



# Trends in Cost Sharing for Medical Services, 2013–2023

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## Center for Research on Health Benefits Innovation

This study was conducted through the EBRI Center for Research on Health Benefits Innovation (EBRI CRHBI). Launched in 2010, the CRHBI focuses on helping employers assess the impact of plan design on cost, quality, and access to health care, with the goal of increasing consumer engagement.

## Data

This study made use of data from the Merative™ MarketScan® Commercial Claims Database and Benefit Plan Design (copyright © 2023 Merative™, all rights reserved). The Merative™ MarketScan® Databases contain individual-level, de-identified health insurance enrollment and plan design information from employers and health plans across the United States that provide health coverage for between 19 and 25 million people, depending upon the year, between 2013 and 2023. This analysis is based on a sample of 3.3 to 8.4 million policyholders, depending on the year, who were enrolled in a group health plan all year. Real dollar amounts are expressed in 2023 dollars.

## Trends in Enrollment by Plan Type

- The biggest change in plan enrollment was the movement of enrollees from preferred provider organization (PPO)/point-of-service (POS) and comprehensive health plans to health maintenance organization (HMO)/exclusive provider organization (EPO) and health savings account (HSA)-eligible health plans. The percentage of enrollees in HMO/EPO plans increased by 90 percent, rising from 10 percent in 2013 to 19 percent in 2023. The percentage of enrollees in HSA-eligible health plans doubled between 2013 and 2023, increasing from 6 percent to 12 percent (Figure 2).
- Enrollment in a health reimbursement arrangement (HRA) rose from 2013 to 2020 but fell after 2020.

## Trends in Plan Deductibles

- **Average deductibles are trending up in real and nominal terms.**
  - **All Enrollees:** Among enrollees with deductibles, nominal deductibles increased from 2013 to 2023. When inflation is accounted for, real deductibles increased from 2013 to 2022 but decreased in 2023.
  - **Employee-Only Coverage:** Real deductibles for employee-only coverage increased from \$1,380 to \$1,407 from 2013 to 2022 but decreased to \$1,274 in 2023, while nominal deductibles for employee-only coverage increased from \$1,055 to \$1,274 from 2013 to 2023 (Figure 3) — a 7 percent decrease and a 21 percent increase, respectively. Real deductibles were \$1,589 in 2020 and continued to decrease afterward.
  - **Family Coverage:** Real deductibles for family coverage decreased from \$2,357 to \$2,270 from 2013 to 2023, while nominal deductibles for family coverage increased from \$1,802 to \$2,270 from 2013 to 2023 (Figure 3). Real deductibles decreased by 8 percent, while nominal deductible decreased by 25 percent. Real deductibles peaked at \$2,705 in 2019 and continued to decrease afterward.
- **Deductibles varied significantly by plan type.**
  - Enrollees in HSA-eligible health plans faced the highest average deductibles (\$2,406 [in real terms] for employee-only coverage in 2020) from 2013 to 2023. This was followed by HRAs. For most years, HMO/EPO had the lowest deductibles.
  - In 2019, comprehensive plans had the lowest deductibles, but they afterward increased to have the third highest. In 2023, HMO/EPO enrollees had the lowest deductibles, followed by PPO/POS and comprehensive (Figures 4–5).

## Trends in Plan Deductibles (Continued)

- ***Increases in deductibles also vary by health plan.***
  - The largest increase in employee-only deductibles between 2013 and 2023 occurred among enrollees in comprehensive plans.
  - Employee-only deductibles among enrollees in HRAs and HSA-eligible health plans fell both in real and nominal terms from 2013 to 2023. Average employee-only deductibles among HRA enrollees fell 4 percent in real terms and 1.8 percent in nominal terms. Average employee-only deductibles among HSA-eligible plan enrollees fell 4.4 percent in real terms and 1.8 percent in nominal terms (Figure 6).
  - The largest increase in family deductibles between 2013 and 2023 occurred among enrollees in comprehensive plans. Increases in family deductibles were 9.2 percent (real terms) and 12.2 percent (nominal terms) among comprehensive plan enrollees. Real family deductibles decreased for all other health plans, while nominal deductibles decreased for HMO/EPO plans and increased for PPO/POS and HRA health plans. The largest decreases in family deductibles were 5 percent (real terms) and 2.4 percent (nominal terms) for HMO/EPO.
  - Average family deductibles fell by 0.6 percent in real terms and rose by 2.1 percent in nominal terms among PPO/POS enrollees from 2013 to 2023 (Figure 6).

## Trends in Plan Deductibles (Continued)

- ***Small differences in deductibles by gender are growing. There are large differences in deductibles by age, payroll, and union status.***
  - **Gender:** In 2013, the differences in deductible by gender were less than 4 percent; by 2023, differences in deductibles by gender exceeded 12 percent. Men are picking higher-deductible plans over time, while average deductibles have remained relatively constant among women (Figure 7).
  - **Age:** Average deductibles and age of enrollee are negatively correlated — older workers choose plans with lower deductibles. This is consistent with economic theory, as older workers with more health challenges know they will have to use more health care. Over time, these differences in deductibles have narrowed (Figures 8–9).
  - **Payroll Status:** Salaried individuals have higher deductibles than hourly individuals (Figure 10). This corresponds to salaried workers having higher average wages, which makes them more likely to be able to afford a higher-deductible plan.
  - **Union vs. Non-Union:** Individuals in unions have lower deductibles than those not in unions (Figure 11). This is consistent with unions trading off wages for benefits.

## Copayment Increases and Variation

- ***Copayments have increased in nominal terms for emergency department and specialist physician office visits, but in real terms, all services except emergency departments had decreases in copayments. The changes by annual rate (real, nominal) are as follows:***
  - (2 percent decrease, 1 percent decrease) for **inpatient admissions**.
  - (0 percent decrease, 1 percent increase) for **emergency department visits**.
  - (4 percent decrease, 0 percent decrease) for **primary care physician visits**.
  - (3 percent decrease, 1 percent decrease) for **specialist visits** (Figure 12).
- ***There is considerable variation in copayment levels by type of health care service.***
  - Copayments are highest for inpatient admissions (\$142 in 2023).
  - They are lowest for primary care physician visits (\$21 in 2023) (Figure 13).

## Copayment Increases and Variation (Continued)

- *There is minor variation in copayments between salaried and hourly employees but large variation between union and non-union employees.*
  - *Salaried vs. hourly employee copayments:*
    - **Emergency department visit** copayments were nearly identical in 2023 in health plans of salaried and hourly employees (Figure 14).
    - **Inpatient admission** copayments were about 25 percent higher in 2023 in health plans of hourly employees (Figure 15).
    - **Specialist physician visit** copayments were nearly identical in 2023 in health plans of salaried and hourly employees (Figure 16).
    - **Primary care physician visit** copayments were nearly identical in 2023 in health plans of salaried and hourly employees (Figure 17).

## Copayment Increases and Variation (Continued)

- **Union vs. non-union employee copayments vary:**
  - **Emergency department visit** copayments were about 21 percent lower in health plans of union employees in 2023 (Figure 18).
  - **Inpatient admission** copayments were lower among union members starting in 2014 and were 34 percent lower in 2023 (Figure 19).
  - **Specialist physician office visit** copayments were lower among union members starting in 2013 and were 28 percent lower in 2023 (Figure 20).
  - **Primary care physician office visit** copayments are nearly identical among union and non-union workers (Figure 21).
- We found considerable variation in copayments by industry and found that copayments for most health care services are rising fastest for employees in the wholesale and retail trade industry (Figures 22–25).

## Coinsurance

- ***Coinsurance hasn't increased much on a percentage-point basis.***
  - Between 2013 and 2023, coinsurance for **emergency department visits** increased from 18 percent to 20 percent.
  - Coinsurance for **inpatient admissions** increased from 16 percent to 20 percent.
  - Coinsurance for **office visits** increased from 19 percent to 21 percent.
- ***It is not surprising that coinsurance increases have been limited.***
  - Costs can be shifted to enrollees without increasing coinsurance rates.
  - Rising medical costs lead to enrollees paying more automatically even if coinsurance rates are constant.

## Out-of-Pocket Maximum Levels

- **Average out-of-pocket (OOP) maximums are still substantially below the statutory maximum.**
  - In 2023, the statutory OOP maximum was \$9,100 for **employee-only coverage**, but actual OOP maximums averaged \$3,606.
  - In 2023, the statutory OOP maximum was \$18,200 for **family coverage**, but actual OOP maximums averaged \$6,022 (Figure 27).
  - The nominal OOP maximum for **employee-only coverage** averaged:
    - \$4,220 for comprehensive enrollees.
    - \$3,407 for PPO/POS enrollees.
    - \$3,508 for HRA enrollees.
    - \$1,818 for HMO/EPO enrollees (Figure 28).
  - In 2023, the OOP maximum was highest for comprehensive enrollees and lowest for HMO/EPO enrollees.
  - Data on OOP maximums were unavailable for HSA-eligible health plans.

## Out-of-Pocket Maximum Trends

- OOP maximums have trended up slightly in nominal but remained similar in real terms: Between 2013 and 2023, OOP maximums for **employee-only** coverage increased at an average annual rate of 3 percent in nominal terms. OOP maximums for **family coverage** increased at an average annual rate of 3 percent in nominal terms.
- ***There is little variation in the average annual rate of change in OOP maximums by type of health plan.***
  - OOP maximums for employee-only coverage averaged less in **union plans** (\$2,675) than in **non-union plans** (\$3,934) in 2023 (Figure 30).
  - OOP maximums for family coverage also averaged less in **union plans** (\$5,175) than in **non-union plans** (\$5,996) in 2023 (Figure 30).
  - In real terms, between 2013 and 2023, PPO/POS enrollees with family coverage and HRA enrollees with employee-only coverage were the only enrollees to experience a reduction in OOP maximums (Figure 31).

**Figure 1**  
**Sample Means, Policy Holder, 2023**

Age	
	<b>44</b>
Under 26	6%
26–34	20%
35–44	24%
45–54	25%
55–64	25%

Gender	
Male	52%
Female	48%

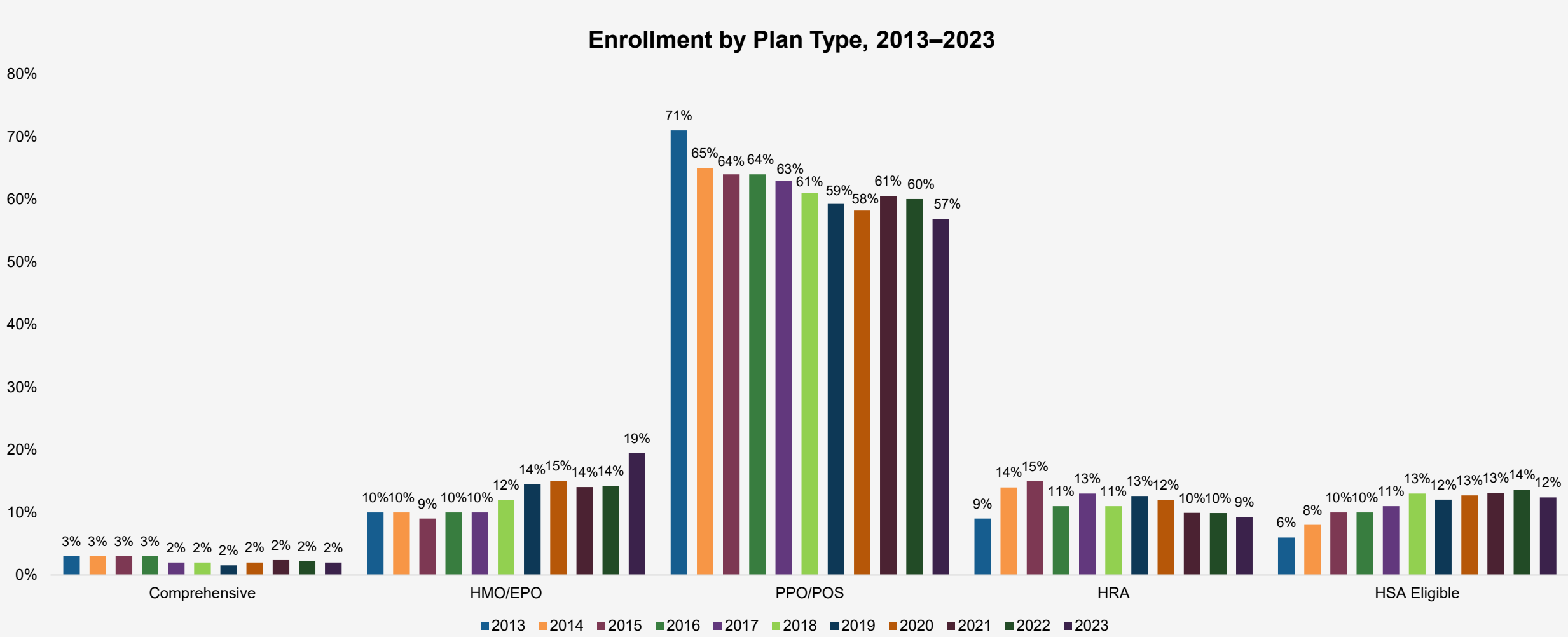
Plan Type	
Comprehensive	2%
HMO/EPO	19%
PPO/POS	54%
HRA	9%
HSA-eligible health plan	12%

Salaried vs. Hourly	
Salaried	57%
Hourly	43%

Union	
Non-union	78%
Union	23%

Industry	
Oil & gas extraction, mining	0%
Manufacturing	
Durable goods	26%
Nondurable goods	8%
Transportation, communications, & utilities	14%
Wholesale & retail trade	6%
Finance, insurance, real estate	13%
Services	34%
Agriculture, forestry & fishing, construction	0%

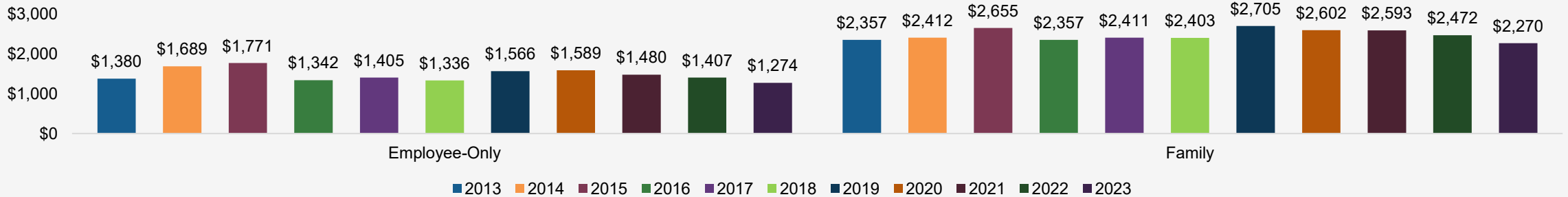
**Figure 2**  
**Plan Enrollment Is Shifting to HMO/EPO and HSA-Eligible Health Plans From Comprehensive and PPO/POS**



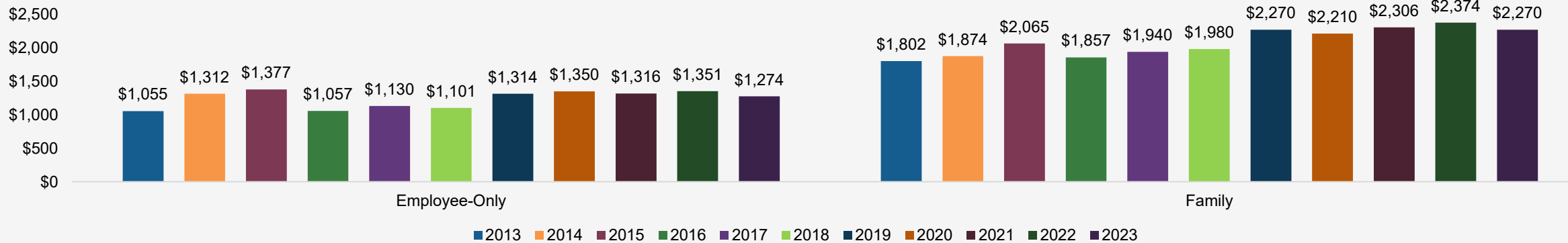
**Figure 3**  
**Nominal and Real Deductibles Are Trending up, Increasing in Real Terms by 15 Percent and in Nominal Terms by 28 Percent for Employee-Only Coverage, and Increasing in Real Terms by 10 Percent and in Nominal Terms by 23 Percent for Family Coverage Since 2013**

*Deductibles, by Type of Health Plan, Among Individuals With a Deductible, 2013–2023*

**Real \$**



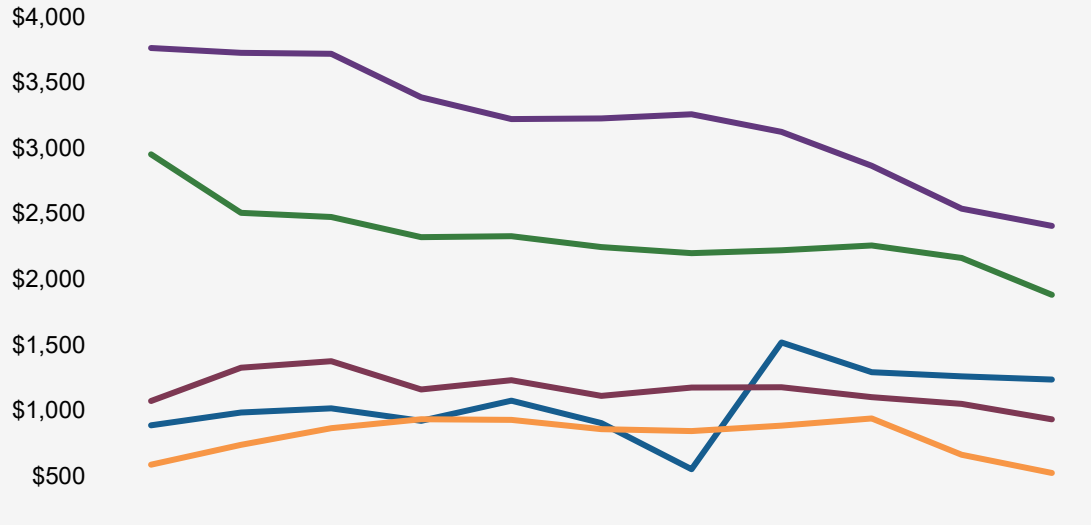
**Nominal \$**



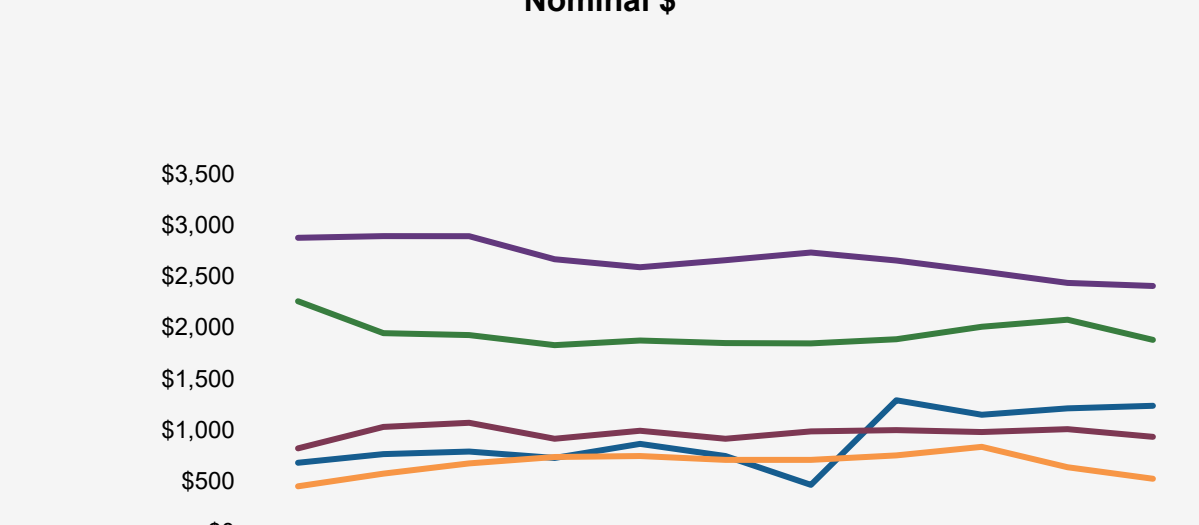
**Figure 4**  
**Deductibles Are Highest for HSA-Eligible Health Plans and HRAs, HMO/EPOs Had the Lowest Deductibles in All Years Except 2019**

*Deductibles, by Type of Health Plan, Among Individuals With a Deductible and Employee-Only Coverage, 2013–2023*

**Real \$**



**Nominal \$**

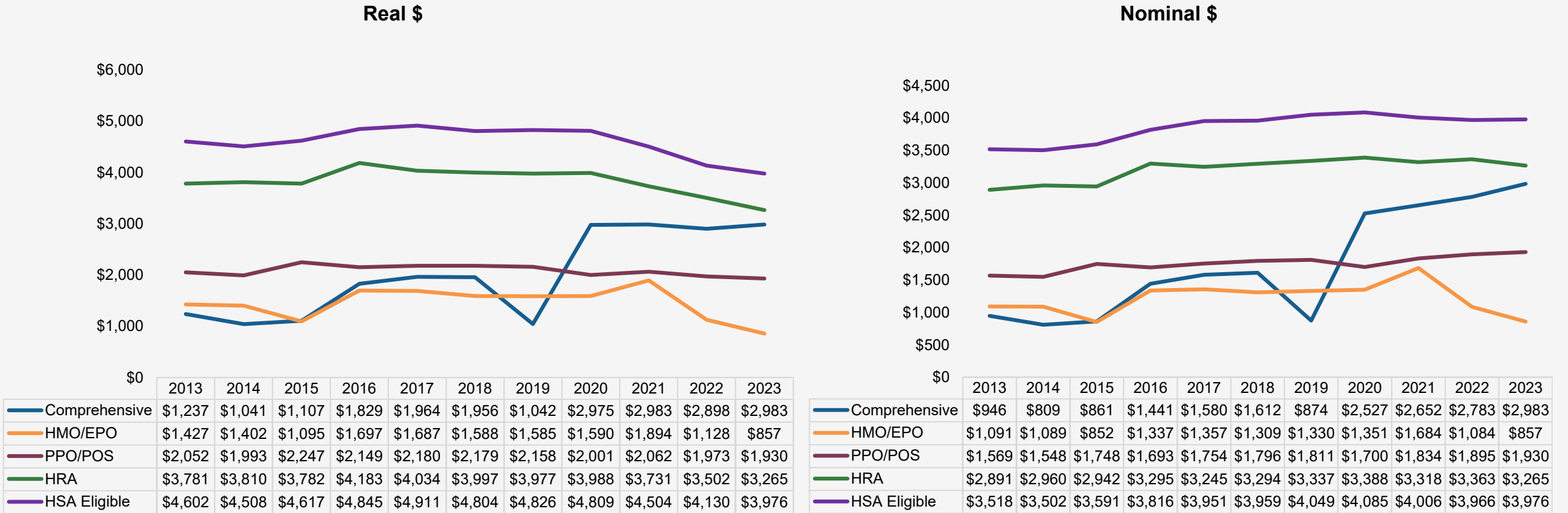


	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Comprehensive	\$886	\$983	\$1,014	\$919	\$1,073	\$903	\$551	\$1,517	\$1,291	\$1,259	\$1,235
HMO/EPO	\$586	\$736	\$864	\$932	\$926	\$857	\$840	\$884	\$938	\$662	\$522
PPO/POS	\$1,071	\$1,326	\$1,374	\$1,158	\$1,231	\$1,109	\$1,173	\$1,175	\$1,101	\$1,048	\$931
HRA	\$2,952	\$2,505	\$2,475	\$2,321	\$2,327	\$2,244	\$2,199	\$2,221	\$2,257	\$2,163	\$1,881
HSA Eligible	\$3,763	\$3,725	\$3,719	\$3,386	\$3,221	\$3,227	\$3,259	\$3,124	\$2,865	\$2,539	\$2,406

	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Comprehensive	\$677	\$764	\$789	\$724	\$863	\$744	\$462	\$1,289	\$1,148	\$1,209	\$1,235
HMO/EPO	\$448	\$572	\$672	\$734	\$745	\$706	\$705	\$751	\$834	\$636	\$522
PPO/POS	\$819	\$1,030	\$1,069	\$912	\$990	\$914	\$984	\$998	\$979	\$1,006	\$931
HRA	\$2,257	\$1,946	\$1,925	\$1,828	\$1,872	\$1,849	\$1,845	\$1,887	\$2,007	\$2,077	\$1,881
HSA Eligible	\$2,877	\$2,894	\$2,893	\$2,667	\$2,591	\$2,659	\$2,734	\$2,654	\$2,548	\$2,438	\$2,406

**Figure 5**  
**Deductibles Are Highest for HSA-Eligible Health Plans and HRAs, HMO/EPOs Had the Lowest Deductibles in All Years Except 2019**

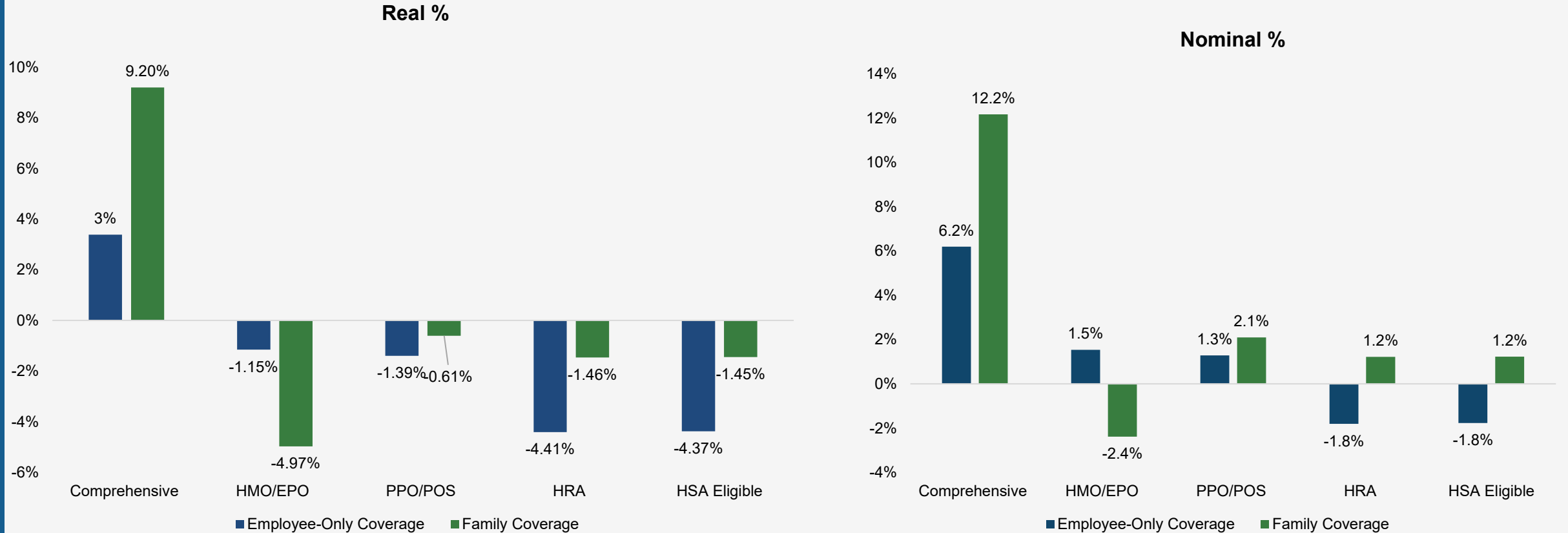
*Deductibles, by Health Plan Type, Among Individuals With a Deductible and Family Coverage, 2013–2023*



**Figure 6**

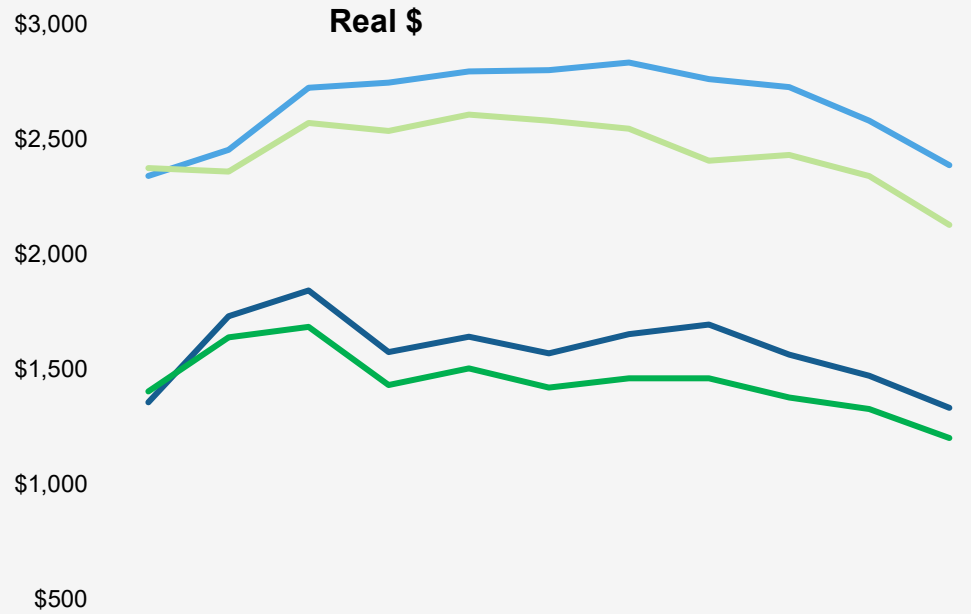
Both Real and Nominal Deductibles Are *Increasing* Among Comprehensive. Real Deductibles Are Decreasing Among HMO/EPO, PPO/POS, HRA, and HSA Enrollees With a Deductible and Employee-Only or Family Coverage. For Family Coverage, Nominal Deductibles Are Decreasing for HMO/EPO and Increasing for PPO/POS, HRA, and HSA Enrollees. For Employee-Only Coverage, Deductibles Are Increasing for HMO/EPO and PPO/POS and Decreasing for HRA and HSA Enrollees.

*Average Annual Percentage Change in Deductibles, by Type of Health Plan and Type of Coverage (2013–2023)*

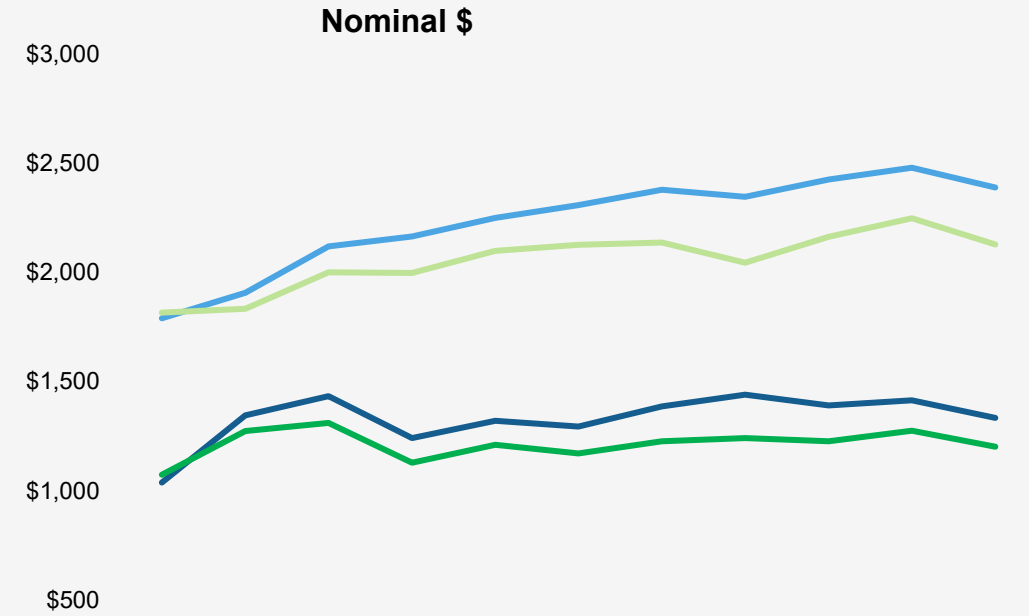


**Figure 7**  
**Deductibles Vary Slightly by Gender, and Differences Are Growing Over Time**

*Deductibles, by Gender, Among Individuals With a Deductible, 2013–2023*



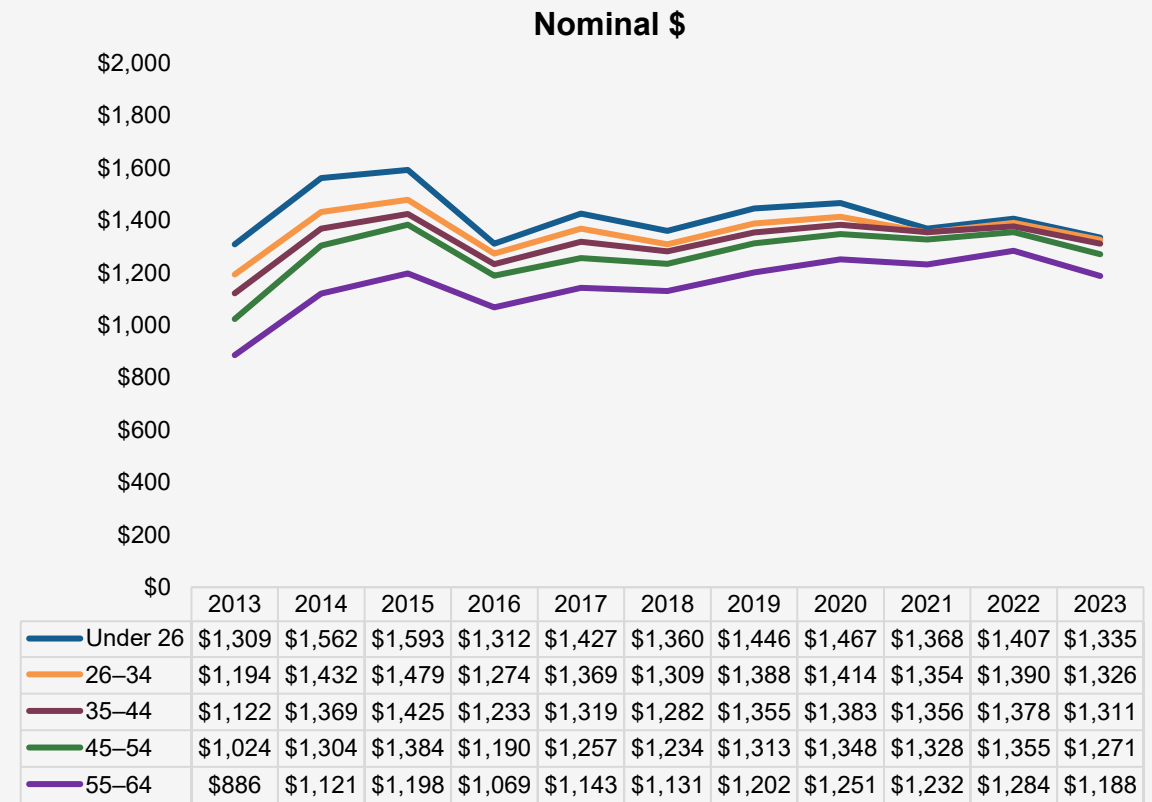
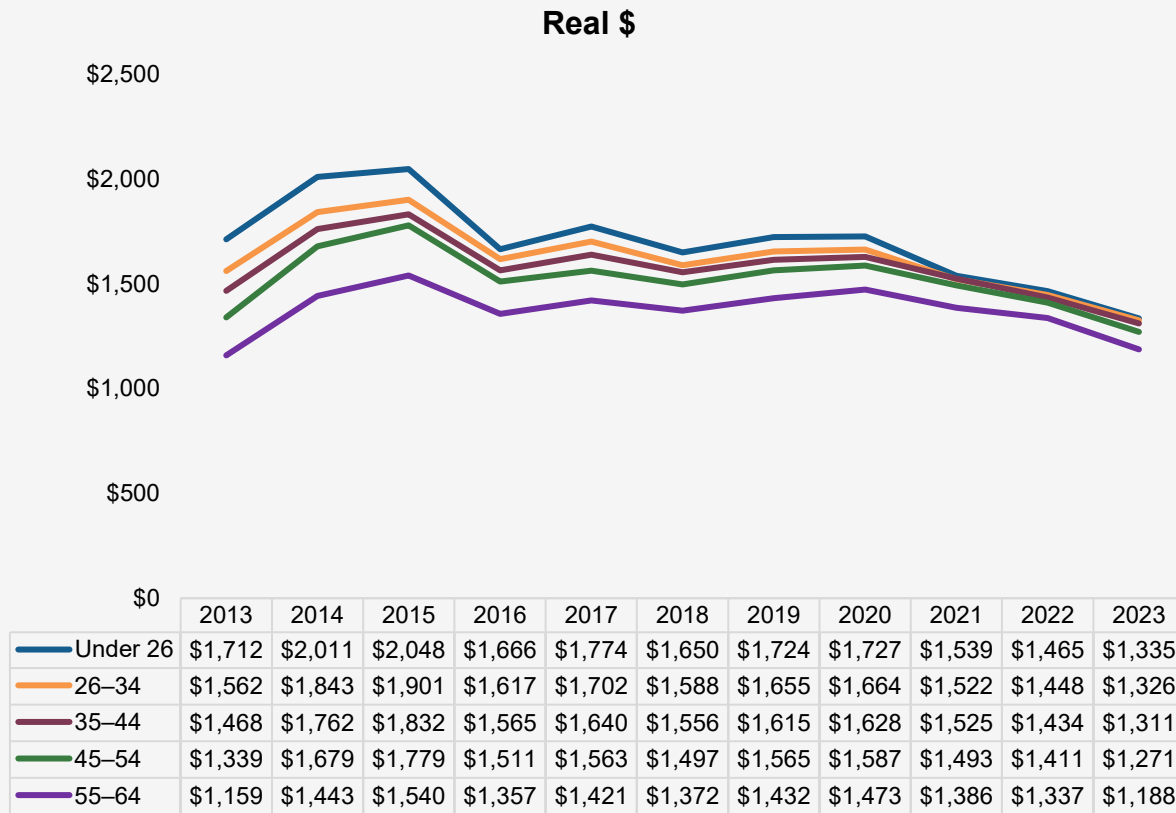
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Male (Employee-Only)	\$1,358	\$1,731	\$1,844	\$1,576	\$1,642	\$1,570	\$1,653	\$1,695	\$1,565	\$1,473	\$1,334
Female (Employee-Only)	\$1,405	\$1,640	\$1,686	\$1,433	\$1,505	\$1,421	\$1,462	\$1,462	\$1,379	\$1,328	\$1,202
Male (Family)	\$2,341	\$2,455	\$2,724	\$2,747	\$2,796	\$2,801	\$2,834	\$2,762	\$2,728	\$2,582	\$2,389
Female (Family)	\$2,375	\$2,361	\$2,571	\$2,537	\$2,608	\$2,581	\$2,547	\$2,407	\$2,432	\$2,341	\$2,129



