



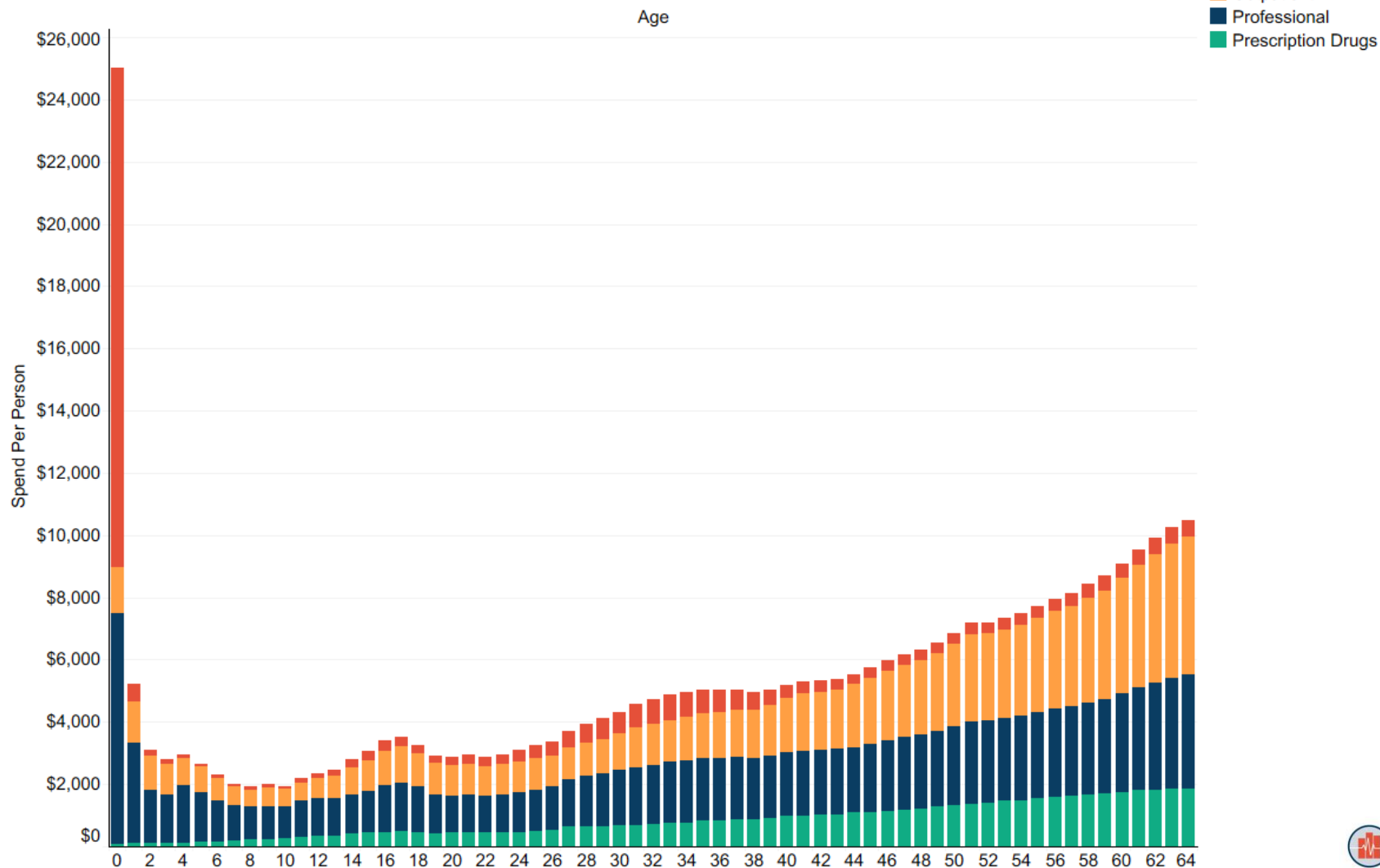
HEALTH CARE
COST INSTITUTE

Patterns of Spending by Age in the Commercially Insured Population (2022)

All estimates included in this chartbook are weighted to the population of
people with employer sponsored insurance



