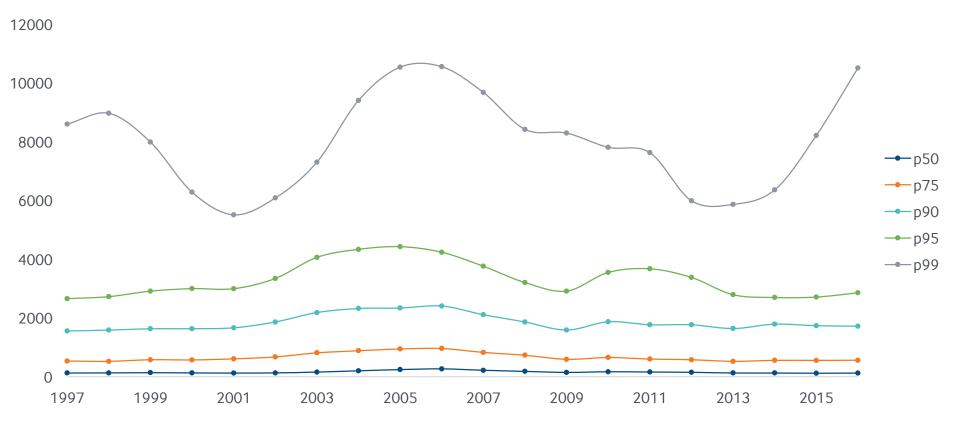
Appendix Exhibit 1

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.

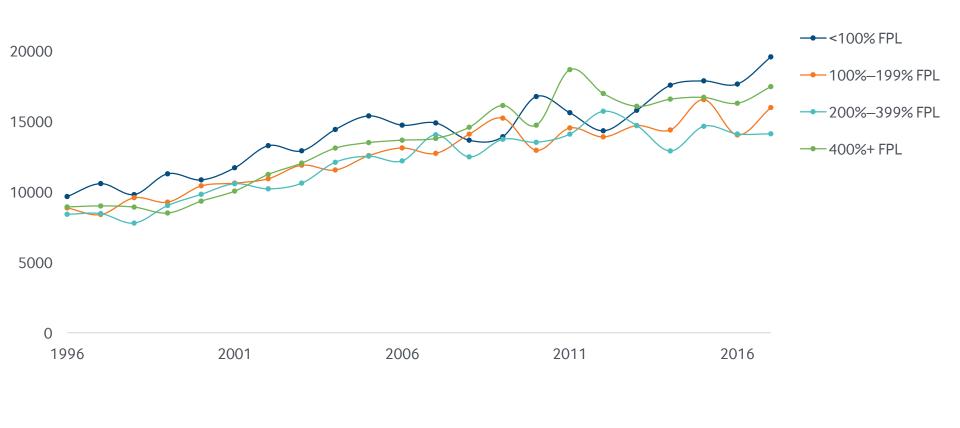


Appendix Exhibit 2

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



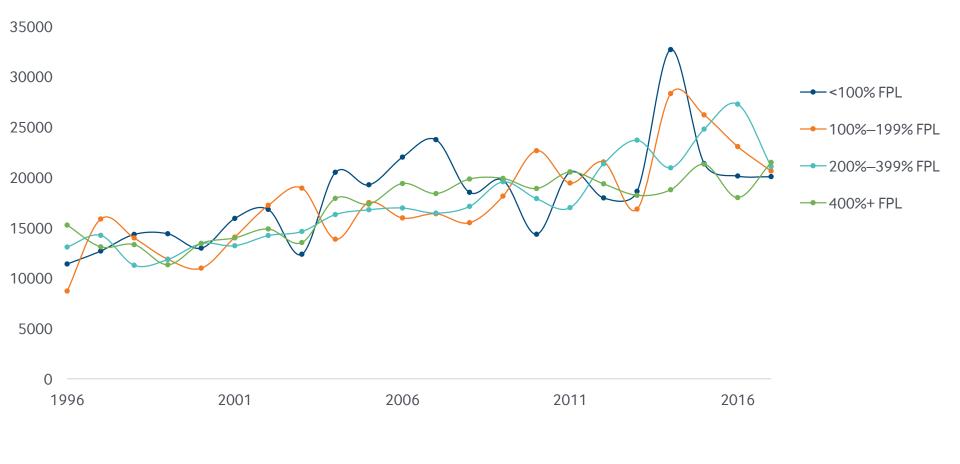
Data: Authors' analysis of Medical Expenditure Panel Survey (MEPS), 1996–2017.