	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Male (Employee-Only)	\$1,038	\$1,345	\$1,434	\$1,241	\$1,321	\$1,294	\$1,387	\$1,440	\$1,391	\$1,414	\$1,334
Female (Employee-Only)	\$1,074	\$1,274	\$1,311	\$1,129	\$1,211	\$1,171	\$1,227	\$1,242	\$1,226	\$1,275	\$1,202
Male (Family)	\$1,790	\$1,907	\$2,119	\$2,164	\$2,249	\$2,308	\$2,378	\$2,346	\$2,426	\$2,479	\$2,389
Female (Family)	\$1,816	\$1,834	\$2,000	\$1,998	\$2,098	\$2,127	\$2,137	\$2,045	\$2,163	\$2,248	\$2,129

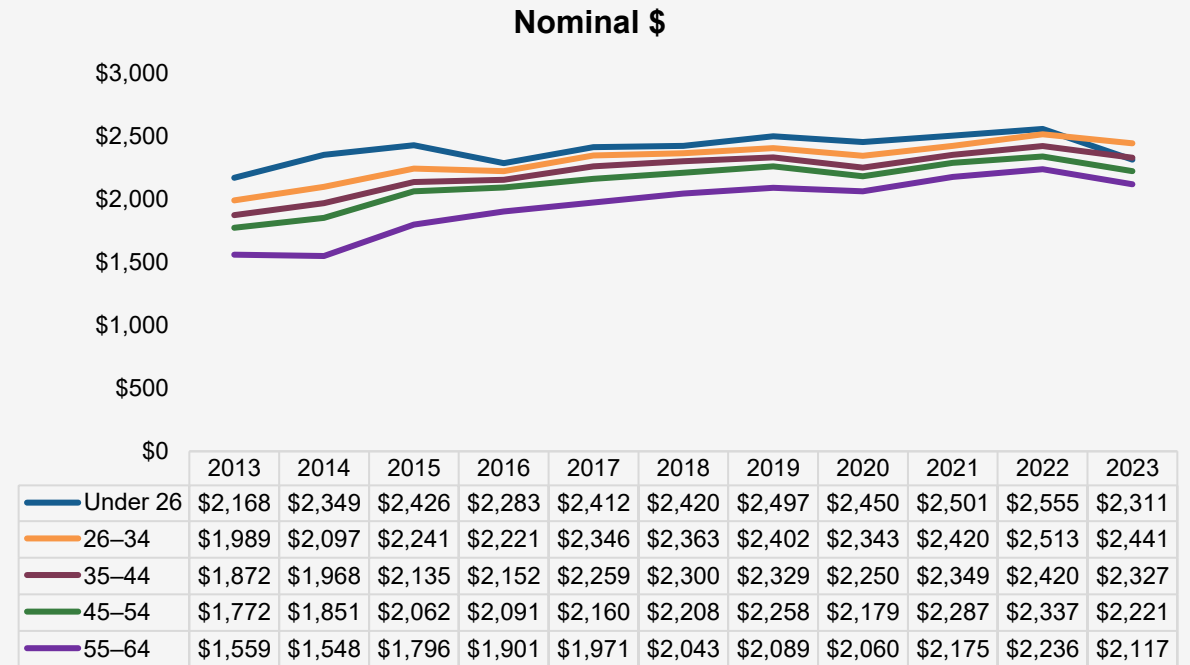
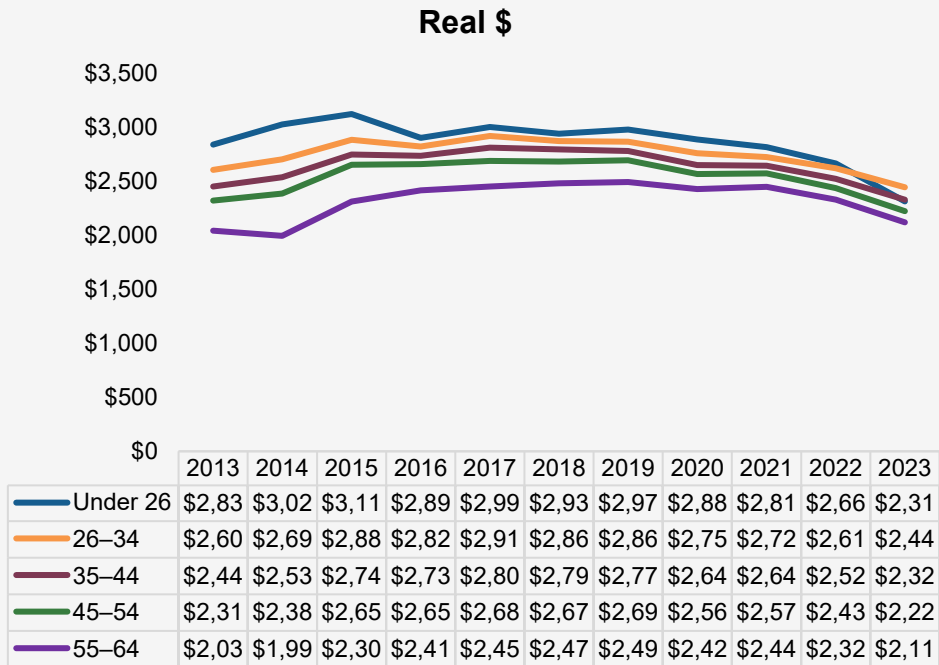
**Figure 8**  
**Older Enrollees Choose Lower Deductibles Than Everyone Else**

*Deductibles, by Age, Among Individuals With a Deductible and Employee-Only Coverage, 2013–2023*



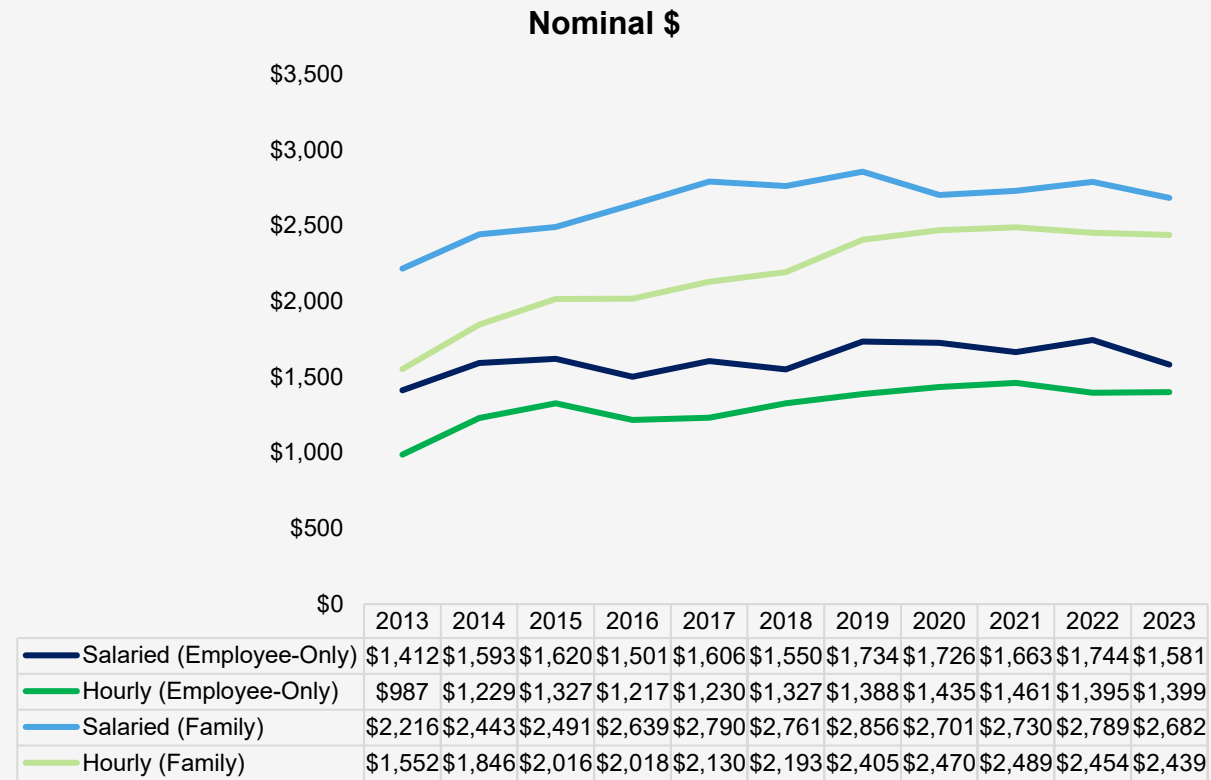
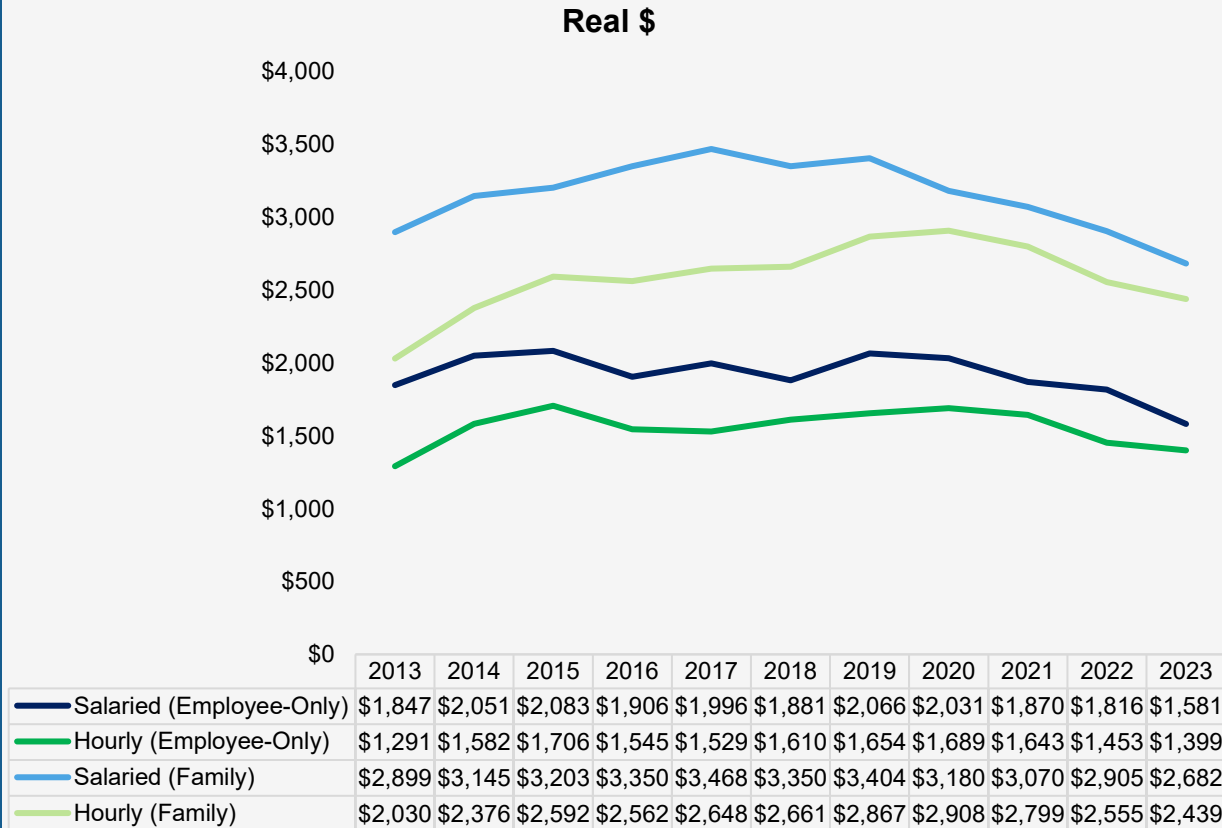
**Figure 9**  
**Older Enrollees Choose Lower Deductibles Than Everyone Else**

*Deductibles, by Age, Among Individuals With a Deductible and Family Coverage, 2013–2023*



**Figure 10**  
**Salaried Workers Have Higher Deductibles Than Hourly Workers**

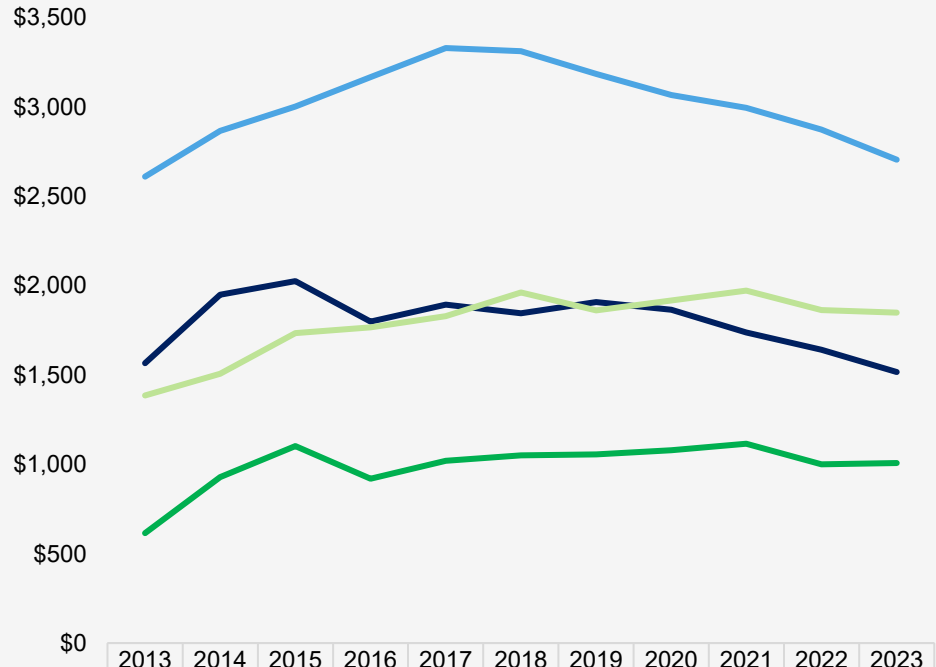
*Deductibles, by Class of Worker, Among Individuals With a Deductible, 2013–2023*



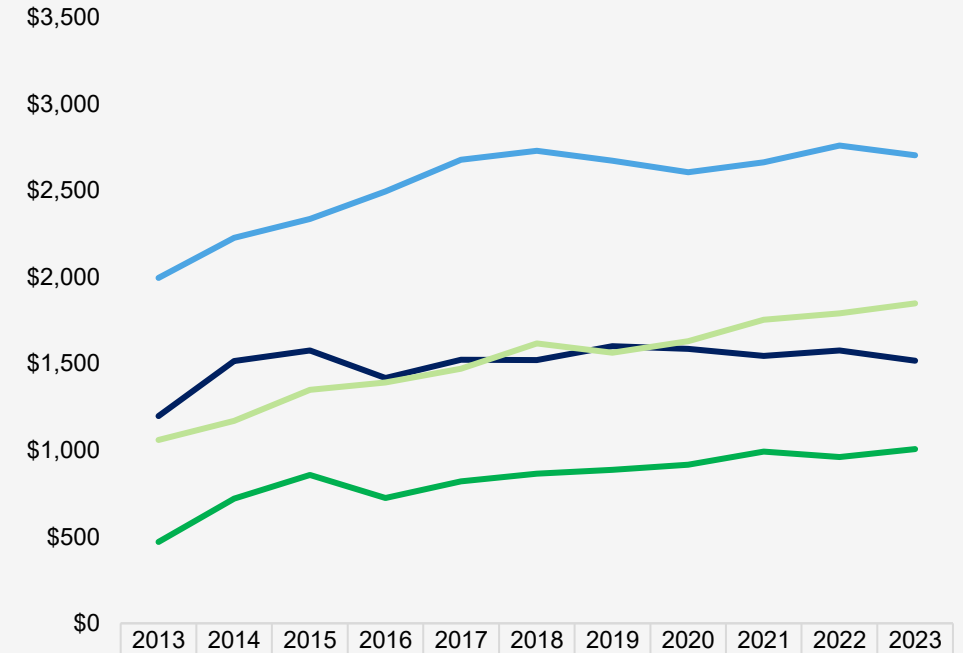
**Figure 11**  
**Union Members Have Lower Deductibles Than Non-Union Workers**

*Deductibles, by Union Status, Among Individuals With a Deductible, 2013–2023*

**Real \$**



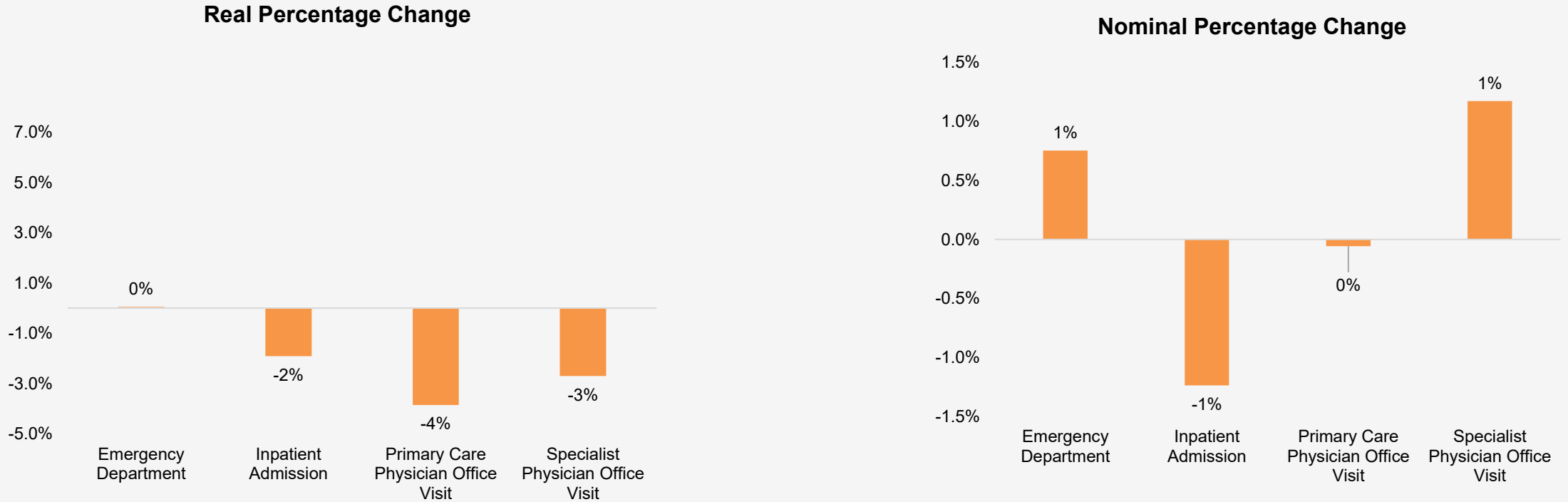
**Nominal \$**



**Figure 12**

**Copayments Are Rising for Emergency Department and Specialist Physician Visits but Decreasing for Inpatient Admission and Primary Care Physician Visits. Real Copayments Are Decreasing for Nearly All Types of Health Care Services.**

**Average Annual Percentage Change in Copayments, by Type of Health Care Service, 2013–2023**

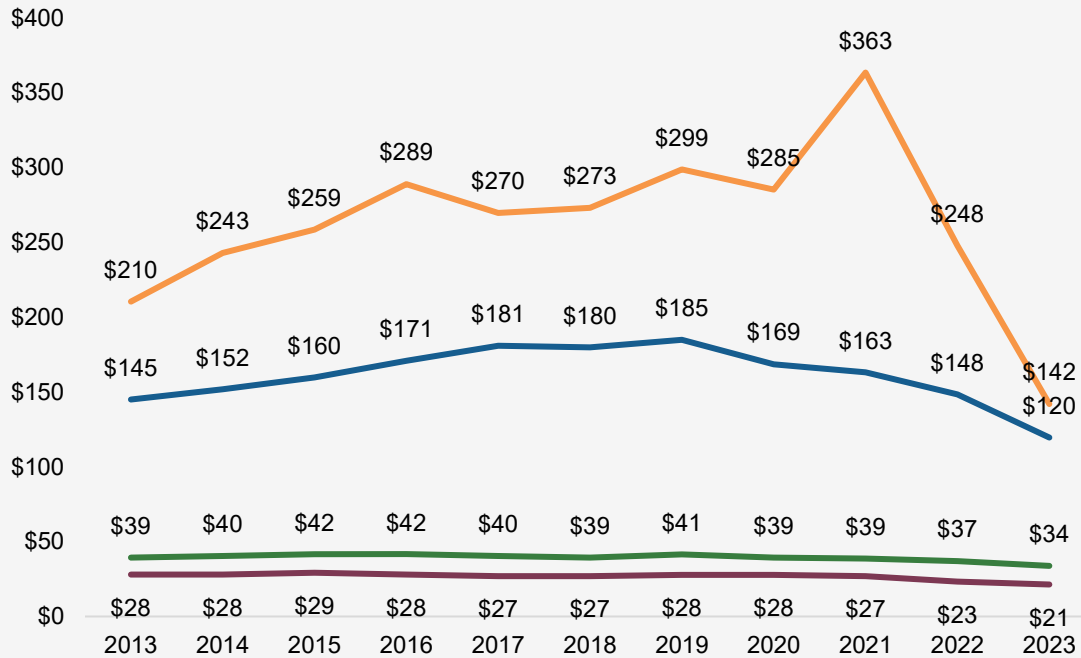


**Figure 13**

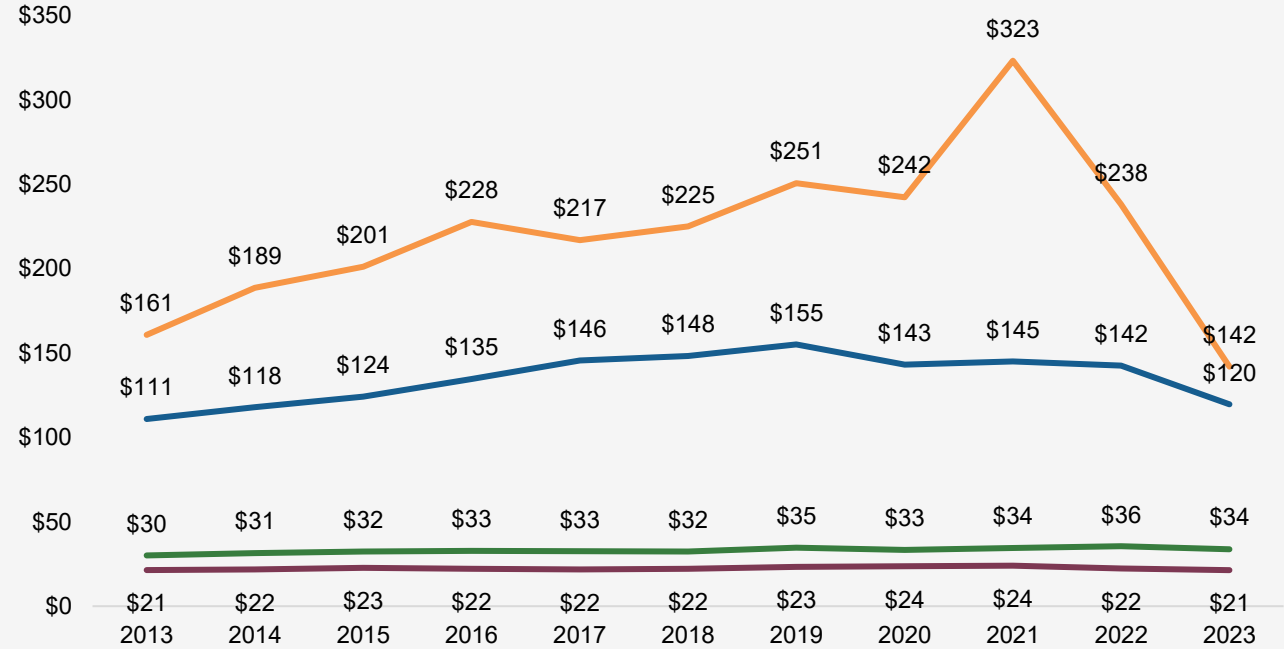
**Copayments Are Highest for Emergency Department Visits and Inpatient Admissions — the Most Expensive Setting in Which to Receive Health Care**

*Copayments, by Type of Health Care Service, Among Individuals With a Copayment, 2013–2023*

**Real Copayments, by Type of Health Care Service, Among Individuals With a Copayment, 2013-2023**



**Nominal Copayments, by Type of Health Care Service, Among Individuals With a Copayment, 2013-2023**



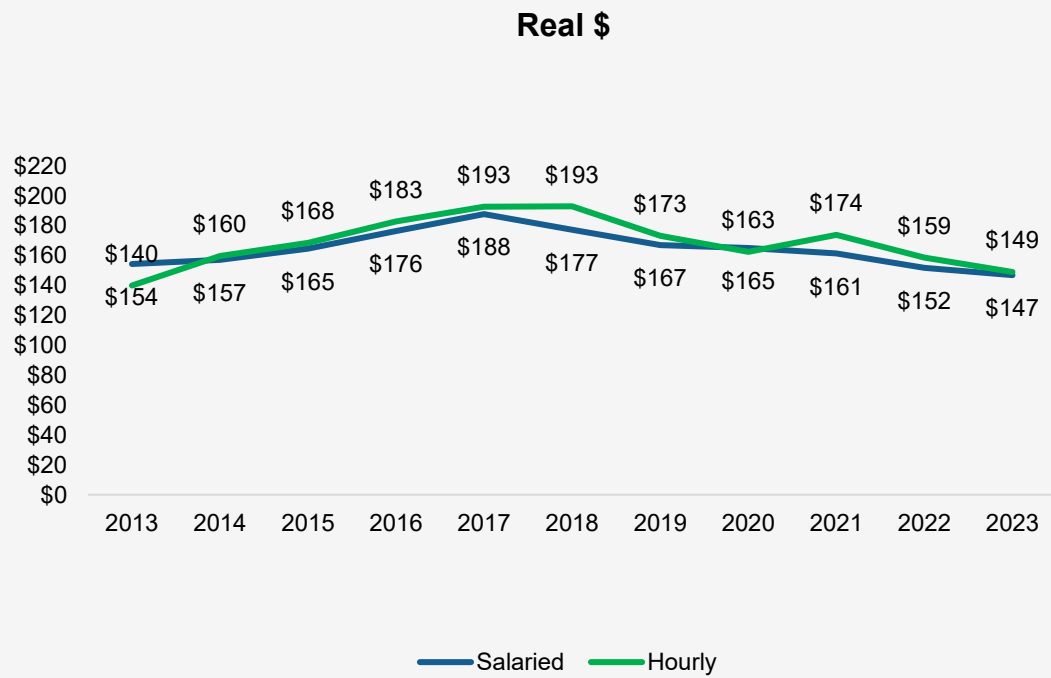
— Emergency Department      — Inpatient Admission  
— Primary Care Physician Office Visit      — Specialist Physician Office Visit

— Emergency Department      — Inpatient Admission  
— Primary Care Physician Office Visit      — Specialist Physician Office Visit

Figure 14

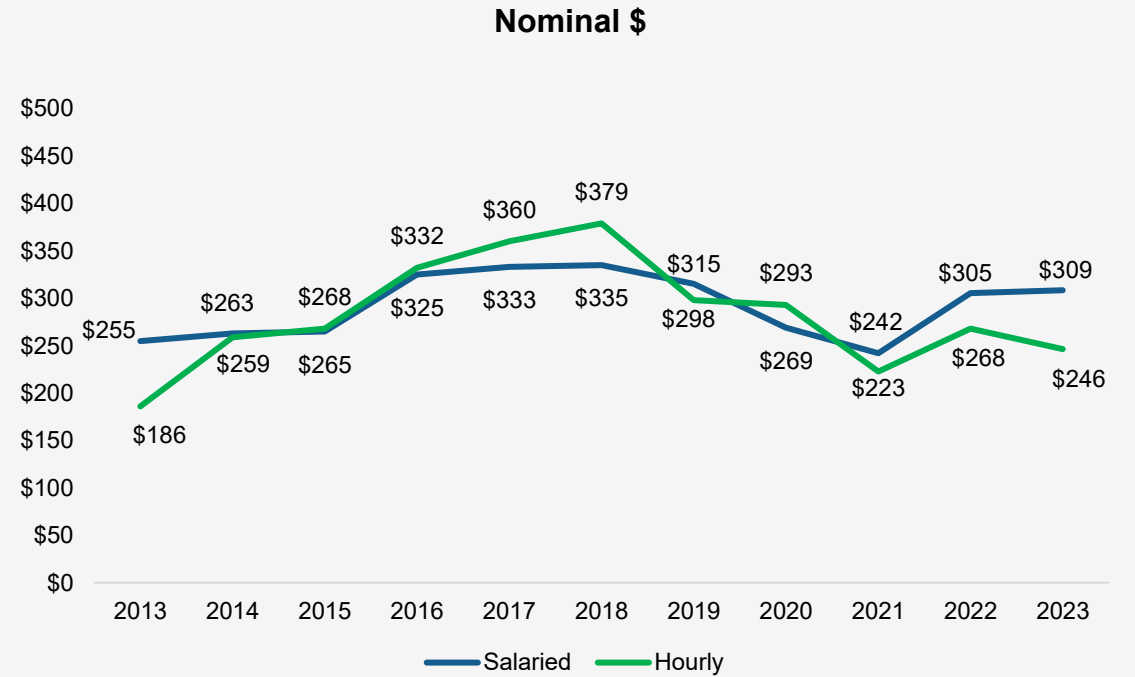
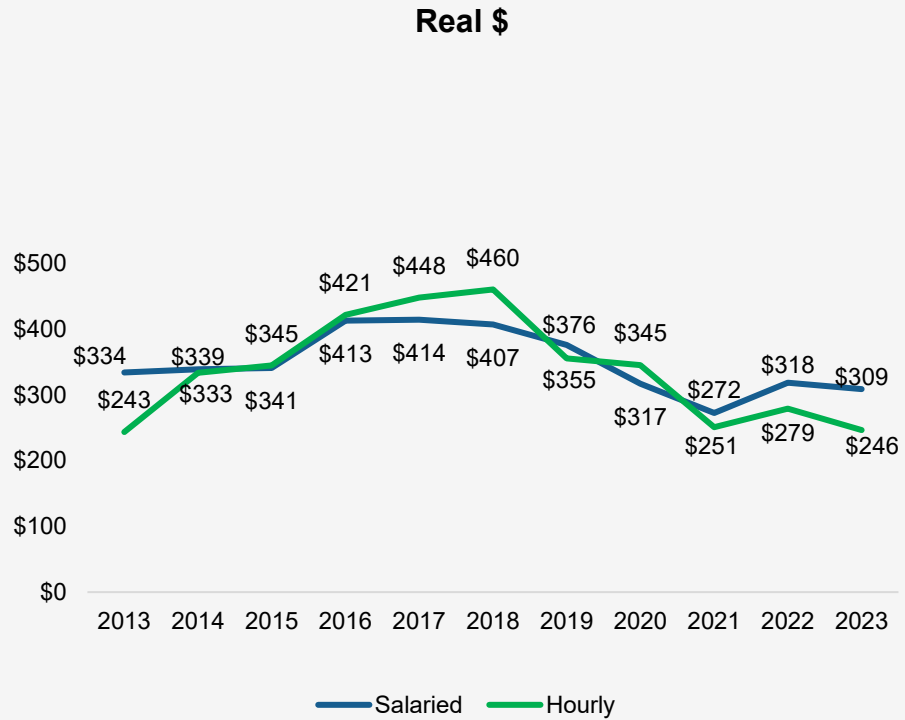
Emergency Department Copayments Vary Slightly; in Most Years, Hourly Workers Have Higher Copayments

Emergency Department Copayments, by Class of Employee, Among Individuals With a Copayment, 2013–2023



**Figure 15**  
**Inpatient Admission Copayments Differ Very Slightly Between Salaried and Hourly Workers**

*Inpatient Admission Copayments, by Class of Employee, Among Individuals With a Copayment, 2013–2023*



**Figure 16**  
**Specialist Physician Visit Copayments Do Not Differ Between Salaried and Hourly Employees**

*Copayments for Specialist Physician Office Visits, by Class of Employee, Among Individuals With a Copayment, 2013–2023*

