

How Much Do Medicare Beneficiaries Spend Out of Pocket on Health Care? *Juliette Cubanski, Wyatt Koma, Anthony Damico, and Tricia Neuman, KFF (November 2019)*

Appendix Table 1: Average Out-of-Pocket Spending on Services and Premiums by Traditional Medicare Beneficiaries, 2016

Characteristic	Category	Number of beneficiaries	Median share of individual income spent on out-of-pocket health care costs	Average total out-of-pocket spending	Average out-of-pocket spending on premiums	Average out-of-pocket spending on services	Average out-of-pocket spending by type of service						
							Long-term care facility	Skilled nursing facility	Prescription drugs	Providers/supplies	Dental	Outpatient services	Inpatient services
Overall	Overall	32,726,000	12%	\$5,460	\$2,294	\$3,166	\$1,014	\$100	\$651	\$712	\$449	\$135	\$48
Marital status	Married	16,267,000	13%	\$5,615	\$2,748	\$2,868	\$452	N/A	\$766	\$790	\$601	\$124	\$37
	Widowed	7,675,000	13%	\$6,918*	\$2,283*	\$4,636*	\$2,438*	\$233	\$624*	\$693	\$325*	\$138	\$61*
	Divorced/separated	5,307,000	9%*	\$4,279*	\$1,737*	\$2,542	\$798	N/A	\$455*	\$653	\$274*	\$199	\$66
	Never married	3,442,000	7%*	\$3,278*	\$1,053*	\$2,224*	\$772	N/A	\$472*	\$477*	\$284*	\$82*	N/A
ADL limitation	No ADL limitation	20,195,000	11%	\$4,537	\$2,583	\$1,954	\$94	N/A	\$602	\$629	\$502	\$103	\$24
	Any ADL limitation	9,863,000	15%*	\$7,509*	\$1,814*	\$5,695*	\$2,956*	\$295	\$771*	\$903*	\$320*	\$199*	\$81*
IADL limitation	No IADL limitation	18,221,000	11%	\$4,612	\$2,651	\$1,961	\$113	N/A	\$579	\$606	\$530	\$93	\$21
	Any IADL limitation	11,787,000	14%*	\$6,867*	\$1,843*	\$5,024*	\$2,412*	\$218	\$781*	\$890*	\$308*	\$199*	\$74*
Number of ADL limitations	Zero ADLs	20,195,000	11%	\$4,537	\$2,583	\$1,954	\$94	N/A	\$602	\$629	\$502	\$103	\$24
	1 ADL	3,773,000	14%*	\$5,318*	\$2,061*	\$3,258*	N/A	N/A	\$759*	\$848*	\$384	\$222*	N/A
	2 ADLs	1,933,000	13%	\$5,417	\$1,951*	\$3,466*	\$1,256*	N/A	\$820*	\$691	N/A	\$139	N/A
	3 or more ADLs	4,157,000	18%*	\$10,470*	\$1,526*	\$8,944*	\$5,595*	\$639	\$760	\$1,052*	N/A	\$207*	\$98*
IADL limitation	Zero IADLs	18,221,000	11%	\$4,612	\$2,651	\$1,961	\$113	N/A	\$579	\$606	\$530	\$93	\$21
	1 IADL	5,359,000	13%*	\$5,437*	\$2,188*	\$3,249*	\$690*	N/A	\$896*	\$889*	\$355*	\$244*	\$71*
	2 IADLs	2,426,000	14%*	\$7,847*	\$1,772*	\$6,075*	\$3,875*	\$242	\$600	\$909*	\$218*	\$143*	\$89*
	3 or more IADLs	4,002,000	15%*	\$8,188*	\$1,425*	\$6,763*	\$3,831*	\$358	\$737	\$881*	N/A	\$172*	\$67*
Duration of Medicaid enrollment	Full-year Medicaid	6,025,000	4%*	\$2,504*	\$100*	\$2,404*	\$1,383*	\$237*	\$144*	\$428*	\$69*	\$111	\$30*
