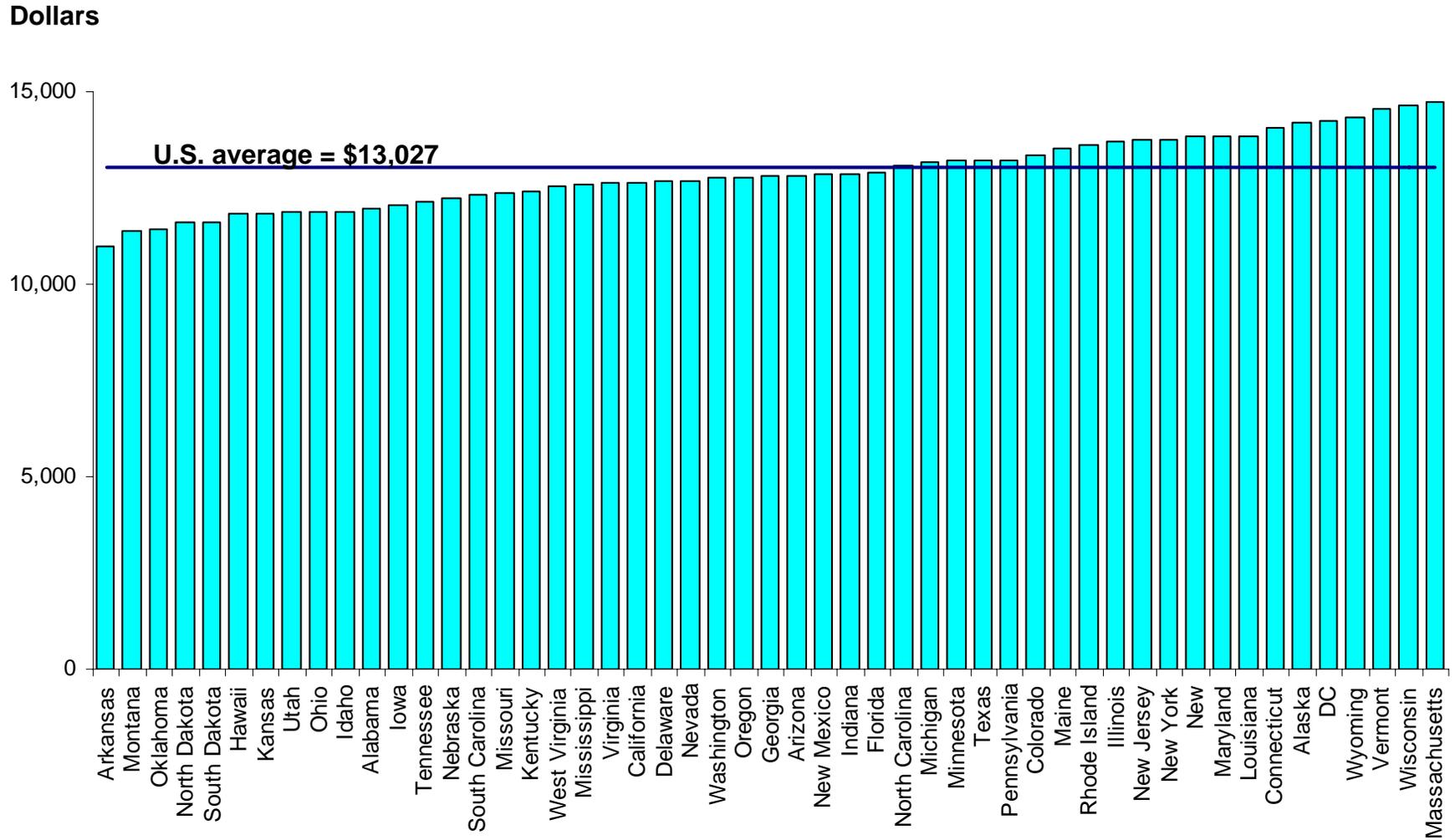
