

# Health Insurance Costs

## What's the deal?

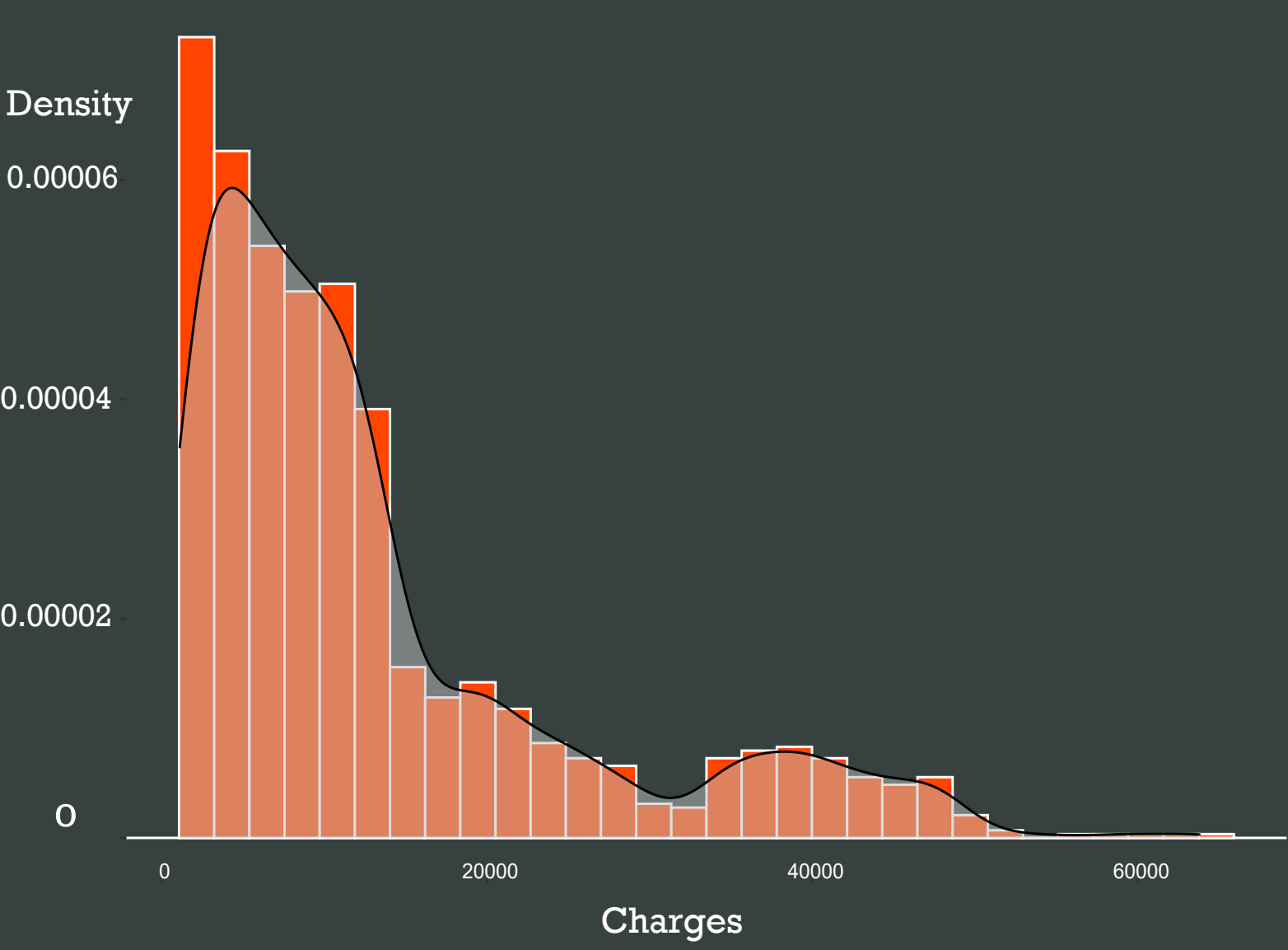
### Did you know?

It is estimated that over 800 million people spend at least 10% of their household budget on health care costs. These costs can be further exacerbated by behavioral risk factors that may cause chronic health conditions.

