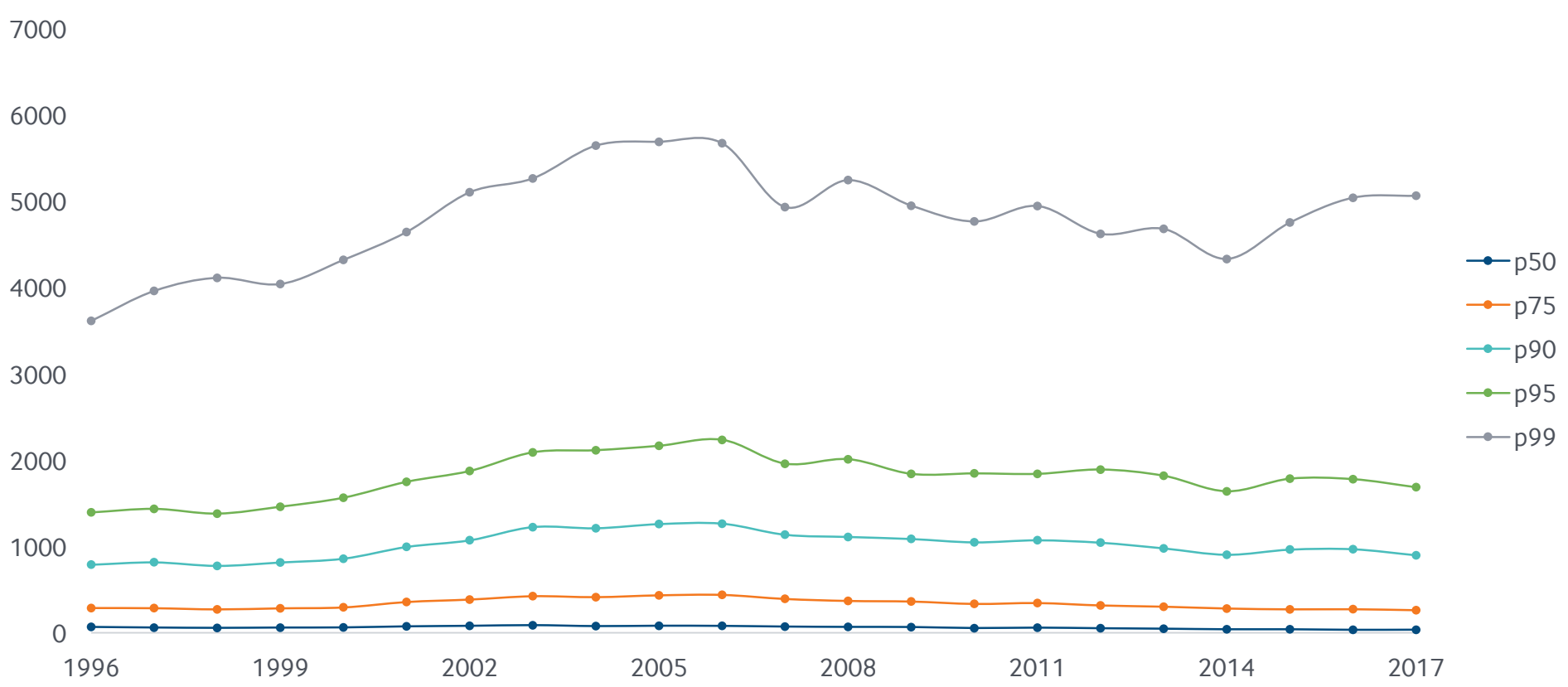


Per-Person Out-of-Pocket Spending (MEPS, Inflation-Adjusted)

