



State Trends in the Cost of Employer Health Insurance Coverage, 2003–2013

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Abstract From 2010 to 2013—the years following the implementation of the Affordable Care Act—there has been a marked slowdown in premium growth in 31 states and the District of Columbia. Yet, the costs employees and their families pay out-of-pocket for deductibles and their share of premiums continued to rise, consuming a greater share of incomes across the country. In all but a handful of states, average deductibles more than doubled over the past decade for employees working in large and small firms. Workers are paying more but getting less protective benefits. Costs are particularly high, compared with median income, in Southern and South Central states, where incomes are below the national average. Based on recent forecasts that predict an uptick in private insurance growth rates starting in 2015, securing low cost growth for workers, families, and employers will likely require action to address rising costs of medical care services.

OVERVIEW

For workers and their family members who are insured through employers, annual premium increases have far exceeded wage growth for more than a decade—with premiums rising three times faster than wages.¹ In every state in the country, from 2003 to 2013, the total costs of insurance premiums rose far faster than median household income. This issue brief follows a companion paper from The Commonwealth Fund that looked at national trends in employer-sponsored insurance over the same time period.²

In state after state, this analysis finds that out-of-pocket costs for health care premiums and cost-sharing are up. The annual cost of workers' contributions to premiums has nearly doubled nationally and is up as much as 175 percent. Per-person deductibles have more than doubled in all but six states and the District of Columbia over the decade.

There is cause for optimism, however. The rate of premium and deductible growth slowed markedly in 31 states and the District of Columbia from 2010 to 2013, the three years following implementation of the Affordable Care Act. This slowdown came during a time when some critics had warned that health insurance reforms might increase the costs of health insurance for people with private insurance.

The recent slowdown in premium growth reflects a reduction in spending on health care services since 2009. Since 2010, changes under way in how health care is delivered and paid for may be further slowing health care cost growth by improving the way care is delivered.

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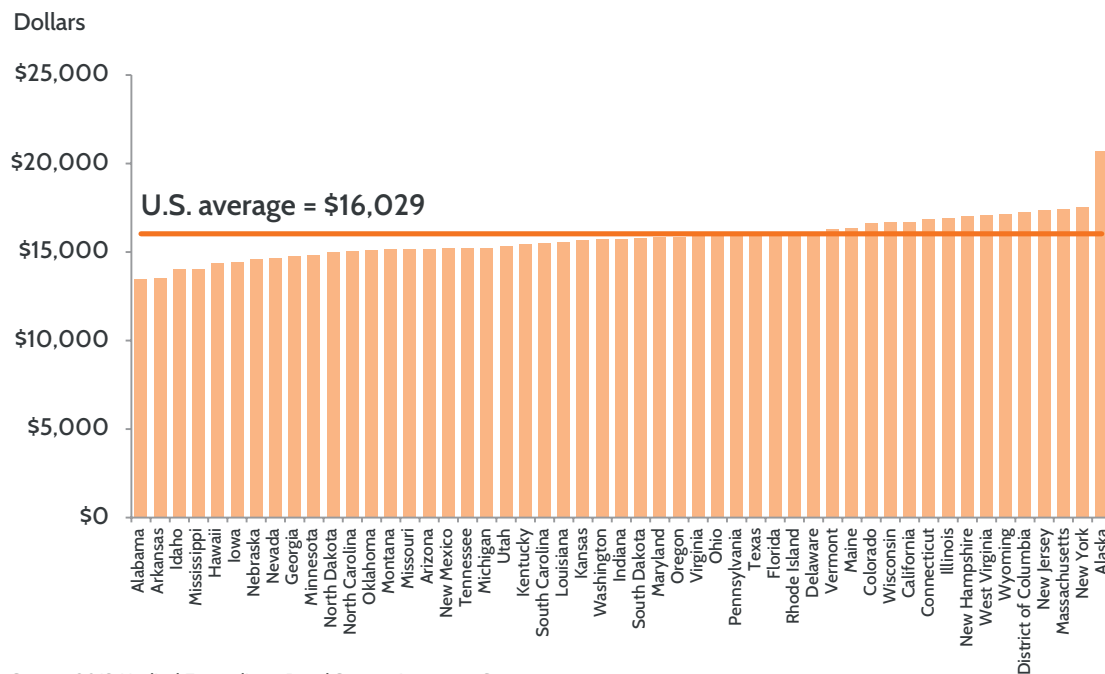
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FINDINGS

Employer Health Insurance Premiums Rose More Slowly from 2010 to 2013, but Premium Growth Outpaced Incomes

By 2013, the annual total costs of employer-sponsored family premiums averaged just over \$16,000, ranging from \$13,477 to \$14,382 in the five states with the lowest costs (Alabama, Arkansas, Idaho, Mississippi, Hawaii) to \$17,262 to \$20,715 in the four highest-cost states (New Jersey, Massachusetts, New York, Alaska) and the District of Columbia (Exhibit 1, Table 1b). Family insurance premiums exceeded \$15,000 in 39 states and D.C. by 2013; and \$17,000 in seven states and D.C. Whether looking at premiums for single-person (i.e., employee-only) coverage or family coverage, the cost of health insurance provided through employers has risen faster than median incomes for the working-age population since 2003.

Exhibit 1. Premiums for Family Coverage, by State, 2013



Source: 2013 Medical Expenditure Panel Survey—Insurance Component.

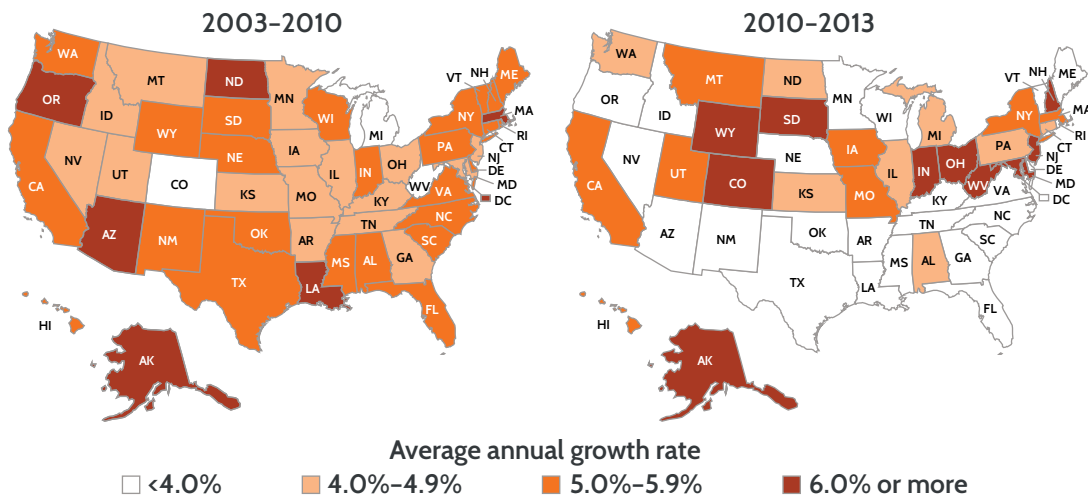
But there is good news: annual growth rates have slowed markedly since 2010, the year the Affordable Care Act was enacted. Nationally, average premium growth rates for employee-only plans slowed to 4.1 percent per year from 2010 to 2013 compared with an average 5.1 percent from 2003 to 2010 (Table 1a).

At the state level, 31 states and the District of Columbia experienced slower premium increases since 2010 compared with earlier years (Exhibit 2, Table 1a). Slowdowns were particularly pronounced in several Southern and Western states. In Louisiana, for example, average annual premium growth slowed from 7 percent per year from 2003 to 2010 to near-zero growth (−0.1%) from 2010 to 2013. Arizona, Delaware, the District of Columbia, Florida, Maine, Mississippi, Nebraska, North Carolina, Oregon, Rhode Island, Virginia, and Wisconsin also had a decline in annual premium growth of at least 3 percentage points.

However, premium growth rates have remained high in 10 states (Alaska, Colorado, Indiana, Maryland, New Hampshire, New Jersey, Ohio, South Dakota, West Virginia, Wyoming). All these states experienced average growth rates from 2010 to 2013 of 6 percent per year or higher (Table 1a).

Exhibit 2. Growth in Health Insurance Premiums for Employer-Sponsored Single-Person Plans, by State, 2003–2010 and 2010–2013

31 states and the District of Columbia experienced slower growth in premiums from 2010 to 2013 than they experienced from 2003 to 2010



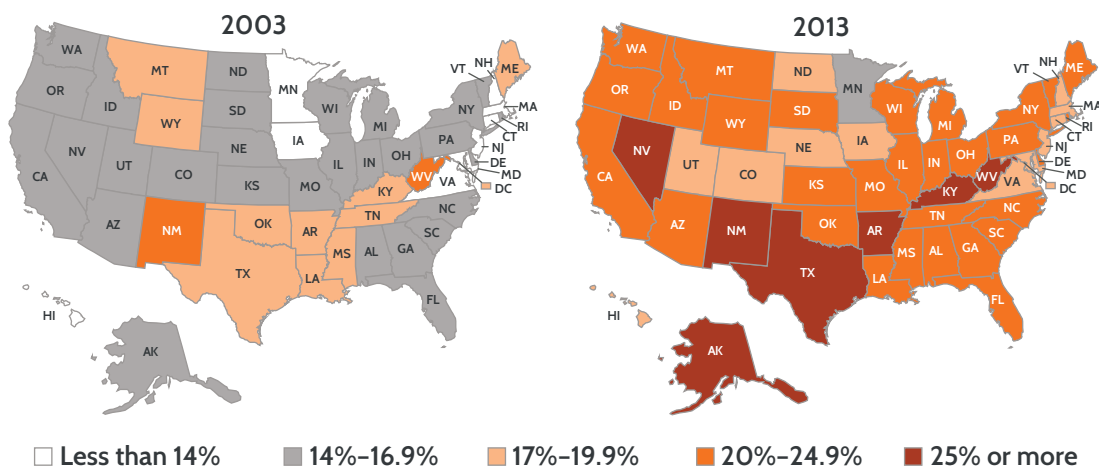
Notes: Growth rates are calculated as average annual compound growth rate.
 Source: 2003, 2010, 2013 Medical Expenditure Panel Survey–Insurance Component.

Premium Increases Outpace Incomes in All States

Insurance premiums have risen faster than median incomes for the under-65 population in all states from 2003 to 2013. By 2013, average annual premiums (both the employer and employee share) equaled 20 percent or more of median income in all but 13 states and the District of Columbia, and amounted to 25 percent or more of income in seven states (Alaska, Arkansas, Kentucky, Nevada, New Mexico, Texas, West Virginia). By contrast, in 2003, there were two states in

Exhibit 3. Employer Premiums as Percentage of Median Household Income for Under-65 Population, 2003 and 2013

82 percent of under-65 population live where premiums are 20 percent or more of income



Sources: 2003 and 2013 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 2013–14 Current Population Surveys (for median household incomes for under-65 population).

which total premiums were 20 percent or more of median income (New Mexico, West Virginia) (Exhibit 3, Table 3b). By 2013, 82 percent of the nation's under-65 population lived in states where total premiums are equal to or exceed 20 percent or more of median incomes.

Cost pressures are particularly acute in the southern United States where median incomes fall well below the national average in most states (Table 3a). In 12 Southern states, average total premiums equaled 22 percent or more of median incomes (Table 3b).

Despite the slowdown in total premium increases, the rise in premiums has still outpaced income growth for middle- or low-income workers. Median incomes in 2013 were only marginally higher than in 2010 in the majority of states (Table 3a).

Workers Paying More for Less Protective Insurance Benefits

In an effort to reduce their own cost of providing health insurance, employers have increased the amount that workers contribute to their premiums and also to their health care, through higher deductibles and copayments. The result has been a rapid increase in employees' out-of-pocket costs for premiums for plans that provide less financial protection.

In 2013, employees contributed an average 21 percent of the total premium for single-person coverage, up from 17 percent in 2003 (Table 4a). In addition, the total premium cost has increased, resulting in a 93 percent increase in the annual costs to employees for their share of health insurance premiums.