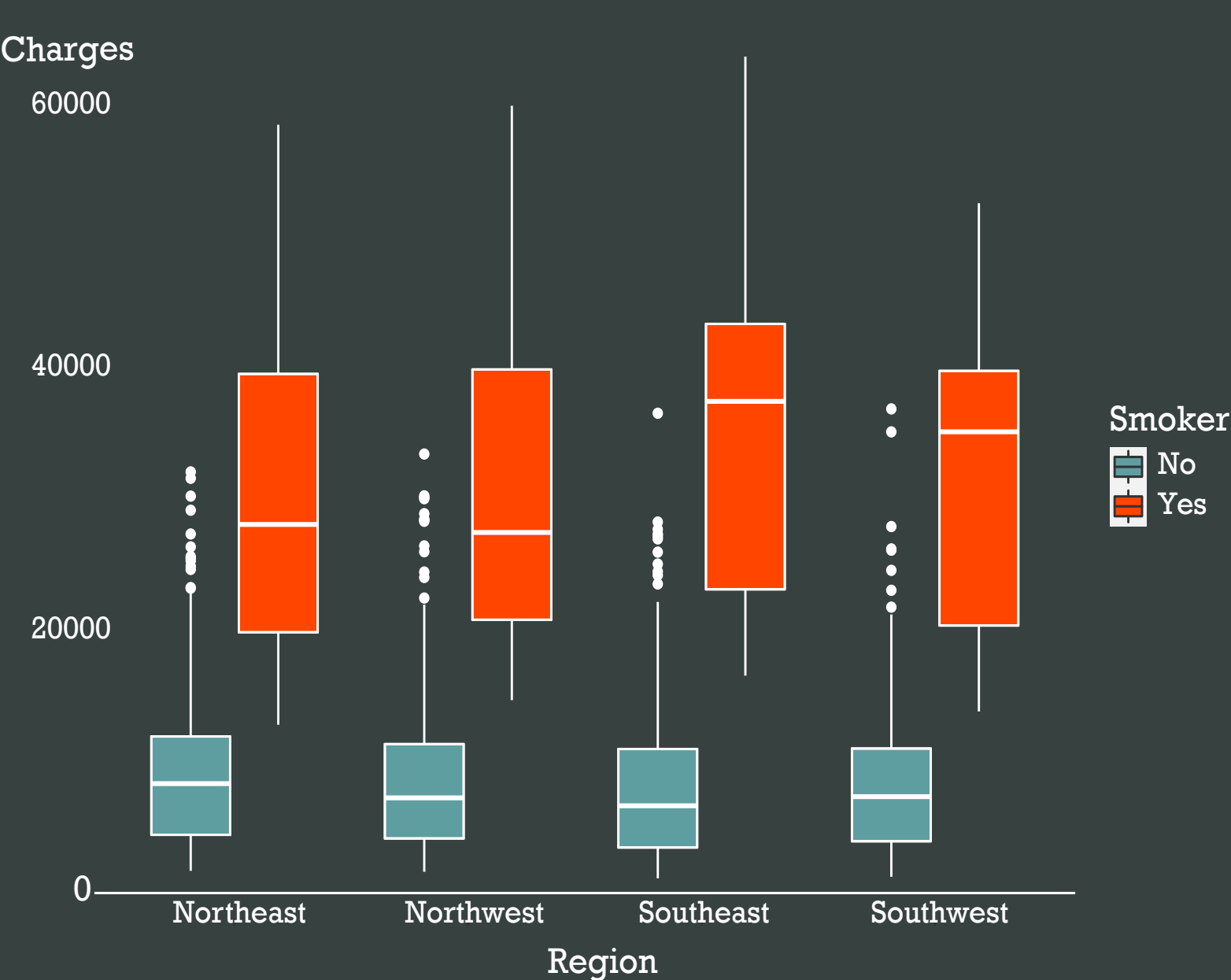
### Audience:

Health educators, employers, and local public health departments may be able to make this information available to their communities for educational purposes as financial planning should also consider medical expenses.

