

Trends in Total and Out-of-Pocket Spending in Metro Areas: 2012-2015

It is well-documented that health care prices vary widely by geography.¹ These variations can also lead to differences in health care costs to consumers. This data brief examines geographic variation per capita in health care spending, with a focus on consumer out-of-pocket spending. This is an understudied topic, largely because of the lack of data on out-of-pocket spending by the commercially insured.

Our study population is individuals ages 0 through 64 and covered by employer-sponsored insurance (ESI) for 40 core-based statistical areas (CSBAs) for the years 2012 and 2015.^{2,3}

Total health care spending

In 2012, national average per capita spending was \$4,653 (Table 1). By 2015, spending had increased by \$488 to \$5,141 per capita, an average annual growth rate of 3.4% (Table 2).⁴

In 2015, per capita spending in fourteen CSBAs was above the national average (\$5,141). The highest per capita spending was in Dallas (\$6,126), which was 12% above the national average (Figure 1). High spending per capita also occurred in New York City (\$6,056) and Houston (\$5,813), where spending was 18% and 13% higher than the national average, respectively. Average annual per capita spending growth rates over the study period in Dallas and Houston were 3.5% and 3.8%, respectively, slightly faster than the national growth rate (Figure 2). In

New York City, per capita spending grew an average annual 5.2%.

The lowest per capita spending in 2015 was in Tucson (\$3,674), which was 40% lower than the national average and 67% lower than the Dallas average. Buffalo (\$4,095) and Rochester (\$4,192) had the second and third-lowest spending per capita, which was 26% and 23% lower than the national average, respectively (Figure 3). Average annual per capita spending growth rates over the study period were 2.6% in Tucson, 3.4% in Buffalo, and 5.9% in Rochester (Figure 4).

In general, there was very little change in CBSA spending rankings from 2012 to 2015: Dallas and Tucson had the highest and lowest spending, respectively in both 2012 and 2015. Of the ten CSBAs with the lowest per capita spending in 2015, eight of them were also in the ten lowest spending CSBAs in 2012. Similarly eight of the ten highest spending CSBAs in 2015, were also in the top 10 in 2012 (Table 1).

Out-of-pocket spending

Nationally, consumers with employer-sponsored insurance spent \$751 per capita on average in 2012 (Table 1). By 2015, this number increased to \$813 per person, an average annual growth rate of 2.7% (Table 2).

The CBSA with the highest per capita out-of-pocket spending in 2015 was Dallas (\$1,043), 28% higher than the national average (Figure 1). The second

Data Brief #8

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KEY FINDINGS

Out-of-pocket per capita spending was 61% higher in the highest spending CBSA than the lowest in 2015, and 72% higher in 2012.

The fastest out-of-pocket spending growth rate was in Lexington, it grew an average annual 10.1% from 2012 to 2015, over 3.5 times as fast as the national average growth rate.

In 2015, the CBSA with the largest consumer spending burden was in Augusta with 20.4% of total spending paid out of pocket, while the lowest was New York City with 14.1%.

and third per capita highest out-of-pocket spending occurred in Jacksonville, FL (\$982) and Augusta, GA (\$975); those numbers were 21% and 20% higher than the national average, respectively. Out-of-pocket spending per person rose at an average annual rate of 3.3% in Dallas and 3.6% in Jacksonville, both slightly higher than the national average growth rate (Figure 2). Out-of-pocket spending in Augusta, however, rose just 1.1% annually, the slowest annual growth rate of any CBSA studied.

In 2015, ten of the CSBAs studied had per capita out-of-pocket spending that was lower than the national average. Tucson had the lowest per capita out-of-pocket spending (\$648), which was 25% lower than the national average and 61% lower than spending in Dallas. Washington DC had the second-lowest out-of-pocket spending (\$662), which was 23% lower than the national aver-

age (Figure 3).

There were relatively few overlaps between the top ten highest out-of-pocket spending CBSAs and the top ten highest total per capita spending CBSAs. Only Dallas, Houston, and Milwaukee had both high total and out-of-pocket per capita spending in 2012 and 2015. Most of the CBSAs with the highest out-of-pocket spending ranked near the middle of the group of CBSAs in terms of total per capita spending.

Consumer out-of-pocket spending burden

In 2015, out-of-pocket spending was 15.8% of total health care per capita spending (Table 2). This was down slightly from 2012, when national average consumer spending was 16.1% of total spend.

On the high end, Augusta and Lexington had consumer out-of-pocket spending of greater than 20% of total, about 26% higher than the national average.

The lowest out-of-pocket spending as a percent of total were in Washington DC (14.2%) and New York City (14.1%), about 13% lower than the national average (Figures 1 and 3).

Between 2012 and 2015, the largest increase in out-of-pocket spend as a percent of total occurred in Lexington, where it increased by 10.1%, followed by Rochester at 8.8% (Figures 2 and 4).

CDHP enrollment and non-utilizers

To better understand the factors contributing to the geographic variation in these out-of-pocket spending numbers, we explored whether the proportion of people enrolled in consumer-driven health plans (CDHPs) or the proportion not utilizing health care services had

any influence on out-of-pocket spending.

