

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

Maryland

	Year			%	Avg. Annual Growth	
	2003	2010	2013	Change 03-'13	03-'10	10-'13
Premiums						
Single Coverage	3,427	4,799	5,730	67%	4.9%	6.1%
U.S. Average	3,481	4,940	5,571	60%	5.1%	4.1%
Family Coverage	9,217	13,952	15,820	72%	6%	4%
U.S. Average	9,249	13,871	16,029	73%	6%	5%
Deductibles (for Single Plan)						
Maryland	389	929	1,075	176%	13%	5%
U.S. Average	518	1,025	1,273	146%	10%	7%
Employee Premium Share						
Single Coverage Share (\$)	791	1,080	1,308	65%	5%	7%
U.S. Average (\$)	606	1,021	1,170	93%	8%	5%
Family Coverage Share (\$)	2,714	3,728	4,512	66%	5%	7%
U.S. Average (\$)	2,283	3,721	4,421	94%	7%	6%

Median Family Income (All Families and all family members < age 65)				
Maryland	60,000	65,000	65,577	9%
U.S. Average	48,093	51,410	54,000	12%
Total Premium as a Share of Median Income^a				
Maryland	12%	15%	17%	
U.S. Average	15%	20%	22%	
Employee Premium Share as a Share of Median Income^a				
Maryland	3.3%	3.9%	4.6%	
U.S. Average	3.4%	5.1%	5.7%	
Deductible as a Share of Median Income^a				
Maryland	1.2%	2.2%	2.5%	
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.