

# Summary of Health Care Costs on Kansas Farm Management Association Farms 2010-2019

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**Table 1: 2019 Health Insurance and Medical Cost Expenses by Category**

Category	Count	Yearly Health Insurance Cost			Yearly Medical Care Expenses			Avg. Oper. Age (years)
		Average	Min.	Max.	Average	Min.	Max.	
Singles <65	5	\$10,915	\$4,550	\$17,517	\$3,002	\$40	\$5,770	57.8
Singles >65	7	\$4,527	\$1,711	\$11,175	\$1,270	\$201	\$2,600	72.0
Couples < 65 years	40	\$15,392	\$2,630	\$31,790	\$5,699	\$344	\$29,872	59.4
Couples >=65 years	74	\$9,735	\$2,605	\$30,151	\$3,690	\$235	\$16,256	73.6
Families	42	\$14,110	\$1,620	\$36,009	\$5,607	\$367	\$14,530	49.0

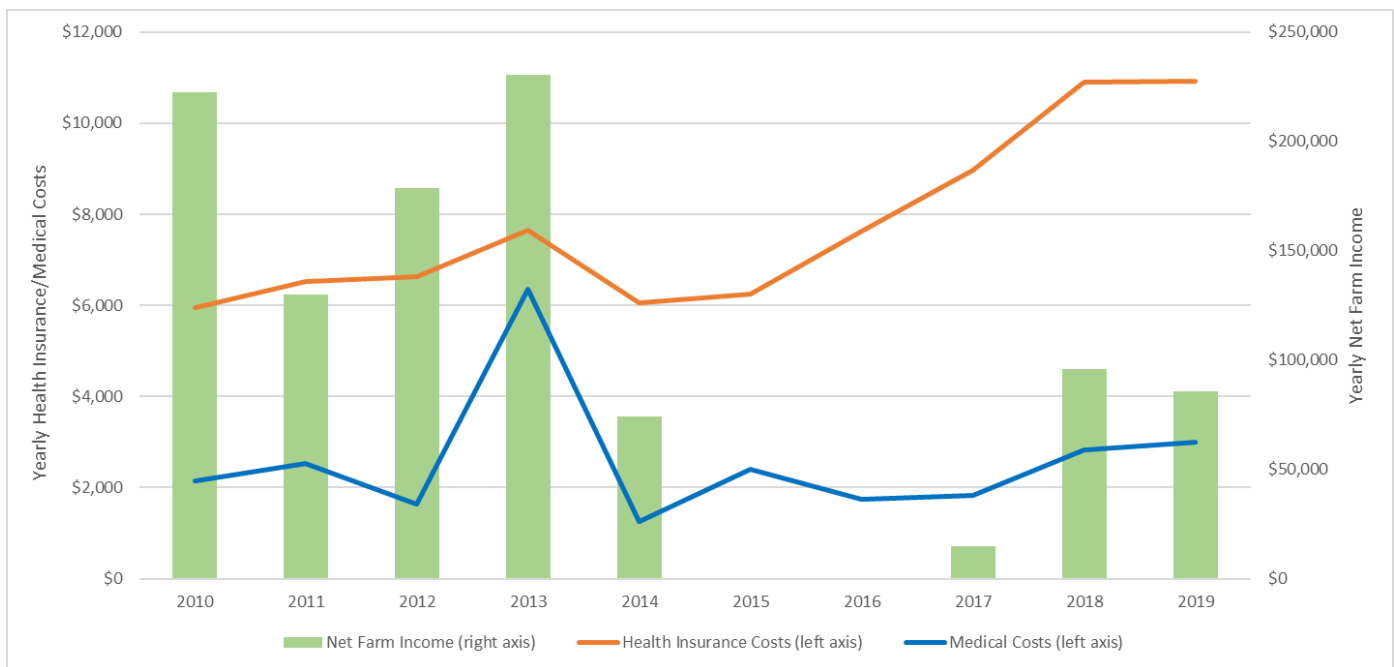
**Figure 1: Minimum, Maximum, and Average 2019 Health Insurance Expenses by Category**



**Table 2: Trend Analysis for Singles <65 Years of Age (6 observations), Avg. 2019 Operator Age = 57.8 years**

Year	Average Health Insurance Costs	% Change from Previous Year	Average Medical Care Costs	% Change from Previous Year	Average Net Farm Income
2010	\$5,950		\$2,140		\$222,673
2011	\$6,531	9.8%	\$2,530	18.3%	\$130,046
2012	\$6,626	1.5%	\$1,645	-35.0%	\$178,462
2013	\$7,654	15.5%	\$6,350	286.1%	\$230,503
2014	\$6,050	-21.0%	\$1,244	-80.4%	\$74,018
2015	\$6,246	3.3%	\$2,393	92.3%	-\$51,738
2016	\$7,626	22.1%	\$1,753	-26.7%	-\$48,288
2017	\$8,976	17.7%	\$1,819	3.7%	\$15,037
2018	\$10,896	21.4%	\$2,825	55.3%	\$95,862
2019	\$10,915	0.2%	\$3,002	6.3%	\$85,867
<b>Change from 2010-2019</b>	<b>\$4,965</b>	<b>83.4%</b>	<b>\$862</b>	<b>40.3%</b>	<b>-\$136,806</b>