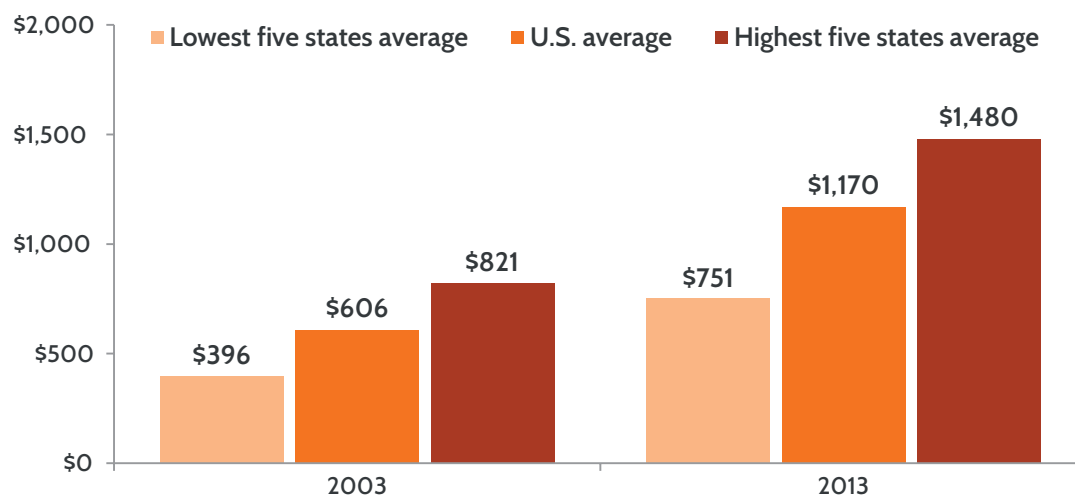
In 2003, employees' premium contributions averaged \$606 a year for a single-person plan; by 2013 this had risen to \$1,170 (Exhibit 4, Table 4a). This amount ranged from an average of \$751 in Hawaii, Washington, Oregon, Montana, and Arkansas to an average of \$1,480 in the five states with the highest annual employee premium costs (Florida, New Hampshire, Delaware, Connecticut, Massachusetts). In 15 states, the annual costs to employees for their share of premiums rose by 100 percent or more from 2003 to 2013. Costs in Nevada, for instance, were up 175 percent.

Deductibles have grown both in proliferation and size.³ In 2013, 81 percent of workers were enrolled in a health plan with a deductible, compared with half (52 percent) in 2003. The spread of deductibles to more employees occurred across all states (Exhibit 5, Table 5).

Exhibit 4. Employee Average Annual Contribution for Single Coverage

Employee contribution nearly doubled in the past decade,
increasing 93 percent from 2003 to 2013

Dollars per year for single coverage paid by employees



Source: Medical Expenditure Panel Survey—Insurance Component (employee premium share for 2003 and 2013).

Exhibit 5. Private Health Insurance Deductibles: State Averages by Firm Size and Household Type, 2003–2013

	2003	2013	Percent change
Percent with deductible, all firms	52%	81%	
State range	16%–87%	36%–98%	
Average, all firms			
Single-person plan	\$518	\$1,273	146%
State range	\$356–\$824	\$670–\$1,784	
Average, small firms			
Single-person plan	\$703	\$1,695	141%
State range	\$258–\$1,323	\$657–\$2,755	
Average, large firms			
Single-person plan	\$452	\$1,169	159%
State range	\$303–\$743	\$673–\$1,595	

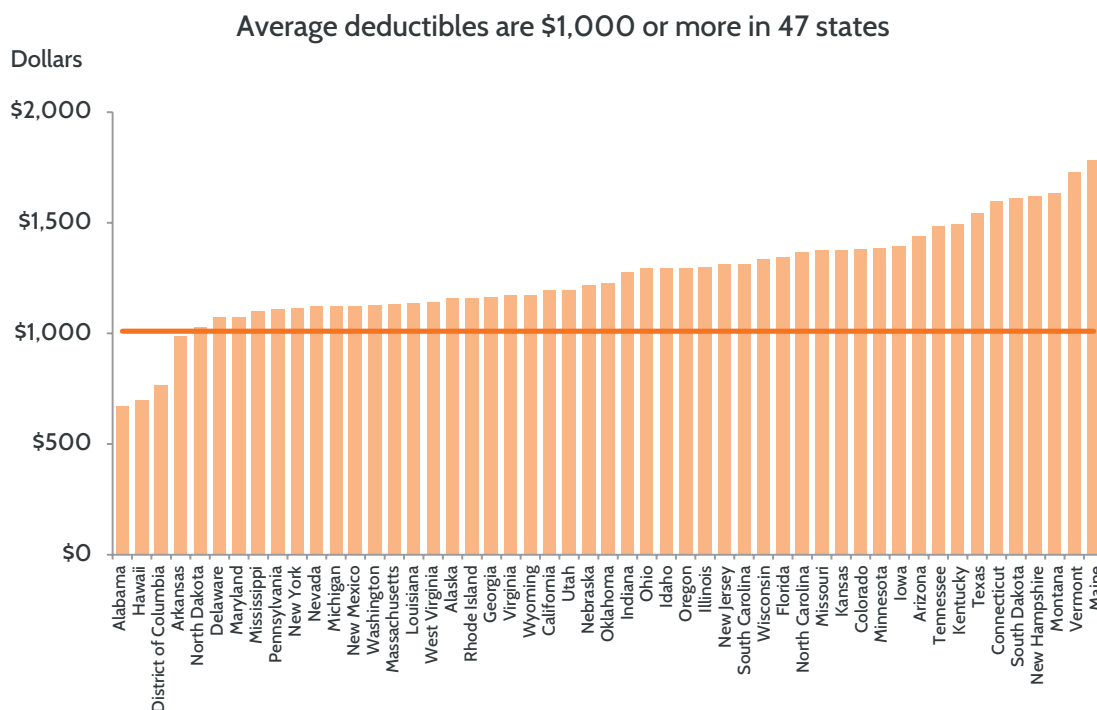
Note: Small firms = firms with fewer than 50 employees; large firms = firms with 50 or more employees.

Source: Medical Expenditure Panel Survey–Insurance Component, 2003 and 2013.

At the same time, the average per-person deductible for employer health plans more than doubled, increasing by 146 percent from 2003 to 2013. In all but six states (Hawaii, Arkansas, Alabama, Mississippi, Wyoming, Louisiana) and the District of Columbia, deductibles doubled or more over the decade; they increased by more than 200 percent in nine states (Table 5).

High deductibles are the becoming the norm.⁴ In 2003, no state had an average deductible of \$1,000 or more. By 2010, deductibles averaged at least \$1,000 in 29 states. By 2013, average per-person deductibles exceeded \$1,000 in all but three states and the District of Columbia and were over \$1,500 in seven states (Texas, Connecticut, South Dakota, New Hampshire, Montana, Vermont, Maine) (Exhibit 6).

Exhibit 6. Single-Person Deductibles, by State, 2013



The increase in deductibles has occurred for workers in both large and small companies, although workers in small firms face higher deductibles than those in larger firms: \$1,695 vs. \$1,169 (Exhibit 5, Tables 6a and 6b). However, differences by firm size have narrowed over time as deductibles have increased rapidly irrespective of firm size.

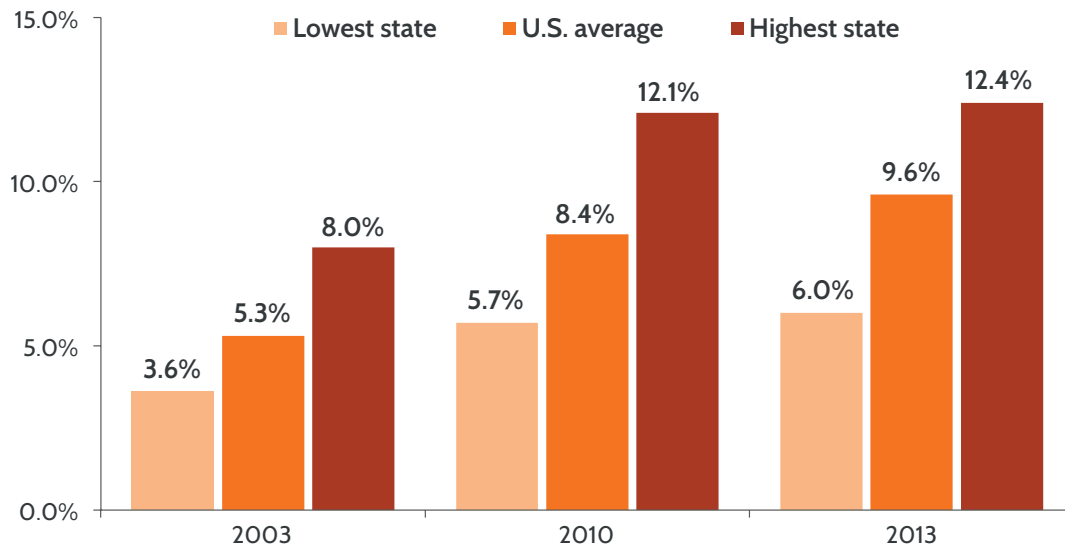
Out-of-Pocket Costs for Premiums and Deductibles Rise as Share of Income

Out-of-pocket costs for insurance and cost-sharing—including workers' premium contributions and deductibles—are accounting for higher percentages of incomes in all states compared with 2003 (Exhibit 7, Table 7). Nationally, out-of-pocket costs rose from 5.3 percent of median household income in 2003 to 9.6 percent in 2013. By 2013, the combined costs as a share of income ranged from about 6 percent to 7 percent in North Dakota, Hawaii and the District of Columbia, to 12 percent or more in Texas and Florida.

Although the rate of increase has slowed in most states since 2010, the combination of higher premium shares and higher deductibles contribute to widespread public concerns about rising health care costs. For many workers and their families, the slowdown has not made a difference in their wallets. Indeed, for many people with employer health benefits, out-of-pocket cost burdens are consuming a greater share of income.

Exhibit 7. Employee and Family Out-of-Pocket Costs Up Compared with Incomes, Leaving Less for Other Needs

Average employee share of premium plus average deductible as percent of median state incomes



Source: Authors' analysis of Medical Expenditure Panel Survey—Insurance Component compared with Median Income Census.

DISCUSSION

This analysis of state trend data in private employer health insurance costs from 2003 to 2013 finds a notable slowdown in premium growth rates since 2010 in a majority of states. Contrary to concerns that health reform might increase private insurance costs, our findings are consistent with estimates by the Congressional Budget Office and other researchers that found the early reforms would have only minor effects on premiums. The slowdown in cost growth nationally and in the majority of states since 2010 indicate that certain provisions of the law, such as allowing young adults to stay on their parents policies until age 26 and requiring coverage of preventive care without cost-sharing, have been easily

absorbed in insurance markets. Further, other recent research suggests the law's focus on restricting administrative costs and profits—through a cap on the medical loss ratio—may have dampened premium growth.⁵

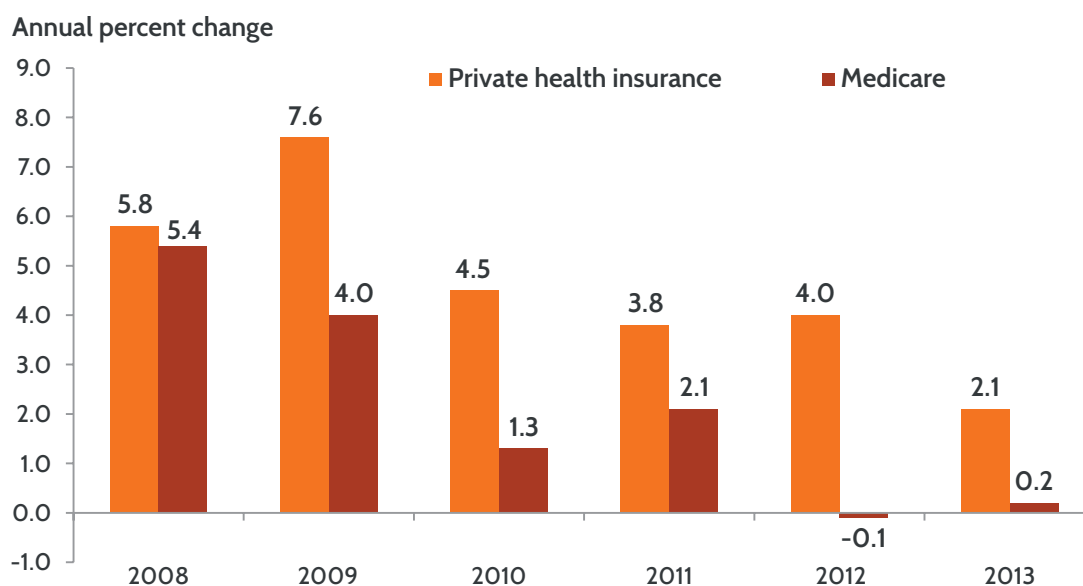
More recent data indicate the slowdown has continued through 2014, with some positive news for 2015. The moderation in employer premiums is consistent with lower-than expected premiums in the Affordable Care Act's marketplaces for individual coverage in 2014 and moderate growth or decreases in many states in 2015.⁶ Moderate growth in marketplace premiums is attributable to a number of factors, including the law's temporary reinsurance and risk corridor programs, the medical loss ratio requirement, and robust insurer competition in both years.⁷

Still, the overriding factor behind the recent downturn in premium growth is the dip in health care spending since 2009. An analysis of claims data from employer coverage finds that during the recessionary years and continuing into 2013, workers and families reduced use of services, including hospital care and elective surgery.⁸ Prices paid for hospital, physicians, and medications also grew more slowly.

