

# STATE-LEVEL TRENDS

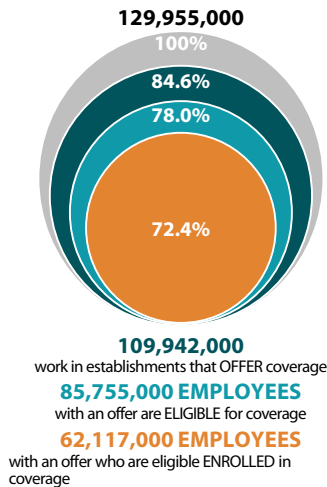
# US

## IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2014-2018

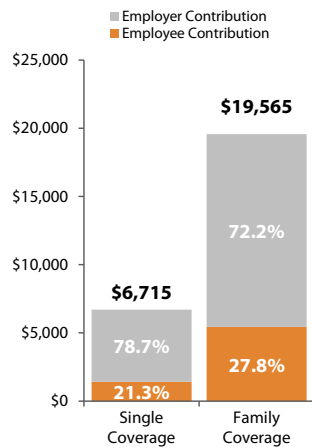
## United States

### EMPLOYER-SPONSORED INSURANCE IN 2018

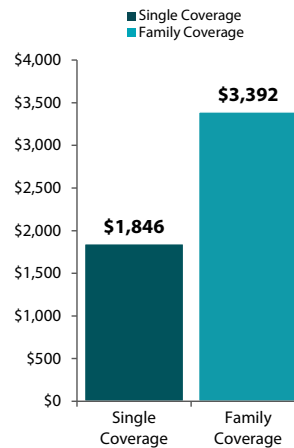
#### Offer, Eligibility, and Enrollment



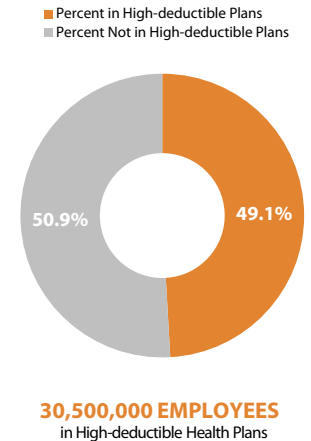
#### Average Annual Premium, Single and Family Coverage



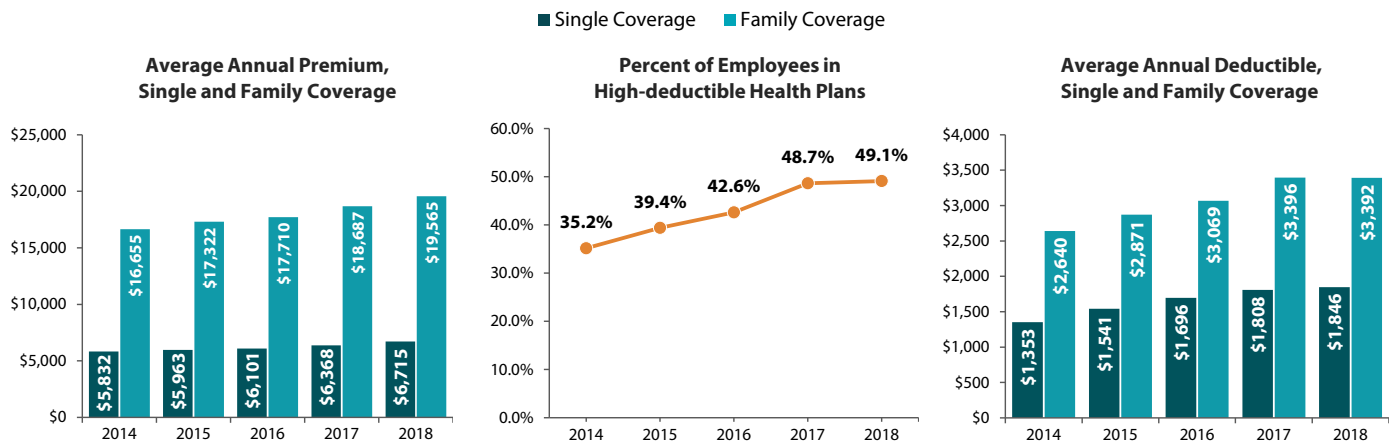
#### Average Annual Deductible, Single and Family Coverage



#### Percent of Employees in High-deductible Health Plans

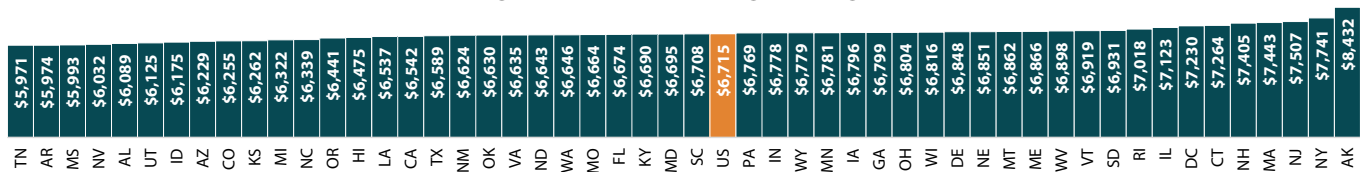


### TRENDS IN ESI COSTS, 2014-2018

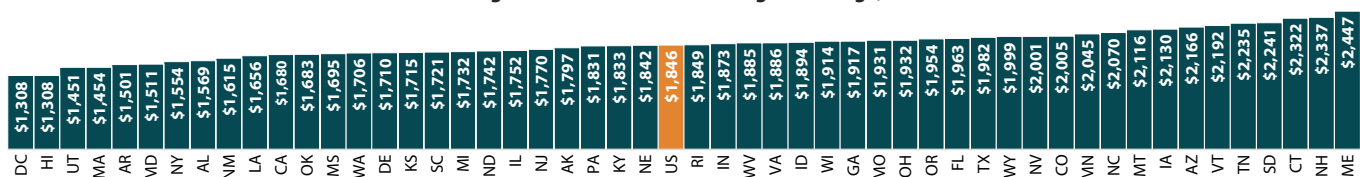


### STATE VARIATION IN ESI COSTS FOR SINGLE COVERAGE, 2018

#### Average Annual Premium For Single Coverage, 2018



#### Average Annual Deductible for Single Coverage, 2018



# STATE-LEVEL TRENDS IN ESI IN THE UNITED STATES

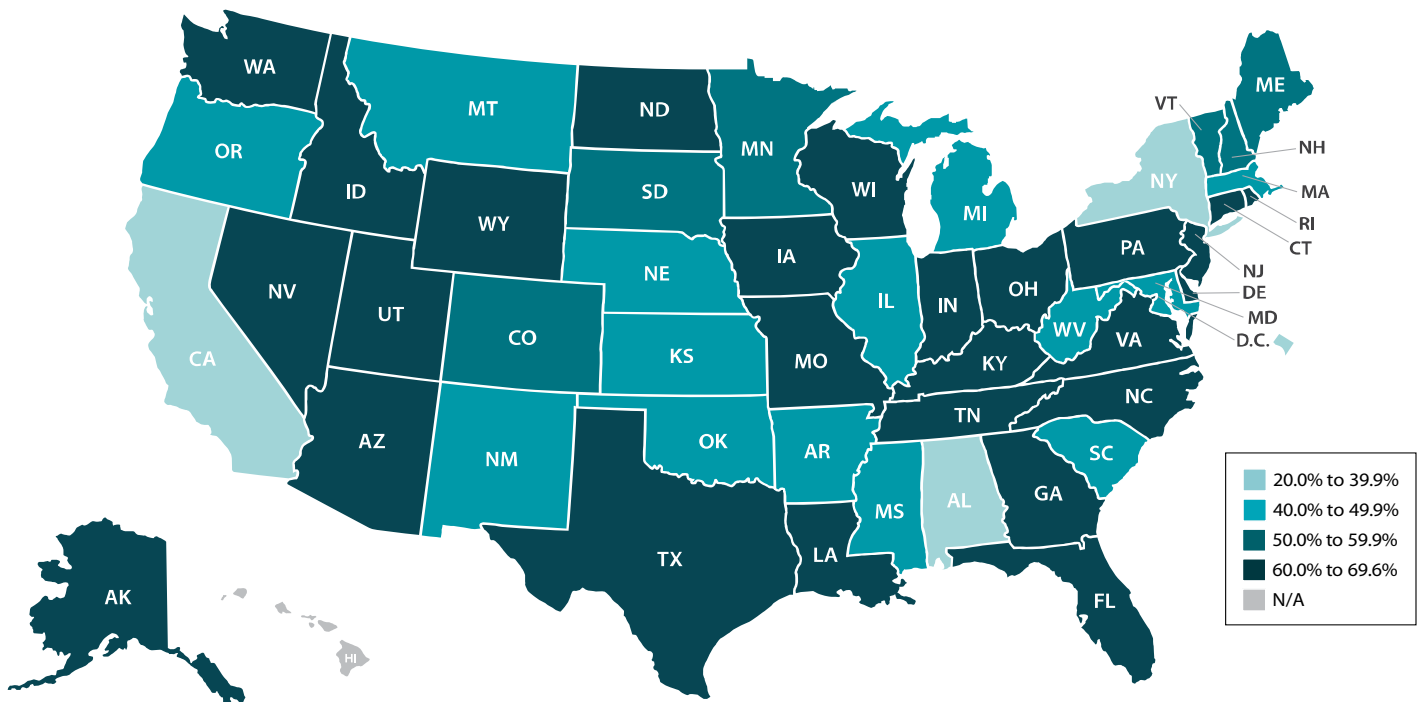
	2014	2015	2016	2017	2018	Significant difference between 2017-2018
<b>Trends in ESI Offer and Employee Access, 2014-2018</b>						
Percent of Employers Offering ESI	47.5%	45.7%	45.3%	46.9%	46.8%	
Percent of Employees in Establishments that Offer ESI	83.2%	83.8%	84.3%	84.5%	84.6%	
Percent of Employees Eligible for ESI at Offering Establishments	75.4%	76.0%	76.5%	76.8%	78.0%	*
Percent of ESI-Eligible Employees Enrolled	76.7%	75.0%	73.3%	73.5%	72.4%	*
<b>Trends in ESI Costs, 2014-2018</b>						
<b>Average Annual Premiums</b>						
Single Coverage	\$5,832	\$5,963	\$6,101	\$6,368	\$6,715	*
Family Coverage	\$16,655	\$17,322	\$17,710	\$18,687	\$19,565	*
<b>Average Employee Share of Premiums</b>						
Single Coverage	21.2%	21.1%	21.7%	22.2%	21.3%	*
Family Coverage	27.1%	27.2%	28.0%	27.9%	27.8%	
<b>Average Annual Deductibles</b>						
Single Coverage	\$1,353	\$1,541	\$1,696	\$1,808	\$1,846	
Family Coverage	\$2,640	\$2,871	\$3,069	\$3,396	\$3,392	
Percent of Employees in High-Deductible Health Plans	35.2%	39.4%	42.6%	48.7%	49.1%	

\* Significant difference between 2017 and 2018 estimates at the 95% confidence level.  
 For the purposes of 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).  
 All references are to private-sector employers and employees.  
 Average premium prices are not adjusted to account for variation in actuarial value.  
 Please see [50-State Comparison Tables](#) for state vs national comparison.  
 Please see [www.shadac.org/ESIReport2019](http://www.shadac.org/ESIReport2019) for information on definitions and methods.

Data Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component, 2014-2018.

## STATE VARIATION IN PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2018

To learn more about state variation across ESI indicators, access the 50-state comparison tables at [www.shadac.org/ESIReport2019](http://www.shadac.org/ESIReport2019).



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

# STATE-LEVEL TRENDS

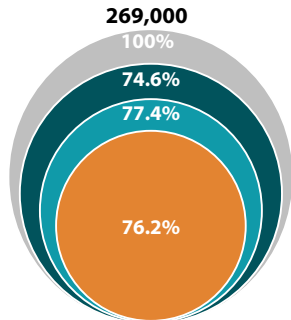
# AK

## Alaska

### IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2014-2018

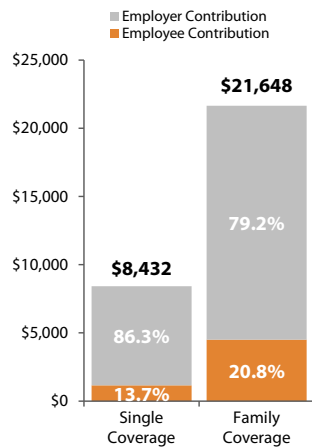
#### EMPLOYER-SPONSORED INSURANCE IN 2018

##### Offer, Eligibility, and Enrollment

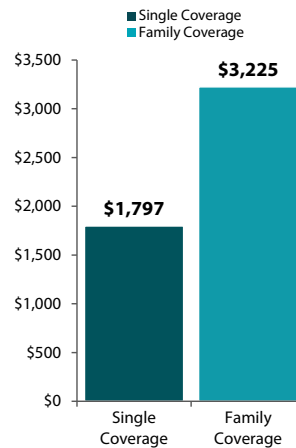


**201,000 EMPLOYEES** work in establishments that OFFER coverage  
**155,000 EMPLOYEES** with an offer are ELIGIBLE for coverage  
**118,000 EMPLOYEES** with an offer who are eligible ENROLLED in coverage

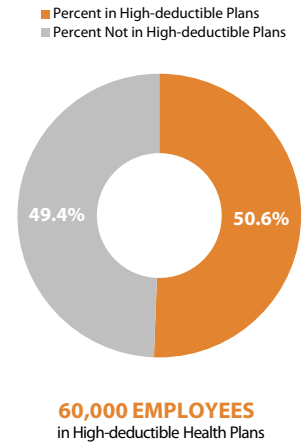
##### Average Annual Premium, Single and Family Coverage



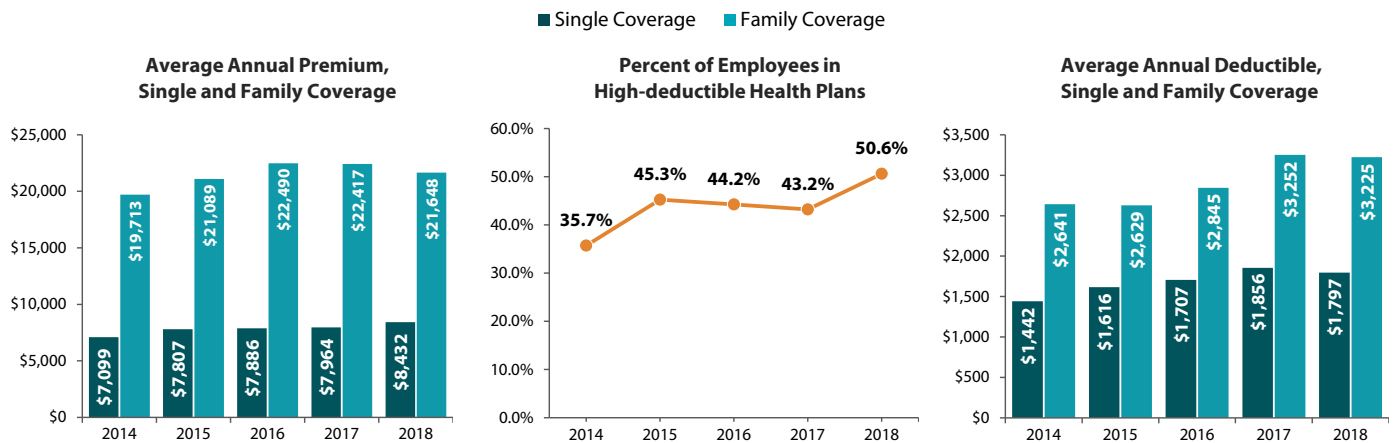
##### Average Annual Deductible, Single and Family Coverage



##### Percent of Employees in High-deductible Health Plans

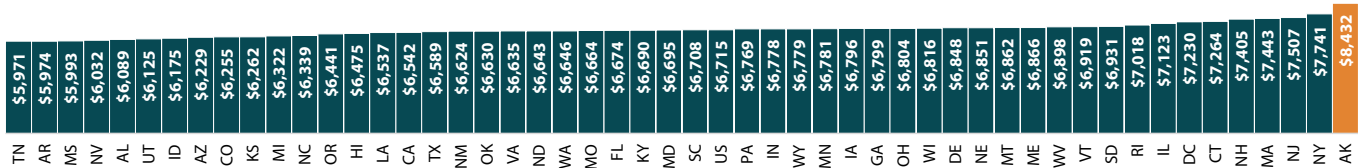


#### TRENDS IN ESI COSTS, 2014-2018

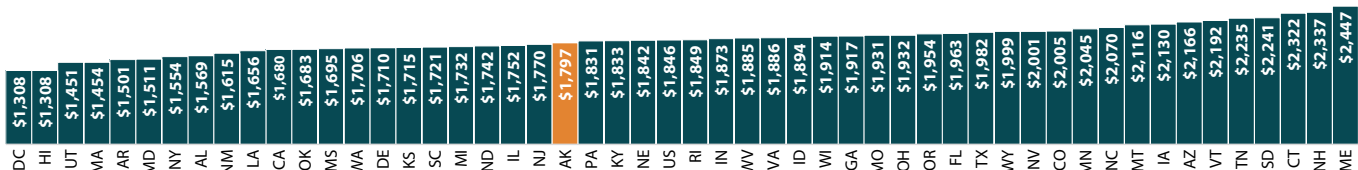


#### STATE VARIATION IN ESI COSTS FOR SINGLE COVERAGE, 2018

##### Average Annual Premium For Single Coverage, 2018



##### Average Annual Deductible for Single Coverage, 2018



# STATE-LEVEL TRENDS IN ESI IN ALASA

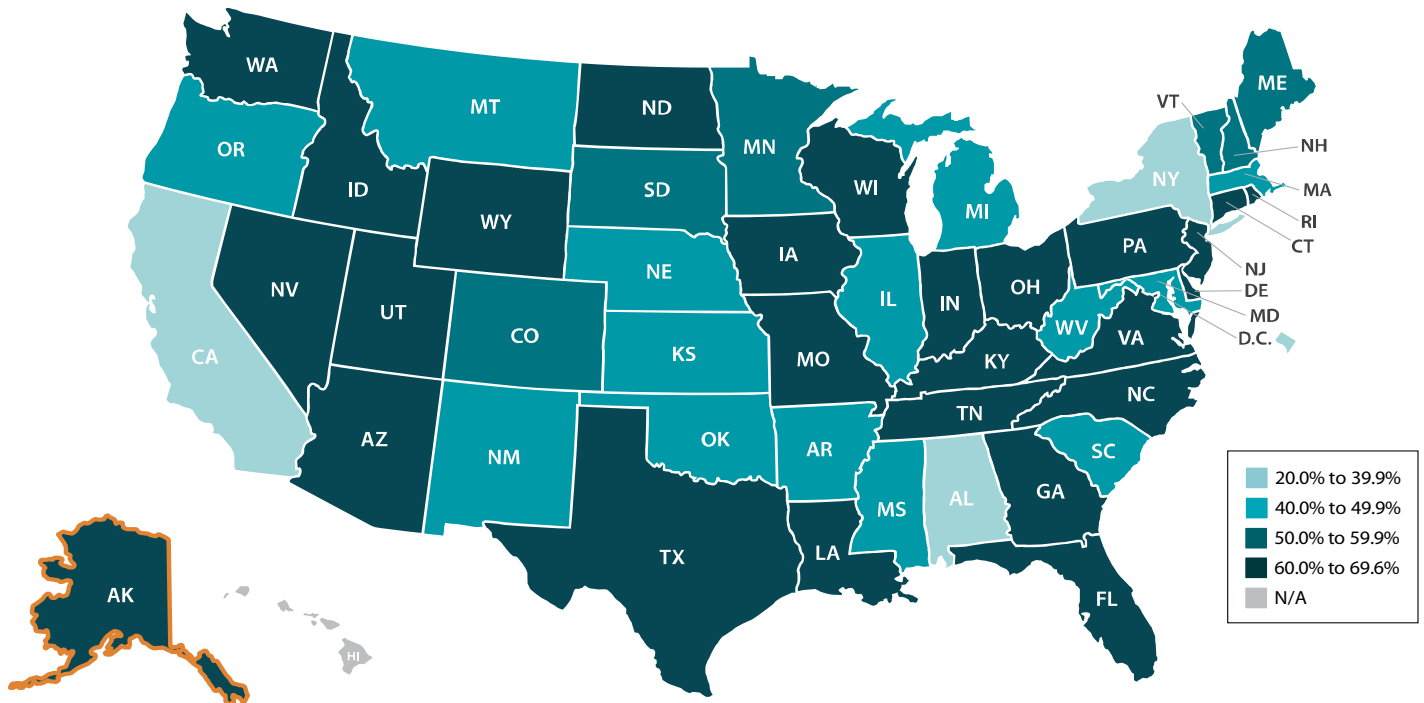
	2014	2015	2016	2017	2018	Significant difference between 2017-2018
<b>Trends in ESI Offer and Employee Access, 2014-2018</b>						
Percent of Employers Offering ESI	39.7%	41.7%	37.8%	32.5%	38.1%	
Percent of Employees in Establishments that Offer ESI	76.7%	76.0%	75.2%	72.5%	74.6%	
Percent of Employees Eligible for ESI at Offering Establishments	74.8%	71.2%	75.0%	78.6%	77.4%	
Percent of ESI-Eligible Employees Enrolled	78.8%	78.4%	71.5%	72.2%	76.2%	
<b>Trends in ESI Costs, 2014-2018</b>						
<b>Average Annual Premiums</b>						
Single Coverage	\$7,099	\$7,807	\$7,886	\$7,964	\$8,432	
Family Coverage	\$19,713	\$21,089	\$22,490	\$22,417	\$21,648	
<b>Average Employee Share of Premiums</b>						
Single Coverage	18.1%	17.3%	16.7%	19.0%	13.7%	*
Family Coverage	21.5%	20.9%	21.5%	27.9%	20.8%	*
<b>Average Annual Deductibles</b>						
Single Coverage	\$1,442	\$1,616	\$1,707	\$1,856	\$1,797	
Family Coverage	\$2,641	\$2,629	\$2,845	\$3,252	\$3,225	
Percent of Employees in High-Deductible Health Plans	35.7%	45.3%	44.2%	43.2%	50.6%	

\* Significant difference between 2017 and 2018 estimates at the 95% confidence level.  
 For the purposes of 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).  
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**Data Source:** Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component, 2014-2018.

## STATE VARIATION IN PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2018

To learn more about state variation across ESI indicators, access the 50-state comparison tables at [www.shadac.org/ESIReport2019](http://www.shadac.org/ESIReport2019).



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

# STATE-LEVEL TRENDS

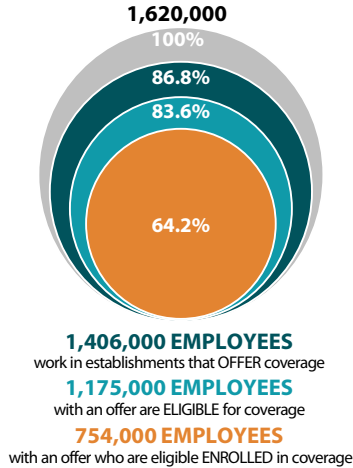
# AL

## Alabama

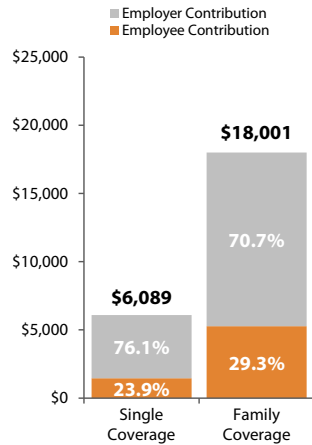
### IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2014-2018

#### EMPLOYER-SPONSORED INSURANCE IN 2018

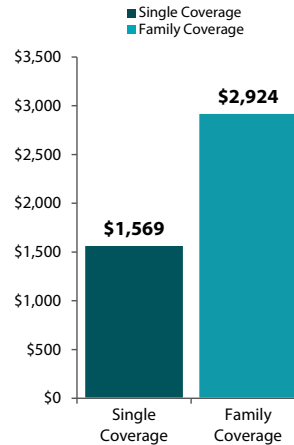
##### Offer, Eligibility, and Enrollment



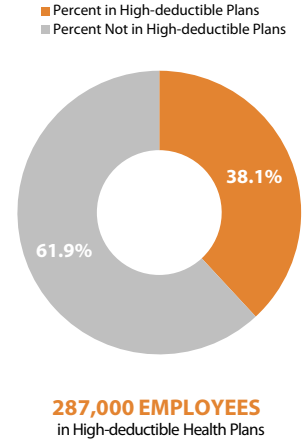
##### Average Annual Premium, Single and Family Coverage



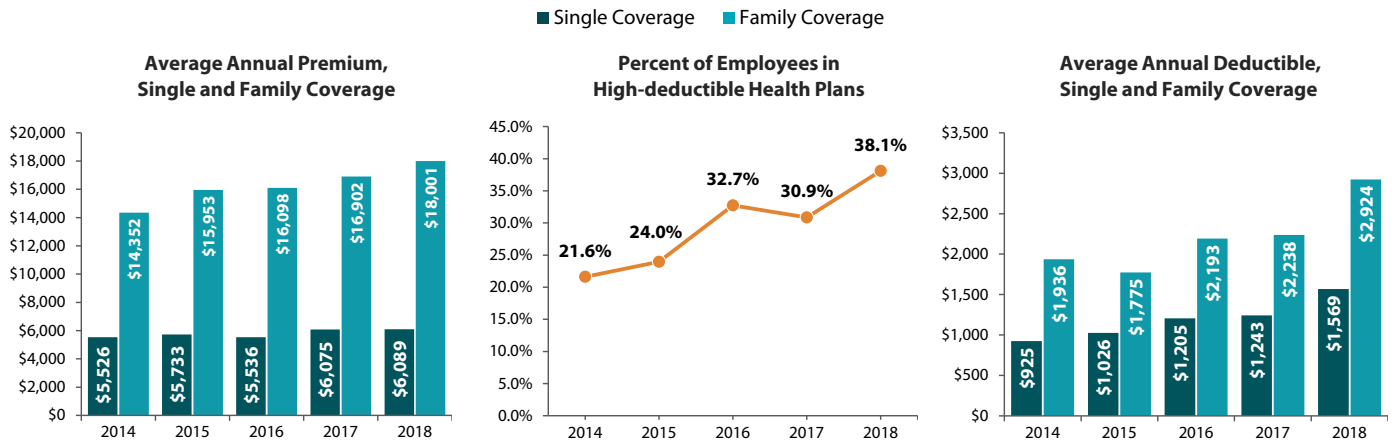
##### Average Annual Deductible, Single and Family Coverage



##### Percent of Employees in High-deductible Health Plans

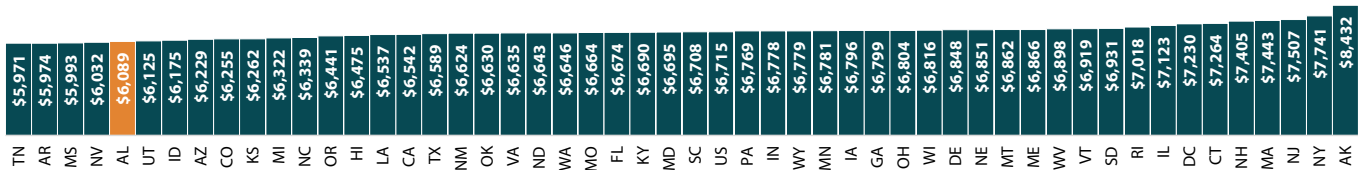


#### TRENDS IN ESI COSTS, 2014-2018

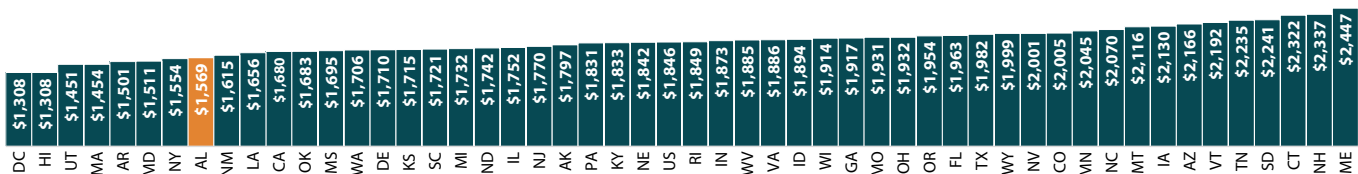


#### STATE VARIATION IN ESI COSTS FOR SINGLE COVERAGE, 2018

##### Average Annual Premium For Single Coverage, 2018



##### Average Annual Deductible for Single Coverage, 2018



# STATE-LEVEL TRENDS IN ESI IN ALABAMA

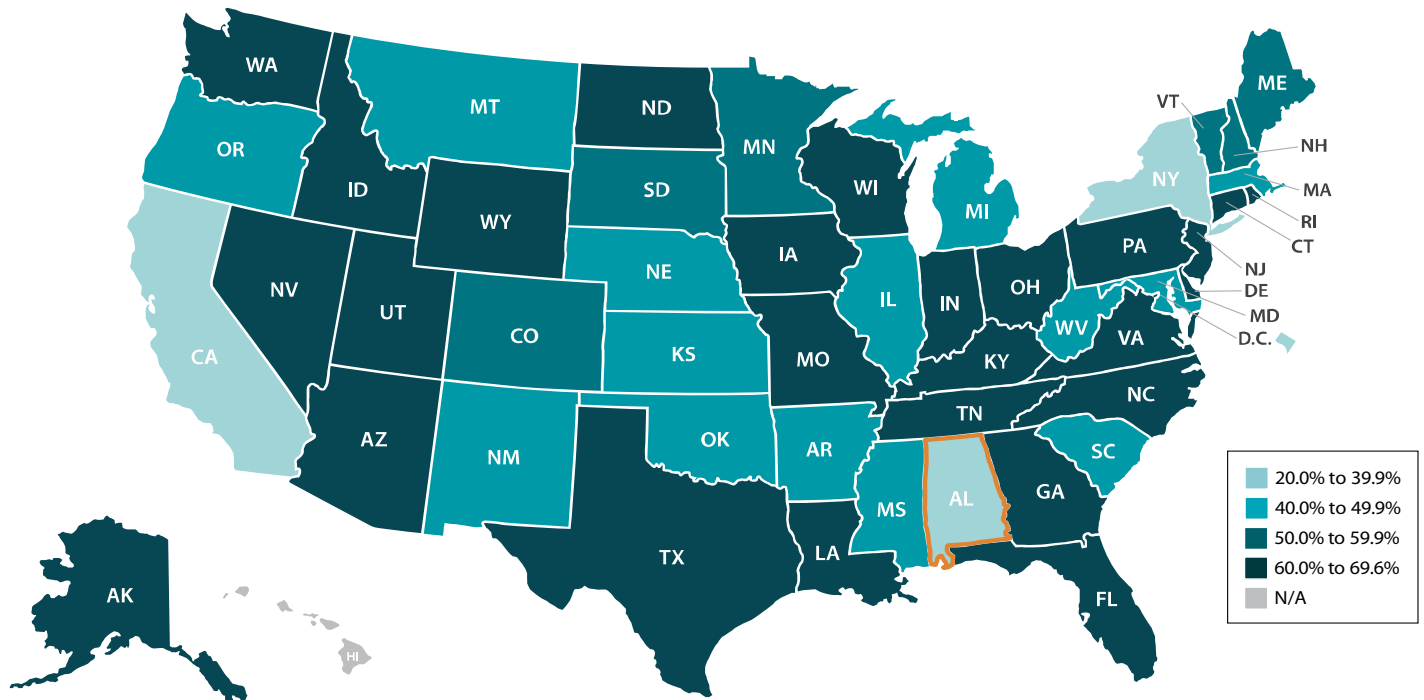
	2014	2015	2016	2017	2018	Significant difference between 2017-2018
<b>Trends in ESI Offer and Employee Access, 2014-2018</b>						
Percent of Employers Offering ESI	54.9%	52.1%	50.7%	49.9%	50.3%	
Percent of Employees in Establishments that Offer ESI	88.2%	87.0%	85.7%	84.9%	86.8%	
Percent of Employees Eligible for ESI at Offering Establishments	79.2%	77.0%	81.9%	82.3%	83.6%	
Percent of ESI-Eligible Employees Enrolled	74.8%	70.6%	72.0%	72.2%	64.2%	
<b>Trends in ESI Costs, 2014-2018</b>						
<b>Average Annual Premiums</b>						
Single Coverage	\$5,526	\$5,733	\$5,536	\$6,075	\$6,089	
Family Coverage	\$14,352	\$15,953	\$16,098	\$16,902	\$18,001	
<b>Average Employee Share of Premiums</b>						
Single Coverage	24.7%	21.4%	27.3%	26.2%	23.9%	
Family Coverage	29.8%	35.1%	29.1%	27.4%	29.3%	
<b>Average Annual Deductibles</b>						
Single Coverage	\$925	\$1,026	\$1,205	\$1,243	\$1,569	*
Family Coverage	\$1,936	\$1,775	\$2,193	\$2,238	\$2,924	
Percent of Employees in High-Deductible Health Plans	21.6%	24.0%	32.7%	30.9%	38.1%	

\* Significant difference between 2017 and 2018 estimates at the 95% confidence level.  
 For the purposes of 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).  
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Data Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component, 2014-2018.

## STATE VARIATION IN PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2018

To learn more about state variation across ESI indicators, access the 50-state comparison tables at [www.shadac.org/ESIReport2019](http://www.shadac.org/ESIReport2019).



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

# STATE-LEVEL TRENDS

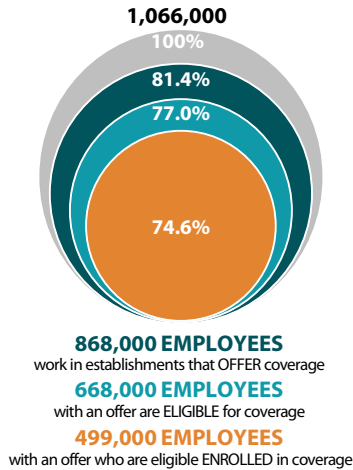
# AR

## IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2014-2018

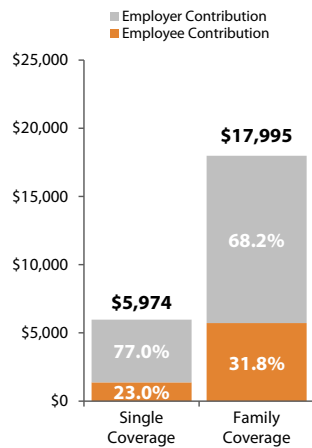
## Arkansas

### EMPLOYER-SPONSORED INSURANCE IN 2018

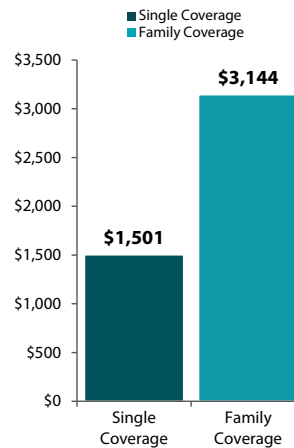
#### Offer, Eligibility, and Enrollment



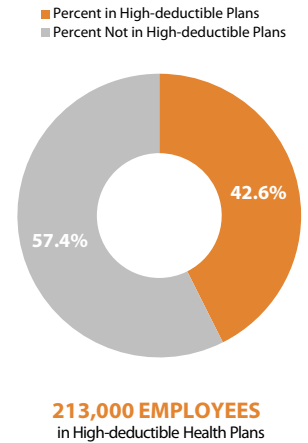
#### Average Annual Premium, Single and Family Coverage



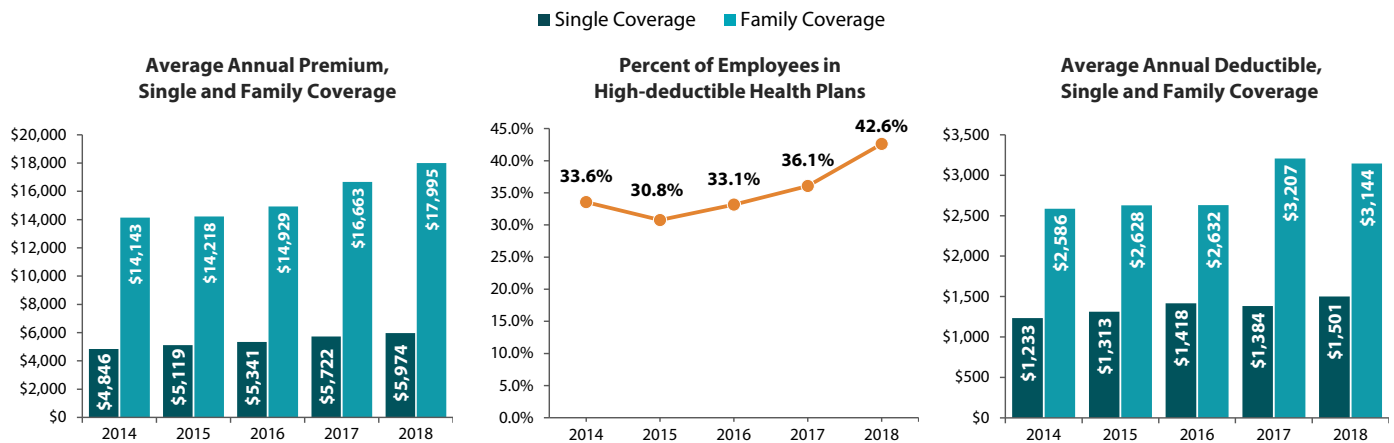
#### Average Annual Deductible, Single and Family Coverage



#### Percent of Employees in High-deductible Health Plans

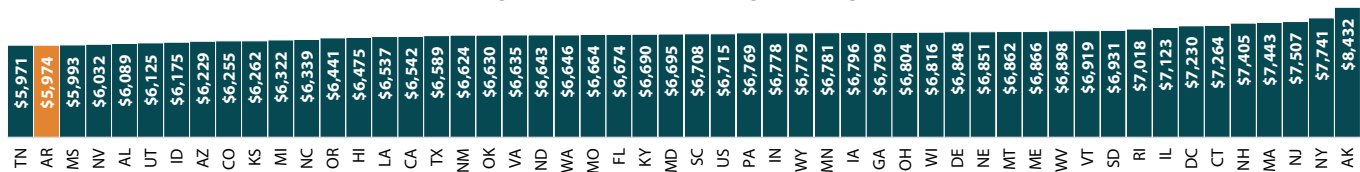


### TRENDS IN ESI COSTS, 2014-2018

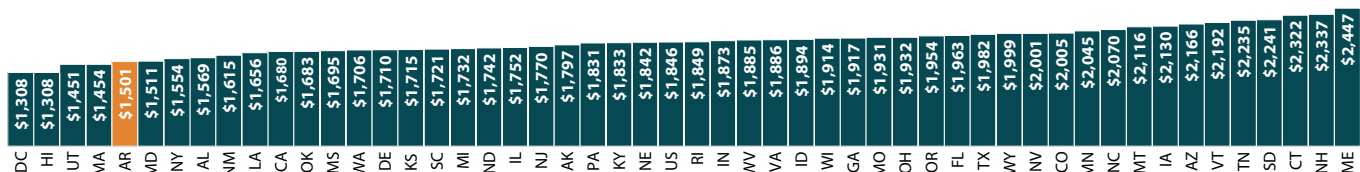


### STATE VARIATION IN ESI COSTS FOR SINGLE COVERAGE, 2018

#### Average Annual Premium For Single Coverage, 2018



#### Average Annual Deductible for Single Coverage, 2018



# STATE-LEVEL TRENDS IN ESI IN ARKANSAS

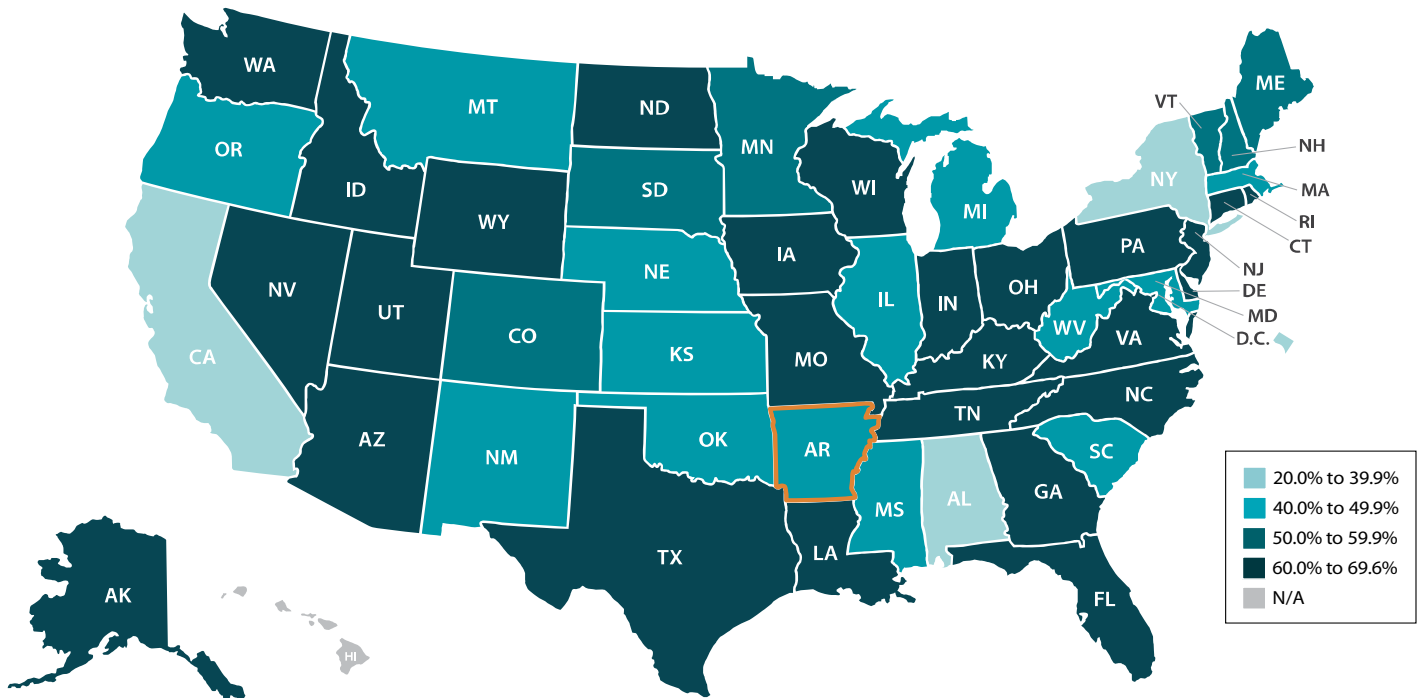
	2014	2015	2016	2017	2018	Significant difference between 2017-2018
<b>Trends in ESI Offer and Employee Access, 2014-2018</b>						
Percent of Employers Offering ESI	39.8%	49.7%	39.4%	43.2%	42.4%	
Percent of Employees in Establishments that Offer ESI	80.0%	83.4%	82.6%	78.6%	81.4%	
Percent of Employees Eligible for ESI at Offering Establishments	80.2%	79.0%	79.1%	79.0%	77.0%	
Percent of ESI-Eligible Employees Enrolled	76.3%	75.3%	77.4%	77.6%	74.6%	
<b>Trends in ESI Costs, 2014-2018</b>						
<b>Average Annual Premiums</b>						
Single Coverage	\$4,846	\$5,119	\$5,341	\$5,722	\$5,974	
Family Coverage	\$14,143	\$14,218	\$14,929	\$16,663	\$17,995	
<b>Average Employee Share of Premiums</b>						
Single Coverage	19.8%	21.9%	23.1%	21.9%	23.0%	
Family Coverage	25.5%	30.0%	32.9%	28.5%	31.8%	
<b>Average Annual Deductibles</b>						
Single Coverage	\$1,233	\$1,313	\$1,418	\$1,384	\$1,501	
Family Coverage	\$2,586	\$2,628	\$2,632	\$3,207	\$3,144	
Percent of Employees in High-Deductible Health Plans	33.6%	30.8%	33.1%	36.1%	42.6%	

\* Significant difference between 2017 and 2018 estimates at the 95% confidence level.  
 For the purposes of 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).  
 All references are to private-sector employers and employees.  
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Data Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component, 2014-2018.

## STATE VARIATION IN PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2018

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



# STATE-LEVEL TRENDS

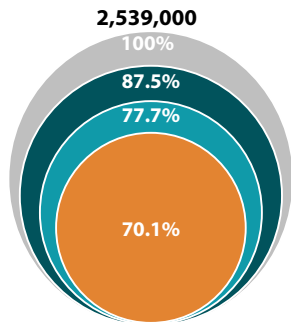
# AZ

## Arizona

### IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2014-2018

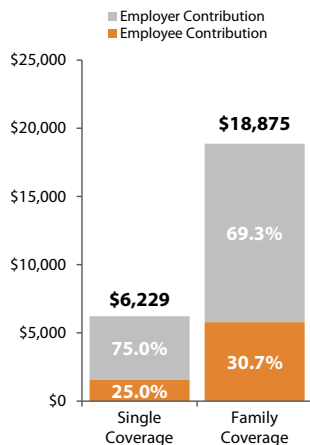
#### EMPLOYER-SPONSORED INSURANCE IN 2018

##### Offer, Eligibility, and Enrollment

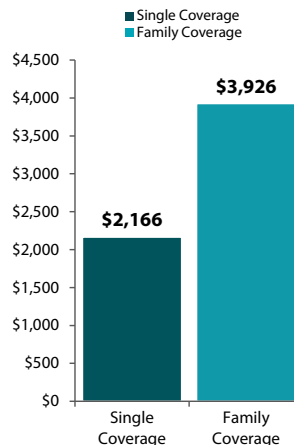


**2,221,000 EMPLOYEES** work in establishments that OFFER coverage  
**1,726,000 EMPLOYEES** with an offer are ELIGIBLE for coverage  
**1,211,000 EMPLOYEES** with an offer who are eligible ENROLLED in coverage

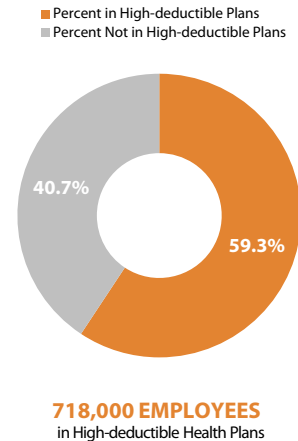
##### Average Annual Premium, Single and Family Coverage



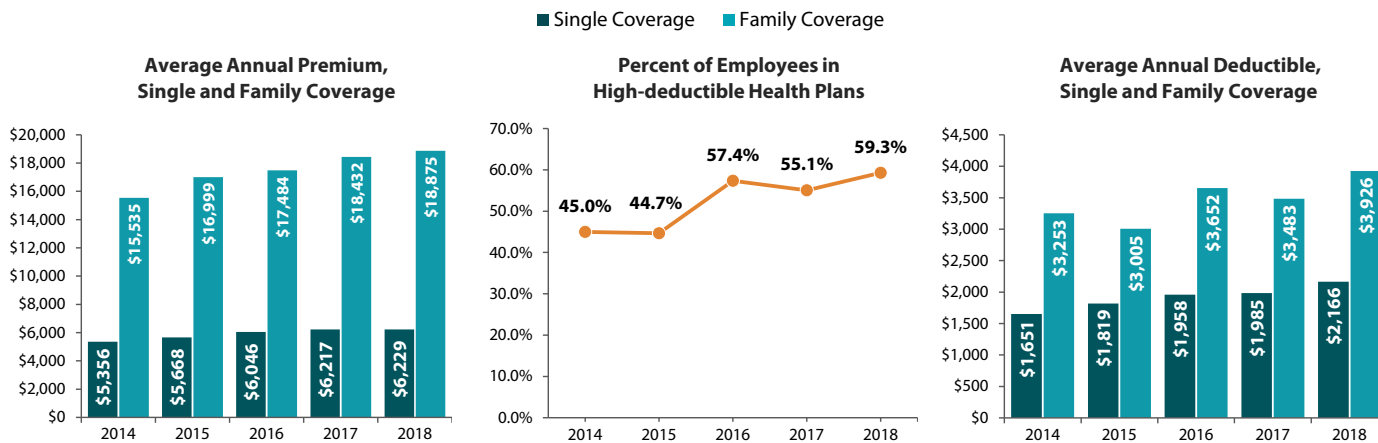
##### Average Annual Deductible, Single and Family Coverage



##### Percent of Employees in High-deductible Health Plans

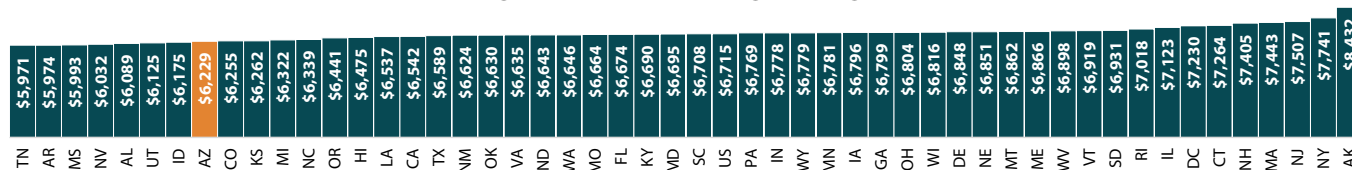


#### TRENDS IN ESI COSTS, 2014-2018

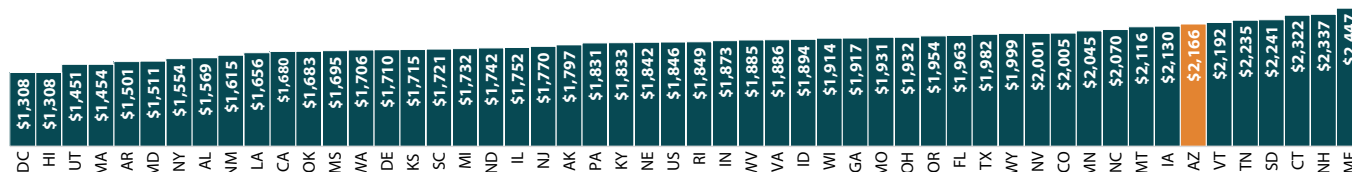


#### STATE VARIATION IN ESI COSTS FOR SINGLE COVERAGE, 2018

##### Average Annual Premium For Single Coverage, 2018



##### Average Annual Deductible for Single Coverage, 2018



# STATE-LEVEL TRENDS IN ESI IN ARIZONA

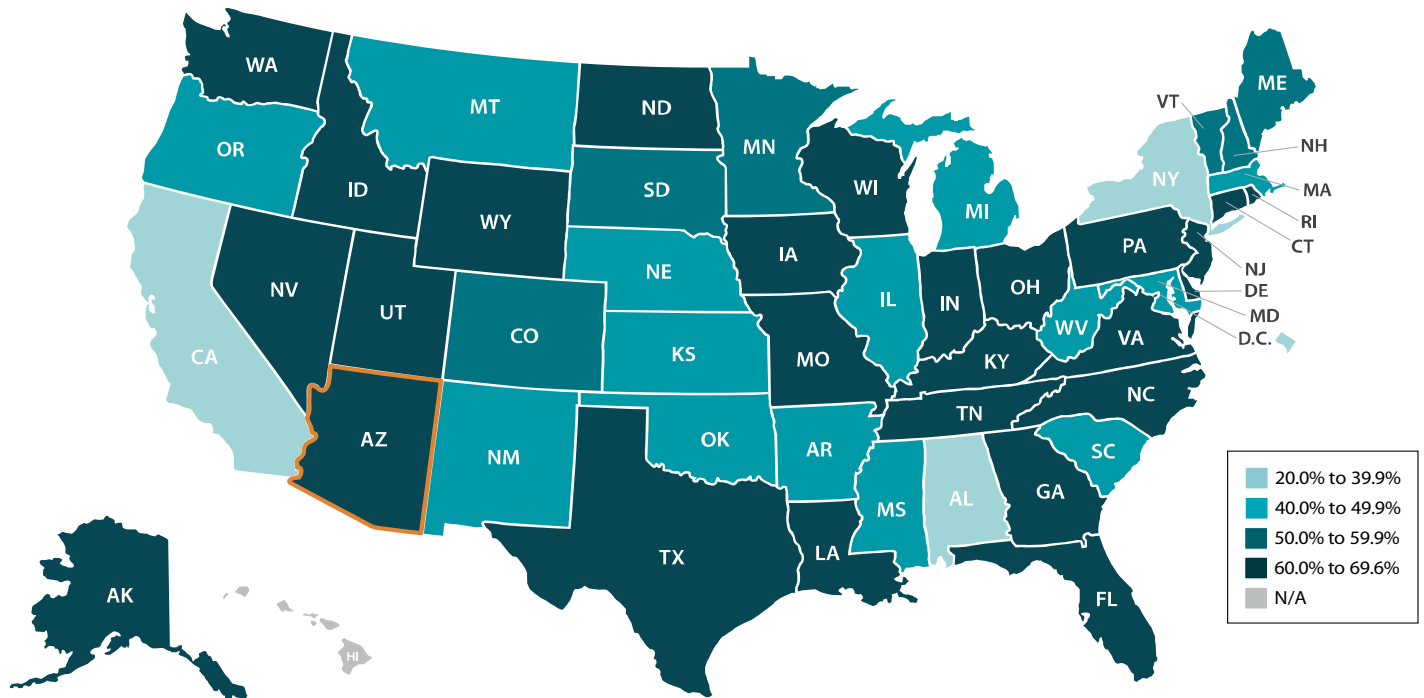
	2014	2015	2016	2017	2018	Significant difference between 2017-2018
<b>Trends in ESI Offer and Employee Access, 2014-2018</b>						
Percent of Employers Offering ESI	47.3%	43.2%	38.4%	49.4%	46.5%	
Percent of Employees in Establishments that Offer ESI	85.6%	82.4%	83.5%	87.4%	87.5%	
Percent of Employees Eligible for ESI at Offering Establishments	73.0%	76.1%	79.0%	77.6%	77.7%	
Percent of ESI-Eligible Employees Enrolled	78.1%	71.8%	69.1%	71.7%	70.1%	
<b>Trends in ESI Costs, 2014-2018</b>						
<b>Average Annual Premiums</b>						
Single Coverage	\$5,356	\$5,668	\$6,046	\$6,217	\$6,229	
Family Coverage	\$15,535	\$16,999	\$17,484	\$18,432	\$18,875	
<b>Average Employee Share of Premiums</b>						
Single Coverage	20.5%	19.6%	21.2%	24.5%	25.0%	
Family Coverage	30.5%	29.5%	30.3%	32.6%	30.7%	
<b>Average Annual Deductibles</b>						
Single Coverage	\$1,651	\$1,819	\$1,958	\$1,985	\$2,166	
Family Coverage	\$3,253	\$3,005	\$3,652	\$3,483	\$3,926	
Percent of Employees in High-Deductible Health Plans	45.0%	44.7%	57.4%	55.1%	59.3%	

\* Significant difference between 2017 and 2018 estimates at the 95% confidence level.  
 For the purposes of 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).  
 All references are to private-sector employers and employees.  
 Average premium prices are not adjusted to account for variation in actuarial value.  
 Please see [50-State Comparison Tables](#) for state vs national comparison.  
 Please see [www.shadac.org/ESIReport2019](http://www.shadac.org/ESIReport2019) for information on definitions and methods.

Data Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component, 2014-2018.

## STATE VARIATION IN PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2018

To learn more about state variation across ESI indicators, access the 50-state comparison tables at [www.shadac.org/ESIReport2019](http://www.shadac.org/ESIReport2019).



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

# STATE-LEVEL TRENDS

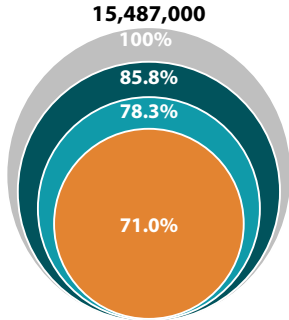
# CA

## IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2014-2018

## California

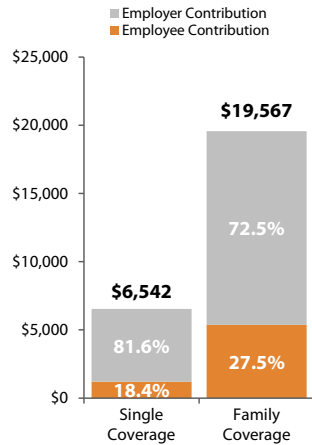
### EMPLOYER-SPONSORED INSURANCE IN 2018

#### Offer, Eligibility, and Enrollment

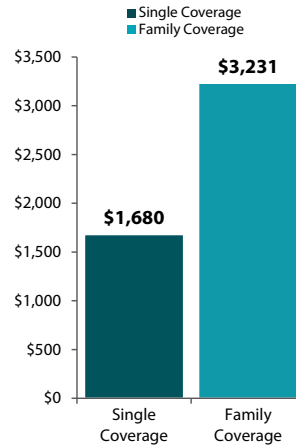


**13,288,000 EMPLOYEES** work in establishments that OFFER coverage  
**10,405,000 EMPLOYEES** with an offer are ELIGIBLE for coverage  
**7,388,000 EMPLOYEES** with an offer who are eligible ENROLLED in coverage

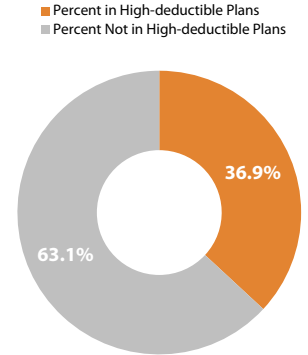
#### Average Annual Premium, Single and Family Coverage



#### Average Annual Deductible, Single and Family Coverage



#### Percent of Employees in High-deductible Health Plans

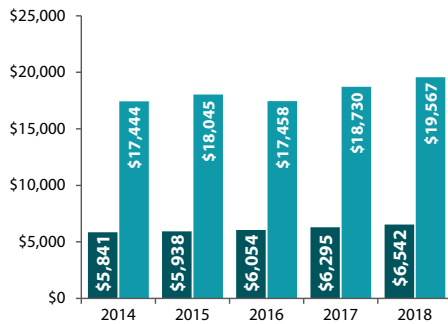


**2,726,000 EMPLOYEES** in High-deductible Health Plans

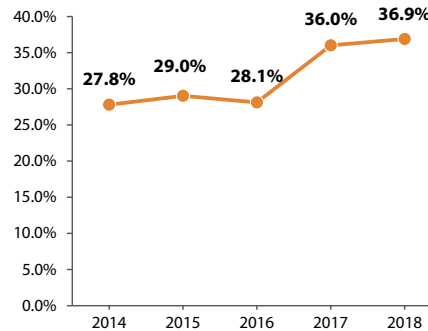
### TRENDS IN ESI COSTS, 2014-2018

■ Single Coverage ■ Family Coverage

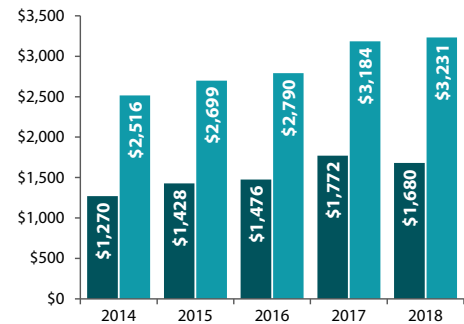
#### Average Annual Premium, Single and Family Coverage



#### Percent of Employees in High-deductible Health Plans

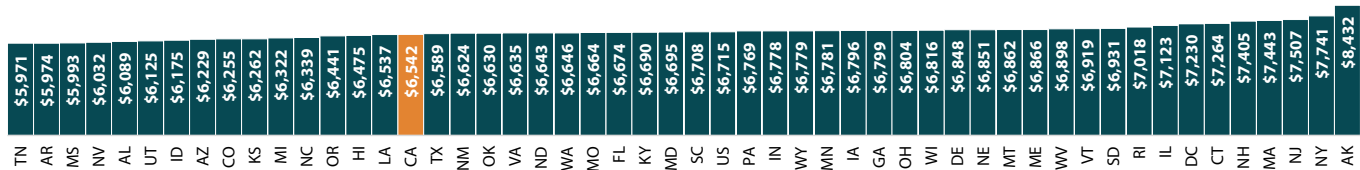


#### Average Annual Deductible, Single and Family Coverage

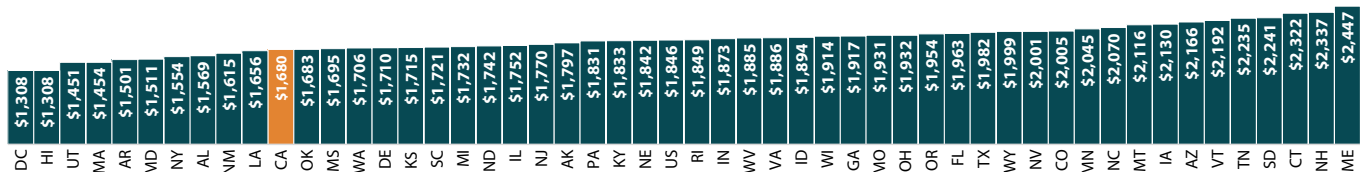


### STATE VARIATION IN ESI COSTS FOR SINGLE COVERAGE, 2018

#### Average Annual Premium For Single Coverage, 2018



#### Average Annual Deductible for Single Coverage, 2018



# STATE-LEVEL TRENDS IN ESI IN CALIFORNIA

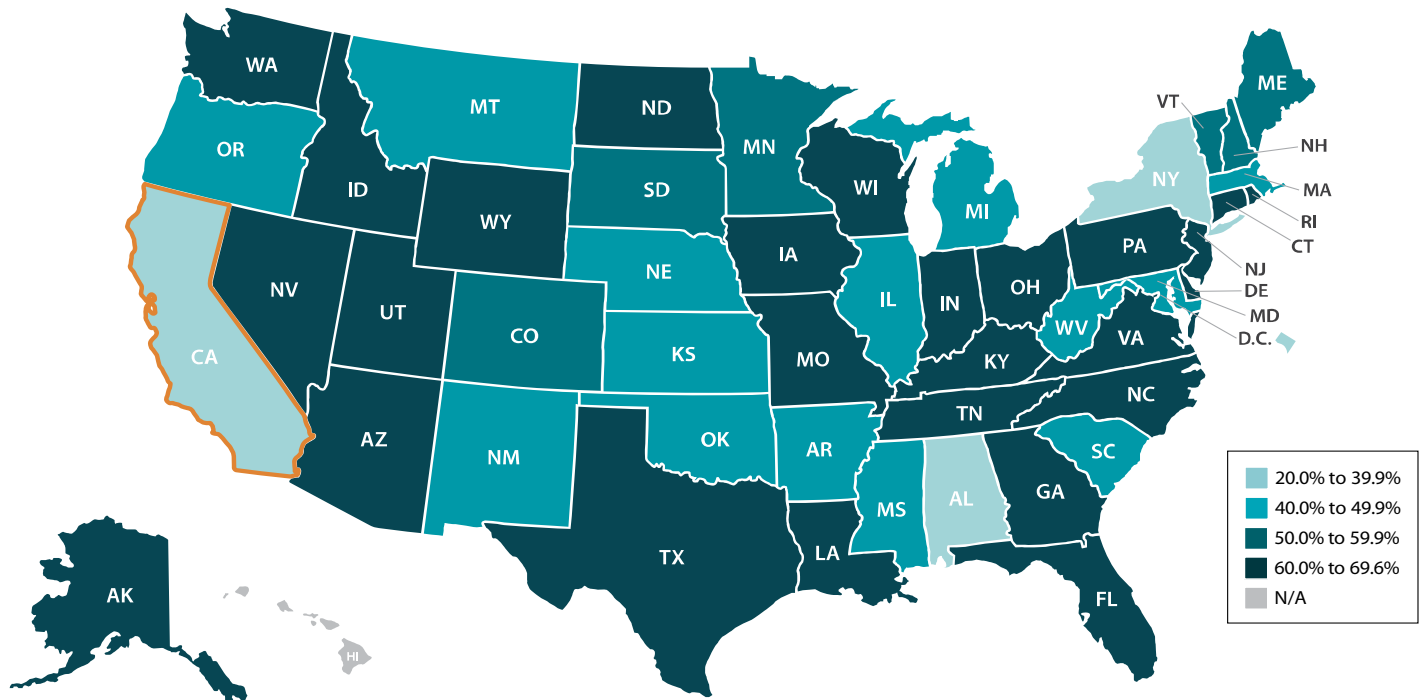
	2014	2015	2016	2017	2018	Significant difference between 2017-2018
<b>Trends in ESI Offer and Employee Access, 2014-2018</b>						
Percent of Employers Offering ESI	46.5%	44.7%	44.4%	45.9%	47.2%	
Percent of Employees in Establishments that Offer ESI	81.9%	83.7%	84.8%	83.8%	85.8%	
Percent of Employees Eligible for ESI at Offering Establishments	75.6%	76.9%	77.5%	77.2%	78.3%	
Percent of ESI-Eligible Employees Enrolled	78.1%	78.0%	73.7%	73.5%	71.0%	
<b>Trends in ESI Costs, 2014-2018</b>						
<b>Average Annual Premiums</b>						
Single Coverage	\$5,841	\$5,938	\$6,054	\$6,295	\$6,542	
Family Coverage	\$17,444	\$18,045	\$17,458	\$18,730	\$19,567	*
<b>Average Employee Share of Premiums</b>						
Single Coverage	19.3%	18.8%	18.9%	22.8%	18.4%	*
Family Coverage	28.4%	25.7%	27.7%	28.6%	27.5%	
<b>Average Annual Deductibles</b>						
Single Coverage	\$1,270	\$1,428	\$1,476	\$1,772	\$1,680	
Family Coverage	\$2,516	\$2,699	\$2,790	\$3,184	\$3,231	
Percent of Employees in High-Deductible Health Plans	27.8%	29.0%	28.1%	36.0%	36.9%	

\* Significant difference between 2017 and 2018 estimates at the 95% confidence level.  
 For the purposes of 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).  
 All references are to private-sector employers and employees.  
 Average premium prices are not adjusted to account for variation in actuarial value.  
 Please see [50-State Comparison Tables](#) for state vs national comparison.  
 Please see [www.shadac.org/ESIReport2019](http://www.shadac.org/ESIReport2019) for information on definitions and methods.

Data Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component, 2014-2018.

## STATE VARIATION IN PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2018

To learn more about state variation across ESI indicators, access the 50-state comparison tables at [www.shadac.org/ESIReport2019](http://www.shadac.org/ESIReport2019).



