

Table 4-11.

Percent Distribution of Veterans by Health Insurance Coverage of VA Health Care Users, Ethnicity, and Age (Less Than 65 Years and 65 Years or Older)

| | Spanish, Hispanic, or Latino | | | Not Spanish, Hispanic, or Latino | | |
|-------------------------------------------------------------------|------------------------------|--------------------|-------------------|----------------------------------|--------------------|-------------------|
| | Total | Less Than 65 Years | 65 Years or Older | Total | Less Than 65 Years | 65 Years or Older |
| Estimated Population | | | | | | |
| Responding on Item | 236,294 | 159,608 | 76,050 | 4,939,258 | 2,468,500 | 2,452,534 |
| Medicare | 32.4 (3.4) | 9.5 (2.2) | 80.6 (6.0) | 55.6 (0.8) | 15.7 (1.0) | 95.9 (0.5) |
| Medicare managed care or Medicare HMO | 7.3 (2.0) | 0.8* (0.5) | 21.0 (5.9) | 12.6 (0.6) | 3.8 (0.5) | 21.6 (1.0) |
| Medicare Part A for hospital care only | 2.3* (1.2) | 2.0* (1.7) | 3.1* (2.0) | 4.4 (0.3) | 2.0 (0.3) | 6.8 (0.5) |
| Medicare Part B for visits to doctor offices only | 0.4* (0.2) | 0.1* (0.1) | 0.9* (0.7) | 1.6 (0.2) | 0.6 (0.2) | 2.6 (0.5) |
| Both Medicare Part A and Part B | 20.1 (2.9) | 5.8 (1.6) | 50.3 (6.9) | 35.6 (0.8) | 8.3 (0.7) | 62.9 (1.0) |
| Medigap or Medicare Supplement health insurance plan | 5.9* (1.8) | 0.8* (0.7) | 16.6* (5.3) | 23.8 (0.8) | 1.9 (0.4) | 45.8 (1.3) |
| Medicaid/Medi-Cal | 7.7 (2.1) | 5.5* (2.2) | 12.4* (5.2) | 5.9 (0.5) | 4.0 (0.5) | 7.9 (0.7) |
| CHAMPUS or TRICARE | 6.3 (1.7) | 8.0 (2.4) | 1.9* (0.8) | 9.7 (0.4) | 13.9 (0.7) | 5.6 (0.5) |
| Other government-provided health insurance or health service plan | 2.6 (0.8) | 2.1* (0.9) | 2.7* (1.0) | 4.9 (0.4) | 5.5 (0.6) | 4.2 (0.5) |

NOTE: Veteran may report more than one type of insurance. The total "Responding on Item" is larger than the sum of the groups because some veterans did not indicate their age. * Low precision and/or sample size for the denominator between 30 and 59

Table 4-11. (continued)

Percent Distribution of Veterans by Health Insurance Coverage of VA Health Care Users, Ethnicity, and Age (Less Than 65 Years and 65 Years or Older)

| | Spanish, Hispanic, or Latino | | | Not Spanish, Hispanic, or Latino | | |
|----------------------------------------|------------------------------|--------------------|-------------------|----------------------------------|--------------------|-------------------|
| | Total | Less Than 65 Years | 65 Years or Older | Total | Less Than 65 Years | 65 Years or Older |
| Estimated Population | | | | | | |
| Responding on Item | 236,294 | 159,608 | 76,050 | 4,939,258 | 2,468,500 | 2,452,534 |
| Private non-HMO | 14.1 (2.4) | 14.5 (3.0) | 13.4* (4.2) | 21.8 (0.6) | 21.8 (0.9) | 21.7 (0.8) |
| Private HMO | 16.0 (3.2) | 19.7 (4.5) | 8.4* (4.4) | 11.7 (0.4) | 19.0 (0.7) | 4.4 (0.5) |
| No health insurance coverage mentioned | 36.2 (3.8) | 47.4 (5.1) | 13.1* (5.6) | 18.3 (0.6) | 34.0 (1.1) | 2.4 (0.3) |
| Unknown | 1.1* (1.0) | 1.6* (1.5) | 0.0 (N/A) | 0.7 (0.1) | 1.3 (0.3) | 0.1* (0.1) |

NOTE: Veteran may report more than one type of insurance. The total "Responding on Item" is larger than the sum of the groups because some veterans did not indicate their age. * Low precision and/or sample size for the denominator between 30 and 59; N/A: Standard Errors not available when estimate is equal to 0% or 100%

Table 4-12.**Percent Distribution of Veterans by Health Insurance Coverage of VA Health Care Users, Race, and Age (Less Than 65 Years and 65 Years or Older)**

| | Total One Race | | | White | | | Black or African American | | |
|-------------------------------------------------------------------|----------------|--------------------|-------------------|---------------|--------------------|-------------------|---------------------------|--------------------|-------------------|
| | Total | Less Than 65 Years | 65 Years or Older | Total | Less Than 65 Years | 65 Years or Older | Total | Less Than 65 Years | 65 Years or Older |
| Estimated Population | | | | | | | | | |
| Responding on Item | 4,859,188 | 2,406,232 | 2,434,313 | 4,114,820 | 1,880,089 | 2,216,088 | 682,653 | 484,292 | 198,361 |
| Medicare | 55.8 (0.7) | 15.6 (0.9) | 95.6 (0.5) | 58.8 (0.8) | 14.8 (0.8) | 96.1 (0.4) | 39.3 (2.4) | 18.7 (2.4) | 89.8 (3.2) |
| Medicare managed care or Medicare HMO | 12.7 (0.6) | 3.6 (0.5) | 21.7 (1.0) | 12.7 (0.6) | 2.6 (0.4) | 21.4 (1.0) | 12.8 (1.9) | 7.7 (1.6) | 25.3 (4.1) |
| Medicare Part A for hospital care only | 4.3 (0.3) | 2.0 (0.3) | 6.5 (0.5) | 4.3 (0.3) | 2.1 (0.3) | 6.2 (0.5) | 4.0 (0.8) | 1.9* (0.8) | 9.2 (2.1) |
| Medicare Part B for visits to doctor offices only | 1.6 (0.3) | 0.6 (0.2) | 2.6 (0.5) | 1.5 (0.2) | 0.6* (0.2) | 2.3 (0.4) | 2.3* (0.9) | 0.8* (0.5) | 6.0* (2.8) |
| Both Medicare Part A and Part B | 35.8 (0.7) | 8.3 (0.7) | 62.8 (1.0) | 38.7 (0.8) | 8.6 (0.7) | 64.2 (1.1) | 18.8 (1.6) | 7.1 (1.3) | 47.4 (3.7) |
| Medigap or Medicare Supplement health insurance plan | 23.8 (0.8) | 1.7 (0.3) | 45.6 (1.3) | 26.3 (0.9) | 1.7 (0.3) | 47.3 (1.4) | 9.5 (1.6) | 1.9* (0.8) | 28.0 (4.6) |
| Medicaid/Medi-Cal | 6.0 (0.4) | 4.0 (0.5) | 8.1 (0.7) | 5.0 (0.4) | 2.9 (0.4) | 6.7 (0.6) | 12.1 (1.5) | 8.0 (1.5) | 22.2 (4.3) |
| CHAMPUS or TRICARE | 9.6 (0.4) | 13.7 (0.7) | 5.5 (0.5) | 9.4 (0.5) | 14.0 (0.8) | 5.4 (0.6) | 10.2 (1.3) | 11.9 (1.6) | 6.0* (2.3) |
| Other government-provided health insurance or health service plan | 4.5 (0.4) | 4.9 (0.6) | 4.1 (0.4) | 4.4 (0.4) | 4.7 (0.6) | 4.2 (0.5) | 4.1 (0.9) | 5.0 (1.1) | 2.0* (1.6) |

NOTE: Veteran may report more than one type of insurance. The total "Responding on Item" is larger than the sum of the groups because some veterans did not indicate their age. * Low precision and/or sample size for the denominator between 30 and 59

Table 4-12. (continued)**Percent Distribution of Veterans by Health Insurance Coverage of VA Health Care Users, Race, and Age (Less Than 65 Years and 65 Years or Older)**

| | Total One Race | | | White | | | Black or African American | | |
|----------------------------------------|----------------|--------------------|-------------------|---------------|--------------------|-------------------|---------------------------|--------------------|-------------------|
| | Total | Less Than 65 Years | 65 Years or Older | Total | Less Than 65 Years | 65 Years or Older | Total | Less Than 65 Years | 65 Years or Older |
| Estimated Population | | | | | | | | | |
| Responding on Item | 4,859,188 | 2,406,232 | 2,434,313 | 4,114,820 | 1,880,089 | 2,216,088 | 682,653 | 484,292 | 198,361 |
| Private non-HMO | 21.8 (0.6) | 21.8 (0.9) | 21.6 (0.9) | 23.4 (0.7) | 24.4 (1.0) | 22.4 (1.0) | 12.4 (1.5) | 12.0 (1.9) | 13.5 (3.2) |
| Private HMO | 11.6 (0.5) | 18.8 (0.8) | 4.5 (0.5) | 10.7 (0.5) | 18.3 (0.9) | 4.2 (0.5) | 16.5 (1.9) | 20.1 (2.2) | 7.6* (2.7) |
| No health insurance coverage mentioned | 18.3 (0.7) | 34.3 (1.1) | 2.6 (0.4) | 16.4 (0.6) | 33.2 (1.2) | 2.2 (0.3) | 29.6 (2.6) | 39.2 (3.3) | 6.3* (2.6) |
| Unknown | 0.7 (0.1) | 1.2 (0.3) | 0.1* (0.1) | 0.7 (0.2) | 1.3 (0.3) | 0.1* (0.1) | 0.7* (0.3) | 1.0* (0.4) | 0.1* (0.1) |

NOTE: Veteran may report more than one type of insurance. The total "Responding on Item" is larger than the sum of the groups because some veterans did not indicate their age. * Low precision and/or sample size for the denominator between 30 and 59