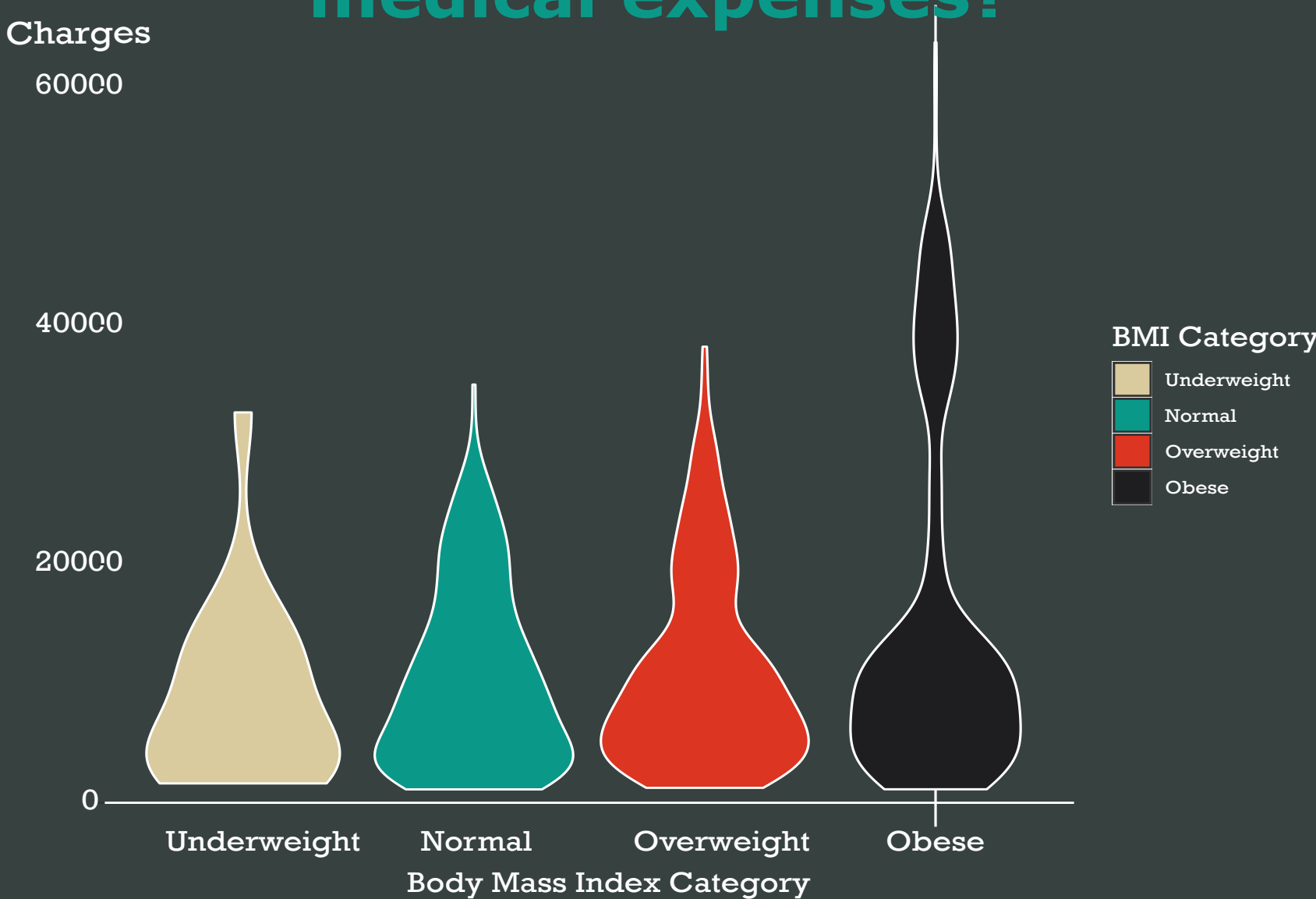
## What is the distribution of medical expenses?