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

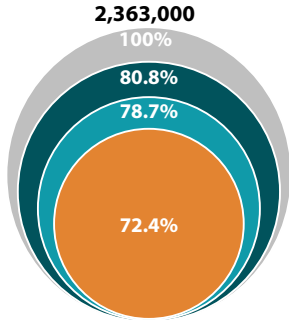
# STATE-LEVEL TRENDS

**CO**  
Colorado

## IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2014-2018

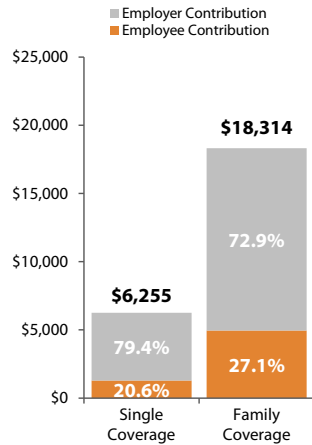
### EMPLOYER-SPONSORED INSURANCE IN 2018

#### Offer, Eligibility, and Enrollment

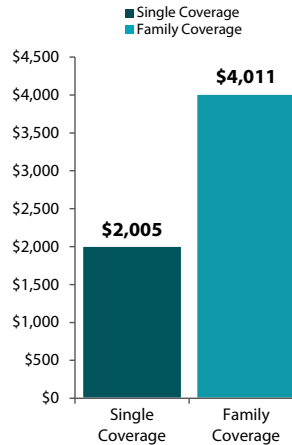


**1,910,000 EMPLOYEES** work in establishments that OFFER coverage  
**1,503,000 EMPLOYEES** with an offer are ELIGIBLE for coverage  
**1,088,000 EMPLOYEES** with an offer who are eligible ENROLLED in coverage

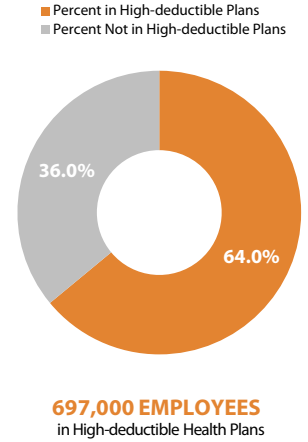
#### Average Annual Premium, Single and Family Coverage



#### Average Annual Deductible, Single and Family Coverage



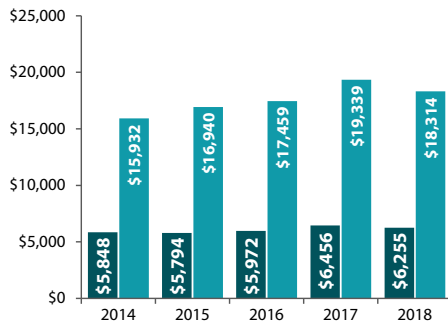
#### Percent of Employees in High-deductible Health Plans



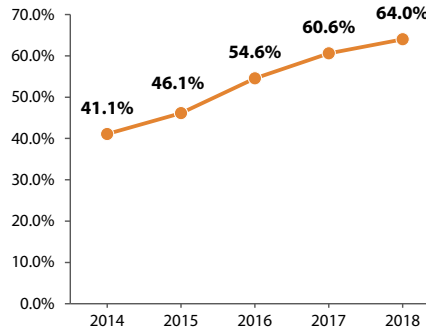
### TRENDS IN ESI COSTS, 2014-2018

Single Coverage Family Coverage

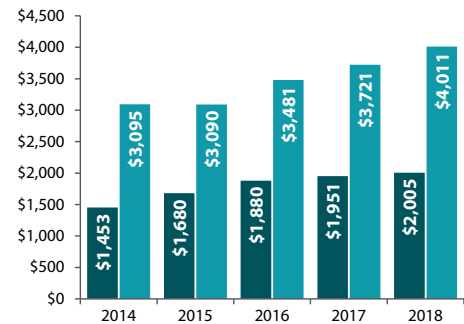
#### Average Annual Premium, Single and Family Coverage



#### Percent of Employees in High-deductible Health Plans

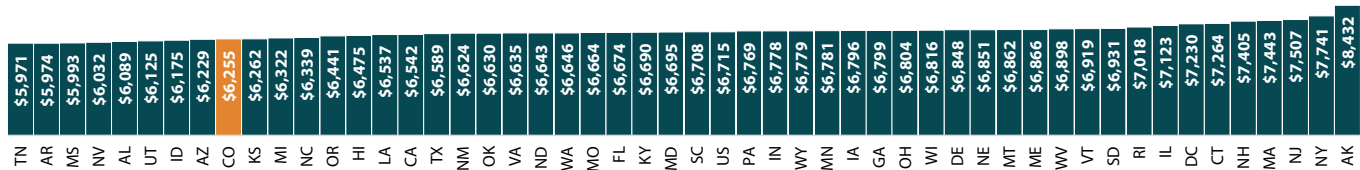


#### Average Annual Deductible, Single and Family Coverage

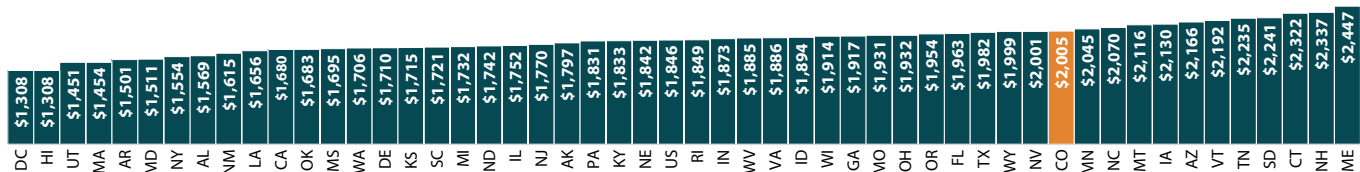


### STATE VARIATION IN ESI COSTS FOR SINGLE COVERAGE, 2018

#### Average Annual Premium For Single Coverage, 2018



#### Average Annual Deductible for Single Coverage, 2018



# STATE-LEVEL TRENDS IN ESI IN COLORADO

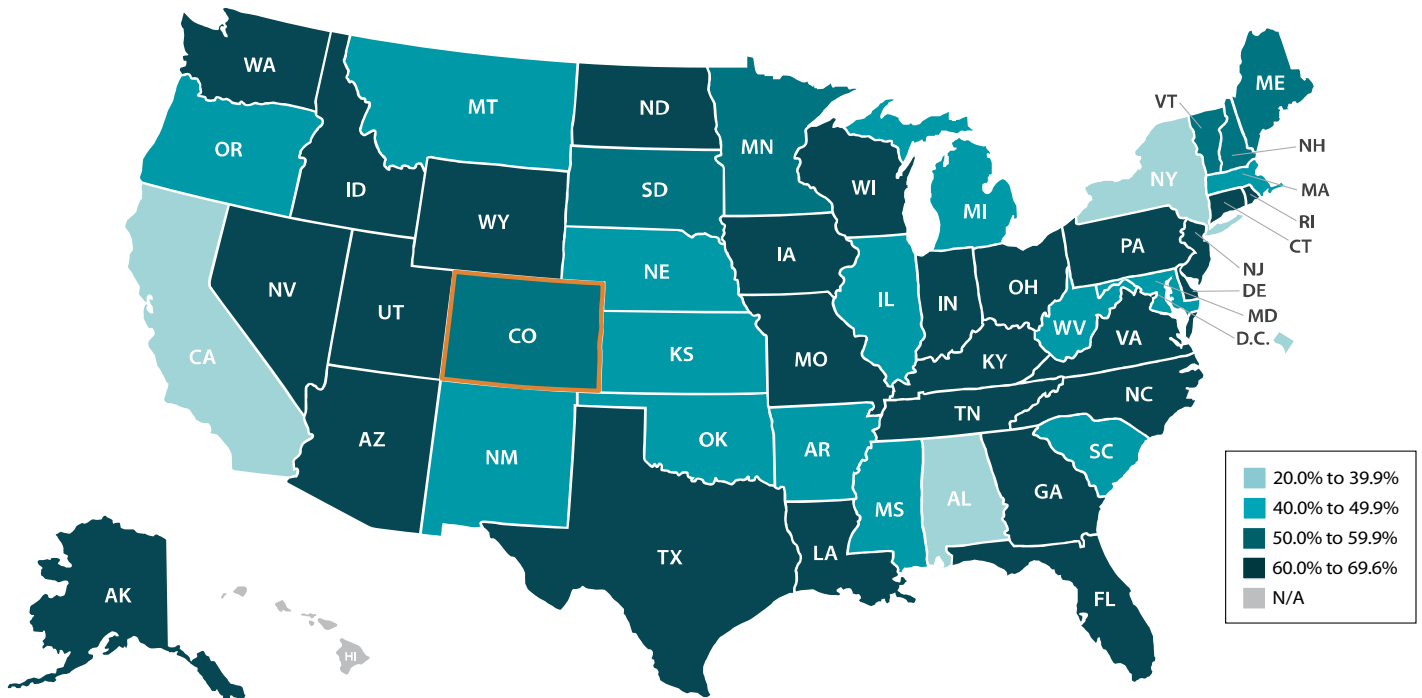
	2014	2015	2016	2017	2018	Significant difference between 2017-2018
<b>Trends in ESI Offer and Employee Access, 2014-2018</b>						
Percent of Employers Offering ESI	47.7%	43.0%	44.8%	43.8%	43.5%	
Percent of Employees in Establishments that Offer ESI	84.7%	82.8%	82.9%	82.6%	80.8%	
Percent of Employees Eligible for ESI at Offering Establishments	75.3%	69.5%	72.0%	80.2%	78.7%	
Percent of ESI-Eligible Employees Enrolled	75.6%	67.9%	72.3%	70.3%	72.4%	
<b>Trends in ESI Costs, 2014-2018</b>						
<b>Average Annual Premiums</b>						
Single Coverage	\$5,848	\$5,794	\$5,972	\$6,456	\$6,255	
Family Coverage	\$15,932	\$16,940	\$17,459	\$19,339	\$18,314	
<b>Average Employee Share of Premiums</b>						
Single Coverage	21.3%	21.3%	23.2%	21.3%	20.6%	
Family Coverage	28.3%	28.6%	27.6%	27.2%	27.1%	
<b>Average Annual Deductibles</b>						
Single Coverage	\$1,453	\$1,680	\$1,880	\$1,951	\$2,005	
Family Coverage	\$3,095	\$3,090	\$3,481	\$3,721	\$4,011	
Percent of Employees in High-Deductible Health Plans	41.1%	46.1%	54.6%	60.6%	64.0%	

\* Significant difference between 2017 and 2018 estimates at the 95% confidence level.  
 For the purposes of 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).  
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 Please see [50-State Comparison Tables](#) for state vs national comparison.  
 Please see [www.shadac.org/ESIReport2019](http://www.shadac.org/ESIReport2019) for information on definitions and methods.

Data Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component, 2014-2018.

## STATE VARIATION IN PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2018

To learn more about state variation across ESI indicators, access the 50-state comparison tables at [www.shadac.org/ESIReport2019](http://www.shadac.org/ESIReport2019).



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

# STATE-LEVEL TRENDS

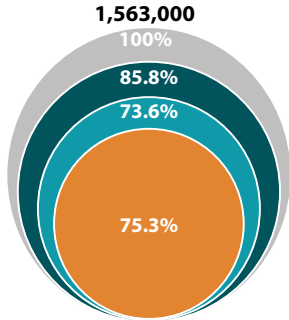
# CT

## IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2014-2018

## Connecticut

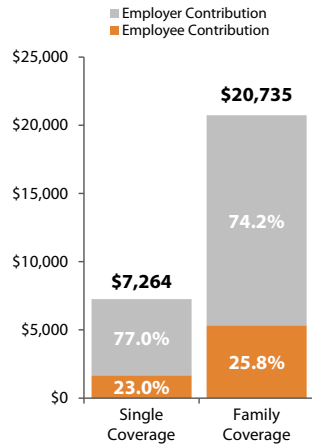
### EMPLOYER-SPONSORED INSURANCE IN 2018

#### Offer, Eligibility, and Enrollment

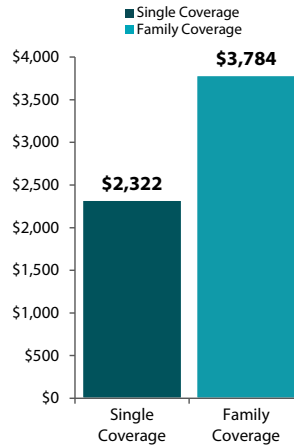


**1,341,000 EMPLOYEES** work in establishments that OFFER coverage  
**987,000 EMPLOYEES** with an offer are ELIGIBLE for coverage  
**744,000 EMPLOYEES** with an offer who are eligible ENROLLED in coverage

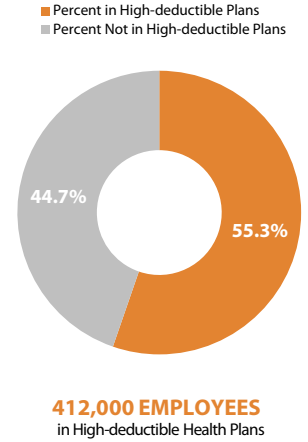
#### Average Annual Premium, Single and Family Coverage



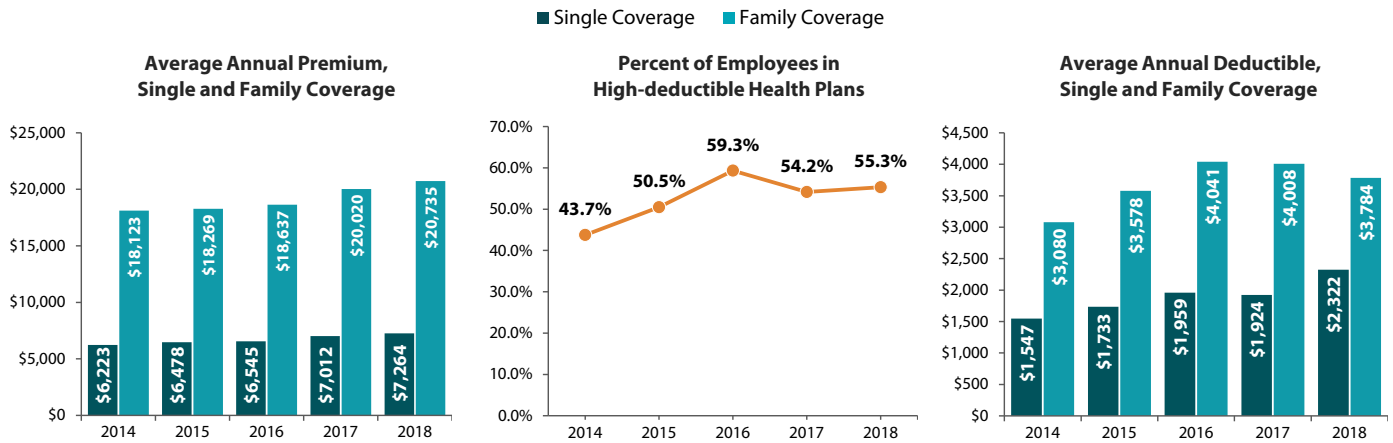
#### Average Annual Deductible, Single and Family Coverage



#### Percent of Employees in High-deductible Health Plans

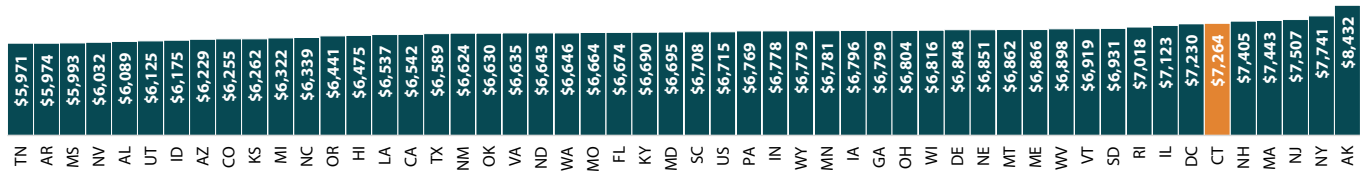


### TRENDS IN ESI COSTS, 2014-2018

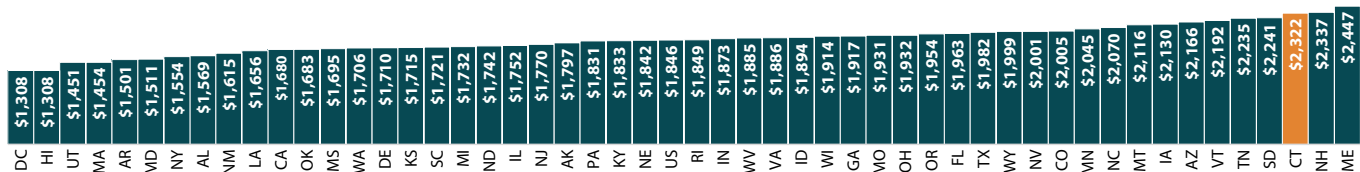


### STATE VARIATION IN ESI COSTS FOR SINGLE COVERAGE, 2018

#### Average Annual Premium For Single Coverage, 2018



#### Average Annual Deductible for Single Coverage, 2018



# STATE-LEVEL TRENDS IN ESI IN CONNECTICUT

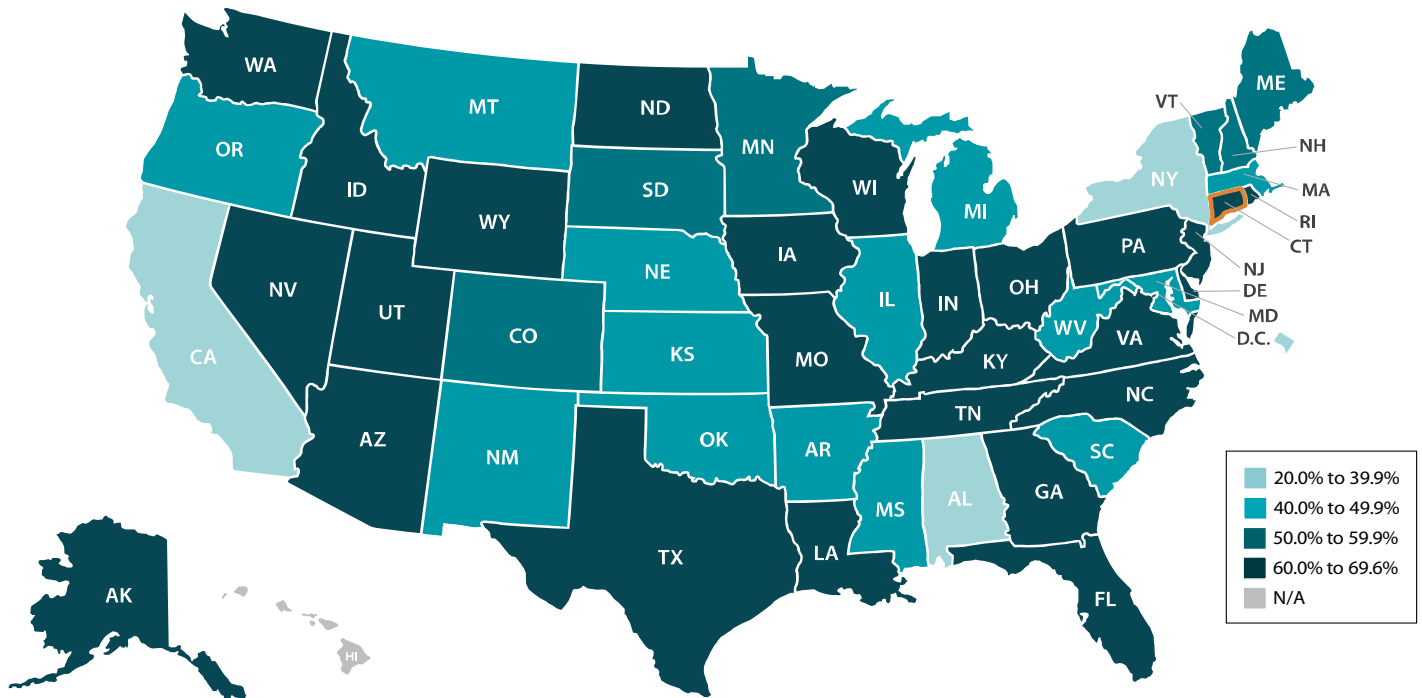
	2014	2015	2016	2017	2018	Significant difference between 2017-2018
<b>Trends in ESI Offer and Employee Access, 2014-2018</b>						
Percent of Employers Offering ESI	52.3%	48.6%	52.6%	49.7%	51.3%	
Percent of Employees in Establishments that Offer ESI	87.2%	86.3%	86.4%	86.1%	85.8%	
Percent of Employees Eligible for ESI at Offering Establishments	72.0%	78.0%	76.4%	75.5%	73.6%	
Percent of ESI-Eligible Employees Enrolled	78.0%	72.3%	72.7%	74.1%	75.3%	
<b>Trends in ESI Costs, 2014-2018</b>						
<b>Average Annual Premiums</b>						
Single Coverage	\$6,223	\$6,478	\$6,545	\$7,012	\$7,264	
Family Coverage	\$18,123	\$18,269	\$18,637	\$20,020	\$20,735	
<b>Average Employee Share of Premiums</b>						
Single Coverage	21.0%	25.5%	22.9%	23.8%	23.0%	
Family Coverage	22.2%	30.0%	28.4%	27.1%	25.8%	
<b>Average Annual Deductibles</b>						
Single Coverage	\$1,547	\$1,733	\$1,959	\$1,924	\$2,322	*
Family Coverage	\$3,080	\$3,578	\$4,041	\$4,008	\$3,784	
Percent of Employees in High-Deductible Health Plans	43.7%	50.5%	59.3%	54.2%	55.3%	

\* Significant difference between 2017 and 2018 estimates at the 95% confidence level.  
 For the purposes of 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).  
 All references are to private-sector employers and employees.  
 Average premium prices are not adjusted to account for variation in actuarial value.  
 Please see [50-State Comparison Tables](#) for state vs national comparison.  
 Please see [www.shadac.org/ESIReport2019](http://www.shadac.org/ESIReport2019) for information on definitions and methods.

Data Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component, 2014-2018.

## STATE VARIATION IN PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2018

To learn more about state variation across ESI indicators, access the 50-state comparison tables at [www.shadac.org/ESIReport2019](http://www.shadac.org/ESIReport2019).



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



# STATE-LEVEL TRENDS

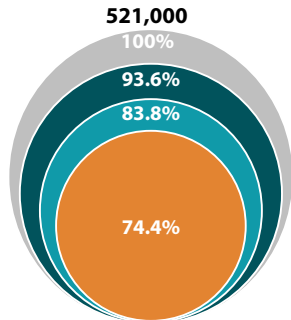
# DC

## IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2014-2018

District of Columbia

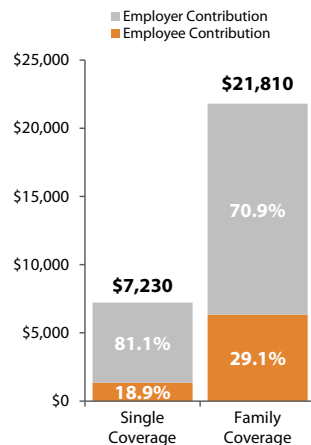
### EMPLOYER-SPONSORED INSURANCE IN 2018

#### Offer, Eligibility, and Enrollment

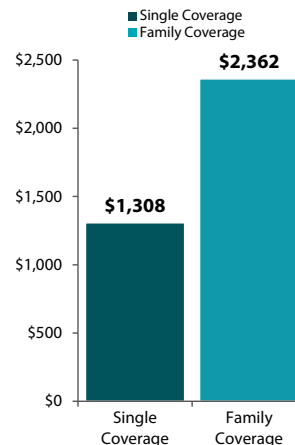


**488,000 EMPLOYEES** work in establishments that OFFER coverage  
**409,000 EMPLOYEES** with an offer are ELIGIBLE for coverage  
**304,000 EMPLOYEES** with an offer who are eligible ENROLLED in coverage

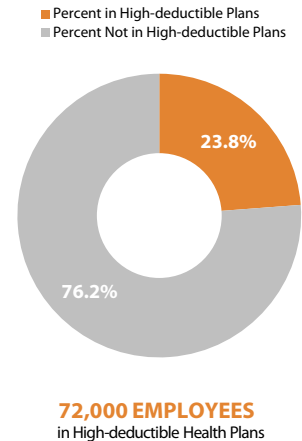
#### Average Annual Premium, Single and Family Coverage



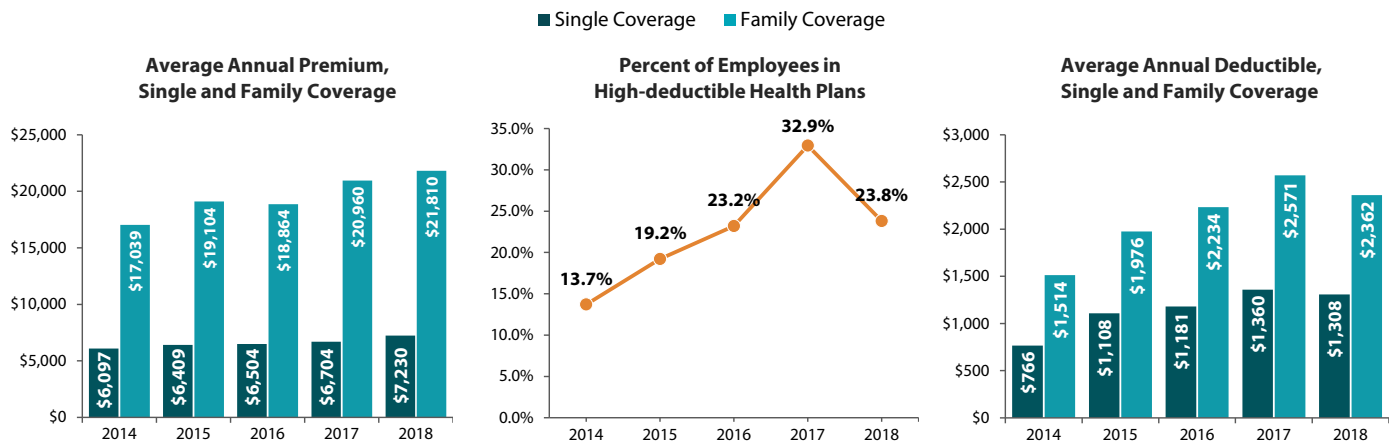
#### Average Annual Deductible, Single and Family Coverage



#### Percent of Employees in High-deductible Health Plans

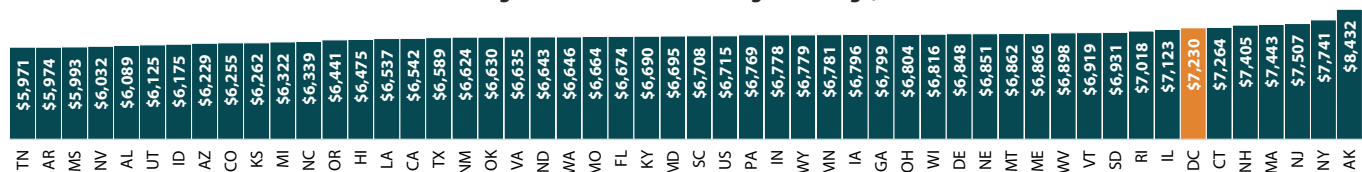


### TRENDS IN ESI COSTS, 2014-2018

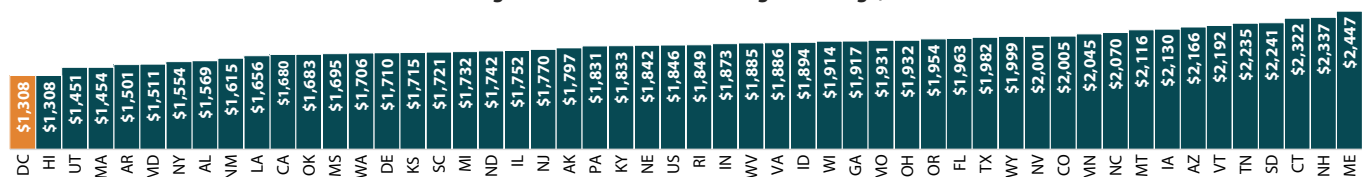


### STATE VARIATION IN ESI COSTS FOR SINGLE COVERAGE, 2018

#### Average Annual Premium For Single Coverage, 2018



#### Average Annual Deductible for Single Coverage, 2018





# STATE-LEVEL TRENDS

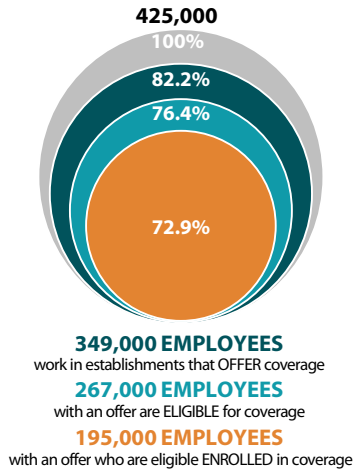
# DE

## IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2014-2018

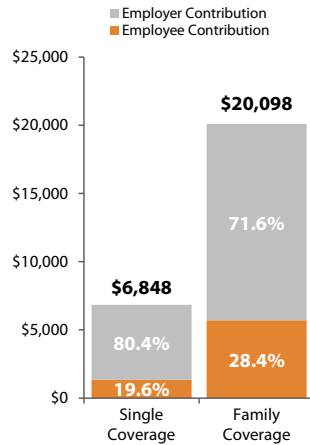
## Delaware

### EMPLOYER-SPONSORED INSURANCE IN 2018

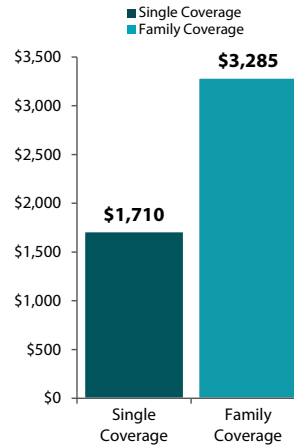
#### Offer, Eligibility, and Enrollment



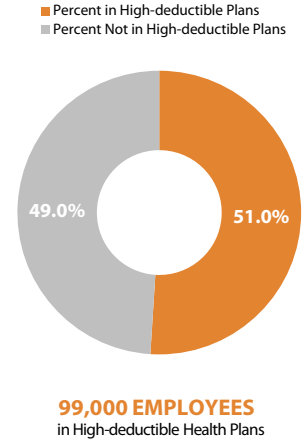
#### Average Annual Premium, Single and Family Coverage



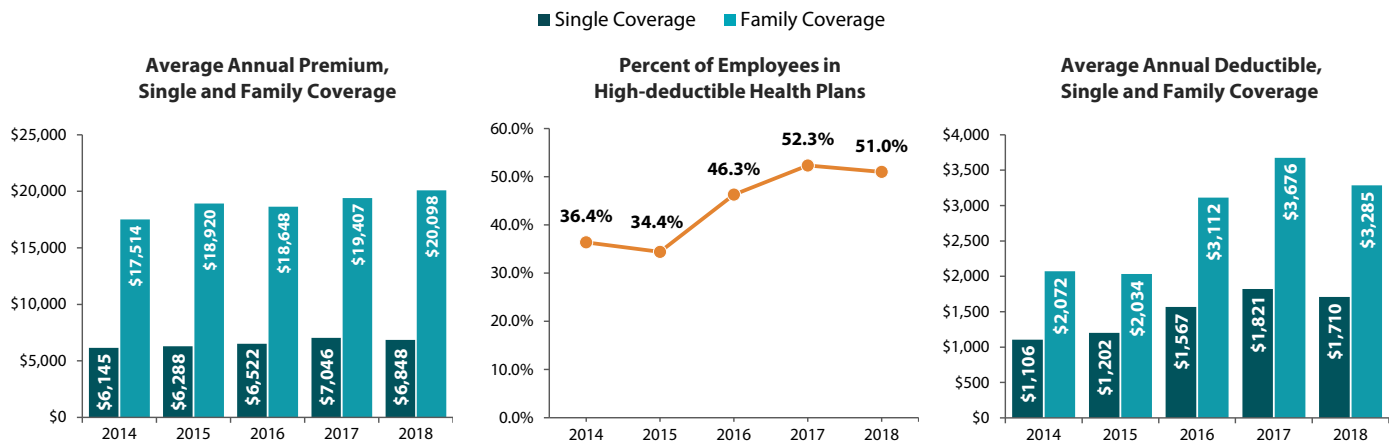
#### Average Annual Deductible, Single and Family Coverage



#### Percent of Employees in High-deductible Health Plans

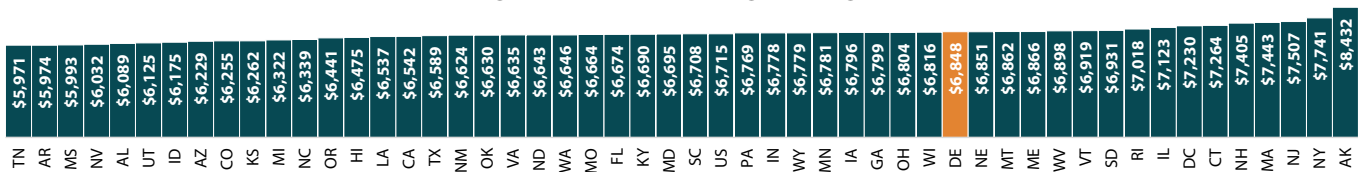


### TRENDS IN ESI COSTS, 2014-2018

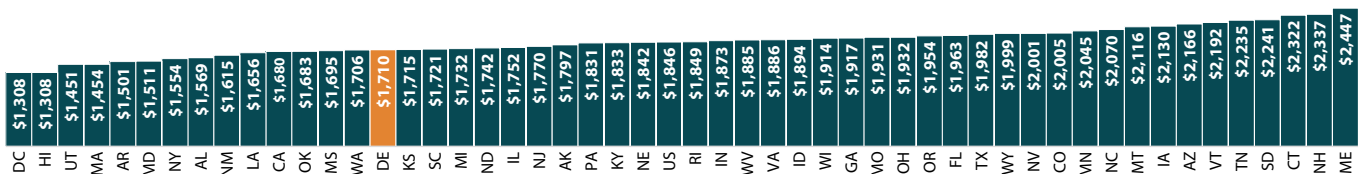


### STATE VARIATION IN ESI COSTS FOR SINGLE COVERAGE, 2018

#### Average Annual Premium For Single Coverage, 2018



#### Average Annual Deductible for Single Coverage, 2018



# STATE-LEVEL TRENDS IN ESI IN DELAWARE

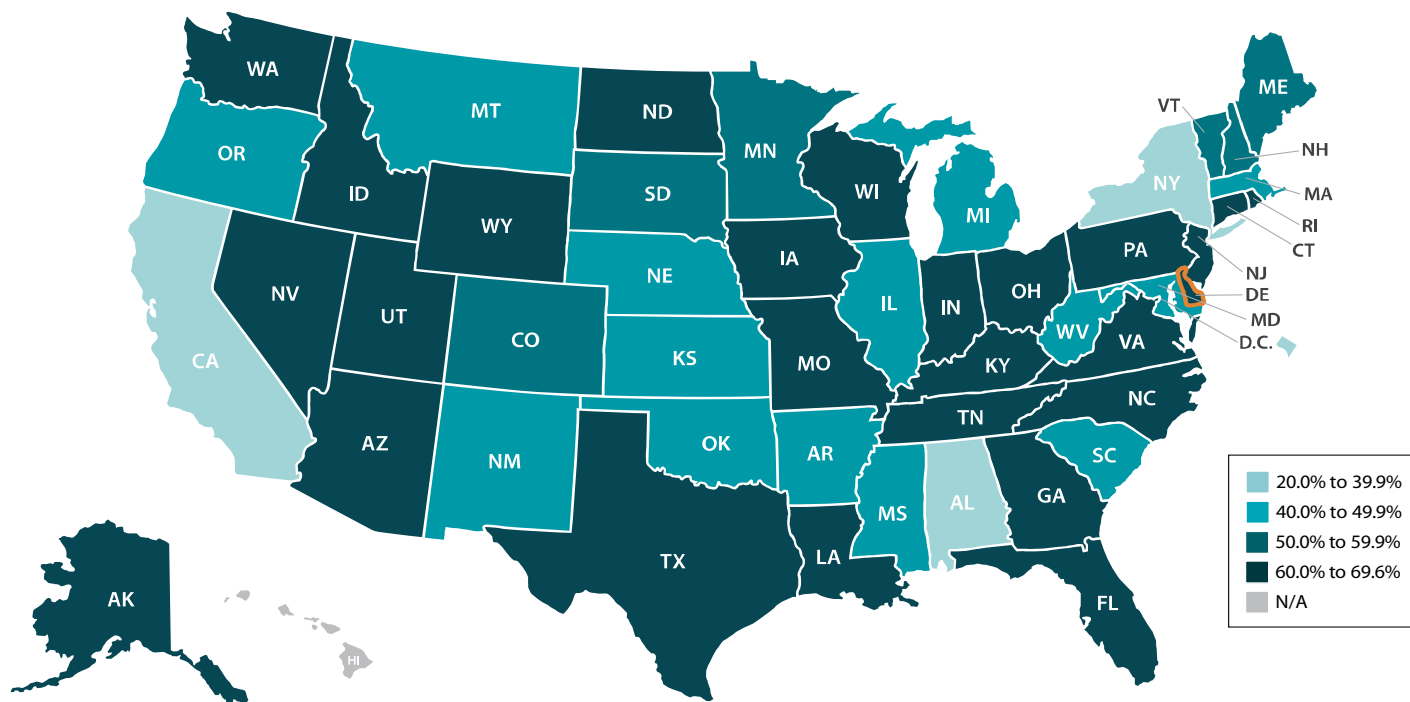
	2014	2015	2016	2017	2018	Significant difference between 2017-2018
<b>Trends in ESI Offer and Employee Access, 2014-2018</b>						
Percent of Employers Offering ESI	49.1%	47.9%	42.0%	53.3%	45.7%	
Percent of Employees in Establishments that Offer ESI	84.0%	85.1%	81.2%	83.4%	82.2%	
Percent of Employees Eligible for ESI at Offering Establishments	76.7%	78.8%	78.9%	72.4%	76.4%	
Percent of ESI-Eligible Employees Enrolled	77.5%	77.1%	73.5%	73.7%	72.9%	
<b>Trends in ESI Costs, 2014-2018</b>						
<b>Average Annual Premiums</b>						
Single Coverage	\$6,145	\$6,288	\$6,522	\$7,046	\$6,848	
Family Coverage	\$17,514	\$18,920	\$18,648	\$19,407	\$20,098	
<b>Average Employee Share of Premiums</b>						
Single Coverage	20.1%	19.6%	21.6%	21.8%	19.6%	
Family Coverage	24.0%	23.7%	28.9%	33.7%	28.4%	
<b>Average Annual Deductibles</b>						
Single Coverage	\$1,106	\$1,202	\$1,567	\$1,821	\$1,710	
Family Coverage	\$2,072	\$2,034	\$3,112	\$3,676	\$3,285	
Percent of Employees in High-Deductible Health Plans	36.4%	34.4%	46.3%	52.3%	51.0%	

\* Significant difference between 2017 and 2018 estimates at the 95% confidence level.  
 For the purposes of 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).  
 All references are to private-sector employers and employees.  
 Average premium prices are not adjusted to account for variation in actuarial value.  
 Please see [50-State Comparison Tables](#) for state vs national comparison.  
 Please see [www.shadac.org/ESIReport2019](http://www.shadac.org/ESIReport2019) for information on definitions and methods.

Data Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component, 2014-2018.

## STATE VARIATION IN PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2018

To learn more about state variation across ESI indicators, access the 50-state comparison tables at [www.shadac.org/ESIReport2019](http://www.shadac.org/ESIReport2019).



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

# STATE-LEVEL TRENDS

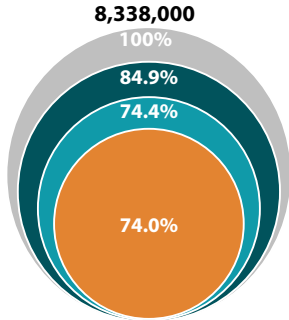
# FL

## Florida

## IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2014-2018

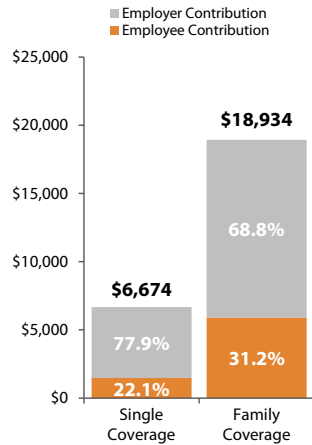
### EMPLOYER-SPONSORED INSURANCE IN 2018

#### Offer, Eligibility, and Enrollment

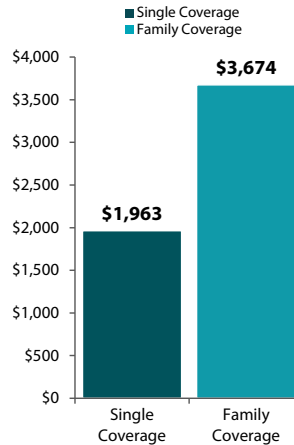


**7,079,000 EMPLOYEES** work in establishments that OFFER coverage  
**5,266,000 EMPLOYEES** with an offer are ELIGIBLE for coverage  
**3,893,000 EMPLOYEES** with an offer who are eligible ENROLLED in coverage

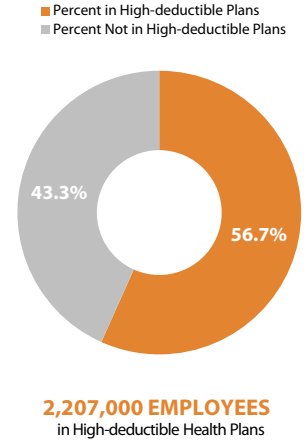
#### Average Annual Premium, Single and Family Coverage



#### Average Annual Deductible, Single and Family Coverage



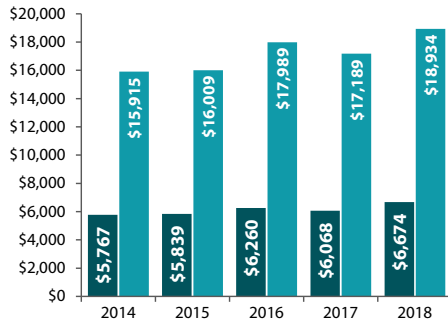
#### Percent of Employees in High-deductible Health Plans



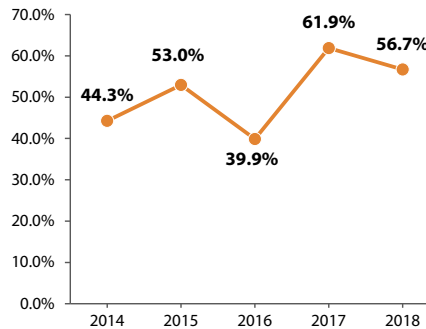
### TRENDS IN ESI COSTS, 2014-2018

■ Single Coverage ■ Family Coverage

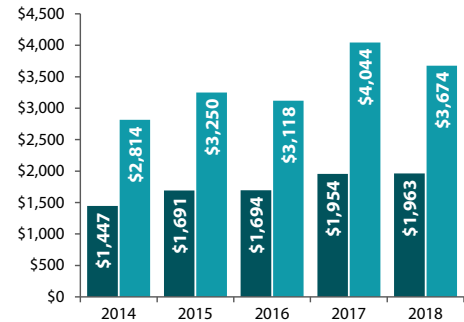
#### Average Annual Premium, Single and Family Coverage



#### Percent of Employees in High-deductible Health Plans

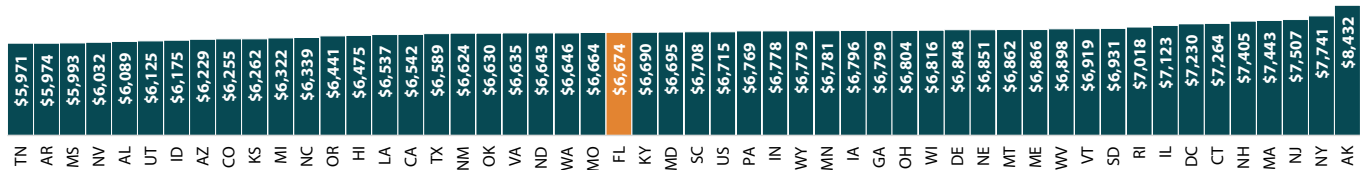


#### Average Annual Deductible, Single and Family Coverage

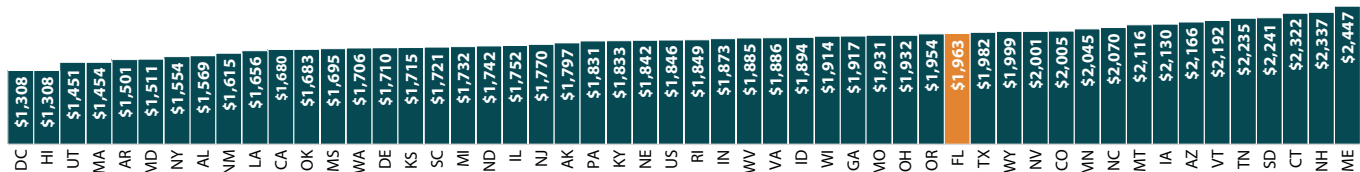


### STATE VARIATION IN ESI COSTS FOR SINGLE COVERAGE, 2018

#### Average Annual Premium For Single Coverage, 2018



#### Average Annual Deductible for Single Coverage, 2018



# STATE-LEVEL TRENDS IN ESI IN FLORIDA

	2014	2015	2016	2017	2018	Significant difference between 2017-2018
<b>Trends in ESI Offer and Employee Access, 2014-2018</b>						
Percent of Employers Offering ESI	37.6%	38.2%	37.2%	35.5%	41.7%	*
Percent of Employees in Establishments that Offer ESI	81.0%	81.6%	81.2%	82.9%	84.9%	
Percent of Employees Eligible for ESI at Offering Establishments	73.8%	79.4%	76.2%	79.7%	74.4%	
Percent of ESI-Eligible Employees Enrolled	74.4%	75.2%	73.0%	74.5%	74.0%	
<b>Trends in ESI Costs, 2014-2018</b>						
<b>Average Annual Premiums</b>						
Single Coverage	\$5,767	\$5,839	\$6,260	\$6,068	\$6,674	*
Family Coverage	\$15,915	\$16,009	\$17,989	\$17,189	\$18,934	*
<b>Average Employee Share of Premiums</b>						
Single Coverage	24.2%	23.1%	25.0%	23.8%	22.1%	
Family Coverage	32.8%	34.2%	35.0%	32.4%	31.2%	
<b>Average Annual Deductibles</b>						
Single Coverage	\$1,447	\$1,691	\$1,694	\$1,954	\$1,963	
Family Coverage	\$2,814	\$3,250	\$3,118	\$4,044	\$3,674	
Percent of Employees in High-Deductible Health Plans	44.3%	53.0%	39.9%	61.9%	56.7%	

\* Significant difference between 2017 and 2018 estimates at the 95% confidence level.

For the purposes of 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).

All references are to private-sector employers and employees.

Average premium prices are not adjusted to account for variation in actuarial value.

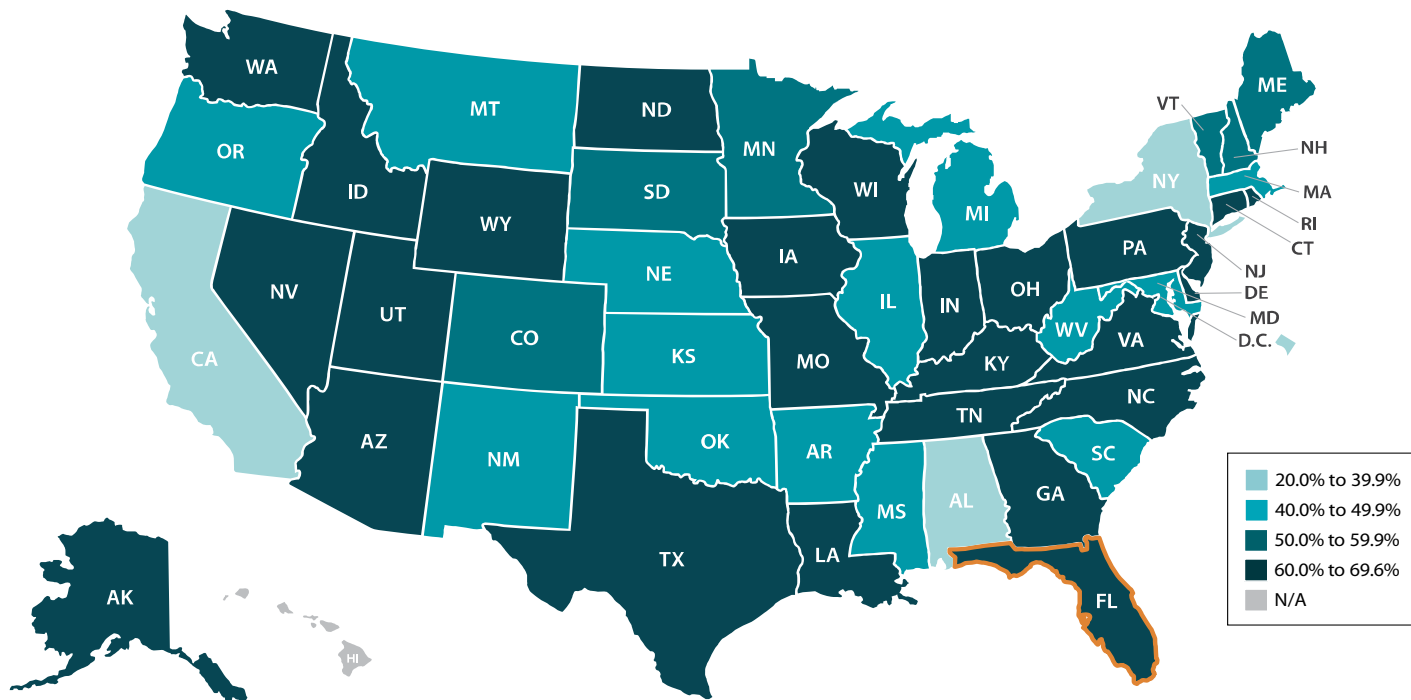
Please see [50-State Comparison Tables](#) for state vs national comparison.

Please see [www.shadac.org/ESIReport2019](http://www.shadac.org/ESIReport2019) for information on definitions and methods.

Data Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component, 2014-2018.

## STATE VARIATION IN PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2018

To learn more about state variation across ESI indicators, access the 50-state comparison tables at [www.shadac.org/ESIReport2019](http://www.shadac.org/ESIReport2019).



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



# STATE-LEVEL TRENDS

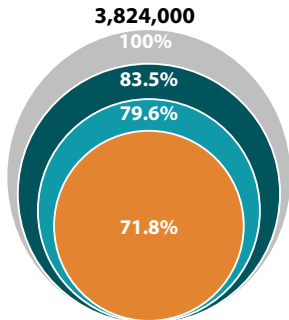
# GA

## Georgia

## IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2014-2018

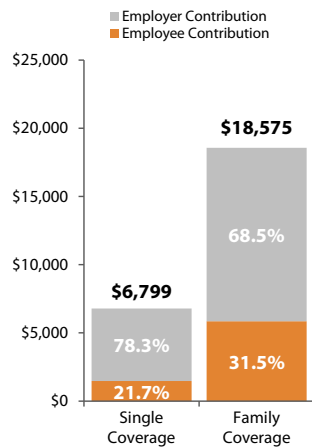
### EMPLOYER-SPONSORED INSURANCE IN 2018

#### Offer, Eligibility, and Enrollment

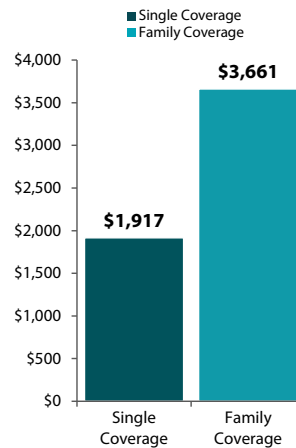


**3,193,000 EMPLOYEES** work in establishments that OFFER coverage  
**2,542,000 EMPLOYEES** with an offer are ELIGIBLE for coverage  
**1,827,000 EMPLOYEES** with an offer who are eligible ENROLLED in coverage

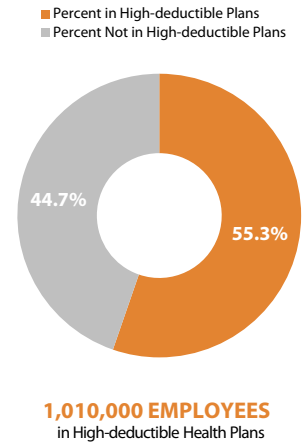
#### Average Annual Premium, Single and Family Coverage



#### Average Annual Deductible, Single and Family Coverage



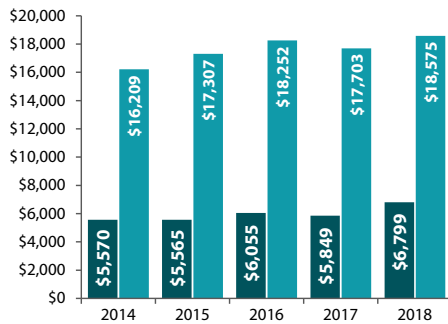
#### Percent of Employees in High-deductible Health Plans



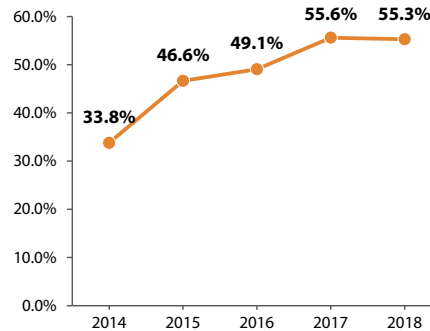
### TRENDS IN ESI COSTS, 2014-2018

Single Coverage Family Coverage

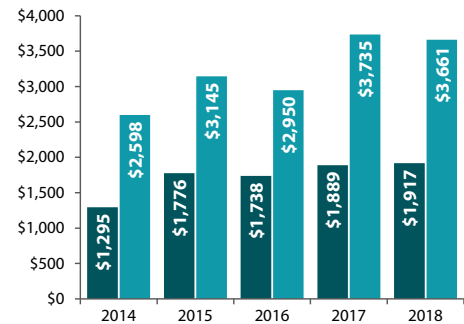
#### Average Annual Premium, Single and Family Coverage



#### Percent of Employees in High-deductible Health Plans

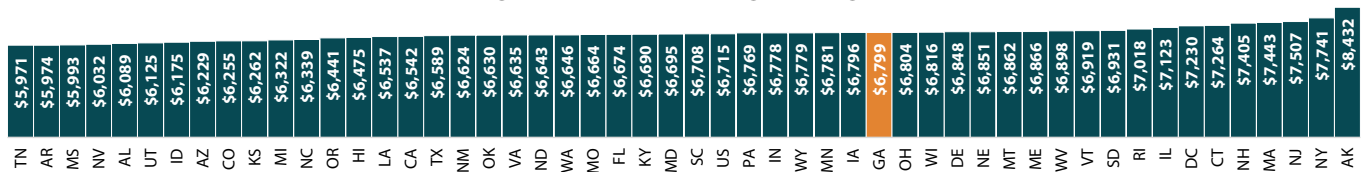


#### Average Annual Deductible, Single and Family Coverage

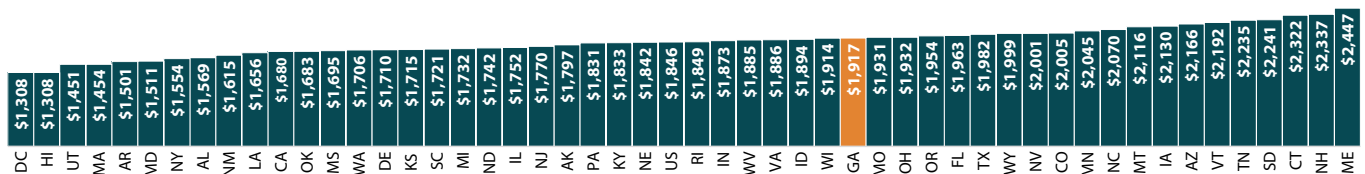


### STATE VARIATION IN ESI COSTS FOR SINGLE COVERAGE, 2018

#### Average Annual Premium For Single Coverage, 2018



#### Average Annual Deductible for Single Coverage, 2018



# STATE-LEVEL TRENDS IN ESI IN GEORGIA

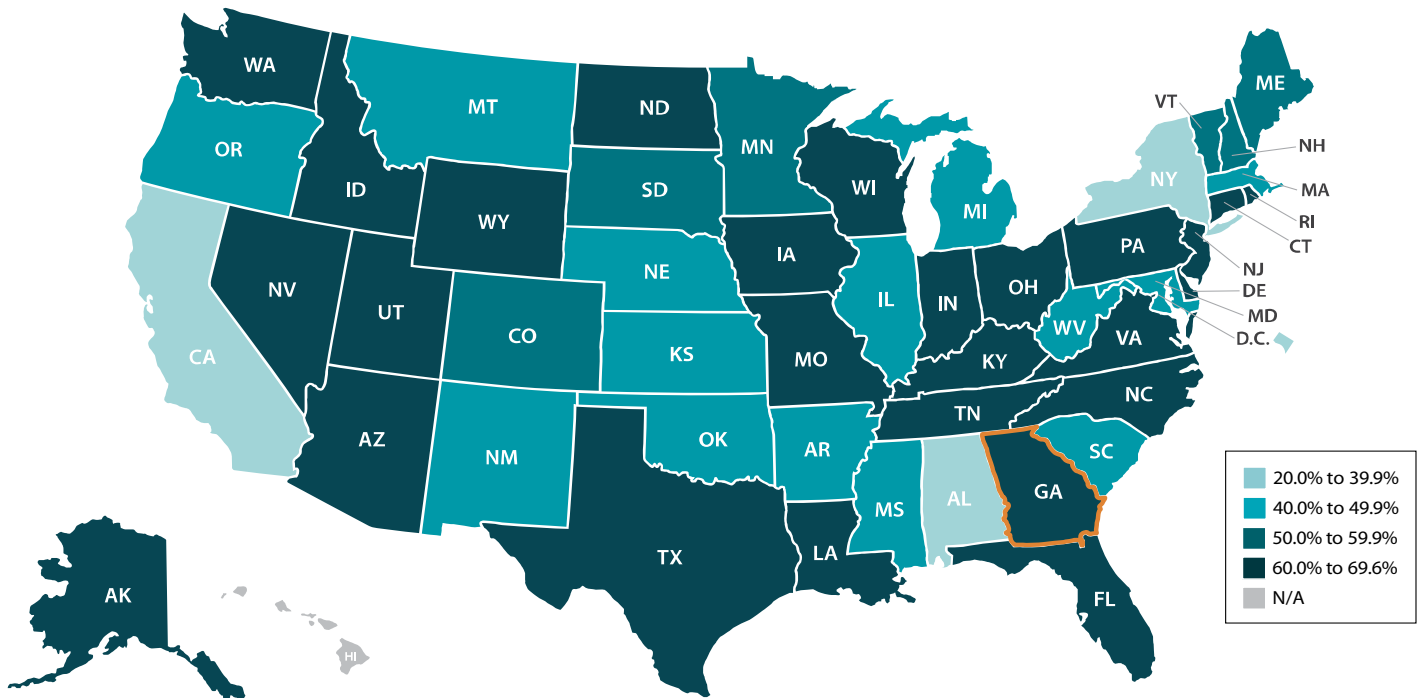
	2014	2015	2016	2017	2018	Significant difference between 2017-2018
<b>Trends in ESI Offer and Employee Access, 2014-2018</b>						
Percent of Employers Offering ESI	40.9%	39.9%	39.1%	41.2%	42.4%	
Percent of Employees in Establishments that Offer ESI	82.7%	83.1%	84.9%	82.1%	83.5%	
Percent of Employees Eligible for ESI at Offering Establishments	77.6%	77.0%	77.6%	76.6%	79.6%	
Percent of ESI-Eligible Employees Enrolled	75.8%	72.7%	73.4%	73.9%	71.8%	
<b>Trends in ESI Costs, 2014-2018</b>						
<b>Average Annual Premiums</b>						
Single Coverage	\$5,570	\$5,565	\$6,055	\$5,849	\$6,799	*
Family Coverage	\$16,209	\$17,307	\$18,252	\$17,703	\$18,575	
<b>Average Employee Share of Premiums</b>						
Single Coverage	21.6%	21.5%	23.3%	22.2%	21.7%	
Family Coverage	27.4%	28.1%	30.2%	30.9%	31.5%	
<b>Average Annual Deductibles</b>						
Single Coverage	\$1,295	\$1,776	\$1,738	\$1,889	\$1,917	
Family Coverage	\$2,598	\$3,145	\$2,950	\$3,735	\$3,661	
Percent of Employees in High-Deductible Health Plans	33.8%	46.6%	49.1%	55.6%	55.3%	

\* Significant difference between 2017 and 2018 estimates at the 95% confidence level.  
 For the purposes of 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).  
 All references are to private-sector employers and employees.  
 Average premium prices are not adjusted to account for variation in actuarial value.  
 Please see [50-State Comparison Tables](#) for state vs national comparison.  
 Please see [www.shadac.org/ESIReport2019](http://www.shadac.org/ESIReport2019) for information on definitions and methods.

Data Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component, 2014-2018.

## STATE VARIATION IN PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2018

To learn more about state variation across ESI indicators, access the 50-state comparison tables at [www.shadac.org/ESIReport2019](http://www.shadac.org/ESIReport2019).



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



# STATE-LEVEL TRENDS

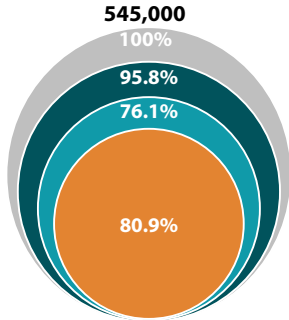
# HI

## Hawaii

### IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2014-2018

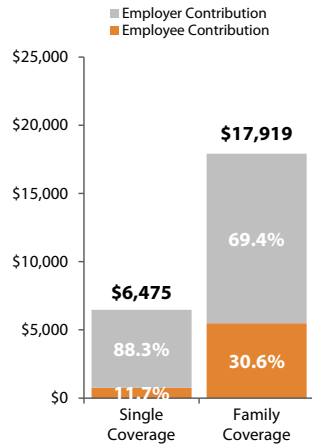
#### EMPLOYER-SPONSORED INSURANCE IN 2018

##### Offer, Eligibility, and Enrollment

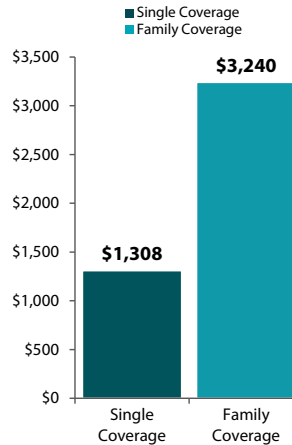


**522,000 EMPLOYEES** work in establishments that OFFER coverage  
**397,000 EMPLOYEES** with an offer are ELIGIBLE for coverage  
**321,000 EMPLOYEES** with an offer who are eligible ENROLLED in coverage

##### Average Annual Premium, Single and Family Coverage



##### Average Annual Deductible, Single and Family Coverage



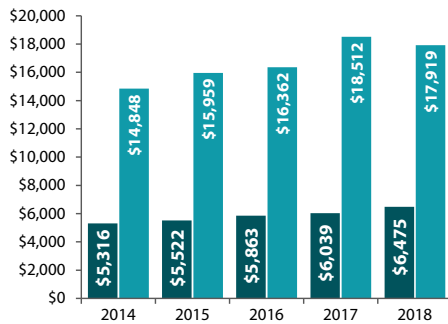
##### Percent of Employees in High-deductible Health Plans

Data Not Available

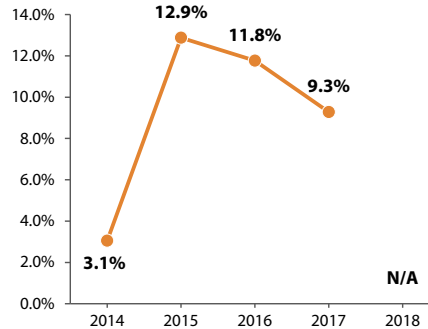
#### TRENDS IN ESI COSTS, 2014-2018

■ Single Coverage ■ Family Coverage

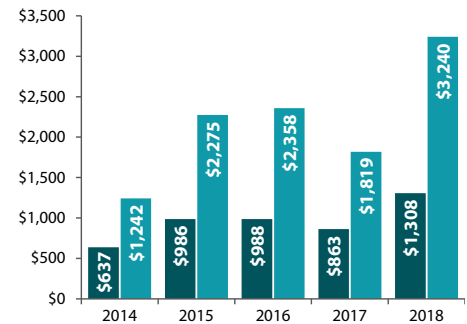
##### Average Annual Premium, Single and Family Coverage



##### Percent of Employees in High-deductible Health Plans

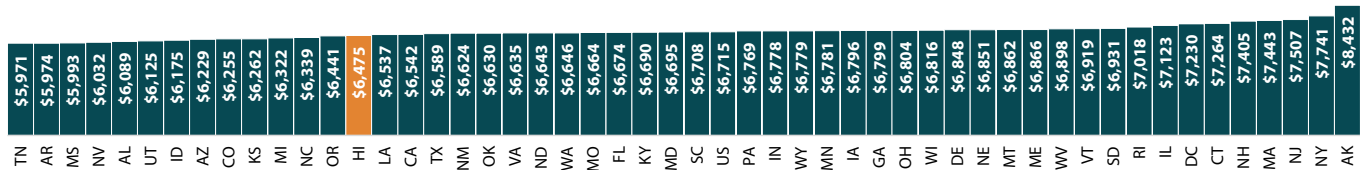


##### Average Annual Deductible, Single and Family Coverage

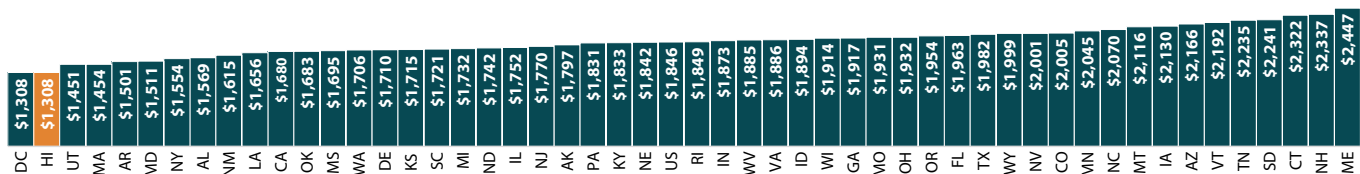


#### STATE VARIATION IN ESI COSTS FOR SINGLE COVERAGE, 2018

##### Average Annual Premium For Single Coverage, 2018



##### Average Annual Deductible for Single Coverage, 2018



# STATE-LEVEL TRENDS IN ESI IN HAWAII

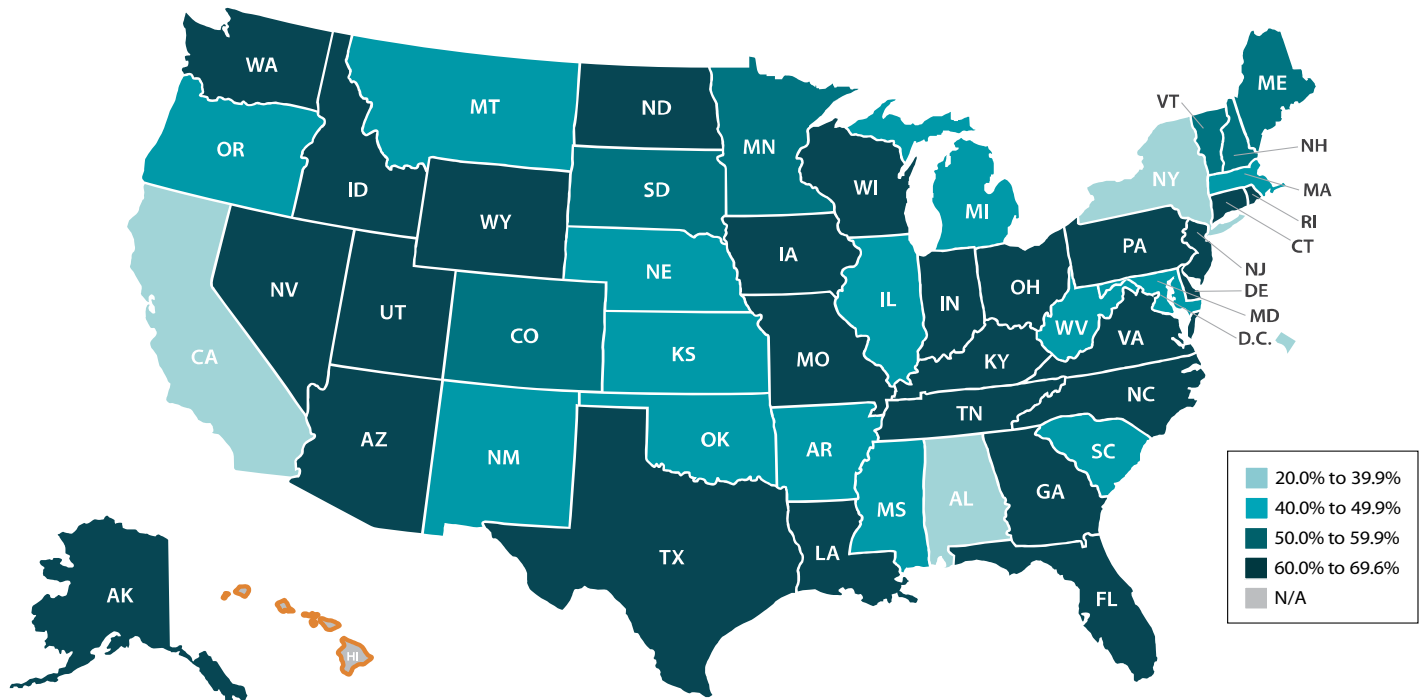
	2014	2015	2016	2017	2018	Significant difference between 2017-2018
<b>Trends in ESI Offer and Employee Access, 2014-2018</b>						
Percent of Employers Offering ESI	86.4%	85.1%	78.1%	81.8%	81.9%	
Percent of Employees in Establishments that Offer ESI	95.8%	97.7%	96.8%	92.1%	95.8%	
Percent of Employees Eligible for ESI at Offering Establishments	76.3%	77.1%	80.0%	78.6%	76.1%	
Percent of ESI-Eligible Employees Enrolled	84.3%	81.5%	80.4%	78.3%	80.9%	
<b>Trends in ESI Costs, 2014-2018</b>						
<b>Average Annual Premiums</b>						
Single Coverage	\$5,316	\$5,522	\$5,863	\$6,039	\$6,475	*
Family Coverage	\$14,848	\$15,959	\$16,362	\$18,512	\$17,919	
<b>Average Employee Share of Premiums</b>						
Single Coverage	8.6%	9.9%	12.0%	11.2%	11.7%	
Family Coverage	21.7%	26.0%	26.6%	25.5%	30.6%	
<b>Average Annual Deductibles</b>						
Single Coverage	\$637	\$986	\$988	\$863	\$1,308	
Family Coverage	\$1,242	\$2,275	\$2,358	\$1,819	\$3,240	*
Percent of Employees in High-Deductible Health Plans	3.1%	12.9%	11.8%	9.3%	0.0%	

\* Significant difference between 2017 and 2018 estimates at the 95% confidence level.  
 For the purposes of 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).  
 All references are to private-sector employers and employees.  
 Average premium prices are not adjusted to account for variation in actuarial value.  
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Data Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component, 2014-2018.

