

**Individual Out-of-Pocket Costs as a Share of Family Income,
by Income and Expenditure Group**

	Adults in Bottom 20th Percentile of Spending	Adults in Middle of the Spending Distribution	Adults in Top 20th Percentile of Spending
Income			
< 50% of FPL	5.9%	23.1%	73.3%
50-99% of FPL	1.3%	6.8%	18.5%
100-199% of FPL	1.2%	4.5%	10.8%
200-299% of FPL	1.4%	3.4%	7.2%
300% + of FPL	1.1%	1.9%	3.8%

Source: Urban Institute analysis of a three-year MEPS-HC merged file (2000-2002).

FPL = federal poverty level

Notes: Samples include adults age 19-64 with family incomes above \$500. Adults in the top 20% of the distribution of adult health care spending have average annual medical expenditures of at least \$4,052. Spending includes direct payments for private premiums as well as non-premium out-of-pocket expenses.

Blumberg, Linda, Lisa Clemans-Cope, and Fredric Blavin. "Lowering Financial Burdens and Increasing Health Insurance Coverage for Those with High Medical Costs." The Urban Institute, December 2005: Table 2.