



The Slowdown in Employer Insurance Cost Growth: Why Many Workers Still Feel the Pinch

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ABSTRACT

Issue: Although predictions that the Affordable Care Act (ACA) would lead to reductions in employer-sponsored health coverage have not been realized, some of the law's critics maintain the ACA is nevertheless driving higher premium and deductible costs for businesses and their workers. **Goal:** To compare cost growth in employer-sponsored health insurance before and after 2010, when the ACA was enacted, and to compare changes in these costs relative to changes in workers' incomes. **Methods:** The authors analyzed federal Medical Expenditure Panel Survey data to compare cost trends over the 10-year period from 2006 to 2015. **Key findings and conclusions:** Compared to the five years leading up to the ACA, premium growth for single health insurance policies offered by employers slowed both in the nation overall and in 33 states and the District of Columbia. There has been a similar slowdown in growth in the amounts employees contribute to health plan costs. Yet many families feel pinched by their health care costs: despite a recent surge, income growth has not kept pace in many areas of the U.S. Employee contributions to premiums and deductibles amounted to 10.1 percent of U.S. median income in 2015, compared to 6.5 percent in 2006. These costs are higher relative to income in many southeastern and southern states, where incomes are below the national average.

BACKGROUND

Most of the conversation around health insurance costs has been focused on health plans sold through the Affordable Care Act's marketplaces, but far more Americans get their coverage through employers. In 2015, more than half (57%) of the U.S. population under age 65, about 154 million people, had insurance through their own job or a family member's job.¹ In contrast, only about 10 million people are covered by a health plan purchased in the marketplaces.²

Contrary to early predictions that many employers would stop offering health insurance in response to the ACA's new coverage options, there has in fact been little change in the share of the nonelderly population covered by employer plans since the law went into effect in 2010.

While the law has not triggered losses of employer coverage, some of the law's critics have suggested that the ACA has increased the cost of health insurance, both for businesses and their workers. As evidence, they point to U.S. families being increasingly squeezed by their premiums and deductibles. To examine this claim, we use the

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most recent data from the federal Medical Expenditure Panel Survey on national and state trends in the costs of employer health insurance premiums and deductibles faced by U.S. businesses and by employees and their families. We compare cost trends over the period 2006 to 2015, five years before and five years after the ACA took effect. (See [How This Study Was Conducted](#).)

FINDINGS

Premiums Rose at a Slower Pace in the Five Years Following the ACA Compared to the Prior Five Years

Annual premium growth rates for employer-sponsored health plans have slowed on average since 2010, the year the Affordable Care Act was enacted. For single-person plans, or those that cover only the employee and not any family members, average premium growth rates slowed to 3.8 percent per year from 2010 to 2015 compared with an average 4.7 percent from 2006 to 2010 (Exhibit 1, [Table 1a](#)).

At the state level, 33 states and the District of Columbia experienced slower premium increases for single policies since 2010 compared to earlier years (Exhibit 2, [Table 1a](#)). Louisiana experienced the largest slowdown: average annual premium growth ticked down from 7.8 percent per year from 2006 to 2010 to 2.4 percent from 2010 to 2015. Nine other states (Florida, Maine, Minnesota, Mississippi, Nebraska, Nevada, Oregon, Tennessee, and Wisconsin) and the District of Columbia saw a decline in annual premium growth of at least three percentage points.

Premium growth rates remained high in eight states (Alaska, Hawaii, Idaho, Kentucky, Maryland, New Hampshire, New York, and Utah). These states experienced average growth rates from 2010 to 2015 of 5 percent per year or higher. Five of these states—Alaska, Hawaii, Idaho, Kentucky, and Maryland—also had increases in the years leading up to 2010 above the national average ([Table 1a](#)).

Exhibit 1

Average Annual Rate of Growth in Employer Insurance Costs for Single-Person Plans Before and After Implementation of the Affordable Care Act

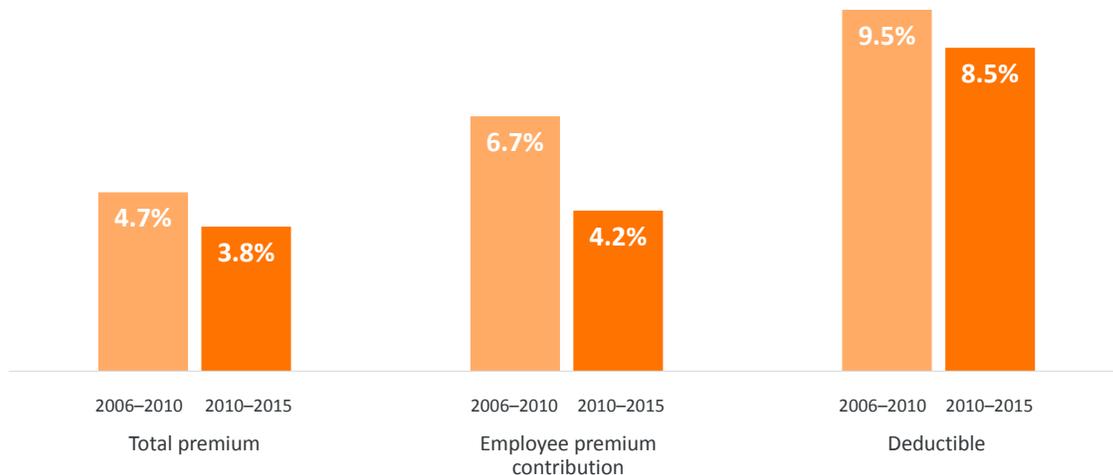
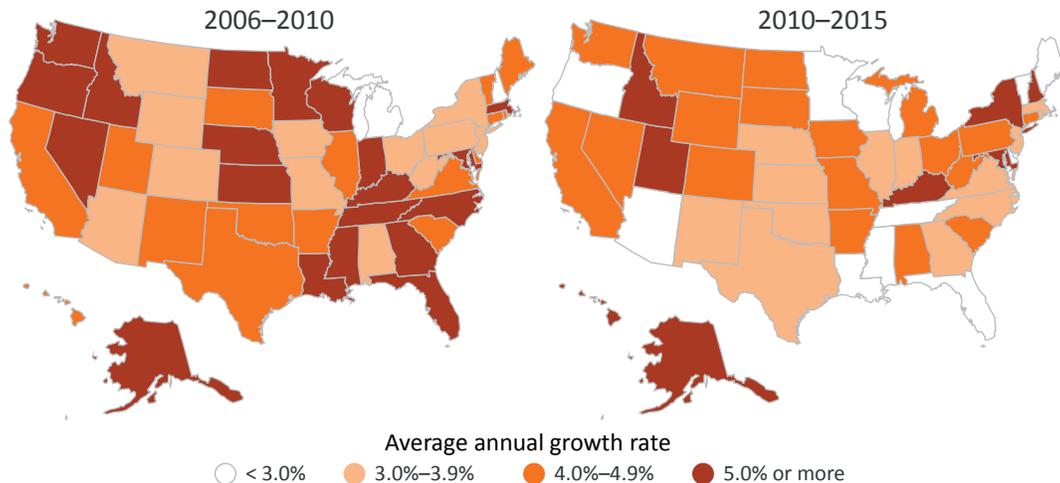


Exhibit 2

Growth in Employer Premiums for Single-Person Plans, by State, 2006–2010 and 2010–2015

33 states and D.C. experienced slower average annual growth in premiums after the ACA became law in 2010 than prior to the law's passage



Note: Growth rates are calculated as average annual compound growth rate.

Data: Medical Expenditure Panel Survey—Insurance Component, 2006, 2010, and 2015.

The actual size of employer premiums also ranged widely. Annual family premiums averaged \$17,322 nationally in 2015, ranging from \$14,218 to \$15,959 in the five states with the lowest costs (Alabama, Arkansas, Hawaii, Michigan, and Tennessee) to \$18,920 to \$21,089 in the four highest-cost states (Alaska, Delaware, New Hampshire, and New York) and the District of Columbia. (Exhibit 3, [Table 1b](#)). Annual family premiums exceeded \$18,000 in nine states and the District of Columbia.

Growth in Employees' Premium Contributions Climbing Slowly, but Income Is Barely Keeping Pace

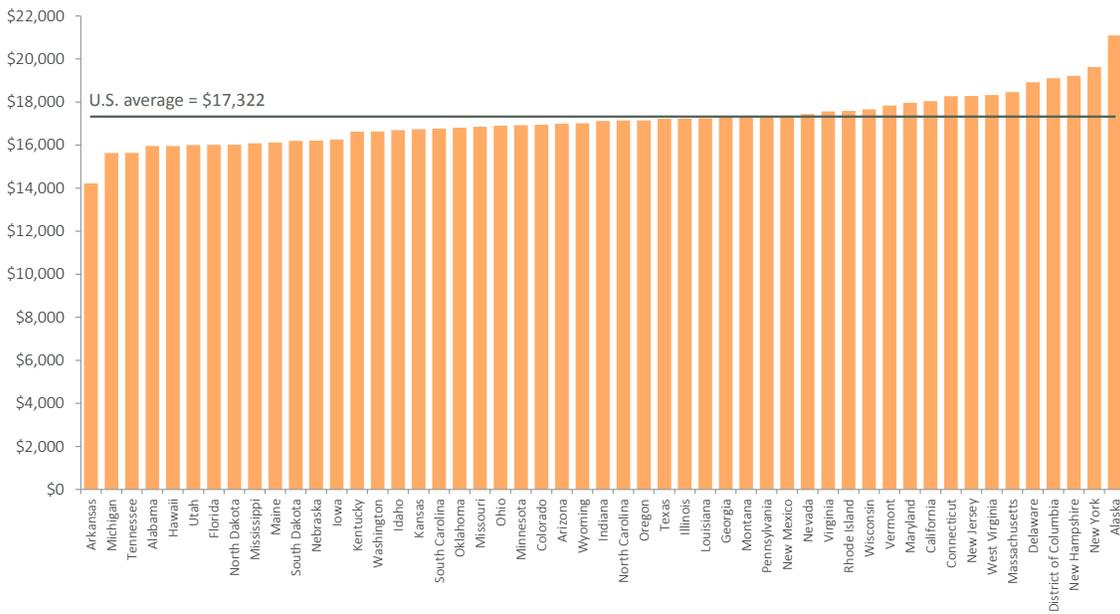
People with employer health insurance policies contributed an average of 21 percent of the total annual premium cost for a single policy, or \$1,255, in 2015 (Exhibit 4, [Table 2a](#)). This percentage has not changed since 2010 but is up from 19 percent in 2006, when the average contribution was \$788. In 11 states—Connecticut, Kansas, Louisiana, Maryland, Massachusetts, Minnesota, Nebraska, New Hampshire, New Jersey, South Dakota, and Tennessee—workers are paying 24 percent or more of their premiums on average, with costs ranging as high as \$1,652 annually for a single plan in Connecticut.

Workers pay more for family coverage, shouldering 27 percent of the cost or \$4,710, nationally ([Table 2b](#)). Again, the share is the same as in 2010 but up from 25 percent in 2006, when the average contribution was \$2,890. Employees contribute 30 percent or more of the total premium cost for employer plans in 16 states. Families in Maryland contribute the most—an average of \$6,365—to their plans.

As with the total cost of employer premiums, employees' contributions for both single and family policies have grown more slowly since passage of the ACA compared to the prior five years.

