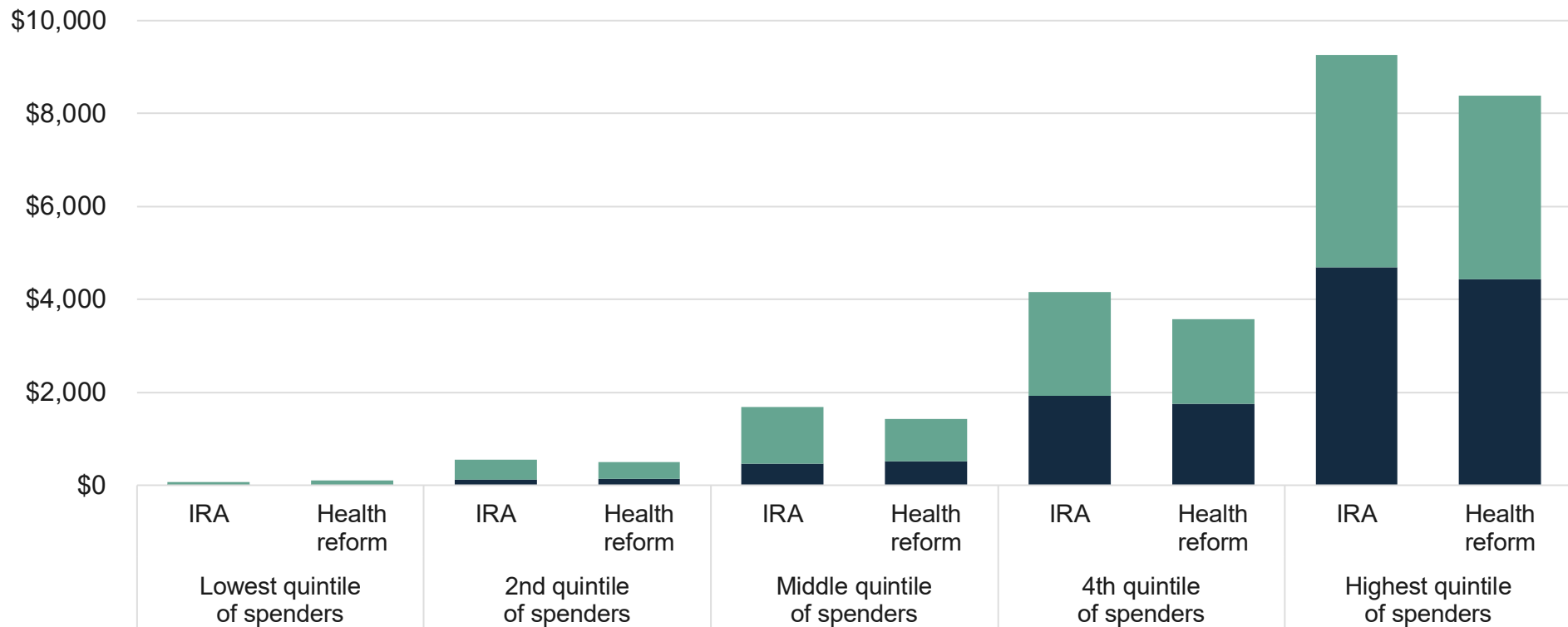


Distribution of Household Health Care Spending Under IRA and Health Reforms

Nonelderly population with nongroup coverage, 2023

Dollars per person; average within family

■ Out-of-pocket costs for health care services
■ Premium contributions



Notes: IRA = Inflation Reduction Act. Limited to people with nongroup coverage under the health reforms. This includes those with nongroup coverage under the IRA who maintain that coverage, as well as those who are uninsured or have coverage from another source under the IRA but take up nongroup coverage under the health reforms.

