

Alabama

Trends in Employer Insurance Costs, 2008–2017



The
Commonwealth
Fund

	Year				Average annual change		
	2008	2011	2016	2017	2008-11	2011-16	2016-17
Employer-Sponsored Insurance Premium Cost							
Single coverage							
Alabama	\$4,139	\$4,828	\$5,536	\$6,075	5.3%	2.8%	9.7%
United States	\$4,386	\$5,222	\$6,101	\$6,368	6.0%	3.2%	4.4%
Family coverage							
Alabama	\$11,119	\$12,940	\$16,098	\$16,902	5.2%	4.5%	5.0%
United States	\$12,298	\$15,022	\$17,710	\$18,687	6.9%	3.3%	5.5%
Employee Contribution to Premium Costs							
Single coverage							
Alabama	\$959	\$1,128	\$1,510	\$1,593	5.6%	6.0%	5.5%
United States	\$882	\$1,090	\$1,325	\$1,415	7.3%	4.0%	6.8%
Family coverage							
Alabama	\$3,265	\$3,560	\$4,686	\$4,640	2.9%	5.7%	-1.0%
United States	\$3,394	\$3,962	\$4,956	\$5,218	5.3%	4.6%	5.3%
Combined average ¹							
Alabama	\$2,683	\$2,934	\$3,910	\$3,885	3.0%	5.9%	-0.6%
% of median income	6%	6%	8%	7%			
United States	\$2,715	\$3,170	\$4,050	\$4,249	5.3%	5.0%	4.9%
% of median income	5%	6%	7%	7%			
Employee Deductible Cost							
Single coverage ²							
Alabama	\$541	\$788	\$1,205	\$1,243	13.4%	8.9%	3.2%
United States	\$869	\$1,123	\$1,696	\$1,808	8.9%	8.6%	6.6%
Combined average ¹							
Alabama	\$990	\$1,311	\$1,951	\$1,991	9.8%	8.3%	2.1%
% of median income	2%	3%	4%	4%			
United States	\$1,445	\$1,918	\$2,726	\$2,991	9.9%	7.3%	9.7%
% of median income	3%	4%	5%	5%			
Total Potential Out-of-Pocket Costs (Employee Contribution + Deductible)							
Combined average ¹							
Alabama	\$3,674	\$4,245	\$5,861	\$5,876	4.9%	6.7%	0.3%
% of median income	8%	9%	11%	10%			
United States	\$4,160	\$5,088	\$6,776	\$7,240	6.9%	5.9%	6.8%
% of median income	8%	10%	11%	12%			

Notes: (1) Single and family premium, contribution, and deductible costs are weighted to the distribution of single and family households. (2) Only single deductibles are included since family plans typically use this rate per family member.

Data: Medical Expenditure Panel Survey-Insurance Component (MEPS-IC), 2008-2017; Current Population Survey (CPS), 2007-2018.

	Year				Average annual change		
	2008	2011	2016	2017	2008-11	2011-16	2016-17
Employer-Sponsored Insurance Premium Cost							
Single coverage							
Alaska	\$5,293	\$6,477	\$7,886	\$7,964	7.0%	4.0%	1.0%
United States	\$4,386	\$5,222	\$6,101	\$6,368	6.0%	3.2%	4.4%
Family coverage							
Alaska	\$13,383	\$16,074	\$22,490	\$22,417	6.3%	6.9%	-0.3%
United States	\$12,298	\$15,022	\$17,710	\$18,687	6.9%	3.3%	5.5%
Employee Contribution to Premium Costs							
Single coverage							
Alaska	\$814	\$1,082	\$1,319	\$1,514	10.0%	4.0%	14.8%
United States	\$882	\$1,090	\$1,325	\$1,415	7.3%	4.0%	6.8%
Family coverage							
Alaska	\$3,248	\$4,244	\$4,843	\$6,264	9.3%	2.7%	29.3%
United States	\$3,394	\$3,962	\$4,956	\$5,218	5.3%	4.6%	5.3%
Combined average ¹							
Alaska	\$2,606	\$3,377	\$4,047	\$5,137	9.0%	3.7%	26.9%
% of median income	4%	6%	6%	7%			
United States	\$2,715	\$3,170	\$4,050	\$4,249	5.3%	5.0%	4.9%
% of median income	5%	6%	7%	7%			
Employee Deductible Cost							
Single coverage ²							
Alaska	\$819	\$946	\$1,707	\$1,856	4.9%	12.5%	8.7%
United States	\$869	\$1,123	\$1,696	\$1,808	8.9%	8.6%	6.6%
Combined average ¹							
Alaska	\$1,401	\$1,704	\$2,588	\$2,921	6.7%	8.7%	12.9%
% of median income	2%	3%	4%	4%			
United States	\$1,445	\$1,918	\$2,726	\$2,991	9.9%	7.3%	9.7%
% of median income	3%	4%	5%	5%			
Total Potential Out-of-Pocket Costs (Employee Contribution + Deductible)							
Combined average ¹							
Alaska	\$4,006	\$5,081	\$6,635	\$8,058	8.2%	5.5%	21.4%
% of median income	6%	8%	9%	11%			
United States	\$4,160	\$5,088	\$6,776	\$7,240	6.9%	5.9%	6.8%
% of median income	8%	10%	11%	12%			

Notes: (1) Single and family premium, contribution, and deductible costs are weighted to the distribution of single and family households. (2) Only single deductibles are included since family plans typically use this rate per family member.

Data: Medical Expenditure Panel Survey-Insurance Component (MEPS-IC), 2008-2017; Current Population Survey (CPS), 2007-2018.

	Year				Average annual change		
	2008	2011	2016	2017	2008-11	2011-16	2016-17
Employer-Sponsored Insurance Premium Cost							
Single coverage							
Arizona	\$4,214	\$4,880	\$6,046	\$6,217	5.0%	4.4%	2.8%
United States	\$4,386	\$5,222	\$6,101	\$6,368	6.0%	3.2%	4.4%
Family coverage							
Arizona	\$12,292	\$14,854	\$17,484	\$18,432	6.5%	3.3%	5.4%
United States	\$12,298	\$15,022	\$17,710	\$18,687	6.9%	3.3%	5.5%
Employee Contribution to Premium Costs							
Single coverage							
Arizona	\$811	\$1,141	\$1,283	\$1,523	12.1%	2.4%	18.7%
United States	\$882	\$1,090	\$1,325	\$1,415	7.3%	4.0%	6.8%
Family coverage							
Arizona	\$4,136	\$4,767	\$5,305	\$6,006	4.8%	2.2%	13.2%
United States	\$3,394	\$3,962	\$4,956	\$5,218	5.3%	4.6%	5.3%
Combined average ¹							
Arizona	\$3,237	\$3,860	\$4,280	\$4,935	6.0%	2.1%	15.3%
% of median income	7%	8%	8%	9%			
United States	\$2,715	\$3,170	\$4,050	\$4,249	5.3%	5.0%	4.9%
% of median income	5%	6%	7%	7%			
Employee Deductible Cost							
Single coverage ²							
Arizona	\$952	\$1,373	\$1,958	\$1,985	13.0%	7.4%	1.4%
United States	\$869	\$1,123	\$1,696	\$1,808	8.9%	8.6%	6.6%
Combined average ¹							
Arizona	\$1,634	\$2,222	\$3,220	\$3,125	10.8%	7.7%	-3.0%
% of median income	3%	4%	6%	6%			
United States	\$1,445	\$1,918	\$2,726	\$2,991	9.9%	7.3%	9.7%
% of median income	3%	4%	5%	5%			
Total Potential Out-of-Pocket Costs (Employee Contribution + Deductible)							
Combined average ¹							
Arizona	\$4,871	\$6,082	\$7,501	\$8,060	7.7%	4.3%	7.5%
% of median income	10%	12%	15%	14%			
United States	\$4,160	\$5,088	\$6,776	\$7,240	6.9%	5.9%	6.8%
% of median income	8%	10%	11%	12%			

Notes: (1) Single and family premium, contribution, and deductible costs are weighted to the distribution of single and family households. (2) Only single deductibles are included since family plans typically use this rate per family member.

Data: Medical Expenditure Panel Survey-Insurance Component (MEPS-IC), 2008-2017; Current Population Survey (CPS), 2007-2018.

	Year				Average annual change		
	2008	2011	2016	2017	2008-11	2011-16	2016-17
Employer-Sponsored Insurance Premium Cost							
Single coverage							
Arkansas	\$3,923	\$4,392	\$5,341	\$5,722	3.8%	4.0%	7.1%
United States	\$4,386	\$5,222	\$6,101	\$6,368	6.0%	3.2%	4.4%
Family coverage							
Arkansas	\$11,220	\$12,474	\$14,929	\$16,663	3.6%	3.7%	11.6%
United States	\$12,298	\$15,022	\$17,710	\$18,687	6.9%	3.3%	5.5%
Employee Contribution to Premium Costs							
Single coverage							
Arkansas	\$781	\$971	\$1,235	\$1,253	7.5%	4.9%	1.5%
United States	\$882	\$1,090	\$1,325	\$1,415	7.3%	4.0%	6.8%
Family coverage							
Arkansas	\$3,085	\$3,623	\$4,917	\$4,748	5.5%	6.3%	-3.4%
United States	\$3,394	\$3,962	\$4,956	\$5,218	5.3%	4.6%	5.3%
Combined average ¹							
Arkansas	\$2,533	\$2,920	\$4,067	\$3,951	4.9%	6.9%	-2.9%
% of median income	6%	7%	8%	8%			
United States	\$2,715	\$3,170	\$4,050	\$4,249	5.3%	5.0%	4.9%
% of median income	5%	6%	7%	7%			
Employee Deductible Cost							
Single coverage ²							
Arkansas	\$880	\$1,130	\$1,418	\$1,384	8.7%	4.6%	-2.4%
United States	\$869	\$1,123	\$1,696	\$1,808	8.9%	8.6%	6.6%
Combined average ¹							
Arkansas	\$1,341	\$1,866	\$2,352	\$2,791	11.6%	4.7%	18.7%
% of median income	3%	4%	5%	5%			
United States	\$1,445	\$1,918	\$2,726	\$2,991	9.9%	7.3%	9.7%
% of median income	3%	4%	5%	5%			
Total Potential Out-of-Pocket Costs (Employee Contribution + Deductible)							
Combined average ¹							
Arkansas	\$3,874	\$4,786	\$6,418	\$6,742	7.3%	6.0%	5.0%
% of median income	9%	11%	12%	13%			
United States	\$4,160	\$5,088	\$6,776	\$7,240	6.9%	5.9%	6.8%
% of median income	8%	10%	11%	12%			

Notes: (1) Single and family premium, contribution, and deductible costs are weighted to the distribution of single and family households. (2) Only single deductibles are included since family plans typically use this rate per family member.

Data: Medical Expenditure Panel Survey-Insurance Component (MEPS-IC), 2008-2017; Current Population Survey (CPS), 2007-2018.

	Year				Average annual change		
	2008	2011	2016	2017	2008-11	2011-16	2016-17
Employer-Sponsored Insurance Premium Cost							
Single coverage							
California	\$4,280	\$5,255	\$6,054	\$6,295	7.1%	2.9%	4.0%
United States	\$4,386	\$5,222	\$6,101	\$6,368	6.0%	3.2%	4.4%
Family coverage							
California	\$12,254	\$15,837	\$17,458	\$18,730	8.9%	2.0%	7.3%
United States	\$12,298	\$15,022	\$17,710	\$18,687	6.9%	3.3%	5.5%
Employee Contribution to Premium Costs							
Single coverage							
California	\$741	\$974	\$1,146	\$1,433	9.5%	3.3%	25.0%
United States	\$882	\$1,090	\$1,325	\$1,415	7.3%	4.0%	6.8%
Family coverage							
California	\$3,398	\$3,970	\$4,829	\$5,359	5.3%	4.0%	11.0%
United States	\$3,394	\$3,962	\$4,956	\$5,218	5.3%	4.6%	5.3%
Combined average ¹							
California	\$2,629	\$3,074	\$3,845	\$4,236	5.4%	4.6%	10.2%
% of median income	5%	6%	7%	7%			
United States	\$2,715	\$3,170	\$4,050	\$4,249	5.3%	5.0%	4.9%
% of median income	5%	6%	7%	7%			
Employee Deductible Cost							
Single coverage ²							
California	\$882	\$960	\$1,476	\$1,772	2.9%	9.0%	20.1%
United States	\$869	\$1,123	\$1,696	\$1,808	8.9%	8.6%	6.6%
Combined average ¹							
California	\$1,451	\$1,700	\$2,439	\$2,780	5.4%	7.5%	14.0%
% of median income	3%	4%	4%	5%			
United States	\$1,445	\$1,918	\$2,726	\$2,991	9.9%	7.3%	9.7%
% of median income	3%	4%	5%	5%			
Total Potential Out-of-Pocket Costs (Employee Contribution + Deductible)							
Combined average ¹							
California	\$4,080	\$4,774	\$6,284	\$7,016	5.4%	5.7%	11.6%
% of median income	8%	10%	11%	12%			
United States	\$4,160	\$5,088	\$6,776	\$7,240	6.9%	5.9%	6.8%
% of median income	8%	10%	11%	12%			

Notes: (1) Single and family premium, contribution, and deductible costs are weighted to the distribution of single and family households. (2) Only single deductibles are included since family plans typically use this rate per family member.

Data: Medical Expenditure Panel Survey-Insurance Component (MEPS-IC), 2008-2017; Current Population Survey (CPS), 2007-2018.

Colorado

Trends in Employer Insurance Costs, 2008–2017



The
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Fund

	Year				Average annual change		
	2008	2011	2016	2017	2008-11	2011-16	2016-17
Employer-Sponsored Insurance Premium Cost							
Single coverage							
Colorado	\$4,303	\$5,212	\$5,972	\$6,456	6.6%	2.8%	8.1%
United States	\$4,386	\$5,222	\$6,101	\$6,368	6.0%	3.2%	4.4%
Family coverage							
Colorado	\$11,952	\$14,850	\$17,459	\$19,339	7.5%	3.3%	10.8%
United States	\$12,298	\$15,022	\$17,710	\$18,687	6.9%	3.3%	5.5%
Employee Contribution to Premium Costs							
Single coverage							
Colorado	\$998	\$1,059	\$1,385	\$1,375	2.0%	5.5%	-0.7%
United States	\$882	\$1,090	\$1,325	\$1,415	7.3%	4.0%	6.8%
Family coverage							
Colorado	\$4,151	\$4,646	\$4,822	\$5,267	3.8%	0.7%	9.2%
United States	\$3,394	\$3,962	\$4,956	\$5,218	5.3%	4.6%	5.3%
Combined average ¹							
Colorado	\$3,275	\$3,678	\$3,891	\$4,172	3.9%	1.1%	7.2%
% of median income	5%	6%	6%	6%			
United States	\$2,715	\$3,170	\$4,050	\$4,249	5.3%	5.0%	4.9%
% of median income	5%	6%	7%	7%			
Employee Deductible Cost							
Single coverage ²							
Colorado	\$998	\$1,268	\$1,880	\$1,951	8.3%	8.2%	3.8%
United States	\$869	\$1,123	\$1,696	\$1,808	8.9%	8.6%	6.6%
Combined average ¹							
Colorado	\$1,780	\$2,251	\$3,047	\$3,223	8.1%	6.2%	5.8%
% of median income	3%	4%	4%	4%			
United States	\$1,445	\$1,918	\$2,726	\$2,991	9.9%	7.3%	9.7%
% of median income	3%	4%	5%	5%			
Total Potential Out-of-Pocket Costs (Employee Contribution + Deductible)							
Combined average ¹							
Colorado	\$5,055	\$5,929	\$6,938	\$7,395	5.5%	3.2%	6.6%
% of median income	8%	9%	10%	10%			
United States	\$4,160	\$5,088	\$6,776	\$7,240	6.9%	5.9%	6.8%
% of median income	8%	10%	11%	12%			

Notes: (1) Single and family premium, contribution, and deductible costs are weighted to the distribution of single and family households. (2) Only single deductibles are included since family plans typically use this rate per family member.

Data: Medical Expenditure Panel Survey-Insurance Component (MEPS-IC), 2008-2017; Current Population Survey (CPS), 2007-2018.

