

Premiums for family health plans hit \$15,745

September 11 2012, by Ricardo Alonso-zaldivar

(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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