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

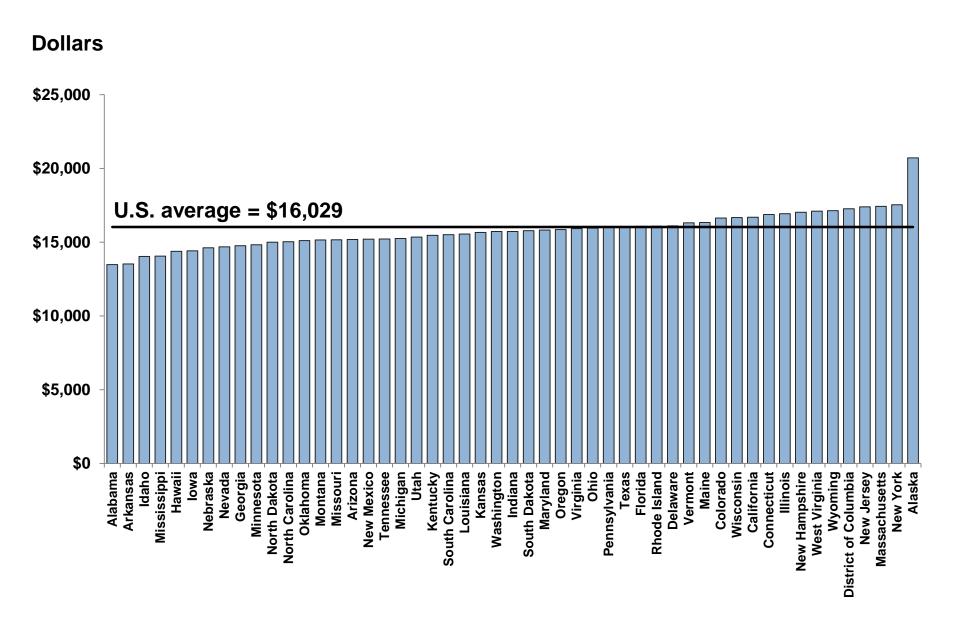
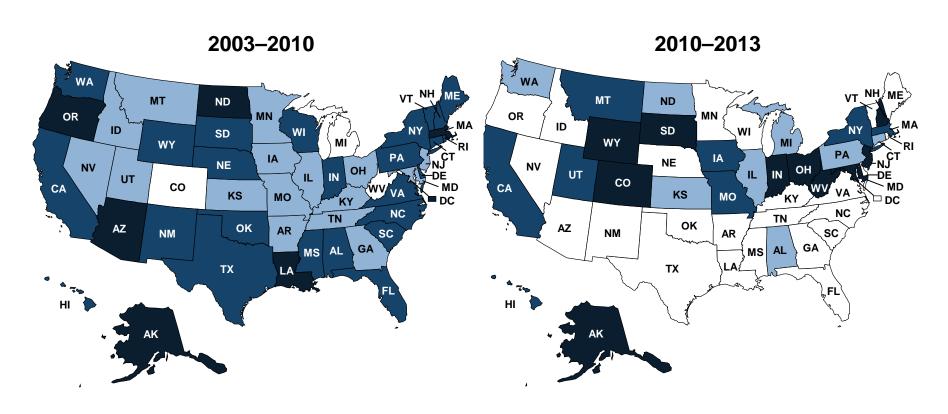


Exhibit 2. Growth in Health Insurance Premiums for Employer-Sponsored Single-Person Plans, by State, 2003–2010 and 2010–2013

