AUGUST 2009



Paying the Price: How Health Insurance Premiums Are Eating Up Middle-Class Incomes

State Health Insurance Premium Trends and the Potential of National Reform

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ABSTRACT: The rapid rise in health insurance premiums has severely strained U.S. families and employers in recent years. This analysis of federal data finds that if premiums for employer-sponsored insurance grow in each state at the projected national rate of increase, then the average premium for family coverage would rise from \$12,298 (the 2008 average) to \$23,842 by 2020—a 94 percent increase. However, if health system reforms were able to slow premium growth by 1 percentage point in all states, by 2020 employers and families together would save \$2,571 per premium for family coverage, compared with projected trends. If growth could be slowed by 1.5 percentage points—a target recently agreed to by a major industry coalition—yearly savings would equal \$3,759. The analysis presents state-by-state data on premium costs for 2003 and 2008, as well as projections, using various assumptions, for costs in 2015 and 2020.

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OVERVIEW

Across the United States, middle-income individuals and families have been losing ground as the cost of health insurance continues to rise at a faster rate than incomes. Rising employer insurance premiums have forced many working families to trade off increases in their wages just to hold onto their health benefits. The expanding share of health insurance premiums paid by workers themselves has also taken a greater cut out of paychecks. In state after state, premiums are up as a share of median household income, making it difficult for many U.S. families to save for education or retirement—or simply to meet day-to-day living expenses and for employers to maintain the level of health benefits they provide.

The mission of The Commonwealth Fund is to promote a high performance health care system. The Fund carries out this mandate by supporting independent research on health care issues and making grants to improve health care practice and policy. Support for this research was provided by The Commonwealth Fund. The views presented here are those of the authors and not necessarily those of The Commonwealth Fund or its directors, officers, or staff.

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Commonwealth Fund pub. 1313 Vol. 17

This data brief examines recent trends in health insurance premiums and projects future premium increases state by state if the nation continues on its current course. It also projects the potential savings for families and employers-money on the tableif national health reform is enacted and succeeds in reducing annual growth in health care costs by up to 1.5 percentage points per vear in each state—the same target set by an industry coalition as part of a recent pledge to slow health spending over the next decade.¹ The analysis finds that if insurance premiums for employer-sponsored health plans in each state grow at the projected national rate of increase, then the average premium for family coverage would rise from \$12,298 (the average for 2008) to \$23,842 by 2020. This is an increase of 94 percent.

On the other hand, if health system reforms were able to slow the annual rate of growth by 1 percentage point in all states, by 2020 an average of \$2,571 could be saved annually on family health plans, compared with projected trends. If growth could be slowed by 1.5 percentage points, the savings would be even larger—\$3,759 per year.

HOW THIS STUDY WAS CONDUCTED

This data brief first presents recent premium and income trends by state for the under-65 population. The data for these trends come from the federal government's most recent annual surveys of employers—conducted for the insurance component of the Medical Expenditure Panel Survey (MEPS)—and from U.S. Census surveys of households. The premiums presented include the total costs of the average private group health insurance premium for employersponsored coverage, including both the employer and employee shares. For each state, we compared the total premium with median household income for the under-65 population.

To calculate the potential costs over the next decade, we estimated premiums if all states experienced increases that conformed to projected trends in national per capita health expenditures in the absence of health reform. We also assumed the same inflation rate for all states. Next, we estimated the potential savings in the cost of family premiums if reforms were enacted that slowed the increase by 1 or 1.5 percentage points in each state. The tables at the end of this brief provide state-specific data.

It is important to note that these estimates are presented for illustrative purposes only; we did not attempt to model the impact of reforms at the state level, nor did we vary estimates for relatively higheror lower-cost states.

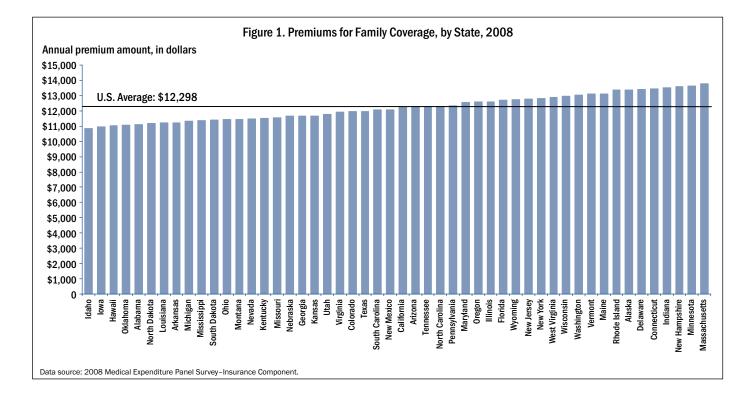
FINDINGS

Recent Trends

Between 1999 and 2008, employer-sponsored family health insurance premiums rose by 119 percent nationally, while median family income rose by 29 percent.² Such a rapid increase in the cost of employersponsored health benefits has forced difficult choices at workplaces across the country. Studies indicate that slower growth in wages and lower savings for retirement (worker and employer contributions) have been part of the trade-off to preserve health benefits.³ Despite such trade-offs, the monthly cost of premiums paid by workers and their families is up—consuming an ever-greater share of any wage increases they might receive.⁴

At the state level, premiums have risen rapidly, and far faster than average incomes. In the five years from 2003 to 2008, total premiums for family coverage under employer-sponsored plans rose a cumulative average of 33 percent. The five-year increase in family premiums ranged from about 25 percent in the three lowest-growth states (Michigan, Texas, and Ohio) to 45 percent in the two highest-growth states (Indiana and North Carolina). Twelve states saw increases of 40 percent or more and 36 states saw increases of 30 percent or more—well above the rate of income growth.

By 2008, the average employer-sponsored family premium across all states was \$12,298, ranging from more than \$13,500 in Massachusetts, Minnesota, New Hampshire, and Indiana to \$11,000–\$11,500 in the 14 states with the lowest average premium costs (Figure 1 and Table 1).⁵ Average family premiums in

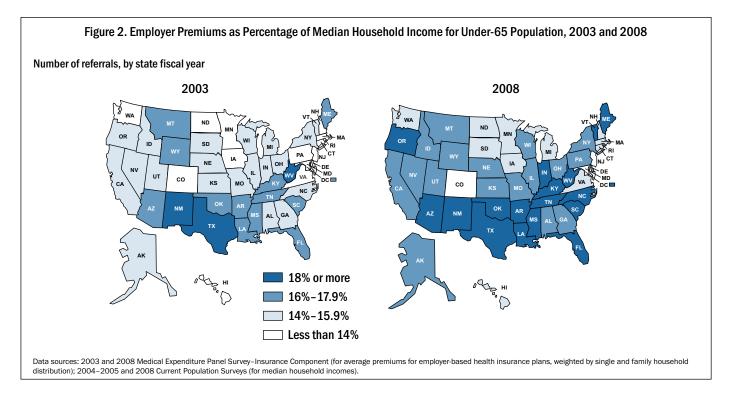


the highest-premium-cost states were about 25 percent above the lowest-cost states.

People with employer-sponsored insurance typically do not see the total annual cost of the premium, since most employers pay a substantial share of it. Nevertheless, the steady increase in premiums has been consuming resources that employers might otherwise have earmarked for salary or wage increases, or for other benefits. When viewed as a percentage of workers' income, health insurance premiums (including both the employer and employee shares) are up for middle-income families across the country. By 2008, annual family premiums were 18 percent or more of median income in 18 states, compared with just three states in 2003 (Figure 2 and Table 2). In three states— Mississippi, Tennessee, and West Virginia-family premiums averaged 20 percent or more of median income for middle-income households within the under-65 population.

By 2008, average premiums were at or above 16 percent of median income in 37 of the 50 states and the District of Columbia. And only three states had premiums averaging less than 14 percent of median income, down from 13 states in 2003. As illustrated in Figure 2, cost pressures are particularly acute in states in the South and the south-central U.S., where premium costs are high relative to incomes. The high ratio of premiums to income often reflects both high premiums and median incomes that are below the national average (see Table 2 for median incomes). Many states with premiums above the national average have family incomes below the national average.

With premiums increasing faster than incomes in low- as well as higher-income states, health insurance has become ever less affordable. Premium increases have occurred despite the fact that employers have been raising cost-sharing or limiting benefits in an effort to moderate annual premium growth. Thus, as of 2008, premiums are often buying less in scope of benefits or financial protection than they had been at the start of the decade, and families are paying not only higher premiums but higher out-of-pocket costs for medical bills.⁶ Deductibles for employer-sponsored plans overall have tripled between 2000 and 2008, and those for plans offered by firms with fewer than 200 employees have more than quadrupled during this period.⁷ Heading into the recession that began in 2008, middle- and lower-income working families were in a



precarious position, with millions at risk of joining the ranks of the uninsured.

Underscoring the consequences of higher premiums for living standards, median incomes have generally failed to keep up with the costs of living, not counting health care costs. From 2003 to 2007, before the onset of the current severe recession, median incomes increased by less than 11 percent on average, failing to keep up with the general inflation rate in 25 states (Table 2).⁸ Stagnant incomes have left workers and their families with less money available for mortgage expenses, education, or the daily cost of living.⁹

Projected Increases over the Next Decade

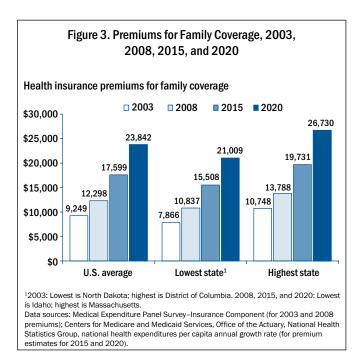
Absent significant reforms, current projections estimate that national per-person spending on health insurance premiums will increase by 94 percent from 2009 to 2020, increasing an average of 5.7 percent annually. In recent years, per-person spending increases in most states have followed national trends.

Using these national projections, and applying the same rate of increase to all states, average total family premiums would reach \$17,599 by 2015 and \$23,842 by 2020 (Figure 3 and Table 3). Projections for family premiums in 2020 range from \$21,009 in Idaho to \$26,730 in Massachusetts.

Potential Savings with National Reforms

The current debate over national health reform is centered on how to ensure affordable coverage for everyone, slow the increase in costs, and enhance quality and value for those with insurance. Recent estimates indicate that a combination of insurance market reforms, payment incentives that reward high-value care, and other health system reforms to bring about more patient-centered, coordinated care could reduce national costs by an average of 1 to 1.5 percentage points per year over the next decade.¹⁰ These targets are also consistent with a recent pledge made by an industry coalition to slow spending by 1.5 percentage points annually over the next decade.¹¹ If reforms were to succeed in "bending the cost curve" within this range, the result would be much-lower premium increases and potentially substantial increases in incomes if savings accrued to families in the form of higher wages or salaries.

