



Trends in Cost Sharing for Medical Services, 2013–2018

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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 that plan design, with the goal of increasing consumer engagement, has on cost, quality, and access to health care.

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- Use of Low Valued Health Care Services and Deductibles
- Workplace Wellness Programs
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Data

This study made use of data from the IBM MarketScan[®] Commercial Database and Benefit Plan Design Database (copyright © 2020 IBM, all rights reserved). The IBM 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 2018. This analysis is based on a sample of 5.9 million individuals who were continuously enrolled in the dataset from 2013 to 2018.

2020 CRHBI Funders

Aon

Blue Cross Blue
Shield Association

ICUBA

J.P. Morgan Chase

Pfizer

PhRMA

Mixed Trends in Enrollment by Plan Type

- The biggest change in plan enrollment was the movement of enrollees from PPO/POS plans to HSA-eligible health plans. The percentage of enrollees in HSA-eligible health plans more than doubled between 2013 and 2018, increasing from 4 percent to 10 percent (Figure 2).
- There was a one-time increase in HRA enrollment between 2013 and 2014. Otherwise, enrollment in HRAs has remained flat since 2014.
- Enrollment in HMOs/EPOs fell slightly between 2013 and 2018 but only accounted for a small share of the market in 2013.

Trends in Plan Deductibles

- ***Deductibles are trending up.***
 - **All enrollees:** Among enrollees with deductibles, there has been an across-the-board increase in deductibles, regardless of plan type or employee demographic, since 2013.
 - **Employee-only coverage:** Deductibles for employee-only coverage increased from \$724 to \$1,100 between 2013 and 2018 (Figure 3) — a 52 percent increase.
 - **Family coverage:** Deductibles for family coverage increased from 1,534 to \$2,225 between 2013 and 2018 — a 45 percent increase.
- ***Deductibles varied significantly by plan type.***
 - Enrollees in HSA-eligible health plans faced the highest average deductibles (\$2,673 for employee-only coverage in 2018).
 - This is followed by HRAs, then PPO/POS, comprehensive, and HMO/EPO (Figures 4–5).

Trends in Plan Deductibles (continued)

- ***Increases in deductibles also vary.***
 - The largest increase in deductibles between 2013 and 2018 occurred among enrollees in HMO/EPO, followed by PPO/POS and comprehensive.
 - Deductibles in HRAs and HSA-eligible health plans increased the least (Figure 6). They barely increased for those with employee-only coverage, and they increased less than 5 percent for those with family coverage.

Trends in Plan Deductibles (continued)

- ***There are limited demographic differences in deductibles.***
 - **Gender:** There was no discernible difference in deductibles by gender (Figure 7). Men and women appear to pick health plans with comparable deductibles.
 - **Age:** There was also no discernible difference in deductibles by age, with one exception — individuals ages 55–64 appear to choose lower-deductible plans (Figures 8–9). This is not a surprise as they use the most health care services on average.
 - **Payroll Status:** Salaried individuals have higher deductibles than hourly individuals (Figure 10). This is no surprise as salaried individuals have higher income on average than hourly individuals and are therefore better able to afford higher deductibles.
 - **Union vs. Non-Union:** Individuals in unions have lower deductibles than those not in unions (Figure 11). This is not surprising since unions often trade off wages for benefits.

Copayment Increases and Variation

- ***Copayments have increased for each type of health care service examined, by an average annual rate of:***
 - 5 percent for **emergency departments**.
 - 3 percent for **specialist visits**.
 - 2 percent for **primary care physician visits**.
 - 1 percent for **inpatient admissions** (Figure 12).
- ***There is considerable variation in copayment levels by type of health care service.***
 - Copayments are highest for emergency department visits (\$141 in 2018).
 - They are lowest for primary care physician office visits (\$22 in 2018) (Figure 13).

Copayment Variation (continued)

- *There are variations in copayments between salaried and hourly employees as well as between union and non-union employees.*
 - *Salaried vs. hourly employee copayments:*
 - **Emergency department** visit copayments were 15 percent higher in 2018 in health plans of salaried employees (Figure 14).
 - **Inpatient admission** copayments were 29 percent higher in 2018 in health plans of salaried employees (Figure 15).
 - **Specialist physician** copayments were 7 percent higher among salaried employees in 2018 (Figure 16).
 - There was no meaningful difference in copayments for **primary care physician** visits between salaried and hourly employees (Figure 17).

Copayment Variation (continued)

- ***Union vs. non-union copayments vary.***
 - **Emergency department** copayments were lower for union members than for non-union members (21 percent lower in 2018).
 - **Specialist visit** copayments were lower for union members (10 percent lower in 2018) (Figures 18 and 21).
 - **Inpatient admission** copayments were 9 percent higher among union members compared with non-union members (Figure 19).
 - **Primary care** visit copayments were higher among union members, though the difference was only 1 percent (Figure 20).
- We found considerable variation in copayments by industry, but there were no clear-cut trends (Figures 22–25).

Coinsurance

- ***Coinsurance hasn't increased much on a percentage-point basis.***
 - Between 2013 and 2018, coinsurance for **emergency departments** increased from 18 percent to 20 percent.
 - It increased for **inpatient admissions** from 17 percent to 18 percent.
 - And it increased for **office visits** from 18 percent to 19 percent (Figure 26).
- ***It is not surprising that coinsurance increases have been limited.***
 - Coinsurance does not have to increase to shift costs onto enrollees.
 - As medical prices rise, patients will pay more automatically when they have coinsurance because they are paying a portion of the cost.

Out-of-Pocket Maximum Levels

- ***Average out-of-pocket (OOP) maximums are still substantially below the statutory maximum.***
 - In 2018, the statutory OOP maximum was \$7,350 for **employee-only coverage**, but actual OOP maximums averaged \$3,377.
 - In 2018, the statutory OOP maximum was \$14,700 for **family coverage**, but actual OOP maximums averaged \$5,076 (Figure 27).
 - The OOP maximum averaged:
 - \$3,387 for **PPO/POS enrollees**.
 - \$2,608 for **HRA enrollees**.
 - \$1,931 for **HMO/EPO enrollees** (Figure 28).
 - In 2018, the OOP maximum was highest for PPO/POS 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: Between 2013 and 2018, they increased at an average annual rate of about 3 percent (Figure 27).
- ***But there is little variation in the average annual rate of change in OOP maximums by type of health plan.***
 - OOP maximums averaged less in **union plans** (\$2,231) than in **non-union plans** (\$3,690) for employee-only coverage (Figure 30).
 - For family coverage, the opposite was true: OOP maximums were slightly higher in **union plans** (\$5,724) than in **non-union plans** (\$5,639).
 - HRA enrollees with employee-only coverage were the only enrollees to experience a reduction in OOP maximums between 2013 and 2018 (Figure 31).

Figure 1
Sample Means, Policy Holder, 2018

Age	49.6
Under 26	16%
26–34	8%
35–44	22%
45–54	32%
55–64	37%
Gender	
Male	54%
Female	46%
Plan Type	
Comprehensive	3%
HMO/EPO	15%
PPO/POS	55%
HRA	17%
HSA-eligible health plan	10%

Salaried vs. Hourly	
Salary	51%
Hourly	49%
Union	
Non-union	75%
Union	25%
Industry	
Oil & gas extraction, mining	2%
Manufacturing	
Durable goods	31%
Nondurable goods	8%
Transportation, communications, & utilities	17%
Wholesale & retail trade	4%
Finance, insurance, real estate	16%
Services	22%
Agriculture, forestry & fishing, construction	0.1%

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

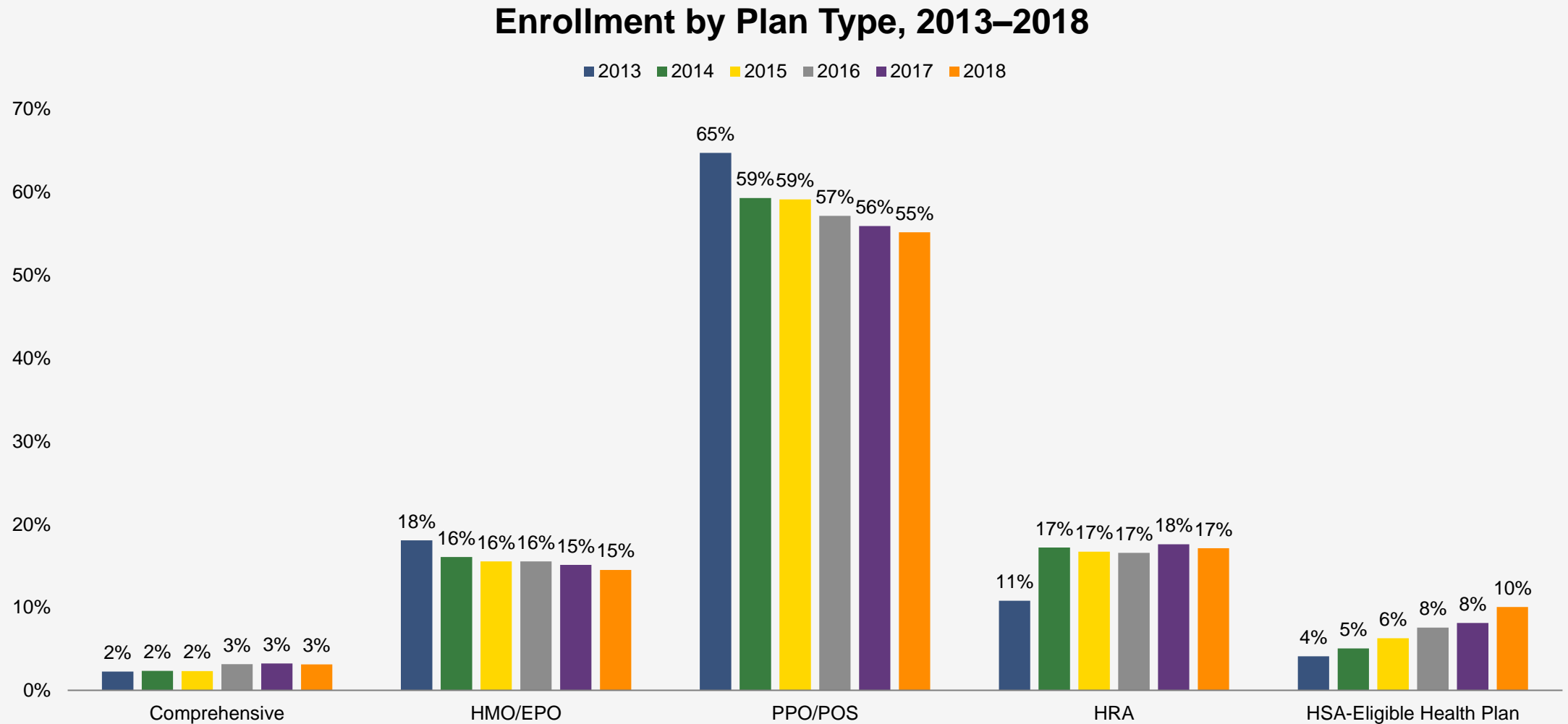


Figure 3
Deductibles Are Trending Up; Increasing 52 Percent for Employee-Only Coverage and 49 Percent for Family Coverage Since 2013

Deductibles, by Type of Coverage, Among Individuals With a Deductible, 2013–2018

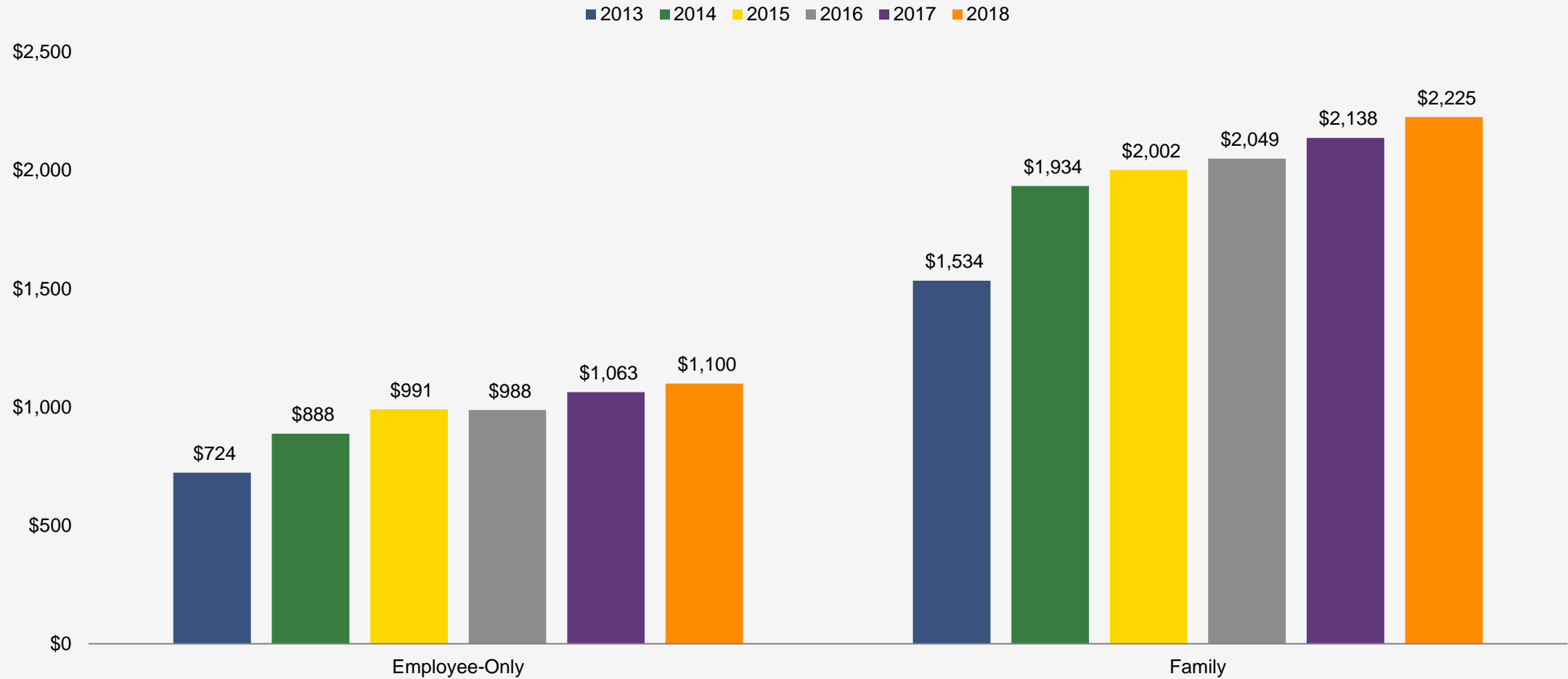
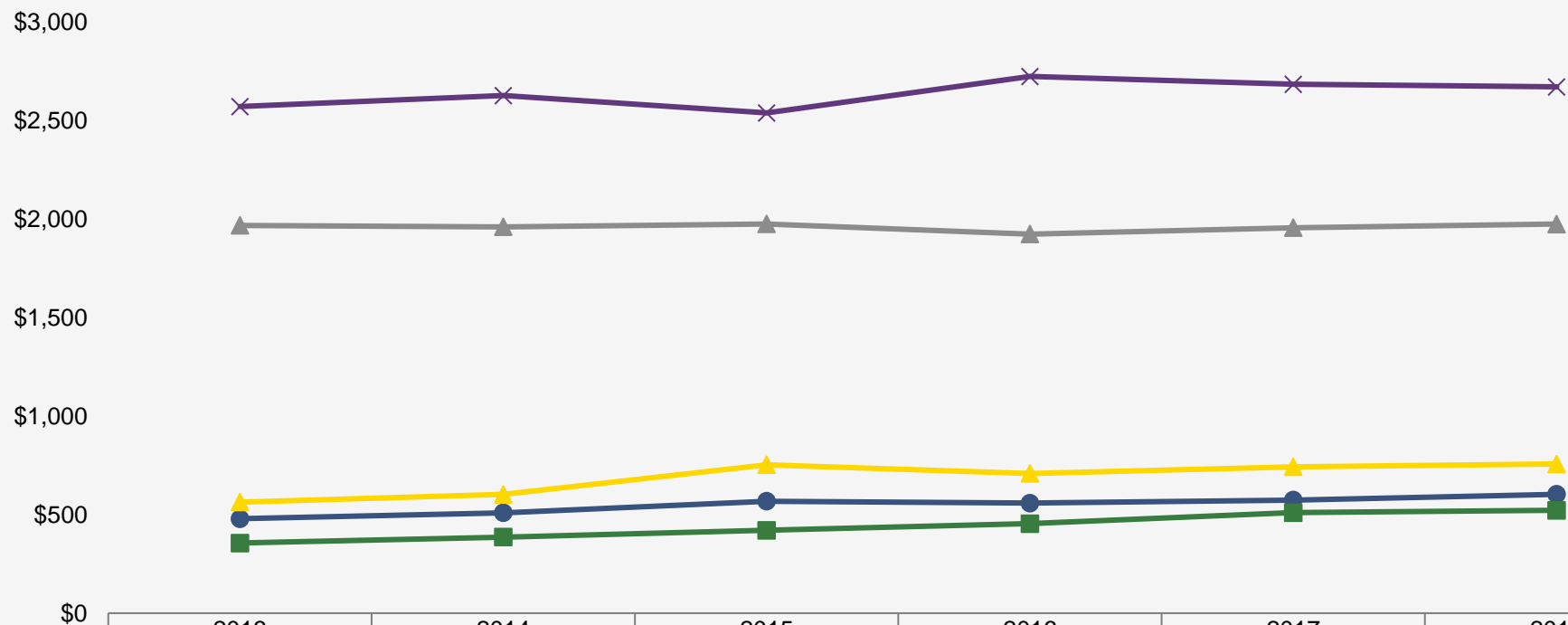


Figure 4
Deductibles are Highest for HSA-Eligible Health Plans and HRAs, and Lowest for HMO/EPOs

Deductibles, by Type of Health Plan, Among Individuals With a Deductible and Employee-Only Coverage, 2013–2018



	2013	2014	2015	2016	2017	2018
Comprehensive	\$480	\$510	\$569	\$559	\$575	\$604
HMO/EPO	\$356	\$387	\$421	\$455	\$511	\$522
PPO/POS	\$564	\$604	\$754	\$710	\$744	\$757
HRA	\$1,969	\$1,962	\$1,976	\$1,926	\$1,957	\$1,976
HSA-Eligible Health Plan	\$2,573	\$2,628	\$2,540	\$2,726	\$2,686	\$2,673

Figure 5

Deductibles are Highest for HSA-Eligible Health Plans and HRAs, and Lowest for HMO/EPOs

Deductibles, by Type of Health Plan, Among Individuals With a Deductible and Family Coverage, 2013–2018

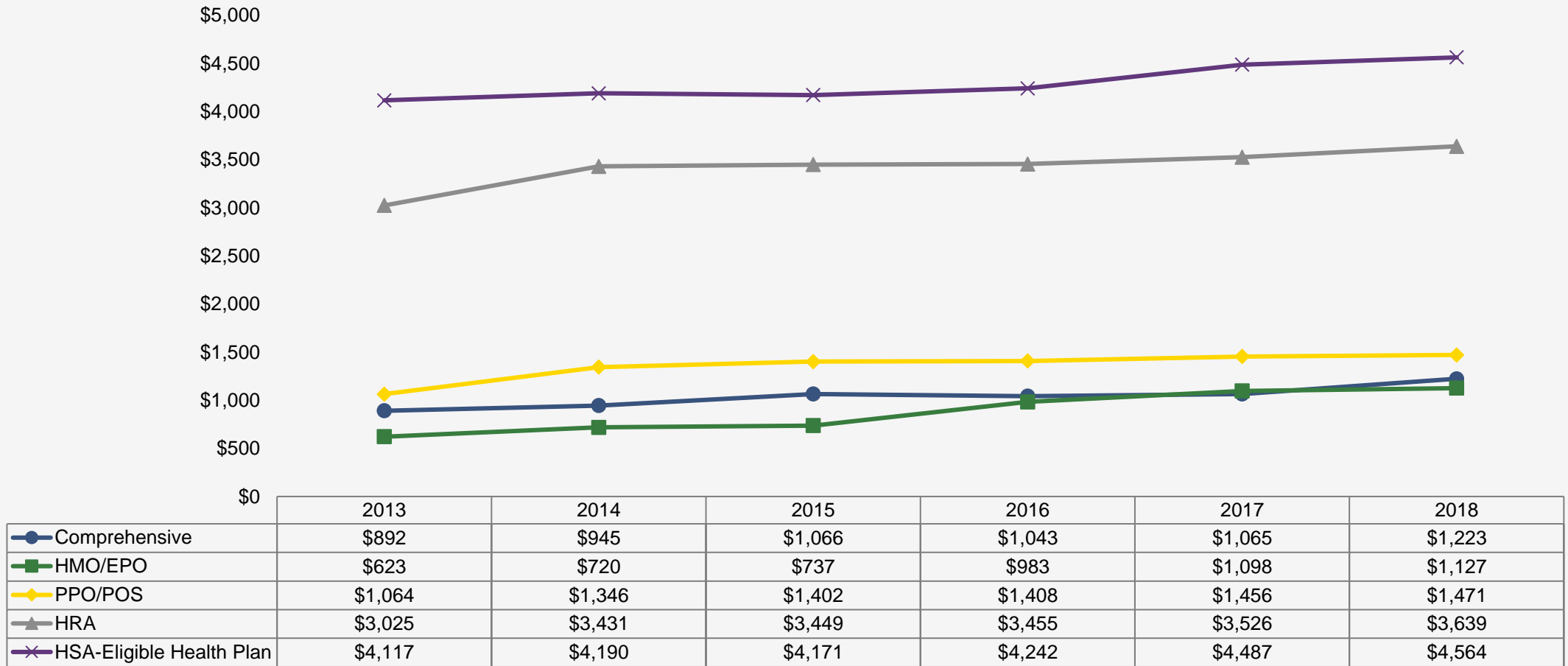


Figure 6 Deductibles Are Increasing Faster Among HMO/EPO and PPO/POS Enrollees Than Among HRA and HSA-Eligible Health Plan Enrollees

Average Annual Percentage Change in Deductibles, by Type of Health Plan and Type of Coverage, Among Individuals With a Deductible, 2013–2018

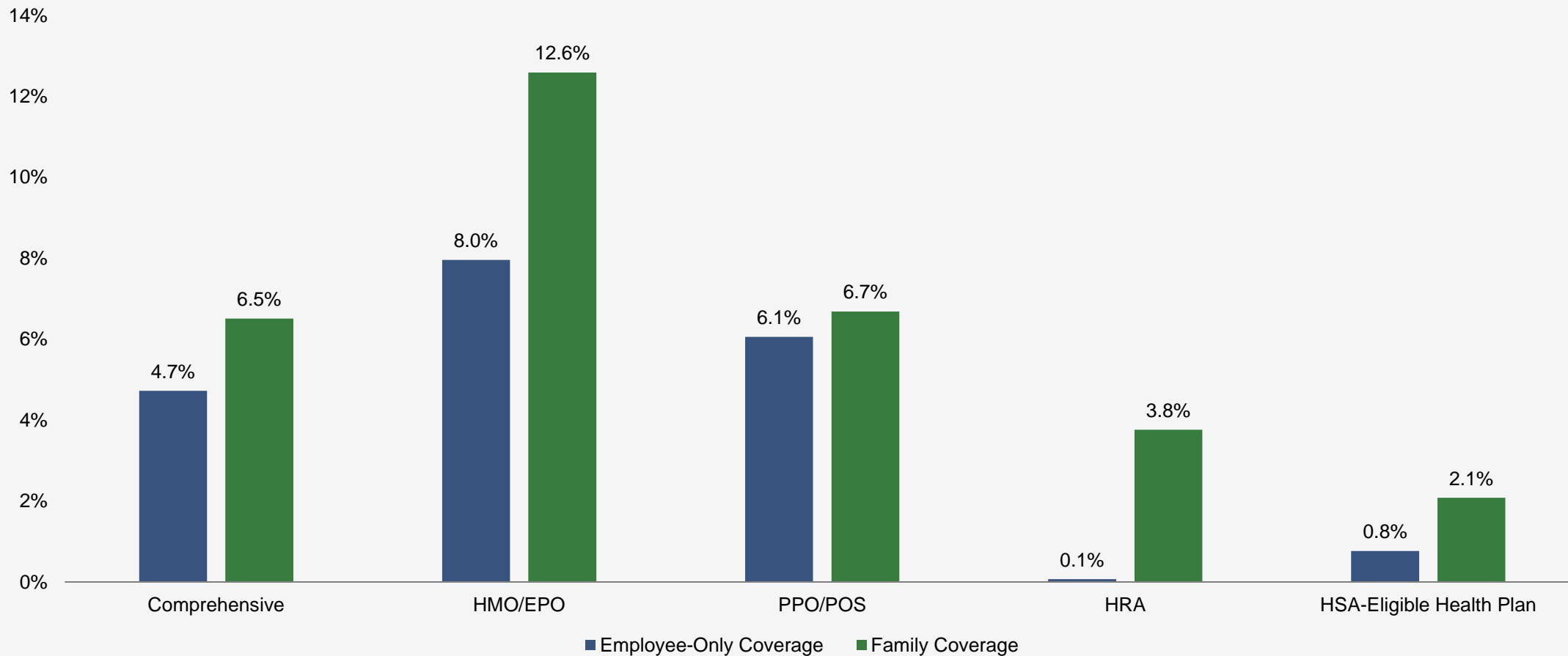
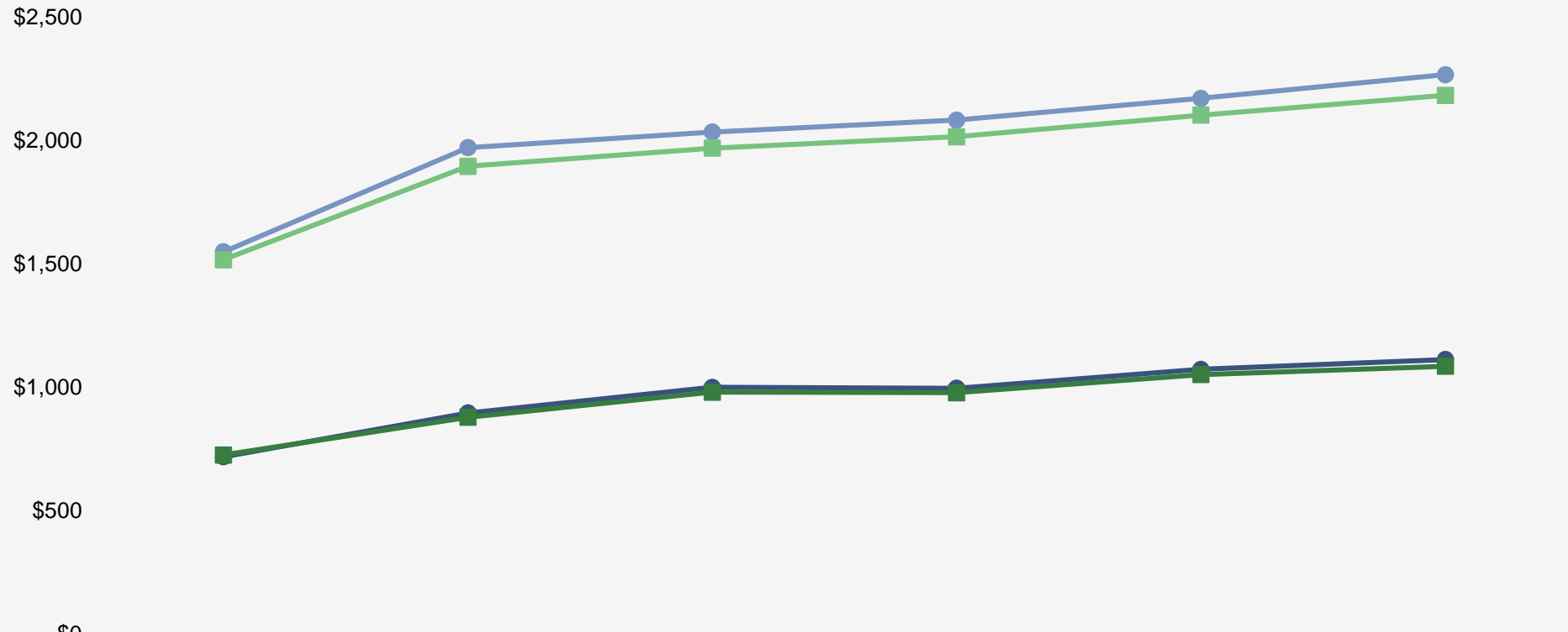


Figure 7
Deductibles Do Not Vary by Gender – Men and Women Choose Similar Deductibles

Deductibles, by Gender, Among Individuals With a Deductible, 2013–2018



	2013	2014	2015	2016	2017	2018
● Male (Employee-Only)	\$720	\$897	\$1,001	\$997	\$1,074	\$1,114
■ Female (Employee-Only)	\$727	\$880	\$982	\$980	\$1,053	\$1,087
● Male (Family)	\$1,551	\$1,973	\$2,036	\$2,084	\$2,173	\$2,268
■ Female (Family)	\$1,518	\$1,897	\$1,970	\$2,017	\$2,105	\$2,184

Figure 8
Older Enrollees Choose Lower Deductibles Than Everyone Else

Deductibles, by Age, Among Individuals With a Deductible and Employee-Only Coverage, 2013–2018