Exhibit 3

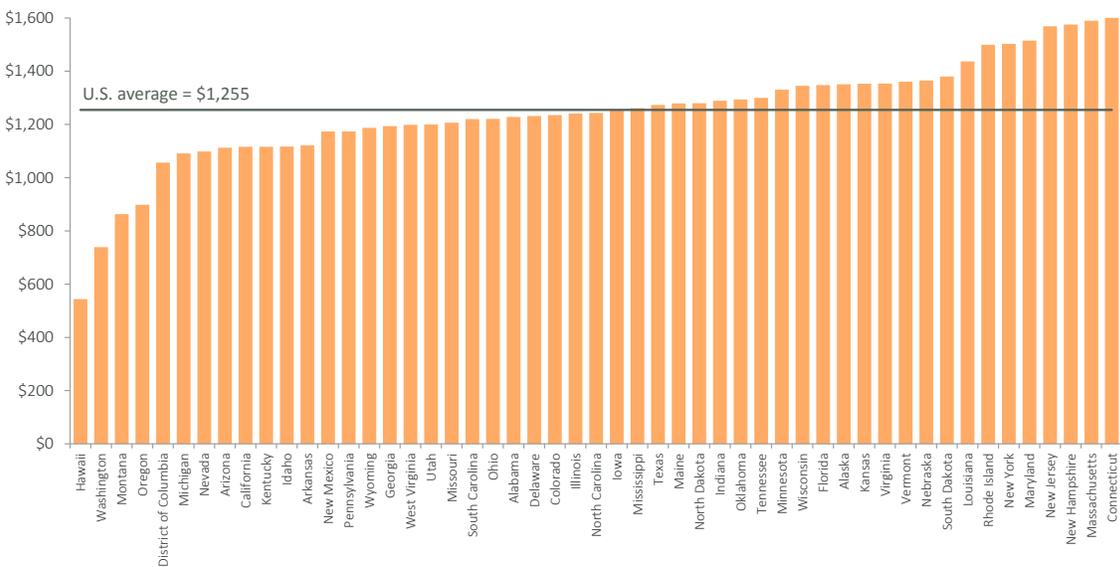
Average Total Premium for Family Coverage, by State, 2015



Data: Medical Expenditure Panel Survey—Insurance Component, 2015.

Exhibit 4

Average Annual Employee Premium Contribution for Single Coverage, by State, 2015



Data: Medical Expenditure Panel Survey—Insurance Component, 2015.

Single-premium contributions grew 4.2 percent annually from 2010 to 2015, compared with 6.7 percent from 2006 to 2010 (Exhibit 1, [Table 2a](#)). Contributions to family policies grew 4.8 percent annually in the most recent period compared to 6.5 percent in the five years before the ACA ([Table 2b](#)).

After the passage of the ACA, employee premium contributions for single plans grew at a slower pace in 31 states and the District of Columbia; for family plans, contributions grew at a slower pace in 30 states and the District of Columbia ([Tables 2a and 2b](#)). In the remaining states, growth in employee premium contributions were the same or higher for single and family plans. In New York, for instance, the pace of growth in premium contributions ticked up to 6.7 percent annually for single plans between 2010 and 2015; the rate between 2006 and 2010 was 3 percent.

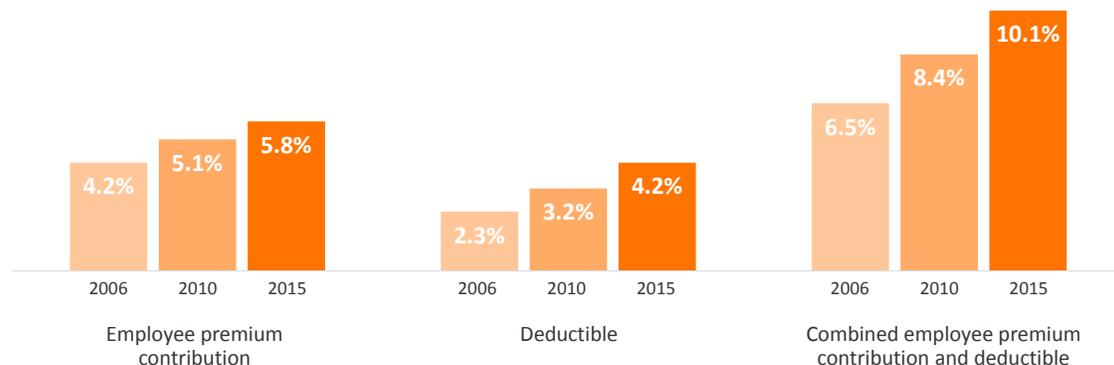
Despite this overall relative slowdown in employee premium contributions, continued slow wage growth through 2014 (albeit with a modest recovery in 2015) means people still contributed more to their premiums as a share of income than in earlier years.³ Total employee premium contributions for single and family plans accounted for 5.8 percent of median household income in 2015, compared to 4.2 percent in 2006 (Exhibit 5, [Table 5](#)).⁴ Total employee contributions ranged from 4.2 percent of median income in Hawaii to 9 percent of median income in Mississippi in 2015. Contributions were greater than 7 percent in seven additional states (Alabama, Arizona, Florida, Louisiana, New Mexico, Oklahoma, and Texas).

On a positive note, growth in employee contributions for single policies slowed to less than 2 percent per year between 2014 and 2015 (data not shown). This means that, on average, at least in the most recent period, median income grew faster nationally than did premium costs for people with single policies.

Exhibit 5

Employee Premium Contribution and Deductible as Percent of Median Household Income, 2006–2015

Share of median income (%)



Note: Single and family premium contributions and deductibles are combined and weighted for the distribution of single-person and family households. Estimates of median household income used in the denominator for this ratio come from the Current Population Survey (CPS), which revised its income questions in 2013. The denominator in our ratio estimates prior to 2014 is derived from the traditional CPS income questions, while ratio estimates from 2014 are derived from the revised income questions. Household incomes are averaged over two years, and have been adjusted for the likelihood that people in a residence purchase health insurance together.

Data: Medical Expenditure Panel Survey—Insurance Component (employee premium share and deductible, 2006, 2010, and 2015); Current Population Survey (median income, 2006–07, 2010–11, and 2015–16).

Deductibles Are Climbing Faster Than U.S. Median Income

The number of employer plans requiring deductibles, as well as the size of those deductibles, has grown over the past decade. In 2015, 85 percent of single-person health plans had deductibles, compared with 66 percent in 2006 (Table 3). The spread of deductibles occurred across most states, with 95 percent or more of single-person plans having deductibles in 14 states (Alaska, Idaho, Indiana, Iowa, Kansas, Missouri, Minnesota, Montana, Nebraska, North Dakota, Oklahoma, South Carolina, South Dakota, and Washington). Hawaii is an exception: only 44 percent of plans included a deductible in 2015.

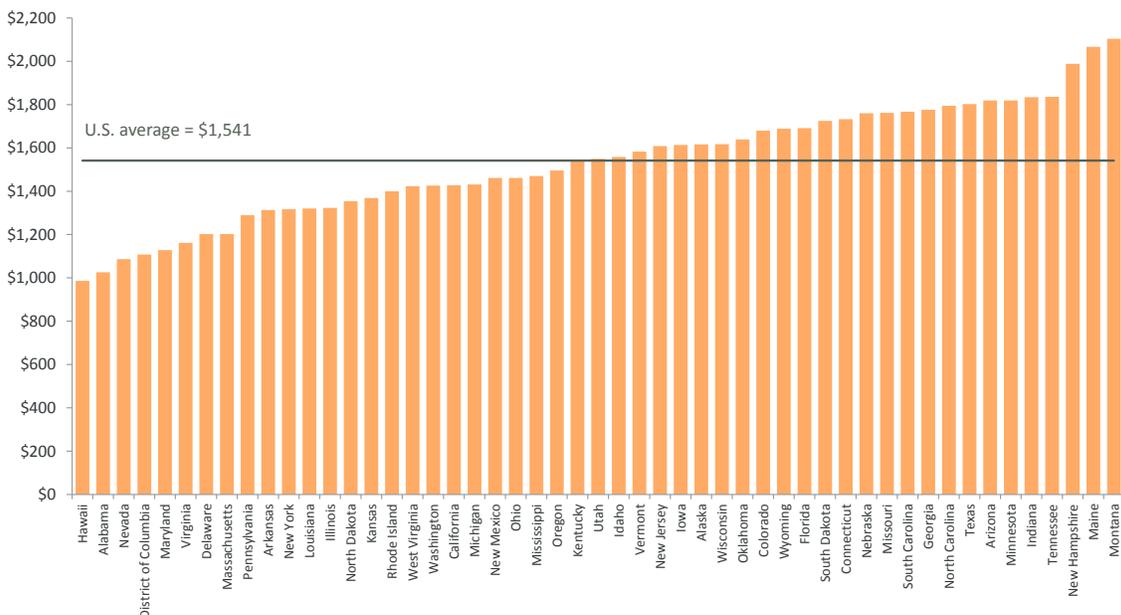
High deductibles are the norm in employer plans. Nationally, the average single-person plan deductible was \$1,541 in 2015, more than double the average of \$714 in 2006 (Exhibits 6 and 7, Table 3). In 2006, there were no states where the average deductible exceeded \$1,000, but by 2015 all states—with the exception of Hawaii (\$986)—had average deductibles higher than \$1,000. Average deductibles exceeded \$2,000 in Maine and Montana.

Nationally, the average annual rate of growth in deductibles has slowed since 2010, compared to the five years before the ACA, but it remains high. Deductibles in single-person plans grew 8.5 percent annually between 2010 and 2015, compared with 9.5 percent between 2006 and 2010 (Exhibit 1, Table 3).

In 27 states, deductibles grew at a slower pace in the years after the ACA's passage compared to the years leading up to it, but at a faster pace in 22 states and the District of Columbia. There was considerable variation. In Hawaii, single-person plan deductibles declined on average by 4 percent per year on average between 2006 and 2010 and then grew at an average rate of 13.7 percent from 2010 to 2015, although Hawaii has the lowest single deductible nationally. At the other end of the spectrum, deductibles in Maryland grew at an average annual rate of 17.1 percent in the years before the ACA and then climbed at a rate of 4 percent in the years following.

Exhibit 6

Average Single-Person Plan Deductible, by State, 2015

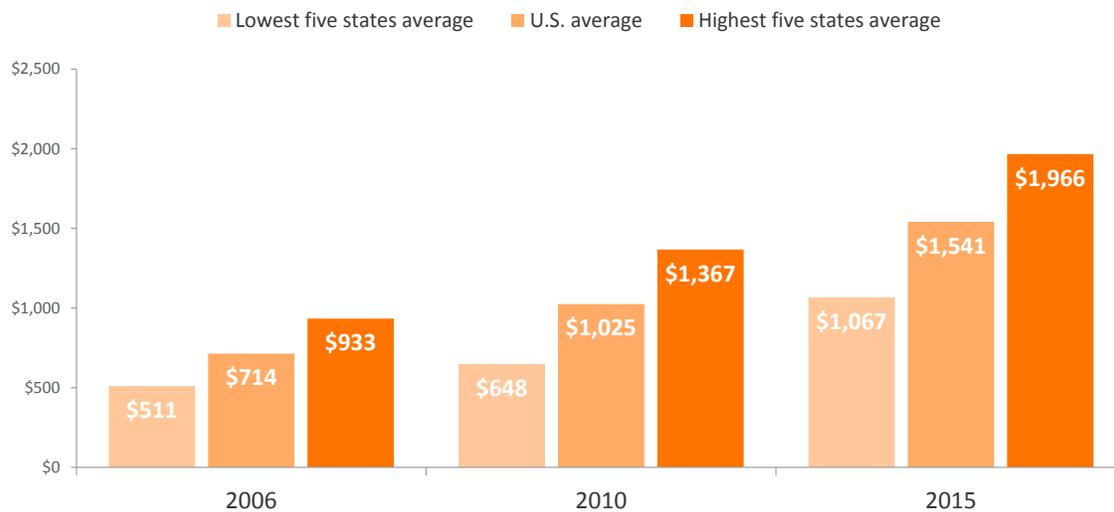


Data: Medical Expenditure Panel Survey—Insurance Component, 2015.

