

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

### Ohio

|                                      | Year         |               |               | %           | Avg. Annual |             |
|--------------------------------------|--------------|---------------|---------------|-------------|-------------|-------------|
|                                      | 2003         | 2010          | 2013          | Change      | Growth      |             |
|                                      |              |               |               | 03-'13      | 03-'10      | 10-'13      |
| <b>Premiums</b>                      |              |               |               |             |             |             |
| <b>Single Coverage</b>               | <b>3,416</b> | <b>4,669</b>  | <b>5,679</b>  | <b>66%</b>  | <b>4.6%</b> | <b>6.7%</b> |
| U.S. Average                         | 3,481        | 4,940         | 5,571         | 60%         | 5.1%        | 4.1%        |
| <b>Family Coverage</b>               | <b>9,136</b> | <b>13,083</b> | <b>15,955</b> | <b>75%</b>  | <b>5%</b>   | <b>7%</b>   |
| U.S. Average                         | 9,249        | 13,871        | 16,029        | 73%         | 6%          | 5%          |
| <b>Deductibles (for Single Plan)</b> |              |               |               |             |             |             |
| <b>Ohio</b>                          | <b>399</b>   | <b>1,008</b>  | <b>1,293</b>  | <b>224%</b> | <b>14%</b>  | <b>9%</b>   |
| U.S. Average                         | 518          | 1,025         | 1,273         | 146%        | 10%         | 7%          |
| <b>Employee Premium Share</b>        |              |               |               |             |             |             |
| <b>Single Coverage Share (\$)</b>    | <b>579</b>   | <b>952</b>    | <b>1,053</b>  | <b>82%</b>  | <b>7%</b>   | <b>3%</b>   |
| U.S. Average (\$)                    | 606          | 1,021         | 1,170         | 93%         | 8%          | 5%          |
| <b>Family Coverage Share (\$)</b>    | <b>1,946</b> | <b>3,286</b>  | <b>3,631</b>  | <b>87%</b>  | <b>8%</b>   | <b>3%</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>Ohio</b>  | <b>51,121</b> | <b>52,003</b> | <b>52,501</b> | <b>3%</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>Ohio</b>  | <b>14%</b>    | <b>19%</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>Ohio</b>  | <b>2.9%</b>   | <b>4.7%</b>   | <b>5.0%</b>   |           |
| U.S. Average   | 3.4%          | 5.1%          | 5.7%          |           |
| <b>Deductible as a Share of Median Income<sup>a</sup></b>                  |               |               |               |           |
| <b>Ohio</b>  | <b>1.5%</b>   | <b>3.4%</b>   | <b>3.8%</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.