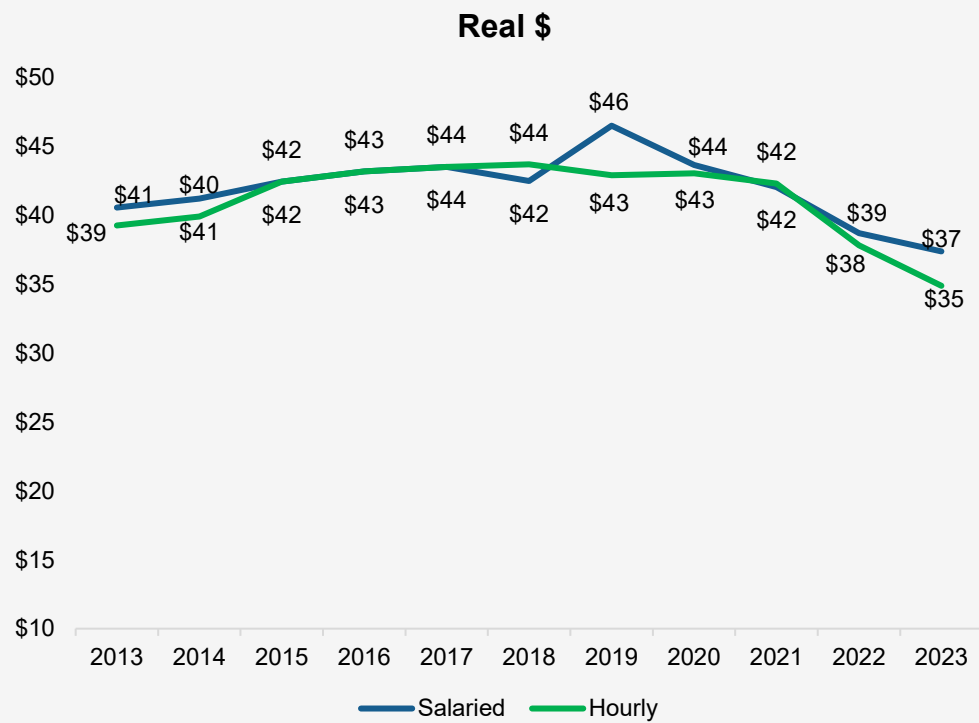


Figure 17

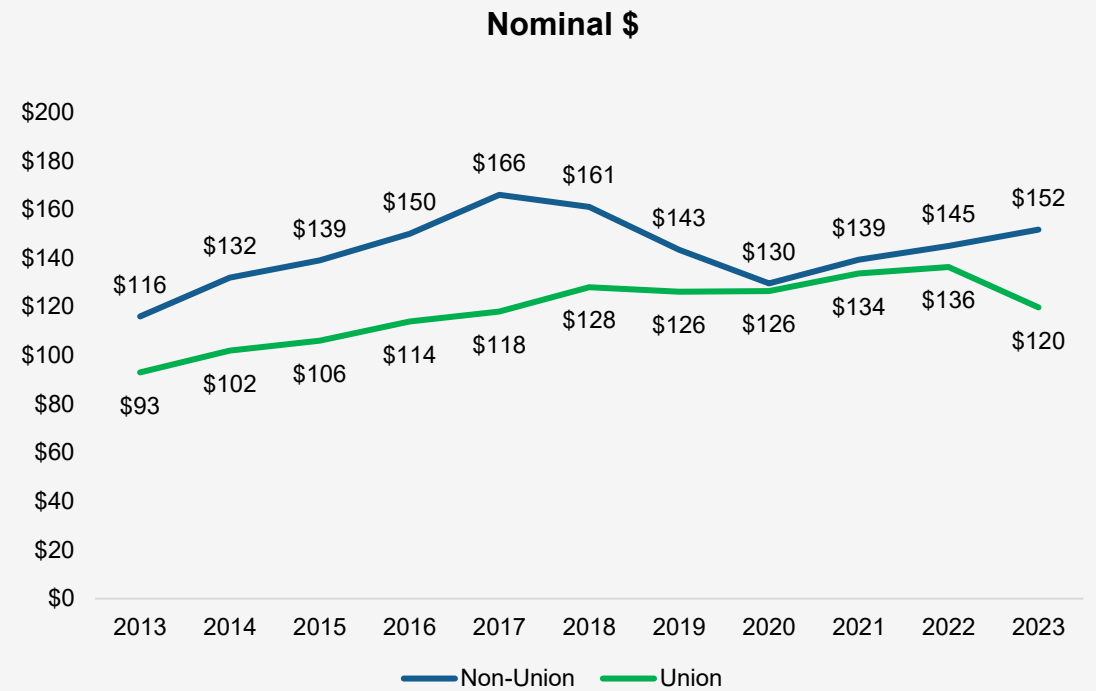
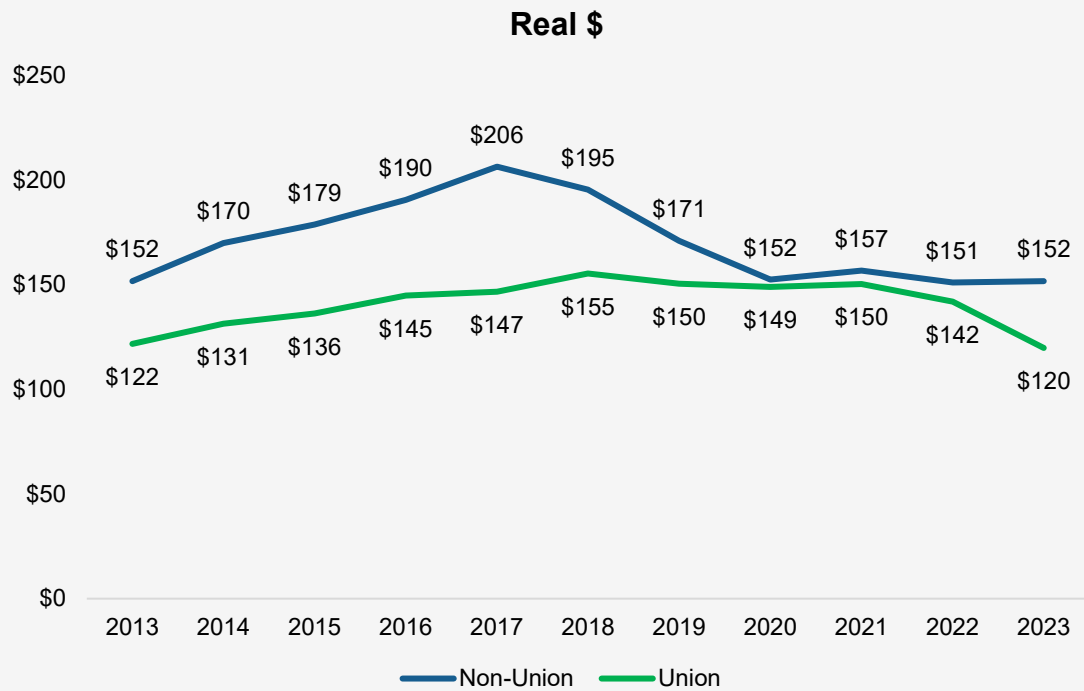
Copayments for Primary Care Physician Office Visits Are Slightly Higher for Hourly Employees

Copayments for Primary Care Physician Office Visits, by Class of Employee, Among Individuals With a Copayment, 2013–2023



**Figure 18**  
**Union Members Have Lower Emergency Department Copayments Than Non-Union Workers**

*Emergency Department Copayments, by Union Status, Among Individuals With a Copayment, 2013–2023*



**Figure 19**

**Union Members Have Lower Inpatient Admissions Copayments Than Non-Union Workers for Most Years**

*Inpatient Admissions Copayments, by Union Status, Among Individuals With a Copayment, 2013–2023*

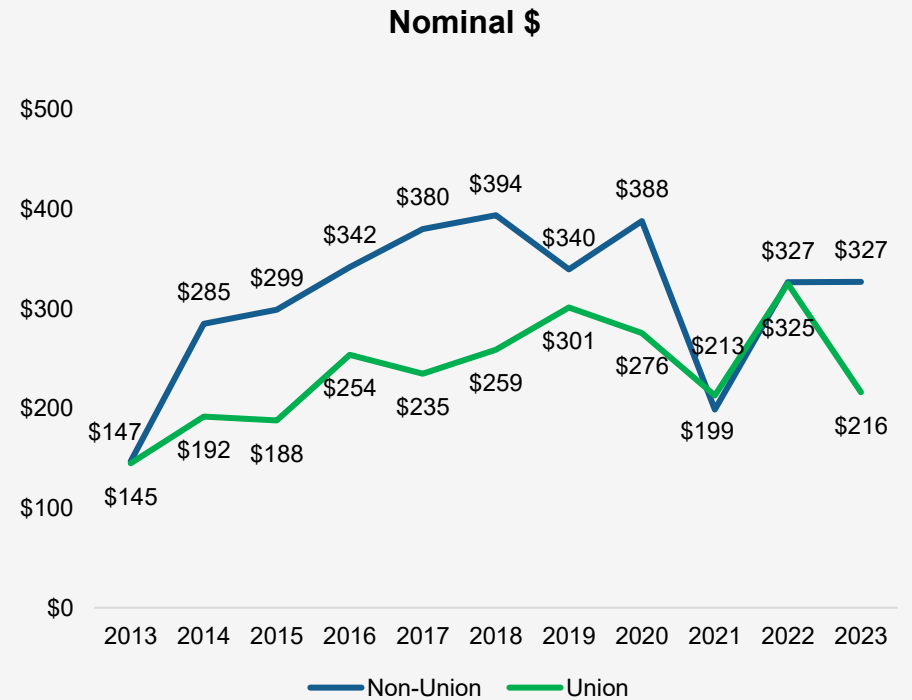
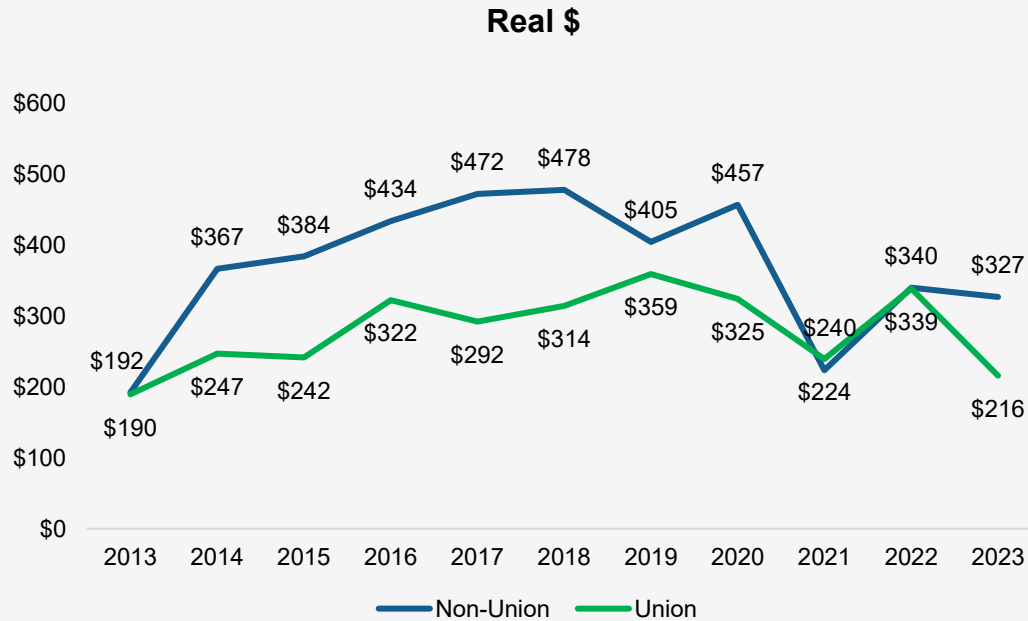
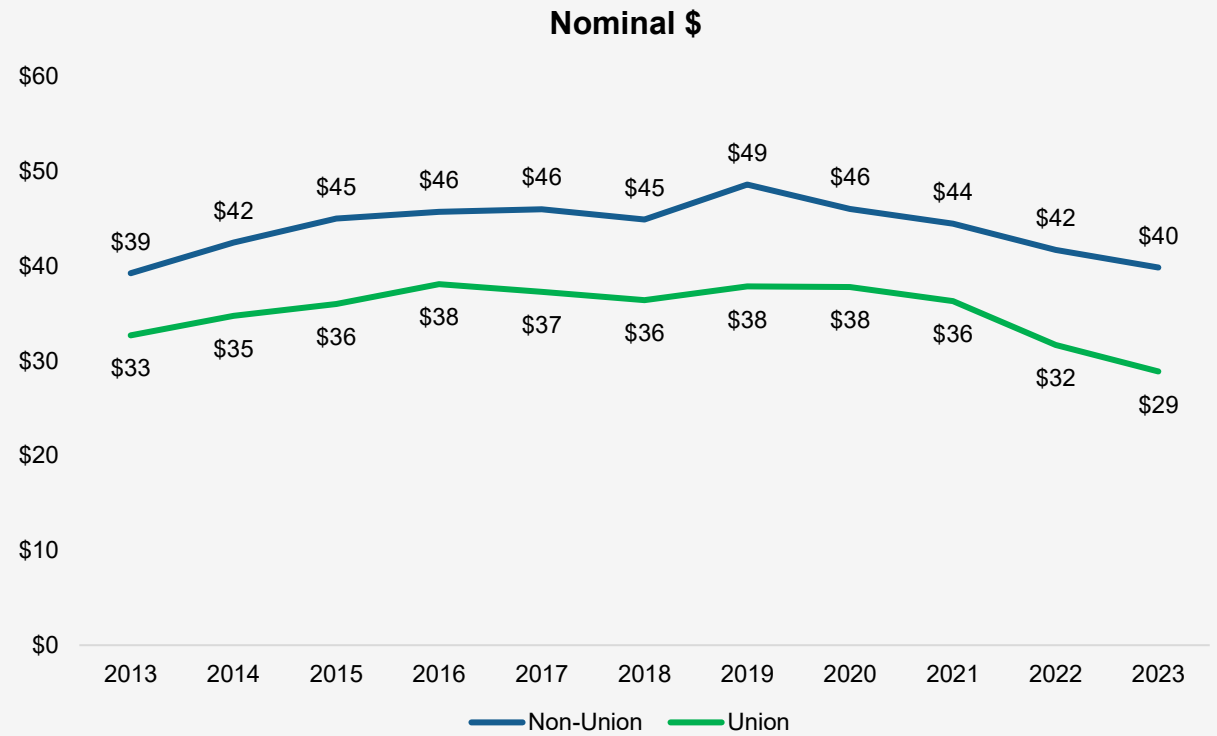
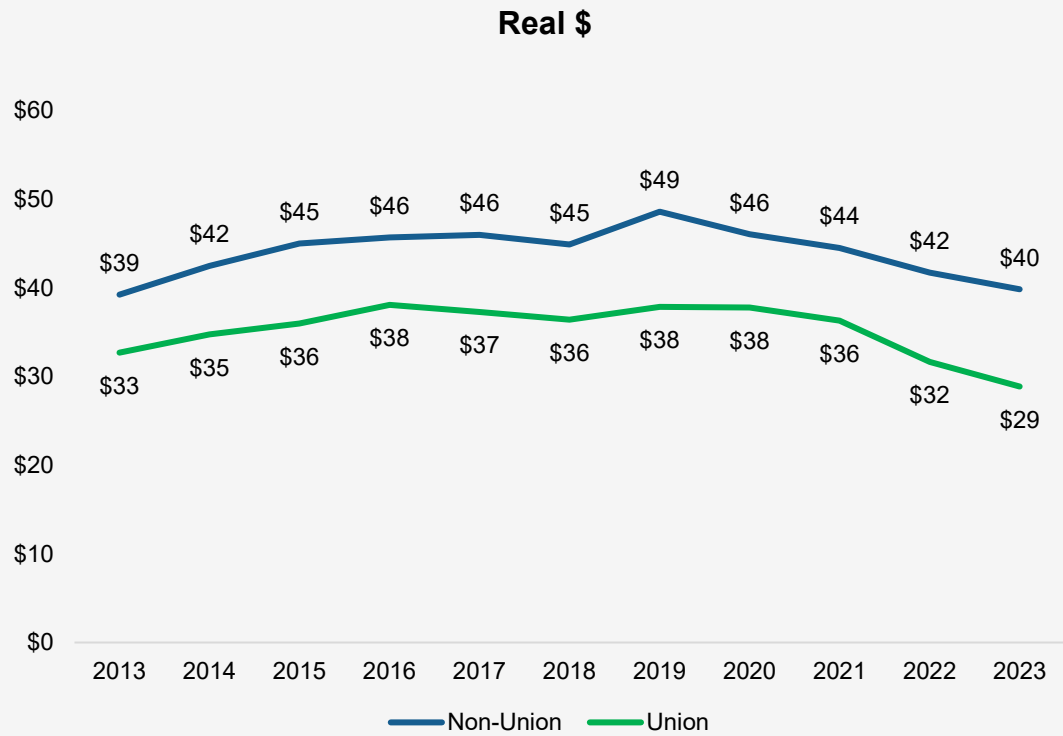


Figure 20

Union Members Have Lower Specialist Physician Visit Copayments Than Non-Union Workers

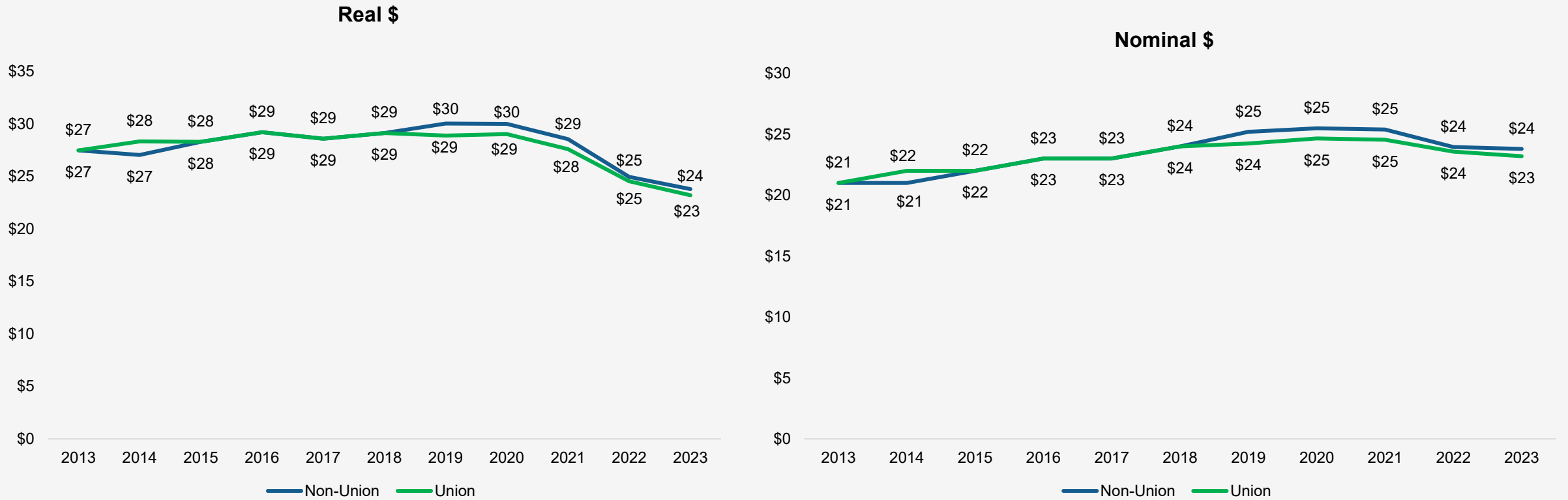
Copayments for Specialist Physician Visits, by Union Status, Among Individuals With a Copayment, 2013–2023



**Figure 21**

**Union Members Have Lower Primary Care Physician Office Visit Copayments Than Non-Union Workers**

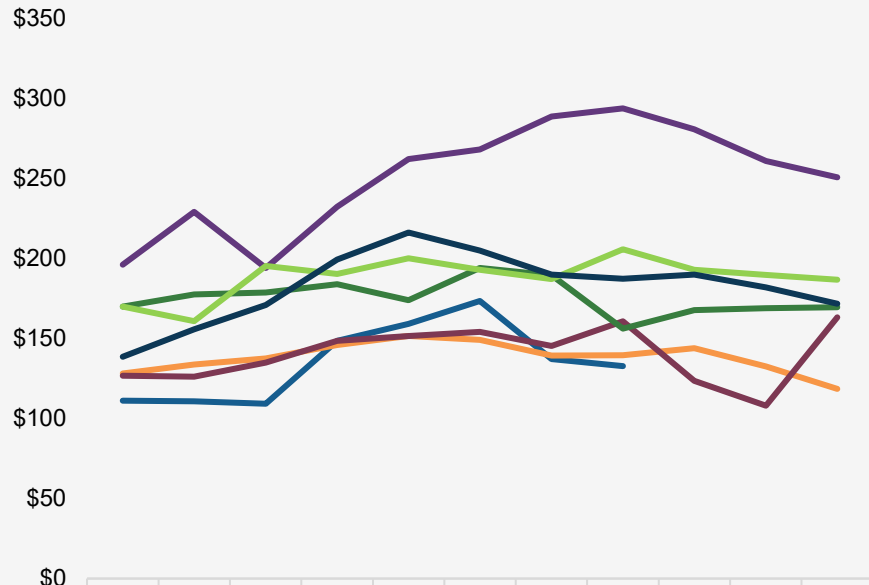
*Copayments for Primary Care Physician Office Visits, by Union Status, Among Individuals With a Copayment, 2013–2023*



**Figure 22**  
**Copayments for Emergency Department Visits Vary by Industry**

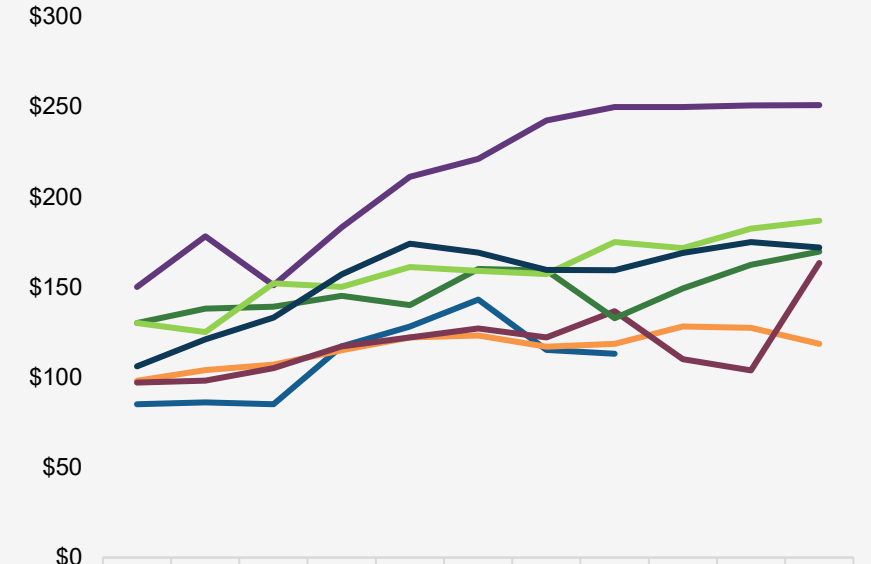
*Copayments for Emergency Department Visits, by Industry, Among Individuals With a Copayment, 2013–2023*

**Real \$**



	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Oil & Gas Extraction, Mining	\$111	\$111	\$109	\$149	\$159	\$174	\$137	\$133			
Manufacturing, Durable Goods	\$128	\$134	\$138	\$146	\$152	\$149	\$139	\$140	\$144	\$133	\$119
Manufacturing, Nondurable Goods	\$127	\$126	\$135	\$149	\$152	\$154	\$145	\$161	\$124	\$108	\$163
Transportation, Communications, & Utilities	\$170	\$178	\$179	\$184	\$174	\$194	\$190	\$156	\$168	\$169	\$170
Wholesale & Retail Trade	\$196	\$229	\$194	\$232	\$262	\$268	\$289	\$294	\$281	\$261	\$251
Finance, Insurance, Real Estate	\$170	\$161	\$195	\$190	\$200	\$193	\$187	\$206	\$193	\$190	\$187
Services	\$139	\$156	\$171	\$199	\$216	\$205	\$190	\$187	\$190	\$182	\$172

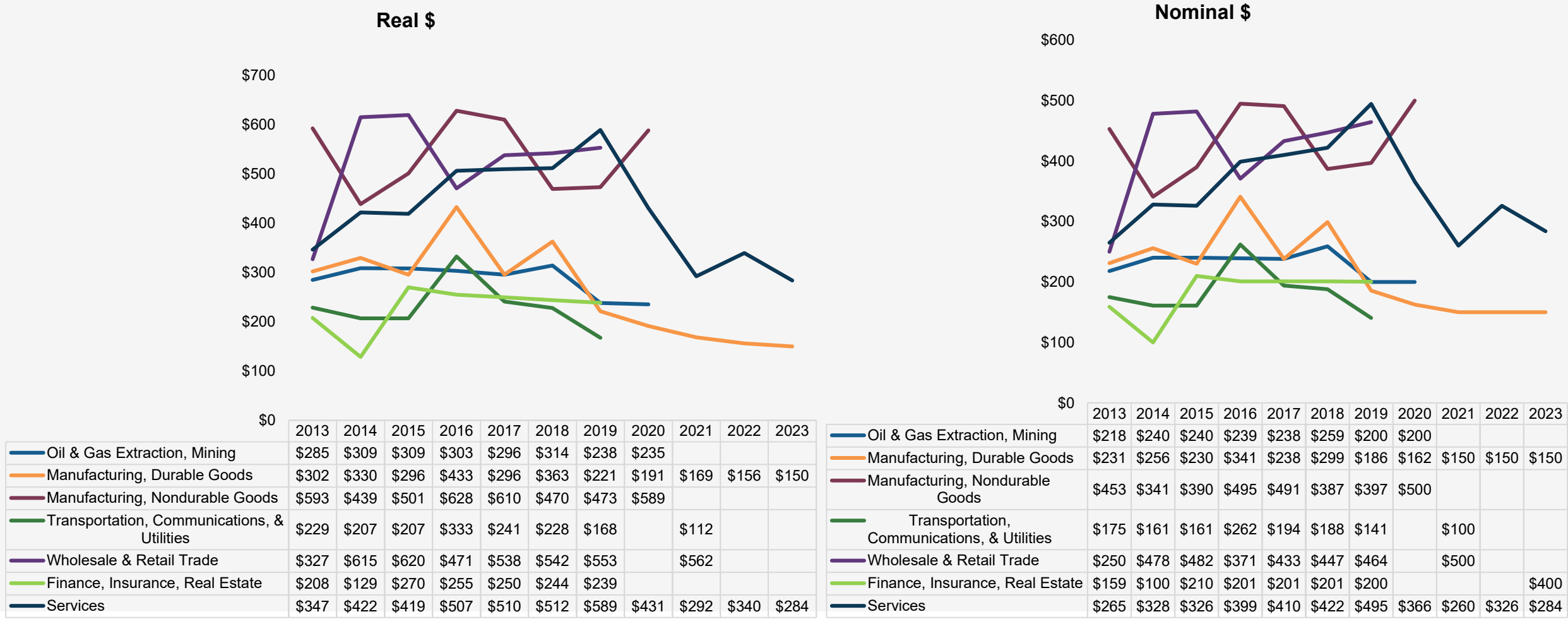
**Nominal \$**



	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Oil & Gas Extraction, Mining	\$85	\$86	\$85	\$117	\$128	\$143	\$115	\$113			
Manufacturing, Durable Goods	\$98	\$104	\$107	\$115	\$122	\$123	\$117	\$119	\$128	\$127	\$119
Manufacturing, Nondurable Goods	\$97	\$98	\$105	\$117	\$122	\$127	\$122	\$137	\$110	\$104	\$163
Transportation, Communications, & Utilities	\$130	\$138	\$139	\$145	\$140	\$160	\$159	\$133	\$149	\$162	\$170
Wholesale & Retail Trade	\$150	\$178	\$151	\$183	\$211	\$221	\$242	\$250	\$250	\$251	\$251
Finance, Insurance, Real Estate	\$130	\$125	\$152	\$150	\$161	\$159	\$157	\$175	\$172	\$182	\$187
Services	\$106	\$121	\$133	\$157	\$174	\$169	\$159	\$159	\$169	\$175	\$172

**Figure 23**  
**Copayments for Inpatient Admissions Vary by Industry**

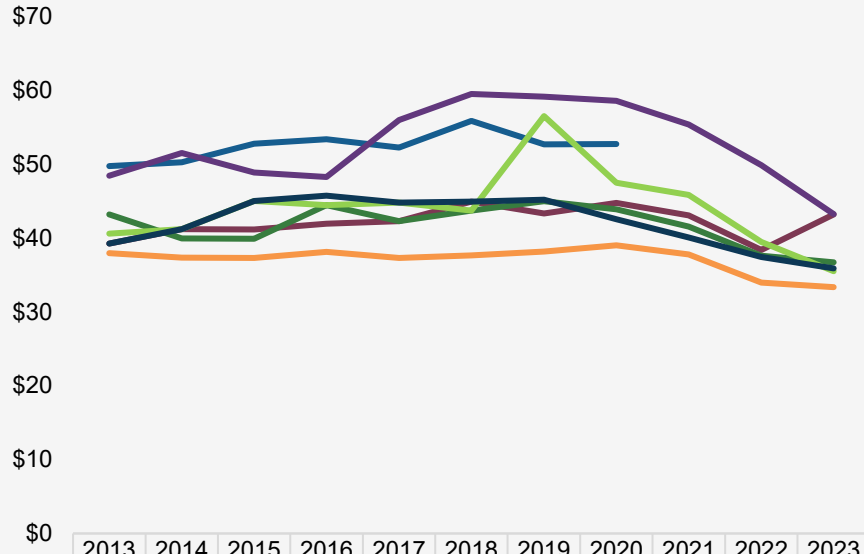
*Copayments for Inpatient Admission Visits, by Industry, Among Individuals With a Copayment, 2013–2023*



**Figure 24**  
**Copayments for Specialist Physician Visits Vary by Industry**

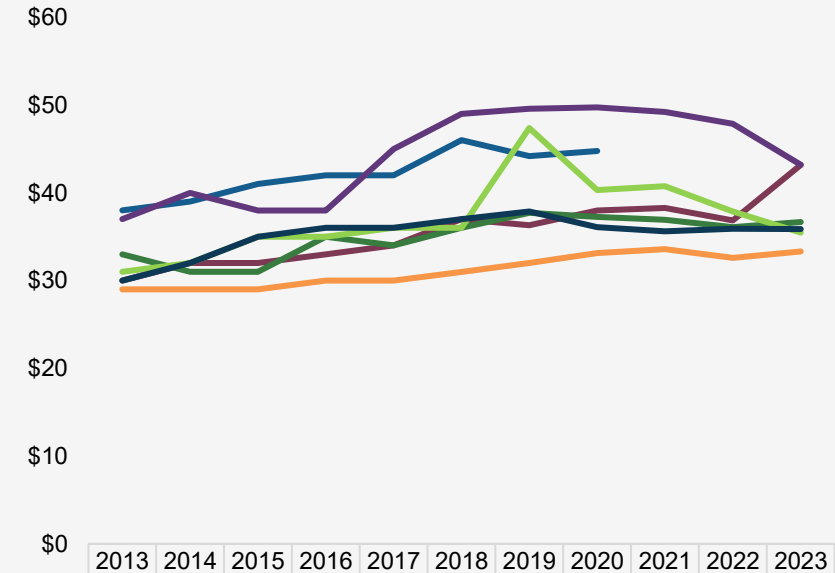
*Copayments for Specialist Physician Visits, by Industry, Among Individuals With a Copayment, 2013–2023*

Real \$



	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Oil & Gas Extraction, Mining	\$50	\$50	\$53	\$53	\$52	\$56	\$53	\$53			
Manufacturing, Durable Goods	\$38	\$37	\$37	\$38	\$37	\$38	\$38	\$39	\$38	\$34	\$33
Manufacturing, Nondurable Goods	\$39	\$41	\$41	\$42	\$42	\$45	\$43	\$45	\$43	\$38	\$43
Transportation, Communications, & Utilities	\$43	\$40	\$40	\$44	\$42	\$44	\$45	\$44	\$42	\$38	\$37
Wholesale & Retail Trade	\$48	\$51	\$49	\$48	\$56	\$59	\$59	\$59	\$55	\$50	\$43
Finance, Insurance, Real Estate	\$41	\$41	\$45	\$44	\$45	\$44	\$56	\$47	\$46	\$39	\$35
Services	\$39	\$41	\$45	\$46	\$45	\$45	\$45	\$42	\$40	\$37	\$36

Nominal \$

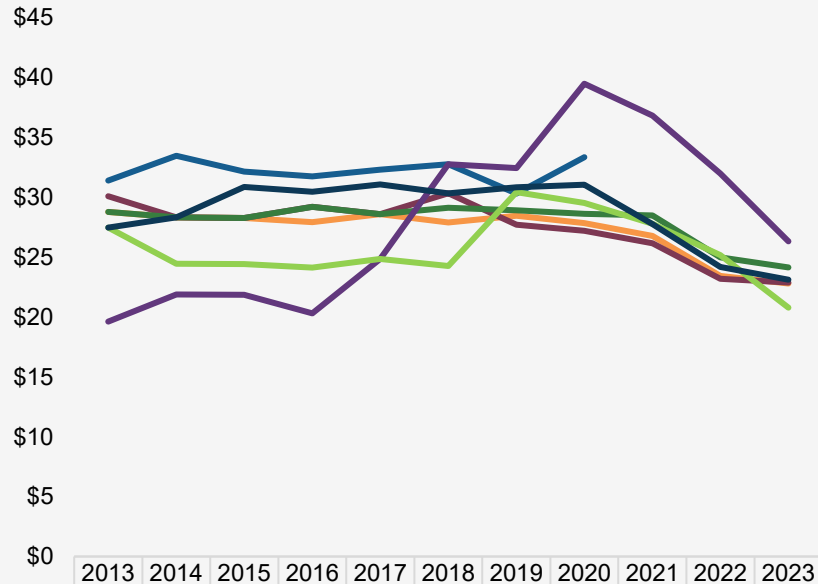


	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Oil & Gas Extraction, Mining	\$38	\$39	\$41	\$42	\$42	\$46	\$44	\$45			
Manufacturing, Durable Goods	\$29	\$29	\$29	\$30	\$30	\$31	\$32	\$33	\$34	\$33	\$33
Manufacturing, Nondurable Goods	\$30	\$32	\$32	\$33	\$34	\$37	\$36	\$38	\$38	\$37	\$43
Transportation, Communications, & Utilities	\$33	\$31	\$31	\$35	\$34	\$36	\$38	\$37	\$37	\$36	\$37
Wholesale & Retail Trade	\$37	\$40	\$38	\$38	\$45	\$49	\$50	\$50	\$49	\$48	\$43
Finance, Insurance, Real Estate	\$31	\$32	\$35	\$35	\$36	\$36	\$47	\$40	\$41	\$38	\$35
Services	\$30	\$32	\$35	\$36	\$36	\$37	\$38	\$36	\$36	\$36	\$36

**Figure 25**  
**Copayments for Primary Care Physician Visits Vary by Industry**

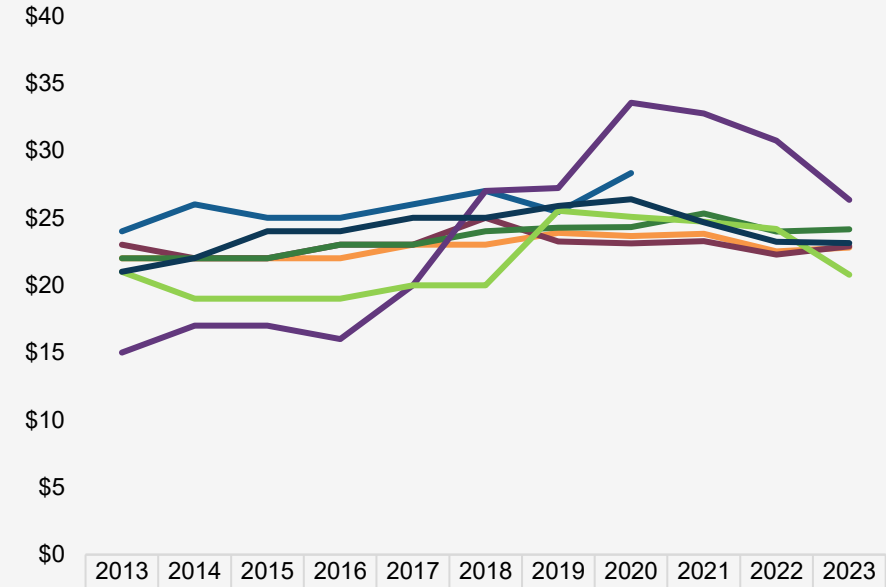
**Copayments for Primary Care Physician Office Visits, by Industry, Among Individuals With a Copayment, 2013–2023**

