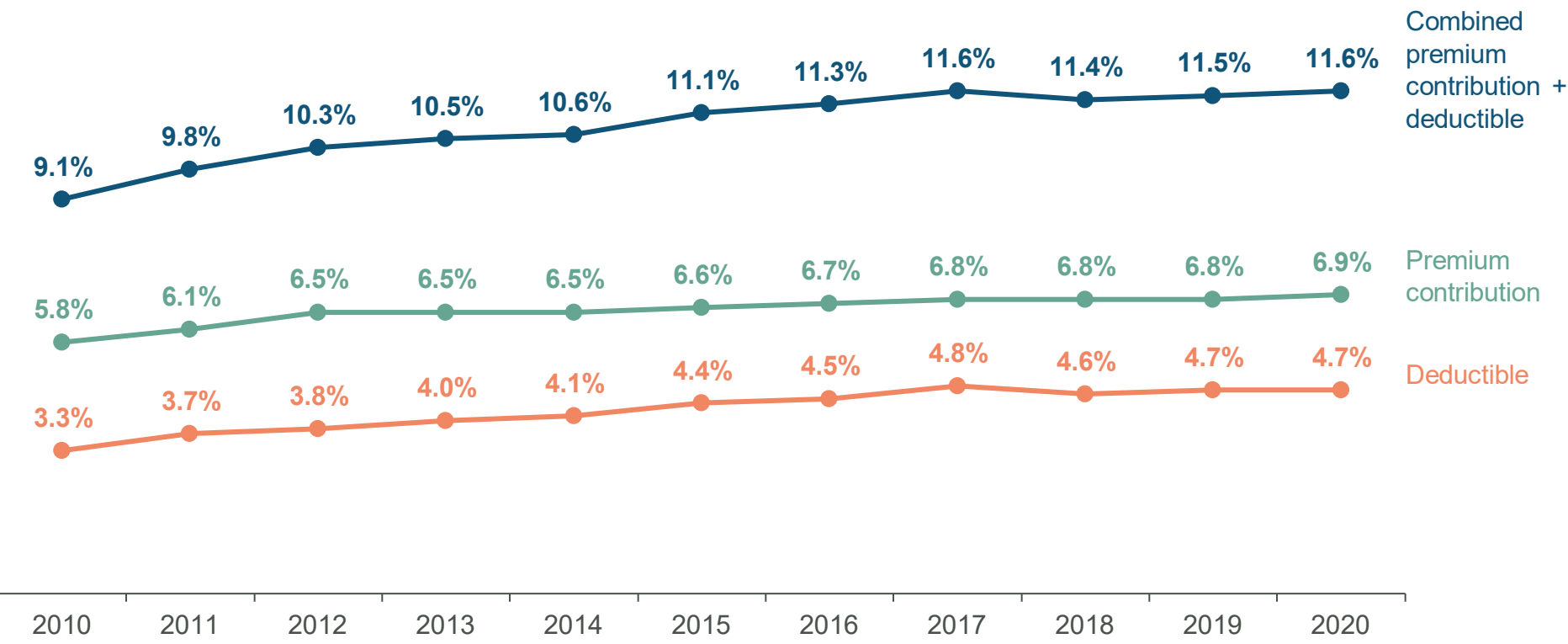


Premium contributions and deductibles added up to more than 11 percent of U.S. median income in 2020.

Share of median income (%)