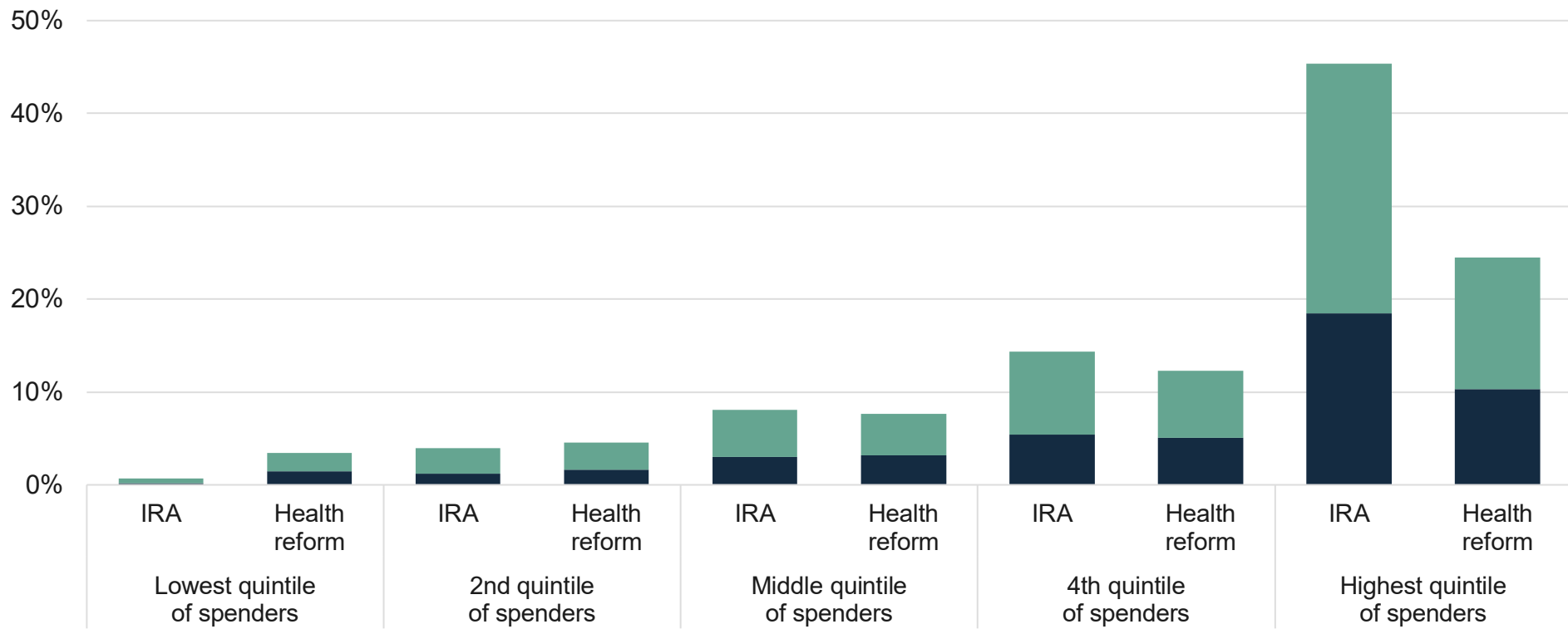
Data: Urban Institute, Health Insurance Policy Simulation Model (HIPSM), 2022.

Distribution of Household Health Care Spending as a Percent of Income Under IRA and Health Reforms

Nonelderly population with nongroup coverage, 2023

Percentage of household incomes; average within family

■ Out-of-pocket costs for health care services
■ Premium contributions



Notes: IRA = Inflation Reduction Act. Households with income below \$100/month are excluded. Quintiles are computed under IRA policy and remain fixed. Limited to people with nongroup coverage under the health reforms. This includes those with nongroup coverage under the IRA who maintain that coverage, as well as those who are uninsured or have coverage from another source under the IRA but take up nongroup coverage under the health reforms.