Table 4-12. (continued)**Percent Distribution of Veterans by Health Insurance Coverage of VA Health Care Users, Race, and Age (Less Than 65 Years and 65 Years or Older)****Minority Veterans (Other Than Black or African American)**

| | American Indian or Alaska Native | | | Asian | | | Native Hawaiian or Other Pacific Islander | | |
|-------------------------------------------------------------------|----------------------------------|--------------------|-------------------|----------------|--------------------|-------------------|-------------------------------------------|--------------------|-------------------|
| | Total | Less Than 65 Years | 65 Years or Older | Total | Less Than 65 Years | 65 Years or Older | Total | Less Than 65 Years | 65 Years or Older |
| Estimated Population | | | | | | | | | |
| Responding on Item | 38,662 | 26,475 | 12,187 | 15,835 | 9,131 | 6,704 | 7,218 | 6,246 | 973 |
| Medicare | 43.6 (7.2) | 23.1* (7.1) | NR (NR) | 45.4* (8.6) | NR (NR) | NR (N/A) | NR (NR) | NR (NR) | NR (N/A) |
| Medicare managed care or Medicare HMO | 7.3* (2.8) | 6.5* (3.7) | NR (NR) | 16.7* (7.8) | NR (NR) | NR (NR) | NR (NR) | NR (NR) | NR (NR) |
| Medicare Part A for hospital care only | 1.6* (1.1) | 1.1* (0.9) | NR (NR) | 11.3* (7.6) | NR (NR) | NR (NR) | NR (NR) | NR (NR) | NR (NR) |
| Medicare Part B for visits to doctor offices only | 2.6* (2.0) | 0.6* (0.6) | NR (NR) | 1.4* (1.4) | NR (NR) | NR (NR) | NR (NR) | NR (NR) | NR (NR) |
| Both Medicare Part A and Part B | 30.3 (6.7) | 13.6* (5.8) | NR (NR) | 16.1* (7.5) | NR (NR) | NR (NR) | NR (NR) | NR (NR) | NR (NR) |
| Medigap or Medicare Supplement health insurance plan | 7.3* (2.9) | 1.3* (1.3) | NR (NR) | 24.3* (9.8) | NR (NR) | NR (NR) | NR (NR) | NR (NR) | NR (NR) |
| Medicaid/Medi-Cal | 9.5* (3.5) | 6.7* (3.0) | NR (NR) | 8.1* (5.2) | NR (NR) | NR (NR) | NR (NR) | NR (NR) | NR (NR) |
| CHAMPUS or TRICARE | 9.7* (3.7) | 11.9* (5.4) | NR (NR) | 28.7* (9.1) | NR (NR) | NR (NR) | NR (NR) | NR (NR) | NR (NR) |
| Other government-provided health insurance or health service plan | 19.4 (5.1) | 22.0* (6.8) | NR (NR) | 7.9* (6.8) | NR (NR) | NR (NR) | NR (NR) | NR (NR) | NR (NR) |

NOTE: Veteran may report more than one type of insurance. The total "Responding on Item" is larger than the sum of the groups because some veterans did not indicate their age. * Low precision and/or sample size for the denominator between 30 and 59; NR: Sample size for the denominator less than 30; N/A: Standard Errors not available when estimate is equal to 0% or 100%

Table 4-12. (continued)**Percent Distribution of Veterans by Health Insurance Coverage of VA Health Care Users, Race, and Age (Less Than 65 Years and 65 Years or Older)****Minority Veterans (Other Than Black or African American)**

| | American Indian or Alaska Native | | | Asian | | | Native Hawaiian or Other Pacific Islander | | |
|----------------------------------------|----------------------------------|--------------------|-------------------|-----------------|--------------------|-------------------|-------------------------------------------|--------------------|-------------------|
| | Total | Less Than 65 Years | 65 Years or Older | Total | Less Than 65 Years | 65 Years or Older | Total | Less Than 65 Years | 65 Years or Older |
| Estimated Population | | | | | | | | | |
| Responding on Item | 38,662 | 26,475 | 12,187 | 15,835 | 9,131 | 6,704 | 7,218 | 6,246 | 973 |
| Private non-HMO | 23.7 (6.7) | 22.4 (6.2) | NR (NR) | 8.9* (6.1) | NR (NR) | NR (NR) | NR (NR) | NR (NR) | NR (NR) |
| Private HMO | 17.5* (6.1) | 21.8* (7.4) | NR (NR) | 19.1* (7.9) | NR (NR) | NR (NR) | NR (NR) | NR (NR) | NR (NR) |
| No health insurance coverage mentioned | 13.9 (3.9) | 15.4* (5.5) | NR (NR) | 22.0* (10.0) | NR (NR) | NR (NR) | NR (NR) | NR (NR) | NR (NR) |
| Unknown | 0.0 (N/A) | 0.0 (N/A) | NR (NR) | 0.0* (N/A) | NR (NR) | NR (NR) | NR (NR) | NR (NR) | NR (NR) |

NOTE: Veteran may report more than one type of insurance. The total "Responding on Item" is larger than the sum of the groups because some veterans did not indicate their age. * Low precision and/or sample size for the denominator between 30 and 59; NR: Sample size for the denominator less than 30; N/A: Standard Errors not available when estimate is equal to 0% or 100%

Table 4-12. (continued)**Percent Distribution of Veterans by Health Insurance Coverage of VA Health Care Users, Race, and Age (Less Than 65 Years and 65 Years or Older)**

| | Total Two or More Races | | | American Indian or Alaska Native/White | | | Race Unknown | | |
|-------------------------------------------------------------------|-------------------------|--------------------|-------------------|----------------------------------------|--------------------|-------------------|---------------|--------------------|-------------------|
| | Total | Less Than 65 Years | 65 Years or Older | Total | Less Than 65 Years | 65 Years or Older | Total | Less Than 65 Years | 65 Years or Older |
| Estimated Population | | | | | | | | | |
| Responding on Item | 166,335 | 118,247 | 47,870 | 104,202 | 66,720 | 37,263 | 169,598 | 113,465 | 56,133 |
| Medicare | 41.2 (4.5) | 19.8 (5.5) | 94.3 (2.6) | 47.8 (4.3) | 22.6 (4.5) | 93.0 (3.3) | 33.8 (3.9) | 6.8 (2.0) | 88.5 (4.9) |
| Medicare managed care or Medicare HMO | 10.5* (3.3) | 6.4* (4.7) | 20.6 (4.3) | 9.6 (2.3) | 2.8* (1.6) | 21.9 (5.1) | 6.5 (1.9) | 0.4* (0.2) | 18.9 (5.6) |
| Medicare Part A for hospital care only | 5.0 (1.3) | 2.5* (1.1) | 11.3* (3.9) | 6.4 (1.9) | 3.2* (1.7) | 12.2* (4.6) | 2.8* (1.3) | 0.5* (0.3) | 7.7* (4.1) |
| Medicare Part B for visits to doctor offices only | 1.5* (0.7) | 0.6* (0.5) | 3.9* (2.1) | 1.4* (0.8) | 0.2* (0.2) | 3.5* (2.3) | 0.3* (0.3) | 0.0 (N/A) | 0.9* (0.9) |
| Both Medicare Part A and Part B | 22.3 (3.6) | 8.8* (2.6) | 55.7 (5.6) | 28.6 (4.2) | 14.8 (4.2) | 53.3 (6.1) | 22.8 (3.6) | 5.5* (2.0) | 57.7 (6.9) |
| Medigap or Medicare Supplement health insurance plan | 11.2* (3.4) | 4.9* (4.7) | 26.6 (5.0) | 10.7 (2.5) | 0.6* (0.5) | 28.7 (6.3) | 11.5 (3.0) | 1.1* (1.0) | 32.4 (7.9) |
| Medicaid/Medi-Cal | 8.4* (3.9) | 7.8* (5.3) | 9.8* (3.3) | 4.9* (1.6) | 3.7* (1.6) | 7.0* (3.5) | 3.0* (1.2) | 1.9* (1.1) | 5.2* (2.8) |
| CHAMPUS or TRICARE | 10.7 (2.5) | 12.9 (3.5) | 5.3* (1.8) | 9.8 (2.4) | 12.1 (3.4) | 5.6* (2.0) | 8.7 (1.8) | 11.9 (2.7) | 2.0* (0.9) |
| Other government-provided health insurance or health service plan | 14.2* (4.8) | 15.4* (6.5) | 11.1 (3.3) | 8.5 (1.8) | 7.1* (2.4) | 11.0* (3.5) | 2.2* (0.8) | 2.6* (1.1) | 1.4* (0.8) |

NOTE: Veteran may report more than one type of insurance. Only one sub-category of "Total Two or More Races" is shown because all other categories were too small to report. The total "Responding on Item" is larger than the sum of the groups because some veterans did not indicate their age. * Low precision and/or sample size for the denominator between 30 and 59; N/A: Standard Errors not available when estimate is equal to 0% or 100%

Table 4-12. (continued)**Percent Distribution of Veterans by Health Insurance Coverage of VA Health Care Users, Race, and Age (Less Than 65 Years and 65 Years or Older)**

| | Total Two or More Races | | | American Indian or Alaska Native/White | | | Race Unknown | | |
|----------------------------------------|-------------------------|--------------------|-------------------|----------------------------------------|--------------------|-------------------|---------------|--------------------|-------------------|
| | Total | Less Than 65 Years | 65 Years or Older | Total | Less Than 65 Years | 65 Years or Older | Total | Less Than 65 Years | 65 Years or Older |
| Estimated Population | | | | | | | | | |
| Responding on Item | 166,335 | 118,247 | 47,870 | 104,202 | 66,720 | 37,263 | 169,598 | 113,465 | 56,133 |
| Private non-HMO | 19.2 (3.2) | 19.8 (4.3) | 17.8 (5.2) | 19.8 (2.8) | 19.9 (3.9) | 19.9 (5.6) | 15.9 (2.9) | 15.1 (3.5) | 17.6* (6.0) |
| Private HMO | 13.5* (4.5) | 17.7* (6.2) | 3.3* (2.2) | 5.8* (1.9) | 8.1* (2.9) | 1.8* (1.2) | 18.1 (3.9) | 24.8 (5.7) | 4.6* (4.3) |
| No health insurance coverage mentioned | 27.4 (3.4) | 36.3 (4.7) | 5.1* (2.6) | 27.9 (3.4) | 39.8 (4.4) | 6.2* (3.3) | 32.2 (4.0) | 44.9 (5.4) | 6.7* (3.2) |
| Unknown | 2.0* (1.1) | 2.8* (1.5) | 0.0 (N/A) | 1.8* (1.0) | 2.8* (1.6) | 0.0 (N/A) | 0.6* (0.3) | 0.9* (0.5) | 0.0 (N/A) |

NOTE: Veteran may report more than one type of insurance. Only one sub-category of "Total Two or More Races" is shown because all other categories were too small to report. The total "Responding on Item" is larger than the sum of the groups because some veterans did not indicate their age. * Low precision and/or sample size for the denominator between 30 and 59; N/A: Standard Errors not available when estimate is equal to 0% or 100%

Table 4-13.***Percent Distribution of Veterans by Health Insurance Coverage of Non-VA Health Care Users of Emergency Room, Outpatient Care, or Overnight Stays in Hospitals Only and Age (Less Than 65 Years and 65 Years or Older)***

| | Total | Less Than 65 Years | 65 Years or Older |
|-------------------------------------------------------------------|---------------|--------------------|-------------------|
| Estimated Population | | | |
| Responding on Item | 18,092,792 | 10,756,675 | 7,240,857 |
| Medicare | 42.4 (0.3) | 5.6 (0.2) | 97.2 (0.3) |
| Medicare managed care or Medicare HMO | 12.0 (0.3) | 1.5 (0.1) | 27.7 (0.8) |
| Medicare Part A for hospital care only | 2.2 (0.1) | 0.3 (0.1) | 4.9 (0.3) |
| Medicare Part B for visits to doctor offices only | 0.9 (0.1) | 0.2 (0.0) | 2.0 (0.3) |
| Both Medicare Part A and Part B | 26.7 (0.4) | 3.2 (0.2) | 61.7 (0.8) |
| Medigap or Medicare Supplement health insurance plan | 20.3 (0.2) | 1.0 (0.1) | 49.2 (0.7) |
| Medicaid/Medi-Cal | 3.3 (0.2) | 1.8 (0.2) | 5.7 (0.4) |
| CHAMPUS or TRICARE | 7.4 (0.2) | 9.4 (0.4) | 4.4 (0.3) |
| Other government-provided health insurance or health service plan | 3.8 (0.2) | 3.7 (0.2) | 3.9 (0.3) |

NOTE: This table displays data for veterans who used non-VA health care for emergency room, outpatient care, or overnight stays in hospitals regardless of whether or not they also used VA care. Veteran may report more than one type of insurance. The total "Responding on Item" is larger than the sum of the groups because some veterans did not indicate their age.

