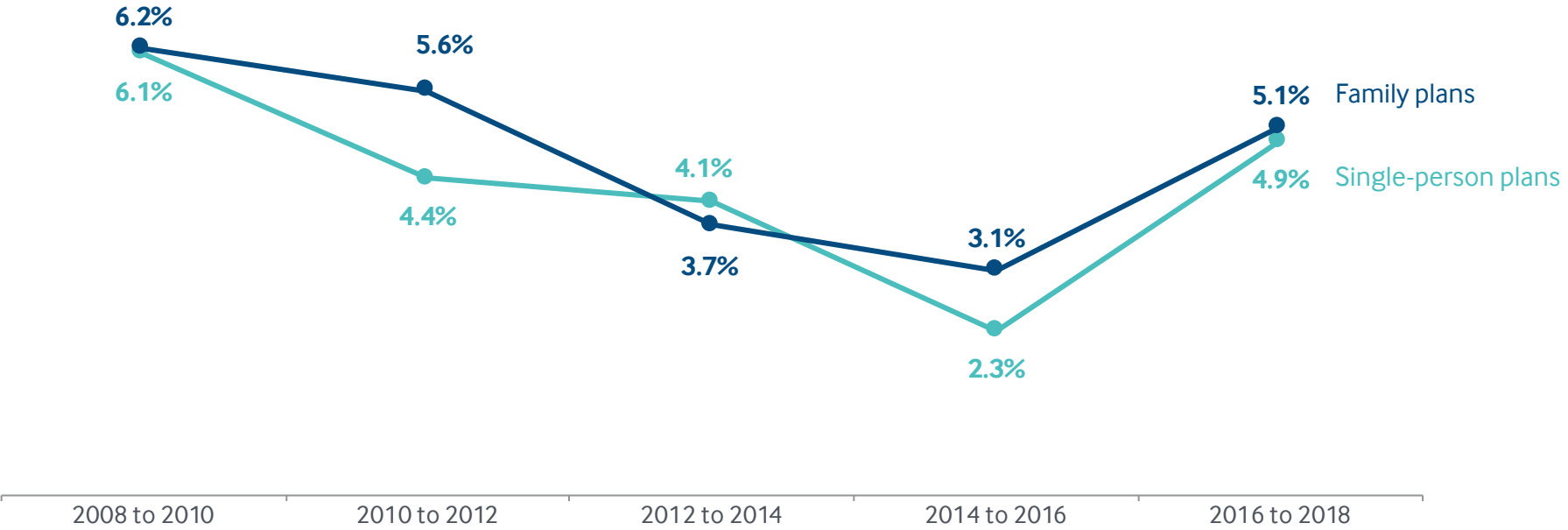


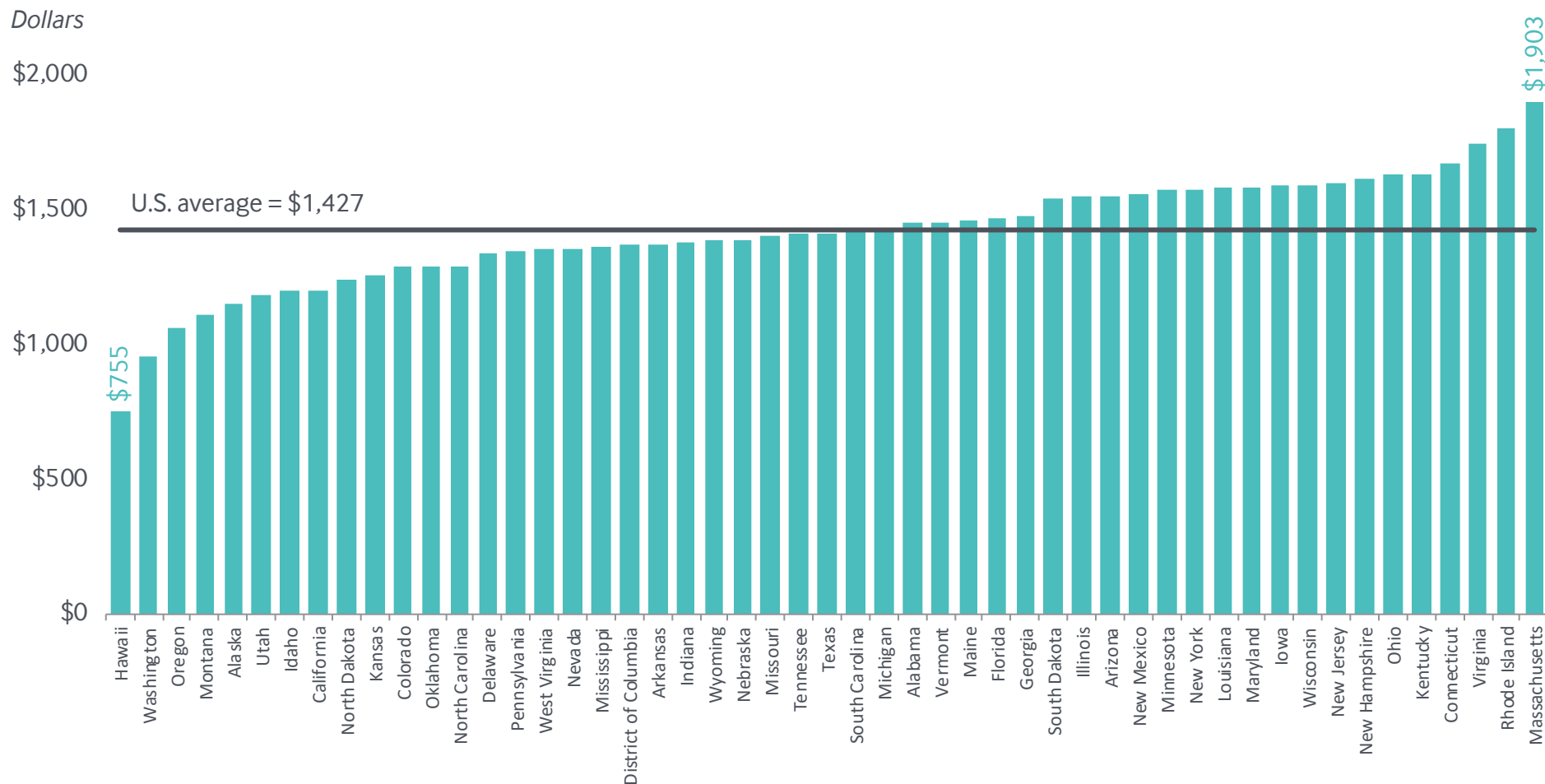
# Average Annual Growth in Total Premium Cost for Employer Health Insurance, 2008 to 2018

Average annual growth (rolling two-year increments, %)