Connecticut

Trends in Employer Insurance Costs, 2008–2017



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	Year				Average annual change		
	2008	2011	2016	2017	2008-11	2011-16	2016-17
Employer-Sponsored Insurance Premium Cost							
Single coverage							
Connecticut	\$4,740	\$5,592	\$6,545	\$7,012	5.7%	3.2%	7.1%
United States	\$4,386	\$5,222	\$6,101	\$6,368	6.0%	3.2%	4.4%
Family coverage							
Connecticut	\$13,436	\$16,265	\$18,637	\$20,020	6.6%	2.8%	7.4%
United States	\$12,298	\$15,022	\$17,710	\$18,687	6.9%	3.3%	5.5%
Employee Contribution to Premium Costs							
Single coverage							
Connecticut	\$992	\$1,202	\$1,498	\$1,670	6.6%	4.5%	11.5%
United States	\$882	\$1,090	\$1,325	\$1,415	7.3%	4.0%	6.8%
Family coverage							
Connecticut	\$3,075	\$3,801	\$5,296	\$5,429	7.3%	6.9%	2.5%
United States	\$3,394	\$3,962	\$4,956	\$5,218	5.3%	4.6%	5.3%
Combined average ¹							
Connecticut	\$2,498	\$3,114	\$4,403	\$4,420	7.6%	7.2%	0.4%
% of median income	4%	4%	6%	6%			
United States	\$2,715	\$3,170	\$4,050	\$4,249	5.3%	5.0%	4.9%
% of median income	5%	6%	7%	7%			
Employee Deductible Cost							
Single coverage ²							
Connecticut	\$1,025	\$1,331	\$1,959	\$1,924	9.1%	8.0%	-1.8%
United States	\$869	\$1,123	\$1,696	\$1,808	8.9%	8.6%	6.6%
Combined average ¹							
Connecticut	\$1,621	\$2,276	\$3,551	\$3,448	12.0%	9.3%	-2.9%
% of median income	2%	3%	5%	5%			
United States	\$1,445	\$1,918	\$2,726	\$2,991	9.9%	7.3%	9.7%
% of median income	3%	4%	5%	5%			
Total Potential Out-of-Pocket Costs (Employee Contribution + Deductible)							
Combined average ¹							
Connecticut	\$4,118	\$5,390	\$7,954	\$7,868	9.4%	8.1%	-1.1%
% of median income	6%	7%	11%	11%			
United States	\$4,160	\$5,088	\$6,776	\$7,240	6.9%	5.9%	6.8%
% of median income	8%	10%	11%	12%			

Notes: (1) Single and family premium, contribution, and deductible costs are weighted to the distribution of single and family households. (2) Only single deductibles are included since family plans typically use this rate per family member.

Data: Medical Expenditure Panel Survey-Insurance Component (MEPS-IC), 2008-2017; Current Population Survey (CPS), 2007-2018.

	Year				Average annual change		
	2008	2011	2016	2017	2008-11	2011-16	2016-17
Employer-Sponsored Insurance Premium Cost							
Single coverage							
Delaware	\$4,733	\$5,603	\$6,522	\$7,046	5.8%	3.1%	8.0%
United States	\$4,386	\$5,222	\$6,101	\$6,368	6.0%	3.2%	4.4%
Family coverage							
Delaware	\$13,386	\$16,015	\$18,648	\$19,407	6.2%	3.1%	4.1%
United States	\$12,298	\$15,022	\$17,710	\$18,687	6.9%	3.3%	5.5%
Employee Contribution to Premium Costs							
Single coverage							
Delaware	\$885	\$1,117	\$1,407	\$1,535	8.1%	4.7%	9.1%
United States	\$882	\$1,090	\$1,325	\$1,415	7.3%	4.0%	6.8%
Family coverage							
Delaware	\$3,373	\$4,378	\$5,393	\$6,533	9.1%	4.3%	21.1%
United States	\$3,394	\$3,962	\$4,956	\$5,218	5.3%	4.6%	5.3%
Combined average ¹							
Delaware	\$2,680	\$3,480	\$4,231	\$5,125	9.1%	4.0%	21.1%
% of median income	5%	7%	8%	9%			
United States	\$2,715	\$3,170	\$4,050	\$4,249	5.3%	5.0%	4.9%
% of median income	5%	6%	7%	7%			
Employee Deductible Cost							
Single coverage ²							
Delaware	\$670	\$1,140	\$1,567	\$1,821	19.4%	6.6%	16.2%
United States	\$869	\$1,123	\$1,696	\$1,808	8.9%	8.6%	6.6%
Combined average ¹							
Delaware	\$1,225	\$1,809	\$2,662	\$3,154	13.9%	8.0%	18.5%
% of median income	2%	3%	5%	5%			
United States	\$1,445	\$1,918	\$2,726	\$2,991	9.9%	7.3%	9.7%
% of median income	3%	4%	5%	5%			
Total Potential Out-of-Pocket Costs (Employee Contribution + Deductible)							
Combined average ¹							
Delaware	\$3,904	\$5,289	\$6,893	\$8,279	10.7%	5.4%	20.1%
% of median income	7%	10%	13%	14%			
United States	\$4,160	\$5,088	\$6,776	\$7,240	6.9%	5.9%	6.8%
% of median income	8%	10%	11%	12%			

Notes: (1) Single and family premium, contribution, and deductible costs are weighted to the distribution of single and family households. (2) Only single deductibles are included since family plans typically use this rate per family member.

Data: Medical Expenditure Panel Survey-Insurance Component (MEPS-IC), 2008-2017; Current Population Survey (CPS), 2007-2018.

District of Columbia

Trends in Employer Insurance Costs, 2008–2017



	Year				Average annual change		
	2008	2011	2016	2017	2008-11	2011-16	2016-17
Employer-Sponsored Insurance Premium Cost							
Single coverage							
District of Columbia	\$4,890	\$5,783	\$6,504	\$6,704	5.8%	2.4%	3.1%
United States	\$4,386	\$5,222	\$6,101	\$6,368	6.0%	3.2%	4.4%
Family coverage							
District of Columbia	\$13,427	\$16,606	\$18,864	\$20,960	7.3%	2.6%	11.1%
United States	\$12,298	\$15,022	\$17,710	\$18,687	6.9%	3.3%	5.5%
Employee Contribution to Premium Costs							
Single coverage							
District of Columbia	\$991	\$1,166	\$1,493	\$1,271	5.6%	5.1%	-14.9%
United States	\$882	\$1,090	\$1,325	\$1,415	7.3%	4.0%	6.8%
Family coverage							
District of Columbia	\$3,834	\$4,328	\$5,476	\$6,054	4.1%	4.8%	10.6%
United States	\$3,394	\$3,962	\$4,956	\$5,218	5.3%	4.6%	5.3%
Combined average ¹							
District of Columbia	\$2,440	\$2,759	\$3,526	\$3,716	4.2%	5.0%	5.4%
% of median income	6%	6%	6%	6%			
United States	\$2,715	\$3,170	\$4,050	\$4,249	5.3%	5.0%	4.9%
% of median income	5%	6%	7%	7%			
Employee Deductible Cost							
Single coverage ²							
District of Columbia	\$477	\$748	\$1,181	\$1,360	16.2%	9.6%	15.2%
United States	\$869	\$1,123	\$1,696	\$1,808	8.9%	8.6%	6.6%
Combined average ¹							
District of Columbia	\$732	\$1,195	\$1,719	\$1,979	17.7%	7.5%	15.1%
% of median income	2%	2%	3%	3%			
United States	\$1,445	\$1,918	\$2,726	\$2,991	9.9%	7.3%	9.7%
% of median income	3%	4%	5%	5%			
Total Potential Out-of-Pocket Costs (Employee Contribution + Deductible)							
Combined average ¹							
District of Columbia	\$3,172	\$3,953	\$5,245	\$5,695	7.6%	5.8%	8.6%
% of median income	7%	8%	9%	9%			
United States	\$4,160	\$5,088	\$6,776	\$7,240	6.9%	5.9%	6.8%
% of median income	8%	10%	11%	12%			

Notes: (1) Single and family premium, contribution, and deductible costs are weighted to the distribution of single and family households. (2) Only single deductibles are included since family plans typically use this rate per family member.

Data: Medical Expenditure Panel Survey-Insurance Component (MEPS-IC), 2008-2017; Current Population Survey (CPS), 2007-2018.

	Year				Average annual change		
	2008	2011	2016	2017	2008-11	2011-16	2016-17
Employer-Sponsored Insurance Premium Cost							
Single coverage							
Florida	\$4,517	\$5,216	\$6,260	\$6,068	4.9%	3.7%	-3.1%
<i>United States</i>	\$4,386	\$5,222	\$6,101	\$6,368	6.0%	3.2%	4.4%
Family coverage							
Florida	\$12,697	\$14,732	\$17,989	\$17,189	5.1%	4.1%	-4.4%
<i>United States</i>	\$12,298	\$15,022	\$17,710	\$18,687	6.9%	3.3%	5.5%
Employee Contribution to Premium Costs							
Single coverage							
Florida	\$1,065	\$1,135	\$1,568	\$1,442	2.1%	6.7%	-8.0%
<i>United States</i>	\$882	\$1,090	\$1,325	\$1,415	7.3%	4.0%	6.8%
Family coverage							
Florida	\$4,412	\$4,562	\$6,297	\$5,568	1.1%	6.7%	-11.6%
<i>United States</i>	\$3,394	\$3,962	\$4,956	\$5,218	5.3%	4.6%	5.3%
Combined average ¹							
Florida	\$3,438	\$3,527	\$4,984	\$4,383	0.9%	7.2%	-12.1%
% of median income	7%	8%	10%	8%			
<i>United States</i>	\$2,715	\$3,170	\$4,050	\$4,249	5.3%	5.0%	4.9%
% of median income	5%	6%	7%	7%			
Employee Deductible Cost							
Single coverage ²							
Florida	\$963	\$1,159	\$1,694	\$1,954	6.4%	7.9%	15.3%
<i>United States</i>	\$869	\$1,123	\$1,696	\$1,808	8.9%	8.6%	6.6%
Combined average ¹							
Florida	\$1,605	\$1,998	\$2,723	\$3,444	7.6%	6.4%	26.5%
% of median income	3%	4%	5%	6%			
<i>United States</i>	\$1,445	\$1,918	\$2,726	\$2,991	9.9%	7.3%	9.7%
% of median income	3%	4%	5%	5%			
Total Potential Out-of-Pocket Costs (Employee Contribution + Deductible)							
Combined average ¹							
Florida	\$5,043	\$5,525	\$7,707	\$7,827	3.1%	6.9%	1.6%
% of median income	10%	12%	15%	14%			
<i>United States</i>	\$4,160	\$5,088	\$6,776	\$7,240	6.9%	5.9%	6.8%
% of median income	8%	10%	11%	12%			

Notes: (1) Single and family premium, contribution, and deductible costs are weighted to the distribution of single and family households. (2) Only single deductibles are included since family plans typically use this rate per family member.

Data: Medical Expenditure Panel Survey-Insurance Component (MEPS-IC), 2008-2017; Current Population Survey (CPS), 2007-2018.

	Year				Average annual change		
	2008	2011	2016	2017	2008-11	2011-16	2016-17
Employer-Sponsored Insurance Premium Cost							
Single coverage							
Georgia	\$4,160	\$5,109	\$6,055	\$5,849	7.1%	3.5%	-3.4%
United States	\$4,386	\$5,222	\$6,101	\$6,368	6.0%	3.2%	4.4%
Family coverage							
Georgia	\$11,659	\$13,963	\$18,252	\$17,703	6.2%	5.5%	-3.0%
United States	\$12,298	\$15,022	\$17,710	\$18,687	6.9%	3.3%	5.5%
Employee Contribution to Premium Costs							
Single coverage							
Georgia	\$972	\$1,241	\$1,409	\$1,299	8.5%	2.6%	-7.8%
United States	\$882	\$1,090	\$1,325	\$1,415	7.3%	4.0%	6.8%
Family coverage							
Georgia	\$3,814	\$4,239	\$5,506	\$5,466	3.6%	5.4%	-0.7%
United States	\$3,394	\$3,962	\$4,956	\$5,218	5.3%	4.6%	5.3%
Combined average ¹							
Georgia	\$3,056	\$3,445	\$4,581	\$4,503	4.1%	5.9%	-1.7%
% of median income	6%	7%	8%	8%			
United States	\$2,715	\$3,170	\$4,050	\$4,249	5.3%	5.0%	4.9%
% of median income	5%	6%	7%	7%			
Employee Deductible Cost							
Single coverage ²							
Georgia	\$912	\$1,017	\$1,738	\$1,889	3.7%	11.3%	8.7%
United States	\$869	\$1,123	\$1,696	\$1,808	8.9%	8.6%	6.6%
Combined average ¹							
Georgia	\$1,600	\$2,018	\$2,676	\$3,309	8.0%	5.8%	23.7%
% of median income	3%	4%	5%	6%			
United States	\$1,445	\$1,918	\$2,726	\$2,991	9.9%	7.3%	9.7%
% of median income	3%	4%	5%	5%			
Total Potential Out-of-Pocket Costs (Employee Contribution + Deductible)							
Combined average ¹							
Georgia	\$4,656	\$5,462	\$7,257	\$7,812	5.5%	5.8%	7.6%
% of median income	9%	11%	13%	14%			
United States	\$4,160	\$5,088	\$6,776	\$7,240	6.9%	5.9%	6.8%
% of median income	8%	10%	11%	12%			

Notes: (1) Single and family premium, contribution, and deductible costs are weighted to the distribution of single and family households. (2) Only single deductibles are included since family plans typically use this rate per family member.

Data: Medical Expenditure Panel Survey-Insurance Component (MEPS-IC), 2008-2017; Current Population Survey (CPS), 2007-2018.

	Year				Average annual change		
	2008	2011	2016	2017	2008-11	2011-16	2016-17
Employer-Sponsored Insurance Premium Cost							
Single coverage							
Hawaii	\$3,831	\$4,868	\$5,863	\$6,039	8.3%	3.8%	3.0%
United States	\$4,386	\$5,222	\$6,101	\$6,368	6.0%	3.2%	4.4%
Family coverage							
Hawaii	\$11,044	\$13,738	\$16,362	\$18,512	7.5%	3.6%	13.1%
United States	\$12,298	\$15,022	\$17,710	\$18,687	6.9%	3.3%	5.5%
Employee Contribution to Premium Costs							
Single coverage							
Hawaii	\$451	\$546	\$703	\$675	6.6%	5.2%	-4.0%
United States	\$882	\$1,090	\$1,325	\$1,415	7.3%	4.0%	6.8%
Family coverage							
Hawaii	\$2,597	\$3,273	\$4,354	\$4,713	8.0%	5.9%	8.2%
United States	\$3,394	\$3,962	\$4,956	\$5,218	5.3%	4.6%	5.3%
Combined average ¹							
Hawaii	\$1,805	\$2,321	\$3,036	\$3,203	8.7%	5.5%	5.5%
% of median income	4%	5%	6%	5%			
United States	\$2,715	\$3,170	\$4,050	\$4,249	5.3%	5.0%	4.9%
% of median income	5%	6%	7%	7%			
Employee Deductible Cost							
Single coverage ²							
Hawaii	\$525	\$577	\$988	\$863	3.2%	11.4%	-12.7%
United States	\$869	\$1,123	\$1,696	\$1,808	8.9%	8.6%	6.6%
Combined average ¹							
Hawaii	\$1,286	\$1,444	\$1,864	\$1,461	3.9%	5.2%	-21.6%
% of median income	3%	3%	3%	2%			
United States	\$1,445	\$1,918	\$2,726	\$2,991	9.9%	7.3%	9.7%
% of median income	3%	4%	5%	5%			
Total Potential Out-of-Pocket Costs (Employee Contribution + Deductible)							
Combined average ¹							
Hawaii	\$3,091	\$3,765	\$4,900	\$4,664	6.8%	5.4%	-4.8%
% of median income	6%	8%	9%	8%			
United States	\$4,160	\$5,088	\$6,776	\$7,240	6.9%	5.9%	6.8%
% of median income	8%	10%	11%	12%			

Notes: (1) Single and family premium, contribution, and deductible costs are weighted to the distribution of single and family households. (2) Only single deductibles are included since family plans typically use this rate per family member.

Data: Medical Expenditure Panel Survey-Insurance Component (MEPS-IC), 2008-2017; Current Population Survey (CPS), 2007-2018.

	Year				Average annual change		
	2008	2011	2016	2017	2008-11	2011-16	2016-17
Employer-Sponsored Insurance Premium Cost							
Single coverage							
Idaho	\$4,104	\$4,553	\$5,594	\$5,858	3.5%	4.2%	4.7%
United States	\$4,386	\$5,222	\$6,101	\$6,368	6.0%	3.2%	4.4%
Family coverage							
Idaho	\$10,837	\$13,211	\$17,499	\$17,168	6.8%	5.8%	-1.9%
United States	\$12,298	\$15,022	\$17,710	\$18,687	6.9%	3.3%	5.5%
Employee Contribution to Premium Costs							
Single coverage							
Idaho	\$476	\$884	\$872	\$877	22.9%	-0.3%	0.6%
United States	\$882	\$1,090	\$1,325	\$1,415	7.3%	4.0%	6.8%
Family coverage							
Idaho	\$2,562	\$3,996	\$5,171	\$4,275	16.0%	5.3%	-17.3%
United States	\$3,394	\$3,962	\$4,956	\$5,218	5.3%	4.6%	5.3%
Combined average ¹							
Idaho	\$2,118	\$3,343	\$4,307	\$3,584	16.4%	5.2%	-16.8%
% of median income	4%	7%	7%	6%			
United States	\$2,715	\$3,170	\$4,050	\$4,249	5.3%	5.0%	4.9%
% of median income	5%	6%	7%	7%			
Employee Deductible Cost							
Single coverage ²							
Idaho	\$829	\$1,107	\$1,732	\$1,778	10.1%	9.4%	2.7%
United States	\$869	\$1,123	\$1,696	\$1,808	8.9%	8.6%	6.6%
Combined average ¹							
Idaho	\$1,586	\$1,897	\$3,073	\$2,612	6.2%	10.1%	-15.0%
% of median income	3%	4%	5%	4%			
United States	\$1,445	\$1,918	\$2,726	\$2,991	9.9%	7.3%	9.7%
% of median income	3%	4%	5%	5%			
Total Potential Out-of-Pocket Costs (Employee Contribution + Deductible)							
Combined average ¹							
Idaho	\$3,704	\$5,240	\$7,380	\$6,197	12.3%	7.1%	-16.0%
% of median income	7%	10%	13%	10%			
United States	\$4,160	\$5,088	\$6,776	\$7,240	6.9%	5.9%	6.8%
% of median income	8%	10%	11%	12%			

Notes: (1) Single and family premium, contribution, and deductible costs are weighted to the distribution of single and family households. (2) Only single deductibles are included since family plans typically use this rate per family member.

