

### NUMBER OF ESTABLISHMENTS (TOTAL & OFFERING) AND EMPLOYEES (TOTAL, OFFER, ELIGIBLE, ENROLLED, & HDHP) BY STATE, 2021-2023

State	Establishments						Employees (Private Sector)														
	2021		2022		2023		2021					2022					2023				
	Total	Offering	Total	Offering	Total	Offering	Total	Offering	Eligible	Enrolled	HDHP	Total	Offering	Eligible	Enrolled	HDHP	Total	Offering	Eligible	Enrolled	HDHP
Alabama	97,000	51,000	98,000	52,000	93,000	52,000	1,776,000	1,556,000	1,304,000	946,000	405,000	1,664,000	1,449,000	1,200,000	854,000	318,000	1,685,000	1,498,000	1,239,000	884,000	372,000
Alaska	17,000	6,000	21,000	8,000	20,000	6,000	294,000	226,000	185,000	125,000	53,000	276,000	201,000	162,000	115,000	61,000	287,000	202,000	164,000	112,000	58,000
Arizona	126,000	67,000	167,000	76,000	148,000	63,000	2,685,000	2,304,000	1,871,000	1,232,000	813,000	2,714,000	2,405,000	1,919,000	1,255,000	726,000	3,185,000	2,793,000	2,285,000	1,673,000	986,000
Arkansas	58,000	28,000	67,000	32,000	67,000	31,000	1,006,000	824,000	707,000	514,000	298,000	1,065,000	884,000	758,000	549,000	265,000	1,185,000	987,000	822,000	604,000	252,000
California	854,000	430,000	930,000	435,000	979,000	473,000	15,017,000	13,050,000	10,649,000	7,360,000	3,209,000	15,883,000	13,834,000	11,427,000	8,314,000	3,534,000	16,183,000	14,047,000	11,181,000	8,035,000	2,732,000
Colorado	138,000	65,000	163,000	84,000	171,000	63,000	2,298,000	1,974,000	1,543,000	1,082,000	718,000	2,444,000	2,123,000	1,813,000	1,183,000	781,000	2,579,000	2,185,000	1,665,000	1,171,000	664,000
Connecticut	76,000	43,000	87,000	41,000	89,000	43,000	1,484,000	1,278,000	1,015,000	703,000	382,000	1,496,000	1,264,000	966,000	660,000	393,000	1,465,000	1,220,000	941,000	644,000	349,000
Delaware	26,000	13,000	25,000	13,000	27,000	12,000	435,000	366,000	281,000	188,000	95,000	440,000	373,000	295,000	192,000	102,000	448,000	380,000	311,000	211,000	110,000
D.C.	20,000	15,000	23,000	15,000	23,000	17,000	531,000	508,000	416,000	293,000	83,000	494,000	457,000	376,000	266,000	97,000	545,000	502,000	418,000	316,000	103,000
Florida	515,000	206,000	553,000	216,000	593,000	215,000	8,563,000	7,167,000	5,798,000	3,928,000	2,447,000	9,200,000	7,746,000	6,585,000	4,292,000	2,214,000	9,466,000	7,923,000	6,901,000	4,453,000	2,119,000
Georgia	203,000	92,000	229,000	98,000	234,000	97,000	3,925,000	3,320,000	2,679,000	1,853,000	1,128,000	4,098,000	3,479,000	2,801,000	1,948,000	1,229,000	4,261,000	3,507,000	2,767,000	1,869,000	1,006,000
Hawaii	27,000	22,000	29,000	23,000	32,000	25,000	527,000	513,000	406,000	321,000	37,000	490,000	477,000	401,000	316,000	69,000	521,000	485,000	378,000	284,000	36,000
Idaho	47,000	18,000	55,000	22,000	54,000	18,000	663,000	500,000	409,000	302,000	190,000	694,000	532,000	411,000	290,000	149,000	703,000	532,000	405,000	299,000	144,000
Illinois	285,000	143,000	291,000	152,000	291,000	139,000	5,449,000	4,752,000	3,735,000	2,604,000	1,292,000	5,335,000	4,748,000	3,827,000	2,536,000	1,220,000	5,433,000	4,705,000	3,698,000	2,602,000	1,421,000
Indiana	136,000	67,000	143,000	77,000	145,000	62,000	2,718,000	2,324,000	1,887,000	1,338,000	823,000	2,831,000	2,469,000	1,904,000	1,296,000	826,000	2,900,000	2,416,000	1,920,000	1,396,000	754,000
Iowa	80,000	39,000	84,000	43,000	89,000	51,000	1,406,000	1,217,000	947,000	663,000	399,000	1,334,000	1,150,000	928,000	674,000	433,000	1,457,000	1,272,000	1,019,000	669,000	417,000
Kansas	70,000	37,000	75,000	40,000	75,000	36,000	1,114,000	949,000	772,000	542,000	305,000	1,206,000	1,038,000	822,000	591,000	327,000	1,195,000	1,017,000	787,000	566,000	352,000
Kentucky	82,000	41,000	82,000	41,000	90,000	43,000	1,679,000	1,463,000	1,235,000	885,000	594,000	1,641,000	1,383,000	1,147,000	820,000	477,000	1,688,000	1,446,000	1,166,000	817,000	508,000
Louisiana	93,000	42,000	97,000	49,000	99,000	44,000	1,553,000	1,254,000	1,018,000	687,000	425,000	1,531,000	1,268,000	1,070,000	678,000	342,000	1,607,000	1,295,000	1,001,000	675,000	327,000
Maine	39,000	19,000	39,000	16,000	41,000	18,000	528,000	432,000	336,000	246,000	188,000	539,000	430,000	339,000	236,000	160,000	571,000	467,000	373,000	266,000	162,000
Maryland	123,000	68,000	129,000	70,000	138,000	71,000	2,293,000	1,993,000	1,541,000	963,000	505,000	2,461,000	2,141,000	1,775,000	1,212,000	532,000	2,502,000	2,187,000	1,714,000	1,117,000	542,000
Massachusetts	165,000	89,000	178,000	108,000	170,000	92,000	3,249,000	2,865,000	2,246,000	1,610,000	823,000	3,346,000	2,938,000	2,438,000	1,771,000	999,000	3,624,000	3,200,000	2,451,000	1,623,000	683,000
Michigan	188,000	93,000	227,000	103,000	215,000	97,000	4,026,000	3,394,000	2,743,000	2,009,000	1,188,000	3,877,000	3,322,000	2,688,000	1,864,000	965,000	4,261,000	3,682,000	2,964,000	2,051,000	826,000
Minnesota	140,000	68,000	147,000	79,000	154,000	65,000	2,744,000	2,330,000	1,852,000	1,337,000	837,000	2,786,000	2,371,000	1,899,000	1,404,000	792,000	2,800,000	2,377,000	1,669,000	1,063,000	597,000
Mississippi	52,000	31,000	58,000	30,000	57,000	31,000	915,000	800,000	681,000	485,000	231,000	910,000	780,000	623,000	422,000	201,000	923,000	779,000	633,000	437,000	236,000
Missouri	135,000	68,000	149,000	68,000	141,000	79,000	2,575,000	2,281,000	1,732,000	1,291,000	768,000	2,501,000	2,178,000	1,719,000	1,292,000	683,000	2,671,000	2,305,000	1,761,000	1,155,000	688,000
Montana	36,000	15,000	40,000	13,000	43,000	15,000	394,000	277,000	214,000	165,000	92,000	425,000	316,000	243,000	183,000	110,000	442,000	316,000	254,000	196,000	77,000
Nebraska	52,000	23,000	53,000	22,000	61,000	23,000	904,000	763,000	611,000	444,000	300,000	908,000	731,000	598,000	400,000	261,000	896,000	711,000	561,000	395,000	263,000
Nevada	62,000	27,000	67,000	32,000	71,000	39,000	1,250,000	1,080,000	855,000	620,000	278,000	1,226,000	1,052,000	804,000	565,000	221,000	1,311,000	1,148,000	864,000	617,000	285,000
New Hampshire	34,000	17,000	38,000	18,000	37,000	19,000	630,000	535,000	414,000	284,000	185,000	616,000	521,000	398,000	279,000	186,000	607,000	520,000	404,000	277,000	170,000
New Jersey	200,000	103,000	210,000	118,000	240,000	112,000	3,761,000	3,283,000	2,669,000	1,832,000	945,000	3,574,000	3,049,000	2,433,000	1,558,000	869,000	3,849,000	3,164,000	2,458,000	1,655,000	783,000
New Mexico	38,000	18,000	41,000	20,000	41,000	19,000	631,000	481,000	386,000	247,000	137,000	618,000	492,000	378,000	241,000	120,000	614,000	486,000	376,000	234,000	127,000
New York	458,000	224,000	491,000	230,000	502,000	220,000	8,080,000	7,086,000	5,343,000	3,394,000	1,724,000	8,150,000	7,058,000	5,392,000	3,289,000	1,572,000	8,588,000	7,326,000	5,414,000	3,326,000	1,470,000
North Carolina	204,000	101,000	229,000	99,000	249,000	103,000	3,756,000	3,151,000	2,496,000	1,843,000	1,219,000	3,936,000	3,173,000	2,595,000	1,802,000	1,063,000	4,440,000	3,654,000	2,942,000	2,083,000	1,189,000
North Dakota	24,000	12,000	26,000	13,000	26,000	12,000	346,000	294,000	222,000	165,000	88,000	361,000	301,000	240,000	178,000	113,000	356,000	297,000	227,000	168,000	103,000
Ohio	219,000	112,000	248,000	115,000	245,000	123,000	4,809,000	4,198,000	3,304,000	2,322,000	1,502,000	4,964,000	4,199,000	3,322,000	2,377,000	1,326,000	4,859,000	4,072,000	3,079,000	2,109,000	1,213,000
Oklahoma	82,000	47,000	86,000	45,000	89,000	44,000	1,284,000	1,113,000	907,000	652,000	336,000	1,328,000	1,152,000	902,000	643,000	344,000	1,357,000	1,149,000	929,000	647,000	368,000
Oregon	101,000	47,000	115,000	61,000	118,000	55,000	1,659,000	1,352,000	1,125,000	842,000	495,000	1,627,000	1,393,000	1,136,000	847,000	489,000	1,713,000	1,418,000	1,148,000	904,000	405,000
Pennsylvania	269,000	145,000	271,000	152,000	296,000	154,000	5,564,000	4,902,000	3,931,000	2,681,000	1,381,000	5,394,000	4,671,000	3,788,000	2,634,000	1,172,000	5,641,000	4,885,000	3,761,000	2,653,000	918,000
Rhode Island	27,000	14,000	27,000	14,000	29,000	14,000	446,000	388,000	293,000	192,000	95,000	443,000	370,000	292,000	204,000	100,000	456,000	388,000	282,000	181,000	99,000
South Carolina	102,000	42,000	115,000	52,000	113,000	49,000	1,708,000	1,373,000	1,138,000	828,000	503,000	1,987,000	1,693,000	1,383,000	951,000	554,000	1,888,000	1,511,000	1,183,000	843,000	592,000
South Dakota	26,000	12,000	29,000	14,000	31,000	14,000	360,000	281,000	223,000	151,000	94,000	370,000	298,000	223,000	158,000	114,000	390,000	310,000	243,000	167,000	126,000
Tennessee	130,000	65,000	140,000	68,000	147,000	78,000	2,577,000	2,188,000	1,816,000	1,219,000	837,000	2,669,000	2,293,000	1,924,000	1,282,000	825,000	2,946,000	2,483,000	1,885,000	1,319,000	795,000
Texas	572,000	265,000	637,000	294,000	623,000	2															

