

High-Cost Health Care Claimants: Health Care Spending and Chronic Condition Prevalence Among Top Spenders

Examining the health care claims of 8.6 to 16.3 million enrollees in a group policy from 2013 to 2021,¹ our research shows that the share of top health care spenders has increased over time.

- The share of enrollees spending \$100,000 or more per year on health care rose 50 percent from 0.60 percent in 2013 to 0.90 percent in 2021.
- The share of enrollees spending \$250,000 or more per year on health care rose from 0.12 percent in 2013 to 0.2 percent in 2021.
- The share spending \$500,000 or more per year on health care rose from 0.03 percent in 2013 to 0.04 percent in 2021.
- The share spending \$1,000,000 or more doubled, increasing from 0.005 percent in 2013 to 0.01 percent in 2021.
- The share spending \$2,000,000 or more was 2.5 times larger in 2021 relative to 2013, increasing from 0.0004 percent in 2013 to 0.001 percent in 2021.

Figure 1
Share of Top Spenders From 2013–2021

Share With Health Spending	\$100,000+	\$250,000+	\$500,000+	\$1,000,000+	\$2,000,000+
In 2013	0.60%	0.12%	0.03%	0.005%	0.0004%
In 2014	0.50%	0.11%	0.03%	0.004%	0.0003%
In 2015	0.70%	0.14%	0.03%	0.006%	0.0006%
In 2016	0.80%	0.16%	0.04%	0.007%	0.0007%
In 2017	0.80%	0.16%	0.04%	0.008%	0.0009%
In 2018	0.90%	0.17%	0.04%	0.008%	0.0009%
In 2019	0.80%	0.16%	0.04%	0.007%	0.0008%
In 2020	0.70%	0.16%	0.04%	0.007%	0.001%
In 2021	0.90%	0.20%	0.04%	0.01%	0.001%

Source: EBRI estimates using 2021 Merative™ MarketScan® Commercial Database.
Note: Dollar amounts are in real 2021 dollars.

We also show that the top five most prevalent conditions among the top spenders in 2021 were nervous system disorders, heart disease, respiratory conditions, cancer, and musculoskeletal conditions. Four of these five conditions were also in the top five most prevalent conditions among top spenders in 2013. These were respiratory conditions, musculoskeletal conditions, cancer, and heart disease.

¹ 16.3 million enrollees in 2013, 14.8 million enrollees in 2014, 13.8 million enrollees in 2015, 14.6 million enrollees in 2016, 14.4 million enrollees in 2017, 13.4 million enrollees in 2018, 10.2 million enrollees in 2019, 12.3 million enrollees in 2020, and 8.6 million enrollees in 2021.

Certain chronic conditions like heart disease, mental disorders, connective tissue disease, and nervous system disorders have become more prevalent among the top spenders over time. On the other hand, respiratory conditions, hypertension, diabetes, and musculoskeletal conditions, among others, have become less common among the top spenders.

