

These tables are supplemental to a Commonwealth Fund data brief, Susan L. Hayes, Sara R. Collins, and David C. Radley, *How Much U.S. Households with Employer Insurance Spend on Premiums and Out-of-Pocket Costs: A State-by-State Look* (Commonwealth Fund, May 2019), available on the Fund's website at: <https://www.commonwealthfund.org/publications/issue-briefs/2019/may/how-much-us-households-employer-insurance-spend-premiums-out-of-pocket>.

HOW WE CONDUCTED THIS STUDY

This analysis uses data from the U.S. Census Bureau's Current Population Survey (CPS), Annual Social and Economic Supplement, specifically the September 2017 and 2018 data releases reflecting health insurance costs in 2016 and 2017. Our estimates are based on an average of two years of survey data to ensure adequate sample size at the state level.

Based on these data, we estimated the dollar amount that households (including single-person households) comprising people under age 65 with employer coverage spent on premium contributions and, separately, on out-of-pocket costs.

We chose to report the median dollar amount spent rather than the average because in some states there were a very small number of households that had much higher spending than all the others. These outliers pull up the average, making spending on premiums and on out-of-pocket costs appear higher than it actually is for the typical household. The median, which is the midpoint of all the values, is not affected by these outliers, and therefore provides a better representation of what households in the middle of the range are spending. To be consistent, we report the median amount (as opposed to the average) spent at the national level as well. We also report the dollar amounts that represent

the 10th and 90th percentiles of the spending distribution for premium contributions and out-of-pocket expenses in each state and at the national level. This helps illustrate the wide range in household spending for employer coverage that exists within states and across the country.

CPS respondents were grouped to ensure that individuals residing in the same household were likely to purchase health insurance together (referred to as a health insurance unit, or HIU).

Out-of-pocket expenses included cost-sharing payments (copayments or coinsurance) to health care providers (doctors, dentists, hospitals) or direct payment for services that fall within plan deductibles; payments for diagnostic tests, prescription medicines, glasses and contacts, and medical supplies. Out-of-pocket expenses did not include the cost of insurance premiums or over-the-counter health care items.

Annual household premium contributions were considered high relative to income if they totaled 10 percent or more of a household's annual income.

Out-of-pocket costs were considered high relative to income if they totaled 10 percent or more of a respondent's annual household income, or 5 percent or more if the respondent's household income was less than 200 percent of the federal poverty level (\$23,760 for a single person in 2016).

Table 1. Annual Household Spending on Premium Contributions by Nonelderly People with Employer-Sponsored Insurance, by State, 2016–2017