## PERCENT OF PRIVATE-SECTOR ESTABLISHMENTS OFFERING ESI BY STATE, 2019-2023

State	2019	2020	2021	2022	2023	2022-2023 Change	2023 State vs National Difference
						(percentage-point)	(percentagepoint)
Alabama	58.0%	52.8%	53.0%	53.2%	55.6%	2.4%	9.3% †
Alaska	39.3%	42.8%	34.3%	36.3%	31.3%	-5.0%	-15.0% †
Arizona	47.5%	48.2%	53.3%	45.2%	42.8%	-2.4%	-3.5%
Arkansas	41.4%	46.6%	48.2%	47.5%	45.6%	-1.9%	-0.7%
California	45.2%	49.8%	50.4%	46.8%	48.3%	1.5%	2.0%
Colorado	44.3%	40.3%	47.3%	51.2%	36.9%	-14.3% *	-9.4% †
Connecticut	54.2%	56.3%	56.3%	46.9%	48.5%	1.6%	2.2%
Delaware	52.5%	55.9%	51.6%	51.2%	44.8%	-6.4%	-1.5%
D.C.	64.0%	73.4%	71.9%	65.5%	72.0%	6.5%	25.7% †
Florida	39.1%	42.1%	40.0%	39.1%	36.2%	-2.9%	-10.1% †
Georgia	43.8%	46.7%	45.5%	42.9%	41.3%	-1.6%	-5.0%
Hawaii	84.1%	86.2%	81.9%	80.7%	76.9%	-3.8%	30.6% †
Idaho	42.1%	40.2%	36.9%	39.8%	33.1%	-6.7%	-13.2% †
Illinois	50.4%	51.5%	50.1%	52.1%	47.6%	-4.5%	1.3%
Indiana	42.5%	58.6%	49.1%	54.1%	43.0%	-11.1% *	-3.3%
Iowa	50.8%	54.0%	48.8%	51.8%	57.2%	5.4%	10.9% †
Kansas	56.3%	51.8%	53.4%	52.9%	48.3%	-4.6%	2.0%
Kentucky	49.0%	58.2%	49.7%	49.8%	47.2%	-2.6%	0.9%
Louisiana	52.3%	54.0%	45.2%	50.8%	44.8%	-6.0%	-1.5%
Maine	43.3%	46.1%	48.0%	42.0%	44.9%	2.9%	-1.4%
Maryland	46.0%	55.7%	55.1%	54.0%	51.9%	-2.1%	5.6%
Massachusetts	57.1%	56.3%	54.3%	60.5%	54.1%	-6.4%	7.8% †
Michigan	47.3%	56.5%	49.4%	45.5%	44.9%	-0.6%	-1.4%
Minnesota	46.0%	51.1%	48.6%	53.7%	41.9%	-11.8% *	-4.4%
Mississippi	47.6%	51.0%	60.7%	51.3%	55.3%	4.0%	9.0% †
Missouri	49.7%	48.3%	50.1%	45.5%	56.0%	10.5% *	9.7% †
Montana	40.8%	39.0%	42.2%	34.1%	34.9%	0.8%	-11.4% †
Nebraska	43.9%	41.7%	43.7%	41.2%	36.9%	-4.3%	-9.4% †
Nevada	51.7%	55.2%	42.7%	48.6%	55.0%	6.4%	8.7% †
New Hampshire	50.8%	57.2%	48.4%	47.6%	50.3%	2.7%	4.0%
New Jersey	52.0%	57.8%	51.4%	56.1%	46.8%	-9.3%	0.5%
New Mexico	44.0%	49.6%	46.1%	49.8%	45.9%	-3.9%	-0.4%
New York	46.1%	50.0%	49.0%	46.8%	43.9%	-2.9%	-2.4%
North Carolina	43.6%	51.1%	49.5%	43.3%	41.3%	-2.0%	-5.0%
North Dakota	52.3%	48.7%	49.9%	49.8%	46.3%	-3.5%	0.0%
Ohio	53.4%	61.3%	51.3%	46.3%	50.2%	3.9%	3.9%
Oklahoma	49.0%	50.3%	57.3%	52.4%	49.9%	-2.5%	3.6%
Oregon	44.5%	46.8%	46.4%	53.5%	46.0%	-7.5%	-0.3%
Pennsylvania	56.0%	58.2%	54.0%	56.0%	52.1%	-3.9%	5.8% †
Rhode Island	53.4%	55.4%	50.2%	50.5%	46.8%	-3.7%	0.5%
South Carolina	47.5%	51.7%	41.1%	45.5%	43.1%	-2.4%	-3.2%
South Dakota	50.5%	47.9%	44.1%	46.5%	46.7%	0.2%	0.4%
Tennessee	50.9%	59.1%	50.3%	48.8%	53.2%	4.4%	6.9% †
Texas	48.8%	51.5%	46.4%	46.1%	46.4%	0.3%	0.1%
Utah	37.9%	37.9%	43.0%	38.9%	35.6%	-3.3%	-10.7% †
Vermont	38.0%	51.4%	48.3%	37.2%	40.9%	3.7%	-5.4% †
Virginia	42.3%	56.8%	55.7%	57.9%	53.8%	-4.1%	7.5% †
Washington	47.0%	48.7%	50.6%	48.8%	47.2%	-1.6%	0.9%
West Virginia	50.7%	56.9%	57.7%	47.7%	49.3%	1.6%	3.0%
Wisconsin	44.3%	52.2%	53.3%	51.8%	52.0%	0.2%	5.7%
Wyoming	38.4%	42.3%	38.2%	40.9%	31.8%	-9.1% *	-14.5% †
United States	47.4%	51.1%	49.2%	48.3%	46.3%	-2.0% *	0.0%

Significant percentage-point difference between 2022 and 2023 is indicated by \* (95% confidence level).  
Significant percentage-point difference between state and national is indicated by † (95% confidence level).  
Note: All references are to private-sector employers and employees.

Source: SHADAC analysis of the Medical Expenditure Panel Survey-Insurance Component, 2019-2023.

## PERCENT OF EMPLOYEES IN ESTABLISHMENTS THAT OFFER ESI BY STATE, 2019-2023

State	2019	2020	2021	2022	2023	2022-2023 Change	2023 State vs National Difference
						(percentage-point)	(percentage-point)
Alabama	87.9%	88.8%	87.6%	87.1%	88.9%	1.8%	4.0% †
Alaska	75.0%	78.6%	76.9%	72.9%	70.4%	-2.5%	-14.5% †
Arizona	85.8%	86.7%	85.8%	88.6%	87.7%	-0.9%	2.8%
Arkansas	83.1%	83.2%	81.9%	83.0%	83.3%	0.3%	-1.6%
California	84.6%	87.2%	86.9%	87.1%	86.8%	-0.3%	1.9%
Colorado	81.7%	83.2%	85.9%	86.9%	84.7%	-2.2%	-0.2%
Connecticut	86.7%	89.1%	86.1%	84.5%	83.3%	-1.2%	-1.6%
Delaware	87.3%	87.8%	84.2%	84.7%	84.9%	0.2%	0.0%
D.C.	92.7%	95.3%	95.7%	92.6%	92.1%	-0.5%	7.2% †
Florida	83.6%	84.5%	83.7%	84.2%	83.7%	-0.5%	-1.2%
Georgia	85.2%	88.7%	84.6%	84.9%	82.3%	-2.6%	-2.6%
Hawaii	95.4%	98.2%	97.2%	97.2%	93.1%	-4.1%	8.2% †
Idaho	77.0%	78.0%	75.5%	76.7%	75.7%	-1.0%	-9.2% †
Illinois	88.0%	90.2%	87.2%	89.0%	86.6%	-2.4%	1.7%
Indiana	84.3%	88.3%	85.5%	87.2%	83.3%	-3.9%	-1.6%
Iowa	85.6%	88.7%	86.6%	86.2%	87.3%	1.1%	2.4%
Kansas	86.3%	87.1%	85.2%	86.1%	85.1%	-1.0%	0.2%
Kentucky	85.5%	88.8%	87.1%	84.3%	85.7%	1.4%	0.8%
Louisiana	84.1%	83.9%	80.7%	82.8%	80.6%	-2.2%	-4.3%
Maine	80.1%	82.5%	81.9%	79.8%	81.8%	2.0%	-3.1%
Maryland	87.1%	87.3%	86.9%	87.0%	87.4%	0.4%	2.5%
Massachusetts	90.1%	91.1%	88.2%	87.8%	88.3%	0.5%	3.4%
Michigan	83.8%	88.9%	84.3%	85.7%	86.4%	0.7%	1.5%
Minnesota	85.1%	85.9%	84.9%	85.1%	84.9%	-0.2%	0.0%
Mississippi	83.2%	85.7%	87.5%	85.7%	84.4%	-1.3%	-0.5%
Missouri	86.1%	86.8%	88.6%	87.1%	86.3%	-0.8%	1.4%
Montana	70.6%	73.8%	70.5%	72.4%	71.6%	-0.8%	-13.3% †
Nebraska	83.7%	80.2%	84.4%	80.5%	79.3%	-1.2%	-5.6% †
Nevada	86.1%	88.1%	86.4%	85.8%	87.6%	1.8%	2.7%
New Hampshire	86.4%	87.6%	84.9%	84.6%	85.7%	1.1%	0.8%
New Jersey	87.6%	89.6%	87.3%	85.3%	82.2%	-3.1%	-2.7%
New Mexico	77.1%	81.7%	76.2%	79.5%	79.1%	-0.4%	-5.8% †
New York	86.7%	88.2%	87.7%	86.6%	85.3%	-1.3%	0.4%
North Carolina	82.2%	84.7%	83.9%	80.6%	82.3%	1.7%	-2.6%
North Dakota	86.5%	83.4%	84.8%	83.3%	83.6%	0.3%	-1.3%
Ohio	85.7%	88.7%	87.3%	84.6%	83.8%	-0.8%	-1.1%
Oklahoma	84.5%	85.4%	86.7%	86.8%	84.7%	-2.1%	-0.2%
Oregon	82.3%	83.0%	81.5%	85.6%	82.8%	-2.8%	-2.1%
Pennsylvania	88.3%	90.2%	88.1%	86.6%	86.6%	0.0%	1.7%
Rhode Island	85.1%	89.4%	87.0%	83.6%	85.1%	1.5%	0.2%
South Carolina	85.8%	86.3%	80.4%	85.2%	80.0%	-5.2%	-4.9% †
South Dakota	83.7%	82.7%	78.2%	80.5%	79.4%	-1.1%	-5.5% †
Tennessee	85.9%	91.2%	84.9%	85.9%	84.3%	-1.6%	-0.6%
Texas	86.1%	82.8%	85.2%	84.6%	84.7%	0.1%	-0.2%
Utah	81.2%	81.7%	81.8%	81.8%	82.1%	0.3%	-2.8%
Vermont	76.8%	85.2%	81.0%	76.6%	76.4%	-0.2%	-8.5% †
Virginia	86.8%	88.6%	88.2%	88.9%	88.6%	-0.3%	3.7% †
Washington	83.7%	85.6%	82.0%	85.7%	83.4%	-2.3%	-1.5%
West Virginia	84.1%	85.9%	84.9%	80.3%	86.0%	5.7% *	1.1%
Wisconsin	83.5%	86.8%	84.9%	85.5%	85.3%	-0.2%	0.4%
Wyoming	71.6%	70.6%	70.2%	70.9%	68.6%	-2.3%	-16.3% †
United States	85.3%	86.9%	85.7%	85.6%	84.9%	-0.7%	0.0%