Widespread changes now under way in how health care is delivered and paid, stimulated in part by the Affordable Care Act, may be contributing to slower growth. These initiatives have targeted waste, duplication, and improving the way care is delivered with joint goals of better outcomes at lower costs. Most payment and delivery system reforms have primarily been aimed at Medicare or other public initiatives. The slowdown in spending per Medicare beneficiary has been dramatic; Medicare is now in its fifth year of slow growth. In the past two years, Medicare spending per person has flattened. In 2015—the second year in a row—there will be no increase in Medicare premiums or deductibles.⁹

Costs per person for private insurance have risen faster than in Medicare since 2008 (Exhibit 8). Over the next decade, federal projections indicate that per-enrollee medical spending among the privately insured will continue to rise faster than in Medicare, increasing to an average of 4.7 percent per year from 2014 to 2023.¹⁰ Concerns are mounting that the recent wave of hospital mergers and hospital acquisition of physician practices will result in higher prices paid by private insurers, regardless of the quality of care provided.¹¹ The higher prices paid in the United States relative to other high-income countries account for a large portion of the share of national income that is consumed by health care in the U.S.¹²

Exhibit 8. Medicare and Private Health Insurance: Percent Change in Spending per Enrollee, 2008–2013



Source: Centers for Medicare and Medicaid Services, Office of the Actuary, National Health Statistics Group; and U.S. Department of Commerce, Bureau of Economic Analysis and National Bureau of Economic Research, Table 21, updated Dec. 2014, <http://www.cms.gov/Research-Statistics-Data-and-Systems/Statistics-Trends-and-Reports/NationalHealthExpendData/Downloads/Tables.zip>.

Although the Affordable Care Act offers a platform from which to build, securing a more affordable future will likely require action beyond those reforms, focusing on costs of care, particularly for the privately insured. Analyses by MedPAC and others indicate that such initiatives should focus on prices paid by private insurers, as well as incentives to reorganize the delivery system to improve care experiences and outcomes.

The key question is how to slow health care cost growth in a way that benefits middle class and lower-wage working families—that is, keeping premium growth in check without eroding benefits. This will likely require concerted efforts that span the private and public sectors. The challenge to policy leaders will be to pursue reforms that improve the quality of health care, rein in cost growth, and ensure that savings are shared with patients and families across the income spectrum.

METHODOLOGY

This issue brief analyzes state-by-state trends in private-sector health insurance premiums and deductibles for the under-65 population from 2003 to 2013. The data on insurance premiums and deductibles come from the federal government's annual surveys of employers, conducted for the insurance component of the Medical Expenditure Panel Survey (MEPS). We also compare total premiums with median household incomes for the under-65 population in each state, using a weighted average of single and family premiums compared with single and family median household incomes. Income data are from the U.S. Census Bureau's Current Population Survey of households with analysis provided by Claudia Solis-Roman and Sherry Glied of New York University for the Commonwealth Fund.

The premiums shown represent the average total annual cost of private group health insurance premiums for employer-sponsored coverage, including both the employer and employee shares. We also examine trends in the share of premiums that employees pay and average deductibles. We compare average out-of-pocket costs for premiums and average deductibles to median income in states to illustrate the potential cost burden of each and the total if the worker/family incurred these average costs.

The tables provide state-specific data. This analysis updates previous Commonwealth Fund analyses of state health insurance premium and deductible trends.¹³

NOTES

- ¹ Henry J. Kaiser Family Foundation and Health Research and Educational Trust, *Employer Health Benefits, 2014 Annual Survey—Chart Pack* (Menlo Park, Calif.: Kaiser Family Foundation, Sept. 10, 2014); and G. Claxton, M. Rae, N. Panchal et al., “Health Benefits in 2012: Moderate Premium Increases for Employer-Sponsored Plans; Young Adults Gained Coverage Under ACA,” *Health Affairs*, Oct. 2012 31(10):2324–33.
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- ⁴ Ibid.
- ⁵ M. Hartman, A. B. Martin, D. Lassman et al., “National Health Spending in 2013: Growth Slows But Remains in Step with the Overall Economy,” *Health Affairs* Web First, published online Dec. 3, 2014; and M. J. McCue and M. A. Hall, *The Federal Medical Loss Ratio Rule: Implications for Consumers in Year 2* (New York: The Commonwealth Fund, May 2014).
- ⁶ L. Skopec and R. Kronick, *Market Competition Works: Silver Premiums in the 2014 Individual Market Are Substantially Lower Than Expected*, ASPE Issue Brief (Washington, D.C.: U.S. Department of Health and Human Services, Aug. 9, 2013); C. Cox, L. Levitt, G. Claxton et al., *Analysis of 2015 Premium Changes in the Affordable Care Act’s Health Insurance Marketplaces* (Menlo Park, Calif.: Kaiser Family Foundation, Sept. 2015); H. Whitmore, J. R. Gabel, S. Stromberg et al., “Modest Premium Changes Ahead in Individual Insurance Marketplaces in Washington State and Maryland,” *The Commonwealth Fund Blog*, Oct. 20, 2014; and J. Lerche, A. Bly, and J. Kingsdale, *Premium Changes in FFM States: Why Consumers Should Carefully Review Their Options for 2015* (Clearwater, Fla.: Wakely Consulting Group, Nov. 2014).
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- ⁸ Health Care Cost Institute, *2012 Health Care Cost and Utilization* (Washington, D.C.: HCCI, Sept. 2013); Health Care Cost Institute, *2013 Health Care Cost and Utilization* (Washington, D.C.: HCCI, Oct. 2014); and M. J. McCue and M. A. Hall, *What’s Behind Health Insurance Rate Increases? An Examination of What Insurers Reported to the Federal Government in 2012–2013* (New York: The Commonwealth Fund, Dec. 2013).
- ⁹ U.S. Department of Health and Human Services, “2015 Medicare Part B Premiums and Deductibles to Remain the Same as Last Two Years,” Press release (Washington, D.C.: HHS, Oct. 9, 2014).
- ¹⁰ Authors’ analysis of data from the Centers for Medicare and Medicaid Services, Office of the Actuary, National Health Statistics Group; and Department of Commerce, Bureau of Economic Analysis and National Bureau of Economic Research, tables 5 and 17, updated Sept. 2014.
- ¹¹ J. C. Robinson and K. Miller, “Total Expenditures Per Patient in Hospital-Owned and Physician-Owned Physician Organizations in California,” *Journal of the American Medical Association*, Oct. 22–29, 2014 312(16):1663–69.
- ¹² J. Stensland, “International Comparison of Rates Paid to Hospitals,” MedPAC presentation, Oct. 9, 2014.
- ¹³ C. Schoen, J. Lipka, S. Collins, and D. Radley, *State Trends in Premiums and Deductibles, 2003–2011: Eroding Protection and Rising Costs Underscore the Need for Action* (New York: The Commonwealth Fund, Dec. 2012.); C. Schoen, A.–K. Fryer, S. Collins, and D. Radley, *State Trends in Premiums and Deductibles, 2003–2010: The Need for Action to Address Rising Costs* (New York: The Commonwealth Fund, Nov. 2011.); C. Schoen, K. Stremikis, S. K. H. How, and S. Collins, *State Trends in Premiums and Deductibles, 2003–2009: How Building on the Affordable Care Act Will Help Stem the Tide of Rising Costs and Eroding Benefits* (New York: The Commonwealth Fund, Dec. 2010); C. Schoen, J. L. Nicholson, and S. D. Rustgi, *Paying the Price: How Health Insurance Premiums Are Eating Up Middle-Class Incomes—State Health Insurance Premium Trends and the Potential of National Reform* (New York: The Commonwealth Fund, Aug. 2009).

Table 1a. Average Premiums for Employer-Sponsored Single-Person Health Insurance Plans, by State, 2003, 2010, and 2013

	Annual premium			Cumulative growth	Average annual growth	
	2003	2010	2013	2003-13	2003-10	2010-13
United States	\$3,481	\$4,940	\$5,571	60%	5.1%	4.1%
Alabama	\$3,156	\$4,571	\$5,204	65%	5.4%	4.4%
Alaska	\$4,011	\$6,085	\$7,369	84%	6.1%	6.6%
Arizona	\$3,209	\$4,958	\$5,343	67%	6.4%	2.5%
Arkansas	\$3,127	\$4,178	\$4,536	45%	4.2%	2.8%
California	\$3,293	\$4,811	\$5,581	69%	5.6%	5.1%
Colorado	\$3,645	\$4,630	\$5,668	56%	3.5%	7.0%
Connecticut	\$3,676	\$5,302	\$6,002	63%	5.4%	4.2%
Delaware	\$3,854	\$5,653	\$5,934	54%	5.6%	1.6%
District of Columbia	\$3,740	\$5,644	\$6,018	61%	6.1%	2.2%
Florida	\$3,592	\$5,120	\$5,383	50%	5.2%	1.7%
Georgia	\$3,624	\$4,786	\$5,374	48%	4.1%	3.9%
Hawaii	\$3,020	\$4,294	\$5,103	69%	5.2%	5.9%
Idaho	\$3,331	\$4,502	\$5,019	51%	4.4%	3.7%
Illinois	\$3,692	\$5,067	\$5,824	58%	4.6%	4.8%
Indiana	\$3,493	\$5,015	\$6,099	75%	5.3%	6.7%
Iowa	\$3,270	\$4,440	\$5,207	59%	4.5%	5.5%
Kansas	\$3,401	\$4,710	\$5,432	60%	4.8%	4.9%
Kentucky	\$3,437	\$4,683	\$5,257	53%	4.5%	3.9%
Louisiana	\$3,317	\$5,310	\$5,300	60%	7.0%	-0.1%
Maine	\$3,852	\$5,554	\$5,865	52%	5.4%	1.8%
Maryland	\$3,427	\$4,799	\$5,730	67%	4.9%	6.1%
Massachusetts	\$3,496	\$5,413	\$6,290	80%	6.4%	5.1%
Michigan	\$3,671	\$4,713	\$5,319	45%	3.6%	4.1%
Minnesota	\$3,679	\$4,964	\$5,274	43%	4.4%	2.0%
Mississippi	\$3,305	\$4,694	\$4,961	50%	5.1%	1.9%
Missouri	\$3,305	\$4,603	\$5,442	65%	4.8%	5.7%
Montana	\$3,506	\$4,822	\$5,654	61%	4.7%	5.4%
Nebraska	\$3,506	\$4,992	\$5,268	50%	5.2%	1.8%
Nevada	\$3,578	\$4,771	\$5,168	44%	4.2%	2.7%
New Hampshire	\$3,563	\$5,162	\$6,249	75%	5.4%	6.6%
New Jersey	\$3,814	\$5,153	\$6,200	63%	4.4%	6.4%
New Mexico	\$3,361	\$4,787	\$5,250	56%	5.2%	3.1%
New York	\$3,592	\$5,220	\$6,156	71%	5.5%	5.7%
North Carolina	\$3,411	\$4,980	\$5,218	53%	5.6%	1.6%
North Dakota	\$2,999	\$4,719	\$5,330	78%	6.7%	4.1%
Ohio	\$3,416	\$4,669	\$5,679	66%	4.6%	6.7%
Oklahoma	\$3,285	\$4,658	\$5,129	56%	5.1%	3.3%
Oregon	\$3,362	\$5,186	\$5,449	62%	6.4%	1.7%
Pennsylvania	\$3,449	\$4,959	\$5,582	62%	5.3%	4.0%
Rhode Island	\$3,725	\$5,557	\$5,968	60%	5.9%	2.4%
South Carolina	\$3,371	\$4,835	\$5,426	61%	5.3%	3.9%
South Dakota	\$3,361	\$4,735	\$5,876	75%	5.0%	7.5%
Tennessee	\$3,597	\$4,753	\$5,146	43%	4.1%	2.7%
Texas	\$3,400	\$4,951	\$5,386	58%	5.5%	2.8%
Utah	\$3,352	\$4,501	\$5,309	58%	4.3%	5.7%
Vermont	\$3,596	\$5,170	\$5,764	60%	5.3%	3.7%
Virginia	\$3,322	\$4,960	\$5,408	63%	5.9%	2.9%
Washington	\$3,520	\$4,981	\$5,690	62%	5.1%	4.5%
West Virginia	\$3,809	\$4,935	\$5,940	56%	3.8%	6.4%
Wisconsin	\$3,749	\$5,384	\$5,730	53%	5.3%	2.1%
Wyoming	\$3,706	\$5,204	\$6,301	70%	5.0%	6.6%

Note: Premiums are for insurance policies offered by private-sector employers in the United States.