To project the potential savings in each state, we calculated the differences in premiums under the following three scenarios: 1) if premium growth continues at current rates; 2) if premium growth slowed to 1 percentage point lower than current rates; and 3) if premium growth slowed to 1.5 percentage points lower



than current rates. Rather than projecting the premium savings to households and employers that might be possible in each state given its particular starting point, savings in each state were projected for both 2015 and 2020 using the same percentage reductions for all states.

In all states, reducing the rate of premium increase by 1 or 1.5 percent per year would yield substantial savings compared with projected trends. If premium growth were to slow to 1 percentage point lower than the projected national growth rate, an average of \$1,138 would be saved annually on family coverage by 2015 (Figure 4 and Table 5). The annual savings for families and employers would increase to \$2,571 by 2020. Average savings from family coverage premiums would range from \$2,265 in Idaho in 2020 to \$2,882 in Massachusetts (Table 5). These savings could be used by employers to increase wages, contribute to retirement savings plans, or add workers.

Even greater amounts could be saved if the annual premium growth rates were to slow by 1.5 percentage points over the decade. An average \$1,682 could be saved annually on family coverage by 2015 with a 1.5-percentage-point-lower growth rate in premiums (Figure 4 and Table 5). The savings would more than double to \$3,759 annually by 2020. Savings from family coverage premiums would range from \$3,312 in Idaho in 2020 to \$4,214 in Massachusetts (Tables 4 and 5) compared with premium costs by 2020 if trends continue as projected.

Because this analysis did not model the impact of potential reforms at the state level, the projected savings for each state must be viewed with caution. To the extent that there might be more room to achieve savings from delivering more cost-effective and efficient care in higher-cost states, the potential gains might be greater in these states than those starting the decade with relatively lower costs. Regardless of the starting point, however, the contrast in the cost consequences of possible premium growth rates illustrate the high risk the nation faces if current trends persist, as well as the potential gains for families and employers in all states if comprehensive reforms are enacted.

For state-specific data: Starting on page 8, see Tables 1 and 2, for average premiums for single and family coverage and premiums as a percentage of median household income for nonelderly households, by state, for 2003 and 2008. See Table 3 for projected increases by state and Tables 4 and 5 for potential savings if reforms successfully moderate cost growth.

CONCLUSIONS AND POLICY IMPLICATIONS

Over the last several years, the combination of rising health care costs and slow growth in real incomes has left individuals and working families spending a greater percentage of their income and total compensation from work on health insurance premiums, often with greater out-of-pocket cost-sharing and less-comprehensive benefits. With rising costs and eroding coverage, much is at stake for the insured and uninsured alike as the nation debates health care reform.

To ensure that coverage is more affordable now and in the future, it is critical that any reforms enacted address long-term growth in health care costs. Proposals in Congress include several measures that would provide insurance coverage for everyone and significantly slow the rate of cost increases, while at the same time improving quality. For example, having the choice of a publicly sponsored insurance option that competes with private insurance plansin addition to reforms that support a more patientcentered, effective, and efficient health care delivery system—could yield gains for people in every state. Commonwealth Fund analysis indicates that reorienting the health insurance market so that it fosters greater value in health care-higher quality at lower costcould result in \$2 trillion to \$3 trillion in health system savings between 2010 and 2020 (a reduction in annual spending growth of 1 to 1.5 percent), if paired with provider payment and health system reforms.¹² These reforms include leveraging public purchasing power, reducing administrative waste, creating incentives for better health and cost outcomes, and having insurance companies work in the public interest. The bulk of the savings would benefit families and individuals, who would see slower growth in their health insurance

premiums and out-of-pocket health care spending. The Congressional Budget Office estimates that premiums under a public health plan would be 10 percent lower than those of typical private plans—a cost break that would provide much-needed relief to families and businesses, with greater potential gains in future years.¹³

The stakes are high in the health reform debate. Without a change in course, projections of premium trends indicate that middle- as well as lower-income families may well be priced out of the insurance market, or forced to sacrifice future wage increases to hold onto shrinking health benefits.

There is now an opportunity for comprehensive health reform—focused on better access, better quality, and slower cost growth—to put the country on a path of rising family income, savings for education and retirement, and health security. Our analysis suggests that in every state—regardless of size or geographic region—insured people stand to gain when reform is truly in the public interest.

	2	015	20	020
	1% Savings	1.5% Savings	1% Savings	1.5% Savings
Average of highest 10 premium states (MA, MN, NH, IN, CT, DC, DE, AK, RI, ME)	\$1,245	\$1,842	\$2,814	\$4,114
U.S. average	\$1,138	\$1,682	\$2,571	\$3,759
Average of lowest 10 premium states (ID, IA, HI, OK, AL, ND, LA, AR, MI, MS)	\$1,029	\$1,522	\$2,327	\$3,401

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

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).

Notes

1

- The coalition comprises the American Hospital Association (AHA), the American Medical Association (AMA), America's Health Insurance Plans (AHIP), the Pharmaceutical Research and Manufacturers of Americas (PhRMA), the Advanced Medical Technology Association (AdvaMed), and the Service Employees International Union (SEIU). Letter to President Obama, May 11, 2009. Accessed at http://www. whitehouse.gov/assets/documents/05-11-09_ Health_Costs_Letter_to_the_President.pdf. For discussion, see fact sheet at http://www.whitehouse. gov/assets/documents/Fact_Sheet-Health_Reform_ Stakeholders 5-11-09.pdf.
- ² Family premiums from Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 1999–2008; median family income from U.S. Census Bureau, Current Population Survey.
- ³ K. Baicker and A. Chandra, *The Labor Market Effects of Rising Health Insurance Premiums,* NBER Working Paper No. 11160 (Cambridge, Mass.: National Bureau of Economic Research, Feb. 2005); D. Goldman, N. Sood, and A. Leibowitz, *Wage and Benefit Changes in Response to Rising Health Insurance Costs,* NBER Working Paper No. 11063 (Cambridge, Mass.: National Bureau of Economic Research, Jan. 2005); N. Sood, A. Ghosh, and J. J. Escarce, "Employer-Sponsored Insurance, Health Care Cost Growth, and the Economic Performance of U.S. Industries," *Health Services Research,* published online June 3, 2009.
- ⁴ Analysis of data from Henry J. Kaiser Family Foundation/Health Research and Educational Trust Survey of Employer-Sponsored Health Benefits.
- ⁵ Idaho, Iowa, Hawaii, Oklahoma, Alabama, North Dakota, Louisiana, Arkansas, Michigan, Mississippi, South Dakota, Ohio, Montana, and Nevada.

- ⁶ C. Schoen, S. R. Collins, J. L. Kriss, and M. M. Doty, "How Many Are Underinsured? Trends Among U.S. Adults, 2003 and 2007," *Health Affairs* Web Exclusive, June 10, 2008:w298–w309;
 D. Rowland, C. Hoffman, and M. McGinn-Shapiro, *Health Care and the Middle Class: More Costs and Less Coverage*, (Menlo Park, Calif.: Henry J. Kaiser Family Foundation, July 2009).
- ⁷ The Kaiser Family Foundation and Health Research & Educational Trust Employer Health Benefits 2008 Annual Survey. Available at: <u>http://ehbs.kff.org/</u>.
- ⁸ General inflation between 2003 and 2007 was 12.7 percent. *Economic Report of the President* (Washington, D.C.: United States Government Printing Office, Jan. 2009).
- ⁹ R. Helman, C. Copeland, and J. VanDerhei, *The 2009 Retirement Confidence Survey: Economy Drives Confidence to Record Lows; Many Looking to Work Longer*, EBRI Issue Brief #328 (Washington, D.C.: Employee Benefit Research Institute, April 2009).
- ¹⁰ C. Schoen, K. Davis, S. Guterman, and K. Stremikis, *Fork in the Road: Alternative Paths to a High Performance U.S. Health System* (New York: The Commonwealth Fund, June 2009).
- ¹¹ See note 1.
- ¹² Schoen et al., *Fork in the Road*, 2009.
- ¹³ D. W. Elmendorf (Congressional Budget Office), letter to Charles B. Rangel, July 14, 2009; accessed at http://www.cbo.gov/ftpdocs/104xx/doc10430/ House_Tri-Committee-Rangel.pdf.

Click here to see Table 1 ranked by 2008 family premium

Table 1. Single and Family Average Health Insurance Premiums, by State, 2003 and 2008

	20	003	20	08	Percent I 2003	
	Single	Family	Single	Family	Single	Family
United States	3,481	9,249	4,386	12,298	26%	33%
Alabama	3,156	8,045	4,139	11,119	31%	38%
Alaska	4,011	10,564	5,293	13,383	32%	27%
Arizona	3,209	8,972	4,214	12,292	31%	37%
Arkansas	3,127	7,977	3,923	11,220	25%	41%
California	3,293	9,091	4,280	12,254	30%	35%
Colorado	3,645	9,522	4,303	11,952	18%	26%
Connecticut	3,676	10,119	4,740	13,436	29%	33%
Delaware	3,854	10,499	4,733	13,386	23%	27%
District of Columbia	3,740	10,748	4,890	13,427	31%	25%
Florida	3,592	9,331	4,517	12,697	26%	36%
Georgia	3,624	8,641	4,160	11,659	15%	35%
Hawaii	3,020	7,887	3,831	11,044	27%	40%
Idaho	3,331	8,563	4,104	10,837	23%	27%
Illinois	3,692	9,693	4,643	12,603	26%	30%
Indiana	3,493	9,315	4,495	13,504	29%	45%
lowa	3,270	8,436	4,146	10,947	27%	30%
Kansas	3,401	8,907	4,197	11,662	23%	31%
Kentucky	3,437	9,118	4,009	11,506	17%	26%
Louisiana	3,317	8,735	4,055	11,207	22%	28%
Maine	3,852	10,308	4,910	13,102	27%	27%
Maryland	3,427	9,217	4,360	12,541	27%	36%
Massachusetts	3,496	9,867	4,836	13,788	38%	40%
Michigan	3,671	9,449	4,388	11,321	20%	20%
Minnesota	3,679	10,066	4,432	13,639	20%	35%
Mississippi	3,305	8,075	4,124	11,363	25%	41%
Missouri	3,305	8,984	4,124	11,557	25%	29%
Montana	3,506	8,542	4,355	11,438	24%	34%
Nebraska	3,506	9,139	4,392	11,648	25%	27%
Nevada	3,578	8,831	3,927	11,487	10%	30%
New Hampshire	3,563	9,776	5,247	13,592	47%	39%
New Jersey	3,814	10,168	4,798	12,789	26%	26%
New Mexico	3,361	9,299	4,074	12,071	21%	30%
New York	3,592	9,439	4,638	12,824	29%	36%
North Carolina	3,411	8,463	4,460	12,308	31%	45%
North Dakota	2,999	7,866	3,830	11,178	28%	42%
Ohio	3,416	9,136	4,089	11,425	20%	25%
Oklahoma	3,285	8,739	4,072	11,053	24%	26%
Oregon	3,362	8,861	4,384	12,585	30%	42%
Pennsylvania	3,449	9,133	4,499	12,339	30%	35%