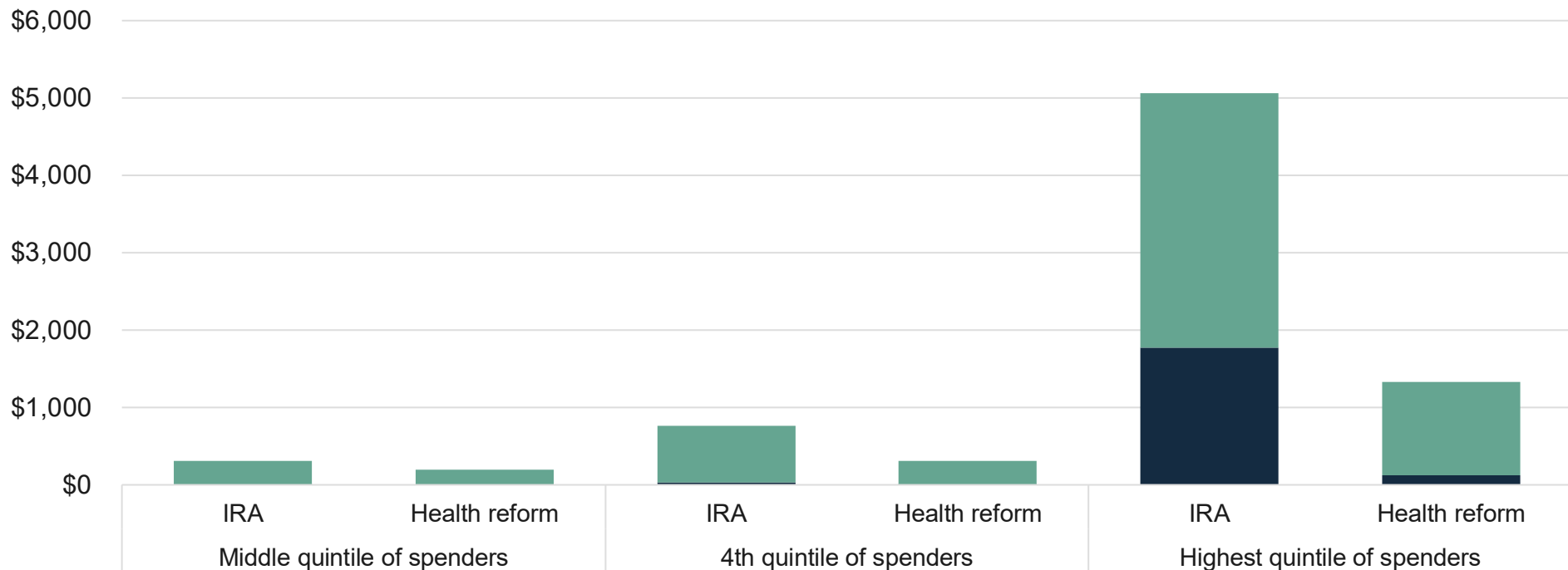
Data: Urban Institute, Health Insurance Policy Simulation Model (HIPSM), 2022.

Distribution of Household Health Care Spending Under IRA and Health Reforms

Nonelderly population with nongroup coverage and income below 138% of FPL, nonexpansion states, 2023

Dollars per person; average within family

■ Out-of-pocket costs for health care services
 ■ Premium contributions



Notes: IRA = Inflation Reduction Act. Limited to people with nongroup coverage under the health reform scenario. This includes those with nongroup coverage under the IRA who maintain that coverage, as well as those who are uninsured or have coverage from another source under the IRA but take up nongroup coverage under the health reforms. The 12 states that have not expanded Medicaid are Alabama, Florida, Georgia, Kansas, Mississippi, North Carolina, South Carolina, South Dakota, Tennessee, Texas, Wisconsin, and Wyoming.