Significant percentage-point difference between 2022 and 2023 is indicated by \* (95% confidence level).  
Significant percentage-point difference between state and national is indicated by † (95% confidence level).  
Note: All references are to private-sector employers and employees.

Source: SHADAC analysis of the Medical Expenditure Panel Survey-Insurance Component, 2019-2023.

## PERCENT OF EMPLOYEES ELIGIBLE FOR ESI AT OFFERING ESTABLISHMENTS BY STATE, 2019-2023

State	2019	2020	2021	2022	2023	2022-2023 Change	2023 State vs National Difference
						(percentage-point)	(percentage-point)
Alabama	79.8%	82.0%	83.8%	82.8%	82.7%	-0.1%	3.9%
Alaska	78.2%	74.9%	81.9%	80.5%	81.4%	0.9%	2.6%
Arizona	75.9%	79.9%	81.2%	79.8%	81.8%	2.0%	3.0%
Arkansas	78.3%	81.3%	85.8%	85.8%	83.3%	-2.5%	4.5% †
California	78.1%	80.7%	81.6%	82.6%	79.6%	-3.0%	0.8%
Colorado	81.2%	82.6%	78.2%	85.4%	76.2%	-9.2% *	-2.6%
Connecticut	77.6%	81.3%	79.4%	76.4%	77.1%	0.7%	-1.7%
Delaware	77.8%	73.8%	76.8%	79.2%	81.8%	2.6%	3.0%
D.C.	79.0%	80.8%	81.9%	82.2%	83.4%	1.2%	4.6%
Florida	76.7%	77.6%	80.9%	85.0%	87.1%	2.1%	8.3% †
Georgia	77.4%	78.4%	80.7%	80.5%	78.9%	-1.6%	0.1%
Hawaii	79.6%	80.8%	79.2%	84.1%	78.0%	-6.1% *	-0.8%
Idaho	79.6%	83.1%	81.7%	77.1%	76.1%	-1.0%	-2.7%
Illinois	76.2%	78.4%	78.6%	80.6%	78.6%	-2.0%	-0.2%
Indiana	74.5%	83.2%	81.2%	77.1%	79.5%	2.4%	0.7%
Iowa	81.0%	80.7%	77.8%	80.7%	80.1%	-0.6%	1.3%
Kansas	78.9%	77.8%	81.4%	79.2%	77.4%	-1.8%	-1.4%
Kentucky	81.2%	85.8%	84.4%	82.9%	80.6%	-2.3%	1.8%
Louisiana	78.4%	81.9%	81.2%	84.4%	77.3%	-7.1% *	-1.5%
Maine	77.6%	77.4%	77.8%	78.8%	79.9%	1.1%	1.1%
Maryland	79.2%	78.3%	77.3%	82.9%	78.4%	-4.5%	-0.4%
Massachusetts	76.1%	76.8%	78.4%	83.0%	76.6%	-6.4%	-2.2%
Michigan	75.3%	82.9%	80.8%	80.9%	80.5%	-0.4%	1.7%
Minnesota	78.7%	79.0%	79.5%	80.1%	70.2%	-9.9% *	-8.6% †
Mississippi	78.3%	79.6%	85.1%	79.9%	81.3%	1.4%	2.5%
Missouri	77.6%	78.2%	75.9%	78.9%	76.4%	-2.5%	-2.4%
Montana	78.3%	77.4%	77.1%	78.8%	80.2%	1.4%	1.4%
Nebraska	81.1%	81.2%	80.1%	81.8%	79.0%	-2.8%	0.2%
Nevada	74.3%	73.5%	79.2%	76.4%	75.3%	-1.1%	-3.5%
New Hampshire	71.8%	73.0%	77.4%	76.4%	77.7%	1.3%	-1.1%
New Jersey	79.5%	80.3%	81.3%	79.8%	77.7%	-2.1%	-1.1%
New Mexico	78.0%	81.1%	80.3%	76.9%	77.3%	0.4%	-1.5%
New York	75.1%	79.9%	75.4%	76.4%	73.9%	-2.5%	-4.9% †
North Carolina	81.5%	83.2%	79.2%	81.8%	80.5%	-1.3%	1.7%
North Dakota	74.4%	79.3%	75.6%	79.7%	76.3%	-3.4%	-2.5%
Ohio	75.4%	79.5%	78.7%	79.1%	75.6%	-3.5%	-3.2%
Oklahoma	78.6%	84.7%	81.5%	78.3%	80.8%	2.5%	2.0%
Oregon	78.9%	83.9%	83.2%	81.6%	80.9%	-0.7%	2.1%
Pennsylvania	78.6%	77.9%	80.2%	81.1%	77.0%	-4.1%	-1.8%
Rhode Island	74.6%	76.1%	75.4%	78.8%	72.6%	-6.2%	-6.2% †
South Carolina	78.6%	76.7%	82.9%	81.7%	78.3%	-3.4%	-0.5%
South Dakota	80.1%	78.7%	79.2%	74.8%	78.3%	3.5%	-0.5%
Tennessee	76.8%	82.0%	83.0%	83.9%	75.9%	-8.0% *	-2.9%
Texas	79.8%	85.0%	82.2%	81.8%	77.3%	-4.5%	-1.5%
Utah	78.1%	77.3%	79.9%	71.8%	69.3%	-2.5%	-9.5%
Vermont	76.9%	80.0%	73.3%	76.9%	77.0%	0.1%	-1.8%
Virginia	74.2%	83.3%	81.8%	80.9%	86.8%	5.9%	8.0% †
Washington	79.4%	85.7%	85.3%	80.8%	76.1%	-4.7%	-2.7%
West Virginia	77.9%	77.4%	76.8%	77.0%	82.1%	5.1%	3.3%
Wisconsin	77.2%	80.9%	75.3%	73.3%	81.9%	8.6% *	3.1%
Wyoming	72.2%	79.6%	81.4%	82.2%	72.4%	-9.8% *	-6.4% †
United States	77.7%	80.5%	80.3%	80.8%	78.8%	-2.0% *	0.0%

Significant percentage-point difference between 2022 and 2023 is indicated by \* (95% confidence level).  
Significant percentage-point difference between state and national is indicated by † (95% confidence level).  
Note: All references are to private-sector employers and employees.

Source: SHADAC analysis of the Medical Expenditure Panel Survey-Insurance Component, 2019-2023.