Data: Agency for Healthcare Research and Quality, 2003, 2010, and 2013 Medical Expenditure Panel Survey-Insurance Component.

Table 1b. Average Premiums for Employer-Sponsored Family Health Insurance Plans, by State, 2003, 2010, and 2013

	Annual premium			Cumulative growth	Average annual growth	
	2003	2010	2013	2003-13	2003-10	2010-13
United States	\$9,249	\$13,871	\$16,029	73%	6.0%	4.9%
Alabama	\$8,045	\$12,409	\$13,477	68%	6.4%	2.8%
Alaska	\$10,564	\$14,232	\$20,715	96%	4.3%	13.3%
Arizona	\$8,972	\$13,871	\$15,183	69%	6.4%	3.1%
Arkansas	\$7,977	\$11,816	\$13,516	69%	5.8%	4.6%
California	\$9,091	\$13,819	\$16,691	84%	6.2%	6.5%
Colorado	\$9,522	\$13,393	\$16,636	75%	5.0%	7.5%
Connecticut	\$10,119	\$14,888	\$16,874	67%	5.7%	4.3%
Delaware	\$10,499	\$14,671	\$16,102	53%	4.9%	3.2%
District of Columbia	\$10,748	\$15,206	\$17,262	61%	5.1%	4.3%
Florida	\$9,331	\$15,032	\$16,070	72%	7.0%	2.3%
Georgia	\$8,641	\$13,114	\$14,762	71%	6.1%	4.0%
Hawaii	\$7,887	\$12,062	\$14,382	82%	6.3%	6.0%
Idaho	\$8,563	\$11,379	\$14,036	64%	4.1%	7.2%
Illinois	\$9,693	\$14,703	\$16,928	75%	6.1%	4.8%
Indiana	\$9,315	\$13,884	\$15,724	69%	5.9%	4.2%
Iowa	\$8,436	\$13,240	\$14,415	71%	6.7%	2.9%
Kansas	\$8,907	\$13,460	\$15,658	76%	6.1%	5.2%
Kentucky	\$9,118	\$13,352	\$15,463	70%	5.6%	5.0%
Louisiana	\$8,735	\$13,230	\$15,548	78%	6.1%	5.5%
Maine	\$10,308	\$14,576	\$16,332	58%	5.1%	3.9%
Maryland	\$9,217	\$13,952	\$15,820	72%	6.1%	4.3%
Massachusetts	\$9,867	\$14,606	\$17,424	77%	5.8%	6.1%
Michigan	\$9,449	\$13,148	\$15,242	61%	4.8%	5.0%
Minnesota	\$10,066	\$13,903	\$14,820	47%	4.7%	2.2%
Mississippi	\$8,075	\$13,740	\$14,053	74%	7.9%	0.8%
Missouri	\$8,984	\$12,754	\$15,160	69%	5.1%	5.9%
Montana	\$8,542	\$12,312	\$15,152	77%	5.4%	7.2%
Nebraska	\$9,139	\$13,221	\$14,616	60%	5.4%	3.4%
Nevada	\$8,831	\$12,496	\$14,682	66%	5.1%	5.5%
New Hampshire	\$9,776	\$15,204	\$17,024	74%	6.5%	3.8%
New Jersey	\$10,168	\$14,058	\$17,396	71%	4.7%	7.4%
New Mexico	\$9,299	\$14,083	\$15,207	64%	6.1%	2.6%
New York	\$9,439	\$14,730	\$17,530	86%	6.6%	6.0%
North Carolina	\$8,463	\$13,643	\$15,023	78%	7.1%	3.3%
North Dakota	\$7,866	\$12,544	\$14,995	91%	6.9%	6.1%
Ohio	\$9,136	\$13,083	\$15,955	75%	5.3%	6.8%
Oklahoma	\$8,739	\$12,900	\$15,106	73%	5.7%	5.4%
Oregon	\$8,861	\$13,756	\$15,856	79%	6.5%	4.8%
Pennsylvania	\$9,133	\$13,550	\$16,019	75%	5.8%	5.7%
Rhode Island	\$9,460	\$14,812	\$16,077	70%	6.6%	2.8%
South Carolina	\$8,918	\$13,234	\$15,506	74%	5.8%	5.4%
South Dakota	\$8,499	\$12,542	\$15,780	86%	5.7%	8.0%
Tennessee	\$9,261	\$12,729	\$15,214	64%	4.6%	6.1%
Texas	\$9,575	\$14,526	\$16,049	68%	6.1%	3.4%
Utah	\$8,349	\$12,618	\$15,341	84%	6.1%	6.7%
Vermont	\$9,483	\$13,588	\$16,311	72%	5.3%	6.3%
Virginia	\$9,176	\$13,907	\$15,917	73%	6.1%	4.6%
Washington	\$9,212	\$14,188	\$15,721	71%	6.4%	3.5%
West Virginia	\$9,164	\$14,194	\$17,105	87%	6.5%	6.4%
Wisconsin	\$9,562	\$14,542	\$16,665	74%	6.2%	4.6%
Wyoming	\$9,612	\$13,899	\$17,130	78%	5.4%	7.2%

Note: Premiums are for insurance policies offered by private-sector employers in the United States.

Data: Agency for Healthcare Research and Quality, 2003, 2010, and 2013 Medical Expenditure Panel Survey-Insurance Component.

Table 2a. Average Premiums for Employer-Sponsored Single-Person Insurance Plans for Small Firms, by State, 2003, 2010, and 2013

	Small firms (fewer than 50 employees)					
	Annual premium			Cumulative growth	Average annual growth	
	2003	2010	2013	2003-13	2003-10	2010-13
United States	\$3,623	\$4,956	\$5,628	55%	4.6%	4.3%
Alabama	\$3,257	\$4,711	\$5,754	77%	5.4%	6.9%
Alaska	\$4,286	\$7,090	\$8,512	99%	7.5%	6.3%
Arizona	\$3,390	\$4,656	\$4,930	45%	4.6%	1.9%
Arkansas	\$3,338	\$4,273	\$4,497	35%	3.6%	1.7%
California	\$3,237	\$4,608	\$5,413	67%	5.2%	5.5%
Colorado	\$3,933	\$4,807	\$5,396	37%	2.9%	3.9%
Connecticut	\$3,944	\$5,899	\$6,451	64%	5.9%	3.0%
Delaware	\$3,810	\$5,916	\$6,833	79%	6.5%	4.9%
District of Columbia	\$3,877	\$5,850	\$6,642	71%	6.1%	4.3%
Florida	\$3,967	\$5,090	\$5,408	36%	3.6%	2.0%
Georgia	\$3,367	\$4,785	\$5,003	49%	5.1%	1.5%
Hawaii	\$3,440	\$4,544	\$5,232	52%	4.1%	4.8%
Idaho	\$3,210	\$3,976	\$4,745	48%	3.1%	6.1%
Illinois	\$3,652	\$5,553	\$5,872	61%	6.2%	1.9%
Indiana	\$3,467	\$4,936	\$6,113	76%	5.2%	7.4%
Iowa	\$3,114	\$4,134	\$5,317	71%	4.1%	8.8%
Kansas	\$3,503	\$4,352	\$5,583	59%	3.1%	8.7%
Kentucky	\$3,260	\$4,271	\$5,077	56%	3.9%	5.9%
Louisiana	\$3,427	\$4,905	\$5,584	63%	5.3%	4.4%
Maine	\$4,093	\$4,814	\$5,292	29%	2.3%	3.2%
Maryland	\$3,703	\$5,004	\$5,654	53%	4.4%	4.2%
Massachusetts	\$3,678	\$5,673	\$6,379	73%	6.4%	4.0%
Michigan	\$3,944	\$5,098	\$5,321	35%	3.7%	1.4%
Minnesota	\$3,125	\$4,751	\$5,505	76%	6.2%	5.0%
Mississippi	\$3,555	\$4,744	\$5,207	46%	4.2%	3.2%
Missouri	\$3,202	\$4,743	\$5,952	86%	5.8%	7.9%
Montana	\$3,297	\$4,809	\$6,330	92%	5.5%	9.6%
Nebraska	\$3,560	\$4,822	\$5,431	53%	4.4%	4.0%
Nevada	\$3,610	\$4,475	\$5,369	49%	3.1%	6.3%
New Hampshire	\$3,831	\$5,524	\$6,478	69%	5.4%	5.5%
New Jersey	\$3,972	\$5,650	\$6,283	58%	5.2%	3.6%
New Mexico	\$3,525	\$5,303	\$5,145	46%	6.0%	-1.0%
New York	\$4,103	\$5,272	\$6,086	48%	3.6%	4.9%
North Carolina	\$3,801	\$4,984	\$5,310	40%	3.9%	2.1%
North Dakota	\$2,945	\$4,492	\$5,240	78%	6.2%	5.3%
Ohio	\$3,399	\$4,678	\$5,886	73%	4.7%	8.0%
Oklahoma	\$3,772	\$5,182	\$5,373	42%	4.6%	1.2%
Oregon	\$3,671	\$4,826	\$5,482	49%	4.0%	4.3%
Pennsylvania	\$3,818	\$5,140	\$5,491	44%	4.3%	2.2%
Rhode Island	\$3,946	\$5,607	\$6,125	55%	5.1%	3.0%
South Carolina	\$3,461	\$4,959	\$5,557	61%	5.3%	3.9%
South Dakota	\$3,546	\$4,684	\$6,331	79%	4.1%	10.6%
Tennessee	\$3,857	\$4,705	\$5,198	35%	2.9%	3.4%
Texas	\$3,793	\$4,829	\$5,610	48%	3.5%	5.1%
Utah	\$3,054	\$4,336	\$5,096	67%	5.1%	5.5%
Vermont	\$3,739	\$5,257	\$5,859	57%	5.0%	3.7%
Virginia	\$3,251	\$4,878	\$5,309	63%	6.0%	2.9%
Washington	\$3,453	\$4,711	\$6,009	74%	4.5%	8.5%
West Virginia	\$3,477	\$5,306	\$5,730	65%	6.2%	2.6%
Wisconsin	\$3,941	\$5,209	\$5,816	48%	4.1%	3.7%
Wyoming	\$3,654	\$5,644	\$6,716	84%	6.4%	6.0%

Note: Premiums are for insurance policies offered by private-sector employers in the United States.

Data: Agency for Healthcare Research and Quality, 2003, 2010, and 2013 Medical Expenditure Panel Survey-Insurance Component.

Table 2b. Average Premiums for Employer-Sponsored Single-Person Insurance Plans for Large Firms, by State, 2003, 2010, and 2013

