

DISCUSSION

REGINA LOEWENSTEIN, COLUMBIA UNIVERSITY

THE PAPER JUST PRESENTED IS AN EXCELLENT TALK ABOUT AN IMPORTANT ONGOING SURVEY.

THE CURRENT MEDICARE SURVEY GIVES TREND DATA ABOUT SERVICES AND CHARGES BEFORE THIS INFORMATION COULD BE AVAILABLE FROM RECORDS OF CLAIMS. THERE WOULD BE DELAYS IN OBTAINING THESE FACTS BECAUSE OF TIME-LAGS IN FILING OF CLAIMS BY RESPONDENTS AND IN PAYMENTS OF CLAIMS BY CARRIERS. IN ADDITION, THE CURRENT MEDICARE SURVEY OBTAINS INFORMATION ABOUT CHARGES INCURRED FOR WHICH CLAIMS WERE NOT FILED BECAUSE THE DEDUCTIBLE WAS NOT MET OR BECAUSE CLAIMS WERE NOT FILED. CHARGES INCURRED FOR SELECTED SERVICES NOT COVERED BY THE MEDICARE LAW ARE ALSO INCLUDED. THE VARIOUS TYPES OF DATA FROM THE CURRENT MEDICARE SURVEY ARE VALUABLE FOR PROGRAM PLANNING.

THE METHODOLOGY OF THE CURRENT MEDICARE SURVEY IS EXCELLENT. ONE OUTSTANDING FEATURE IS THE USE OF THE DIARY METHOD TO FACILITATE RECALL ABOUT UTILIZATION AND CHARGES DURING THE PAST MONTH. THE TALK DID NOT DISCUSS WHETHER OR NOT RECORDS OF RESPONDENTS ARE USED. INTERVIEWS OF THE SAME RESPONDENTS FOR FIFTEEN MONTHS IS A CLEVER WAY TO OBTAIN DATA ABOUT MEETING THE DEDUCTIBLE, CONSIDERING THE CARRY-OVER FEATURE OF THE MEDICARE LAW.

THE RELIABILITY OF REPORTING IN-INSTITUTION VISITS WAS NOT DISCUSSED. WHEN PERSONS ARE VERY ILL THEY OFTEN DO NOT KNOW THE FREQUENCY OF VISITS BY DOCTORS. THE USE OF RECORDS OF MEDICARE PAYMENTS OR OF DOCTORS'

BILLS PROBABLY IMPROVED THESE DATA.

THIS TALK IS THE FIRST PRESENTATION OF THE RELATIONSHIP OF UTILIZATION AND CHARGES TO SOCIAL AND ECONOMIC CHARACTERISTICS, OTHER THAN AGE, SEX AND REGION, OF BENEFICIARIES OF SUPPLEMENTARY MEDICAL INSURANCE.

SINCE UTILIZATION INCREASES WITH AGE AND SINCE MANY OTHER CHARACTERISTICS ARE RELATED TO AGE, IT IS IMPORTANT TO CONSIDER THE RELATIONSHIP OF EACH CHARACTERISTIC WITH AGE WHEN THE FINDINGS ARE INTERPRETED. FOR EXAMPLE, AGE-SEX SPECIFIC INDICES WOULD INDICATE WHETHER HIGHER PERCENTAGES AND MEANS FOR WOMEN ARE RELATED TO THE OLDER AGE OF WOMEN AND/OR HIGHER UTILIZATION BY WOMEN THAN MEN OF THE SAME AGE.

SIMILARLY, THE RELATIONSHIP OF INCOME TO OTHER CHARACTERISTICS WOULD BE VALUABLE.

THERE IS A QUESTION ABOUT THE DEFINITION OF THE TERM "USING SMI SERVICES" IN TABLE I. DOES THIS REFER ONLY TO SERVICES WITH CHARGES INCURRED THAT ARE COVERED BY SMI, OR DOES IT ALSO INCLUDE MEDICAL SERVICES WITHOUT CHARGES INCURRED, SUCH AS CARE BY CLINICS OF LOCAL HEALTH DEPARTMENTS AND MOBILE UNITS?

IN CONCLUSION, THIS PAPER WAS A CLEAR AND PRECISE DISCUSSION ABOUT AN IMPORTANT SURVEY WITH VALUABLE INFORMATION ABOUT THE RELATIONSHIP OF UTILIZATION AND CHARGES FOR MEDICAL SERVICES TO MANY SOCIAL AND ECONOMIC CHARACTERISTICS OF MEDICARE BENEFICIARIES.