

## Trends in Employer-Sponsored Insurance, 2014-2018

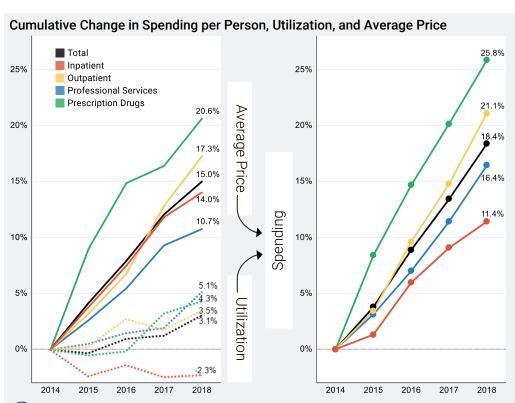
The Health Care Cost Institute's 2018 Health Care Cost and Utilization Report analyzes 2.5 billion medical claims to inform the public about trends affecting the United States' approximately 160 million people with employer-sponsored insurance.

**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.





**Note:** Utilization and average prices account for changes in the type or intensity of services used, with the exception of prescription drugs. Prescription drug spending is the amount paid on the pharmacy claim, which reflects discounts from the wholesale price, but not manufacturer rebates.