

# For most of life, men pay more out of pocket than women

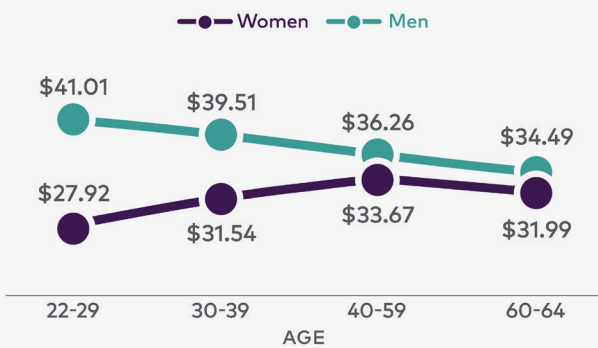
By Allison Pohle | November 21, 2016

**B**ecause many health insurers have increased their deductibles, out-of-pocket costs are a top-of-mind topic for patients and their providers. But not everyone is paying equally.

an average of \$34.49 per visit, while women in the same age group pay \$31.99.

The difference shrinks in part because men pay less out of pocket as the years go by – and in part because women pay a little more. For instance, an analysis of 16.6 million visits by patients to primary care providers in 2015 found that women aged 22-29 paid an average of \$27.29 per out-of-pocket per visit, while women aged 40-59 paid \$27.93.

## Out-of-pocket cost per visit

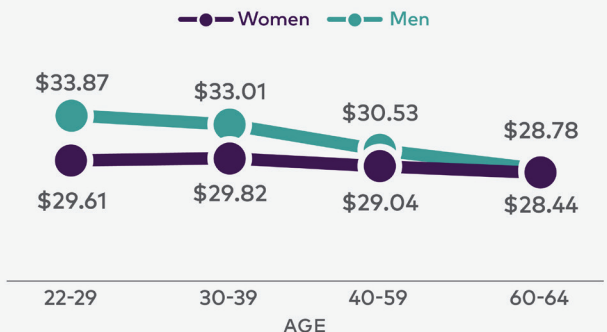


SOURCE: athenaResearch  
SAMPLE: 52 million visits by patients to practices on athenanet in 2015

An analysis of 52 million patients visits on the athenahealth network in 2015 found that, for most of their lives, men pay more out of pocket than women.

Men with commercial insurance between the ages of 22 and 29 pay an average of \$41.01 out-of-pocket per visit, while women in the same age group pay \$27.92. This disparity drops with age: men 60-64 pay

## Out-of-pocket cost per visit for commercially insured patients visiting PCPs



SOURCE: athenaResearch  
SAMPLE: 11.5 million visits by patients to primary care providers on athenanet in 2015

Experts ascribed the differences to a variety of factors. Richard Scheffler, an economist and professor at the UC Berkeley School of Public Health, notes that women receive a higher proportion of preventive care appointments, which include visits with zero patient obligation.

Men could also be more likely to lack insurance coverage at younger ages, or be employed by companies that offer high-deductible plans, says Budd Shenkin, M.D., who practices preventive medicine in Oakland, California.

“The number of people affected by the deductibles is rising, and the level of the deductibles is still rising,” Shenkin says. “It’s shifting the cost of medical care more on the patient, who then might look at that compared to their other expenses and decide not to go.”

Indeed, research shows that men are more reluctant than women to go to the doctor, especially when they have to pay out of pocket. A 2013 study in the journal *Medical Care* compared emergency room visits for 12,000 people – about half men and half women – before and after their employers switched them involuntarily to a high-deductible plan.

The number of men’s emergency room visits dropped drastically, even for potentially dangerous conditions such as an irregular heartbeat. They also had more hospitalizations, leading to the conclusion that they were more likely to let serious conditions go untreated.

*Allison Pohle is a writer based in Boston. Data analysis by Stewart Richardson.*

*Illustration by Michelle Kondrich.*



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