

# New Jersey

## Trends in Employer Insurance Costs, 2008–2018



The  
Commonwealth  
Fund

	Year <sup>1</sup>				Average annual change		
	2008	2014	2016	2018	2008-10	2014-16	2016-18
<b>Employer-Sponsored Insurance Premium Costs</b>							
Single coverage							
New Jersey	\$4,798	\$6,447	\$6,492	\$7,507	3.6%	0.3%	7.5%
United States	\$4,386	\$5,832	\$6,101	\$6,715	6.1%	2.3%	4.9%
Family coverage							
New Jersey	\$12,789	\$19,143	\$18,242	\$22,294	4.8%	-2.4%	10.5%
United States	\$12,298	\$16,655	\$17,710	\$19,565	6.2%	3.1%	5.1%
<b>Employee Contribution to Premium Costs</b>							
Single coverage							
New Jersey	\$1,033	\$1,293	\$1,745	\$1,598	3.1%	16.2%	-4.3%
United States	\$882	\$1,234	\$1,325	\$1,427	7.6%	3.6%	3.8%
Family coverage							
New Jersey	\$3,286	\$4,310	\$5,785	\$6,253	10.5%	15.9%	4.0%
United States	\$3,394	\$4,518	\$4,956	\$5,431	4.7%	4.7%	4.7%
Combined average <sup>2</sup> (% of median income)							
New Jersey	\$2,661 (3.7%)	\$3,493 (5.2%)	\$4,865 (6.1%)	\$5,117 (6.2%)	9.6%	18.0%	2.6%
United States	\$2,715 (5.1%)	\$3,683 (6.6%)	\$4,050 (6.7%)	\$4,396 (6.8%)	4.7%	4.9%	4.2%
<b>Employee Deductible Costs</b>							
Single coverage <sup>3</sup>							
New Jersey	\$907	\$1,239	\$1,515	\$1,770	13.1%	10.6%	8.1%
United States	\$869	\$1,353	\$1,696	\$1,846	8.6%	12.0%	4.3%
Combined average <sup>2</sup> (% of median income)							
New Jersey	\$1,481 (2.1%)	\$2,145 (3.2%)	\$2,422 (3.0%)	\$3,164 (3.8%)	12.0%	6.3%	14.3%
United States	\$1,445 (2.7%)	\$2,313 (4.1%)	\$2,726 (4.5%)	\$2,992 (4.7%)	8.9%	8.6%	4.8%
<b>Total Potential Out-of-Pocket Costs (Employee Contribution + Deductible)</b>							
Combined average <sup>2</sup> (% of median income)							
New Jersey	\$4,142 (5.8%)	\$5,639 (8.4%)	\$7,287 (9.2%)	\$8,281 (10.0%)	10.5%	13.7%	6.6%
United States	\$4,160 (7.8%)	\$5,995 (10.7%)	\$6,776 (11.3%)	\$7,388 (11.5%)	6.2%	6.3%	4.4%

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.

**EMBARGOED – Not for release before 12:01 a.m. ET, Thursday, November 21, 2019**