Out-of-pocket spending in 2019 dollars

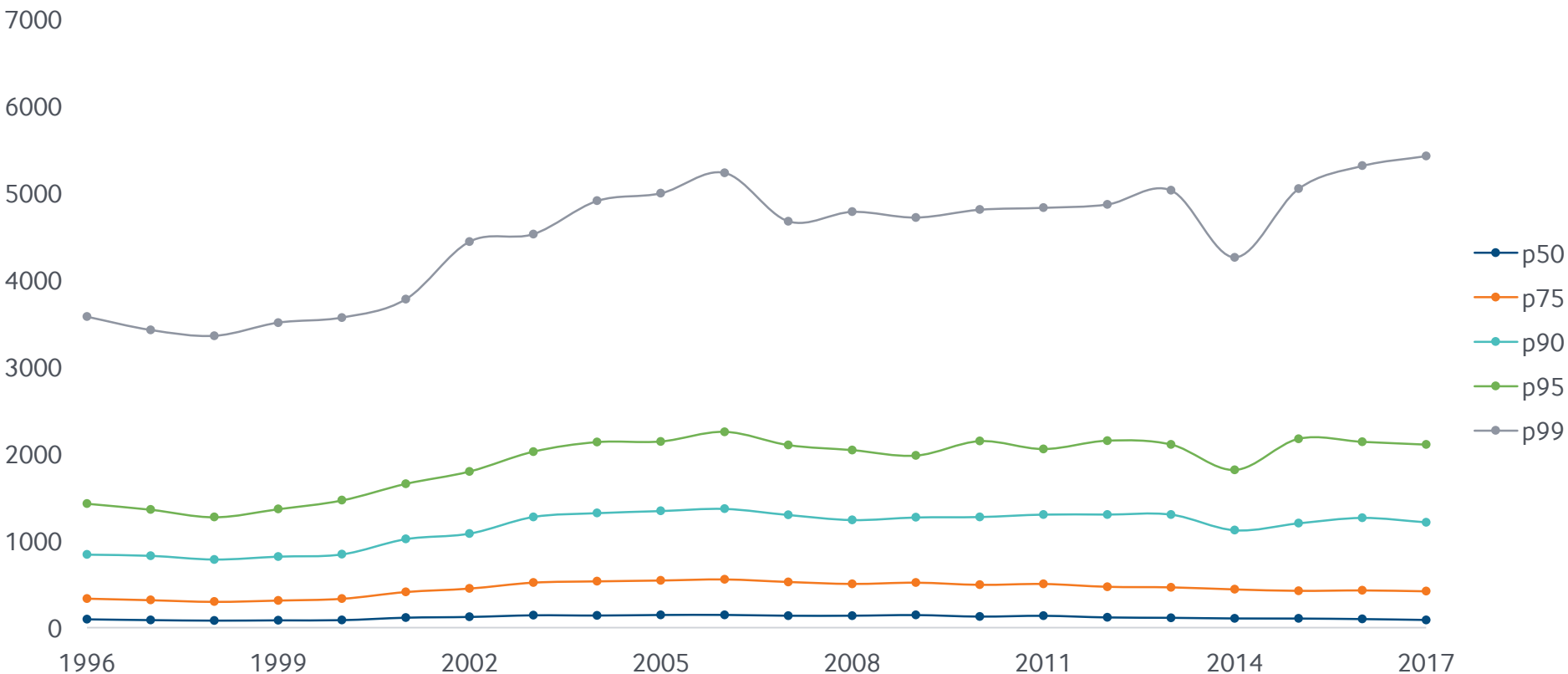


Notes: Out-of-pocket spending was generated by excluding spending on home healthcare, vision aids, and dental costs from the overall out-of-pocket spending variable. The 50th, 75th, 90th, 95th, and 99th percentiles for the population age 63 and under were then calculated for each year and Consumer Price Index (CPI)-adjusted to 2019 dollars.

