

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

	Year			%	Avg. Annual	
	2003	2010	2013	Change	Growth	
				03-'13	03-'10	10-'13
<b>Premiums</b>						
<b>Single Coverage</b>	<b>3,449</b>	<b>4,959</b>	<b>5,582</b>	<b>62%</b>	<b>5.3%</b>	<b>4.0%</b>
U.S. Average	3,481	4,940	5,571	60%	5.1%	4.1%
<b>Family Coverage</b>	<b>9,133</b>	<b>13,550</b>	<b>16,019</b>	<b>75%</b>	<b>6%</b>	<b>6%</b>
U.S. Average	9,249	13,871	16,029	73%	6%	5%
<b>Deductibles (for Single Plan)</b>						
<b>Pennsylvania</b>	<b>375</b>	<b>849</b>	<b>1,108</b>	<b>195%</b>	<b>12%</b>	<b>9%</b>
U.S. Average	518	1,025	1,273	146%	10%	7%
<b>Employee Premium Share</b>						
<b>Single Coverage Share (\$)</b>	<b>533</b>	<b>954</b>	<b>1,074</b>	<b>102%</b>	<b>9%</b>	<b>4%</b>
U.S. Average (\$)	606	1,021	1,170	93%	8%	5%
<b>Family Coverage Share (\$)</b>	<b>2,055</b>	<b>3,013</b>	<b>4,017</b>	<b>95%</b>	<b>6%</b>	<b>10%</b>
U.S. Average (\$)	2,283	3,721	4,421	94%	7%	6%

<b>Median Family Income</b> (All Families and all family members < age 65)				
<b>Pennsylvania</b>	<b>52,020</b>	<b>55,471</b>	<b>61,517</b>	<b>18%</b>
U.S. Average	48,093	51,410	54,000	12%
<b>Total Premium as a Share of Median Income<sup>a</sup></b>				
<b>Pennsylvania</b>	<b>14%</b>	<b>19%</b>	<b>20%</b>	
U.S. Average	15%	20%	22%	
<b>Employee Premium Share as a Share of Median Income<sup>a</sup></b>				
<b>Pennsylvania</b>	<b>2.9%</b>	<b>4.0%</b>	<b>4.8%</b>	
U.S. Average	3.4%	5.1%	5.7%	
<b>Deductible as a Share of Median Income<sup>a</sup></b>				
<b>Pennsylvania</b>	<b>1.4%</b>	<b>2.5%</b>	<b>3.0%</b>	
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.