

Medical Care and Health Insurance Coverage: Their Use by Disabled Adults

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DISABLED PERSONS make greater use of hospitals in the United States than do members of the noninstitutional civilian population as a whole yet typically have much less health insurance protection than the average citizen. These significant facts were reported in two recent analyses¹ of results from the Social Security Survey of Disabled Adults, conducted by the Social Security Administration with the assistance of the Bureau of the Census in 1966. The findings may be of particular interest at this time when consideration is being given to proposals for providing health insurance under the Social Security Act to disability beneficiaries, on a basis comparable to the health insurance program for elder citizens (Medicare).²

The survey found that countrywide there were in 1966 about 18 million disabled persons aged 18-64. Of these, more than 6 million were severely disabled—that is, either unable to work at all or unable to do so regularly. Five million were occupationally disabled—that is, they could work regularly but they could not work full time or could not do the same type of work they did before their disability. In addition, there were nearly 7 million adults who had secondary work limitations. Persons in this group were capable of working regularly, full time, and at the same work, but they were limited in the kind and amount of work they could do. The disability had

existed for more than 6 months for all disabled persons.

MEDICAL CARE

The study excluded disabled persons who, at the time of the survey, were confined in long-term facilities, such as mental hospitals, tuberculosis hospitals, veterans' hospitals, and nursing homes. However, slightly more than 1 percent of the severely disabled included in the survey said they had received care in a long-stay hospital or nursing home at some time in 1965, the survey year (table 1). Most of these disabled persons were men—a reflection perhaps of the use of veterans' hospitals by ex-servicemen.

Of the nearly 18 million disabled, 1 in 5 was a patient at some time during the year in a short-stay general hospital; among the noninstitutional civilian population aged 17-64 the ratio was 1 in 7. The incidence increased to 1 in 4 for the severely disabled.

As might be expected, the survey results show a relationship between the severity of disability and the individual's use of hospital and physicians' services. The severely disabled had almost 50 percent more days of hospitalization, on the average, than persons with occupational or secondary limitations (table 2). They also had, on the average, over one-third more doctor visits on an outpatient basis than the partially disabled had (table 3).

Disabled men and women were hospitalized at about the same rate, but they differed from each other in hospital use on the basis of age (table 4). Women under age 45 had a considerably higher rate than other women, or men of the same age. This difference might be due to conditions related to pregnancy. Among the men, a relatively low percentage of the young group were

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¹ Mildred E. Cinsky, *Health Insurance Coverage of the Disabled* (Report No. 4, Social Security Survey of the Disabled), August 1968, and Gertrude L. Stanley and Idella G. Swisher, *Medical Care Utilization by the Disabled* (Report No. 5, Social Security Survey of the Disabled), January 1969.

² *Health Insurance for the Disabled Under Social Security: Report of the Advisory Council on Health Insurance* (submitted to the Secretary of Health, Education, and Welfare, December 31, 1968).

TABLE 1.—Total hospital utilization in 1965 by severity of disability and sex: Percentage distribution of noninstitutionalized disabled aged 18-64, spring 1966

Hospital utilization	Total				Men				Women			
	Total disabled	Severity of disability			Total disabled	Severity of disability			Total disabled	Severity of disability		
		Severe	Occupational	Secondary work limitations		Severe	Occupational	Secondary work limitations		Severe	Occupational	Secondary work limitations
Number (in thousands)	17,753	6,100	5,014	6,639	8,430	2,300	2,420	3,710	9,324	3,800	2,504	2,930
Total percent ¹	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Not in hospital	78.1	73.8	78.8	81.6	78.4	70.6	79.0	83.0	77.9	75.8	78.6	80.0
In hospital	21.7	26.0	21.0	18.3	21.5	29.4	20.9	17.0	21.9	24.0	21.2	19.9
Short-stay general only	20.4	23.9	19.4	17.8	20.1	26.2	20.0	16.4	20.6	22.5	19.0	19.7
Long-stay and/or nursing only	.4	1.0	.2	(²)	.6	1.7	.2	.1	.3	.3	.2	(²)
Short-stay and long-stay	.2	.3	.1	.2	.3	.5	(²)	.3	.1	.2	.2	
Type not available	.7	.8	1.3	.2	.6	.9	.8	.3	.8	.8	1.7	.1

¹ Includes a few disabled adults not reporting on hospitalization.