## Which region has the highest medical expenses?



## Do people with a higher Body Mass Index (BMI) spend more on medical expenses?



## Let's Discuss

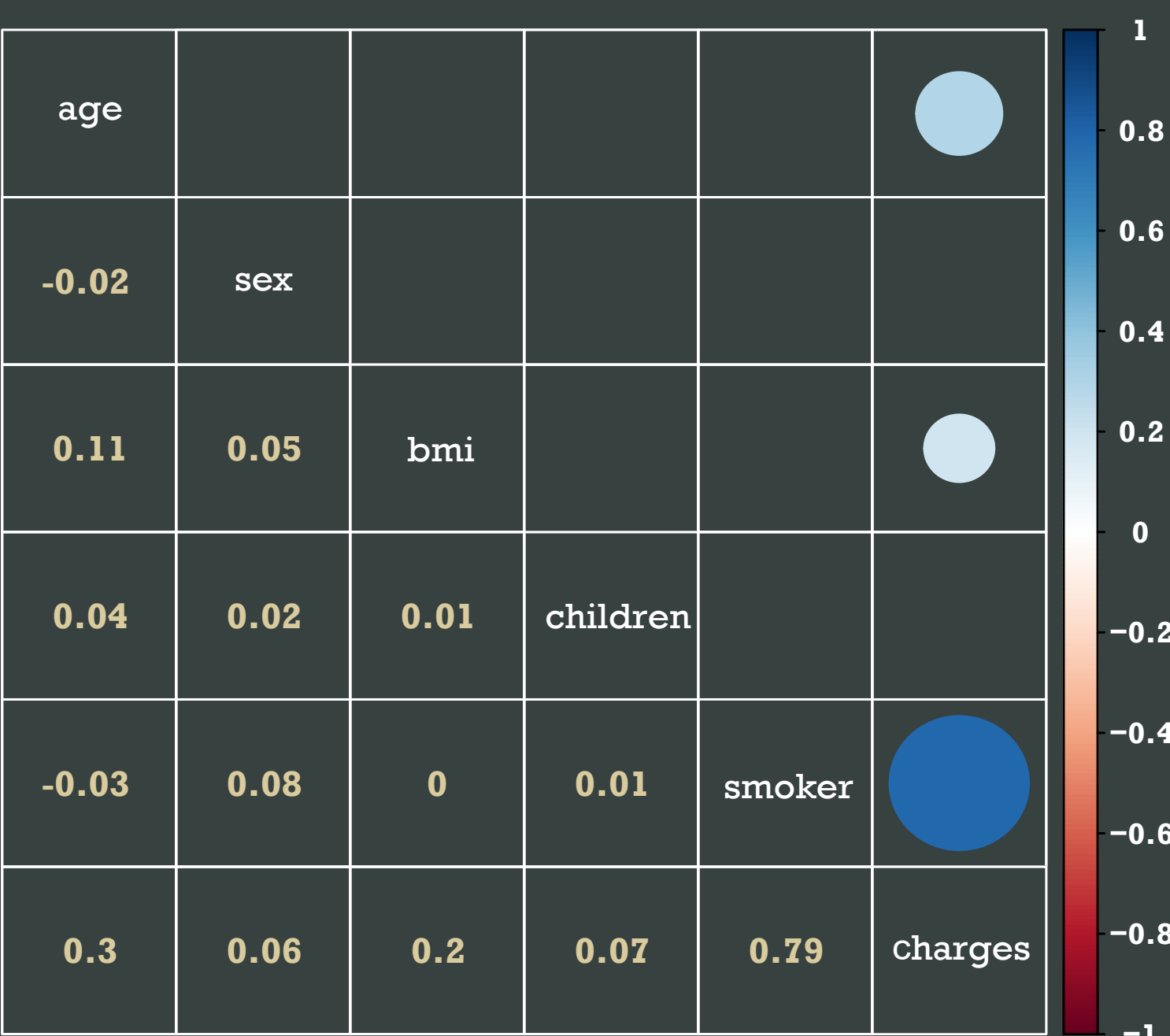
According to the distribution of medical expenses, most people are spending between \$4,000 and \$14,000 per year on medical expenses.

While most people in the four BMI categories incur similar charges, there's a group of people within the "Obese" category that are spending approximately \$40k per year.

Interestingly, the average medical expenses for non-smokers was similar for each of the 4 regions, while smokers in all categories paid more. However, smokers in the Southeast had a higher average expense in comparison to all others.