## STATE VARIATION IN PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2018

To learn more about state variation across ESI indicators, access the 50-state comparison tables at [www.shadac.org/ESIReport2019](http://www.shadac.org/ESIReport2019).



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

# STATE-LEVEL TRENDS

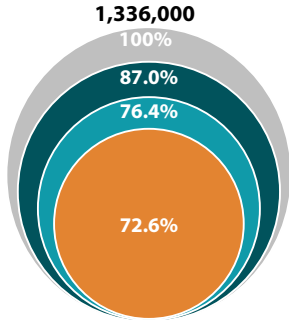
# IA

## IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2014-2018

## Iowa

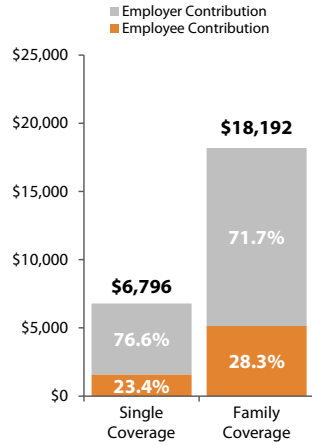
### EMPLOYER-SPONSORED INSURANCE IN 2018

#### Offer, Eligibility, and Enrollment

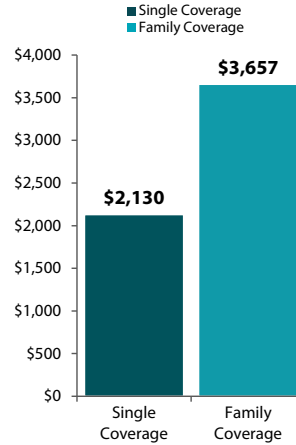


**1,162,000 EMPLOYEES** work in establishments that OFFER coverage  
**888,000 EMPLOYEES** with an offer are ELIGIBLE for coverage  
**645,000 EMPLOYEES** with an offer who are eligible ENROLLED in coverage

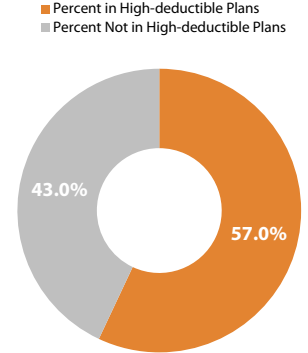
#### Average Annual Premium, Single and Family Coverage



#### Average Annual Deductible, Single and Family Coverage



#### Percent of Employees in High-deductible Health Plans

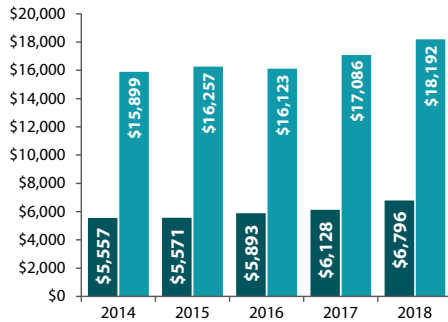


**368,000 EMPLOYEES** in High-deductible Health Plans

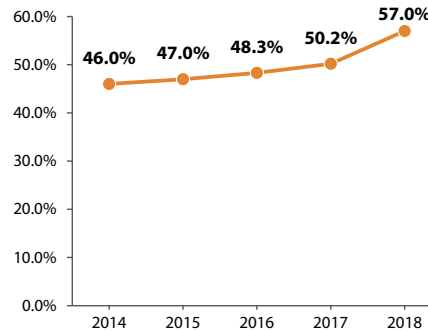
### TRENDS IN ESI COSTS, 2014-2018

■ Single Coverage ■ Family Coverage

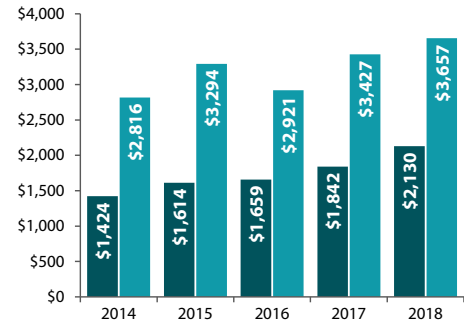
#### Average Annual Premium, Single and Family Coverage



#### Percent of Employees in High-deductible Health Plans

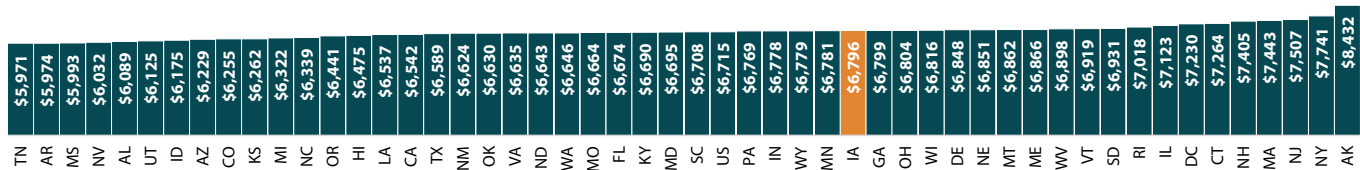


#### Average Annual Deductible, Single and Family Coverage

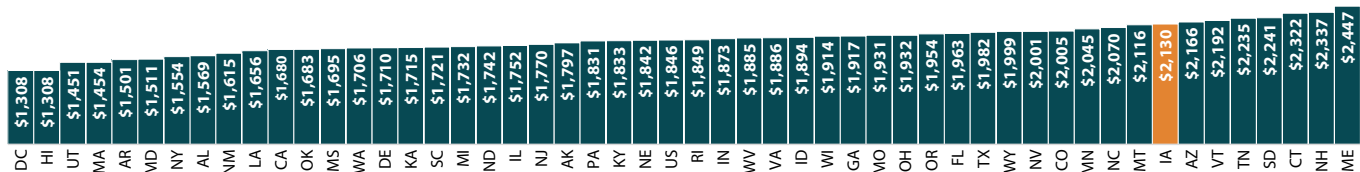


### STATE VARIATION IN ESI COSTS FOR SINGLE COVERAGE, 2018

#### Average Annual Premium For Single Coverage, 2018



#### Average Annual Deductible for Single Coverage, 2018



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

# STATE-LEVEL TRENDS IN ESI IN IOWA

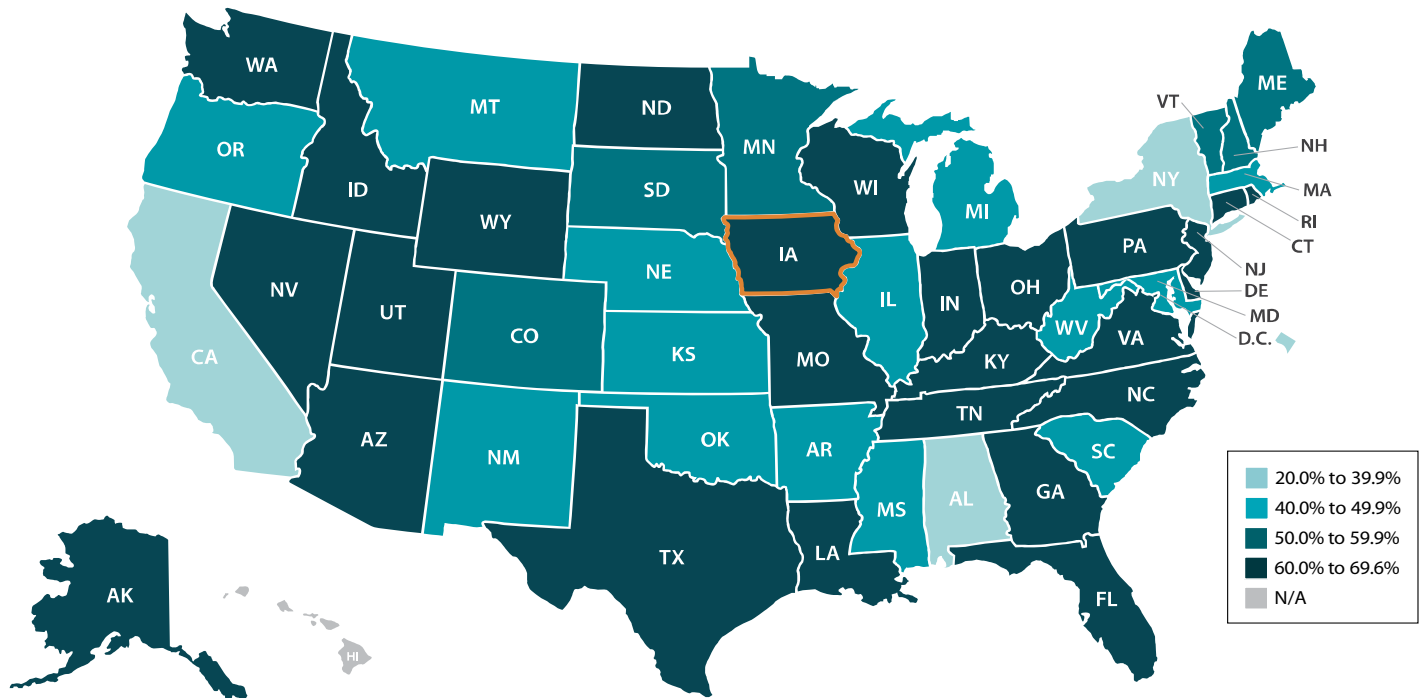
	2014	2015	2016	2017	2018	Significant difference between 2017-2018
<b>Trends in ESI Offer and Employee Access, 2014-2018</b>						
Percent of Employers Offering ESI	47.1%	45.3%	45.8%	47.3%	49.1%	
Percent of Employees in Establishments that Offer ESI	84.8%	82.2%	85.3%	83.6%	87.0%	
Percent of Employees Eligible for ESI at Offering Establishments	75.0%	77.3%	75.5%	75.5%	76.4%	
Percent of ESI-Eligible Employees Enrolled	75.6%	72.6%	74.3%	72.0%	72.6%	
<b>Trends in ESI Costs, 2014-2018</b>						
<b>Average Annual Premiums</b>						
Single Coverage	\$5,557	\$5,571	\$5,893	\$6,128	\$6,796	*
Family Coverage	\$15,899	\$16,257	\$16,123	\$17,086	\$18,192	
<b>Average Employee Share of Premiums</b>						
Single Coverage	24.3%	22.5%	21.4%	22.1%	23.4%	
Family Coverage	26.6%	29.5%	26.7%	24.9%	28.3%	
<b>Average Annual Deductibles</b>						
Single Coverage	\$1,424	\$1,614	\$1,659	\$1,842	\$2,130	*
Family Coverage	\$2,816	\$3,294	\$2,921	\$3,427	\$3,657	
Percent of Employees in High-Deductible Health Plans	46.0%	47.0%	48.3%	50.2%	57.0%	

\* Significant difference between 2017 and 2018 estimates at the 95% confidence level.  
 For the purposes of 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).  
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## STATE VARIATION IN PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2018

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

# STATE-LEVEL TRENDS

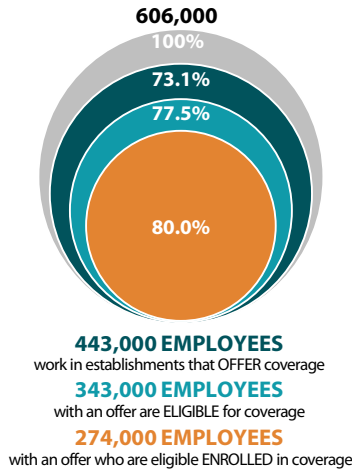
# ID

## Idaho

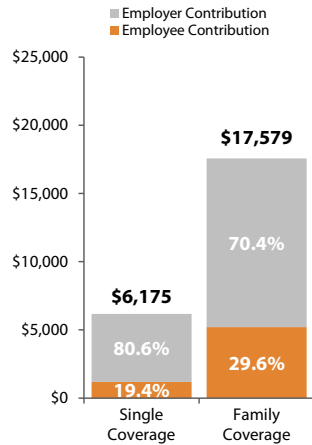
## IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2014-2018

### EMPLOYER-SPONSORED INSURANCE IN 2018

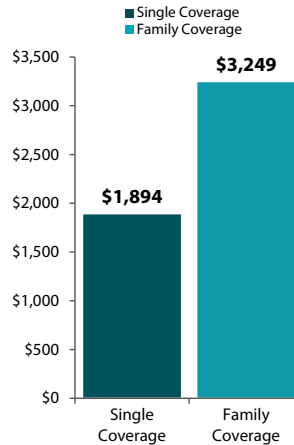
#### Offer, Eligibility, and Enrollment



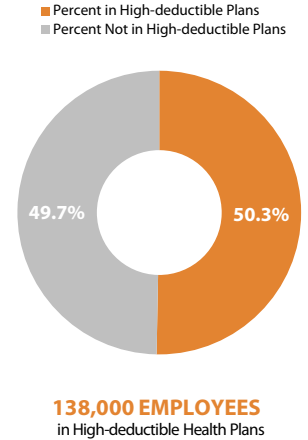
#### Average Annual Premium, Single and Family Coverage



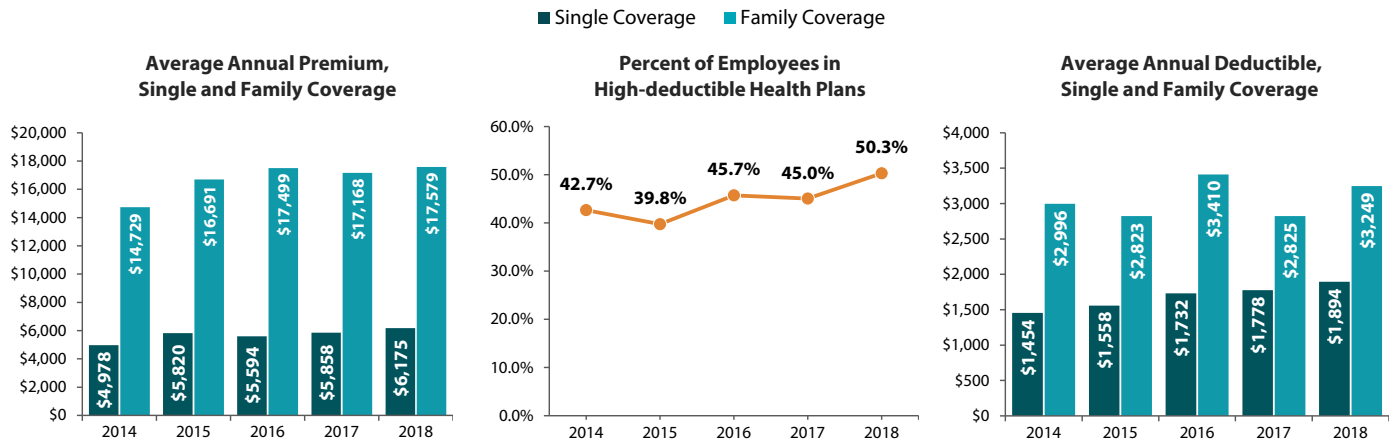
#### Average Annual Deductible, Single and Family Coverage



#### Percent of Employees in High-deductible Health Plans

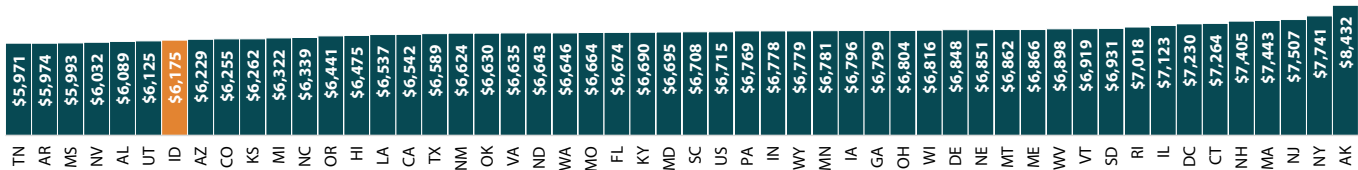


### TRENDS IN ESI COSTS, 2014-2018

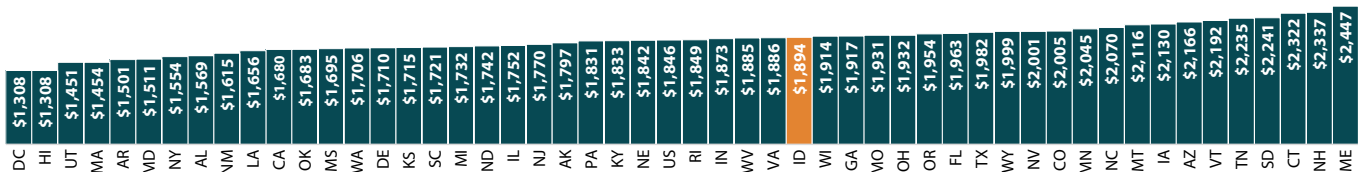


### STATE VARIATION IN ESI COSTS FOR SINGLE COVERAGE, 2018

#### Average Annual Premium For Single Coverage, 2018



#### Average Annual Deductible for Single Coverage, 2018



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

# STATE-LEVEL TRENDS IN ESI IN IDAHO

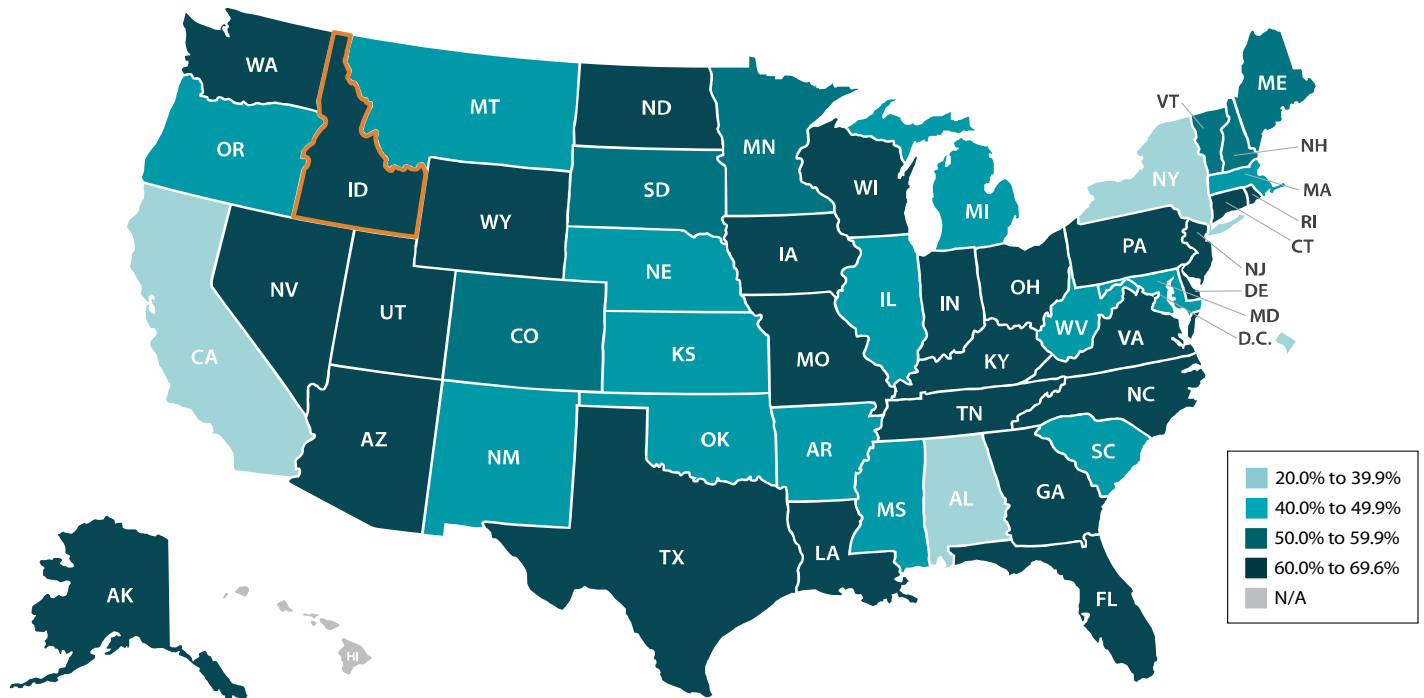
	2014	2015	2016	2017	2018	Significant difference between 2017-2018
<b>Trends in ESI Offer and Employee Access, 2014-2018</b>						
Percent of Employers Offering ESI	37.5%	33.9%	37.7%	36.2%	37.7%	
Percent of Employees in Establishments that Offer ESI	74.5%	71.8%	75.6%	74.5%	73.1%	
Percent of Employees Eligible for ESI at Offering Establishments	68.1%	78.2%	75.1%	79.8%	77.5%	
Percent of ESI-Eligible Employees Enrolled	75.2%	79.8%	78.2%	76.8%	80.0%	
<b>Trends in ESI Costs, 2014-2018</b>						
<b>Average Annual Premiums</b>						
Single Coverage	\$4,978	\$5,820	\$5,594	\$5,858	\$6,175	
Family Coverage	\$14,729	\$16,691	\$17,499	\$17,168	\$17,579	
<b>Average Employee Share of Premiums</b>						
Single Coverage	20.9%	19.2%	15.6%	15.0%	19.4%	*
Family Coverage	30.2%	29.1%	29.6%	24.9%	29.6%	*
<b>Average Annual Deductibles</b>						
Single Coverage	\$1,454	\$1,558	\$1,732	\$1,778	\$1,894	
Family Coverage	\$2,996	\$2,823	\$3,410	\$2,825	\$3,249	
Percent of Employees in High-Deductible Health Plans	42.7%	39.8%	45.7%	45.0%	50.3%	

\* Significant difference between 2017 and 2018 estimates at the 95% confidence level.  
 For the purposes of 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).  
 All references are to private-sector employers and employees.  
 Average premium prices are not adjusted to account for variation in actuarial value.  
 Please see [50-State Comparison Tables](#) for state vs national comparison.  
 Please see [www.shadac.org/ESIReport2019](http://www.shadac.org/ESIReport2019) for information on definitions and methods.

Data Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component, 2014-2018.

## STATE VARIATION IN PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2018

To learn more about state variation across ESI indicators, access the 50-state comparison tables at [www.shadac.org/ESIReport2019](http://www.shadac.org/ESIReport2019).



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

# STATE-LEVEL TRENDS

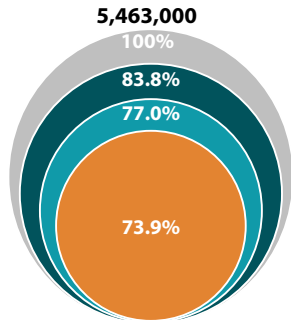
# IL

## Illinois

## IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2014-2018

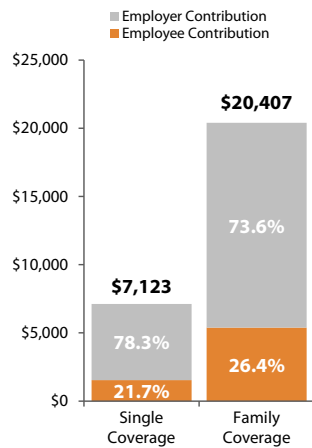
### EMPLOYER-SPONSORED INSURANCE IN 2018

#### Offer, Eligibility, and Enrollment

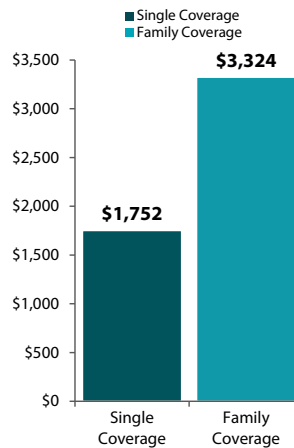


**4,578,000 EMPLOYEES** work in establishments that OFFER coverage  
**3,525,000 EMPLOYEES** with an offer are ELIGIBLE for coverage  
**2,600,000 EMPLOYEES** with an offer who are eligible ENROLLED in coverage

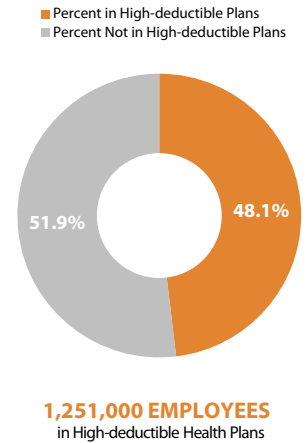
#### Average Annual Premium, Single and Family Coverage



#### Average Annual Deductible, Single and Family Coverage



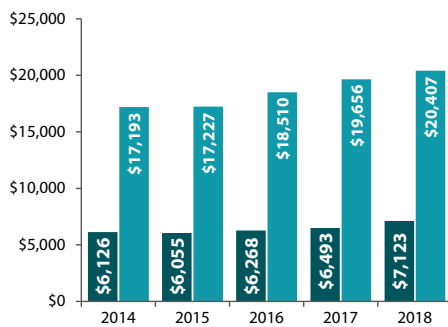
#### Percent of Employees in High-deductible Health Plans



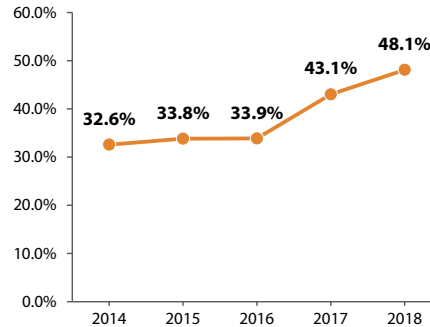
### TRENDS IN ESI COSTS, 2014-2018

Single Coverage Family Coverage

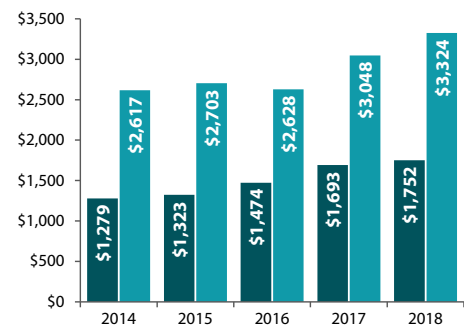
#### Average Annual Premium, Single and Family Coverage



#### Percent of Employees in High-deductible Health Plans

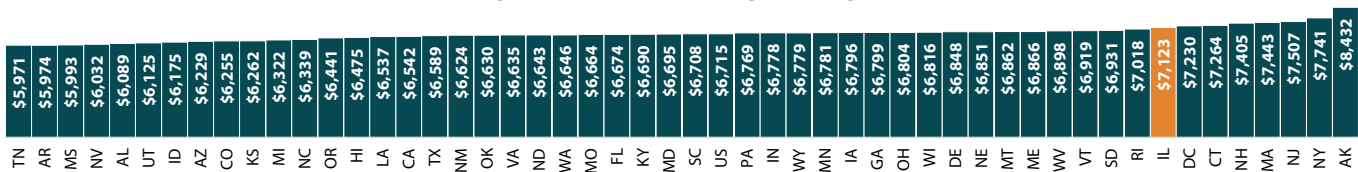


#### Average Annual Deductible, Single and Family Coverage

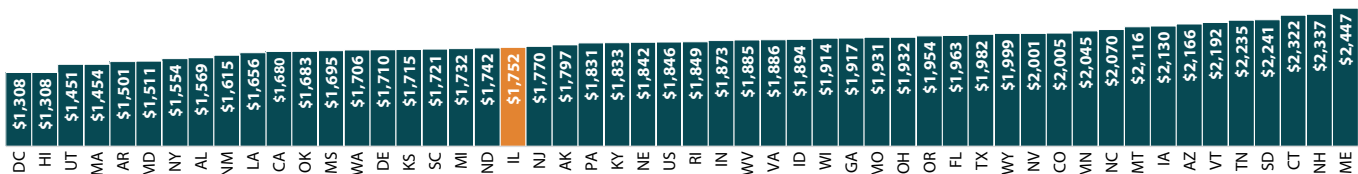


### STATE VARIATION IN ESI COSTS FOR SINGLE COVERAGE, 2018

#### Average Annual Premium For Single Coverage, 2018



#### Average Annual Deductible for Single Coverage, 2018



# STATE-LEVEL TRENDS IN ESI IN ILLINOIS

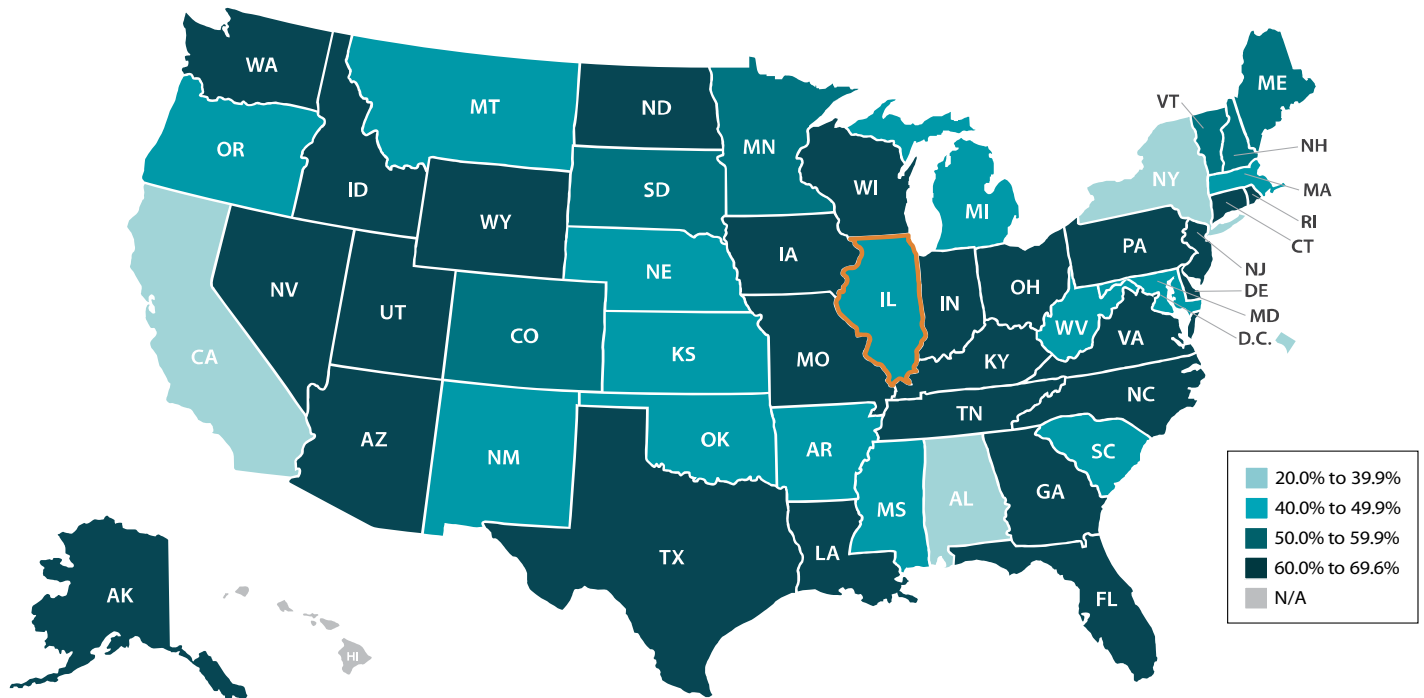
	2014	2015	2016	2017	2018	Significant difference between 2017-2018
<b>Trends in ESI Offer and Employee Access, 2014-2018</b>						
Percent of Employers Offering ESI	47.3%	44.1%	44.9%	44.4%	44.1%	
Percent of Employees in Establishments that Offer ESI	83.9%	83.0%	85.6%	86.7%	83.8%	
Percent of Employees Eligible for ESI at Offering Establishments	73.6%	73.6%	77.0%	77.6%	77.0%	
Percent of ESI-Eligible Employees Enrolled	78.7%	74.4%	74.4%	72.9%	73.9%	
<b>Trends in ESI Costs, 2014-2018</b>						
<b>Average Annual Premiums</b>						
Single Coverage	\$6,126	\$6,055	\$6,268	\$6,493	\$7,123	*
Family Coverage	\$17,193	\$17,227	\$18,510	\$19,656	\$20,407	
<b>Average Employee Share of Premiums</b>						
Single Coverage	21.3%	20.5%	23.7%	21.3%	21.7%	
Family Coverage	27.6%	22.6%	27.5%	23.2%	26.4%	
<b>Average Annual Deductibles</b>						
Single Coverage	\$1,279	\$1,323	\$1,474	\$1,693	\$1,752	
Family Coverage	\$2,617	\$2,703	\$2,628	\$3,048	\$3,324	
Percent of Employees in High-Deductible Health Plans	32.6%	33.8%	33.9%	43.1%	48.1%	

\* Significant difference between 2017 and 2018 estimates at the 95% confidence level.  
 For the purposes of 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).  
 All references are to private-sector employers and employees.  
 Average premium prices are not adjusted to account for variation in actuarial value.  
 Please see [50-State Comparison Tables](#) for state vs national comparison.  
 Please see [www.shadac.org/ESIReport2019](http://www.shadac.org/ESIReport2019) for information on definitions and methods.

Data Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component, 2014-2018.

## STATE VARIATION IN PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2018

To learn more about state variation across ESI indicators, access the 50-state comparison tables at [www.shadac.org/ESIReport2019](http://www.shadac.org/ESIReport2019).



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



# STATE-LEVEL TRENDS

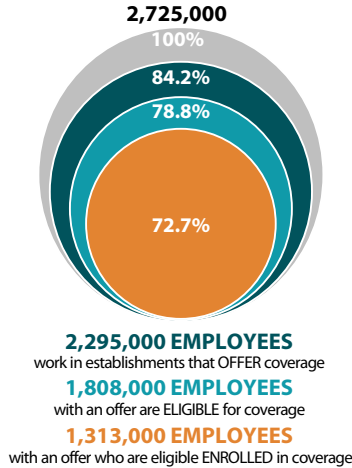
# IN

## IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2014-2018

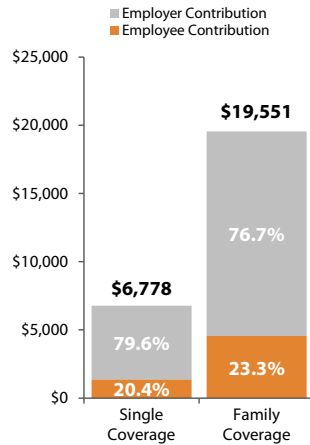
## Indiana

### EMPLOYER-SPONSORED INSURANCE IN 2018

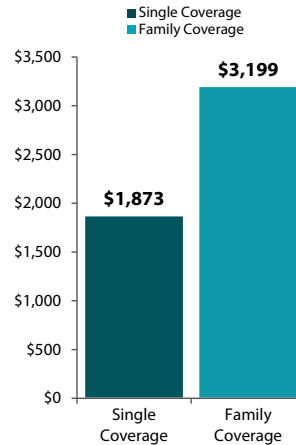
#### Offer, Eligibility, and Enrollment



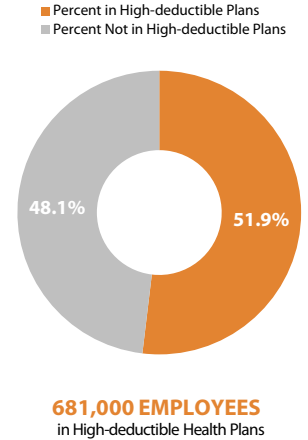
#### Average Annual Premium, Single and Family Coverage



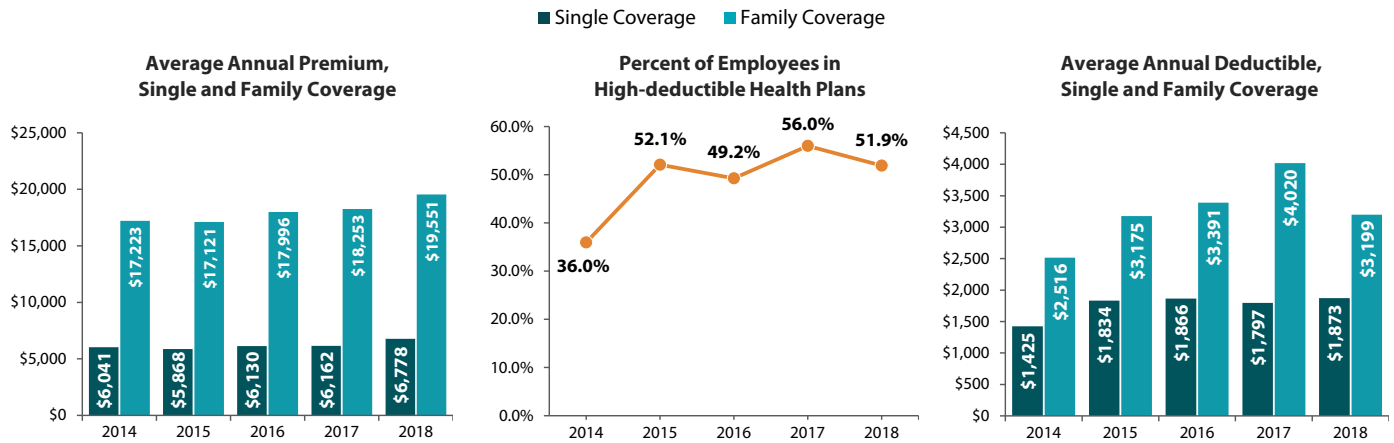
#### Average Annual Deductible, Single and Family Coverage



#### Percent of Employees in High-deductible Health Plans

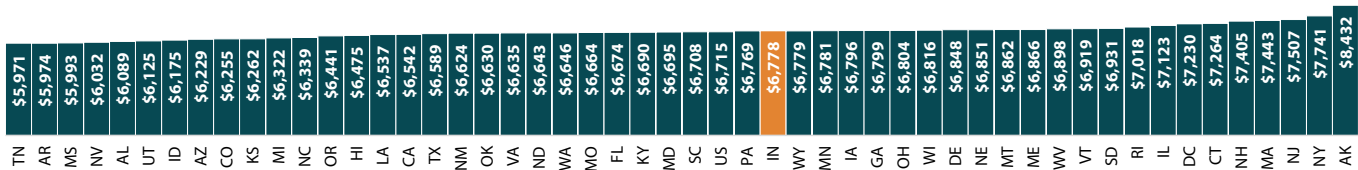


### TRENDS IN ESI COSTS, 2014-2018

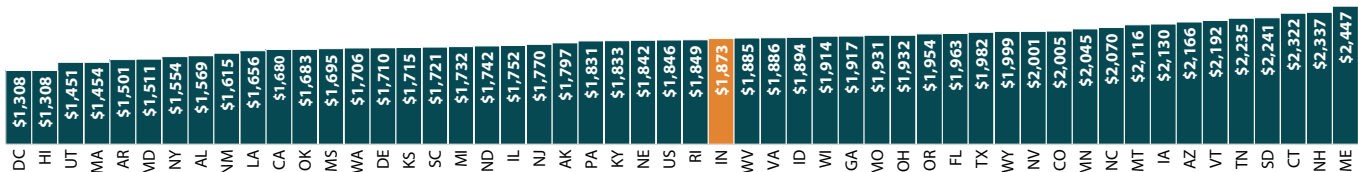


### STATE VARIATION IN ESI COSTS FOR SINGLE COVERAGE, 2018

#### Average Annual Premium For Single Coverage, 2018



#### Average Annual Deductible for Single Coverage, 2018



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

# STATE-LEVEL TRENDS IN ESI IN INDIANA

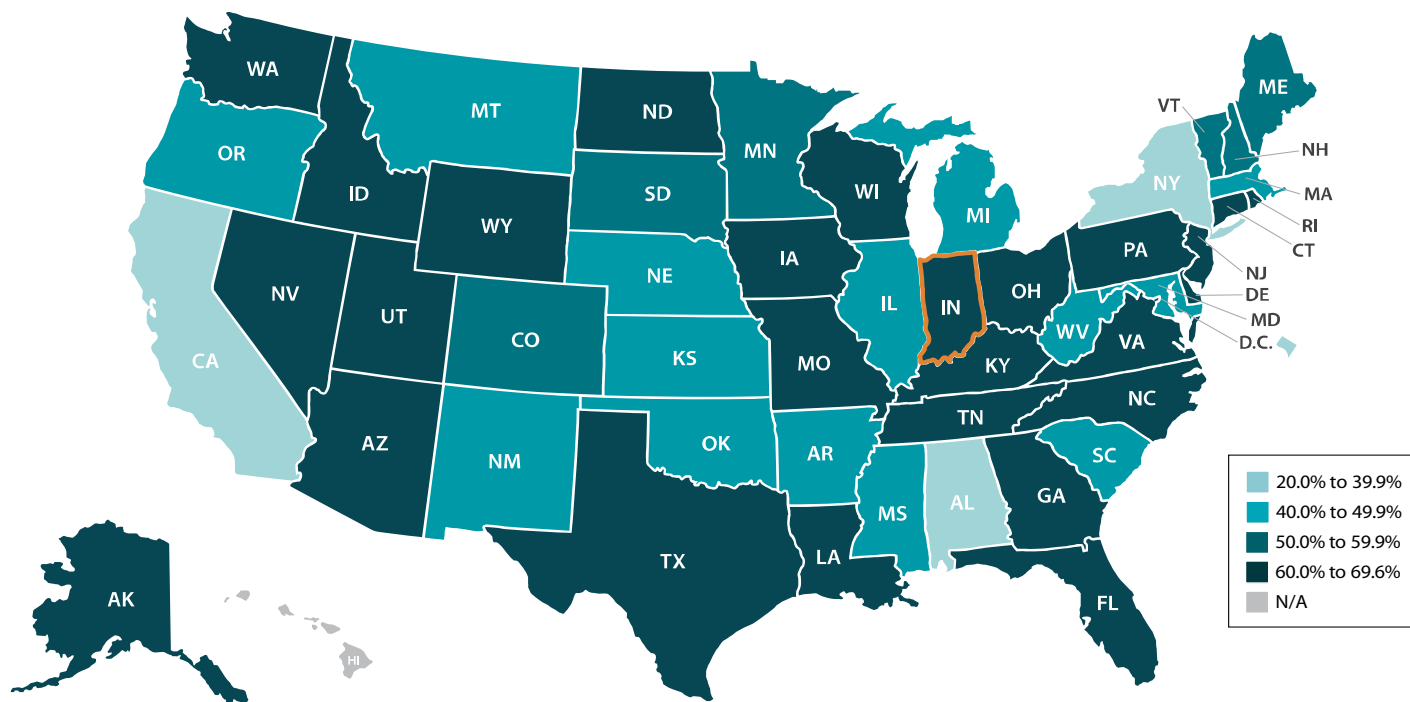
	2014	2015	2016	2017	2018	Significant difference between 2017-2018
<b>Trends in ESI Offer and Employee Access, 2014-2018</b>						
Percent of Employers Offering ESI	49.5%	43.3%	41.3%	47.8%	46.8%	
Percent of Employees in Establishments that Offer ESI	83.5%	83.0%	84.1%	81.6%	84.2%	
Percent of Employees Eligible for ESI at Offering Establishments	78.1%	76.4%	75.7%	76.2%	78.8%	
Percent of ESI-Eligible Employees Enrolled	77.2%	73.3%	76.0%	76.4%	72.7%	
<b>Trends in ESI Costs, 2014-2018</b>						
<b>Average Annual Premiums</b>						
Single Coverage	\$6,041	\$5,868	\$6,130	\$6,162	\$6,778	*
Family Coverage	\$17,223	\$17,121	\$17,996	\$18,253	\$19,551	
<b>Average Employee Share of Premiums</b>						
Single Coverage	22.3%	22.0%	21.0%	23.7%	20.4%	
Family Coverage	26.0%	24.0%	23.2%	24.9%	23.3%	
<b>Average Annual Deductibles</b>						
Single Coverage	\$1,425	\$1,834	\$1,866	\$1,797	\$1,873	
Family Coverage	\$2,516	\$3,175	\$3,391	\$4,020	\$3,199	
Percent of Employees in High-Deductible Health Plans	36.0%	52.1%	49.2%	56.0%	51.9%	

\* Significant difference between 2017 and 2018 estimates at the 95% confidence level.  
 For the purposes of 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).  
 All references are to private-sector employers and employees.  
 Average premium prices are not adjusted to account for variation in actuarial value.  
 Please see [50-State Comparison Tables](#) for state vs national comparison.  
 Please see [www.shadac.org/ESIReport2019](http://www.shadac.org/ESIReport2019) for information on definitions and methods.

Data Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component, 2014-2018.

## STATE VARIATION IN PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2018

To learn more about state variation across ESI indicators, access the 50-state comparison tables at [www.shadac.org/ESIReport2019](http://www.shadac.org/ESIReport2019).



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

# STATE-LEVEL TRENDS

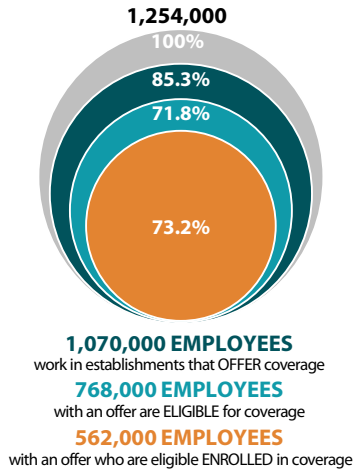
# KS

## Kansas

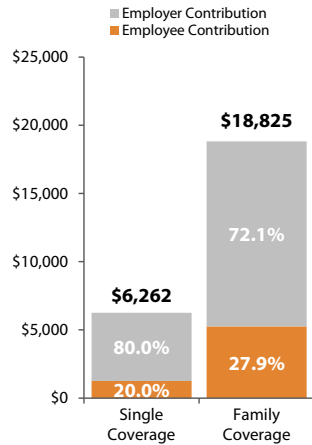
### IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2014-2018

#### EMPLOYER-SPONSORED INSURANCE IN 2018

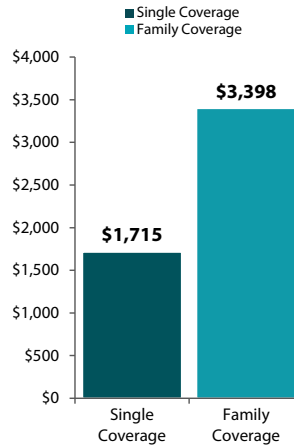
##### Offer, Eligibility, and Enrollment



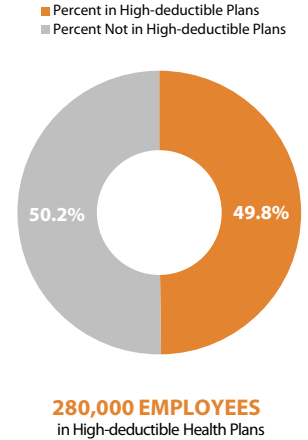
##### Average Annual Premium, Single and Family Coverage



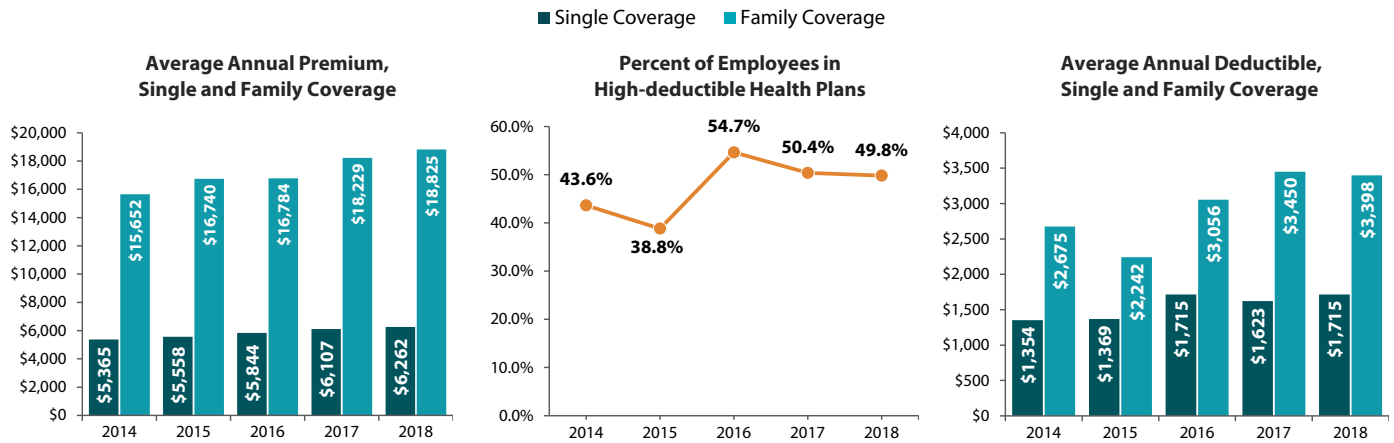
##### Average Annual Deductible, Single and Family Coverage



##### Percent of Employees in High-deductible Health Plans

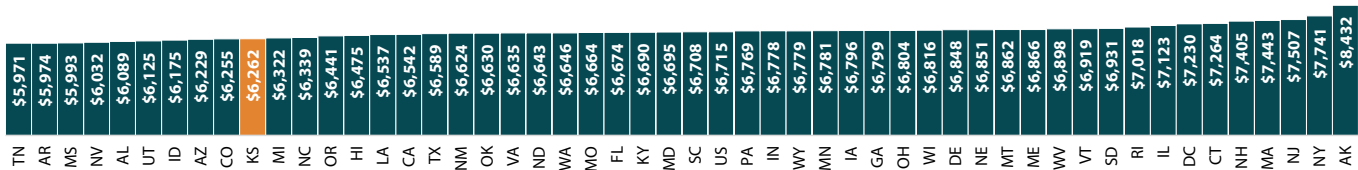


#### TRENDS IN ESI COSTS, 2014-2018

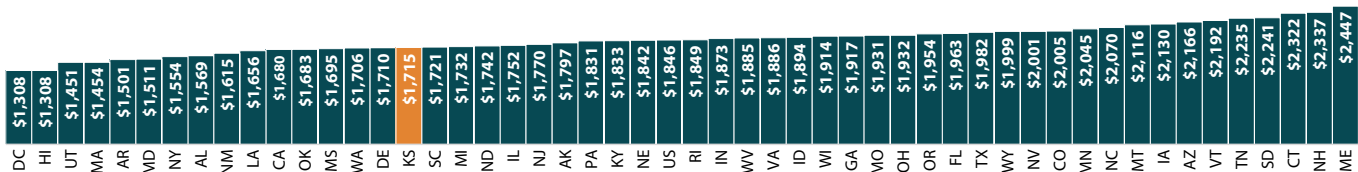


#### STATE VARIATION IN ESI COSTS FOR SINGLE COVERAGE, 2018

##### Average Annual Premium For Single Coverage, 2018



##### Average Annual Deductible for Single Coverage, 2018



# STATE-LEVEL TRENDS IN ESI IN KANSAS

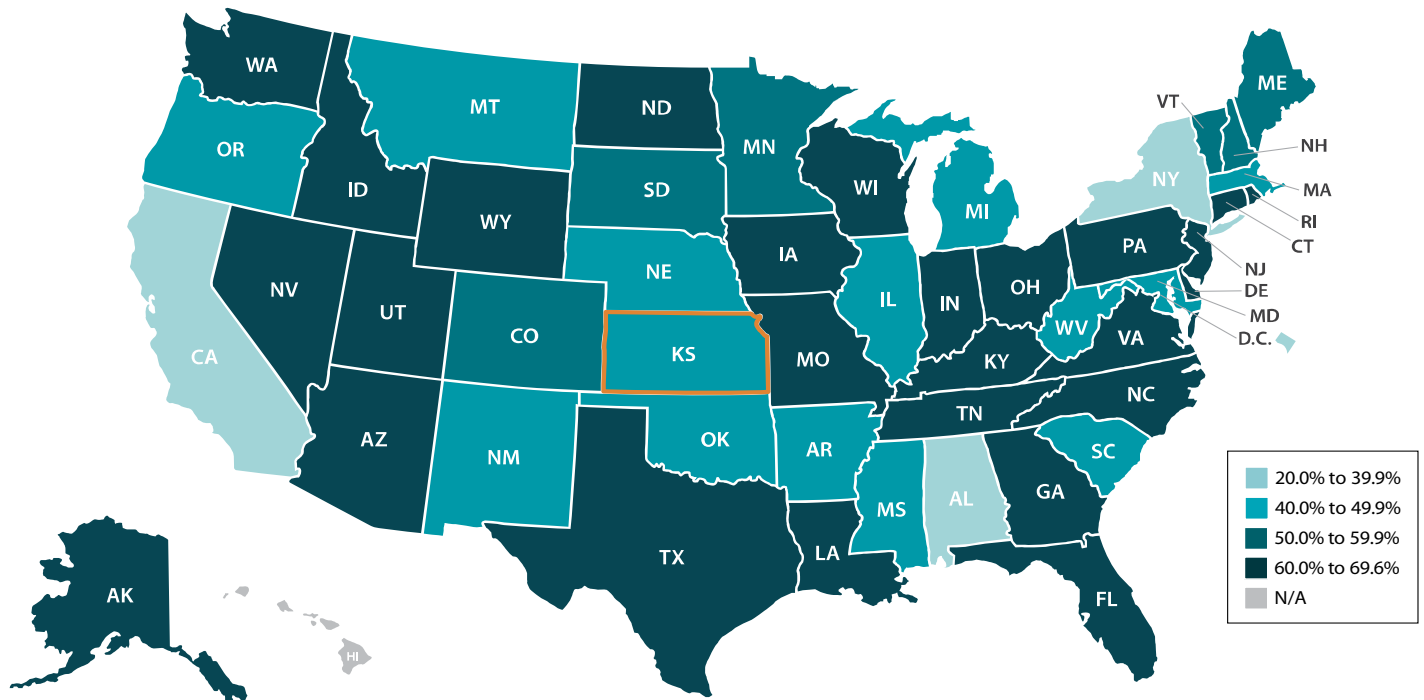
	2014	2015	2016	2017	2018	Significant difference between 2017-2018
<b>Trends in ESI Offer and Employee Access, 2014-2018</b>						
Percent of Employers Offering ESI	48.4%	49.8%	47.9%	50.3%	50.2%	
Percent of Employees in Establishments that Offer ESI	78.5%	84.6%	82.5%	84.5%	85.3%	
Percent of Employees Eligible for ESI at Offering Establishments	71.0%	73.3%	77.3%	74.5%	71.8%	
Percent of ESI-Eligible Employees Enrolled	76.2%	76.9%	76.0%	75.5%	73.2%	
<b>Trends in ESI Costs, 2014-2018</b>						
<b>Average Annual Premiums</b>						
Single Coverage	\$5,365	\$5,558	\$5,844	\$6,107	\$6,262	
Family Coverage	\$15,652	\$16,740	\$16,784	\$18,229	\$18,825	
<b>Average Employee Share of Premiums</b>						
Single Coverage	20.0%	24.3%	21.6%	20.0%	20.0%	
Family Coverage	26.3%	30.3%	27.8%	26.6%	27.9%	
<b>Average Annual Deductibles</b>						
Single Coverage	\$1,354	\$1,369	\$1,715	\$1,623	\$1,715	
Family Coverage	\$2,675	\$2,242	\$3,056	\$3,450	\$3,398	
Percent of Employees in High-Deductible Health Plans	43.6%	38.8%	54.7%	50.4%	49.8%	

\* Significant difference between 2017 and 2018 estimates at the 95% confidence level.  
 For the purposes of 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).  
 All references are to private-sector employers and employees.  
 Average premium prices are not adjusted to account for variation in actuarial value.  
 Please see [50-State Comparison Tables](#) for state vs national comparison.  
 Please see [www.shadac.org/ESIReport2019](http://www.shadac.org/ESIReport2019) for information on definitions and methods.

Data Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component, 2014-2018.

## STATE VARIATION IN PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2018

To learn more about state variation across ESI indicators, access the 50-state comparison tables at [www.shadac.org/ESIReport2019](http://www.shadac.org/ESIReport2019).



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

# STATE-LEVEL TRENDS

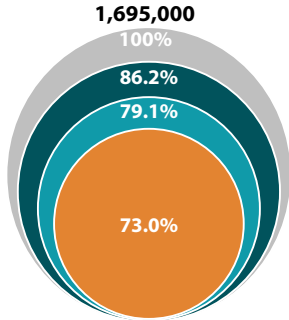
# KY

## IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2014-2018

## Kentucky

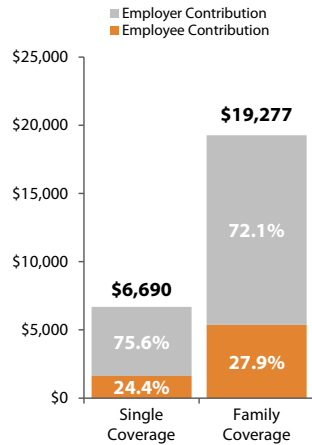
### EMPLOYER-SPONSORED INSURANCE IN 2018

#### Offer, Eligibility, and Enrollment

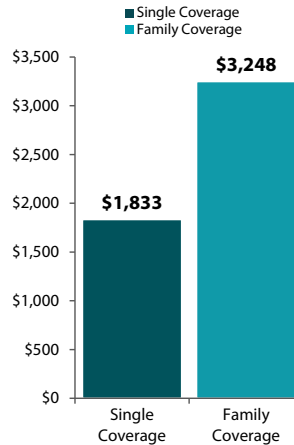


**1,461,000 EMPLOYEES** work in establishments that OFFER coverage  
**1,156,000 EMPLOYEES** with an offer are ELIGIBLE for coverage  
**843,000 EMPLOYEES** with an offer who are eligible ENROLLED in coverage

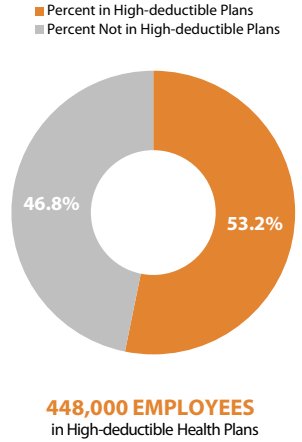
#### Average Annual Premium, Single and Family Coverage



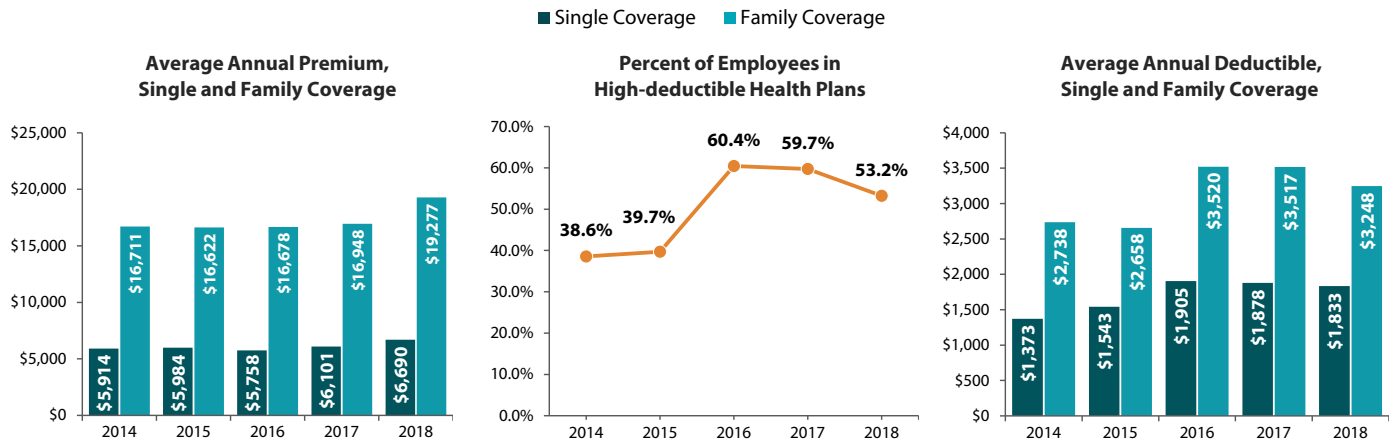
#### Average Annual Deductible, Single and Family Coverage



#### Percent of Employees in High-deductible Health Plans

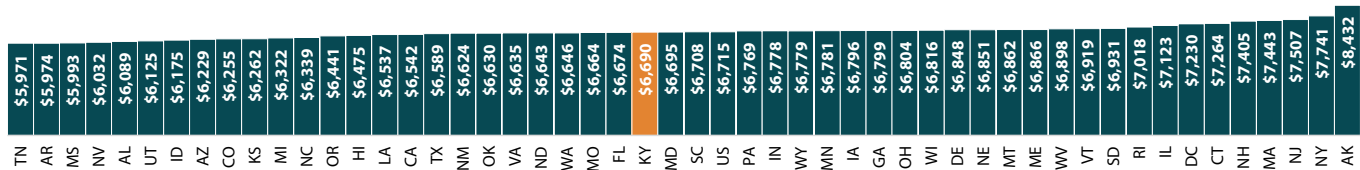


### TRENDS IN ESI COSTS, 2014-2018

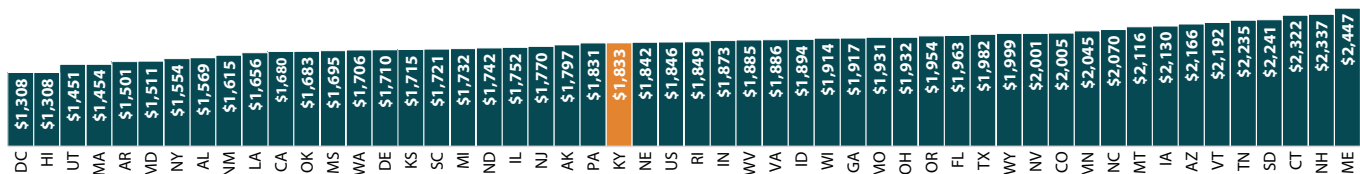


### STATE VARIATION IN ESI COSTS FOR SINGLE COVERAGE, 2018

#### Average Annual Premium For Single Coverage, 2018



#### Average Annual Deductible for Single Coverage, 2018



# STATE-LEVEL TRENDS IN ESI IN KENTUCKY

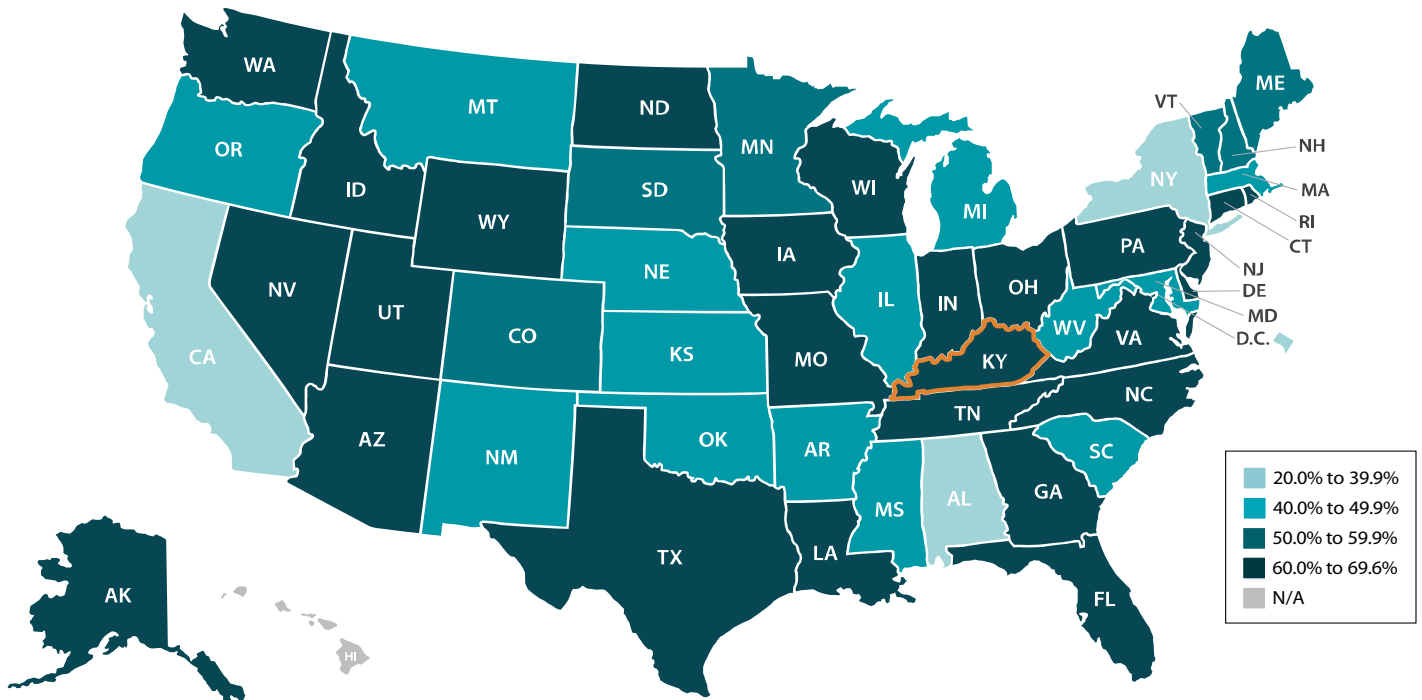
	2014	2015	2016	2017	2018	Significant difference between 2017-2018
<b>Trends in ESI Offer and Employee Access, 2014-2018</b>						
Percent of Employers Offering ESI	50.4%	47.8%	48.2%	50.4%	49.5%	
Percent of Employees in Establishments that Offer ESI	83.6%	85.6%	83.5%	87.2%	86.2%	
Percent of Employees Eligible for ESI at Offering Establishments	74.2%	73.7%	80.6%	78.0%	79.1%	
Percent of ESI-Eligible Employees Enrolled	74.5%	78.2%	75.1%	76.2%	73.0%	
<b>Trends in ESI Costs, 2014-2018</b>						
<b>Average Annual Premiums</b>						
Single Coverage	\$5,914	\$5,984	\$5,758	\$6,101	\$6,690	*
Family Coverage	\$16,711	\$16,622	\$16,678	\$16,948	\$19,277	*
<b>Average Employee Share of Premiums</b>						
Single Coverage	22.2%	18.7%	22.4%	23.8%	24.4%	
Family Coverage	25.5%	23.9%	28.4%	28.1%	27.9%	
<b>Average Annual Deductibles</b>						
Single Coverage	\$1,373	\$1,543	\$1,905	\$1,878	\$1,833	
Family Coverage	\$2,738	\$2,658	\$3,520	\$3,517	\$3,248	
Percent of Employees in High-Deductible Health Plans	38.6%	39.7%	60.4%	59.7%	53.2%	

\* Significant difference between 2017 and 2018 estimates at the 95% confidence level.  
 For the purposes of 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).  
 All references are to private-sector employers and employees.  
 Average premium prices are not adjusted to account for variation in actuarial value.  
 Please see [50-State Comparison Tables](#) for state vs national comparison.  
 Please see [www.shadac.org/ESIReport2019](http://www.shadac.org/ESIReport2019) for information on definitions and methods.

Data Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component, 2014-2018.

## STATE VARIATION IN PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2018

To learn more about state variation across ESI indicators, access the 50-state comparison tables at [www.shadac.org/ESIReport2019](http://www.shadac.org/ESIReport2019).



