EBRI FAST Facts
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Health Care Spending Trends and Medical Condition Prevalence Among Top Health Care Users

This is the third in a series of *EBRI Fast Facts* related to the uneven distribution of health care spending. Health care use and spending are highly concentrated, with a small share of individuals accounting for a disproportionate amount of total costs. These "high-cost claimants" typically have complex and intensive medical needs, often related to chronic conditions. However, the definitions of high-cost claimants vary, commonly relying on spending thresholds or percentile cutoffs.

This *Fast Fact* examines two issues in employment-based health plans: (1) trends in the share of enrollees exceeding various annual health care spending thresholds and (2) spending patterns among individuals with multiple medical conditions.

The health care claims of 13.1 to 20.1 million individuals with employment-based health benefits between 2018 and 2022 were examined using the MarketScan® Commercial databases. They contain information on inpatient, outpatient, and pharmacy claims for workers and their dependents.

Key Findings:

- Very few enrollees account for the majority of health care spending among individuals with employment-based health benefits. In the first *Fast Fact* in this series, we found that 1 percent of enrollees accounted for 29 percent of spending. While the average spending for this group was $206,000 per person and median spending was $150,000, everyone in this group used at least $96,000 in health care services.
- The share of enrollees spending $100,000 or more annually remained stable, increasing slightly from 0.92 percent in 2018 to 0.94 percent in 2022.
- Approximately 0.20 percent of enrollees spent $250,000 or more per year throughout the 2018–2022 period.
- The shares spending $500,000 or $1 million or more annually remained consistent across years.
- The proportion spending $2 million or more increased modestly from 0.0012 percent in 2018 to 0.0014 percent in 2022, peaking at 0.0016 in 2020 — possibly due to COVID-19.

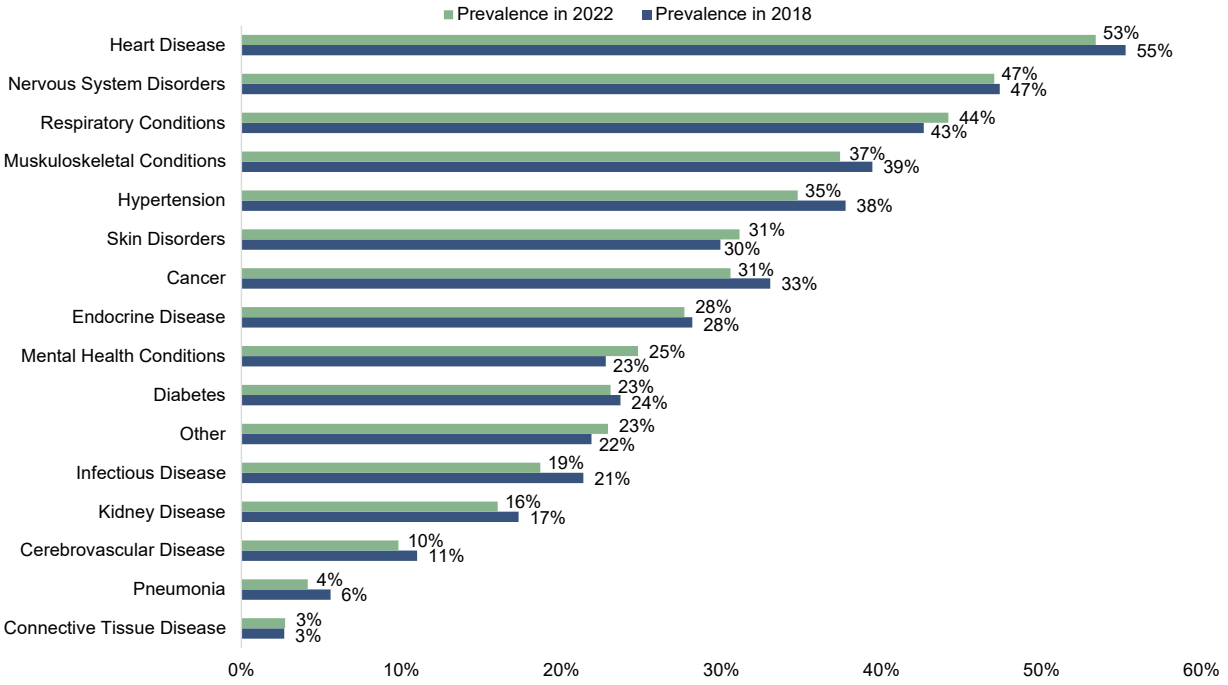
Figure 1
Share of Enrollees Exceeding Health Care Spending Levels, 2018–2022

Share With Spending at Or Above…	$100,000	$250,000	$500,000	$1 Million	$2 Million
Sample Size in 2022	122,937	26,153	6,164	1,122	177
2018	0.92%	0.19%	0.05%	0.009%	0.0012%
2019	0.88%	0.18%	0.04%	0.008%	0.0012%
2020	0.90%	0.20%	0.05%	0.010%	0.0016%
2021	0.99%	0.21%	0.05%	0.010%	0.0015%
2022	0.94%	0.20%	0.05%	0.009%	0.0014%

Source: EBRI estimates using 2018–2022 Merative™ MarketScan® Commercial Database.
Note: Amounts are in real 2022 dollars.

In 2022, individuals with health care costs of $100,000 or more were most frequently diagnosed with heart disease, nervous system disorders, respiratory conditions, musculoskeletal disorders, and hypertension (Figure 2). The prevalence of these conditions remained mostly stable between 2018 and 2022.

Figure 2
Changes in Medical Condition Prevalence Among Enrollees Spending $100,000 or More



Source: EBRI estimates using 2018 and 2022 Merative™ MarketScan® Commercial Database.
Note: ICD-10 codes were used to identify enrollees being treated for the various medical conditions. Claims data, while a valuable source of information for health care research, often undercount the true prevalence of health conditions due to factors like undiagnosed cases, coding limitations, patient access issues, and a lack of

Summary

These findings highlight the persistent concentration of health care spending among a small share of enrollees in employment-based health plans. Despite some year-to-year variation, the proportion of individuals exceeding high spending thresholds has remained relatively stable over time, and those with the highest costs continue to be predominantly affected by chronic conditions. Understanding the characteristics and health burdens of high-cost claimants is essential for employers, insurers, and policymakers aiming to design targeted strategies for care management, cost containment, and improved health outcomes.

Data and Methods

We analyzed the Merative™ MarketScan® Commercial Database, which contains pharmacy and medical claims data on a sample of 13.1 million enrollees in a non-capitated employment-based health plan in 2022. 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 ICD-10 codes from claims, we derived health condition indicators.

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