



Trends in Cost Sharing for Medical Services, 2013–2020

Employee Benefit Research Institute

901 D Street, SW, Suite 802

Washington, D.C. 20024

Phone: (202) 659-0670 Fax: (202) 775-6312

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 © 2020 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 23 and 25 million people, depending upon the year, between 2013 and 2020. This analysis is based on a sample of 5.6 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 2021 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 40 percent, rising from 10 percent in 2013 to 14 percent in 2020. The percentage of enrollees in HSA-eligible health plans more than doubled between 2013 and 2020, increasing from 6 percent to 13 percent (Figure 2).
- Enrollment in a health reimbursement arrangement (HRA) rose from 2013 to 2015 but has remained flat since 2015.

Trends in Plan Deductibles

- **Average deductibles are trending up in real and nominal terms.**
 - **All Enrollees:** Among enrollees with deductibles, average increases in deductibles have outpaced inflation, leading to rising nominal and real deductibles.
 - **Employee-Only Coverage:** Real deductibles for employee-only coverage increased from \$1,227 to \$1,412 from 2013 to 2020, while nominal deductibles for employee-only coverage increased from \$1,055 to \$1,349 from 2013 to 2020 (Figure 3) — a 13 and 28 percent increase, respectively.
 - **Family Coverage:** Real deductibles for family coverage increased from \$2,096 to \$2,313 from 2013 to 2020, while nominal deductibles for family coverage increased from \$1,802 to \$2,211 from 2013 to 2020 (Figure 3) — a 10 and 23 percent increase, respectively.
- **Deductibles varied significantly by plan type.**
 - Enrollees in HSA-eligible health plans faced the highest average deductibles (\$2,777 [in real terms] for employee-only coverage in 2020).
 - From 2013 to 2018: This was followed by HRAs, then PPO/POS, comprehensive, and HMO/EPO.
 - In 2019, comprehensive plans had the lowest deductibles, and HMO/EPOs had the second lowest.
 - In 2020, 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 2020 occurred among enrollees in comprehensive plans, followed by HMO/EPO and PPO/POS.
 - Employee-only deductibles among enrollees in HRAs and HSA-eligible health plans fell in real and nominal terms from 2013 to 2020. Average employee-only deductibles among HRA enrollees fell 4 percent in real terms and fell 2.5 percent in nominal terms. Average employee-only deductibles among HSA-eligible plan enrollees fell 2.6 percent in real terms and fell 1.1 percent in nominal terms (Figure 6).
 - The largest increase in family deductibles between 2013 and 2020 occurred among enrollees in comprehensive plans, followed by HMO/EPO, HRA and HSA-eligible health plans. Increases in family deductibles ranged from 13.4 percent (real terms) and 15.1 percent (nominal terms) among comprehensive plan enrollees to 0.6 percent (real terms) and 2.2 percent (nominal terms) among HSA-eligible plan enrollees.
 - Average family deductibles fell by 0.4 percent in real terms and rose by 1.2 percent in nominal terms among PPO/POS enrollees from 2013 to 2020 (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 2020, differences in deductibles by gender exceeded 20 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 all health care services, but in real terms, not all services had increases in copayments. The changes by annual rate (real–nominal) are as follows:***
 - 4–6 percent for **inpatient admissions**.
 - 2–4 percent for **emergency departments**.
 - 0–2 percent for **primary care physician visits**.
 - 0–2 percent for **specialist visits** (Figure 12).
- ***There is considerable variation in copayment levels by type of health care service.***
 - Copayments are highest for inpatient admissions (\$254 [real]/ \$243 [nominal] in 2020).
 - They are lowest for primary care physician visits (\$25 [real] / \$24 [nominal] in 2020) (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 2020 in health plans of salaried and hourly employees (Figure 14).
 - **Inpatient admission** copayments were about 7 percent higher in 2020 in health plans of hourly employees (Figure 15).
 - **Specialist physician visit** copayments were nearly identical in 2020 in health plans of salaried and hourly employees (Figure 16).
 - **Primary care physician visit** copayments were nearly identical in 2020 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 nearly identical in 2020 in health plans of union and non-union employees (Figure 18). Historically, copayments of union members were about 35 percent lower.
 - **Inpatient admission** copayments have been lower among union members since 2014 and were 40 percent lower in 2020 (Figure 19).
 - **Specialist physician office visit** copayments have been lower among union members since 2013 and were 17 percent lower in 2020 (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 find 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 2020, coinsurance for **emergency departments** increased from 18 percent to 20 percent.
 - Coinsurance for **inpatient admissions** increased from 16 percent to 19 percent.
 - Coinsurance for **office visits** has remained flat at 19 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 2020, the statutory OOP maximum was \$8,150 for **employee-only coverage**, but actual OOP maximums averaged \$3,473.
 - In 2020, the statutory OOP maximum was \$16,300 for **family coverage**, but actual OOP maximums averaged \$5,817 (Figure 27).
 - The nominal OOP maximum for **employee-only coverage** averaged:
 - \$3,960 for comprehensive enrollees.
 - \$3,499 for PPO/POS enrollees.
 - \$3,630 for HRA enrollees.
 - \$1,986 for HMO/EPO enrollees (Figure 28).
 - In 2020, 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 and real terms: Between 2013 and 2020, OOP maximums for **employee-only** coverage increased at an average annual rate of 3 percent in nominal terms and 2 percent in real terms. OOP maximums for **family coverage** increased at an average annual rate of 4 percent in nominal terms and 2 percent in real 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** (\$2,560 in real terms) than in **non-union plans** (\$3,756 in real terms) in 2020 (Figure 30).
 - OOP maximums for family coverage also averaged less in **union plans** (\$3,010 in real terms) than in **non-union plans** (\$5,333 in real terms) in 2020 (Figure 30).
 - In real terms, between 2013 and 2020, 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, 2020

| Age | |
|----------|-------------|
| | 44.6 |
| Under 26 | 4% |
| 26–34 | 21% |
| 35–44 | 24% |
| 45–54 | 26% |
| 55–64 | 26% |

| Gender | |
|--------|-----|
| Male | 54% |
| Female | 46% |

| Plan Type | |
|--------------------------|-----|
| Comprehensive | 2% |
| HMO/EPO | 14% |
| PPO/POS | 60% |
| HRA | 11% |
| HSA-eligible health plan | 13% |

| Salaried vs. Hourly | |
|---------------------|-----|
| Salaried | 52% |
| Hourly | 48% |

| Union | |
|-----------|-----|
| Non-union | 77% |
| Union | 23% |

| Industry | |
|---|------|
| Oil & gas extraction, mining | 1% |
| Manufacturing | |
| Durable goods | 24% |
| Nondurable goods | 8% |
| Transportation, communications, & utilities | 19% |
| Wholesale & retail trade | 6% |
| Finance, insurance, real estate | 14% |
| Services | 29% |
| Agriculture, forestry & fishing, construction | 0.8% |

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

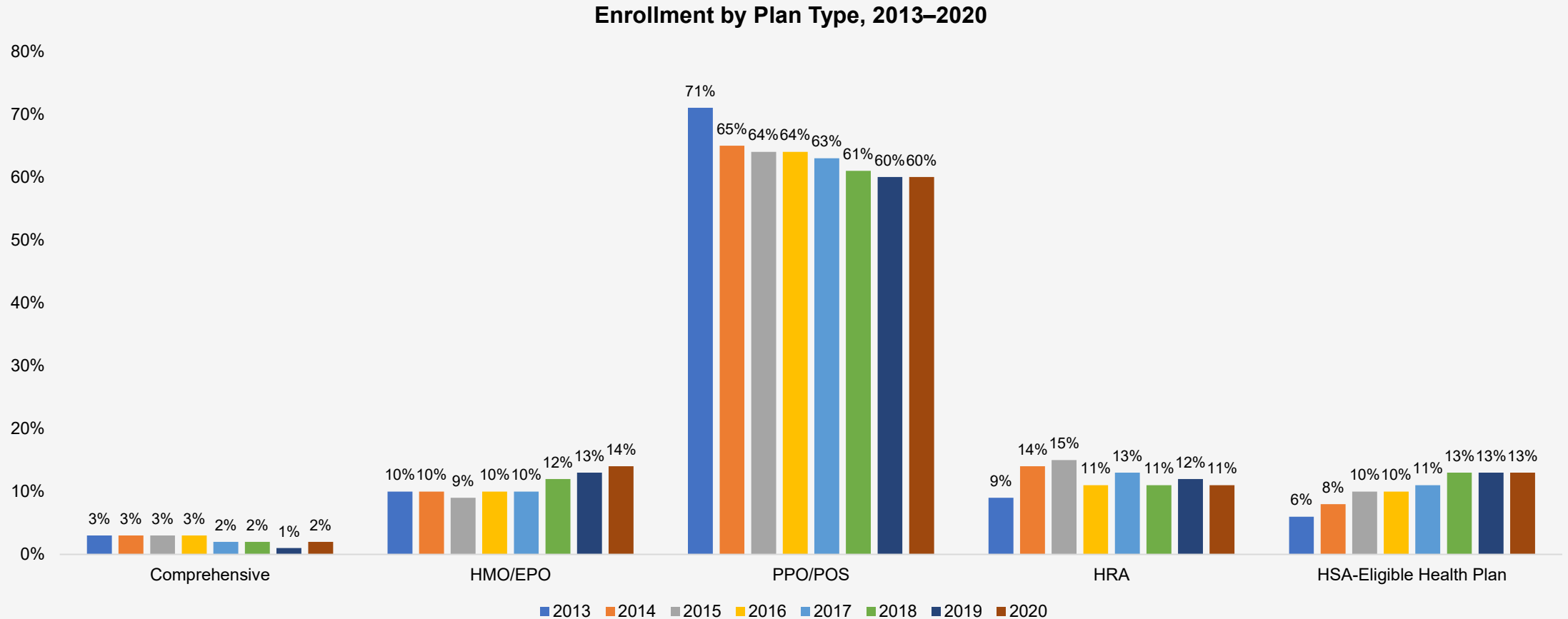


Figure 3

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, 2013–2020

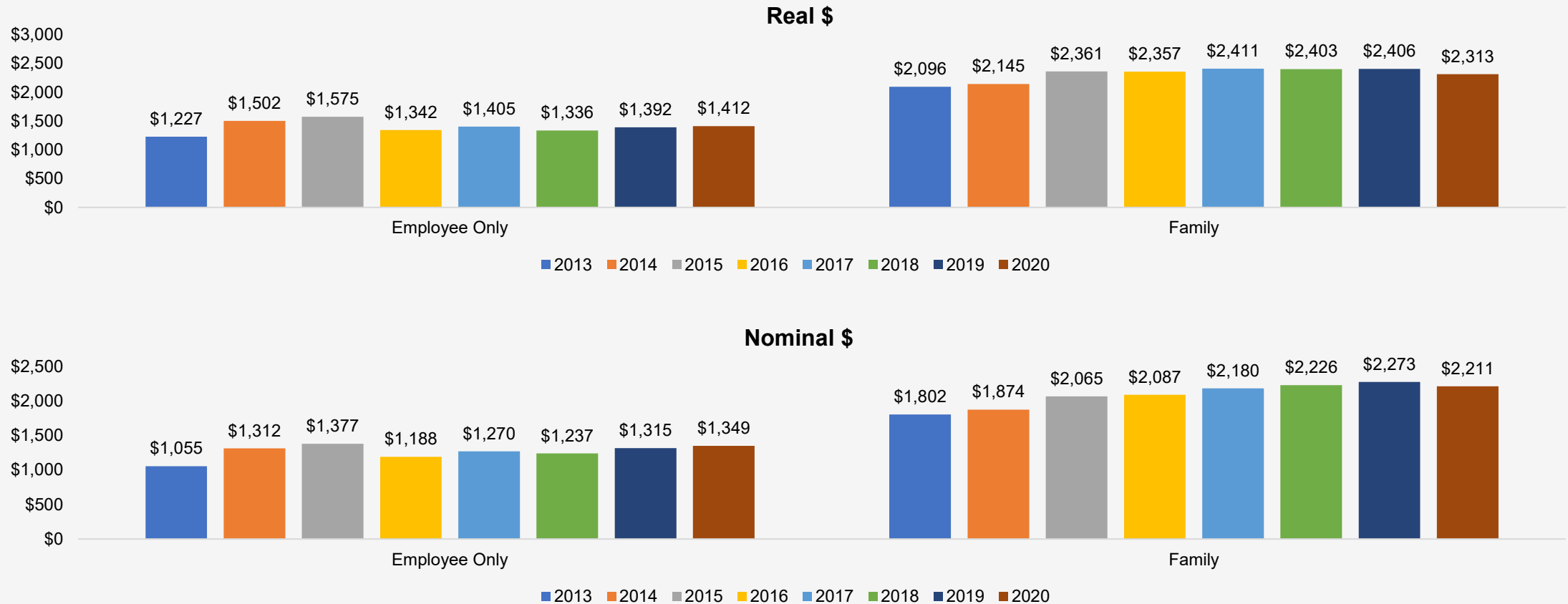
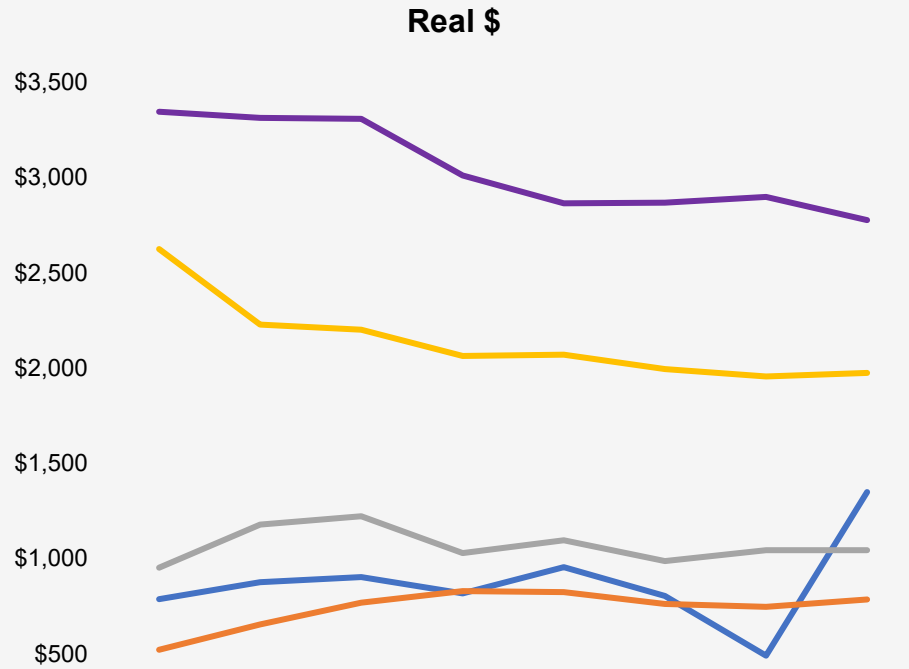
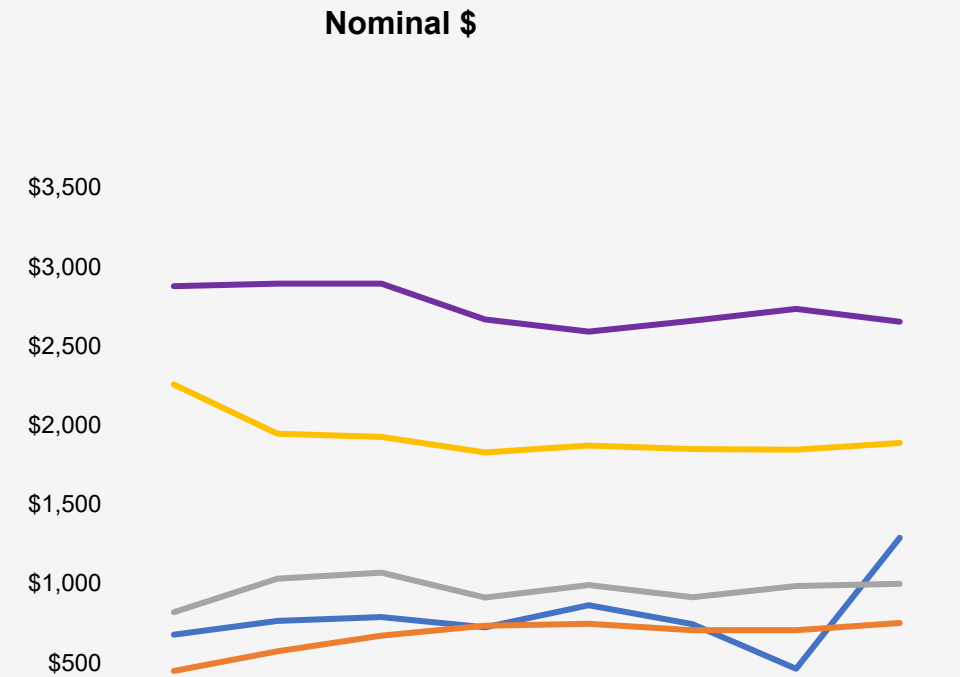


Figure 4
Deductibles Are Highest for HSA-Eligible Health Plans and HRAs, HMO/EPOs Had the Lowest Deductibles in All Years Except 2019

Deductibles, by Type of Health Plan, Among Individuals With a Deductible and Employee-Only Coverage, 2013–2020



| | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 |
|---------------|---------|---------|---------|---------|---------|---------|---------|---------|
| Comprehensive | \$787 | \$875 | \$902 | \$817 | \$954 | \$803 | \$490 | \$1,349 |
| HMO/EPO | \$521 | \$654 | \$769 | \$829 | \$824 | \$762 | \$747 | \$785 |
| PPO/POS | \$952 | \$1,179 | \$1,222 | \$1,029 | \$1,096 | \$987 | \$1,043 | \$1,044 |
| HRA | \$2,625 | \$2,228 | \$2,202 | \$2,064 | \$2,070 | \$1,995 | \$1,956 | \$1,975 |
| HSA Eligible | \$3,346 | \$3,314 | \$3,308 | \$3,011 | \$2,866 | \$2,869 | \$2,898 | \$2,777 |

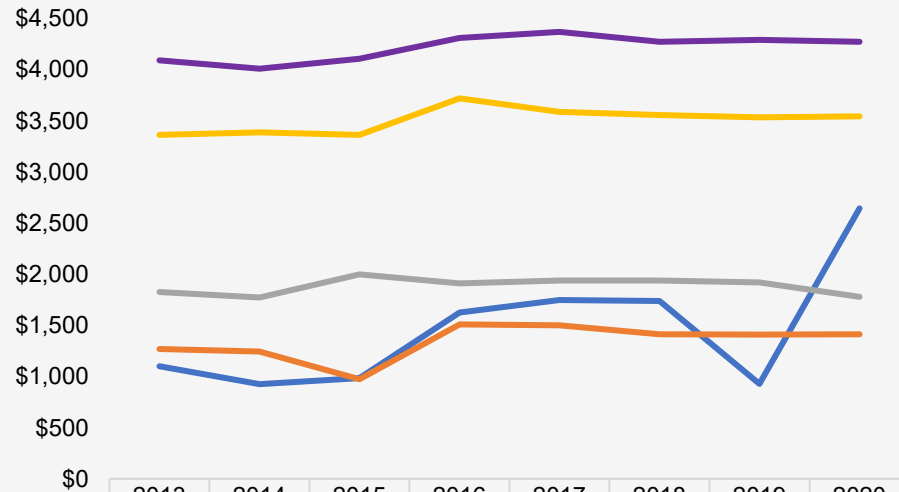


| | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 |
|---------------|---------|---------|---------|---------|---------|---------|---------|---------|
| Comprehensive | \$677 | \$764 | \$789 | \$724 | \$863 | \$744 | \$462 | \$1,289 |
| HMO/EPO | \$448 | \$572 | \$672 | \$734 | \$745 | \$706 | \$705 | \$751 |
| PPO/POS | \$819 | \$1,030 | \$1,069 | \$912 | \$990 | \$914 | \$984 | \$998 |
| HRA | \$2,257 | \$1,946 | \$1,925 | \$1,828 | \$1,872 | \$1,849 | \$1,845 | \$1,887 |
| HSA Eligible | \$2,877 | \$2,894 | \$2,893 | \$2,667 | \$2,591 | \$2,659 | \$2,734 | \$2,654 |

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

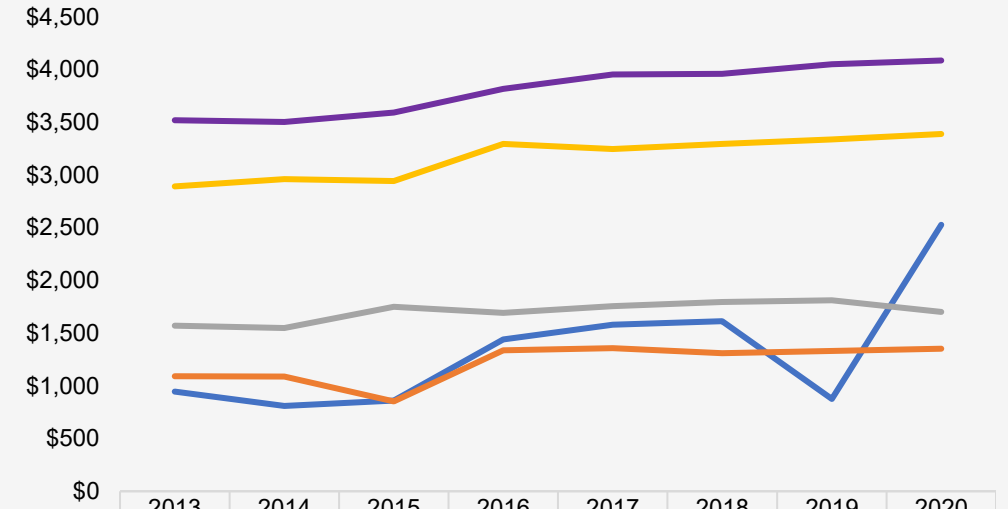
Deductibles, by Health Plan Type, Among Individuals With a Deductible and Family Coverage, 2013–2020

Real \$



| | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 |
|---------------|---------|---------|---------|---------|---------|---------|---------|---------|
| Comprehensive | \$1,100 | \$926 | \$984 | \$1,627 | \$1,747 | \$1,740 | \$927 | \$2,644 |
| HMO/EPO | \$1,269 | \$1,246 | \$974 | \$1,510 | \$1,501 | \$1,412 | \$1,410 | \$1,414 |
| PPO/POS | \$1,825 | \$1,773 | \$1,999 | \$1,912 | \$1,940 | \$1,938 | \$1,919 | \$1,779 |
| HRA | \$3,363 | \$3,388 | \$3,364 | \$3,720 | \$3,589 | \$3,555 | \$3,536 | \$3,545 |
| HSA Eligible | \$4,092 | \$4,010 | \$4,106 | \$4,309 | \$4,370 | \$4,273 | \$4,292 | \$4,274 |

Nominal \$



| | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 |
|---------------|---------|---------|---------|---------|---------|---------|---------|---------|
| Comprehensive | \$946 | \$809 | \$861 | \$1,441 | \$1,580 | \$1,612 | \$874 | \$2,527 |
| HMO/EPO | \$1,091 | \$1,089 | \$852 | \$1,337 | \$1,357 | \$1,309 | \$1,330 | \$1,351 |
| PPO/POS | \$1,569 | \$1,548 | \$1,748 | \$1,693 | \$1,754 | \$1,796 | \$1,811 | \$1,700 |
| HRA | \$2,891 | \$2,960 | \$2,942 | \$3,295 | \$3,245 | \$3,294 | \$3,337 | \$3,388 |
| HSA Eligible | \$3,518 | \$3,502 | \$3,591 | \$3,816 | \$3,951 | \$3,959 | \$4,049 | \$4,085 |

Figure 6

Deductibles Are *Increasing* Among Comprehensive, HMO/EPO, and PPO/POS Enrollees With a Deductible and Employee-Only Coverage, but Deductibles Are *Decreasing* Among HRA and HSA-Eligible Health Plan Enrollees With a Deductible and Employee-Only Coverage

Average Annual Percentage Change in Deductibles, by Type of Health Plan and Type of Coverage (2013–2020)

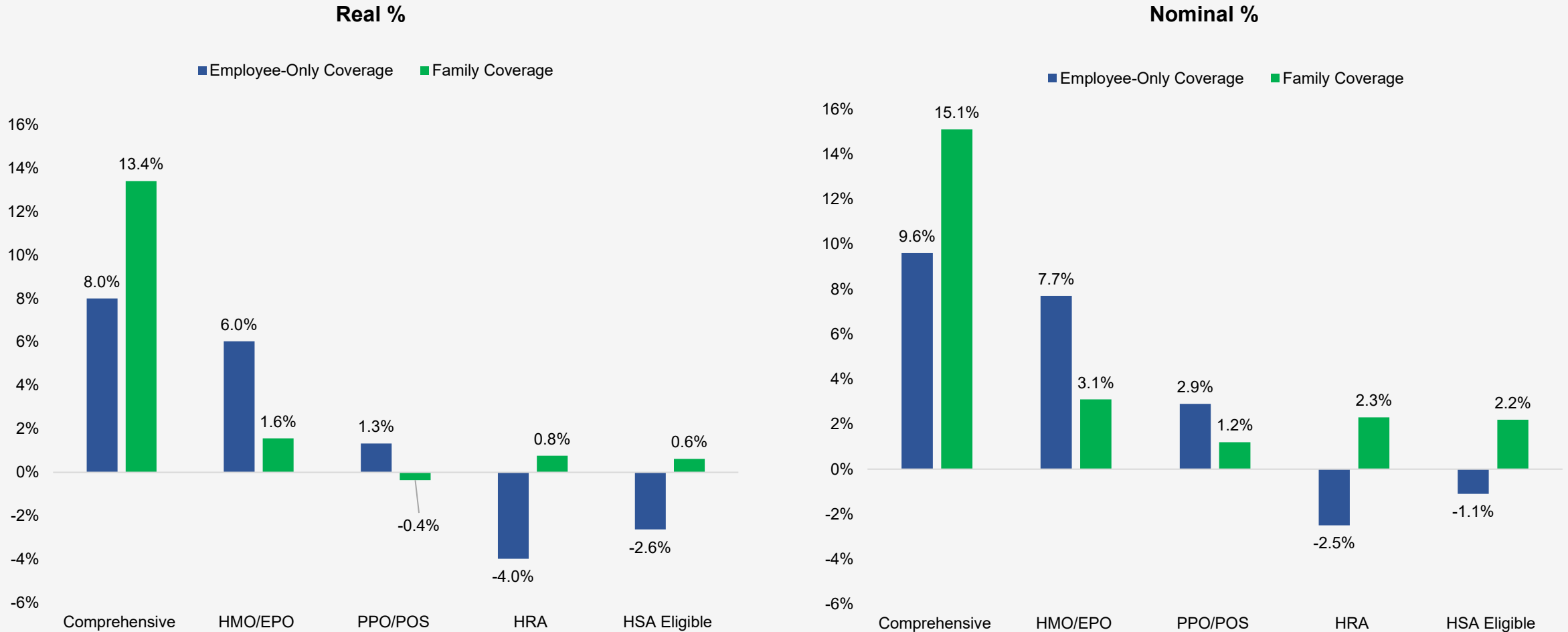
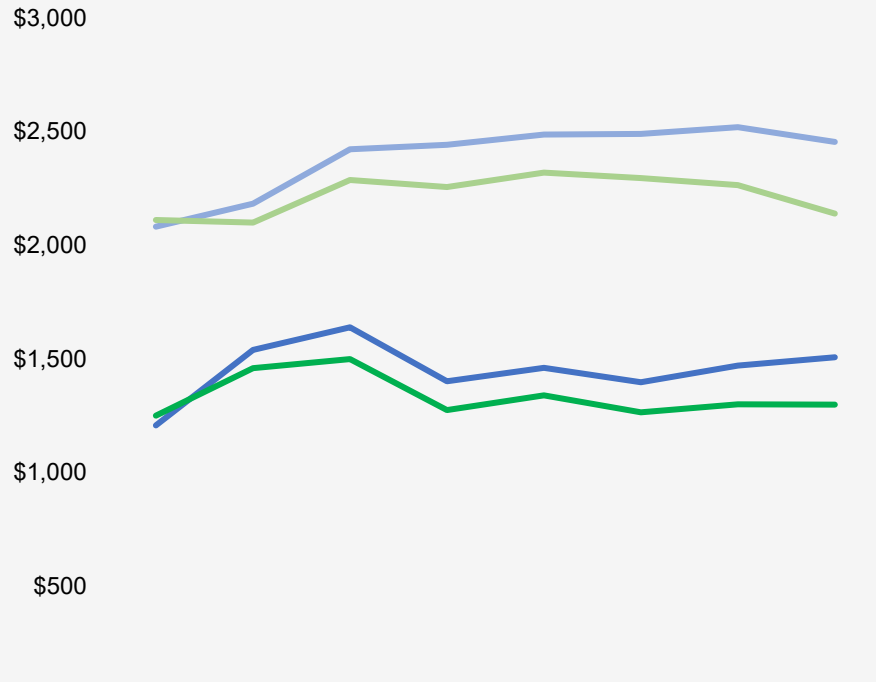


Figure 7
Deductibles Vary Slightly by Gender, and Differences Are Growing Over Time

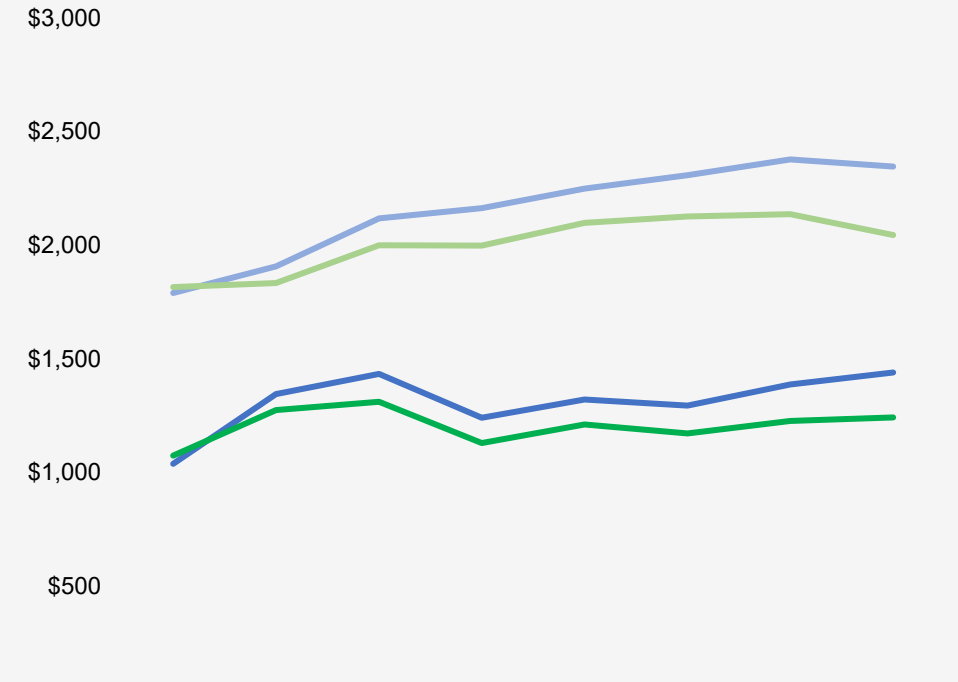
Deductibles, by Gender, Among Individuals With a Deductible, 2013–2020

Real \$



| | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 |
|------------------------|---------|---------|---------|---------|---------|---------|---------|---------|
| Male (Employee Only) | \$1,207 | \$1,540 | \$1,639 | \$1,402 | \$1,461 | \$1,397 | \$1,470 | \$1,507 |
| Female (Employee Only) | \$1,250 | \$1,459 | \$1,499 | \$1,275 | \$1,340 | \$1,264 | \$1,300 | \$1,299 |
| Male (Family) | \$2,082 | \$2,183 | \$2,423 | \$2,443 | \$2,487 | \$2,491 | \$2,520 | \$2,455 |
| Female (Family) | \$2,112 | \$2,100 | \$2,287 | \$2,256 | \$2,320 | \$2,296 | \$2,265 | \$2,140 |

Nominal \$

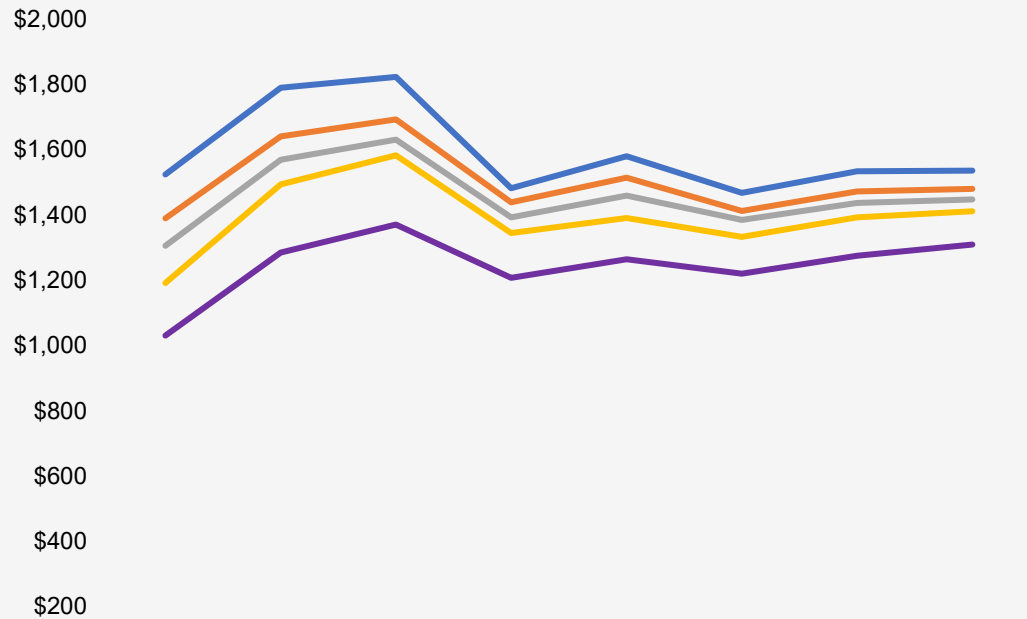


| | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 |
|------------------------|---------|---------|---------|---------|---------|---------|---------|---------|
| Male (Employee Only) | \$1,038 | \$1,345 | \$1,434 | \$1,241 | \$1,321 | \$1,294 | \$1,387 | \$1,440 |
| Female (Employee Only) | \$1,074 | \$1,274 | \$1,311 | \$1,129 | \$1,211 | \$1,171 | \$1,227 | \$1,242 |
| Male (Family) | \$1,790 | \$1,907 | \$2,119 | \$2,164 | \$2,249 | \$2,308 | \$2,378 | \$2,346 |
| Female (Family) | \$1,816 | \$1,834 | \$2,000 | \$1,998 | \$2,098 | \$2,127 | \$2,137 | \$2,045 |

Figure 8
Older Enrollees Choose Lower Deductibles Than Everyone Else

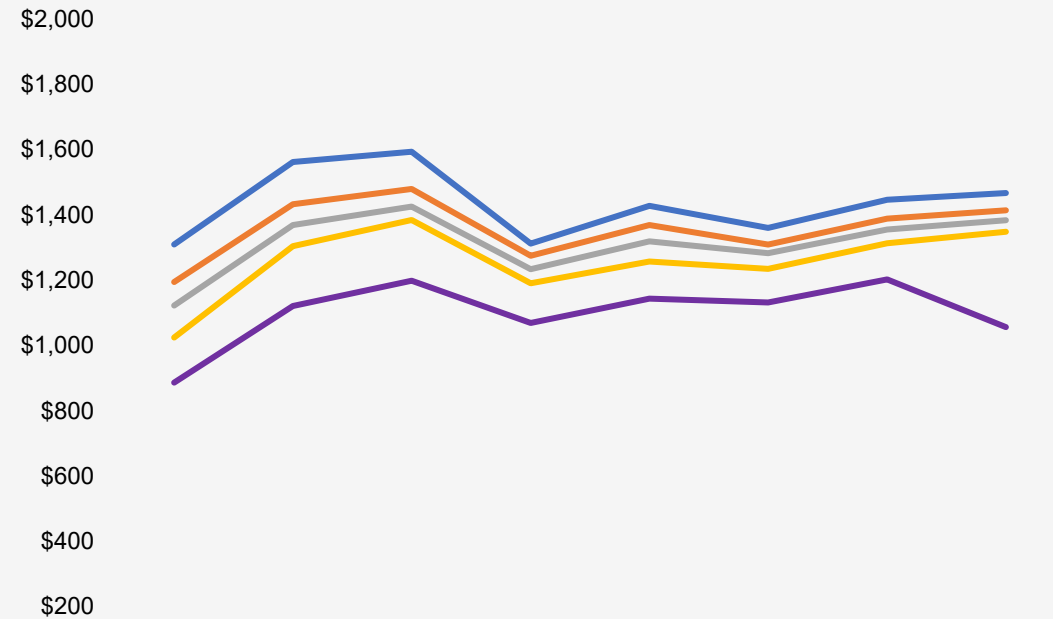
Deductibles, by Age, Among Individuals With a Deductible and Employee-Only Coverage, 2013–2020

