Premiums for employer health plans rose sharply in 2017.

Average growth from previous year

<table>
<thead>
<tr>
<th>Period</th>
<th>Family plans</th>
<th>Single-person plans</th>
</tr>
</thead>
<tbody>
<tr>
<td>2008 to 2009</td>
<td>5.9%</td>
<td>6.5%</td>
</tr>
<tr>
<td>2009 to 2010</td>
<td>5.5%</td>
<td>4.4%</td>
</tr>
<tr>
<td>2010 to 2011</td>
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<td>2011 to 2012</td>
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<td>2014 to 2015</td>
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<tr>
<td>2015 to 2016</td>
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<tr>
<td>2016 to 2017</td>
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</tr>
</tbody>
</table>


Employer premiums have risen, so have employee contributions.

**Average annual growth (%)**

- **Employee contribution to single-person plans**
  - 2011 to 2016: 4.0%
  - 2016 to 2017: 6.8%

- **Employee contribution to family plans**
  - 2011 to 2016: 4.6%
  - 2016 to 2017: 5.3%


Employee premium contributions vary widely by state.

**Single coverage**
U.S. average = $1,415

**Family coverage**
U.S. average = $5,218

Worker payments for employer coverage are growing faster than median income.

Employee premium contribution as share of median income

<table>
<thead>
<tr>
<th>Year</th>
<th>2008</th>
<th>2011</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>%</td>
<td>5.1%</td>
<td>6.1%</td>
<td>6.9%</td>
</tr>
</tbody>
</table>

Average employee premium contribution as percent of median state income in 2017

- 4.8%–5.9% (16 states + D.C.)
- 6.0%–7.9% (23 states)
- 8.0%–10.2% (11 states)

Notes: Estimates of median household income used in the denominator for this ratio come from the Current Population Survey (CPS), which revised its income questions in 2013. The denominator in our ratio estimates prior to 2014 is derived from the traditional CPS income questions, while ratio estimates from 2017 are estimated from the revised income questions. Household incomes have been adjusted for the likelihood that people in the same residence purchase health insurance together.


Average deductibles are also outpacing growth in median income.

Deductible as share of median income

Average single-person deductibles for employer coverage, by state, 2017

Note: Estimates of median household income used in the denominator for this ratio come from the Current Population Survey (CPS), which revised its income questions in 2013. The denominator in our ratio estimates prior to 2014 is derived from the traditional CPS income questions, while ratio estimates from 2017 are estimated from the revised income questions. Household incomes have been adjusted for the likelihood that people in the same residence purchase health insurance together.


Combined employee premium contribution and deductible as share of median income

Premium and deductible costs amounted to nearly 12 percent of median income in 2017.

Average employee premium contribution plus average deductible as percent of median state income in 2017


Note: Estimates of median household income used in the denominator for this ratio come from the Current Population Survey (CPS), which revised its income questions in 2013. The denominator in our ratio estimates prior to 2014 is derived from the traditional CPS income questions, while ratio estimates from 2017 are estimated from the revised income questions. Household incomes have been adjusted for the likelihood that people in the same residence purchase health insurance together.