² Less than 0.05 percent.

hospitalized during the year, but for those aged 45-54 the proportion increased by nearly one-half. For men aged 55-64, the hospitalization rate dropped, but it was still greater than the rate for women in the same age group.

The survey included among the beneficiaries of monthly cash payments under OASDHI not only those receiving disability benefits but also some early retirees aged 62-64 and adult dependents and survivors who considered themselves disabled. The OASDHI beneficiaries sought both hospital and doctor care about as frequently as nonbeneficiaries (tables 5 and 6). However, the disabled workers had significantly higher proportions hospitalized and receiving outpatient physician care than most other beneficiary and

nonbeneficiary groups. The disabled-worker group, of course, included a larger proportion of severely disabled adults who apparently needed more medical care.

In general, persons awarded disability benefits under OASDHI have met rigorous eligibility requirements, and 88 percent of the disabled workers and 79 percent of the adults disabled in childhood considered themselves severely disabled. There was a marked difference in the extent to which these two disability groups made use of hospital and doctors' services. The disabled workers were hospitalized at a rate more than four times that of the childhood-disabled. Differences in the major disabling conditions characterizing the two groups may account for the dis-

TABLE 2.—Days of hospitalization in short-stay hospitals in 1965 by severity of disability and sex: Percentage distribution of noninstitutionalized disabled aged 18-64 who were hospitalized, spring 1966

Days in hospital	Total				Men				Women			
	Total disabled	Severity of disability			Total disabled	Severity of disability			Total disabled	Severity of disability		
		Severe	Occupational	Secondary work limitations		Severe	Occupational	Secondary work limitations		Severe	Occupational	Secondary work limitations
Number hospitalized (in thousands)	3,654	1,476	982	1,196	1,718	615	483	620	1,936	861	499	577
Total percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
1-3 days	16.0	12.9	17.1	19.0	14.4	9.2	14.9	19.1	17.4	15.5	19.2	18.8
4-7 days	26.7	19.7	29.2	33.2	23.1	18.7	25.0	26.0	29.8	20.4	33.2	40.9
8-14 days	25.8	24.3	28.6	25.5	26.4	22.5	29.9	27.6	25.3	25.5	27.4	23.2
15-30 days	20.4	27.3	16.8	15.1	20.1	24.9	17.6	17.2	20.8	29.0	15.9	11.9
31 or more days	10.3	15.4	7.3	6.7	15.5	23.9	11.7	9.9	6.0	9.3	3.3	3.2
Days not available	.7	.6	1.0	.5	.6	.8	.9	.1	.7	.8	1.0	1.0
Mean days	16	20	14	12	19	25	17	15	13	17	11	9
Median days	10	13	9	8	11	15	10	9	9	12	8	7

TABLE 3.—Utilization of physicians' services outside the hospital (office, clinic, or home) in 1965 by severity of disability, number of visits, and sex: Percentage distribution of noninstitutionalized disabled aged 18-64 with doctor visits, spring 1966