3,725	9,460	4,930	13,363	32%	41%
3,371	8,918	4,477	12,068	33%	35%
3,361	8,499	4,233	11,382	26%	34%
3,597	9,261	4,276	12,302	19%	33%
3,400	9,575	4,205	11,967	24%	25%
3,352	8,349	4,197	11,783	25%	41%
3,596	9,483	4,900	13,091	36%	38%
3,322	9,176	4,202	11,935	26%	30%
3,520	9,212	4,404	13,036	25%	42%
3,809	9,164	4,892	12,887	28%	41%
3,749	9,562	4,777	12,956	27%	35%
3,706	9,612	4,622	12,734	25%	32%
	3,371 3,361 3,597 3,400 3,352 3,596 3,322 3,520 3,809 3,749	3,3718,9183,3618,4993,5979,2613,4009,5753,3528,3493,5969,4833,3229,1763,5209,2123,8099,1643,7499,562	3,3718,9184,4773,3618,4994,2333,5979,2614,2763,4009,5754,2053,3528,3494,1973,5969,4834,9003,3229,1764,2023,5209,2124,4043,8099,1644,8923,7499,5624,777	3,371 $8,918$ $4,477$ $12,068$ $3,361$ $8,499$ $4,233$ $11,382$ $3,597$ $9,261$ $4,276$ $12,302$ $3,400$ $9,575$ $4,205$ $11,967$ $3,352$ $8,349$ $4,197$ $11,783$ $3,596$ $9,483$ $4,900$ $13,091$ $3,322$ $9,176$ $4,202$ $11,935$ $3,520$ $9,212$ $4,404$ $13,036$ $3,809$ $9,164$ $4,892$ $12,887$ $3,749$ $9,562$ $4,777$ $12,956$	$\begin{array}{c ccccccccccccccccccccccccccccccccccc$

Note: Premiums are for insurance policies offered by private-sector employers in the U.S. Data: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends, 2003 and 2008 Medical Expenditure Panel Survey-Insurance Component.

Click here to see Table 2 ranked by 2008 premium as a percentage of median household income

	Median househ under-65 p			as percent of median or under-65 population
	2003–04	2007	2003	2008
United States	\$48,442	\$53,685	15.0	17.2
Alabama	46,000	48,000	14.9	17.5
Alaska	56,108	65,850	15.5	16.2
Arizona	42,500	49,600	16.3	18.9
Arkansas	37,899	49,090	17.3	18.8
California	46,030	52,000	14.8	17.1
Colorado	53,430	64,830	13.8	13.9
Connecticut	65,032	69,150	12.6	14.3
Delaware	52,000	60,000	15.4	16.7
District of Columbia	40,000	42,904	16.9	19.0
Florida	45,000	50,000	16.2	18.5
Georgia	45,000	54,202	14.9	16.1
Hawaii	48,084	53,680	12.1	14.1
Idaho	47,322	56,834	15.5	16.1
Illinois	52,016	57,000	14.7	16.9
Indiana	50,000	56,611	15.0	18.1
lowa	53,650	58,050	13.1	14.8
Kansas	51,082	55,000	14.5	16.0
Kentucky	42,419	46,000	16.8	19.5
Louisiana	38,700	45,000	17.8	18.7
Maine	45,840	55,045	17.7	19.0
Maryland	60,000	69,500	11.8	13.3
Massachusetts	60,432	63,867	12.4	15.6
Michigan	52,490	60,000	14.7	15.3
Minnesota	63,510	68,000	12.9	15.4
Mississippi	39,018	43,094	16.8	20.0
Missouri	50,967	50,000	14.1	17.3
Montana	37,457	50,000	17.8	17.4
Nebraska	52,082	57,000	14.4	16.5
Nevada	45,000	52,000	15.0	16.9
New Hampshire	66,078	74,317	12.3	14.9
New Jersey	65,000	69,560	12.2	13.9
New Mexico	36,300	45,000	19.7	19.0
New York	47,000	51,101	15.1	17.6
North Carolina	43,662	46,002	15.6	19.9
North Dakota	49,750	56,250	13.3	15.9
Ohio	51,084	55,025	14.5	16.1
Oklahoma	42,162	48,000	17.1	18.3
Oregon	45,350	52,305	15.1	18.1
Pennsylvania	52,178	56,500	13.8	16.5

Table 2. Health Insurance Premiums as Percentage of Median Household Income, 2003 and 2008

	Median househ under-65 p		· · ·	as percent of median or under-65 population
	2003–04	2007	2003	2008
Rhode Island	52,031	58,800	14.2	16.8
South Carolina	44,488	50,000	16.2	18.6
South Dakota	49,818	54,922	14.6	15.8
Tennessee	44,064	46,000	17.4	20.3
Texas	40,050	45,640	18.4	19.3
Utah	52,033	60,090	14.0	16.5
Vermont	52,606	55,506	14.1	18.5
Virginia	56,000	61,000	12.9	14.7
Washington	54,400	62,300	13.7	15.7
West Virginia	38,400	46,066	19.3	23.1
Wisconsin	52,760	62,485	14.8	17.3
Wyoming	51,560	59,136	16.0	17.4