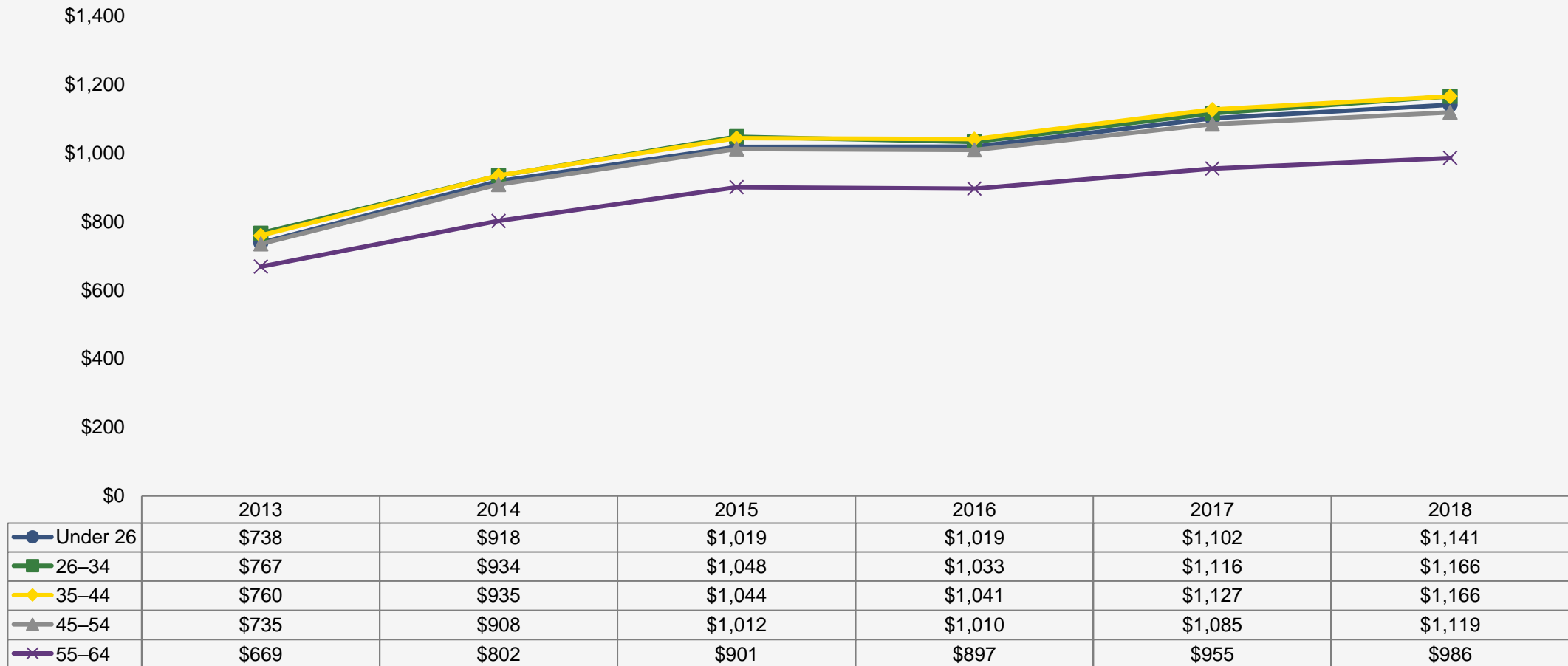
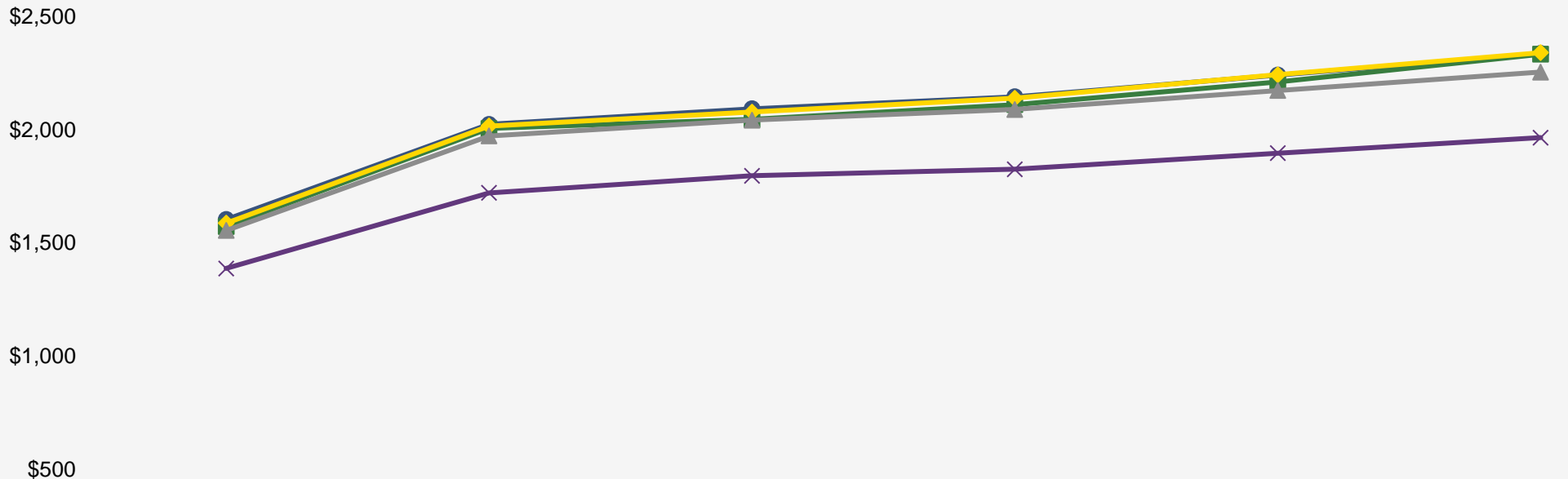


Figure 9
Older Enrollees Choose Lower Deductibles Than Everyone Else

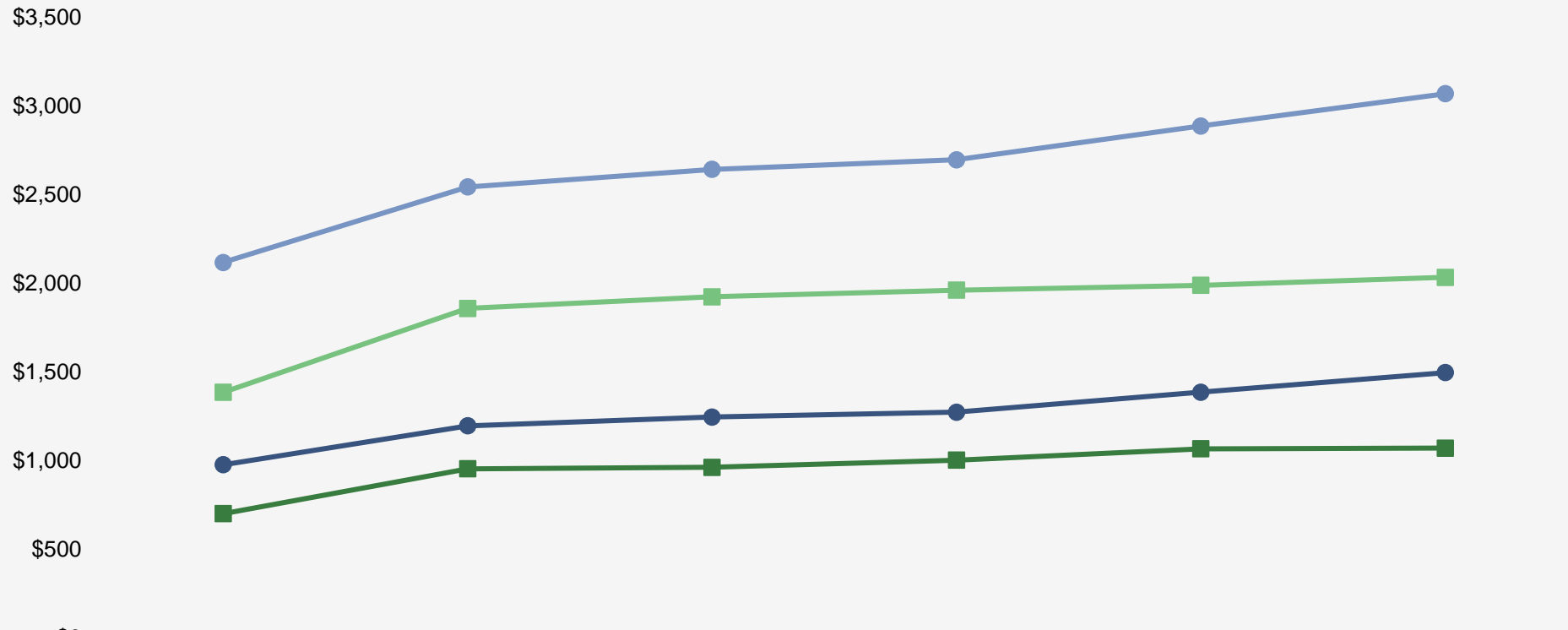
Deductibles, by Age, Among Individuals With a Deductible and Family Coverage, 2013–2018



	2013	2014	2015	2016	2017	2018
● Under 26	\$1,604	\$2,026	\$2,094	\$2,147	\$2,243	\$2,339
■ 26–34	\$1,574	\$2,007	\$2,048	\$2,113	\$2,213	\$2,336
◆ 35–44	\$1,588	\$2,018	\$2,080	\$2,141	\$2,245	\$2,342
▲ 45–54	\$1,556	\$1,974	\$2,044	\$2,091	\$2,175	\$2,256
× 55–64	\$1,388	\$1,722	\$1,798	\$1,827	\$1,898	\$1,966

Figure 10
Salaried Workers Have Higher Deductibles Than Hourly Workers

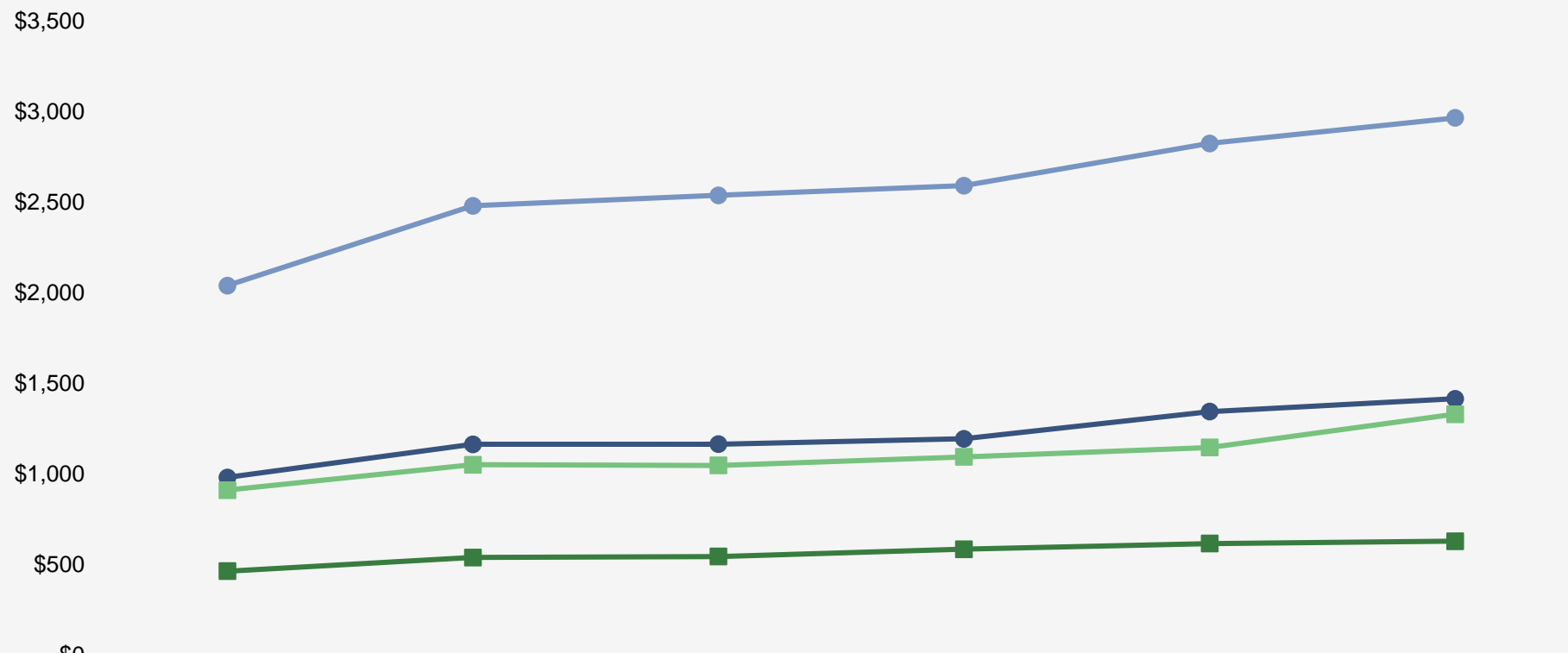
Deductibles, by Class of Worker, Among Individuals With a Deductible, 2013–2018



	2013	2014	2015	2016	2017	2018
● Salaried (Employee-Only)	\$976	\$1,195	\$1,245	\$1,272	\$1,385	\$1,495
■ Hourly (Employee-Only)	\$700	\$953	\$961	\$1,002	\$1,065	\$1,069
● Salaried (Family)	\$2,116	\$2,543	\$2,641	\$2,696	\$2,886	\$3,068
■ Hourly (Family)	\$1,384	\$1,857	\$1,923	\$1,961	\$1,988	\$2,032

Figure 11
Union Members Have Lower Deductibles Than Nonunion Workers

Deductibles, by Union Status, Among Individuals With a Deductible, 2013–2018



	2013	2014	2015	2016	2017	2018
● Non-Union (Employee-Only)	\$983	\$1,165	\$1,166	\$1,196	\$1,346	\$1,417
■ Union (Employee-Only)	\$465	\$541	\$546	\$586	\$618	\$631
● Non-Union (Family)	\$2,042	\$2,482	\$2,540	\$2,593	\$2,827	\$2,968
■ Union (Family)	\$913	\$1,053	\$1,049	\$1,096	\$1,148	\$1,332

Figure 12
Copayments Rising Faster for Emergency Department Visits

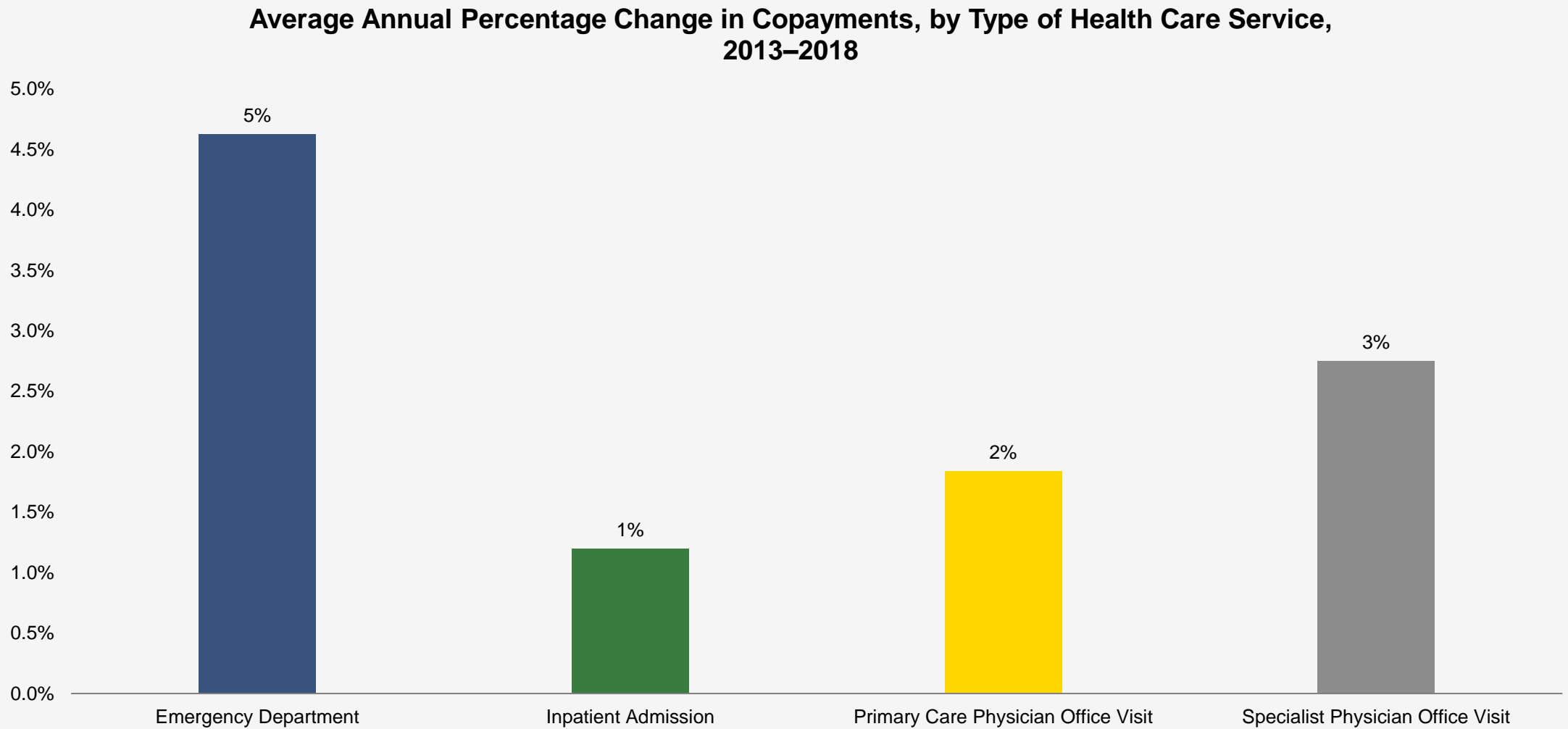


Figure 13

Copayments Are Highest for Emergency Department Visits and Inpatient Admissions – the Costliest Settings to Receive Health Care

Copayments, by Type of Health Care Service, Among Individuals With a Copayment, 2013–2018

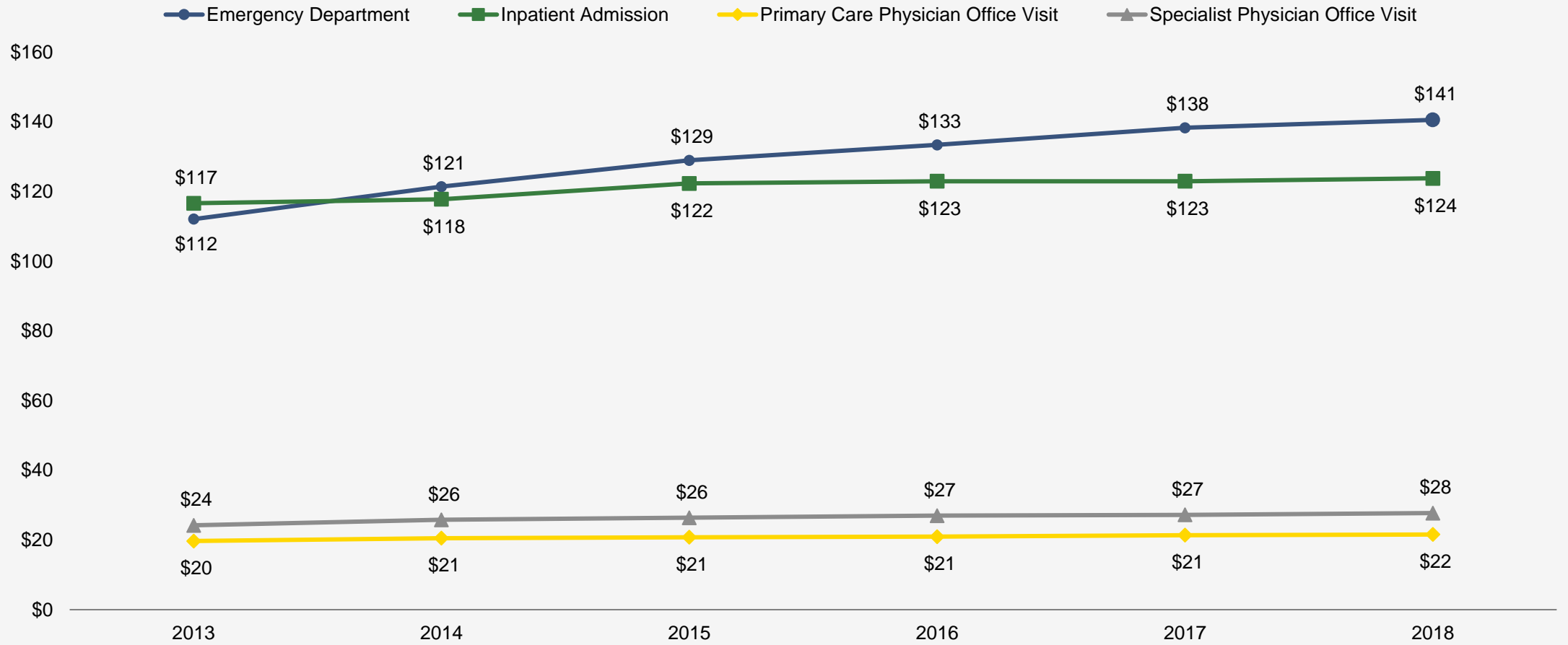


Figure 14

Salaried Workers Have Higher Emergency Department Visit Copayments Than Hourly Workers

Emergency Department Copayments, by Class of Employee, Among Individuals With a Copayment, 2013–2018

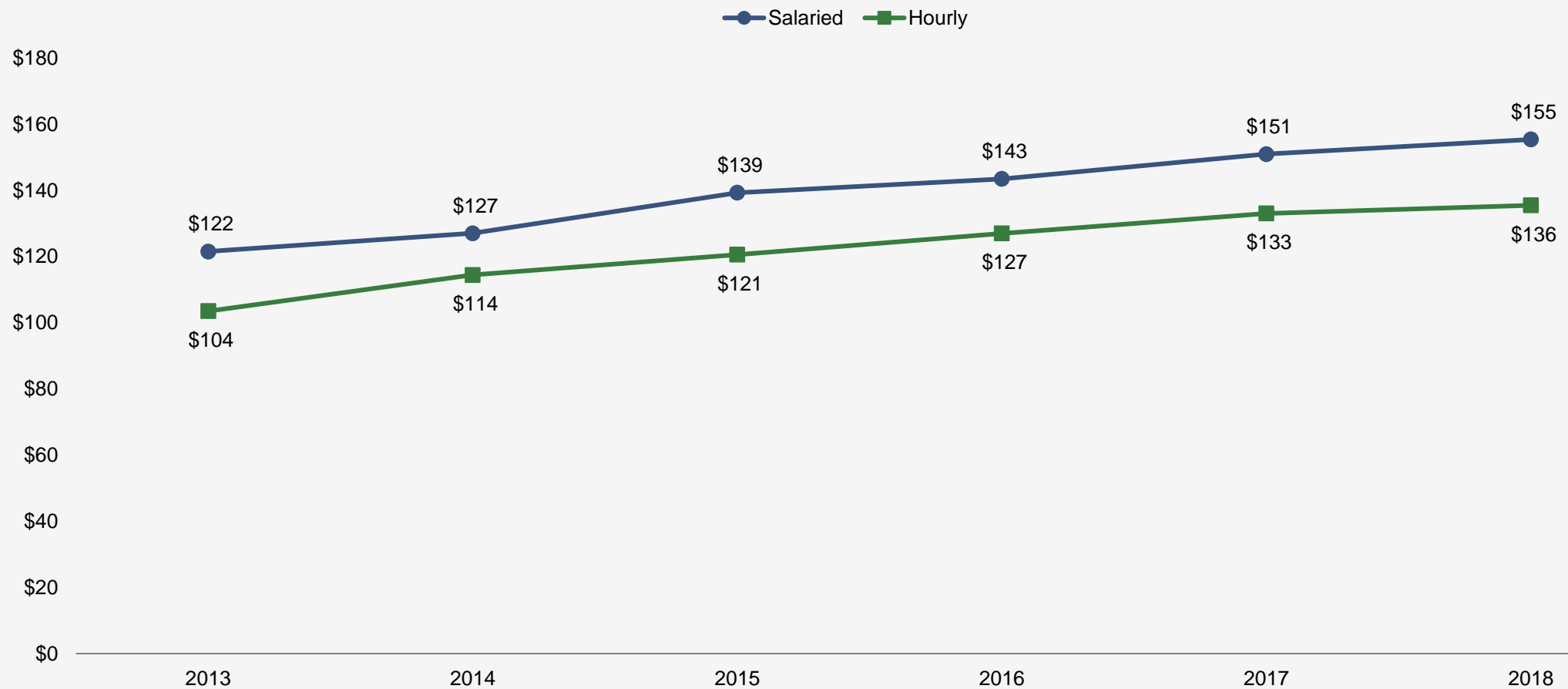


Figure 15

Salaried Workers Have Higher Inpatient Admission Copayments Than Hourly Workers

Inpatient Admission Copayments, by Class of Employee, Among Individuals With a Copayment, 2013–2018

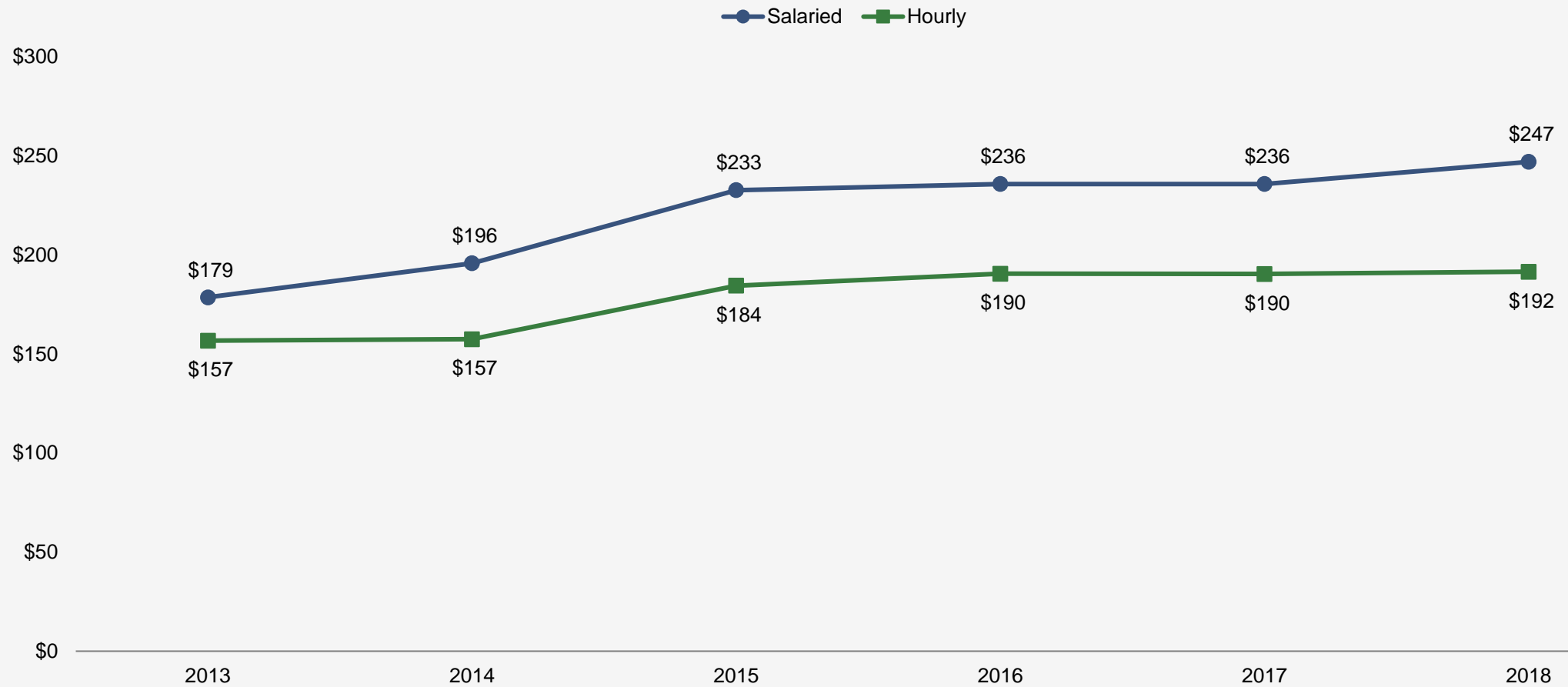


Figure 16

Salaried Workers Have Higher Specialist Visit Copayments Than Hourly Workers

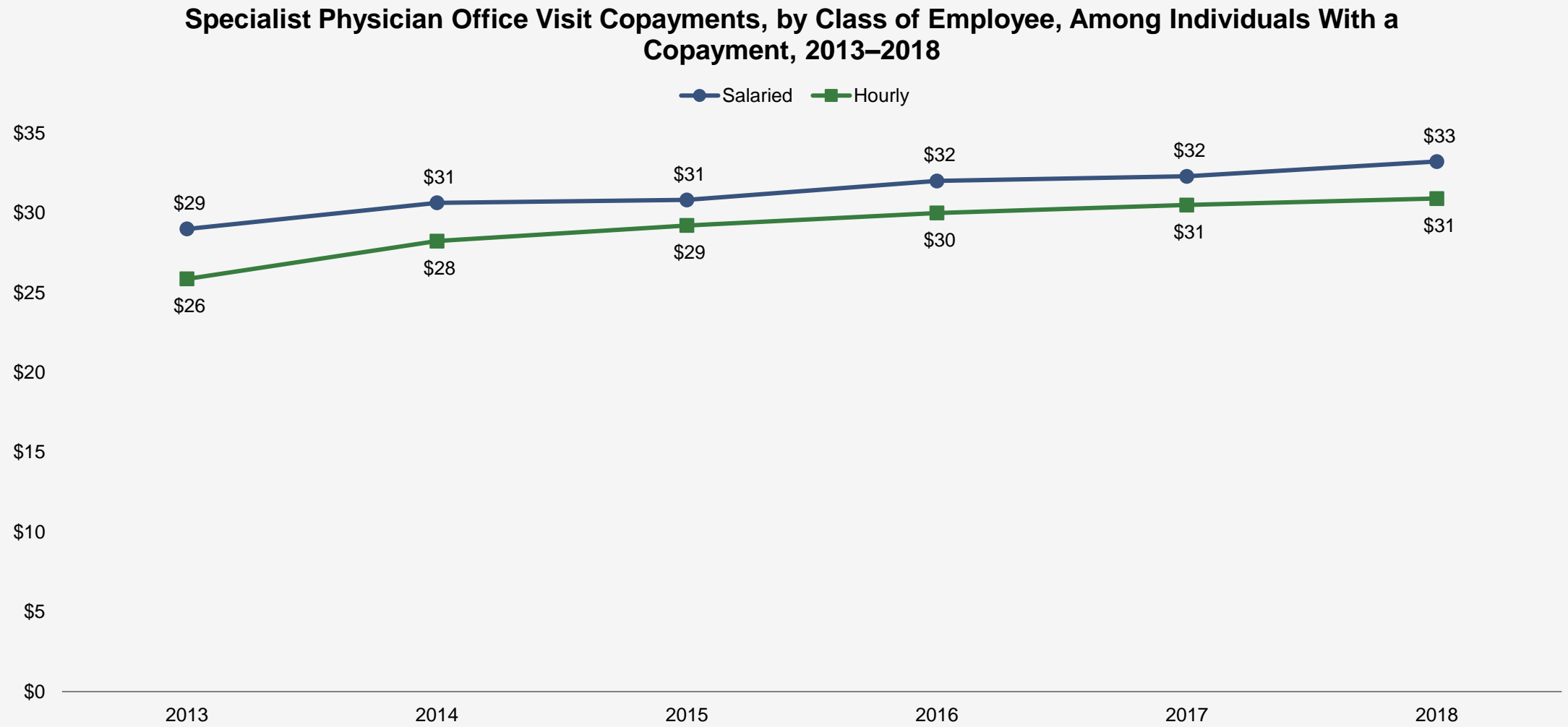


Figure 17

Copayments for Primary Care Physician Office Visits Are About the Same for Salaried and Hourly Workers

Primary Care Physician Office Visit Copayments, by Class of Employee, Among Individuals With a Copayment, 2013–2018