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



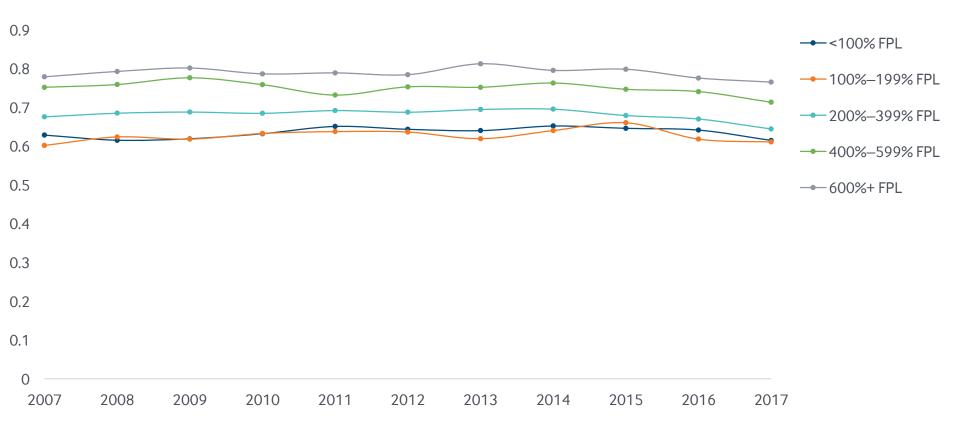
Data: Authors' analysis of Medical Expenditure Panel Survey (MEPS), 1996–2017.



Appendix Exhibit 4a

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

Proportion with one or more office visits



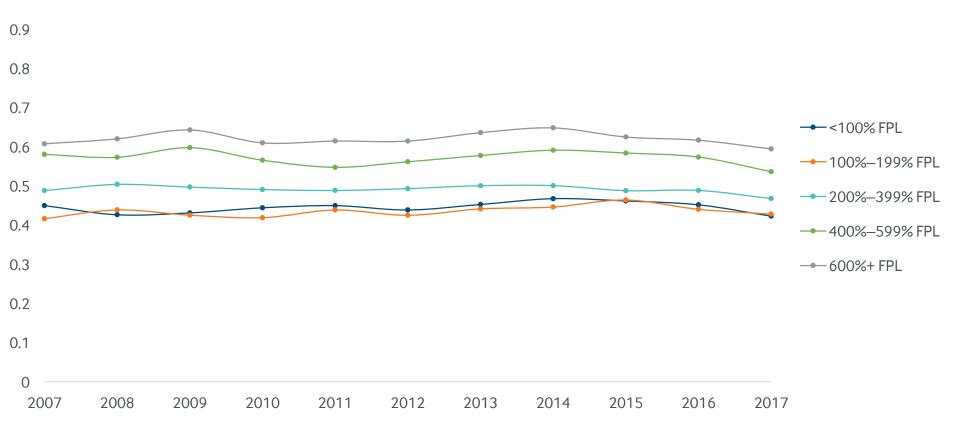
Data: Authors' analysis of Medical Expenditure Panel Survey (MEPS), 1996–2017.



