

# Average premiums for health care coverage stable in 2016

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(HealthDay)—The average annual premiums for single and family

coverage remained stable in 2016, according to a study published online Sept. 14 in *Health Affairs*.

Gary Claxton, from the Henry J. Kaiser Family Foundation in Washington, D.C., and colleagues reviewed annual premiums (employer and worker contributions combined) for 2016 for single and family coverage.

The researchers found that the average annual premiums were \$6,435 and \$18,142 for single and family coverage, respectively. In 2016, the family premium was 3 percent higher than in 2015. Workers contributed an average of 18 and 30 percent of the premium for single and family coverage, respectively. From 2015, there was no change in the share of firms offering health benefits (56 percent) and of workers covered by their employers' plans (62 percent). Financial incentives for completing wellness or health promotion activities were still offered by employers. From 2014, there was a significant increase in workers enrolled in a high-deductible plan with a savings option, reaching almost three in 10 covered workers.

"In terms of the prominent metrics, 2016 was a quiet year for employer-based coverage. Premium growth remained modest, mirroring what happened in the overall economy," the authors write. "The average worker shares of the premiums for single and family coverage were stable."

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