

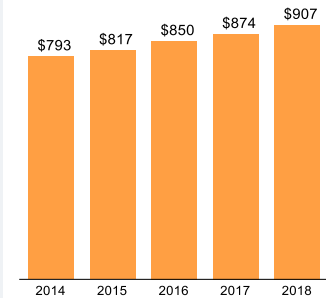


# Out-of-Pocket Increases

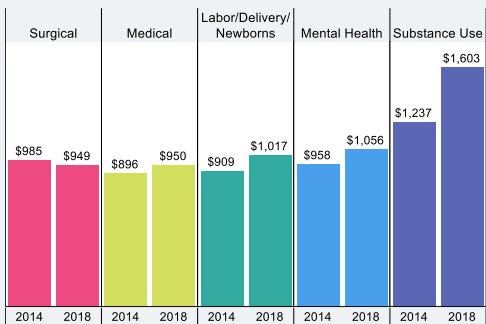
## Out-of-pocket spending increased steadily

People with job-based insurance saw their out-of-pocket costs rise by an average of 14.5%, or \$114, between 2014 and 2018.

Annual Out-of-Pocket Spending



Average Out-of-Pocket Price of Inpatient Admissions



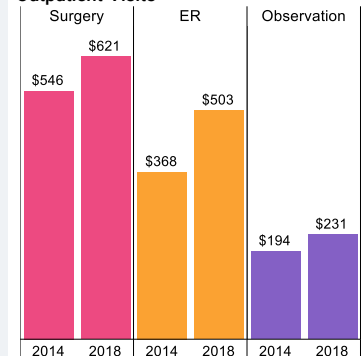
## Inpatient out-of-pocket trends

Substance use admissions carried higher out-of-pocket prices compared to the other subcategories of inpatient admissions, and experienced larger growth - an average increase of \$366 per admission.

## Outpatient out-of-pocket trends

Average out-of-pocket price for ER visits increased more sharply than other subcategories of outpatient visits, though all saw an increase in the average amount for which patients were responsible.

Average Out-of-Pocket Price for Outpatient Visits



## Out-of-pocket costs for prescription drugs

On average, Americans with employer-sponsored insurance spent \$155 out-of-pocket on prescription drugs in 2018. The average out-of-pocket price for generic drugs was less than 1/5 the average for brand-name drugs.