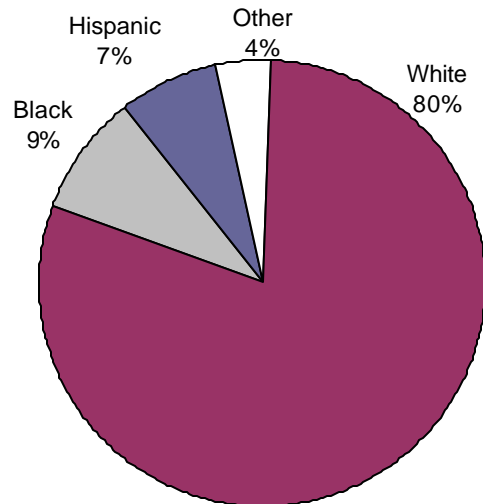


# Section 1

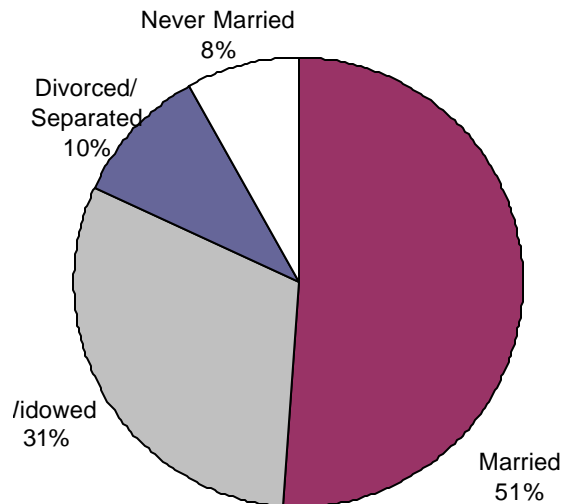
## The Medicare Population in 1999

**Medicare Beneficiaries,  
By Race and Ethnicity**



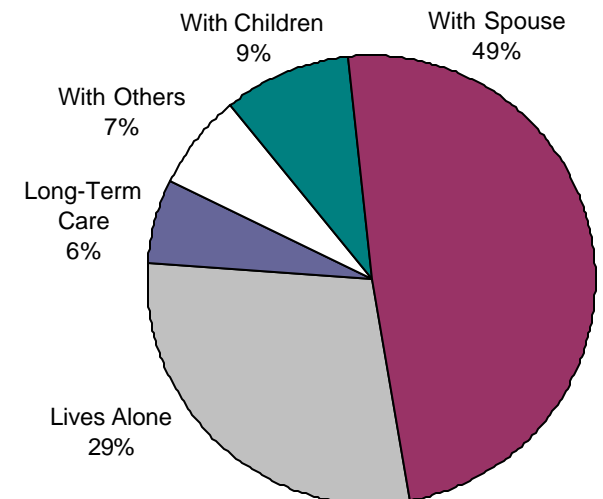
- Eighty percent of beneficiaries were white, 9 percent were black, 7 percent were Hispanic, and 4 percent were of other racial/ethnic groups.

**Medicare Beneficiaries,  
By Marital Status**



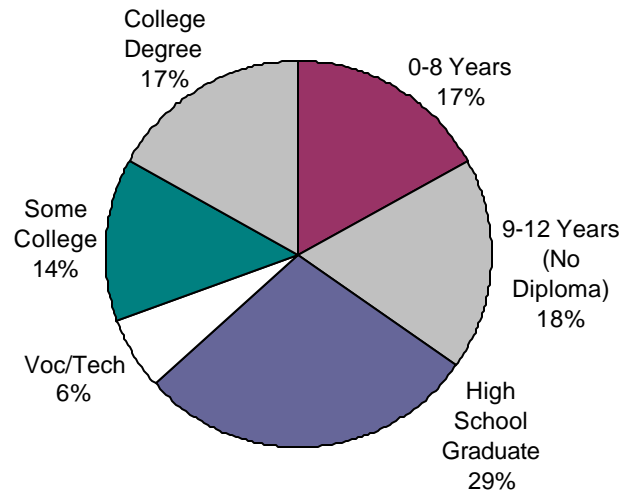
- Most beneficiaries were married or widowed, few, especially among the aged, were divorced, separated or never married.

