

Premiums for employer health plans rose sharply in 2017.

Average growth from previous year



Data: Medical Expenditure Panel Survey—Insurance Component (MEPS-IC), 2008–2017.

Employer premiums have risen, so have employee contributions.

Average annual growth (%)

● 2011 to 2016 ● 2016 to 2017



Employee contribution to single-person plans

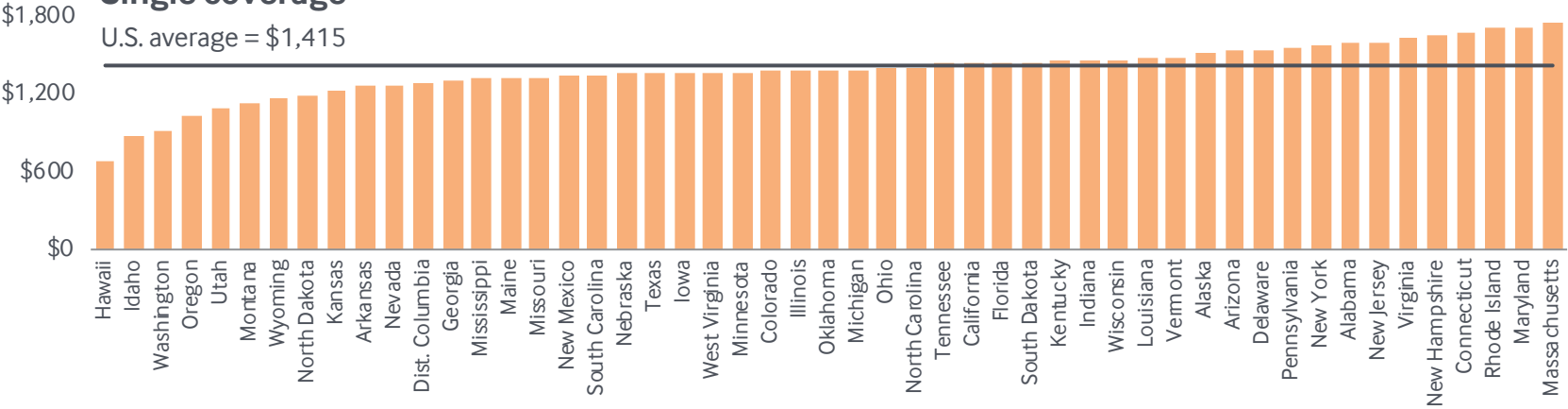
Employee contribution to family plans

Data: Medical Expenditure Panel Survey–Insurance Component (MEPS–IC), 2011, 2016, 2017.

Employee premium contributions vary widely by state.

Single coverage

U.S. average = \$1,415



Family coverage

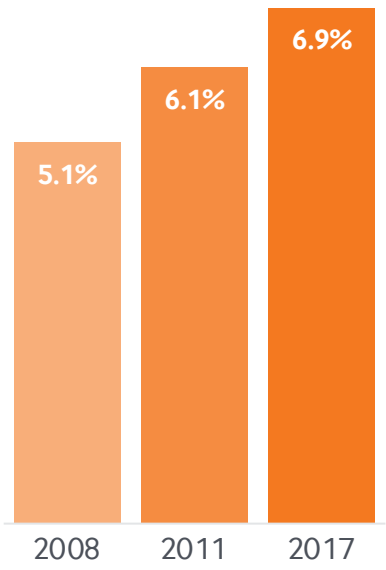
U.S. average = \$5,218



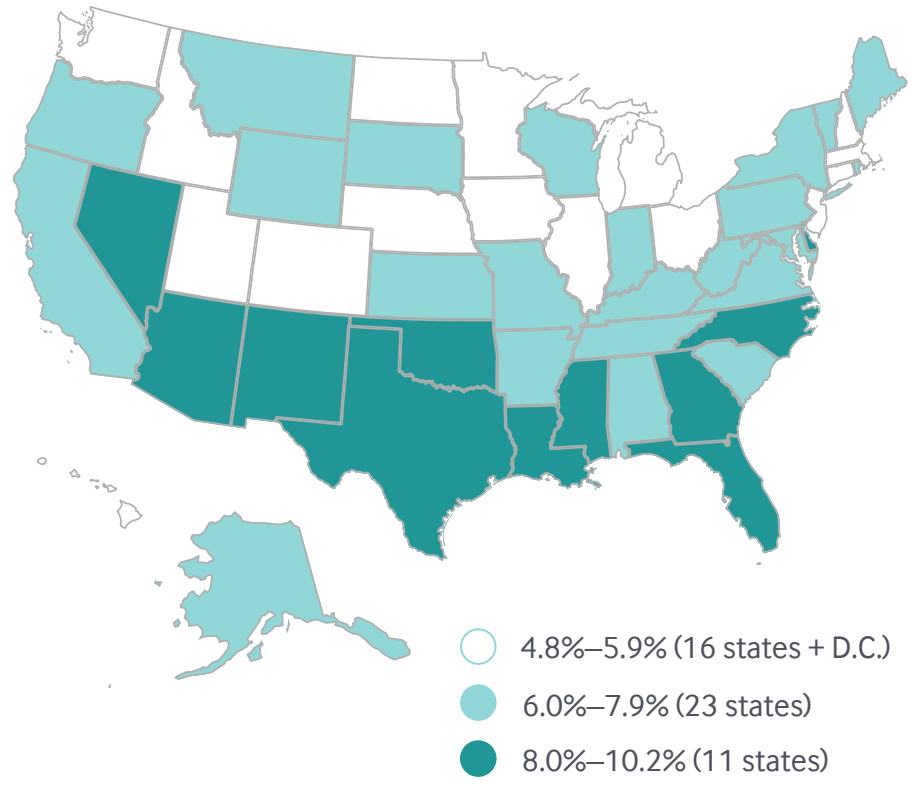
Data: Medical Expenditure Panel Survey—Insurance Component (MEPS—IC), 2017.

