

Massachusetts

Trends in Employer Insurance Costs, 2008–2018



The
Commonwealth
Fund

	Year ¹				Average annual change		
	2008	2014	2016	2018	2008-10	2014-16	2016-18
Employer-Sponsored Insurance Premium Costs							
Single coverage							
Massachusetts	\$4,836	\$6,348	\$6,621	\$7,443	5.8%	2.1%	6.0%
United States	\$4,386	\$5,832	\$6,101	\$6,715	6.1%	2.3%	4.9%
Family coverage							
Massachusetts	\$13,788	\$17,702	\$18,955	\$21,801	2.9%	3.5%	7.2%
United States	\$12,298	\$16,655	\$17,710	\$19,565	6.2%	3.1%	5.1%
Employee Contribution to Premium Costs							
Single coverage							
Massachusetts	\$1,110	\$1,588	\$1,670	\$1,903	4.0%	2.5%	6.7%
United States	\$882	\$1,234	\$1,325	\$1,427	7.6%	3.6%	3.8%
Family coverage							
Massachusetts	\$3,363	\$4,834	\$5,052	\$5,693	1.2%	2.2%	6.2%
United States	\$3,394	\$4,518	\$4,956	\$5,431	4.7%	4.7%	4.7%
Combined average ² (% of median income)							
Massachusetts	\$2,702 (4.1%)	\$3,988 (5.4%)	\$4,058 (5.1%)	\$4,518 (5.5%)	1.7%	0.9%	5.5%
United States	\$2,715 (5.1%)	\$3,683 (6.6%)	\$4,050 (6.7%)	\$4,396 (6.8%)	4.7%	4.9%	4.2%
Employee Deductible Costs							
Single coverage ³							
Massachusetts	\$627	\$1,165	\$1,391	\$1,454	12.5%	9.3%	2.2%
United States	\$869	\$1,353	\$1,696	\$1,846	8.6%	12.0%	4.3%
Combined average ² (% of median income)							
Massachusetts	\$1,090 (1.7%)	\$2,061 (2.8%)	\$2,348 (3.0%)	\$2,334 (2.8%)	13.0%	6.7%	-0.3%
United States	\$1,445 (2.7%)	\$2,313 (4.1%)	\$2,726 (4.5%)	\$2,992 (4.7%)	8.9%	8.6%	4.8%
Total Potential Out-of-Pocket Costs (Employee Contribution + Deductible)							
Combined average ² (% of median income)							
Massachusetts	\$3,792 (5.8%)	\$6,050 (8.2%)	\$6,405 (8.1%)	\$6,852 (8.4%)	5.1%	2.9%	3.4%
United States	\$4,160 (7.8%)	\$5,995 (10.7%)	\$6,776 (11.3%)	\$7,388 (11.5%)	6.2%	6.3%	4.4%

Notes: 1. Additional data available in report appendix. 2. Single and family premium, contribution, and deductible costs are weighted to the state distribution of single and family households. 3. Only single deductibles are included since family plans typically use this rate per family member.

Data: Medical Expenditure Panel Survey-Insurance Component (MEPS-IC), 2008-2018; Current Population Survey (CPS), 2008-2019.

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