Table 4-13. (continued)***Percent Distribution of Veterans by Health Insurance Coverage of Non-VA Health Care Users of Emergency Room, Outpatient Care, or Overnight Stays in Hospitals Only and Age (Less Than 65 Years and 65 Years or Older)***

| | Total | Less Than 65 Years | 65 Years or Older |
|----------------------------------------|---------------|---------------------------|--------------------------|
| Estimated Population | | | |
| Responding on Item | 18,092,792 | 10,756,675 | 7,240,857 |
| Private non-HMO | 39.4 (0.6) | 41.8 (0.7) | 35.8 (0.9) |
| Private HMO | 27.4 (0.5) | 39.0 (0.8) | 10.2 (0.5) |
| No health insurance coverage mentioned | 5.8 (0.3) | 9.5 (0.4) | 0.3* (0.1) |
| Unknown | 0.2 (0.0) | 0.3 (0.1) | 0.1* (0.0) |

NOTE: This table displays data for veterans who used non-VA health care for emergency room, outpatient care, or overnight stays in hospitals regardless of whether or not they also used VA care. Veteran may report more than one type of insurance. The total "Responding on Item" is larger than the sum of the groups because some veterans did not indicate their age. * Low precision and/or sample size for the denominator between 30 and 59

Table 4-14.

Percent Distribution of Veterans by Health Insurance Coverage of Non-VA Health Care Users of Emergency Room, Outpatient Care, or Overnight Stays in Hospitals Only, Gender, and Age (Less Than 65 Years and 65 Years or Older)

| | Males | | | Females | | |
|----------------------------------------------------------------------|---------------|-----------------------|----------------------|---------------|-----------------------|----------------------|
| | Total | Less Than 65 Years | 65 Years or Older | Total | Less Than 65 Years | 65 Years or Older |
| Estimated Population | | | | | | |
| Responding on Item | 16,888,357 | 9,768,602 | 7,030,966 | 1,204,435 | 988,072 | 209,891 |
| Medicare | 44.0 (0.3) | 5.8 (0.2) | 97.3 (0.3) | 19.5 (1.7) | 3.9 (0.8) | 93.5 (2.4) |
| Medicare managed care or Medicare HMO | 12.5 (0.4) | 1.5 (0.2) | 27.9 (0.8) | 5.0 (0.7) | 1.2* (0.5) | 23.0 (3.2) |
| Medicare Part A for hospital care only | 2.2 (0.1) | 0.3 (0.1) | 4.9 (0.3) | 1.3* (0.5) | 0.4* (0.3) | 5.6* (2.0) |
| Medicare Part B for visits to doctor offices only | 0.9 (0.1) | 0.2 (0.0) | 2.0 (0.3) | 0.5* (0.2) | 0.3* (0.2) | 1.8* (1.1) |
| Both Medicare Part A and Part B | 27.8 (0.4) | 3.4 (0.2) | 61.7 (0.8) | 12.4 (1.4) | 2.0 (0.6) | 62.0 (4.4) |
| Medigap or Medicare Supplement health insurance plan | 21.2 (0.3) | 1.0 (0.1) | 49.4 (0.7) | 7.9 (1.2) | 0.7* (0.4) | 41.8 (4.8) |
| Medicaid/Medi-Cal | 3.4 (0.2) | 1.7 (0.2) | 5.8 (0.4) | 2.6 (0.7) | 3.0 (0.8) | 0.3* (0.2) |
| CHAMPUS or TRICARE | 6.7 (0.2) | 8.6 (0.4) | 4.1 (0.3) | 16.9 (1.5) | 17.4 (1.6) | 14.7 (4.0) |
| Other government-provided health insurance or health service plan | 3.7 (0.2) | 3.7 (0.3) | 3.8 (0.3) | 4.8 (0.8) | 4.2 (0.8) | 7.6* (2.5) |

NOTE: This table displays data for veterans who used non-VA health care for emergency room, outpatient care, or overnight stays in hospitals regardless of whether or not they also used VA care. Veteran may report more than one type of insurance. The total "Responding on Item" is larger than the sum of the groups because some veterans did not indicate their age. * Low precision and/or sample size for the denominator between 30 and 59

Table 4-14. (continued)

Percent Distribution of Veterans by Health Insurance Coverage of Non-VA Health Care Users of Emergency Room, Outpatient Care, or Overnight Stays in Hospitals Only, Gender, and Age (Less Than 65 Years and 65 Years or Older)

| | Males | | | Females | | |
|----------------------------------------|---------------|--------------------|-------------------|---------------|--------------------|-------------------|
| | Total | Less Than 65 Years | 65 Years or Older | Total | Less Than 65 Years | 65 Years or Older |
| Estimated Population | | | | | | |
| Responding on Item | 16,888,357 | 9,768,602 | 7,030,966 | 1,204,435 | 988,072 | 209,891 |
| Private non-HMO | 39.6 (0.6) | 42.2 (0.8) | 35.9 (0.9) | 37.5 (2.2) | 38.2 (2.5) | 32.9 (3.8) |
| Private HMO | 27.1 (0.5) | 39.2 (0.8) | 10.3 (0.5) | 31.6 (1.9) | 36.3 (2.4) | 10.0 (2.7) |
| No health insurance coverage mentioned | 5.6 (0.3) | 9.5 (0.4) | 0.2* (0.1) | 7.8 (1.1) | 9.3 (1.3) | 1.0* (1.1) |
| Unknown | 0.2 (0.0) | 0.3 (0.1) | 0.1* (0.0) | 0.3* (0.2) | 0.4* (0.2) | 0.0 (N/A) |

NOTE: This table displays data for veterans who used non-VA health care for emergency room, outpatient care, or overnight stays in hospitals regardless of whether or not they also used VA care. The total "Responding on Item" is larger than the sum of the groups because some veterans did not indicate their age. * Low precision and/or sample size for the denominator between 30 and 59; N/A: Standard Errors not available when estimate is equal to 0% or 100%

Table 4-15.

Percent Distribution of Veterans by Health Insurance Coverage of Non-VA Health Care Users of Emergency Room, Outpatient Care, or Overnight Stays in Hospitals Only, Ethnicity, and Age (Less Than 65 Years and 65 Years or Older)

| | Spanish, Hispanic, or Latino | | | Not Spanish, Hispanic, or Latino | | |
|-------------------------------------------------------------------|------------------------------|--------------------|-------------------|----------------------------------|--------------------|-------------------|
| | Total | Less Than 65 Years | 65 Years or Older | Total | Less Than 65 Years | 65 Years or Older |
| Estimated Population | | | | | | |
| Responding on Item | 683,134 | 510,477 | 169,767 | 17,354,057 | 10,214,645 | 7,049,847 |
| Medicare | 25.6 (1.8) | 3.4 (1.0) | 92.8 (3.0) | 43.1 (0.3) | 5.7 (0.2) | 97.3 (0.3) |
| Medicare managed care or Medicare HMO | 11.9 (1.6) | 0.9* (0.4) | 45.1 (5.2) | 12.0 (0.3) | 1.5 (0.1) | 27.3 (0.8) |
| Medicare Part A for hospital care only | 1.5* (0.8) | 0.6* (0.6) | 4.3* (2.0) | 2.2 (0.2) | 0.3 (0.1) | 4.9 (0.3) |
| Medicare Part B for visits to doctor offices only | 0.1* (0.1) | 0.0 (N/A) | 0.5* (0.3) | 0.9 (0.1) | 0.2 (0.0) | 2.1 (0.3) |
| Both Medicare Part A and Part B | 11.0 (1.4) | 1.6* (0.6) | 39.5 (5.0) | 27.4 (0.4) | 3.3 (0.2) | 62.3 (0.8) |
| Medigap or Medicare Supplement health insurance plan | 8.0 (1.4) | 0.7* (0.4) | 30.3 (4.8) | 20.8 (0.3) | 1.0 (0.1) | 49.6 (0.7) |
| Medicaid/Medi-Cal | 1.8* (0.6) | 1.0* (0.5) | 4.1* (1.7) | 3.4 (0.2) | 1.9 (0.2) | 5.7 (0.4) |
| CHAMPUS or TRICARE | 6.9 (1.3) | 8.4 (1.6) | 2.2* (1.0) | 7.4 (0.2) | 9.4 (0.4) | 4.5 (0.3) |
| Other government-provided health insurance or health service plan | 2.3* (0.7) | 2.7* (1.0) | 1.3* (0.6) | 3.9 (0.2) | 3.8 (0.2) | 4.0 (0.3) |

NOTE: This table displays data for veterans who used non-VA health care for emergency room, outpatient care, or overnight stays in hospitals regardless of whether or not they also used VA care. Veteran may report more than one type of insurance. The total "Responding on Item" is larger than the sum of the groups because some veterans did not indicate their age. * Low precision and/or sample size for the denominator between 30 and 59; N/A: Standard Errors not available when estimate is equal to 0% or 100%

Table 4-15. (continued)

Percent Distribution of Veterans by Health Insurance Coverage of Non-VA Health Care Users of Emergency Room, Outpatient Care, or Overnight Stays in Hospitals Only, Ethnicity, and Age (Less Than 65 Years and 65 Years or Older)

| | Spanish, Hispanic, or Latino | | | Not Spanish, Hispanic, or Latino | | |
|-------------------------------------------|------------------------------|-----------------------|----------------------|----------------------------------|-----------------------|----------------------|
| | Total | Less Than 65 Years | 65 Years or Older | Total | Less Than 65 Years | 65 Years or Older |
| Estimated Population | | | | | | |
| Responding on Item | 683,134 | 510,477 | 169,767 | 17,354,057 | 10,214,645 | 7,049,847 |
| Private non-HMO | 32.4 (2.2) | 35.0 (2.8) | 25.3 (4.9) | 39.6 (0.6) | 42.1 (0.8) | 36.0 (0.8) |
| Private HMO | 36.4 (2.5) | 44.2 (3.2) | 12.5* (3.8) | 27.1 (0.5) | 38.7 (0.8) | 10.2 (0.5) |
| No health insurance coverage mentioned | 10.2 (1.6) | 12.9 (2.0) | 1.9* (1.9) | 5.6 (0.3) | 9.4 (0.4) | 0.2* (0.1) |
| Unknown | 0.3* (0.3) | 0.3* (0.3) | 0.0 (N/A) | 0.2 (0.0) | 0.3 (0.1) | 0.1* (0.0) |

NOTE: This table displays data for veterans who used non-VA health care for emergency room, outpatient care, or overnight stays in hospitals regardless of whether or not they also used VA care. The total "Responding on Item" is larger than the sum of the groups because some veterans did not indicate their age. * Low precision and/or sample size for the denominator between 30 and 59; N/A: Standard Errors not available when estimate is equal to 0% or 100%

Table 4-15.

