

TABLE 1.

NUMBER OF ESTABLISHMENTS (TOTAL & OFFERING) AND EMPLOYEES (TOTAL, OFFER, ELIGIBLE, & ENROLLED) BY STATE, 2017-2018

State	Establishments				Employees (Private Sector)							
	2017		2018		2017				2018			
	Total	Offering	Total	Offering	Total	Offer	Eligible	Enrolled	Total	Offer	Eligible	Enrolled
Alabama	95,000	47,000	98,000	49,000	1,563,000	1,327,000	1,092,000	787,000	1,620,000	1,406,000	1,175,000	754,000
Alaska	19,000	6,000	21,000	8,000	259,000	188,000	148,000	107,000	269,000	201,000	155,000	118,000
Arizona	129,000	64,000	138,000	64,000	2,416,000	2,111,000	1,638,000	1,174,000	2,539,000	2,221,000	1,726,000	1,211,000
Arkansas	65,000	28,000	67,000	28,000	1,043,000	820,000	647,000	502,000	1,066,000	868,000	668,000	499,000
California	886,000	407,000	891,000	421,000	14,194,000	11,895,000	9,183,000	6,756,000	15,487,000	13,288,000	10,405,000	7,388,000
Colorado	161,000	70,000	165,000	72,000	2,367,000	1,955,000	1,568,000	1,103,000	2,363,000	1,910,000	1,503,000	1,088,000
Connecticut	88,000	44,000	84,000	43,000	1,463,000	1,260,000	951,000	704,000	1,563,000	1,341,000	987,000	744,000
Delaware	24,000	13,000	23,000	10,000	406,000	339,000	245,000	181,000	425,000	349,000	267,000	195,000
D.C.	21,000	14,000	23,000	16,000	508,000	469,000	364,000	257,000	521,000	488,000	409,000	304,000
Florida	526,000	187,000	529,000	221,000	8,079,000	6,698,000	5,338,000	3,979,000	8,338,000	7,079,000	5,266,000	3,893,000
Georgia	220,000	91,000	229,000	97,000	3,711,000	3,047,000	2,334,000	1,724,000	3,824,000	3,193,000	2,542,000	1,827,000
Hawaii	29,000	24,000	31,000	25,000	555,000	511,000	402,000	314,000	545,000	522,000	397,000	321,000
Idaho	45,000	16,000	47,000	18,000	619,000	461,000	368,000	283,000	606,000	443,000	343,000	274,000
Illinois	304,000	135,000	315,000	139,000	5,565,000	4,825,000	3,744,000	2,731,000	5,463,000	4,578,000	3,525,000	2,600,000
Indiana	145,000	69,000	152,000	71,000	2,644,000	2,157,000	1,644,000	1,256,000	2,725,000	2,295,000	1,808,000	1,313,000
Iowa	85,000	40,000	89,000	44,000	1,342,000	1,122,000	847,000	610,000	1,336,000	1,162,000	888,000	645,000
Kansas	77,000	39,000	77,000	39,000	1,129,000	954,000	711,000	537,000	1,254,000	1,070,000	768,000	562,000
Kentucky	85,000	43,000	82,000	41,000	1,598,000	1,393,000	1,087,000	829,000	1,695,000	1,461,000	1,156,000	843,000
Louisiana	92,000	47,000	104,000	51,000	1,575,000	1,344,000	1,013,000	696,000	1,660,000	1,378,000	1,097,000	751,000
Maine	40,000	17,000	40,000	18,000	547,000	435,000	333,000	240,000	548,000	431,000	336,000	252,000
Maryland	134,000	73,000	132,000	74,000	2,242,000	1,957,000	1,509,000	1,045,000	2,290,000	1,972,000	1,510,000	1,049,000
Massachusetts	164,000	106,000	178,000	86,000	3,197,000	2,884,000	2,151,000	1,494,000	3,487,000	3,089,000	2,348,000	1,603,000
Michigan	215,000	106,000	216,000	106,000	3,890,000	3,314,000	2,572,000	2,048,000	3,990,000	3,400,000	2,662,000	1,948,000
Minnesota	144,000	70,000	151,000	70,000	2,576,000	2,135,000	1,648,000	1,245,000	2,585,000	2,176,000	1,721,000	1,273,000
Mississippi	56,000	29,000	56,000	28,000	864,000	738,000	569,000	411,000	897,000	760,000	586,000	432,000
Missouri	143,000	70,000	159,000	78,000	2,651,000	2,288,000	1,789,000	1,350,000	2,609,000	2,212,000	1,792,000	1,385,000
Montana	39,000	15,000	39,000	13,000	402,000	294,000	235,000	182,000	373,000	240,000	183,000	136,000
Nebraska	57,000	24,000	60,000	23,000	868,000	711,000	552,000	417,000	889,000	724,000	585,000	432,000
Nevada	59,000	30,000	67,000	32,000	1,273,000	1,097,000	821,000	589,000	1,237,000	1,057,000	803,000	578,000
New Hampshire	35,000	17,000	37,000	20,000	601,000	504,000	368,000	265,000	591,000	503,000	381,000	275,000
New Jersey	217,000	111,000	214,000	107,000	3,650,000	3,113,000	2,335,000	1,622,000	3,739,000	3,122,000	2,373,000	1,648,000
New Mexico	42,000	21,000	43,000	18,000	625,000	499,000	378,000	249,000	620,000	481,000	346,000	226,000
New York	504,000	232,000	486,000	232,000	8,074,000	7,065,000	5,242,000	3,723,000	8,316,000	7,185,000	5,267,000	3,564,000
North Carolina	216,000	89,000	219,000	90,000	3,602,000	2,849,000	2,134,000	1,610,000	3,690,000	2,956,000	2,335,000	1,738,000
North Dakota	26,000	12,000	27,000	13,000	351,000	293,000	225,000	172,000	357,000	299,000	236,000	183,000
Ohio	241,000	128,000	226,000	115,000	4,698,000	4,031,000	3,132,000	2,322,000	4,739,000	4,090,000	3,313,000	2,384,000
Oklahoma	88,000	42,000	92,000	45,000	1,250,000	1,034,000	790,000	596,000	1,357,000	1,142,000	876,000	589,000
Oregon	112,000	44,000	119,000	52,000	1,524,000	1,184,000	913,000	721,000	1,586,000	1,285,000	1,035,000	829,000
Pennsylvania	292,000	159,000	294,000	143,000	5,405,000	4,735,000	3,476,000	2,690,000	5,422,000	4,717,000	3,779,000	2,670,000
Rhode Island	27,000	14,000	27,000	13,000	420,000	361,000	274,000	185,000	427,000	352,000	259,000	183,000
South Carolina	99,000	43,000	106,000	43,000	1,744,000	1,468,000	1,107,000	888,000	1,809,000	1,449,000	1,162,000	898,000
South Dakota	29,000	12,000	29,000	13,000	411,000	336,000	268,000	192,000	400,000	313,000	234,000	173,000
Tennessee	118,000	61,000	128,000	66,000	2,552,000	2,210,000	1,700,000	1,158,000	2,616,000	2,283,000	1,747,000	1,238,000
Texas	547,000	260,000	555,000	274,000	10,282,000	8,740,000	6,791,000	4,868,000	11,091,000	9,339,000	7,649,000	5,706,000
Utah	76,000	27,000	75,000	27,000	1,193,000	951,000	744,000	550,000	1,332,000	1,047,000	828,000	652,000
Vermont	20,000	8,000	20,000	8,000	256,000	191,000	136,000	92,000	256,000	197,000	142,000	102,000
Virginia	179,000	95,000	189,000	92,000	3,187,000	2,693,000	1,998,000	1,427,000	3,274,000	2,776,000	2,177,000	1,580,000
Washington	167,000	73,000	187,000	85,000	2,724,000	2,302,000	1,759,000	1,393,000	2,722,000	2,300,000	1,819,000	1,444,000
West Virginia	34,000	16,000	32,000	15,000	550,000	459,000	368,000	268,000	560,000	472,000	353,000	243,000
Wisconsin	140,000	62,000	136,000	62,000	2,566,000	2,120,000	1,679,000	1,268,000	2,618,000	2,189,000	1,694,000	1,250,000
Wyoming	20,000	8,000	21,000	8,000	207,000	144,000	108,000	81,000	230,000	170,000	131,000	92,000
United States	7,375,000	3,459,000	7,524,000	3,521,000	125,416,000	105,976,000	81,390,000	59,877,000	129,955,000	109,942,000	85,755,000	62,117,000

Note: All references are to private-sector employers and employees.

Source: SHADAC analysis of the Medical Expenditure Panel Survey - Insurance Component, 2017, 2018.

TABLE 2.