Real \$



| | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 |
|----------|---------|---------|---------|---------|---------|---------|---------|---------|
| Under 26 | \$1,523 | \$1,789 | \$1,822 | \$1,481 | \$1,579 | \$1,467 | \$1,533 | \$1,535 |
| 26–34 | \$1,389 | \$1,640 | \$1,692 | \$1,438 | \$1,514 | \$1,412 | \$1,471 | \$1,479 |
| 35–44 | \$1,305 | \$1,568 | \$1,630 | \$1,392 | \$1,459 | \$1,384 | \$1,436 | \$1,447 |
| 45–54 | \$1,191 | \$1,493 | \$1,582 | \$1,344 | \$1,390 | \$1,332 | \$1,392 | \$1,411 |
| 55–64 | \$1,030 | \$1,284 | \$1,370 | \$1,207 | \$1,264 | \$1,220 | \$1,274 | \$1,309 |

Nominal \$

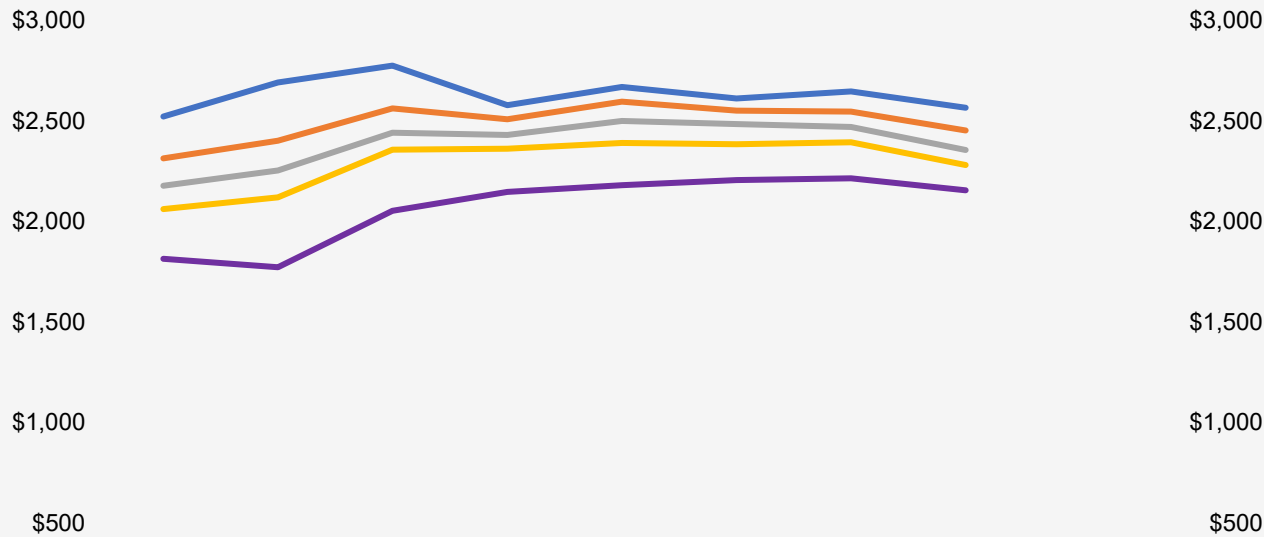


| | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 |
|----------|---------|---------|---------|---------|---------|---------|---------|---------|
| Under 26 | \$1,309 | \$1,562 | \$1,593 | \$1,312 | \$1,427 | \$1,360 | \$1,446 | \$1,467 |
| 26–34 | \$1,194 | \$1,432 | \$1,479 | \$1,274 | \$1,369 | \$1,309 | \$1,388 | \$1,414 |
| 35–44 | \$1,122 | \$1,369 | \$1,425 | \$1,233 | \$1,319 | \$1,282 | \$1,355 | \$1,383 |
| 45–54 | \$1,024 | \$1,304 | \$1,384 | \$1,190 | \$1,257 | \$1,234 | \$1,313 | \$1,348 |
| 55–64 | \$886 | \$1,121 | \$1,198 | \$1,069 | \$1,143 | \$1,131 | \$1,202 | \$1,056 |

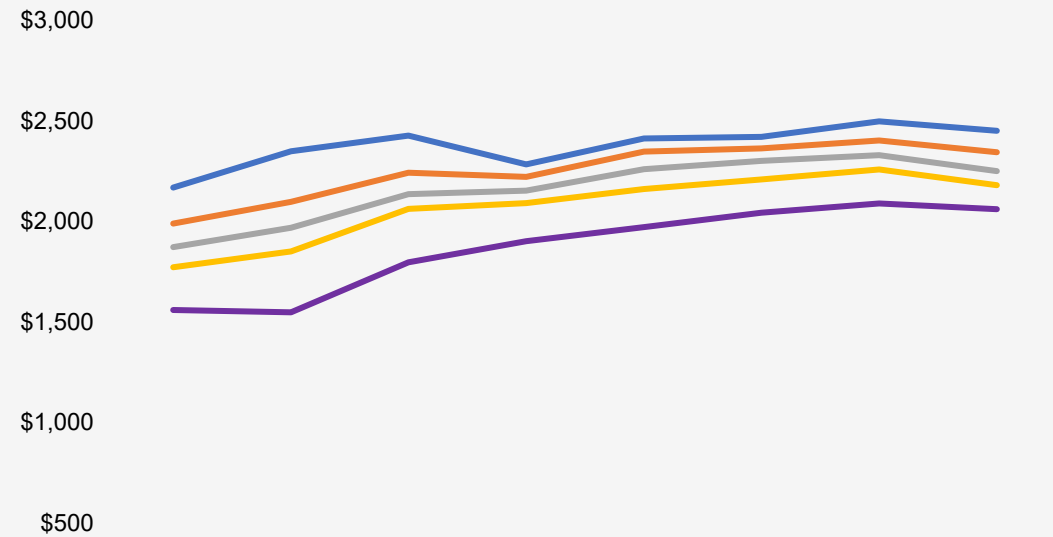
Figure 9
Older Enrollees Choose Lower Deductibles Than Everyone Else

Deductibles, by Age, Among Individuals With a Deductible and Family Coverage, 2013–2020

Real \$



Nominal \$



| | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 |
|----------|---------|---------|---------|---------|---------|---------|---------|---------|
| Under 26 | \$2,521 | \$2,690 | \$2,774 | \$2,578 | \$2,668 | \$2,611 | \$2,646 | \$2,564 |
| 26–34 | \$2,313 | \$2,401 | \$2,562 | \$2,508 | \$2,595 | \$2,550 | \$2,546 | \$2,451 |
| 35–44 | \$2,177 | \$2,253 | \$2,441 | \$2,430 | \$2,499 | \$2,483 | \$2,469 | \$2,354 |
| 45–54 | \$2,061 | \$2,119 | \$2,357 | \$2,361 | \$2,389 | \$2,383 | \$2,393 | \$2,280 |
| 55–64 | \$1,814 | \$1,772 | \$2,053 | \$2,146 | \$2,180 | \$2,205 | \$2,214 | \$2,155 |

| | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 |
|----------|---------|---------|---------|---------|---------|---------|---------|---------|
| Under 26 | \$2,168 | \$2,349 | \$2,426 | \$2,283 | \$2,412 | \$2,420 | \$2,497 | \$2,450 |
| 26–34 | \$1,989 | \$2,097 | \$2,241 | \$2,221 | \$2,346 | \$2,363 | \$2,402 | \$2,343 |
| 35–44 | \$1,872 | \$1,968 | \$2,135 | \$2,152 | \$2,259 | \$2,300 | \$2,329 | \$2,250 |
| 45–54 | \$1,772 | \$1,851 | \$2,062 | \$2,091 | \$2,160 | \$2,208 | \$2,258 | \$2,179 |
| 55–64 | \$1,559 | \$1,548 | \$1,796 | \$1,901 | \$1,971 | \$2,043 | \$2,089 | \$2,060 |

Figure 10
Salaried Workers Have Higher Deductibles Than Hourly Workers

Deductibles, by Class of Worker, Among Individuals With a Deductible, 2013–2020

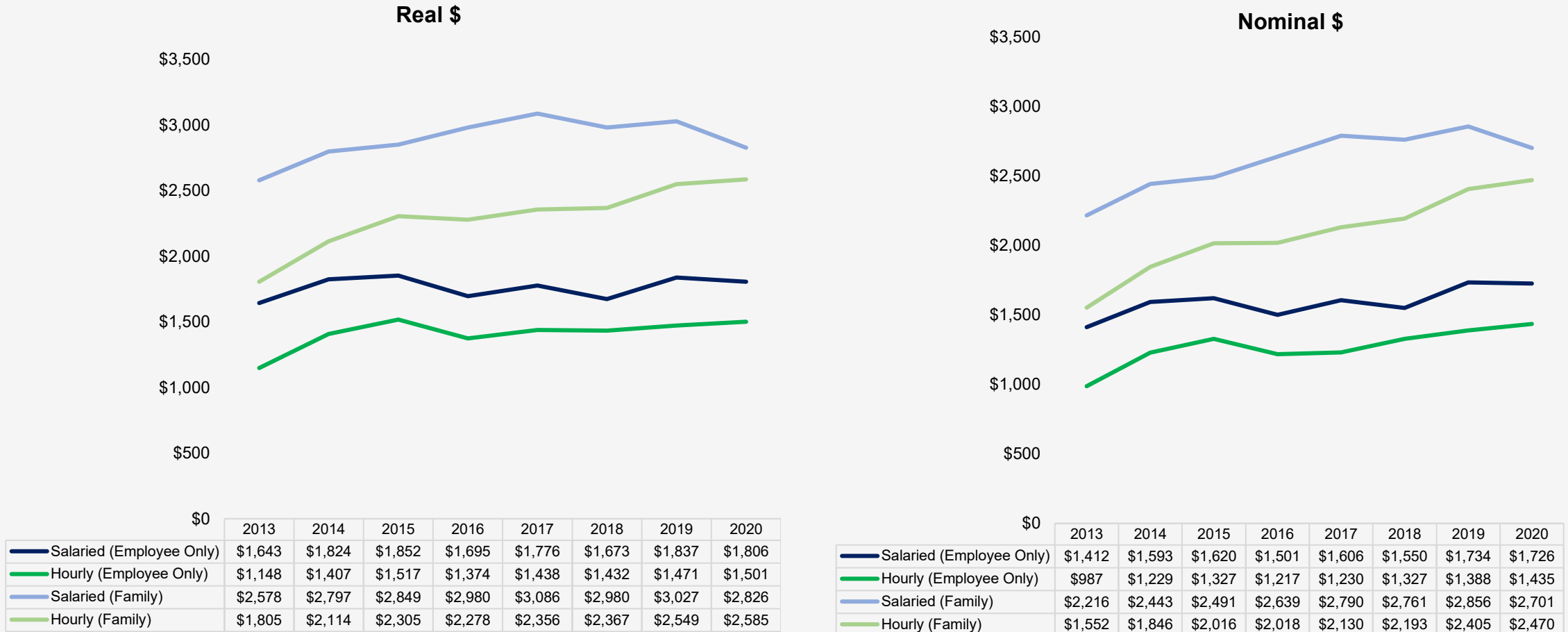
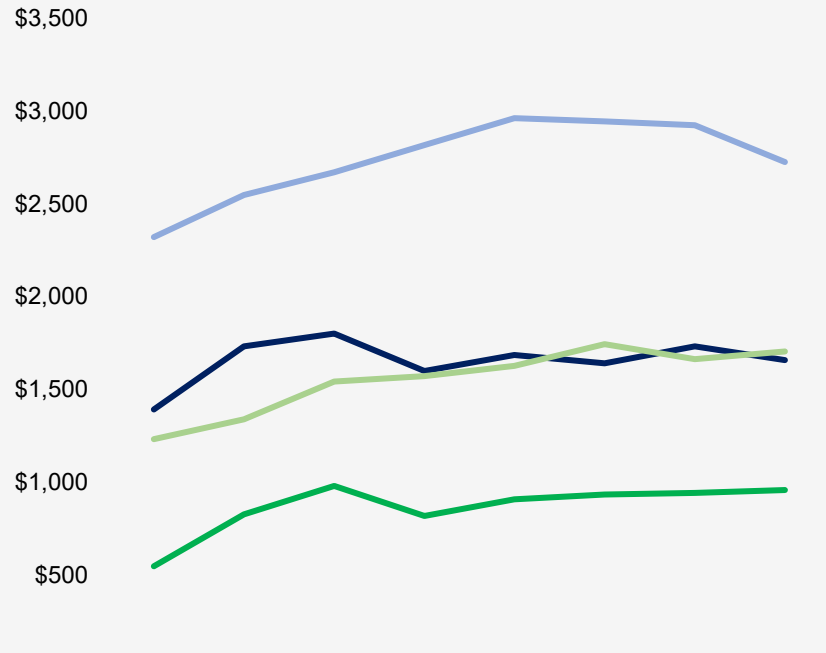


Figure 11
Union Members Have Lower Deductibles Than Non-Union Workers

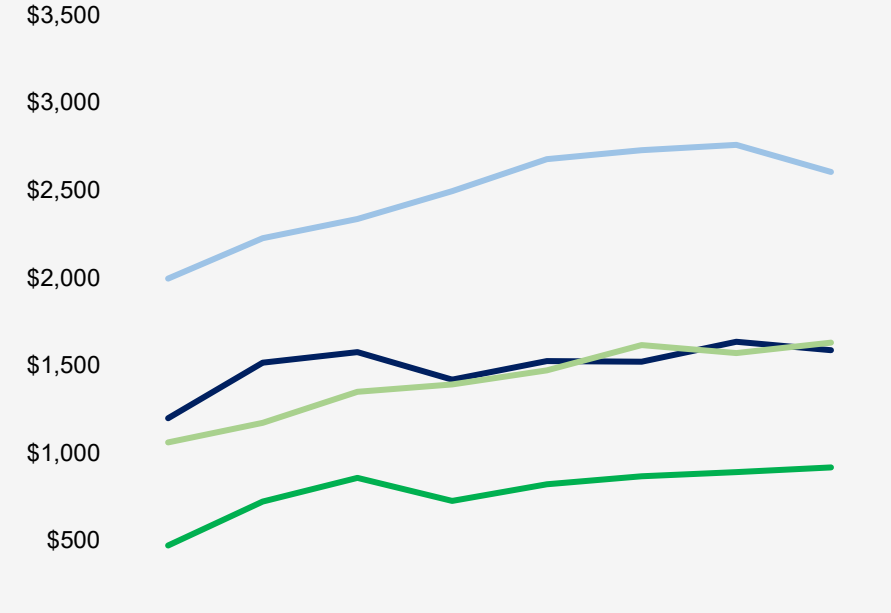
Deductibles, by Union Status, Among Individuals With a Deductible, 2013–2020

Real \$



| | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 |
|---------------------------|---------|---------|---------|---------|---------|---------|---------|---------|
| Non-Union (Employee Only) | \$1,392 | \$1,733 | \$1,801 | \$1,600 | \$1,685 | \$1,641 | \$1,732 | \$1,658 |
| Union (Employee Only) | \$547 | \$826 | \$980 | \$818 | \$907 | \$933 | \$943 | \$958 |
| Non-Union (Family) | \$2,321 | \$2,548 | \$2,670 | \$2,817 | \$2,962 | \$2,945 | \$2,924 | \$2,725 |
| Union (Family) | \$1,232 | \$1,339 | \$1,542 | \$1,571 | \$1,627 | \$1,744 | \$1,663 | \$1,704 |

Nominal \$



| | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 |
|---------------------------|---------|---------|---------|---------|---------|---------|---------|---------|
| Non-Union (Employee Only) | \$1,197 | \$1,514 | \$1,575 | \$1,417 | \$1,523 | \$1,520 | \$1,634 | \$1,585 |
| Union (Employee Only) | \$470 | \$721 | \$857 | \$724 | \$820 | \$865 | \$889 | \$916 |
| Non-Union (Family) | \$1,995 | \$2,226 | \$2,335 | \$2,494 | \$2,678 | \$2,729 | \$2,759 | \$2,605 |
| Union (Family) | \$1,059 | \$1,170 | \$1,349 | \$1,391 | \$1,471 | \$1,616 | \$1,569 | \$1,629 |

Figure 12
Copayments Rising Faster for Inpatient Admission Visits

Average Annual Percentage Change in Copayments, by Type of Health Care Service, 2013–2020

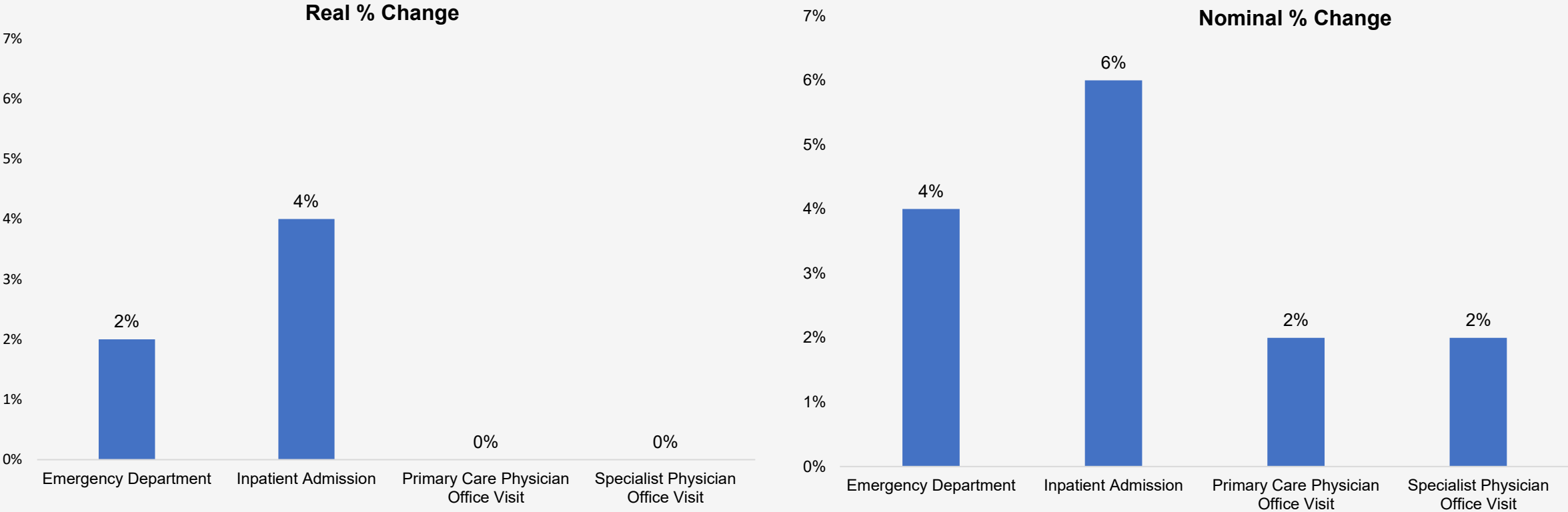


Figure 13

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, 2013–2020

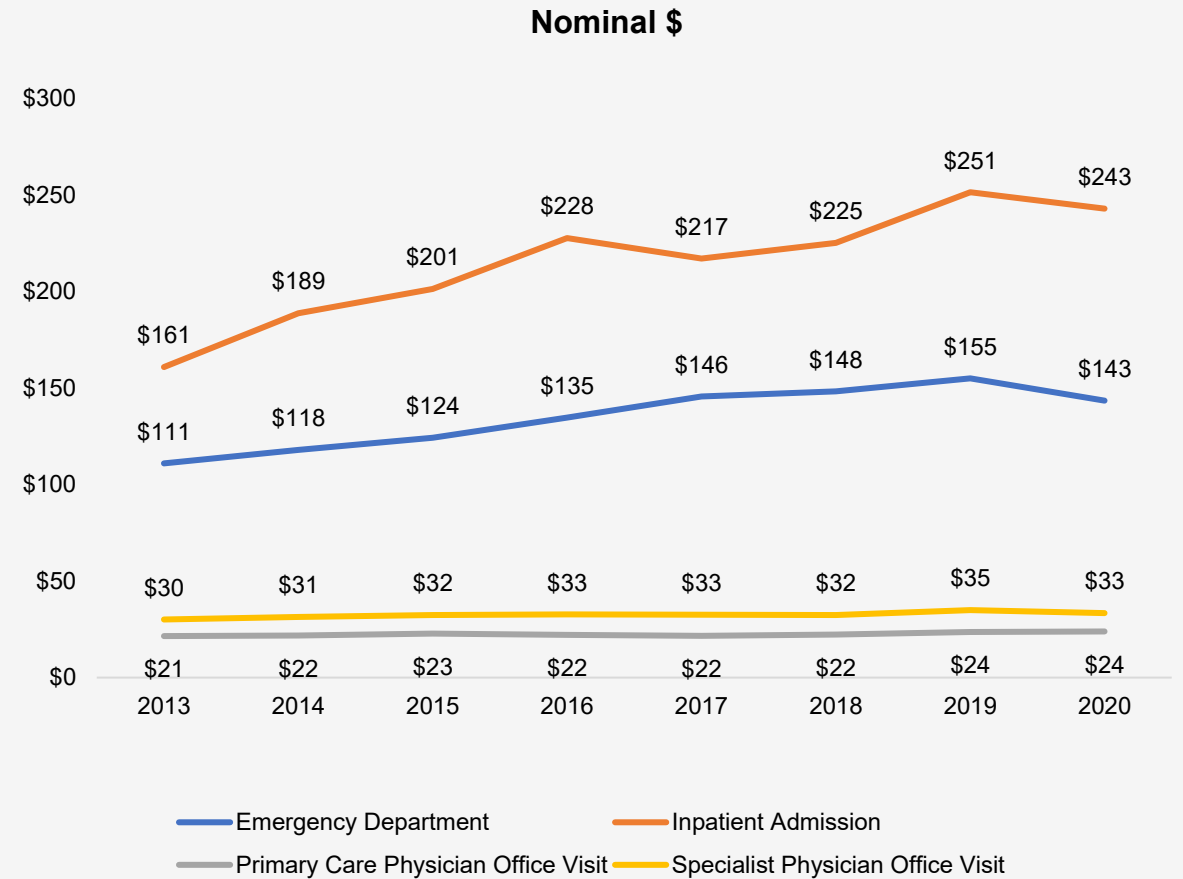
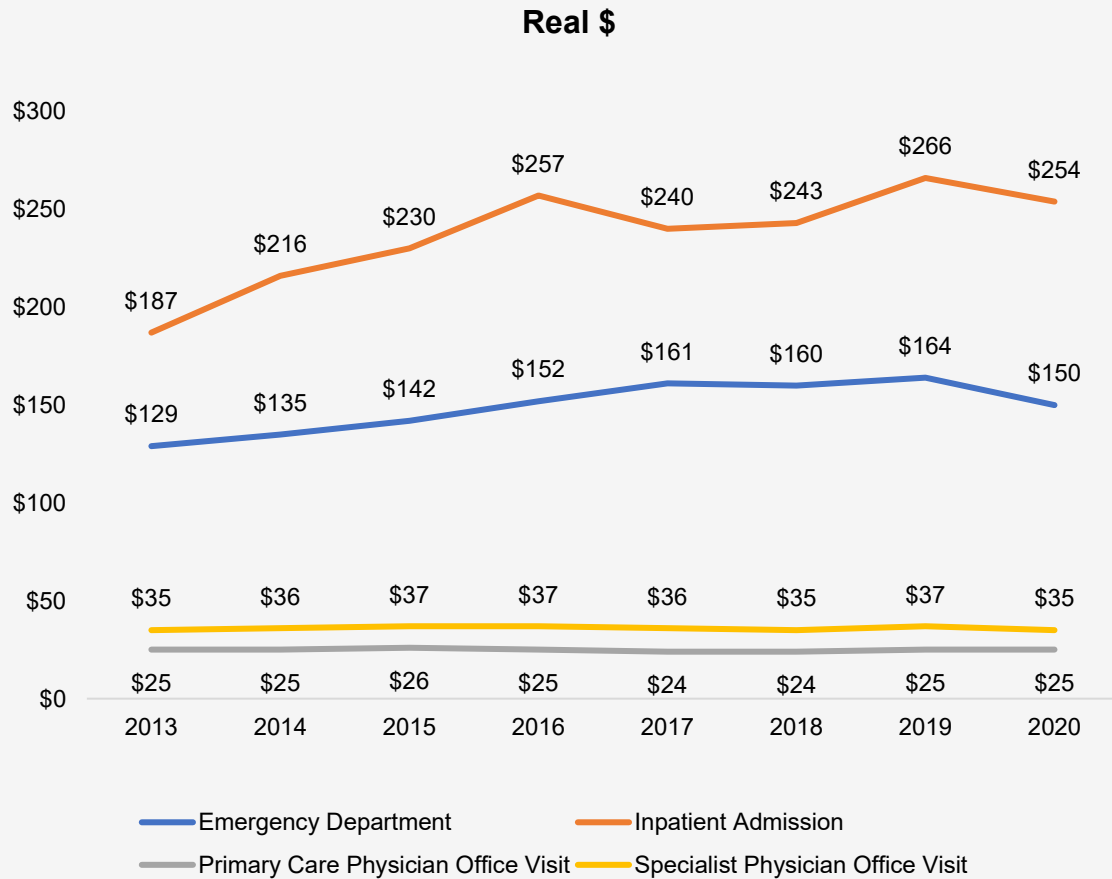


Figure 14

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, 2013–2020

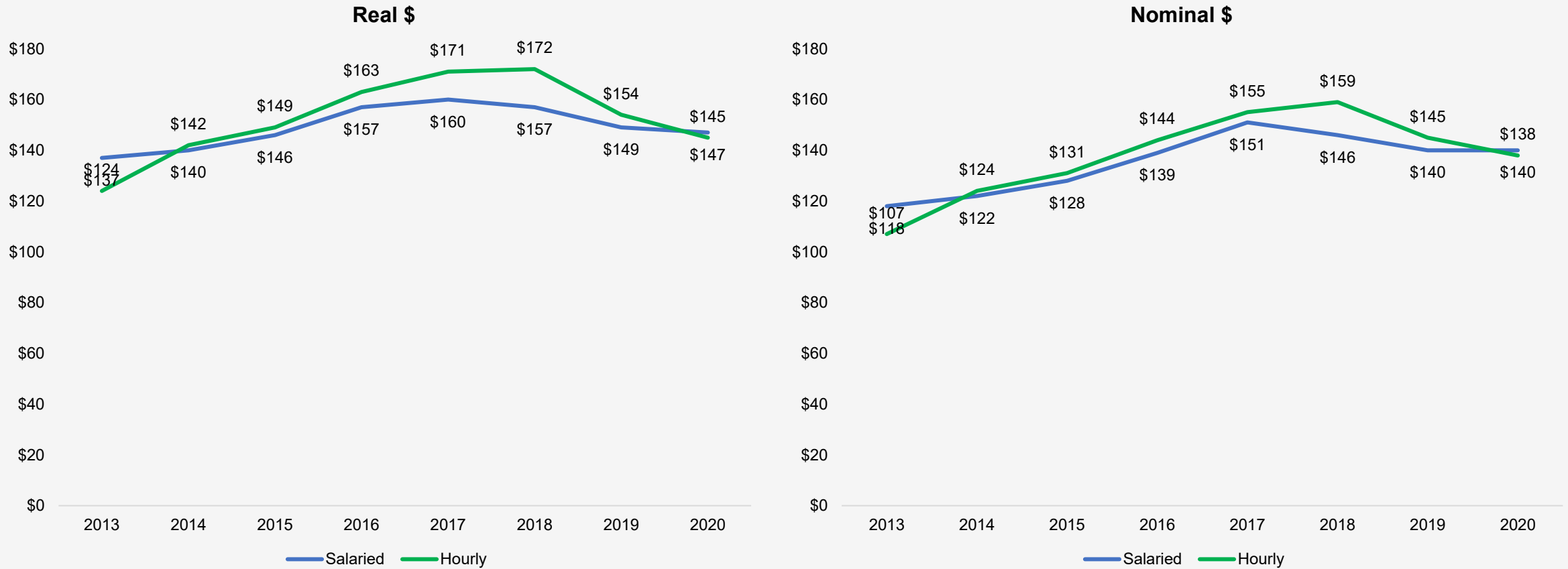


Figure 15
Inpatient Admission Copayments Differ Very Slightly Between Salaried and Hourly Workers

Inpatient Admission Copayments, by Class of Employee, Among Individuals With a Copayment, 2013–2020

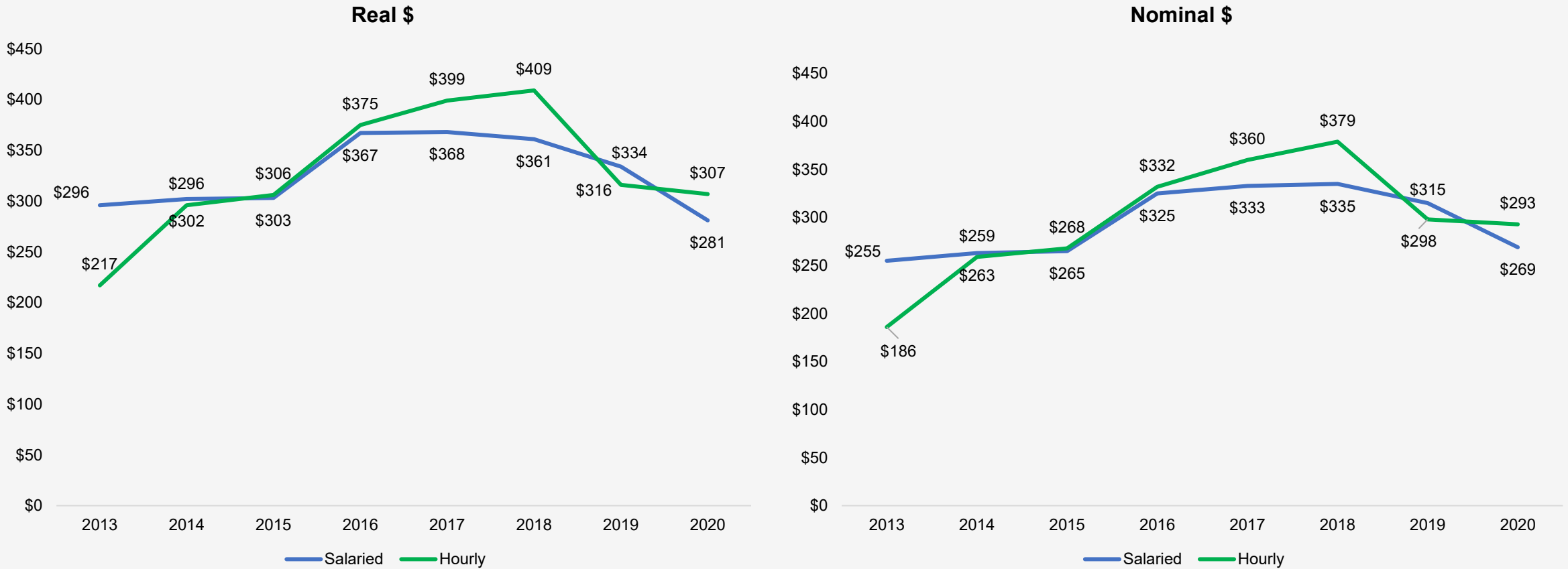


Figure 16
Specialist Visit Copayments Do Not Differ Between Salaried and Hourly Employees

Copayments for Specialist Physician Office Visits, by Class of Employee, Among Individuals With a Copayment, 2013–2020

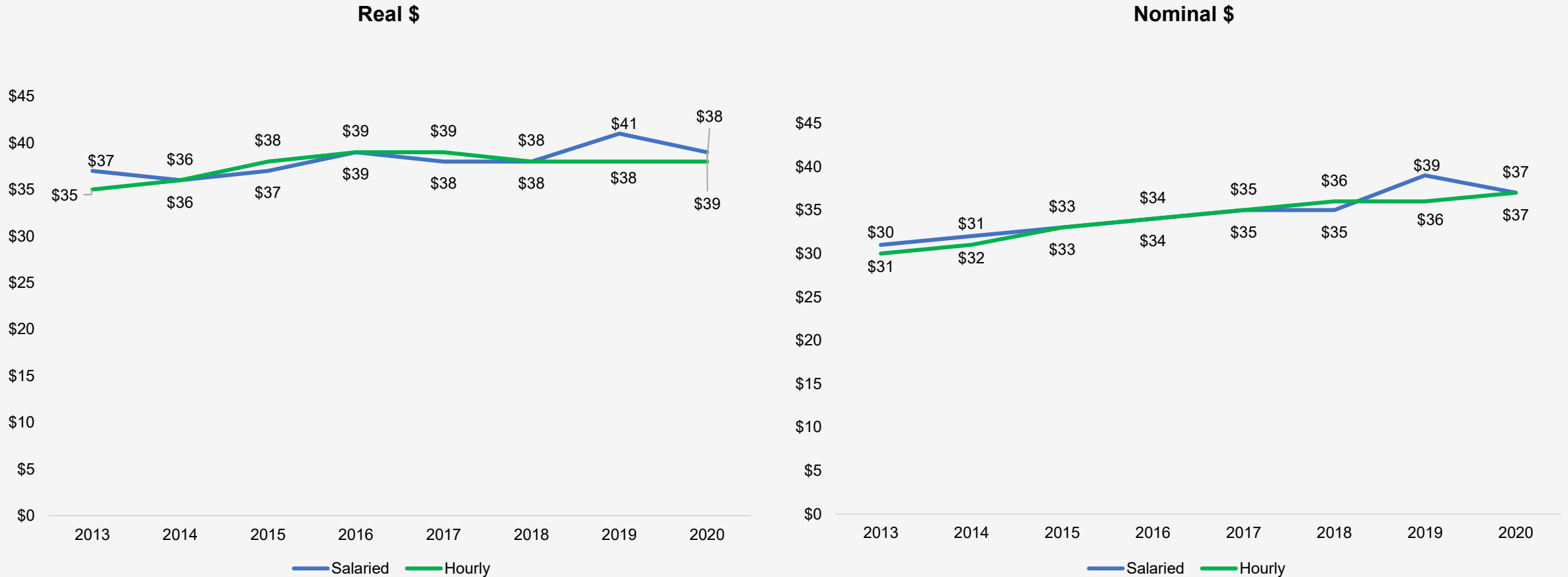


Figure 17
Copayments for Primary Care Physician Office Visits Are Slightly Higher for Hourly Employees

Copayments for Primary Care Physician Office Visits, by Class of Employee, Among Individuals With a Copayment, 2013–2020



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

Emergency Department Copayments, by Union Status, Among Individuals With a Copayment, 2013–2020

