary

Briefly summarize the key points that have emerged from the group. Ask the group if my 'summary' is an accurate representation of their views.

{Ask attendees if they have any final thoughts.}

{Ask HER researchers if they have any final questions}

[Generate list of comments/thoughts of attendees]

Thank the group for their time and candor in sharing their views and experiences on the important issue of medical coverage for Medicare Beneficiaries.

Payment

[Collect Signed Receipts.]

Other issues?

[NOTE: Refreshments set up prior to start of Focus Group.]

EVALUATION OF THE QUALIFIED MEDICARE BENEFICIARY (QMB) AND THE SPECIFIED LOW INCOME MEDICARE BENEFICIARY (SLIMB) PROGRAMS

SERVICE PROVIDER FOCUS GROUP

The Qualified Medicare Beneficiary (QMB) and the Specified Low Income Medicare Beneficiary (SLIMB) programs were designed to address the problems associated with low-income Medicare beneficiaries who are eligible for dual Medicaid coverage under the original provisions of the Medicare program. These programs were designed to address this problem by mandating Medicaid coverage of Medicare cost-sharing requirements. However, numerous studies to date have documented that large numbers of potentially eligible QMBs and SLIMBs have not taken advantage of these benefits.

Discussion content areas:

- **Participant background in relation to QMB/SLIMB.**
- **Experience with assisting individuals applying for QMB/SLIMB.**
- **Channels of awareness/how do people learn about QMB/SLIMB.**
- **Overview of the application process**
- **Denial of benefits**
- **Barriers to awareness of application process for QMB/SLIMB**
- **Participant perception of programs**
- **Impact of QMB/SLIMB enrollment on beneficiaries**
- **Unique and new initiatives to increase awareness**
- **Additional programs for low income elders**

➤ **Participant background in relation to QMB/SLIMB.**

- ❑ **EACH PERSON'S ROLE REGARDING APPLICATION PROCESS FOR ANY TYPE OF MEDICAID- SSI, SPENDOWN, 'IN AND OUTS', QMB, SLMB**
- ❑ **BRIEF DESCRIPTION OF YOUR JOB, WHAT POPULATION(S) DEALT WITH DURING THE COURSE OF THEIR WORK**
- ❑ **WHEN/HOW FIRST BECOME AWARE OF QMB/SLIMB**
- ❑ **HOW WELL DO YOU FEEL YOU UNDERSTAND THE BENEFIT, ELIGIBILITY & APPLICATION PROCESS. WHERE DO YOU GO IF YOU HAVE QUESTIONS**
- ❑ **(12/13/2000) DO YOU HAVE TO BE RE-CERTIFIED AND IF SO WHAT IS THE PROCESS, HOW DO YOU KNOW THAT YOU MUST BE RE-CERTIFIED**

➤ **Experience with assisting individuals applying for QMB/SLIMB.**

- ❑ **EVER DISCUSSED PROGRAMS W/ ANYONE? IF SO- HOW DO YOU DESCRIBE THE PROGRAM? WHAT KINDS OF RESPONSES ELICITED?**
- ❑ **HOW MANY TIMES HAVE THEY BEEN INVOLVED IN HELPING SOMEONE APPLY**

**TOTAL EVER, WEEKLY, MONTHLY.
YOUR ROLE, WHAT DID YOU DO?
WHAT WAS THE OUTCOME?**

- ❑ **PROFILE OF 'TYPICAL' APPLICANT, HOW DID THEY COME TO BE ENROLLED**

➤ **Channels of awareness/how do people learn about QMB/SLIMB/What initiates beneficiary interest?**

- ❑ **FOR THOSE BENEFICIARIES SPECIFICALLY APPLYING FOR BENEFITS- ORIGINAL SOURCE OF AWARENESS/INFORMATION**
- ❑ **COLD CALL TO SEE WHAT SORT OF HELP AVAILABLE**
- ❑ **CAME FOR ANOTHER SPECIFIC NEED (?KINDS) AND SOMEONE (?WHO) INDICATES THAT BENEFICIARY MIGHT ALSO BE QMB/SLIMB ELIGIBLE OR ELIGIBLE FOR QMB/SLIMB INSTEAD OF FULL MEDICAID OR SPEND-DOWN**
- ❑ **HAD A MEDICAL CRISIS THAT BROUGHT THEM TO THE ACUTE CARE SYSTEM AND, AS A RESULT HAD THE SERVICE SYSTEM 'FIND THEM'**
- ❑ **PART OF AN ONGOING OR ROUTINE OUTREACH EFFORT OF SOME ORGANIZATION**
- ❑ **AS A FOLLOW-UP AFTER ANOTHER, MORE CRISIS ORIENTED NEED WAS DEALT WITH**
- ❑ **A FAMILY MEMBER SPECIFICALLY REQUESTED OR ASSISTED IN APPLICATION PROCESS**

➤ **Overview of the application process**

- ❑ **HOW DO PEOPLE FIND OUT WHERE TO APPLY**
- ❑ **WALK THROUGH APPLICATION PROCESS- TIME INVOLVED?**
- ❑ **DO SOME BENEFICIARIES GIVE UP? APPLICATION PROCESS TRACKED? REASONS FOR GIVING UP?**

➤ **Denial of benefits**

- ❑ **KNOW ANYONE THAT HAS BEEN DENIED?**

**FREQUENCY
REASONS**

➤ **Barriers to awareness of application process for QMB/SLIMB**

- ❑ **SITE SOME BARRIERS**

➤ **Participant perception of programs**

- ❑ **HOW HELPFUL DO BENEFICIARIES SEE PROGRAMS**
- ❑ **WHERE DOES WORKING ON OUTREACH AND ENROLLMENT FOR THESE PROGRAMS FIT INTO THEIR OVERALL WORKLOAD?**

➤ **Impact of QMB/SLIMB enrollment on beneficiaries**

- ❑ **?FEEDBACK FROM BENEFICIARIES- KIND**
- ❑ **HAS ADDED INCOME FROM QMB/SLIMB PAYMENT OF THEIR MEDICARE PREMIUMS LEAD TO LOSS OF ANY OTHER BENEFITS- EG FOOD STAMPS OR SUBSIDIZED HOUSING**

➤ **Unique and new initiatives to increase awareness**

- ❑ **ANY NEW OR RECENT INITIATIVES IN THEIR AREA TO INCREASE AWARENESS OF AND ENROLLMENT IN QMB/LIMB PROGRAMS**
- IF SO, ANY EXPERIENCE W/ NEW INITIATIVES

➤ **Additional programs for low income elders**

- ❑ **ARE THERE ANY EXISTING PROGRAMS IN NEW HAMPSHIRE THAT ASSIST LOW INCOMVE MEDICARE BENEFICIARIES- ANYTHING SIMILAR TO THE MASSACHUSETTS SENIOR PHARMACY PROGRAM?**
- ❑ **ANY COORDINATION BETWEEN THESE VARIOUS PROGRAMS. DO WHAT EXTENT DOES APPLYING FOR ONE PROGRAM LEAD TO EVALUATION OR REFERRAL TO OTHERS?**

APPENDIX C
SURVEY INSTRUMENTS



EVALUATION OF THE QMB/SLMB PROGRAMS

June 14, 2001

This is a survey that is being conducted for the Health Care Financing Administration, which is part of the U.S. Department of Health and Human Services. The purpose of this survey is to find out how people learn about the government programs that help you pay your Medicare premiums, and your experience with these programs. These programs are called Medicare Savings Programs because they help people on Medicare save money. The programs are also known as the QMB and SLMB programs. The QMB program is the Qualified Medicare Beneficiary Program and the SLMB program is the Specified Low-Income Medicare Beneficiary Program. When people are enrolled in one of these programs, their Medicare Part B premium of **\$50.00** per month is paid for by the QMB/SLMB program. This means that no money is taken out of their monthly Social Security check for the Medicare Part B premium. Some people on these programs also receive an additional medical card that pays for their Medicare deductibles, co-payments for doctor's care and hospitalizations, and may pay for other medical bills as well (such as dental care, eyeglasses, and prescriptions).

We appreciate your time and thank you for completing this survey! **If you are unable to complete this survey, a family member or "proxy" can fill out the survey about you.**

- ◆ Answer the questions by putting an 'x' in the box next to the appropriate answer category.

EXAMPLE: *If you attended a Community Center or a Senior Center, you would answer the following question like this:*

F7. Do you attend any of the following?
Please answer "Yes" or "No" for each.

	Yes	No
a. A Community Center or a Senior Center?	<input checked="" type="checkbox"/> ₁	<input type="checkbox"/> ₂

- ◆ Be sure to read all of the answer choices given before selecting one response for each question.
- ◆ Please answer all of the questions as accurately as you can.
- ◆ Please return the completed survey in the enclosed postage-paid envelope.

<ID#>

All information that would permit identification of any person who completes this survey will be kept strictly confidential. This information will be used only for purposes of this study and will not be disclosed or released for any other purposes without your permission.

If you have any questions or want to know more about the study, please call the New England Research Institutes toll-free at 1-(800)-775-6374, extension 607.

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 0938-0813. The time required to complete this information collection is estimated to average 20 minutes per survey, including the time to review instructions, searching existing data resources, gather the data needed, and complete and review the information collection. If you have any comments concerning the accuracy of the time estimate(s) or suggestions for improving this form, please write to HCFA, P.O. Box 26684, Baltimore, Maryland 21207 and to the Office of the Information and Regulatory Affairs, Office of Management and Budget, Washington, D.C. 20503.

LEARNING ABOUT THE QMB AND SLMB MEDICARE COST-SAVING PROGRAMS

A1. We would like to know about ***all*** of the different ways that you learned about the Medicare Savings Programs (QMB or SLMB).

Please answer “Yes” or “No” for each of the following:

- | | Yes | No |
|--|---------------------------------------|---------------------------------------|
| a. Did you attend a presentation or a talk about these programs? | <input type="checkbox"/> ₁ | <input type="checkbox"/> ₂ |
| b. Did you call or visit a community agency or government office to find out about programs you might be eligible for? | <input type="checkbox"/> ₁ | <input type="checkbox"/> ₂ |
| c. Did a social worker or a doctor, nurse or other health care professional tell you about these programs? | <input type="checkbox"/> ₁ | <input type="checkbox"/> ₂ |
| d. Did you hear about these programs from the radio or on television? . | <input type="checkbox"/> ₁ | <input type="checkbox"/> ₂ |
| e. Did you hear about these programs from posters, flyers or information that came in the mail? | <input type="checkbox"/> ₁ | <input type="checkbox"/> ₂ |
| f. Did you hear about these programs from a friend or relative? | <input type="checkbox"/> ₁ | <input type="checkbox"/> ₂ |
| g. Did you hear about these programs in some other way? | <input type="checkbox"/> ₁ | <input type="checkbox"/> ₂ |

↳ A1g1. What other way? _____

A2. Did something happen that led you to enroll in the Medicare Savings Program (QMB or SLMB)?

Please answer "Yes" or "No" for each of the following:

- | | Yes | No |
|--|---------------------------------------|---------------------------------------|
| a. Were you hospitalized? | <input type="checkbox"/> ₁ | <input type="checkbox"/> ₂ |
| b. Did your Medicare HMO close?..... | <input type="checkbox"/> ₁ | <input type="checkbox"/> ₂ |
| c. Did your family situation change? [For example, did you get married or become a widow(er)]..... | <input type="checkbox"/> ₁ | <input type="checkbox"/> ₂ |
| d. Did you move to subsidized housing? | <input type="checkbox"/> ₁ | <input type="checkbox"/> ₂ |
| e. Did something else happen that led you to enroll? | <input type="checkbox"/> ₁ | <input type="checkbox"/> ₂ |

↪ A2e1. What happened? _____

THE ENROLLMENT PROCESS

B1. How did you get the application to enroll in the program?

Please check only one response.

- Did you get the application in-person (for example, did you go to a local, state or federal government office to pick up the application)? ₁
- Did a social worker or some other professional staff person get the application for you? ₂
- Did you receive the application in the mail? ₃
- Did a friend or relative get the application for you? ₄
- Don't remember/Don't know ₈

- | | Yes | No |
|--|---------------------------------------|---------------------------------------|
| B2. Did anyone help you fill out the application? | <input type="checkbox"/> ₁ | <input type="checkbox"/> ₂ |

B3. Who helped you to fill out the application?

Please answer "Yes" or "No" for each.

	Yes	No
a. Did someone at the office where you got the application help you fill it out?.....	<input type="checkbox"/> _1	<input type="checkbox"/> _2
b. Did a social worker or case manager help you fill out the application?	<input type="checkbox"/> _1	<input type="checkbox"/> _2
c. Did a family member or friend help you fill out the application?.....	<input type="checkbox"/> _1	<input type="checkbox"/> _2
d. Did anyone else help you fill out the application?.....	<input type="checkbox"/> _1	<input type="checkbox"/> _2

↪ B3d1. Who helped you? _____

B4. How did you submit the application for this program?

Please check only one response.

Did you take it to a state office in-person?.....	<input type="checkbox"/> _1
Did a social worker, case manager or other professional submit it for you?	<input type="checkbox"/> _2
Did you mail it in to a state office?	<input type="checkbox"/> _3
Don't remember/Don't know	<input type="checkbox"/> _8

B5. How easy or hard was it to apply for this program (including getting the application form)?

Please check only one response.

Easy

_1

Neither Easy nor Hard

_2

Hard

_3

B6. Please answer “Yes” or “No” for each of the following questions about filling out the application:

- | | Yes | No |
|---|---------------------------------------|---------------------------------------|
| a. Was the application too long? | <input type="checkbox"/> ₁ | <input type="checkbox"/> ₂ |
| b. Were there too many documents that you needed to gather to complete the application? | <input type="checkbox"/> ₁ | <input type="checkbox"/> ₂ |
| c. Did you have difficulty understanding the questions on the application? | <input type="checkbox"/> ₁ | <input type="checkbox"/> ₂ |
| d. Did you need to reveal too much personal or financial information? .. | <input type="checkbox"/> ₁ | <input type="checkbox"/> ₂ |
| e. Did you have any other problems with the application? | <input type="checkbox"/> ₁ | <input type="checkbox"/> ₂ |

↳ B6e1. What problem(s)? _____

B7. Why did you enroll in the program?
 Please answer “Yes” or “No” for each.

- | | Yes | No |
|---|---------------------------------------|---------------------------------------|
| a. To get help paying for your medical bills? | <input type="checkbox"/> ₁ | <input type="checkbox"/> ₂ |
| b. To get the extra income from the program? | <input type="checkbox"/> ₁ | <input type="checkbox"/> ₂ |
| c. Because you deserve to get any benefits that you are eligible for? ... | <input type="checkbox"/> ₁ | <input type="checkbox"/> ₂ |
| d. Did your family think that you should enroll in the program? | <input type="checkbox"/> ₁ | <input type="checkbox"/> ₂ |
| e. Did your doctor or other professional think that you should enroll? | <input type="checkbox"/> ₁ | <input type="checkbox"/> ₂ |
| f. Was there another reason why you enrolled? | <input type="checkbox"/> ₁ | <input type="checkbox"/> ₂ |

↳ B7f1. What reason(s)? _____

B8. HOW IMPORTANT ARE THE PROGRAM BENEFITS TO YOU (FOR EXAMPLE SAVING MONEY ON YOUR MEDICARE PREMIUMS, OR HAVING YOUR MEDICARE DEDUCTIBLES OR CO-PAYMENTS PAID FOR BY THE PROGRAM)?

Very Important

 ₁

Somewhat Important

 ₂

Not at all Important

 ₃

HEALTH CARE USE

	Yes	No
C1. Is there one person or place that you usually go to for most of your medical care?	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂
<input type="checkbox"/> ₁ NOTE: Check here if you do not use any medical care.		

C2. Where do you usually go for your medical care?

Please check only one response.

- Private doctor's office or group practice ₁
- Health center or clinic..... ₂
- Hospital emergency room ₃
- Veteran's Administration hospital or clinic..... ₄
- Outpatient department of a hospital ₅
- Another place..... ₆

↪ C2a. Where? _____

C3. In the **last three months** how many times have you seen a doctor, nurse or physician's assistant?

Please check only one response.

None	Once or Twice	Three or Four Times	More than Four Times
<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃	<input type="checkbox"/> ₄

C4. How often do you put off going to the doctor, nurse or physician's assistant **because of the cost**?

Please check only one response.

Never	Sometimes	Often
<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃

C5. In the **last 12 months**, how many times have you stayed overnight in a hospital?

Please check only one response.

None	Once or Twice	Three or Four Times	More than Four Times
<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃	<input type="checkbox"/> ₄

C6. How many prescription medications do you take **regularly**? By regularly, we mean at least once a week.

Please check only one response.

None	One	Two	Three	Four	Five	Six or More
<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃	<input type="checkbox"/> ₄	<input type="checkbox"/> ₅	<input type="checkbox"/> ₆	<input type="checkbox"/> ₇

C7. Sometimes people have to choose which bills to pay. How often do you have to **choose between** paying for your medicines and paying other bills (e.g., rent, heat, electricity or groceries)?

Please check only one response.

Never	Sometimes	Often
<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃

D. MEDICAL BILLS

- | | | | | |
|--|---------------------------------------|---------------------------------------|---------------------------------------|---------------------------------------|
| | Yes | No | | |
| D1. Do you pay for any medical bills on your own that Medicare does not cover (such as prescription medicines, doctor bills, laboratory bills, etc.)? | <input type="checkbox"/> ₁ | <input type="checkbox"/> ₂ | | |
| D2. About how much do you usually spend each month on these medical bills (such as prescription medicines, doctor bills, laboratory bills, etc.)? | | | | |
| Nothing (Zero) | \$50 or less per month | \$51 - \$100 per month | \$101 - \$200 per month | More than \$200 per month |
| <input type="checkbox"/> ₁ | <input type="checkbox"/> ₂ | <input type="checkbox"/> ₃ | <input type="checkbox"/> ₄ | <input type="checkbox"/> ₅ |
| | | Yes | No | |
| D3. Do you spend less money now on medical bills than you did before you enrolled in the program? | <input type="checkbox"/> ₁ | <input type="checkbox"/> ₂ | | |
| | | Yes | No | |
| D4. Do your family or friends ever pay for some of your medical bills? | <input type="checkbox"/> ₁ | <input type="checkbox"/> ₂ | | |
| D5. Over the past 12 months , how hard has it been for you to pay for the prescription medicines that you need? | | | | |

Please check only one response.

- | | | |
|--|---|---------------------------------------|
| Very Hard | Hard | Not Hard at all |
| <input type="checkbox"/> ₁ | <input type="checkbox"/> ₂ | <input type="checkbox"/> ₃ |
| <input type="checkbox"/> ₋₁ | NOTE: Check here if you did not need any prescription medicines. | |

- D6. How often do you buy or take less medicine than you were prescribed because of the cost?

Please check only one response.

- | | | |
|--|--|---------------------------------------|
| Never | Sometimes | Often |
| <input type="checkbox"/> ₁ | <input type="checkbox"/> ₂ | <input type="checkbox"/> ₃ |
| <input type="checkbox"/> ₋₁ | NOTE: Check here if you do not need any prescription medicines. | |

D7. Over the **past 12 months**, how hard has it been for you to pay for the non-prescription (over-the-counter) medicines that you need?

Please check only one response.

Very Hard	Hard	Not Hard at all
<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃
<input type="checkbox"/> ₋₁	NOTE: Check here if you did not need any non-prescription (over-the-counter) medicines.	

HEALTH STATUS

E1. In general would you say that your health is...?

EXCELLENT	VERY GOOD	GOOD	FAIR	POOR
<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃	<input type="checkbox"/> ₄	<input type="checkbox"/> ₅

E2. During the **past 4 weeks**, how much of the time have your physical health or emotional problems interfered with your social activities (like visiting with friends, relatives, etc.)?

All of the time	Most of the time	Some of the time	A little of the time	None of the time
<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃	<input type="checkbox"/> ₄	<input type="checkbox"/> ₅

INSURANCE COVERAGE AND OTHER SERVICES

F1. Did you **ever** have Medicare supplemental insurance that covers prescription medicines?

Please check only one response.

Yes, I have it now ₁

No, never ₂

Not now; I dropped it because it cost too much money ₃

Not now; I dropped it because of another reason ₄

↳ F1a. Why? _____

F2. Did you **ever** have Medicare supplemental insurance that **does not** cover prescription medicines?

Please check only one response.

Yes, I have it now ₁

No, never ₂

Not now; I dropped it because it cost too much money ₃

Not now; I dropped it because of another reason ₄

↳ F2a. Why? _____

F3. Since you have had Medicare, were you **ever** in a pharmacy program that was paid for by your state?

Please check only one response.

- Yes, I have it now ₁
- No, never ₂
- Not now; I dropped it because it cost too much money ₃
- Not now; I dropped it because of another reason ₄

↳ F3a. Why? _____

F4. Since you have had Medicare, did you **ever** have another type of insurance for prescription medicines?

Please check only one response.

- Yes, I have it now ₁
- No, never ₂
- Not now; I dropped it because it cost too much money ₃
- Not now; I dropped it because of another reason ₄

↳ F4a. Why? _____

F5. Do you receive any of the following services (paid for by the local, state or federal government)?

Please answer "Yes" or "No" for each.

- | | Yes | No |
|---|---------------------------------------|---------------------------------------|
| a. Someone who comes to your home to help you with personal health care (such as bathing, or dressing or feeding, etc)? | <input type="checkbox"/> ₁ | <input type="checkbox"/> ₂ |
| b. Someone who helps you with shopping or cleaning or laundry or preparing meals, etc? | <input type="checkbox"/> ₁ | <input type="checkbox"/> ₂ |

F6. Do you receive any of the following services?

Please answer "Yes" or "No" for each.

- | | Yes | No |
|--|---------------------------------------|---------------------------------------|
| a. Meals on Wheels? | <input type="checkbox"/> ₁ | <input type="checkbox"/> ₂ |
| b. Food Stamps?..... | <input type="checkbox"/> ₁ | <input type="checkbox"/> ₂ |
| c. Transportation services from a local agency or Senior Center?..... | <input type="checkbox"/> ₁ | <input type="checkbox"/> ₂ |
| d. Rent subsidy or assistance with paying your rent from an agency (such as Senior Housing; Low-Income Housing or Section 8 Housing)?..... | <input type="checkbox"/> ₁ | <input type="checkbox"/> ₂ |

F7. Do you attend any of the following?

Please answer "Yes" or "No" for each.

- | | Yes | No |
|--|---------------------------------------|---------------------------------------|
| a. A Community Center or Senior Center?..... | <input type="checkbox"/> ₁ | <input type="checkbox"/> ₂ |
| b. A church or other place of worship?..... | <input type="checkbox"/> ₁ | <input type="checkbox"/> ₂ |

BACKGROUND QUESTIONS

G1. Do you live alone or with other(s)?

Please check only one response.

Live Alone

₁

Live with Other(s)
(Not in a Nursing Home)

₂

Live in a Nursing Home

₃

G2. Are you Hispanic or Latino, or of Spanish origin?.....

Yes

₁

No

₂

G3. Which of the following best describes your race?

Please mark one or more.

American Indian or Alaska Native

₁

Asian

₂

Black or African American.....

₃

Native Hawaiian or Other Pacific Islander

₄

White.....

₅

Yes

₁

No

₂

G4. **In total**, do you have less than **\$2,000 (IF YOU ARE SINGLE)** or less than **\$3,000 (IF YOU ARE MARRIED)** saved* in bank or investment accounts?

***NOTE:** Please **DO NOT** include any savings you may have set aside for final expenses.

Yes

₁

No

₂

G5. Did someone help you complete this survey?

NOTE: THE INFORMATION ON THIS PAGE WILL BE SEPARATED FROM YOUR COMPLETED SURVEY. ALL INFORMATION YOU PROVIDE WILL REMAIN CONFIDENTIAL.

G6. What is the name of the person who completed this survey?

Name

REQUEST FOR TELEPHONE NUMBER:

G7. In case we have any questions about any of your responses, could you please provide your telephone number below, so we may contact you by phone?

Please remember to include your area code.

()

Area Code Phone Number

PLEASE RETURN THIS COMPLETED SURVEY IN THE POSTAGE-PAID RETURN ENVELOPE.

THANK YOU FOR COMPLETING THIS SURVEY!



EVALUATION OF THE QMB/SLMB PROGRAMS

June 14, 2001

This is a survey that is being conducted for the Health Care Financing Administration, which is part of the U.S. Department of Health and Human Services. The purpose of this survey is to find out how people learn about the government programs that help you pay your Medicare premiums, and your experience with these programs. These programs are called Medicare Savings Programs because they help people on Medicare save money. The programs are also known as the QMB and SLMB programs. The QMB program is the Qualified Medicare Beneficiary Program and the SLMB program is the Specified Low-Income Medicare Beneficiary Program. When people are enrolled in one of these programs, their Medicare Part B premium of **\$50.00** per month is paid for by the QMB/SLMB program. This means that no money is taken out of their monthly Social Security check for the Medicare Part B premium. Some people on these programs also receive an additional medical card that pays for their Medicare deductibles, co-payments for doctor's care and hospitalizations, and may pay for other medical bills as well (such as dental care, eyeglasses, and prescriptions).

We appreciate your time and thank you for completing this survey! **If you are unable to complete this survey, a family member or "proxy" can fill out the survey about you.**

- ◆ Answer the questions by putting an 'x' in the box next to the appropriate answer category.

EXAMPLE: *If you attended a Community Center or a Senior Center, you would answer the following question like this:*

E7. Do you attend any of the following?
Please answer "Yes" or "No" for each.

	Yes	No
a. A Community Center or a Senior Center?	<input checked="" type="checkbox"/> ₁	<input type="checkbox"/> ₂

- ◆ Be sure to read all of the answer choices given before selecting one response for each question.
- ◆ Please answer all of the questions as accurately as you can.
- ◆ Please return the completed survey in the enclosed postage-paid envelope.

<ID#>

All information that would permit identification of any person who completes this survey will be kept strictly confidential. This information will be used only for purposes of this study and will not be disclosed or released for any other purposes without your permission.

If you have any questions or want to know more about the study, please call the New England Research Institutes toll-free at 1-(800)-775-6374, extension 607.

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 0938-0813. The time required to complete this information collection is estimated to average 20 minutes per survey, including the time to review instructions, searching existing data resources, gather the data needed, and complete and review the information collection. If you have any comments concerning the accuracy of the time estimate(s) or suggestions for improving this form, please write to HCFA, P.O. Box 26684, Baltimore, Maryland 21207 and to the Office of the Information and Regulatory Affairs, Office of Management and Budget, Washington, D.C. 20503.

LEARNING ABOUT THE QMB AND SLMB MEDICARE COST-SAVING PROGRAMS

A1. We would like to know if you have **ever** heard about the Medicare Savings Programs (QMB or SLMB).

Please answer “Yes” or “No” to each of the following:

	Yes	No
a. Did you attend a presentation or a talk about these programs?	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂
b. Did you call or visit a community agency or government office to find out about programs you might be eligible for?	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂
c. Did a social worker or a doctor, nurse or other health care professional tell you about these programs?	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂
d. Did you hear about these programs from the radio or on television?	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂
f. Did you hear about these programs from posters, flyers or information that came in the mail?	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂
g. Did you hear about these programs from a friend or relative?	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂
h. Did you hear about these programs in some other way?	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂

↳ A1g1. What other way? _____

A2. Are you enrolled in **either** of these programs (QMB or SLMB)?

₁ **YES** ➔ **PLEASE CALL 1-800-775-6374, EXTENSION 607 TO COMPLETE THE SURVEY FOR ENROLLEES IN QMB OR SLMB**

₂ **No** ➔ **PLEASE CONTINUE WITH THE NEXT QUESTION {GO TO THE NEXT PAGE, (PAGE 2)}**

A3. Please tell us why you are **not enrolled** in either of the QMB and SLMB Medicare Savings Programs.

Please answer "Yes" or "No" for each.

	Yes	No
a. Is it because you have never heard of these programs (QMB or SLMB) before?	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂
b. Is it because you do not know how to apply for these programs (QMB or SLMB)?	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂
c. Is it because you are waiting to hear if you are enrolled?	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂
d. Is it because you feel that you do not need or want the assistance (money)?	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂
e. Is it because you would not qualify (because your income or your savings are too high)?	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂
f. Is it because you worry about you or your family losing your money or your property in the future if you apply for assistance?	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂
g. Is it because the application is too long or too hard to understand?	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂
h. Is it because the application required collecting and revealing too much personal information?	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂
i. Is it because of another reason?	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂

↳ A3i1. What reason(s)? _____

A4. Have you ever received or submitted an application to the QMB or SLMB Medicare Savings Programs?

Please answer "Yes" or "No" for each.

	Yes	No
a. I received an application.....	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂
b. I completed and submitted an application on my own.....	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂
c. I completed and submitted an application with help from someone else.....	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂

B. HEALTH CARE USE

	Yes	No
B1. Is there one person or place that you usually go to for most of your medical care?	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂
<input type="checkbox"/> ₁ NOTE: Check here if you do not use any medical care.		

B2. Where do you usually go for your medical care?
Please check only one response.

- Private doctor's office or group practice ₁
- Health center or clinic..... ₂
- Hospital emergency room ₃
- Veteran's Administration hospital or clinic..... ₄
- Outpatient department of a hospital ₅
- Another place ₆

↳ B2a. Where? _____

B3. In the **last three months** how many times have you seen a doctor, nurse or physician's assistant?
Please check only one response.

- | | | | |
|---------------------------------------|---------------------------------------|---------------------------------------|---------------------------------------|
| None | Once or Twice | Three or Four Times | More than Four Times |
| <input type="checkbox"/> ₁ | <input type="checkbox"/> ₂ | <input type="checkbox"/> ₃ | <input type="checkbox"/> ₄ |

B4. How often do you put off going to the doctor, nurse or physician's assistant **because of the cost**?
Please check only one response.

- | | | |
|---------------------------------------|---------------------------------------|---------------------------------------|
| Never | Sometimes | Often |
| <input type="checkbox"/> ₁ | <input type="checkbox"/> ₂ | <input type="checkbox"/> ₃ |

B5. In the **last 12 months**, how many times have you stayed overnight in a hospital?
Please check only one response.

None	Once or Twice	Three or Four Times	More than Four Times
<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃	<input type="checkbox"/> ₄

B6. How many prescription medications do you take **regularly**? By regularly, we mean at least once a week.

Please check only one response.