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

# STATE-LEVEL TRENDS

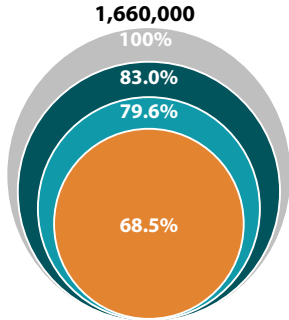
# LA

## IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2014-2018

## Louisiana

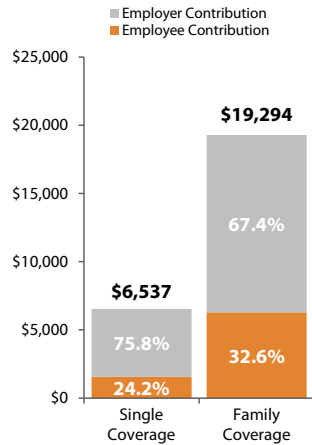
### EMPLOYER-SPONSORED INSURANCE IN 2018

#### Offer, Eligibility, and Enrollment

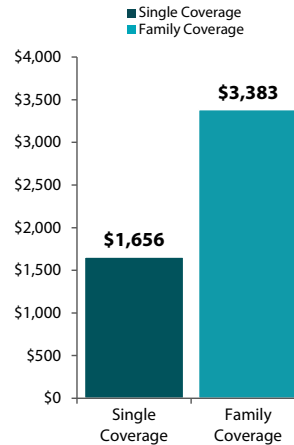


**1,378,000 EMPLOYEES** work in establishments that OFFER coverage  
**1,097,000 EMPLOYEES** with an offer are ELIGIBLE for coverage  
**751,000 EMPLOYEES** with an offer who are eligible ENROLLED in coverage

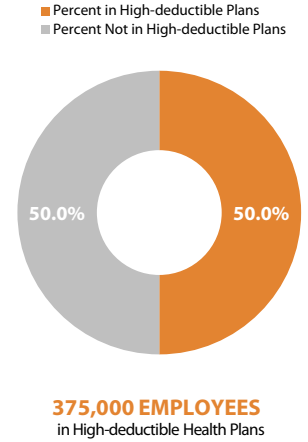
#### Average Annual Premium, Single and Family Coverage



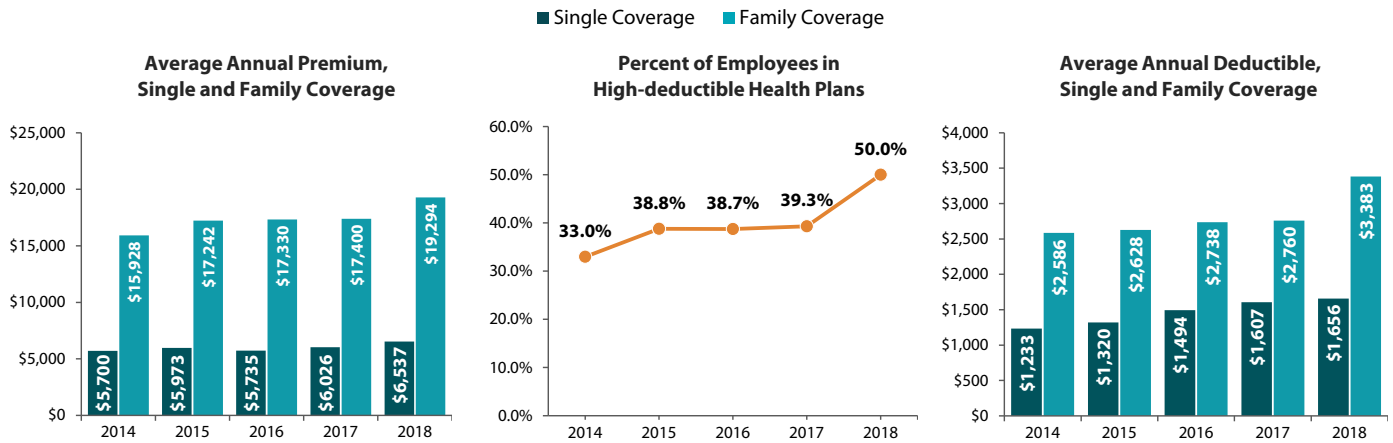
#### Average Annual Deductible, Single and Family Coverage



#### Percent of Employees in High-deductible Health Plans

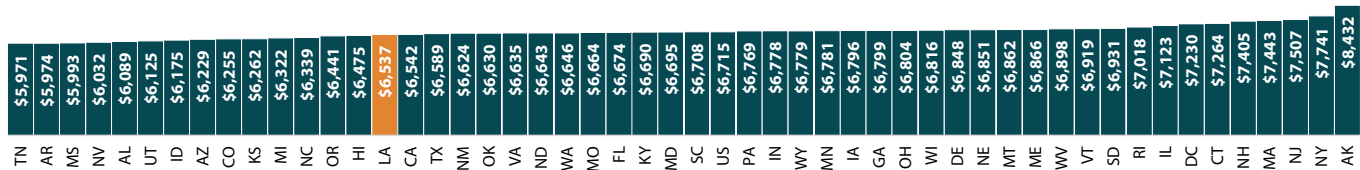


### TRENDS IN ESI COSTS, 2014-2018

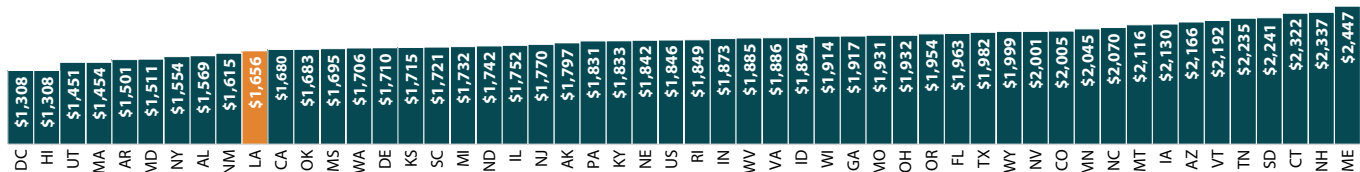


### STATE VARIATION IN ESI COSTS FOR SINGLE COVERAGE, 2018

#### Average Annual Premium For Single Coverage, 2018



#### Average Annual Deductible for Single Coverage, 2018



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

# STATE-LEVEL TRENDS IN ESI IN LOUISIANA

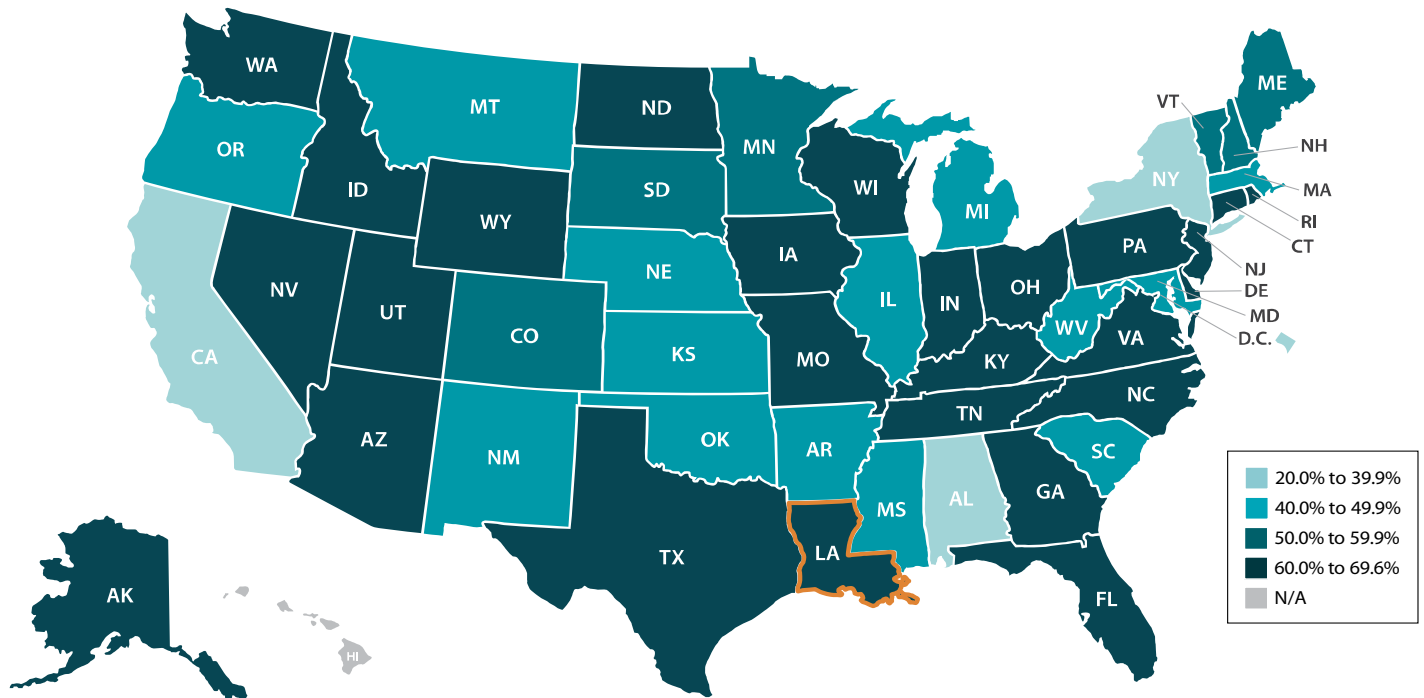
	2014	2015	2016	2017	2018	Significant difference between 2017-2018
<b>Trends in ESI Offer and Employee Access, 2014-2018</b>						
Percent of Employers Offering ESI	46.0%	42.7%	48.4%	51.0%	49.4%	
Percent of Employees in Establishments that Offer ESI	81.6%	79.8%	82.6%	85.3%	83.0%	
Percent of Employees Eligible for ESI at Offering Establishments	74.5%	79.0%	81.5%	75.4%	79.6%	
Percent of ESI-Eligible Employees Enrolled	76.5%	74.2%	72.9%	68.7%	68.5%	
<b>Trends in ESI Costs, 2014-2018</b>						
<b>Average Annual Premiums</b>						
Single Coverage	\$5,700	\$5,973	\$5,735	\$6,026	\$6,537	*
Family Coverage	\$15,928	\$17,242	\$17,330	\$17,400	\$19,294	*
<b>Average Employee Share of Premiums</b>						
Single Coverage	22.9%	24.1%	22.4%	24.3%	24.2%	
Family Coverage	31.7%	33.0%	33.6%	34.3%	32.6%	
<b>Average Annual Deductibles</b>						
Single Coverage	\$1,233	\$1,320	\$1,494	\$1,607	\$1,656	
Family Coverage	\$2,586	\$2,628	\$2,738	\$2,760	\$3,383	*
Percent of Employees in High-Deductible Health Plans	33.0%	38.8%	38.7%	39.3%	50.0%	*

\* Significant difference between 2017 and 2018 estimates at the 95% confidence level.  
 For the purposes of 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).  
 All references are to private-sector employers and employees.  
 Average premium prices are not adjusted to account for variation in actuarial value.  
 Please see [50-State Comparison Tables](#) for state vs national comparison.  
 Please see [www.shadac.org/ESIReport2019](http://www.shadac.org/ESIReport2019) for information on definitions and methods.

Data Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component, 2014-2018.

## STATE VARIATION IN PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2018

To learn more about state variation across ESI indicators, access the 50-state comparison tables at [www.shadac.org/ESIReport2019](http://www.shadac.org/ESIReport2019).



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



# STATE-LEVEL TRENDS

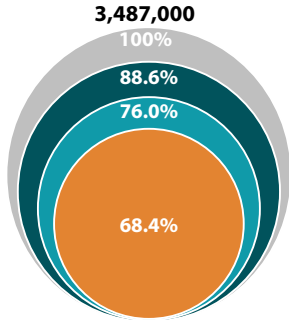
# MA

## IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2014-2018

## Massachusetts

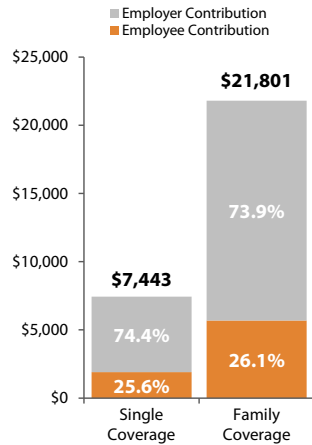
### EMPLOYER-SPONSORED INSURANCE IN 2018

#### Offer, Eligibility, and Enrollment

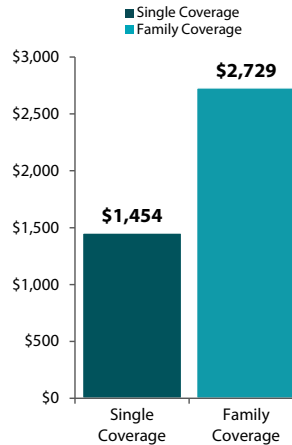


**3,487,000**  
work in establishments that OFFER coverage  
**2,348,000 EMPLOYEES**  
with an offer are ELIGIBLE for coverage  
**1,603,000 EMPLOYEES**  
with an offer who are eligible ENROLLED in coverage

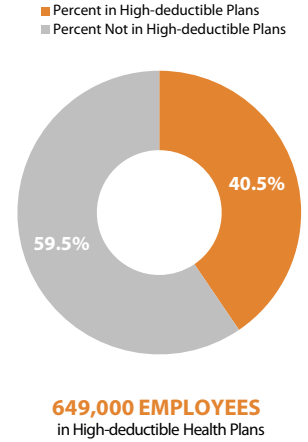
#### Average Annual Premium, Single and Family Coverage



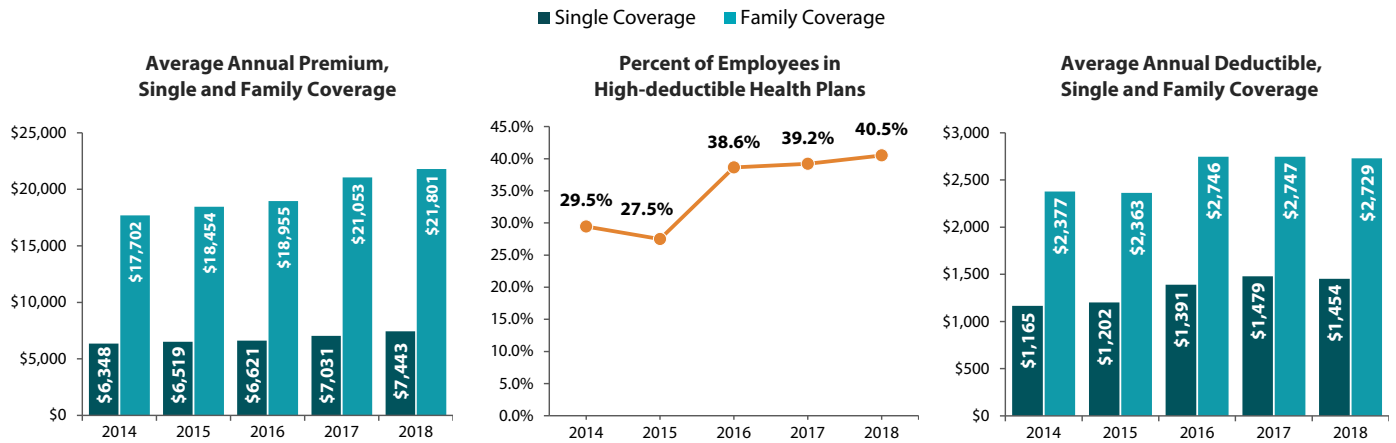
#### Average Annual Deductible, Single and Family Coverage



#### Percent of Employees in High-deductible Health Plans

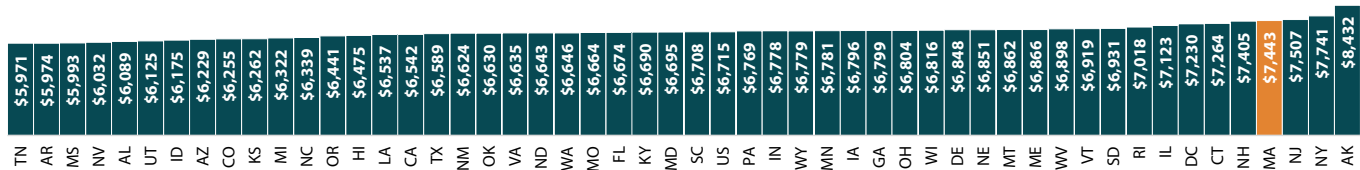


### TRENDS IN ESI COSTS, 2014-2018

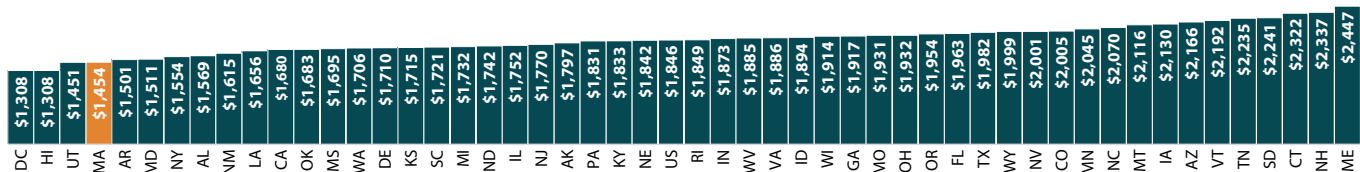


### STATE VARIATION IN ESI COSTS FOR SINGLE COVERAGE, 2018

#### Average Annual Premium For Single Coverage, 2018



#### Average Annual Deductible for Single Coverage, 2018



# STATE-LEVEL TRENDS IN ESI IN MASSACHUSETTS

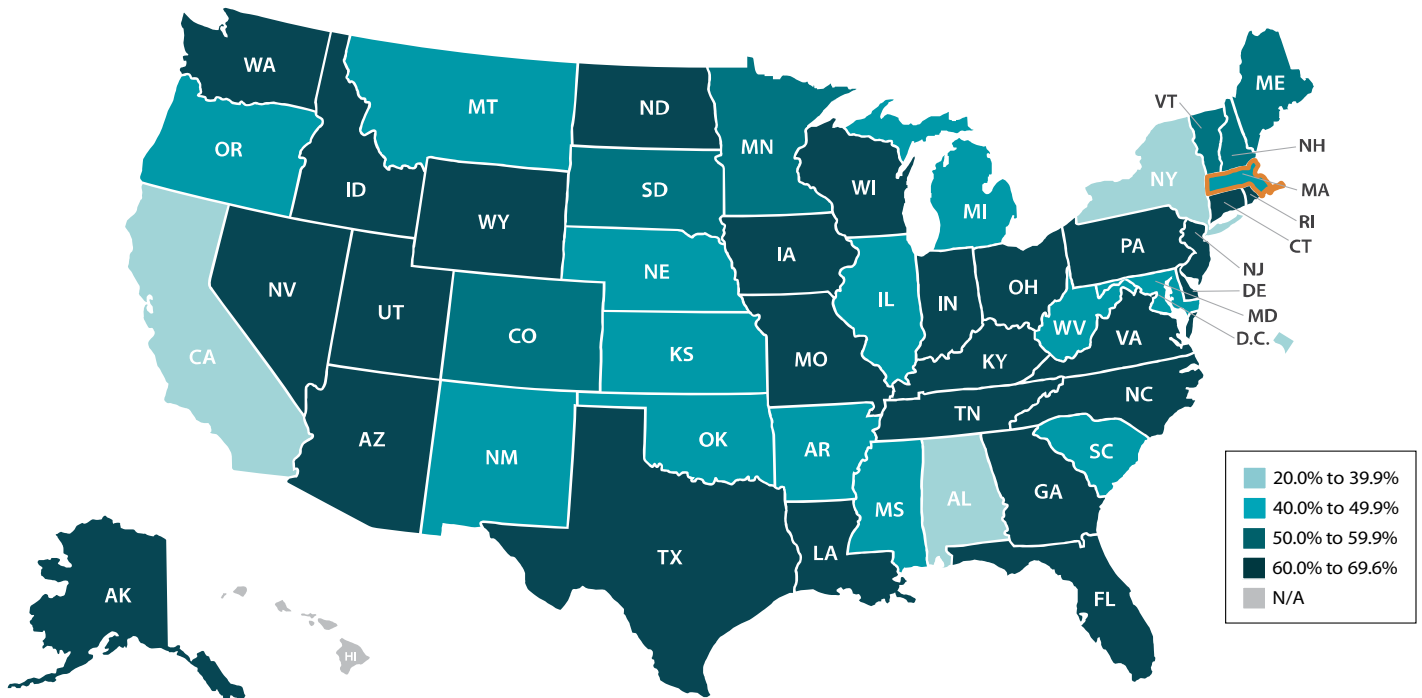
	2014	2015	2016	2017	2018	Significant difference between 2017-2018
<b>Trends in ESI Offer and Employee Access, 2014-2018</b>						
Percent of Employers Offering ESI	59.0%	52.4%	56.9%	64.4%	48.3%	*
Percent of Employees in Establishments that Offer ESI	91.2%	89.3%	87.6%	90.2%	88.6%	
Percent of Employees Eligible for ESI at Offering Establishments	73.1%	75.0%	76.2%	74.6%	76.0%	
Percent of ESI-Eligible Employees Enrolled	73.1%	72.9%	72.4%	69.5%	68.4%	
<b>Trends in ESI Costs, 2014-2018</b>						
<b>Average Annual Premiums</b>						
Single Coverage	\$6,348	\$6,519	\$6,621	\$7,031	\$7,443	
Family Coverage	\$17,702	\$18,454	\$18,955	\$21,053	\$21,801	
<b>Average Employee Share of Premiums</b>						
Single Coverage	25.0%	24.4%	25.2%	24.9%	25.6%	
Family Coverage	27.3%	24.3%	26.7%	26.5%	26.1%	
<b>Average Annual Deductibles</b>						
Single Coverage	\$1,165	\$1,202	\$1,391	\$1,479	\$1,454	
Family Coverage	\$2,377	\$2,363	\$2,746	\$2,747	\$2,729	
Percent of Employees in High-Deductible Health Plans	29.5%	27.5%	38.6%	39.2%	40.5%	

\* Significant difference between 2017 and 2018 estimates at the 95% confidence level.  
 For the purposes of 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).  
 All references are to private-sector employers and employees.  
 Average premium prices are not adjusted to account for variation in actuarial value.  
 Please see [50-State Comparison Tables](#) for state vs national comparison.  
 Please see [www.shadac.org/ESIReport2019](http://www.shadac.org/ESIReport2019) for information on definitions and methods.

Data Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component, 2014-2018.

## STATE VARIATION IN PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2018

To learn more about state variation across ESI indicators, access the 50-state comparison tables at [www.shadac.org/ESIReport2019](http://www.shadac.org/ESIReport2019).



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

# STATE-LEVEL TRENDS

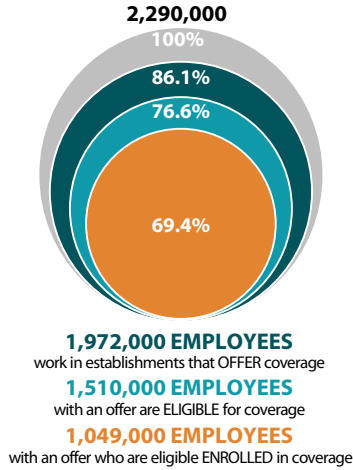
# MD

## IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2014-2018

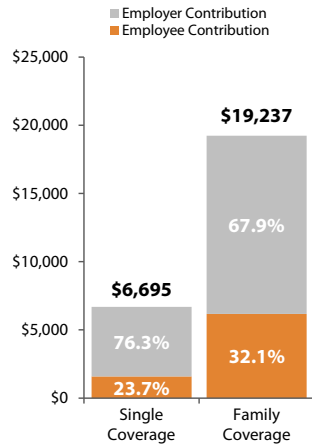
## Maryland

### EMPLOYER-SPONSORED INSURANCE IN 2018

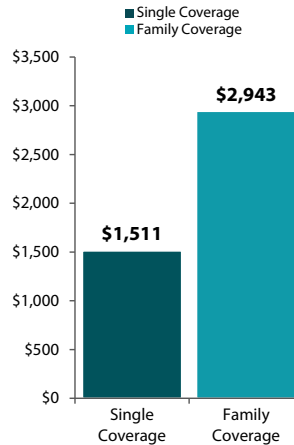
#### Offer, Eligibility, and Enrollment



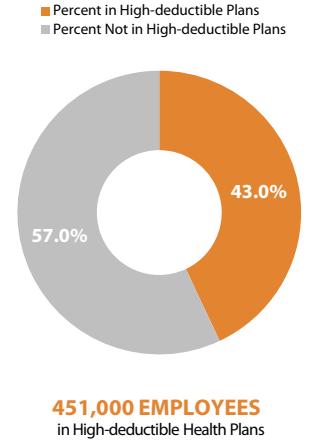
#### Average Annual Premium, Single and Family Coverage



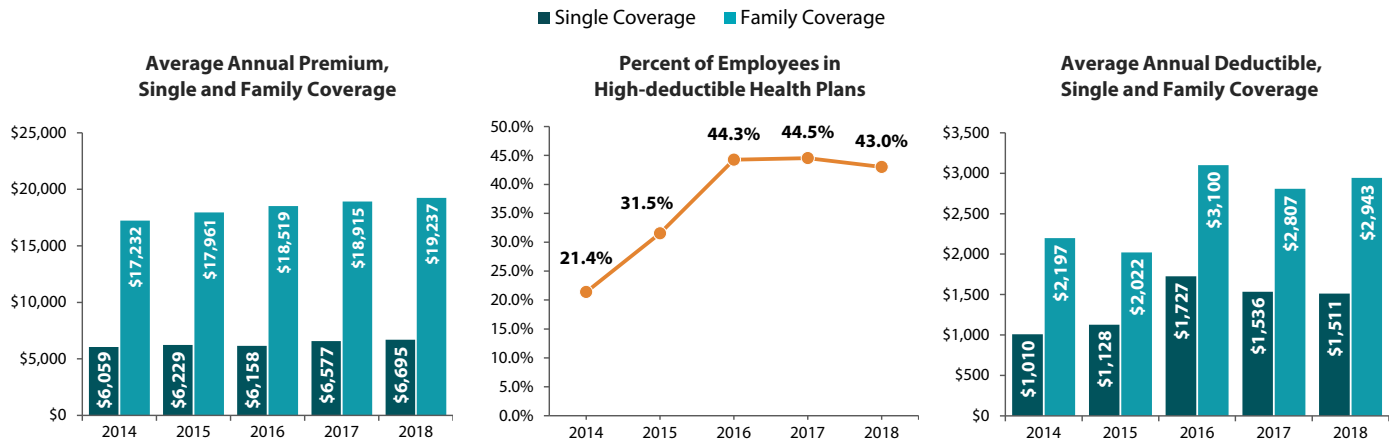
#### Average Annual Deductible, Single and Family Coverage



#### Percent of Employees in High-deductible Health Plans

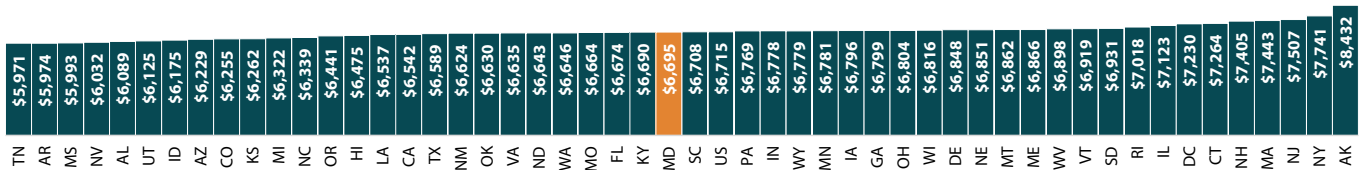


### TRENDS IN ESI COSTS, 2014-2018

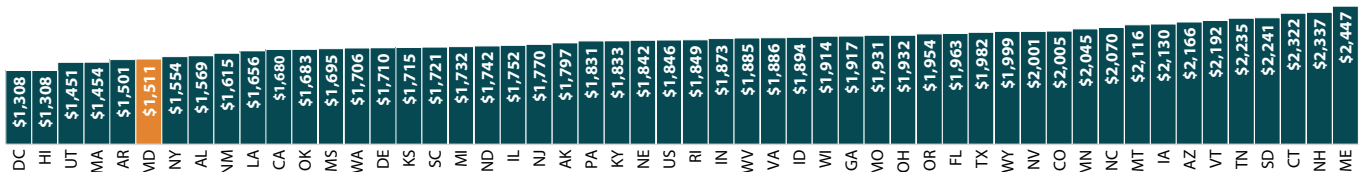


### STATE VARIATION IN ESI COSTS FOR SINGLE COVERAGE, 2018

#### Average Annual Premium For Single Coverage, 2018



#### Average Annual Deductible for Single Coverage, 2018





# STATE-LEVEL TRENDS

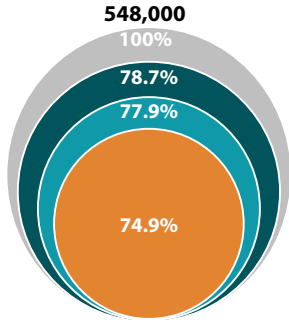
# ME

## Maine

## IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2014-2018

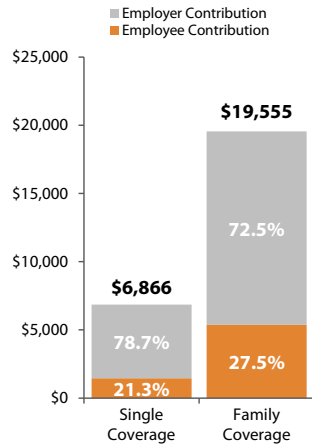
### EMPLOYER-SPONSORED INSURANCE IN 2018

#### Offer, Eligibility, and Enrollment

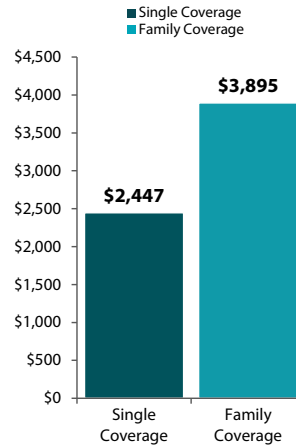


**431,000 EMPLOYEES** work in establishments that OFFER coverage  
**336,000 EMPLOYEES** with an offer are ELIGIBLE for coverage  
**252,000 EMPLOYEES** with an offer who are eligible ENROLLED in coverage

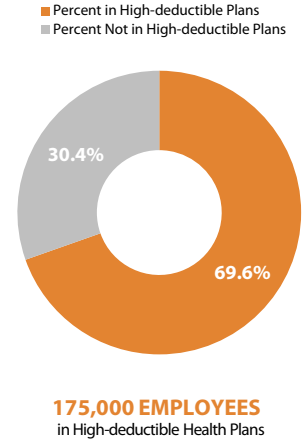
#### Average Annual Premium, Single and Family Coverage



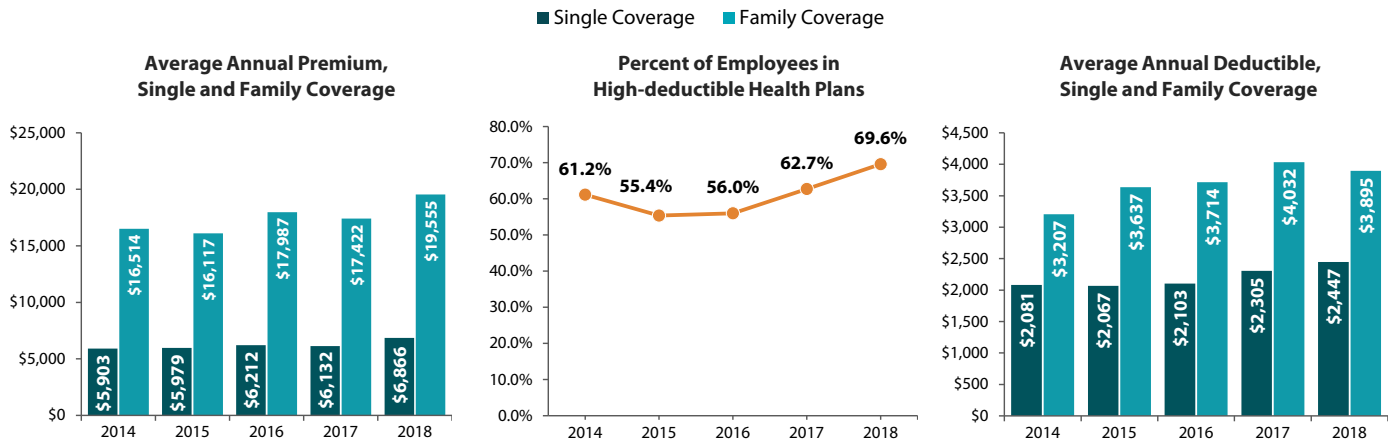
#### Average Annual Deductible, Single and Family Coverage



#### Percent of Employees in High-deductible Health Plans

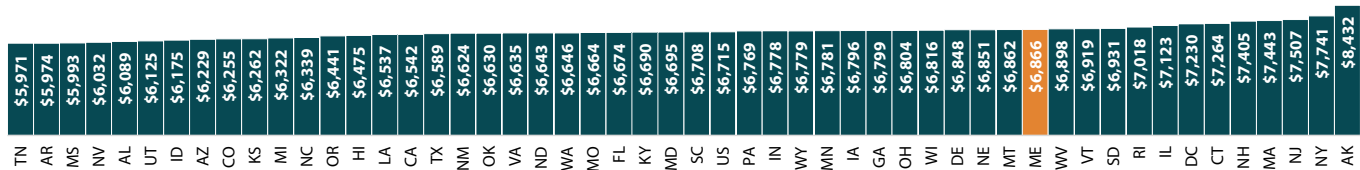


### TRENDS IN ESI COSTS, 2014-2018

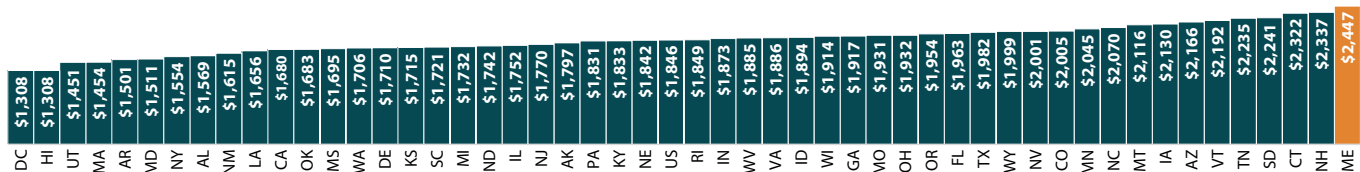


### STATE VARIATION IN ESI COSTS FOR SINGLE COVERAGE, 2018

#### Average Annual Premium For Single Coverage, 2018



#### Average Annual Deductible for Single Coverage, 2018



# STATE-LEVEL TRENDS IN ESI IN MAINE

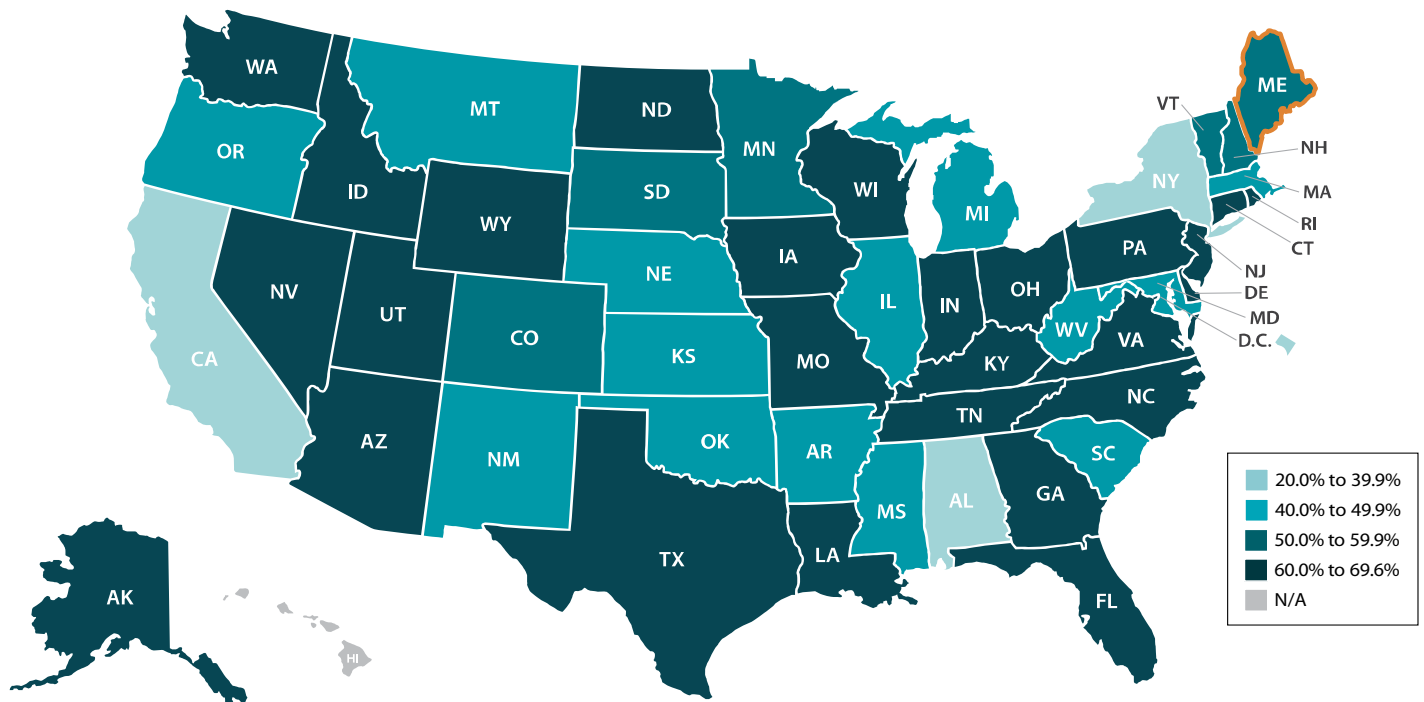
	2014	2015	2016	2017	2018	Significant difference between 2017-2018
<b>Trends in ESI Offer and Employee Access, 2014-2018</b>						
Percent of Employers Offering ESI	44.4%	41.6%	43.2%	41.6%	44.1%	
Percent of Employees in Establishments that Offer ESI	79.7%	77.2%	79.9%	79.5%	78.7%	
Percent of Employees Eligible for ESI at Offering Establishments	71.6%	77.3%	74.7%	76.6%	77.9%	
Percent of ESI-Eligible Employees Enrolled	71.3%	74.0%	73.1%	72.1%	74.9%	
<b>Trends in ESI Costs, 2014-2018</b>						
<b>Average Annual Premiums</b>						
Single Coverage	\$5,903	\$5,979	\$6,212	\$6,132	\$6,866	*
Family Coverage	\$16,514	\$16,117	\$17,987	\$17,422	\$19,555	*
<b>Average Employee Share of Premiums</b>						
Single Coverage	19.9%	21.4%	21.8%	21.4%	21.3%	
Family Coverage	24.8%	28.9%	26.1%	27.7%	27.5%	
<b>Average Annual Deductibles</b>						
Single Coverage	\$2,081	\$2,067	\$2,103	\$2,305	\$2,447	
Family Coverage	\$3,207	\$3,637	\$3,714	\$4,032	\$3,895	
Percent of Employees in High-Deductible Health Plans	61.2%	55.4%	56.0%	62.7%	69.6%	

\* Significant difference between 2017 and 2018 estimates at the 95% confidence level.  
 For the purposes of 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).  
 All references are to private-sector employers and employees.  
 Average premium prices are not adjusted to account for variation in actuarial value.  
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 Please see [www.shadac.org/ESIReport2019](http://www.shadac.org/ESIReport2019) for information on definitions and methods.

Data Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component, 2014-2018.

## STATE VARIATION IN PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2018

To learn more about state variation across ESI indicators, access the 50-state comparison tables at [www.shadac.org/ESIReport2019](http://www.shadac.org/ESIReport2019).



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

# STATE-LEVEL TRENDS

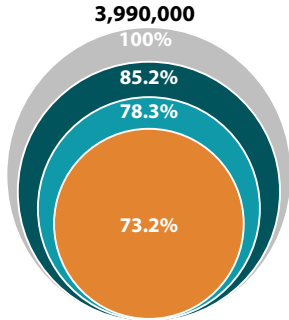
# MI

## IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2014-2018

## Michigan

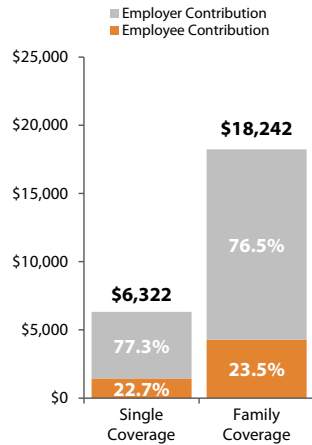
### EMPLOYER-SPONSORED INSURANCE IN 2018

#### Offer, Eligibility, and Enrollment

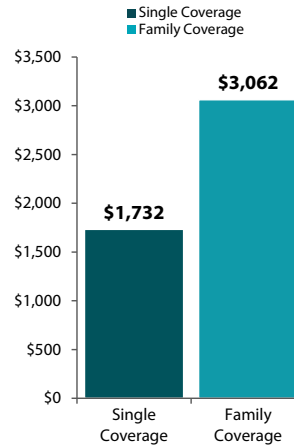


**3,400,000 EMPLOYEES** work in establishments that OFFER coverage  
**2,662,000 EMPLOYEES** with an offer are ELIGIBLE for coverage  
**1,948,000 EMPLOYEES** with an offer who are eligible ENROLLED in coverage

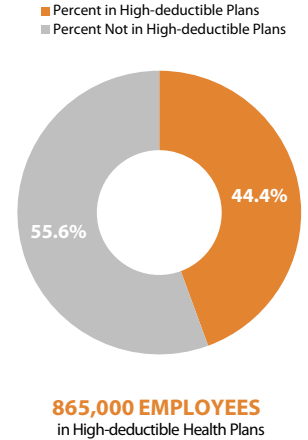
#### Average Annual Premium, Single and Family Coverage



#### Average Annual Deductible, Single and Family Coverage



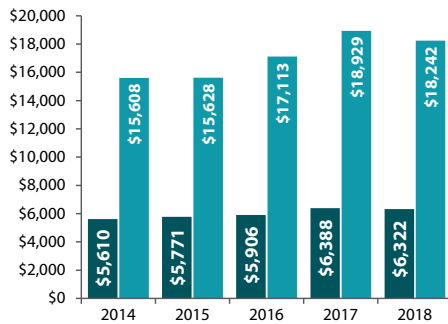
#### Percent of Employees in High-deductible Health Plans



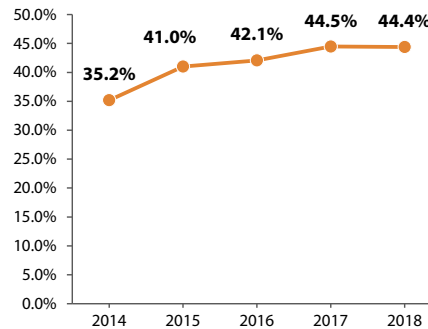
### TRENDS IN ESI COSTS, 2014-2018

Single Coverage Family Coverage

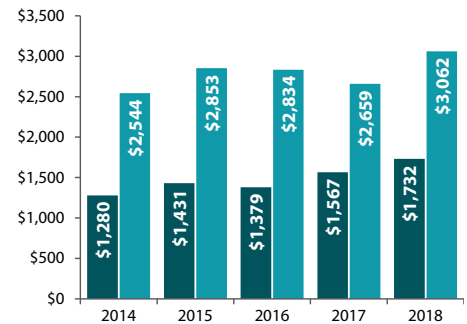
#### Average Annual Premium, Single and Family Coverage



#### Percent of Employees in High-deductible Health Plans

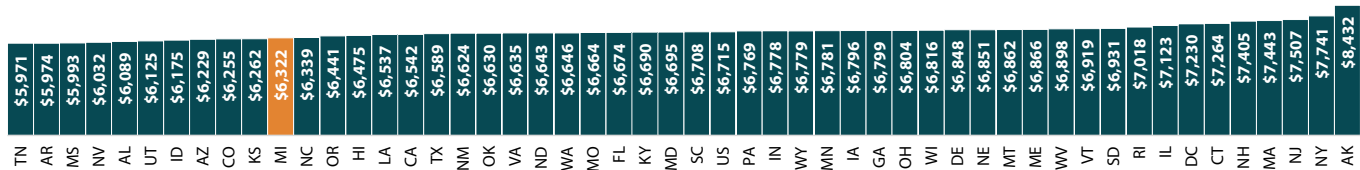


#### Average Annual Deductible, Single and Family Coverage

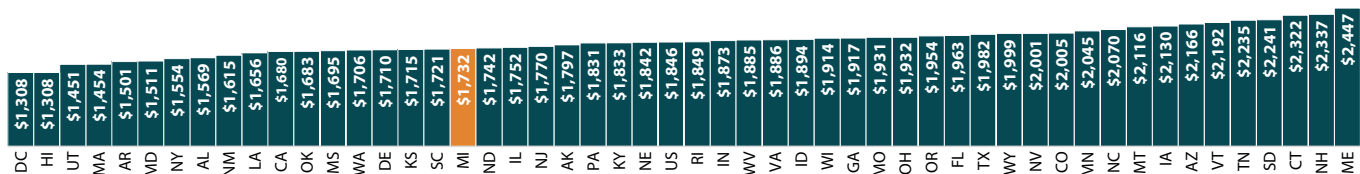


### STATE VARIATION IN ESI COSTS FOR SINGLE COVERAGE, 2018

#### Average Annual Premium For Single Coverage, 2018



#### Average Annual Deductible for Single Coverage, 2018



# STATE-LEVEL TRENDS IN ESI IN MICHIGAN

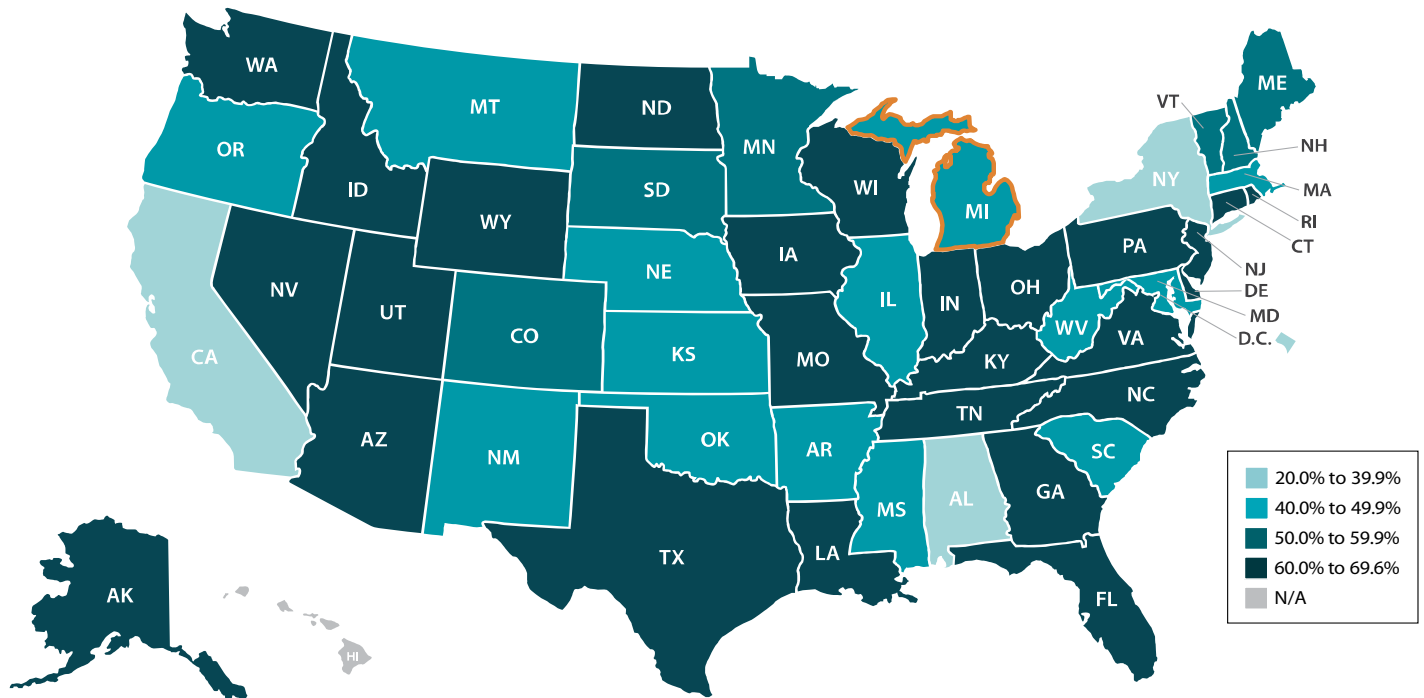
	2014	2015	2016	2017	2018	Significant difference between 2017-2018
<b>Trends in ESI Offer and Employee Access, 2014-2018</b>						
Percent of Employers Offering ESI	45.9%	48.4%	42.8%	49.3%	48.9%	
Percent of Employees in Establishments that Offer ESI	83.8%	82.0%	82.2%	85.2%	85.2%	
Percent of Employees Eligible for ESI at Offering Establishments	75.4%	78.4%	75.9%	77.6%	78.3%	
Percent of ESI-Eligible Employees Enrolled	75.9%	74.0%	77.7%	79.7%	73.2%	*
<b>Trends in ESI Costs, 2014-2018</b>						
<b>Average Annual Premiums</b>						
Single Coverage	\$5,610	\$5,771	\$5,906	\$6,388	\$6,322	
Family Coverage	\$15,608	\$15,628	\$17,113	\$18,929	\$18,242	
<b>Average Employee Share of Premiums</b>						
Single Coverage	23.4%	18.9%	20.9%	21.7%	22.7%	
Family Coverage	24.7%	23.3%	20.1%	19.3%	23.5%	*
<b>Average Annual Deductibles</b>						
Single Coverage	\$1,280	\$1,431	\$1,379	\$1,567	\$1,732	
Family Coverage	\$2,544	\$2,853	\$2,834	\$2,659	\$3,062	
Percent of Employees in High-Deductible Health Plans	35.2%	41.0%	42.1%	44.5%	44.4%	

\* Significant difference between 2017 and 2018 estimates at the 95% confidence level.  
 For the purposes of 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).  
 All references are to private-sector employers and employees.  
 Average premium prices are not adjusted to account for variation in actuarial value.  
 Please see [50-State Comparison Tables](#) for state vs national comparison.  
 Please see [www.shadac.org/ESIReport2019](http://www.shadac.org/ESIReport2019) for information on definitions and methods.

Data Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component, 2014-2018.

## STATE VARIATION IN PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2018

To learn more about state variation across ESI indicators, access the 50-state comparison tables at [www.shadac.org/ESIReport2019](http://www.shadac.org/ESIReport2019).



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



# STATE-LEVEL TRENDS

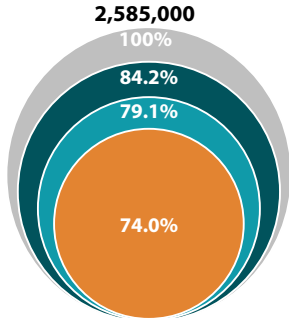
# MN

## IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2014-2018

## Minnesota

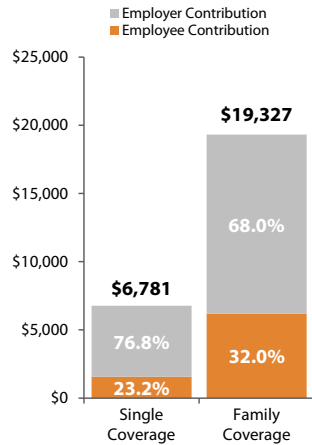
### EMPLOYER-SPONSORED INSURANCE IN 2018

#### Offer, Eligibility, and Enrollment

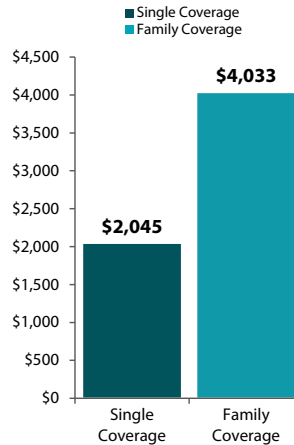


**2,585,000**  
work in establishments that OFFER coverage  
**1,721,000 EMPLOYEES**  
with an offer are ELIGIBLE for coverage  
**1,273,000 EMPLOYEES**  
with an offer who are eligible ENROLLED in coverage

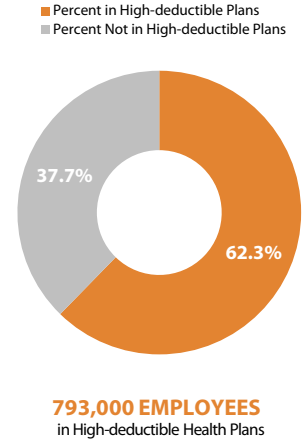
#### Average Annual Premium, Single and Family Coverage



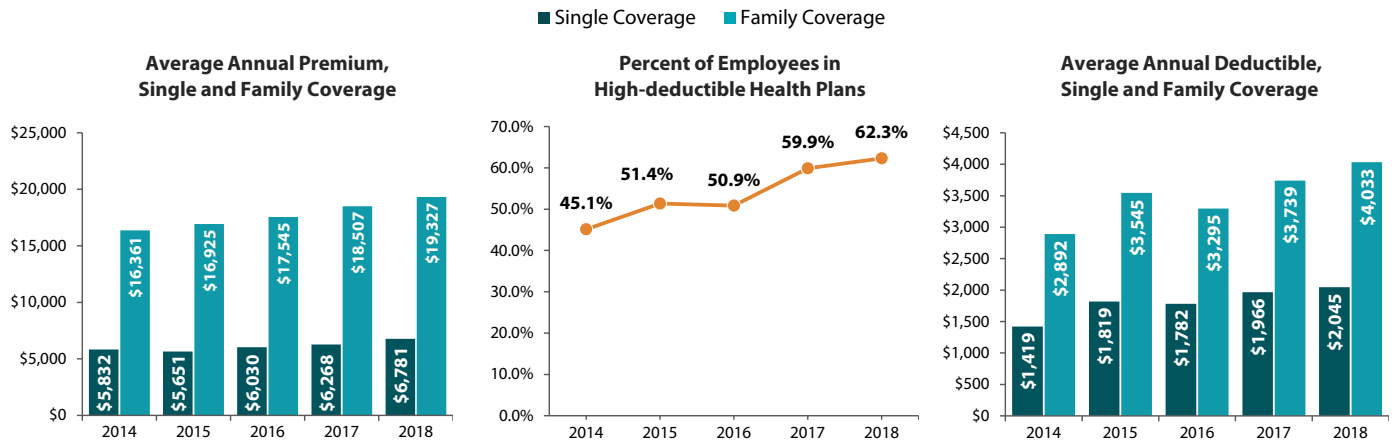
#### Average Annual Deductible, Single and Family Coverage



#### Percent of Employees in High-deductible Health Plans

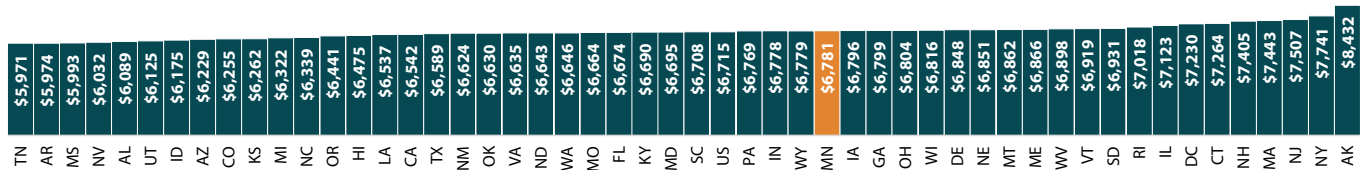


### TRENDS IN ESI COSTS, 2014-2018

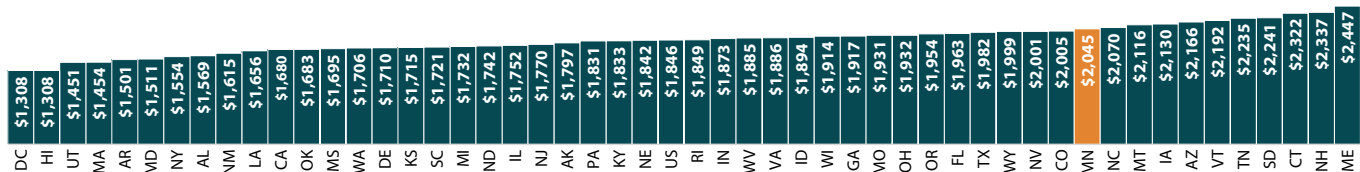


### STATE VARIATION IN ESI COSTS FOR SINGLE COVERAGE, 2018

#### Average Annual Premium For Single Coverage, 2018



#### Average Annual Deductible for Single Coverage, 2018



# STATE-LEVEL TRENDS IN ESI IN MINNESOTA

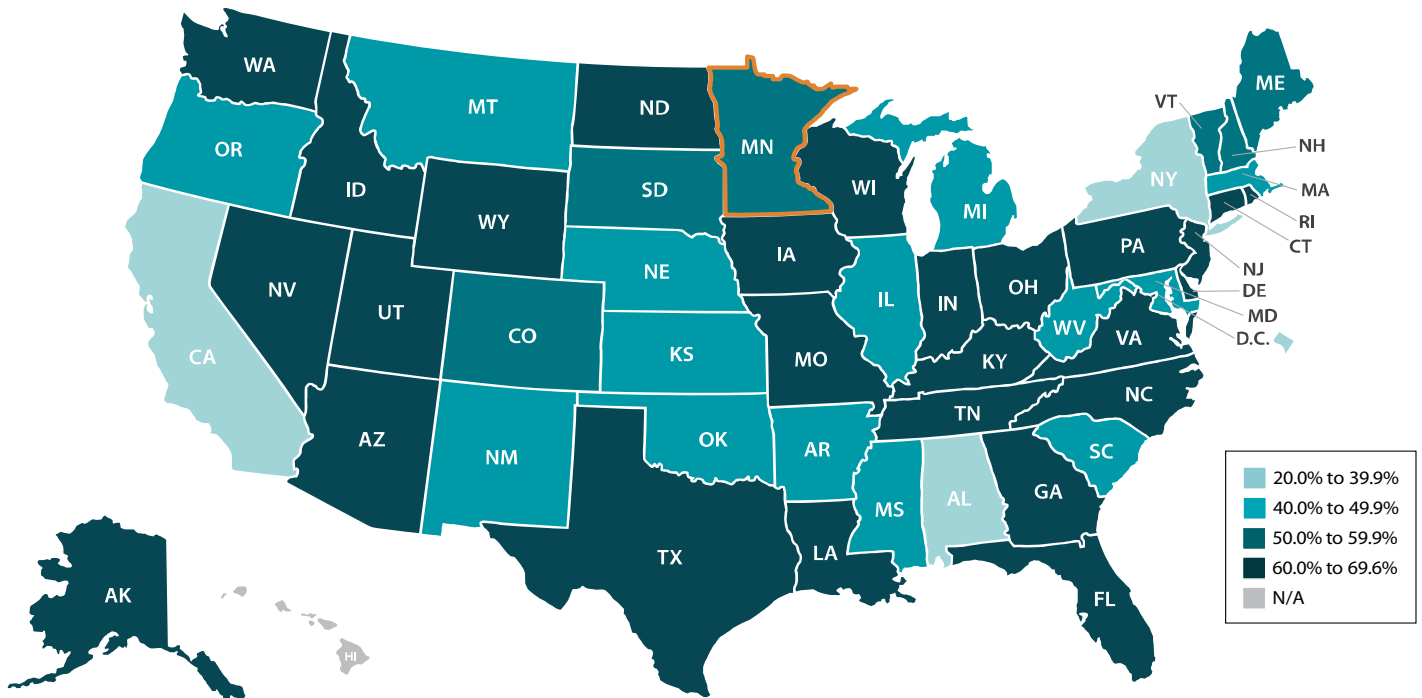
	2014	2015	2016	2017	2018	Significant difference between 2017-2018
<b>Trends in ESI Offer and Employee Access, 2014-2018</b>						
Percent of Employers Offering ESI	42.2%	44.3%	42.0%	48.8%	46.1%	
Percent of Employees in Establishments that Offer ESI	81.6%	83.6%	84.2%	82.9%	84.2%	
Percent of Employees Eligible for ESI at Offering Establishments	74.8%	77.8%	78.1%	77.2%	79.1%	
Percent of ESI-Eligible Employees Enrolled	75.2%	72.3%	74.8%	75.6%	74.0%	
<b>Trends in ESI Costs, 2014-2018</b>						
<b>Average Annual Premiums</b>						
Single Coverage	\$5,832	\$5,651	\$6,030	\$6,268	\$6,781	*
Family Coverage	\$16,361	\$16,925	\$17,545	\$18,507	\$19,327	
<b>Average Employee Share of Premiums</b>						
Single Coverage	20.9%	23.6%	22.9%	21.7%	23.2%	
Family Coverage	25.5%	30.0%	27.4%	27.0%	32.0%	
<b>Average Annual Deductibles</b>						
Single Coverage	\$1,419	\$1,819	\$1,782	\$1,966	\$2,045	
Family Coverage	\$2,892	\$3,545	\$3,295	\$3,739	\$4,033	
Percent of Employees in High-Deductible Health Plans	45.1%	51.4%	50.9%	59.9%	62.3%	

\* Significant difference between 2017 and 2018 estimates at the 95% confidence level.  
 For the purposes of 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).  
 All references are to private-sector employers and employees.  
 Average premium prices are not adjusted to account for variation in actuarial value.  
 Please see [50-State Comparison Tables](#) for state vs national comparison.  
 Please see [www.shadac.org/ESIReport2019](http://www.shadac.org/ESIReport2019) for information on definitions and methods.

Data Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component, 2014-2018.

## STATE VARIATION IN PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2018

To learn more about state variation across ESI indicators, access the 50-state comparison tables at [www.shadac.org/ESIReport2019](http://www.shadac.org/ESIReport2019).



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

# STATE-LEVEL TRENDS

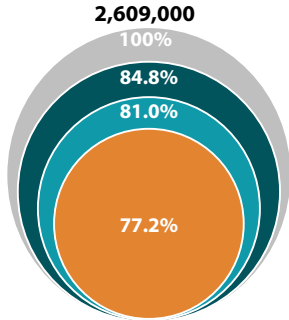
# MO

## Missouri

### IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2014-2018

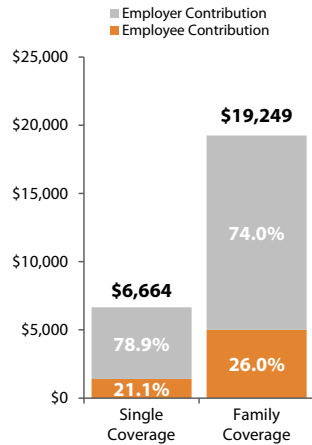
#### EMPLOYER-SPONSORED INSURANCE IN 2018

##### Offer, Eligibility, and Enrollment

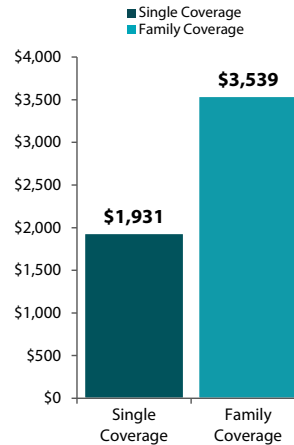


**2,609,000**  
work in establishments that OFFER coverage  
**2,212,000 EMPLOYEES**  
with an offer are ELIGIBLE for coverage  
**1,792,000 EMPLOYEES**  
with an offer who are eligible ENROLLED in coverage

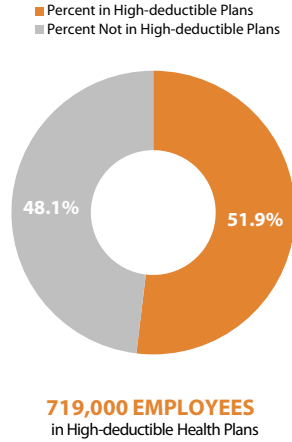
##### Average Annual Premium, Single and Family Coverage



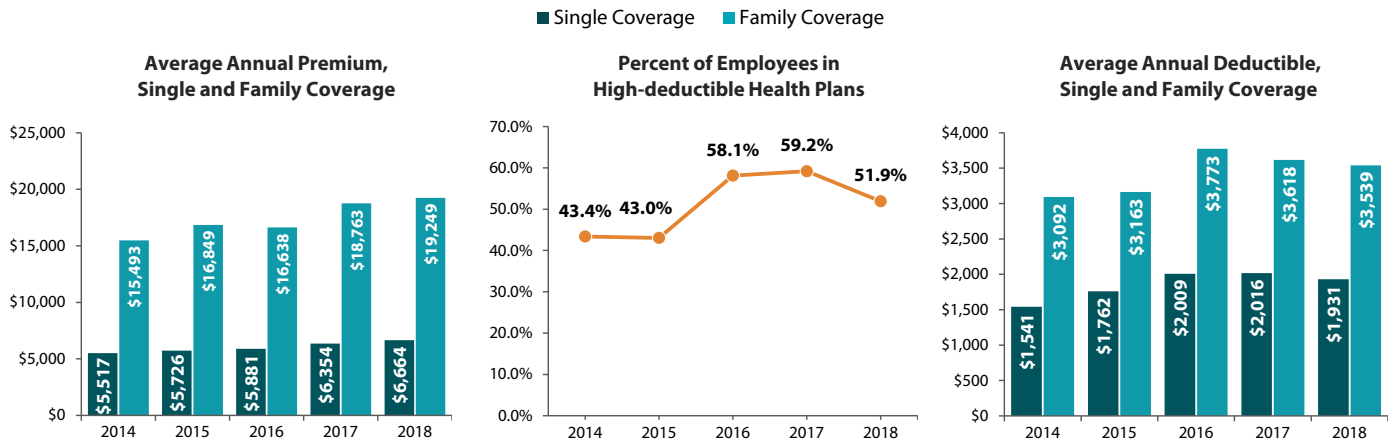
##### Average Annual Deductible, Single and Family Coverage



##### Percent of Employees in High-deductible Health Plans

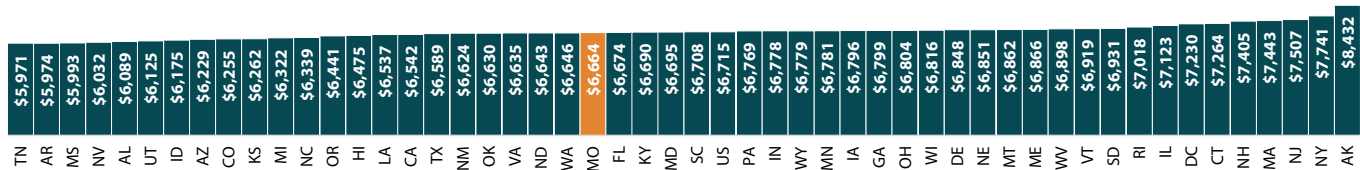


#### TRENDS IN ESI COSTS, 2014-2018

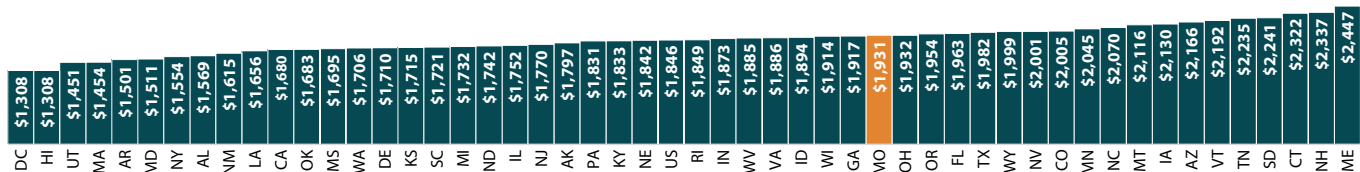


#### STATE VARIATION IN ESI COSTS FOR SINGLE COVERAGE, 2018

##### Average Annual Premium For Single Coverage, 2018



##### Average Annual Deductible for Single Coverage, 2018



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

# STATE-LEVEL TRENDS IN ESI IN MISSOURI

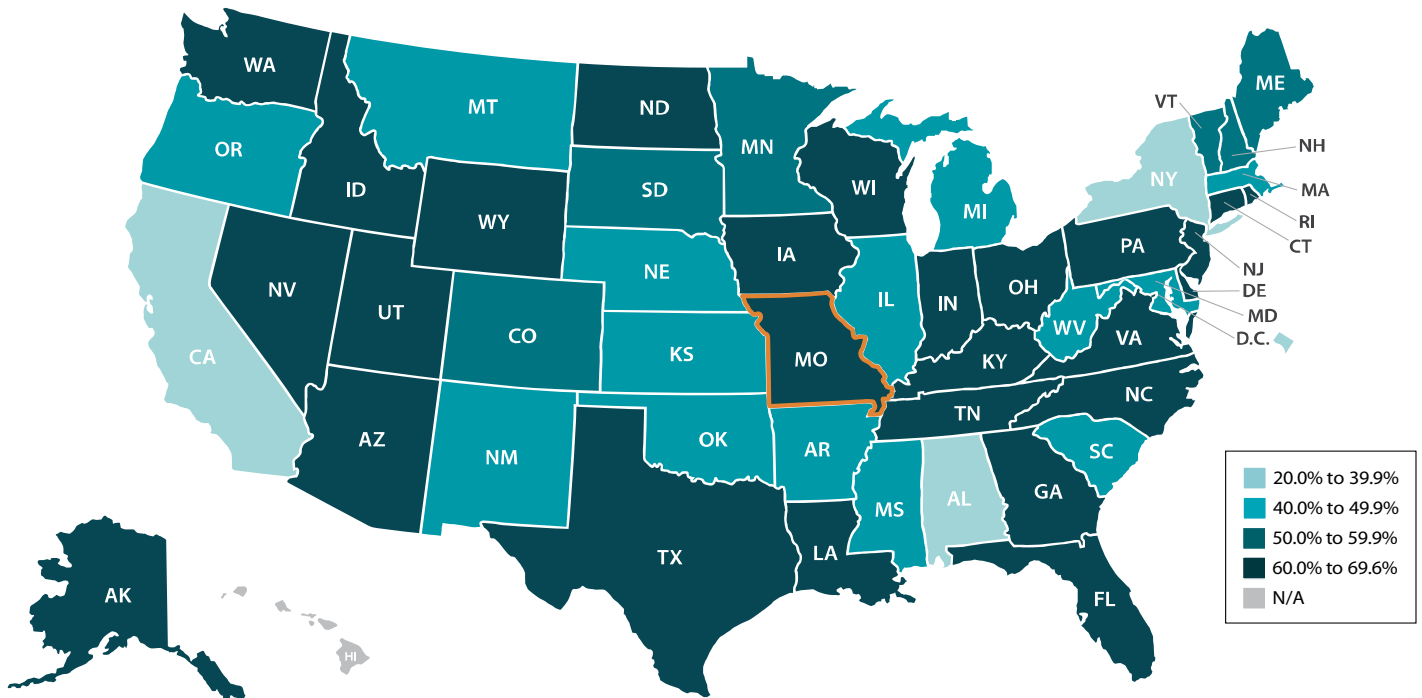
	2014	2015	2016	2017	2018	Significant difference between 2017-2018
<b>Trends in ESI Offer and Employee Access, 2014-2018</b>						
Percent of Employers Offering ESI	47.9%	46.2%	42.5%	48.5%	48.8%	
Percent of Employees in Establishments that Offer ESI	82.7%	83.8%	83.8%	86.3%	84.8%	
Percent of Employees Eligible for ESI at Offering Establishments	78.4%	78.9%	74.9%	78.2%	81.0%	
Percent of ESI-Eligible Employees Enrolled	75.1%	76.7%	76.6%	75.4%	77.2%	
<b>Trends in ESI Costs, 2014-2018</b>						
<b>Average Annual Premiums</b>						
Single Coverage	\$5,517	\$5,726	\$5,881	\$6,354	\$6,664	
Family Coverage	\$15,493	\$16,849	\$16,638	\$18,763	\$19,249	
<b>Average Employee Share of Premiums</b>						
Single Coverage	22.5%	21.1%	21.9%	20.7%	21.1%	
Family Coverage	25.0%	24.8%	36.1%	24.8%	26.0%	
<b>Average Annual Deductibles</b>						
Single Coverage	\$1,541	\$1,762	\$2,009	\$2,016	\$1,931	
Family Coverage	\$3,092	\$3,163	\$3,773	\$3,618	\$3,539	
Percent of Employees in High-Deductible Health Plans	43.4%	43.0%	58.1%	59.2%	51.9%	

\* Significant difference between 2017 and 2018 estimates at the 95% confidence level.  
 For the purposes of 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).  
 All references are to private-sector employers and employees.  
 Average premium prices are not adjusted to account for variation in actuarial value.  
 Please see [50-State Comparison Tables](#) for state vs national comparison.  
 Please see [www.shadac.org/ESIReport2019](http://www.shadac.org/ESIReport2019) for information on definitions and methods.

