

The following appendix tables are part of a Commonwealth Fund publication, Kristen Kolb, David C. Radley, and Sara R. Collins, “How Affordable Is Job-Based Health Coverage for Workers?,” *To the Point* (blog), Commonwealth Fund, Mar. 13, 2025, <https://www.commonwealthfund.org/blog/2025/how-affordable-job-based-health-coverage-workers>.

APPENDIX TABLE 1

Average Employee Premium Contribution and Deductible for Single-Person Coverage as a Percentage of Median Single-Person Household Income, by State, 2020 and 2023

	Average employee single premium contribution		Average employee single deductible		Average combined employee single premium contribution and deductible	
	2020	2023	2020	2023	2020	2023
United States	4.3%	3.9%	5.5%	4.6%	9.9%	8.6%
Alabama	5.6	4.5	5.3	4.3	10.9	8.8
Alaska	3.9	3.5	6.1	4.1	10.0	7.6
Arizona	4.4	3.2	6.1	4.2	10.5	7.4
Arkansas	5.1	4.4	6.3	4.9	11.3	9.3
California	3.3	3.3	4.5	3.6	7.7	6.8
Colorado	4.1	3.7	5.1	4.2	9.2	8.0
Connecticut	4.3	4.6	4.9	5.3	9.3	9.9
Delaware	5.5	4.3	5.8	4.8	11.2	9.1
District of Columbia	2.5	2.0	2.3	1.7	4.8	3.7
Florida	5.8	3.6	6.9	4.5	12.8	8.2
Georgia	4.9	4.6	6.4	5.7	11.3	10.3
Hawaii	2.2	2.5	3.5	2.5	5.8	5.0
Idaho	3.4	3.1	6.0	4.7	9.3	7.8
Illinois	4.2	3.8	4.6	4.1	8.9	8.0
Indiana	4.9	3.9	6.5	5.2	11.3	9.1
Iowa	5.7	4.7	7.1	5.4	12.8	10.1
Kansas	4.6	4.8	6.1	5.8	10.7	10.6
Kentucky	5.3	4.6	7.5	6.1	12.8	10.7
Louisiana	5.7	5.3	6.3	5.8	12.0	11.1
Maine	4.2	3.8	6.1	5.7	10.3	9.5
Maryland	3.6	4.4	3.6	3.8	7.2	8.2
Massachusetts	3.4	3.8	3.6	2.9	6.9	6.6
Michigan	4.2	4.2	4.9	3.5	9.1	7.7
Minnesota	3.4	3.5	5.3	4.5	8.8	8.0
Mississippi	6.5	5.3	7.6	6.7	14.1	12.0
Missouri	4.9	4.4	6.6	5.8	11.5	10.3
Montana	3.6	3.3	7.7	5.7	11.3	9.0
Nebraska	5.1	4.1	6.2	5.1	11.2	9.1
Nevada	4.8	3.9	5.3	4.5	10.1	8.4
New Hampshire	4.1	4.0	5.9	5.5	10.1	9.4
New Jersey	4.4	4.5	4.0	3.8	8.4	8.3
New Mexico	5.4	4.6	7.1	5.5	12.5	10.2
New York	4.3	4.1	4.6	3.8	8.9	7.8
North Carolina	5.1	4.6	7.0	5.7	12.1	10.3
North Dakota	3.4	2.5	4.9	4.3	8.3	6.8
Ohio	4.8	4.3	6.0	5.0	10.8	9.3
Oklahoma	4.9	4.6	6.8	6.3	11.6	10.9
Oregon	3.3	2.5	5.9	4.2	9.2	6.7
Pennsylvania	3.7	3.9	4.5	4.0	8.2	8.0
Rhode Island	3.7	3.5	4.7	4.0	8.5	7.5
South Carolina	5.7	4.2	6.1	6.4	11.8	10.6
South Dakota	4.1	3.7	6.4	5.8	10.5	9.5
Tennessee	5.3	4.2	7.4	6.0	12.7	10.2
Texas	4.5	4.1	6.5	5.9	11.1	10.0
Utah	3.9	4.0	4.9	5.1	8.8	9.1
Vermont	4.7	4.7	5.4	5.4	10.1	10.1
Virginia	4.3	4.0	4.7	3.7	9.0	7.7
Washington	2.7	2.4	4.2	3.9	6.9	6.3
West Virginia	5.5	5.2	7.2	5.8	12.7	11.0
Wisconsin	4.1	3.6	5.9	4.8	10.1	8.4
Wyoming	3.9	3.3	5.5	4.6	9.5	7.8