Data: Medical Expenditure Panel Survey—Insurance Component (MEPS—IC), 2008–2018.

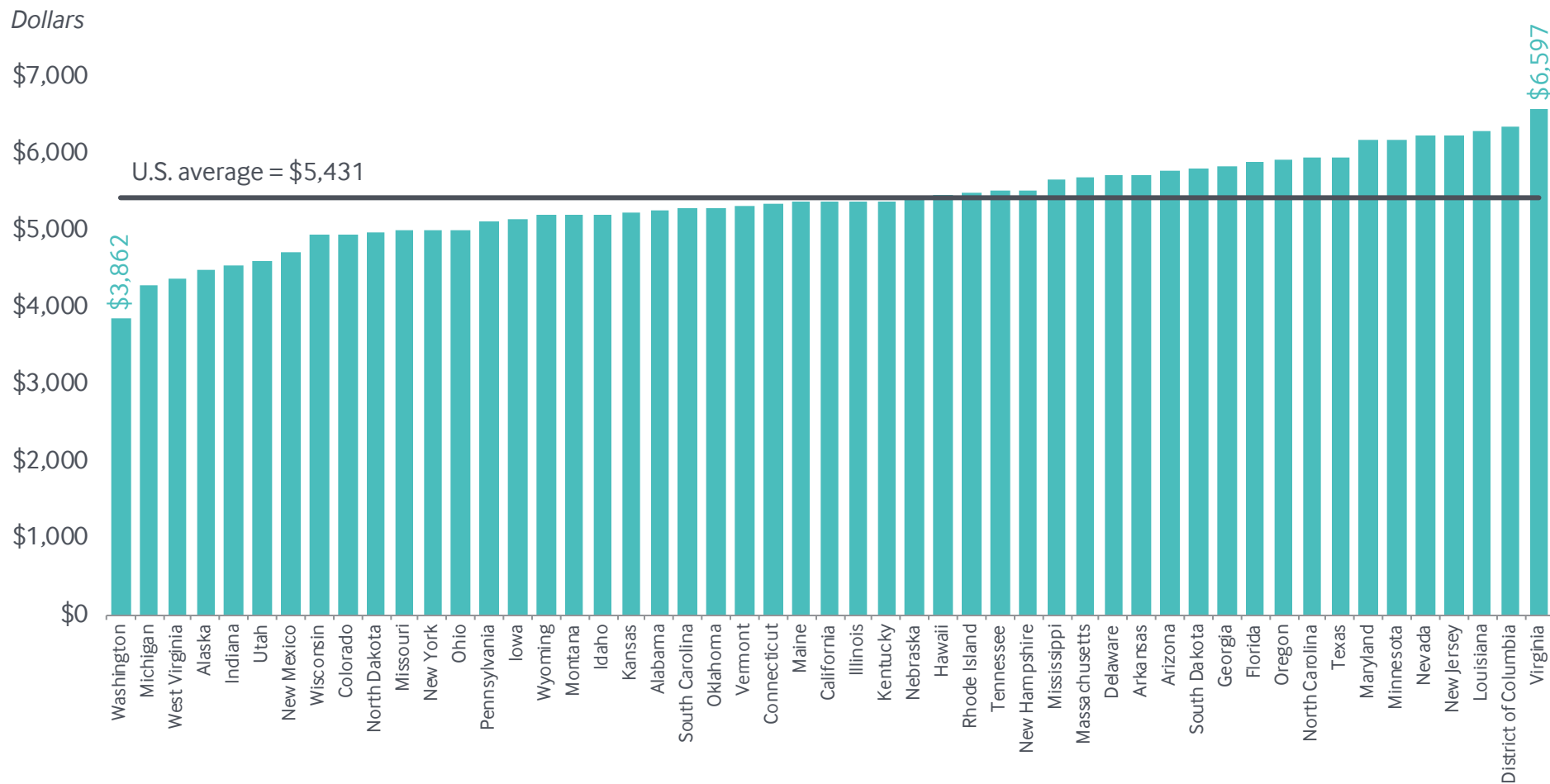
# Average Annual Employee Premium Contribution for Single Coverage, by State, 2018