CDHP enrollment: Nationally, in 2015 29.1% of people with ESI were enrolled in a CDHP. Among our study population, CDHP enrollment ranged from a low of 17.4% in Louisville to a high of 42.5% in Columbus (Table 3). HCCI previously reported that, on average, people enrolled in CDHP paid more out-of-pocket, on average, than people enrolled in a traditional type of health plan: \$1,083 per capita compared to \$709 per capita, respectively in 2014.⁵ While consumers enrolled in CDHPs paid more per capita than those enrolled in traditional plans in every CBSA studied (Tables 4 and 5), there was no relationship between the proportion enrolled in a CDHP and the amount paid out of pocket.⁶ In fact, the CBSA with the lowest enrollment in a CDHP, Louisville (17.4%, Table 3), had comparatively high out-of-pocket per capita spending (\$939, Table 1). In contrast, the CBSA with the second highest rate of CDHP enrollment, Buffalo (41.5%), had relatively low out-of-pocket per capita spending (\$741).

Non-utilizers: We calculated the percentage of the population that did not file a medical or prescription claim with their health insurer in 2015 in each CBSA.⁷ We expected that CBSAs with a lower percentage of non-utilizers would be associated with higher out-of-pocket per capita costs. Our study did confirm this relationship: a higher percentage of non-utilizers was related to lower per capita out-of-pocket spending.⁸

It is noteworthy that the most important influence on out-of-pocket spending may be insurance benefit design. With the exception of whether the

insured is enrolled in a CDHP, the HCCI dataset does not include information on benefit design. Future studies that include features of benefit design will be able to further examine variation in out-of-pocket spending.

Data and methods

This data brief used an analytic dataset that consisted of population weighted and aggregated claims data for people younger than age 65 and covered by ESI for calendar years 2012 and 2015. The analytic dataset was derived from health care claims for around 40 million Americans per year contributed by Aetna, Humana, Kaiser Permanente, and UnitedHealthcare. This was the same data set used by HCCI for the *2015 Health Care Cost and Utilization Report*.⁴ All data used for this study were de-identified and compliant with the Health Insurance Portability and Accountability Act.

Total spending and out-of-pocket spending per capita measures were calculated at the CBSA, state, and national level. Individuals were considered to be living in a CBSA if their state or residence matched the state(s) listed as a component of the CBSA. If an individual's state did not match their CBSA they were excluded from the analysis.

All spending measures were based on where insureds lived. Spending measures for CBSAs are the average for people who live in that CBSA, rather than the average of all care received in that CBSA.

Our findings are estimates for the United States ESI population based on a sample of approximately 25% of ESI insureds younger than age 65. The estimates for numbers of insured individuals were weighted to account for any

demographic differences between the HCCI sample and population estimates based on the United States Census, making the dataset representative of the national, ESI population younger than age 65.

All trends presented here should be treated as population estimates. For this study, HCCI did not seek to determine what role premiums, services covered, or specific aspects or changes in benefit designs played in the spending rates observed. Claims for 2015 were adjusted using actuarial completion to account for claims incurred but not adjudicated. HCCI used these weighted and adjusted claims to calculate total and out-of-pocket expenditures for 2012 and 2015. HCCI did not correct dollars for inflation; thus, all reported expenditures are in nominal dollars. For a more detailed description of the analytic dataset and methods used in this study, see [2015 Health Care Cost and Utilization Report](#) and the corresponding [methodology document](#), available on the HCCI Website.

Endnotes

1. Health Care Cost Institute. 2013 National Chartbook of Health Care Prices 2015. HCCI, April, 2016. Web.
2. Geographic Terms and Concepts - Core Based Statistical Areas and Related Statistical Areas. U. S. Census Bureau. Dec. 2012. Web.
3. CBSAs provide an easy way of analyzing trends in metropolitan areas.

The boundaries are drawn around where people live, rather than drawn around political boundaries, and they frequently cross multiple cities, counties, and states. For simplicity, in this data brief CBSAs are referred to by name of the largest city within the CBSA. For example, the CBSA named Chicago-Naperville-Elgin (CBSA 16980) covers part of Illinois, Indiana, and Wisconsin and is referred to here as “Chicago”. The per capita spending and out-of-pocket spending numbers presented in this data brief are methodologically identical and directly comparable to the numbers in the *2015 Health Care Cost and Utilization Report*. For CBSA numbers and full names see the Tables. In 2013, the US Census Bureau redefined the names and boundaries of many CBSAs. This affected 13 of the studied CBSAs. The CBSA names referenced in the Tables are the post-2013 names. In this study, for the 2012 data the analysis utilized the pre-2013 names and boundaries, while the analysis of the 2015 data utilized the post-2013 names and boundaries.

4. Health Care Cost Institute. 2015 Health Care Cost and Utilization Report. HCCI, Nov. 2016. Web.
5. Health Care Cost Institute. Consumer-Driven Health Plans: A Cost and Utilization Analysis. HCCI, September 2016. Web.
6. This was based on a Pearson correlation with a value of 0.02 between

the percentage enrollment in a CDHP and per capita out-of-pocket spending numbers.

7. This was calculated as the number of members who did not file a claim (the non-utilizers) divided by the total number of members in the population. The per capita out-of-pocket spending numbers are created by dividing all of the dollars spent by the population, including those who did and did not file a claim with their insurance.
8. This was based on a Pearson correlation with a value of -0.43 between the percentage of the insureds who did not file an insurance claim and per capita out-of-pocket spending numbers.