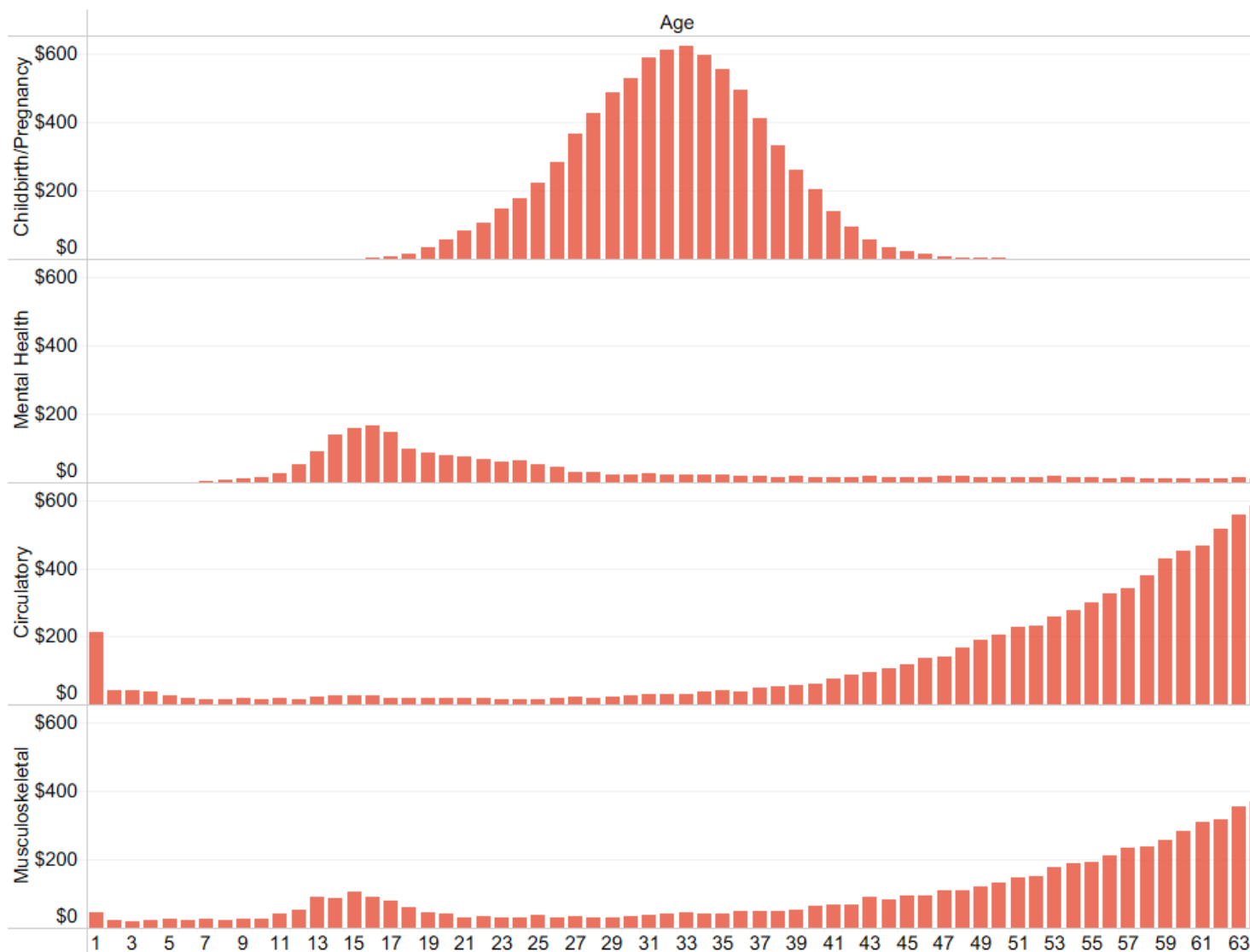
Figure 1: Spending per Person by Age and Service Category, 2022



Spending per person peaks at \$25,000 in the first year of life. Otherwise, on average, spending per person increases with age for all service categories.