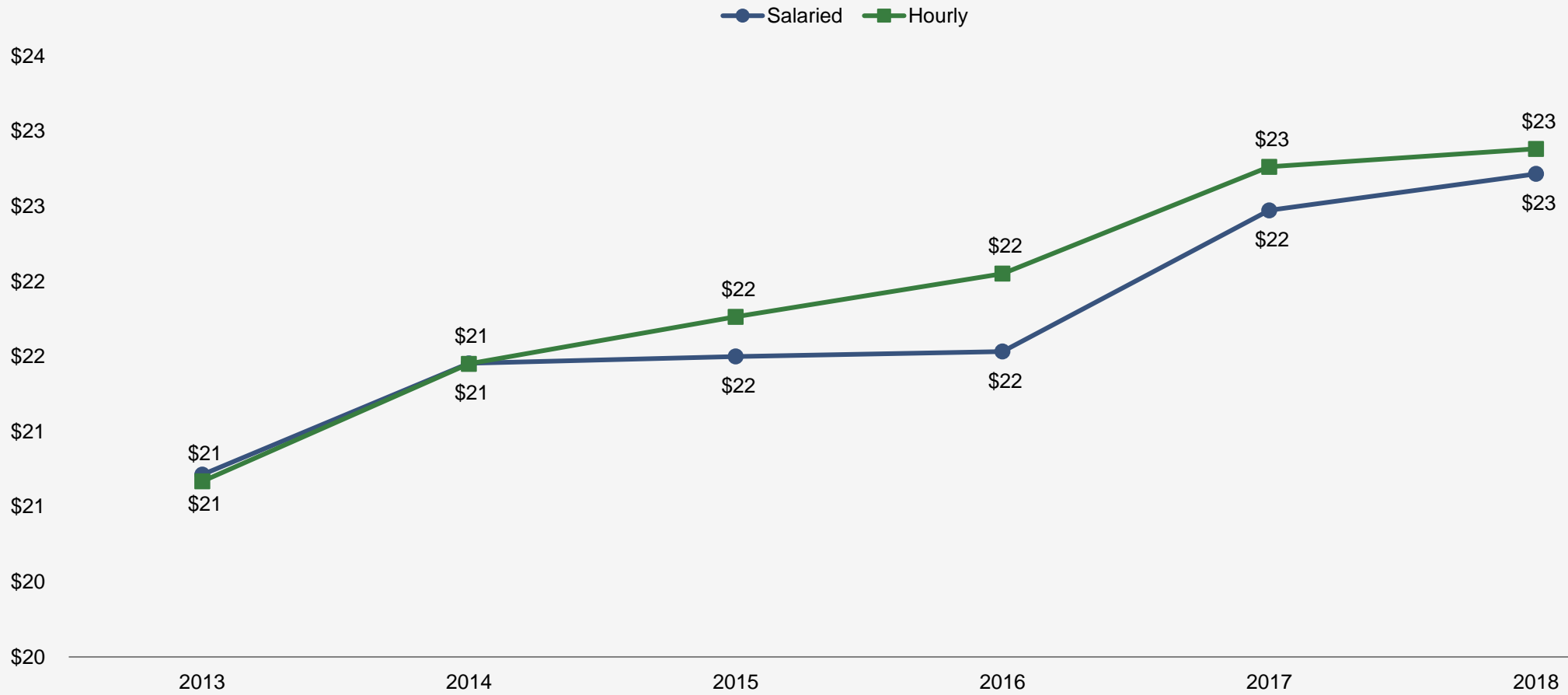


Figure 18

Union Members Have Lower Emergency Department Copayments Than Nonunion Workers

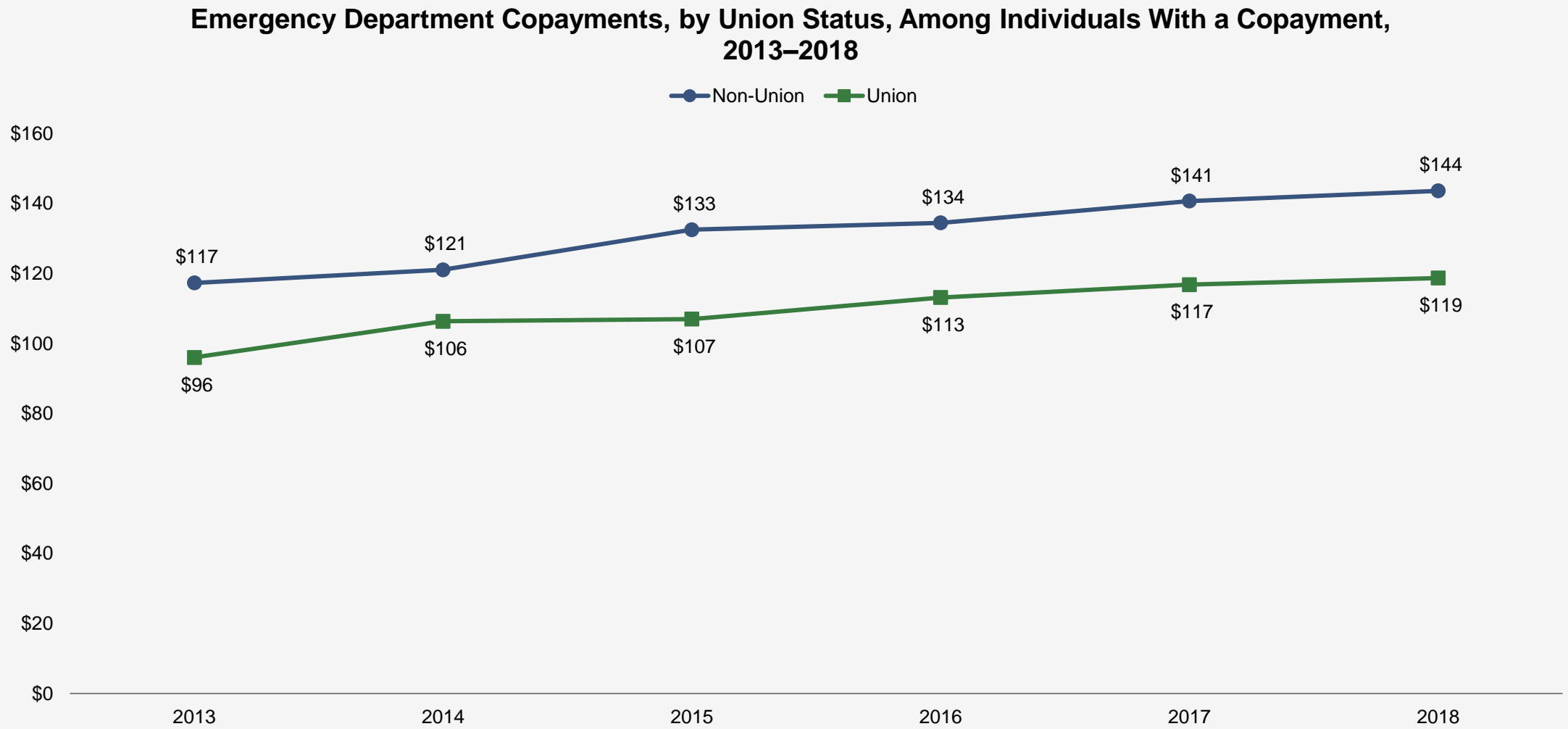


Figure 19

Union Members Have Higher Emergency Department Visit Copayments Than Nonunion Workers

Inpatient Admission Copayments, by Union Status, Among Individuals With a Copayment, 2013–2018

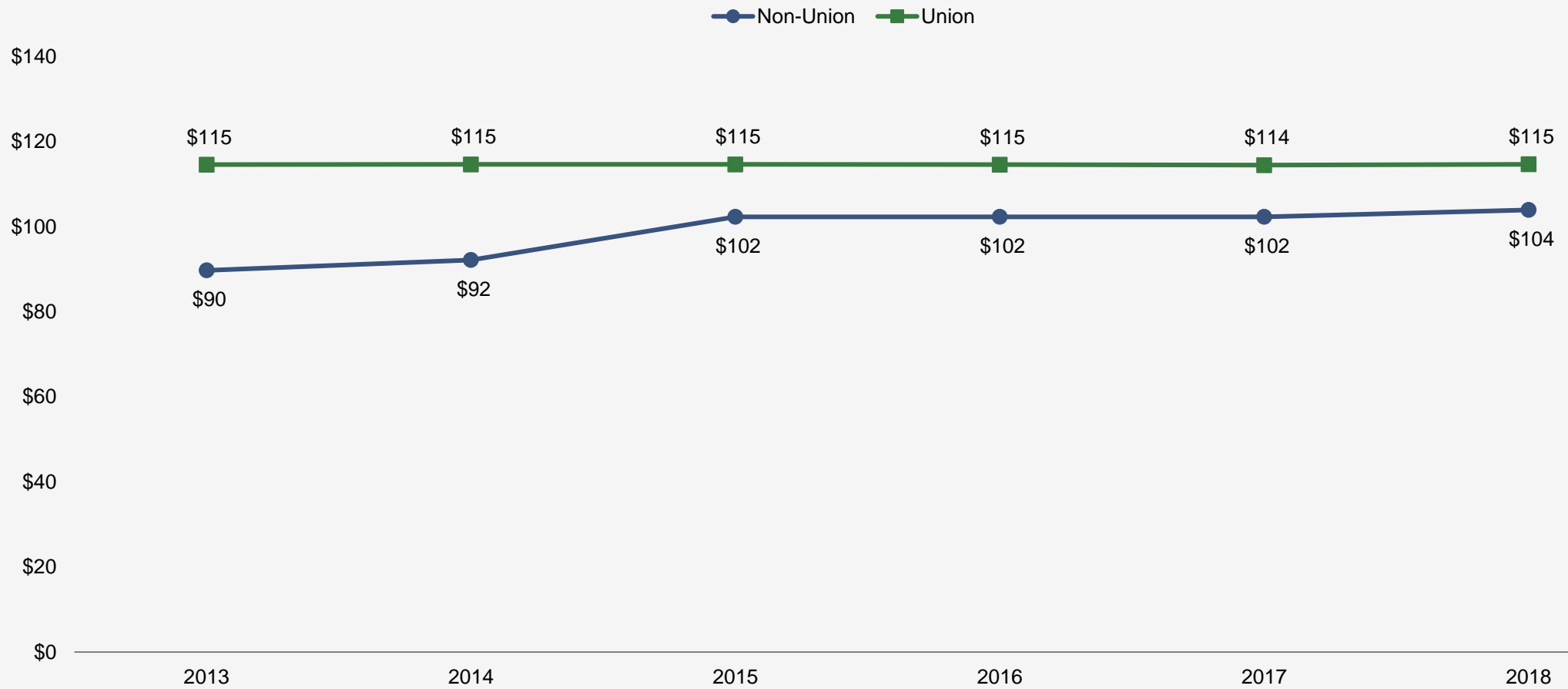


Figure 20

Union Members Have Higher Primary Care Physician Office Visits Copayments Than Nonunion Workers

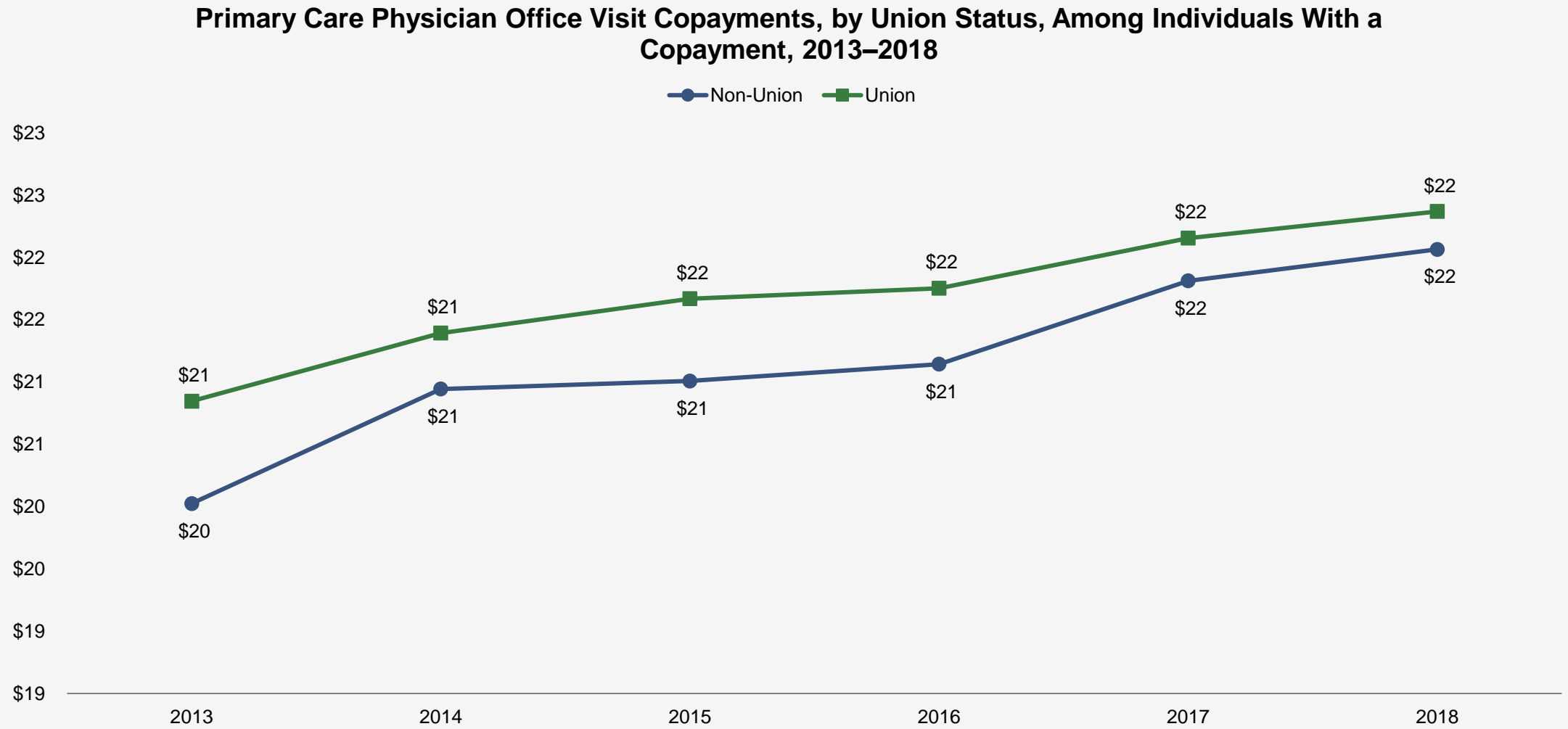


Figure 21

Union Members Have Lower Specialist Visit Copayments Than Nonunion Workers

Specialist Physician Office Visit Copayments, by Union Status, Among Individuals With a Copayment, 2013–2018

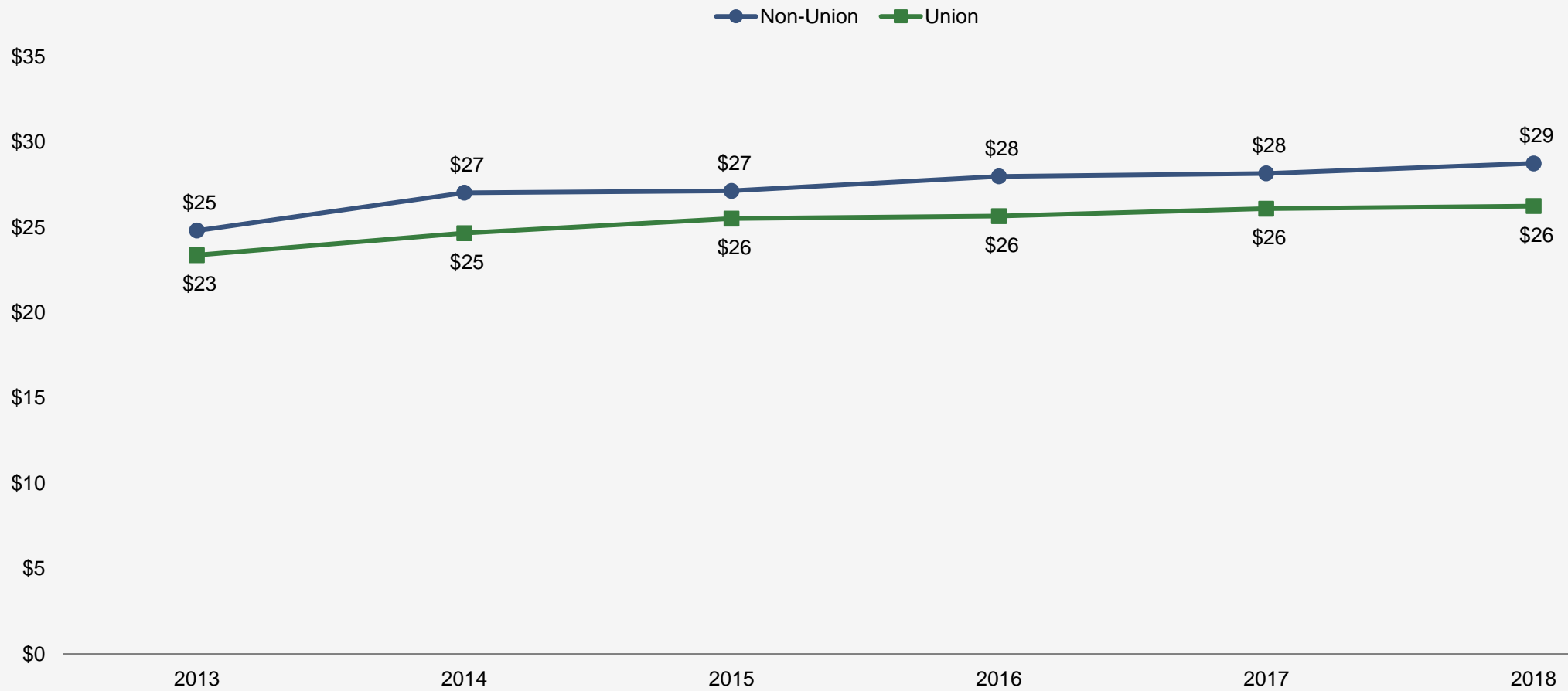
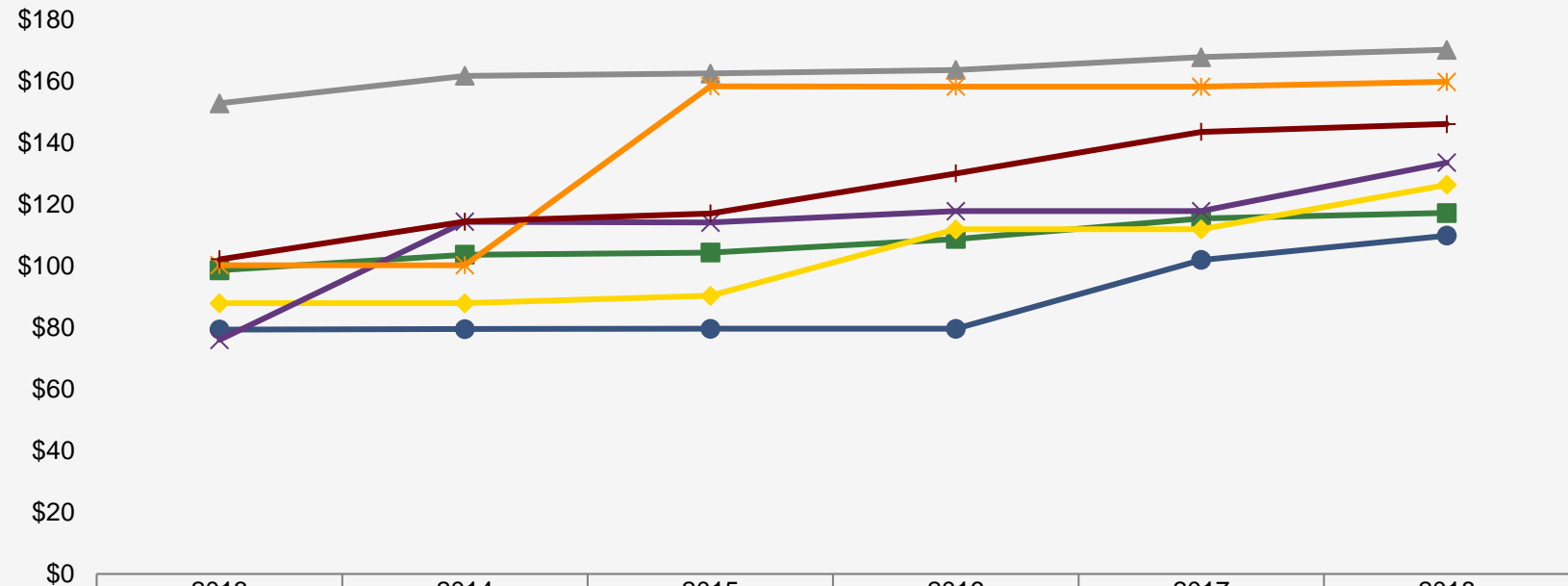


Figure 22
Copayments for Emergency Department Visits Vary by Industry

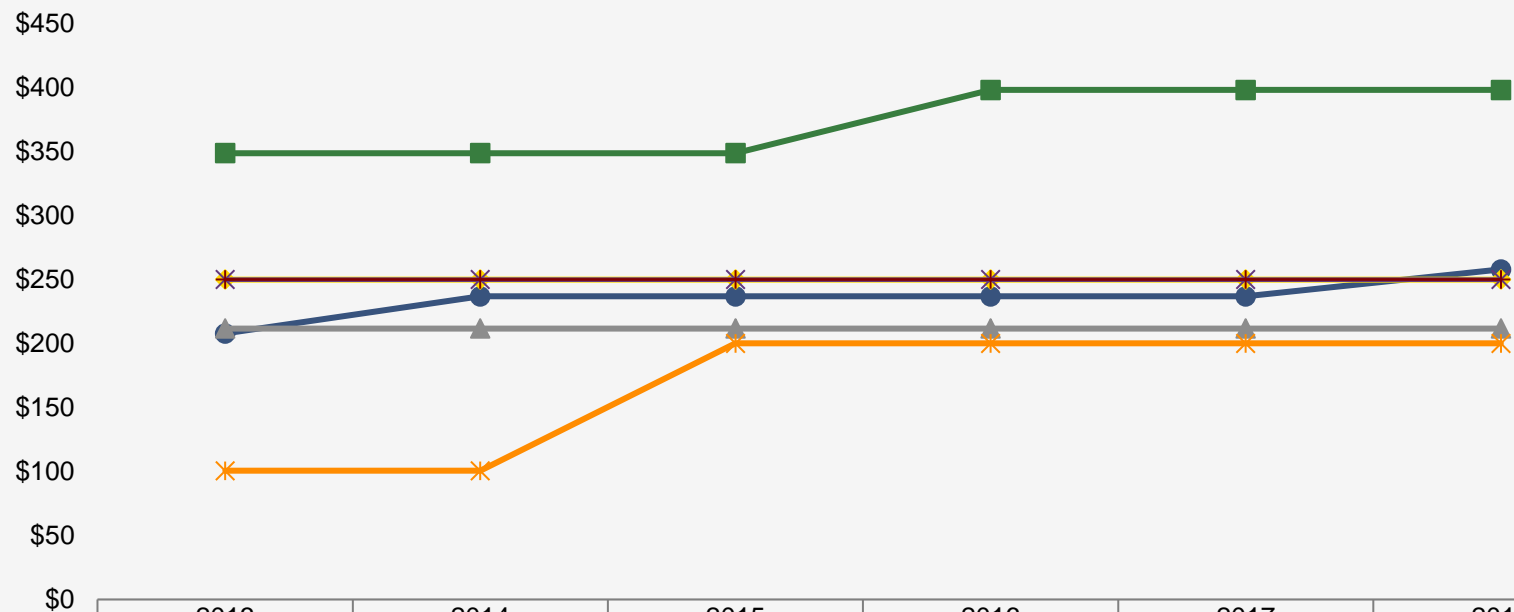
Emergency Department Copayments, by Industry, Among Individuals With a Copayment, 2013–2018



	2013	2014	2015	2016	2017	2018
● Oil & Gas Extraction, Mining	\$79	\$80	\$80	\$80	\$102	\$110
■ Manufacturing, Durable Goods	\$99	\$104	\$104	\$109	\$116	\$117
◆ Manufacturing, Nondurable Goods	\$88	\$88	\$90	\$112	\$112	\$126
▲ Transportation, Communications, & Utilities	\$153	\$162	\$163	\$164	\$168	\$170
✕ Wholesale & Retail Trade	\$76	\$114	\$114	\$118	\$118	\$134
✱ Finance, Insurance, Real Estate	\$100	\$100	\$158	\$158	\$158	\$160
— Services	\$102	\$114	\$117	\$130	\$144	\$146

Figure 23
Copayments for Inpatient Admissions Vary by Industry

Inpatient Admission Copayments, by Industry, Among Individuals With a Copayment, 2013–2018

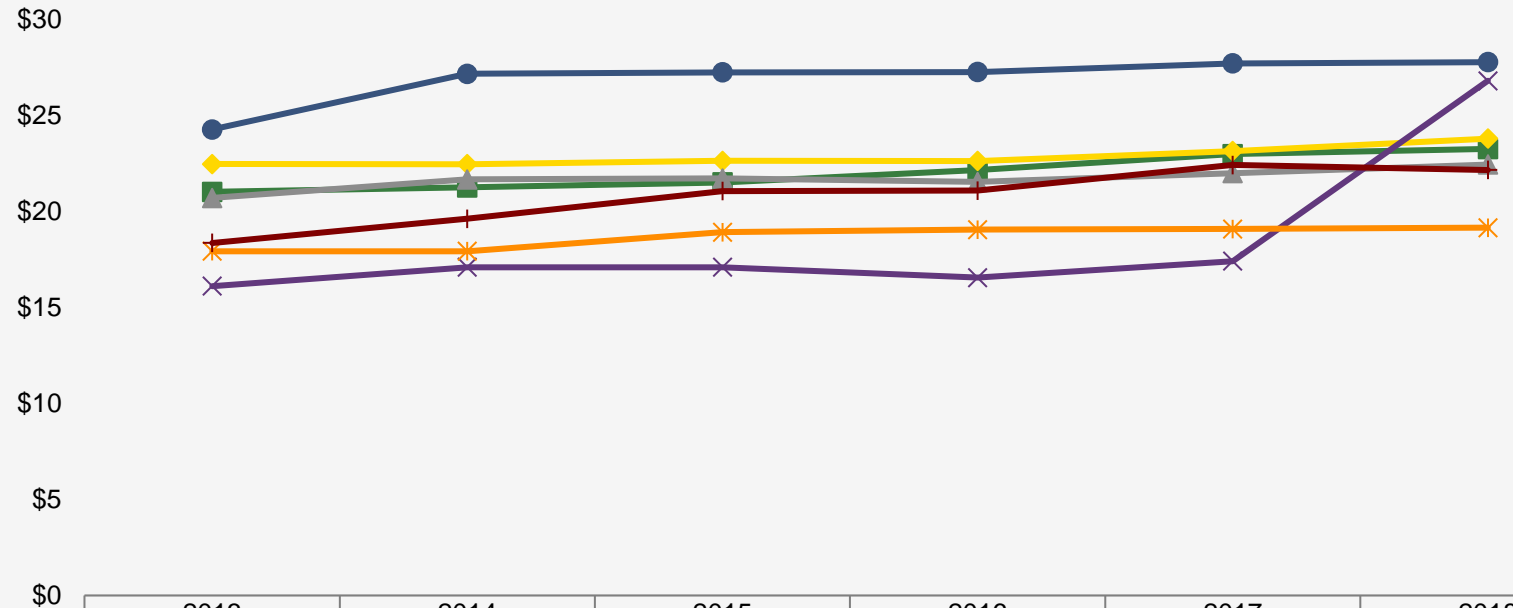


	2013	2014	2015	2016	2017	2018
Oil & Gas Extraction, Mining	\$208	\$237	\$237	\$237	\$237	\$258
Manufacturing, Durable Goods	\$349	\$349	\$349	\$398	\$398	\$398
Manufacturing, Nondurable Goods	\$250	\$250	\$250	\$250	\$250	\$250
Transportation, Communications, & Utilities	\$212	\$212	\$212	\$212	\$212	\$212
Wholesale & Retail Trade	\$250	\$250	\$250	\$250	\$250	\$250
Finance, Insurance, Real Estate	\$101	\$101	\$200	\$200	\$200	\$200
Services	\$250	\$250	\$250	\$250	\$250	\$250

Note: Detail is hard to see because of the for the manufacturing, nondurable goods; wholesale & retail trade; and services industries being the same.

