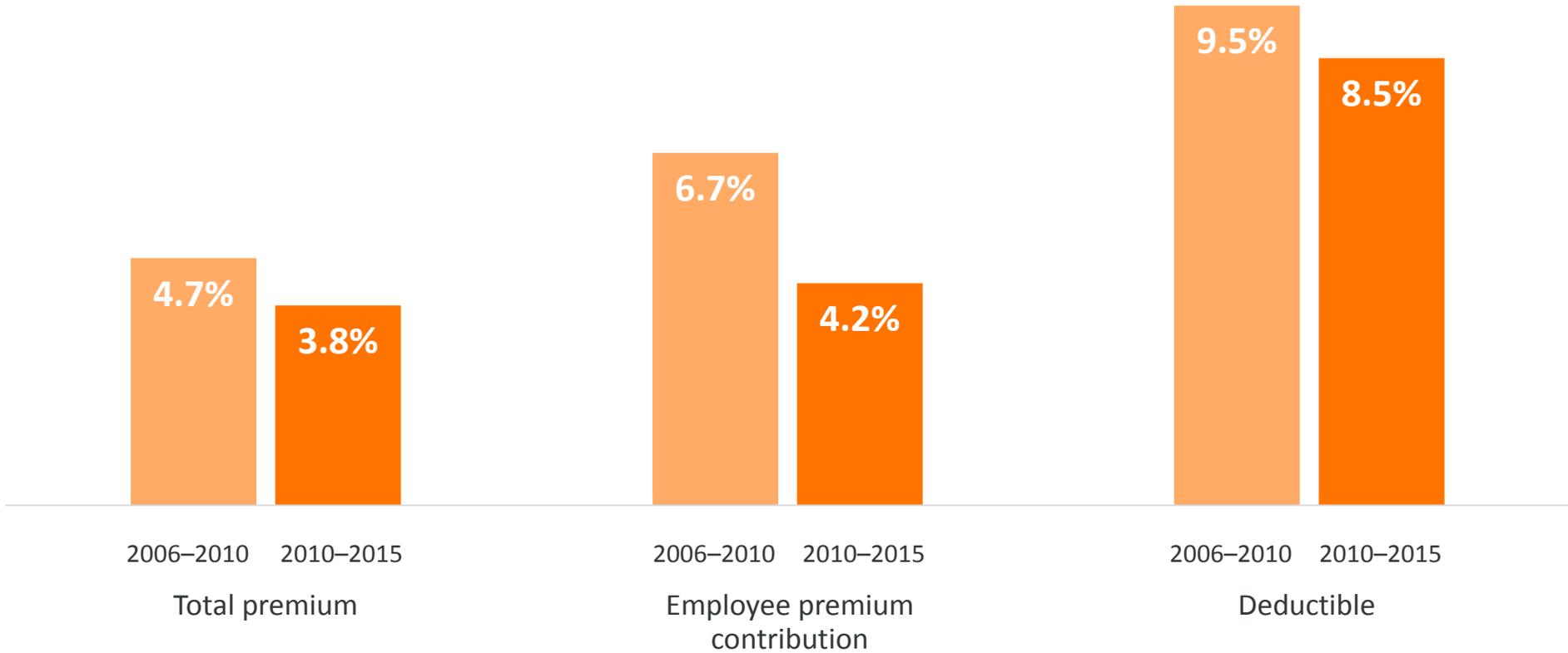


# Average Annual Rate of Growth in Employer Insurance Costs for Single-Person Plans Before and After Implementation of the Affordable Care Act