AVERAGE ANNUAL PREMIUM FOR SINGLE COVERAGE BY STATE, 2014-2018

State	2014	2015	2016	2017	2018	2017-2018 Change		2018 State vs National Difference	
						\$	%	\$	%
Alabama	\$5,526	\$5,733	\$5,536	\$6,075	\$6,089	\$14	0.2%	-\$626	-9.3% †
Alaska	\$7,099	\$7,807	\$7,886	\$7,964	\$8,432	\$468	5.9%	\$1,717	25.6% †
Arizona	\$5,356	\$5,668	\$6,046	\$6,217	\$6,229	\$12	0.2%	-\$486	-7.2% †
Arkansas	\$4,846	\$5,119	\$5,341	\$5,722	\$5,974	\$252	4.4%	-\$741	-11.0% †
California	\$5,841	\$5,938	\$6,054	\$6,295	\$6,542	\$247	3.9%	-\$173	-2.6% †
Colorado	\$5,848	\$5,794	\$5,972	\$6,456	\$6,255	-\$201	-3.1%	-\$460	-6.9% †
Connecticut	\$6,223	\$6,478	\$6,545	\$7,012	\$7,264	\$252	3.6%	\$549	8.2% †
Delaware	\$6,145	\$6,288	\$6,522	\$7,046	\$6,848	-\$198	-2.8%	\$133	2.0%
D.C.	\$6,097	\$6,409	\$6,504	\$6,704	\$7,230	\$526 *	7.8%	\$515	7.7% †
Florida	\$5,767	\$5,839	\$6,260	\$6,068	\$6,674	\$606 *	10.0%	-\$41	-0.6%
Georgia	\$5,570	\$5,565	\$6,055	\$5,849	\$6,799	\$950 *	16.2%	\$84	1.3%
Hawaii	\$5,316	\$5,522	\$5,863	\$6,039	\$6,475	\$436 *	7.2%	-\$240	-3.6% †
Idaho	\$4,978	\$5,820	\$5,594	\$5,858	\$6,175	\$317	5.4%	-\$540	-8.0% †
Illinois	\$6,126	\$6,055	\$6,268	\$6,493	\$7,123	\$630 *	9.7%	\$408	6.1% †
Indiana	\$6,041	\$5,868	\$6,130	\$6,162	\$6,778	\$616 *	10.0%	\$63	0.9%
Iowa	\$5,557	\$5,571	\$5,893	\$6,128	\$6,796	\$668 *	10.9%	\$81	1.2%
Kansas	\$5,365	\$5,558	\$5,844	\$6,107	\$6,262	\$155	2.5%	-\$453	-6.7% †
Kentucky	\$5,914	\$5,984	\$5,758	\$6,101	\$6,690	\$589 *	9.7%	-\$25	-0.4%
Louisiana	\$5,700	\$5,973	\$5,735	\$6,026	\$6,537	\$511 *	8.5%	-\$178	-2.7%
Maine	\$5,903	\$5,979	\$6,212	\$6,132	\$6,866	\$734 *	12.0%	\$151	2.2%
Maryland	\$6,059	\$6,229	\$6,158	\$6,577	\$6,695	\$118	1.8%	-\$20	-0.3%
Massachusetts	\$6,348	\$6,519	\$6,621	\$7,031	\$7,443	\$412	5.9%	\$728	10.8% †
Michigan	\$5,610	\$5,771	\$5,906	\$6,388	\$6,322	-\$66	-1.0%	-\$393	-5.9% †
Minnesota	\$5,832	\$5,651	\$6,030	\$6,268	\$6,781	\$513 *	8.2%	\$66	1.0%
Mississippi	\$5,443	\$5,420	\$5,642	\$5,878	\$5,993	\$115	2.0%	-\$722	-10.8% †
Missouri	\$5,517	\$5,726	\$5,881	\$6,354	\$6,664	\$310	4.9%	-\$51	-0.8%
Montana	\$5,876	\$5,932	\$6,442	\$6,763	\$6,862	\$99	1.5%	\$147	2.2%
Nebraska	\$5,557	\$5,788	\$6,088	\$6,305	\$6,851	\$546 *	8.7%	\$136	2.0%
Nevada	\$5,426	\$5,800	\$5,490	\$5,756	\$6,032	\$276	4.8%	-\$683	-10.2% †
New Hampshire	\$6,336	\$6,573	\$6,637	\$6,670	\$7,405	\$735 *	11.0%	\$690	10.3% †
New Jersey	\$6,447	\$6,248	\$6,492	\$7,074	\$7,507	\$433	6.1%	\$792	11.8% †
New Mexico	\$5,725	\$5,759	\$6,240	\$6,275	\$6,624	\$349	5.6%	-\$91	-1.4%
New York	\$6,307	\$6,801	\$6,614	\$7,309	\$7,741	\$432	5.9%	\$1,026	15.3% †
North Carolina	\$5,593	\$5,774	\$5,717	\$6,348	\$6,339	-\$9	-0.1%	-\$376	-5.6% †
North Dakota	\$5,521	\$5,920	\$6,155	\$6,341	\$6,643	\$302	4.8%	-\$72	-1.1%
Ohio	\$5,930	\$5,939	\$6,291	\$6,247	\$6,804	\$557 *	8.9%	\$89	1.3%
Oklahoma	\$5,649	\$5,608	\$5,784	\$6,236	\$6,630	\$394	6.3%	-\$85	-1.3%
Oregon	\$5,707	\$5,822	\$5,974	\$6,081	\$6,441	\$360	5.9%	-\$274	-4.1%
Pennsylvania	\$5,888	\$6,286	\$6,201	\$6,522	\$6,769	\$247	3.8%	\$54	0.8%
Rhode Island	\$6,156	\$6,509	\$6,665	\$7,048	\$7,018	-\$30	-0.4%	\$303	4.5% †
South Carolina	\$5,850	\$5,880	\$5,797	\$6,079	\$6,708	\$629 *	10.3%	-\$7	-0.1%
South Dakota	\$5,859	\$5,816	\$5,881	\$6,533	\$6,931	\$398 *	6.1%	\$216	3.2%
Tennessee	\$5,310	\$5,329	\$5,543	\$6,006	\$5,971	-\$35	-0.6%	-\$744	-11.1% †
Texas	\$5,740	\$5,847	\$5,869	\$6,202	\$6,589	\$387 *	6.2%	-\$126	-1.9%
Utah	\$5,538	\$5,796	\$6,117	\$5,568	\$6,125	\$557 *	10.0%	-\$590	-8.8% †
Vermont	\$6,180	\$5,861	\$6,338	\$6,551	\$6,919	\$368	5.6%	\$204	3.0%
Virginia	\$5,422	\$5,978	\$6,180	\$6,299	\$6,635	\$336	5.3%	-\$80	-1.2%
Washington	\$5,910	\$6,053	\$6,433	\$6,495	\$6,646	\$151	2.3%	-\$69	-1.0%
West Virginia	\$6,149	\$6,081	\$6,340	\$6,574	\$6,898	\$324	4.9%	\$183	2.7%
Wisconsin	\$5,868	\$6,011	\$6,386	\$6,437	\$6,816	\$379	5.9%	\$101	1.5%
Wyoming	\$5,840	\$6,420	\$6,509	\$7,257	\$6,779	-\$478	-6.6%	\$64	1.0%
United States	\$5,832	\$5,963	\$6,101	\$6,368	\$6,715	\$347 *	5.4%	\$0	0.0%

Significant difference between 2017 and 2018 is indicated by * (95% confidence level).

Significant 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, 2014-2018.

TABLE 3.

EMPLOYEE CONTRIBUTION FOR SINGLE-COVERAGE PREMIUM BY STATE, 2014-2018

State	2014	2015	2016	2017	2018	2017-2018 Change %	2018 State vs National Difference %
Alabama	24.7%	21.4%	27.3%	26.2%	23.9%	-8.8%	12.2%
Alaska	18.1%	17.3%	16.7%	19.0%	13.7%	-27.9% *	-35.7% †
Arizona	20.5%	19.6%	21.2%	24.5%	25.0%	2.0%	17.4% †
Arkansas	19.8%	21.9%	23.1%	21.9%	23.0%	5.0%	8.0%
California	19.3%	18.8%	18.9%	22.8%	18.4%	-19.3% *	-13.6% †
Colorado	21.3%	21.3%	23.2%	21.3%	20.6%	-3.3%	-3.3%
Connecticut	21.0%	25.5%	22.9%	23.8%	23.0%	-3.4%	8.0%
Delaware	20.1%	19.6%	21.6%	21.8%	19.6%	-10.1%	-8.0%
D.C.	19.6%	16.5%	23.0%	19.0%	18.9%	-0.5%	-11.3% †
Florida	24.2%	23.1%	25.0%	23.8%	22.1%	-7.1%	3.8%
Georgia	21.6%	21.5%	23.3%	22.2%	21.7%	-2.3%	1.9%
Hawaii	8.6%	9.9%	12.0%	11.2%	11.7%	4.5%	-45.1% †
Idaho	20.9%	19.2%	15.6%	15.0%	19.4%	29.3% *	-8.9%
Illinois	21.3%	20.5%	23.7%	21.3%	21.7%	1.9%	1.9%
Indiana	22.3%	22.0%	21.0%	23.7%	20.4%	-13.9%	-4.2%
Iowa	24.3%	22.5%	21.4%	22.1%	23.4%	5.9%	9.9%
Kansas	20.0%	24.3%	21.6%	20.0%	20.0%	0.0%	-6.1%
Kentucky	22.2%	18.7%	22.4%	23.8%	24.4%	2.5%	14.6%
Louisiana	22.9%	24.1%	22.4%	24.3%	24.2%	-0.4%	13.6% †
Maine	19.9%	21.4%	21.8%	21.4%	21.3%	-0.5%	0.0%
Maryland	23.5%	24.3%	24.3%	26.0%	23.7%	-8.8%	11.3%
Massachusetts	25.0%	24.4%	25.2%	24.9%	25.6%	2.8%	20.2% †
Michigan	23.4%	18.9%	20.9%	21.7%	22.7%	4.6%	6.6%
Minnesota	20.9%	23.6%	22.9%	21.7%	23.2%	6.9%	8.9%
Mississippi	21.2%	23.3%	24.8%	22.3%	22.8%	2.2%	7.0%
Missouri	22.5%	21.1%	21.9%	20.7%	21.1%	1.9%	-0.9%
Montana	17.4%	14.6%	21.2%	16.6%	16.2%	-2.4%	-23.9% †
Nebraska	23.8%	23.6%	23.9%	21.4%	20.3%	-5.1%	-4.7%
Nevada	22.2%	18.9%	22.5%	21.8%	22.5%	3.2%	5.6%
New Hampshire	23.4%	24.0%	25.3%	24.7%	21.8%	-11.7%	2.3%
New Jersey	20.1%	25.1%	26.9%	22.5%	21.3%	-5.3%	0.0%
New Mexico	23.7%	20.4%	20.8%	21.3%	23.5%	10.3%	10.3%
New York	19.4%	22.1%	20.5%	21.5%	20.4%	-5.1%	-4.2%
North Carolina	20.6%	21.5%	20.8%	21.9%	20.4%	-6.8%	-4.2%
North Dakota	20.6%	21.6%	18.8%	18.6%	18.8%	1.1%	-11.7% †
Ohio	21.2%	20.6%	21.5%	22.2%	24.0%	8.1%	12.7% †
Oklahoma	20.4%	23.1%	20.6%	22.2%	19.5%	-12.2%	-8.5%
Oregon	16.0%	15.4%	17.2%	16.8%	16.5%	-1.8%	-22.5% †
Pennsylvania	19.4%	18.7%	21.6%	23.7%	20.0%	-15.6% *	-6.1%
Rhode Island	23.7%	23.0%	24.2%	24.2%	25.8%	6.6%	21.1% †
South Carolina	22.8%	20.7%	23.5%	22.0%	21.3%	-3.2%	0.0%
South Dakota	20.7%	23.7%	20.4%	22.1%	22.2%	0.5%	4.2%
Tennessee	26.5%	24.4%	22.2%	23.8%	23.6%	-0.8%	10.8%
Texas	21.1%	21.8%	20.4%	21.8%	21.4%	-1.8%	0.5%
Utah	23.4%	20.7%	19.0%	19.6%	19.3%	-1.5%	-9.4%
Vermont	20.7%	23.2%	22.0%	22.6%	21.0%	-7.1%	-1.4%
Virginia	23.9%	22.6%	24.1%	25.8%	26.3%	1.9%	23.5% †
Washington	15.9%	12.2%	15.3%	13.9%	14.4%	3.6%	-32.4% †
West Virginia	21.1%	19.7%	19.0%	20.6%	19.6%	-4.9%	-8.0%
Wisconsin	21.4%	22.4%	21.9%	22.7%	23.4%	3.1%	9.9%
Wyoming	19.5%	18.5%	18.4%	15.9%	20.4%	28.3% *	-4.2%
United States	21.2%	21.1%	21.7%	22.2%	21.3%	-4.1% *	0.0%