	Large firms (50 or more employees)					
	Annual premium			Cumulative growth	Average annual growth	
	2003	2010	2013	2003-13	2003-10	2010-13
United States	\$3,438	\$4,935	\$5,556	62%	5.3%	4.0%
Alabama	\$3,123	\$4,535	\$5,095	63%	5.5%	4.0%
Alaska	\$3,847	\$5,702	\$7,117	85%	5.8%	7.7%
Arizona	\$3,156	\$5,017	\$5,409	71%	6.8%	2.5%
Arkansas	\$3,078	\$4,159	\$4,544	48%	4.4%	3.0%
California	\$3,310	\$4,875	\$5,637	70%	5.7%	5.0%
Colorado	\$3,558	\$4,583	\$5,744	61%	3.7%	7.8%
Connecticut	\$3,585	\$5,136	\$5,863	64%	5.3%	4.5%
Delaware	\$3,869	\$5,587	\$5,731	48%	5.4%	0.9%
District of Columbia	\$3,699	\$5,589	\$5,863	59%	6.1%	1.6%
Florida	\$3,483	\$5,128	\$5,377	54%	5.7%	1.6%
Georgia	\$3,680	\$4,786	\$5,443	48%	3.8%	4.4%
Hawaii	\$2,809	\$4,166	\$5,042	79%	5.8%	6.6%
Idaho	\$3,375	\$4,644	\$5,108	51%	4.7%	3.2%
Illinois	\$3,702	\$4,959	\$5,813	57%	4.3%	5.4%
Indiana	\$3,500	\$5,032	\$6,096	74%	5.3%	6.6%
Iowa	\$3,310	\$4,526	\$5,186	57%	4.6%	4.6%
Kansas	\$3,371	\$4,806	\$5,390	60%	5.2%	3.9%
Kentucky	\$3,492	\$4,781	\$5,307	52%	4.6%	3.5%
Louisiana	\$3,275	\$5,443	\$5,233	60%	7.5%	-1.3%
Maine	\$3,727	\$5,813	\$6,046	62%	6.6%	1.3%
Maryland	\$3,329	\$4,739	\$5,753	73%	5.2%	6.7%
Massachusetts	\$3,439	\$5,351	\$6,267	82%	6.5%	5.4%
Michigan	\$3,588	\$4,609	\$5,319	48%	3.6%	4.9%
Minnesota	\$3,844	\$5,021	\$5,222	36%	3.9%	1.3%
Mississippi	\$3,231	\$4,677	\$4,899	52%	5.4%	1.6%
Missouri	\$3,339	\$4,570	\$5,322	59%	4.6%	5.2%
Montana	\$3,611	\$4,827	\$5,304	47%	4.2%	3.2%
Nebraska	\$3,486	\$5,036	\$5,242	50%	5.4%	1.3%
Nevada	\$3,569	\$4,836	\$5,123	44%	4.4%	1.9%
New Hampshire	\$3,424	\$5,049	\$6,175	80%	5.7%	6.9%
New Jersey	\$3,754	\$4,987	\$6,174	64%	4.1%	7.4%
New Mexico	\$3,293	\$4,667	\$5,284	60%	5.1%	4.2%
New York	\$3,448	\$5,203	\$6,178	79%	6.1%	5.9%
North Carolina	\$3,293	\$4,980	\$5,199	58%	6.1%	1.4%
North Dakota	\$3,020	\$4,801	\$5,363	78%	6.8%	3.8%
Ohio	\$3,420	\$4,667	\$5,630	65%	4.5%	6.5%
Oklahoma	\$3,136	\$4,509	\$5,068	62%	5.3%	4.0%
Oregon	\$3,226	\$5,323	\$5,438	69%	7.4%	0.7%
Pennsylvania	\$3,327	\$4,905	\$5,604	68%	5.7%	4.5%
Rhode Island	\$3,618	\$5,539	\$5,906	63%	6.3%	2.2%
South Carolina	\$3,340	\$4,802	\$5,400	62%	5.3%	4.0%
South Dakota	\$3,289	\$4,751	\$5,762	75%	5.4%	6.6%
Tennessee	\$3,540	\$4,764	\$5,137	45%	4.3%	2.5%
Texas	\$3,310	\$4,978	\$5,340	61%	6.0%	2.4%
Utah	\$3,411	\$4,535	\$5,349	57%	4.2%	5.7%
Vermont	\$3,512	\$5,131	\$5,723	63%	5.6%	3.7%
Virginia	\$3,348	\$4,983	\$5,435	62%	5.8%	2.9%
Washington	\$3,548	\$5,085	\$5,584	57%	5.3%	3.2%
West Virginia	\$3,906	\$4,854	\$5,993	53%	3.2%	7.3%
Wisconsin	\$3,693	\$5,419	\$5,709	55%	5.6%	1.8%
Wyoming	\$3,734	\$4,998	\$6,103	63%	4.3%	6.9%

Note: Premiums are for insurance policies offered by private-sector employers in the U.S.

Data: Agency for Healthcare Research and Quality, 2003, 2010, and 2013 Medical Expenditure Panel Survey-Insurance Component.

Table 3a. Median Household Income, by State, 2003, 2010, and 2013

	Median income for single-person household (under age 65)			Median income for family household (all under age 65)			Median income for all households (all under age 65)		
	2002-03	2009-10	2012-13	2002-03	2009-10	2012-13	2002-03	2009-10	2012-13
United States	\$24,400	\$25,345	\$27,000	\$61,000	\$67,357	\$70,910	\$48,093	\$51,410	\$54,000
Alabama	\$20,952	\$21,400	\$22,212	\$58,000	\$60,000	\$63,250	\$46,200	\$42,756	\$49,500
Alaska	\$25,082	\$30,000	\$31,201	\$66,634	\$78,000	\$83,170	\$53,926	\$61,250	\$65,356
Arizona	\$20,800	\$25,000	\$24,000	\$55,536	\$60,100	\$62,000	\$43,960	\$47,578	\$47,080
Arkansas	\$19,788	\$20,052	\$22,000	\$45,000	\$53,088	\$52,040	\$35,904	\$40,787	\$45,000
California	\$25,400	\$25,200	\$26,400	\$58,548	\$61,162	\$68,700	\$46,058	\$48,000	\$50,000
Colorado	\$27,540	\$28,300	\$30,000	\$65,797	\$80,901	\$90,000	\$51,309	\$61,600	\$68,000
Connecticut	\$26,520	\$30,940	\$32,423	\$80,450	\$100,000	\$99,480	\$65,425	\$75,520	\$75,726
Delaware	\$26,520	\$29,000	\$29,001	\$68,340	\$70,060	\$68,200	\$53,051	\$55,000	\$52,588
District of Columbia	\$32,464	\$38,000	\$43,014	\$50,811	\$62,610	\$80,000	\$38,760	\$46,000	\$51,500
Florida	\$23,529	\$25,001	\$25,000	\$56,770	\$61,642	\$63,822	\$44,000	\$48,000	\$49,000
Georgia	\$24,024	\$24,746	\$26,000	\$58,707	\$64,500	\$62,280	\$46,312	\$50,000	\$50,000
Hawaii	\$25,000	\$28,200	\$29,000	\$63,638	\$63,100	\$70,405	\$45,905	\$48,488	\$50,000
Idaho	\$21,442	\$25,000	\$23,000	\$52,577	\$72,000	\$67,149	\$45,042	\$57,183	\$54,062
Illinois	\$24,960	\$27,000	\$30,000	\$64,276	\$70,050	\$73,002	\$51,000	\$53,615	\$56,820
Indiana	\$24,000	\$21,982	\$25,008	\$65,001	\$63,096	\$69,900	\$51,591	\$53,258	\$55,000
Iowa	\$24,480	\$24,860	\$28,000	\$64,480	\$62,000	\$76,000	\$53,295	\$50,002	\$60,432
Kansas	\$23,912	\$27,290	\$27,000	\$63,775	\$65,760	\$68,815	\$52,020	\$51,499	\$55,000
Kentucky	\$21,425	\$22,400	\$22,559	\$54,078	\$60,000	\$57,000	\$44,000	\$46,200	\$43,200
Louisiana	\$23,500	\$23,000	\$24,000	\$46,257	\$64,402	\$62,000	\$38,760	\$49,699	\$45,000
Maine	\$23,000	\$24,500	\$27,000	\$56,886	\$71,650	\$72,930	\$44,474	\$54,224	\$55,006
Maryland	\$28,560	\$32,000	\$33,000	\$78,044	\$90,170	\$90,000	\$60,000	\$65,000	\$65,577
Massachusetts	\$28,000	\$30,500	\$35,000	\$77,750	\$96,016	\$96,000	\$58,409	\$69,001	\$68,223
Michigan	\$24,391	\$24,010	\$25,089	\$65,514	\$70,780	\$74,724	\$53,040	\$54,000	\$55,015
Minnesota	\$27,040	\$29,020	\$31,500	\$79,272	\$80,877	\$94,533	\$62,500	\$61,475	\$70,500
Mississippi	\$20,000	\$19,203	\$20,000	\$45,103	\$48,900	\$58,000	\$38,000	\$39,243	\$42,509
Missouri	\$24,480	\$24,425	\$26,995	\$64,273	\$65,000	\$71,810	\$52,382	\$49,865	\$56,319
Montana	\$20,000	\$25,000	\$25,000	\$49,552	\$69,991	\$64,824	\$39,389	\$51,600	\$52,548
Nebraska	\$23,582	\$26,010	\$30,000	\$65,607	\$72,400	\$78,100	\$54,612	\$56,517	\$60,220
Nevada	\$25,000	\$25,863	\$27,000	\$55,029	\$60,400	\$55,000	\$44,300	\$47,050	\$45,000
New Hampshire	\$26,849	\$30,251	\$31,000	\$80,910	\$95,000	\$96,647	\$66,300	\$78,201	\$78,000
New Jersey	\$29,355	\$30,000	\$30,000	\$85,000	\$95,962	\$92,000	\$63,795	\$68,355	\$70,010
New Mexico	\$18,972	\$23,800	\$21,000	\$45,000	\$55,131	\$53,000	\$35,841	\$44,000	\$41,980
New York	\$25,013	\$28,500	\$30,000	\$61,380	\$67,986	\$69,615	\$46,194	\$50,000	\$50,306
North Carolina	\$20,565	\$23,500	\$22,000	\$53,043	\$60,680	\$63,000	\$41,996	\$48,001	\$48,000
North Dakota	\$22,524	\$28,011	\$30,000	\$57,144	\$75,400	\$81,002	\$48,550	\$60,500	\$63,000
Ohio	\$23,970	\$25,000	\$25,000	\$63,397	\$66,140	\$69,506	\$51,121	\$52,003	\$52,501
Oklahoma	\$20,420	\$25,000	\$24,002	\$50,150	\$59,010	\$64,000	\$42,010	\$48,570	\$51,500
Oregon	\$21,846	\$24,000	\$26,002	\$57,477	\$67,056	\$66,640	\$44,700	\$51,008	\$55,105
Pennsylvania	\$24,000	\$27,000	\$28,000	\$66,111	\$72,000	\$82,000	\$52,020	\$55,471	\$61,517
Rhode Island	\$26,000	\$26,010	\$27,410	\$65,280	\$81,261	\$79,271	\$49,164	\$57,500	\$60,293
South Carolina	\$21,000	\$22,000	\$25,000	\$55,200	\$63,659	\$65,000	\$44,308	\$48,000	\$50,000
South Dakota	\$20,617	\$24,501	\$27,050	\$58,855	\$66,000	\$75,016	\$48,434	\$51,610	\$58,000
Tennessee	\$21,624	\$21,000	\$23,000	\$52,000	\$60,000	\$62,000	\$42,500	\$45,000	\$46,400
Texas	\$22,112	\$24,000	\$27,010	\$48,000	\$56,029	\$60,005	\$40,000	\$44,040	\$49,500
Utah	\$22,710	\$27,240	\$27,500	\$61,200	\$75,012	\$80,000	\$52,000	\$63,900	\$68,080
Vermont	\$24,480	\$26,010	\$30,000	\$65,740	\$75,500	\$78,846	\$51,029	\$59,135	\$61,337
Virginia	\$25,149	\$30,000	\$31,195	\$75,000	\$86,922	\$88,938	\$58,201	\$66,600	\$68,786
Washington	\$25,000	\$30,000	\$28,400	\$66,788	\$76,500	\$79,972	\$51,145	\$59,625	\$60,526
West Virginia	\$19,992	\$21,947	\$22,000	\$43,860	\$57,715	\$65,440	\$37,000	\$48,077	\$50,000
Wisconsin	\$25,500	\$27,000	\$29,723	\$64,016	\$73,230	\$82,500	\$52,000	\$56,899	\$64,000
Wyoming	\$23,002	\$27,000	\$25,002	\$57,002	\$73,466	\$79,000	\$48,152	\$58,700	\$63,780

Data: Analysis of 2003, 2004, 2010, 2011, 2013, and 2014 Current Population Surveys by Claudia Solis-Roman and Sherry Glied of New York University for the Commonwealth Fund

Table 3b. Average Total Health Insurance Premiums as Percent of Median Household Income, by State, 2003, 2010, and 2013