## PERCENT OF ESI-ELIGIBLE EMPLOYEES ENROLLED BY STATE, 2019-2023

State	2019	2020	2021	2022	2023	2022-2023 Change	2023 State vs National Difference
						(percentage-point)	(percentage-point)
Alabama	70.9%	71.2%	72.5%	71.1%	71.3%	0.2%	2.5%
Alaska	74.4%	71.5%	67.6%	71.3%	68.1%	-3.2%	-0.7%
Arizona	67.9%	70.9%	65.9%	65.4%	73.2%	7.8%	4.4%
Arkansas	70.8%	74.0%	72.7%	72.4%	73.5%	1.1%	4.7% †
California	71.7%	74.6%	69.1%	72.8%	71.8%	-1.0%	3.0% †
Colorado	73.5%	70.2%	70.1%	65.2%	70.3%	5.1%	1.5%
Connecticut	68.0%	70.8%	69.2%	68.4%	68.4%	0.0%	-0.4%
Delaware	72.5%	77.7%	66.8%	65.2%	67.7%	2.5%	-1.1%
D.C.	76.8%	70.4%	70.5%	70.7%	75.4%	4.7%	6.6% †
Florida	72.0%	62.4%	67.7%	65.2%	64.5%	-0.7%	-4.3%
Georgia	69.1%	69.6%	69.2%	69.5%	67.5%	-2.0%	-1.3%
Hawaii	75.3%	82.7%	79.1%	78.8%	75.1%	-3.7%	6.3% †
Idaho	75.9%	70.4%	73.9%	70.7%	73.8%	3.1%	5.0% †
Illinois	72.9%	70.4%	69.8%	66.3%	70.4%	4.1%	1.6%
Indiana	74.4%	69.3%	71.0%	68.2%	72.7%	4.5%	3.9% †
Iowa	70.4%	70.4%	70.1%	72.6%	65.7%	-6.9% *	-3.1%
Kansas	76.3%	68.9%	70.1%	71.9%	71.9%	0.0%	3.1%
Kentucky	73.3%	71.9%	71.7%	71.5%	70.0%	-1.5%	1.2%
Louisiana	67.5%	66.7%	67.4%	63.4%	67.3%	3.9%	-1.5%
Maine	71.6%	74.4%	73.3%	69.5%	71.3%	1.8%	2.5%
Maryland	66.2%	67.3%	62.6%	68.3%	65.2%	-3.1%	-3.6% †
Massachusetts	67.7%	73.2%	71.6%	72.7%	66.2%	-6.5% *	-2.6%
Michigan	72.3%	69.4%	73.3%	69.4%	69.2%	-0.2%	0.4%
Minnesota	75.0%	75.3%	72.2%	73.9%	63.7%	-10.2% *	-5.1% †
Mississippi	71.2%	74.6%	71.2%	67.7%	68.9%	1.2%	0.1%
Missouri	75.5%	74.8%	74.5%	75.2%	65.5%	-9.7% *	-3.3%
Montana	74.0%	71.1%	77.2%	75.3%	77.2%	1.9%	8.4% †
Nebraska	69.8%	70.1%	72.6%	67.0%	70.4%	3.4%	1.6%
Nevada	73.6%	70.0%	72.5%	70.2%	71.4%	1.2%	2.6%
New Hampshire	74.1%	69.7%	68.5%	70.2%	68.5%	-1.7%	-0.3%
New Jersey	69.5%	68.3%	68.6%	64.0%	67.3%	3.3%	-1.5%
New Mexico	67.2%	67.0%	63.9%	63.9%	62.3%	-1.6%	-6.5% †
New York	64.9%	68.7%	63.5%	60.9%	61.5%	0.6%	-7.3% †
North Carolina	74.9%	74.5%	73.9%	69.5%	70.8%	1.3%	2.0%
North Dakota	75.0%	73.4%	74.4%	74.4%	74.1%	-0.3%	5.3% †
Ohio	74.3%	72.2%	70.2%	71.5%	68.5%	-3.0%	-0.3%
Oklahoma	72.9%	74.0%	72.0%	71.3%	69.7%	-1.6%	0.9%
Oregon	78.1%	78.0%	74.9%	74.6%	78.8%	4.2%	10.0% †
Pennsylvania	74.4%	74.1%	68.2%	69.6%	70.5%	0.9%	1.7%
Rhode Island	72.5%	72.5%	65.8%	69.8%	64.1%	-5.7%	-4.7%
South Carolina	72.1%	69.4%	72.7%	68.8%	71.3%	2.5%	2.5%
South Dakota	73.9%	71.0%	67.9%	70.9%	68.7%	-2.2%	-0.1%
Tennessee	74.4%	67.2%	67.2%	66.5%	69.9%	3.4%	1.1%
Texas	72.8%	68.6%	72.5%	67.2%	67.9%	0.7%	-0.9%
Utah	72.6%	66.3%	70.5%	70.6%	72.0%	1.4%	3.2%
Vermont	68.1%	71.3%	69.5%	63.3%	65.6%	2.3%	-3.2%
Virginia	68.6%	70.4%	68.2%	68.0%	66.7%	-1.3%	-2.1%
Washington	80.2%	77.5%	74.5%	79.0%	73.5%	-5.5%	4.7%
West Virginia	69.0%	66.4%	64.9%	63.7%	65.3%	1.6%	-3.5%
Wisconsin	72.4%	69.0%	68.1%	69.5%	67.3%	-2.2%	-1.5%
Wyoming	74.2%	69.7%	77.7%	71.2%	70.0%	-1.2%	1.2%
United States	<b>71.9%</b>	<b>70.8%</b>	<b>69.8%</b>	<b>69.0%</b>	<b>68.8%</b>	<b>-0.2%</b>	<b>0.0%</b>

Significant percentage-point difference between 2022 and 2023 is indicated by \* (95% confidence level).  
Significant percentage-point difference between state and national is indicated by † (95% confidence level).  
Note: All references are to private-sector employers and employees.

Source: SHADAC analysis of the Medical Expenditure Panel Survey-Insurance Component, 2019-2023.

## AVERAGE ANNUAL PREMIUM FOR SINGLE COVERAGE BY STATE, 2019-2023

State	2019	2020	2021	2022	2023	2022-2023 Change		2023 State vs National Difference	
						\$	%	\$	%
Alabama	\$6,519	\$6,393	\$6,719	\$6,769	\$7,645	\$876	12.9% *	-\$537	-6.6% †
Alaska	\$8,933	\$8,635	\$9,037	\$8,624	\$9,096	\$472	5.5%	\$914	11.2% †
Arizona	\$6,517	\$6,612	\$6,728	\$7,214	\$7,981	\$767	10.6% *	-\$201	-2.5%
Arkansas	\$6,054	\$6,414	\$6,340	\$6,861	\$7,362	\$501	7.3%	-\$820	-10.0% †
California	\$6,939	\$7,173	\$7,574	\$7,547	\$8,070	\$523	6.9% *	-\$112	-1.4%
Colorado	\$6,550	\$7,206	\$6,909	\$7,031	\$8,145	\$1,114	15.8% *	-\$37	-0.5%
Connecticut	\$7,516	\$7,501	\$7,717	\$8,237	\$8,750	\$513	6.2%	\$568	6.9% †
Delaware	\$8,090	\$7,280	\$7,906	\$8,168	\$7,629	-\$539	-6.6%	-\$553	-6.8%
D.C.	\$7,338	\$7,558	\$8,379	\$8,650	\$8,738	\$88	1.0%	\$556	6.8% †
Florida	\$6,763	\$7,078	\$7,372	\$7,551	\$8,251	\$700	9.3% *	\$69	0.8%
Georgia	\$6,873	\$6,876	\$7,285	\$7,367	\$7,955	\$588	8.0%	-\$227	-2.8%
Hawaii	\$6,671	\$7,040	\$6,573	\$7,367	\$7,730	\$363	4.9%	-\$452	-5.5%
Idaho	\$6,346	\$6,744	\$6,734	\$7,292	\$7,400	\$108	1.5%	-\$782	-9.6% †
Illinois	\$7,157	\$7,376	\$7,395	\$7,547	\$8,070	\$523	6.9% *	-\$112	-1.4%
Indiana	\$6,957	\$7,319	\$7,635	\$7,601	\$8,236	\$635	8.4% *	\$54	0.7%
Iowa	\$6,657	\$6,932	\$6,999	\$7,433	\$8,017	\$584	7.9%	-\$165	-2.0%
Kansas	\$6,338	\$6,675	\$6,889	\$6,885	\$7,575	\$690	10.0% *	-\$607	-7.4% †
Kentucky	\$6,678	\$6,949	\$7,319	\$6,990	\$8,002	\$1,012	14.5% *	-\$180	-2.2%
Louisiana	\$6,748	\$6,713	\$6,785	\$7,422	\$7,966	\$544	7.3% *	-\$216	-2.6%
Maine	\$7,424	\$7,496	\$7,677	\$7,993	\$8,892	\$899	11.2% *	\$710	8.7% †
Maryland	\$7,104	\$7,352	\$7,272	\$7,978	\$7,870	-\$108	-1.4%	-\$312	-3.8%
Massachusetts	\$7,540	\$7,452	\$8,088	\$8,054	\$9,513	\$1,459	18.1% *	\$1,331	16.3% †
Michigan	\$6,705	\$6,683	\$7,204	\$7,276	\$7,775	\$499	6.9%	-\$407	-5.0%
Minnesota	\$6,904	\$6,910	\$7,448	\$7,526	\$8,355	\$829	11.0% *	\$173	2.1%
Mississippi	\$6,199	\$6,561	\$7,008	\$6,726	\$7,243	\$517	7.7%	-\$939	-11.5% †
Missouri	\$6,800	\$7,179	\$7,239	\$7,737	\$8,230	\$493	6.4%	\$48	0.6%
Montana	\$6,899	\$6,860	\$7,306	\$7,759	\$7,821	\$62	0.8%	-\$361	-4.4%
Nebraska	\$6,628	\$7,611	\$7,774	\$7,601	\$8,248	\$647	8.5% *	\$66	0.8%
Nevada	\$6,586	\$6,493	\$6,748	\$6,848	\$7,949	\$1,101	16.1% *	-\$233	-2.8%
New Hampshire	\$7,255	\$7,991	\$7,963	\$8,053	\$8,679	\$626	7.8%	\$497	6.1%
New Jersey	\$7,777	\$7,373	\$7,641	\$8,183	\$9,662	\$1,479	18.1% *	\$1,480	18.1% †
New Mexico	\$6,696	\$7,424	\$7,566	\$7,794	\$8,333	\$539	6.9% *	\$151	1.8%
New York	\$7,890	\$8,177	\$8,542	\$8,936	\$9,173	\$237	2.7%	\$991	12.1% †
North Carolina	\$6,793	\$7,036	\$7,130	\$7,753	\$7,742	-\$11	-0.1%	-\$440	-5.4%
North Dakota	\$6,681	\$7,216	\$7,298	\$7,841	\$8,504	\$663	8.5% *	\$322	3.9%
Ohio	\$7,178	\$6,989	\$7,095	\$7,743	\$8,274	\$531	6.9% *	\$92	1.1%
Oklahoma	\$6,711	\$7,058	\$7,081	\$6,713	\$7,420	\$707	10.5% *	-\$762	-9.3% †
Oregon	\$6,651	\$6,917	\$7,418	\$7,091	\$7,962	\$871	12.3% *	-\$220	-2.7%
Pennsylvania	\$7,159	\$7,246	\$7,438	\$8,098	\$8,145	\$47	0.6%	-\$37	-0.5%
Rhode Island	\$7,263	\$7,326	\$8,125	\$8,215	\$8,347	\$132	1.6%	\$165	2.0%
South Carolina	\$6,691	\$7,516	\$7,314	\$7,252	\$7,428	\$176	2.4%	-\$754	-9.2% †
South Dakota	\$7,161	\$7,070	\$7,338	\$7,640	\$8,394	\$754	9.9% *	\$212	2.6%
Tennessee	\$6,630	\$6,485	\$6,741	\$7,182	\$7,659	\$477	6.6%	-\$523	-6.4% †
Texas	\$6,967	\$7,017	\$7,183	\$7,351	\$8,180	\$829	11.3% *	-\$2	0.0%
Utah	\$6,253	\$6,593	\$6,707	\$6,746	\$7,993	\$1,247	18.5% *	-\$189	-2.3%
Vermont	\$7,319	\$7,868	\$8,050	\$8,417	\$8,284	-\$133	-1.6%	\$102	1.2%
Virginia	\$6,776	\$6,928	\$7,324	\$7,676	\$8,144	\$468	6.1%	-\$38	-0.5%
Washington	\$6,897	\$7,440	\$7,571	\$7,170	\$7,895	\$725	10.1% *	-\$287	-3.5%
West Virginia	\$7,059	\$6,993	\$8,046	\$8,065	\$8,669	\$604	7.5%	\$487	6.0% †
Wisconsin	\$7,001	\$7,250	\$7,254	\$7,673	\$7,978	\$305	4.0%	-\$204	-2.5%
Wyoming	\$7,209	\$7,743	\$7,920	\$7,982	\$8,845	\$863	10.8% *	\$663	8.1% †
United States	\$6,972	\$7,149	\$7,380	\$7,590	\$8,182	\$592	7.8% *	\$0	0.0%

Significant dollar/percent difference between 2022 and 2023 is indicated by \* (95% confidence level).  
Significant dollar/percent difference between state and national is indicated by † (95% confidence level).  
Note: All references are to private-sector employers and employees.