Percent Distribution of Veterans by Health Insurance Coverage of Non-VA Health Care Users of Emergency Room, Outpatient Care, or Overnight Stays in Hospitals Only, Ethnicity, and Age (Less Than 65 Years and 65 Years or Older)

| | Spanish, Hispanic, or Latino | | | Not Spanish, Hispanic, or Latino | | |
|-------------------------------------------------------------------|------------------------------|--------------------|-------------------|----------------------------------|--------------------|-------------------|
| | Total | Less Than 65 Years | 65 Years or Older | Total | Less Than 65 Years | 65 Years or Older |
| Estimated Population | | | | | | |
| Responding on Item | 683,134 | 510,477 | 169,767 | 17,354,057 | 10,214,645 | 7,049,847 |
| Medicare | 25.6 (1.8) | 3.4 (1.0) | 92.8 (3.0) | 43.1 (0.3) | 5.7 (0.2) | 97.3 (0.3) |
| Medicare managed care or Medicare HMO | 11.9 (1.6) | 0.9* (0.4) | 45.1 (5.2) | 12.0 (0.3) | 1.5 (0.1) | 27.3 (0.8) |
| Medicare Part A for hospital care only | 1.5* (0.8) | 0.6* (0.6) | 4.3* (2.0) | 2.2 (0.2) | 0.3 (0.1) | 4.9 (0.3) |
| Medicare Part B for visits to doctor offices only | 0.1* (0.1) | 0.0 (N/A) | 0.5* (0.3) | 0.9 (0.1) | 0.2 (0.0) | 2.1 (0.3) |
| Both Medicare Part A and Part B | 11.0 (1.4) | 1.6* (0.6) | 39.5 (5.0) | 27.4 (0.4) | 3.3 (0.2) | 62.3 (0.8) |
| Medigap or Medicare Supplement health insurance plan | 8.0 (1.4) | 0.7* (0.4) | 30.3 (4.8) | 20.8 (0.3) | 1.0 (0.1) | 49.6 (0.7) |
| Medicaid/Medi-Cal | 1.8* (0.6) | 1.0* (0.5) | 4.1* (1.7) | 3.4 (0.2) | 1.9 (0.2) | 5.7 (0.4) |
| CHAMPUS or TRICARE | 6.9 (1.3) | 8.4 (1.6) | 2.2* (1.0) | 7.4 (0.2) | 9.4 (0.4) | 4.5 (0.3) |
| Other government-provided health insurance or health service plan | 2.3* (0.7) | 2.7* (1.0) | 1.3* (0.6) | 3.9 (0.2) | 3.8 (0.2) | 4.0 (0.3) |

NOTE: This table displays data for veterans who used non-VA health care for emergency room, outpatient care, or overnight stays in hospitals regardless of whether or not they also used VA care. Veteran may report more than one type of insurance. The total "Responding on Item" is larger than the sum of the groups because some veterans did not indicate their age. * Low precision and/or sample size for the denominator between 30 and 59; N/A: Standard Errors not available when estimate is equal to 0% or 100%

Table 4-15. (continued)

Percent Distribution of Veterans by Health Insurance Coverage of Non-VA Health Care Users of Emergency Room, Outpatient Care, or Overnight Stays in Hospitals Only, Ethnicity, and Age (Less Than 65 Years and 65 Years or Older)

| | Spanish, Hispanic, or Latino | | | Not Spanish, Hispanic, or Latino | | |
|-------------------------------------------|------------------------------|-----------------------|----------------------|----------------------------------|-----------------------|----------------------|
| | Total | Less Than 65 Years | 65 Years or Older | Total | Less Than 65 Years | 65 Years or Older |
| Estimated Population | | | | | | |
| Responding on Item | 683,134 | 510,477 | 169,767 | 17,354,057 | 10,214,645 | 7,049,847 |
| Private non-HMO | 32.4 (2.2) | 35.0 (2.8) | 25.3 (4.9) | 39.6 (0.6) | 42.1 (0.8) | 36.0 (0.8) |
| Private HMO | 36.4 (2.5) | 44.2 (3.2) | 12.5* (3.8) | 27.1 (0.5) | 38.7 (0.8) | 10.2 (0.5) |
| No health insurance coverage mentioned | 10.2 (1.6) | 12.9 (2.0) | 1.9* (1.9) | 5.6 (0.3) | 9.4 (0.4) | 0.2* (0.1) |
| Unknown | 0.3* (0.3) | 0.3* (0.3) | 0.0 (N/A) | 0.2 (0.0) | 0.3 (0.1) | 0.1* (0.0) |

NOTE: This table displays data for veterans who used non-VA health care for emergency room, outpatient care, or overnight stays in hospitals regardless of whether or not they also used VA care. The total "Responding on Item" is larger than the sum of the groups because some veterans did not indicate their age. * Low precision and/or sample size for the denominator between 30 and 59; N/A: Standard Errors not available when estimate is equal to 0% or 100%

Table 4-16.**Percent Distribution of Veterans by Health Insurance Coverage of Non-VA Health Care Users of Emergency Room, Outpatient Care, or Overnight Stays in Hospitals Only, Race, and Age (Less Than 65 Years and 65 Years or Older)**

| | Total One Race | | | White | | | Black or African American | | |
|-------------------------------------------------------------------|----------------|--------------------|-------------------|---------------|--------------------|-------------------|---------------------------|--------------------|-------------------|
| | Total | Less Than 65 Years | 65 Years or Older | Total | Less Than 65 Years | 65 Years or Older | Total | Less Than 65 Years | 65 Years or Older |
| Estimated Population | | | | | | | | | |
| Responding on Item | 17,241,196 | 10,099,371 | 7,053,778 | 15,661,069 | 8,917,273 | 6,668,139 | 1,411,850 | 1,055,607 | 345,091 |
| Medicare | 43.2 (0.3) | 5.6 (0.2) | 97.2 (0.3) | 44.5 (0.3) | 5.0 (0.3) | 97.3 (0.3) | 31.4 (1.4) | 10.6 (1.3) | 95.6 (1.7) |
| Medicare managed care or Medicare HMO | 12.2 (0.3) | 1.5 (0.1) | 27.6 (0.8) | 12.2 (0.4) | 1.1 (0.1) | 27.0 (0.8) | 12.4 (1.2) | 4.3 (0.8) | 37.7 (3.9) |
| Medicare Part A for hospital care only | 2.2 (0.1) | 0.3 (0.1) | 4.8 (0.3) | 2.1 (0.1) | 0.3 (0.1) | 4.6 (0.3) | 2.3 (0.5) | 0.3* (0.1) | 8.8 (2.2) |
| Medicare Part B for visits to doctor offices only | 0.9 (0.1) | 0.2 (0.0) | 2.0 (0.3) | 0.9 (0.1) | 0.1 (0.0) | 1.9 (0.3) | 1.6* (0.5) | 0.4* (0.2) | 5.2* (2.0) |
| Both Medicare Part A and Part B | 27.4 (0.4) | 3.3 (0.2) | 61.9 (0.9) | 28.7 (0.4) | 3.1 (0.2) | 63.0 (0.9) | 14.2 (1.3) | 4.6 (0.9) | 43.5 (3.8) |
| Medigap or Medicare Supplement health insurance plan | 20.9 (0.3) | 1.0 (0.1) | 49.4 (0.7) | 22.1 (0.3) | 0.9 (0.1) | 50.4 (0.6) | 9.4 (1.2) | 1.8* (0.6) | 32.9 (4.5) |
| Medicaid/Medi-Cal | 3.4 (0.2) | 1.8 (0.2) | 5.7 (0.4) | 3.0 (0.2) | 1.5 (0.2) | 5.1 (0.4) | 6.9 (1.0) | 4.1 (0.9) | 15.7 (3.5) |
| CHAMPUS or TRICARE | 7.3 (0.2) | 9.4 (0.4) | 4.3 (0.3) | 6.9 (0.3) | 8.9 (0.4) | 4.3 (0.3) | 10.1 (1.2) | 12.1 (1.4) | 4.0* (1.6) |
| Other government-provided health insurance or health service plan | 3.7 (0.2) | 3.6 (0.2) | 3.9 (0.3) | 3.5 (0.2) | 3.4 (0.2) | 3.7 (0.3) | 4.9 (0.9) | 4.7 (0.9) | 5.2* (2.1) |

NOTE: This table displays data for veterans who used non-VA health care for emergency room, outpatient care, or overnight stays in hospitals regardless of whether or not they also used VA care. Veteran may report more than one type of insurance. The total "Responding on Item" is larger than the sum of the groups because some veterans did not indicate their age. * Low precision and/or sample size for the denominator between 30 and 59

Table 4-16. (continued)