Significant percentage-point difference between 2017 and 2018 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, 2014-2018.

TABLE 4.

AVERAGE ANNUAL PREMIUM FOR FAMILY COVERAGE BY STATE, 2014-2018

State	2014	2015	2016	2017	2018	2017-2018 Change		2018 State vs National Difference	
						\$	%	\$	%
Alabama	\$14,352	\$15,953	\$16,098	\$16,902	\$18,001	\$1,099	6.5%	-\$1,564	-8.0% †
Alaska	\$19,713	\$21,089	\$22,490	\$22,417	\$21,648	-\$769	-3.4%	\$2,083	10.6% †
Arizona	\$15,535	\$16,999	\$17,484	\$18,432	\$18,875	\$443	2.4%	-\$690	-3.5%
Arkansas	\$14,143	\$14,218	\$14,929	\$16,663	\$17,995	\$1,332	8.0%	-\$1,570	-8.0% †
California	\$17,444	\$18,045	\$17,458	\$18,730	\$19,567	\$837 *	4.5%	\$2	0.0%
Colorado	\$15,932	\$16,940	\$17,459	\$19,339	\$18,314	-\$1,025	-5.3%	-\$1,251	-6.4% †
Connecticut	\$18,123	\$18,269	\$18,637	\$20,020	\$20,735	\$715	3.6%	\$1,170	6.0% †
Delaware	\$17,514	\$18,920	\$18,648	\$19,407	\$20,098	\$691	3.6%	\$533	2.7%
D.C.	\$17,039	\$19,104	\$18,864	\$20,960	\$21,810	\$850	4.1%	\$2,245	11.5% †
Florida	\$15,915	\$16,009	\$17,989	\$17,189	\$18,934	\$1,745 *	10.2%	-\$631	-3.2%
Georgia	\$16,209	\$17,307	\$18,252	\$17,703	\$18,575	\$872	4.9%	-\$990	-5.1% †
Hawaii	\$14,848	\$15,959	\$16,362	\$18,512	\$17,919	-\$593	-3.2%	-\$1,646	-8.4% †
Idaho	\$14,729	\$16,691	\$17,499	\$17,168	\$17,579	\$411	2.4%	-\$1,986	-10.2% †
Illinois	\$17,193	\$17,227	\$18,510	\$19,656	\$20,407	\$751	3.8%	\$842	4.3%
Indiana	\$17,223	\$17,121	\$17,996	\$18,253	\$19,551	\$1,298	7.1%	-\$14	-0.1%
Iowa	\$15,899	\$16,257	\$16,123	\$17,086	\$18,192	\$1,106	6.5%	-\$1,373	-7.0% †
Kansas	\$15,652	\$16,740	\$16,784	\$18,229	\$18,825	\$596	3.3%	-\$740	-3.8%
Kentucky	\$16,711	\$16,622	\$16,678	\$16,948	\$19,277	\$2,329 *	13.7%	-\$288	-1.5%
Louisiana	\$15,928	\$17,242	\$17,330	\$17,400	\$19,294	\$1,894 *	10.9%	-\$271	-1.4%
Maine	\$16,514	\$16,117	\$17,987	\$17,422	\$19,555	\$2,133 *	12.2%	-\$10	-0.1%
Maryland	\$17,232	\$17,961	\$18,519	\$18,915	\$19,237	\$322	1.7%	-\$328	-1.7%
Massachusetts	\$17,702	\$18,454	\$18,955	\$21,053	\$21,801	\$748	3.6%	\$2,236	11.4%
Michigan	\$15,608	\$15,628	\$17,113	\$18,929	\$18,242	-\$687	-3.6%	-\$1,323	-6.8% †
Minnesota	\$16,361	\$16,925	\$17,545	\$18,507	\$19,327	\$820	4.4%	-\$238	-1.2%
Mississippi	\$15,092	\$16,081	\$15,765	\$17,343	\$17,384	\$41	0.2%	-\$2,181	-11.1% †
Missouri	\$15,493	\$16,849	\$16,638	\$18,763	\$19,249	\$486	2.6%	-\$316	-1.6%
Montana	\$15,005	\$17,317	\$17,835	\$17,932	\$19,610	\$1,678	9.4%	\$45	0.2%
Nebraska	\$16,139	\$16,201	\$16,617	\$18,199	\$19,015	\$816	4.5%	-\$550	-2.8%
Nevada	\$16,152	\$17,434	\$16,133	\$17,221	\$18,357	\$1,136	6.6%	-\$1,208	-6.2% †
New Hampshire	\$18,126	\$19,208	\$19,066	\$19,230	\$20,538	\$1,308	6.8%	\$973	5.0%
New Jersey	\$19,143	\$18,280	\$18,242	\$20,669	\$22,294	\$1,625 *	7.9%	\$2,729	13.9% †
New Mexico	\$15,766	\$17,349	\$16,954	\$18,738	\$17,861	-\$877	-4.7%	-\$1,704	-8.7% †
New York	\$17,396	\$19,630	\$19,375	\$21,317	\$21,904	\$587	2.8%	\$2,339	12.0% †
North Carolina	\$16,210	\$17,141	\$16,986	\$18,101	\$18,211	\$110	0.6%	-\$1,354	-6.9% †
North Dakota	\$15,446	\$16,020	\$16,804	\$17,886	\$17,337	-\$549	-3.1%	-\$2,228	-11.4% †
Ohio	\$15,974	\$16,900	\$17,523	\$18,185	\$19,640	\$1,455 *	8.0%	\$75	0.4%
Oklahoma	\$16,280	\$16,811	\$16,646	\$18,252	\$18,745	\$493	2.7%	-\$820	-4.2%
Oregon	\$16,330	\$17,141	\$17,127	\$17,953	\$18,977	\$1,024	5.7%	-\$588	-3.0%
Pennsylvania	\$16,328	\$17,344	\$17,900	\$18,589	\$20,255	\$1,666 *	9.0%	\$690	3.5%
Rhode Island	\$16,419	\$17,590	\$18,010	\$18,387	\$18,623	\$236	1.3%	-\$942	-4.8%
South Carolina	\$16,044	\$16,764	\$17,673	\$18,241	\$19,284	\$1,043	5.7%	-\$281	-1.4%
South Dakota	\$16,352	\$16,194	\$17,117	\$17,695	\$19,730	\$2,035 *	11.5%	\$165	0.8%
Tennessee	\$16,001	\$15,635	\$16,721	\$17,349	\$17,663	\$314	1.8%	-\$1,902	-9.7% †
Texas	\$16,967	\$17,216	\$17,529	\$18,252	\$19,460	\$1,208	6.6%	-\$105	-0.5%
Utah	\$15,963	\$15,998	\$17,025	\$16,350	\$18,052	\$1,702 *	10.4%	-\$1,513	-7.7% †
Vermont	\$16,659	\$17,835	\$17,795	\$18,552	\$20,129	\$1,577	8.5%	\$564	2.9%
Virginia	\$16,601	\$17,566	\$17,945	\$18,264	\$19,512	\$1,248	6.8%	-\$53	-0.3%
Washington	\$17,445	\$16,627	\$18,301	\$19,472	\$18,783	-\$689	-3.5%	-\$782	-4.0%
West Virginia	\$17,433	\$18,322	\$17,260	\$20,252	\$20,709	\$457	2.3%	\$1,144	5.8%
Wisconsin	\$17,209	\$17,662	\$17,477	\$18,785	\$19,555	\$770	4.1%	-\$10	-0.1%
Wyoming	\$16,299	\$17,015	\$19,617	\$21,355	\$19,374	-\$1,981 *	-9.3%	-\$191	-1.0%
United States	\$16,655	\$17,322	\$17,710	\$18,687	\$19,565	\$878 *	4.7%	\$0	0.0%

Significant difference between 2017 and 2018 is indicated by * (95% confidence level).

Significant 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, 2014-2018.

TABLE 5.

