




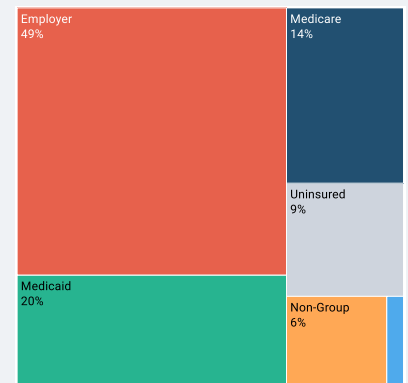
## Why The Data Matters

This year's [Health Care Cost and Utilization Report](#) combines data from 2.5 billion medical and pharmacy claims for 40 million Americans annually over the five-year period between 2014 and 2018.


 Most Americans have job-based health insurance, so this data is critical for understanding overall health costs in the United States.


- 49% of the U.S. population (approximately 160 million people) had employer-based health insurance in 2018, based on Census data.
- The report combines data from large insurers and uses 4,000 distinct age/gender/geography combinations to reflect the universe of Americans with employer-based insurance.


**Sources of Health Insurance Coverage, U.S., 2018**



Source: Kaiser Family Foundation

 Claims data is the most comprehensive source of real-world evidence available to researchers, making it the gold standard for timely, population-level information about the health care system.

 Claims databases collect information on millions of doctors' visits, health care procedures, prescriptions, and payments by insurers and patients, giving researchers large sample sizes to enable high-confidence insights.

 This year's findings closely correspond with other benchmark data sources, including the Centers for Medicare & Medicaid Services' annual National Health Expenditure report.