Nevada

Trends in Employer Insurance Costs, 2008–2018



	Year ¹				Average annual change		
_	2008	2014	2016	2018	2008-10	2014-16	2016-18
mployer-Sponsored I	nsurance P	remium Co	osts				
Single coverage							
Nevada	\$3,927	\$5,426	\$5,490	\$6,032	10.2%	0.6%	4.8%
United States	\$4,386	\$5,832	\$6,101	\$6,715	6.1%	2.3%	4.9
Family coverage							
Nevada	\$11,487	\$16,152	\$16,133	\$18,357	4.3%	-0.1%	6.79
United States	\$12,298	\$16,655	\$17,710	\$19,565	6.2%	3.1%	5.1
mployee Contribution	n to Premiu	ım Costs					
Single coverage							
Nevada	\$863	\$1,204	\$1,235	\$1,355	-5.7%	1.3%	4.7
United States	\$882	\$1,234	\$1,325	\$1,427	7.6%	3.6%	3.8
Family coverage							
Nevada	\$3,575	\$4,212	\$5,089	\$6,252	-2.8%	9.9%	10.89
United States	\$3,394	\$4,518	\$4,956	\$5,431	4.7%	4.7%	4.7
Combined average ² (% of medi	ian income)						
Nevada	\$2,745	\$3,386	\$4,036	\$4,896	-2.8%	9.2%	10.19
11 11 15	(5.5%)	(6.8%)	(7.7%)	(8.4%)	4.70/	4.00/	4.0
United States	\$2,715 (5.1%)	\$3,683 (6.6%)	\$4,050 (6.7%)	\$4,396 (6.8%)	4.7%	4.9%	4.2
mployee Deductible ((01013)	(31113)	(0.2.3)			
Single coverage ³							
	\$764	¢4 274	¢4 624	\$2,004	E 40/	0.49/	10.79
Nevada United States	\$7 64 \$869	\$1,374 \$1,353	\$1,634 \$1,696	\$2,001 \$1,846	5.4% 8.6%	9.1% 12.0%	10.7 9
Combined average ² (% of medi		• /	, , , , , , , , , , , , , , , , , , , ,	, , -			
Nevada	\$1,316	\$2,301	\$2,417	\$3,237	-0.5%	2.5%	15.79
Ne vada	(2.6%)	(4.6%)	(4.6%)	(5.6%)	0.370	2.370	13.7
United States	\$1,445	\$2,313	\$2,726	\$2,992	8.9%	8.6%	4.8
	(2.7%)	(4.1%)	(4.5%)	(4.7%)			
otal Potential Out-of-	Pocket Cos	ts (Employ	ee Contrib	ution + Dec	luctible)		
Combined average ² (% of med	ian income)						
Nevada	\$4,061	\$5,687	\$6,453	\$8,132	-2.0%	6.5%	12.3
	(8.1%)	(11.5%)	(12.4%)	(14.0%)			
United States	\$4,160	\$5,995	\$6,776	\$7,388	6.2%	6.3%	4.4
	(7.8%)	(10.7%)	(11.3%)	(11.5%)			

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.