

# Trends in Employer Insurance Costs, 2010–20: Vermont

|  | Year            |                 |                 |                 | Average annual change |             |              |
|--|-----------------|-----------------|-----------------|-----------------|-----------------------|-------------|--------------|
|  | 2010            | 2015            | 2019            | 2020            | 2010–20               | 2015–20     | 2019–20      |
| <b>Employer-Sponsored Insurance Premium Costs</b>  |                 |                 |                 |                 |                       |             |              |
| Single Coverage  |                 |                 |                 |                 |                       |             |              |
| <b>Vermont</b>   | <b>\$5,170</b>  | <b>\$5,861</b>  | <b>\$7,319</b>  | <b>\$7,868</b>  | <b>4.3%</b>           | <b>6.1%</b> | <b>7.5%</b>  |
| <i>United States</i>   | <i>\$4,940</i>  | <i>\$5,963</i>  | <i>\$6,972</i>  | <i>\$7,149</i>  | <i>3.8%</i>           | <i>3.7%</i> | <i>2.5%</i>  |
| Family coverage  |                 |                 |                 |                 |                       |             |              |
| <b>Vermont</b>   | <b>\$13,588</b> | <b>\$17,835</b> | <b>\$21,419</b> | <b>\$22,288</b> | <b>5.1%</b>           | <b>4.6%</b> | <b>4.1%</b>  |
| <i>United States</i>   | <i>\$13,871</i> | <i>\$17,322</i> | <i>\$20,486</i> | <i>\$20,758</i> | <i>4.1%</i>           | <i>3.7%</i> | <i>1.3%</i>  |
| <b>Employee Contribution to Premium Costs (employee contribution percentage)</b>                                     |                 |                 |                 |                 |                       |             |              |
| Single Coverage  |                 |                 |                 |                 |                       |             |              |
| <b>Vermont</b>   | <b>\$1,099</b>  | <b>\$1,361</b>  | <b>\$1,512</b>  | <b>\$1,810</b>  | <b>5.1%</b>           | <b>5.9%</b> | <b>19.7%</b> |
|  | (21%)           | (23%)           | (21%)           | (23%)           |                       |             |              |
| <i>United States</i>   | <i>\$1,021</i>  | <i>\$1,255</i>  | <i>\$1,489</i>  | <i>\$1,532</i>  | <i>4.1%</i>           | <i>4.1%</i> | <i>2.9%</i>  |
|  | (21%)           | (21%)           | (21%)           | (21%)           |                       |             |              |
| Family Coverage  |                 |                 |                 |                 |                       |             |              |
| <b>Vermont</b>   | <b>\$2,997</b>  | <b>\$4,900</b>  | <b>\$4,862</b>  | <b>\$5,784</b>  | <b>6.8%</b>           | <b>3.4%</b> | <b>19.0%</b> |
|  | (22%)           | (28%)           | (23%)           | (26%)           |                       |             |              |
| <i>United States</i>   | <i>\$3,721</i>  | <i>\$4,710</i>  | <i>\$5,726</i>  | <i>\$5,978</i>  | <i>4.9%</i>           | <i>4.9%</i> | <i>4.4%</i>  |
|  | (27%)           | (27%)           | (28%)           | (29%)           |                       |             |              |
| <b>Employee Deductible Costs — Single Coverage<sup>1</sup></b>   |                 |                 |                 |                 |                       |             |              |
| <b>Vermont</b>   | <b>\$1,463</b>  | <b>\$1,583</b>  | <b>\$1,935</b>  | <b>\$2,059</b>  | <b>3.5%</b>           | <b>5.4%</b> | <b>6.4%</b>  |
| <i>United States</i>   | <i>\$1,025</i>  | <i>\$1,541</i>  | <i>\$1,931</i>  | <i>\$1,945</i>  | <i>6.6%</i>           | <i>4.8%</i> | <i>0.7%</i>  |
| <b>Employee Premium Contributions &amp; Deductibles — Weighted for Family Type Distribution (% of median income)</b> |                 |                 |                 |                 |                       |             |              |
| Employee Premium Contribution <sup>2</sup>   |                 |                 |                 |                 |                       |             |              |
| <b>Vermont</b>   | <b>\$2,477</b>  | <b>\$3,964</b>  | <b>\$3,949</b>  | <b>\$4,673</b>  | <b>6.6%</b>           | <b>3.3%</b> | <b>18.3%</b> |
|  | (4%)            | (6%)            | (5%)            | (6%)            |                       |             |              |
| <i>United States</i>   | <i>\$2,975</i>  | <i>\$3,849</i>  | <i>\$4,606</i>  | <i>\$4,813</i>  | <i>4.9%</i>           | <i>4.6%</i> | <i>4.5%</i>  |
|  | (6%)            | (7%)            | (7%)            | (7%)            |                       |             |              |
| Employee Deductible Costs <sup>2</sup>   |                 |                 |                 |                 |                       |             |              |
| <b>Vermont</b>   | <b>\$2,408</b>  | <b>\$2,864</b>  | <b>\$2,950</b>  | <b>\$3,292</b>  | <b>3.2%</b>           | <b>2.8%</b> | <b>11.6%</b> |
|  | (4%)            | (4%)            | (4%)            | (4%)            |                       |             |              |
| <i>United States</i>   | <i>\$1,713</i>  | <i>\$2,573</i>  | <i>\$3,199</i>  | <i>\$3,257</i>  | <i>6.6%</i>           | <i>4.8%</i> | <i>1.8%</i>  |
|  | (3%)            | (4%)            | (5%)            | (5%)            |                       |             |              |
| Employee Premium Contribution + Deductible Costs <sup>2</sup>  |                 |                 |                 |                 |                       |             |              |
| <b>Vermont</b>   | <b>\$4,885</b>  | <b>\$6,828</b>  | <b>\$6,899</b>  | <b>\$7,965</b>  | <b>5.0%</b>           | <b>3.1%</b> | <b>15.5%</b> |
|  | (8%)            | (10%)           | (9%)            | (10%)           |                       |             |              |
| <i>United States</i>   | <i>\$4,688</i>  | <i>\$6,422</i>  | <i>\$7,806</i>  | <i>\$8,070</i>  | <i>5.6%</i>           | <i>4.7%</i> | <i>3.4%</i>  |
|  | (9%)            | (11%)           | (12%)           | (12%)           |                       |             |              |
| Median Income  |                 |                 |                 |                 |                       |             |              |
| <b>Vermont</b>   | <b>\$59,135</b> | <b>\$68,000</b> | <b>\$75,557</b> | <b>\$77,073</b> |                       |             |              |
| <i>United States</i>   | <i>\$51,410</i> | <i>\$58,000</i> | <i>\$68,063</i> | <i>\$69,804</i> |                       |             |              |



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Notes: 1. Only single deductibles are included since family plans typically use this rate per family member. 2. Single and family premium contributions and deductible costs are weighted to the state distribution of single and family households. Data: Medical Expenditure Panel Survey—Insurance Component (MEPS-IC), 2010–20; Current Population Survey (CPS), 2010–21.