

Table 132. Out-of-pocket health care expenses among persons with medical expenses, by age: United States, selected years 1987-2008

(Data are based on household interviews of a sample of the noninstitutionalized population and a sample of medical providers)

Age and year	Percent of persons with expenses	Amount paid out of pocket among persons with expenses ¹						
		Total	\$0	\$1-99	\$100-499	\$500-999	1,000-1,999	\$2,000+
All ages		Percent distribution						
1987.....	84.5	100.0	10.4	19.9	36.6	15.3	10.0	7.7
1997.....	84.1	100.0	8.5	26.1	35.1	14.3	9.4	6.6
2000.....	83.5	100.0	6.9	26.6	34.4	14.4	9.8	7.8
2005.....	84.7	100.0	8.7	21.2	31.5	15.8	11.9	10.8
2007.....	84.9	100.0	9.8	22.6	31.6	15.3	11.5	9.2
2008.....	84.4	100.0	9.9	22.9	32.1	14.8	11.2	9.1
Under 6 years								
1987.....	88.9	100.0	19.2	28.0	39.8	8.5	2.5	2.0
1997.....	88.0	100.0	20.0	44.5	28.7	4.0	2.2	0.7
2000.....	86.7	100.0	16.7	51.4	25.9	4.1	1.4	0.5
2005.....	88.9	100.0	27.2	36.6	27.5	6.1	1.9	0.7
2007.....	88.7	100.0	30.2	36.5	24.7	5.1	2.0	1.4
2008.....	88.8	100.0	31.4	36.1	25.9	3.9	1.9	0.8
6-17 years								
1987.....	80.2	100.0	15.5	27.4	37.4	9.0	5.7	5.0
1997.....	81.7	100.0	16.5	36.2	32.1	7.5	3.6	4.1
2000.....	80.0	100.0	14.7	37.2	33.0	6.5	4.1	4.5
2005.....	83.0	100.0	18.6	32.4	31.1	9.2	4.6	4.0
2007.....	84.0	100.0	21.6	33.0	29.4	7.6	4.2	4.1
2008.....	82.5	100.0	22.4	33.0	28.3	7.4	4.0	4.9
18-44 years								
1987.....	81.5	100.0	10.1	22.0	39.4	14.9	8.3	5.4
1997.....	78.3	100.0	7.3	28.4	39.4	14.0	6.9	3.9
2000.....	77.7	100.0	5.8	29.4	39.8	13.8	6.9	4.4
2005.....	77.1	100.0	7.0	24.8	37.9	15.0	9.0	6.2
2007.....	77.3	100.0	7.7	26.7	37.1	14.2	8.8	5.5
2008.....	76.5	100.0	7.9	27.1	36.6	14.0	8.3	6.1
45-64 years								
1987.....	87.0	100.0	5.7	12.5	35.7	20.9	14.7	10.5
1997.....	89.2	100.0	3.4	16.8	36.3	19.6	14.8	9.2
2000.....	88.5	100.0	2.6	15.7	35.2	20.4	15.1	11.0
2005.....	89.7	100.0	2.4	12.9	29.5	21.7	18.6	14.8
2007.....	89.2	100.0	2.9	14.3	30.6	21.2	17.0	14.1
2008.....	89.1	100.0	2.8	15.2	33.2	20.0	16.4	12.3
65-74 years								

1987.....	92.8	100.0	5.3	10.0	27.3	21.8	19.4	16.2
1997.....	94.6	100.0	3.2	10.7	31.6	23.6	17.0	14.0
2000.....	94.7	100.0	1.5	10.0	27.2	22.1	21.0	18.3
2005.....	95.9	100.0	1.7	6.5	24.8	20.8	21.5	24.6
2007.....	95.8	100.0	2.7	8.8	28.9	23.0	20.8	15.9
2008.....	95.8	100.0	1.5	9.6	28.8	22.0	20.4	17.7

75 years and over

1987.....	95.1	100.0	5.6	7.6	24.7	20.0	19.7	22.4
1997.....	95.8	100.0	2.4	9.8	27.5	19.5	21.2	19.7
2000.....	96.5	100.0	2.6	10.0	25.2	21.5	19.8	20.9
2005.....	97.4	100.0	1.6	6.3	21.2	19.7	19.7	31.4
2007.....	97.3	100.0	1.9	8.7	25.9	19.8	21.8	21.9
2008.....	97.6	100.0	1.9	10.0	25.9	20.5	22.0	19.7

¹Estimates 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).

NOTES: Includes persons in the civilian noninstitutionalized population for all or part of the year. Expenses 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).

Out-of-pocket expenses include expenditures for inpatient hospital and physician services, ambulatory physician and nonphysician services, prescribed medicines, home health services, dental services, and various other medical equipment, supplies, and services that were purchased or rented during the year. Out-of-pocket expenses for over-the-counter medications, phone contacts with health providers, and premiums for health insurance policies are not included in these estimates. 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 1997-2008 Medical Expenditure Panel Surveys. See Appendix I, Medical Expenditure Panel Survey (MEPS).

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