

HEALTH CARE EXPENDITURES

In 2009, the majority of total health care expenses for both women and men were covered by public or private health insurance. For both men and women, about 40 percent of expenses were paid by private insurance and about 35 percent were paid by Medicare or Medicaid. However, compared to men, health care costs for women were more likely to be paid out of pocket (15.3 versus 14.1 percent) and less likely to be paid by other sources (8.1 versus 11.3 percent).

In 2009, 90.0 percent of women had at least one health care expense, compared to 77.6 percent of men (data not shown). Among adults

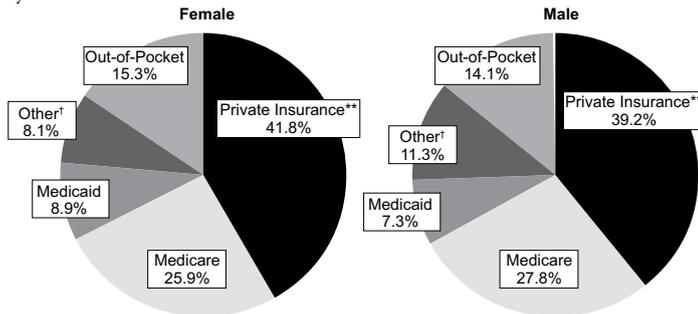
who had at least one health care expense, the average expenditure per person, including expenses covered by insurance and those paid out-of-pocket, was slightly higher for women (\$6,011) than for men (\$5,389). However, men's average expenditures significantly exceeded women's for hospital inpatient services (\$20,268 versus \$14,558, respectively). Women's expenditures significantly exceeded men's only in the category of office-based medical services (\$1,772 versus \$1,447, respectively). The overall mean health care expense was greater for women because of the greater percentage of women incurring more expensive services. For instance, 10.3 percent of women had hospital inpatient services,

which includes childbirth delivery, compared to 6.4 percent of men.

Overall per capita health care expenditures have increased substantially in the past decade. In 2009, average health care expenses for women and men were 83.0 and 87.9 percent higher than in 1999 (data not shown). The increasing development and utilization of new technologies may account for a large part of rising health care expenses.¹⁸ The Affordable Care Act of 2010 contains a number of provisions to reduce costs to consumers and more generally, for example by limiting co-payments for covered benefits and testing new payment systems for Medicare to improve quality and efficiency.¹⁸

Health Care Expenses of Adults Aged 18 and Older, by Sex and Source of Payment*, 2009

Source III.4: U.S. Agency for Healthcare Research and Quality, Medical Expenditure Panel Survey



*Percentages may not sum to 100 due to rounding. **Includes Tricare (Armed-Forces-related coverage). †Includes other public programs, such as Department of Veterans Affairs, Indian Health Service, and community clinics, worker's compensation, as well as other unclassified sources.

Mean Health Care Expenses of Adults Aged 18 and Older with an Expense, by Category of Service and Sex, 2009

Source III.4: U.S. Agency for Healthcare Research and Quality, Medical Expenditure Panel Survey

