

# State Trends in Employer Premiums and Deductibles, 2010–2020

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## INTRODUCTION

More than a decade after passage of the Affordable Care Act (ACA), employer health insurance coverage remains the backbone of health insurance in the United States, covering more than half of Americans under age 65 — about 163 million people.<sup>1</sup> This coverage has proved to be resilient in the COVID-19 pandemic.

Only about 6 percent of working-age adults reported losing their employer insurance during the pandemic-induced recession.<sup>2</sup> Among those who did lose job-based coverage, fewer became uninsured compared to during prior recessions. This is because the ACA's marketplace subsidies and expansion in Medicaid eligibility provided a safety net for those without access to another employer plan or COBRA.

The key issue for many workers and their families is the affordability of their premium contributions and the cost protections provided by their employer health plan, including the size of their deductibles. Focusing on middle-income people enrolled in employer plans, we examined the most recent data from the federal Medical Expenditure Panel Survey–Insurance Component to answer these questions<sup>3</sup>:

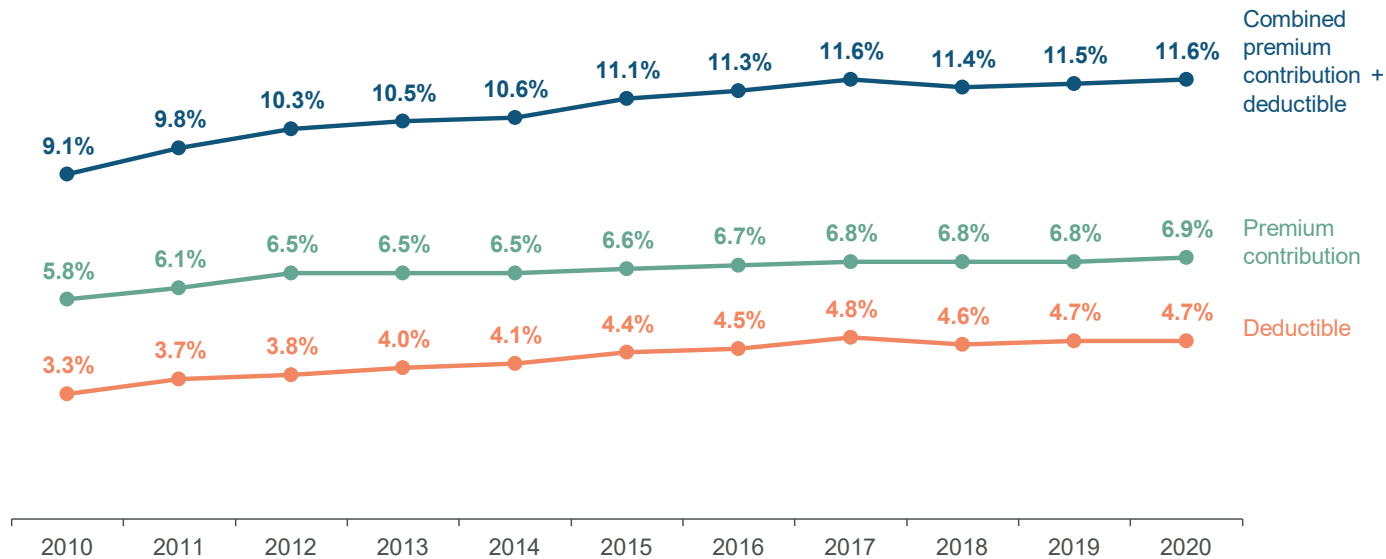
- How much are workers spending on premiums and what is the size of their deductibles?
- How do these costs compare to the median income in each state?

## HIGHLIGHTS

- Premium contributions and deductibles in employer health plans accounted for 11.6 percent of median household income in 2020, up from 9.1 percent a decade earlier.
- In 37 states, premium contributions and deductibles amounted to 10 percent or more of median income in 2020, up from 10 states in 2010.
- Middle-income workers in Mississippi and New Mexico faced the highest potential costs relative to income, 19 percent and 18 percent, respectively.
- The total cost of premiums plus potential spending on deductibles ranged from a low of \$6,528 in Hawaii to a high of more than \$9,000 in Florida, Kansas, Missouri, South Dakota, and Texas.

# Premium contributions and deductibles added up to more than 11 percent of U.S. median income in 2020.

Share of median income (%)



Over the past decade, premium contributions and deductibles for employer plans have represented a growing share of workers' incomes. Those costs accounted for 11.6 percent of the U.S. median household income in 2020, up from 9.1 percent in 2010 (Table 1).

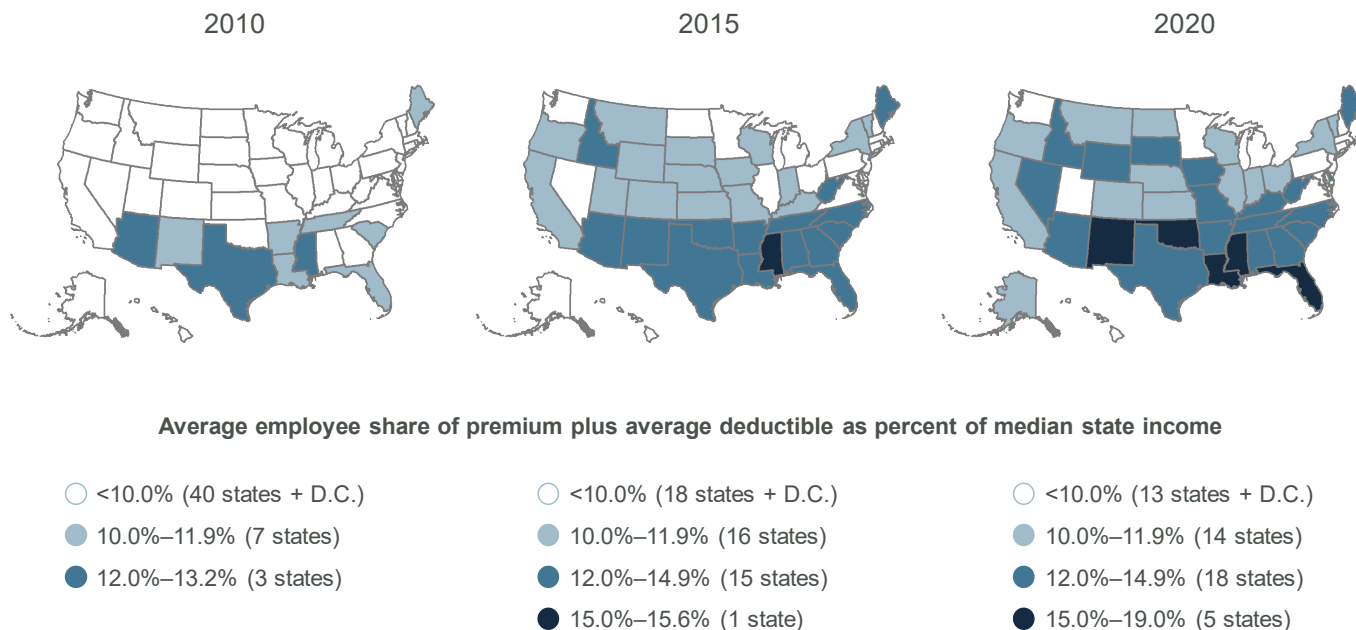
On average, the employee share of premium costs amounted to 6.9 percent of median income in 2020. This was up from 5.8 percent in 2010, though the share has remained largely constant since 2017.

The average deductible for a middle-income household amounted to 4.7 percent of its income. In 2010, that share was 3.3 percent.

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 – Medical Expenditure Panel Survey–Insurance Component (MEPS–IC), 2010–2020; Median household income and household distribution type – analysis of Current Population Survey (CPS), 2010–2021, by Mikaela Springsteen and Sherry Glied of New York University for the Commonwealth Fund.

# In a growing number of states, worker insurance premium contributions and deductibles make up 10 percent or more of median income.



Premium contributions and deductibles represented 10 percent or more of median household income in 37 states in 2020, up from 10 states in 2010. In Mississippi and New Mexico, workers in the middle of the income distribution faced the highest potential costs relative to income (19.0% and 18.1%, respectively).

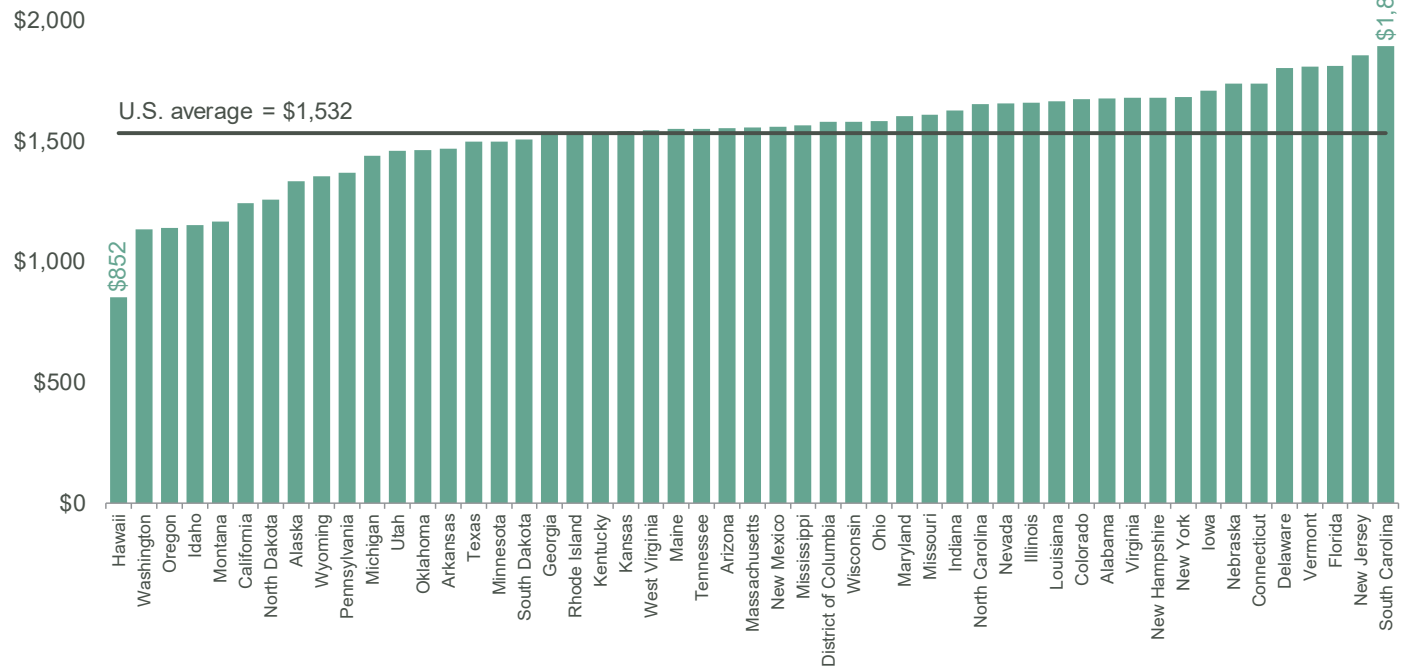
Added together, the average total cost of premiums and potential spending on deductibles across single and family insurance policies climbed to \$8,070 in 2020 (Table 2). This ranged from a low of \$6,528 in Hawaii to a high of more than \$9,000 in Florida, Kansas, Missouri, South Dakota, and Texas.