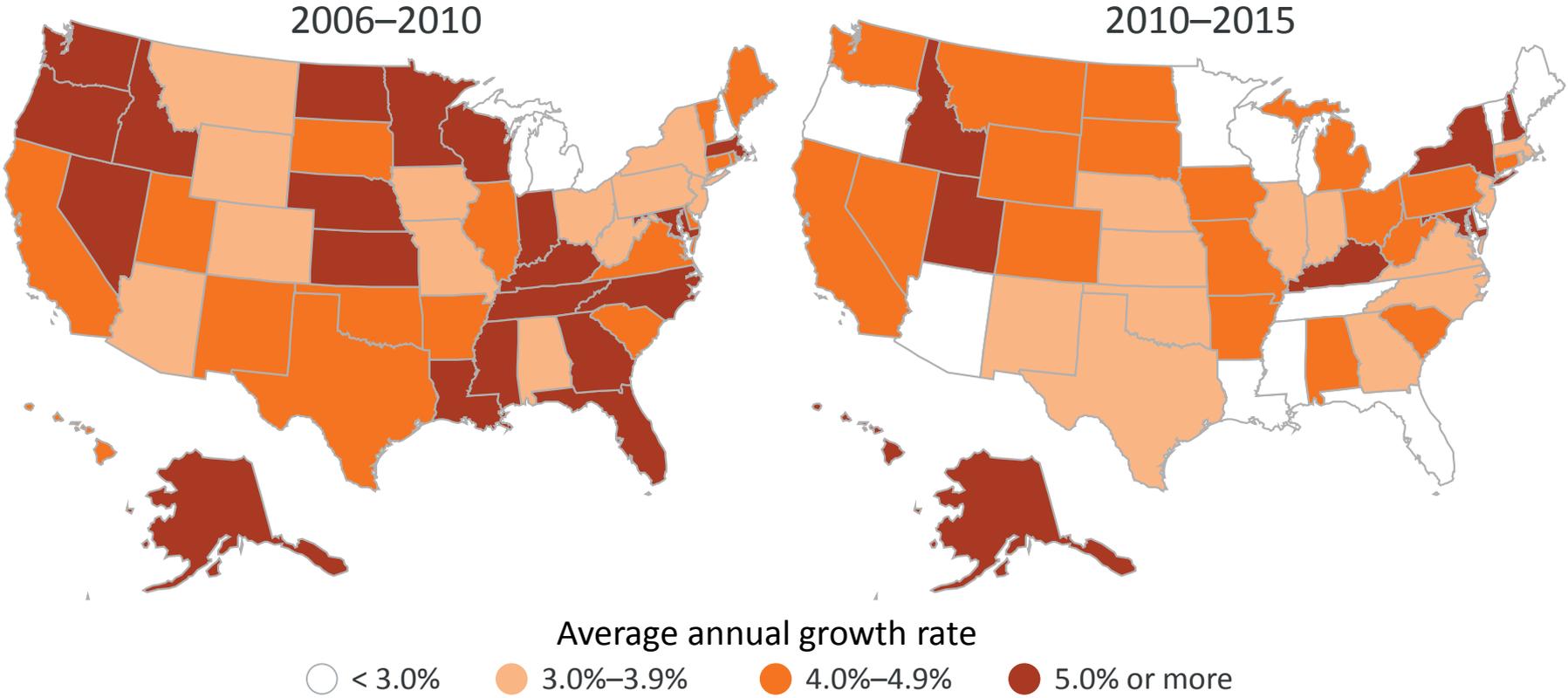
Data: Medical Expenditure Panel Survey—Insurance Component, 2006, 2010, and 2015.

Source: S. R. Collins, D. C. Radley, M. Z. Gunja and S. Beutel, *The Slowdown in Employer Insurance Cost Growth: Why Many Workers Still Feel the Pinch*, The Commonwealth Fund, October 2016.