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

Employee premium contribution as share of median income



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

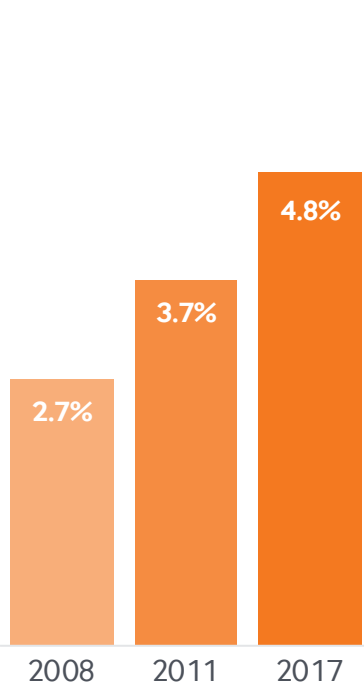


Notes: Estimates of median household income used in the denominator for this ratio come from the Current Population Survey (CPS), which revised its income questions in 2013. The denominator in our ratio estimates prior to 2014 is derived from the traditional CPS income questions, while ratio estimates 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.

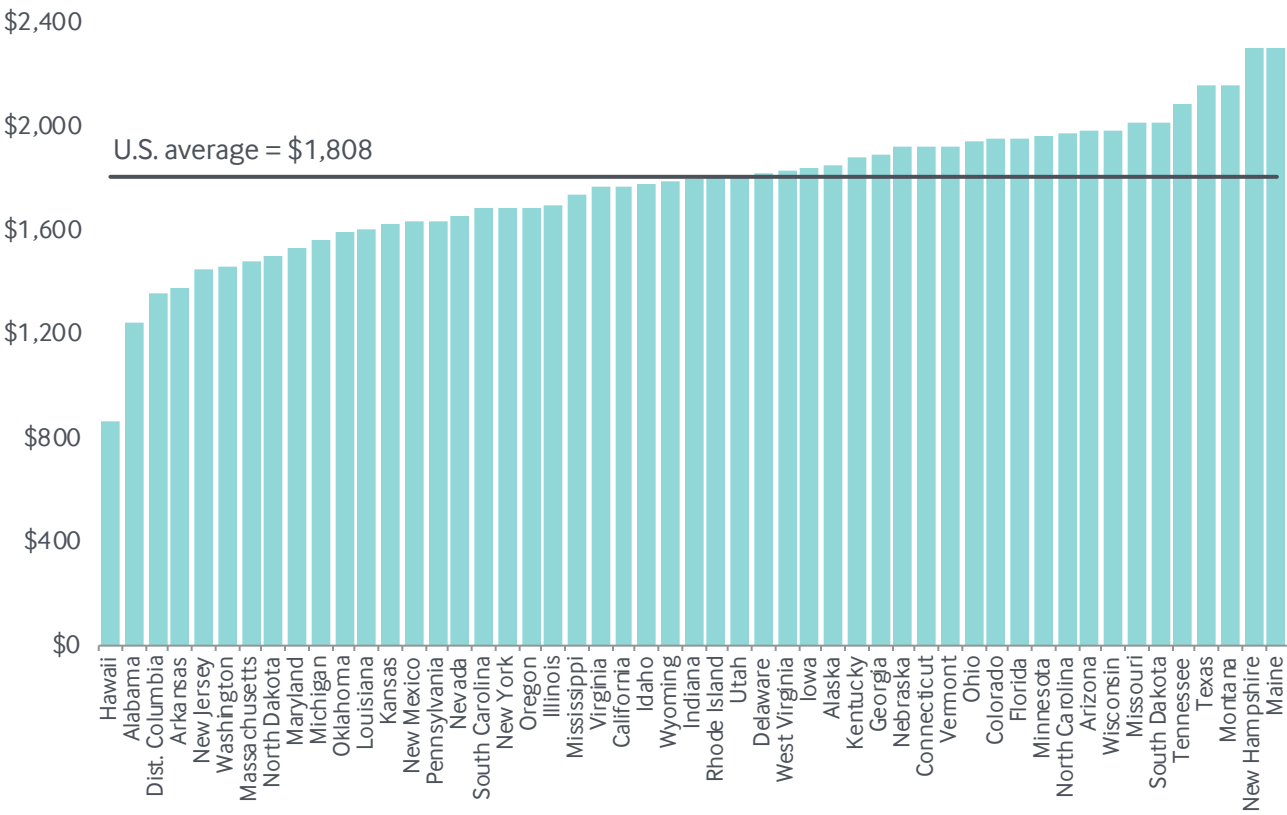
Data: Employee premium contribution: Medical Expenditure Panel Survey—Insurance Component (MEPS—IC), 2008, 2011, 2017; Median household income: Current Population Survey, 2008–09, 2011–12, 2017–18.