Doctor visits	Total				Men				Women			
	Total disabled	Severity of disability			Total disabled	Severity of disability			Total disabled	Severity of disability		
		Severe	Occupational	Secondary work limitations		Severe	Occupational	Secondary work limitations		Severe	Occupational	Secondary work limitations
Number (in thousands).....	17,753	6,100	5,014	6,639	8,430	2,300	2,420	3,710	9,324	3,800	2,594	2,930
Percent with doctor visits.....	77.9	80.3	78.4	75.2	74.8	78.9	75.7	71.7	80.6	81.2	80.9	79.6
Number with doctor visits (in thousands).....	13,821	4,900	3,930	4,991	6,306	1,814	1,832	2,659	7,515	3,086	2,098	2,331
Total percent.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
1-2 visits.....	16.5	12.2	17.0	20.4	20.4	15.6	20.8	23.6	13.3	10.2	13.8	16.8
3-5 visits.....	23.4	20.8	25.8	24.1	23.3	19.4	22.8	26.2	23.5	21.6	28.4	21.7
6-10 visits.....	22.2	21.7	20.8	23.9	22.2	21.3	22.0	22.9	22.3	21.9	19.7	25.2
11-20 visits.....	20.9	23.0	19.7	19.8	19.4	20.2	19.0	19.1	22.2	24.6	20.4	20.5
21 or more visits.....	14.4	19.2	14.0	10.2	12.2	18.7	13.1	7.2	16.3	19.5	14.9	13.6
Visits not available.....	2.5	3.2	2.6	1.6	2.5	4.9	2.4	1.1	2.5	2.2	2.8	2.3
Mean visits.....	12	15	12	10	11	14	11	9	13	15	12	11
Median visits.....	8	10	7	7	7	9	7	6	9	10	8	8

abled workers' much higher rate of hospital utilization.

As a group, the disabled workers were older, and major causes for their disablement were heart and musculoskeletal conditions. Disability in persons who had been disabled before age 18 was most frequently the result of mental deficiency and nervous system disorders such as epilepsy, spastic infantile paralysis, and cerebral palsy. These are conditions that, for the most part, are not helped by treatment in short-stay hospitals. During the survey year, only about 6 percent of the childhood disabled were patients in short-stay hospitals, and about half had doctor visits.

Among severely disabled men, the beneficiaries classified as "other" in table 5—a group consisting entirely of retired workers aged 62-64—had the highest hospitalization rate. Almost half of these disabled persons were hospitalized at least once during 1965. For many, this hospitalization may have represented the onset of severe disability, precipitating the early retirement.

The second highest rate of hospitalization among severely disabled men belonged to the nonbeneficiary group of persons receiving income from public sources other than public assistance. This group includes many persons who had been found eligible for veterans' disability pensions,

TABLE 4.—Percent of noninstitutionalized disabled aged 18-64 hospitalized in short-stay hospitals in 1965, by severity of disability, age, and sex, spring 1966

Age and sex	Total disabled		Severe		Occupational		Secondary work limitations	
	Number (in thousands)	Percent hospitalized	Number (in thousands)	Percent hospitalized	Number (in thousands)	Percent hospitalized	Number (in thousands)	Percent hospitalized
Total.....	17,753	20.6	6,100	24.2	5,014	19.6	6,639	18.0
18-44.....	6,562	22.4	1,810	26.6	1,692	24.2	3,060	19.0
45-54.....	5,072	21.1	1,516	24.7	1,787	21.3	1,770	17.9
55-64.....	6,119	18.2	2,774	22.4	1,535	12.5	1,810	16.5
62-64.....	1,896	20.9	884	25.5	466	15.6	546	18.1
Men.....	8,430	20.4	2,300	26.7	2,420	20.0	3,710	16.7
18-44.....	3,060	16.8	578	22.0	861	19.7	1,621	13.4
45-54.....	2,456	24.5	558	28.5	888	26.8	1,010	20.1
55-64.....	2,914	20.7	1,164	28.2	671	11.3	1,079	18.4
62-64.....	909	24.3	381	33.6	213	13.4	314	20.4
Women.....	9,324	20.8	3,800	22.6	2,594	19.2	2,930	19.7
18-44.....	3,502	27.4	1,232	28.7	830	29.0	1,440	25.3
45-54.....	2,617	17.9	957	22.4	999	15.8	760	14.8
55-64.....	3,205	15.8	1,611	18.1	864	13.4	730	13.6
62-64.....	986	17.9	502	19.3	253	17.5	231	15.1

TABLE 5.—Percent of noninstitutionalized disabled aged 18-64 hospitalized in short-stay hospitals in 1965, by public income-maintenance program status and sex, spring 1966