Source: SHADAC analysis of the Medical Expenditure Panel Survey-Insurance Component, 2019-2023.

## EMPLOYEE CONTRIBUTION FOR SINGLE-COVERAGE PREMIUM BY STATE, 2019-2023

State	2019	2020	2021	2022	2023	2022-2023 Change	2023 State vs National Difference
						(percentage-point)	(percentage-point)
Alabama	25.1%	26.2%	22.5%	26.6%	22.7%	-3.9%	2.7% †
Alaska	17.5%	15.4%	17.2%	22.3%	17.3%	-5.0%	-2.7%
Arizona	23.2%	23.5%	24.2%	21.5%	18.1%	-3.4%	-1.9%
Arkansas	22.9%	22.9%	26.8%	23.2%	20.9%	-2.3%	0.9%
California	18.8%	17.3%	21.7%	19.2%	16.8%	-2.4%	-3.2% †
Colorado	23.8%	23.2%	21.5%	23.4%	22.4%	-1.0%	2.4%
Connecticut	23.8%	23.2%	24.0%	22.3%	23.5%	1.2%	3.5%
Delaware	20.5%	24.8%	22.9%	23.6%	22.5%	-1.1%	2.5%
D.C.	18.8%	20.9%	18.5%	17.1%	17.9%	0.8%	-2.1%
Florida	22.8%	25.6%	22.8%	21.3%	17.7%	-3.6%	-2.3%
Georgia	21.3%	22.3%	23.3%	23.3%	23.0%	-0.3%	3.0%
Hawaii	10.8%	12.1%	14.8%	13.1%	13.7%	0.6%	-6.3% †
Idaho	19.4%	17.1%	17.5%	18.6%	16.0%	-2.6%	-4.0% †
Illinois	22.5%	22.5%	24.0%	23.1%	20.9%	-2.2%	0.9%
Indiana	23.0%	22.2%	22.7%	23.3%	19.0%	-4.3% *	-1.0%
Iowa	23.2%	24.7%	27.1%	24.8%	25.1%	0.3%	5.1% †
Kansas	20.5%	23.1%	21.2%	23.9%	23.9%	0.0%	3.9%
Kentucky	26.5%	22.1%	22.5%	21.6%	20.1%	-1.5%	0.1%
Louisiana	26.5%	24.8%	26.0%	23.0%	21.8%	-1.2%	1.8%
Maine	18.7%	20.7%	21.0%	21.3%	17.6%	-3.7% *	-2.4%
Maryland	24.6%	21.8%	22.8%	21.6%	26.9%	5.3%	6.9% †
Massachusetts	23.8%	20.9%	24.5%	22.4%	21.2%	-1.2%	1.2%
Michigan	20.1%	21.5%	22.4%	21.8%	21.4%	-0.4%	1.4%
Minnesota	21.0%	21.7%	20.0%	20.4%	20.0%	-0.4%	0.0%
Mississippi	23.8%	23.9%	23.6%	21.8%	22.5%	0.7%	2.5%
Missouri	21.1%	22.4%	23.8%	22.0%	21.5%	-0.5%	1.5%
Montana	17.5%	17.0%	16.7%	14.9%	17.0%	2.1%	-3.0% †
Nebraska	23.1%	22.8%	25.1%	22.3%	21.6%	-0.7%	1.6%
Nevada	20.8%	25.5%	21.9%	20.7%	20.7%	0.0%	0.7%
New Hampshire	23.2%	21.0%	23.4%	24.2%	21.1%	-3.1%	1.1%
New Jersey	20.8%	25.2%	22.7%	20.6%	21.3%	0.7%	1.3%
New Mexico	25.8%	21.0%	23.4%	22.3%	20.1%	-2.2%	0.1%
New York	21.3%	20.6%	20.0%	21.2%	20.2%	-1.0%	0.2%
North Carolina	21.8%	23.5%	21.9%	23.8%	23.3%	-0.5%	3.3%
North Dakota	20.8%	17.4%	20.3%	19.4%	13.5%	-5.9% *	-6.5% †
Ohio	20.5%	22.7%	24.7%	19.0%	21.6%	2.6%	1.6%
Oklahoma	20.9%	20.7%	21.3%	20.1%	22.1%	2.0%	2.1%
Oregon	17.4%	16.5%	13.1%	15.7%	13.6%	-2.1%	-6.4% †
Pennsylvania	20.7%	18.9%	22.6%	22.0%	19.3%	-2.7% *	-0.7%
Rhode Island	22.4%	20.9%	25.0%	23.2%	20.4%	-2.8%	0.4%
South Carolina	21.2%	25.2%	21.2%	23.6%	20.6%	-3.0%	0.6%
South Dakota	22.1%	21.3%	22.9%	21.9%	19.8%	-2.1%	-0.2%
Tennessee	23.6%	23.9%	25.4%	25.0%	23.8%	-1.2%	3.8% †
Texas	21.7%	21.3%	21.8%	22.9%	20.1%	-2.8%	0.1%
Utah	23.1%	22.2%	22.3%	25.6%	21.6%	-4.0%	1.6%
Vermont	20.7%	23.0%	21.8%	24.6%	25.9%	1.3%	5.9% †
Virginia	23.8%	24.2%	23.8%	23.8%	23.2%	-0.6%	3.2% †
Washington	14.1%	15.3%	17.4%	17.7%	15.2%	-2.5%	-4.8% †
West Virginia	20.1%	22.1%	23.1%	21.0%	20.2%	-0.8%	0.2%
Wisconsin	21.5%	21.8%	25.4%	22.0%	20.1%	-1.9%	0.1%
Wyoming	18.4%	17.5%	16.5%	23.7%	15.4%	-8.3% *	-4.6% †
United States	21.4%	21.4%	22.3%	21.6%	20.0%	-1.6% *	0.0%

Significant percentage-point difference between 2022 and 2023 is indicated by \* (95% confidence level).  
Significant percentage-point difference between state and national is indicated by † (95% confidence level).  
Note: All references are to private-sector employers and employees.

Source: SHADAC analysis of the Medical Expenditure Panel Survey-Insurance Component, 2019-2023.