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

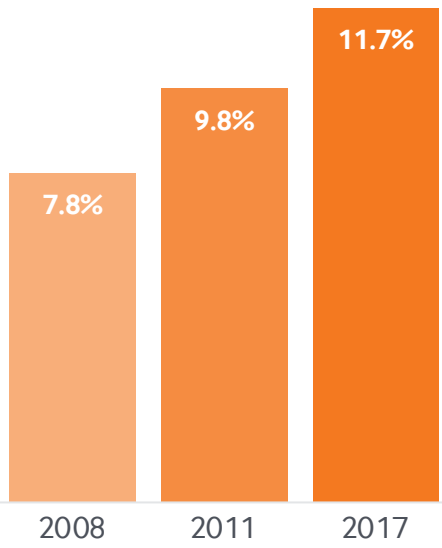


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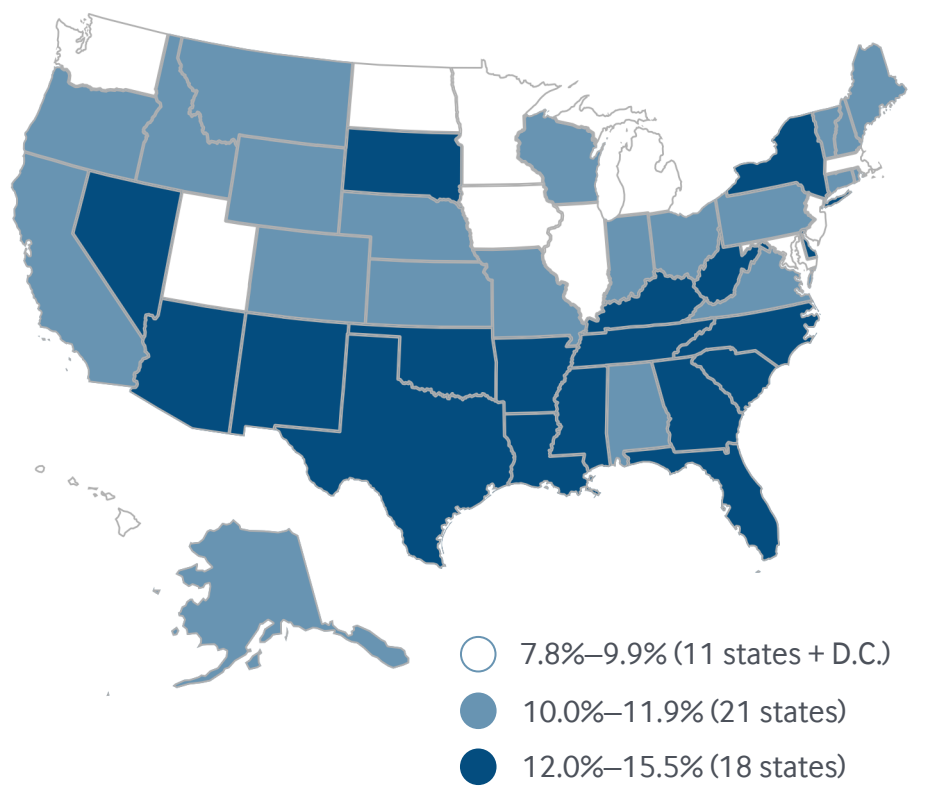
Data: Deductible: Medical Expenditure Panel Survey—Insurance Component (MEPS-IC), 2008, 2011, 2017; Median household income: Current Population Survey, 2008–09, 2011–12, 2017–18.

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

Combined employee premium contribution and deductible as share of median income



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.

Data: Employee premium contribution and deductible: Medical Expenditure Panel Survey—Insurance Component (MEPS-IC), 2008, 2011, 2017; Median household income: Current Population Survey, 2008–09, 2011–12, 2017–18.