Public income-maintenance program status	Total			Men			Women		
	Number (in thousands)		Percent hospitalized	Number (in thousands)		Percent hospitalized	Number (in thousands)		Percent hospitalized
	Total	In short-stay hospitals		Total	In short-stay hospitals		Total	In short-stay hospitals	
Total.....	17,753	3,654	20.6	8,430	1,718	20.4	9,324	1,936	20.8
OASDHI beneficiaries.....	2,505	575	22.9	1,079	314	29.2	1,427	260	18.2
Disabled workers.....	842	242	28.8	624	175	28.0	217	68	31.1
Disabled in childhood.....	136	8	6.1	67	4	6.5	69	4	5.7
Other.....	1,527	324	21.2	387	135	35.0	1,140	188	16.5
Nonbeneficiaries.....	15,248	3,079	20.2	7,351	1,403	19.1	7,897	1,676	21.2
With public assistance.....	1,079	261	24.2	364	93	25.6	715	168	23.5
Other public income maintenance only.....	1,679	474	28.2	1,328	388	29.2	351	86	24.5
No public income maintenance.....	12,490	2,344	18.8	5,659	922	16.3	6,831	1,422	20.8
Severely disabled.....	6,100	1,476	24.2	2,300	615	26.7	3,800	861	22.6
OASDHI beneficiaries.....	1,625	434	26.7	790	253	32.0	834	182	21.8
Disabled workers.....	739	218	29.5	560	162	29.0	179	56	31.1
Disabled in childhood.....	108	8	7.2	52	4	7.4	56	4	7.1
Other.....	778	208	26.7	178	86	48.6	600	122	20.3
Nonbeneficiaries.....	4,475	1,041	23.3	1,509	362	24.0	2,966	679	22.9
With public assistance.....	710	173	24.4	264	63	23.9	446	110	24.6
Other public income maintenance only.....	498	181	36.3	330	129	38.9	168	52	31.2
No public income maintenance.....	3,268	688	21.0	915	171	18.6	2,352	517	22.0

as well as other public income-maintenance payments that may or may not be related to disability.

HEALTH INSURANCE COVERAGE

Survey results show that about two-thirds of the disabled persons had some kind of health insurance in 1966, compared with more than four-fifths of the civilian population under age 65 (table 7). Most of the policies provided coverage

for costs of hospitalization and doctors' services during the hospital stay. A smaller number had coverage for hospitalization and outpatient medical care, and about 4 percent of the disabled reported that their insurance covered hospitalization expense only.

Conversely, 37 percent of all disabled persons were without any health insurance. Unfortunately, the severer the disability, the greater was the proportion of disabled persons who did not have insurance. Slightly more than a fourth of the persons with secondary limitations were un-

TABLE 6.—Utilization of physicians' services outside the hospital (office, clinic, or home) in 1965 by public income-maintenance program status: Percentage distribution of noninstitutionalized disabled aged 18-64 with doctor visits, spring 1966

Doctor visits	Total disabled	OASDHI beneficiaries					Nonbeneficiaries			
		Total	Disabled workers	Disabled in childhood	Retired workers	Dependents	Total	With public assistance	Other public income maintenance	No public income maintenance
Number (in thousands).....	17,753	2,505	842	136	664	863	15,248	1,079	1,679	12,490
Percent with doctor visits.....	77.9	79.5	88.0	49.1	80.9	74.9	77.6	81.6	81.2	76.8
Number with doctor visits (in thousands).....	13,821	1,991	740	67	537	647	11,830	880	1,363	9,587
Total percent.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
1-2 visits.....	16.5	13.2	10.8	30.6	14.6	12.9	17.1	11.1	15.5	17.9
3-5 visits.....	23.4	21.3	17.7	34.5	21.1	24.3	23.8	19.7	24.3	24.1
6-10 visits.....	22.2	23.5	19.2	15.5	20.2	31.8	22.0	19.5	23.5	22.1
11-20 visits.....	20.9	22.9	24.8	6.1	26.9	19.2	20.5	26.1	21.7	19.9
21 or more visits.....	14.4	16.9	23.5	6.0	16.5	11.0	14.0	18.9	13.0	13.8
Visits not available.....	2.5	2.2	4.0	7.4	.5	1.0	2.5	4.4	2.0	2.4
Mean visits.....	12	14	16	7	14	11	12	15	11	12
Median visits.....	8	9	11	4	9	8	8	10	8	8

