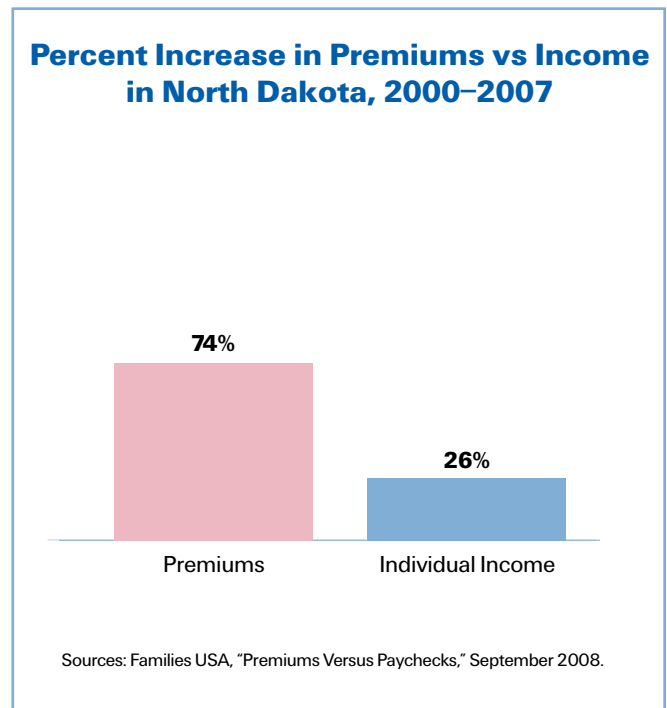
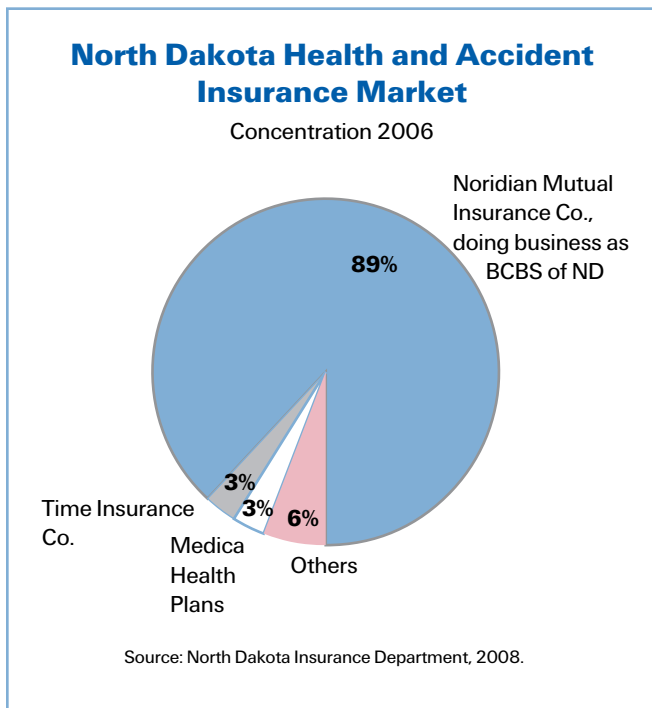


North Dakota Consumers Pay the Price For Health-Insurance Market Failure

- Noridian Mutual Insurance Co., doing business as Blue Cross Blue Shield of North Dakota, holds 89 percent of the state’s accident and health market, with Humana Inc. a distant second.
- Health insurance premiums for North Dakota working families have skyrocketed, increasing 74 percent from 2000 to 2007.¹
- For family health coverage in North Dakota during this period, the average annual combined premium for employers and employees rose from \$6,124 to \$10,674.²
- For family health coverage in North Dakota from 2000 to 2007, the average employer’s portion of annual premiums rose 70 percent, while the average worker’s share grew by 86 percent.³
- From 2000 to 2007, the median earnings of North Dakota workers increased 26 percent, from \$19,196 to \$24,255. During that time health insurance premiums for North Dakota working families rose 2.8 times faster than median earnings.⁴



ENDNOTES

¹Families USA, "Premiums versus Paychecks," September 2008. Accessed at <http://www.familiesusa.org/resources/publications/reports/premiums-vs-paychecks-2008.html>.

²Ibid.

³Ibid.

⁴Ibid.