

2021 ESI ACCESS AND COSTS IN THE UNITED STATES

New data from the Medical Expenditure Panel Survey-Insurance Component (MEPS-IC) show employer-sponsored health insurance (ESI) remains the largest single source of coverage for most Americans, with 62.2 million private-sector workers enrolled in ESI in 2021. SHADAC's analysis of 2021 MEPS-IC ESI data provides an overview of employee access to coverage and the costs associated with coverage plans.

NATIONAL ESI ACCESS IN 2021

49.2%

of private-sector establishments in the U.S. offered health coverage to their employees.

85.7%

of U.S. employees worked for an establishment that offered health coverage.

80.3%

of U.S. employees at establishments that offered coverage were eligible for that coverage in 2021.

69.8%

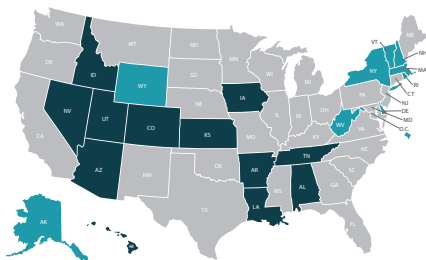
of U.S. employees with an offer who were eligible enrolled in coverage in 2021.



STATE VS. NATIONAL ESI COSTS IN 2021

SINGLE PREMIUMS

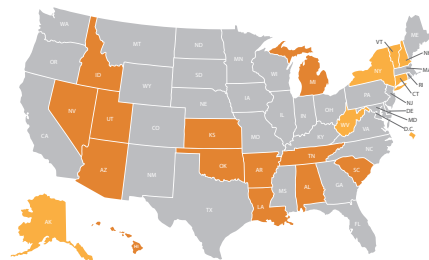
- Significantly higher than national average
- Significantly lower than national average
- No statistically significant difference from national average



In 21 states and D.C., the average annual single coverage premium was significantly different from the national average of \$7,380. Among the states, average annual single premiums ranged from \$6,340 in Arkansas to \$9,037 in Alaska.

FAMILY PREMIUMS

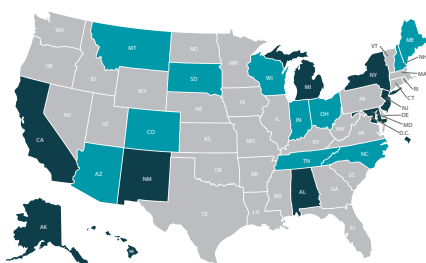
- Significantly higher than national average
- Significantly lower than national average
- No statistically significant difference from national average



In 19 states and D.C., the average annual family coverage premium was significantly different from the national average of \$21,381. Among the states, average annual family premiums ranged from \$18,339 in Arkansas to \$24,455 in D.C.

SINGLE DEDUCTIBLES

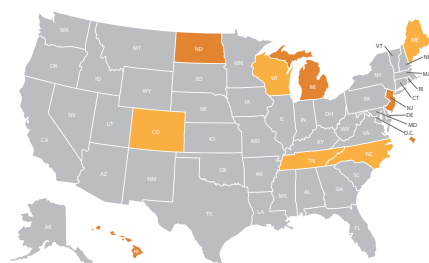
- Significantly higher than national average
- Significantly lower than national average
- No statistically significant difference from national average



In 20 states and D.C., the average individual deductible per employee enrolled with single coverage was significantly different from the national average of \$2,004. Among the states, average individual deductibles ranged from \$1,232 in Hawaii to \$2,613 in Maine.

FAMILY DEDUCTIBLES

- Significantly higher than national average
- Significantly lower than national average
- No statistically significant difference from national average



In 9 states and D.C., the average family deductible per employee enrolled with family coverage was significantly different from the national average of \$3,868. Among the states, average family deductibles ranged from \$2,570 in Hawaii to \$4,684 in Colorado.

HIGH-DEDUCTIBLE HEALTH PLANS IN 2021



55.7%

of U.S. employees with employer-sponsored health insurance were enrolled in a high-deductible health plan (HDHP) in 2021. This represented a total of:

34,665,000 EMPLOYEES

Notes: All changes shown in this infographic are statistically significant at the 95% confidence level. All references are to private-sector employers and employees. HDHP is defined as a plan that meets the minimum deductible amount required by the Internal Revenue Service (IRS) for Health Savings Account eligibility (e.g., \$1,400 for an individual and \$2,800 for a family in 2021).

Source: SHADAC analysis of the 2021 Medical Expenditure Panel Survey-Insurance Component.

[CLICK HERE](#)
to view SHADAC's
full ESI analysis