Data: Medical Expenditure Panel Survey-Insurance Component (MEPS-IC), 2008-2017; Current Population Survey (CPS), 2007-2018.

	Year				Average annual change		
	2008	2011	2016	2017	2008-11	2011-16	2016-17
Employer-Sponsored Insurance Premium Cost							
Single coverage							
Illinois	\$4,643	\$5,375	\$6,268	\$6,493	5.0%	3.1%	3.6%
United States	\$4,386	\$5,222	\$6,101	\$6,368	6.0%	3.2%	4.4%
Family coverage							
Illinois	\$12,603	\$15,167	\$18,510	\$19,656	6.4%	4.1%	6.2%
United States	\$12,298	\$15,022	\$17,710	\$18,687	6.9%	3.3%	5.5%
Employee Contribution to Premium Costs							
Single coverage							
Illinois	\$954	\$1,207	\$1,488	\$1,382	8.2%	4.3%	-7.1%
United States	\$882	\$1,090	\$1,325	\$1,415	7.3%	4.0%	6.8%
Family coverage							
Illinois	\$3,366	\$3,809	\$5,085	\$4,557	4.2%	5.9%	-10.4%
United States	\$3,394	\$3,962	\$4,956	\$5,218	5.3%	4.6%	5.3%
Combined average ¹							
Illinois	\$2,691	\$3,068	\$4,189	\$3,793	4.5%	6.4%	-9.5%
% of median income	5%	6%	6%	6%			
United States	\$2,715	\$3,170	\$4,050	\$4,249	5.3%	5.0%	4.9%
% of median income	5%	6%	7%	7%			
Employee Deductible Cost							
Single coverage ²							
Illinois	\$763	\$1,039	\$1,474	\$1,693	10.8%	7.2%	14.9%
United States	\$869	\$1,123	\$1,696	\$1,808	8.9%	8.6%	6.6%
Combined average ¹							
Illinois	\$1,403	\$1,809	\$2,340	\$2,722	8.8%	5.3%	16.3%
% of median income	3%	3%	4%	4%			
United States	\$1,445	\$1,918	\$2,726	\$2,991	9.9%	7.3%	9.7%
% of median income	3%	4%	5%	5%			
Total Potential Out-of-Pocket Costs (Employee Contribution + Deductible)							
Combined average ¹							
Illinois	\$4,094	\$4,877	\$6,529	\$6,516	6.0%	6.0%	-0.2%
% of median income	7%	9%	10%	10%			
United States	\$4,160	\$5,088	\$6,776	\$7,240	6.9%	5.9%	6.8%
% of median income	8%	10%	11%	12%			

Notes: (1) Single and family premium, contribution, and deductible costs are weighted to the distribution of single and family households. (2) Only single deductibles are included since family plans typically use this rate per family member.

Data: Medical Expenditure Panel Survey-Insurance Component (MEPS-IC), 2008-2017; Current Population Survey (CPS), 2007-2018.

	Year				Average annual change		
	2008	2011	2016	2017	2008-11	2011-16	2016-17
Employer-Sponsored Insurance Premium Cost							
Single coverage							
Indiana	\$4,495	\$5,132	\$6,130	\$6,162	4.5%	3.6%	0.5%
United States	\$4,386	\$5,222	\$6,101	\$6,368	6.0%	3.2%	4.4%
Family coverage							
Indiana	\$13,504	\$14,713	\$17,996	\$18,253	2.9%	4.1%	1.4%
United States	\$12,298	\$15,022	\$17,710	\$18,687	6.9%	3.3%	5.5%
Employee Contribution to Premium Costs							
Single coverage							
Indiana	\$950	\$1,037	\$1,289	\$1,460	3.0%	4.4%	13.3%
United States	\$882	\$1,090	\$1,325	\$1,415	7.3%	4.0%	6.8%
Family coverage							
Indiana	\$2,472	\$3,257	\$4,175	\$4,547	9.6%	5.1%	8.9%
United States	\$3,394	\$3,962	\$4,956	\$5,218	5.3%	4.6%	5.3%
Combined average ¹							
Indiana	\$2,106	\$2,728	\$3,526	\$3,905	9.0%	5.3%	10.7%
% of median income	4%	5%	6%	6%			
United States	\$2,715	\$3,170	\$4,050	\$4,249	5.3%	5.0%	4.9%
% of median income	5%	6%	7%	7%			
Employee Deductible Cost							
Single coverage ²							
Indiana	\$929	\$1,187	\$1,866	\$1,797	8.5%	9.5%	-3.7%
United States	\$869	\$1,123	\$1,696	\$1,808	8.9%	8.6%	6.6%
Combined average ¹							
Indiana	\$1,318	\$1,901	\$3,048	\$3,558	13.0%	9.9%	16.7%
% of median income	2%	4%	5%	6%			
United States	\$1,445	\$1,918	\$2,726	\$2,991	9.9%	7.3%	9.7%
% of median income	3%	4%	5%	5%			
Total Potential Out-of-Pocket Costs (Employee Contribution + Deductible)							
Combined average ¹							
Indiana	\$3,423	\$4,629	\$6,574	\$7,462	10.6%	7.3%	13.5%
% of median income	6%	9%	11%	12%			
United States	\$4,160	\$5,088	\$6,776	\$7,240	6.9%	5.9%	6.8%
% of median income	8%	10%	11%	12%			

Notes: (1) Single and family premium, contribution, and deductible costs are weighted to the distribution of single and family households. (2) Only single deductibles are included since family plans typically use this rate per family member.

Data: Medical Expenditure Panel Survey-Insurance Component (MEPS-IC), 2008-2017; Current Population Survey (CPS), 2007-2018.

	Year				Average annual change		
	2008	2011	2016	2017	2008-11	2011-16	2016-17
Employer-Sponsored Insurance Premium Cost							
Single coverage							
Iowa	\$4,146	\$4,742	\$5,893	\$6,128	4.6%	4.4%	4.0%
United States	\$4,386	\$5,222	\$6,101	\$6,368	6.0%	3.2%	4.4%
Family coverage							
Iowa	\$10,947	\$13,030	\$16,123	\$17,086	6.0%	4.4%	6.0%
United States	\$12,298	\$15,022	\$17,710	\$18,687	6.9%	3.3%	5.5%
Employee Contribution to Premium Costs							
Single coverage							
Iowa	\$756	\$1,078	\$1,259	\$1,357	12.6%	3.2%	7.8%
United States	\$882	\$1,090	\$1,325	\$1,415	7.3%	4.0%	6.8%
Family coverage							
Iowa	\$2,524	\$3,597	\$4,306	\$4,262	12.5%	3.7%	-1.0%
United States	\$3,394	\$3,962	\$4,956	\$5,218	5.3%	4.6%	5.3%
Combined average ¹							
Iowa	\$2,095	\$2,951	\$3,658	\$3,587	12.1%	4.4%	-1.9%
% of median income	4%	5%	5%	5%			
United States	\$2,715	\$3,170	\$4,050	\$4,249	5.3%	5.0%	4.9%
% of median income	5%	6%	7%	7%			
Employee Deductible Cost							
Single coverage ²							
Iowa	\$993	\$1,314	\$1,659	\$1,842	9.8%	4.8%	11.0%
United States	\$869	\$1,123	\$1,696	\$1,808	8.9%	8.6%	6.6%
Combined average ¹							
Iowa	\$1,518	\$2,193	\$2,652	\$3,059	13.0%	3.9%	15.3%
% of median income	3%	4%	4%	4%			
United States	\$1,445	\$1,918	\$2,726	\$2,991	9.9%	7.3%	9.7%
% of median income	3%	4%	5%	5%			
Total Potential Out-of-Pocket Costs (Employee Contribution + Deductible)							
Combined average ¹							
Iowa	\$3,614	\$5,145	\$6,310	\$6,646	12.5%	4.2%	5.3%
% of median income	6%	9%	9%	9%			
United States	\$4,160	\$5,088	\$6,776	\$7,240	6.9%	5.9%	6.8%
% of median income	8%	10%	11%	12%			

Notes: (1) Single and family premium, contribution, and deductible costs are weighted to the distribution of single and family households. (2) Only single deductibles are included since family plans typically use this rate per family member.

Data: Medical Expenditure Panel Survey-Insurance Component (MEPS-IC), 2008-2017; Current Population Survey (CPS), 2007-2018.

	Year				Average annual change		
	2008	2011	2016	2017	2008-11	2011-16	2016-17
Employer-Sponsored Insurance Premium Cost							
Single coverage							
Kansas	\$4,197	\$5,004	\$5,844	\$6,107	6.0%	3.2%	4.5%
<i>United States</i>	\$4,386	\$5,222	\$6,101	\$6,368	6.0%	3.2%	4.4%
Family coverage							
Kansas	\$11,662	\$14,459	\$16,784	\$18,229	7.4%	3.0%	8.6%
<i>United States</i>	\$12,298	\$15,022	\$17,710	\$18,687	6.9%	3.3%	5.5%
Employee Contribution to Premium Costs							
Single coverage							
Kansas	\$807	\$989	\$1,265	\$1,219	7.0%	5.0%	-3.6%
<i>United States</i>	\$882	\$1,090	\$1,325	\$1,415	7.3%	4.0%	6.8%
Family coverage							
Kansas	\$2,954	\$3,526	\$4,669	\$4,848	6.1%	5.8%	3.8%
<i>United States</i>	\$3,394	\$3,962	\$4,956	\$5,218	5.3%	4.6%	5.3%
Combined average ¹							
Kansas	\$2,444	\$2,882	\$3,902	\$3,985	5.6%	6.2%	2.1%
% of median income	4%	6%	7%	6%			
<i>United States</i>	\$2,715	\$3,170	\$4,050	\$4,249	5.3%	5.0%	4.9%
% of median income	5%	6%	7%	7%			
Employee Deductible Cost							
Single coverage ²							
Kansas	\$906	\$1,147	\$1,715	\$1,623	8.2%	8.4%	-5.4%
<i>United States</i>	\$869	\$1,123	\$1,696	\$1,808	8.9%	8.6%	6.6%
Combined average ¹							
Kansas	\$1,393	\$2,057	\$2,754	\$3,016	13.9%	6.0%	9.5%
% of median income	3%	4%	5%	5%			
<i>United States</i>	\$1,445	\$1,918	\$2,726	\$2,991	9.9%	7.3%	9.7%
% of median income	3%	4%	5%	5%			
Total Potential Out-of-Pocket Costs (Employee Contribution + Deductible)							
Combined average ¹							
Kansas	\$3,837	\$4,939	\$6,655	\$7,001	8.8%	6.1%	5.2%
% of median income	7%	10%	11%	11%			
<i>United States</i>	\$4,160	\$5,088	\$6,776	\$7,240	6.9%	5.9%	6.8%
% of median income	8%	10%	11%	12%			

Notes: (1) Single and family premium, contribution, and deductible costs are weighted to the distribution of single and family households. (2) Only single deductibles are included since family plans typically use this rate per family member.

Data: Medical Expenditure Panel Survey-Insurance Component (MEPS-IC), 2008-2017; Current Population Survey (CPS), 2007-2018.

	Year				Average annual change		
	2008	2011	2016	2017	2008-11	2011-16	2016-17
Employer-Sponsored Insurance Premium Cost							
Single coverage							
Kentucky	\$4,009	\$5,059	\$5,758	\$6,101	8.1%	2.6%	6.0%
<i>United States</i>	\$4,386	\$5,222	\$6,101	\$6,368	6.0%	3.2%	4.4%
Family coverage							
Kentucky	\$11,506	\$15,417	\$16,678	\$16,948	10.2%	1.6%	1.6%
<i>United States</i>	\$12,298	\$15,022	\$17,710	\$18,687	6.9%	3.3%	5.5%
Employee Contribution to Premium Costs							
Single coverage							
Kentucky	\$806	\$1,108	\$1,290	\$1,453	11.2%	3.1%	12.6%
<i>United States</i>	\$882	\$1,090	\$1,325	\$1,415	7.3%	4.0%	6.8%
Family coverage							
Kentucky	\$2,918	\$3,610	\$4,737	\$4,764	7.4%	5.6%	0.6%
<i>United States</i>	\$3,394	\$3,962	\$4,956	\$5,218	5.3%	4.6%	5.3%
Combined average ¹							
Kentucky	\$2,403	\$2,944	\$3,896	\$3,998	7.0%	5.8%	2.6%
% of median income	5%	6%	7%	7%			
<i>United States</i>	\$2,715	\$3,170	\$4,050	\$4,249	5.3%	5.0%	4.9%
% of median income	5%	6%	7%	7%			
Employee Deductible Cost							
Single coverage ²							
Kentucky	\$950	\$1,241	\$1,905	\$1,878	9.3%	8.9%	-1.4%
<i>United States</i>	\$869	\$1,123	\$1,696	\$1,808	8.9%	8.6%	6.6%
Combined average ¹							
Kentucky	\$1,482	\$1,900	\$3,126	\$3,138	8.6%	10.5%	0.4%
% of median income	3%	4%	6%	6%			
<i>United States</i>	\$1,445	\$1,918	\$2,726	\$2,991	9.9%	7.3%	9.7%
% of median income	3%	4%	5%	5%			
Total Potential Out-of-Pocket Costs (Employee Contribution + Deductible)							
Combined average ¹							
Kentucky	\$3,886	\$4,844	\$7,022	\$7,136	7.6%	7.7%	1.6%
% of median income	8%	10%	13%	13%			
<i>United States</i>	\$4,160	\$5,088	\$6,776	\$7,240	6.9%	5.9%	6.8%
% of median income	8%	10%	11%	12%			

Notes: (1) Single and family premium, contribution, and deductible costs are weighted to the distribution of single and family households. (2) Only single deductibles are included since family plans typically use this rate per family member.

Data: Medical Expenditure Panel Survey-Insurance Component (MEPS-IC), 2008-2017; Current Population Survey (CPS), 2007-2018.

Louisiana

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	Year				Average annual change		
	2008	2011	2016	2017	2008-11	2011-16	2016-17
Employer-Sponsored Insurance Premium Cost							
Single coverage							
Louisiana	\$4,055	\$4,681	\$5,735	\$6,026	4.9%	4.1%	5.1%
United States	\$4,386	\$5,222	\$6,101	\$6,368	6.0%	3.2%	4.4%
Family coverage							
Louisiana	\$11,207	\$13,572	\$17,330	\$17,400	6.6%	5.0%	0.4%
United States	\$12,298	\$15,022	\$17,710	\$18,687	6.9%	3.3%	5.5%
Employee Contribution to Premium Costs							
Single coverage							
Louisiana	\$868	\$1,217	\$1,282	\$1,465	11.9%	1.0%	14.3%
United States	\$882	\$1,090	\$1,325	\$1,415	7.3%	4.0%	6.8%
Family coverage							
Louisiana	\$3,607	\$4,416	\$5,817	\$5,977	7.0%	5.7%	2.8%
United States	\$3,394	\$3,962	\$4,956	\$5,218	5.3%	4.6%	5.3%
Combined average ¹							
Louisiana	\$2,907	\$3,613	\$4,574	\$4,793	7.5%	4.8%	4.8%
% of median income	7%	8%	9%	10%			
United States	\$2,715	\$3,170	\$4,050	\$4,249	5.3%	5.0%	4.9%
% of median income	5%	6%	7%	7%			
Employee Deductible Cost							
Single coverage ²							
Louisiana	\$875	\$1,219	\$1,494	\$1,607	11.7%	4.2%	7.6%
United States	\$869	\$1,123	\$1,696	\$1,808	8.9%	8.6%	6.6%
Combined average ¹							
Louisiana	\$1,531	\$2,181	\$2,397	\$2,457	12.5%	1.9%	2.5%
% of median income	4%	5%	5%	5%			
United States	\$1,445	\$1,918	\$2,726	\$2,991	9.9%	7.3%	9.7%
% of median income	3%	4%	5%	5%			
Total Potential Out-of-Pocket Costs (Employee Contribution + Deductible)							
Combined average ¹							
Louisiana	\$4,438	\$5,794	\$6,971	\$7,251	9.3%	3.8%	4.0%
% of median income	10%	12%	14%	16%			
United States	\$4,160	\$5,088	\$6,776	\$7,240	6.9%	5.9%	6.8%
% of median income	8%	10%	11%	12%			

Notes: (1) Single and family premium, contribution, and deductible costs are weighted to the distribution of single and family households. (2) Only single deductibles are included since family plans typically use this rate per family member.

Data: Medical Expenditure Panel Survey-Insurance Component (MEPS-IC), 2008-2017; Current Population Survey (CPS), 2007-2018.