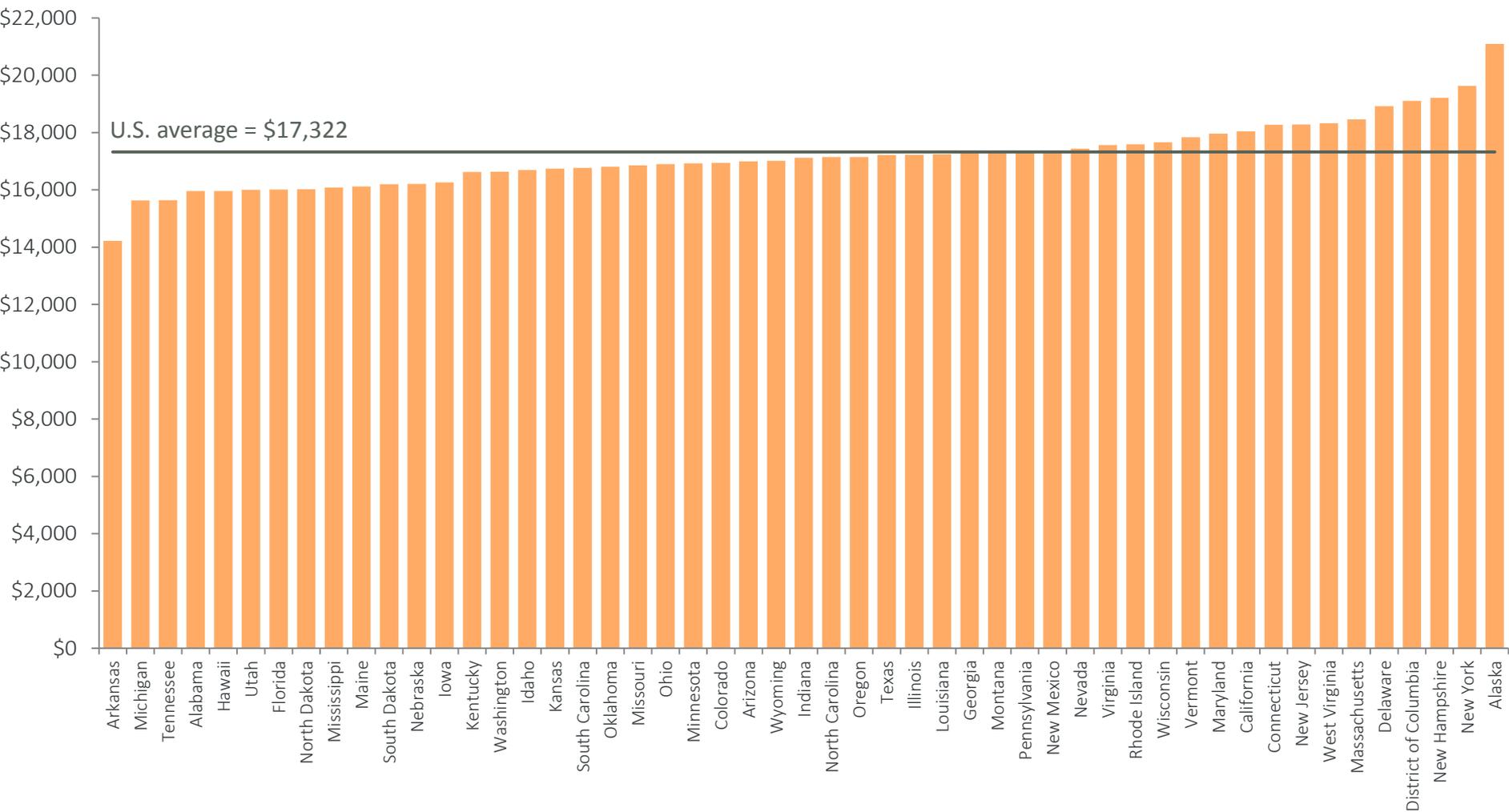
# Growth in Employer Premiums for Single-Person Plans, by State, 2006–2010 and 2010–2015

*33 states and D.C. experienced slower average annual growth in premiums after the ACA became law in 2010 than prior to the law's passage*



Note: Growth rates are calculated as average annual compound growth rate.  
Data: Medical Expenditure Panel Survey–Insurance Component, 2006, 2010, and 2015.