Author

Amanda Frost

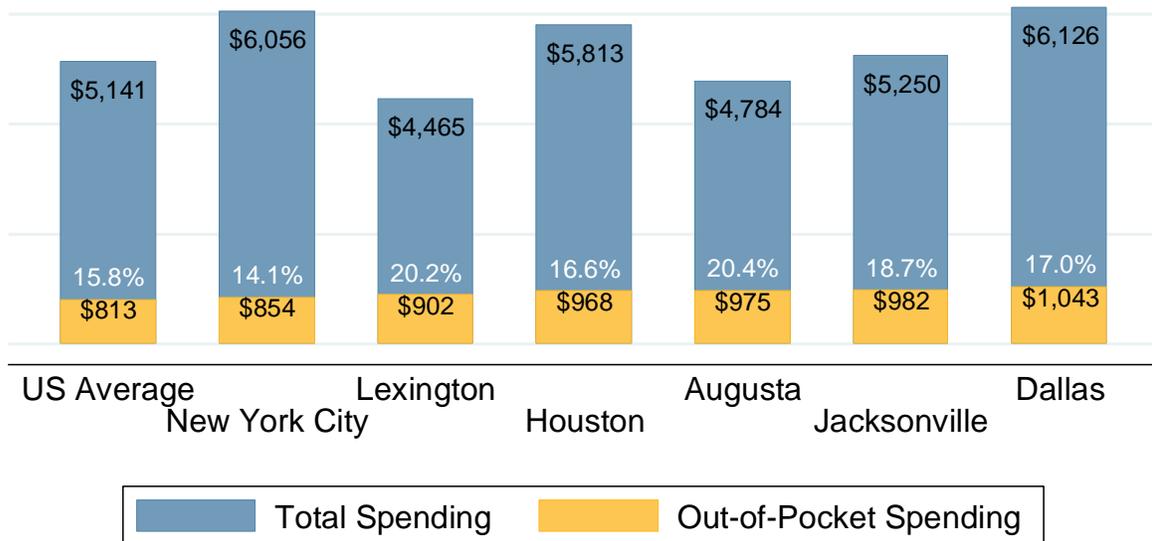
Health Care Cost Institute, Inc.
1100 G Street NW, Suite 600
Washington, DC 20005
202-803-5200

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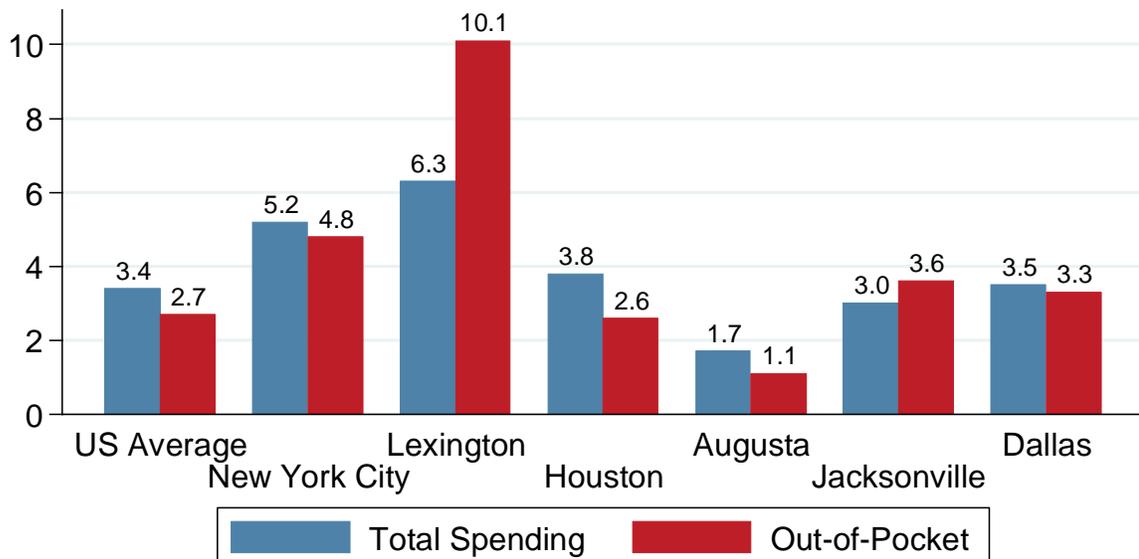
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Figure 1: Total and Out-of-Pocket Spending Per Capita and Percentage Share of Spending for CBSAs With Highest Out-of-Pocket Spending and National Average, 2015