	Single premiums as percent of median income for single-person household (under age 65)			Family premiums as percent of median income for family household (all under age 65)			Average premiums as percent of median household income for under-65 population*		
	2003	2010	2013	2003	2010	2013	2003	2010	2013
United States	14%	20%	21%	15%	21%	23%	15%	20%	22%
Alabama	15%	21%	23%	14%	21%	21%	14%	21%	22%
Alaska	16%	20%	24%	16%	18%	25%	16%	19%	25%
Arizona	15%	20%	22%	16%	23%	24%	16%	22%	24%
Arkansas	16%	21%	21%	18%	22%	26%	17%	22%	25%
California	13%	19%	21%	16%	23%	24%	15%	22%	23%
Colorado	13%	16%	19%	14%	17%	18%	14%	17%	19%
Connecticut	14%	17%	19%	13%	15%	17%	13%	16%	17%
Delaware	15%	19%	20%	15%	21%	24%	15%	21%	23%
District of Columbia	12%	15%	14%	21%	24%	22%	17%	20%	18%
Florida	15%	20%	22%	16%	24%	25%	16%	23%	24%
Georgia	15%	19%	21%	15%	20%	24%	15%	20%	23%
Hawaii	12%	15%	18%	12%	19%	20%	12%	18%	19%
Idaho	16%	18%	22%	16%	16%	21%	16%	16%	21%
Illinois	15%	19%	19%	15%	21%	23%	15%	20%	22%
Indiana	15%	23%	24%	14%	22%	22%	14%	22%	23%
Iowa	13%	18%	19%	13%	21%	19%	13%	21%	19%
Kansas	14%	17%	20%	14%	20%	23%	14%	20%	22%
Kentucky	16%	21%	23%	17%	22%	27%	17%	22%	26%
Louisiana	14%	23%	22%	19%	21%	25%	18%	21%	24%
Maine	17%	23%	22%	18%	20%	22%	18%	21%	22%
Maryland	12%	15%	17%	12%	15%	18%	12%	15%	18%
Massachusetts	12%	18%	18%	13%	15%	18%	13%	16%	18%
Michigan	15%	20%	21%	14%	19%	20%	15%	19%	21%
Minnesota	14%	17%	17%	13%	17%	16%	13%	17%	16%
Mississippi	17%	24%	25%	18%	28%	24%	18%	27%	24%
Missouri	14%	19%	20%	14%	20%	21%	14%	19%	21%
Montana	18%	19%	23%	17%	18%	23%	17%	18%	23%
Nebraska	15%	19%	18%	14%	18%	19%	14%	19%	18%
Nevada	14%	18%	19%	16%	21%	27%	16%	20%	25%
New Hampshire	13%	17%	20%	12%	16%	18%	12%	16%	18%
New Jersey	13%	17%	21%	12%	15%	19%	12%	15%	19%
New Mexico	18%	20%	25%	21%	26%	29%	20%	24%	28%
New York	14%	18%	21%	15%	22%	25%	15%	21%	24%
North Carolina	17%	21%	24%	16%	22%	24%	16%	22%	24%
North Dakota	13%	17%	18%	14%	17%	19%	14%	17%	18%
Ohio	14%	19%	23%	14%	20%	23%	14%	20%	23%
Oklahoma	16%	19%	21%	17%	22%	24%	17%	21%	23%
Oregon	15%	22%	21%	15%	21%	24%	15%	21%	23%
Pennsylvania	14%	18%	20%	14%	19%	20%	14%	19%	20%
Rhode Island	14%	21%	22%	14%	18%	20%	14%	19%	21%
South Carolina	16%	22%	22%	16%	21%	24%	16%	21%	23%
South Dakota	16%	19%	22%	14%	19%	21%	15%	19%	21%
Tennessee	17%	23%	22%	18%	21%	25%	18%	22%	24%
Texas	15%	21%	20%	20%	26%	27%	19%	25%	25%
Utah	15%	17%	19%	14%	17%	19%	14%	17%	19%
Vermont	15%	20%	19%	14%	18%	21%	15%	19%	20%
Virginia	13%	17%	17%	12%	16%	18%	13%	16%	18%
Washington	14%	17%	20%	14%	19%	20%	14%	18%	20%
West Virginia	19%	22%	27%	21%	25%	26%	21%	24%	26%
Wisconsin	15%	20%	19%	15%	20%	20%	15%	20%	20%
Wyoming	16%	19%	25%	17%	19%	22%	17%	19%	23%

Note: (*) Weighted by single-person household and family household distribution in state.

Data: 2003, 2010, and 2013 Medical Expenditure Panel Survey-Insurance Component.

Table 4a. Total Employee Contribution to Employer-Sponsored Single-Person Health Insurance Premiums, by State, 2003, 2010, and 2013

	Annual employee contribution						Cumulative growth (\$)	Average annual growth (\$)		
	2003		2010		2013			2003-13	2003-10	2010-13
	Employee share (%)	Annual employee cost	Employee share (%)	Annual employee cost	Employee share (%)	Annual employee cost				
United States	17%	\$606	21%	\$1,021	21%	\$1,170	93%	7.7%	4.6%	
Alabama	20%	\$636	24%	\$1,092	27%	\$1,379	117%	8.0%	8.1%	
Alaska	11%	\$433	14%	\$832	15%	\$1,078	149%	9.8%	9.0%	
Arizona	18%	\$560	18%	\$891	20%	\$1,078	93%	6.9%	6.6%	
Arkansas	21%	\$644	21%	\$885	21%	\$956	48%	4.6%	2.6%	
California	14%	\$475	22%	\$1,048	20%	\$1,091	130%	12.0%	1.3%	
Colorado	16%	\$581	19%	\$883	21%	\$1,162	100%	6.2%	9.6%	
Connecticut	22%	\$789	23%	\$1,234	25%	\$1,502	90%	6.6%	6.8%	
Delaware	18%	\$711	21%	\$1,180	24%	\$1,427	101%	7.5%	6.5%	
District of Columbia	19%	\$710	19%	\$1,080	20%	\$1,171	65%	6.2%	2.7%	
Florida	21%	\$750	21%	\$1,073	26%	\$1,408	88%	5.2%	9.5%	
Georgia	19%	\$699	20%	\$965	23%	\$1,219	74%	4.7%	8.1%	
Hawaii	8%	\$251	10%	\$436	8%	\$431	72%	8.2%	-0.4%	
Idaho	16%	\$540	19%	\$832	19%	\$975	81%	6.4%	5.4%	
Illinois	17%	\$625	22%	\$1,120	22%	\$1,301	108%	8.7%	5.1%	
Indiana	21%	\$732	23%	\$1,127	19%	\$1,134	55%	6.4%	0.2%	
Iowa	21%	\$682	21%	\$930	23%	\$1,197	76%	4.5%	8.8%	
Kansas	23%	\$786	20%	\$925	20%	\$1,081	38%	2.4%	5.3%	
Kentucky	20%	\$688	19%	\$886	23%	\$1,215	77%	3.7%	11.1%	
Louisiana	19%	\$633	23%	\$1,241	23%	\$1,214	92%	10.1%	-0.7%	
Maine	18%	\$698	22%	\$1,207	19%	\$1,119	60%	8.1%	-2.5%	
Maryland	23%	\$791	23%	\$1,080	23%	\$1,308	65%	4.5%	6.6%	
Massachusetts	20%	\$713	22%	\$1,200	26%	\$1,646	131%	7.7%	11.1%	
Michigan	15%	\$538	20%	\$951	22%	\$1,152	114%	8.5%	6.6%	
Minnesota	16%	\$604	21%	\$1,023	23%	\$1,232	104%	7.8%	6.4%	
Mississippi	15%	\$503	22%	\$1,030	22%	\$1,097	118%	10.8%	2.1%	
Missouri	17%	\$572	21%	\$965	19%	\$1,036	81%	7.8%	2.4%	
Montana	14%	\$475	22%	\$1,043	16%	\$882	86%	11.9%	-5.4%	
Nebraska	25%	\$875	22%	\$1,084	22%	\$1,164	33%	3.1%	2.4%	
Nevada	13%	\$474	16%	\$767	25%	\$1,302	175%	7.1%	19.3%	
New Hampshire	21%	\$753	21%	\$1,086	23%	\$1,415	88%	5.4%	9.2%	
New Jersey	16%	\$611	21%	\$1,098	20%	\$1,254	105%	8.7%	4.5%	
New Mexico	18%	\$593	25%	\$1,179	21%	\$1,117	88%	10.3%	-1.8%	
New York	17%	\$625	21%	\$1,086	21%	\$1,291	107%	8.2%	5.9%	
North Carolina	16%	\$541	19%	\$926	20%	\$1,064	97%	8.0%	4.7%	
North Dakota	19%	\$571	19%	\$891	18%	\$970	70%	6.6%	2.9%	
Ohio	17%	\$579	20%	\$952	19%	\$1,053	82%	7.4%	3.4%	
Oklahoma	19%	\$625	22%	\$1,043	21%	\$1,062	70%	7.6%	0.6%	
Oregon	13%	\$438	16%	\$848	15%	\$804	84%	9.9%	-1.8%	
Pennsylvania	15%	\$533	19%	\$954	19%	\$1,074	102%	8.7%	4.0%	
Rhode Island	22%	\$820	21%	\$1,147	24%	\$1,401	71%	4.9%	6.9%	
South Carolina	20%	\$668	21%	\$1,006	21%	\$1,137	70%	6.0%	4.2%	
South Dakota	23%	\$771	20%	\$948	23%	\$1,347	75%	3.0%	12.4%	
Tennessee	21%	\$760	20%	\$970	23%	\$1,167	54%	3.5%	6.4%	
Texas	16%	\$548	21%	\$1,036	21%	\$1,135	107%	9.5%	3.1%	
Utah	19%	\$638	24%	\$1,086	21%	\$1,089	71%	7.9%	0.1%	
Vermont	18%	\$653	21%	\$1,099	20%	\$1,170	79%	7.7%	2.1%	
Virginia	19%	\$634	23%	\$1,114	23%	\$1,244	96%	8.4%	3.7%	
Washington	11%	\$385	15%	\$746	12%	\$680	77%	9.9%	-3.0%	
West Virginia	14%	\$538	19%	\$933	18%	\$1,052	96%	8.2%	4.1%	
Wisconsin	22%	\$830	22%	\$1,174	21%	\$1,220	47%	5.1%	1.3%	
Wyoming	16%	\$574	15%	\$802	17%	\$1,059	84%	4.9%	9.7%	

Note: Premiums are for insurance policies offered by private-sector employers in the United States.

Data: Agency for Healthcare Research and Quality, 2003, 2010, and 2013 Medical Expenditure Panel Survey-Insurance Component.

Table 4b. Total Employee Contribution to Employer-Sponsored Family Health Insurance Plan Premiums, by State, 2003, 2010, and 2013

	Annual employee contribution						Cumulative growth (\$)	Average annual growth (\$)		
	2003		2010		2013			2003-13	2003-10	2010-13
	Employee share (%)	Annual employee cost	Employee share (%)	Annual employee cost	Employee share (%)	Annual employee cost				
United States	25%	\$2,283	27%	\$3,721	28%	\$4,421	94%	7.2%	5.9%	
Alabama	29%	\$2,290	30%	\$3,758	28%	\$3,791	66%	7.3%	0.3%	
Alaska	17%	\$1,759	22%	\$3,079	23%	\$4,759	171%	8.3%	15.6%	
Arizona	30%	\$2,697	30%	\$4,133	31%	\$4,774	77%	6.3%	4.9%	
Arkansas	29%	\$2,347	34%	\$3,967	29%	\$3,951	68%	7.8%	-0.1%	
California	25%	\$2,282	28%	\$3,845	27%	\$4,518	98%	7.7%	5.5%	
Colorado	26%	\$2,430	27%	\$3,618	26%	\$4,327	78%	5.9%	6.1%	
Connecticut	23%	\$2,282	26%	\$3,824	33%	\$5,522	142%	7.7%	13.0%	
Delaware	21%	\$2,233	29%	\$4,267	31%	\$4,958	122%	9.7%	5.1%	
District of Columbia	23%	\$2,474	25%	\$3,822	30%	\$5,159	109%	6.4%	10.5%	
Florida	30%	\$2,810	31%	\$4,685	35%	\$5,653	101%	7.6%	6.5%	
Georgia	27%	\$2,327	28%	\$3,702	30%	\$4,435	91%	6.9%	6.2%	
Hawaii	26%	\$2,048	26%	\$3,155	22%	\$3,131	53%	6.4%	-0.3%	
Idaho	28%	\$2,395	33%	\$3,701	26%	\$3,598	50%	6.4%	-0.9%	
Illinois	23%	\$2,212	27%	\$3,928	27%	\$4,478	102%	8.5%	4.5%	
Indiana	25%	\$2,301	25%	\$3,462	27%	\$4,300	87%	6.0%	7.5%	
Iowa	26%	\$2,188	29%	\$3,781	28%	\$4,047	85%	8.1%	2.3%	
Kansas	29%	\$2,566	24%	\$3,257	27%	\$4,164	62%	3.5%	8.5%	
Kentucky	25%	\$2,303	23%	\$3,060	25%	\$3,898	69%	4.1%	8.4%	
Louisiana	30%	\$2,587	30%	\$3,962	30%	\$4,604	78%	6.3%	5.1%	
Maine	28%	\$2,872	31%	\$4,465	29%	\$4,766	66%	6.5%	2.2%	
Maryland	30%	\$2,714	27%	\$3,728	29%	\$4,512	66%	4.6%	6.6%	
Massachusetts	24%	\$2,385	24%	\$3,444	26%	\$4,570	92%	5.4%	9.9%	
Michigan	18%	\$1,661	22%	\$2,879	26%	\$3,968	139%	8.2%	11.3%	
Minnesota	25%	\$2,488	23%	\$3,233	28%	\$4,210	69%	3.8%	9.2%	
Mississippi	29%	\$2,328	30%	\$4,105	31%	\$4,376	88%	8.4%	2.2%	
Missouri	25%	\$2,286	26%	\$3,280	29%	\$4,455	95%	5.3%	10.7%	
Montana	28%	\$2,388	24%	\$2,992	23%	\$3,495	46%	3.3%	5.3%	
Nebraska	29%	\$2,646	28%	\$3,703	31%	\$4,476	69%	4.9%	6.5%	
Nevada	24%	\$2,100	27%	\$3,379	31%	\$4,556	117%	7.0%	10.5%	
New Hampshire	25%	\$2,435	25%	\$3,849	27%	\$4,592	89%	6.8%	6.1%	
New Jersey	20%	\$2,007	29%	\$4,010	26%	\$4,486	124%	10.4%	3.8%	
New Mexico	27%	\$2,506	28%	\$3,952	26%	\$4,009	60%	6.7%	0.5%	
New York	19%	\$1,812	25%	\$3,630	24%	\$4,232	134%	10.4%	5.2%	
North Carolina	28%	\$2,359	26%	\$3,492	31%	\$4,685	99%	5.8%	10.3%	
North Dakota	27%	\$2,136	28%	\$3,492	26%	\$3,842	80%	7.3%	3.2%	
Ohio	21%	\$1,946	25%	\$3,286	23%	\$3,631	87%	7.8%	3.4%	
Oklahoma	28%	\$2,426	29%	\$3,715	33%	\$5,015	107%	6.3%	10.5%	
Oregon	24%	\$2,159	28%	\$3,888	27%	\$4,327	100%	8.8%	3.6%	
Pennsylvania	23%	\$2,055	22%	\$3,013	25%	\$4,017	95%	5.6%	10.1%	
Rhode Island	27%	\$2,533	22%	\$3,308	26%	\$4,245	68%	3.9%	8.7%	
South Carolina	29%	\$2,596	28%	\$3,641	29%	\$4,482	73%	5.0%	7.2%	
South Dakota	27%	\$2,326	30%	\$3,793	31%	\$4,905	111%	7.2%	8.9%	
Tennessee	28%	\$2,569	27%	\$3,461	29%	\$4,361	70%	4.3%	8.0%	
Texas	27%	\$2,568	31%	\$4,500	31%	\$4,892	90%	8.3%	2.8%	
Utah	28%	\$2,309	28%	\$3,545	24%	\$3,609	56%	6.3%	0.6%	
Vermont	21%	\$2,020	22%	\$2,997	27%	\$4,340	115%	5.8%	13.1%	
Virginia	30%	\$2,728	32%	\$4,477	31%	\$4,889	79%	7.3%	3.0%	
Washington	22%	\$2,058	26%	\$3,685	25%	\$3,930	91%	8.7%	2.2%	
West Virginia	17%	\$1,554	22%	\$3,139	17%	\$2,931	89%	10.6%	-2.3%	
Wisconsin	24%	\$2,258	23%	\$3,359	23%	\$3,897	73%	5.8%	5.1%	
Wyoming	20%	\$1,941	23%	\$3,178	22%	\$3,812	96%	7.3%	6.3%	