Data: Premium contributions and deductibles – Agency for Healthcare Research and Quality, Medical Expenditure Panel Survey-Insurance Component (MEPS-IC), 2020 and 2023. Median household income and household distribution type – U.S. Census Bureau, Current Population Survey (CPS), 2010–2021, analysis by Mikaela Springsteen and Sherry Glied of New York University for the Commonwealth Fund; and U.S. Census Bureau, Current Population Survey (CPS), 2022–2023, analysis by Dong Ding and Sherry Glied of New York University for the Commonwealth Fund.

APPENDIX TABLE 2

Average Employee Premium Contribution and Deductible for Family Coverage as a Percentage of Median Family Household Income, by State, 2020 and 2023

	Average employee family premium contribution		Average employee family deductible		Average combined employee family premium contribution and deductible	
	2020	2023	2020	2023	2020	2023
United States	6.6%	6.6%	4.1%	3.6%	10.8%	10.1%
Alabama	7.6	8.2	3.8	4.7	11.3	12.9
Alaska	6.7	4.6	4.4	2.7	11.1	7.3
Arizona	6.7	7.8	5.7	4.0	12.4	11.8
Arkansas	7.9	7.3	4.8	3.8	12.7	11.1
California	6.3	7.4	3.9	3.0	10.2	10.4
Colorado	5.8	5.0	4.2	2.9	10.0	7.8
Connecticut	4.8	5.7	2.9	3.0	7.7	8.7
Delaware	7.8	6.9	4.1	3.8	11.9	10.7
District of Columbia	5.1	3.4	2.1	1.5	7.1	4.9
Florida	10.1	8.2	5.1	4.3	15.2	12.6
Georgia	7.7	6.3	5.6	4.4	13.2	10.7
Hawaii	5.4	4.8	3.4	2.5	8.8	7.3
Idaho	7.5	6.3	4.3	3.3	11.8	9.6
Illinois	5.9	5.3	3.6	3.4	9.6	8.7
Indiana	5.3	6.1	4.6	3.7	9.9	9.7
Iowa	7.0	5.9	4.5	3.8	11.6	9.7
Kansas	7.7	5.8	4.0	4.1	11.6	9.8
Kentucky	7.0	6.6	5.4	4.3	12.4	10.8
Louisiana	9.4	10.3	5.2	4.6	14.6	14.9
Maine	7.2	6.0	3.7	3.6	10.9	9.6
Maryland	5.5	6.2	2.9	2.8	8.4	9.0
Massachusetts	4.7	5.1	2.7	2.1	7.4	7.2
Michigan	5.1	5.8	3.4	3.1	8.4	8.9
Minnesota	5.1	5.0	4.1	3.2	9.2	8.2
Mississippi	12.4	7.9	5.6	4.7	18.1	12.6
Missouri	7.6	6.8	4.5	3.7	12.1	10.5
Montana	6.3	5.0	4.4	2.8	10.7	7.8
Nebraska	6.5	5.7	4.3	4.0	10.8	9.7
Nevada	9.3	7.1	4.5	4.6	13.8	11.8
New Hampshire	4.5	4.3	3.5	3.1	8.0	7.4
New Jersey	5.7	5.3	2.8	2.8	8.5	8.2
New Mexico	11.4	8.2	7.1	5.1	18.5	13.3
New York	6.3	7.1	3.5	3.6	9.7	10.7
North Carolina	8.1	7.8	5.0	4.5	13.0	12.3
North Dakota	6.2	5.4	3.7	3.0	9.9	8.5
Ohio	5.6	5.4	4.2	3.4	9.8	8.8
Oklahoma	8.3	8.2	5.3	5.3	13.6	13.5
Oregon	5.9	3.8	3.3	3.0	9.2	6.8
Pennsylvania	5.6	5.3	3.3	2.4	8.9	7.6
Rhode Island	5.5	5.4	3.6	3.3	9.1	8.7
South Carolina	9.0	6.7	4.5	4.6	13.6	11.3
South Dakota	7.1	6.4	5.0	4.4	12.0	10.8
Tennessee	7.0	8.1	5.1	4.2	12.2	12.3
Texas	8.4	7.8	4.9	4.5	13.2	12.3
Utah	5.1	5.4	3.9	3.3	9.0	8.8
Vermont	5.7	6.4	3.7	3.7	9.5	10.1
Virginia	5.9	6.4	3.1	2.6	9.0	9.1
Washington	4.3	6.2	3.1	2.9	7.4	9.1
West Virginia	6.9	6.8	5.4	5.0	12.3	11.8
Wisconsin	5.8	4.7	4.6	3.4	10.4	8.2
Wyoming	6.6	6.3	4.8	3.0	11.4	9.3

