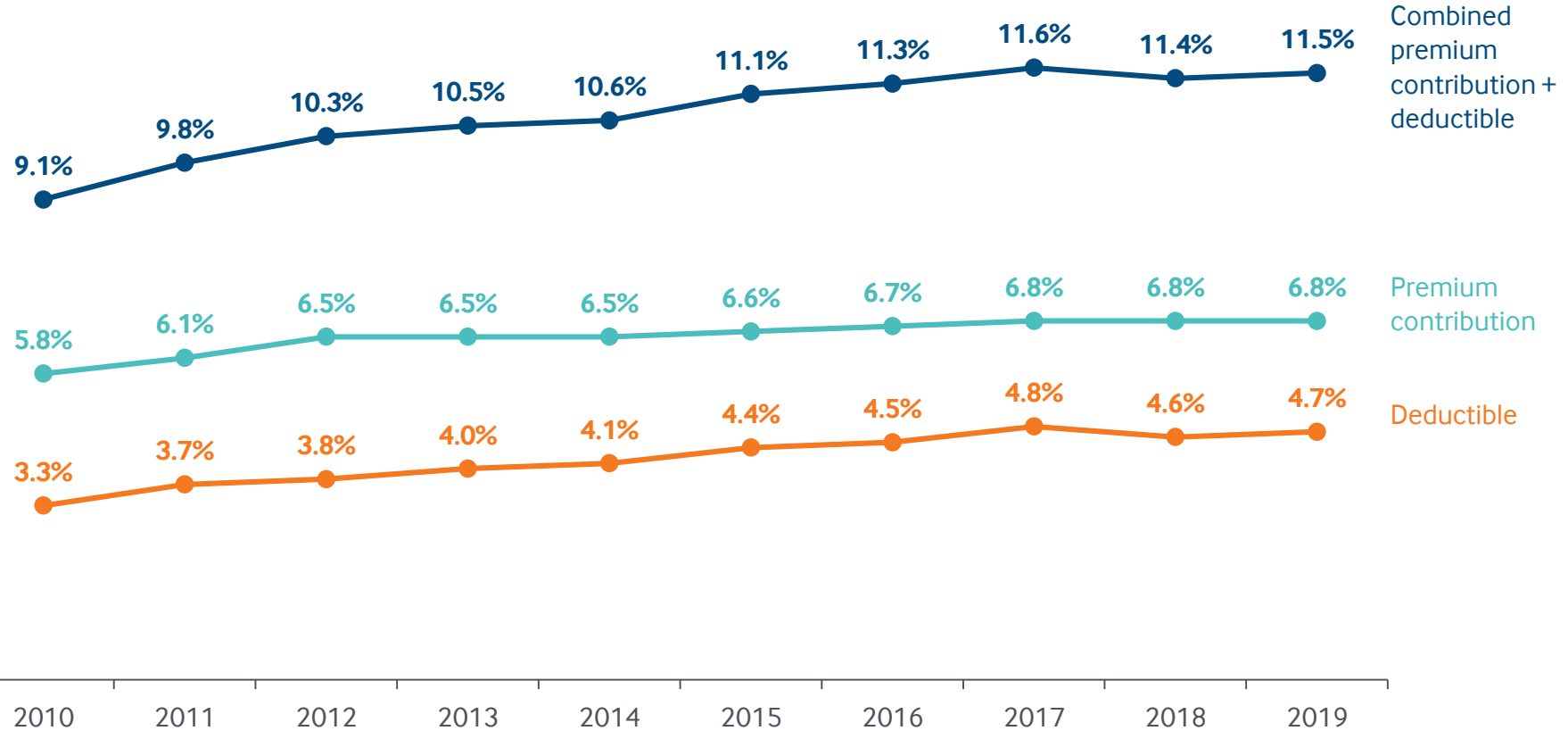


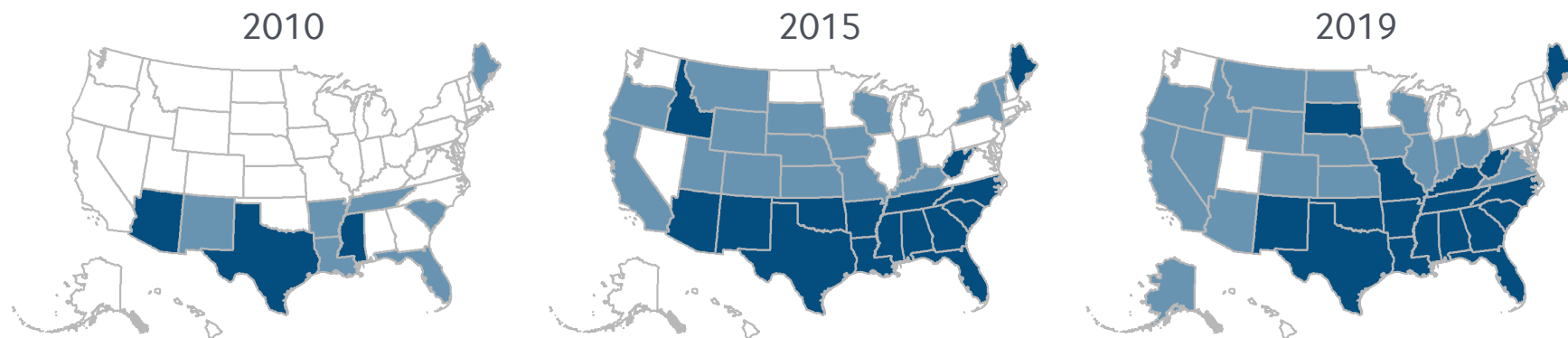
# Premium Contributions and Deductibles Added Up to More Than 11 Percent of Median Income in 2019

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.  
Data: Premium contributions and deductibles — Agency for Healthcare Research and Quality, Medical Expenditure Panel Survey—Insurance Component (MEPS—IC), 2010–2019; Median household income and household distribution type — U.S. Census Bureau, Current Population Survey (CPS), 2010–2020, analysis by Benjamin Zhu and Sherry Glied of New York University for the Commonwealth Fund.