	State range			Percent of individuals with high premium contributions relative to income
	Median	10th percentile, spending	90th percentile, spending	
United States	\$2,200	\$0	\$8,000	11.6%
Alabama	\$2,124	\$0	\$8,000	12.6
Alaska	\$1,500	\$0	\$6,616	7.4
Arizona	\$2,400	\$0	\$7,280	13.3
Arkansas	\$2,136	\$0	\$8,000	15.5
California	\$1,365	\$0	\$7,200	10.1
Colorado	\$2,640	\$0	\$8,988	12.1
Connecticut	\$3,200	\$0	\$10,000	10.4
Delaware	\$2,000	\$0	\$7,500	11.3
District of Columbia	\$1,400	\$0	\$6,000	6.1
Florida	\$2,000	\$0	\$8,400	14.0
Georgia	\$2,200	\$0	\$7,200	11.0
Hawaii	\$500	\$0	\$5,000	9.5
Idaho	\$2,250	\$0	\$7,960	10.6
Illinois	\$2,470	\$0	\$8,808	11.0
Indiana	\$2,600	\$0	\$8,300	12.6
Iowa	\$2,600	\$0	\$8,280	12.3
Kansas	\$2,000	\$0	\$7,000	9.1
Kentucky	\$2,400	\$0	\$6,400	11.1
Louisiana	\$2,500	\$0	\$9,000	17.4
Maine	\$3,250	\$0	\$9,800	15.6
Maryland	\$2,600	\$0	\$8,000	10.1
Massachusetts	\$3,000	\$0	\$10,500	12.9
Michigan	\$2,000	\$0	\$7,200	10.6
Minnesota	\$3,000	\$0	\$8,400	9.7
Mississippi	\$1,800	\$0	\$7,800	14.4
Missouri	\$1,800	\$0	\$8,000	12.6
Montana	\$1,500	\$0	\$7,000	9.7
Nebraska	\$2,500	\$0	\$9,000	13.8
Nevada	\$1,680	\$0	\$7,000	14.0
New Hampshire	\$3,120	\$0	\$10,000	12.4
New Jersey	\$2,800	\$0	\$9,592	11.5
New Mexico	\$2,250	\$0	\$7,200	12.7
New York	\$1,300	\$0	\$6,812	9.6
North Carolina	\$2,000	\$0	\$9,000	14.8
North Dakota	\$1,800	\$0	\$7,600	11.0
Ohio	\$2,520	\$0	\$7,800	11.3
Oklahoma	\$1,800	\$0	\$7,920	12.7
Oregon	\$1,800	\$0	\$7,300	9.5
Pennsylvania	\$2,000	\$0	\$7,536	10.9
Rhode Island	\$3,000	\$0	\$7,200	9.9
South Carolina	\$2,400	\$0	\$7,700	10.9
South Dakota	\$3,400	\$0	\$9,600	14.6
Tennessee	\$2,400	\$0	\$7,200	11.5
Texas	\$2,400	\$0	\$9,100	12.9
Utah	\$2,470	\$0	\$7,300	10.9
Vermont	\$2,500	\$0	\$7,200	10.7
Virginia	\$3,000	\$0	\$9,000	12.6
Washington	\$1,500	\$0	\$6,500	6.6
West Virginia	\$2,400	\$0	\$7,020	12.3
Wisconsin	\$2,880	\$0	\$7,300	10.8
Wyoming	\$2,400	\$0	\$8,000	12.7

NOTES

Premium contributions are the total annual dollar amount that respondents to the Current Population Survey (CPS) reported their household paid toward the cost of premiums for employer-sponsored insurance. We defined individuals under age 65 with employer-sponsored insurance as having high premium contributions relative to income if they were living in households that spent 10 percent or more of annual income on premium contributions.

DATA

Analysis of Current Population Survey, Annual Social and Economic Supplement, September 2017 and 2018 data releases.

Table 2. Annual Household Spending on Out-of-Pocket Costs by Nonelderly People with Employer-Sponsored Insurance, by State, 2016–2017

	State range			Percent of individuals with high out-of-pocket costs relative to income
	Median	10th percentile, spending	90th percentile, spending	
United States	\$800	\$0	\$5,000	6.8%
Alabama	\$700	\$0	\$4,400	7.4
Alaska	\$1,000	\$0	\$6,498	6.4
Arizona	\$1,000	\$0	\$6,000	9.5
Arkansas	\$825	\$0	\$5,500	9.8
California	\$500	\$0	\$4,000	5.0
Colorado	\$1,150	\$35	\$7,090	9.3
Connecticut	\$1,000	\$0	\$6,200	6.6
Delaware	\$600	\$0	\$3,600	5.0
District of Columbia	\$500	\$0	\$4,000	3.7
Florida	\$500	\$0	\$4,600	7.4
Georgia	\$600	\$0	\$5,000	6.5
Hawaii	\$360	\$0	\$2,300	5.7
Idaho	\$1,000	\$0	\$6,000	9.9
Illinois	\$1,000	\$0	\$5,400	6.0
Indiana	\$1,150	\$0	\$6,000	7.6
Iowa	\$1,000	\$2	\$5,300	8.8
Kansas	\$1,000	\$0	\$5,000	6.9
Kentucky	\$800	\$0	\$5,000	7.0
Louisiana	\$600	\$0	\$5,000	9.1
Maine	\$900	\$50	\$5,000	5.8
Maryland	\$750	\$0	\$5,000	5.6
Massachusetts	\$1,000	\$35	\$4,200	5.4
Michigan	\$850	\$0	\$4,800	6.6
Minnesota	\$1,250	\$50	\$6,000	5.1
Mississippi	\$675	\$0	\$4,800	7.3
Missouri	\$700	\$0	\$5,000	8.0
Montana	\$1,000	\$0	\$6,500	8.9
Nebraska	\$1,500	\$50	\$7,000	9.9
Nevada	\$600	\$0	\$4,200	7.5
New Hampshire	\$1,200	\$100	\$6,000	6.8
New Jersey	\$700	\$0	\$5,000	5.4
New Mexico	\$560	\$0	\$4,500	6.6
New York	\$500	\$0	\$4,000	4.8
North Carolina	\$1,000	\$30	\$6,500	10.2
North Dakota	\$1,000	\$0	\$6,000	6.5
Ohio	\$1,000	\$0	\$6,000	7.3
Oklahoma	\$800	\$0	\$5,500	9.2
Oregon	\$1,000	\$0	\$6,500	9.9
Pennsylvania	\$800	\$20	\$4,100	5.6
Rhode Island	\$700	\$20	\$4,000	3.7
South Carolina	\$750	\$0	\$5,100	7.5
South Dakota	\$1,170	\$0	\$6,600	8.1
Tennessee	\$1,000	\$0	\$5,400	7.6
Texas	\$900	\$0	\$5,500	8.1
Utah	\$1,250	\$50	\$7,000	10.8
Vermont	\$1,000	\$50	\$5,000	6.7
Virginia	\$1,000	\$0	\$5,430	8.0
Washington	\$800	\$0	\$5,000	5.0
West Virginia	\$500	\$0	\$3,680	6.3
Wisconsin	\$1,020	\$0	\$5,010	5.1
Wyoming	\$1,100	\$26	\$7,000	10.2