Data: Premium contributions and deductibles – Agency for Healthcare Research and Quality, Medical Expenditure Panel Survey-Insurance Component (MEPS-IC), 2020 and 2023. Median household income and household distribution type – U.S. Census Bureau, Current Population Survey (CPS), 2010–2021, analysis by Mikaela Springsteen and Sherry Glied of New York University for the Commonwealth Fund; and U.S. Census Bureau, Current Population Survey (CPS), 2022–2023, analysis by Dong Ding and Sherry Glied of New York University for the Commonwealth Fund.

APPENDIX TABLE 3

Average Employee Premium Contribution and Deductible for Single-Person Coverage, by State, 2020 and 2023

	Average employee single premium contribution		Average employee single deductible		Average combined employee single premium contribution and deductible	
	2020	2023	2020	2023	2020	2023
United States	\$1,532	\$1,640	\$1,945	\$1,930	\$3,477	\$3,570
Alabama	1,676	1,733	1,573	1,667	3,249	3,400
Alaska	1,334	1,571	2,102	1,838	3,436	3,409
Arizona	1,554	1,442	2,161	1,880	3,715	3,322
Arkansas	1,470	1,537	1,820	1,728	3,290	3,265
California	1,242	1,356	1,718	1,490	2,960	2,846
Colorado	1,673	1,823	2,053	2,085	3,726	3,908
Connecticut	1,740	2,053	1,976	2,383	3,716	4,436
Delaware	1,803	1,718	1,897	1,939	3,700	3,657
District of Columbia	1,580	1,561	1,432	1,328	3,012	2,889
Florida	1,811	1,457	2,147	1,812	3,958	3,269
Georgia	1,530	1,834	1,987	2,275	3,517	4,109
Hawaii	852	1,060	1,346	1,059	2,198	2,119
Idaho	1,151	1,186	2,058	1,816	3,209	3,002
Illinois	1,659	1,691	1,802	1,816	3,461	3,507
Indiana	1,627	1,567	2,164	2,081	3,791	3,648
Iowa	1,709	2,012	2,140	2,312	3,849	4,324
Kansas	1,541	1,813	2,017	2,209	3,558	4,022
Kentucky	1,535	1,606	2,190	2,128	3,725	3,734
Louisiana	1,666	1,734	1,818	1,928	3,484	3,662
Maine	1,550	1,565	2,295	2,337	3,845	3,902
Maryland	1,603	2,119	1,610	1,806	3,213	3,925
Massachusetts	1,558	2,018	1,636	1,555	3,194	3,573
Michigan	1,440	1,666	1,697	1,405	3,137	3,071
Minnesota	1,499	1,672	2,310	2,181	3,809	3,853
Mississippi	1,566	1,633	1,841	2,035	3,407	3,668
Missouri	1,611	1,768	2,195	2,340	3,806	4,108
Montana	1,168	1,333	2,517	2,279	3,685	3,612
Nebraska	1,738	1,784	2,115	2,239	3,853	4,023
Nevada	1,658	1,648	1,820	1,870	3,478	3,518
New Hampshire	1,681	1,828	2,415	2,519	4,096	4,347
New Jersey	1,855	2,057	1,694	1,747	3,549	3,804
New Mexico	1,560	1,672	2,080	1,992	3,640	3,664
New York	1,684	1,854	1,821	1,722	3,505	3,576
North Carolina	1,653	1,806	2,263	2,261	3,916	4,067
North Dakota	1,257	1,145	1,840	1,922	3,097	3,067
Ohio	1,583	1,791	2,003	2,102	3,586	3,893
Oklahoma	1,462	1,641	2,029	2,244	3,491	3,885
Oregon	1,140	1,082	2,068	1,776	3,208	2,858
Pennsylvania	1,368	1,575	1,674	1,610	3,042	3,185
Rhode Island	1,531	1,699	1,949	1,938	3,480	3,637
South Carolina	1,895	1,527	2,032	2,295	3,927	3,822
South Dakota	1,508	1,663	2,364	2,616	3,872	4,279
Tennessee	1,550	1,825	2,153	2,561	3,703	4,386
Texas	1,497	1,645	2,153	2,350	3,650	3,995
Utah	1,461	1,728	1,856	2,222	3,317	3,950
Vermont	1,810	2,145	2,059	2,491	3,869	4,636
Virginia	1,679	1,891	1,844	1,752	3,523	3,643
Washington	1,135	1,201	1,740	1,964	2,875	3,165
West Virginia	1,546	1,753	2,010	1,931	3,556	3,684
Wisconsin	1,581	1,600	2,267	2,161	3,848	3,761
Wyoming	1,354	1,363	1,899	1,893	3,253	3,256

Data: Premium contributions and deductibles – Agency for Healthcare Research and Quality, Medical Expenditure Panel Survey-Insurance Component (MEPS-IC), 2020 and 2023.

APPENDIX TABLE 4

Average Employee Premium Contribution and Deductible for Family Coverage, by State, 2020 and 2023

