Wisconsin

Trends in Employer Insurance Costs, 2008–2018



	Year ¹				Average annual change		
_	2008	2014	2016	2018	2008-10	2014-16	2016-18
Employer-Sponsored I	nsurance P	remium Co	osts				
Single coverage							
Wisconsin United States	\$4,777 \$4,386	\$5,868 \$5,832	\$6,386 \$6,101	\$6,816 \$6,715	6.2% 6.1%	4.3% 2.3%	3.3% 4.9%
Family coverage							
Wisconsin <i>United States</i>	\$12,956 \$12,298	\$17,209 \$16,655	\$17,477 \$17,710	\$19,555 \$19,565	5.9% 6.2%	0.8% 3.1%	5.8% 5.1%
Employee Contribution	ı to Premiu	m Costs					
Single coverage							
Wisconsin United States	\$1,069 \$882	\$1,257 \$1,234	\$1,401 \$1,325	\$1,596 \$1,427	4.8% 7.6%	5.6% 3.6%	6.7% 3.8%
Family coverage							
Wisconsin United States	\$3,301 \$3,394	\$3, 791 \$4,518	\$3,817 \$4,956	\$4,952 \$5,431	0.9% 4.7%	0.3% 4.7%	13.9% <i>4.7%</i>
Combined average ² (% of medi	an income)						
Wisconsin	\$2,715 (4.5%)	\$3,201 (5.1%)	\$3,244 (5.4%)	\$4,079 (5.8%)	0.7%	0.7%	12.1%
United States	\$2,715 (5.1%)	\$3,683 (6.6%)	\$4,050 (6.7%)	\$4,396 (6.8%)	4.7%	4.9%	4.2%
Employee Deductible (Costs						
Single coverage ³							
Wisconsin United States	\$1,033 \$869	\$1,464 \$1,353	\$1,828 \$1,696	\$1,914 \$1,846	5.3% 8.6%	11.7% 12.0%	2.3% 4.3%
Combined average ² (% of medi	an income)						
Wisconsin	\$1,616 (2.7%)	\$2,651 (4.2%)	\$3,130 (5.2%)	\$3,175 (4.5%)	16.1%	8.7%	0.7%
United States	\$1,445 (2.7%)	\$2,313 (4.1%)	\$2,726 (4.5%)	\$2,992 (4.7%)	8.9%	8.6%	4.8%
Total Potential Out-of-	Pocket Cos	ts (Employ	ee Contrib	ution + Dec	ductible)		
Combined average ² (% of med	ian income)						
Wisconsin	\$4,332 (7.2%)	\$5,852 (9.3%)	\$6,374 (10.6%)	\$ 7,255 (10.4%)	6.7%	4.4%	6.7%
United States	\$4,160 (7.8%)	\$5,995 (10.7%)	\$6,776 (11.3%)	\$7,388 (11.5%)	6.2%	6.3%	4.4%

Notes: 1. Additional data available in report appendix. 2. Single and family premium, contribution, and deductible costs are weighted to the state distribution of single and family households. 3. Only single deductibles are included since family plans typically use this rate per family member.

Data: Medical Expenditure Panel Survey-Insurance Component (MEPS-IC), 2008-2018; Current Population Survey (CPS), 2008-2019.