Data Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component, 2014-2018.

## STATE VARIATION IN PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2018

To learn more about state variation across ESI indicators, access the 50-state comparison tables at [www.shadac.org/ESIReport2019](http://www.shadac.org/ESIReport2019).



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

# STATE-LEVEL TRENDS

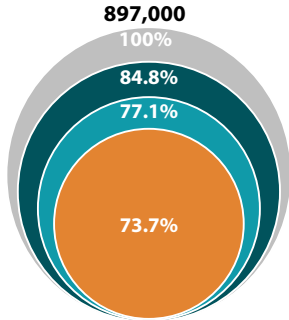
# MS

## IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2014-2018

## Mississippi

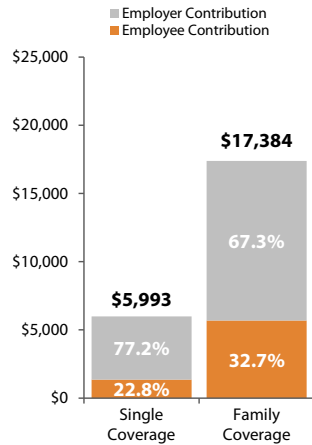
### EMPLOYER-SPONSORED INSURANCE IN 2018

#### Offer, Eligibility, and Enrollment

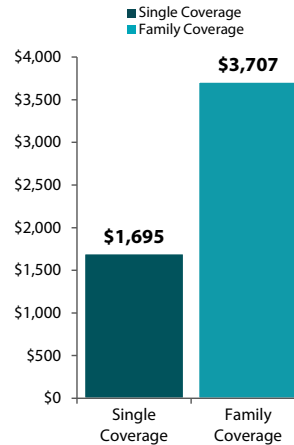


**760,000 EMPLOYEES** work in establishments that OFFER coverage  
**586,000 EMPLOYEES** with an offer are ELIGIBLE for coverage  
**432,000 EMPLOYEES** with an offer who are eligible ENROLLED in coverage

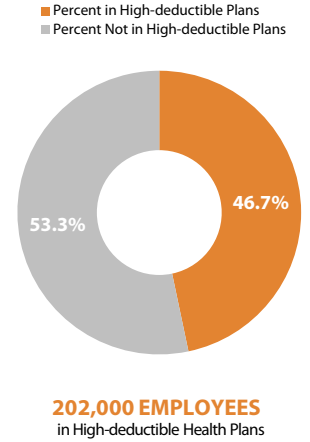
#### Average Annual Premium, Single and Family Coverage



#### Average Annual Deductible, Single and Family Coverage



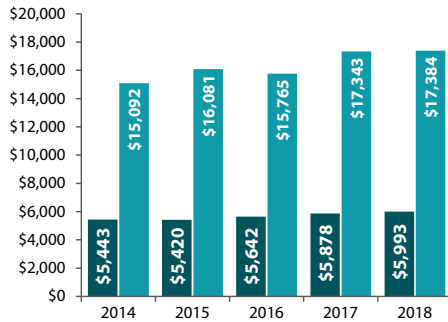
#### Percent of Employees in High-deductible Health Plans



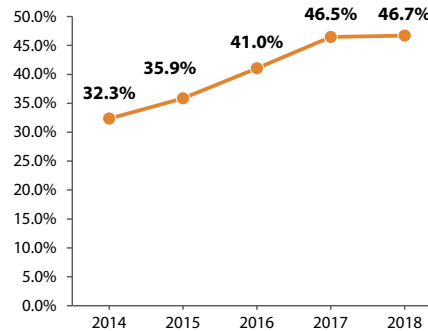
### TRENDS IN ESI COSTS, 2014-2018

■ Single Coverage ■ Family Coverage

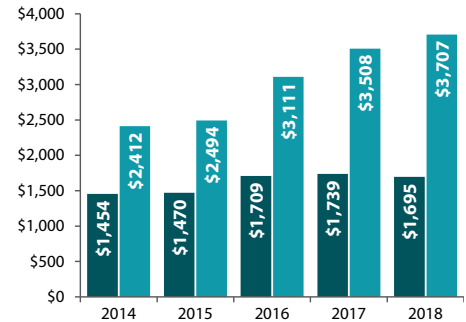
#### Average Annual Premium, Single and Family Coverage



#### Percent of Employees in High-deductible Health Plans

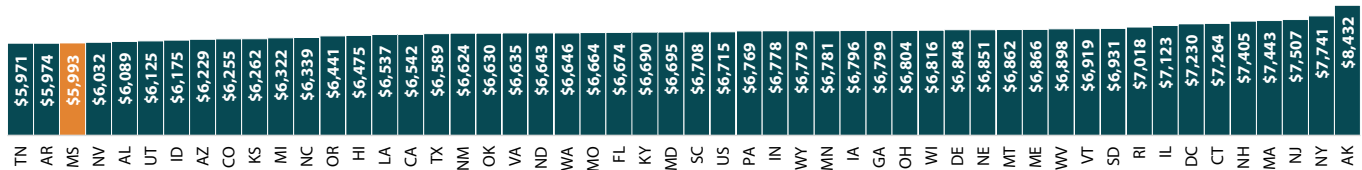


#### Average Annual Deductible, Single and Family Coverage

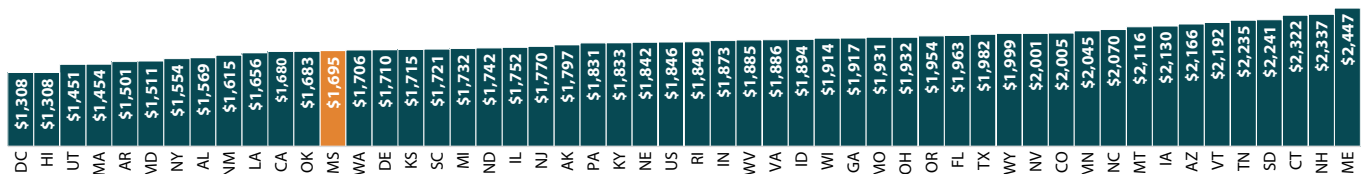


### STATE VARIATION IN ESI COSTS FOR SINGLE COVERAGE, 2018

#### Average Annual Premium For Single Coverage, 2018



#### Average Annual Deductible for Single Coverage, 2018



# STATE-LEVEL TRENDS IN ESI IN MISSISSIPPI

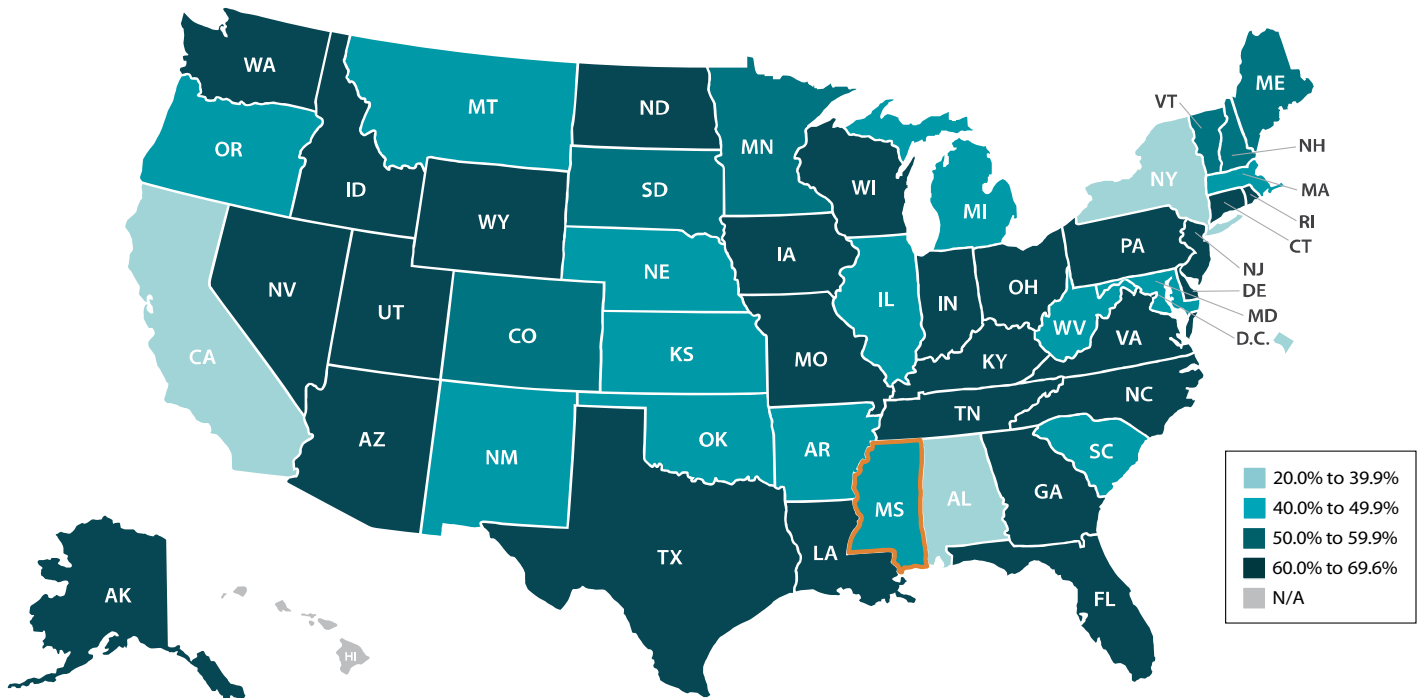
	2014	2015	2016	2017	2018	Significant difference between 2017-2018
<b>Trends in ESI Offer and Employee Access, 2014-2018</b>						
Percent of Employers Offering ESI	43.0%	42.3%	50.8%	52.4%	49.0%	
Percent of Employees in Establishments that Offer ESI	81.6%	80.0%	83.3%	85.4%	84.8%	
Percent of Employees Eligible for ESI at Offering Establishments	76.2%	75.1%	80.9%	77.1%	77.1%	
Percent of ESI-Eligible Employees Enrolled	76.6%	74.2%	75.9%	72.3%	73.7%	
<b>Trends in ESI Costs, 2014-2018</b>						
<b>Average Annual Premiums</b>						
Single Coverage	\$5,443	\$5,420	\$5,642	\$5,878	\$5,993	
Family Coverage	\$15,092	\$16,081	\$15,765	\$17,343	\$17,384	
<b>Average Employee Share of Premiums</b>						
Single Coverage	21.2%	23.3%	24.8%	22.3%	22.8%	
Family Coverage	31.0%	33.0%	34.3%	29.6%	32.7%	
<b>Average Annual Deductibles</b>						
Single Coverage	\$1,454	\$1,470	\$1,709	\$1,739	\$1,695	
Family Coverage	\$2,412	\$2,494	\$3,111	\$3,508	\$3,707	
Percent of Employees in High-Deductible Health Plans	32.3%	35.9%	41.0%	46.5%	46.7%	

\* Significant difference between 2017 and 2018 estimates at the 95% confidence level.  
 For the purposes of 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).  
 All references are to private-sector employers and employees.  
 Average premium prices are not adjusted to account for variation in actuarial value.  
 Please see [50-State Comparison Tables](#) for state vs national comparison.  
 Please see [www.shadac.org/ESIReport2019](http://www.shadac.org/ESIReport2019) for information on definitions and methods.

Data Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component, 2014-2018.

## STATE VARIATION IN PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2018

To learn more about state variation across ESI indicators, access the 50-state comparison tables at [www.shadac.org/ESIReport2019](http://www.shadac.org/ESIReport2019).



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

# STATE-LEVEL TRENDS

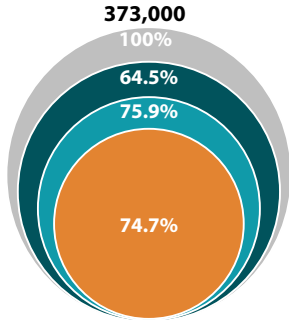
# MT

## Montana

### IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2014-2018

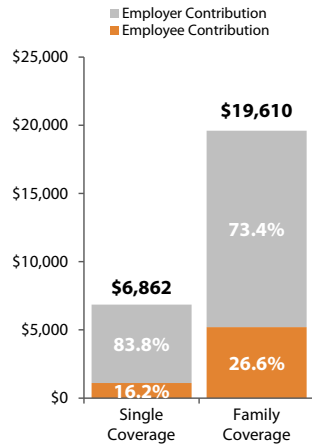
#### EMPLOYER-SPONSORED INSURANCE IN 2018

##### Offer, Eligibility, and Enrollment

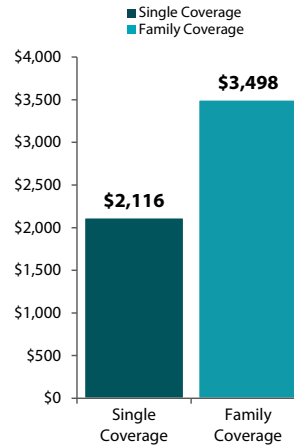


**240,000 EMPLOYEES** work in establishments that OFFER coverage  
**183,000 EMPLOYEES** with an offer are ELIGIBLE for coverage  
**136,000 EMPLOYEES** with an offer who are eligible ENROLLED in coverage

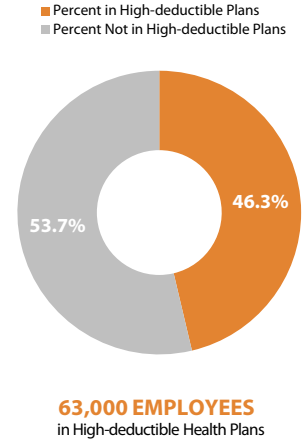
##### Average Annual Premium, Single and Family Coverage



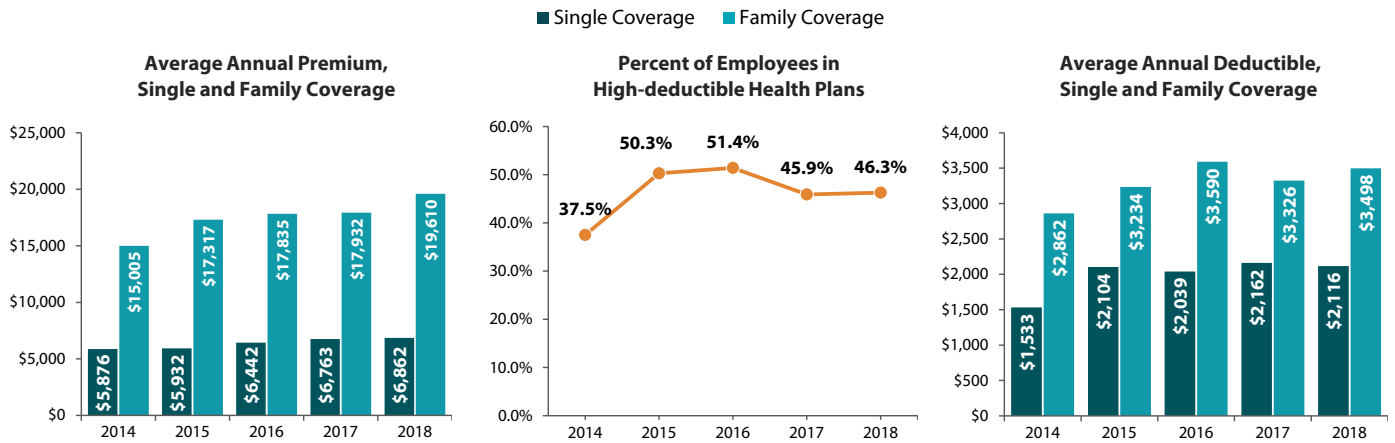
##### Average Annual Deductible, Single and Family Coverage



##### Percent of Employees in High-deductible Health Plans

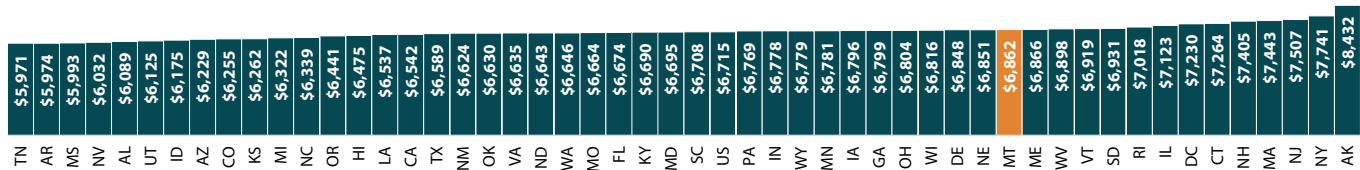


#### TRENDS IN ESI COSTS, 2014-2018

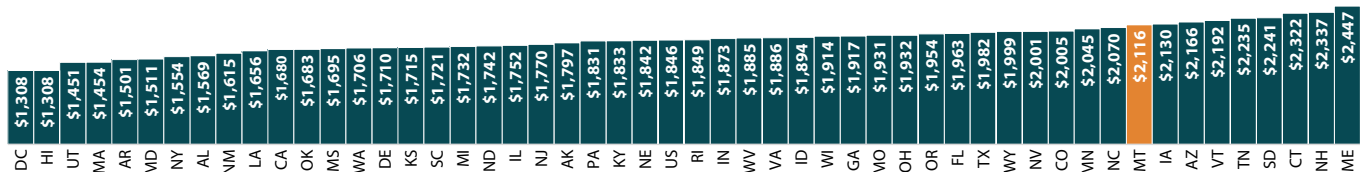


#### STATE VARIATION IN ESI COSTS FOR SINGLE COVERAGE, 2018

##### Average Annual Premium For Single Coverage, 2018



##### Average Annual Deductible for Single Coverage, 2018



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

# STATE-LEVEL TRENDS IN ESI IN MONTANA

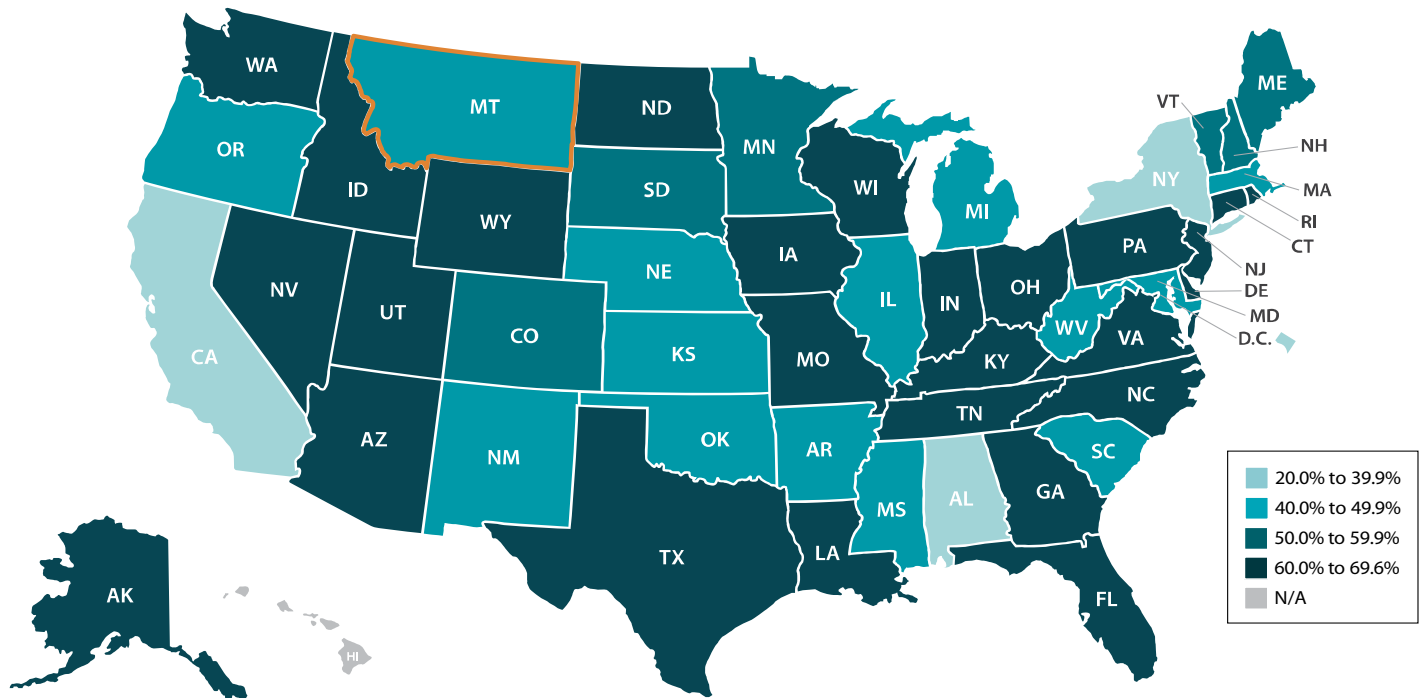
	2014	2015	2016	2017	2018	Significant difference between 2017-2018
<b>Trends in ESI Offer and Employee Access, 2014-2018</b>						
Percent of Employers Offering ESI	37.5%	34.3%	28.3%	37.4%	34.7%	
Percent of Employees in Establishments that Offer ESI	68.0%	66.6%	66.2%	73.2%	64.5%	*
Percent of Employees Eligible for ESI at Offering Establishments	74.9%	72.9%	72.7%	79.7%	75.9%	
Percent of ESI-Eligible Employees Enrolled	81.5%	77.1%	75.2%	77.5%	74.7%	
<b>Trends in ESI Costs, 2014-2018</b>						
<b>Average Annual Premiums</b>						
Single Coverage	\$5,876	\$5,932	\$6,442	\$6,763	\$6,862	
Family Coverage	\$15,005	\$17,317	\$17,835	\$17,932	\$19,610	
<b>Average Employee Share of Premiums</b>						
Single Coverage	17.4%	14.6%	21.2%	16.6%	16.2%	
Family Coverage	28.5%	24.3%	31.2%	27.0%	26.6%	
<b>Average Annual Deductibles</b>						
Single Coverage	\$1,533	\$2,104	\$2,039	\$2,162	\$2,116	
Family Coverage	\$2,862	\$3,234	\$3,590	\$3,326	\$3,498	
Percent of Employees in High-Deductible Health Plans	37.5%	50.3%	51.4%	45.9%	46.3%	

\* Significant difference between 2017 and 2018 estimates at the 95% confidence level.  
 For the purposes of 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).  
 All references are to private-sector employers and employees.  
 Average premium prices are not adjusted to account for variation in actuarial value.  
 Please see [50-State Comparison Tables](#) for state vs national comparison.  
 Please see [www.shadac.org/ESIReport2019](http://www.shadac.org/ESIReport2019) for information on definitions and methods.

Data Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component, 2014-2018.

## STATE VARIATION IN PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2018

To learn more about state variation across ESI indicators, access the 50-state comparison tables at [www.shadac.org/ESIReport2019](http://www.shadac.org/ESIReport2019).



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



# STATE-LEVEL TRENDS

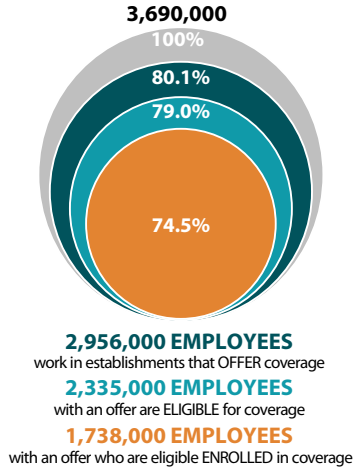
# NC

## IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2014-2018

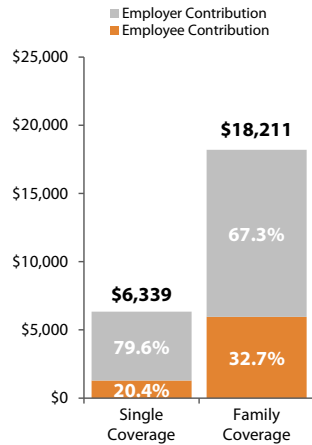
## North Carolina

### EMPLOYER-SPONSORED INSURANCE IN 2018

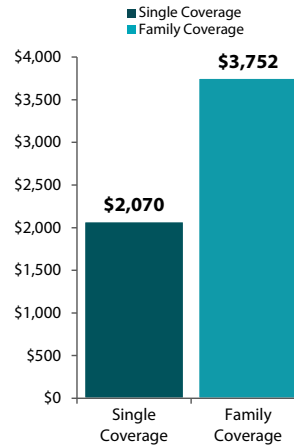
#### Offer, Eligibility, and Enrollment



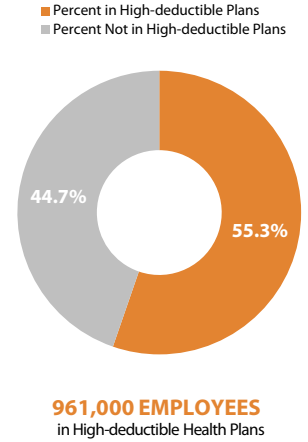
#### Average Annual Premium, Single and Family Coverage



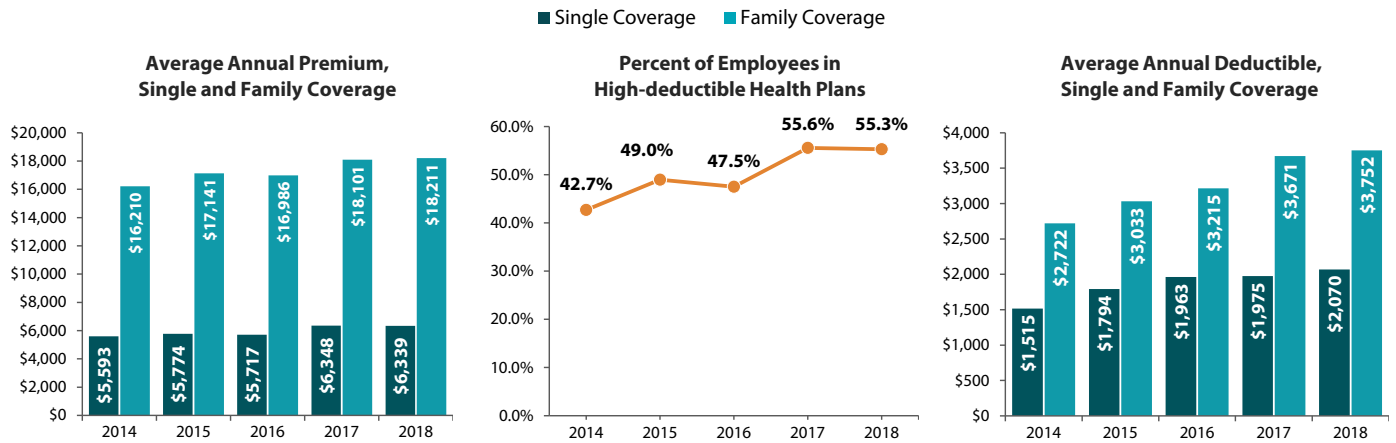
#### Average Annual Deductible, Single and Family Coverage



#### Percent of Employees in High-deductible Health Plans

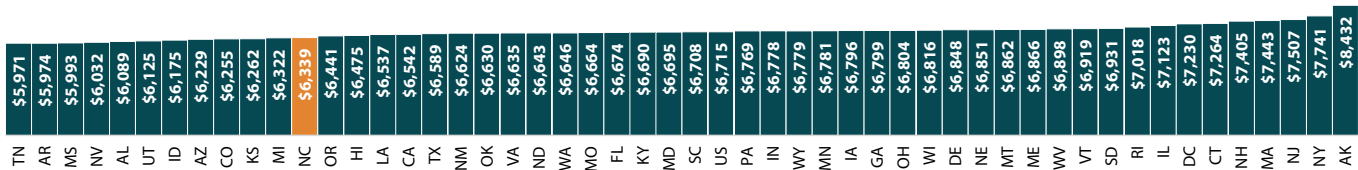


### TRENDS IN ESI COSTS, 2014-2018

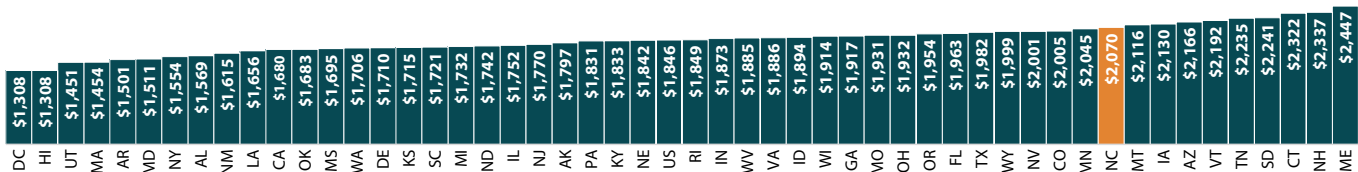


### STATE VARIATION IN ESI COSTS FOR SINGLE COVERAGE, 2018

#### Average Annual Premium For Single Coverage, 2018



#### Average Annual Deductible for Single Coverage, 2018



# STATE-LEVEL TRENDS IN ESI IN NORTH CAROLINA

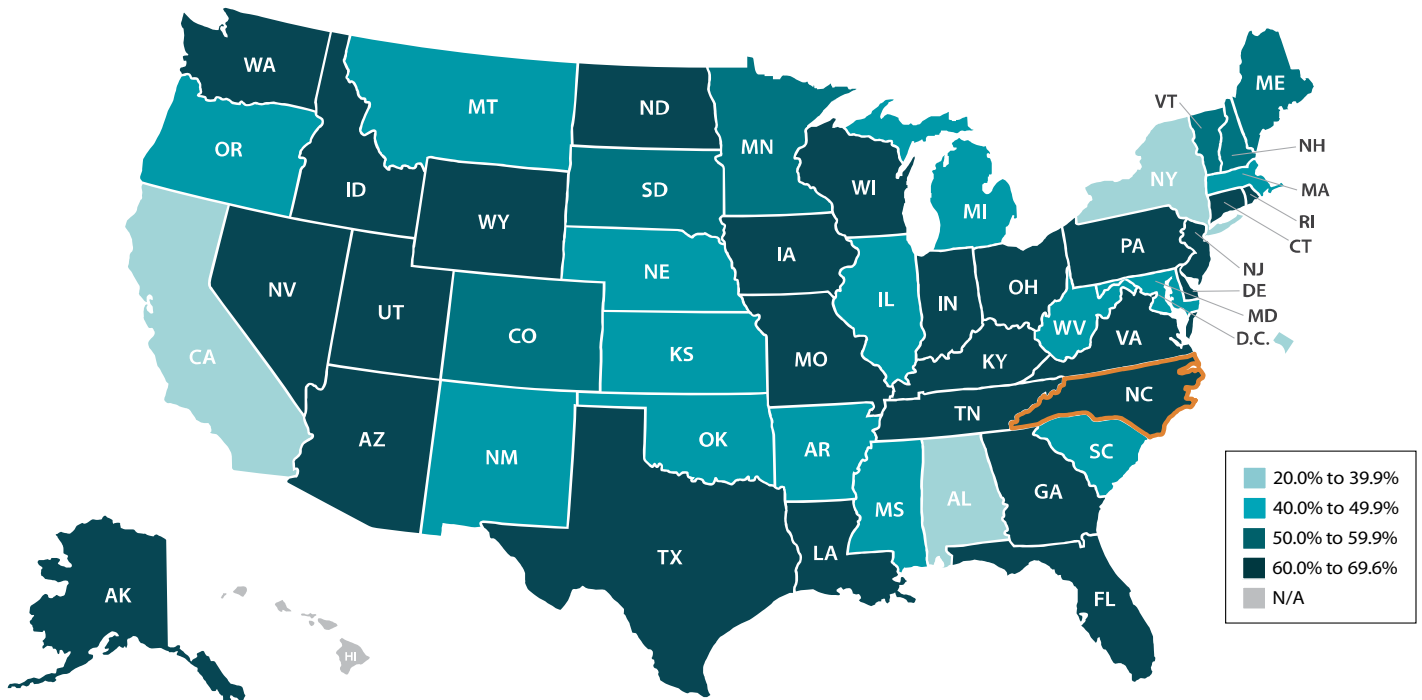
	2014	2015	2016	2017	2018	Significant difference between 2017-2018
<b>Trends in ESI Offer and Employee Access, 2014-2018</b>						
Percent of Employers Offering ESI	43.5%	42.7%	39.9%	41.2%	41.2%	
Percent of Employees in Establishments that Offer ESI	80.4%	82.5%	81.5%	79.1%	80.1%	
Percent of Employees Eligible for ESI at Offering Establishments	77.7%	79.0%	78.6%	74.9%	79.0%	
Percent of ESI-Eligible Employees Enrolled	79.7%	74.0%	76.4%	75.5%	74.5%	
<b>Trends in ESI Costs, 2014-2018</b>						
<b>Average Annual Premiums</b>						
Single Coverage	\$5,593	\$5,774	\$5,717	\$6,348	\$6,339	
Family Coverage	\$16,210	\$17,141	\$16,986	\$18,101	\$18,211	
<b>Average Employee Share of Premiums</b>						
Single Coverage	20.6%	21.5%	20.8%	21.9%	20.4%	
Family Coverage	28.7%	26.2%	28.4%	32.2%	32.7%	
<b>Average Annual Deductibles</b>						
Single Coverage	\$1,515	\$1,794	\$1,963	\$1,975	\$2,070	
Family Coverage	\$2,722	\$3,033	\$3,215	\$3,671	\$3,752	
Percent of Employees in High-Deductible Health Plans	42.7%	49.0%	47.5%	55.6%	55.3%	

\* Significant difference between 2017 and 2018 estimates at the 95% confidence level.  
 For the purposes of 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).  
 All references are to private-sector employers and employees.  
 Average premium prices are not adjusted to account for variation in actuarial value.  
 Please see [50-State Comparison Tables](#) for state vs national comparison.  
 Please see [www.shadac.org/ESIReport2019](http://www.shadac.org/ESIReport2019) for information on definitions and methods.

Data Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component, 2014-2018.

## STATE VARIATION IN PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2018

To learn more about state variation across ESI indicators, access the 50-state comparison tables at [www.shadac.org/ESIReport2019](http://www.shadac.org/ESIReport2019).



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



# STATE-LEVEL TRENDS

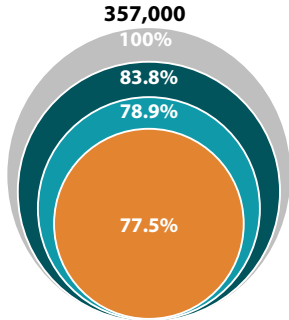
# ND

## IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2014-2018

## North Dakota

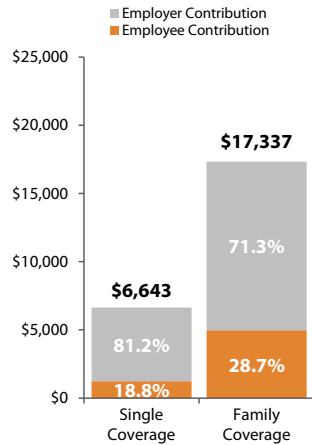
### EMPLOYER-SPONSORED INSURANCE IN 2018

#### Offer, Eligibility, and Enrollment

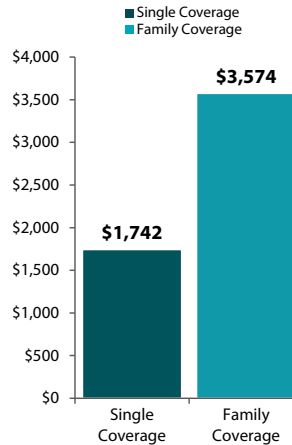


**299,000 EMPLOYEES** work in establishments that OFFER coverage  
**236,000 EMPLOYEES** with an offer are ELIGIBLE for coverage  
**183,000 EMPLOYEES** with an offer who are eligible ENROLLED in coverage

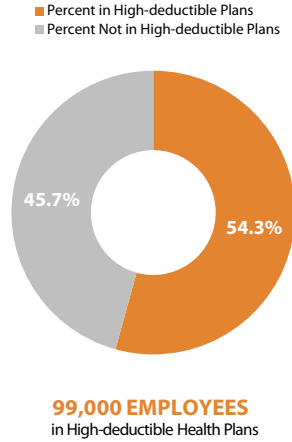
#### Average Annual Premium, Single and Family Coverage



#### Average Annual Deductible, Single and Family Coverage



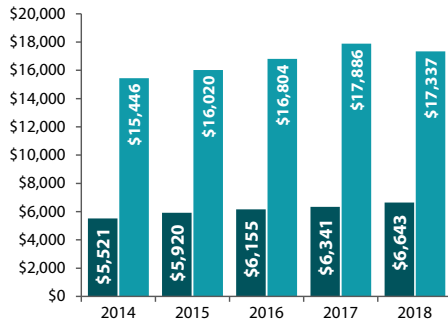
#### Percent of Employees in High-deductible Health Plans



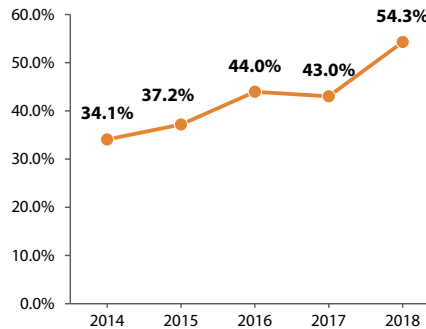
### TRENDS IN ESI COSTS, 2014-2018

■ Single Coverage ■ Family Coverage

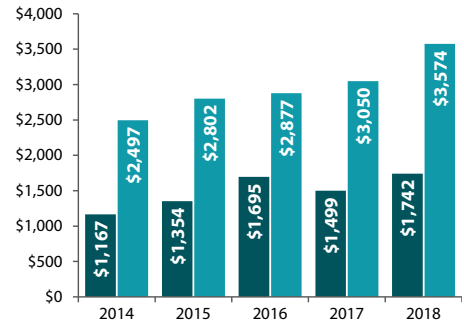
#### Average Annual Premium, Single and Family Coverage



#### Percent of Employees in High-deductible Health Plans

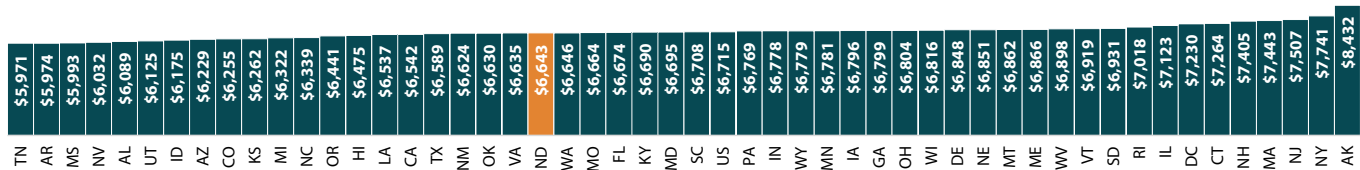


#### Average Annual Deductible, Single and Family Coverage

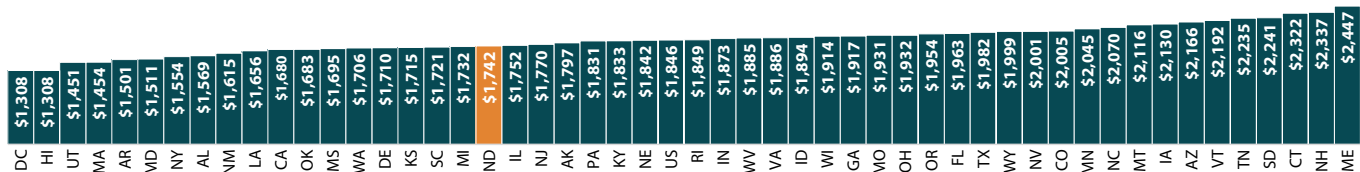


### STATE VARIATION IN ESI COSTS FOR SINGLE COVERAGE, 2018

#### Average Annual Premium For Single Coverage, 2018



#### Average Annual Deductible for Single Coverage, 2018



# STATE-LEVEL TRENDS IN ESI IN NORTH DAKOTA

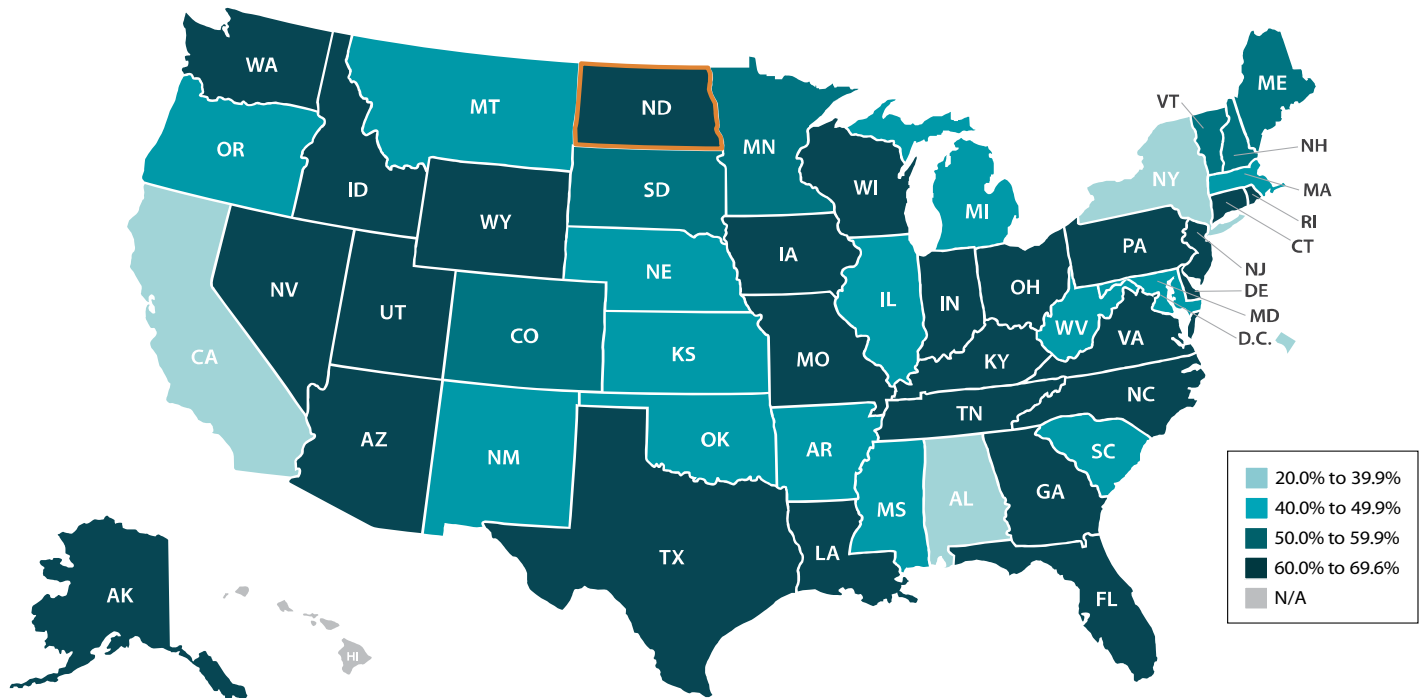
	2014	2015	2016	2017	2018	Significant difference between 2017-2018
<b>Trends in ESI Offer and Employee Access, 2014-2018</b>						
Percent of Employers Offering ESI	46.0%	44.9%	51.4%	48.0%	48.7%	
Percent of Employees in Establishments that Offer ESI	80.8%	84.4%	82.7%	83.7%	83.8%	
Percent of Employees Eligible for ESI at Offering Establishments	77.8%	75.0%	76.9%	76.7%	78.9%	
Percent of ESI-Eligible Employees Enrolled	75.2%	74.6%	78.5%	76.4%	77.5%	
<b>Trends in ESI Costs, 2014-2018</b>						
<b>Average Annual Premiums</b>						
Single Coverage	\$5,521	\$5,920	\$6,155	\$6,341	\$6,643	
Family Coverage	\$15,446	\$16,020	\$16,804	\$17,886	\$17,337	
<b>Average Employee Share of Premiums</b>						
Single Coverage	20.6%	21.6%	18.8%	18.6%	18.8%	
Family Coverage	25.8%	32.8%	27.0%	26.2%	28.7%	
<b>Average Annual Deductibles</b>						
Single Coverage	\$1,167	\$1,354	\$1,695	\$1,499	\$1,742	*
Family Coverage	\$2,497	\$2,802	\$2,877	\$3,050	\$3,574	
Percent of Employees in High-Deductible Health Plans	34.1%	37.2%	44.0%	43.0%	54.3%	*

\* Significant difference between 2017 and 2018 estimates at the 95% confidence level.  
 For the purposes of 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).  
 All references are to private-sector employers and employees.  
 Average premium prices are not adjusted to account for variation in actuarial value.  
 Please see [50-State Comparison Tables](#) for state vs national comparison.  
 Please see [www.shadac.org/ESIReport2019](http://www.shadac.org/ESIReport2019) for information on definitions and methods.

Data Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component, 2014–2018.

## STATE VARIATION IN PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2018

To learn more about state variation across ESI indicators, access the 50-state comparison tables at [www.shadac.org/ESIReport2019](http://www.shadac.org/ESIReport2019).



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

# STATE-LEVEL TRENDS

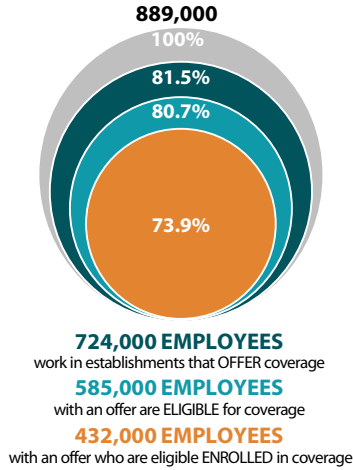
# NE

## IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2014-2018

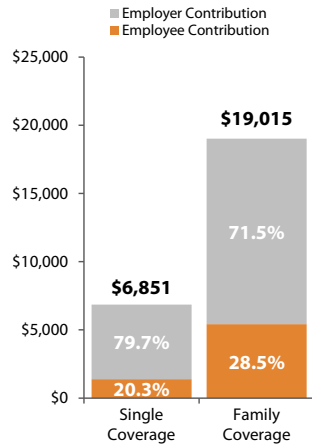
## Nebraska

### EMPLOYER-SPONSORED INSURANCE IN 2018

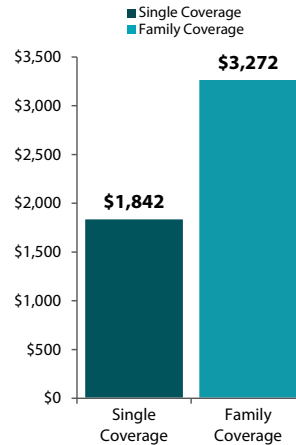
#### Offer, Eligibility, and Enrollment



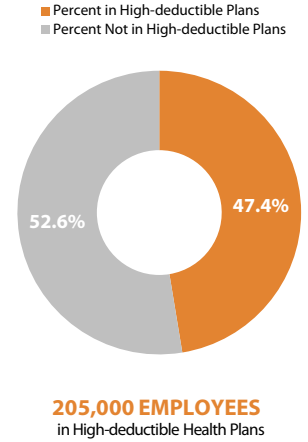
#### Average Annual Premium, Single and Family Coverage



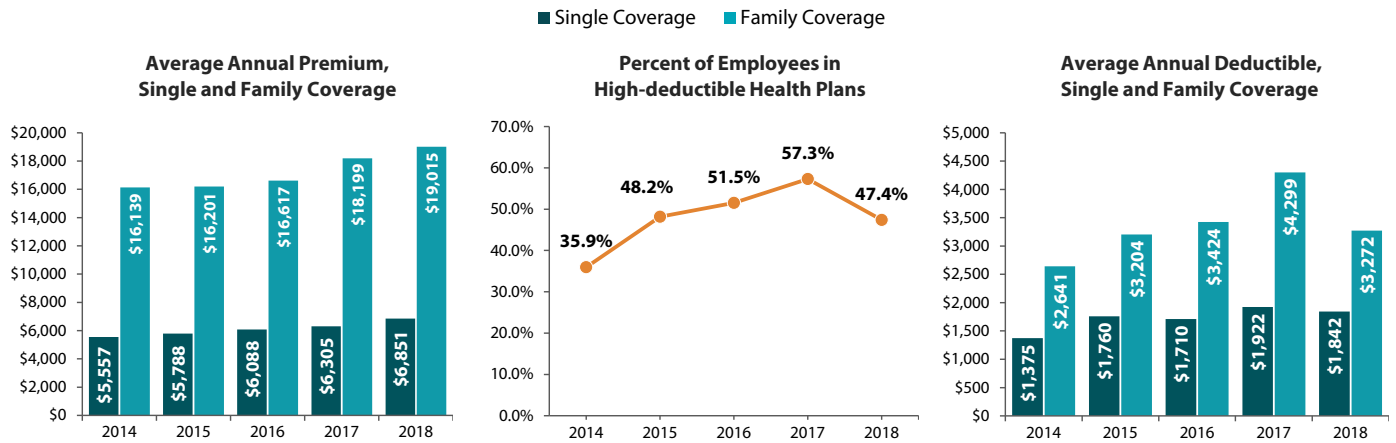
#### Average Annual Deductible, Single and Family Coverage



#### Percent of Employees in High-deductible Health Plans

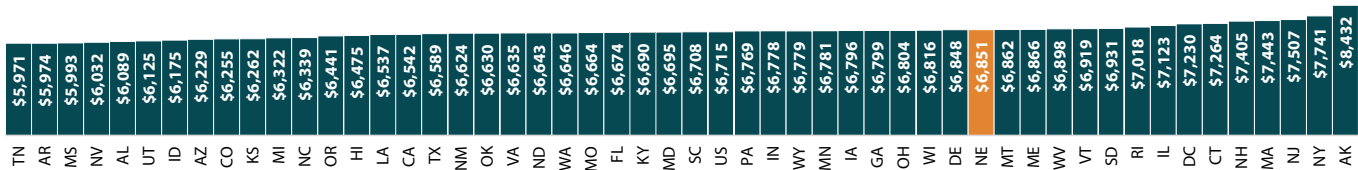


### TRENDS IN ESI COSTS, 2014-2018

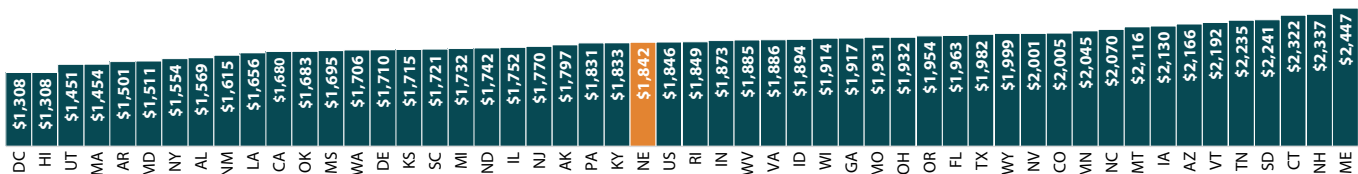


### STATE VARIATION IN ESI COSTS FOR SINGLE COVERAGE, 2018

#### Average Annual Premium For Single Coverage, 2018



#### Average Annual Deductible for Single Coverage, 2018



# STATE-LEVEL TRENDS IN ESI IN NEBRASKA

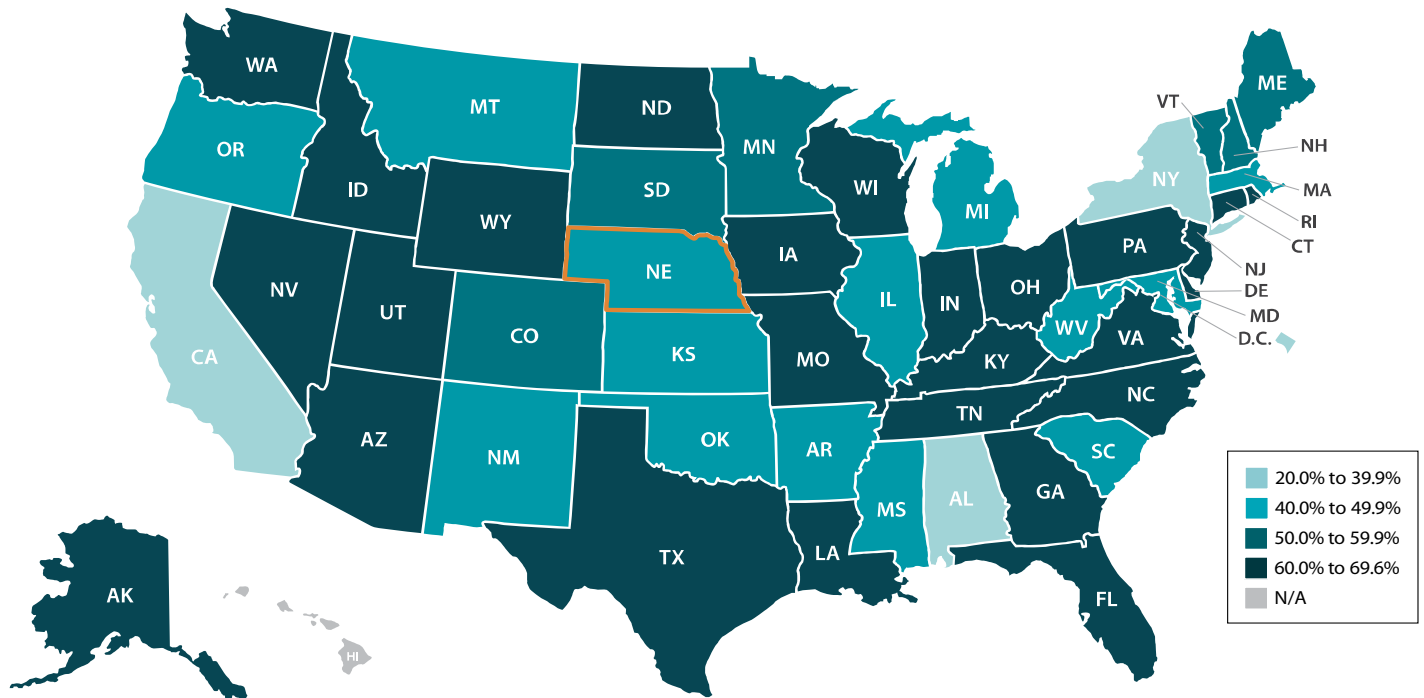
	2014	2015	2016	2017	2018	Significant difference between 2017-2018
<b>Trends in ESI Offer and Employee Access, 2014-2018</b>						
Percent of Employers Offering ESI	39.5%	35.4%	36.1%	42.6%	38.0%	
Percent of Employees in Establishments that Offer ESI	81.6%	78.9%	79.1%	81.9%	81.5%	
Percent of Employees Eligible for ESI at Offering Establishments	75.4%	73.0%	79.2%	77.7%	80.7%	
Percent of ESI-Eligible Employees Enrolled	73.6%	74.1%	76.2%	75.5%	73.9%	
<b>Trends in ESI Costs, 2014-2018</b>						
<b>Average Annual Premiums</b>						
Single Coverage	\$5,557	\$5,788	\$6,088	\$6,305	\$6,851	*
Family Coverage	\$16,139	\$16,201	\$16,617	\$18,199	\$19,015	
<b>Average Employee Share of Premiums</b>						
Single Coverage	23.8%	23.6%	23.9%	21.4%	20.3%	
Family Coverage	27.2%	32.5%	28.9%	26.7%	28.5%	
<b>Average Annual Deductibles</b>						
Single Coverage	\$1,375	\$1,760	\$1,710	\$1,922	\$1,842	
Family Coverage	\$2,641	\$3,204	\$3,424	\$4,299	\$3,272	*
Percent of Employees in High-Deductible Health Plans	35.9%	48.2%	51.5%	57.3%	47.4%	

\* Significant difference between 2017 and 2018 estimates at the 95% confidence level.  
 For the purposes of 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).  
 All references are to private-sector employers and employees.  
 Average premium prices are not adjusted to account for variation in actuarial value.  
 Please see [50-State Comparison Tables](#) for state vs national comparison.  
 Please see [www.shadac.org/ESIReport2019](http://www.shadac.org/ESIReport2019) for information on definitions and methods.

Data Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component, 2014–2018.

## STATE VARIATION IN PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2018

To learn more about state variation across ESI indicators, access the 50-state comparison tables at [www.shadac.org/ESIReport2019](http://www.shadac.org/ESIReport2019).



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

# STATE-LEVEL TRENDS

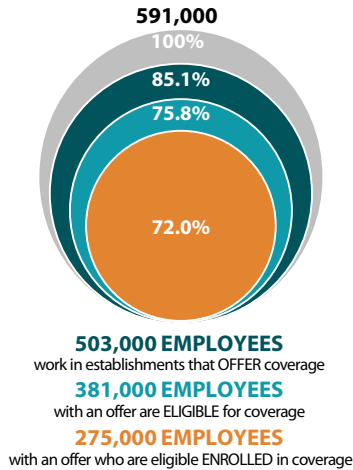
# NH

## IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2014-2018

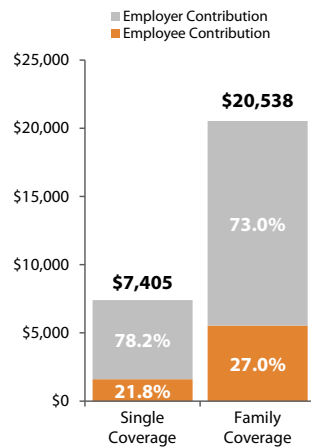
## New Hampshire

### EMPLOYER-SPONSORED INSURANCE IN 2018

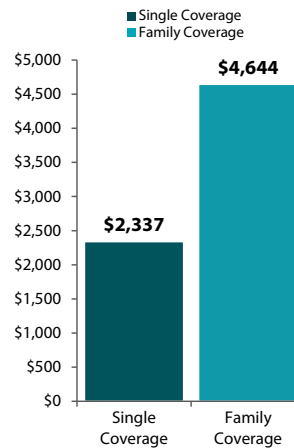
#### Offer, Eligibility, and Enrollment



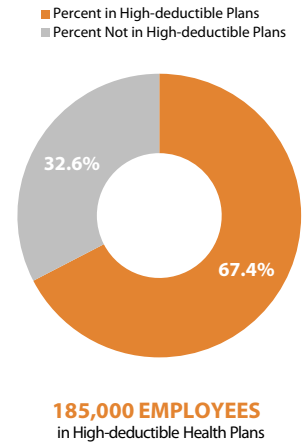
#### Average Annual Premium, Single and Family Coverage



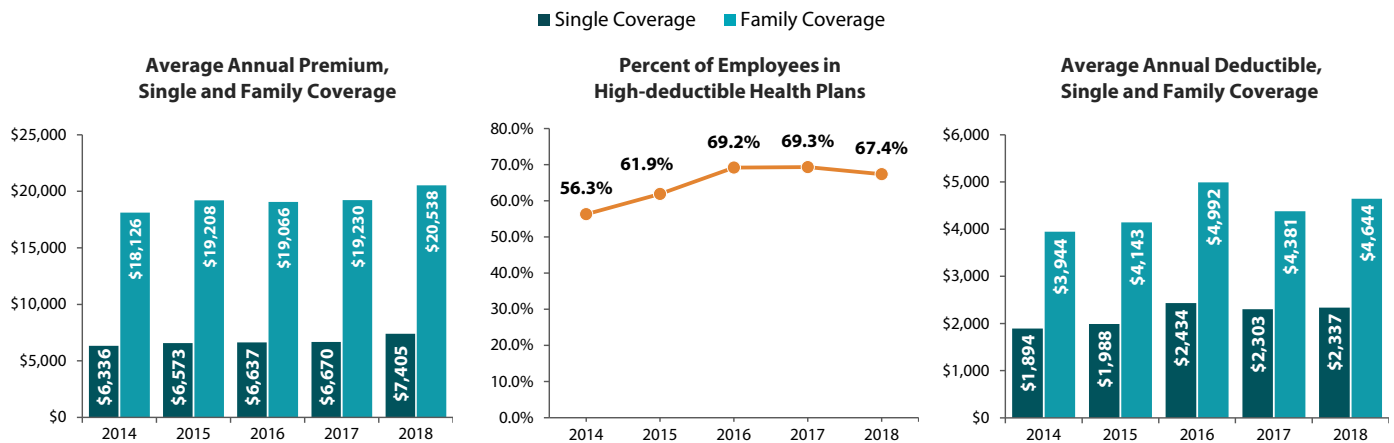
#### Average Annual Deductible, Single and Family Coverage



#### Percent of Employees in High-deductible Health Plans

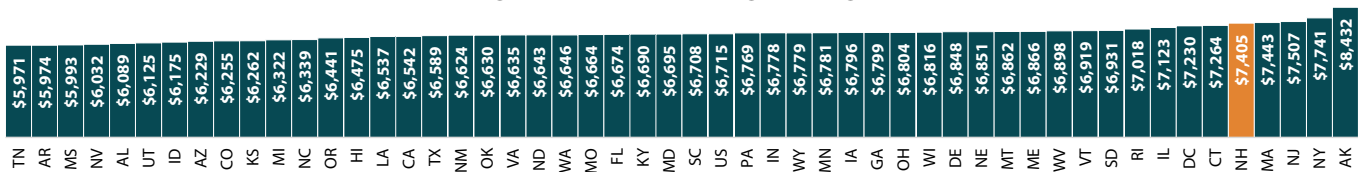


### TRENDS IN ESI COSTS, 2014-2018

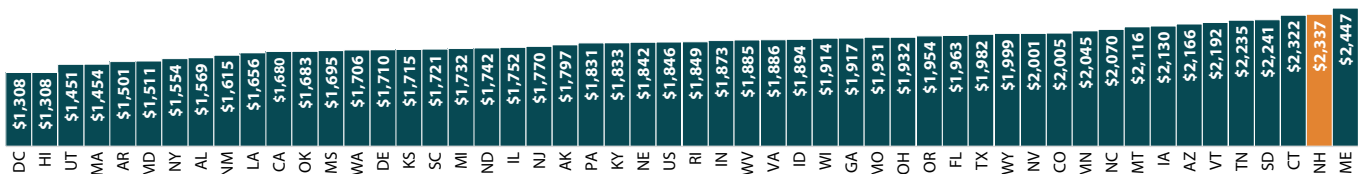


### STATE VARIATION IN ESI COSTS FOR SINGLE COVERAGE, 2018

#### Average Annual Premium For Single Coverage, 2018



#### Average Annual Deductible for Single Coverage, 2018



# STATE-LEVEL TRENDS IN ESI IN NEW HAMPSHIRE

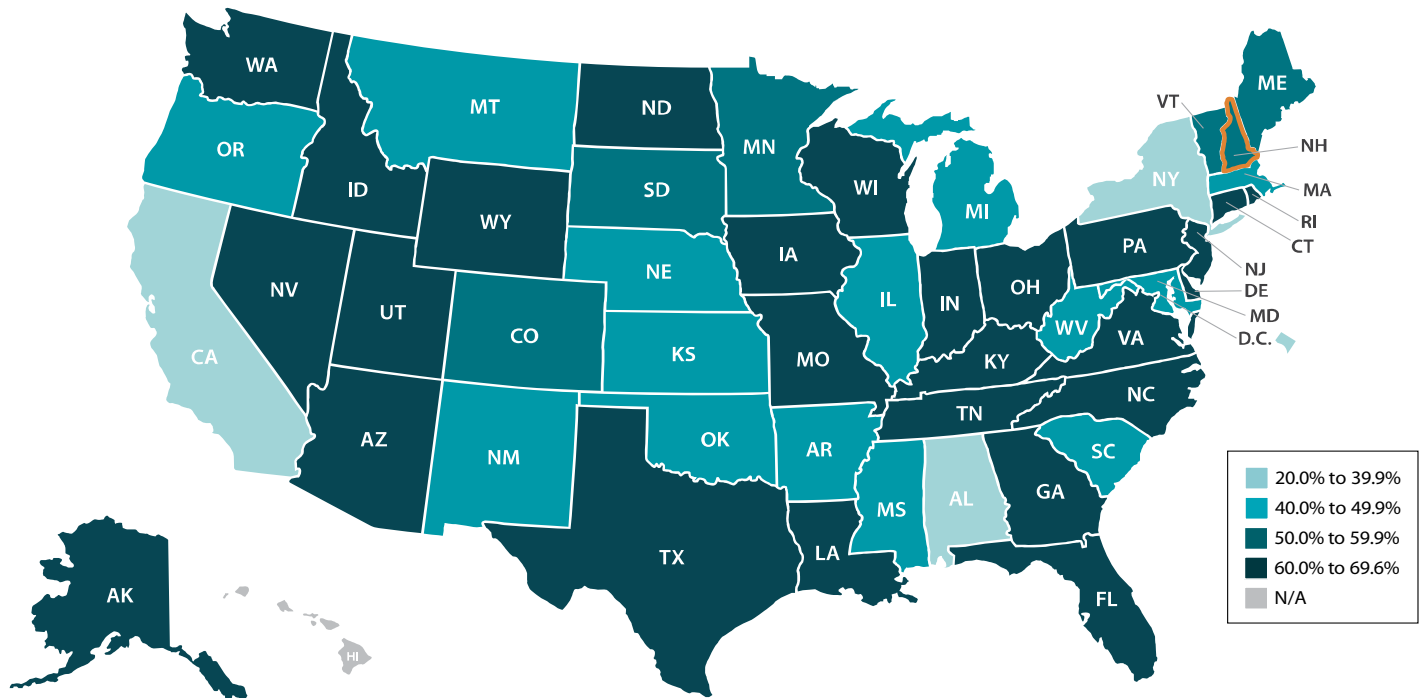
	2014	2015	2016	2017	2018	Significant difference between 2017-2018
<b>Trends in ESI Offer and Employee Access, 2014-2018</b>						
Percent of Employers Offering ESI	52.7%	48.9%	51.6%	49.0%	54.9%	
Percent of Employees in Establishments that Offer ESI	85.2%	84.5%	84.4%	83.8%	85.1%	
Percent of Employees Eligible for ESI at Offering Establishments	73.8%	73.8%	73.3%	73.1%	75.8%	
Percent of ESI-Eligible Employees Enrolled	74.0%	73.1%	72.1%	71.9%	72.0%	
<b>Trends in ESI Costs, 2014-2018</b>						
<b>Average Annual Premiums</b>						
Single Coverage	\$6,336	\$6,573	\$6,637	\$6,670	\$7,405	*
Family Coverage	\$18,126	\$19,208	\$19,066	\$19,230	\$20,538	
<b>Average Employee Share of Premiums</b>						
Single Coverage	23.4%	24.0%	25.3%	24.7%	21.8%	
Family Coverage	27.0%	25.4%	27.0%	29.0%	27.0%	
<b>Average Annual Deductibles</b>						
Single Coverage	\$1,894	\$1,988	\$2,434	\$2,303	\$2,337	
Family Coverage	\$3,944	\$4,143	\$4,992	\$4,381	\$4,644	
Percent of Employees in High-Deductible Health Plans	56.3%	61.9%	69.2%	69.3%	67.4%	

\* Significant difference between 2017 and 2018 estimates at the 95% confidence level.  
 For the purposes of 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).  
 All references are to private-sector employers and employees.  
 Average premium prices are not adjusted to account for variation in actuarial value.  
 Please see [50-State Comparison Tables](#) for state vs national comparison.  
 Please see [www.shadac.org/ESIReport2019](http://www.shadac.org/ESIReport2019) for information on definitions and methods.