# Average Total Premium for Family Coverage, by State, 2015

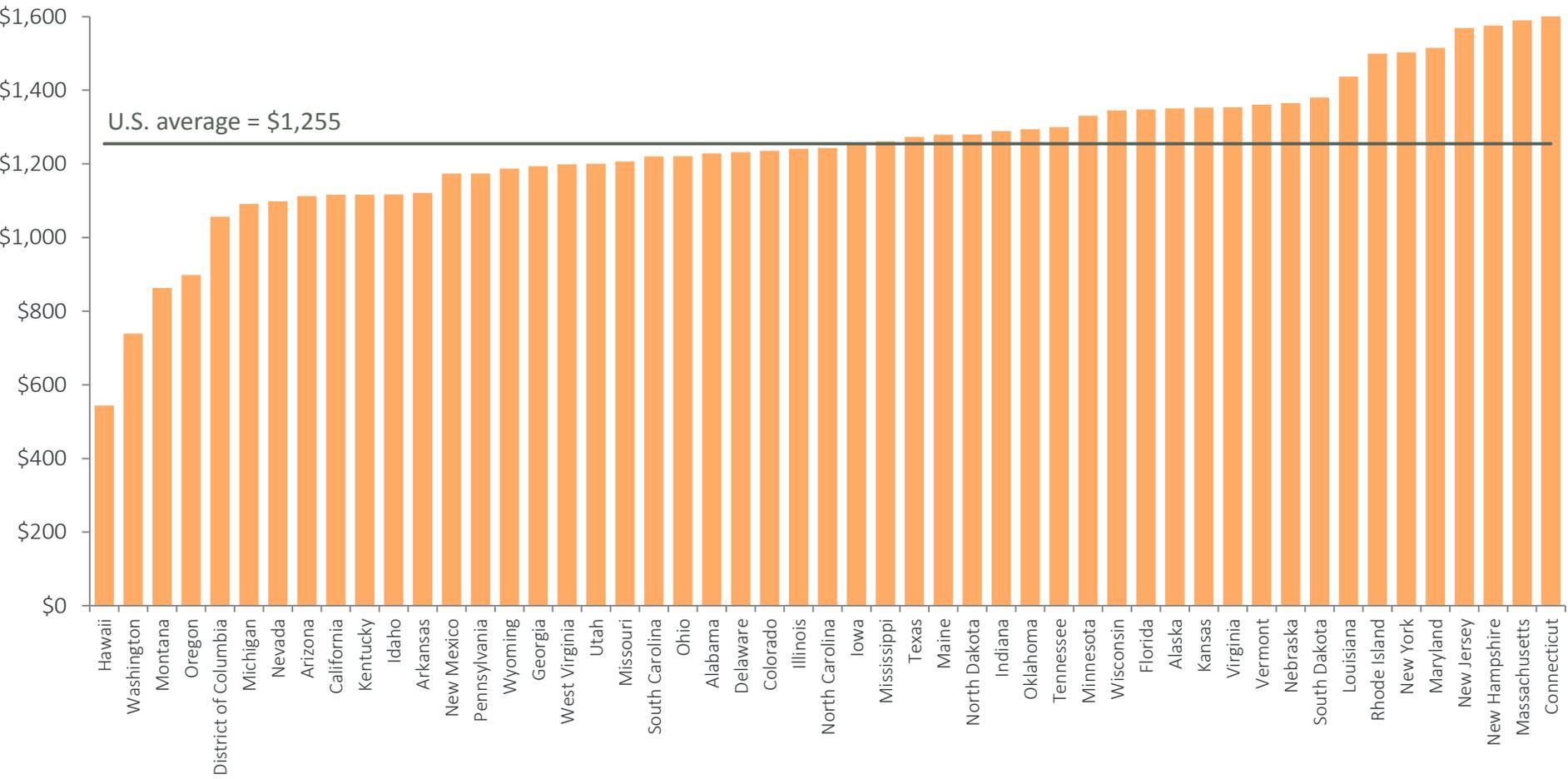


Data: Medical Expenditure Panel Survey—Insurance Component, 2015.

Source: S. R. Collins, D. C. Radley, M. Z. Gunja and S. Beutel, *The Slowdown in Employer Insurance Cost Growth: Why Many Workers Still Feel the Pinch*, The Commonwealth Fund, October 2016.



# Average Annual Employee Premium Contribution for Single Coverage, by State, 2015



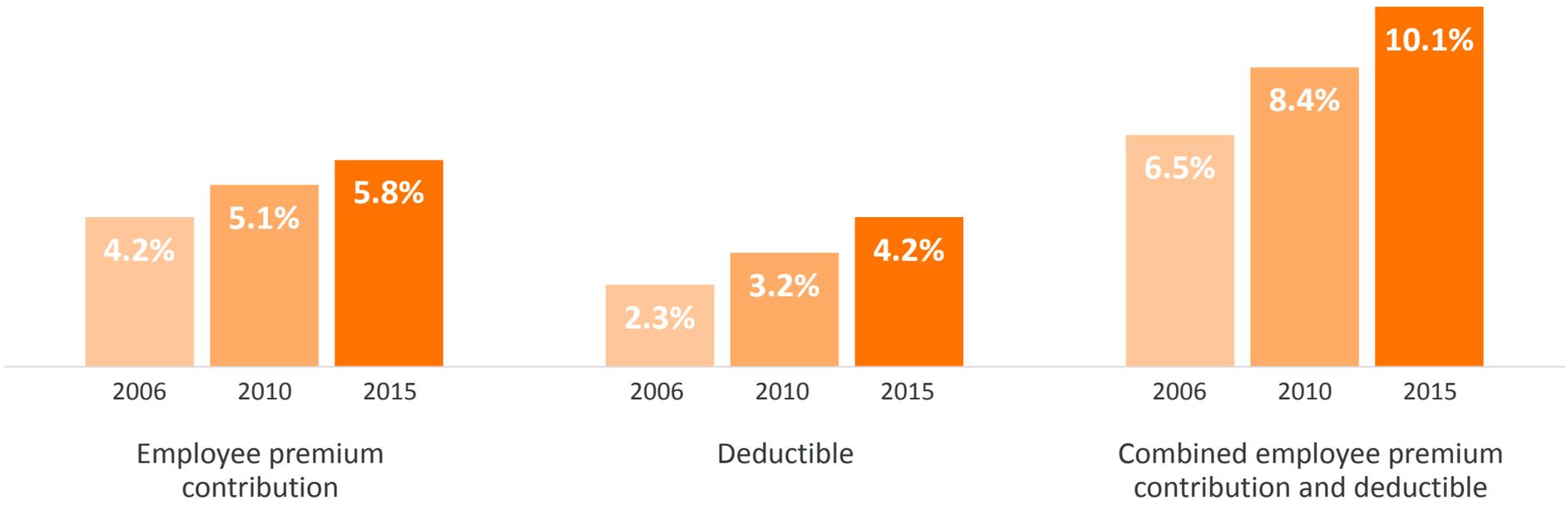
Data: Medical Expenditure Panel Survey—Insurance Component, 2015.