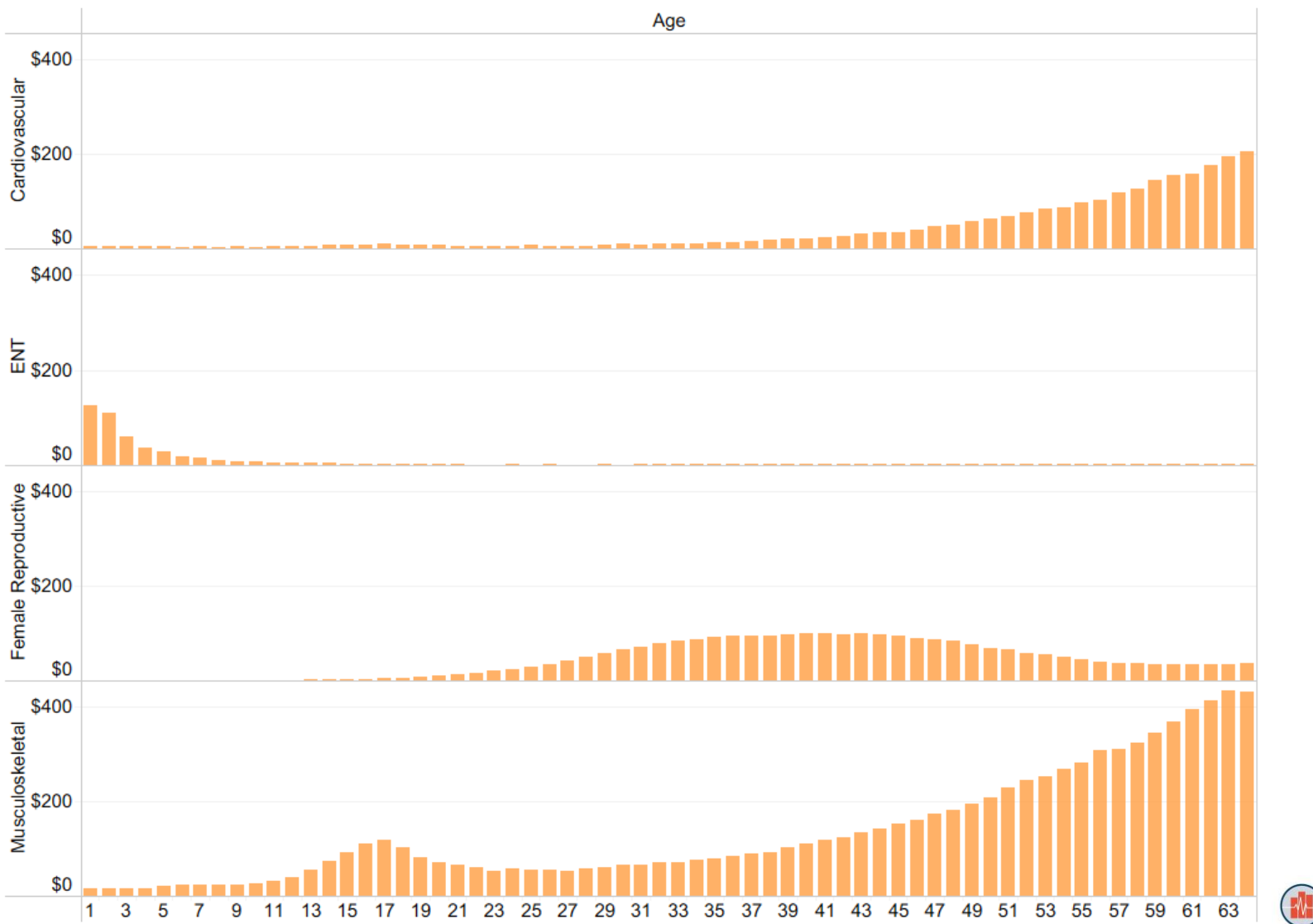
Figure 2: Inpatient Spending per Person by Age for Select Service Categories, 2022



Although overall inpatient spending increases with age, we find different patterns of utilization by age across inpatient service categories. For example, inpatient spending on childbirth admissions peaks in early 30s while inpatient spending on mental health admissions peaks during adolescent years.



