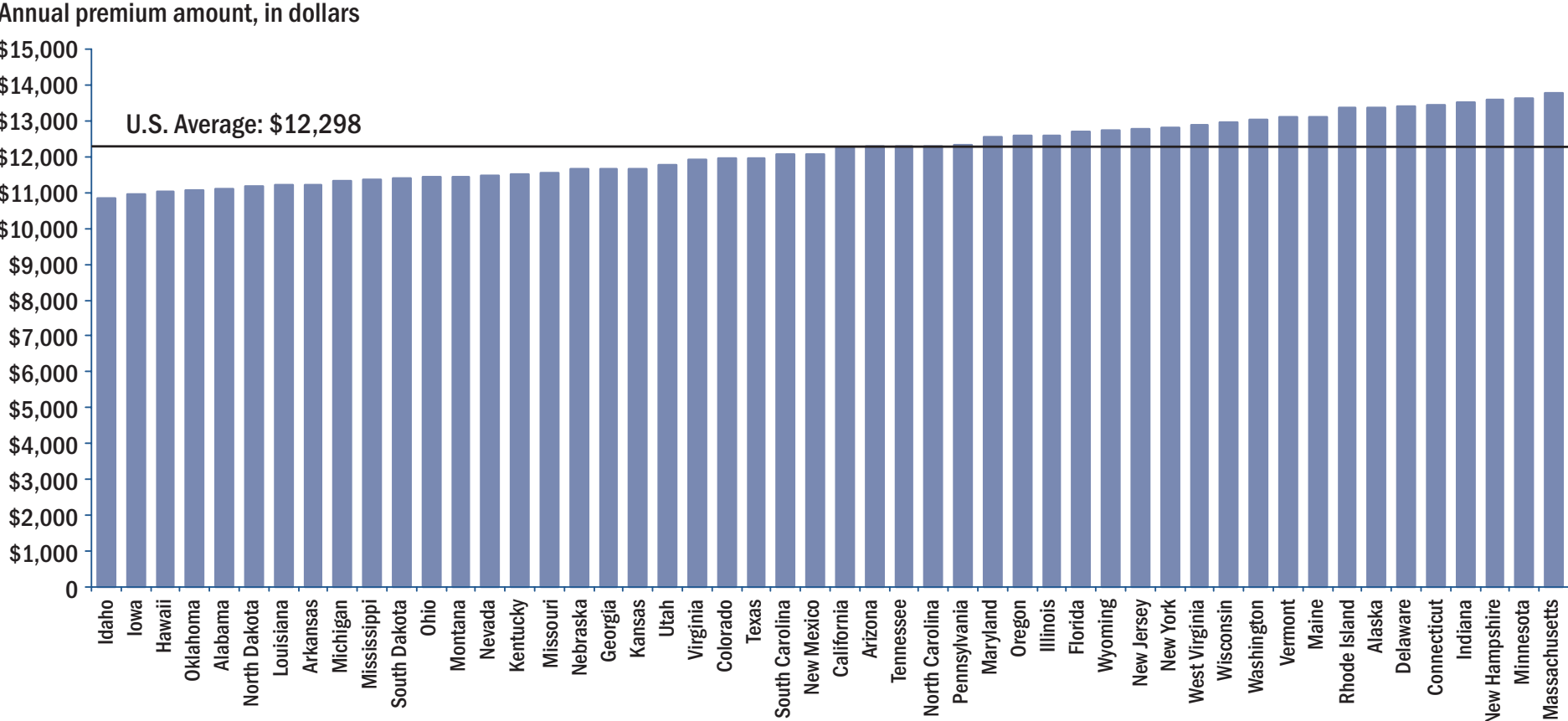