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 – Medical Expenditure Panel Survey–Insurance Component (MEPS–IC), 2010–2020; Median household income and household distribution type – analysis of Current Population Survey (CPS), 2010–2021, by Mikaela Springsteen and Sherry Glied of New York University for the Commonwealth Fund.

# Premium contributions for single coverage ranged from \$852 in Hawaii to \$1,895 in South Carolina.

Employee premium contribution for single-person coverage (\$)



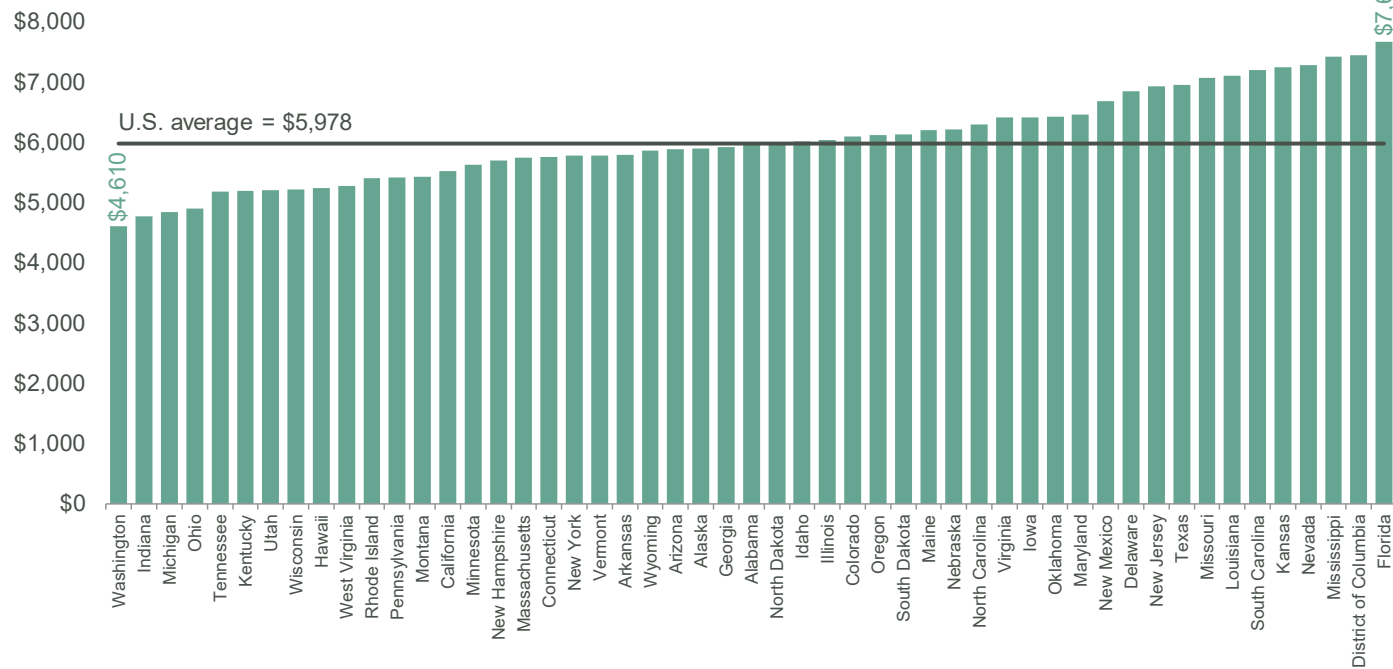
In 2020, U.S. workers enrolled in employer coverage were responsible for paying about 21 percent of their overall premium for single coverage (Table 3). This amounted to an average of \$1,532 nationally, and ranged from \$852 in Hawaii to \$1,895 in South Carolina (Table 4a).

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

Data: Medical Expenditure Panel Survey–Insurance Component (MEPS-IC), 2020.

# Premium contributions for family coverage ranged from \$4,610 in Washington to \$7,674 in Florida.

Employee premium contribution for family coverage (\$)

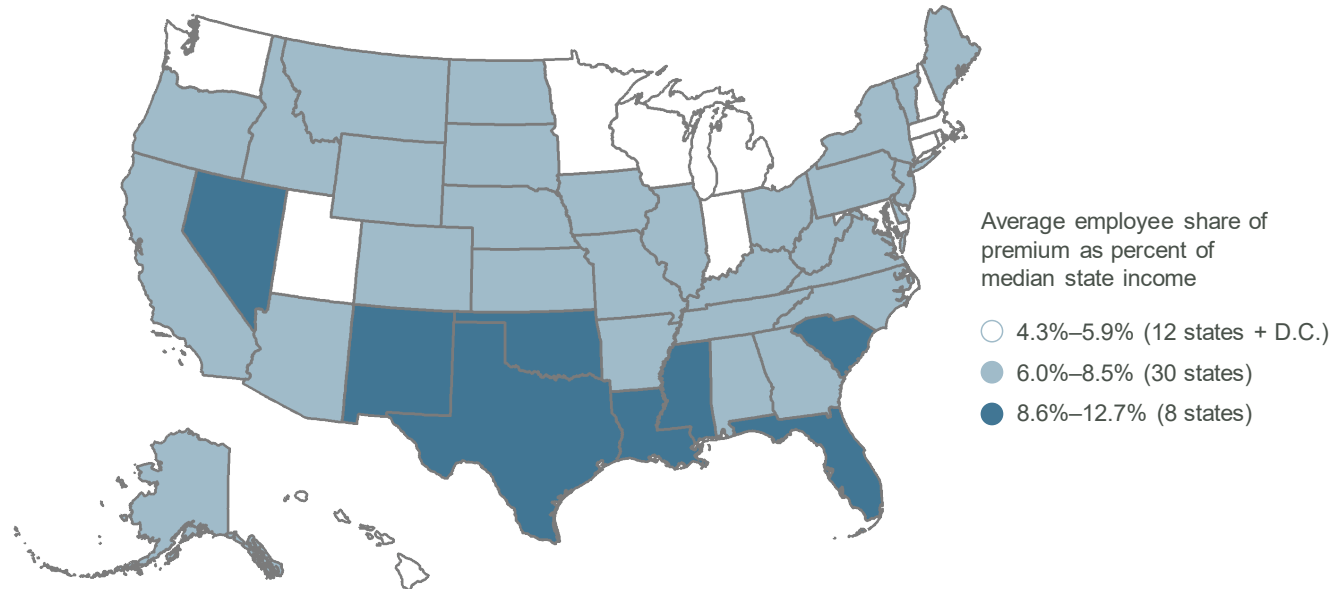


Workers in family plans pay a somewhat larger share of their premium: 29 percent on average (Table 3). But in four states (Florida, Louisiana, Mississippi, and Nevada), workers were responsible for 37 percent or more of their family premium. These percentages translated to an average of \$5,978 nationally, and ranged from \$4,610 in Washington to \$7,674 in Florida (Table 4b).

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

Data: Medical Expenditure Panel Survey–Insurance Component (MEPS–IC), 2020.

## Premium contributions were more than 8.5 percent of median income in eight states.



Premium contributions were more than 8.5 percent of median income in Florida, Louisiana, Mississippi, Nevada, New Mexico, Oklahoma, South Carolina, and Texas. The high was 12.7 percent, in Mississippi (Table 1). In 2010, in only one state, Mississippi, were middle-income people spending so much of their household earnings on employer premiums.

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

Data: Premium contributions – Medical Expenditure Panel Survey–Insurance Component (MEPS–IC), 2020; Median household income and household distribution type – analysis of Current Population Survey (CPS), 2020–2021, by Mikaela Springsteen and Sherry Glied of New York University for the Commonwealth Fund.

## Family premium contributions by workers in lower-wage firms were higher than those for workers in higher-wage firms.

Average employee premium contribution paid for family coverage, by average wage of employer (\$)

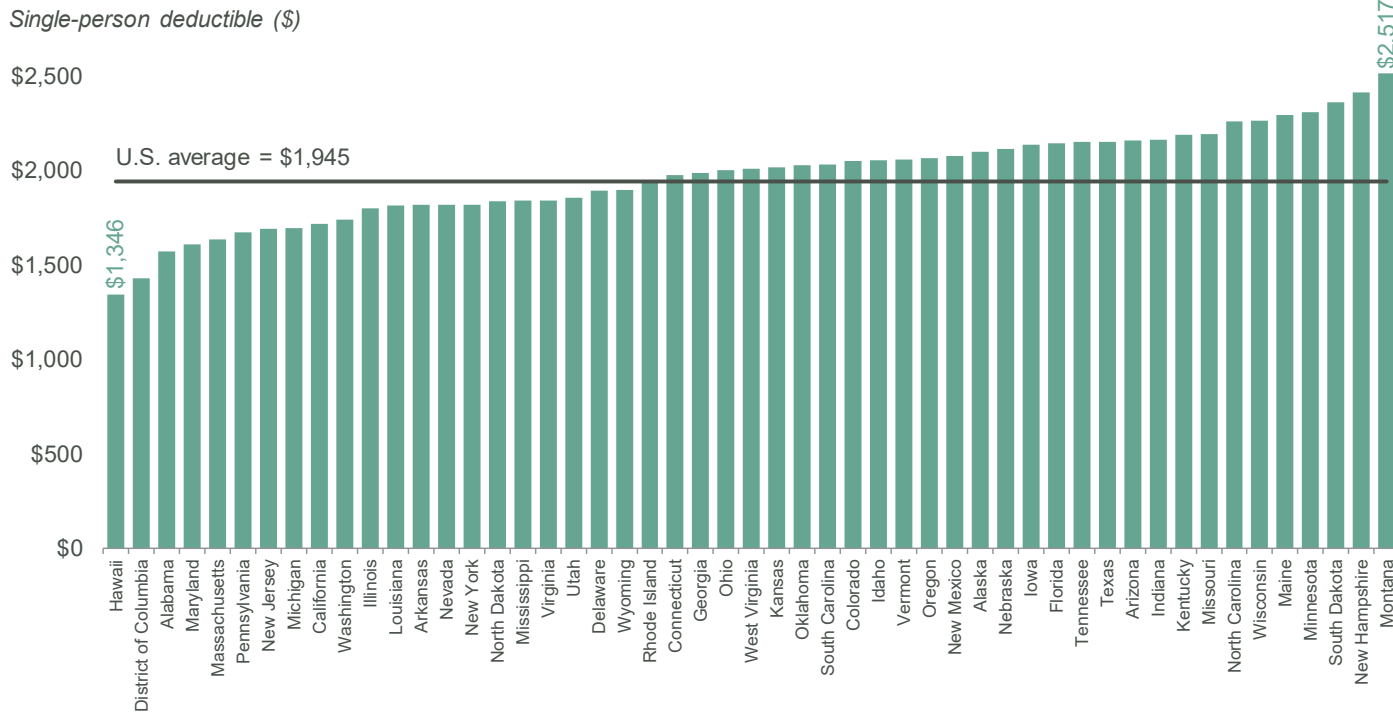


Workers in firms with lower average wages contributed a larger share of their overall premium for family coverage, and consequently a larger dollar amount, on average, than workers in firms with higher average wages. This differential was also evident for single-person coverage (data not shown). While workers in small firms on average contribute a larger share of family plan premiums than workers in large firms, other research indicates that this pattern is evident in both small and large firms.<sup>4</sup>

Note: To form wage quartiles, MEPS-IC places employers in order from lowest to highest average payroll per employee. Quartile 1 starts with the firm with the lowest average wage and extends until it includes 25% of total employment. Quartiles 2 through 4 follow the same procedure.

