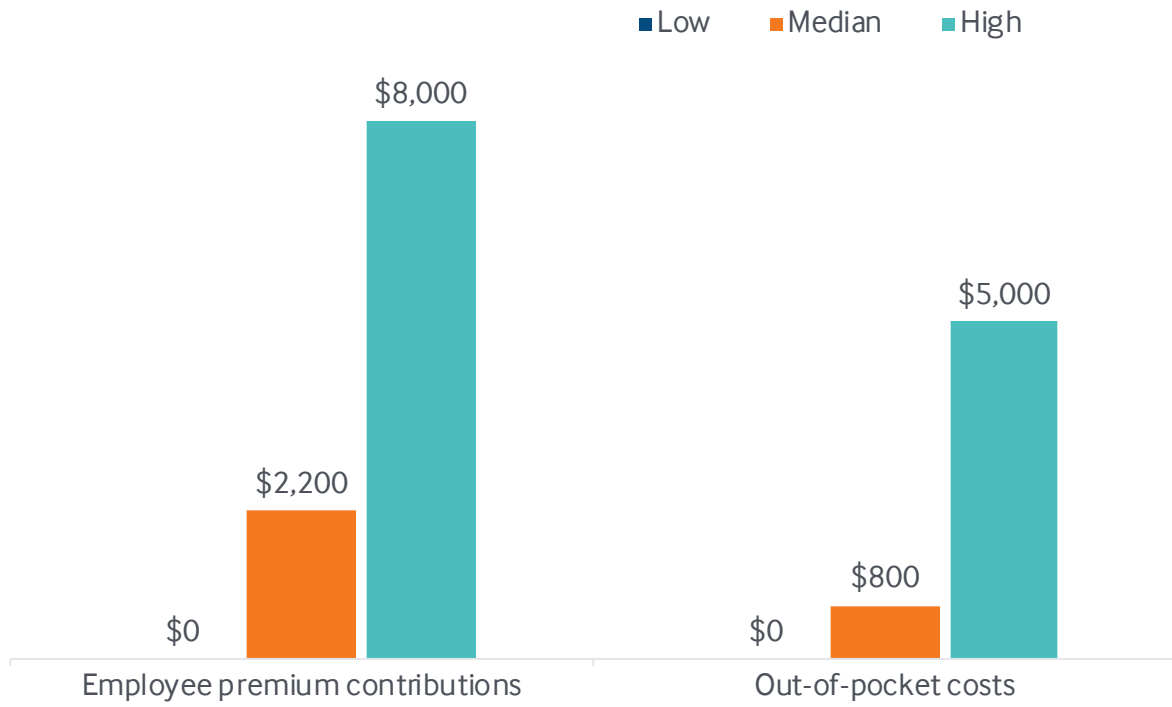


Households with employer coverage can spend thousands of dollars on premiums and out-of-pocket costs.

