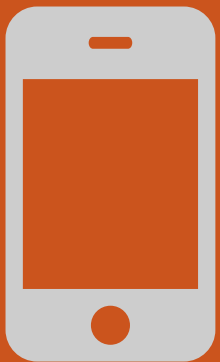


How much could single-payer save you?



Take a picture to try the health calculator yourself!

Beneficiary-paid Healthcare Costs by Type of Insurance & Income: a tool for single-payer financing design

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Introduction

- Single-payer health insurance is projected to reduce overall health spending & ensure access to care.
- Understanding how proposed financing plans will affect individual & family spending is necessary for political viability.

Methods

- Using a nationally representative sample, we estimate current premiums & out-of-pocket (OOP) expenses across insurance and income.

Results

- Premiums & OOP costs increase with income.
- Individuals with family, private coverage, Medicare, or higher income are less likely to have healthcare costs of \$0 compared to those with single, private insurance or lower incomes.

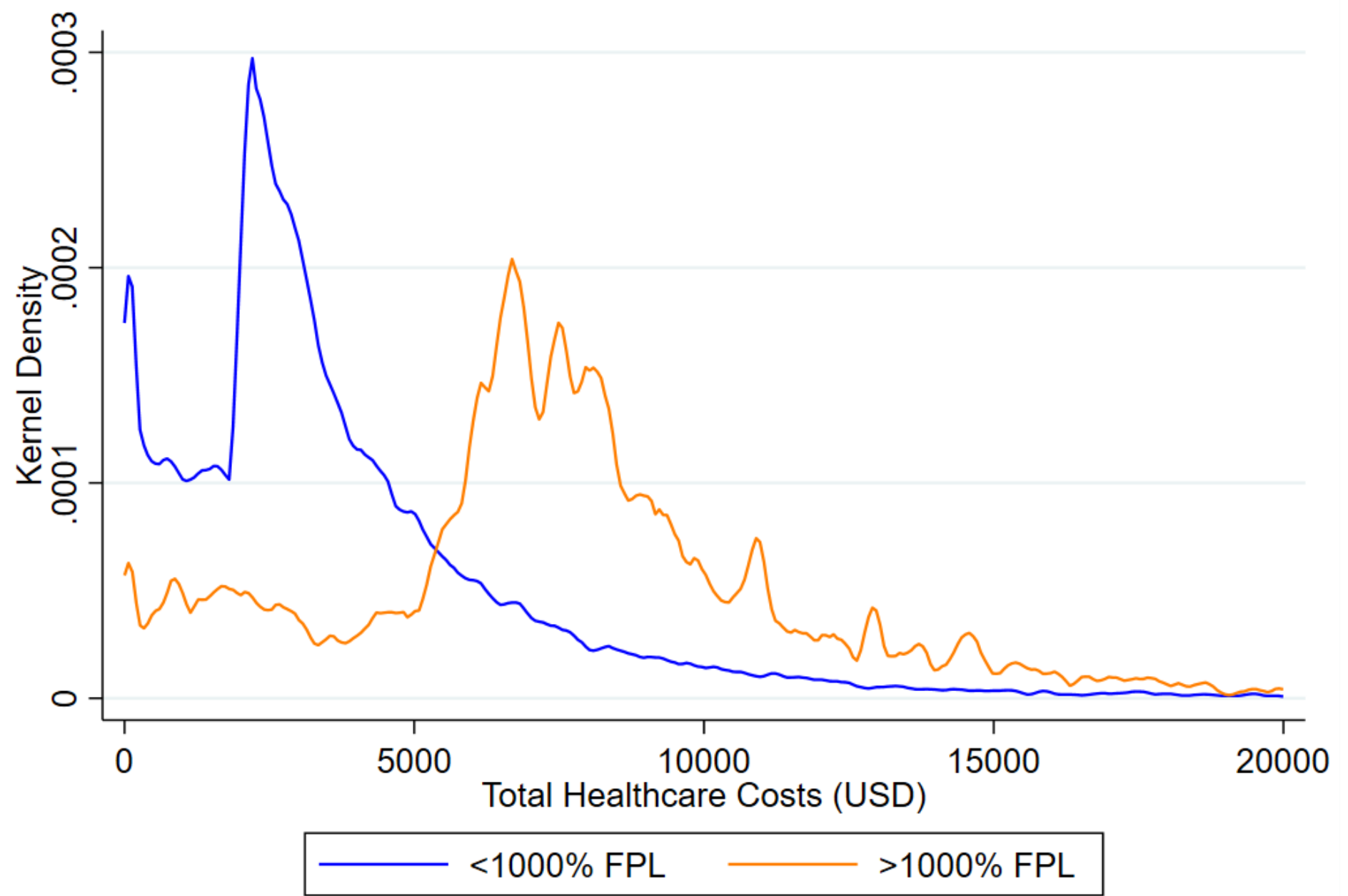
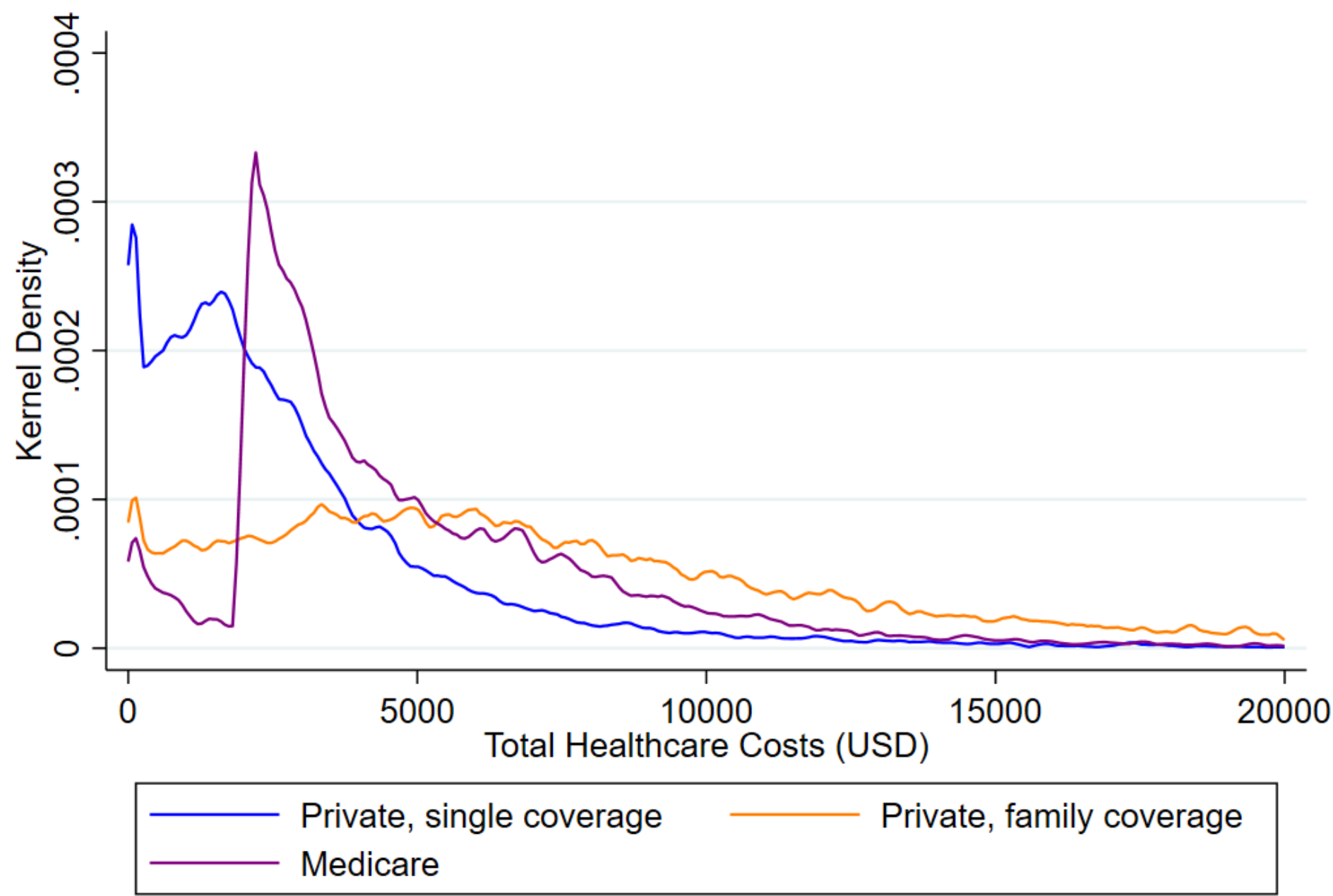
Discussion

- Healthcare costs remain a significant burden despite reforms.
- Preliminary data from a single-payer calculator suggest households may save over \$5,000 in expenses annually.

Estimated Savings by Insurance & Income (%FPL) using a Progressive Single-Payer Financing Scheme

	<138%	139%-250%	251%-400%	400%-1000%	>1000%	Average Income
Any Private Insurance						
Family	\$13,509	\$13,851	\$13,941	\$12,903	\$13,329	\$12,981
Single	\$8,143	\$8,081	\$8,234	\$6,944	\$7,805	\$7,449
Medicare						
Medicare Only	\$1,268	\$3,555	\$3,181	\$1,692	\$4,427	\$3,179
Medicare & Private	\$4,034	\$5,882	\$6,201	\$4,546	\$7,405	\$5,155
Medicare & Other Public	\$1,271	\$2,565	\$2,536	\$738	\$3,523	\$1,405

Beneficiary-paid premium & OOP costs by insurance & income, Kernel Density



The lines represent frequency distribution of annual beneficiary costs. A kernel density of 0.0001 corresponds to 1% of the population in the \$100 range centered on the x-axis value. The curves are smoothed by considering prevalence in adjacent \$100 categories, thus distorting prevalence for the lowest \$100 category.

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