JAMA Infographic

**Recent Trends in Employer-Sponsored Health Insurance Premiums**

**Average Annual Premium Increases for Family Coverage, 1999–2015**

- 1999 to 2005: 11%
- 2005 to 2010: 5%
- 2010 to 2015: 5%

**Average Premiums Increased by 4% Between 2014 and 2015**

- Employer Contribution: $16,834 in 2014, $17,545 in 2015
- Worker Contribution: $12,011 in 2014, $12,591 in 2015

**Increases in Premiums Between 1999 and 2015 Have Outpaced Inflation and Workers’ Earnings**

- Cumulative Increase
  - Workers’ Contribution to Family Premiums: 221%
  - Health Insurance Premiums for Family Coverage: 158%
  - Workers’ Earnings: 56%
  - Overall Inflation: 203%

**Over the Past 5 Years, Deductibles Have Risen Much Faster Than Premiums and Wages**

- Cumulative Increase
  - Single Coverage Deductibles: 67%
  - Single Coverage Premiums: 24%
  - Workers’ Earnings: 10%

**Distribution of Annual Premiums for Workers With Family Coverage, 2015**

- Percentage of Covered Workers
  - <$10,000: 4%
  - $10,000 to $11,999: 6%
  - $12,000 to $13,999: 12%
  - $14,000 to $15,999: 16%
  - $16,000 to $17,999: 19%
  - $18,000 to $19,999: 18%
  - $20,000 to $21,999: 12%
  - $22,000 to $23,999: 7%
  - $24,000 or more: 8%

**Many Employers Took Action in 2015 to Address Anticipated Excise Tax on High-Cost Plans**

- Small Employers (3–99 workers): 53%
- Large Employers (≥200 workers): 71%

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