

## Spending Among Group Plan Enrollees With Multiple Health Conditions: A Look at High-Cost Claimants in 2021

Examining the health care claims of 8.6 million group plan enrollees in 2021, we show that over 80 percent of top spenders in 2021 had at least 1 out of 5 chronic conditions: heart disease, respiratory conditions, musculoskeletal conditions, skin disorders, and nervous system conditions. These conditions are not only the most prevalent conditions among top spenders, but they are also generally the most prevalent comorbidities among those with any of these five conditions.<sup>1</sup> In particular:

- Among the top 1 percent of health care spenders, 91 percent had at least one of these five chronic conditions, and total spending among these enrollees represented 91 percent of all health care spending. Average spending per person in this group was nearly \$200,000 (Panel A). Half had heart disease and at least 1 out of the 4 other conditions (Panel B), while 46 percent had at least a respiratory condition (Panel C), 39 percent had at least a musculoskeletal condition (Panel D), 32 percent had at least a skin disorder (Panel E), and half had at least a nervous system condition and at least 1 out of the 4 other conditions (Panel F).
- Among the top 2–5 percent of health care spenders, 89 percent had at least 1 of these 5 chronic conditions, and total spending among these enrollees represented 90 percent of all health care spending. Average spending per person in this group was nearly \$80,000 (Panel A). Approximately 40 percent had heart disease at a minimum (Panel B).
- Among the top 6–10 percent of health care spenders, 86 percent had at least 1 of these 5 chronic conditions, and total spending among these enrollees represented 89 percent of all health care spending. Average spending per person in this group was approximately \$50,000 (Panel A). Thirty-five percent have a nervous system condition and at least 1 out of the 4 other conditions (Panel F).
- Among the top 11–20 percent of health care spenders, 83 percent have at least 1 of these 5 chronic conditions, and total spending among these enrollees represents 87 percent of all health care spending. Average spending per person in this group was around \$30,000 (Panel A). A third had heart disease and at least 1 out of the 4 other conditions (Panel B). Three in 10 have a musculoskeletal condition at a minimum (Panel D).

**Figure 1**  
**Chronic Condition Comorbidities and Spending**  
**Among Top Spenders, 2021**

<b>Panel A</b>	Share With at Least 1 of 5 Conditions	Average Spending per Person	Percentage of Spending
Top 1%	91%	\$199,866	91%
Top 2–5%	89%	\$79,993	90%
Top 6–10%	86%	\$51,355	89%
Top 11–20%	83%	\$31,143	87%
<b>Panel B</b>	Heart Disease and Other 1 of 4	Average Spending per Person	Percentage of Spending
Top 1%	52%	\$209,159	55%
Top 2–5%	43%	\$88,688	48%
Top 6–10%	37%	\$60,410	45%
Top 11–20%	31%	\$39,742	42%
<b>Panel C</b>	Respiratory Condition and Other 1 of 4	Average Spending per Person	Percentage of Spending
Top 1%	46%	\$219,064	50%
Top 2–5%	37%	\$91,755	43%
Top 6–10%	32%	\$61,084	40%
Top 11–20%	28%	\$39,248	37%
<b>Panel D</b>	Musculoskeletal Condition and Other 1 of 4	Average Spending per Person	Percentage of Spending
Top 1%	39%	\$195,911	39%
Top 2–5%	39%	\$79,490	39%
Top 6–10%	34%	\$53,679	37%
Top 11–20%	30%	\$35,220	35%
<b>Panel E</b>	Skin Disorder and Other 1 of 4	Average Spending per Person	Percentage of Spending
Top 1%	32%	\$205,461	33%
Top 2–5%	27%	\$87,953	30%
Top 6–10%	23%	\$60,283	28%
Top 11–20%	20%	\$39,153	26%
<b>Panel F</b>	Nervous System Condition and Other 1 of 4	Average Spending per Person	Percentage of Spending
Top 1%	51%	\$209,330	53%
Top 2–5%	41%	\$89,087	46%
Top 6–10%	35%	\$60,717	43%
Top 11–20%	28%	\$41,552	40%

Note: "Any 1 of 5" means has heart disease, a respiratory condition, a musculoskeletal condition, a skin disorder, or a nervous system condition.

## Data and Methods

We analyzed the Merative™ MarketScan® Commercial Database, which contains pharmacy and medical claims data on a sample of 8.6 million enrollees in a non-capitated employment-based health plan in 2021. The study cohort included individuals under age 65, residing in all U.S. geographic regions, and enrolled in a variety of plan types. Using relevant procedure codes from claims, we derived health condition indicators.

**A Thank You To Members:** This study was conducted through the EBRI Center for Research on Health Benefits Innovation (EBRI CRHBI), with the funding support of the following organizations: Aon, Blue Cross Blue Shield Association, ICUBA, JP Morgan Chase, Pfizer, and PhRMA.

The Employee Benefit Research Institute is a private, nonpartisan, and nonprofit research institute based in Washington, D.C., that focuses on health, savings, retirement, and economic security issues. EBRI does not lobby and does not take policy positions. The work of EBRI is made possible by funding from its members and sponsors, which include a broad range of public and private organizations. For more information, visit [www.ebri.org](http://www.ebri.org).

---

<sup>1</sup> Diabetes and mental disorders are the other most common comorbidities among enrollees with any of these five health conditions. Over 20 percent of top spenders with at least 1 of these 5 conditions had diabetes, and over 25 percent had a mental disorder.