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



Average annual growth rate

□ **<4.0%**

4.0%–4.9%

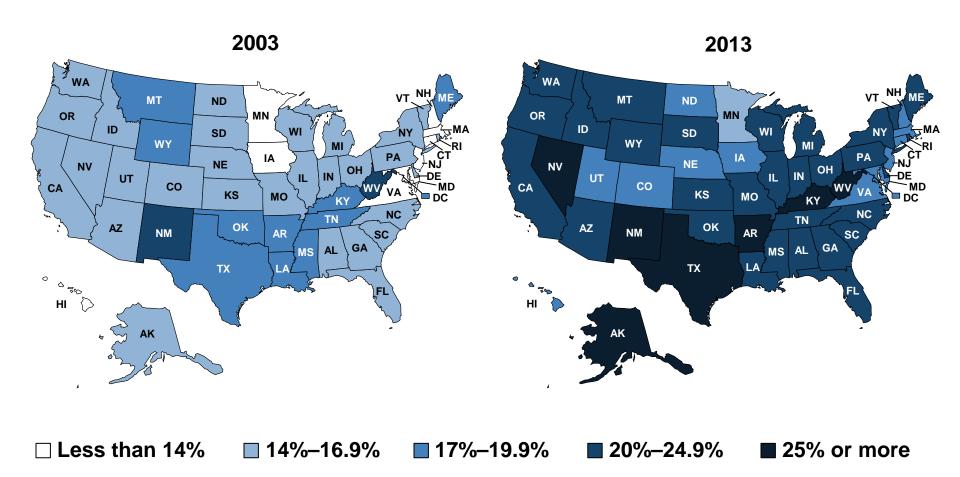
5.0%–5.9%

■ 6.0% or more

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

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

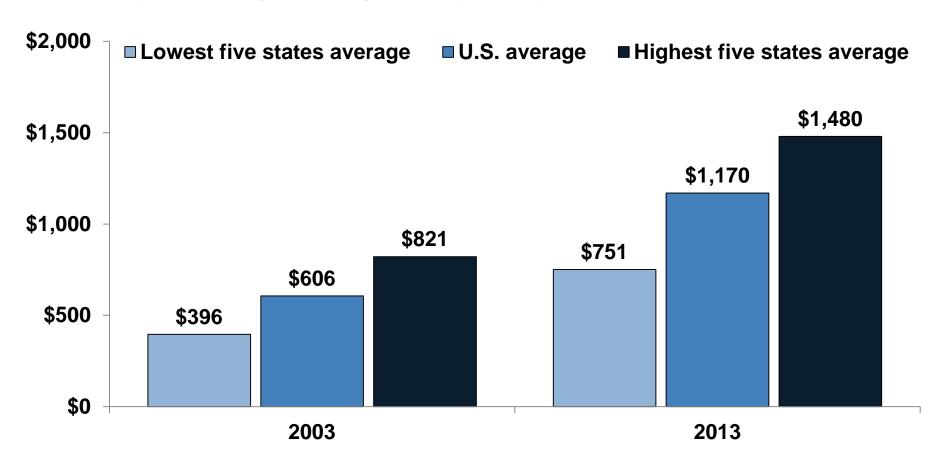


Sources: 2003 and 2013 Medical Expenditure Panel Survey–Insurance Component (for total average premiums for employer-based health insurance plans, weighted by single and family household distribution); 2003–04 and 2013–14 Current Population Surveys (for median household incomes for under-65 population).

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

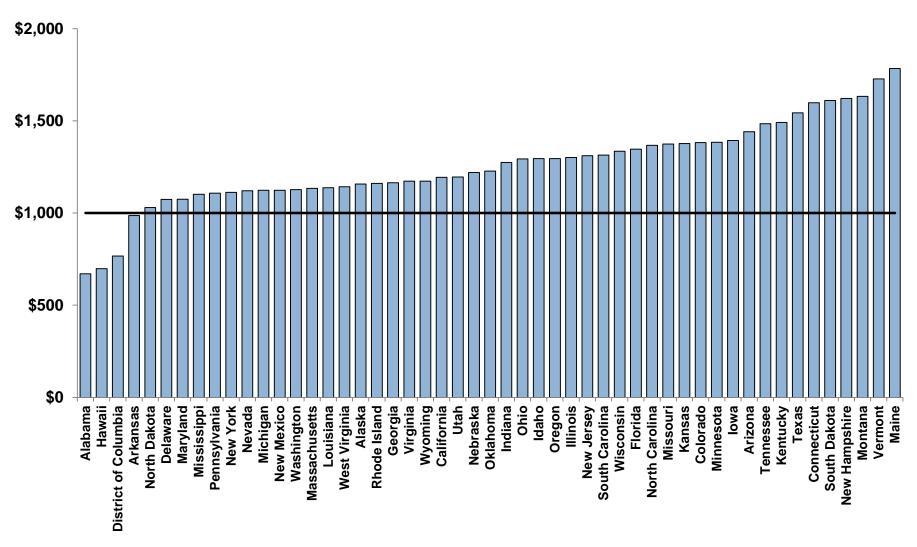
| | 2003 | 2013 | Percent change |
|------------------------------------|---------------|---------------|----------------|
| Percent with deductible, all firms | 52% | 81% | |
| State range | 16%–87% | 36%–98% | |
| Average, all firms | | | |
| Single-person plan | \$518 | \$1,273 | 146% |
| State range | \$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.

