

HOW WE CONDUCTED THIS STUDY

This data brief analyzes state-by-state trends in private-sector health insurance premiums and deductibles for the under-65 population from 2008 to 2018.

The data on total insurance costs, employee premium contributions, and deductibles come from the federal Agency for Healthcare Research and Quality's annual survey of employers, conducted for the insurance component of the Medical Expenditure Panel Survey (MEPS–IC). The MEPS–IC is administered to workplace establishments. Establishments represent a work location, not necessarily a firm, which can employ people in many locations. Workplace establishments are selected each year from the Census Bureau's Business Register — a confidential list of such establishments in the United States. Once selected, establishments are contacted via mail and phone to establish a contact person who is knowledgeable about the health insurance benefits offered to employees. This contact (generally a workplace administrator) is asked about each of the health plans offered to employees that work at the establishment location. If the establishment offers more than four plans, details are collected about the four plans with the largest enrollment. In 2018, MEPS–IC surveyed 40,025 establishments and had a response rate of 67.8 percent. Total surveys sent and response rates were similar to prior years.

Total premium and other insurances costs are compared with median household incomes for the under-65 population in each state. Income data come from the U.S. Census Bureau's Current Population Survey (CPS) of households. In the CPS, a "household" includes all persons residing at a single address, regardless of their relationship; a "family" includes all related members of a household. Neither of these definitions reflect a "family unit" for purposes of determining health insurance eligibility. The measure of household income reported here is adjusted to account for the likelihood that individuals residing in the same household are likely to purchase health insurance together — referred to as a health insurance unit (HIU). HIUs are defined based on household and family members' relationships with the intention of grouping health insurance subscribers and their dependents. For example, a HIU would include the head of household insurance subscriber, spouse, dependent children residing in the same address, and dependent children who are full-time students but not residing at the same address. It would exclude nondependent family members (e.g., an elderly grandparent) who reside at the same address, but who would be included in the Census Bureau's family or household definition.

Note that the CPS revised its income questions in 2013, affecting the denominator in our ratio estimates. Prior to 2014, this is derived from the traditional CPS income questions, while ratio estimates from 2014 and later are derived from the revised income questions. In 2019, the Census Bureau also updated the way it processes CPS response data; the biggest changes are in the ways missing response data are imputed.¹ The Census Bureau's new imputation strategies resulted in a less than 1 percent change in the median income estimates. Two years of CPS data are combined to generate reliable state-level income estimates. For example, the 2018 income estimates reported here (Table 7) reflect incomes in 2017 and 2018, as reported in the 2018 and 2019 CPS Annual Social and Economic Supplement (ASEC) data files.

The premiums in this brief represent the average total annual cost of private group health insurance premiums for employer-sponsored coverage, including both the employer and employee shares. We also examine trends in the share of premiums that employees pay and average deductibles. We compared average out-of-pocket costs for premiums and average deductibles to median income in states to illustrate the potential cost burden of each and the total if the worker/family incurred these average costs. The Agency for Healthcare Research and Quality reports MEPS–IC premium, employee contribution, and deductible data separately for single (i.e., employee only) and family plans — we include these data in Tables 1 through 4. However, average employee out-of-pocket costs (Tables 5 and 6) are combined estimates, weighted for the distribution of single-person and family households in the state. For example, the average total employee premium contribution reported in Table 5 is equal to (MEPS–IC single plan contribution for state i * share of single-person households in state i) + (MEPS–IC family plan contribution for state i * share of multiple-person households in state i). The same approach is used to calculate average total deductibles. Average combined employee premium contribution and deductible — also referred to as total potential out-of-pocket spending — is the sum of the household distribution weighted premium contribution and deductible estimates.

The tables provide state-specific data. This analysis updates previous Commonwealth Fund analyses of state health insurance premium and deductible trends.

1. Trudi Renwick, "CPS ASEC Redesign and Processing Changes," *Census Blogs*, U.S. Census, Sept. 4, 2019.

Table 1a. Average Premiums for Employer-Sponsored Single-Person Health Insurance Plans, by State, 2008–2018

	Annual premium						Average annual change (rolling two-year increments)				
	2008	2010	2012	2014	2016	2018	2008–10	2010–12	2012–14	2014–16	2016–18
United States	\$4,386	\$4,940	\$5,384	\$5,832	\$6,101	\$6,715	6.1%	4.4%	4.1%	2.3%	4.9%
Alabama	4,139 *	4,571 *	4,961 *	5,526	5,536 *	6,089 *	5.1%	4.2%	5.5%	0.1%	4.9%
Alaska	5,293 *	6,085 *	7,420 *	7,099 *	7,886 *	8,432 *	7.2%	10.4%	-2.2%	5.4%	3.4%
Arizona	4,214	4,958	5,196	5,356 *	6,046	6,229 *	8.5%	2.4%	1.5%	6.2%	1.5%
Arkansas	3,923 *	4,178 *	4,459 *	4,846 *	5,341 *	5,974 *	3.2%	3.3%	4.2%	5.0%	5.8%
California	4,280	4,811	5,422	5,841	6,054	6,542	6.0%	6.2%	3.8%	1.8%	4.0%
Colorado	4,303	4,630 *	5,275	5,848	5,972	6,255 *	3.7%	6.7%	5.3%	1.1%	2.3%
Connecticut	4,740 *	5,302 *	5,934 *	6,223	6,545 *	7,264 *	5.8%	5.8%	2.4%	2.6%	5.3%
Delaware	4,733	5,653 *	5,583	6,145	6,522	6,848	9.3%	-0.6%	4.9%	3.0%	2.5%
Dist. Columbia	4,890 *	5,644 *	5,581	6,097	6,504 *	7,230 *	7.4%	-0.6%	4.5%	3.3%	5.4%
Florida	4,517	5,120	5,179	5,767	6,260	6,674	6.5%	0.6%	5.5%	4.2%	3.3%
Georgia	4,160	4,786	5,159	5,570	6,055	6,799	7.3%	3.8%	3.9%	4.3%	6.0%
Hawaii	3,831 *	4,294 *	5,076 *	5,316 *	5,863	6,475	5.9%	8.7%	2.3%	5.0%	5.1%
Idaho	4,104 *	4,502	4,439 *	4,978 *	5,594 *	6,175 *	4.7%	-0.7%	5.9%	6.0%	5.1%
Illinois	4,643 *	5,067	5,404	6,126	6,268	7,123 *	4.5%	3.3%	6.5%	1.2%	6.6%
Indiana	4,495	5,015	5,504	6,041	6,130	6,778	5.6%	4.8%	4.8%	0.7%	5.2%
Iowa	4,146	4,440 *	5,141	5,557	5,893	6,796	3.5%	7.6%	4.0%	3.0%	7.4%
Kansas	4,197	4,710	4,968 *	5,365 *	5,844	6,262 *	5.9%	2.7%	3.9%	4.4%	3.5%
Kentucky	4,009	4,683 *	5,397	5,914	5,758	6,690	8.1%	7.4%	4.7%	-1.3%	7.8%
Louisiana	4,055 *	5,310	5,381	5,700	5,735	6,537	14.4%	0.7%	2.9%	0.3%	6.8%
Maine	4,910 *	5,554 *	5,692 *	5,903	6,212	6,866	6.4%	1.2%	1.8%	2.6%	5.1%
Maryland	4,360	4,799	5,302	6,059	6,158	6,695	4.9%	5.1%	6.9%	0.8%	4.3%
Massachusetts	4,836 *	5,413 *	6,121 *	6,348 *	6,621 *	7,443 *	5.8%	6.3%	1.8%	2.1%	6.0%
Michigan	4,388	4,713	5,365	5,610	5,906	6,322 *	3.6%	6.7%	2.3%	2.6%	3.5%
Minnesota	4,432	4,964	5,338	5,832	6,030	6,781	5.8%	3.7%	4.5%	1.7%	6.0%
Mississippi	4,124 *	4,694	4,713 *	5,443	5,642 *	5,993 *	6.7%	0.2%	7.5%	1.8%	3.1%
Missouri	4,124 *	4,603 *	5,150	5,517	5,881	6,664	5.6%	5.8%	3.5%	3.2%	6.4%
Montana	4,355	4,822	5,585	5,876	6,442	6,862	5.2%	7.6%	2.6%	4.7%	3.2%
Nebraska	4,392	4,992	5,101	5,557	6,088	6,851	6.6%	1.1%	4.4%	4.7%	6.1%
Nevada	3,927 *	4,771	4,949 *	5,426 *	5,490 *	6,032 *	10.2%	1.8%	4.7%	0.6%	4.8%
New Hampshire	5,247 *	5,162	5,688 *	6,336 *	6,637 *	7,405 *	-0.8%	5.0%	5.5%	2.3%	5.6%
New Jersey	4,798 *	5,153	5,837 *	6,447 *	6,492 *	7,507 *	3.6%	6.4%	5.1%	0.3%	7.5%
New Mexico	4,074 *	4,787	5,035	5,725	6,240	6,624	8.4%	2.6%	6.6%	4.4%	3.0%
New York	4,638 *	5,220 *	6,033 *	6,307 *	6,614 *	7,741 *	6.1%	7.5%	2.2%	2.4%	8.2%
North Carolina	4,460	4,980	5,632	5,593	5,717 *	6,339 *	5.7%	6.3%	-0.3%	1.1%	5.3%
North Dakota	3,830 *	4,719	5,377	5,521 *	6,155	6,643	11.0%	6.7%	1.3%	5.6%	3.9%
Ohio	4,089 *	4,669 *	5,081	5,930	6,291	6,804	6.9%	4.3%	8.0%	3.0%	4.0%
Oklahoma	4,072 *	4,658	4,851 *	5,649	5,784	6,630	7.0%	2.1%	7.9%	1.2%	7.1%
Oregon	4,384	5,186	5,460	5,707	5,974	6,441	8.8%	2.6%	2.2%	2.3%	3.8%
Pennsylvania	4,499	4,959	5,385	5,888	6,201	6,769	5.0%	4.2%	4.6%	2.6%	4.5%
Rhode Island	4,930 *	5,557 *	5,870 *	6,156 *	6,665 *	7,018	6.2%	2.8%	2.4%	4.1%	2.6%
South Carolina	4,477	4,835	5,098 *	5,850	5,797	6,708	3.9%	2.7%	7.1%	-0.5%	7.6%
South Dakota	4,233	4,735	5,409	5,859	5,881	6,931	5.8%	6.9%	4.1%	0.2%	8.6%
Tennessee	4,276	4,753	5,067 *	5,310 *	5,543 *	5,971 *	5.4%	3.3%	2.4%	2.2%	3.8%
Texas	4,205 *	4,951	5,124	5,740	5,869	6,589	8.5%	1.7%	5.8%	1.1%	6.0%
Utah	4,197	4,501 *	5,162	5,538 *	6,117	6,125 *	3.6%	7.1%	3.6%	5.1%	0.1%
Vermont	4,900 *	5,170	5,580	6,180 *	6,338	6,919	2.7%	3.9%	5.2%	1.3%	4.5%
Virginia	4,202 *	4,960	5,309	5,422 *	6,180	6,635	8.6%	3.5%	1.1%	6.8%	3.6%
Washington	4,404	4,981	5,368	5,910	6,433	6,646	6.3%	3.8%	4.9%	4.3%	1.6%
West Virginia	4,892 *	4,935	5,884 *	6,149	6,340	6,898	0.4%	9.2%	2.2%	1.5%	4.3%
Wisconsin	4,777 *	5,384 *	5,737 *	5,868	6,386	6,816	6.2%	3.2%	1.1%	4.3%	3.3%
Wyoming	4,622	5,204	5,861 *	5,840	6,509	6,779	6.1%	6.1%	-0.2%	5.6%	2.1%

