

Medicare Spending Per Beneficiary

State-Level Analysis - 2020–2022

Source: Medistill / CMS Geographic Variation Public Use File
Prepared with Claude · March 2026

\$11,341	\$10,151	+11.7%	\$15,008	\$9,027
Nat'l avg (2022)	Nat'l avg (2020)	3-yr national growth	Highest: NY	Lowest: MT

1. Overview

Medicare spending per beneficiary varies significantly across states, reflecting differences in local cost structures, provider practice patterns, beneficiary health status, and regional policy environments. This report synthesizes three years of CMS Geographic Variation data (2020–2022) to highlight national trends, state-level disparities, and growth trajectories.

Nationally, average spending rose from **\$10,151** per beneficiary in 2020 to **\$11,341** in 2022 — a **11.7%** increase driven by post-COVID care resumption, healthcare price inflation, and demographic shifts. Critically, this growth was uneven: high-cost Northeastern states accelerated faster than the national average, widening the gap with lower-cost Western and rural states.

National Average & State Range, 2020–2022

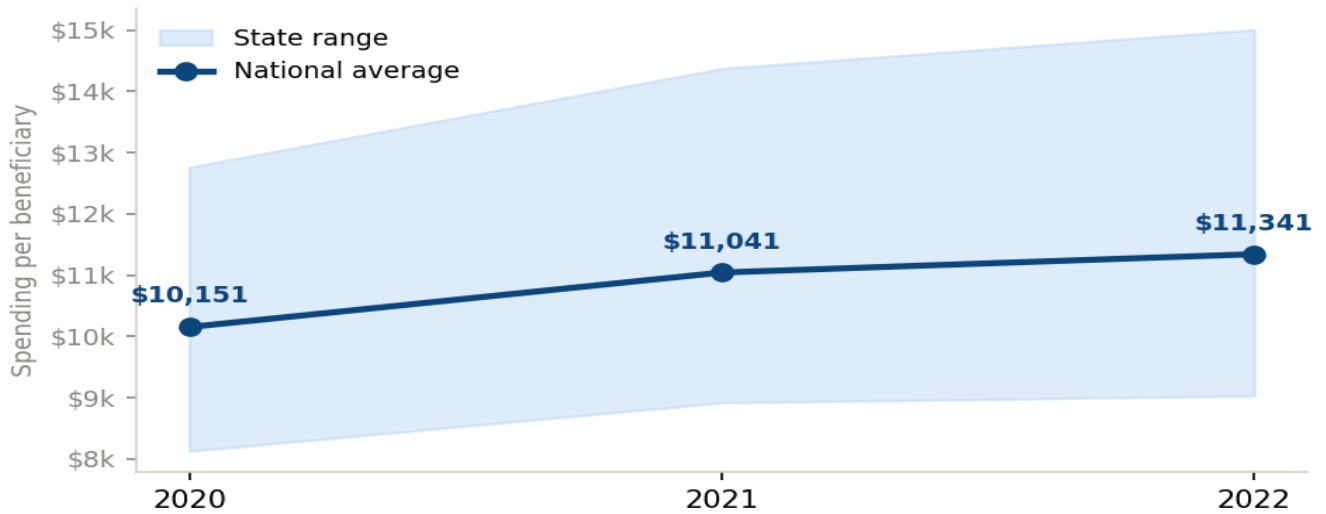


Figure 1. The shaded band shows the full range of state spending (min to max). The national average consistently sits in the lower third of the range, pulled upward by a handful of high-cost states.

2. State-Level Disparities

In 2022, per-beneficiary Medicare spending ranged from a low of **\$9,027** (Montana) to a high of **\$15,008** (New York) — a spread of **\$5,981** per beneficiary. The top-5 highest-spending states are all in the Northeast or Mid-Atlantic corridor, while the five lowest-spending states are concentrated in the West and Upper Midwest.