**Medicare Beneficiaries,  
By Living Arrangement**



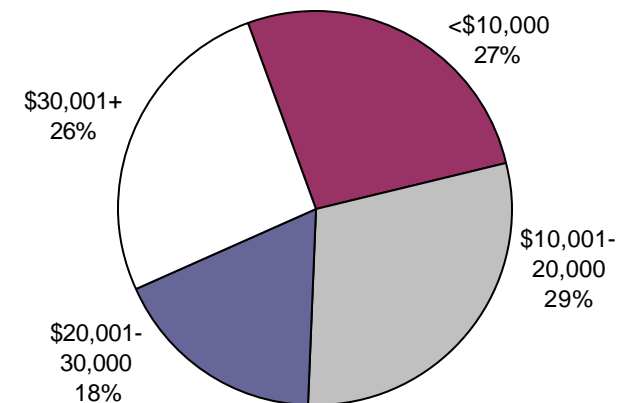
- Nearly half of beneficiaries lived with their spouse, while 29 percent lived alone, 16 percent lived with children or others, and 6 percent lived in long-term facility care.

**Medicare Beneficiaries,  
By Years of Schooling**



- Over one-third of beneficiaries had less than a high school education and less than one-third had some college education.
- Twenty-seven percent of beneficiaries reported annual incomes of \$10,000 or less. Over one-quarter of beneficiaries reported annual incomes over \$30,000.