NOTES

Out-of-pocket costs exclude premiums and are the total annual dollar amount that respondents to the Current Population Survey (CPS) reported their household paid for medical expenditures that were not covered by their employer plan, including payments for doctor or dental visits, prescription medicine, eyeglasses and contacts, and medical supplies (excluding over-the-counter items). We used two thresholds to identify individuals under age 65 with employer-sponsored insurance who had high out-of-pocket costs relative to income: those living in households that spent 10 percent or more of annual income on out-of-pocket costs, or those who spent 5 percent or more, if the household's annual income was below 200 percent of the federal poverty level.

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Table 3. Annual Household Spending on Premium Contributions and Out-of-Pocket Costs by Nonelderly People with Employer-Sponsored Insurance, 2016–2017

	State range			Percent of individuals with both high premium contributions and high out-of-pocket costs relative to income
	Median	10th percentile, spending	90th percentile, spending	
United States	\$3,700	\$300	\$12,080	2.7%
Alabama	\$3,340	\$250	\$11,740	3.3
Alaska	\$3,080	\$200	\$12,000	1.8
Arizona	\$4,000	\$300	\$12,300	4.0
Arkansas	\$3,750	\$500	\$12,400	4.3
California	\$2,550	\$100	\$10,500	2.4
Colorado	\$4,700	\$600	\$15,000	3.2
Connecticut	\$5,140	\$600	\$14,520	2.8
Delaware	\$3,200	\$300	\$10,300	2.3
District of Columbia	\$2,500	\$140	\$9,700	1.3
Florida	\$3,050	\$200	\$12,000	3.0
Georgia	\$3,600	\$400	\$11,600	2.1
Hawaii	\$1,500	\$40	\$6,740	2.1
Idaho	\$4,120	\$500	\$13,200	2.5
Illinois	\$4,400	\$500	\$12,447	2.5
Indiana	\$4,600	\$750	\$12,400	2.6
Iowa	\$4,250	\$550	\$12,400	2.8
Kansas	\$3,500	\$300	\$11,200	2.0
Kentucky	\$3,780	\$400	\$10,800	2.7
Louisiana	\$3,860	\$250	\$12,500	5.4
Maine	\$5,050	\$650	\$12,800	3.4
Maryland	\$4,000	\$400	\$12,700	2.7
Massachusetts	\$4,578	\$350	\$13,700	2.6
Michigan	\$3,500	\$300	\$11,000	2.4
Minnesota	\$5,200	\$800	\$12,900	1.3
Mississippi	\$3,050	\$190	\$11,112	3.2
Missouri	\$3,450	\$250	\$12,000	3.4
Montana	\$3,900	\$200	\$12,300	1.9
Nebraska	\$5,200	\$600	\$14,070	3.7
Nevada	\$3,000	\$200	\$10,300	3.0
New Hampshire	\$5,400	\$900	\$14,400	2.4
New Jersey	\$4,300	\$400	\$12,830	2.6
New Mexico	\$3,325	\$170	\$10,900	3.0
New York	\$2,320	\$75	\$10,389	1.9
North Carolina	\$4,160	\$390	\$13,696	3.5
North Dakota	\$3,700	\$300	\$11,992	2.5
Ohio	\$4,200	\$580	\$12,200	2.3
Oklahoma	\$3,200	\$200	\$12,600	3.5
Oregon	\$3,880	\$300	\$12,500	2.5
Pennsylvania	\$3,364	\$450	\$10,900	2.1
Rhode Island	\$4,300	\$625	\$9,800	1.8
South Carolina	\$3,900	\$400	\$11,550	2.6
South Dakota	\$5,540	\$600	\$14,200	2.7
Tennessee	\$4,000	\$500	\$11,900	3.1
Texas	\$4,100	\$340	\$13,400	3.3
Utah	\$4,900	\$600	\$13,600	3.7
Vermont	\$4,400	\$635	\$11,450	2.0
Virginia	\$4,620	\$600	\$12,900	3.7
Washington	\$3,120	\$300	\$10,420	2.0
West Virginia	\$3,400	\$250	\$10,000	2.4
Wisconsin	\$4,400	\$900	\$11,500	1.8
Wyoming	\$4,300	\$500	\$14,000	4.1