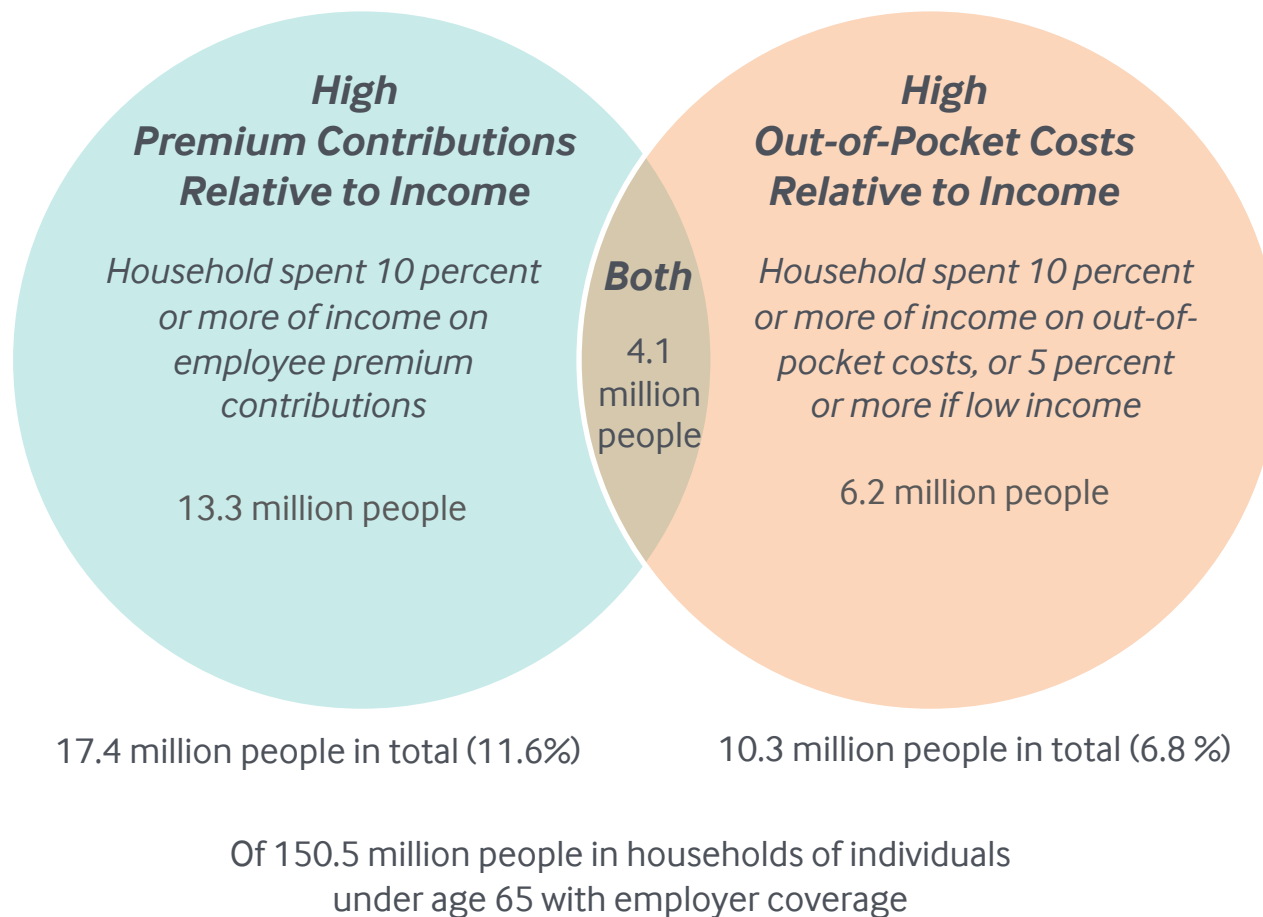
Distribution of spending on premiums and out-of-pocket costs by nonelderly households with employer coverage, 2016–2017



Notes: Low refers to the 10th percentile, and High to the 90th percentile, of the spending distribution. Premium contributions are the total annual dollar amount that respondents to the Current Population Survey (CPS) reported that their household paid toward the cost of premiums for employer-sponsored insurance. Out-of-pocket costs exclude premiums and are the total annual dollar amount that respondents to the Current Population Survey (CPS) reported their household paid for medical expenditures that were not covered by their employer plan, including payments for doctor or dental visits, prescription medicine, eyeglasses and contacts, and medical supplies (excluding over-the-counter items).

Data: Analysis of Current Population Survey, Annual Social and Economic Supplement, Sept. 2017 and 2018 data releases.

An estimated 23.6 million Americans with employer coverage spend a large share of their income on premiums or out-of-pocket costs, or both.