Figure 24
Copayments for Primary Care Physician Office Visits Vary by Industry

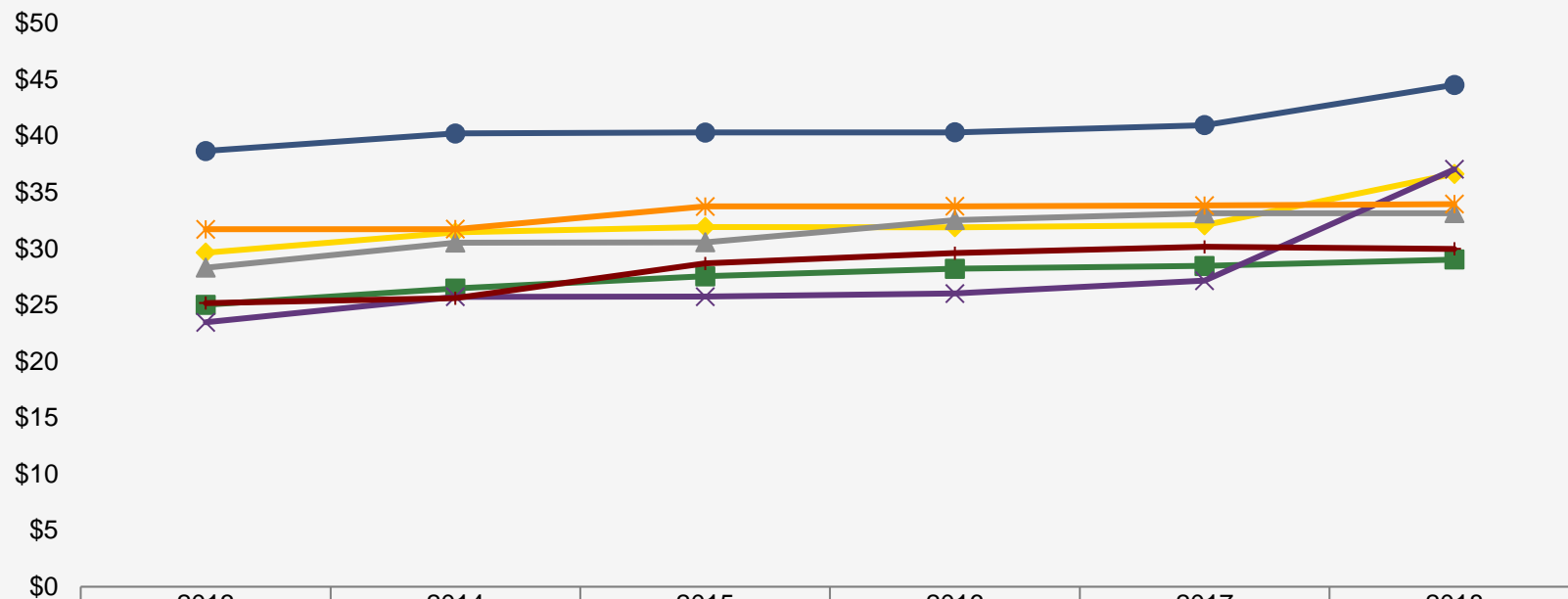
Primary Care Physician Office Visit Copayments, by Industry, Among Individuals With a Copayment, 2013–2018



	2013	2014	2015	2016	2017	2018
● Oil & Gas Extraction, Mining	\$24	\$27	\$27	\$27	\$28	\$28
■ Manufacturing, Durable Goods	\$21	\$21	\$22	\$22	\$23	\$23
◆ Manufacturing, Nondurable Goods	\$22	\$22	\$23	\$23	\$23	\$24
▲ Transportation, Communications, & Utilities	\$21	\$22	\$22	\$22	\$22	\$22
✕ Wholesale & Retail Trade	\$16	\$17	\$17	\$17	\$17	\$27
✱ Finance, Insurance, Real Estate	\$18	\$18	\$19	\$19	\$19	\$19
— Services	\$18	\$20	\$21	\$21	\$22	\$22

Figure 25
Copayments for Specialist Visits Vary by Industry

Specialist Physician Office Visit Copayments, by Industry, Among Individuals With a Copayment, 2013–2018



	2013	2014	2015	2016	2017	2018
Oil & Gas Extraction, Mining	\$39	\$40	\$40	\$40	\$41	\$45
Manufacturing, Durable Goods	\$25	\$26	\$28	\$28	\$28	\$29
Manufacturing, Nondurable Goods	\$30	\$31	\$32	\$32	\$32	\$37
Transportation, Communications, & Utilities	\$28	\$31	\$31	\$33	\$33	\$33
Wholesale & Retail Trade	\$23	\$26	\$26	\$26	\$27	\$37
Finance, Insurance, Real Estate	\$32	\$32	\$34	\$34	\$34	\$34
Services	\$25	\$26	\$29	\$30	\$30	\$30

Figure 26
Average Coinsurance Rates Have Ticked up Slightly Since 2013

Coinsurance, by Type of Health Care Service, Among Individuals With a Coinsurance, 2013–2018

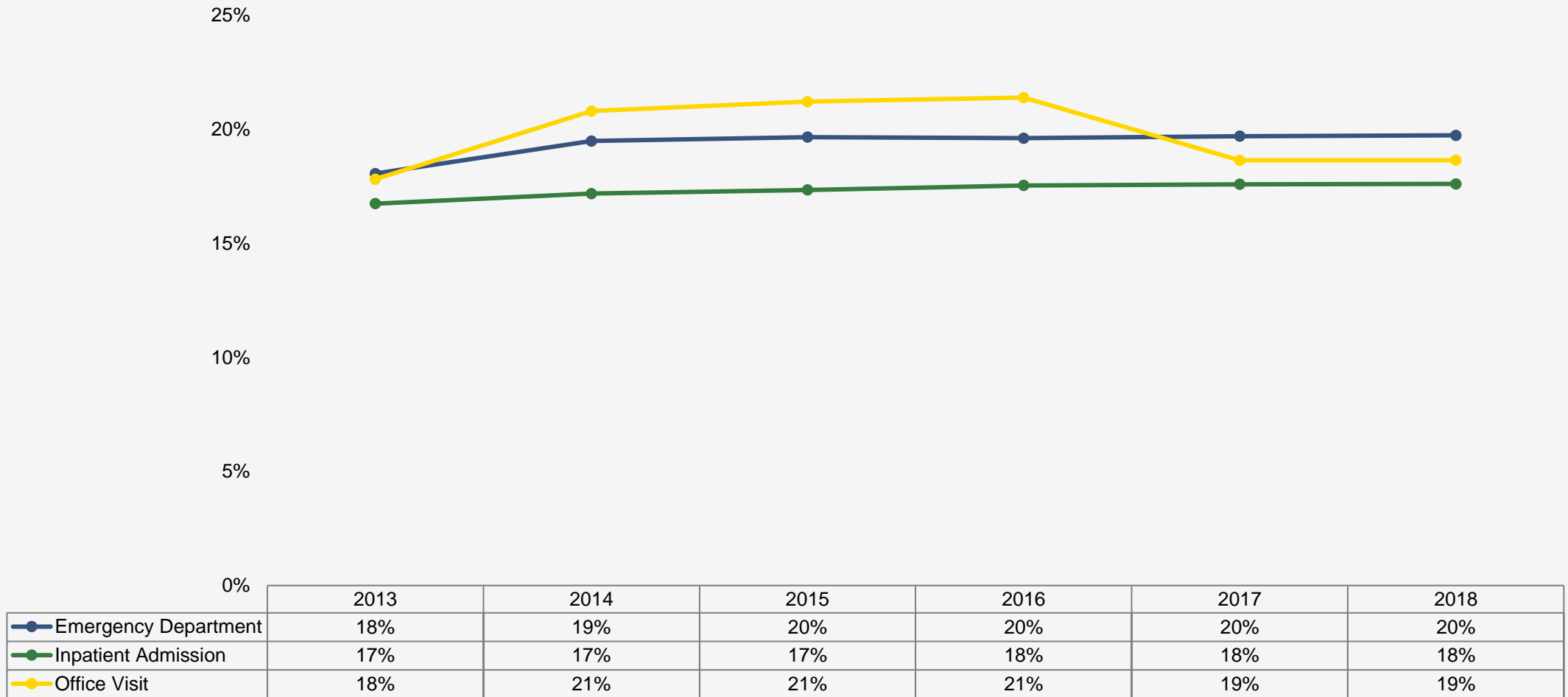


Figure 27

Annual Out-of-Pocket Maximums Are Trending up; Average Still Nowhere Near Statutory Maximum

Out-of-Pocket Maximums, by Type of Coverage, 2013–2018

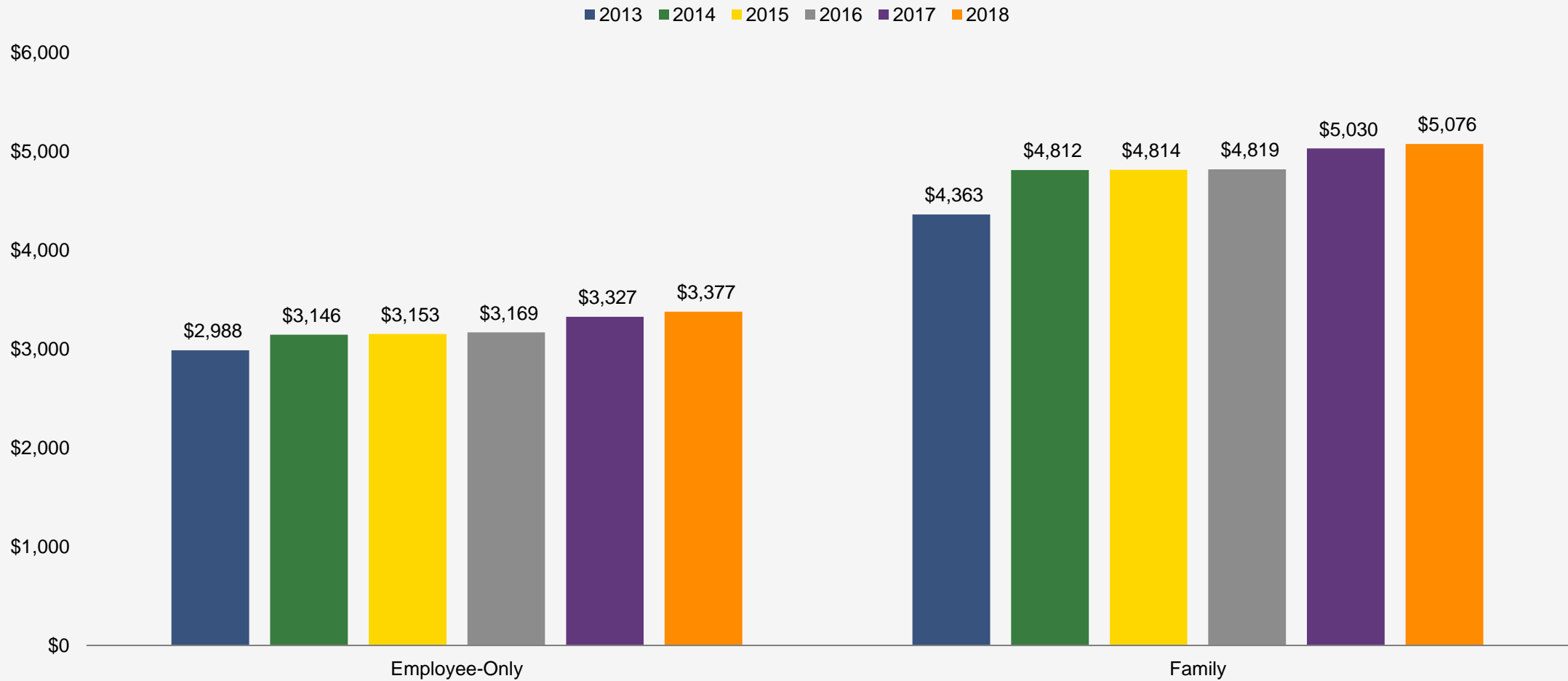
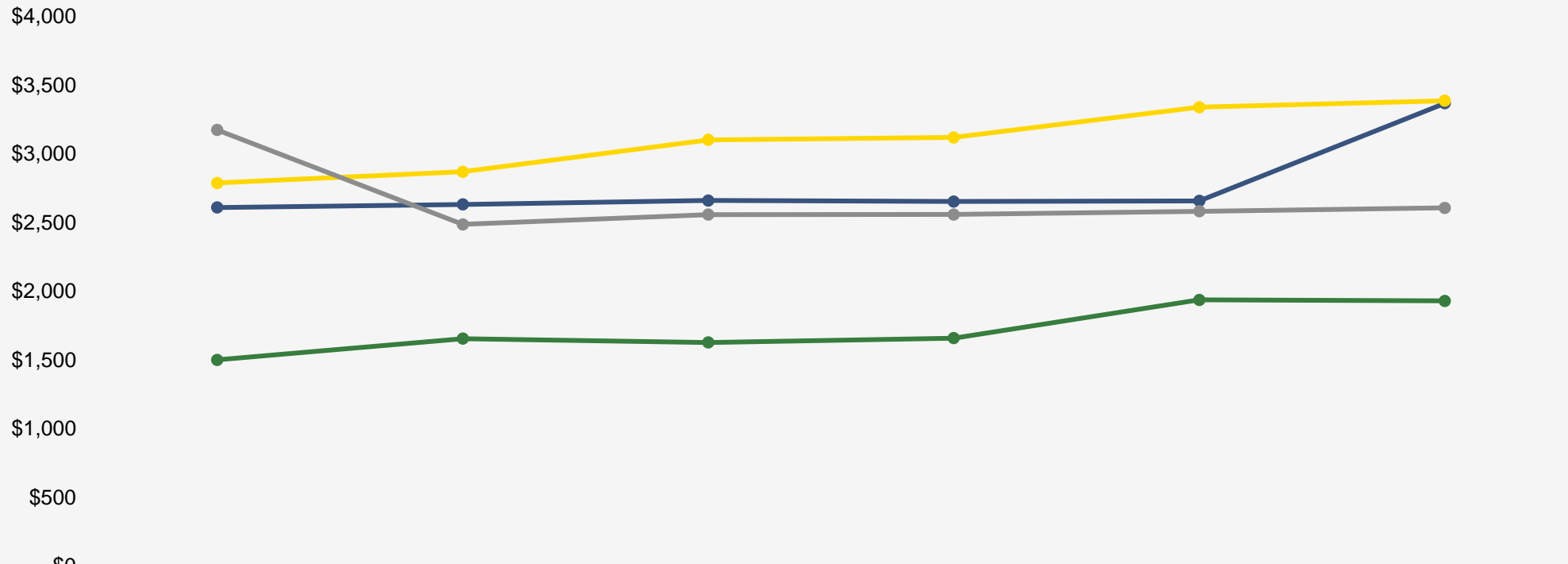


Figure 28

Among Enrollees With Employee-Only Coverage, Out-of-Pocket Maximums Are Highest for PPO/POS Enrollees; Lowest for HMO/EPO Enrollees

Out-of-Pocket Maximums, by Type of Health Plan, Among Individuals With Employee-Only Coverage, 2013–2018



	2013	2014	2015	2016	2017	2018
Comprehensive	\$2,611	\$2,633	\$2,661	\$2,654	\$2,659	\$3,369
HMO/EPO	\$1,501	\$1,656	\$1,629	\$1,660	\$1,938	\$1,931
PPO/POS	\$2,789	\$2,870	\$3,102	\$3,120	\$3,340	\$3,387
HRA	\$3,175	\$2,488	\$2,559	\$2,559	\$2,583	\$2,608

Figure 29

Among Enrollees With Family Coverage, Out-of-Pocket Maximums Are Highest for PPO/POS Enrollees; Lowest for HRA Enrollees

Out-of-Pocket Maximums, by Type of Health Plan, Among Individuals With Family Coverage, 2013–2018

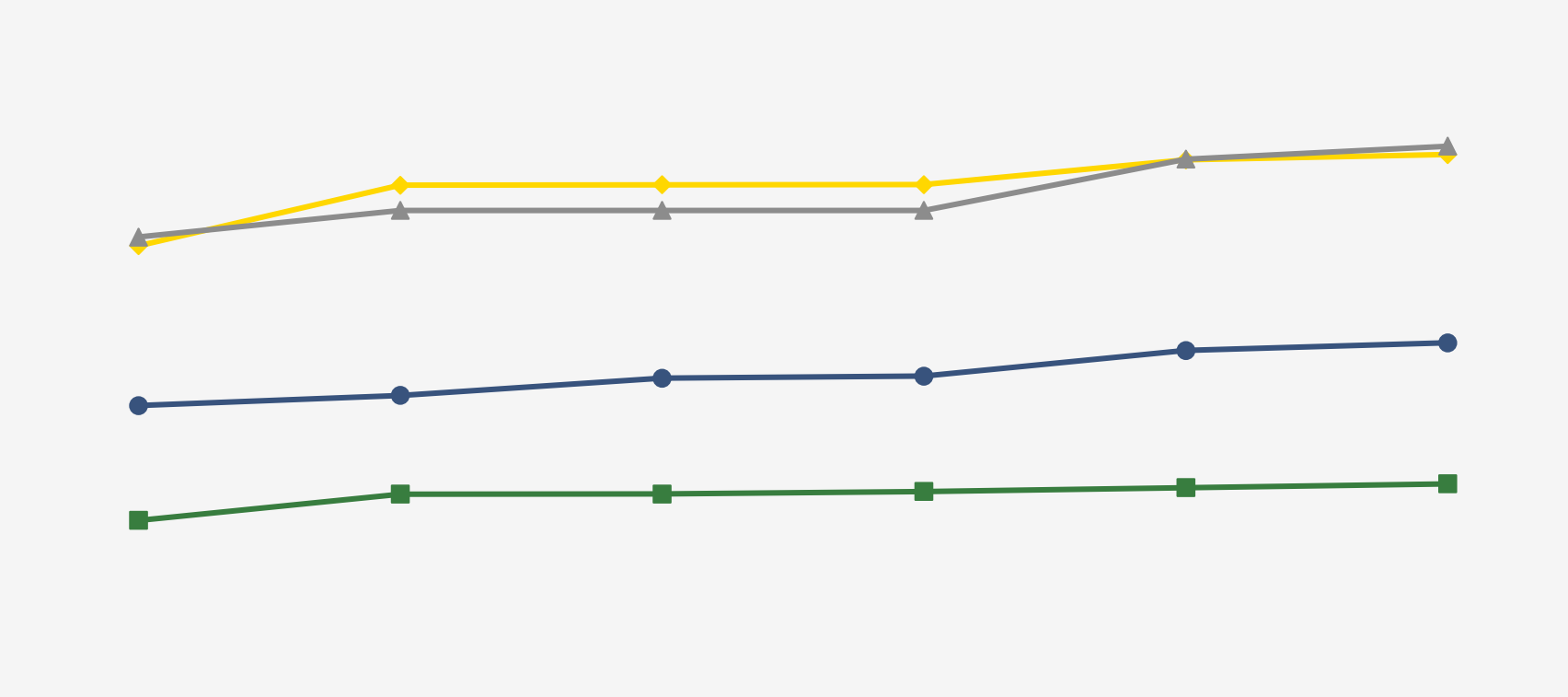
\$6,000
\$5,000
\$4,000
\$3,000
\$2,000
\$1,000
\$0

	2013	2014	2015	2016	2017	2018
● HMO/EPO	\$4,000	\$4,000	\$4,000	\$4,000	\$5,000	\$5,200
● PPO/POS	\$4,778	\$5,314	\$5,317	\$5,324	\$5,328	\$5,328
● HRA	\$3,100	\$3,800	\$3,800	\$3,800	\$3,800	\$3,800

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

Out-of-Pocket Maximums, by Union Status, 2013–2018

\$7,000
 \$6,000
 \$5,000
 \$4,000
 \$3,000
 \$2,000
 \$1,000
 \$0

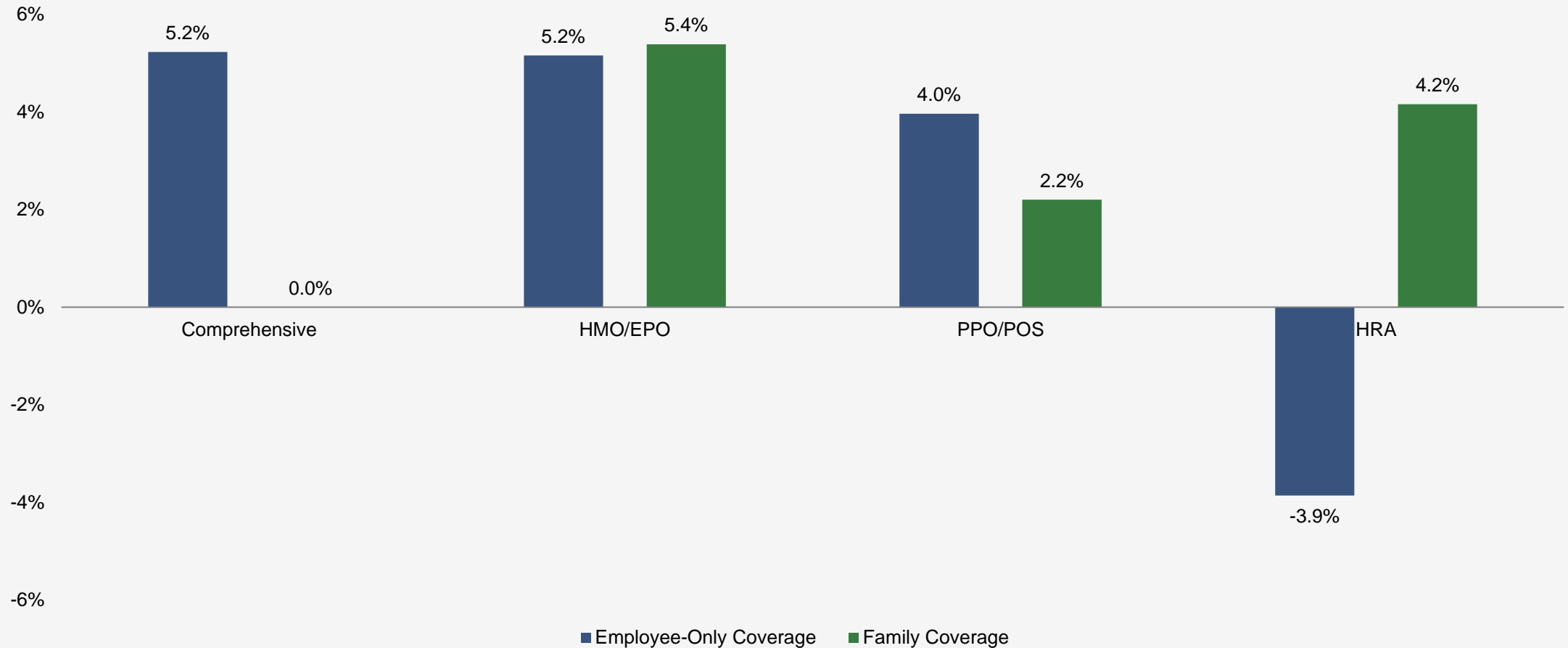


	2013	2014	2015	2016	2017	2018
Non-Union (Employee-Only)	\$3,042	\$3,146	\$3,325	\$3,346	\$3,612	\$3,690
Union (Employee-Only)	\$1,854	\$2,126	\$2,127	\$2,153	\$2,192	\$2,231
Non-Union (Family)	\$4,694	\$5,321	\$5,325	\$5,327	\$5,584	\$5,639
Union (Family)	\$4,784	\$5,060	\$5,060	\$5,061	\$5,591	\$5,724

Figure 31

Out-of-Pocket (OOP) Maximums Are Increasing at an Average Annual Rate of No More Than 5 Percent; HRA Enrollees With Employee-Only Coverage Are Seeing Declines in OOP Maximums

Average Annual Percentage Change in Out-of-Pocket Maximums, by Type of Health Plan and Type of Coverage, 2013–2018



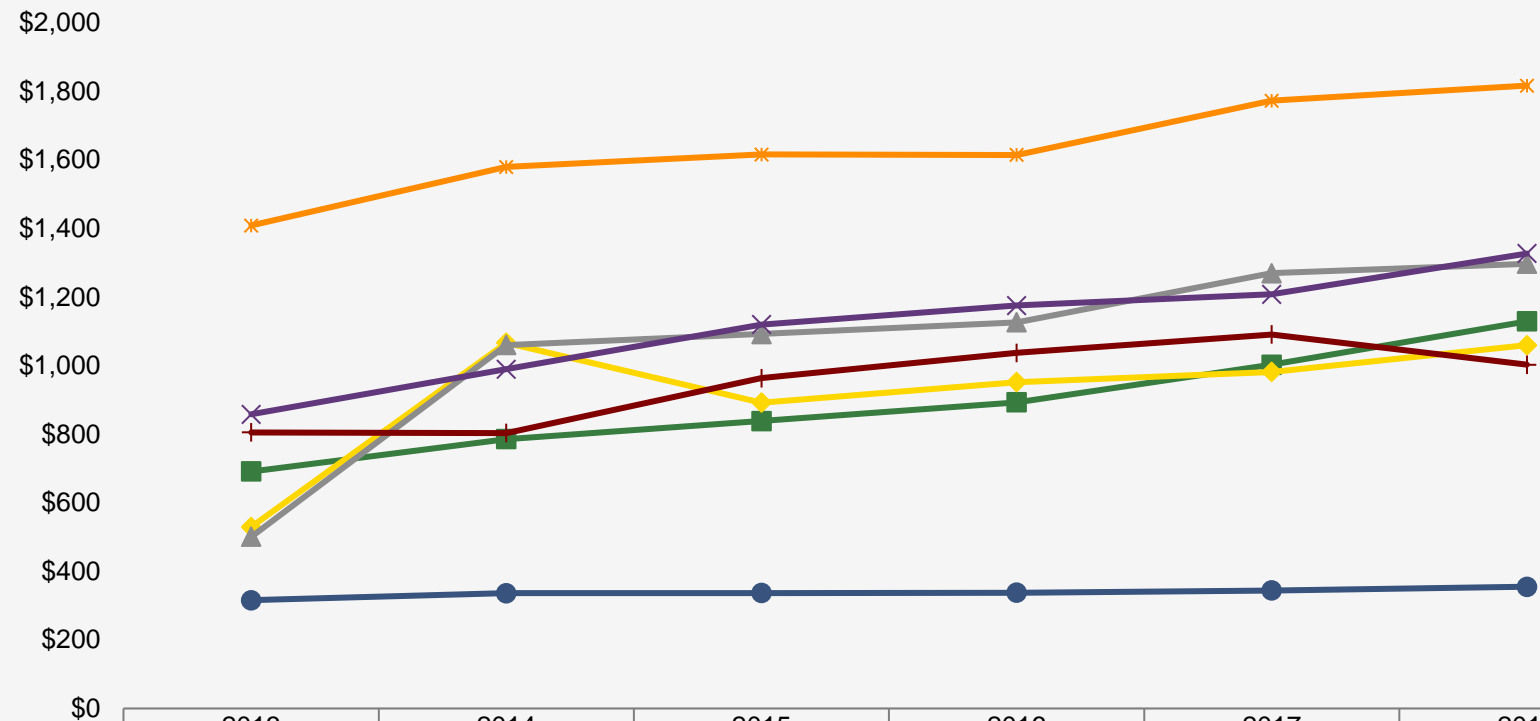
Limitations

Not all charts are based on the full sample for two reasons: Not everyone in the sample had each type of cost sharing (i.e. 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.

APPENDIX

Figure 32

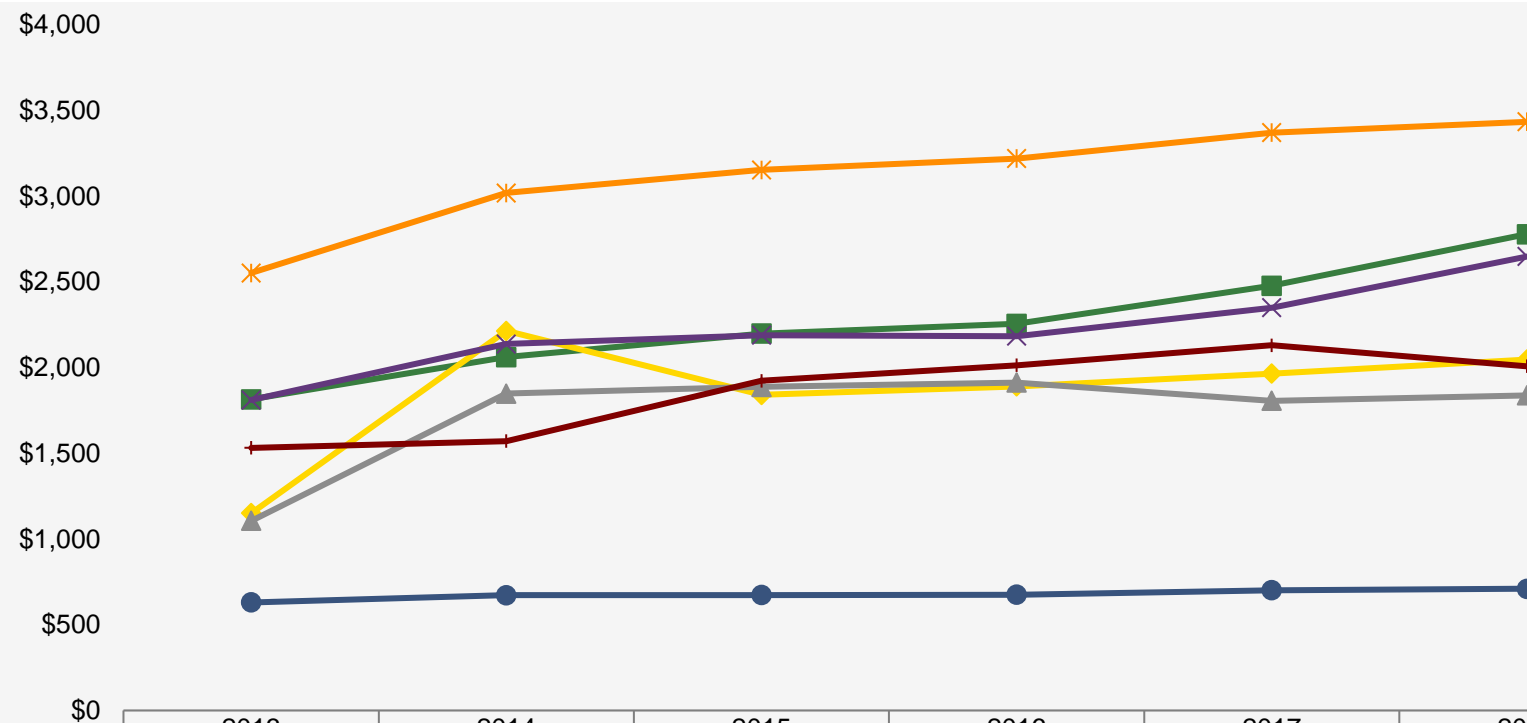
Deductibles, by Industry, Among Individuals With a Deductible and Employee-Only Coverage, 2013–2018



	2013	2014	2015	2016	2017	2018
● Oil & Gas Extraction, Mining	\$315	\$336	\$337	\$338	\$344	\$355
■ Manufacturing, Durable Goods	\$692	\$786	\$839	\$893	\$1,003	\$1,129
◆ Manufacturing, Nondurable Goods	\$529	\$1,067	\$892	\$952	\$982	\$1,060
▲ Transportation, Communications, & Utilities	\$501	\$1,060	\$1,092	\$1,126	\$1,270	\$1,298
✕ Wholesale & Retail Trade	\$858	\$990	\$1,120	\$1,176	\$1,208	\$1,327
✱ Finance, Insurance, Real Estate	\$1,409	\$1,580	\$1,616	\$1,615	\$1,773	\$1,817
⊕ Services	\$805	\$804	\$963	\$1,037	\$1,091	\$1,003

Figure 33

Deductibles, by Industry, Among Individuals With a Deductible and Family Coverage, 2013–2018



	2013	2014	2015	2016	2017	2018
● Oil & Gas Extraction, Mining	\$631	\$672	\$673	\$675	\$701	\$710
■ Manufacturing, Durable Goods	\$1,815	\$2,062	\$2,199	\$2,256	\$2,478	\$2,778
◆ Manufacturing, Nondurable Goods	\$1,152	\$2,215	\$1,841	\$1,891	\$1,966	\$2,048
▲ Transportation, Communications, & Utilities	\$1,107	\$1,848	\$1,888	\$1,914	\$1,807	\$1,838
✕ Wholesale & Retail Trade	\$1,812	\$2,138	\$2,189	\$2,184	\$2,350	\$2,649
✱ Finance, Insurance, Real Estate	\$2,553	\$3,020	\$3,154	\$3,221	\$3,372	\$3,435
⊕ Services	\$1,533	\$1,572	\$1,923	\$2,014	\$2,131	\$2,009

Figure 34

Emergency Department Copayments, by Type of Health Plan, Among Individuals With a Copayment, 2013–2018

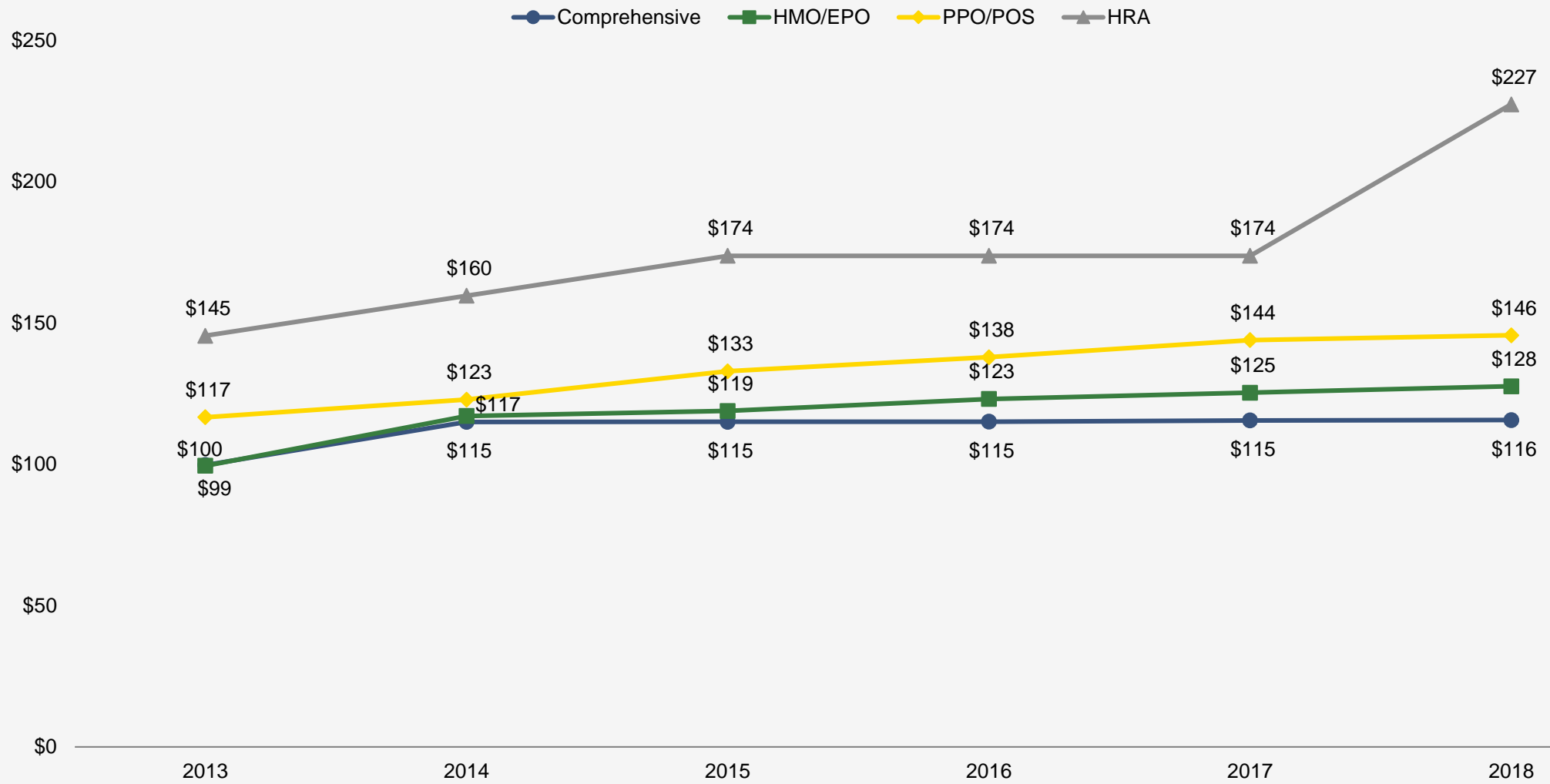


Figure 35

Inpatient Admission Copayments, by Type of Health Plan, Among Individuals With a Copayment, 2013–2018