Data Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component, 2014-2018.

## STATE VARIATION IN PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2018

To learn more about state variation across ESI indicators, access the 50-state comparison tables at [www.shadac.org/ESIReport2019](http://www.shadac.org/ESIReport2019).



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



# STATE-LEVEL TRENDS

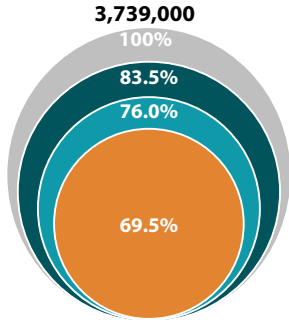
# NJ

## IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2014-2018

## New Jersey

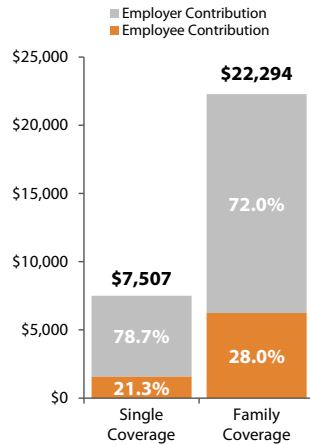
### EMPLOYER-SPONSORED INSURANCE IN 2018

#### Offer, Eligibility, and Enrollment

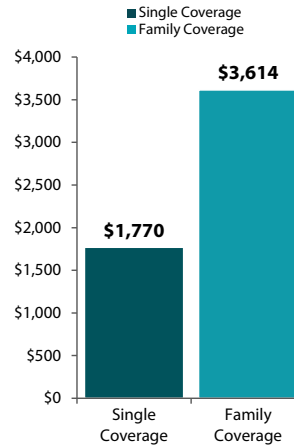


**3,122,000 EMPLOYEES** work in establishments that OFFER coverage  
**2,373,000 EMPLOYEES** with an offer are ELIGIBLE for coverage  
**1,648,000 EMPLOYEES** with an offer who are eligible ENROLLED in coverage

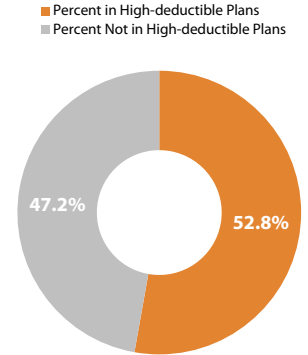
#### Average Annual Premium, Single and Family Coverage



#### Average Annual Deductible, Single and Family Coverage

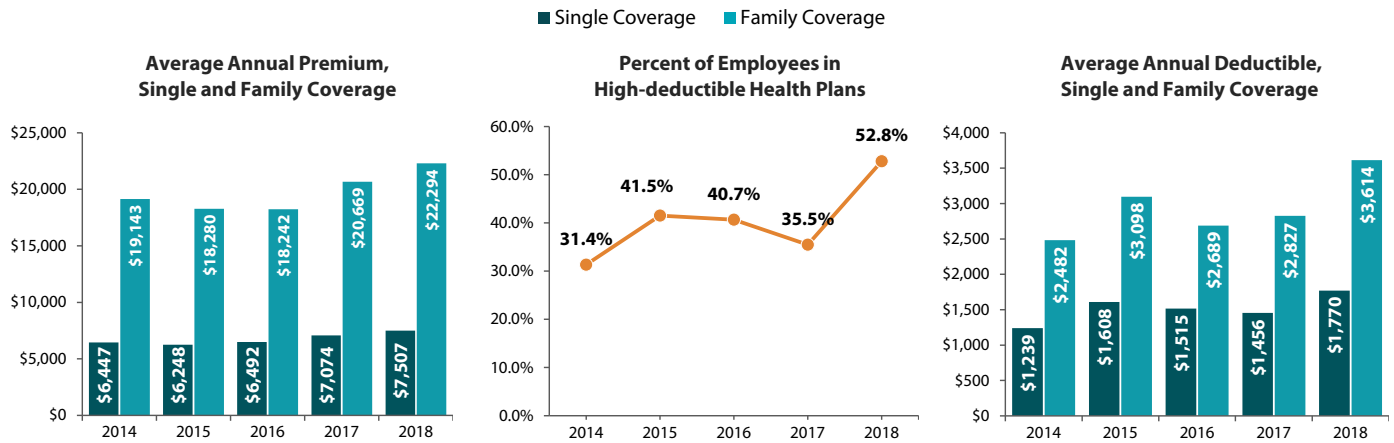


#### Percent of Employees in High-deductible Health Plans



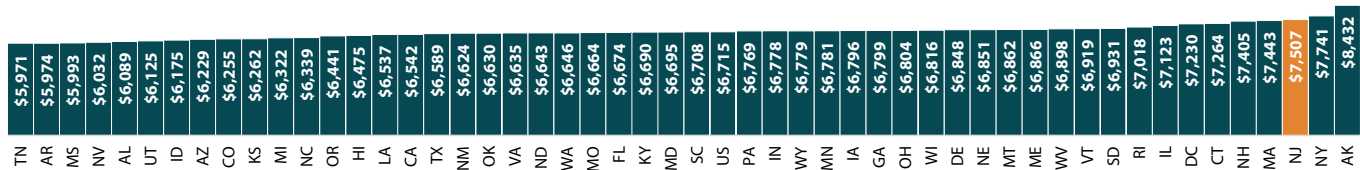
**870,000 EMPLOYEES** in High-deductible Health Plans

### TRENDS IN ESI COSTS, 2014-2018

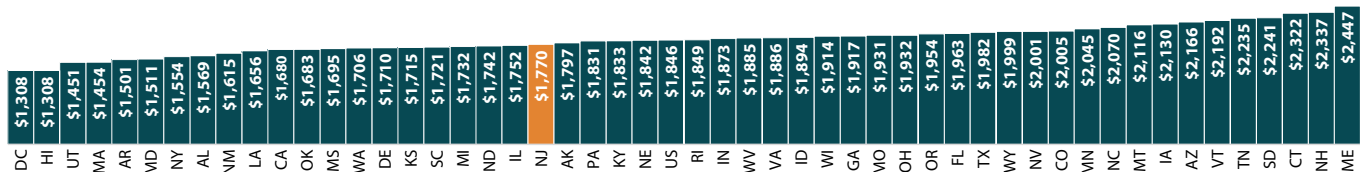


### STATE VARIATION IN ESI COSTS FOR SINGLE COVERAGE, 2018

#### Average Annual Premium For Single Coverage, 2018



#### Average Annual Deductible for Single Coverage, 2018



# STATE-LEVEL TRENDS IN ESI IN NEW JERSEY

	2014	2015	2016	2017	2018	Significant difference between 2017-2018
<b>Trends in ESI Offer and Employee Access, 2014-2018</b>						
Percent of Employers Offering ESI	57.3%	53.4%	51.2%	51.0%	49.8%	
Percent of Employees in Establishments that Offer ESI	85.6%	87.3%	85.9%	85.3%	83.5%	
Percent of Employees Eligible for ESI at Offering Establishments	76.3%	73.3%	75.2%	75.0%	76.0%	
Percent of ESI-Eligible Employees Enrolled	76.9%	73.3%	71.1%	69.5%	69.5%	
<b>Trends in ESI Costs, 2014-2018</b>						
<b>Average Annual Premiums</b>						
Single Coverage	\$6,447	\$6,248	\$6,492	\$7,074	\$7,507	
Family Coverage	\$19,143	\$18,280	\$18,242	\$20,669	\$22,294	*
<b>Average Employee Share of Premiums</b>						
Single Coverage	20.1%	25.1%	26.9%	22.5%	21.3%	
Family Coverage	22.5%	26.9%	31.7%	26.3%	28.0%	
<b>Average Annual Deductibles</b>						
Single Coverage	\$1,239	\$1,608	\$1,515	\$1,456	\$1,770	*
Family Coverage	\$2,482	\$3,098	\$2,689	\$2,827	\$3,614	*
Percent of Employees in High-Deductible Health Plans	31.4%	41.5%	40.7%	35.5%	52.8%	*

\* Significant difference between 2017 and 2018 estimates at the 95% confidence level.

For the purposes of 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).

All references are to private-sector employers and employees.

Average premium prices are not adjusted to account for variation in actuarial value.

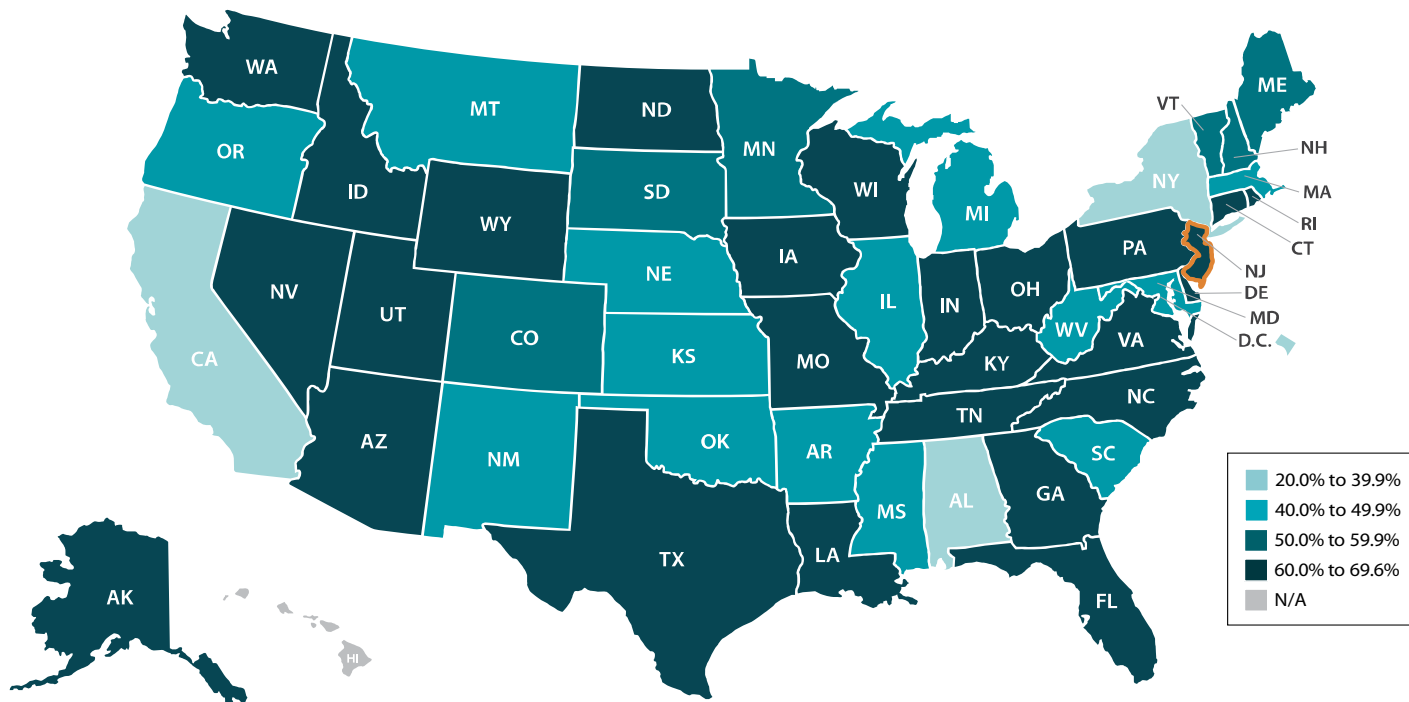
Please see [50-State Comparison Tables](#) for state vs national comparison.

Please see [www.shadac.org/ESIReport2019](http://www.shadac.org/ESIReport2019) for information on definitions and methods.

Data Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component, 2014-2018.

## STATE VARIATION IN PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2018

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

# STATE-LEVEL TRENDS

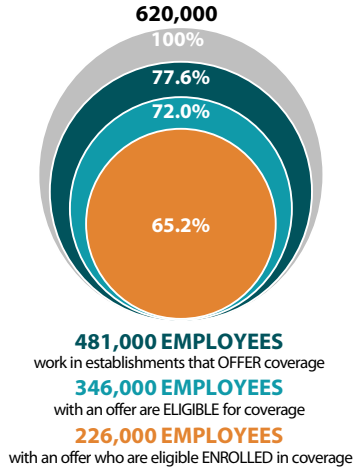
# NM

## IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2014-2018

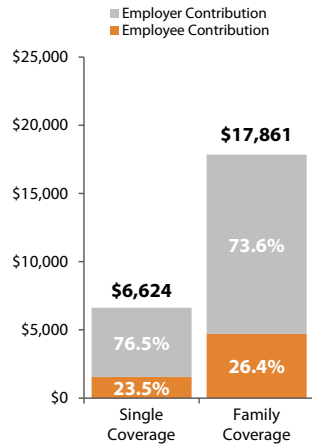
## New Mexico

### EMPLOYER-SPONSORED INSURANCE IN 2018

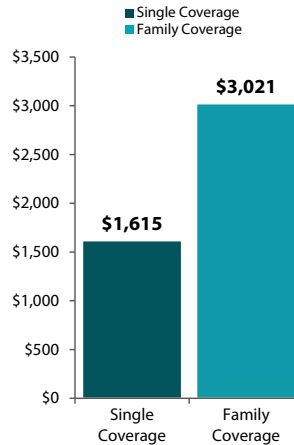
#### Offer, Eligibility, and Enrollment



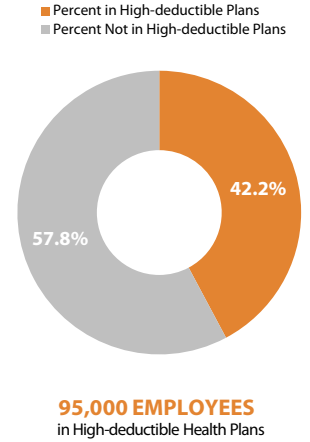
#### Average Annual Premium, Single and Family Coverage



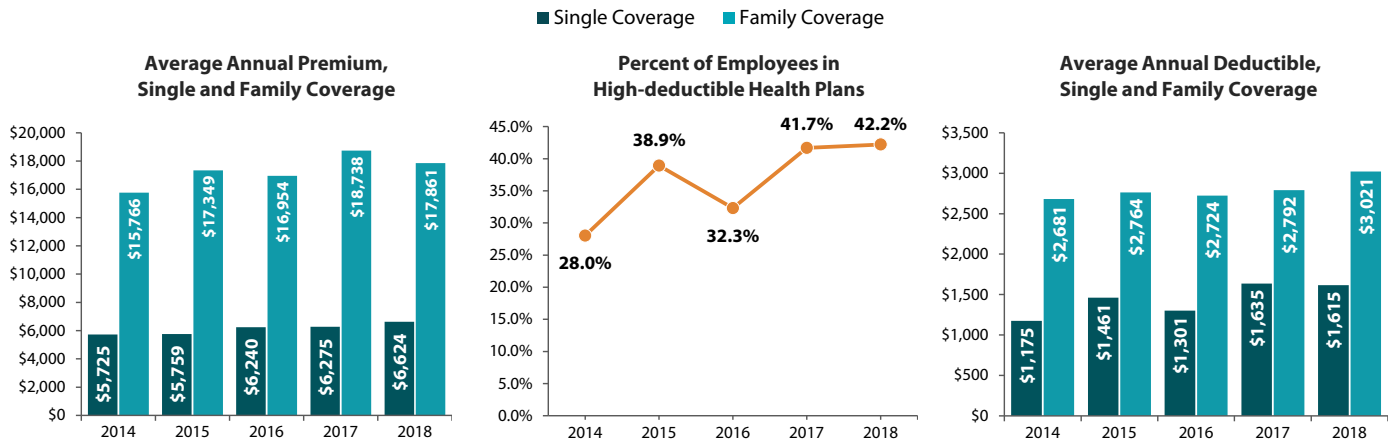
#### Average Annual Deductible, Single and Family Coverage



#### Percent of Employees in High-deductible Health Plans

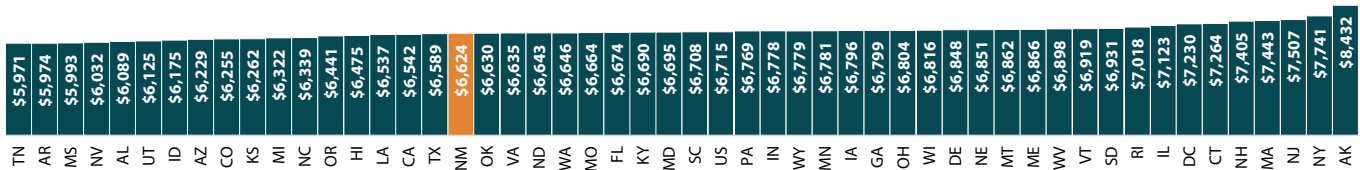


### TRENDS IN ESI COSTS, 2014-2018

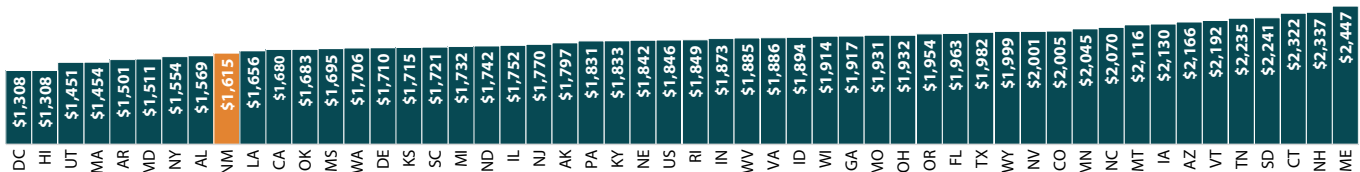


### STATE VARIATION IN ESI COSTS FOR SINGLE COVERAGE, 2018

#### Average Annual Premium For Single Coverage, 2018



#### Average Annual Deductible for Single Coverage, 2018



# STATE-LEVEL TRENDS IN ESI IN NEW MEXICO

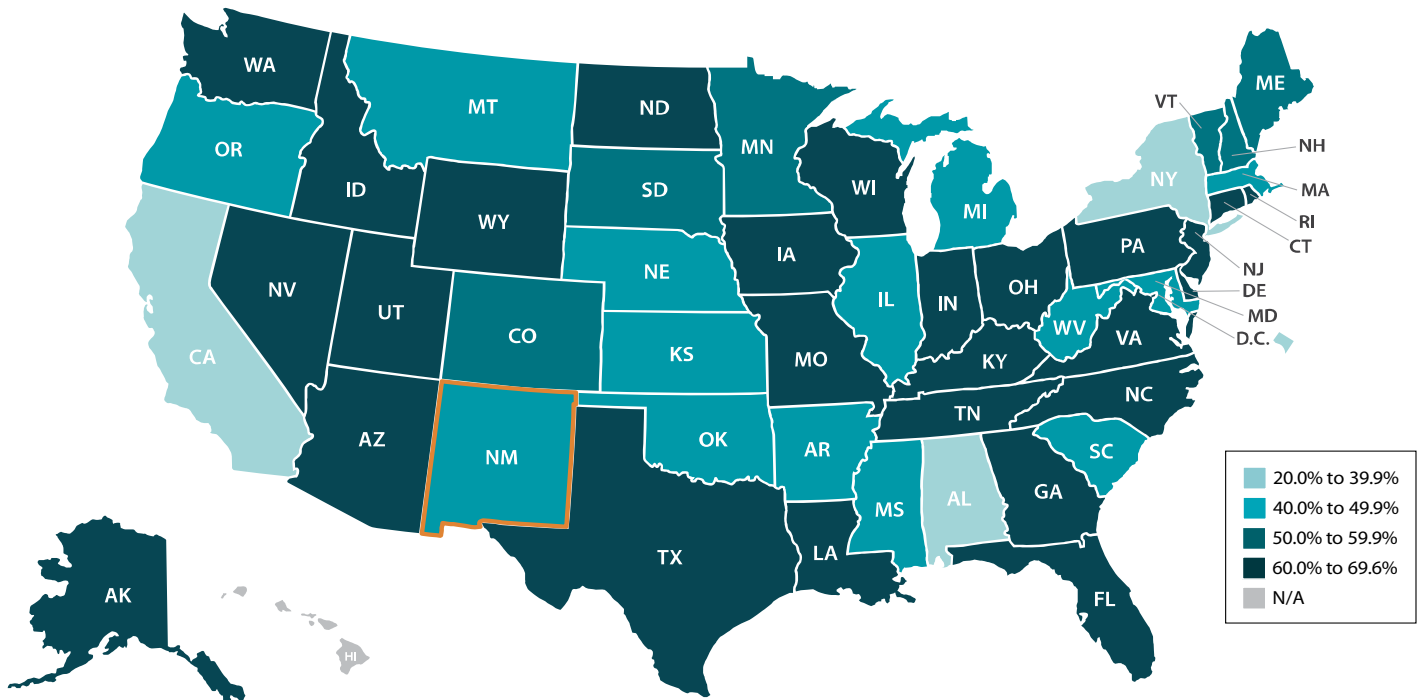
	2014	2015	2016	2017	2018	Significant difference between 2017-2018
<b>Trends in ESI Offer and Employee Access, 2014-2018</b>						
Percent of Employers Offering ESI	41.7%	43.2%	42.4%	50.8%	42.4%	*
Percent of Employees in Establishments that Offer ESI	73.3%	76.4%	80.6%	79.9%	77.6%	
Percent of Employees Eligible for ESI at Offering Establishments	71.4%	75.8%	74.0%	75.7%	72.0%	
Percent of ESI-Eligible Employees Enrolled	71.6%	69.1%	68.4%	66.0%	65.2%	
<b>Trends in ESI Costs, 2014-2018</b>						
<b>Average Annual Premiums</b>						
Single Coverage	\$5,725	\$5,759	\$6,240	\$6,275	\$6,624	
Family Coverage	\$15,766	\$17,349	\$16,954	\$18,738	\$17,861	
<b>Average Employee Share of Premiums</b>						
Single Coverage	23.7%	20.4%	20.8%	21.3%	23.5%	
Family Coverage	28.9%	26.3%	32.2%	28.0%	26.4%	
<b>Average Annual Deductibles</b>						
Single Coverage	\$1,175	\$1,461	\$1,301	\$1,635	\$1,615	
Family Coverage	\$2,681	\$2,764	\$2,724	\$2,792	\$3,021	
Percent of Employees in High-Deductible Health Plans	28.0%	38.9%	32.3%	41.7%	42.2%	

\* Significant difference between 2017 and 2018 estimates at the 95% confidence level.  
 For the purposes of 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).  
 All references are to private-sector employers and employees.  
 Average premium prices are not adjusted to account for variation in actuarial value.  
 Please see [50-State Comparison Tables](#) for state vs national comparison.  
 Please see [www.shadac.org/ESIReport2019](http://www.shadac.org/ESIReport2019) for information on definitions and methods.

Data Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component, 2014-2018.

## STATE VARIATION IN PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2018

To learn more about state variation across ESI indicators, access the 50-state comparison tables at [www.shadac.org/ESIReport2019](http://www.shadac.org/ESIReport2019).



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

# STATE-LEVEL TRENDS

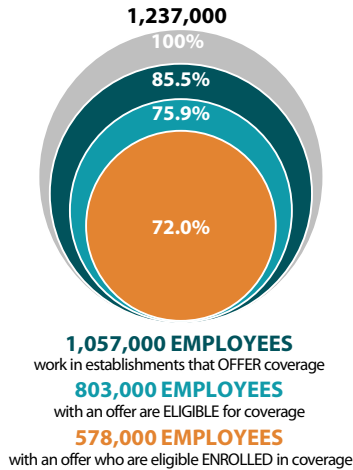
# NV

## Nevada

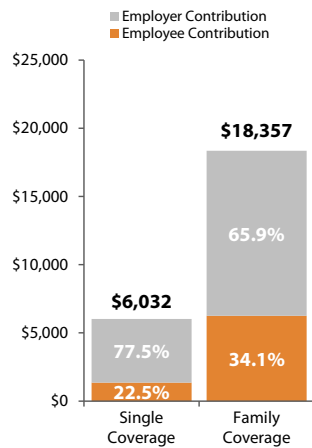
### IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2014-2018

#### EMPLOYER-SPONSORED INSURANCE IN 2018

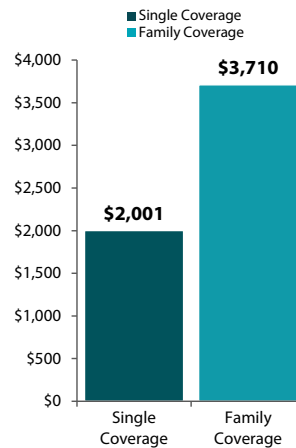
##### Offer, Eligibility, and Enrollment



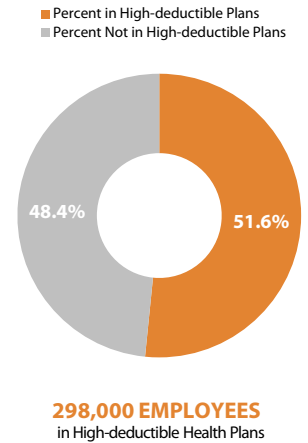
##### Average Annual Premium, Single and Family Coverage



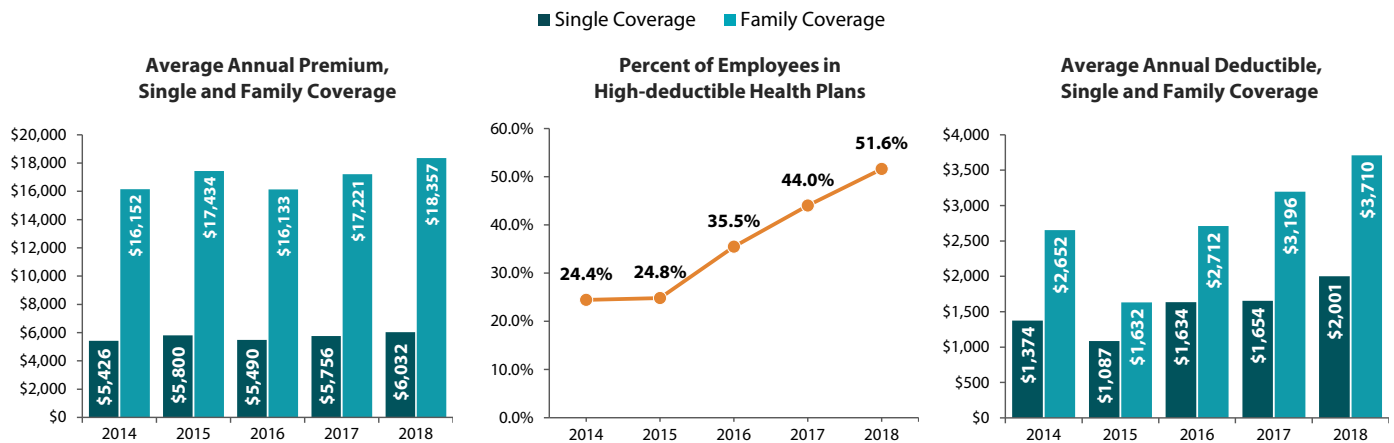
##### Average Annual Deductible, Single and Family Coverage



##### Percent of Employees in High-deductible Health Plans

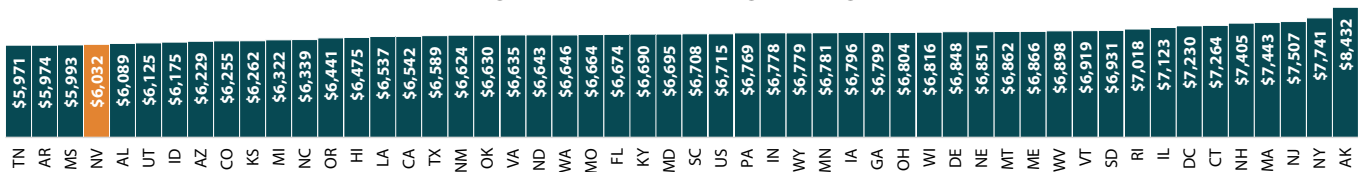


#### TRENDS IN ESI COSTS, 2014-2018

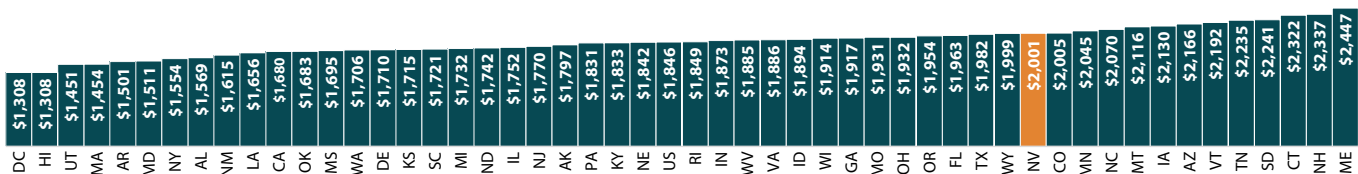


#### STATE VARIATION IN ESI COSTS FOR SINGLE COVERAGE, 2018

##### Average Annual Premium For Single Coverage, 2018



##### Average Annual Deductible for Single Coverage, 2018





# STATE-LEVEL TRENDS

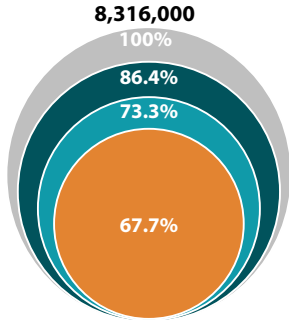
# NY

## IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2014-2018

## New York

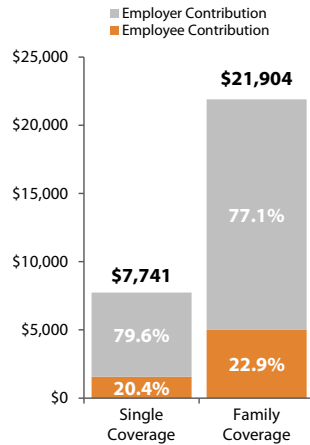
### EMPLOYER-SPONSORED INSURANCE IN 2018

#### Offer, Eligibility, and Enrollment

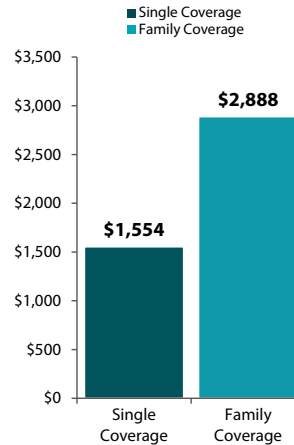


**7,185,000 EMPLOYEES** work in establishments that OFFER coverage  
**5,267,000 EMPLOYEES** with an offer are ELIGIBLE for coverage  
**3,564,000 EMPLOYEES** with an offer who are eligible ENROLLED in coverage

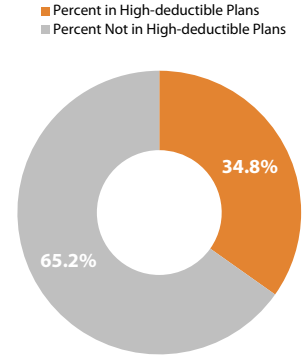
#### Average Annual Premium, Single and Family Coverage



#### Average Annual Deductible, Single and Family Coverage

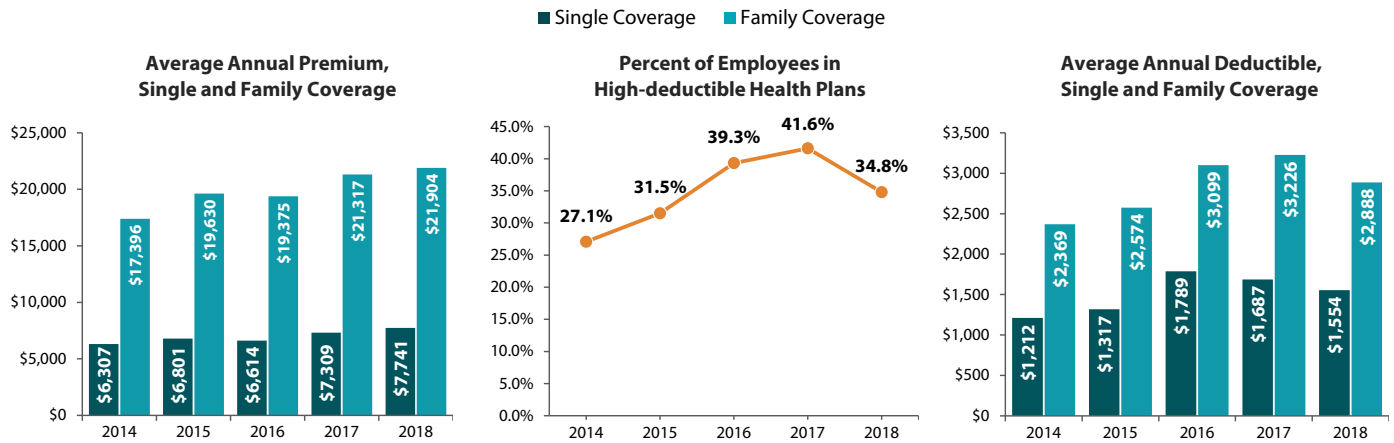


#### Percent of Employees in High-deductible Health Plans



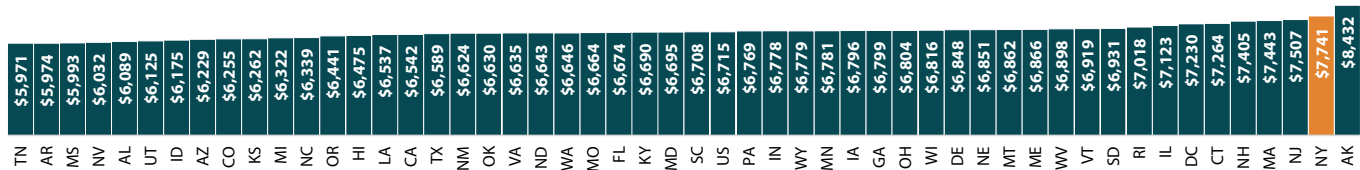
**1,240,000 EMPLOYEES** in High-deductible Health Plans

### TRENDS IN ESI COSTS, 2014-2018

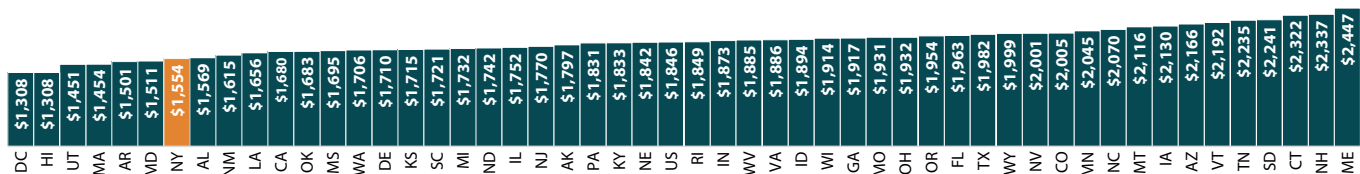


### STATE VARIATION IN ESI COSTS FOR SINGLE COVERAGE, 2018

#### Average Annual Premium For Single Coverage, 2018



#### Average Annual Deductible for Single Coverage, 2018



# STATE-LEVEL TRENDS IN ESI IN NEW YORK

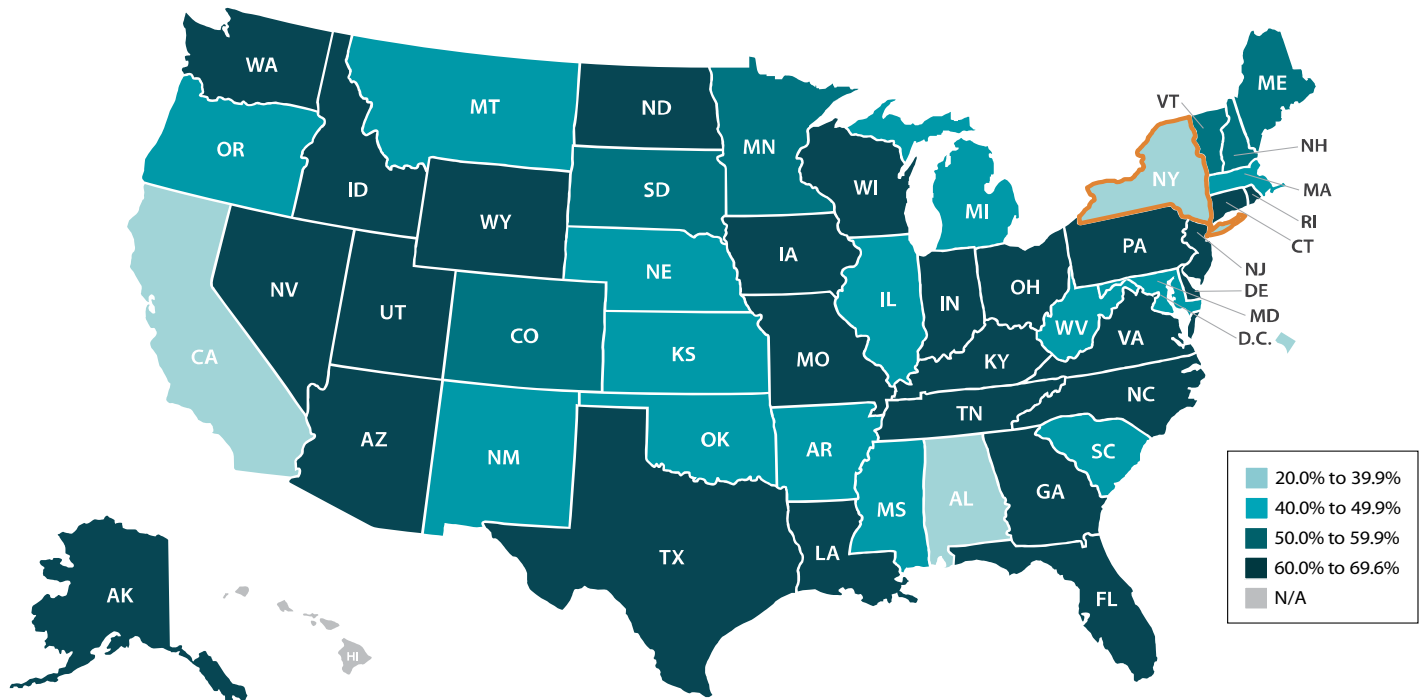
	2014	2015	2016	2017	2018	Significant difference between 2017-2018
<b>Trends in ESI Offer and Employee Access, 2014-2018</b>						
Percent of Employers Offering ESI	48.4%	48.9%	44.3%	46.0%	47.6%	
Percent of Employees in Establishments that Offer ESI	85.3%	86.8%	85.5%	87.5%	86.4%	
Percent of Employees Eligible for ESI at Offering Establishments	72.6%	74.1%	73.2%	74.2%	73.3%	
Percent of ESI-Eligible Employees Enrolled	75.8%	71.4%	68.7%	71.0%	67.7%	
<b>Trends in ESI Costs, 2014-2018</b>						
<b>Average Annual Premiums</b>						
Single Coverage	\$6,307	\$6,801	\$6,614	\$7,309	\$7,741	
Family Coverage	\$17,396	\$19,630	\$19,375	\$21,317	\$21,904	
<b>Average Employee Share of Premiums</b>						
Single Coverage	19.4%	22.1%	20.5%	21.5%	20.4%	
Family Coverage	23.9%	26.4%	24.2%	27.6%	22.9%	*
<b>Average Annual Deductibles</b>						
Single Coverage	\$1,212	\$1,317	\$1,789	\$1,687	\$1,554	
Family Coverage	\$2,369	\$2,574	\$3,099	\$3,226	\$2,888	
Percent of Employees in High-Deductible Health Plans	27.1%	31.5%	39.3%	41.6%	34.8%	

\* Significant difference between 2017 and 2018 estimates at the 95% confidence level.  
 For the purposes of 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).  
 All references are to private-sector employers and employees.  
 Average premium prices are not adjusted to account for variation in actuarial value.  
 Please see [50-State Comparison Tables](#) for state vs national comparison.  
 Please see [www.shadac.org/ESIReport2019](http://www.shadac.org/ESIReport2019) for information on definitions and methods.

Data Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component, 2014-2018.

## STATE VARIATION IN PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2018

To learn more about state variation across ESI indicators, access the 50-state comparison tables at [www.shadac.org/ESIReport2019](http://www.shadac.org/ESIReport2019).



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



# STATE-LEVEL TRENDS

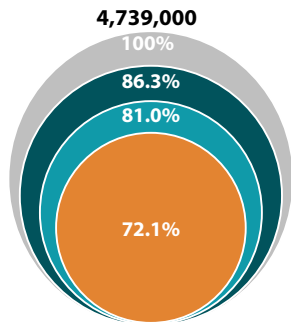
# OH

## Ohio

### IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2014-2018

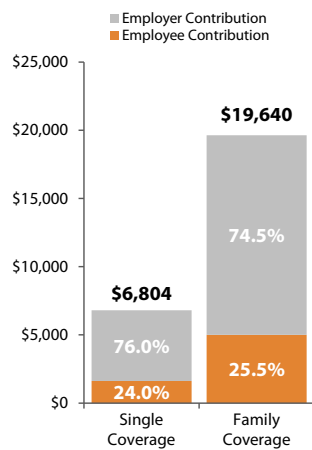
#### EMPLOYER-SPONSORED INSURANCE IN 2018

##### Offer, Eligibility, and Enrollment

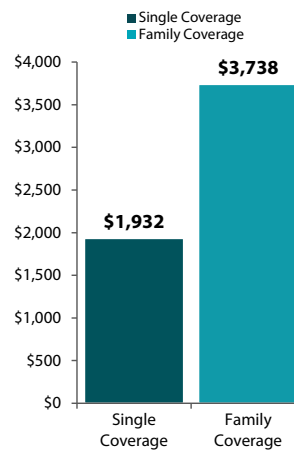


**4,739,000** employees work in establishments that OFFER coverage  
**3,313,000** employees with an offer are ELIGIBLE for coverage  
**2,384,000** employees with an offer who are eligible ENROLLED in coverage

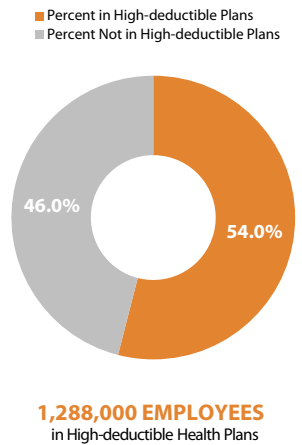
##### Average Annual Premium, Single and Family Coverage



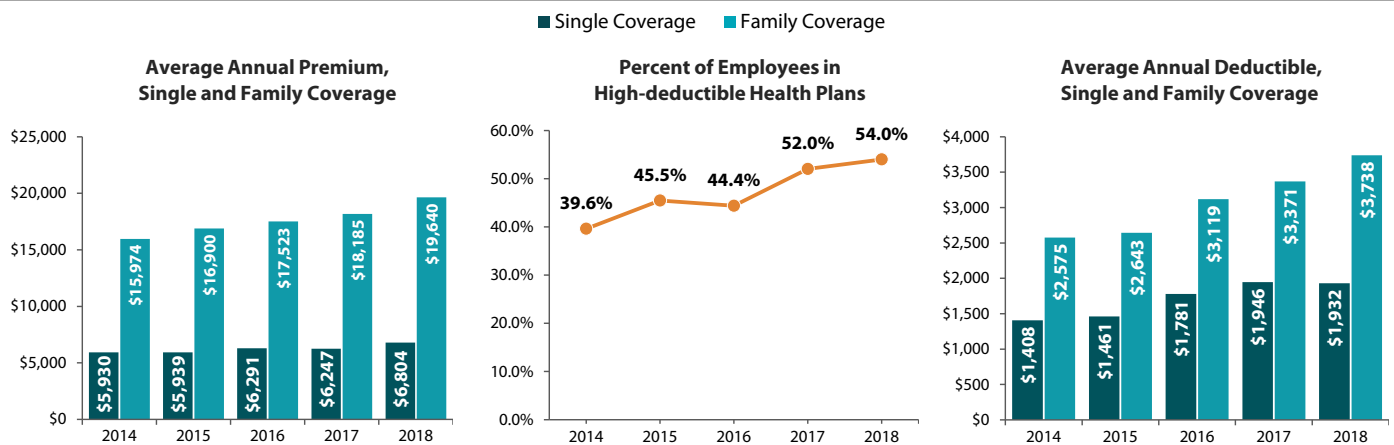
##### Average Annual Deductible, Single and Family Coverage



##### Percent of Employees in High-deductible Health Plans

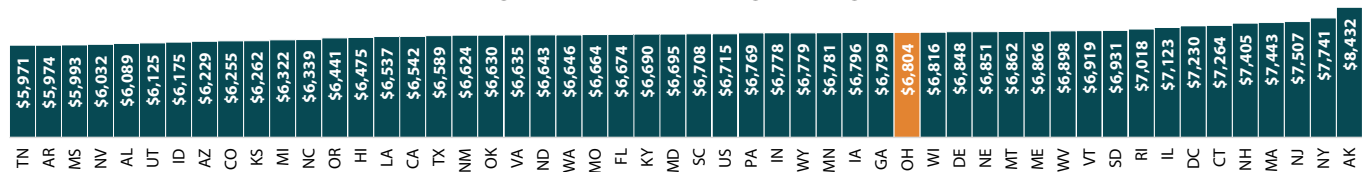


#### TRENDS IN ESI COSTS, 2014-2018

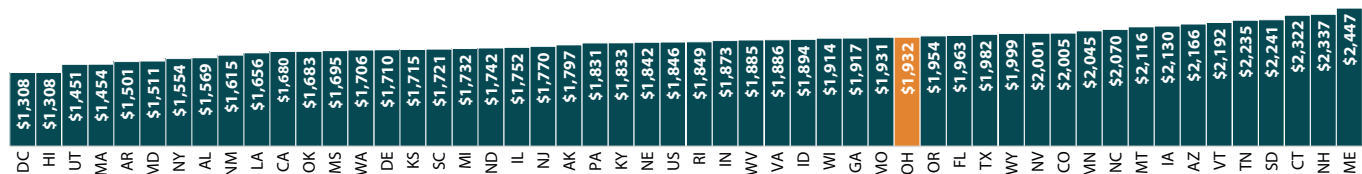


#### STATE VARIATION IN ESI COSTS FOR SINGLE COVERAGE, 2018

##### Average Annual Premium For Single Coverage, 2018



##### Average Annual Deductible for Single Coverage, 2018



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

# STATE-LEVEL TRENDS IN ESI IN OHIO

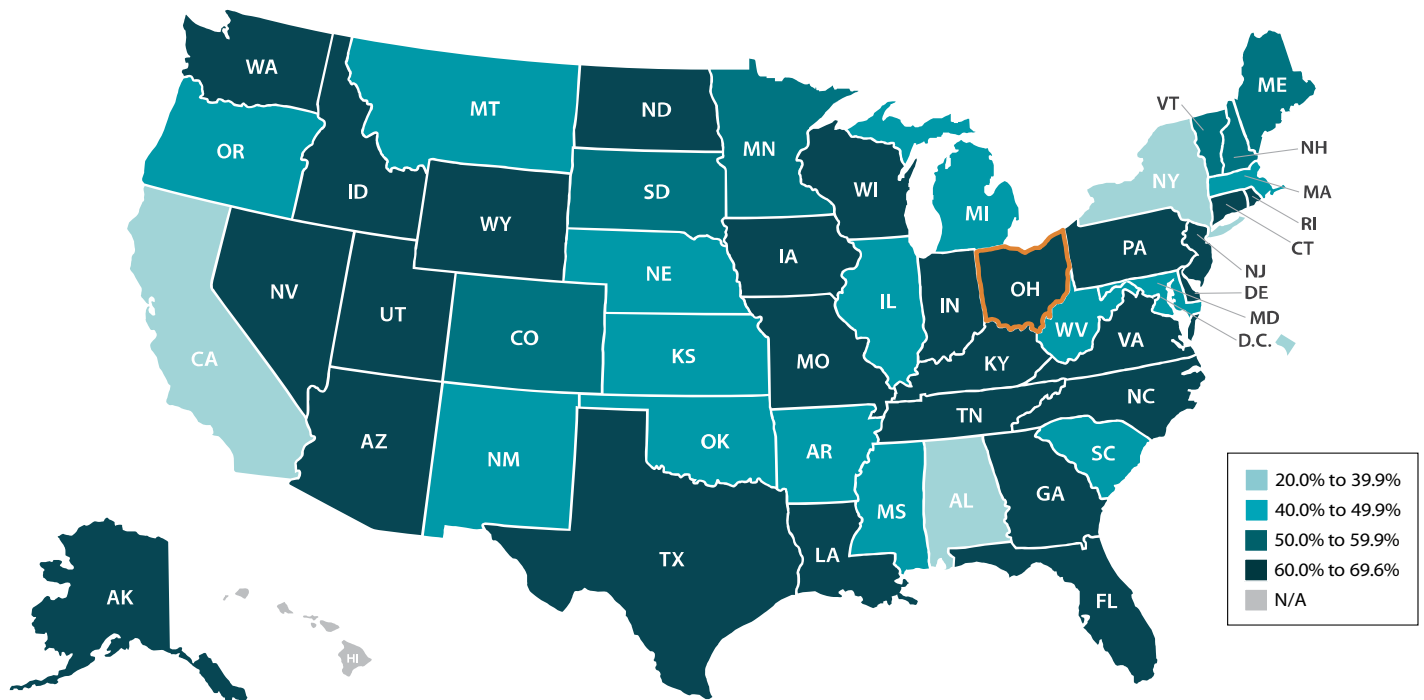
	2014	2015	2016	2017	2018	Significant difference between 2017-2018
<b>Trends in ESI Offer and Employee Access, 2014-2018</b>						
Percent of Employers Offering ESI	52.8%	50.6%	54.8%	53.1%	50.8%	
Percent of Employees in Establishments that Offer ESI	86.1%	85.4%	87.0%	85.8%	86.3%	
Percent of Employees Eligible for ESI at Offering Establishments	78.1%	76.1%	74.5%	77.7%	81.0%	
Percent of ESI-Eligible Employees Enrolled	76.2%	76.7%	69.1%	74.1%	72.1%	
<b>Trends in ESI Costs, 2014-2018</b>						
<b>Average Annual Premiums</b>						
Single Coverage	\$5,930	\$5,939	\$6,291	\$6,247	\$6,804	*
Family Coverage	\$15,974	\$16,900	\$17,523	\$18,185	\$19,640	*
<b>Average Employee Share of Premiums</b>						
Single Coverage	21.2%	20.6%	21.5%	22.2%	24.0%	
Family Coverage	22.4%	22.0%	22.7%	23.3%	25.5%	
<b>Average Annual Deductibles</b>						
Single Coverage	\$1,408	\$1,461	\$1,781	\$1,946	\$1,932	
Family Coverage	\$2,575	\$2,643	\$3,119	\$3,371	\$3,738	
Percent of Employees in High-Deductible Health Plans	39.6%	45.5%	44.4%	52.0%	54.0%	

\* Significant difference between 2017 and 2018 estimates at the 95% confidence level.  
 For the purposes of 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).  
 All references are to private-sector employers and employees.  
 Average premium prices are not adjusted to account for variation in actuarial value.  
 Please see [50-State Comparison Tables](#) for state vs national comparison.  
 Please see [www.shadac.org/ESIReport2019](http://www.shadac.org/ESIReport2019) for information on definitions and methods.

Data Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component, 2014-2018.

## STATE VARIATION IN PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2018

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

# STATE-LEVEL TRENDS

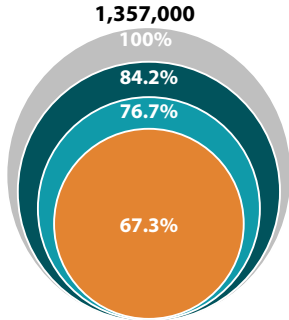
# OK

## IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2014-2018

## Oklahoma

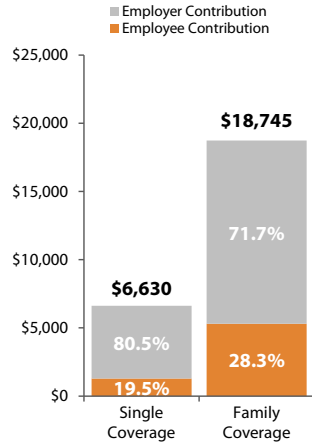
### EMPLOYER-SPONSORED INSURANCE IN 2018

#### Offer, Eligibility, and Enrollment

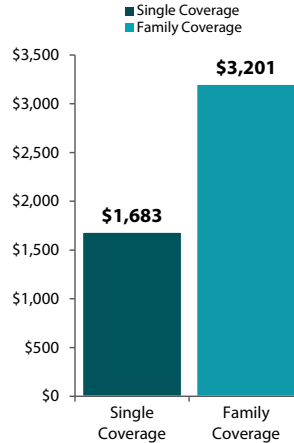


**1,142,000 EMPLOYEES** work in establishments that OFFER coverage  
**876,000 EMPLOYEES** with an offer are ELIGIBLE for coverage  
**589,000 EMPLOYEES** with an offer who are eligible ENROLLED in coverage

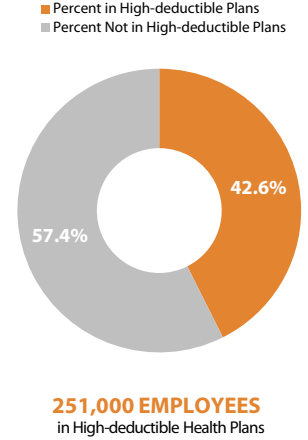
#### Average Annual Premium, Single and Family Coverage



#### Average Annual Deductible, Single and Family Coverage



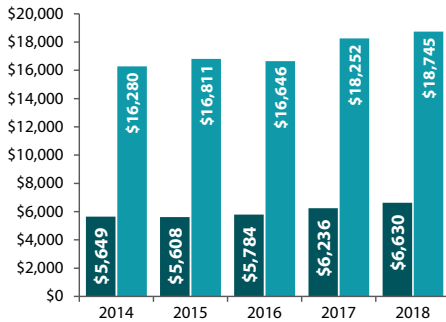
#### Percent of Employees in High-deductible Health Plans



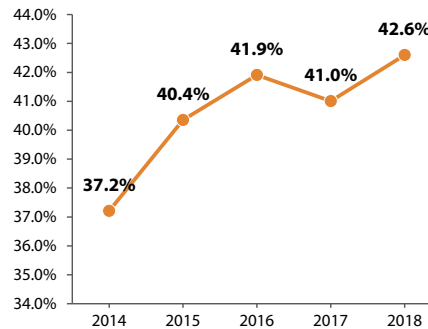
### TRENDS IN ESI COSTS, 2014-2018

■ Single Coverage ■ Family Coverage

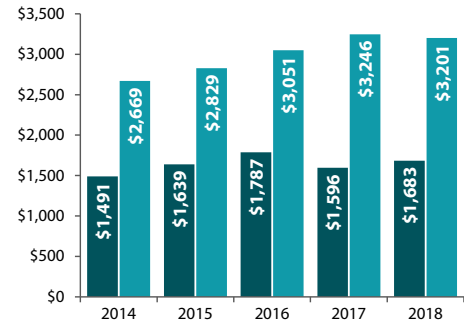
#### Average Annual Premium, Single and Family Coverage



#### Percent of Employees in High-deductible Health Plans

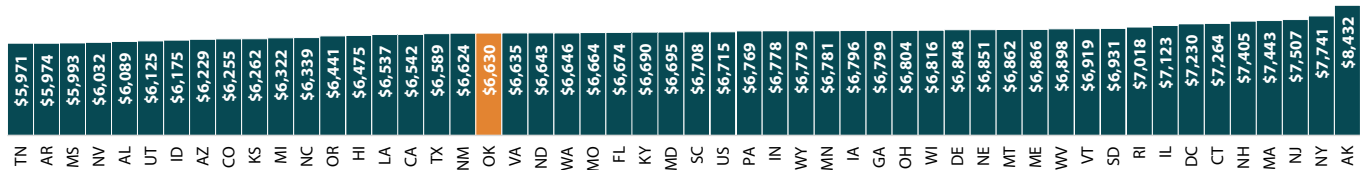


#### Average Annual Deductible, Single and Family Coverage

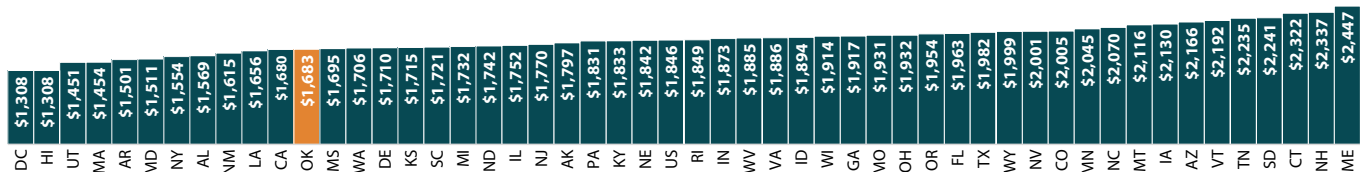


### STATE VARIATION IN ESI COSTS FOR SINGLE COVERAGE, 2018

#### Average Annual Premium For Single Coverage, 2018



#### Average Annual Deductible for Single Coverage, 2018



# STATE-LEVEL TRENDS IN ESI IN OKLAHOMA

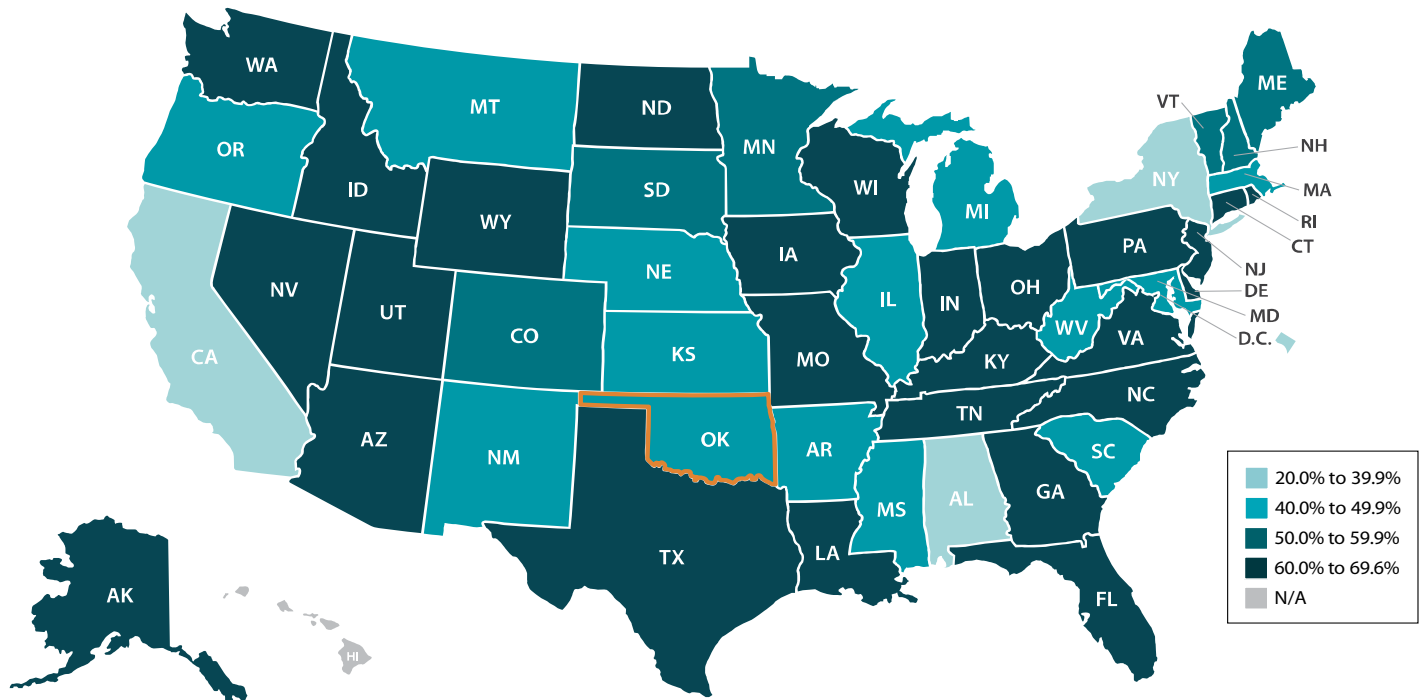
	2014	2015	2016	2017	2018	Significant difference between 2017-2018
<b>Trends in ESI Offer and Employee Access, 2014-2018</b>						
Percent of Employers Offering ESI	50.6%	45.5%	51.6%	47.5%	48.8%	
Percent of Employees in Establishments that Offer ESI	81.0%	82.2%	85.8%	82.7%	84.2%	
Percent of Employees Eligible for ESI at Offering Establishments	79.9%	80.3%	73.2%	76.4%	76.7%	
Percent of ESI-Eligible Employees Enrolled	74.7%	77.5%	73.4%	75.5%	67.3%	*
<b>Trends in ESI Costs, 2014-2018</b>						
<b>Average Annual Premiums</b>						
Single Coverage	\$5,649	\$5,608	\$5,784	\$6,236	\$6,630	
Family Coverage	\$16,280	\$16,811	\$16,646	\$18,252	\$18,745	
<b>Average Employee Share of Premiums</b>						
Single Coverage	20.4%	23.1%	20.6%	22.2%	19.5%	
Family Coverage	28.3%	34.1%	30.4%	31.8%	28.3%	
<b>Average Annual Deductibles</b>						
Single Coverage	\$1,491	\$1,639	\$1,787	\$1,596	\$1,683	
Family Coverage	\$2,669	\$2,829	\$3,051	\$3,246	\$3,201	
Percent of Employees in High-Deductible Health Plans	37.2%	40.4%	41.9%	41.0%	42.6%	

\* Significant difference between 2017 and 2018 estimates at the 95% confidence level.  
 For the purposes of 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).  
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 Average premium prices are not adjusted to account for variation in actuarial value.  
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Data Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component, 2014-2018.

