

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

Kentucky

| | Year | | | % | Avg. Annual | |
|--------------------------------------|--------------|---------------|---------------|-------------|-------------|-------------|
| | 2003 | 2010 | 2013 | Change | Growth | |
| | | | | 03-'13 | 03-'10 | 10-'13 |
| Premiums | | | | | | |
| Single Coverage | 3,437 | 4,683 | 5,257 | 53% | 4.5% | 3.9% |
| U.S. Average | 3,481 | 4,940 | 5,571 | 60% | 5.1% | 4.1% |
| Family Coverage | 9,118 | 13,352 | 15,463 | 70% | 6% | 5% |
| U.S. Average | 9,249 | 13,871 | 16,029 | 73% | 6% | 5% |
| Deductibles (for Single Plan) | | | | | | |
| Kentucky | 499 | 1,054 | 1,491 | 199% | 11% | 12% |
| U.S. Average | 518 | 1,025 | 1,273 | 146% | 10% | 7% |
| Employee Premium Share | | | | | | |
| Single Coverage Share (\$) | 688 | 886 | 1,215 | 77% | 4% | 11% |
| U.S. Average (\$) | 606 | 1,021 | 1,170 | 93% | 8% | 5% |
| Family Coverage Share (\$) | 2,303 | 3,060 | 3,898 | 69% | 4% | 8% |
| U.S. Average (\$) | 2,283 | 3,721 | 4,421 | 94% | 7% | 6% |

| | | | | |
|--|---------------|---------------|---------------|------------|
| Median Family Income (All Families and all family members < age 65) | | | | |
| Kentucky | 44,000 | 46,200 | 43,200 | -2% |
| U.S. Average | 48,093 | 51,410 | 54,000 | 12% |
| Total Premium as a Share of Median Income^a | | | | |
| Kentucky | 17% | 22% | 25% | |
| U.S. Average | 15% | 20% | 22% | |
| Employee Premium Share as a Share of Median Income^a | | | | |
| Kentucky | 4.0% | 4.8% | 6.1% | |
| U.S. Average | 3.4% | 5.1% | 5.7% | |
| Deductible as a Share of Median Income^a | | | | |
| Kentucky | 1.9% | 3.7% | 5.0% | |
| 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.