Note: Employee premium contributions are for insurance policies offered by private-sector employers in the U.S.

Data: Medical Expenditure Panel Survey—Insurance Component (MEPS—IC), 2018.

# Average Annual Employee Premium Contribution for Family Coverage, by State, 2018

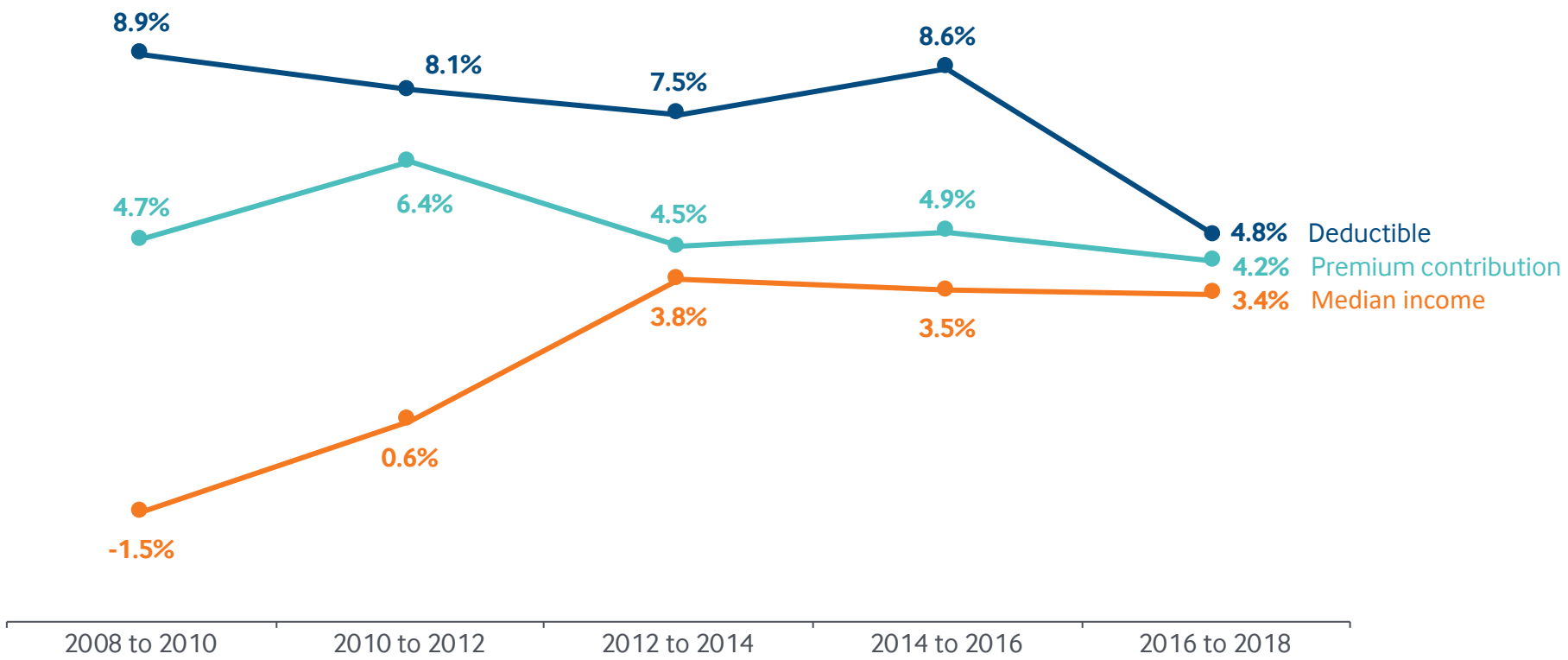


Note: Employee premium contributions are for insurance policies offered by private-sector employers in the U.S.

Data: Medical Expenditure Panel Survey—Insurance Component (MEPS—IC), 2018.

# Average Annual Growth in Employee Premium Contributions and Deductibles Outpaced Growth in Median Household Income Between 2008 and 2018

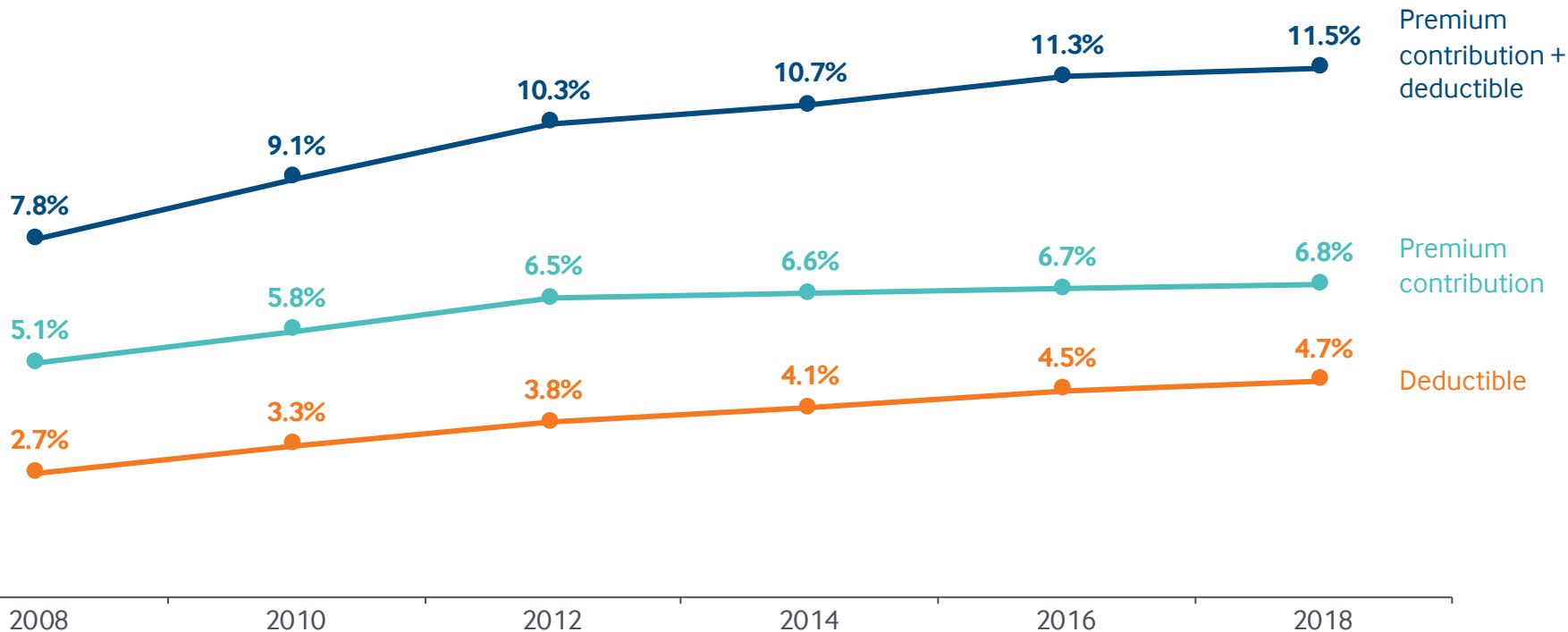
Average annual growth (rolling two-year increments, %)



Note: Single and family premium contributions and deductibles are weighted for the distribution of single-person and family households in the state.  
Data: Premium contributions and deductibles — Medical Expenditure Panel Survey—Insurance Component (MEPS-IC), 2008–2018; Median household income and household distribution type — analysis of the Current Population Survey (CPS), 2008–2019, by Ougni Chakraborty and Sherry Glied of New York University for the Commonwealth Fund.