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

Out-of-Pocket Spending Among Those Covered by Full-Year Employer-Sponsored Insurance

Out-of-pocket spending in 2019 dollars

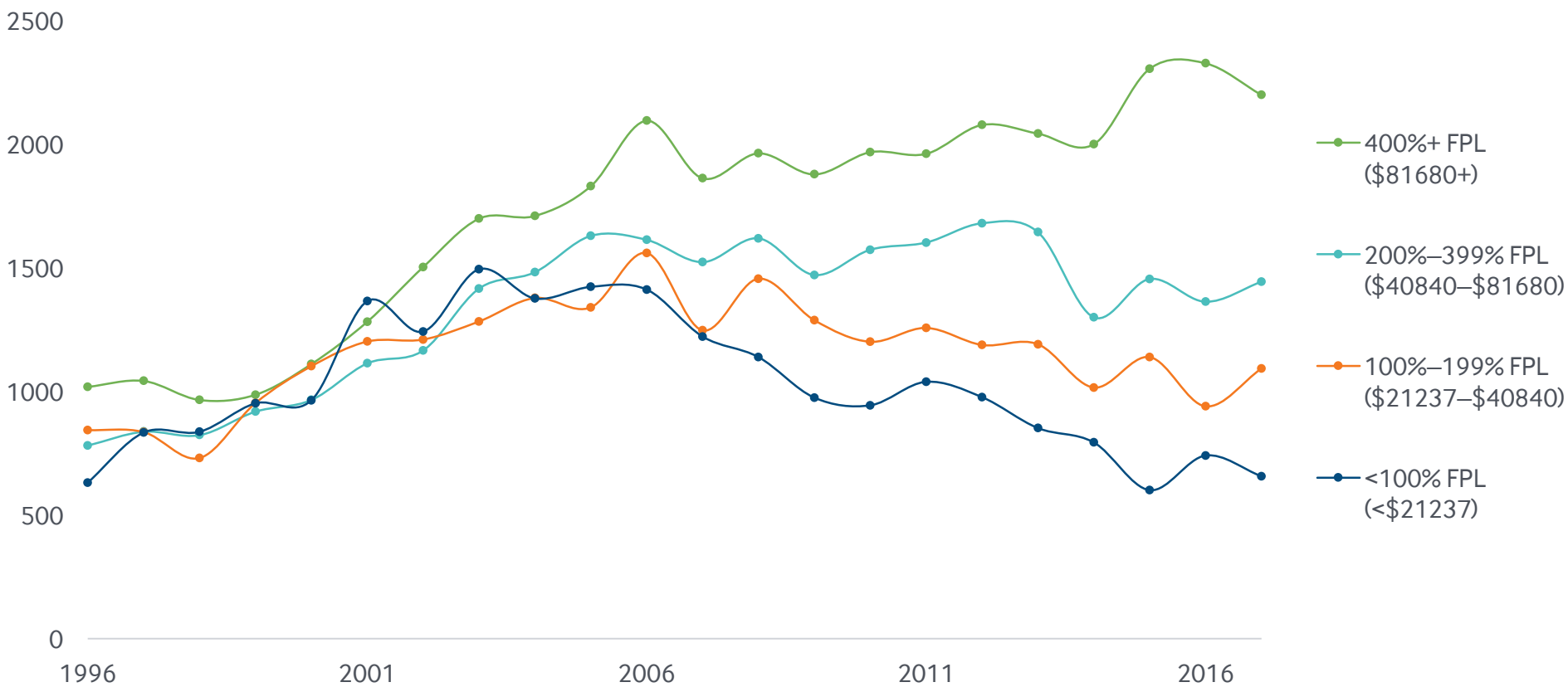


Notes: Lines describe the 50th, 75th, 90th, 95th, and 99th percentiles of out-of-pocket spending for holders of private group insurance (CPI-adjusted to 2019 dollars). Employer coverage includes the MEPS categories of employer/union group insurance and other group insurance.

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

Out-of-Pocket Spending at the 95th Percentile of Spenders by Income Category

Out-of-pocket spending in 2019 dollars



Notes: Lines describe the 95th percentile of out-of-pocket spending (defined as in above exhibits) by income group (CPI-adjusted to 2019 dollars). Income groups are defined as the percentage of the federal poverty level (FPL) for a family of three.