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

Single Famili 2015 2015 2015 Famili 2015 2020 2015 2015 2015 \$8,519 \$17,599 3 5,934 $8,039$ 15,912 7,590 7,589 10,281 19,152 17,590 6,042 $8,185$ 17,104 19,156 6,042 $8,185$ 17,104 19,156 6,170 $8,313$ 17,536 17,104 6,170 $8,313$ 17,536 17,104 6,170 $8,313$ 17,536 17,104 6,170 $8,313$ 17,536 17,104 6,170 $8,3152$ 19,156 17,104 6,796 $9,193$ 19,156 17,104 6,796 $9,193$ 19,156 17,104 6,796 $8,774$ $18,170$ 19,215 6,147 $8,731$ 19,215 19,216 6,944 $8,731$ 19,325 5,944 8,152 <			vt Current (At Current Growth Rate	a	At 1% E	selow Cur	At 1% Below Current Growth Rate	th Rate	At 1.5%	Below Ct	At 1.5% Below Current Growth Rate	wth Rate
2015 2020 2015 d States $$6,289$ $$8,519$ $$17,599$ $$17,599$ a $5,934$ $8,039$ $15,912$ $$17,590$ a $7,589$ $10,281$ $19,152$ a $6,042$ $8,185$ $17,590$ a $6,137$ $8,313$ $17,536$ na $6,137$ $8,313$ $17,536$ ado $6,137$ $8,313$ $17,536$ ando $6,1476$ $8,774$ $18,170$ ando $6,476$ $8,774$ $18,170$ ando $6,476$ $8,774$ $18,706$ and $7,914$ $15,908$ $19,256$ and		Sin	gle	Fam	ily	Single	gle	Far	Family	Single	gle	Far	Family
d States 5,934 8,519 7,599 7 a 7,589 10,281 19,152 a 7,589 10,281 19,152 a 7,589 10,281 19,152 a 5,625 7,620 16,056 stass 6,042 8,185 17,104 stass 6,137 8,313 17,536 ado 6,137 8,313 17,104 ecticut 6,786 9,193 19,156 ado 6,786 9,193 19,156 vare 6,786 9,193 19,215 vare 6,786 9,193 19,215 ado 6,786 9,193 19,215 vare 6,786 9,193 19,215 ado 6,476 8,774 18,170 al 7,011 9,498 19,215 al 6,476 8,774 18,036 al 6,445 8,731 19,325 al <	State	2015	2020	2015	2020	2015	2020	2015	2020	2015	2020	2015	2020
mat5,9348,03915,912a7,58910,28119,152na6,0428,18517,590sass5,6257,62016,056sass6,1378,31317,536ado6,1708,35817,104ado6,1708,35817,104ado6,1708,35817,104ado6,1708,35817,104ado6,1708,35817,104ado6,1708,35819,156ado6,7969,19319,156ado6,7968,70418,170ado6,7948,77418,170ado5,9648,08016,685al5,9648,08016,685al5,9648,07119,215al5,9648,73119,215al6,4458,73119,325al6,6579,01818,036al6,9148,05315,666al6,9148,15216,689al6,0188,15216,689al6,0188,15216,689al6,0188,15216,686al6,9147,78716,686al6,9147,78716,686al6,9147,78716,686al6,9147,78716,686al6,9147,78716,686al6,9147,78716,686al6,9149,39319,731 <t< th=""><th>United States</th><th>\$6,289</th><th>\$8,519</th><th>\$17,599</th><th>\$23,842</th><th>\$5,882</th><th>\$7,601</th><th>\$16,461</th><th>\$21,271</th><th>\$5,688</th><th>\$7,176</th><th>\$15,917</th><th>\$20,083</th></t<>	United States	\$6,289	\$8,519	\$17,599	\$23,842	\$5,882	\$7,601	\$16,461	\$21,271	\$5,688	\$7,176	\$15,917	\$20,083
a 7,589 10,281 19,152 na 6,042 8,185 17,590 isas 5,625 7,620 16,056 ado 6,137 8,313 17,536 ado 6,137 8,313 17,536 ado 6,170 8,358 17,104 ecticut 6,796 9,207 19,156 of Olumbia 6,796 9,193 19,156 vare 6,791 9,498 19,215 ecticut 6,476 8,774 18,170 ja 5,964 8,080 16,685 ja 5,964 8,080 16,685 ja 5,493 7,441 15,805 ja 5,493 7,441 15,805 ja 5,493 7,441 15,805 ja 5,493 7,441 15,805 ja 5,493 7,441 15,508 ja 5,493 7,441 15,508 ja 6,445	Alabama	5,934	8,039	15,912	21,556	5,551	7,173	14,883	19,232	5,367	6,772	14,391	18,158
na 6,042 8,185 17,590 isas 5,625 7,620 16,056 inia 6,137 8,313 17,536 ado 6,170 8,358 17,104 ecticut 6,796 9,193 19,156 vare 6,701 9,498 19,215 ot 7,011 9,498 19,215 ot 6,476 8,774 18,170 gia 7,011 9,498 19,215 ot 6,445 8,774 18,706 ot 6,657 9,018 19,325 ot 5,944 8,734 18,036 ot 6,657 9,018 8,053 ot 6,445 8,734 19,325 ot 8,152 16,088	Alaska	7,589	10,281	19,152	25,945	7,099	9,172	17,914	23,147	6,864	8,660	17,321	21,855
5,625 7,620 16,056 mia 6,137 8,313 17,536 ado 6,170 8,358 17,104 ado 6,170 8,358 17,104 ecticut 6,796 9,207 19,156 vare 6,786 9,193 19,156 vare 7,011 9,498 19,156 ot of Columbia 7,011 9,498 19,156 at of Columbia 7,011 9,498 19,156 at of Columbia 7,011 9,498 19,156 at of Columbia 6,476 8,774 18,170 at of Columbia 6,476 8,774 18,170 at of Columbia 6,445 8,731 19,325 at of Columbia 6,445 8,731 19,326 at at of Columbia 6,445 8,731 19,325 at at of Columbia 6,445 8,731 19,325 at at of Columbia 6,445 8,731 19,325 at at of Columbia 6,445	Arizona	6,042	8,185	17,590	23,830	5,651	7,303	16,453	21,260	5,464	6,895	15,909	20,073
mia 6,137 8,313 17,536 ado 6,170 8,358 17,104 ecticut 6,796 9,207 19,228 vare 6,786 9,193 19,156 vare 7,011 9,498 19,215 vare 7,011 9,498 19,215 ct of Columbia 7,011 9,498 19,215 a 7,011 9,498 19,215 ct of Columbia 7,011 9,498 19,215 a 5,964 8,070 16,685 a 5,944 7,971 15,805 a 5,844 7,971 15,606 a 6,657 9,018 18,035 a 6,6445 8,731 19,325 a 7,441	Arkansas	5,625	7,620	16,056	21,752	5,261	6,798	15,018	19,406	5,087	6,419	14,521	18,323
ado $6,170$ $8,358$ $17,104$ acticut $6,796$ $9,207$ $19,228$ vare $6,786$ $9,193$ $19,156$ vare $6,776$ $8,774$ $18,170$ ct of Columbia $6,476$ $8,774$ $18,170$ at of Columbia $5,964$ $8,080$ $16,685$ at of Columbia $5,964$ $8,080$ $16,685$ at of Columbia $6,476$ $8,774$ $18,170$ at of Columbia $5,964$ $8,080$ $16,685$ at of Columbia $6,445$ $8,073$ $16,685$ at of Columbia $6,657$ $9,018$ $18,036$ at of Columbia $6,645$ $9,018$ $19,325$ at of Columbia $6,645$ $8,731$ $19,325$ at of Columbia $6,645$ $9,018$ $19,325$ at of Columbia $8,152$ $16,666$ at of Columbia $8,152$ $16,466$ at of Columbia $8,152$ $16,038$ at of Columbia $6,261$ $8,169$ $17,947$ at of unsetts $6,291$ $8,523$ $16,201$ at of unsetts $6,291$ $8,523$ $16,201$ at of unsetts $6,354$ $8,609$ $19,518$	California	6,137	8,313	17,536	23,756	5,740	7,417	16,403	21,195	5,550	7,003	15,860	20,011
ecticut 6,796 9,207 19,228 vare 6,786 9,193 19,156 to of Columbia 7,011 9,498 19,156 ct of Columbia 7,011 9,498 19,156 ct of Columbia 6,476 8,774 18,170 at 5,964 8,080 16,685 ai 5,964 8,080 16,685 bi 5,964 8,071 15,606 bi 5,884 7,971 15,606 bi 6,657 9,018 18,036 bi 6,657 9,018 18,036 bi 8,731 19,325 15,666 bi 8,731 19,325 bi 6,018 8,152 16,689 bi 6,018 8,152 16,666 bi 13,734 18,750 bi 6,018 8,152 16,466 bi 13,744 7,876 16,466 bi 5,814 7,876	Colorado	6,170	8,358	17,104	23,171	5,771	7,457	15,998	20,672	5,580	7,040	15,469	19,518
vare6,7869,19319,156ct of Columbia7,0119,49819,215a6,4768,77418,170jia5,9648,08016,685jia5,9648,08016,685jia5,4937,44115,805i5,4937,44115,805b5,4937,44115,805b5,4937,44115,606b5,8447,97119,325a6,6459,01818,036a6,4458,73119,325a5,9448,05315,666as6,0188,15216,689ina7,7409,53716,038and5,8147,87616,038and6,2518,46917,947and6,2518,50319,731gan6,3548,60919,518soda6,3548,60919,518	Connecticut	6,796	9,207	19,228	26,048	6,357	8,214	17,985	23,239	6,147	7,755	17,390	21,941
ct of Columbia7,0119,49819,215la6,4768,77418,170ja5,9648,08016,685ja5,4937,44115,805i5,4937,44115,805i5,8847,97115,508s5,8847,97115,508s6,6579,01818,036a6,6458,73119,325a6,9448,05315,666as6,0188,15216,689as5,9448,05316,668as5,9448,05316,038as6,0188,15216,038as5,8147,78716,466and6,2148,46917,947and6,2518,46917,947and6,2918,52319,731gan6,3548,60919,518sota6,3548,60919,518	Delaware	6,786	9,193	19,156	25,951	6,347	8,202	17,918	23,153	6,137	7,744	17,325	21,860
a 6,476 8,774 18,170 jia 5,964 8,080 16,685 ji 5,964 8,080 16,685 5,964 8,080 15,605 15,605 6,657 9,018 18,036 19,325 a 6,445 8,731 19,325 a 6,445 8,731 19,325 a 6,445 8,731 19,325 a 6,445 8,731 19,325 a 6,018 8,152 16,689 as 6,018 8,152 16,689 as 5,748 7,787 16,666 as 7,440 7,876 16,038 bina 7,743 7,876 16,038 and 5,748 7,876 16,038 and 7,040 9,537 18,750 and 6,251 8,469 17,947 and 6,334 9,333 19,731 anusetts 6,34 9,39	District of Columbia	7,011	9,498	19,215	26,030	6,558	8,474	17,973	23,224	6,341	8,001	17,378	21,927
jia5,9648,08016,685ii5,4937,44115,8055,4937,97115,5085,8847,97115,5086,6579,01818,0366,6579,01818,0361a6,4458,73119,3251a5,9448,05315,6665,9448,05315,666as6,0188,15216,689icky5,7487,78716,466icky5,7487,78716,466ichaa5,8147,87616,038ichaa5,8147,87616,038and6,2518,46917,947achusetts6,9349,39319,731gan6,2918,52316,201isota6,3548,60919,518	Florida	6,476	8,774	18,170	24,615	6,058	7,828	16,995	21,961	5,857	7,391	16,433	20,735
ii5,4937,44115,8056,8847,97115,50886,6579,01818,03696,4458,73119,325135,9448,05315,6665,9448,05315,6665,9448,05315,666147,78716,489157,7487,78716,466147,87616,038155,8147,87616,038155,8147,87616,038157,0409,53718,750166,2518,46917,947166,9349,39319,731186,9348,50319,731186,3548,60919,518186,3548,60919,518	Georgia	5,964	8,080	16,685	22,603	5,579	7,209	15,606	20,166	5,394	6,807	15,090	19,040
5,8847,97115,508s6,6579,01818,036a6,4458,73119,325a6,4458,73119,325as6,0188,15216,666as6,0188,15216,666as5,7487,78716,466as5,8147,87616,038and5,8147,87616,038and6,218,46917,947and6,2518,46917,947and6,2949,39319,731gan6,3548,60919,518soda6,3548,60919,518	Hawaii	5,493	7,441	15,805	21,411	5,138	6,639	14,783	19,102	4,968	6,268	14,294	18,035
s6,6579,01818,0361a6,4458,73119,3255,9448,05315,6665,9448,15216,6891cky5,7487,78716,4661cky5,7487,78716,4661cky5,7487,78716,4661cky5,7487,78716,4661ana5,8147,87616,0381ana5,8147,87616,0381ana7,0409,53718,750and6,2518,46917,947achusetts6,9349,39319,731gan6,2918,52316,201soota6,3548,60919,518	Idaho	5,884	7,971	15,508	21,009	5,504	7,112	14,506	18,744	5,322	6,715	14,026	17,697
Ia 6,445 8,731 19,325 5,944 8,053 15,666 5,944 8,053 15,666 as 6,018 8,152 16,689 icky 5,748 7,787 16,669 icky 5,814 7,876 16,038 iana 5,814 7,876 16,038 and 6,21 8,469 17,947 and 6,251 8,469 17,947 achusetts 6,934 9,393 19,731 gan 6,291 8,523 16,201 soota 6,354 8,609 19,518	Illinois	6,657	9,018	18,036	24,433	6,227	8,046	16,870	21,798	6,021	7,597	16,311	20,581
5,944 8,053 15,666 as 6,018 8,152 16,689 icky 5,748 7,787 16,466 iana 5,814 7,876 16,038 and 5,814 7,876 16,038 and 6,031 9,537 18,750 and 6,251 8,469 17,947 achusetts 6,934 9,393 19,731 gan 6,291 8,523 16,201 soota 6,354 8,609 19,518	Indiana	6,445	8,731	19,325	26,180	6,028	7,790	18,076	23,357	5,829	7,355	17,478	22,052
6,0188,15216,6895,7487,78716,4665,8147,87616,0385,8147,87616,0387,0409,53718,7506,2518,46917,9476,2349,39319,731setts6,9349,39319,7316,3548,60919,5186,3548,60919,518	lowa	5,944	8,053	15,666	21,223	5,560	7,185	14,653	18,934	5,376	6,784	14,168	17,877
5,748 7,787 16,466 5,814 7,876 16,038 7,040 9,537 18,750 6,251 8,469 17,947 6,934 9,393 19,731 6,934 9,393 19,731 6,354 8,503 16,201 6,354 8,609 19,518	Kansas	6,018	8,152	16,689	22,609	5,629	7,273	15,610	20,171	5,442	6,867	15,094	19,044
5,814 7,876 16,038 7,040 9,537 18,750 6,251 8,469 17,947 6,934 9,393 19,731 6,934 9,393 19,731 6,354 8,523 16,201 6,354 8,609 19,518	Kentucky	5,748	7,787	16,466	22,306	5,377	6,947	15,401	19,901	5,199	6,559	14,892	18,790
7,040 9,537 18,750 6,251 8,469 17,947 6,934 9,393 19,731 6,291 8,523 16,201 6,354 8,609 19,518	Louisiana	5,814	7,876	16,038	21,727	5,438	7,027	15,001	19,384	5,258	6,635	14,505	18,301
6,251 8,469 17,947 setts 6,934 9,393 19,731 6,291 8,523 16,201 6,354 8,609 19,518	Maine	7,040	9,537	18,750	25,400	6,585	8,509	17,538	22,661	6,367	8,034	16,957	21,396
setts 6,934 9,393 19,731 6,291 8,523 16,201 6,354 8,609 19,518	Maryland	6,251	8,469	17,947	24,313	5,847	7,556	16,787	21,691	5,654	7,134	16,231	20,480
6,291 8,523 16,201 6,354 8,609 19,518	Massachusetts	6,934	9,393	19,731	26,730	6,486	8,380	18,456	23,848	6,271	7,913	17,845	22,516
6,354 8,609 19,518	Michigan	6,291	8,523	16,201	21,948	5,885	7,604	15,154	19,581	5,690	7,180	14,652	18,488
	Minnesota	6,354	8,609	19,518	26,441	5,944	7,680	18,256	23,590	5,747	7,252	17,652	22,273
5,913 8,010 16,261	Mississippi	5,913	8,010	16,261	22,029	5,531	7,147	15,210	19,654	5,348	6,748	14,707	18,556