Note: Premiums are for insurance policies offered by private-sector employers in the U.S.

Data: Agency for Healthcare Research and Quality, 2003, 2010, and 2013 Medical Expenditure Panel Survey-Insurance Component.

Table 5. Average Deductible for Employer-Sponsored Single-Person Health Insurance Plans, by State, 2003, 2010, and 2013

	Annual deductible						Cumulative growth (\$)	Average annual growth (\$)		
	2003		2010		2013			2003-13	2003-10	2010-13
	Percent with deductible	Annual employee cost	Percent with deductible	Annual employee cost	Percent with deductible	Annual employee cost				
United States	52%	\$518	78%	\$1,025	81%	\$1,273	146%	10.2%	7.5%	
Alabama	71%	\$386	83%	\$544	90%	\$670	74%	5.0%	7.2%	
Alaska	85%	\$463	98%	\$1,122	93%	\$1,157	150%	13.5%	1.0%	
Arizona	46%	\$484	84%	\$1,259	84%	\$1,441	198%	14.6%	4.6%	
Arkansas	84%	\$619	93%	\$846	92%	\$986	59%	4.6%	5.2%	
California	39%	\$517	59%	\$1,051	62%	\$1,194	131%	10.7%	4.3%	
Colorado	54%	\$549	88%	\$1,232	86%	\$1,382	152%	12.2%	3.9%	
Connecticut	32%	\$412	68%	\$1,201	78%	\$1,598	288%	16.5%	10.0%	
Delaware	38%	\$356	63%	\$860	90%	\$1,074	202%	13.4%	7.7%	
District of Columbia	32%	\$408	59%	\$648	61%	\$767	88%	6.8%	5.8%	
Florida	44%	\$576	85%	\$961	84%	\$1,346	134%	7.6%	11.9%	
Georgia	57%	\$457	79%	\$998	93%	\$1,164	155%	11.8%	5.3%	
Hawaii	16%	\$674	31%	\$519	36%	\$698	4%	-3.7%	10.4%	
Idaho	78%	\$620	92%	\$1,171	94%	\$1,295	109%	9.5%	3.4%	
Illinois	61%	\$542	80%	\$885	85%	\$1,301	140%	7.3%	13.7%	
Indiana	75%	\$569	90%	\$920	89%	\$1,274	124%	7.1%	11.5%	
Iowa	75%	\$581	96%	\$967	96%	\$1,393	140%	7.5%	12.9%	
Kansas	66%	\$601	86%	\$1,007	90%	\$1,377	129%	7.7%	11.0%	
Kentucky	70%	\$499	92%	\$1,054	90%	\$1,491	199%	11.3%	12.3%	
Louisiana	69%	\$623	85%	\$1,131	86%	\$1,137	83%	8.9%	0.2%	
Maine	49%	\$824	80%	\$1,327	96%	\$1,784	117%	7.0%	10.4%	
Maryland	45%	\$389	65%	\$929	77%	\$1,075	176%	13.2%	5.0%	
Massachusetts	26%	\$555	61%	\$793	66%	\$1,134	104%	5.2%	12.7%	
Michigan	42%	\$365	71%	\$983	84%	\$1,123	208%	15.2%	4.5%	
Minnesota	53%	\$473	83%	\$1,155	89%	\$1,384	193%	13.6%	6.2%	
Mississippi	86%	\$619	95%	\$1,054	97%	\$1,102	78%	7.9%	1.5%	
Missouri	58%	\$494	86%	\$1,005	90%	\$1,374	178%	10.7%	11.0%	
Montana	76%	\$629	89%	\$1,309	94%	\$1,633	160%	11.0%	7.7%	
Nebraska	80%	\$531	97%	\$1,042	98%	\$1,220	130%	10.1%	5.4%	
Nevada	55%	\$479	83%	\$849	79%	\$1,121	134%	8.5%	9.7%	
New Hampshire	41%	\$515	85%	\$1,184	90%	\$1,621	215%	12.6%	11.0%	
New Jersey	48%	\$538	69%	\$1,161	68%	\$1,311	144%	11.6%	4.1%	
New Mexico	45%	\$511	78%	\$864	84%	\$1,123	120%	7.8%	9.1%	
New York	33%	\$485	55%	\$891	62%	\$1,112	129%	9.1%	7.7%	
North Carolina	66%	\$618	92%	\$1,181	94%	\$1,367	121%	9.7%	5.0%	
North Dakota	73%	\$437	94%	\$737	94%	\$1,030	136%	7.8%	11.8%	
Ohio	58%	\$399	88%	\$1,008	91%	\$1,293	224%	14.2%	8.7%	
Oklahoma	75%	\$486	91%	\$890	93%	\$1,227	152%	9.0%	11.3%	
Oregon	52%	\$430	84%	\$1,065	90%	\$1,295	201%	13.8%	6.7%	
Pennsylvania	36%	\$375	75%	\$849	81%	\$1,108	195%	12.4%	9.3%	
Rhode Island	32%	\$368	61%	\$1,024	85%	\$1,161	215%	15.7%	4.3%	
South Carolina	71%	\$584	91%	\$1,139	95%	\$1,314	125%	10.0%	4.9%	
South Dakota	87%	\$662	96%	\$1,172	96%	\$1,610	143%	8.5%	11.2%	
Tennessee	69%	\$532	87%	\$1,066	93%	\$1,484	179%	10.4%	11.7%	
Texas	63%	\$624	89%	\$1,247	90%	\$1,543	147%	10.4%	7.4%	
Utah	65%	\$371	86%	\$965	87%	\$1,195	222%	14.6%	7.4%	
Vermont	58%	\$562	87%	\$1,463	87%	\$1,727	207%	14.6%	5.7%	
Virginia	41%	\$500	65%	\$1,004	69%	\$1,173	135%	10.5%	5.3%	
Washington	63%	\$389	88%	\$975	91%	\$1,127	190%	14.0%	4.9%	
West Virginia	73%	\$423	91%	\$838	86%	\$1,142	170%	10.3%	10.9%	
Wisconsin	75%	\$490	87%	\$1,145	86%	\$1,335	172%	12.9%	5.3%	
Wyoming	80%	\$643	90%	\$1,479	98%	\$1,173	82%	12.6%	-7.4%	

Note: Deductibles are for insurance policies offered by private-sector employers in the United States that had a deductible.

Data: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends, 2003, 2010, and 2013 Medical Expenditure Panel Survey-Insurance Component.

Table 6a. Average Deductibles for Employer-Sponsored Single-Person Insurance Plans for Small Firms, by State, 2003, 2010, and 2013

	Small firms (fewer than 50 employees)					
	Annual deductible (annual employee cost)			Cumulative growth (\$)	Average annual growth (\$)	
	2003	2010	2013	2003-13	2003-10	2010-13
United States	\$703	\$1,447	\$1,695	141%	10.9%	5.4%
Alabama	\$258	\$609	\$657	155%	13.1%	2.6%
Alaska	\$536	\$1,737	\$1,842	244%	18.3%	2.0%
Arizona	\$579	\$1,563	\$1,890	226%	15.2%	6.5%
Arkansas	\$742	\$1,191	\$1,203	62%	7.0%	0.3%
California	\$698	\$1,484	\$1,550	122%	11.4%	1.5%
Colorado	\$803	\$1,859	\$1,964	145%	12.7%	1.8%
Connecticut	\$741	\$1,592	\$2,476	234%	11.5%	15.9%
Delaware	\$535	\$1,419	\$1,181	121%	15.0%	-5.9%
District of Columbia	\$437	\$697	\$1,112	154%	6.9%	16.8%
Florida	\$801	\$1,437	\$1,958	144%	8.7%	10.9%
Georgia	\$657	\$1,700	\$1,849	181%	14.5%	2.8%
Hawaii	\$540	\$522	\$701	30%	-0.5%	10.3%
Idaho	\$804	\$1,337	\$1,778	121%	7.5%	10.0%
Illinois	\$792	\$1,189	\$1,765	123%	6.0%	14.1%
Indiana	\$913	\$1,545	\$1,797	97%	7.8%	5.2%
Iowa	\$851	\$1,322	\$1,709	101%	6.5%	8.9%
Kansas	\$721	\$1,348	\$1,567	117%	9.4%	5.1%
Kentucky	\$595	\$1,383	\$1,837	209%	12.8%	9.9%
Louisiana	\$824	\$1,383	\$1,401	70%	7.7%	0.4%
Maine	\$1,323	\$1,943	\$2,755	108%	5.6%	12.3%
Maryland	\$443	\$1,445	\$1,628	267%	18.4%	4.1%
Massachusetts	\$773	\$1,085	\$1,423	84%	5.0%	9.5%
Michigan	\$515	\$1,216	\$1,466	185%	13.1%	6.4%
Minnesota	\$586	\$1,590	\$1,433	145%	15.3%	-3.4%
Mississippi	\$777	\$1,459	\$1,369	76%	9.4%	-2.1%
Missouri	\$775	\$1,416	\$1,779	130%	9.0%	7.9%
Montana	\$741	\$1,677	\$1,982	167%	12.4%	5.7%
Nebraska	\$690	\$1,705	\$1,895	175%	13.8%	3.6%
Nevada	\$615	\$1,299	\$1,517	147%	11.3%	5.3%
New Hampshire	\$567	\$1,738	\$2,325	310%	17.4%	10.2%
New Jersey	\$723	\$1,511	\$2,002	177%	11.1%	9.8%
New Mexico	\$680	\$959	\$1,313	93%	5.0%	11.0%
New York	\$638	\$1,370	\$1,461	129%	11.5%	2.2%
North Carolina	\$875	\$2,037	\$2,148	145%	12.8%	1.8%
North Dakota	\$598	\$824	\$948	59%	4.7%	4.8%
Ohio	\$570	\$1,475	\$1,724	202%	14.5%	5.3%
Oklahoma	\$772	\$1,233	\$1,167	51%	6.9%	-1.8%
Oregon	\$598	\$1,240	\$1,494	150%	11.0%	6.4%
Pennsylvania	\$422	\$1,113	\$1,319	213%	14.9%	5.8%
Rhode Island	\$393	\$993	\$1,215	209%	14.2%	7.0%
South Carolina	\$772	\$1,584	\$1,842	139%	10.8%	5.2%
South Dakota	\$875	\$1,621	\$1,669	91%	9.2%	1.0%
Tennessee	\$904	\$1,378	\$2,446	171%	6.2%	21.1%
Texas	\$890	\$1,821	\$2,141	141%	10.8%	5.5%
Utah	\$491	\$1,170	\$1,309	167%	13.2%	3.8%
Vermont	\$832	\$2,117	\$2,148	158%	14.3%	0.5%
Virginia	\$574	\$1,209	\$1,397	143%	11.2%	4.9%
Washington	\$421	\$1,122	\$1,278	204%	15.0%	4.4%
West Virginia	\$627	\$1,045	\$1,602	156%	7.6%	15.3%
Wisconsin	\$704	\$1,683	\$1,724	145%	13.3%	0.8%
Wyoming	\$799	\$1,645	\$1,404	76%	10.9%	-5.1%

Note: Deductibles are for insurance policies offered by private-sector employers in the United States.