NOTES

Premium contributions are the total annual dollar amount that respondents to the Current Population Survey (CPS) reported their household paid toward the cost of premiums for employer-sponsored insurance. Out-of-pocket costs exclude premiums and are the total annual dollar amount that respondents to the CPS reported their household paid for medical expenditures that were not covered by their employer plan, including payments for doctor or dental visits, prescription medicine, eyeglasses and contacts, and medical supplies (excluding over-the-counter items). We defined individuals under age 65 with employer-sponsored insurance as having high premium contributions relative to income if they were living in households that spent 10 percent or more of annual income on premium contributions. We used two thresholds to identify individuals under age 65 with employer-sponsored insurance who had high out-of-pocket costs relative to income: those living in households that spent 10 percent or more of annual income on out-of-pocket costs, or those who spent 5 percent or more, if the household's annual income was below 200 percent of the federal poverty level.

DATA

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Table 4. Demographics of Nonelderly Population with Employer-Sponsored Health Insurance and High Cost Burdens, 2016–2017

	Population in households where all individuals are under age 65 and have employer-sponsored insurance	Percent by demographic characteristics			Percent distribution by demographic characteristics		
		High premium contributions relative to income	High out-of-pocket costs relative to income	High premium contributions and high out-of-pocket costs relative to income	High premium contributions relative to income	High out-of-pocket costs relative to income	High premium contributions and high out-of-pocket costs relative to income
Total (millions)	150.5	17.4	10.3	4.1	17.4	10.3	4.1
Percent distribution (row percents)	100%	12%	7%	3%	100%	100%	100%
Income							
Less than 200% FPL	15%	34%	30%	14%	45%	66%	81%
200%–399% FPL	31%	14%	5%	1%	37%	23%	15%
400% FPL and higher	54%	4%	1%	<1%	18%	11%	4%
Race							
White, Non-Hispanic	65%	11%	6%	2%	59%	61%	57%
Black	11%	14%	8%	3%	13%	13%	13%
Hispanic	15%	15%	9%	4%	20%	19%	21%
Other	10%	11%	5%	2%	9%	7%	8%

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We define people living in households where all members are under age 65 and have employer-sponsored insurance as having: *high premium contributions relative to income* if the total annual dollar amount paid by their household for premiums for employer-sponsored insurance is 10 percent or more of their annual household income; *high out-of-pocket costs relative to income* if the total annual dollar amount paid by their household for out-of-pocket costs, not including premiums, was 10 percent or more of annual household income, or 5 percent or more, if household income was less than 200 percent of the federal poverty level; *high premium contributions and high out-of-pocket costs relative to income* if they were in both groups, meaning their household expenditures met both of the above definitions.

DATA

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