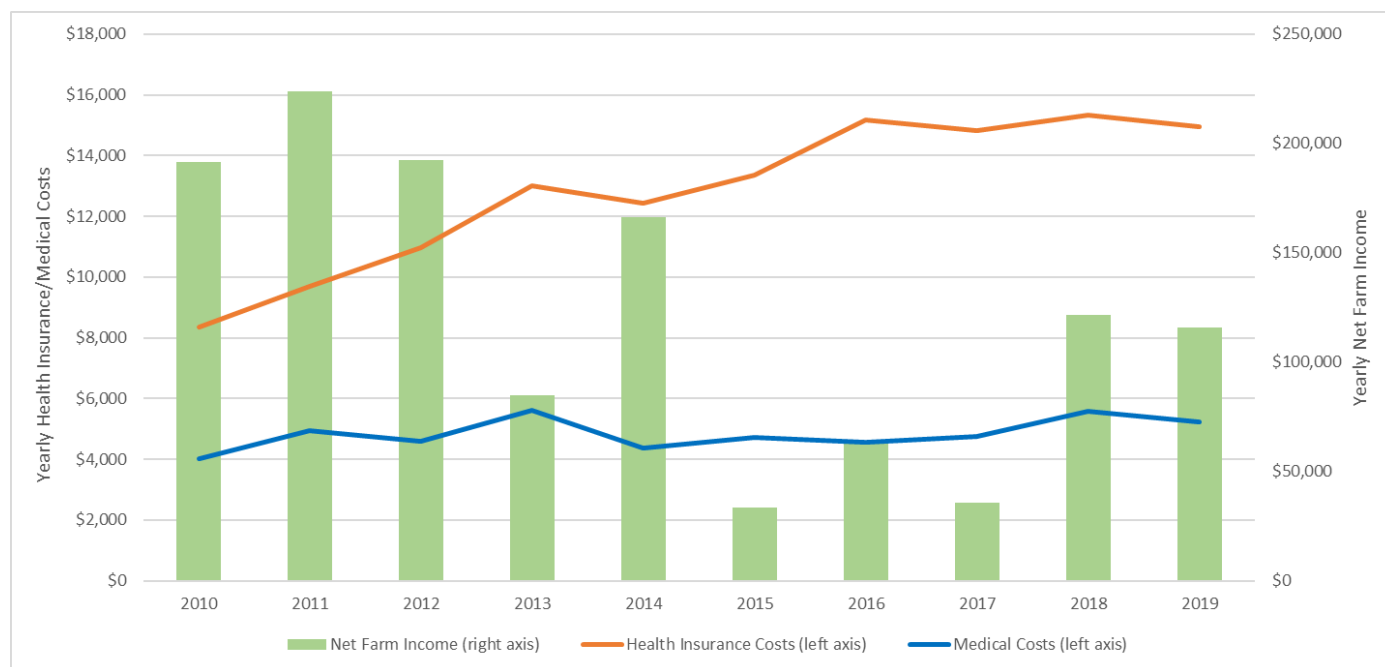
**Figure 2: Trend Analysis for Singles <65 Years of Age (6 observations)**



**Table 3: Trend Analysis for Couples <65 Years of Age (24 observations), Avg. 2019 Operator Age = 60.9 years**

Year	Average Health Insurance Costs	% Change from Previous Year	Average Medical Care Costs	% Change from Previous Year	Average Net Farm Income
2010	\$8,362		\$4,009		\$191,477
2011	\$9,685	15.8%	\$4,955	23.6%	\$223,731
2012	\$10,965	13.2%	\$4,591	-7.3%	\$192,192
2013	\$12,998	18.6%	\$5,596	21.9%	\$84,848
2014	\$12,423	-4.4%	\$4,353	-22.2%	\$166,377
2015	\$13,368	7.6%	\$4,706	8.1%	\$33,363
2016	\$15,170	13.5%	\$4,545	-3.4%	\$64,066
2017	\$14,819	-2.3%	\$4,745	4.4%	\$35,460
2018	\$15,323	3.4%	\$5,563	17.2%	\$121,680
2019	\$14,954	-2.4%	\$5,233	-5.9%	\$115,953
<b>Change from 2010-2019</b>	<b>\$6,592</b>	<b>78.8%</b>	<b>\$1,223</b>	<b>30.5%</b>	<b>-\$75,524</b>