TABLE 7.—Health insurance coverage by severity of disability and sex: Percentage distribution of noninstitutionalized disabled aged 18-64, spring 1966

Health insurance coverage	Total disabled	Severity of disability		
		Severe	Occupational	Secondary work limitations
Total				
Number (in thousands).....	17,753	6,100	5,014	6,639
Total percent ¹	100.0	100.0	100.0	100.0
No health insurance coverage.....	36.9	51.0	32.8	26.9
Health insurance coverage.....	63.0	48.8	67.2	72.9
Any hospital insurance.....	62.7	48.4	66.9	72.6
Hospital only.....	4.2	5.2	4.3	3.2
Hospital and in-hospital care.....	45.2	34.9	49.3	51.7
Hospital and outside medical care.....	13.3	8.4	13.3	17.8
Other ².....	.3	.4	.2	.3
Men				
Number (in thousands).....	8,430	2,300	2,420	3,710
Total percent ¹	100.0	100.0	100.0	100.0
No health insurance coverage.....	37.9	59.4	33.9	27.2
Health insurance coverage.....	62.0	40.4	66.1	72.8
Any hospital insurance.....	61.8	40.3	65.9	72.4
Hospital only.....	3.6	5.4	2.9	3.0
Hospital and in-hospital care.....	44.2	27.7	48.9	51.4
Hospital and outside medical care.....	13.9	7.3	14.0	18.0
Other ².....	.2	.1	.2	.3
Women				
Number (in thousands).....	9,324	3,800	2,594	2,930
Total percent ¹	100.0	100.0	100.0	100.0
No health insurance coverage.....	36.0	46.0	31.8	26.7
Health insurance coverage.....	63.9	53.9	68.2	73.2
Any hospital insurance.....	63.5	53.3	67.9	72.8
Hospital only.....	4.7	5.1	5.6	3.3
Hospital and in-hospital care.....	46.1	39.2	49.7	51.9
Hospital and outside medical care.....	12.7	9.0	12.6	17.6
Other ².....	.5	.6	.3	.3

¹ Includes those not reporting health insurance status.
² Insurance coverage other than hospital.

insured, but the proportion increased to one-third for the occupationally disabled and to one-half for the severely disabled.

Of all disabled persons without health insurance at the time of the survey, one-third reported that they had had insurance at the time they became disabled (table 8). In some instances, health insurance plans at the place of employment may have terminated coverage when the employment ceased or provided for subsequent coverage on an individual basis at a rate the worker could not afford. Possibly, others had policies cancelled by the insurer for reasons such as unfavorable experience. Health insurance, once lapsed, would be difficult to regain by a person already disabled.

Fifty-nine percent of the severely disabled men

were without health insurance protection. The women among the severely disabled had somewhat better coverage (only 46 percent without insurance); many of them were included under health plans of currently employed husbands.

The disabled women who had health insurance had, in about half the cases, acquired it through their husbands' employment (table 9). The majority of the men, however, had acquired coverage through their own past or present employment. Only about a third of all the insured persons secured their policies by individual purchase.

The costs of health insurance to the disabled did not appear to bear any correlation to the degree of disability. In 1965 the disabled adults (and spouse, if married) paid a median amount of \$105 for health insurance, although 18 percent indicated that their payments amounted to \$200 or more (table 10). About a fifth of the insured

TABLE 8.—Health insurance coverage in 1966 and at onset of disability by severity of disability and sex: Percentage distribution of noninstitutionalized disabled aged 18-64, spring 1966