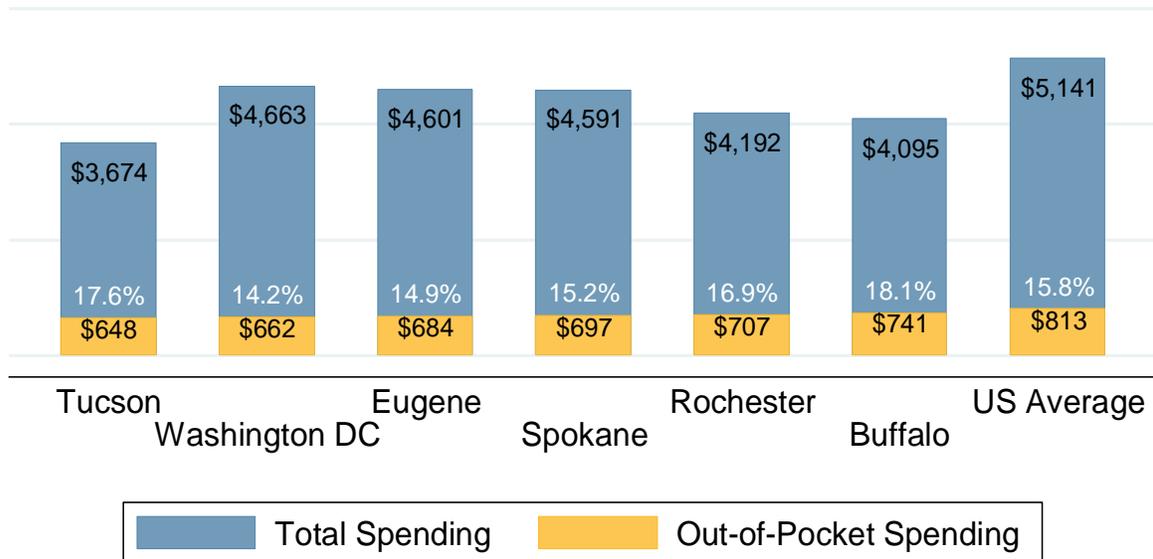
Source: HCCI, 2017.
Notes: All data weighted to reflect the national, 0-64 ESI population.
Data from 2015 adjusted using actuarial completion.

Figure 2: Average Annual Changes in Total and Out-of-Pocket Spending Per Capita for CBSAs With Highest Out-of-Pocket Spending and National Average, 2015



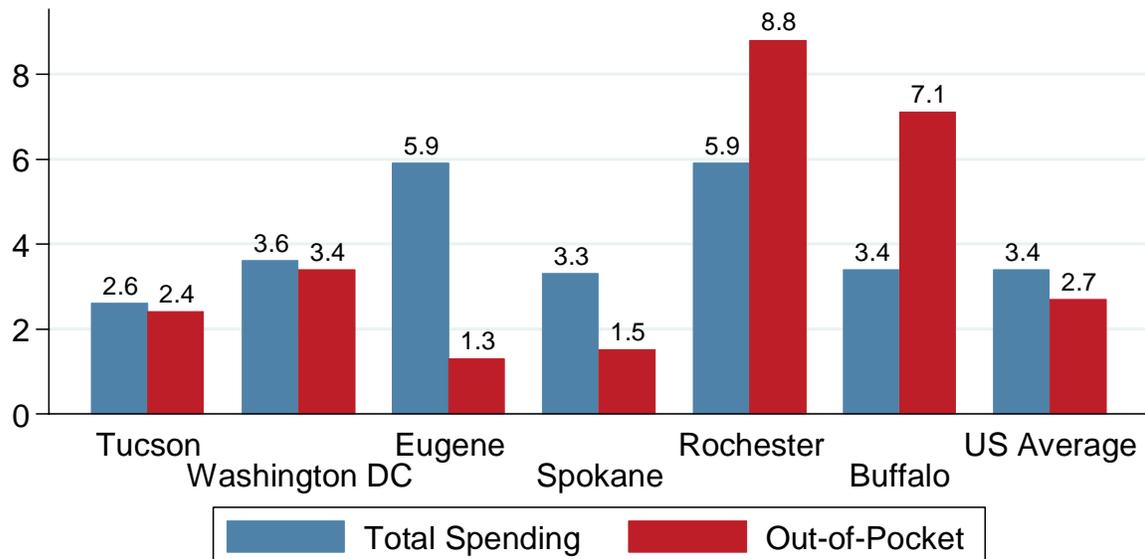
Source: HCCI, 2017.
Notes: All data weighted to reflect the national, 0-64 ESI population.
Data from 2015 adjusted using actuarial completion.

Figure 3: Total and Out-of-Pocket Spending Per Capita and Percentage Share of Spending for CBSAs With Lowest Out-of-Pocket Spending and National Average, 2015



Source: HCCI, 2017.
Notes: All data weighted to reflect the national, 0-64 ESI population.
Data from 2015 adjusted using actuarial completion.

Figure 4: Average Annual Changes in Total and Out-of-Pocket Spending Per Capita for CBSAs With Lowest Out-of-Pocket Spending and National Average, 2015



Source: HCCI, 2017.
Notes: All data weighted to reflect the national, 0-64 ESI population.
Data from 2015 adjusted using actuarial completion.

Table 1: Total and Out-of-Pocket Per Capita Spending for Selected CBSAs, 2012 and 2015