Exhibit 7

Average Single-Person Plan Deductible, 2006–2015

Dollars per year for single coverage paid by employees



Data: Medical Expenditure Panel Survey—Insurance Component, 2006, 2010, and 2015.

As with premium contributions, employees' deductibles are comprising a growing share of income. Average single-person and family deductibles amounted to 4.2 percent of median household income in 2015 nationally, nearly double the amount (2.3%) in 2006 (Exhibit 5, [Table 5](#)).⁵ Deductibles ranged from 2.3 percent of median income in Maryland to 5.7 percent of median income in Mississippi in 2015. Average deductibles were 5 percent or more of median income in 11 additional states (Arizona, Florida, Georgia, Indiana, Maine, Montana, New Mexico, North Carolina, South Carolina, Tennessee, and Texas).

Family Costs for Premiums and Deductibles Rise as Share of Income

When premium contributions and deductibles are combined, U.S. families with employer coverage had an average potential health care cost burden of \$6,422 in 2015, up from \$3,531 in 2006 (Exhibit 8, [Table 4](#)). Families with moderate incomes were at risk of spending 10.1 percent of their earnings on health insurance and health care in 2015, compared to 6.5 percent a decade earlier (Exhibit 5, [Table 5](#)).

In 2015, the combined cost of premiums and deductibles as a share of income was 12 percent or higher in seven states (Arizona, Florida, Mississippi, New Mexico, Oklahoma, Tennessee, and Texas). Workers in Mississippi had the largest burden on average, at 14.7 percent of median income. Families in the District of Columbia and Massachusetts had the lowest costs as a share of income (6.8% and 7.3%, respectively) ([Table 5](#)).

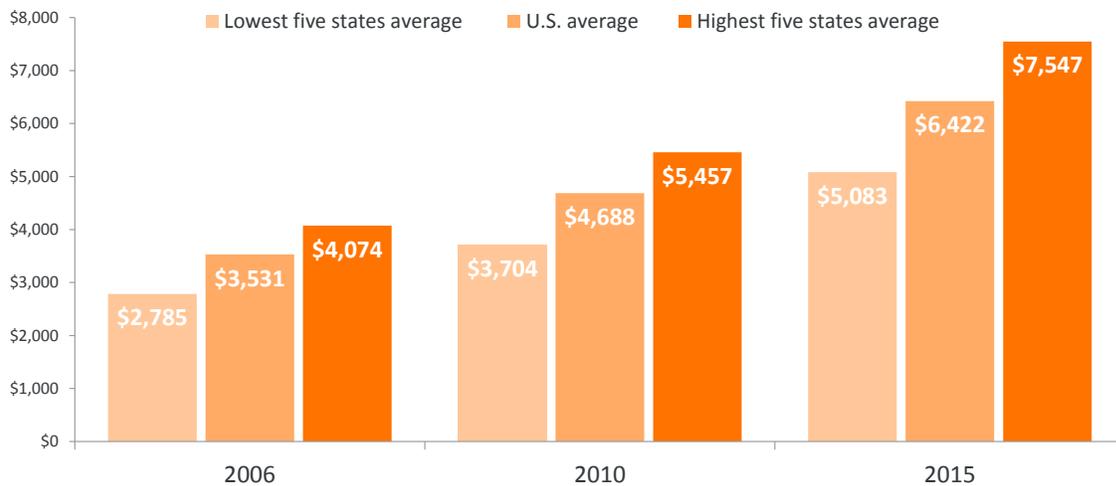
Widening Inequality Across States in Family Premium and Deductible Costs as Share of Income

Over the decade, differences across states have widened, leading to increasing inequality in families' health care cost burdens. In 2006, the difference between the share of median family income necessary to cover premium costs and deductibles in the five states with the highest burden and the five states

Exhibit 8

Average Combined Employee Premium Contribution and Deductible, 2006–2015

Average employee share of premium plus average deductible



Note: Single and family premium contributions and deductibles are combined and weighted for the distribution of single-person and family households.
Data: Medical Expenditure Panel Survey—Insurance Component, 2006, 2010, and 2015.

with the lowest burden was 3.7 percentage points (8.6% vs. 4.9%) (Exhibit 9, Table 5). By 2015, that difference had widened to 5.7 percentage points (13.2% vs. 7.5%). With the exception of Arizona, the states with the highest burdens in 2015 (Florida, Mississippi, Oklahoma, and Texas) were in the Southeast or South. In contrast, the lowest-burden states (Hawaii, Maryland, Massachusetts, and Pennsylvania, along with the District of Columbia), are scattered across the country. In the following sections, we take a closer look at what may be driving these differences.

Highest-cost-burden states: Arizona, Florida, Mississippi, Oklahoma, Texas

Families living in states with the highest burdens tended to have both less generous health plans (Table 3) and lower incomes (Table 6). While total premiums were lower than or near the national average in each of these states (Tables 1a and 1b), employees contributed a larger share of the premium for family and single coverage (except for single plans in Arizona) than the national average (Tables 2a and 2b). Consequently, all but Arizona were in the top eight for the dollar amount of family premium contributions nationally.⁶ Oklahoma had the second-highest average family premium contribution in the nation (Table 2b). Four of the five states (Arizona, Florida, Oklahoma, and Texas) were in the top half of all states in single-person deductibles (Table 3).⁷ Each of these states was in the bottom half of all states in median household income. Mississippi is the lowest-income state (Table 6).

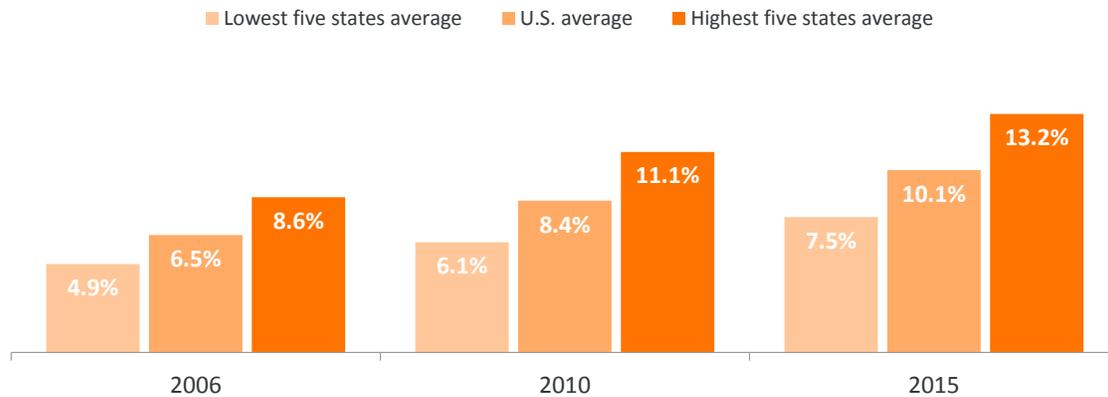
Lowest-cost-burden states: District of Columbia, Hawaii, Maryland, Massachusetts, Pennsylvania

For the states with the lowest burdens, the opposite was true: plans tended to be more generous and median incomes were higher. Three of the four lowest-burden states (Maryland, Massachusetts, and Pennsylvania) and the District of Columbia were in the top half of all states in median household income (Table 6). At the same time, all five states had average single-person deductibles that were

Exhibit 9

Combined Employee Premium Contribution and Deductible as a Share of Median Family Income

Average employee share of premium plus average deductible as percent of median state incomes



Note: Single and family premium contributions and deductibles are combined and weighted for the distribution of single-person and family households. Estimates of median household income used in the denominator for this ratio come from the Current Population Survey (CPS), which revised its income questions in 2013. The denominator in our ratio estimates prior to 2014 is derived from the traditional CPS income questions, while ratio estimates from 2014 are derived from the revised income questions. Household incomes are averaged over two years, and have been adjusted for the likelihood that people in a residence purchase health insurance together.

Data: Medical Expenditure Panel Survey—Insurance Component (employee premium share and deductible, 2006, 2010, and 2015); Current Population Survey (median income, 2006–07, 2010–11, and 2015–16).

below the national average (Table 3). Three of the states were in the bottom half of all states in family premium contributions (Hawaii, Massachusetts, and Pennsylvania) (Table 2b).⁸ Maryland workers, however, contributed more than one-third (35%) of the cost of their family premiums, the highest percentage in the country.

Hawaii's low employee costs stem from its mandate, established in 1974, that requires employers to offer health care coverage. Employers of any size are required to offer coverage to anyone working at least 20 hours per week; this coverage can cost no more than 1.5 percent of a worker's income.⁹ As a result, people in employer plans in Hawaii have among the lowest costs in the country relative to income.

CONCLUSION

This analysis finds a sustained slowdown in premium growth rates in a majority of states since the Affordable Care Act was enacted in 2010, likely reflecting the nationwide deceleration in health care costs.¹⁰ These findings also support the conclusion that the law's employer requirements have been absorbed relatively easily by U.S. companies, including the coverage mandate for large companies, the provision that allows young adults to stay on parents' policies, and the requirement that plans cover preventive care without cost-sharing.

But the findings also offer evidence as to why many insured Americans view their health care costs as unaffordable.¹¹ While growth in employee premium contributions have slowed along with premiums, deductibles continue to proliferate and their annual growth rate exceeds premium growth by a wide margin. Compounding this trend, growth in median family incomes—despite a recent surge—has lagged health insurance cost growth. Middle-income families continue to see a

growing share of their household budgets going to health care. Where employees have less generous health plans as well as lower median incomes, the combination is particularly toxic. People with high deductibles relative to income are far more likely to avoid getting needed care than those with more affordable out-of-pocket costs.¹² For those who do get health care, large medical bills can quickly exceed assets.

Continued income gains in the future will help reduce the burden placed on low- and moderate-income families. But so too would innovations in health plan design that encourage—rather than dissuade—people to get the care they need. In addition, public policy solutions, like fixing the “family coverage glitch” in the ACA, could address the problem of high consumer costs in private health plans.¹³ Finally, because the fundamental driver of premiums across all health insurance markets is the underlying growth rate in medical costs, ongoing systemwide efforts to slow medical spending will be critical.

HOW THIS STUDY WAS CONDUCTED

This issue brief analyzes state-by-state trends in private sector employer-based health insurance premiums and deductibles for the under-65 population from 2006 to 2015. The data on insurance premiums and deductibles come from the federal government’s annual surveys of employers, conducted for the insurance component of the Medical Expenditure Panel Survey (MEPS). The premiums presented represent the average total annual cost of private group health insurance premiums for employer-sponsored coverage, including both the employer and employee shares. We also examine trends in the share of premiums that employees pay and average deductibles for single-person and family plans.