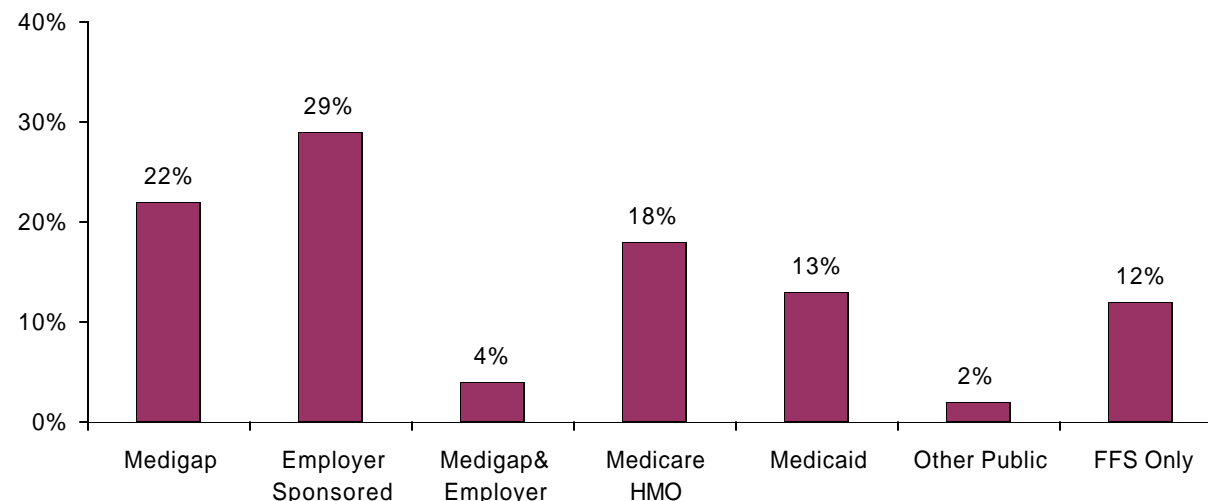
**Medicare Beneficiaries, By Income**



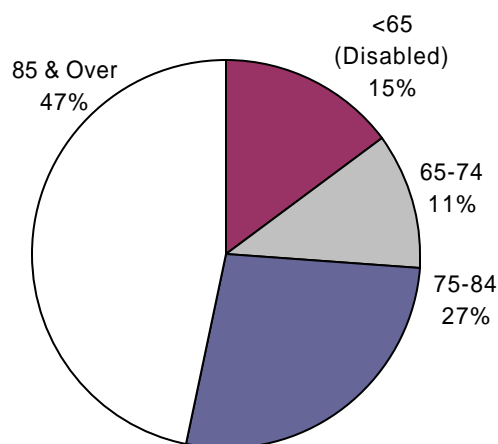
**Community Medicare Beneficiaries, By Insurance Type**

- Nearly 60 percent of Medicare beneficiaries living in the community had some type of private supplemental insurance (employer-sponsored, Medigap, or both). An additional 18 percent were in Medicare risk HMOs, which cover many services in full, thereby making supplemental policies unnecessary. Thirteen percent of beneficiaries received supplemental coverage through the Medicaid program and 12 percent had no supplemental coverage at all.

**Community Medicare Beneficiaries, By Insurance Type**

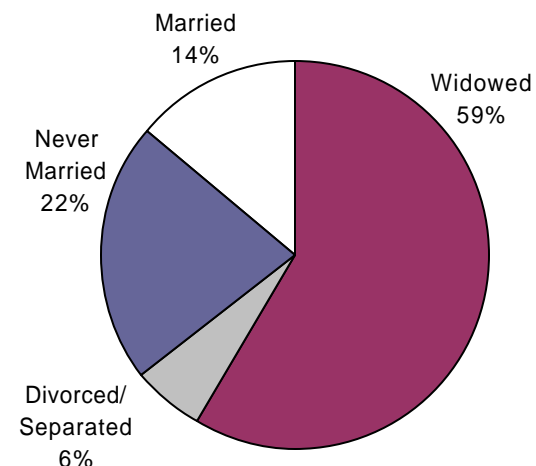


**Medicare Beneficiaries in Long-Term Care Facilities, By Age**

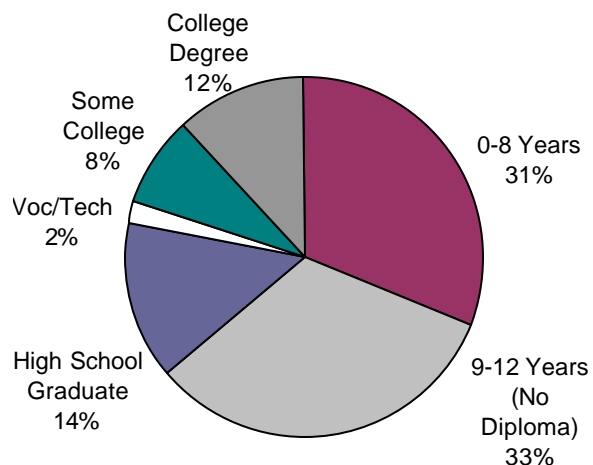


- Beneficiaries in long-term care were disproportionately made up of those over 84 (47 percent of long-term care residents versus 11 percent of the whole Medicare population).
- Beneficiaries in long-term care were much more likely to be widowed or never married. In fact, only 14 percent of beneficiaries in long-term care were married versus 51 percent for the population as a whole.

**Medicare Beneficiaries in Long-Term Care Facilities, By Marital Status**



**Medicare Beneficiaries in Long-Term Care Facilities, By Years of Schooling**



- Over half of beneficiaries who lived in facility care did not complete high school. Compared to 35 percent who did not complete high school for the population as a whole.
- Twenty-six percent of all beneficiaries had incomes of \$10,000 or less. In long-term care facilities, however, 56 percent of beneficiaries had incomes of \$10,000 or less.

**Beneficiaries in Long-Term Care Facilities, By Income**