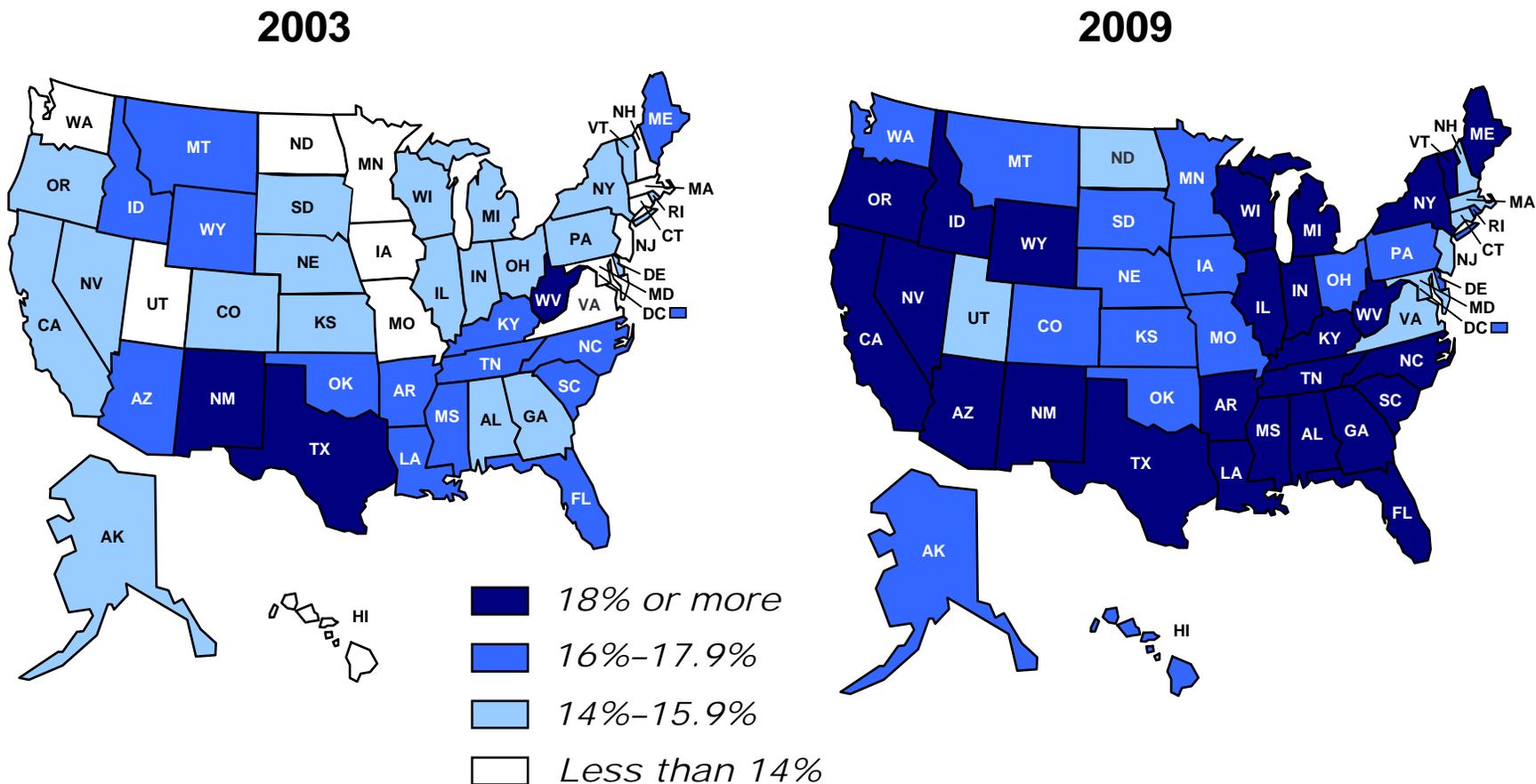