	Average employee family premium contribution		Average employee family deductible		Average combined employee family premium contribution and deductible	
	2020	2023	2020	2023	2020	2023
United States	\$5,978	\$6,889	\$3,722	\$3,733	\$9,700	\$10,622
Alabama	5,976	6,801	2,979	3,916	8,955	10,717
Alaska	5,905	5,628	3,905	3,272	9,810	8,900
Arizona	5,886	7,813	4,992	3,997	10,878	11,810
Arkansas	5,793	5,949	3,554	3,073	9,347	9,022
California	5,528	7,768	3,420	3,167	8,948	10,935
Colorado	6,103	6,413	4,417	3,713	10,520	10,126
Connecticut	5,759	7,653	3,520	4,094	9,279	11,747
Delaware	6,852	7,094	3,593	3,859	10,445	10,953
District of Columbia	7,445	6,541	3,010	2,830	10,455	9,371
Florida	7,674	7,132	3,894	3,751	11,568	10,883
Georgia	5,919	6,041	4,307	4,259	10,226	10,300
Hawaii	5,240	5,103	3,248	2,683	8,488	7,786
Idaho	6,019	6,171	3,414	3,229	9,433	9,400
Illinois	6,044	6,178	3,723	3,975	9,767	10,153
Indiana	4,769	6,302	4,193	3,830	8,962	10,132
Iowa	6,417	6,592	4,128	4,244	10,545	10,836
Kansas	7,253	6,275	3,765	4,422	11,018	10,697
Kentucky	5,197	6,050	4,011	3,926	9,208	9,976
Louisiana	7,104	8,223	3,937	3,703	11,041	11,926
Maine	6,209	6,402	3,198	3,835	9,407	10,237
Maryland	6,461	8,232	3,380	3,684	9,841	11,916
Massachusetts	5,741	7,597	3,355	3,128	9,096	10,725
Michigan	4,842	6,068	3,217	3,194	8,059	9,262
Minnesota	5,635	6,254	4,581	4,071	10,216	10,325
Mississippi	7,421	5,663	3,361	3,378	10,782	9,041
Missouri	7,072	6,890	4,128	3,783	11,200	10,673
Montana	5,430	5,496	3,807	3,100	9,237	8,596
Nebraska	6,212	6,259	4,075	4,437	10,287	10,696
Nevada	7,285	6,069	3,556	3,943	10,841	10,012
New Hampshire	5,705	5,902	4,464	4,287	10,169	10,189
New Jersey	6,927	7,075	3,436	3,709	10,363	10,784
New Mexico	6,690	6,380	4,149	3,927	10,839	10,307
New York	5,778	7,325	3,207	3,672	8,985	10,997
North Carolina	6,297	7,115	3,879	4,141	10,176	11,256
North Dakota	6,003	6,539	3,521	3,634	9,524	10,173
Ohio	4,906	6,101	3,671	3,886	8,577	9,987
Oklahoma	6,426	6,952	4,126	4,545	10,552	11,497
Oregon	6,124	4,142	3,480	3,322	9,604	7,464
Pennsylvania	5,419	5,947	3,177	2,665	8,596	8,612
Rhode Island	5,410	6,066	3,566	3,720	8,976	9,786
South Carolina	7,206	6,384	3,607	4,337	10,813	10,721
South Dakota	6,135	7,262	4,301	5,004	10,436	12,266
Tennessee	5,186	8,128	3,778	4,234	8,964	12,362
Texas	6,950	7,391	4,029	4,317	10,979	11,708
Utah	5,204	6,829	3,948	4,153	9,152	10,982
Vermont	5,784	7,635	3,770	4,484	9,554	12,119
Virginia	6,414	7,870	3,386	3,189	9,800	11,059
Washington	4,610	7,706	3,265	3,627	7,875	11,333
West Virginia	5,279	6,023	4,083	4,457	9,362	10,480
Wisconsin	5,220	5,431	4,180	3,921	9,400	9,352
Wyoming	5,868	6,610	4,228	3,097	10,096	9,707

Data: Premium contributions and deductibles – Agency for Healthcare Research and Quality, Medical Expenditure Panel Survey-Insurance Component (MEPS-IC), 2020 and 2023.

APPENDIX TABLE 5

Average Total Premium and Employee Share of Premium for Single-Person and Family Coverage, by State, 2020 and 2023