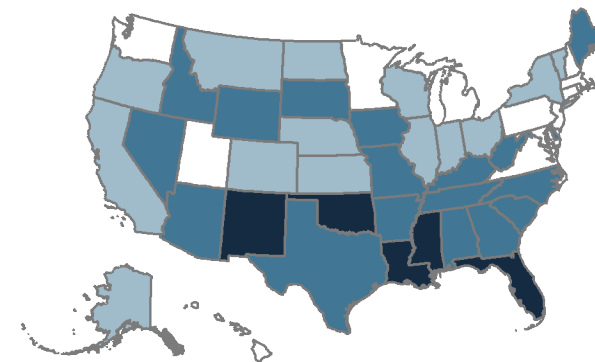
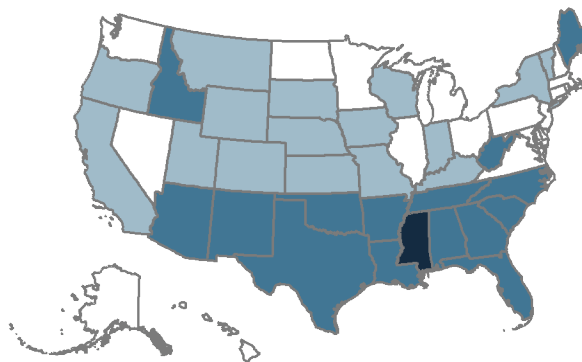
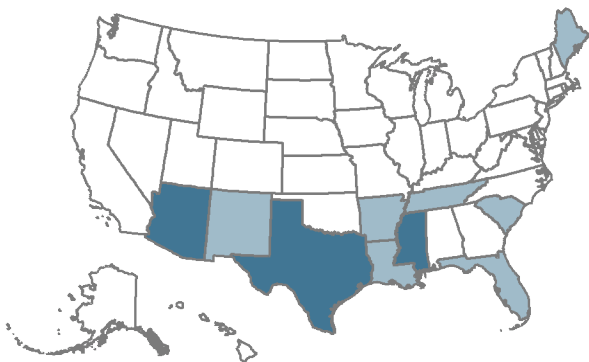
Note: Combined estimates of single and family premium contributions and deductibles are weighted for the distribution of single-person and family households in the state.
Data: Premium contributions and deductibles — Medical Expenditure Panel Survey—Insurance Component (MEPS-IC), 2010–2020; Median household 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.

2010

2015

2020



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

○ <10.0% (40 states + D.C.)

● 10.0%–11.9% (7 states)

● 12.0%–13.2% (3 states)

○ <10.0% (18 states + D.C.)

● 10.0%–11.9% (16 states)

● 12.0%–14.9% (15 states)

● 15.0%–15.6% (1 state)

○ <10.0% (13 states + D.C.)

● 10.0%–11.9% (14 states)

● 12.0%–14.9% (18 states)

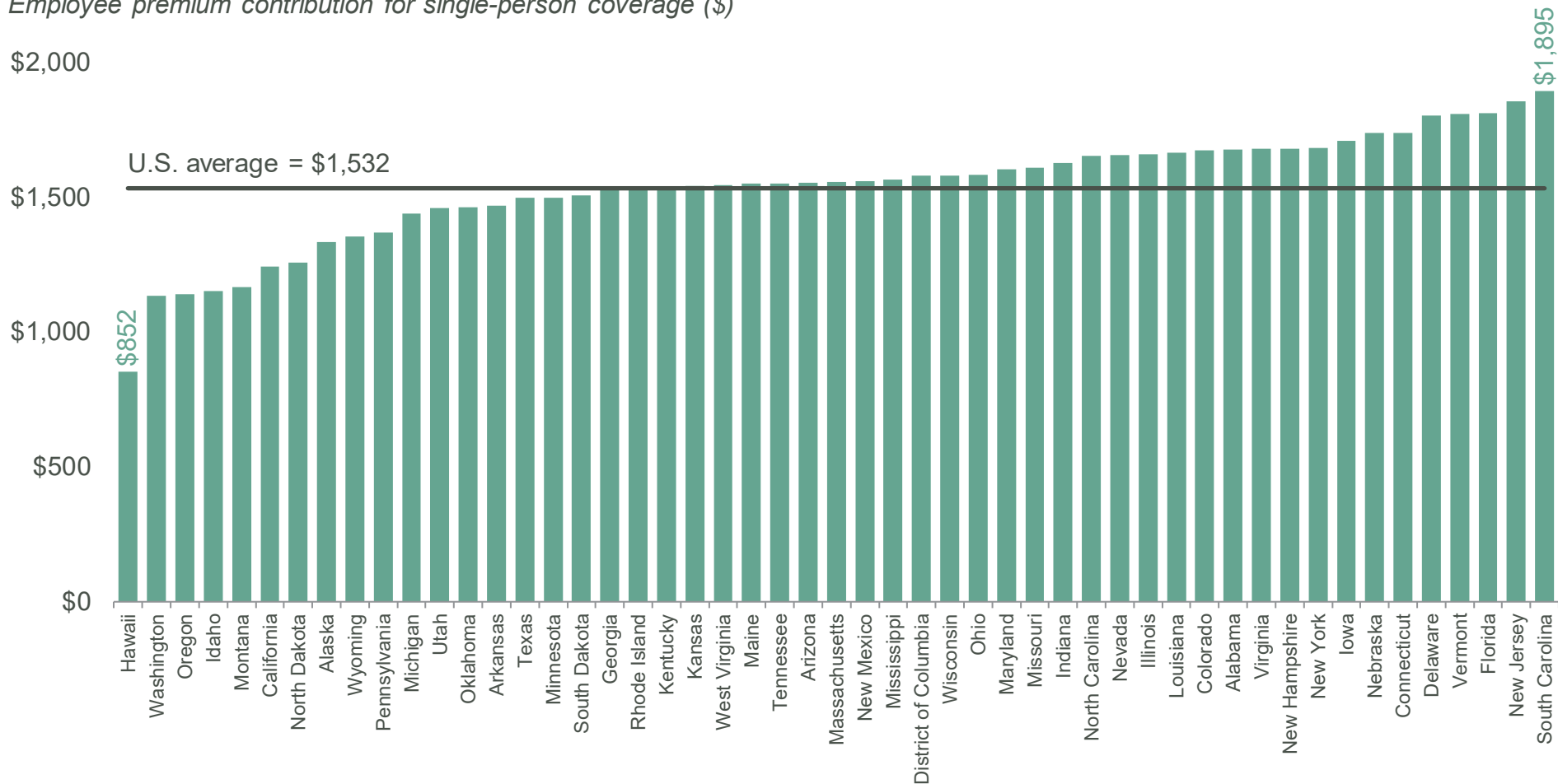
● 15.0%–19.0% (5 states)