Data: Medical Expenditure Panel Survey–Insurance Component (MEPS-IC), 2020.

# Deductibles for single coverage ranged from \$1,346 in Hawaii to \$2,517 in Montana.



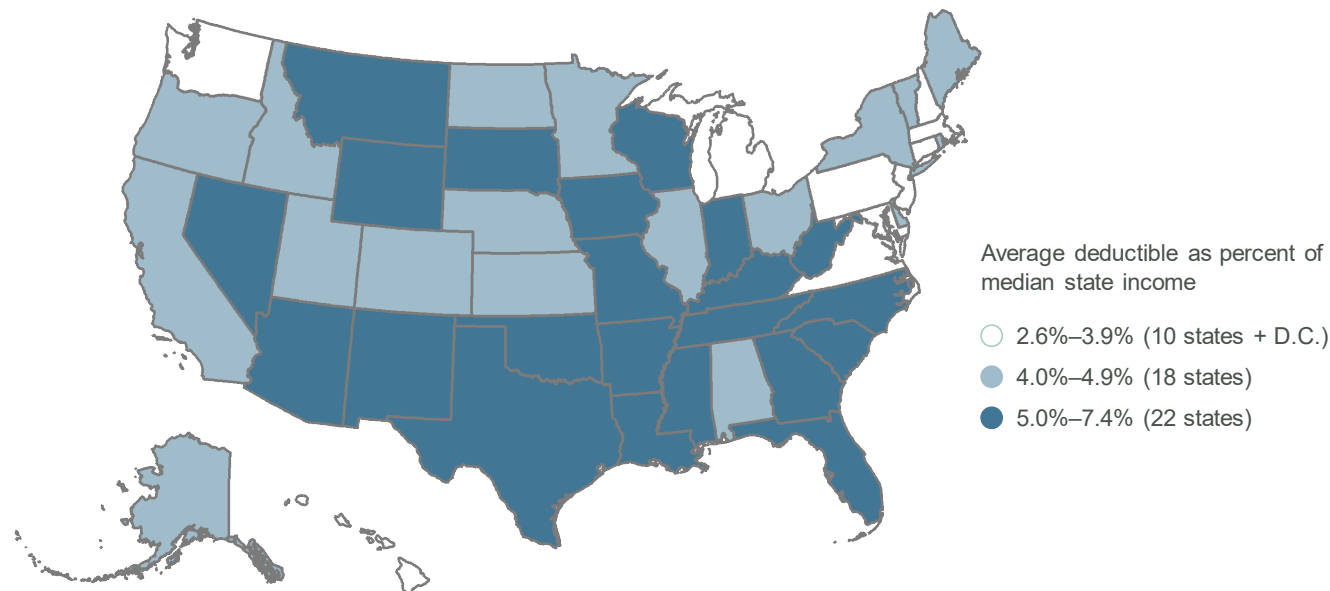
Even while many workers are paying high premiums relative to their income, they also face large deductibles. Research indicates that high deductibles can act as a financial barrier to care, discouraging people with modest incomes from getting needed services.<sup>5</sup> In 2020, the average deductible for single-person policies was \$1,945, and ranged as high as \$2,517 in Montana (Table 5).

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

Data: Medical Expenditure Panel Survey–Insurance Component (MEPS–IC), 2020.



## Average deductibles amounted to 5 percent or more of median income in 22 states.



The Commonwealth Fund tracks the share of people with health coverage who are underinsured, meaning their plan does not provide adequate protection from high out-of-pocket costs and deductibles, excluding premiums.<sup>6</sup> A deductible that accounts for 5 percent or more of household income is one of our threshold measures of being underinsured.

In nearly half the states, people at the midrange of the income distribution faced average deductibles that left them underinsured in 2020. In 2010, workers in just one state faced an average deductible that met that threshold.

The highest average deductible relative to median income in 2020 was 7.4 percent, in New Mexico (Table 1).

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

Data: Deductibles – Medical Expenditure Panel Survey–Insurance Component (MEPS–IC), 2020; Median household income and household distribution type – analysis of Current Population Survey (CPS), 2020–2021, by Mikaela Springsteen and Sherry Glied of New York University for the Commonwealth Fund.

## THE GROWING COST OF HEALTH INSURANCE FOR AMERICA'S MIDDLE CLASS

The growing cost of employer health insurance is driven by the growth in health care spending. New data from the Health Care Cost Institute show that spending per person in employer plans grew by nearly 22 percent over the period 2015 to 2019, outpacing both inflation and economic growth.<sup>7</sup> Prices commanded by health care providers and drug companies were the primary driver, accounting for nearly two-thirds of overall spending growth.

These high prices are the main reason why the amount that workers pay for their premiums and deductibles has grown over time. And because incomes have not kept pace, health insurance is taking up a larger and larger percentage of household budgets. To make matters worse, workers are making wage concessions for company benefits that often cover less of their health care costs.

These costs add to the financial burden U.S. families are already facing. Housing and food consumed 34 percent of average family income in 2020.<sup>8</sup> Among families with children under age 5, average spending on childcare took up 13 percent of family income in 2017.<sup>9</sup>

Health care cost burdens are both an impediment to families' ability to get timely health care and a risk to their financial security. In a 2020 Commonwealth Fund survey, more than one-third of adults in commercial insurance plans with a deductible of \$1,000 or more said they had not gotten needed health care because of the cost.<sup>10</sup> And more than 40 percent of adults with a deductible of that size reported problems paying medical bills or having to pay off medical debt.

In fact, medical bill problems and debt have become endemic in our health system. The media is awash in stories of patients receiving outlandish uncovered bills.<sup>11</sup> A recent *JAMA* article found that 17.8 percent of people in

the U.S. had medical debt that was turned over to a collection agency, with the highest debt burdens carried by people living in southern states and in poor zip codes.<sup>12</sup> Between 2009 and 2020, the amount of medical debt in collections overtook that of nonmedical debt.

Medical debt has spillover financial implications as well. Among people with employer coverage who had problems paying medical bills or were paying off medical debt, 40 percent said that they had received a lower credit score because of their medical bills, 40 percent had taken on credit card debt to pay their bills, and 35 percent had used up most or all their savings to pay their bills.<sup>13</sup>

### What Can Be Done?

The ACA's marketplace plan subsidies and expansion in Medicaid eligibility have provided a critical safety net for people in high-priced or bare-bones employer health plans. The Build Back Better Act under consideration in Congress would make the most sweeping enhancements to the ACA since its passage in 2010. These include a substantial increase in marketplace premium subsidies and a new zero-premium marketplace coverage option for Medicaid-eligible adults who do not have access to Medicaid in their state. In addition, the bill would help more people in unaffordable employer plans gain access to marketplace subsidies. Additional efforts to expand and improve the adequacy of health insurance for U.S. workers might include:

- Addressing the high health care prices that are driving up employer premiums and deductibles, for example, by adding a public plan option to the marketplaces.<sup>14</sup>
- Allowing people to autoenroll in comprehensive health coverage. Creating a public insurance plan as a default option would be essential to a national autoenrollment program.<sup>15</sup>

- Informing workers with employer coverage about their options to enroll in subsidized marketplace plans or in Medicaid and informing workers who lose their employer coverage that they are eligible for a marketplace special enrollment period.
- Fixing the “family coverage glitch.” Under the ACA, families are ineligible for marketplace premiums if a family member’s employer offers single coverage that is deemed affordable (premiums are less than 9.83% of family income; the Build Back Better Act would lower this to 8.5 percent).<sup>16</sup> But 5 million people eligible for family employer plans with premium contributions above that threshold are ineligible for marketplace subsidies.<sup>17</sup> An administrative fix could save families that switched to marketplace plans an average of \$400 a person annually.
- Reining in deductibles and out-of-pocket costs in marketplace plans by enhancing cost-sharing reduction subsidies and changing the benchmark plan in the ACA marketplaces from silver to gold. One proposal could eliminate deductibles for some people and reduce it for others by as much as \$1,650 a year.<sup>18</sup>

- Imposing stronger consumer protection rules for medical debt collection, such as grace periods following illness or during appeals processes, and placing bans or limits on medical debt interest rates.<sup>19</sup>

The cost burden of commercial insurance in the United States is an enduring problem that is undermining Americans’ economic well-being. With the Build Back Better Act, Congress is demonstrating how it can build on the Affordable Care Act to cover the remaining uninsured and make health care affordable to all. But Congress can do more to reduce deductibles and out-of-pocket costs when people get health care. At the same time, policymakers, insurers, employers, health care providers, and drug manufacturers will need to work together to address the high health care prices that are behind much of the growing cost burden weighing on so many working families.

## HOW WE CONDUCTED THIS STUDY

This data brief analyzes state-by-state trends in private sector employer health insurance premiums and deductibles for the under-65 population from 2010 to 2020.

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 U.S. 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 2020, MEPS–IC surveyed 40,605 establishments and had a response rate of 56.1 percent. The total number of surveys sent in 2020 was similar to prior years, but there was a lower response rate.

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.<sup>20</sup> 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 2020 income estimates reported here (Table 7) reflect incomes in 2019 and 2020, as reported in the 2020 and 2021 CPS Annual Social and Economic Supplement (ASEC) data files. The Census Bureau found that income data for 2019 (collected in March 2020) and 2020 (collected in March 2021) potentially overestimate household income as the result of a nonresponse bias, introduced by COVID-19-related travel and social distancing restrictions. We have adjusted 2019 and 2020 incomes downward to account for this bias.<sup>21</sup>

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 3 through 6](#). However, average employee out-of-pocket costs ([Tables 1 and 2](#)) 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 2](#) 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.