Percent Distribution of Veterans by Health Insurance Coverage of Non-VA Health Care Users of Emergency Room, Outpatient Care, or Overnight Stays in Hospitals Only, Race, and Age (Less Than 65 Years and 65 Years or Older)

| | Total One Race | | | White | | | Black or African American | | |
|----------------------------------------|----------------|--------------------|-------------------|---------------|--------------------|-------------------|---------------------------|--------------------|-------------------|
| | Total | Less Than 65 Years | 65 Years or Older | Total | Less Than 65 Years | 65 Years or Older | Total | Less Than 65 Years | 65 Years or Older |
| Estimated Population | | | | | | | | | |
| Responding on Item | 17,241,196 | 10,099,371 | 7,053,778 | 15,661,069 | 8,917,273 | 6,668,139 | 1,411,850 | 1,055,607 | 345,091 |
| Private non-HMO | 39.6 (0.6) | 42.1 (0.8) | 36.0 (0.8) | 40.7 (0.6) | 44.0 (0.8) | 36.3 (0.8) | 28.7 (1.7) | 28.0 (2.1) | 29.5 (3.4) |
| Private HMO | 27.1 (0.5) | 38.9 (0.8) | 10.3 (0.5) | 26.1 (0.5) | 38.4 (0.8) | 9.8 (0.5) | 36.5 (2.0) | 42.0 (2.0) | 20.6 (3.7) |
| No health insurance coverage mentioned | 5.6 (0.3) | 9.3 (0.4) | 0.2* (0.1) | 5.2 (0.3) | 8.9 (0.5) | 0.2* (0.1) | 9.7 (1.0) | 12.8 (1.3) | 0.7* (0.6) |
| Unknown | 0.2 (0.0) | 0.3 (0.1) | 0.1* (0.0) | 0.2 (0.0) | 0.3 (0.1) | 0.1* (0.0) | 0.1* (0.1) | 0.2* (0.1) | 0.0 (N/A) |

NOTE: This table displays data for veterans who used non-VA health care for emergency room, outpatient care, or overnight stays in hospitals regardless of whether or not they also used VA care. The total "Responding on Item" is larger than the sum of the groups because some veterans did not indicate their age. * Low precision and/or sample size for the denominator between 30 and 59; N/A: Standard Errors not available when estimate is equal to 0% or 100%

Table 4-16. (continued)**Percent Distribution of Veterans by Health Insurance Coverage of Non-VA Health Care Users of Emergency Room, Outpatient Care, or Overnight Stays in Hospitals Only, Race, and Age (Less Than 65 Years and 65 Years or Older)**

| | Minority Veterans (Other Than Black or African American) | | | | | | | | |
|-------------------------------------------------------------------|----------------------------------------------------------|--------------------|-------------------|----------------|--------------------|-------------------|-------------------------------------------|--------------------|-------------------|
| | American Indian or Alaska Native | | | Asian | | | Native Hawaiian or Other Pacific Islander | | |
| | Total | Less Than 65 Years | 65 Years or Older | Total | Less Than 65 Years | 65 Years or Older | Total | Less Than 65 Years | 65 Years or Older |
| Estimated Population | | | | | | | | | |
| Responding on Item | 104,194 | 80,885 | 22,070 | 44,614 | 30,159 | 14,455 | 19,469 | 15,446 | 4,023 |
| Medicare | 24.4 (4.1) | 4.5* (1.8) | 98.8* (1.3) | 31.9 (5.6) | 0.6* (0.6) | NR (NR) | NR (NR) | NR (NR) | NR (N/A) |
| Medicare managed care or Medicare HMO | 7.4* (3.1) | 3.0* (1.7) | 23.7* (12.7) | 14.3 (4.3) | 0.6* (0.6) | NR (NR) | NR (NR) | NR (NR) | NR (NR) |
| Medicare Part A for hospital care only | 2.0* (1.9) | 0.0 (N/A) | 9.4* (9.3) | 8.7* (4.4) | 0.0* (N/A) | NR (NR) | NR (NR) | NR (NR) | NR (NR) |
| Medicare Part B for visits to doctor offices only | 0.7* (0.7) | 0.0 (N/A) | 3.2* (3.3) | 1.0* (1.0) | 0.0* (N/A) | NR (NR) | NR (NR) | NR (NR) | NR (NR) |
| Both Medicare Part A and Part B | 14.0 (3.5) | 1.1* (0.5) | 62.4* (13.9) | 5.0* (2.2) | 0.0* (N/A) | NR (NR) | NR (NR) | NR (NR) | NR (NR) |
| Medigap or Medicare Supplement health insurance plan | 5.1* (1.7) | 0.1* (0.1) | 23.6* (8.6) | 8.9* (3.6) | 0.6* (0.6) | NR (NR) | NR (NR) | NR (NR) | NR (NR) |
| Medicaid/Medi-Cal | 5.6* (2.4) | 5.2* (2.3) | 7.7* (4.8) | 7.8* (3.5) | 0.0* (N/A) | NR (NR) | NR (NR) | NR (NR) | NR (NR) |
| CHAMPUS or TRICARE | 10.9* (3.3) | 13.6* (4.3) | 1.9* (1.9) | 24.2 (5.8) | 29.8* (9.1) | NR (NR) | NR (NR) | NR (NR) | NR (NR) |
| Other government-provided health insurance or health service plan | 17.1 (3.2) | 15.6 (3.3) | 23.4* (10.4) | 12.8* (5.9) | 7.8* (4.4) | NR (NR) | NR (NR) | NR (NR) | NR (NR) |

NOTE: This table displays data for veterans who used non-VA health care for emergency room, outpatient care, or overnight stays in hospitals regardless of whether or not they also used VA care. Veteran may report more than one type of insurance. The total "Responding on Item" is larger than the sum of the groups because some veterans did not indicate their age. * Low precision and/or sample size for the denominator between 30 and 59; NR: Sample size for the denominator less than 30; N/A: Standard Errors not available when estimate is equal to 0% or 100%

Table 4-16. (continued)**Percent Distribution of Veterans by Health Insurance Coverage of Non-VA Health Care Users of Emergency Room, Outpatient Care, or Overnight Stays in Hospitals Only, Race, and Age (Less Than 65 Years and 65 Years or Older)**

| | Minority Veterans (Other Than Black or African American) | | | | | | | | |
|----------------------------------------|----------------------------------------------------------|--------------------|-------------------|---------------|--------------------|-------------------|-------------------------------------------|--------------------|-------------------|
| | American Indian or Alaska Native | | | Asian | | | Native Hawaiian or Other Pacific Islander | | |
| | Total | Less Than 65 Years | 65 Years or Older | Total | Less Than 65 Years | 65 Years or Older | Total | Less Than 65 Years | 65 Years or Older |
| Estimated Population | | | | | | | | | |
| Responding on Item | 104,194 | 80,885 | 22,070 | 44,614 | 30,159 | 14,455 | 19,469 | 15,446 | 4,023 |
| Private non-HMO | 29.7 (5.7) | 28.7 (6.5) | 32.8* (10.7) | 32.9 (6.8) | 31.0* (7.7) | NR (NR) | NR (NR) | NR (NR) | NR (NR) |
| Private HMO | 38.2 (4.7) | 46.2 (6.4) | 11.0* (6.2) | 35.9 (7.4) | 42.3* (9.3) | NR (NR) | NR (NR) | NR (NR) | NR (NR) |
| No health insurance coverage mentioned | 8.3* (3.1) | 9.5* (3.9) | 1.2* (1.3) | 4.6* (3.2) | 6.9* (4.9) | NR (NR) | NR (NR) | NR (NR) | NR (NR) |
| Unknown | 0.0 (N/A) | 0.0 (N/A) | 0.0* (N/A) | 0.0 (N/A) | 0.0* (N/A) | NR (NR) | NR (NR) | NR (NR) | NR (NR) |

NOTE: This table displays data for veterans who used non-VA health care for emergency room, outpatient care, or overnight stays in hospitals regardless of whether or not they also used VA care. Veteran may report more than one type of insurance. The total "Responding on Item" is larger than the sum of the groups because some veterans did not indicate their age. * Low precision and/or sample size for the denominator between 30 and 59; NR: Sample size for the denominator less than 30; N/A: Standard Errors not available when estimate is equal to 0% or 100%

Table 4-16. (continued)

Percent Distribution of Veterans by Health Insurance Coverage of Non-VA Health Care Users of Emergency Room, Outpatient Care, or Overnight Stays in Hospitals Only, Race, and Age (Less Than 65 Years and 65 Years or Older)

| | Total Two or More Races | | | American Indian or Alaska Native/White | | | Race Unknown | | |
|-------------------------------------------------------------------|-------------------------|--------------------|-------------------|----------------------------------------|--------------------|-------------------|---------------|--------------------|-------------------|
| | Total | Less Than 65 Years | 65 Years or Older | Total | Less Than 65 Years | 65 Years or Older | Total | Less Than 65 Years | 65 Years or Older |
| Estimated Population | | | | | | | | | |
| Responding on Item | 367,701 | 286,237 | 80,570 | 249,640 | 182,291 | 66,454 | 483,896 | 371,067 | 106,510 |
| Medicare | 28.9 (2.3) | 9.4 (1.8) | 97.5 (1.3) | 35.5 (2.6) | 12.9 (2.2) | 97.0 (1.6) | 23.1 (2.4) | 2.9* (1.1) | 94.8 (2.9) |
| Medicare managed care or Medicare HMO | 8.3 (1.2) | 2.4* (0.9) | 29.4 (5.0) | 10.1 (1.9) | 2.7* (1.0) | 30.7 (6.0) | 8.5 (1.8) | 0.9* (0.5) | 35.5 (5.8) |
| Medicare Part A for hospital care only | 2.1* (0.7) | 0.5* (0.4) | 7.7* (2.9) | 3.0* (1.0) | 0.7* (0.6) | 9.4* (3.4) | 2.0* (0.9) | 0.8* (0.8) | 6.4* (3.2) |
| Medicare Part B for visits to doctor offices only | 0.8* (0.5) | 0.9* (0.6) | 0.5* (0.3) | 0.9* (0.6) | 1.0* (0.9) | 0.6* (0.4) | 0.5* (0.4) | 0.0 (N/A) | 2.5* (1.9) |
| Both Medicare Part A and Part B | 16.8 (2.1) | 5.0 (1.2) | 58.4 (4.9) | 20.6 (2.0) | 7.8 (1.8) | 54.9 (5.2) | 11.3 (1.7) | 1.1* (0.5) | 47.7 (6.2) |
| Medigap or Medicare Supplement health insurance plan | 9.2 (1.1) | 0.6* (0.3) | 39.7 (4.3) | 12.6 (1.4) | 0.7* (0.4) | 45.3 (4.0) | 9.5 (1.9) | 0.8* (0.5) | 40.5 (6.7) |
| Medicaid/Medi-Cal | 4.2* (2.1) | 3.6* (2.3) | 6.5* (2.2) | 2.9* (1.0) | 2.0* (1.0) | 5.6* (2.5) | 1.6* (0.6) | 0.6* (0.4) | 5.3* (2.6) |
| CHAMPUS or TRICARE | 11.1 (1.7) | 10.9 (1.9) | 12.0 (3.2) | 10.2 (1.5) | 10.2 (1.9) | 10.6 (3.0) | 7.8 (1.5) | 8.7 (1.7) | 5.2* (3.0) |
| Other government-provided health insurance or health service plan | 7.8 (2.0) | 6.8* (2.4) | 11.4* (3.7) | 6.8 (1.3) | 4.9* (1.5) | 12.1* (4.2) | 2.8* (1.0) | 3.5* (1.4) | 0.5* (0.4) |

