

Table 3. Hospital inpatient services<sup>a</sup>: median and mean expenditures per person with expense and distribution of expenditures by source of payment, U.S., 1997

Population characteristic	Total population (in thousands)	Percent with expense	Annual total expense per person with expense		Percent distribution of total expenses by source of payment							
			Median	Mean	Total expenses (in millions)	Out of Pocket	Private Insurance <sup>b</sup>	Medicare	Medicaid	Other public programs <sup>c</sup>	Other <sup>d</sup>	
<b>Total</b>	271,279	7.2	\$5,479	\$10,796	\$209,435	2.6	43.1	37.2	6.9	4.9	5.3	
<b>Age in years</b>												
Under 65	237,093	5.5	4,436	9,178	119,392	3.2	64.4	7.0	11.1	6.2*	8.0	
Under 6	23,791	4.7	2,606	6,474	7,234	1.5*	58.2	1.5*	19.1*	0.5*	19.3*	
6-17	48,127	1.6	3,986	10,716	8,492	2.4	83.0	0.5*	9.8	0.7*	3.6*	
18-44	108,879	6.0	3,862	6,639	43,378	3.8	63.4	6.4	15.1	2.0	9.4*	
45-64	56,295	8.1	6,626	13,208	60,288	3.1	63.3	9.0	7.5	10.7*	6.3*	
65 and over	34,185	18.7	7,838	14,090	90,044	1.7	14.8	77.3	1.3	3.1*	1.7	
<b>Sex</b>												
Male	132,605	5.8	6,610	12,966	99,552	2.5	38.8	38.8	5.6	8.9*	5.5*	
Female	138,673	8.5	4,845	9,375	109,883	2.7	47.0	35.8	8.1	1.3*	5.1	
<b>Race/ethnicity</b>												
White and other	206,082	7.4	5,691	11,296	171,550	2.2	44.4	39.3	4.9	4.6*	4.5	
Black	34,086	7.1	4,760	8,524	20,683	4.6*	38.1	30.3	14.2	4.0*	8.9*	
Hispanic	31,111	5.7	4,106	9,634	17,203	3.5*	36.6	24.5	18.2	8.4*	8.8*	
<b>Health insurance status<sup>ef</sup></b>												
Under age 65:												
Any private	173,962	5.1	5,029	9,939	89,038	2.7	85.6	3.2	1.6	4.7*	2.2	
Public only	29,828	10.4	3,640	7,116	22,048	4.2*	3.2*	25.0	53.7	6.5*	7.5	
Uninsured	33,304	2.9	2,982	8,730	8,306	6.5*	0.0	0.0	0.0	21.6*	71.9	
Age 65 and over:												
Medicare only	8,550	18.5	7,468	12,582	19,869	3.6*	0.0	84.9	0.0	4.9*	6.7	
Medicare and private	21,690	17.6	7,883	14,576	55,780	0.9	23.6	74.5	0.3*	0.5*	0.2*	
Medicare and other public	3,486	25.5	8,144	14,707	13,074	2.1*	0.1*	85.4	7.8	3.8*	0.8	
<b>Poverty status<sup>g</sup></b>												
Poor	36,415	10.3	7,883	8,601	32,390	2.6	18.1	43.4	23.7	4.4	7.7	
Near-poor	12,233	9.8	5,558	14,657	17,656	1.1*	45.1*	37.5	8.1*	1.4*	6.8*	
Low income	38,723	7.5	5,866	9,842	28,472	2.7	26.0	50.2	7.1	9.6*	4.3*	
Middle income	89,981	6.9	5,542	11,783	73,418	2.3	49.0	35.1	3.7	5.7*	4.1	
High income	93,926	5.6	5,933	10,839	57,500	3.2	57.5	29.9	1.1*	2.7*	5.5*	
<b>Metropolitan statistical area (MSA)<sup>e</sup></b>												
MSA	215,782	6.3	5,200	9,221	125,125	2.6	47.4	32.7	8.4	3.8	5.0	
Non-MSA	52,621	8.5	5,933	10,379	46,587	2.8	37.6	46.4	6.1	1.3*	5.7	
<b>Census Region</b>												
Northeast	52,394	7.1	5,432	9,690	36,007	2.0	44.6	38.1	7.8	3.8*	3.7	
Midwest	63,090	7.0	5,855	11,150	49,017	2.8*	44.1	33.6	5.4	7.0*	7.1*	
South	94,929	8.0	5,477	10,613	80,506	2.9	40.7	39.5	7.2	4.3	5.4	
West	60,865	6.1	5,179	11,862	43,906	2.2	45.3	36.4	7.2	4.4*	4.5*	
<b>Perceived health status<sup>h</sup></b>												
Under 65 years												
Excellent, very good, or good	217,904	4.4	4,005	7,263	69,168	3.3	70.3	3.8	9.8	2.6	10.2	
Fair or Poor	18,876	18.0	5,798	12,278	41,644	3.6*	49.0	13.7	15.5	12.3*	5.9	
65 years and over												
Excellent, very good, or good	24,864	11.7	6,863	11,998	34,950	1.1	17.5*	76.6	1.5*	1.3*	2.0*	
Fair or Poor	8,890	36.6	8,428	16,050	52,222	1.9*	13.6	77.5	1.0	4.4*	1.5	

<sup>a</sup>Room and board and all hospital diagnostic and laboratory expenses associated with the basic facility charge, payments for separately billed physician inpatient services, and emergency room expenses incurred immediately prior to inpatient stays are included. Expenses for hospital discharges that did not involve an overnight stay, which are included as ambulatory expenses (Table 4), are excluded. Expenses for newborns who left the hospital on the same day as the mother are included in the mother's record.

<sup>b</sup>Private insurance includes CHAMPUS and CHAMPVA (Armed-Forces-related coverage).

<sup>c</sup>Other public programs include Department of Veterans Affairs (except CHAMPVA); other Federal sources (Indian Health Service, military treatment facilities, and other care provided by the Federal Government); other State and local sources (community and neighborhood clinics, State and local health departments, and State programs other than Medicaid); and other public (Medicaid payments reported for persons who were not enrolled in the Medicaid program at any time during the year).

<sup>d</sup>Other includes Worker's Compensation; other unclassified sources (e.g., automobile, homeowner's, liability, and other miscellaneous or unknown sources); and other private insurance (any type of private insurance payments reported for persons without private health insurance coverage during the year, as defined in MEPS).

<sup>e</sup>Number of persons and amount of expenses do not add to overall total because data on this variable were not available for some sample persons.

<sup>f</sup>Uninsured refers to persons uninsured during the entire year. Public and private health insurance categories refer to individuals with public or private insurance at any time during the period; individuals with both public and private insurance and those with CHAMPUS or CHAMPVA (Armed-Forces-related coverage) are classified as having insurance.

<sup>g</sup>Poor refers to incomes below the Federal poverty line; near poor, over the poverty line through 125 percent of the poverty line; low income, over 125 percent through 200 percent of the poverty line; middle income, over 200 percent to 400 percent of the poverty line; and high income, over 400 percent of the poverty line.

-- Less than 100 sample cases with expenses.

\*Relative standard error equal to or greater than 30 percent.

**Note:** These estimates are for a target population of approximately 271.3 million persons who were in the civilian noninstitutionalized population for all or part of 1997. Percents may not add to 100 because of rounding.

**Source:** Center for Cost and Financing Studies, Agency for Healthcare Research and Quality: Medical Expenditure Panel Survey, 1997.