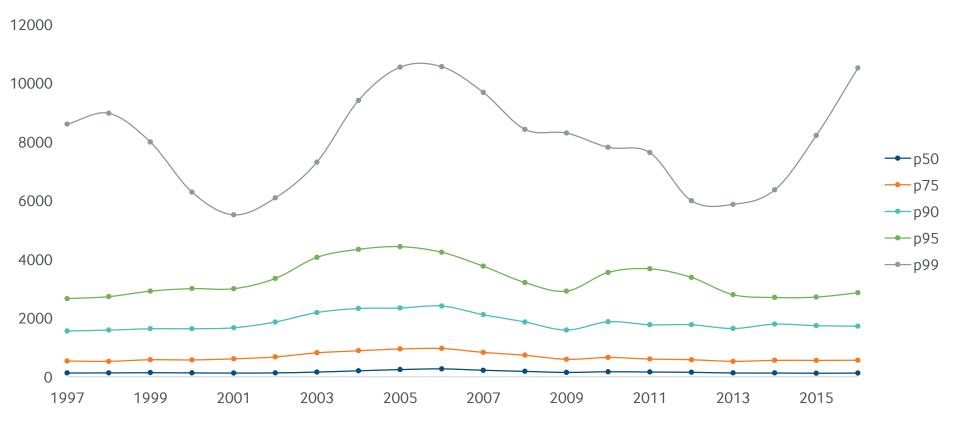
Appendix Exhibit 1

## Out-of-Pocket Spending Among Those Covered by Full-Year Individual Insurance, Three-Year Moving Averages

Out-of-pocket spending in 2019 dollars



Data: Authors' analysis of Medical Expenditure Panel Survey (MEPS), 1996–2017.

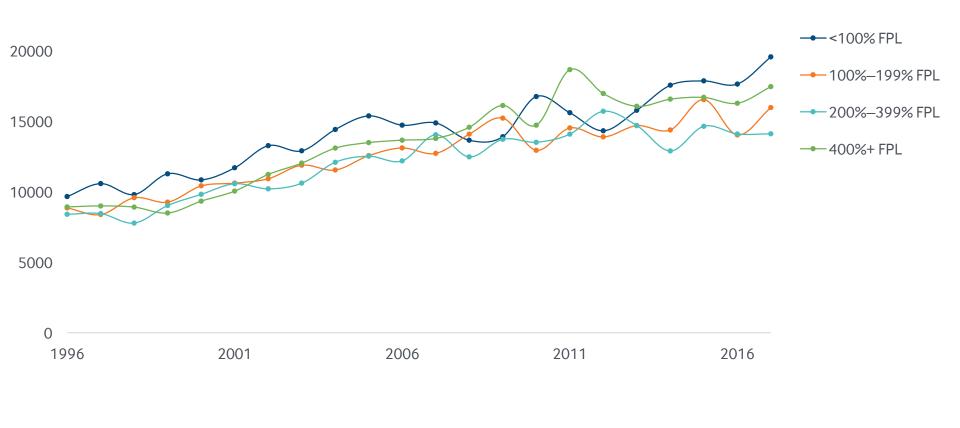


Appendix Exhibit 2

Per-Person Total Spending at the 95th Percentile by Percentage of Federal Poverty Level, Inflation-Adjusted, Under Age 64

Total spending in 2019 dollars

25000



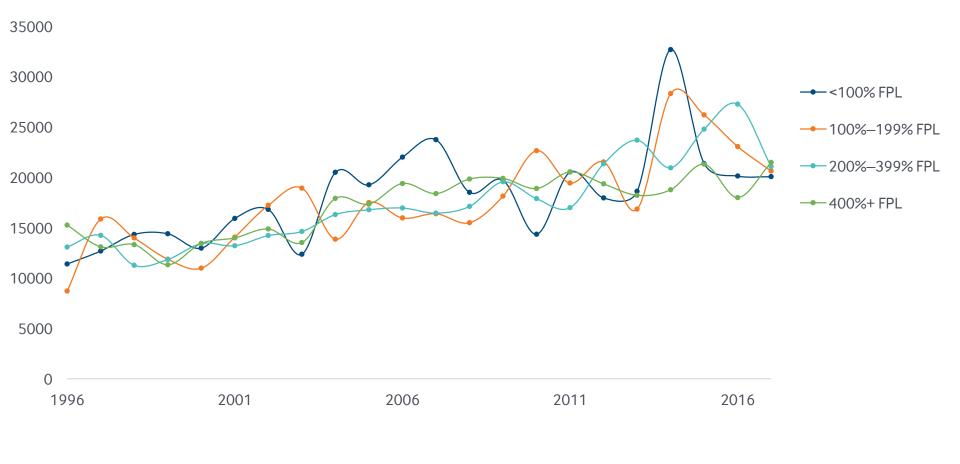
Data: Authors' analysis of Medical Expenditure Panel Survey (MEPS), 1996–2017.



