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FOR IMMEDIATE RELEASE

**Press Release**

## **Annual Healthcare Cost for a Typical American Family is \$22,030 According to 2013 Milliman Medical Index**

**Milliman Medical Index indicates healthcare costs for a family of four increased by 6.3% in 2013**

Seattle – May 22, 2013 – Milliman, Inc., a premier global consulting and actuarial firm, today released the results of its 2013 Milliman Medical Index (MMI), which measures the healthcare costs for a typical American family of four receiving healthcare benefits through an employer-sponsored preferred provider organization (PPO) plan. The cost of care for this typical family in 2013 is \$22,030.

“For the second consecutive year, the increase over the prior year on a percentage basis was the lowest in the history of the study—and yet the total-dollar increase still exceeded \$1,300 for the fourth year in a row,” said Lorraine Mayne, principal and consulting actuary with the Salt Lake City office of Milliman.

“The cost for our typical family is split between employer and employee, with the employer paying about \$12,886 in employer subsidy while the employee pays the remaining \$9,144 in the form of payroll deductions and out-of-pocket costs,” said Scott Weltz, principal and consulting actuary with the Milwaukee office of Milliman. “While both employers and employees share the burden of financing annual cost increases, our study shows that this year employees continue to take on a growing share of the overall costs.”

In addition to highlighting which costs are borne by employers and which are borne by employees, the MMI also tracks cost increases based on different categories of care, including inpatient care, outpatient care, physician and professional services, and pharmaceuticals.

While the Patient Protection and Affordable Care Act (ACA) has dominated many discussions of healthcare costs since its passage, the law has not materially affected cost of care for families covered by large employer-sponsored plans such as that exemplified by the MMI.

“In addition to the usual discussion of healthcare cost drivers, this year’s MMI includes discussion of how health reform is—and is not—affecting families with these sorts of employer-sponsored plans and how these plans fit in the larger context of a changing healthcare landscape,” said Chris Girod, principal and consulting actuary with the San Diego office of Milliman.

To view the complete MMI, go to [www.milliman.com/mmi](http://www.milliman.com/mmi).



### **About Milliman**

Milliman is among the world's largest providers of actuarial and related products and services. The firm has consulting practices in healthcare, property & casualty insurance, life insurance and financial services, and employee benefits. Founded in 1947, Milliman is an independent firm with offices in major cities around the globe. For further information, visit [milliman.com](http://milliman.com).

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