

# State Factsheet: Trends in Premiums and Deductibles, 2003-2013

## Alabama

	Year			%	Avg. Annual	
	2003	2010	2013	Change	Growth	
				03-'13	03-'10	10-'13
<b>Premiums</b>						
<b>Single Coverage</b>	<b>3,156</b>	<b>4,571</b>	<b>5,204</b>	<b>65%</b>	<b>5.4%</b>	<b>4.4%</b>
U.S. Average	3,481	4,940	5,571	60%	5.1%	4.1%
<b>Family Coverage</b>	<b>8,045</b>	<b>12,409</b>	<b>13,477</b>	<b>68%</b>	<b>6%</b>	<b>3%</b>
U.S. Average	9,249	13,871	16,029	73%	6%	5%
<b>Deductibles (for Single Plan)</b>						
<b>Alabama</b>	<b>386</b>	<b>544</b>	<b>670</b>	<b>74%</b>	<b>5%</b>	<b>7%</b>
U.S. Average	518	1,025	1,273	146%	10%	7%
<b>Employee Premium Share</b>						
<b>Single Coverage Share (\$)</b>	<b>636</b>	<b>1,092</b>	<b>1,379</b>	<b>117%</b>	<b>8%</b>	<b>8%</b>
U.S. Average (\$)	606	1,021	1,170	93%	8%	5%
<b>Family Coverage Share (\$)</b>	<b>2,290</b>	<b>3,758</b>	<b>3,791</b>	<b>66%</b>	<b>7%</b>	<b>0%</b>
U.S. Average (\$)	2,283	3,721	4,421	94%	7%	6%

<b>Median Family Income</b> (All Families and all family members < age 65)				
<b>Alabama</b>	<b>46,200</b>	<b>42,756</b>	<b>49,500</b>	<b>7%</b>
U.S. Average	48,093	51,410	54,000	12%
<b>Total Premium as a Share of Median Income<sup>a</sup></b>				
<b>Alabama</b>	<b>14%</b>	<b>21%</b>	<b>22%</b>	
U.S. Average	15%	20%	22%	
<b>Employee Premium Share as a Share of Median Income<sup>a</sup></b>				
<b>Alabama</b>	<b>3.7%</b>	<b>5.9%</b>	<b>6.1%</b>	
U.S. Average	3.4%	5.1%	5.7%	
<b>Deductible as a Share of Median Income<sup>a</sup></b>				
<b>Alabama</b>	<b>1.7%</b>	<b>2.2%</b>	<b>2.7%</b>	
U.S. Average	1.9%	3.2%	3.8%	

### Data

2003 - 2013 Medical Expenditure Panel Survey—Insurance Component (for premiums, deductibles, and employee share for employer-based health insurance plans); 2003–04, 2010–11, and 2013–14 Current Population Surveys (for median family incomes for under-65 population)

### Notes

(a) Premiums, premiums share, and deductibles as a share of income weighted by single and family household distribution in the state.