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

Insurance Coverage of the Top 5 Percent of All Out-of-Pocket Spenders

Out-of-pocket spending

6000

5000

4000

3000

2000

1000

0

1996

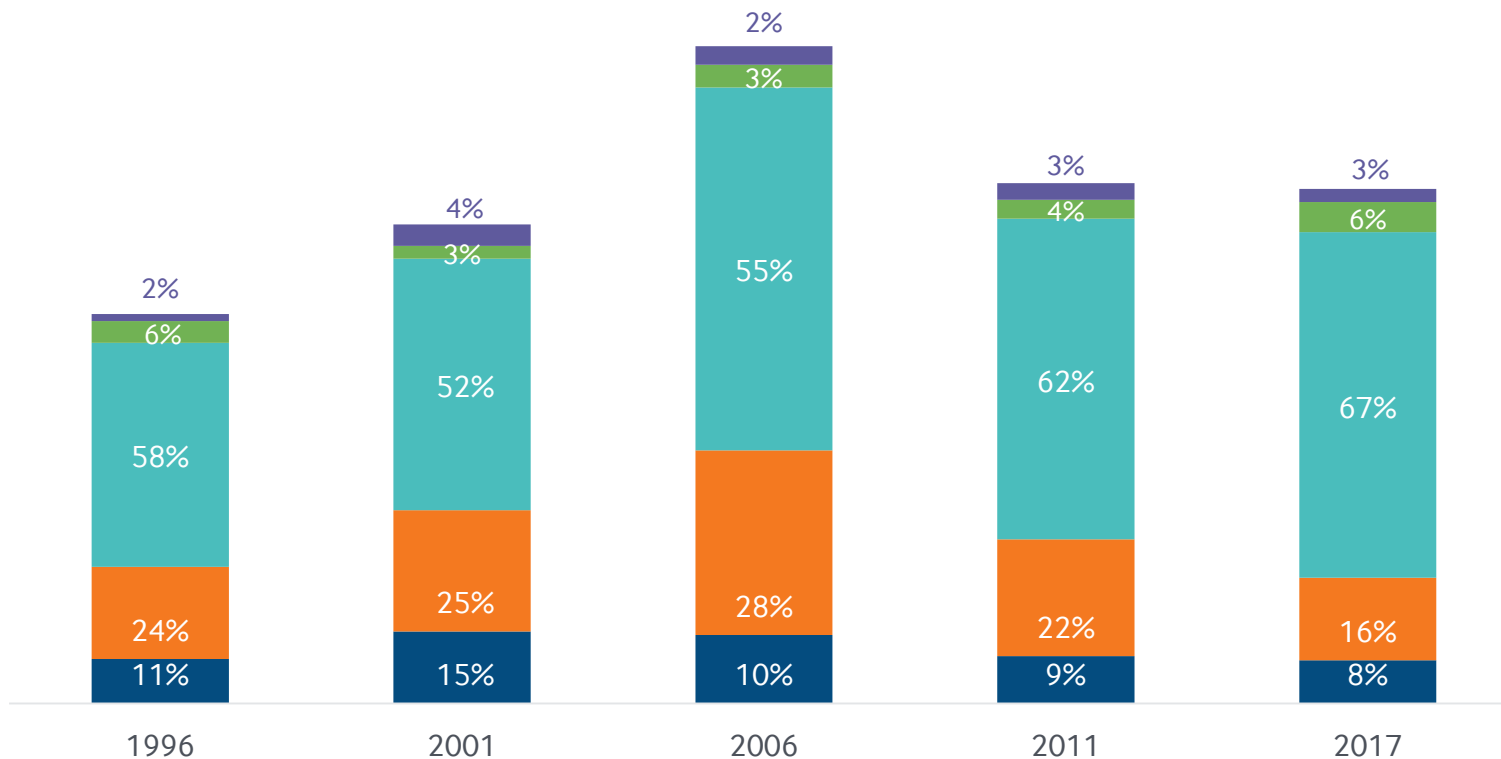
2001

2006

2011

2017

- Medicaid
- Nongroup
- Private group
- Any time uninsured
- All other



Notes: Bars describe the proportion of individuals in each insurance category among those with out-of-pocket spending (defined as in previous exhibits) at or above the 95th percentile. The height of the bars describes mean out-of-pocket spending among those in the top 5 percent of out-of-pocket spenders.