Single Family Single Family Single Family Single Family Missuin 547 2013 2013 2013 2014 2015 2013 2013 2014 2015 2014 2015 2014 2015 2014 2015 2014 2015 2014 2015 2014 2015 2014 2015 2014 2015 2014 2015 2014 2014 2015 2014 2015 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2014 2015 2014 2014 2014 2014 2015 2014 2014 2014 2014 2015 2014 2014 2015 2014 </th <th></th> <th>Α</th> <th>At Current Growth Rate</th> <th>irowth Rat</th> <th>Ð</th> <th>At 1% E</th> <th>3elow Curi</th> <th>At 1% Below Current Growth Rate</th> <th>h Rate</th> <th>At 1.5%</th> <th>Below Cu</th> <th>At 1.5% Below Current Growth Rate</th> <th>vth Rate</th>		Α	At Current Growth Rate	irowth Rat	Ð	At 1% E	3elow Curi	At 1% Below Current Growth Rate	h Rate	At 1.5%	Below Cu	At 1.5% Below Current Growth Rate	vth Rate
O15 2015 2016 2015 2020 2015 2020 2015 2020 2015 2020 2015 2020 2015 2020 2015 2020 2015 2020 2015 2020 2015 2020 2015 2020 2015 2020 2015 2020 2015 2020 2015 2020 2015 2016		Sin	gle	Fam	ily	Sinç	gle	Fan	ylir	Sin	gle	Fan	ily
unit 5,913 8,010 15,530 2,447 15,471 15,470 19,783 5,647 7,126 14,964 atta 6,244 8,459 16,580 2,2144 5,641 7,156 1,795 14,964 atta 6,234 8,459 16,680 2,536 6,438 5,630 7,166 6,759 6,436 6,736 6,896 6,736 6,896 6,736 6,896 6,736 16,867 7,166 17,591 attamplitie 7,533 10,192 13,241 23,493 5,647 7,195 6,473 8,596 6,453 16,567 Membritie 6,573 10,192 13,241 23,491 7,993 16,567 17,591 Membritie 6,59 6,69 17,612 23,491 7,913 23,593 6,647 7,159 6,693 16,573 Membritie 6,593 16,616 23,381 17,195 21,328 16,666 17,591 Membritie 6,593 16,	State	2015	2020	2015	2020	2015	2020	2015	2020	2015	2020	2015	2020
and 6.244 8.450 16.568 2.174 5.647 1.7126 1.726 <th< td=""><td>Missouri</td><td>5,913</td><td>8,010</td><td>16,539</td><td>22,405</td><td>5,531</td><td>7,147</td><td>15,470</td><td>19,989</td><td>5,348</td><td>6,748</td><td>14,958</td><td>18,873</td></th<>	Missouri	5,913	8,010	16,539	22,405	5,531	7,147	15,470	19,989	5,348	6,748	14,958	18,873
sket 6.297 8.531 6.669 2.582 5.890 7,161 5.636 7,186 5.716 5.636 7,186 5.718 16,978 5.718 16,978 5.637 16,891 5.537 16,983 5.536 6.425 14,867 Hempshite 7.523 10,122 19,451 26.30 7,032 16,392 24,349 5.549 5.549 5.549 5.569 6.696 7.590 6.523 6.666 7.549 6.552 Mexion 6.879 9.319 18,302 24,461 7,709 14,765 22,181 6.539 17,591 6.523 6.666 14,467 Mexion 5.841 7,490 16,415 21,428 5.641 7,091 14,467 5.53 14,467 Mexion 5.843 7,909 15,810 24,518 14,467 5.533 16,917 14,467 Mexion 5.843 7,909 15,810 14,767 5.233 16,917 14,467 Mexion	Montana	6,244	8,459	16,368	22,174	5,841	7,547	15,310	19,783	5,647	7,126	14,804	18,679
dat 5630 7,528 16,438 22,269 6,576 6,806 5,022 6,425 14,867 Hampshire 7,223 10,192 19,413 26,300 16,135 7,139 20,303 81,93 23,500 6,836 17,591 16,552 Jersey 6,879 9,319 18,332 24,961 6,937 17,613 23,606 6,636 5,635 6,666 15,652 Moxico 6,894 7,913 17,214 23,402 6,546 7,530 6,666 15,652 Moxico 6,893 7,793 16,716 27,181 27,214 7,530 6,665 7,73 6,256 6,637 7,436 6,596 7,737 6,267 7,436 7,597 6,590 6,663 14,367 Oracilina 6,586 7,143 6,546 7,143 6,546 7,137 6,590 6,663 14,367 Oracilina 6,586 7,143 6,546 7,547 14,667 5,736 5,649	Nebraska	6,297	8,531	16,669	22,582	5,890	7,611	15,591	20,147	5,695	7,186	15,075	19,022
Hampehlie 7.52 10.192 19.451 26.360 7.037 9.093 $81,193$ 23.106 6.565 7.5950 6.565 Hampehlie 6.573 9.319 8.302 24.744 6.435 8.316 17.119 22.120 6.522 7.950 6.552 Mexico 6.874 7.913 17.274 23.402 6.476 6.766 6.523 6.666 15.623 Mexico 6.596 9.310 18.322 24.861 6.207 8.372 17.165 22.181 6.014 7.589 6.596 6.527 Mexico 6.596 9.732 17.812 23.861 7.163 25.732 6.597 17.932 6.597 Mexico 6.596 17.412 23.861 7.161 27.126 6.527 14.967 6.5267 14.467 Mexico 6.536 7.536 6.536 21.616 7.526 6.527 14.467 6.5267 14.467 Mexico 6.536 7.536 6.537 7.926 6.527 14.467 7.926 6.526 14.731 Mexico 6.538 7.942 16.346 7.526 16.582 7.926 6.526 14.731 Mexico 6.538 7.942 16.346 7.726 16.366 7.726 6.527 7.326 6.528 14.365 Mexico 6.538 7.926 6.531 7.726 6.532 7.732 6.532 7.732 6.532 7.732 6.532 $7.$	Nevada	5,630	7,628	16,438	22,269	5,267	6,805	15,376	19,868	5,092	6,425	14,867	18,759
Jersey 6.879 9.319 18.302 24,744 6.436 8.315 17,119 22.120 6.622 7.860 16.552 Mexico 6.841 7.913 17.274 23.402 5.464 7.060 16.168 20.333 6.666 16.503 Mexico 6.561 9.009 18.352 24.861 5.981 17.765 21.81 5.983 7.971 7.693 6.693 17.593 6.693 17.593 6.593 7.971 7.933 7.933 7.930 6.593 Mexico 6.363 7.903 15.813 7.946 5.734 7.933 7.933 7.930 6.593 7.934 7.933	New Hampshire	7,523	10,192	19,451	26,350	7,037	9,093	18,193	23,509	6,804	8,585	17,591	22,196
Mexico 5,841 7,913 17,274 23,402 5,481 6,064 7,503 6,566 15,523 fork 6,556 9,009 18,352 24,861 6,037 17,165 22,181 6,037 17,165 22,181 6,597 15,903 15,913 15,930 Carolina 6,395 8,663 17,613 23,861 5,187 5,183 7,297 15,930 12,971 15,930 Dakcia 5,491 7,493 15,992 5,183 7,991 15,910 14,765 14,365 14,365 14,367 14,367 Dakcia 5,683 7,939 15,910 5,143 5,443 7,666 15,590 16,317 Dakcia 6,637 7,956 16,914 7,956 16,914 7,361 15,970 Dakcia 6,533 7,914 7,561 16,916 17,755 16,916 17,355 16,916 17,356 16,916 17,356 16,916 17,356 16,316 17,356 <	New Jersey	6,879	9,319	18,302	24,794	6,435	8,315	17,119	22,120	6,222	7,850	16,552	20,885
(rdk 6.650 9.000 18.352 $24,861$ 6.220 8.037 $17,165$ 22.181 6.014 7.580 16.597 Carolina 6.395 $8,663$ $17,613$ $23,861$ 5.981 $7,729$ $16,475$ $21,288$ 57.33 7.297 $15,930$ Dakcla $5,491$ $7,430$ $15,510$ $21,610$ $51,167$ $51,48$ $5,783$ $17,917$ $55,923$ $17,917$ Dakcla $5,863$ $7,900$ $15,817$ $21,428$ $5,441$ $7,061$ $17,767$ $49,76$ $5,920$ $49,67$ $4,767$ Dakcla $5,803$ $7,900$ $15,817$ $21,428$ $5,441$ $7,061$ $47,762$ $6,592$ $49,117$ $5,280$ $6,600$ $4,736$ Sylvania $6,451$ $8,730$ $17,668$ $23,921$ $6,074$ $7,786$ $16,772$ $5,927$ $6,927$ $17,372$ Sylvania $6,451$ $8,730$ $17,626$ $6,612$ $27,787$ $16,787$ $23,133$ $6,596$ $6,717$ $5,926$ $6,926$ $17,726$ Sylvania $6,451$ $8,730$ $17,220$ $6,617$ $7,786$ $17,736$ $6,536$ $7,726$ $6,696$ $17,726$ Sylvania $6,419$ $8,796$ $17,720$ $23,396$ $6,712$ $23,736$ $6,696$ $7,726$ $6,696$ $7,726$ Sylvania $6,419$ $8,776$ $19,720$ $23,736$ $6,722$ $17,876$ $6,926$ $7,726$ $6,926$ $7,726$ Sylvania $6,616$ </td <td>New Mexico</td> <td>5,841</td> <td>7,913</td> <td>17,274</td> <td>23,402</td> <td>5,464</td> <td>7,060</td> <td>16,158</td> <td>20,878</td> <td>5,283</td> <td>6,666</td> <td>15,623</td> <td>19,712</td>	New Mexico	5,841	7,913	17,274	23,402	5,464	7,060	16,158	20,878	5,283	6,666	15,623	19,712
Carolina $6,395$ $8,663$ $17,613$ $23,861$ $5,136$ $6,371$ $17,288$ $6,783$ $7,297$ $15,907$ $15,907$ Dakota $5,491$ $7,439$ $15,906$ $21,670$ $5,136$ $6,371$ $14,967$ $6,783$ $7,297$ $15,930$ Dakota $5,863$ $7,942$ $16,390$ $21,478$ $5,149$ $5,149$ $5,149$ $5,149$ $5,167$ $5,269$ $6,690$ $14,787$ $6,833$ $7,909$ $15,817$ $21,428$ $5,461$ $7,057$ $14,776$ $5,230$ $6,690$ $14,731$ $6,838$ $7,909$ $15,817$ $21,428$ $5,461$ $7,057$ $14,776$ $5,284$ $7,173$ $16,286$ $9,97$ $6,976$ $8,515$ $18,910$ $24,398$ $5,797$ $7,597$ $5,894$ $7,132$ $5,280$ $9,97$ $6,971$ $8,976$ $17,272$ $23,713$ $6,287$ $7,132$ $6,287$ $17,285$ $9,976$ $8,574$ $17,285$ $17,887$ $7,796$ $16,516$ $21,732$ $5,930$ $16,769$ $17,235$ $0,10101$ $6,112$ $8,524$ $17,272$ $23,949$ $6,732$ $6,996$ $7,225$ $15,417$ $0,102$ $8,152$ $17,887$ $23,113$ $6,284$ $7,126$ $6,996$ $17,236$ $0,10101$ $6,113$ $8,526$ $17,272$ $20,819$ $6,548$ $6,996$ $17,236$ $0,102$ $8,178$ $17,252$ $23,132$ $6,124$ $23,242$ $6,996$ $17,232$ <	New York	6,650	9,009	18,352	24,861	6,220	8,037	17,165	22,181	6,014	7,589	16,597	20,942
	North Carolina	6,395	8,663	17,613	23,861	5,981	7,729	16,475	21,288	5,783	7,297	15,930	20,099
(5,86) $(7,94)$ $(6,56)$ $(2,149)$ $(5,44)$ $(7,08)$ $(5,29)$ $(6,69)$ $(4,78)$ $(5,83)$ $(7,09)$ $(5,81)$ $(7,10)$ $(5,81)$ $(7,17)$ $(5,89)$ $(5,69)$ $(7,30)$ $(5,83)$ $(7,00)$ $(5,81)$ $(7,10)$ $(7,17)$ $(7,17)$ $(7,17)$ $(7,28)$ $(5,13)$ $(7,28)$ $(5,81)$ $(7,10)$ $(7,19)$ $(7,17)$ $(7,17)$ $(7,17)$ $(7,17)$ $(7,29)$ $(7,17)$ $(5,16)$ $(7,17)$ $(7,17)$ $(7,17)$ $(7,17)$ $(7,17)$ $(7,17)$ $(7,12)$ $(7,11)$ $(7,12)$ $(7,12)$ $(7,12)$ $(7,17)$ $(7,17)$ $(7,12)$ $(7,12)$ $(7,11)$ $(7,11)$ $(7,12)$ $(7,12)$ $(7,12)$ $(7,12)$ $(7,12)$ $(7,12)$ $(7,12)$ $(7,11)$ $(7,12)$ $(7,12)$ $(7,12)$ $(7,12)$ $(7,12)$ $(7,12)$ $(7,12)$ $(7,12)$ $(7,12)$ $(7,11)$ $(7,12)$ <td< td=""><td>North Dakota</td><td>5,491</td><td>7,439</td><td>15,996</td><td>21,670</td><td>5,136</td><td>6,637</td><td>14,962</td><td>19,334</td><td>4,967</td><td>6,267</td><td>14,467</td><td>18,254</td></td<>	North Dakota	5,491	7,439	15,996	21,670	5,136	6,637	14,962	19,334	4,967	6,267	14,467	18,254
	Ohio	5,863	7,942	16,350	22,149	5,484	7,086	15,293	19,761	5,302	6,690	14,787	18,657