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



## Average employee share of premium plus average deductible as percent of median state incomes



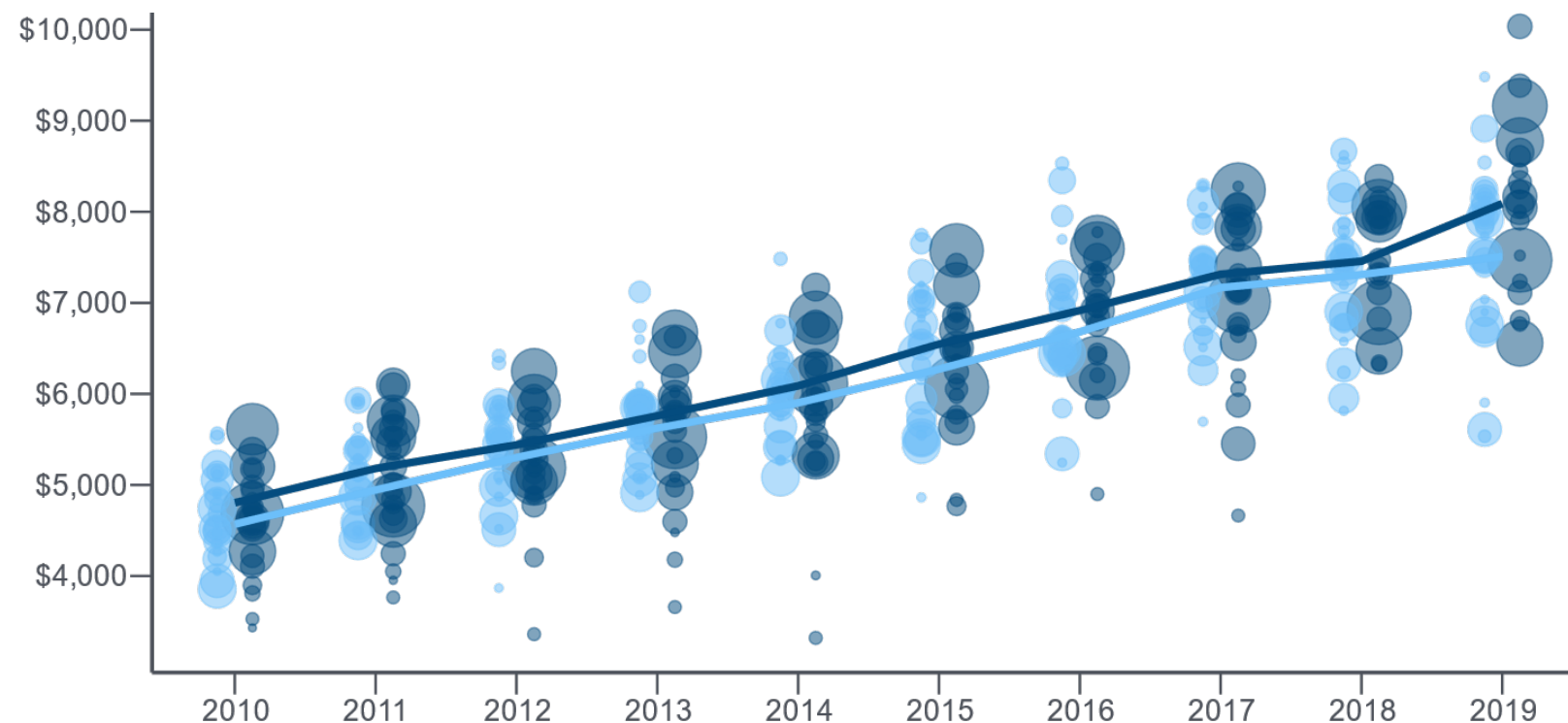
Note: Combined estimates of single and family premium contributions and deductibles are weighted for the distribution of single-person and family households in the state.

Data: Premium contributions and deductibles — Agency for Healthcare Research and Quality, Medical Expenditure Panel Survey–Insurance Component (MEPS–IC), 2010–2019; Median household income and household distribution type — U.S. Census Bureau, Current Population Survey (CPS), 2010–2020, analysis by Benjamin Zhu and Sherry Glied of New York University for the Commonwealth Fund.

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

Combined premium contribution + deductible (\$)

- States with lower than U.S. median incomes
- States with higher than U.S. median incomes