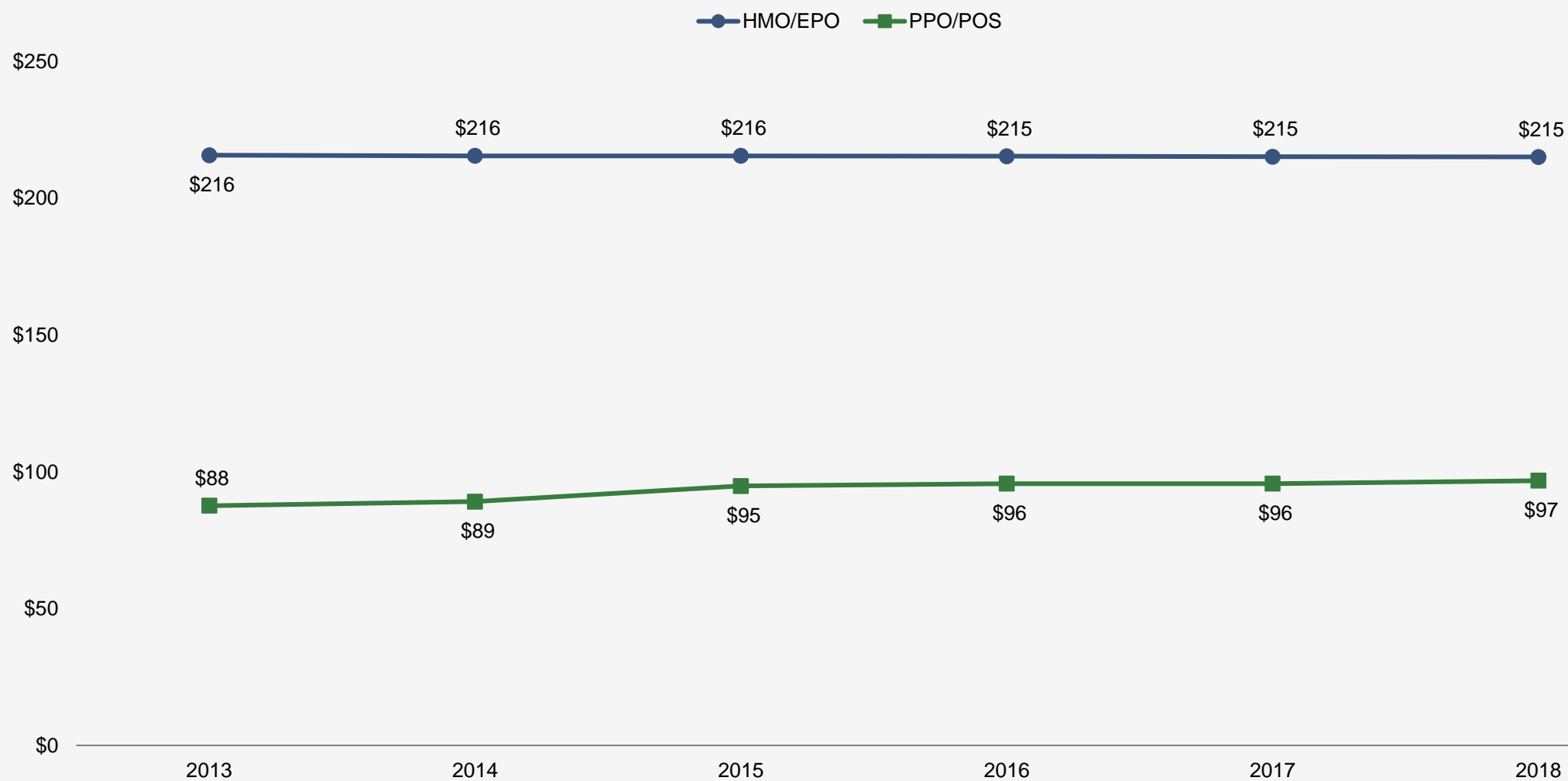
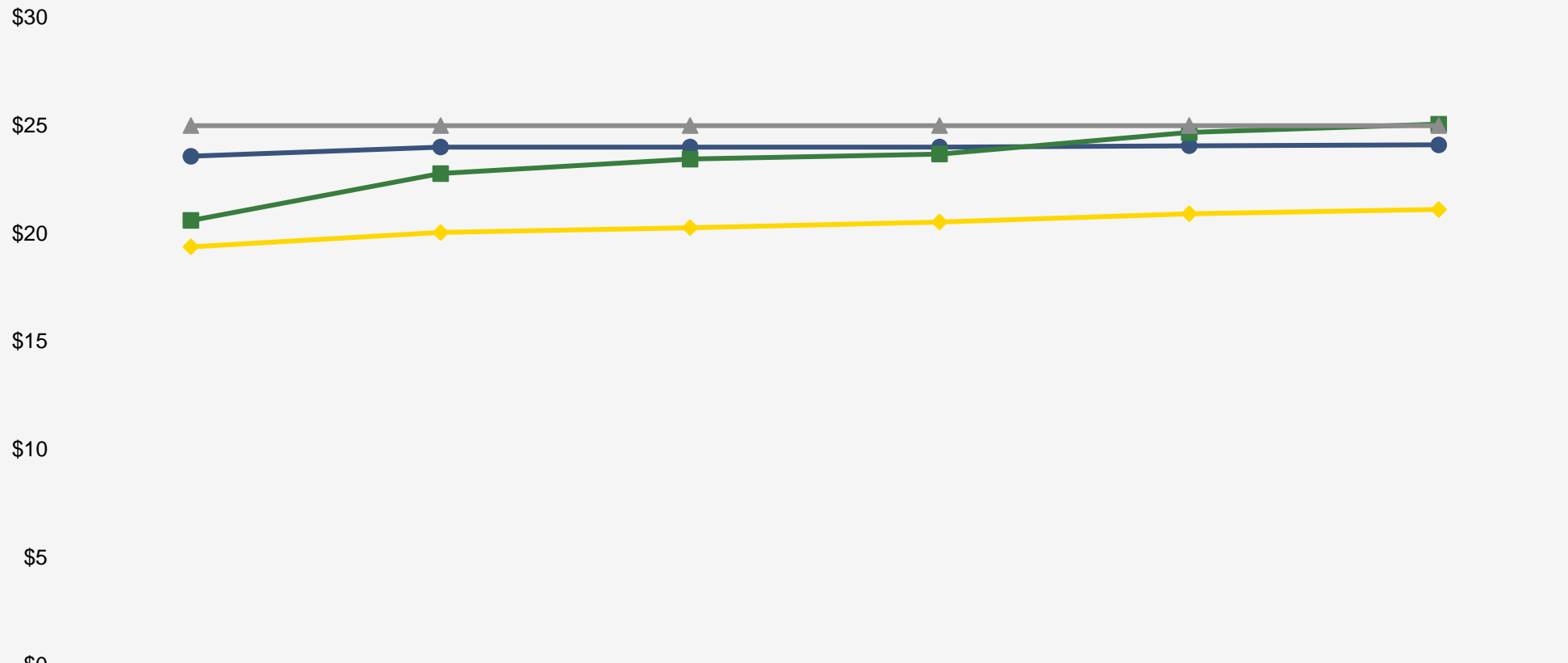


Figure 36

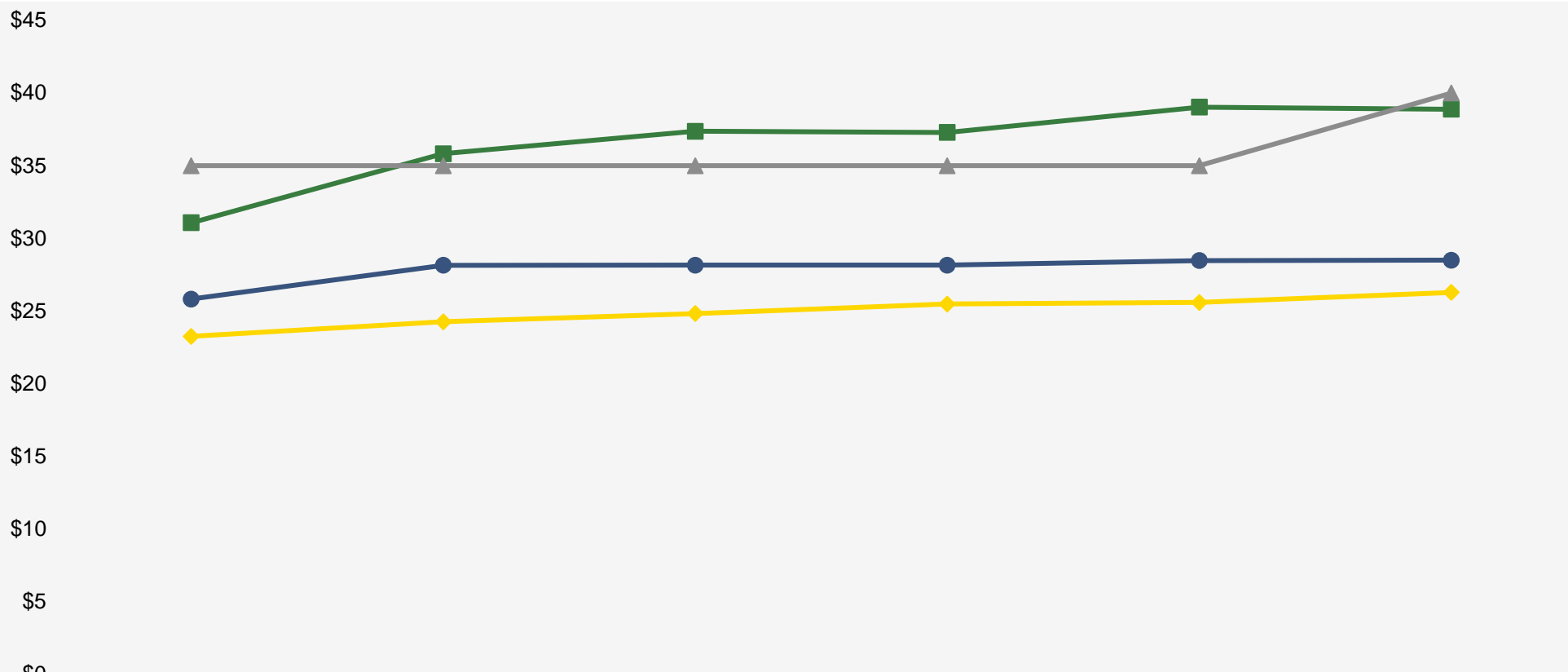
Primary Care Physician Office Visit Copayments, by Type of Health Plan, Among Individuals With a Copayment, 2013–2018



	2013	2014	2015	2016	2017	2018
Comprehensive	\$24	\$24	\$24	\$24	\$24	\$24
HMO/EPO	\$21	\$23	\$23	\$24	\$25	\$25
PPO/POS	\$19	\$20	\$20	\$21	\$21	\$21
HRA	\$25	\$25	\$25	\$25	\$25	\$25

Figure 37

Specialist Physician Office Visit Copayments, by Type of Health Plan, Among Individuals With a Copayment, 2013–2018



	2013	2014	2015	2016	2017	2018
Comprehensive	\$26	\$28	\$28	\$28	\$28	\$28
HMO/EPO	\$31	\$36	\$37	\$37	\$39	\$39
PPO/POS	\$23	\$24	\$25	\$25	\$26	\$26
HRA	\$35	\$35	\$35	\$35	\$35	\$40

Figure 38

Emergency Department Copayments, by Gender, Among Individuals With a Copayment, 2013–2018

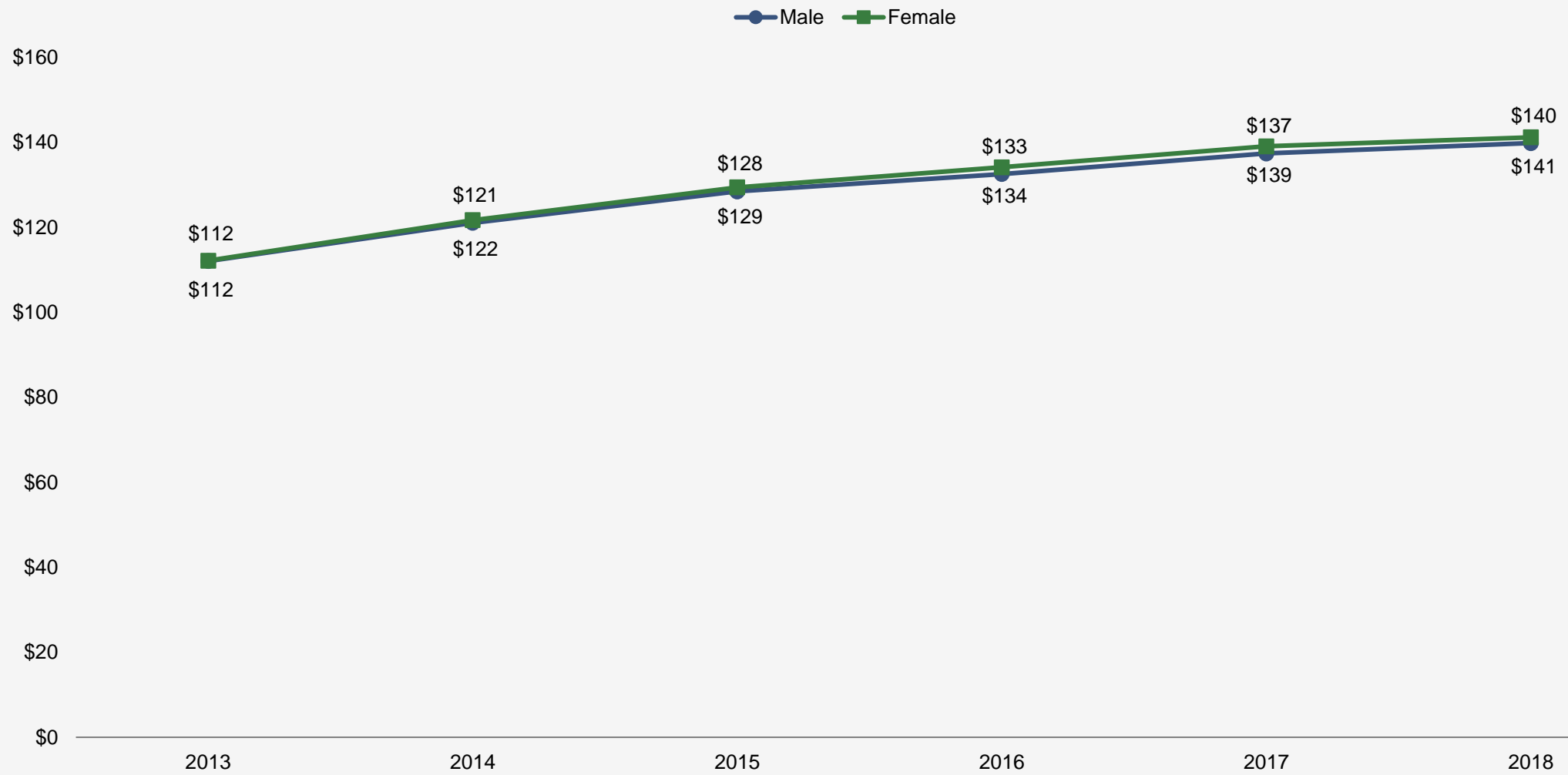


Figure 39

Inpatient Admission Copayments, by Gender, Among Individuals With a Copayment, 2013–2018

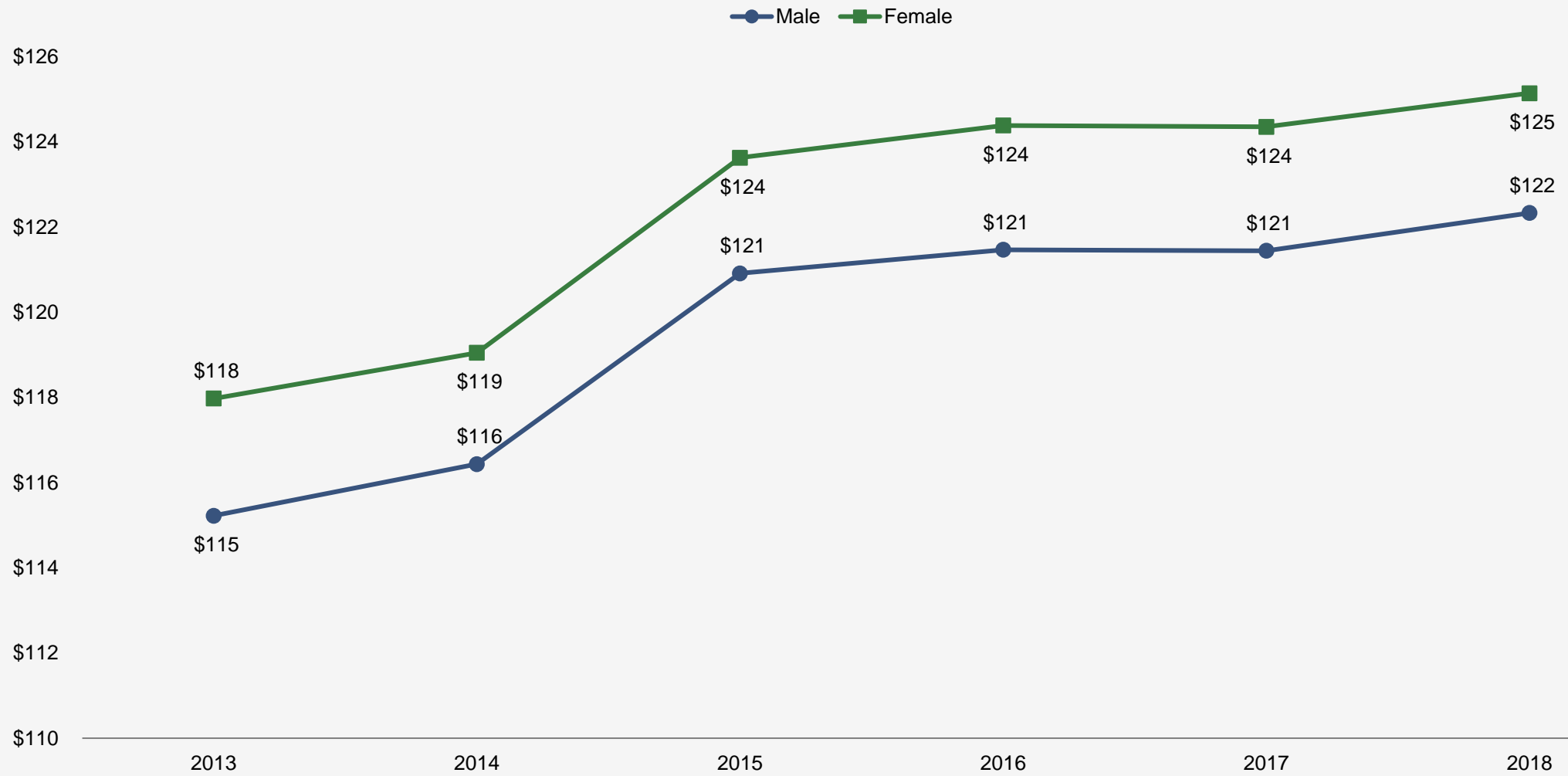


Figure 40

Primary Care Physician Office Visit Copayments, by Gender, Among Individuals With a Copayment, 2013–2018

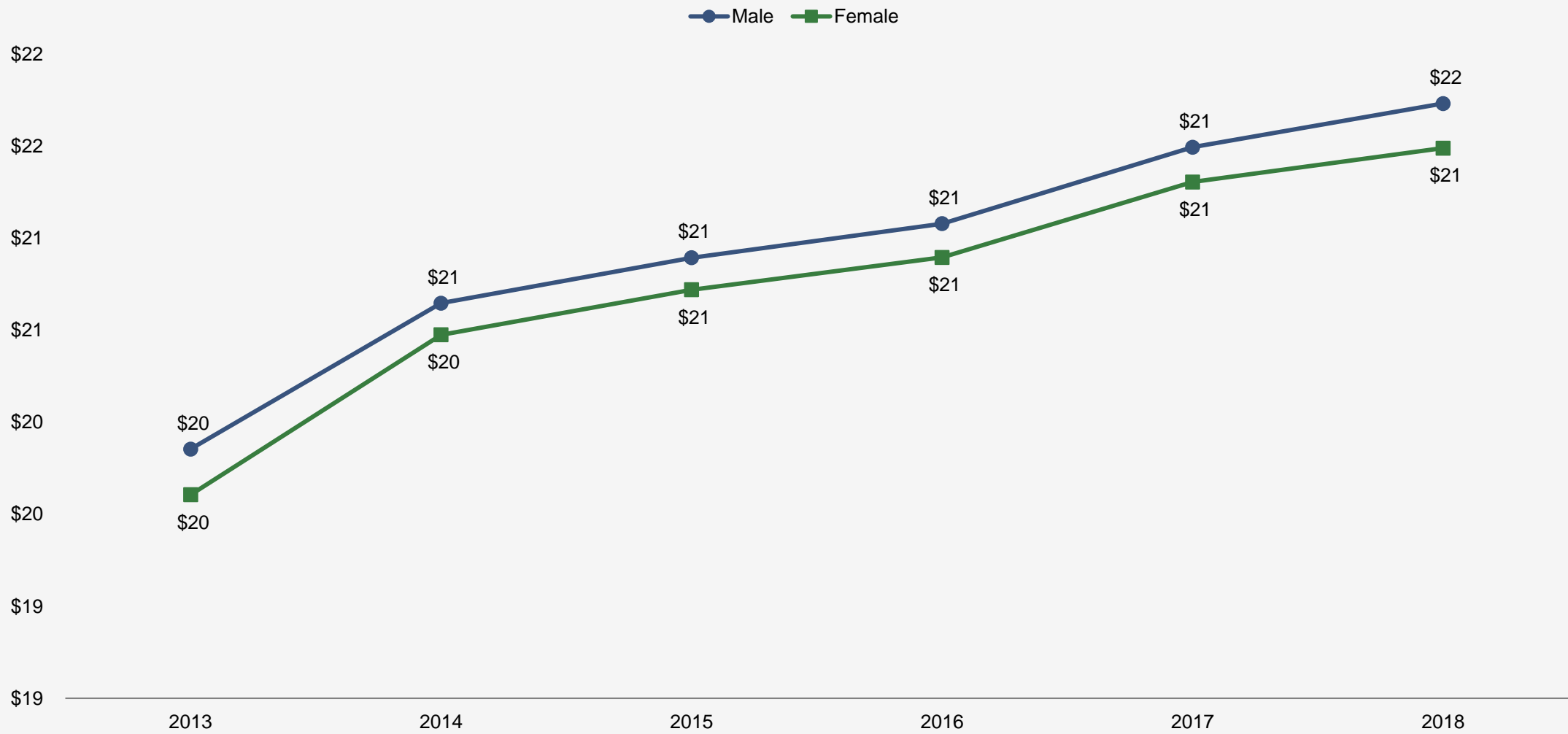


Figure 41

Specialist Physician Office Visit Copayments, by Gender, Among Individuals With a Copayment, 2013–2018

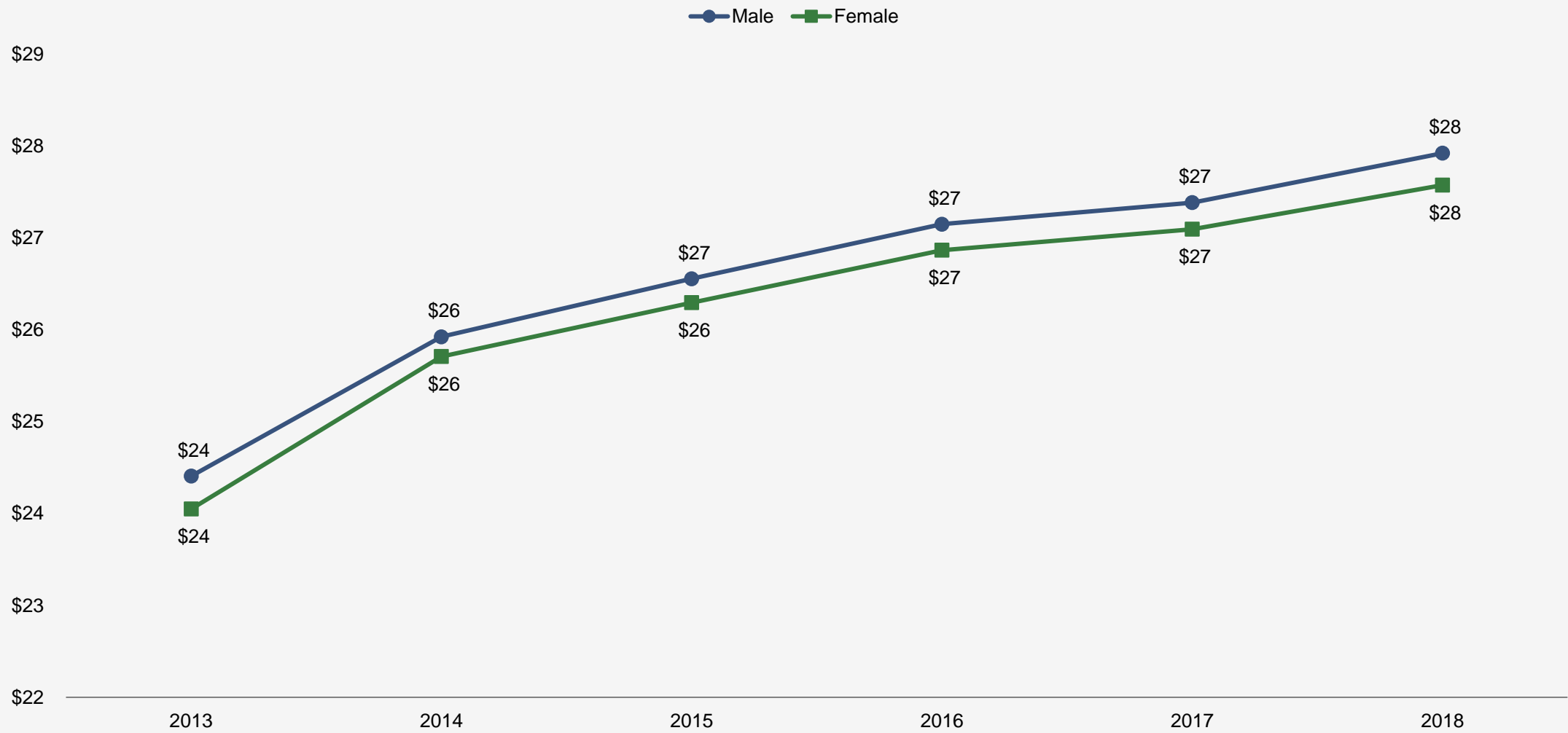


Figure 42

Emergency Department Copayments, by Age, Among Individuals With a Copayment, 2013–2018

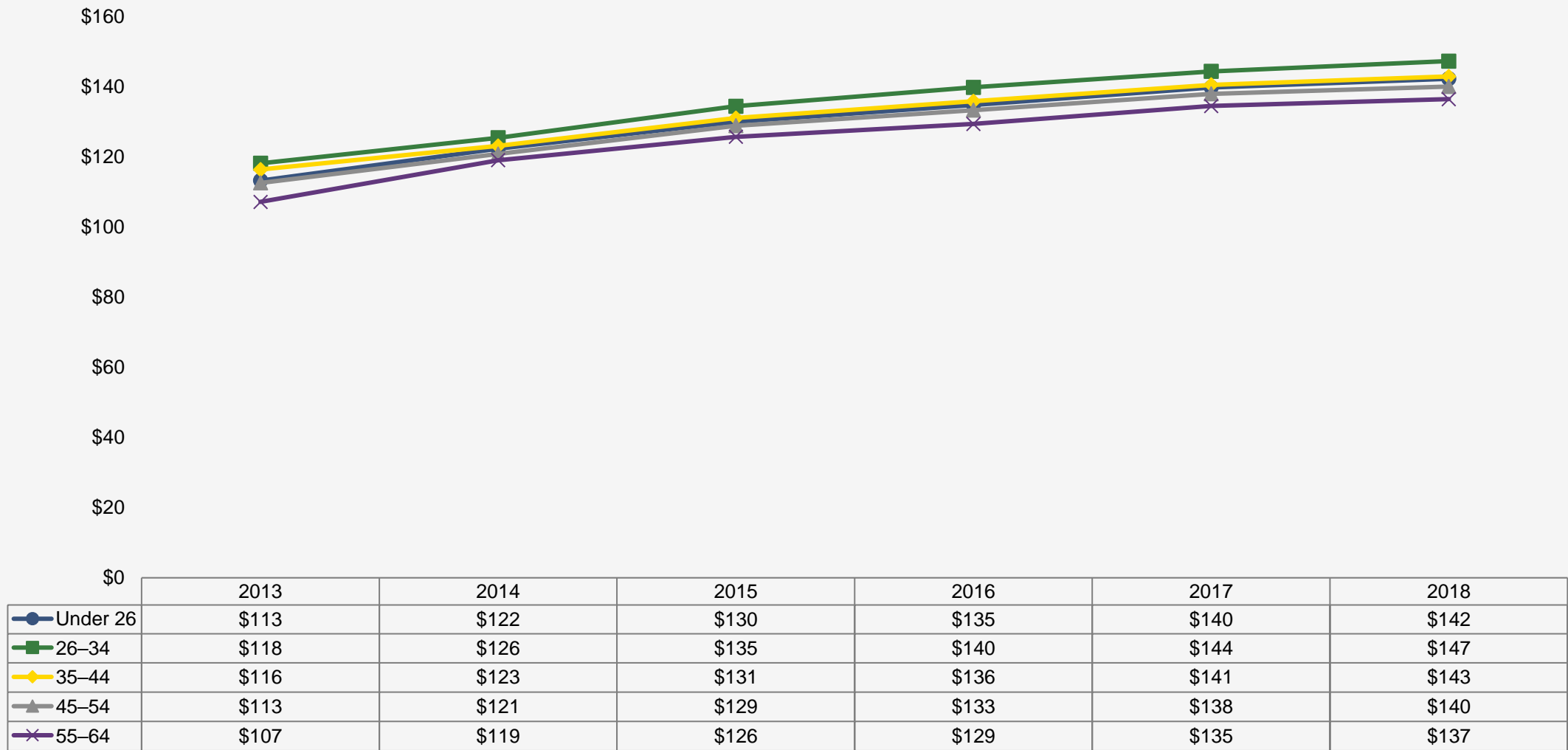


Figure 43

Inpatient Admission Copayments, by Age, Among Individuals With a Copayment, 2013–2018



Figure 44

Primary Care Physician Office Visit Copayments, by Age, Among Individuals With a Copayment, 2013–2018