n 6.286 8.515 18.010 $24,398$ 5.879 7.501 $16,646$ $21,767$ 6.685 $7,173$ $16,288$ sylvania $6,451$ $8,739$ $17,658$ $23,921$ 6.034 $7,796$ $16,516$ $21,342$ $5,834$ $7,361$ $15,970$ e sland $7,068$ $9,576$ $19,123$ $25,906$ $6,612$ $8,543$ $17,887$ $23,113$ $6,393$ $8,066$ $17,295$ 10 carolina $6,419$ $8,696$ $17,270$ $23,396$ $6,004$ $7,758$ $16,164$ $20,873$ $6,286$ $7,473$ 10 bakota $6,069$ $8,222$ $16,288$ $22,066$ $5,617$ $7,336$ $15,235$ $19,686$ $6,926$ $14,731$ 10 bakota $6,019$ $8,122$ $16,288$ $22,3499$ $5,735$ $7,410$ $16,467$ $21,278$ $6,926$ $14,731$ 10 bakota $6,019$ $8,122$ $16,288$ $27,281$ $16,018$ $20,698$ $6,926$ $14,731$ 10 bakota $6,029$ $8,168$ $17,126$ $23,2300$ $5,639$ $7,217$ $16,018$ $20,698$ $6,926$ $14,731$ 10 bakota $6,019$ $8,162$ $17,126$ $23,2300$ $5,639$ $7,217$ $16,018$ $20,698$ $6,926$ $16,728$ 10 bakota $6,028$ $17,126$ $23,239$ $17,210$ $25,237$ $16,018$ $20,698$ $6,926$ $16,728$ 10 bakota $7,026$ $8,167$ $17,229$ $17,492$ $20,399$ <td>Oklahoma</td> <td>5,838</td> <td>7,909</td> <td>15,817</td> <td>21,428</td> <td>5,461</td> <td>7,057</td> <td>14,795</td> <td>19,117</td> <td>5,280</td> <td>6,663</td> <td>14,305</td> <td>18,050</td>	Oklahoma	5,838	7,909	15,817	21,428	5,461	7,057	14,795	19,117	5,280	6,663	14,305	18,050
sylvania $6,451$ $8,730$ $17,658$ $23,921$ $6,034$ $7,796$ $16,516$ $21,342$ $5,834$ $7,361$ $15,970$ $e sland7,0689,57619,12325,9066,6128,54317,88723,1136,3938,06617,2951 Carolina6,4198,69617,27023,3966,0047,75816,15420,8177,32614,7311 Dakota6,0198,22216,22823,3495,7357,41016,46721,2786,92614,7311 Dakota6,0188,22217,60523,3495,7357,41016,46721,2786,92614,7311 Dakota6,0188,17223,2005,6397,28116,01820,8266,92615,6196,0188,17217,60223,8495,7357,41016,61721,2786,99615,9226,0188,17216,01821,52721,68617,72220,38015,43716,9136,0188,15216,86222,8435,62315,77220,3805,4426,80715,43716,0188,16217,12625,3725,9147,17220,3806,87515,44716,0186,02617,72221,91721,64721,64716,72616,74716,0148,55418,752$	Oregon	6,286	8,515	18,010	24,398	5,879	7,597	16,846	21,767	5,685	7,173	16,288	20,552
e lsland $7,068$ $9,576$ $19,123$ $25,906$ $6,612$ $8,543$ $17,887$ $23,113$ $6,393$ $8,066$ $17,295$ 10 carolina $6,419$ $8,696$ $17,270$ $23,396$ $6,004$ $7,758$ $16,154$ $20,873$ $5,806$ $7,325$ $15,619$ 10 bakota $6,069$ $8,222$ $16,288$ $22,066$ $5,677$ $7,336$ $15,235$ $19,686$ $7,326$ $14,731$ 10 bakota $6,069$ $8,222$ $16,288$ $23,849$ $5,735$ $7,410$ $16,467$ $21,278$ $6,926$ $14,731$ 10 bakota $8,152$ $16,269$ $27,281$ $16,212$ $21,278$ $6,926$ $14,731$ $6,029$ $8,162$ $17,125$ $23,200$ $5,639$ $7,287$ $16,018$ $27,632$ $6,926$ $15,436$ 10 cold $8,152$ $18,734$ $23,200$ $5,639$ $7,287$ $16,018$ $27,632$ $6,967$ $15,260$ 10 cold $8,152$ $18,734$ $23,339$ $6,571$ $8,491$ $17,523$ $20,642$ $6,967$ $15,437$ 10 cold $8,162$ $18,734$ $23,330$ $6,573$ $7,282$ $15,772$ $20,380$ $6,877$ $16,943$ 10 cold $8,162$ $18,734$ $23,313$ $6,573$ $7,282$ $17,523$ $22,642$ $6,967$ $15,447$ 10 cold $8,162$ $18,734$ $25,912$ $6,542$ $21,642$ $6,874$ $16,743$ 10 cold $8,168$ $17,262$ $21,$	Pennsylvania	6,451	8,739	17,658	23,921	6,034	7,796	16,516	21,342	5,834	7,361	15,970	20,150
1 Carolina $6,419$ $8,696$ $17,270$ $23,396$ $6,004$ $7,758$ $16,154$ $20,873$ $5,806$ $7,325$ $15,619$ 1 Dakota $6,069$ $8,222$ $16,288$ $22,066$ $5,677$ $7,336$ $15,235$ $19,686$ $5,489$ $6,926$ $14,731$ sesee $6,131$ $8,305$ $17,605$ $23,849$ $5,735$ $7,410$ $16,467$ $21,278$ $5,696$ $15,922$ sesee $6,131$ $8,305$ $17,605$ $23,849$ $5,735$ $7,287$ $16,018$ $20,698$ $5,453$ $6,926$ $15,722$ sesee $6,018$ $8,152$ $16,862$ $23,849$ $5,639$ $7,287$ $16,018$ $20,698$ $15,486$ sese $6,018$ $8,152$ $16,862$ $23,849$ $5,639$ $7,287$ $15,772$ $20,380$ $5,442$ $6,867$ $15,250$ sese $6,018$ $8,152$ $16,862$ $25,379$ $6,571$ $8,491$ $17,523$ $22,642$ $6,867$ $15,260$ sington $6,026$ $8,162$ $17,080$ $23,138$ $5,635$ $7,282$ $15,976$ $6,967$ $15,437$ sington $6,026$ $8,162$ $17,080$ $23,138$ $5,635$ $7,282$ $17,449$ $20,643$ $8,017$ $16,932$ sington $6,026$ $8,162$ $18,734$ $25,272$ $5,906$ $7,622$ $15,449$ $6,876$ $16,472$ sington $6,919$ $9,279$ $18,641$ $25,172$ $17,449$ $22,541$ $8,014$	Rhode Island	7,068	9,576	19,123	25,906	6,612	8,543	17,887	23,113	6,393	8,066	17,295	21,822
1 Dakota $6,069$ $8,222$ $16,288$ $22,066$ $5,677$ $7,336$ $15,235$ $19,686$ $6,489$ $6,926$ $14,731$ $ssee$ $6,131$ $8,305$ $17,605$ $23,849$ $5,735$ $7,410$ $16,467$ $21,278$ $6,996$ $15,926$ s $6,029$ $8,168$ $17,125$ $23,200$ $5,639$ $7,287$ $16,018$ $20,698$ $6,545$ $6,996$ $15,483$ s $6,018$ $8,152$ $16,862$ $23,2300$ $5,639$ $7,287$ $16,018$ $20,698$ $6,453$ $6,867$ $15,463$ s $6,018$ $8,152$ $16,862$ $23,2300$ $5,639$ $7,273$ $15,772$ $20,380$ $6,867$ $15,250$ s $7,025$ $9,518$ $18,734$ $25,379$ $6,571$ $8,491$ $17,523$ $22,642$ $6,877$ $16,943$ s $7,025$ $9,516$ $18,734$ $25,379$ $6,573$ $7,282$ $15,976$ $6,374$ $6,877$ $16,943$ s $7,025$ $8,162$ $18,734$ $25,379$ $6,573$ $7,282$ $17,449$ $27,442$ $6,877$ $16,943$ s $9,104$ $8,554$ $18,655$ $25,272$ $5,906$ $7,632$ $17,449$ $27,412$ $7,711$ $7,206$ $16,872$ s $7,014$ $9,502$ $18,442$ $24,984$ $6,514$ $6,574$ $6,974$ $6,974$ $6,974$ $6,974$ s $7,014$ $9,502$ $18,442$ $24,984$ $6,516$ $7,43$	South Carolina	6,419	8,696	17,270	23,396	6,004	7,758	16,154	20,873	5,806	7,325	15,619	19,707
ssee 6,131 8,305 17,605 2,349 5,735 7,410 16,467 21,278 5,545 6,906 15,922 s 6,029 8,168 17,125 23,200 5,639 7,287 16,018 20,698 5,453 6,800 15,428 6,807 15,426 ont 7,025 9,518 18,734 25,379 6,571 8,491 17,523 22,642 6,867 15,476 6,867 15,476 ont 7,025 9,518 18,734 25,379 6,571 8,491 17,523 22,642 6,867 15,476 ington 6,025 8,162 17,080 23,138 5,635 7,282 17,449 23,547 6,875 15,447 ington 6,314 8,554 18,655 25,272 5,906 7,632 17,449 2,711 7,206 16,673 ington 6,314 8,554 18,655 25,272 5,916 2,544 8,004 16,673 17,449	South Dakota	6,069	8,222	16,288	22,066	5,677	7,336	15,235	19,686	5,489	6,926	14,731	18,587
* 6,029 8,168 17,125 23,200 5,639 7,287 16,018 20,698 5,453 6,880 15,483 6,018 8,152 16,862 22,843 5,629 7,273 15,772 20,380 5,442 6,867 15,250 ont 7,025 9,518 18,734 25,379 6,571 8,491 17,523 22,642 6,875 15,447 indton 6,025 8,162 17,080 23,138 5,635 7,282 15,976 20,643 6,875 15,447 ington 6,014 8,554 18,655 25,272 5,906 7,632 17,449 27,643 6,875 15,447 ington 6,314 8,554 18,657 25,272 5,906 7,632 17,449 27,643 6,875 15,447 ington 7,014 9,502 18,442 24,98 17,250 22,290 6,344 8,004 16,679 inginia 7,014 9,502 18,442	Tennessee	6,131	8,305	17,605	23,849	5,735	7,410	16,467	21,278	5,545	6,996	15,922	20,090
6,018 $8,152$ $16,862$ $2,843$ $5,629$ $7,273$ $15,772$ $20,380$ $5,442$ $6,867$ $15,250$ ont $7,025$ $9,518$ $18,734$ $25,379$ $6,571$ $8,491$ $17,523$ $22,642$ $6,354$ $8,017$ $16,943$ ia $6,025$ $8,162$ $17,080$ $23,138$ $5,635$ $7,282$ $15,976$ $20,643$ $6,749$ $6,875$ $15,447$ ington $6,014$ $8,554$ $18,655$ $25,272$ $5,906$ $7,632$ $17,449$ $22,547$ $7,206$ $16,872$ Virginia $7,014$ $9,502$ $18,442$ $24,984$ $6,561$ $8,478$ $17,250$ $22,290$ $6,344$ $8,004$ $16,679$ onsin $6,849$ $9,279$ $18,541$ $25,117$ $6,407$ $8,278$ $17,250$ $22,2409$ $6,196$ $7,816$ onsin $6,627$ $8,978$ $17,250$ $22,2409$ $6,196$ $7,816$ $16,768$ onsin $6,627$ $8,978$ $17,342$ $22,409$ $6,196$ $7,816$ $16,768$ onsin $6,627$ $8,910$ $17,045$ $22,025$ $5,994$ $7,816$ $16,481$	Texas	6,029	8,168	17,125	23,200	5,639	7,287	16,018	20,698	5,453	6,880	15,488	19,542
7,025 $9,518$ $18,734$ $25,379$ $6,571$ $8,491$ $17,523$ $22,642$ $6,354$ $8,017$ $16,943$ $6,025$ $8,162$ $17,080$ $23,138$ $5,635$ $7,282$ $15,976$ $20,643$ $6,875$ $15,447$ $6,014$ $8,554$ $18,655$ $25,272$ $5,906$ $7,632$ $17,449$ $22,547$ $5,711$ $7,206$ $16,872$ a $7,014$ $9,502$ $18,442$ $24,984$ $6,561$ $8,478$ $17,250$ $22,290$ $6,344$ $8,004$ $16,679$ $6,849$ $9,279$ $18,541$ $25,117$ $6,407$ $8,278$ $17,342$ $22,409$ $6,195$ $7,816$ $16,768$ $6,627$ $8,978$ $17,342$ $22,029$ $6,195$ $7,816$ $16,768$ $6,627$ $8,978$ $17,045$ $22,025$ $5,994$ $7,562$ $16,481$	Utah	6,018	8,152	16,862	22,843	5,629	7,273	15,772	20,380	5,442	6,867	15,250	19,242
6,0258,16217,08023,1385,6357,28215,97620,6435,4496,87515,4476,3148,55418,65525,2725,9067,63217,44922,5475,7117,20616,872a7,0149,50218,44224,9846,5618,47817,25022,2906,3448,00416,6796,8499,27918,54125,1176,4078,27817,34222,4096,1957,81616,7686,6278,97818,22324,6876,1998,01017,04522,0255,9947,56216,481	Vermont	7,025	9,518	18,734	25,379	6,571	8,491	17,523	22,642	6,354	8,017	16,943	21,378
6,314 8,554 18,655 25,272 5,906 7,632 17,449 22,547 5,711 7,206 16,872 a 7,014 9,502 18,442 24,984 6,561 8,478 17,250 22,290 6,344 8,004 16,679 6,849 9,279 18,541 25,117 6,407 8,278 17,342 22,409 6,195 7,816 16,768 6,627 8,978 17,342 22,409 6,195 7,816 16,768 6,627 8,010 17,045 22,025 5,994 7,562 16,481	Virginia	6,025	8,162	17,080	23,138	5,635	7,282	15,976	20,643	5,449	6,875	15,447	19,490
nia 7,014 9,502 18,442 24,984 6,561 8,478 17,250 22,290 6,344 8,004 16,679 6,849 9,279 18,541 25,117 6,407 8,278 17,342 22,409 6,195 7,816 16,768 6,627 8,978 18,223 24,687 6,199 8,010 17,045 22,025 5,994 7,562 16,481	Washington	6,314	8,554	18,655	25,272	5,906	7,632	17,449	22,547	5,711	7,206	16,872	21,288
6,849 9,279 18,541 25,117 6,407 8,278 17,342 22,409 6,195 7,816 16,768 6,627 8,978 18,223 24,687 6,199 8,010 17,045 22,025 5,994 7,562 16,481	West Virginia	7,014	9,502	18,442	24,984	6,561	8,478	17,250	22,290	6,344	8,004	16,679	21,045
6,627 8,978 18,223 24,687 6,199 8,010 17,045 22,025 5,994 7,562 16,481	Wisconsin	6,849	9,279	18,541	25,117	6,407	8,278	17,342	22,409	6,195	7,816	16,768	21,158
	Wyoming	6,627	8,978	18,223	24,687	6,199	8,010	17,045	22,025	5,994	7,562	16,481	20,795

