

Table 2. Total health services<sup>a</sup>: median and mean expenditures per person with expense and distribution of expenditures by source of payment, U.S., 1997

Population characteristic	Total population (in thousands)	Percent with expense	Annual total expense per person with expense		Percent distribution of total expenses by source of payment						
			Median	Mean	Total expenses (in millions)	Out of Pocket	Private Insurance <sup>b</sup>	Medicare	Medicaid	Other public programs <sup>c</sup>	Other <sup>d</sup>
<b>Total</b>	271,279	84.1	\$574	\$2,424	\$553,241	19.4	41.0	23.1	7.6	3.3	5.6
<b>Age in years</b>											
Under 65	237,093	82.5	469	1,838	359,764	21.1	54.1	4.1	9.7	3.5	7.4
Under 6	23,791	88.0	242	858	17,969	14.2	54.4	1.1*	18.5	0.9	10.9*
6-17	48,127	81.7	273	963	37,864	29.0	54.3	0.4	11.7	1.0*	3.6
18-44	108,879	78.3	489	1,666	141,997	21.1	53.2	3.1	11.1	1.6	9.9
45-64	56,295	89.2	1,010	3,226	161,933	20.1	54.9	6.2	7.1	6.1	5.7
65 and over	34,185	95.2	2,001	5,947	193,477	16.3	16.6	58.4	3.5	3.0	2.3
<b>Sex</b>											
Male	132,605	79.5	467	2,319	244,338	18.6	39.4	24.4	5.7	5.9	6.0
Female	138,673	88.6	673	2,514	308,903	20.1	42.3	22.1	9.0	1.3	5.3
<b>Race/ethnicity</b>											
White and other	206,082	87.9	644	2,561	463,614	20.0	42.6	23.3	5.7	3.1	5.3
Black	34,086	73.8	378	1,929	48,516	15.3	32.2	24.6	17.3	3.5	7.1
Hispanic	31,111	70.8	339	1,866	41,112*	17.5	33.8	18.2	17.3	5.9*	7.2
<b>Health insurance status<sup>e,f</sup></b>											
Under age 65:											
Any private	173,962	86.5	523	1,873	281,945	21.6	68.5	1.9	1.4	2.3*	4.2
Public only	29,828	83.3	402	2,234	55,490	10.6	2.7	16.8	56.0	6.0	7.9
Uninsured	33,304	61.1	258	1,098	22,328*	41.3	0.0	0.0	0.0	12.8	45.9
Age 65 and over:											
Medicare only	8,550	91.9	1,905	5,370	42,191	20.2	0.0	67.1	0.0	5.5	7.2
Medicare and private	21,690	97.0	1,982	5,800	122,017	17.3	25.8	54.7	0.6	1.0	0.6
Medicare and other public	3,486	93.6	2,554	8,416	27,466	5.8	0.6*	64.9	22.3	4.1	2.3*
<b>Poverty status<sup>g</sup></b>											
Poor	36,415	77.6	474	2,653	74,950	13.5	15.7	29.5	31.1	3.6	6.6
Near-poor	12,233	78.2	535	3,527	33,755	14.2	34.4	29.6	12.9	2.7	6.3*
Low income	38,723	78.7	486	2,439	74,337	18.9	26.4	35.0	7.7	5.9*	6.2
Middle income	89,981	84.9	536	2,425	185,130	18.5	45.3	23.1	3.7	3.7*	5.7
High income	93,926	89.0	670	2,214	185,069	23.9	54.0	14.5	0.9	2.0	4.7
<b>Metropolitan statistical area (MSA)<sup>h</sup></b>											
MSA	215,782	84.0	565	2,160	391,346	21.2	43.6	19.1	7.8	2.8	5.5
Non-MSA	52,621	85.1	581	2,620	117,279	19.0	35.8	29.5	7.8	1.8	6.1
<b>Census Region</b>											
Northeast	52,394	84.8	593	2,364	105,038	19.2	42.0	22.3	9.8	2.2*	4.7
Midwest	63,090	87.6	586	2,368	130,915	18.7	43.1	21.0	6.0	4.0*	7.3
South	94,929	82.4	556	2,519	197,112	20.9	37.6	25.5	7.6	3.5	4.8
West	60,865	82.6	572	2,391	120,176	18.0	43.5	22.1	7.3	3.3	5.8
<b>Perceived health status<sup>i</sup></b>											
Under 65 years											
Excellent, very good, or good	217,904	81.8	426	1,423	253,483	23.9	57.3	1.7	7.3	1.8	8.0
Fair or Poor	18,876	91.7	1,743	5,617	97,197	15.6	42.5	10.7	16.9	7.8*	6.5
65 years and over											
Excellent, very good, or good	24,864	94.4	1,514	3,968	93,169	19.6	18.4	53.5	3.2	2.3	3.0
Fair or Poor	8,890	97.3	4,904	11,210	97,009	13.4	15.3	62.3	3.8	3.6*	1.6

<sup>a</sup>Inpatient hospital and physician services, ambulatory physician and nonphysician services, prescribed medicines, home health services, dental services, and various other medical equipment and services that were purchased or rented during the year are included. Over-the-counter medications, alternative care services, and telephone contacts are excluded.

<sup>b</sup>Private insurance includes CHAMPUS and CHAMPVA (Armed-Forces-related coverage).

<sup>c</sup>Other public programs include Department of Veterans Affairs (except CHAMPVA); other Federal sources (Indian Health Service, military treatment facilities, and other care provided by the Federal Government); other State and local sources (community and neighborhood clinics, State and local health departments, and State programs other than Medicaid); and other public (Medicaid payments reported for persons who were not enrolled in the Medicaid program at any time during the year).

<sup>d</sup>Other includes Worker's Compensation; other unclassified sources (e.g., automobile, homeowner's, liability, and other miscellaneous or unknown sources); and other private insurance (any type of private insurance payments reported for persons without private health insurance coverage during the year, as defined in MEPS).

<sup>e</sup>Number of persons and amount of expenses do not add to overall total because data on this variable were not available for some sample persons.

<sup>f</sup>Uninsured refers to persons uninsured during the entire year. Public and private health insurance categories refer to individuals with public or private insurance at any time during the period; individuals with both public and private insurance and those with CHAMPUS or CHAMPVA (Armed-Forces-related coverage) are classified as having insurance.

<sup>g</sup>Poor refers to incomes below the Federal poverty line; near poor, over the poverty line through 125 percent of the poverty line; low income, over 125 percent through 200 percent of the poverty line; middle income, over 200 percent to 400 percent of the poverty line; and high income, over 400 percent of the poverty line.

\*Relative standard error equal to or greater than 30 percent.

**Note:** These estimates are for a target population of approximately 271.3 million persons who were in the civilian noninstitutionalized population for all or part of 1997. Percents may not add to 100 because of rounding.

**Source:** Center for Cost and Financing Studies, Agency for Healthcare Research and Quality: Medical Expenditure Panel Survey, 1997.