**Real \$**



	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Oil & Gas Extraction, Mining	\$31	\$33	\$32	\$32	\$32	\$33	\$30	\$33			
Manufacturing, Durable Goods	\$29	\$28	\$28	\$28	\$29	\$28	\$28	\$28	\$27	\$23	\$23
Manufacturing, Nondurable Goods	\$30	\$28	\$28	\$29	\$29	\$30	\$28	\$27	\$26	\$23	\$23
Transportation, Communications, & Utilities	\$29	\$28	\$28	\$29	\$29	\$29	\$29	\$29	\$28	\$25	\$24
Wholesale & Retail Trade	\$20	\$22	\$22	\$20	\$25	\$33	\$32	\$39	\$37	\$32	\$26
Finance, Insurance, Real Estate	\$27	\$24	\$24	\$24	\$25	\$24	\$30	\$30	\$28	\$25	\$21
Services	\$27	\$28	\$31	\$30	\$31	\$30	\$31	\$31	\$28	\$24	\$23

**Nominal \$**

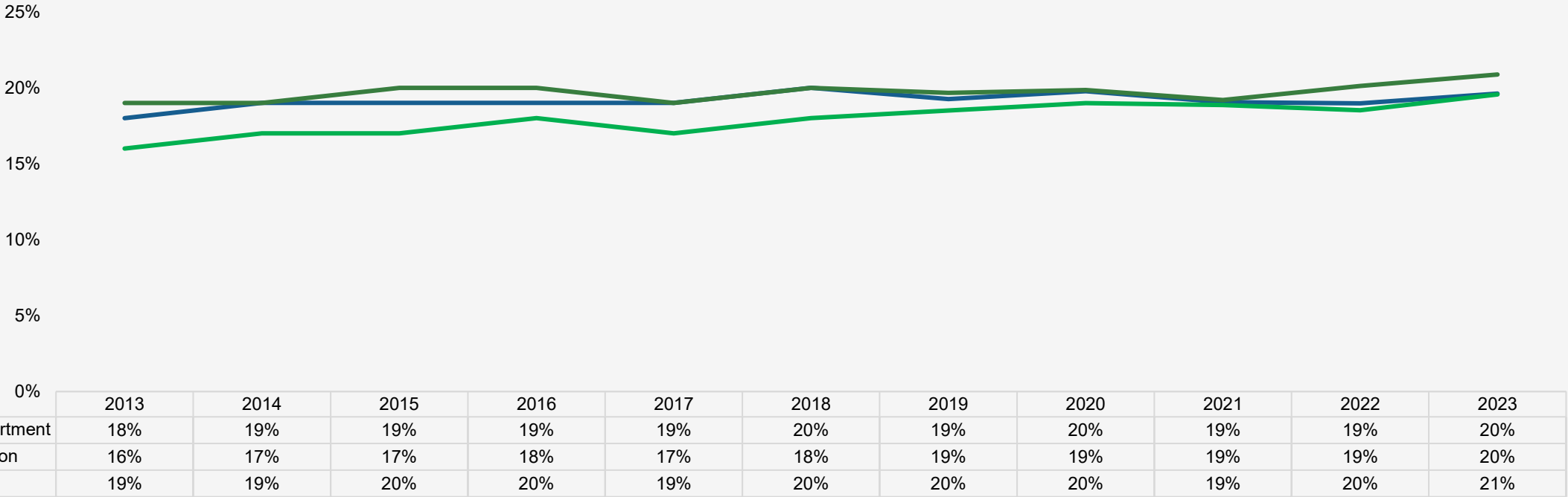


	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Oil & Gas Extraction, Mining	\$24	\$26	\$25	\$25	\$26	\$27	\$25	\$28			
Manufacturing, Durable Goods	\$22	\$22	\$22	\$22	\$23	\$23	\$24	\$24	\$24	\$23	\$23
Manufacturing, Nondurable Goods	\$23	\$22	\$22	\$23	\$23	\$25	\$23	\$23	\$23	\$22	\$23
Transportation, Communications, & Utilities	\$22	\$22	\$22	\$23	\$23	\$24	\$24	\$24	\$25	\$24	\$24
Wholesale & Retail Trade	\$15	\$17	\$17	\$16	\$20	\$27	\$27	\$34	\$33	\$31	\$26
Finance, Insurance, Real Estate	\$21	\$19	\$19	\$19	\$20	\$20	\$26	\$25	\$25	\$24	\$21
Services	\$21	\$22	\$24	\$24	\$25	\$25	\$26	\$26	\$25	\$23	\$23

**Figure 26**

**Average Coinsurance Rates Have Ticked up Slightly for Emergency Department Visits, Inpatient Admission Visits, and Office Visits**

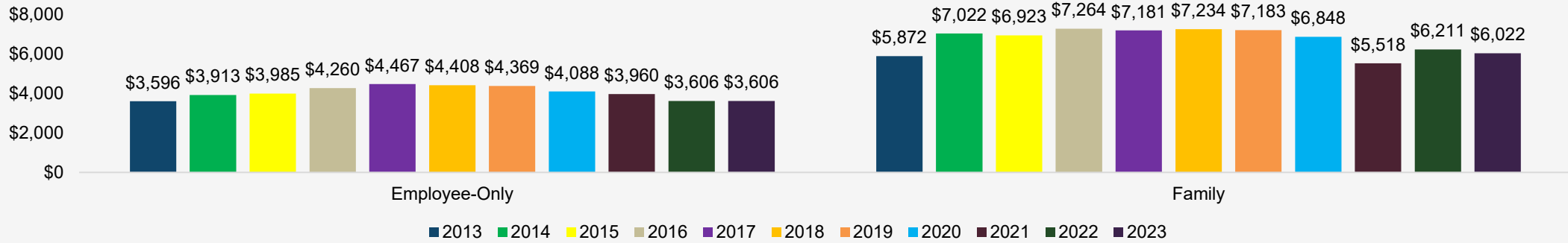
**Coinsurance, by Type of Health Care Service, Among Individuals With Coinsurance, 2013-2023**



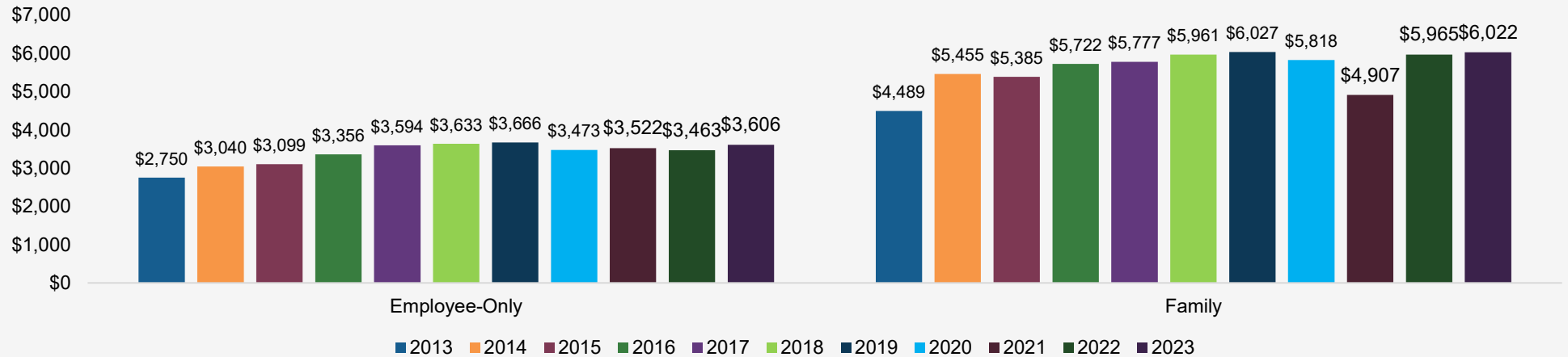
**Figure 27**  
**Annual Out-of-Pocket Maximums Trended up Until 2017 and Have Trended Down Since; Average Still Nowhere Near Statutory Maximum**

**Out-of-Pocket Maximums, by Type of Coverage, 2013–2023**

**Real \$**



**Nominal \$**

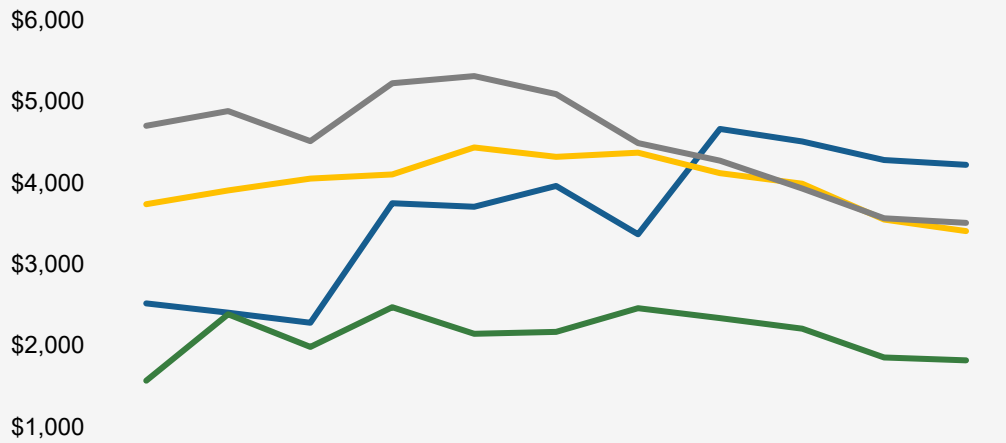


**Figure 28**

**Among Enrollees With Employee-Only Coverage, Out-of-Pocket Maximums Were Highest for HRA Enrollees Through 2019, Highest for Comprehensive After 2019, and Lowest for HMO/EPO Enrollees Across All Years**

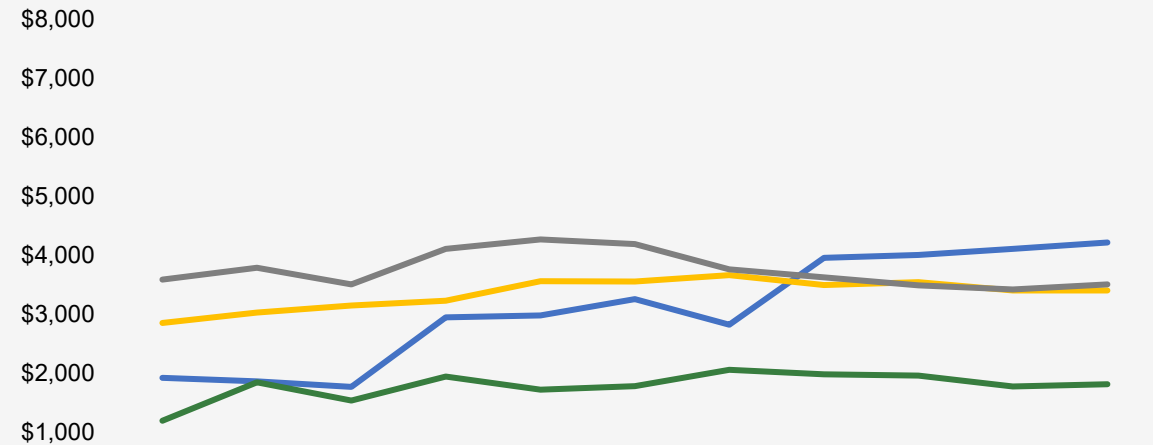
*Out-of-Pocket Maximums, by Type of Health Plan, Among Individuals With Employee-Only Coverage, 2013–2023*

**Real \$**



	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Comprehensive	\$2,521	\$2,403	\$2,281	\$3,750	\$3,707	\$3,960	\$3,367	\$4,661	\$4,509	\$4,280	\$4,220
HMO/EPO	\$1,570	\$2,385	\$1,982	\$2,472	\$2,146	\$2,170	\$2,459	\$2,338	\$2,207	\$1,855	\$1,818
PPO/POS	\$3,737	\$3,905	\$4,051	\$4,103	\$4,434	\$4,320	\$4,371	\$4,118	\$3,990	\$3,548	\$3,407
HRA	\$4,698	\$4,882	\$4,513	\$5,222	\$5,310	\$5,089	\$4,489	\$4,273	\$3,929	\$3,566	\$3,508

**Nominal \$**

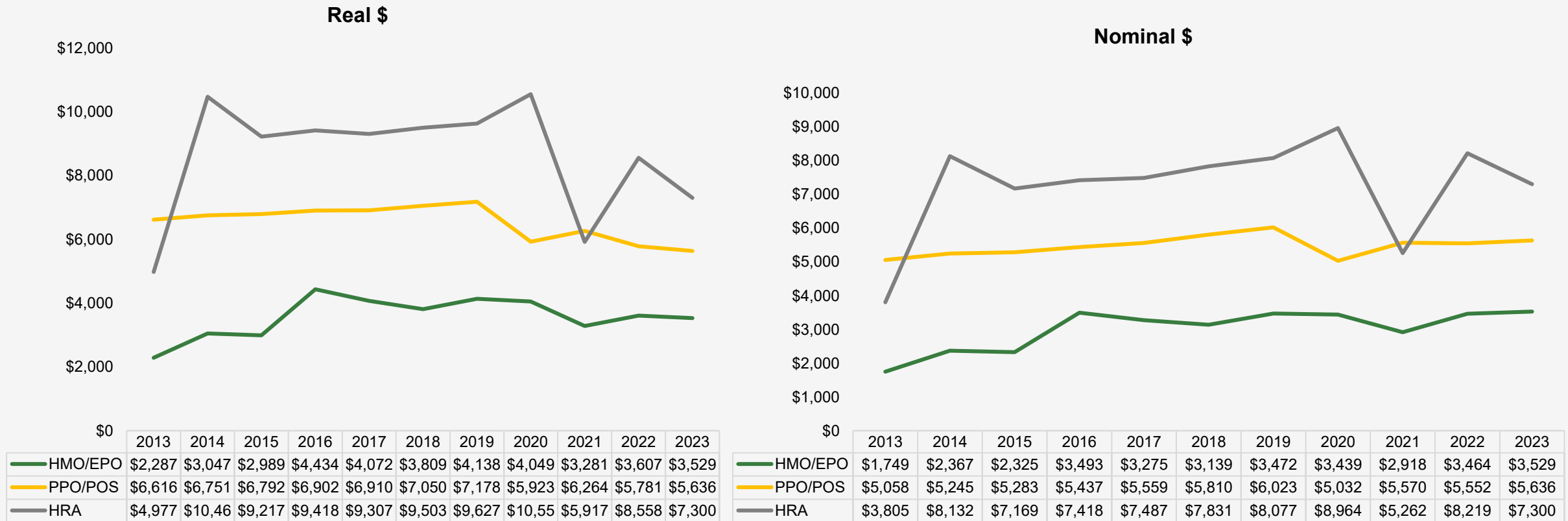


	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Comprehensive	\$1,927	\$1,867	\$1,774	\$2,954	\$2,982	\$3,263	\$2,825	\$3,960	\$4,010	\$4,111	\$4,220
HMO/EPO	\$1,200	\$1,853	\$1,542	\$1,947	\$1,726	\$1,788	\$2,063	\$1,986	\$1,962	\$1,782	\$1,818
PPO/POS	\$2,857	\$3,034	\$3,151	\$3,232	\$3,567	\$3,560	\$3,667	\$3,499	\$3,548	\$3,408	\$3,407
HRA	\$3,592	\$3,793	\$3,510	\$4,113	\$4,272	\$4,194	\$3,766	\$3,630	\$3,494	\$3,424	\$3,508

**Figure 29**

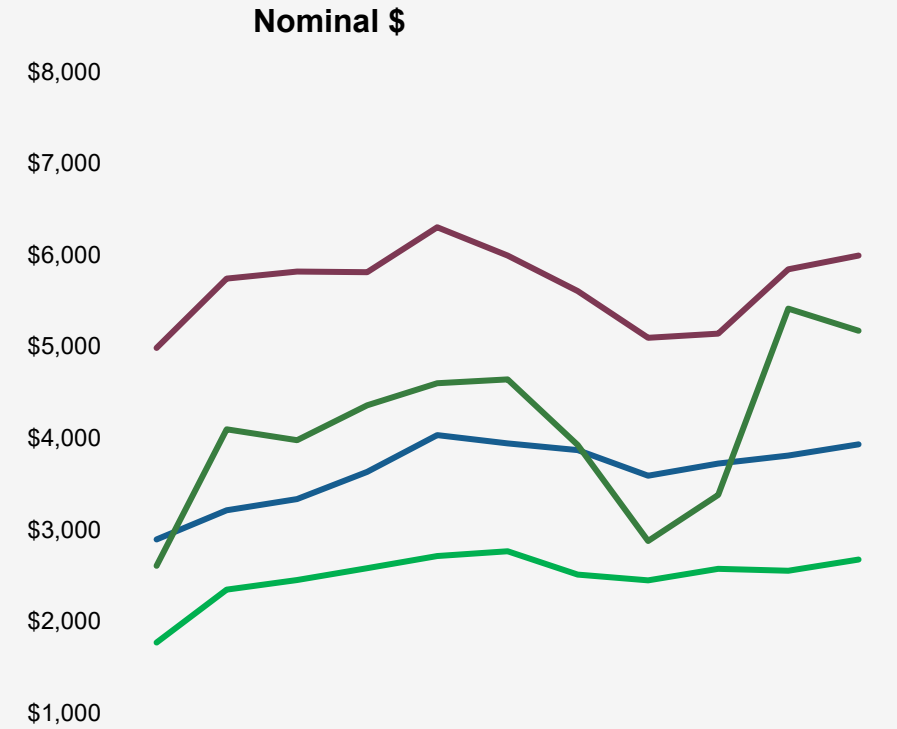
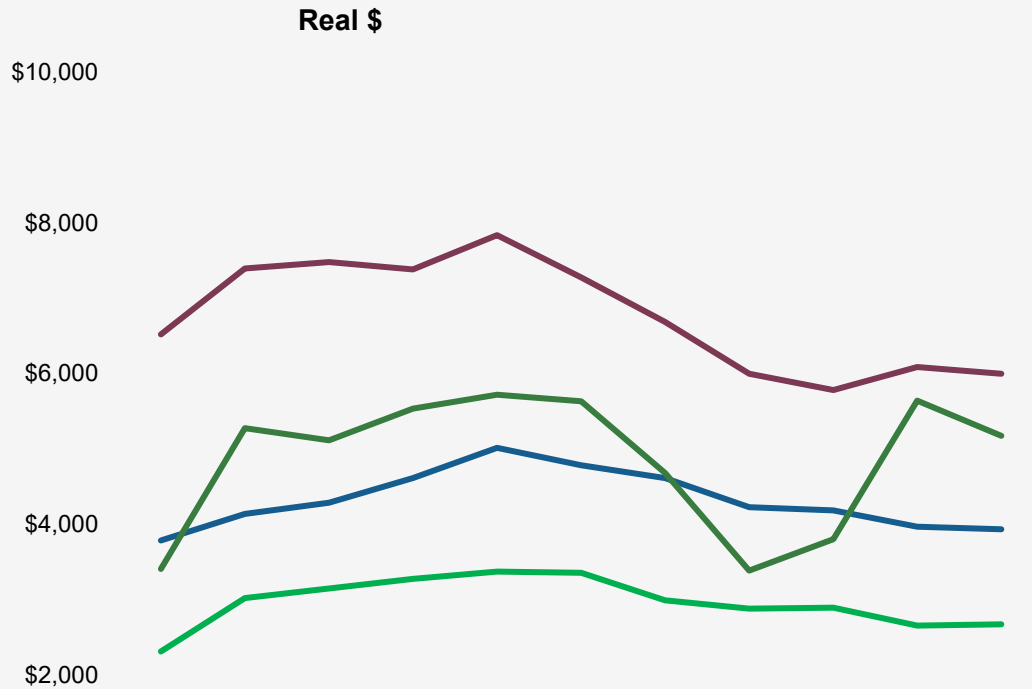
**Among Individuals With Family Coverage, Out-of-Pocket Maximums Were Highest for HRA Enrollees From 2014–2020 and 2022–2023. In 2013 and 2021, Out-of-Pocket Maximums Were Highest for PPO/POS Enrollees; Out-of-Pocket Maximums Were Lowest for HMO/EPO Enrollees.**

*Out-of-Pocket Maximum, by Type of Health Plan, Among Individuals With Family Coverage, 2013–2023*



**Figure 30**  
**Out-of-Pocket (OOP) Maximums Are Lower Among Union Members**

*Out-of-Pocket Maximums, by Union Status, 2013–2023*



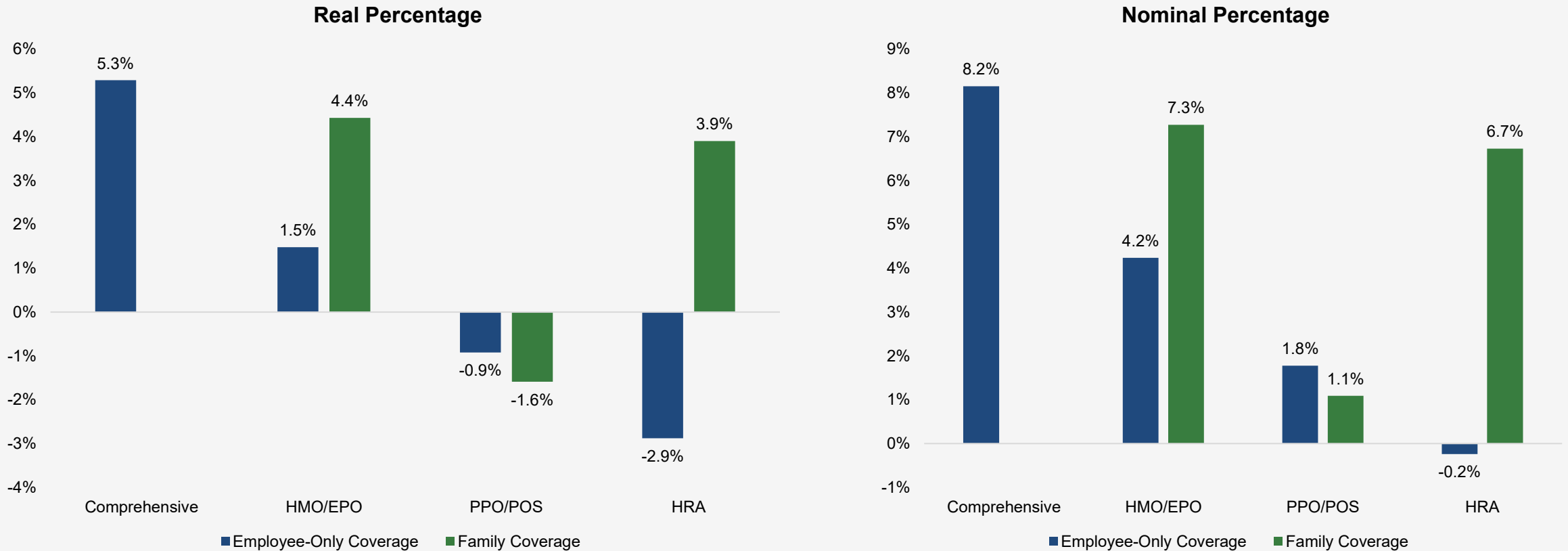
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Non-Union (Employee-Only)	\$3,785	\$4,136	\$4,286	\$4,612	\$5,015	\$4,785	\$4,613	\$4,225	\$4,186	\$3,969	\$3,934
Union (Employee-Only)	\$2,313	\$3,021	\$3,150	\$3,275	\$3,372	\$3,355	\$2,990	\$2,880	\$2,895	\$2,657	\$2,675
Non-Union (Family)	\$6,522	\$7,395	\$7,481	\$7,380	\$7,836	\$7,275	\$6,684	\$5,999	\$5,781	\$6,087	\$5,996
Union (Family)	\$3,409	\$5,275	\$5,116	\$5,534	\$5,719	\$5,633	\$4,680	\$3,386	\$3,801	\$5,639	\$5,175

	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Non-Union (Employee-Only)	\$2,894	\$3,213	\$3,334	\$3,633	\$4,034	\$3,943	\$3,871	\$3,590	\$3,722	\$3,812	\$3,934
Union (Employee-Only)	\$1,768	\$2,347	\$2,450	\$2,580	\$2,713	\$2,765	\$2,509	\$2,446	\$2,575	\$2,551	\$2,675
Non-Union (Family)	\$4,986	\$5,745	\$5,819	\$5,813	\$6,304	\$5,995	\$5,608	\$5,097	\$5,141	\$5,845	\$5,996
Union (Family)	\$2,606	\$4,098	\$3,979	\$4,359	\$4,601	\$4,642	\$3,926	\$2,876	\$3,381	\$5,415	\$5,175

**Figure 31**

**Out-of-Pocket (OOP) Maximum Increases Vary by Health Plan Type; Comprehensive Enrollees With Family Coverage Are Seeing the Largest Increases. Nominal OOP Maximums Have Increased for All Plan Types. Real OOP Maximums Have Decreased for PPO/POS and for HRA With Family Coverage and Increased for HMO/EPO and for HRA With Family Coverage.**

*Average Annual Percentage Change in Out-of-Pocket Maximums, by Type of Health Plan and Type of Coverage, 2013–2023*

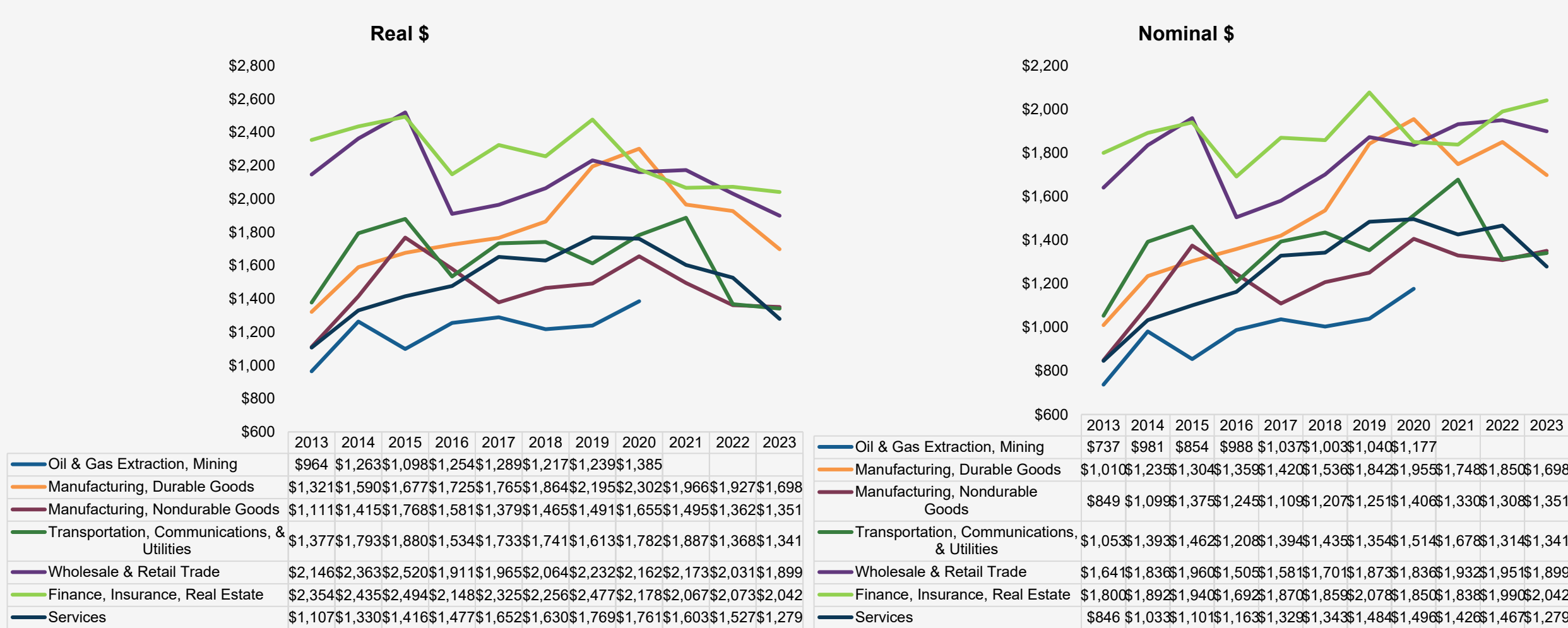


## Limitations

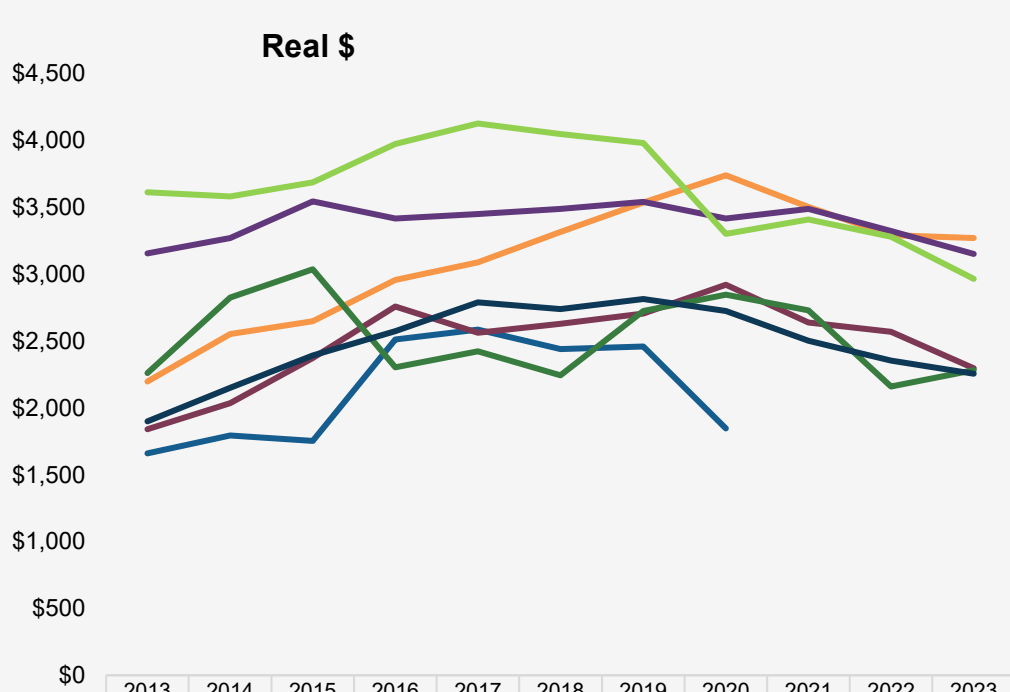
Not all charts are based on the full sample for three reasons: First, this analysis excludes dependents and focuses solely on policyholders. Second, not everyone in the sample has each type of cost sharing (e.g., copayments and coinsurance), and data were sometimes missing. Data were missing because some benefit plan provisions may not send a sufficiently strong statistical signal to be represented in the Benefit Plan Design Database. Because of missing data, we were not able to determine the percentage of the population with various types of cost-sharing arrangements. We were also not able to examine cost sharing for prescription drugs, as that information was not included in the Benefit Plan Design Database. Finally, this analysis excluded policyholders who were enrolled in their plan for less than a year. Therefore, our results do not speak to individuals who switch plans throughout the calendar year.