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

Distribution of the Top 5 Percent of Out-of-Pocket Spenders by Income Category

Out-of-pocket spending

6000

5000

4000

3000

2000

1000

0

1996

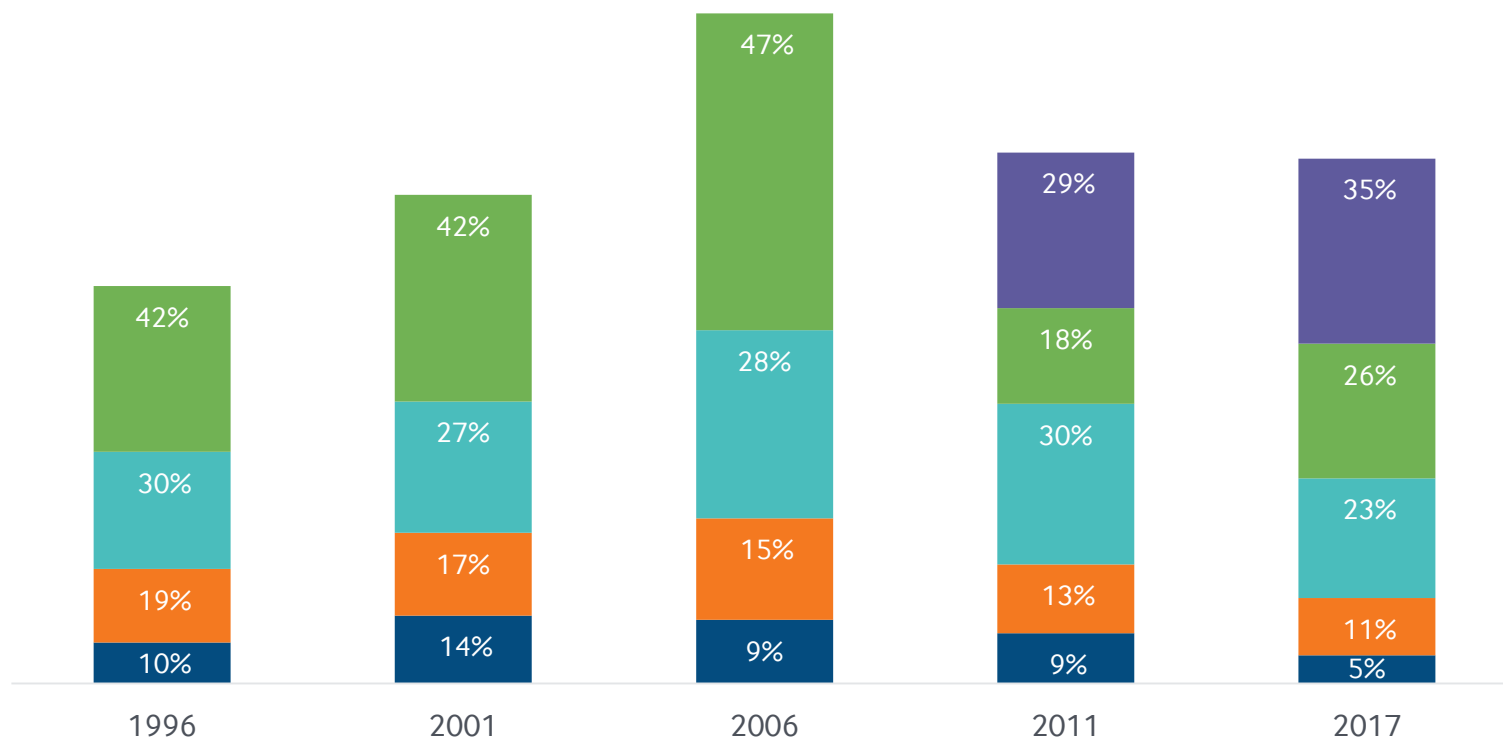
2001

2006

2011

2017

- 600%+ FPL
- 400%–599% FPL (400%+ pre-2007)
- 200%–399% FPL
- 100%–199% FPL
- <100% FPL

