

# Trends in Employer Insurance Costs, 2010–20: Rhode Island

|  | Year            |                 |                 |                 | Average annual change |             |               |
|--|-----------------|-----------------|-----------------|-----------------|-----------------------|-------------|---------------|
|  | 2010            | 2015            | 2019            | 2020            | 2010–20               | 2015–20     | 2019–20       |
| <b>Employer-Sponsored Insurance Premium Costs</b>  |                 |                 |                 |                 |                       |             |               |
| Single Coverage  |                 |                 |                 |                 |                       |             |               |
| <b>Rhode Island</b>  | <b>\$5,557</b>  | <b>\$6,509</b>  | <b>\$7,263</b>  | <b>\$7,326</b>  | <b>2.8%</b>           | <b>2.4%</b> | <b>0.9%</b>   |
| <i>United States</i>   | <i>\$4,940</i>  | <i>\$5,963</i>  | <i>\$6,972</i>  | <i>\$7,149</i>  | <i>3.8%</i>           | <i>3.7%</i> | <i>2.5%</i>   |
| Family coverage  |                 |                 |                 |                 |                       |             |               |
| <b>Rhode Island</b>  | <b>\$14,812</b> | <b>\$17,590</b> | <b>\$20,481</b> | <b>\$21,425</b> | <b>3.8%</b>           | <b>4.0%</b> | <b>4.6%</b>   |
| <i>United States</i>   | <i>\$13,871</i> | <i>\$17,322</i> | <i>\$20,486</i> | <i>\$20,758</i> | <i>4.1%</i>           | <i>3.7%</i> | <i>1.3%</i>   |
| <b>Employee Contribution to Premium Costs (employee contribution percentage)</b>                                     |                 |                 |                 |                 |                       |             |               |
| Single Coverage  |                 |                 |                 |                 |                       |             |               |
| <b>Rhode Island</b>  | <b>\$1,147</b>  | <b>\$1,499</b>  | <b>\$1,628</b>  | <b>\$1,531</b>  | <b>2.9%</b>           | <b>0.4%</b> | <b>-6.0%</b>  |
|  | (21%)           | (23%)           | (22%)           | (21%)           |                       |             |               |
| <i>United States</i>   | <i>\$1,021</i>  | <i>\$1,255</i>  | <i>\$1,489</i>  | <i>\$1,532</i>  | <i>4.1%</i>           | <i>4.1%</i> | <i>2.9%</i>   |
|  | (21%)           | (21%)           | (21%)           | (21%)           |                       |             |               |
| Family Coverage  |                 |                 |                 |                 |                       |             |               |
| <b>Rhode Island</b>  | <b>\$3,308</b>  | <b>\$4,495</b>  | <b>\$5,445</b>  | <b>\$5,410</b>  | <b>5.0%</b>           | <b>3.8%</b> | <b>-0.6%</b>  |
|  | (22%)           | (26%)           | (27%)           | (25%)           |                       |             |               |
| <i>United States</i>   | <i>\$3,721</i>  | <i>\$4,710</i>  | <i>\$5,726</i>  | <i>\$5,978</i>  | <i>4.9%</i>           | <i>4.9%</i> | <i>4.4%</i>   |
|  | (27%)           | (27%)           | (28%)           | (29%)           |                       |             |               |
| <b>Employee Deductible Costs — Single Coverage<sup>1</sup></b>   |                 |                 |                 |                 |                       |             |               |
| <b>Rhode Island</b>  | <b>\$1,024</b>  | <b>\$1,400</b>  | <b>\$1,983</b>  | <b>\$1,949</b>  | <b>6.6%</b>           | <b>6.8%</b> | <b>-1.7%</b>  |
| <i>United States</i>   | <i>\$1,025</i>  | <i>\$1,541</i>  | <i>\$1,931</i>  | <i>\$1,945</i>  | <i>6.6%</i>           | <i>4.8%</i> | <i>0.7%</i>   |
| <b>Employee Premium Contributions &amp; Deductibles — Weighted for Family Type Distribution (% of median income)</b> |                 |                 |                 |                 |                       |             |               |
| Employee Premium Contribution <sup>2</sup>   |                 |                 |                 |                 |                       |             |               |
| <b>Rhode Island</b>  | <b>\$2,659</b>  | <b>\$3,659</b>  | <b>\$4,418</b>  | <b>\$4,369</b>  | <b>5.1%</b>           | <b>3.6%</b> | <b>-1.1%</b>  |
|  | (5%)            | (6%)            | (6%)            | (6%)            |                       |             |               |
| <i>United States</i>   | <i>\$2,975</i>  | <i>\$3,849</i>  | <i>\$4,606</i>  | <i>\$4,813</i>  | <i>4.9%</i>           | <i>4.6%</i> | <i>4.5%</i>   |
|  | (6%)            | (7%)            | (7%)            | (7%)            |                       |             |               |
| Employee Deductible Costs <sup>2</sup>   |                 |                 |                 |                 |                       |             |               |
| <b>Rhode Island</b>  | <b>\$1,706</b>  | <b>\$2,507</b>  | <b>\$3,480</b>  | <b>\$3,132</b>  | <b>6.3%</b>           | <b>4.6%</b> | <b>-10.0%</b> |
|  | (3%)            | (4%)            | (5%)            | (4%)            |                       |             |               |
| <i>United States</i>   | <i>\$1,713</i>  | <i>\$2,573</i>  | <i>\$3,199</i>  | <i>\$3,257</i>  | <i>6.6%</i>           | <i>4.8%</i> | <i>1.8%</i>   |
|  | (3%)            | (4%)            | (5%)            | (5%)            |                       |             |               |
| Employee Premium Contribution + Deductible Costs <sup>2</sup>  |                 |                 |                 |                 |                       |             |               |
| <b>Rhode Island</b>  | <b>\$4,365</b>  | <b>\$6,165</b>  | <b>\$7,899</b>  | <b>\$7,501</b>  | <b>5.6%</b>           | <b>4.0%</b> | <b>-5.0%</b>  |
|  | (8%)            | (10%)           | (11%)           | (10%)           |                       |             |               |
| <i>United States</i>   | <i>\$4,688</i>  | <i>\$6,422</i>  | <i>\$7,806</i>  | <i>\$8,070</i>  | <i>5.6%</i>           | <i>4.7%</i> | <i>3.4%</i>   |
|  | (9%)            | (11%)           | (12%)           | (12%)           |                       |             |               |
| Median Income  |                 |                 |                 |                 |                       |             |               |
| <b>Rhode Island</b>  | <b>\$57,500</b> | <b>\$62,632</b> | <b>\$73,399</b> | <b>\$78,075</b> |                       |             |               |
| <i>United States</i>   | <i>\$51,410</i> | <i>\$58,000</i> | <i>\$68,063</i> | <i>\$69,804</i> |                       |             |               |



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Notes: 1. Only single deductibles are included since family plans typically use this rate per family member. 2. Single and family premium contributions and deductible costs are weighted to the state distribution of single and family households. Data: Medical Expenditure Panel Survey—Insurance Component (MEPS-IC), 2010–20; Current Population Survey (CPS), 2010–21.