# Average Employee Premium Contribution and Deductible as Percent of Median Household Income, 2008–2018

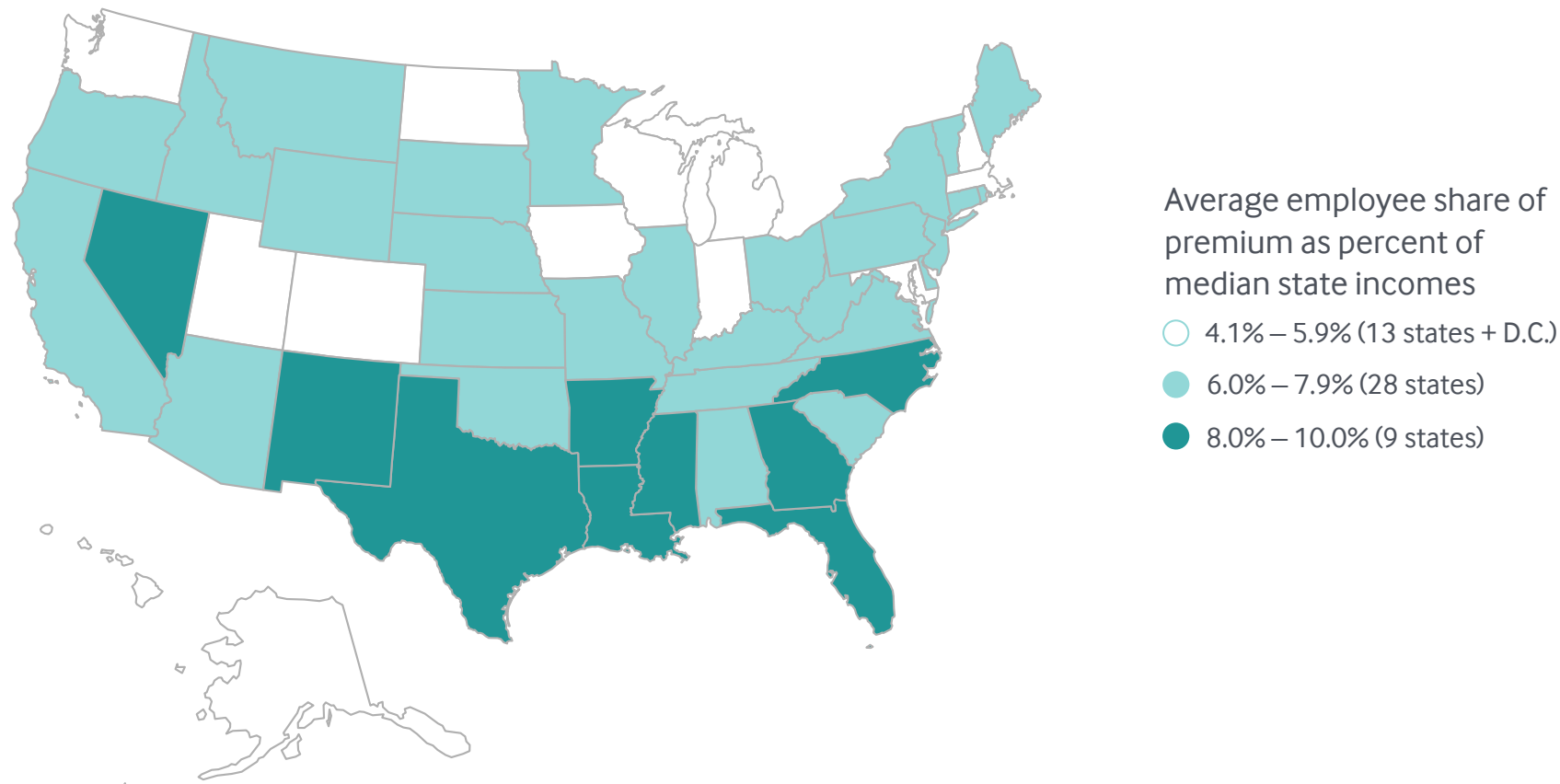
Share of median income (%)



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

Data: Premium contributions and deductibles — Medical Expenditure Panel Survey—Insurance Component (MEPS–IC), 2008–2018; Median household income and household distribution type — analysis of the Current Population Survey (CPS), 2008–2019, by Ougni Chakraborty and Sherry Glied of New York University for the Commonwealth Fund.