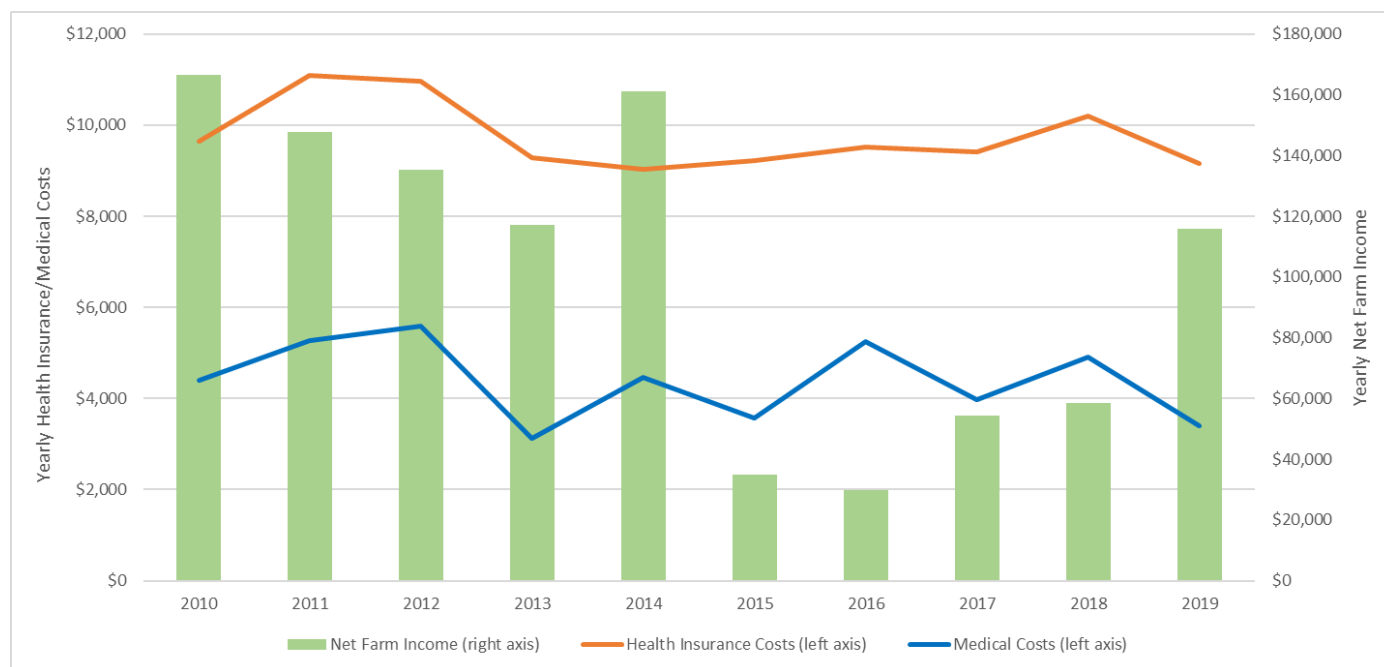
**Figure 3: Trend Analysis for Couples <65 Years of Age (24 observations)**



**Table 4: Trend Analysis for Couples turning 65 Years of Age (41 observations), Avg. 2019 Operator Age = 68.3 years**

Year	Average Health Insurance Costs	% Change from Previous Year	Average Medical Care Costs	% Change from Previous Year	Average Net Farm Income
2010	\$9,654		\$4,399		\$166,608
2011	\$11,099	15.0%	\$5,269	19.8%	\$147,872
2012	\$10,968	-1.2%	\$5,581	5.9%	\$135,473
2013	\$9,292	-15.3%	\$3,130	-43.9%	\$117,152
2014	\$9,041	-2.7%	\$4,453	42.3%	\$160,998
2015	\$9,220	2.0%	\$3,575	-19.7%	\$34,971
2016	\$9,511	3.2%	\$5,249	46.8%	\$29,792
2017	\$9,416	-1.0%	\$3,976	-24.3%	\$54,253
2018	\$10,203	8.4%	\$4,910	23.5%	\$58,622
2019	\$9,149	-10.3%	\$3,403	-30.7%	\$115,802
<b>Change from 2010-2019</b>	<b>-\$505</b>	<b>-5.2%</b>	<b>-\$996</b>	<b>-22.6%</b>	<b>-\$50,806</b>