Note: Premiums are for insurance policies offered by private-sector employers in the U.S.

* Indicates the estimate is statistically different from the national average at $p < 0.05$.

Data: Medical Expenditure Panel Survey—Insurance Component (MEPS-IC), 2008–2018.

Table 1b. Average Premiums for Employer-Sponsored Family Health Insurance Plans, by State, 2008–2018

	Annual premium						Average annual change (rolling two-year increments)				
	2008	2010	2012	2014	2016	2018	2008–10	2010–12	2012–14	2014–16	2016–18
United States	\$12,298	\$13,871	\$15,473	\$16,655	\$17,710	\$19,565	6.2%	5.6%	3.7%	3.1%	5.1%
Alabama	11,119 *	12,409 *	12,764 *	14,352 *	16,098 *	18,001 *	5.6%	1.4%	6.0%	5.9%	5.7%
Alaska	13,383	14,232	17,902 *	19,713 *	22,490 *	21,648 *	3.1%	12.2%	4.9%	6.8%	-1.9%
Arizona	12,292	13,871	15,250	15,535 *	17,484	18,875	6.2%	4.9%	0.9%	6.1%	3.9%
Arkansas	11,220 *	11,816 *	13,295 *	14,143 *	14,929 *	17,995 *	2.6%	6.1%	3.1%	2.7%	9.8%
California	12,254	13,819	15,898	17,444 *	17,458	19,567	6.2%	7.3%	4.7%	0.0%	5.9%
Colorado	11,952	13,393	16,037	15,932	17,459	18,314 *	5.9%	9.4%	-0.3%	4.7%	2.4%
Connecticut	13,436 *	14,888 *	16,891 *	18,123 *	18,637	20,735	5.3%	6.5%	3.6%	1.4%	5.5%
Delaware	13,386 *	14,671 *	15,599	17,514 *	18,648	20,098	4.7%	3.1%	6.0%	3.2%	3.8%
Dist. Columbia	13,427 *	15,206 *	17,206 *	17,039	18,864 *	21,810 *	6.4%	6.4%	-0.5%	5.2%	7.5%
Florida	12,697	15,032 *	15,471	15,915	17,989	18,934	8.8%	1.4%	1.4%	6.3%	2.6%
Georgia	11,659	13,114 *	14,646 *	16,209	18,252	18,575	6.1%	5.7%	5.2%	6.1%	0.9%
Hawaii	11,044 *	12,062 *	14,722	14,848 *	16,362 *	17,919 *	4.5%	10.5%	0.4%	5.0%	4.6%
Idaho	10,837 *	11,379 *	14,057 *	14,729 *	17,499	17,579 *	2.5%	11.1%	2.4%	9.0%	0.2%
Illinois	12,603	14,703	15,753	17,193	18,510	20,407	8.0%	3.5%	4.5%	3.8%	5.0%
Indiana	13,504	13,884	15,461	17,223	17,996	19,551	1.4%	5.5%	5.5%	2.2%	4.2%
Iowa	10,947 *	13,240	14,310 *	15,899	16,123 *	18,192 *	10.0%	4.0%	5.4%	0.7%	6.2%
Kansas	11,662	13,460	13,750 *	15,652 *	16,784	18,825	7.4%	1.1%	6.7%	3.6%	5.9%
Kentucky	11,506 *	13,352	15,734	16,711	16,678	19,277	7.7%	8.6%	3.1%	-0.1%	7.5%
Louisiana	11,207 *	13,230	15,091	15,928	17,330	19,294	8.7%	6.8%	2.7%	4.3%	5.5%
Maine	13,102	14,576	16,203	16,514	17,987	19,555	5.5%	5.4%	1.0%	4.4%	4.3%
Maryland	12,541	13,952	15,239	17,232	18,519	19,237	5.5%	4.5%	6.3%	3.7%	1.9%
Massachusetts	13,788 *	14,606 *	17,129 *	17,702 *	18,955	21,801	2.9%	8.3%	1.7%	3.5%	7.2%
Michigan	11,321 *	13,148	14,397 *	15,608	17,113	18,242 *	7.8%	4.6%	4.1%	4.7%	3.2%
Minnesota	13,639	13,903	15,408	16,361	17,545	19,327	1.0%	5.3%	3.0%	3.6%	5.0%
Mississippi	11,363 *	13,740	14,172 *	15,092 *	15,765 *	17,384 *	10.0%	1.6%	3.2%	2.2%	5.0%
Missouri	11,557 *	12,754 *	14,986	15,493 *	16,638 *	19,249	5.1%	8.4%	1.7%	3.6%	7.6%
Montana	11,438	12,312 *	14,704	15,005 *	17,835	19,610	3.8%	9.3%	1.0%	9.0%	4.9%
Nebraska	11,648	13,221 *	14,472 *	16,139	16,617 *	19,015	6.5%	4.6%	5.6%	1.5%	7.0%
Nevada	11,487 *	12,496 *	12,904 *	16,152	16,133 *	18,357	4.3%	1.6%	11.9%	-0.1%	6.7%
New Hampshire	13,592 *	15,204 *	16,372	18,126	19,066 *	20,538	5.8%	3.8%	5.2%	2.6%	3.8%
New Jersey	12,789	14,058	16,947 *	19,143 *	18,242	22,294 *	4.8%	9.8%	6.3%	-2.4%	10.5%
New Mexico	12,071	14,083	15,880	15,766	16,954	17,861	8.0%	6.2%	-0.4%	3.7%	2.6%
New York	12,824	14,730 *	16,924 *	17,396	19,375 *	21,904 *	7.2%	7.2%	1.4%	5.5%	6.3%
North Carolina	12,308	13,643	15,606	16,210	16,986	18,211 *	5.3%	7.0%	1.9%	2.4%	3.5%
North Dakota	11,178 *	12,544 *	14,348 *	15,446 *	16,804	17,337 *	5.9%	6.9%	3.8%	4.3%	1.6%
Ohio	11,425 *	13,083 *	15,455	15,974	17,523	19,640	7.0%	8.7%	1.7%	4.7%	5.9%
Oklahoma	11,053 *	12,900	13,554 *	16,280	16,646	18,745	8.0%	2.5%	9.6%	1.1%	6.1%
Oregon	12,585	13,756	15,487	16,330	17,127	18,977	4.5%	6.1%	2.7%	2.4%	5.3%
Pennsylvania	12,339	13,550	15,369	16,328	17,900	20,255	4.8%	6.5%	3.1%	4.7%	6.4%
Rhode Island	13,363 *	14,812	15,863	16,419	18,010	18,623	5.3%	3.5%	1.7%	4.7%	1.7%
South Carolina	12,068	13,234	14,285 *	16,044	17,673	19,284	4.7%	3.9%	6.0%	5.0%	4.5%
South Dakota	11,382 *	12,542 *	14,999	16,352	17,117	19,730	5.0%	9.4%	4.4%	2.3%	7.4%
Tennessee	12,302	12,729 *	14,888	16,001	16,721	17,663 *	1.7%	8.1%	3.7%	2.2%	2.8%
Texas	11,967	14,526	14,616	16,967	17,529	19,460	10.2%	0.3%	7.7%	1.6%	5.4%
Utah	11,783	12,618 *	14,558 *	15,963	17,025	18,052 *	3.5%	7.4%	4.7%	3.3%	3.0%
Vermont	13,091	13,588	15,093	16,659	17,795	20,129	1.9%	5.4%	5.1%	3.4%	6.4%
Virginia	11,935	13,907	15,376	16,601	17,945	19,512	7.9%	5.1%	3.9%	4.0%	4.3%
Washington	13,036	14,188	16,291	17,445	18,301	18,783	4.3%	7.2%	3.5%	2.4%	1.3%
West Virginia	12,887	14,194	15,640	17,433	17,260	20,709	4.9%	5.0%	5.6%	-0.5%	9.5%
Wisconsin	12,956	14,542	16,248	17,209	17,477	19,555	5.9%	5.7%	2.9%	0.8%	5.8%
Wyoming	12,734	13,899	15,598	16,299	19,617 *	19,374	4.5%	5.9%	2.2%	9.7%	-0.6%

Note: Premiums are for insurance policies offered by private-sector employers in the U.S.

