Premiums for family health plans hit $15,745

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(AP)—There's a new health care survey, and at first it sounds like good news about insurance costs.

Premiums for job-based family health plans went up just 4 percent this year, says the Kaiser Family Foundation's annual report, released Tuesday.

But hang on to your wallets. Premiums averaged $15,745, with employees paying 27 percent of the cost, more than $4,300.

That's a glaring reminder that the nation's problem of unaffordable medical care is anything but solved.

Kaiser president Drew Altman calls it a "very moderate" increase, but adds that even a modest increase feels big when wages are flat or falling.

Most experts think the sluggish economy is the main reason for the slowdown in health care costs, and they expect premiums to go up faster after the economy recovers.

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