

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

	Year			%	Avg. Annual	
	2003	2010	2013	Change	Growth	
				03-'13	03-'10	10-'13
Premiums						
Single Coverage	2,999	4,719	5,330	78%	6.7%	4.1%
U.S. Average	3,481	4,940	5,571	60%	5.1%	4.1%
Family Coverage	7,866	12,544	14,995	91%	7%	6%
U.S. Average	9,249	13,871	16,029	73%	6%	5%
Deductibles (for Single Plan)						
North Dakota	437	737	1,030	136%	8%	12%
U.S. Average	518	1,025	1,273	146%	10%	7%
Employee Premium Share						
Single Coverage Share (\$)	571	891	970	70%	7%	3%
U.S. Average (\$)	606	1,021	1,170	93%	8%	5%
Family Coverage Share (\$)	2,136	3,492	3,842	80%	7%	3%
U.S. Average (\$)	2,283	3,721	4,421	94%	7%	6%

Median Family Income (All Families and all family members < age 65)				
North Dakota	48,550	60,500	63,000	30%
U.S. Average	48,093	51,410	54,000	12%
Total Premium as a Share of Median Income^a				
North Dakota	14%	17%	18%	
U.S. Average	15%	20%	22%	
Employee Premium Share as a Share of Median Income^a				
North Dakota	3.5%	4.2%	4.2%	
U.S. Average	3.4%	5.1%	5.7%	
Deductible as a Share of Median Income^a				
North Dakota	1.8%	2.1%	2.7%	
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.