* Indicates the estimate is statistically different from the national average at p < 0.05.

Data: Medical Expenditure Panel Survey—Insurance Component (MEPS—IC), 2008–2018.

Table 2. Total Employee Contribution (Percent) to Employer-Sponsored Health Insurance Premiums, by State, 2008–2018

	2008		2010		2012		2014		2016		2018	
	Single	Family	Single	Family	Single	Family	Single	Family	Single	Family	Single	Family
United States	20%	28%	21%	27%	21%	27%	21%	27%	22%	28%	21%	28%
Alabama	23%	29%	24%	30%	25%	33%	25%	30%	27%	29%	24%	29%
Alaska	15%	24%	14%	22%	16%	22%	18%	22%	17%	22%	14%	21%
Arizona	19%	34%	18%	30%	22%	30%	21%	31%	21%	30%	25%	31%
Arkansas	20%	28%	21%	34%	22%	30%	20%	26%	23%	33%	23%	32%
California	17%	28%	22%	28%	18%	26%	19%	28%	19%	28%	18%	28%
Colorado	23%	35%	19%	27%	21%	27%	21%	28%	23%	28%	21%	27%
Connecticut	21%	23%	23%	26%	22%	24%	21%	22%	23%	28%	23%	26%
Delaware	19%	25%	21%	29%	24%	26%	20%	24%	22%	29%	20%	28%
Dist. Columbia	20%	29%	19%	25%	20%	26%	20%	25%	23%	29%	19%	29%
Florida	24%	35%	21%	31%	23%	36%	24%	33%	25%	35%	22%	31%
Georgia	23%	33%	20%	28%	22%	31%	22%	27%	23%	30%	22%	32%
Hawaii	12%	24%	10%	26%	10%	25%	9%	22%	12%	27%	12%	31%
Idaho	12%	24%	19%	33%	21%	31%	21%	30%	16%	30%	19%	30%
Illinois	21%	27%	22%	27%	21%	24%	21%	28%	24%	28%	22%	26%
Indiana	21%	18%	23%	25%	21%	23%	22%	26%	21%	23%	20%	23%
Iowa	18%	23%	21%	29%	23%	28%	24%	27%	21%	27%	23%	28%
Kansas	19%	25%	20%	24%	26%	32%	20%	26%	22%	28%	20%	28%
Kentucky	20%	25%	19%	23%	21%	24%	22%	26%	22%	28%	24%	28%
Louisiana	21%	32%	23%	30%	20%	30%	23%	32%	22%	34%	24%	33%
Maine	22%	31%	22%	31%	19%	28%	20%	25%	22%	26%	21%	28%
Maryland	22%	31%	23%	27%	21%	28%	24%	30%	24%	30%	24%	32%
Massachusetts	23%	24%	22%	24%	25%	27%	25%	27%	25%	27%	26%	26%
Michigan	17%	22%	20%	22%	20%	24%	23%	25%	21%	20%	23%	24%
Minnesota	20%	24%	21%	23%	23%	27%	21%	26%	23%	27%	23%	32%
Mississippi	18%	30%	22%	30%	23%	33%	21%	31%	25%	34%	23%	33%
Missouri	23%	26%	21%	26%	22%	29%	23%	25%	22%	36%	21%	26%
Montana	13%	33%	22%	24%	14%	26%	17%	29%	21%	31%	16%	27%
Nebraska	23%	27%	22%	28%	22%	25%	24%	27%	24%	29%	20%	29%
Nevada	22%	31%	16%	27%	21%	28%	22%	26%	23%	32%	23%	34%
New Hampshire	24%	29%	21%	25%	22%	28%	23%	27%	25%	27%	22%	27%
New Jersey	22%	26%	21%	29%	21%	25%	20%	23%	27%	32%	21%	28%
New Mexico	23%	33%	25%	28%	24%	28%	24%	29%	21%	32%	24%	26%
New York	20%	26%	21%	25%	21%	25%	19%	24%	21%	24%	20%	23%
North Carolina	19%	33%	19%	26%	18%	29%	21%	29%	21%	28%	20%	33%
North Dakota	20%	30%	19%	28%	18%	26%	21%	26%	19%	27%	19%	29%
Ohio	22%	23%	20%	25%	24%	25%	21%	22%	22%	23%	24%	26%
Oklahoma	19%	33%	22%	29%	23%	30%	20%	28%	21%	30%	20%	28%
Oregon	14%	26%	16%	28%	15%	25%	16%	28%	17%	25%	17%	31%
Pennsylvania	19%	24%	19%	22%	20%	23%	19%	22%	22%	26%	20%	25%
Rhode Island	21%	22%	21%	22%	23%	30%	24%	29%	24%	28%	26%	30%
South Carolina	19%	28%	21%	28%	23%	30%	23%	26%	24%	28%	21%	28%
South Dakota	21%	31%	20%	30%	22%	30%	21%	29%	20%	32%	22%	29%
Tennessee	21%	27%	20%	27%	21%	29%	27%	33%	22%	28%	24%	31%
Texas	20%	32%	21%	31%	20%	31%	21%	32%	20%	32%	21%	31%
Utah	18%	23%	24%	28%	22%	29%	23%	29%	19%	23%	19%	25%
Vermont	20%	26%	21%	22%	22%	27%	21%	25%	22%	27%	21%	27%
Virginia	24%	32%	23%	32%	24%	32%	24%	32%	24%	33%	26%	34%
Washington	13%	25%	15%	26%	16%	28%	16%	26%	15%	28%	14%	21%
West Virginia	21%	24%	19%	22%	19%	26%	21%	24%	19%	24%	20%	21%
Wisconsin	22%	26%	22%	23%	22%	24%	21%	22%	22%	22%	23%	25%
Wyoming	16%	24%	15%	23%	18%	25%	20%	26%	18%	25%	20%	27%

Note: Premiums are for insurance policies offered by private-sector employers in the U.S.
Data: Medical Expenditure Panel Survey—Insurance Component (MEPS-IC), 2008–2018.

Table 3a. Total Employee Contribution (Dollars) to Employer-Sponsored Single-Person Health Insurance Premiums, by State, 2008–2018