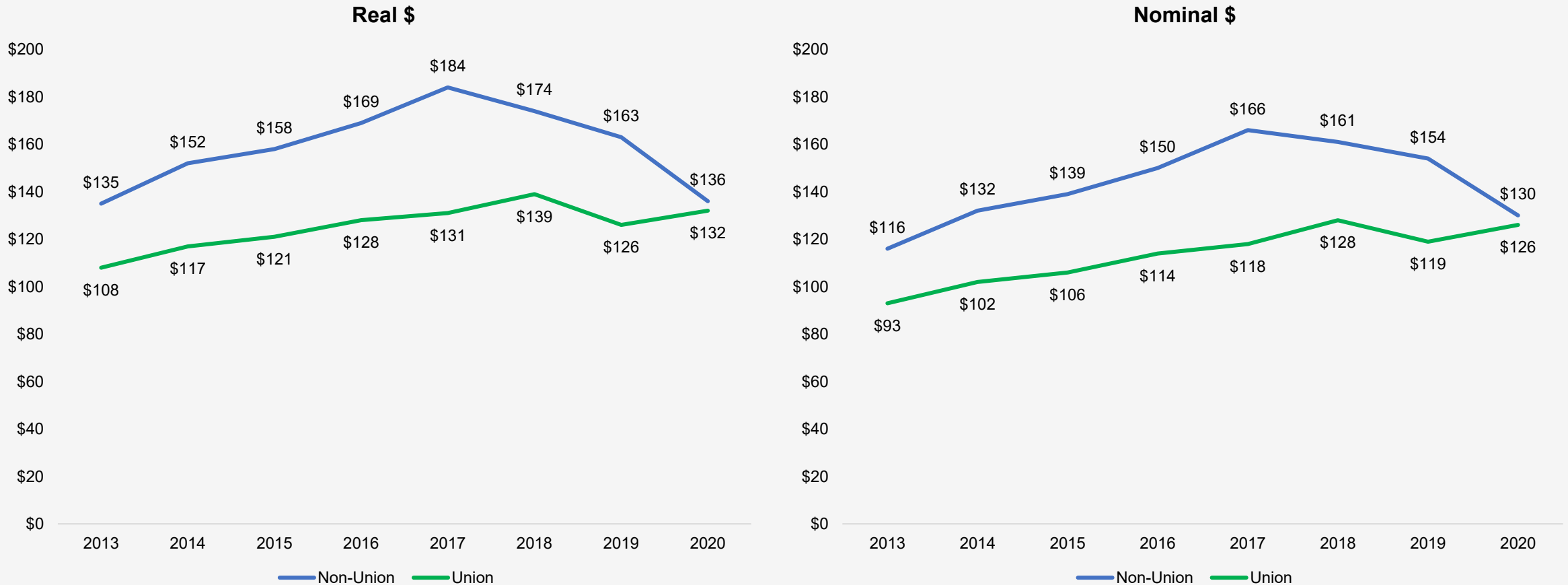


Figure 19
Union Members Have Lower Inpatient Admissions Copayments Than Non-Union Workers

Inpatient Admissions Copayments, by Union Status, Among Individuals With a Copayment, 2013–2020



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, 2013–2020

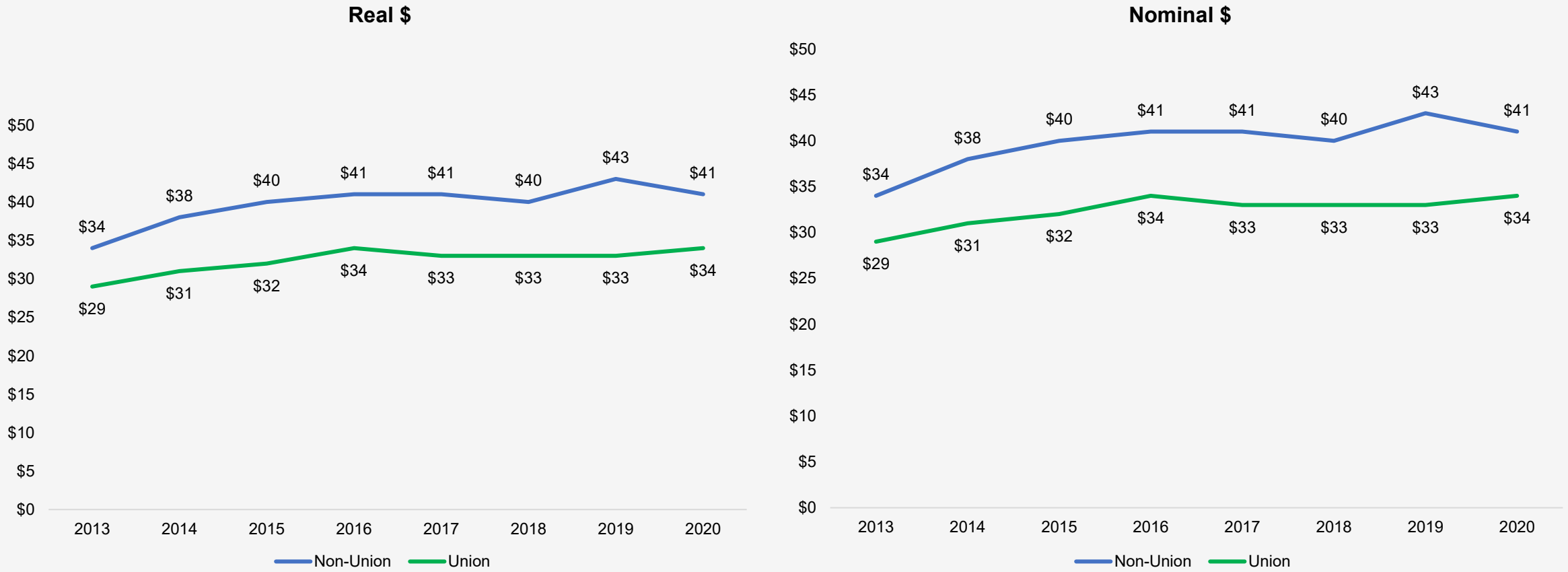


Figure 21

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

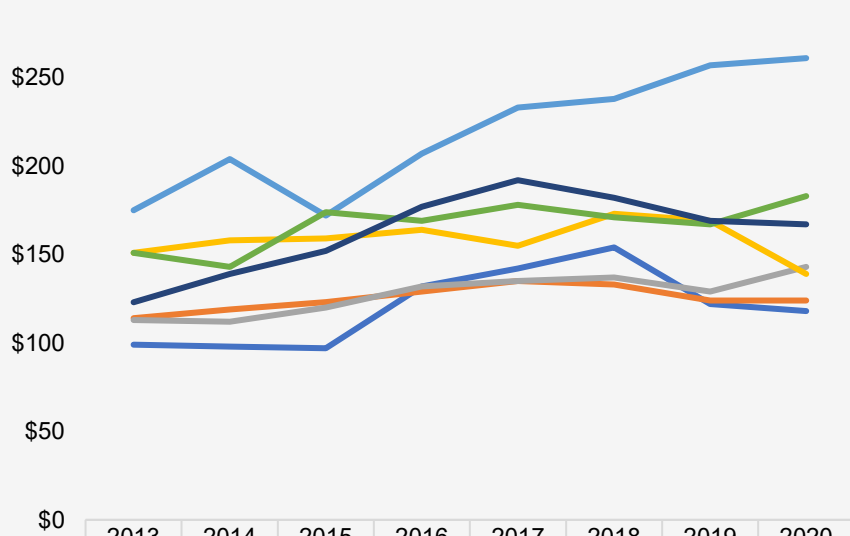
Copayments for Primary Care Physician Office Visits, by Union Status, Among Individuals With a Copayment, 2013–2020



Figure 22
Copayments for Emergency Department Visits Vary by Industry

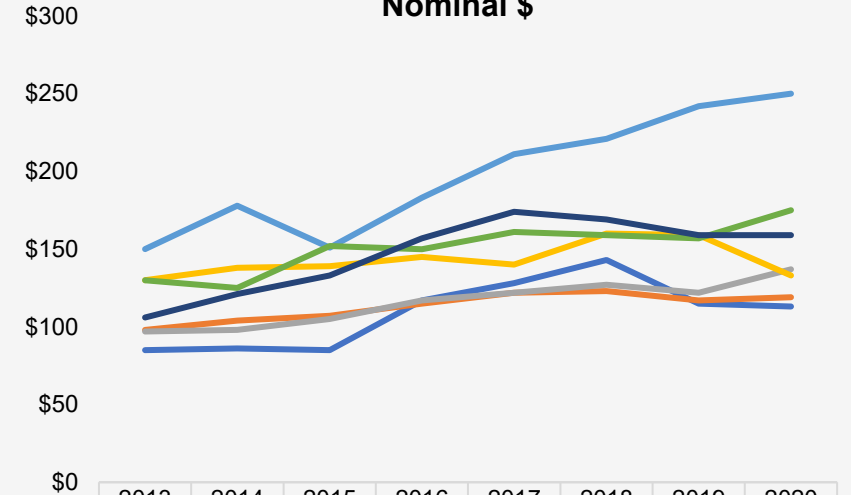
Copayments for Emergency Department Visits, by Industry, Among Individuals With a Copayment, 2013–2020

Real \$



| | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 |
|---|-------|-------|-------|-------|-------|-------|-------|-------|
| Oil & Gas Extraction, Mining | \$99 | \$98 | \$97 | \$132 | \$142 | \$154 | \$122 | \$118 |
| Manufacturing, Durable Goods | \$114 | \$119 | \$123 | \$129 | \$135 | \$133 | \$124 | \$124 |
| Manufacturing, Nondurable Goods | \$113 | \$112 | \$120 | \$132 | \$135 | \$137 | \$129 | \$143 |
| Transportation, Communications, & Utilities | \$151 | \$158 | \$159 | \$164 | \$155 | \$173 | \$169 | \$139 |
| Wholesale & Retail Trade | \$175 | \$204 | \$172 | \$207 | \$233 | \$238 | \$257 | \$261 |
| Finance, Insurance, Real Estate | \$151 | \$143 | \$174 | \$169 | \$178 | \$171 | \$167 | \$183 |
| Services | \$123 | \$139 | \$152 | \$177 | \$192 | \$182 | \$169 | \$167 |

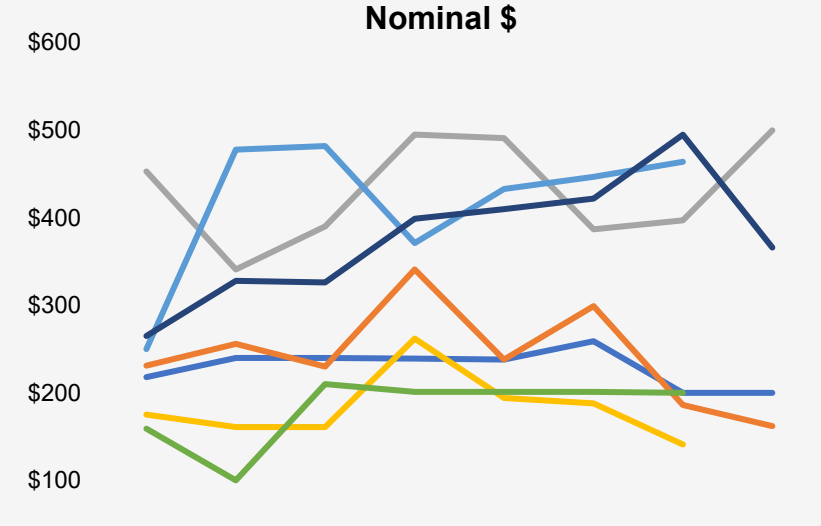
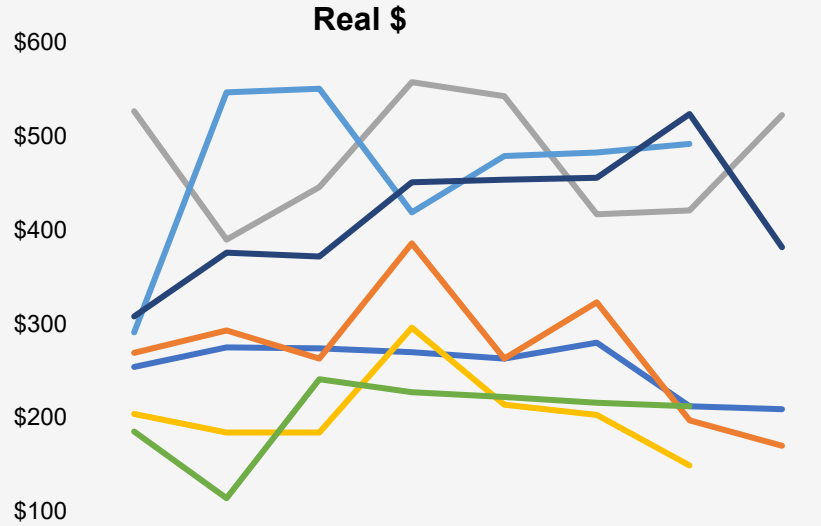
Nominal \$



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

Figure 23
Copayments for Inpatient Admissions Vary by Industry

Copayments for Inpatient Admission Visits, by Industry, Among Individuals With a Copayment, 2013–2020



| | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 |
|---|-------|-------|-------|-------|-------|-------|-------|-------|
| Oil & Gas Extraction, Mining | \$254 | \$275 | \$274 | \$270 | \$263 | \$280 | \$212 | \$209 |
| Manufacturing, Durable Goods | \$269 | \$293 | \$263 | \$386 | \$263 | \$323 | \$197 | \$170 |
| Manufacturing, Nondurable Goods | \$527 | \$390 | \$446 | \$558 | \$543 | \$417 | \$421 | \$523 |
| Transportation, Communications, & Utilities | \$204 | \$184 | \$184 | \$296 | \$214 | \$203 | \$149 | |
| Wholesale & Retail Trade | \$291 | \$547 | \$551 | \$419 | \$479 | \$483 | \$492 | |
| Finance, Insurance, Real Estate | \$185 | \$114 | \$241 | \$227 | \$222 | \$216 | \$212 | |
| Services | \$308 | \$376 | \$372 | \$451 | \$454 | \$456 | \$524 | \$382 |

| | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 |
|---|-------|-------|-------|-------|-------|-------|-------|-------|
| Oil & Gas Extraction, Mining | \$218 | \$240 | \$240 | \$239 | \$238 | \$259 | \$200 | \$200 |
| Manufacturing, Durable Goods | \$231 | \$256 | \$230 | \$341 | \$238 | \$299 | \$186 | \$162 |
| Manufacturing, Nondurable Goods | \$453 | \$341 | \$390 | \$495 | \$491 | \$387 | \$397 | \$500 |
| Transportation, Communications, & Utilities | \$175 | \$161 | \$161 | \$262 | \$194 | \$188 | \$141 | |
| Wholesale & Retail Trade | \$250 | \$478 | \$482 | \$371 | \$433 | \$447 | \$464 | |
| Finance, Insurance, Real Estate | \$159 | \$100 | \$210 | \$201 | \$201 | \$201 | \$200 | |
| Services | \$265 | \$328 | \$326 | \$399 | \$410 | \$422 | \$495 | \$366 |

Figure 24
Copayments for Specialist Physician Visits Vary by Industry

Copayments for Specialist Physician Visits, by Industry, Among Individuals With a Copayment, 2013–2020

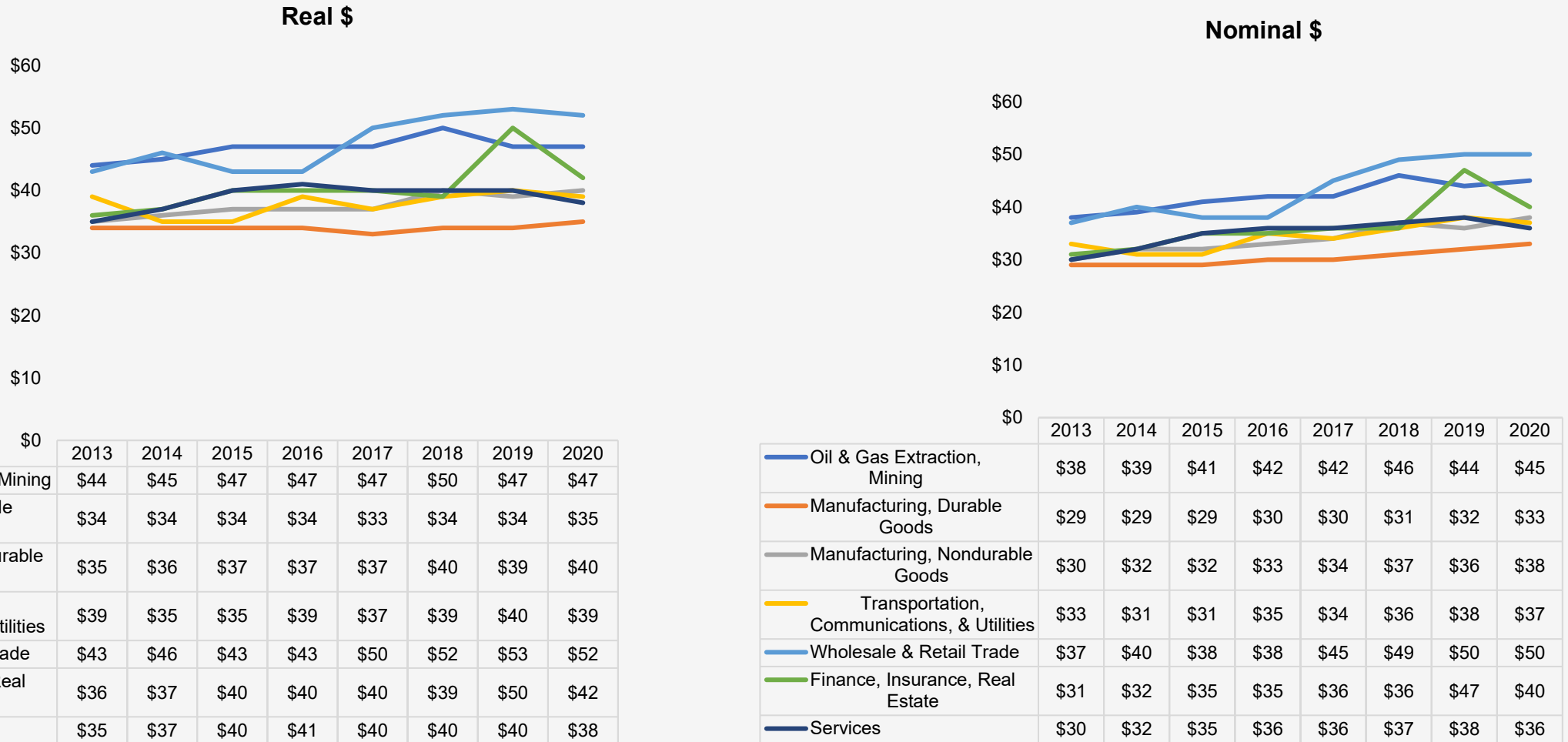


Figure 25
Copayments for Primary Care Physician Visits Vary by Industry

Copayments for Primary Care Physician Office Visits, by Industry, Among Individuals With a Copayment, 2013–2020

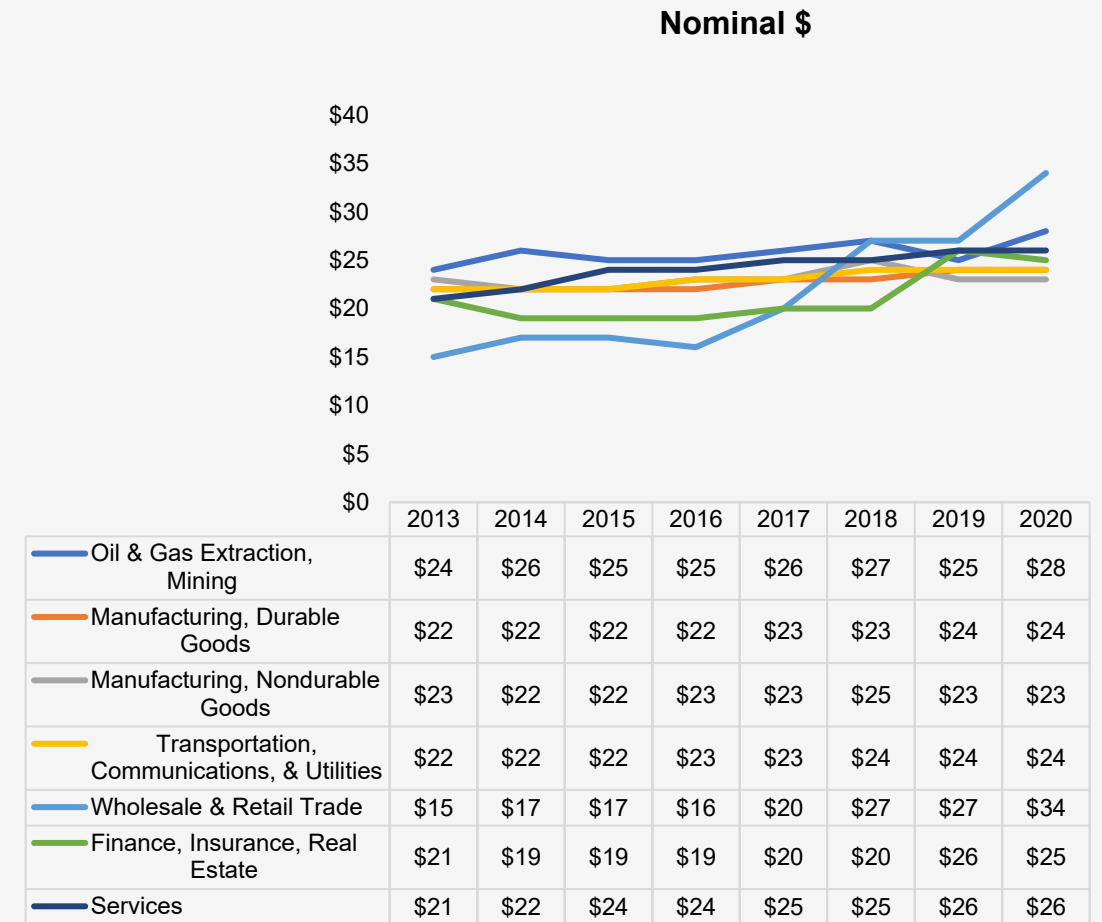
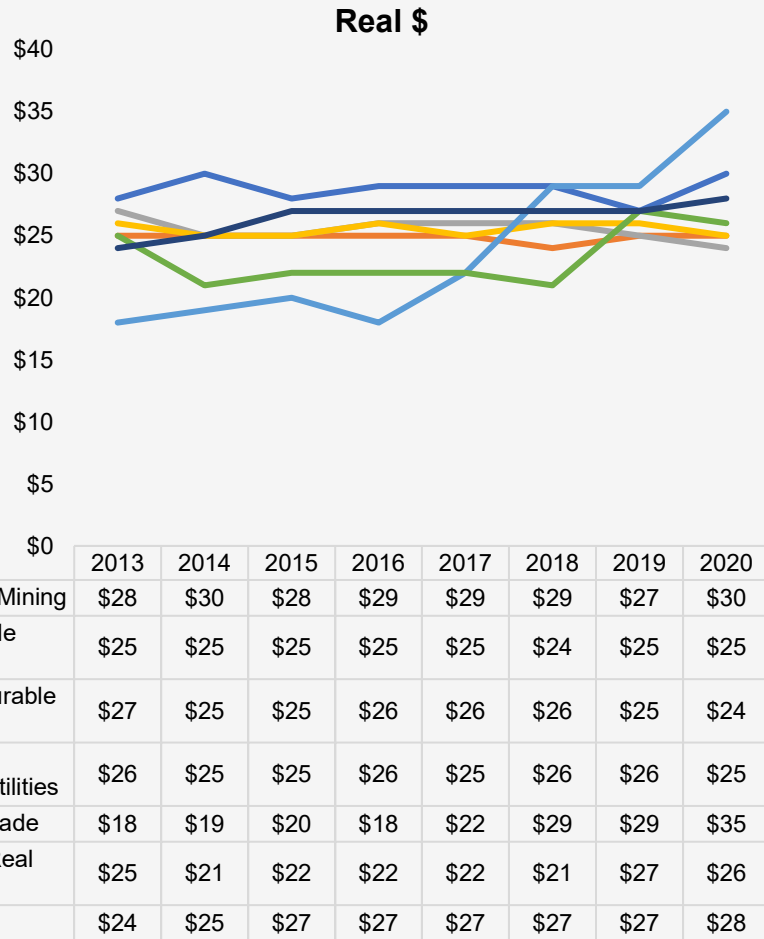


Figure 26

Average Coinsurance Rates Have Ticked up Slightly for Emergency Department and Inpatient Admission Visits and Have Remained Flat for Office Visits

Coinsurance, by Type of Health Care Service, Among Individuals With Coinsurance, 2013–2020

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

| | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 |
|----------------------|------|------|------|------|------|------|------|------|
| Emergency Department | 18% | 19% | 19% | 19% | 19% | 20% | 19% | 20% |
| Inpatient Admission | 16% | 17% | 17% | 18% | 17% | 18% | 19% | 19% |
| Office Visit | 19% | 19% | 20% | 20% | 19% | 20% | 20% | 19% |

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, 2013–2020

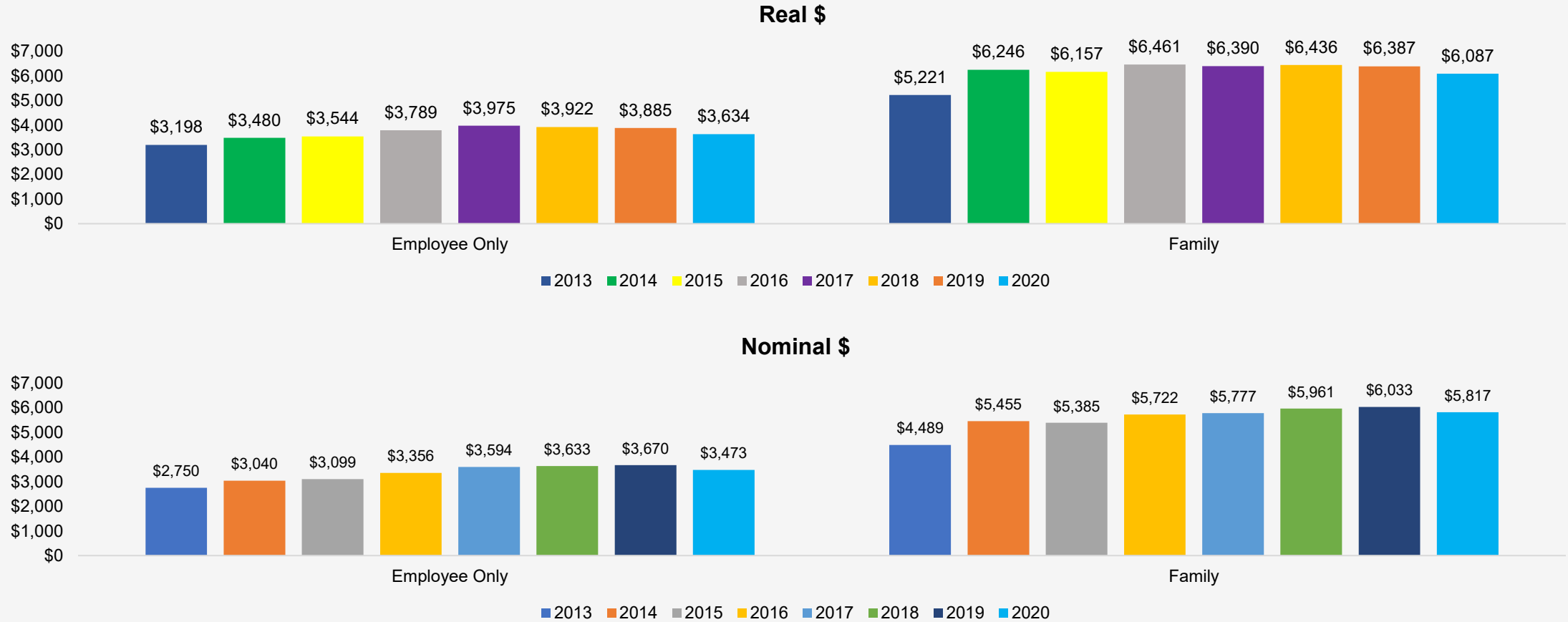


Figure 28
Among Enrollees With Employee-Only Coverage, Out-of-Pocket Maximums Were Highest for HRA Enrollees Through 2019 and Lowest for HMO/EPO Enrollees

Out-of-Pocket Maximums, by Type of Health Plan, Among Individuals With Employee-Only Coverage, 2013–2020

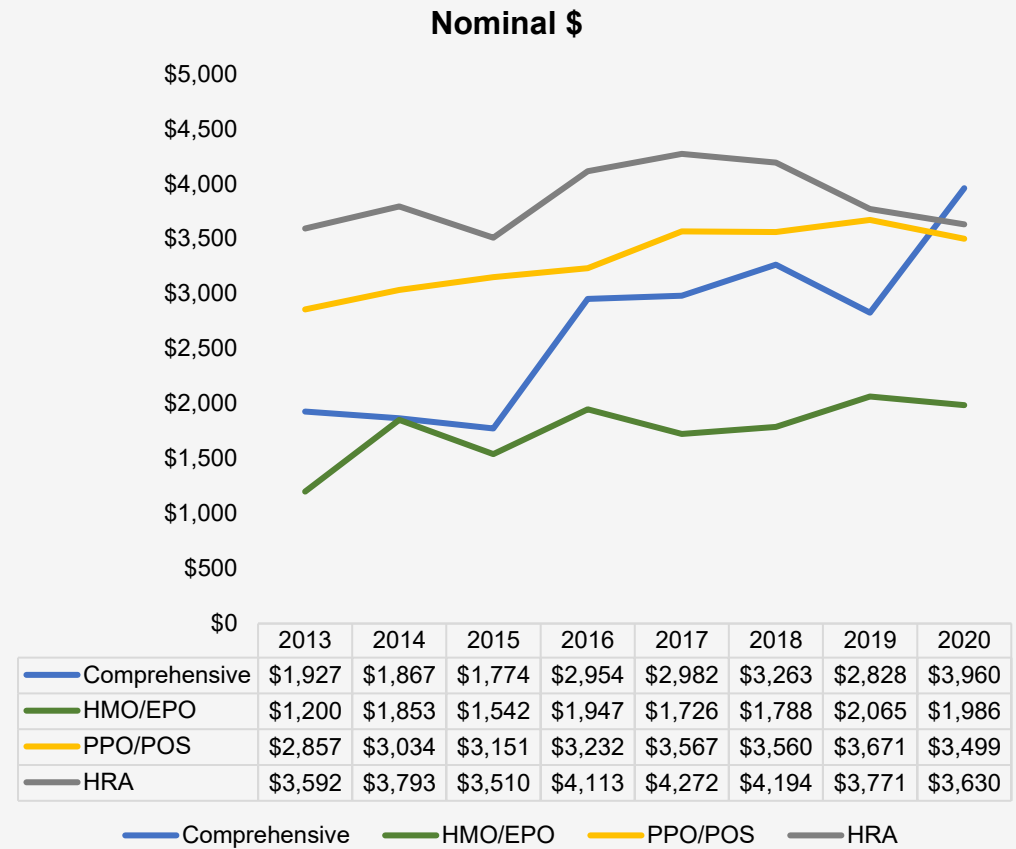
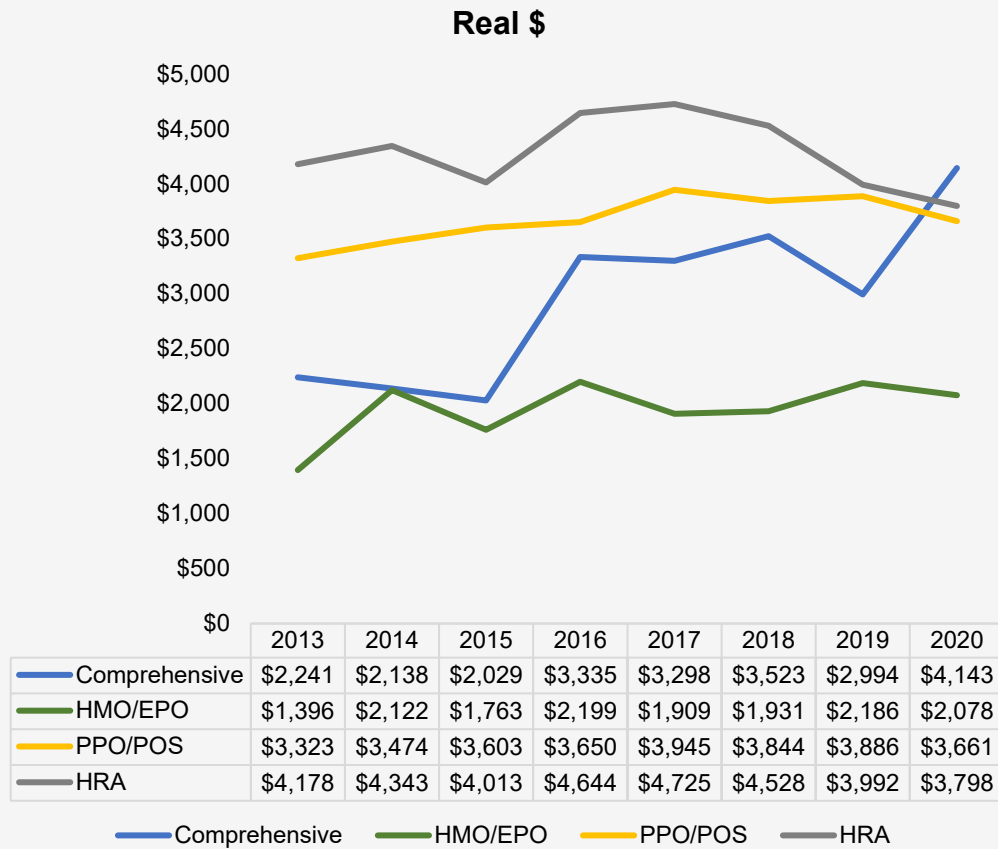
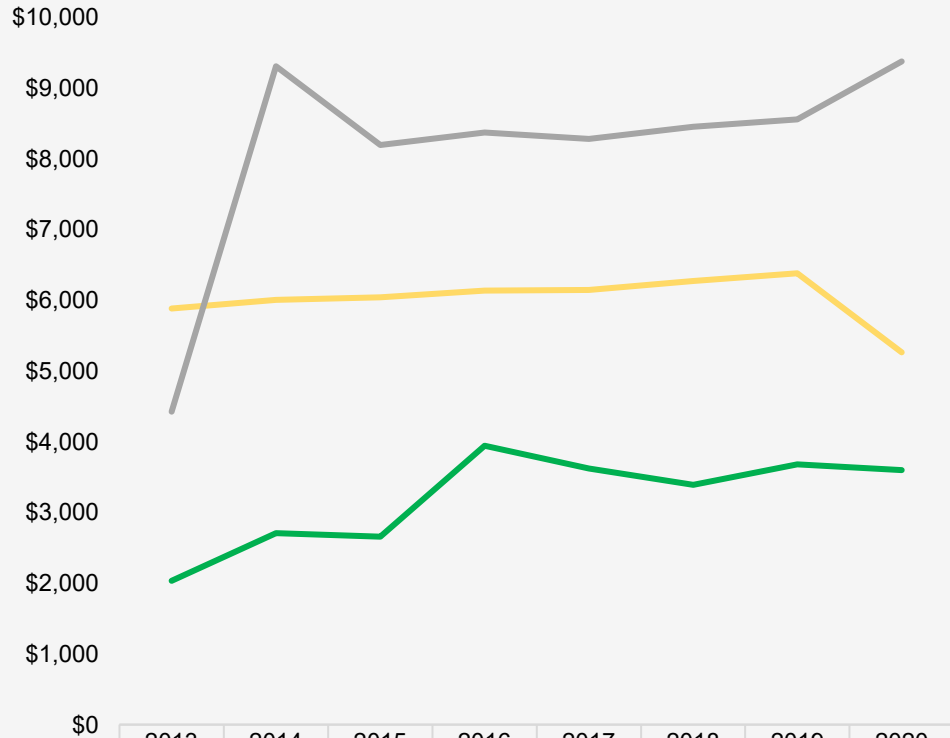