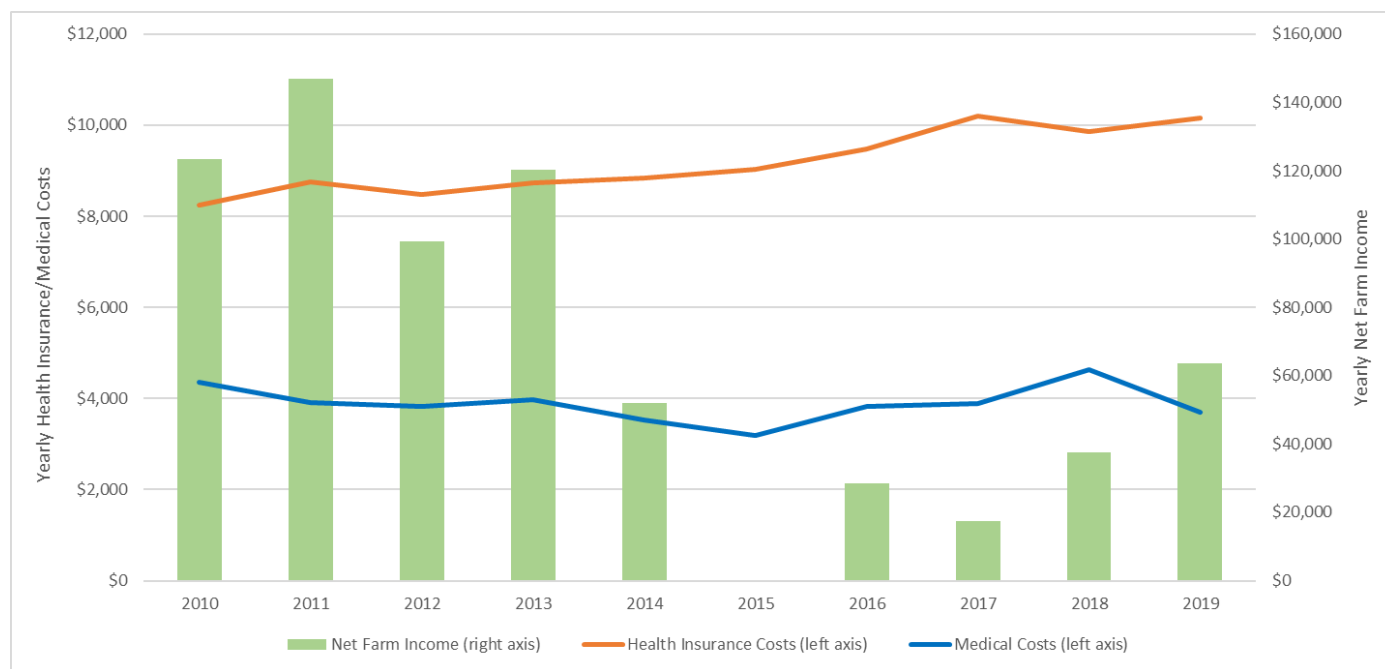
**Figure 4: Trend Analysis for Couples turning 65 Years of Age (41 observations)**



**Table 5: Trend Analysis for Couples >65 Years of Age (31 observations), Avg. 2019 Operator Age = 72.1 years**

Year	Average Health Insurance Costs	% Change from Previous Year	Average Medical Care Costs	% Change from Previous Year	Average Net Farm Income
2010	\$8,246		\$4,348		\$123,277
2011	\$8,759	6.2%	\$3,908	-10.1%	\$146,858
2012	\$8,484	-3.1%	\$3,825	-2.1%	\$99,393
2013	\$8,744	3.1%	\$3,981	4.1%	\$120,372
2014	\$8,832	1.0%	\$3,521	-11.5%	\$52,006
2015	\$9,026	2.2%	\$3,191	-9.4%	-\$8,147
2016	\$9,489	5.1%	\$3,823	19.8%	\$28,511
2017	\$10,199	7.5%	\$3,895	1.9%	\$17,448
2018	\$9,865	-3.3%	\$4,624	18.7%	\$37,555
2019	\$10,164	3.0%	\$3,698	-20.0%	\$63,678
<b>Change from 2010-2019</b>	<b>\$1,918</b>	<b>23.3%</b>	<b>-\$650</b>	<b>-14.9%</b>	<b>-\$59,599</b>