	Annual employee contribution						Average annual change (rolling two-year increments)				
	2008	2010	2012	2014	2016	2018	2008–10	2010–12	2012–14	2014–16	2016–18
United States	\$882	\$1,021	\$1,118	\$1,234	\$1,325	\$1,427	7.6%	4.6%	5.1%	3.6%	3.8%
Alabama	959	1,092	1,233	1,362	1,510	1,453	6.7%	6.3%	5.1%	5.3%	-1.9%
Alaska	814	832 *	1,164	1,286	1,319	1,154 *	1.1%	18.3%	5.1%	1.3%	-6.5%
Arizona	811	891	1,156	1,096	1,283	1,554	4.8%	13.9%	-2.6%	8.2%	10.1%
Arkansas	781	885 *	987	958 *	1,235	1,375	6.5%	5.6%	-1.5%	13.5%	5.5%
California	741 *	1,048	997 *	1,129	1,146 *	1,202 *	18.9%	-2.5%	6.4%	0.8%	2.4%
Colorado	998	883	1,106	1,244	1,385	1,289	-5.9%	11.9%	6.1%	5.5%	-3.5%
Connecticut	992	1,234 *	1,318 *	1,305	1,498	1,672 *	11.5%	3.3%	-0.5%	7.1%	5.6%
Delaware	885	1,180	1,323 *	1,237	1,407	1,340	15.5%	5.9%	-3.3%	6.7%	-2.4%
Dist. Columbia	991	1,080	1,092	1,197	1,493	1,369	4.4%	0.6%	4.7%	11.7%	-4.2%
Florida	1,065 *	1,073	1,169	1,394 *	1,568 *	1,472	0.4%	4.4%	9.2%	6.1%	-3.1%
Georgia	972	965	1,118	1,203	1,409	1,476	-0.4%	7.6%	3.7%	8.2%	2.3%
Hawaii	451 *	436 *	516 *	460 *	703 *	755 *	-1.7%	8.8%	-5.6%	23.6%	3.6%
Idaho	476 *	832 *	927 *	1,039	872 *	1,199 *	32.2%	5.6%	5.9%	-8.4%	17.3%
Illinois	954	1,120	1,147	1,306	1,488 *	1,548	8.4%	1.2%	6.7%	6.7%	2.0%
Indiana	950	1,127	1,157	1,347	1,289	1,383	8.9%	1.3%	7.9%	-2.2%	3.6%
Iowa	756	930	1,189	1,353	1,259	1,592	10.9%	13.1%	6.7%	-3.5%	12.4%
Kansas	807	925	1,291 *	1,072	1,265	1,255 *	7.1%	18.1%	-8.9%	8.6%	-0.4%
Kentucky	806	886 *	1,107	1,314	1,290	1,633	4.8%	11.8%	8.9%	-0.9%	12.5%
Louisiana	868	1,241	1,077	1,302	1,282	1,584	19.6%	-6.8%	10.0%	-0.8%	11.2%
Maine	1,054 *	1,207 *	1,087	1,176	1,357	1,461	7.0%	-5.1%	4.0%	7.4%	3.8%
Maryland	964	1,080	1,115	1,422 *	1,494	1,588	5.8%	1.6%	12.9%	2.5%	3.1%
Massachusetts	1,110 *	1,200 *	1,509 *	1,588 *	1,670 *	1,903 *	4.0%	12.1%	2.6%	2.5%	6.7%
Michigan	735 *	951	1,059	1,315	1,236	1,433	13.7%	5.5%	11.4%	-3.1%	7.7%
Minnesota	891	1,023	1,212	1,217	1,380	1,575	7.2%	8.8%	0.2%	6.5%	6.8%
Mississippi	749	1,030	1,076	1,154	1,400	1,365	17.3%	2.2%	3.6%	10.1%	-1.3%
Missouri	956	965	1,132	1,243	1,288	1,403	0.5%	8.3%	4.8%	1.8%	4.4%
Montana	583 *	1,043	796 *	1,024	1,367	1,115 *	33.8%	-12.6%	13.4%	15.5%	-9.7%
Nebraska	1,010 *	1,084	1,140	1,322	1,456	1,388	3.6%	2.6%	7.7%	4.9%	-2.4%
Nevada	863	767 *	1,024	1,204	1,235	1,355	-5.7%	15.5%	8.4%	1.3%	4.7%
New Hampshire	1,264 *	1,086	1,260 *	1,481 *	1,678 *	1,618	-7.3%	7.7%	8.4%	6.4%	-1.8%
New Jersey	1,033 *	1,098	1,223	1,293	1,745 *	1,598	3.1%	5.5%	2.8%	16.2%	-4.3%
New Mexico	950	1,179	1,217	1,354	1,299	1,558	11.4%	1.6%	5.5%	-2.1%	9.5%
New York	947	1,086	1,254	1,223	1,357	1,578	7.1%	7.5%	-1.2%	5.3%	7.8%
North Carolina	827	926	995	1,151	1,189 *	1,295	5.8%	3.7%	7.6%	1.6%	4.4%
North Dakota	754 *	891	973	1,136	1,155 *	1,246 *	8.7%	4.5%	8.1%	0.8%	3.9%
Ohio	885	952	1,230	1,260	1,351	1,632 *	3.7%	13.7%	1.2%	3.5%	9.9%
Oklahoma	787	1,043	1,096	1,154	1,189	1,293	15.1%	2.5%	2.6%	1.5%	4.3%
Oregon	612 *	848 *	839 *	914 *	1,028 *	1,061 *	17.7%	-0.5%	4.4%	6.1%	1.6%
Pennsylvania	852	954	1,062	1,141	1,340	1,351	5.8%	5.5%	3.7%	8.4%	0.4%
Rhode Island	1,050 *	1,147	1,335 *	1,459 *	1,614 *	1,807 *	4.5%	7.9%	4.5%	5.2%	5.8%
South Carolina	849	1,006	1,149	1,332	1,361	1,427	8.9%	6.9%	7.7%	1.1%	2.4%
South Dakota	887	948	1,214	1,213	1,200	1,541	3.4%	13.2%	0.0%	-0.5%	13.3%
Tennessee	914	970	1,041	1,409	1,230	1,410	3.0%	3.6%	16.3%	-6.6%	7.1%
Texas	844	1,036	1,013 *	1,211	1,197	1,413	10.8%	-1.1%	9.3%	-0.6%	8.6%
Utah	752 *	1,086	1,134	1,297	1,162	1,183 *	20.2%	2.2%	6.9%	-5.3%	0.9%
Vermont	986	1,099	1,242	1,281	1,395	1,456	5.6%	6.3%	1.6%	4.4%	2.2%
Virginia	988 *	1,114	1,259	1,296	1,487	1,746 *	6.2%	6.3%	1.5%	7.1%	8.4%
Washington	569 *	746 *	877 *	937 *	984 *	955 *	14.5%	8.4%	3.4%	2.5%	-1.5%
West Virginia	1,049	933	1,109	1,297	1,208	1,353	-5.7%	9.0%	8.1%	-3.5%	5.8%
Wisconsin	1,069 *	1,174	1,272	1,257	1,401	1,596	4.8%	4.1%	-0.6%	5.6%	6.7%
Wyoming	717	802 *	1,071	1,139	1,195	1,385	5.8%	15.6%	3.1%	2.4%	7.7%

Note: Employee premium contributions are for insurance policies offered by private-sector employers in the U.S.

* Indicates the estimate is statistically different from the national average at $p < 0.05$.

Data: Medical Expenditure Panel Survey—Insurance Component (MEPS-IC), 2008–2018.

Table 3b. Total Employee Contribution (Dollars) to Employer-Sponsored Family Health Insurance Premiums, by State, 2008–2018

	Annual employee contribution						Average annual change (rolling two-year increments)				
	2008	2010	2012	2014	2016	2018	2008–10	2010–12	2012–14	2014–16	2016–18
United States	\$3,394	\$3,721	\$4,236	\$4,518	\$4,956	\$5,431	4.7%	6.7%	3.3%	4.7%	4.7%
Alabama	3,265	3,758	4,205	4,278	4,686	5,278	7.3%	5.8%	0.9%	4.7%	6.1%
Alaska	3,248	3,079 *	4,018	4,229	4,843	4,501 *	-2.6%	14.2%	2.6%	7.0%	-3.6%
Arizona	4,136	4,133	4,611	4,741	5,305	5,786	0.0%	5.6%	1.4%	5.8%	4.4%
Arkansas	3,085	3,967	3,955	3,609 *	4,917	5,728	13.4%	-0.2%	-4.5%	16.7%	7.9%
California	3,398	3,845	4,193	4,955	4,829	5,376	6.4%	4.4%	8.7%	-1.3%	5.5%
Colorado	4,151 *	3,618	4,316	4,502	4,822	4,963	-6.6%	9.2%	2.1%	3.5%	1.5%
Connecticut	3,075	3,824	4,111	4,027	5,296	5,352	11.5%	3.7%	-1.0%	14.7%	0.5%
Delaware	3,373	4,267	4,052	4,209	5,393	5,715	12.5%	-2.6%	1.9%	13.2%	2.9%
Dist. Columbia	3,834	3,822	4,451	4,324	5,476	6,358 *	-0.2%	7.9%	-1.4%	12.5%	7.8%
Florida	4,412 *	4,685 *	5,490 *	5,215 *	6,297 *	5,908	3.0%	8.3%	-2.5%	9.9%	-3.1%
Georgia	3,814	3,702	4,473	4,448	5,506	5,846	-1.5%	9.9%	-0.3%	11.3%	3.0%
Hawaii	2,597 *	3,155	3,603 *	3,227 *	4,354	5,475	10.2%	6.9%	-5.4%	16.2%	12.1%
Idaho	2,562 *	3,701	4,345	4,447	5,171	5,211	20.2%	8.4%	1.2%	7.8%	0.4%
Illinois	3,366	3,928	3,796 *	4,750	5,085	5,378	8.0%	-1.7%	11.9%	3.5%	2.8%
Indiana	2,472 *	3,462	3,547 *	4,476	4,175	4,551 *	18.3%	1.2%	12.3%	-3.4%	4.4%
Iowa	2,524 *	3,781	3,937	4,227	4,306 *	5,143	22.4%	2.0%	3.6%	0.9%	9.3%
Kansas	2,954 *	3,257	4,434	4,109	4,669	5,248	5.0%	16.7%	-3.7%	6.6%	6.0%
Kentucky	2,918	3,060 *	3,792	4,259	4,737	5,382	2.4%	11.3%	6.0%	5.5%	6.6%
Louisiana	3,607	3,962	4,593	5,054	5,817 *	6,288 *	4.8%	7.7%	4.9%	7.3%	4.0%
Maine	4,017 *	4,465 *	4,564	4,094	4,699	5,375	5.4%	1.1%	-5.3%	7.1%	7.0%
Maryland	3,920	3,728	4,288	5,221 *	5,478	6,177	-2.5%	7.2%	10.3%	2.4%	6.2%
Massachusetts	3,363	3,444	4,531	4,834	5,052	5,693	1.2%	14.7%	3.3%	2.2%	6.2%
Michigan	2,522 *	2,879 *	3,507 *	3,858	3,439 *	4,280 *	6.8%	10.4%	4.9%	-5.6%	11.6%
Minnesota	3,279	3,233	4,228	4,170	4,803	6,190	-0.7%	14.4%	-0.7%	7.3%	13.5%
Mississippi	3,458	4,105	4,702	4,678	5,408	5,680	9.0%	7.0%	-0.3%	7.5%	2.5%
Missouri	2,994 *	3,280	4,407	3,872 *	6,003 *	5,003	4.7%	15.9%	-6.3%	24.5%	-8.7%
Montana	3,823	2,992	3,778	4,280	5,570	5,208	-11.5%	12.4%	6.4%	14.1%	-3.3%
Nebraska	3,173	3,703	3,578 *	4,385	4,808	5,414	8.0%	-1.7%	10.7%	4.7%	6.1%
Nevada	3,575	3,379	3,655	4,212	5,089	6,252	-2.8%	4.0%	7.3%	9.9%	10.8%
New Hampshire	3,922	3,849	4,516	4,899	5,148	5,535	-0.9%	8.3%	4.2%	2.5%	3.7%
New Jersey	3,286	4,010	4,204	4,310	5,785 *	6,253	10.5%	2.4%	1.3%	15.9%	4.0%
New Mexico	4,021	3,952	4,396	4,555	5,460	4,723	-0.9%	5.5%	1.8%	9.5%	-7.0%
New York	3,376	3,630	4,289	4,159	4,679	5,006	3.7%	8.7%	-1.5%	6.1%	3.4%
North Carolina	4,115 *	3,492	4,529	4,647	4,832	5,948	-7.9%	13.9%	1.3%	2.0%	10.9%
North Dakota	3,388	3,492	3,789	3,985 *	4,536	4,982	1.5%	4.2%	2.6%	6.7%	4.8%
Ohio	2,642 *	3,286 *	3,878	3,572 *	3,969 *	5,016	11.5%	8.6%	-4.0%	5.4%	12.4%
Oklahoma	3,619	3,715	4,076	4,609	5,061	5,306	1.3%	4.7%	6.3%	4.8%	2.4%
Oregon	3,297	3,888	3,847	4,555	4,200	5,913	8.6%	-0.5%	8.8%	-4.0%	18.7%
Pennsylvania	2,971 *	3,013 *	3,601 *	3,598 *	4,560	5,111	0.7%	9.3%	0.0%	12.6%	5.9%
Rhode Island	2,960	3,308	4,801	4,681	5,035	5,493	5.7%	20.5%	-1.3%	3.7%	4.4%
South Carolina	3,377	3,641	4,251	4,110	5,007	5,301	3.8%	8.1%	-1.7%	10.4%	2.9%
South Dakota	3,503	3,793	4,567	4,730	5,386	5,810	4.1%	9.7%	1.8%	6.7%	3.9%
Tennessee	3,366	3,461	4,317	5,255 *	4,689	5,514	1.4%	11.7%	10.3%	-5.5%	8.4%
Texas	3,872	4,500 *	4,535	5,344 *	5,660 *	5,964	7.8%	0.4%	8.6%	2.9%	2.7%
Utah	2,760 *	3,545	4,197	4,642	3,966 *	4,594 *	13.3%	8.8%	5.2%	-7.6%	7.6%
Vermont	3,435	2,997 *	4,100	4,216	4,751	5,334	-6.6%	17.0%	1.4%	6.2%	6.0%
Virginia	3,854	4,477 *	4,937 *	5,289 *	5,857 *	6,597 *	7.8%	5.0%	3.5%	5.2%	6.1%
Washington	3,258	3,685	4,531	4,505	5,028	3,862 *	6.4%	10.9%	-0.3%	5.6%	-12.4%
West Virginia	3,056	3,139	4,020	4,219	4,092 *	4,371 *	1.3%	13.2%	2.4%	-1.5%	3.4%
Wisconsin	3,301	3,359	3,931	3,791 *	3,817 *	4,952	0.9%	8.2%	-1.8%	0.3%	13.9%
Wyoming	3,052	3,178	3,923	4,276	4,948	5,205	2.0%	11.1%	4.4%	7.6%	2.6%