	Part-year Medicaid	1,296,000	8%*	\$3,510*	\$676*	\$2,834	\$1,410	\$179*	\$481*	N/A	\$102	\$76	
	Never enrolled in Medicaid	25,405,000	13%	\$6,261	\$2,897	\$3,364	\$906	\$57	\$795	\$791	\$548	\$143	\$51
Metropolitan status	Metropolitan	24,273,000	12%	\$5,735	\$2,363	\$3,372	\$1,116	\$111	\$667	\$749	\$511	\$126	\$47
	Rural micropolitan	5,635,000	13%	\$4,910*	\$2,160	\$2,749*	\$723*	\$76	\$625	\$658	\$304*	\$171	\$56
	Rural adjacent or nonadjacent	2,812,000	13%	\$4,199*	\$1,970*	\$2,228*	\$716*	N/A	\$565	\$498*	\$205*	\$147	\$40
Age group	Under 65	5,871,000	7%*	\$2,834*	\$901*	\$1,932*	\$341	N/A	\$437*	\$634	\$203*	\$214*	\$68*
	65-74	14,791,000	12%	\$5,021	\$2,655	\$2,367	\$275	N/A	\$743	\$641	\$547	\$110	\$25
	75-84	8,163,000	14%*	\$5,829*	\$2,685	\$3,144*	\$858*	\$119	\$676	\$786*	\$501	\$116	\$50*
	85+	3,901,000	16%*	\$10,307*	\$2,206*	\$8,101*	\$5,152*	\$444	\$570*	\$944*	\$343	\$155	\$97*
Gender	Male	14,593,000	11%	\$5,104	\$2,272	\$2,832	\$671	\$65	\$685	\$730	\$428	\$143	\$52
	Female	18,134,000	13%*	\$5,748*	\$2,312	\$3,435*	\$1,290*	\$129*	\$624	\$698	\$466	\$129	\$44
Race/ethnicity	White	25,528,000	12%	\$5,949	\$2,557	\$3,392	\$1,113	\$101	\$677	\$750	\$505	\$127	\$47
	Black	2,964,000	11%	\$4,110*	\$1,281*	\$2,830	\$919	\$194	\$637	\$592	N/A	N/A	\$65
	Hispanic	2,224,000	7%*	\$3,115*	\$1,133*	\$1,982*	N/A	N/A	\$449*	\$530*	\$250*	\$165	N/A
Education level	Less than high school	5,074,000	10%	\$3,430*	\$1,217*	\$2,213*	\$803	\$120	\$417*	\$544*	\$120*	\$114	\$42
	High school	8,725,000	13%*	\$4,953*	\$1,984*	\$2,969	\$826	N/A	\$679	\$643*	\$437*	\$136	\$64*
	Some college or vocational school	10,203,000	12%*	\$5,301*	\$2,351*	\$2,951	\$852	N/A	\$690	\$710*	\$441*	\$125	\$53*
	Bachelor's degree or higher	8,131,000	10%	\$6,528	\$3,334	\$3,194	\$522	N/A	\$759	\$900	\$709	\$150	\$24
Self-reported health status	Excellent	4,737,000	9%	\$4,716	\$2,933	\$1,783	N/A	N/A	\$410	\$606	\$456	\$72	N/A
	Very good	8,882,000	11%*	\$4,902	\$2,683	\$2,219*	\$316	N/A	\$567*	\$604	\$554	\$90	\$22
	Good	9,016,000	13%*	\$5,546*	\$2,287*	\$3,259*	\$887	N/A	\$719*	\$747	\$486	\$164*	\$41
	Fair	5,305,000	13%*	\$6,540*	\$1,692*	\$4,847*	\$2,391	\$187	\$816*	\$890*	\$288	\$186*	\$74
	Poor	1,877,000	15%*	\$6,384*	\$1,349*	\$5,035*	\$2,266	N/A	\$1,018*	\$917*	\$150*	\$210*	\$91
U.S. Census region	Northeast	5,984,000	10%	\$5,363	\$2,370	\$2,993	\$768	\$136	\$483	\$736	N/A	\$119	\$60
	Midwest	7,385,000	13%*	\$5,437	\$2,259	\$3,178	\$1,191*	\$120	\$605	\$659	\$411	\$132	\$52
	South	13,104,000	13%*	\$5,431	\$2,227	\$3,204	\$1,030	\$82	\$792*	\$716	\$359	\$152	\$45
