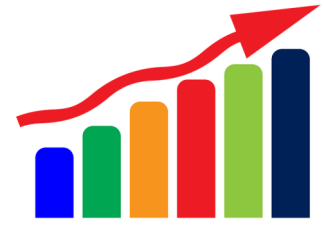


It's Not The Medicine, It's The Cost!

Here is the simple truth about health care in the United States—It's Expensive! The medical profession can do miraculous things, but most of us can't afford it.



The key to surviving a serious illness financially is having good quality health insurance. Without it, few could afford to pay their medical bills. And having good quality health insurance has for decades meant being part of a group health insurance plan where you work. But as premiums have grown so has the portion of those premiums employers have passed on to employees. What was once a free benefit to employees, is now a significant cost in most family budgets.

The table below lists:

- (A) The average annual premium for single and family coverage for employer-sponsored health insurance every five years plus 2021.
- (B) The percentage of the annual premium paid by the employee.

1) Calculate the amount paid by the employee each year for single and family coverage.

Year	Single Coverage	% Paid by Employee	Amount Paid by Employee	Family Coverage	% Paid by Employee	Amount Paid by Employee
2000	\$2,471	14%		\$ 6,438	26%	
2005	\$4,024	16%		\$10,880	26%	
2010	\$5,049	19%		\$13,770	30%	
2015	\$6,250	18%		\$17,545	29%	
2020	\$7,470	17%		\$21,342	27%	
2021	\$7,739	17%		\$22,221	28%	

2) Calculate the percentage of median household income paid by an employee for family coverage.

Year	Median Household Income	% of Median Household Income
2000	\$42,990	
2005	\$46,326	
2010	\$49,276	
2015	\$56,516	
2020	\$67,521	
2021	\$71,300	

← Divide the amount paid for family coverage by an employee by the median household income.