

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

Montana

	Year			%	Avg. Annual	
	2003	2010	2013	Change	Growth	
				03-'13	03-'10	10-'13
Premiums						
Single Coverage	3,506	4,822	5,654	61%	4.7%	5.4%
U.S. Average	3,481	4,940	5,571	60%	5.1%	4.1%
Family Coverage	8,542	12,312	15,152	77%	5%	7%
U.S. Average	9,249	13,871	16,029	73%	6%	5%
Deductibles (for Single Plan)						
Montana	629	1,309	1,633	160%	11%	8%
U.S. Average	518	1,025	1,273	146%	10%	7%
Employee Premium Share						
Single Coverage Share (\$)	475	1,043	882	86%	12%	-5%
U.S. Average (\$)	606	1,021	1,170	93%	8%	5%
Family Coverage Share (\$)	2,388	2,992	3,495	46%	3%	5%
U.S. Average (\$)	2,283	3,721	4,421	94%	7%	6%

Median Family Income (All Families and all family members < age 65)				
Montana	39,389	51,600	52,548	33%
U.S. Average	48,093	51,410	54,000	12%
Total Premium as a Share of Median Income^a				
Montana	17%	18%	25%	
U.S. Average	15%	20%	22%	
Employee Premium Share as a Share of Median Income^a				
Montana	4.2%	4.2%	5.2%	
U.S. Average	3.4%	5.1%	5.7%	
Deductible as a Share of Median Income^a				
Montana	2.8%	3.8%	4.8%	
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.