CBSA Number	CBSA Name	Total Per Capita Spending	Total Per Capita Spending	Out-of-Pocket Per Capita Spending	Out-of-Pocket Per Capita Spending
		2012	2015	2012	2015
12060	Atlanta-Sandy Springs-Roswell, GA	\$4,422	\$4,986	\$855	\$905
12260	Augusta-Richmond County, GA-SC	\$4,563	\$4,784	\$951	\$975
12420	Austin-Round Rock, TX	\$4,454	\$4,946	\$771	\$854
12580	Baltimore-Columbia-Towson, MD	\$4,245	\$4,484	\$653	\$701
15380	Buffalo-Cheektowaga-Niagara Falls, NY	\$3,723	\$4,095	\$605	\$741
16980	Chicago-Naperville-Elgin, IL-IN-WI	\$4,587	\$5,033	\$763	\$819
17140	Cincinnati, OH-KY-IN	\$4,643	\$5,156	\$800	\$929
17460	Cleveland-Elyria, OH	\$4,675	\$5,224	\$777	\$869
17820	Colorado Springs, CO	\$4,409	\$4,984	\$818	\$888
18140	Columbus, OH	\$4,711	\$5,278	\$742	\$822
19100	Dallas-Fort Worth-Arlington, TX	\$5,530	\$6,126	\$946	\$1,043
19740	Denver-Aurora-Lakewood, CO	\$4,669	\$5,114	\$799	\$885
21660	Eugene, OR	\$3,880	\$4,601	\$658	\$684
26420	Houston-The Woodlands-Sugar Land, TX	\$5,191	\$5,813	\$896	\$968
27260	Jacksonville, FL	\$4,803	\$5,250	\$885	\$982
29820	Las Vegas-Henderson-Paradise, NV	\$4,082	\$4,526	\$691	\$764
30460	Lexington-Fayette, KY	\$3,738	\$4,465	\$677	\$902
31140	Louisville/Jefferson County, KY-IN	\$4,551	\$4,753	\$854	\$939
31540	Madison, WI	\$5,430	\$5,793	\$876	\$909
32820	Memphis, TN-MS-AR	\$4,171	\$4,644	\$778	\$864
33100	Miami-Fort Lauderdale-West Palm Beach, FL	\$4,917	\$5,298	\$791	\$834
33340	Milwaukee-Waukesha-West Allis, WI	\$5,020	\$5,541	\$838	\$924
34980	Nashville-Davidson--Murfreesboro--Franklin, TN	\$4,418	\$5,042	\$834	\$929
35620	New York-Newark-Jersey City, NY-NJ-PA	\$5,197	\$6,056	\$741	\$854
36420	Oklahoma City, OK	\$4,246	\$4,665	\$864	\$926
36740	Orlando-Kissimmee-Sanford, FL	\$4,605	\$5,063	\$782	\$859
38060	Phoenix-Mesa-Scottsdale, AZ	\$4,228	\$4,528	\$756	\$827
38900	Portland-Vancouver-Hillsboro, OR-WA	\$4,039	\$4,596	\$673	\$755
39900	Reno, NV	\$4,081	\$4,663	\$744	\$822
40060	Richmond, VA	\$4,908	\$5,184	\$704	\$817
40380	Rochester, NY	\$3,528	\$4,192	\$550	\$707
40420	Rockford, IL	\$4,961	\$5,325	\$815	\$843
41700	San Antonio-New Braunfels, TX	\$4,157	\$4,977	\$802	\$919
42660	Seattle-Tacoma-Bellevue, WA	\$4,482	\$4,896	\$713	\$749
44060	Spokane-Spokane Valley, WA	\$4,167	\$4,591	\$668	\$697
45300	Tampa-St. Petersburg-Clearwater, FL	\$4,639	\$5,328	\$778	\$845
46060	Tucson, AZ	\$3,407	\$3,674	\$605	\$648
46140	Tulsa, OK	\$4,496	\$5,060	\$835	\$887
47260	Virginia Beach-Norfolk-Newport News, VA-NC	\$5,278	\$5,769	\$773	\$910
47900	Washington-Arlington-Alexandria, DC-VA-MD-WV	\$4,197	\$4,663	\$599	\$662
US National Average		\$4,653	\$5,141	\$751	\$813

Source: HCCI, 2017.

Notes: All data weighted to reflect the population ages 0-64. Data for 2015 adjusted using actuarial completion. All per capita dollars from allowed amounts. All figures rounded.

Table 2: Changes in Total and Out-of-Pocket Per Capita Spending and Percentage of Costs Paid Out of Pocket for Selected CBSAs, 2012-2015