EMPLOYEE CONTRIBUTION FOR FAMILY-COVERAGE PREMIUM BY STATE, 2014-2018

State	2014	2015	2016	2017	2018	2017-2018 Change %	2018 State vs National Difference %
Alabama	29.8%	35.1%	29.1%	27.4%	29.3%	6.9%	5.4%
Alaska	21.5%	20.9%	21.5%	27.9%	20.8%	-25.4% *	-25.2% †
Arizona	30.5%	29.5%	30.3%	32.6%	30.7%	-5.8%	10.4%
Arkansas	25.5%	30.0%	32.9%	28.5%	31.8%	11.6%	14.4%
California	28.4%	25.7%	27.7%	28.6%	27.5%	-3.8%	-1.1%
Colorado	28.3%	28.6%	27.6%	27.2%	27.1%	-0.4%	-2.5%
Connecticut	22.2%	30.0%	28.4%	27.1%	25.8%	-4.8%	-7.2%
Delaware	24.0%	23.7%	28.9%	33.7%	28.4%	-15.7%	2.2%
D.C.	25.4%	26.8%	29.0%	28.9%	29.1%	0.7%	4.7%
Florida	32.8%	34.2%	35.0%	32.4%	31.2%	-3.7%	12.2% †
Georgia	27.4%	28.1%	30.2%	30.9%	31.5%	1.9%	13.3% †
Hawaii	21.7%	26.0%	26.6%	25.5%	30.6%	20.0%	10.1%
Idaho	30.2%	29.1%	29.6%	24.9%	29.6%	18.9% *	6.5%
Illinois	27.6%	22.6%	27.5%	23.2%	26.4%	13.8%	-5.0%
Indiana	26.0%	24.0%	23.2%	24.9%	23.3%	-6.4%	-16.2% †
Iowa	26.6%	29.5%	26.7%	24.9%	28.3%	13.7%	1.8%
Kansas	26.3%	30.3%	27.8%	26.6%	27.9%	4.9%	0.4%
Kentucky	25.5%	23.9%	28.4%	28.1%	27.9%	-0.7%	0.4%
Louisiana	31.7%	33.0%	33.6%	34.3%	32.6%	-5.0%	17.3% †
Maine	24.8%	28.9%	26.1%	27.7%	27.5%	-0.7%	-1.1%
Maryland	30.3%	35.4%	29.6%	32.0%	32.1%	0.3%	15.5% †
Massachusetts	27.3%	24.3%	26.7%	26.5%	26.1%	-1.5%	-6.1%
Michigan	24.7%	23.3%	20.1%	19.3%	23.5%	21.8% *	-15.5% †
Minnesota	25.5%	30.0%	27.4%	27.0%	32.0%	18.5%	15.1%
Mississippi	31.0%	33.0%	34.3%	29.6%	32.7%	10.5%	17.6% †
Missouri	25.0%	24.8%	36.1%	24.8%	26.0%	4.8%	-6.5%
Montana	28.5%	24.3%	31.2%	27.0%	26.6%	-1.5%	-4.3%
Nebraska	27.2%	32.5%	28.9%	26.7%	28.5%	6.7%	2.5%
Nevada	26.1%	22.9%	31.5%	32.1%	34.1%	6.2%	22.7% †
New Hampshire	27.0%	25.4%	27.0%	29.0%	27.0%	-6.9%	-2.9%
New Jersey	22.5%	26.9%	31.7%	26.3%	28.0%	6.5%	0.7%
New Mexico	28.9%	26.3%	32.2%	28.0%	26.4%	-5.7%	-5.0%
New York	23.9%	26.4%	24.2%	27.6%	22.9%	-17.0% *	-17.6% †
North Carolina	28.7%	26.2%	28.4%	32.2%	32.7%	1.6%	17.6% †
North Dakota	25.8%	32.8%	27.0%	26.2%	28.7%	9.5%	3.2%
Ohio	22.4%	22.0%	22.7%	23.3%	25.5%	9.4%	-8.3% †
Oklahoma	28.3%	34.1%	30.4%	31.8%	28.3%	-11.0%	1.8%
Oregon	27.9%	27.6%	24.5%	27.9%	31.2%	11.8%	12.2%
Pennsylvania	22.0%	21.9%	25.5%	28.9%	25.2%	-12.8% *	-9.4% †
Rhode Island	28.5%	25.6%	28.0%	29.2%	29.5%	1.0%	6.1%
South Carolina	25.6%	28.5%	28.3%	28.8%	27.5%	-4.5%	-1.1%
South Dakota	28.9%	30.5%	31.5%	32.2%	29.4%	-8.7%	5.8%
Tennessee	32.8%	27.5%	28.0%	30.1%	31.2%	3.7%	12.2% †
Texas	31.5%	31.4%	32.3%	31.8%	30.6%	-3.8%	10.1% †
Utah	29.1%	26.8%	23.3%	26.8%	25.4%	-5.2%	-8.6%
Vermont	25.3%	27.5%	26.7%	26.9%	26.5%	-1.5%	-4.7%
Virginia	31.9%	28.2%	32.6%	34.1%	33.8%	-0.9%	21.6% †
Washington	25.8%	25.7%	27.5%	23.9%	20.6%	-13.8%	-25.9% †
West Virginia	24.2%	25.0%	23.7%	18.6%	21.1%	13.4%	-24.1% †
Wisconsin	22.0%	25.3%	21.8%	25.8%	25.3%	-1.9%	-9.0%
Wyoming	26.2%	29.1%	25.2%	22.8%	26.9%	18.0%	-3.2%
United States	27.1%	27.2%	28.0%	27.9%	27.8%	-0.4%	0.0%

Significant percentage-point difference between 2017 and 2018 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, 2014-2018.

TABLE 6.

AVERAGE ANNUAL DEDUCTIBLE FOR SINGLE COVERAGE BY STATE, 2014-2018

State	2014	2015	2016	2017	2018	2017-2018 Change		2018 State vs National Difference	
						\$	%	\$	%
Alabama	\$925	\$1,026	\$1,205	\$1,243	\$1,569	\$326 *	26.2%	-\$277	-15.0% †
Alaska	\$1,442	\$1,616	\$1,707	\$1,856	\$1,797	-\$59	-3.2%	-\$49	-2.7%
Arizona	\$1,651	\$1,819	\$1,958	\$1,985	\$2,166	\$181	9.1%	\$320	17.3% †
Arkansas	\$1,233	\$1,313	\$1,418	\$1,384	\$1,501	\$117	8.5%	-\$345	-18.7% †
California	\$1,270	\$1,428	\$1,476	\$1,772	\$1,680	-\$92	-5.2%	-\$166	-9.0% †
Colorado	\$1,453	\$1,680	\$1,880	\$1,951	\$2,005	\$54	2.8%	\$159	8.6%
Connecticut	\$1,547	\$1,733	\$1,959	\$1,924	\$2,322	\$398 *	20.7%	\$476	25.8% †
Delaware	\$1,106	\$1,202	\$1,567	\$1,821	\$1,710	-\$111	-6.1%	-\$136	-7.4%
D.C.	\$766	\$1,108	\$1,181	\$1,360	\$1,308	-\$52	-3.8%	-\$538	-29.1% †
Florida	\$1,447	\$1,691	\$1,694	\$1,954	\$1,963	\$9	0.5%	\$117	6.3%
Georgia	\$1,295	\$1,776	\$1,738	\$1,889	\$1,917	\$28	1.5%	\$71	3.8%
Hawaii	\$637	\$986	\$988	\$863	\$1,308	\$445	51.6%	-\$538	-29.1%
Idaho	\$1,454	\$1,558	\$1,732	\$1,778	\$1,894	\$116	6.5%	\$48	2.6%
Illinois	\$1,279	\$1,323	\$1,474	\$1,693	\$1,752	\$59	3.5%	-\$94	-5.1%
Indiana	\$1,425	\$1,834	\$1,866	\$1,797	\$1,873	\$76	4.2%	\$27	1.5%
Iowa	\$1,424	\$1,614	\$1,659	\$1,842	\$2,130	\$288 *	15.6%	\$284	15.4% †
Kansas	\$1,354	\$1,369	\$1,715	\$1,623	\$1,715	\$92	5.7%	-\$131	-7.1%
Kentucky	\$1,373	\$1,543	\$1,905	\$1,878	\$1,833	-\$45	-2.4%	-\$13	-0.7%
Louisiana	\$1,233	\$1,320	\$1,494	\$1,607	\$1,656	\$49	3.0%	-\$190	-10.3% †
Maine	\$2,081	\$2,067	\$2,103	\$2,305	\$2,447	\$142	6.2%	\$601	32.6% †
Maryland	\$1,010	\$1,128	\$1,727	\$1,536	\$1,511	-\$25	-1.6%	-\$335	-18.1% †
Massachusetts	\$1,165	\$1,202	\$1,391	\$1,479	\$1,454	-\$25	-1.7%	-\$392	-21.2% †
Michigan	\$1,280	\$1,431	\$1,379	\$1,567	\$1,732	\$165	10.5%	-\$114	-6.2%
Minnesota	\$1,419	\$1,819	\$1,782	\$1,966	\$2,045	\$79	4.0%	\$199	10.8% †
Mississippi	\$1,454	\$1,470	\$1,709	\$1,739	\$1,695	-\$44	-2.5%	-\$151	-8.2%
Missouri	\$1,541	\$1,762	\$2,009	\$2,016	\$1,931	-\$85	-4.2%	\$85	4.6%
Montana	\$1,533	\$2,104	\$2,039	\$2,162	\$2,116	-\$46	-2.1%	\$270	14.6% †
Nebraska	\$1,375	\$1,760	\$1,710	\$1,922	\$1,842	-\$80	-4.2%	-\$4	-0.2%
Nevada	\$1,374	\$1,087	\$1,634	\$1,654	\$2,001	\$347	21.0%	\$155	8.4%
New Hampshire	\$1,894	\$1,988	\$2,434	\$2,303	\$2,337	\$34	1.5%	\$491	26.6% †
New Jersey	\$1,239	\$1,608	\$1,515	\$1,456	\$1,770	\$314 *	21.6%	-\$76	-4.1%
New Mexico	\$1,175	\$1,461	\$1,301	\$1,635	\$1,615	-\$20	-1.2%	-\$231	-12.5%
New York	\$1,212	\$1,317	\$1,789	\$1,687	\$1,554	-\$133	-7.9%	-\$292	-15.8% †
North Carolina	\$1,515	\$1,794	\$1,963	\$1,975	\$2,070	\$95	4.8%	\$224	12.1% †
North Dakota	\$1,167	\$1,354	\$1,695	\$1,499	\$1,742	\$243 *	16.2%	-\$104	-5.6%
Ohio	\$1,408	\$1,461	\$1,781	\$1,946	\$1,932	-\$14	-0.7%	\$86	4.7%
Oklahoma	\$1,491	\$1,639	\$1,787	\$1,596	\$1,683	\$87	5.5%	-\$163	-8.8% †
Oregon	\$1,274	\$1,496	\$1,950	\$1,688	\$1,954	\$266 *	15.8%	\$108	5.9%
Pennsylvania	\$1,148	\$1,289	\$1,603	\$1,639	\$1,831	\$192	11.7%	-\$15	-0.8%
Rhode Island	\$1,363	\$1,400	\$1,583	\$1,808	\$1,849	\$41	2.3%	\$3	0.2%
South Carolina	\$1,343	\$1,767	\$1,719	\$1,684	\$1,721	\$37	2.2%	-\$125	-6.8%
South Dakota	\$1,619	\$1,725	\$1,889	\$2,019	\$2,241	\$222 *	11.0%	\$395	21.4% †
Tennessee	\$1,883	\$1,836	\$2,142	\$2,086	\$2,235	\$149	7.1%	\$389	21.1% †
Texas	\$1,515	\$1,802	\$1,872	\$2,158	\$1,982	-\$176	-8.2%	\$136	7.4%
Utah	\$1,238	\$1,549	\$1,438	\$1,815	\$1,451	-\$364 *	-20.1%	-\$395	-21.4% †
Vermont	\$1,687	\$1,583	\$1,819	\$1,926	\$2,192	\$266	13.8%	\$346	18.7% †
Virginia	\$1,303	\$1,162	\$1,523	\$1,771	\$1,886	\$115	6.5%	\$40	2.2%
Washington	\$1,075	\$1,426	\$1,379	\$1,463	\$1,706	\$243 *	16.6%	-\$140	-7.6%
West Virginia	\$1,231	\$1,423	\$1,758	\$1,829	\$1,885	\$56	3.1%	\$39	2.1%
Wisconsin	\$1,464	\$1,617	\$1,828	\$1,990	\$1,914	-\$76	-3.8%	\$68	3.7%
Wyoming	\$1,474	\$1,689	\$1,746	\$1,789	\$1,999	\$210	11.7%	\$153	8.3%
United States	\$1,353	\$1,541	\$1,696	\$1,808	\$1,846	\$38	2.1%	\$0	0.0%