Note: Employee premium contributions are for insurance policies offered by private-sector employers in the U.S.

* Indicates the estimate is statistically different from the national average at $p < 0.05$.

Data: Medical Expenditure Panel Survey—Insurance Component (MEPS-IC), 2008–2018.

Table 4. Average Deductible for Employer-Sponsored Single-Person Health Insurance Plans, by State, 2008–2018

	Annual employee contribution						Average annual change (rolling two-year increments)				
	2008	2010	2012	2014	2016	2018	2008–10	2010–12	2012–14	2014–16	2016–18
United States	\$869	\$1,025	\$1,167	\$1,353	\$1,696	\$1,846	8.6%	6.7%	7.7%	12.0%	4.3%
Alabama	541 *	544 *	723 *	925 *	1,205 *	1,569 *	0.3%	15.3%	13.1%	14.1%	14.1%
Alaska	819	1,122	1,035	1,442	1,707	1,797	17.0%	-4.0%	18.0%	8.8%	2.6%
Arizona	952	1,259 *	1,306	1,651 *	1,958 *	2,166 *	15.0%	1.8%	12.4%	8.9%	5.2%
Arkansas	880	846 *	945 *	1,233	1,418 *	1,501 *	-2.0%	5.7%	14.2%	7.2%	2.9%
California	882	1,051	1,151	1,270	1,476 *	1,680 *	9.2%	4.6%	5.0%	7.8%	6.7%
Colorado	998 *	1,232	1,139	1,453	1,880	2,005	11.1%	-3.8%	12.9%	13.7%	3.3%
Connecticut	1,025	1,201	1,368 *	1,547 *	1,959 *	2,322 *	8.2%	6.7%	6.3%	12.5%	8.9%
Delaware	670 *	860	1,040	1,106 *	1,567	1,710	13.3%	10.0%	3.1%	19.0%	4.5%
Dist. Columbia	477 *	648 *	727 *	766 *	1,181 *	1,308 *	16.6%	5.9%	2.6%	24.2%	5.2%
Florida	963	961	1,223	1,447	1,694	1,963	-0.1%	12.8%	8.8%	8.2%	7.6%
Georgia	912	998	1,171	1,295	1,738	1,917	4.6%	8.3%	5.2%	15.8%	5.0%
Hawaii	525 *	519 *	566 *	637 *	988 *	1,308	-0.6%	4.4%	6.1%	24.5%	15.1%
Idaho	829	1,171	1,360	1,454	1,732	1,894	18.9%	7.8%	3.4%	9.1%	4.6%
Illinois	763	885	1,126	1,279	1,474 *	1,752	7.7%	12.8%	6.6%	7.4%	9.0%
Indiana	929	920	1,335	1,425	1,866	1,873	-0.5%	20.5%	3.3%	14.4%	0.2%
Iowa	993	967	1,252	1,424	1,659	2,130 *	-1.3%	13.8%	6.6%	7.9%	13.3%
Kansas	906	1,007	1,238	1,354	1,715	1,715	5.4%	10.9%	4.6%	12.5%	0.0%
Kentucky	950	1,054	1,224	1,373	1,905	1,833	5.3%	7.8%	5.9%	17.8%	-1.9%
Louisiana	875	1,131	1,077	1,233	1,494 *	1,656	13.7%	-2.4%	7.0%	10.1%	5.3%
Maine	939	1,327 *	1,772 *	2,081 *	2,103 *	2,447 *	18.9%	15.6%	8.4%	0.5%	7.9%
Maryland	718	929	977 *	1,010 *	1,727	1,511 *	13.7%	2.6%	1.7%	30.8%	-6.5%
Massachusetts	627 *	793 *	1,086	1,165 *	1,391 *	1,454 *	12.5%	17.0%	3.6%	9.3%	2.2%
Michigan	657 *	983	982 *	1,280	1,379 *	1,732	22.3%	-0.1%	14.2%	3.8%	12.1%
Minnesota	830	1,155	1,211	1,419	1,782	2,045 *	18.0%	2.4%	8.2%	12.1%	7.1%
Mississippi	994	1,054	1,006	1,454	1,709	1,695	3.0%	-2.3%	20.2%	8.4%	-0.4%
Missouri	1,022	1,005	1,372 *	1,541	2,009 *	1,931	-0.8%	16.8%	6.0%	14.2%	-2.0%
Montana	959	1,309 *	1,419 *	1,533	2,039 *	2,116 *	16.8%	4.1%	3.9%	15.3%	1.9%
Nebraska	902	1,042	1,327	1,375	1,710	1,842	7.5%	12.9%	1.8%	11.5%	3.8%
Nevada	764	849	838 *	1,374	1,634	2,001	5.4%	-0.6%	28.0%	9.1%	10.7%
New Hampshire	776 *	1,184	1,503 *	1,894 *	2,434 *	2,337 *	23.5%	12.7%	12.3%	13.4%	-2.0%
New Jersey	907	1,161	1,162	1,239	1,515 *	1,770	13.1%	0.0%	3.3%	10.6%	8.1%
New Mexico	796	864 *	1,022 *	1,175	1,301 *	1,615	4.2%	8.8%	7.2%	5.2%	11.4%
New York	732 *	891 *	950 *	1,212 *	1,789	1,554 *	10.3%	3.3%	13.0%	21.5%	-6.8%
North Carolina	1,026 *	1,181	1,229	1,515	1,963 *	2,070 *	7.3%	2.0%	11.0%	13.8%	2.7%
North Dakota	608 *	737 *	871 *	1,167	1,695	1,742	10.1%	8.7%	15.8%	20.5%	1.4%
Ohio	857	1,008	1,238	1,408	1,781	1,932	8.5%	10.8%	6.6%	12.5%	4.2%
Oklahoma	862	890 *	1,118	1,491	1,787	1,683	1.6%	12.1%	15.5%	9.5%	-3.0%
Oregon	751 *	1,065	1,160	1,274	1,950 *	1,954	19.1%	4.4%	4.8%	23.7%	0.1%
Pennsylvania	649 *	849 *	1,129	1,148 *	1,603	1,831	14.4%	15.3%	0.8%	18.2%	6.9%
Rhode Island	754 *	1,024	1,087	1,363	1,583	1,849	16.5%	3.0%	12.0%	7.8%	8.1%
South Carolina	899	1,139	1,276	1,343	1,719	1,721	12.6%	5.8%	2.6%	13.1%	0.1%
South Dakota	1,043 *	1,172	1,334 *	1,619	1,889	2,241 *	6.0%	6.7%	10.2%	8.0%	8.9%
Tennessee	833	1,066	1,207	1,883 *	2,142 *	2,235 *	13.1%	6.4%	24.9%	6.7%	2.1%
Texas	1,058 *	1,247 *	1,329 *	1,515 *	1,872 *	1,982	8.6%	3.2%	6.8%	11.2%	2.9%
Utah	702 *	965	1,062	1,238	1,438 *	1,451 *	17.2%	4.9%	8.0%	7.8%	0.5%
Vermont	1,084	1,463 *	1,541 *	1,687 *	1,819	2,192 *	16.2%	2.6%	4.6%	3.8%	9.8%
Virginia	786	1,004	1,137	1,303	1,523	1,886	13.0%	6.4%	7.1%	8.1%	11.3%
Washington	703 *	975	1,043	1,075 *	1,379 *	1,706	17.8%	3.4%	1.5%	13.3%	11.2%
West Virginia	683 *	838	1,169	1,231	1,758	1,885	10.8%	18.1%	2.6%	19.5%	3.5%
Wisconsin	1,033 *	1,145	1,263	1,464	1,828	1,914	5.3%	5.0%	7.7%	11.7%	2.3%
Wyoming	1,037 *	1,479	1,261	1,474	1,746	1,999	19.4%	-7.7%	8.1%	8.8%	7.0%

Note: Deductibles are for insurance policies offered by private-sector employers in the U.S.

* Indicates the estimate is statistically different from the national average at p <0.05.

Data: Medical Expenditure Panel Survey—Insurance Component (MEPS-IC), 2008–2018.