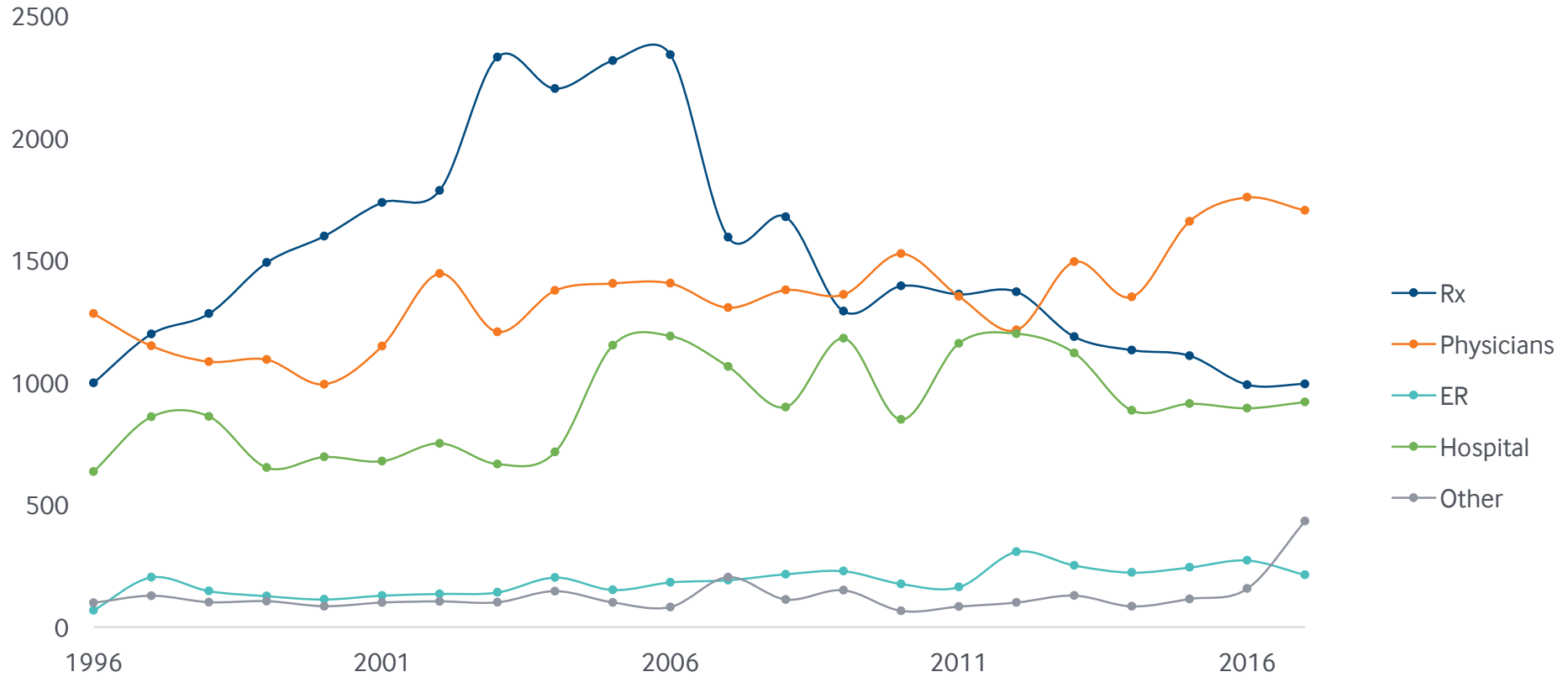


Notes: Bars describe the proportion of individuals at each poverty category among those with out-of-pocket spending (defined as in previous exhibits) at or above the 95th percentile. The height of the bars describes mean out-of-pocket spending among those in the top 5 percent of out-of-pocket spenders.