CBSA Number	CBSA Name	Average Annual	Average Annual	Percentage	Percentage of
		Change in Total Spending	Change in Out-of-Pocket Spending	of Costs Out-of-Pocket	Costs Out-of-Pocket
		2012-2015	2012-2015	2012	2015
12060	Atlanta-Sandy Springs-Roswell, GA	4.1%	2.1%	19.3%	18.2%
12260	Augusta-Richmond County, GA-SC	1.7%	1.1%	20.8%	20.4%
12420	Austin-Round Rock, TX	3.6%	3.5%	17.3%	17.3%
12580	Baltimore-Columbia-Towson, MD	1.9%	2.4%	15.4%	15.6%
15380	Buffalo-Cheektowaga-Niagara Falls, NY	3.4%	7.1%	16.2%	18.1%
16980	Chicago-Naperville-Elgin, IL-IN-WI	3.1%	2.4%	16.6%	16.3%
17140	Cincinnati, OH-KY-IN	3.6%	5.1%	17.2%	18.0%
17460	Cleveland-Elyria, OH	3.8%	3.8%	16.6%	16.6%
17820	Colorado Springs, CO	4.2%	2.7%	18.6%	17.8%
18140	Columbus, OH	3.9%	3.5%	15.7%	15.6%
19100	Dallas-Fort Worth-Arlington, TX	3.5%	3.3%	17.1%	17.0%
19740	Denver-Aurora-Lakewood, CO	3.1%	3.5%	17.1%	17.3%
21660	Eugene, OR	5.9%	1.3%	16.9%	14.9%
26420	Houston-The Woodlands-Sugar Land, TX	3.8%	2.6%	17.3%	16.6%
27260	Jacksonville, FL	3.0%	3.6%	18.4%	18.7%
29820	Las Vegas-Henderson-Paradise, NV	3.5%	3.4%	16.9%	16.9%
30460	Lexington-Fayette, KY	6.3%	10.1%	18.1%	20.2%
31140	Louisville/Jefferson County, KY-IN	1.5%	3.2%	18.8%	19.7%
31540	Madison, WI	2.4%	1.2%	16.1%	15.7%
32820	Memphis, TN-MS-AR	3.6%	3.6%	18.6%	18.6%
33100	Miami-Fort Lauderdale-West Palm Beach, FL	2.5%	1.8%	16.1%	15.7%
33340	Milwaukee-Waukesha-West Allis, WI	3.4%	3.3%	16.7%	16.7%
34980	Nashville-Davidson--Murfreesboro--Franklin, TN	4.5%	3.7%	18.9%	18.4%
35620	New York-Newark-Jersey City, NY-NJ-PA	5.2%	4.8%	14.3%	14.1%
36420	Oklahoma City, OK	3.2%	2.3%	20.4%	19.8%
36740	Orlando-Kissimmee-Sanford, FL	3.2%	3.2%	17.0%	17.0%
38060	Phoenix-Mesa-Scottsdale, AZ	2.3%	3.1%	17.9%	18.3%
38900	Portland-Vancouver-Hillsboro, OR-WA	4.4%	3.9%	16.7%	16.4%
39900	Reno, NV	4.6%	3.4%	18.2%	17.6%
40060	Richmond, VA	1.9%	5.1%	14.3%	15.8%
40380	Rochester, NY	5.9%	8.8%	15.6%	16.9%
40420	Rockford, IL	2.5%	1.2%	16.4%	15.8%
41700	San Antonio-New Braunfels, TX	6.2%	4.6%	19.3%	18.5%
42660	Seattle-Tacoma-Bellevue, WA	3.0%	1.7%	15.9%	15.3%
44060	Spokane-Spokane Valley, WA	3.3%	1.5%	16.0%	15.2%
45300	Tampa-St. Petersburg-Clearwater, FL	4.7%	2.8%	16.8%	15.9%
46060	Tucson, AZ	2.6%	2.4%	17.7%	17.6%
46140	Tulsa, OK	4.1%	2.0%	18.6%	17.5%
47260	Virginia Beach-Norfolk-Newport News, VA-NC	3.0%	5.6%	14.7%	15.8%
47900	Washington-Arlington-Alexandria, DC-VA-MD-WV	3.6%	3.4%	14.3%	14.2%
US National Average		3.4%	2.7%	16.1%	15.8%

Source: HCCI, 2017.

Notes: All data weighted to reflect the population ages 0-64. Data for 2015 adjusted using actuarial completion. All figures rounded.

Table 3: Percentage of the Population with a CDHP Health Plan and that Did Not File an Insurance Claim

CBSA Number	CBSA Name	Percentage with CDHP	Percentage with CDHP	Non-Utilizers
		2012	2015	2015
12060	Atlanta-Sandy Springs-Roswell, GA	28.2%	34.5%	24.2%
12260	Augusta-Richmond County, GA-SC	27.9%	28.9%	28.2%
12420	Austin-Round Rock, TX	14.1%	24.8%	23.9%
12580	Baltimore-Columbia-Towson, MD	22.1%	33.0%	22.5%
15380	Buffalo-Cheektowaga-Niagara Falls, NY	23.0%	41.5%	27.3%
16980	Chicago-Naperville-Elgin, IL-IN-WI	18.4%	27.1%	30.4%
17140	Cincinnati, OH-KY-IN	26.8%	30.3%	21.3%
17460	Cleveland-Elyria, OH	25.2%	39.1%	25.3%
17820	Colorado Springs, CO	29.1%	36.8%	29.6%
18140	Columbus, OH	31.7%	42.5%	23.2%
19100	Dallas-Fort Worth-Arlington, TX	23.8%	36.4%	24.4%
19740	Denver-Aurora-Lakewood, CO	26.0%	35.8%	25.9%
21660	Eugene, OR	24.1%	30.1%	43.0%
26420	Houston-The Woodlands-Sugar Land, TX	16.4%	27.7%	25.8%
27260	Jacksonville, FL	21.5%	37.1%	24.7%
29820	Las Vegas-Henderson-Paradise, NV	18.5%	28.5%	35.0%
30460	Lexington-Fayette, KY	12.3%	24.1%	25.3%
31140	Louisville/Jefferson County, KY-IN	19.8%	17.4%	29.4%
31540	Madison, WI	32.7%	36.3%	32.6%
32820	Memphis, TN-MS-AR	14.1%	18.2%	28.3%
33100	Miami-Fort Lauderdale-West Palm Beach, FL	16.6%	20.4%	26.9%
33340	Milwaukee-Waukesha-West Allis, WI	23.8%	32.1%	23.5%
34980	Nashville-Davidson--Murfreesboro--Franklin, TN	24.4%	32.0%	23.8%
35620	New York-Newark-Jersey City, NY-NJ-PA	14.2%	22.4%	22.2%
36420	Oklahoma City, OK	15.3%	25.9%	30.4%
36740	Orlando-Kissimmee-Sanford, FL	23.7%	34.8%	26.9%
38060	Phoenix-Mesa-Scottsdale, AZ	21.5%	34.1%	27.2%
38900	Portland-Vancouver-Hillsboro, OR-WA	19.5%	27.8%	29.5%
39900	Reno, NV	23.2%	32.8%	34.2%
40060	Richmond, VA	12.4%	22.1%	25.1%
40380	Rochester, NY	23.3%	38.1%	36.4%
40420	Rockford, IL	18.7%	19.8%	29.9%
41700	San Antonio-New Braunfels, TX	9.7%	20.5%	25.9%
42660	Seattle-Tacoma-Bellevue, WA	23.4%	26.9%	29.7%
44060	Spokane-Spokane Valley, WA	22.8%	26.8%	28.3%
45300	Tampa-St. Petersburg-Clearwater, FL	18.4%	23.8%	27.6%
46060	Tucson, AZ	16.8%	27.3%	34.4%
46140	Tulsa, OK	13.5%	21.7%	26.2%
47260	Virginia Beach-Norfolk-Newport News, VA-NC	18.6%	30.7%	25.6%
47900	Washington-Arlington-Alexandria, DC-VA-MD-WV	14.2%	23.4%	23.3%
US National Average		20.4%	29.1%	27.3%