		ved Annually Savings		ved Annually % Savings
State	2015	2020	2015	2020
United States	\$406	\$919	\$601	\$1,343
Alabama	384	867	567	1,267
Alaska	490	1,108	725	1,621
Arizona	390	882	577	1,290
Arkansas	363	822	538	1,201
California	397	896	586	1,310
Colorado	399	901	590	1,317
Connecticut	439	993	649	1,451
Delaware	439	991	649	1,449
District of Columbia	453	1,024	670	1,497
Florida	419	946	619	1,383
Georgia	385	871	570	1,274
Hawaii	355	802	525	1,173
Idaho	380	859	562	1,257
Illinois	430	972	636	1,422
Indiana	416	941	616	1,376
lowa	384	868	568	1,269
Kansas	389	879	575	1,285
Kentucky	371	840	549	1,227
Louisiana	376	849	556	1,242
Maine	455	1,028	673	1,503
Maryland	404	913	597	1,335
Massachusetts	448	1,013	663	1,481
Michigan	407	919	601	1,343
Minnesota	411	928	607	1,357
Mississippi	382	864	565	1,263
Missouri	382	864	565	1,263
Montana	404	912	597	1,333
Nebraska	407	920	602	1,345
Nevada	364	822	538	1,202
New Hampshire	486	1,099	719	1,606
New Jersey	445	1,005	657	1,469
New Mexico	377	853	558	1,247
New York	430	971	636	1,420
North Carolina	413	934	611	1,366
North Dakota	355	802	525	1,173
Ohio	379	856	560	1,252
Oklahoma	377	853	558	1,247
Oregon	406	918	601	1,342
Pennsylvania	417	942	616	1,377