Source: S. R. Collins, D. C. Radley, M. Z. Gunja and S. Beutel, *The Slowdown in Employer Insurance Cost Growth: Why Many Workers Still Feel the Pinch*, The Commonwealth Fund, October 2016.



# Employee Premium Contribution and Deductible as Percent of Median Household Income, 2006–2015

Share of median income (%)

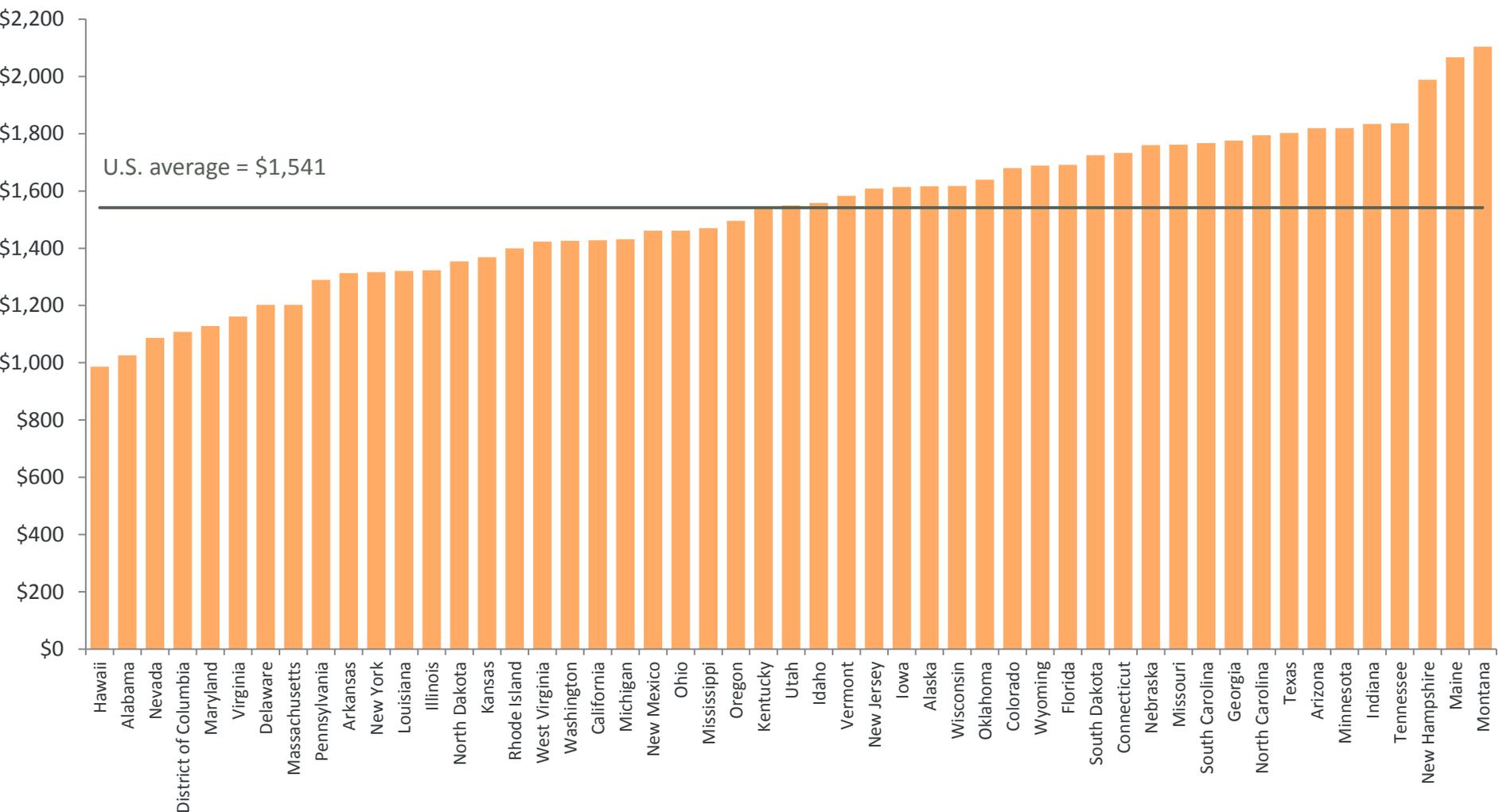


Note: Single and family premium contributions and deductibles are combined and weighted for the distribution of single-person and family households. Estimates of median household income used in the denominator for this ratio come from the Current Population Survey (CPS), which revised its income questions in 2013. The denominator