NOTE: This table displays data for veterans who used non-VA health care for emergency room, outpatient care, or overnight stays in hospitals regardless of whether or not they also used VA care. Veteran may report more than one type of insurance. Only one sub-category of "Total Two or More Races" is shown because all other categories were too small to report. The total "Responding on Item" is larger than the sum of the groups because some veterans did not indicate their age. * Low precision and/or sample size for the denominator between 30 and 59; N/A: Standard Errors not available when estimate is equal to 0% or 100%

Table 4-16. (continued)

Percent Distribution of Veterans by Health Insurance Coverage of Non-VA Health Care Users of Emergency Room, Outpatient Care, or Overnight Stays in Hospitals Only, Race, and Age (Less Than 65 Years and 65 Years or Older)

| | Total Two or More Races | | | American Indian or Alaska Native/White | | | Race Unknown | | |
|----------------------------------------|-------------------------|--------------------|-------------------|----------------------------------------|--------------------|-------------------|---------------|--------------------|-------------------|
| | Total | Less Than 65 Years | 65 Years or Older | Total | Less Than 65 Years | 65 Years or Older | Total | Less Than 65 Years | 65 Years or Older |
| Estimated Population | | | | | | | | | |
| Responding on Item | 367,701 | 286,237 | 80,570 | 249,640 | 182,291 | 66,454 | 483,896 | 371,067 | 106,510 |
| Private non-HMO | 36.3 (2.8) | 37.3 (3.6) | 32.5 (5.0) | 37.3 (2.9) | 37.9 (3.5) | 35.2 (5.3) | 34.2 (2.8) | 36.0 (3.4) | 26.4 (6.0) |
| Private HMO | 28.8 (3.4) | 34.6 (4.0) | 8.7* (2.6) | 24.5 (2.9) | 29.9 (3.7) | 10.2* (3.2) | 36.5 (3.0) | 45.0 (3.5) | 7.2* (3.2) |
| No health insurance coverage mentioned | 11.0 (2.0) | 13.8 (2.5) | 0.9* (0.9) | 10.0 (2.0) | 13.2 (2.8) | 1.1* (1.1) | 9.3 (1.8) | 11.9 (2.3) | 0.1* (0.1) |
| Unknown | 1.0* (0.6) | 1.2* (0.8) | 0.0 (N/A) | 0.9* (0.7) | 1.2* (1.0) | 0.0 (N/A) | 0.6* (0.4) | 0.8* (0.6) | 0.0 (N/A) |

NOTE: This table displays data for veterans who used non-VA health care for emergency room, outpatient care, or overnight stays in hospitals regardless of whether or not they also used VA care. Veteran may report more than one type of insurance. Only one sub-category of "Total Two or More Races" is shown because all other categories were too small to report. The total "Responding on Item" is larger than the sum of the groups because some veterans did not indicate their age. * Low precision and/or sample size for the denominator between 30 and 59; N/A: Standard Errors not available when estimate is equal to 0% or 100%

Table 4-17.***Percent Distribution of Veterans by Health Insurance Coverage of Non-VA Health Care Users and Age (Less Than 65 Years and 65 Years or Older)***

| | Total | Less Than 65 Years | 65 Years or Older |
|-------------------------------------------------------------------|---------------|---------------------------|--------------------------|
| Estimated Population | | | |
| Responding on Item | 20,578,614 | 12,285,846 | 8,184,268 |
| Medicare | 41.8 (0.2) | 5.4 (0.2) | 96.6 (0.3) |
| Medicare managed care or Medicare HMO | 12.1 (0.3) | 1.5 (0.1) | 28.0 (0.7) |
| Medicare Part A for hospital care only | 2.2 (0.1) | 0.3 (0.1) | 5.0 (0.3) |
| Medicare Part B for visits to doctor offices only | 1.0 (0.1) | 0.2 (0.0) | 2.2 (0.3) |
| Both Medicare Part A and Part B | 26.0 (0.3) | 3.0 (0.2) | 60.5 (0.8) |
| Medigap or Medicare Supplement health insurance plan | 19.9 (0.3) | 0.9 (0.1) | 48.6 (0.7) |
| Medicaid/Medi-Cal | 3.5 (0.2) | 1.8 (0.2) | 6.1 (0.4) |
| CHAMPUS or TRICARE | 7.2 (0.2) | 9.0 (0.3) | 4.4 (0.3) |
| Other government-provided health insurance or health service plan | 3.7 (0.2) | 3.6 (0.2) | 3.8 (0.3) |

NOTE: This table displays data for veterans who used non-VA health care regardless of whether or not they also used VA care. Veteran may report more than one type of insurance. The total "Responding on Item" is larger than the sum of the groups because some veterans did not indicate their age.

Table 4-17. (continued)***Percent Distribution of Veterans by Health Insurance Coverage of Non-VA Health Care Users and Age (Less Than 65 Years and 65 Years or Older)***

| | Total | Less Than 65 Years | 65 Years or Older |
|----------------------------------------|---------------|---------------------------|--------------------------|
| Estimated Population | | | |
| Responding on Item | 20,578,614 | 12,285,846 | 8,184,268 |
| Private non-HMO | 39.2 (0.5) | 41.6 (0.7) | 35.6 (0.7) |
| Private HMO | 27.1 (0.5) | 38.4 (0.7) | 10.2 (0.5) |
| No health insurance coverage mentioned | 6.4 (0.3) | 10.5 (0.5) | 0.4 (0.1) |
| Unknown | 0.3 (0.0) | 0.4 (0.1) | 0.1* (0.0) |

NOTE: This table displays data for veterans who used non-VA health care regardless of whether or not they also used VA care. Veteran may report more than one type of insurance. The total "Responding on Item" is larger than the sum of the groups because some veterans did not indicate their age. * Low precision and/or sample size for the denominator between 30 and 59

Table 4-18.**Percent Distribution of Veterans by Health Insurance Coverage of Non-VA Health Care Users, Gender, and Age (Less Than 65 Years and 65 Years or Older)**

| | Males | | | Females | | |
|-------------------------------------------------------------------|---------------|--------------------|-------------------|---------------|--------------------|-------------------|
| | Total | Less Than 65 Years | 65 Years or Older | Total | Less Than 65 Years | 65 Years or Older |
| Estimated Population | | | | | | |
| Responding on Item | 19,265,529 | 11,222,383 | 7,941,118 | 1,313,085 | 1,063,463 | 243,151 |
| Medicare | 43.3 (0.3) | 5.6 (0.2) | 96.7 (0.3) | 20.5 (1.6) | 3.7 (0.8) | 94.4 (2.0) |
| Medicare managed care or Medicare HMO | 12.6 (0.3) | 1.6 (0.2) | 28.2 (0.7) | 5.2 (0.7) | 1.1* (0.5) | 23.0 (3.2) |
| Medicare Part A for hospital care only | 2.2 (0.1) | 0.3 (0.1) | 5.0 (0.3) | 1.6* (0.5) | 0.4* (0.3) | 6.6* (2.0) |
| Medicare Part B for visits to doctor offices only | 1.0 (0.1) | 0.2 (0.0) | 2.3 (0.3) | 0.5* (0.2) | 0.3* (0.2) | 1.6* (1.0) |
| Both Medicare Part A and Part B | 26.9 (0.3) | 3.2 (0.2) | 60.5 (0.8) | 12.8 (1.3) | 1.9 (0.5) | 61.0 (4.0) |
| Medigap or Medicare Supplement health insurance plan | 20.7 (0.3) | 0.9 (0.1) | 48.7 (0.7) | 8.6 (1.1) | 0.7* (0.4) | 43.7 (4.4) |
| Medicaid/Medi-Cal | 3.6 (0.2) | 1.7 (0.2) | 6.3 (0.4) | 2.8 (0.8) | 3.0 (0.8) | 2.0* (1.4) |
| CHAMPUS or TRICARE | 6.5 (0.2) | 8.2 (0.3) | 4.2 (0.3) | 16.4 (1.3) | 17.3 (1.5) | 12.7 (3.5) |
| Other government-provided health insurance or health service plan | 3.6 (0.2) | 3.6 (0.3) | 3.7 (0.3) | 4.6 (0.7) | 4.2 (0.8) | 6.5* (2.2) |

NOTE: This table displays data for veterans who used non-VA health care regardless of whether or not they also used VA care. Veteran may report more than one type of insurance. The total "Responding on Item" is larger than the sum of the groups because some veterans did not indicate their age. * Low precision and/or sample size for the denominator between 30 and 59

Table 4-18. (continued)

Percent Distribution of Veterans by Health Insurance Coverage of Non-VA Health Care Users, Gender, and Age (Less Than 65 Years and 65 Years or Older)

| | Males | | | Females | | |
|----------------------------------------|---------------|--------------------|-------------------|---------------|--------------------|-------------------|
| | Total | Less Than 65 Years | 65 Years or Older | Total | Less Than 65 Years | 65 Years or Older |
| Estimated Population | | | | | | |
| Responding on Item | 19,265,529 | 11,222,383 | 7,941,118 | 1,313,085 | 1,063,463 | 243,151 |
| Private non-HMO | 39.4 (0.5) | 42.0 (0.7) | 35.6 (0.8) | 37.3 (2.1) | 37.5 (2.3) | 35.0 (3.5) |
| Private HMO | 26.9 (0.5) | 38.6 (0.8) | 10.2 (0.5) | 30.8 (1.8) | 35.7 (2.3) | 9.7 (2.4) |
| No health insurance coverage mentioned | 6.3 (0.3) | 10.5 (0.5) | 0.3 (0.1) | 8.3 (1.2) | 10.0 (1.4) | 0.9* (0.9) |
| Unknown | 0.2 (0.0) | 0.3 (0.1) | 0.1* (0.0) | 0.6* (0.3) | 0.8* (0.4) | 0.0 (N/A) |

NOTE: This table displays data for veterans who used non-VA health care regardless of whether or not they also used VA care. Veteran may report more than one type of insurance. The total "Responding on Item" is larger than the sum of the groups because some veterans did not indicate their age. * Low precision and/or sample size for the denominator between 30 and 59; N/A: Standard Errors not available when estimate is equal to 0% or 100%

Table 4-19.