Significant difference between 2017 and 2018 is indicated by * (95% confidence level).

Significant 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, 2014-2018.

TABLE 7.

AVERAGE ANNUAL DEDUCTIBLE FOR FAMILY COVERAGE BY STATE, 2014-2018

State	2014	2015	2016	2017	2018	2017-2018		2018 State vs National	
						Change		Difference	
						\$	%	\$	%
Alabama	\$1,936	\$1,775	\$2,193	\$2,238	\$2,924	\$686	30.7%	-\$468	-13.8% †
Alaska	\$2,641	\$2,629	\$2,845	\$3,252	\$3,225	-\$27	-0.8%	-\$167	-4.9%
Arizona	\$3,253	\$3,005	\$3,652	\$3,483	\$3,926	\$443	12.7%	\$534	15.7%
Arkansas	\$2,586	\$2,628	\$2,632	\$3,207	\$3,144	-\$63	-2.0%	-\$248	-7.3%
California	\$2,516	\$2,699	\$2,790	\$3,184	\$3,231	\$47	1.5%	-\$161	-4.7%
Colorado	\$3,095	\$3,090	\$3,481	\$3,721	\$4,011	\$290	7.8%	\$619	18.2% †
Connecticut	\$3,080	\$3,578	\$4,041	\$4,008	\$3,784	-\$224	-5.6%	\$392	11.6%
Delaware	\$2,072	\$2,034	\$3,112	\$3,676	\$3,285	-\$391	-10.6%	-\$107	-3.2%
D.C.	\$1,514	\$1,976	\$2,234	\$2,571	\$2,362	-\$209	-8.1%	-\$1,030	-30.4% †
Florida	\$2,814	\$3,250	\$3,118	\$4,044	\$3,674	-\$370	-9.1%	\$282	8.3%
Georgia	\$2,598	\$3,145	\$2,950	\$3,735	\$3,661	-\$74	-2.0%	\$269	7.9%
Hawaii	\$1,242	\$2,275	\$2,358	\$1,819	\$3,240	\$1,421 *	78.1%	-\$152	-4.5%
Idaho	\$2,996	\$2,823	\$3,410	\$2,825	\$3,249	\$424	15.0%	-\$143	-4.2%
Illinois	\$2,617	\$2,703	\$2,628	\$3,048	\$3,324	\$276	9.1%	-\$68	-2.0%
Indiana	\$2,516	\$3,175	\$3,391	\$4,020	\$3,199	-\$821	-20.4%	-\$193	-5.7%
Iowa	\$2,816	\$3,294	\$2,921	\$3,427	\$3,657	\$230	6.7%	\$265	7.8%
Kansas	\$2,675	\$2,242	\$3,056	\$3,450	\$3,398	-\$52	-1.5%	\$6	0.2%
Kentucky	\$2,738	\$2,658	\$3,520	\$3,517	\$3,248	-\$269	-7.6%	-\$144	-4.2%
Louisiana	\$2,586	\$2,628	\$2,738	\$2,760	\$3,383	\$623 *	22.6%	-\$9	-0.3%
Maine	\$3,207	\$3,637	\$3,714	\$4,032	\$3,895	-\$137	-3.4%	\$503	14.8% †
Maryland	\$2,197	\$2,022	\$3,100	\$2,807	\$2,943	\$136	4.8%	-\$449	-13.2% †
Massachusetts	\$2,377	\$2,363	\$2,746	\$2,747	\$2,729	-\$18	-0.7%	-\$663	-19.5% †
Michigan	\$2,544	\$2,853	\$2,834	\$2,659	\$3,062	\$403	15.2%	-\$330	-9.7%
Minnesota	\$2,892	\$3,545	\$3,295	\$3,739	\$4,033	\$294	7.9%	\$641	18.9% †
Mississippi	\$2,412	\$2,494	\$3,111	\$3,508	\$3,707	\$199	5.7%	\$315	9.3%
Missouri	\$3,092	\$3,163	\$3,773	\$3,618	\$3,539	-\$79	-2.2%	\$147	4.3%
Montana	\$2,862	\$3,234	\$3,590	\$3,326	\$3,498	\$172	5.2%	\$106	3.1%
Nebraska	\$2,641	\$3,204	\$3,424	\$4,299	\$3,272	-\$1,027 *	-23.9%	-\$120	-3.5%
Nevada	\$2,652	\$1,632	\$2,712	\$3,196	\$3,710	\$514	16.1%	\$318	9.4%
New Hampshire	\$3,944	\$4,143	\$4,992	\$4,381	\$4,644	\$263	6.0%	\$1,252	36.9% †
New Jersey	\$2,482	\$3,098	\$2,689	\$2,827	\$3,614	\$787 *	27.8%	\$222	6.5%
New Mexico	\$2,681	\$2,764	\$2,724	\$2,792	\$3,021	\$229	8.2%	-\$371	-10.9%
New York	\$2,369	\$2,574	\$3,099	\$3,226	\$2,888	-\$338	-10.5%	-\$504	-14.9% †
North Carolina	\$2,722	\$3,033	\$3,215	\$3,671	\$3,752	\$81	2.2%	\$360	10.6%
North Dakota	\$2,497	\$2,802	\$2,877	\$3,050	\$3,574	\$524	17.2%	\$182	5.4%
Ohio	\$2,575	\$2,643	\$3,119	\$3,371	\$3,738	\$367	10.9%	\$346	10.2% †
Oklahoma	\$2,669	\$2,829	\$3,051	\$3,246	\$3,201	-\$45	-1.4%	-\$191	-5.6%
Oregon	\$2,647	\$2,462	\$3,988	\$3,395	\$3,348	-\$47	-1.4%	-\$44	-1.3%
Pennsylvania	\$2,429	\$2,740	\$3,030	\$3,082	\$2,994	-\$88	-2.9%	-\$398	-11.7% †
Rhode Island	\$2,555	\$3,083	\$2,912	\$3,481	\$3,795	\$314	9.0%	\$403	11.9%
South Carolina	\$2,451	\$2,888	\$3,133	\$3,296	\$3,124	-\$172	-5.2%	-\$268	-7.9%
South Dakota	\$3,301	\$3,012	\$3,767	\$3,892	\$4,002	\$110	2.8%	\$610	18.0% †
Tennessee	\$3,240	\$3,136	\$3,662	\$3,993	\$3,879	-\$114	-2.9%	\$487	14.4%
Texas	\$2,746	\$3,288	\$3,185	\$3,837	\$3,547	-\$290	-7.6%	\$155	4.6%
Utah	\$2,571	\$3,231	\$2,606	\$3,993	\$3,164	-\$829 *	-20.8%	-\$228	-6.7%
Vermont	\$3,029	\$3,471	\$3,145	\$3,632	\$3,686	\$54	1.5%	\$294	8.7%
Virginia	\$2,739	\$2,194	\$2,683	\$3,460	\$3,043	-\$417	-12.1%	-\$349	-10.3%
Washington	\$2,094	\$2,751	\$2,747	\$2,920	\$3,139	\$219	7.5%	-\$253	-7.5%
West Virginia	\$2,209	\$2,328	\$3,156	\$3,213	\$2,923	-\$290	-9.0%	-\$469	-13.8%
Wisconsin	\$3,011	\$3,497	\$3,534	\$3,745	\$3,619	-\$126	-3.4%	\$227	6.7%
Wyoming	\$2,541	\$3,639	\$3,024	\$3,028	\$3,902	\$874 *	28.9%	\$510	15.0% †
United States	\$2,640	\$2,871	\$3,069	\$3,396	\$3,392	-\$4	-0.1%	\$0	0.0%

Significant difference between 2017 and 2018 is indicated by * (95% confidence level).

