Overview

It takes nearly $4,000 Per Person Per Year (PPPY) to cover the health care needs of most Coloradans*

*Medicaid, Commercial, & Medicare Advantage covered lives

Rural vs. Urban

In general, expenses for rural Coloradans are higher.

Rural Medicare Advantage patients pay nearly double the out-of-pocket costs annually compared to urban residents.

Trends

Between 2012-2015, costs to pay for health care expenses rose an average of 6%* across all payers.

* $600 PPPY increase

Across all payers, Females cost more than Males PPPY.

...and females are most expensive between ages 35-64, and 65+.
The biggest increase in costs across all payers is in the pharmacy service category. Medicare Advantage had the highest increase in pharmacy, from $440 PPPY to $1,900 PPPY.

**SERVICE CATEGORY AVERAGE PERCENT CHANGE FROM 2012-2015**

- **PHARMACY SERVICES**
  - Increase: 27%

- **INPATIENT (hospital) SERVICES**
  - Increase: 2%

- **PROFESSIONAL (clinician) SERVICES**
  - Increase: 4%

- **OUTPATIENT (clinic) SERVICES**

**County Profiles**

- **Pitkin County** is 68% above the state median PPPY cost for commercial payers.
- **Phillips County** is 79% above the state median PPPY cost for commercial payers.

**COMMERCIAL PAYERS, 2015**

- Statewide Median $3,700 PPPY
- Pitkin County: $6,000 PPPY
- Phillips County: $6,600 PPPY

In 2015, commercially insured annual costs were higher in some Western Slope areas and Eastern Plains areas, and lower in the Front Range and Southeast areas of the state.

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