We compared employees’ average out-of-pocket costs for premiums and average deductibles to median income in states to illustrate the potential cost burden of each, as well as the total if the worker/family incurred these average costs. To do this, we compare premium contributions with median household incomes for the under-65 population in each state, using a weighted average of single and family premium contributions compared with single and family median household incomes. We take a similar approach for deductibles. Income data come from the U.S. Census Bureau’s Current Population Survey (CPS) of households. The CPS revised its income questions in 2013, affecting the denominator in our ratio estimates. Prior to 2014, this is derived from the traditional CPS income questions, while ratio estimates from 2014 are derived from the revised income questions. Two years of CPS data are averaged to generate reliable state-level income estimates.

The tables provide state-specific data. This analysis updates previous Commonwealth Fund analyses of state health insurance premium and deductible trends.¹⁴

NOTES

- ¹ Analysis of 2015 Current Population Survey by Sherry Glied and Ougni Chakraborty of New York University for The Commonwealth Fund.
- ² U.S. Department of Health and Human Services, Centers for Medicare and Medicaid Services, “[First Half of 2016 Effectuated Enrollment Snapshot](#)” (CMS, Oct. 19, 2016).
- ³ Median income is calculated as a two-year average given small sample sizes in some states. See [How This Study Was Conducted](#).
- ⁴ Single and family premium contributions are combined and weighted for the distribution of single-person and family households.
- ⁵ As with premium contributions, the average of single-person and family deductible is weighted for the distribution of single-person and family households.
- ⁶ Single premium contributions were near the national average in Florida, Mississippi, Oklahoma, and Texas.
- ⁷ Only in Texas, however, was the average deductible statistically different from the national average.
- ⁸ In dollar amounts, only Pennsylvania had family premium contributions that were statistically lower than the national average.
- ⁹ “[About Prepaid Health Care](#)” (State of Hawaii Disability Compensation Division, 2016).
- ¹⁰ S. R. Collins and D. Blumenthal, “[New U.S. Health Care Spending Estimates Reflect ACA Coverage Expansions and Higher Drug Costs](#),” *To the Point*, The Commonwealth Fund, Dec. 4, 2015.
- ¹¹ S. R. Collins, M. Z. Gunja, M. M. Doty, and S. Beutel, *How High Is America’s Health Care Cost Burden? Findings from the Commonwealth Fund Health Care Affordability Tracking Survey, July–August 2015* (The Commonwealth Fund, Nov. 2015).
- ¹² S. R. Collins, P. W. Rasmussen, S. Beutel, and M. M. Doty, *The Problem of Underinsurance and How Rising Deductibles Will Make It Worse—Findings from the Commonwealth Fund Biennial Health Insurance Survey* (The Commonwealth Fund, May 2015).
- ¹³ For example, presidential candidate Hillary Clinton has proposed fixing the Affordable Care Act’s “family coverage glitch.” Under current law, families with access to employer coverage are eligible for tax credits in the marketplace only if the worker’s premium contribution for single enrollee coverage exceeds the affordability threshold. Fixing the family glitch would peg unaffordable coverage in employer plans to family policies rather than single policies, which would allow families to enroll in the marketplaces with premium tax credits if their family policies are considered unaffordable. Clinton has also proposed providing refundable tax credits, up to \$2,500 for an individual and \$5,000 for a family, to help insured Americans pay for qualifying out-of-pocket costs that exceed 5% of their income; see <http://www.commonwealthfund.org/publications/other/2016/sep/2016-candidates-health-proposals>.
- ¹⁴ C. Schoen, J. Lippa, S. R. Collins, and D. C. Radley, *State Trends in Premiums and Deductibles, 2003–2011: Eroding Protection and Rising Costs Underscore the Need for Action* (The Commonwealth Fund, Dec. 2012); C. Schoen, A.-K. Fryer, S. R. Collins, and D. C. Radley, *State Trends in Premiums and Deductibles, 2003–2010: The Need for Action to Address Rising Costs* (The Commonwealth Fund, Nov. 2011); C. Schoen, K. Stremikis, S. K. H. How, and S. R. Collins, *State Trends in Premiums and Deductibles, 2003–2009: How Building on the Affordable Care Act Will Help Stem the Tide of Rising Costs and Eroding Benefits* (The Commonwealth Fund, Dec. 2010); and C. Schoen, J. L. Nicholson, and S. D. Rustgi, *Paying the Price: How Health Insurance Premiums Are Eating Up Middle-Class Incomes—State Health Insurance Premium Trends and the Potential of National Reform* (The Commonwealth Fund, Aug. 2009).

Table 1a. Average Premiums for Employer-Sponsored Single-Person Health Insurance Plans, by State, 2006, 2010, 2013, 2014, and 2015

	Annual premium					Average annual growth (\$)	
	2006	2010	2013	2014	2015	2006-10	2010-15
United States	\$4,118	\$4,940	\$5,571	\$5,832	\$5,963	4.7%	3.8%
Alabama	3,943	4,571 *	5,204 *	5,526	5,733	3.8%	4.6%
Alaska	4,539 *	6,085 *	7,369 *	7,099 *	7,807 *	7.6%	5.1%
Arizona	4,280	4,958	5,343	5,356 *	5,668	3.7%	2.7%
Arkansas	3,567 *	4,178 *	4,536 *	4,846 *	5,119 *	4.0%	4.1%
California	4,036	4,811	5,581	5,841	5,938	4.5%	4.3%
Colorado	4,024	4,630 *	5,668	5,848	5,794	3.6%	4.6%
Connecticut	4,402 *	5,302 *	6,002 *	6,223	6,478 *	4.8%	4.1%
Delaware	4,712 *	5,653 *	5,934 *	6,145	6,288 *	4.7%	2.2%
District of Columbia	4,540 *	5,644 *	6,018 *	6,097	6,409 *	5.6%	2.6%
Florida	3,936 *	5,120	5,383	5,767	5,839	6.8%	2.7%
Georgia	3,873	4,786	5,374	5,570	5,565 *	5.4%	3.1%
Hawaii	3,549 *	4,294 *	5,103 *	5,316 *	5,522 *	4.9%	5.2%
Idaho	3,573 *	4,502	5,019 *	4,978 *	5,820	5.9%	5.3%
Illinois	4,245	5,067	5,824 *	6,126	6,055	4.5%	3.6%
Indiana	3,989	5,015	6,099 *	6,041	5,868	5.9%	3.2%
Iowa	3,916	4,440 *	5,207 *	5,557	5,571 *	3.2%	4.6%
Kansas	3,833 *	4,710	5,432	5,365 *	5,558	5.3%	3.4%
Kentucky	3,791 *	4,683 *	5,257	5,914	5,984	5.4%	5.0%
Louisiana	3,938	5,310	5,300	5,700	5,973	7.8%	2.4%
Maine	4,663 *	5,554 *	5,865	5,903	5,979	4.5%	1.5%
Maryland	3,930	4,799	5,730	6,059	6,229	5.1%	5.4%
Massachusetts	4,448 *	5,413 *	6,290 *	6,348 *	6,519 *	5.0%	3.8%
Michigan	4,446	4,713	5,319	5,610	5,771	1.5%	4.1%
Minnesota	3,981	4,964	5,274 *	5,832	5,651 *	5.7%	2.6%
Mississippi	3,704 *	4,694	4,961 *	5,443	5,420 *	6.1%	2.9%
Missouri	3,958	4,603 *	5,442	5,517	5,726	3.8%	4.5%
Montana	4,144	4,822	5,654	5,876	5,932	3.9%	4.2%
Nebraska	3,890	4,992	5,268	5,557	5,788	6.4%	3.0%
Nevada	3,583 *	4,771	5,168 *	5,426 *	5,800	7.4%	4.0%
New Hampshire	4,622 *	5,162	6,249 *	6,336 *	6,573 *	2.8%	5.0%
New Jersey	4,471 *	5,153	6,200 *	6,447 *	6,248	3.6%	3.9%
New Mexico	4,037	4,787	5,250	5,725	5,759	4.4%	3.8%
New York	4,605 *	5,220 *	6,156 *	6,307 *	6,801 *	3.2%	5.4%
North Carolina	4,027	4,980	5,218 *	5,593	5,774	5.5%	3.0%
North Dakota	3,787 *	4,719	5,330	5,521 *	5,920	5.7%	4.6%
Ohio	4,054	4,669 *	5,679	5,930	5,939	3.6%	4.9%
Oklahoma	3,967	4,658	5,129 *	5,649	5,608 *	4.1%	3.8%
Oregon	4,122	5,186	5,449	5,707	5,822	5.9%	2.3%
Pennsylvania	4,277	4,959	5,582	5,888	6,286 *	3.8%	4.9%
Rhode Island	4,595 *	5,557 *	5,968 *	6,156 *	6,509 *	4.9%	3.2%
South Carolina	4,013	4,835	5,426	5,850	5,880	4.8%	4.0%
South Dakota	3,938	4,735	5,876	5,859	5,816	4.7%	4.2%
Tennessee	3,747 *	4,753	5,146 *	5,310 *	5,329 *	6.1%	2.3%
Texas	4,133	4,951	5,386	5,740	5,847	4.6%	3.4%
Utah	3,849 *	4,501 *	5,309	5,538 *	5,796	4.0%	5.2%
Vermont	4,322	5,170	5,764	6,180 *	5,861	4.6%	2.5%
Virginia	4,091	4,960	5,408	5,422 *	5,978	4.9%	3.8%
Washington	4,056	4,981	5,690	5,910	6,053	5.3%	4.0%
West Virginia	4,349	4,935	5,940 *	6,149	6,081	3.2%	4.3%
Wisconsin	4,241	5,384 *	5,730	5,868	6,011	6.1%	2.2%
Wyoming	4,605 *	5,204	6,301 *	5,840	6,420	3.1%	4.3%

Note: Premiums are for insurance policies offered by private-sector employers in the United States.

* Indicates the estimate is statistically different from the national average at $p < 0.05$.

Data: Medical Expenditure Panel Survey-Insurance Component, 2006, 2010, 2013, 2014, and 2015.