Table 5. Average Employee Cost: Premium Contribution and Deductible, by State, 2008–2018

	Average employee premium contribution*						Average employee deductible*						Average combined employee premium contribution and deductible*						Average annual change
	2008	2010	2012	2014	2016	2018	2008	2010	2012	2014	2016	2018	2008	2010	2012	2014	2016	2018	2008–2018
United States	\$2,715	\$2,975	\$3,371	\$3,683	\$4,050	\$4,396	\$1,445	\$1,713	\$2,001	\$2,313	\$2,726	\$2,992	\$4,160	\$4,688	\$5,372	\$5,995	\$6,776	\$7,388	5.9%
Alabama	2,683	3,033	3,449	3,558	3,910	4,260	990	1,075	1,331	1,686	1,951	2,563	3,674	4,108	4,780	5,244	5,861	6,824	6.4%
Alaska	2,606	2,474	3,245	3,570	4,047	3,695	1,401	1,790	1,626	2,373	2,588	2,881	4,006	4,263	4,871	5,943	6,635	6,576	5.1%
Arizona	3,237	3,292	3,699	3,890	4,280	4,834	1,634	2,082	2,256	2,879	3,220	3,530	4,871	5,374	5,955	6,769	7,501	8,364	5.6%
Arkansas	2,533	3,163	3,188	2,990	4,067	4,661	1,341	1,571	1,704	2,270	2,352	2,741	3,874	4,734	4,891	5,260	6,418	7,403	6.7%
California	2,629	3,011	3,233	3,929	3,845	4,127	1,451	1,676	1,955	2,182	2,439	2,767	4,080	4,687	5,188	6,110	6,284	6,894	5.4%
Colorado	3,275	2,862	3,443	3,686	3,891	4,007	1,780	1,977	2,059	2,684	3,047	3,489	5,055	4,839	5,503	6,369	6,938	7,495	4.0%
Connecticut	2,498	3,135	3,364	3,428	4,403	4,407	1,621	2,013	2,404	2,743	3,551	3,409	4,118	5,148	5,768	6,171	7,954	7,816	6.6%
Delaware	2,680	3,425	3,297	3,446	4,231	4,564	1,225	1,687	1,790	1,824	2,662	2,871	3,904	5,112	5,087	5,270	6,893	7,435	6.7%
Dist. Columbia	2,440	2,427	2,783	2,847	3,526	3,960	732	1,003	1,085	1,161	1,719	1,855	3,172	3,430	3,868	4,007	5,245	5,815	6.2%
Florida	3,438	3,611	4,181	4,197	4,984	4,712	1,605	1,594	2,069	2,450	2,723	3,213	5,043	5,205	6,250	6,646	7,707	7,925	4.6%
Georgia	3,056	2,975	3,585	3,617	4,581	4,721	1,600	1,653	2,292	2,264	2,676	3,212	4,656	4,628	5,878	5,882	7,257	7,934	5.5%
Hawaii	1,805	2,226	2,474	2,284	3,036	3,716	1,286	1,302	887	1,036	1,864	2,520	3,091	3,528	3,361	3,320	4,900	6,236	7.3%
Idaho	2,118	3,103	3,619	3,766	4,307	4,349	1,586	2,421	2,285	2,688	3,073	2,958	3,704	5,525	5,904	6,454	7,380	7,306	7.0%
Illinois	2,691	3,109	3,058	3,876	4,189	4,452	1,403	1,635	1,917	2,277	2,340	2,944	4,094	4,744	4,974	6,154	6,529	7,395	6.1%
Indiana	2,106	2,873	2,992	3,762	3,526	3,831	1,318	1,623	2,285	2,267	3,048	2,898	3,423	4,495	5,277	6,029	6,574	6,728	7.0%
Iowa	2,095	3,081	3,201	3,554	3,658	4,326	1,518	1,640	2,113	2,490	2,652	3,306	3,614	4,721	5,315	6,043	6,310	7,632	7.8%
Kansas	2,444	2,657	3,666	3,457	3,902	4,350	1,393	1,559	2,171	2,391	2,754	3,019	3,837	4,215	5,838	5,849	6,655	7,369	6.7%
Kentucky	2,403	2,485	3,086	3,427	3,896	4,540	1,482	1,735	1,932	2,353	3,126	2,930	3,886	4,220	5,018	5,780	7,022	7,471	6.8%
Louisiana	2,907	3,315	3,638	4,090	4,574	5,030	1,531	1,857	1,912	2,238	2,397	2,921	4,438	5,172	5,549	6,328	6,971	7,952	6.0%
Maine	3,266	3,551	3,631	3,277	3,911	4,360	1,404	2,014	2,786	2,892	3,334	3,519	4,670	5,565	6,417	6,169	7,245	7,879	5.4%
Maryland	3,067	2,929	3,365	4,217	4,430	4,947	1,261	1,451	1,641	1,883	2,739	2,559	4,328	4,381	5,006	6,100	7,169	7,507	5.7%
Massachusetts	2,702	2,792	3,717	3,988	4,058	4,518	1,090	1,393	1,888	2,061	2,348	2,334	3,792	4,185	5,605	6,050	6,405	6,852	6.1%
Michigan	2,068	2,384	2,867	3,197	2,879	3,582	1,213	1,563	1,643	2,216	2,464	2,736	3,281	3,947	4,510	5,413	5,342	6,318	6.8%
Minnesota	2,647	2,632	3,426	3,455	4,022	5,102	1,362	1,903	2,151	2,535	2,950	3,564	4,009	4,534	5,576	5,991	6,972	8,666	8.0%
Mississippi	2,828	3,391	3,771	3,840	4,523	4,641	1,695	1,789	1,947	2,184	2,801	3,223	4,522	5,180	5,718	6,024	7,324	7,863	5.7%
Missouri	2,458	2,680	3,532	3,203	4,962	4,142	1,591	1,850	2,308	2,697	3,384	3,154	4,050	4,530	5,840	5,900	8,346	7,296	6.1%
Montana	2,879	2,454	2,978	3,481	4,559	4,189	1,579	2,023	2,273	2,536	3,217	3,154	4,458	4,477	5,251	6,017	7,776	7,343	5.1%
Nebraska	2,662	3,060	2,969	3,674	4,075	4,585	1,583	1,718	2,284	2,347	3,049	2,978	4,245	4,778	5,253	6,022	7,124	7,563	5.9%
Nevada	2,745	2,595	2,875	3,386	4,036	4,896	1,316	1,303	1,327	2,301	2,417	3,237	4,061	3,898	4,202	5,687	6,453	8,132	7.2%
New Hampshire	3,234	3,130	3,658	4,049	4,221	4,498	1,440	2,011	2,681	3,434	4,309	4,033	4,674	5,141	6,339	7,483	8,530	8,530	6.2%
New Jersey	2,661	3,197	3,367	3,493	4,865	5,117	1,481	1,858	2,083	2,145	2,422	3,164	4,142	5,056	5,450	5,639	7,287	8,281	7.2%
New Mexico	3,171	3,225	3,572	3,635	4,415	3,752	1,332	1,604	1,596	2,248	2,366	2,590	4,503	4,829	5,168	5,884	6,781	6,342	3.5%
New York	2,648	2,811	3,326	3,294	3,723	3,981	1,287	1,458	1,708	2,028	2,722	2,489	3,935	4,269	5,034	5,323	6,445	6,471	5.1%
North Carolina	3,216	2,850	3,591	3,859	3,988	4,766	1,679	1,744	2,085	2,450	2,925	3,325	4,896	4,594	5,676	6,309	6,913	8,091	5.2%
North Dakota	2,740	2,801	3,036	3,162	3,671	4,069	1,175	1,249	1,485	2,113	2,575	3,126	3,915	4,050	4,520	5,275	6,246	7,196	6.3%
Ohio	2,192	2,683	3,133	3,002	3,347	4,204	1,456	1,834	1,968	2,287	2,801	3,305	3,648	4,517	5,101	5,289	6,147	7,509	7.5%
Oklahoma	2,952	3,054	3,359	3,855	4,188	4,439	1,522	1,708	2,027	2,412	2,766	2,873	4,474	4,762	5,385	6,267	6,954	7,311	5.0%
Oregon	2,513	3,017	2,978	3,542	3,326	4,505	1,303	1,911	2,153	2,265	3,426	2,944	3,816	4,928	5,131	5,807	6,752	7,449	6.9%
Pennsylvania	2,387	2,433	2,866	2,980	3,793	4,195	1,156	1,422	1,793	2,107	2,690	2,711	3,543	3,855	4,660	5,087	6,483	6,906	6.9%
Rhode Island	2,450	2,659	3,815	3,814	4,127	4,511	1,165	1,706	1,920	2,234	2,559	3,276	3,615	4,365	5,734	6,048	6,686	7,787	8.0%
South Carolina	2,689	2,924	3,379	3,383	4,080	4,336	1,382	2,054	2,114	2,161	2,773	2,775	4,071	4,978	5,493	5,544	6,853	7,111	5.7%
South Dakota	2,858	3,088	3,686	3,880	4,382	4,967	1,729	1,820	2,169	2,895	3,317	3,654	4,586	4,908	5,856	6,775	7,698	8,621	6.5%
Tennessee	2,734	2,827	3,395	4,278	3,841	4,495	1,356	1,791	1,983	2,895	3,290	3,471	4,090	4,618	5,378	7,173	7,131	7,966	6.9%
Texas	3,140	3,598	3,626	4,378	4,693	4,882	1,745	2,013	2,302	2,458	2,900	3,175	4,885	5,612	5,927	6,837	7,593	8,057	5.1%
Utah	2,330	3,029	3,563	4,028	3,450	3,941	1,418	1,661	1,946	2,326	2,391	2,836	3,749	4,690	5,509	6,354	5,841	6,777	6.1%
Vermont	2,766	2,477	3,289	3,451	3,870	4,311	1,783	2,408	2,439	2,679	2,797	3,292	4,549	4,885	5,728	6,131	6,667	7,604	5.3%
Virginia	3,128	3,576	3,949	4,308	4,718	5,389	1,238	1,635	1,937	2,386	2,381	2,755	4,366	5,211	5,886	6,694	7,098	8,143	6.4%
Washington	2,503	2,867	3,481	3,600	4,031	3,159	1,098	1,634	1,843	1,836	2,410	2,792	3,601	4,501	5,324	5,436	6,441	5,951	5.2%
West Virginia	2,589	2,578	3,303	3,504	3,390	3,651	1,113	1,231	1,596	1,970	2,816	2,675	3,702	3,809	4,898	5,474	6,205	6,326	5.5%
Wisconsin	2,715	2,754	3,251	3,201	3,244	4,079	1,616	2,177	2,286	2,651	3,130	3,175	4,332	4,931	5,537	5,852	6,374	7,255	5.3%
Wyoming	2,469	2,581	3,184	3,472	4,160	4,287	1,577	1,997	1,855	2,268	2,756	3,445	4,046	4,578	5,040	5,740	6,915	7,731	6.7%