Table 4. Annual Amount Saved on Single Premiums, at 1% and 1.5%Below Current Growth Rate, 2015 and 2020

		ved Annually Savings		ved Annually % Savings
State	2015	2020	2015	2020
Rhode Island	457	1,032	676	1,509
South Carolina	415	938	613	1,371
South Dakota	392	886	580	1,296
Tennessee	396	895	586	1,309
Texas	390	881	576	1,287
Utah	389	879	575	1,285
Vermont	454	1,026	671	1,500
Virginia	389	880	576	1,287
Washington	408	922	603	1,348
West Virginia	453	1,024	670	1,498
Wisconsin	443	1,000	655	1,463
Wyoming	428	968	633	1,415

Data: Calculated based on 2008 premium data from Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends, 2008 Medical Expenditure Panel Survey-Insurance Component; Premium estimates for 2015 and 2020 based on Centers for Medicare & Medicaid Services, Office of the Actuary, National Health Statistics Group, national health expenditures per capita annual growth rate.

		ved Annually Savings		ved Annually % Savings
State	2015	2020	2015	2020
United States	\$1,138	\$2,571	\$1,682	\$3,759
Alabama	1,029	2,324	1,521	3,398
Alaska	1,238	2,798	1,831	4,090
Arizona	1,137	2,570	1,682	3,757
Arkansas	1,038	2,346	1,535	3,429
California	1,134	2,562	1,676	3,745
Colorado	1,106	2,499	1,635	3,653
Connecticut	1,243	2,809	1,838	4,107
Delaware	1,238	2,798	1,831	4,091
District of Columbia	1,242	2,807	1,837	4,104
Florida	1,175	2,654	1,737	3,881
Georgia	1,079	2,437	1,595	3,563
Hawaii	1,022	2,309	1,511	3,375
Idaho	1,002	2,265	1,483	3,312
Illinois	1,166	2,635	1,724	3,852
Indiana	1,249	2,823	1,847	4,127
lowa	1,013	2,288	1,498	3,346
Kansas	1,079	2,438	1,595	3,564
Kentucky	1,064	2,405	1,574	3,517
Louisiana	1,037	2,343	1,533	3,425
Maine	1,212	2,739	1,792	4,004
Maryland	1,160	2,622	1,716	3,833
Massachusetts	1,275	2,882	1,886	4,214
Michigan	1,047	2,367	1,549	3,460
Minnesota	1,262	2,851	1,866	4,169
Mississippi	1,051	2,375	1,554	3,473
Missouri	1,069	2,416	1,581	3,532
Montana	1,058	2,391	1,565	3,496
Nebraska	1,077	2,435	1,593	3,560
Nevada	1,063	2,401	1,571	3,511
New Hampshire	1,257	2,841	1,859	4,154
New Jersey	1,183	2,674	1,750	3,909
New Mexico	1,117	2,523	1,651	3,689
New York	1,186	2,681	1,754	3,919
North Carolina	1,139	2,573	1,684	3,762
North Dakota	1,034	2,337	1,529	3,416
Ohio	1,057	2,388	1,563	3,492
Oklahoma	1,022	2,311	1,512	3,378
Oregon	1,164	2,631	1,722	3,846

Table 5. Annual Amount Saved on Family Premiums, at 1% and 1.5%Below Current Growth Rate, 2015 and 2020

		ved Annually Savings	Amount Sav with 1.5%	ed Annually Savings
State	2015	2020	2015	2020
Pennsylvania	1,141	2,579	1,688	3,771
Rhode Island	1,236	2,794	1,828	4,084
South Carolina	1,116	2,523	1,651	3,688
South Dakota	1,053	2,379	1,557	3,479
Tennessee	1,138	2,572	1,683	3,760
Texas	1,107	2,502	1,637	3,658
Utah	1,090	2,463	1,612	3,601
Vermont	1,211	2,737	1,791	4,001
Virginia	1,104	2,495	1,633	3,648
Washington	1,206	2,725	1,783	3,984
West Virginia	1,192	2,694	1,763	3,939
Wisconsin	1,198	2,708	1,772	3,960
Wyoming	1,178	2,662	1,742	3,892

Data: Calculated based on 2008 premium data from Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends, 2008 Medical Expenditure Panel Survey-Insurance Component; Premium estimates for 2015 and 2020 based on Centers for Medicare & Medicaid Services, Office of the Actuary, National Health Statistics Group, national health expenditures per capita annual growth rate.

METHODOLOGY

Data for single and family premiums for 2003 and 2008 by state are from the Medical Expenditure Panel Survey–Insurance Component, which is reported by private and public sector employers and is representative by state. State median incomes for 2003–04 and 2007 are from the Current Population Survey. We estimated average premiums from 2008 to 2020 for each state, applying the same rate to all states. To estimate premiums by 2010, we used the average growth rate for single and family insurance premiums over the 2006–08 period from the Kaiser/HRET Survey of Employer-Sponsored Health Benefits and applied this average rate to inflate to 2009 and 2010. We estimated potential premiums from 2011 through 2020 using the average annual growth rate in the Centers for Medicare and Medicaid Services' estimates of growth in national health expenditures per capita. We then estimated potential savings with slower growth by projected annual growth rates minus 1 percentage point and minus 1.5 percentage points for each year through 2020.

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ACKNOWLEDGMENTS

The authors thank Sabrina How for initial analysis of premiums compared with median incomes and Bisundev Mahato and Nicholas Tilipman of Columbia University for providing median income data by state based on analysis of CPS data.

Editorial support was provided by Christopher Hollander.

Table 1. Single and Family Average Health Insurance Premiums, by State, 2003 and 2008,Ranked by 2008 Family Premium

	2003		20	2008		Percent Increase: 2003–08	
	Single	Family	Single	Family	Single	Family	
United States	3,481	9,249	4,386	12,298	26%	33%	
Massachusetts	3,496	9,867	4,836	13,788	38%	40%	
Minnesota	3,679	10,066	4,432	13,639	20%	35%	
New Hampshire	3,563	9,776	5,247	13,592	47%	39%	
Indiana	3,493	9,315	4,495	13,504	29%	45%	
Connecticut	3,676	10,119	4,740	13,436	29%	33%	
District of Columbia	3,740	10,748	4,890	13,427	31%	25%	
Delaware	3,854	10,499	4,733	13,386	23%	27%	
Alaska	4,011	10,564	5,293	13,383	32%	27%	
Rhode Island	3,725	9,460	4,930	13,363	32%	41%	
Maine	3,852	10,308	4,910	13,102	27%	27%	
Vermont	3,596	9,483	4,900	13,091	36%	38%	
Washington	3,520	9,212	4,404	13,036	25%	42%	
Wisconsin	3,749	9,562	4,777	12,956	27%	35%	
West Virginia	3,809	9,164	4,892	12,887	28%	41%	
New York	3,592	9,439	4,638	12,824	29%	36%	
New Jersey	3,814	10,168	4,798	12,789	26%	26%	
Wyoming	3,706	9,612	4,622	12,734	25%	32%	
Florida	3,592	9,331	4,517	12,697	26%	36%	
Illinois	3,692	9,693	4,643	12,603	26%	30%	
Oregon	3,362	8,861	4,384	12,585	30%	42%	
Maryland	3,427	9,217	4,360	12,541	27%	36%	
Pennsylvania	3,449	9,133	4,499	12,339	30%	35%	
North Carolina	3,411	8,463	4,460	12,308	31%	45%	
Tennessee	3,597	9,261	4,276	12,302	19%	33%	
Arizona	3,209	8,972	4,214	12,292	31%	37%	
California	3,293	9,091	4,280	12,254	30%	35%	
New Mexico	3,361	9,299	4,074	12,071	21%	30%	
South Carolina	3,371	8,918	4,477	12,068	33%	35%	
Texas	3,400	9,575	4,205	11,967	24%	25%	
Colorado	3,645	9,522	4,303	11,952	18%	26%	
Virginia	3,322	9,176	4,202	11,935	26%	30%	
Utah	3,352	8,349	4,197	11,783	25%	41%	
Kansas	3,401	8,907	4,197	11,662	23%	31%	
Georgia	3,624	8,641	4,160	11,659	15%	35%	
Nebraska	3,506	9,139	4,392	11,648	25%	27%	
Missouri	3,305	8,984	4,124	11,557	25%	29%	
Kentucky	3,437	9,118	4,009	11,506	17%	26%	
Nevada	3,578	8,831	3,927	11,487	10%	30%	
Montana	3,506	8,542	4,355	11,438	24%	34%	
Ohio	3,416	9,136	4,089	11,425	20%	25%	
South Dakota	3,361	8,499	4,233	11,382	26%	34%	

Mississippi	3,305	8,075	4,124	11,363	25%	41%
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Michigan	3,671	9,449	4,388	11,321	20%	20%
Arkansas	3,127	7,977	3,923	11,220	25%	41%
Louisiana	3,317	8,735	4,055	11,207	22%	28%
North Dakota	2,999	7,866	3,830	11,178	28%	42%
Alabama	3,156	8,045	4,139	11,119	31%	38%
Oklahoma	3,285	8,739	4,072	11,053	24%	26%
Hawaii	3,020	7,887	3,831	11,044	27%	40%
Iowa	3,270	8,436	4,146	10,947	27%	30%
Idaho	3,331	8,563	4,104	10,837	23%	27%

Note: Premiums are for insurance policies offered by private-sector employers in the U.S. Data: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends, 2003 and 2008 Medical Expenditure Panel Survey-Insurance Component.

Employer premiums as percent of median Median household income for under-65 population household income for under-65 population 2003-04 2007 2003 2008 15.0 **United States** \$48,442 \$53,685 17.2 West Virginia 38,400 46,066 19.3 23.1 Tennessee 44,064 46,000 17.4 20.3 Mississippi 39,018 43,094 16.8 20.0 North Carolina 43,662 46,002 15.6 19.9 Kentucky 42,419 46,000 16.8 19.5 40,050 45,640 18.4 19.3 Texas **District of Columbia** 40,000 42,904 16.9 19.0 45,840 55,045 17.7 Maine 19.0 19.7 New Mexico 36,300 45,000 19.0 Arizona 42,500 49,600 16.3 18.9 Arkansas 37,899 49,090 17.3 18.8 38,700 45,000 17.8 18.7 Louisiana South Carolina 44,488 50,000 16.2 18.6

Table 2. Health Insurance Premiums as Percentage of Median Household Income, 2003 and 2008,Ranked by 2008 Premium as Percentage of Median Household Income

	11,100	00,000	10.2	10.0
Florida	45,000	50,000	16.2	18.5
Vermont	52,606	55,506	14.1	18.5
Oklahoma	42,162	48,000	17.1	18.3
Indiana	50,000	56,611	15.0	18.1
Oregon	45,350	52,305	15.1	18.1
New York	47,000	51,101	15.1	17.6
Alabama	46,000	48,000	14.9	17.5
Montana	37,457	50,000	17.8	17.4
Wyoming	51,560	59,136	16.0	17.4
Missouri	50,967	50,000	14.1	17.3
Wisconsin	52,760	62,485	14.8	17.3
California	46,030	52,000	14.8	17.1
Illinois	52,016	57,000	14.7	16.9
Nevada	45,000	52,000	15.0	16.9
Rhode Island	52,031	58,800	14.2	16.8
Delaware	52,000	60,000	15.4	16.7
Nebraska	52,082	57,000	14.4	16.5
Pennsylvania	52,178	56,500	13.8	16.5
Utah	52,033	60,090	14.0	16.5
Alaska	56,108	65,850	15.5	16.2
Georgia	45,000	54,202	14.9	16.1
Idaho	47,322	56,834	15.5	16.1
Ohio	51,084	55,025	14.5	16.1
Kansas	51,082	55,000	14.5	16.0
North Dakota	49,750	56,250	13.3	15.9
South Dakota	49,818	54,922	14.6	15.8
Washington	54,400	62,300	13.7	15.7
Massachusetts	60,432	63,867	12.4	15.6

	Median household income for under-65 population		Employer premiums as percent of median household income for under-65 population		
	2003–04	2007	2003	2008	
Minnesota	63,510	68,000	12.9	15.4	
Michigan	52,490	60,000	14.7	15.3	
New Hampshire	66,078	74,317	12.3	14.9	
lowa	53,650	58,050	13.1	14.8	
Virginia	56,000	61,000	12.9	14.7	
Connecticut	65,032	69,150	12.6	14.3	
Hawaii	48,084	53,680	12.1	14.1	
Colorado	53,430	64,830	13.8	13.9	
New Jersey	65,000	69,560	12.2	13.9	
Maryland	60,000	69,500	11.8	13.3	

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