Figure 1. Premiums for Family Coverage, by State, 2009



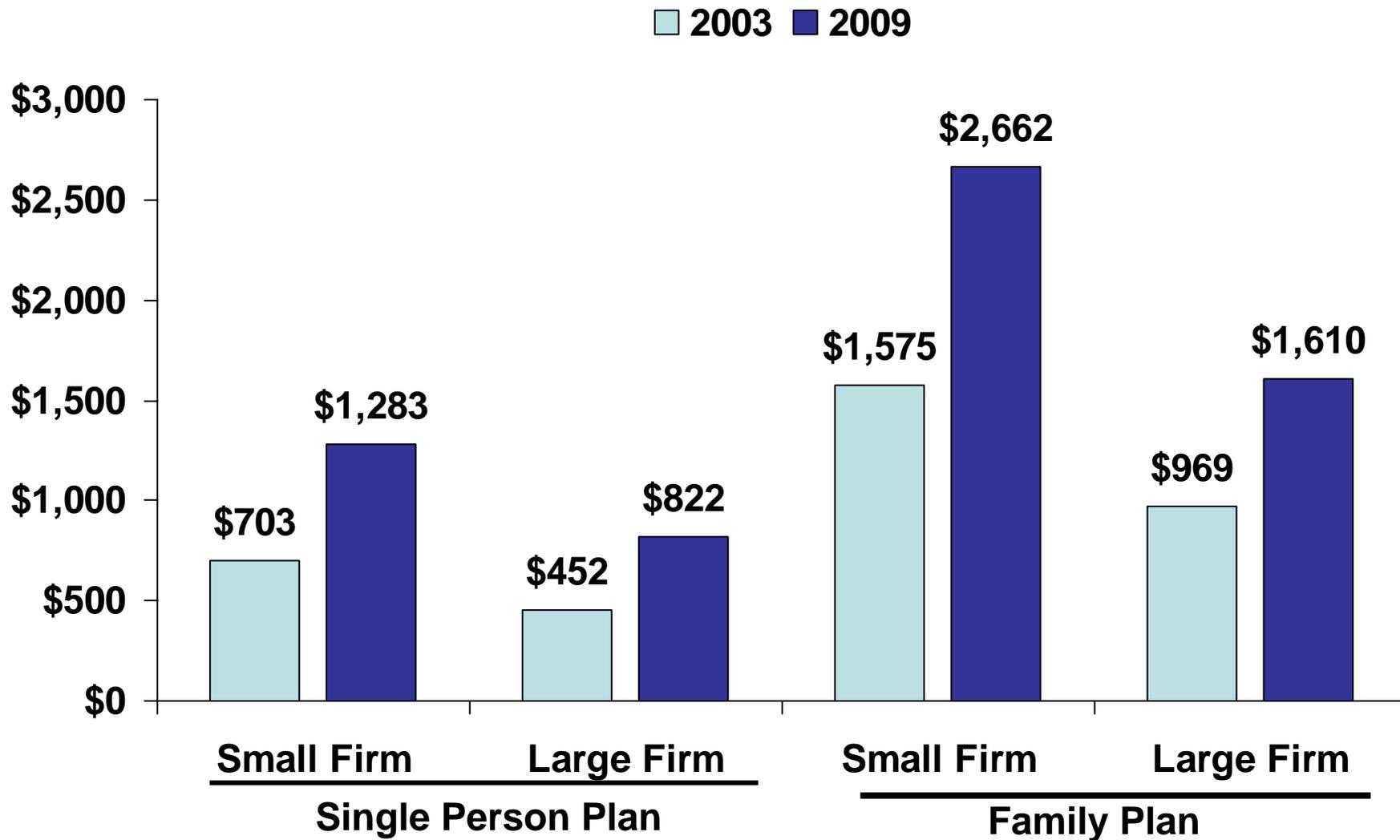
Data source: 2009 Medical Expenditure Panel Survey—Insurance Component.

Figure 2. Employer Premiums as Percentage of Median Household Income for Under-65 Population, 2003 and 2009



Data sources: 2003 and 2009 Medical Expenditure Panel Survey–Insurance Component (for total average premiums for employer-based health insurance plans, weighted by single and family household distribution); 2003–04 and 2009–2010 Current Population Surveys (for median household incomes for under-65 population).