# APPENDIX

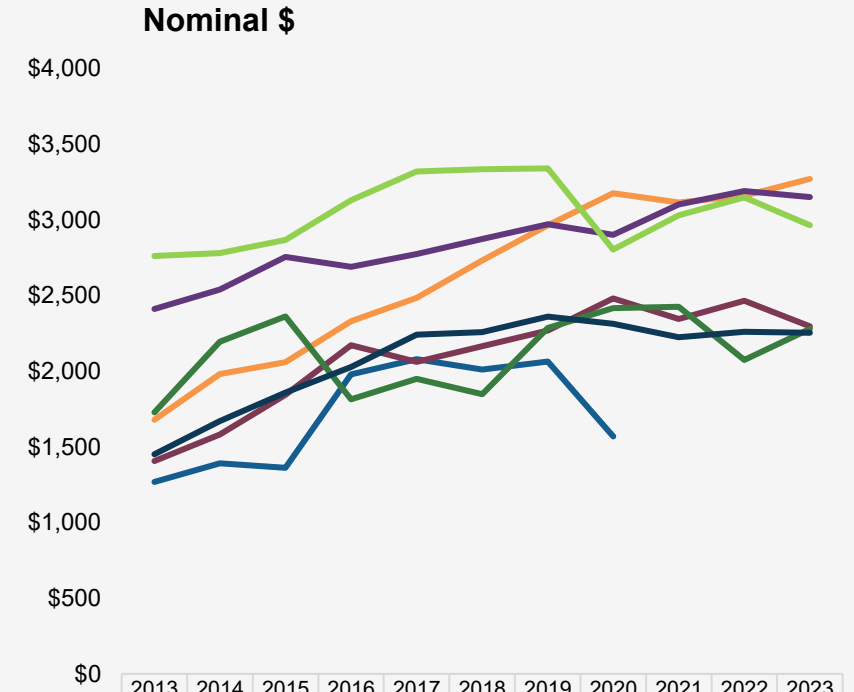
**Figure 32**  
**Deductibles, by Industry, Among Individuals With a Deductible and Employee-Only Coverage, 2013–2023**



**Figure 33**  
**Deductibles, by Industry, Among Individuals With a Deductible and Family Coverage, 2013–2023**

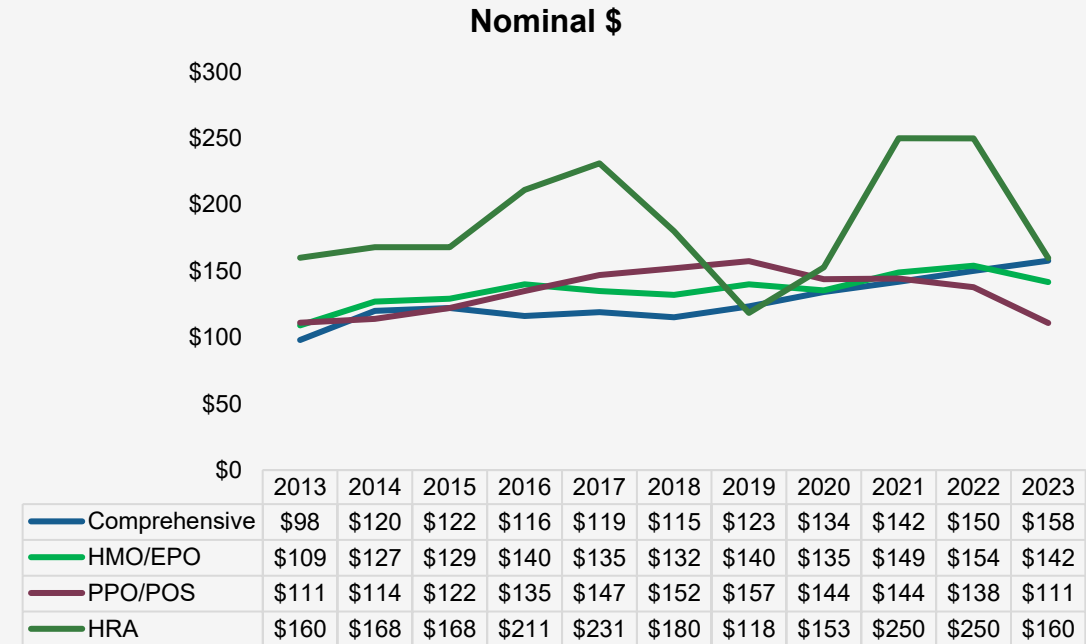
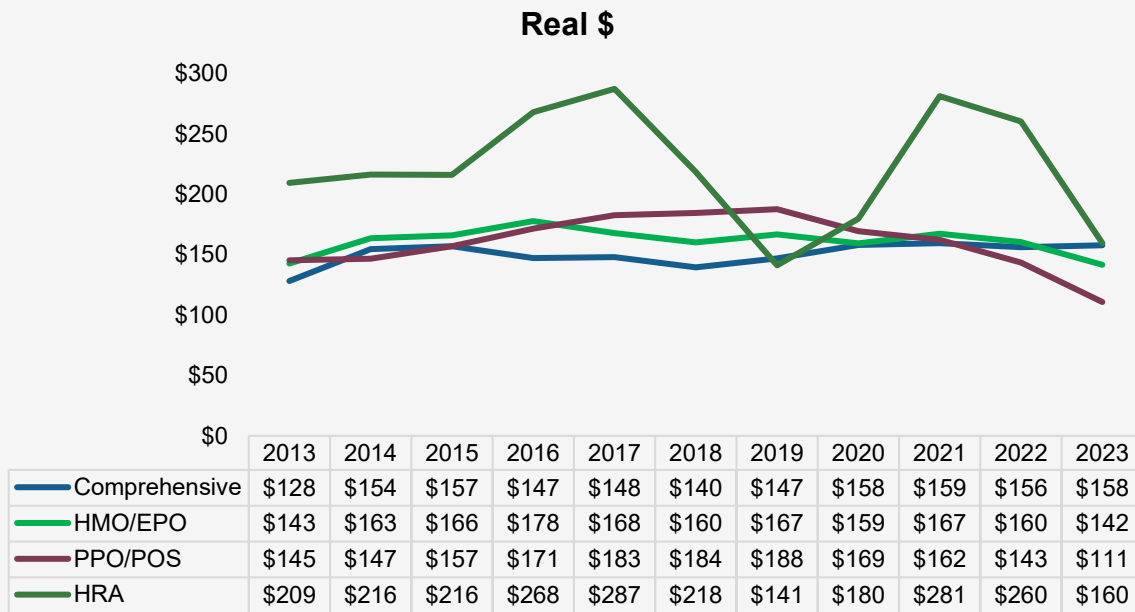


	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Oil & Gas Extraction, Mining	\$1,660	\$1,793	\$1,752	\$2,512	\$2,586	\$2,440	\$2,460	\$1,847			
Manufacturing, Durable Goods	\$2,197	\$2,551	\$2,648	\$2,958	\$3,089	\$3,316	\$3,535	\$3,740	\$3,504	\$3,291	\$3,271
Manufacturing, Nondurable Goods	\$1,840	\$2,036	\$2,372	\$2,758	\$2,563	\$2,628	\$2,705	\$2,921	\$2,639	\$2,568	\$2,297
Transportation, Communications, & Utilities	\$2,262	\$2,825	\$3,037	\$2,303	\$2,424	\$2,244	\$2,724	\$2,846	\$2,728	\$2,160	\$2,281
Wholesale & Retail Trade	\$3,155	\$3,271	\$3,545	\$3,416	\$3,450	\$3,489	\$3,542	\$3,417	\$3,488	\$3,323	\$3,151
Finance, Insurance, Real Estate	\$3,613	\$3,581	\$3,686	\$3,974	\$4,127	\$4,048	\$3,982	\$3,303	\$3,409	\$3,279	\$2,965
Services	\$1,899	\$2,151	\$2,391	\$2,575	\$2,788	\$2,740	\$2,814	\$2,724	\$2,502	\$2,355	\$2,255



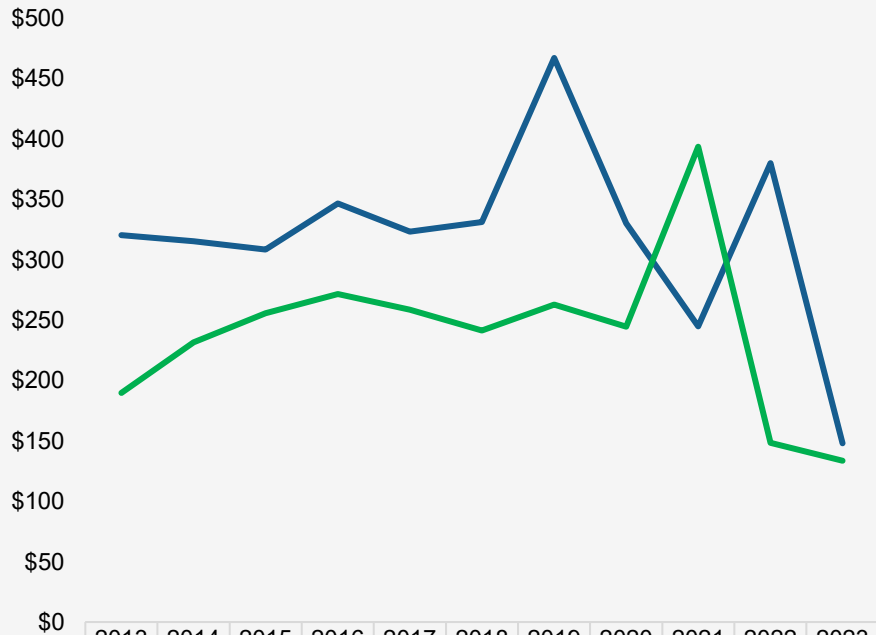
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Oil & Gas Extraction, Mining	\$1,269	\$1,393	\$1,363	\$1,979	\$2,080	\$2,011	\$2,064	\$1,569			
Manufacturing, Durable Goods	\$1,680	\$1,982	\$2,060	\$2,330	\$2,485	\$2,733	\$2,966	\$3,177	\$3,116	\$3,161	\$3,271
Manufacturing, Nondurable Goods	\$1,407	\$1,582	\$1,845	\$2,172	\$2,062	\$2,166	\$2,269	\$2,482	\$2,347	\$2,467	\$2,297
Transportation, Communications, & Utilities	\$1,729	\$2,195	\$2,362	\$1,814	\$1,950	\$1,849	\$2,286	\$2,418	\$2,426	\$2,074	\$2,281
Wholesale & Retail Trade	\$2,412	\$2,541	\$2,757	\$2,691	\$2,775	\$2,875	\$2,972	\$2,903	\$3,102	\$3,191	\$3,151
Finance, Insurance, Real Estate	\$2,762	\$2,782	\$2,867	\$3,130	\$3,320	\$3,336	\$3,341	\$2,806	\$3,032	\$3,149	\$2,965
Services	\$1,452	\$1,671	\$1,860	\$2,028	\$2,243	\$2,258	\$2,361	\$2,314	\$2,225	\$2,261	\$2,255

**Figure 34**  
**Emergency Department Copayments, by Type of Health Plan, Among Individuals With a Copayment, 2013–2023**



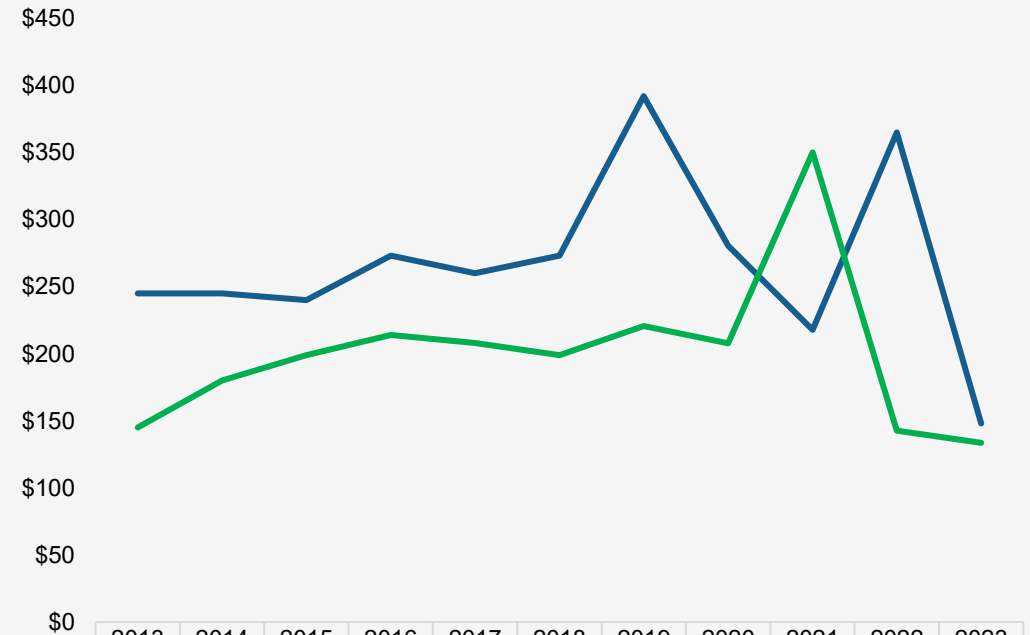
**Figure 35**  
**Inpatient Admission Copayments, by Type of Health Plan, Among Individuals With a Copayment, 2013–2023**

**Real \$**



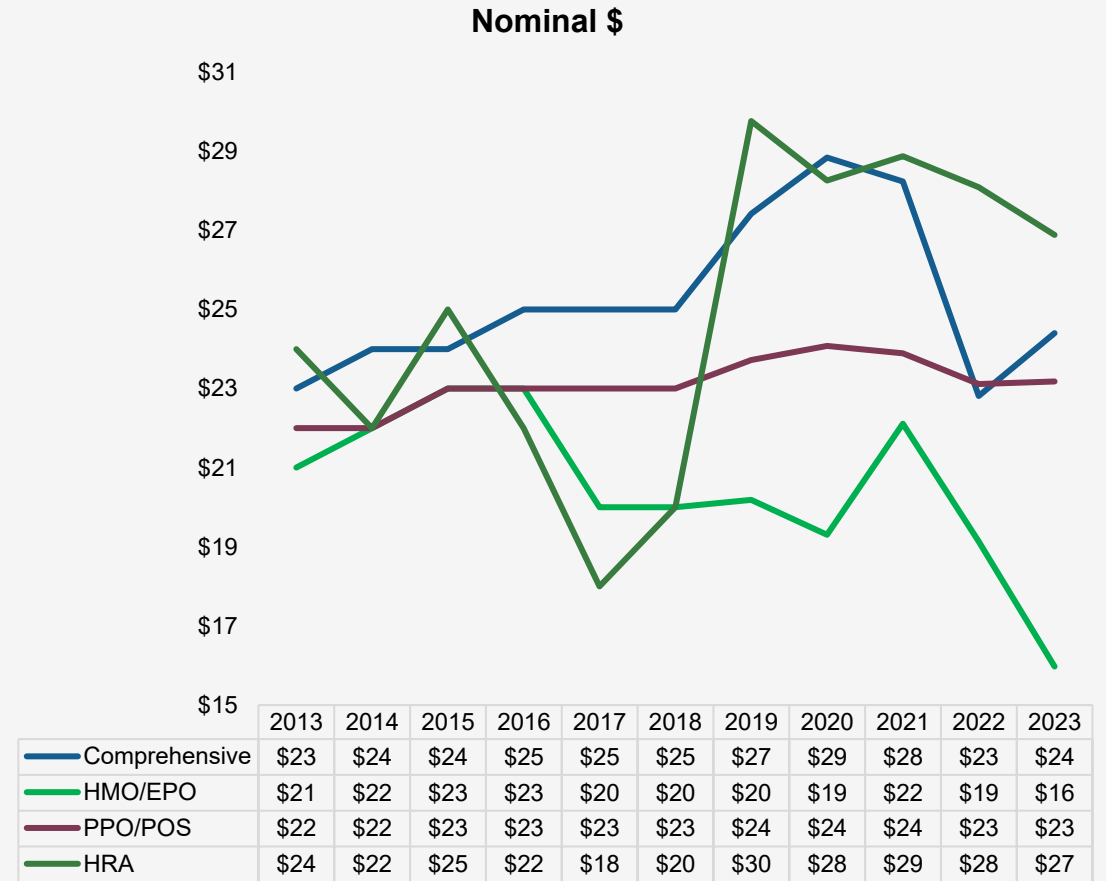
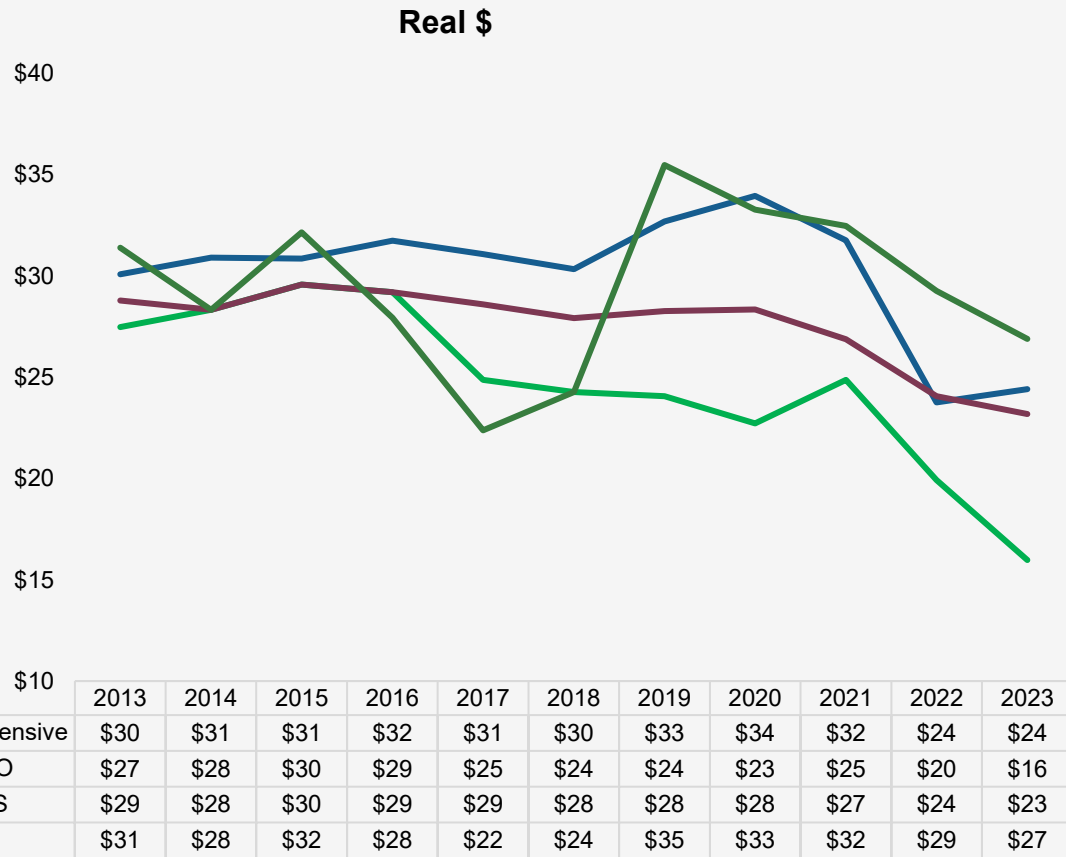
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
HMO/EPO	\$320	\$315	\$309	\$347	\$323	\$331	\$467	\$330	\$245	\$380	\$148
PPO/POS	\$190	\$232	\$256	\$272	\$259	\$241	\$263	\$245	\$394	\$148	\$134

**Nominal \$**



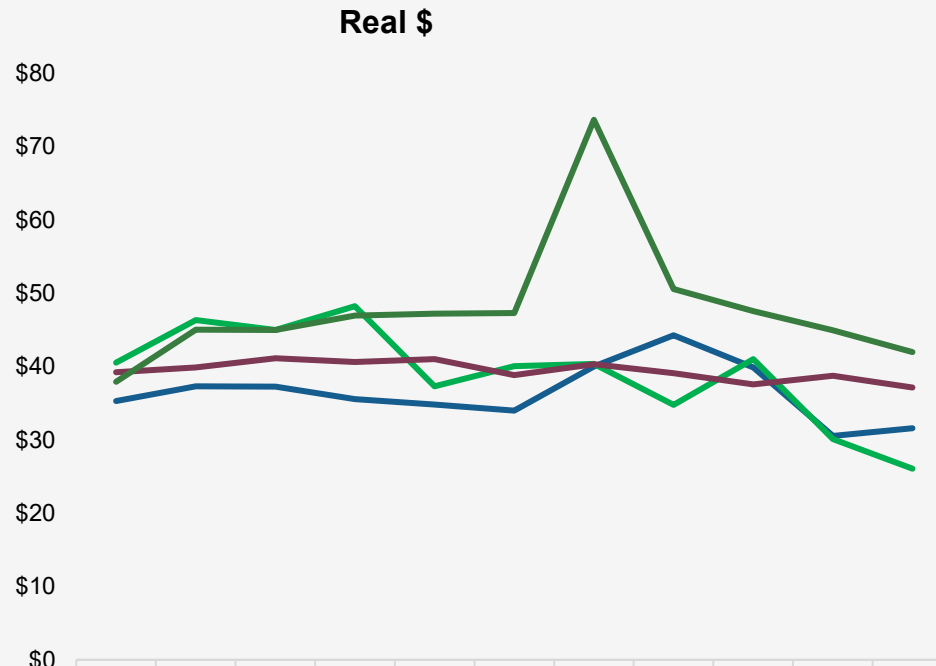
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
HMO/EPO	\$245	\$245	\$240	\$273	\$260	\$273	\$392	\$281	\$218	\$365	\$148
PPO/POS	\$145	\$180	\$199	\$214	\$208	\$199	\$221	\$208	\$350	\$143	\$134

**Figure 36**  
**Primary Care Physician Office Visit Copayments, by Type of Health Plan, Among Individuals With a Copayment, 2013–2023**

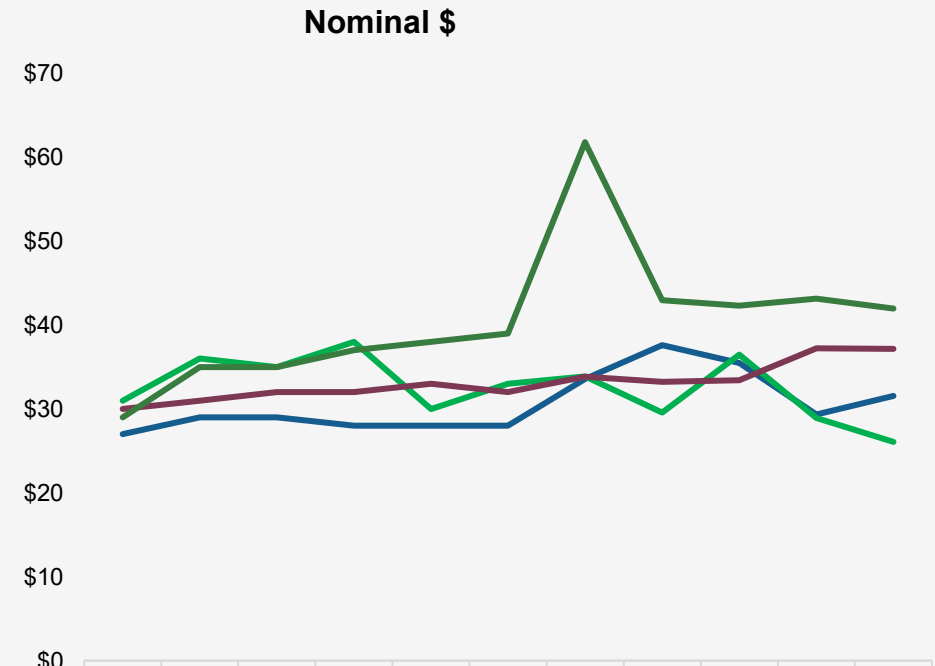


**Figure 37**

**Specialist Physician Office Visit Copayments, by Type of Health Plan, Among Individuals With a Copayment, 2013–2023**

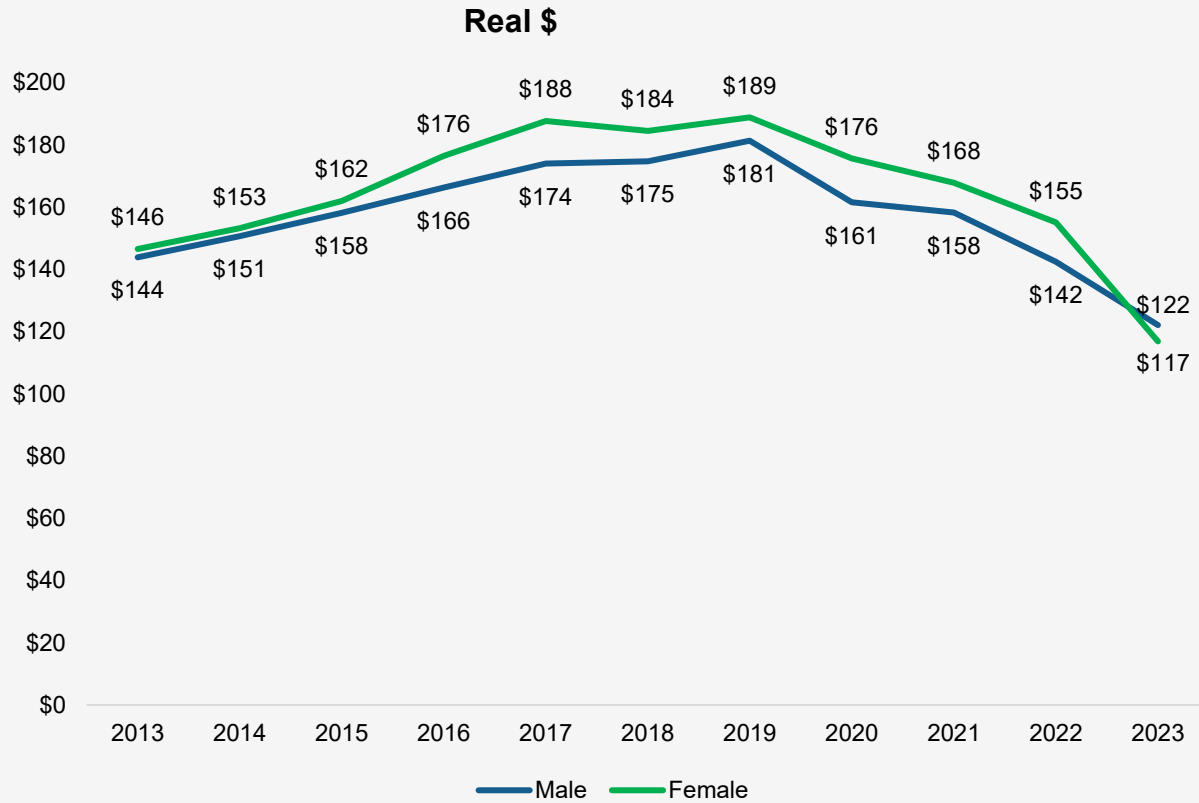


	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Comprehensive	\$35	\$37	\$37	\$36	\$35	\$34	\$40	\$44	\$40	\$31	\$32
HMO/EPO	\$41	\$46	\$45	\$48	\$37	\$40	\$40	\$35	\$41	\$30	\$26
PPO/POS	\$39	\$40	\$41	\$41	\$41	\$39	\$40	\$39	\$38	\$39	\$37
HRA	\$38	\$45	\$45	\$47	\$47	\$47	\$74	\$51	\$48	\$45	\$42

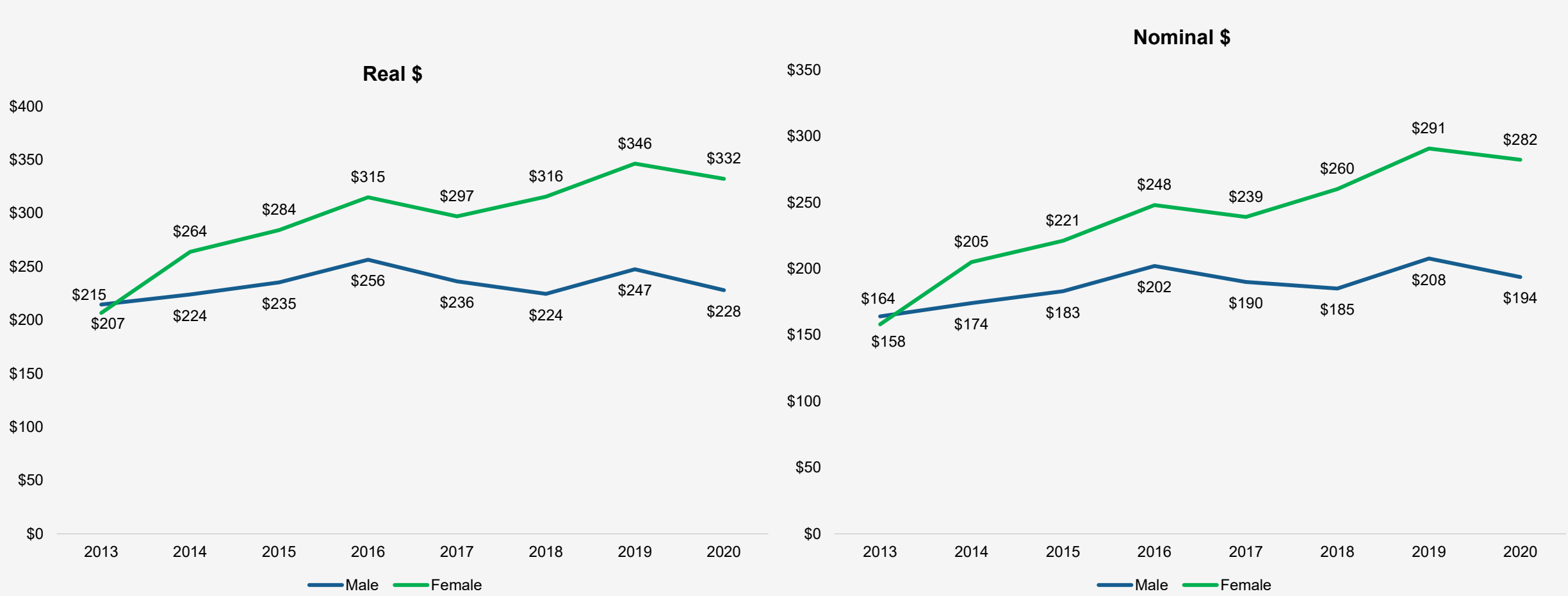


	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Comprehensive	\$27	\$29	\$29	\$28	\$28	\$28	\$34	\$38	\$35	\$29	\$32
HMO/EPO	\$31	\$36	\$35	\$38	\$30	\$33	\$34	\$30	\$36	\$29	\$26
PPO/POS	\$30	\$31	\$32	\$32	\$33	\$32	\$34	\$33	\$33	\$37	\$37
HRA	\$29	\$35	\$35	\$37	\$38	\$39	\$62	\$43	\$42	\$43	\$42

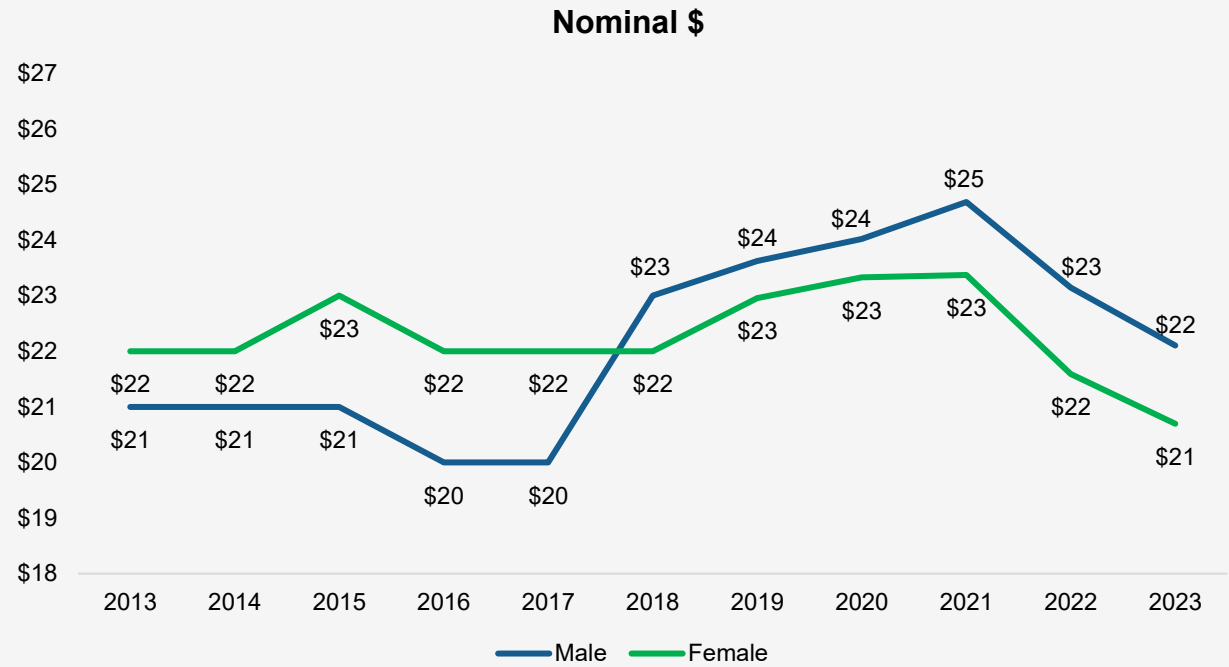
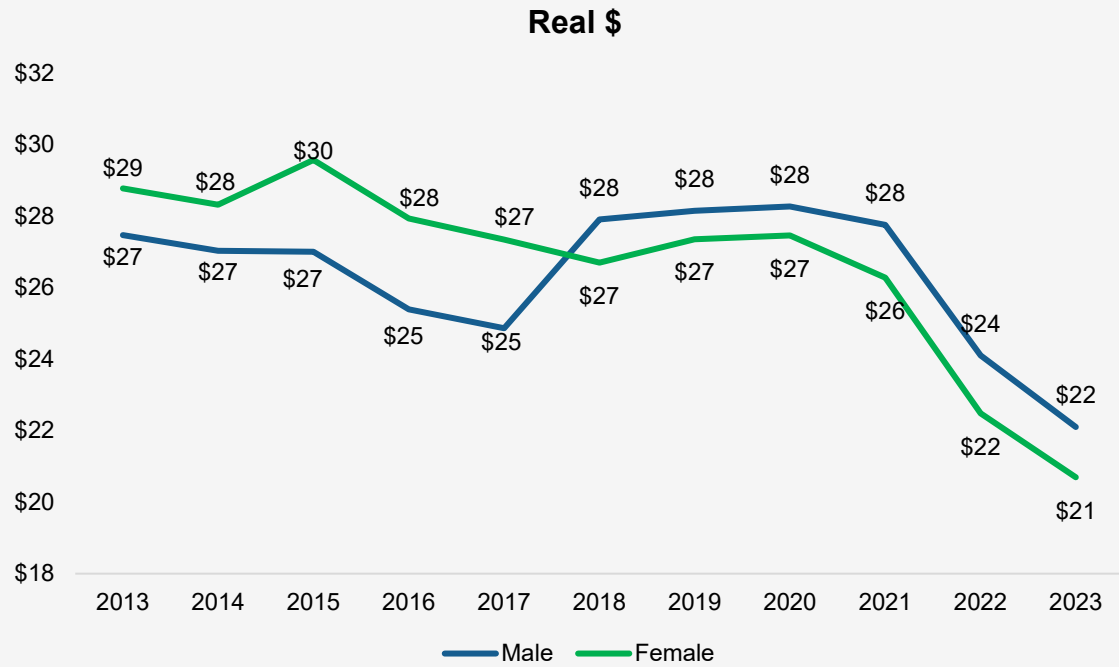
**Figure 38**  
**Emergency Department Copayments, by Gender, Among Individuals With a Copayment, 2013–2023**



**Figure 39**  
**Inpatient Admission Copayments, by Gender, Among Individuals With a Copayment, 2013–2023**



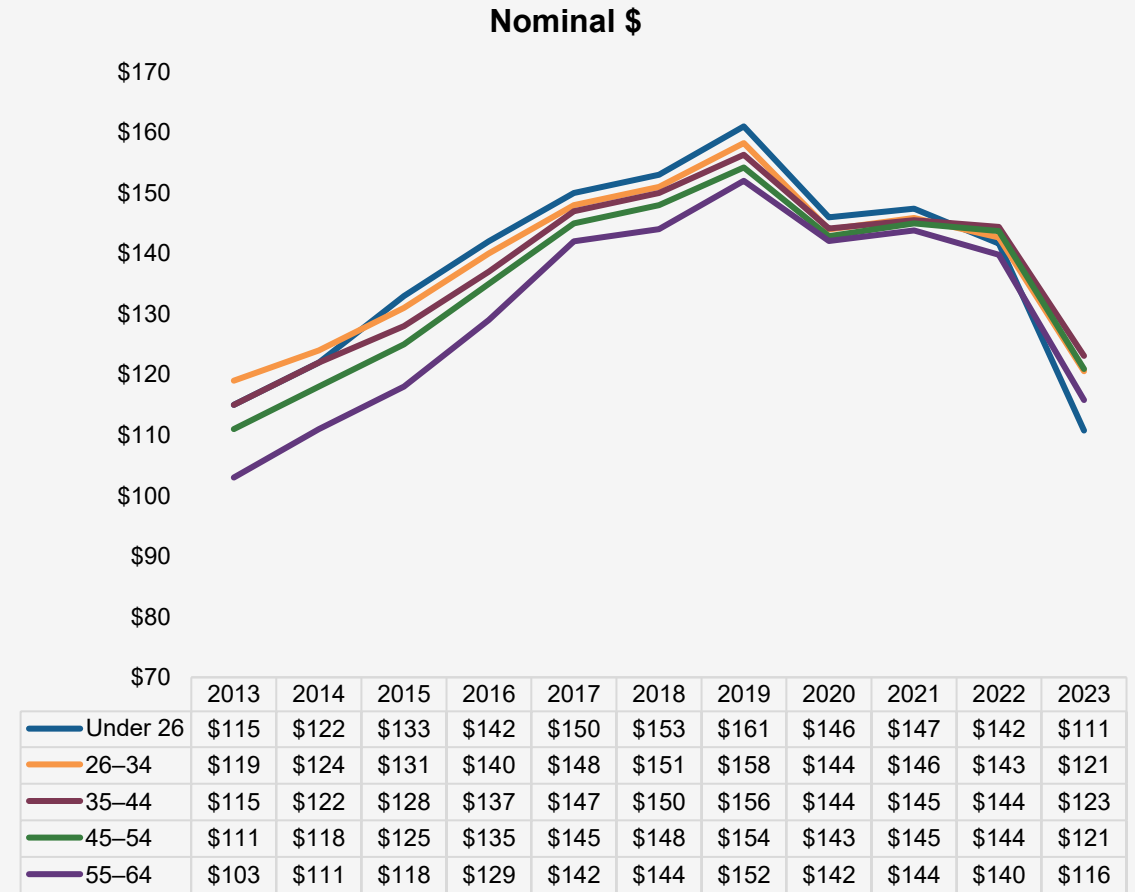
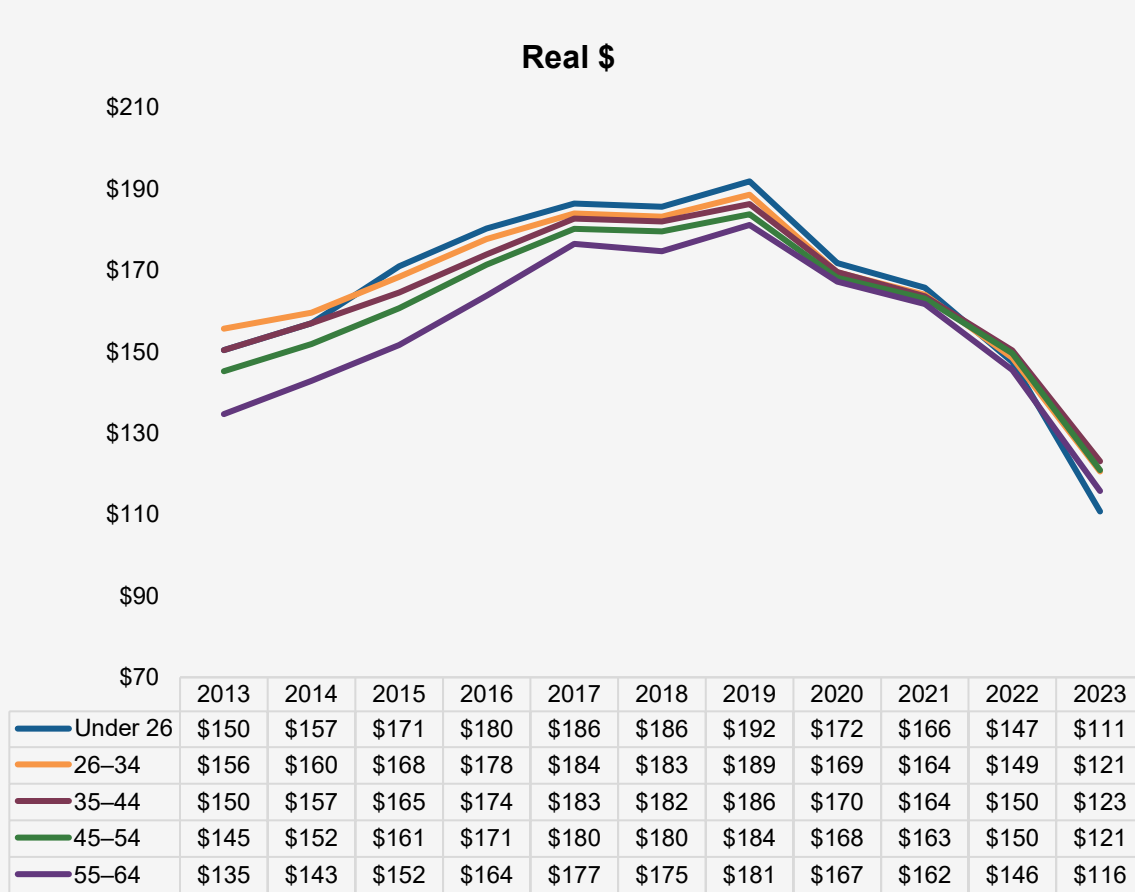
**Figure 40**  
**Primary Care Physician Office Visit Copayments, by Gender, Among Individuals With a Copayment, 2013–2023**