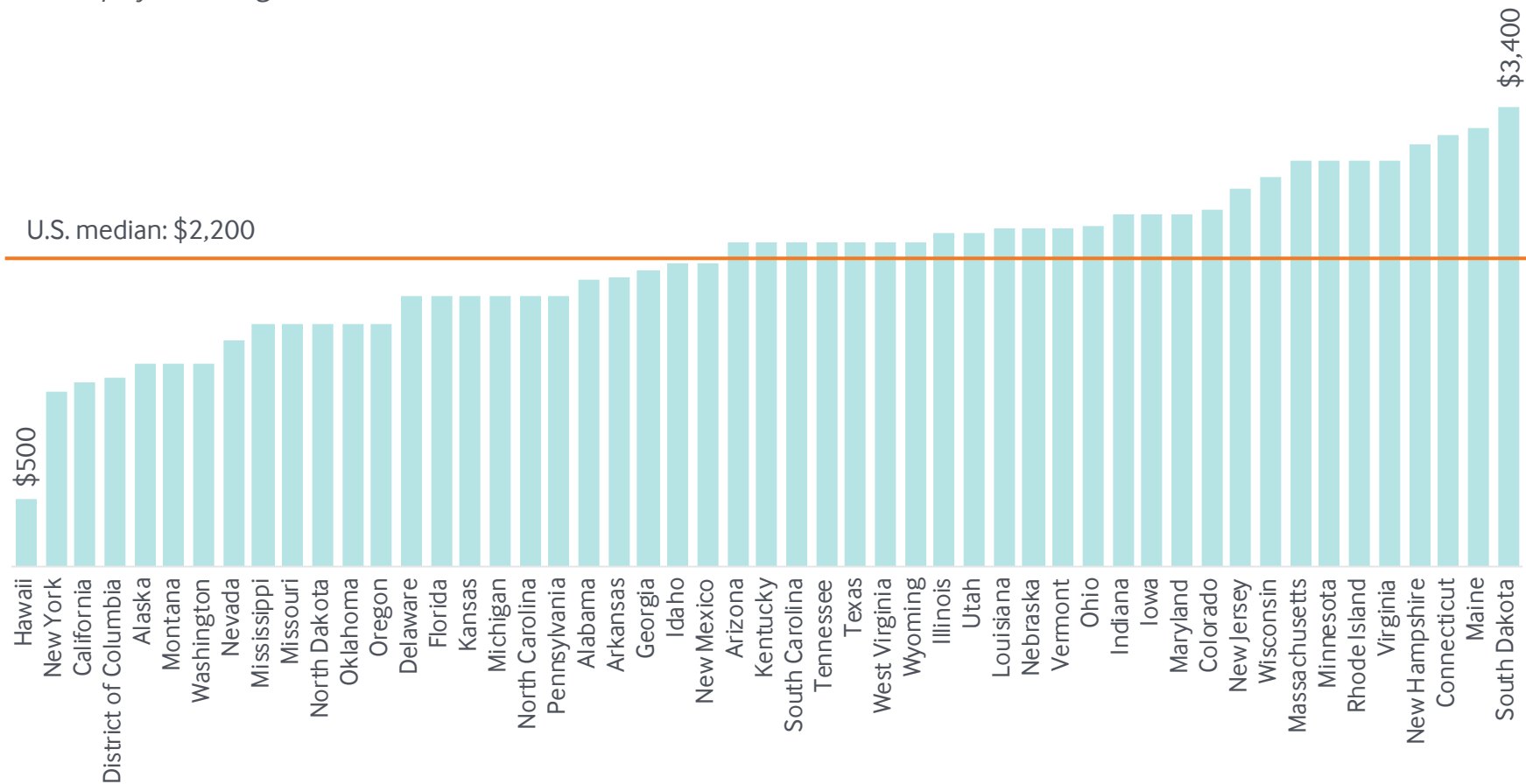


Note: Out-of-pocket costs exclude premiums and are the total annual dollar amount that respondents to the Current Population Survey (CPS) reported their household paid for medical expenditures that were not covered by their employer plan, including payments for doctor or dental visits, prescription medicine, eyeglasses and contacts, and medical supplies (excluding over-the-counter items).

Data: Analysis of Current Population Survey, Annual Social and Economic Supplement, Sept. 2017 and 2018 data releases.

In eight states, median household spending on premium contributions for employer coverage was \$3,000 or more.