	West	6,223,000	10%	\$5,648	\$2,406	\$3,242	\$1,010	N/A	\$565	\$747	\$545	\$117	\$38
Income	Less than \$10,000	4,615,000	18%*	\$3,707*	\$907*	\$2,800*	\$1,325	N/A	\$329*	\$493*	\$187*	\$136	\$40
	\$10,000 to \$20,000	8,263,000	17%*	\$4,203*	\$1,611*	\$2,592*	\$1,022	\$101	\$439*	\$621*	\$228*	\$125	\$55*
	\$20,000 to \$40,000	9,855,000	15%*	\$6,058*	\$2,520*	\$3,538	\$936	N/A	\$860	\$782	\$515	\$160	\$58
	\$40,000 or more	9,994,000	7%	\$6,720	\$3,277	\$3,443	\$940	N/A	\$769	\$820	\$689	\$118	\$35
	Any inpatient stay	5,307,000	17%*	\$7,613*	\$2,029*	\$5,584*	\$2,358*	\$478	\$775*	\$1,105*	\$290*	\$236*	\$294
Inpatient admission	No inpatient stay	27,420,000	11%	\$5,044	\$2,346	\$2,698	\$754	N/A	\$627	\$636	\$480	\$116	N/A
	Any inpatient readmission	776,000	20%*	\$9,052*	\$1,606*	\$7,446*	\$3,055*	N/A	\$941	\$1,467*	N/A	\$313*	\$357*
	No inpatient readmission	31,950,000	12%	\$5,373	\$2,311	\$3,062	\$964	\$82	\$644	\$694	\$454	\$131	\$40
	Zero inpatient admissions	27,420,000	11%	\$5,044	\$2,346	\$2,698	\$754	N/A	\$627	\$636	\$480	\$116	N/A
Number of inpatient admissions	One inpatient admission	3,731,000	16%*	\$7,321*	\$2,162	\$5,158*	\$2,241*	\$357	\$761*	\$1,010*	\$322*	\$182*	\$263
	Two or more inpatient admissions	1,576,000	20%*	\$8,304*	\$1,713*	\$6,591*	\$2,634*	\$765	\$810	\$1,329*	N/A	\$363*	\$366
End-stage Renal Disease (ESRD) eligibility	No	32,439,000	\$0	\$5,437	\$2,297	\$3,140	\$1,011	\$99	\$644	\$707	\$453	\$123	\$46
	Yes	287,000	N/A	\$8,077	\$2,000	\$6,077*	N/A	N/A	\$1,405*	\$1,235	N/A	\$1,499*	N/A

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							Long-term care facility	Skilled nursing facility	Prescription drugs	Providers/supplies	Dental	Outpatient services	Inpatient services
Supplemental coverage	Medicaid	7,240,000	5%*	\$2,665*	\$182*	\$2,483	\$1,403	\$245	\$145*	\$437*	N/A	\$107	\$38*
	Employer-sponsored	10,138,000	10%	\$5,202	\$2,726	\$2,476	N/A	N/A	\$722	\$768	\$542	\$124	\$17
	Medigap	9,636,000	17%*	\$6,621*	\$3,785*	\$2,835	N/A	N/A	\$980*	\$803	\$700	\$120	\$31*
	No supplemental coverage	5,326,000	13%*	\$7,473*	\$1,697*	\$5,776*	\$3,529	N/A	\$622	\$811	\$304*	\$216*	\$121*
Number of chronic conditions	Zero	1,547,000	8%	\$3,915	\$2,213	\$1,703	N/A	N/A	\$167	\$381	\$425	\$59	N/A
	1 or 2	9,612,000	10%*	\$4,591	\$2,432	\$2,158	\$737	N/A	\$416*	\$496	\$382	\$80	N/A
	3 or 4	11,682,000	13%*	\$6,175*	\$2,416	\$3,760*	\$1,350	\$103	\$674*	\$783*	\$580	\$140*	\$47
	5 or more	7,220,000	14%*	\$5,998*	\$2,092	\$3,905*	\$1,004	N/A	\$1,065*	\$981*	\$304	\$213*	\$62