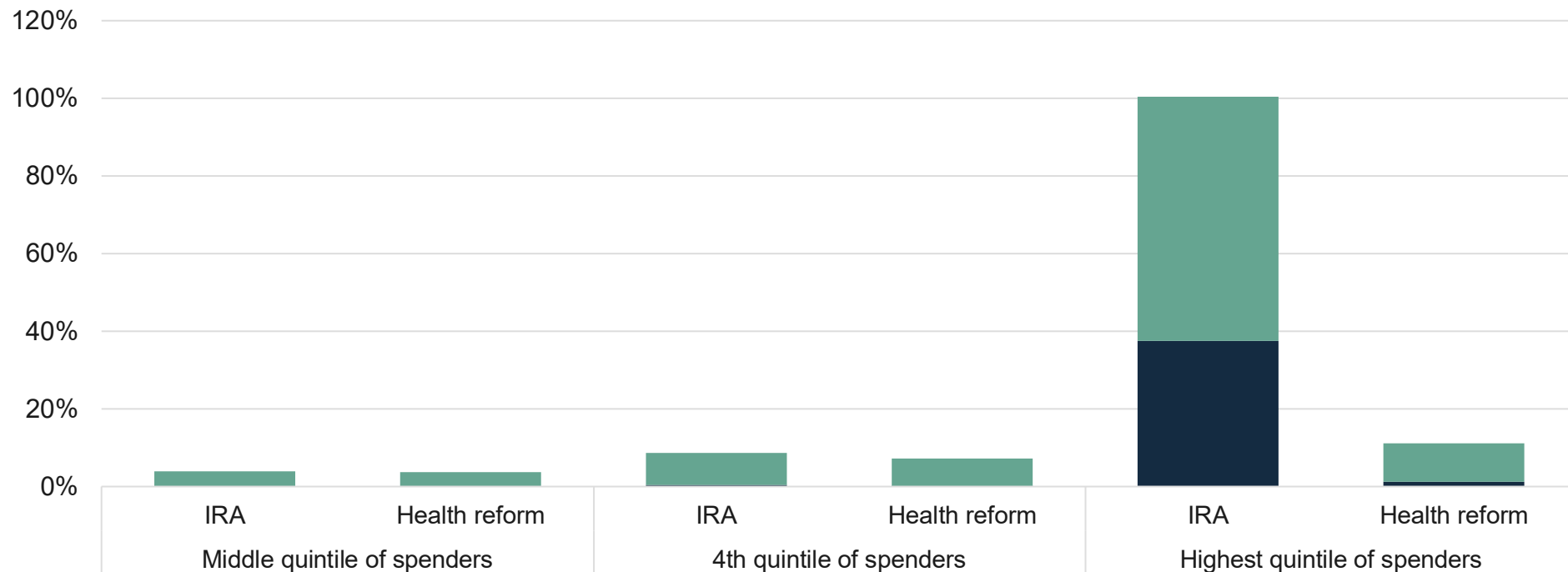
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Distribution of Household Health Care Spending as a Percent of Income Under IRA and Health Reforms

Nonelderly population with nongroup coverage and income below 138% of FPL, nonexpansion states, 2023

Percentage of household incomes; average within family

■ Out-of-pocket costs for health care services
 ■ Premium contributions



Notes: IRA = Inflation Reduction Act. Households with income below \$100/month are excluded. Quintiles are computed under IRA policy and remain fixed. Limited to people with nongroup coverage under the health reforms. This includes those with nongroup coverage under the IRA who maintain that coverage, as well as those who are uninsured or have coverage from another source under the IRA but take up nongroup coverage under the health reforms. The 12 states that have not expanded Medicaid are Alabama, Florida, Georgia, Kansas, Mississippi, North Carolina, South Carolina, South Dakota, Tennessee, Texas, Wisconsin, and Wyoming.

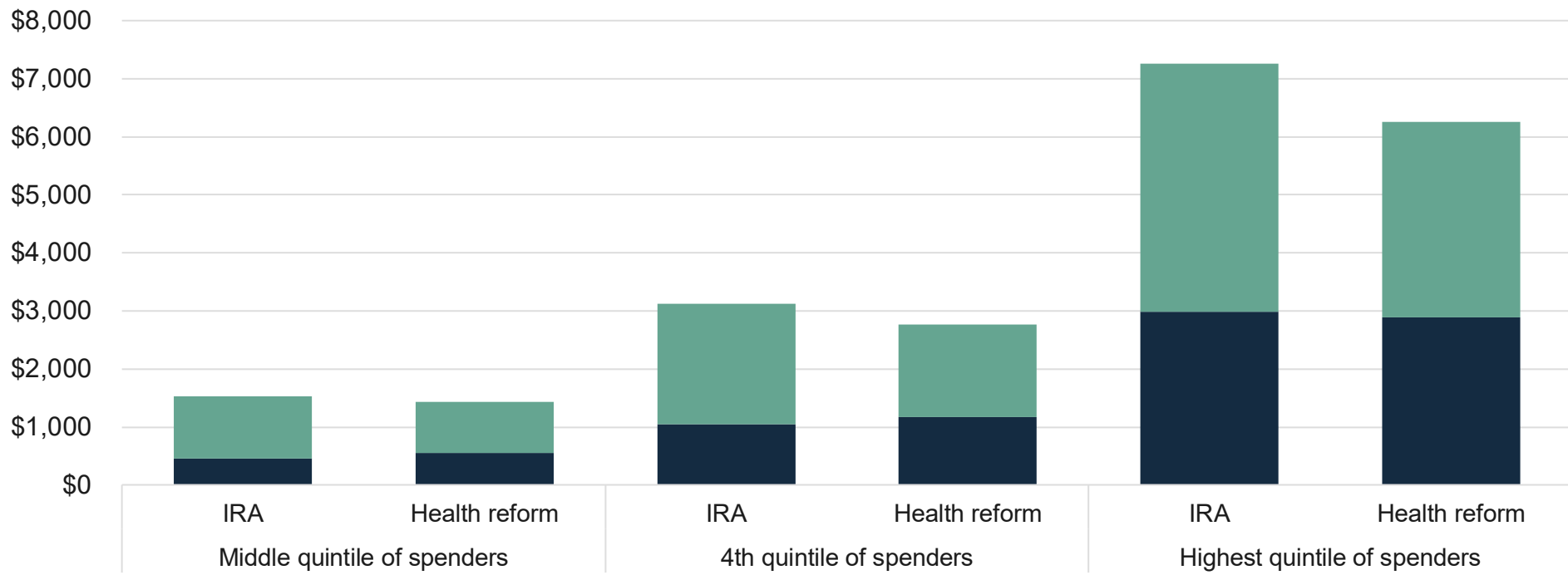
Data: Urban Institute, Health Insurance Policy Simulation Model (HIPSM), 2022.

