

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

|                                      | Year         |               |               | %             | Avg. Annual Growth |             |
|--------------------------------------|--------------|---------------|---------------|---------------|--------------------|-------------|
|                                      | 2003         | 2010          | 2013          | Change 03-'13 | 03-'10             | 10-'13      |
| <b>Premiums</b>                      |              |               |               |               |                    |             |
| <b>Single Coverage</b>               | <b>3,592</b> | <b>5,120</b>  | <b>5,383</b>  | <b>50%</b>    | <b>5.2%</b>        | <b>1.7%</b> |
| U.S. Average                         | 3,481        | 4,940         | 5,571         | 60%           | 5.1%               | 4.1%        |
| <b>Family Coverage</b>               | <b>9,331</b> | <b>15,032</b> | <b>16,070</b> | <b>72%</b>    | <b>7%</b>          | <b>2%</b>   |
| U.S. Average                         | 9,249        | 13,871        | 16,029        | 73%           | 6%                 | 5%          |
| <b>Deductibles (for Single Plan)</b> |              |               |               |               |                    |             |
| <b>Florida</b>                       | <b>576</b>   | <b>961</b>    | <b>1,346</b>  | <b>134%</b>   | <b>8%</b>          | <b>12%</b>  |
| U.S. Average                         | 518          | 1,025         | 1,273         | 146%          | 10%                | 7%          |
| <b>Employee Premium Share</b>        |              |               |               |               |                    |             |
| <b>Single Coverage Share (\$)</b>    | <b>750</b>   | <b>1,073</b>  | <b>1,408</b>  | <b>88%</b>    | <b>5%</b>          | <b>9%</b>   |
| U.S. Average (\$)                    | 606          | 1,021         | 1,170         | 93%           | 8%                 | 5%          |
| <b>Family Coverage Share (\$)</b>    | <b>2,810</b> | <b>4,685</b>  | <b>5,653</b>  | <b>101%</b>   | <b>8%</b>          | <b>6%</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>Florida</b>   | <b>44,000</b> | <b>48,000</b> | <b>49,000</b> | <b>11%</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>Florida</b>   | <b>16%</b>    | <b>23%</b>    | <b>25%</b>    |            |
| U.S. Average   | 15%           | 20%           | 22%           |            |
| <b>Employee Premium Share as a Share of Median Income<sup>a</sup></b>      |               |               |               |            |
| <b>Florida</b>   | <b>4.5%</b>   | <b>6.6%</b>   | <b>8.1%</b>   |            |
| U.S. Average   | 3.4%          | 5.1%          | 5.7%          |            |
| <b>Deductible as a Share of Median Income<sup>a</sup></b>                  |               |               |               |            |
| <b>Florida</b>   | <b>2.2%</b>   | <b>3.3%</b>   | <b>4.6%</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.