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

Average deductibles are \$1,000 or more in 47 states

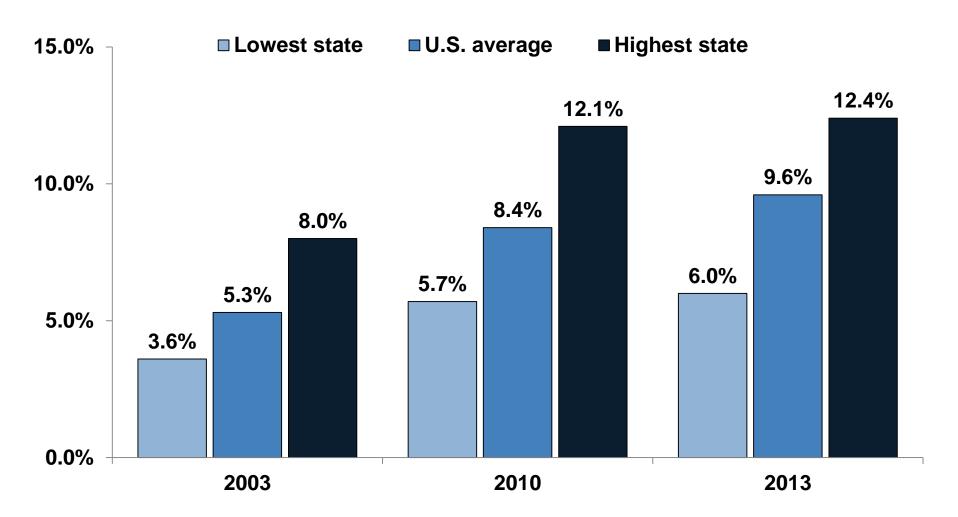




Source: 2013 Medical Expenditure Panel Survey-Insurance Component.

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

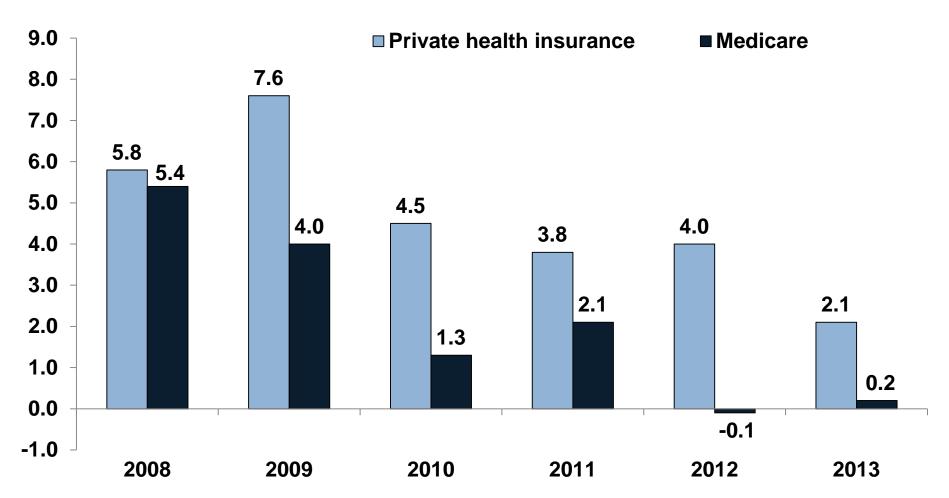
Average employee share of premium plus average deductible as percent of median state incomes



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

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

Annual percent change



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.