## NOTES

1. Sara R. Collins, “The Current Status of Employer Health Insurance Coverage in the United States,” invited testimony, U.S. Senate Committee on Finance, Hearing on “Health Insurance Coverage in America: Current and Future Role of Federal Programs,” Oct. 20, 2021.
2. Sara R. Collins, Gabriella N. Aboulafia, and Munira Z. Gunja, *As the Pandemic Eases, What Is the State of Health Care Coverage and Affordability in the U.S.? Findings from the Commonwealth Fund Health Care Coverage and COVID-19 Survey, March–June 2021* (Commonwealth Fund, July 2021).
3. The MEPS–IC is the most comprehensive national survey of U.S. businesses on their health insurance plans. It surveyed more than 40,000 private-sector employers in 2020. The sampling unit used in the MEPS–IC is the “business establishment.” The Agency for Healthcare Research and Quality identifies an “establishment” as “a particular workplace or location” and a firm as “a business entity consisting of one or more business establishments under common ownership or control.” This means that multiple establishments that are owned by the same firm but operate in different locations would be treated as independent respondents in this survey.
4. Gary Claxton et al., *Employer Health Benefits 2021 Annual Survey* (Henry J. Kaiser Family Foundation, Nov. 2021).
5. Sara R. Collins, Munira Z. Gunja, and Gabriella N. Aboulafia, *U.S. Health Insurance Coverage in 2020: A Looming Crisis in Affordability — Findings from the Commonwealth Fund Biennial Health Insurance Survey, 2020* (Commonwealth Fund, Aug. 2020).
6. In addition to having a high deductible relative to income, people who are insured all year are considered underinsured if their out-of-pocket costs are high relative to income. See Collins, Gunja, and Aboulafia, *U.S. Health Insurance, 2020*.
7. Health Care Cost Institute, *2019 Health Care Cost and Utilization Report* (HCCI, Oct. 2021).
8. Bureau of Labor Statistics, “Consumer Expenditures — 2020,” news release, Sept. 9, 2021.
9. U.S. Department of the Treasury, *The Economics of Child Care Supply in the United States* (Treasury, Sept. 2021).
10. Collins, Gunja, and Aboulafia, *U.S. Health Insurance, 2020*.
11. See, for example, Kaiser Health News and National Public Radio’s ongoing “Bill of the Month” series.
12. Raymond Kluender et al., “Medical Debt in the U.S., 2009–2020,” *JAMA* 326, no. 3 (July 20, 2021): 250–56.
13. Commonwealth Fund analysis of the Commonwealth Fund Health Care Coverage and COVID-19 Survey, March–June 2021.
14. Linda J. Blumberg et al., *Comparing Health Insurance Reform Options: From “Building on the ACA” to Single Payer* (Commonwealth Fund and Urban Institute, Oct. 2019); John Holahan, Michael Simpson, and Linda J. Blumberg, *What Are the Effects of Alternative Public Option Proposals* (Urban Institute, Mar. 2021); Robert A. Berenson et al., *Addressing Health Care Market Consolidation and High Prices: The Role of the States* (Urban Institute, Jan. 2020); and Sherry A. Glied and Jeanne M. Lambrew, “How Democratic Candidates for the Presidency in 2020 Could Choose Among Public Health Insurance Plans,” *Health Affairs* 37, no. 12 (Dec. 2018): 2084–91.
15. Linda J. Blumberg, John Holahan, and Jason Levitis, *How Auto-Enrollment Can Achieve Near-Universal Coverage: Policy and Implementation Issues* (Commonwealth Fund, June 2021).
16. Timothy S. Jost, “Eliminating the Family Glitch,” *To the Point* (blog), Commonwealth Fund, May 18, 2021.
17. Matthew Buettgens and Jessica Banthin, *Changing the “Family Glitch” Would Make Health Coverage More Affordable for Many Families* (Urban Institute, May 2021).

18. Improving Health Insurance Affordability Act of 2021, S.499, 117th Cong. (2021), S. Doc. 1–6; and Linda J. Blumberg et al., *From Incremental to Comprehensive Health Insurance Reform: How Various Reform Options Compare on Coverage and Costs* (Urban Institute, Oct. 2019).
19. Chi Chi Wu, Jenifer Bosco, and April Kuehnhoff, *Model Medical Debt Protection Act* (National Consumer Law Center, Sept. 2019).
20. Trudi Renwick, “CPS ASEC Redesign and Processing Changes,” *Census Blogs*, U.S. Census Bureau, Sept. 4, 2019.
21. Jonathan Rothbaum and Charles Hokayem, “How Did the Pandemic Affect Survey Response: Using Administrative Data to Evaluate Nonresponse in the 2021 Current Population Survey Annual Social and Economic Supplement,” *Census Blogs*, U.S. Census Bureau, Sept. 14, 2021; and Jonathan Rothbaum and Adam Bee, *Coronavirus Infects Surveys, Too: Survey Nonresponse Bias and the Coronavirus Pandemic*, SEHSD working paper no. 2020-10 (U.S. Census Bureau, May 3, 2021).

**TABLE 1. AVERAGE EMPLOYEE PREMIUM CONTRIBUTION AND DEDUCTIBLE AS PERCENT OF MEDIAN HOUSEHOLD INCOME, BY STATE, 2010–2020**

	Average employee premium contribution*				Average employee deductible*				Average combined employee premium contribution and deductible*			
	2010	2015	2019	2020	2010	2015	2019	2020	2010	2015	2019	2020
<b>United States</b>	<b>5.8%</b>	<b>6.6%</b>	<b>6.8%</b>	<b>6.9%</b>	<b>3.3%</b>	<b>4.4%</b>	<b>4.7%</b>	<b>4.7%</b>	<b>9.1%</b>	<b>11.1%</b>	<b>11.5%</b>	<b>11.6%</b>
Alabama	7.1	9.0	7.8	8.1	2.5	3.5	4.6	4.3	9.6	12.4	12.5	12.4
Alaska	4.0	5.2	5.7	6.6	2.9	3.4	4.6	4.8	7.0	8.6	10.3	11.4
Arizona	8.1	8.1	6.6	7.2	5.1	5.6	5.3	6.4	13.2	13.7	11.9	13.6
Arkansas	6.6	7.4	9.0	8.3	3.3	4.8	5.5	5.5	10.0	12.2	14.5	13.7
California	6.3	6.8	7.3	6.3	3.5	4.3	4.4	4.3	9.8	11.0	11.7	10.5
Colorado	4.6	6.3	6.4	6.0	3.2	4.3	3.9	4.6	7.9	10.6	10.3	10.7
Connecticut	4.2	6.0	5.1	5.3	2.7	3.9	4.2	3.5	6.8	9.9	9.4	8.9
Delaware	6.2	6.1	7.7	8.4	3.1	3.3	3.8	4.8	9.3	9.5	11.5	13.1
District of Columbia	5.3	5.4	4.8	5.5	2.2	2.7	2.5	2.6	7.5	8.1	7.3	8.1
Florida	7.5	8.9	9.8	10.4	3.3	5.7	5.5	5.9	10.8	14.7	15.4	16.4
Georgia	6.0	7.8	8.4	8.1	3.3	5.3	5.5	6.2	9.3	13.1	13.9	14.3
Hawaii	4.6	5.3	4.7	5.6	2.7	3.4	3.0	3.8	7.3	8.7	7.7	9.4
Idaho	5.4	7.2	5.4	7.4	4.2	4.9	4.7	4.6	9.7	12.1	10.1	12.0
Illinois	5.8	5.0	6.1	6.2	3.0	3.6	4.4	4.1	8.8	8.6	10.5	10.3
Indiana	5.4	6.3	6.6	5.5	3.0	5.5	4.9	5.1	8.4	11.7	11.5	10.7
Iowa	6.2	5.9	6.1	7.4	3.3	4.2	5.1	5.2	9.4	10.1	11.1	12.6
Kansas	5.2	7.0	6.5	7.6	3.0	3.5	4.5	4.3	8.2	10.5	11.1	11.9
Kentucky	5.4	6.8	7.9	7.5	3.8	5.1	5.5	6.1	9.1	11.8	13.4	13.6
Louisiana	6.7	9.1	10.4	9.8	3.7	4.7	6.7	5.8	10.4	13.8	17.1	15.6
Maine	6.5	6.5	6.8	7.6	3.7	5.6	5.4	4.6	10.3	12.1	12.3	12.2
Maryland	4.5	6.5	5.9	5.6	2.2	2.3	2.9	3.1	6.7	8.8	8.8	8.7
Massachusetts	4.0	4.9	4.7	5.1	2.0	2.8	3.0	3.2	6.1	7.6	7.7	8.4
Michigan	4.4	5.0	4.4	5.4	2.9	4.3	3.6	3.9	7.3	9.3	7.9	9.3
Minnesota	4.3	5.6	5.0	5.2	3.1	4.2	4.1	4.5	7.4	9.8	9.2	9.7
Mississippi	8.6	9.8	9.9	12.7	4.6	5.8	6.2	6.3	13.2	15.6	16.1	19.0
Missouri	5.4	5.5	7.6	7.9	3.7	4.7	5.4	5.1	9.1	10.1	13.0	13.0
Montana	4.8	5.8	6.0	6.3	3.9	5.2	5.3	5.0	8.7	11.1	11.3	11.3
Nebraska	5.4	6.5	6.1	6.7	3.0	4.2	4.4	4.7	8.5	10.7	10.5	11.3
Nevada	5.5	6.4	6.5	9.4	2.8	3.2	4.4	5.0	8.3	9.6	10.9	14.4
New Hampshire	4.0	5.1	5.1	4.7	2.6	4.7	4.2	3.9	6.6	9.7	9.3	8.6
New Jersey	4.7	5.8	4.9	6.1	2.7	3.8	3.3	3.2	7.4	9.5	8.2	9.3
New Mexico	7.3	8.1	10.4	10.8	3.6	5.3	7.0	7.4	11.0	13.3	17.4	18.1
New York	5.6	7.1	6.0	6.6	2.9	3.9	3.7	4.1	8.5	11.0	9.6	10.7
North Carolina	5.9	7.0	7.7	8.3	3.6	5.2	5.9	5.6	9.6	12.2	13.6	13.9
North Dakota	4.6	6.0	5.7	6.3	2.1	3.4	4.5	4.1	6.7	9.4	10.2	10.4
Ohio	5.2	5.4	5.5	6.1	3.5	4.3	5.1	4.8	8.7	9.7	10.6	10.9
Oklahoma	6.3	8.9	8.1	8.9	3.5	5.1	5.9	6.1	9.8	14.0	14.1	15.0
Oregon	5.9	6.5	5.8	6.2	3.7	4.1	4.3	4.1	9.7	10.6	10.1	10.3
Pennsylvania	4.4	4.9	5.9	6.0	2.6	3.5	3.8	3.8	6.9	8.4	9.6	9.8
Rhode Island	4.6	5.8	6.0	5.6	3.0	4.0	4.7	4.0	7.6	9.8	10.8	9.6
South Carolina	6.1	7.6	10.7	9.0	4.3	5.1	6.0	5.0	10.4	12.8	16.7	14.0
South Dakota	6.0	6.3	7.9	7.1	3.5	4.2	5.4	5.4	9.5	10.5	13.3	12.5
Tennessee	6.3	7.1	7.9	7.3	4.0	5.8	6.8	5.7	10.3	13.0	14.8	13.0
Texas	8.2	8.2	8.6	8.7	4.6	5.5	5.9	5.5	12.7	13.8	14.5	14.2
Utah	4.7	5.6	5.5	5.2	2.6	4.4	4.3	4.1	7.3	10.1	9.8	9.3
Vermont	4.2	5.8	5.2	6.1	4.1	4.2	3.9	4.3	8.3	10.0	9.1	10.3
Virginia	5.4	5.9	6.4	6.2	2.5	2.8	3.6	3.6	7.8	8.8	10.0	9.8
Washington	4.8	5.3	4.3	4.3	2.7	3.9	3.5	3.3	7.5	9.2	7.8	7.7
West Virginia	5.4	7.8	6.8	7.1	2.6	4.7	5.5	5.8	7.9	12.5	12.3	12.8
Wisconsin	4.8	5.9	5.5	5.8	3.8	5.1	4.8	5.0	8.7	11.0	10.3	10.8
Wyoming	4.4	5.9	6.6	6.8	3.4	4.4	4.5	5.2	7.8	10.3	11.0	12.1

Note: \* 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: Agency for Healthcare Research and Quality, Medical Expenditure Panel Survey–Insurance Component, 2010–2020. Median household income and household distribution type: Census Bureau, Current Population Survey (2010–2021), analysis by Mikaela Springsteen and Sherry Glied of New York University for the Commonwealth Fund.