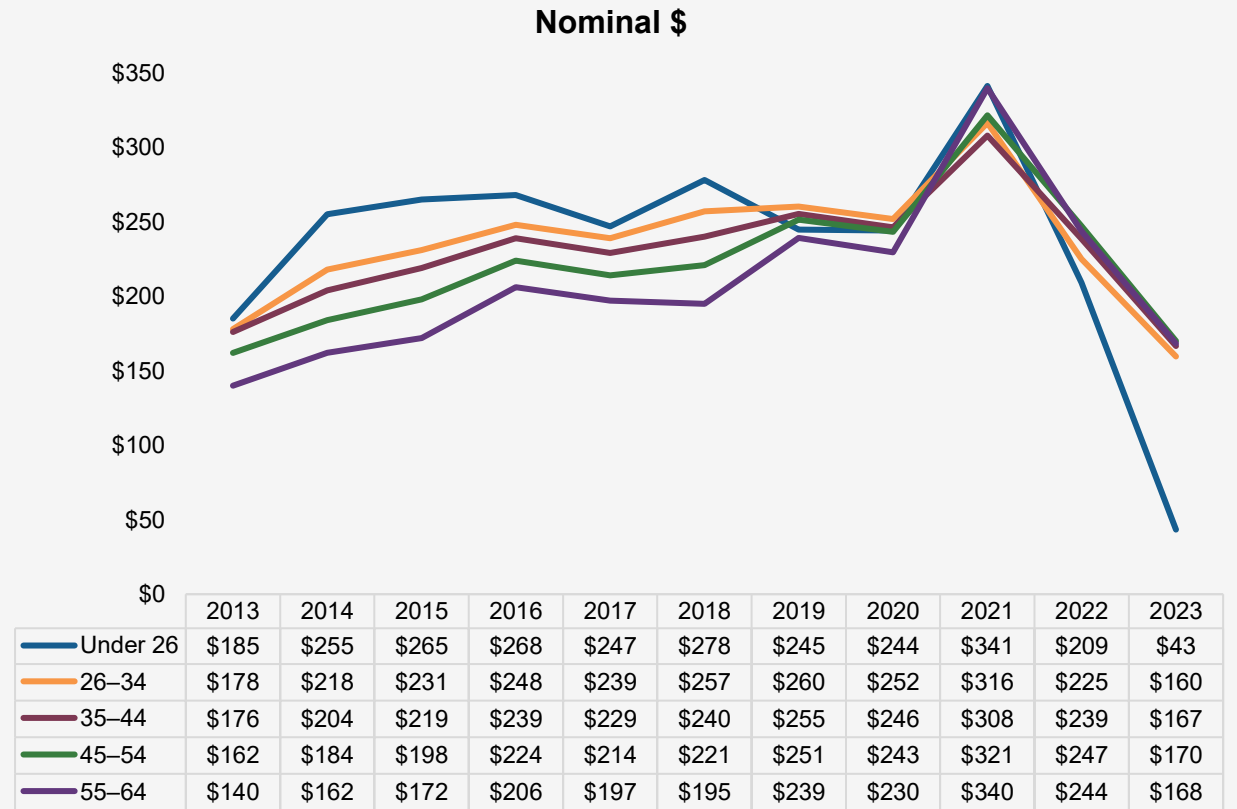
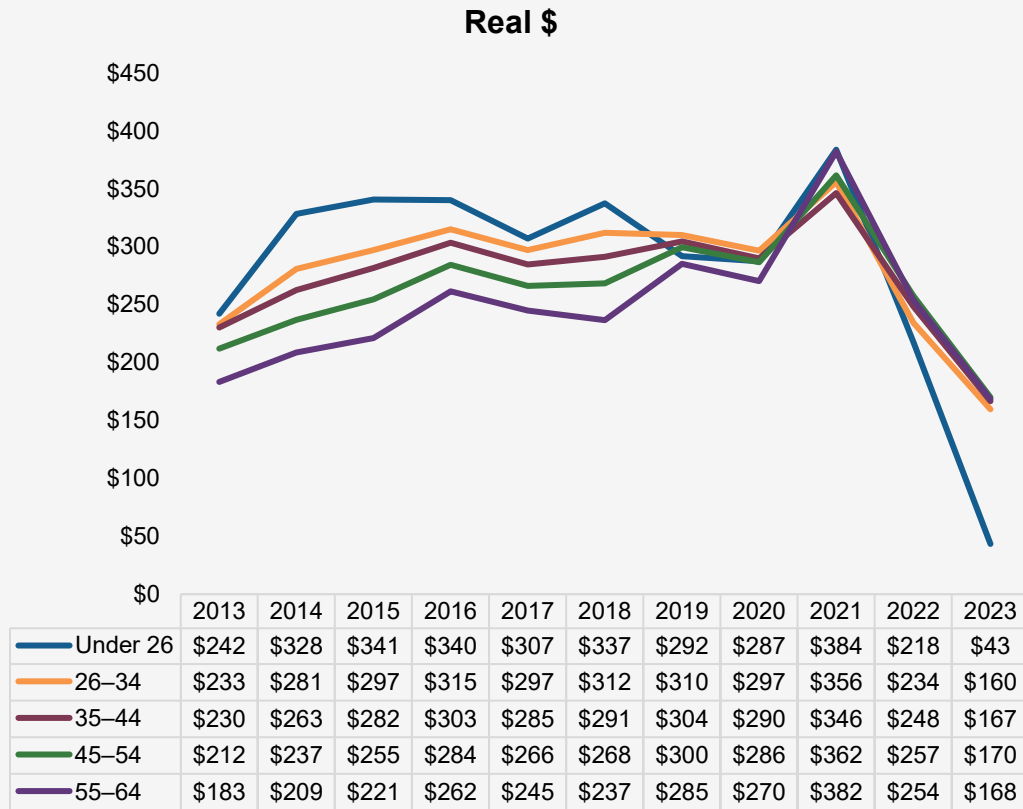
**Figure 41**  
**Specialist Physician Office Visit Copayments, by Gender, Among Individuals With a Copayment, 2013–2023**



**Figure 42**  
**Emergency Department Copayments, by Age, Among Individuals With a Copayment, 2013–2023**



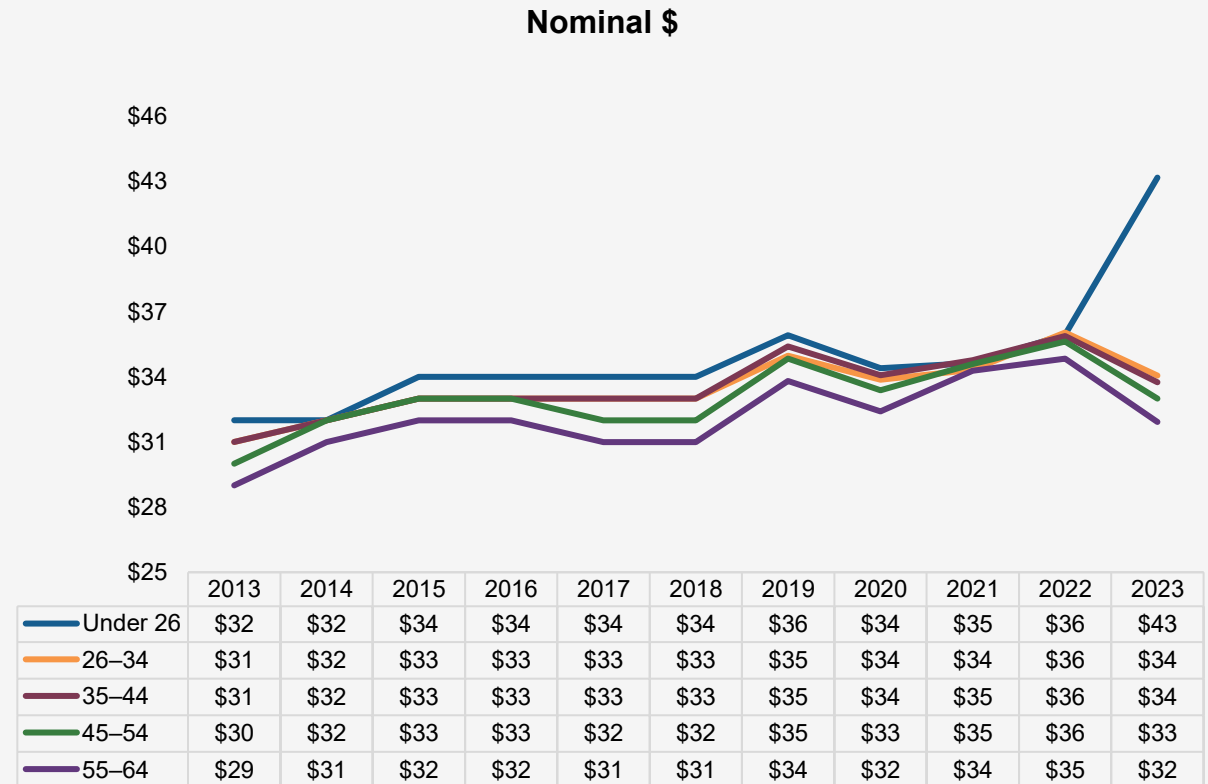
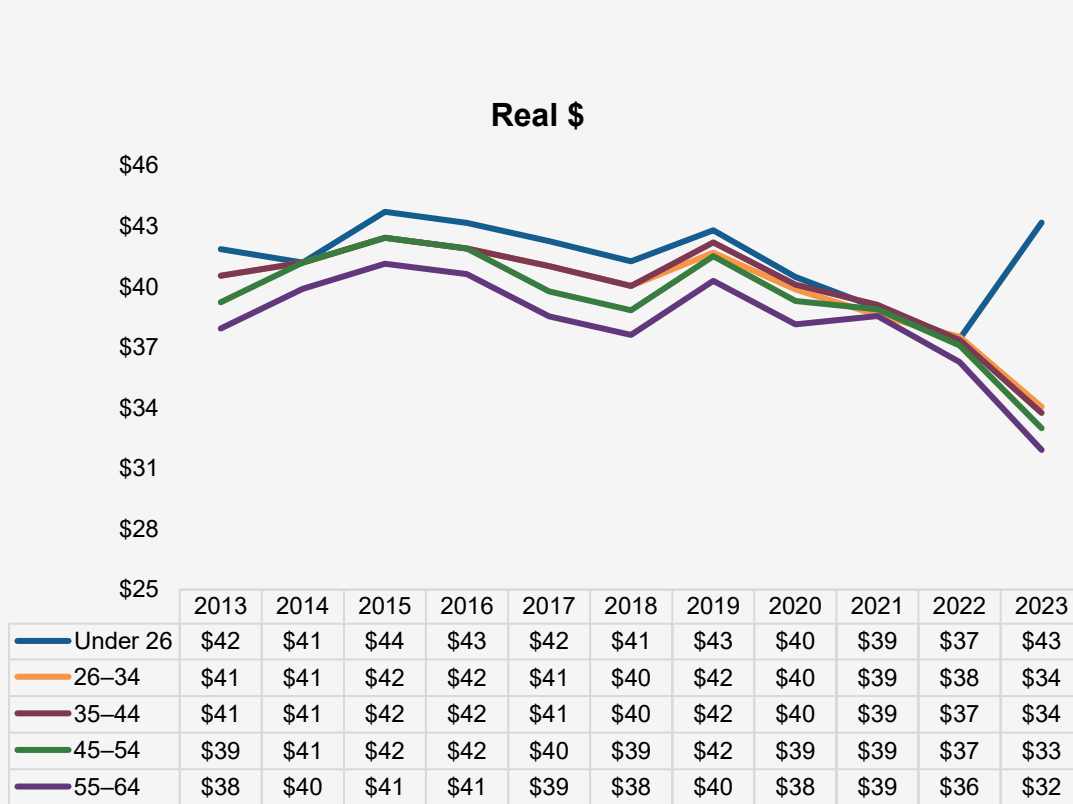
**Figure 43**  
**Inpatient Admission Copayments, by Age, Among Individuals With a Copayment, 2013–2023**



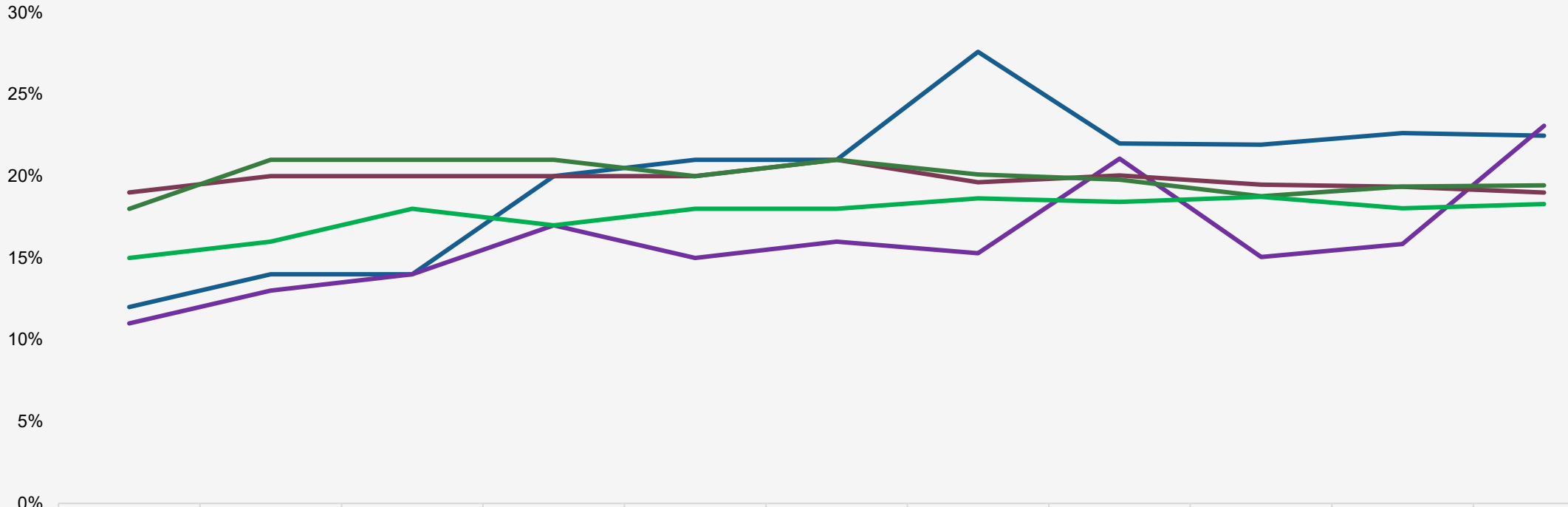
**Figure 44**  
**Primary Care Physician Office Visit Copayments, by Age, Among Individuals With a Copayment, 2013–2023**



**Figure 45**  
**Specialist Physician Office Visit Copayments, by Age, Among Individuals With a Copayment, 2013–2023**



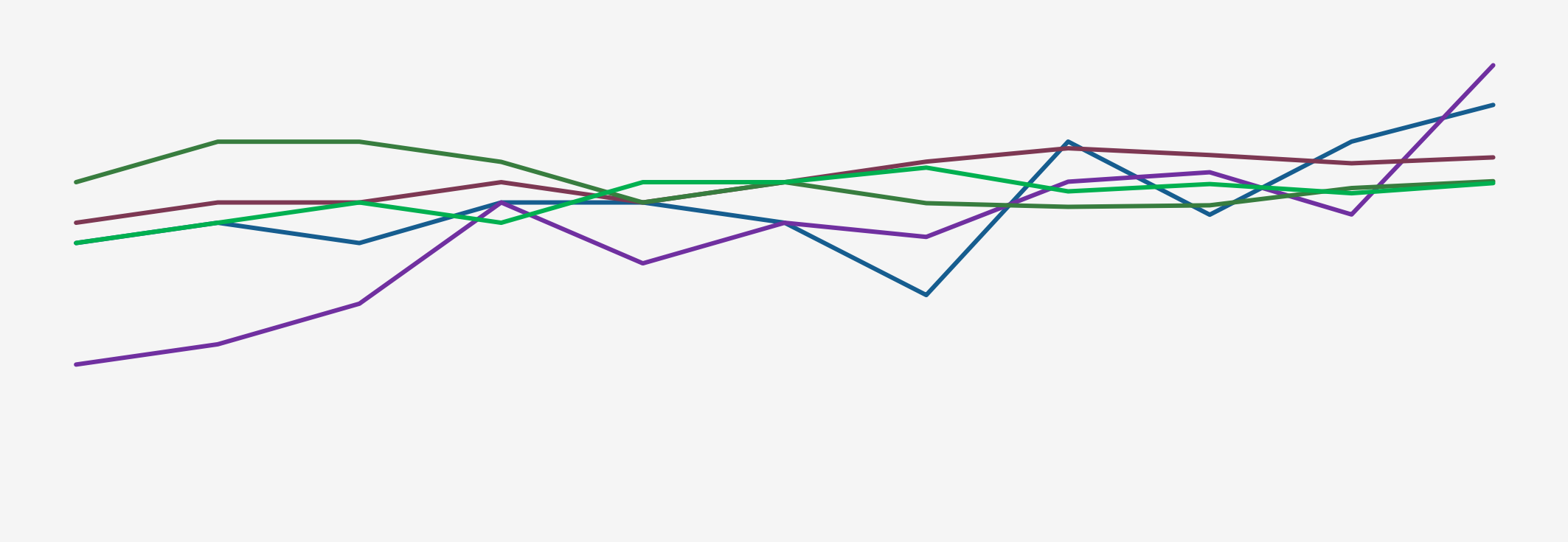
**Figure 46**  
**Emergency Department Coinsurance, by Type of Health Plan, Among Individuals With a Coinsurance, 2013–2023**



	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Comprehensive	12%	14%	14%	20%	21%	21%	28%	22%	22%	23%	22%
HMO/EPO	11%	13%	14%	17%	15%	16%	15%	21%	15%	16%	23%
PPO/POS	19%	20%	20%	20%	20%	21%	20%	20%	19%	19%	19%
HRA	18%	21%	21%	21%	20%	21%	20%	20%	19%	19%	19%
HSA Eligible	15%	16%	18%	17%	18%	18%	19%	18%	19%	18%	18%

**Figure 47**  
**Inpatient Admission Coinsurance, by Type of Health Plan, Among Individuals With a Coinsurance, 2013–2023**

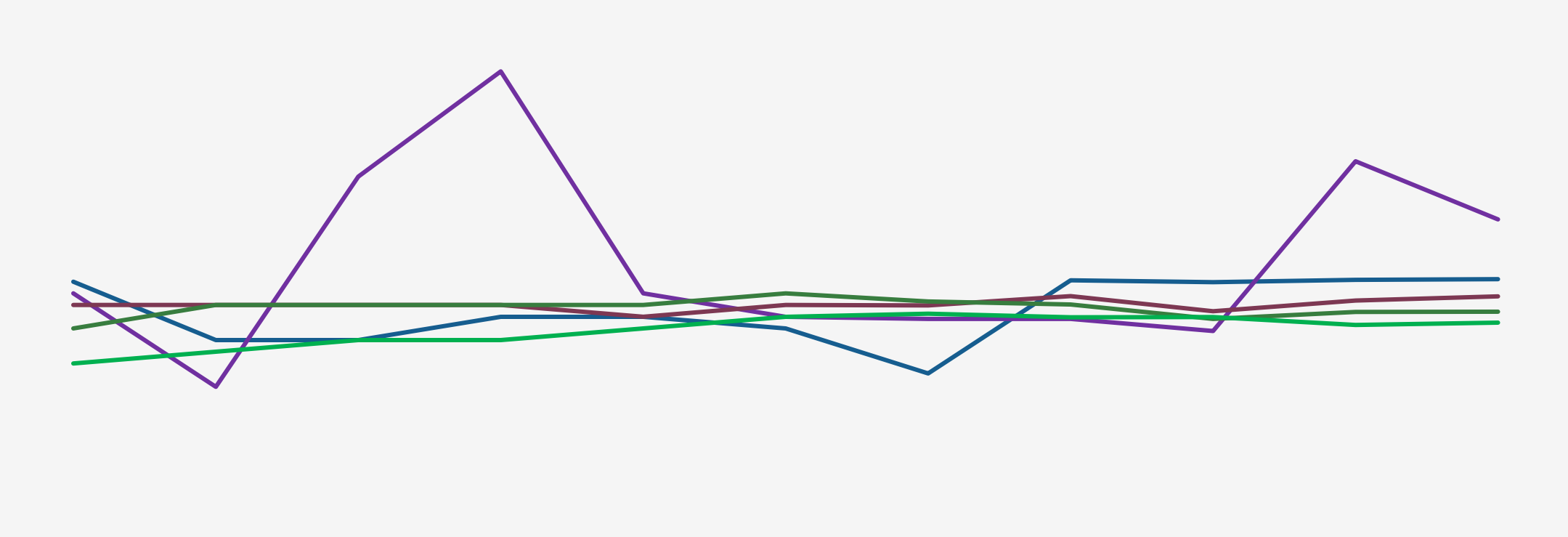
25%  
 20%  
 15%  
 10%  
 5%  
 0%



	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Comprehensive	15%	16%	15%	17%	17%	16%	12%	20%	16%	20%	22%
HMO/EPO	9%	10%	12%	17%	14%	16%	15%	18%	18%	16%	24%
PPO/POS	16%	17%	17%	18%	17%	18%	19%	20%	19%	19%	19%
HRA	18%	20%	20%	19%	17%	18%	17%	17%	17%	18%	18%
HSA Eligible	15%	16%	17%	16%	18%	18%	19%	18%	18%	17%	18%

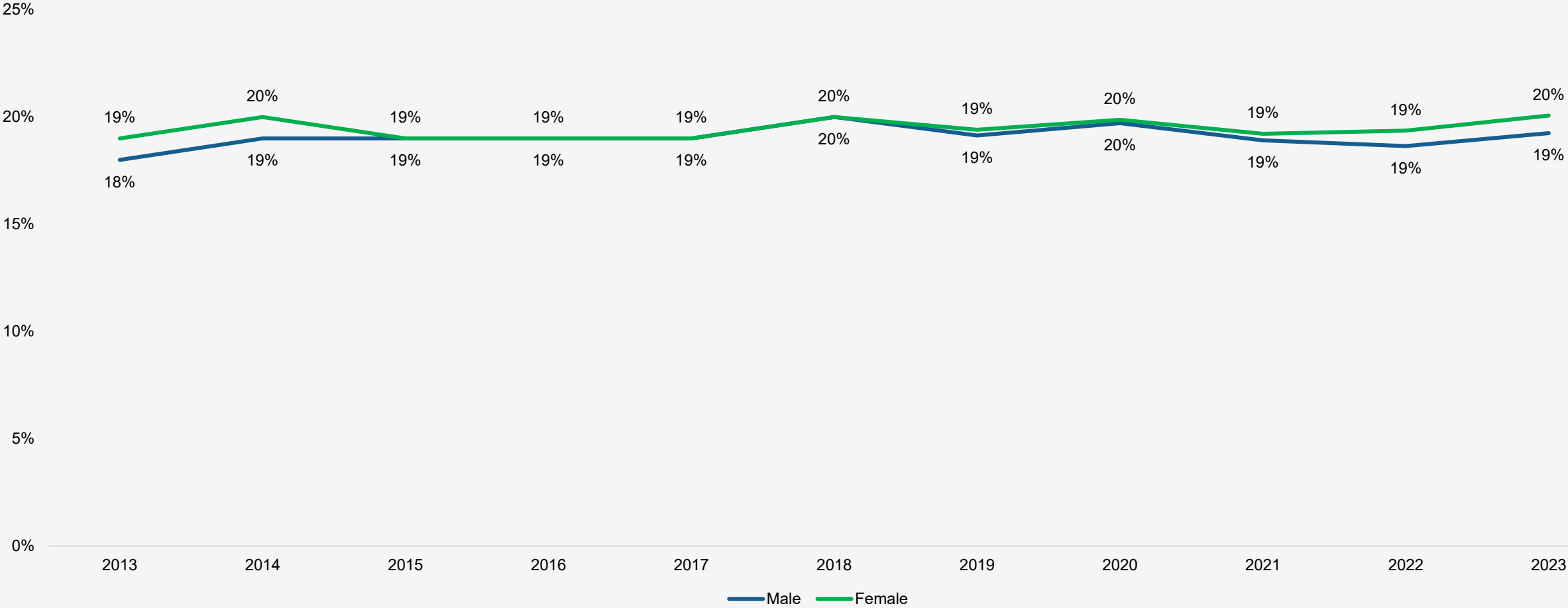
**Figure 48**  
**Office Visit Coinsurance, by Type of Health Plan, Among Individuals With a Coinsurance, 2013–2023**

45%  
 40%  
 35%  
 30%  
 25%  
 20%  
 15%  
 10%  
 5%  
 0%

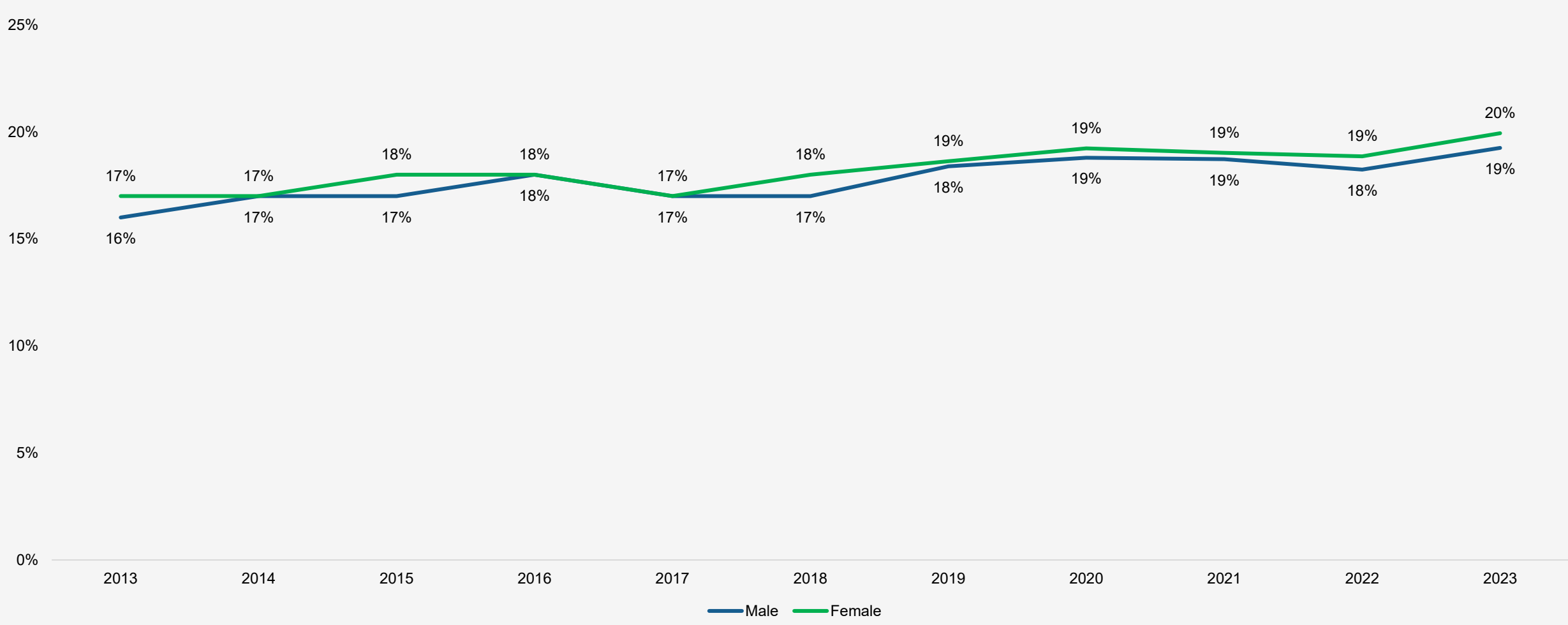


	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Comprehensive	22%	17%	17%	19%	19%	18%	14%	22%	22%	22%	22%
HMO/EPO	21%	13%	31%	40%	21%	19%	19%	19%	18%	32%	27%
PPO/POS	20%	20%	20%	20%	19%	20%	20%	21%	19%	20%	21%
HRA	18%	20%	20%	20%	20%	21%	20%	20%	19%	19%	19%
HSA Eligible	15%	16%	17%	17%	18%	19%	19%	19%	19%	18%	19%

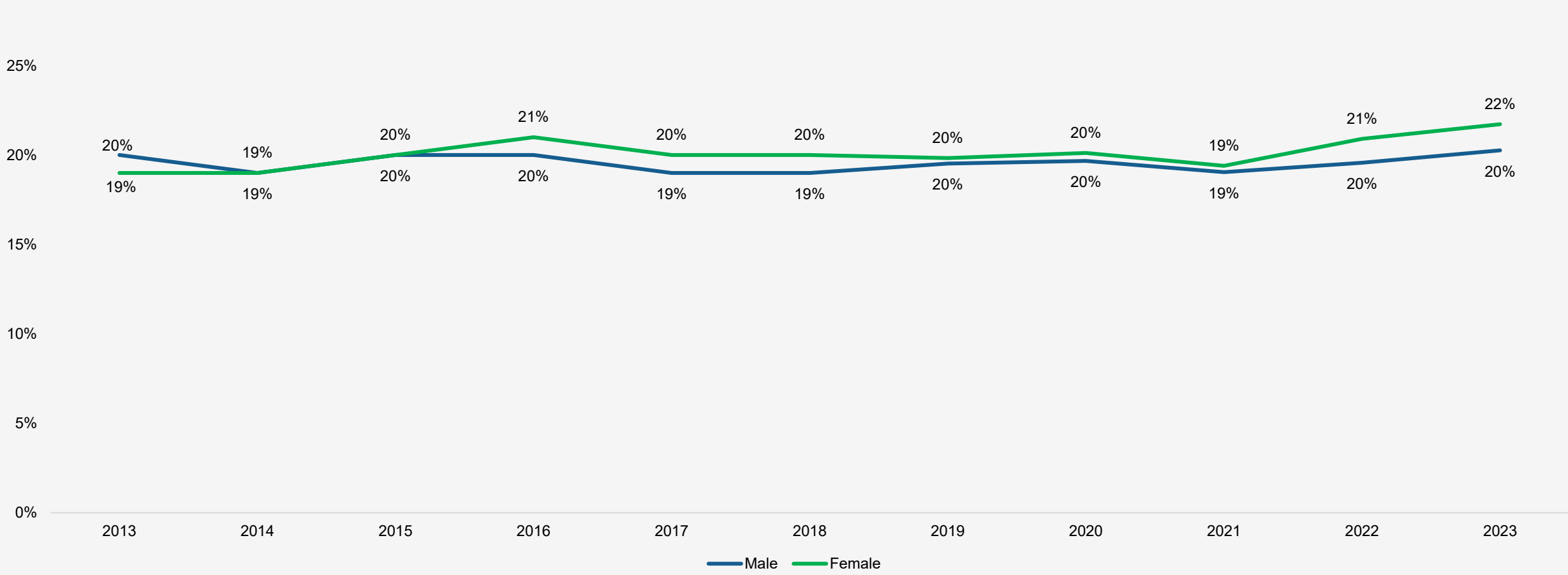
**Figure 49**  
**Emergency Department Coinsurance, by Gender, Among Individuals With a Coinsurance, 2013–2023**



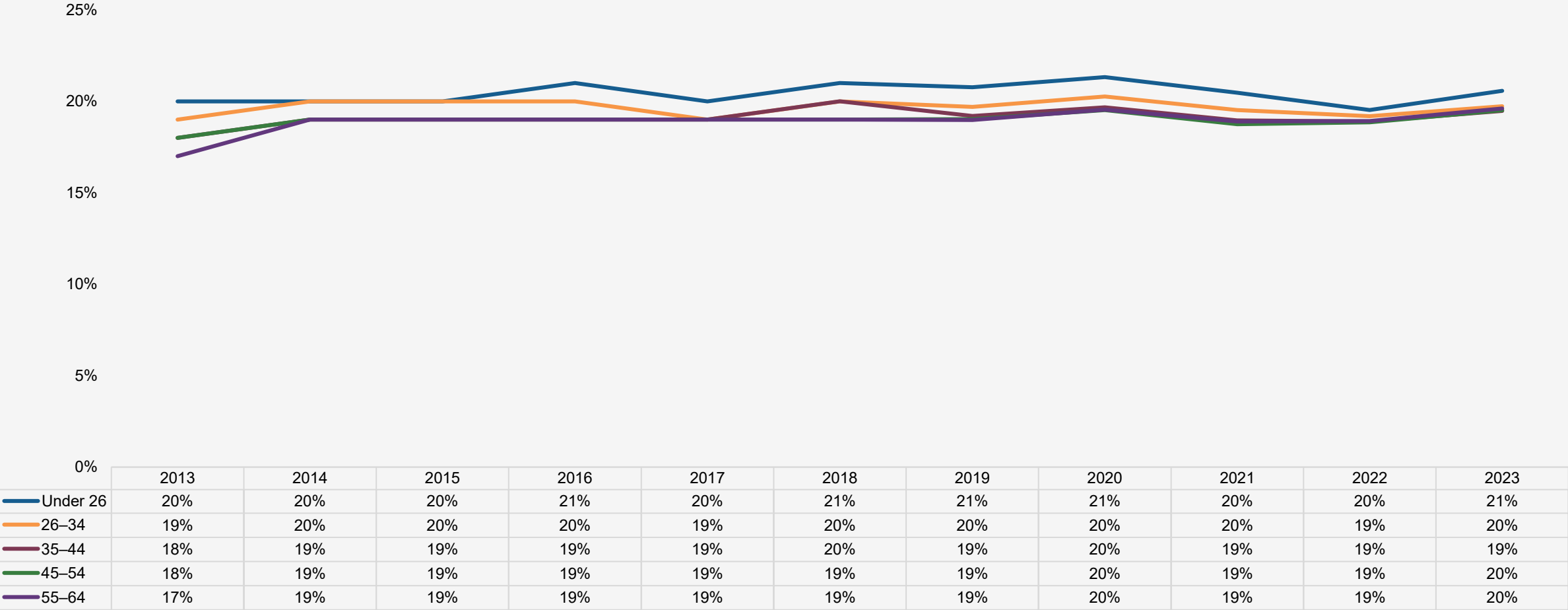
**Figure 50**  
**Inpatient Admission Coinsurance, by Gender, Among Individuals With a Coinsurance, 2013–2023**