Source: HCCI, 2017

Notes: All data weighted to reflect the population ages 0-64. Data for 2015 adjusted using actuarial completion. All figures rounded.

Table 4: Total and Out-of-Pocket Per Capita Spending by CDHP Plan Enrollment Status for Selected CBSAs, 2012

CBSA Number	CBSA Name	Non-CDHP Plan		CDHP Plan	
		Total Per Capita Spending	Pocket Per Capita Spending	Total Per Capita Spending	Pocket Per Capita Spending
12060	Atlanta-Sandy Springs-Roswell, GA	\$4,520	\$761	\$4,174	\$1,096
12260	Augusta-Richmond County, GA-SC	\$4,628	\$862	\$4,399	\$1,179
12420	Austin-Round Rock, TX	\$4,560	\$732	\$3,784	\$1,010
12580	Baltimore-Columbia-Towson, MD	\$4,391	\$541	\$3,746	\$1,030
15380	Buffalo-Cheektowaga-Niagara Falls, NY	\$3,929	\$535	\$3,032	\$840
16980	Chicago-Naperville-Elgin, IL-IN-WI	\$4,652	\$687	\$4,297	\$1,101
17140	Cincinnati, OH-KY-IN	\$4,901	\$709	\$3,963	\$1,044
17460	Cleveland-Elyria, OH	\$4,787	\$689	\$4,337	\$1,040
17820	Colorado Springs, CO	\$4,627	\$731	\$3,875	\$1,033
18140	Columbus, OH	\$4,743	\$617	\$4,646	\$1,009
19100	Dallas-Fort Worth-Arlington, TX	\$5,648	\$880	\$5,114	\$1,166
19740	Denver-Aurora-Lakewood, CO	\$4,810	\$711	\$4,253	\$1,056
21660	Eugene, OR	\$3,899	\$582	\$3,805	\$898
26420	Houston-The Woodlands-Sugar Land, TX	\$5,340	\$845	\$4,390	\$1,167
27260	Jacksonville, FL	\$4,923	\$825	\$4,323	\$1,110
29820	Las Vegas-Henderson-Paradise, NV	\$4,168	\$632	\$3,700	\$953
30460	Lexington-Fayette, KY	\$3,841	\$638	\$3,144	\$930
31140	Louisville/Jefferson County, KY-IN	\$4,781	\$790	\$3,652	\$1,109
31540	Madison, WI	\$5,495	\$768	\$5,327	\$1,095
32820	Memphis, TN-MS-AR	\$4,227	\$727	\$3,854	\$1,080
33100	Miami-Fort Lauderdale-West Palm Beach, FL	\$4,949	\$727	\$4,753	\$1,128
33340	Milwaukee-Waukesha-West Allis, WI	\$5,211	\$757	\$4,455	\$1,080
34980	Nashville-Davidson--Murfreesboro--Franklin, TN	\$4,579	\$757	\$3,889	\$1,077
35620	New York-Newark-Jersey City, NY-NJ-PA	\$5,285	\$662	\$4,661	\$1,221
36420	Oklahoma City, OK	\$4,306	\$811	\$3,904	\$1,164
36740	Orlando-Kissimmee-Sanford, FL	\$4,654	\$715	\$4,443	\$1,009
38060	Phoenix-Mesa-Scottsdale, AZ	\$4,358	\$691	\$3,712	\$996
38900	Portland-Vancouver-Hillsboro, OR-WA	\$4,150	\$605	\$3,579	\$956
39900	Reno, NV	\$4,145	\$676	\$3,864	\$969
40060	Richmond, VA	\$4,991	\$653	\$4,399	\$1,054
40380	Rochester, NY	\$3,480	\$453	\$3,684	\$868
40420	Rockford, IL	\$5,098	\$749	\$4,397	\$1,099
41700	San Antonio-New Braunfels, TX	\$4,195	\$779	\$3,753	\$1,026
42660	Seattle-Tacoma-Bellevue, WA	\$4,682	\$645	\$3,830	\$935
44060	Spokane-Spokane Valley, WA	\$4,204	\$592	\$4,040	\$921
45300	Tampa-St. Petersburg-Clearwater, FL	\$4,735	\$717	\$4,189	\$1,054
46060	Tucson, AZ	\$3,506	\$542	\$2,943	\$910
46140	Tulsa, OK	\$4,544	\$801	\$4,189	\$1,053
47260	Virginia Beach-Norfolk-Newport News, VA-NC	\$5,405	\$707	\$4,735	\$1,064
47900	Washington-Arlington-Alexandria, DC-VA-MD-WV	\$4,292	\$537	\$3,628	\$970

Source: HCCI, 2017.