**TABLE 2. AVERAGE EMPLOYEE COST: PREMIUM CONTRIBUTION AND DEDUCTIBLE, BY STATE, 2010–2020**

	Average employee premium contribution*				Average employee deductible*				Average combined employee premium contribution and deductible*			
	2010	2015	2019	2020	2010	2015	2019	2020	2010	2015	2019	2020
<b>United States</b>	<b>\$2,975</b>	<b>\$3,849</b>	<b>\$4,606</b>	<b>\$4,813</b>	<b>\$1,713</b>	<b>\$2,573</b>	<b>\$3,199</b>	<b>\$3,257</b>	<b>\$4,688</b>	<b>\$6,422</b>	<b>\$7,806</b>	<b>\$8,070</b>
Alabama	3,033	4,506	4,464	4,912	1,075	1,736	2,648	2,631	4,108	6,242	7,112	7,543
Alaska	2,474	3,725	3,878	4,644	1,790	2,464	3,158	3,408	4,263	6,189	7,036	8,052
Arizona	3,292	4,074	4,463	4,724	2,082	2,779	3,618	4,232	5,374	6,853	8,080	8,956
Arkansas	3,163	3,519	5,103	4,715	1,571	2,253	3,143	3,121	4,734	5,772	8,245	7,836
California	3,011	3,714	4,648	4,291	1,676	2,358	2,823	2,929	4,687	6,072	7,470	7,220
Colorado	2,862	3,879	5,016	5,007	1,977	2,691	3,059	3,832	4,839	6,570	8,075	8,839
Connecticut	3,135	4,623	4,525	4,681	2,013	3,031	3,711	3,106	5,148	7,654	8,236	7,787
Delaware	3,425	3,597	5,461	5,495	1,687	1,952	2,658	3,137	5,112	5,548	8,119	8,632
District of Columbia	2,427	3,229	3,862	4,760	1,003	1,634	2,042	2,288	3,430	4,863	5,904	7,047
Florida	3,611	4,378	5,605	5,915	1,594	2,811	3,170	3,370	5,205	7,188	8,776	9,284
Georgia	2,975	3,969	4,871	4,778	1,653	2,727	3,178	3,704	4,628	6,696	8,049	8,482
Hawaii	2,226	2,941	3,392	3,873	1,302	1,894	2,143	2,655	3,528	4,836	5,535	6,528
Idaho	3,103	4,076	3,614	4,973	2,421	2,805	3,153	3,123	5,525	6,881	6,767	8,096
Illinois	3,109	3,217	4,572	4,908	1,635	2,300	3,346	3,225	4,744	5,517	7,918	8,133
Indiana	2,873	3,465	4,648	4,055	1,623	3,024	3,497	3,732	4,495	6,490	8,145	7,787
Iowa	3,081	4,089	4,288	5,179	1,640	2,947	3,578	3,605	4,721	7,036	7,865	8,784
Kansas	2,657	4,208	4,629	5,857	1,559	2,105	3,206	3,338	4,215	6,313	7,835	9,195
Kentucky	2,485	3,248	4,893	4,370	1,735	2,445	3,432	3,600	4,220	5,693	8,325	7,969
Louisiana	3,315	4,449	5,701	5,626	1,857	2,318	3,684	3,361	5,172	6,767	9,385	8,987
Maine	3,551	3,809	4,472	4,862	2,014	3,253	3,534	2,937	5,565	7,062	8,006	7,798
Maryland	2,929	5,175	5,321	5,179	1,451	1,873	2,633	2,913	4,381	7,048	7,954	8,092
Massachusetts	2,792	3,622	4,200	4,511	1,393	2,054	2,698	2,850	4,185	5,677	6,899	7,361
Michigan	2,384	2,979	3,083	3,958	1,563	2,528	2,527	2,822	3,947	5,507	5,609	6,781
Minnesota	2,632	4,197	4,513	4,705	1,903	3,136	3,732	4,071	4,534	7,333	8,245	8,776
Mississippi	3,391	4,340	4,878	5,972	1,789	2,546	3,024	2,985	5,180	6,887	7,902	8,957
Missouri	2,680	3,514	5,210	5,705	1,850	3,004	3,704	3,644	4,530	6,518	8,914	9,350
Montana	2,454	3,375	3,991	4,338	2,023	3,006	3,528	3,477	4,477	6,381	7,519	7,815
Nebraska	3,060	4,359	4,757	5,213	1,718	2,777	3,425	3,637	4,778	7,137	8,182	8,850
Nevada	2,595	3,161	4,066	5,758	1,303	1,606	2,746	3,085	3,898	4,767	6,812	8,842
New Hampshire	3,130	4,042	4,668	4,652	2,011	3,703	3,872	3,928	5,141	7,745	8,540	8,579
New Jersey	3,197	4,087	4,493	5,585	1,858	2,683	3,026	2,975	5,056	6,771	7,519	8,561
New Mexico	3,225	3,705	5,052	5,173	1,604	2,434	3,395	3,537	4,829	6,139	8,447	8,710
New York	2,811	4,164	4,053	4,552	1,458	2,261	2,506	2,792	4,269	6,425	6,558	7,344
North Carolina	2,850	3,751	4,602	5,065	1,744	2,753	3,565	3,450	4,594	6,504	8,166	8,515
North Dakota	2,801	4,124	4,305	4,711	1,249	2,365	3,432	3,063	4,050	6,489	7,737	7,775
Ohio	2,683	3,150	3,887	4,085	1,834	2,486	3,641	3,259	4,517	5,636	7,528	7,344
Oklahoma	3,054	4,701	4,975	5,314	1,708	2,725	3,633	3,656	4,762	7,425	8,609	8,970
Oregon	3,017	3,716	4,234	4,682	1,911	2,336	3,173	3,072	4,928	6,052	7,407	7,754
Pennsylvania	2,433	3,172	4,118	4,383	1,422	2,271	2,644	2,793	3,855	5,444	6,762	7,176
Rhode Island	2,659	3,659	4,418	4,369	1,706	2,507	3,480	3,132	4,365	6,165	7,899	7,501
South Carolina	2,924	3,883	6,410	5,781	2,054	2,616	3,626	3,184	4,978	6,499	10,036	8,965
South Dakota	3,088	4,118	5,622	5,161	1,820	2,764	3,860	3,893	4,908	6,881	9,482	9,054
Tennessee	2,827	3,564	4,638	4,269	1,791	2,913	4,016	3,368	4,618	6,477	8,654	7,638
Texas	3,598	4,526	5,459	5,709	2,013	3,049	3,704	3,602	5,612	7,575	9,163	9,311
Utah	3,029	3,746	4,493	4,588	1,661	2,960	3,462	3,604	4,690	6,705	7,955	8,192
Vermont	2,477	3,964	3,949	4,673	2,408	2,864	2,950	3,292	4,885	6,828	6,899	7,965
Virginia	3,576	4,019	5,121	5,172	1,635	1,929	2,888	2,982	5,211	5,948	8,010	8,154
Washington	2,867	3,329	3,651	3,723	1,634	2,424	3,030	2,876	4,501	5,754	6,681	6,599
West Virginia	2,578	3,732	3,998	4,416	1,231	2,246	3,238	3,604	3,809	5,978	7,236	8,020
Wisconsin	2,754	3,774	3,987	4,392	2,177	3,225	3,475	3,745	4,931	6,999	7,462	8,136
Wyoming	2,581	4,127	4,711	4,821	1,997	3,077	3,217	3,688	4,578	7,204	7,929	8,509

Note: \* 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: Agency for Healthcare Research and Quality, Medical Expenditure Panel Survey–Insurance Component, 2010–2020. Household distribution type: Census Bureau, Current Population Survey (2010–2021), analysis by Mikaela Springsteen and Sherry Glied of New York University for the Commonwealth Fund.

**TABLE 3. TOTAL EMPLOYEE CONTRIBUTION (PERCENT) TO EMPLOYER-SPONSORED HEALTH INSURANCE PREMIUMS, BY STATE, 2010–2020**

	2010		2015		2019		2020	
	Single	Family	Single	Family	Single	Family	Single	Family
<b>United States</b>	<b>21%</b>	<b>27%</b>	<b>21%</b>	<b>27%</b>	<b>21%</b>	<b>28%</b>	<b>21%</b>	<b>29%</b>
Alabama	24	30	21	35	25	31	26	35
Alaska	14	22	17	21	18	21	15	27
Arizona	18	30	20	30	23	27	24	30
Arkansas	21	34	22	30	23	36	23	34
California	22	28	19	26	19	30	17	26
Colorado	19	27	21	29	24	31	23	29
Connecticut	23	26	26	30	24	26	23	26
Delaware	21	29	20	24	21	33	25	32
District of Columbia	19	25	17	27	19	27	21	33
Florida	21	31	23	34	23	35	26	37
Georgia	20	28	22	28	21	31	22	30
Hawaii	10	26	10	26	11	25	12	27
Idaho	19	33	19	29	19	22	17	29
Illinois	22	27	21	23	23	27	23	28
Indiana	23	25	22	24	23	27	22	24
Iowa	21	29	23	30	23	28	25	34
Kansas	20	24	24	30	21	30	23	36
Kentucky	19	23	19	24	27	28	22	26
Louisiana	23	30	24	33	27	38	25	38
Maine	22	31	21	29	19	27	21	30
Maryland	23	27	24	35	25	33	22	32
Massachusetts	22	24	24	24	24	24	21	26
Michigan	20	22	19	23	20	18	22	24
Minnesota	21	23	24	30	21	26	22	27
Mississippi	22	30	23	33	24	33	24	39
Missouri	21	26	21	25	21	33	22	33
Montana	22	24	15	24	18	24	17	28
Nebraska	22	28	24	33	23	29	23	30
Nevada	16	27	19	23	21	27	26	37
New Hampshire	21	25	24	25	23	28	21	24
New Jersey	21	29	25	27	21	25	25	30
New Mexico	25	28	20	26	26	34	21	35
New York	21	25	22	26	21	23	21	25
North Carolina	19	26	22	26	22	28	24	31
North Dakota	19	28	22	33	21	29	17	30
Ohio	20	25	21	22	21	24	23	24
Oklahoma	22	29	23	34	21	30	21	33
Oregon	16	28	15	28	17	28	17	30
Pennsylvania	19	22	19	22	21	24	19	27
Rhode Island	21	22	23	26	22	27	21	25
South Carolina	21	28	21	29	21	39	25	34
South Dakota	20	30	24	31	22	33	21	30
Tennessee	20	27	24	28	24	31	24	28
Texas	21	31	22	31	22	32	21	33
Utah	24	28	21	27	23	28	22	27
Vermont	21	22	23	28	21	23	23	26
Virginia	23	32	23	28	24	32	24	31
Washington	15	26	12	26	14	23	15	24
West Virginia	19	22	20	25	20	24	22	24
Wisconsin	22	23	22	25	22	23	22	24
Wyoming	15	23	19	29	18	28	18	27

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, 2010–2020.