* Single and family premium contributions, deductibles, and combined estimates are weighted for the distribution of single-person and family households in the state. Data: Premium contributions and deductibles — Medical Expenditure Panel Survey—Insurance Component (MEPS-IC), 2008–2018; Household distribution type — analysis of the Current Population Survey (CPS), 2008–2019, by Oguni Chakraborty and Sherry Glied of New York University for the Commonwealth Fund.

Table 6. Average Employee Premium Contribution and Deductible as Percent of Median Household Income, by State, 2008–2018

	Average employee premium contribution*						Average employee deductible*						Average combined employee premium contribution and deductible*					
	2008	2010	2012	2014	2016	2018	2008	2010	2012	2014	2016	2018	2008	2010	2012	2014	2016	2018
United States	5.1%	5.8%	6.5%	6.6%	6.7%	6.8%	2.7%	3.3%	3.8%	4.1%	4.5%	4.7%	7.8%	9.1%	10.3%	10.7%	11.3%	11.5%
Alabama	5.8%	7.1%	7.0%	7.6%	7.5%	7.7%	2.1%	2.5%	2.7%	3.6%	3.8%	4.7%	7.9%	9.6%	9.7%	11.1%	11.3%	12.4%
Alaska	4.2%	4.0%	5.1%	5.1%	5.6%	5.3%	2.2%	2.9%	2.6%	3.4%	3.6%	4.1%	6.4%	7.0%	7.7%	8.5%	9.2%	9.4%
Arizona	6.7%	8.1%	7.5%	7.8%	8.3%	7.9%	3.4%	5.1%	4.6%	5.8%	6.2%	5.7%	10.1%	13.2%	12.1%	13.5%	14.5%	13.6%
Arkansas	5.6%	6.6%	7.2%	7.1%	7.8%	9.1%	3.0%	3.3%	3.9%	5.4%	4.5%	5.3%	8.6%	10.0%	11.1%	12.4%	12.4%	14.4%
California	5.1%	6.3%	6.5%	7.5%	6.8%	6.9%	2.8%	3.5%	3.9%	4.2%	4.3%	4.6%	7.9%	9.8%	10.4%	11.7%	11.2%	11.5%
Colorado	5.2%	4.6%	5.3%	5.8%	5.5%	5.3%	2.9%	3.2%	3.2%	4.3%	4.3%	4.7%	8.1%	7.9%	8.5%	10.1%	9.8%	10.0%
Connecticut	3.6%	4.2%	4.5%	4.6%	5.8%	6.0%	2.4%	2.7%	3.2%	3.7%	4.7%	4.6%	6.0%	6.8%	7.7%	8.3%	10.5%	10.6%
Delaware	4.8%	6.2%	6.2%	5.9%	7.7%	6.3%	2.2%	3.1%	3.4%	3.1%	4.9%	3.9%	7.0%	9.3%	9.6%	9.0%	12.6%	10.2%
Dist. Columbia	5.6%	5.3%	5.3%	5.6%	5.9%	5.4%	1.7%	2.2%	2.1%	2.3%	2.9%	2.5%	7.2%	7.5%	7.4%	7.9%	8.7%	8.0%
Florida	6.9%	7.5%	8.7%	8.4%	9.9%	8.6%	3.2%	3.3%	4.3%	4.9%	5.4%	5.9%	10.1%	10.8%	13.0%	13.3%	15.3%	14.5%
Georgia	5.8%	6.0%	7.2%	7.2%	8.2%	8.1%	3.0%	3.3%	4.6%	4.5%	4.8%	5.5%	8.8%	9.3%	11.8%	11.8%	13.0%	13.6%
Hawaii	3.6%	4.6%	5.4%	4.3%	5.5%	5.5%	2.6%	2.7%	1.9%	2.0%	3.4%	3.7%	6.1%	7.3%	7.3%	6.3%	8.9%	9.2%
Idaho	3.9%	5.4%	7.0%	6.7%	7.3%	7.1%	2.9%	4.2%	4.4%	4.8%	5.2%	4.8%	6.8%	9.7%	11.4%	11.5%	12.6%	11.9%
Illinois	4.8%	5.8%	5.7%	6.2%	6.2%	6.0%	2.5%	3.0%	3.5%	3.7%	3.5%	4.0%	7.3%	8.8%	9.2%	9.9%	9.7%	10.0%
Indiana	3.8%	5.4%	5.9%	6.9%	5.6%	5.7%	2.3%	3.0%	4.5%	4.2%	4.9%	4.3%	6.1%	8.4%	10.4%	11.1%	10.5%	10.0%
Iowa	3.7%	6.2%	5.4%	5.1%	5.4%	5.8%	2.7%	3.3%	3.5%	3.6%	3.9%	4.4%	6.4%	9.4%	8.9%	8.7%	9.3%	10.2%
Kansas	4.4%	5.2%	7.0%	5.9%	6.5%	6.2%	2.5%	3.0%	4.2%	4.1%	4.6%	4.3%	7.0%	8.2%	11.2%	10.0%	11.1%	10.5%
Kentucky	5.2%	5.4%	6.7%	8.2%	7.2%	7.9%	3.2%	3.8%	4.2%	5.6%	5.8%	5.1%	8.4%	9.1%	10.8%	13.8%	12.9%	13.0%
Louisiana	6.6%	6.7%	8.4%	8.5%	9.4%	10.0%	3.5%	3.7%	4.4%	4.7%	4.9%	5.8%	10.0%	10.4%	12.8%	13.2%	14.4%	15.9%
Maine	5.9%	6.5%	6.5%	5.5%	6.7%	6.5%	2.5%	3.7%	5.0%	4.8%	5.7%	5.3%	8.4%	10.3%	11.5%	10.3%	12.4%	11.8%
Maryland	4.5%	4.5%	4.8%	5.6%	6.0%	5.7%	1.9%	2.2%	2.3%	2.5%	3.7%	2.9%	6.4%	6.7%	7.2%	8.1%	9.7%	8.6%
Massachusetts	4.1%	4.0%	5.1%	5.4%	5.1%	5.5%	1.7%	2.0%	2.6%	2.8%	3.0%	2.8%	5.8%	6.1%	7.7%	8.2%	8.1%	8.4%
Michigan	3.5%	4.4%	4.9%	5.6%	4.8%	5.2%	2.1%	2.9%	2.8%	3.9%	4.1%	4.0%	5.6%	7.3%	7.8%	9.5%	8.9%	9.2%
Minnesota	4.0%	4.3%	4.8%	4.6%	5.1%	6.1%	2.1%	3.1%	3.0%	3.4%	3.8%	4.3%	6.1%	7.4%	7.8%	8.0%	8.9%	10.4%
Mississippi	6.7%	8.6%	8.9%	8.9%	10.1%	9.7%	4.0%	4.6%	4.6%	5.1%	6.2%	6.7%	10.8%	13.2%	13.5%	14.0%	16.3%	16.5%
Missouri	4.9%	5.4%	6.7%	5.7%	8.0%	6.5%	3.2%	3.7%	4.4%	4.8%	5.4%	5.0%	8.1%	9.1%	11.0%	10.5%	13.4%	11.5%
Montana	6.2%	4.8%	6.2%	6.4%	7.6%	6.4%	3.4%	3.9%	4.7%	4.7%	5.4%	4.9%	9.6%	8.7%	10.8%	11.0%	13.0%	11.3%
Nebraska	4.6%	5.4%	4.7%	5.7%	5.9%	6.4%	2.8%	3.0%	3.6%	3.6%	4.4%	4.1%	7.4%	8.5%	8.3%	9.3%	10.3%	10.5%
Nevada	5.5%	5.5%	6.3%	6.8%	7.7%	8.4%	2.6%	2.8%	2.9%	4.6%	4.6%	5.6%	8.1%	8.3%	9.1%	11.5%	12.4%	14.0%
New Hampshire	4.4%	4.0%	4.9%	5.3%	5.1%	5.1%	2.0%	2.6%	3.6%	4.5%	5.3%	4.6%	6.4%	6.6%	8.5%	9.9%	10.4%	9.7%
New Jersey	3.7%	4.7%	4.9%	5.2%	6.1%	6.2%	2.1%	2.7%	3.0%	3.2%	3.0%	3.8%	5.8%	7.4%	8.0%	8.4%	9.2%	10.0%
New Mexico	7.0%	7.3%	8.4%	8.6%	9.6%	8.0%	3.0%	3.6%	3.8%	5.3%	5.1%	5.5%	10.0%	11.0%	12.1%	13.8%	14.7%	13.5%
New York	5.2%	5.6%	6.7%	6.0%	6.2%	6.4%	2.5%	2.9%	4.4%	3.7%	4.5%	4.0%	7.7%	8.5%	10.1%	9.6%	10.7%	10.4%
North Carolina	7.2%	5.9%	7.3%	7.0%	7.0%	8.2%	3.8%	3.6%	3.3%	4.5%	5.1%	5.7%	11.0%	9.6%	11.6%	11.5%	12.1%	13.9%
North Dakota	5.0%	4.6%	4.5%	4.6%	5.4%	5.7%	2.1%	2.1%	2.2%	3.1%	3.8%	4.3%	7.1%	6.7%	6.7%	7.7%	9.1%	10.0%
Ohio	4.1%	5.2%	6.1%	5.5%	5.6%	6.2%	2.7%	3.5%	3.8%	4.2%	4.7%	4.9%	6.9%	8.7%	10.0%	9.7%	10.2%	11.1%
Oklahoma	6.4%	6.3%	6.6%	7.7%	7.5%	7.5%	3.3%	3.5%	4.0%	4.8%	5.0%	4.8%	9.7%	9.8%	10.6%	12.5%	12.5%	12.3%
Oregon	4.8%	5.9%	5.8%	7.1%	5.6%	6.8%	2.5%	3.7%	4.2%	4.5%	5.8%	4.4%	7.3%	9.7%	10.0%	11.6%	11.3%	11.3%
Pennsylvania	4.2%	4.4%	4.8%	4.8%	5.9%	6.2%	2.1%	2.6%	3.0%	3.4%	4.2%	4.0%	6.3%	6.9%	7.8%	8.3%	10.0%	10.1%
Rhode Island	4.1%	4.6%	6.4%	6.2%	6.3%	6.9%	1.9%	3.0%	3.2%	3.6%	3.9%	5.0%	6.0%	7.6%	9.7%	9.8%	10.3%	12.0%
South Carolina	5.8%	6.1%	7.3%	6.8%	7.4%	7.3%	3.0%	4.3%	4.5%	4.3%	5.0%	4.7%	8.8%	10.4%	11.8%	11.1%	12.4%	12.1%
South Dakota	5.2%	6.0%	6.8%	6.3%	6.7%	6.8%	3.1%	3.5%	4.0%	4.7%	5.1%	5.0%	8.3%	9.5%	10.9%	10.9%	11.8%	11.8%
Tennessee	6.1%	6.3%	7.1%	8.9%	7.2%	7.6%	3.0%	4.0%	4.1%	6.0%	6.2%	5.9%	9.1%	10.3%	11.2%	14.9%	13.4%	13.5%
Texas	6.9%	8.2%	7.4%	8.7%	8.0%	8.2%	3.9%	4.6%	4.7%	4.9%	5.0%	5.3%	10.8%	12.7%	12.1%	13.5%	13.0%	13.5%
Utah	3.9%	4.7%	5.6%	6.3%	5.0%	5.1%	2.4%	2.6%	3.0%	3.6%	3.4%	3.7%	6.2%	7.3%	8.6%	9.9%	8.4%	8.8%
Vermont	4.8%	4.2%	5.5%	5.3%	5.7%	6.0%	3.1%	4.1%	4.1%	4.1%	4.1%	4.5%	8.0%	8.3%	9.7%	9.4%	9.9%	10.5%
Virginia	5.0%	5.4%	5.9%	6.2%	7.0%	7.1%	2.0%	2.5%	2.9%	3.4%	3.5%	3.6%	6.9%	7.8%	8.8%	9.6%	10.5%	10.7%
Washington	4.2%	4.8%	5.9%	5.7%	6.5%	4.1%	1.8%	2.7%	3.1%	2.9%	3.9%	3.6%	6.0%	7.5%	9.1%	8.6%	10.3%	7.7%
West Virginia	5.8%	5.4%	6.9%	7.2%	7.1%	7.2%	2.5%	2.6%	3.3%	4.1%	5.9%	5.3%	8.3%	7.9%	10.2%	11.3%	12.9%	12.5%
Wisconsin	4.5%	4.8%	5.2%	5.1%	5.4%	5.8%	2.7%	3.8%	3.7%	4.2%	5.2%	4.5%	7.2%	8.7%	8.9%	9.3%	10.6%	10.4%
Wyoming	4.1%	4.4%	5.3%	5.0%	5.9%	6.5%	2.6%	3.4%	3.1%	3.2%	3.9%	5.3%	6.8%	7.8%	8.4%	8.2%	9.8%	11.8%