in our ratio estimates prior to 2014 is derived from the traditional CPS income questions, while ratio estimates from 2014 are derived from the revised income questions. Household incomes are averaged over two years, and have been adjusted for the likelihood that people in a residence purchase health insurance together.

Data: Medical Expenditure Panel Survey–Insurance Component (employee premium share and deductible, 2006, 2010, and 2015); Current Population Survey (median income, 2006–07, 2010–11, and 2015–16).



# Average Single-Person Plan Deductible, by State, 2015



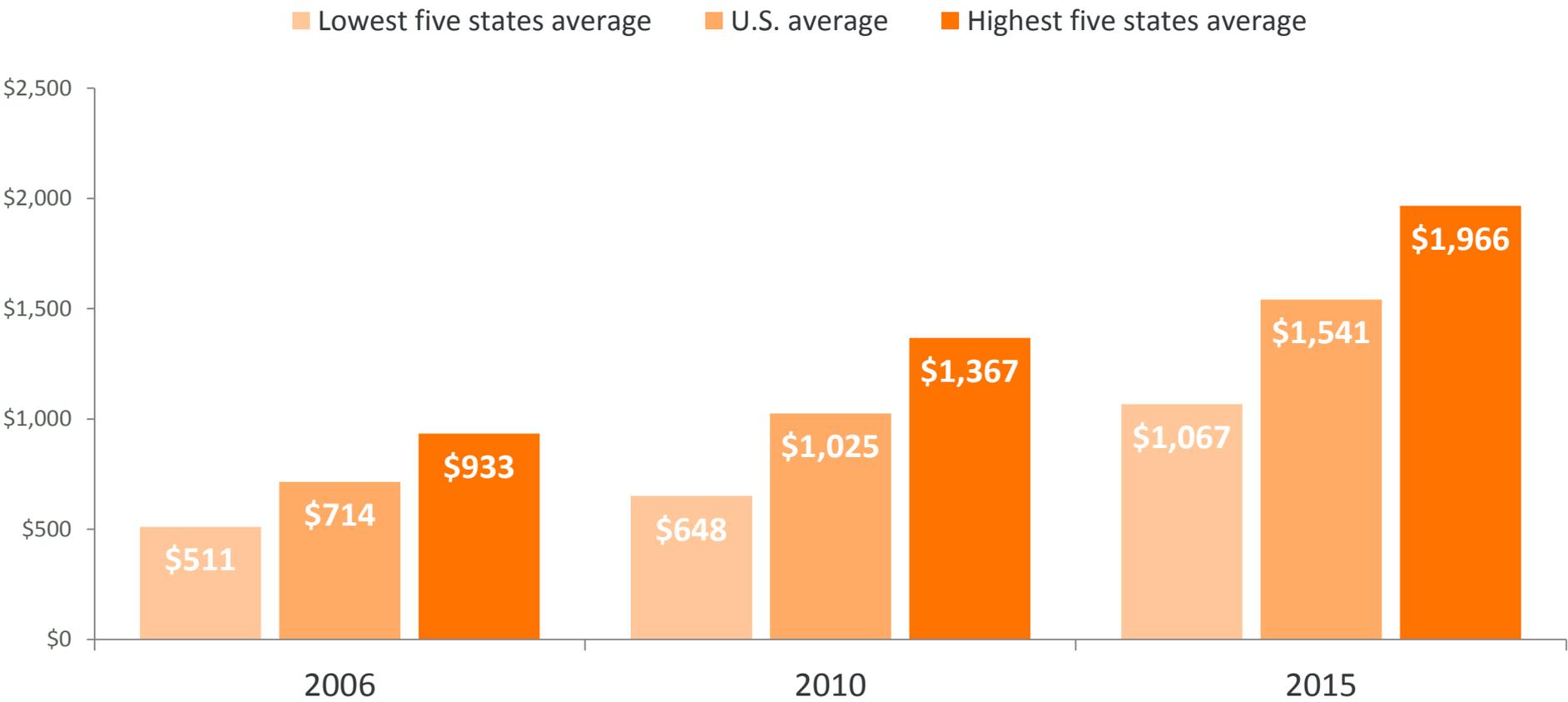
Data: Medical Expenditure Panel Survey—Insurance Component, 2015.

