



	Year ¹				Average annual change		
	2008	2014	2016	2018	2008-10	2014-16	2016-18
Employer-Sponsored Insurance Premium Costs							
Single coverage							
Delaware	\$4,733	\$6,145	\$6,522	\$6,848	9.3%	3.0%	2.5%
<i>United States</i>	\$4,386	\$5,832	\$6,101	\$6,715	6.1%	2.3%	4.9%
Family coverage							
Delaware	\$13,386	\$17,514	\$18,648	\$20,098	4.7%	3.2%	3.8%
<i>United States</i>	\$12,298	\$16,655	\$17,710	\$19,565	6.2%	3.1%	5.1%
Employee Contribution to Premium Costs							
Single coverage							
Delaware	\$885	\$1,237	\$1,407	\$1,340	15.5%	6.7%	-2.4%
<i>United States</i>	\$882	\$1,234	\$1,325	\$1,427	7.6%	3.6%	3.8%
Family coverage							
Delaware	\$3,373	\$4,209	\$5,393	\$5,715	12.5%	13.2%	2.9%
<i>United States</i>	\$3,394	\$4,518	\$4,956	\$5,431	4.7%	4.7%	4.7%
Combined average ² (% of median income)							
Delaware	\$2,680	\$3,446	\$4,231	\$4,564	13.0%	10.8%	3.9%
	(4.8%)	(5.9%)	(7.7%)	(6.3%)			
<i>United States</i>	\$2,715	\$3,683	\$4,050	\$4,396	4.7%	4.9%	4.2%
	(5.1%)	(6.6%)	(6.7%)	(6.8%)			
Employee Deductible Costs							
Single coverage ³							
Delaware	\$670	\$1,106	\$1,567	\$1,710	13.3%	19.0%	4.5%
<i>United States</i>	\$869	\$1,353	\$1,696	\$1,846	8.6%	12.0%	4.3%
Combined average ² (% of median income)							
Delaware	\$1,225	\$1,824	\$2,662	\$2,871	17.4%	20.8%	3.9%
	(2.2%)	(3.1%)	(4.9%)	(3.9%)			
<i>United States</i>	\$1,445	\$2,313	\$2,726	\$2,992	8.9%	8.6%	4.8%
	(2.7%)	(4.1%)	(4.5%)	(4.7%)			
Total Potential Out-of-Pocket Costs (Employee Contribution + Deductible)							
Combined average ² (% of median income)							
Delaware	\$3,904	\$5,270	\$6,893	\$7,435	14.4%	14.4%	3.9%
	(7.0%)	(9.0%)	(12.6%)	(10.2%)			
<i>United States</i>	\$4,160	\$5,995	\$6,776	\$7,388	6.2%	6.3%	4.4%
	(7.8%)	(10.7%)	(11.3%)	(11.5%)			

Notes: 1. Additional data available in report appendix. 2. Single and family premium, contribution, and deductible costs are weighted to the state distribution of single and family households. 3. Only single deductibles are included since family plans typically use this rate per family member.

Data: Medical Expenditure Panel Survey-Insurance Component (MEPS-IC), 2008-2018; Current Population Survey (CPS), 2008-2019.

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