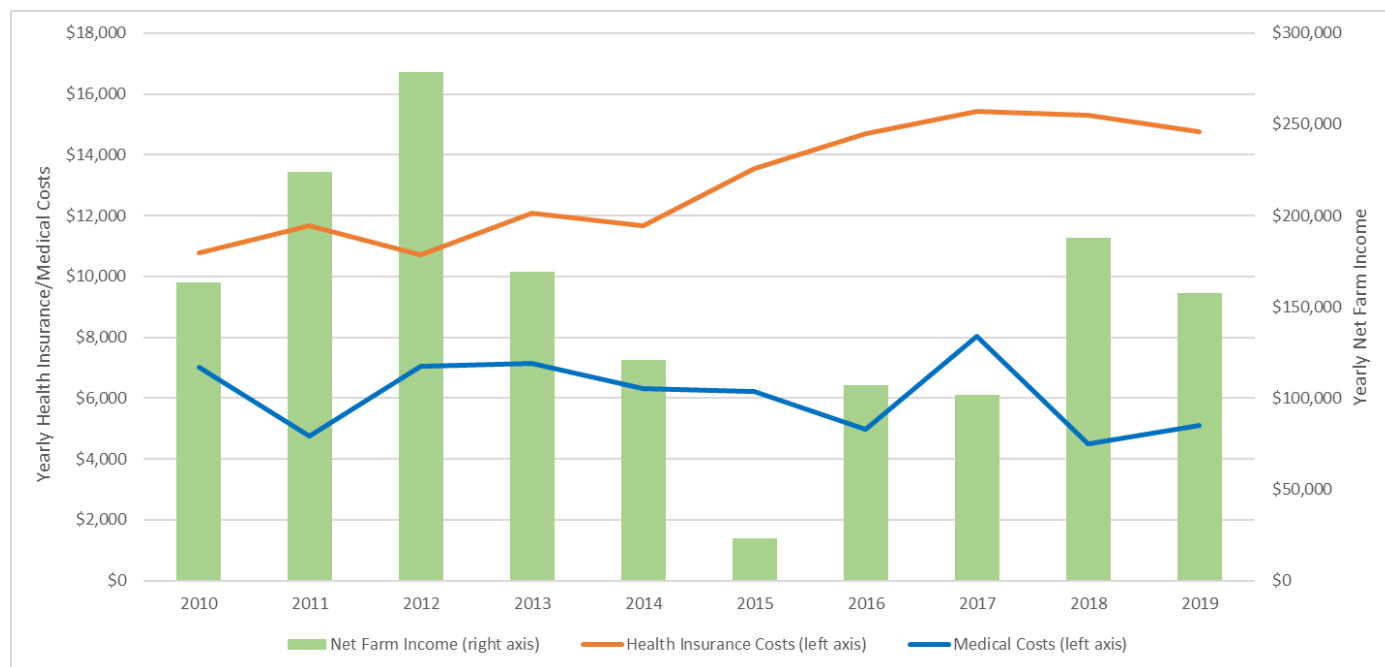
**Figure 5: Trend Analysis for Couples >65 Years of Age (31 observations)**



**Table 6: Trend Analysis for Families becoming Couples (12 observations), Avg. 2019 Operator Age = 59.7 years**

Year	Average Health Insurance Costs	% Change from Previous Year	Average Medical Care Costs	% Change from Previous Year	Average Net Farm Income
2010	\$10,790		\$7,015		\$163,138
2011	\$11,661	8.1%	\$4,749	-32.3%	\$223,799
2012	\$10,725	-8.0%	\$7,051	48.5%	\$278,856
2013	\$12,093	12.8%	\$7,145	1.3%	\$169,246
2014	\$11,653	-3.6%	\$6,317	-11.6%	\$120,974
2015	\$13,533	16.1%	\$6,218	-1.6%	\$23,038
2016	\$14,701	8.6%	\$4,958	-20.3%	\$107,320
2017	\$15,417	4.9%	\$8,023	61.8%	\$101,625
2018	\$15,303	-0.7%	\$4,498	-43.9%	\$187,634
2019	\$14,765	-3.5%	\$5,104	13.5%	\$157,726
<b>Change from 2010-2019</b>	<b>\$3,975</b>	<b>36.8%</b>	<b>-\$1,912</b>	<b>-27.2%</b>	<b>-\$5,412</b>

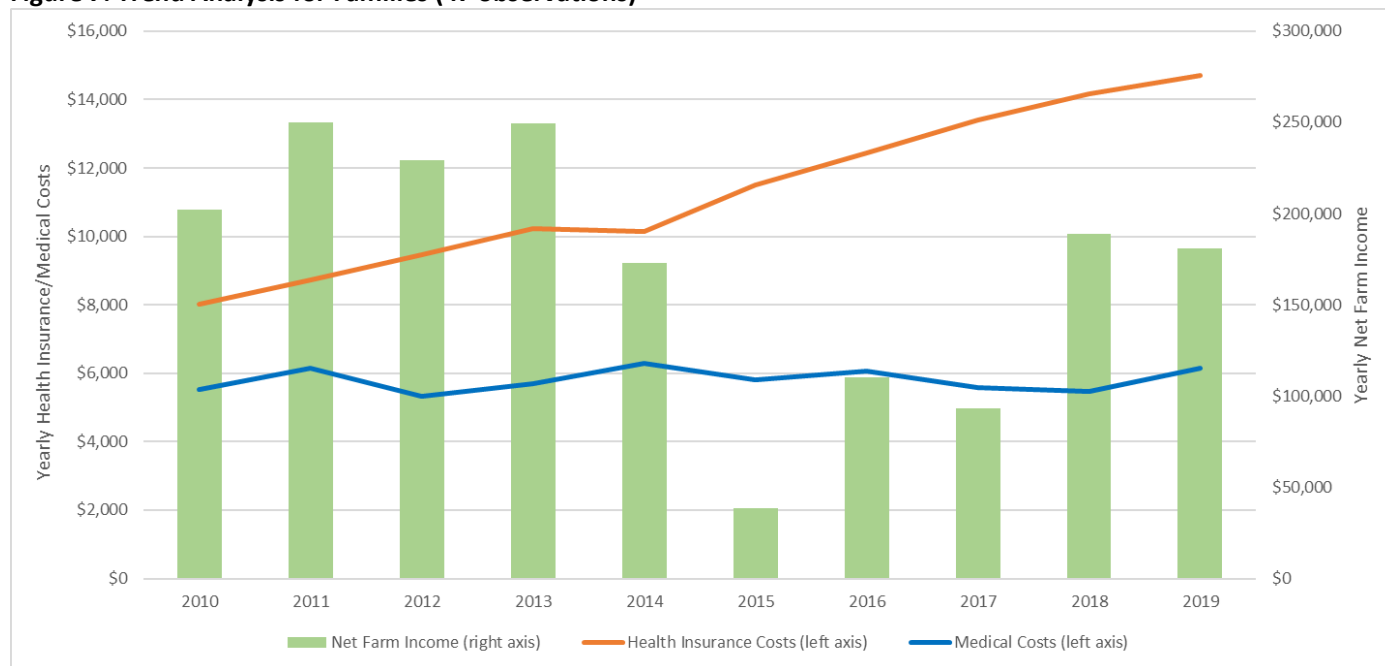
**Figure 6: Trend Analysis for Families becoming Couples (12 observations)**