	Year				Average annual change		
	2008	2011	2016	2017	2008-11	2011-16	2016-17
Employer-Sponsored Insurance Premium Cost							
Single coverage							
Maine	\$4,910	\$5,477	\$6,212	\$6,132	3.7%	2.6%	-1.3%
<i>United States</i>	\$4,386	\$5,222	\$6,101	\$6,368	6.0%	3.2%	4.4%
Family coverage							
Maine	\$13,102	\$15,585	\$17,987	\$17,422	6.0%	2.9%	-3.1%
<i>United States</i>	\$12,298	\$15,022	\$17,710	\$18,687	6.9%	3.3%	5.5%
Employee Contribution to Premium Costs							
Single coverage							
Maine	\$1,054	\$1,113	\$1,357	\$1,311	1.8%	4.0%	-3.4%
<i>United States</i>	\$882	\$1,090	\$1,325	\$1,415	7.3%	4.0%	6.8%
Family coverage							
Maine	\$4,017	\$4,534	\$4,699	\$4,825	4.1%	0.7%	2.7%
<i>United States</i>	\$3,394	\$3,962	\$4,956	\$5,218	5.3%	4.6%	5.3%
Combined average ¹							
Maine	\$3,266	\$3,592	\$3,911	\$4,008	3.2%	1.7%	2.5%
% of median income	6%	7%	7%	6%			
<i>United States</i>	\$2,715	\$3,170	\$4,050	\$4,249	5.3%	5.0%	4.9%
% of median income	5%	6%	7%	7%			
Employee Deductible Cost							
Single coverage ²							
Maine	\$939	\$1,408	\$2,103	\$2,305	14.5%	8.4%	9.6%
<i>United States</i>	\$869	\$1,123	\$1,696	\$1,808	8.9%	8.6%	6.6%
Combined average ¹							
Maine	\$1,404	\$2,311	\$3,334	\$3,631	18.1%	7.6%	8.9%
% of median income	3%	4%	6%	6%			
<i>United States</i>	\$1,445	\$1,918	\$2,726	\$2,991	9.9%	7.3%	9.7%
% of median income	3%	4%	5%	5%			
Total Potential Out-of-Pocket Costs (Employee Contribution + Deductible)							
Combined average ¹							
Maine	\$4,670	\$5,903	\$7,245	\$7,639	8.1%	4.2%	5.4%
% of median income	8%	11%	12%	12%			
<i>United States</i>	\$4,160	\$5,088	\$6,776	\$7,240	6.9%	5.9%	6.8%
% of median income	8%	10%	11%	12%			

Notes: (1) Single and family premium, contribution, and deductible costs are weighted to the distribution of single and family households. (2) Only single deductibles are included since family plans typically use this rate per family member.

Data: Medical Expenditure Panel Survey-Insurance Component (MEPS-IC), 2008-2017; Current Population Survey (CPS), 2007-2018.

Maryland

Trends in Employer Insurance Costs, 2008–2017



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	Year				Average annual change		
	2008	2011	2016	2017	2008-11	2011-16	2016-17
Employer-Sponsored Insurance Premium Cost							
Single coverage							
Maryland	\$4,360	\$5,225	\$6,158	\$6,577	6.2%	3.3%	6.8%
<i>United States</i>	\$4,386	\$5,222	\$6,101	\$6,368	6.0%	3.2%	4.4%
Family coverage							
Maryland	\$12,541	\$15,315	\$18,519	\$18,915	6.9%	3.9%	2.1%
<i>United States</i>	\$12,298	\$15,022	\$17,710	\$18,687	6.9%	3.3%	5.5%
Employee Contribution to Premium Costs							
Single coverage							
Maryland	\$964	\$1,237	\$1,494	\$1,711	8.7%	3.8%	14.5%
<i>United States</i>	\$882	\$1,090	\$1,325	\$1,415	7.3%	4.0%	6.8%
Family coverage							
Maryland	\$3,920	\$4,364	\$5,478	\$6,048	3.6%	4.7%	10.4%
<i>United States</i>	\$3,394	\$3,962	\$4,956	\$5,218	5.3%	4.6%	5.3%
Combined average ¹							
Maryland	\$3,067	\$3,447	\$4,430	\$4,986	4.0%	5.1%	12.6%
% of median income	5%	5%	6%	6%			
<i>United States</i>	\$2,715	\$3,170	\$4,050	\$4,249	5.3%	5.0%	4.9%
% of median income	5%	6%	7%	7%			
Employee Deductible Cost							
Single coverage ²							
Maryland	\$718	\$787	\$1,727	\$1,536	3.1%	17.0%	-11.1%
<i>United States</i>	\$869	\$1,123	\$1,696	\$1,808	8.9%	8.6%	6.6%
Combined average ¹							
Maryland	\$1,261	\$1,383	\$2,739	\$2,496	3.1%	14.6%	-8.9%
% of median income	2%	2%	4%	3%			
<i>United States</i>	\$1,445	\$1,918	\$2,726	\$2,991	9.9%	7.3%	9.7%
% of median income	3%	4%	5%	5%			
Total Potential Out-of-Pocket Costs (Employee Contribution + Deductible)							
Combined average ¹							
Maryland	\$4,328	\$4,830	\$7,169	\$7,481	3.7%	8.2%	4.4%
% of median income	6%	7%	10%	9%			
<i>United States</i>	\$4,160	\$5,088	\$6,776	\$7,240	6.9%	5.9%	6.8%
% of median income	8%	10%	11%	12%			

Notes: (1) Single and family premium, contribution, and deductible costs are weighted to the distribution of single and family households. (2) Only single deductibles are included since family plans typically use this rate per family member.

Data: Medical Expenditure Panel Survey-Insurance Component (MEPS-IC), 2008-2017; Current Population Survey (CPS), 2007-2018.

Massachusetts

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	Year				Average annual change		
	2008	2011	2016	2017	2008-11	2011-16	2016-17
Employer-Sponsored Insurance Premium Cost							
Single coverage							
Massachusetts	\$4,836	\$5,823	\$6,621	\$7,031	6.4%	2.6%	6.2%
United States	\$4,386	\$5,222	\$6,101	\$6,368	6.0%	3.2%	4.4%
Family coverage							
Massachusetts	\$13,788	\$16,953	\$18,955	\$21,053	7.1%	2.3%	11.1%
United States	\$12,298	\$15,022	\$17,710	\$18,687	6.9%	3.3%	5.5%
Employee Contribution to Premium Costs							
Single coverage							
Massachusetts	\$1,110	\$1,438	\$1,670	\$1,747	9.0%	3.0%	4.6%
United States	\$882	\$1,090	\$1,325	\$1,415	7.3%	4.0%	6.8%
Family coverage							
Massachusetts	\$3,363	\$4,340	\$5,052	\$5,571	8.9%	3.1%	10.3%
United States	\$3,394	\$3,962	\$4,956	\$5,218	5.3%	4.6%	5.3%
Combined average ¹							
Massachusetts	\$2,702	\$3,528	\$4,058	\$4,428	9.3%	2.8%	9.1%
% of median income	4%	5%	5%	5%			
United States	\$2,715	\$3,170	\$4,050	\$4,249	5.3%	5.0%	4.9%
% of median income	5%	6%	7%	7%			
Employee Deductible Cost							
Single coverage ²							
Massachusetts	\$627	\$1,000	\$1,391	\$1,479	16.8%	6.8%	6.3%
United States	\$869	\$1,123	\$1,696	\$1,808	8.9%	8.6%	6.6%
Combined average ¹							
Massachusetts	\$1,090	\$1,848	\$2,348	\$2,368	19.2%	4.9%	0.9%
% of median income	2%	3%	3%	3%			
United States	\$1,445	\$1,918	\$2,726	\$2,991	9.9%	7.3%	9.7%
% of median income	3%	4%	5%	5%			
Total Potential Out-of-Pocket Costs (Employee Contribution + Deductible)							
Combined average ¹							
Massachusetts	\$3,792	\$5,376	\$6,405	\$6,796	12.3%	3.6%	6.1%
% of median income	6%	8%	8%	8%			
United States	\$4,160	\$5,088	\$6,776	\$7,240	6.9%	5.9%	6.8%
% of median income	8%	10%	11%	12%			

Notes: (1) Single and family premium, contribution, and deductible costs are weighted to the distribution of single and family households. (2) Only single deductibles are included since family plans typically use this rate per family member.

Data: Medical Expenditure Panel Survey-Insurance Component (MEPS-IC), 2008-2017; Current Population Survey (CPS), 2007-2018.

	Year				Average annual change		
	2008	2011	2016	2017	2008-11	2011-16	2016-17
Employer-Sponsored Insurance Premium Cost							
Single coverage							
Michigan	\$4,388	\$5,061	\$5,906	\$6,388	4.9%	3.1%	8.2%
United States	\$4,386	\$5,222	\$6,101	\$6,368	6.0%	3.2%	4.4%
Family coverage							
Michigan	\$11,321	\$14,458	\$17,113	\$18,929	8.5%	3.4%	10.6%
United States	\$12,298	\$15,022	\$17,710	\$18,687	6.9%	3.3%	5.5%
Employee Contribution to Premium Costs							
Single coverage							
Michigan	\$735	\$1,101	\$1,236	\$1,385	14.4%	2.3%	12.1%
United States	\$882	\$1,090	\$1,325	\$1,415	7.3%	4.0%	6.8%
Family coverage							
Michigan	\$2,522	\$3,470	\$3,439	\$3,646	11.2%	-0.2%	6.0%
United States	\$3,394	\$3,962	\$4,956	\$5,218	5.3%	4.6%	5.3%
Combined average ¹							
Michigan	\$2,068	\$2,876	\$2,879	\$3,072	11.6%	0.0%	6.7%
% of median income	4%	5%	5%	5%			
United States	\$2,715	\$3,170	\$4,050	\$4,249	5.3%	5.0%	4.9%
% of median income	5%	6%	7%	7%			
Employee Deductible Cost							
Single coverage ²							
Michigan	\$657	\$914	\$1,379	\$1,567	11.6%	8.6%	13.6%
United States	\$869	\$1,123	\$1,696	\$1,808	8.9%	8.6%	6.6%
Combined average ¹							
Michigan	\$1,213	\$1,710	\$2,464	\$2,382	12.1%	7.6%	-3.3%
% of median income	2%	3%	4%	4%			
United States	\$1,445	\$1,918	\$2,726	\$2,991	9.9%	7.3%	9.7%
% of median income	3%	4%	5%	5%			
Total Potential Out-of-Pocket Costs (Employee Contribution + Deductible)							
Combined average ¹							
Michigan	\$3,281	\$4,586	\$5,342	\$5,453	11.8%	3.1%	2.1%
% of median income	6%	8%	9%	9%			
United States	\$4,160	\$5,088	\$6,776	\$7,240	6.9%	5.9%	6.8%
% of median income	8%	10%	11%	12%			

Notes: (1) Single and family premium, contribution, and deductible costs are weighted to the distribution of single and family households. (2) Only single deductibles are included since family plans typically use this rate per family member.

Data: Medical Expenditure Panel Survey-Insurance Component (MEPS-IC), 2008-2017; Current Population Survey (CPS), 2007-2018.

Minnesota

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	Year				Average annual change		
	2008	2011	2016	2017	2008-11	2011-16	2016-17
Employer-Sponsored Insurance Premium Cost							
Single coverage							
Minnesota	\$4,432	\$5,426	\$6,030	\$6,268	7.0%	2.1%	3.9%
United States	\$4,386	\$5,222	\$6,101	\$6,368	6.0%	3.2%	4.4%
Family coverage							
Minnesota	\$13,639	\$15,539	\$17,545	\$18,507	4.4%	2.5%	5.5%
United States	\$12,298	\$15,022	\$17,710	\$18,687	6.9%	3.3%	5.5%
Employee Contribution to Premium Costs							
Single coverage							
Minnesota	\$891	\$1,087	\$1,380	\$1,362	6.9%	4.9%	-1.3%
United States	\$882	\$1,090	\$1,325	\$1,415	7.3%	4.0%	6.8%
Family coverage							
Minnesota	\$3,279	\$4,077	\$4,803	\$4,998	7.5%	3.3%	4.1%
United States	\$3,394	\$3,962	\$4,956	\$5,218	5.3%	4.6%	5.3%
Combined average ¹							
Minnesota	\$2,647	\$3,272	\$4,022	\$4,142	7.3%	4.2%	3.0%
% of median income	4%	5%	5%	5%			
United States	\$2,715	\$3,170	\$4,050	\$4,249	5.3%	5.0%	4.9%
% of median income	5%	6%	7%	7%			
Employee Deductible Cost							
Single coverage ²							
Minnesota	\$830	\$1,296	\$1,782	\$1,966	16.0%	6.6%	10.3%
United States	\$869	\$1,123	\$1,696	\$1,808	8.9%	8.6%	6.6%
Combined average ¹							
Minnesota	\$1,362	\$2,129	\$2,950	\$3,321	16.1%	6.7%	12.6%
% of median income	2%	3%	4%	4%			
United States	\$1,445	\$1,918	\$2,726	\$2,991	9.9%	7.3%	9.7%
% of median income	3%	4%	5%	5%			
Total Potential Out-of-Pocket Costs (Employee Contribution + Deductible)							
Combined average ¹							
Minnesota	\$4,009	\$5,402	\$6,972	\$7,463	10.5%	5.2%	7.0%
% of median income	6%	8%	9%	10%			
United States	\$4,160	\$5,088	\$6,776	\$7,240	6.9%	5.9%	6.8%
% of median income	8%	10%	11%	12%			

Notes: (1) Single and family premium, contribution, and deductible costs are weighted to the distribution of single and family households. (2) Only single deductibles are included since family plans typically use this rate per family member.

Data: Medical Expenditure Panel Survey-Insurance Component (MEPS-IC), 2008-2017; Current Population Survey (CPS), 2007-2018.

Mississippi

Trends in Employer Insurance Costs, 2008–2017



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	Year				Average annual change		
	2008	2011	2016	2017	2008-11	2011-16	2016-17
Employer-Sponsored Insurance Premium Cost							
Single coverage							
Mississippi	\$4,124	\$4,846	\$5,642	\$5,878	5.5%	3.1%	4.2%
United States	\$4,386	\$5,222	\$6,101	\$6,368	6.0%	3.2%	4.4%
Family coverage							
Mississippi	\$11,363	\$13,420	\$15,765	\$17,343	5.7%	3.3%	10.0%
United States	\$12,298	\$15,022	\$17,710	\$18,687	6.9%	3.3%	5.5%
Employee Contribution to Premium Costs							
Single coverage							
Mississippi	\$749	\$987	\$1,400	\$1,309	9.6%	7.2%	-6.5%
United States	\$882	\$1,090	\$1,325	\$1,415	7.3%	4.0%	6.8%
Family coverage							
Mississippi	\$3,458	\$4,646	\$5,408	\$5,137	10.3%	3.1%	-5.0%
United States	\$3,394	\$3,962	\$4,956	\$5,218	5.3%	4.6%	5.3%
Combined average ¹							
Mississippi	\$2,828	\$3,754	\$4,523	\$4,236	9.9%	3.8%	-6.3%
% of median income	7%	9%	10%	9%			
United States	\$2,715	\$3,170	\$4,050	\$4,249	5.3%	5.0%	4.9%
% of median income	5%	6%	7%	7%			
Employee Deductible Cost							
Single coverage ²							
Mississippi	\$994	\$1,012	\$1,709	\$1,739	0.6%	11.0%	1.8%
United States	\$869	\$1,123	\$1,696	\$1,808	8.9%	8.6%	6.6%
Combined average ¹							
Mississippi	\$1,695	\$1,789	\$2,801	\$3,091	1.8%	9.4%	10.4%
% of median income	4%	4%	6%	6%			
United States	\$1,445	\$1,918	\$2,726	\$2,991	9.9%	7.3%	9.7%
% of median income	3%	4%	5%	5%			
Total Potential Out-of-Pocket Costs (Employee Contribution + Deductible)							
Combined average ¹							
Mississippi	\$4,522	\$5,543	\$7,324	\$7,327	7.0%	5.7%	0.0%
% of median income	11%	13%	16%	15%			
United States	\$4,160	\$5,088	\$6,776	\$7,240	6.9%	5.9%	6.8%
% of median income	8%	10%	11%	12%			

Notes: (1) Single and family premium, contribution, and deductible costs are weighted to the distribution of single and family households. (2) Only single deductibles are included since family plans typically use this rate per family member.

Data: Medical Expenditure Panel Survey-Insurance Component (MEPS-IC), 2008-2017; Current Population Survey (CPS), 2007-2018.

	Year				Average annual change		
	2008	2011	2016	2017	2008-11	2011-16	2016-17
Employer-Sponsored Insurance Premium Cost							
Single coverage							
Missouri	\$4,124	\$5,019	\$5,881	\$6,354	6.8%	3.2%	8.0%
United States	\$4,386	\$5,222	\$6,101	\$6,368	6.0%	3.2%	4.4%
Family coverage							
Missouri	\$11,557	\$13,888	\$16,638	\$18,763	6.3%	3.7%	12.8%
United States	\$12,298	\$15,022	\$17,710	\$18,687	6.9%	3.3%	5.5%
Employee Contribution to Premium Costs							
Single coverage							
Missouri	\$956	\$1,155	\$1,288	\$1,318	6.5%	2.2%	2.3%
United States	\$882	\$1,090	\$1,325	\$1,415	7.3%	4.0%	6.8%
Family coverage							
Missouri	\$2,994	\$4,054	\$6,003	\$4,654	10.6%	8.2%	-22.5%
United States	\$3,394	\$3,962	\$4,956	\$5,218	5.3%	4.6%	5.3%
Combined average ¹							
Missouri	\$2,458	\$3,286	\$4,962	\$3,881	10.2%	8.6%	-21.8%
% of median income	5%	7%	8%	6%			
United States	\$2,715	\$3,170	\$4,050	\$4,249	5.3%	5.0%	4.9%
% of median income	5%	6%	7%	7%			
Employee Deductible Cost							
Single coverage ²							
Missouri	\$1,022	\$1,173	\$2,009	\$2,016	4.7%	11.4%	0.3%
United States	\$869	\$1,123	\$1,696	\$1,808	8.9%	8.6%	6.6%
Combined average ¹							
Missouri	\$1,591	\$1,916	\$3,384	\$3,247	6.4%	12.0%	-4.0%
% of median income	3%	4%	5%	5%			
United States	\$1,445	\$1,918	\$2,726	\$2,991	9.9%	7.3%	9.7%
% of median income	3%	4%	5%	5%			
Total Potential Out-of-Pocket Costs (Employee Contribution + Deductible)							
Combined average ¹							
Missouri	\$4,050	\$5,202	\$8,346	\$7,127	8.7%	9.9%	-14.6%
% of median income	8%	10%	13%	12%			
United States	\$4,160	\$5,088	\$6,776	\$7,240	6.9%	5.9%	6.8%
% of median income	8%	10%	11%	12%			

Notes: (1) Single and family premium, contribution, and deductible costs are weighted to the distribution of single and family households. (2) Only single deductibles are included since family plans typically use this rate per family member.