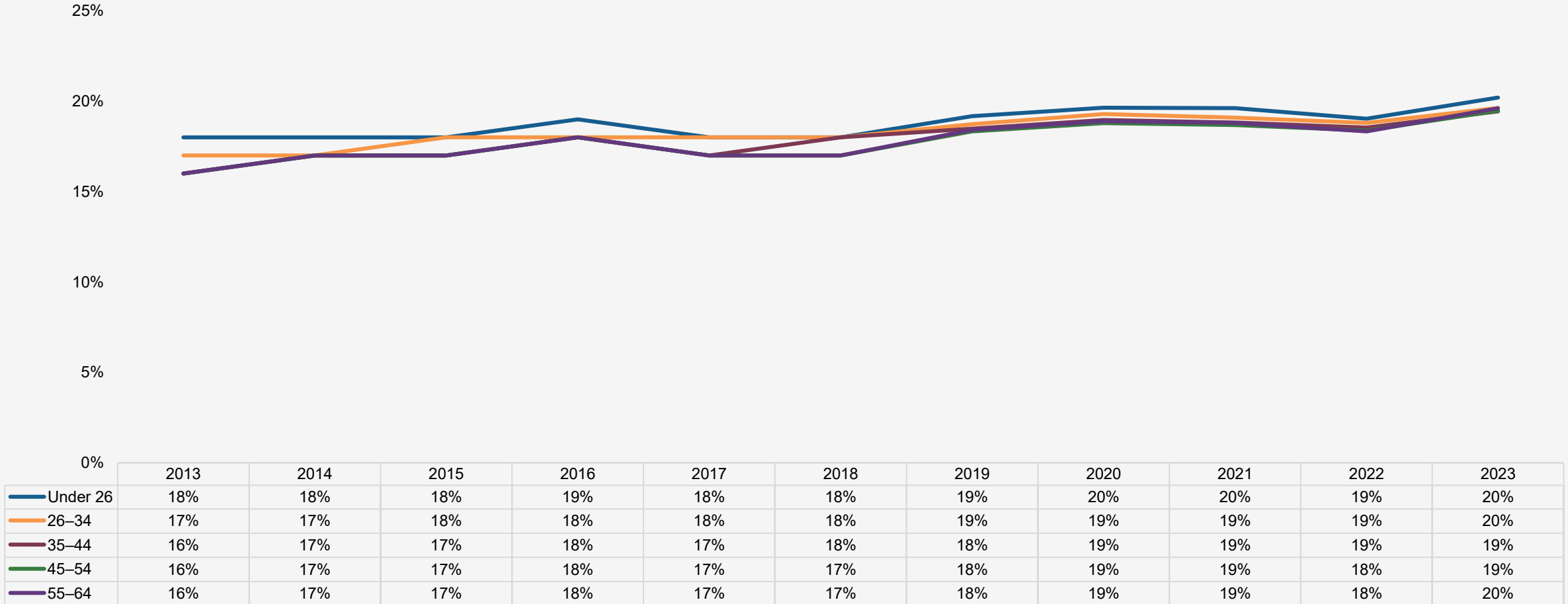
**Figure 51**  
**Office Visit Coinsurance, by Gender, Among Individuals With a Coinsurance, 2013–2023**



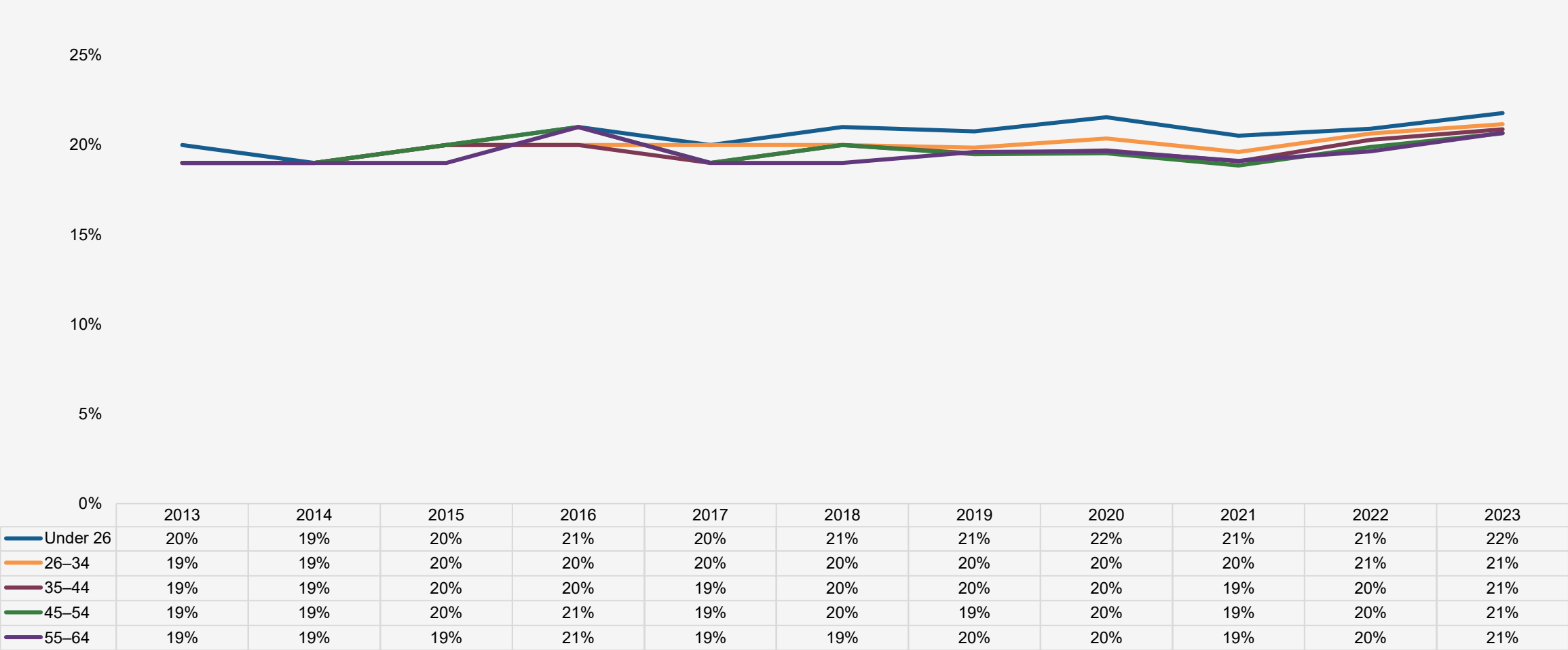
**Figure 52**  
**Emergency Department Coinsurance, by Age, Among Individuals With a Coinsurance, 2013–2023**



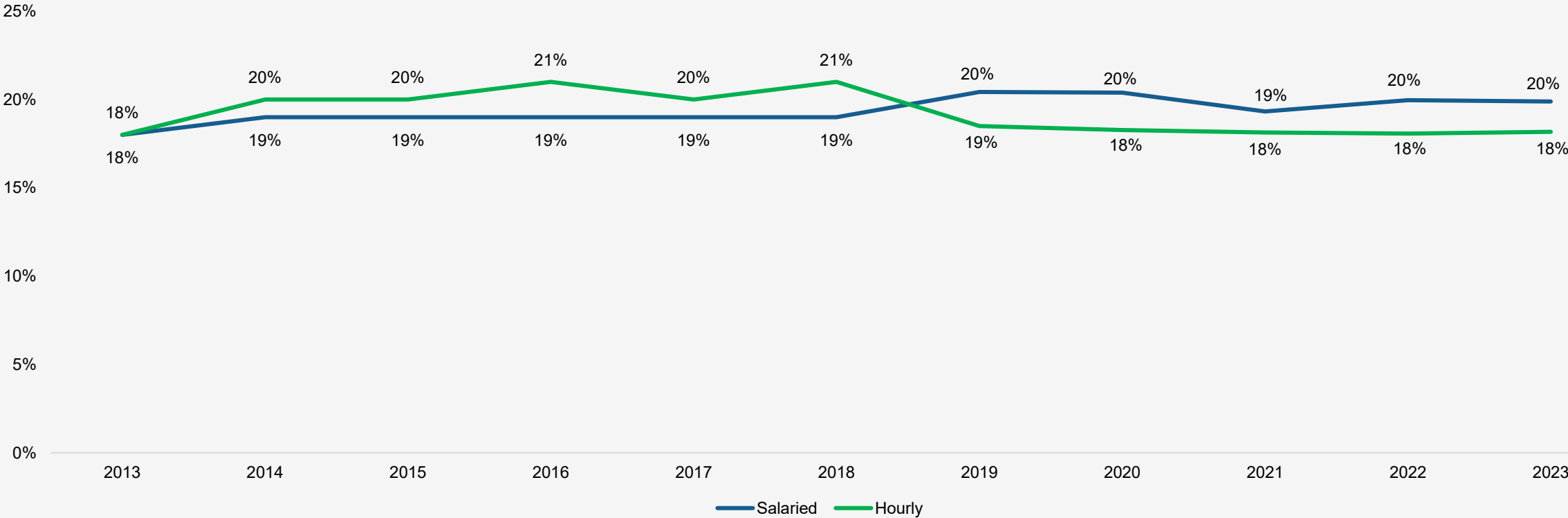
**Figure 53**  
**Inpatient Admission Coinsurance, by Age, Among Individuals With a Coinsurance, 2013–2023**



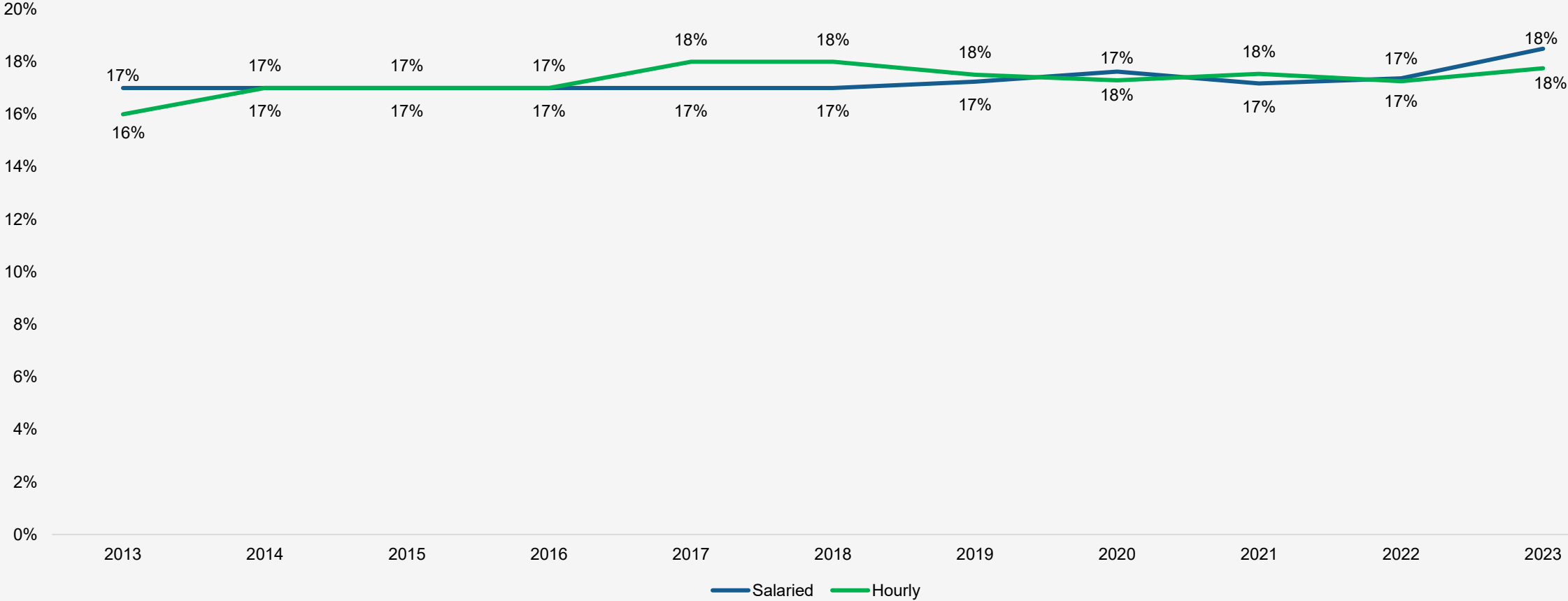
**Figure 54**  
**Office Visit Coinsurance, by Age, Among Individuals With a Coinsurance, 2013–2023**



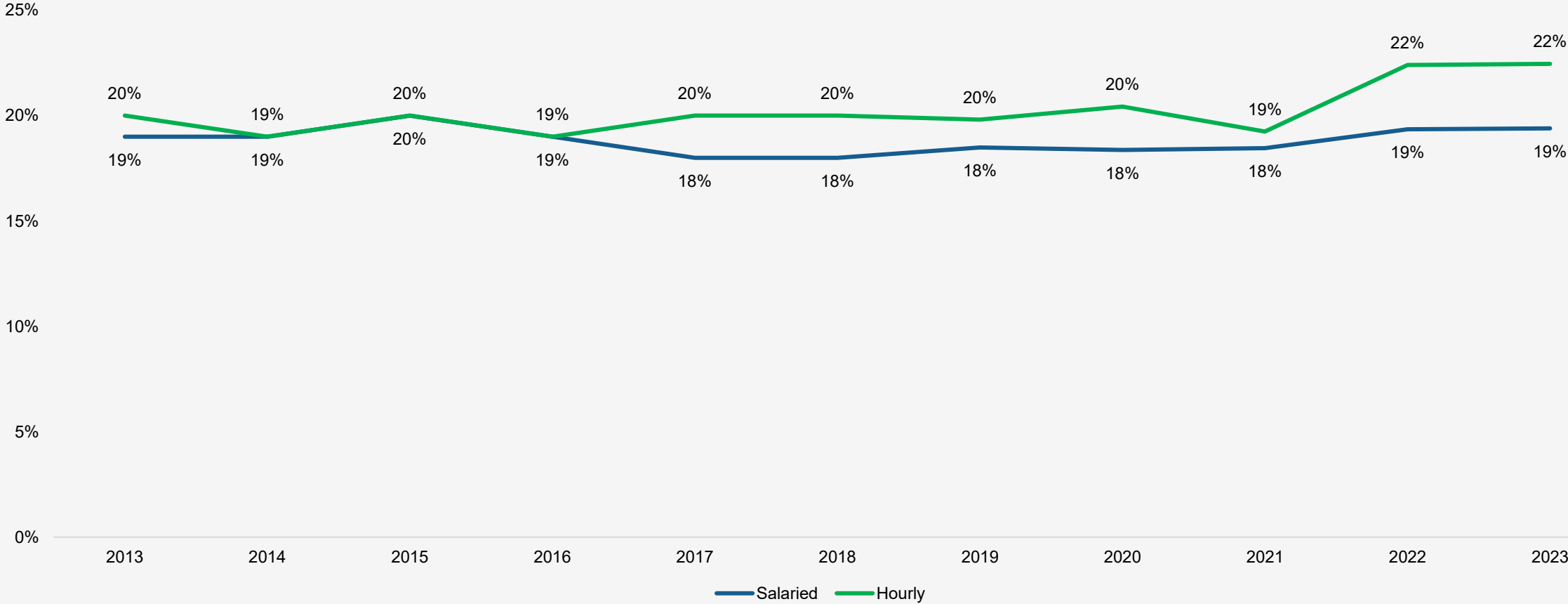
**Figure 55**  
**Emergency Department Coinsurance, by Class of Employee, Among Individuals With a Coinsurance, 2013–2023**



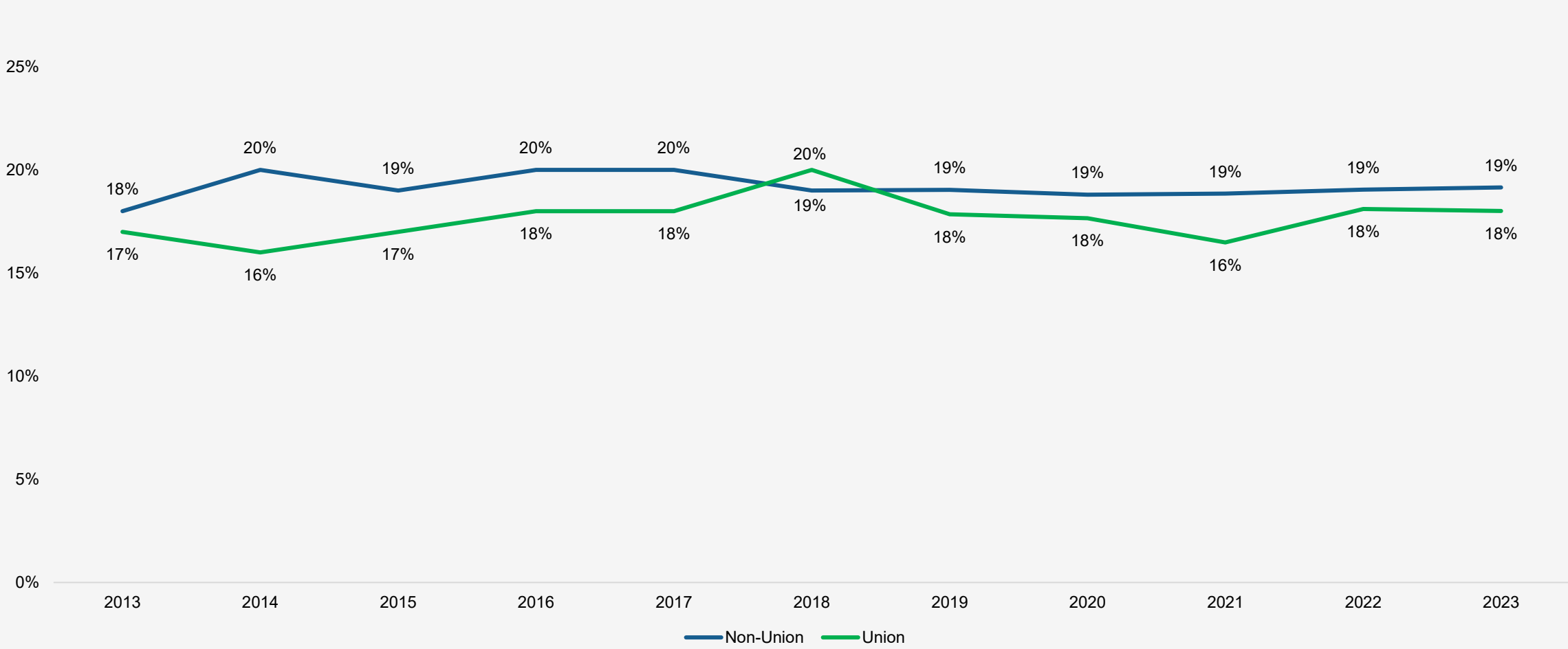
**Figure 56**  
**Inpatient Admission Coinsurance, by Class of Employee, Among Individuals With a Coinsurance, 2013–2023**



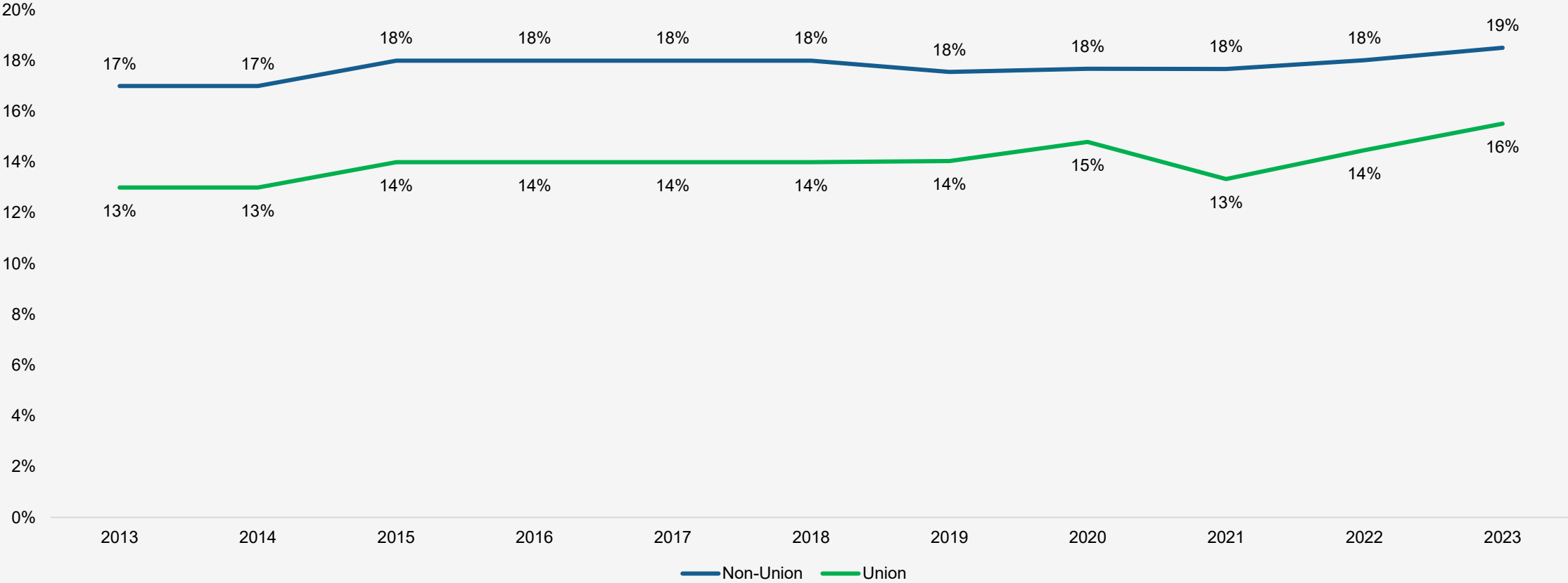
**Figure 57**  
**Office Visit Coinsurance, by Class of Employee, Among Individuals With a Coinsurance, 2013–2023**



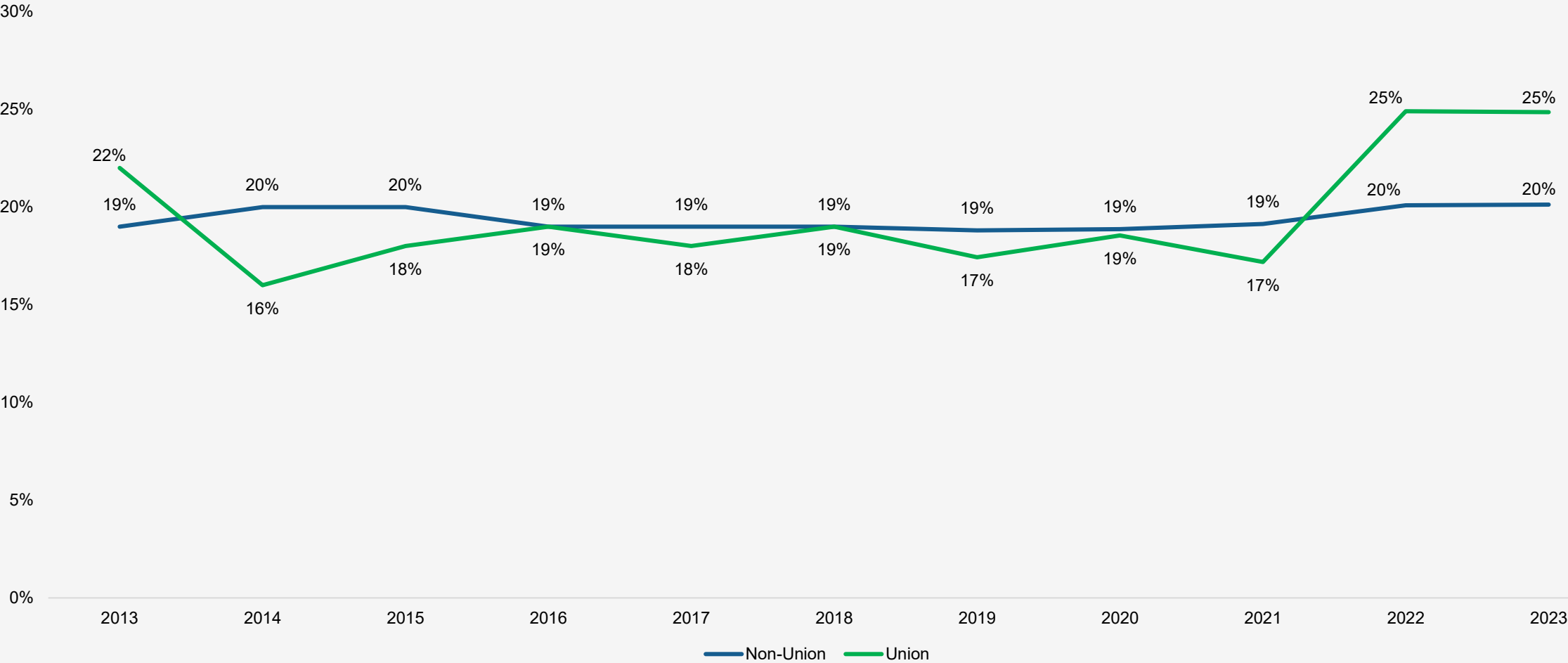
**Figure 58**  
**Emergency Department Coinsurance, by Union Status, Among Individuals With a Coinsurance, 2013–2023**



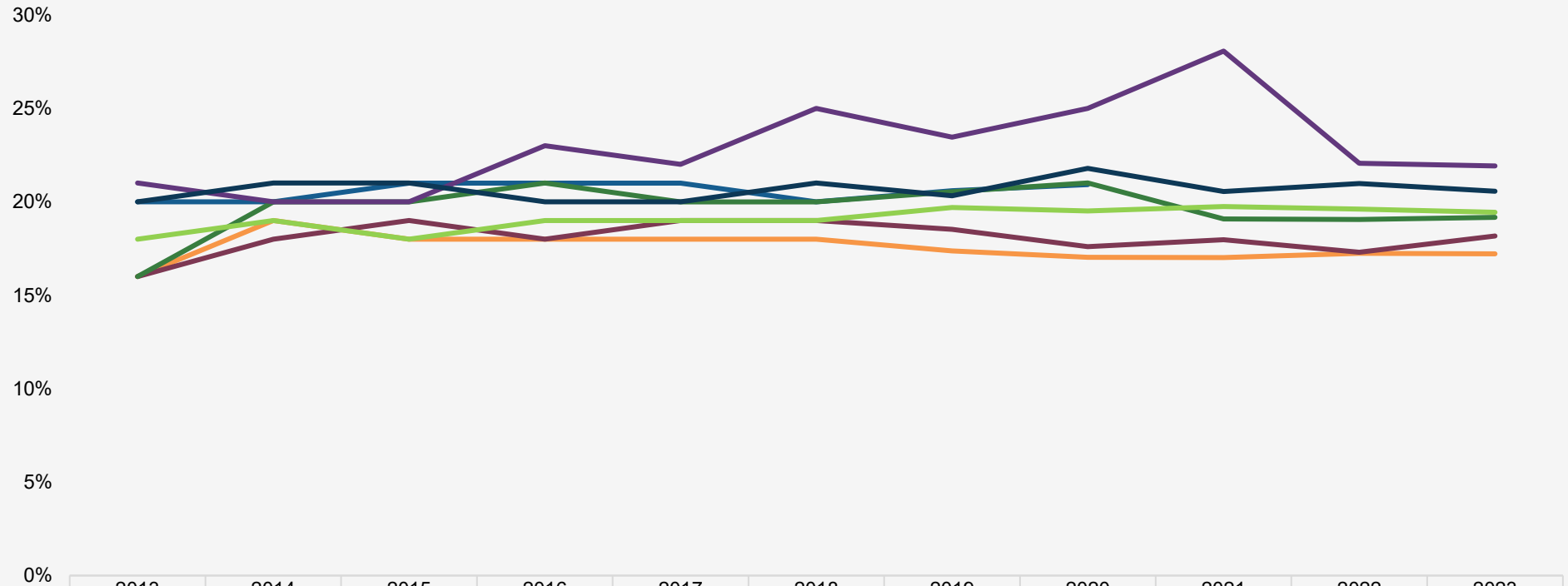
**Figure 59**  
**Inpatient Admission Coinsurance, by Union Status, Among Individuals With a Coinsurance, 2013–2023**



**Figure 60**  
**Office Visit Coinsurance, by Union Status, Among Individuals With a Coinsurance, 2013–2023**

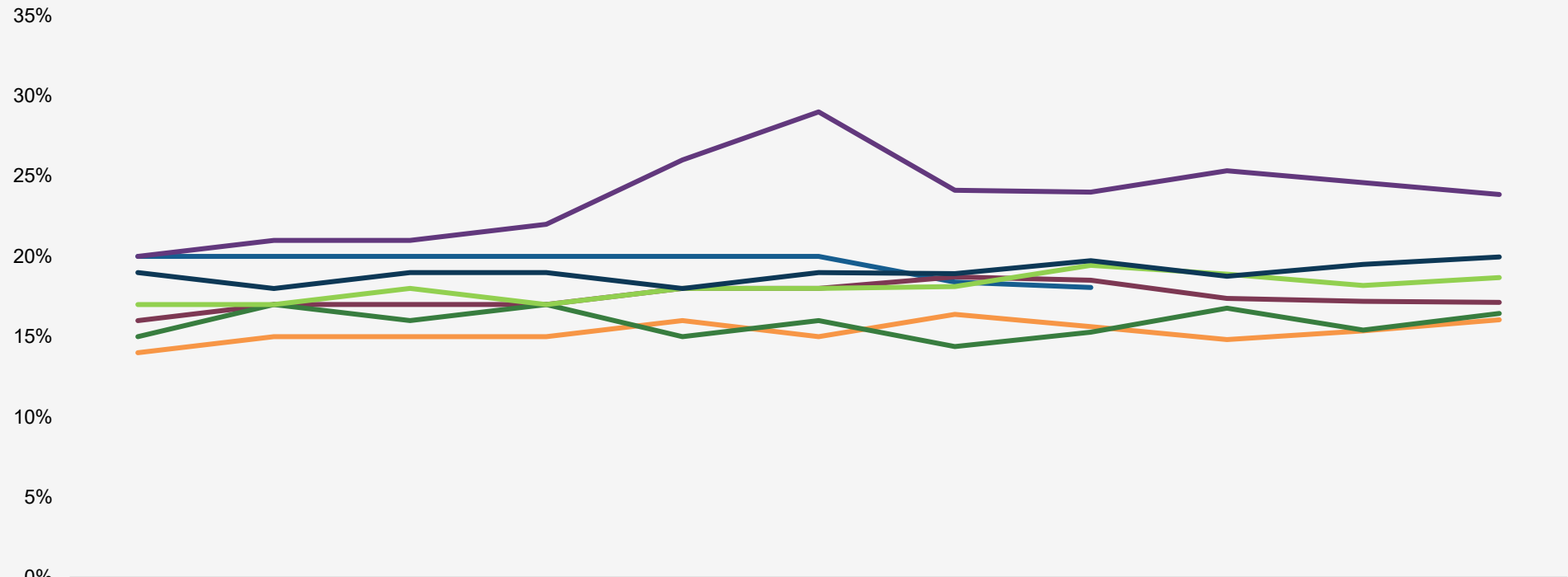


**Figure 61**  
**Emergency Department Coinsurance, by Industry, Among Individuals With a Coinsurance, 2013–2023**



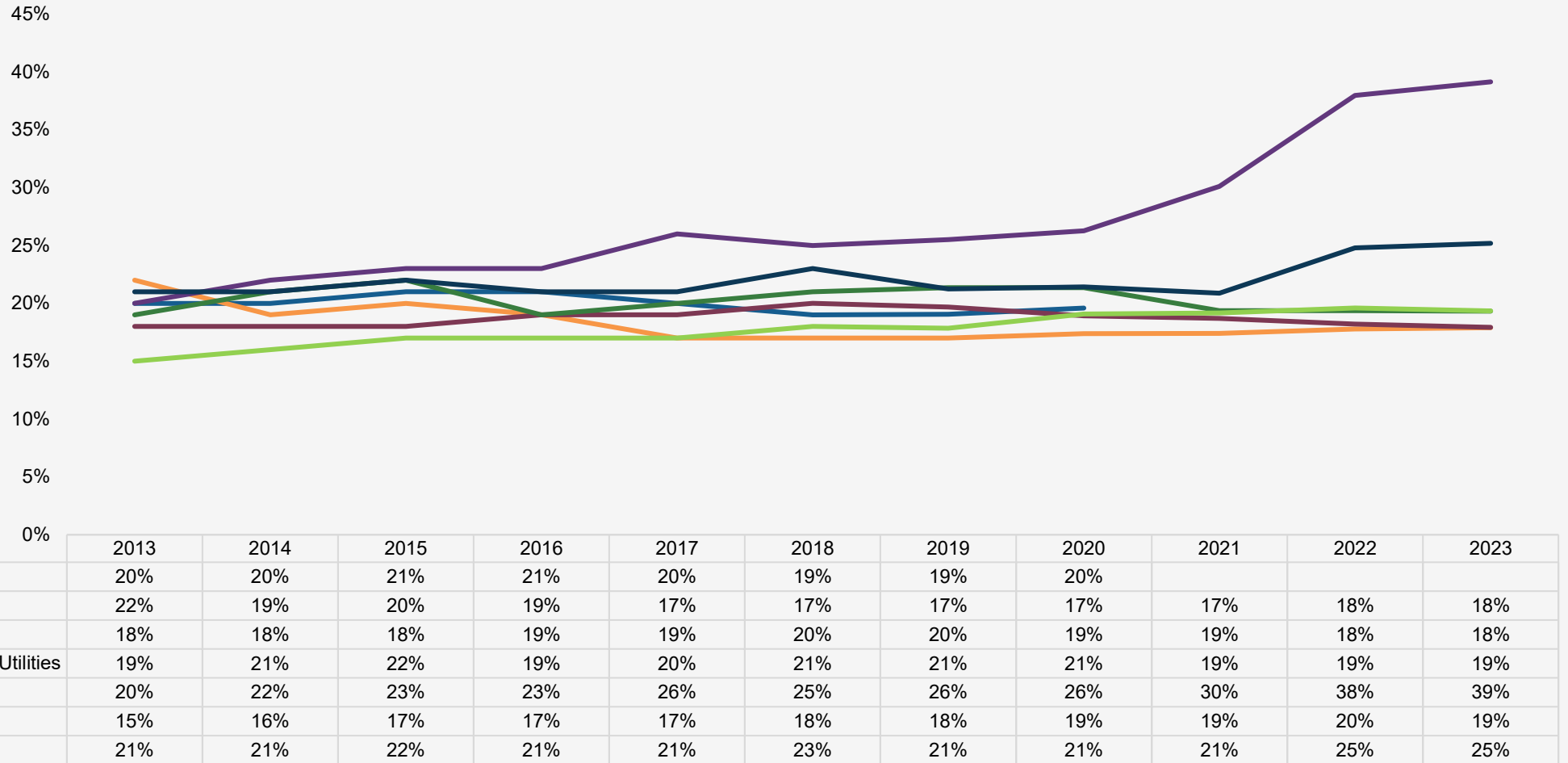
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Oil & Gas Extraction, Mining	20%	20%	21%	21%	21%	20%	21%	21%			
Manufacturing, Durable Goods	16%	19%	18%	18%	18%	18%	17%	17%	17%	17%	17%
Manufacturing, Nondurable Goods	16%	18%	19%	18%	19%	19%	19%	18%	18%	17%	18%
Transportation, Communications, & Utilities	16%	20%	20%	21%	20%	20%	21%	21%	19%	19%	19%
Wholesale & Retail Trade	21%	20%	20%	23%	22%	25%	23%	25%	28%	22%	22%
Finance, Insurance, Real Estate	18%	19%	18%	19%	19%	19%	20%	20%	20%	20%	19%
Services	20%	21%	21%	20%	20%	21%	20%	22%	21%	21%	21%