**Table 7: Trend Analysis for Families (47 observations), Avg. 2019 Operator Age = 48.9 years**

Year	Average Health Insurance Costs	% Change from Previous Year	Average Medical Care Costs	% Change from Previous Year	Average Net Farm Income
2010	\$8,013		\$5,535		\$202,290
2011	\$8,731	9.0%	\$6,142	11.0%	\$249,771
2012	\$9,458	8.3%	\$5,321	-13.4%	\$229,317
2013	\$10,242	8.3%	\$5,703	7.2%	\$249,263
2014	\$10,153	-0.9%	\$6,280	10.1%	\$172,972
2015	\$11,510	13.4%	\$5,817	-7.4%	\$38,644
2016	\$12,438	8.1%	\$6,064	4.2%	\$110,313
2017	\$13,397	7.7%	\$5,585	-7.9%	\$93,192
2018	\$14,157	5.7%	\$5,476	-2.0%	\$188,635
2019	\$14,697	3.8%	\$6,160	12.5%	\$181,060
<b>Change from 2010-2019</b>	<b>\$6,684</b>	<b>83.4%</b>	<b>\$625</b>	<b>11.3%</b>	<b>-\$21,230</b>

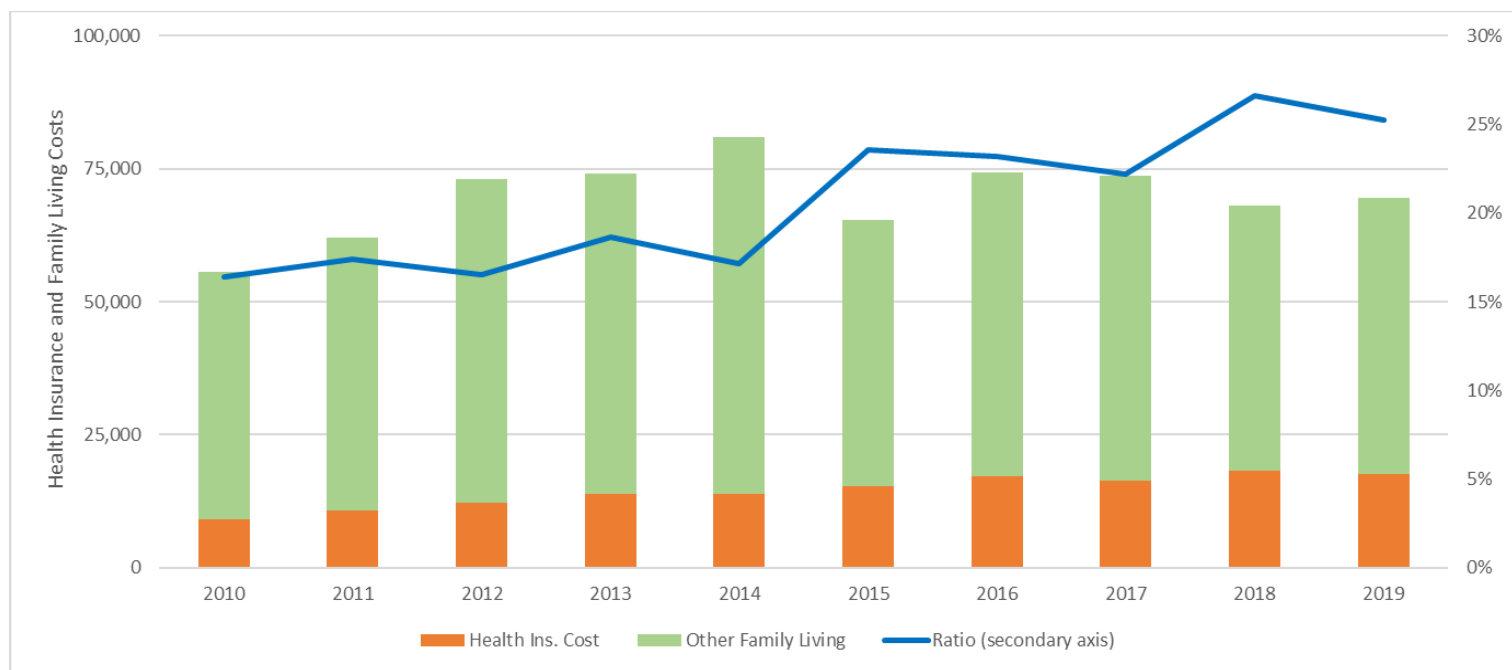
**Figure 7: Trend Analysis for Families (47 observations)**