Data: Medical Expenditure Panel Survey-Insurance Component (MEPS-IC), 2008-2017; Current Population Survey (CPS), 2007-2018.

	Year				Average annual change		
	2008	2011	2016	2017	2008-11	2011-16	2016-17
Employer-Sponsored Insurance Premium Cost							
Single coverage							
Montana	\$4,355	\$5,591	\$6,442	\$6,763	8.7%	2.9%	5.0%
United States	\$4,386	\$5,222	\$6,101	\$6,368	6.0%	3.2%	4.4%
Family coverage							
Montana	\$11,438	\$14,514	\$17,835	\$17,932	8.3%	4.2%	0.5%
United States	\$12,298	\$15,022	\$17,710	\$18,687	6.9%	3.3%	5.5%
Employee Contribution to Premium Costs							
Single coverage							
Montana	\$583	\$823	\$1,367	\$1,122	12.2%	10.7%	-17.9%
United States	\$882	\$1,090	\$1,325	\$1,415	7.3%	4.0%	6.8%
Family coverage							
Montana	\$3,823	\$3,710	\$5,570	\$4,845	-1.0%	8.5%	-13.0%
United States	\$3,394	\$3,962	\$4,956	\$5,218	5.3%	4.6%	5.3%
Combined average ¹							
Montana	\$2,879	\$2,914	\$4,559	\$3,957	0.4%	9.4%	-13.2%
% of median income	6%	6%	8%	6%			
United States	\$2,715	\$3,170	\$4,050	\$4,249	5.3%	5.0%	4.9%
% of median income	5%	6%	7%	7%			
Employee Deductible Cost							
Single coverage ²							
Montana	\$959	\$1,508	\$2,039	\$2,162	16.3%	6.2%	6.0%
United States	\$869	\$1,123	\$1,696	\$1,808	8.9%	8.6%	6.6%
Combined average ¹							
Montana	\$1,579	\$2,524	\$3,217	\$3,048	16.9%	5.0%	-5.3%
% of median income	3%	5%	5%	5%			
United States	\$1,445	\$1,918	\$2,726	\$2,991	9.9%	7.3%	9.7%
% of median income	3%	4%	5%	5%			
Total Potential Out-of-Pocket Costs (Employee Contribution + Deductible)							
Combined average ¹							
Montana	\$4,458	\$5,438	\$7,776	\$7,005	6.8%	7.4%	-9.9%
% of median income	10%	12%	13%	11%			
United States	\$4,160	\$5,088	\$6,776	\$7,240	6.9%	5.9%	6.8%
% of median income	8%	10%	11%	12%			

Notes: (1) Single and family premium, contribution, and deductible costs are weighted to the distribution of single and family households. (2) Only single deductibles are included since family plans typically use this rate per family member.

Data: Medical Expenditure Panel Survey-Insurance Component (MEPS-IC), 2008-2017; Current Population Survey (CPS), 2007-2018.

	Year				Average annual change		
	2008	2011	2016	2017	2008-11	2011-16	2016-17
Employer-Sponsored Insurance Premium Cost							
Single coverage							
Nebraska	\$4,392	\$4,965	\$6,088	\$6,305	4.2%	4.2%	3.6%
United States	\$4,386	\$5,222	\$6,101	\$6,368	6.0%	3.2%	4.4%
Family coverage							
Nebraska	\$11,648	\$13,776	\$16,617	\$18,199	5.8%	3.8%	9.5%
United States	\$12,298	\$15,022	\$17,710	\$18,687	6.9%	3.3%	5.5%
Employee Contribution to Premium Costs							
Single coverage							
Nebraska	\$1,010	\$1,049	\$1,456	\$1,351	1.3%	6.8%	-7.2%
United States	\$882	\$1,090	\$1,325	\$1,415	7.3%	4.0%	6.8%
Family coverage							
Nebraska	\$3,173	\$3,947	\$4,808	\$4,854	7.5%	4.0%	1.0%
United States	\$3,394	\$3,962	\$4,956	\$5,218	5.3%	4.6%	5.3%
Combined average ¹							
Nebraska	\$2,662	\$3,227	\$4,075	\$4,105	6.6%	4.8%	0.7%
% of median income	5%	5%	6%	6%			
United States	\$2,715	\$3,170	\$4,050	\$4,249	5.3%	5.0%	4.9%
% of median income	5%	6%	7%	7%			
Employee Deductible Cost							
Single coverage ²							
Nebraska	\$902	\$1,315	\$1,710	\$1,922	13.4%	5.4%	12.4%
United States	\$869	\$1,123	\$1,696	\$1,808	8.9%	8.6%	6.6%
Combined average ¹							
Nebraska	\$1,583	\$2,263	\$3,049	\$3,791	12.7%	6.1%	24.3%
% of median income	3%	4%	4%	5%			
United States	\$1,445	\$1,918	\$2,726	\$2,991	9.9%	7.3%	9.7%
% of median income	3%	4%	5%	5%			
Total Potential Out-of-Pocket Costs (Employee Contribution + Deductible)							
Combined average ¹							
Nebraska	\$4,245	\$5,490	\$7,124	\$7,897	9.0%	5.3%	10.9%
% of median income	7%	9%	10%	11%			
United States	\$4,160	\$5,088	\$6,776	\$7,240	6.9%	5.9%	6.8%
% of median income	8%	10%	11%	12%			

Notes: (1) Single and family premium, contribution, and deductible costs are weighted to the distribution of single and family households. (2) Only single deductibles are included since family plans typically use this rate per family member.

Data: Medical Expenditure Panel Survey-Insurance Component (MEPS-IC), 2008-2017; Current Population Survey (CPS), 2007-2018.

	Year				Average annual change		
	2008	2011	2016	2017	2008-11	2011-16	2016-17
Employer-Sponsored Insurance Premium Cost							
Single coverage							
Nevada	\$3,927	\$4,528	\$5,490	\$5,756	4.9%	3.9%	4.8%
United States	\$4,386	\$5,222	\$6,101	\$6,368	6.0%	3.2%	4.4%
Family coverage							
Nevada	\$11,487	\$13,633	\$16,133	\$17,221	5.9%	3.4%	6.7%
United States	\$12,298	\$15,022	\$17,710	\$18,687	6.9%	3.3%	5.5%
Employee Contribution to Premium Costs							
Single coverage							
Nevada	\$863	\$1,032	\$1,235	\$1,255	6.1%	3.7%	1.6%
United States	\$882	\$1,090	\$1,325	\$1,415	7.3%	4.0%	6.8%
Family coverage							
Nevada	\$3,575	\$4,216	\$5,089	\$5,529	5.7%	3.8%	8.6%
United States	\$3,394	\$3,962	\$4,956	\$5,218	5.3%	4.6%	5.3%
Combined average ¹							
Nevada	\$2,745	\$3,247	\$4,036	\$4,347	5.8%	4.4%	7.7%
% of median income	6%	7%	8%	8%			
United States	\$2,715	\$3,170	\$4,050	\$4,249	5.3%	5.0%	4.9%
% of median income	5%	6%	7%	7%			
Employee Deductible Cost							
Single coverage ²							
Nevada	\$764	\$1,125	\$1,634	\$1,654	13.8%	7.8%	1.2%
United States	\$869	\$1,123	\$1,696	\$1,808	8.9%	8.6%	6.6%
Combined average ¹							
Nevada	\$1,316	\$1,790	\$2,417	\$2,769	10.8%	6.2%	14.6%
% of median income	3%	4%	5%	5%			
United States	\$1,445	\$1,918	\$2,726	\$2,991	9.9%	7.3%	9.7%
% of median income	3%	4%	5%	5%			
Total Potential Out-of-Pocket Costs (Employee Contribution + Deductible)							
Combined average ¹							
Nevada	\$4,061	\$5,037	\$6,453	\$7,116	7.4%	5.1%	10.3%
% of median income	8%	11%	12%	13%			
United States	\$4,160	\$5,088	\$6,776	\$7,240	6.9%	5.9%	6.8%
% of median income	8%	10%	11%	12%			

Notes: (1) Single and family premium, contribution, and deductible costs are weighted to the distribution of single and family households. (2) Only single deductibles are included since family plans typically use this rate per family member.

Data: Medical Expenditure Panel Survey-Insurance Component (MEPS-IC), 2008-2017; Current Population Survey (CPS), 2007-2018.

New Hampshire

Trends in Employer Insurance Costs, 2008–2017



The Commonwealth Fund

	Year				Average annual change		
	2008	2011	2016	2017	2008-11	2011-16	2016-17
Employer-Sponsored Insurance Premium Cost							
Single coverage							
New Hampshire	\$5,247	\$5,818	\$6,637	\$6,670	3.5%	2.7%	0.5%
<i>United States</i>	\$4,386	\$5,222	\$6,101	\$6,368	6.0%	3.2%	4.4%
Family coverage							
New Hampshire	\$13,592	\$16,902	\$19,066	\$19,230	7.5%	2.4%	0.9%
<i>United States</i>	\$12,298	\$15,022	\$17,710	\$18,687	6.9%	3.3%	5.5%
Employee Contribution to Premium Costs							
Single coverage							
New Hampshire	\$1,264	\$1,237	\$1,678	\$1,649	-0.7%	6.3%	-1.7%
<i>United States</i>	\$882	\$1,090	\$1,325	\$1,415	7.3%	4.0%	6.8%
Family coverage							
New Hampshire	\$3,922	\$4,205	\$5,148	\$5,578	2.3%	4.1%	8.4%
<i>United States</i>	\$3,394	\$3,962	\$4,956	\$5,218	5.3%	4.6%	5.3%
Combined average ¹							
New Hampshire	\$3,234	\$3,434	\$4,221	\$4,486	2.0%	4.2%	6.3%
% of median income	4%	4%	5%	6%			
<i>United States</i>	\$2,715	\$3,170	\$4,050	\$4,249	5.3%	5.0%	4.9%
% of median income	5%	6%	7%	7%			
Employee Deductible Cost							
Single coverage ²							
New Hampshire	\$776	\$1,393	\$2,434	\$2,303	21.5%	11.8%	-5.4%
<i>United States</i>	\$869	\$1,123	\$1,696	\$1,808	8.9%	8.6%	6.6%
Combined average ¹							
New Hampshire	\$1,440	\$2,499	\$4,309	\$3,803	20.2%	11.5%	-11.7%
% of median income	2%	3%	5%	5%			
<i>United States</i>	\$1,445	\$1,918	\$2,726	\$2,991	9.9%	7.3%	9.7%
% of median income	3%	4%	5%	5%			
Total Potential Out-of-Pocket Costs (Employee Contribution + Deductible)							
Combined average ¹							
New Hampshire	\$4,674	\$5,932	\$8,530	\$8,289	8.3%	7.5%	-2.8%
% of median income	6%	8%	10%	10%			
<i>United States</i>	\$4,160	\$5,088	\$6,776	\$7,240	6.9%	5.9%	6.8%
% of median income	8%	10%	11%	12%			

Notes: (1) Single and family premium, contribution, and deductible costs are weighted to the distribution of single and family households. (2) Only single deductibles are included since family plans typically use this rate per family member.

Data: Medical Expenditure Panel Survey-Insurance Component (MEPS-IC), 2008-2017; Current Population Survey (CPS), 2007-2018.

	Year				Average annual change		
	2008	2011	2016	2017	2008-11	2011-16	2016-17
Employer-Sponsored Insurance Premium Cost							
Single coverage							
New Jersey	\$4,798	\$5,673	\$6,492	\$7,074	5.7%	2.7%	9.0%
<i>United States</i>	\$4,386	\$5,222	\$6,101	\$6,368	6.0%	3.2%	4.4%
Family coverage							
New Jersey	\$12,789	\$15,589	\$18,242	\$20,669	6.8%	3.2%	13.3%
<i>United States</i>	\$12,298	\$15,022	\$17,710	\$18,687	6.9%	3.3%	5.5%
Employee Contribution to Premium Costs							
Single coverage							
New Jersey	\$1,033	\$1,209	\$1,745	\$1,595	5.4%	7.6%	-8.6%
<i>United States</i>	\$882	\$1,090	\$1,325	\$1,415	7.3%	4.0%	6.8%
Family coverage							
New Jersey	\$3,286	\$3,417	\$5,785	\$5,431	1.3%	11.1%	-6.1%
<i>United States</i>	\$3,394	\$3,962	\$4,956	\$5,218	5.3%	4.6%	5.3%
Combined average ¹							
New Jersey	\$2,661	\$2,792	\$4,865	\$4,506	1.6%	11.7%	-7.4%
% of median income	4%	4%	6%	6%			
<i>United States</i>	\$2,715	\$3,170	\$4,050	\$4,249	5.3%	5.0%	4.9%
% of median income	5%	6%	7%	7%			
Employee Deductible Cost							
Single coverage ²							
New Jersey	\$907	\$1,133	\$1,515	\$1,456	7.7%	6.0%	-3.9%
<i>United States</i>	\$869	\$1,123	\$1,696	\$1,808	8.9%	8.6%	6.6%
Combined average ¹							
New Jersey	\$1,481	\$1,750	\$2,422	\$2,496	5.7%	6.7%	3.1%
% of median income	2%	3%	3%	3%			
<i>United States</i>	\$1,445	\$1,918	\$2,726	\$2,991	9.9%	7.3%	9.7%
% of median income	3%	4%	5%	5%			
Total Potential Out-of-Pocket Costs (Employee Contribution + Deductible)							
Combined average ¹							
New Jersey	\$4,142	\$4,542	\$7,287	\$7,002	3.1%	9.9%	-3.9%
% of median income	6%	7%	9%	9%			
<i>United States</i>	\$4,160	\$5,088	\$6,776	\$7,240	6.9%	5.9%	6.8%
% of median income	8%	10%	11%	12%			

Notes: (1) Single and family premium, contribution, and deductible costs are weighted to the distribution of single and family households. (2) Only single deductibles are included since family plans typically use this rate per family member.

Data: Medical Expenditure Panel Survey-Insurance Component (MEPS-IC), 2008-2017; Current Population Survey (CPS), 2007-2018.

New Mexico

Trends in Employer Insurance Costs, 2008–2017



The
Commonwealth
Fund

	Year				Average annual change		
	2008	2011	2016	2017	2008-11	2011-16	2016-17
Employer-Sponsored Insurance Premium Cost							
Single coverage							
New Mexico	\$4,074	\$5,205	\$6,240	\$6,275	8.5%	3.7%	0.6%
United States	\$4,386	\$5,222	\$6,101	\$6,368	6.0%	3.2%	4.4%
Family coverage							
New Mexico	\$12,071	\$15,326	\$16,954	\$18,738	8.3%	2.0%	10.5%
United States	\$12,298	\$15,022	\$17,710	\$18,687	6.9%	3.3%	5.5%
Employee Contribution to Premium Costs							
Single coverage							
New Mexico	\$950	\$1,271	\$1,299	\$1,335	10.2%	0.4%	2.8%
United States	\$882	\$1,090	\$1,325	\$1,415	7.3%	4.0%	6.8%
Family coverage							
New Mexico	\$4,021	\$4,724	\$5,460	\$5,255	5.5%	2.9%	-3.8%
United States	\$3,394	\$3,962	\$4,956	\$5,218	5.3%	4.6%	5.3%
Combined average ¹							
New Mexico	\$3,171	\$3,801	\$4,415	\$4,178	6.2%	3.0%	-5.4%
% of median income	7%	9%	10%	9%			
United States	\$2,715	\$3,170	\$4,050	\$4,249	5.3%	5.0%	4.9%
% of median income	5%	6%	7%	7%			
Employee Deductible Cost							
Single coverage ²							
New Mexico	\$796	\$942	\$1,301	\$1,635	5.8%	6.7%	25.7%
United States	\$869	\$1,123	\$1,696	\$1,808	8.9%	8.6%	6.6%
Combined average ¹							
New Mexico	\$1,332	\$1,588	\$2,366	\$2,474	6.0%	8.3%	4.6%
% of median income	3%	4%	5%	6%			
United States	\$1,445	\$1,918	\$2,726	\$2,991	9.9%	7.3%	9.7%
% of median income	3%	4%	5%	5%			
Total Potential Out-of-Pocket Costs (Employee Contribution + Deductible)							
Combined average ¹							
New Mexico	\$4,503	\$5,389	\$6,781	\$6,652	6.2%	4.7%	-1.9%
% of median income	10%	13%	15%	15%			
United States	\$4,160	\$5,088	\$6,776	\$7,240	6.9%	5.9%	6.8%
% of median income	8%	10%	11%	12%			

Notes: (1) Single and family premium, contribution, and deductible costs are weighted to the distribution of single and family households. (2) Only single deductibles are included since family plans typically use this rate per family member.

