

HEALTH CARE EXPENDITURES

In 2008, the majority of health care expenses for both women and men were covered by public or private health insurance. Among women, more than one-third of expenses were covered by either Medicare or Medicaid, while 41.7 percent of expenses were covered by private insurance, and 17.2 percent of expenses were covered by out-of-pocket. Although the percentage of expenditures paid through private insurance was similar for both sexes, health care costs of women were more likely than those of men to be paid by Medicaid (9.5 versus 5.6 percent, respectively).

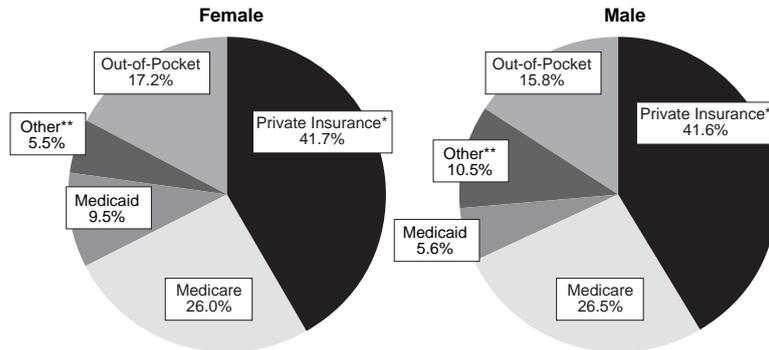
In 2008, 90.1 percent of women had at least one health care expenditure, compared to 78.2 percent of men (data not shown). Among adults who had at least one health care expense, the average expenditure per person, including expenses covered by insurance and those paid out-of-pocket, was slightly higher for women (\$5,635) than for men (\$4,952). However, men's average expenditures significantly exceeded women's for hospital inpatient services (\$18,984 versus \$12,997, respectively). Women's expenditures significantly exceeded men's only in the category of office-based medical services (\$1,556 versus \$1,323, respectively).

The overall mean health care expense was greater for women because of the greater percentage of women incurring more expensive services. For instance, 10.8 percent of women had hospital inpatient services, compared to 6.4 percent of men, which contributes to a higher mean expenditure overall. Hospital inpatient services include childbirth delivery.

Overall per capita health care expenditures have increased substantially in the past decade. In 2008, the annual mean health care expenses for women and men were 71.6 and 72.7 percent higher than in 1999 (data not shown).

Health Care Expenses of Adults Aged 18 and Older, by Sex and Source of Payment, 2008

Source III.7: U.S. Agency for Healthcare Research and Quality, Medical Expenditure Panel Survey



*Includes Tricare (Armed-Forces-related coverage). **Includes other public programs, such as Department of Veterans Affairs and Indian Health Service, and other unclassified sources.

Mean Health Care Expenses of Adults Aged 18 and Older with an Expense, by Category of Service and Sex, 2008

Source III.7: U.S. Agency for Healthcare Research and Quality, Medical Expenditure Panel Survey