Distribution of Household Health Care Spending Under IRA and Health Reforms

Nonelderly population with nongroup coverage and income between 138% and 400% of FPL, 2023

Dollars per person; average within family

■ Out-of-pocket costs for health care services
■ Premium contributions



Notes: IRA = Inflation Reduction Act. Limited to people with nongroup coverage under the health reforms. This includes those with nongroup coverage under the IRA who maintain that coverage, as well as those who are uninsured or have coverage from another source under the IRA but take up nongroup coverage under the health reforms.

Data: Urban Institute, Health Insurance Policy Simulation Model (HIPSM), 2022.

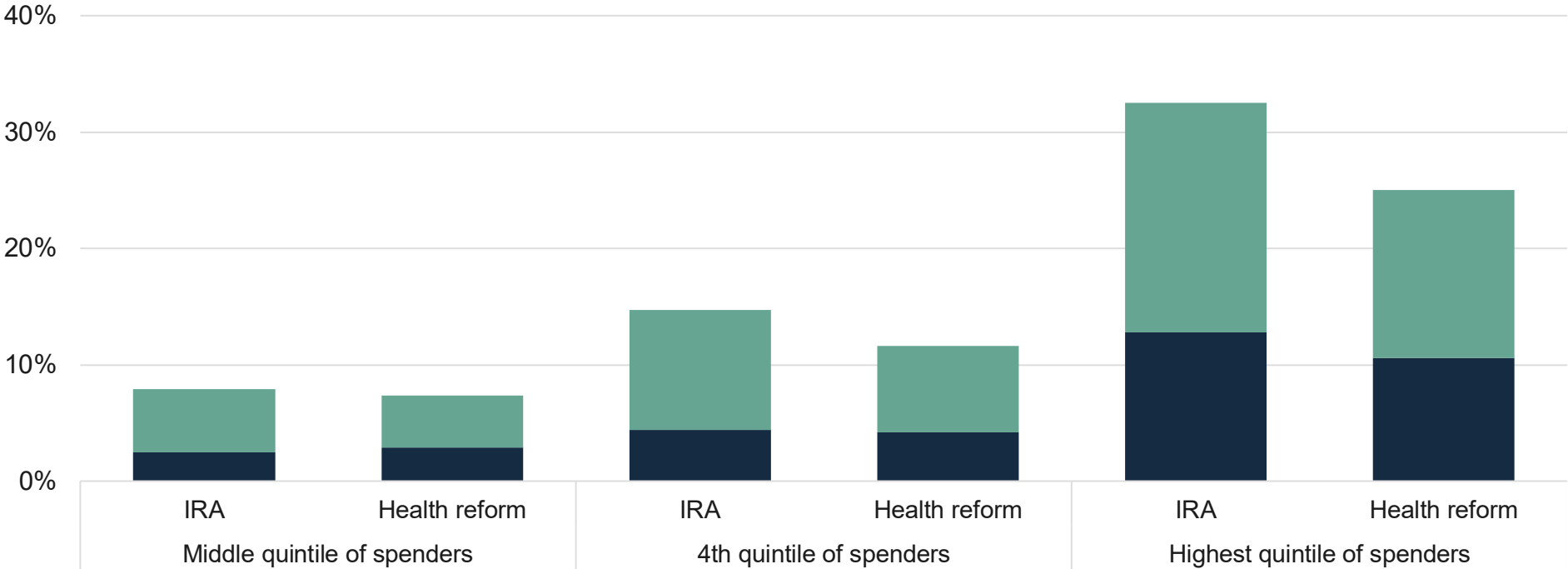


Distribution of Household Health Care Spending as a Percent of Income Under IRA and Health Reforms