**TABLE 4A. TOTAL EMPLOYEE CONTRIBUTION (DOLLARS) TO EMPLOYER-SPONSORED SINGLE-PERSON HEALTH INSURANCE PREMIUMS, BY STATE, 2010–2020**

	Annual employee contribution				Cumulative growth 2010–2020	Average annual growth		
	2010	2015	2019	2020		2010–2020	2015–2020	2019–2020
<b>United States</b>	<b>\$1,021</b>	<b>\$1,255</b>	<b>\$1,489</b>	<b>\$1,532</b>	<b>50.0%</b>	<b>4.1%</b>	<b>4.1%</b>	<b>2.9%</b>
Alabama	1,092	1,228	1,638	1,676	53.5	4.4	6.4	2.3
Alaska	832 *	1,351	1,565	1,334	60.3	4.8	-0.3	-14.8
Arizona	891	1,113	1,515	1,554	74.4	5.7	6.9	2.6
Arkansas	885 *	1,121	1,388	1,470	66.1	5.2	5.6	5.9
California	1,048	1,116 *	1,302	1,242 *	18.5	1.7	2.2	-4.6
Colorado	883	1,235	1,561	1,673	89.5	6.6	6.3	7.2
Connecticut	1,234 *	1,652 *	1,791 *	1,740 *	41.0	3.5	1.0	-2.8
Delaware	1,180	1,232	1,661	1,803 *	52.8	4.3	7.9	8.5
District of Columbia	1,080	1,057 *	1,377	1,580	46.3	3.9	8.4	14.7
Florida	1,073	1,348	1,543	1,811 *	68.8	5.4	6.1	17.4
Georgia	965	1,194	1,466	1,530	58.5	4.7	5.1	4.4
Hawaii	436 *	544 *	718 *	852 *	95.4	6.9	9.4	18.7
Idaho	832 *	1,117	1,228 *	1,151 *	38.3	3.3	0.6	-6.3
Illinois	1,120	1,241	1,612	1,659	48.1	4.0	6.0	2.9
Indiana	1,127	1,289	1,598	1,627	44.4	3.7	4.8	1.8
Iowa	930	1,252	1,542	1,709	83.8	6.3	6.4	10.8
Kansas	925	1,353	1,300	1,541	66.6	5.2	2.6	18.5
Kentucky	886 *	1,116	1,768 *	1,535	73.3	5.6	6.6	-13.2
Louisiana	1,241	1,437	1,788 *	1,666	34.2	3.0	3.0	-6.8
Maine	1,207 *	1,279	1,389	1,550	28.4	2.5	3.9	11.6
Maryland	1,080	1,515 *	1,747 *	1,603	48.4	4.0	1.1	-8.2
Massachusetts	1,200 *	1,590 *	1,793 *	1,558	29.8	2.6	-0.4	-13.1
Michigan	951	1,091 *	1,350	1,440	51.4	4.2	5.7	6.7
Minnesota	1,023	1,331	1,449	1,499	46.5	3.9	2.4	3.5
Mississippi	1,030	1,261	1,477	1,566	52.0	4.3	4.4	6.0
Missouri	965	1,207	1,435	1,611	66.9	5.3	5.9	12.3
Montana	1,043	863 *	1,209 *	1,168 *	12.0	1.1	6.2	-3.4
Nebraska	1,084	1,365	1,534	1,738 *	60.3	4.8	5.0	13.3
Nevada	767 *	1,098	1,369	1,658	116.2	8.0	8.6	21.1
New Hampshire	1,086	1,575 *	1,683	1,681	54.8	4.5	1.3	-0.1
New Jersey	1,098	1,569 *	1,614	1,855 *	68.9	5.4	3.4	14.9
New Mexico	1,179	1,174	1,729	1,560	32.3	2.8	5.9	-9.8
New York	1,086	1,503 *	1,683 *	1,684	55.1	4.5	2.3	0.1
North Carolina	926	1,243	1,481	1,653	78.5	6.0	5.9	11.6
North Dakota	891	1,280	1,387	1,257 *	41.1	3.5	-0.4	-9.4
Ohio	952	1,221	1,473	1,583	66.3	5.2	5.3	7.5
Oklahoma	1,043	1,294	1,400	1,462	40.2	3.4	2.5	4.4
Oregon	848 *	898 *	1,155 *	1,140 *	34.4	3.0	4.9	-1.3
Pennsylvania	954	1,174	1,482	1,368	43.4	3.7	3.1	-7.7
Rhode Island	1,147	1,499 *	1,628	1,531	33.5	2.9	0.4	-6.0
South Carolina	1,006	1,220	1,416	1,895 *	88.4	6.5	9.2	33.8
South Dakota	948	1,380	1,581	1,508	59.1	4.8	1.8	-4.6
Tennessee	970	1,300	1,564	1,550	59.8	4.8	3.6	-0.9
Texas	1,036	1,273	1,512	1,497	44.5	3.7	3.3	-1.0
Utah	1,086	1,200	1,447	1,461	34.5	3.0	4.0	1.0
Vermont	1,099	1,361	1,512	1,810 *	64.7	5.1	5.9	19.7
Virginia	1,114	1,354	1,616	1,679	50.7	4.2	4.4	3.9
Washington	746 *	739 *	970 *	1,135 *	52.1	4.3	9.0	17.0
West Virginia	933	1,199	1,416	1,546	65.7	5.2	5.2	9.2
Wisconsin	1,174	1,345	1,506	1,581	34.7	3.0	3.3	5.0
Wyoming	802 *	1,187	1,326	1,354	68.8	5.4	2.7	2.1

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: Agency for Healthcare Research and Quality, Medical Expenditure Panel Survey–Insurance Component, 2010–2020.

**TABLE 4B. TOTAL EMPLOYEE CONTRIBUTION (DOLLARS) TO EMPLOYER-SPONSORED FAMILY HEALTH INSURANCE PREMIUMS, BY STATE, 2010–2020**

	Annual employee contribution				Cumulative growth 2010–2020	Average annual growth		
	2010	2015	2019	2020		2010–2020	2015–2020	2019–2020
<b>United States</b>	<b>\$3,721</b>	<b>\$4,710</b>	<b>\$5,726</b>	<b>\$5,978</b>	<b>60.7%</b>	<b>4.9%</b>	<b>4.9%</b>	<b>4.4%</b>
Alabama	3,758	5,606	5,507	5,976	59.0	4.7	1.3	8.5
Alaska	3,079 *	4,409	4,718 *	5,905	91.8	6.7	6.0	25.2
Arizona	4,133	5,008	5,444	5,886	42.4	3.6	3.3	8.1
Arkansas	3,967	4,269	6,365	5,793	46.0	3.9	6.3	-9.0
California	3,845	4,646	6,124	5,528	43.8	3.7	3.5	-9.7
Colorado	3,618	4,848	6,246	6,103	68.7	5.4	4.7	-2.3
Connecticut	3,824	5,484 *	5,463	5,759	50.6	4.2	1.0	5.4
Delaware	4,267	4,478	6,832	6,852	60.6	4.9	8.9	0.3
District of Columbia	3,822	5,120	6,014	7,445 *	94.8	6.9	7.8	23.8
Florida	4,685 *	5,474 *	7,198 *	7,674 *	63.8	5.1	7.0	6.6
Georgia	3,702	4,859	6,168	5,919	59.9	4.8	4.0	-4.0
Hawaii	3,155	4,150	4,841	5,240	66.1	5.2	4.8	8.2
Idaho	3,701	4,856	4,290 *	6,019	62.6	5.0	4.4	40.3
Illinois	3,928	3,890 *	5,586	6,044	53.9	4.4	9.2	8.2
Indiana	3,462	4,108	5,624	4,769 *	37.8	3.3	3.0	-15.2
Iowa	3,781	4,804	5,259	6,417	69.7	5.4	6.0	22.0
Kansas	3,257	5,079	5,654	7,253 *	122.7	8.3	7.4	28.3
Kentucky	3,060 *	3,980 *	5,753	5,197 *	69.8	5.4	5.5	-9.7
Louisiana	3,962	5,696 *	7,164 *	7,104 *	79.3	6.0	4.5	-0.8
Maine	4,465 *	4,657	5,623	6,209	39.1	3.4	5.9	10.4
Maryland	3,728	6,365 *	6,723 *	6,461	73.3	5.7	0.3	-3.9
Massachusetts	3,444	4,487	5,187	5,741	66.7	5.2	5.1	10.7
Michigan	2,879 *	3,646 *	3,685 *	4,842 *	68.2	5.3	5.8	31.4
Minnesota	3,233	5,083	5,410	5,635	74.3	5.7	2.1	4.2
Mississippi	4,105	5,307	5,929	7,421 *	80.8	6.1	6.9	25.2
Missouri	3,280	4,186	6,476	7,072 *	115.6	8.0	11.1	9.2
Montana	2,992	4,212	4,860	5,430	81.5	6.1	5.2	11.7
Nebraska	3,703	5,257	5,627	6,212	67.8	5.3	3.4	10.4
Nevada	3,379	3,991	5,087	7,285	115.6	8.0	12.8	43.2
New Hampshire	3,849	4,878	5,685	5,705	48.2	4.0	3.2	0.4
New Jersey	4,010	4,916	5,435	6,927	72.7	5.6	7.1	27.5
New Mexico	3,952	4,567	6,484	6,690	69.3	5.4	7.9	3.2
New York	3,630	5,190	5,149 *	5,778	59.2	4.8	2.2	12.2
North Carolina	3,492	4,493	5,672	6,297	80.3	6.1	7.0	11.0
North Dakota	3,492	5,249	5,385	6,003	71.9	5.6	2.7	11.5
Ohio	3,286 *	3,725 *	4,657 *	4,906 *	49.3	4.1	5.7	5.3
Oklahoma	3,715	5,730 *	5,997	6,426	73.0	5.6	2.3	7.2
Oregon	3,888	4,729	5,404	6,124	57.5	4.6	5.3	13.3
Pennsylvania	3,013 *	3,803 *	5,007 *	5,419	79.9	6.0	7.3	8.2
Rhode Island	3,308	4,495	5,445	5,410	63.5	5.0	3.8	-0.6
South Carolina	3,641	4,771	8,202	7,206 *	97.9	7.1	8.6	-12.1
South Dakota	3,793	4,940	6,631 *	6,135	61.7	4.9	4.4	-7.5
Tennessee	3,461	4,299	5,733	5,186	49.8	4.1	3.8	-9.5
Texas	4,500 *	5,409 *	6,655 *	6,950 *	54.4	4.4	5.1	4.4
Utah	3,545	4,286	5,182	5,204 *	46.8	3.9	4.0	0.4
Vermont	2,997 *	4,900	4,862 *	5,784	93.0	6.8	3.4	19.0
Virginia	4,477 *	4,949	6,362	6,414	43.3	3.7	5.3	0.8
Washington	3,685	4,265	4,530	4,610	25.1	2.3	1.6	1.8
West Virginia	3,139	4,580	4,820 *	5,279	68.2	5.3	2.9	9.5
Wisconsin	3,359	4,475	4,738 *	5,220 *	55.4	4.5	3.1	10.2
Wyoming	3,178	4,960	5,638	5,868	84.6	6.3	3.4	4.1

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: Agency for Healthcare Research and Quality, Medical Expenditure Panel Survey–Insurance Component, 2010–2020.