Source: S. R. Collins, D. C. Radley, M. Z. Gunja and S. Beutel, *The Slowdown in Employer Insurance Cost Growth: Why Many Workers Still Feel the Pinch*, The Commonwealth Fund, October 2016.



# Average Single-Person Plan Deductible, 2006–2015

*Dollars per year for single coverage paid by employees*



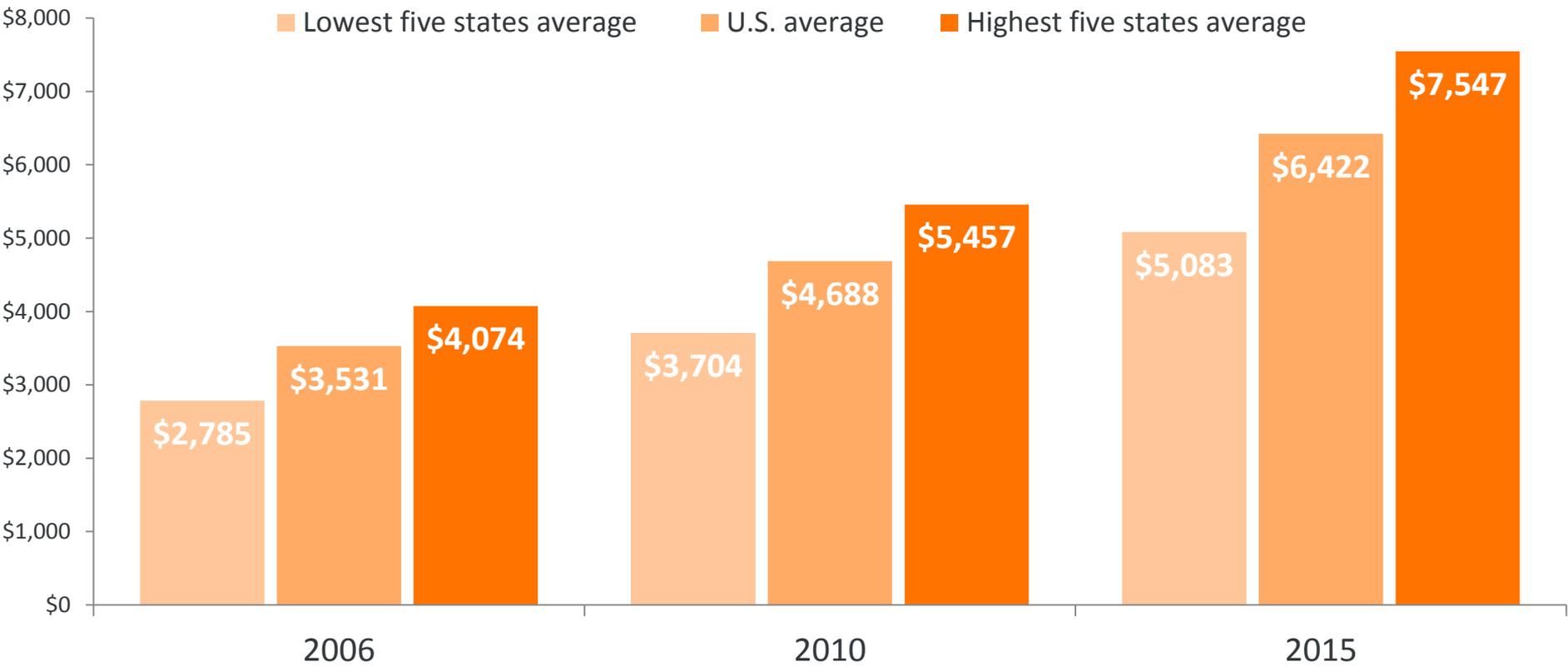
Data: Medical Expenditure Panel Survey–Insurance Component, 2006, 2010, and 2015.