None	One	Two	Three	Four	Five	Six or More
<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃	<input type="checkbox"/> ₄	<input type="checkbox"/> ₅	<input type="checkbox"/> ₆	<input type="checkbox"/> ₇

B7. Sometimes people have to choose which bills to pay. How often do you have to **choose between** paying for your medicines and paying other bills (e.g., rent, heat, electricity or groceries)?

Please check only one response.

Never	Sometimes	Often
<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃

C. MEDICAL BILLS

	Yes	No
C1. Do you pay for any medical bills on your own that Medicare does not cover (such as prescription medicines, doctor bills, laboratory bills, etc.)?	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂

C2. About how much do you **usually** spend each month on these medical bills (such as prescription medicines, doctor bills, laboratory bills, etc.)?

Nothing (Zero)	\$50 or less per month	\$51 - \$100 per month	\$101 - \$200 per month	More than \$200 per month
<input type="checkbox"/> ₁	<input type="checkbox"/> ₂	<input type="checkbox"/> ₃	<input type="checkbox"/> ₄	<input type="checkbox"/> ₅

C3. Do your family or friends **ever** pay for some of your medical bills? Yes ₁ No ₂

C4. Over the **past 12 months**, how hard has it been for you to pay for the prescription medicines that you need?

Please check only one response.

Very Hard

₁

Hard

₂

Not Hard at all

₃

₋₁ **NOTE:** Check here if you did not need any prescription medicines.

C5. How often do you buy or take less medicine than you were prescribed because of the cost?

Please check only one response.

Never

₁

Sometimes

₂

Often

₃

₋₁ **NOTE:** Check here if you do not need any prescription medicines.

C6. Over the **past 12 months**, how hard has it been for you to pay for the non-prescription (over-the counter) medicines that you need?

Please check only one response.

Very Hard

₁

Hard

₂

Not Hard at all

₃

₋₁ **NOTE:** Check here if you did not need any non-prescription (over-the-counter) medicines.

HEALTH STATUS

D1. In general would you say that your health is...?

EXCELLENT

₁

VERY GOOD

₂

GOOD

₃

FAIR

₄

POOR

₅

D2. During the **past 4 weeks**, how much of the time have your physical health or emotional problems interfered with your social activities (like visiting with friends, relatives, etc.)?

All of the time

 ₁

Most of the time

 ₂

Some of the time

 ₃

A little of the time

 ₄

None of the time

 ₅

INSURANCE COVERAGE AND OTHER SERVICES

E1. Did you **ever** have Medicare supplemental insurance that covers prescription medicines?

Please check only one response.

Yes, I have it now..... ₁

No, never ₂

Not now; I dropped it because it cost too much money..... ₃

Not now; I dropped it because of another reason ₄

↳ E1a. Why? _____

E2. Did you **ever** have Medicare supplemental insurance that **does not** cover prescription medicines?

Please check only one response.

Yes, I have it now..... ₁

No, never ₂

Not now; I dropped it because it cost too much money..... ₃

Not now; I dropped it because of another reason ₄

↳ E2a. Why? _____

E3. Since you have had Medicare, were you **ever** in a pharmacy program that was paid for by your state?

Please check only one response.

Yes, I have it now..... ₁

No, never..... ₂

Not now; I dropped it because it cost too much money..... ₃

Not now; I dropped it because of another reason ₄

↳ E3a. Why? _____

E4. Since you have had Medicare, did you **ever** have another type of insurance for prescription medicines?

Please check only one response.

Yes, I have it now..... ₁

No, never ₂

Not now; I dropped it because it cost too much money..... ₃

Not now; I dropped it because of another reason ₄

↳ E4a. Why? _____

E5. Do you receive any of the following services (paid for by the local, state or federal government)?

Please answer "Yes" or "No" for each.

	Yes	No
a. Someone who comes to your home to help you with personal health care (such as bathing, or dressing or feeding, etc)?	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂
b. Someone who helps you with shopping or cleaning or laundry or preparing meals, etc?.....	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂

E6. Do you receive any of the following services?

Please answer "Yes" or "No" for each.

	Yes	No
a. Meals on Wheels?.....	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂
b. Food Stamps?.....	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂
c. Transportation services from a local agency or Senior Center?	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂
d. Rent subsidy or assistance with paying your rent from an agency (such as Senior Housing; Low-Income Housing or Section 8 Housing)?.....	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂

E7. Do you attend any of the following?

Please answer "yes" or "no" for each.

	Yes	No
a. A Community Center or Senior Center?.....	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂
b. A church or other place of worship?.....	<input type="checkbox"/> ₁	<input type="checkbox"/> ₂

BACKGROUND QUESTIONS

F1. **Do you live alone or with other(s)?**

Please check only one response.

Live Alone

₁

Live with Other(s)
(Not in a Nursing Home)

₂

Live in a Nursing Home

₃

Yes

No

F2. Are you Hispanic or Latino, or of Spanish origin?

₁
₂

F3. Which of the following best describes your race?

Please mark one or more.

American Indian or Alaska Native.....

₁

Asian.....

₂

Black or African American

₃

Native Hawaiian or Other Pacific Islander.....

₄

White

₅

Yes

No

F4. Is your monthly income below **\$855 (IF YOU ARE SINGLE)** or below **\$1,145 (IF YOU ARE MARRIED)**?

₁
₂

IN ALASKA: Is your monthly income below **\$1,063 (IF YOU ARE SINGLE)** or below **\$1,426 (IF YOU ARE MARRIED)**?

Yes

No

F5. Do you have less than **\$4,000 (IF YOU ARE SINGLE)** or less than **\$6,000 (IF YOU ARE MARRIED)** saved* in any type of bank or investment accounts?

₁
₂

***NOTE:** Please **DO NOT** include any savings you may have set aside for final expenses.

F6. Did someone help you complete this survey? ₁ **Yes** ₂ **No**

NOTE: THE INFORMATION ON THIS PAGE WILL BE SEPARATED FROM YOUR COMPLETED SURVEY. ALL INFORMATION YOU PROVIDE WILL REMAIN CONFIDENTIAL.

F7. What is the name of the person who completed this survey?

Name

REQUEST FOR TELEPHONE NUMBER:

F8. In case we have any questions about any of your responses, could you please provide your telephone number below, so we may contact you by phone?

Please remember to include your area code.

()

Area Code Phone Number

PLEASE RETURN THIS COMPLETED SURVEY IN THE POSTAGE-PAID RETURN ENVELOPE.

THANK YOU FOR COMPLETING THIS SURVEY!

APPENDIX D

ADJUSTMENT FOR NONRESPONSE

APPENDIX D

ADJUSTMENT FOR NONRESPONSE

One limit to survey data is nonresponse, which, if nonrandom, can lead to biased statistics. To determine whether nonresponse adjustments were necessary for these analyses, we compared the characteristics of respondents and nonrespondents. Comparisons were made separately for the enrollee and nonenrollee samples (i.e., all enrollees sampled for the survey (N=1,072), and all nonenrollees who were sampled for the survey (N=2,144)). We compared respondents and nonrespondents using the following variables derived from the Medicare Enrollment Data Base: age, gender, and race/ethnicity. These analyses identified a number of differences between respondents and nonrespondents along these dimensions for both the enrollee and nonenrollee samples, indicating a need to adjust the sample weights for nonresponse.

To create the nonresponse weights, we ran a logistic regression predicting the likelihood that a sample member responded to the survey. Separate regressions were run for the enrollee and nonenrollee samples. The following variables were included in these regressions:

Respondent = f (age, race/ethnicity, gender, sampling stratum).

The results of these regressions were used to predict the probability of responding to the survey for each sample member. We used the inverse of this probability to weight the responses of actual respondents.

The results of the regression are shown in Tables D-1 and D-2 for enrollees and nonenrollees, respectively. For enrollees, the odds ratios indicate that males, persons aged 85 and older and persons of other races were significantly less likely to respond to the survey. For nonenrollees, the odds ratios indicate that while males were still significantly less likely to respond to the survey compared to females, Black people and people of other races were more than twice as likely to respond to the survey compared to White people. In addition, people residing in low asset ZIP codes in States with standard QMB benefits were significantly more likely to respond to the survey compared to people residing in low asset ZIP codes in QMB-plus States.

Table D-1
Logistic Regression Model for Response to the Enrollee Survey

Variable	Parameter Estimate	Standard Error	Wald Chi-Square	Pr > Chi-Square	Odds Ratio
Intercept	0.53	0.23	5.04	0.02	--
Male	-0.32	0.15	4.88	0.03	0.72 ^{aa}
<u>Age</u> ¹					
Age 70-74	0.02	0.25	0.01	0.92	1.02
Age 75-79	-0.11	0.25	0.19	0.66	0.90
Age 80-84	-0.22	0.25	0.79	0.38	0.80
Age 85+	-0.64	0.25	6.48	0.01	0.53 ^{aa}
<u>Race/Ethnicity</u> ²					
Black	0.09	0.16	0.31	0.58	1.09
Other Race	-0.59	0.17	12.65	0.00	0.55 ^{aaa}
QMB-Plus State	-0.17	0.13	1.83	0.18	0.84

NOTES:

1. Compared to respondents aged 65-69.

2. Compared to White people.

^{aaa} Significantly different from nonrespondents at the 0.01 level.

^{aa} Significantly different from nonrespondents at the 0.05 level.

^a Significantly different from nonrespondents at the 0.10 level.

SOURCE: HER Analysis of QMB/SLMB/Nonenrollee Survey Data, 2002.

PROGRAM: SONH008

Table D-2
Logistic Regression Model for Response to the Nonenrollee Survey

Variable	Parameter Estimate	Standard Error	Wald Chi-Square	Pr > Chi-Square	Odds Ratio
Intercept	-1.76	0.19	89.79	<.0001	--
Male	-0.23	0.12	3.80	0.05	0.80 ^a
<u>Age</u> ¹					
Age 70-74	0.06	0.19	0.11	0.74	1.06
Age 75-79	-0.08	0.19	0.18	0.67	0.92
Age 80-84	0.13	0.20	0.40	0.53	1.14
Age 85+	0.29	0.20	2.08	0.15	1.33
<u>Race/Ethnicity</u> ²					
Black	0.81	0.15	28.01	<.0001	2.24 ^{aaa}
Other Race	0.97	0.26	13.42	0.00	2.64 ^{aaa}
QMB-Plus/non QMB-Plus					
QMB-Plus States/Mid+Rich+Few	0.13	0.18	0.52	0.47	1.14
Non QMB-Plus States/Poor	0.36	0.13	7.49	0.01	1.44 ^{aaa}
Non QMB-Plus/Mid+Rich+Few	0.00	0.19	0.00	0.99	1.00

NOTES:

1. Compared to respondents aged 65-69.

2. Compared to White people.

3. Net assets from zip codes are defined as poor, mid and rich. Beneficiaries were also sampled based on whether there were few beneficiaries in the area. The reference group is generous States/poor net asset wealth.

^{aaa} Significantly different from nonrespondents at the 0.01 level.

^{aa} Significantly different from nonrespondents at the 0.05 level.

^a Significantly different from nonrespondents at the 0.10 level.

SOURCE: HER Analysis of QMB/SLMB/Nonenrollee Survey Data, 2002.

PROGRAM: SONH025

APPENDIX E

**DESCRIPTIVE COMPARISONS OF ENROLLEES AND NONENROLLEES
IN QMB-PLUS STATES AND IN STANDARD QMB BENEFIT STATES**

Table E-1
Sociodemographic Characteristics of QMB Enrollees and Nonenrollees by State Benefit

	QMB-Plus States		Standard QMB Benefit States	
	QMB Enrollees (N=239) %	Eligible Nonenrollees (N=199) %	QMB Enrollees (N=227) %	Eligible Nonenrollees (N=206) %
Male (%)	20.4 ***	40.2	27.5	34.6
Race/Ethnicity ¹ (%)	***		***	
White	53.7	77.6	47.3	68.3
Black	26.4	12.1	11.3	8.3
Hispanic	15.3	6.6	16.1	21.5
Asian Pacific Islander	1.8	1.9	19.5	0.2
American Indian / Alaskan Native	2.8	1.7	5.8	1.7
Age ¹ (%)				
65-69	7.9	17.3	9.5	9.8
70-74	22.5	20.9	23.0	35.6
75-79	21.3	16.3	26.8	19.7
80-84	18.2	16.0	19.6	20.5
85+	30.1	29.6	21.0	14.4
Residence in MSA (%)	75.1	70.8	71.8	68.3
Living Arrangements ¹ (%)				
Live Alone	47.9	42.5	41.5	53.4
Live with Others	42.3	50.3	53.1	42.4
Live in Nursing Home	9.7	7.2	5.5	4.2
Assistance Received (%)				
Help with personal health care	19.1 **	7.6	21.1 ***	2.2
Help with shopping, cleaning, laundry, preparing meals	18.7	10.6	28.2 ***	7.1
Meals on Wheels	9.1	10.8	3.9	6.5
Food Stamps	45.0 ***	2.6	27.3 *	6.6
Transportation services	18.4 **	7.9	15.4 *	7.5
Rent subsidies	23.9 ***	1.4	25.6 ***	0.5
Average number of services received	1.3	0.4 ***	1.2 ***	0.3

Table E-1 (continued)
Sociodemographic Characteristics of QMB Enrollees and Nonenrollees by State Benefit

	QMB-Plus States		Standard QMB Benefit States	
	QMB Enrollees (N=239) %	Eligible Nonenrollees (N=199) %	QMB Enrollees (N=227) %	Eligible Nonenrollees (N=206) %
Attend... (%)				
Community/senior center	11.3	10.9	19.2	13.6
Church/other place of worship	50.7	55.0	52.0 **	69.5
Attends either community center, senior center, church, place or worship	46.1	41.4	56.9 **	73.2
Received help completing the survey (%)	54.0	58.6	55.8	42.2

NOTES:

This analysis consists only of QMBs (SLMBs are excluded).

¹ Columns add to 100% within category.

*** Significantly different from eligible nonenrollees at the 0.01 level.

** Significantly different from eligible nonenrollees at the 0.05 level.

* Significantly different from eligible nonenrollees at the 0.10 level.

SOURCE: RTI Analysis of QMB/SLMB/Nonenrollee Survey Data, 2002.

PROGRAM: SONHS46 50

Table E-2
Health Status of QMB Enrollees and Nonenrollees by State Benefit

	QMB-Plus States		Standard QMB Benefit States	
	QMB Enrollees (N=239) %	Eligible Nonenrollees (N=199) %	QMB Enrollees (N=227) %	Eligible Nonenrollees (N=206) %
<u>General Health</u> ¹				
Excellent	1.2	2.8	2.7	4.0
Very Good	7.5	7.1	8.6	9.0
Good	16.7	23.8	23.9	35.2
Fair	43.7	45.3	36.4	37.8
Poor	31.0	21.1	28.5	14.0
 <u>Interference of health problems with social activities</u> ¹				
All of the time	18.6	6.5	13.0	10.0
Most of the time	18.0	18.8	16.9	9.0
Some of the time	26.3	29.8	30.0	32.8
A little of the time	14.4	15.4	14.9	16.3
None of the time	22.7	29.4	25.3	32.0

NOTES:

This analysis consists only of QMBs (SLMBs are excluded).

¹ Columns add to 100% within category.

*** Significantly different from eligible nonenrollees at the 0.01 level.

** Significantly different from eligible nonenrollees at the 0.05 level.

* Significantly different from eligible nonenrollees at the 0.10 level.

SOURCE: RTI Analysis of QMB/SLMB/Nonenrollee Survey Data, 2002.

PROGRAM: SONHS46 50

Table E-3
Medical Care Utilization of QMB Enrollees and Nonenrollees by State Benefit

	QMB-Plus States		Standard QMB Benefit States	
	QMB Enrollees (N=239) %	Eligible Nonenrollees (N=199) %	QMB Enrollees (N=227) %	Eligible Nonenrollees (N=206) %
Have a usual source of care	89.6 ***	97.3	87.6	88.6
<u>Location of Usual Source of Care</u> ¹	***			
Private office / group practice	60.9	81.4	61.6	62.6
Health center or clinic	16.5	7.5	18.5	15.2
Hospital emergency room	5.3	2.6	6.4	5.2
Veteran's Administration hospital/clinic	1.6	2.7	0.9	5.5
Outpatient department of hospital	9.8	4.4	8.5	7.1
Nursing Home	4.4	0.6	2.1	0.0
Other	1.5	0.9	2.0	4.3
<u>Number of times seen a doctor in the last three months</u>	***			
None	9.3	11.1	8.1	12.9
1-2	38.5	36.6	37.3	61.7
3-4	31.4	29.3	31.8	9.8
4+	20.9	23.1	22.9	15.5
<u>Number of prescription medications taken at least once per week</u>	**			
None	5.6	12.4	14.2	14.6
1	10.1	14.6	12.0	17.8
2	10.7	22.2	6.8	13.9
3	13.0	14.2	13.7	12.2
4	15.6	9.9	12.6	7.1
5	11.1	7.0	9.2	17.4
6+	34.0	19.7	31.3	17.1
Average # of prescriptions taken weekly ²	3.9 ***	2.9	3.6 *	3.0
<u>Number of overnight hospital stays in the last three months</u>	***			
None	64.0	70.4	68.3	77.6
1-2	25.9	18.1	24.4	13.6
3-4	5.5	4.2	3.4	4.5
4+	4.6	7.4	4.0	4.3

NOTES:

This analysis consists only of QMBs (SLMBs are excluded).

¹ Columns add to 100% within category.

² To calculate the mean for respondents who answered "6 or more prescriptions," we assumed 6 prescriptions weekly.

*** Significantly different from eligible nonenrollees at the 0.01 level.

** Significantly different from eligible nonenrollees at the 0.05 level.

* Significantly different from eligible nonenrollees at the 0.10 level.

SOURCE: RTI Analysis of QMB/SLMB/Nonenrollee Survey Data, 2002.

Table E-4
Medical Care Costs of QMB Enrollees and Nonenrollees by State Benefit

	QMB-Plus States		Standard QMB Benefit States	
	QMB Enrollees (N=239) %	Eligible Nonenrollees (N=199) %	QMB Enrollees (N=227) %	Eligible Nonenrollees (N=206) %
Beneficiaries who pay or receive help from friends and family with medical bills	82.7	88.0	83.9	87.3
<u>Cost of medical bills per month</u> ¹	***		***	
Zero	46.9	6.4	43.4	12.0
\$50 or less	37.5	33.2	33.5	35.9
\$51-100	8.8	25.3	12.5	18.6
\$101-200	3.4	20.8	5.0	13.3
more than \$200	3.5	14.4	5.6	20.3
<u>Delay medical visits because of cost</u> ¹				
Never	65.0	52.9	65.1	54.4
Sometimes	27.5	34.7	25.2	29.6
Often	7.6	12.4	9.7	16.1
<u>In last 12 months, difficulty paying prescriptions</u> ¹	***			
Very hard	7.2	15.4	14.2	18.3
Hard	23.5	43.8	28.9	39.0
Not hard at all	69.3	40.8	56.9	42.8
<u>In last 12 months, difficulty paying for OTC drugs</u> ¹	***			
Very hard	13.8	2.5	11.2	13.6
Hard	40.4	53.0	41.7	36.0
Not hard at all	45.8	44.4	47.1	50.4
<u>Buy/take fewer prescriptions because of cost</u> ¹	*			
Never	78.6	71.1	66.1	63.2
Sometimes	17.0	27.0	28.1	28.8
Often	4.5	1.9	5.8	8.0

Table E-4 (continued)
 Medical Care Costs of QMB Enrollees and Nonenrollees by State Benefit

	QMB-Plus States		Standard QMB Benefit States	
	QMB Enrollees	Eligible Nonenrollees	QMB Enrollees	Eligible Nonenrollees
	%	%	%	%
<u>Choose between paying for medicines</u>				
<u>and paying other nonmedical bills ¹</u>				
Never	65.1	63.6	57.4	57.8
Sometimes	25.9	27.4	34.0	32.8
Often	9.0	9.0	8.6	9.4

NOTES:

This analysis consists only of QMBs (SLMBs are excluded).

¹ Columns add to 100% within category.

*** Significantly different from eligible nonenrollees at the 0.01 level.

** Significantly different from eligible nonenrollees at the 0.05 level.

* Significantly different from eligible nonenrollees at the 0.10 level.

SOURCE: RTI Analysis of QMB/SLMB/Nonenrollee Survey Data, 2002.

PROGRAM: SONHS46 50

Table E-5
Types of Supplemental Insurance Coverage of QMB
Enrollees and Nonenrollees by State Benefit

	QMB-Plus States		Standard QMB Benefit States	
	QMB Enrollees (N=239) %	Eligible Nonenrollees (N=199) %	QMB Enrollees (N=227) %	Eligible Nonenrollees (N=206) %
Have any prescription coverage ¹	60.3 **	45.7	59.6 **	40.6
Have supplemental insurance with prescription coverage	38.2 **	23.1	38.1 *	20.5
Are in a State pharmacy program	35.5 ***	10.6	33.5 ***	1.1
Have another insurance for prescription coverage	19.8	26.0	12.9 **	25.1
Have supplemental insurance without prescription coverage	15.4 ***	32.6	23.7	35.3

NOTES:

This analysis consists only of QMBs (SLMBs are excluded).

*** Significantly different from eligible nonenrollees at the 0.01 level.

** Significantly different from eligible nonenrollees at the 0.05 level.

* Significantly different from eligible nonenrollees at the 0.10 level.

SOURCE: RTI Analysis of QMB/SLMB/Nonenrollee Survey Data, 2002.

PROGRAM: SONHS46 50

Table E-6
How QMB Enrollees and Eligible Nonenrollees Learn About the Programs by State Benefit

	QMB-Plus States (N=239)		Standard QMB Benefit States (N=227)		Benefit States (N=206)	
	QMB Enrollees	Eligible Nonenrollees	QMB Enrollees	Eligible Nonenrollees	QMB Enrollees	Eligible Nonenrollees
Beneficiaries who have heard about the programs (%)	71.3 ***	30.2	77.0 ***			28.1
<u>Of those who heard about the programs, how they learned about them (%)</u>						
Through a social worker or health care professional	46.2 ***	18.9	53.4 ***			7.3
Friend or relative	40.9	45.9	46.2			34.1
Visit to community agency/government office	34.7 *	15.1	43.1 **			16.9
Printed materials	33.2	45.2	26.2 **			55.0
Radio/television	22.2	28.5	18.8 **			49.0
Presentation/talk	3.5 ***	18.2	11.8			3.7
Average number of ways beneficiaries heard about the programs ¹	1.3 ***	0.5	1.4 ***			0.5

NOTES:

This analysis consists only of QMBs (SLMBs are excluded).

*** Significant different from eligible nonenrollees at the 0.01 level.

** Significant different from eligible nonenrollees at the 0.05 level.

* Significant different from eligible nonenrollees at the 0.10 level.

SOURCE: RTI Analysis of QMB/SLMB/Nonenrollee Survey Data, 2002.

Table E-7
Why QMBs Enroll in the Programs by State Benefit

	QMBs in QMB-Plus States (N=239) %	QMBs in Standard Benefit States (N=227) %
<u>Precipitating event to enrollment</u>		
Hospitalization	41.3	37.1
Change in family situation	27.3	22.0
Moved to subsidized housing	18.0	17.0
Closing of Medicare HMO	4.7	4.2
Other	22.6	24.9
<u>Reasons for enrollment</u>		
Help with medical bills	83.2	84.7
Deserve the benefits	75.4	69.9
Family thought I should	59.3	64.6
Doctor/other professional thought I should	59.8	65.0
Extra income	39.2	39.4

NOTES:

This analysis consists only of QMBs (SLMBs are excluded).

Significantly different from QMB-plus at the 0.01 level.

Significantly different from QMB-plus at the 0.05 level.

Significantly different from QMB-plus at the 0.10 level.

SOURCE: RTI Analysis of QMB/SLMB/Nonenrollee Survey Data, 2002.

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Table E-8
How QMBs Apply for the Programs by State Benefit

	QMBs in QMB-Plus States (N=239) %	QMBs in Standard Benefit States (N=227) %
<u>Receipt of application</u> ¹		
In-person	21.8	27.7
Social worker or professional staff person	23.6	22.7
Through mail	19.5	20.0
From friend or relative	5.1	3.8
Don't remember / don't know	30.0	25.9
Received help with application	71.9	66.4
<u>Who helped with application</u>		
Family member or friend	58.7	66.2
Social worker or case manager	48.6	44.8
Office staff where I received application	40.4	38.7
Someone else	8.3	5.7
<u>Submission of application</u> ¹		
Don't remember / don't know	36.3	32.7 ^{##}
Social worker, case manager, other professional	31.2	25.3
In-person	12.1	24.1
Mail-in	20.4	17.9
<u>Ease of application</u> ¹		
Easy	39.1	27.1
Neither easy nor hard	48.8	59.9
Hard	12.1	13.1
<u>Perceptions of application</u>		
Too long	33.9	34.4
Difficulty understanding questions	37.6	28.5
Too much documentation to gather	32.5	31.7
Needed to reveal too much information	22.2	27.5

NOTES:

This analysis consists only of QMBs (SLMBs are excluded).

¹ Columns add to 100% within category.

^{##} Significantly different from QMB-plus at the 0.01 level.

^{##} Significantly different from QMB-plus at the 0.05 level.

[#] Significantly different from QMB-plus at the 0.10 level.

SOURCE: RTI Analysis of QMB/SLMB/Nonenrollee Survey Data, 2002.

PROGRAM: SONHS46 50

Table E-9
Reasons Beneficiaries Do Not Enroll in the QMB and SLMB Programs

	Nonenrollees in QMB-Plus States (N=199) %	Nonenrollees in Standard Benefit States (N=206) %
<u>Reasons for Not Enrolling in the Programs</u>		
Never heard of the programs	78.9	66.9
Do not know how to apply	68.9	53.9
Waiting to hear whether application was approved	21.2	19.1
Concern about estate recovery	22.4	19.1
Do not think I would qualify	19.7	12.1
Application required too much information	29.9	8.5 ###
Application is too long / too difficult	14.7	13.4
Do not want assistance	3.7	12.9 ##

Significantly different from QMB-plus at the 0.01 level.

Significantly different from QMB-plus at the 0.05 level.

Significantly different from QMB-plus at the 0.10 level.

SOURCE: RTI Analysis of QMB/SLMB/Nonenrollee Survey Data, 2002.

PROGRAM: SONHS51

APPENDIX F

**DESCRIPTIVE COMPARISONS OF QMB ENROLLEES IN
QMB-PLUS STATES AND IN STANDARD QMB BENEFIT STATES**

Table F-1
Sociodemographic Characteristics of QMBs by State Benefit

	QMBs	
	QMB-Plus (N=239) %	Standard Benefit (N=227) %
Male (%)	20.4	27.5 [#]
<u>Race/Ethnicity¹ (%)</u>		###
White	53.7	47.3
Black	26.4	11.3
Hispanic	15.3	16.1
Asian Pacific Islander	1.8	19.5
American Indian / Alaskan Native	2.8	5.8
<u>Age¹ (%)</u>		
65-69	7.9	9.5
70-74	22.5	23.0
75-79	21.3	26.8
80-84	18.2	19.6
85+	30.1	21.0
Residence in MSA (%)	75.1	71.8
<u>Living Arrangements¹ (%)</u>		#
Live Alone	47.9	41.5
Live with Others	42.3	53.1
Live in Nursing Home	9.7	5.5
<u>Assistance Received (%)</u>		
Help with personal health care	19.1	21.1
Help with shopping, cleaning, laundry, preparing meals	18.7	28.2 ^{##}
Meals on Wheels	9.1	3.9 ^{##}
Food Stamps	45.0	27.3 ^{###}
Transportation services	18.7	15.4
Rent subsidies	23.9	25.6
Average number of services received ²	1.3	1.2

Table F-1 (continued)
Sociodemographic Characteristics of QMBs by State Benefit

	QMBs	
	QMB-Plus %	Standard Benefit %
<u>Attend... (%)</u>		
Community/senior center	11.3	19.2 ^{##}
Church/other place of worship	50.7	52.0
Attends either community center, senior center, church, place or worship	54.0	56.9
Received help completing the survey (%)	57.2	55.8

NOTES:

This analysis consists only of QMBs (SLMBs are excluded).

¹ Columns add to 100% within category.

² We counted the number of services that respondents had received and created a variable with values from 0-6.

These services were: help with personal care; help with shopping, cleaning, laundry, preparing meals;

Meals on Wheels; Food Stamps; transportation services; and rent subsidies.

^{###} Significantly different from QMB-plus at the 0.01 level.

^{##} Significantly different from QMB-plus at the 0.05 level.

[#] Significantly different from QMB-plus at the 0.10 level.

SOURCE: RTI Analysis of QMB/SLMB/Nonenrollee Survey Data, 2002.

PROGRAM: SONHS45

Table F-2
Health Status of QMBs by State Benefit

	QMBs	
	QMB-Plus (N=239) %	Standard Benefit (N=227) %
<u>General Health</u> ¹		
Excellent	1.2	2.7
Very Good	7.5	8.6
Good	16.7	23.9
Fair	43.7	36.4
Poor	31.0	28.5
<u>Interference of health problems with social activities</u> ¹		
All of the time	18.6	13.0
Most of the time	18.0	16.9
Some of the time	26.3	30.0
A little of the time	14.4	14.9
None of the time	22.7	25.3

NOTES:

This analysis consists only of QMBs (SLMBs are excluded).

¹ Columns add to 100% within category.

Significantly different from QMB-plus at the 0.01 level.

Significantly different from QMB-plus at the 0.05 level.

Significantly different from QMB-plus at the 0.10 level.

SOURCE: RTI Analysis of QMB/SLMB/Nonenrollee Survey Data, 2002.

PROGRAM: SONHS45

Table F-3
Medical Care Utilization of QMBs by State Benefit

	QMBs	
	QMB-Plus (N=239) %	Standard Benefit (N=227) %
Have a usual source of care	89.6	87.6
<u>Location of Usual Source of Care</u> ¹		
Private office / group practice	60.9	61.6
Health center or clinic	16.5	18.5
Hospital emergency room	5.3	6.4
Veteran's Administration hospital/clinic	1.6	0.9
Outpatient department of hospital	9.8	8.5
Nursing Home	4.4	2.1
Other	1.5	2.0
<u>Number of times seen a doctor in the last three months</u> ¹		
None	9.3	8.1
1-2	38.5	37.3
3-4	31.4	31.8
4+	20.9	22.9
<u>Number of prescription medications taken at least once per week</u> ¹		
None	5.6	14.2
1	10.1	12.0
2	10.7	6.8
3	13.0	13.7
4	15.6	12.6
5	11.1	9.2
6+	34.0	31.6
Average # of prescriptions taken weekly ²	3.9	3.5 [#]
<u>Number of overnight hospital stays in the last three months</u> ¹		
None	64.0	68.3
1-2	25.9	24.4
3-4	5.5	3.4
4+	4.6	4.0

NOTES:

This analysis consists only of QMBs (SLMBs are excluded).

