

**Table 117 (page 1 of 2). Expenditures for health care and prescribed medicine according to selected population characteristics: United States, selected years 1987–99**

[Data are based on household interviews of a sample of the noninstitutionalized population and a sample of medical providers]

Characteristic	Total expenses <sup>1</sup>										
	Population in millions <sup>2</sup>			Percent of persons with expense				Mean annual expense per person with expense			
	1997	1998	1999	1987	1997	1998	1999	1987	1997	1998	1999
All ages . . . . .	271.3	273.5	276.4	84.5	84.1	83.8	84.3	\$1,562	\$2,424	\$2,444	\$2,557
Under 65 years:											
Total . . . . .	237.1	239.2	241.7	83.2	82.5	82.2	82.8	\$1,216	\$1,838	\$1,810	\$1,939
Under 6 years . . . . .	23.8	23.7	23.8	88.9	88.0	87.6	87.9	1,033	858	905	995
6–17 years . . . . .	48.1	48.7	48.8	80.2	81.7	80.6	81.5	681	963	888	1,022
18–44 years . . . . .	108.9	108.8	109.0	81.5	78.3	78.0	78.9	1,069	1,666	1,734	1,855
45–64 years . . . . .	56.3	58.0	60.1	87.0	89.2	89.2	88.9	2,070	3,226	2,996	3,125
Sex											
Male . . . . .	118.0	119.3	120.0	78.8	77.6	77.4	77.8	1,147	1,661	1,665	1,691
Female . . . . .	119.1	119.9	121.8	87.5	87.4	87.0	87.7	1,275	1,994	1,938	2,155
Hispanic origin and race											
Hispanic or Latino . . . . .	29.4	30.2	31.2	71.0	69.5	68.9	68.7	970	1,530	1,536	1,508
Not Hispanic or Latino:											
White . . . . .	166.2	167.4	168.3	86.9	87.2	87.1	87.5	1,220	1,972	1,877	2,039
Black or African American . .	31.3	31.6	31.9	72.2	72.1	71.8	72.0	1,471	1,474	1,716	1,837
Other . . . . .	10.2	10.0	10.3	72.8	75.8	74.0	81.1	807	1,222	1,555	1,555
Insurance status <sup>3</sup>											
Any private insurance . . . . .	174.0	176.0	183.1	86.5	86.5	86.8	86.8	1,166	1,873	1,769	1,882
Public insurance only . . . . .	29.8	31.0	28.6	82.4	83.3	83.7	84.5	1,956	2,234	2,501	2,819
Uninsured all year . . . . .	33.3	32.3	30.1	61.8	61.1	55.6	56.4	760	1,098	1,156	1,214
65 years and over . . . . .	34.2	34.3	34.7	93.7	95.2	95.2	95.3	\$3,858	\$5,947	\$6,264	\$6,299
Sex											
Male . . . . .	14.6	14.3	14.6	92.0	94.5	94.2	94.9	3,948	6,683	5,333	6,615
Female . . . . .	19.6	20.0	20.1	94.9	95.7	95.9	95.6	3,795	5,405	6,917	6,070
Hispanic origin and race											
Hispanic or Latino . . . . .	1.7	1.8	1.8	82.5	94.2	93.5	94.3	3,674	6,223	5,488	6,518
Not Hispanic or Latino:											
White . . . . .	28.8	29.0	29.1	94.9	95.9	95.8	95.9	3,798	5,977	6,250	6,400
Black or African American . .	2.8	2.9	2.9	88.5	92.2	92.1	92.9	4,650	5,857	6,703	5,584
Other . . . . .	*	*	0.8	*	*	*	*	*	*	*	*
Insurance status <sup>4</sup>											
Medicare only . . . . .	8.8	10.4	11.3	85.9	92.1	94.0	93.7	3,039	5,479	6,252	5,752
Medicare and private insurance . . . . .	21.7	19.5	19.5	95.4	97.0	96.3	97.3	3,817	5,800	5,931	6,133
Medicare and other public coverage . . . . .	3.2	3.9	3.4	94.4	93.2	95.0	90.5	5,928	8,382	8,004	9,515

See footnotes at end of table.