Table 1b. Average Premiums for Employer-Sponsored Family Health Insurance Plans, by State, 2006, 2010, 2013, 2014, and 2015

	Annual premium					Average annual growth (\$)	
	2006	2010	2013	2014	2015	2006-10	2010-15
United States	\$11,381	\$13,871	\$16,029	\$16,655	\$17,322	5.1%	4.5%
Alabama	10,571 *	12,409 *	13,477 *	14,352 *	15,953	4.1%	5.2%
Alaska	12,198	14,232	20,715 *	19,713 *	21,089 *	3.9%	8.2%
Arizona	11,549	13,871	15,183	15,535 *	16,999	4.7%	4.2%
Arkansas	9,928 *	11,816 *	13,516 *	14,143 *	14,218 *	4.4%	3.8%
California	11,493	13,819	16,691	17,444 *	18,045	4.7%	5.5%
Colorado	11,195	13,393	16,636	15,932	16,940	4.6%	4.8%
Connecticut	12,416 *	14,888 *	16,874	18,123 *	18,269	4.6%	4.2%
Delaware	12,601 *	14,671 *	16,102	17,514 *	18,920 *	3.9%	5.2%
District of Columbia	12,262 *	15,206 *	17,262 *	17,039	19,104 *	5.5%	4.7%
Florida	11,046	15,032 *	16,070	15,915	16,009 *	8.0%	1.3%
Georgia	10,793	13,114 *	14,762 *	16,209	17,307	5.0%	5.7%
Hawaii	9,426 *	12,062 *	14,382 *	14,848 *	15,959 *	6.4%	5.8%
Idaho	10,775	11,379 *	14,036 *	14,729 *	16,691	1.4%	8.0%
Illinois	11,781	14,703	16,928 *	17,193	17,227	5.7%	3.2%
Indiana	11,454	13,884	15,724	17,223	17,121	4.9%	4.3%
Iowa	10,550 *	13,240	14,415 *	15,899	16,257 *	5.8%	4.2%
Kansas	11,048	13,460	15,658	15,652 *	16,740	5.1%	4.5%
Kentucky	9,864 *	13,352	15,463	16,711	16,622	7.9%	4.5%
Louisiana	10,796	13,230	15,548	15,928	17,242	5.2%	5.4%
Maine	12,363 *	14,576	16,332	16,514	16,117 *	4.2%	2.0%
Maryland	11,272	13,952	15,820	17,232	17,961	5.5%	5.2%
Massachusetts	12,290 *	14,606 *	17,424 *	17,702 *	18,454 *	4.4%	4.8%
Michigan	11,452	13,148	15,242	15,608	15,628 *	3.5%	3.5%
Minnesota	11,395	13,903	14,820 *	16,361	16,925	5.1%	4.0%
Mississippi	9,769 *	13,740	14,053 *	15,092 *	16,081	8.9%	3.2%
Missouri	11,171	12,754 *	15,160	15,493 *	16,849	3.4%	5.7%
Montana	11,068	12,312 *	15,152	15,005 *	17,317	2.7%	7.1%
Nebraska	10,777	13,221 *	14,616 *	16,139	16,201	5.2%	4.1%
Nevada	9,746 *	12,496 *	14,682 *	16,152	17,434	6.4%	6.9%
New Hampshire	12,686 *	15,204 *	17,024	18,126	19,208 *	4.6%	4.8%
New Jersey	12,233 *	14,058	17,396 *	19,143 *	18,280	3.5%	5.4%
New Mexico	11,279	14,083	15,207	15,766	17,349	5.7%	4.3%
New York	12,075 *	14,730 *	17,530 *	17,396	19,630 *	5.1%	5.9%
North Carolina	10,950	13,643	15,023 *	16,210	17,141	5.7%	4.7%
North Dakota	10,060 *	12,544 *	14,995	15,446 *	16,020 *	5.7%	5.0%
Ohio	10,967	13,083 *	15,955	15,974	16,900	4.5%	5.3%
Oklahoma	10,592	12,900	15,106	16,280	16,811	5.1%	5.4%
Oregon	11,613	13,756	15,856	16,330	17,141	4.3%	4.5%
Pennsylvania	11,794	13,550	16,019	16,328	17,344	3.5%	5.1%
Rhode Island	11,934	14,812	16,077	16,419	17,590	5.5%	3.5%
South Carolina	10,956	13,234	15,506	16,044	16,764	4.8%	4.8%
South Dakota	9,875 *	12,542 *	15,780	16,352	16,194	6.2%	5.2%
Tennessee	9,996 *	12,729 *	15,214 *	16,001	15,635 *	6.2%	4.2%
Texas	11,690	14,526	16,049	16,967	17,216	5.6%	3.5%
Utah	10,975	12,618 *	15,341	15,963	15,998 *	3.5%	4.9%
Vermont	11,631	13,588	16,311	16,659	17,835	4.0%	5.6%
Virginia	11,497	13,907	15,917	16,601	17,566	4.9%	4.8%
Washington	11,423	14,188	15,721	17,445	16,627	5.6%	3.2%
West Virginia	11,282	14,194	17,105	17,433	18,322	5.9%	5.2%
Wisconsin	11,658	14,542	16,665	17,209	17,662	5.7%	4.0%
Wyoming	12,087	13,899	17,130	16,299	17,015	3.6%	4.1%

Note: Premiums are for insurance policies offered by private-sector employers in the United States.

* Indicates the estimate is statistically different from the national average at $p < 0.05$.

Data: Medical Expenditure Panel Survey-Insurance Component, 2006, 2010, 2013, 2014, and 2015.

Table 2a. Average Employee Contribution to Employer-Sponsored Single-Person Health Insurance Premiums, by State, 2006, 2010, 2013, 2014, and 2015

	Annual employee contribution										Average annual growth (\$)	
	2006		2010		2013		2014		2015		2006-10	2010-15
United States	19%	\$788	21%	\$1,021	21%	\$1,170	21%	\$1,234	21%	\$1,255	6.7%	4.2%
Alabama	23	891	24	1,092	27	1,379	25	1,362	21	1,228	5.2%	2.4%
Alaska	16	714	14	832 *	15	1,078	18	1,286	17	1,351	3.9%	10.2%
Arizona	19	803	18	891	20	1,078 *	21	1,096	20	1,113	2.6%	4.5%
Arkansas	20	699	21	885 *	21	956 *	20	958 *	22	1,121	6.1%	4.8%
California	16	658 *	22	1,048	20	1,091	19	1,129	19	1,116 *	12.3%	1.3%
Colorado	18	717	19	883	21	1,162	21	1,244	21	1,235	5.3%	6.9%
Connecticut	20	862	23	1,234 *	25	1,502	21	1,305	26	1,652 *	9.4%	6.0%
Delaware	16	735	21	1,180	24	1,427	20	1,237	20	1,232	12.6%	0.9%
District of Columbia	15	699	19	1,080	20	1,171	20	1,197	17	1,057 *	11.5%	-0.4%
Florida	22	860	21	1,073	26	1,408 *	24	1,394 *	23	1,348	5.7%	4.7%
Georgia	22	862	20	965	23	1,219	22	1,203	22	1,194	2.9%	4.4%
Hawaii	10	366 *	10	436 *	8	431 *	9	460 *	10	544 *	4.5%	4.5%
Idaho	16	565 *	19	832 *	19	975	21	1,039	19	1,117	10.2%	6.1%
Illinois	19	822	22	1,120	22	1,301	21	1,306	21	1,241	8.0%	2.1%
Indiana	21	833	23	1,127	19	1,134	22	1,347	22	1,289	7.8%	2.7%
Iowa	20	784	21	930	23	1,197 *	24	1,353	23	1,252	4.4%	6.1%
Kansas	20	765	20	925	20	1,081 *	20	1,072	24	1,353	4.9%	7.9%
Kentucky	18	691	19	886 *	23	1,215	22	1,314	19	1,116	6.4%	4.7%
Louisiana	19	755	23	1,241	23	1,214	23	1,302	24	1,437	13.2%	3.0%
Maine	23	1,072	22	1,207 *	19	1,119	20	1,176	21	1,279	3.0%	1.2%
Maryland	23	898	23	1,080	23	1,308	24	1,422 *	24	1,515 *	4.7%	7.0%
Massachusetts	23	1,011 *	22	1,200 *	26	1,646 *	25	1,588 *	24	1,590 *	4.4%	5.8%
Michigan	15	682	20	951	22	1,152	23	1,315	19	1,091 *	8.7%	2.8%
Minnesota	20	810	21	1,023	23	1,232	21	1,217	24	1,331	6.0%	5.4%
Mississippi	20	727	22	1,030	22	1,097	21	1,154	23	1,261	9.1%	4.1%
Missouri	18	703	21	965	19	1,036	23	1,243	21	1,207	8.2%	4.6%
Montana	14	598 *	22	1,043	16	882 *	17	1,024	15	863 *	14.9%	-3.7%
Nebraska	23	873	22	1,084	22	1,164	24	1,322	24	1,365	5.6%	4.7%
Nevada	15	551 *	16	767 *	25	1,302	22	1,204	19	1,098	8.6%	7.4%
New Hampshire	22	1,004	21	1,086	23	1,415 *	23	1,481 *	24	1,575 *	2.0%	7.7%
New Jersey	20	902	21	1,098	20	1,254	20	1,293	25	1,569 *	5.0%	7.4%
New Mexico	18	726	25	1,179	21	1,117	24	1,354	20	1,174	12.9%	-0.1%
New York	21	965	21	1,086	21	1,291	19	1,223	22	1,503 *	3.0%	6.7%
North Carolina	18	704	19	926	20	1,064	21	1,151	22	1,243	7.1%	6.1%
North Dakota	18	675	19	891	18	970	21	1,136	22	1,280	7.2%	7.5%
Ohio	19	781	20	952	19	1,053	21	1,260	21	1,221	5.1%	5.1%
Oklahoma	16	650	22	1,043	21	1,062	20	1,154	23	1,294	12.5%	4.4%
Oregon	13	547 *	16	848 *	15	804 *	16	914 *	15	898 *	11.6%	1.2%
Pennsylvania	21	881	19	954	19	1,074	19	1,141	19	1,174	2.0%	4.2%
Rhode Island	19	862	21	1,147	24	1,401 *	24	1,459 *	23	1,499 *	7.4%	5.5%
South Carolina	20	810	21	1,006	21	1,137	23	1,332	21	1,220	5.6%	3.9%
South Dakota	18	718	20	948	23	1,347	21	1,213	24	1,380	7.2%	7.8%
Tennessee	20	745	20	970	23	1,167 *	27	1,409	24	1,300	6.8%	6.0%
Texas	18	728	21	1,036	21	1,135	21	1,211	22	1,273	9.2%	4.2%
Utah	22	826	24	1,086	21	1,089	23	1,297	21	1,200	7.1%	2.0%
Vermont	17	738	21	1,099	20	1,170	21	1,281	23	1,361	10.5%	4.4%
Virginia	24	981 *	23	1,114	23	1,244	24	1,296	23	1,354	3.2%	4.0%
Washington	15	623 *	15	746 *	12	680 *	16	937 *	12	739 *	4.6%	-0.2%
West Virginia	19	825	19	933	18	1,052	21	1,297	20	1,199	3.1%	5.1%
Wisconsin	21	885	22	1,174	21	1,220	21	1,257	22	1,345	7.3%	2.8%
Wyoming	14	655	15	802 *	17	1,059	20	1,139	19	1,187	5.2%	8.2%

Note: Premiums are for insurance policies offered by private-sector employers in the United States.

* Indicates the estimate is statistically different from the national average at $p < 0.05$.

Data: Medical Expenditure Panel Survey-Insurance Component, 2006, 2010, 2013, 2014, and 2015.