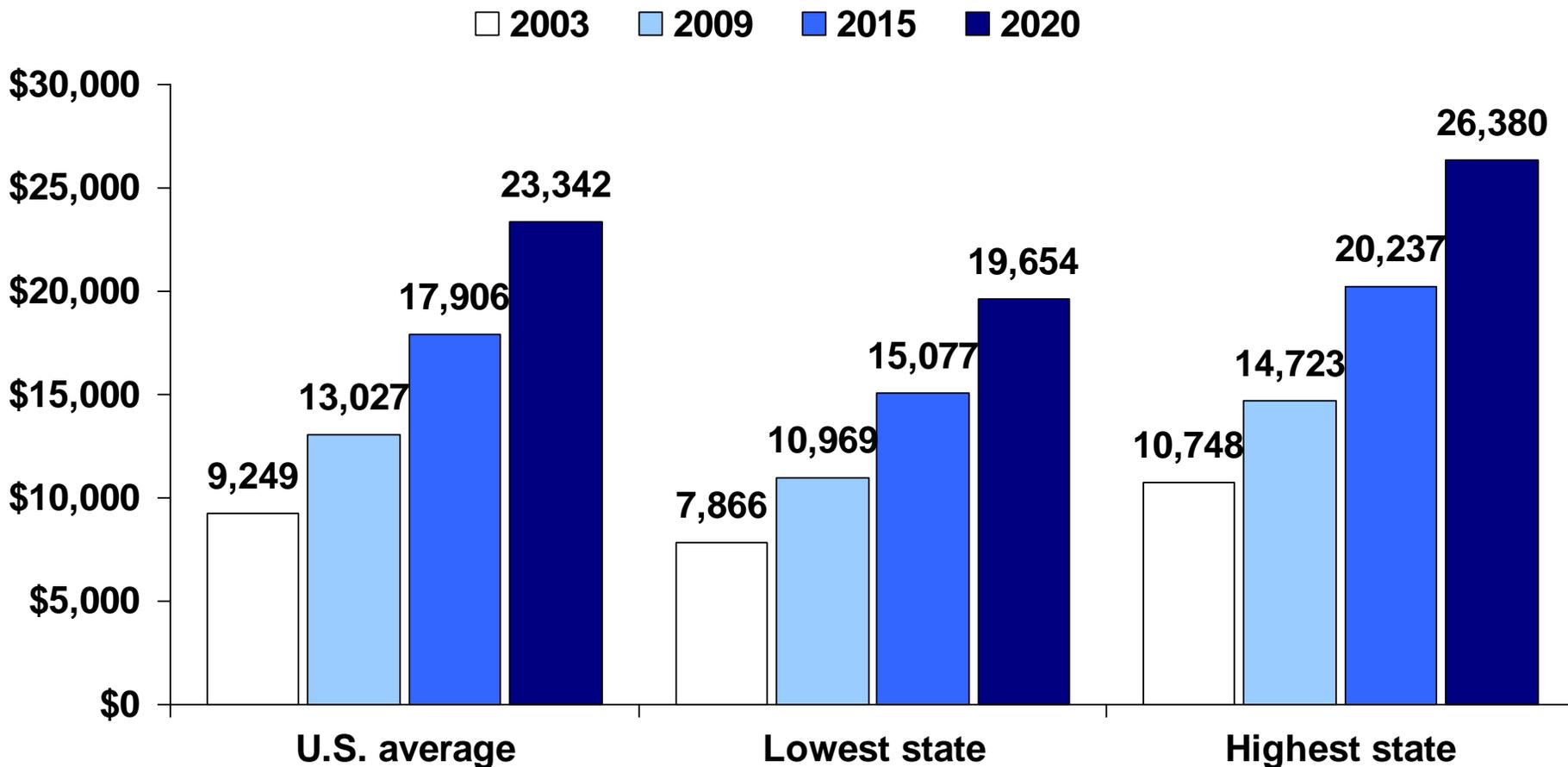
Figure 3: Private Health Insurance Deductibles: State Averages by Firm Size and Household Type, 2003-2009



Data source: Medical Expenditure Panel Survey–Insurance Component, 2003 and 2009. Small is less than 50 employees.

Figure 4. Premiums for Family Coverage, 2003, 2009, 2015, and 2020

Health insurance premiums for family coverage



Data sources: Medical Expenditure Panel Survey–Insurance Component (premiums for 2003 and 2009); Premium estimates for 2015 and 2020 using 2003-09 historic average national growth rate.

Figure 5. Projected Annual Savings in Family Premiums, 2015 and 2020

	2015	2020	2015	2020
U.S. average premium at historic rate	\$17,906	\$23,342	\$17,906	\$23,342
	1% Slower Growth		1.5% Slower Growth	
U.S. average premium with savings	\$16,911	\$21,019	\$16,431	\$19,938
U.S. average savings	-\$995	-\$2,323	-\$1,475	-\$3,403
Average savings for lowest 10 premium states (AR, MT, OK, ND, SD, HI, KS, UT, OH, ID)	-\$888	-\$2,072	-\$1,316	-\$3,036
Average savings for highest 10 premium states (MA, WI, VT, WY, DC, AK, CT, LA, MD, NH)	-\$1,086	-\$2,536	-\$1,610	-\$3,716

Data sources: 2009 Medical Expenditure Panel Survey–Insurance Component; Premium estimates for 2015 and 2020 using 2003–09 historic average national growth rate.