



How much do families in Montana with employer insurance spend on premiums and out-of-pocket costs?

Yearly household spending on insurance premium contributions, 2016-2017

	Median	State range		Percent of individuals with high premium contributions relative to income ¹
		Low	High	
Montana	\$1,500	\$0	\$7,000	9.7%
United States	\$2,200	\$0	\$8,000	11.6%

Yearly household spending on out-of-pocket costs, 2016-2017

	Median	State range		Percent of individuals with high out-of-pocket costs relative to income ²
		Low	High	
Montana	\$1,000	\$0	\$6,500	8.9%
United States	\$800	\$0	\$5,000	6.8%

Yearly household spending on premiums & out-of-pocket costs combined, 2016-2017

	Median	State range		Percent of individuals with high premium contributions and high out-of-pocket costs relative to income ³
		Low	High	
Montana	\$3,900	\$200	\$12,300	1.9%
United States	\$3,700	\$300	\$12,080	2.7%

Notes: Spending estimates are for households (including single-person) where all members were under age 65 and had employer coverage. “Low” and “High” refer to households at the 10th and 90th percentile of the spending distribution. Estimates are based on an average of two years of data to ensure adequate sample size at the state level. Individuals in these households were considered to have:

¹ high premium contributions relative to income if total annual dollar amount paid by the household for premiums for employer insurance was 10 percent or more of annual household income.

² high out-of-pocket costs relative to income if total annual dollar amount paid by the household for out-of-pocket expenses not covered by their employer insurance, such as co pays, prescription medicine, eyeglasses and contacts, and medical supplies (excluding over-the-counter items), was 10 percent or more of annual household income, or 5 percent or more, if household income was less than 200% of the federal poverty level.

³ 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: Analysis of Current Population Survey, Annual Social and Economic Supplement, September 2017 and 2018 data releases.