

**Table 5-2
Household Sponsor Expenditures: Calendar Years 1987-2017**

	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	
	Amount in Billions																															
Household	\$196.8	\$221.2	\$240.8	\$261.1	\$277.5	\$288.4	\$301.3	\$312.0	\$328.0	\$337.7	\$360.9	\$391.0	\$414.1	\$443.3	\$467.4	\$507.5	\$546.2	\$582.1	\$618.8	\$656.3	\$693.1	\$723.4	\$729.0	\$751.6	\$776.1	\$809.9	\$833.0	\$855.8	\$899.7	\$942.8	\$978.6	
Household Contribution to Employer-Sponsored Private Health Insurance Premiums ¹	29.4	36.4	43.2	48.9	55.6	58.9	63.3	66.3	74.1	77.4	85.4	91.4	94.2	102.2	113.8	130.6	142.5	154.2	165.0	178.4	191.6	210.3	213.1	219.7	223.7	234.8	236.9	235.3	252.9	265.7	278.0	
Household Contribution to Direct Purchase Insurance ²	11.5	13.1	14.0	15.7	17.0	18.3	20.1	20.7	20.8	20.7	21.7	22.4	24.1	25.8	27.3	30.5	33.4	35.4	35.8	35.0	34.3	35.3	38.8	42.7	45.8	48.3	50.1	54.0	58.5	58.6	54.7	
Medical Portion of Property and Casualty Insurance ³	10.5	11.1	11.9	12.8	13.9	14.9	17.0	17.8	16.1	14.8	14.0	15.7	16.9	17.6	19.1	23.0	26.7	27.9	28.5	29.3	27.8	26.3	27.8	28.5	28.4	29.1	30.5	32.4	33.8	37.5	39.7	
Employee and Self-Employment Payroll Taxes and Voluntary Premiums Paid to Medicare Hospital Insurance Trust Fund ⁴	29.5	31.5	33.7	35.7	39.8	42.0	43.8	50.6	55.9	59.2	62.9	69.1	75.0	82.5	82.9	84.3	86.3	91.5	96.6	103.7	109.1	112.2	108.2	111.8	117.1	125.5	130.3	140.2	148.8	154.8	162.2	
Medical Insurance Trust Fund and the Pre-existing Condition Insurance Plan ⁵	6.2	8.8	11.3	10.2	10.4	11.2	13.0	14.5	16.4	15.2	15.5	16.3	16.3	18.1	19.9	21.7	24.7	29.1	36.6	40.3	44.2	47.3	49.0	51.2	53.4	59.3	62.9	64.8	70.1	78.6		
Out-of-Pocket Health Spending	109.7	120.2	126.7	137.9	140.8	143.2	144.1	142.0	144.8	150.4	161.4	176.8	187.6	198.9	206.2	219.3	235.6	248.5	263.8	273.2	290.0	295.2	293.8	299.8	310.0	318.8	325.9	330.9	340.9	356.1	365.5	
	Annual Percent Change																															
Household		12.4%	8.9%	8.5%	6.3%	3.9%	4.5%	3.6%	5.1%	2.9%	6.9%	8.3%	5.9%	7.0%	5.4%	8.6%	7.6%	6.6%	6.3%	6.1%	5.6%	4.4%	0.8%	3.1%	3.3%	4.4%	2.9%	2.7%	5.1%	4.8%	3.8%	
Household Contribution to Employer-Sponsored Private Health Insurance Premiums ¹		23.8	18.6	13.3	13.8	5.9	7.5	4.8	11.7	4.5	10.3	7.0	3.0	8.5	11.3	14.8	9.1	8.2	7.0	8.1	7.4	9.7	1.3	3.1	1.8	4.9	0.9	-0.7	7.4	5.1	4.6	
Household Contribution to Direct Purchase Insurance ²		13.9	6.8	11.7	8.6	7.6	9.9	2.8	0.4	-0.3	4.7	3.4	7.8	6.8	5.9	11.8	9.6	6.0	1.0	-2.1	-2.2	2.9	9.9	10.1	7.2	5.7	3.6	7.8	8.4	0.1	-6.7	
Medical Portion of Property and Casualty Insurance ³		6.2	7.0	7.6	8.2	7.2	14.1	5.0	-9.9	-8.1	-5.2	12.1	7.6	4.1	8.8	19.9	16.4	4.4	2.1	2.8	-5.1	-5.6	5.8	2.6	-0.4	2.4	4.8	6.4	4.2	11.0	5.9	
Employee and Self-Employment Payroll Taxes and Voluntary Premiums Paid to Medicare Hospital Insurance Trust Fund ⁴		6.8	7.0	5.7	11.6	5.6	4.2	15.6	10.4	5.9	6.3	9.8	8.5	10.0	0.5	1.7	2.3	6.0	5.6	7.4	5.2	2.9	-3.6	3.3	4.7	7.2	3.8	7.6	6.1	4.0	4.7	
