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## ENROLLMENT FOR SUPPLEMENTARY MEDICAL INSURANCE, JULY 1, 1966

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As of July 1, 1966, the effective date of Supplementary Medical Insurance (SMI) coverage, an estimated 17,300,000 persons aged 65 or older, representing about 91 percent of the population in this age group, had enrolled under this program.

In general, a person may enroll for SMI during the period starting with the third month before the month of attainment of age 65 and ending with the close of the third month after the month of attainment. However, during the initial enrollment period before the July 1, 1966 effective date of coverage, persons who had attained age 65 before June had until May 31 to enroll. Persons attaining age 65 in June could have enrolled through the end of June for coverage effective on July 1.

There are a number of reasons for such a high percentage of persons enrolling for SMI, which is on a voluntary basis. First, the matching \$3 monthly payments by the Federal Government results in coverage at a low cost. Second, there were concerted efforts to inform and contact as many persons as possible as to their rights. Some of the means used to accomplish this were widespread informational activity, the mailing of simplified application forms to all OASDI, Railroad Retirement, and Civil Service Retirement beneficiaries who were in their enrollment period, and various projects which had the cooperation of Federal, State, and local agencies and numerous private organizations and groups, resulting in direct contact with potential enrollees. Third, the program had the prestige of the Federal Government behind it. Fourth, the application

for SMI did not require the immediate payment of any premium.

Enrollment was also increased by the fact that 22 States signed "buy-in" agreements effective July 1, 1966, whereby the State would pay the \$3 monthly premium for eligible public assistance recipients of money payments; these States had 42 percent of the 2.1 million persons receiving Old-Age Assistance in the Nation in June 1966. (Two additional States had signed "buy-in" agreements as of July 1, 1966, but with an effective date of September 1.) Moreover, a number of States announced plans to supplement money payments to recipients so that they could pay their own SMI premiums.

The accompanying table gives, by State, the population aged 65 and over, the number enrolled for SMI, and the proportion of the population enrolled. Generally, these proportions cluster within a fairly narrow range about the National average. It is of interest to note that the proportions enrolled in the northeastern States are all at or above the 91 percent average for the Nation, that the majority of the western and north central States show proportions below the National average, and that the southern States have about the same number of States with proportions above the National average as the number below this average. The low enrollment in the District of Columbia is attributable to the high proportion of persons who are afforded protection under the provisions of the Federal Employees Health Benefits Act; the enrollment rates in Maryland and Virginia were also no doubt significantly affected by this factor.

ENROLLMENT FOR SUPPLEMENTARY MEDICAL INSURANCE

(Numbers in thousands)

State	State "buy-in" status <u>1/</u>	Total population aged 65 and over, July 1, 1966	Supplementary medical insurance	
			Number enrolled	Percent of total population
Total <u>2/</u> .....		19,100	17,300	91
Alabama.....	---	296	276	93
Alaska.....	---	7	4	57
Arizona.....	All	126	109	87
Arkansas.....	All	217	199	92
California.....	Non-beneficiary	1,652	1,503	91
Colorado.....	All	177	164	93
Connecticut.....	All	276	258	93
Delaware.....	---	42	39	93
Dist. of Columbia..	---	74	58	78
Florida.....	All	758	666	88
Georgia.....	---	335	293	87
Hawaii.....	---	38	35	92
Idaho.....	---	66	58	88
Illinois.....	---	1,091	985	90
Indiana.....	All	484	438	90
Iowa.....	All	355	324	91
Kansas.....	---	262	221	84
Kentucky.....	---	321	295	92
Louisiana.....	---	275	252	92
Maine.....	All	116	110	95
Maryland.....	---	268	228	85
Massachusetts.....	Non-beneficiary	630	581	92
Michigan.....	---	731	680	93
Minnesota.....	All	403	370	92
Mississippi.....	---	209	183	88
Missouri.....	---	543	480	88

1/ States which had signed "buy-in" agreements effective July 1, 1966, for their public assistance recipients of money payments. "All" indicates that all money recipients in the State are covered; "non-beneficiary" indicates that the State agreement does not cover recipients who are also old-age, survivor, and disability insurance or railroad retirement beneficiaries. Persons covered under these agreements are included in the number enrolled.

INSURANCE, AS OF JULY 1, 1966, BY STATE

(in thousands)

State	State "buy-in" status <u>1/</u>	Total population aged 65 and over, July 1, 1966	Supplementary medical insurance	
			Number enrolled	Percent of total population
Montana.....	All	69	63	91
Nebraska.....	All	179	159	89
Nevada.....	---	24	22	92
New Hampshire....	---	75	68	91
New Jersey.....	All	658	617	94
New Mexico.....	---	64	55	86
New York.....	All	1,938	1,782	92
North Carolina...	---	370	339	92
North Dakota.....	---	64	58	91
Ohio.....	---	984	890	90
Oklahoma.....	All	278	253	91
Oregon.....	---	211	189	90
Pennsylvania.....	---	1,231	1,130	92
Puerto Rico.....	---	158	88	56
Rhode Island.....	---	99	93	94
South Carolina...	<u>3/</u>	176	156	89
South Dakota.....	All	80	72	90
Tennessee.....	All	350	325	93
Texas.....	<u>3/</u>	896	823	92
Utah.....	---	71	64	90
Vermont.....	All	48	45	94
Virginia.....	All	334	293	88
Washington.....	---	309	279	90
West Virginia....	---	190	177	93
Wisconsin.....	Non-beneficiary	457	422	92
Wyoming.....	All	31	27	87

2/ Included in totals are about 4,000 persons residing in the Virgin Islands, American Samoa, and Guam, of whom about 2,000 are enrolled for SMI.

3/ These States have signed "buy-in" agreements covering all money recipients, effective September 1, 1966.