* Single and family premium contributions, deductibles, and combined estimates are weighted for the distribution of single-person and family households in the state.
 Data: Premium contributions and deductibles — Medical Expenditure Panel Survey—Insurance Component (MEPS-IC), 2008–2018; Median household income and household distribution type — analysis of the Current Population Survey (CPS), 2008–2019, by Ugní Chakraborty and Sherry Glied of New York University for the Commonwealth Fund.

Table 7. Median Household Income, by State, 2008–2018

	Median income for all households (all under age 65)*						Average annual change
	2008	2010	2012	2014	2016	2018	2008–2018
United States	\$53,000	\$51,410	\$52,000	\$56,000	\$60,004	\$64,202	1.9%
Alabama	46,222	42,756	49,500	47,052	52,000	55,000	1.8%
Alaska	62,350	61,250	63,408	70,050	72,505	70,301	1.2%
Arizona	48,000	40,787	49,300	50,023	51,804	61,505	2.5%
Arkansas	45,000	47,578	44,000	42,408	51,806	51,320	1.3%
California	51,728	48,000	49,856	52,423	56,180	60,001	1.5%
Colorado	62,400	61,600	65,000	63,030	70,950	75,016	1.9%
Connecticut	68,485	75,520	75,000	74,000	75,470	73,849	0.8%
Delaware	56,000	55,000	52,940	58,651	54,800	73,000	2.7%
District of Columbia	43,800	46,000	52,115	50,500	60,000	73,004	5.2%
Florida	50,000	48,000	48,000	50,000	50,427	54,500	0.9%
Georgia	52,854	50,000	50,000	50,000	56,010	58,160	1.0%
Hawaii	50,362	48,488	46,001	53,081	55,085	68,000	3.0%
Idaho	54,600	57,183	52,003	56,200	58,725	61,426	1.2%
Illinois	56,000	53,615	54,000	62,352	67,200	74,000	2.8%
Indiana	56,092	53,258	50,545	54,400	62,821	67,619	1.9%
Iowa	56,580	50,002	59,552	69,502	68,000	75,000	2.9%
Kansas	55,000	51,499	52,314	58,750	60,210	70,023	2.4%
Kentucky	45,999	46,200	46,269	42,002	54,280	57,607	2.3%
Louisiana	44,240	49,699	43,284	48,000	48,472	50,150	1.3%
Maine	55,393	54,224	55,650	60,000	58,653	67,001	1.9%
Maryland	68,000	65,000	70,000	75,000	74,039	87,526	2.6%
Massachusetts	65,400	69,001	72,500	74,001	79,300	81,913	2.3%
Michigan	58,421	54,000	58,002	56,773	60,151	68,394	1.6%
Minnesota	66,000	61,475	71,400	75,003	78,647	83,598	2.4%
Mississippi	42,000	39,243	42,509	43,000	45,000	47,800	1.3%
Missouri	50,000	49,865	52,883	56,200	62,330	63,702	2.5%
Montana	46,569	51,600	48,400	54,468	60,000	65,000	3.4%
Nebraska	57,564	56,517	63,051	65,006	69,243	72,202	2.3%
Nevada	50,300	47,050	46,003	49,603	52,136	58,000	1.4%
New Hampshire	73,042	78,201	75,000	75,809	82,002	87,899	1.9%
New Jersey	71,000	68,355	68,529	66,732	79,630	82,500	1.5%
New Mexico	45,000	44,000	42,545	42,500	45,978	46,852	0.4%
New York	50,853	50,000	50,001	55,265	60,029	62,400	2.1%
North Carolina	44,600	48,001	49,000	55,000	56,980	58,038	2.7%
North Dakota	55,024	60,500	67,276	68,582	68,600	72,000	2.7%
Ohio	53,200	52,003	51,200	54,500	60,018	67,828	2.5%
Oklahoma	46,000	48,570	50,585	50,020	55,846	59,527	2.6%
Oregon	52,002	51,008	51,432	50,000	59,564	66,200	2.4%
Pennsylvania	56,221	55,471	60,000	61,459	64,577	68,071	1.9%
Rhode Island	59,852	57,500	59,202	61,528	65,002	65,101	0.8%
South Carolina	46,500	48,000	46,470	50,000	55,276	59,000	2.4%
South Dakota	55,000	51,610	53,919	62,000	65,255	73,252	2.9%
Tennessee	45,000	45,000	48,000	48,000	53,225	58,962	2.7%
Texas	45,200	44,040	49,000	50,500	58,300	59,867	2.9%
Utah	60,300	63,900	64,000	64,000	69,601	77,000	2.5%
Vermont	57,210	59,135	59,356	65,000	67,511	72,430	2.4%
Virginia	62,884	66,600	67,240	69,530	67,510	76,001	1.9%
Washington	60,033	59,625	58,818	63,002	62,240	77,100	2.5%
West Virginia	44,522	48,077	47,920	48,432	47,953	50,635	1.3%
Wisconsin	60,070	56,899	62,000	62,950	60,006	70,000	1.5%
Wyoming	59,534	58,700	60,144	69,948	70,546	65,473	1.0%

* Estimates of median household income use two years of data to ensure adequate sample size at the state level; for example, the estimate for 2008 reflects the average of income reported in 2007 and 2008. Income estimates come from the Current Population Survey (CPS), which revised its income questions in 2013. Estimates prior to 2014 come from the traditional CPS income questions, while estimates from 2014 and later come from the revised income questions. Household incomes have been adjusted for the likelihood that people in residence purchase health insurance together.

Data: Analysis of the Current Population Survey (CPS), 2008–2019, by Ougni Chakraborty and Sherry Glied of New York University for the Commonwealth Fund.