Significant 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, 2014-2018.

TABLE 8.

PERCENT OF EMPLOYEES ENROLLED IN HIGH-Deductible HEALTH PLANS BY STATE, 2014-2018

State	2014	2015	2016	2017	2018	2017-2018 Change %	2018 State vs National Difference %
Alabama	21.6%	24.0%	32.7%	30.9%	38.1%	23.5%	-22.4% †
Alaska	35.7%	45.3%	44.2%	43.2%	50.6%	17.1%	3.1%
Arizona	45.0%	44.7%	57.4%	55.1%	59.3%	7.7%	20.8% †
Arkansas	33.6%	30.8%	33.1%	36.1%	42.6%	18.1%	-13.2%
California	27.8%	29.0%	28.1%	36.0%	36.9%	2.5%	-24.8% †
Colorado	41.1%	46.1%	54.6%	60.6%	64.0%	5.6%	30.3% †
Connecticut	43.7%	50.5%	59.3%	54.2%	55.3%	2.1%	12.6%
Delaware	36.4%	34.4%	46.3%	52.3%	51.0%	-2.6%	3.9%
D.C.	13.7%	19.2%	23.2%	32.9%	23.8%	-27.7% *	-51.5% †
Florida	44.3%	53.0%	39.9%	61.9%	56.7%	-8.4%	15.5% †
Georgia	33.8%	46.6%	49.1%	55.6%	55.3%	-0.5%	12.6%
Hawaii	3.1%	12.9%	11.8%	9.3%			
Idaho	42.7%	39.8%	45.7%	45.0%	50.3%	11.7%	2.4%
Illinois	32.6%	33.8%	33.9%	43.1%	48.1%	11.7%	-2.0%
Indiana	36.0%	52.1%	49.2%	56.0%	51.9%	-7.3%	5.7%
Iowa	46.0%	47.0%	48.3%	50.2%	57.0%	13.6%	16.1% †
Kansas	43.6%	38.8%	54.7%	50.4%	49.8%	-1.2%	1.4%
Kentucky	38.6%	39.7%	60.4%	59.7%	53.2%	-10.9%	8.4%
Louisiana	33.0%	38.8%	38.7%	39.3%	50.0%	27.2% *	1.8%
Maine	61.2%	55.4%	56.0%	62.7%	69.6%	11.0%	41.8% †
Maryland	21.4%	31.5%	44.3%	44.5%	43.0%	-3.4%	-12.4%
Massachusetts	29.5%	27.5%	38.6%	39.2%	40.5%	3.3%	-17.5% †
Michigan	35.2%	41.0%	42.1%	44.5%	44.4%	-0.2%	-9.6%
Minnesota	45.1%	51.4%	50.9%	59.9%	62.3%	4.0%	26.9% †
Mississippi	32.3%	35.9%	41.0%	46.5%	46.7%	0.5%	-4.9%
Missouri	43.4%	43.0%	58.1%	59.2%	51.9%	-12.3%	5.7%
Montana	37.5%	50.3%	51.4%	45.9%	46.3%	0.8%	-5.7%
Nebraska	35.9%	48.2%	51.5%	57.3%	47.4%	-17.3%	-3.5%
Nevada	24.4%	24.8%	35.5%	44.0%	51.6%	17.2%	5.1%
New Hampshire	56.3%	61.9%	69.2%	69.3%	67.4%	-2.8%	37.3% †
New Jersey	31.4%	41.5%	40.7%	35.5%	52.8%	48.8% *	7.5%
New Mexico	28.0%	38.9%	32.3%	41.7%	42.2%	1.3%	-14.1% †
New York	27.1%	31.5%	39.3%	41.6%	34.8%	-16.3%	-29.1% †
North Carolina	42.7%	49.0%	47.5%	55.6%	55.3%	-0.5%	12.6%
North Dakota	34.1%	37.2%	44.0%	43.0%	54.3%	26.2% *	10.6%
Ohio	39.6%	45.5%	44.4%	52.0%	54.0%	3.8%	10.0%
Oklahoma	37.2%	40.4%	41.9%	41.0%	42.6%	3.9%	-13.2%
Oregon	33.2%	37.2%	49.2%	50.2%	49.6%	-1.3%	1.0%
Pennsylvania	28.1%	24.3%	36.7%	43.1%	50.0%	15.9%	1.8%
Rhode Island	42.2%	39.9%	40.2%	48.7%	52.7%	8.1%	7.3%
South Carolina	38.5%	51.1%	51.1%	50.6%	49.7%	-1.7%	1.2%
South Dakota	51.7%	47.9%	57.1%	67.3%	69.3%	3.0%	41.1% †
Tennessee	48.7%	50.4%	57.1%	63.3%	56.8%	-10.2%	15.7% †
Texas	38.8%	45.6%	48.5%	56.2%	53.7%	-4.5%	9.4%
Utah	37.2%	58.5%	43.7%	62.8%	51.6%	-17.8%	5.1%
Vermont	48.4%	39.6%	43.6%	57.1%	60.5%	6.0%	23.2% †
Virginia	37.7%	26.9%	36.5%	46.7%	51.8%	10.9%	5.5%
Washington	28.6%	40.6%	42.4%	44.4%	50.5%	13.7%	2.9%
West Virginia	34.2%	36.1%	44.8%	48.9%	45.4%	-7.2%	-7.5%
Wisconsin	46.7%	48.3%	52.4%	61.7%	52.9%	-14.3%	7.7%
Wyoming	35.2%	41.7%	44.7%	49.9%	59.7%	19.7% *	21.6% †
United States	35.2%	39.4%	42.6%	48.7%	49.1%	0.9%	0.0%

Significant percentage-point difference between 2017 and 2018 is indicated by * (95% confidence level). Significant percentage-point difference between state and national is indicated by † (95% confidence level). **Notes:** All references are to private-sector employers and employees. For this analysis, high-deductible health plans are defined as plans that meet the minimum deductible amount required for Health Savings Account (HSA) eligibility (\$1,350 for an individual and \$2,700 for a family in 2018).

Source: SHADAC analysis of the Medical Expenditure Panel Survey - Insurance Component, 2014-2018.

TABLE 9.

PERCENT OF EMPLOYERS OFFERING ESI BY STATE, 2014-2018

State	2014	2015	2016	2017	2018	2017-2018 Change %	2018 State vs National Difference %
Alabama	54.9%	52.1%	50.7%	49.9%	50.3%	0.8%	7.5%
Alaska	39.7%	41.7%	37.8%	32.5%	38.1%	17.2%	-18.6% †
Arizona	47.3%	43.2%	38.4%	49.4%	46.5%	-5.9%	-0.6%
Arkansas	39.8%	49.7%	39.4%	43.2%	42.4%	-1.9%	-9.4%
California	46.5%	44.7%	44.4%	45.9%	47.2%	2.8%	0.9%
Colorado	47.7%	43.0%	44.8%	43.8%	43.5%	-0.7%	-7.1%
Connecticut	52.3%	48.6%	52.6%	49.7%	51.3%	3.2%	9.6%
Delaware	49.1%	47.9%	42.0%	53.3%	45.7%	-14.3%	-2.4%
D.C.	64.9%	69.6%	64.4%	68.7%	69.2%	0.7%	47.9% †
Florida	37.6%	38.2%	37.2%	35.5%	41.7%	17.5% *	-10.9% †
Georgia	40.9%	39.9%	39.1%	41.2%	42.4%	2.9%	-9.4%
Hawaii	86.4%	85.1%	78.1%	81.8%	81.9%	0.1%	75.0% †
Idaho	37.5%	33.9%	37.7%	36.2%	37.7%	4.1%	-19.4% †
Illinois	47.3%	44.1%	44.9%	44.4%	44.1%	-0.7%	-5.8%
Indiana	49.5%	43.3%	41.3%	47.8%	46.8%	-2.1%	0.0%
Iowa	47.1%	45.3%	45.8%	47.3%	49.1%	3.8%	4.9%
Kansas	48.4%	49.8%	47.9%	50.3%	50.2%	-0.2%	7.3%
Kentucky	50.4%	47.8%	48.2%	50.4%	49.5%	-1.8%	5.8%
Louisiana	46.0%	42.7%	48.4%	51.0%	49.4%	-3.1%	5.6%
Maine	44.4%	41.6%	43.2%	41.6%	44.1%	6.0%	-5.8%
Maryland	55.0%	50.1%	49.7%	54.2%	56.4%	4.1%	20.5% †
Massachusetts	59.0%	52.4%	56.9%	64.4%	48.3%	-25.0% *	3.2%
Michigan	45.9%	48.4%	42.8%	49.3%	48.9%	-0.8%	4.5%
Minnesota	42.2%	44.3%	42.0%	48.8%	46.1%	-5.5%	-1.5%
Mississippi	43.0%	42.3%	50.8%	52.4%	49.0%	-6.5%	4.7%
Missouri	47.9%	46.2%	42.5%	48.5%	48.8%	0.6%	4.3%
Montana	37.5%	34.3%	28.3%	37.4%	34.7%	-7.2%	-25.9% †
Nebraska	39.5%	35.4%	36.1%	42.6%	38.0%	-10.8%	-18.8% †
Nevada	53.0%	52.7%	54.6%	50.6%	47.8%	-5.5%	2.1%
New Hampshire	52.7%	48.9%	51.6%	49.0%	54.9%	12.0%	17.3% †
New Jersey	57.3%	53.4%	51.2%	51.0%	49.8%	-2.4%	6.4%
New Mexico	41.7%	43.2%	42.4%	50.8%	42.4%	-16.5% *	-9.4%
New York	48.4%	48.9%	44.3%	46.0%	47.6%	3.5%	1.7%
North Carolina	43.5%	42.7%	39.9%	41.2%	41.2%	0.0%	-12.0% †
North Dakota	46.0%	44.9%	51.4%	48.0%	48.7%	1.5%	4.1%
Ohio	52.8%	50.6%	54.8%	53.1%	50.8%	-4.3%	8.5%
Oklahoma	50.6%	45.5%	51.6%	47.5%	48.8%	2.7%	4.3%
Oregon	42.7%	45.9%	45.7%	39.4%	43.8%	11.2%	-6.4%
Pennsylvania	54.6%	49.7%	48.5%	54.5%	48.6%	-10.8% *	3.8%
Rhode Island	52.1%	51.0%	52.8%	52.6%	49.4%	-6.1%	5.6%
South Carolina	45.3%	45.0%	41.7%	43.7%	40.7%	-6.9%	-13.0% †
South Dakota	42.9%	42.3%	39.1%	41.4%	43.1%	4.1%	-7.9%
Tennessee	48.5%	47.0%	46.8%	51.8%	51.7%	-0.2%	10.5%
Texas	45.9%	45.8%	47.6%	47.5%	49.4%	4.0%	5.6%
Utah	39.8%	40.7%	42.3%	36.2%	35.3%	-2.5%	-24.6% †
Vermont	42.0%	40.6%	42.2%	40.9%	43.1%	5.4%	-7.9%
Virginia	53.4%	47.2%	49.1%	52.9%	48.9%	-7.6%	4.5%
Washington	45.7%	41.8%	43.7%	44.0%	45.2%	2.7%	-3.4%
West Virginia	50.2%	50.2%	44.0%	48.5%	47.6%	-1.9%	1.7%
Wisconsin	47.5%	45.2%	45.6%	44.7%	45.5%	1.8%	-2.8%
Wyoming	40.2%	38.0%	38.0%	39.4%	38.4%	-2.5%	-17.9% †
United States	47.5%	45.7%	45.3%	46.9%	46.8%	-0.2%	0.0%

