

	Year				Average annual change		
	2008	2011	2016	2017	2008-11	2011-16	2016-17
Employer-Sponsored Insurance Premium Cost							
Single coverage							
Missouri	\$4,124	\$5,019	\$5,881	\$6,354	6.8%	3.2%	8.0%
United States	\$4,386	\$5,222	\$6,101	\$6,368	6.0%	3.2%	4.4%
Family coverage							
Missouri	\$11,557	\$13,888	\$16,638	\$18,763	6.3%	3.7%	12.8%
United States	\$12,298	\$15,022	\$17,710	\$18,687	6.9%	3.3%	5.5%
Employee Contribution to Premium Costs							
Single coverage							
Missouri	\$956	\$1,155	\$1,288	\$1,318	6.5%	2.2%	2.3%
United States	\$882	\$1,090	\$1,325	\$1,415	7.3%	4.0%	6.8%
Family coverage							
Missouri	\$2,994	\$4,054	\$6,003	\$4,654	10.6%	8.2%	-22.5%
United States	\$3,394	\$3,962	\$4,956	\$5,218	5.3%	4.6%	5.3%
Combined average ¹							
Missouri	\$2,458	\$3,286	\$4,962	\$3,881	10.2%	8.6%	-21.8%
% of median income	5%	7%	8%	6%			
United States	\$2,715	\$3,170	\$4,050	\$4,249	5.3%	5.0%	4.9%
% of median income	5%	6%	7%	7%			
Employee Deductible Cost							
Single coverage ²							
Missouri	\$1,022	\$1,173	\$2,009	\$2,016	4.7%	11.4%	0.3%
United States	\$869	\$1,123	\$1,696	\$1,808	8.9%	8.6%	6.6%
Combined average ¹							
Missouri	\$1,591	\$1,916	\$3,384	\$3,247	6.4%	12.0%	-4.0%
% of median income	3%	4%	5%	5%			
United States	\$1,445	\$1,918	\$2,726	\$2,991	9.9%	7.3%	9.7%
% of median income	3%	4%	5%	5%			
Total Potential Out-of-Pocket Costs (Employee Contribution + Deductible)							
Combined average ¹							
Missouri	\$4,050	\$5,202	\$8,346	\$7,127	8.7%	9.9%	-14.6%
% of median income	8%	10%	13%	12%			
United States	\$4,160	\$5,088	\$6,776	\$7,240	6.9%	5.9%	6.8%
% of median income	8%	10%	11%	12%			

Notes: (1) Single and family premium, contribution, and deductible costs are weighted to the distribution of single and family households. (2) Only single deductibles are included since family plans typically use this rate per family member.

Data: Medical Expenditure Panel Survey-Insurance Component (MEPS-IC), 2008-2017; Current Population Survey (CPS), 2007-2018.