

# Kentucky

## Trends in Employer-Sponsored Insurance Costs and Affordability, 2020–24

		2020	2023	2024	Average annual change	
					2020–2023	2023–2024
Employee contribution to premium costs (as percent of median income)						
Single coverage	Kentucky	\$1,535 (5.3%)	\$1,606 (4.6%)	\$1,686 (4.8%)	1.5%	5.0%
	United States	\$1,532 (4.3%)	\$1,640 (3.9%)	\$1,789 (4.0%)	2.3%	9.1%
Family coverage	Kentucky	\$5,197 (7.0%)	\$6,050 (6.6%)	\$6,389 (6.4%)	5.2%	5.6%
	United States	\$5,978 (6.6%)	\$6,889 (6.6%)	\$7,216 (6.5%)	4.8%	4.7%
Employee deductible costs — single coverage <sup>1</sup> (as percent of median income)						
Single coverage	Kentucky	\$2,190 (7.5%)	\$2,128 (6.1%)	\$2,242 (6.4%)	-1.0%	5.4%
	United States	\$1,945 (5.5%)	\$1,930 (4.6%)	\$2,085 (4.6%)	-0.3%	8.0%
Employee premium contribution + deductible costs (as percent of median income)						
Single coverage	Kentucky	\$3,725 (12.8%)	\$3,734 (10.7%)	\$3,928 (11.2%)	0.1%	5.2%
	United States	\$3,477 (9.9%)	\$3,570 (8.6%)	\$3,874 (8.6%)	0.9%	8.5%
Family coverage	Kentucky	\$9,208 (12.4%)	\$9,976 (10.8%)	\$10,990 (11.0%)	2.7%	10.2%
	United States	\$9,700 (10.8%)	\$10,622 (10.1%)	\$11,279 (10.1%)	3.1%	6.2%
Employer-sponsored insurance total premium costs						
Single coverage	Kentucky	\$6,949	\$8,002	\$8,067	4.8%	0.8%
	United States	\$7,149	\$8,182	\$8,486	4.6%	3.7%
Family coverage	Kentucky	\$20,396	\$23,553	\$23,584	4.9%	0.1%
	United States	\$20,758	\$23,938	\$24,540	4.9%	2.5%
Median income <sup>2</sup>		2019–2020	2022–2023	2023–2024		
Kentucky		\$58,650	\$72,277	\$77,000		
United States		\$69,804	\$81,223	\$86,002		

Notes: 1. Only single deductibles are included since family plans typically use this rate per family member. 2. Estimates of median household income use two years of data to ensure adequate sample size at the state level. Household incomes have been adjusted for the likelihood that individuals residing in the same household will purchase insurance together — referred to as a health insurance unit (HIU). Data: Premium contributions and deductibles: Agency for Healthcare Research and Quality, Medical Expenditure Panel Survey-Insurance Component (MEPS-IC), 2020–2024. Median household income and household distribution type: Census Bureau, Current Population Survey (CPS), 2019–2024, analysis by Olivia Chan, Dong Ding, and Sherry Glied of New York University for the Commonwealth Fund.