**Table 8: Trends in Health Insurance and Total Family Living Expense for Couples <65 Years of Age (14 observations)**

Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
<b>Health Ins. Cost</b>	\$9,118	\$10,792	\$12,102	\$13,821	\$13,886	\$15,383	\$17,250	\$16,358	\$18,132	\$17,565
<b>Total Family Living</b>	\$55,525	\$62,044	\$73,116	\$74,005	\$80,963	\$65,324	\$74,348	\$73,599	\$68,058	\$69,503
<b>Health Ins./Total Family Living Ratio</b>	16.4%	17.4%	16.6%	18.7%	17.2%	23.5%	23.2%	22.2%	26.6%	25.3%

**Figure 8: Trends in Health Insurance and Total Family Living Expense for Couples <65 Years of Age (14 observations)**

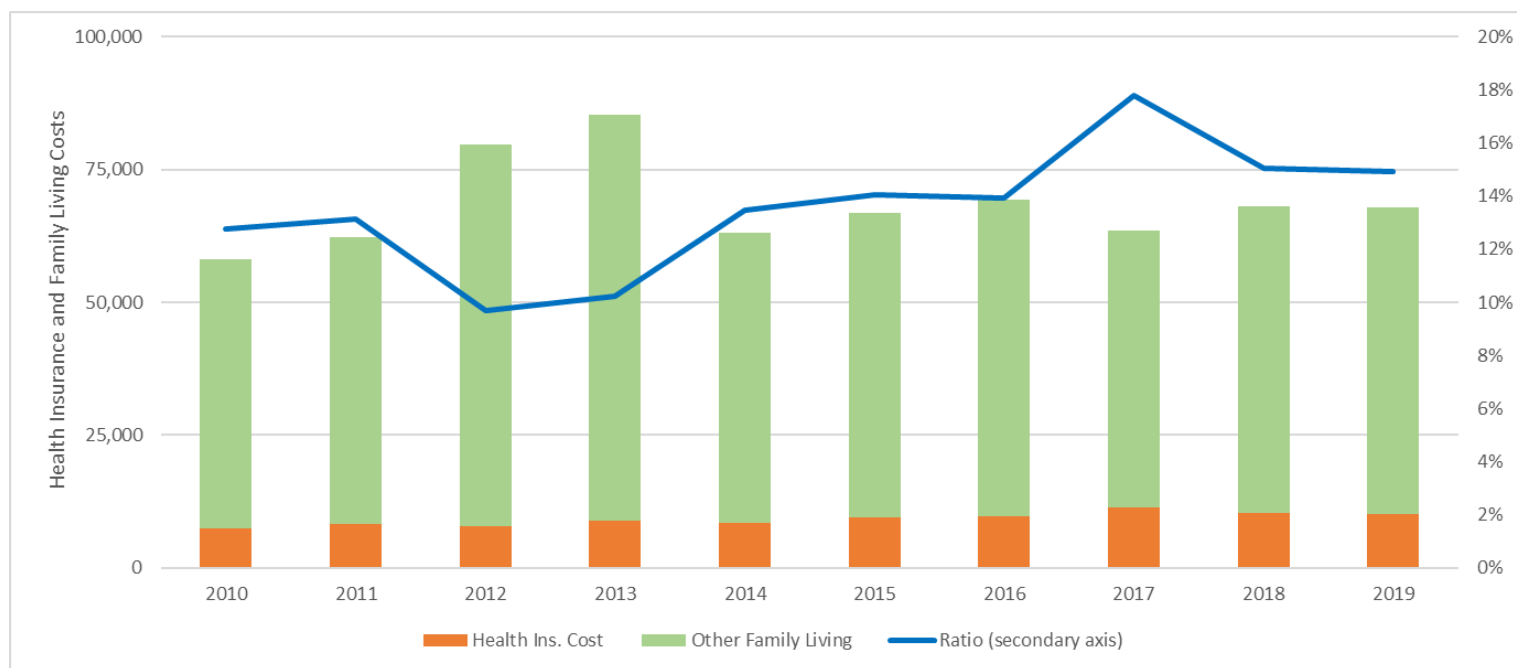




**Table 9: Trends in Health Insurance and Total Family Living Expense for Couples >65 Years of Age (15 observations)**

Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
<b>Health Ins. Cost</b>	\$7,417	\$8,179	\$7,732	\$8,738	\$8,492	\$9,410	\$9,643	\$11,305	\$10,238	\$10,124
<b>Total Family Living</b>	\$58,059	\$62,352	\$79,773	\$85,402	\$63,025	\$66,913	\$69,278	\$63,461	\$68,015	\$67,839
<b>Health Ins./Total Family Living Ratio</b>	12.8%	13.1%	9.7%	10.2%	13.5%	14.1%	13.9%	17.8%	15.1%	14.9%