# Is there a factor that seems to contribute more to medical expenses over the others?

## Final Thoughts

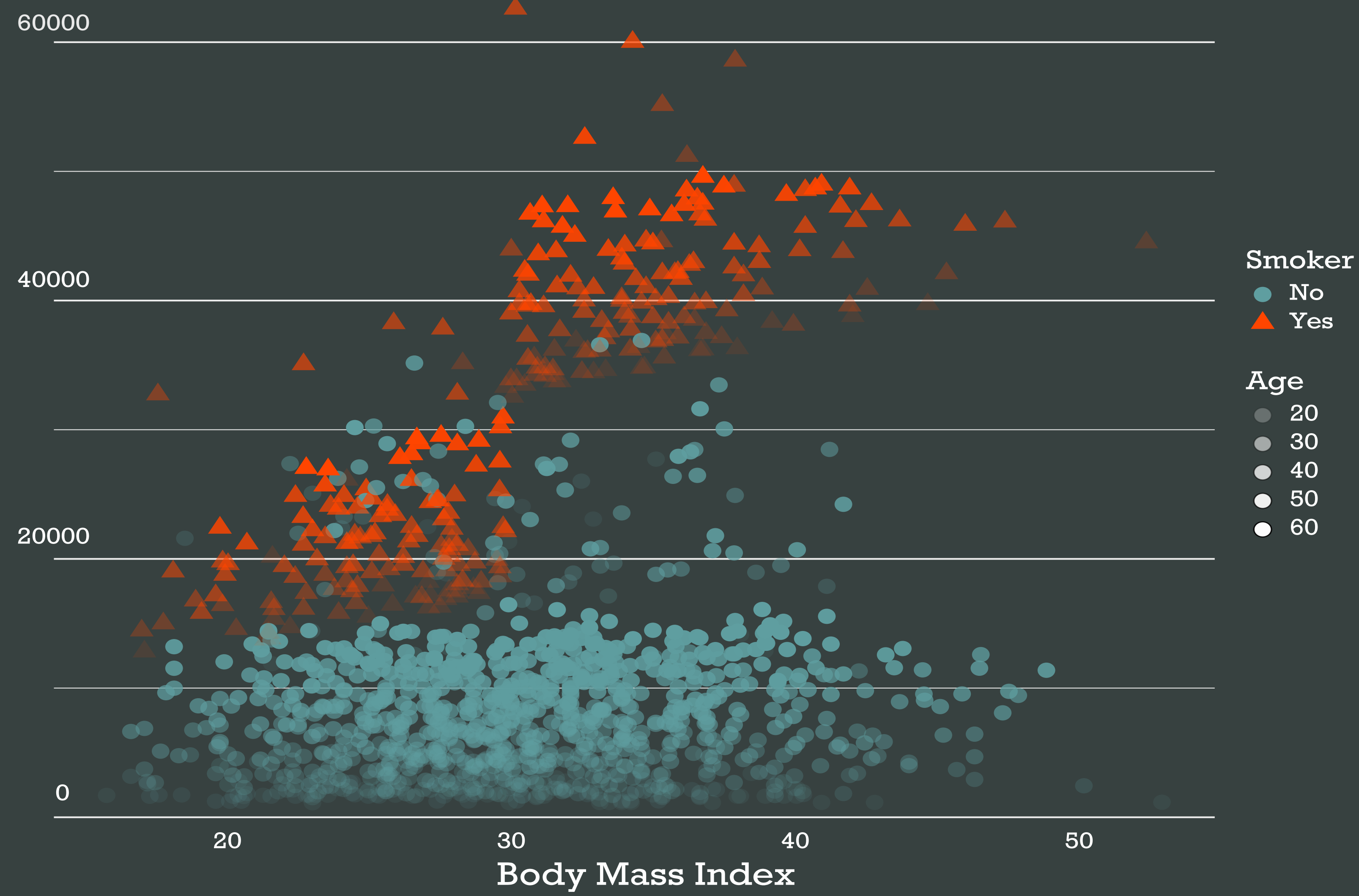


A correlogram indicates that there is a positive relationship between smoking and medical expenses. There is also a weaker positive association between age and expenses and BMI and expenses.

The figure below displays the interaction between the different variables including BMI, age, smoker status, and charges.

A positive correlation can be seen between smoker status and charges. Most non-smokers paid less than \$15k in medical expenses despite having a higher BMI and regardless of age. This further solidifies the need to educate the population on the financial risks of smoking.

### Charges



Smoker  
● No  
▲ Yes

Age  
● 20  
● 30  
● 40  
● 50  
● 60