Heart disease	No	17,133,000	11%	\$5,254	\$2,282	\$2,972	\$1,072	\$97	\$486	\$586	\$494	\$108	\$38
	Yes	12,925,000	13%*	\$5,845*	\$2,400	\$3,445*	\$967	\$96	\$889*	\$893*	\$374	\$169*	\$49
Non-skin cancer	No	24,577,000	11%	\$5,390	\$2,262	\$3,128	\$1,216	\$117	\$591	\$648	\$377	\$126	\$41
	Yes	5,480,000	14%*	\$6,037	\$2,649*	\$3,388	N/A	N/A	\$968*	\$1,033*	\$736	\$171	\$47
Alzheimer's or other dementia	No	28,144,000	12%	\$4,869	\$2,380	\$2,490	\$447	\$38	\$667	\$711	\$453	\$130	\$38
	Yes	1,913,000	21%*	\$14,913*	\$1,643*	\$13,269*	\$9,565*	\$951*	\$542*	\$822	N/A	\$190	\$111*
Mental condition	No	19,981,000	12%	\$5,518	\$2,589	\$2,930	\$920	\$70	\$620	\$679	\$437	\$117	\$36
	Yes	10,075,000	12%	\$5,489	\$1,826*	\$3,663*	\$1,239	\$149*	\$738	\$796	\$452	\$168*	\$55
Hypertension	No	10,112,000	10%	\$5,291	\$2,372	\$2,919	\$1,103	\$88	\$505	\$620	\$384	\$113	\$29
	Yes	19,927,000	13%*	\$5,622	\$2,314	\$3,308	\$990	\$101	\$738*	\$768*	\$472	\$145	\$49*
Diabetes	No	20,809,000	11%	\$5,638	\$2,400	\$3,238	\$1,213	\$102	\$520	\$704	\$481	\$123	\$43
	Yes	9,246,000	13%*	\$5,217	\$2,182*	\$3,035	\$609*	\$84	\$972*	\$750	\$355	\$159	\$41
Arthritis	No	16,936,000	11%	\$5,763	\$2,299	\$3,464	\$1,570	\$103	\$518	\$640	\$416	\$110	\$49
	Yes	13,095,000	13%*	\$5,187*	\$2,380	\$2,808*	\$327*	\$88	\$844*	\$820*	\$477	\$165*	\$34
Stroke	No	27,088,000	12%	\$5,545	\$2,358	\$3,187	\$1,044	\$97	\$652	\$706	\$462	\$126	\$39
	Yes	2,968,000	13%	\$5,175	\$2,103*	\$3,072	\$875	N/A	\$726	\$828	\$259*	\$206*	\$76*
Parkinson's disease	No	29,532,000	12%	\$5,430	\$2,329	\$3,101	\$972	\$91	\$652	\$711	\$444	\$133	\$41
	Yes	525,000	13%	\$9,911*	\$2,565	\$7,346*	\$4,120*	N/A	\$1,085	\$1,114	N/A	\$187	N/A
Race/ethnicity by age	White <65	3,284,000	9%*	\$3,238*	\$1,011*	\$2,227*	\$416*	N/A	\$520*	\$752	\$177*	\$237*	N/A
	Black <65	954,000	N/A	\$2,428*	\$640*	\$1,787*	N/A	N/A	\$268*	\$565	N/A	N/A	N/A
	Hispanic <65	657,000	N/A	\$1,952*	N/A	\$1,302*	N/A	\$0*	\$327*	N/A	N/A	N/A	N/A
	White 65+	22,244,000	13%	\$6,349	\$2,786	\$3,563	\$1,216	\$109	\$701	\$750	\$553	\$111	\$42
	Black 65+	2,010,000	12%	\$4,909*	\$1,584*	\$3,325	\$1,151	\$261	\$813	\$604	N/A	\$147	\$72
	Hispanic 65+	1,567,000	9%*	\$3,602*	\$1,335*	\$2,267*	N/A	N/A	\$500*	\$497*	N/A	N/A	N/A
Race/ethnicity by gender	White men	11,417,000	11%	\$5,498	\$2,494	\$3,005	\$661	N/A	\$736	\$781	\$504	\$136	\$50
	Black men	1,230,000	10%	\$4,250*	\$1,397*	\$2,853	N/A	N/A	\$646	\$672	\$77*	N/A	N/A
	Hispanic men	1,029,000	8%*	\$3,281*	\$1,227*	\$2,054*	N/A	N/A	\$400*	\$462*	N/A	\$136	N/A
	White women	14,111,000	13%*	\$6,314*	\$2,609	\$3,705*	\$1,479*	\$134	\$630	\$724	\$506	\$120	\$44
