

At a Glance | December 15, 2022

Out-of-Pocket Spending Has Increased, Driven in Part by Outpatient Services & High Spenders

We analyzed a database of medical claims to examine whether patients covered by workplace-sponsored plans are bearing a greater share of their medical expenditures from 2013–2020.

TRENDS IN COST SHARING

The share of total medical expenditures paid out of pocket (OoP) by patients covered by an employer-sponsored plan¹ increased by nearly 10 percent between 2013 and 2019, before dropping in 2020, most likely a result of delayed care amid the pandemic. Simply examining the share of out-of-pocket costs borne by patients tells an incomplete story, however.

SERVICES RENDERED

After disaggregating by spending type, we find the average spending on outpatient services saw the largest increase. The rise in spending on inpatient services was more muted, and prescription drug spending, in dollar terms, dropped slightly.

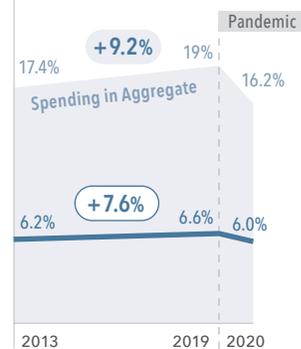
HEALTH CARE USAGE

Out-of-pocket expenditures for low-spending patients (lower users of healthcare) slightly decreased. The median patient did not see their out-of-pocket spending rise significantly. Higher spenders (75th and 90th percentiles) definitionally represent a minority of patients, but they have seen their out-of-pocket obligations increase significantly.

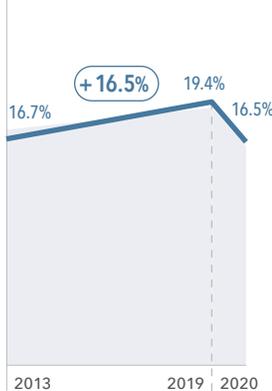
Share of Medical Expenditures Paid Out of Pocket by Patients

... by Health Care Spending Type

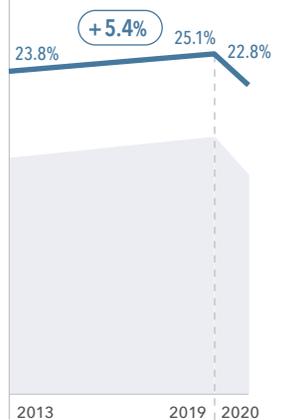
Inpatient Spending



Outpatient Spending

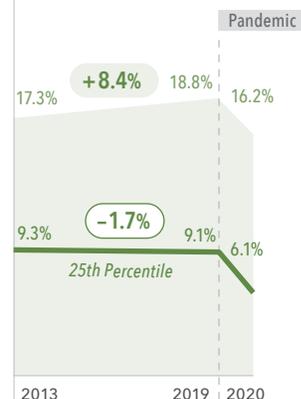


Pharmacy Claims

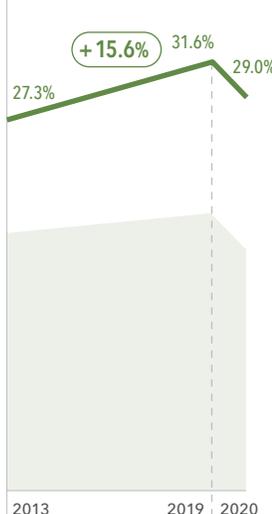


... by Health Care Spending Percentile

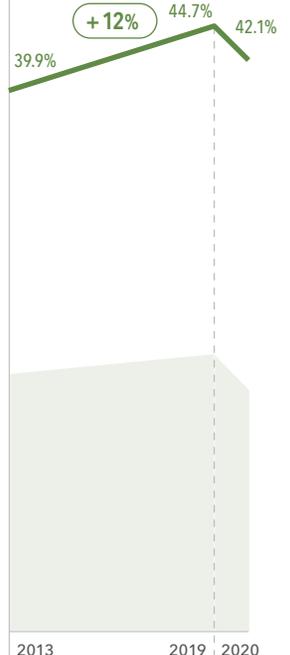
Low Spenders (25th Percentile)



High Spenders (75th Percentile)



Highest Spenders (90th Percentile)



1. To capture expenses faced by the typical person covered by an employer-sponsored plan, people with no medical expenditures over the course of the year were included.

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SOURCE: Spiegel, Jake, and Paul Fronstin, "Recent Trends in Patient out-of-Pocket Cost Sharing," EBRI Issue Brief, no. 564 (July 28, 2022).