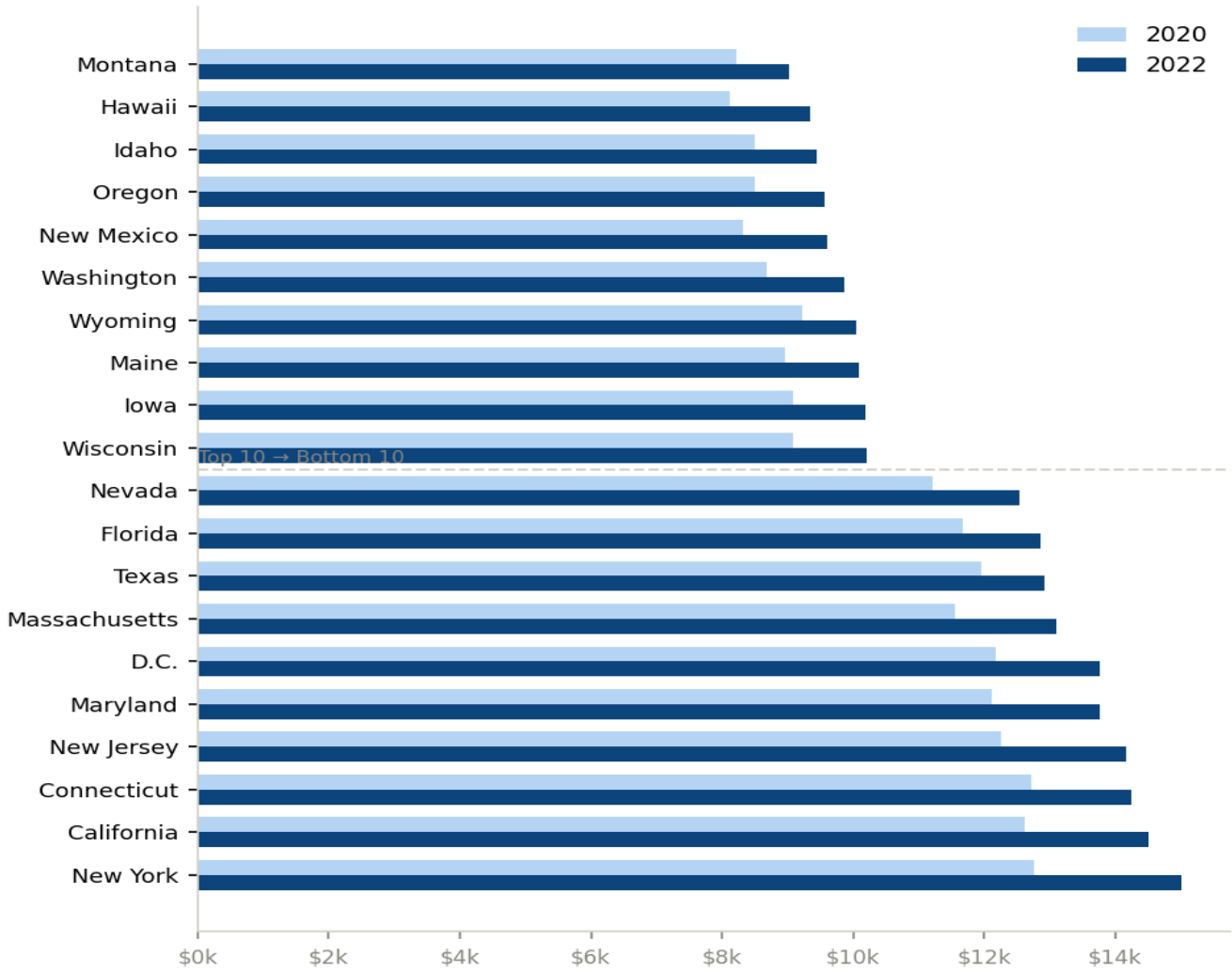


Figure 2. Top 10 and bottom 10 states by 2022 Medicare spending per beneficiary, with 2020 comparison bars. All states saw increases.

3. Rankings: Top 10 & Bottom 10 States (2022)

Highest-spending states

Rank	State	2020	2021	2022	3-yr Growth
1	New York	\$12,760	\$14,373	\$15,008	+17.6%
2	California	\$12,609	\$13,712	\$14,512	+15.1%
3	Connecticut	\$12,716	\$13,778	\$14,242	+12.0%
4	New Jersey	\$12,262	\$13,782	\$14,163	+15.5%
5	Maryland	\$12,108	\$13,230	\$13,759	+13.6%
6	D.C.	\$12,182	\$13,158	\$13,754	+12.9%
7	Massachusetts	\$11,562	\$12,802	\$13,090	+13.2%
8	Texas	\$11,953	\$12,617	\$12,922	+8.1%
9	Florida	\$11,680	\$12,511	\$12,860	+10.1%
10	Nevada	\$11,203	\$12,028	\$12,545	+12.0%

Lowest-spending states

Rank	State	2020	2021	2022	3-yr Growth
1	Wisconsin	\$9,089	\$9,993	\$10,205	+12.3%
2	Iowa	\$9,085	\$10,034	\$10,178	+12.0%
3	Maine	\$8,956	\$9,858	\$10,077	+12.5%
4	Wyoming	\$9,218	\$10,283	\$10,048	+9.0%
5	Washington	\$8,684	\$9,509	\$9,867	+13.6%
6	New Mexico	\$8,329	\$9,167	\$9,595	+15.2%
7	Oregon	\$8,498	\$9,163	\$9,573	+12.7%
8	Idaho	\$8,495	\$9,255	\$9,443	+11.2%
9	Hawaii	\$8,123	\$8,916	\$9,350	+15.1%
10	Montana	\$8,224	\$9,024	\$9,027	+9.8%