¹ Columns add to 100% within category.

² To calculate the mean for respondents who answered "6 or more prescriptions," we assumed 6 prescriptions weekly.

Significantly different from QMB-plus at the 0.01 level.

Significantly different from QMB-plus at the 0.05 level.

Significantly different from QMB-plus at the 0.10 level.

SOURCE: RTI Analysis of QMB/SLMB/Nonenrollee Survey Data, 2002.

PROGRAM: SONHS45

Table F-4
 Medical Care Costs of QMBs by State Benefit

	QMBs	
	QMB-Plus (N=239) %	Standard Benefit (N=227) %
Beneficiaries who pay or receive help from friends and family with medical bills	80.9	83.9
<u>Cost of medical bills per month</u> ¹		
Zero	46.9	43.4
\$50 or less	37.5	33.5
\$51-100	8.8	12.5
\$101-200	3.4	5.0
more than \$200	3.5	5.6
<u>Delay medical visits because of cost</u> ¹		
Never	65.0	65.1
Sometimes	27.5	25.2
Often	7.6	9.7
<u>In last 12 months, difficulty paying prescriptions</u> ¹		##
Very hard	7.2	14.2
Hard	23.5	28.9
Not hard at all	69.3	56.9
<u>In last 12 months, difficulty paying for OTC drugs</u> ¹		
Very hard	13.8	11.2
Hard	40.4	41.7
Not hard at all	45.9	47.1
<u>Buy/take fewer prescriptions because of cost</u> ¹		##
Never	78.6	66.1
Sometimes	17.0	28.1
Often	4.5	5.8

Table F-4 (continued)
 Medical Care Costs of QMBs by State Benefit

	QMBs	
	QMB-Plus	Standard Benefit
	%	%
<u>Choose between paying for medicines</u>		
<u>and paying other nonmedical bills ¹</u>		
Never	65.1	57.4
Sometimes	25.9	34.0
Often	9.0	8.6
 <u>Importance of benefits ¹</u>		
Very important	94.3	91.6
Somewhat important	4.0	4.7
Not at all important	1.7	3.8

NOTES:

This analysis consists only of QMBs (SLMBs are excluded).

¹ Columns add to 100% within category.

Significantly different from QMB-plus at the 0.01 level.

Significantly different from QMB-plus at the 0.05 level.

Significantly different from QMB-plus at the 0.10 level.

SOURCE: RTI Analysis of QMB/SLMB/Nonenrollee Survey Data, 2002.

PROGRAM: SONHS45

Table F-5
Types of Supplemental Insurance Coverage of QMBs by State Benefit

	QMBs	
	QMB-Plus	Standard Benefit
	(N=239)	(N=227)
	%	%
Have any prescription coverage ¹	60.3	59.6
Have supplemental insurance with prescription coverage	38.2	38.1
Are in a State pharmacy program	35.5	33.5
Have another insurance for prescription coverage	19.8	12.9
Have supplemental insurance without prescription coverage	15.4	23.7 *

NOTES:

This analysis consists only of QMBs (SLMBs are excluded).

¹ This variable was created by counting whether the respondent had answered to currently having supplemental insurance with prescription coverage, enrolling in a State pharmacy program, or having another insurance for prescription coverage.

Significantly different from QMB-plus at the 0.01 level.

Significantly different from QMB-plus at the 0.05 level.

Significantly different from QMB-plus at the 0.10 level.

SOURCE: RTI Analysis of QMB/SLMB/Nonenrollee Survey Data, 2002.

PROGRAM: SONHS45

Table F-6
How QMBs Learn About the Programs

	QMBs	
	QMB-Plus (N=239)	Standard Benefit (N=227)
Beneficiaries who have heard about the programs (%)	71.3	77.0
<u>Of those who heard about the programs, how they learned about them (%)</u>		
Through a social worker or health care professional	46.2	53.4
Friend or relative	40.9	46.2
Visit to community agency/government office	34.7	43.1
Printed materials	33.2	26.2
Radio/television	22.2	18.8
Presentation/talk	3.5	11.8 ###
Average number of ways beneficiaries heard about the programs ¹	1.3	1.4

NOTES:

This analysis consists only of QMBs (SLMBs are excluded).

¹ We counted the number of ways respondents had heard about the MSPs and created a variable with values from 0-6. How beneficiaries learned about the programs included: through a professional; through a friend or relative; a visit to an office; through printed materials; through radio or tv; or from a presentation or talk.

Significantly different from QMB-plus at the 0.01 level.

Significantly different from QMB-plus at the 0.05 level.

Significantly different from QMB-plus at the 0.10 level.

SOURCE: RTI Analysis of QMB/SLMB/Nonenrollee Survey Data, 2002.

PROGRAM: SONHS45.49

Table F-7
Why QMBs Enroll in the Programs

	QMBs	
	QMB-Plus (N=239) %	Standard Benefit (N=227) %
<u>Precipitating event to enrollment</u>		
Hospitalization	41.3	37.1
Change in family situation	27.3	22.0
Moved to subsidized housing	18.0	17.0
Closing of Medicare HMO	4.7	4.2
Other	22.6	24.9
<u>Reasons for enrollment</u>		
Help with medical bills	83.2	84.7
Deserve the benefits	75.4	69.9
Family thought I should	59.3	64.6
Doctor/other professional thought I should	59.8	65.0
Extra income	39.2	39.4

NOTES:

This analysis consists only of QMBs (SLMBs are excluded).

Significantly different from QMB-plus at the 0.01 level.

Significantly different from QMB-plus at the 0.05 level.

Significantly different from QMB-plus at the 0.10 level.

SOURCE: RTI Analysis of QMB/SLMB/Nonenrollee Survey Data, 2002.

PROGRAM: SONHS45 49

Table F-8
How QMBs Apply for the Programs

	QMBs	
	QMB-Plus (N=239) %	Standard Benefit (N=227) %
<u>Receipt of application</u> ¹		
In-person	21.8	27.7
Social worker or professional staff person	23.6	22.7
Through mail	19.5	20.0
From friend or relative	5.1	3.8
Don't remember / don't know	30.0	25.9
Received help with application	71.9	66.4
<u>Who helped with application</u>		
Family member or friend	58.7	66.2
Social worker or case manager	48.6	44.8
Office staff where I received application	40.4	38.7
Someone else	8.3	5.7
<u>Submission of application</u> ¹		
Don't remember / don't know	36.3	32.7 ^{##}
Social worker, case manager, other professional	31.2	25.3
In-person	12.1	24.1
Mail-in	20.4	17.9
<u>Ease of application</u> ¹		
Easy	39.1	27.1
Neither easy nor hard	48.8	59.9
Hard	12.1	13.1
<u>Perceptions of application</u>		
Too long	33.9	34.3
Difficulty understanding questions	37.6	28.5
Too much documentation to gather	32.5	31.7
Needed to reveal too much information	22.2	27.5

NOTES:

This analysis consists only of QMBs (SLMBs are excluded).

¹ Columns add to 100% within category.

^{###} Significantly different from QMB-plus at the 0.01 level.

^{##} Significantly different from QMB-plus at the 0.05 level.

[#] Significantly different from QMB-plus at the 0.10 level.

SOURCE: RTI Analysis of QMB/SLMB/Nonenrollee Survey Data, 2002.

PROGRAM: SONHS45 52

APPENDIX G

**RATIO OF HOSPITALIZATIONS
FOR DUALS AND NONDUALS**

Figure G-1: Ratio of Hospitalizations
(Female Duals:Female Nonduals)

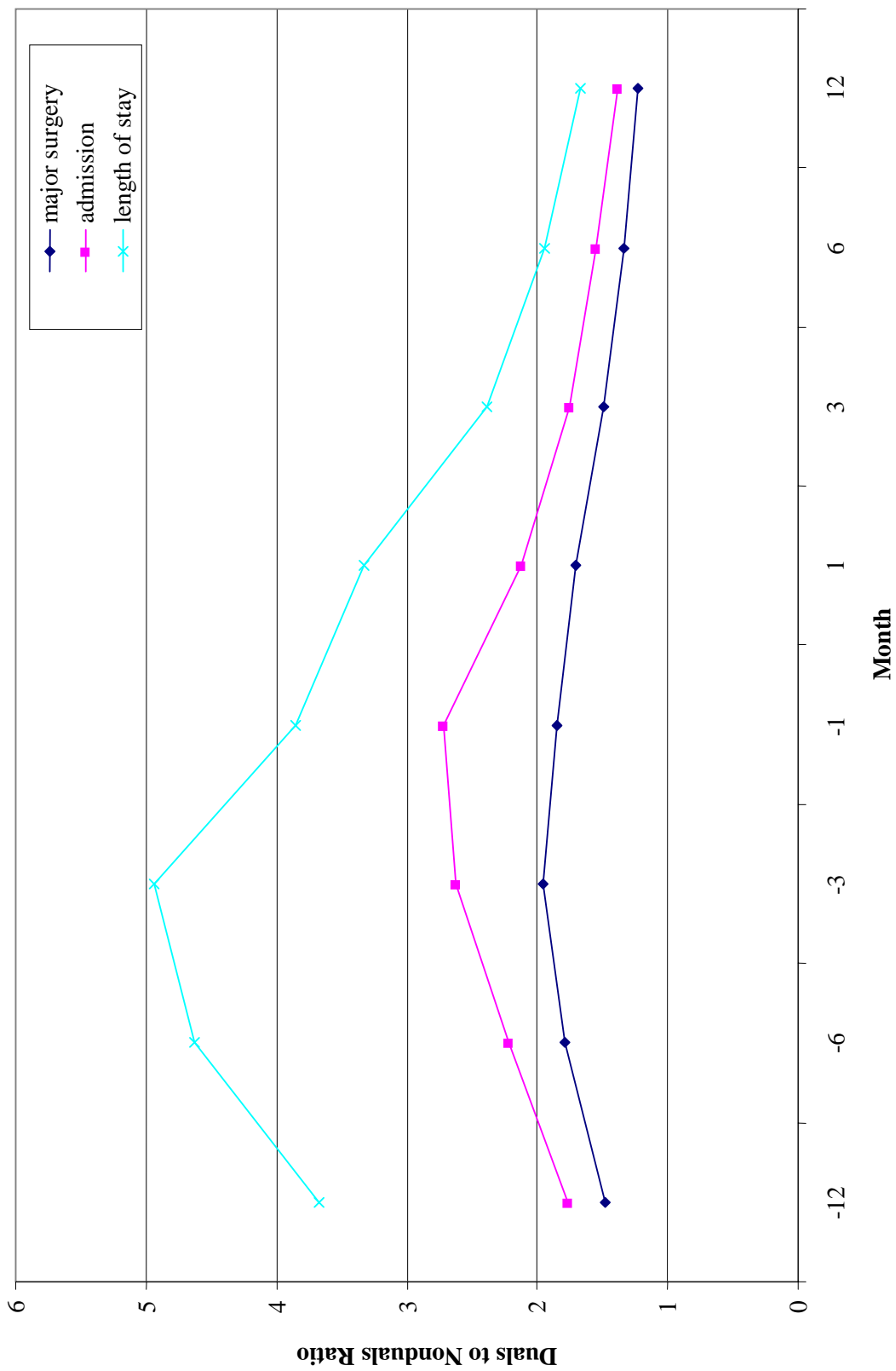
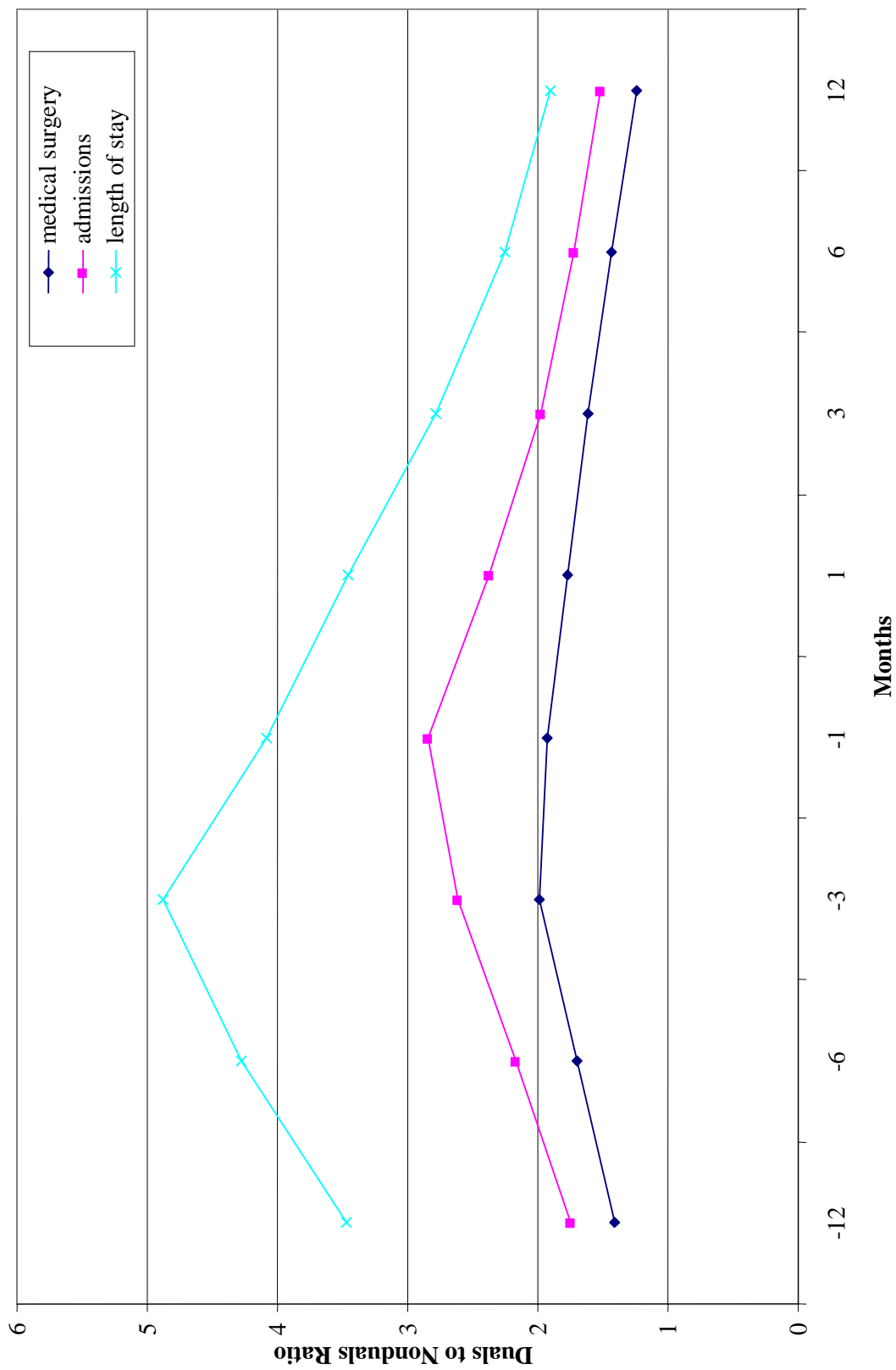


Figure G-2: Ratio of Hospitalizations
(Male Duals:Male Nonduals)



APPENDIX H
STATE OUTREACH SURVEY INSTRUMENT

Quarterly Report on Outreach Activities

TYPE OF OUTREACH ACTIVITY Preferred Response Expenditures – EX; Number of Occasions=#; Yes/No=Y/N		TO BE COMPLETED BY REGIONAL OFFICE				
		Preferred Response	Response			
			General	QMB-Only	SLMB-Only	Other
1. DUAL ELIGIBLE INFORMATION DISSEMINATION AND PROVISION						
A. PRINTED MATERIALS						
1)	LETTERS*	EX + #				
a)	Direct mailings to potential beneficiaries	EX + #				
b)	Direct mailings to community health centers	EX + #				
c)	Direct mailings to other providers	EX + #				
d)	Direct mailings to family members	EX + #				
e)	Flyers in other mailings (e.g., utility bills)	EX + #				
f)	Other	explain				
2)	PAMPHLETS	EX + #				
3)	POSTERS	EX + #				
4)	NEWSPAPER NOTICES	#				
5)	OTHER	explain				
Summary:						
b. Broadcast (radio, TV spots)						
1)	Public Service Announcement - Radio	Y/N				
2)	Public Service Announcement - TV	Y/N				
3)	Paid Commercial	EX				
4)	Talk show participant	#				
5)	Appearances on local access channels (cable)	#				
6)	Other	explain				

Summary:					
c. Miscellaneous					
1) Dedicated telephone hotlines for QMBs/SLMBs only	Y/N				
2) Internet pages or links dedicated to QMBs/SLMBs	Y/N				
3) Live presentations by State personnel	#				
a) health fairs	#				
b) small groups	#				
c) one-on-one	#				
d) door-to-door	#				
4) Training State eligibility & outreach workers	EX				
5) Targeted minority (e.g., African-American) or special population (e.g., beneficiaries under age 65) beneficiaries	Y/N				
6) Other	explain				
Summary:					
2. Dual Eligible-Specific Partnership Efforts of State Medicaid Agencies					
a. Other State agencies					
1) Units on Aging	Y/N				
a. Area Agencies on Aging (AAA)	Y/N				
2) State Health Insurance Assistance Programs (SHIPS)	Y/N				
3) Income Maintenance Divisions	Y/N				
4) State Insurance Departments (Commissions)	Y/N				
5) CHIP	Y/N				
6) Other State programs	Y/N				
b. Statewide Task Forces focusing on dual eligible participation	Y/N				

c. Federal government					
1) HCFA	Y/N				
2) SSA	Y/N				
3) HRSA	Y/N				
4) Medicare FI/Carrier	Y/N				
5) Federal VA	Y/N				
6) HUD Housing Projects	Y/N				
7) Indian Health Service	Y/N				
d. County/City government					
e. Provider community					
1) Medicaid MCOs	Y/N				
2) Medicare MCOs	Y/N				
3) Community Health Centers	Y/N				
4) Hospitals	Y/N				
5) Drug Benefit Managers	Y/N				
6) Vision Specialists &/or Eye Glass Suppliers	Y/N				
7) Other	Y/N				
f. Advocacy Organizations (e.g., AARP)					
g. Other State/local efforts					
1) Legal assistance	Y/N				
2) Religious affiliations	Y/N				
3) "Senior" volunteers	Y/N				
4) Other volunteers	Y/N				
Summary:					

3. Provider Access					
a. Medicaid rates less than or equal to 80% of Medicare rates	Y/N				
b. Pays Medicare co-insurance even when Medicaid rates less than or equal to 80% of Medicare rates	Y/N				
c. Physician Participation in Medicaid	Percent				
d. Claims Processing	Avg Days				
Summary:					
4. Leads Data					
a. Is the data for Leads from HCFA received?	Y/N				
b. Is the data for Leads from HCFA used?	Y/N				
c. 1634 Agreement	Y/N				
d. Use SDX from SSA	Y/N				
e. Other source of data for leads	explain				
Summary:					
5. Dual Eligible-Specific Application, Enrollment, and Eligibility Process					
a. Application Form					
1) Shorter form (than full Medicaid) available for dual eligibles, QMB/SLMB, etc. (List specific groups.)	Y/N				
2) Application form available:					
a) by mail	Y/N				
b) through providers	Y/N				
c) through community organizations	Y/N				
d) on line via the Internet	Y/N				

e) other	explain				
3) Form must be picked up at State or county welfare office	Y/N				
4) Other	Y/N				
Summary:					
b. Application Process					
1) Applications accepted:					
a) by mail	Y/N				
b) through providers/community organizations	Y/N				
c) on line via the Internet	Y/N				
d) by phone	Y/N				
e) by FAX	Y/N				
f) other	explain				
2) Applications must be delivered in-person at State or county welfare office	Y/N				
3) Other	explain				
Summary:					
c. Eligibility Determination					
1) Income test liberalized	Y/N				
2) Asset test liberalized	Y/N				
3) Self-declaration of income and assets allowed	Y/N				
4) In-person interviews not required	Y/N				
5) Eligibility for QMB/SLMB automatically screened when beneficiaries apply for other benefits (e.g., prescription drug program, property tax rebates, State-funded home care)	Y/N				
6) other	explain				

Summary:					
6. Redetermination					
a. Automatic	Y/N				
b. Must reapply in person	Y/N				
c. If they must reapply, shortened form	Y/N				
d. If they must reapply, full application	Y/N				
e. Other	explain				
State:		Report Period:			
Completed By:		Date:			

* If responses for individual items are unavailable, obtain response aggregated to the overall level.

Instructions for Quarterly Report on Outreach and Enrollment Activities

General

The data collection form for outreach and enrollment activities consists of six sections:

1. Information Dissemination and Provision
2. Partnership Efforts of State Medicaid Agencies
3. Provider Access
4. Data for “Leads”
5. Application, Enrollment, and Eligibility Process
6. Redetermination

Responses on outreach activities are requested for three specific target audiences (as defined in the attached definitions of dual eligibles):

1. General (all dual eligibles)
2. QMB-only sub-group
3. SLMB-only sub-group

In addition, provision has been made for “other” sub-groups of dual eligibles that States might target for outreach.

Three types of responses are requested from States regarding the type of their outreach activities:

1. Expenditures (EX)
2. Number of occasions (#)
3. Whether or not they perform the activity (yes/no)

There is a column that indicates the preferred response. Expenditure data is requested only for Section 1 (Dual Eligible Information Dissemination and Provision). If expenditures (EX) is the preferred response, but the data is not available, the number of items distributed or the number of occasions may be substituted. If the number of occasions is also not available, then ask whether they undertook the outreach activity (yes/no). Similarly, if the number of occasions (#) is the preferred response, but the data is not available, then ask whether they undertook the outreach activity (yes/no).

When entering expenditures or number of occasions, use the following letter codes as they apply:

- a place the letter “a” into the *QMB-only*, *SLMB-only*, or *Other* columns when its value is included in the amount or number entered in the *General* column
- b place the letter “b” into the *SLMB-only* column when its value is included in the amount or number entered in the *QMB-only* column

Examples:

1. A State tracks total outreach expenditures rather than for each dual eligible sub-group. Enter the expenditure amount into the *General* column and the letter “a” into the *QMB-only*, *SLMB-only*, and/or *Other* columns.
2. A State tracks the combined expenditures for the QMB-only and SLMB-only sub-groups separate from the *General* expenditures. Enter the respective amount into the *General* and the *QMB-only* columns and the letter “b” in the *SLMB-only* column. In order to avoid double-counting, the value for the *General* column should not include the value entered in the *QMB-only* column. If the amount in the *General* column includes the expenditures for the [other] subgroup, enter the letter “a” in the *Other* column.

Use the letter “k” as a shorthand to denote thousands (e.g., 505k instead of 505,000).

The “Summary” box is used to explain any responses recorded for “other” activities when Preferred Response column indicates “explain.” Regional Offices may also provide a more detailed explanation of any activities that are noteworthy.

Section 1. Dual Eligible Information Dissemination and Provision

Sections 1.a.1(letters) and 1.c.3(live presentations by state personnel) have subsections. If expenditure data is not available for the subsections, then obtain data for “total” letters and “total” live presentations.

Section 2. Partnership Efforts of State Medicaid Agencies

Self-explanatory.

Section 3. Provider Access

This section is included as a way to gauge beneficiary perception of the benefits of applying for QMB and SLMB status. For example, beneficiaries might not take the effort to apply for QMB and SLMB benefits if, for instance, they believe that physicians are reluctant to provide services to Medicare beneficiaries that are receiving Medicaid benefits. These questions also help determine the actual value of QMB-only benefits. For 3c (Physician Participation in Medicaid), “percent” is the percent of physicians participating in the Medicaid program, calculated at the State level. For 3d (Claims Processing), “Avg Days” is the average number of days from the provider’s submission of a claim to the time it is reimbursed.

Section 4. Data for Leads

This section refers to data that can be used to identify potential buy-in enrollees. It will be used to help determine if HCFA “Leads” Data, as well as other sources for data leads, is being used by States as an outreach and enrollment tool. If a State has another source for identifying potential beneficiaries, explain in summary box.

1634 Agreement (Section 1634 of the Social Security Act) refers to those States that have contracted with the Social Security Administration (SSA) to make Medicaid eligibility determinations.

SDX (State Data Exchange) containing SSI data and provided by SSA.

Section 5. Dual Eligible-Specific Application, Enrollment, and Eligibility Process

The first two categories are largely self-explanatory. For sections 5.c.1(Income test liberalized) and 5.c.2(Asset test liberalized), obtain information, when available, on the nature of the liberalization and record the response in the “Summary” box. For example, indicate what types and amounts of income are included in countable income.

Section 6. Redetermination

States may have taken measures to simplify the initial enrollment process, but the changes may not have carried over into the redetermination process. As a result, dual eligible enrollees may have fallen off the rolls due to a complex redetermination process. This section concerns any steps that may have been taken to make the redetermination process more efficient.

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 0938-____. The time required to complete this information collection is estimated to average 2 hours (or minutes) per response, including the time to review instructions, search existing data resources, gather the data needed, and complete and review the information collection. If you have any comments concerning the accuracy of the time estimate(s) or suggestions for improving this form, please write to: HCFA, P.O. Box 26684, Baltimore, Maryland 21207 and to the Office of the Information and Regulatory Affairs, Office of Management and Budget, Washington, D.C. 20503.

APPENDIX I

STATE OUTREACH ACTIVITY TABLES

Table I-1

Dual Eligible Information Dissemination and Provision, 1999-2001

<u>Type of Outreach</u>	<u>Number of States²</u>		
	<u>1999</u>	<u>2000</u>	<u>2001</u>
Any type of printed materials ¹	31	45	43
Any type of letter	22	35	32
to potential beneficiaries	17	27	25
to community health centers	8	9	10
to other providers	8	12	7
to family members	6	9	10
flyers in other mailings	2	4	7
Pamphlets	23	29	35
Posters	8	17	14
Newspaper Notices	3	11	13
Any type of broadcast media ¹	8	19	22
PSA - Radio	5	12	16
PSA - TV	2	5	13
Paid commercial	1	5	4
Talk show participant	2	12	10
Appearances on local access channels	3	5	7
Website	9	20	21
Dedicated phone hotlines	7	14	14
Any type of presentation ¹	28	36	42
at health fairs	19	30	33
to small groups	20	28	36
one-on-one	12	24	24
door-to-door	3	5	6
Targeted minority or special populations	16	23	23
Training state eligibility and outreach workers	27	33	33

NOTES:

¹ Subcategories do not sum to total because States may have reported activities under more than one subcategory. In addition, some States only reported activities under general category, but not under subcategories.

² Number of Respondents, by year:

1999: 45 States and the District of Columbia (DC) responded; the 5 states that did not respond were Minnesota, Oklahoma, Oregon, South Carolina, and Texas.

2000: All 50 states and DC responded.

2001: 49 states and DC responded; Oklahoma did not.

SOURCE: Developed by RTI staff from analysis of 1999-2001 State Surveys of Outreach Activities for Medicare Savings Programs.

Table I-2

Partnerships with the State Medicaid Offices to Promote
the Medicare Savings Programs

Type of Partner	Number of States ²		
	1999	2000	2001
Any type of partner ¹	42	49	48
Any type of state agency as a partner ¹	41	49	47
AAAs	35	43	43
SHIPs	32	39	39
Income Maintenance Divisions	26	26	28
State Insurance Departments	12	13	18
SCHIP	17	19	23
Task Forces	12	16	6
Any type of federal agency as a partner ¹	36	44	44
CMS	28	35	35
SSA	28	36	37
HRSA	7	8	8
Medicare FI/Carrier	11	13	19
Federal VA	8	9	8
HUD Housing Projects	6	9	12
Indian Health Service	10	12	13
County/City Government	12	16	14
Any type of provider as a partner ¹	23	29	34
Medicaid MCOs	5	8	9
Medicare MCOs	7	9	10
Community health centers	21	23	29
Hospitals	19	17	23
Drug benefit managers	4	8	6
Vision specialists	2	2	3
Advocacy organizations	26	35	35
Any type of state/local effort ¹	24	32	31
Senior volunteers	17	25	28
Legal	12	15	13
Religious	8	13	13

NOTES:

¹ Subcategories do not sum to total because States may have reported activities under more than one subcategory. In addition, some States only reported activities under general category, but not under subcategories.

² Number of Respondents, by year:

1999: 45 States and the District of Columbia (DC) responded; the 5 states that did not respond were Minnesota, Oklahoma, Oregon, South Carolina, and Texas.

2000: All 50 states and DC responded.

2001: 49 states and DC responded; Oklahoma did not.

SOURCE: Developed by RTI staff from analysis of 1999-2001 State Surveys of Outreach Activities for Medicare Savings Programs.

Table I-3
Provider Access Indicators

	Number of States ¹		
	1999	2000	2001
Number of States where Medicaid rates <= 80% Medicare rates	25	32	36
Number of States that pay Medicare co-insurance when Medicaid rates <= 80% Medicare rates	19	23	26
Number of States where Medicaid rates <=80% Medicare rates and States do not pay the Medicare co-insurance	14	15	15
Percent of physicians participating in Medicaid			
Mean	74.3	75.0	75.2
Median	75.0	75.0	75.0
Respondents	17	23	22
Days required for claims processing			
Mean	13.7	16.1	16.7
Median	9.0	9.2	11.1
Respondents	25	31	36

NOTE:

¹ Number of Respondents, by year:

1999: 45 States and the District of Columbia (DC) responded; the 5 states that did not respond were Minnesota, Oklahoma, Oregon, South Carolina, and Texas.

2000: All 50 states and DC responded.

2001: 49 states and DC responded; Oklahoma did not.

SOURCE: Developed by RTI staff from analysis of 1999-2001 State Surveys of Outreach Activities for Medicare Savings Programs.