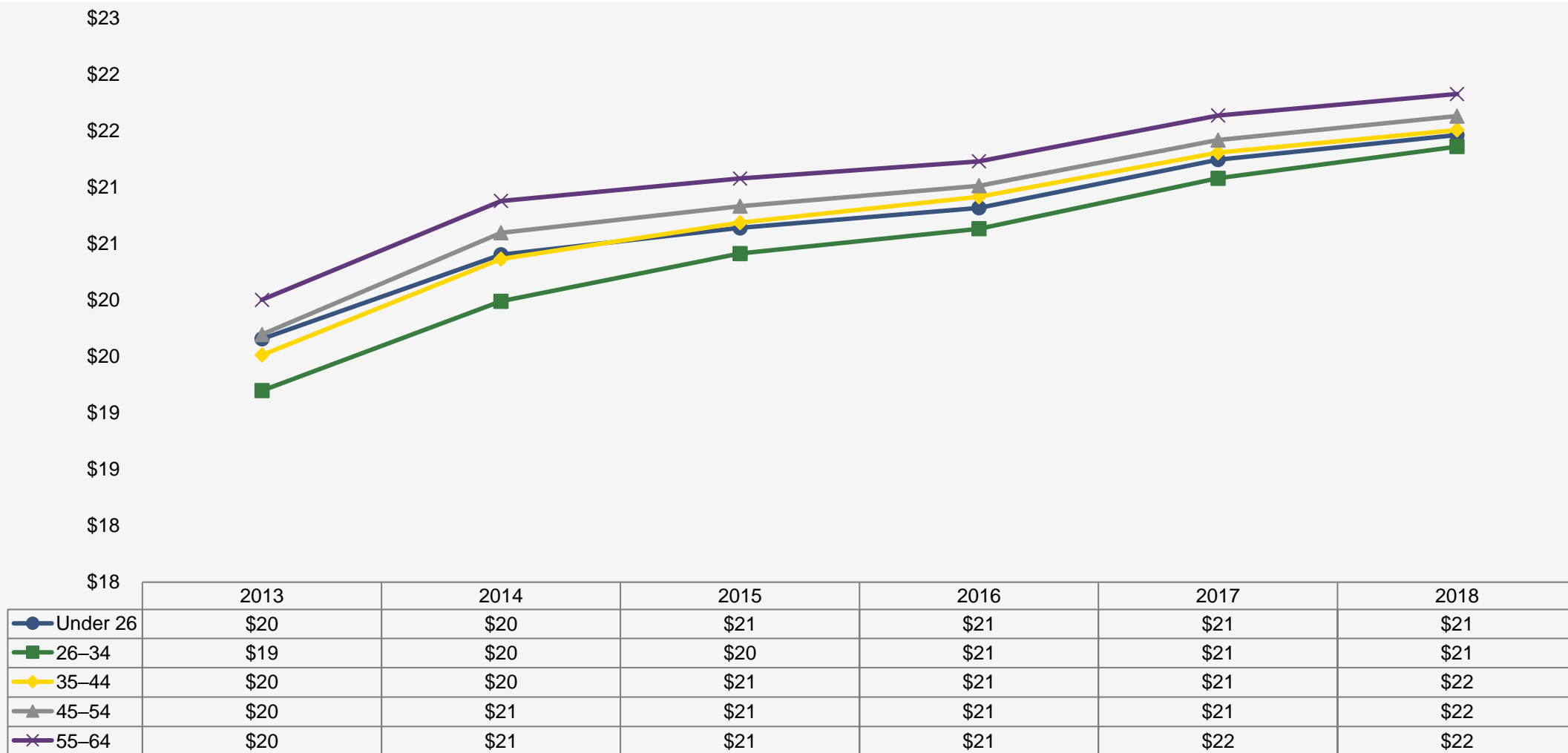
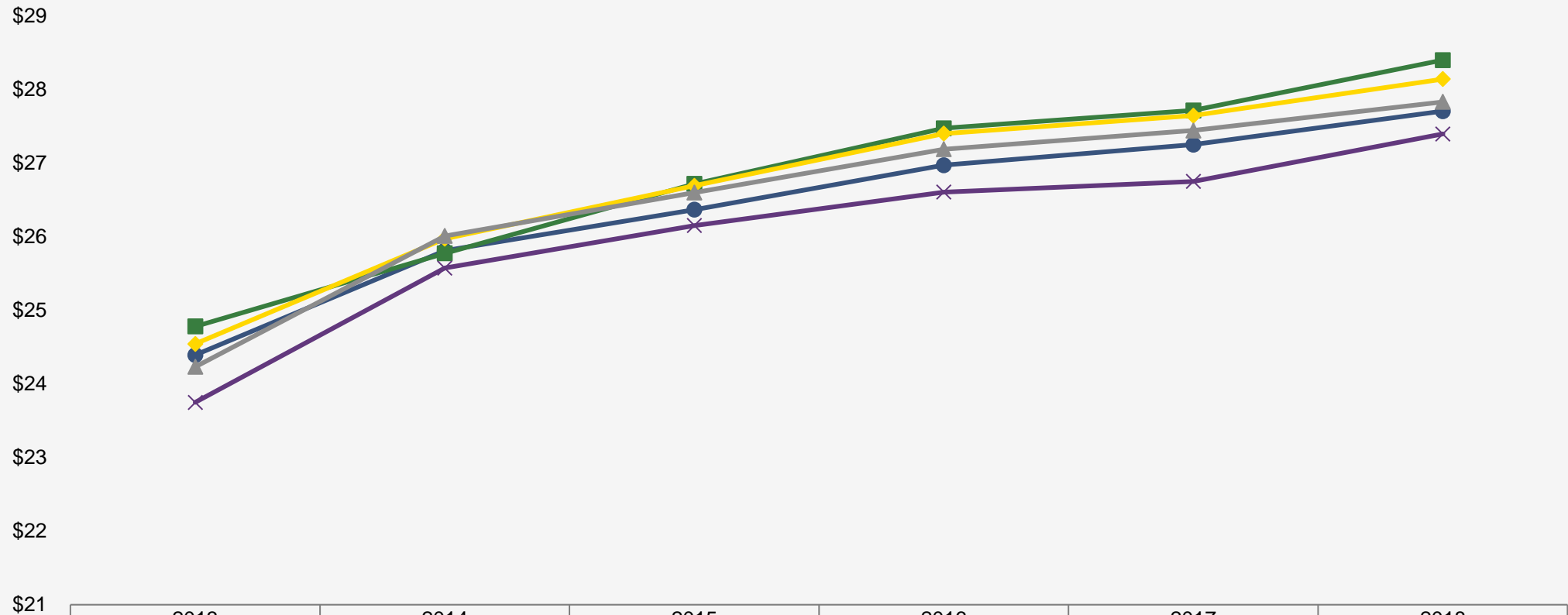


Figure 45

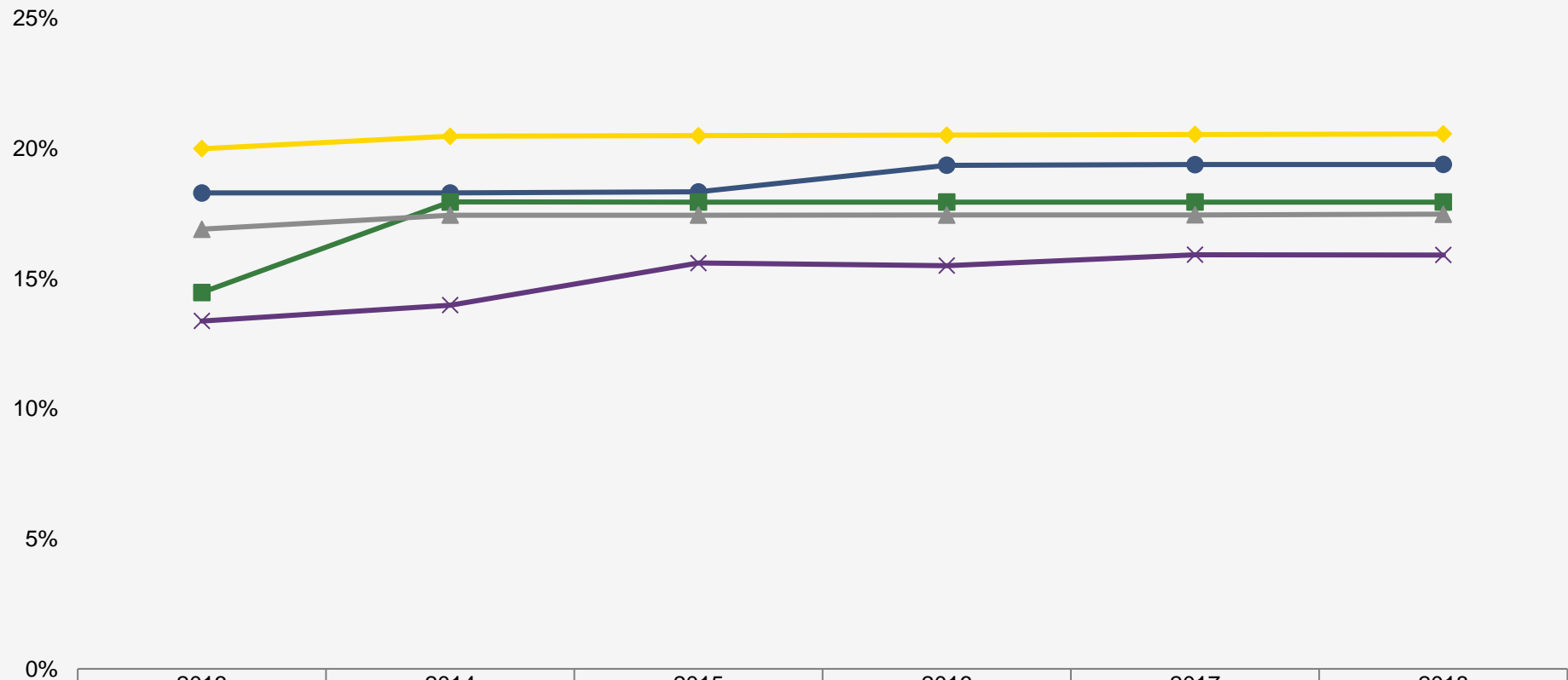
Specialist Physician Office Visit Copayments, by Age, Among Individuals With a Copayment, 2013–2018



	2013	2014	2015	2016	2017	2018
● Under 26	\$24	\$26	\$26	\$27	\$27	\$28
■ 26-34	\$25	\$26	\$27	\$27	\$28	\$28
◆ 35-44	\$25	\$26	\$27	\$27	\$28	\$28
▲ 45-54	\$24	\$26	\$27	\$27	\$27	\$28
× 55-64	\$24	\$26	\$26	\$27	\$27	\$27

Figure 46

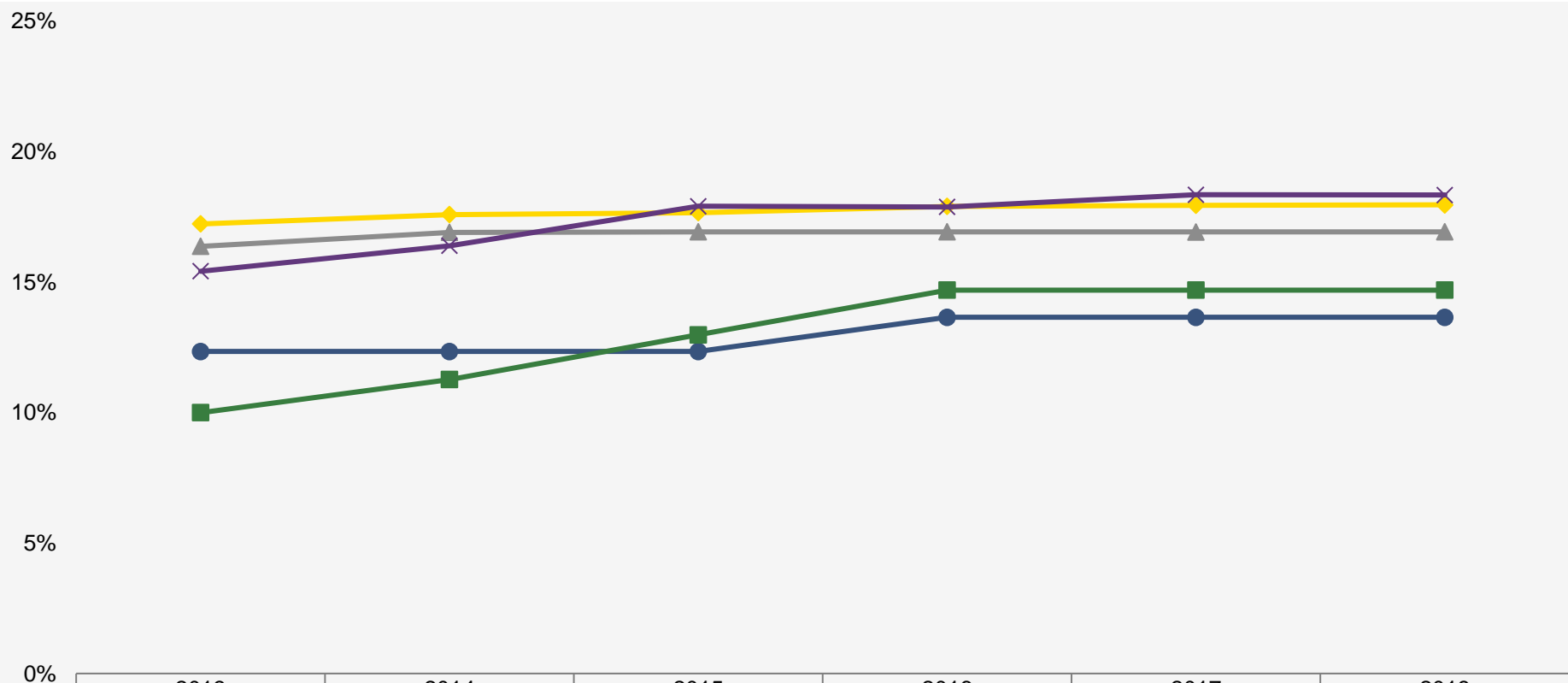
Emergency Department Coinsurance, by Type of Health Plan, Among Individuals With a Coinsurance, 2013–2018



	2013	2014	2015	2016	2017	2018
● Comprehensive	18%	18%	18%	19%	19%	19%
■ HMO/EPO	14%	18%	18%	18%	18%	18%
◆ PPO/POS	20%	20%	21%	21%	21%	21%
▲ HRA	17%	17%	17%	17%	17%	17%
✕ HSA-Eligible Health Plan	13%	14%	16%	16%	16%	16%

Figure 47

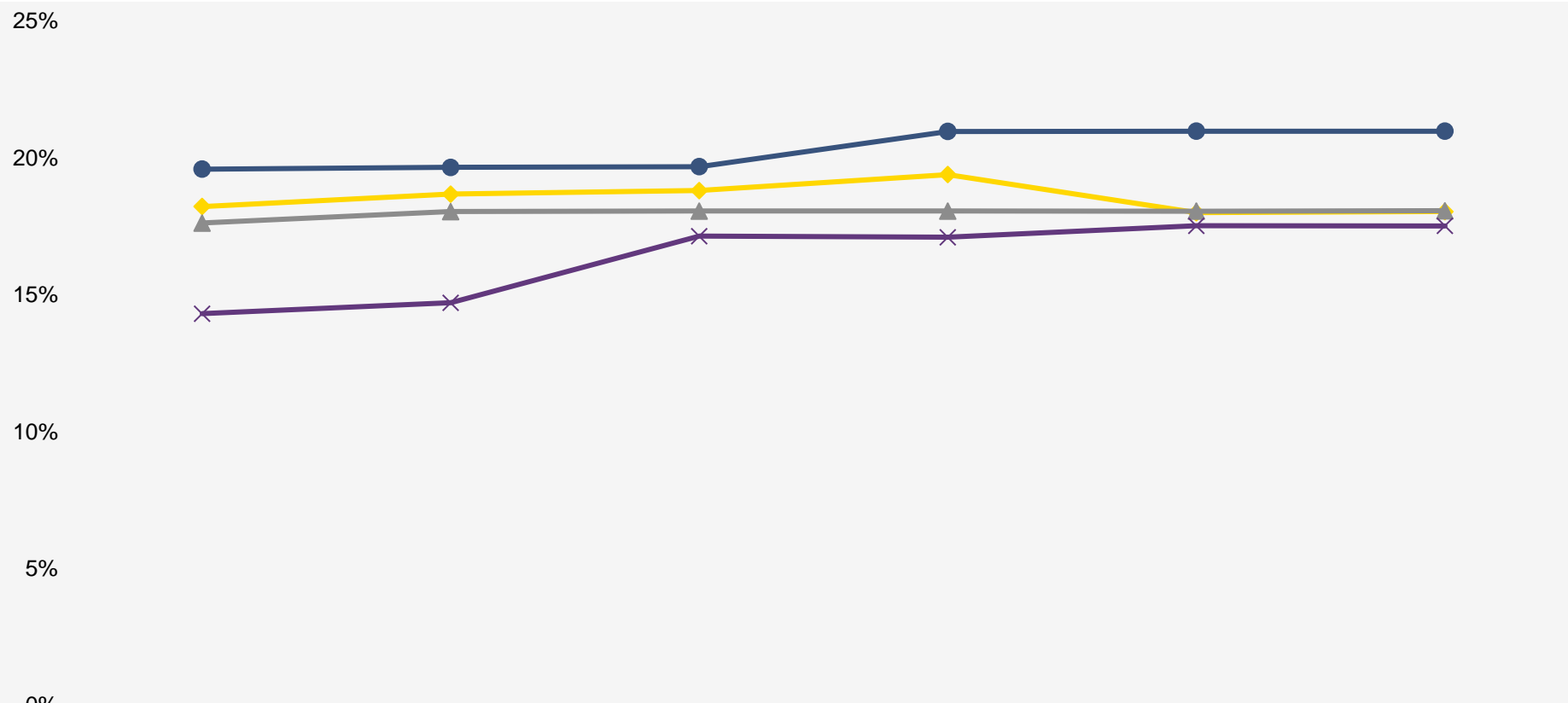
Inpatient Admission Coinsurance, by Type of Health Plan, Among Individuals With a Coinsurance, 2013–2018



	2013	2014	2015	2016	2017	2018
● Comprehensive	12%	12%	12%	14%	14%	14%
■ HMO/EPO	10%	11%	13%	15%	15%	15%
◆ PPO/POS	17%	18%	18%	18%	18%	18%
▲ HRA	16%	17%	17%	17%	17%	17%
✕ HSA-Eligible Health Plan	15%	16%	18%	18%	18%	18%

Figure 48

Office Visit Coinsurance, by Type of Health Plan, Among Individuals With a Coinsurance, 2013–2018



	2013	2014	2015	2016	2017	2018
● Comprehensive	20%	20%	20%	21%	21%	21%
◆ PPO/POS	18%	19%	19%	19%	18%	18%
▲ HRA	18%	18%	18%	18%	18%	18%
✕ HSA-Eligible Health Plan	14%	15%	17%	17%	18%	18%

Figure 49

Emergency Department Coinsurance, by Gender, Among Individuals With a Coinsurance, 2013–2018

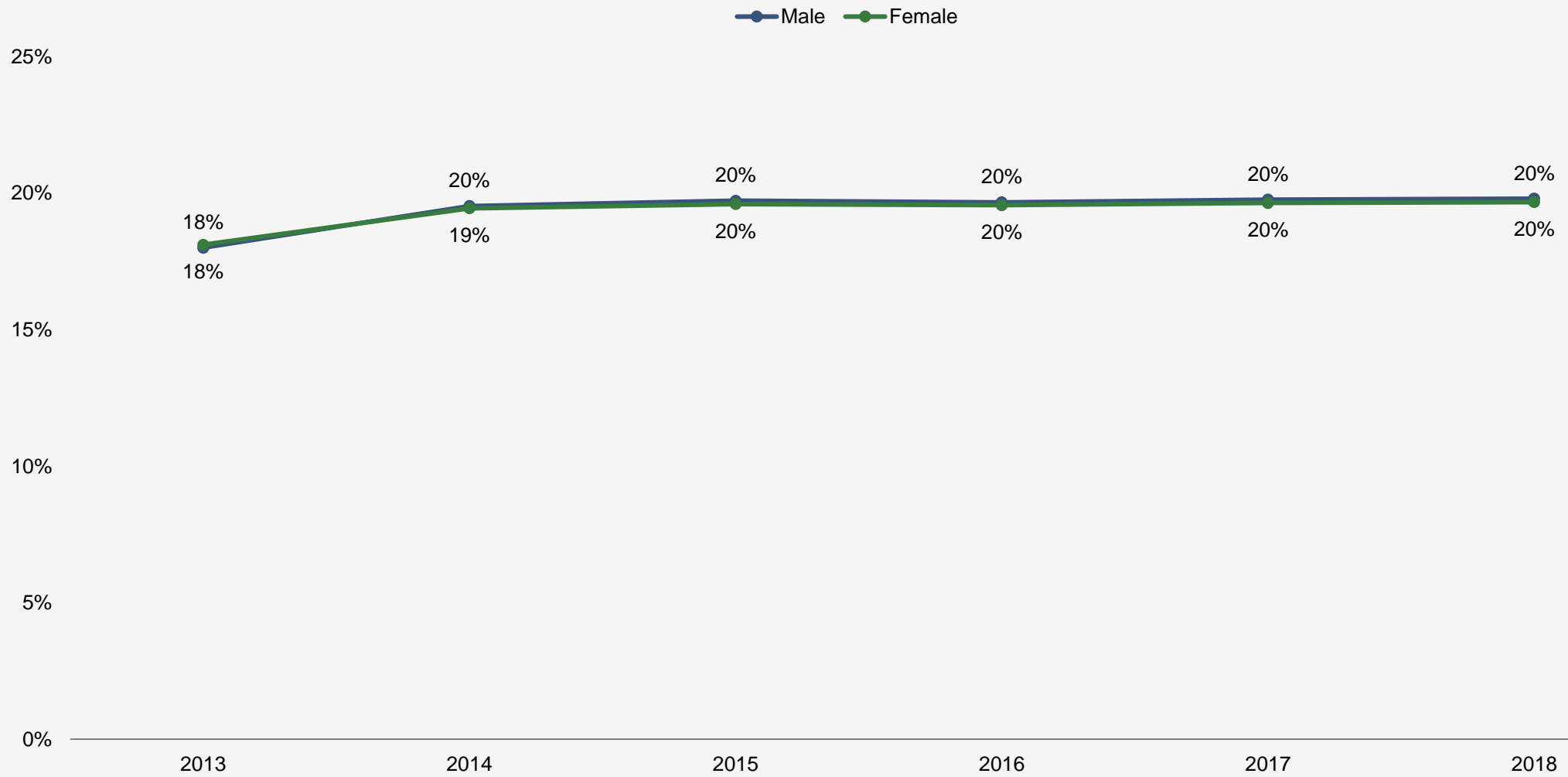


Figure 50
Inpatient Admission Coinsurance, by Gender, Among Individuals With a Coinsurance, 2013–2018

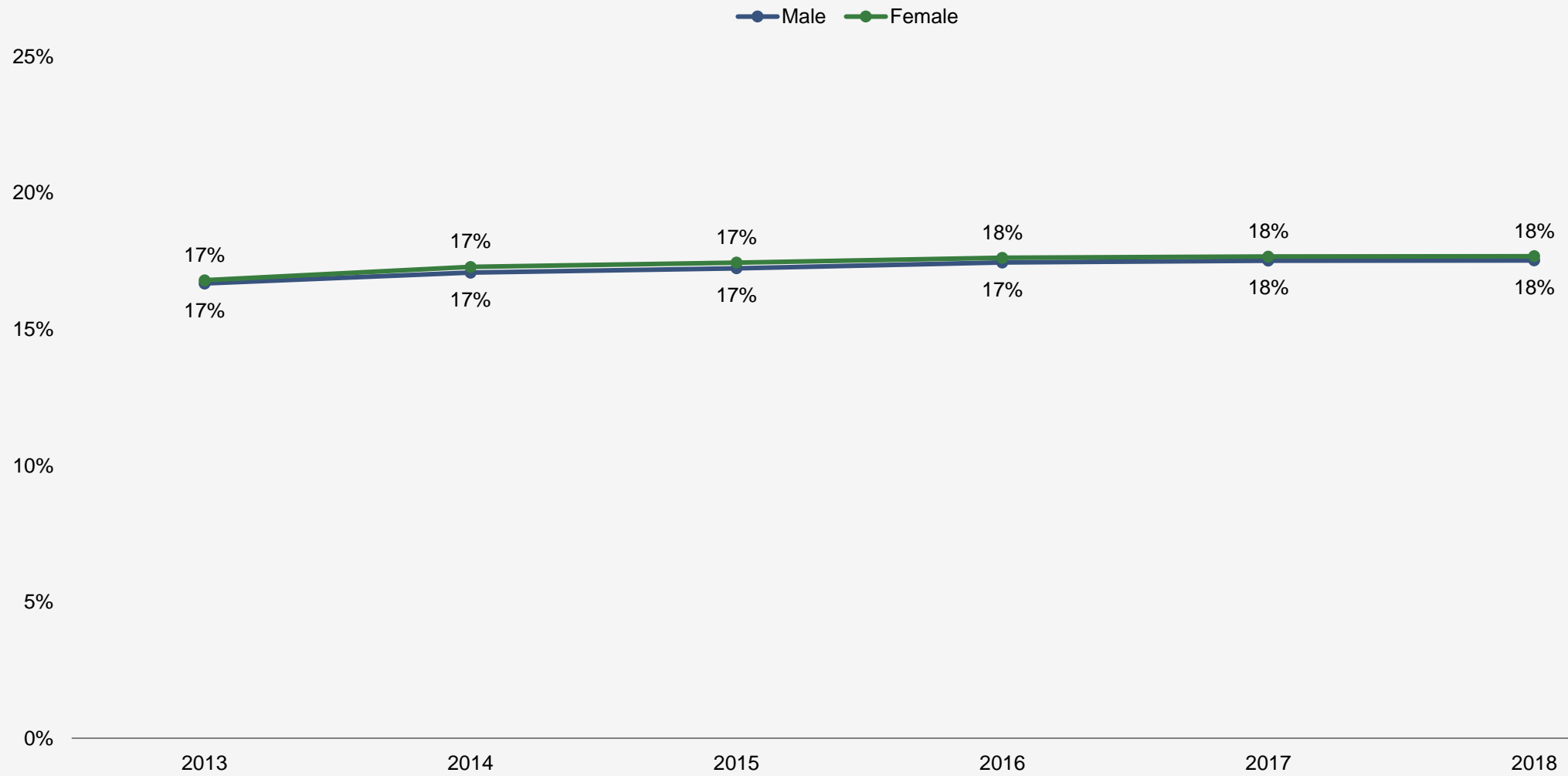


Figure 51

Office Visit Coinsurance, by Gender, Among Individuals With a Coinsurance, 2013–2018

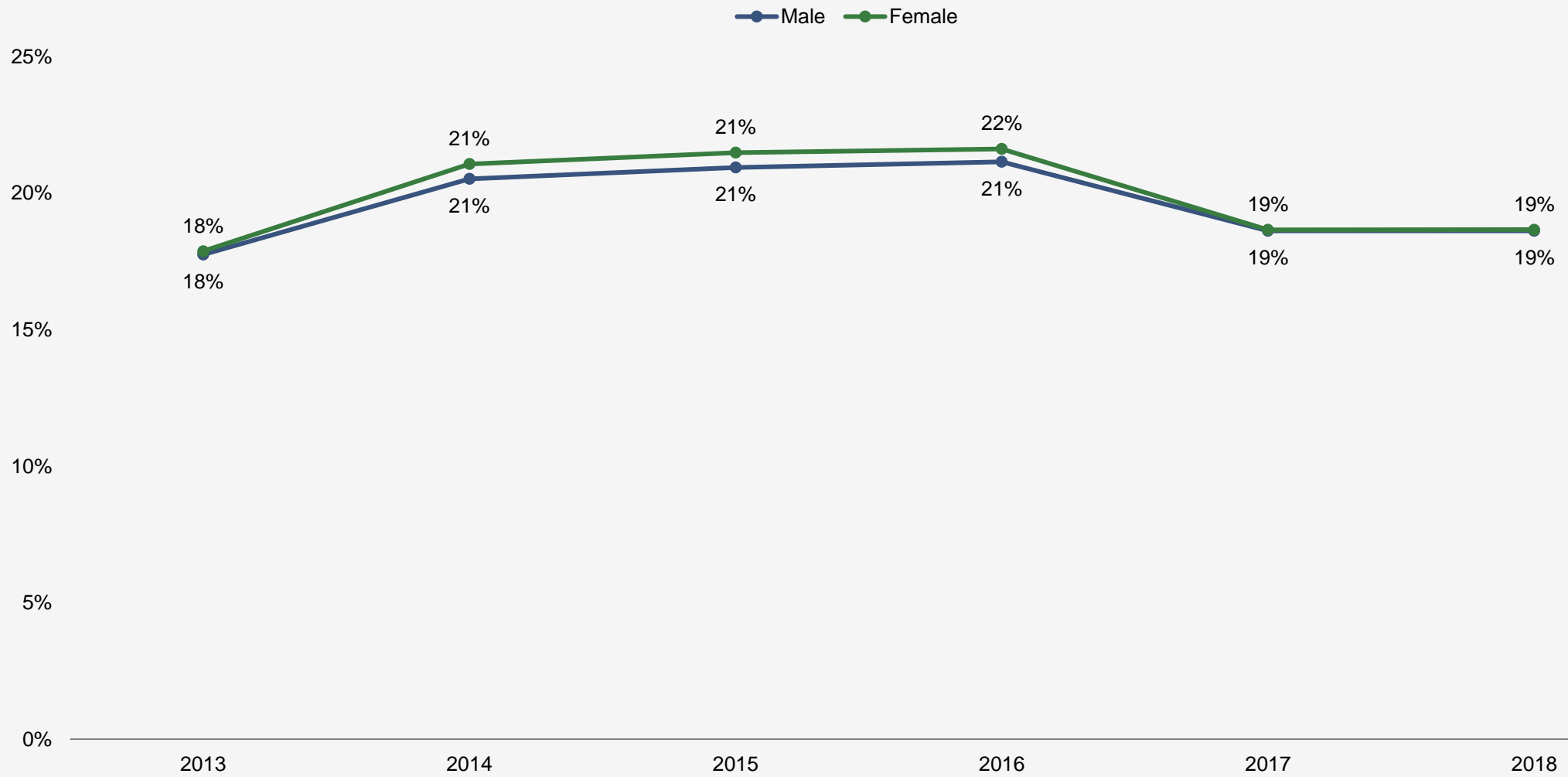


Figure 52

Emergency Department Coinsurance, by Age, Among Individuals With a Coinsurance, 2013–2018



Figure 53

Inpatient Admission Coinsurance, by Age, Among Individuals With a Coinsurance, 2013–2018