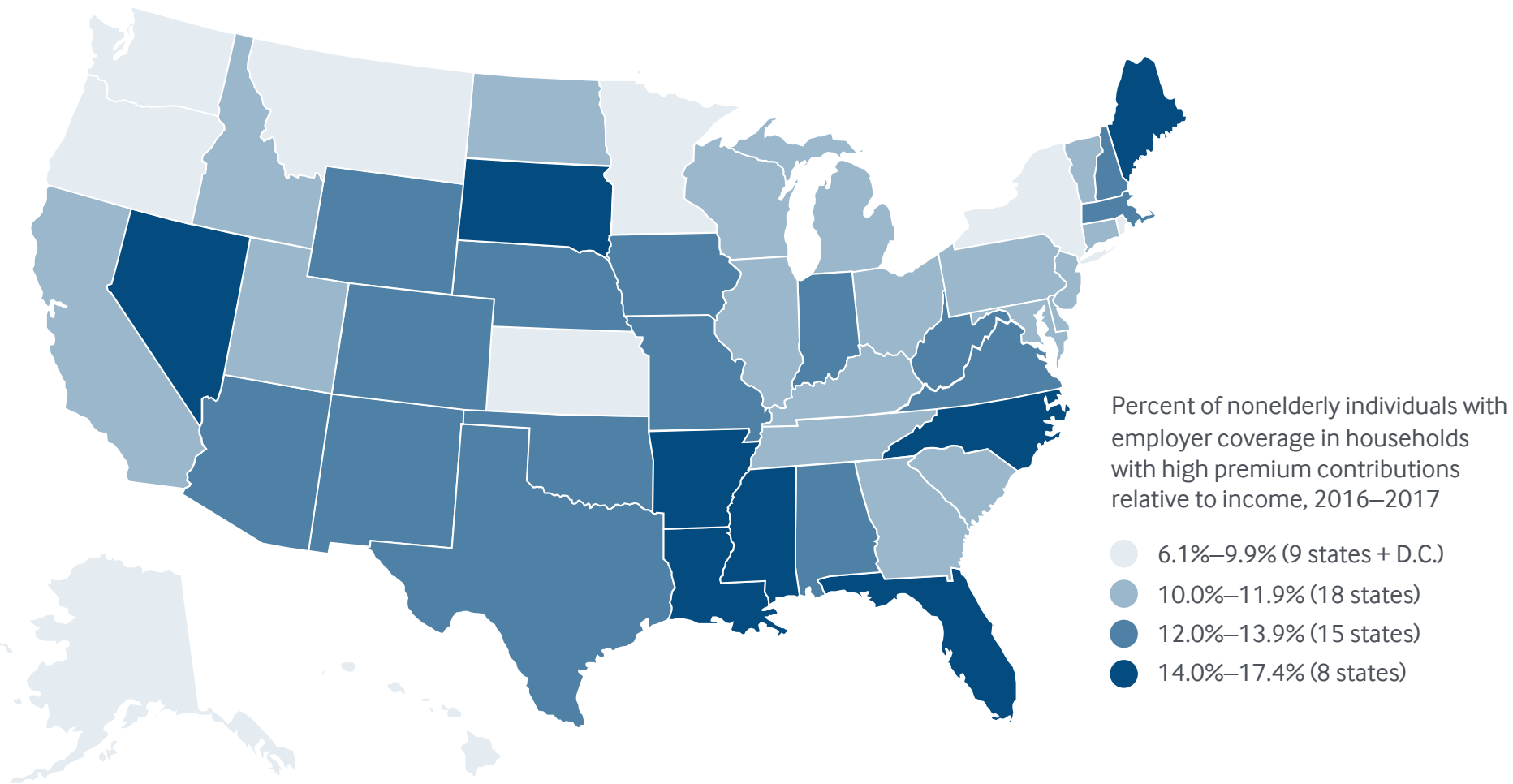
Median annual spending on premium contributions by nonelderly households with employer coverage, 2016–2017



Note: Premium contributions are the total annual dollar amount that respondents to the Current Population Survey (CPS) reported that their household paid toward the cost of premiums for employer-sponsored insurance.

Data: Analysis of Current Population Survey, Annual Social and Economic Supplement, Sept. 2017 and 2018 data releases.

In the South, large premium contributions relative to household income are common.



Note: Individuals defined as having high premium contributions relative to income if they were living in households that spent 10 percent or more of annual income on premium contributions.

Data: Analysis of Current Population Survey, Annual Social and Economic Supplement, Sept. 2017 and 2018 data releases.

In half of states, median out-of-pocket spending on medical care among people with employer coverage was \$1,000 or more.