## AVERAGE ANNUAL PREMIUM FOR FAMILY COVERAGE BY STATE, 2019-2023

State	2019	2020	2021	2022	2023	2022-2023 Change		2023 State vs National Difference	
						\$	%	\$	%
Alabama	\$17,734	\$17,324	\$19,539	\$19,575	\$21,102	\$1,527	7.8%	-\$2,836	-11.8% †
Alaska	\$22,969	\$21,809	\$23,438	\$25,892	\$25,876	-\$16	-0.1%	\$1,938	8.1% †
Arizona	\$19,966	\$19,808	\$20,117	\$21,427	\$23,758	\$2,331	10.9% *	-\$180	-0.8%
Arkansas	\$17,773	\$17,093	\$18,339	\$19,513	\$20,562	\$1,049	5.4%	-\$3,376	-14.1% †
California	\$20,788	\$21,137	\$21,830	\$22,272	\$23,943	\$1,671	7.5% *	\$5	0.0%
Colorado	\$20,171	\$21,292	\$20,771	\$20,466	\$23,980	\$3,514	17.2% *	\$42	0.2%
Connecticut	\$21,363	\$21,952	\$24,018	\$24,746	\$25,529	\$783	3.2%	\$1,591	6.6% †
Delaware	\$20,628	\$21,565	\$22,079	\$23,681	\$22,049	-\$1,632	-6.9%	-\$1,889	-7.9%
D.C.	\$22,311	\$22,502	\$24,455	\$24,170	\$25,793	\$1,623	6.7%	\$1,855	7.7% †
Florida	\$20,714	\$20,862	\$21,184	\$21,441	\$23,597	\$2,156	10.1% *	-\$341	-1.4%
Georgia	\$19,720	\$19,891	\$22,282	\$22,220	\$24,360	\$2,140	9.6% *	\$422	1.8%
Hawaii	\$19,243	\$19,567	\$18,539	\$20,804	\$20,730	-\$74	-0.4%	-\$3,208	-13.4% †
Idaho	\$19,258	\$21,132	\$19,788	\$21,153	\$22,367	\$1,214	5.7%	-\$1,571	-6.6%
Illinois	\$20,659	\$21,775	\$20,878	\$20,943	\$24,290	\$3,347	16.0% *	\$352	1.5%
Indiana	\$21,169	\$20,125	\$21,281	\$21,502	\$22,965	\$1,463	6.8%	-\$973	-4.1%
Iowa	\$18,752	\$18,934	\$20,567	\$21,696	\$23,152	\$1,456	6.7%	-\$786	-3.3%
Kansas	\$18,867	\$20,247	\$19,237	\$19,461	\$23,018	\$3,557	18.3% *	-\$920	-3.8%
Kentucky	\$20,612	\$20,396	\$21,531	\$22,225	\$23,553	\$1,328	6.0%	-\$385	-1.6%
Louisiana	\$19,032	\$18,930	\$19,305	\$20,345	\$23,325	\$2,980	14.6% *	-\$613	-2.6%
Maine	\$20,731	\$20,728	\$21,630	\$22,667	\$25,207	\$2,540	11.2% *	\$1,269	5.3%
Maryland	\$20,285	\$20,424	\$21,648	\$22,341	\$23,945	\$1,604	7.2%	\$7	0.0%
Massachusetts	\$21,424	\$21,965	\$22,163	\$23,348	\$26,355	\$3,007	12.9% *	\$2,417	10.1% †
Michigan	\$20,425	\$20,008	\$20,142	\$20,175	\$22,718	\$2,543	12.6% *	-\$1,220	-5.1%
Minnesota	\$20,751	\$20,624	\$21,327	\$22,934	\$25,212	\$2,278	9.9%	\$1,274	5.3%
Mississippi	\$17,860	\$19,058	\$20,373	\$20,410	\$21,939	\$1,529	7.5%	-\$1,999	-8.4% †
Missouri	\$19,900	\$21,231	\$21,827	\$21,824	\$23,387	\$1,563	7.2%	-\$551	-2.3%
Montana	\$20,193	\$19,401	\$20,921	\$21,322	\$22,771	\$1,449	6.8%	-\$1,167	-4.9%
Nebraska	\$19,398	\$20,602	\$21,685	\$21,769	\$23,887	\$2,118	9.7% *	-\$51	-0.2%
Nevada	\$18,720	\$19,524	\$20,103	\$20,783	\$21,956	\$1,173	5.6%	-\$1,982	-8.3% †
New Hampshire	\$20,078	\$23,654	\$24,297	\$24,034	\$25,983	\$1,949	8.1%	\$2,045	8.5% †
New Jersey	\$22,060	\$23,042	\$22,094	\$24,843	\$26,870	\$2,027	8.2%	\$2,932	12.2% †
New Mexico	\$19,185	\$18,949	\$20,431	\$21,857	\$24,207	\$2,350	10.8% *	\$269	1.1%
New York	\$22,874	\$23,381	\$23,450	\$24,368	\$26,355	\$1,987	8.2%	\$2,417	10.1% †
North Carolina	\$19,996	\$20,152	\$22,737	\$19,945	\$22,650	\$2,705	13.6%	-\$1,288	-5.4%
North Dakota	\$18,400	\$19,925	\$20,922	\$22,196	\$22,825	\$629	2.8%	-\$1,113	-4.6%
Ohio	\$19,621	\$20,088	\$21,102	\$21,760	\$23,895	\$2,135	9.8% *	-\$43	-0.2%
Oklahoma	\$19,819	\$19,764	\$20,108	\$19,003	\$21,913	\$2,910	15.3% *	-\$2,025	-8.5% †
Oregon	\$19,405	\$20,213	\$20,916	\$20,366	\$22,796	\$2,430	11.9%	-\$1,142	-4.8%
Pennsylvania	\$20,673	\$19,764	\$21,531	\$23,250	\$24,000	\$750	3.2%	\$62	0.3%
Rhode Island	\$20,481	\$21,425	\$22,381	\$22,955	\$23,412	\$457	2.0%	-\$526	-2.2%
South Carolina	\$20,973	\$21,154	\$19,453	\$21,218	\$22,035	\$817	3.9%	-\$1,903	-7.9% †
South Dakota	\$20,265	\$20,277	\$21,301	\$23,861	\$24,103	\$242	1.0%	\$165	0.7%
Tennessee	\$18,748	\$18,424	\$19,593	\$20,227	\$23,271	\$3,044	15.0% *	-\$667	-2.8%
Texas	\$20,966	\$20,937	\$21,288	\$22,334	\$23,976	\$1,642	7.4% *	\$38	0.2%
Utah	\$18,674	\$19,530	\$19,844	\$19,888	\$22,499	\$2,611	13.1%	-\$1,439	-6.0%
Vermont	\$21,419	\$22,288	\$23,447	\$23,881	\$25,588	\$1,707	7.1%	\$1,650	6.9% †
Virginia	\$19,865	\$20,458	\$21,348	\$19,904	\$24,251	\$4,347	21.8% *	\$313	1.3%
Washington	\$20,033	\$19,476	\$21,914	\$21,542	\$24,355	\$2,813	13.1% *	\$417	1.7%
West Virginia	\$20,403	\$22,342	\$23,384	\$24,165	\$24,774	\$609	2.5%	\$836	3.5%
Wisconsin	\$20,345	\$21,474	\$21,166	\$22,664	\$23,747	\$1,083	4.8%	-\$191	-0.8%
Wyoming	\$19,925	\$21,465	\$22,390	\$22,228	\$24,984	\$2,756	12.4%	\$1,046	4.4%
United States	\$20,486	\$20,758	\$21,381	\$21,931	\$23,938	\$2,007	9.2% *	\$0	0.0%

Significant dollar/percent difference between 2022 and 2023 is indicated by \* (95% confidence level).  
Significant dollar/percent difference between state and national is indicated by † (95% confidence level).  
Note: All references are to private-sector employers and employees.  
Source: SHADAC analysis of the Medical Expenditure Panel Survey-Insurance Component, 2019-2023.



## EMPLOYEE CONTRIBUTION FOR FAMILY-COVERAGE PREMIUM BY STATE, 2019-2023

State	2019	2020	2021	2022	2023	2022-2023 Change	2023 State vs National Difference
						(percentage-point)	(percentage-point)
Alabama	31.1%	34.5%	32.0%	32.2%	32.2%	0.0%	3.4%
Alaska	20.5%	27.1%	26.2%	26.3%	21.7%	-4.6%	-7.1% †
Arizona	27.3%	29.7%	35.2%	33.6%	32.9%	-0.7%	4.1%
Arkansas	35.8%	33.9%	35.5%	31.3%	28.9%	-2.4%	0.1%
California	29.5%	26.2%	30.4%	30.3%	32.4%	2.1%	3.6% †
Colorado	31.0%	28.7%	31.5%	33.7%	26.7%	-7.0%	-2.1%
Connecticut	25.6%	26.2%	25.0%	25.5%	30.0%	4.5%	1.2%
Delaware	33.1%	31.8%	28.6%	32.1%	32.2%	0.1%	3.4%
D.C.	27.0%	33.1%	28.6%	25.8%	25.4%	-0.4%	-3.4% †
Florida	34.8%	36.8%	30.1%	36.1%	30.2%	-5.9%	1.4%
Georgia	31.3%	29.8%	28.7%	33.9%	24.8%	-9.1% *	-4.0%
Hawaii	25.2%	26.8%	32.1%	23.7%	24.6%	0.9%	-4.2%
Idaho	22.3%	28.5%	31.9%	34.1%	27.6%	-6.5%	-1.2%
Illinois	27.0%	27.8%	27.4%	27.0%	25.4%	-1.6%	-3.4% †
Indiana	26.6%	23.7%	27.3%	28.4%	27.4%	-1.0%	-1.4%
Iowa	28.0%	33.9%	26.5%	30.2%	28.5%	-1.7%	-0.3%
Kansas	30.0%	35.8%	29.5%	29.0%	27.3%	-1.7%	-1.5%
Kentucky	27.9%	25.5%	25.1%	29.5%	25.7%	-3.8%	-3.1% †
Louisiana	37.6%	37.5%	34.9%	30.7%	35.3%	4.6%	6.5% †
Maine	27.1%	30.0%	30.2%	28.9%	25.4%	-3.5%	-3.4%
Maryland	33.1%	31.6%	29.4%	31.9%	34.4%	2.5%	5.6%
Massachusetts	24.2%	26.1%	27.0%	25.2%	28.8%	3.6%	0.0%
Michigan	18.0%	24.2%	20.2%	25.8%	26.7%	0.9%	-2.1%
Minnesota	26.1%	27.3%	26.1%	25.6%	24.8%	-0.8%	-4.0%
Mississippi	33.2%	38.9%	32.1%	36.3%	25.8%	-10.5% *	-3.0%
Missouri	32.5%	33.3%	31.3%	27.0%	29.5%	2.5%	0.7%
Montana	24.1%	28.0%	27.7%	28.0%	24.1%	-3.9%	-4.7% †
Nebraska	29.0%	30.2%	33.3%	31.5%	26.2%	-5.3% *	-2.6%
Nevada	27.2%	37.3%	28.9%	27.2%	27.6%	0.4%	-1.2%
New Hampshire	28.3%	24.1%	25.5%	28.6%	22.7%	-5.9% *	-6.1% †
New Jersey	24.6%	30.1%	24.4%	25.0%	26.3%	1.3%	-2.5%
New Mexico	33.8%	35.3%	31.0%	28.6%	26.4%	-2.2%	-2.4%
New York	22.5%	24.7%	24.4%	23.4%	27.8%	4.4%	-1.0%
North Carolina	28.4%	31.2%	33.4%	38.3%	31.4%	-6.9% *	2.6%
North Dakota	29.3%	30.1%	29.4%	28.6%	28.6%	0.0%	-0.2%
Ohio	23.7%	24.4%	27.6%	24.5%	25.5%	1.0%	-3.3% †
Oklahoma	30.3%	32.5%	35.9%	29.0%	31.7%	2.7%	2.9%
Oregon	27.8%	30.3%	28.4%	29.8%	18.2%	-11.6% *	-10.6% †
Pennsylvania	24.2%	27.4%	30.9%	30.6%	24.8%	-5.8% *	-4.0%
Rhode Island	26.6%	25.3%	27.8%	27.4%	25.9%	-1.5%	-2.9%
South Carolina	39.1%	34.1%	26.1%	32.8%	29.0%	-3.8%	0.2%
South Dakota	32.7%	30.3%	31.5%	27.7%	30.1%	2.4%	1.3%
Tennessee	30.6%	28.1%	30.4%	33.1%	34.9%	1.8%	6.1%
Texas	31.7%	33.2%	31.1%	33.9%	30.8%	-3.1%	2.0%
Utah	27.8%	26.6%	34.1%	29.8%	30.4%	0.6%	1.6%
Vermont	22.7%	26.0%	26.1%	28.2%	29.8%	1.6%	1.0%
Virginia	32.0%	31.4%	33.0%	35.6%	32.5%	-3.1%	3.7%
Washington	22.6%	23.7%	28.4%	23.8%	31.6%	7.8%	2.8%
West Virginia	23.6%	23.6%	29.1%	27.0%	24.3%	-2.7%	-4.5% †
Wisconsin	23.3%	24.3%	25.9%	24.9%	22.9%	-2.0%	-5.9% †
Wyoming	28.3%	27.3%	20.5%	28.0%	26.5%	-1.5%	-2.3%
United States	28.0%	28.8%	28.9%	29.6%	28.8%	-0.8%	0.0%

Significant percentage-point difference between 2022 and 2023 is indicated by \* (95% confidence level).  
Significant percentage-point difference between state and national is indicated by † (95% confidence level).  
Note: All references are to private-sector employers and employees.

Source: SHADAC analysis of the Medical Expenditure Panel Survey-Insurance Component, 2019-2023.