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 (\$)

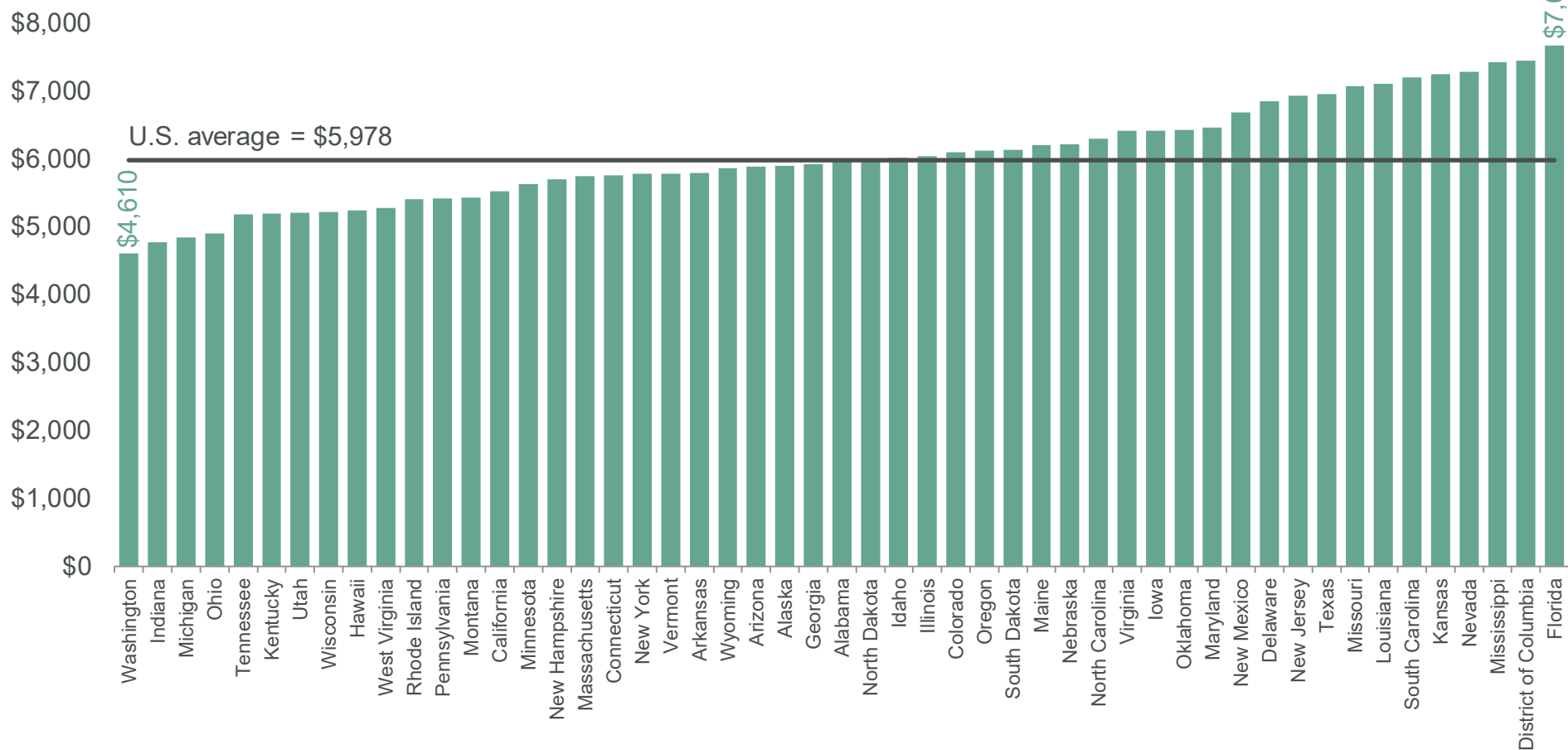


Note: Employee premium contributions are for insurance policies offered by