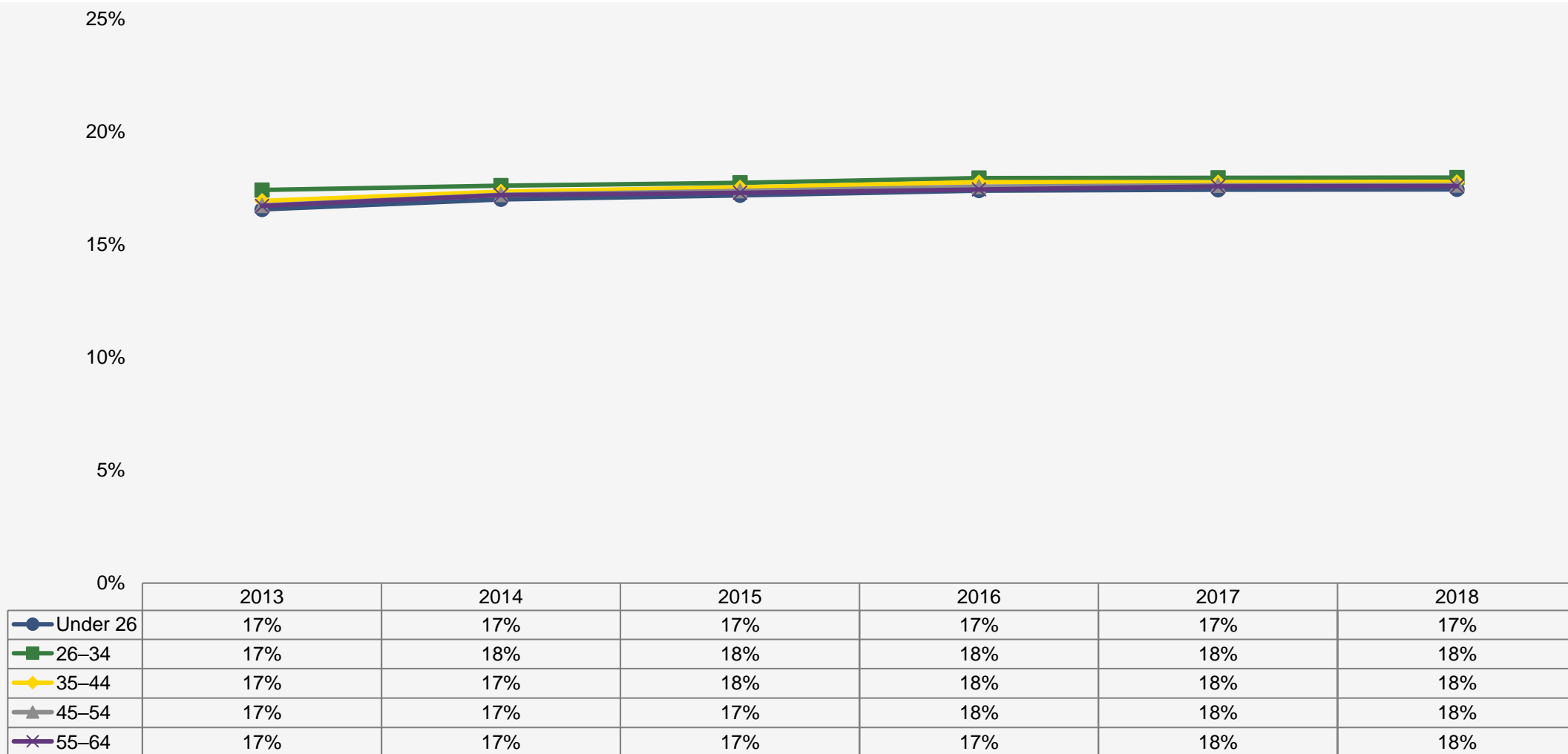


Figure 54
Office Visit Coinsurance, by Age, Among Individuals With a Coinsurance, 2013–2018

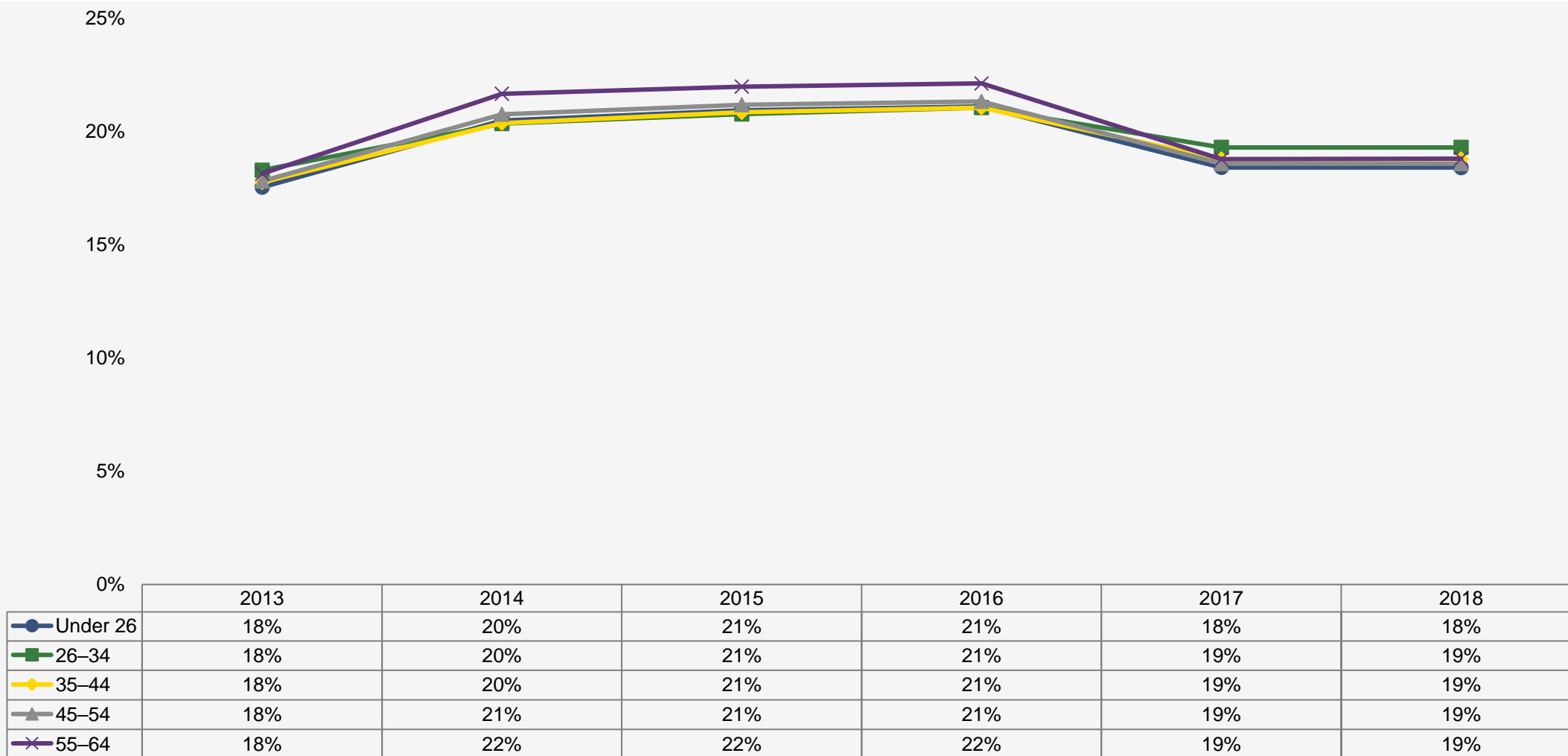


Figure 55

Emergency Department Coinsurance, by Class of Employee, Among Individuals With a Coinsurance, 2013–2018

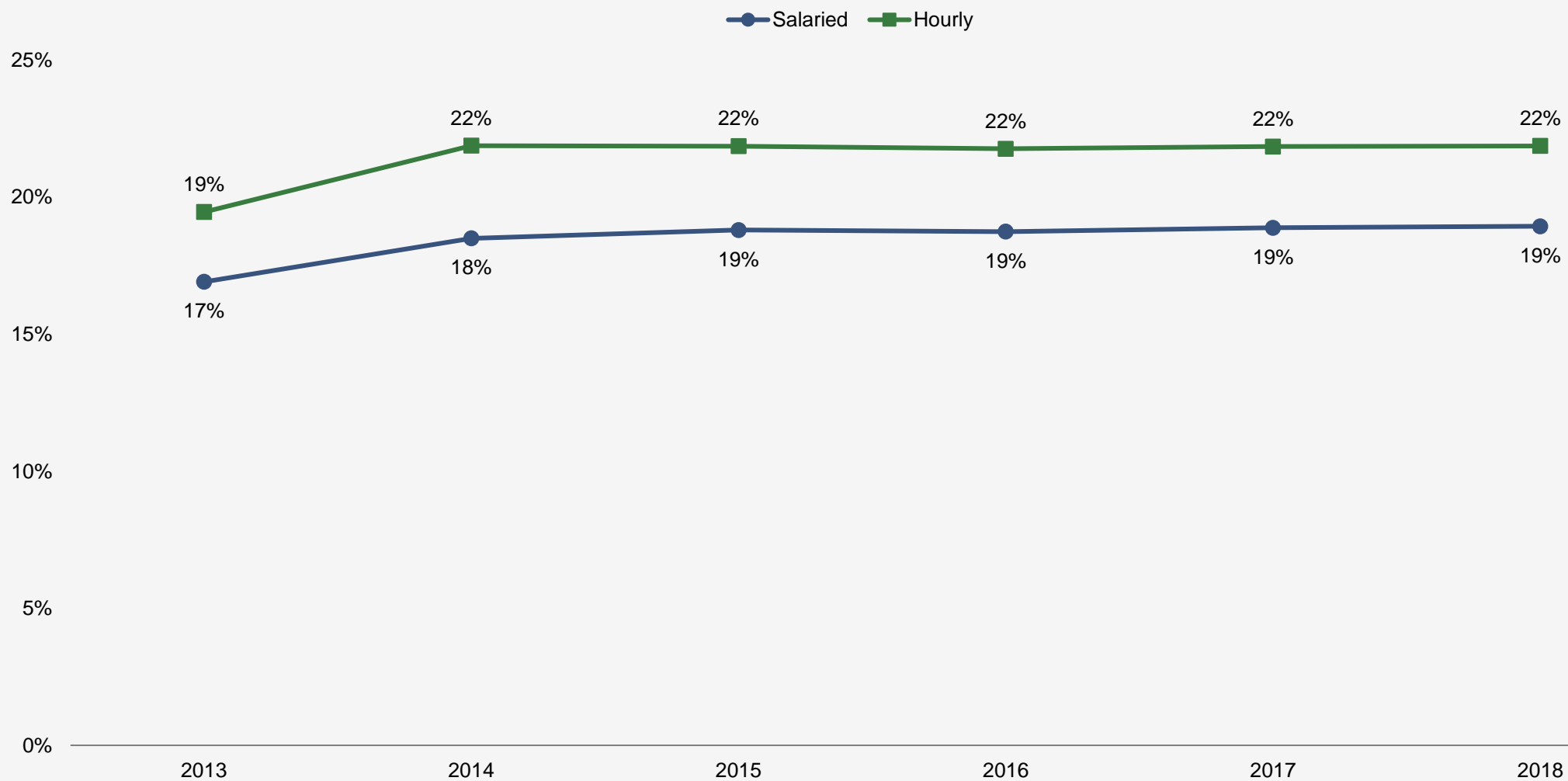


Figure 56

Inpatient Admission Coinsurance, by Class of Employee, Among Individuals With a Coinsurance, 2013–2018

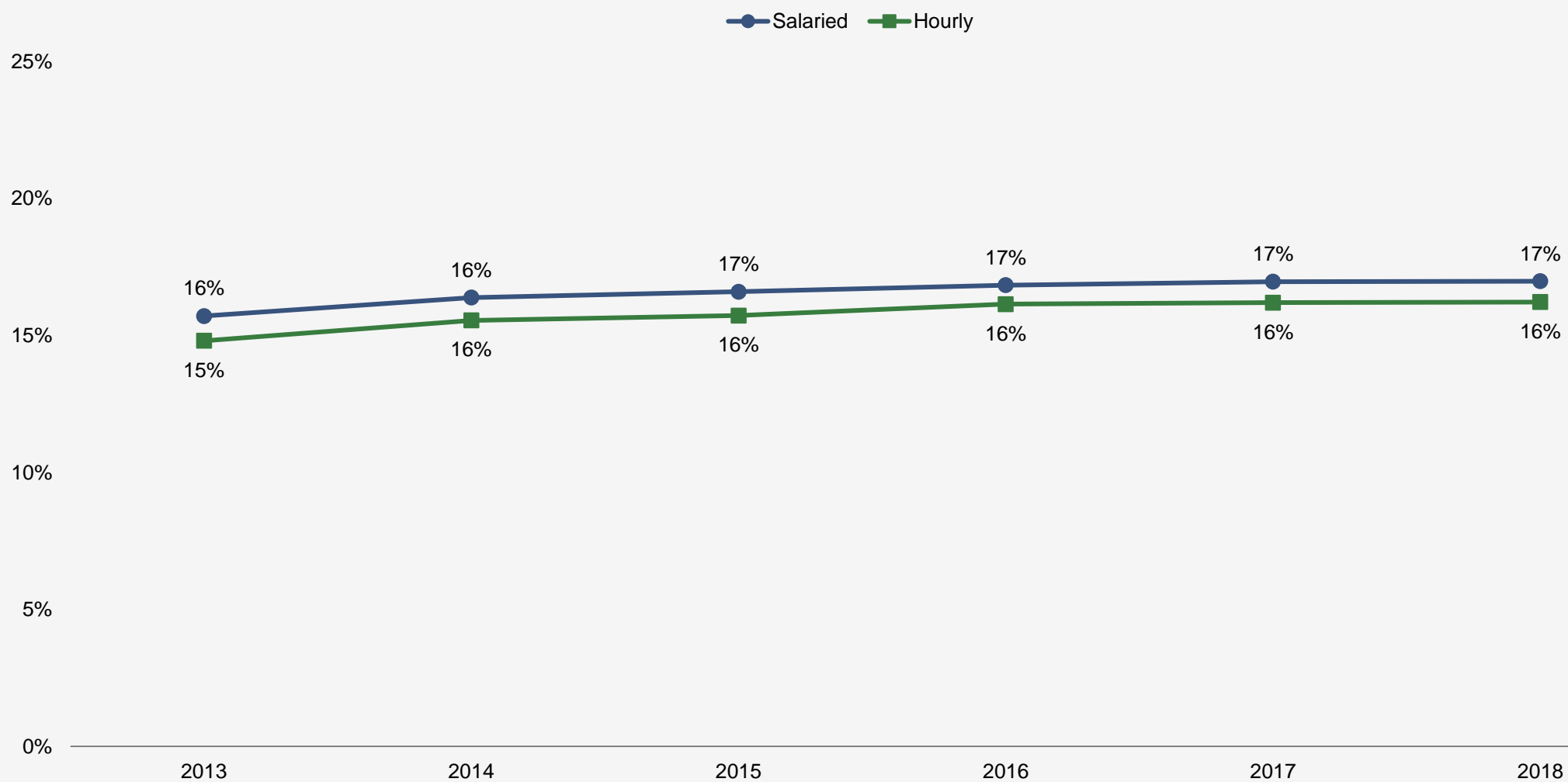


Figure 57

Office Visit Coinsurance, by Class of Employee, Among Individuals With a Coinsurance, 2013–2018

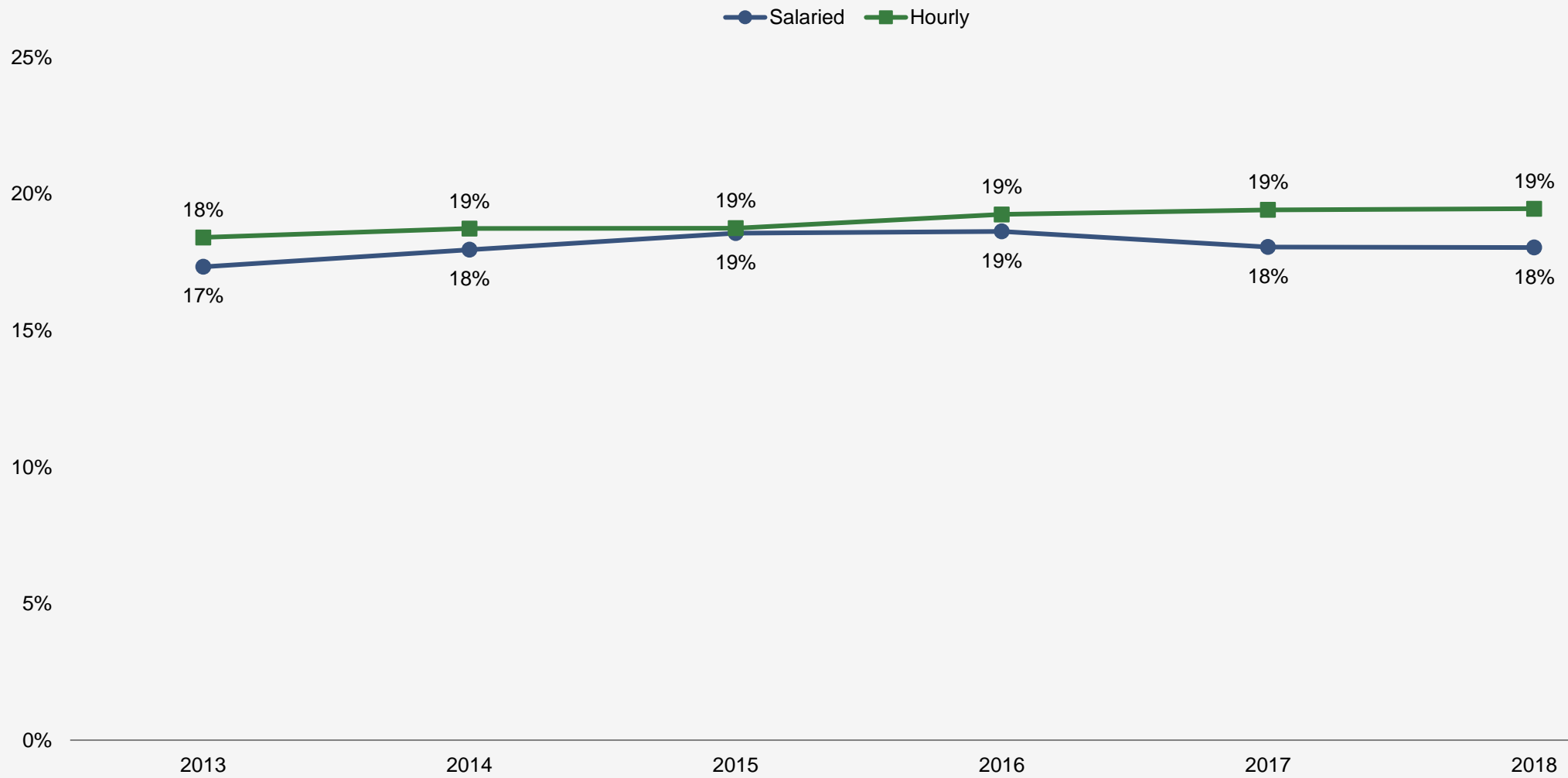


Figure 58

Emergency Department Coinsurance, by Union Status, Among Individuals With a Coinsurance, 2013–2018

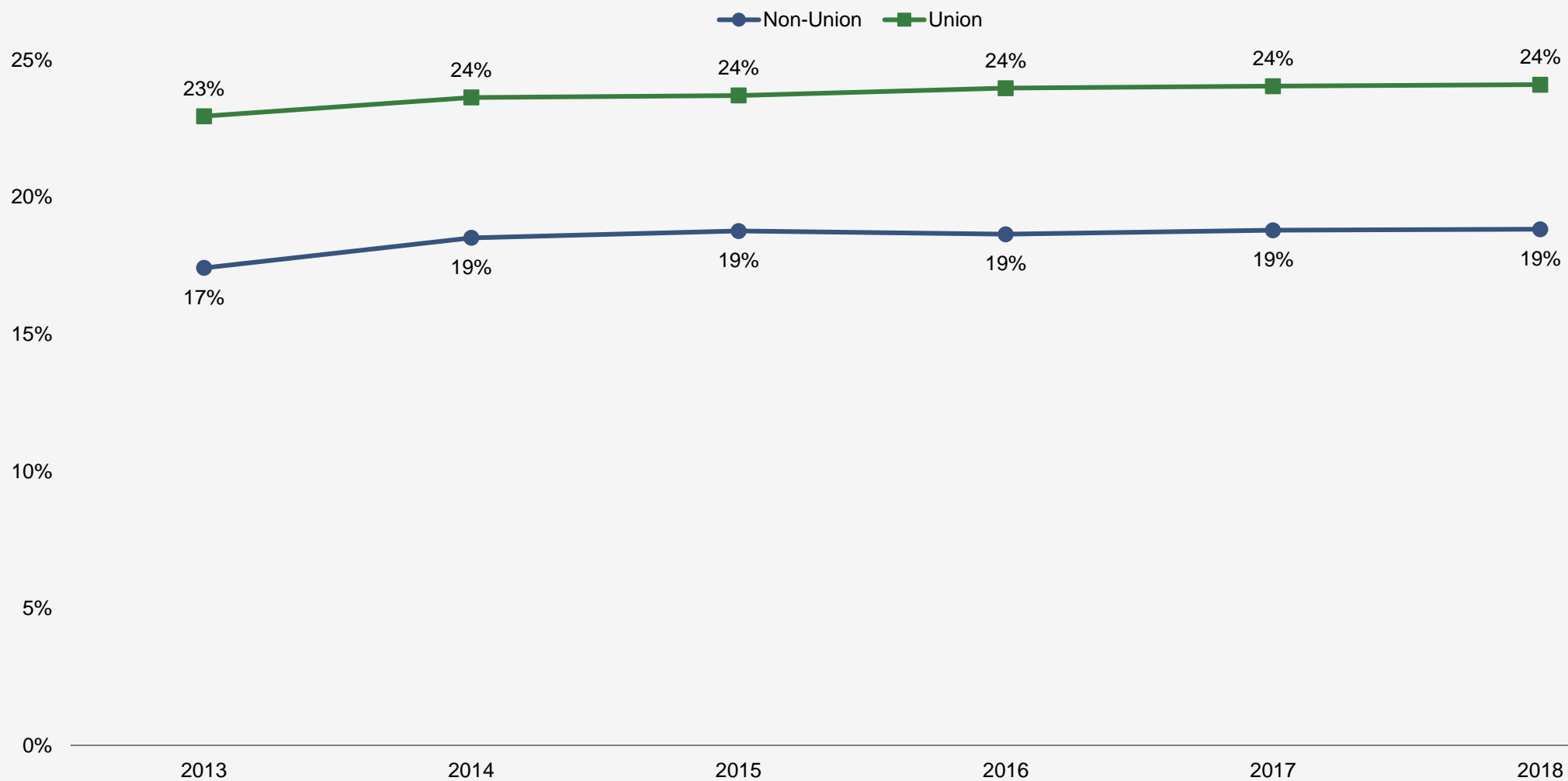


Figure 59

Inpatient Admission Coinsurance, by Union Status, Among Individuals With a Coinsurance, 2013–2018

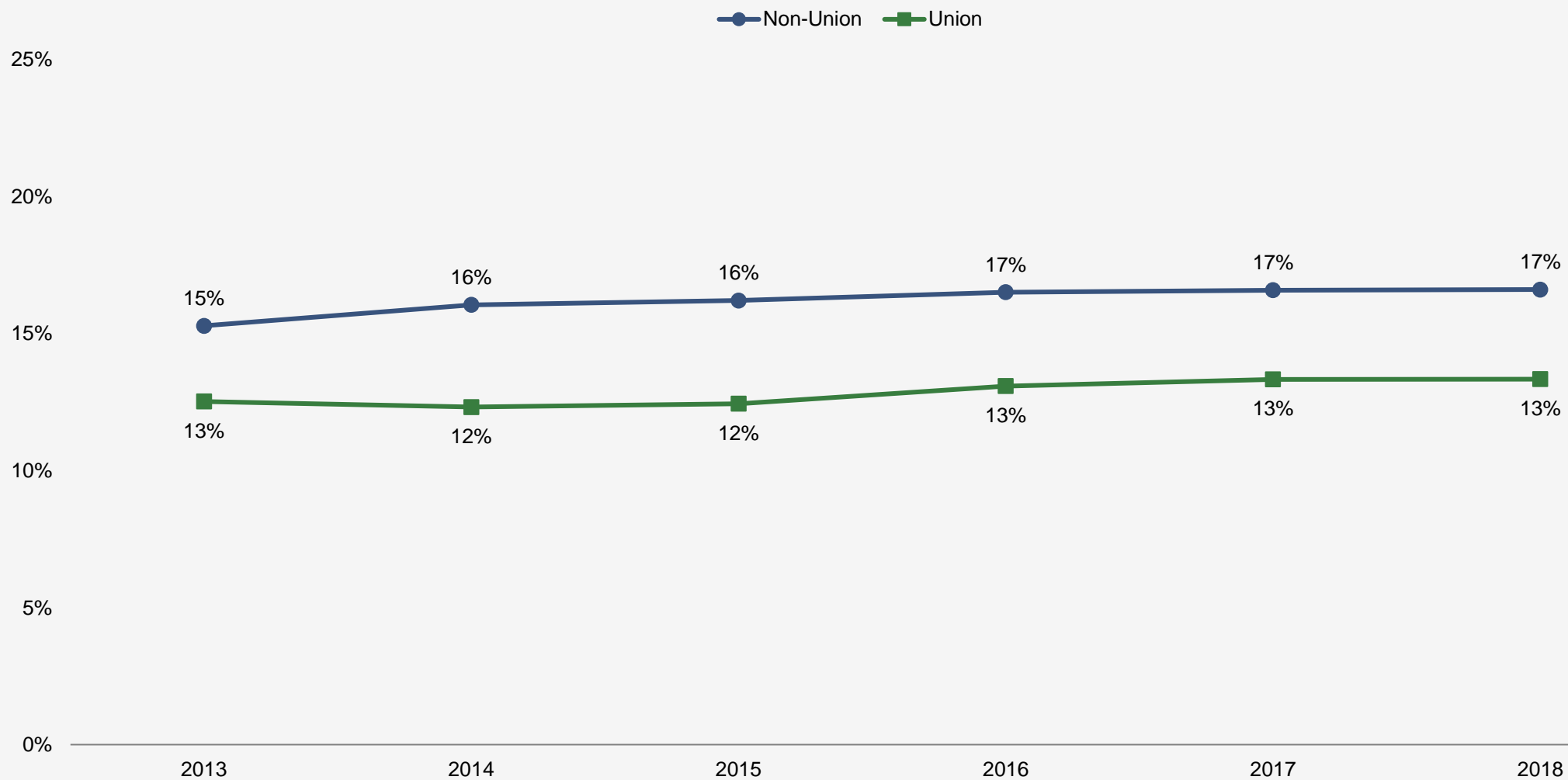


Figure 60

Office Visit Coinsurance, by Union Status, Among Individuals With a Coinsurance, 2013–2018

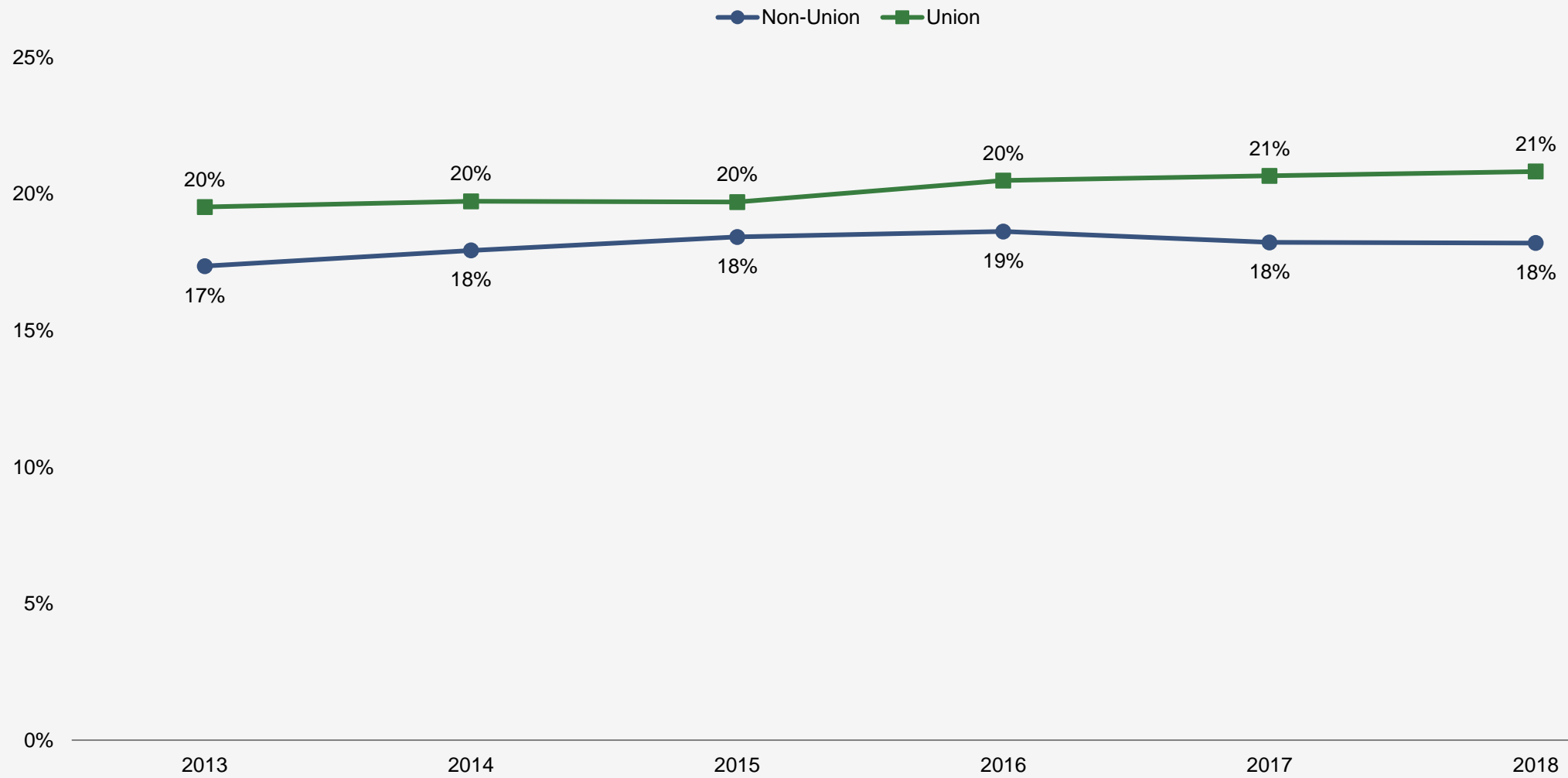
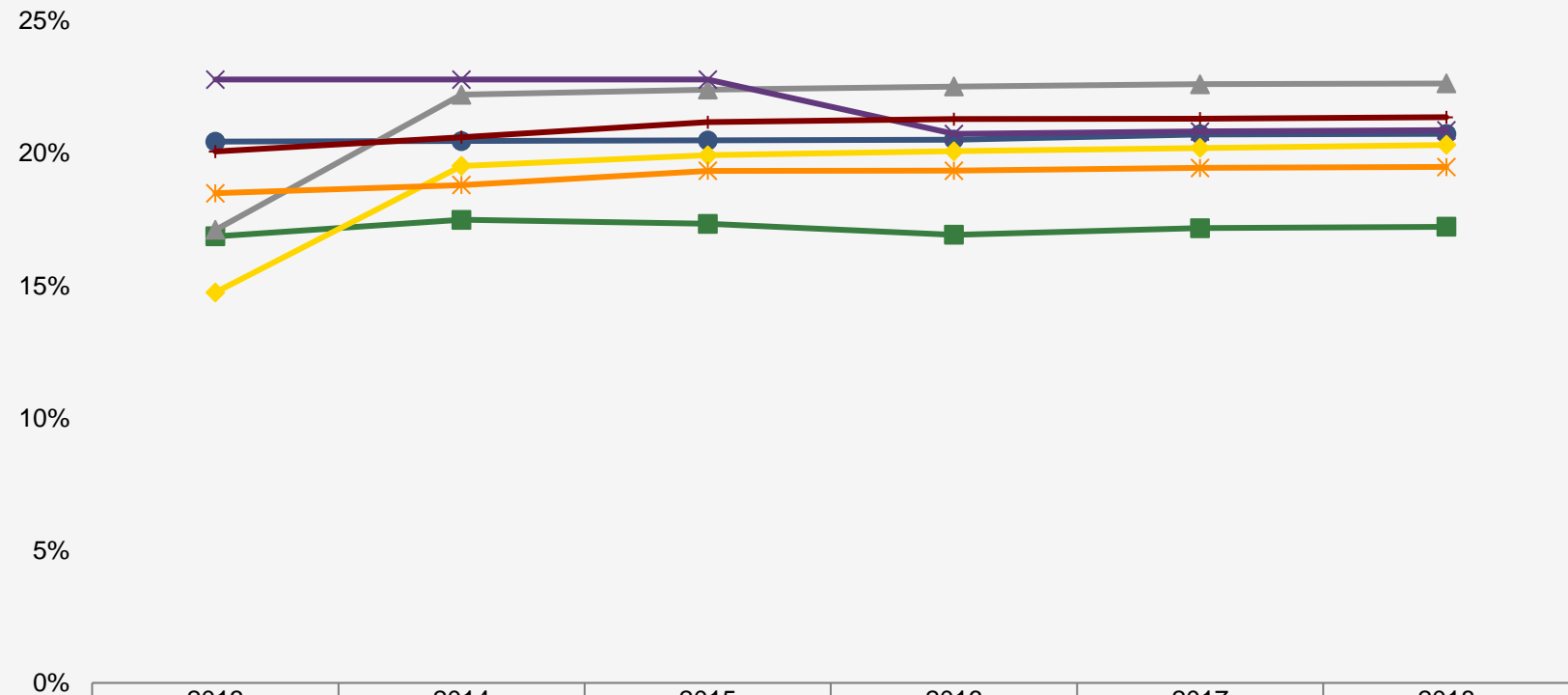