## STATE VARIATION IN PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2018

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

# STATE-LEVEL TRENDS

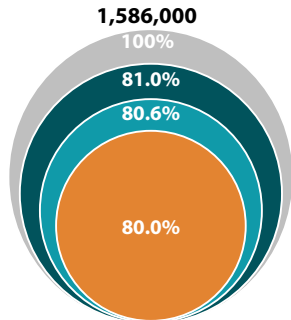
# OR

## Oregon

### IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2014-2018

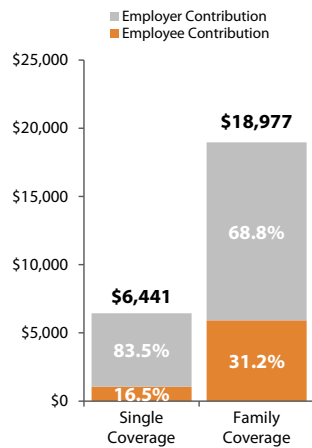
#### EMPLOYER-SPONSORED INSURANCE IN 2018

##### Offer, Eligibility, and Enrollment

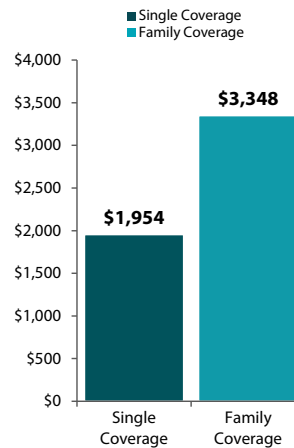


**1,285,000 EMPLOYEES** work in establishments that OFFER coverage  
**1,035,000 EMPLOYEES** with an offer are ELIGIBLE for coverage  
**829,000 EMPLOYEES** with an offer who are eligible ENROLLED in coverage

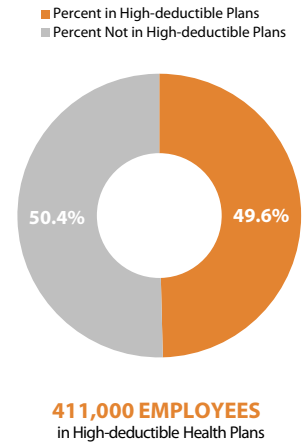
##### Average Annual Premium, Single and Family Coverage



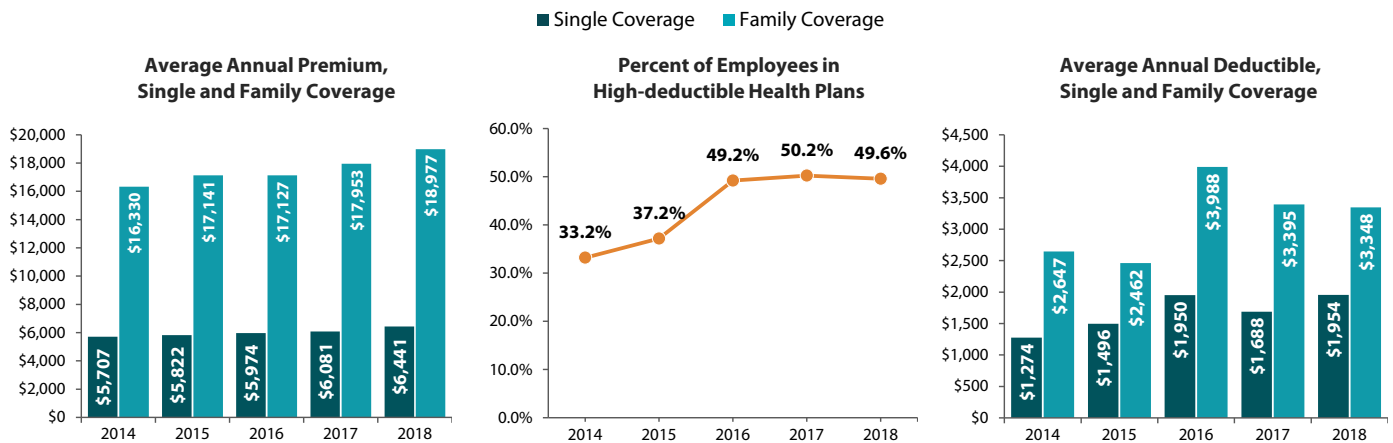
##### Average Annual Deductible, Single and Family Coverage



##### Percent of Employees in High-deductible Health Plans

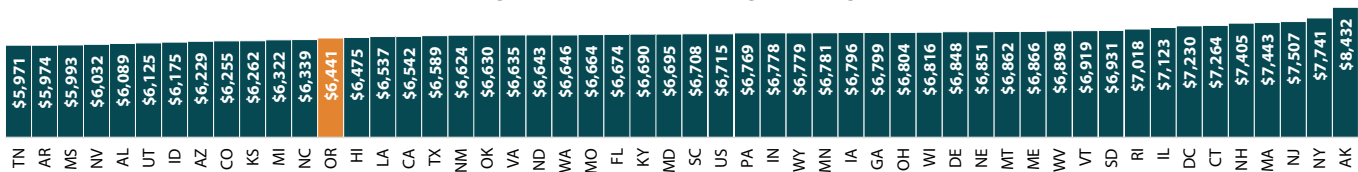


#### TRENDS IN ESI COSTS, 2014-2018

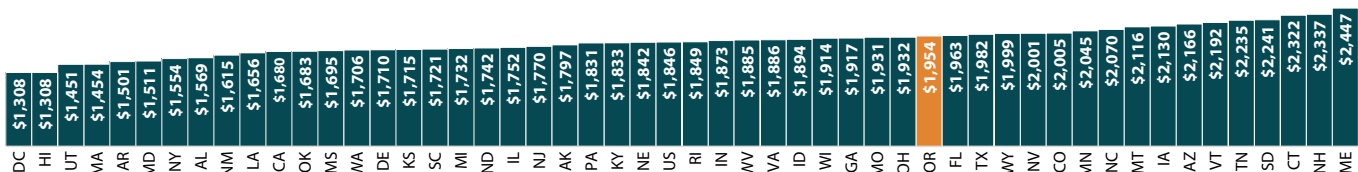


#### STATE VARIATION IN ESI COSTS FOR SINGLE COVERAGE, 2018

##### Average Annual Premium For Single Coverage, 2018



##### Average Annual Deductible for Single Coverage, 2018



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

# STATE-LEVEL TRENDS IN ESI IN OREGON

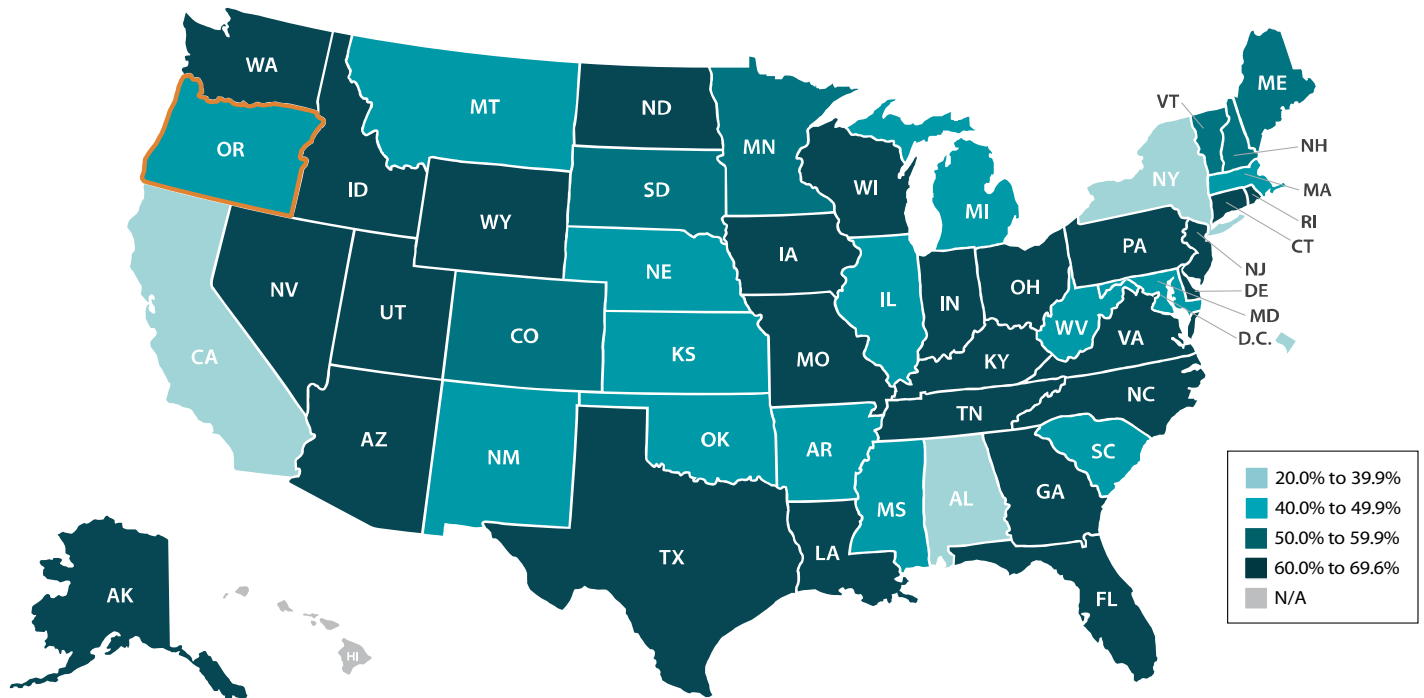
	2014	2015	2016	2017	2018	Significant difference between 2017-2018
<b>Trends in ESI Offer and Employee Access, 2014-2018</b>						
Percent of Employers Offering ESI	42.7%	45.9%	45.7%	39.4%	43.8%	
Percent of Employees in Establishments that Offer ESI	76.5%	80.2%	79.5%	77.7%	81.0%	
Percent of Employees Eligible for ESI at Offering Establishments	70.6%	76.9%	76.4%	77.1%	80.6%	
Percent of ESI-Eligible Employees Enrolled	82.1%	78.6%	79.2%	79.0%	80.0%	
<b>Trends in ESI Costs, 2014-2018</b>						
<b>Average Annual Premiums</b>						
Single Coverage	\$5,707	\$5,822	\$5,974	\$6,081	\$6,441	
Family Coverage	\$16,330	\$17,141	\$17,127	\$17,953	\$18,977	
<b>Average Employee Share of Premiums</b>						
Single Coverage	16.0%	15.4%	17.2%	16.8%	16.5%	
Family Coverage	27.9%	27.6%	24.5%	27.9%	31.2%	
<b>Average Annual Deductibles</b>						
Single Coverage	\$1,274	\$1,496	\$1,950	\$1,688	\$1,954	*
Family Coverage	\$2,647	\$2,462	\$3,988	\$3,395	\$3,348	
Percent of Employees in High-Deductible Health Plans	33.2%	37.2%	49.2%	50.2%	49.6%	

\* Significant difference between 2017 and 2018 estimates at the 95% confidence level.  
 For the purposes of 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).  
 All references are to private-sector employers and employees.  
 Average premium prices are not adjusted to account for variation in actuarial value.  
 Please see [50-State Comparison Tables](#) for state vs national comparison.  
 Please see [www.shadac.org/ESIReport2019](http://www.shadac.org/ESIReport2019) for information on definitions and methods.

Data Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component, 2014-2018.

## STATE VARIATION IN PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2018

To learn more about state variation across ESI indicators, access the 50-state comparison tables at [www.shadac.org/ESIReport2019](http://www.shadac.org/ESIReport2019).



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

# STATE-LEVEL TRENDS

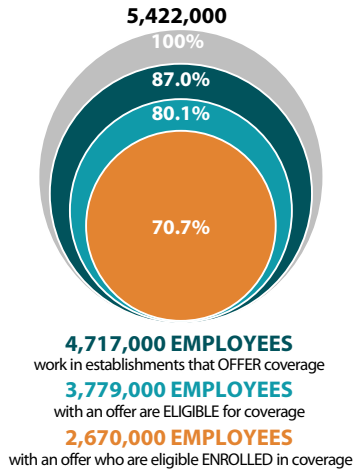
# PA

## IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2014-2018

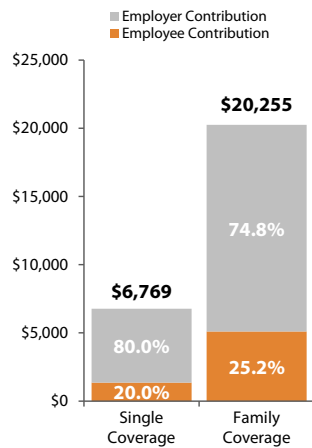
## Pennsylvania

### EMPLOYER-SPONSORED INSURANCE IN 2018

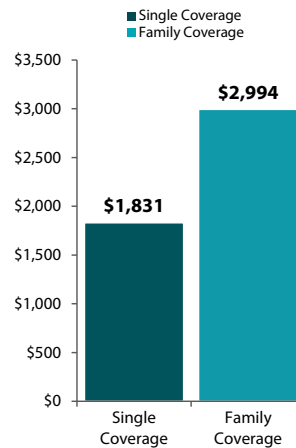
#### Offer, Eligibility, and Enrollment



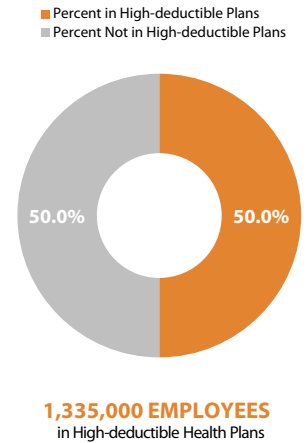
#### Average Annual Premium, Single and Family Coverage



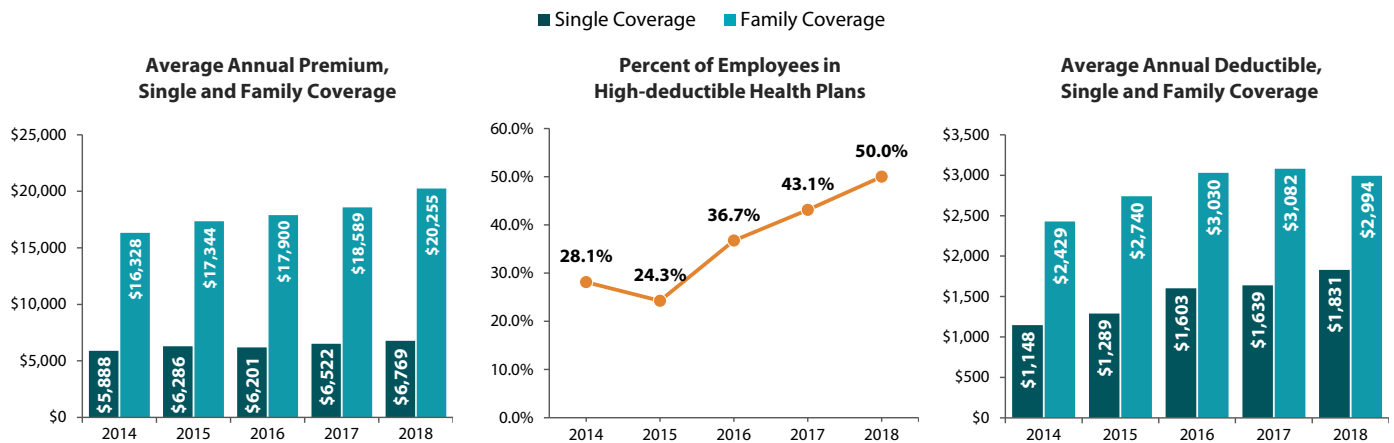
#### Average Annual Deductible, Single and Family Coverage



#### Percent of Employees in High-deductible Health Plans

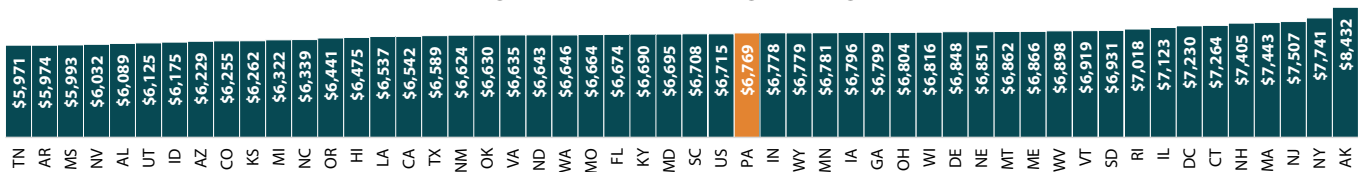


### TRENDS IN ESI COSTS, 2014-2018

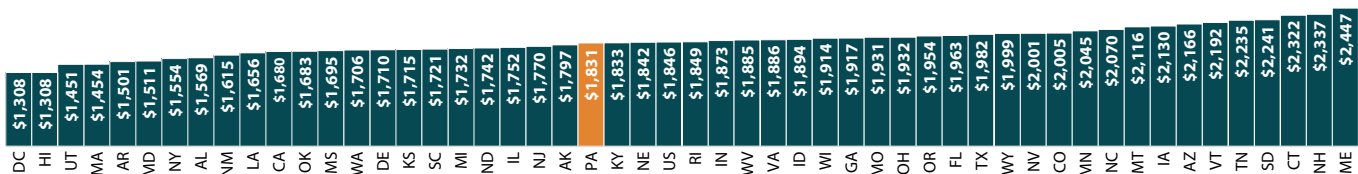


### STATE VARIATION IN ESI COSTS FOR SINGLE COVERAGE, 2018

#### Average Annual Premium For Single Coverage, 2018



#### Average Annual Deductible for Single Coverage, 2018



# STATE-LEVEL TRENDS IN ESI IN PENNSYLVANIA

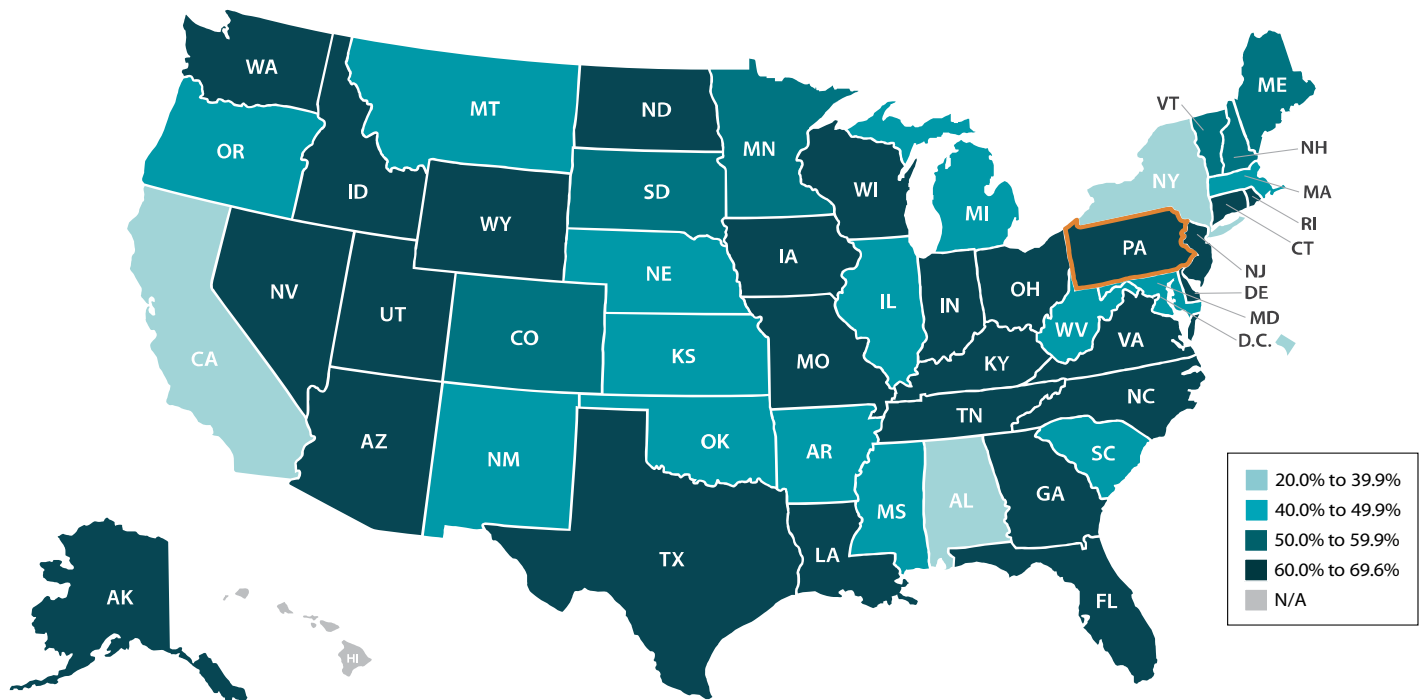
	2014	2015	2016	2017	2018	Significant difference between 2017-2018
<b>Trends in ESI Offer and Employee Access, 2014-2018</b>						
Percent of Employers Offering ESI	54.6%	49.7%	48.5%	54.5%	48.6%	*
Percent of Employees in Establishments that Offer ESI	87.9%	86.0%	85.0%	87.6%	87.0%	
Percent of Employees Eligible for ESI at Offering Establishments	73.6%	74.3%	75.9%	73.4%	80.1%	*
Percent of ESI-Eligible Employees Enrolled	79.6%	79.2%	75.9%	77.3%	70.7%	*
<b>Trends in ESI Costs, 2014-2018</b>						
<b>Average Annual Premiums</b>						
Single Coverage	\$5,888	\$6,286	\$6,201	\$6,522	\$6,769	
Family Coverage	\$16,328	\$17,344	\$17,900	\$18,589	\$20,255	*
<b>Average Employee Share of Premiums</b>						
Single Coverage	19.4%	18.7%	21.6%	23.7%	20.0%	*
Family Coverage	22.0%	21.9%	25.5%	28.9%	25.2%	*
<b>Average Annual Deductibles</b>						
Single Coverage	\$1,148	\$1,289	\$1,603	\$1,639	\$1,831	
Family Coverage	\$2,429	\$2,740	\$3,030	\$3,082	\$2,994	
Percent of Employees in High-Deductible Health Plans	28.1%	24.3%	36.7%	43.1%	50.0%	

\* Significant difference between 2017 and 2018 estimates at the 95% confidence level.  
 For the purposes of 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).  
 All references are to private-sector employers and employees.  
 Average premium prices are not adjusted to account for variation in actuarial value.  
 Please see [50-State Comparison Tables](#) for state vs national comparison.  
 Please see [www.shadac.org/ESIReport2019](http://www.shadac.org/ESIReport2019) for information on definitions and methods.

Data Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component, 2014-2018.

## STATE VARIATION IN PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2018

To learn more about state variation across ESI indicators, access the 50-state comparison tables at [www.shadac.org/ESIReport2019](http://www.shadac.org/ESIReport2019).



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



# STATE-LEVEL TRENDS

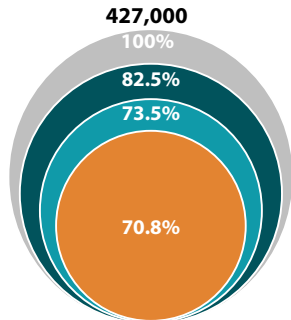
# RI

## IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2014-2018

## Rhode Island

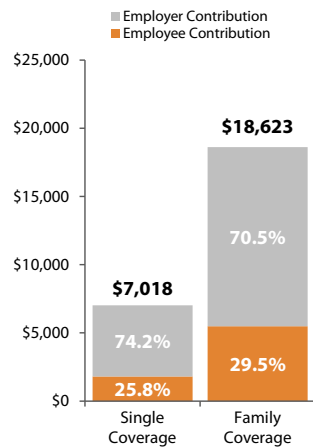
### EMPLOYER-SPONSORED INSURANCE IN 2018

#### Offer, Eligibility, and Enrollment

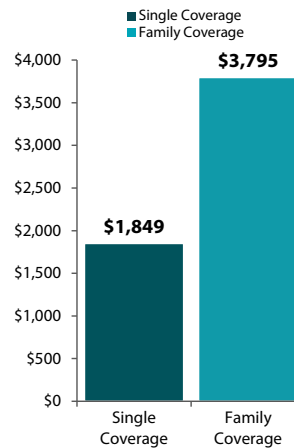


**352,000 EMPLOYEES** work in establishments that OFFER coverage  
**259,000 EMPLOYEES** with an offer are ELIGIBLE for coverage  
**183,000 EMPLOYEES** with an offer who are eligible ENROLLED in coverage

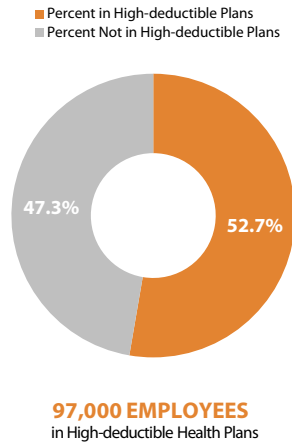
#### Average Annual Premium, Single and Family Coverage



#### Average Annual Deductible, Single and Family Coverage



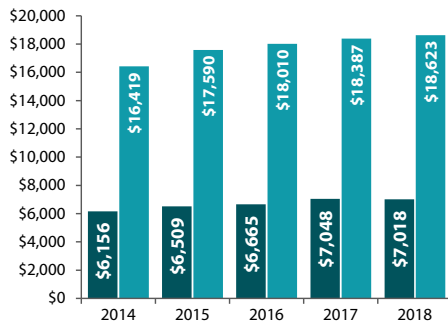
#### Percent of Employees in High-deductible Health Plans



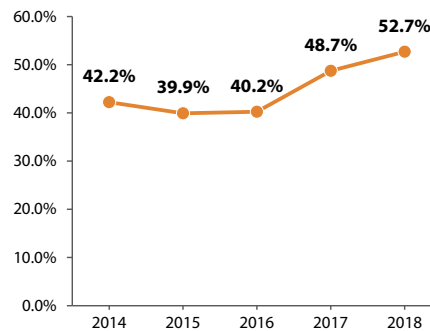
### TRENDS IN ESI COSTS, 2014-2018

■ Single Coverage ■ Family Coverage

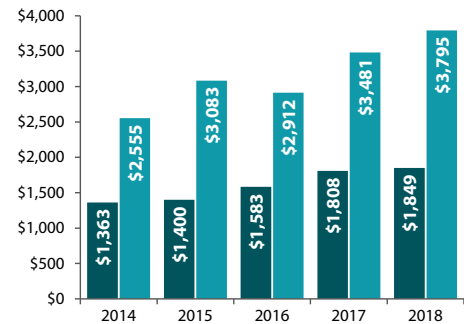
#### Average Annual Premium, Single and Family Coverage



#### Percent of Employees in High-deductible Health Plans



#### Average Annual Deductible, Single and Family Coverage

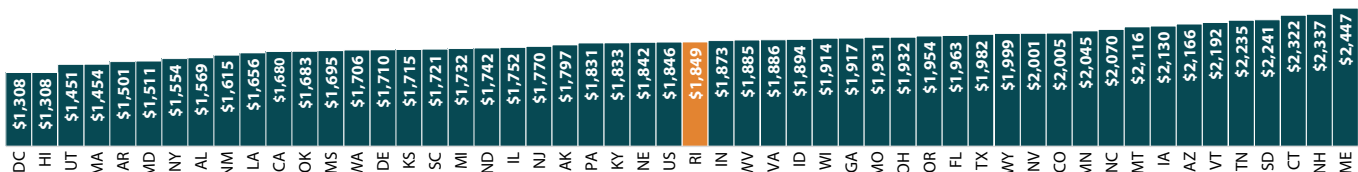


### STATE VARIATION IN ESI COSTS FOR SINGLE COVERAGE, 2018

#### Average Annual Premium For Single Coverage, 2018



#### Average Annual Deductible for Single Coverage, 2018



# STATE-LEVEL TRENDS IN ESI IN RHODE ISLAND

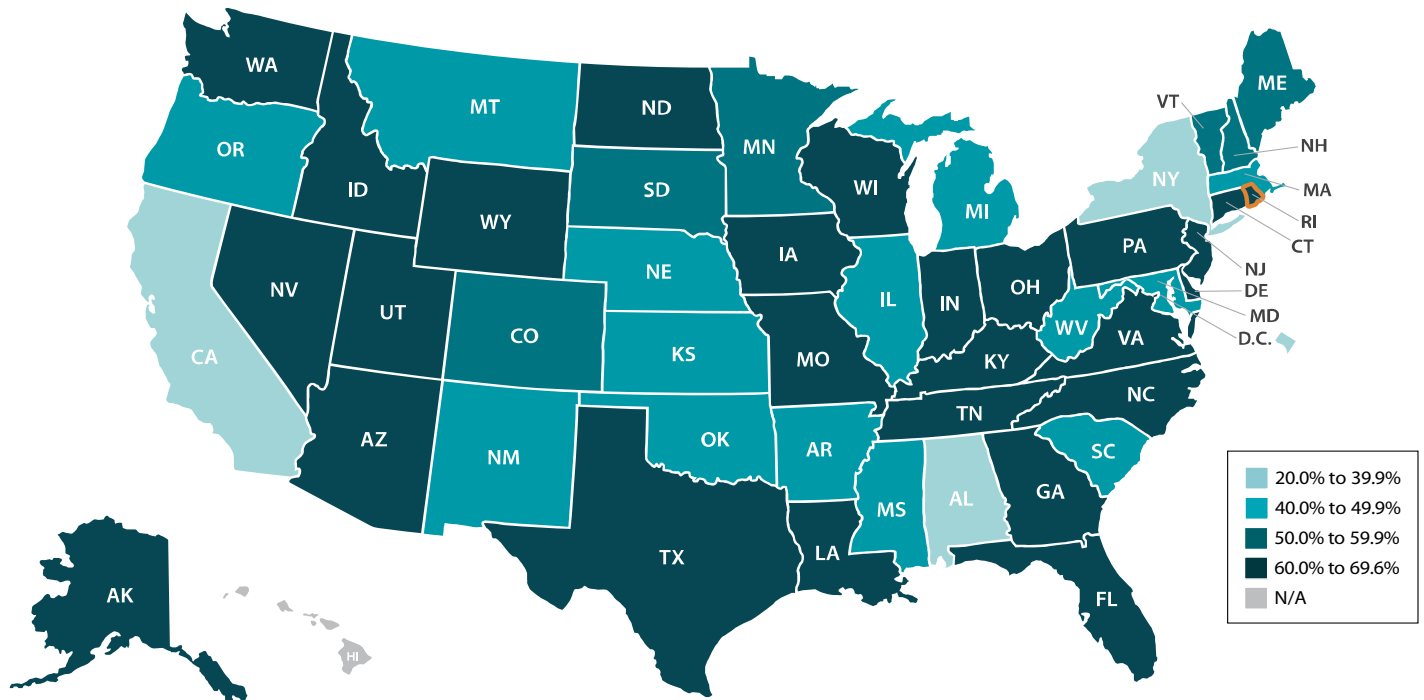
	2014	2015	2016	2017	2018	Significant difference between 2017-2018
<b>Trends in ESI Offer and Employee Access, 2014-2018</b>						
Percent of Employers Offering ESI	52.1%	51.0%	52.8%	52.6%	49.4%	
Percent of Employees in Establishments that Offer ESI	86.2%	86.7%	86.9%	86.1%	82.5%	
Percent of Employees Eligible for ESI at Offering Establishments	75.5%	70.9%	68.8%	75.8%	73.5%	
Percent of ESI-Eligible Employees Enrolled	70.7%	70.4%	69.3%	67.5%	70.8%	
<b>Trends in ESI Costs, 2014-2018</b>						
<b>Average Annual Premiums</b>						
Single Coverage	\$6,156	\$6,509	\$6,665	\$7,048	\$7,018	
Family Coverage	\$16,419	\$17,590	\$18,010	\$18,387	\$18,623	
<b>Average Employee Share of Premiums</b>						
Single Coverage	23.7%	23.0%	24.2%	24.2%	25.8%	
Family Coverage	28.5%	25.6%	28.0%	29.2%	29.5%	
<b>Average Annual Deductibles</b>						
Single Coverage	\$1,363	\$1,400	\$1,583	\$1,808	\$1,849	
Family Coverage	\$2,555	\$3,083	\$2,912	\$3,481	\$3,795	
Percent of Employees in High-Deductible Health Plans	42.2%	39.9%	40.2%	48.7%	52.7%	

\* Significant difference between 2017 and 2018 estimates at the 95% confidence level.  
 For the purposes of 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).  
 All references are to private-sector employers and employees.  
 Average premium prices are not adjusted to account for variation in actuarial value.  
 Please see [50-State Comparison Tables](#) for state vs national comparison.  
 Please see [www.shadac.org/ESIReport2019](http://www.shadac.org/ESIReport2019) for information on definitions and methods.

Data Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component, 2014-2018.

## STATE VARIATION IN PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2018

To learn more about state variation across ESI indicators, access the 50-state comparison tables at [www.shadac.org/ESIReport2019](http://www.shadac.org/ESIReport2019).



# STATE-LEVEL TRENDS

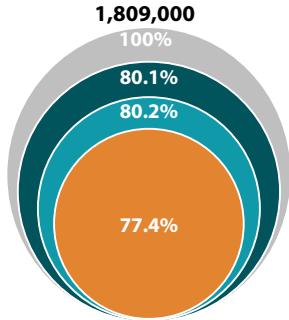
# SC

## IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2014-2018

## South Carolina

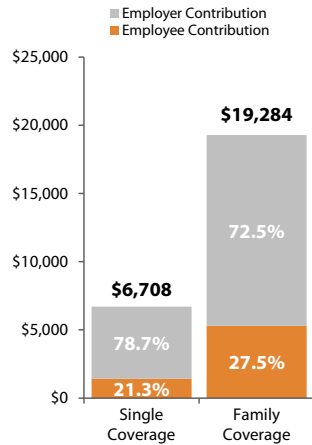
### EMPLOYER-SPONSORED INSURANCE IN 2018

#### Offer, Eligibility, and Enrollment

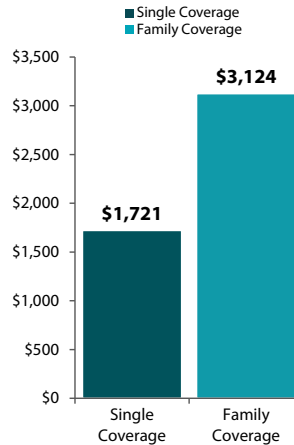


**1,809,000**  
work in establishments that OFFER coverage  
**1,449,000 EMPLOYEES**  
with an offer are ELIGIBLE for coverage  
**1,162,000 EMPLOYEES**  
with an offer who are eligible ENROLLED in coverage

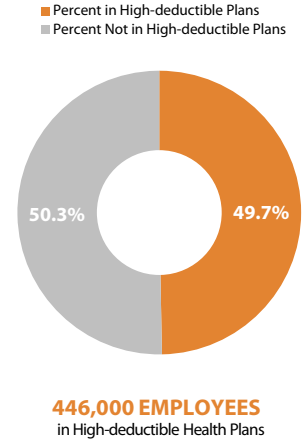
#### Average Annual Premium, Single and Family Coverage



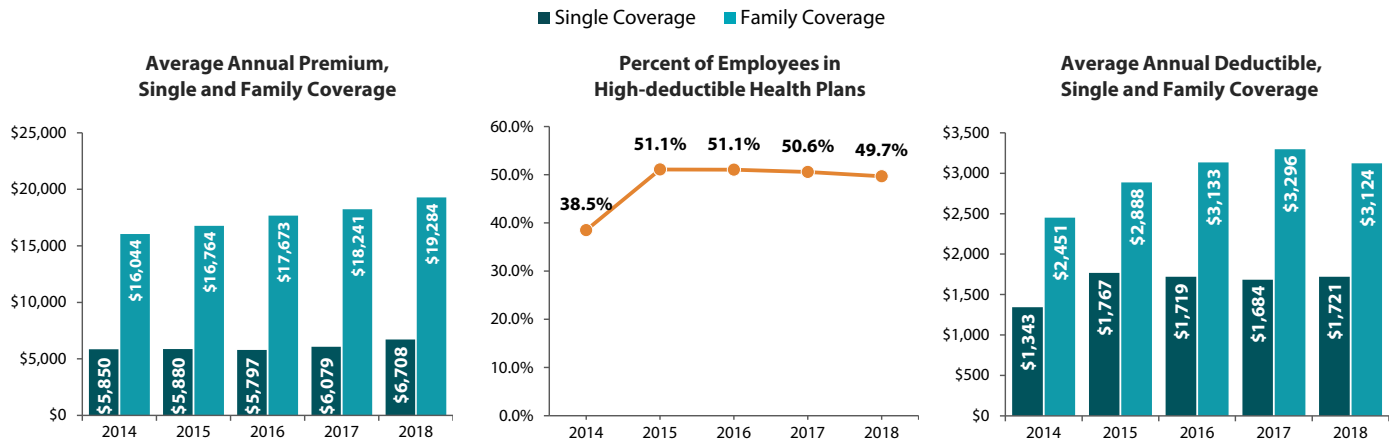
#### Average Annual Deductible, Single and Family Coverage



#### Percent of Employees in High-deductible Health Plans

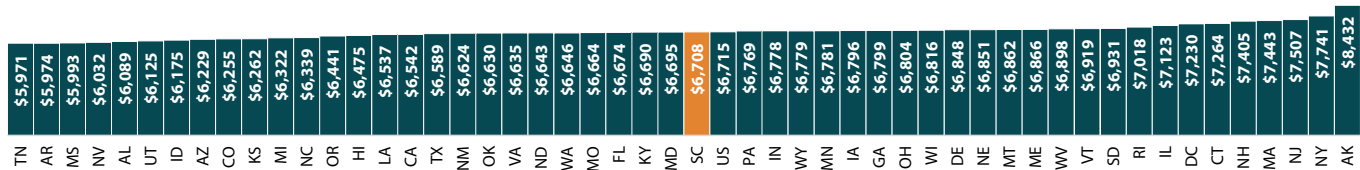


### TRENDS IN ESI COSTS, 2014-2018

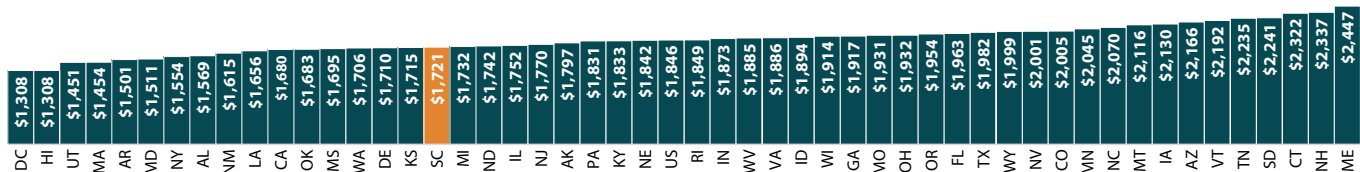


### STATE VARIATION IN ESI COSTS FOR SINGLE COVERAGE, 2018

#### Average Annual Premium For Single Coverage, 2018



#### Average Annual Deductible for Single Coverage, 2018



# STATE-LEVEL TRENDS IN ESI IN SOUTH CAROLINA

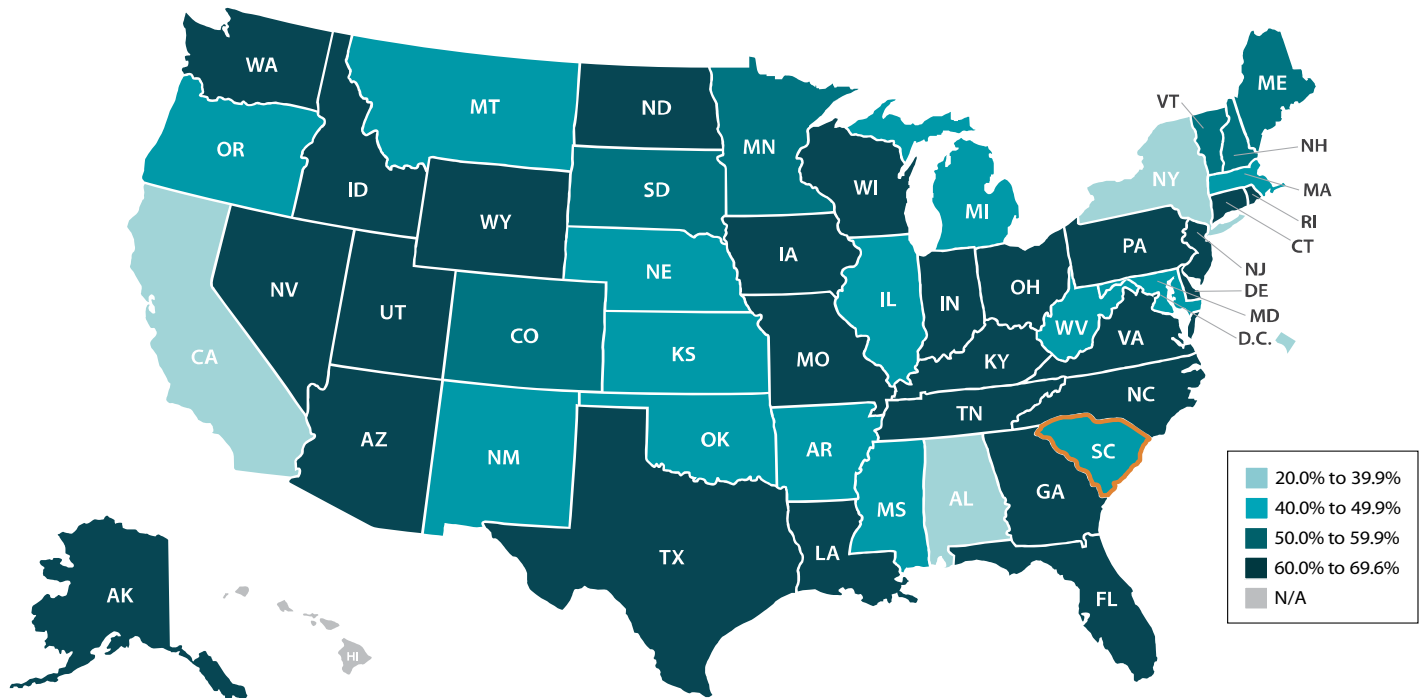
	2014	2015	2016	2017	2018	Significant difference between 2017-2018
<b>Trends in ESI Offer and Employee Access, 2014-2018</b>						
Percent of Employers Offering ESI	45.3%	45.0%	41.7%	43.7%	40.7%	
Percent of Employees in Establishments that Offer ESI	80.1%	83.1%	81.3%	84.2%	80.1%	*
Percent of Employees Eligible for ESI at Offering Establishments	77.3%	74.8%	78.3%	75.4%	80.2%	
Percent of ESI-Eligible Employees Enrolled	79.9%	77.3%	73.8%	80.3%	77.4%	
<b>Trends in ESI Costs, 2014-2018</b>						
<b>Average Annual Premiums</b>						
Single Coverage	\$5,850	\$5,880	\$5,797	\$6,079	\$6,708	*
Family Coverage	\$16,044	\$16,764	\$17,673	\$18,241	\$19,284	
<b>Average Employee Share of Premiums</b>						
Single Coverage	22.8%	20.7%	23.5%	22.0%	21.3%	
Family Coverage	25.6%	28.5%	28.3%	28.8%	27.5%	
<b>Average Annual Deductibles</b>						
Single Coverage	\$1,343	\$1,767	\$1,719	\$1,684	\$1,721	
Family Coverage	\$2,451	\$2,888	\$3,133	\$3,296	\$3,124	
Percent of Employees in High-Deductible Health Plans	38.5%	51.1%	51.1%	50.6%	49.7%	

\* Significant difference between 2017 and 2018 estimates at the 95% confidence level.  
 For the purposes of 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).  
 All references are to private-sector employers and employees.  
 Average premium prices are not adjusted to account for variation in actuarial value.  
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 Please see [www.shadac.org/ESIReport2019](http://www.shadac.org/ESIReport2019) for information on definitions and methods.

Data Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component, 2014-2018.

## STATE VARIATION IN PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2018

To learn more about state variation across ESI indicators, access the 50-state comparison tables at [www.shadac.org/ESIReport2019](http://www.shadac.org/ESIReport2019).



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

# STATE-LEVEL TRENDS

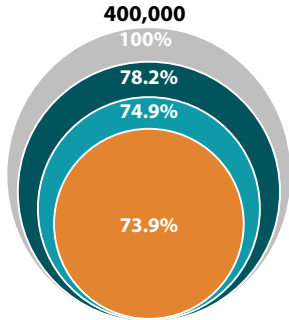
# SD

## IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2014-2018

## South Dakota

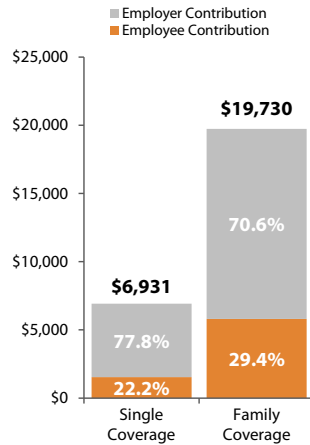
### EMPLOYER-SPONSORED INSURANCE IN 2018

#### Offer, Eligibility, and Enrollment

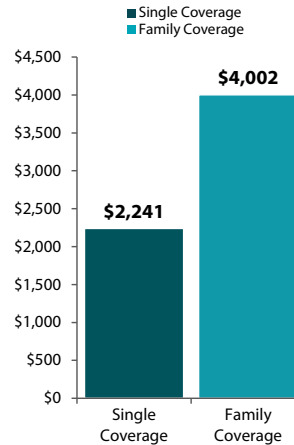


**313,000 EMPLOYEES** work in establishments that OFFER coverage  
**234,000 EMPLOYEES** with an offer are ELIGIBLE for coverage  
**173,000 EMPLOYEES** with an offer who are eligible ENROLLED in coverage

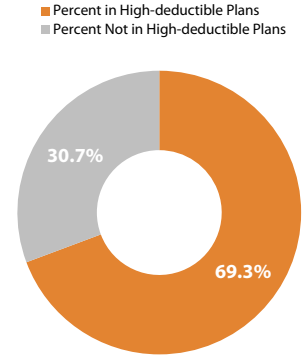
#### Average Annual Premium, Single and Family Coverage



#### Average Annual Deductible, Single and Family Coverage



#### Percent of Employees in High-deductible Health Plans

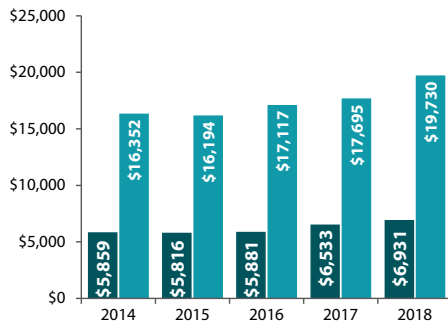


**120,000 EMPLOYEES** in High-deductible Health Plans

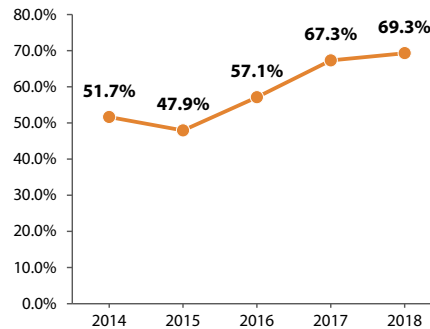
### TRENDS IN ESI COSTS, 2014-2018

■ Single Coverage ■ Family Coverage

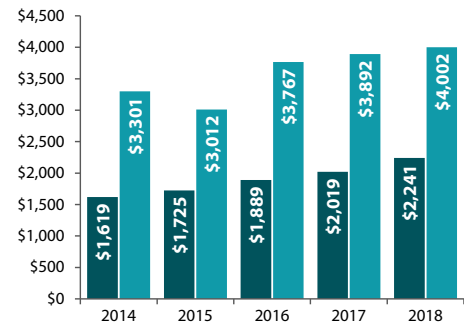
#### Average Annual Premium, Single and Family Coverage



#### Percent of Employees in High-deductible Health Plans

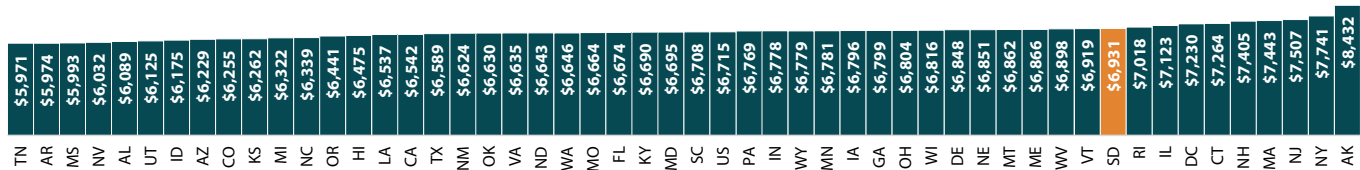


#### Average Annual Deductible, Single and Family Coverage

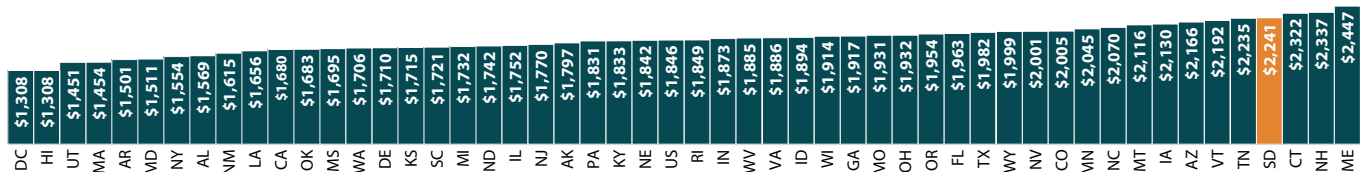


### STATE VARIATION IN ESI COSTS FOR SINGLE COVERAGE, 2018

#### Average Annual Premium For Single Coverage, 2018



#### Average Annual Deductible for Single Coverage, 2018



# STATE-LEVEL TRENDS IN ESI IN SOUTH DAKOTA

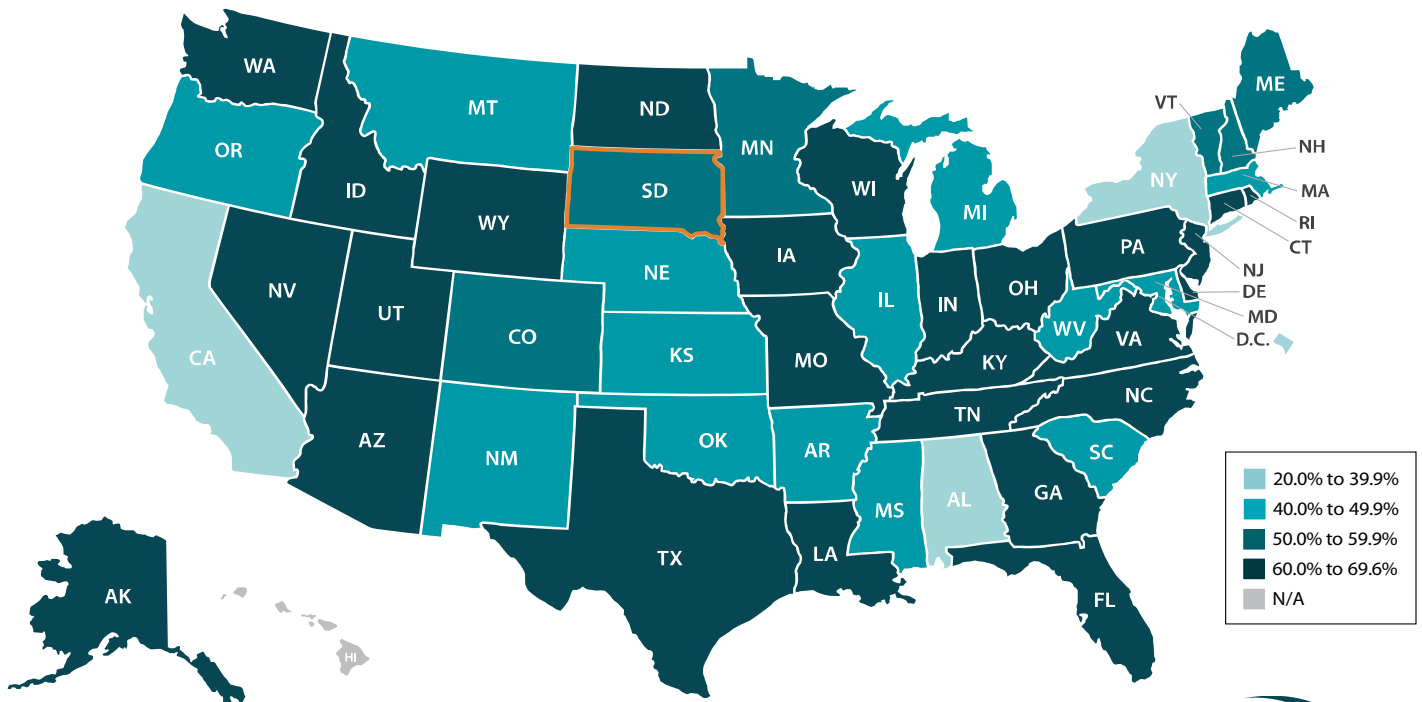
	2014	2015	2016	2017	2018	Significant difference between 2017-2018
<b>Trends in ESI Offer and Employee Access, 2014-2018</b>						
Percent of Employers Offering ESI	42.9%	42.3%	39.1%	41.4%	43.1%	
Percent of Employees in Establishments that Offer ESI	79.4%	80.5%	81.2%	81.8%	78.2%	
Percent of Employees Eligible for ESI at Offering Establishments	78.3%	76.0%	77.5%	79.9%	74.9%	*
Percent of ESI-Eligible Employees Enrolled	69.8%	76.0%	72.5%	71.4%	73.9%	
<b>Trends in ESI Costs, 2014-2018</b>						
<b>Average Annual Premiums</b>						
Single Coverage	\$5,859	\$5,816	\$5,881	\$6,533	\$6,931	*
Family Coverage	\$16,352	\$16,194	\$17,117	\$17,695	\$19,730	*
<b>Average Employee Share of Premiums</b>						
Single Coverage	20.7%	23.7%	20.4%	22.1%	22.2%	
Family Coverage	28.9%	30.5%	31.5%	32.2%	29.4%	
<b>Average Annual Deductibles</b>						
Single Coverage	\$1,619	\$1,725	\$1,889	\$2,019	\$2,241	*
Family Coverage	\$3,301	\$3,012	\$3,767	\$3,892	\$4,002	
Percent of Employees in High-Deductible Health Plans	51.7%	47.9%	57.1%	67.3%	69.3%	

\* Significant difference between 2017 and 2018 estimates at the 95% confidence level.  
 For the purposes of 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).  
 All references are to private-sector employers and employees.  
 Average premium prices are not adjusted to account for variation in actuarial value.  
 Please see [50-State Comparison Tables](#) for state vs national comparison.  
 Please see [www.shadac.org/ESIReport2019](http://www.shadac.org/ESIReport2019) for information on definitions and methods.

Data Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component, 2014-2018.

## STATE VARIATION IN PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2018

To learn more about state variation across ESI indicators, access the 50-state comparison tables at [www.shadac.org/ESIReport2019](http://www.shadac.org/ESIReport2019).



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

# STATE-LEVEL TRENDS

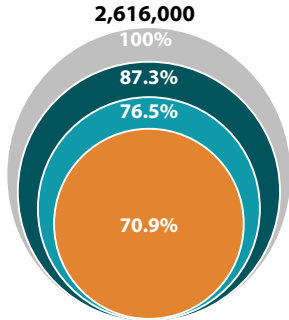
# TN

## IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2014-2018

## Tennessee

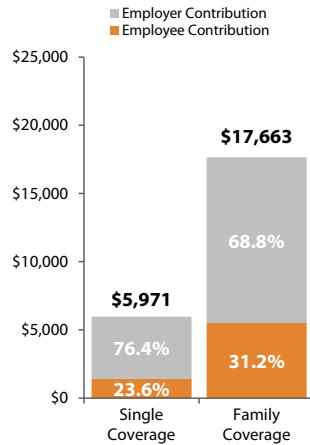
### EMPLOYER-SPONSORED INSURANCE IN 2018

#### Offer, Eligibility, and Enrollment

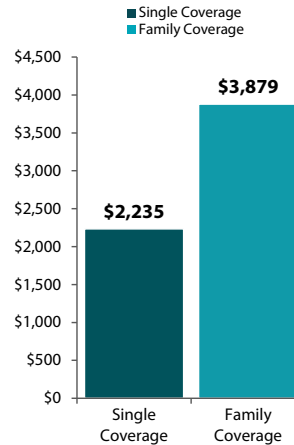


**2,283,000 EMPLOYEES** work in establishments that OFFER coverage  
**1,747,000 EMPLOYEES** with an offer are ELIGIBLE for coverage  
**1,238,000 EMPLOYEES** with an offer who are eligible ENROLLED in coverage

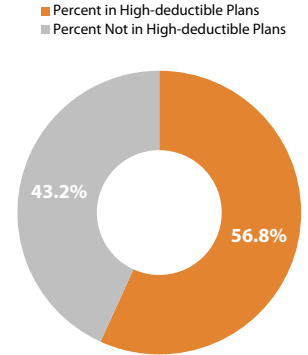
#### Average Annual Premium, Single and Family Coverage



#### Average Annual Deductible, Single and Family Coverage

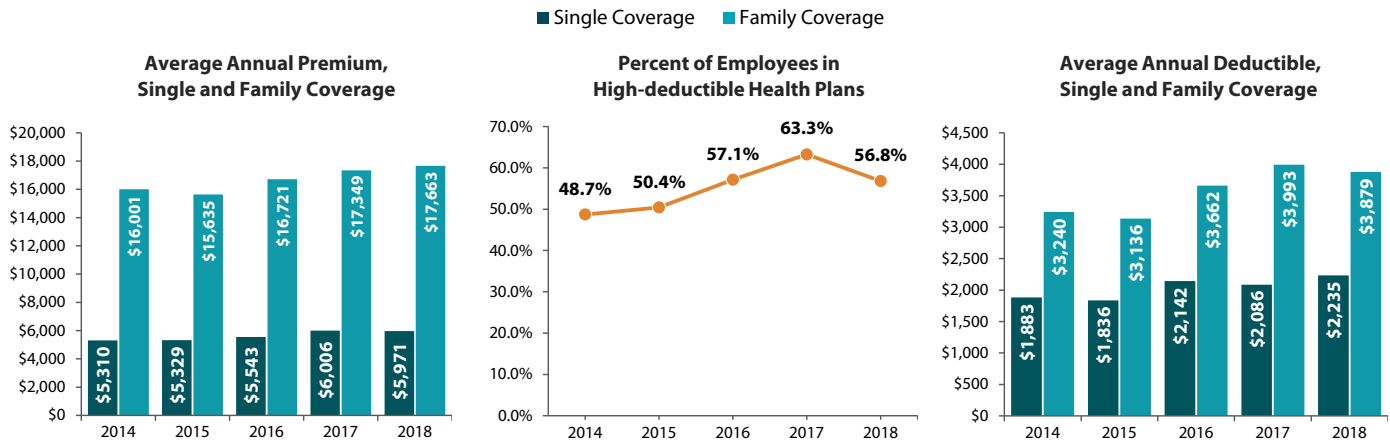


#### Percent of Employees in High-deductible Health Plans



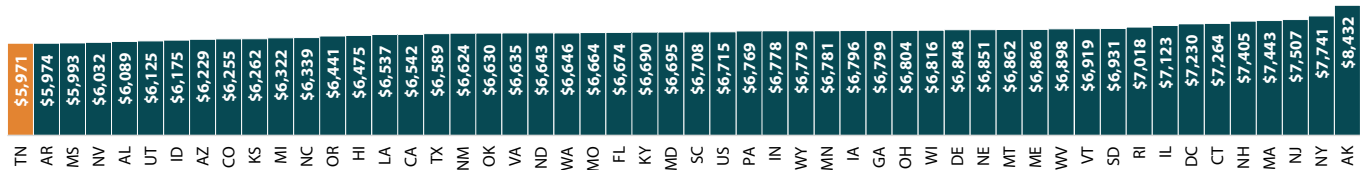
**703,000 EMPLOYEES** in High-deductible Health Plans

### TRENDS IN ESI COSTS, 2014-2018

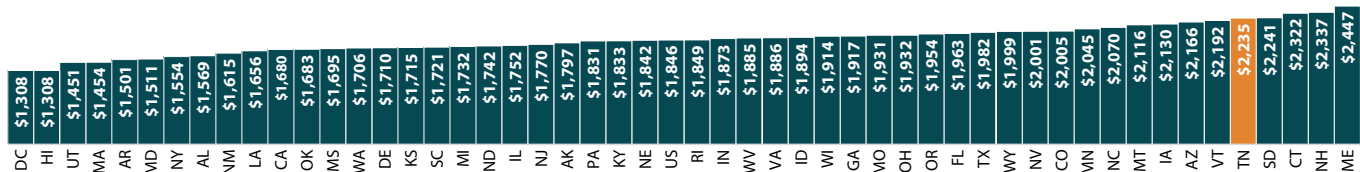


### STATE VARIATION IN ESI COSTS FOR SINGLE COVERAGE, 2018

#### Average Annual Premium For Single Coverage, 2018



#### Average Annual Deductible for Single Coverage, 2018



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

# STATE-LEVEL TRENDS IN ESI IN TENNESSEE

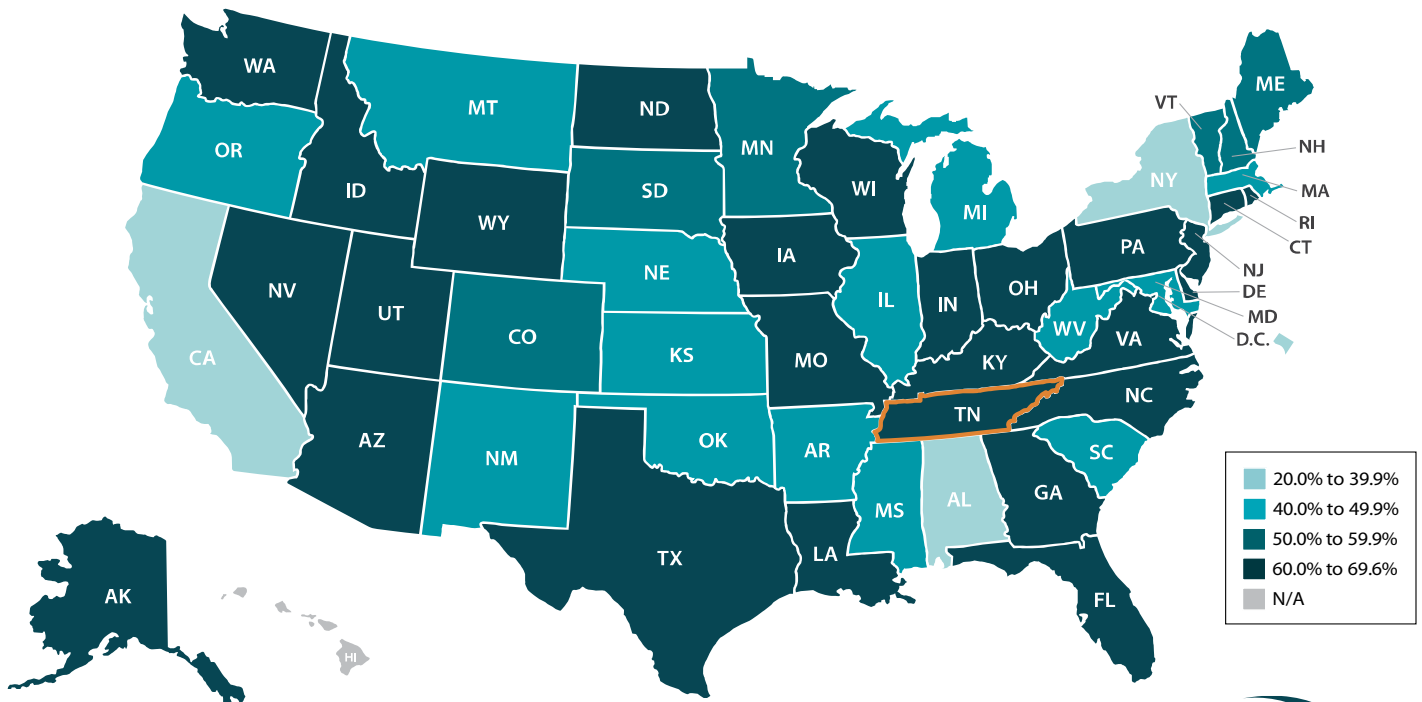
	2014	2015	2016	2017	2018	Significant difference between 2017-2018
<b>Trends in ESI Offer and Employee Access, 2014-2018</b>						
Percent of Employers Offering ESI	48.5%	47.0%	46.8%	51.8%	51.7%	
Percent of Employees in Establishments that Offer ESI	82.5%	82.2%	86.4%	86.6%	87.3%	
Percent of Employees Eligible for ESI at Offering Establishments	74.2%	72.0%	75.6%	76.9%	76.5%	
Percent of ESI-Eligible Employees Enrolled	76.1%	74.2%	72.1%	68.2%	70.9%	
<b>Trends in ESI Costs, 2014-2018</b>						
<b>Average Annual Premiums</b>						
Single Coverage	\$5,310	\$5,329	\$5,543	\$6,006	\$5,971	
Family Coverage	\$16,001	\$15,635	\$16,721	\$17,349	\$17,663	
<b>Average Employee Share of Premiums</b>						
Single Coverage	26.5%	24.4%	22.2%	23.8%	23.6%	
Family Coverage	32.8%	27.5%	28.0%	30.1%	31.2%	
<b>Average Annual Deductibles</b>						
Single Coverage	\$1,883	\$1,836	\$2,142	\$2,086	\$2,235	
Family Coverage	\$3,240	\$3,136	\$3,662	\$3,993	\$3,879	
Percent of Employees in High-Deductible Health Plans	48.7%	50.4%	57.1%	63.3%	56.8%	

\* Significant difference between 2017 and 2018 estimates at the 95% confidence level.  
 For the purposes of 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).  
 All references are to private-sector employers and employees.  
 Average premium prices are not adjusted to account for variation in actuarial value.  
 Please see [50-State Comparison Tables](#) for state vs national comparison.  
 Please see [www.shadac.org/ESIReport2019](http://www.shadac.org/ESIReport2019) for information on definitions and methods.

Data Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component, 2014-2018.

## STATE VARIATION IN PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2018

To learn more about state variation across ESI indicators, access the 50-state comparison tables at [www.shadac.org/ESIReport2019](http://www.shadac.org/ESIReport2019).



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



# STATE-LEVEL TRENDS

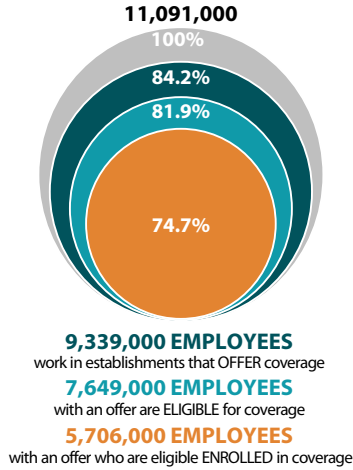
# TX

## Texas

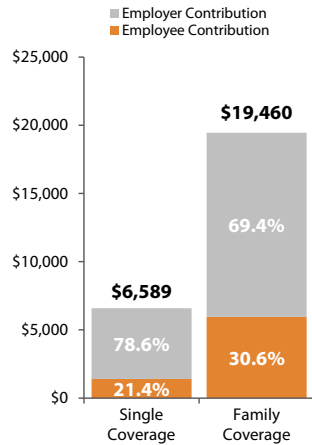
## IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2014-2018

### EMPLOYER-SPONSORED INSURANCE IN 2018

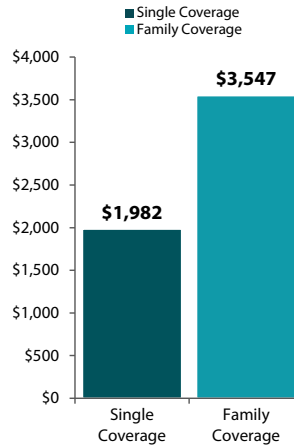
#### Offer, Eligibility, and Enrollment



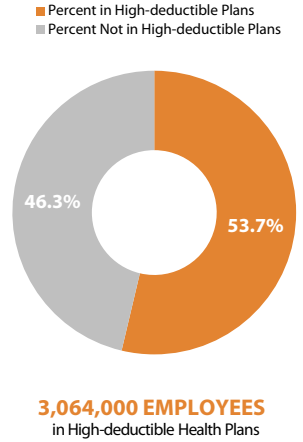
#### Average Annual Premium, Single and Family Coverage



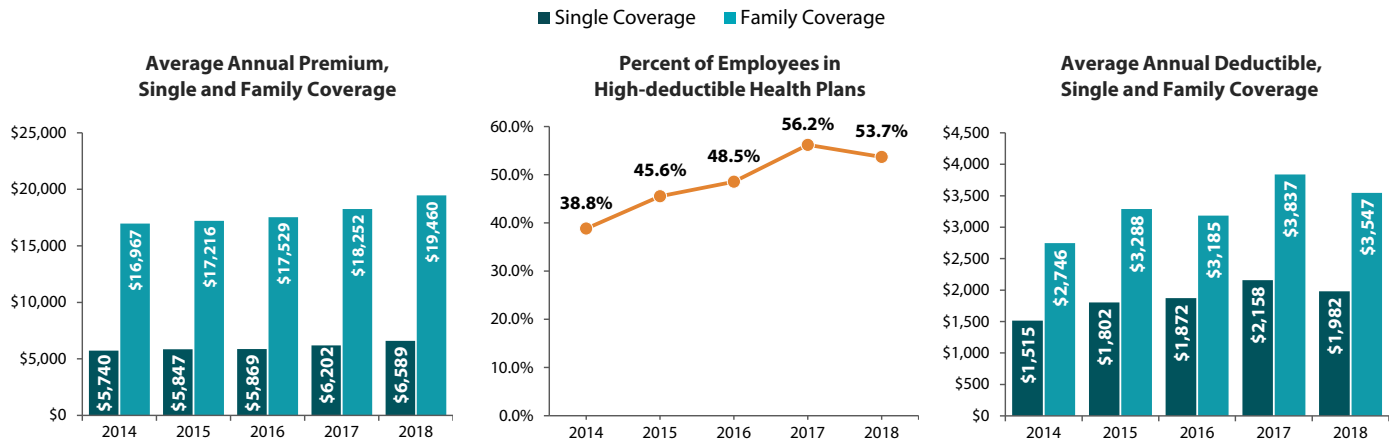
#### Average Annual Deductible, Single and Family Coverage



#### Percent of Employees in High-deductible Health Plans

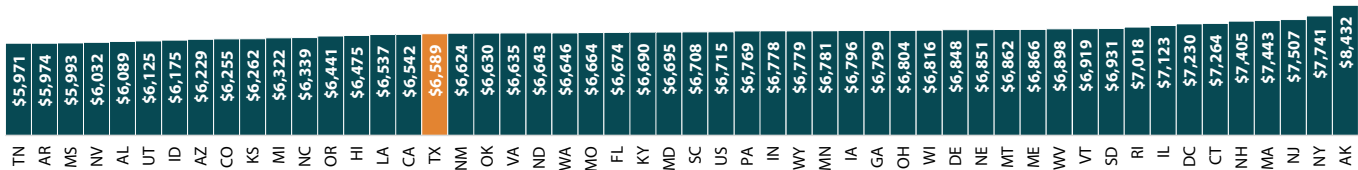


### TRENDS IN ESI COSTS, 2014-2018

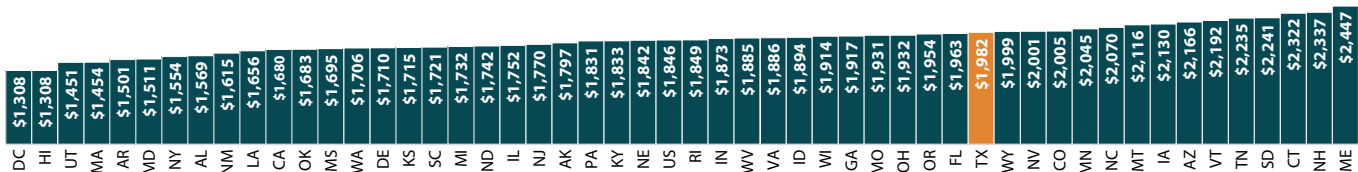


### STATE VARIATION IN ESI COSTS FOR SINGLE COVERAGE, 2018

#### Average Annual Premium For Single Coverage, 2018



#### Average Annual Deductible for Single Coverage, 2018



# STATE-LEVEL TRENDS IN ESI IN TEXAS

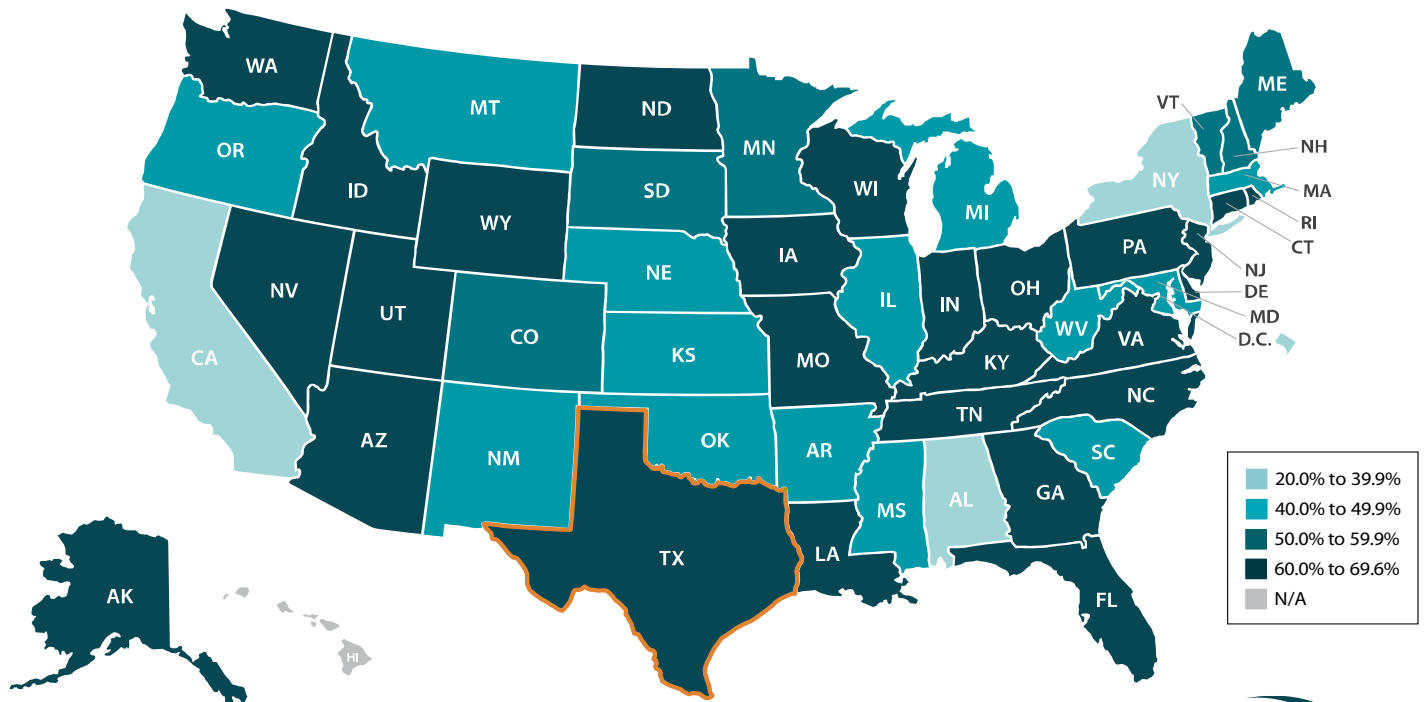
	2014	2015	2016	2017	2018	Significant difference between 2017-2018
<b>Trends in ESI Offer and Employee Access, 2014-2018</b>						
Percent of Employers Offering ESI	45.9%	45.8%	47.6%	47.5%	49.4%	
Percent of Employees in Establishments that Offer ESI	80.4%	83.3%	84.8%	85.0%	84.2%	
Percent of Employees Eligible for ESI at Offering Establishments	77.5%	76.7%	78.0%	77.7%	81.9%	*
Percent of ESI-Eligible Employees Enrolled	78.0%	77.0%	73.5%	71.6%	74.7%	
<b>Trends in ESI Costs, 2014-2018</b>						
<b>Average Annual Premiums</b>						
Single Coverage	\$5,740	\$5,847	\$5,869	\$6,202	\$6,589	*
Family Coverage	\$16,967	\$17,216	\$17,529	\$18,252	\$19,460	
<b>Average Employee Share of Premiums</b>						
Single Coverage	21.1%	21.8%	20.4%	21.8%	21.4%	
Family Coverage	31.5%	31.4%	32.3%	31.8%	30.6%	
<b>Average Annual Deductibles</b>						
Single Coverage	\$1,515	\$1,802	\$1,872	\$2,158	\$1,982	
Family Coverage	\$2,746	\$3,288	\$3,185	\$3,837	\$3,547	
Percent of Employees in High-Deductible Health Plans	38.8%	45.6%	48.5%	56.2%	53.7%	

\* Significant difference between 2017 and 2018 estimates at the 95% confidence level.  
 For the purposes of 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).  
 All references are to private-sector employers and employees.  
 Average premium prices are not adjusted to account for variation in actuarial value.  
 Please see [50-State Comparison Tables](#) for state vs national comparison.  
 Please see [www.shadac.org/ESIReport2019](http://www.shadac.org/ESIReport2019) for information on definitions and methods.