Data: Medical Expenditure Panel Survey-Insurance Component (MEPS-IC), 2008-2017; Current Population Survey (CPS), 2007-2018.

	Year				Average annual change		
	2008	2011	2016	2017	2008-11	2011-16	2016-17
Employer-Sponsored Insurance Premium Cost							
Single coverage							
New York	\$4,638	\$5,717	\$6,614	\$7,309	7.2%	3.0%	10.5%
<i>United States</i>	\$4,386	\$5,222	\$6,101	\$6,368	6.0%	3.2%	4.4%
Family coverage							
New York	\$12,824	\$16,572	\$19,375	\$21,317	8.9%	3.2%	10.0%
<i>United States</i>	\$12,298	\$15,022	\$17,710	\$18,687	6.9%	3.3%	5.5%
Employee Contribution to Premium Costs							
Single coverage							
New York	\$947	\$1,150	\$1,357	\$1,568	6.7%	3.4%	15.5%
<i>United States</i>	\$882	\$1,090	\$1,325	\$1,415	7.3%	4.0%	6.8%
Family coverage							
New York	\$3,376	\$3,824	\$4,679	\$5,878	4.2%	4.1%	25.6%
<i>United States</i>	\$3,394	\$3,962	\$4,956	\$5,218	5.3%	4.6%	5.3%
Combined average ¹							
New York	\$2,648	\$2,975	\$3,723	\$4,617	4.0%	4.6%	24.0%
% of median income	5%	6%	6%	8%			
<i>United States</i>	\$2,715	\$3,170	\$4,050	\$4,249	5.3%	5.0%	4.9%
% of median income	5%	6%	7%	7%			
Employee Deductible Cost							
Single coverage ²							
New York	\$732	\$908	\$1,789	\$1,687	7.4%	14.5%	-5.7%
<i>United States</i>	\$869	\$1,123	\$1,696	\$1,808	8.9%	8.6%	6.6%
Combined average ¹							
New York	\$1,287	\$1,597	\$2,722	\$2,776	7.5%	11.3%	2.0%
% of median income	3%	3%	5%	5%			
<i>United States</i>	\$1,445	\$1,918	\$2,726	\$2,991	9.9%	7.3%	9.7%
% of median income	3%	4%	5%	5%			
Total Potential Out-of-Pocket Costs (Employee Contribution + Deductible)							
Combined average ¹							
New York	\$3,935	\$4,572	\$6,445	\$7,393	5.1%	7.1%	14.7%
% of median income	8%	9%	11%	12%			
<i>United States</i>	\$4,160	\$5,088	\$6,776	\$7,240	6.9%	5.9%	6.8%
% of median income	8%	10%	11%	12%			

Notes: (1) Single and family premium, contribution, and deductible costs are weighted to the distribution of single and family households. (2) Only single deductibles are included since family plans typically use this rate per family member.

Data: Medical Expenditure Panel Survey-Insurance Component (MEPS-IC), 2008-2017; Current Population Survey (CPS), 2007-2018.

North Carolina

Trends in Employer Insurance Costs, 2008–2017



The
Commonwealth
Fund

	Year				Average annual change		
	2008	2011	2016	2017	2008-11	2011-16	2016-17
Employer-Sponsored Insurance Premium Cost							
Single coverage							
North Carolina	\$4,460	\$5,230	\$5,717	\$6,348	5.5%	1.8%	11.0%
United States	\$4,386	\$5,222	\$6,101	\$6,368	6.0%	3.2%	4.4%
Family coverage							
North Carolina	\$12,308	\$14,304	\$16,986	\$18,101	5.1%	3.5%	6.6%
United States	\$12,298	\$15,022	\$17,710	\$18,687	6.9%	3.3%	5.5%
Employee Contribution to Premium Costs							
Single coverage							
North Carolina	\$827	\$1,061	\$1,189	\$1,391	8.7%	2.3%	17.0%
United States	\$882	\$1,090	\$1,325	\$1,415	7.3%	4.0%	6.8%
Family coverage							
North Carolina	\$4,115	\$4,584	\$4,832	\$5,833	3.7%	1.1%	20.7%
United States	\$3,394	\$3,962	\$4,956	\$5,218	5.3%	4.6%	5.3%
Combined average ¹							
North Carolina	\$3,216	\$3,691	\$3,988	\$4,755	4.7%	1.6%	19.2%
% of median income	7%	7%	7%	8%			
United States	\$2,715	\$3,170	\$4,050	\$4,249	5.3%	5.0%	4.9%
% of median income	5%	6%	7%	7%			
Employee Deductible Cost							
Single coverage ²							
North Carolina	\$1,026	\$1,390	\$1,963	\$1,975	10.7%	7.1%	0.6%
United States	\$869	\$1,123	\$1,696	\$1,808	8.9%	8.6%	6.6%
Combined average ¹							
North Carolina	\$1,679	\$2,410	\$2,925	\$3,260	12.8%	3.9%	11.5%
% of median income	4%	5%	5%	6%			
United States	\$1,445	\$1,918	\$2,726	\$2,991	9.9%	7.3%	9.7%
% of median income	3%	4%	5%	5%			
Total Potential Out-of-Pocket Costs (Employee Contribution + Deductible)							
Combined average ¹							
North Carolina	\$4,896	\$6,101	\$6,913	\$8,015	7.6%	2.5%	15.9%
% of median income	11%	12%	12%	14%			
United States	\$4,160	\$5,088	\$6,776	\$7,240	6.9%	5.9%	6.8%
% of median income	8%	10%	11%	12%			

Notes: (1) Single and family premium, contribution, and deductible costs are weighted to the distribution of single and family households. (2) Only single deductibles are included since family plans typically use this rate per family member.

Data: Medical Expenditure Panel Survey-Insurance Component (MEPS-IC), 2008-2017; Current Population Survey (CPS), 2007-2018.

North Dakota

Trends in Employer Insurance Costs, 2008–2017



The Commonwealth Fund

	Year				Average annual change		
	2008	2011	2016	2017	2008-11	2011-16	2016-17
Employer-Sponsored Insurance Premium Cost							
Single coverage							
North Dakota	\$3,830	\$5,179	\$6,155	\$6,341	10.6%	3.5%	3.0%
United States	\$4,386	\$5,222	\$6,101	\$6,368	6.0%	3.2%	4.4%
Family coverage							
North Dakota	\$11,178	\$13,461	\$16,804	\$17,886	6.4%	4.5%	6.4%
United States	\$12,298	\$15,022	\$17,710	\$18,687	6.9%	3.3%	5.5%
Employee Contribution to Premium Costs							
Single coverage							
North Dakota	\$754	\$987	\$1,155	\$1,182	9.4%	3.2%	2.3%
United States	\$882	\$1,090	\$1,325	\$1,415	7.3%	4.0%	6.8%
Family coverage							
North Dakota	\$3,388	\$3,858	\$4,536	\$4,684	4.4%	3.3%	3.3%
United States	\$3,394	\$3,962	\$4,956	\$5,218	5.3%	4.6%	5.3%
Combined average ¹							
North Dakota	\$2,740	\$3,112	\$3,671	\$3,837	4.3%	3.4%	4.5%
% of median income	5%	5%	5%	6%			
United States	\$2,715	\$3,170	\$4,050	\$4,249	5.3%	5.0%	4.9%
% of median income	5%	6%	7%	7%			
Employee Deductible Cost							
Single coverage ²							
North Dakota	\$608	\$780	\$1,695	\$1,499	8.7%	16.8%	-11.6%
United States	\$869	\$1,123	\$1,696	\$1,808	8.9%	8.6%	6.6%
Combined average ¹							
North Dakota	\$1,175	\$1,381	\$2,575	\$2,675	5.5%	13.3%	3.9%
% of median income	2%	2%	4%	4%			
United States	\$1,445	\$1,918	\$2,726	\$2,991	9.9%	7.3%	9.7%
% of median income	3%	4%	5%	5%			
Total Potential Out-of-Pocket Costs (Employee Contribution + Deductible)							
Combined average ¹							
North Dakota	\$3,915	\$4,493	\$6,246	\$6,511	4.7%	6.8%	4.2%
% of median income	7%	7%	9%	9%			
United States	\$4,160	\$5,088	\$6,776	\$7,240	6.9%	5.9%	6.8%
% of median income	8%	10%	11%	12%			

Notes: (1) Single and family premium, contribution, and deductible costs are weighted to the distribution of single and family households. (2) Only single deductibles are included since family plans typically use this rate per family member.

Data: Medical Expenditure Panel Survey-Insurance Component (MEPS-IC), 2008-2017; Current Population Survey (CPS), 2007-2018.

	Year				Average annual change		
	2008	2011	2016	2017	2008-11	2011-16	2016-17
Employer-Sponsored Insurance Premium Cost							
Single coverage							
Ohio	\$4,089	\$5,025	\$6,291	\$6,247	7.1%	4.6%	-0.7%
United States	\$4,386	\$5,222	\$6,101	\$6,368	6.0%	3.2%	4.4%
Family coverage							
Ohio	\$11,425	\$14,327	\$17,523	\$18,185	7.8%	4.1%	3.8%
United States	\$12,298	\$15,022	\$17,710	\$18,687	6.9%	3.3%	5.5%
Employee Contribution to Premium Costs							
Single coverage							
Ohio	\$885	\$1,126	\$1,351	\$1,388	8.4%	3.7%	2.7%
United States	\$882	\$1,090	\$1,325	\$1,415	7.3%	4.0%	6.8%
Family coverage							
Ohio	\$2,642	\$3,296	\$3,969	\$4,243	7.7%	3.8%	6.9%
United States	\$3,394	\$3,962	\$4,956	\$5,218	5.3%	4.6%	5.3%
Combined average ¹							
Ohio	\$2,192	\$2,722	\$3,347	\$3,542	7.5%	4.2%	5.8%
% of median income	4%	5%	6%	6%			
United States	\$2,715	\$3,170	\$4,050	\$4,249	5.3%	5.0%	4.9%
% of median income	5%	6%	7%	7%			
Employee Deductible Cost							
Single coverage ²							
Ohio	\$857	\$1,228	\$1,781	\$1,946	12.7%	7.7%	9.3%
United States	\$869	\$1,123	\$1,696	\$1,808	8.9%	8.6%	6.6%
Combined average ¹							
Ohio	\$1,456	\$2,208	\$2,801	\$3,021	14.9%	4.9%	7.9%
% of median income	3%	4%	5%	5%			
United States	\$1,445	\$1,918	\$2,726	\$2,991	9.9%	7.3%	9.7%
% of median income	3%	4%	5%	5%			
Total Potential Out-of-Pocket Costs (Employee Contribution + Deductible)							
Combined average ¹							
Ohio	\$3,648	\$4,930	\$6,147	\$6,563	10.6%	4.5%	6.8%
% of median income	7%	10%	10%	11%			
United States	\$4,160	\$5,088	\$6,776	\$7,240	6.9%	5.9%	6.8%
% of median income	8%	10%	11%	12%			

Notes: (1) Single and family premium, contribution, and deductible costs are weighted to the distribution of single and family households. (2) Only single deductibles are included since family plans typically use this rate per family member.

Data: Medical Expenditure Panel Survey-Insurance Component (MEPS-IC), 2008-2017; Current Population Survey (CPS), 2007-2018.

Oklahoma

Trends in Employer Insurance Costs, 2008–2017



The
Commonwealth
Fund

	Year				Average annual change		
	2008	2011	2016	2017	2008-11	2011-16	2016-17
Employer-Sponsored Insurance Premium Cost							
Single coverage							
Oklahoma	\$4,072	\$4,807	\$5,784	\$6,236	5.7%	3.8%	7.8%
United States	\$4,386	\$5,222	\$6,101	\$6,368	6.0%	3.2%	4.4%
Family coverage							
Oklahoma	\$11,053	\$13,906	\$16,646	\$18,252	8.0%	3.7%	9.6%
United States	\$12,298	\$15,022	\$17,710	\$18,687	6.9%	3.3%	5.5%
Employee Contribution to Premium Costs							
Single coverage							
Oklahoma	\$787	\$1,035	\$1,189	\$1,383	9.6%	2.8%	16.3%
United States	\$882	\$1,090	\$1,325	\$1,415	7.3%	4.0%	6.8%
Family coverage							
Oklahoma	\$3,619	\$4,446	\$5,061	\$5,808	7.1%	2.6%	14.8%
United States	\$3,394	\$3,962	\$4,956	\$5,218	5.3%	4.6%	5.3%
Combined average ¹							
Oklahoma	\$2,952	\$3,602	\$4,188	\$4,913	6.9%	3.1%	17.3%
% of median income	6%	7%	8%	8%			
United States	\$2,715	\$3,170	\$4,050	\$4,249	5.3%	5.0%	4.9%
% of median income	5%	6%	7%	7%			
Employee Deductible Cost							
Single coverage ²							
Oklahoma	\$862	\$1,171	\$1,787	\$1,596	10.8%	8.8%	-10.7%
United States	\$869	\$1,123	\$1,696	\$1,808	8.9%	8.6%	6.6%
Combined average ¹							
Oklahoma	\$1,522	\$2,102	\$2,766	\$2,912	11.4%	5.6%	5.3%
% of median income	3%	4%	5%	5%			
United States	\$1,445	\$1,918	\$2,726	\$2,991	9.9%	7.3%	9.7%
% of median income	3%	4%	5%	5%			
Total Potential Out-of-Pocket Costs (Employee Contribution + Deductible)							
Combined average ¹							
Oklahoma	\$4,474	\$5,704	\$6,954	\$7,826	8.4%	4.0%	12.5%
% of median income	10%	12%	13%	13%			
United States	\$4,160	\$5,088	\$6,776	\$7,240	6.9%	5.9%	6.8%
% of median income	8%	10%	11%	12%			

Notes: (1) Single and family premium, contribution, and deductible costs are weighted to the distribution of single and family households. (2) Only single deductibles are included since family plans typically use this rate per family member.

Data: Medical Expenditure Panel Survey-Insurance Component (MEPS-IC), 2008-2017; Current Population Survey (CPS), 2007-2018.

	Year				Average annual change		
	2008	2011	2016	2017	2008-11	2011-16	2016-17
Employer-Sponsored Insurance Premium Cost							
Single coverage							
Oregon	\$4,384	\$5,055	\$5,974	\$6,081	4.9%	3.4%	1.8%
<i>United States</i>	\$4,386	\$5,222	\$6,101	\$6,368	6.0%	3.2%	4.4%
Family coverage							
Oregon	\$12,585	\$14,283	\$17,127	\$17,953	4.3%	3.7%	4.8%
<i>United States</i>	\$12,298	\$15,022	\$17,710	\$18,687	6.9%	3.3%	5.5%
Employee Contribution to Premium Costs							
Single coverage							
Oregon	\$612	\$873	\$1,028	\$1,023	12.6%	3.3%	-0.5%
<i>United States</i>	\$882	\$1,090	\$1,325	\$1,415	7.3%	4.0%	6.8%
Family coverage							
Oregon	\$3,297	\$3,685	\$4,200	\$5,009	3.8%	2.7%	19.3%
<i>United States</i>	\$3,394	\$3,962	\$4,956	\$5,218	5.3%	4.6%	5.3%
Combined average ¹							
Oregon	\$2,513	\$2,864	\$3,326	\$3,864	4.5%	3.0%	16.2%
% of median income	5%	6%	6%	6%			
<i>United States</i>	\$2,715	\$3,170	\$4,050	\$4,249	5.3%	5.0%	4.9%
% of median income	5%	6%	7%	7%			
Employee Deductible Cost							
Single coverage ²							
Oregon	\$751	\$1,031	\$1,950	\$1,688	11.1%	13.6%	-13.4%
<i>United States</i>	\$869	\$1,123	\$1,696	\$1,808	8.9%	8.6%	6.6%
Combined average ¹							
Oregon	\$1,303	\$1,813	\$3,426	\$2,905	11.6%	13.6%	-15.2%
% of median income	3%	4%	6%	5%			
<i>United States</i>	\$1,445	\$1,918	\$2,726	\$2,991	9.9%	7.3%	9.7%
% of median income	3%	4%	5%	5%			
Total Potential Out-of-Pocket Costs (Employee Contribution + Deductible)							
Combined average ¹							
Oregon	\$3,816	\$4,677	\$6,752	\$6,769	7.0%	7.6%	0.3%
% of median income	7%	9%	11%	11%			
<i>United States</i>	\$4,160	\$5,088	\$6,776	\$7,240	6.9%	5.9%	6.8%
% of median income	8%	10%	11%	12%			

Notes: (1) Single and family premium, contribution, and deductible costs are weighted to the distribution of single and family households. (2) Only single deductibles are included since family plans typically use this rate per family member.

Data: Medical Expenditure Panel Survey-Insurance Component (MEPS-IC), 2008-2017; Current Population Survey (CPS), 2007-2018.