# Average Employee Premium Contributions as Percent of State Median Household Income, 2018



Note: Single and family premium contributions are weighted for the distribution of single-person and family households in the state.

Data: Premium contributions and deductibles — Medical Expenditure Panel Survey—Insurance Component (MEPS—IC), 2018; Median household income and household distribution type — analysis of the Current Population Survey (CPS), 2018–2019, by Ougni Chakraborty and Sherry Glied of New York University for the Commonwealth Fund.

# Average Single-Person Deductibles for Employer Coverage, by State, 2018

Dollars

\$2,500

\$2,000

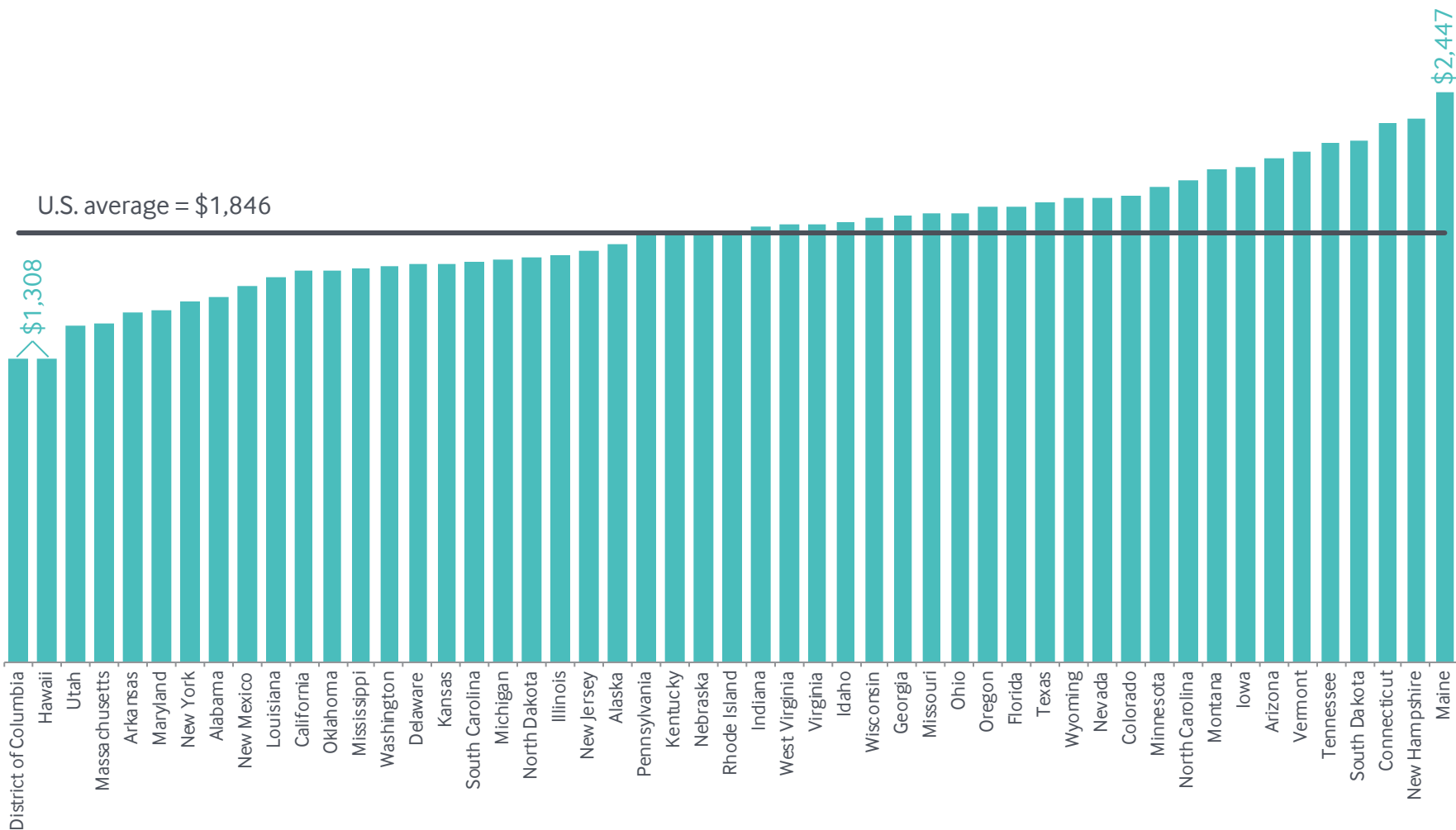
\$1,500

\$1,000

\$500

\$0

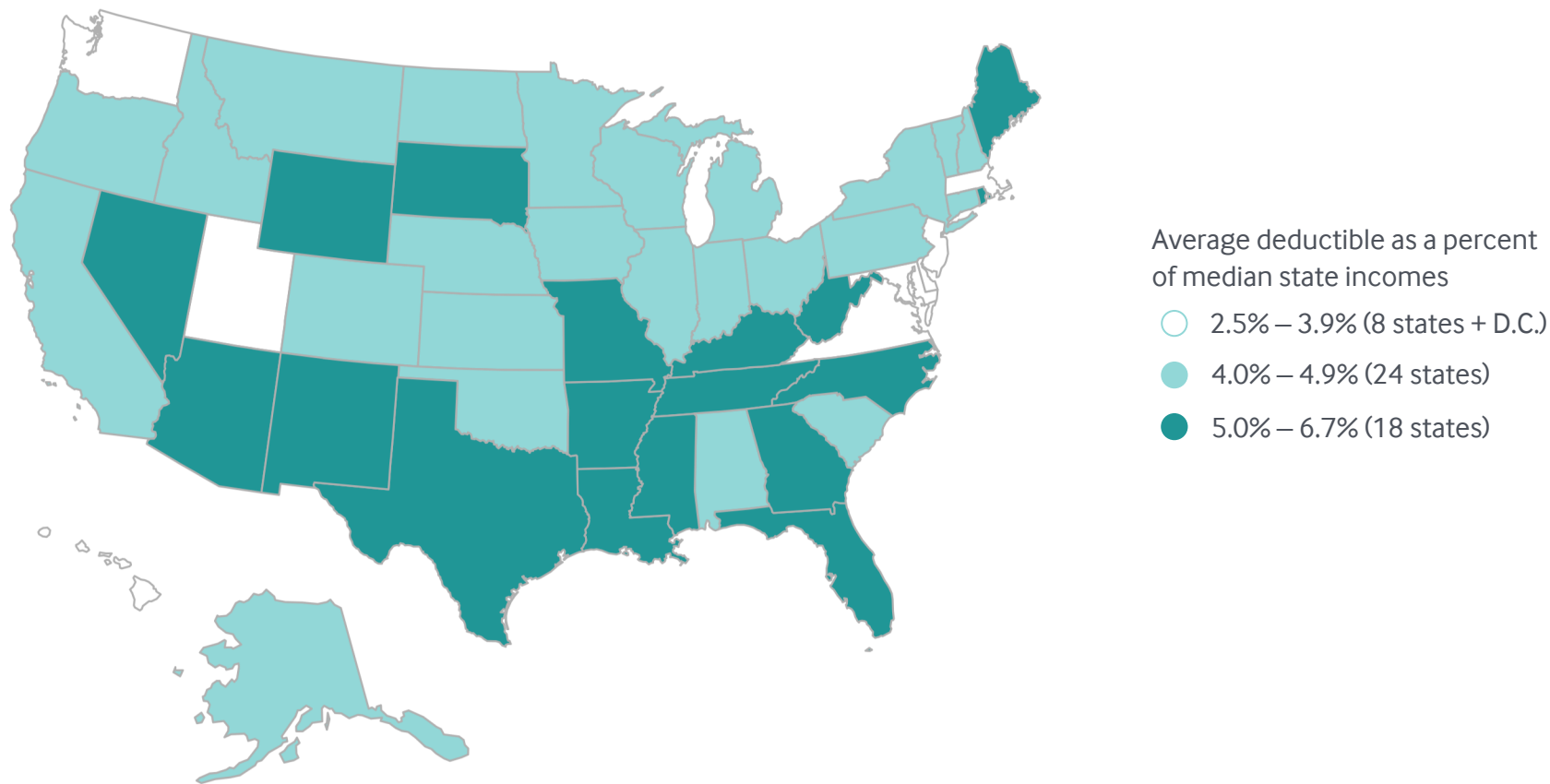
U.S. average = \$1,846



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

Data: Medical Expenditure Panel Survey—Insurance Component (MEPS—IC), 2018.