Table I-4

Leads Data

	Number of States ²		
	<u>1999</u>	<u>2000</u>	<u>2001</u>
State receives Leads from CMS ¹	21	22	23
State uses Leads from CMS ¹	17	18	21
State has §1634 Agreement with SSA	29	29	31
State uses SDX from SSA	33	42	40

NOTES:

¹ Several states said that they receive and use Leads Data from CMS when, in fact, they do not. RTI used CMS's CMSO list of states receiving Leads Data. RTI then re-coded state responses to their use of Leads Data to be consistent with its actual receipt.

² Number of Respondents, by year:

1999: 45 States and the District of Columbia (DC) responded; the 5 states that did not respond were Minnesota, Oklahoma, Oregon, South Carolina, and Texas.

2000: All 50 states and DC responded.

2001: 49 states and DC responded; Oklahoma did not.

SOURCE: Developed by RTI staff from analysis of 1999-2001 State Surveys of Outreach Activities for Medicare Savings Programs. CMSO provided the list of states receiving Leads Data.

Table I-5

Application, Enrollment and Eligibility Process

	Number of States ¹		
	<u>1999</u>	<u>2000</u>	<u>2001</u>
Shortened application for Medicare Savings Program	18	33	38
Application available			
by mail	38	48	49
through providers	24	35	43
through community organizations	28	44	44
on line	5	14	18
in-person at welfare office only	2	1	1
Application accepted			
by mail	38	49	48
through providers/community organizations	32	43	47
on line	1	5	3
by phone	10	11	13
by FAX	24	30	36
in-person at welfare office only	1	2	1
Income test liberalized	6	11	16
Asset test liberalized	6	11	13
Liberalized both income and asset tests	4	7	9
Self-declaration of income and assets allowed	7	13	12
In-person interviews not required	27	41	42
Automatic screening for other programs	27	38	37

NOTES:

¹ Number of Respondents, by year:

1999: 45 States and the District of Columbia (DC) responded; the 5 states that did not respond were Minnesota, Oklahoma, Oregon, South Carolina, and Texas.

2000: All 50 states and DC responded.

2001: 49 states and DC responded; Oklahoma did not.

SOURCE: Developed by RTI staff from analysis of 1999-2001 State Surveys of Outreach Activities for Medicare Savings Programs.

Table I-6

Redetermination Process

	Number of States ¹		
	<u>1999</u>	<u>2000</u>	<u>2001</u>
Redetermination is automatic	18	23	28
Reapply with shorter form than original	14	34	33
Reapply with full application	10	11	8
Must reapply in person	2	3	0

NOTES:

¹ Number of Respondents, by year:

1999: 45 States and the District of Columbia (DC) responded; the 5 states that did not respond were Minnesota, Oklahoma, Oregon, South Carolina, and Texas.

2000: All 50 states and DC responded.

2001: 49 states and DC responded; Oklahoma did not.

SOURCE: Developed by RTI staff from analysis of 1999-2001 State Surveys of Outreach Activities for Medicare Savings Programs.

APPENDIX J

**CROSS-SECTIONAL REGRESSION COEFFICIENTS FOR OUTREACH VARIABLES,
2000**

Table J-1

Information Dissemination and Provision Activity

<u>Variable</u>	<u>Coefficient</u>	<u>Standard Error</u>
Printed materials (any)	0.0610	0.0548
Letters (any)	0.0449	0.0391
Direct mailings to potential beneficiaries	0.0574	0.0399
Direct mailings to community health centers	0.0382	0.0480
Direct mailings to other providers	0.0335	0.0433
Direct mailings to family members	0.0104	0.0504
Flyers in other mailings (e.g., utility bills)	-0.0218	0.0725
Pamphlets	-0.0015	0.0378
Posters	-0.0476	0.0386
Newspaper notices	-0.0445	0.0438
Broadcast (any)	-0.0534	0.0357
Public service announcement - radio	-0.0491	0.0412
Public service announcement - TV	0.0166	0.0619
Paid commercial	-0.0533	0.0588
Talk show participant	-0.0171	0.0429
Appearances on local access channels (cable)	0.0549	0.0634
Micellaneous		
Dedicated telephone hotlines for QMBs/SLMBs only	-0.0432	0.0404
Internet pages or links dedicated to QMBs/SLMBs	-0.0364	0.0368
Live presentations by state personel (any)	-0.0651	0.0400
Health fairs	-0.0254	0.0393
Small groups	-0.0789	0.0349 ^{ee}
One-on-one	-0.1164	0.0333 ^{eee}
Door-to-door	0.0049	0.0628
Training state eligibility and outreach workers	-0.0666	0.0395 ^e
Targeted minority (e.g., African-American or special population (e.g., beneficiaries under age 65) beneficiaries	-0.0204	0.0365

NOTES:

^{eee} Significant at .01 level.^{ee} Significant at .05 level.^e Significant at .10 level.

run: \xsec 2000 - no qi1s\xsec 2000 - sec 1.lis

Table J-2

Partnership Efforts of State Medicaid Agencies

<u>Variable</u>	<u>Coefficient</u>	<u>Standard Error</u>
Any Partnership	0.0220	0.0946
Other state agencies (any)	0.0220	0.0946
Units on Aging		
Area Agencies on Aging (AAA)	0.0355	0.0499
State Health Insurance Assistance Programs (SHIPS)	-0.0595	0.0416
Income Maintenance Divisions	-0.0639	0.0351 [€]
State Insurance Departments (Commissions)	0.0296	0.0411
CHIP	-0.0185	0.0375
Statewide Task Forces focusing on dual eligible participation	-0.0716	0.0393 [€]
Federal government (any)	-0.0279	0.0513
HCFA	-0.0664	0.0393 [€]
SSA	-0.0284	0.0387
HRSA	-0.0326	0.0501
Medicare FI/Carrier	-0.0674	0.0411
Federal VA	-0.0203	0.0490
HUD Housing Projects	-0.0051	0.0531
Indian Health Service	-0.0201	0.0439
County/City government	-0.0410	0.0399
Provider community (any)	-0.0297	0.0373
Medicaid MCOs	0.0435	0.0511
Medicare MCOs	0.0602	0.0491
Community health centers	-0.0457	0.0357
Hospitals	-0.0113	0.0402
Drug benefit managers	-0.0231	0.0527
Vision Specialists and/or eye glass suppliers	0.0087	0.0947
Advocacy organizers (e.g.; AARP)	-0.0528	0.0376
Other state/local efforts (any)	-0.0421	0.0361
Legal assistance	-0.0143	0.0416
Religious affiliations	0.0149	0.0415
"Senior" volunteers	-0.0456	0.0358

NOTES:

^{€€€} Significant at .01 level.^{€€} Significant at .05 level.[€] Significant at .10 level.

run: \xsec 2000 - no qi1s\xsec 2000 - sec 2.lis

Table J-3

Leads Data

<u>Variable</u>	<u>Coefficient</u>	<u>Standard Error</u>
Is the data for leads from HCFA received?	0.0078	0.0375
Is the data for leads from HCFA used?	0.0048	0.0383
§1634 agreement	0.0948	0.0358 ^{€€}
Use SDX from SSA	0.0922	0.0481 [€]

NOTES:

^{€€€} Significant at .01 level.

^{€€} Significant at .05 level.

[€] Significant at .10 level.

run: \xsec 2000 - no qi1s\xsec 2000 - sec 4.lis

Table J-4

Application, Enrollment, and Eligibility Process

<u>Variable</u>	<u>Coefficient</u>	<u>Standard Error</u>
Application form		
Shorter form (than full Medicaid) available for dual eligibles, QMB/SLMB, etc. (List specific groups)	-0.0061	0.0400
Application form available:		
Any of below	-0.0019	0.1269
By mail	-0.0803	0.0642
Through providers	-0.0440	0.0389
Through community organizations	0.0110	0.0545
On line via the internet	0.0078	0.0412
Form must be picked up at state or county welfare office	0.1446	0.1266
Application process		
Applications accepted:		
Any of below	-0.1595	0.1242
By mail	-0.1056	0.0731
Through providers/community organizations	-0.0620	0.0483
On line via the internet	-0.0811	0.0578
By phone	-0.0362	0.0457
By fax	0.0259	0.0378
Applications must be delivered in-person at state or county welfare office	0.1565	0.0883 [€]
Eligibility determination		
Income test liberalized	0.0161	0.0457
Asset test liberalized	0.0333	0.0457
Self-declaration of income and assets allowed	0.0292	0.0469
In-person interviews not required	-0.1371	0.0406 ^{€€€}
Eligibility for QMB/SLMB automatically screened when beneficiaries apply for other benefits (e.g., prescription drug program, property tax rebates, state-funded home care)	-0.0602	0.0426

NOTES:

^{€€€} Significant at .01 level.^{€€} Significant at .05 level.[€] Significant at .10 level.

run: \xsec 2000 - no qi1s\xsec 2000 - sec 5.lis

Table J-5
Redetermination

<u>Variable</u>	<u>Coefficient</u>	<u>Standard Error</u>
Automatic	-0.0383	0.0373
Must reapply in person	0.0913	0.0838
If they must reapply, shortened form	-0.0026	0.0407
If they must reapply, full application	0.0739	0.0438 [€]

NOTES:

^{€€€} Significant at .01 level.

^{€€} Significant at .05 level.

[€] Significant at .10 level.

run: \xsec 2000 - no qi1s\xsec 2000 - sec 6.lis

APPENDIX K

**RANDOM EFFECTS REGRESSION COEFFICIENTS FOR OUTREACH VARIABLES,
1999-2001**

Table K-1

Dual Eligible Information Dissemination and Provision Activity

<u>Variable</u>	<u>Coefficient</u>	<u>Standard Error</u>
Printed materials (any)	0.0026	0.0078
Letters (any)	-0.0024	0.0068
Direct mailings to potential beneficiaries	0.0000	0.0065
Direct mailings to community health centers	-0.0066	0.0095
Direct mailings to other providers	0.0063	0.0090
Direct mailings to family members	0.0036	0.0093
Flyers in other mailings (e.g., utility bills)	0.0075	0.0123
Pamphlets	0.0071	0.0066
Posters	-0.0114	0.0078
Newspaper notices	-0.0101	0.0088
Broadcast (any)	-0.0055	0.0066
Public service announcement - radio	-0.0035	0.0077
Public service announcement - TV	0.0039	0.0110
Paid commercial	-0.0077	0.0162
Talk show participant	-0.0112	0.0081
Appearances on local access channels (cable)	-0.0028	0.0107
Micellaneous		
Dedicated telephone hotlines for QMBs/SLMBs only	0.0074	0.0084
Internet pages or links dedicated to QMBs/SLMBs	0.0047	0.0085
Live presentations by state personel (any)	-0.0181	0.0079 ^{€€}
Health fairs	-0.0142	0.0065 ^{€€}
Small groups	-0.0145	0.0070 ^{€€}
One-on-one	-0.0090	0.0089
Door-to-door	-0.0051	0.0093
Training state eligibility and outreach workers	0.0172	0.0076 ^{€€}
Targeted minority (e.g., African-American or special population (e.g., beneficiaries under age 65) beneficiaries	-0.0090	0.0079

NOTES:

^{€€€} Significant at .01 level.

^{€€} Significant at .05 level.

[€] Significant at .10 level.

run: \gp6\section 1 - 6.lis

Table K-2

Partnership Efforts of State Medicaid Agencies

<u>Variable</u>	<u>Coefficient</u>	<u>Standard Error</u>
Any Partnership	-0.0001	0.0123
Other state agencies (any)	-0.0013	0.0115
Units on Aging		
Area Agencies on Aging (AAA)	-0.0011	0.0088
State Health Insurance Assistance Programs (SHIPS)	0.0072	0.0090
Income Maintenance Divisions	0.0004	0.0077
State Insurance Departments (Commissions)	0.0128	0.0096
CHIP	-0.0062	0.0080
Statewide Task Forces focusing on dual eligible participation	-0.0099	0.0073
Federal government (any partnership)	0.0007	0.0089
HCFA	-0.0019	0.0075
SSA	0.0010	0.0080
HRSA	-0.0094	0.0114
Medicare FI/Carrier	-0.0051	0.0104
Federal VA	-0.0118	0.0140
HUD Housing Projects	-0.0002	0.0110
Indian Health Service	-0.0033	0.0099
County/City government	-0.0049	0.0091
Provider community (any partnership)	-0.0080	0.0081
Medicaid MCOs	0.0019	0.0113
Medicare MCOs	-0.0097	0.0101
Community health centers	-0.0116	0.0069 [€]
Hospitals	-0.0148	0.0094
Drug benefit managers	0.0173	0.0157
Vision Specialists and/or eye glass suppliers	0.0285	0.0298
Advocacy organizers (e.g.; AARP)	-0.0170	0.0070 ^{€€}
Other state/local efforts (any partnership)	-0.0068	0.0073
Legal assistance	-0.0108	0.0098
Religious affiliations	-0.0127	0.0093
"Senior" volunteers	-0.0067	0.0071

NOTES:

^{€€€} Significant at .01 level.^{€€} Significant at .05 level.[€] Significant at .10 level.

run: \gp6\section 2 - 6.lis

Table K-3

Leads Data

<u>Variable</u>	<u>Coefficient</u>	<u>Standard Error</u>
Is the data for leads from HCFA received?	0.0005	0.0242
Is the data for leads from HCFA used?	-0.0034	0.0149
§1634 agreement	0.0075	0.0100
Use SDX from SSA	0.0043	0.0084

NOTES:

^{eee} Significant at .01 level.

^{ee} Significant at .05 level.

^e Significant at .10 level.

run: \gp6\section 4 - 6.lis

Table K-4

Application, Enrollment, and Eligibility Process

<u>Variable</u>	<u>Coefficient</u>	<u>Standard Error</u>
Application form		
Shorter form (than full Medicaid) available for dual eligibles, QMB/SLMB, etc. (List specific groups)	-0.0109	0.0078
Application form available:		
Any of below	0.0000	0.0000
By mail	-0.0039	0.0110
Through providers	0.0073	0.0078
Through community organizations	-0.0019	0.0080
On line via the internet	0.0047	0.0095
Form must be picked up at state or county welfare office	-0.0081	0.0187
Application process		
Applications accepted:		
Any of below	0.0030	0.0123
By mail	-0.0079	0.0104
Through providers/community organizations	-0.0019	0.0095
On line via the internet	-0.0058	0.0130
By phone	-0.0006	0.0112
By fax	0.0015	0.0075
Applications must be delivered in-person at state or county welfare office	-0.0109	0.0181
Eligibility determination		
Income test liberalized	0.0077	0.0091
Asset test liberalized	0.0142	0.0112
Self-declaration of income and assets allowed	-0.0022	0.0097
In-person interviews not required	-0.0081	0.0084
Eligibility for QMB/SLMB automatically screened when beneficiaries apply for other benefits (e.g., prescription drug program, property tax rebates, state-funded home care)	-0.0020	0.0081

NOTES:

^{eee} Significant at .01 level.

^{ee} Significant at .05 level.

^e Significant at .10 level.

run: \gpb\section 5 - 6.lis

Table K-5

Redetermination

<u>Variable</u>	<u>Coefficient</u>	<u>Standard Error</u>
Automatic	-0.0031	0.0086
Must reapply in person	0.0028	0.0142
If they must reapply, shortened form	-0.0100	0.0070
If they must reapply, full application	0.0064	0.0070

NOTES:

^{eee} Significant at .01 level.

^{ee} Significant at .05 level.

^e Significant at .10 level.

run: \gp6\section 6 - 6.lis

APPENDIX L

MULTIVARIATE ANALYSES OF SERVICE USE AND OUT-OF-POCKET COSTS

Table L-1. Utilization of Inpatient Services: Medicare Savings Programs Enrollees

	Probability of Use			Logged Expenditures (users only)			
	Coefficient	Std. Err.	Signif	Odds Ratio	Coefficient	Std. Err.	Signif
<u>Type of enrollee (1)</u>							
Standard benefit QMB	0.001	0.016		1.001	-0.026	0.011	€€
QMB-plus	0.004	0.017		1.004	-0.016	0.012	
SLMB	0.012	0.019		1.012	0.002	0.013	
Female	0.122	0.011	€€€	1.130	-0.067	0.008	€€€
<u>Race (2)</u>							
Black	-0.048	0.013	€€€	0.953	0.070	0.009	€€€
Hispanic	-0.078	0.021	€€€	0.925	0.071	0.015	€€€
Other	-0.365	0.024	€€€	0.694	0.075	0.017	€€€
<u>Age (3)</u>							
Less than 65	-0.031	0.014	€€	0.970	-0.065	0.010	€€€
75-84	0.255	0.014	€€€	1.291	-0.063	0.010	€€€
85+	0.302	0.018	€€€	1.353	-0.195	0.012	€€€
Resident of MSA	0.007	0.013		1.007	0.112	0.009	€€€
Has ESRD	1.815	0.034	€€€	6.138	0.645	0.017	€€€
Originally entitled due to disability (65+ only)	0.329	0.017	€€€	1.389	0.025	0.011	€€
Died	1.719	0.021	€€€	5.579	0.509	0.011	€€€
N	227,731			56,533			

NOTES:

(1) Omitted group is SSI enrollees.

(2) Omitted group is White people.

(3) Omitted group is respondents aged 65-74.

Model also includes dummy variables for state of residence.

€€€ Significant at the .01 level.

€€ Significant at the .05 level.

€ Significant at the .10 level.

SOURCE: RTI analysis of NCH 5% file, 2001.

Program: newrlog3, newrlog4

Table L-2. Utilization of SNF Services: Medicare Savings Programs Enrollees

	Probability of Use				Logged Expenditures (users only)		
	Coefficient	Std. Err.	Signif	Odds Ratio	Coefficient	Std. Err.	Signif
<u>Type of enrollee (1)</u>							
Standard benefit QMB	0.417	0.029	€€€	1.518	0.144	0.029	€€€
QMB-plus	0.401	0.031	€€€	1.493	0.169	0.031	€€€
SLMB	0.293	0.034	€€€	1.340	0.044	0.034	
Female	0.089	0.023	€€€	1.093	0.025	0.023	
<u>Race (2)</u>							
Black	-0.177	0.027	€€€	0.838	0.062	0.026	€€
Hispanic	-0.529	0.048	€€€	0.589	0.047	0.049	
Other	-0.596	0.052	€€€	0.551	0.123	0.052	€€
<u>Age (3)</u>							
Less than 65	-0.804	0.033	€€€	0.447	-0.066	0.034	€
75-84	0.604	0.027	€€€	1.830	0.118	0.027	€€€
85+	0.920	0.030	€€€	2.509	0.217	0.029	€€€
Resident of MSA	-0.016	0.024	€€	0.984	0.210	0.024	€€€
Has ESRD	1.069	0.057	€€€	2.912	0.249	0.053	€€€
Originally entitled due to disability (65+ only)	0.317	0.029	€€€	1.373	0.047	0.028	€
Died	1.584	0.026	€€€	4.876	-0.172	0.023	€€€
N	227,731				12,369		

NOTES:

(1) Omitted group is SSI enrollees.

(2) Omitted group is White people.

(3) Omitted group is respondents aged 65-74.

Model also includes dummy variables for state of residence.

€€€ Significant at the .01 level.

€€ Significant at the .05 level.

€ Significant at the .10 level.

SOURCE: RTI analysis of NCH 5% file, 2001.

Program: newrlog3, newrlog4

Table L-3. Utilization of Home Health Services: Medicare Savings Programs Enrollees

	Probability of Use				Logged Expenditures (users only)		
	Coefficient	Std. Err.	Signif	Odds Ratio	Coefficient	Std. Err.	Signif
<u>Type of enrollee (1)</u>							
Standard benefit QMB	-0.296	0.025	***	0.743	0.015	0.025	
QMB-plus	-0.317	0.026	***	0.728	-0.005	0.025	
SLMB	-0.144	0.028	***	0.866	-0.005	0.028	
Female	0.258	0.018	***	1.295	0.062	0.017	***
<u>Race (2)</u>							
Black	0.138	0.019	***	1.148	0.123	0.019	***
Hispanic	-0.105	0.032	***	0.900	-0.061	0.031	*
Other	-0.365	0.036	***	0.694	0.074	0.036	**
<u>Age (3)</u>							
Less than 65	-0.537	0.023	***	0.585	-0.036	0.023	
75-84	0.388	0.020	***	1.474	0.117	0.020	***
85+	0.510	0.025	***	1.666	0.170	0.024	***
Resident of MSA	0.004	0.019		1.004	-0.049	0.019	**
Has ESRD	1.129	0.041	***	3.092	-0.018	0.038	
Originally entitled due to disability (65+ only)	0.344	0.023	***	1.411	0.058	0.023	***
Died	0.837	0.026	***	2.310	-0.078	0.023	***
N	227,731				18,743		

NOTES:

(1) Omitted group is SSI enrollees.

(2) Omitted group is White people.

(3) Omitted group is respondents aged 65-74.

Model also includes dummy variables for state of residence.

*** Significant at the .01 level.

** Significant at the .05 level.

* Significant at the .10 level.

SOURCE: RTI analysis of NCH 5% file, 2001.

Program: newrlog3, newrlog4

Table L-4. Utilization of Outpatient Hospital Services: Medicare Savings Programs Enrollees

	Probability of Use				Logged Expenditures (users only)		
	Coefficient	Std. Err.	Signif	Odds Ratio	Coefficient	Std. Err.	Signif
<u>Type of enrollee (1)</u>							
Standard benefit QMB	0.101	0.015	€€€	1.107	0.024	0.011	€€
QMB-plus	0.120	0.016	€€€	1.127	0.027	0.012	€€
SLMB	0.005	0.018		1.005	0.022	0.013	
Female	0.487	0.010	€€€	1.627	0.089	0.008	€€€
<u>Race (2)</u>							
Black	-0.046	0.013	€€€	0.955	0.024	0.009	€€
Hispanic	-0.050	0.019	€€€	0.951	0.080	0.016	€€€
Other	-0.465	0.019	€€€	0.628	-0.030	0.017	€
<u>Age (3)</u>							
Less than 65	0.144	0.013	€€€	1.154	0.041	0.010	€€€
75-84	0.069	0.014	€€€	1.072	-0.052	0.011	€€€
85+	0.106	0.019	€€€	1.111	-0.227	0.013	€€€
Resident of MSA	-0.358	0.013	€€€	0.699	-0.058	0.009	€€€
Has ESRD	2.971	0.104	€€€	19.506	3.571	0.023	€€€
Originally entitled due to disability (65+ only)	0.376	0.018	€€€	1.457	0.120	0.012	€€€
Died	0.542	0.026	€€€	1.720	0.321	0.016	€€€
N	227,731				158,223		

NOTES:

(1) Omitted group is SSI enrollees.

(2) Omitted group is White people.

(3) Omitted group is respondents aged 65-74.

Model also includes dummy variables for state of residence.

€€€ Significant at the .01 level.

€€ Significant at the .05 level.

€ Significant at the .10 level.

SOURCE: RTI analysis of NCH 5% file, 2001.

Program: newrlog3, newrlog4

Table L-5. Utilization of MD/DO Services: Medicare Savings Programs Enrollees

	Probability of Use				Logged Expenditures (users only)		
	Coefficient	Std. Err.	Signif	Odds Ratio	Coefficient	Std. Err.	Signif
<u>Type of enrollee (1)</u>							
Standard benefit QMB	0.007	0.022		1.007	-0.017	0.009	€
QMB-plus	0.178	0.025	€€€	1.194	-0.003	0.010	
SLMB	-0.115	0.026	€€€	0.891	-0.002	0.011	
Female	0.775	0.015	€€€	2.171	0.160	0.006	€€€
<u>Race (2)</u>							
Black	-0.400	0.018	€€€	0.670	-0.135	0.008	€€€
Hispanic	-0.145	0.029	€€€	0.865	0.027	0.012	€€
Other	-0.249	0.028	€€€	0.780	-0.064	0.013	€€€
<u>Age (3)</u>							
Less than 65	0.031	0.018	€	1.032	-0.149	0.008	€€€
75-84	0.387	0.022	€€€	1.473	0.066	0.009	€€€
85+	0.649	0.033	€€€	1.914	-0.152	0.011	€€€
Resident of MSA	0.096	0.018	€€€	1.101	0.147	0.007	€€€
Has ESRD	2.294	0.128	€€€	9.919	1.929	0.021	€€€
Originally entitled due to disability (65+ only)	0.569	0.030	€€€	1.767	0.177	0.010	€€€
Died	0.796	0.050	€€€	2.216	0.752	0.013	€€€
N	227,731				199,801		

NOTES:

(1) Omitted group is SSI enrollees.

(2) Omitted group is White people.

(3) Omitted group is respondents aged 65-74.

Model also includes dummy variables for state of residence.

€€€ Significant at the .01 level.

€€ Significant at the .05 level.

€ Significant at the .10 level.

SOURCE: RTI analysis of NCH 5% file, 2001.

Program: newrlog3, newrlog4

Table L-6. Utilization of Other Part B Provider Services: Medicare Savings Programs Enrollees

	Probability of Use				Logged Expenditures (users only)		
	Coefficient	Std. Err.	Signif	Odds Ratio	Coefficient	Std. Err.	Signif
<u>Type of enrollee (1)</u>							
Standard benefit QMB	0.146	0.013	€€€	1.157	0.027	0.011	€€
QMB-plus	0.217	0.014	€€€	1.242	0.012	0.011	
SLMB	0.027	0.016	€	1.028	-0.027	0.013	€€
Female	0.373	0.009	€€€	1.453	0.074	0.008	€€€
<u>Race (2)</u>							
Black	-0.211	0.011	€€€	0.810	-0.048	0.009	€€€
Hispanic	-0.290	0.018	€€€	0.749	-0.055	0.015	€€€
Other	-0.688	0.020	€€€	0.503	-0.202	0.018	€€€
<u>Age (3)</u>							
Less than 65	-0.063	0.012	€€€	0.939	0.100	0.010	€€€
75-84	0.284	0.013	€€€	1.328	0.017	0.010	€
85+	0.511	0.016	€€€	1.667	-0.013	0.012	
Resident of MSA	-0.051	0.011	€€€	0.951	0.132	0.009	€€€
Has ESRD	0.797	0.032	€€€	2.218	0.278	0.022	€€€
Originally entitled due to disability (65+ only)	0.333	0.015	€€€	1.396	0.062	0.011	€€€
Died	0.337	0.020	€€€	1.401	-0.029	0.014	€€
N	227,731				96,357		

NOTES:

(1) Omitted group is SSI enrollees.

(2) Omitted group is White people.

(3) Omitted group is respondents aged 65-74.

Model also includes dummy variables for state of residence.

€€€ Significant at the .01 level.

€€ Significant at the .05 level.

€ Significant at the .10 level.

SOURCE: RTI analysis of NCH 5% file, 2001.

Program: newrlog3, newrlog4

Table L-7. Utilization of DME/Supplier Services: Medicare Savings Programs Enrollees

	Probability of Use				Logged Expenditures (users only)		
	Coefficient	Std. Err.	Signif	Odds Ratio	Coefficient	Std. Err.	Signif
<u>Type of enrollee (1)</u>							
Standard benefit QMB	0.064	0.014	€€€	1.066	0.122	0.013	€€€
QMB-plus	0.094	0.015	€€€	1.099	0.049	0.014	€€€
SLMB	0.025	0.017		1.025	0.061	0.016	€€€
Female	0.464	0.010	€€€	1.590	-0.032	0.010	€€€
<u>Race (2)</u>							
Black	-0.203	0.012	€€€	0.817	-0.023	0.011	€€
Hispanic	0.005	0.019		1.005	-0.038	0.018	€€
Other	-0.190	0.019	€€€	0.827	-0.320	0.019	€€€
<u>Age (3)</u>							
Less than 65	-0.207	0.012	€€€	0.813	0.010	0.012	
75-84	0.222	0.014	€€€	1.249	0.143	0.012	€€€
85+	0.336	0.018	€€€	1.399	0.234	0.015	€€€
Resident of MSA	0.177	0.011	€€€	1.194	0.067	0.011	€€€
Has ESRD	2.212	0.061	€€€	9.137	1.618	0.027	€€€
Originally entitled due to disability (65+ only)	0.364	0.017	€€€	1.439	0.295	0.015	€€€
Died	0.966	0.027	€€€	2.628	0.858	0.018	€€€
N	227,731				141,623		

NOTES:

(1) Omitted group is SSI enrollees.

(2) Omitted group is White people.

(3) Omitted group is respondents aged 65-74.

Model also includes dummy variables for state of residence.

€€€ Significant at the .01 level.

€€ Significant at the .05 level.

€ Significant at the .10 level.

SOURCE: RTI analysis of NCH 5% file, 2001.

Program: newrlog3, newrlog4

Table L-8. Utilization of Inpatient Services: SSI Enrollees and Eligible Nonenrollees

	Probability of Use				Logged Expenditures (users only)		
	Coefficient	Std. Err.	Signif	% difference in probability	Coefficient	Std. Err.	Signif
Enrolled	0.279	0.101	€€€	7.2	0.004	0.173	
Female	-0.059	0.070		-1.6	-0.072	0.114	
White	0.041	0.070		1.1	-0.230	0.089	€€€
<u>Age (1)</u>							
Less than 65	-0.018	0.082		-0.5	-0.168	0.146	
75-84	0.171	0.085	€€	4.9	-0.228	0.143	
85+	0.179	0.129		5.2	-0.203	0.142	
Income > 100% FPL	-0.079	0.068		-2.1	-0.039	0.110	
Less than high school education	-0.131	0.065	€€	-3.7	-0.080	0.106	
Resident of MSA	-0.013	0.069		-0.4	0.292	0.101	€€€
<u>Census region (2)</u>							
Midwest	-0.190	0.110	€	-4.9	-0.420	0.150	€€€
South	-0.137	0.095		-3.7	-0.164	0.133	
West	-0.285	0.089	€€€	-7.2	0.175	0.156	
Has living children	0.091	0.092		2.4	-0.019	0.155	
<u>Marital status (3)</u>							
Widowed	0.140	0.186		3.9	-0.068	0.217	
Divorced/separated	0.259	0.179		7.6	-0.397	0.231	€
Never married	0.030	0.199		0.8	-0.171	0.263	
<u>Living arrangement (4)</u>							
Lives with spouse	0.220	0.173		6.3	-0.204	0.182	
Lives with children	-0.038	0.087		-1.0	-0.004	0.118	
Other	0.003	0.102		0.1	-0.098	0.151	
<u>Self-reported health status (5)</u>							
Excellent/very good	-0.157	0.088	€	-4.2	-0.299	0.138	€€
Fair/poor	0.198	0.081	€€	5.5	-0.033	0.094	
<u>ADLs/IADLs (6)</u>							
IADLs only	0.223	0.089	€€	6.4	0.137	0.137	
1-2 ADLs	0.229	0.089	€€€	6.6	0.310	0.106	€€€
3+ ADLs	0.337	0.119	€€€	10.1	0.266	0.126	€€
Number of chronic conditions	0.090	0.013	€€€	2.5	0.017	0.020	
Originally entitled due to disability (65+ only)	-0.015	0.119		-0.4	0.012	0.146	
Died	1.302	0.174	€€€	47.1	0.792	0.133	€€€
Has private insurance	0.394	0.095	€€€	12.0	0.020	0.165	
N	3,200				676		

NOTES:

- (1) Omitted group is respondents aged 65-74.
- (2) Omitted group is respondents living in the East.
- (3) Omitted group is married respondents.
- (4) Omitted group is respondents living alone.
- (5) Omitted group is respondents reporting good health.
- (6) Omitted group is respondents with no ADLs or IADLs.