private-sector employers in the U.S.

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.

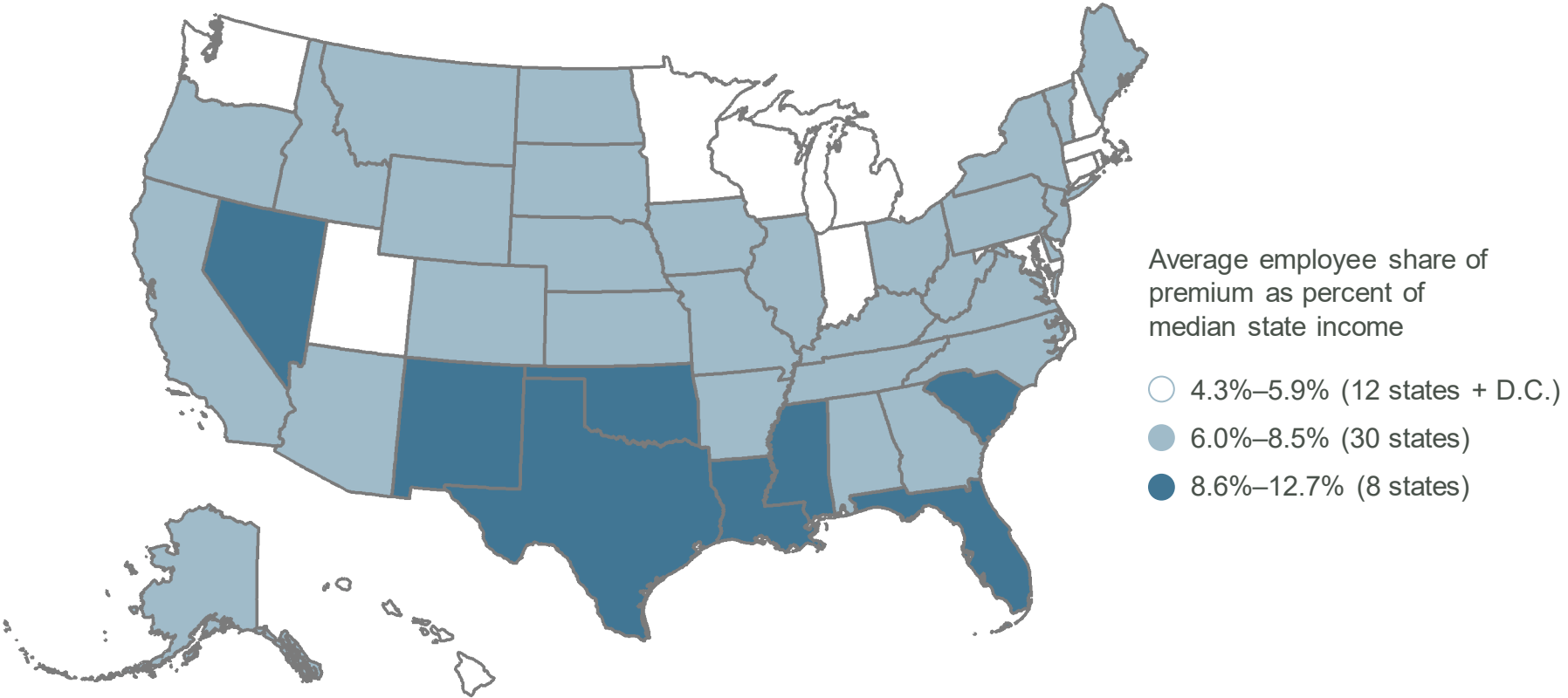
Employee premium contribution for family coverage (\$)