Source: S. R. Collins, D. C. Radley, M. Z. Gunja and S. Beutel, *The Slowdown in Employer Insurance Cost Growth: Why Many Workers Still Feel the Pinch*, The Commonwealth Fund, October 2016.



# Average Combined Employee Premium Contribution and Deductible, 2006–2015

*Average employee share of premium plus average deductible*



Note: Single and family premium contributions and deductibles are combined and weighted for the distribution of single-person and family households.  
Data: Medical Expenditure Panel Survey–Insurance Component, 2006, 2010, and 2015.

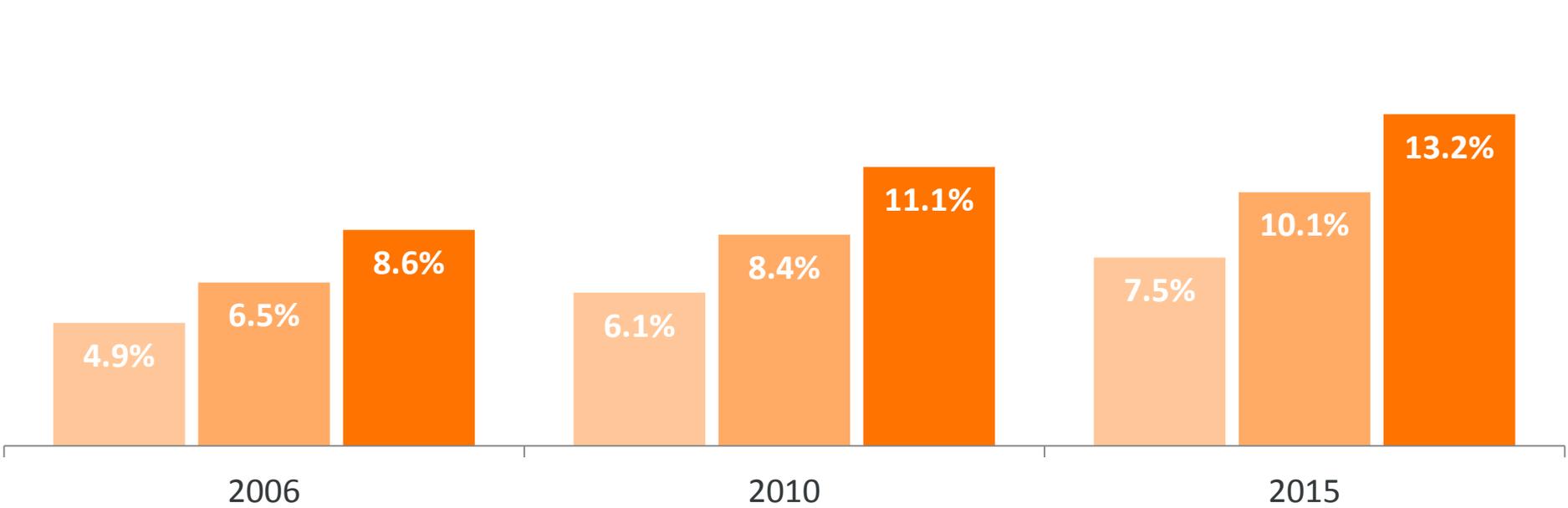
Source: S. R. Collins, D. C. Radley, M. Z. Gunja and S. Beutel, *The Slowdown in Employer Insurance Cost Growth: Why Many Workers Still Feel the Pinch*, The Commonwealth Fund, October 2016.



# Combined Employee Premium Contribution and Deductible as a Share of Median Family Income

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

■ Lowest five states average    ■ U.S. average    ■ Highest five states average



Note: Single and family premium contributions and deductibles are combined and weighted for the distribution of single-person and family households. Estimates of median household income used in the denominator for this ratio come from the Current Population Survey (CPS), which revised its income questions in 2013. The denominator in our ratio estimates prior to 2014 is derived from the traditional CPS income questions, while ratio estimates from 2014 are derived from the revised income questions. Household incomes are averaged over two years, and have been adjusted for the likelihood that people in a residence purchase health insurance together.

Data: Medical Expenditure Panel Survey—Insurance Component (employee premium share and deductible, 2006, 2010, and 2015); Current Population Survey (median income, 2006–07, 2010–11, and 2015–16).