€€€ Significant at the .01 level.

€€ Significant at the .05 level.

€ Significant at the .10 level.

PROGRAM: ynxstest06x2, ynstest04b.

Table L-9. Utilization of Inpatient Services: QMB Enrollees and Eligible Nonenrollees

	Probability of Use				Logged Expenditures (users only)		
	Coefficient	Std. Err.	Signif	% difference in probability	Coefficient	Std. Err.	Signif
Enrolled	0.215	0.121	€	6.3	-0.501	0.137	€€€
Female	-0.082	0.120		-2.4	-0.121	0.154	
White	-0.104	0.113		11.1	0.081	0.153	
<u>Age (1)</u>							
Less than 65	-0.123	0.187		-3.5	0.067	0.197	
75-84	0.110	0.152		3.3	0.213	0.208	
85+	-0.024	0.198		-0.7	-0.044	0.141	
Income > 100% FPL	0.216	0.164		3.8	0.724	0.158	€€€
Less than high school education	-0.094	0.111		1.0	-0.208	0.145	
Resident of MSA	0.156	0.107		4.5	0.151	0.153	
<u>Census region (2)</u>							
Midwest	0.346	0.175	€€	-2.8	-0.487	0.213	€€
South	0.131	0.134		9.3	-0.198	0.167	
West	0.034	0.186		11.8	-0.608	0.226	€€€
Has living children	0.244	0.153		6.7	-0.038	0.220	
<u>Marital status (3)</u>							
Widowed	0.319	0.248		-3.1	0.030	0.283	
Divorced/separated	0.371	0.295		6.7	-0.037	0.308	
Never married	0.353	0.345		11.2	-0.167	0.399	
<u>Living arrangement (4)</u>							
Lives with spouse	0.242	0.281		7.5	-0.396	0.314	
Lives with children	0.098	0.147		2.9	-0.098	0.173	
Other	0.288	0.116	€€	9.0	-0.144	0.220	
<u>Self-reported health status (5)</u>							
Excellent/very good	-0.311	0.145	€€	-8.5	-0.363	0.205	€
Fair/poor	0.133	0.108		3.9	-0.176	0.175	
<u>ADLs/IADLs (6)</u>							
IADLs only	0.225	0.146		6.8	0.138	0.223	
1-2 ADLs	0.303	0.134	€€	9.3	0.257	0.178	
3+ ADLs	0.519	0.140	€€€	16.9	0.439	0.174	€€
Number of chronic conditions	0.045	0.024	€	1.3	0.075	0.040	€
Originally entitled due to disability (65+ only)	0.057	0.170		1.7	-0.069	0.195	
Died	0.995	0.174	€€€	36.0	0.891	0.188	€€€
Has private insurance	0.256	0.106	€€	7.7	-0.280	0.138	€€
N	1,120				265		

NOTES:

- (1) Omitted group is respondents aged 65-74.
- (2) Omitted group is respondents living in the East.
- (3) Omitted group is married respondents.
- (4) Omitted group is respondents living alone.
- (5) Omitted group is respondents reporting good health.
- (6) Omitted group is respondents with no ADLs or IADLs.

€€€ Significant at the .01 level.

€€ Significant at the .05 level.

€ Significant at the .10 level.

PROGRAM: ynxstest06x2, ynstest04b.

Table L-10. Utilization of Inpatient Services: QMB-Plus Enrollees and Eligible Nonenrollees

	Probability of Use			Logged Expenditures (users only)		
	Coefficient	Std. Err.	% difference in	Coefficient	Std. Err.	Signif
			probability			
Enrolled	0.122	0.198	3.3	-0.523	0.252	€€
Female	-0.275	0.163	€	-0.388	0.239	
White	0.133	0.185	3.6	-0.002	0.292	
<u>Age (1)</u>						
Less than 65	-0.508	0.221	€€	0.255	0.447	
75-84	0.011	0.174	0.3	0.143	0.259	
85+	0.126	0.221	3.6	0.176	0.278	
Income > 100% FPL	0.341	0.201	€	-0.058	0.222	
Less than high school education	0.134	0.183	3.7	-0.129	0.209	
Resident of MSA	-0.202	0.215	-5.8	-0.059	0.232	
<u>Census region (2)</u>						
Midwest	-0.096	0.235	-2.6	0.277	0.299	
South	-0.119	0.202	-3.3	-0.060	0.192	
Has living children	0.017	0.201	0.5	0.130	0.434	
<u>Marital status (3)</u>						
Widowed	-0.098	0.666	-2.7	-0.255	0.457	
Divorced/separated	-0.027	0.606	-0.7	-0.505	0.522	
Never married	0.124	0.697	3.5	-0.164	0.867	
<u>Living arrangement (4)</u>						
Lives with spouse	-0.275	0.605	-7.0	-0.224	0.521	
Lives with children	-0.006	0.310	-0.2	0.022	0.358	
Other	0.046	0.265	1.3	-0.288	0.281	
<u>Self-reported health status (5)</u>						
Excellent/very good	-0.110	0.173	-3.0	-0.050	0.252	
Fair/poor	-0.216	0.131	-5.9	-0.146	0.331	
<u>ADLs/IADLs (6)</u>						
IADLs only	0.428	0.220	€	-0.301	0.413	
1-2 ADLs	0.230	0.232	6.6	-0.473	0.435	
3+ ADLs	0.697	0.247	€€€	-0.278	0.414	
Number of chronic conditions	0.150	0.037	€€€	0.123	0.053	€€
Originally entitled due to disability (65+ only)	-0.252	0.248	-6.3	0.081	0.371	
Died	1.177	0.340	€€€	0.535	0.424	
Has private insurance	0.047	0.200	1.3	-0.279	0.333	
N	488			110		

NOTES:

- (1) Omitted group is respondents aged 65-74.
- (2) Omitted group is respondents living in the East. There were no sample members living in the West.
- (3) Omitted group is married respondents.
- (4) Omitted group is respondents living alone.
- (5) Omitted group is respondents reporting good health.
- (6) Omitted group is respondents with no ADLs or IADLs.

€€€ Significant at the .01 level.

€€ Significant at the .05 level.

€ Significant at the .10 level.

PROGRAM: ynxstest06x2, ynxstest04b.

Table L-11. Utilization of Inpatient Services: SLMB Enrollees and Eligible Nonenrollees

	Probability of Use			Logged Expenditures (users only)		
	Coefficient	Std. Err.	Signif % difference in probability	Coefficient	Std. Err.	Signif
Enrolled	0.294	0.152	€ 9.5	0.142	0.216	
Female	0.049	0.116	1.5	-0.037	0.146	
White	0.086	0.127	2.6	-0.496	0.212	€€
<u>Age (1)</u>						
Less than 65	-0.045	0.180	-1.3	-0.533	0.300	€
75-84	0.076	0.168	2.3	-0.572	0.186	€€€
85+	0.186	0.192	5.9	-0.754	0.219	€€€
Income > 100% FPL	0.042	0.281	1.2	0.513	0.239	€€
Less than high school education	0.052	0.114	1.6	0.045	0.147	
Resident of MSA	0.022	0.117	0.7	0.373	0.119	€€€
<u>Census region (2)</u>						
Midwest	-0.072	0.144	-2.1	-0.300	0.220	€€
South	0.115	0.153	3.5	0.047	0.175	€€€
West	0.080	0.200	2.5	-0.062	0.276	€€
Has living children	0.022	0.153	0.7	-0.047	0.214	
<u>Marital status (3)</u>						
Widowed	-0.098	0.245	-3.0	0.662	0.232	€€€
Divorced/separated	-0.184	0.276	-5.3	0.742	0.360	€€
Never married	0.051	0.322	1.6	0.806	0.448	€
<u>Living arrangement (4)</u>						
Lives with spouse	-0.150	0.205	-4.4	0.717	0.216	€€€
Lives with children	-0.245	0.133	€ -7.0	-0.411	0.152	€€€
Other	-0.100	0.190	-3.0	-0.308	0.205	
<u>Self-reported health status (5)</u>						
Excellent/very good	-0.334	0.146	€€ -9.5	-0.089	0.174	
Fair/poor	0.144	0.133	4.4	0.023	0.157	
<u>ADLs/IADLs (6)</u>						
IADLs only	0.141	0.170	4.4	0.238	0.233	
1-2 ADLs	0.090	0.144	2.8	0.022	0.175	
3+ ADLs	0.261	0.179	8.4	0.188	0.191	
Number of chronic conditions	0.096	0.024	€€€ 2.9	0.000	0.030	
Originally entitled due to disability (65+ only)	-0.049	0.227	-1.5	-0.226	0.180	
Died	1.002	0.168	€€€ 36.5	0.751	0.174	€€€
Has private insurance	0.147	0.135	4.4	0.219	0.176	
N	881			234		

NOTES:

- (1) Omitted group is respondents aged 65-74.
- (2) Omitted group is respondents living in the East.
- (3) Omitted group is married respondents.
- (4) Omitted group is respondents living alone.
- (5) Omitted group is respondents reporting good health.
- (6) Omitted group is respondents with no ADLs or IADLs.

€€€ Significant at the .01 level.

€€ Significant at the .05 level.

€ Significant at the .10 level.

PROGRAM: ynxstest06x2, ynxstest04b.

Table L-12. Utilization of Outpatient Hospital Services: SSI Enrollees and Eligible Nonenrollees

	Probability of Use				Logged Expenditures (users only)		
	Coefficient	Std. Err.	Signif	% difference in	Coefficient	Std. Err.	Signif
				probability			
Enrolled	0.472	0.069	€€€	17.6	0.249	0.107	€€
Female	0.181	0.068	€€€	6.6	-0.144	0.088	
White	-0.155	0.073	€€	-5.5	-0.110	0.086	
<u>Age (1)</u>							
Less than 65	0.028	0.089		1.0	-0.011	0.116	
75-84	-0.043	0.104		-1.6	0.055	0.102	
85+	-0.029	0.114		-1.1	-0.382	0.135	€€€
Income > 100% FPL	0.090	0.066		3.2	0.044	0.094	
Less than high school education	-0.153	0.062	€€	-5.4	-0.113	0.090	
Resident of MSA	-0.340	0.091	€€€	-11.8	0.257	0.084	€€€
<u>Census region (2)</u>							
Midwest	-0.266	0.112	€€	-10.0	-0.377	0.139	€€€
South	-0.192	0.099	€	-6.9	-0.303	0.099	€€€
West	-0.379	0.107	€€€	-14.2	-0.282	0.132	€€
Has living children	0.156	0.083	€	5.7	0.013	0.133	
<u>Marital status (3)</u>							
Widowed	0.160	0.174		5.7	0.021	0.226	
Divorced/separated	0.213	0.200		7.4	-0.007	0.207	
Never married	0.023	0.186		0.8	-0.089	0.259	
<u>Living arrangement (4)</u>							
Lives with spouse	-0.076	0.182		-2.8	-0.043	0.211	
Lives with children	-0.231	0.088	€€€	-8.5	-0.107	0.096	
Other	-0.086	0.089		-3.1	0.026	0.118	
<u>Self-reported health status (5)</u>							
Excellent/very good	-0.147	0.067	€€	-5.4	-0.207	0.104	€€
Fair/poor	0.196	0.058	€€€	7.0	0.218	0.079	€€€
<u>ADLs/IADLs (6)</u>							
IADLs only	0.020	0.071		0.7	0.024	0.116	
1-2 ADLs	0.112	0.088		4.0	0.088	0.134	
3+ ADLs	0.191	0.108	€	6.7	0.098	0.153	
Number of chronic conditions	0.106	0.014	€€€	3.8	0.064	0.023	€€€
Originally entitled due to disability (65+ only)	-0.100	0.105		-3.7	0.017	0.129	
Died	0.300	0.130	€€	10.0	0.377	0.192	€
Has private insurance	0.138	0.097		4.9	0.345	0.121	€€€
N	3,200				1,994		

NOTES:

- (1) Omitted group is respondents aged 65-74.
- (2) Omitted group is respondents living in the East.
- (3) Omitted group is married respondents.
- (4) Omitted group is respondents living alone.
- (5) Omitted group is respondents reporting good health.
- (6) Omitted group is respondents with no ADLs or IADLs.

€€€ Significant at the .01 level.

€€ Significant at the .05 level.

€ Significant at the .10 level.

PROGRAM: ynxstest06x2, ynstest04b.

Table L-13. Utilization of Outpatient Hospital Services: QMB Enrollees and Eligible Nonenrollees

	Probability of Use				Logged Expenditures (users only)		
	Coefficient	Std. Err.	Signif	% difference in	Coefficient	Std. Err.	Signif
				probability			
Enrolled	0.335	0.132	€€	12.1	0.050	0.116	
Female	0.011	0.104		0.4	-0.034	0.115	
White	-0.127	0.094		-4.6	-0.127	0.159	
<u>Age (1)</u>							
Less than 65	0.055	0.138		2.0	-0.125	0.217	
75-84	0.089	0.107		3.2	-0.183	0.192	
85+	-0.014	0.155		-0.5	-0.260	0.191	
Income > 100% FPL	0.120	0.182		4.3	0.283	0.190	
Less than high school education	-0.040	0.108		-1.4	0.041	0.191	
Resident of MSA	-0.109	0.112		-4.0	0.132	0.158	
<u>Census region (2)</u>							
Midwest	-0.116	0.179		-4.3	-0.694	0.244	€€€
South	-0.214	0.136		-7.7	-0.377	0.201	€
West	-0.445	0.190	€€	-17.1	-0.454	0.276	
Has living children	0.184	0.162		6.9	-0.219	0.190	
<u>Marital status (3)</u>							
Widowed	0.138	0.270		5.1	0.215	0.280	
Divorced/separated	-0.157	0.330		-5.9	0.325	0.307	
Never married	-0.054	0.280		-2.0	0.277	0.363	
<u>Living arrangement (4)</u>							
Lives with spouse	0.058	0.269		2.1	0.077	0.276	
Lives with children	-0.090	0.122		-3.3	-0.132	0.129	
Other	-0.008	0.145		-0.3	0.013	0.181	
<u>Self-reported health status (5)</u>							
Excellent/very good	-0.281	0.122	€€	-10.5	-0.003	0.169	
Fair/poor	0.041	0.115		1.5	0.336	0.117	€€€
<u>ADLs/IADLs (6)</u>							
IADLs only	0.141	0.134		5.1	0.160	0.142	
1-2 ADLs	0.136	0.153		4.9	0.097	0.147	
3+ ADLs	0.413	0.169	€€	14.1	0.103	0.162	
Number of chronic conditions	0.094	0.020	€€€	3.4	0.094	0.027	€€€
Originally entitled due to disability (65+ only)	0.032	0.151		1.2	0.202	0.199	
Died	-0.094	0.204		-3.5	0.251	0.274	
Has private insurance	-0.041	0.122		-1.5	0.237	0.162	
N	1,120				689		

NOTES:

- (1) Omitted group is respondents aged 65-74.
- (2) Omitted group is respondents living in the East.
- (3) Omitted group is married respondents.
- (4) Omitted group is respondents living alone.
- (5) Omitted group is respondents reporting good health.
- (6) Omitted group is respondents with no ADLs or IADLs.

€€€ Significant at the .01 level.

€€ Significant at the .05 level.

€ Significant at the .10 level.

PROGRAM: ynxstest06x2, ynstest04b.

Table L-14. Utilization of Outpatient Hospital Services: QMB-Plus Enrollees and Eligible Nonenrollees

	Probability of Use			Logged Expenditures (users only)		
	Coefficient	Std. Err.	% difference in	Coefficient	Std. Err.	Signif
			probability			
Enrolled	0.395	0.193	€€	12.8	0.294	0.216
Female	0.520	0.185	€€€	17.4	-0.081	0.267
White	-0.308	0.189		-9.4	-0.301	0.174 €
<u>Age (1)</u>						
Less than 65	0.140	0.260		4.4	-0.282	0.371
75-84	-0.013	0.232		-0.4	-0.367	0.263
85+	0.119	0.239		3.7	-0.403	0.365
Income > 100% FPL	-0.238	0.219		-8.0	-0.101	0.307
Less than high school education	-0.104	0.206		-3.3	-0.024	0.216
Resident of MSA	-0.509	0.165	€€€	-15.0	-0.011	0.200
<u>Census region (2)</u>						
Midwest	-0.739	0.295		-27.1	0.805	0.416 €
South	-0.659	0.216		-20.4	-0.034	0.240
Has living children	-0.181	0.258		-5.6	-0.375	0.311
<u>Marital status (3)</u>						
Widowed	-0.128	0.548		-4.1	0.795	0.402 €€
Divorced/separated	0.438	0.482		12.4	0.192	0.416
Never married	-0.134	0.540		-4.4	0.097	0.545
<u>Living arrangement (4)</u>						
Lives with spouse	0.160	0.442		5.0	0.796	0.349 €€
Lives with children	-0.249	0.187		-8.4	-0.132	0.280
Other	-0.349	0.212		-11.8	0.226	0.211
<u>Self-reported health status (5)</u>						
Excellent/very good	-0.210	0.181		-7.0	0.000	0.207
Fair/poor	0.002	0.192		0.1	-0.048	0.268
<u>ADLs/IADLs (6)</u>						
IADLs only	0.329	0.172	€	10.1	0.472	0.256 €
1-2 ADLs	0.498	0.230	€€	14.6	-0.040	0.255
3+ ADLs	-0.135	0.362		-4.5	0.234	0.394
Number of chronic conditions	0.099	0.040	€€	3.2	0.180	0.040 €€€
Originally entitled due to disability (65+ only)	-0.203	0.318		-6.8	-0.593	0.306 €
Died	-0.143	0.311		-4.8	-0.584	0.533
Has private insurance	0.315	0.204		9.7	-0.375	0.221 €
N	488				329	

NOTES:

- (1) Omitted group is respondents aged 65-74.
- (2) Omitted group is respondents living in the East. There were no sample members living in the West.
- (3) Omitted group is married respondents.
- (4) Omitted group is respondents living alone.
- (5) Omitted group is respondents reporting good health.
- (6) Omitted group is respondents with no ADLs or IADLs.

€€€ Significant at the .01 level.

€€ Significant at the .05 level.

€ Significant at the .10 level.

PROGRAM: ynxstest06x2, ynstest04b.

Table L-15. Utilization of Outpatient Hospital Services: SLMB Enrollees and Eligible Nonenrollees

	Probability of Use				Logged Expenditures (users only)		
	Coefficient	Std. Err.	Signif	% difference in	Coefficient	Std. Err.	Signif
				probability			
Enrolled	0.688	0.161	€€€	23.3	0.153	0.186	
Female	0.413	0.136	€€€	15.8	-0.216	0.195	
White	-0.317	0.128	€€	-11.6	0.102	0.149	
<u>Age (1)</u>							
Less than 65	-0.175	0.170		-6.7	-0.382	0.249	
75-84	0.066	0.136		2.5	-0.360	0.196	€
85+	-0.069	0.146		-2.6	-0.519	0.220	€€
Income > 100% FPL	0.317	0.260		12.4	0.227	0.357	
Less than high school education	-0.002	0.120		-0.1	-0.010	0.140	
Resident of MSA	-0.328	0.108	€€€	-12.2	0.061	0.151	
<u>Census region (2)</u>							
Midwest	0.133	0.144		4.9	-0.419	0.246	€
South	-0.273	0.124	€€	-10.3	0.490	0.165	€€€
West	-0.293	0.192		-11.4	0.549	0.285	€
Has living children	-0.060	0.162		-2.2	-0.025	0.207	
<u>Marital status (3)</u>							
Widowed	-0.527	0.267	€€	-19.7	0.068	0.314	
Divorced/separated	-0.701	0.299	€€	-27.4	-0.028	0.365	
Never married	-0.678	0.327	€€	-26.5	0.234	0.403	
<u>Living arrangement (4)</u>							
Lives with spouse	-0.298	0.259		-11.5	-0.137	0.329	
Lives with children	0.024	0.145		0.9	-0.176	0.232	
Other	0.145	0.155		5.4	-0.029	0.181	
<u>Self-reported health status (5)</u>							
Excellent/very good	-0.187	0.110	€	-7.2	-0.270	0.184	
Fair/poor	0.365	0.126	€€€	13.7	0.309	0.177	€
<u>ADLs/IADLs (6)</u>							
IADLs only	-0.109	0.160		-4.2	0.163	0.189	
1-2 ADLs	0.103	0.149		3.9	-0.380	0.183	€€
3+ ADLs	-0.114	0.132		-4.4	-0.011	0.234	
Number of chronic conditions	0.129	0.028	€€€	4.9	0.071	0.027	€€€
Originally entitled due to disability (65+ only)	-0.123	0.147		-4.7	-0.009	0.246	
Died	0.127	0.180		4.7	0.366	0.202	€
Has private insurance	0.184	0.112		7.0	0.151	0.155	
N	881				508		

NOTES:

- (1) Omitted group is respondents aged 65-74.
- (2) Omitted group is respondents living in the East.
- (3) Omitted group is married respondents.
- (4) Omitted group is respondents living alone.
- (5) Omitted group is respondents reporting good health.
- (6) Omitted group is respondents with no ADLs or IADLs.

€€€ Significant at the .01 level.

€€ Significant at the .05 level.

€ Significant at the .10 level.

PROGRAM: ynxstest06x2, ynstest04b.

Table L-16 Utilization of Part B Services: SSI Enrollees and Eligible Nonenrollees

	Probability of Use				Logged Expenditures (users only)		
	Coefficient	Std. Err.	Signif	% difference in	Coefficient	Std. Err.	Signif
				probability			
Enrolled	0.637	0.087	€€€	10.7	0.402	0.095	€€€
Female	0.343	0.083	€€€	5.0	-0.051	0.084	
White	-0.033	0.180		-0.4	0.074	0.066	
<u>Age (1)</u>							
Less than 65	-0.149	0.131		-2.1	-0.136	0.103	
75-84	0.080	0.131		1.1	0.097	0.084	
85+	0.122	0.187		1.5	0.070	0.111	
Income > 100% FPL	0.023	0.082		0.3	0.076	0.073	
Less than high school education	-0.096	0.090		-1.3	-0.228	0.065	€€€
Resident of MSA	0.135	0.129		1.9	0.270	0.072	€€€
<u>Census region (2)</u>							
Midwest	0.036	0.148		0.5	-0.256	0.102	€€
South	0.011	0.130		0.1	-0.249	0.084	€€€
West	-0.293	0.123	€€	-4.5	0.052	0.099	
Has living children	0.080	0.097		1.1	0.079	0.096	
<u>Marital status (3)</u>							
Widowed	0.151	0.185		2.0	0.139	0.160	
Divorced/separated	-0.033	0.180		-0.4	0.186	0.169	
Never married	-0.034	0.203		-0.5	-0.069	0.161	
<u>Living arrangement (4)</u>							
Lives with spouse	0.018	0.184		0.2	0.146	0.168	
Lives with children	-0.064	0.154		-0.9	-0.069	0.080	
Other	0.114	0.113		1.5	-0.063	0.090	
<u>Self-reported health status (5)</u>							
Excellent/very good	-0.310	0.113	€€€	-4.7	-0.308	0.076	€€€
Fair/poor	0.167	0.094	€	2.2	0.220	0.070	€€€
<u>ADLs/IADLs (6)</u>							
IADLs only	0.142	0.094		1.8	0.161	0.073	€€
1-2 ADLs	0.047	0.103		0.6	0.296	0.083	€€€
3+ ADLs	0.140	0.143		1.8	0.436	0.104	€€€
Number of chronic conditions	0.159	0.033	€€€	2.2	0.126	0.014	€€€
Originally entitled due to disability (65+ only)	-0.067	0.155		-0.9	-0.020	0.115	
Died	0.692	0.282	€€	5.8	1.028	0.128	€€€
Has private insurance	0.270	0.140	€	3.2	0.384	0.098	€€€
N	3,200				2,809		

NOTES:

- (1) Omitted group is respondents aged 65-74.
- (2) Omitted group is respondents living in the East.
- (3) Omitted group is married respondents.
- (4) Omitted group is respondents living alone.
- (5) Omitted group is respondents reporting good health.
- (6) Omitted group is respondents with no ADLs or IADLs.

€€€ Significant at the .01 level.

€€ Significant at the .05 level.

€ Significant at the .10 level.

PROGRAM: ynxstest06x2, ynstest04b.

Table L-17. Utilization of Part B Services: QMB Enrollees and Eligible Nonenrollees

	Probability of Use				Logged Expenditures (users only)		
	Coefficient	Std. Err.	Signif	% difference in	Coefficient	Std. Err.	Signif
				probability			
Enrolled	0.588	0.166	***	6.8	0.167	0.101	*
Female	0.266	0.159	*	3.4	0.054	0.114	
White	-0.011	0.165		-0.1	0.018	0.118	
<u>Age (1)</u>							
Less than 65	-0.028	0.203		-0.3	-0.342	0.167	**
75-84	0.299	0.194		3.3	0.095	0.114	
85+	0.216	0.199		2.3	0.279	0.139	**
Income > 100% FPL	0.005	0.195		0.1	0.438	0.143	***
Less than high school education	-0.504	0.143	***	-5.4	-0.021	0.126	
Resident of MSA	-0.011	0.139		-0.1	0.420	0.101	***
<u>Census region (2)</u>							
Midwest	-0.273	0.175		-3.9	-0.215	0.215	
South	-0.169	0.160		-2.0	-0.306	0.145	**
West	-0.461	0.258	*	-7.2	-0.148	0.181	
Has living children	-0.051	0.185		-0.6	0.131	0.181	
<u>Marital status (3)</u>							
Widowed	-0.074	0.329		-0.9	0.203	0.293	
Divorced/separated	-0.154	0.420		-2.0	0.340	0.248	
Never married	-0.683	0.425		-11.6	0.369	0.340	
<u>Living arrangement (4)</u>							
Lives with spouse	-0.433	0.381		-6.4	0.212	0.227	
Lives with children	-0.235	0.169		-3.1	0.038	0.120	
Other	0.048	0.167		0.6	0.129	0.151	
<u>Self-reported health status (5)</u>							
Excellent/very good	-0.402	0.151	***	-5.6	-0.126	0.132	
Fair/poor	-0.108	0.130		-1.3	0.396	0.107	***
<u>ADLs/IADLs (6)</u>							
IADLs only	-0.094	0.166		-1.2	0.064	0.103	
1-2 ADLs	0.018	0.186		0.2	0.047	0.126	
3+ ADLs	-0.107	0.223		-1.3	0.238	0.145	*
Number of chronic conditions	0.186	0.036	***	2.2	0.167	0.022	***
Originally entitled due to disability (65+ only)	-0.083	0.224		-1.0	0.067	0.159	
Died	-0.265	0.256		-3.8	0.790	0.181	***
Has private insurance	0.069	0.165		0.8	0.091	0.111	
N	1,120				991		

NOTES:

- (1) Omitted group is respondents aged 65-74.
- (2) Omitted group is respondents living in the East.
- (3) Omitted group is married respondents.
- (4) Omitted group is respondents living alone.
- (5) Omitted group is respondents reporting good health.
- (6) Omitted group is respondents with no ADLs or IADLs.

*** Significant at the .01 level.

** Significant at the .05 level.

* Significant at the .10 level.

PROGRAM: ynxstest06x2, ynstest04b.

Table L-18. Utilization of Part B Services: QMB-Plus Enrollees and Eligible Nonenrollees

	Probability of Use				Logged Expenditures (users only)		
	Coefficient	Std. Err.	Signif	% difference in	Coefficient	Std. Err.	Signif
				probability			
Enrolled	0.729	0.219	€€€	6.9	0.173	0.162	
Female	0.350	0.258		3.3	-0.157	0.148	
White	0.027	0.211		0.2	0.018	0.131	
<u>Age (1)</u>							
Less than 65	-0.706	0.348	€€	-8.2	-0.424	0.171	€€
75-84	-0.185	0.332		-1.7	0.121	0.194	
85+	0.065	0.378		0.5	0.233	0.279	
Income > 100% FPL	0.138	0.383		1.1	0.126	0.135	
Less than high school education	-0.062	0.207		-0.5	-0.068	0.120	
Resident of MSA	0.140	0.142		1.3	0.187	0.143	
<u>Census region (2)</u>							
Midwest	-0.754	0.291	€€	-10.6	0.780	0.286	€€€
South	-0.398	0.201	€	-3.3	0.170	0.159	
Has living children	-0.560	0.277	€€	-3.7	-0.100	0.197	
<u>Marital status (3)</u>							
Widowed	0.828	0.356	€€	7.5	-0.141	0.613	
Divorced/separated	1.139	0.473	€€	5.1	-0.041	0.594	
Never married	0.890	0.429	€€	4.8	-0.092	0.622	
<u>Living arrangement (4)</u>							
Lives with spouse	1.524	0.498	€€€	6.8	-0.048	0.600	
Lives with children	0.103	0.282		0.8	0.052	0.183	
Other	0.035	0.337		0.3	0.158	0.242	
<u>Self-reported health status (5)</u>							
Excellent/very good	-0.428	0.214	€€	-4.4	-0.401	0.188	€€
Fair/poor	0.320	0.205		2.6	-0.326	0.150	€€
<u>ADLs/IADLs (6)</u>							
IADLs only	0.198	0.200		1.6	0.266	0.183	
1-2 ADLs	-0.040	0.250		-0.3	0.280	0.157	€
3+ ADLs	-0.266	0.414		-2.7	0.449	0.241	€
Number of chronic conditions	0.120	0.055	€€	1.0	0.215	0.036	€€€
Originally entitled due to disability (65+ only)	-0.458	0.295		-5.4	0.080	0.194	
Died	-0.307	0.408		-3.3	0.438	0.350	
Has private insurance	0.300	0.270		2.3	0.029	0.157	
N	488				446		

NOTES:

- (1) Omitted group is respondents aged 65-74.
- (2) Omitted group is respondents living in the East. There were no sample members living in the West.
- (3) Omitted group is married respondents.
- (4) Omitted group is respondents living alone.
- (5) Omitted group is respondents reporting good health.
- (6) Omitted group is respondents with no ADLs or IADLs.

