

Table 135. Out-of-pocket health care expenses among persons with medical expenses, by age: United States, selected years 1987–2008

Updated data when available, Excel, PDF, and more data years: <http://www.cdc.gov/nchs/hus/contents2011.htm#135>.

[Data are based on household interviews for a sample of the civilian 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 \(MEPS\)](#).