

EOB

(EXPLOITATION OF BENEFITS)

CRIPPLING OUT-OF-POCKET COSTS IN AMERICA

2019

DEDUCTIBLES INCREASE MORE THAN **150%** SINCE 2009. OVER A THIRD OF THE YEAR HAS PASSED BEFORE THE AVG. ENROLLEE HAS INCURRED ENOUGH SPENDING TO MEET THEIR DEDUCTIBLE.



68% OF LARGE EMPLOYER PLAN ENROLLEES HAVE DEDUCTIBLE SPENDING. ABOUT **45%** MORE THAN IN 2007.



THE AVG. DEDUCTIBLE FOR BOTH SINGLE AND FAMILY COVERAGE INCREASES BY **100%** SINCE 2009.



25% OF ADULTS WITH MEDICAL CONDITIONS REPORT HAVING DELAYED AND/OR GOING W\O HEALTH CARE DUE TO COST.



THE AVG. ANNUAL DEDUCTIBLE FOR COVERED WORKERS WITH SINGLE COVERAGE PLANS IS **\$533** ANNUALLY.

DEDUCTIBLES



PREMIUMS



COST OF HEALTH INSURANCE FOR SINGLE COVERAGE:

2009 Premium = \$4,824/yr.

Rate per Paycheck= \$201



A
INDIVIDUAL

2019 Premium = \$7,188/yr.

Rate per Paycheck= \$299.50



Employee's making \$25k or less (about 36 million Americans) are usually priced out of coverage



COST OF HEALTH INSURANCE FOR FAMILY COVERAGE:

2009 Premium = \$13,375/yr.

Rate per Paycheck= \$557



B
INDIVIDUAL

2019 Premium = \$20,576/yr.

Rate per Paycheck= \$857



The average family premium increased by **54%** since 2009