	Black women	1,734,000	11%	\$4,012*	\$1,198*	\$2,814	N/A	N/A	N/A	\$535*	N/A	N/A	N/A
	Hispanic women	1,195,000	7%*	\$2,972*	\$1,051*	\$1,921*	N/A	N/A	\$492*	\$589	N/A	N/A	N/A
Gender by age	Men <65	2,979,000	8%*	\$2,876*	\$982*	\$1,894	\$313	N/A	\$505*	\$594	\$139*	\$243*	N/A
	Women <65	2,892,000	7%*	\$2,790*	\$819*	\$1,971	\$371	N/A	\$368*	\$676	N/A	\$184	N/A
	Men 65-74	6,688,000	10%	\$4,799	\$2,594	\$2,204	N/A	N/A	\$731	\$619	\$463	\$90	\$27
	Women 65-74	8,103,000	13%*	\$5,205	\$2,705	\$2,501	\$287	N/A	\$753	\$659	\$616	\$126	\$24
	Men 75-84	3,560,000	13%*	\$5,737*	\$2,661	\$3,076*	\$651	\$119	\$722	\$833	\$559	\$135*	\$51
	Women 75-84	4,603,000	14%*	\$5,900*	\$2,703	\$3,197*	\$1,018	N/A	\$641	\$750	\$456	\$101	\$50*
	Men 85+	1,366,000	15%*	\$9,802*	\$2,493	\$7,309*	\$3,508	N/A	\$754	\$1,301*	N/A	\$202*	\$94*
	Women 85+	2,535,000	17%*	\$10,579*	\$2,052*	\$8,527*	\$6,037	\$527	\$471*	\$752	\$232*	\$129	\$98*
Community/LTC facility residence	Lives in community	31,028,000	11%	\$4,519	\$2,384	\$2,135	N/A	\$16	\$686	\$713	\$474	\$132	\$41
	Lives in LTC facility	1,667,000	79%*	\$23,045*	\$661*	\$22,384*	\$19,632	\$1,663*	\$12*	\$698	N/A	\$203*	\$170*
Duration of Medicaid enrollment by residence	Full-year Medicaid, lives in community	5,059,000	3%*	\$914*	\$98*	\$816*	N/A	N/A	\$172*	\$415*	\$83*	\$97	\$21*
	Part-year, lives in community	1,131,000	7%*	\$1,823*	\$696*	\$1,127*	N/A	N/A	\$198*	\$412*	N/A	\$94	N/A
	Never enrolled in Medicaid, lives in community	24,839,000	13%	\$5,377	\$2,926	\$2,450	N/A	N/A	\$813	\$788	\$560	\$140	\$45
	Full-year Medicaid, lives in facility	961,000	60%*	\$10,884*	\$112*	\$10,772*	\$8,666	\$1,351	N/A	\$497*	\$0*	\$179	N/A
	Part-year Medicaid, lives in facility	166,000	N/A	\$15,007*	\$538*	\$14,469*	\$10,950	\$1,962	N/A	\$954	\$0*	\$157	\$401*
	Never enrolled in Medicaid, lives in facility	541,000	116%*	\$47,121*	\$1,675*	\$45,447*	\$41,782	\$2,125	N/A	\$977	N/A	\$262*	\$264*

NOTES: Bold-face text indicates the reference group for statistical testing in each characteristic. Average out-of-pocket spending on home health services is included in total out-of-pocket spending overall and total out-of-pocket on services, but is not shown separately due to unreliable estimates. For some beneficiary groups, estimates of out-of-pocket spending are presented as N/A due to missing data related to small sample size. Additional notes included in Methodology Appendix.

SOURCE: KFF analysis of the Centers for Medicare & Medicaid Services Medicare Current Beneficiary Survey, 2016.