Pennsylvania

Trends in Employer Insurance Costs, 2008–2017



The
Commonwealth
Fund

	Year				Average annual change		
	2008	2011	2016	2017	2008-11	2011-16	2016-17
Employer-Sponsored Insurance Premium Cost							
Single coverage							
Pennsylvania	\$4,499	\$5,244	\$6,201	\$6,522	5.2%	3.4%	5.2%
<i>United States</i>	\$4,386	\$5,222	\$6,101	\$6,368	6.0%	3.2%	4.4%
Family coverage							
Pennsylvania	\$12,339	\$15,096	\$17,900	\$18,589	7.0%	3.5%	3.8%
<i>United States</i>	\$12,298	\$15,022	\$17,710	\$18,687	6.9%	3.3%	5.5%
Employee Contribution to Premium Costs							
Single coverage							
Pennsylvania	\$852	\$1,064	\$1,340	\$1,543	7.7%	4.7%	15.1%
<i>United States</i>	\$882	\$1,090	\$1,325	\$1,415	7.3%	4.0%	6.8%
Family coverage							
Pennsylvania	\$2,971	\$3,709	\$4,560	\$5,377	7.7%	4.2%	17.9%
<i>United States</i>	\$3,394	\$3,962	\$4,956	\$5,218	5.3%	4.6%	5.3%
Combined average ¹							
Pennsylvania	\$2,387	\$2,928	\$3,793	\$4,414	7.0%	5.3%	16.4%
% of median income	4%	5%	6%	7%			
<i>United States</i>	\$2,715	\$3,170	\$4,050	\$4,249	5.3%	5.0%	4.9%
% of median income	5%	6%	7%	7%			
Employee Deductible Cost							
Single coverage ²							
Pennsylvania	\$649	\$879	\$1,603	\$1,639	10.6%	12.8%	2.2%
<i>United States</i>	\$869	\$1,123	\$1,696	\$1,808	8.9%	8.6%	6.6%
Combined average ¹							
Pennsylvania	\$1,156	\$1,459	\$2,690	\$2,720	8.1%	13.0%	1.1%
% of median income	2%	3%	4%	4%			
<i>United States</i>	\$1,445	\$1,918	\$2,726	\$2,991	9.9%	7.3%	9.7%
% of median income	3%	4%	5%	5%			
Total Potential Out-of-Pocket Costs (Employee Contribution + Deductible)							
Combined average ¹							
Pennsylvania	\$3,543	\$4,387	\$6,483	\$7,134	7.4%	8.1%	10.0%
% of median income	6%	8%	10%	11%			
<i>United States</i>	\$4,160	\$5,088	\$6,776	\$7,240	6.9%	5.9%	6.8%
% of median income	8%	10%	11%	12%			

Notes: (1) Single and family premium, contribution, and deductible costs are weighted to the distribution of single and family households. (2) Only single deductibles are included since family plans typically use this rate per family member.

Data: Medical Expenditure Panel Survey-Insurance Component (MEPS-IC), 2008-2017; Current Population Survey (CPS), 2007-2018.

Rhode Island

Trends in Employer Insurance Costs, 2008–2017



The
Commonwealth
Fund

	Year				Average annual change		
	2008	2011	2016	2017	2008-11	2011-16	2016-17
Employer-Sponsored Insurance Premium Cost							
Single coverage							
Rhode Island	\$4,930	\$5,924	\$6,665	\$7,048	6.3%	2.4%	5.7%
United States	\$4,386	\$5,222	\$6,101	\$6,368	6.0%	3.2%	4.4%
Family coverage							
Rhode Island	\$13,363	\$15,273	\$18,010	\$18,387	4.6%	3.4%	2.1%
United States	\$12,298	\$15,022	\$17,710	\$18,687	6.9%	3.3%	5.5%
Employee Contribution to Premium Costs							
Single coverage							
Rhode Island	\$1,050	\$1,388	\$1,614	\$1,707	9.7%	3.1%	5.8%
United States	\$882	\$1,090	\$1,325	\$1,415	7.3%	4.0%	6.8%
Family coverage							
Rhode Island	\$2,960	\$3,492	\$5,035	\$5,374	5.7%	7.6%	6.7%
United States	\$3,394	\$3,962	\$4,956	\$5,218	5.3%	4.6%	5.3%
Combined average ¹							
Rhode Island	\$2,450	\$2,880	\$4,127	\$4,434	5.5%	7.5%	7.4%
% of median income	4%	5%	6%	7%			
United States	\$2,715	\$3,170	\$4,050	\$4,249	5.3%	5.0%	4.9%
% of median income	5%	6%	7%	7%			
Employee Deductible Cost							
Single coverage ²							
Rhode Island	\$754	\$943	\$1,583	\$1,808	7.7%	10.9%	14.2%
United States	\$869	\$1,123	\$1,696	\$1,808	8.9%	8.6%	6.6%
Combined average ¹							
Rhode Island	\$1,165	\$1,613	\$2,559	\$3,052	11.5%	9.7%	19.3%
% of median income	2%	3%	4%	5%			
United States	\$1,445	\$1,918	\$2,726	\$2,991	9.9%	7.3%	9.7%
% of median income	3%	4%	5%	5%			
Total Potential Out-of-Pocket Costs (Employee Contribution + Deductible)							
Combined average ¹							
Rhode Island	\$3,615	\$4,492	\$6,686	\$7,486	7.5%	8.3%	12.0%
% of median income	6%	8%	10%	12%			
United States	\$4,160	\$5,088	\$6,776	\$7,240	6.9%	5.9%	6.8%
% of median income	8%	10%	11%	12%			

Notes: (1) Single and family premium, contribution, and deductible costs are weighted to the distribution of single and family households. (2) Only single deductibles are included since family plans typically use this rate per family member.

Data: Medical Expenditure Panel Survey-Insurance Component (MEPS-IC), 2008-2017; Current Population Survey (CPS), 2007-2018.

South Carolina

Trends in Employer Insurance Costs, 2008–2017



The
Commonwealth
Fund

	Year				Average annual change		
	2008	2011	2016	2017	2008-11	2011-16	2016-17
Employer-Sponsored Insurance Premium Cost							
Single coverage							
South Carolina	\$4,477	\$5,281	\$5,797	\$6,079	5.7%	1.9%	4.9%
United States	\$4,386	\$5,222	\$6,101	\$6,368	6.0%	3.2%	4.4%
Family coverage							
South Carolina	\$12,068	\$15,252	\$17,673	\$18,241	8.1%	3.0%	3.2%
United States	\$12,298	\$15,022	\$17,710	\$18,687	6.9%	3.3%	5.5%
Employee Contribution to Premium Costs							
Single coverage							
South Carolina	\$849	\$1,226	\$1,361	\$1,339	13.0%	2.1%	-1.6%
United States	\$882	\$1,090	\$1,325	\$1,415	7.3%	4.0%	6.8%
Family coverage							
South Carolina	\$3,377	\$4,736	\$5,007	\$5,261	11.9%	1.1%	5.1%
United States	\$3,394	\$3,962	\$4,956	\$5,218	5.3%	4.6%	5.3%
Combined average ¹							
South Carolina	\$2,689	\$3,769	\$4,080	\$4,255	11.9%	1.6%	4.3%
% of median income	6%	9%	7%	8%			
United States	\$2,715	\$3,170	\$4,050	\$4,249	5.3%	5.0%	4.9%
% of median income	5%	6%	7%	7%			
Employee Deductible Cost							
Single coverage ²							
South Carolina	\$899	\$1,222	\$1,719	\$1,684	10.8%	7.1%	-2.0%
United States	\$869	\$1,123	\$1,696	\$1,808	8.9%	8.6%	6.6%
Combined average ¹							
South Carolina	\$1,382	\$2,055	\$2,773	\$2,882	14.1%	6.2%	3.9%
% of median income	3%	5%	5%	5%			
United States	\$1,445	\$1,918	\$2,726	\$2,991	9.9%	7.3%	9.7%
% of median income	3%	4%	5%	5%			
Total Potential Out-of-Pocket Costs (Employee Contribution + Deductible)							
Combined average ¹							
South Carolina	\$4,071	\$5,824	\$6,853	\$7,137	12.7%	3.3%	4.1%
% of median income	9%	13%	12%	13%			
United States	\$4,160	\$5,088	\$6,776	\$7,240	6.9%	5.9%	6.8%
% of median income	8%	10%	11%	12%			

Notes: (1) Single and family premium, contribution, and deductible costs are weighted to the distribution of single and family households. (2) Only single deductibles are included since family plans typically use this rate per family member.

Data: Medical Expenditure Panel Survey-Insurance Component (MEPS-IC), 2008-2017; Current Population Survey (CPS), 2007-2018.

South Dakota

Trends in Employer Insurance Costs, 2008–2017



The
Commonwealth
Fund

	Year				Average annual change		
	2008	2011	2016	2017	2008-11	2011-16	2016-17
Employer-Sponsored Insurance Premium Cost							
Single coverage							
South Dakota	\$4,233	\$5,364	\$5,881	\$6,533	8.2%	1.9%	11.1%
United States	\$4,386	\$5,222	\$6,101	\$6,368	6.0%	3.2%	4.4%
Family coverage							
South Dakota	\$11,382	\$14,510	\$17,117	\$17,695	8.4%	3.4%	3.4%
United States	\$12,298	\$15,022	\$17,710	\$18,687	6.9%	3.3%	5.5%
Employee Contribution to Premium Costs							
Single coverage							
South Dakota	\$887	\$1,124	\$1,200	\$1,442	8.2%	1.3%	20.2%
United States	\$882	\$1,090	\$1,325	\$1,415	7.3%	4.0%	6.8%
Family coverage							
South Dakota	\$3,503	\$4,130	\$5,386	\$5,702	5.6%	5.5%	5.9%
United States	\$3,394	\$3,962	\$4,956	\$5,218	5.3%	4.6%	5.3%
Combined average ¹							
South Dakota	\$2,858	\$3,365	\$4,382	\$4,793	5.6%	5.4%	9.4%
% of median income	5%	6%	7%	7%			
United States	\$2,715	\$3,170	\$4,050	\$4,249	5.3%	5.0%	4.9%
% of median income	5%	6%	7%	7%			
Employee Deductible Cost							
Single coverage ²							
South Dakota	\$1,043	\$1,348	\$1,889	\$2,019	8.9%	7.0%	6.9%
United States	\$869	\$1,123	\$1,696	\$1,808	8.9%	8.6%	6.6%
Combined average ¹							
South Dakota	\$1,729	\$2,263	\$3,317	\$3,492	9.4%	7.9%	5.3%
% of median income	3%	4%	5%	5%			
United States	\$1,445	\$1,918	\$2,726	\$2,991	9.9%	7.3%	9.7%
% of median income	3%	4%	5%	5%			
Total Potential Out-of-Pocket Costs (Employee Contribution + Deductible)							
Combined average ¹							
South Dakota	\$4,586	\$5,628	\$7,698	\$8,286	7.1%	6.5%	7.6%
% of median income	8%	11%	12%	12%			
United States	\$4,160	\$5,088	\$6,776	\$7,240	6.9%	5.9%	6.8%
% of median income	8%	10%	11%	12%			

Notes: (1) Single and family premium, contribution, and deductible costs are weighted to the distribution of single and family households. (2) Only single deductibles are included since family plans typically use this rate per family member.

Data: Medical Expenditure Panel Survey-Insurance Component (MEPS-IC), 2008-2017; Current Population Survey (CPS), 2007-2018.

	Year				Average annual change		
	2008	2011	2016	2017	2008-11	2011-16	2016-17
Employer-Sponsored Insurance Premium Cost							
Single coverage							
Tennessee	\$4,276	\$4,799	\$5,543	\$6,006	3.9%	2.9%	8.4%
<i>United States</i>	\$4,386	\$5,222	\$6,101	\$6,368	6.0%	3.2%	4.4%
Family coverage							
Tennessee	\$12,302	\$13,189	\$16,721	\$17,349	2.3%	4.9%	3.8%
<i>United States</i>	\$12,298	\$15,022	\$17,710	\$18,687	6.9%	3.3%	5.5%
Employee Contribution to Premium Costs							
Single coverage							
Tennessee	\$914	\$1,031	\$1,230	\$1,431	4.1%	3.6%	16.3%
<i>United States</i>	\$882	\$1,090	\$1,325	\$1,415	7.3%	4.0%	6.8%
Family coverage							
Tennessee	\$3,366	\$3,981	\$4,689	\$5,223	5.8%	3.3%	11.4%
<i>United States</i>	\$3,394	\$3,962	\$4,956	\$5,218	5.3%	4.6%	5.3%
Combined average ¹							
Tennessee	\$2,734	\$3,188	\$3,841	\$4,347	5.3%	3.8%	13.2%
% of median income	6%	7%	7%	8%			
<i>United States</i>	\$2,715	\$3,170	\$4,050	\$4,249	5.3%	5.0%	4.9%
% of median income	5%	6%	7%	7%			
Employee Deductible Cost							
Single coverage ²							
Tennessee	\$833	\$1,622	\$2,142	\$2,086	24.9%	5.7%	-2.6%
<i>United States</i>	\$869	\$1,123	\$1,696	\$1,808	8.9%	8.6%	6.6%
Combined average ¹							
Tennessee	\$1,356	\$2,436	\$3,290	\$3,553	21.6%	6.2%	8.0%
% of median income	3%	5%	6%	6%			
<i>United States</i>	\$1,445	\$1,918	\$2,726	\$2,991	9.9%	7.3%	9.7%
% of median income	3%	4%	5%	5%			
Total Potential Out-of-Pocket Costs (Employee Contribution + Deductible)							
Combined average ¹							
Tennessee	\$4,090	\$5,624	\$7,131	\$7,900	11.2%	4.9%	10.8%
% of median income	9%	12%	13%	14%			
<i>United States</i>	\$4,160	\$5,088	\$6,776	\$7,240	6.9%	5.9%	6.8%
% of median income	8%	10%	11%	12%			

Notes: (1) Single and family premium, contribution, and deductible costs are weighted to the distribution of single and family households. (2) Only single deductibles are included since family plans typically use this rate per family member.

Data: Medical Expenditure Panel Survey-Insurance Component (MEPS-IC), 2008-2017; Current Population Survey (CPS), 2007-2018.

	Year				Average annual change		
	2008	2011	2016	2017	2008-11	2011-16	2016-17
Employer-Sponsored Insurance Premium Cost							
Single coverage							
Texas	\$4,205	\$5,198	\$5,869	\$6,202	7.3%	2.5%	5.7%
United States	\$4,386	\$5,222	\$6,101	\$6,368	6.0%	3.2%	4.4%
Family coverage							
Texas	\$11,967	\$14,903	\$17,529	\$18,252	7.6%	3.3%	4.1%
United States	\$12,298	\$15,022	\$17,710	\$18,687	6.9%	3.3%	5.5%
Employee Contribution to Premium Costs							
Single coverage							
Texas	\$844	\$999	\$1,197	\$1,355	5.8%	3.7%	13.2%
United States	\$882	\$1,090	\$1,325	\$1,415	7.3%	4.0%	6.8%
Family coverage							
Texas	\$3,872	\$4,318	\$5,660	\$5,809	3.7%	5.6%	2.6%
United States	\$3,394	\$3,962	\$4,956	\$5,218	5.3%	4.6%	5.3%
Combined average ¹							
Texas	\$3,140	\$3,474	\$4,693	\$4,787	3.4%	6.2%	2.0%
% of median income	7%	8%	8%	8%			
United States	\$2,715	\$3,170	\$4,050	\$4,249	5.3%	5.0%	4.9%
% of median income	5%	6%	7%	7%			
Employee Deductible Cost							
Single coverage ²							
Texas	\$1,058	\$1,374	\$1,872	\$2,158	9.1%	6.4%	15.3%
United States	\$869	\$1,123	\$1,696	\$1,808	8.9%	8.6%	6.6%
Combined average ¹							
Texas	\$1,745	\$2,226	\$2,900	\$3,452	8.5%	5.4%	19.0%
% of median income	4%	5%	5%	6%			
United States	\$1,445	\$1,918	\$2,726	\$2,991	9.9%	7.3%	9.7%
% of median income	3%	4%	5%	5%			
Total Potential Out-of-Pocket Costs (Employee Contribution + Deductible)							
Combined average ¹							
Texas	\$4,885	\$5,701	\$7,593	\$8,239	5.3%	5.9%	8.5%
% of median income	11%	12%	13%	14%			
United States	\$4,160	\$5,088	\$6,776	\$7,240	6.9%	5.9%	6.8%
% of median income	8%	10%	11%	12%			

Notes: (1) Single and family premium, contribution, and deductible costs are weighted to the distribution of single and family households. (2) Only single deductibles are included since family plans typically use this rate per family member.

Data: Medical Expenditure Panel Survey-Insurance Component (MEPS-IC), 2008-2017; Current Population Survey (CPS), 2007-2018.

	Year				Average annual change		
	2008	2011	2016	2017	2008-11	2011-16	2016-17
Employer-Sponsored Insurance Premium Cost							
Single coverage							
Utah	\$4,197	\$4,597	\$6,117	\$5,568	3.1%	5.9%	-9.0%
United States	\$4,386	\$5,222	\$6,101	\$6,368	6.0%	3.2%	4.4%
Family coverage							
Utah	\$11,783	\$13,455	\$17,025	\$16,350	4.5%	4.8%	-4.0%
United States	\$12,298	\$15,022	\$17,710	\$18,687	6.9%	3.3%	5.5%
Employee Contribution to Premium Costs							
Single coverage							
Utah	\$752	\$956	\$1,162	\$1,094	8.3%	4.0%	-5.9%
United States	\$882	\$1,090	\$1,325	\$1,415	7.3%	4.0%	6.8%
Family coverage							
Utah	\$2,760	\$3,549	\$3,966	\$4,374	8.7%	2.2%	10.3%
United States	\$3,394	\$3,962	\$4,956	\$5,218	5.3%	4.6%	5.3%
Combined average ¹							
Utah	\$2,330	\$3,007	\$3,450	\$3,745	8.9%	2.8%	8.6%
% of median income	4%	5%	5%	5%			
United States	\$2,715	\$3,170	\$4,050	\$4,249	5.3%	5.0%	4.9%
% of median income	5%	6%	7%	7%			
Employee Deductible Cost							
Single coverage ²							
Utah	\$702	\$1,078	\$1,438	\$1,815	15.4%	5.9%	26.2%
United States	\$869	\$1,123	\$1,696	\$1,808	8.9%	8.6%	6.6%
Combined average ¹							
Utah	\$1,418	\$2,215	\$2,391	\$3,575	16.0%	1.5%	49.5%
% of median income	2%	4%	3%	5%			
United States	\$1,445	\$1,918	\$2,726	\$2,991	9.9%	7.3%	9.7%
% of median income	3%	4%	5%	5%			
Total Potential Out-of-Pocket Costs (Employee Contribution + Deductible)							
Combined average ¹							
Utah	\$3,749	\$5,222	\$5,841	\$7,320	11.7%	2.3%	25.3%
% of median income	6%	8%	8%	10%			
United States	\$4,160	\$5,088	\$6,776	\$7,240	6.9%	5.9%	6.8%
% of median income	8%	10%	11%	12%			

Notes: (1) Single and family premium, contribution, and deductible costs are weighted to the distribution of single and family households. (2) Only single deductibles are included since family plans typically use this rate per family member.