€€€ Significant at the .01 level.

€€ Significant at the .05 level.

€ Significant at the .10 level.

PROGRAM: ynxstest06x2, ynstest04b.

Table L-19. Utilization of Part B Services: SLMB Enrollees and Eligible Nonenrollees

	Probability of Use				Logged Expenditures (users only)		
	Coefficient	Std. Err.	Signif	% difference in	Coefficient	Std. Err.	Signif
				probability			
Enrolled	0.737	0.207	€€€	6.5	0.437	0.160	
Female	0.673	0.170	€€€	10.0	-0.061	0.181	
White	-0.468	0.168	€€€	-4.9	0.004	0.135	
<u>Age (1)</u>							
Less than 65	0.150	0.246		1.8	-0.235	0.221	
75-84	0.250	0.167		3.0	-0.205	0.153	
85+	0.603	0.253	€€	5.7	-0.286	0.154	€
Income > 100% FPL	0.816	0.314	€€€	17.1	0.600	0.343	€
Less than high school education	0.101	0.144		1.3	0.010	0.135	
Resident of MSA	-0.305	0.176	€	-3.6	0.209	0.120	€
<u>Census region (2)</u>							
Midwest	0.083	0.230		1.0	-0.331	0.242	
South	-0.120	0.210		-1.5	-0.267	0.226	
West	-0.211	0.274		-3.0	0.166	0.259	
Has living children	0.131	0.237		1.8	-0.079	0.199	
<u>Marital status (3)</u>							
Widowed	-0.431	0.386		-5.4	-0.379	0.309	
Divorced/separated	-0.690	0.425		-12.5	-0.500	0.326	
Never married	-0.169	0.482		-2.4	-0.637	0.422	
<u>Living arrangement (4)</u>							
Lives with spouse	0.020	0.400		0.3	-0.689	0.290	€€
Lives with children	0.033	0.181		0.4	-0.337	0.146	€€
Other	0.191	0.216		2.2	-0.225	0.196	
<u>Self-reported health status (5)</u>							
Excellent/very good	-0.500	0.167	€€€	-7.5	-0.329	0.149	€€
Fair/poor	0.180	0.212		2.2	0.162	0.107	
<u>ADLs/IADLs (6)</u>							
IADLs only	0.221	0.173		2.6	-0.060	0.180	
1-2 ADLs	0.046	0.177		0.6	0.061	0.174	
3+ ADLs	0.207	0.201		2.4	-0.010	0.212	
Number of chronic conditions	0.150	0.053	€€€	1.9	0.164	0.022	€€€
Originally entitled due to disability (65+ only)	-0.007	0.274		-0.1	0.048	0.188	
Died	0.515	0.356		4.7	0.794	0.199	€€€
Has private insurance	0.911	0.170	€€€	12.1	0.240	0.104	€€
N	881				759		

NOTES:

- (1) Omitted group is respondents aged 65-74.
- (2) Omitted group is respondents living in the East.
- (3) Omitted group is married respondents.
- (4) Omitted group is respondents living alone.
- (5) Omitted group is respondents reporting good health.
- (6) Omitted group is respondents with no ADLs or IADLs.

€€€ Significant at the .01 level.

€€ Significant at the .05 level.

€ Significant at the .10 level.

PROGRAM: ynxstest06x2, ynxstest04b.

Table L-20. Utilization of Office Visits: SSI Enrollees and Eligible Nonenrollees

	Probability of Use				Logged Expenditures (users only)		
	Coefficient	Std. Err.	Signif	% difference in	Coefficient	Std. Err.	Signif
				probability			
Enrolled	0.392	0.079	***	11.8	0.182	0.068	***
Female	0.386	0.062	***	11.3	0.153	0.053	***
White	0.228	0.097	**	6.5	-0.048	0.057	
<u>Age (1)</u>							
Less than 65	-0.118	0.109		-3.4	-0.231	0.080	***
75-84	0.057	0.123		1.6	-0.005	0.067	
85+	0.029	0.113		0.8	-0.099	0.081	
Income > 100% FPL	0.001	0.069		0.0	0.087	0.051	*
Less than high school education	-0.069	0.068		-1.9	-0.055	0.058	
Resident of MSA	0.316	0.120	***	9.3	0.119	0.075	
<u>Census region (2)</u>							
Midwest	0.227	0.139		5.9	-0.375	0.086	***
South	0.091	0.105		2.6	-0.252	0.074	***
West	-0.003	0.094		-0.1	0.136	0.094	
Has living children	0.054	0.093		1.5	-0.012	0.086	
<u>Marital status (3)</u>							
Widowed	-0.068	0.177		-1.9	0.016	0.110	
Divorced/separated	-0.238	0.181		-7.1	0.132	0.114	
Never married	-0.310	0.175	*	-9.4	0.013	0.130	
<u>Living arrangement (4)</u>							
Lives with spouse	0.055	0.169		1.5	0.048	0.101	
Lives with children	0.042	0.096		1.2	-0.070	0.056	
Other	0.085	0.091		2.3	-0.075	0.062	
<u>Self-reported health status (5)</u>							
Excellent/very good	-0.229	0.091	**	-6.7	-0.192	0.052	***
Fair/poor	0.075	0.087		2.1	0.077	0.054	
<u>ADLs/IADLs (6)</u>							
IADLs only	0.119	0.080		3.3	0.095	0.059	
1-2 ADLs	0.237	0.080	***	6.3	0.093	0.073	
3+ ADLs	-0.061	0.106		-1.8	0.008	0.075	
Number of chronic conditions	0.137	0.022	***	3.8	0.064	0.010	***
Originally entitled due to disability (65+ only)	0.063	0.126		1.7	-0.154	0.074	**
Died	-0.412	0.147	***	-13.3	-0.165	0.111	
Has private insurance	0.192	0.128		5.1	0.211	0.072	***
N	3,200				2,412		

NOTES:

- (1) Omitted group is respondents aged 65-74.
- (2) Omitted group is respondents living in the East.
- (3) Omitted group is married respondents.
- (4) Omitted group is respondents living alone.
- (5) Omitted group is respondents reporting good health.
- (6) Omitted group is respondents with no ADLs or IADLs.

*** Significant at the .01 level.

** Significant at the .05 level.

* Significant at the .10 level.

PROGRAM: ynxstest06x2, ynxstest04b.

Table L-21. Utilization of Office Visits: QMB Enrollees and Eligible Nonenrollees

	Probability of Use				Logged Expenditures (users only)		
	Coefficient	Std. Err.	Signif	% difference in	Coefficient	Std. Err.	Signif
				probability			
Enrolled	0.477	0.153	€€€	11.8	0.233	0.086	€€€
Female	0.380	0.133	€€€	10.3	0.134	0.080	€
White	0.094	0.121		2.4	-0.052	0.078	
<u>Age (1)</u>							
Less than 65	-0.143	0.155		-3.8	-0.187	0.103	€
75-84	0.232	0.114	€€	5.7	-0.059	0.090	
85+	0.118	0.196		2.9	0.029	0.103	
Income > 100% FPL	0.100	0.157		2.5	0.076	0.090	
Less than high school education	-0.289	0.112	€€	-7.1	-0.025	0.086	
Resident of MSA	0.194	0.121		5.0	0.262	0.058	€€€
<u>Census region (2)</u>							
Midwest	-0.039	0.245		-1.0	-0.603	0.144	€€€
South	0.097	0.179		2.5	-0.529	0.108	€€€
West	0.014	0.240		0.3	-0.185	0.145	
Has living children	0.081	0.138		2.1	0.042	0.139	
<u>Marital status (3)</u>							
Widowed	0.011	0.265		0.3	0.054	0.179	
Divorced/separated	-0.212	0.354		-5.8	-0.029	0.178	
Never married	-0.162	0.338		-4.3	0.046	0.245	
<u>Living arrangement (4)</u>							
Lives with spouse	-0.222	0.282		-6.0	0.208	0.202	
Lives with children	-0.123	0.086		-3.2	0.037	0.072	
Other	-0.117	0.159		-3.1	0.065	0.101	
<u>Self-reported health status (5)</u>							
Excellent/very good	-0.200	0.146		-5.3	-0.062	0.078	
Fair/poor	-0.043	0.106		-1.1	0.231	0.064	€€€
<u>ADLs/IADLs (6)</u>							
IADLs only	-0.082	0.154		-2.1	-0.062	0.087	
1-2 ADLs	-0.070	0.136		-1.8	-0.185	0.084	€€
3+ ADLs	-0.132	0.184		-3.5	-0.260	0.096	€€€
Number of chronic conditions	0.166	0.032	€€€	4.3	0.124	0.017	€€€
Originally entitled due to disability (65+ only)	-0.020	0.182		-0.5	-0.003	0.092	
Died	-0.668	0.193	€€€	-21.4	-0.239	0.174	
Has private insurance	0.009	0.114		0.2	0.193	0.074	€€€
N	1,120				875		

NOTES:

- (1) Omitted group is respondents aged 65-74.
- (2) Omitted group is respondents living in the East.
- (3) Omitted group is married respondents.
- (4) Omitted group is respondents living alone.
- (5) Omitted group is respondents reporting good health.
- (6) Omitted group is respondents with no ADLs or IADLs.

€€€ Significant at the .01 level.

€€ Significant at the .05 level.

€ Significant at the .10 level.

PROGRAM: ynxstest06x2, ynstest04b.

Table L-22. Utilization of Office Visits: QMB-Plus Enrollees and Eligible Nonenrollees

	Probability of Use				Logged Expenditures (users only)		
	Coefficient	Std. Err.	Signif	% difference in	Coefficient	Std. Err.	Signif
				probability			
Enrolled	0.638	0.190	***	15.7	0.022	0.098	
Female	0.243	0.175		6.0	-0.157	0.140	
White	0.311	0.160	*	8.0	-0.064	0.094	
<u>Age (1)</u>							
Less than 65	-0.272	0.281		-6.9	-0.273	0.152	*
75-84	0.040	0.239		0.9	0.049	0.159	
85+	-0.611	0.298	**	-17.8	0.200	0.150	
Income > 100% FPL	0.025	0.244		0.6	0.253	0.142	*
Less than high school education	-0.052	0.148		-1.2	-0.090	0.099	
Resident of MSA	0.549	0.119	***	14.7	0.287	0.096	***
<u>Census region (2)</u>							
Midwest	-0.096	0.217		-2.4	0.480	0.218	**
South	0.114	0.133		2.8	0.230	0.164	
Has living children	-0.272	0.243		-6.0	-0.037	0.115	
<u>Marital status (3)</u>							
Widowed	0.739	0.398	*	17.7	-0.351	0.308	
Divorced/separated	0.212	0.447		4.6	-0.262	0.308	
Never married	0.297	0.354		6.4	-0.280	0.289	
<u>Living arrangement (4)</u>							
Lives with spouse	0.871	0.446	*	15.4	-0.262	0.285	
Lives with children	-0.055	0.192		-1.3	-0.018	0.115	
Other	0.030	0.241		0.7	0.021	0.138	
<u>Self-reported health status (5)</u>							
Excellent/very good	-0.377	0.169	**	-9.8	-0.101	0.126	
Fair/poor	0.136	0.162		3.2	-0.042	0.127	
<u>ADLs/IADLs (6)</u>							
IADLs only	0.173	0.275		4.0	0.125	0.100	
1-2 ADLs	-0.069	0.215		-1.7	0.167	0.120	
3+ ADLs	-0.332	0.353		-8.9	0.009	0.197	
Number of chronic conditions	0.138	0.044	***	3.3	0.094	0.024	***
Originally entitled due to disability (65+ only)	-0.125	0.269		-3.1	-0.047	0.192	
Died	-0.457	0.343		-13.1	-0.414	0.163	**
Has private insurance	0.441	0.221	**	9.6	0.155	0.127	
N	488				377		

NOTES:

- (1) Omitted group is respondents aged 65-74.
- (2) Omitted group is respondents living in the East. There were no sample members living in the West.
- (3) Omitted group is married respondents.
- (4) Omitted group is respondents living alone.
- (5) Omitted group is respondents reporting good health.
- (6) Omitted group is respondents with no ADLs or IADLs.

*** Significant at the .01 level.

** Significant at the .05 level.

* Significant at the .10 level.

PROGRAM: ynxstest06x2, ynstest04b.

Table L-23. Utilization of Office Visits: SLMB Enrollees and Eligible Nonenrollees

	Probability of Use				Logged Expenditures (users only)		
	Coefficient	Std. Err.	Signif	% difference in	Coefficient	Std. Err.	Signif
				probability			
Enrolled	0.636	0.192	€€€	15.9	0.200	0.101	
Female	0.534	0.100	€€€	16.9	0.219	0.103	€€
White	-0.068	0.138		-2.0	0.083	0.082	
<u>Age (1)</u>							
Less than 65	-0.186	0.199		-5.9	0.126	0.154	
75-84	0.102	0.134		3.0	-0.143	0.102	
85+	0.035	0.169		1.0	-0.328	0.104	€€€
Income > 100% FPL	0.757	0.200	€€€	27.3	0.176	0.173	
Less than high school education	-0.018	0.136		-0.5	0.139	0.087	
Resident of MSA	0.044	0.170		1.3	0.289	0.101	€€€
<u>Census region (2)</u>							
Midwest	0.115	0.264		3.3	-0.289	0.177	
South	0.057	0.144		1.7	-0.155	0.176	
West	0.021	0.195		0.6	0.147	0.217	
Has living children	-0.099	0.196		-2.9	0.258	0.133	€
<u>Marital status (3)</u>							
Widowed	-0.251	0.257		-7.5	-0.302	0.203	
Divorced/separated	-0.488	0.303		-16.4	-0.487	0.248	€
Never married	-0.519	0.338		-17.7	-0.503	0.264	€
<u>Living arrangement (4)</u>							
Lives with spouse	-0.279	0.276		-8.8	-0.315	0.208	
Lives with children	-0.102	0.150		-3.1	-0.170	0.099	€
Other	-0.077	0.149		-2.4	-0.115	0.116	
<u>Self-reported health status (5)</u>							
Excellent/very good	-0.259	0.143	€	-8.1	-0.219	0.106	€€
Fair/poor	0.085	0.193		2.6	-0.045	0.075	
<u>ADLs/IADLs (6)</u>							
IADLs only	0.271	0.142	€	7.7	-0.137	0.105	
1-2 ADLs	0.186	0.175		5.4	0.009	0.097	
3+ ADLs	0.089	0.163		2.6	-0.044	0.122	
Number of chronic conditions	0.144	0.032	€€€	4.3	0.073	0.018	€€€
Originally entitled due to disability (65+ only)	0.023	0.187		0.7	0.117	0.096	
Died	-0.328	0.221		-10.8	-0.283	0.169	€
Has private insurance	0.584	0.118	€€€	17.5	0.094	0.081	
N	881				647		

NOTES:

- (1) Omitted group is respondents aged 65-74.
- (2) Omitted group is respondents living in the East.
- (3) Omitted group is married respondents.
- (4) Omitted group is respondents living alone.
- (5) Omitted group is respondents reporting good health.
- (6) Omitted group is respondents with no ADLs or IADLs.

€€€ Significant at the .01 level.

€€ Significant at the .05 level.

€ Significant at the .10 level.

PROGRAM: ynxstest06x2, ynstest04b.

Table L-24. Out-of-Pocket (OOP) Expenditures for Medical Provider Services: Medicare Savings Plan Enrollees

Type of enrollee (1)	Probability of OOP				Logged OOP Expenditures (users only)		
	Coefficient	Std. Err.	Signif	% difference	Coefficient	Std. Err.	Signif
				in probability			
Standard benefit QMB	0.525	0.111	€€€	19.7	0.756	0.148	€€€
QMB-plus	0.249	0.097	€€€	9.6	0.290	0.168	€
SLMB	1.175	0.143	€€€	36.3	1.714	0.176	
Female	0.209	0.058	€€€	8.3	0.301	0.130	€€
White	0.174	0.064	€€€	6.9	0.053	0.106	
<u>Age (2)</u>							
Less than 65	0.133	0.080	€	5.2	0.011	0.143	
75-84	0.018	0.079		0.7	0.147	0.146	
85+	-0.122	0.099		-4.8	0.120	0.167	
Income > 100% FPL	0.007	0.065		0.3	0.001	0.122	
Less than high school education	-0.048	0.067		-1.9	-0.170	0.112	
Resident of MSA	0.115	0.099		4.5	0.243	0.154	
Resident of a QMB-plus state	0.191	0.112	€	7.5	0.641	0.187	€€€
<u>Census region (3)</u>							
Midwest	0.069	0.195		2.7	-0.576	0.224	€€
South	-0.233	0.089	€€€	-9.2	-0.084	0.192	
West	-0.007	0.104		-0.3	0.305	0.199	
Has living children	0.172	0.081	€€	6.8	0.025	0.150	
<u>Marital status (4)</u>							
Widowed	0.047	0.125		1.9	0.071	0.309	
Divorced/separated	-0.024	0.156		-1.0	0.146	0.335	
Never married	-0.197	0.141		-7.8	0.384	0.389	
<u>Living arrangement (5)</u>							
Lives with spouse	-0.030	0.154		-1.2	0.117	0.298	
Lives with children	-0.143	0.074	€	-5.7	-0.091	0.123	
Other	-0.002	0.071		-0.1	-0.038	0.144	
<u>Self-reported health status (6)</u>							
Excellent/very good	-0.067	0.073		-2.7	-0.199	0.122	
Fair/poor	0.059	0.068		2.3	0.075	0.115	
<u>ADLs/IADLs (7)</u>							
IADLs only	0.125	0.065	€	4.9	0.319	0.135	€€
1-2 ADLs	0.138	0.082	€	5.4	0.251	0.151	€
3+ ADLs	0.233	0.076	€€€	9.1	0.817	0.181	€€€
Number of chronic conditions	0.040	0.016	€€	1.6	0.004	0.024	
Originally entitled due to disability (65+ only)	0.126	0.087		4.9	-0.283	0.163	€
Died	0.242	0.201		9.3	0.246	0.329	
Has private insurance	0.407	0.123	€€€	15.4	-0.096	0.164	
N	3,397				1,813		

NOTES:

- (1) Omitted group is SSI enrollees.
- (2) Omitted group is respondents aged 65-74.
- (3) Omitted group is respondents living in the East.
- (4) Omitted group is married respondents.
- (5) Omitted group is respondents living alone.
- (6) Omitted group is respondents reporting good health.
- (7) Omitted group is respondents with no ADLs or IADLs.

€€€Significant at the .01 level.

€€Significant at the .05 level.

€Significant at the .10 level.

SOURCE: RTI analysis of MCBS Cost and Use Files (1995, 1997, and 1998) and corresponding Income and Asset supplements.

Program: ywstest12x, bywstest12x

Table L-25. Out-of-Pocket (OOP) Expenditures for Outpatient Hospital Services: Medicare Savings Plan Enrollees

	Probability of OOP			Logged OOP Expenditures (users only)		
	Coefficient	Std. Err.	Signif % difference in probability	Coefficient	Std. Err.	Signif
<u>Type of enrollee (1)</u>						
Standard benefit QMB	0.650	0.124	€€€	0.976	0.300	€€€
QMB-plus	0.139	0.126		0.298	0.292	
SLMB	1.558	0.154	€€€	1.209	0.319	€€€
Female	0.095	0.088		0.063	0.210	
White	-0.033	0.067		-0.161	0.183	
<u>Age (2)</u>						
Less than 65	0.135	0.096		0.142	0.340	
75-84	0.022	0.099		0.015	0.264	
85+	-0.110	0.129		0.099	0.350	
Income > 100% FPL	-0.005	0.074		0.594	0.283	€€
Less than high school education	-0.067	0.084		0.104	0.225	
Resident of MSA	0.067	0.088		0.513	0.235	€€
Resident of a QMB-plus state	0.204	0.114	€	0.471	0.331	
<u>Census region (3)</u>						
Midwest	-0.168	0.100	€	-0.688	0.528	
South	-0.165	0.096	€	0.064	0.333	
West	-0.147	0.113		-0.021	0.412	
Has living children	0.111	0.102		0.154	0.270	
<u>Marital status (4)</u>						
Widowed	-0.160	0.209		0.795	0.550	
Divorced/separated	-0.061	0.227		0.667	0.608	
Never married	-0.096	0.233		0.734	0.557	
<u>Living arrangement (5)</u>						
Lives with spouse	-0.147	0.211		0.323	0.456	
Lives with children	-0.114	0.093		-0.693	0.285	€€
Other	-0.090	0.101		0.085	0.290	
<u>Self-reported health status (6)</u>						
Excellent/very good	-0.039	0.094		0.083	0.228	
Fair/poor	0.145	0.082	€	0.433	0.228	€
<u>ADLs/IADLs (7)</u>						
IADLs only	0.169	0.092	€	0.672	0.266	€€
1-2 ADLs	0.036	0.106		-0.152	0.316	
3+ ADLs	0.141	0.114		0.248	0.270	
Number of chronic conditions	0.007	0.016		0.000	0.040	
Originally entitled due to disability (65+ only)	0.022	0.107		-0.178	0.325	
Died	0.228	0.220		0.687	0.410	€
Has private insurance	-0.008	0.132		-0.977	0.371	€€€
N	3,397			509		

NOTES:

- (1) Omitted group is SSI enrollees.
- (2) Omitted group is respondents aged 65-74.
- (3) Omitted group is respondents living in the East.
- (4) Omitted group is married respondents.
- (5) Omitted group is respondents living alone.
- (6) Omitted group is respondents reporting good health.
- (7) Omitted group is respondents with no ADLs or IADLs.

€€€Significant at the .01 level.

€€Significant at the .05 level.

€Significant at the .10 level.

SOURCE: RTI analysis of MCBS Cost and Use Files (1995, 1997, and 1998) and corresponding Income and Asset supplements.

Program: ywstest12x, bywstest12x

Table L-26. Out-of-Pocket (OOP) Expenditures for Prescription Medicine: Medicare Savings Plan Enrollees

	Probability of OOP				Logged OOP Expenditures (users only)		
	Coefficient	Std. Err.	Signif	% difference in probability	Coefficient	Std. Err.	Signif
<u>Type of enrollee (1)</u>							
Standard benefit QMB	0.248	0.147	€	8.0	1.333	0.160	€€€
QMB-plus	0.204	0.137		6.6	0.245	0.130	€
SLMB	0.539	0.176	€€€	15.4	1.300	0.182	€€€
Female	0.112	0.058	€	3.8	0.203	0.097	€€
White	0.064	0.083		2.2	0.291	0.078	€€€
<u>Age (2)</u>							
Less than 65	0.110	0.105		3.7	0.111	0.124	
75-84	-0.140	0.100		-4.8	0.082	0.105	
85+	-0.034	0.111		-1.2	-0.159	0.140	
Income > 100% FPL	-0.044	0.071		-1.5	0.202	0.089	€€
Less than high school education	-0.233	0.083	€€€	-7.7	-0.069	0.095	
Resident of MSA	-0.437	0.163	€€€	-14.2	-0.042	0.088	
Resident of a QMB-plus state	0.249	0.174		8.2	0.421	0.143	€€€
<u>Census region (3)</u>							
Midwest	0.449	0.187	€€	13.4	0.142	0.133	
South	0.145	0.132		4.9	0.375	0.117	€€€
West	-0.529	0.137	€€€	-19.3	0.531	0.173	€€€
Has living children	0.027	0.084		0.9	0.096	0.139	
<u>Marital status (4)</u>							
Widowed	0.022	0.183		0.7	0.066	0.198	
Divorced/separated	-0.261	0.189		-9.2	-0.172	0.196	
Never married	-0.347	0.197	€	-12.3	-0.142	0.209	
<u>Living arrangement (5)</u>							
Lives with spouse	-0.104	0.182		-3.6	-0.146	0.203	
Lives with children	-0.100	0.098		-3.4	-0.090	0.104	
Other	-0.101	0.080		-3.5	-0.066	0.114	
<u>Self-reported health status (6)</u>							
Excellent/very good	-0.203	0.070	€€€	-7.1	-0.224	0.104	€€
Fair/poor	0.014	0.071		0.5	0.091	0.083	
<u>ADLs/IADLs (7)</u>							
IADLs only	0.041	0.066		1.4	-0.003	0.081	
1-2 ADLs	0.135	0.091		4.5	0.050	0.097	
3+ ADLs	0.154	0.111		5.1	-0.017	0.119	
Number of chronic conditions	0.128	0.018	€€€	4.3	0.163	0.015	€€€
Originally entitled due to disability (65+ only)	0.117	0.100		3.9	0.068	0.126	
Died	-0.013	0.195		-0.4	-0.023	0.229	
Has private insurance	0.200	0.149		6.4	0.293	0.151	€
Has other public coverage	0.415	0.116	€€€	12.6	0.359	0.118	€€€
Has insurance that covers prescriptions	0.714	0.169	€€€	19.2	0.402	0.127	€€€
N	3,397				2,320		

NOTES:

- (1) Omitted group is SSI enrollees.
- (2) Omitted group is respondents aged 65-74.
- (3) Omitted group is respondents living in the East.
- (4) Omitted group is married respondents.
- (5) Omitted group is respondents living alone.
- (6) Omitted group is respondents reporting good health.
- (7) Omitted group is respondents with no ADLs or IADLs.

€€€Significant at the .01 level.
 €€Significant at the .05 level.
 €Significant at the .10 level.

SOURCE: RTI analysis of MCBS Cost and Use Files (1995, 1997, and 1998) and corresponding Income and Asset supplements.

Program: ywstest12x, bywstest12x

Table L-27. Out-of-Pocket (OOP) Expenditures for All Medical Care Services: Medicare Savings Plan Enrollees

	Probability of OOP				Logged OOP Expenditures (users only)		
	Coefficient	Std. Err.	Signif	% difference in probability	Coefficient	Std. Err.	Signif
<u>Type of enrollee (1)</u>							
Standard benefit QMB	0.433	0.182	€€	7.1	1.327	0.174	€€€
QMB-plus	0.304	0.183	€	5.1	0.288	0.134	€€
SLMB	0.611	0.226	€€€	8.5	2.004	0.132	€€€
Female	0.229	0.079	€€€	4.7	0.381	0.079	€€€
White	0.050	0.081		1.0	0.303	0.088	€€€
<u>Age (2)</u>							
Less than 65	0.265	0.113	€€	5.0	0.067	0.120	
75-84	-0.057	0.119		-1.1	0.081	0.100	
85+	-0.074	0.122		-1.5	-0.234	0.142	
Income > 100% FPL	-0.098	0.095		-2.0	0.119	0.093	
Less than high school education	-0.190	0.093	€€	-3.6	-0.124	0.093	
Resident of MSA	-0.095	0.150		-1.8	0.206	0.080	€€
Resident of a QMB-plus state	0.306	0.152	€€	5.6	0.508	0.125	€€€
<u>Census region (3)</u>							
Midwest	0.083	0.218		1.6	-0.331	0.200	€
South	-0.071	0.137		-1.4	-0.161	0.138	
West	-0.262	0.122	€€	-5.7	0.351	0.173	€€
Has living children	0.183	0.096	€	3.8	0.119	0.109	
<u>Marital status (4)</u>							
Widowed	0.108	0.217		2.1	-0.044	0.182	
Divorced/separated	-0.107	0.206		-2.2	-0.156	0.200	
Never married	-0.168	0.218		-3.5	-0.119	0.221	
<u>Living arrangement (5)</u>							
Lives with spouse	0.074	0.224		1.4	-0.046	0.205	
Lives with children	-0.169	0.094	€	-3.5	-0.108	0.098	
Other	-0.072	0.093		-1.4	0.081	0.105	
<u>Self-reported health status (6)</u>							
Excellent/very good	-0.062	0.082		-1.2	-0.205	0.091	€€
Fair/poor	-0.003	0.077		-0.1	0.108	0.083	
<u>ADLs/IADLs (7)</u>							
IADLs only	0.137	0.074	€	2.6	0.200	0.091	€€
1-2 ADLs	0.225	0.096	€€	4.1	0.217	0.087	€€
3+ ADLs	0.292	0.107	€€€	5.1	0.453	0.126	€€€
Number of chronic conditions	0.133	0.022	€€€	2.6	0.085	0.015	€€€
Originally entitled due to disability (65+ only)	0.197	0.118	€	3.5	-0.101	0.142	
Died	0.125	0.274		2.3	0.290	0.206	
Has private insurance	0.884	0.170	€€€	10.8	0.225	0.122	€
N	3,397				2,871		

NOTES:

- (1) Omitted group is SSI enrollees.
(2) Omitted group is respondents aged 65-74.
(3) Omitted group is respondents living in the East.
(4) Omitted group is married respondents.
(5) Omitted group is respondents living alone.
(6) Omitted group is respondents reporting good health.
(7) Omitted group is respondents with no ADLs or IADLs.

€€€Significant at the .01 level.

€€Significant at the .05 level.

€Significant at the .10 level.

SOURCE: RTI analysis of MCBS Cost and Use Files (1995, 1997, and 1998) and corresponding Income and Asset supplements.