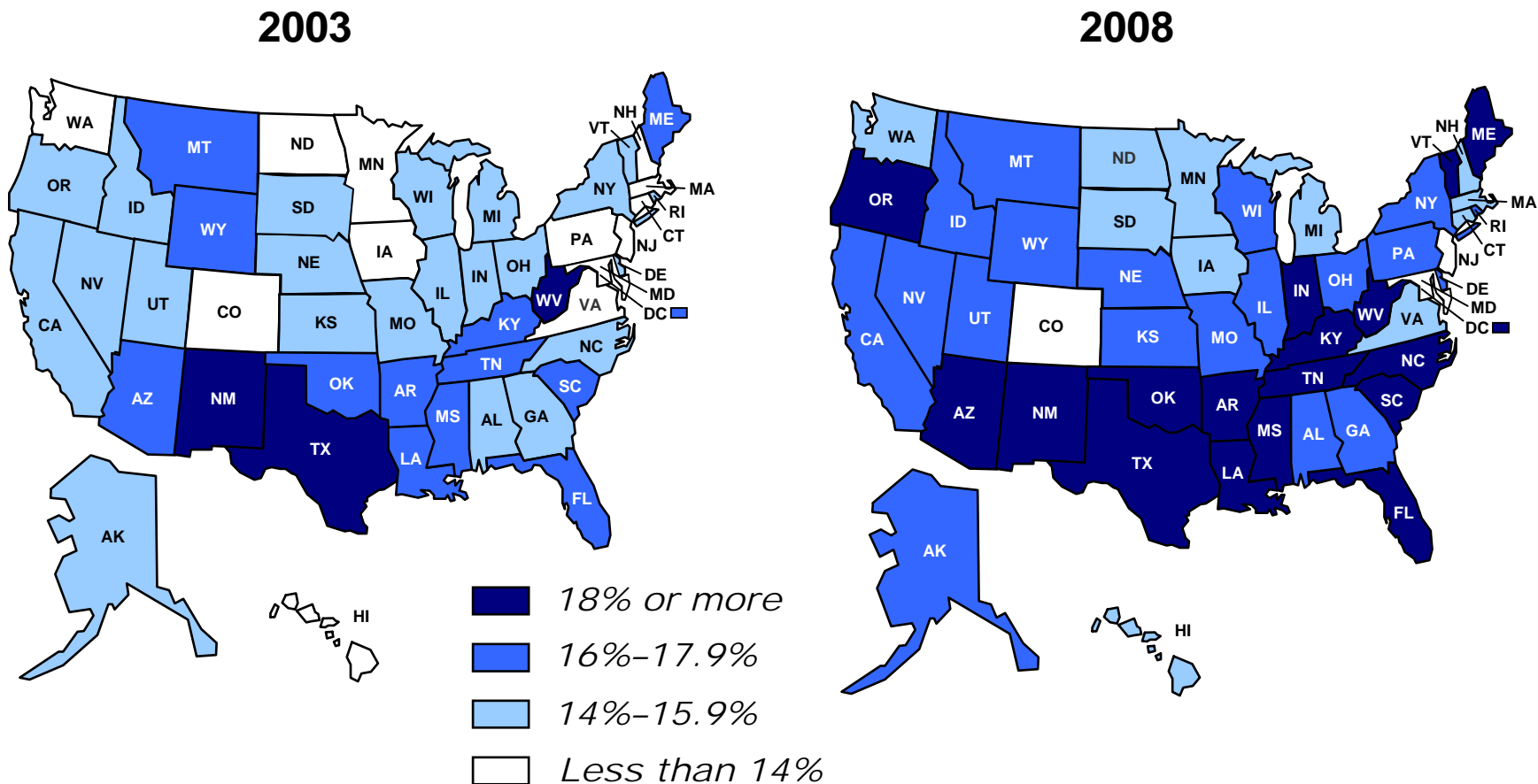


