

Trends in Employer Insurance Costs, 2010–20: Kentucky

	Year				Average annual change		
	2010	2015	2019	2020	2010–20	2015–20	2019–20
Employer-Sponsored Insurance Premium Costs							
Single Coverage							
Kentucky	\$4,683	\$5,984	\$6,678	\$6,949	4.0%	3.0%	4.1%
<i>United States</i>	<i>\$4,940</i>	<i>\$5,963</i>	<i>\$6,972</i>	<i>\$7,149</i>	<i>3.8%</i>	<i>3.7%</i>	<i>2.5%</i>
Family coverage							
Kentucky	\$13,352	\$16,622	\$20,612	\$20,396	4.3%	4.2%	-1.0%
<i>United States</i>	<i>\$13,871</i>	<i>\$17,322</i>	<i>\$20,486</i>	<i>\$20,758</i>	<i>4.1%</i>	<i>3.7%</i>	<i>1.3%</i>
Employee Contribution to Premium Costs (employee contribution percentage)							
Single Coverage							
Kentucky	\$886	\$1,116	\$1,768	\$1,535	5.6%	6.6%	-13.2%
	(19%)	(19%)	(27%)	(22%)			
<i>United States</i>	<i>\$1,021</i>	<i>\$1,255</i>	<i>\$1,489</i>	<i>\$1,532</i>	<i>4.1%</i>	<i>4.1%</i>	<i>2.9%</i>
	<i>(21%)</i>	<i>(21%)</i>	<i>(21%)</i>	<i>(21%)</i>			
Family Coverage							
Kentucky	\$3,060	\$3,980	\$5,753	\$5,197	5.4%	5.5%	-9.7%
	(23%)	(24%)	(28%)	(26%)			
<i>United States</i>	<i>\$3,721</i>	<i>\$4,710</i>	<i>\$5,726</i>	<i>\$5,978</i>	<i>4.9%</i>	<i>4.9%</i>	<i>4.4%</i>
	<i>(27%)</i>	<i>(27%)</i>	<i>(28%)</i>	<i>(29%)</i>			
Employee Deductible Costs — Single Coverage¹							
Kentucky	\$1,054	\$1,543	\$2,101	\$2,190	7.6%	7.3%	4.2%
<i>United States</i>	<i>\$1,025</i>	<i>\$1,541</i>	<i>\$1,931</i>	<i>\$1,945</i>	<i>6.6%</i>	<i>4.8%</i>	<i>0.7%</i>
Employee Premium Contributions & Deductibles — Weighted for Family Type Distribution (% of median income)							
Employee Premium Contribution ²							
Kentucky	\$2,485	\$3,248	\$4,893	\$4,370	5.8%	6.1%	-10.7%
	(5%)	(7%)	(8%)	(8%)			
<i>United States</i>	<i>\$2,975</i>	<i>\$3,849</i>	<i>\$4,606</i>	<i>\$4,813</i>	<i>4.9%</i>	<i>4.6%</i>	<i>4.5%</i>
	<i>(6%)</i>	<i>(7%)</i>	<i>(7%)</i>	<i>(7%)</i>			
Employee Deductible Costs ²							
Kentucky	\$1,735	\$2,445	\$3,432	\$3,600	7.6%	8.0%	4.9%
	(4%)	(5%)	(6%)	(6%)			
<i>United States</i>	<i>\$1,713</i>	<i>\$2,573</i>	<i>\$3,199</i>	<i>\$3,257</i>	<i>6.6%</i>	<i>4.8%</i>	<i>1.8%</i>
	<i>(3%)</i>	<i>(4%)</i>	<i>(5%)</i>	<i>(5%)</i>			
Employee Premium Contribution + Deductible Costs ²							
Kentucky	\$4,220	\$5,693	\$8,325	\$7,969	6.6%	7.0%	-4.3%
	(9%)	(12%)	(13%)	(14%)			
<i>United States</i>	<i>\$4,688</i>	<i>\$6,422</i>	<i>\$7,806</i>	<i>\$8,070</i>	<i>5.6%</i>	<i>4.7%</i>	<i>3.4%</i>
	<i>(9%)</i>	<i>(11%)</i>	<i>(12%)</i>	<i>(12%)</i>			
Median Income							
Kentucky	\$46,200	\$48,097	\$62,005	\$58,650			
<i>United States</i>	<i>\$51,410</i>	<i>\$58,000</i>	<i>\$68,063</i>	<i>\$69,804</i>			



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Notes: 1. Only single deductibles are included since family plans typically use this rate per family member. 2. Single and family premium contributions and deductible costs are weighted to the state distribution of single and family households. Data: Medical Expenditure Panel Survey—Insurance Component (MEPS-IC), 2010–20; Current Population Survey (CPS), 2010–21.