**Figure 62**  
**Inpatient Admission Coinsurance, by Industry, Among Individuals With a Coinsurance, 2013–2023**



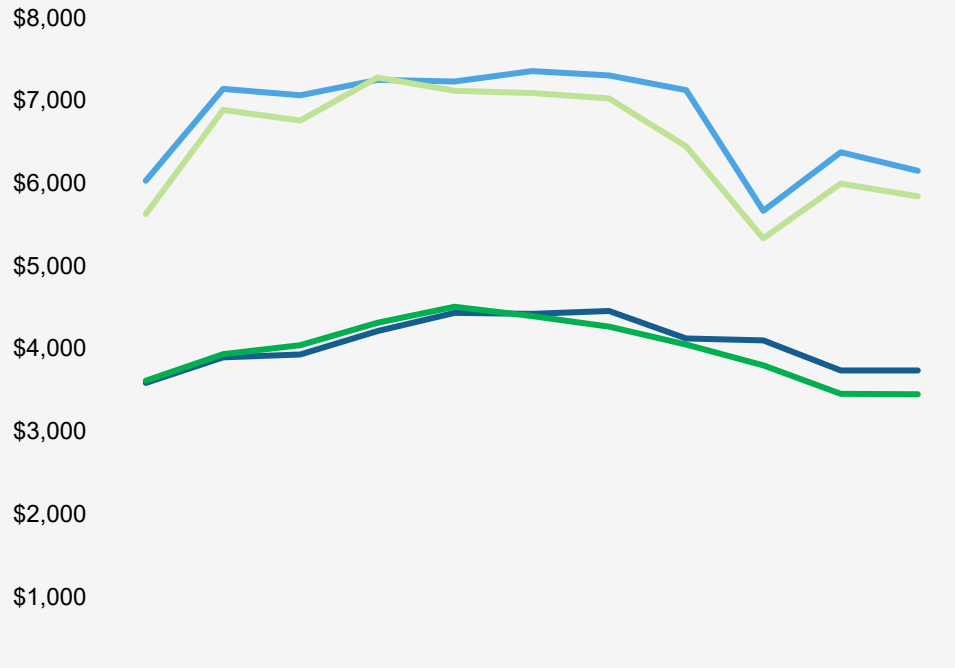
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Oil & Gas Extraction, Mining	20%	20%	20%	20%	20%	20%	18%	18%			
Manufacturing, Durable Goods	14%	15%	15%	15%	16%	15%	16%	16%	15%	15%	16%
Manufacturing, Nondurable Goods	16%	17%	17%	17%	18%	18%	19%	19%	17%	17%	17%
Transportation, Communications, & Utilities	15%	17%	16%	17%	15%	16%	14%	15%	17%	15%	16%
Wholesale & Retail Trade	20%	21%	21%	22%	26%	29%	24%	24%	25%	25%	24%
Finance, Insurance, Real Estate	17%	17%	18%	17%	18%	18%	18%	19%	19%	18%	19%
Services	19%	18%	19%	19%	18%	19%	19%	20%	19%	19%	20%

**Figure 63**  
**Office Visit Coinsurance, by Industry, Among Individuals With a Coinsurance, 2013–2023**



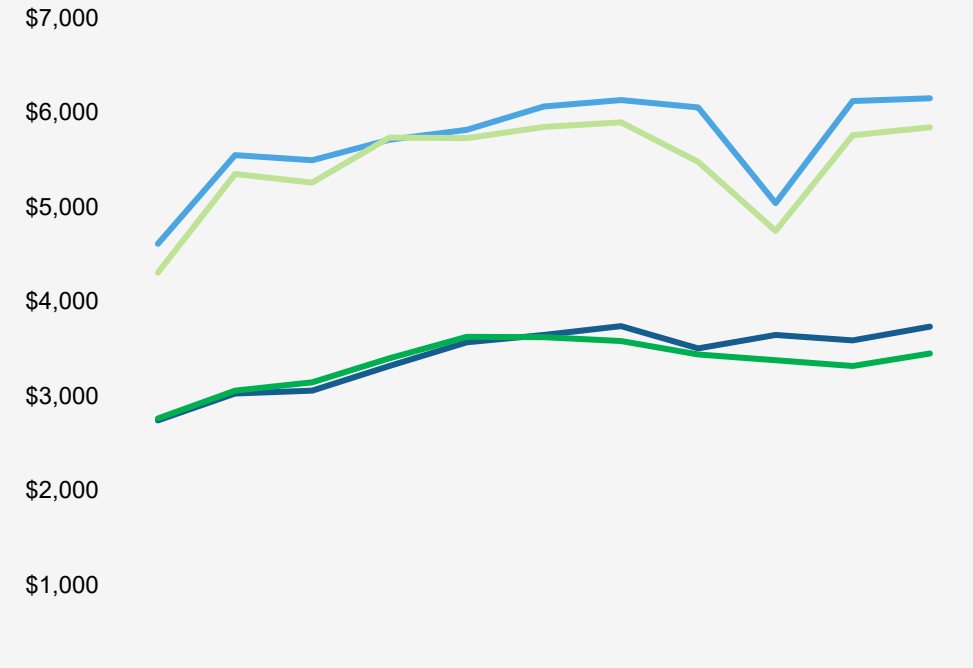
**Figure 64**  
**Out-of-Pocket Maximums, by Gender, 2013–2023**

**Real \$**



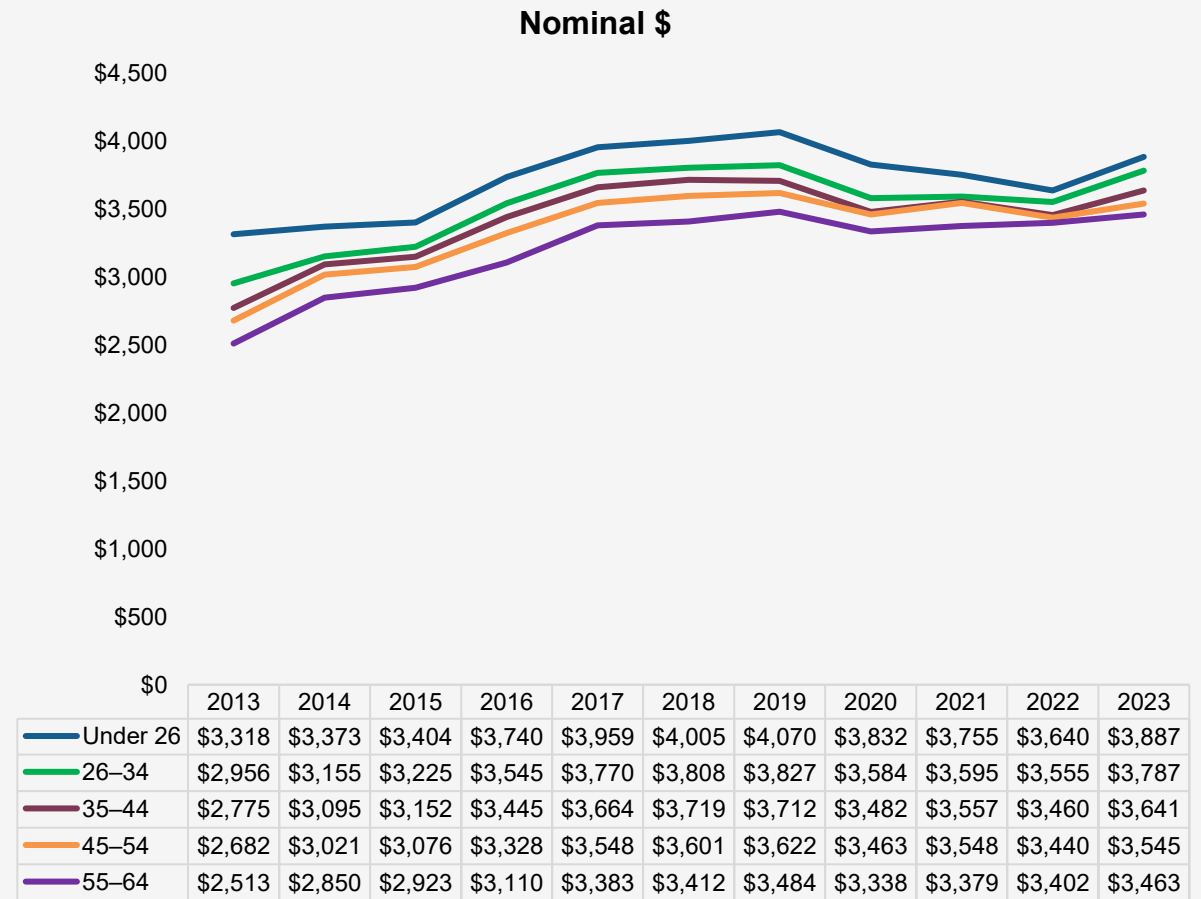
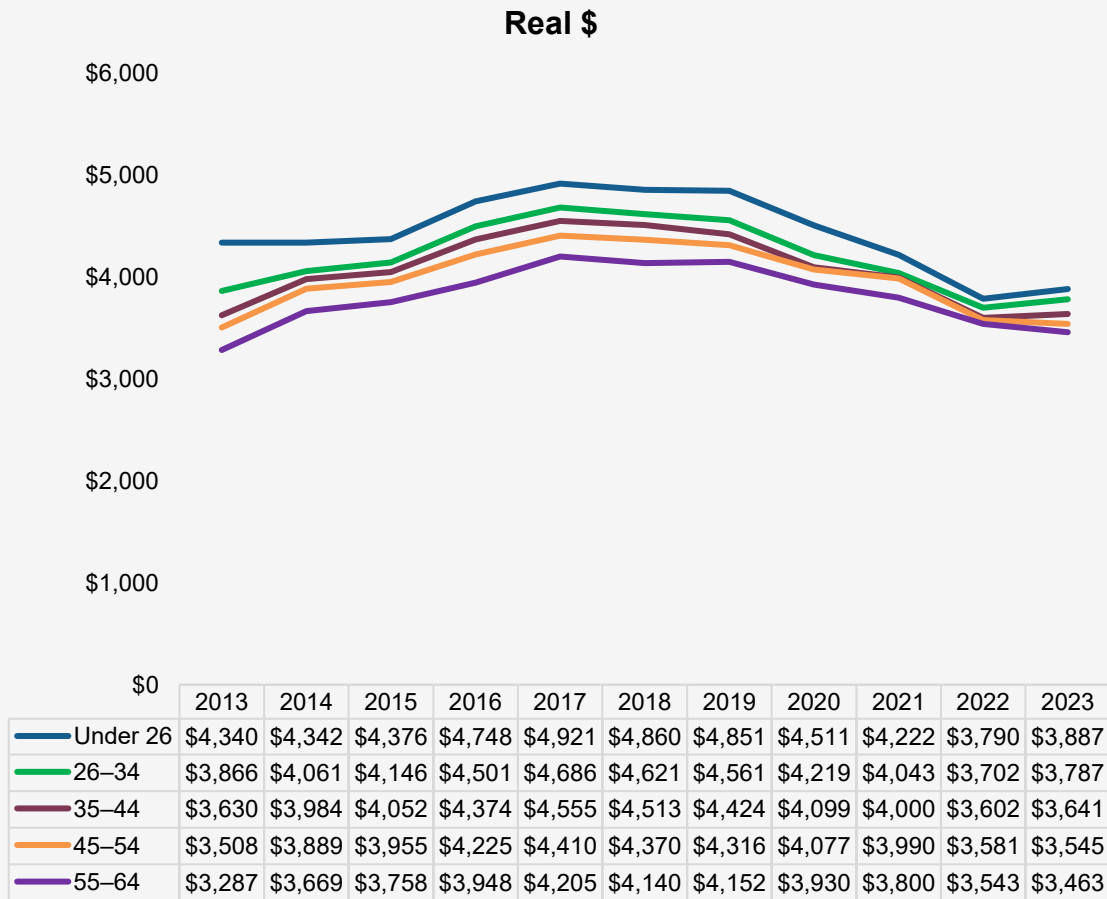
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Male (Employee-Only)	\$3,585	\$3,894	\$3,930	\$4,210	\$4,434	\$4,422	\$4,455	\$4,121	\$4,099	\$3,735	\$3,734
Female (Employee-Only)	\$3,611	\$3,934	\$4,042	\$4,314	\$4,506	\$4,395	\$4,267	\$4,049	\$3,799	\$3,452	\$3,448
Male (Family)	\$6,029	\$7,141	\$7,062	\$7,251	\$7,230	\$7,356	\$7,305	\$7,124	\$5,666	\$6,374	\$6,149
Female (Family)	\$5,630	\$6,885	\$6,759	\$7,278	\$7,119	\$7,092	\$7,025	\$6,446	\$5,334	\$5,994	\$5,842

**Nominal \$**

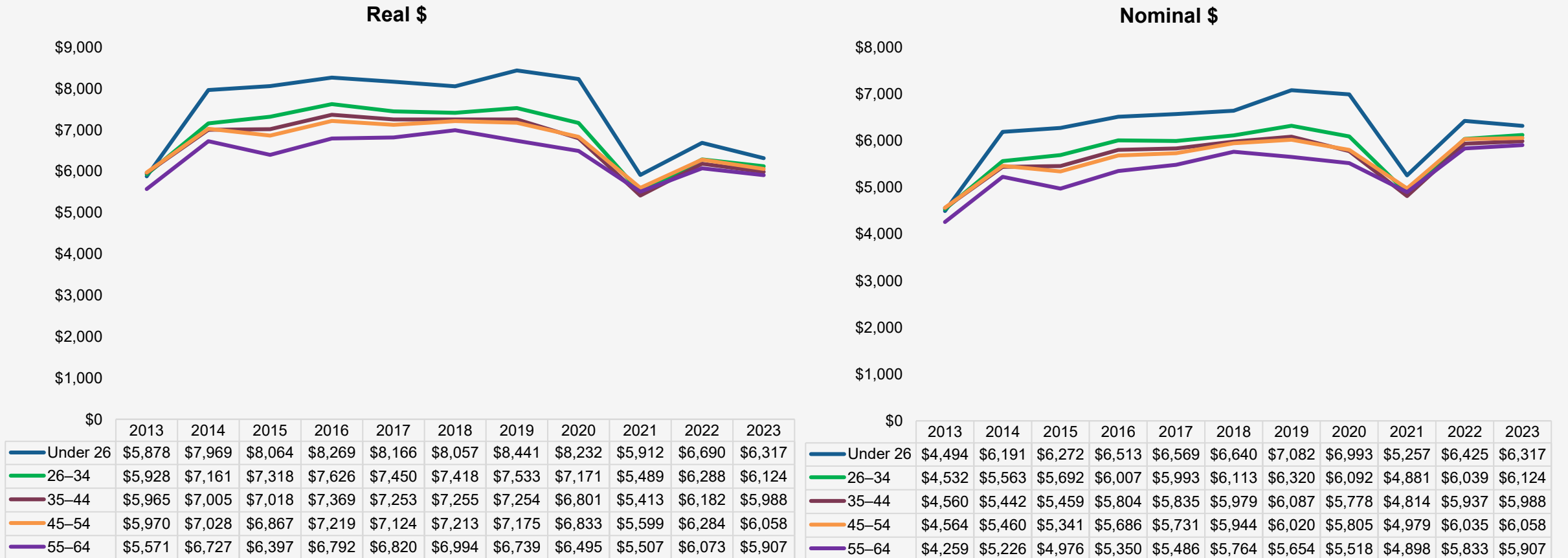


	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Male (Employee-Only)	\$2,741	\$3,025	\$3,057	\$3,316	\$3,567	\$3,644	\$3,738	\$3,501	\$3,646	\$3,587	\$3,734
Female (Employee-Only)	\$2,761	\$3,056	\$3,144	\$3,398	\$3,625	\$3,622	\$3,580	\$3,440	\$3,378	\$3,315	\$3,448
Male (Family)	\$4,609	\$5,548	\$5,493	\$5,711	\$5,816	\$6,062	\$6,129	\$6,052	\$5,039	\$6,121	\$6,149
Female (Family)	\$4,304	\$5,349	\$5,257	\$5,733	\$5,727	\$5,844	\$5,894	\$5,476	\$4,744	\$5,756	\$5,842

**Figure 65**  
**Out-of-Pocket Maximums, by Age, Among Individuals With Employee-Only Coverage, 2013–2023**

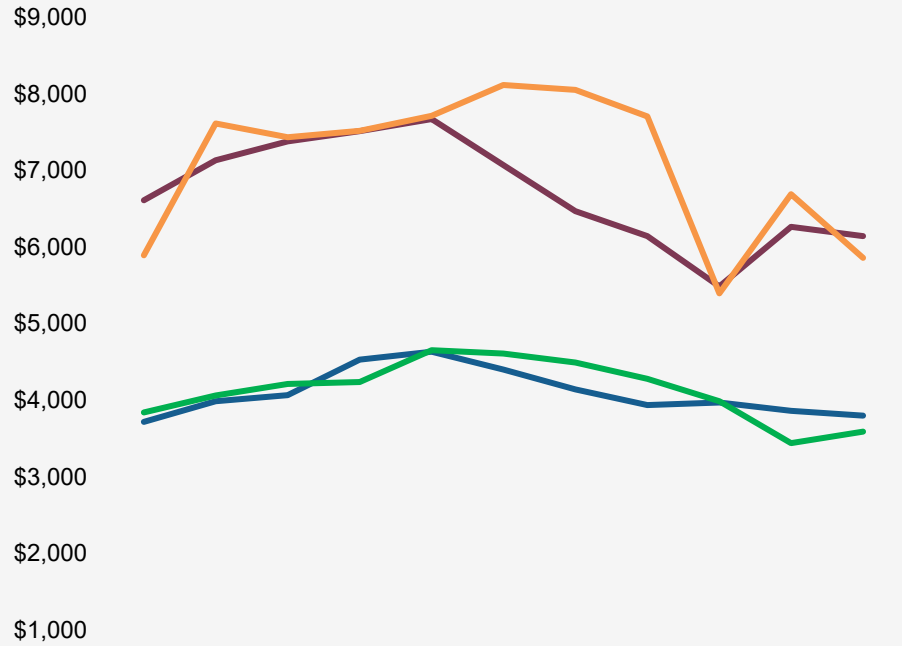


**Figure 66**  
**Out-of-Pocket Maximums, by Age, Among Individuals With Family Coverage, 2013–2023**



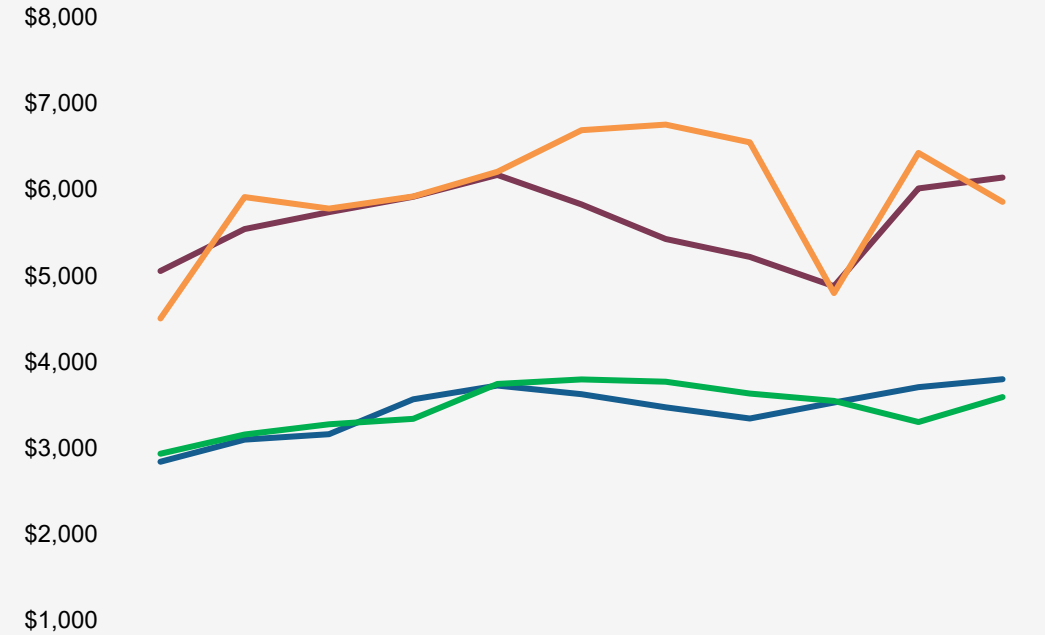
**Figure 67**  
**Out-of-Pocket Maximums, by Class of Worker, 2013–2023**

**Real \$**



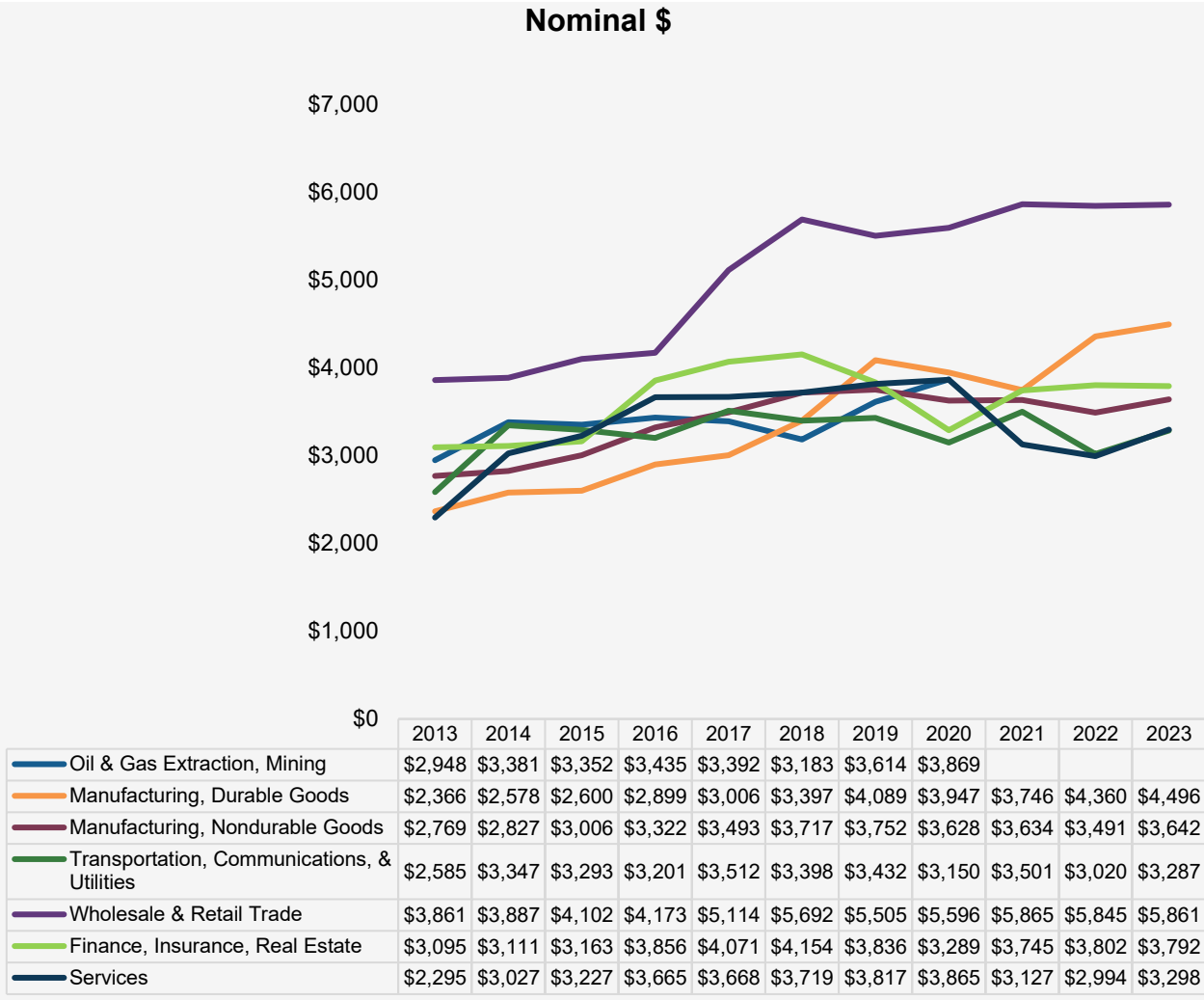
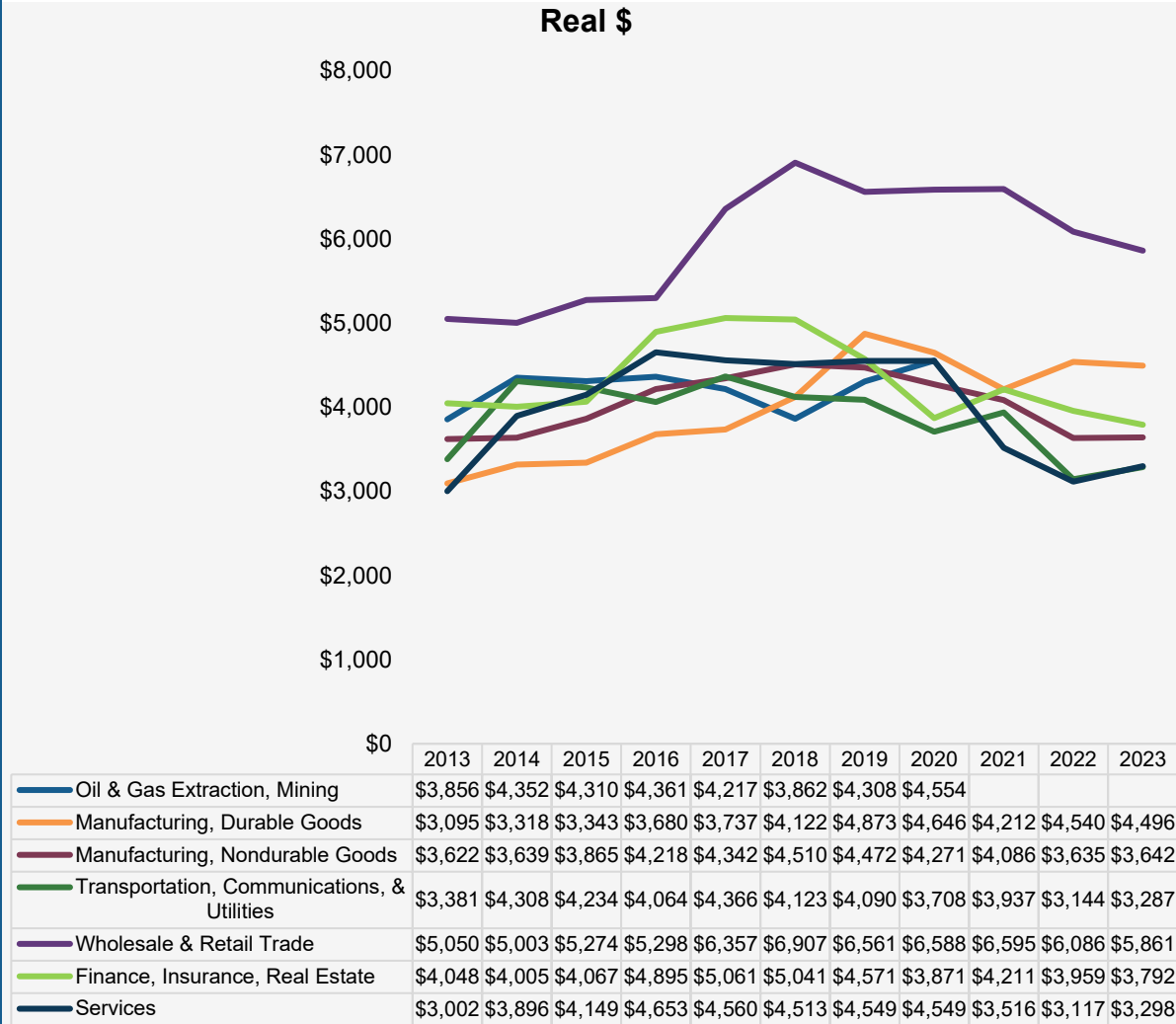
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Salaried (Employee-Only)	\$3,719	\$3,989	\$4,068	\$4,530	\$4,634	\$4,400	\$4,143	\$3,938	\$3,970	\$3,861	\$3,800
Hourly (Employee-Only)	\$3,840	\$4,064	\$4,213	\$4,240	\$4,654	\$4,609	\$4,495	\$4,279	\$3,990	\$3,441	\$3,592
Salaried (Family)	\$6,611	\$7,132	\$7,377	\$7,511	\$7,670	\$7,071	\$6,467	\$6,145	\$5,486	\$6,263	\$6,141
Hourly (Family)	\$5,893	\$7,611	\$7,431	\$7,515	\$7,713	\$8,115	\$8,049	\$7,706	\$5,396	\$6,691	\$5,857

**Nominal \$**

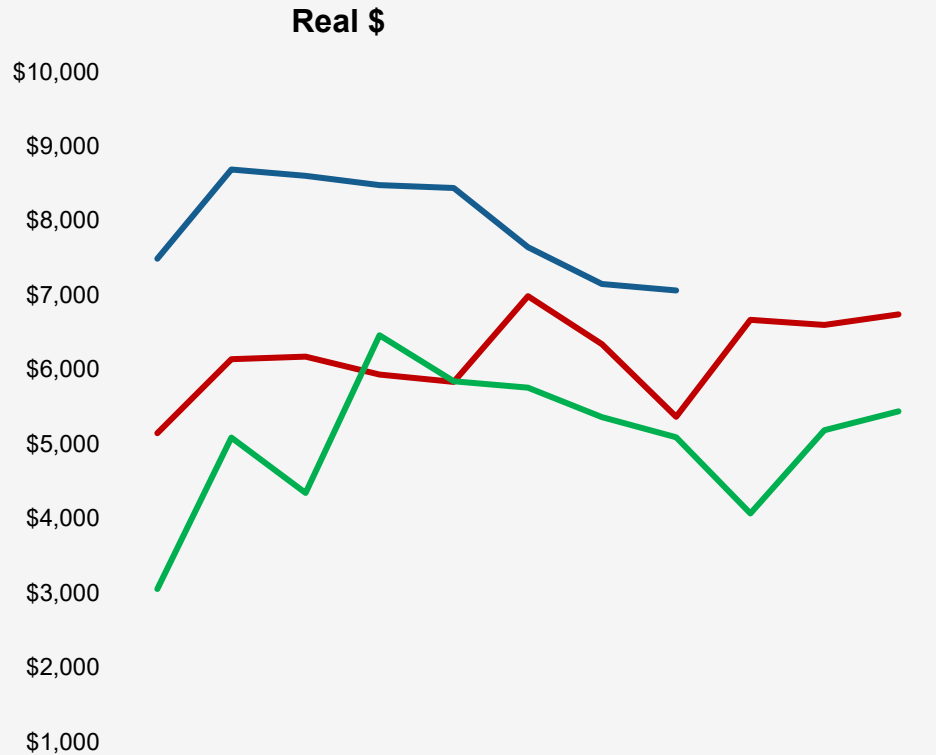


	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Salaried (Employee-Only)	\$2,843	\$3,099	\$3,164	\$3,568	\$3,728	\$3,626	\$3,476	\$3,345	\$3,530	\$3,708	\$3,800
Hourly (Employee-Only)	\$2,936	\$3,157	\$3,277	\$3,340	\$3,744	\$3,798	\$3,771	\$3,635	\$3,548	\$3,305	\$3,592
Salaried (Family)	\$5,054	\$5,541	\$5,738	\$5,916	\$6,170	\$5,827	\$5,426	\$5,220	\$4,878	\$6,015	\$6,141
Hourly (Family)	\$4,505	\$5,913	\$5,780	\$5,919	\$6,205	\$6,687	\$6,754	\$6,546	\$4,798	\$6,426	\$5,857

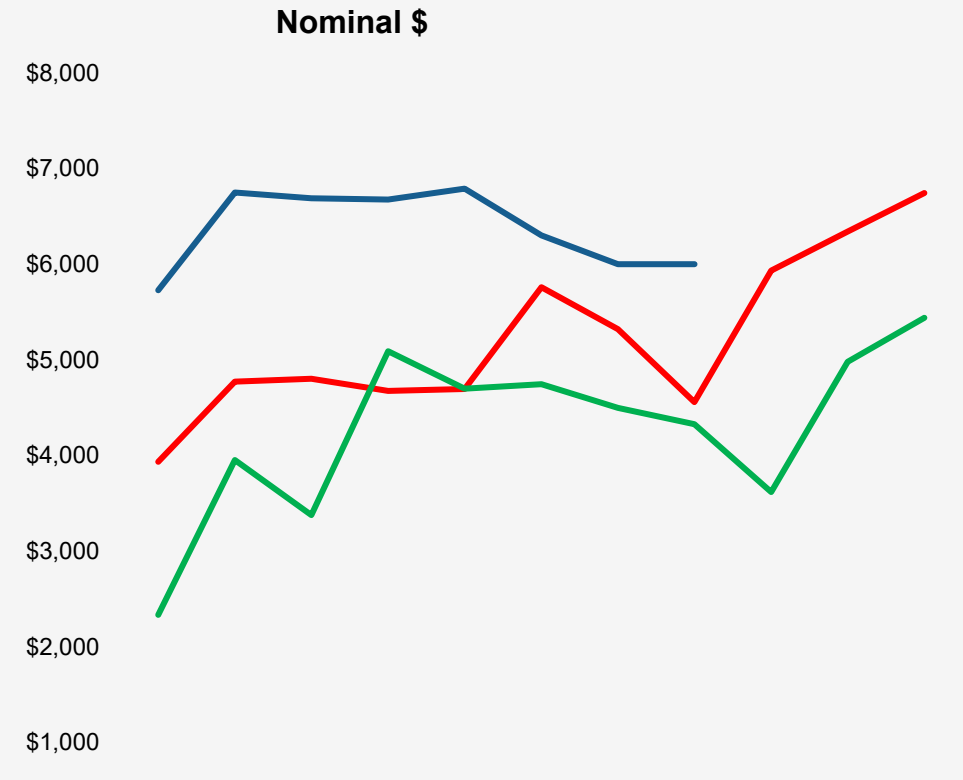
**Figure 68**  
**Out-of-Pocket Maximums, by Industry, Among Individuals With Employee-Only Coverage, 2013–2023**



**Figure 69**  
**Out-of-Pocket Maximums, by Industry, Among Individuals With Family Coverage, 2013–2023**



	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Oil & Gas Extraction, Mining	\$7,491	\$8,687	\$8,601	\$8,476	\$8,439	\$7,645	\$7,151	\$7,063			
Manufacturing, Durable Goods	\$5,146	\$6,141	\$6,172	\$5,935	\$5,836	\$6,986	\$6,343	\$5,365	\$6,670	\$6,601	\$6,743
Services	\$3,053	\$5,086	\$4,343	\$6,461	\$5,841	\$5,758	\$5,360	\$5,093	\$4,068	\$5,184	\$5,439



	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Oil & Gas Extraction, Mining	\$5,727	\$6,749	\$6,690	\$6,676	\$6,789	\$6,300	\$6,000	\$6,000			
Manufacturing, Durable Goods	\$3,934	\$4,771	\$4,801	\$4,675	\$4,695	\$5,757	\$5,321	\$4,558	\$5,932	\$6,339	\$6,743
Services	\$2,334	\$3,951	\$3,378	\$5,089	\$4,699	\$4,745	\$4,497	\$4,327	\$3,617	\$4,978	\$5,439