Program: ywstest12x, bywstest12x

Table L-28. Out-of-Pocket (OOP) Expenditures for Medical Care plus All Premiums: Medicare Savings Plan Enrollees

	Probability of OOP			Logged OOP Expenditures (users only)			
	Coefficient	Std. Err.	Signif	% difference			
				Coefficient	Std. Err.	Signif	
<u>Type of enrollee (1)</u>							
Standard benefit QMB	0.500	0.172	€€€	8.0	1.440	0.163	€€€
QMB-plus	0.305	0.182	€	5.2	0.376	0.140	€€€
SLMB	0.680	0.232	€€€	9.2	2.238	0.128	€€€
Female	0.227	0.077	€€€	4.7	0.407	0.074	€€€
White	0.087	0.081		1.8	0.366	0.086	€€€
<u>Age (2)</u>							
Less than 65	0.267	0.116	€€	5.1	0.033	0.125	
75-84	-0.019	0.116		-0.4	0.158	0.100	
85+	-0.058	0.120		-1.2	-0.050	0.164	
Income > 100% FPL	-0.098	0.092		-2.0	0.146	0.094	
Less than high school education	-0.189	0.093	€€	-3.6	-0.127	0.090	
Resident of MSA	-0.121	0.152		-2.4	0.183	0.078	€€
Resident of a QMB-plus state	0.305	0.153	€€	5.6	0.476	0.123	€€€
<u>Census region (3)</u>							
Midwest	0.140	0.191		2.6	-0.254	0.201	
South	-0.082	0.140		-1.6	-0.184	0.134	
West	-0.226	0.125	€	-4.9	0.329	0.168	€
Has living children	0.141	0.095		2.9	0.096	0.109	
<u>Marital status (4)</u>							
Widowed	0.108	0.216		2.1	-0.136	0.182	
Divorced/separated	-0.104	0.201		-2.2	-0.205	0.185	
Never married	-0.198	0.224		-4.2	-0.161	0.205	
<u>Living arrangement (5)</u>							
Lives with spouse	0.033	0.221		0.6	-0.205	0.185	
Lives with children	-0.172	0.100	€	-3.6	-0.161	0.205	
Other	-0.074	0.098		-1.5	-0.157	0.197	
<u>Self-reported health status (6)</u>							
Excellent/very good	-0.031	0.081		-0.6	-0.145	0.089	
Fair/poor	0.009	0.078		0.2	0.124	0.081	
<u>ADLs/IADLs (7)</u>							
IADLs only	0.159	0.076	€€	3.0	0.209	0.088	€€
1-2 ADLs	0.232	0.104	€€	4.3	0.230	0.084	€€€
3+ ADLs	0.284	0.110	€€€	5.1	0.431	0.126	€€€
Number of chronic conditions	0.126	0.021	€€€	2.5	0.070	0.016	€€€
Originally entitled due to disability (65+ only)	0.219	0.123	€	3.9	-0.103	0.143	
Died	0.114	0.271		2.1	0.222	0.206	
N	3,397				2,886		

NOTES:

- (1) Omitted group is SSI enrollees.
- (2) Omitted group is respondents aged 65-74.
- (3) Omitted group is respondents living in the East.
- (4) Omitted group is married respondents.
- (5) Omitted group is respondents living alone.
- (6) Omitted group is respondents reporting good health.
- (7) Omitted group is respondents with no ADLs or IADLs.

€€€Significant at the .01 level.

€€Significant at the .05 level.

€Significant at the .10 level.

SOURCE: RTI analysis of MCBS Cost and Use Files (1995, 1997, and 1998) and corresponding Income and Asset supplements

Program: ywstest12x, bywstest12x

Table L-29. Out-of-Pocket (OOP) Expenditures for Medical Provider Services: SSI Enrollees and Eligible Nonenrollees

	Probability of OOP				Logged OOP Expenditures (users only)		
	Coefficient	Std. Err.	Signif	% difference in probability	Coefficient	Std. Err.	Signif
Enrolled	-0.566	0.083	***	-21.2	-0.849	0.130	***
Female	0.172	0.065	***	6.7	0.125	0.134	
White	0.241	0.076	***	9.4	0.169	0.115	
<u>Age (1)</u>							
Less than 65	0.181	0.091	**	7.0	0.081	0.151	
75-84	0.071	0.079		2.8	0.219	0.131	*
85+	-0.042	0.105		-1.6	0.101	0.141	
Income > 100% FPL	-0.022	0.068		-0.9	0.190	0.102	*
Less than high school education	0.003	0.057		0.1	-0.257	0.101	**
Resident of MSA	0.135	0.098		5.3	0.386	0.172	**
<u>Census region (2)</u>							
Midwest	0.204	0.201		7.8	-0.707	0.233	***
South	-0.173	0.099	*	-6.8	-0.105	0.207	
West	-0.147	0.103		-5.8	-0.120	0.168	
Has living children	0.279	0.085	***	11.0	0.210	0.175	
<u>Marital status (3)</u>							
Widowed	0.078	0.133		3.0	-0.099	0.249	
Divorced/separated	-0.072	0.154		-2.8	0.018	0.288	
Never married	-0.072	0.144		-2.8	0.124	0.345	
<u>Living arrangement (4)</u>							
Lives with spouse	-0.035	0.147		-1.4	-0.086	0.263	
Lives with children	-0.205	0.080	**	-8.1	-0.181	0.140	
Other	-0.052	0.081		-2.0	-0.278	0.131	**
<u>Self-reported health status (5)</u>							
Excellent/very good	-0.089	0.081		-3.5	-0.011	0.111	
Fair/poor	0.071	0.063		2.8	0.129	0.126	
<u>ADLs/IADLs (6)</u>							
IADLs only	0.106	0.076		4.1	0.379	0.135	***
1-2 ADLs	0.140	0.079	*	5.4	0.384	0.154	**
3+ ADLs	0.236	0.078	***	9.0	1.032	0.179	***
Number of chronic conditions	0.042	0.016	***	1.7	-0.015	0.024	
Originally entitled due to disability (65+ only)	0.028	0.104		1.1	-0.325	0.176	*
Died	0.403	0.193	**	14.8	0.268	0.225	
Has private insurance	0.602	0.108	***	21.9	0.082	0.133	
N	3,200				1,737		

NOTES:

(1) Omitted group is respondents aged 65-74.

(2) Omitted group is respondents living in the East.

(3) Omitted group is married respondents.

(4) Omitted group is respondents living alone.

(5) Omitted group is respondents reporting good health.

(6) Omitted group is respondents with no ADLs or IADLs.

***Significant at the .01 level.

**Significant at the .05 level.

*Significant at the .10 level.

SOURCE: RTI analysis of MCBS Cost and Use Files (1995, 1997, and 1998) and corresponding Income and Asset supplements.

Program: ywstest12x, bywstest12x

Table L-30. Out-of-Pocket (OOP) Expenditures for Medical Provider Services: QMB Enrollees and Eligible Nonenrollees

	Probability of OOP			Logged OOP Expenditures (users only)		
	Coefficient	Std. Err.	Signif in probability	Coefficient	Std. Err.	Signif
Enrolled	-0.287	0.127	€€	-0.579	0.176	€€€
Female	0.231	0.113	€€	0.167	0.138	
White	-0.026	0.097		-0.080	0.155	
<u>Age (1)</u>						
Less than 65	0.296	0.178	€	-0.055	0.198	
75-84	0.135	0.190		-0.046	0.161	
85+	0.178	0.163		-0.127	0.187	
Income > 100% FPL	-0.002	0.165		-0.101	0.202	
Less than high school education	-0.313	0.107	€€€	-0.273	0.106	€€
Resident of MSA	-0.085	0.119		0.136	0.128	
<u>Census region (2)</u>						
Midwest	-0.043	0.256		-0.151	0.263	
South	0.058	0.140		-0.039	0.203	
West	0.253	0.203		0.031	0.251	
Has living children	-0.066	0.118		-0.002	0.170	
<u>Marital status (3)</u>						
Widowed	-0.118	0.242		-0.323	0.255	
Divorced/separated	-0.193	0.282		-0.339	0.274	
Never married	-0.703	0.319	€€	-0.323	0.395	
<u>Living arrangement (4)</u>						
Lives with spouse	-0.153	0.235		-0.121	0.286	
Lives with children	-0.045	0.144		0.039	0.127	
Other	0.129	0.132		0.151	0.172	
<u>Self-reported health status (5)</u>						
Excellent/very good	-0.161	0.121		-0.398	0.130	€€€
Fair/poor	-0.005	0.116		-0.026	0.131	
<u>ADLs/IADLs (6)</u>						
IADLs only	0.010	0.122		0.299	0.138	€€
1-2 ADLs	0.042	0.131		0.332	0.152	€€
3+ ADLs	-0.045	0.157		0.947	0.196	€€€
Number of chronic conditions	0.082	0.023	€€€	-0.016	0.025	
Originally entitled due to disability (65+ only)	0.342	0.214		-0.364	0.239	
Died	-0.115	0.233		0.195	0.201	
Has private insurance	0.366	0.123	€€€	-0.269	0.143	€
N	1,120			825		

NOTES:

(1) Omitted group is respondents aged 65-74.

(2) Omitted group is respondents living in the East.

(3) Omitted group is married respondents.

(4) Omitted group is respondents living alone.

(5) Omitted group is respondents reporting good health.

(6) Omitted group is respondents with no ADLs or IADLs.

€€€Significant at the .01 level.

€€Significant at the .05 level.

€Significant at the .10 level.

SOURCE: RTI analysis of MCBS Cost and Use Files (1995, 1997, and 1998) and corresponding Income and Asset supplements.

Program: ywstest12x, bywstest12x

Table L-31. Out-of-Pocket (OOP) Expenditures for Medical Provider Services: QMB-Plus Enrollees and Eligible Nonenrollees

	Probability of OOP			Logged OOP Expenditures (users only)		
	Coefficient	Std. Err.	Signif in probability	Coefficient	Std. Err.	Signif
Enrolled	-0.789	0.185	€€€	-0.030	0.212	
Female	0.226	0.135	€	0.030	0.191	
White	0.165	0.130		-0.350	0.180	€
<u>Age (1)</u>						
Less than 65	-0.234	0.186		-0.372	0.329	
75-84	-0.057	0.217		0.008	0.202	
85+	-0.416	0.228	€	0.305	0.296	
Income > 100% FPL	0.043	0.213		-0.427	0.267	
Less than high school education	-0.426	0.217	€	0.109	0.174	
Resident of MSA	0.413	0.125	€€€	-0.063	0.200	
<u>Census region (2)</u>						
Midwest	-0.400	0.239	€	0.569	0.352	
South	0.081	0.192		0.413	0.175	€€
Has living children	-0.272	0.202		-0.235	0.251	
<u>Marital status (3)</u>						
Widowed	0.436	0.452		0.134	0.400	
Divorced/separated	0.393	0.469		0.229	0.391	
Never married	0.373	0.518		0.119	0.464	
<u>Living arrangement (4)</u>						
Lives with spouse	0.937	0.567		0.322	0.389	
Lives with children	0.177	0.266		0.449	0.204	€€
Other	0.284	0.243		0.220	0.282	
<u>Self-reported health status (5)</u>						
Excellent/very good	-0.119	0.194		-0.221	0.212	
Fair/poor	-0.069	0.170		-0.250	0.251	
<u>ADLs/IADLs (6)</u>						
IADLs only	0.160	0.181		0.210	0.258	
1-2 ADLs	0.409	0.193	€€	0.182	0.252	
3+ ADLs	0.082	0.230		0.827	0.274	€€€
Number of chronic conditions	0.119	0.041	€€€	0.055	0.038	
Originally entitled due to disability (65+ only)	0.447	0.275		0.005	0.230	
Died	-0.232	0.330		0.247	0.380	
Has private insurance	0.498	0.237	€€	0.055	0.255	
N	488			363		

NOTES:

- (1) Omitted group is respondents aged 65-74.
- (2) Omitted group is respondents living in the East. There were no sample members living in the West.
- (3) Omitted group is married respondents.
- (4) Omitted group is respondents living alone.
- (5) Omitted group is respondents reporting good health.
- (6) Omitted group is respondents with no ADLs or IADLs.

€€€Significant at the .01 level.

€€Significant at the .05 level.

€Significant at the .10 level.

SOURCE: RTI analysis of MCBS Cost and Use Files (1995, 1997, and 1998) and corresponding Income and Asset supplements.

Program: ywstest12x, bywstest12x

Table L-32. Out-of-Pocket (OOP) Expenditures for Medical Provider Services: SLMB Enrollees and Eligible Nonenrollees

	Probability of OOP			Logged OOP Expenditures (users only)		
	Coefficient	Std. Err.	Signif % difference in probability	Coefficient	Std. Err.	Signif
Enrolled	0.270	0.175	4.4	0.476	0.170	€€€
Female	0.209	0.134	4.0	0.224	0.135	€
White	-0.065	0.151	-1.2	-0.197	0.134	
<u>Age (1)</u>						
Less than 65	0.170	0.229	2.9	0.182	0.168	
75-84	0.149	0.178	2.6	-0.077	0.128	
85+	0.070	0.204	1.2	-0.192	0.169	
Income > 100% FPL	0.247	0.273	5.2	0.417	0.247	€
Less than high school education	-0.235	0.131	€	0.141	0.122	
Resident of MSA	-0.027	0.155	-0.5	0.116	0.122	
<u>Census region (2)</u>						
Midwest	-0.016	0.243	-0.3	-0.249	0.151	
South	0.099	0.173	1.8	-0.130	0.122	
West	-0.102	0.224	-2.0	0.334	0.248	
Has living children	0.339	0.210	7.1	-0.175	0.138	
<u>Marital status (3)</u>						
Widowed	-0.461	0.352	-8.3	0.464	0.239	€
Divorced/separated	-0.585	0.347	€	0.471	0.272	€
Never married	-0.111	0.435	-2.1	0.386	0.271	
<u>Living arrangement (4)</u>						
Lives with spouse	-0.071	0.364	-1.3	0.350	0.197	€
Lives with children	-0.160	0.189	-3.1	-0.051	0.130	
Other	0.013	0.152	0.2	-0.008	0.204	
<u>Self-reported health status (5)</u>						
Excellent/very good	-0.367	0.175	€€	0.020	0.127	
Fair/poor	-0.211	0.174	-3.9	0.212	0.118	€
<u>ADLs/IADLs (6)</u>						
IADLs only	0.320	0.157	€€	-0.063	0.159	
1-2 ADLs	0.692	0.159	€€€	0.204	0.142	
3+ ADLs	0.536	0.212	€€	0.591	0.165	€€€
Number of chronic conditions	0.125	0.038	€€€	0.069	0.021	€€€
Originally entitled due to disability (65+ only)	-0.199	0.206	-4.0	0.123	0.170	
Died	-0.429	0.246	€	0.281	0.180	
Has private insurance	0.650	0.152	€€€	-0.420	0.100	€€€
N	881			757		

NOTES:

(1) Omitted group is respondents aged 65-74.

(2) Omitted group is respondents living in the East.

(3) Omitted group is married respondents.

(4) Omitted group is respondents living alone.

(5) Omitted group is respondents reporting good health.

(6) Omitted group is respondents with no ADLs or IADLs.

€€€Significant at the .01 level.

€€Significant at the .05 level.

€Significant at the .10 level.

SOURCE: RTI analysis of MCBS Cost and Use Files (1995, 1997, and 1998) and corresponding Income and Asset supplements.

Program: ywstest12x, bywstest12x

Table L-33. Out-of-Pocket (OOP) Expenditures for Outpatient Hospital Services: SSI Enrollees and Eligible Nonenrollees

	Probability of OOP			Logged OOP Expenditures (users only)		
	Coefficient	Std. Err.	Signif in probability	Coefficient	Std. Err.	Signif
Enrolled	-0.907	0.070	€€€	-1.042	0.211	€€€
Female	0.099	0.073		-0.242	0.220	
White	0.063	0.087		-0.336	0.225	
<u>Age (1)</u>			% difference			
Less than 65	0.232	0.113	€€	0.088	0.341	
75-84	0.073	0.102		0.195	0.263	
85+	-0.065	0.128		0.087	0.337	
Income > 100% FPL	0.163	0.092	€	0.632	0.235	€€€
Less than high school education	-0.159	0.074	€€	0.113	0.187	
Resident of MSA	0.037	0.104		0.735	0.251	€€€
<u>Census region (2)</u>						
Midwest	-0.091	0.102		-0.425	0.361	
South	-0.079	0.100		0.273	0.324	
West	-0.221	0.111	€€	-0.126	0.322	
Has living children	0.260	0.104	€€	-0.182	0.311	
<u>Marital status (3)</u>						
Widowed	-0.305	0.185		0.818	0.316	€€
Divorced/separated	-0.208	0.191		0.942	0.387	€€
Never married	-0.130	0.206		0.466	0.439	
<u>Living arrangement (4)</u>						
Lives with spouse	-0.402	0.195	€€	-0.111	0.399	
Lives with children	-0.372	0.092	€€€	-0.081	0.254	
Other	-0.168	0.101	€	-0.208	0.303	
<u>Self-reported health status (5)</u>						
Excellent/very good	-0.038	0.095		0.359	0.287	
Fair/poor	0.164	0.086	€	0.467	0.203	€€
<u>ADLs/IADLs (6)</u>						
IADLs only	0.099	0.080		0.184	0.269	
1-2 ADLs	0.077	0.089		0.183	0.281	
3+ ADLs	0.173	0.092	€	0.571	0.298	€
Number of chronic conditions	0.000	0.017		-0.078	0.043	€
Originally entitled due to disability (65+ only)	0.088	0.118		-0.315	0.376	
Died	0.253	0.185		0.695	0.354	€
Has private insurance	-0.106	0.091		-0.289	0.219	
N	3,200			519		

NOTES:

(1) Omitted group is respondents aged 65-74.

(2) Omitted group is respondents living in the East.

(3) Omitted group is married respondents.

(4) Omitted group is respondents living alone.

(5) Omitted group is respondents reporting good health.

(6) Omitted group is respondents with no ADLs or IADLs.

€€€Significant at the .01 level.

€€Significant at the .05 level.

€Significant at the .10 level.

SOURCE: RTI analysis of MCBS Cost and Use Files (1995, 1997, and 1998) and corresponding Income and Asset supplements.

Program: ywstest12x, bywstest12x

Table L-34. Out-of-Pocket (OOP) Expenditures for Outpatient Hospital Services: QMB Enrollees and Eligible Nonenrollees

	Probability of OOP			Logged OOP Expenditures (users only)		
	Coefficient	Std. Err.	Signif in probability	Coefficient	Std. Err.	Signif
Enrolled	-0.205	0.102	€€	-0.745	0.195	€€€
Female	0.006	0.105		0.099	0.251	
White	-0.148	0.102		0.095	0.223	
<u>Age (1)</u>			% difference			
Less than 65	0.232	0.173	8.1	0.349	0.391	
75-84	0.087	0.123	2.9	0.137	0.360	
85+	0.164	0.163	5.7	-0.190	0.320	
Income > 100% FPL	-0.383	0.148	€€	1.071	0.551	€
Less than high school education	-0.233	0.113	€€	0.395	0.227	€
Resident of MSA	-0.079	0.107		0.253	0.188	
<u>Census region (2)</u>						
Midwest	-0.030	0.195	-1.0	0.532	0.415	
South	-0.047	0.174	-1.6	0.416	0.276	
West	-0.180	0.225	-5.8	0.521	0.508	
Has living children	0.012	0.159	0.4	-0.583	0.353	
<u>Marital status (3)</u>						
Widowed	-0.019	0.254	-0.6	0.053	0.507	
Divorced/separated	0.028	0.258	0.9	0.240	0.509	
Never married	-0.359	0.316	-11.1	0.114	0.702	
<u>Living arrangement (4)</u>						
Lives with spouse	0.306	0.246	10.8	0.228	0.503	
Lives with children	0.086	0.121	2.9	-0.134	0.354	
Other	0.090	0.121	3.1	0.031	0.299	
<u>Self-reported health status (5)</u>						
Excellent/very good	-0.147	0.141	-4.8	0.735	0.245	€€€
Fair/poor	0.132	0.104	4.5	0.490	0.244	€€
<u>ADLs/IADLs (6)</u>						
IADLs only	0.176	0.120	6.1	0.204	0.304	
1-2 ADLs	-0.006	0.115	-0.2	0.068	0.328	
3+ ADLs	0.061	0.129	2.1	0.122	0.295	
Number of chronic conditions	0.017	0.023	0.6	-0.019	0.064	
Originally entitled due to disability (65+ only)	0.139	0.164	4.8	0.212	0.370	
Died	-0.049	0.224	-1.6	0.226	0.415	
Has private insurance	-0.094	0.116	-3.1	-0.926	0.251	€€€
N	1,120			328		

NOTES:

(1) Omitted group is respondents aged 65-74.

(2) Omitted group is respondents living in the East.

(3) Omitted group is married respondents.

(4) Omitted group is respondents living alone.

(5) Omitted group is respondents reporting good health.

(6) Omitted group is respondents with no ADLs or IADLs.

€€€Significant at the .01 level.

€€Significant at the .05 level.

€Significant at the .10 level.

SOURCE: RTI analysis of MCBS Cost and Use Files (1995, 1997, and 1998) and corresponding Income and Asset supplements.

Program: ywstest12x, bywstest12x

Table L-35. Out-of-Pocket (OOP) Expenditures for Outpatient Hospital Services: QMB-Plus Enrollees and Eligible Nonenrollees

	Probability of OOP			Logged OOP Expenditures (users only)		
	Coefficient	Std. Err.	Signif % difference in probability	Coefficient	Std. Err.	Signif
Enrolled	-1.019	0.189	€€€ -32.2	-0.263	0.367	
Female	0.227	0.250		0.487	0.411	
White	-0.488	0.182	€€€ -16.3	-0.006	0.294	
<u>Age (1)</u>						
Less than 65	-0.359	0.243		0.393	0.375	
75-84	-0.184	0.183		-0.476	0.377	
85+	-0.209	0.284		0.281	0.452	
Income > 100% FPL	-0.281	0.212		0.770	0.686	
Less than high school education	-0.107	0.146		-0.242	0.256	
Resident of MSA	-0.125	0.163		-0.124	0.245	
<u>Census region (2)</u>						
Midwest	-0.388	0.242		-0.688	0.603	
South	-0.198	0.177		-0.285	0.342	
Has living children	-0.523	0.277	€ -17.8	-1.124	0.359	€€€
<u>Marital status (3)</u>						
Widowed	0.301	0.505		1.603	0.509	€€€
Divorced/separated	0.626	0.549		1.117	0.524	€€
Never married	0.446	0.498		2.288	0.545	€€€
<u>Living arrangement (4)</u>						
Lives with spouse	0.490	0.409		1.629	0.454	€€€
Lives with children	0.232	0.198		-0.036	0.397	
Other	-0.362	0.221		-1.038	0.406	€€
<u>Self-reported health status (5)</u>						
Excellent/very good	-0.076	0.206		0.796	0.298	€€
Fair/poor	-0.221	0.221		0.161	0.294	
<u>ADLs/IADLs (6)</u>						
IADLs only	0.661	0.178	€€€ 22.0	0.123	0.482	
1-2 ADLs	0.767	0.203	€€€ 26.4	0.141	0.435	
3+ ADLs	0.510	0.299	€ 17.7	0.061	0.539	
Number of chronic conditions	0.076	0.029	€€€ 2.4	0.097	0.064	
Originally entitled due to disability (65+ only)	-0.121	0.325		0.307	0.453	
Died	-0.264	0.342		0.341	0.655	
Has private insurance	-0.631	0.162	€€€ -17.8	-0.161	0.289	
N	488			133		

NOTES:

- (1) Omitted group is respondents aged 65-74.
- (2) Omitted group is respondents living in the East. There were no sample members living in the West.
- (3) Omitted group is married respondents.
- (4) Omitted group is respondents living alone.
- (5) Omitted group is respondents reporting good health.
- (6) Omitted group is respondents with no ADLs or IADLs.

€€€Significant at the .01 level.

€€Significant at the .05 level.

€Significant at the .10 level.

SOURCE: RTI analysis of MCBS Cost and Use Files (1995, 1997, and 1998) and corresponding Income and Asset supplements.

Program: ywstest12x, bywstest12x

Table L-36. Out-of-Pocket (OOP) Expenditures for Outpatient Hospital Services: SLMB Enrollees and Eligible Nonenrollees

	Probability of OOP			Logged OOP Expenditures (users only)		
	Coefficient	Std. Err.	Signif % difference in probability	Coefficient	Std. Err.	Signif
Enrolled	0.463	0.173	€€€ 18.3	0.031	0.283	
Female	-0.053	0.110		-0.067	0.237	
White	-0.206	0.124	€ -8.1	0.010	0.183	
<u>Age (1)</u>						
Less than 65	0.070	0.189		0.028	0.361	
75-84	0.083	0.147		-0.136	0.264	
85+	-0.051	0.182		-0.459	0.288	
Income > 100% FPL	0.316	0.241		-0.261	0.381	
Less than high school education	0.011	0.083		0.027	0.163	
Resident of MSA	-0.160	0.085	€ -6.3	0.076	0.197	
<u>Census region (2)</u>						
Midwest	0.091	0.147		-0.392	0.308	
South	0.075	0.115		0.077	0.204	
West	-0.052	0.188		0.106	0.328	
Has living children	0.037	0.138		-0.387	0.318	
<u>Marital status (3)</u>						
Widowed	0.148	0.240		0.159	0.319	
Divorced/separated	0.167	0.286		0.050	0.369	
Never married	-0.135	0.325		-0.480	0.656	
<u>Living arrangement (4)</u>						
Lives with spouse	0.101	0.226		0.848	0.340	€€
Lives with children	0.063	0.133		0.447	0.255	€
Other	0.113	0.141		0.743	0.262	€€€
<u>Self-reported health status (5)</u>						
Excellent/very good	0.043	0.119		0.104	0.233	
Fair/poor	0.195	0.115	€ 7.6	0.172	0.216	
<u>ADLs/IADLs (6)</u>						
IADLs only	-0.077	0.141		0.372	0.240	
1-2 ADLs	0.160	0.144		0.030	0.313	
3+ ADLs	0.166	0.178		0.269	0.356	
Number of chronic conditions	0.068	0.029	€€ 2.7	0.110	0.039	€€€
Originally entitled due to disability (65+ only)	0.029	0.155		-0.025	0.286	
Died	-0.161	0.206		0.115	0.426	
Has private insurance	-0.197	0.093	€€ -7.7	-0.974	0.217	€€€
N	881			381		

NOTES:

- (1) Omitted group is respondents aged 65-74.
- (2) Omitted group is respondents living in the East.
- (3) Omitted group is married respondents.
- (4) Omitted group is respondents living alone.
- (5) Omitted group is respondents reporting good health.
- (6) Omitted group is respondents with no ADLs or IADLs.

€€€Significant at the .01 level.

€€Significant at the .05 level.

€Significant at the .10 level.

SOURCE: RTI analysis of MCBS Cost and Use Files (1995, 1997, and 1998) and corresponding Income and Asset supplements.

Program: ywstest12x, bywstest12x

Table L-37. Out-of-Pocket (OOP) Expenditures for Prescription Medicine: SSI Enrollees and Eligible Nonenrollees

	Probability of OOP				Logged OOP Expenditures (users only)		
	Coefficient	Std. Err.	Signif	% difference in probability	Coefficient	Std. Err.	Signif
Enrolled	-0.405	0.102	€€€	-13.0	-1.167	0.116	€€€
Female	0.213	0.065	€€€	7.4	0.159	0.099	
White	0.108	0.080		3.7	0.256	0.091	€€€
<u>Age (1)</u>							
Less than 65	0.140	0.098		4.7	0.197	0.137	
75-84	-0.049	0.086		-1.7	0.165	0.118	
85+	-0.102	0.113		-3.5	-0.093	0.154	
Income > 100% FPL	-0.102	0.070		-3.5	0.082	0.094	
Less than high school education	-0.243	0.073	€€€	-8.1	0.002	0.081	
Resident of MSA	-0.380	0.159	€€	-12.4	0.125	0.099	
<u>Census region (2)</u>							
Midwest	0.403	0.161	€€	12.3	0.256	0.174	
South	0.126	0.118		4.3	0.238	0.133	€
West	-0.506	0.105	€€€	-18.4	0.188	0.147	
Has living children	0.025	0.085		0.9	0.234	0.127	€
<u>Marital status (3)</u>							
Widowed	0.118	0.164		4.0	-0.012	0.176	
Divorced/separated	-0.126	0.182		-4.4	-0.161	0.184	
Never married	-0.186	0.191		-6.5	-0.104	0.202	
<u>Living arrangement (4)</u>							
Lives with spouse	-0.031	0.178		-1.1	-0.261	0.171	
Lives with children	-0.108	0.101		-3.7	-0.115	0.102	
Other	-0.098	0.080		-3.4	-0.068	0.107	
<u>Self-reported health status (5)</u>							
Excellent/very good	-0.209	0.075	€€€	-7.3	-0.298	0.095	€€€
Fair/poor	0.091	0.076		3.1	-0.012	0.084	
<u>ADLs/IADLs (6)</u>							
IADLs only	0.057	0.063		1.9	-0.004	0.106	
1-2 ADLs	0.064	0.094		2.2	0.156	0.117	
3+ ADLs	0.152	0.106		5.0	0.285	0.119	€€
Number of chronic conditions	0.126	0.018	€€€	4.3	0.169	0.016	€€€
Originally entitled due to disability (65+ only)	0.008	0.108		0.3	0.032	0.149	
Died	-0.003	0.183		-0.1	-0.311	0.192	
Has private insurance	0.313	0.120	€€€	10.0	0.518	0.135	€€€
Has other public coverage	0.352	0.138	€€	10.9	0.262	0.165	
Has insurance that covers prescriptions	0.410	0.133	€€€	12.6	-0.134	0.160	
N	3,200				2,172		

NOTES:

- (1) Omitted group is respondents aged 65-74.
- (2) Omitted group is respondents living in the East.
- (3) Omitted group is married respondents.
- (4) Omitted group is respondents living alone.
- (5) Omitted group is respondents reporting good health.
- (6) Omitted group is respondents with no ADLs or IADLs.

€€€Significant at the .01 level.

€€Significant at the .05 level.

€Significant at the .10 level.

SOURCE: RTI analysis of MCBS Cost and Use Files (1995, 1997, and 1998) and corresponding Income and Asset supplements.