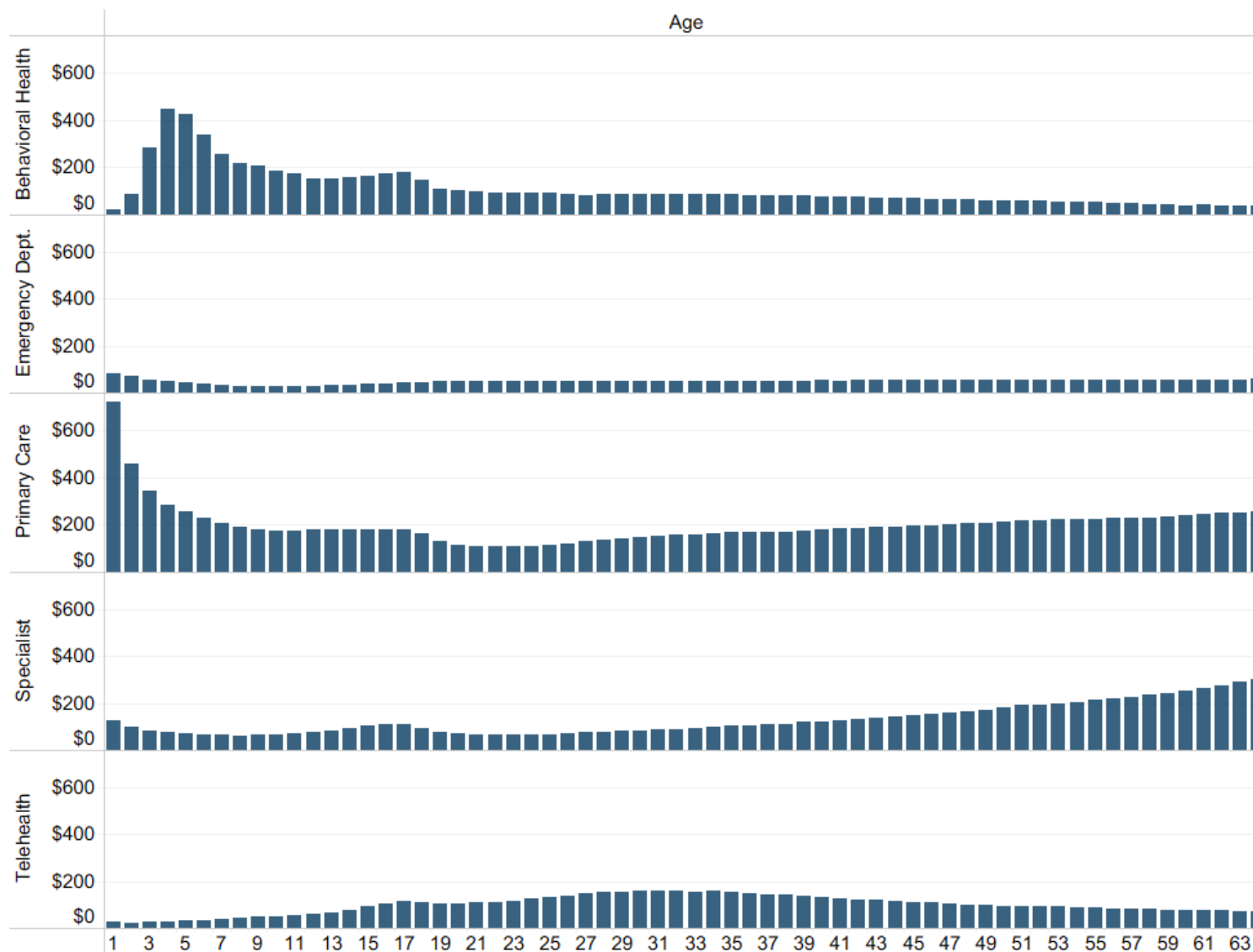
Figure 3: Outpatient Procedure Spending per Person by Age for Select Service Categories, 2022



Although overall outpatient spending increases with age, we find different patterns of utilization by age across service categories, such as procedures. Spending for outpatient cardiovascular and musculoskeletal procedures increase by age while spending for ear, nose, and throat (ENT) procedures were highest among young children.