## AVERAGE INDIVIDUAL DEDUCTIBLE PER EMPLOYEE ENROLLED WITH SINGLE COVERAGE BY STATE,, 2019-2023

State	2019	2020	2021	2022	2023	2022-2023 Change		2023 State vs National Difference	
						\$	%	\$	%
Alabama	\$1,616	\$1,573	\$1,620	\$1,779	\$1,667	-\$112	-6.3%	-\$263	-13.6% †
Alaska	\$1,869	\$2,102	\$1,746	\$2,215	\$1,838	-\$377	-17.0%	-\$92	-4.8%
Arizona	\$2,418	\$2,161	\$2,324	\$2,079	\$1,880	-\$199	-9.6%	-\$50	-2.6%
Arkansas	\$1,839	\$1,820	\$1,876	\$1,890	\$1,728	-\$162	-8.6%	-\$202	-10.5%
California	\$1,675	\$1,718	\$1,698	\$1,808	\$1,490	-\$318	-17.6% *	-\$440	-22.8% †
Colorado	\$1,907	\$2,053	\$2,301	\$2,036	\$2,085	\$49	2.4%	\$155	8.0%
Connecticut	\$2,289	\$1,976	\$2,174	\$2,259	\$2,383	\$124	5.5%	\$453	23.5% †
Delaware	\$1,703	\$1,897	\$1,938	\$2,053	\$1,939	-\$114	-5.6%	\$9	0.5%
D.C.	\$1,306	\$1,432	\$1,338	\$1,343	\$1,328	-\$15	-1.1%	-\$602	-31.2% †
Florida	\$1,993	\$2,147	\$2,185	\$1,856	\$1,812	-\$44	-2.4%	-\$118	-6.1%
Georgia	\$1,914	\$1,987	\$2,082	\$2,269	\$2,275	\$6	0.3%	\$345	17.9% †
Hawaii	\$1,264	\$1,346	\$1,232	\$1,352	\$1,059	-\$293	-21.7%	-\$871	-45.1% †
Idaho	\$1,933	\$2,058	\$2,063	\$2,077	\$1,816	-\$261	-12.6%	-\$114	-5.9%
Illinois	\$1,876	\$1,802	\$1,871	\$1,777	\$1,816	\$39	2.2%	-\$114	-5.9%
Indiana	\$2,122	\$2,164	\$2,268	\$2,277	\$2,081	-\$196	-8.6%	\$151	7.8%
Iowa	\$2,202	\$2,140	\$2,179	\$2,352	\$2,312	-\$40	-1.7%	\$382	19.8% †
Kansas	\$1,904	\$2,017	\$1,998	\$1,856	\$2,209	\$353	19.0% *	\$279	14.5% †
Kentucky	\$2,101	\$2,190	\$2,154	\$2,162	\$2,128	-\$34	-1.6%	\$198	10.3%
Louisiana	\$2,037	\$1,818	\$1,973	\$1,861	\$1,928	\$67	3.6%	-\$2	-0.1%
Maine	\$2,303	\$2,295	\$2,613	\$2,771	\$2,337	-\$434	-15.7% *	\$407	21.1% †
Maryland	\$1,673	\$1,610	\$1,735	\$1,714	\$1,806	\$92	5.4%	-\$124	-6.4%
Massachusetts	\$1,593	\$1,636	\$1,898	\$1,862	\$1,555	-\$307	-16.5%	-\$375	-19.4% †
Michigan	\$1,579	\$1,697	\$1,751	\$1,614	\$1,405	-\$209	-12.9%	-\$525	-27.2% †
Minnesota	\$2,272	\$2,310	\$2,163	\$2,083	\$2,181	\$98	4.7%	\$251	13.0%
Mississippi	\$1,587	\$1,841	\$1,794	\$2,052	\$2,035	-\$17	-0.8%	\$105	5.4%
Missouri	\$2,160	\$2,195	\$2,089	\$1,898	\$2,340	\$442	23.3% *	\$410	21.2% †
Montana	\$2,521	\$2,517	\$2,409	\$2,484	\$2,279	-\$205	-8.3%	\$349	18.1%
Nebraska	\$2,042	\$2,115	\$1,995	\$2,069	\$2,239	\$170	8.2%	\$309	16.0% †
Nevada	\$1,810	\$1,820	\$1,935	\$1,557	\$1,870	\$313	20.1% *	-\$60	-3.1%
New Hampshire	\$2,386	\$2,415	\$2,550	\$2,497	\$2,519	\$22	0.9%	\$589	30.5% †
New Jersey	\$1,713	\$1,694	\$1,675	\$1,865	\$1,747	-\$118	-6.3%	-\$183	-9.5%
New Mexico	\$2,011	\$2,080	\$1,844	\$1,951	\$1,992	\$41	2.1%	\$62	3.2%
New York	\$1,655	\$1,821	\$1,775	\$1,840	\$1,722	-\$118	-6.4%	-\$208	-10.8%
North Carolina	\$2,281	\$2,263	\$2,293	\$2,247	\$2,261	\$14	0.6%	\$331	17.2%
North Dakota	\$1,950	\$1,840	\$2,081	\$2,217	\$1,922	-\$295	-13.3% *	-\$8	-0.4%
Ohio	\$2,101	\$2,003	\$2,195	\$2,126	\$2,102	-\$24	-1.1%	\$172	8.9%
Oklahoma	\$2,165	\$2,029	\$1,974	\$1,985	\$2,244	\$259	13.0%	\$314	16.3% †
Oregon	\$1,958	\$2,068	\$2,381	\$2,110	\$1,776	-\$334	-15.8%	-\$154	-8.0%
Pennsylvania	\$1,646	\$1,674	\$1,863	\$1,814	\$1,610	-\$204	-11.2%	-\$320	-16.6% †
Rhode Island	\$1,983	\$1,949	\$1,963	\$1,858	\$1,938	\$80	4.3%	\$8	0.4%
South Carolina	\$2,151	\$2,032	\$2,158	\$2,167	\$2,295	\$128	5.9%	\$365	18.9% †
South Dakota	\$2,408	\$2,364	\$2,512	\$2,423	\$2,616	\$193	8.0%	\$686	35.5% †
Tennessee	\$2,334	\$2,153	\$2,316	\$2,053	\$2,561	\$508	24.7% *	\$631	32.7% †
Texas	\$2,155	\$2,153	\$2,025	\$2,282	\$2,350	\$68	3.0%	\$420	21.8% †
Utah	\$1,781	\$1,856	\$1,872	\$2,089	\$2,222	\$133	6.4%	\$292	15.1% †
Vermont	\$1,935	\$2,059	\$2,159	\$2,215	\$2,491	\$276	12.5%	\$561	29.1% †
Virginia	\$1,688	\$1,844	\$2,107	\$2,082	\$1,752	-\$330	-15.9% *	-\$178	-9.2%
Washington	\$1,793	\$1,740	\$1,937	\$1,949	\$1,964	\$15	0.8%	\$34	1.8%
West Virginia	\$1,959	\$2,010	\$1,923	\$2,165	\$1,931	-\$234	-10.8%	\$1	0.1%
Wisconsin	\$2,061	\$2,267	\$2,262	\$2,197	\$2,161	-\$36	-1.6%	\$231	12.0%
Wyoming	\$1,895	\$1,899	\$1,896	\$2,160	\$1,893	-\$267	-12.4%	-\$37	-1.9%
United States	\$1,931	\$1,945	\$2,004	\$1,992	\$1,930	-\$62	-3.1%	\$0	0.0%

Significant dollar/percent difference between 2022 and 2023 is indicated by \* (95% confidence level).  
Significant dollar/percent difference between state and national is indicated by † (95% confidence level).  
Note: All references are to private-sector employers and employees.  
Source: SHADAC analysis of the Medical Expenditure Panel Survey-Insurance Component, 2019-2023.