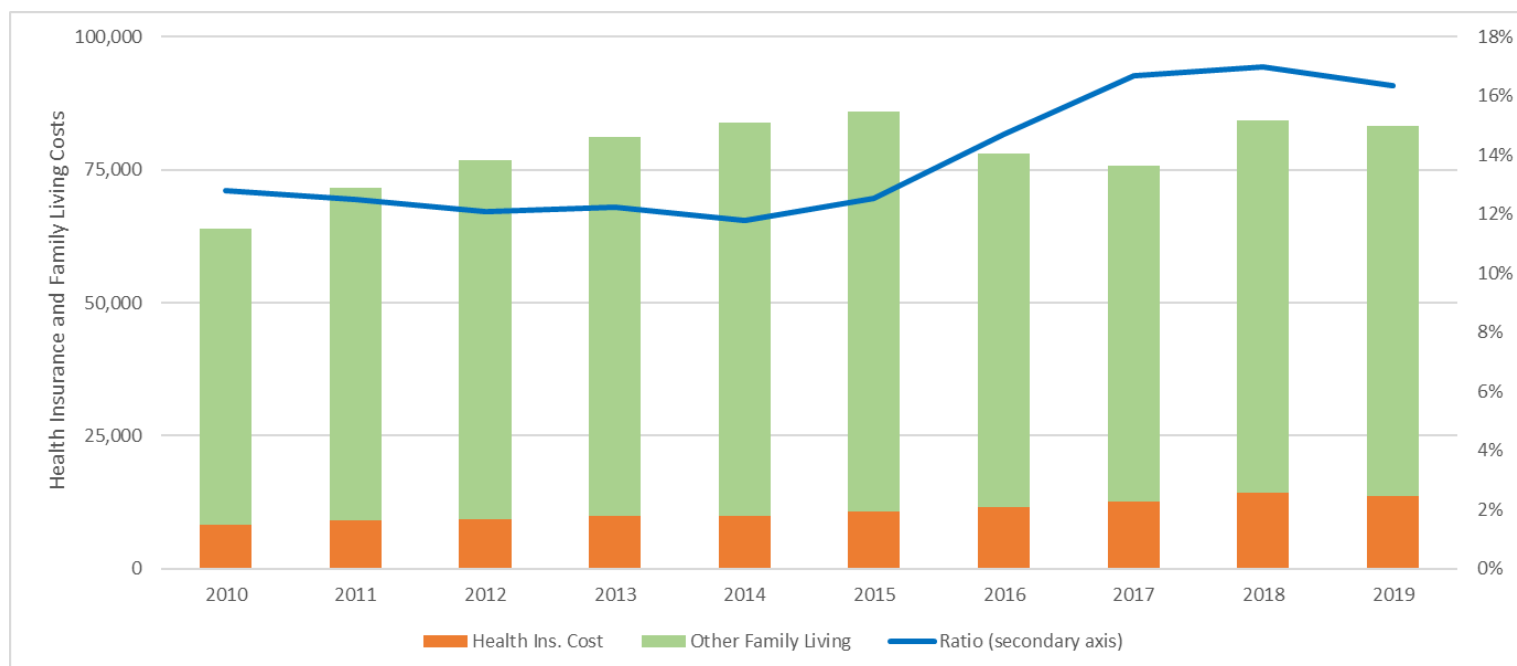
**Figure 9: Trends in Health Insurance and Total Family Living Expense for Couples >65 Years of Age (15 observations)**



**Table 10: Trends in Health Insurance and Total Family Living Expense for Families (23 observations)**

Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
<b>Health Ins. Cost</b>	\$8,198	\$8,963	\$9,276	\$9,907	\$9,889	\$10,771	\$11,489	\$12,640	\$14,345	\$13,631
<b>Total Family Living</b>	\$64,013	\$71,654	\$76,815	\$81,074	\$83,874	\$85,901	\$78,146	\$75,829	\$84,371	\$83,294
<b>Health Ins./Total Family Living Ratio</b>	12.8%	12.5%	12.1%	12.2%	11.8%	12.5%	14.7%	16.7%	17.0%	16.4%

**Figure 10: Trends in Health Insurance and Total Family Living Expense for Families (23 observations)**



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