Among Enrollees Who Spend \$100,000 or More in 2013 Relative to 2021

Chronic Conditions That Were Less Common

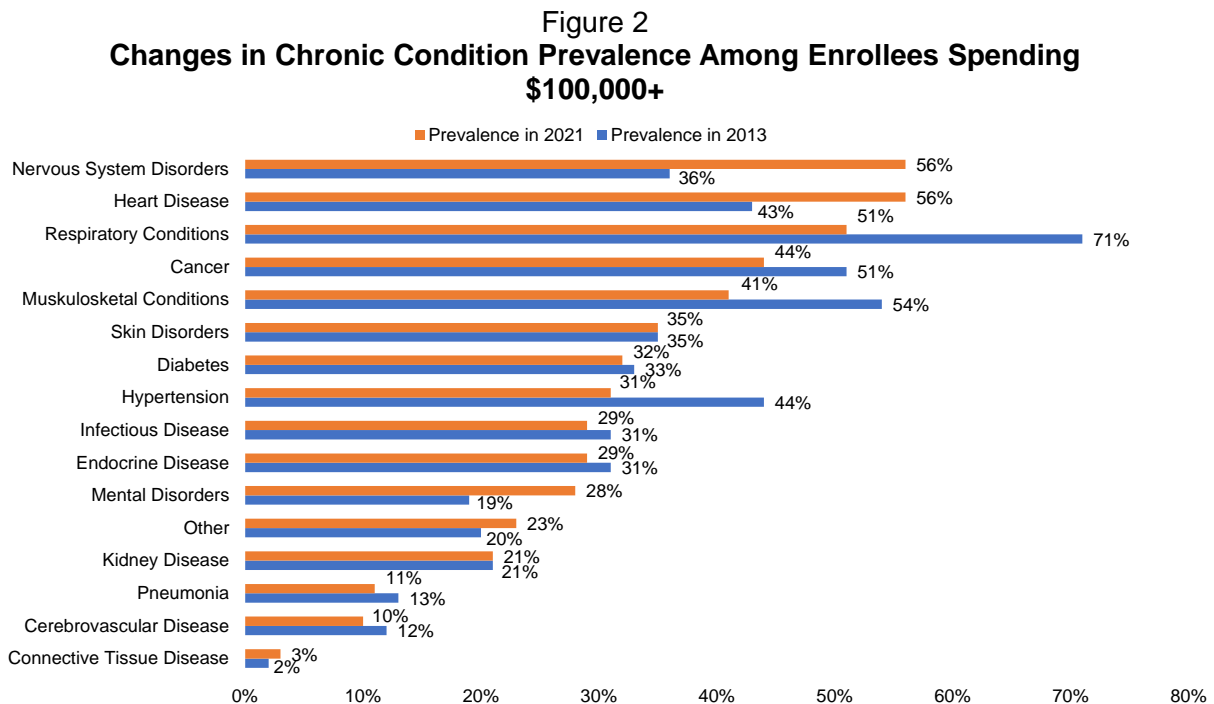
- From 2013 to 2021, the share of people with certain chronic conditions saw a decrease. The chronic conditions for which this was true were respiratory conditions (71 percent in 2013 to 44 percent in 2021), hypertension (44 percent to 31 percent), musculoskeletal conditions (54 percent to 41 percent), cerebrovascular disease (12 percent to 10 percent), pneumonia (13 percent to 11 percent), cancer (51 percent to 44 percent), endocrine disease (31 percent to 29 percent), and infectious diseases (31 percent to 29 percent) (Figure 2).

Chronic Conditions That Have Been Constant

- For some chronic conditions, the share of individuals who had them remained constant from 2013 to 2021. These conditions were diabetes (32–33 percent), kidney disease (21 percent), and skin disorders (35 percent) (Figure 2).

Chronic Conditions That Were More Common

- The chronic conditions with an increase in the share of individuals who had them were some “other” conditions (e.g., liver disease, hemiplegia/paraplegia, AIDS, regional enteritis, ulcerative colitis, and dementia) (20 percent to 23 percent), heart disease (43 percent to 56 percent), mental disorders (19 percent to 28 percent), connective tissue disease (2 percent to 3 percent), and nervous system disorders (36 percent to 56 percent) (Figure 2).



Source: EBRI estimates using 2021 Merative™ MarketScan® Commercial Database.
 “Other” category includes liver disease, hemiplegia/paraplegia, AIDS, regional enteritis, ulcerative colitis, and dementia.
 Chronic Condition Prevalence Indicator Definition: In a given year, enrollee received inpatient treatment for the chronic condition at least once or received outpatient treatment for the condition on two separate dates.

Data and Methods

We analyzed the Merative™ MarketScan® Commercial Database, which contains pharmacy and medical claims data on a sample of 8 to 16 million enrollees in a non-capitated employment-based health plan from 2013 to 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 and financial fields from claims, we derived health condition prevalence indicators, as well as spending categories.

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