Percent Distribution of Veterans by Health Insurance Coverage of Non-VA Health Care Users, Ethnicity, and Age (Less Than 65 Years and 65 Years or Older)

| | Spanish, Hispanic, or Latino | | | Not Spanish, Hispanic, or Latino | | |
|-------------------------------------------------------------------|------------------------------|--------------------|-------------------|----------------------------------|--------------------|-------------------|
| | Total | Less Than 65 Years | 65 Years or Older | Total | Less Than 65 Years | 65 Years or Older |
| Estimated Population | | | | | | |
| Responding on Item | 781,972 | 588,280 | 190,803 | 19,735,033 | 11,665,390 | 7,968,715 |
| Medicare | 25.4 (1.5) | 3.8 (1.0) | 92.3 (2.6) | 42.5 (0.2) | 5.5 (0.2) | 96.8 (0.3) |
| Medicare managed care or Medicare HMO | 11.8 (1.4) | 1.6* (0.6) | 43.4 (4.7) | 12.1 (0.3) | 1.5 (0.1) | 27.6 (0.7) |
| Medicare Part A for hospital care only | 1.5* (0.7) | 0.5* (0.5) | 4.7* (1.8) | 2.2 (0.1) | 0.3 (0.1) | 5.0 (0.3) |
| Medicare Part B for visits to doctor offices only | 0.2* (0.1) | 0.0 (N/A) | 0.9* (0.5) | 1.0 (0.1) | 0.2 (0.0) | 2.3 (0.3) |
| Both Medicare Part A and Part B | 10.9 (1.3) | 1.4* (0.5) | 40.3 (4.7) | 26.6 (0.4) | 3.1 (0.2) | 61.1 (0.8) |
| Medigap or Medicare Supplement health insurance plan | 8.4 (1.3) | 1.4* (0.6) | 30.2 (4.5) | 20.4 (0.3) | 0.9 (0.1) | 48.9 (0.7) |
| Medicaid/Medi-Cal | 2.9 (0.7) | 1.8* (0.7) | 6.3* (2.3) | 3.5 (0.2) | 1.8 (0.2) | 6.1 (0.4) |
| CHAMPUS or TRICARE | 6.5 (1.2) | 7.9 (1.5) | 2.2* (1.0) | 7.2 (0.2) | 9.0 (0.3) | 4.5 (0.3) |
| Other government-provided health insurance or health service plan | 2.3 (0.6) | 2.6* (0.8) | 1.4* (0.6) | 3.8 (0.2) | 3.7 (0.2) | 3.9 (0.3) |

NOTE: This table displays data for veterans who used non-VA health care regardless of whether or not they also used VA care. Veteran may report more than one type of insurance. The total "Responding on Item" is larger than the sum of the groups because some veterans did not indicate their age. * Low precision and/or sample size for the denominator between 30 and 59; N/A: Standard Errors not available when estimate is equal to 0% or 100%

Table 4-19. (continued)

Percent Distribution of Veterans by Health Insurance Coverage of Non-VA Health Care Users, Ethnicity, and Age (Less Than 65 Years and 65 Years or Older)

| | Spanish, Hispanic, or Latino | | | Not Spanish, Hispanic, or Latino | | |
|----------------------------------------|------------------------------|--------------------|-------------------|----------------------------------|--------------------|-------------------|
| | Total | Less Than 65 Years | 65 Years or Older | Total | Less Than 65 Years | 65 Years or Older |
| Estimated Population | | | | | | |
| Responding on Item | 781,972 | 588,280 | 190,803 | 19,735,033 | 11,665,390 | 7,968,715 |
| Private non-HMO | 33.8 (2.1) | 35.7 (2.5) | 28.3 (4.5) | 39.4 (0.5) | 41.9 (0.7) | 35.7 (0.7) |
| Private HMO | 34.9 (2.3) | 41.7 (2.9) | 13.5 (3.7) | 26.8 (0.5) | 38.2 (0.7) | 10.2 (0.5) |
| No health insurance coverage mentioned | 11.6 (1.6) | 14.7 (2.1) | 1.8* (1.7) | 6.2 (0.3) | 10.3 (0.5) | 0.3 (0.1) |
| Unknown | 0.2* (0.2) | 0.3* (0.3) | 0.0 (N/A) | 0.3 (0.1) | 0.4 (0.1) | 0.1* (0.0) |

NOTE: This table displays data for veterans who used non-VA health care regardless of whether or not they also used VA care. Veteran may report more than one type of insurance. The total "Responding on Item" is larger than the sum of the groups because some veterans did not indicate their age. * Low precision and/or sample size for the denominator between 30 and 59; N/A: Standard Errors not available when estimate is equal to 0% or 100%

Table 4-20.**Percent Distribution of Veterans by Health Insurance Coverage of Non-VA Health Care Users, Race, and Age (Less Than 65 Years and 65 Years or Older)**

| | Total One Race | | | White | | | Black or African American | | |
|-------------------------------------------------------------------|----------------|--------------------|-------------------|---------------|--------------------|-------------------|---------------------------|--------------------|-------------------|
| | Total | Less Than 65 Years | 65 Years or Older | Total | Less Than 65 Years | 65 Years or Older | Total | Less Than 65 Years | 65 Years or Older |
| Estimated Population | | | | | | | | | |
| Responding on Item | 19,603,589 | 11,537,314 | 7,967,483 | 17,765,851 | 10,168,973 | 7,512,624 | 1,644,681 | 1,220,536 | 410,845 |
| Medicare | 42.6 (0.3) | 5.4 (0.2) | 96.6 (0.3) | 43.9 (0.3) | 4.8 (0.2) | 96.8 (0.3) | 30.9 (1.2) | 10.0 (1.2) | 93.6 (1.9) |
| Medicare managed care or Medicare HMO | 12.3 (0.3) | 1.5 (0.1) | 27.9 (0.7) | 12.3 (0.3) | 1.1 (0.1) | 27.4 (0.8) | 12.1 (1.0) | 4.4 (0.7) | 35.1 (3.6) |
| Medicare Part A for hospital care only | 2.2 (0.1) | 0.3 (0.1) | 4.9 (0.3) | 2.2 (0.1) | 0.3 (0.1) | 4.6 (0.3) | 2.3 (0.5) | 0.3* (0.1) | 8.5 (1.9) |
| Medicare Part B for visits to doctor offices only | 1.0 (0.1) | 0.2 (0.0) | 2.2 (0.3) | 0.9 (0.1) | 0.1 (0.0) | 2.0 (0.2) | 1.8* (0.7) | 0.3* (0.2) | 6.4* (2.6) |
| Both Medicare Part A and Part B | 26.6 (0.4) | 3.1 (0.2) | 60.8 (0.8) | 28.0 (0.4) | 3.0 (0.2) | 61.9 (0.9) | 13.9 (1.1) | 4.1 (0.8) | 43.0 (3.1) |
| Medigap or Medicare Supplement health insurance plan | 20.4 (0.3) | 0.9 (0.1) | 48.8 (0.7) | 21.6 (0.3) | 0.8 (0.1) | 49.8 (0.6) | 9.5 (1.1) | 1.6* (0.5) | 33.3 (4.2) |
| Medicaid/Medi-Cal | 3.5 (0.2) | 1.8 (0.2) | 6.1 (0.4) | 3.1 (0.2) | 1.5 (0.2) | 5.4 (0.3) | 7.5 (1.0) | 4.1 (0.8) | 17.9 (3.2) |
| CHAMPUS or TRICARE | 7.1 (0.2) | 9.0 (0.3) | 4.4 (0.3) | 6.8 (0.2) | 8.6 (0.3) | 4.4 (0.3) | 9.3 (1.0) | 11.3 (1.2) | 3.6* (1.4) |
| Other government-provided health insurance or health service plan | 3.6 (0.2) | 3.5 (0.2) | 3.8 (0.3) | 3.5 (0.2) | 3.3 (0.2) | 3.6 (0.2) | 4.4 (0.8) | 4.4 (0.8) | 4.4* (1.7) |

NOTE: This table displays data for veterans who used non-VA health care regardless of whether or not they also used VA care. Veteran may report more than one type of insurance. The total "Responding on Item" is larger than the sum of the groups because some veterans did not indicate their age. * Low precision and/or sample size for the denominator between 30 and 59

Table 4-20. (continued)**Percent Distribution of Veterans by Health Insurance Coverage of Non-VA Health Care Users, Race, and Age (Less Than 65 Years and 65 Years or Older)**

| | Total One Race | | | White | | | Black or African American | | |
|----------------------------------------|----------------|--------------------|-------------------|---------------|--------------------|-------------------|---------------------------|--------------------|-------------------|
| | Total | Less Than 65 Years | 65 Years or Older | Total | Less Than 65 Years | 65 Years or Older | Total | Less Than 65 Years | 65 Years or Older |
| Estimated Population | | | | | | | | | |
| Responding on Item | 19,603,589 | 11,537,314 | 7,967,483 | 17,765,851 | 10,168,973 | 7,512,624 | 1,644,681 | 1,220,536 | 410,845 |
| Private non-HMO | 39.4 (0.5) | 41.9 (0.7) | 35.7 (0.7) | 40.5 (0.6) | 43.8 (0.8) | 36.1 (0.7) | 28.6 (1.5) | 28.0 (1.8) | 29.1 (3.0) |
| Private HMO | 26.9 (0.5) | 38.3 (0.7) | 10.3 (0.5) | 25.9 (0.5) | 37.9 (0.7) | 9.7 (0.5) | 35.9 (2.0) | 41.5 (2.0) | 19.6 (3.4) |
| No health insurance coverage mentioned | 6.2 (0.3) | 10.3 (0.5) | 0.4 (0.1) | 5.7 (0.3) | 9.8 (0.5) | 0.3 (0.1) | 10.8 (1.0) | 14.1 (1.2) | 1.3* (0.9) |
| Unknown | 0.2 (0.1) | 0.3 (0.1) | 0.1* (0.0) | 0.2 (0.1) | 0.3 (0.1) | 0.1* (0.1) | 0.1* (0.1) | 0.2* (0.1) | 0.0 (N/A) |

NOTE: This table displays data for veterans who used non-VA health care regardless of whether or not they also used VA care. Veteran may report more than one type of insurance. The total "Responding on Item" is larger than the sum of the groups because some veterans did not indicate their age. * Low precision and/or sample size for the denominator between 30 and 59; N/A: Standard Errors not available when estimate is equal to 0% or 100%

