

District of Columbia

Trends in Employer Insurance Costs, 2008–2018



The Commonwealth Fund

	Year ¹				Average annual change		
	2008	2014	2016	2018	2008-10	2014-16	2016-18
Employer-Sponsored Insurance Premium Costs							
Single coverage							
District of Columbia	\$4,890	\$6,097	\$6,504	\$7,230	7.4%	3.3%	5.4%
United States	\$4,386	\$5,832	\$6,101	\$6,715	6.1%	2.3%	4.9%
Family coverage							
District of Columbia	\$13,427	\$17,039	\$18,864	\$21,810	6.4%	5.2%	7.5%
United States	\$12,298	\$16,655	\$17,710	\$19,565	6.2%	3.1%	5.1%
Employee Contribution to Premium Costs							
Single coverage							
District of Columbia	\$991	\$1,197	\$1,493	\$1,369	4.4%	11.7%	-4.2%
United States	\$882	\$1,234	\$1,325	\$1,427	7.6%	3.6%	3.8%
Family coverage							
District of Columbia	\$3,834	\$4,324	\$5,476	\$6,358	-0.2%	12.5%	7.8%
United States	\$3,394	\$4,518	\$4,956	\$5,431	4.7%	4.7%	4.7%
Combined average ² (% of median income)							
District of Columbia	\$2,440 (5.6%)	\$2,847 (5.6%)	\$3,526 (5.9%)	\$3,960 (5.4%)	-0.3%	11.3%	6.0%
United States	\$2,715 (5.1%)	\$3,683 (6.6%)	\$4,050 (6.7%)	\$4,396 (6.8%)	4.7%	4.9%	4.2%
Employee Deductible Costs							
Single coverage ³							
District of Columbia	\$477	\$766	\$1,181	\$1,308	16.6%	24.2%	5.2%
United States	\$869	\$1,353	\$1,696	\$1,846	8.6%	12.0%	4.3%
Combined average ² (% of median income)							
District of Columbia	\$732 (1.7%)	\$1,161 (2.3%)	\$1,719 (2.9%)	\$1,855 (2.5%)	17.1%	21.7%	3.9%
United States	\$1,445 (2.7%)	\$2,313 (4.1%)	\$2,726 (4.5%)	\$2,992 (4.7%)	8.9%	8.6%	4.8%
Total Potential Out-of-Pocket Costs (Employee Contribution + Deductible)							
Combined average ² (% of median income)							
District of Columbia	\$3,172 (7.2%)	\$4,007 (7.9%)	\$5,245 (8.7%)	\$5,815 (8.0%)	4.0%	14.4%	5.3%
United States	\$4,160 (7.8%)	\$5,995 (10.7%)	\$6,776 (11.3%)	\$7,388 (11.5%)	6.2%	6.3%	4.4%

Notes: 1. Additional data available in report appendix. 2. Single and family premium, contribution, and deductible costs are weighted to the state distribution of single and family households. 3. Only single deductibles are included since family plans typically use this rate per family member.

Data: Medical Expenditure Panel Survey-Insurance Component (MEPS-IC), 2008-2018; Current Population Survey (CPS), 2008-2019.

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