



HEALTH CARE INSURANCE & UTILIZATION

保險和醫療利用狀況

BACKGROUND Health care utilization patterns are important indicators of what general types of care elderly population seek. Approximately 95% of U.S. older adults visit a physician's office once a year, 21% visit the emergency room (ER) one or more times, and 18% have a hospital stay. Insurance programs and managed care plans tend to strongly influence healthcare utilizations. About 95% of Americans aged 65 and older are enrolled in Medicare.

STUDY RESULTS

INSURANCE In the present study, 76% of Chinese older adults were insured (including Medicare, Medicaid, HMO or private insurance). Among those with insurance, 59% were enrolled in Medicare, 57% in Medicaid, and 16% in HMO.



HEALTHCARE UTILIZATION We asked participants if they have used the health care services in the past two years.

- 87% made at least one physician office visit, and 10% made 20 or more visits.
- 18% have visited the ER.
- 18% have been hospitalized.
- 5% have visited a rehabilitation center at least one time.

CONCLUSION One in four Chinese older adults is currently uninsured, a rate far exceeding the national average. High rates of lack of insurance likely affect older adults' use of healthcare, leaving their needs largely unmet. Affordable and accessible health insurance for seniors, especially those who do not have Medicare or Medicaid, are needed to better facilitate older adults' healthcare utilization. The overall utilization rates highlight healthcare areas that need to be investigated in greater depth.

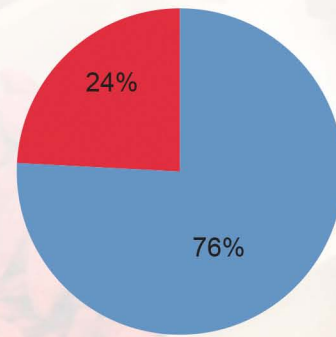
結論 四分之一的華裔老人目前沒有任何保險，遠高於全美比例。缺乏醫保影響老人對醫療服務的使用，使健康需求無法得到滿足。提出能負擔及可享受的醫保能改善老人利用醫療的情況。華裔老人的低醫療使用率也指出不同服務項目需要深究的方向。

背景 健康服務的使用反映老人對一般醫療服務類型的需求。95%的美國老人一年至少看一次醫生，21%的老人進過急診室，18%住過院。持有保險與否對利用醫療服務有重要影響。全美65歲以上老人約95%有聯邦醫療保險。

研究結果

保險 76%的華裔老人有醫療保險。在持有保險的老人中，59%有聯邦醫療保險，57%有低收入醫療保險，16%有管理式醫療保險。

Insurance 保險



Insured 有保險

Uninsured 沒有保險

醫療服務的使用 在過去兩年內：

- 87%的老人至少看過一次醫生，10%的老人看醫生的次數在20次以上。
- 18%的老人進過急診室。
- 18%的老人住過院。
- 5%的老人至少去過一次復健中心。