

# North Carolina

Trends in Employer Insurance Costs, 2008–2017



The Commonwealth Fund

	Year				Average annual change		
	2008	2011	2016	2017	2008-11	2011-16	2016-17
<b>Employer-Sponsored Insurance Premium Cost</b>							
Single coverage							
North Carolina	\$4,460	\$5,230	\$5,717	\$6,348	5.5%	1.8%	11.0%
United States	\$4,386	\$5,222	\$6,101	\$6,368	6.0%	3.2%	4.4%
Family coverage							
North Carolina	\$12,308	\$14,304	\$16,986	\$18,101	5.1%	3.5%	6.6%
United States	\$12,298	\$15,022	\$17,710	\$18,687	6.9%	3.3%	5.5%
<b>Employee Contribution to Premium Costs</b>							
Single coverage							
North Carolina	\$827	\$1,061	\$1,189	\$1,391	8.7%	2.3%	17.0%
United States	\$882	\$1,090	\$1,325	\$1,415	7.3%	4.0%	6.8%
Family coverage							
North Carolina	\$4,115	\$4,584	\$4,832	\$5,833	3.7%	1.1%	20.7%
United States	\$3,394	\$3,962	\$4,956	\$5,218	5.3%	4.6%	5.3%
Combined average <sup>1</sup>							
North Carolina	\$3,216	\$3,691	\$3,988	\$4,755	4.7%	1.6%	19.2%
% of median income	7%	7%	7%	8%			
United States	\$2,715	\$3,170	\$4,050	\$4,249	5.3%	5.0%	4.9%
% of median income	5%	6%	7%	7%			
<b>Employee Deductible Cost</b>							
Single coverage <sup>2</sup>							
North Carolina	\$1,026	\$1,390	\$1,963	\$1,975	10.7%	7.1%	0.6%
United States	\$869	\$1,123	\$1,696	\$1,808	8.9%	8.6%	6.6%
Combined average <sup>1</sup>							
North Carolina	\$1,679	\$2,410	\$2,925	\$3,260	12.8%	3.9%	11.5%
% of median income	4%	5%	5%	6%			
United States	\$1,445	\$1,918	\$2,726	\$2,991	9.9%	7.3%	9.7%
% of median income	3%	4%	5%	5%			
<b>Total Potential Out-of-Pocket Costs (Employee Contribution + Deductible)</b>							
Combined average <sup>1</sup>							
North Carolina	\$4,896	\$6,101	\$6,913	\$8,015	7.6%	2.5%	15.9%
% of median income	11%	12%	12%	14%			
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.