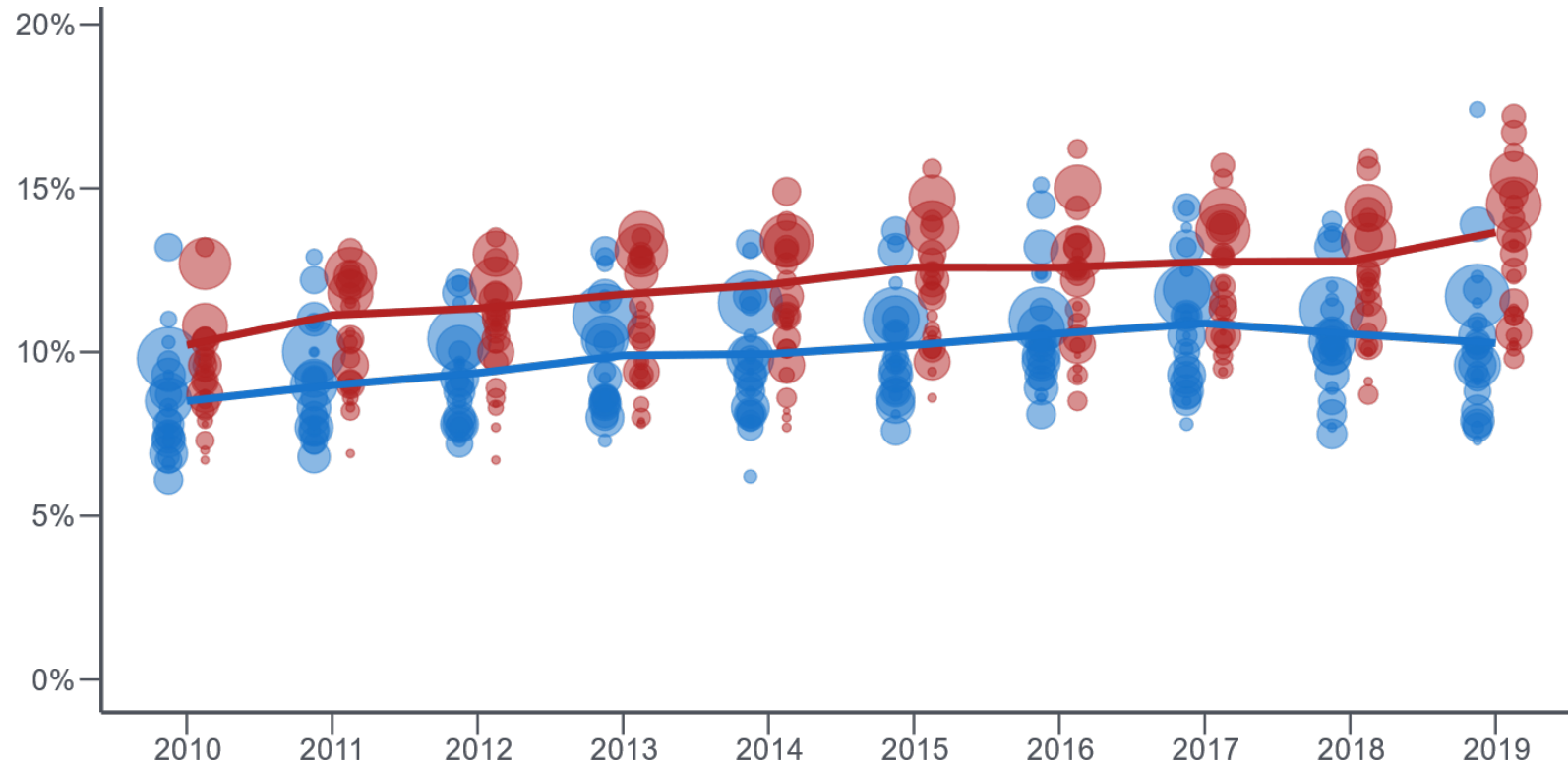
Note: Bubbles are proportionate to the states' populations. Lines represent the average among the associated group of states, weighted by population.

Data: Premium contributions and deductibles — Agency for Healthcare Research and Quality, Medical Expenditure Panel Survey—Insurance Component (MEPS—IC), 2010–2019; Median household income and household distribution type — U.S. Census Bureau, Current Population Survey (CPS), 2010–2020, analysis by Benjamin Zhu and Sherry Glied of New York University for the Commonwealth Fund.

# 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 (%)

● States that voted Democratic in 2020 election  
● States that voted Republican 2020 election



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.

Data: Premium contributions and deductibles — Agency for Healthcare Research and Quality, Medical Expenditure Panel Survey—Insurance Component (MEPS-IC), 2010–2019; Median household income and household distribution type — U.S. Census Bureau, Current Population Survey (CPS), 2010–2020, analysis by Benjamin Zhu and Sherry Glied of New York University for the Commonwealth Fund.

