

Table 119. Health care expenses paid out of pocket for persons with medical expenses by age: United States 1987, 1998, and 1999

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

| Age and year | Percent of persons with expense | Total | Amount paid out of pocket for persons with expense ¹ | | | | | |
|------------------|---------------------------------|-------|---|---------|-----------|-----------|-----------|----------|
| | | | \$0 | \$1-124 | \$125-249 | \$250-499 | \$500-999 | \$1,000+ |
| All ages | | | Percent distribution | | | | | |
| 1987 | 84.5 | 100.0 | 10.4 | 29.2 | 16.6 | 17.4 | 13.3 | 13.1 |
| 1998 | 83.8 | 100.0 | 7.7 | 36.5 | 15.8 | 16.1 | 12.2 | 11.8 |
| 1999 | 84.3 | 100.0 | 7.4 | 35.9 | 15.5 | 15.6 | 12.8 | 12.7 |
| Under 6 years | | | | | | | | |
| 1987 | 88.9 | 100.0 | 19.2 | 38.7 | 18.9 | 14.7 | 5.3 | 3.2 |
| 1998 | 87.6 | 100.0 | 17.4 | 60.1 | 12.4 | 6.8 | 2.3 | 0.9 |
| 1999 | 87.9 | 100.0 | 17.7 | 60.5 | 12.2 | 5.9 | 2.6 | 1.1 |
| 6-17 years | | | | | | | | |
| 1987 | 80.2 | 100.0 | 15.5 | 37.9 | 18.2 | 12.4 | 8.5 | 7.6 |
| 1998 | 80.6 | 100.0 | 16.3 | 47.0 | 15.0 | 11.1 | 5.6 | 5.1 |
| 1999 | 81.5 | 100.0 | 15.0 | 46.6 | 15.4 | 11.2 | 6.0 | 5.8 |
| 18-44 years | | | | | | | | |
| 1987 | 81.5 | 100.0 | 10.1 | 32.3 | 17.7 | 18.2 | 11.9 | 9.8 |
| 1998 | 78.0 | 100.0 | 6.4 | 40.2 | 17.9 | 17.0 | 10.7 | 7.7 |
| 1999 | 78.9 | 100.0 | 6.4 | 40.2 | 17.6 | 16.6 | 11.1 | 8.1 |
| 45-64 years | | | | | | | | |
| 1987 | 87.0 | 100.0 | 5.7 | 20.4 | 15.6 | 20.7 | 18.8 | 18.8 |
| 1998 | 89.2 | 100.0 | 2.9 | 25.6 | 16.2 | 20.1 | 17.7 | 17.5 |
| 1999 | 88.9 | 100.0 | 2.7 | 24.0 | 16.4 | 19.7 | 19.0 | 18.2 |
| 65-74 years | | | | | | | | |
| 1987 | 92.8 | 100.0 | 5.3 | 15.4 | 11.6 | 18.5 | 22.1 | 27.1 |
| 1998 | 94.3 | 100.0 | 2.0 | 17.8 | 13.3 | 20.7 | 20.6 | 25.6 |
| 1999 | 95.3 | 100.0 | 1.4 | 16.1 | 11.3 | 17.9 | 23.7 | 29.6 |
| 75 years or more | | | | | | | | |
| 1987 | 95.1 | 100.0 | 5.6 | 12.9 | 10.0 | 17.1 | 21.2 | 33.2 |
| 1998 | 96.3 | 100.0 | 3.0 | 14.3 | 11.6 | 17.7 | 22.2 | 31.3 |
| 1999 | 95.3 | 100.0 | 2.6 | 14.5 | 10.2 | 18.6 | 20.2 | 33.8 |

¹1987 dollars were converted to 1998 dollars using the national Consumer Price Index (CPI).

NOTES: Out-of-pocket expenses include inpatient hospital and physician services, ambulatory physician and nonphysician services, prescribed medicines, home health services, dental services, and various other medical equipment, supplies, and services that were purchased or rented during the year. Out-of-pocket expenses for over-the-counter medications, alternative care services, phone contacts with health providers, and premiums for health insurance policies are not contained in these estimates. 1987 estimates are based on the National Medical Expenditure Survey (NMES) while estimates for other years 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 the 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.

SOURCES: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 1987 National Medical Expenditure Survey and 1998 and 1999 Medical Expenditure Panel Surveys.