4. Growth Trajectories (2020–2022)

While all states recorded spending increases over 2020–2022, the pace varied considerably. The fastest-growing state was **Vermont** (+18.8%), while **Louisiana** saw the smallest increase (+6.6%). States with high base spending in 2020 tended to grow faster in absolute dollar terms, while several rural and Western states that had contained

spending growth in prior years saw catch-up acceleration in 2021 following pandemic-related care deferrals.

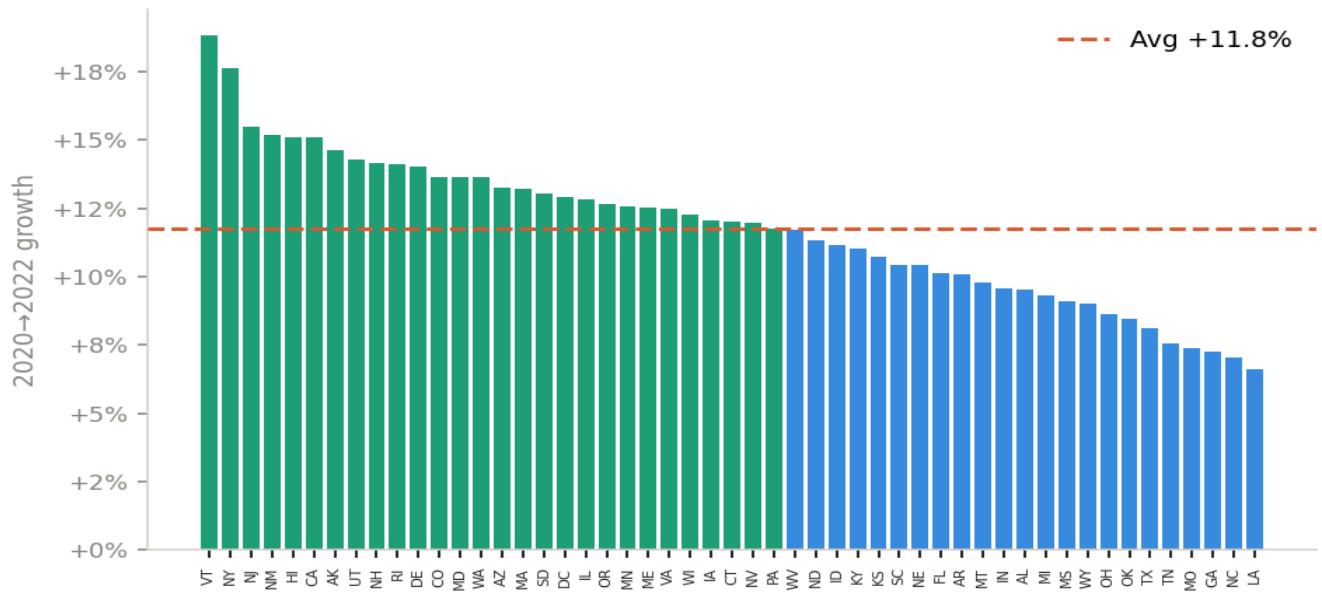


Figure 3. Two-year growth rate (2020 to 2022) for all 50 states + D.C. Teal bars exceed the national average; blue bars fall below it. The dashed line marks the national average growth rate.

Fastest growing

Slowest growing

State	2020	State	2020	2022
Vermont	\$8,607	Tennessee	\$9,859	\$10,604
New York	\$12,760	Missouri	\$10,388	\$11,156
New Jersey	\$12,262	Georgia	\$10,573	\$11,342
New Mexico	\$8,329	North Carolina	\$9,800	\$10,490
Hawaii	\$8,123	Louisiana	\$11,713	\$12,486

5. Complete State-by-State Reference Table

All 50 states and D.C., sorted by 2022 spending per beneficiary (highest to lowest). Beneficiary counts reflect total fee-for-service and Medicare Advantage enrollees.