Figure 29

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

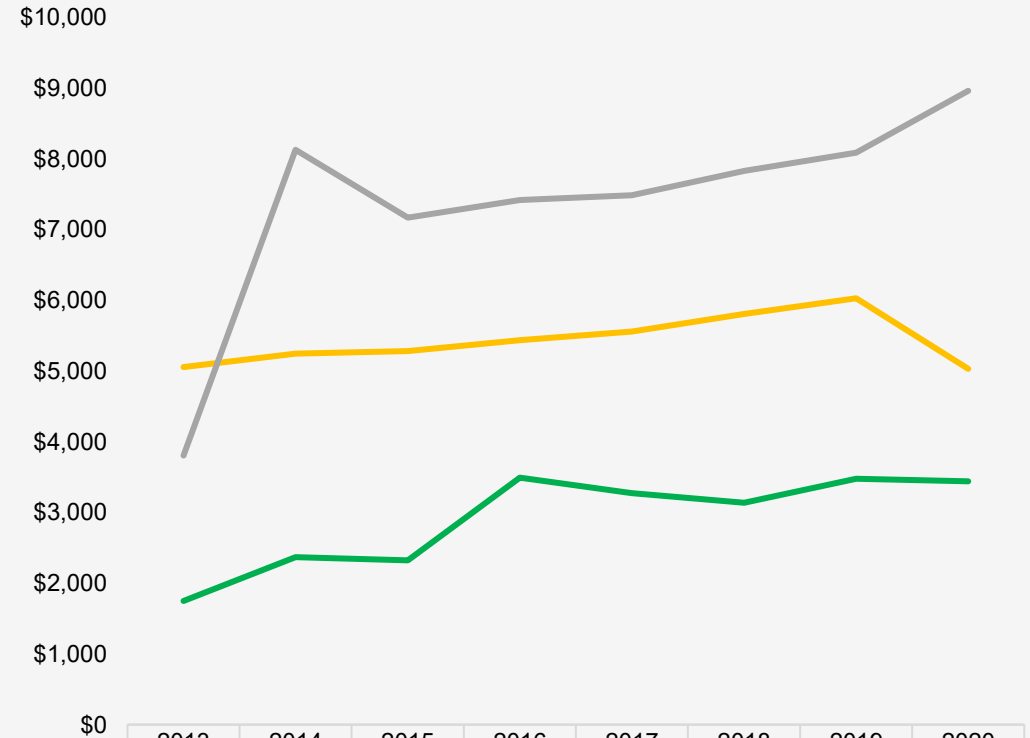
Out-of-Pocket Maximum, by Type of Health Plan, Among Individuals With Family Coverage, 2013–2020

Real \$



| | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 |
|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| HMO/EPO | \$2,034 | \$2,710 | \$2,658 | \$3,944 | \$3,623 | \$3,389 | \$3,680 | \$3,599 |
| PPO/POS | \$5,883 | \$6,005 | \$6,041 | \$6,139 | \$6,149 | \$6,273 | \$6,383 | \$5,265 |
| HRA | \$4,426 | \$9,310 | \$8,198 | \$8,376 | \$8,282 | \$8,455 | \$8,561 | \$9,379 |

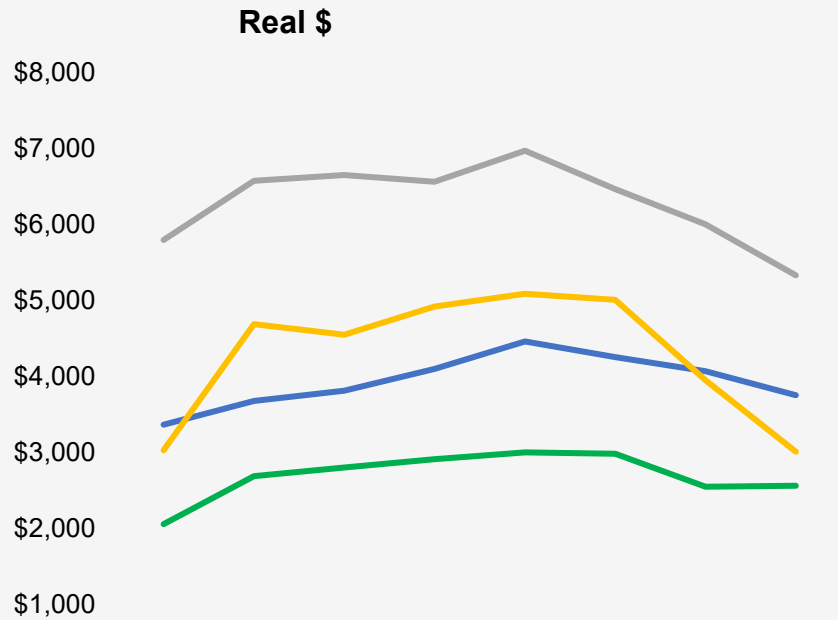
Nominal \$



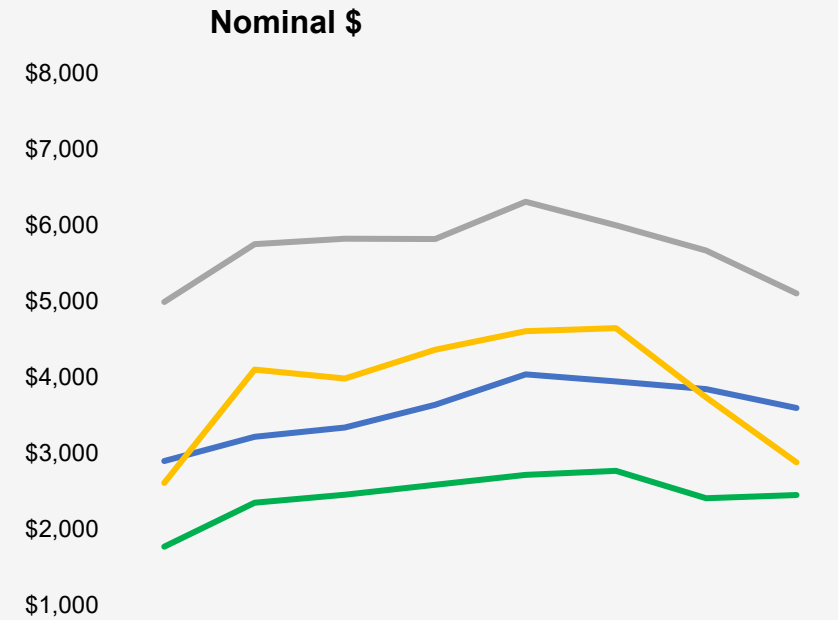
| | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 |
|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| HMO/EPO | \$1,749 | \$2,367 | \$2,325 | \$3,493 | \$3,275 | \$3,139 | \$3,476 | \$3,440 |
| PPO/POS | \$5,058 | \$5,245 | \$5,283 | \$5,437 | \$5,559 | \$5,810 | \$6,030 | \$5,032 |
| HRA | \$3,805 | \$8,132 | \$7,169 | \$7,418 | \$7,487 | \$7,831 | \$8,087 | \$8,964 |

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

Out-of-Pocket Maximums, by Union Status, 2013–2020



| | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 |
|---------------------------|---------|---------|---------|---------|---------|---------|---------|---------|
| Non-Union (Employee Only) | \$3,366 | \$3,678 | \$3,813 | \$4,102 | \$4,462 | \$4,255 | \$4,072 | \$3,756 |
| Union (Employee Only) | \$2,056 | \$2,688 | \$2,802 | \$2,913 | \$3,001 | \$2,984 | \$2,549 | \$2,560 |
| Non-Union (Family) | \$5,799 | \$6,577 | \$6,654 | \$6,564 | \$6,974 | \$6,470 | \$6,003 | \$5,333 |
| Union (Family) | \$3,030 | \$4,692 | \$4,550 | \$4,922 | \$5,090 | \$5,010 | \$3,954 | \$3,010 |

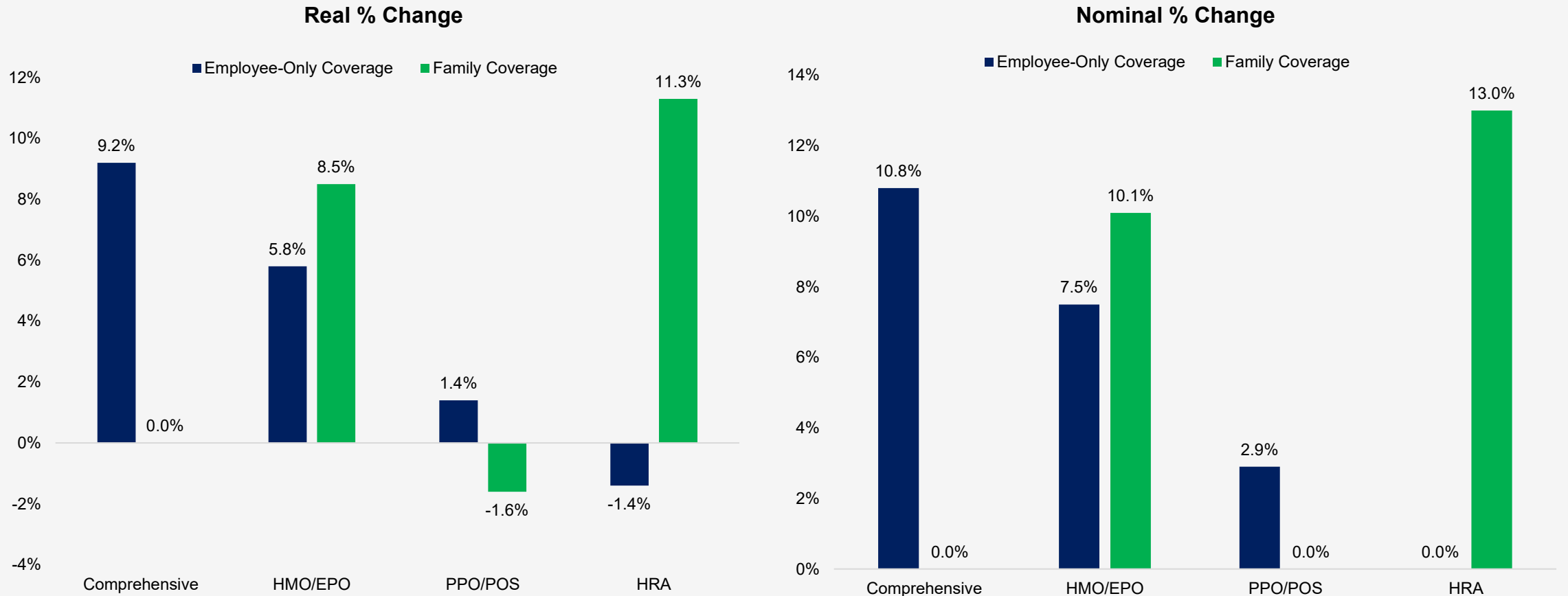


| | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 |
|---------------------------|---------|---------|---------|---------|---------|---------|---------|---------|
| Non-Union (Employee Only) | \$2,894 | \$3,213 | \$3,334 | \$3,633 | \$4,034 | \$3,943 | \$3,842 | \$3,590 |
| Union (Employee Only) | \$1,768 | \$2,347 | \$2,450 | \$2,580 | \$2,713 | \$2,765 | \$2,405 | \$2,446 |
| Non-Union (Family) | \$4,986 | \$5,745 | \$5,819 | \$5,813 | \$6,304 | \$5,995 | \$5,664 | \$5,097 |
| Union (Family) | \$2,606 | \$4,098 | \$3,979 | \$4,359 | \$4,601 | \$4,642 | \$3,731 | \$2,876 |

Figure 31

Out-of-Pocket (OOP) Maximums Increases Vary by Health Plan Type; HRA Enrollees With Family Coverage Are Seeing the Largest Increases, While OOP Maximums Have Fallen for PPO/POS Enrollees With Family Coverage and HRA Enrollees With Individual Coverage

Average Annual Percentage Change in Out-of-Pocket Maximums, by Type of Health Plan and Type of Coverage, 2013–2020



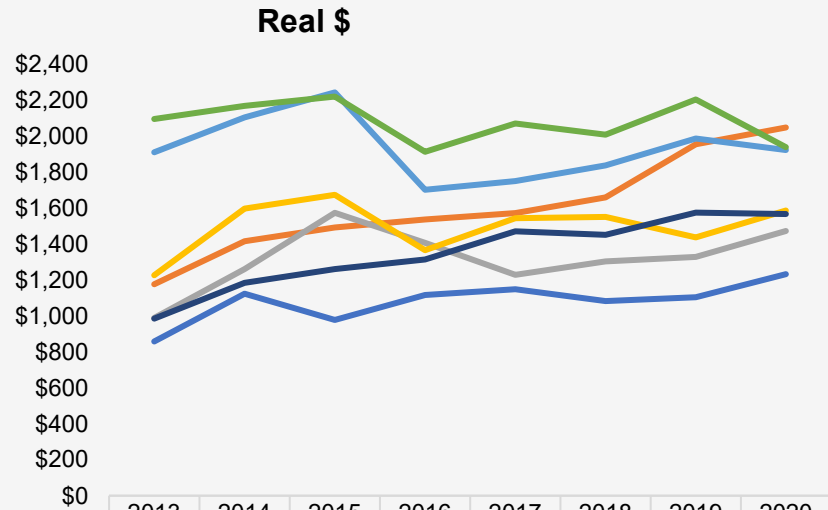
Limitations

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.

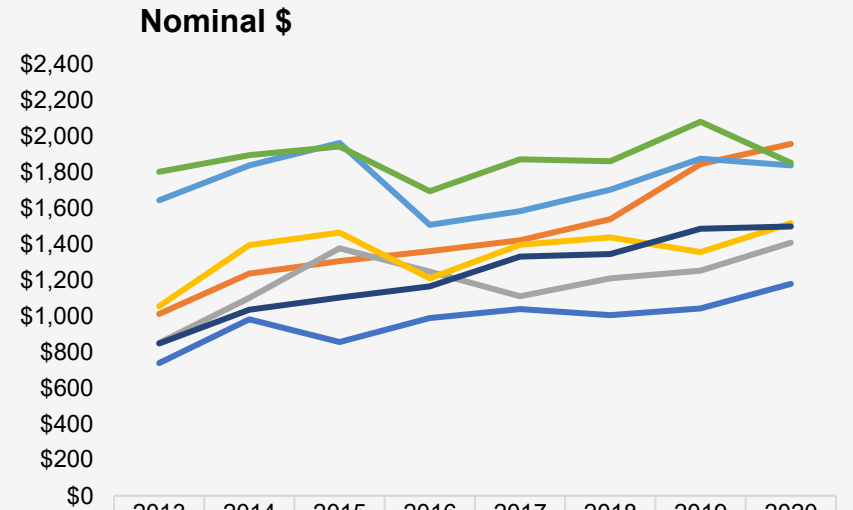
APPENDIX

Figure 32

Deductibles, by Industry, Among Individuals With a Deductible and Employee-Only Coverage, 2013–2020

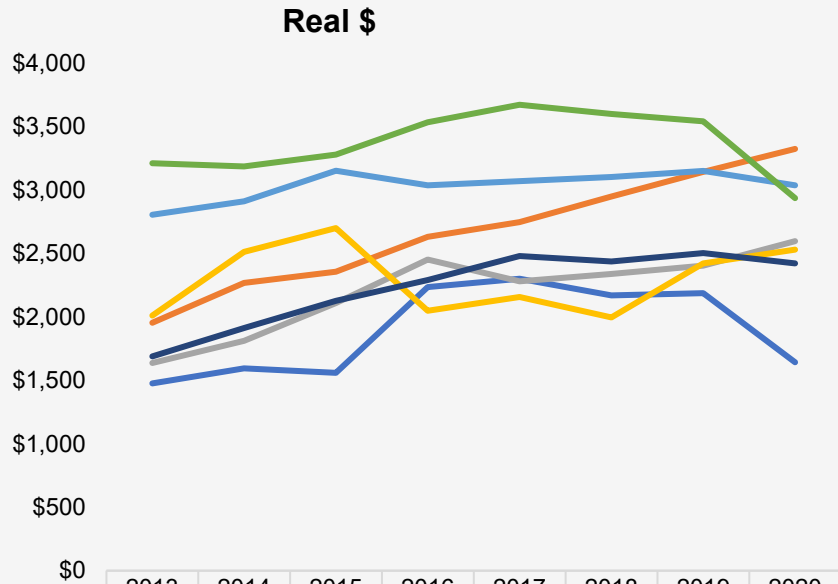


| | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 |
|---|---------|---------|---------|---------|---------|---------|---------|---------|
| Oil & Gas Extraction, Mining | \$857 | \$1,123 | \$976 | \$1,116 | \$1,148 | \$1,082 | \$1,102 | \$1,231 |
| Manufacturing, Durable Goods | \$1,175 | \$1,414 | \$1,491 | \$1,535 | \$1,571 | \$1,658 | \$1,952 | \$2,046 |
| Manufacturing, Nondurable Goods | \$988 | \$1,259 | \$1,572 | \$1,406 | \$1,227 | \$1,302 | \$1,326 | \$1,471 |
| Transportation, Communications, & Utilities | \$1,225 | \$1,595 | \$1,672 | \$1,364 | \$1,542 | \$1,549 | \$1,435 | \$1,584 |
| Wholesale & Retail Trade | \$1,908 | \$2,102 | \$2,241 | \$1,700 | \$1,749 | \$1,836 | \$1,985 | \$1,921 |
| Finance, Insurance, Real Estate | \$2,094 | \$2,166 | \$2,218 | \$1,911 | \$2,068 | \$2,007 | \$2,202 | \$1,936 |
| Services | \$984 | \$1,182 | \$1,259 | \$1,313 | \$1,470 | \$1,449 | \$1,573 | \$1,566 |

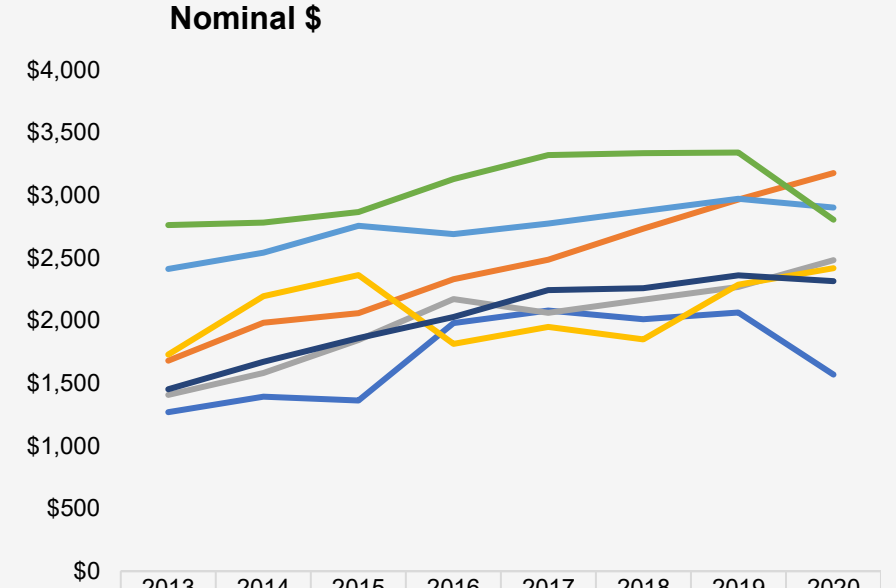


| | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 |
|---|---------|---------|---------|---------|---------|---------|---------|---------|
| Oil & Gas Extraction, Mining | \$737 | \$981 | \$854 | \$988 | \$1,037 | \$1,003 | \$1,040 | \$1,177 |
| Manufacturing, Durable Goods | \$1,010 | \$1,235 | \$1,304 | \$1,359 | \$1,420 | \$1,536 | \$1,842 | \$1,955 |
| Manufacturing, Nondurable Goods | \$849 | \$1,099 | \$1,375 | \$1,245 | \$1,109 | \$1,207 | \$1,251 | \$1,406 |
| Transportation, Communications, & Utilities | \$1,053 | \$1,393 | \$1,462 | \$1,208 | \$1,394 | \$1,435 | \$1,354 | \$1,514 |
| Wholesale & Retail Trade | \$1,641 | \$1,836 | \$1,960 | \$1,505 | \$1,581 | \$1,701 | \$1,873 | \$1,836 |
| Finance, Insurance, Real Estate | \$1,800 | \$1,892 | \$1,940 | \$1,692 | \$1,870 | \$1,859 | \$2,078 | \$1,850 |
| Services | \$846 | \$1,033 | \$1,101 | \$1,163 | \$1,329 | \$1,343 | \$1,484 | \$1,496 |

Figure 33
Deductibles, by Industry, Among Individuals With a Deductible and Family Coverage, 2013–2020



| | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 |
|---|---------|---------|---------|---------|---------|---------|---------|---------|
| Oil & Gas Extraction, Mining | \$1,476 | \$1,595 | \$1,559 | \$2,234 | \$2,301 | \$2,170 | \$2,187 | \$1,642 |
| Manufacturing, Durable Goods | \$1,954 | \$2,269 | \$2,355 | \$2,630 | \$2,748 | \$2,950 | \$3,143 | \$3,324 |
| Manufacturing, Nondurable Goods | \$1,637 | \$1,812 | \$2,110 | \$2,453 | \$2,281 | \$2,338 | \$2,405 | \$2,597 |
| Transportation, Communications, & Utilities | \$2,011 | \$2,513 | \$2,700 | \$2,048 | \$2,157 | \$1,996 | \$2,423 | \$2,530 |
| Wholesale & Retail Trade | \$2,805 | \$2,910 | \$3,152 | \$3,038 | \$3,070 | \$3,102 | \$3,150 | \$3,037 |
| Finance, Insurance, Real Estate | \$3,212 | \$3,185 | \$3,279 | \$3,534 | \$3,672 | \$3,600 | \$3,541 | \$2,936 |
| Services | \$1,689 | \$1,913 | \$2,127 | \$2,290 | \$2,481 | \$2,437 | \$2,503 | \$2,421 |



| | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 |
|---|---------|---------|---------|---------|---------|---------|---------|---------|
| 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 |
| Manufacturing, Nondurable Goods | \$1,407 | \$1,582 | \$1,845 | \$2,172 | \$2,062 | \$2,166 | \$2,269 | \$2,482 |
| Transportation, Communications, & Utilities | \$1,729 | \$2,195 | \$2,362 | \$1,814 | \$1,950 | \$1,849 | \$2,286 | \$2,418 |
| Wholesale & Retail Trade | \$2,412 | \$2,541 | \$2,757 | \$2,691 | \$2,775 | \$2,875 | \$2,972 | \$2,903 |
| Finance, Insurance, Real Estate | \$2,762 | \$2,782 | \$2,867 | \$3,130 | \$3,320 | \$3,336 | \$3,341 | \$2,806 |
| Services | \$1,452 | \$1,671 | \$1,860 | \$2,028 | \$2,243 | \$2,258 | \$2,361 | \$2,314 |

Figure 34
Emergency Department Copayments, by Type of Health Plan, Among Individuals With a Copayment, 2013–2020

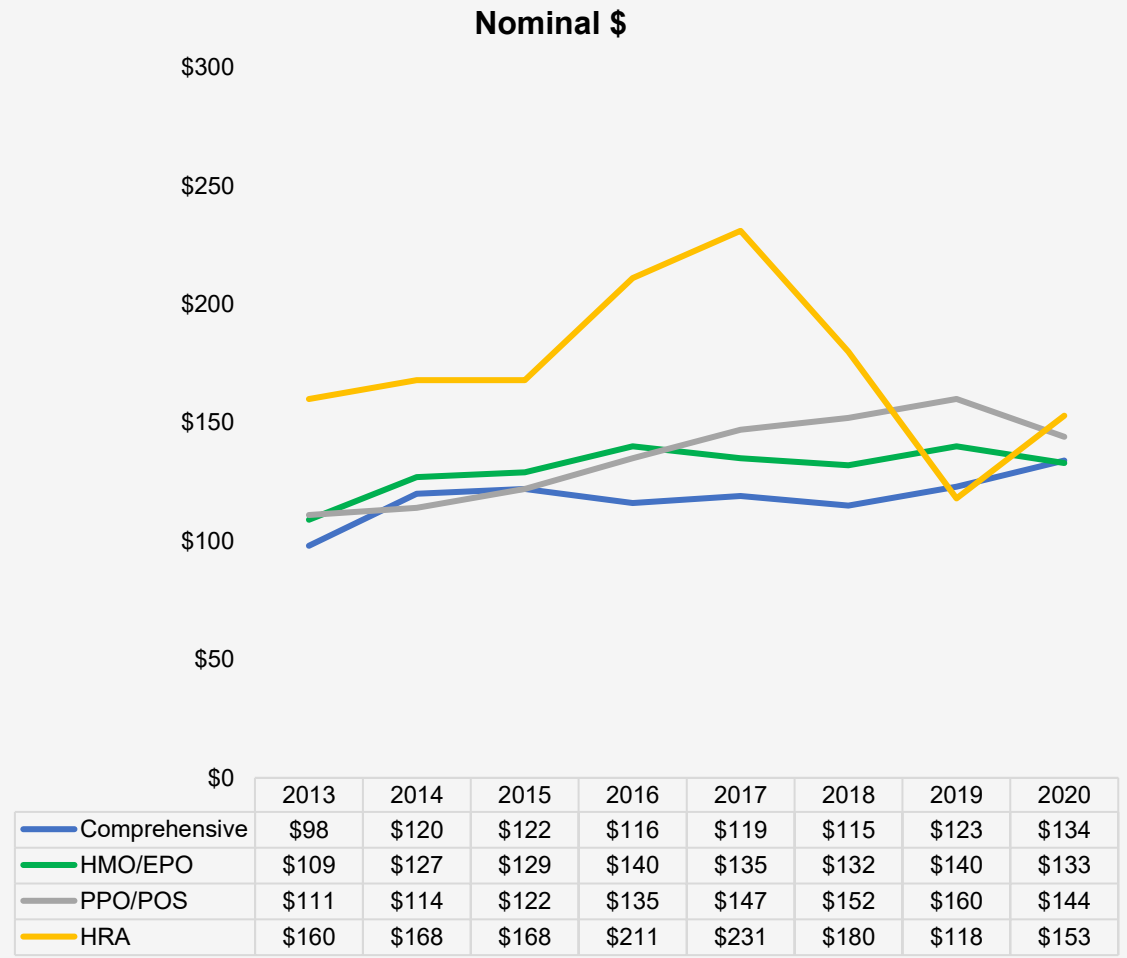
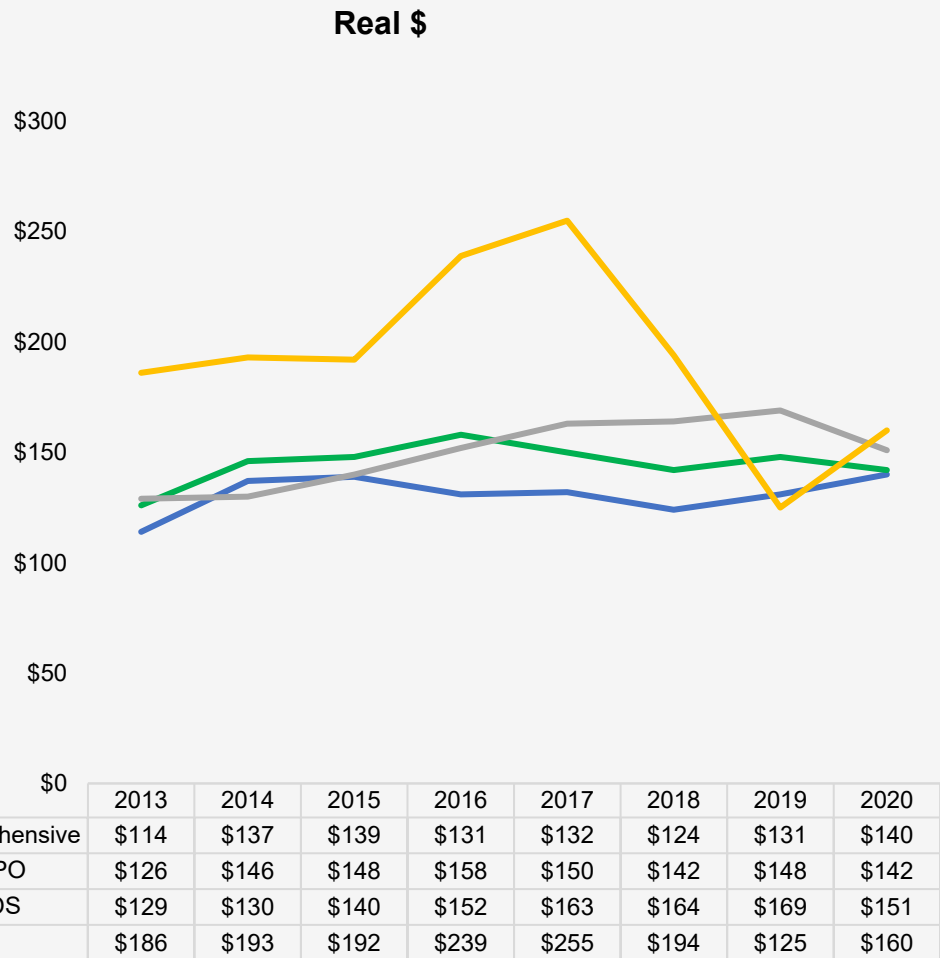


Figure 35
Inpatient Admission Copayments, by Type of Health Plan, Among Individuals With a Copayment, 2013–2020

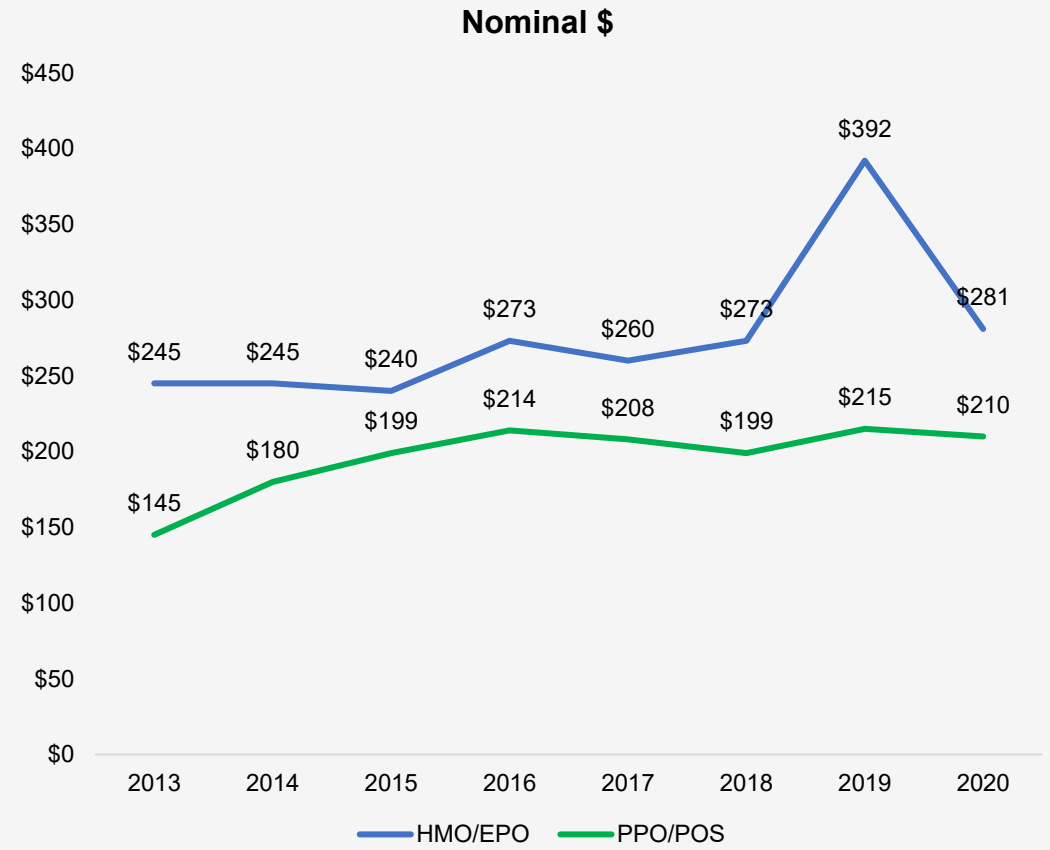
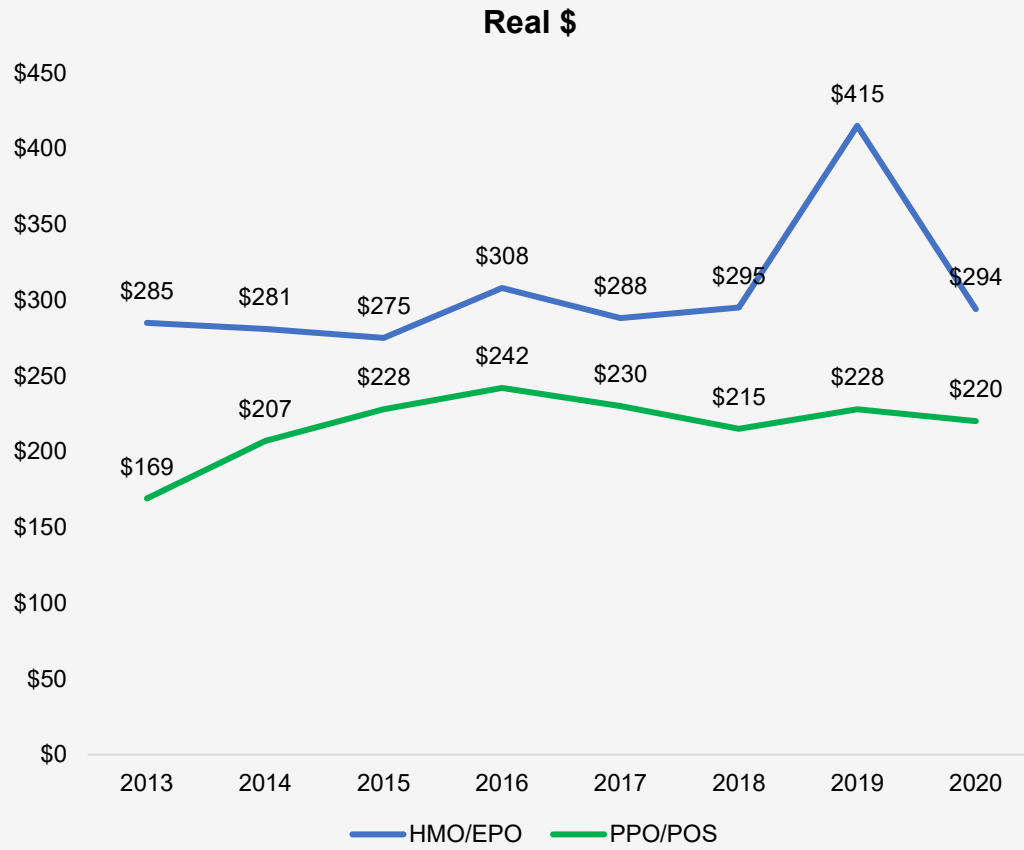


Figure 36
Primary Care Physician Office Visit Copayments, by Type of Health Plan, Among Individuals With a Copayment, 2013–2020