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.



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 (\$)

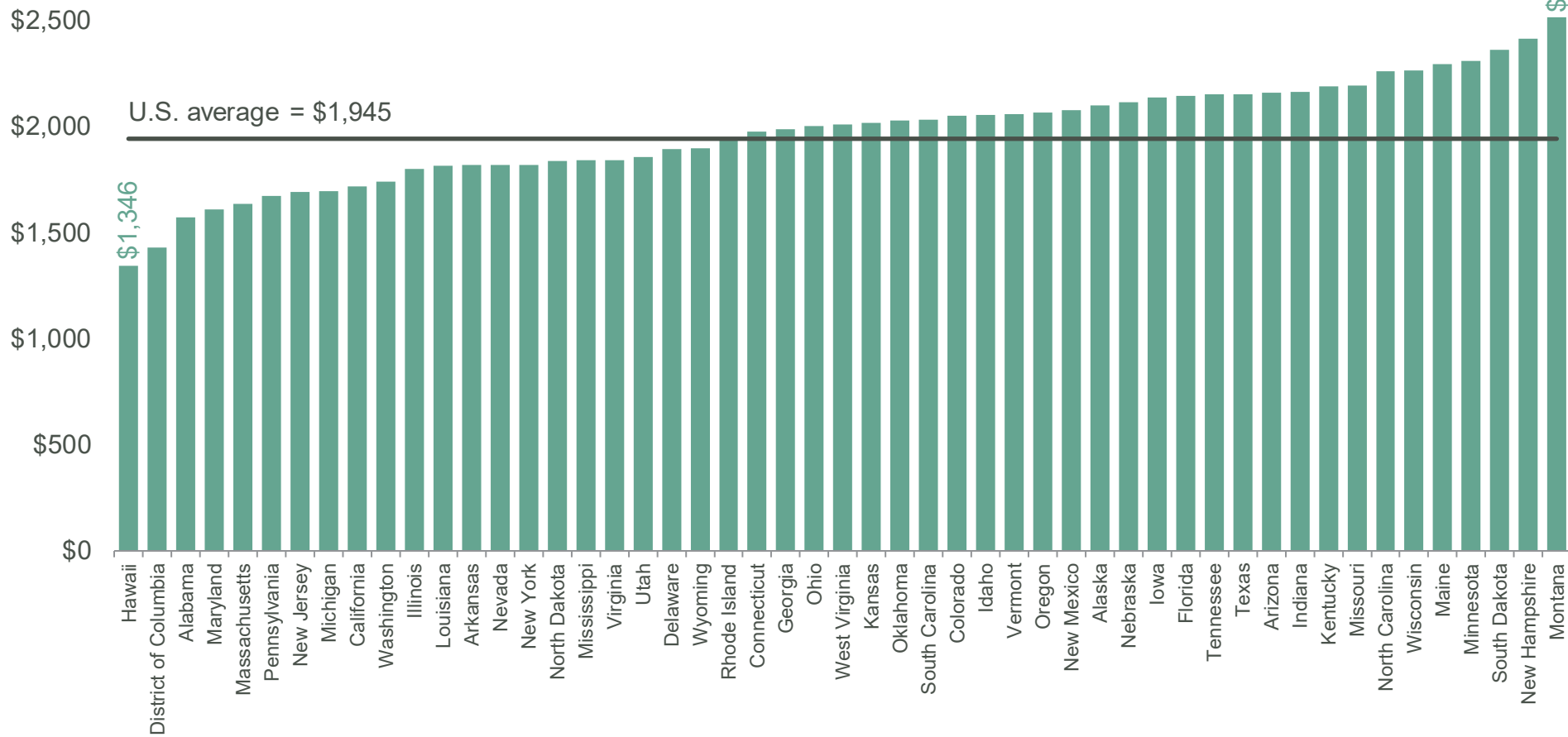


Note: To form wage quartiles, MEPS-IC places employers in order from lowest to highest average payroll per employee. Quartile 1 starts with the firm with the lowest average wage and