# Average Deductible as Percent of State Median Household Income, 2018

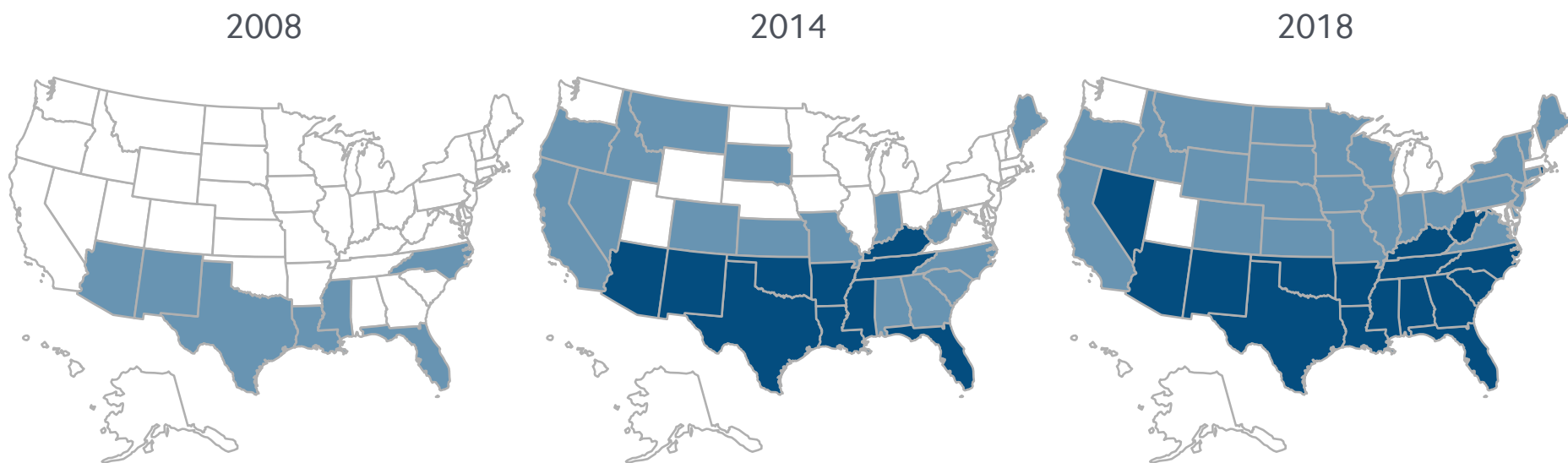


Note: Single and family deductibles are weighted for the distribution of single-person and family households in the state.

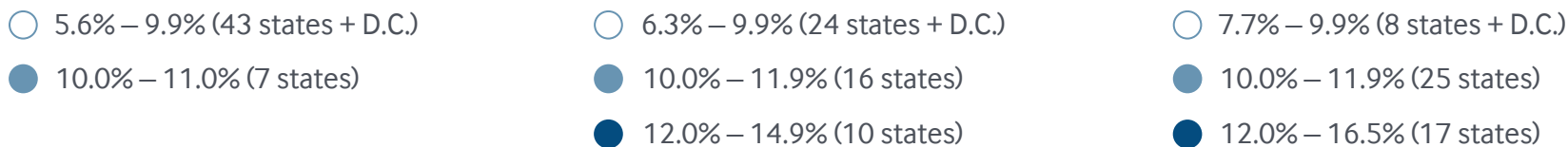
Data: Premium contributions and deductibles — Medical Expenditure Panel Survey—Insurance Component (MEPS–IC), 2018; Median household income and household distribution type — analysis of the Current Population Survey (CPS), 2018–2019, by Ougni Chakraborty and Sherry Glied of New York University for the Commonwealth Fund.



# Average Employee Premium Contributions and Deductibles Exceeded 10 Percent of Median Income in 42 States by 2018



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



Note: Combined estimates of single and family premium contributions and deductibles are weighted for the distribution of single-person and family households in the state.  
 Data: Premium contributions and deductibles — Medical Expenditure Panel Survey—Insurance Component (MEPS-IC), 2008–2018; Median household income and household distribution type — analysis of the Current Population Survey (CPS), 2008–2019, by Ougni Chakraborty and Sherry Glied of New York University for the Commonwealth Fund.