**TABLE 5. AVERAGE DEDUCTIBLES FOR EMPLOYER-SPONSORED SINGLE-PERSON HEALTH INSURANCE PLANS, BY STATE, 2010–2020**

	Annual deductible				Cumulative growth 2010–2020	Average annual growth		
	2010	2015	2019	2020		2010–2020	2015–2020	2019–2020
<b>United States</b>	<b>\$1,025</b>	<b>\$1,541</b>	<b>\$1,931</b>	<b>\$1,945</b>	<b>89.8%</b>	<b>6.6%</b>	<b>4.8%</b>	<b>0.7%</b>
Alabama	544 *	1,026 *	1,616 *	1,573 *	189.2	11.2	8.9	-2.7
Alaska	1,122	1,616	1,869	2,102	87.3	6.5	5.4	12.5
Arizona	1,259 *	1,819	2,418 *	2,161	71.6	5.6	3.5	-10.6
Arkansas	846 *	1,313 *	1,839	1,820	115.1	8.0	6.7	-1.0
California	1,051	1,428	1,675 *	1,718 *	63.5	5.0	3.8	2.6
Colorado	1,232	1,680	1,907	2,053	66.6	5.2	4.1	7.7
Connecticut	1,201	1,733	2,289 *	1,976	64.5	5.1	2.7	-13.7
Delaware	860	1,202 *	1,703 *	1,897	120.6	8.2	9.6	11.4
District of Columbia	648 *	1,108 *	1,306 *	1,432 *	121.0	8.3	5.3	9.6
Florida	961	1,691	1,993	2,147	123.4	8.4	4.9	7.7
Georgia	998	1,776 *	1,914	1,987	99.1	7.1	2.3	3.8
Hawaii	519 *	986 *	1,264 *	1,346 *	159.3	10.0	6.4	6.5
Idaho	1,171	1,558	1,933	2,058	75.7	5.8	5.7	6.5
Illinois	885	1,323 *	1,876	1,802	103.6	7.4	6.4	-3.9
Indiana	920	1,834 *	2,122	2,164 *	135.2	8.9	3.4	2.0
Iowa	967	1,614	2,202 *	2,140	121.3	8.3	5.8	-2.8
Kansas	1,007	1,369	1,904	2,017	100.3	7.2	8.1	5.9
Kentucky	1,054	1,543	2,101	2,190 *	107.8	7.6	7.3	4.2
Louisiana	1,131	1,320 *	2,037	1,818	60.7	4.9	6.6	-10.8
Maine	1,327 *	2,067 *	2,303 *	2,295	72.9	5.6	2.1	-0.3
Maryland	929	1,128 *	1,673 *	1,610 *	73.3	5.7	7.4	-3.8
Massachusetts	793 *	1,202 *	1,593 *	1,636 *	106.3	7.5	6.4	2.7
Michigan	983	1,431	1,579 *	1,697 *	72.6	5.6	3.5	7.5
Minnesota	1,155	1,819 *	2,272 *	2,310 *	100.0	7.2	4.9	1.7
Mississippi	1,054	1,470	1,587 *	1,841	74.7	5.7	4.6	16.0
Missouri	1,005	1,762	2,160	2,195 *	118.4	8.1	4.5	1.6
Montana	1,309 *	2,104 *	2,521 *	2,517 *	92.3	6.8	3.6	-0.2
Nebraska	1,042	1,760 *	2,042	2,115	103.0	7.3	3.7	3.6
Nevada	849	1,087 *	1,810	1,820	114.4	7.9	10.9	0.6
New Hampshire	1,184	1,988 *	2,386 *	2,415 *	104.0	7.4	4.0	1.2
New Jersey	1,161	1,608	1,713 *	1,694 *	45.9	3.9	1.0	-1.1
New Mexico	864 *	1,461	2,011	2,080	140.7	9.2	7.3	3.4
New York	891 *	1,317 *	1,655 *	1,821	104.4	7.4	6.7	10.0
North Carolina	1,181	1,794 *	2,281 *	2,263 *	91.6	6.7	4.8	-0.8
North Dakota	737 *	1,354 *	1,950	1,840	149.7	9.6	6.3	-5.6
Ohio	1,008	1,461	2,101	2,003	98.7	7.1	6.5	-4.7
Oklahoma	890 *	1,639	2,165	2,029	128.0	8.6	4.4	-6.3
Oregon	1,065	1,496	1,958	2,068	94.2	6.9	6.7	5.6
Pennsylvania	849 *	1,289 *	1,646 *	1,674 *	97.2	7.0	5.4	1.7
Rhode Island	1,024	1,400	1,983	1,949	90.3	6.6	6.8	-1.7
South Carolina	1,139	1,767	2,151	2,032	78.4	6.0	2.8	-5.5
South Dakota	1,172	1,725	2,408 *	2,364 *	101.7	7.3	6.5	-1.8
Tennessee	1,066	1,836 *	2,334 *	2,153	102.0	7.3	3.2	-7.8
Texas	1,247 *	1,802 *	2,155 *	2,153 *	72.7	5.6	3.6	-0.1
Utah	965	1,549	1,781	1,856	92.3	6.8	3.7	4.2
Vermont	1,463 *	1,583	1,935	2,059	40.7	3.5	5.4	6.4
Virginia	1,004	1,162 *	1,688 *	1,844	83.7	6.3	9.7	9.2
Washington	975	1,426	1,793	1,740	78.5	6.0	4.1	-3.0
West Virginia	838	1,423	1,959	2,010	139.9	9.1	7.2	2.6
Wisconsin	1,145	1,617	2,061	2,267 *	98.0	7.1	7.0	10.0
Wyoming	1,479	1,689	1,895	1,899	28.4	2.5	2.4	0.2

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: Agency for Healthcare Research and Quality, Medical Expenditure Panel Survey–Insurance Component, 2010–2020.

**TABLE 6A. AVERAGE PREMIUMS FOR EMPLOYER-SPONSORED SINGLE-PERSON HEALTH INSURANCE PLANS, BY STATE, 2010–2020**

	Annual premium				Cumulative growth	Average annual growth		
	2010	2015	2019	2020	2010–2020	2010–2020	2015–2020	2019–2020
<b>United States</b>	<b>\$4,940</b>	<b>\$5,963</b>	<b>\$6,972</b>	<b>\$7,149</b>	<b>44.7%</b>	<b>3.8%</b>	<b>3.7%</b>	<b>2.5%</b>
Alabama	4,571 *	5,733	6,519 *	6,393 *	39.9	3.4	2.2	-1.9
Alaska	6,085 *	7,807 *	8,933 *	8,635 *	41.9	3.6	2.0	-3.3
Arizona	4,958	5,668	6,517 *	6,612 *	33.4	2.9	3.1	1.5
Arkansas	4,178 *	5,119 *	6,054 *	6,414 *	53.5	4.4	4.6	5.9
California	4,811	5,938	6,939	7,173	49.1	4.1	3.9	3.4
Colorado	4,630 *	5,794	6,550	7,206	55.6	4.5	4.5	10.0
Connecticut	5,302 *	6,478 *	7,516 *	7,501	41.5	3.5	3.0	-0.2
Delaware	5,653 *	6,288 *	8,090 *	7,280	28.8	2.6	3.0	-10.0
District of Columbia	5,644 *	6,409 *	7,338	7,558	33.9	3.0	3.4	3.0
Florida	5,120	5,839	6,763	7,078	38.2	3.3	3.9	4.7
Georgia	4,786	5,565 *	6,873	6,876	43.7	3.7	4.3	0.0
Hawaii	4,294 *	5,522 *	6,671	7,040	63.9	5.1	5.0	5.5
Idaho	4,502	5,820	6,346 *	6,744	49.8	4.1	3.0	6.3
Illinois	5,067	6,055	7,157	7,376	45.6	3.8	4.0	3.1
Indiana	5,015	5,868	6,957	7,319	45.9	3.9	4.5	5.2
Iowa	4,440 *	5,571 *	6,657	6,932	56.1	4.6	4.5	4.1
Kansas	4,710	5,558	6,338 *	6,675 *	41.7	3.5	3.7	5.3
Kentucky	4,683 *	5,984	6,678	6,949	48.4	4.0	3.0	4.1
Louisiana	5,310	5,973	6,748	6,713	26.4	2.4	2.4	-0.5
Maine	5,554 *	5,979	7,424 *	7,496 *	35.0	3.0	4.6	1.0
Maryland	4,799	6,229	7,104	7,352	53.2	4.4	3.4	3.5
Massachusetts	5,413 *	6,519 *	7,540 *	7,452	37.7	3.2	2.7	-1.2
Michigan	4,713	5,771	6,705	6,683 *	41.8	3.6	3.0	-0.3
Minnesota	4,964	5,651 *	6,904	6,910	39.2	3.4	4.1	0.1
Mississippi	4,694	5,420 *	6,199 *	6,561 *	39.8	3.4	3.9	5.8
Missouri	4,603 *	5,726	6,800	7,179	56.0	4.5	4.6	5.6
Montana	4,822	5,932	6,899	6,860	42.3	3.6	2.9	-0.6
Nebraska	4,992	5,788	6,628	7,611 *	52.5	4.3	5.6	14.8
Nevada	4,771	5,800	6,586	6,493 *	36.1	3.1	2.3	-1.4
New Hampshire	5,162	6,573 *	7,255	7,991 *	54.8	4.5	4.0	10.1
New Jersey	5,153	6,248	7,777 *	7,373	43.1	3.6	3.4	-5.2
New Mexico	4,787	5,759	6,696	7,424	55.1	4.5	5.2	10.9
New York	5,220 *	6,801 *	7,890 *	8,177 *	56.6	4.6	3.8	3.6
North Carolina	4,980	5,774	6,793	7,036	41.3	3.5	4.0	3.6
North Dakota	4,719	5,920	6,681	7,216	52.9	4.3	4.0	8.0
Ohio	4,669 *	5,939	7,178	6,989	49.7	4.1	3.3	-2.6
Oklahoma	4,658	5,608 *	6,711	7,058	51.5	4.2	4.7	5.2
Oregon	5,186	5,822	6,651	6,917	33.4	2.9	3.5	4.0
Pennsylvania	4,959	6,286 *	7,159	7,246	46.1	3.9	2.9	1.2
Rhode Island	5,557 *	6,509 *	7,263	7,326	31.8	2.8	2.4	0.9
South Carolina	4,835	5,880	6,691	7,516	55.4	4.5	5.0	12.3
South Dakota	4,735	5,816	7,161	7,070	49.3	4.1	4.0	-1.3
Tennessee	4,753	5,329 *	6,630	6,485 *	36.4	3.2	4.0	-2.2
Texas	4,951	5,847	6,967	7,017	41.7	3.5	3.7	0.7
Utah	4,501 *	5,796	6,253 *	6,593 *	46.5	3.9	2.6	5.4
Vermont	5,170	5,861	7,319 *	7,868 *	52.2	4.3	6.1	7.5
Virginia	4,960	5,978	6,776	6,928	39.7	3.4	3.0	2.2
Washington	4,981	6,053	6,897	7,440	49.4	4.1	4.2	7.9
West Virginia	4,935	6,081	7,059	6,993	41.7	3.5	2.8	-0.9
Wisconsin	5,384 *	6,011	7,001	7,250	34.7	3.0	3.8	3.6
Wyoming	5,204	6,420	7,209	7,743	48.8	4.1	3.8	7.4

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: Agency for Healthcare Research and Quality, Medical Expenditure Panel Survey–Insurance Component, 2010–2020.