Table 2b. Average Employee Contribution to Employer-Sponsored Family Health Insurance Premiums, by State, 2006, 2010, 2013, 2014, and 2015

	Annual employee contribution										Average annual growth (\$)	
	2006		2010		2013		2014		2015		2006-10	2010-15
United States	25%	\$2,890	27%	\$3,721	28%	\$4,421	27%	\$4,518	27%	\$4,710	6.5%	4.8%
Alabama	28	2,958	30	3,758	28	3,791	30	4,278	35	5,606	6.2%	8.3%
Alaska	24	2,870	22	3,079 *	23	4,759	22	4,229	21	4,409	1.8%	7.4%
Arizona	28	3,267	30	4,133	31	4,774	31	4,741	30	5,008	6.1%	3.9%
Arkansas	32	3,183	34	3,967	29	3,951 *	26	3,609 *	30	4,269	5.7%	1.5%
California	27	3,073	28	3,845	27	4,518	28	4,955	26	4,646	5.8%	3.9%
Colorado	26	2,851	27	3,618	26	4,327	28	4,502	29	4,848	6.1%	6.0%
Connecticut	24	2,947	26	3,824	33	5,522	22	4,027	30	5,484 *	6.7%	7.5%
Delaware	20	2,522	29	4,267	31	4,958	24	4,209	24	4,478	14.0%	1.0%
District of Columbia	21	2,543	25	3,822	30	5,159	25	4,324	27	5,120	10.7%	6.0%
Florida	33	3,600 *	31	4,685 *	35	5,653 *	33	5,215 *	34	5,474 *	6.8%	3.2%
Georgia	27	2,909	28	3,702	30	4,435	27	4,448	28	4,859	6.2%	5.6%
Hawaii	26	2,480 *	26	3,155	22	3,131 *	22	3,227 *	26	4,150	6.2%	5.6%
Idaho	20	2,168	33	3,701	26	3,598	30	4,447	29	4,856	14.3%	5.6%
Illinois	23	2,743	27	3,928	27	4,478	28	4,750	23	3,890 *	9.4%	-0.2%
Indiana	23	2,685	25	3,462	27	4,300	26	4,476	24	4,108	6.6%	3.5%
Iowa	25	2,651	29	3,781	28	4,047	27	4,227	30	4,804	9.3%	4.9%
Kansas	27	2,923	24	3,257	27	4,164 *	26	4,109	30	5,079	2.7%	9.3%
Kentucky	25	2,469 *	23	3,060 *	25	3,898	26	4,259	24	3,980 *	5.5%	5.4%
Louisiana	28	3,029	30	3,962	30	4,604	32	5,054	33	5,696 *	6.9%	7.5%
Maine	30	3,660 *	31	4,465 *	29	4,766	25	4,094	29	4,657	5.1%	0.8%
Maryland	27	2,990	27	3,728	29	4,512	30	5,221 *	35	6,365 *	5.7%	11.3%
Massachusetts	25	3,128	24	3,444	26	4,570	27	4,834	24	4,487	2.4%	5.4%
Michigan	21	2,411	22	2,879 *	26	3,968	25	3,858	23	3,646 *	4.5%	4.8%
Minnesota	27	3,099	23	3,233	28	4,210	26	4,170	30	5,083	1.1%	9.5%
Mississippi	31	3,028	30	4,105	31	4,376	31	4,678	33	5,307	7.9%	5.3%
Missouri	23	2,543 *	26	3,280	29	4,455 *	25	3,872 *	25	4,186	6.6%	5.0%
Montana	25	2,759	24	2,992	23	3,495	29	4,280	24	4,212	2.0%	7.1%
Nebraska	28	3,041	28	3,703	31	4,476	27	4,385	33	5,257	5.0%	7.3%
Nevada	22	2,144 *	27	3,379	31	4,556	26	4,212	23	3,991	12.0%	3.4%
New Hampshire	26	3,318 *	25	3,849	27	4,592	27	4,899	25	4,878	3.8%	4.9%
New Jersey	24	2,981	29	4,010	26	4,486	23	4,310	27	4,916	7.7%	4.2%
New Mexico	26	2,961	28	3,952	26	4,009	29	4,555	26	4,567	7.5%	2.9%
New York	22	2,620	25	3,630	24	4,232	24	4,159	26	5,190	8.5%	7.4%
North Carolina	26	2,871	26	3,492	31	4,685	29	4,647	26	4,493	5.0%	5.2%
North Dakota	30	3,056	28	3,492	26	3,842	26	3,985 *	33	5,249	3.4%	8.5%
Ohio	23	2,488	25	3,286 *	23	3,631 *	22	3,572 *	22	3,725 *	7.2%	2.5%
Oklahoma	29	3,081	29	3,715	33	5,015	28	4,609	34	5,730 *	4.8%	9.1%
Oregon	28	3,294	28	3,888	27	4,327	28	4,555	28	4,729	4.2%	4.0%
Pennsylvania	24	2,787	22	3,013 *	25	4,017 *	22	3,598 *	22	3,803 *	2.0%	4.8%
Rhode Island	20	2,368	22	3,308	26	4,245	29	4,681	26	4,495	8.7%	6.3%
South Carolina	27	2,999	28	3,641	29	4,482	26	4,110	29	4,771	5.0%	5.6%
South Dakota	26	2,552	30	3,793	31	4,905	29	4,730	31	4,940	10.4%	5.4%
Tennessee	28	2,764	27	3,461	29	4,361 *	33	5,255 *	28	4,299	5.8%	4.4%
Texas	26	3,024	31	4,500 *	31	4,892 *	32	5,344 *	31	5,409 *	10.4%	3.7%
Utah	24	2,617	28	3,545	24	3,609	29	4,642	27	4,286	7.9%	3.9%
Vermont	23	2,619	22	2,997 *	27	4,340	25	4,216	28	4,900	3.4%	10.3%
Virginia	31	3,600 *	32	4,477 *	31	4,889 *	32	5,289 *	28	4,949	5.6%	2.0%
Washington	25	2,886	26	3,685	25	3,930	26	4,505	26	4,265	6.3%	3.0%
West Virginia	22	2,426	22	3,139	17	2,931	24	4,219	25	4,580	6.7%	7.8%
Wisconsin	21	2,426 *	23	3,359	23	3,897 *	22	3,791 *	25	4,475	8.5%	5.9%
Wyoming	19	2,284	23	3,178	22	3,812	26	4,276	29	4,960	8.6%	9.3%

Note: Premiums are for insurance policies offered by private-sector employers in the United States.

* Indicates the estimate is statistically different from the national average at $p < 0.05$.

Data: Medical Expenditure Panel Survey-Insurance Component, 2006, 2010, 2013, 2014, and 2015.

Table 3. Percent of Plans with a Deductible and Average Deductible for Employer-Sponsored Single-Person Health Insurance Plans, by State, 2006, 2010, 2013, 2014, and 2015

	Annual deductible										Average annual growth (\$)	
	2006		2010		2013		2014		2015		2006-10	2010-15
	% with Deductible	\$ (single)	%	\$	%	\$	%	\$	%	\$		
United States	66%	\$714	78%	\$1,025	81%	\$1,273	84%	\$1,353	85%	\$1,541	9.5%	8.5%
Alabama	73	505 *	83	544 *	90	670 *	80	925 *	91	1,026 *	1.9%	13.5%
Alaska	82	602	98	1,122	93	1,157	92	1,442	95	1,616	16.8%	7.6%
Arizona	79	760	84	1,259 *	84	1,441 *	89	1,651 *	91	1,819	13.4%	7.6%
Arkansas	89	685	93	846 *	92	986 *	93	1,233	90	1,313 *	5.4%	9.2%
California	52	692	59	1,051	62	1,194	66	1,270	67	1,428	11.0%	6.3%
Colorado	66	960 *	88	1,232	86	1,382	90	1,453	93	1,680	6.4%	6.4%
Connecticut	52	700	68	1,201	78	1,598	74	1,547 *	83	1,733	14.4%	7.6%
Delaware	36	727	63	860	90	1,074	91	1,106 *	91	1,202 *	4.3%	6.9%
District of Columbia	52	513 *	59	648 *	61	767 *	68	766 *	68	1,108 *	6.0%	11.3%
Florida	67	746	85	961	84	1,346	88	1,447	91	1,691	6.5%	12.0%
Georgia	75	697	79	998	93	1,164	94	1,295	91	1,776 *	9.4%	12.2%
Hawaii	24	612	31	519 *	36	698 *	31	637 *	44	986 *	-4.0%	13.7%
Idaho	89	831	92	1,171	94	1,295	96	1,454	95	1,558	9.0%	5.9%
Illinois	74	693	80	885	85	1,301	80	1,279	87	1,323 *	6.3%	8.4%
Indiana	81	782	90	920	89	1,274	92	1,425	98	1,834 *	4.1%	14.8%
Iowa	92	733	96	967	96	1,393	96	1,424	95	1,614	7.2%	10.8%
Kansas	81	779	86	1,007	90	1,377	96	1,354	95	1,369	6.6%	6.3%
Kentucky	90	659	92	1,054	90	1,491	90	1,373	93	1,543	12.5%	7.9%
Louisiana	85	787	85	1,131	86	1,137	91	1,233	92	1,320 *	9.5%	3.1%
Maine	59	802	80	1,327 *	96	1,784 *	95	2,081 *	91	2,067 *	13.4%	9.3%
Maryland	50	494 *	65	929	77	1,075 *	77	1,010 *	83	1,128 *	17.1%	4.0%
Massachusetts	37	603	61	793 *	66	1,134 *	74	1,165 *	72	1,202 *	7.1%	8.7%
Michigan	64	571 *	71	983	84	1,123	88	1,280	88	1,431	14.5%	7.8%
Minnesota	73	722	83	1,155	89	1,384	95	1,419	96	1,819 *	12.5%	9.5%
Mississippi	91	842 *	95	1,054	97	1,102	98	1,454	89	1,470	5.8%	6.9%
Missouri	69	780	86	1,005	90	1,374 *	92	1,541	95	1,762	6.5%	11.9%
Montana	92	903 *	89	1,309 *	94	1,633	96	1,533	98	2,104 *	9.7%	10.0%
Nebraska	84	713	97	1,042	98	1,220	96	1,375	96	1,760 *	9.9%	11.1%
Nevada	66	566 *	83	849	79	1,121	72	1,374	84	1,087 *	10.7%	5.1%
New Hampshire	60	671	85	1,184	90	1,621 *	93	1,894 *	91	1,988 *	15.3%	10.9%
New Jersey	52	752	69	1,161	68	1,311	74	1,239	81	1,608	11.5%	6.7%
New Mexico	66	752	78	864 *	84	1,123 *	84	1,175	83	1,461	3.5%	11.1%
New York	47	717	55	891 *	62	1,112 *	72	1,212 *	74	1,317 *	5.6%	8.1%
North Carolina	75	859 *	92	1,181	94	1,367 *	94	1,515	92	1,794 *	8.3%	8.7%
North Dakota	92	540 *	94	737 *	94	1,030 *	95	1,167	97	1,354 *	8.1%	12.9%
Ohio	78	632	88	1,008	91	1,293	91	1,408	92	1,461	12.4%	7.7%
Oklahoma	86	719	91	890 *	93	1,227	95	1,491	98	1,639	5.5%	13.0%
Oregon	74	678	84	1,065	90	1,295	88	1,274	91	1,496	12.0%	7.0%
Pennsylvania	54	517 *	75	849 *	81	1,108	79	1,148 *	77	1,289 *	13.2%	8.7%
Rhode Island	50	528 *	61	1,024	85	1,161	96	1,363	86	1,400	18.0%	6.5%
South Carolina	86	797	91	1,139	95	1,314	96	1,343	97	1,767	9.3%	9.2%
South Dakota	89	870 *	96	1,172	96	1,610	99	1,619	99	1,725	7.7%	8.0%
Tennessee	82	790	87	1,066	93	1,484 *	91	1,883 *	94	1,836 *	7.8%	11.5%
Texas	74	901 *	89	1,247 *	90	1,543	92	1,515 *	93	1,802 *	8.5%	7.6%
Utah	75	647 *	86	965	87	1,195	93	1,238	89	1,549	10.5%	9.9%
Vermont	73	936 *	87	1,463 *	87	1,727 *	88	1,687 *	88	1,583	11.8%	1.6%
Virginia	59	600 *	65	1,004	69	1,173	82	1,303	81	1,162 *	13.7%	3.0%
Washington	78	587 *	88	975	91	1,127 *	93	1,075 *	96	1,426	13.5%	7.9%
West Virginia	80	747	91	838	86	1,142	92	1,231	91	1,423	2.9%	11.2%
Wisconsin	83	649	87	1,145	86	1,335	92	1,464	94	1,617	15.2%	7.1%
Wyoming	84	964 *	90	1,479	98	1,173	93	1,474	90	1,689	11.3%	2.7%

Note: Deductibles are for insurance policies offered by private-sector employers in the United States.