Appendix Exhibit 4b

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

Proportion with two or more office visits

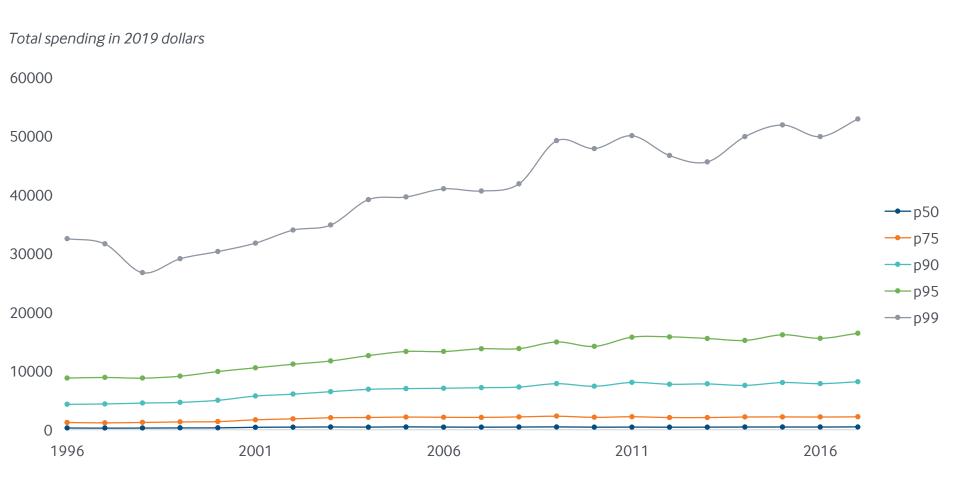


Data: Authors' analysis of Medical Expenditure Panel Survey (MEPS), 1996–2017.



Appendix Exhibit 5

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



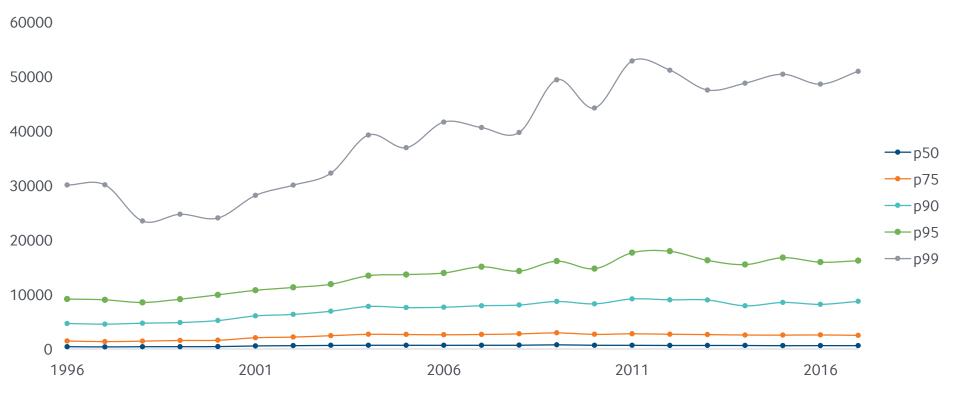
Data: Authors' analysis of Medical Expenditure Panel Survey (MEPS), 1996–2017.



Appendix Exhibit 6a

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

Total spending in 2019 dollars



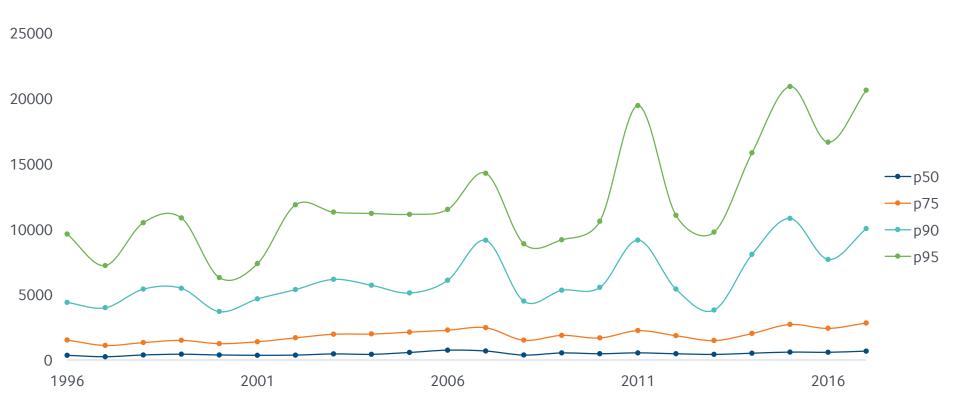
Data: Authors' analysis of Medical Expenditure Panel Survey (MEPS), 1996–2017.



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.