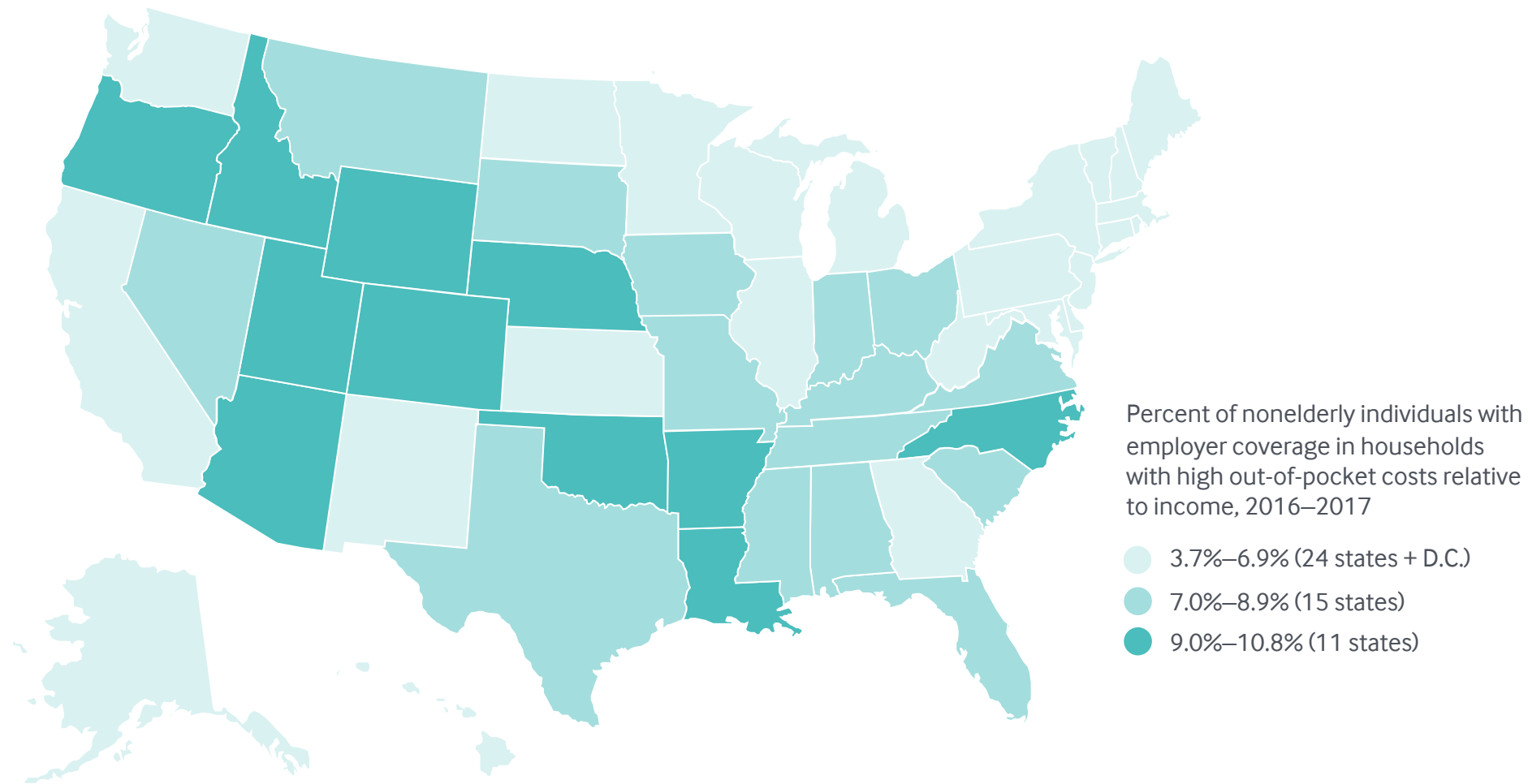
Median annual spending on out-of-pocket costs by nonelderly households with employer coverage, 2016–2017



Note: Out-of-pocket costs exclude premiums and are the total annual dollar amount that respondents to the Current Population Survey (CPS) reported their household paid for medical expenditures that were not covered by their employer plan, including payments for doctor or dental visits, prescription medicine, eyeglasses and contacts, and medical supplies (excluding over-the-counter items).

Data: Analysis of Current Population Survey, Annual Social and Economic Supplement, Sept. 2017 and 2018 data releases.

People in the South and West were the most likely to have high out-of-pocket costs relative to income.

