



# Trends in Employer-Sponsored Insurance, 2014-2018

The Health Care Cost Institute's [2018 Health Care Cost and Utilization Report](#) analyzes 2.5 billion medical claims to inform the public about trends affecting the United States' approximately 160 million people with employer-sponsored insurance.

**Spending.** Total annual spending per person increased by 18.4%, from \$4,978 to \$5,892, between 2014 and 2018. Spending growth differed by service category.

**Prices.** Between 2014 and 2018, average prices rose by 15%. Growth in average prices was 2.6% between 2017 and 2018, the slowest rate over the period.

**Utilization.** Utilization of medical services rose by 3.1% between 2014 and 2018. Most of that increase, 1.8%, occurred between 2017 and 2018.