Table 4-20. (continued)**Percent Distribution of Veterans by Health Insurance Coverage of Non-VA Health Care Users, Race, and Age (Less Than 65 Years and 65 Years or Older)****Minority Veterans (Other Than Black or African American)**

| | American Indian or Alaska Native | | | Asian | | | Native Hawaiian or Other Pacific Islander | | |
|-------------------------------------------------------------------|----------------------------------|--------------------|-------------------|----------------|--------------------|-------------------|-------------------------------------------|--------------------|-------------------|
| | Total | Less Than 65 Years | 65 Years or Older | Total | Less Than 65 Years | 65 Years or Older | Total | Less Than 65 Years | 65 Years or Older |
| Estimated Population | | | | | | | | | |
| Responding on Item | 118,371 | 93,922 | 23,211 | 51,278 | 34,498 | 16,780 | 23,408 | 19,385 | 4,023 |
| Medicare | 24.6 (4.1) | 6.5* (2.7) | 98.9* (1.2) | 32.3 (4.9) | 0.5* (0.5) | NR (NR) | NR (NR) | NR (NR) | NR (N/A) |
| Medicare managed care or Medicare HMO | 8.9* (3.3) | 4.5* (2.6) | 27.5* (12.1) | 14.4 (4.2) | 0.5* (0.5) | NR (NR) | NR (NR) | NR (NR) | NR (NR) |
| Medicare Part A for hospital care only | 1.9* (1.7) | 0.2* (0.2) | 9.0* (8.8) | 7.6* (3.7) | 0.0* (N/A) | NR (NR) | NR (NR) | NR (NR) | NR (NR) |
| Medicare Part B for visits to doctor offices only | 0.7* (0.6) | 0.2* (0.2) | 3.1* (3.2) | 0.9* (0.9) | 0.0* (N/A) | NR (NR) | NR (NR) | NR (NR) | NR (NR) |
| Both Medicare Part A and Part B | 12.7 (3.1) | 1.3* (0.6) | 59.3* (13.1) | 6.9* (2.5) | 0.0* (N/A) | NR (NR) | NR (NR) | NR (NR) | NR (NR) |
| Medigap or Medicare Supplement health insurance plan | 5.5* (1.7) | 0.5* (0.4) | 26.3* (9.1) | 10.9* (3.6) | 0.5* (0.5) | NR (NR) | NR (NR) | NR (NR) | NR (NR) |
| Medicaid/Medi-Cal | 5.7* (2.2) | 4.5* (2.0) | 11.2* (6.0) | 6.8* (3.1) | 0.0* (N/A) | NR (NR) | NR (NR) | NR (NR) | NR (NR) |
| CHAMPUS or TRICARE | 10.9 (3.1) | 13.3 (3.9) | 1.8* (1.8) | 21.8 (5.5) | 27.3* (8.3) | NR (NR) | NR (NR) | NR (NR) | NR (NR) |
| Other government-provided health insurance or health service plan | 16.6 (2.8) | 14.1 (2.8) | 27.2* (10.3) | 13.1* (5.7) | 6.8* (3.8) | NR (NR) | NR (NR) | NR (NR) | NR (NR) |

NOTE: This table displays data for veterans who used non-VA health care regardless of whether or not they also used VA care. Veteran may report more than one type of insurance. The total "Responding on Item" is larger than the sum of the groups because some veterans did not indicate their age. * Low precision and/or sample size for the denominator between 30 and 59; NR: Sample size for the denominator less than 30; N/A: Standard Errors not available when estimate is equal to 0% or 100%

Table 4-20. (continued)**Percent Distribution of Veterans by Health Insurance Coverage of Non-VA Health Care Users, Race, and Age (Less Than 65 Years and 65 Years or Older)****Minority Veterans (Other Than Black or African American)**

| | American Indian or Alaska Native | | | Asian | | | Native Hawaiian or Other Pacific Islander | | |
|----------------------------------------|----------------------------------|--------------------|-------------------|---------------|--------------------|-------------------|-------------------------------------------|--------------------|-------------------|
| | Total | Less Than 65 Years | 65 Years or Older | Total | Less Than 65 Years | 65 Years or Older | Total | Less Than 65 Years | 65 Years or Older |
| Estimated Population | | | | | | | | | |
| Responding on Item | 118,371 | 93,922 | 23,211 | 51,278 | 34,498 | 16,780 | 23,408 | 19,385 | 4,023 |
| Private non-HMO | 33.0 (4.7) | 32.2 (5.3) | 36.1* (10.8) | 32.1 (6.4) | 30.2* (7.1) | NR (NR) | NR (NR) | NR (NR) | NR (NR) |
| Private HMO | 34.7 (4.7) | 41.1 (6.0) | 10.5* (5.8) | 31.2 (6.9) | 37.0* (8.4) | NR (NR) | NR (NR) | NR (NR) | NR (NR) |
| No health insurance coverage mentioned | 8.6* (2.8) | 9.8* (3.5) | 1.1* (1.2) | 9.6* (4.0) | 14.3* (6.1) | NR (NR) | NR (NR) | NR (NR) | NR (NR) |
| Unknown | 1.2* (1.2) | 1.5* (1.5) | 0.0* (N/A) | 0.0 (N/A) | 0.0* (N/A) | NR (NR) | NR (NR) | NR (NR) | NR (NR) |

NOTE: This table displays data for veterans who used non-VA health care regardless of whether or not they also used VA care. Veteran may report more than one type of insurance. The total "Responding on Item" is larger than the sum of the groups because some veterans did not indicate their age. * Low precision and/or sample size for the denominator between 30 and 59; NR: Sample size for the denominator less than 30; N/A: Standard Errors not available when estimate is equal to 0% or 100%

Table 4-20. (continued)**Percent Distribution of Veterans by Health Insurance Coverage of Non-VA Health Care Users, Race, and Age (Less Than 65 Years and 65 Years or Older)**

| | Total Two or More Races | | | American Indian or Alaska Native/White | | | Race Unknown | | |
|-------------------------------------------------------------------|-------------------------|--------------------|-------------------|----------------------------------------|--------------------|-------------------|---------------|--------------------|-------------------|
| | Total | Less Than 65 Years | 65 Years or Older | Total | Less Than 65 Years | 65 Years or Older | Total | Less Than 65 Years | 65 Years or Older |
| Estimated Population | | | | | | | | | |
| Responding on Item | 416,977 | 321,727 | 94,356 | 282,615 | 205,980 | 75,740 | 558,048 | 426,806 | 122,430 |
| Medicare | 29.3 (2.2) | 9.2 (1.7) | 97.4 (1.2) | 35.2 (2.5) | 12.4 (2.1) | 96.8 (1.5) | 24.3 (2.3) | 4.0* (1.3) | 95.1 (2.5) |
| Medicare managed care or Medicare HMO | 8.8 (1.2) | 2.1* (0.8) | 31.6 (5.4) | 10.8 (1.9) | 2.4* (0.9) | 33.7 (6.1) | 9.4 (1.7) | 1.9* (0.9) | 36.5 (5.5) |
| Medicare Part A for hospital care only | 3.2* (1.0) | 0.6* (0.4) | 12.0* (3.8) | 3.5 (1.0) | 0.9* (0.6) | 10.8* (3.3) | 1.7* (0.8) | 0.7* (0.7) | 5.6* (2.7) |
| Medicare Part B for visits to doctor offices only | 0.8* (0.4) | 0.8* (0.5) | 1.0* (0.5) | 1.0* (0.6) | 0.9* (0.8) | 1.3* (0.6) | 0.6* (0.4) | 0.0 (N/A) | 2.5* (1.7) |
| Both Medicare Part A and Part B | 15.6 (1.9) | 5.0 (1.1) | 51.4 (4.4) | 19.1 (2.0) | 7.6 (1.6) | 49.6 (5.0) | 11.6 (1.5) | 1.0* (0.4) | 47.8 (5.6) |
| Medigap or Medicare Supplement health insurance plan | 8.8 (1.1) | 0.6* (0.3) | 36.9 (4.2) | 11.8 (1.4) | 0.7* (0.3) | 42.1 (4.3) | 10.1 (1.9) | 1.8* (0.9) | 39.6 (6.3) |
| Medicaid/Medi-Cal | 3.9* (1.9) | 3.2* (2.0) | 6.4 (1.8) | 2.7* (0.9) | 1.8* (0.9) | 5.4* (2.2) | 3.2* (1.0) | 1.7* (0.8) | 8.8* (3.7) |
| CHAMPUS or TRICARE | 10.3 (1.5) | 10.3 (1.5) | 10.2 (2.8) | 9.7 (1.3) | 9.9 (1.6) | 9.3 (2.6) | 7.1 (1.3) | 8.0 (1.6) | 4.5* (2.6) |
| Other government-provided health insurance or health service plan | 8.5 (1.7) | 7.7 (2.0) | 11.3 (3.2) | 8.1 (1.3) | 6.6 (1.6) | 12.2* (3.9) | 2.6* (0.9) | 3.3* (1.2) | 0.5* (0.3) |

NOTE: This table displays data for veterans who used non-VA health care regardless of whether or not they also used VA care. Veteran may report more than one type of insurance. Only one sub-category of "Total Two or More Races" is shown because all other categories were too small to report. The total "Responding on Item" is larger than the sum of the groups because some veterans did not indicate their age. * Low precision and/or sample size for the denominator between 30 and 59; N/A: Standard Errors not available when estimate is equal to 0% or 100%

Table 4-20. (continued)**Percent Distribution of Veterans by Health Insurance Coverage of Non-VA Health Care Users, Race, and Age (Less Than 65 Years and 65 Years or Older)**

| | Total Two or More Races | | | American Indian or Alaska Native/White | | | Race Unknown | | |
|----------------------------------------|-------------------------|--------------------|-------------------|----------------------------------------|--------------------|-------------------|---------------|--------------------|-------------------|
| | Total | Less Than 65 Years | 65 Years or Older | Total | Less Than 65 Years | 65 Years or Older | Total | Less Than 65 Years | 65 Years or Older |
| Estimated Population | | | | | | | | | |
| Responding on Item | 416,977 | 321,727 | 94,356 | 282,615 | 205,980 | 75,740 | 558,048 | 426,806 | 122,430 |
| Private non-HMO | 36.3 (2.8) | 37.1 (3.5) | 33.1 (5.0) | 37.0 (2.7) | 38.2 (3.3) | 33.5 (5.1) | 35.4 (3.0) | 36.7 (3.3) | 28.9 (6.1) |
| Private HMO | 28.8 (3.2) | 34.5 (3.9) | 9.7 (2.3) | 24.2 (2.7) | 29.0 (3.5) | 11.7 (3.0) | 34.9 (3.0) | 42.7 (3.5) | 8.4* (3.5) |
| No health insurance coverage mentioned | 11.4 (1.7) | 14.4 (2.2) | 1.0* (0.8) | 10.9 (1.8) | 14.3 (2.4) | 1.3* (1.0) | 10.1 (1.6) | 13.0 (2.1) | 0.1* (0.1) |
| Unknown | 0.9* (0.5) | 1.1* (0.7) | 0.0 (N/A) | 0.8* (0.6) | 1.1* (0.9) | 0.0 (N/A) | 0.6* (0.4) | 0.8* (0.5) | 0.0 (N/A) |

NOTE: This table displays data for veterans who used non-VA health care regardless of whether or not they also used VA care. Veteran may report more than one type of insurance. Only one sub-category of "Total Two or More Races" is shown because all other categories were too small to report. The total "Responding on Item" is larger than the sum of the groups because some veterans did not indicate their age. * Low precision and/or sample size for the denominator between 30 and 59; N/A: Standard Errors not available when estimate is equal to 0% or 100%