* Indicates the estimate is statistically different from the national average at $p < 0.05$.

Data: Medical Expenditure Panel Survey-Insurance Component, 2006, 2010, 2013, 2014, and 2015.

Table 4. Average Employee Cost: Premium Contribution + Deductible, by State, 2006, 2010, and 2015

	Average employee premium contribution*			Average employee deductible*			Average combined employee premium contribution and deductible*		
	2006	2010	2015	2006	2010	2015	2006	2010	2015
United States	\$2,345	\$2,975	\$3,849	\$1,186	\$1,713	\$2,573	\$3,531	\$4,688	\$6,422
Alabama	2,480	3,033	4,506	902	1,075	1,736	3,382	4,108	6,242
Alaska	2,344	2,474	3,725	988	1,790	2,464	3,332	4,263	6,189
Arizona	2,644	3,292	4,074	1,309	2,082	2,779	3,953	5,374	6,853
Arkansas	2,622	3,163	3,519	1,217	1,571	2,253	3,838	4,734	5,772
California	2,391	3,011	3,714	1,103	1,676	2,358	3,495	4,687	6,072
Colorado	2,299	2,862	3,879	1,441	1,977	2,691	3,740	4,839	6,570
Connecticut	2,397	3,135	4,623	1,242	2,013	3,031	3,639	5,148	7,654
Delaware	2,002	3,425	3,597	1,316	1,687	1,952	3,318	5,112	5,548
District of Columbia	1,702	2,427	3,229	797	1,003	1,634	2,499	3,430	4,863
Florida	2,812	3,611	4,378	1,331	1,594	2,811	4,142	5,205	7,188
Georgia	2,366	2,975	3,969	1,172	1,653	2,727	3,537	4,628	6,696
Hawaii	1,758	2,226	2,941	1,212	1,302	1,894	2,970	3,528	4,836
Idaho	1,815	3,103	4,076	1,125	2,421	2,805	2,940	5,525	6,881
Illinois	2,250	3,109	3,217	1,164	1,635	2,300	3,414	4,744	5,517
Indiana	2,248	2,873	3,465	1,386	1,623	3,024	3,635	4,495	6,490
Iowa	2,240	3,081	4,089	1,335	1,640	2,947	3,575	4,721	7,036
Kansas	2,407	2,657	4,208	1,252	1,559	2,105	3,659	4,215	6,313
Kentucky	2,018	2,485	3,248	1,046	1,735	2,445	3,064	4,220	5,693
Louisiana	2,453	3,315	4,449	1,333	1,857	2,318	3,786	5,172	6,767
Maine	2,975	3,551	3,809	1,253	2,014	3,253	4,228	5,565	7,062
Maryland	2,433	2,929	5,175	860	1,451	1,873	3,293	4,381	7,048
Massachusetts	2,532	2,792	3,622	1,002	1,393	2,054	3,534	4,185	5,677
Michigan	1,993	2,384	2,979	908	1,563	2,528	2,901	3,947	5,507
Minnesota	2,562	2,632	4,197	1,252	1,903	3,136	3,814	4,534	7,333
Mississippi	2,512	3,391	4,340	1,413	1,789	2,546	3,925	5,180	6,887
Missouri	2,072	2,680	3,514	1,293	1,850	3,004	3,365	4,530	6,518
Montana	2,205	2,454	3,375	1,468	2,023	3,006	3,673	4,477	6,381
Nebraska	2,571	3,060	4,359	1,192	1,718	2,777	3,763	4,778	7,137
Nevada	1,672	2,595	3,161	966	1,303	1,606	2,639	3,898	4,767
New Hampshire	2,764	3,130	4,042	1,355	2,011	3,703	4,118	5,141	7,745
New Jersey	2,447	3,197	4,087	1,167	1,858	2,683	3,614	5,056	6,771
New Mexico	2,406	3,225	3,705	1,284	1,604	2,434	3,691	4,829	6,139
New York	2,134	2,811	4,164	1,108	1,458	2,261	3,243	4,269	6,425
North Carolina	2,353	2,850	3,751	1,411	1,744	2,753	3,764	4,594	6,504
North Dakota	2,483	2,801	4,124	963	1,249	2,365	3,446	4,050	6,489
Ohio	2,069	2,683	3,150	1,056	1,834	2,486	3,125	4,517	5,636
Oklahoma	2,513	3,054	4,701	1,352	1,708	2,725	3,865	4,762	7,425
Oregon	2,553	3,017	3,716	1,167	1,911	2,336	3,720	4,928	6,052
Pennsylvania	2,293	2,433	3,172	947	1,422	2,271	3,239	3,855	5,444
Rhode Island	1,967	2,659	3,659	979	1,706	2,507	2,946	4,365	6,165
South Carolina	2,417	2,924	3,883	1,261	2,054	2,616	3,677	4,978	6,499
South Dakota	2,139	3,088	4,118	1,398	1,820	2,764	3,537	4,908	6,881
Tennessee	2,252	2,827	3,564	1,293	1,791	2,913	3,546	4,618	6,477
Texas	2,494	3,598	4,526	1,404	2,013	3,049	3,898	5,612	7,575
Utah	2,268	3,029	3,746	1,328	1,661	2,960	3,596	4,690	6,705
Vermont	2,118	2,477	3,964	1,728	2,408	2,864	3,846	4,885	6,828
Virginia	2,892	3,576	4,019	957	1,635	1,929	3,849	5,211	5,948
Washington	2,301	2,867	3,329	1,083	1,634	2,424	3,383	4,501	5,754
West Virginia	2,045	2,578	3,732	1,039	1,231	2,246	3,084	3,809	5,978
Wisconsin	2,048	2,754	3,774	1,236	2,177	3,225	3,285	4,931	6,999
Wyoming	1,914	2,581	4,127	1,643	1,997	3,077	3,557	4,578	7,204

* Single and family premium contributions, deductibles, and combined estimates are weighted for the distribution of single-person and family households in the state.

Data: Insurance cost-sharing: Medical Expenditure Panel Survey-Insurance Component, 2006, 2010, and 2015. Household type distribution: Current Population Survey, 2006, 2007, 2010, 2011, 2014, 2015, and 2016.

Table 5. Average Employee Premium Contribution and Deductible as Percent of Median Household Income, by State, 2006, 2010, and 2015

	Average employee contribution as percent of median household income for under-65 population*			Average deductible as percent of median household income for under-65 population*			Average combined employee contribution and deductible as percent of median household income for under-65 population*		
	2006	2010	2015 ^a	2006	2010	2015 ^a	2006	2010	2015 ^a
United States	4.2%	5.1%	5.8%	2.3%	3.2%	4.2%	6.5%	8.4%	10.1%
Alabama	5.2%	5.9%	7.8%	2.0%	2.2%	3.4%	7.1%	8.2%	11.2%
Alaska	3.6%	3.6%	5.0%	1.7%	2.9%	3.7%	5.2%	6.5%	8.7%
Arizona	5.6%	6.9%	7.4%	2.9%	4.9%	5.6%	8.5%	11.9%	13.0%
Arkansas	5.6%	5.8%	6.4%	2.8%	3.1%	4.4%	8.4%	8.9%	10.8%
California	4.3%	5.7%	5.8%	2.2%	3.5%	4.1%	6.6%	9.1%	9.9%
Colorado	3.6%	4.1%	5.4%	2.6%	3.2%	4.1%	6.2%	7.3%	9.5%
Connecticut	3.3%	3.9%	5.6%	1.8%	2.7%	3.9%	5.1%	6.6%	9.5%
Delaware	3.4%	5.5%	5.2%	2.4%	2.9%	3.1%	5.8%	8.4%	8.3%
District of Columbia	3.8%	4.4%	4.3%	1.9%	1.9%	2.4%	5.6%	6.4%	6.8%
Florida	5.2%	6.6%	7.8%	2.7%	3.3%	5.4%	7.9%	9.9%	13.3%
Georgia	4.5%	5.3%	6.6%	2.4%	3.2%	5.0%	6.9%	8.5%	11.6%
Hawaii	2.7%	3.8%	4.2%	2.2%	2.4%	3.2%	4.9%	6.2%	7.4%
Idaho	3.3%	4.8%	6.6%	2.4%	4.0%	4.9%	5.7%	8.8%	11.6%
Illinois	3.6%	5.2%	4.6%	2.0%	2.9%	3.5%	5.7%	8.1%	8.2%
Indiana	4.1%	5.4%	5.6%	2.7%	3.3%	5.3%	6.7%	8.7%	11.0%
Iowa	3.8%	5.5%	5.4%	2.4%	3.2%	4.2%	6.3%	8.7%	9.6%
Kansas	4.2%	4.6%	6.1%	2.4%	2.9%	3.4%	6.7%	7.5%	9.6%
Kentucky	4.0%	4.8%	5.7%	2.3%	3.7%	4.7%	6.4%	8.5%	10.4%
Louisiana	5.5%	6.0%	7.6%	3.3%	3.6%	4.3%	8.8%	9.6%	11.9%
Maine	5.7%	5.9%	5.9%	2.6%	3.8%	5.6%	8.4%	9.7%	11.5%
Maryland	3.5%	3.9%	5.6%	1.3%	2.2%	2.3%	4.8%	6.1%	7.9%
Massachusetts	3.6%	3.7%	4.6%	1.6%	2.0%	2.7%	5.2%	5.7%	7.3%
Michigan	3.3%	4.0%	4.6%	1.7%	2.9%	4.2%	5.0%	6.9%	8.9%
Minnesota	3.6%	3.9%	5.1%	1.9%	3.0%	4.2%	5.5%	6.9%	9.4%
Mississippi	5.5%	7.7%	9.0%	3.4%	4.4%	5.7%	8.9%	12.1%	14.7%
Missouri	3.7%	4.8%	5.1%	2.5%	3.5%	4.7%	6.2%	8.3%	9.8%
Montana	4.7%	4.2%	5.3%	3.5%	3.8%	5.4%	8.3%	8.1%	10.6%
Nebraska	4.4%	4.9%	6.0%	2.2%	3.0%	4.2%	6.5%	7.9%	10.3%
Nevada	3.1%	4.8%	5.9%	2.0%	2.7%	3.3%	5.1%	7.5%	9.1%
New Hampshire	3.9%	3.9%	4.7%	2.0%	2.8%	4.6%	5.9%	6.7%	9.3%
New Jersey	3.2%	4.0%	5.3%	1.7%	2.7%	3.8%	5.0%	6.7%	9.1%
New Mexico	5.3%	6.6%	7.2%	3.1%	3.5%	5.1%	8.4%	10.0%	12.3%
New York	3.9%	4.8%	6.2%	2.2%	2.7%	3.6%	6.1%	7.6%	9.9%
North Carolina	4.4%	5.3%	6.2%	2.9%	3.6%	5.0%	7.2%	8.9%	11.3%
North Dakota	4.3%	4.2%	5.4%	1.9%	2.1%	3.4%	6.2%	6.3%	8.8%
Ohio	3.6%	4.7%	5.1%	2.0%	3.4%	4.3%	5.5%	8.1%	9.4%
Oklahoma	5.1%	5.8%	7.6%	3.0%	3.4%	4.9%	8.1%	9.2%	12.5%
Oregon	4.6%	5.1%	5.7%	2.4%	3.7%	4.1%	7.1%	8.8%	9.7%
Pennsylvania	4.0%	4.0%	4.5%	1.7%	2.5%	3.5%	5.7%	6.5%	8.0%
Rhode Island	3.3%	4.2%	5.4%	1.7%	2.9%	3.9%	5.0%	7.1%	9.3%
South Carolina	4.9%	5.4%	6.8%	2.8%	4.1%	5.1%	7.7%	9.6%	11.9%
South Dakota	3.9%	5.3%	5.6%	2.8%	3.5%	4.2%	6.7%	8.8%	9.8%
Tennessee	4.4%	5.5%	6.4%	2.8%	3.8%	5.6%	7.2%	9.3%	12.0%
Texas	5.1%	7.1%	7.3%	3.2%	4.4%	5.3%	8.3%	11.4%	12.6%
Utah	4.0%	4.6%	5.4%	2.4%	2.7%	4.5%	6.4%	7.3%	9.9%
Vermont	3.4%	4.0%	5.4%	3.0%	4.2%	4.2%	6.5%	8.2%	9.6%
Virginia	4.5%	4.8%	5.4%	1.7%	2.5%	2.9%	6.2%	7.2%	8.3%
Washington	3.5%	4.2%	4.6%	1.8%	2.7%	3.9%	5.4%	6.9%	8.5%
West Virginia	4.5%	5.1%	6.8%	2.5%	2.7%	4.5%	7.1%	7.9%	11.3%
Wisconsin	3.5%	4.5%	5.3%	2.2%	3.7%	4.8%	5.8%	8.2%	10.1%
Wyoming	3.2%	4.0%	5.5%	3.0%	3.6%	4.5%	6.3%	7.6%	10.0%

