Exhibit 1

Premium Contributions and Deductibles Added Up to More Than 11 Percent of Median Income in 2019

Share of median income (%)

Note: Combined estimates of single and family premium contributions and deductibles are weighted for the distribution of single-person and family households in the state.


The Number of States Where Worker Premium Contributions and Deductibles Were 10 Percent or More of Median Income Grew over the Decade

Exhibit 2

Note: Combined estimates of single and family premium contributions and deductibles are weighted for the distribution of single-person and family households in the state.

Workers in States with Lower Median Incomes Faced Higher Combined Premium Contributions and Deductibles

Exhibit 3

Note: Bubbles are proportionate to the states' populations. Lines represent the average among the associated group of states, weighted by population.

Workers in Republican-Leaning States Face Higher Insurance Cost Burdens on Average Than Those in Democratic-Leaning States

Combined premium contribution + deductible as a share of median state incomes (%)

Notes: Bubbles are proportionate to the states’ populations. Lines represent the average among the associated group of states, weighted by population. Political affiliation based on 2020 election results as of 11/13/2020 — Nebraska is considered Republican and Maine is considered Democratic despite likely split electoral votes in each state.

Employee Premium Contributions for Single Coverage Ranged from $718 in Hawaii to $1,793 in Massachusetts in 2019

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


Workers’ Premium Contributions Were 8 Percent or More of Median Income in Nine States in 2019

Average employee share of premium as percent of median state incomes
- 4.3% – 5.9% (18 states + D.C.)
- 6.0% – 7.9% (23 states)
- 8.0% – 10.7% (9 states)

Note: Single and family premium contributions are weighted for the distribution of single-person and family households in the state.

Average Deductibles for Single Coverage Ranged from $1,264 in Hawaii to $2,521 in Montana in 2019

Note: Deductibles are for insurance policies offered by private-sector employers in the U.S.
Average Deductibles Were 5 Percent or More of Median Income in 20 States in 2019

Note: Single and family deductibles are weighted for the distribution of single-person and family households in the state.