**TABLE 6B. AVERAGE PREMIUMS FOR EMPLOYER-SPONSORED FAMILY HEALTH INSURANCE PLANS, BY STATE, 2010–2020**

	Annual premium				Cumulative growth	Average annual growth		
	2010	2015	2019	2020	2010–2020	2010–2020	2015–2020	2019–2020
<b>United States</b>	<b>\$13,871</b>	<b>\$17,322</b>	<b>\$20,486</b>	<b>\$20,758</b>	<b>49.7%</b>	<b>4.1%</b>	<b>3.7%</b>	<b>1.3%</b>
Alabama	12,409 *	15,953	17,734 *	17,324 *	39.6	3.4	1.7	-2.3
Alaska	14,232	21,089 *	22,969 *	21,809	53.2	4.4	0.7	-5.1
Arizona	13,871	16,999	19,966	19,808	42.8	3.6	3.1	-0.8
Arkansas	11,816 *	14,218 *	17,773 *	17,093 *	44.7	3.8	3.8	-3.8
California	13,819	18,045	20,788	21,137	53.0	4.3	3.2	1.7
Colorado	13,393	16,940	20,171	21,292	59.0	4.7	4.7	5.6
Connecticut	14,888 *	18,269	21,363	21,952 *	47.4	4.0	3.7	2.8
Delaware	14,671 *	18,920 *	20,628	21,565	47.0	3.9	2.7	4.5
District of Columbia	15,206 *	19,104 *	22,311 *	22,502 *	48.0	4.0	3.3	0.9
Florida	15,032 *	16,009 *	20,714	20,862	38.8	3.3	5.4	0.7
Georgia	13,114 *	17,307	19,720	19,891	51.7	4.3	2.8	0.9
Hawaii	12,062 *	15,959 *	19,243 *	19,567	62.2	5.0	4.2	1.7
Idaho	11,379 *	16,691	19,258	21,132	85.7	6.4	4.8	9.7
Illinois	14,703	17,227	20,659	21,775	48.1	4.0	4.8	5.4
Indiana	13,884	17,121	21,169	20,125	45.0	3.8	3.3	-4.9
Iowa	13,240	16,257 *	18,752 *	18,934 *	43.0	3.6	3.1	1.0
Kansas	13,460	16,740	18,867 *	20,247	50.4	4.2	3.9	7.3
Kentucky	13,352	16,622	20,612	20,396	52.8	4.3	4.2	-1.0
Louisiana	13,230	17,242	19,032	18,930 *	43.1	3.6	1.9	-0.5
Maine	14,576	16,117 *	20,731	20,728	42.2	3.6	5.2	0.0
Maryland	13,952	17,961	20,285	20,424	46.4	3.9	2.6	0.7
Massachusetts	14,606 *	18,454 *	21,424	21,965	50.4	4.2	3.5	2.5
Michigan	13,148	15,628 *	20,425	20,008	52.2	4.3	5.1	-2.0
Minnesota	13,903	16,925	20,751	20,624	48.3	4.0	4.0	-0.6
Mississippi	13,740	16,081	17,860 *	19,058 *	38.7	3.3	3.5	6.7
Missouri	12,754 *	16,849	19,900	21,231	66.5	5.2	4.7	6.7
Montana	12,312 *	17,317	20,193	19,401	57.6	4.7	2.3	-3.9
Nebraska	13,221 *	16,201	19,398	20,602	55.8	4.5	4.9	6.2
Nevada	12,496 *	17,434	18,720 *	19,524	56.2	4.6	2.3	4.3
New Hampshire	15,204 *	19,208 *	20,078	23,654 *	55.6	4.5	4.3	17.8
New Jersey	14,058	18,280	22,060	23,042 *	63.9	5.1	4.7	4.5
New Mexico	14,083	17,349	19,185	18,949 *	34.6	3.0	1.8	-1.2
New York	14,730 *	19,630 *	22,874 *	23,381 *	58.7	4.7	3.6	2.2
North Carolina	13,643	17,141	19,996	20,152	47.7	4.0	3.3	0.8
North Dakota	12,544 *	16,020 *	18,400 *	19,925	58.8	4.7	4.5	8.3
Ohio	13,083 *	16,900	19,621	20,088	53.5	4.4	3.5	2.4
Oklahoma	12,900	16,811	19,819	19,764	53.2	4.4	3.3	-0.3
Oregon	13,756	17,141	19,405	20,213	46.9	3.9	3.4	4.2
Pennsylvania	13,550	17,344	20,673	19,764	45.9	3.8	2.6	-4.4
Rhode Island	14,812	17,590	20,481	21,425	44.6	3.8	4.0	4.6
South Carolina	13,234	16,764	20,973	21,154	59.8	4.8	4.8	0.9
South Dakota	12,542 *	16,194	20,265	20,277	61.7	4.9	4.6	0.1
Tennessee	12,729 *	15,635 *	18,748 *	18,424 *	44.7	3.8	3.3	-1.7
Texas	14,526	17,216	20,966	20,937	44.1	3.7	4.0	-0.1
Utah	12,618 *	15,998 *	18,674 *	19,530	54.8	4.5	4.1	4.6
Vermont	13,588	17,835	21,419 *	22,288 *	64.0	5.1	4.6	4.1
Virginia	13,907	17,566	19,865	20,458	47.1	3.9	3.1	3.0
Washington	14,188	16,627	20,033	19,476	37.3	3.2	3.2	-2.8
West Virginia	14,194	18,322	20,403	22,342	57.4	4.6	4.0	9.5
Wisconsin	14,542	17,662	20,345	21,474	47.7	4.0	4.0	5.5
Wyoming	13,899	17,015	19,925	21,465	54.4	4.4	4.8	7.7

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: Agency for Healthcare Research and Quality, Medical Expenditure Panel Survey–Insurance Component, 2010–2020.

TABLE 7. MEDIAN HOUSEHOLD INCOME, BY STATE, 2010–2020

Median income for all households (all under age 65)*				
	2009–2010	2014–2015	2018–2019	2019–2020
<b>United States</b>	<b>\$51,410</b>	<b>\$58,000</b>	<b>\$68,063</b>	<b>\$69,804</b>
Alabama	\$42,756	\$50,222	\$57,000	\$60,728
Alaska	\$61,250	\$72,000	\$68,540	\$70,889
Arizona	\$40,787	\$50,000	\$68,054	\$65,968
Arkansas	\$47,578	\$47,414	\$56,705	\$57,086
California	\$48,000	\$55,000	\$64,000	\$68,495
Colorado	\$61,600	\$62,005	\$78,695	\$82,966
Connecticut	\$75,520	\$77,000	\$88,005	\$87,761
Delaware	\$55,000	\$58,651	\$70,467	\$65,732
District of Columbia	\$46,000	\$60,003	\$81,303	\$86,856
Florida	\$48,000	\$48,914	\$57,138	\$56,695
Georgia	\$50,000	\$51,202	\$58,004	\$59,323
Hawaii	\$48,488	\$55,288	\$71,500	\$69,131
Idaho	\$57,183	\$56,760	\$66,761	\$67,302
Illinois	\$53,615	\$64,258	\$75,528	\$79,341
Indiana	\$53,258	\$55,346	\$70,960	\$73,094
Iowa	\$50,002	\$69,502	\$70,702	\$69,865
Kansas	\$51,499	\$60,005	\$70,750	\$77,311
Kentucky	\$46,200	\$48,097	\$62,005	\$58,650
Louisiana	\$49,699	\$48,996	\$54,740	\$57,673
Maine	\$54,224	\$58,285	\$65,310	\$63,682
Maryland	\$65,000	\$80,000	\$90,600	\$92,937
Massachusetts	\$69,001	\$74,630	\$89,814	\$87,831
Michigan	\$54,000	\$59,305	\$70,601	\$72,820
Minnesota	\$61,475	\$74,794	\$90,000	\$90,691
Mississippi	\$39,243	\$44,265	\$49,150	\$47,161
Missouri	\$49,865	\$64,336	\$68,740	\$71,950
Montana	\$51,600	\$57,735	\$66,501	\$69,047
Nebraska	\$56,517	\$66,647	\$77,752	\$78,072
Nevada	\$47,050	\$49,503	\$62,400	\$61,249
New Hampshire	\$78,201	\$79,479	\$91,905	\$99,461
New Jersey	\$68,355	\$71,000	\$92,006	\$91,757
New Mexico	\$44,000	\$46,000	\$48,620	\$48,027
New York	\$50,000	\$58,291	\$68,054	\$68,919
North Carolina	\$48,001	\$53,400	\$60,000	\$61,269
North Dakota	\$60,500	\$69,000	\$75,695	\$74,538
Ohio	\$52,003	\$57,820	\$71,088	\$67,279
Oklahoma	\$48,570	\$53,100	\$61,249	\$59,707
Oregon	\$51,008	\$57,122	\$73,000	\$75,346
Pennsylvania	\$55,471	\$65,018	\$70,276	\$73,408
Rhode Island	\$57,500	\$62,632	\$73,399	\$78,075
South Carolina	\$48,000	\$50,884	\$60,034	\$64,069
South Dakota	\$51,610	\$65,255	\$71,511	\$72,409
Tennessee	\$45,000	\$50,000	\$58,650	\$58,660
Texas	\$44,040	\$55,000	\$63,193	\$65,398
Utah	\$63,900	\$66,609	\$81,000	\$88,349
Vermont	\$59,135	\$68,000	\$75,557	\$77,073
Virginia	\$66,600	\$67,694	\$80,076	\$83,117
Washington	\$59,625	\$62,529	\$85,510	\$86,116
West Virginia	\$48,077	\$48,000	\$58,650	\$62,512
Wisconsin	\$56,899	\$63,622	\$72,230	\$75,071
Wyoming	\$58,700	\$70,016	\$71,770	\$70,506

Note: \* Estimates of median household income use two years of data to ensure adequate sample size at the state level; for example, the estimate for 2010 reflects the average of income reported in 2009 and 2010. 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: Census Bureau, Current Population Survey (2010–2021), analysis by Mikaela Springsteen and Sherry Glied of New York University for the Commonwealth Fund.



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*Editorial support was provided by Christopher Hollander.*

## ACKNOWLEDGMENTS

The authors thank Sherry Glied and Mikaela Springsteen of New York University; and David Blumenthal, Melinda Abrams, Eric Schneider, Relebohile Masitha, Sara Federman, Arnav Shah, Munira Gunja, Alexandra Bryan, Chris Hollander, and Paul Frame, all of the Commonwealth Fund.

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