Appendix Exhibit 3

## Average Per-Person Total Spending Among the Top 5 Percent of Out-of-Pocket Spenders by Income Category, Under Age 64

Total spending in 2019 dollars



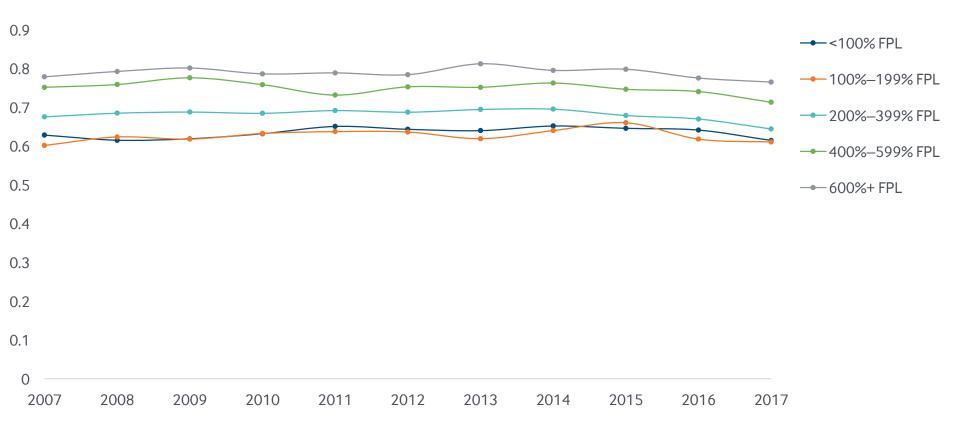
Data: Authors' analysis of Medical Expenditure Panel Survey (MEPS), 1996–2017.



#### Appendix Exhibit 4a

# Proportion of Individuals in Each Income Category with at Least One Office Visit

Proportion with one or more office visits



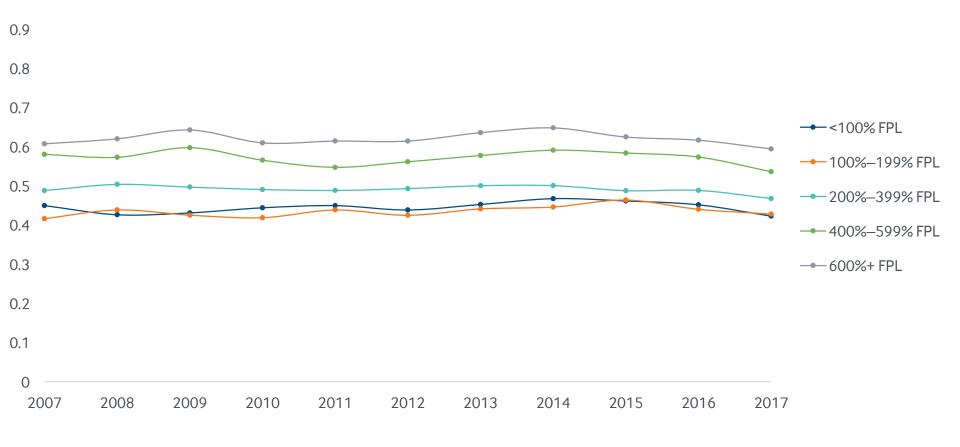
Data: Authors' analysis of Medical Expenditure Panel Survey (MEPS), 1996–2017.