Program: ywstest12x, bywstest12x

Table L-38. Out-of-Pocket (OOP) Expenditures for Prescription Medicine: QMB Enrollees and Eligible Nonenrollees

	Probability of OOP			Logged OOP Expenditures (users only)		
	Coefficient	Std. Err.	% difference	Coefficient	Std. Err.	Signif
			in probability			
Enrolled	-0.178	0.141	-4.4	-0.199	0.126	
Female	0.036	0.114	0.9	0.241	0.122	€
White	0.075	0.137	1.9	0.299	0.082	€€€
<u>Age (1)</u>						
Less than 65	-0.078	0.174	-1.9	0.052	0.233	
75-84	0.034	0.181	0.8	-0.042	0.122	
85+	0.287	0.210	6.3	0.110	0.168	
Income > 100% FPL	0.186	0.185	4.2	0.217	0.219	
Less than high school education	-0.382	0.125	€€€	-0.288	0.159	€
Resident of MSA	-0.105	0.112	-2.5	-0.190	0.098	€
<u>Census region (2)</u>						
Midwest	0.367	0.209	€	-0.062	0.218	
South	0.419	0.151	€€€	0.703	0.134	€€€
West	-0.286	0.197	-7.7	0.361	0.213	€
Has living children	0.371	0.146	€€	-0.081	0.206	
<u>Marital status (3)</u>						
Widowed	0.032	0.327	0.8	0.390	0.297	
Divorced/separated	-0.144	0.324	-3.7	-0.280	0.288	
Never married	-0.097	0.326	-2.4	-0.233	0.412	
<u>Living arrangement (4)</u>						
Lives with spouse	0.144	0.317	3.3	0.174	0.325	
Lives with children	-0.012	0.173	-0.3	0.117	0.119	
Other	0.525	0.145	€€€	0.244	0.139	€
<u>Self-reported health status (5)</u>						
Excellent/very good	-0.245	0.108	€€	-0.196	0.129	
Fair/poor	-0.042	0.147	-1.0	0.159	0.115	
<u>ADLs/IADLs (6)</u>						
IADLs only	-0.079	0.124	-1.9	-0.048	0.154	
1-2 ADLs	0.158	0.171	3.7	-0.035	0.154	
3+ ADLs	0.000	0.172	0.0	-0.030	0.165	
Number of chronic conditions	0.220	0.036	€€€	0.138	0.029	€€€
Originally entitled due to disability (65+ only)	0.225	0.177	5.0	-0.184	0.207	
Died	-0.778	0.220	€€€	-0.899	0.319	€€€
Has private insurance	0.281	0.128	€€	0.103	0.154	
Has other public coverage	0.815	0.198	€€€	0.274	0.148	€
Has insurance that covers prescriptions	0.322	0.184	€	-0.273	0.122	€€
N	1,120			875		

NOTES:

- (1) Omitted group is respondents aged 65-74.
- (2) Omitted group is respondents living in the East.
- (3) Omitted group is married respondents.
- (4) Omitted group is respondents living alone.
- (5) Omitted group is respondents reporting good health.
- (6) Omitted group is respondents with no ADLs or IADLs.

€€€Significant at the .01 level.

€€Significant at the .05 level.

€Significant at the .10 level.

SOURCE: RTI analysis of MCBS Cost and Use Files (1995, 1997, and 1998) and corresponding Income and Asset supplements.

Program: ywstest12x, bywstest12x

Table L-39. Out-of-Pocket (OOP) Expenditures for Prescription Medicine: QMB-Plus Enrollees and Eligible Nonenrollees

	Probability of OOP			Logged OOP Expenditures (users only)		
	Coefficient	Std. Err.	Signif % difference in probability	Coefficient	Std. Err.	Signif
Enrolled	-0.233	0.216	-3.1	-1.002	0.193	€€€
Female	0.322	0.227	4.7	0.082	0.218	
White	-0.051	0.222	-0.7	0.064	0.244	
<u>Age (1)</u>						
Less than 65	0.330	0.360	4.0	-0.022	0.247	
75-84	0.090	0.249	1.2	0.356	0.222	
85+	0.366	0.276	4.1	0.113	0.247	
Income > 100% FPL	-0.338	0.322	-5.4	0.238	0.186	
Less than high school education	-0.234	0.214	-3.1	-0.067	0.172	
Resident of MSA	-0.898	0.203	€€€	-0.147	0.207	
<u>Census region (2)</u>						
Midwest	-0.650	0.328	€	-0.313	0.268	
South	-0.865	0.281	€€€	0.233	0.188	
Has living children	-0.651	0.284	€€	-0.174	0.312	
<u>Marital status (3)</u>						
Widowed	-0.440	0.637	-6.0	0.008	0.406	
Divorced/separated	-0.951	0.663	-20.5	0.182	0.345	
Never married	-1.277	0.655	€	0.931	0.314	€€€
<u>Living arrangement (4)</u>						
Lives with spouse	0.218	0.638	2.7	0.494	0.365	
Lives with children	0.363	0.239	4.2	0.165	0.232	
Other	0.004	0.218	0.1	-0.326	0.326	
<u>Self-reported health status (5)</u>						
Excellent/very good	-0.242	0.183	-3.6	-0.265	0.207	
Fair/poor	0.582	0.268	€€	-0.227	0.261	
<u>ADLs/IADLs (6)</u>						
IADLs only	0.296	0.216	3.7	0.205	0.238	
1-2 ADLs	0.603	0.268	€€	-0.055	0.301	
3+ ADLs	0.148	0.352	1.8	0.047	0.365	
Number of chronic conditions	0.130	0.048	€€€	0.229	0.032	€€€
Originally entitled due to disability (65+ only)	0.054	0.333	0.7	0.415	0.250	
Died	-0.949	0.413	€€	-0.570	0.373	
Has private insurance	0.628	0.249	€€	0.630	0.249	€€
Has other public coverage	-0.473	0.305	-8.3	-0.108	0.271	
Has insurance that covers prescriptions	-0.848	0.293	€€€	-0.059	0.229	
N	488			410		

NOTES:

- (1) Omitted group is respondents aged 65-74.
- (2) Omitted group is respondents living in the East. There were no sample members living in the West.
- (3) Omitted group is married respondents.
- (4) Omitted group is respondents living alone.
- (5) Omitted group is respondents reporting good health.
- (6) Omitted group is respondents with no ADLs or IADLs.

€€€Significant at the .01 level.

€€Significant at the .05 level.

€Significant at the .10 level.

SOURCE: RTI analysis of MCBS Cost and Use Files (1995, 1997, and 1998) and corresponding Income and Asset supplements.

Program: ywstest12x, bywstest12x

Table L-40. Out-of-Pocket (OOP) Expenditures for Prescription Medicine: SLMB Enrollees and Eligible Nonenrollees

	Probability of OOP			Logged OOP Expenditures (users only)		
	Coefficient	Std. Err.	% difference	Coefficient	Std. Err.	Signif
			in probability			
Enrolled	0.136	0.218	2.2	0.128	0.168	
Female	0.309	0.150	€€	0.465	0.141	€€€
White	-0.180	0.164		-0.004	0.138	
<u>Age (1)</u>						
Less than 65	0.360	0.272		0.082	0.215	
75-84	0.281	0.149	€	-0.326	0.162	€€
85+	0.290	0.235		-0.062	0.181	
Income > 100% FPL	0.075	0.374		0.967	0.249	€€€
Less than high school education	-0.165	0.120		-0.135	0.111	
Resident of MSA	-0.095	0.142		-0.256	0.100	€€
<u>Census region (2)</u>						
Midwest	0.387	0.193	€€	0.154	0.145	
South	0.125	0.159		0.669	0.117	€€€
West	0.151	0.275		0.308	0.203	
Has living children	0.190	0.160		-0.015	0.185	
<u>Marital status (3)</u>						
Widowed	-0.114	0.258		0.120	0.139	
Divorced/separated	-0.094	0.317		0.037	0.240	
Never married	-0.013	0.368		0.047	0.264	
<u>Living arrangement (4)</u>						
Lives with spouse	0.094	0.308		-0.052	0.191	
Lives with children	-0.138	0.183		-0.153	0.110	
Other	-0.196	0.231		-0.107	0.164	
<u>Self-reported health status (5)</u>						
Excellent/very good	-0.293	0.158	€	-0.269	0.129	€€
Fair/poor	-0.083	0.174		0.107	0.100	
<u>ADLs/IADLs (6)</u>						
IADLs only	0.187	0.152		0.208	0.155	
1-2 ADLs	0.192	0.205		0.355	0.148	€€
3+ ADLs	0.018	0.214		0.176	0.166	
Number of chronic conditions	0.297	0.050	€€€	0.158	0.021	€€€
Originally entitled due to disability (65+ only)	0.328	0.234		0.234	0.199	
Died	-0.601	0.210	€€€	-0.721	0.234	€€€
Has private insurance	0.429	0.162	€€€	0.488	0.124	€€€
Has other public coverage	0.674	0.251	€€€	0.079	0.143	
Has insurance that covers prescriptions	0.070	0.169		-0.310	0.120	€€€
N	881			741		

NOTES:

- (1) Omitted group is respondents aged 65-74.
- (2) Omitted group is respondents living in the East.
- (3) Omitted group is married respondents.
- (4) Omitted group is respondents living alone.
- (5) Omitted group is respondents reporting good health.
- (6) Omitted group is respondents with no ADLs or IADLs.

€€€Significant at the .01 level.

€€Significant at the .05 level.

€Significant at the .10 level.

SOURCE: RTI analysis of MCBS Cost and Use Files (1995, 1997, and 1998) and corresponding Income and Asset supplements.

Program: ywstest12x, bywstest12x

Table L-41. Out-of-Pocket (OOP) Expenditures for All Medical Care Services: SSI Enrollees and Eligible Nonenrollees

	Probability of OOP			Logged OOP Expenditures (users only)		
	Coefficient	Std. Err.	% difference	Coefficient	Std. Err.	Signif
			in probability			
Enrolled	-0.186	0.115	-3.8	-1.176	0.105	€€€
Female	0.288	0.077	€€€	0.253	0.090	€€€
White	0.106	0.084	2.3	0.359	0.089	€€€
<u>Age (1)</u>						
Less than 65	0.290	0.110	€€€	0.087	0.123	
75-84	0.041	0.104	0.9	0.125	0.106	
85+	-0.112	0.122	-2.5	-0.162	0.130	
Income > 100% FPL	-0.132	0.085	-2.9	0.193	0.104	€
Less than high school education	-0.125	0.082	-2.6	-0.166	0.074	€€
Resident of MSA	-0.040	0.143	-0.9	0.317	0.097	€€€
<u>Census region (2)</u>						
Midwest	0.142	0.193	2.9	-0.365	0.218	€
South	0.019	0.118	0.4	-0.262	0.123	€€
West	-0.317	0.116	€€€	-0.108	0.163	
Has living children	0.130	0.098	2.9	0.377	0.114	€€€
<u>Marital status (3)</u>						
Widowed	0.146	0.186	3.1	-0.083	0.187	
Divorced/separated	-0.105	0.193	-2.3	-0.085	0.192	
Never married	-0.082	0.185	-1.8	-0.060	0.211	
<u>Living arrangement (4)</u>						
Lives with spouse	0.007	0.182	0.1	-0.147	0.186	
Lives with children	-0.149	0.103	-3.4	-0.272	0.095	€€€
Other	-0.110	0.097	-2.4	-0.107	0.104	
<u>Self-reported health status (5)</u>						
Excellent/very good	-0.092	0.091	-2.0	-0.159	0.089	€
Fair/poor	0.089	0.083	1.9	0.082	0.098	
<u>ADLs/IADLs (6)</u>						
IADLs only	0.148	0.074	€€	0.204	0.109	€
1-2 ADLs	0.192	0.096	€€	0.279	0.110	€€
3+ ADLs	0.225	0.110	€€	0.678	0.142	€€€
Number of chronic conditions	0.129	0.022	€€€	0.066	0.016	€€€
Originally entitled due to disability (65+ only)	0.129	0.130	2.6	-0.176	0.157	
Died	0.171	0.253	3.4	0.240	0.160	
Has private insurance	0.678	0.156	€€€	0.332	0.106	€€€
N	3,200			2,660		

NOTES:

- (1) Omitted group is respondents aged 65-74.
(2) Omitted group is respondents living in the East.
(3) Omitted group is married respondents.
(4) Omitted group is respondents living alone.
(5) Omitted group is respondents reporting good health.
(6) Omitted group is respondents with no ADLs or IADLs.

€€€Significant at the .01 level.

€€Significant at the .05 level.

€Significant at the .10 level.

SOURCE: RTI analysis of MCBS Cost and Use Files (1995, 1997, and 1998) and corresponding Income and Asset supplements.

Program: ywstest12x, bywstest12x

Table L-42. Out-of-Pocket (OOP) Expenditures for All Medical Care Services: QMB Enrollees and Eligible Nonenrollees

	Probability of OOP			Logged OOP Expenditures (users only)		
	Coefficient	Std. Err.	Signif % difference in probability	Coefficient	Std. Err.	Signif
Enrolled	0.201	0.147	2.2	-0.325	0.115	€€€
Female	0.146	0.154	1.7	0.286	0.122	€€
White	0.023	0.132	0.3	0.152	0.123	
<u>Age (1)</u>						
Less than 65	0.153	0.231	1.6	0.228	0.205	
75-84	0.126	0.238	1.3	0.057	0.143	
85+	0.436	0.226	€	0.018	0.153	
Income > 100% FPL	0.016	0.197	0.2	0.072	0.188	
Less than high school education	-0.727	0.146	€€€	-0.267	0.116	€€
Resident of MSA	-0.060	0.183	-0.7	0.013	0.136	
<u>Census region (2)</u>						
Midwest	-0.245	0.388	-3.2	-0.030	0.278	
South	-0.093	0.198	-1.0	0.365	0.181	€€
West	-0.235	0.273	-3.0	0.309	0.230	
Has living children	0.175	0.167	2.1	-0.127	0.138	
<u>Marital status (3)</u>						
Widowed	-0.405	0.276	-4.5	-0.039	0.318	
Divorced/separated	-0.435	0.327	-6.1	-0.439	0.301	
Never married	-1.005	0.317	€€€	-0.483	0.378	
<u>Living arrangement (4)</u>						
Lives with spouse	-0.439	0.308	-6.1	0.187	0.347	
Lives with children	-0.176	0.209	-2.1	0.111	0.099	
Other	0.406	0.177	€€	0.419	0.116	€€€
<u>Self-reported health status (5)</u>						
Excellent/very good	-0.210	0.140	-2.5	-0.235	0.125	€
Fair/poor	-0.143	0.176	-1.6	0.234	0.109	€€
<u>ADLs/IADLs (6)</u>						
IADLs only	-0.092	0.189	-1.1	0.063	0.131	
1-2 ADLs	0.124	0.170	1.3	0.016	0.141	
3+ ADLs	-0.022	0.217	-0.2	0.338	0.125	€€€
Number of chronic conditions	0.193	0.049	€€€	0.085	0.022	€€€
Originally entitled due to disability (65+ only)	0.296	0.255	2.7	-0.060	0.193	
Died	-0.425	0.325	-6.3	-0.135	0.231	
Has private insurance	0.480	0.160	€€€	0.031	0.114	
N	1,120			1,020		

NOTES:

(1) Omitted group is respondents aged 65-74.

(2) Omitted group is respondents living in the East.

(3) Omitted group is married respondents.

(4) Omitted group is respondents living alone.

(5) Omitted group is respondents reporting good health.

(6) Omitted group is respondents with no ADLs or IADLs.

€€€Significant at the .01 level.

€€Significant at the .05 level.

€Significant at the .10 level.

SOURCE: RTI analysis of MCBS Cost and Use Files (1995, 1997, and 1998) and corresponding Income and Asset supplements.

Program: ywstest12x, bywstest12x

Table L-43. Out-of-Pocket (OOP) Expenditures for All Medical Care Services: QMB-Plus Enrollees and Eligible Nonenrollees

	Probability of OOP			Logged OOP Expenditures (users only)			
	Coefficient	Std. Err.	Signif	% difference	Coefficient	Std. Err.	Signif
				in probability			
Enrolled	0.108	0.309		0.2	-0.816	0.204	€€€
Female	0.256	0.249		0.5	0.180	0.158	
White	0.076	0.224		0.1	-0.055	0.213	
<u>Age (1)</u>							
Less than 65	-0.374	0.371		-0.8	0.024	0.185	
75-84	-0.545	0.298	€	-1.2	0.228	0.197	
85+	0.104	0.345		0.2	-0.043	0.299	
Income > 100% FPL	-0.354	0.372		-0.8	-0.241	0.220	
Less than high school education	-0.778	0.320	€€	-1.2	-0.156	0.150	
Resident of MSA	-0.743	0.273	€€€	-0.9	0.102	0.211	
<u>Census region (2)</u>							
Midwest	-0.324	0.381		-0.7	-0.130	0.311	
South	-0.636	0.295	€€	-1.0	0.287	0.165	€
Has living children	-0.776	0.394	€	-0.8	-0.485	0.234	€€
<u>Marital status (3)</u>							
Widowed	-0.357	0.511		-0.6	0.134	0.389	
Divorced/separated	0.096	0.538		0.1	0.103	0.360	
Never married	-0.906	0.513	€	-3.4	0.643	0.397	
<u>Living arrangement (4)</u>							
Lives with spouse	0.606	0.435		0.6	0.717	0.338	€€
Lives with children	0.073	0.384		0.1	0.266	0.179	
Other	-0.400	0.280		-0.9	0.038	0.273	
<u>Self-reported health status (5)</u>							
Excellent/very good	-0.438	0.230	€	-1.0	-0.093	0.168	
Fair/poor	0.317	0.357		0.5	-0.296	0.226	
<u>ADLs/IADLs (6)</u>							
IADLs only	0.706	0.285	€€	0.9	0.262	0.220	
1-2 ADLs	0.944	0.375	€€	1.0	0.424	0.225	€
3+ ADLs	0.347	0.651		0.4	0.433	0.264	
Number of chronic conditions	0.276	0.066	€€€	0.4	0.206	0.034	€€€
Originally entitled due to disability (65+ only)	0.175	0.386		0.2	0.355	0.197	€
Died	-0.929	0.498	€	-4.5	-0.316	0.353	
Has private insurance	0.690	0.386	€	0.9	0.170	0.253	
N	488				460		

NOTES:

- (1) Omitted group is respondents aged 65-74.
- (2) Omitted group is respondents living in the East. There were no sample members living in the West.
- (3) Omitted group is married respondents.
- (4) Omitted group is respondents living alone.
- (5) Omitted group is respondents reporting good health.
- (6) Omitted group is respondents with no ADLs or IADLs.

€€€Significant at the .01 level.

€€Significant at the .05 level.

€Significant at the .10 level.

SOURCE: RTI analysis of MCBS Cost and Use Files (1995, 1997, and 1998) and corresponding Income and Asset supplements.

Program: ywstest12x, bywstest12x

Table L-44. Out-of-Pocket (OOP) Expenditures for All Medical Care Services: SLMB Enrollees and Eligible Nonenrollees

	Probability of OOP			Logged OOP Expenditures (users only)			
	Coefficient	Std. Err.	Signif	% difference			
Enrolled	0.316	0.305		1.7	0.454	0.143	€€
Female	0.209	0.172		1.5	0.148	0.117	
White	-0.091	0.199		-0.6	-0.010	0.132	
<u>Age (1)</u>							
Less than 65	0.209	0.304		1.2	0.028	0.185	
75-84	0.204	0.206		1.3	-0.255	0.126	€
85+	0.190	0.236		1.1	-0.247	0.114	€
Income > 100% FPL	0.339	0.436		3.0	0.479	0.222	€
Less than high school education	-0.316	0.166	€	-1.9	0.014	0.096	
Resident of MSA	-0.321	0.171	€	-1.9	0.038	0.096	
<u>Census region (2)</u>							
Midwest	0.398	0.293		2.0	-0.050	0.177	
South	-0.224	0.197		-1.5	0.227	0.140	
West	-0.290	0.308		-2.4	0.340	0.225	
Has living children	0.209	0.251		1.6	-0.025	0.149	
<u>Marital status (3)</u>							
Widowed	-0.165	0.498		-1.1	0.174	0.158	
Divorced/separated	-0.411	0.532		-3.6	0.070	0.229	
Never married	0.422	0.668		2.0	-0.134	0.282	
<u>Living arrangement (4)</u>							
Lives with spouse	-0.023	0.545		-0.2	0.091	0.173	
Lives with children	-0.095	0.227		-0.7	0.049	0.117	
Other	-0.241	0.232		-1.9	0.092	0.166	
<u>Self-reported health status (5)</u>							
Excellent/very good	-0.283	0.196		-2.1	-0.278	0.113	€€
Fair/poor	-0.155	0.233		-1.0	0.150	0.085	€
<u>ADLs/IADLs (6)</u>							
IADLs only	0.298	0.195		1.7	0.224	0.120	€
1-2 ADLs	0.585	0.285	€€	3.0	0.313	0.121	€€
3+ ADLs	0.344	0.240		1.9	0.456	0.154	€€€
Number of chronic conditions	0.203	0.061	€€€	1.3	0.132	0.017	€€€
Originally entitled due to disability (65+ only)	0.333	0.240		1.7	0.115	0.185	
Died	-0.244	0.289		-1.9	0.012	0.180	
Has private insurance	0.737	0.195	€€€	5.2	-0.033	0.106	
N	881				822		

NOTES:

- (1) Omitted group is respondents aged 65-74.
- (2) Omitted group is respondents living in the East.
- (3) Omitted group is married respondents.
- (4) Omitted group is respondents living alone.
- (5) Omitted group is respondents reporting good health.
- (6) Omitted group is respondents with no ADLs or IADLs.

€€€Significant at the .01 level.

€€Significant at the .05 level.

€Significant at the .10 level.

SOURCE: RTI analysis of MCBS Cost and Use Files (1995, 1997, and 1998) and corresponding Income and Asset supplements.

Program: ywstest12x, bywstest12x

Table L-45. Out-of-Pocket (OOP) Expenditures for Medical Care plus All Premiums: SSI Enrollees and Eligible Nonenrollees

	Probability of OOP				Logged OOP Expenditures (users only)		
	Coefficient	Std. Err.	Signif	% difference	Coefficient	Std. Err.	Signif
				in probability			
Enrolled	-0.955	0.123	***	-13.4	-2.201	0.086	***
Female	0.249	0.081	***	4.7	0.340	0.078	***
White	0.203	0.097	**	3.8	0.425	0.081	***
<u>Age (1)</u>							
Less than 65	0.268	0.115	**	4.6	-0.003	0.117	
75-84	-0.003	0.108		-0.1	0.186	0.100	*
85+	-0.145	0.129		-2.8	-0.008	0.135	
Income > 100% FPL	-0.138	0.096		-2.6	0.241	0.100	**
Less than high school education	-0.159	0.093	*	-2.8	-0.132	0.076	*
Resident of MSA	-0.043	0.172		-0.8	0.303	0.084	***
<u>Census region (2)</u>							
Midwest	0.178	0.198		2.9	-0.325	0.177	*
South	-0.028	0.141		-0.5	-0.213	0.101	**
West	-0.392	0.130	***	-8.1	-0.060	0.139	
Has living children	0.149	0.102		2.8	0.267	0.106	**
<u>Marital status (3)</u>							
Widowed	0.289	0.215		4.9	-0.131	0.167	
Divorced/separated	0.035	0.215		0.6	-0.055	0.171	
Never married	0.030	0.211		0.5	-0.076	0.194	
<u>Living arrangement (4)</u>							
Lives with spouse	0.171	0.214		2.9	-0.168	0.156	
Lives with children	-0.133	0.104		-2.5	-0.266	0.091	***
Other	-0.104	0.102		-1.9	-0.076	0.101	
<u>Self-reported health status (5)</u>							
Excellent/very good	0.022	0.085		0.4	-0.051	0.083	
Fair/poor	0.037	0.087		0.7	0.044	0.091	
<u>ADLs/IADLs (6)</u>							
IADLs only	0.127	0.083		2.2	0.142	0.090	
1-2 ADLs	0.181	0.110	*	3.1	0.191	0.089	**
3+ ADLs	0.285	0.121	**	4.5	0.476	0.124	***
Number of chronic conditions	0.123	0.024	***	2.2	0.052	0.015	***
Originally entitled due to disability (65+ only)	0.220	0.132	*	3.5	-0.222	0.134	*
Died	0.032	0.259		0.6	0.232	0.143	
N	3,200				2,727		

NOTES:

- (1) Omitted group is respondents aged 65-74.
- (2) Omitted group is respondents living in the East.
- (3) Omitted group is married respondents.
- (4) Omitted group is respondents living alone.
- (5) Omitted group is respondents reporting good health.
- (6) Omitted group is respondents with no ADLs or IADLs.

***Significant at the .01 level.

**Significant at the .05 level.

*Significant at the .10 level.

SOURCE: RTI analysis of MCBS Cost and Use Files (1995, 1997, and 1998) and corresponding Income and Asset supplements.

Program: ywstest12x, bywstest12x

Table L-46. Out-of-Pocket (OOP) Expenditures for Medical Care plus All Premiums: QMB Enrollees and Eligible Nonenrollees

	Probability of OOP				Logged OOP Expenditures (users only)		
	Coefficient	Std. Err.	Signif	% difference	Coefficient	Std. Err.	Signif
				in probability			
Enrolled	-1.090	0.262	€€€	-4.3	-1.154	0.100	€€€
Female	0.196	0.208		0.6	0.345	0.107	€€€
White	0.111	0.172		0.3	0.193	0.107	€
<u>Age (1)</u>							
Less than 65	0.528	0.319	€	1.2	0.203	0.171	
75-84	-0.145	0.270		-0.4	0.326	0.114	€€€
85+	0.060	0.308		0.2	0.246	0.133	€
Income > 100% FPL	-0.196	0.199		-0.7	0.167	0.176	
Less than high school education	-0.617	0.227	€€€	-1.5	-0.188	0.078	€€
Resident of MSA	-0.115	0.195		-0.3	-0.052	0.107	
<u>Census region (2)</u>							
Midwest	-0.176	0.326		-0.6	-0.066	0.159	
South	-0.037	0.277		-0.1	0.151	0.143	
West	-0.579	0.338	€	-2.8	0.172	0.189	
Has living children	0.088	0.266		0.3	-0.094	0.103	
<u>Marital status (3)</u>							
Widowed	-1.027	0.501	€€	-3.3	-0.042	0.277	
Divorced/separated	-1.091	0.506	€€	-7.7	-0.467	0.258	€
Never married	-2.063	0.597	€€€	-28.6	-0.413	0.318	
<u>Living arrangement (4)</u>							
Lives with spouse	-0.680	0.461		-3.3	-0.008	0.319	
Lives with children	-0.511	0.246	€€	-2.1	0.005	0.080	
Other	0.551	0.281	€	1.1	0.153	0.111	
<u>Self-reported health status (5)</u>							
Excellent/very good	0.029	0.183		0.1	-0.165	0.096	€
Fair/poor	-0.018	0.255		-0.1	0.171	0.101	€
<u>ADLs/IADLs (6)</u>							
IADLs only	-0.188	0.252		-0.6	0.026	0.117	
1-2 ADLs	0.023	0.260		0.1	-0.031	0.124	
3+ ADLs	0.145	0.278		0.4	0.115	0.125	
Number of chronic conditions	0.135	0.063	€€	0.4	0.049	0.016	€€€
Originally entitled due to disability (65+ only)	0.456	0.376		0.9	0.020	0.170	
N	1,120				1,073		

NOTES:

- (1) Omitted group is respondents aged 65-74.
- (2) Omitted group is respondents living in the East.
- (3) Omitted group is married respondents.
- (4) Omitted group is respondents living alone.
- (5) Omitted group is respondents reporting good health.
- (6) Omitted group is respondents with no ADLs or IADLs.

€€€Significant at the .01 level.

€€Significant at the .05 level.

€Significant at the .10 level.

SOURCE: RTI analysis of MCBS Cost and Use Files (1995, 1997, and 1998) and corresponding Income and Asset supplements.

Program: ywstest12x, bywstest12x

Table L-47. Out-of-Pocket (OOP) Expenditures for Medical Care plus All Premiums: SLMB Enrollees and Eligible Nonenrollees

	Probability of OOP				Logged OOP Expenditures (users only)		
	Coefficient	Std. Err.	Signif	% difference	Coefficient	Std. Err.	Signif
				in probability			
Enrolled	-1.273	0.356	€€€	-1.3	-0.136	0.107	
Female	0.714	0.317	€€	0.2	0.249	0.085	€€€
White	0.613	0.251	€€	0.2	0.065	0.079	
<u>Age (1)</u>							
Less than 65	-0.356	0.473		-0.1	-0.016	0.141	
75-84	0.134	0.291		0.0	0.016	0.081	
85+	-0.149	0.350		0.0	0.146	0.074	€
Income > 100% FPL	0.225	0.530		0.1	0.487	0.222	€€
Less than high school education	-0.199	0.314		0.0	-0.072	0.067	
Resident of MSA	0.336	0.218		0.1	-0.101	0.087	
<u>Census region (2)</u>							
South	-0.560	0.333	€	-0.1	0.102	0.082	
West	-1.201	0.446	€€€	-1.4	-0.185	0.221	
Has living children	-0.299	0.544		0.0	-0.052	0.103	
<u>Marital status (3)</u>							
Widowed	-0.263	0.414		0.0	0.046	0.142	
Divorced/separated	-0.451	0.470		-0.1	-0.190	0.160	
Never married	-0.078	0.890		0.0	-0.204	0.211	
<u>Living arrangement (4)</u>							
Lives with spouse	-0.190	0.445		0.0	-0.025	0.122	
Lives with children	-0.327	0.432		-0.1	0.013	0.082	
Other	0.022	0.366		0.0	0.068	0.123	
<u>Self-reported health status (5)</u>							
Excellent/very good	-0.010	0.342		0.0	-0.185	0.082	€€
Fair/poor	0.813	0.399	€€	0.2	0.082	0.071	
<u>ADLs/IADLs (6)</u>							
IADLs only	0.580	0.335	€	0.1	0.162	0.086	€
1-2 ADLs	1.074	0.417	€€	0.1	0.182	0.091	€€
3+ ADLs	0.701	0.359	€	0.1	0.281	0.111	€€
Number of chronic conditions	-0.063	0.054		0.0	0.072	0.013	€€€
Died	-1.283	0.391	€€€	-1.7	-0.137	0.136	
N	881				871		

NOTES:

- (1) Omitted group is respondents aged 65-74.
- (2) Omitted group is respondents living in the East and Midwest.
- (3) Omitted group is married respondents.
- (4) Omitted group is respondents living alone.
- (5) Omitted group is respondents reporting good health.
- (6) Omitted group is respondents with no ADLs or IADLs.

€€€Significant at the .01 level.
 €€Significant at the .05 level.
 €Significant at the .10 level.

SOURCE: RTI analysis of MCBS Cost and Use Files (1995, 1997, and 1998) and corresponding Income and Asset supplements.

Program: ywstest12x, bywstest12x