Figure 61

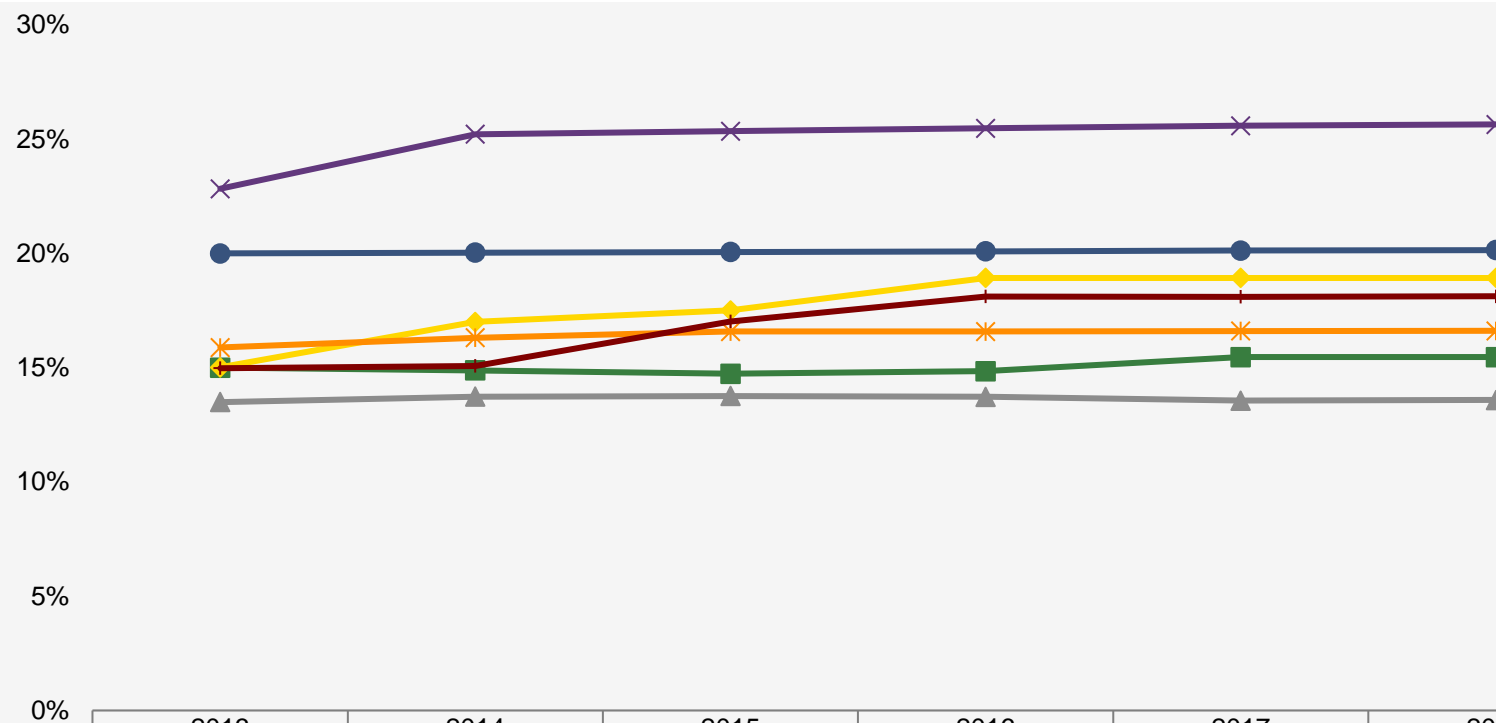
Emergency Department Coinsurance, by Industry, Among Individuals With a Coinsurance, 2013–2018



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

Figure 62

Inpatient Admission Coinsurance, by Industry, Among Individuals With a Coinsurance, 2013–2018

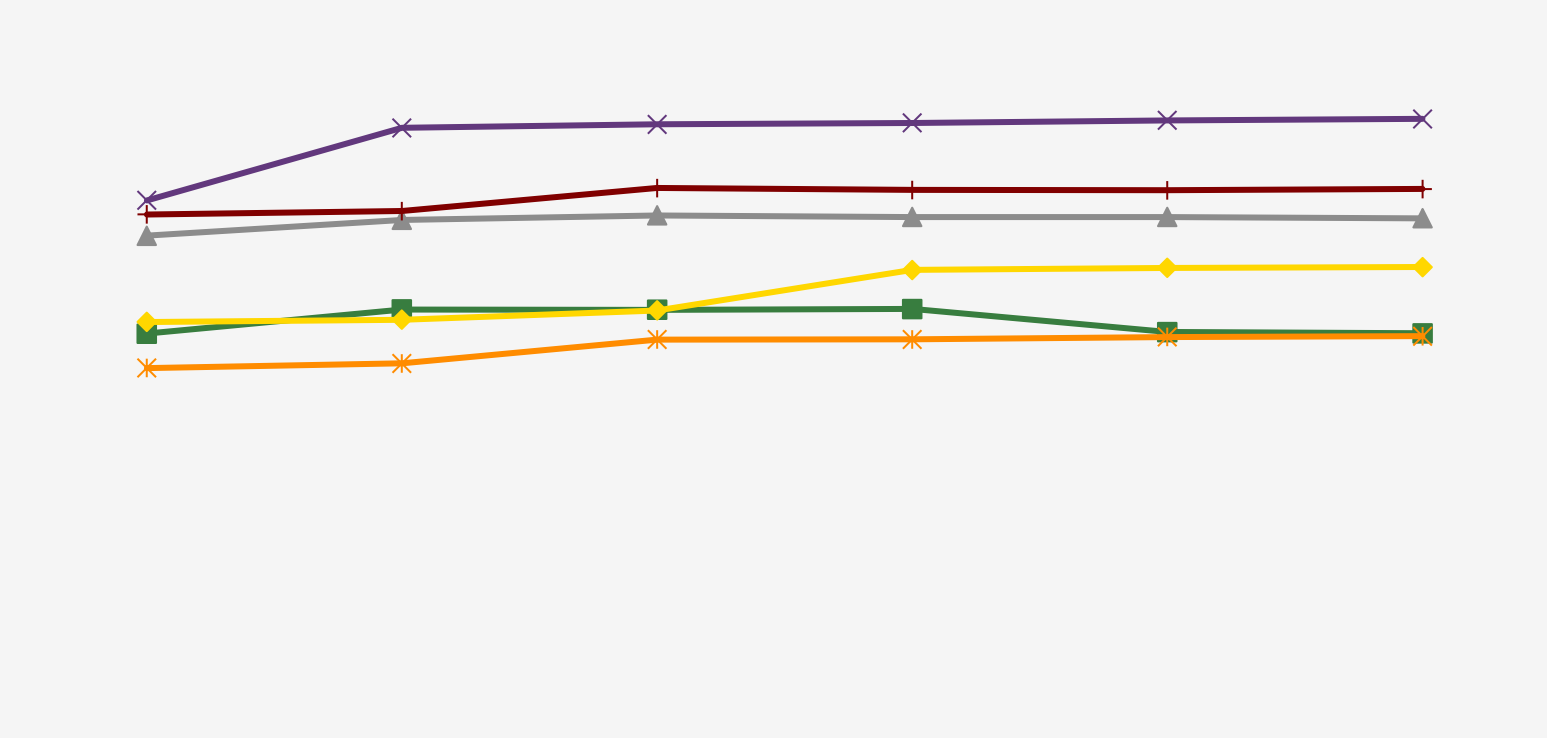


	2013	2014	2015	2016	2017	2018
Oil & Gas Extraction, Mining	20%	20%	20%	20%	20%	20%
Manufacturing, Durable Goods	15%	15%	15%	15%	15%	15%
Manufacturing, Nondurable Goods	15%	17%	18%	19%	19%	19%
Transportation, Communications, & Utilities	13%	14%	14%	14%	14%	14%
Wholesale & Retail Trade	23%	25%	25%	25%	26%	26%
Finance, Insurance, Real Estate	16%	16%	17%	17%	17%	17%
Services	15%	15%	17%	18%	18%	18%

Figure 63

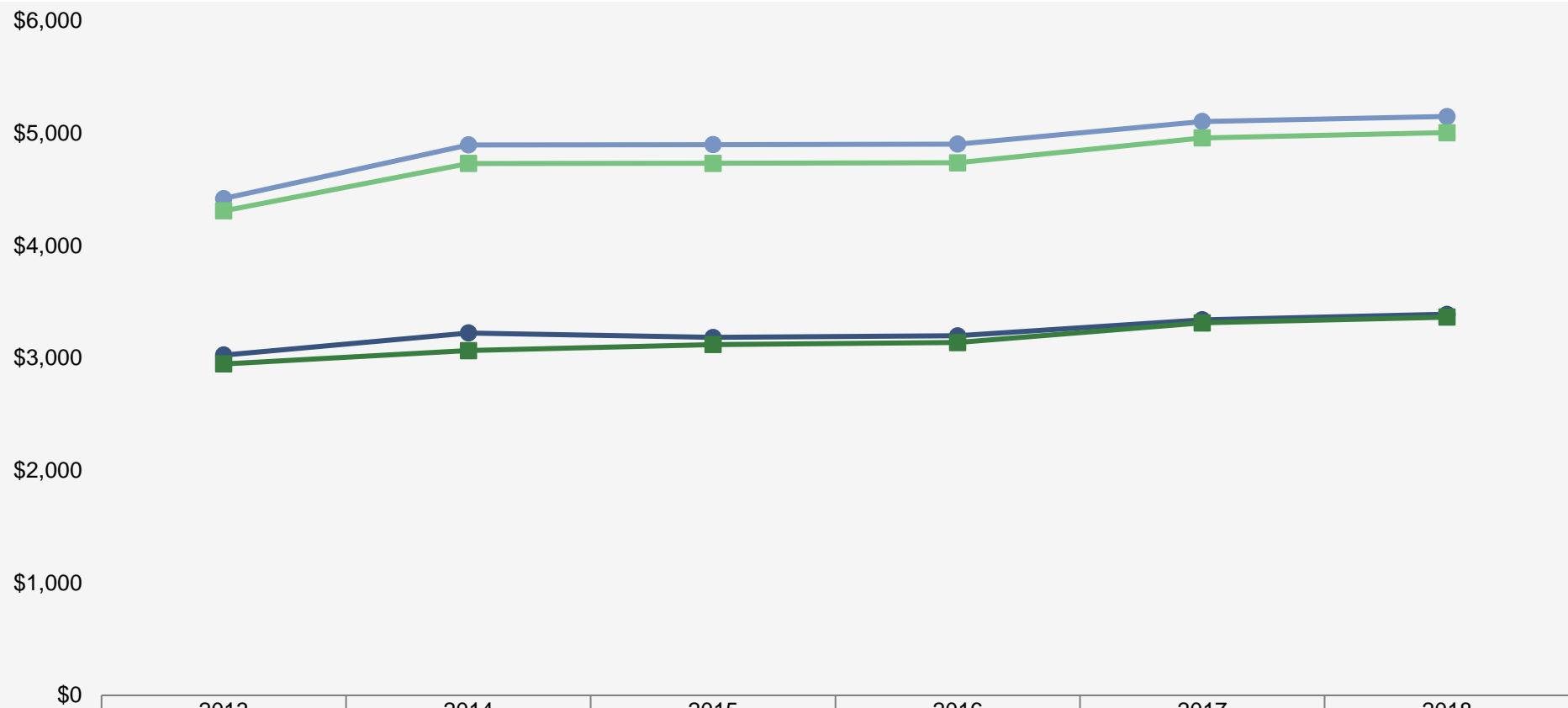
Office Visit Coinsurance, by Industry, Among Individuals With a Coinsurance, 2013–2018

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



	2013	2014	2015	2016	2017	2018
—■— Manufacturing, Durable Goods	17%	18%	18%	18%	17%	17%
—◆— Manufacturing, Nondurable Goods	18%	18%	18%	20%	20%	20%
—▲— Transportation, Communications, & Utilities	21%	22%	22%	22%	22%	22%
—×— Wholesale & Retail Trade	23%	26%	26%	26%	26%	26%
—*— Finance, Insurance, Real Estate	16%	16%	17%	17%	17%	17%
—+— Services	22%	22%	23%	23%	23%	23%

Figure 64
Out-of-Pocket Maximums, by Gender, 2013–2018



	2013	2014	2015	2016	2017	2018
● Male (Employee-Only)	\$3,027	\$3,223	\$3,184	\$3,198	\$3,341	\$3,390
■ Female (Employee-Only)	\$2,948	\$3,066	\$3,121	\$3,139	\$3,314	\$3,365
● Male (Family)	\$4,419	\$4,897	\$4,900	\$4,904	\$5,105	\$5,150
■ Female (Family)	\$4,311	\$4,732	\$4,734	\$4,739	\$4,959	\$5,006

Figure 65

Out-of-Pocket Maximums, by Age, Among Individuals With Employee-Only Coverage, 2013–2018

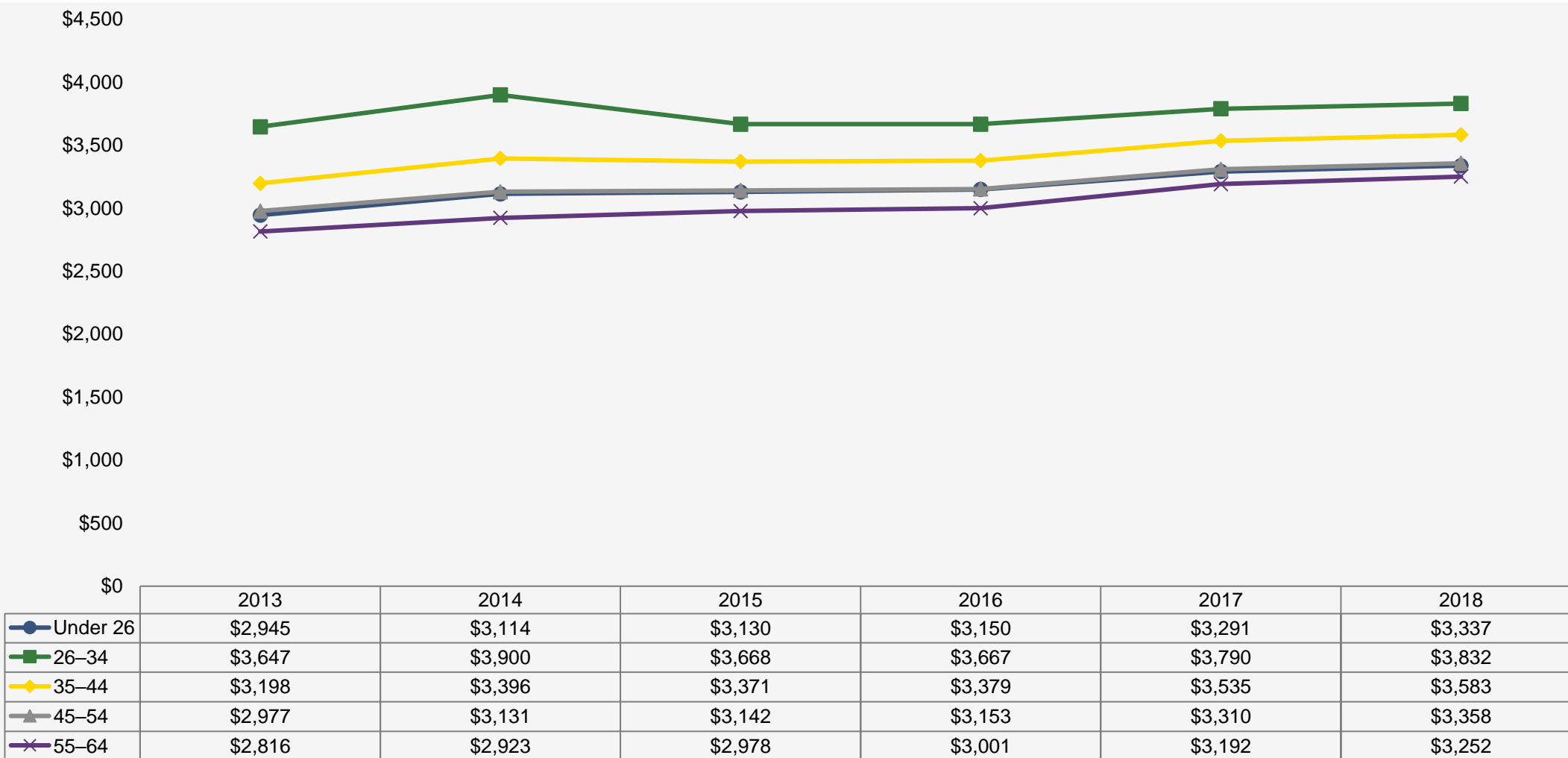


Figure 66

Out-of-Pocket Maximums, by Age, Among Individuals With Family Coverage, 2013–2018

\$6,000
\$5,000
\$4,000
\$3,000
\$2,000
\$1,000
\$0

	2013	2014	2015	2016	2017	2018
● Under 26	\$4,348	\$4,795	\$4,797	\$4,801	\$5,014	\$5,059
■ 26–34	\$4,441	\$4,847	\$4,853	\$4,859	\$5,162	\$5,222
◆ 35–44	\$4,323	\$4,697	\$4,700	\$4,706	\$5,013	\$5,075
▲ 45–54	\$4,256	\$4,697	\$4,699	\$4,704	\$4,916	\$4,960
✕ 55–64	\$4,475	\$4,975	\$4,977	\$4,981	\$5,128	\$5,169

Figure 67
Out-of-Pocket Maximums, by Class of Worker, 2013–2018

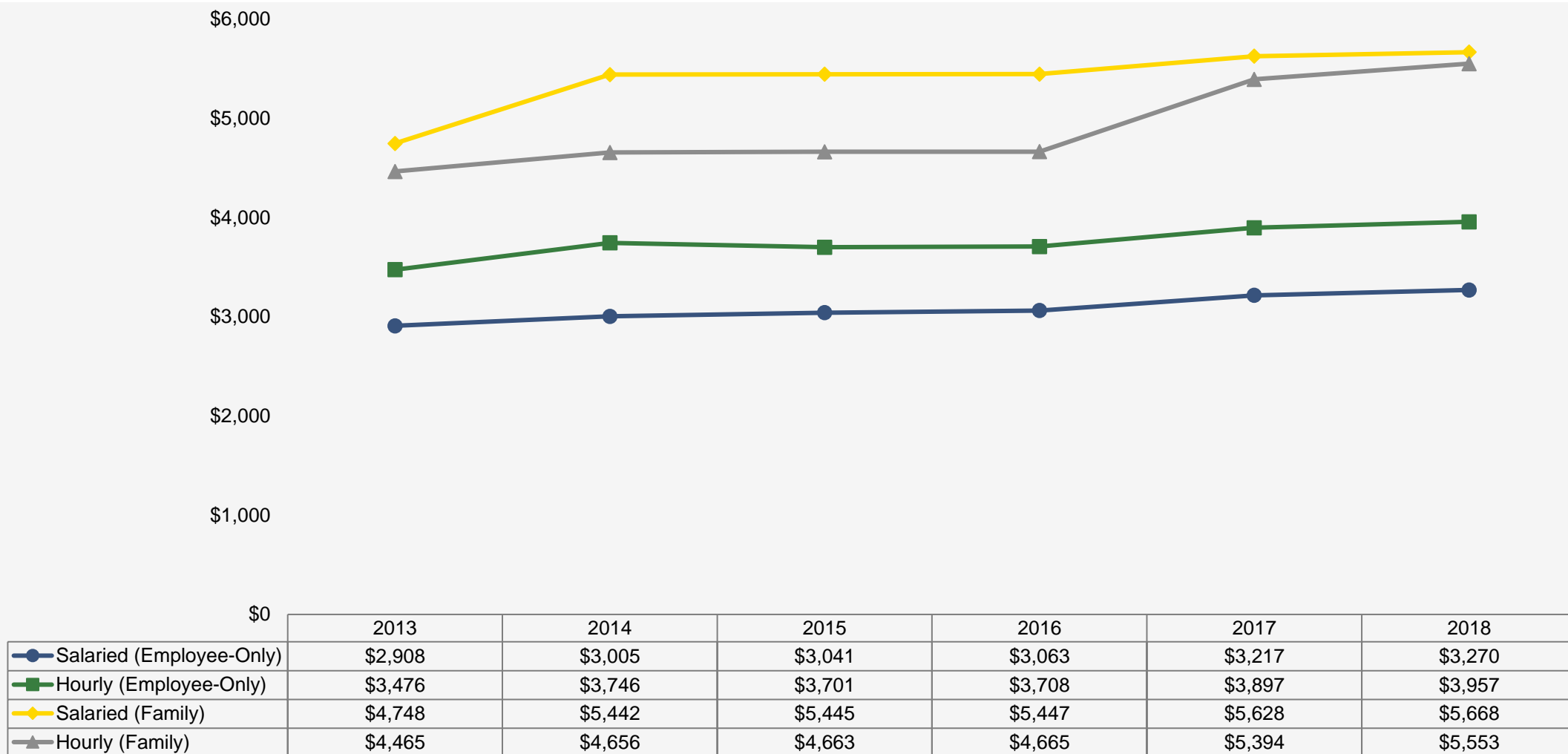
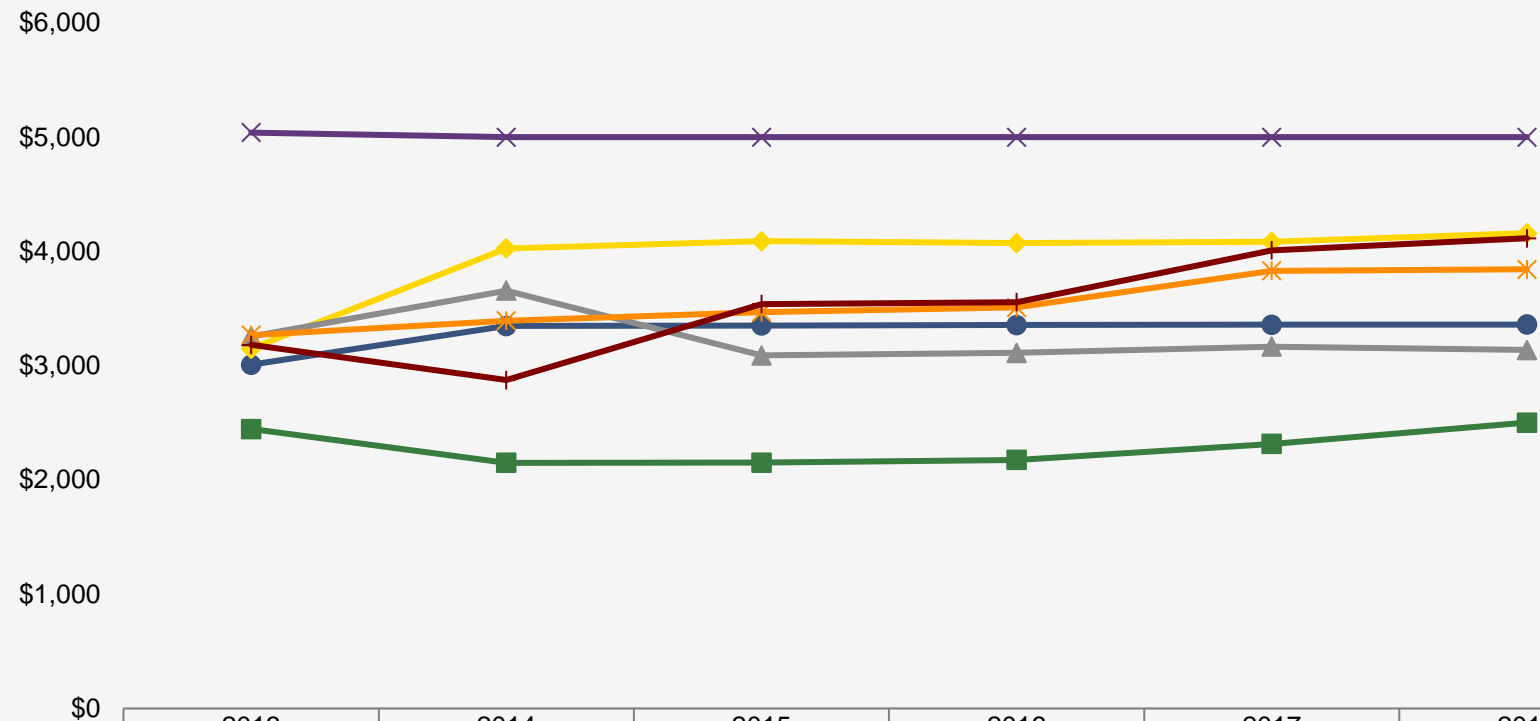


Figure 68

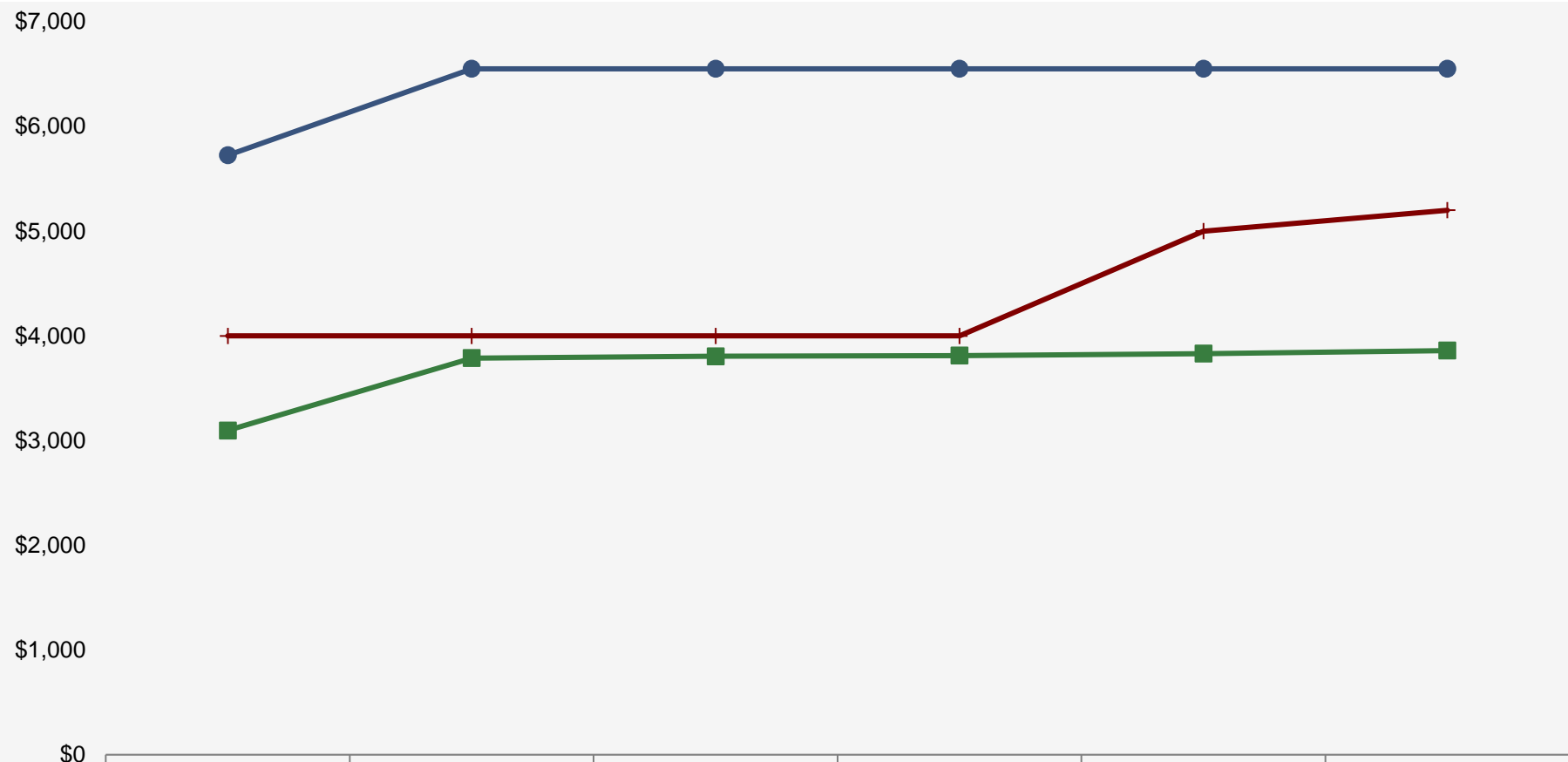
Out-of-Pocket Maximums, by Industry, Among Individuals With Employee-Only Coverage, 2013–2018



	2013	2014	2015	2016	2017	2018
● Oil & Gas Extraction, Mining	\$3,009	\$3,347	\$3,351	\$3,356	\$3,359	\$3,360
■ Manufacturing, Durable Goods	\$2,446	\$2,150	\$2,151	\$2,176	\$2,315	\$2,502
◆ Manufacturing, Nondurable Goods	\$3,149	\$4,026	\$4,090	\$4,073	\$4,084	\$4,160
▲ Transportation, Communications, & Utilities	\$3,256	\$3,657	\$3,090	\$3,112	\$3,167	\$3,138
✕ Wholesale & Retail Trade	\$5,041	\$5,000	\$5,000	\$5,000	\$5,000	\$5,000
✱ Finance, Insurance, Real Estate	\$3,268	\$3,394	\$3,468	\$3,510	\$3,831	\$3,843
— Services	\$3,182	\$2,874	\$3,540	\$3,557	\$4,010	\$4,115

Figure 69

Out-of-Pocket Maximums, by Industry, Among Individuals With Family Coverage, 2013–2018



	2013	2014	2015	2016	2017	2018
Oil & Gas Extraction, Mining	\$5,724	\$6,551	\$6,551	\$6,551	\$6,551	\$6,551
Manufacturing, Durable Goods	\$3,096	\$3,788	\$3,805	\$3,812	\$3,830	\$3,860
Services	\$4,000	\$4,000	\$4,000	\$4,000	\$5,000	\$5,200