Health insurance coverage	Total disabled	Severity of disability		
		Severe	Occupational	Secondary work limitations
Total				
Number (in thousands).....	17,753	6,100	5,014	6,639
Total percent ¹	100.0	100.0	100.0	100.0
With health insurance in 1966.....	63.0	48.8	67.2	72.9
No health insurance in 1966.....	36.9	51.0	32.8	26.9
Had health insurance at onset.....	11.3	17.7	9.8	6.5
Did not have health insurance at onset.....	25.3	32.9	22.9	20.2
Men				
Number (in thousands).....	8,430	2,300	2,420	3,710
Total percent ¹	100.0	100.0	100.0	100.0
With health insurance in 1966.....	62.0	40.4	66.1	72.8
No health insurance in 1966.....	37.9	59.4	33.9	27.2
Had health insurance at onset.....	12.2	21.6	13.3	5.6
Did not have health insurance at onset.....	25.4	37.5	20.5	21.2
Women				
Number (in thousands).....	9,324	3,800	2,594	2,930
Total percent ¹	100.0	100.0	100.0	100.0
With health insurance in 1966.....	63.9	53.9	68.2	73.2
No health insurance in 1966.....	36.0	46.0	31.8	26.7
Had health insurance at onset.....	10.4	15.3	6.5	7.6
Did not have health insurance at onset.....	25.2	30.1	25.1	19.0

¹ Includes those disabled adults not reporting health insurance status at time of survey or at time of onset.

TABLE 9.—Source of health insurance coverage by severity of disability and sex: Percentage distribution of noninstitutionalized disabled aged 18-64, spring 1966

Source of coverage	Total disabled	Severity of disability		
		Severe	Occupational	Secondary work limitations
Total				
Number with health insurance (in thousands)	11,188	2,978	3,367	4,843
Total percent ¹	100.0	100.0	100.0	100.0
Individually purchased	32.5	38.7	30.5	30.1
From disabled person's employment ²	34.8	21.5	38.0	40.8
From spouse's employment	29.6	41.5	28.3	23.2
Other	3.0	2.6	3.1	3.2
Not reported	4.3	.2	2.3	8.0
Men				
Number with health insurance (in thousands)	5,228	930	1,599	2,699
Total percent ¹	100.0	100.0	100.0	100.0
Individually purchased	30.6	37.8	26.9	30.3
From disabled person's employment ²	55.5	40.4	65.7	54.6
From spouse's employment	8.4	18.9	6.0	6.1
Other	3.4	6.2	3.9	2.1
Not reported	5.8	.5	.7	10.7
Women				
Number with health insurance (in thousands)	5,960	2,048	1,768	2,144
Total percent ¹	100.0	100.0	100.0	100.0
Individually purchased	34.2	39.1	33.9	29.9
From disabled person's employment ²	16.7	12.9	12.8	23.5
From spouse's employment	48.2	51.7	48.4	44.8
Other	2.7	1.0	2.3	4.6
Not reported	2.8	.1	3.8	4.6

¹ Total is smaller than sum of subitems because subitems are not mutually exclusive.

² Includes past or present employment.

disabled said they paid no premiums themselves, and the insurance costs were borne by an employer, relative, union, or other organization. As might be expected, the more the disabled paid for health insurance, the less likely it was that others met part of the cost. For about 7 out of 10 of the disabled who paid less than \$100 for insurance, others paid part of the premium. Only about one-fourth of the disabled who paid \$200 or more had contributions from others (table 11).

The OASDHI beneficiaries among the disabled had less insurance coverage than nonbeneficiaries. In fact, somewhat less than half of them were insured, compared with about two-thirds of the nonbeneficiaries (table 12). This difference reflected the presence of more severely disabled persons among the beneficiary group. These

TABLE 10.—Health insurance costs, amount paid, by severity of disability and sex: Percentage distribution of noninstitutionalized disabled aged 18-64 by amount of health insurance costs, spring 1966

Amount of health insurance paid	Total disabled	Severity of disability		
		Severe	Occupational	Secondary work limitations
Total				
Number with health insurance (in thousands)	11,188	2,978	3,367	4,843
Total percent	100.0	100.0	100.0	100.0
None	19.8	18.4	19.5	21.0
\$1-49	7.6	7.2	6.6	8.4
50-99	15.7	18.0	13.9	15.5
100-199	27.7	26.4	31.0	26.2
200 or more	18.3	17.5	19.4	18.1
Amount unknown	10.9	12.4	9.6	10.9
Median health insurance cost paid				
Total	\$105	\$101	\$117	\$99
Men	108	109	112	105
Women	103	98	121	92

severely disabled adults have the least insurance coverage, as well as the highest utilization rate for hospital and physicians' care.