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

Mean Out-of-Pocket Spending on Selected Services Among the Top 5 Percent of Out-of-Pocket Spenders

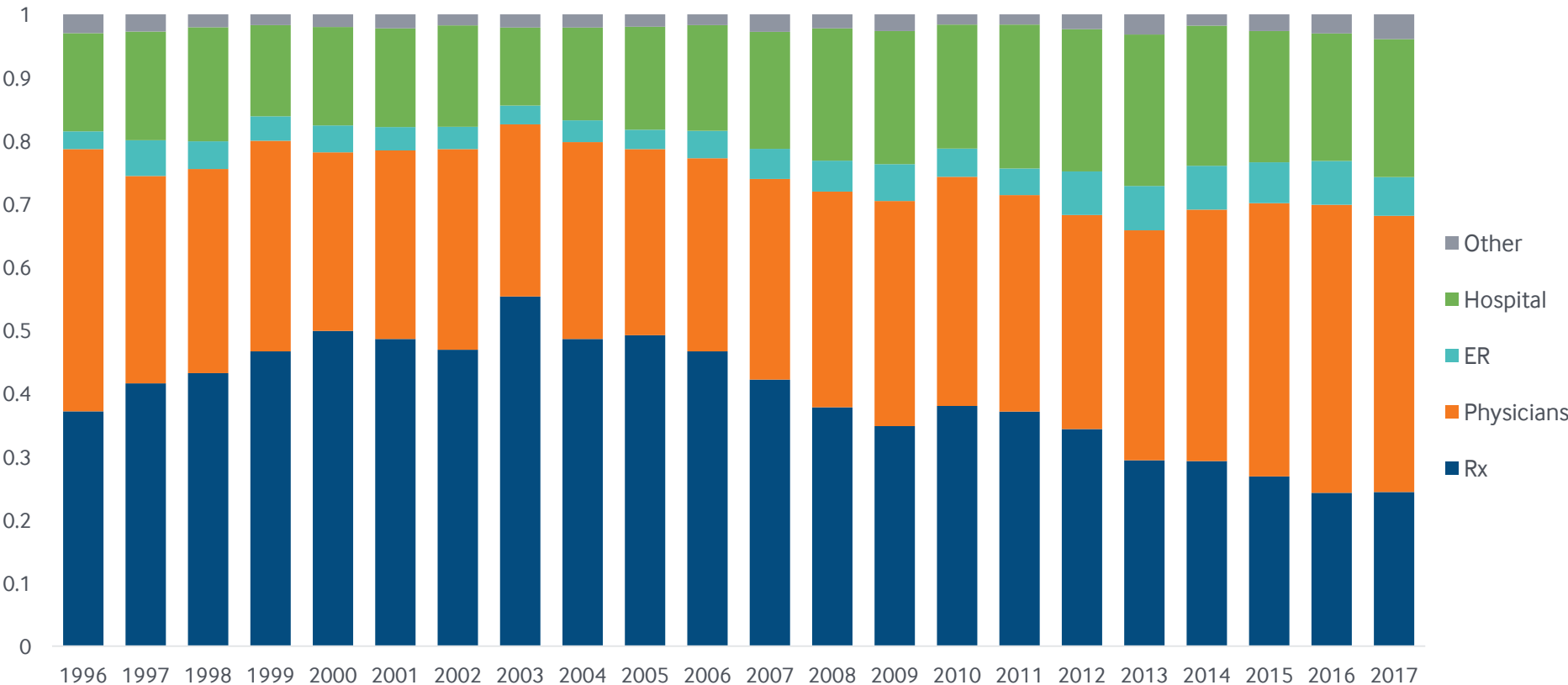
Out-of-pocket spending in 2019 dollars



Notes: Lines describe mean spending on each service among those at or above the 95th percentile of the out-of-pocket spending distribution (all figures CPI-adjusted to 2019 dollars).

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

Proportion of Out-of-Pocket Spending on Selected Services of the Top 5 Percent of Out-of-Pocket Spenders



Notes: Bars describe the share of spending on each category of services among those with out-of-pocket spending (defined as in previous exhibits) at or above the 95th percentile. The Hospital category includes both inpatient stays and outpatient visits. The Physicians category includes office-based visits to physicians as well as other providers such as nurse practitioners and physician assistants. The Other category comprises medical supplies and equipment that do not fit in the other categories.

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