Significant percentage-point difference between 2017 and 2018 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, 2014-2018.

TABLE 10.

PERCENT OF EMPLOYEES IN ESTABLISHMENTS THAT OFFER ESI BY STATE, 2014-2018

State	2014	2015	2016	2017	2018	2017-2018 Change %	2018 State vs National Difference %
Alabama	88.2%	87.0%	85.7%	84.9%	86.8%	2.2%	2.6%
Alaska	76.7%	76.0%	75.2%	72.5%	74.6%	2.9%	-11.8% †
Arizona	85.6%	82.4%	83.5%	87.4%	87.5%	0.1%	3.4% †
Arkansas	80.0%	83.4%	82.6%	78.6%	81.4%	3.6%	-3.8%
California	81.9%	83.7%	84.8%	83.8%	85.8%	2.4%	1.4%
Colorado	84.7%	82.8%	82.9%	82.6%	80.8%	-2.2%	-4.5% †
Connecticut	87.2%	86.3%	86.4%	86.1%	85.8%	-0.3%	1.4%
Delaware	84.0%	85.1%	81.2%	83.4%	82.2%	-1.4%	-2.8%
D.C.	90.9%	92.6%	92.9%	92.3%	93.6%	1.4%	10.6% †
Florida	81.0%	81.6%	81.2%	82.9%	84.9%	2.4%	0.4%
Georgia	82.7%	83.1%	84.9%	82.1%	83.5%	1.7%	-1.3%
Hawaii	95.8%	97.7%	96.8%	92.1%	95.8%	4.0%	13.2% †
Idaho	74.5%	71.8%	75.6%	74.5%	73.1%	-1.9%	-13.6% †
Illinois	83.9%	83.0%	85.6%	86.7%	83.8%	-3.3%	-0.9%
Indiana	83.5%	83.0%	84.1%	81.6%	84.2%	3.2%	-0.5%
Iowa	84.8%	82.2%	85.3%	83.6%	87.0%	4.1%	2.8% †
Kansas	78.5%	84.6%	82.5%	84.5%	85.3%	0.9%	0.8%
Kentucky	83.6%	85.6%	83.5%	87.2%	86.2%	-1.1%	1.9%
Louisiana	81.6%	79.8%	82.6%	85.3%	83.0%	-2.7%	-1.9%
Maine	79.7%	77.2%	79.9%	79.5%	78.7%	-1.0%	-7.0% †
Maryland	84.8%	84.5%	84.1%	87.3%	86.1%	-1.4%	1.8%
Massachusetts	91.2%	89.3%	87.6%	90.2%	88.6%	-1.8%	4.7% †
Michigan	83.8%	82.0%	82.2%	85.2%	85.2%	0.0%	0.7%
Minnesota	81.6%	83.6%	84.2%	82.9%	84.2%	1.6%	-0.5%
Mississippi	81.6%	80.0%	83.3%	85.4%	84.8%	-0.7%	0.2%
Missouri	82.7%	83.8%	83.8%	86.3%	84.8%	-1.7%	0.2%
Montana	68.0%	66.6%	66.2%	73.2%	64.5%	-11.9% *	-23.8% †
Nebraska	81.6%	78.9%	79.1%	81.9%	81.5%	-0.5%	-3.7% †
Nevada	86.0%	89.1%	87.2%	86.2%	85.5%	-0.8%	1.1%
New Hampshire	85.2%	84.5%	84.4%	83.8%	85.1%	1.6%	0.6%
New Jersey	85.6%	87.3%	85.9%	85.3%	83.5%	-2.1%	-1.3%
New Mexico	73.3%	76.4%	80.6%	79.9%	77.6%	-2.9%	-8.3% †
New York	85.3%	86.8%	85.5%	87.5%	86.4%	-1.3%	2.1%
North Carolina	80.4%	82.5%	81.5%	79.1%	80.1%	1.3%	-5.3% †
North Dakota	80.8%	84.4%	82.7%	83.7%	83.8%	0.1%	-0.9%
Ohio	86.1%	85.4%	87.0%	85.8%	86.3%	0.6%	2.0%
Oklahoma	81.0%	82.2%	85.8%	82.7%	84.2%	1.8%	-0.5%
Oregon	76.5%	80.2%	79.5%	77.7%	81.0%	4.2%	-4.3% †
Pennsylvania	87.9%	86.0%	85.0%	87.6%	87.0%	-0.7%	2.8% †
Rhode Island	86.2%	86.7%	86.9%	86.1%	82.5%	-4.2%	-2.5%
South Carolina	80.1%	83.1%	81.3%	84.2%	80.1%	-4.9% *	-5.3% †
South Dakota	79.4%	80.5%	81.2%	81.8%	78.2%	-4.4%	-7.6% †
Tennessee	82.5%	82.2%	86.4%	86.6%	87.3%	0.8%	3.2% †
Texas	80.4%	83.3%	84.8%	85.0%	84.2%	-0.9%	-0.5%
Utah	78.3%	81.9%	83.1%	79.7%	78.6%	-1.4%	-7.1% †
Vermont	78.8%	77.5%	78.5%	74.6%	76.7%	2.8%	-9.3% †
Virginia	86.0%	85.7%	86.9%	84.5%	84.8%	0.4%	0.2%
Washington	81.0%	80.5%	82.1%	84.5%	84.5%	0.0%	-0.1%
West Virginia	78.9%	84.0%	81.0%	83.5%	84.2%	0.8%	-0.5%
Wisconsin	83.9%	83.6%	84.9%	82.6%	83.6%	1.2%	-1.2%
Wyoming	73.6%	72.6%	72.1%	69.5%	73.8%	6.2%	-12.8% †
United States	83.2%	83.8%	84.3%	84.5%	84.6%	0.1%	0.0%

Significant percentage-point difference between 2017 and 2018 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, 2014-2018.

TABLE 11.

