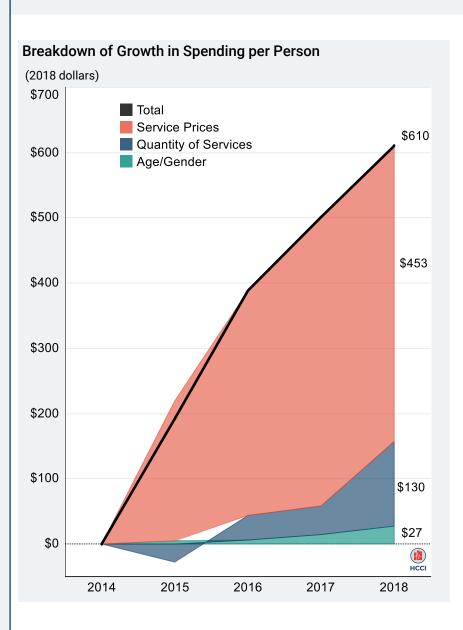


What Drove Higher Spending

After adjusting for inflation, spending rose by \$610 per person between 2014 and 2018. Higher prices for medical services were responsible for about three-quarters of the spending increase.



Service Prices.

Higher prices accounted for **74%** of total spending increases above inflation over the 5-year period - an average of **\$453** per person.

Quantity of Services.

Increased utilization of medical services, which was concentrated in 2018, accounted for 21% of spending growth after inflation - an average of \$130 per person.

Age/Gender.

Demographic shifts in the employer-insured population accounted for 4% of post-inflation spending growth over the 5-year period - an average of \$27 per person.