Notes: All data weighted to reflect the population ages 0-64. All per capita dollars from allowed amounts. All figures rounded.

Table 5: Total and Out-of-Pocket Per Capita Spending by CDHP Plan Enrollment Status for Selected CBSAs, 2015

CBSA Number	CBSA Name	Non-CDHP Plan		CDHP Plan	
		Total Per Capita Spending	Pocket Per Capita Spending	Total Per Capita Spending	Pocket Per Capita Spending
12060	Atlanta-Sandy Springs-Roswell, GA	\$5,220	\$805	\$4,505	\$1,100
12260	Augusta-Richmond County, GA-SC	\$5,046	\$924	\$4,031	\$1,097
12420	Austin-Round Rock, TX	\$5,297	\$793	\$3,790	\$1,045
12580	Baltimore-Columbia-Towson, MD	\$4,788	\$541	\$3,832	\$1,038
15380	Buffalo-Cheektowaga-Niagara Falls, NY	\$4,430	\$611	\$3,539	\$929
16980	Chicago-Naperville-Elgin, IL-IN-WI	\$5,189	\$712	\$4,583	\$1,113
17140	Cincinnati, OH-KY-IN	\$5,445	\$860	\$4,479	\$1,088
17460	Cleveland-Elyria, OH	\$5,574	\$724	\$4,614	\$1,106
17820	Colorado Springs, CO	\$5,112	\$798	\$4,726	\$1,048
18140	Columbus, OH	\$5,526	\$636	\$4,903	\$1,085
19100	Dallas-Fort Worth-Arlington, TX	\$6,587	\$961	\$5,243	\$1,194
19740	Denver-Aurora-Lakewood, CO	\$5,310	\$770	\$4,737	\$1,098
21660	Eugene, OR	\$4,959	\$577	\$3,723	\$939
26420	Houston-The Woodlands-Sugar Land, TX	\$6,133	\$891	\$4,861	\$1,176
27260	Jacksonville, FL	\$5,499	\$878	\$4,756	\$1,160
29820	Las Vegas-Henderson-Paradise, NV	\$4,697	\$658	\$4,050	\$1,037
30460	Lexington-Fayette, KY	\$4,578	\$861	\$4,030	\$1,028
31140	Louisville/Jefferson County, KY-IN	\$4,874	\$905	\$4,051	\$1,092
31540	Madison, WI	\$6,238	\$773	\$5,024	\$1,144
32820	Memphis, TN-MS-AR	\$4,761	\$825	\$4,060	\$1,039
33100	Miami-Fort Lauderdale-West Palm Beach, FL	\$5,416	\$766	\$4,787	\$1,104
33340	Milwaukee-Waukesha-West Allis, WI	\$5,806	\$844	\$4,989	\$1,092
34980	Nashville-Davidson--Murfreesboro--Franklin, TN	\$5,299	\$825	\$4,484	\$1,151
35620	New York-Newark-Jersey City, NY-NJ-PA	\$6,307	\$734	\$5,136	\$1,283
36420	Oklahoma City, OK	\$4,754	\$847	\$4,367	\$1,166
36740	Orlando-Kissimmee-Sanford, FL	\$5,236	\$752	\$4,695	\$1,067
38060	Phoenix-Mesa-Scottsdale, AZ	\$4,718	\$724	\$4,116	\$1,029
38900	Portland-Vancouver-Hillsboro, OR-WA	\$4,711	\$653	\$4,253	\$1,026
39900	Reno, NV	\$5,004	\$748	\$3,851	\$975
40060	Richmond, VA	\$5,482	\$746	\$4,299	\$1,067
40380	Rochester, NY	\$4,247	\$546	\$4,092	\$970
40420	Rockford, IL	\$5,568	\$793	\$4,303	\$1,050
41700	San Antonio-New Braunfels, TX	\$5,110	\$875	\$4,272	\$1,092
42660	Seattle-Tacoma-Bellevue, WA	\$5,144	\$654	\$4,244	\$1,005
44060	Spokane-Spokane Valley, WA	\$4,734	\$613	\$4,193	\$919
45300	Tampa-St. Petersburg-Clearwater, FL	\$5,542	\$780	\$4,574	\$1,057
46060	Tucson, AZ	\$3,813	\$544	\$3,311	\$925
46140	Tulsa, OK	\$5,167	\$823	\$4,666	\$1,124
47260	Virginia Beach-Norfolk-Newport News, VA-NC	\$6,017	\$821	\$5,189	\$1,109
47900	Washington-Arlington-Alexandria, DC-VA-MD-WV	\$4,867	\$555	\$3,947	\$1,023

Source: HCCI, 2017.

Notes: All data weighted to reflect the population ages 0-64. Data for 2015 adjusted using actuarial completion. All per capita dollars from allowed amounts. All figures rounded.