

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

Colorado

	Year			%	Avg. Annual	
	2003	2010	2013	Change	Growth	
				03-'13	03-'10	10-'13
Premiums						
Single Coverage	3,645	4,630	5,668	56%	3.5%	7.0%
U.S. Average	3,481	4,940	5,571	60%	5.1%	4.1%
Family Coverage	9,522	13,393	16,636	75%	5%	7%
U.S. Average	9,249	13,871	16,029	73%	6%	5%
Deductibles (for Single Plan)						
Colorado	549	1,232	1,382	152%	12%	4%
U.S. Average	518	1,025	1,273	146%	10%	7%
Employee Premium Share						
Single Coverage Share (\$)	581	883	1,162	100%	6%	10%
U.S. Average (\$)	606	1,021	1,170	93%	8%	5%
Family Coverage Share (\$)	2,430	3,618	4,327	78%	6%	6%
U.S. Average (\$)	2,283	3,721	4,421	94%	7%	6%

Median Family Income (All Families and all family members < age 65)				
Colorado	51,309	61,600	68,000	33%
U.S. Average	48,093	51,410	54,000	12%
Total Premium as a Share of Median Income^a				
Colorado	14%	17%	19%	
U.S. Average	15%	20%	22%	
Employee Premium Share as a Share of Median Income^a				
Colorado	3.3%	4.1%	4.7%	
U.S. Average	3.4%	5.1%	5.7%	
Deductible as a Share of Median Income^a				
Colorado	1.8%	3.2%	3.6%	
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.