**Table 117 (page 2 of 2). Expenditures for health care and prescribed medicine according to selected population characteristics: United States, selected years 1987–99**

[Data are based on household interviews of a sample of the noninstitutionalized population and a sample of medical providers]

Characteristic	Prescribed medicine expenses <sup>5</sup>							
	Percent of persons with expense				Mean annual out-of-pocket expense per person with expense			
	1987	1997	1998	1999	1987	1997	1998	1999
All ages . . . . .	57.3	62.1	61.8	62.4	\$92	\$202	\$221	\$252
Under 65 years:								
Total . . . . .	54.0	58.7	58.1	58.7	\$68	\$143	155	175
Under 6 years . . . . .	61.8	61.3	59.0	58.5	24	35	35	36
6–17 years . . . . .	44.3	48.2	46.4	46.2	45	54	60	67
18–44 years . . . . .	51.3	55.9	55.6	56.4	53	122	129	146
45–64 years . . . . .	65.3	71.8	72.4	73.1	129	266	283	314
Sex								
Male . . . . .	46.5	51.5	50.6	51.6	63	127	128	157
Female . . . . .	61.4	65.8	65.7	65.7	72	155	175	188
Hispanic origin and race								
Hispanic or Latino . . . . .	41.6	47.7	47.6	45.9	49	95	107	140
Not Hispanic or Latino:								
White . . . . .	57.7	63.1	62.9	63.7	71	155	159	184
Black or African American . . . . .	44.1	50.0	47.7	48.1	60	115	177	158
Other . . . . .	41.1	44.8	42.9	48.7	50	124	145	133
Insurance status <sup>3</sup>								
Any private insurance . . . . .	56.5	61.6	61.3	61.8	70	136	135	156
Public insurance only . . . . .	56.5	62.0	61.2	61.8	47	141	212	252
Uninsured all year . . . . .	35.1	40.2	38.1	37.2	75	206	238	245
65 years and over . . . . .	81.6	86.0	87.5	88.0	\$212	\$483	\$531	\$614
Sex								
Male . . . . .	78.0	82.8	85.8	86.1	197	435	463	531
Female . . . . .	84.0	88.3	88.7	89.3	221	516	577	673
Hispanic origin and race								
Hispanic or Latino . . . . .	74.7	87.5	85.6	85.9	*280	394	394	463
Not Hispanic or Latino:								
White . . . . .	82.3	86.7	87.8	88.7	216	499	553	633
Black or African American . . . . .	79.5	85.3	88.0	85.4	166	401	385	554
Other . . . . .	*	*	*	*	*	*	*	*
Insurance status <sup>4</sup>								
Medicare only . . . . .	70.6	82.1	86.8	86.2	234	558	648	733
Medicare and private insurance . . . . .	83.4	88.1	88.4	89.9	220	490	511	592
Medicare and other public coverage . . . . .	88.2	85.0	86.8	84.4	80	270	303	394

\* Estimates are considered unreliable. Data not shown are based on fewer than 100 sample cases. Data preceded by an asterisk have a relative standard error equal to or greater than 30 percent.

<sup>1</sup>Includes expenses for inpatient hospital and physician services, ambulatory physician and nonphysician services, prescribed medicines, home health services, dental services, and other medical equipment, supplies, and services that were purchased or rented during the year. Over-the-counter medications, alternative care services, phone contacts with health providers, and premiums for health insurance are excluded.

<sup>2</sup>Includes persons who were in the civilian noninstitutionalized population for all or part of the year. Expenditures for persons who were only in this population for part of the year are restricted to those incurred during periods of eligibility (e.g., expenses incurred during periods of institutionalization and military service are not included in estimates).

<sup>3</sup>Any private insurance includes individuals with insurance that provided coverage for hospital and physician care at any time during the year, other than Medicare, Medicaid, or other public coverage for hospital or physician services. Public insurance only includes individuals who were not covered by private insurance at any time during the year but were covered by Medicare, Medicaid, other public coverage for hospital or physician services, and/or CHAMPUS/CHAMPVA (TRICARE) at any point during the year. Uninsured includes persons not covered by either private or public insurance throughout the entire year or period of eligibility for the survey.

<sup>4</sup>Populations do not add to total because uninsured persons and persons with unknown insurance status were excluded.

<sup>5</sup>Includes expenses for all prescribed medications that were purchased or refilled during the survey year.

NOTES: 1987 estimates are based on the National Medical Expenditure Survey (NMES) while 1996–99 estimates are based on the Medical Expenditure Panel Survey (MEPS). Because expenditures in NMES were based primarily on charges while those for MEPS were based on payments, data for NMES were adjusted to be more comparable to MEPS using estimated charge to payment ratios for 1987. Overall, this resulted in an approximate 11 percent reduction from the unadjusted 1987 NMES expenditure estimates. For a detailed explanation of this adjustment, see Zuvekas S and Cohen S. A guide to comparing health care estimates in the 1996 Medical Expenditure Panel Survey to the 1987 National Medical Expenditure Survey. Inquiry, vol. 39. Spring 2002. Persons of Hispanic origin may be of any race. Data for additional years are available (see Appendix III).

SOURCE: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, 1987 National Medical Expenditure Survey and 1996–99 Medical Expenditure Panel Surveys.