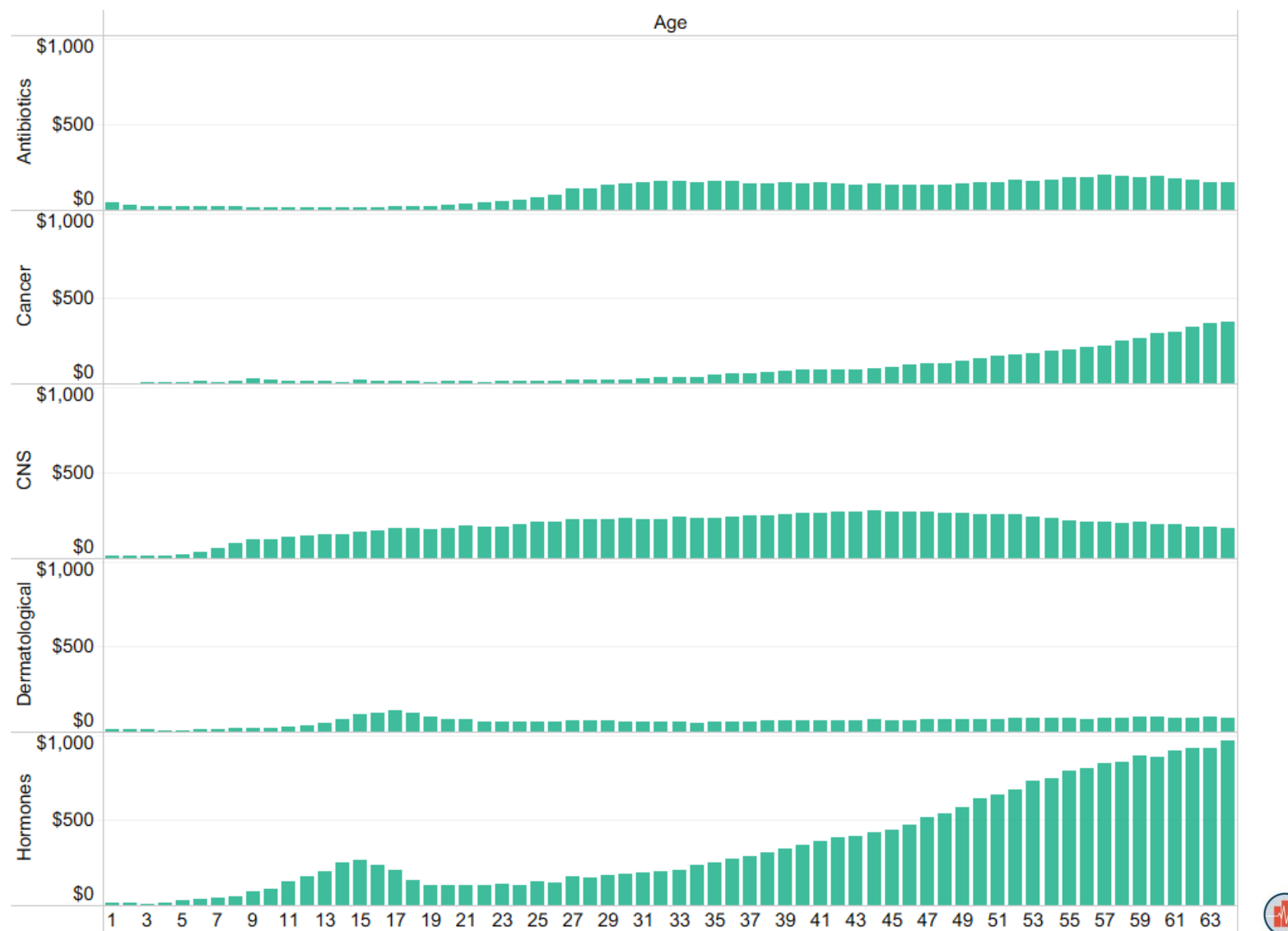
Figure 4: Professional E&M Spending per Person by Age for Select Service Categories, 2022



Although spending for overall professional spending increases with age, we observe different utilization patterns by age variations across types of office visits. Spending on behavioral health and primary care office visits peaks among adolescent enrollees. Spending for emergency department visits remain consistent over time while telehealth spending is highest among enrollees in 20s and 30s.



Figure 5: Prescription Drug Spending per Person by Age for Select Service Categories, 2022



Spending on central nervous system (CNS) drugs and dermatological drugs peak among teenage enrollees (13 to 18 years old). Spending on hormones (which includes insulin) increases among teenage enrollees (13 to 17 years old) and continues to rise among older enrollees.