Nonelderly population with nongroup coverage and income between 138% and 400% of FPL, 2023

Percentage of household incomes; average within family

■ Out-of-pocket costs for health care services
■ Premium contributions



Notes: IRA = Inflation Reduction Act. Households with income below \$100/month are excluded. Quintiles are computed under IRA policy and remain fixed. Limited to people with nongroup coverage under the health reforms. This includes those with nongroup coverage under the IRA who maintain that coverage, as well as those who are uninsured or have coverage from another source under the IRA but take up nongroup coverage under the health reforms.

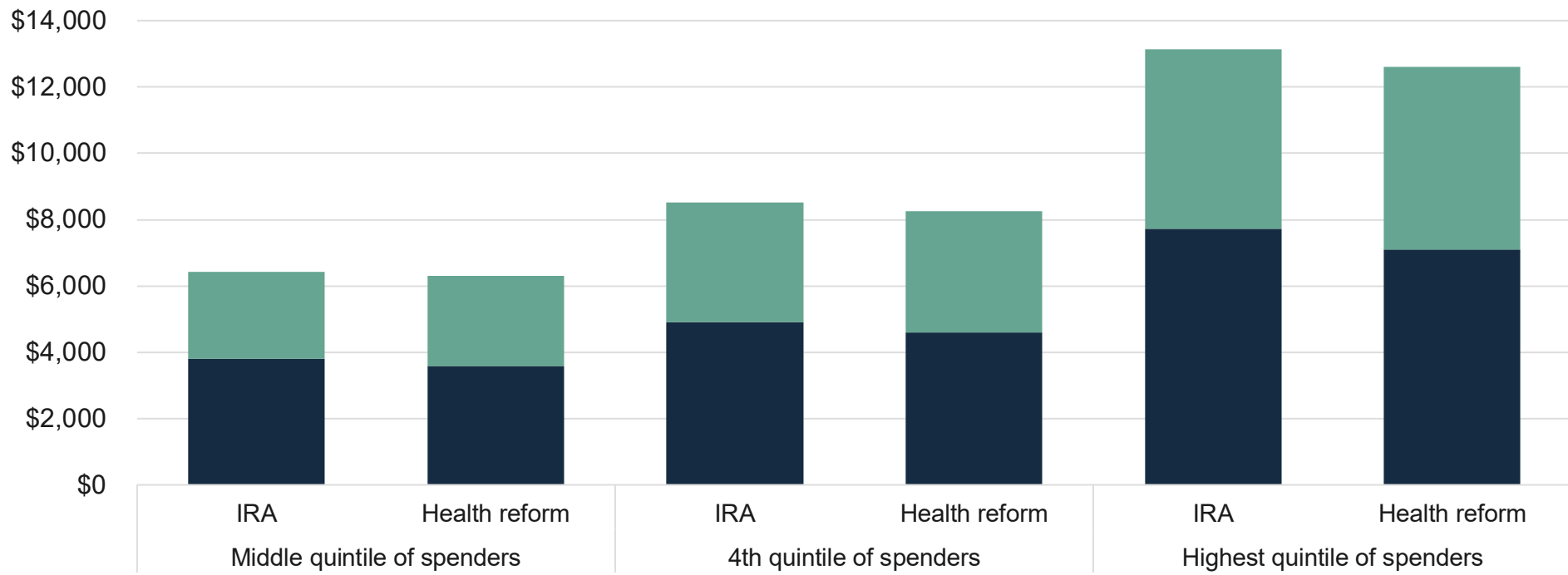
Data: Urban Institute, Health Insurance Policy Simulation Model (HIPSM), 2022.

