

# North Dakota

Trends in Employer Insurance Costs, 2010–2019



The  
Commonwealth  
Fund

	Year <sup>1</sup>				Average annual change		
	2010	2015	2018	2019	2010-19	2015-19	2018-19
<b>Employer-Sponsored Insurance Premium Costs</b>							
Single coverage							
North Dakota	\$4,719	\$5,920	\$6,643	\$6,681	3.9%	3.1%	0.6%
United States	\$4,940	\$5,963	\$6,715	\$6,972	3.9%	4.0%	3.8%
Family coverage							
North Dakota	\$12,544	\$16,020	\$17,337	\$18,400	4.3%	3.5%	6.1%
United States	\$13,871	\$17,322	\$19,565	\$20,486	4.4%	4.3%	4.7%
<b>Employee Contribution to Premium Costs</b>							
Single coverage							
North Dakota	\$891	\$1,280	\$1,246	\$1,387	5.0%	2.0%	11.3%
United States	\$1,021	\$1,255	\$1,427	\$1,489	4.3%	4.4%	4.3%
Family coverage							
North Dakota	\$3,492	\$5,249	\$4,982	\$5,385	4.9%	0.6%	8.1%
United States	\$3,721	\$4,710	\$5,431	\$5,726	4.9%	5.0%	5.4%
Combined average <sup>2</sup> (% of median income)							
North Dakota	\$2,801 (4.6%)	\$4,124 (6.0%)	\$4,069 (5.6%)	\$4,305 (5.7%)	4.9%	1.1%	5.8%
United States	\$2,975 (5.8%)	\$3,849 (6.6%)	\$4,396 (6.8%)	\$4,606 (6.8%)	5.0%	4.6%	4.8%
<b>Employee Deductible Costs</b>							
Single coverage <sup>3</sup>							
North Dakota	\$737	\$1,354	\$1,742	\$1,950	11.4%	9.5%	11.9%
United States	\$1,025	\$1,541	\$1,846	\$1,931	7.3%	5.8%	4.6%
Combined average <sup>2</sup> (% of median income)							
North Dakota	\$1,249 (2.1%)	\$2,365 (3.4%)	\$3,126 (4.3%)	\$3,432 (4.5%)	11.9%	9.8%	9.8%
United States	\$1,713 (3.3%)	\$2,573 (4.4%)	\$2,992 (4.6%)	\$3,199 (4.7%)	7.2%	5.6%	6.9%
<b>Total Potential Out-of-Pocket Costs (Employee Contribution + Deductible)</b>							
Combined average <sup>2</sup> (% of median income)							
North Dakota	\$4,050 (6.7%)	\$6,489 (9.4%)	\$7,196 (10.0%)	\$7,737 (10.2%)	7.5%	4.5%	7.5%
United States	\$4,688 (9.1%)	\$6,422 (11.1%)	\$7,388 (11.4%)	\$7,806 (11.5%)	5.8%	5.0%	5.7%

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), 2010-2019; Current Population Survey (CPS), 2010-2020.