

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

Delaware

| | Year | | | % | Avg. Annual Growth | |
|--------------------------------------|---------------|---------------|---------------|---------------|--------------------|-------------|
| | 2003 | 2010 | 2013 | Change 03-'13 | 03-'10 | 10-'13 |
| Premiums | | | | | | |
| Single Coverage | 3,854 | 5,653 | 5,934 | 54% | 5.6% | 1.6% |
| U.S. Average | 3,481 | 4,940 | 5,571 | 60% | 5.1% | 4.1% |
| Family Coverage | 10,499 | 14,671 | 16,102 | 53% | 5% | 3% |
| U.S. Average | 9,249 | 13,871 | 16,029 | 73% | 6% | 5% |
| Deductibles (for Single Plan) | | | | | | |
| Delaware | 356 | 860 | 1,074 | 202% | 13% | 8% |
| U.S. Average | 518 | 1,025 | 1,273 | 146% | 10% | 7% |
| Employee Premium Share | | | | | | |
| Single Coverage Share (\$) | 711 | 1,180 | 1,427 | 101% | 8% | 7% |
| U.S. Average (\$) | 606 | 1,021 | 1,170 | 93% | 8% | 5% |
| Family Coverage Share (\$) | 2,233 | 4,267 | 4,958 | 122% | 10% | 5% |
| U.S. Average (\$) | 2,283 | 3,721 | 4,421 | 94% | 7% | 6% |

| | | | | |
|--|---------------|---------------|---------------|------------|
| Median Family Income (All Families and all family members < age 65) | | | | |
| Delaware | 53,051 | 55,000 | 52,588 | -1% |
| U.S. Average | 48,093 | 51,410 | 54,000 | 12% |
| Total Premium as a Share of Median Income^a | | | | |
| Delaware | 15% | 21% | 22% | |
| U.S. Average | 15% | 20% | 22% | |
| Employee Premium Share as a Share of Median Income^a | | | | |
| Delaware | 3.1% | 5.5% | 6.4% | |
| U.S. Average | 3.4% | 5.1% | 5.7% | |
| Deductible as a Share of Median Income^a | | | | |
| Delaware | 1.2% | 2.9% | 3.4% | |
| 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.