Distribution of Household Health Care Spending Under IRA and Health Reforms

Nonelderly population with nongroup coverage and income above 400% of FPL, 2023

Dollars per person; average within family

■ Out-of-pocket costs for health care services
■ Premium contributions



Notes: IRA = Inflation Reduction Act. Limited to people with nongroup coverage under the health reforms. This includes those with nongroup coverage under the IRA who maintain that coverage, as well as those who are uninsured or have coverage from another source under the IRA but take up nongroup coverage under the health reforms.

Data: Urban Institute, Health Insurance Policy Simulation Model (HIPSM), 2022.

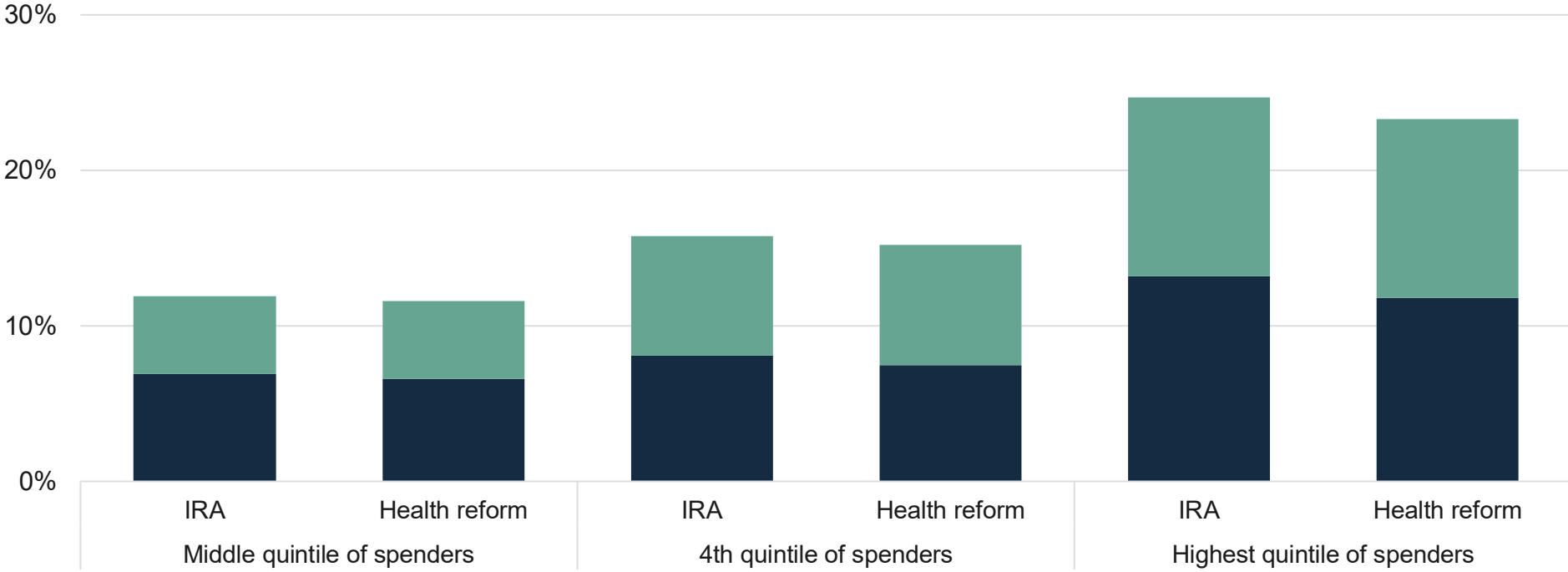


Distribution of Household Health Care Spending as a Percent of Income Under IRA and Health Reforms

Nonelderly population with nongroup coverage and income above 400% of FPL, 2023

Percentage of household incomes; average within family

■ Out-of-pocket costs for health care services
■ Premium contributions



Notes: IRA = Inflation Reduction Act. Households with income below \$100/month are excluded. Quintiles are computed under IRA policy and remain fixed. Limited to people with nongroup coverage under the health reforms. This includes those with nongroup coverage under the IRA who maintain that coverage, as well as those who are uninsured or have coverage from another source under the IRA but take up nongroup coverage under the health reforms.

Data: Urban Institute, Health Insurance Policy Simulation Model (HIPSM), 2022.