Data: Agency for Healthcare Research and Quality, 2003, 2010, and 2013 Medical Expenditure Panel Survey-Insurance Component.

Table 6b. Average Deductibles for Employer-Sponsored Single-Person Insurance Plans for Large Firms, by State, 2003, 2010, and 2013

	Large firms (50 or more employees)					
	Annual deductible (annual employee cost)			Cumulative growth (\$)	Average annual growth (\$)	
	2003	2010	2013	2003-13	2003-10	2010-13
United States	\$452	\$917	\$1,169	159%	10.6%	8.4%
Alabama	\$433	\$527	\$673	55%	2.8%	8.5%
Alaska	\$412	\$883	\$996	142%	11.5%	4.1%
Arizona	\$443	\$1,192	\$1,358	207%	15.2%	4.4%
Arkansas	\$587	\$777	\$943	61%	4.1%	6.7%
California	\$452	\$920	\$1,069	137%	10.7%	5.1%
Colorado	\$453	\$1,060	\$1,206	166%	12.9%	4.4%
Connecticut	\$319	\$1,087	\$1,346	322%	19.1%	7.4%
Delaware	\$314	\$720	\$1,052	235%	12.6%	13.5%
District of Columbia	\$398	\$640	\$720	81%	7.0%	4.0%
Florida	\$492	\$837	\$1,199	144%	7.9%	12.7%
Georgia	\$414	\$852	\$1,035	150%	10.9%	6.7%
Hawaii	\$743	\$518	\$697	-6%	-5.0%	10.4%
Idaho	\$531	\$1,127	\$1,126	112%	11.3%	0.0%
Illinois	\$456	\$817	\$1,187	160%	8.7%	13.3%
Indiana	\$456	\$775	\$1,166	156%	7.9%	14.6%
Iowa	\$494	\$866	\$1,332	170%	8.3%	15.4%
Kansas	\$555	\$905	\$1,324	139%	7.2%	13.5%
Kentucky	\$462	\$976	\$1,398	203%	11.3%	12.7%
Louisiana	\$545	\$1,040	\$1,069	96%	9.7%	0.9%
Maine	\$487	\$1,088	\$1,477	203%	12.2%	10.7%
Maryland	\$371	\$760	\$918	147%	10.8%	6.5%
Massachusetts	\$493	\$735	\$1,049	113%	5.9%	12.6%
Michigan	\$303	\$911	\$1,038	243%	17.0%	4.4%
Minnesota	\$443	\$1,035	\$1,373	210%	12.9%	9.9%
Mississippi	\$567	\$928	\$1,033	82%	7.3%	3.6%
Missouri	\$384	\$918	\$1,289	236%	13.3%	12.0%
Montana	\$557	\$1,155	\$1,446	160%	11.0%	7.8%
Nebraska	\$459	\$873	\$1,110	142%	9.6%	8.3%
Nevada	\$434	\$757	\$1,034	138%	8.3%	11.0%
New Hampshire	\$474	\$1,003	\$1,389	193%	11.3%	11.5%
New Jersey	\$458	\$1,056	\$1,112	143%	12.7%	1.7%
New Mexico	\$439	\$844	\$1,067	143%	9.8%	8.1%
New York	\$439	\$778	\$1,018	132%	8.5%	9.4%
North Carolina	\$532	\$975	\$1,205	127%	9.0%	7.3%
North Dakota	\$368	\$709	\$1,057	187%	9.8%	14.2%
Ohio	\$340	\$912	\$1,197	252%	15.1%	9.5%
Oklahoma	\$391	\$792	\$1,243	218%	10.6%	16.2%
Oregon	\$324	\$998	\$1,227	279%	17.4%	7.1%
Pennsylvania	\$359	\$793	\$1,070	198%	12.0%	10.5%
Rhode Island	\$358	\$1,035	\$1,138	218%	16.4%	3.2%
South Carolina	\$506	\$1,021	\$1,205	138%	10.5%	5.7%
South Dakota	\$570	\$1,028	\$1,595	180%	8.8%	15.8%
Tennessee	\$430	\$994	\$1,317	206%	12.7%	9.8%
Texas	\$547	\$1,112	\$1,417	159%	10.7%	8.4%
Utah	\$340	\$919	\$1,174	245%	15.3%	8.5%
Vermont	\$362	\$1,155	\$1,547	327%	18.0%	10.2%
Virginia	\$461	\$953	\$1,110	141%	10.9%	5.2%
Washington	\$373	\$915	\$1,076	188%	13.7%	5.6%
West Virginia	\$346	\$792	\$1,028	197%	12.6%	9.1%
Wisconsin	\$420	\$1,036	\$1,237	195%	13.8%	6.1%
Wyoming	\$533	\$1,402	\$1,063	99%	14.8%	-8.8%

Note: Deductibles are for insurance policies offered by private-sector employers in the United States.

Data: Agency for Healthcare Research and Quality, 2003, 2010, and 2013 Medical Expenditure Panel Survey-Insurance Component.

Table 7. Average Employee Premium Contribution and Deductible as Percent of Median Household Income, by State, 2003, 2010, and 2013

	Average employee contribution as percent of median household income for under-65 population*			Average deductible as percent of median household income for under-65 population*			Average combined employee contribution and deductible as percent of median household income for under-65 population*		
	2003	2010	2013	2003	2010	2013	2003	2010	2013
United States	3.4%	5.1%	5.7%	1.9%	3.2%	3.8%	5.3%	8.4%	9.6%
Alabama	3.7%	5.9%	6.0%	1.7%	2.2%	2.6%	5.4%	8.2%	8.6%
Alaska	2.4%	3.6%	5.2%	1.6%	2.9%	3.0%	4.0%	6.5%	8.2%
Arizona	4.3%	6.0%	6.8%	1.9%	4.2%	4.8%	6.2%	10.2%	11.6%
Arkansas	4.8%	6.7%	6.8%	3.1%	3.6%	3.9%	7.8%	10.3%	10.7%
California	3.4%	5.7%	5.9%	1.9%	3.5%	3.8%	5.3%	9.1%	9.7%
Colorado	3.3%	4.1%	4.6%	1.8%	3.2%	3.5%	5.0%	7.3%	8.0%
Connecticut	2.9%	3.9%	5.3%	1.3%	2.7%	3.5%	4.2%	6.6%	8.8%
Delaware	3.1%	5.5%	6.6%	1.2%	2.9%	3.5%	4.3%	8.4%	10.1%
District of Columbia	3.6%	4.4%	4.6%	1.5%	1.9%	2.1%	5.1%	6.4%	6.7%
Florida	4.5%	6.6%	7.9%	2.2%	3.3%	4.5%	6.7%	9.9%	12.4%
Georgia	3.7%	5.3%	6.5%	1.8%	3.2%	4.3%	5.5%	8.5%	10.8%
Hawaii	2.5%	3.8%	3.4%	2.1%	2.4%	2.6%	4.6%	6.2%	6.0%
Idaho	4.1%	4.6%	5.1%	2.6%	4.1%	3.7%	6.7%	8.7%	8.8%
Illinois	3.2%	5.2%	5.7%	1.8%	2.9%	3.8%	5.0%	8.1%	9.5%
Indiana	3.4%	5.4%	5.7%	1.8%	3.2%	4.0%	5.2%	8.6%	9.8%
Iowa	3.2%	5.5%	5.1%	1.8%	3.2%	3.8%	5.0%	8.7%	8.9%
Kansas	3.9%	4.6%	5.5%	2.2%	2.9%	3.9%	6.0%	7.5%	9.4%
Kentucky	4.0%	4.8%	6.5%	1.9%	3.7%	5.3%	5.9%	8.5%	11.8%
Louisiana	4.9%	6.0%	6.8%	2.9%	3.6%	4.3%	7.7%	9.6%	11.0%
Maine	4.5%	5.9%	6.0%	2.7%	3.8%	4.9%	7.3%	9.7%	10.8%
Maryland	3.3%	3.9%	4.7%	1.2%	2.2%	2.6%	4.5%	6.1%	7.3%
Massachusetts	2.9%	3.7%	4.8%	1.5%	2.0%	2.7%	4.5%	5.7%	7.5%
Michigan	2.5%	4.0%	5.2%	1.2%	2.9%	3.3%	3.7%	6.9%	8.4%
Minnesota	2.9%	3.9%	4.3%	1.6%	3.0%	3.1%	4.5%	6.9%	7.5%
Mississippi	4.6%	7.7%	7.0%	3.0%	4.4%	4.5%	7.6%	12.1%	11.5%
Missouri	3.3%	4.8%	5.7%	1.6%	3.5%	4.2%	4.8%	8.3%	9.8%
Montana	4.2%	4.2%	4.9%	2.8%	3.8%	4.6%	7.0%	8.1%	9.5%
Nebraska	4.0%	4.9%	5.3%	1.9%	3.0%	3.5%	5.8%	7.9%	8.8%
Nevada	3.3%	4.8%	7.3%	2.0%	2.7%	4.6%	5.4%	7.5%	11.8%
New Hampshire	3.0%	3.9%	4.7%	1.6%	2.8%	4.0%	4.6%	6.7%	8.7%
New Jersey	2.3%	4.0%	4.7%	1.4%	2.7%	3.2%	3.6%	6.7%	7.9%
New Mexico	5.0%	6.6%	6.9%	3.0%	3.5%	4.6%	8.0%	10.0%	11.5%
New York	2.8%	4.8%	5.5%	1.8%	2.7%	3.4%	4.6%	7.6%	8.9%
North Carolina	4.0%	5.3%	6.6%	2.5%	3.6%	4.5%	6.5%	8.9%	11.1%
North Dakota	3.5%	4.2%	4.4%	1.8%	2.1%	2.8%	5.2%	6.3%	7.2%
Ohio	2.9%	4.7%	4.9%	1.5%	3.4%	3.8%	4.4%	8.1%	8.8%
Oklahoma	4.4%	5.8%	7.0%	2.2%	3.4%	4.7%	6.6%	9.2%	11.7%
Oregon	3.3%	5.1%	5.6%	1.7%	3.7%	4.2%	5.0%	8.8%	9.9%
Pennsylvania	2.9%	4.0%	4.7%	1.4%	2.5%	2.9%	4.2%	6.5%	7.6%
Rhode Island	3.7%	4.2%	5.3%	1.4%	2.9%	3.3%	5.0%	7.1%	8.6%
South Carolina	4.3%	5.4%	6.3%	2.3%	4.1%	4.3%	6.6%	9.6%	10.6%
South Dakota	3.9%	5.3%	6.2%	2.4%	3.5%	4.6%	6.3%	8.8%	10.8%
Tennessee	4.6%	5.5%	6.4%	2.3%	3.8%	5.0%	6.9%	9.3%	11.5%
Texas	4.7%	7.1%	7.2%	2.7%	4.4%	5.1%	7.4%	11.4%	12.3%
Utah	3.6%	4.6%	4.4%	1.6%	2.7%	3.5%	5.2%	7.3%	8.0%
Vermont	3.0%	4.0%	5.1%	1.9%	4.2%	4.3%	4.9%	8.2%	9.3%
Virginia	3.3%	4.8%	5.1%	1.6%	2.5%	2.9%	4.9%	7.2%	8.1%
Washington	2.7%	4.2%	4.2%	1.5%	2.7%	3.4%	4.2%	6.9%	7.5%
West Virginia	3.3%	5.1%	4.5%	1.8%	2.7%	3.4%	5.1%	7.9%	7.9%
Wisconsin	3.5%	4.5%	4.6%	1.7%	3.7%	3.6%	5.1%	8.2%	8.2%
Wyoming	3.2%	4.0%	4.7%	2.3%	3.6%	3.2%	5.5%	7.6%	7.9%

Note: (*) Weighted by single-person household and family household distribution in state.
 Data: 2003, 2010, and 2013 Medical Expenditure Panel Survey-Insurance Component.

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