

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

## Illinois

	Year			%	Avg. Annual	
	2003	2010	2013	Change	Growth	
				03-'13	03-'10	10-'13
<b>Premiums</b>						
<b>Single Coverage</b>	<b>3,692</b>	<b>5,067</b>	<b>5,824</b>	<b>58%</b>	<b>4.6%</b>	<b>4.8%</b>
U.S. Average	3,481	4,940	5,571	60%	5.1%	4.1%
<b>Family Coverage</b>	<b>9,693</b>	<b>14,703</b>	<b>16,928</b>	<b>75%</b>	<b>6%</b>	<b>5%</b>
U.S. Average	9,249	13,871	16,029	73%	6%	5%
<b>Deductibles (for Single Plan)</b>						
<b>Illinois</b>	<b>542</b>	<b>885</b>	<b>1,301</b>	<b>140%</b>	<b>7%</b>	<b>14%</b>
U.S. Average	518	1,025	1,273	146%	10%	7%
<b>Employee Premium Share</b>						
<b>Single Coverage Share (\$)</b>	<b>625</b>	<b>1,120</b>	<b>1,301</b>	<b>108%</b>	<b>9%</b>	<b>5%</b>
U.S. Average (\$)	606	1,021	1,170	93%	8%	5%
<b>Family Coverage Share (\$)</b>	<b>2,212</b>	<b>3,928</b>	<b>4,478</b>	<b>102%</b>	<b>9%</b>	<b>4%</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>Illinois</b>	<b>51,000</b>	<b>53,615</b>	<b>56,820</b>	<b>11%</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>Illinois</b>	<b>15%</b>	<b>20%</b>	<b>23%</b>	
U.S. Average	15%	20%	22%	
<b>Employee Premium Share as a Share of Median Income<sup>a</sup></b>				
<b>Illinois</b>	<b>3.2%</b>	<b>5.2%</b>	<b>5.9%</b>	
U.S. Average	3.4%	5.1%	5.7%	
<b>Deductible as a Share of Median Income<sup>a</sup></b>				
<b>Illinois</b>	<b>1.8%</b>	<b>2.9%</b>	<b>3.9%</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.