#	State	Beneficiaries (2022)	2020	2021	2022	Change 20→22
1	New York	3,936,225	\$12,760	\$14,373	\$15,008	+17.6%
2	California	6,936,781	\$12,609	\$13,712	\$14,512	+15.1%
3	Connecticut	740,388	\$12,716	\$13,778	\$14,242	+12.0%
4	New Jersey	1,768,761	\$12,262	\$13,782	\$14,163	+15.5%
5	Maryland	1,149,670	\$12,108	\$13,230	\$13,759	+13.6%
6	D.C.	98,990	\$12,182	\$13,158	\$13,754	+12.9%
7	Massachusetts	1,463,551	\$11,562	\$12,802	\$13,090	+13.2%
8	Texas	4,736,999	\$11,953	\$12,617	\$12,922	+8.1%
9	Florida	5,144,675	\$11,680	\$12,511	\$12,860	+10.1%
10	Nevada	601,698	\$11,203	\$12,028	\$12,545	+12.0%
11	Louisiana	951,359	\$11,713	\$12,004	\$12,486	+6.6%
12	Illinois	2,432,605	\$10,913	\$11,931	\$12,314	+12.8%
13	Oklahoma	815,624	\$11,162	\$11,818	\$12,105	+8.4%
14	Delaware	240,663	\$10,586	\$11,841	\$12,069	+14.0%
15	Mississippi	653,073	\$10,980	\$11,536	\$11,978	+9.1%
16	Pennsylvania	2,981,655	\$10,417	\$11,389	\$11,643	+11.8%
17	Indiana	1,387,971	\$10,389	\$11,185	\$11,382	+9.6%
18	Minnesota	1,144,584	\$10,107	\$11,232	\$11,379	+12.6%
19	Michigan	2,265,749	\$10,388	\$11,321	\$11,356	+9.3%
20	Georgia	1,941,856	\$10,573	\$11,110	\$11,342	+7.3%
21	Rhode Island	243,636	\$9,935	\$11,011	\$11,335	+14.1%
22	Alabama	1,136,151	\$10,317	\$10,986	\$11,300	+9.5%
23	Nebraska	385,640	\$10,112	\$10,984	\$11,166	+10.4%
24	Kansas	594,516	\$10,083	\$10,966	\$11,163	+10.7%
25	Missouri	1,345,931	\$10,388	\$10,930	\$11,156	+7.4%
26	Ohio	2,563,352	\$10,152	\$10,940	\$11,025	+8.6%
27	Kentucky	1,008,082	\$9,799	\$10,508	\$10,879	+11.0%
28	Alaska	117,023	\$9,449	\$10,715	\$10,833	+14.6%

#	State	Beneficiaries (2022)	2020	2021	2022	Change 20→22
29	Arizona	1,494,975	\$9,556	\$10,477	\$10,824	+13.3%
30	Utah	460,425	\$9,446	\$10,439	\$10,796	+14.3%
31	South Carolina	1,218,835	\$9,749	\$10,428	\$10,767	+10.4%
32	Arkansas	691,982	\$9,723	\$10,252	\$10,705	+10.1%
33	Tennessee	1,498,118	\$9,859	\$10,296	\$10,604	+7.6%
34	West Virginia	466,247	\$9,479	\$10,293	\$10,588	+11.7%
35	New Hampshire	341,111	\$9,216	\$10,269	\$10,520	+14.1%
36	Virginia	1,686,075	\$9,329	\$10,176	\$10,494	+12.5%
37	North Carolina	2,224,649	\$9,800	\$10,408	\$10,490	+7.0%
38	South Dakota	198,253	\$9,241	\$10,339	\$10,445	+13.0%
39	Colorado	1,030,117	\$9,159	\$10,165	\$10,410	+13.7%
40	North Dakota	147,448	\$9,333	\$10,186	\$10,392	+11.3%
41	Vermont	165,721	\$8,607	\$9,773	\$10,228	+18.8%
42	Wisconsin	1,312,254	\$9,089	\$9,993	\$10,205	+12.3%
43	Iowa	690,478	\$9,085	\$10,034	\$10,178	+12.0%
44	Maine	379,853	\$8,956	\$9,858	\$10,077	+12.5%
45	Wyoming	126,529	\$9,218	\$10,283	\$10,048	+9.0%
46	Washington	1,525,506	\$8,684	\$9,509	\$9,867	+13.6%
47	New Mexico	466,984	\$8,329	\$9,167	\$9,595	+15.2%
48	Oregon	955,849	\$8,498	\$9,163	\$9,573	+12.7%
49	Idaho	388,276	\$8,495	\$9,255	\$9,443	+11.2%
50	Hawaii	308,028	\$8,123	\$8,916	\$9,350	+15.1%
51	Montana	261,373	\$8,224	\$9,024	\$9,027	+9.8%

Data source: CMS Geographic Variation Public Use File via Medistill. Figures represent total Medicare payments per total beneficiary (FFS + MA). Standardized payments are not used here; amounts reflect actual payments including geographic adjustments. **Report generated:** March 2026.