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

Dollars

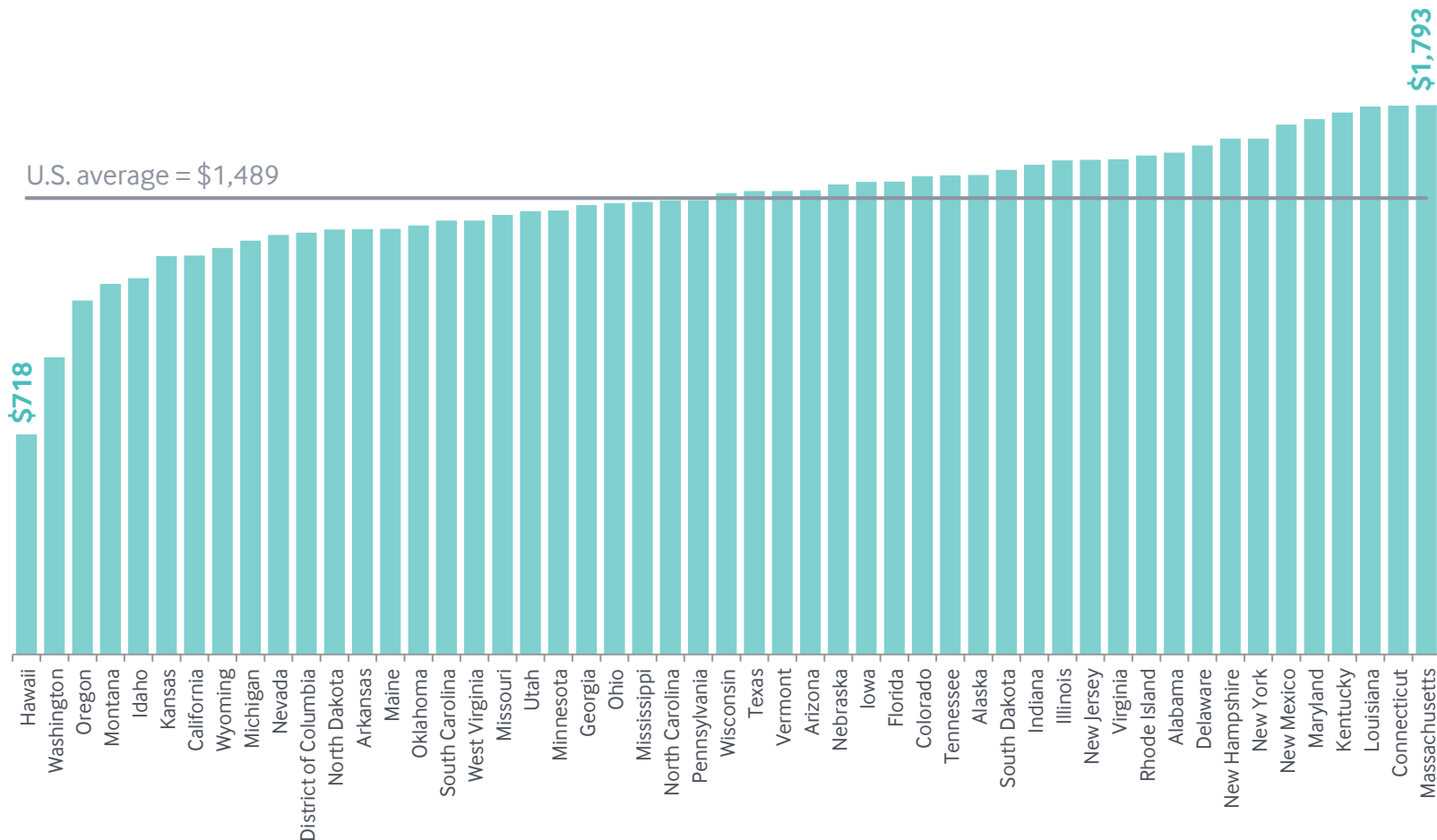
\$2,000

U.S. average = \$1,489

\$1,000

\$500

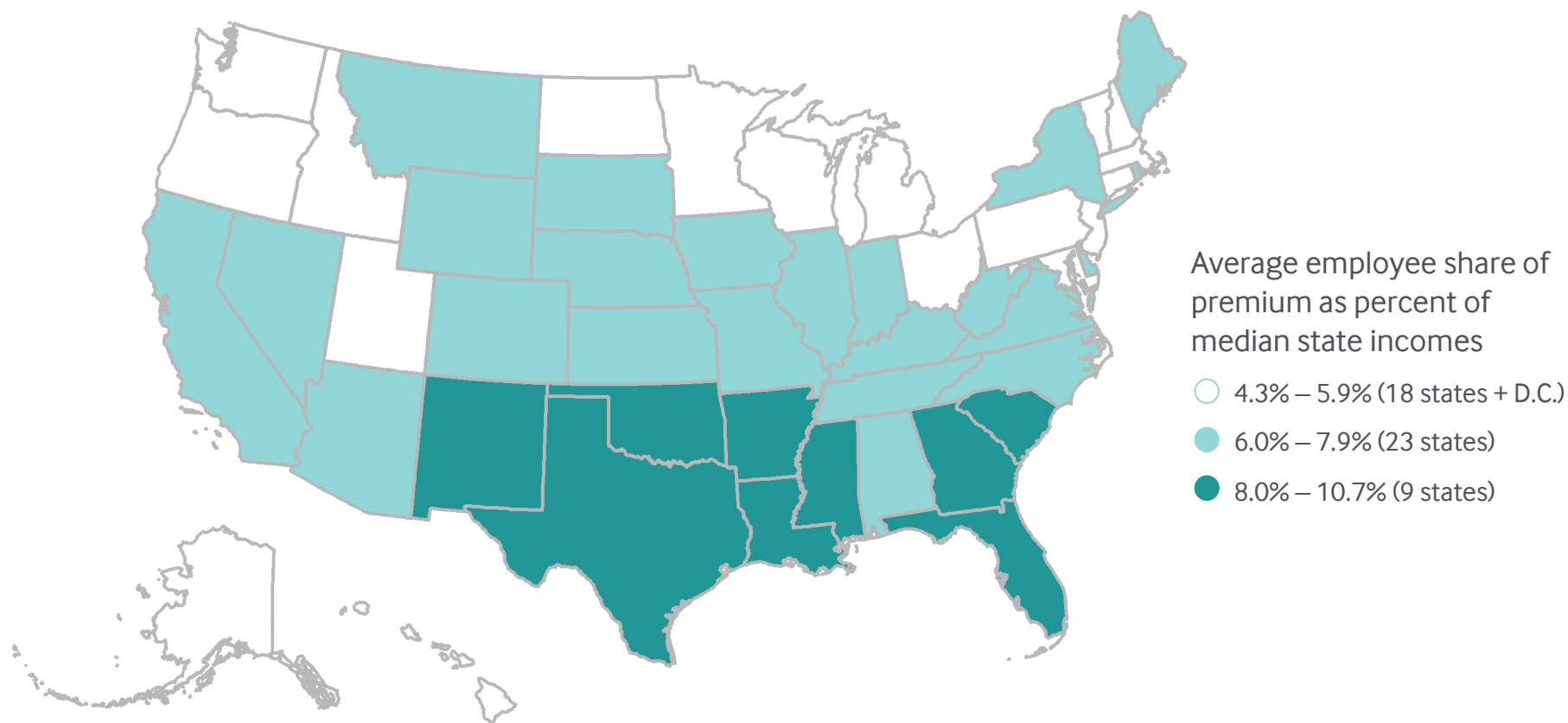
\$0



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

Data: Agency for Healthcare Research and Quality, Medical Expenditure Panel Survey—Insurance Component (MEPS—IC), 2019.

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



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

Data: Premium contributions and deductibles — Agency for Healthcare Research and Quality, Medical Expenditure Panel Survey—Insurance Component (MEPS–IC), 2019; Median household income and household distribution type — U.S. Census Bureau, Current Population Survey (CPS), 2019–2020, analysis by Benjamin Zhu and Sherry Glied of New York University for the Commonwealth Fund.

