

**Table 118. Out-of-pocket health care expenses among persons with medical expenses, by age: United States, selected years 1987–2010**

Updated data when available, Excel, PDF, and more data years: <http://www.cdc.gov/nchs/hus/contents2012.htm#118>.

[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 <sup>1</sup>						
		Total	\$0	\$1–\$99	\$100–\$499	\$500–\$999	\$1,000–\$1,999	\$2,000 or more
All ages		Percent distribution						
1987	84.5	100.0	10.4	19.7	36.6	15.3	10.1	7.9
1997	84.1	100.0	8.5	25.9	35.1	14.3	9.5	6.7
2000	83.5	100.0	6.9	26.5	34.1	14.6	9.9	7.9
2005	84.7	100.0	8.7	21.1	31.2	15.9	12.0	11.0
2009	84.6	100.0	11.0	22.7	31.5	15.4	10.9	8.4
2010	84.6	100.0	12.6	23.1	31.1	14.2	10.7	8.3
Under 6 years								
1987	88.9	100.0	19.2	27.5	40.2	8.5	2.7	2.0
1997	88.0	100.0	20.0	44.1	29.0	3.9	2.2	0.7
2000	86.7	100.0	16.7	50.9	26.1	4.4	1.4	0.5
2005	88.9	100.0	27.2	36.5	27.5	6.1	1.8	0.8
2009	88.7	100.0	34.2	34.2	23.9	5.1	1.9	0.8
2010	88.9	100.0	40.0	34.3	20.8	3.2	1.3	0.4
6–17 years								
1987	80.2	100.0	15.5	27.1	37.5	9.0	5.8	5.2
1997	81.7	100.0	16.5	36.0	32.2	7.4	3.7	4.1
2000	80.0	100.0	14.7	37.0	33.0	6.6	4.3	4.5
2005	83.0	100.0	18.6	32.2	31.2	9.2	4.7	4.0
2009	85.3	100.0	24.5	30.9	28.3	7.7	4.7	4.0
2010	84.4	100.0	28.4	30.3	26.6	7.0	3.4	4.3
18–44 years								
1987	81.5	100.0	10.1	21.7	39.3	15.1	8.4	5.5
1997	78.3	100.0	7.3	28.3	39.4	14.1	7.0	4.0
2000	77.7	100.0	5.8	29.2	39.4	14.1	7.0	4.5
2005	77.1	100.0	7.0	24.6	37.5	15.2	9.2	6.4
2009	76.2	100.0	8.5	26.3	36.1	15.0	8.4	5.7
2010	76.0	100.0	9.5	28.4	36.1	13.3	7.6	5.1
45–64 years								
1987	87.0	100.0	5.7	12.4	35.6	20.7	15.0	10.7
1997	89.2	100.0	3.4	16.6	36.2	19.5	14.9	9.4
2000	88.5	100.0	2.6	15.5	34.9	20.5	15.3	11.2
2005	89.7	100.0	2.4	12.8	29.1	21.8	18.6	15.2
2009	88.4	100.0	3.4	16.3	33.0	19.0	16.2	12.1
2010	89.2	100.0	4.0	16.6	32.5	18.8	15.6	12.5
65–74 years								
1987	92.8	100.0	5.3	9.8	27.1	21.8	19.3	16.6
1997	94.6	100.0	3.2	10.6	31.4	23.2	17.4	14.2
2000	94.7	100.0	1.5	9.9	27.0	22.0	20.9	18.7
2005	95.9	100.0	1.7	6.5	24.4	20.6	22.0	24.8
2009	95.7	100.0	2.0	12.0	28.5	24.6	18.6	14.4
2010	95.8	100.0	2.4	9.4	29.4	22.5	21.2	15.1
75 years and over								
1987	95.1	100.0	5.6	7.5	24.2	20.3	19.8	22.7
1997	95.8	100.0	2.4	9.7	26.9	20.0	21.1	19.9
2000	96.5	100.0	2.6	9.9	24.6	21.7	19.7	21.5
2005	97.4	100.0	1.6	6.3	20.7	19.8	19.9	31.7
2009	97.5	100.0	2.7	10.4	25.4	23.3	18.9	19.3
2010	97.0	100.0	3.0	10.1	27.9	20.6	21.2	17.2

<sup>1</sup>Estimates of expenses were converted to 2010 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. Estimates for 1987 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 with 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 the Excel spreadsheet on the *Health, United States* website at: <http://www.cdc.gov/nchs/hus.htm>.

SOURCE: Agency for Healthcare Research and Quality, Center for Financing, Access, and Cost Trends. 1987 National Medical Expenditure Survey and 1997–2010 Medical Expenditure Panel Surveys. See [Appendix I, Medical Expenditure Panel Survey \(MEPS\)](#).