Health insurance costs up 5 percent this year

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WASHINGTON Health insurance premiums rose a modest 5 percent this year for coverage that's getting skimpier, researchers say. The 5 percent increase was comparable to last year's rise.

Overall, premiums for family coverage increased to $12,680 and premiums for single coverage increased to $4,704, according to the Kaiser Family Foundation and the Health Research and Educational Trust. Employers pick up, on average, about three-quarters of that cost. Over the past decade, insurance premiums have grown much more quickly than wages and inflation. That wasn't the case this year. But to help slow the costs of health insurance, companies are increasingly offering coverage that requires their workers to pay more of their medical expenses before the insurance will kick in.

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