#### Appendix Exhibit 4b

## Proportion of Individuals in Each Income Category with at Least Two Office Visits

Proportion with two or more office visits

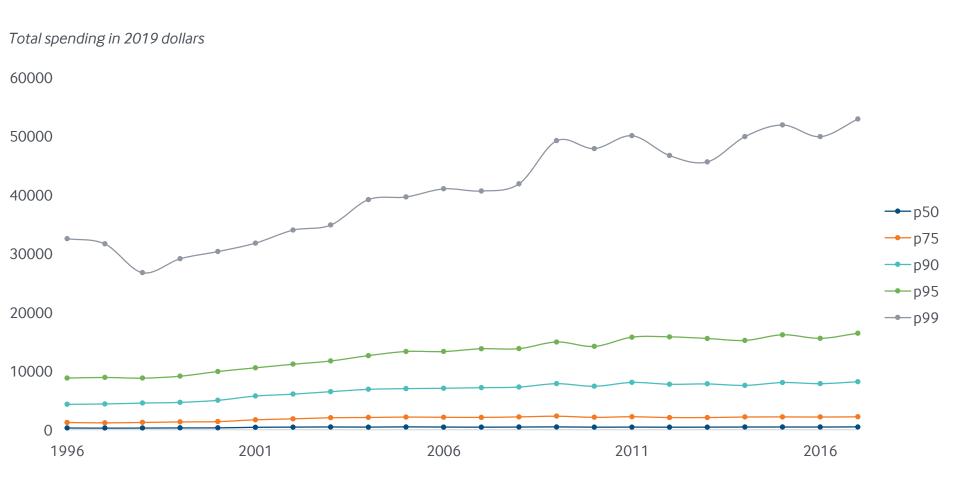


Data: Authors' analysis of Medical Expenditure Panel Survey (MEPS), 1996–2017.



Appendix Exhibit 5

### Per-Person Total Spending, Inflation-Adjusted MEPS, Under Age 64



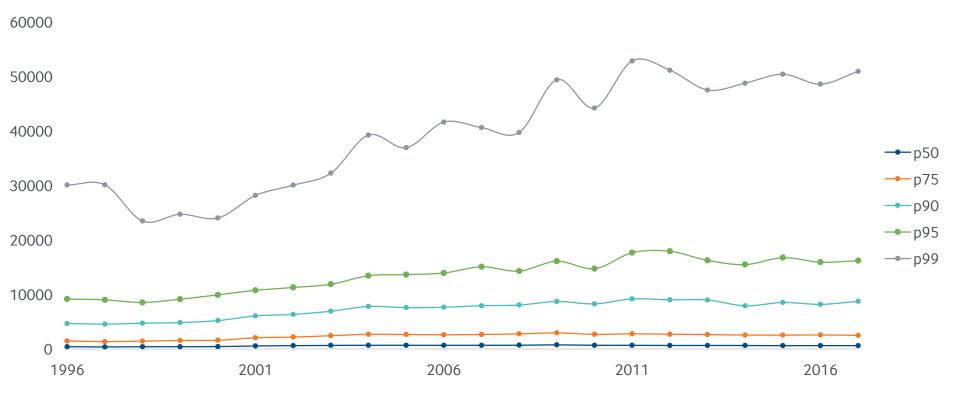
Data: Authors' analysis of Medical Expenditure Panel Survey (MEPS), 1996–2017.



Appendix Exhibit 6a

# Per-Person Total Spending, Inflation-Adjusted, Employer-Sponsored Coverage, Under Age 64

Total spending in 2019 dollars



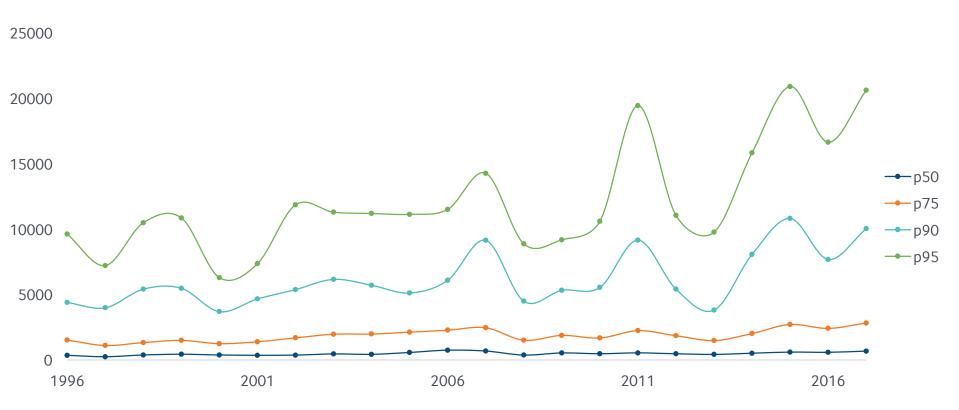
Data: Authors' analysis of Medical Expenditure Panel Survey (MEPS), 1996–2017.



Appendix Exhibit 6b

# Per-Person Total Spending, Inflation-Adjusted, Individual Market Coverage, Under Age 64

Total spending in 2019 dollars



Note: The p99 values for individual market coverage were too volatile and thus excluded from the exhibit.

Data: Authors' analysis of Medical Expenditure Panel Survey (MEPS), 1996–2017.

