

AT WHAT COST?

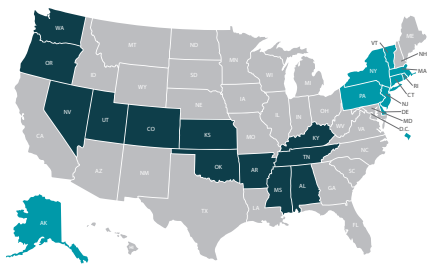
STATE VARIATION IN 2022 ESI PREMIUMS AND DEDUCTIBLES

New 2022 data from the Medical Expenditure Panel Survey-Insurance Component (MEPS-IC) provide a snapshot of the variation in costs associated with private-sector employer-sponsored health insurance coverage (ESI) plans at both the state and national levels. Data highlighted in this analysis are available on [SHADAC's State Health Compare](#).

STATE VS. NATIONAL ESI COSTS IN 2022

SINGLE PREMIUMS

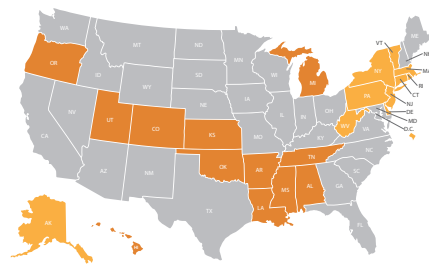
- Significantly higher than national average
- Significantly lower than national average
- No statistically significant difference from national average



In 21 states and D.C., the average annual single coverage premium was significantly different from the national average of \$7,590. Among the states, average annual single premiums ranged from \$6,713 in Oklahoma to \$8,936 in New York.

FAMILY PREMIUMS

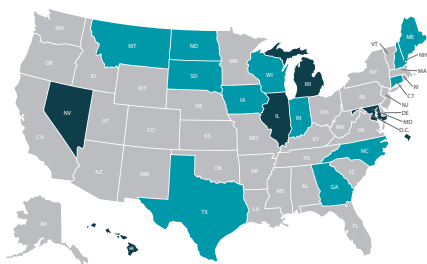
- Significantly higher than national average
- Significantly lower than national average
- No statistically significant difference from national average



In 22 states and D.C., the average annual family coverage premium was significantly different from the national average of \$21,931. Among the states, average annual family premiums ranged from \$19,003 in Oklahoma to \$25,892 in Alaska.

SINGLE DEDUCTIBLES

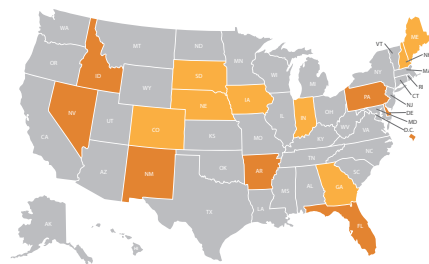
- Significantly higher than national average
- Significantly lower than national average
- No statistically significant difference from national average



In 17 states and D.C., the average individual deductible per employee enrolled with single coverage was significantly different from the national average of \$1,992. Among the states, average individual deductibles ranged from \$1,343 in D.C. to \$2,771 in Maine.

FAMILY DEDUCTIBLES

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



In 15 states and D.C., the average family deductible per employee enrolled with family coverage was significantly different from the national average of \$3,811. Among the states, average family deductibles ranged from \$3,009 in D.C. to \$4,858 in South Dakota.

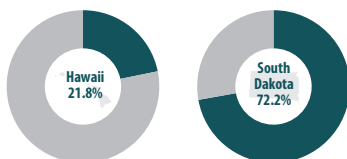
HIGH-DEDUCTIBLE HEALTH PLANS IN 2022

NATIONAL RATE



53.6% of U.S. employees with ESI coverage were enrolled in a high-deductible health plan in 2022.

STATE VARIATION



Among the states, the percent of private-sector employees enrolled in high-deductible health plans ranged from 21.8% in Hawaii to 72.2% in South Dakota.

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 2022).

Source: SHADAC analysis of the 2022 Medical Expenditure Panel Survey-Insurance Component.