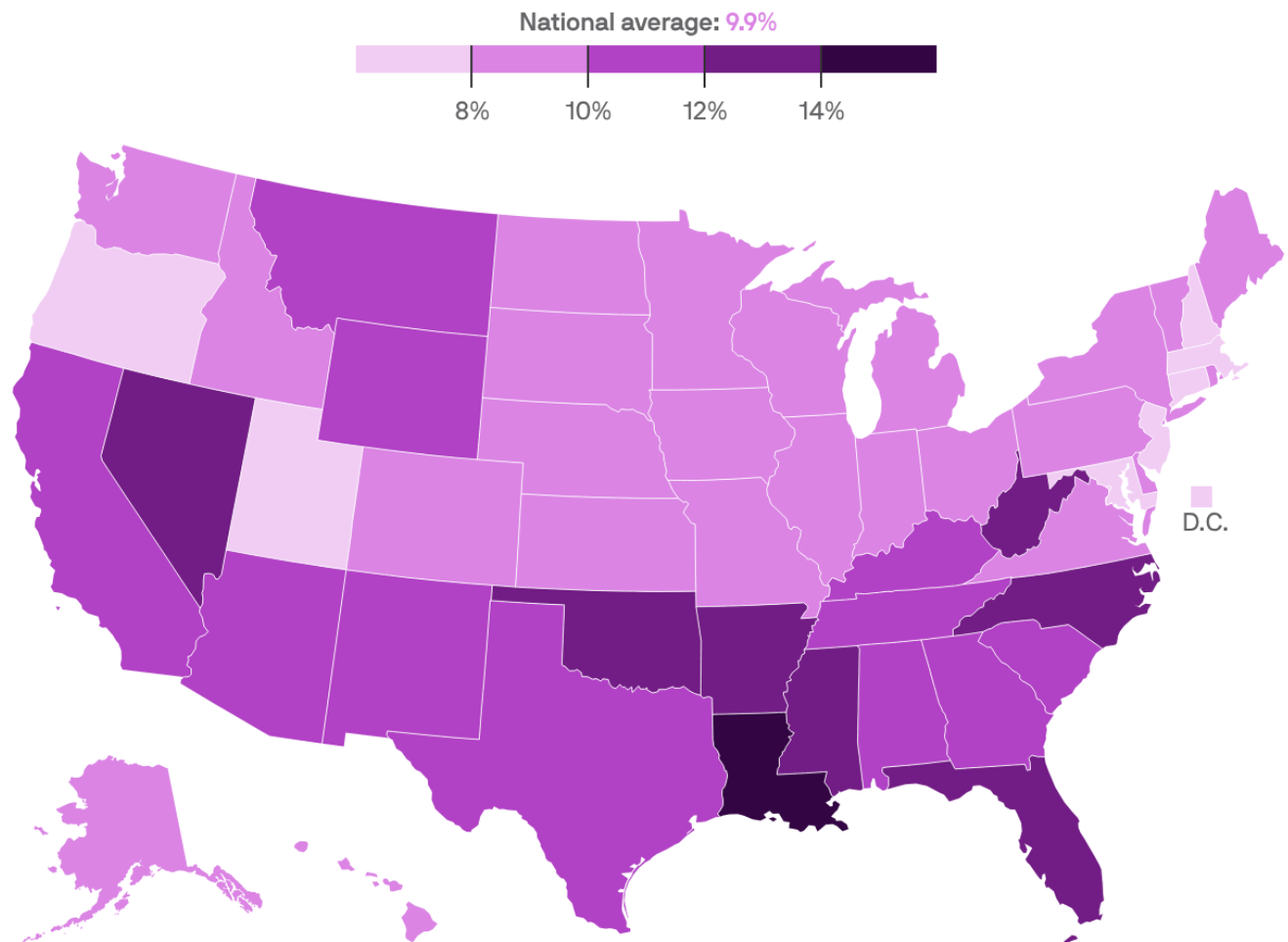


Where health coverage breaks the bank

By [Adriel Bettelheim](#)

Share of income spent on family health insurance coverage in 2024

Premium contributions and deductibles for family plans as a share of median income



Data: [Commonwealth Fund](#); Map: Kavya Beheraj/Axios

Health insurance costs ate up 10% or more of median family income in 19 states, according to a new [analysis](#).

Why it matters: The findings show how tough it can be to afford health care, even with insurance, for many of the estimated 167 million Americans who get coverage through an employer.

- The state-by-state breakdown of federal data by the Commonwealth Fund looked at how much people spent on premiums and deductibles.

What they found: The share of income people spent on premium contributions and deductibles for family coverage in 2024 ranged from a high of 15.6% in Louisiana to a low of 5.7% in the District of Columbia, according to the analysis.

- Premiums alone exceeded the threshold of what the government considered "affordable" coverage in five states: West Virginia (8.6%), Mississippi (8.8%), North Carolina (8.8%), Florida (9.3%) and Louisiana (10.7%).
- Large deductibles threatened to make workers skip care or take on medical debt in half of the states, with Kentucky faring worst when deductibles were measured as a percentage of household income