## Maine

## Trends in Employer Insurance Costs, 2008–2018



	Year <sup>1</sup>				Average annual change		
_	2008	2014	2016	2018	2008-10	2014-16	2016-18
mployer-Sponsored I	nsurance P	remium Co	osts				
Single coverage							
Maine	\$4,910	\$5,903	\$6,212	\$6,866	6.4%	2.6%	5.19
United States	\$4,386	\$5,832	\$6,101	\$6,715	6.1%	2.3%	4.9
Family coverage							
Maine	\$13,102	\$16,514	\$17,987	\$19,555	5.5%	4.4%	4.3
United States	\$12,298	\$16,655	\$17,710	\$19,565	6.2%	3.1%	5.1
mployee Contributio	ı to Premiu	ım Costs					
Single coverage							
Maine	\$1,054	\$1,176	\$1,357	\$1,461	7.0%	7.4%	3.8
United States	\$882	\$1,234	\$1,325	\$1,427	7.6%	3.6%	3.8
Family coverage							
Maine	\$4,017	\$4,094	\$4,699	\$5,375	5.4%	7.1%	7.0
United States	\$3,394	\$4,518	\$4,956	\$5,431	4.7%	4.7%	4.7
Combined average <sup>2</sup> (% of medi	an income)						
Maine	\$3,266	\$3,277	\$3,911	\$4,360	4.3%	9.2%	5.6
	(5.9%)	(5.5%)	(6.7%)	(6.5%)			
United States	\$2,715	\$3,683	\$4,050	\$4,396	4.7%	4.9%	4.2
	(5.1%)	(6.6%)	(6.7%)	(6.8%)			
mployee Deductible (	Costs						
Single coverage <sup>3</sup>							
Maine	\$939	\$2,081	\$2,103	\$2,447	18.9%	0.5%	7.9
United States	\$869	\$1,353	\$1,696	\$1,846	8.6%	12.0%	4.3
Combined average <sup>2</sup> (% of medi	an income)						
Maine	\$1,404	\$2,892	\$3,334	\$3,519	19.8%	7.4%	2.7
	(2.5%)	(4.8%)	(5.7%)	(5.3%)	0.00/	0.40/	
United States	\$1,445	\$2,313	\$2,726	\$2,992	8.9%	8.6%	4.8
. 15	(2.7%)	(4.1%)	(4.5%)	(4.7%)			
otal Potential Out-of-		ts (Employ	ee Contrib	ution + Dec	ductible)		
Combined average <sup>2</sup> (% of med		<b>A</b>	<b>A-</b> - :-	<b>A=</b> a==			
Maine	\$4,670	\$6,169	\$7,245	\$7,879	9.2%	8.4%	4.3
United States	( <b>8.4%)</b> \$4,160	(10.3%) \$5,995	( <b>12.4%</b> ) \$6,776	(11.8%) \$7,388	6.2%	6.3%	4.4
onited states	(7.8%)	\$5,995 (10.7%)	(11.3%)	(11.5%)	0.2%	0.3%	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.