	Average single coverage total premium		Average employee share of single premium		Average family coverage total premium		Average employee share of family premium	
	2020	2023	2020	2023	2020	2023	2020	2023
United States	\$7,149	\$8,182	21.4%	20.0%	\$20,758	\$23,938	28.8%	28.8%
Alabama	6,393	7,645	26.2	22.7	17,324	21,102	34.5	32.2
Alaska	8,635	9,096	15.4	17.3	21,809	25,876	27.1	21.7
Arizona	6,612	7,981	23.5	18.1	19,808	23,758	29.7	32.9
Arkansas	6,414	7,362	22.9	20.9	17,093	20,562	33.9	28.9
California	7,173	8,070	17.3	16.8	21,137	23,943	26.2	32.4
Colorado	7,206	8,145	23.2	22.4	21,292	23,980	28.7	26.7
Connecticut	7,501	8,750	23.2	23.5	21,952	25,529	26.2	30.0
Delaware	7,280	7,629	24.8	22.5	21,565	22,049	31.8	32.2
District of Columbia	7,558	8,738	20.9	17.9	22,502	25,793	33.1	25.4
Florida	7,078	8,251	25.6	17.7	20,862	23,597	36.8	30.2
Georgia	6,876	7,955	22.3	23.0	19,891	24,360	29.8	24.8
Hawaii	7,040	7,730	12.1	13.7	19,567	20,730	26.8	24.6
Idaho	6,744	7,400	17.1	16.0	21,132	22,367	28.5	27.6
Illinois	7,376	8,070	22.5	20.9	21,775	24,290	27.8	25.4
Indiana	7,319	8,236	22.2	19.0	20,125	22,965	23.7	27.4
Iowa	6,932	8,017	24.7	25.1	18,934	23,152	33.9	28.5
Kansas	6,675	7,575	23.1	23.9	20,247	23,018	35.8	27.3
Kentucky	6,949	8,002	22.1	20.1	20,396	23,553	25.5	25.7
Louisiana	6,713	7,966	24.8	21.8	18,930	23,325	37.5	35.3
Maine	7,496	8,892	20.7	17.6	20,728	25,207	30.0	25.4
Maryland	7,352	7,870	21.8	26.9	20,424	23,945	31.6	34.4
Massachusetts	7,452	9,513	20.9	21.2	21,965	26,355	26.1	28.8
Michigan	6,683	7,775	21.5	21.4	20,008	22,718	24.2	26.7
Minnesota	6,910	8,355	21.7	20.0	20,624	25,212	27.3	24.8
Mississippi	6,561	7,243	23.9	22.5	19,058	21,939	38.9	25.8