extends until it includes 25% of total employment. Quartiles 2 through 4 follow the same procedure.

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.

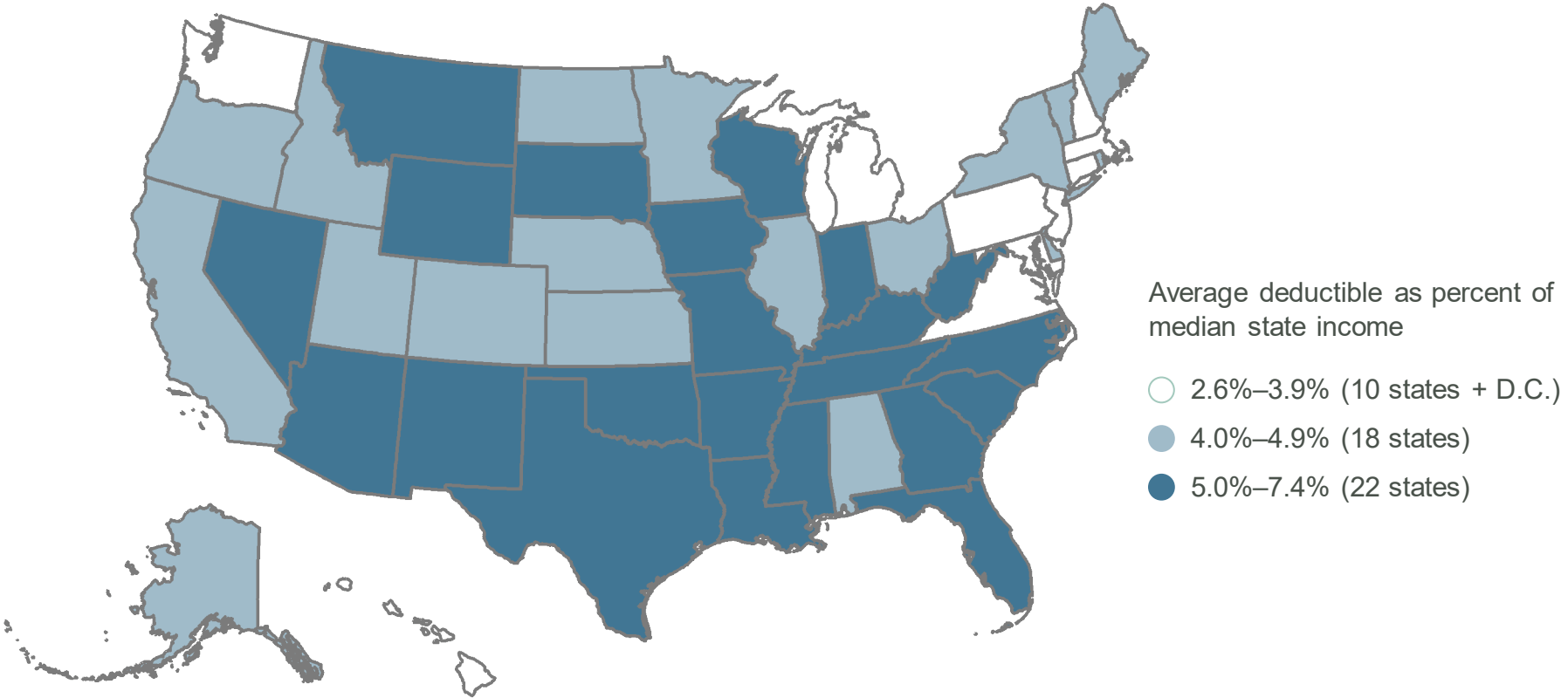
Single-person deductible (\$)



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.



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.