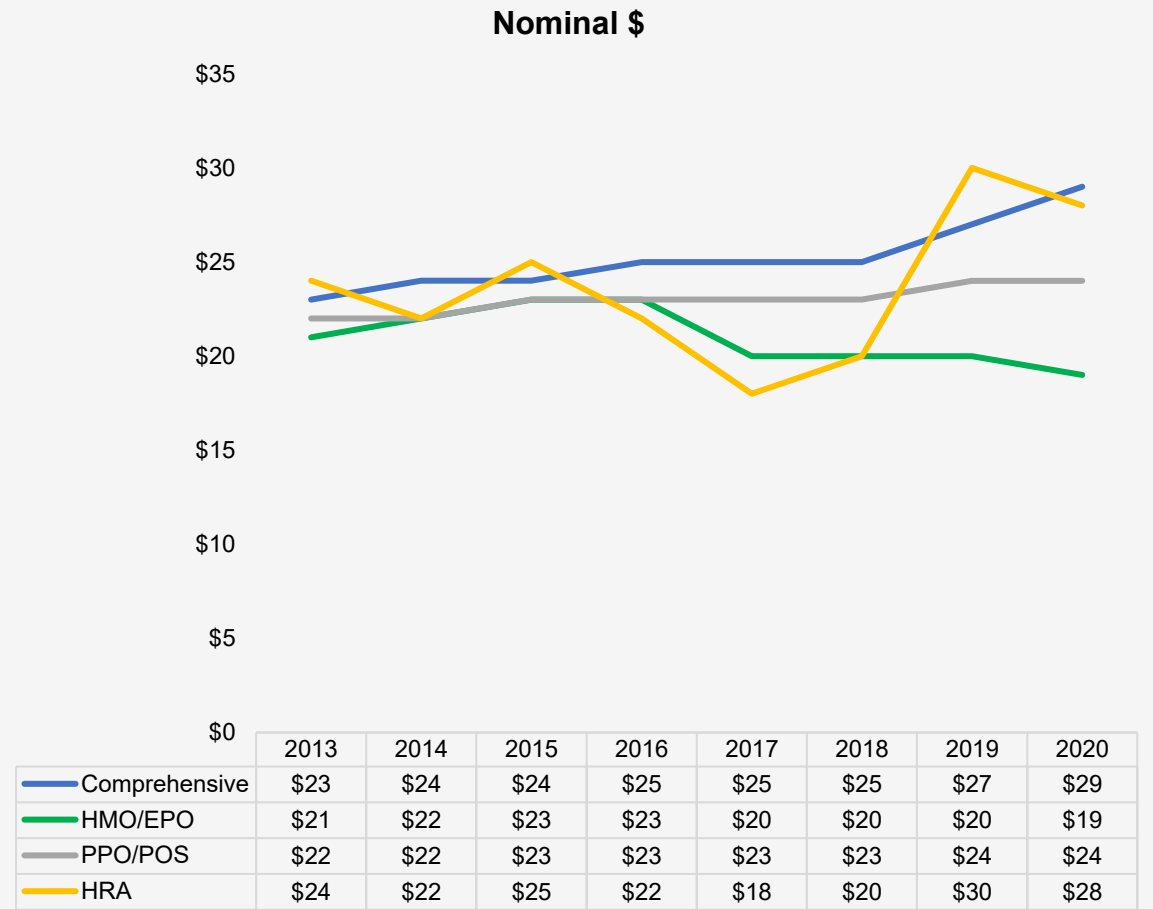
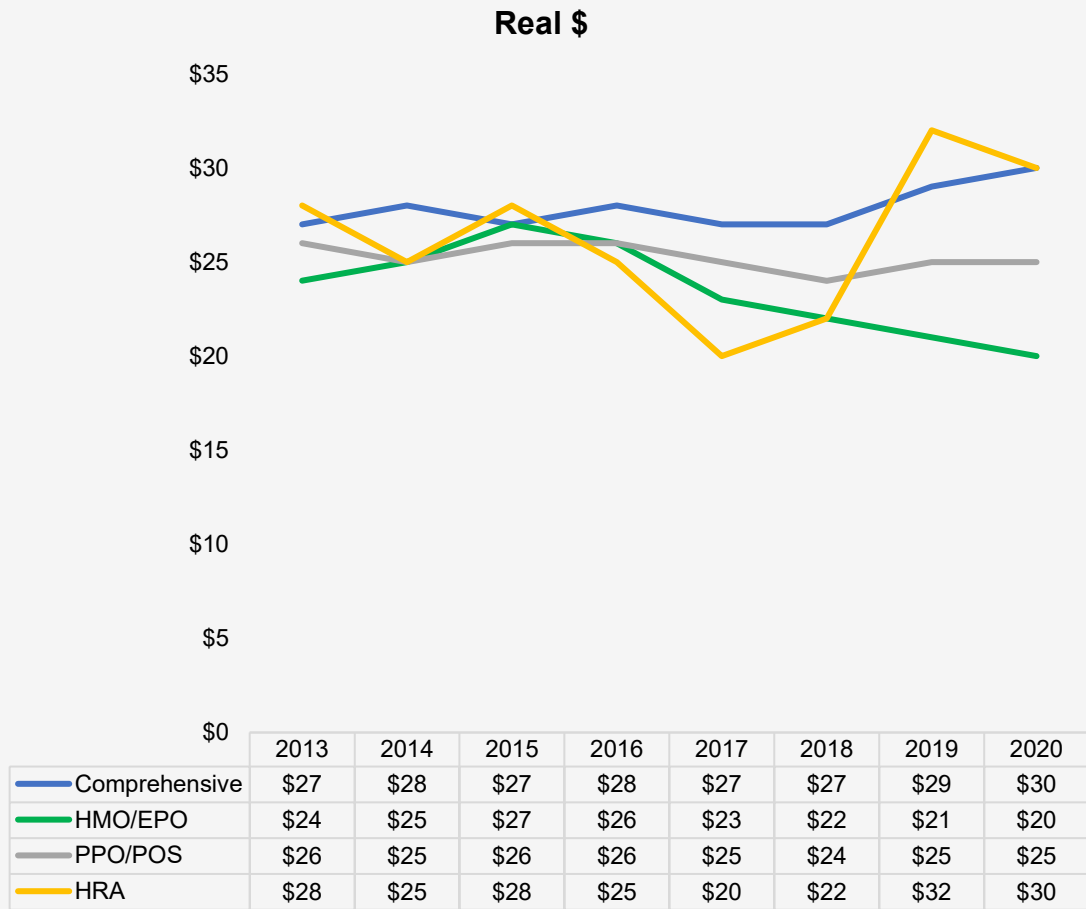


Figure 37

Specialist Physician Office Visit Copayments, by Type of Health Plan, Among Individuals With a Copayment, 2013–2020

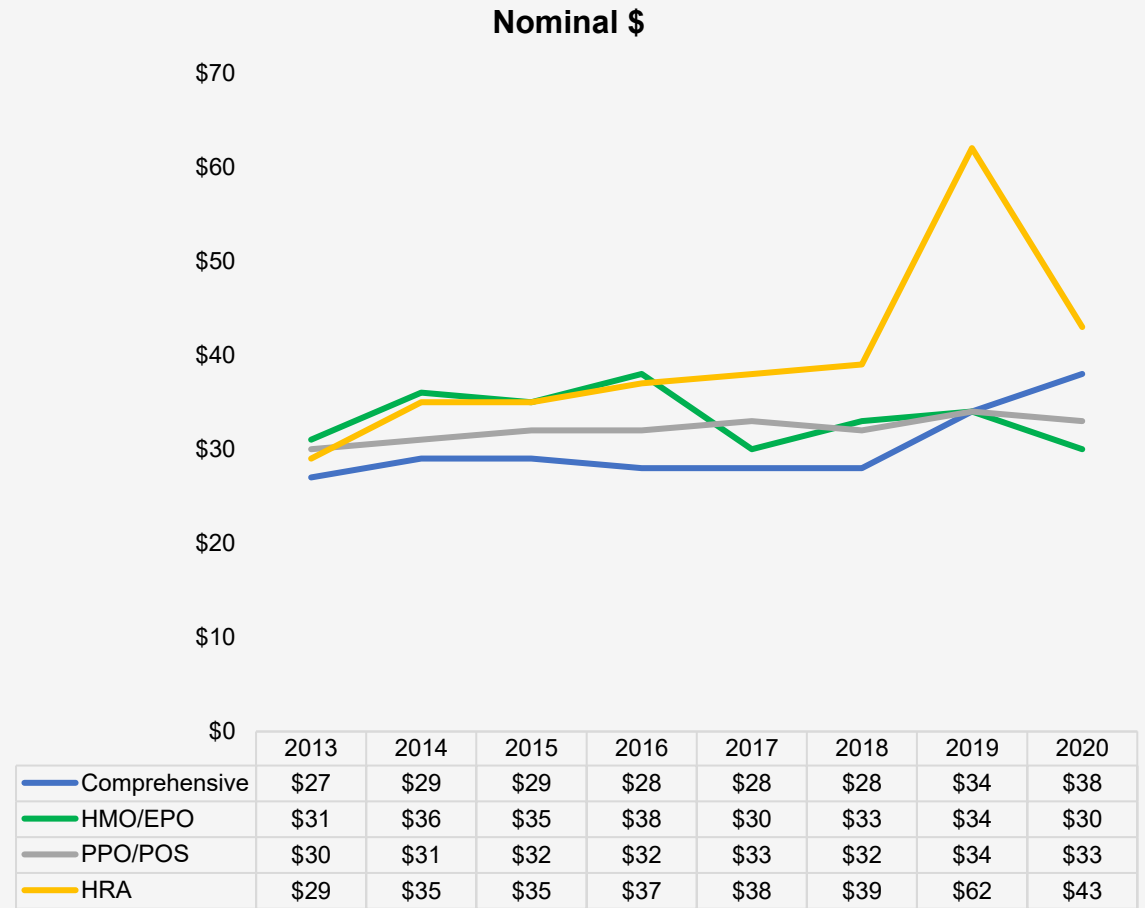
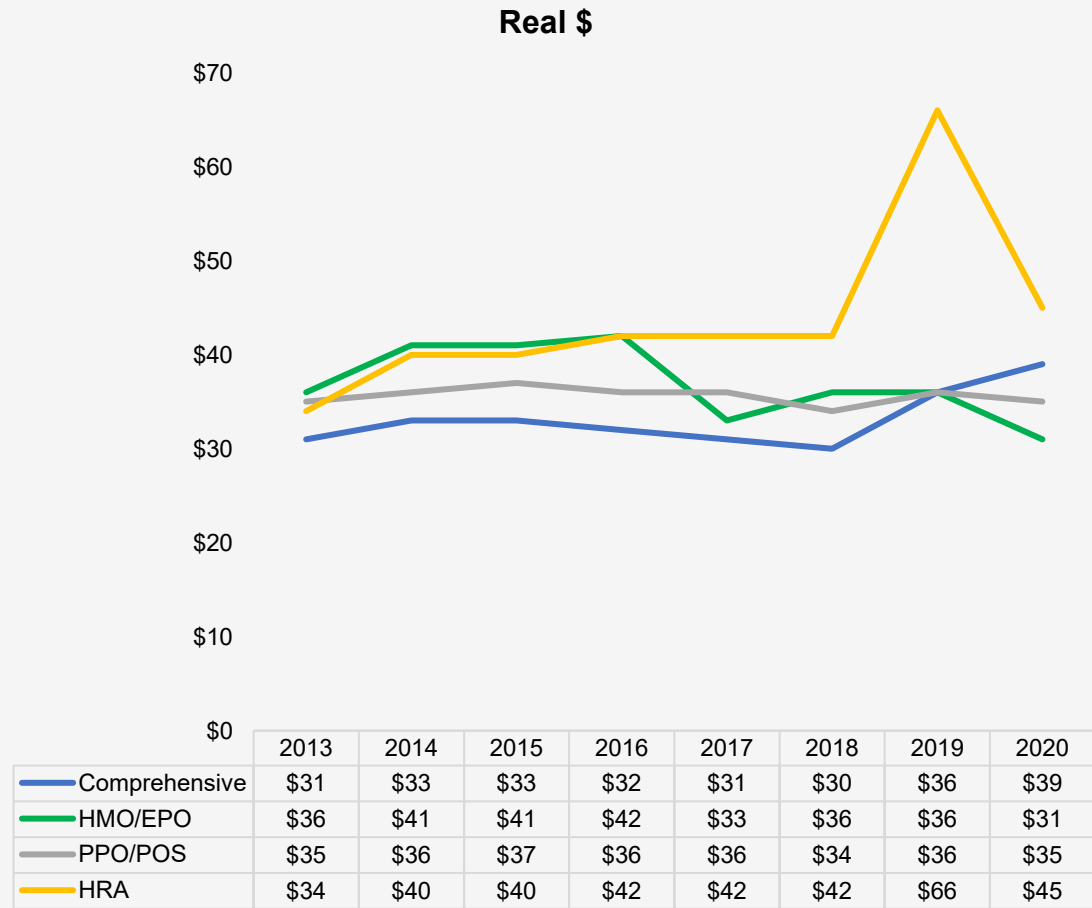


Figure 38
Emergency Department Copayments, by Gender, Among Individuals With a Copayment, 2013–2020

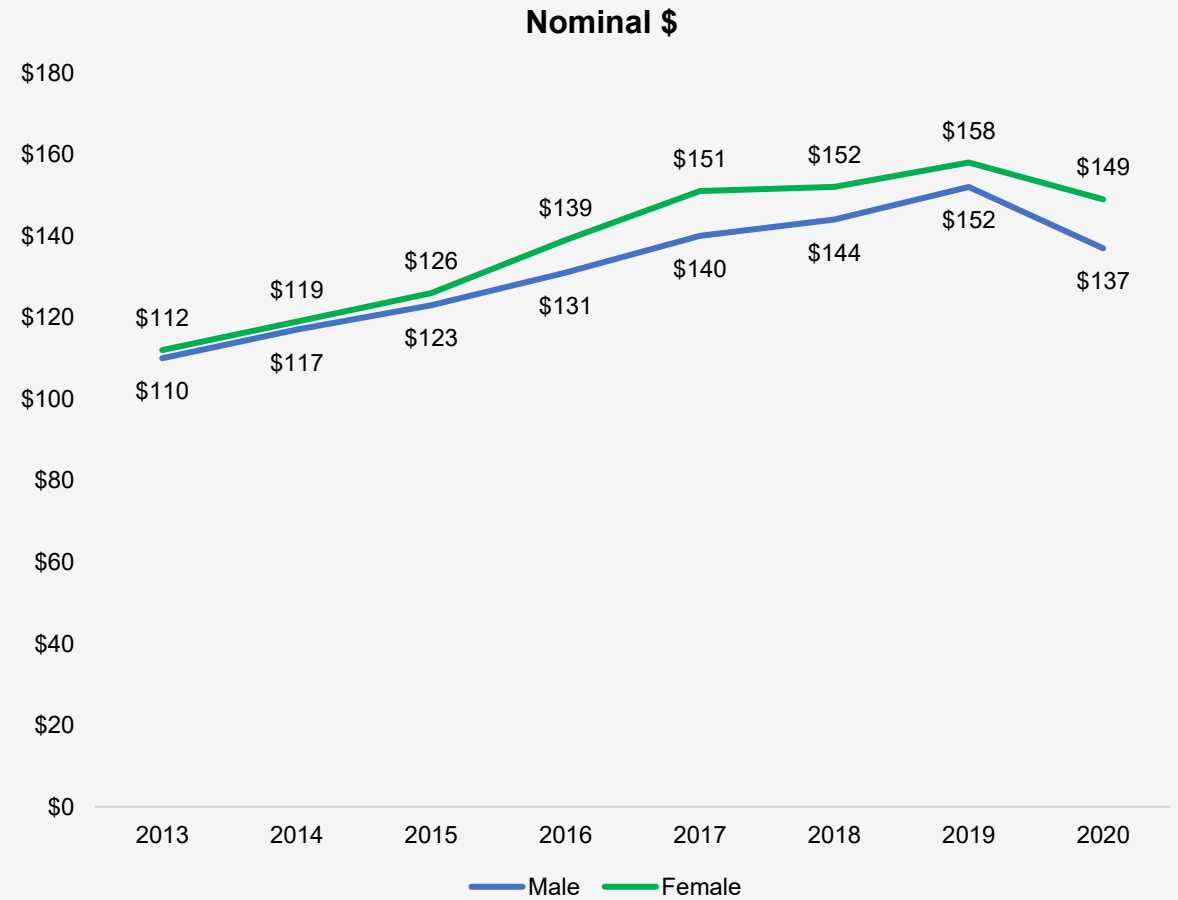
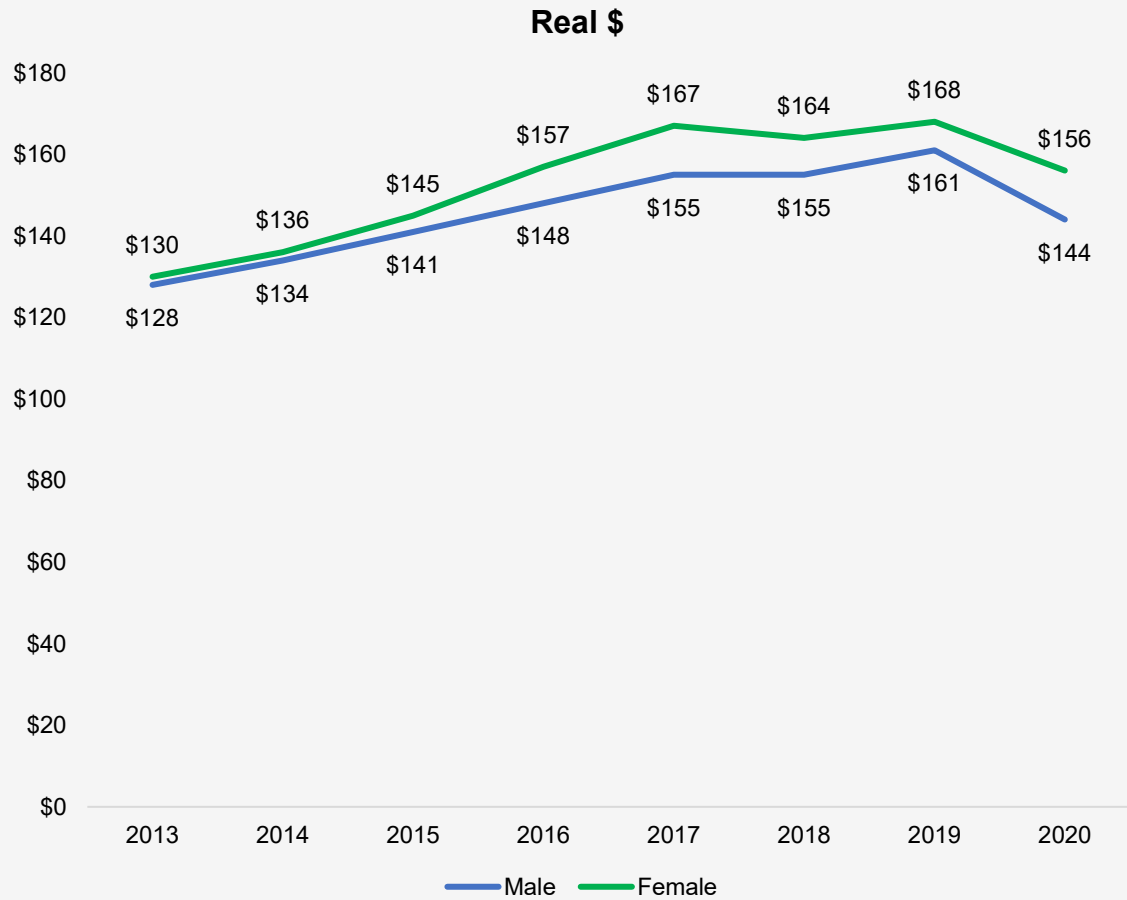


Figure 39
Inpatient Admission Copayments, by Gender, Among Individuals With a Copayment, 2013–2020

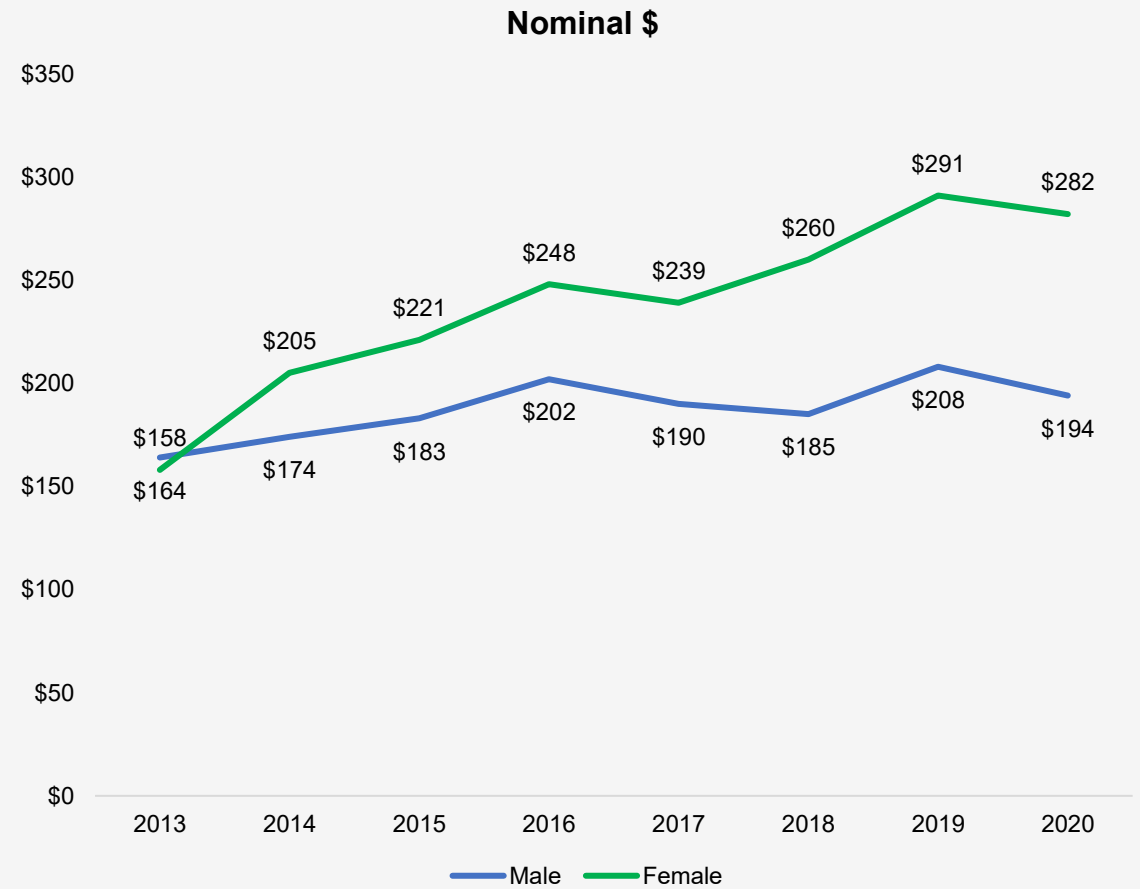
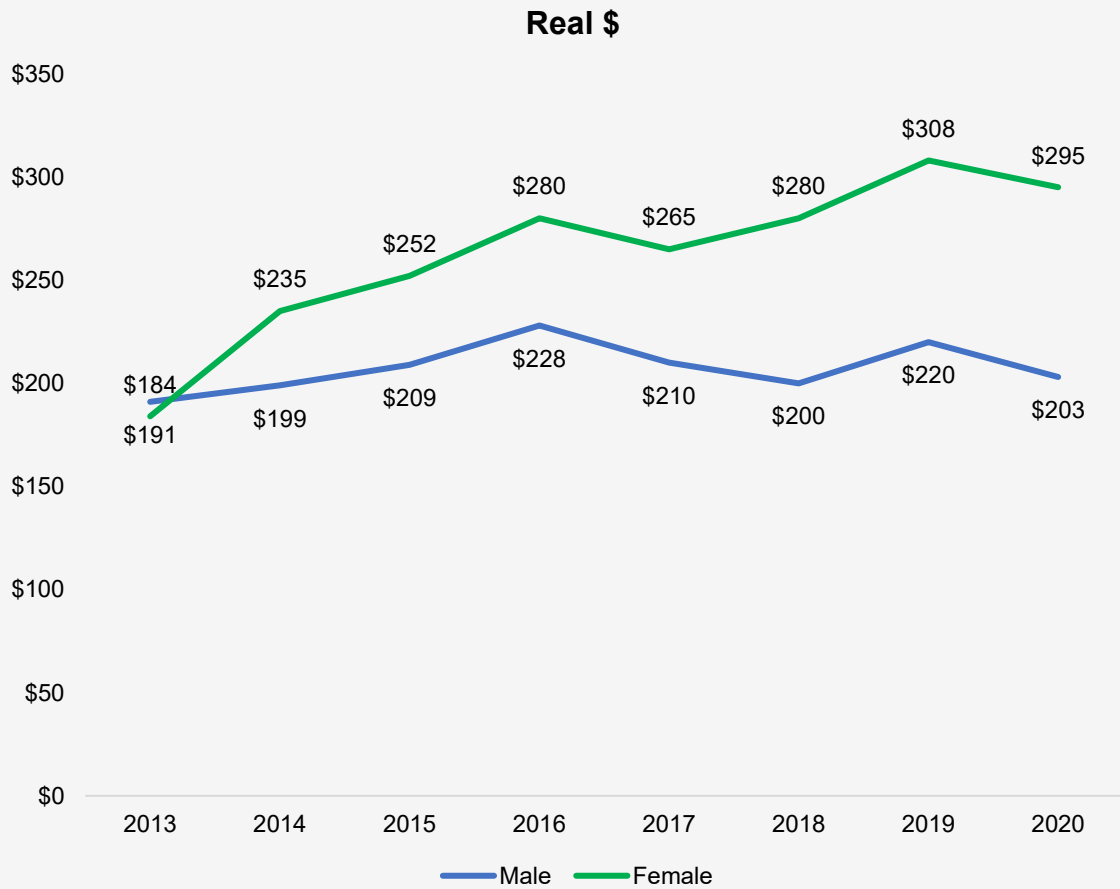


Figure 40
Primary Care Physician Office Visit Copayments, by Gender, Among Individuals With a Copayment, 2013–2020

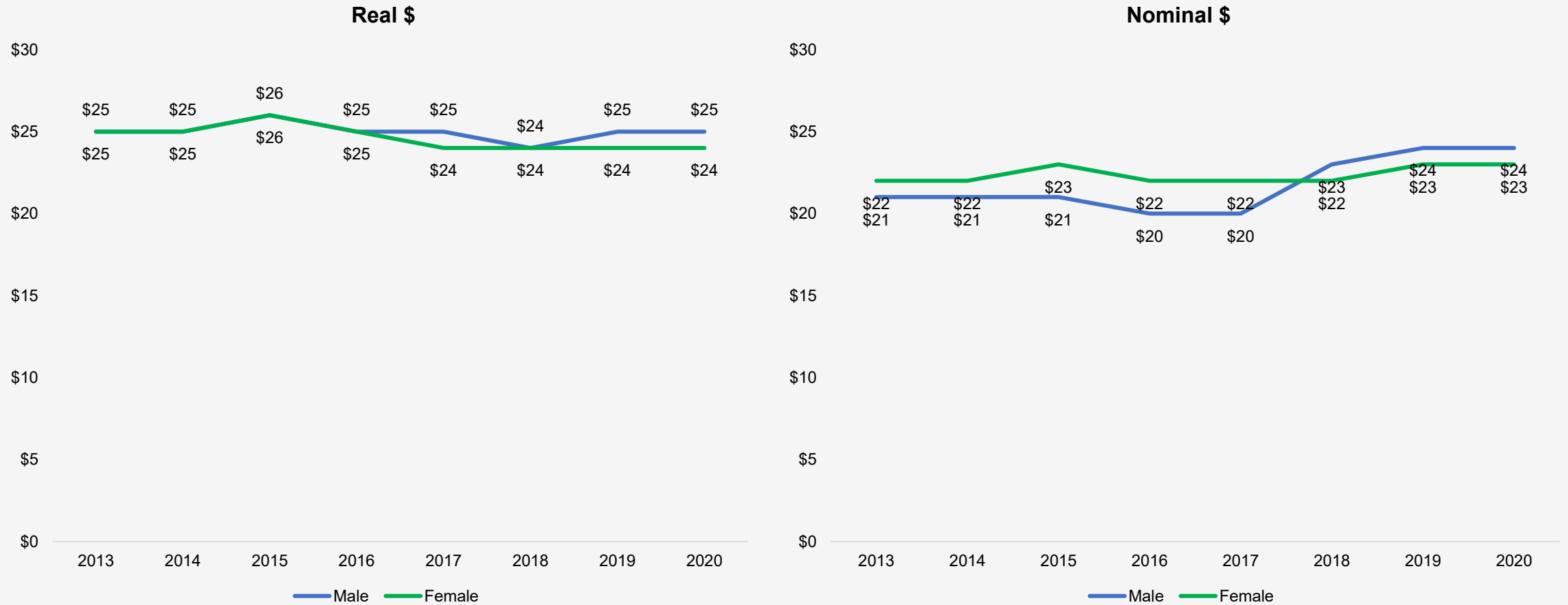


Figure 41
Specialist Physician Office Visit Copayments, by Gender, Among Individuals With a Copayment, 2013–2020

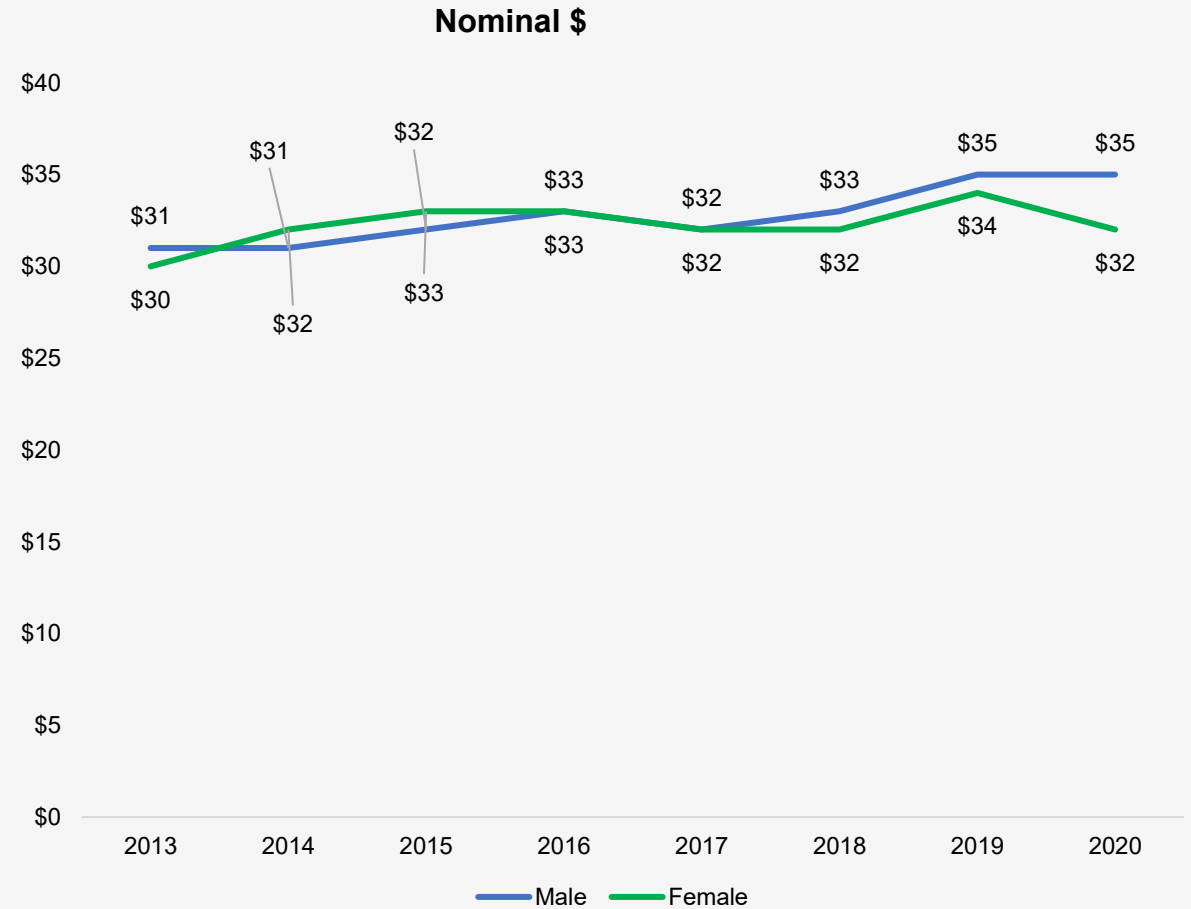
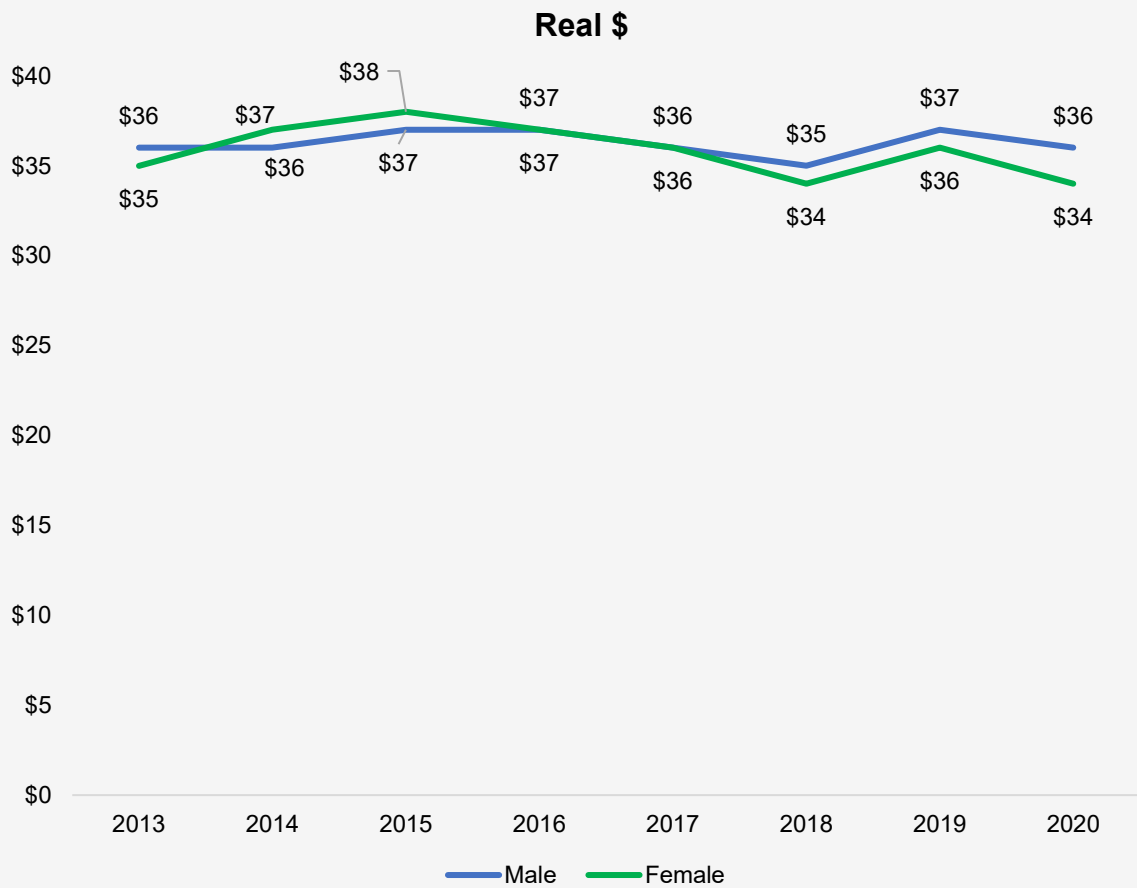


Figure 42
Emergency Department Copayments, by Age, Among Individuals With a Copayment, 2013–2020

