

State Factsheet: Trends in Premiums and Deductibles, 2003-2013
Texas

	Year			%	Avg. Annual	
	2003	2010	2013	Change	Growth	
				03-'13	03-'10	10-'13
Premiums						
Single Coverage	3,400	4,951	5,386	58%	5.5%	2.8%
U.S. Average	3,481	4,940	5,571	60%	5.1%	4.1%
Family Coverage	9,575	14,526	16,049	68%	6%	3%
U.S. Average	9,249	13,871	16,029	73%	6%	5%
Deductibles (for Single Plan)						
Texas	624	1,247	1,543	147%	10%	7%
U.S. Average	518	1,025	1,273	146%	10%	7%
Employee Premium Share						
Single Coverage Share (\$)	548	1,036	1,135	107%	10%	3%
U.S. Average (\$)	606	1,021	1,170	93%	8%	5%
Family Coverage Share (\$)	2,568	4,500	4,892	90%	8%	3%
U.S. Average (\$)	2,283	3,721	4,421	94%	7%	6%

Median Family Income (All Families and all family members < age 65)			
Texas	40,000	44,040	49,500
U.S. Average	48,093	51,410	54,000
Total Premium as a Share of Median Income^a			
Texas	19%	25%	25%
U.S. Average	15%	20%	22%
Employee Premium Share as a Share of Median Income^a			
Texas	4.7%	7.1%	7.2%
U.S. Average	3.4%	5.1%	5.7%
Deductible as a Share of Median Income^a			
Texas	2.7%	4.4%	5.1%
U.S. Average	1.9%	3.2%	3.8%

Data

2003 - 2013 Medical Expenditure Panel Survey—Insurance Component (for premiums, deductibles, and employee share for employer-based health insurance plans); 2003–04, 2010–11, and 2013–14 Current Population Surveys (for median family incomes for under-65 population)

Notes

(a) Premiums, premiums share, and deductibles as a share of income weighted by single and family household distribution in the state.