Medical Insurance Trust Fund and the Pre-existing Condition Insurance Plan ⁵		42.0	28.8	-9.6	1.4	7.8	16.5	11.8	12.8	-7.1	1.7	0.3	5.0	0.0	10.8	9.8	9.3	13.6	17.9	26.0	10.1	9.6	7.1	3.6	4.4	4.3	11.2	6.0	3.1	8.1	12.1	
Out-of-Pocket Health Spending		9.6	5.4	8.9	2.1	1.7	0.6	-1.4	2.0	3.8	7.3	9.6	6.1	6.0	3.7	6.3	7.5	5.5	6.2	3.6	6.1	1.8	-0.5	2.0	3.4	2.8	2.2	1.5	3.0	4.4	2.6	
	Percent Distribution																															
Household	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
Household Contribution to Employer-Sponsored Private Health Insurance Premiums ¹	14.9	16.5	17.9	18.7	20.0	20.4	21.0	21.3	22.6	22.9	23.7	23.4	22.7	23.1	24.3	25.7	26.1	26.5	26.7	27.2	27.6	29.1	29.2	29.2	28.8	29.0	28.4	27.5	28.1	28.2	28.4	
Household Contribution to Direct Purchase Insurance ²	5.9	5.9	5.8	6.0	6.1	6.3	6.7	6.6	6.3	6.1	6.0	5.7	5.8	5.8	5.8	6.0	6.1	6.1	5.8	5.3	4.9	4.9	5.3	5.7	5.9	6.0	6.0	6.3	6.5	6.2	5.6	
Medical Portion of Property and Casualty Insurance ³	5.3	5.0	5.0	4.9	5.0	5.2	5.6	5.7	4.9	4.4	3.9	4.0	4.1	4.0	4.1	4.5	4.9	4.8	4.6	4.5	4.0	3.6	3.8	3.8	3.7	3.6	3.7	3.8	3.8	4.0	4.1	
Employee and Self-Employment Payroll Taxes and Voluntary Premiums Paid to Medicare Hospital Insurance Trust Fund ⁴	15.0	14.2	14.0	13.7	14.3	14.6	14.5	16.2	17.0	17.5	17.4	17.7	18.1	18.6	17.7	16.6	15.8	15.7	15.6	15.8	15.7	15.5	14.8	14.9	15.1	15.5	15.6	16.4	16.5	16.4	16.6	
Medical Insurance Trust Fund and the Pre-existing Condition Insurance Plan ⁵	3.1	4.0	4.7	3.9	3.7	3.9	4.3	4.7	5.0	4.5	4.3	4.0	3.9	3.7	3.9	3.9	4.0	4.2	4.7	5.6	5.8	6.1	6.5	6.5	6.6	6.6	7.1	7.3	7.2	7.4	8.0	
Out-of-Pocket Health Spending	55.7	54.4	52.6	52.8	50.7	49.6	47.8	45.5	44.1	44.5	44.7	45.2	45.3	44.9	44.1	43.2	43.1	42.7	42.6	41.6	41.8	40.8	40.3	39.9	39.9	39.4	39.1	38.7	37.9	37.8	37.3	

¹Excludes government subsidy payments for COBRA coverage for 2009-2011.

²Excludes Affordable Care Act (ACA) health insurance premium tax credits and cost-sharing subsidies beginning in 2014. Includes payments for the Basic Health Program beginning in 2015.

³Includes the portion of the premium expenditures for property and casualty insurance that are used to pay medical claims for automobile, homeowners multi-peril, or other liability insurance.

⁴Includes one-half of self-employment contributions to the Medicare Hospital Insurance Trust Fund and Trust Fund revenues from the income taxation of Social Security benefits.

⁵Includes premiums paid for the Pre-existing Condition Insurance Program (PCIP) for 2010-2014. Excludes Medicaid buy-ins for the Medicare premiums of people eligible for both Medicaid and Medicare (dual eligibles).

NOTES: Numbers and percents may not add to totals because of rounding. Dollar amounts shown are in current dollars. Percent changes and percent distributions are calculated from unrounded data.

SOURCE: Centers for Medicare and Medicaid Services, Office of the Actuary, National Health Statistics Group.