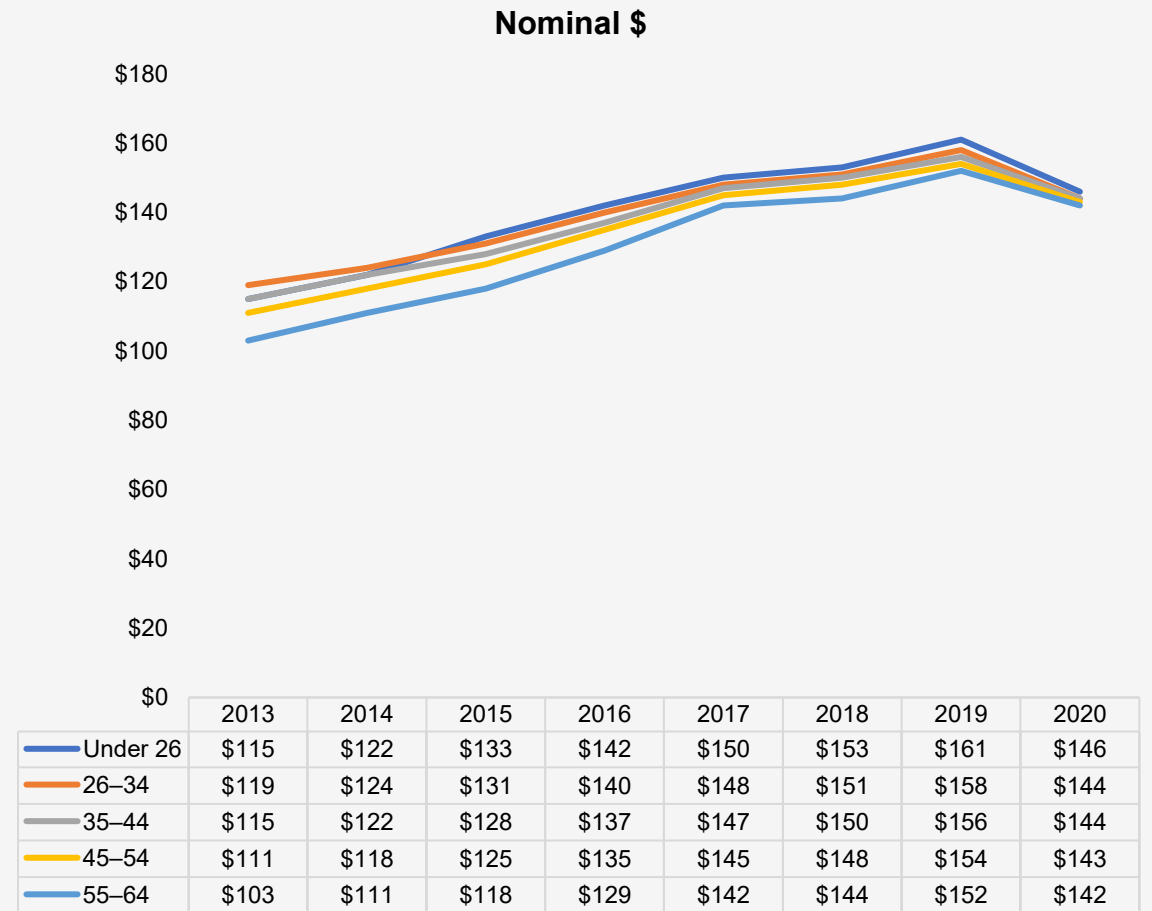
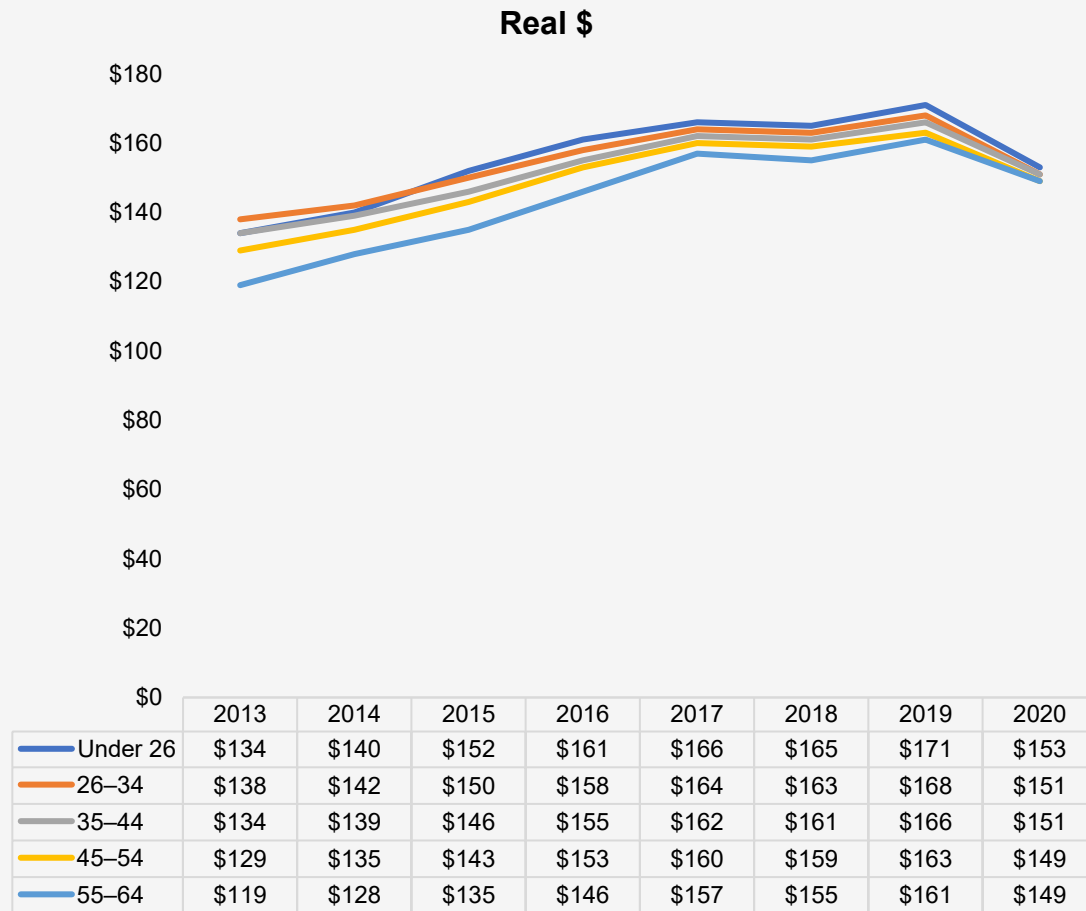


Figure 43
Inpatient Admission Copayments, by Age, Among Individuals With a Copayment, 2013–2020

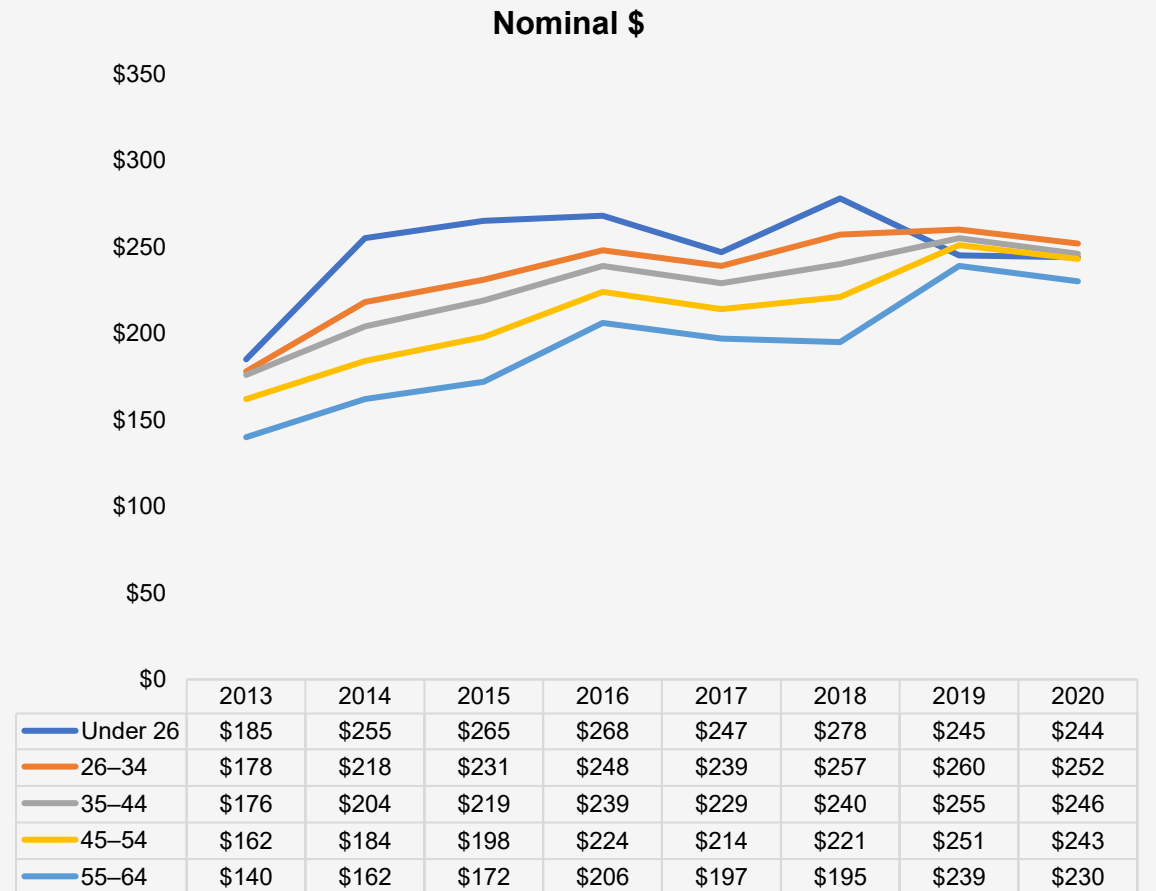
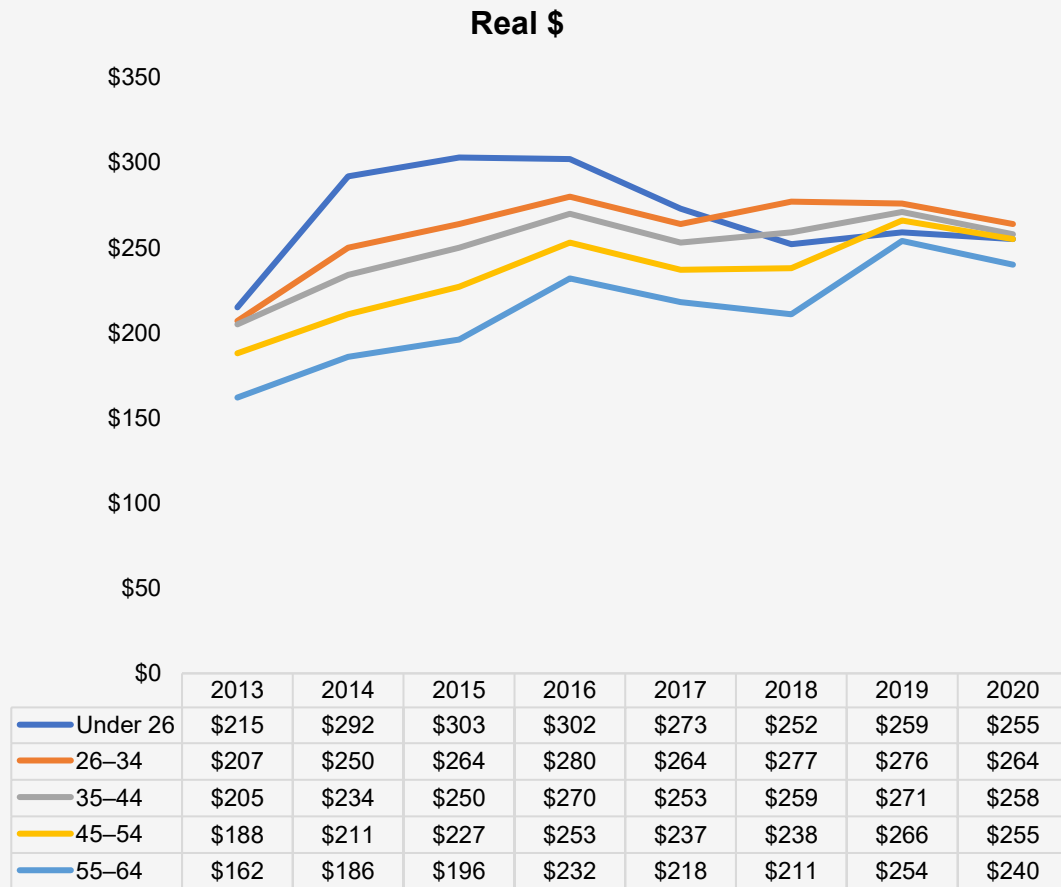


Figure 44
Primary Care Physician Office Visit Copayments, by Age, Among Individuals With a Copayment, 2013–2020

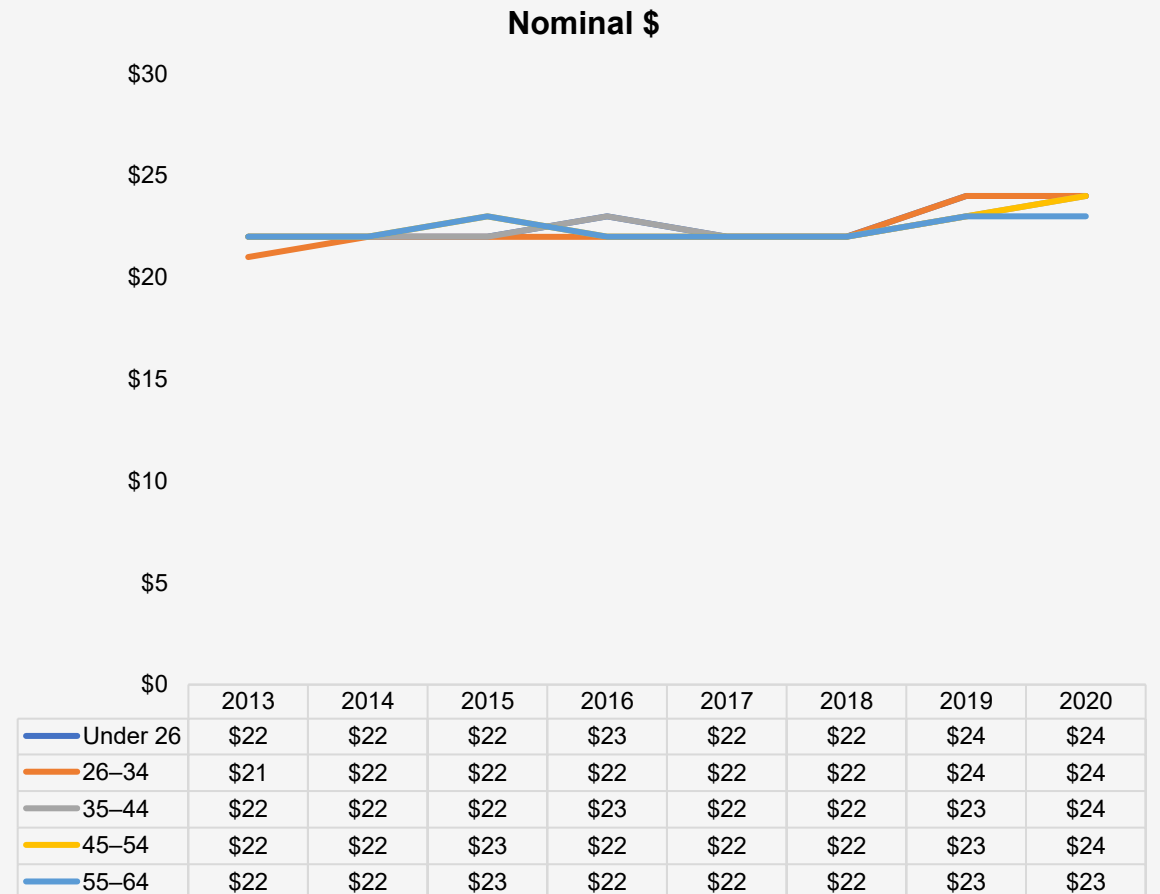
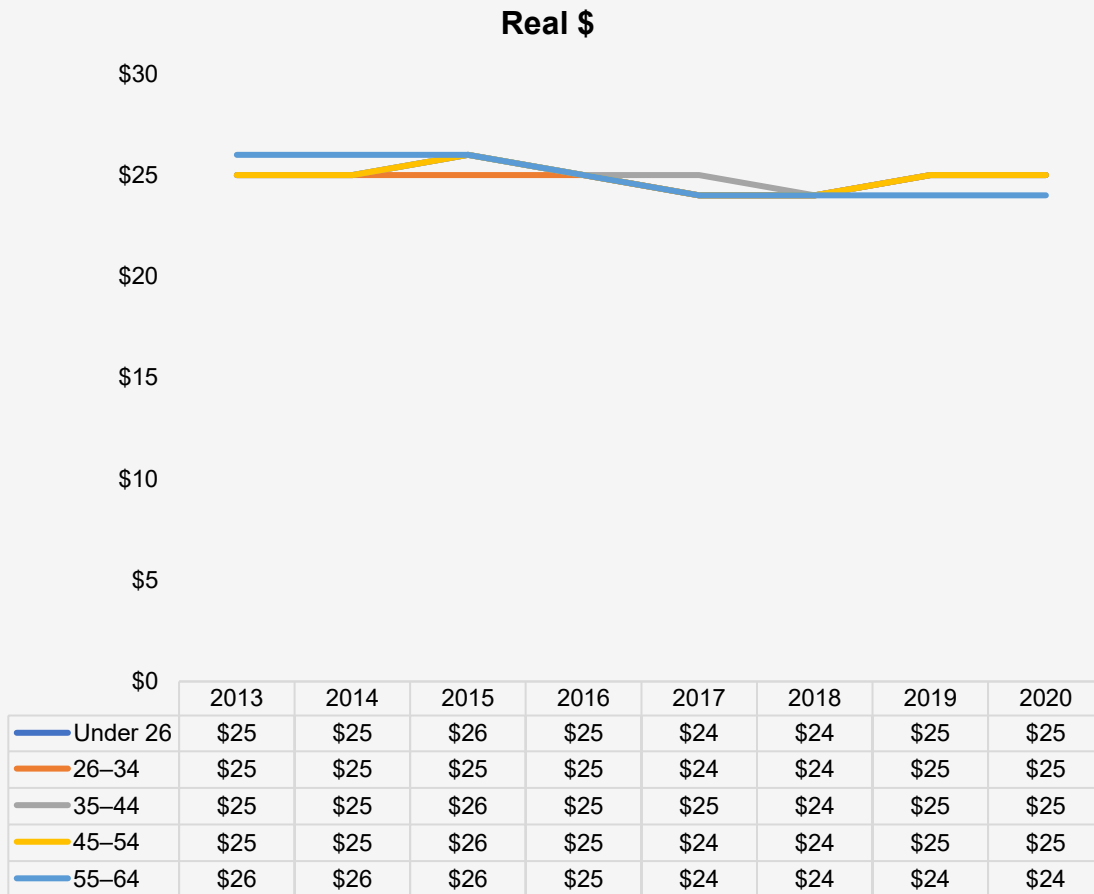


Figure 45
Specialist Physician Office Visit Copayments, by Age, Among Individuals With a Copayment, 2013–2020

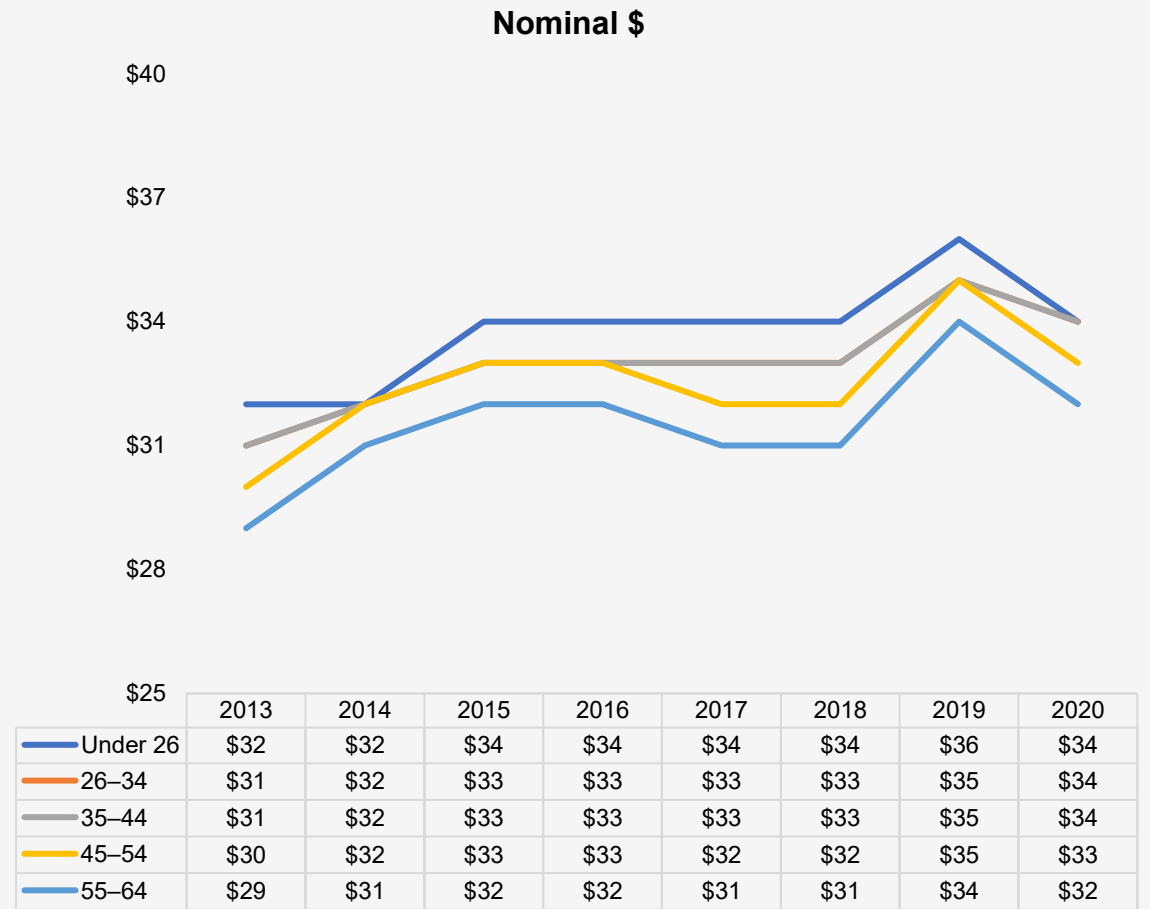
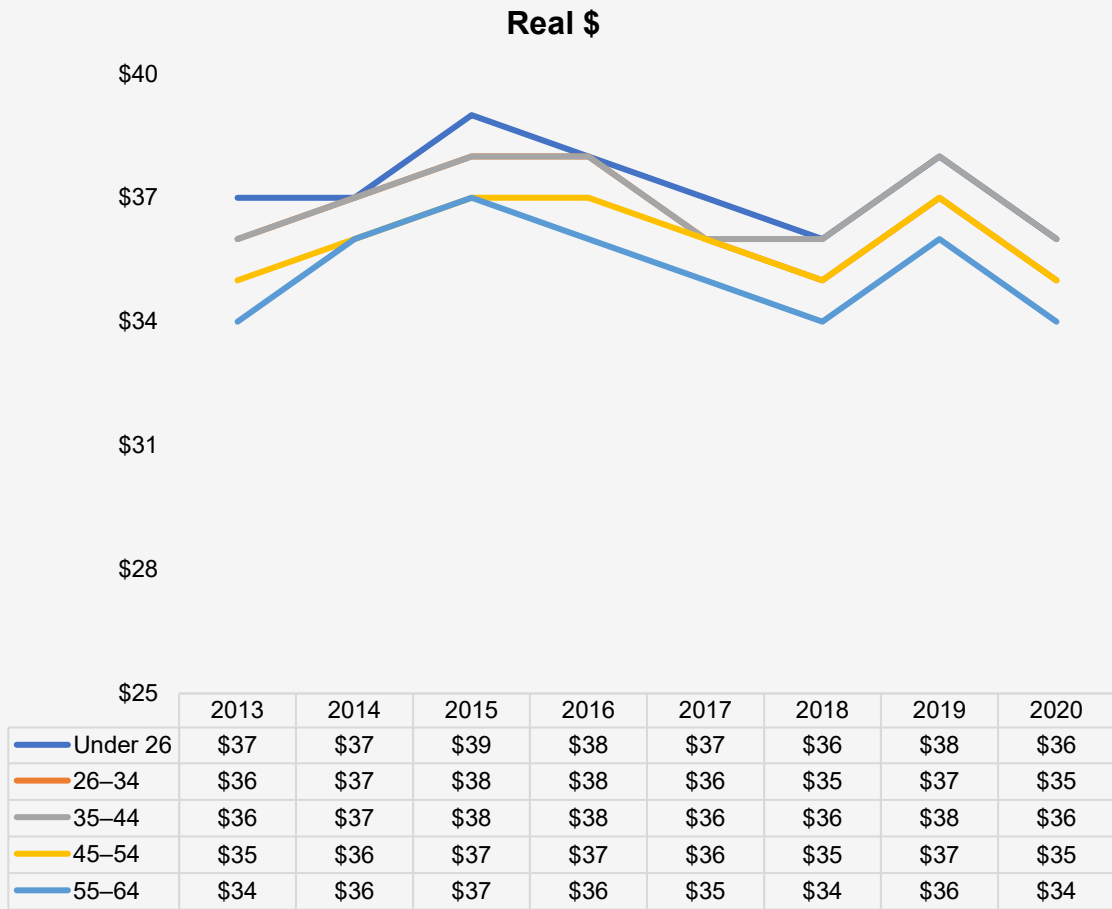


Figure 46
Emergency Department Coinsurance, by Type of Health Plan, Among Individuals With a Coinsurance, 2013–2020

30%
 25%
 20%
 15%
 10%
 5%
 0%

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

Figure 47
Inpatient Admission Coinsurance, by Type of Health Plan, Among Individuals With a Coinsurance, 2013–2020

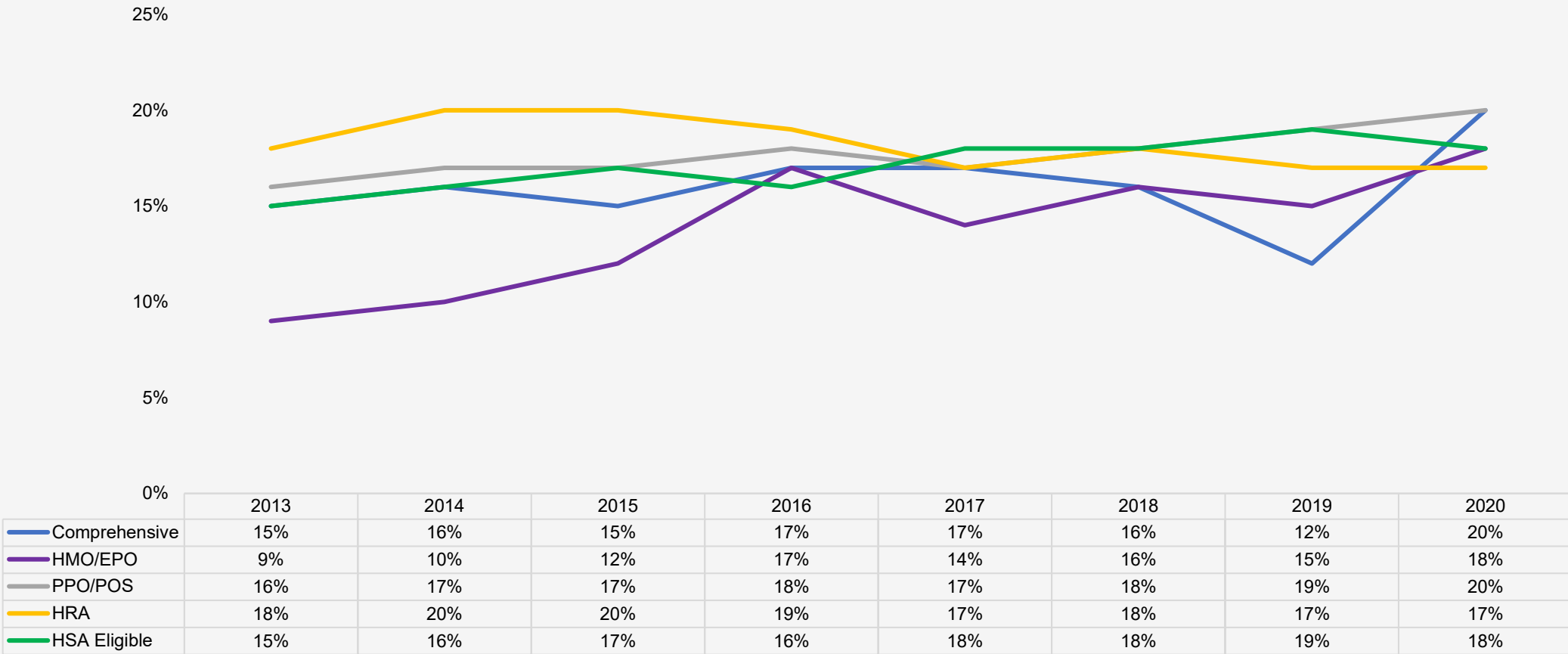
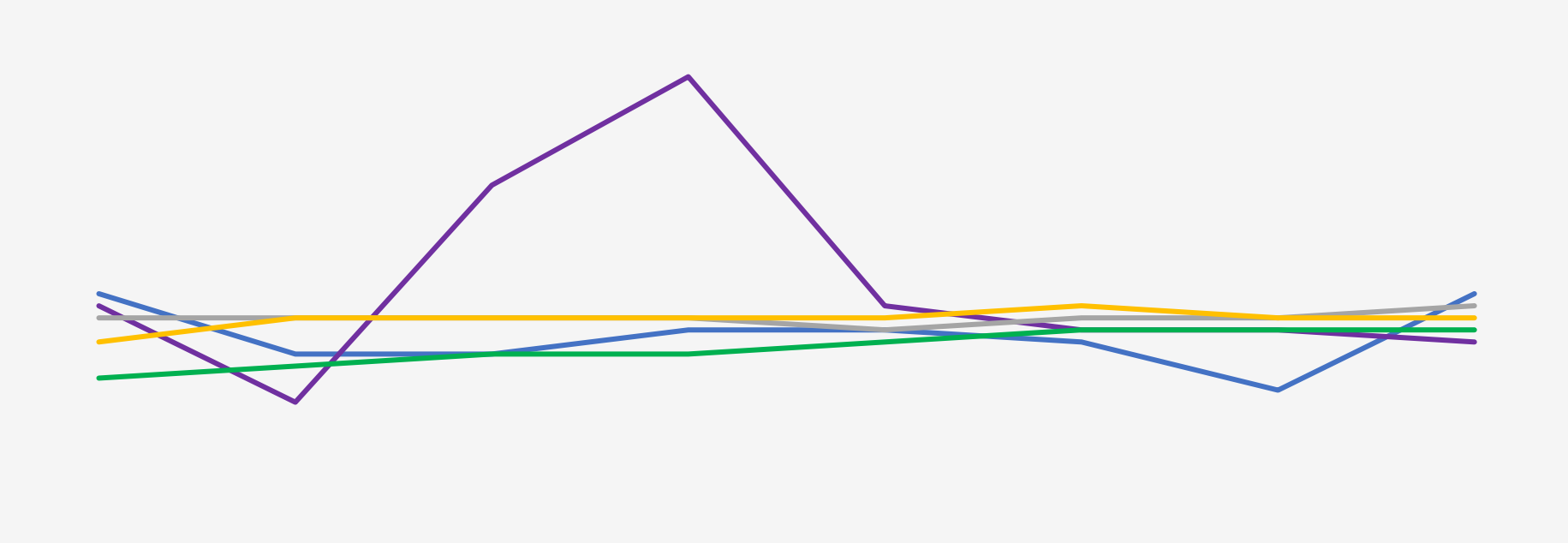


Figure 48
Office Visit Coinsurance, by Type of Health Plan, Among Individuals With a Coinsurance, 2013–2020

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



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

Figure 49
Emergency Department Coinsurance, by Gender, Among Individuals With a Coinsurance, 2013–2020

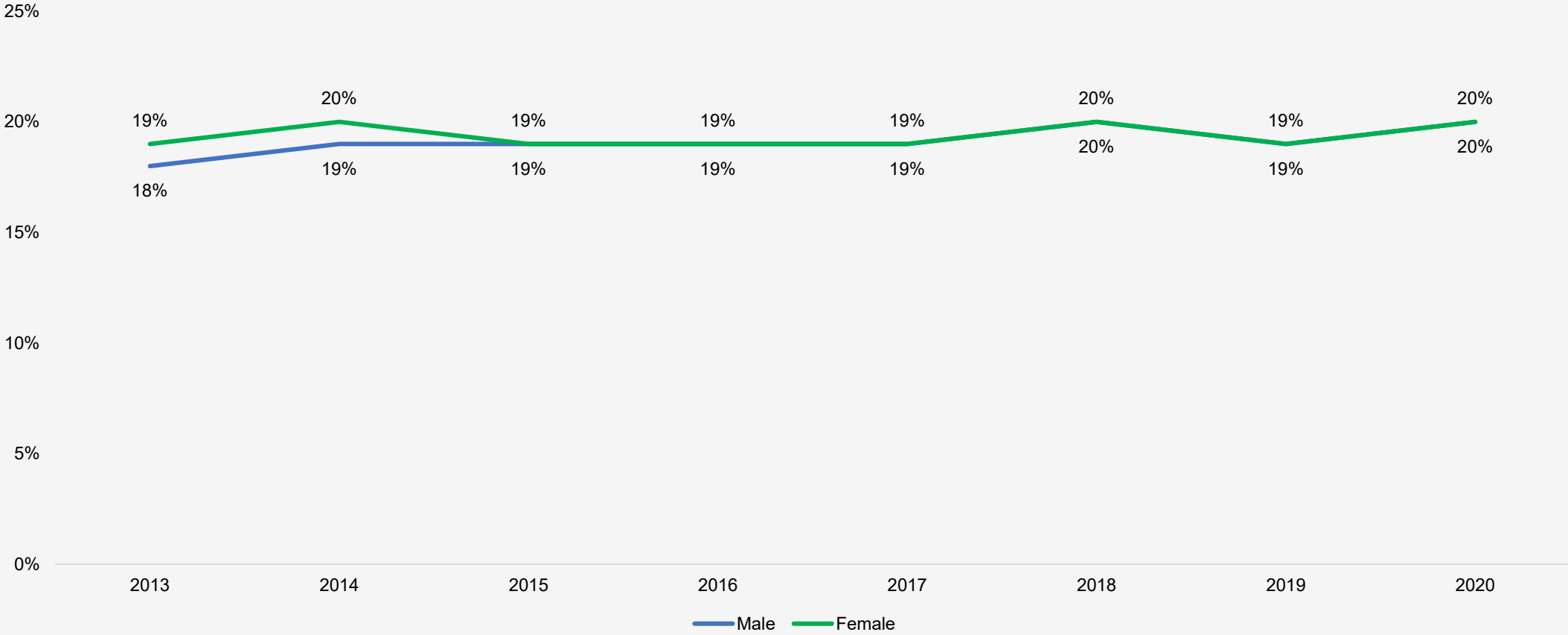


Figure 50
Inpatient Admission Coinsurance, by Gender, Among Individuals With a Coinsurance, 2013–2020

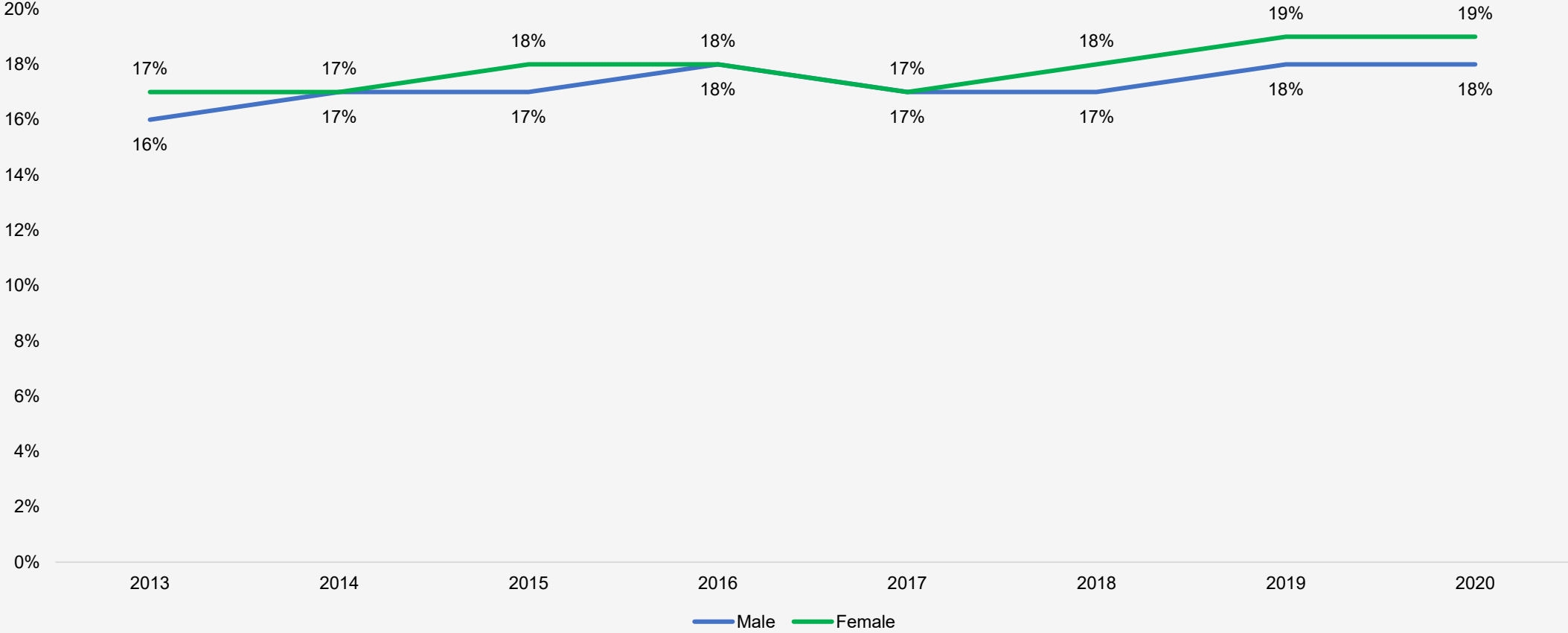


Figure 51
Office Visit Coinsurance, by Gender, Among Individuals With a Coinsurance, 2013–2020