## AVERAGE FAMILY DEDUCTIBLE PER EMPLOYEE ENROLLED WITH FAMILY COVERAGE BY STATE, 2019-2023

State	2019	2020	2021	2022	2023	2022-2023 Change		2023 State vs National Difference	
						\$	%	\$	%
Alabama	\$3,029	\$2,979	\$3,366	\$3,180	\$3,916	\$736	23.1%	\$183	4.9%
Alaska	\$3,626	\$3,905	\$3,427	\$3,554	\$3,272	-\$282	-7.9%	-\$461	-12.3%
Arizona	\$4,017	\$4,992	\$4,257	\$4,257	\$3,997	-\$260	-6.1%	\$264	7.1%
Arkansas	\$3,586	\$3,554	\$3,605	\$3,262	\$3,073	-\$189	-5.8%	-\$660	-17.7% †
California	\$3,329	\$3,420	\$3,643	\$3,659	\$3,167	-\$492	-13.4%	-\$566	-15.2% †
Colorado	\$3,469	\$4,417	\$4,684	\$4,211	\$3,713	-\$498	-11.8%	-\$20	-0.5%
Connecticut	\$4,199	\$3,520	\$4,436	\$4,053	\$4,094	\$41	1.0%	\$361	9.7%
Delaware	\$3,002	\$3,593	\$3,520	\$3,398	\$3,859	\$461	13.6%	\$126	3.4%
D.C.	\$2,679	\$3,010	\$2,998	\$3,009	\$2,830	-\$179	-5.9%	-\$903	-24.2% †
Florida	\$3,632	\$3,894	\$4,057	\$3,264	\$3,751	\$487	14.9%	\$18	0.5%
Georgia	\$3,659	\$4,307	\$4,353	\$4,435	\$4,259	-\$176	-4.0%	\$526	14.1%
Hawaii	\$2,619	\$3,248	\$2,570	\$3,527	\$2,683	-\$844	-23.9%	-\$1,050	-28.1% †
Idaho	\$3,499	\$3,414	\$3,645	\$3,321	\$3,229	-\$92	-2.8%	-\$504	-13.5% †
Illinois	\$3,849	\$3,723	\$3,645	\$3,943	\$3,975	\$32	0.8%	\$242	6.5%
Indiana	\$3,937	\$4,193	\$4,240	\$4,374	\$3,830	-\$544	-12.4%	\$97	2.6%
Iowa	\$4,064	\$4,128	\$3,702	\$4,246	\$4,244	-\$2	0.0%	\$511	13.7%
Kansas	\$3,607	\$3,765	\$3,601	\$3,740	\$4,422	\$682	18.2%	\$689	18.5% †
Kentucky	\$3,798	\$4,011	\$3,866	\$3,827	\$3,926	\$99	2.6%	\$193	5.2%
Louisiana	\$4,299	\$3,937	\$4,288	\$3,500	\$3,703	\$203	5.8%	-\$30	-0.8%
Maine	\$3,994	\$3,198	\$4,459	\$4,415	\$3,835	-\$580	-13.1%	\$102	2.7%
Maryland	\$3,009	\$3,380	\$3,595	\$3,382	\$3,684	\$302	8.9%	-\$49	-1.3%
Massachusetts	\$3,151	\$3,355	\$3,779	\$3,680	\$3,128	-\$552	-15.0%	-\$605	-16.2% †
Michigan	\$2,856	\$3,217	\$3,163	\$3,671	\$3,194	-\$477	-13.0%	-\$539	-14.4% †
Minnesota	\$4,160	\$4,581	\$4,254	\$3,767	\$4,071	\$304	8.1%	\$338	9.1%
Mississippi	\$3,468	\$3,361	\$3,559	\$4,257	\$3,378	-\$879	-20.6% *	-\$355	-9.5%
Missouri	\$4,222	\$4,128	\$4,163	\$3,670	\$3,783	\$113	3.1%	\$50	1.3%
Montana	\$3,842	\$3,807	\$3,440	\$3,394	\$3,100	-\$294	-8.7%	-\$633	-17.0%
Nebraska	\$3,799	\$4,075	\$3,682	\$4,236	\$4,437	\$201	4.7%	\$704	18.9% †
Nevada	\$3,100	\$3,556	\$3,873	\$3,111	\$3,943	\$832	26.7%	\$210	5.6%
New Hampshire	\$4,379	\$4,464	\$4,562	\$4,715	\$4,287	-\$428	-9.1%	\$554	14.8%
New Jersey	\$3,456	\$3,436	\$3,122	\$3,776	\$3,709	-\$67	-1.8%	-\$24	-0.6%
New Mexico	\$3,992	\$4,149	\$4,075	\$3,185	\$3,927	\$742	23.3%	\$194	5.2%
New York	\$2,899	\$3,207	\$3,657	\$3,535	\$3,672	\$137	3.9%	-\$61	-1.6%
North Carolina	\$4,005	\$3,879	\$4,361	\$3,945	\$4,141	\$196	5.0%	\$408	10.9%
North Dakota	\$3,980	\$3,521	\$3,300	\$3,950	\$3,634	-\$316	-8.0%	-\$99	-2.7%
Ohio	\$4,132	\$3,671	\$4,301	\$4,123	\$3,886	-\$237	-5.7%	\$153	4.1%
Oklahoma	\$4,053	\$4,126	\$4,146	\$4,656	\$4,545	-\$111	-2.4%	\$812	21.8% †
Oregon	\$3,634	\$3,480	\$3,490	\$3,994	\$3,322	-\$672	-16.8%	-\$411	-11.0%
Pennsylvania	\$2,981	\$3,177	\$3,498	\$3,301	\$2,665	-\$636	-19.3% *	-\$1,068	-28.6% †
Rhode Island	\$4,031	\$3,566	\$3,662	\$3,867	\$3,720	-\$147	-3.8%	-\$13	-0.3%
South Carolina	\$4,155	\$3,607	\$4,029	\$4,395	\$4,337	-\$58	-1.3%	\$604	16.2% †
South Dakota	\$4,222	\$4,301	\$3,833	\$4,858	\$5,004	\$146	3.0%	\$1,271	34.0% †
Tennessee	\$4,615	\$3,778	\$4,591	\$3,832	\$4,234	\$402	10.5%	\$501	13.4%
Texas	\$4,174	\$4,029	\$3,956	\$4,084	\$4,317	\$233	5.7%	\$584	15.6% †
Utah	\$3,842	\$3,948	\$3,890	\$3,942	\$4,153	\$211	5.4%	\$420	11.3%
Vermont	\$3,330	\$3,770	\$4,127	\$3,985	\$4,484	\$499	12.5%	\$751	20.1% †
Virginia	\$3,313	\$3,386	\$4,149	\$3,852	\$3,189	-\$663	-17.2% *	-\$544	-14.6% †
Washington	\$3,435	\$3,265	\$3,502	\$3,726	\$3,627	-\$99	-2.7%	-\$106	-2.8%
West Virginia	\$3,645	\$4,083	\$3,649	\$4,095	\$4,457	\$362	8.8%	\$724	19.4% †
Wisconsin	\$3,904	\$4,180	\$4,443	\$4,175	\$3,921	-\$254	-6.1%	\$188	5.0%
Wyoming	\$3,579	\$4,228	\$3,954	\$3,746	\$3,097	-\$649	-17.3% *	-\$636	-17.0% †
United States	\$3,655	\$3,722	\$3,868	\$3,811	\$3,733	-\$78	-2.0%	\$0	0.0%

Significant dollar/percent difference between 2022 and 2023 is indicated by \* (95% confidence level).  
Significant dollar/percent difference between state and national is indicated by † (95% confidence level).  
Note: All references are to private-sector employers and employees.

Source: SHADAC analysis of the Medical Expenditure Panel Survey-Insurance Component, 2019-2023.

## PERCENT OF EMPLOYEES ENROLLED IN HIGH-Deductible HEALTH PLANS BY STATE, 2019-2023

State	2019	2020	2021	2022	2023	2022-2023 Change (percentage-point)	2023 State vs National Difference (percentage-point)
Alabama	43.1%	38.8%	42.8%	37.3%	42.1%	4.8%	-7.6% †
Alaska	48.8%	53.4%	42.4%	52.5%	51.7%	-0.8%	2.0%
Arizona	66.0%	64.9%	66.0%	57.8%	58.9%	1.1%	9.2% †
Arkansas	53.0%	56.9%	58.0%	48.3%	41.7%	-6.6%	-8.0%
California	38.7%	42.8%	43.6%	42.5%	34.0%	-8.5% *	-15.7% †
Colorado	58.0%	56.6%	66.4%	66.0%	56.7%	-9.3%	7.0%
Connecticut	70.3%	54.3%	54.4%	59.6%	54.2%	-5.4%	4.5%
Delaware	45.8%	49.9%	50.8%	53.1%	52.4%	-0.7%	2.7%
D.C.	31.9%	33.8%	28.4%	36.4%	32.6%	-3.8%	-17.1% †
Florida	52.8%	58.0%	62.3%	51.6%	47.6%	-4.0%	-2.1%
Georgia	54.6%	54.2%	60.9%	63.1%	53.8%	-9.3%	4.1%
Hawaii	12.6%	17.6%	11.6%	21.8%	12.7%	-9.1% *	-37.0% †
Idaho	48.3%	56.1%	62.9%	51.4%	48.2%	-3.2%	-1.5%
Illinois	47.9%	50.7%	49.6%	48.1%	54.6%	6.5%	4.9%
Indiana	58.7%	64.7%	61.5%	63.7%	54.0%	-9.7%	4.3%
Iowa	61.5%	61.4%	60.2%	64.2%	62.3%	-1.9%	12.6% †
Kansas	49.9%	56.2%	56.2%	55.4%	62.2%	6.8%	12.5% †
Kentucky	58.5%	66.2%	67.1%	58.2%	62.2%	4.0%	12.5% †
Louisiana	49.6%	45.9%	61.8%	50.4%	48.5%	-1.9%	-1.2%
Maine	59.3%	55.8%	76.2%	67.8%	61.1%	-6.7%	11.4% †
Maryland	47.2%	47.0%	52.5%	43.9%	48.5%	4.6%	-1.2%
Massachusetts	45.1%	45.9%	51.1%	56.4%	42.1%	-14.3% *	-7.6%
Michigan	47.3%	51.3%	59.1%	51.8%	40.3%	-11.5%	-9.4%
Minnesota	60.3%	62.5%	62.6%	56.4%	56.2%	-0.2%	6.5%
Mississippi	35.0%	45.9%	47.6%	47.6%	54.0%	6.4%	4.3%
Missouri	59.5%	63.2%	59.5%	52.9%	59.6%	6.7%	9.9% †
Montana	56.3%	56.6%	55.8%	60.2%	39.3%	-20.9% *	-10.4%
Nebraska	53.8%	61.8%	67.6%	65.3%	66.5%	1.2%	16.8% †
Nevada	41.7%	47.6%	44.9%	39.2%	46.3%	7.1%	-3.4%
New Hampshire	58.8%	68.0%	65.3%	66.6%	61.6%	-5.0%	11.9%
New Jersey	45.1%	52.0%	51.6%	55.8%	47.3%	-8.5%	-2.4%
New Mexico	50.1%	47.2%	55.5%	49.9%	54.5%	4.6%	4.8%
New York	38.5%	40.5%	50.8%	47.8%	44.2%	-3.6%	-5.5%
North Carolina	61.7%	69.5%	66.1%	59.0%	57.1%	-1.9%	7.4%
North Dakota	57.9%	48.4%	53.3%	63.6%	61.1%	-2.5%	11.4% †
Ohio	58.1%	59.6%	64.7%	55.8%	57.5%	1.7%	7.8% †
Oklahoma	58.3%	59.3%	51.5%	53.5%	56.8%	3.3%	7.1%
Oregon	47.9%	55.1%	58.7%	57.8%	44.8%	-13.0%	-4.9%
Pennsylvania	44.2%	47.2%	51.5%	44.5%	34.6%	-9.9% *	-15.1% †
Rhode Island	47.9%	53.9%	49.5%	49.0%	55.0%	6.0%	5.3%
South Carolina	55.4%	56.5%	60.7%	58.2%	70.2%	12.0%	20.5% †
South Dakota	71.9%	62.3%	62.4%	72.2%	75.8%	3.6%	26.1% †
Tennessee	58.0%	56.9%	68.7%	64.4%	60.3%	-4.1%	10.6% †
Texas	58.6%	58.2%	55.5%	62.9%	62.6%	-0.3%	12.9% †
Utah	55.0%	62.4%	64.1%	60.6%	70.1%	9.5%	20.4% †
Vermont	51.4%	51.7%	62.1%	58.8%	68.2%	9.4%	18.5% †
Virginia	40.4%	49.5%	58.9%	56.9%	44.3%	-12.6% *	-5.4%
Washington	52.7%	52.9%	56.2%	60.6%	50.7%	-9.9%	1.0%
West Virginia	47.9%	62.9%	54.0%	51.3%	60.4%	9.1%	10.7% †
Wisconsin	56.7%	60.8%	63.1%	65.4%	52.1%	-13.3% *	2.4%
Wyoming	42.9%	61.0%	59.9%	57.3%	53.0%	-4.3%	3.3%
United States	50.5%	52.9%	55.7%	53.6%	49.7%	-3.9% *	0.0%

Significant percentage-point difference between 2022 and 2023 is indicated by \* (95% confidence level).  
Significant percentage-point difference between state and national is indicated by † (95% confidence level).  
Note: All references are to private-sector employers and employees.

Source: SHADAC analysis of the Medical Expenditure Panel Survey-Insurance Component, 2019-2023.