Data: Medical Expenditure Panel Survey-Insurance Component (MEPS-IC), 2008-2017; Current Population Survey (CPS), 2007-2018.

	Year				Average annual change		
	2008	2011	2016	2017	2008-11	2011-16	2016-17
Employer-Sponsored Insurance Premium Cost							
Single coverage							
Vermont	\$4,900	\$5,582	\$6,338	\$6,551	4.4%	2.6%	3.4%
United States	\$4,386	\$5,222	\$6,101	\$6,368	6.0%	3.2%	4.4%
Family coverage							
Vermont	\$13,091	\$16,273	\$17,795	\$18,552	7.5%	1.8%	4.3%
United States	\$12,298	\$15,022	\$17,710	\$18,687	6.9%	3.3%	5.5%
Employee Contribution to Premium Costs							
Single coverage							
Vermont	\$986	\$1,221	\$1,395	\$1,483	7.4%	2.7%	6.3%
United States	\$882	\$1,090	\$1,325	\$1,415	7.3%	4.0%	6.8%
Family coverage							
Vermont	\$3,435	\$4,255	\$4,751	\$4,996	7.4%	2.2%	5.2%
United States	\$3,394	\$3,962	\$4,956	\$5,218	5.3%	4.6%	5.3%
Combined average ¹							
Vermont	\$2,766	\$3,391	\$3,870	\$4,078	7.0%	2.7%	5.4%
% of median income	5%	6%	6%	6%			
United States	\$2,715	\$3,170	\$4,050	\$4,249	5.3%	5.0%	4.9%
% of median income	5%	6%	7%	7%			
Employee Deductible Cost							
Single coverage ²							
Vermont	\$1,084	\$1,570	\$1,819	\$1,926	13.1%	3.0%	5.9%
United States	\$869	\$1,123	\$1,696	\$1,808	8.9%	8.6%	6.6%
Combined average ¹							
Vermont	\$1,783	\$2,519	\$2,797	\$3,186	12.2%	2.1%	13.9%
% of median income	3%	4%	4%	5%			
United States	\$1,445	\$1,918	\$2,726	\$2,991	9.9%	7.3%	9.7%
% of median income	3%	4%	5%	5%			
Total Potential Out-of-Pocket Costs (Employee Contribution + Deductible)							
Combined average ¹							
Vermont	\$4,549	\$5,911	\$6,667	\$7,264	9.1%	2.4%	9.0%
% of median income	8%	10%	10%	11%			
United States	\$4,160	\$5,088	\$6,776	\$7,240	6.9%	5.9%	6.8%
% of median income	8%	10%	11%	12%			

Notes: (1) Single and family premium, contribution, and deductible costs are weighted to the distribution of single and family households. (2) Only single deductibles are included since family plans typically use this rate per family member.

Data: Medical Expenditure Panel Survey-Insurance Component (MEPS-IC), 2008-2017; Current Population Survey (CPS), 2007-2018.

	Year				Average annual change		
	2008	2011	2016	2017	2008-11	2011-16	2016-17
Employer-Sponsored Insurance Premium Cost							
Single coverage							
Virginia	\$4,202	\$4,962	\$6,180	\$6,299	5.7%	4.5%	1.9%
United States	\$4,386	\$5,222	\$6,101	\$6,368	6.0%	3.2%	4.4%
Family coverage							
Virginia	\$11,935	\$14,822	\$17,945	\$18,264	7.5%	3.9%	1.8%
United States	\$12,298	\$15,022	\$17,710	\$18,687	6.9%	3.3%	5.5%
Employee Contribution to Premium Costs							
Single coverage							
Virginia	\$988	\$1,081	\$1,487	\$1,625	3.0%	6.6%	9.3%
United States	\$882	\$1,090	\$1,325	\$1,415	7.3%	4.0%	6.8%
Family coverage							
Virginia	\$3,854	\$4,533	\$5,857	\$6,233	5.6%	5.3%	6.4%
United States	\$3,394	\$3,962	\$4,956	\$5,218	5.3%	4.6%	5.3%
Combined average ¹							
Virginia	\$3,128	\$3,623	\$4,718	\$5,070	5.0%	5.4%	7.5%
% of median income	5%	5%	7%	7%			
United States	\$2,715	\$3,170	\$4,050	\$4,249	5.3%	5.0%	4.9%
% of median income	5%	6%	7%	7%			
Employee Deductible Cost							
Single coverage ²							
Virginia	\$786	\$873	\$1,523	\$1,771	3.6%	11.8%	16.3%
United States	\$869	\$1,123	\$1,696	\$1,808	8.9%	8.6%	6.6%
Combined average ¹							
Virginia	\$1,238	\$1,468	\$2,381	\$3,034	5.8%	10.2%	27.4%
% of median income	2%	2%	4%	4%			
United States	\$1,445	\$1,918	\$2,726	\$2,991	9.9%	7.3%	9.7%
% of median income	3%	4%	5%	5%			
Total Potential Out-of-Pocket Costs (Employee Contribution + Deductible)							
Combined average ¹							
Virginia	\$4,366	\$5,092	\$7,098	\$8,104	5.3%	6.9%	14.2%
% of median income	7%	8%	11%	11%			
United States	\$4,160	\$5,088	\$6,776	\$7,240	6.9%	5.9%	6.8%
% of median income	8%	10%	11%	12%			

Notes: (1) Single and family premium, contribution, and deductible costs are weighted to the distribution of single and family households. (2) Only single deductibles are included since family plans typically use this rate per family member.

Data: Medical Expenditure Panel Survey-Insurance Component (MEPS-IC), 2008-2017; Current Population Survey (CPS), 2007-2018.

	Year				Average annual change		
	2008	2011	2016	2017	2008-11	2011-16	2016-17
Employer-Sponsored Insurance Premium Cost							
Single coverage							
Washington	\$4,404	\$5,144	\$6,433	\$6,495	5.3%	4.6%	1.0%
United States	\$4,386	\$5,222	\$6,101	\$6,368	6.0%	3.2%	4.4%
Family coverage							
Washington	\$13,036	\$14,559	\$18,301	\$19,472	3.8%	4.7%	6.4%
United States	\$12,298	\$15,022	\$17,710	\$18,687	6.9%	3.3%	5.5%
Employee Contribution to Premium Costs							
Single coverage							
Washington	\$569	\$866	\$984	\$903	15.0%	2.6%	-8.2%
United States	\$882	\$1,090	\$1,325	\$1,415	7.3%	4.0%	6.8%
Family coverage							
Washington	\$3,258	\$3,451	\$5,028	\$4,657	1.9%	7.8%	-7.4%
United States	\$3,394	\$3,962	\$4,956	\$5,218	5.3%	4.6%	5.3%
Combined average ¹							
Washington	\$2,503	\$2,725	\$4,031	\$3,707	2.9%	8.1%	-8.0%
% of median income	4%	5%	7%	5%			
United States	\$2,715	\$3,170	\$4,050	\$4,249	5.3%	5.0%	4.9%
% of median income	5%	6%	7%	7%			
Employee Deductible Cost							
Single coverage ²							
Washington	\$703	\$956	\$1,379	\$1,463	10.8%	7.6%	6.1%
United States	\$869	\$1,123	\$1,696	\$1,808	8.9%	8.6%	6.6%
Combined average ¹							
Washington	\$1,098	\$1,722	\$2,410	\$2,551	16.2%	7.0%	5.9%
% of median income	2%	3%	4%	4%			
United States	\$1,445	\$1,918	\$2,726	\$2,991	9.9%	7.3%	9.7%
% of median income	3%	4%	5%	5%			
Total Potential Out-of-Pocket Costs (Employee Contribution + Deductible)							
Combined average ¹							
Washington	\$3,601	\$4,446	\$6,441	\$6,258	7.3%	7.7%	-2.8%
% of median income	6%	8%	10%	9%			
United States	\$4,160	\$5,088	\$6,776	\$7,240	6.9%	5.9%	6.8%
% of median income	8%	10%	11%	12%			

Notes: (1) Single and family premium, contribution, and deductible costs are weighted to the distribution of single and family households. (2) Only single deductibles are included since family plans typically use this rate per family member.

Data: Medical Expenditure Panel Survey-Insurance Component (MEPS-IC), 2008-2017; Current Population Survey (CPS), 2007-2018.

West Virginia

Trends in Employer Insurance Costs, 2008–2017



The
Commonwealth
Fund

	Year				Average annual change		
	2008	2011	2016	2017	2008-11	2011-16	2016-17
Employer-Sponsored Insurance Premium Cost							
Single coverage							
West Virginia	\$4,892	\$5,720	\$6,340	\$6,574	5.4%	2.1%	3.7%
United States	\$4,386	\$5,222	\$6,101	\$6,368	6.0%	3.2%	4.4%
Family coverage							
West Virginia	\$12,887	\$15,694	\$17,260	\$20,252	6.8%	1.9%	17.3%
United States	\$12,298	\$15,022	\$17,710	\$18,687	6.9%	3.3%	5.5%
Employee Contribution to Premium Costs							
Single coverage							
West Virginia	\$1,049	\$990	\$1,208	\$1,357	-1.9%	4.1%	12.3%
United States	\$882	\$1,090	\$1,325	\$1,415	7.3%	4.0%	6.8%
Family coverage							
West Virginia	\$3,056	\$3,296	\$4,092	\$3,758	2.6%	4.4%	-8.2%
United States	\$3,394	\$3,962	\$4,956	\$5,218	5.3%	4.6%	5.3%
Combined average ¹							
West Virginia	\$2,589	\$2,738	\$3,390	\$3,176	1.9%	4.4%	-6.3%
% of median income	6%	6%	7%	6%			
United States	\$2,715	\$3,170	\$4,050	\$4,249	5.3%	5.0%	4.9%
% of median income	5%	6%	7%	7%			
Employee Deductible Cost							
Single coverage ²							
West Virginia	\$683	\$827	\$1,758	\$1,829	6.6%	16.3%	4.0%
United States	\$869	\$1,123	\$1,696	\$1,808	8.9%	8.6%	6.6%
Combined average ¹							
West Virginia	\$1,113	\$1,312	\$2,816	\$2,878	5.6%	16.5%	2.2%
% of median income	3%	3%	6%	6%			
United States	\$1,445	\$1,918	\$2,726	\$2,991	9.9%	7.3%	9.7%
% of median income	3%	4%	5%	5%			
Total Potential Out-of-Pocket Costs (Employee Contribution + Deductible)							
Combined average ¹							
West Virginia	\$3,702	\$4,050	\$6,205	\$6,053	3.0%	8.9%	-2.4%
% of median income	8%	9%	13%	12%			
United States	\$4,160	\$5,088	\$6,776	\$7,240	6.9%	5.9%	6.8%
% of median income	8%	10%	11%	12%			

Notes: (1) Single and family premium, contribution, and deductible costs are weighted to the distribution of single and family households. (2) Only single deductibles are included since family plans typically use this rate per family member.

Data: Medical Expenditure Panel Survey-Insurance Component (MEPS-IC), 2008-2017; Current Population Survey (CPS), 2007-2018.

	Year				Average annual change		
	2008	2011	2016	2017	2008-11	2011-16	2016-17
Employer-Sponsored Insurance Premium Cost							
Single coverage							
Wisconsin	\$4,777	\$5,444	\$6,386	\$6,437	4.5%	3.2%	0.8%
United States	\$4,386	\$5,222	\$6,101	\$6,368	6.0%	3.2%	4.4%
Family coverage							
Wisconsin	\$12,956	\$15,505	\$17,477	\$18,785	6.2%	2.4%	7.5%
United States	\$12,298	\$15,022	\$17,710	\$18,687	6.9%	3.3%	5.5%
Employee Contribution to Premium Costs							
Single coverage							
Wisconsin	\$1,069	\$1,096	\$1,401	\$1,463	0.8%	5.0%	4.4%
United States	\$882	\$1,090	\$1,325	\$1,415	7.3%	4.0%	6.8%
Family coverage							
Wisconsin	\$3,301	\$3,308	\$3,817	\$4,842	0.1%	2.9%	26.9%
United States	\$3,394	\$3,962	\$4,956	\$5,218	5.3%	4.6%	5.3%
Combined average ¹							
Wisconsin	\$2,715	\$2,720	\$3,244	\$4,047	0.1%	3.6%	24.8%
% of median income	5%	5%	5%	6%			
United States	\$2,715	\$3,170	\$4,050	\$4,249	5.3%	5.0%	4.9%
% of median income	5%	6%	7%	7%			
Employee Deductible Cost							
Single coverage ²							
Wisconsin	\$1,033	\$1,271	\$1,828	\$1,990	7.2%	7.5%	8.9%
United States	\$869	\$1,123	\$1,696	\$1,808	8.9%	8.6%	6.6%
Combined average ¹							
Wisconsin	\$1,616	\$2,253	\$3,130	\$3,332	11.7%	6.8%	6.5%
% of median income	3%	4%	5%	5%			
United States	\$1,445	\$1,918	\$2,726	\$2,991	9.9%	7.3%	9.7%
% of median income	3%	4%	5%	5%			
Total Potential Out-of-Pocket Costs (Employee Contribution + Deductible)							
Combined average ¹							
Wisconsin	\$4,332	\$4,973	\$6,374	\$7,379	4.7%	5.1%	15.8%
% of median income	7%	9%	11%	11%			
United States	\$4,160	\$5,088	\$6,776	\$7,240	6.9%	5.9%	6.8%
% of median income	8%	10%	11%	12%			

Notes: (1) Single and family premium, contribution, and deductible costs are weighted to the distribution of single and family households. (2) Only single deductibles are included since family plans typically use this rate per family member.

Data: Medical Expenditure Panel Survey-Insurance Component (MEPS-IC), 2008-2017; Current Population Survey (CPS), 2007-2018.

	Year				Average annual change		
	2008	2011	2016	2017	2008-11	2011-16	2016-17
Employer-Sponsored Insurance Premium Cost							
Single coverage							
Wyoming	\$4,622	\$5,337	\$6,509	\$7,257	4.9%	4.1%	11.5%
United States	\$4,386	\$5,222	\$6,101	\$6,368	6.0%	3.2%	4.4%
Family coverage							
Wyoming	\$12,734	\$14,779	\$19,617	\$21,355	5.1%	5.8%	8.9%
United States	\$12,298	\$15,022	\$17,710	\$18,687	6.9%	3.3%	5.5%
Employee Contribution to Premium Costs							
Single coverage							
Wyoming	\$717	\$876	\$1,195	\$1,155	6.9%	6.4%	-3.3%
United States	\$882	\$1,090	\$1,325	\$1,415	7.3%	4.0%	6.8%
Family coverage							
Wyoming	\$3,052	\$3,833	\$4,948	\$4,863	7.9%	5.2%	-1.7%
United States	\$3,394	\$3,962	\$4,956	\$5,218	5.3%	4.6%	5.3%
Combined average ¹							
Wyoming	\$2,469	\$3,056	\$4,160	\$4,048	7.4%	6.4%	-2.7%
% of median income	4%	5%	6%	6%			
United States	\$2,715	\$3,170	\$4,050	\$4,249	5.3%	5.0%	4.9%
% of median income	5%	6%	7%	7%			
Employee Deductible Cost							
Single coverage ²							
Wyoming	\$1,037	\$1,192	\$1,746	\$1,789	4.8%	7.9%	2.5%
United States	\$869	\$1,123	\$1,696	\$1,808	8.9%	8.6%	6.6%
Combined average ¹							
Wyoming	\$1,577	\$1,847	\$2,756	\$2,756	5.4%	8.3%	0.0%
% of median income	3%	3%	4%	4%			
United States	\$1,445	\$1,918	\$2,726	\$2,991	9.9%	7.3%	9.7%
% of median income	3%	4%	5%	5%			
Total Potential Out-of-Pocket Costs (Employee Contribution + Deductible)							
Combined average ¹							
Wyoming	\$4,046	\$4,904	\$6,915	\$6,804	6.6%	7.1%	-1.6%
% of median income	7%	9%	10%	11%			
United States	\$4,160	\$5,088	\$6,776	\$7,240	6.9%	5.9%	6.8%
% of median income	8%	10%	11%	12%			

Notes: (1) Single and family premium, contribution, and deductible costs are weighted to the distribution of single and family households. (2) Only single deductibles are included since family plans typically use this rate per family member.

Data: Medical Expenditure Panel Survey-Insurance Component (MEPS-IC), 2008-2017; Current Population Survey (CPS), 2007-2018.