Missouri	7,179	8,230	22.4	21.5	21,231	23,387	33.3	29.5
Montana	6,860	7,821	17.0	17.0	19,401	22,771	28.0	24.1
Nebraska	7,611	8,248	22.8	21.6	20,602	23,887	30.2	26.2
Nevada	6,493	7,949	25.5	20.7	19,524	21,956	37.3	27.6
New Hampshire	7,991	8,679	21.0	21.1	23,654	25,983	24.1	22.7
New Jersey	7,373	9,662	25.2	21.3	23,042	26,870	30.1	26.3
New Mexico	7,424	8,333	21.0	20.1	18,949	24,207	35.3	26.4
New York	8,177	9,173	20.6	20.2	23,381	26,355	24.7	27.8
North Carolina	7,036	7,742	23.5	23.3	20,152	22,650	31.2	31.4
North Dakota	7,216	8,504	17.4	13.5	19,925	22,825	30.1	28.6
Ohio	6,989	8,274	22.7	21.6	20,088	23,895	24.4	25.5
Oklahoma	7,058	7,420	20.7	22.1	19,764	21,913	32.5	31.7
Oregon	6,917	7,962	16.5	13.6	20,213	22,796	30.3	18.2
Pennsylvania	7,246	8,145	18.9	19.3	19,764	24,000	27.4	24.8
Rhode Island	7,326	8,347	20.9	20.4	21,425	23,412	25.3	25.9
South Carolina	7,516	7,428	25.2	20.6	21,154	22,035	34.1	29.0
South Dakota	7,070	8,394	21.3	19.8	20,277	24,103	30.3	30.1
Tennessee	6,485	7,659	23.9	23.8	18,424	23,271	28.1	34.9
Texas	7,017	8,180	21.3	20.1	20,937	23,976	33.2	30.8
Utah	6,593	7,993	22.2	21.6	19,530	22,499	26.6	30.4
Vermont	7,868	8,284	23.0	25.9	22,288	25,588	26.0	29.8
Virginia	6,928	8,144	24.2	23.2	20,458	24,251	31.4	32.5
Washington	7,440	7,895	15.3	15.2	19,476	24,355	23.7	31.6
West Virginia	6,993	8,669	22.1	20.2	22,342	24,774	23.6	24.3
Wisconsin	7,250	7,978	21.8	20.1	21,474	23,747	24.3	22.9
Wyoming	7,743	8,845	17.5	15.4	21,465	24,984	27.3	26.5

Data: Premium contributions and deductibles – Agency for Healthcare Research and Quality, Medical Expenditure Panel Survey-Insurance Component (MEPS-IC), 2020 and 2023.