* Single and family premium contributions, deductibles, and combined estimates are weighted for the distribution of single-person and family households in the state.

^a Estimates of median household income used in the denominator for this ratio come from the Current Population Survey (CPS), which revised its income questions in 2013. The denominator in our ratio estimates prior to 2014 is derived from the traditional CPS income questions, while ratio estimates from 2014 are derived from the revised income questions. Household incomes are averaged over two years, and have been adjusted for the likelihood that people in a residence purchase health insurance together.

Data: Insurance cost-sharing: Medical Expenditure Panel Survey-Insurance Component, 2006, 2010, and 2015. Household type distribution and income: Current Population Survey, 2006, 2007, 2010, 2011, 2014, 2015, and 2016.

Table 6. Median Household Income, by State, 2006, 2010, and 2015

	Median income for single-person household (under age 65)*			Median income for family household (all under age 65)*			Median income for all households (all under age 65)*		
	2005–06	2009–10	2014–15	2005–06	2009–10	2014–15	2005–06	2009–10	2014–15
United States	\$25,000	\$25,345	\$30,000	\$63,879	\$67,357	\$74,000	\$50,470	\$51,410	\$57,764
Alabama	\$21,630	\$21,400	\$24,602	\$54,157	\$60,000	\$64,006	\$45,438	\$42,756	\$48,018
Alaska	\$25,892	\$30,000	\$29,884	\$75,338	\$78,000	\$85,124	\$62,060	\$61,250	\$71,800
Arizona	\$25,000	\$20,052	\$27,040	\$51,500	\$53,088	\$59,002	\$42,564	\$40,787	\$47,440
Arkansas	\$20,212	\$25,000	\$27,000	\$51,400	\$60,100	\$60,000	\$41,715	\$47,578	\$47,068
California	\$25,345	\$25,200	\$30,000	\$61,467	\$61,162	\$70,619	\$47,699	\$48,000	\$55,000
Colorado	\$26,780	\$28,300	\$33,006	\$72,832	\$80,901	\$81,040	\$56,485	\$61,600	\$62,506
Connecticut	\$30,000	\$30,940	\$32,101	\$85,700	\$100,000	\$96,528	\$65,854	\$75,520	\$76,258
Delaware	\$26,939	\$29,000	\$30,000	\$69,010	\$70,060	\$80,138	\$53,706	\$55,000	\$57,500
District of Columbia	\$32,960	\$38,000	\$46,525	\$49,028	\$62,610	\$84,080	\$39,140	\$46,000	\$60,000
Florida	\$24,720	\$25,001	\$28,800	\$61,450	\$61,642	\$60,999	\$48,000	\$48,000	\$48,501
Georgia	\$25,700	\$24,746	\$29,087	\$59,200	\$64,500	\$65,168	\$46,352	\$50,000	\$51,000
Hawaii	\$26,922	\$28,200	\$30,000	\$71,751	\$63,100	\$76,130	\$51,520	\$48,488	\$52,500
Idaho	\$22,721	\$25,000	\$26,720	\$60,500	\$72,000	\$66,613	\$51,010	\$57,183	\$55,926
Illinois	\$26,780	\$27,000	\$31,000	\$71,387	\$70,050	\$80,168	\$55,286	\$53,615	\$64,440
Indiana	\$25,238	\$21,982	\$26,000	\$62,188	\$63,096	\$70,243	\$50,881	\$53,258	\$55,004
Iowa	\$25,477	\$24,860	\$30,000	\$65,252	\$62,000	\$83,814	\$53,784	\$50,002	\$70,000
Kansas	\$23,690	\$27,290	\$27,746	\$64,066	\$65,760	\$78,010	\$51,578	\$51,499	\$61,200
Kentucky	\$21,424	\$22,400	\$26,235	\$57,165	\$60,000	\$64,080	\$44,548	\$46,200	\$50,000
Louisiana	\$19,570	\$23,000	\$27,900	\$50,200	\$64,402	\$65,826	\$41,189	\$49,699	\$49,000
Maine	\$23,263	\$24,500	\$27,650	\$60,000	\$71,650	\$73,504	\$48,804	\$54,224	\$57,554
Maryland	\$30,000	\$32,000	\$35,200	\$82,400	\$90,170	\$106,066	\$63,416	\$65,000	\$80,217
Massachusetts	\$27,000	\$30,500	\$35,000	\$88,810	\$96,016	\$98,538	\$63,200	\$69,001	\$73,015
Michigan	\$25,700	\$24,010	\$26,600	\$68,020	\$70,780	\$75,783	\$54,392	\$54,000	\$58,729
Minnesota	\$28,000	\$29,020	\$32,000	\$82,143	\$80,877	\$93,372	\$65,812	\$61,475	\$74,801
Mississippi	\$20,600	\$19,203	\$23,000	\$49,643	\$48,900	\$52,768	\$39,928	\$39,243	\$42,335
Missouri	\$24,892	\$24,425	\$29,600	\$63,860	\$65,000	\$78,000	\$49,809	\$49,865	\$64,018
Montana	\$20,052	\$25,000	\$28,000	\$51,716	\$69,991	\$70,500	\$40,814	\$51,600	\$55,500
Nebraska	\$25,055	\$26,010	\$32,277	\$66,065	\$72,400	\$79,803	\$54,590	\$56,517	\$66,647
Nevada	\$25,750	\$25,863	\$27,976	\$60,000	\$60,400	\$60,010	\$45,069	\$47,050	\$48,500
New Hampshire	\$28,697	\$30,251	\$35,000	\$82,922	\$95,000	\$101,225	\$67,500	\$78,201	\$80,554
New Jersey	\$30,000	\$30,000	\$30,001	\$89,600	\$95,962	\$93,038	\$67,505	\$68,355	\$70,130
New Mexico	\$21,007	\$23,800	\$26,007	\$50,000	\$55,131	\$56,508	\$40,294	\$44,000	\$45,500
New York	\$26,780	\$28,500	\$32,000	\$64,170	\$67,986	\$76,000	\$49,218	\$50,000	\$58,616
North Carolina	\$23,694	\$23,500	\$27,000	\$60,000	\$60,680	\$66,709	\$48,043	\$48,001	\$53,006
North Dakota	\$23,000	\$28,011	\$35,000	\$64,100	\$75,400	\$86,152	\$51,521	\$60,500	\$68,405
Ohio	\$25,200	\$25,000	\$26,945	\$67,088	\$66,140	\$70,176	\$53,818	\$52,003	\$56,983
Oklahoma	\$21,424	\$25,000	\$26,000	\$54,017	\$59,010	\$68,000	\$45,800	\$48,570	\$54,019
Oregon	\$23,481	\$24,000	\$28,714	\$60,000	\$67,056	\$72,089	\$47,133	\$51,008	\$56,200
Pennsylvania	\$25,750	\$27,000	\$30,035	\$67,267	\$72,000	\$80,727	\$54,411	\$55,471	\$65,002
Rhode Island	\$25,753	\$26,010	\$30,060	\$71,658	\$81,261	\$80,655	\$55,000	\$57,500	\$61,780
South Carolina	\$22,100	\$22,000	\$26,390	\$56,650	\$63,659	\$63,575	\$45,000	\$48,000	\$50,865
South Dakota	\$23,381	\$24,501	\$30,000	\$61,175	\$66,000	\$83,232	\$51,461	\$51,610	\$67,251
Tennessee	\$22,660	\$21,000	\$27,277	\$57,482	\$60,000	\$62,000	\$46,350	\$45,000	\$49,800
Texas	\$22,005	\$24,000	\$30,000	\$53,560	\$56,029	\$66,664	\$43,260	\$44,040	\$55,000
Utah	\$24,000	\$27,240	\$27,500	\$63,767	\$75,012	\$76,020	\$55,620	\$63,900	\$65,442
Vermont	\$25,240	\$26,010	\$32,600	\$72,019	\$75,500	\$84,025	\$56,126	\$59,135	\$67,800
Virginia	\$26,788	\$30,000	\$31,001	\$74,000	\$86,922	\$86,022	\$57,045	\$66,600	\$66,182
Washington	\$27,810	\$30,000	\$30,000	\$72,512	\$76,500	\$78,814	\$57,322	\$59,625	\$62,004
West Virginia	\$20,800	\$21,947	\$24,528	\$51,500	\$57,715	\$62,081	\$42,009	\$48,077	\$48,058
Wisconsin	\$25,956	\$27,000	\$31,000	\$67,520	\$73,230	\$79,838	\$55,209	\$56,899	\$65,288
Wyoming	\$24,308	\$27,000	\$30,000	\$67,054	\$73,466	\$83,100	\$55,178	\$58,700	\$70,016

* Estimates of median household income come from the Current Population Survey (CPS), which revised its income questions in 2013. Estimates prior to 2014 come from the traditional CPS income questions, while estimates from 2014 come from the revised income questions. Household incomes are averaged over two years, and have been adjusted for the likelihood that people in a residence purchase health insurance together.

Data: Current Population Survey, 2006, 2007, 2010, 2011, 2014, 2015, and 2016.

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