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

Dollars

\$2,500

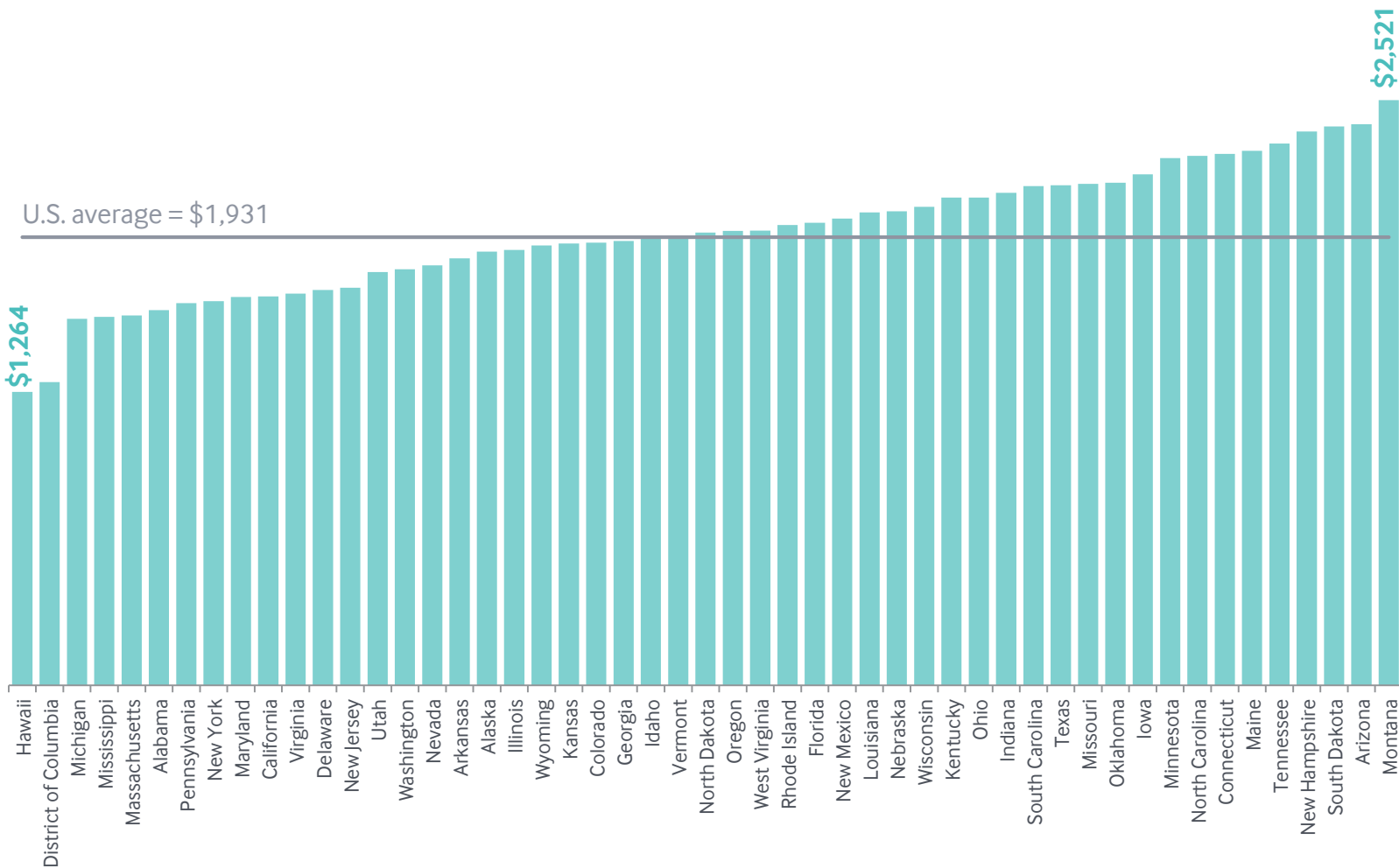
U.S. average = \$1,931

\$1,500

\$1,000

\$500

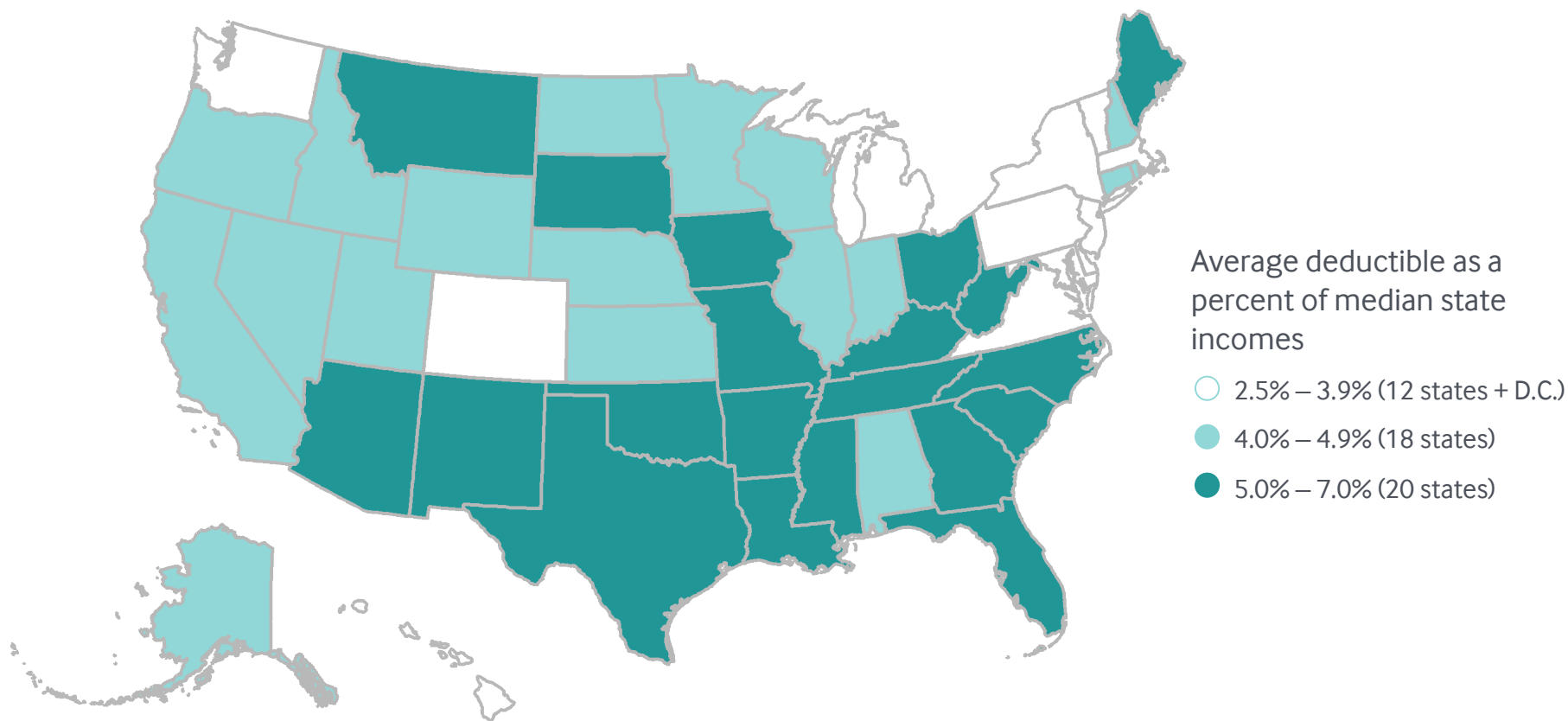
\$0



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

Data: Agency for Healthcare Research and Quality, Medical Expenditure Panel Survey—Insurance Component (MEPS—IC), 2019.

# 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.

Data: Premium contributions and deductibles — Agency for Healthcare Research and Quality, Medical Expenditure Panel Survey—Insurance Component (MEPS–IC), 2019; Median household income and household distribution type — U.S. Census Bureau, Current Population Survey (CPS), 2019–2020, analysis by Benjamin Zhu and Sherry Glied of New York University for the Commonwealth Fund.