# Figure 1. Premiums for Family Coverage, by State, 2008



Data source: 2008 Medical Expenditure Panel Survey—Insurance Component.

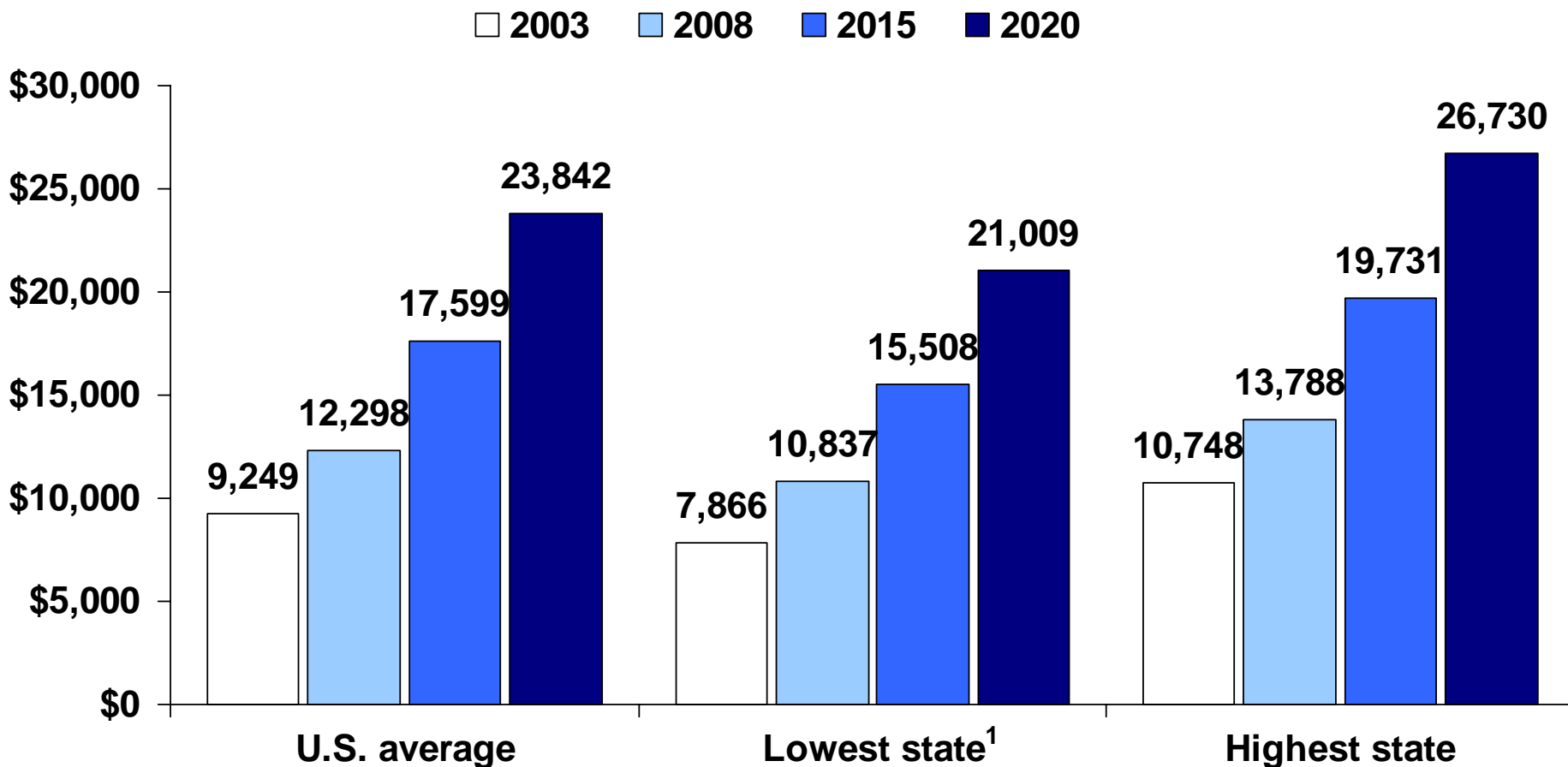
# Figure 2. Employer Premiums as Percentage of Median Household Income for Under-65 Population, 2003 and 2008



Data sources: 2003 and 2008 Medical Expenditure Panel Survey–Insurance Component (for average premiums for employer-based health insurance plans, weighted by single and family household distribution); 2004–2005 and 2008 Current Population Surveys (for median household incomes).

# Figure 3. Premiums for Family Coverage, 2003, 2008, 2015, and 2020

## Health insurance premiums for family coverage



<sup>1</sup> 2003: Lowest is North Dakota; highest is District of Columbia. 2008, 2015, and 2020: Lowest is Idaho; highest is Massachusetts.  
Data sources: Medical Expenditure Panel Survey–Insurance Component (for 2003 and 2008 premiums); Centers for Medicare and Medicaid Services, Office of the Actuary, National Health Statistics Group, national health expenditures per capita annual growth rate (for premium estimates for 2015 and 2020).

**Figure 4. Projected Annual Savings in Family Premiums, 2015 and 2020**

	<b>2015</b>		<b>2020</b>	
	<b>1% Savings</b>	<b>1.5% Savings</b>	<b>1% Savings</b>	<b>1.5% Savings</b>
<b>Average of highest 10 premium states</b> (MA, MN, NH, IN, CT, DC, DE, AK, RI, ME)	<b>\$1,245</b>	<b>\$1,842</b>	<b>\$2,814</b>	<b>\$4,114</b>
<b>U.S. average</b>	<b>\$1,138</b>	<b>\$1,682</b>	<b>\$2,571</b>	<b>\$3,759</b>
<b>Average of lowest 10 premium states</b> (ID, IA, HI, OK, AL, ND, LA, AR, MI, MS)	<b>\$1,029</b>	<b>\$1,522</b>	<b>\$2,327</b>	<b>\$3,401</b>

Data sources: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends, 2008 Medical Expenditure Panel Survey—Insurance Component (2008 premiums); Centers for Medicare and Medicaid Services, Office of the Actuary, National Health Statistics Group, national health expenditures per capita annual growth rate (premium estimates for 2015 and 2020).