About four-fifths of the disabled-worker beneficiaries had been entitled to OASDHI benefits for 1 year or more. As the figures below show, the proportion was lower for men beneficiaries than for women:

Sex of beneficiary	Percent entitled for 1 year or more
All disabled-worker beneficiaries	78.9
Men	75.2
Women	89.9

Of these full-year beneficiaries, less than half

TABLE 11.—Help from others toward health insurance costs by amount of payment of the disabled: Percentage distribution of noninstitutionalized disabled aged 18-64, spring 1966

Amount of health insurance paid by the disabled	Number with health insurance (in thousands)	Percentage distribution			
		Total	Help from others toward health insurance costs		
			None paid by others	Others paid part or all	Not reported
Total	11,188	100.0	47.1	50.1	2.8
Under \$50	3,064	100.0	19.0	80.2	.9
Under \$100	4,838	100.0	30.2	89.1	.7
Under \$200	7,915	100.0	42.7	58.8	.5
\$200 or more	2,050	100.0	72.7	27.0	.4
Amount unknown	1,222	100.0	33.0	45.3	21.8

TABLE 12.—Health insurance coverage by public income-maintenance program status and severity of disability: Percent of noninstitutionalized disabled aged 18–64, spring 1966

Public income-maintenance programs	Total disabled	Severity of disability		
		Severe	Occupational	Secondary work limitations
Total				
Number (in thousands).....	17,753	6,100	5,014	6,639
OASDHI beneficiaries.....	2,505	1,625	398	482
Disability.....	978	847	47	84
Worker.....	842	739	26	77
Childhood.....	136	108	21	7
Other OASDHI.....	1,527	778	351	399
Retired.....	664	363	124	177
Dependent.....	863	415	227	222
Nonbeneficiaries.....	15,248	4,475	4,616	6,157
Public assistance.....	1,079	710	190	179
Other public income maintenance only.....	1,679	498	700	482
No public income maintenance.....	12,490	3,268	3,726	5,496
Percent with health insurance				
Total.....	63.0	48.8	67.2	72.9
OASDHI beneficiaries.....	49.8	47.6	50.7	56.4
Disability.....	42.8	42.2	33.9	54.0
Worker.....	46.0	45.3	37.6	54.8
Childhood.....	23.3	20.8	29.5	44.6
Other OASDHI.....	54.2	53.4	53.0	57.0
Retired.....	56.3	61.5	54.8	46.8
Dependent.....	52.6	46.3	52.0	65.1
Nonbeneficiaries.....	65.2	49.3	68.6	74.2
Public assistance.....	10.0	7.1	11.4	20.0
Other public income maintenance only.....	64.1	45.2	74.7	68.1
No public income maintenance.....	70.1	59.1	70.3	76.5

had health insurance. The longer the present degree of disability, the less likely it was that the disabled worker had health insurance coverage.

SUMMARY

The findings of the survey indicate that—

- * Disabled adults aged 18–64 had far less health insurance protection than did all persons under age 65 in the civilian population.
- * Health insurance coverage decreased as the severity of disability increased.
- * The disabled made greater use of the hospitals than the noninstitutional civilian adult population. All measures of hospitalization were positively related to severity of disability.
- * The proportion of the disabled seeing a physician was also positively related to the severity of disability, though the differences were generally not large.
- * Disabled-worker beneficiaries under OASDHI reported more use of medical services than most other groups of disabled adults.
- * Childhood disability beneficiaries had a markedly lower utilization of hospital and physician services than other disabled beneficiaries and nonbeneficiaries.