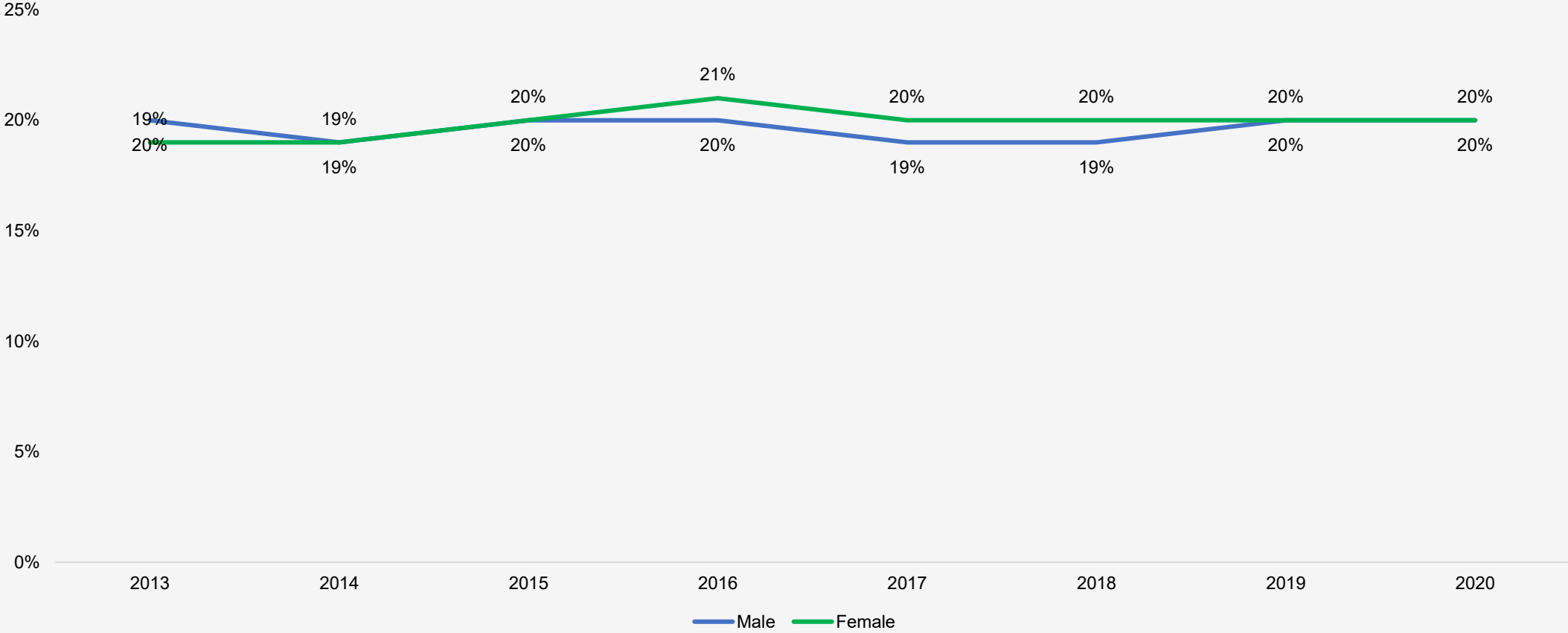


Figure 52
Emergency Department Coinsurance, by Age, Among Individuals With a Coinsurance, 2013–2020

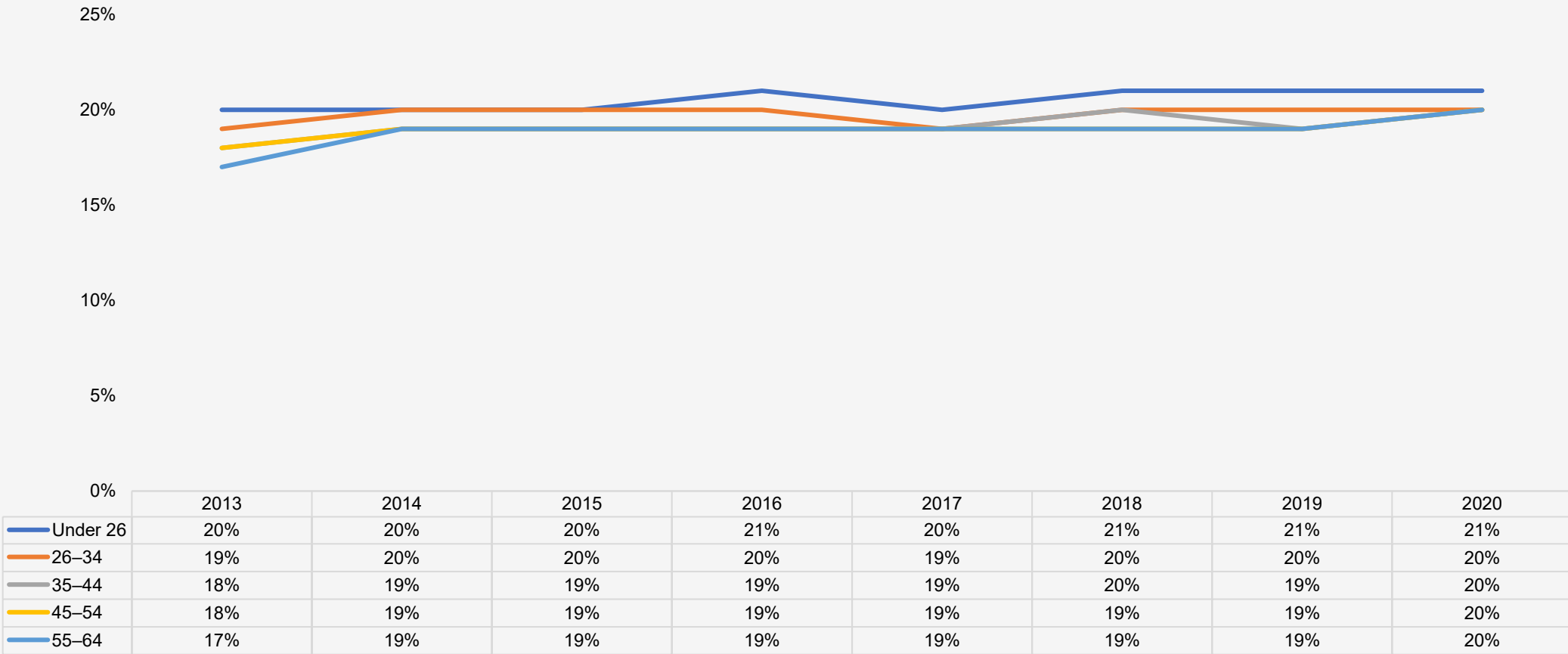


Figure 53
Inpatient Admission Coinsurance, by Age, Among Individuals With a Coinsurance, 2013–2020

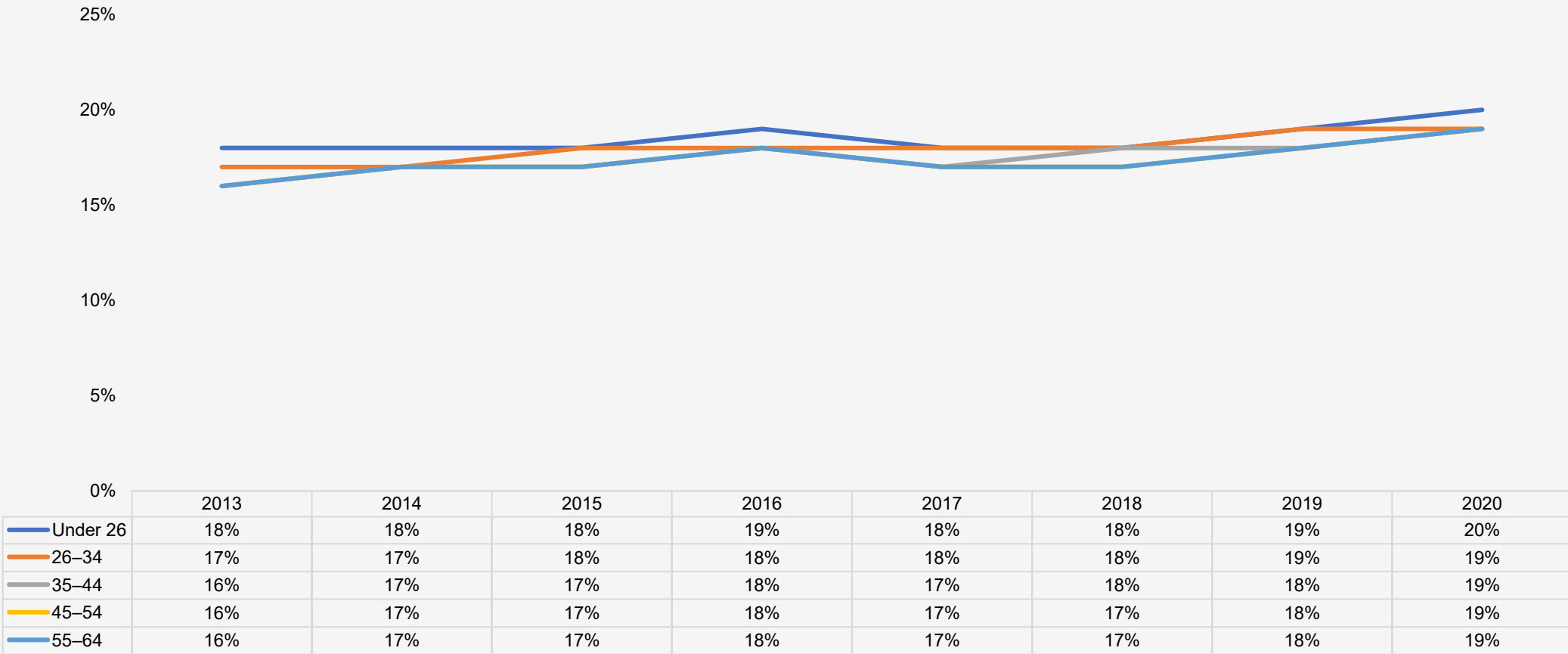


Figure 54
Office Visit Coinsurance, by Age, Among Individuals With a Coinsurance, 2013–2020

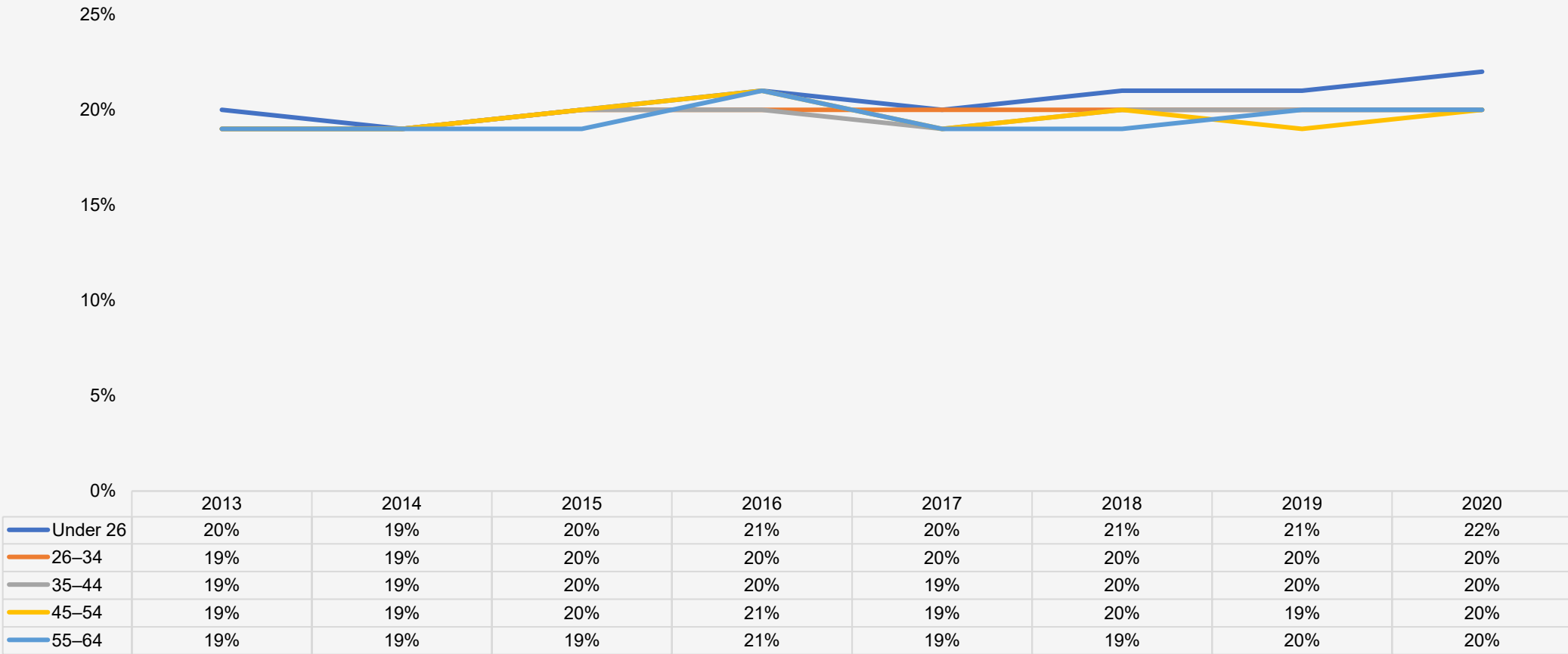


Figure 55
Emergency Department Coinsurance, by Class of Employee, Among Individuals With a Coinsurance, 2013–2020

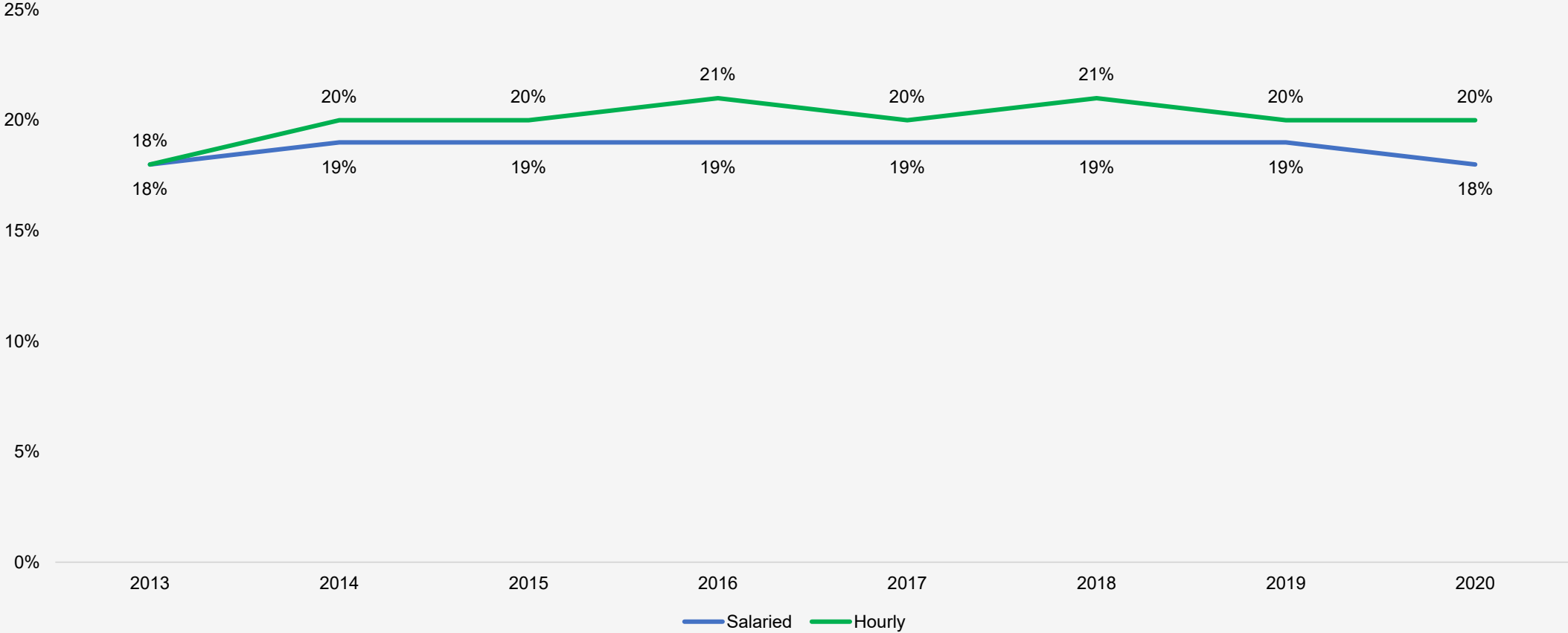


Figure 56
Inpatient Admission Coinsurance, by Class of Employee, Among Individuals With a Coinsurance, 2013–2020

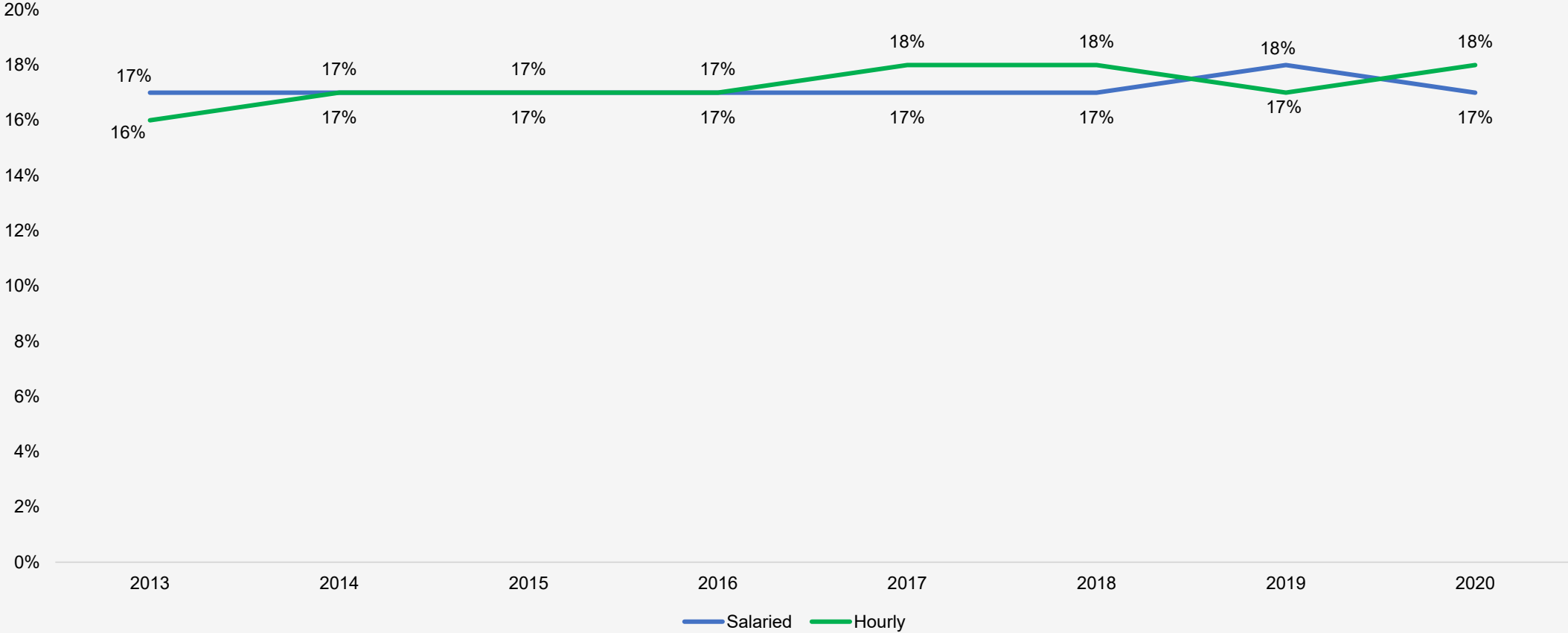


Figure 57
Office Visit Coinsurance, by Class of Employee, Among Individuals With a Coinsurance, 2013–2020

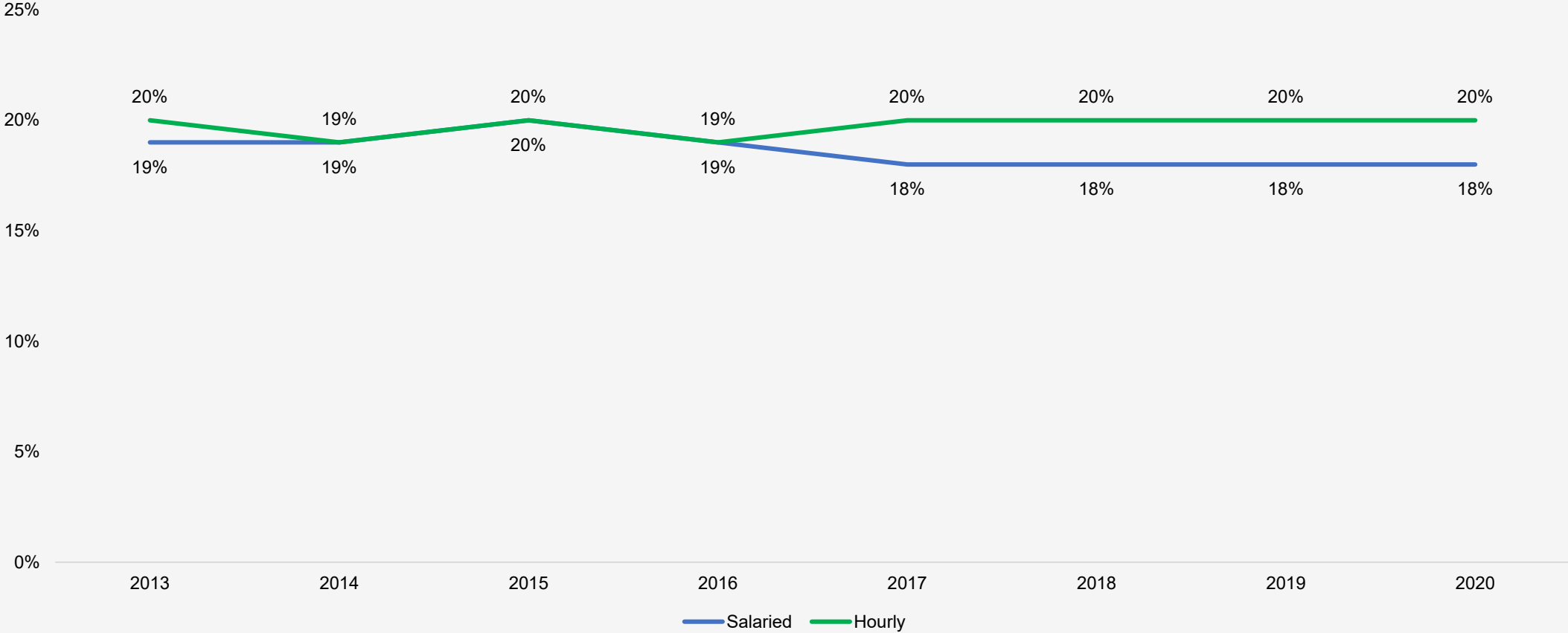


Figure 58
Emergency Department Coinsurance, by Union Status, Among Individuals With a Coinsurance, 2013–2020

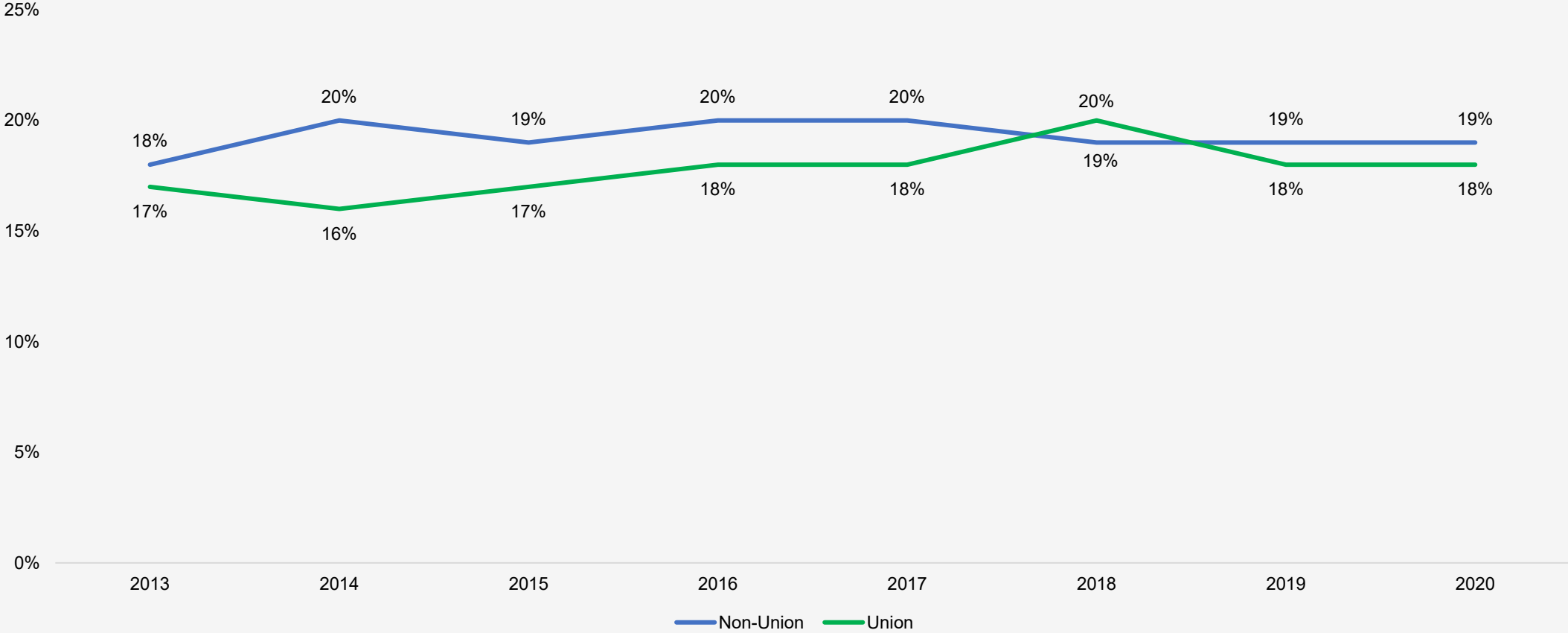


Figure 59
Inpatient Admission Coinsurance, by Union Status, Among Individuals With a Coinsurance, 2013–2020

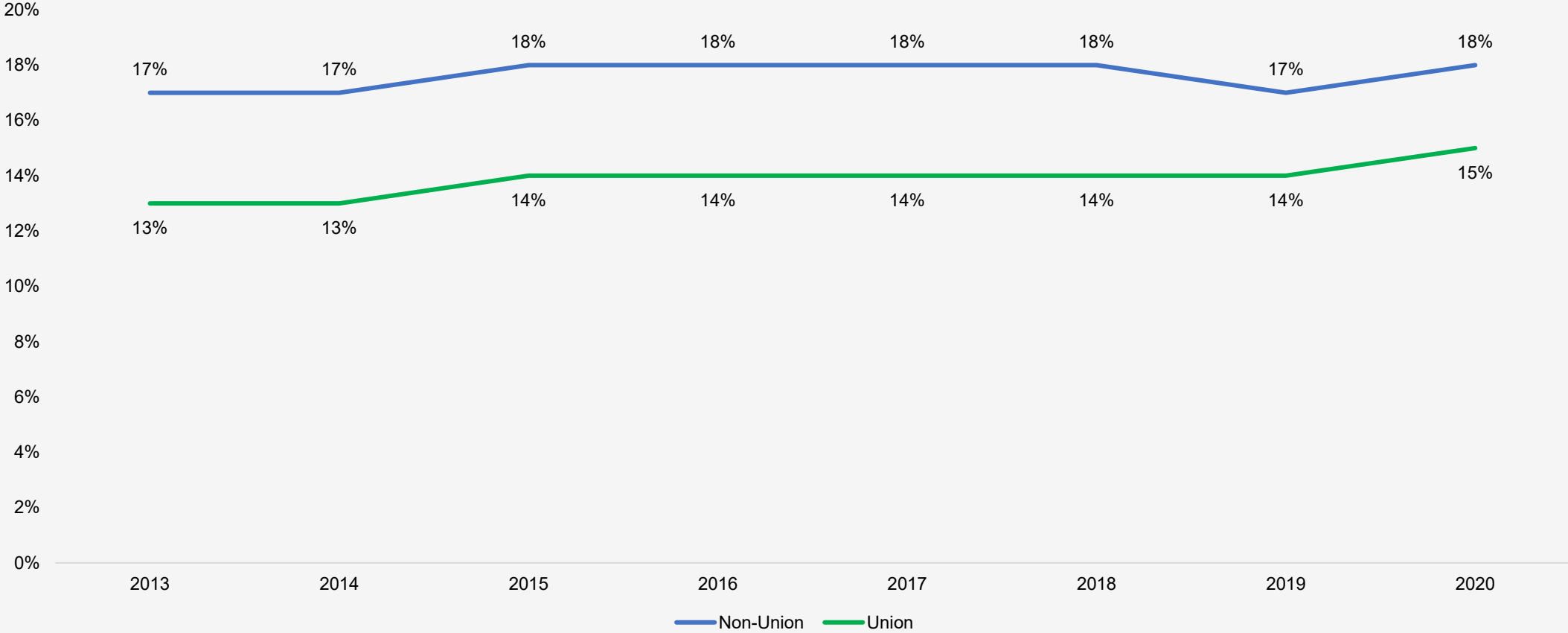


Figure 60
Office Visit Coinsurance, by Union Status, Among Individuals With a Coinsurance, 2013–2020

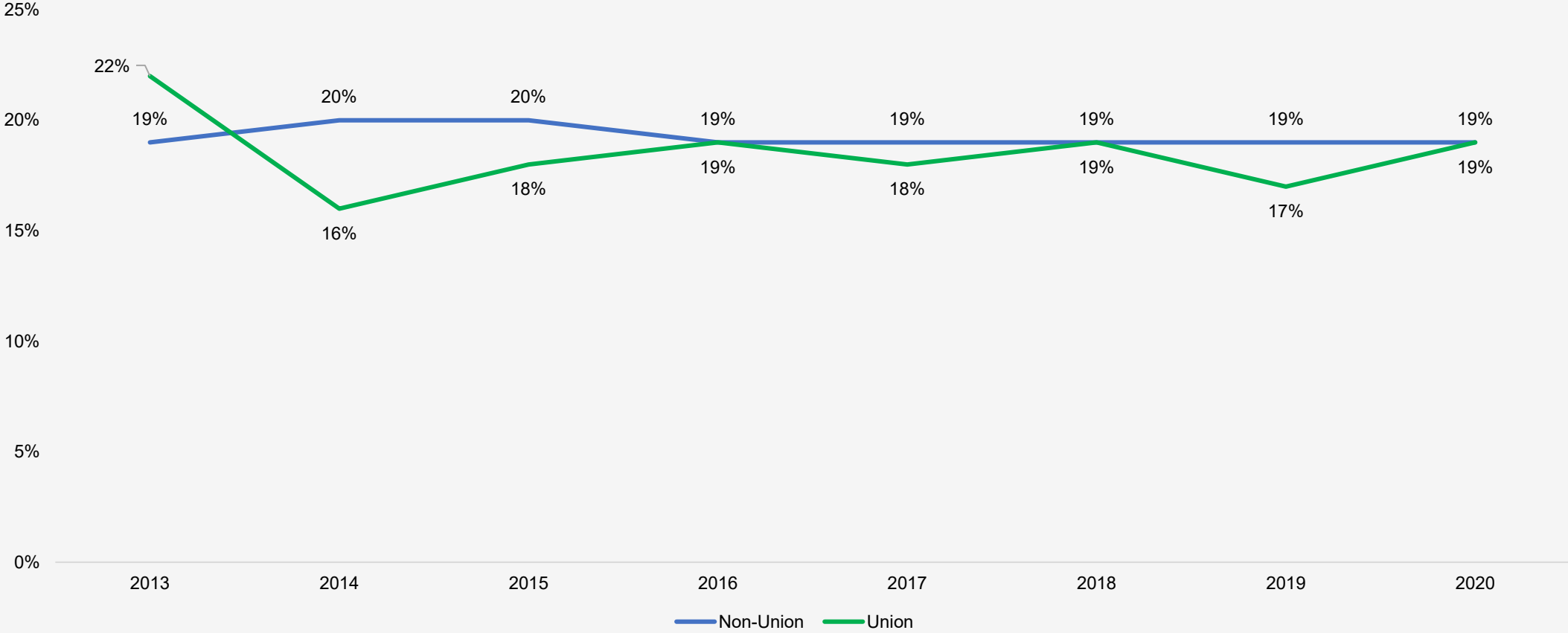
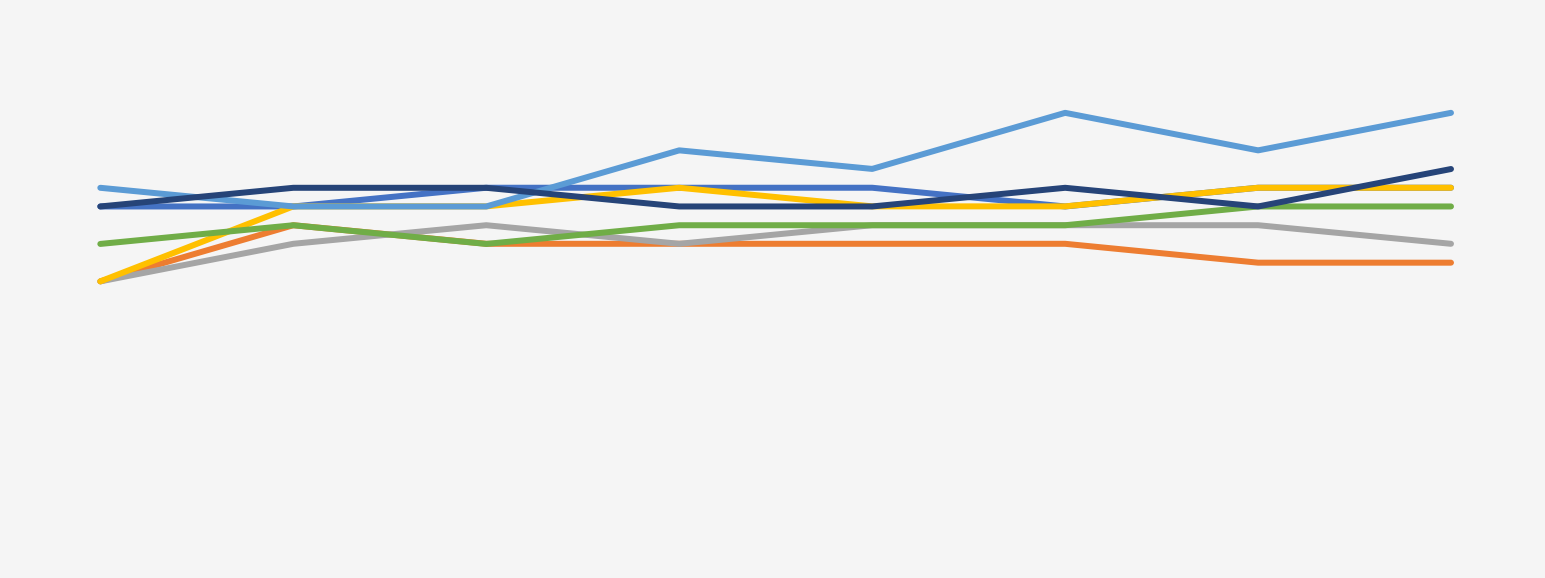


Figure 61
Emergency Department Coinsurance, by Industry, Among Individuals With a Coinsurance, 2013–2020

