

Insurance status⁷

Medicare only.....	8.8	12.0	15.8	85.9	92.1	94.8	95.8	5,760	7,350	6,592	8,886
Medicare and private insurance.....	21.7	19.2	18.6	95.4	97.0	96.0	98.2	7,234	7,780	7,872	9,425
Medicare and other public coverage.....	3.2	3.2	4.8	94.4	93.2	96.3	96.4	11,235	11,244	10,534	12,486

Percent of persons with expense
Mean annual out-of-pocket expense per person with out-of-pocket expense³

Characteristic	1987	1998	2006	2007	1987	1998	2006	2007
All ages.....	57.3	61.8	62.6	61.7	\$174	\$292	\$444	\$360
Under 65 years:								
Total.....	54.0	58.1	58.4	57.5	129	205	364	284
Under 6 years.....	61.8	59.0	54.4	50.4	45	46	56	45
6-17 years.....	44.3	46.4	46.1	44.9	85	79	153	114
18-44 years.....	51.3	55.6	54.1	53.0	100	170	292	225
45-64 years.....	65.3	72.4	74.1	74.4	244	374	600	457

Sex

Male.....	46.5	50.6	51.6	51.7	119	169	310	263
Female.....	61.4	65.7	65.2	63.3	136	231	407	299

Hispanic origin and race⁴

Hispanic or Latino.....	41.6	47.6	44.7	43.9	93	141	257	199
Not Hispanic or Latino:								
White.....	57.7	62.9	64.6	63.4	135	210	389	310
Black or African American.....	44.1	47.7	51.7	51.6	114	234	298	249
Asian ⁵.....	...	...	41.6	42.6	...	...	252	199
American Indian, Alaska Native, Hawaiian Pacific Islander and Multiple Race ⁵ ..	41.1	42.9	56.1	57.1	95	192	*601	251

Insurance status⁶

Any private insurance.....	56.5	61.3	62.7	62.6	133	178	353	281
Public insurance only.....	56.5	61.2	59.1	56.3	89	280	297	201
Uninsured all year.....	35.1	38.1	36.8	36.4	142	314	577	438

65 years and over:

Total.....	81.6	87.5	91.7	90.0	402	701	793	694
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Sex

Male.....	78.0	85.8	89.9	87.2	373	612	696	638
Female.....	84.0	88.7	93.0	92.1	419	762	865	733

Hispanic origin and race⁴

Hispanic or Latino.....	74.7	85.6	85.7	83.7	*511	520	740	510
Not Hispanic or Latino:								
White.....	82.3	87.8	92.5	91.1	409	730	820	734
Black or African American.....	79.5	88.0	89.9	89.6	315	509	691	500

Asian ⁵.....	...	...	88.4	82.2	...	...	599	568
American Indian, Alaska Native, Hawaiian Pacific Islander and Multiple Race ⁵ ..	*	*	*	*	*	*	*	*
Insurance status ⁷								
Medicare only.....	70.6	86.8	90.3	87.0	443	856	887	738
Medicare and private insurance.....	83.4	88.4	93.7	93.0	417	675	811	754
Medicare and other public coverage.....	88.2	86.8	91.2	91.4	152	400	534	350

...Category not applicable.

*Estimates are considered unreliable. Data preceded by an asterisk have a relative standard error equal to or greater than 30%. Data not shown if based on fewer than 100 sample cases.

¹Includes expenses for inpatient hospital and physician services, ambulatory physician and nonphysician services, prescribed medicines, home health services, dental services, and other medical equipment, supplies, and services that were purchased or rented during the year. Excludes expenses for over-the-counter medications, phone contacts with health providers, and premiums for health insurance.

²Includes persons in the civilian noninstitutionalized population for all or part of the year. Expenditures for persons in this population for only part of the year are restricted to those incurred during periods of eligibility (e.g., expenses incurred during periods of institutionalization and military service are not included in estimates).

³Estimates of expenses were converted to 2008 dollars using the Consumer Price Index (all items) and differ from previous editions of *Health, United States*.

See Appendix II, Consumer Price Index (CPI).

⁴Persons of Hispanic origin may be of any race. Starting with 2002 data, MEPS respondents were allowed to report multiple races and these persons are included in the American Indian, Alaska Native, Hawaiian Pacific Islander and Multiple Race category. As a result, there is a slight increase in percentage of persons classified in this category in 2002 compared with prior years.

⁵Starting with 2002 data MEPS respondents were allowed to report as non-Hispanic Asian-only. Prior to 2002 Asian respondents were reported with the American Indian, Alaska Native, Hawaiian Pacific Islander and Multiple Race category.

⁶Any private insurance includes individuals with insurance that provided coverage for hospital and physician care at any time during the year, other than Medicare, Medicaid, or other public coverage for hospital or physician services. Public insurance only includes individuals who were not covered by private insurance at any time during the year but were covered by Medicare, Medicaid, other public coverage for hospital or physician services, and/or CHAMPUS/CHAMPVA (TRICARE) at any point during the year.

Uninsured includes persons not covered by either private or public insurance throughout the entire year or period of eligibility for the survey. Individuals with Indian Health Service coverage only are considered uninsured.

⁷Populations do not add to total because uninsured persons and persons with unknown insurance status were excluded.

⁸Includes expenses for all prescribed medications that were purchased or refilled during the survey year.

NOTES: 1987 estimates are based on the National Medical Expenditure Survey (NMES); estimates for other years are based on the Medical Expenditure Panel Survey (MEPS). Because expenditures in NMES were based primarily on charges and those for MEPS were based on payments, NMES data were adjusted to be more comparable to MEPS using estimated charge to payment ratios for 1987. Overall, this resulted in an approximate 11% reduction from the unadjusted 1987 NMES expenditure estimates. For a detailed explanation of this adjustment, see Zuvekas S, Cohen J.

A guide to comparing health care expenditures in the 1996 MEPS to the 1987 NMES. Inquiry 2002;39(1):76-86.

See Appendix I, Medical Expenditure Panel Survey (MEPS).

Data for additional years are available. See Appendix III.

SOURCE: Agency for Healthcare Research and Quality, Center for Financing, Access, and Cost Trends. 1987 National Medical Expenditure Survey and 1996-2008 Medical Expenditure Panel Surveys. See Appendix I, Medical Expenditure Panel Survey (MEPS).

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