PERCENT OF EMPLOYEES ELIGIBLE FOR ESI AT OFFERING ESTABLISHMENTS BY STATE, 2014-2018

State	2014	2015	2016	2017	2018	2017-2018 Change %	2018 State vs National Difference %
Alabama	79.2%	77.0%	81.9%	82.3%	83.6%	1.6%	7.2% †
Alaska	74.8%	71.2%	75.0%	78.6%	77.4%	-1.5%	-0.8%
Arizona	73.0%	76.1%	79.0%	77.6%	77.7%	0.1%	-0.4%
Arkansas	80.2%	79.0%	79.1%	79.0%	77.0%	-2.5%	-1.3%
California	75.6%	76.9%	77.5%	77.2%	78.3%	1.4%	0.4%
Colorado	75.3%	69.5%	72.0%	80.2%	78.7%	-1.9%	0.9%
Connecticut	72.0%	78.0%	76.4%	75.5%	73.6%	-2.5%	-5.6%
Delaware	76.7%	78.8%	78.9%	72.4%	76.4%	5.5%	-2.1%
D.C.	82.2%	81.3%	77.0%	77.5%	83.8%	8.1% *	7.4% †
Florida	73.8%	79.4%	76.2%	79.7%	74.4%	-6.6%	-4.6%
Georgia	77.6%	77.0%	77.6%	76.6%	79.6%	3.9%	2.1%
Hawaii	76.3%	77.1%	80.0%	78.6%	76.1%	-3.2%	-2.4%
Idaho	68.1%	78.2%	75.1%	79.8%	77.5%	-2.9%	-0.6%
Illinois	73.6%	73.6%	77.0%	77.6%	77.0%	-0.8%	-1.3%
Indiana	78.1%	76.4%	75.7%	76.2%	78.8%	3.4%	1.0%
Iowa	75.0%	77.3%	75.5%	75.5%	76.4%	1.2%	-2.1%
Kansas	71.0%	73.3%	77.3%	74.5%	71.8%	-3.6%	-7.9% †
Kentucky	74.2%	73.7%	80.6%	78.0%	79.1%	1.4%	1.4%
Louisiana	74.5%	79.0%	81.5%	75.4%	79.6%	5.6%	2.1%
Maine	71.6%	77.3%	74.7%	76.6%	77.9%	1.7%	-0.1%
Maryland	78.8%	76.2%	77.5%	77.1%	76.6%	-0.6%	-1.8%
Massachusetts	73.1%	75.0%	76.2%	74.6%	76.0%	1.9%	-2.6%
Michigan	75.4%	78.4%	75.9%	77.6%	78.3%	0.9%	0.4%
Minnesota	74.8%	77.8%	78.1%	77.2%	79.1%	2.5%	1.4%
Mississippi	76.2%	75.1%	80.9%	77.1%	77.1%	0.0%	-1.2%
Missouri	78.4%	78.9%	74.9%	78.2%	81.0%	3.6%	3.8%
Montana	74.9%	72.9%	72.7%	79.7%	75.9%	-4.8%	-2.7%
Nebraska	75.4%	73.0%	79.2%	77.7%	80.7%	3.9%	3.5%
Nevada	69.5%	76.1%	68.7%	74.8%	75.9%	1.5%	-2.7%
New Hampshire	73.8%	73.8%	73.3%	73.1%	75.8%	3.7%	-2.8%
New Jersey	76.3%	73.3%	75.2%	75.0%	76.0%	1.3%	-2.6%
New Mexico	71.4%	75.8%	74.0%	75.7%	72.0%	-4.9%	-7.7% †
New York	72.6%	74.1%	73.2%	74.2%	73.3%	-1.2%	-6.0% †
North Carolina	77.7%	79.0%	78.6%	74.9%	79.0%	5.5%	1.3%
North Dakota	77.8%	75.0%	76.9%	76.7%	78.9%	2.9%	1.2%
Ohio	78.1%	76.1%	74.5%	77.7%	81.0%	4.2%	3.8%
Oklahoma	79.9%	80.3%	73.2%	76.4%	76.7%	0.4%	-1.7%
Oregon	70.6%	76.9%	76.4%	77.1%	80.6%	4.5%	3.3%
Pennsylvania	73.6%	74.3%	75.9%	73.4%	80.1%	9.1% *	2.7%
Rhode Island	75.5%	70.9%	68.8%	75.8%	73.5%	-3.0%	-5.8% †
South Carolina	77.3%	74.8%	78.3%	75.4%	80.2%	6.4%	2.8%
South Dakota	78.3%	76.0%	77.5%	79.9%	74.9%	-6.3% *	-4.0%
Tennessee	74.2%	72.0%	75.6%	76.9%	76.5%	-0.5%	-1.9%
Texas	77.5%	76.7%	78.0%	77.7%	81.9%	5.4% *	5.0% †
Utah	73.5%	70.3%	76.3%	78.3%	79.1%	1.0%	1.4%
Vermont	70.4%	74.9%	75.4%	71.1%	72.1%	1.4%	-7.6% †
Virginia	77.9%	77.0%	76.9%	74.2%	78.4%	5.7%	0.5%
Washington	74.4%	70.4%	77.7%	76.4%	79.1%	3.5%	1.4%
West Virginia	73.5%	72.0%	75.7%	80.1%	74.8%	-6.6%	-4.1%
Wisconsin	74.5%	76.7%	73.8%	79.2%	77.4%	-2.3%	-0.8%
Wyoming	76.2%	74.5%	73.5%	75.0%	77.0%	2.7%	-1.3%
United States	75.4%	76.0%	76.5%	76.8%	78.0%	1.6% *	0.0%

Significant percentage-point difference between 2017 and 2018 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, 2014-2018.

TABLE 12.

PERCENT OF ESI-ELIGIBLE EMPLOYEES ENROLLED BY STATE, 2014-2018

State	2014	2015	2016	2017	2018	2017-2018 Change %	2018 State vs National Difference %
Alabama	74.8%	70.6%	72.0%	72.2%	64.2%	-11.1%	-11.3%
Alaska	78.8%	78.4%	71.5%	72.2%	76.2%	5.5%	5.2% †
Arizona	78.1%	71.8%	69.1%	71.7%	70.1%	-2.2%	-3.2%
Arkansas	76.3%	75.3%	77.4%	77.6%	74.6%	-3.9%	3.0%
California	78.1%	78.0%	73.7%	73.5%	71.0%	-3.4%	-1.9%
Colorado	75.6%	67.9%	72.3%	70.3%	72.4%	3.0%	0.0%
Connecticut	78.0%	72.3%	72.7%	74.1%	75.3%	1.6%	4.0%
Delaware	77.5%	77.1%	73.5%	73.7%	72.9%	-1.1%	0.7%
D.C.	79.5%	78.2%	71.4%	70.5%	74.4%	5.5%	2.8%
Florida	74.4%	75.2%	73.0%	74.5%	74.0%	-0.7%	2.2%
Georgia	75.8%	72.7%	73.4%	73.9%	71.8%	-2.8%	-0.8%
Hawaii	84.3%	81.5%	80.4%	78.3%	80.9%	3.3%	11.7% †
Idaho	75.2%	79.8%	78.2%	76.8%	80.0%	4.2%	10.5% †
Illinois	78.7%	74.4%	74.4%	72.9%	73.9%	1.4%	2.1%
Indiana	77.2%	73.3%	76.0%	76.4%	72.7%	-4.8%	0.4%
Iowa	75.6%	72.6%	74.3%	72.0%	72.6%	0.8%	0.3%
Kansas	76.2%	76.9%	76.0%	75.5%	73.2%	-3.0%	1.1%
Kentucky	74.5%	78.2%	75.1%	76.2%	73.0%	-4.2%	0.8%
Louisiana	76.5%	74.2%	72.9%	68.7%	68.5%	-0.3%	-5.4%
Maine	71.3%	74.0%	73.1%	72.1%	74.9%	3.9%	3.5%
Maryland	73.9%	73.2%	69.2%	69.3%	69.4%	0.1%	-4.1%
Massachusetts	73.1%	72.9%	72.4%	69.5%	68.4%	-1.6%	-5.5% †
Michigan	75.9%	74.0%	77.7%	79.7%	73.2%	-8.2% *	1.1%
Minnesota	75.2%	72.3%	74.8%	75.6%	74.0%	-2.1%	2.2%
Mississippi	76.6%	74.2%	75.9%	72.3%	73.7%	1.9%	1.8%
Missouri	75.1%	76.7%	76.6%	75.4%	77.2%	2.4%	6.6% †
Montana	81.5%	77.1%	75.2%	77.5%	74.7%	-3.6%	3.2%
Nebraska	73.6%	74.1%	76.2%	75.5%	73.9%	-2.1%	2.1%
Nevada	79.3%	74.8%	71.7%	71.7%	72.0%	0.4%	-0.6%
New Hampshire	74.0%	73.1%	72.1%	71.9%	72.0%	0.1%	-0.6%
New Jersey	76.9%	73.3%	71.1%	69.5%	69.5%	0.0%	-4.0%
New Mexico	71.6%	69.1%	68.4%	66.0%	65.2%	-1.2%	-9.9% †
New York	75.8%	71.4%	68.7%	71.0%	67.7%	-4.6%	-6.5% †
North Carolina	79.7%	74.0%	76.4%	75.5%	74.5%	-1.3%	2.9%
North Dakota	75.2%	74.6%	78.5%	76.4%	77.5%	1.4%	7.0% †
Ohio	76.2%	76.7%	69.1%	74.1%	72.1%	-2.7%	-0.4%
Oklahoma	74.7%	77.5%	73.4%	75.5%	67.3%	-10.9% *	-7.0%
Oregon	82.1%	78.6%	79.2%	79.0%	80.0%	1.3%	10.5% †
Pennsylvania	79.6%	79.2%	75.9%	77.3%	70.7%	-8.5% *	-2.3%
Rhode Island	70.7%	70.4%	69.3%	67.5%	70.8%	4.9%	-2.2%
South Carolina	79.9%	77.3%	73.8%	80.3%	77.4%	-3.6%	6.9% †
South Dakota	69.8%	76.0%	72.5%	71.4%	73.9%	3.5%	2.1%
Tennessee	76.1%	74.2%	72.1%	68.2%	70.9%	4.0%	-2.1%
Texas	78.0%	77.0%	73.5%	71.6%	74.7%	4.3%	3.2%
Utah	79.0%	74.1%	74.3%	74.0%	78.8%	6.5% *	8.8% †
Vermont	73.1%	72.2%	70.3%	67.5%	72.2%	7.0%	-0.3%
Virginia	73.3%	75.6%	69.3%	71.4%	72.5%	1.5%	0.1%
Washington	79.8%	80.5%	77.4%	79.2%	79.3%	0.1%	9.5% †
West Virginia	76.4%	72.7%	69.2%	72.7%	68.7%	-5.5%	-5.1%
Wisconsin	72.7%	69.4%	71.8%	75.4%	73.8%	-2.1%	1.9%
Wyoming	73.7%	75.5%	76.0%	74.9%	70.7%	-5.6%	-2.3%
United States	76.7%	75.0%	73.3%	73.5%	72.4%	-1.5% *	0.0%

Significant percentage-point difference between 2017 and 2018 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, 2014-2018.