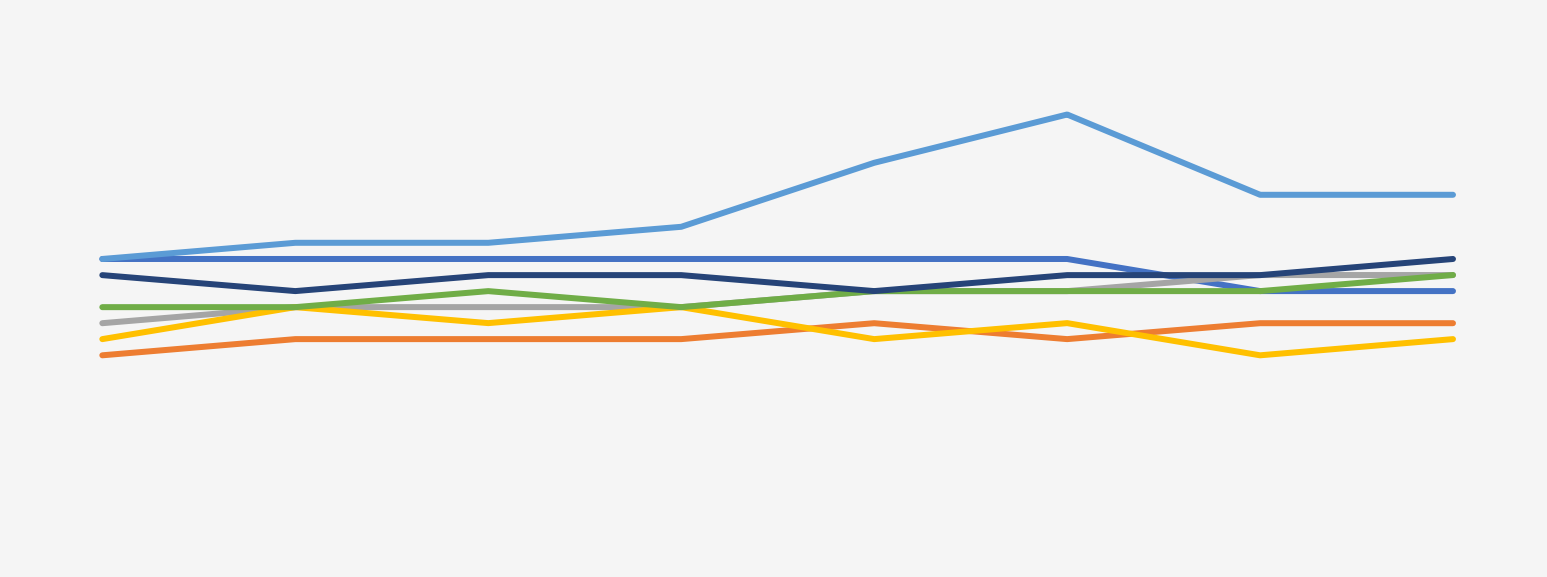
30%
 25%
 20%
 15%
 10%
 5%
 0%



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

Figure 62
Inpatient Admission Coinsurance, by Industry, Among Individuals With a Coinsurance, 2013–2020

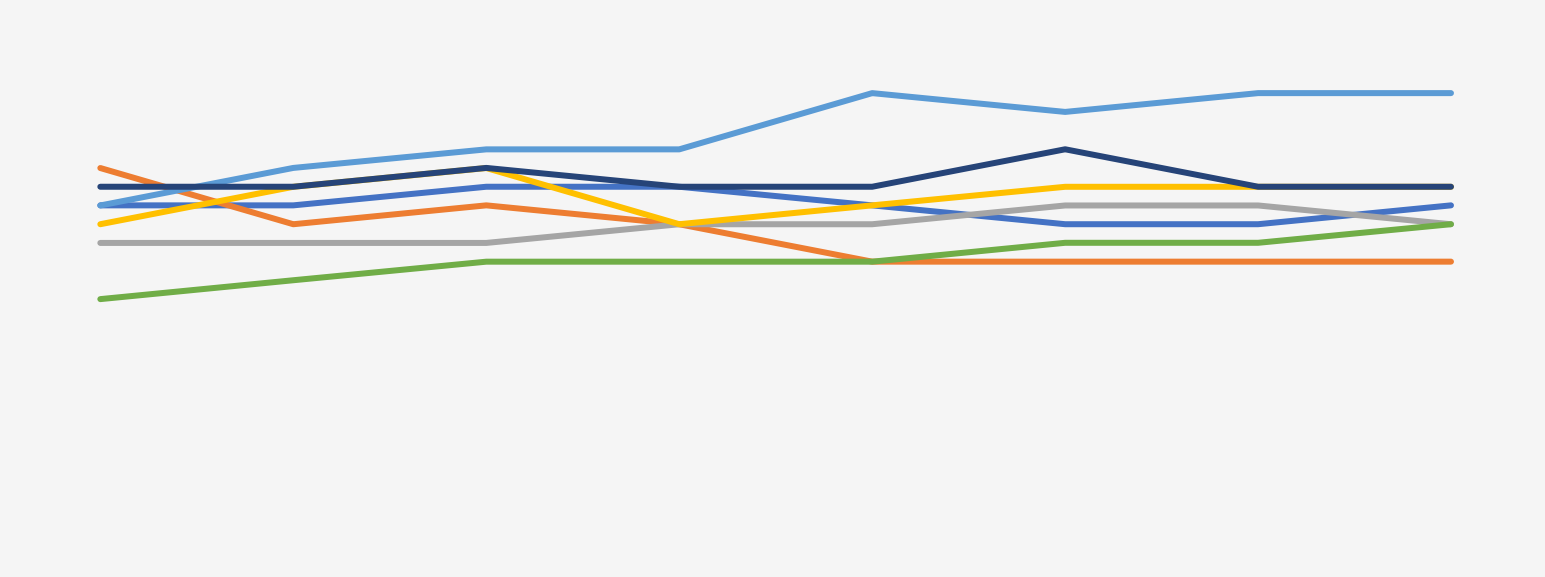
35%
 30%
 25%
 20%
 15%
 10%
 5%
 0%



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

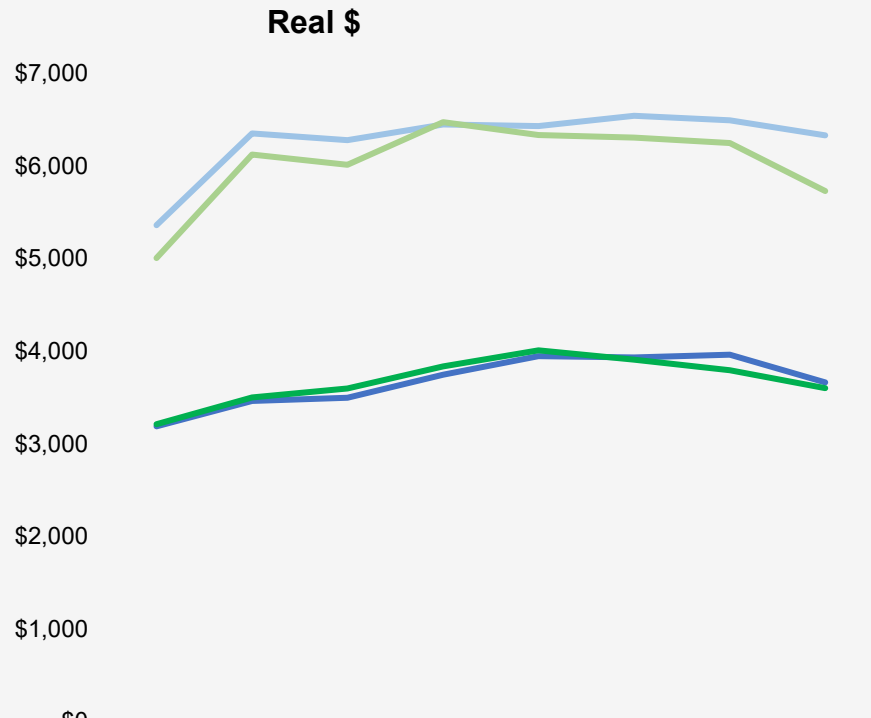
Figure 63
Office Visit Coinsurance, by Industry, Among Individuals With a Coinsurance, 2013–2020

30%
 25%
 20%
 15%
 10%
 5%
 0%

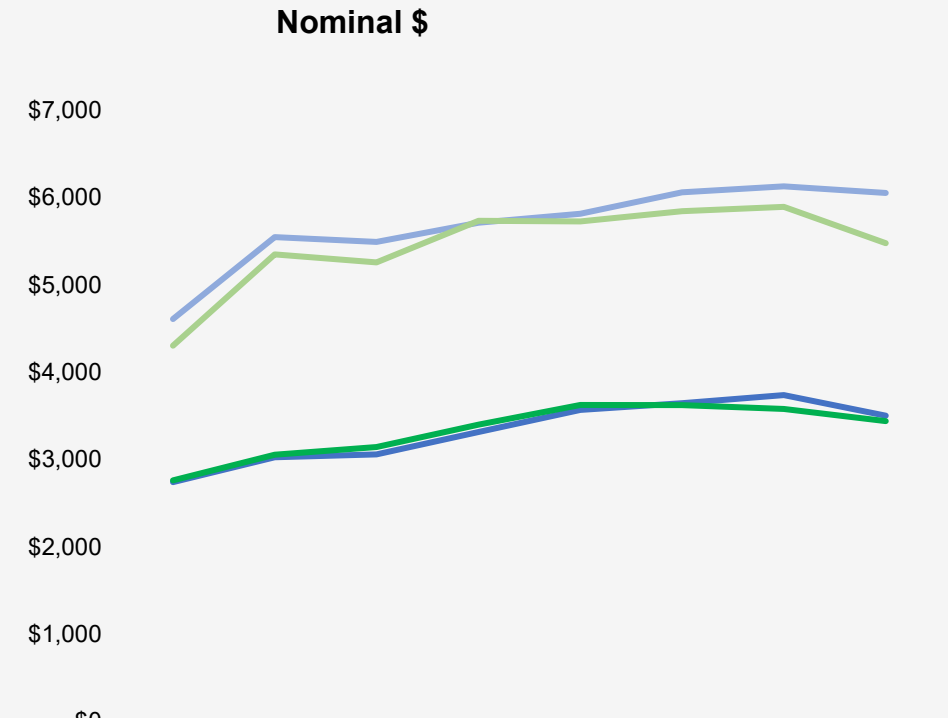


| | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 |
|---|------|------|------|------|------|------|------|------|
| Oil & Gas Extraction, Mining | 20% | 20% | 21% | 21% | 20% | 19% | 19% | 20% |
| Manufacturing, Durable Goods | 22% | 19% | 20% | 19% | 17% | 17% | 17% | 17% |
| Manufacturing, Nondurable Goods | 18% | 18% | 18% | 19% | 19% | 20% | 20% | 19% |
| Transportation, Communications, & Utilities | 19% | 21% | 22% | 19% | 20% | 21% | 21% | 21% |
| Wholesale & Retail Trade | 20% | 22% | 23% | 23% | 26% | 25% | 26% | 26% |
| Finance, Insurance, Real Estate | 15% | 16% | 17% | 17% | 17% | 18% | 18% | 19% |
| Services | 21% | 21% | 22% | 21% | 21% | 23% | 21% | 21% |

Figure 64
Out-of-Pocket Maximums, by Gender, 2013–2020



| | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 |
|------------------------|---------|---------|---------|---------|---------|---------|---------|---------|
| Male (Employee Only) | \$3,188 | \$3,463 | \$3,495 | \$3,744 | \$3,946 | \$3,933 | \$3,962 | \$3,664 |
| Female (Employee Only) | \$3,211 | \$3,499 | \$3,596 | \$3,837 | \$4,009 | \$3,909 | \$3,794 | \$3,599 |
| Male (Family) | \$5,361 | \$6,351 | \$6,281 | \$6,449 | \$6,433 | \$6,543 | \$6,495 | \$6,333 |
| Female (Family) | \$5,006 | \$6,124 | \$6,012 | \$6,474 | \$6,335 | \$6,307 | \$6,247 | \$5,730 |



| | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 |
|------------------------|---------|---------|---------|---------|---------|---------|---------|---------|
| Male (Employee Only) | \$2,741 | \$3,025 | \$3,057 | \$3,316 | \$3,567 | \$3,644 | \$3,738 | \$3,501 |
| Female (Employee Only) | \$2,761 | \$3,056 | \$3,144 | \$3,398 | \$3,625 | \$3,622 | \$3,580 | \$3,440 |
| Male (Family) | \$4,609 | \$5,548 | \$5,493 | \$5,711 | \$5,816 | \$6,062 | \$6,129 | \$6,052 |
| Female (Family) | \$4,304 | \$5,349 | \$5,257 | \$5,733 | \$5,727 | \$5,844 | \$5,894 | \$5,476 |

Figure 65
Out-of-Pocket Maximums, by Age, Among Individuals With Employee-Only Coverage, 2013–2020

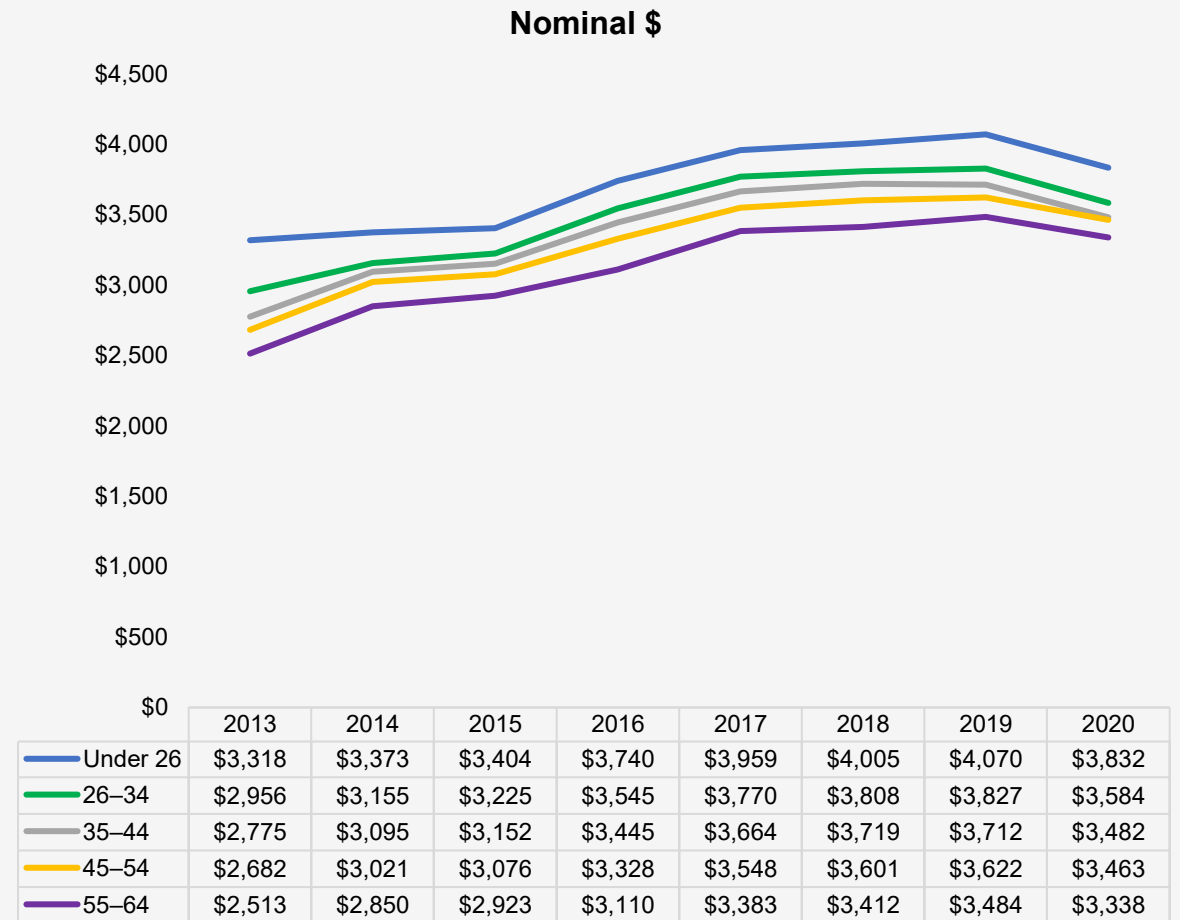
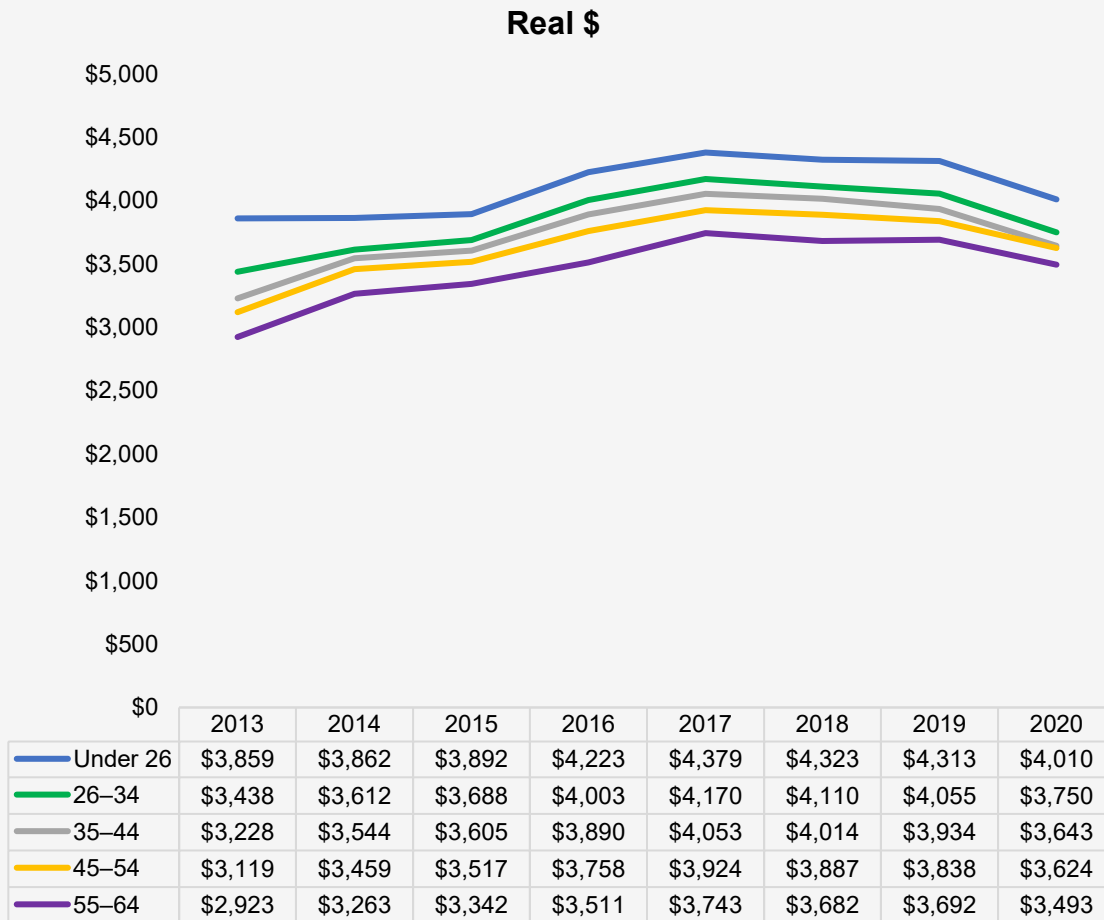
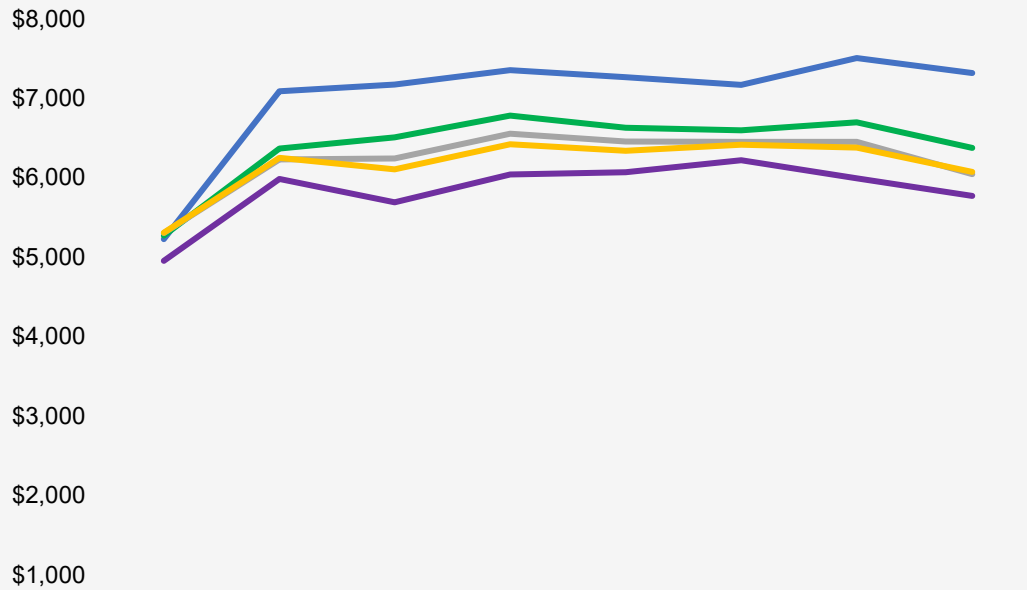


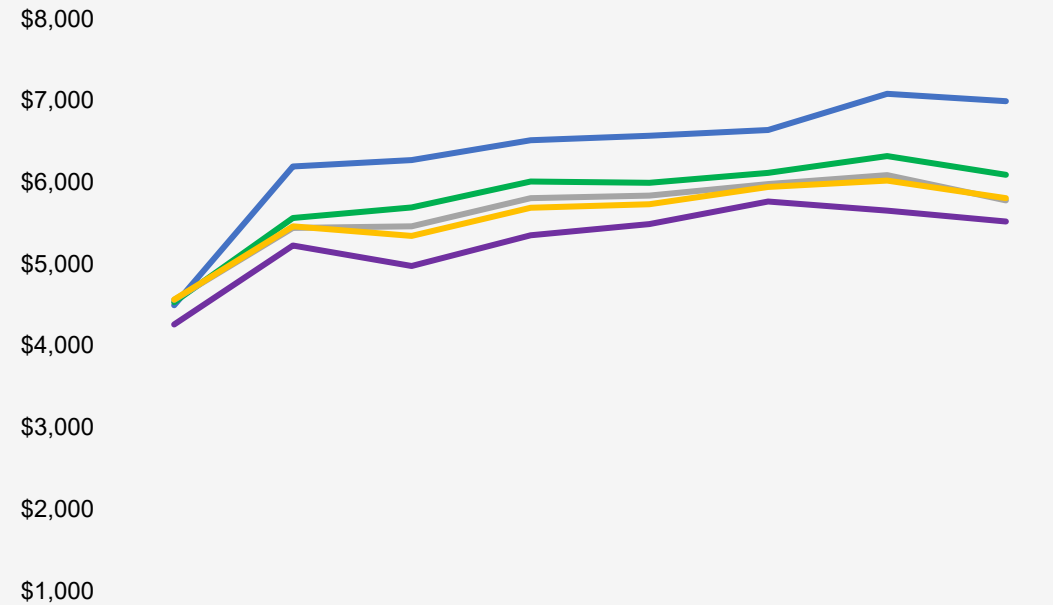
Figure 66
Out-of-Pocket Maximums, by Age, Among Individuals With Family Coverage, 2013–2020

Real \$



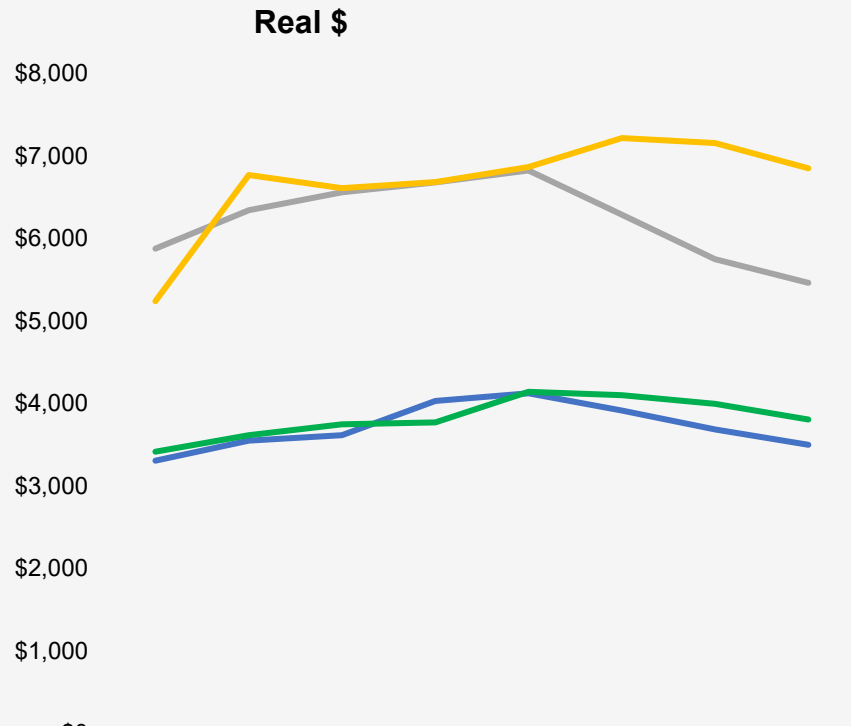
| | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 |
|----------|---------|---------|---------|---------|---------|---------|---------|---------|
| Under 26 | \$5,227 | \$7,089 | \$7,172 | \$7,354 | \$7,266 | \$7,167 | \$7,506 | \$7,317 |
| 26–34 | \$5,272 | \$6,369 | \$6,509 | \$6,782 | \$6,629 | \$6,598 | \$6,698 | \$6,374 |
| 35–44 | \$5,304 | \$6,230 | \$6,243 | \$6,554 | \$6,455 | \$6,452 | \$6,451 | \$6,045 |
| 45–54 | \$5,308 | \$6,251 | \$6,107 | \$6,421 | \$6,339 | \$6,415 | \$6,380 | \$6,074 |
| 55–64 | \$4,954 | \$5,983 | \$5,690 | \$6,041 | \$6,068 | \$6,220 | \$5,992 | \$5,773 |

Nominal \$

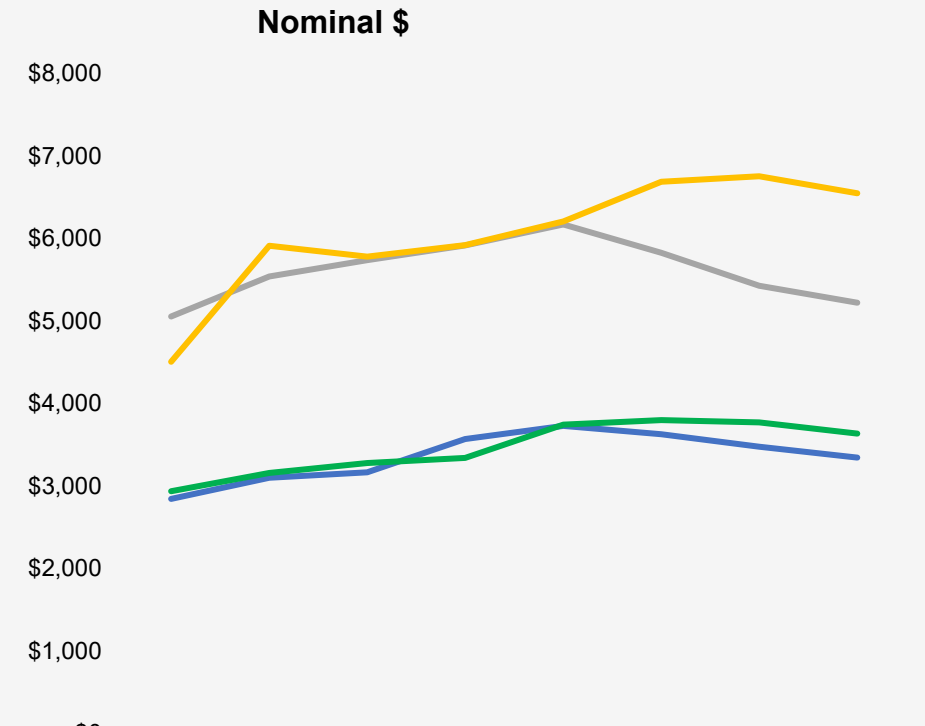


| | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 |
|----------|---------|---------|---------|---------|---------|---------|---------|---------|
| Under 26 | \$4,494 | \$6,191 | \$6,272 | \$6,513 | \$6,569 | \$6,640 | \$7,082 | \$6,993 |
| 26–34 | \$4,532 | \$5,563 | \$5,692 | \$6,007 | \$5,993 | \$6,113 | \$6,320 | \$6,092 |
| 35–44 | \$4,560 | \$5,442 | \$5,459 | \$5,804 | \$5,835 | \$5,979 | \$6,087 | \$5,778 |
| 45–54 | \$4,564 | \$5,460 | \$5,341 | \$5,686 | \$5,731 | \$5,944 | \$6,020 | \$5,805 |
| 55–64 | \$4,259 | \$5,226 | \$4,976 | \$5,350 | \$5,486 | \$5,764 | \$5,654 | \$5,518 |

Figure 67
Out-of-Pocket Maximums, by Class of Worker, 2013–2020

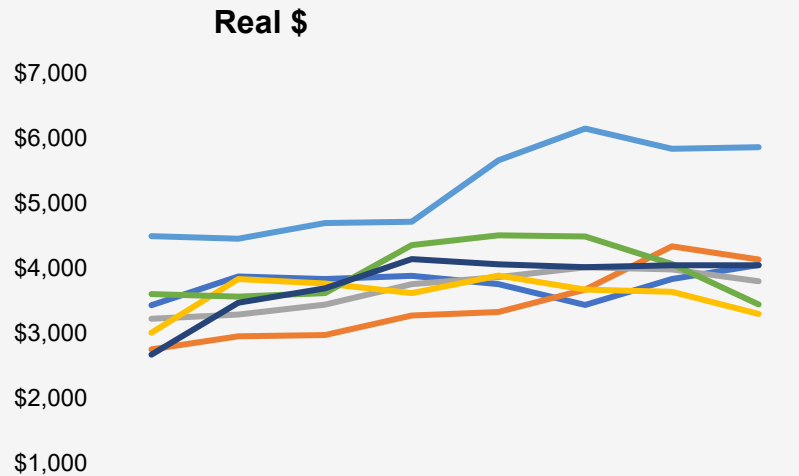


| | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 |
|----------------------------|---------|---------|---------|---------|---------|---------|---------|---------|
| — Salaried (Employee Only) | \$3,306 | \$3,548 | \$3,617 | \$4,029 | \$4,123 | \$3,913 | \$3,684 | \$3,500 |
| — Hourly (Employee Only) | \$3,415 | \$3,615 | \$3,747 | \$3,772 | \$4,141 | \$4,099 | \$3,997 | \$3,804 |
| — Salaried (Family) | \$5,878 | \$6,344 | \$6,561 | \$6,680 | \$6,824 | \$6,288 | \$5,750 | \$5,462 |
| — Hourly (Family) | \$5,240 | \$6,770 | \$6,610 | \$6,683 | \$6,864 | \$7,217 | \$7,158 | \$6,849 |

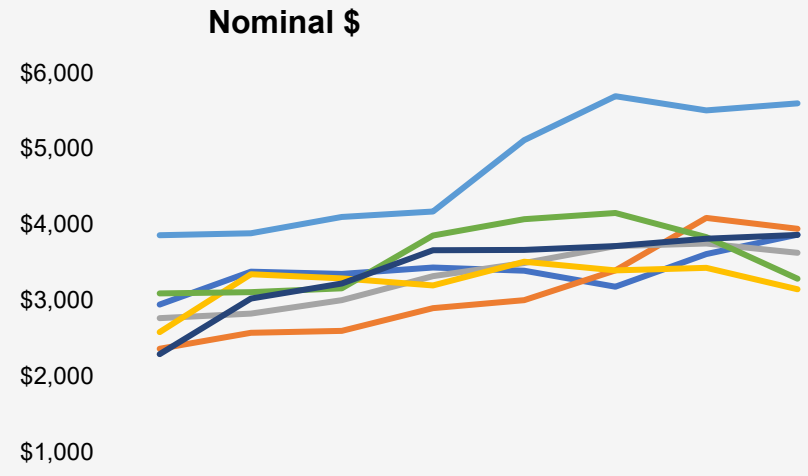


| | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 |
|----------------------------|---------|---------|---------|---------|---------|---------|---------|---------|
| — Salaried (Employee Only) | \$2,843 | \$3,099 | \$3,164 | \$3,568 | \$3,728 | \$3,626 | \$3,476 | \$3,345 |
| — Hourly (Employee Only) | \$2,936 | \$3,157 | \$3,277 | \$3,340 | \$3,744 | \$3,798 | \$3,771 | \$3,635 |
| — Salaried (Family) | \$5,054 | \$5,541 | \$5,738 | \$5,916 | \$6,170 | \$5,827 | \$5,426 | \$5,220 |
| — Hourly (Family) | \$4,505 | \$5,913 | \$5,780 | \$5,919 | \$6,205 | \$6,687 | \$6,754 | \$6,546 |

Figure 68
Out-of-Pocket Maximums, by Industry, Among Individuals With Employee-Only Coverage, 2013–2020



| | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 |
|---|---------|---------|---------|---------|---------|---------|---------|---------|
| Oil & Gas Extraction, Mining | \$3,429 | \$3,870 | \$3,832 | \$3,879 | \$3,752 | \$3,435 | \$3,830 | \$4,048 |
| Manufacturing, Durable Goods | \$2,751 | \$2,952 | \$2,973 | \$3,273 | \$3,325 | \$3,667 | \$4,334 | \$4,130 |
| Manufacturing, Nondurable Goods | \$3,221 | \$3,288 | \$3,437 | \$3,751 | \$3,863 | \$4,012 | \$3,977 | \$3,796 |
| Transportation, Communications, & Utilities | \$3,006 | \$3,832 | \$3,765 | \$3,615 | \$3,885 | \$3,668 | \$3,637 | \$3,296 |
| Wholesale & Retail Trade | \$4,491 | \$4,451 | \$4,690 | \$4,712 | \$5,656 | \$6,143 | \$5,834 | \$5,856 |
| Finance, Insurance, Real Estate | \$3,600 | \$3,562 | \$3,616 | \$4,354 | \$4,503 | \$4,483 | \$4,065 | \$3,441 |
| Services | \$2,670 | \$3,466 | \$3,690 | \$4,138 | \$4,057 | \$4,014 | \$4,045 | \$4,044 |



| | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | 2020 |
|---|---------|---------|---------|---------|---------|---------|---------|---------|
| Oil & Gas Extraction, Mining | \$2,948 | \$3,381 | \$3,352 | \$3,435 | \$3,392 | \$3,183 | \$3,614 | \$3,869 |
| Manufacturing, Durable Goods | \$2,366 | \$2,578 | \$2,600 | \$2,899 | \$3,006 | \$3,397 | \$4,089 | \$3,947 |
| Manufacturing, Nondurable Goods | \$2,769 | \$2,827 | \$3,006 | \$3,322 | \$3,493 | \$3,717 | \$3,752 | \$3,628 |
| Transportation, Communications, & Utilities | \$2,585 | \$3,347 | \$3,293 | \$3,201 | \$3,512 | \$3,398 | \$3,432 | \$3,150 |
| Wholesale & Retail Trade | \$3,861 | \$3,887 | \$4,102 | \$4,173 | \$5,114 | \$5,692 | \$5,505 | \$5,596 |
| Finance, Insurance, Real Estate | \$3,095 | \$3,111 | \$3,163 | \$3,856 | \$4,071 | \$4,154 | \$3,836 | \$3,289 |
| Services | \$2,295 | \$3,027 | \$3,227 | \$3,665 | \$3,668 | \$3,719 | \$3,817 | \$3,865 |

Figure 69
Out-of-Pocket Maximums, by Industry, Among Individuals With Family Coverage, 2013–2020