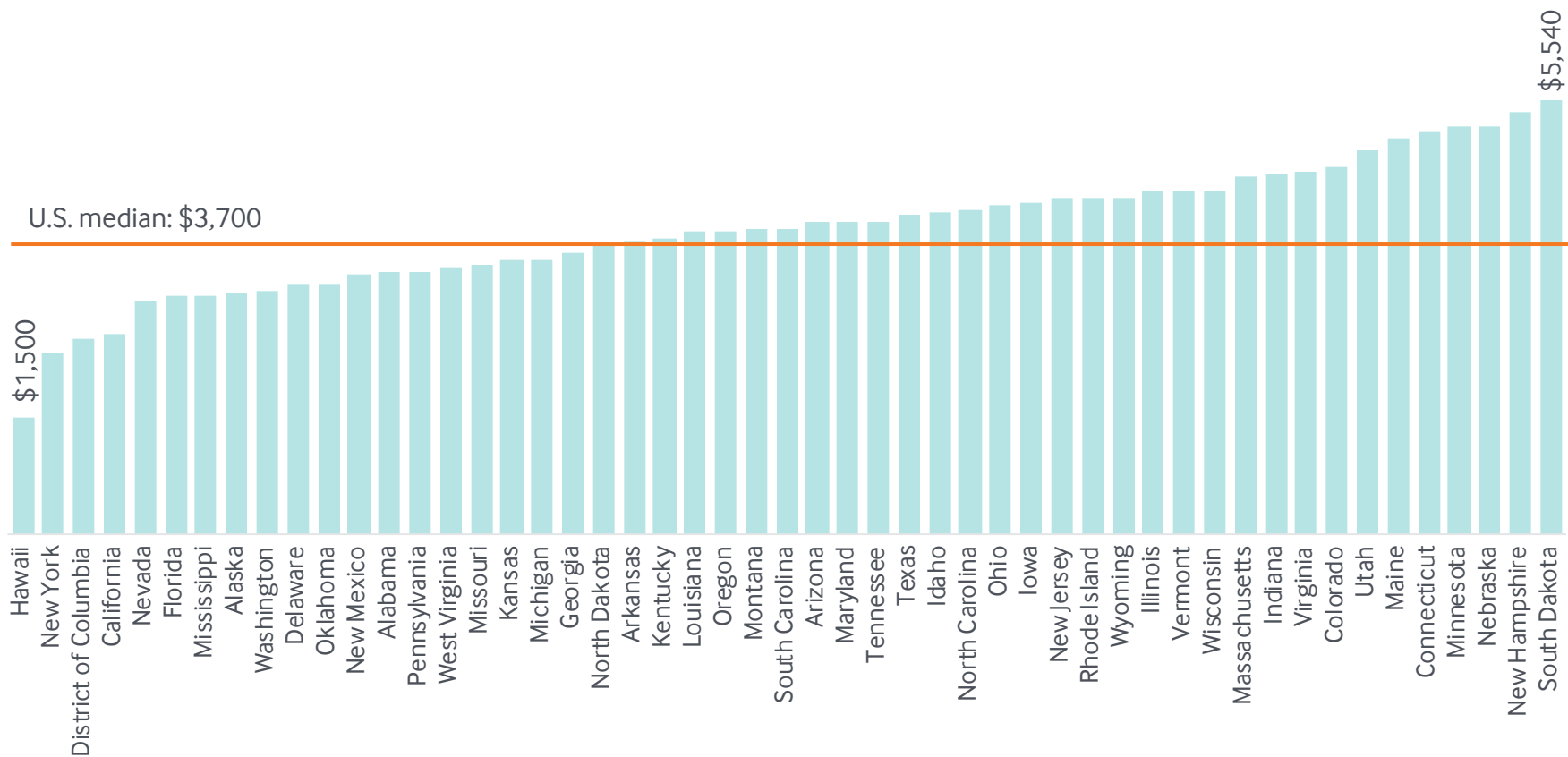


Notes: Out-of-pocket costs exclude premiums and are the total annual dollar amount that respondents to the Current Population Survey (CPS) reported their household paid for medical expenditures that were not covered by their employer plan, including payments for doctor or dental visits, prescription medicine, eyeglasses and contacts, and medical supplies (excluding over-the-counter items). Individuals defined as having high out-of-pocket costs relative to income if they were living in households that spent 10 percent or more of annual income on these expenses or those who spent 5 percent or more, if the household's annual income was below 200 percent of the federal poverty level.

Data: Analysis of Current Population Survey, Annual Social and Economic Supplement, Sept. 2017 and 2018 data releases.

In six states, median combined household spending on premium contributions and out-of-pocket costs was more than \$5,000.

Median annual spending on premium contributions and out-of-pocket costs combined by nonelderly households with employer coverage, 2016–2017



Notes: Premium contributions are the total annual dollar amount that respondents to the Current Population Survey (CPS) reported that their household paid toward the cost of premiums for employer-sponsored insurance. Out-of-pocket costs exclude premiums and are the total annual dollar amount that respondents to the CPS reported their household paid for medical expenditures that were not covered by their employer plan, including payments for doctor or dental visits, prescription medicine, eyeglasses and contacts, and medical supplies (excluding over-the-counter items).

Data: Analysis of Current Population Survey, Annual Social and Economic Supplement, Sept. 2017 and 2018 data releases.