Data Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component, 2014-2018.

## STATE VARIATION IN PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2018

To learn more about state variation across ESI indicators, access the 50-state comparison tables at [www.shadac.org/ESIReport2019](http://www.shadac.org/ESIReport2019).



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

# STATE-LEVEL TRENDS

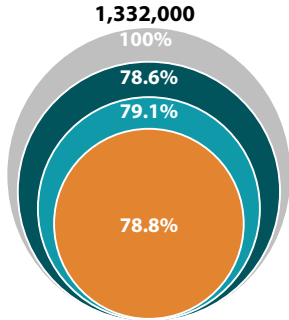
# UT

## Utah

### IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2014-2018

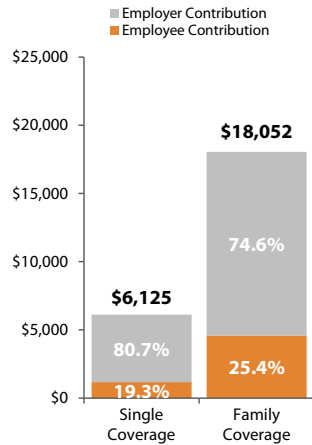
#### EMPLOYER-SPONSORED INSURANCE IN 2018

##### Offer, Eligibility, and Enrollment

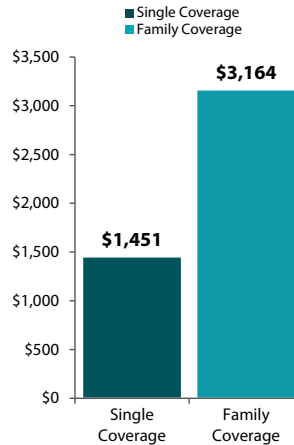


**1,047,000 EMPLOYEES** work in establishments that OFFER coverage  
**828,000 EMPLOYEES** with an offer are ELIGIBLE for coverage  
**652,000 EMPLOYEES** with an offer who are eligible ENROLLED in coverage

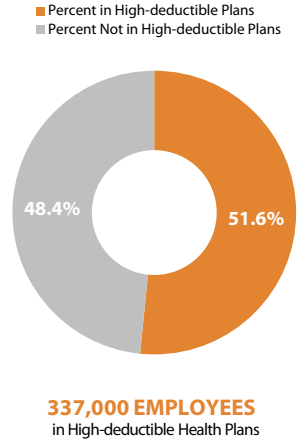
##### Average Annual Premium, Single and Family Coverage



##### Average Annual Deductible, Single and Family Coverage



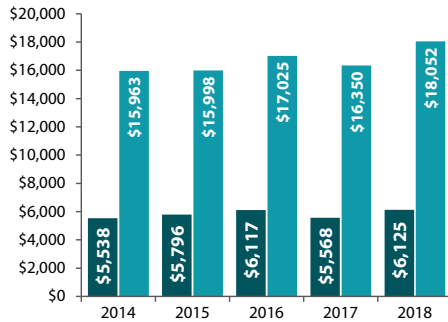
##### Percent of Employees in High-deductible Health Plans



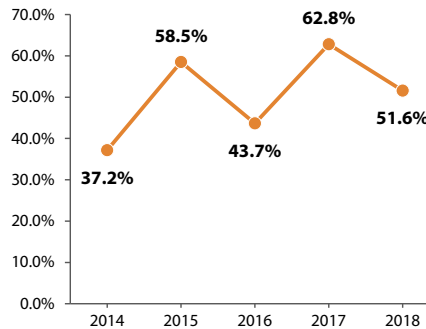
#### TRENDS IN ESI COSTS, 2014-2018

Single Coverage Family Coverage

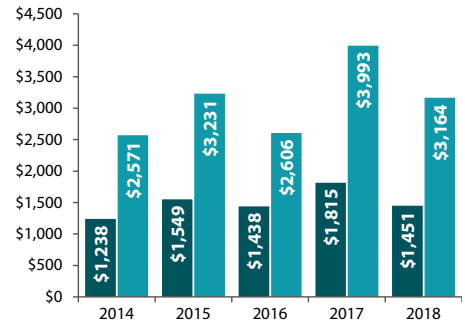
##### Average Annual Premium, Single and Family Coverage



##### Percent of Employees in High-deductible Health Plans

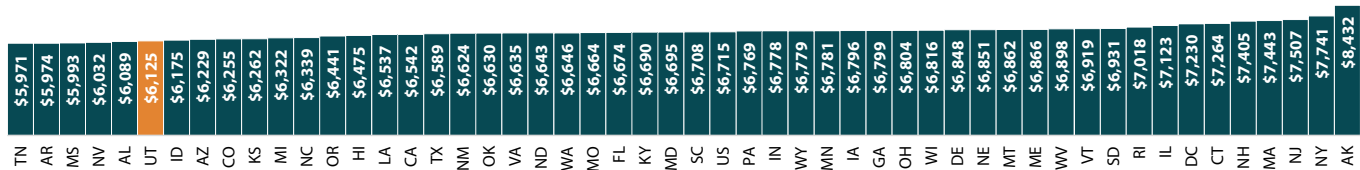


##### Average Annual Deductible, Single and Family Coverage

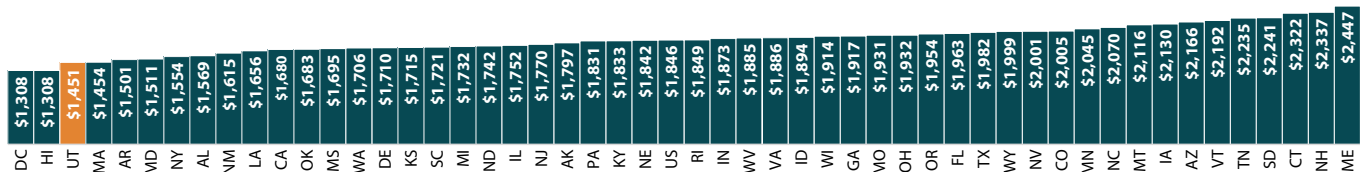


#### STATE VARIATION IN ESI COSTS FOR SINGLE COVERAGE, 2018

##### Average Annual Premium For Single Coverage, 2018



##### Average Annual Deductible for Single Coverage, 2018



# STATE-LEVEL TRENDS IN ESI IN UTAH

	2014	2015	2016	2017	2018	Significant difference between 2017-2018
<b>Trends in ESI Offer and Employee Access, 2014-2018</b>						
Percent of Employers Offering ESI	39.8%	40.7%	42.3%	36.2%	35.3%	
Percent of Employees in Establishments that Offer ESI	78.3%	81.9%	83.1%	79.7%	78.6%	
Percent of Employees Eligible for ESI at Offering Establishments	73.5%	70.3%	76.3%	78.3%	79.1%	
Percent of ESI-Eligible Employees Enrolled	79.0%	74.1%	74.3%	74.0%	78.8%	*
<b>Trends in ESI Costs, 2014-2018</b>						
<b>Average Annual Premiums</b>						
Single Coverage	\$5,538	\$5,796	\$6,117	\$5,568	\$6,125	*
Family Coverage	\$15,963	\$15,998	\$17,025	\$16,350	\$18,052	*
<b>Average Employee Share of Premiums</b>						
Single Coverage	23.4%	20.7%	19.0%	19.6%	19.3%	
Family Coverage	29.1%	26.8%	23.3%	26.8%	25.4%	
<b>Average Annual Deductibles</b>						
Single Coverage	\$1,238	\$1,549	\$1,438	\$1,815	\$1,451	*
Family Coverage	\$2,571	\$3,231	\$2,606	\$3,993	\$3,164	*
Percent of Employees in High-Deductible Health Plans	37.2%	58.5%	43.7%	62.8%	51.6%	

\* Significant difference between 2017 and 2018 estimates at the 95% confidence level.

For the purposes of 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).

All references are to private-sector employers and employees.

Average premium prices are not adjusted to account for variation in actuarial value.

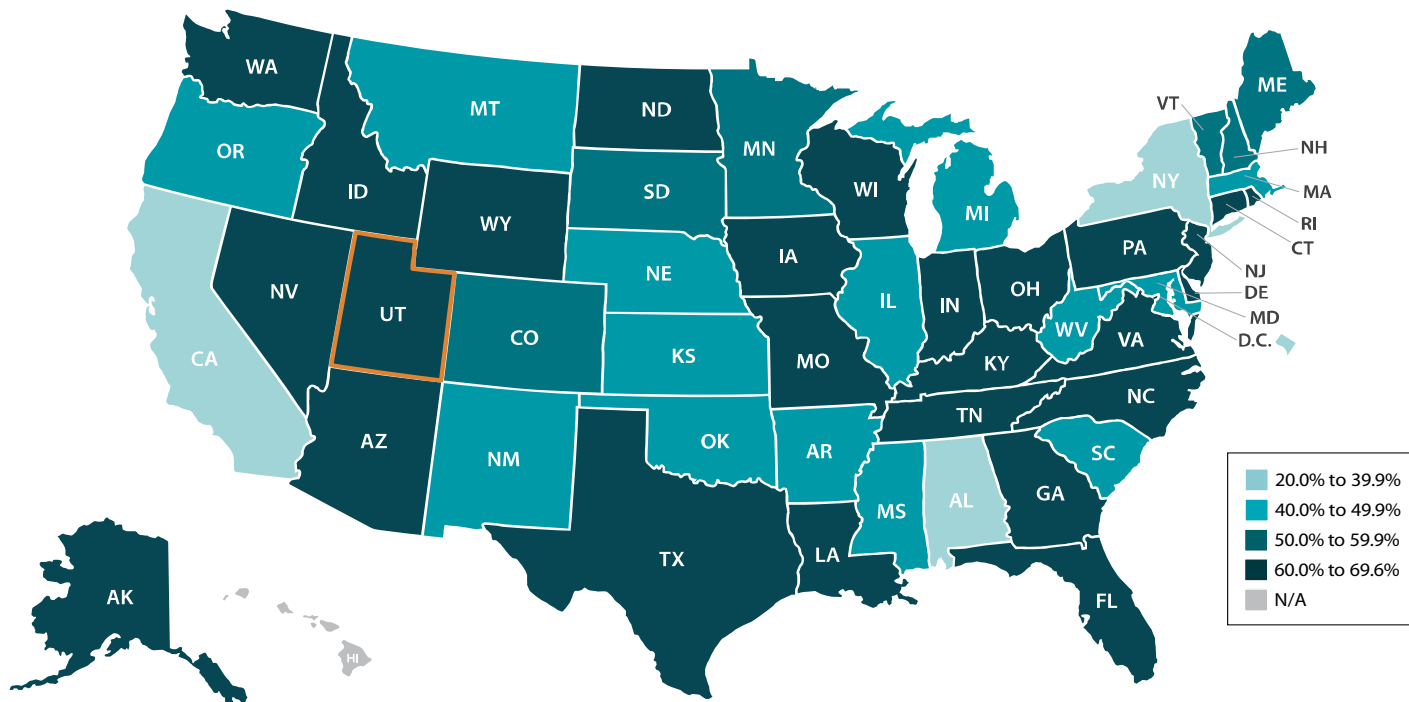
Please see [50-State Comparison Tables](#) for state vs national comparison.

Please see [www.shadac.org/ESIReport2019](http://www.shadac.org/ESIReport2019) for information on definitions and methods.

Data Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component, 2014-2018.

## STATE VARIATION IN PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2018

To learn more about state variation across ESI indicators, access the 50-state comparison tables at [www.shadac.org/ESIReport2019](http://www.shadac.org/ESIReport2019).



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

# STATE-LEVEL TRENDS

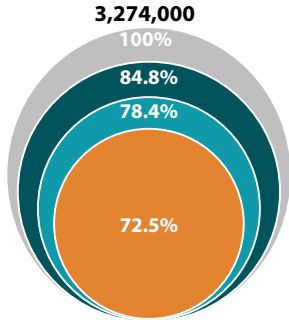
# VA

## Virginia

### IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2014-2018

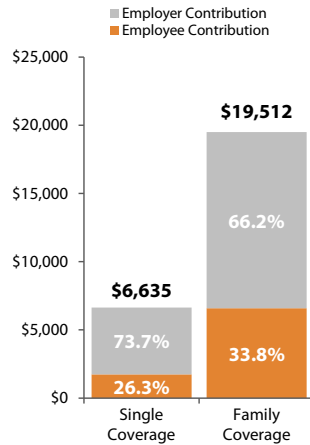
#### EMPLOYER-SPONSORED INSURANCE IN 2018

##### Offer, Eligibility, and Enrollment

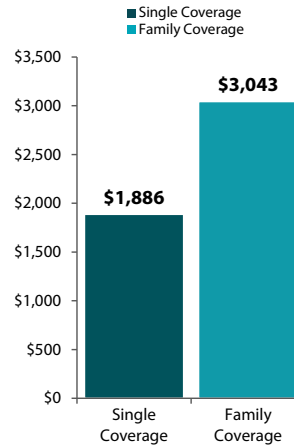


**3,274,000**  
**2,776,000 EMPLOYEES** work in establishments that OFFER coverage  
**2,177,000 EMPLOYEES** with an offer are ELIGIBLE for coverage  
**1,580,000 EMPLOYEES** with an offer who are eligible ENROLLED in coverage

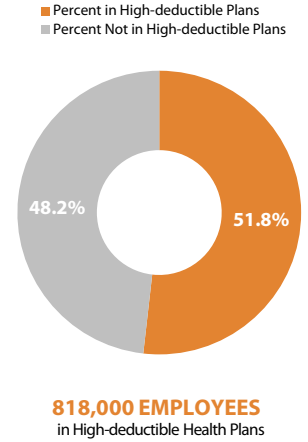
##### Average Annual Premium, Single and Family Coverage



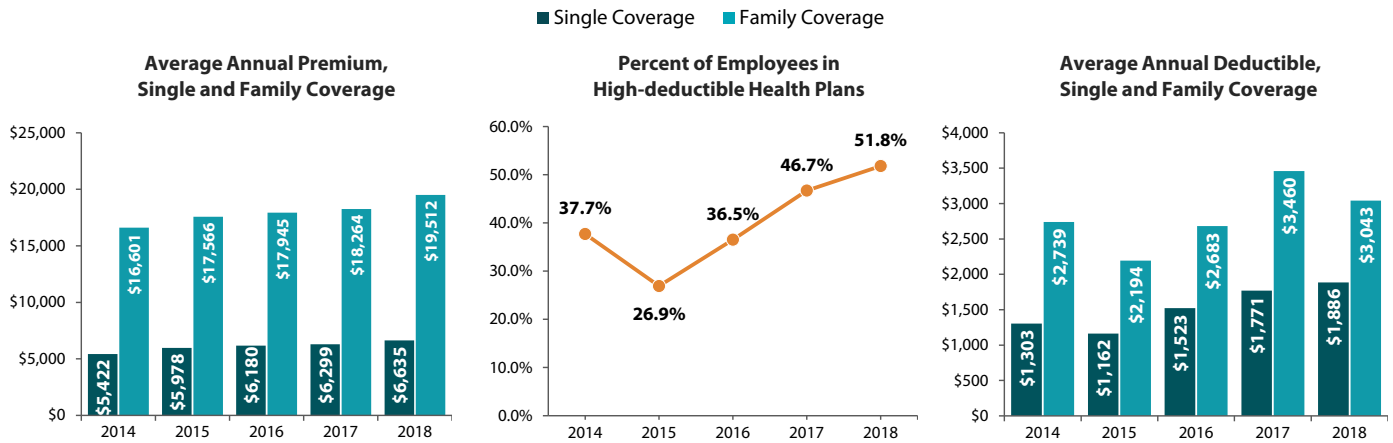
##### Average Annual Deductible, Single and Family Coverage



##### Percent of Employees in High-deductible Health Plans

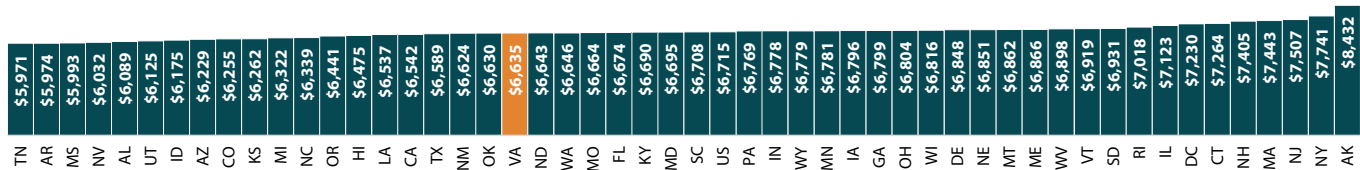


#### TRENDS IN ESI COSTS, 2014-2018

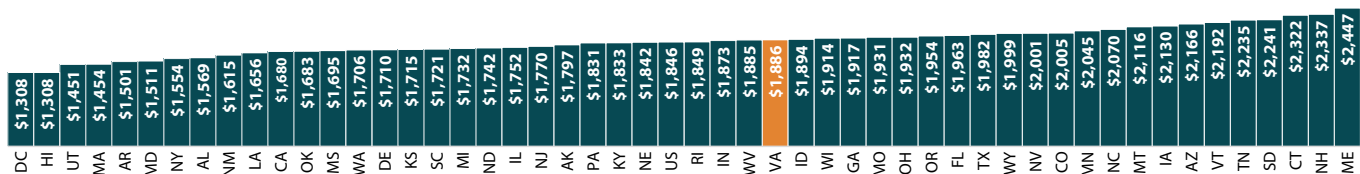


#### STATE VARIATION IN ESI COSTS FOR SINGLE COVERAGE, 2018

##### Average Annual Premium For Single Coverage, 2018



##### Average Annual Deductible for Single Coverage, 2018



# STATE-LEVEL TRENDS IN ESI IN VIRGINIA

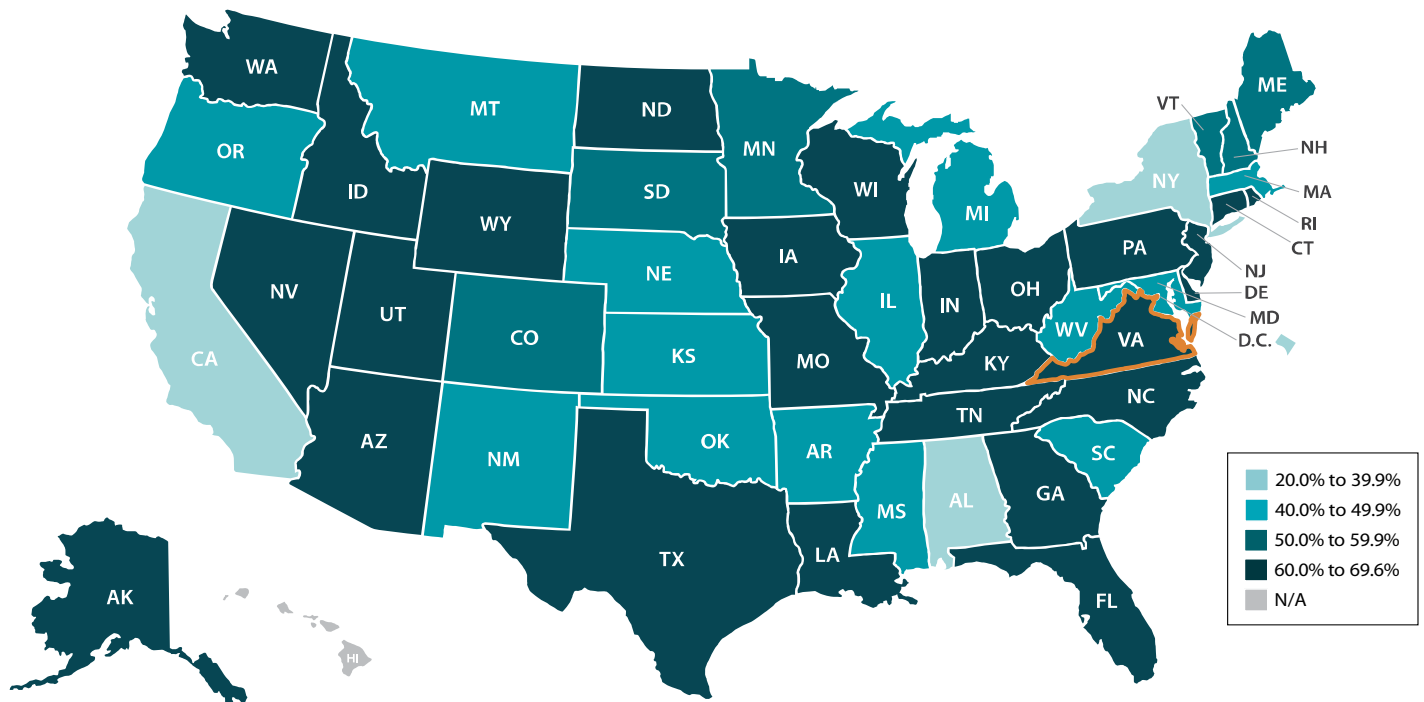
	2014	2015	2016	2017	2018	Significant difference between 2017-2018
<b>Trends in ESI Offer and Employee Access, 2014-2018</b>						
Percent of Employers Offering ESI	53.4%	47.2%	49.1%	52.9%	48.9%	
Percent of Employees in Establishments that Offer ESI	86.0%	85.7%	86.9%	84.5%	84.8%	
Percent of Employees Eligible for ESI at Offering Establishments	77.9%	77.0%	76.9%	74.2%	78.4%	
Percent of ESI-Eligible Employees Enrolled	73.3%	75.6%	69.3%	71.4%	72.5%	
<b>Trends in ESI Costs, 2014-2018</b>						
<b>Average Annual Premiums</b>						
Single Coverage	\$5,422	\$5,978	\$6,180	\$6,299	\$6,635	
Family Coverage	\$16,601	\$17,566	\$17,945	\$18,264	\$19,512	
<b>Average Employee Share of Premiums</b>						
Single Coverage	23.9%	22.6%	24.1%	25.8%	26.3%	
Family Coverage	31.9%	28.2%	32.6%	34.1%	33.8%	
<b>Average Annual Deductibles</b>						
Single Coverage	\$1,303	\$1,162	\$1,523	\$1,771	\$1,886	
Family Coverage	\$2,739	\$2,194	\$2,683	\$3,460	\$3,043	
Percent of Employees in High-Deductible Health Plans	37.7%	26.9%	36.5%	46.7%	51.8%	

\* Significant difference between 2017 and 2018 estimates at the 95% confidence level.  
 For the purposes of 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).  
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 Please see [www.shadac.org/ESIReport2019](http://www.shadac.org/ESIReport2019) for information on definitions and methods.

Data Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component, 2014-2018.

## STATE VARIATION IN PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2018

To learn more about state variation across ESI indicators, access the 50-state comparison tables at [www.shadac.org/ESIReport2019](http://www.shadac.org/ESIReport2019).



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

# STATE-LEVEL TRENDS

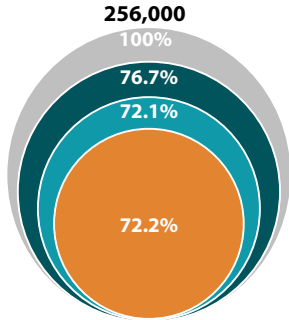
# VT

## Vermont

### IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2014-2018

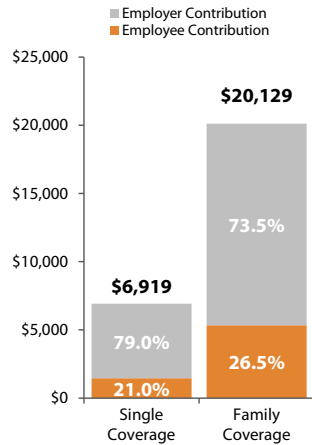
#### EMPLOYER-SPONSORED INSURANCE IN 2018

##### Offer, Eligibility, and Enrollment

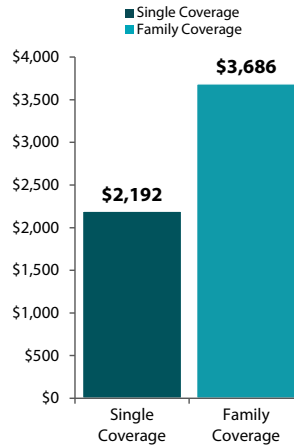


**197,000 EMPLOYEES** work in establishments that OFFER coverage  
**142,000 EMPLOYEES** with an offer are ELIGIBLE for coverage  
**102,000 EMPLOYEES** with an offer who are eligible ENROLLED in coverage

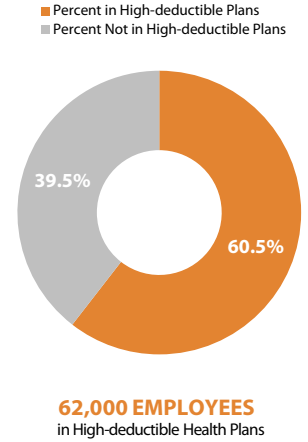
##### Average Annual Premium, Single and Family Coverage



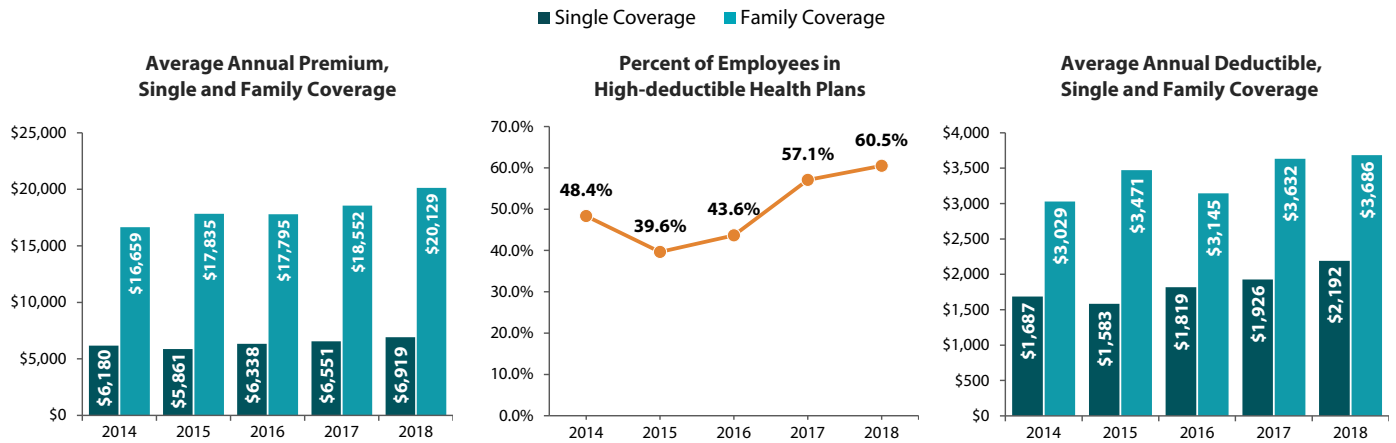
##### Average Annual Deductible, Single and Family Coverage



##### Percent of Employees in High-deductible Health Plans

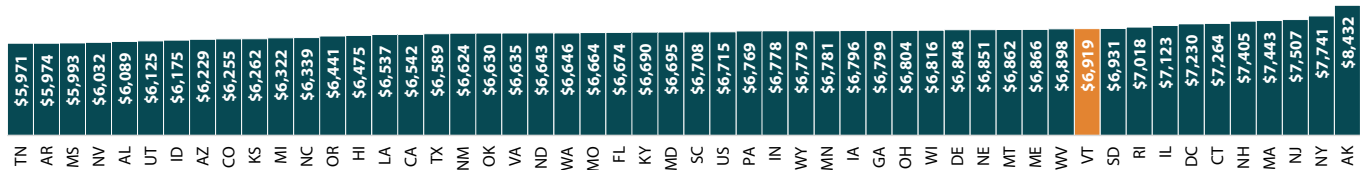


#### TRENDS IN ESI COSTS, 2014-2018

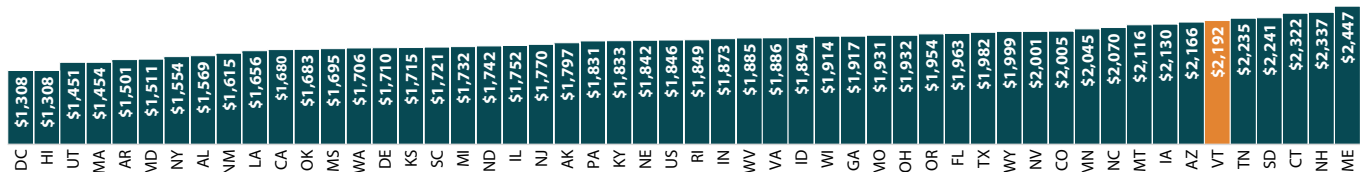


#### STATE VARIATION IN ESI COSTS FOR SINGLE COVERAGE, 2018

##### Average Annual Premium For Single Coverage, 2018



##### Average Annual Deductible for Single Coverage, 2018



# STATE-LEVEL TRENDS IN ESI IN VERMONT

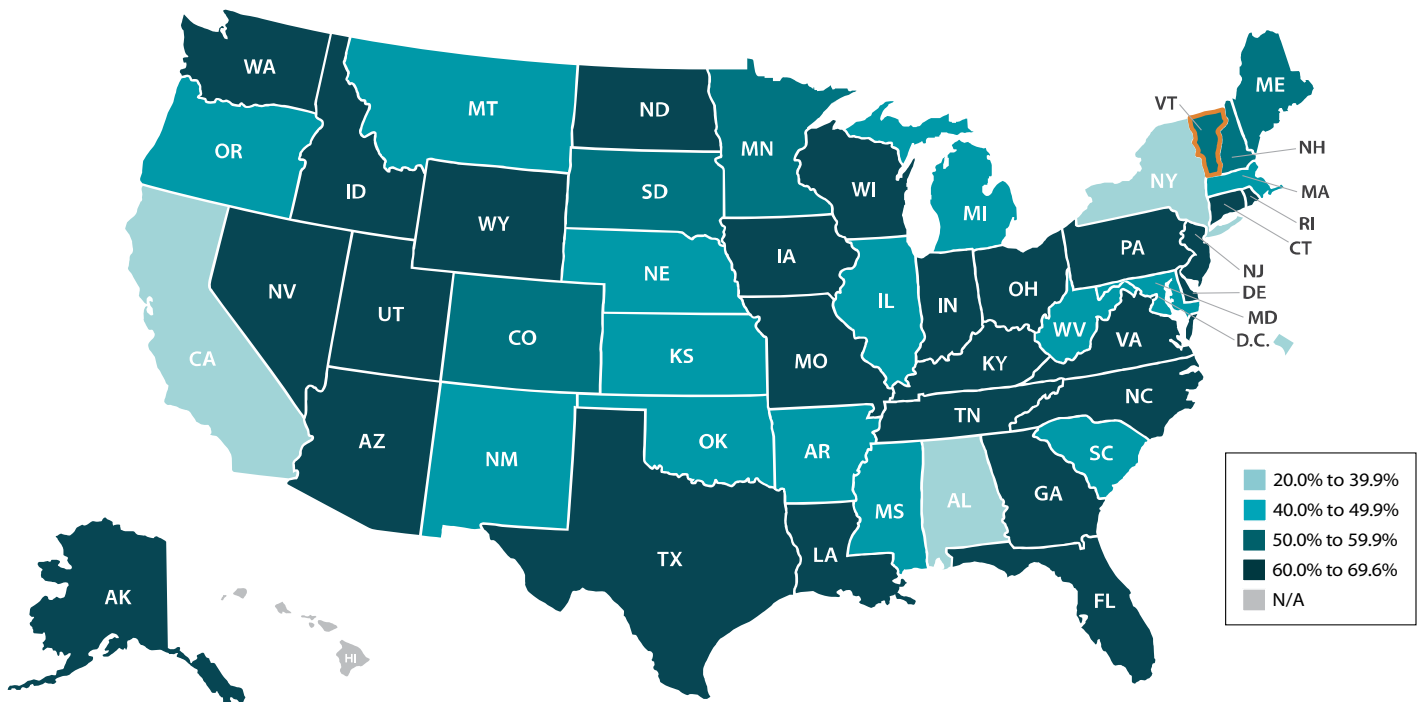
	2014	2015	2016	2017	2018	Significant difference between 2017-2018
<b>Trends in ESI Offer and Employee Access, 2014-2018</b>						
Percent of Employers Offering ESI	42.0%	40.6%	42.2%	40.9%	43.1%	
Percent of Employees in Establishments that Offer ESI	78.8%	77.5%	78.5%	74.6%	76.7%	
Percent of Employees Eligible for ESI at Offering Establishments	70.4%	74.9%	75.4%	71.1%	72.1%	
Percent of ESI-Eligible Employees Enrolled	73.1%	72.2%	70.3%	67.5%	72.2%	
<b>Trends in ESI Costs, 2014-2018</b>						
<b>Average Annual Premiums</b>						
Single Coverage	\$6,180	\$5,861	\$6,338	\$6,551	\$6,919	
Family Coverage	\$16,659	\$17,835	\$17,795	\$18,552	\$20,129	
<b>Average Employee Share of Premiums</b>						
Single Coverage	20.7%	23.2%	22.0%	22.6%	21.0%	
Family Coverage	25.3%	27.5%	26.7%	26.9%	26.5%	
<b>Average Annual Deductibles</b>						
Single Coverage	\$1,687	\$1,583	\$1,819	\$1,926	\$2,192	
Family Coverage	\$3,029	\$3,471	\$3,145	\$3,632	\$3,686	
Percent of Employees in High-Deductible Health Plans	48.4%	39.6%	43.6%	57.1%	60.5%	

\* Significant difference between 2017 and 2018 estimates at the 95% confidence level.  
 For the purposes of 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).  
 All references are to private-sector employers and employees.  
 Average premium prices are not adjusted to account for variation in actuarial value.  
 Please see [50-State Comparison Tables](#) for state vs national comparison.  
 Please see [www.shadac.org/ESIReport2019](http://www.shadac.org/ESIReport2019) for information on definitions and methods.

Data Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component, 2014-2018.

## STATE VARIATION IN PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2018

To learn more about state variation across ESI indicators, access the 50-state comparison tables at [www.shadac.org/ESIReport2019](http://www.shadac.org/ESIReport2019).



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





# STATE-LEVEL TRENDS

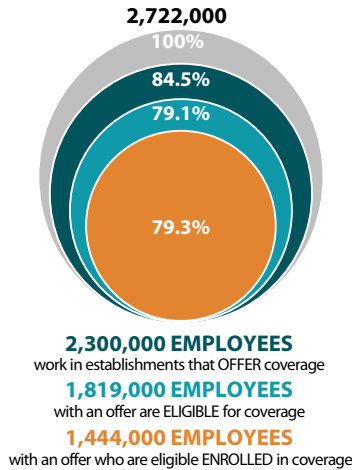
# WA

## IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2014-2018

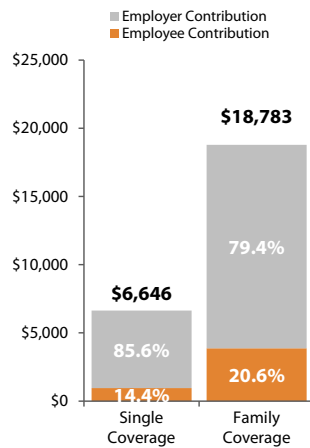
## Washington

### EMPLOYER-SPONSORED INSURANCE IN 2018

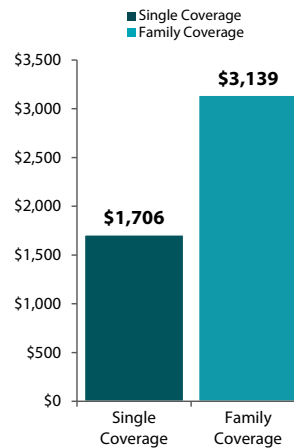
#### Offer, Eligibility, and Enrollment



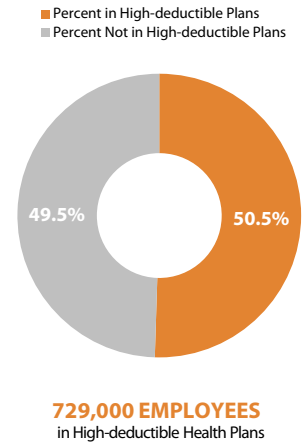
#### Average Annual Premium, Single and Family Coverage



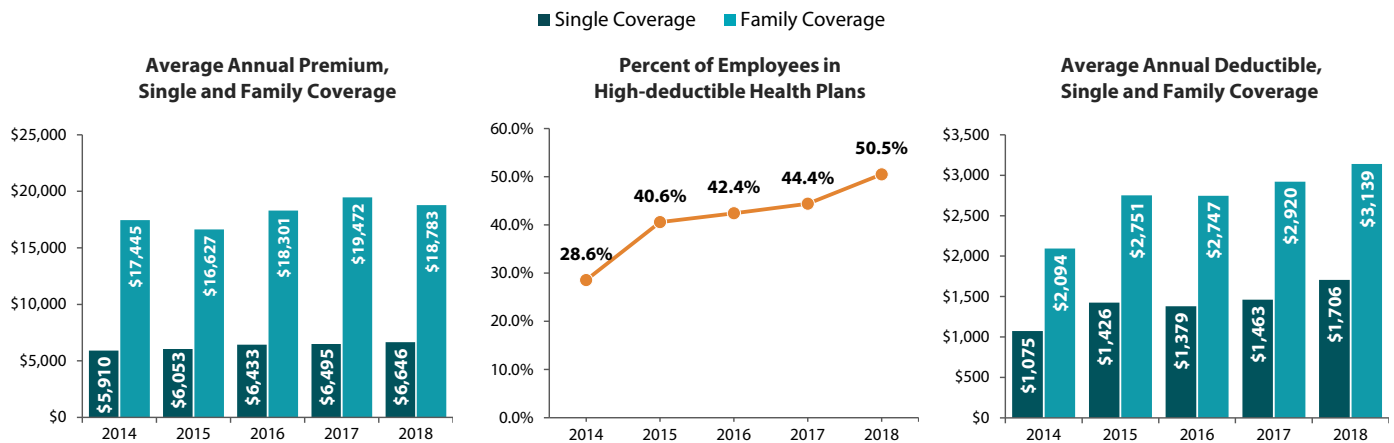
#### Average Annual Deductible, Single and Family Coverage



#### Percent of Employees in High-deductible Health Plans

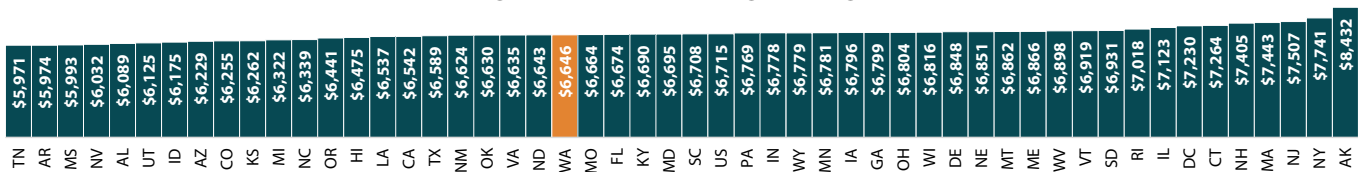


### TRENDS IN ESI COSTS, 2014-2018

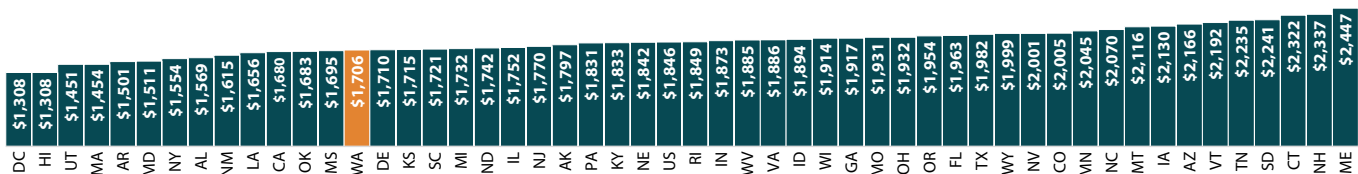


### STATE VARIATION IN ESI COSTS FOR SINGLE COVERAGE, 2018

#### Average Annual Premium For Single Coverage, 2018



#### Average Annual Deductible for Single Coverage, 2018



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

# STATE-LEVEL TRENDS IN ESI IN WASHINGTON

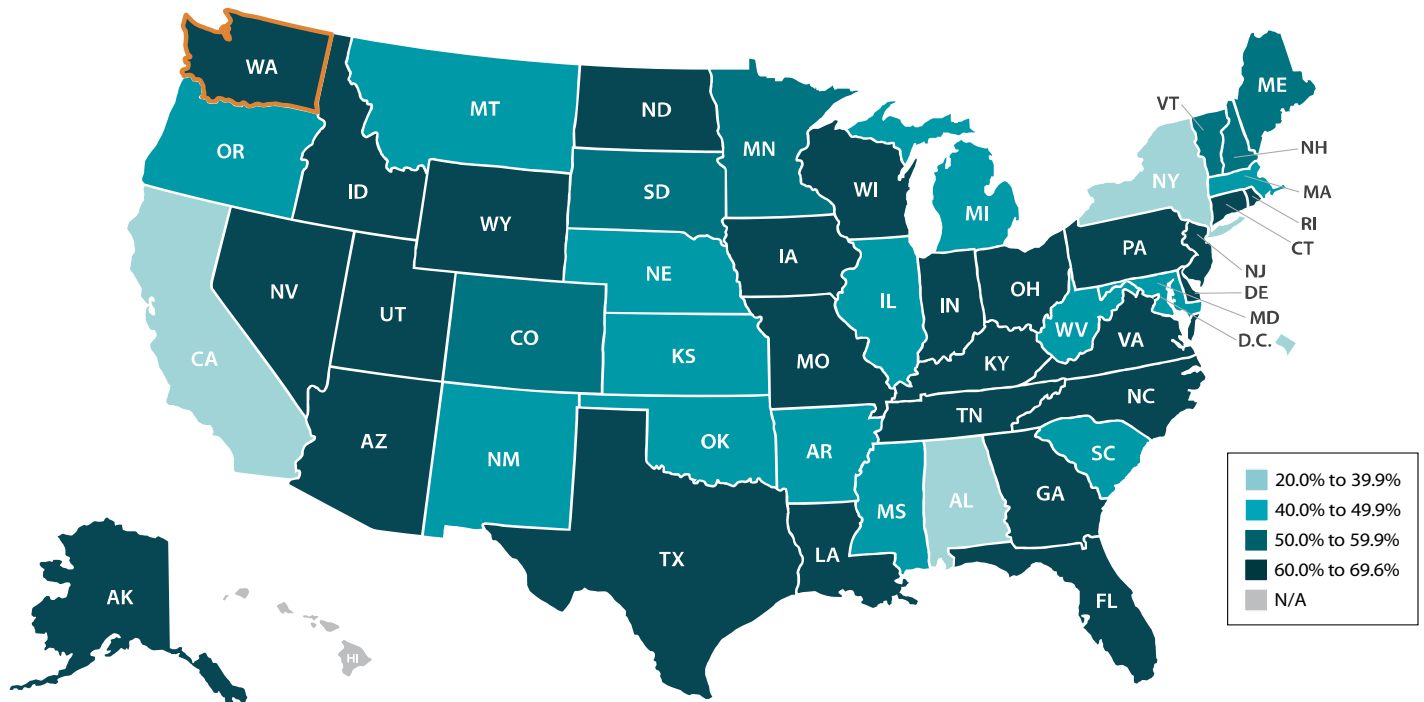
	2014	2015	2016	2017	2018	Significant difference between 2017-2018
<b>Trends in ESI Offer and Employee Access, 2014-2018</b>						
Percent of Employers Offering ESI	45.7%	41.8%	43.7%	44.0%	45.2%	
Percent of Employees in Establishments that Offer ESI	81.0%	80.5%	82.1%	84.5%	84.5%	
Percent of Employees Eligible for ESI at Offering Establishments	74.4%	70.4%	77.7%	76.4%	79.1%	
Percent of ESI-Eligible Employees Enrolled	79.8%	80.5%	77.4%	79.2%	79.3%	
<b>Trends in ESI Costs, 2014-2018</b>						
<b>Average Annual Premiums</b>						
Single Coverage	\$5,910	\$6,053	\$6,433	\$6,495	\$6,646	
Family Coverage	\$17,445	\$16,627	\$18,301	\$19,472	\$18,783	
<b>Average Employee Share of Premiums</b>						
Single Coverage	15.9%	12.2%	15.3%	13.9%	14.4%	
Family Coverage	25.8%	25.7%	27.5%	23.9%	20.6%	
<b>Average Annual Deductibles</b>						
Single Coverage	\$1,075	\$1,426	\$1,379	\$1,463	\$1,706	*
Family Coverage	\$2,094	\$2,751	\$2,747	\$2,920	\$3,139	
Percent of Employees in High-Deductible Health Plans	28.6%	40.6%	42.4%	44.4%	50.5%	

\* Significant difference between 2017 and 2018 estimates at the 95% confidence level.  
 For the purposes of 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).  
 All references are to private-sector employers and employees.  
 Average premium prices are not adjusted to account for variation in actuarial value.  
 Please see [50-State Comparison Tables](#) for state vs national comparison.  
 Please see [www.shadac.org/ESIReport2019](http://www.shadac.org/ESIReport2019) for information on definitions and methods.

Data Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component, 2014-2018.

## STATE VARIATION IN PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2018

To learn more about state variation across ESI indicators, access the 50-state comparison tables at [www.shadac.org/ESIReport2019](http://www.shadac.org/ESIReport2019).



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

# STATE-LEVEL TRENDS

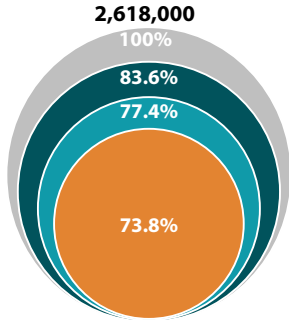
# WI

## IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2014-2018

## Wisconsin

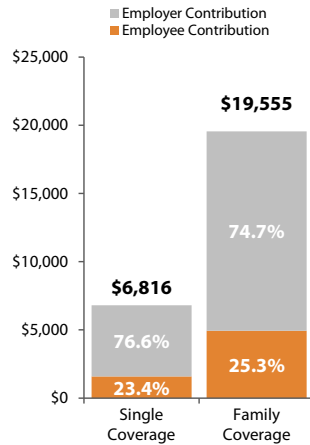
### EMPLOYER-SPONSORED INSURANCE IN 2018

#### Offer, Eligibility, and Enrollment

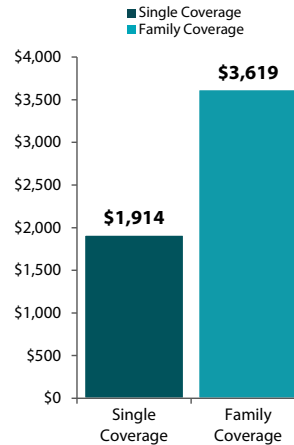


**2,618,000**  
work in establishments that OFFER coverage  
**1,694,000 EMPLOYEES**  
with an offer are ELIGIBLE for coverage  
**1,250,000 EMPLOYEES**  
with an offer who are eligible ENROLLED in coverage

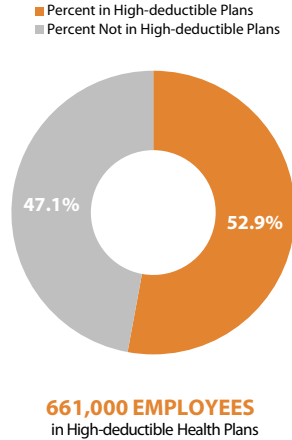
#### Average Annual Premium, Single and Family Coverage



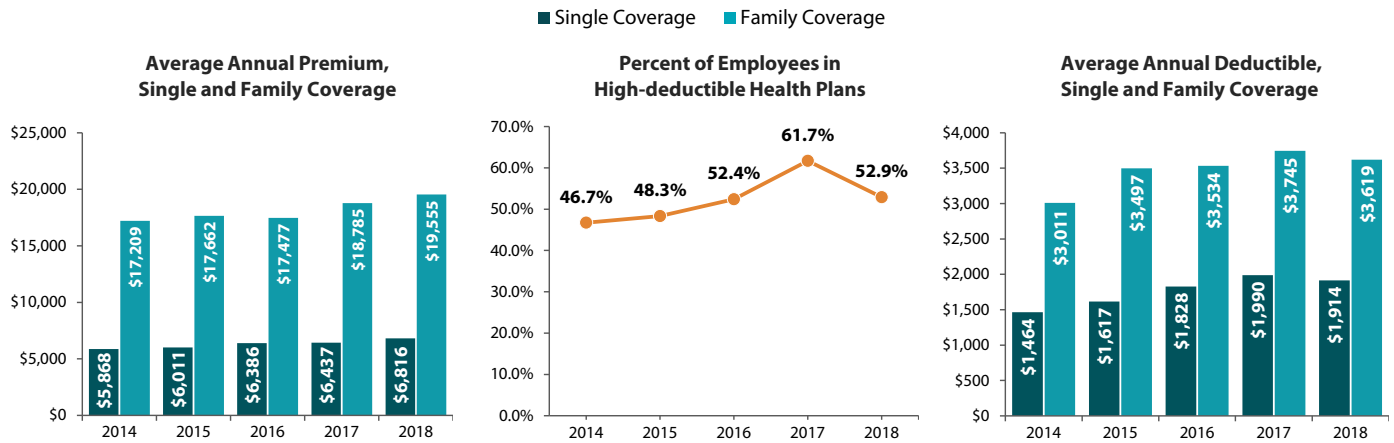
#### Average Annual Deductible, Single and Family Coverage



#### Percent of Employees in High-deductible Health Plans

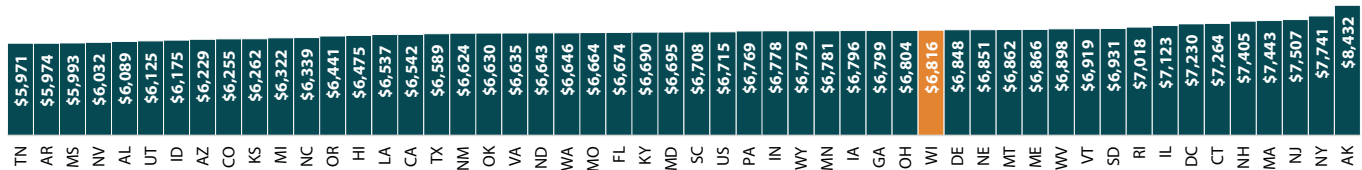


### TRENDS IN ESI COSTS, 2014-2018

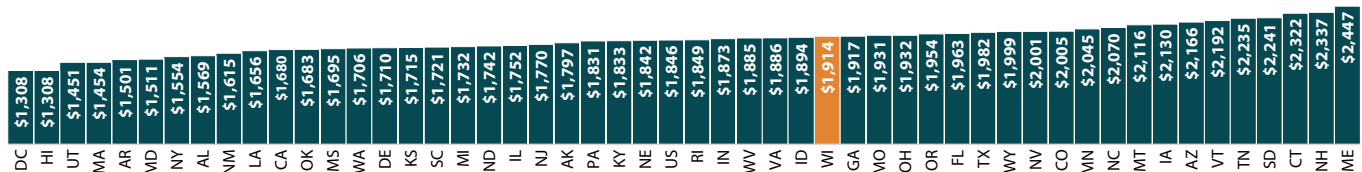


### STATE VARIATION IN ESI COSTS FOR SINGLE COVERAGE, 2018

#### Average Annual Premium For Single Coverage, 2018



#### Average Annual Deductible for Single Coverage, 2018



# STATE-LEVEL TRENDS IN ESI IN WISCONSIN

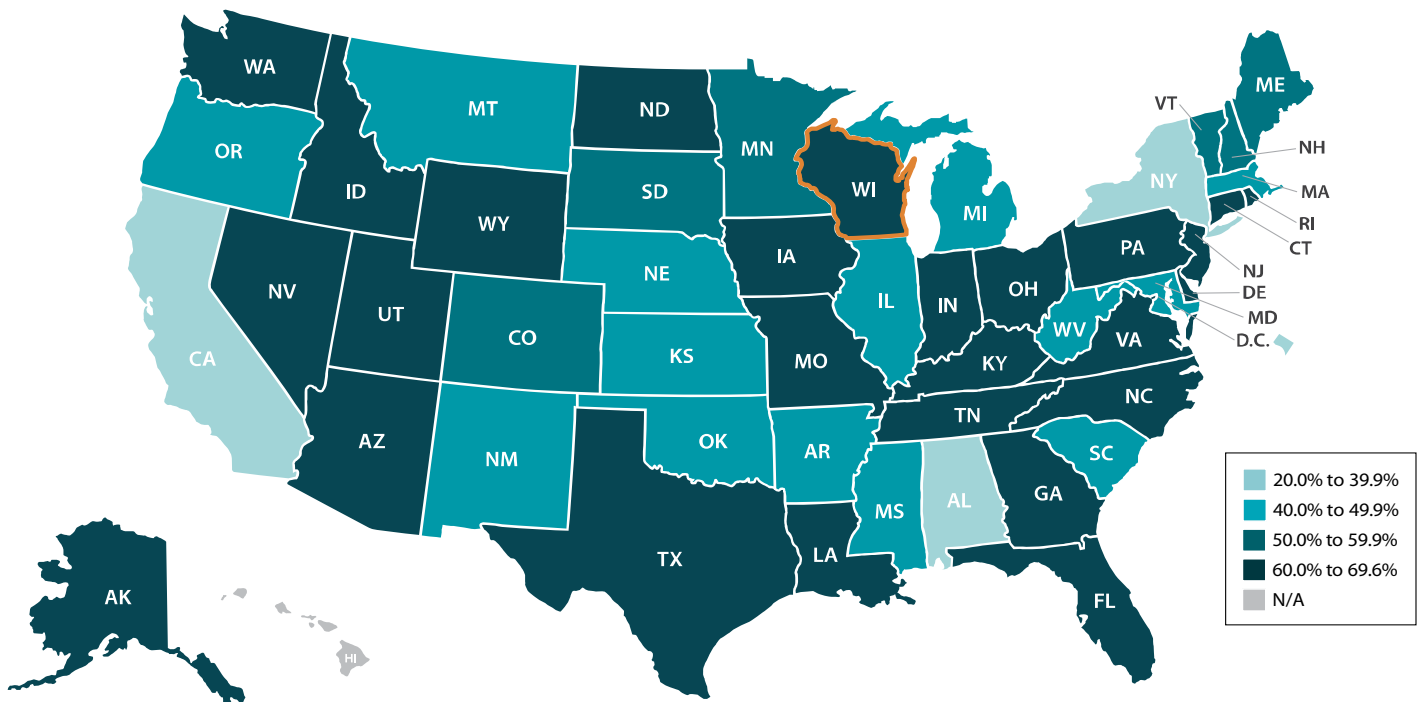
	2014	2015	2016	2017	2018	Significant difference between 2017-2018
<b>Trends in ESI Offer and Employee Access, 2014-2018</b>						
Percent of Employers Offering ESI	47.5%	45.2%	45.6%	44.7%	45.5%	
Percent of Employees in Establishments that Offer ESI	83.9%	83.6%	84.9%	82.6%	83.6%	
Percent of Employees Eligible for ESI at Offering Establishments	74.5%	76.7%	73.8%	79.2%	77.4%	
Percent of ESI-Eligible Employees Enrolled	72.7%	69.4%	71.8%	75.4%	73.8%	
<b>Trends in ESI Costs, 2014-2018</b>						
<b>Average Annual Premiums</b>						
Single Coverage	\$5,868	\$6,011	\$6,386	\$6,437	\$6,816	
Family Coverage	\$17,209	\$17,662	\$17,477	\$18,785	\$19,555	
<b>Average Employee Share of Premiums</b>						
Single Coverage	21.4%	22.4%	21.9%	22.7%	23.4%	
Family Coverage	22.0%	25.3%	21.8%	25.8%	25.3%	
<b>Average Annual Deductibles</b>						
Single Coverage	\$1,464	\$1,617	\$1,828	\$1,990	\$1,914	
Family Coverage	\$3,011	\$3,497	\$3,534	\$3,745	\$3,619	
Percent of Employees in High-Deductible Health Plans	46.7%	48.3%	52.4%	61.7%	52.9%	

\* Significant difference between 2017 and 2018 estimates at the 95% confidence level.  
 For the purposes of 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).  
 All references are to private-sector employers and employees.  
 Average premium prices are not adjusted to account for variation in actuarial value.  
 Please see [50-State Comparison Tables](#) for state vs national comparison.  
 Please see [www.shadac.org/ESIReport2019](http://www.shadac.org/ESIReport2019) for information on definitions and methods.

Data Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component, 2014-2018.

## STATE VARIATION IN PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2018

To learn more about state variation across ESI indicators, access the 50-state comparison tables at [www.shadac.org/ESIReport2019](http://www.shadac.org/ESIReport2019).



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

# STATE-LEVEL TRENDS

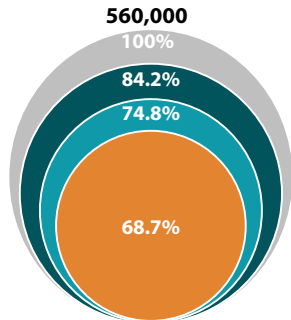
# WV

## IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2014-2018

## West Virginia

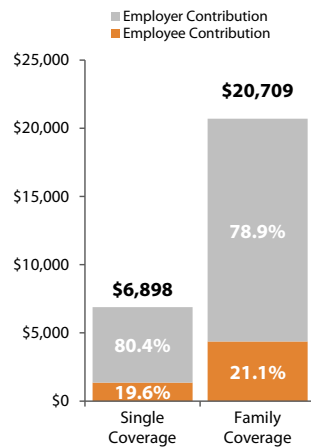
### EMPLOYER-SPONSORED INSURANCE IN 2018

#### Offer, Eligibility, and Enrollment

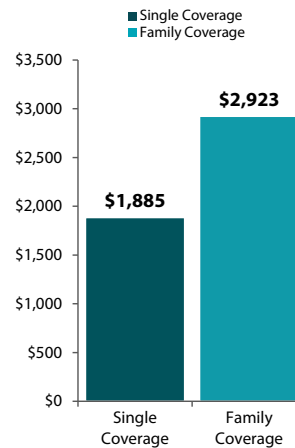


**472,000 EMPLOYEES** work in establishments that OFFER coverage  
**353,000 EMPLOYEES** with an offer are ELIGIBLE for coverage  
**243,000 EMPLOYEES** with an offer who are eligible ENROLLED in coverage

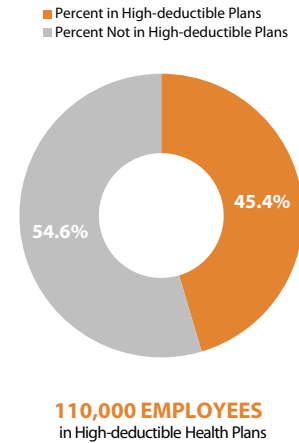
#### Average Annual Premium, Single and Family Coverage



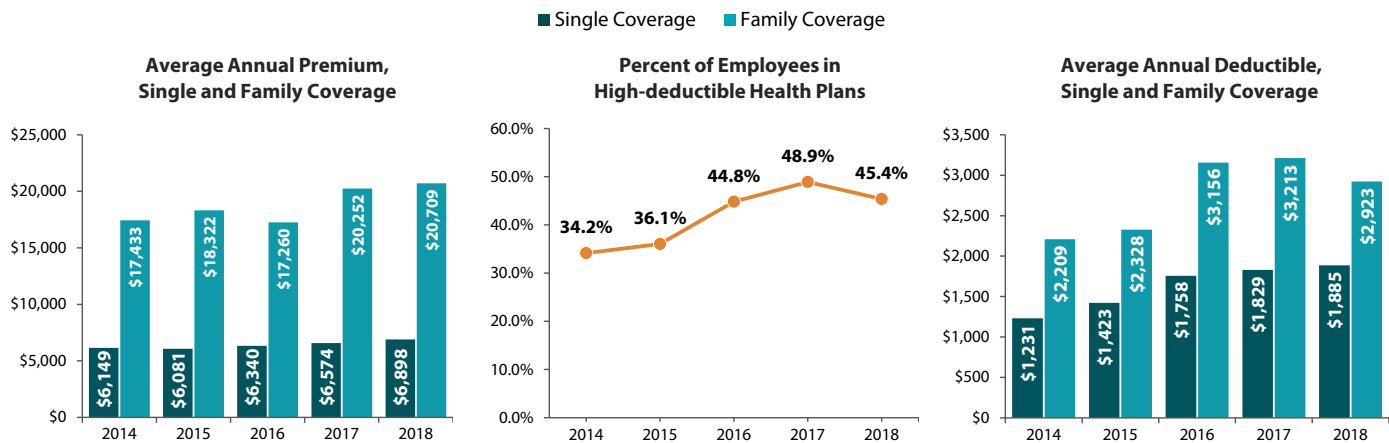
#### Average Annual Deductible, Single and Family Coverage



#### Percent of Employees in High-deductible Health Plans

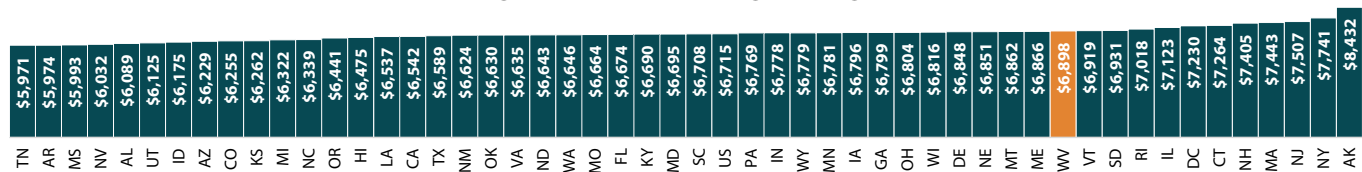


### TRENDS IN ESI COSTS, 2014-2018

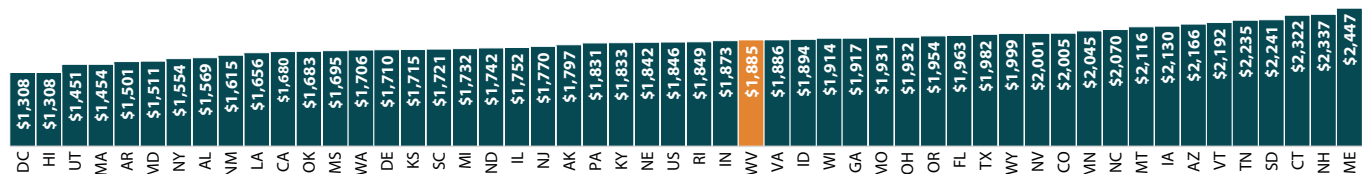


### STATE VARIATION IN ESI COSTS FOR SINGLE COVERAGE, 2018

#### Average Annual Premium For Single Coverage, 2018



#### Average Annual Deductible for Single Coverage, 2018



# STATE-LEVEL TRENDS IN ESI IN WEST VIRGINIA

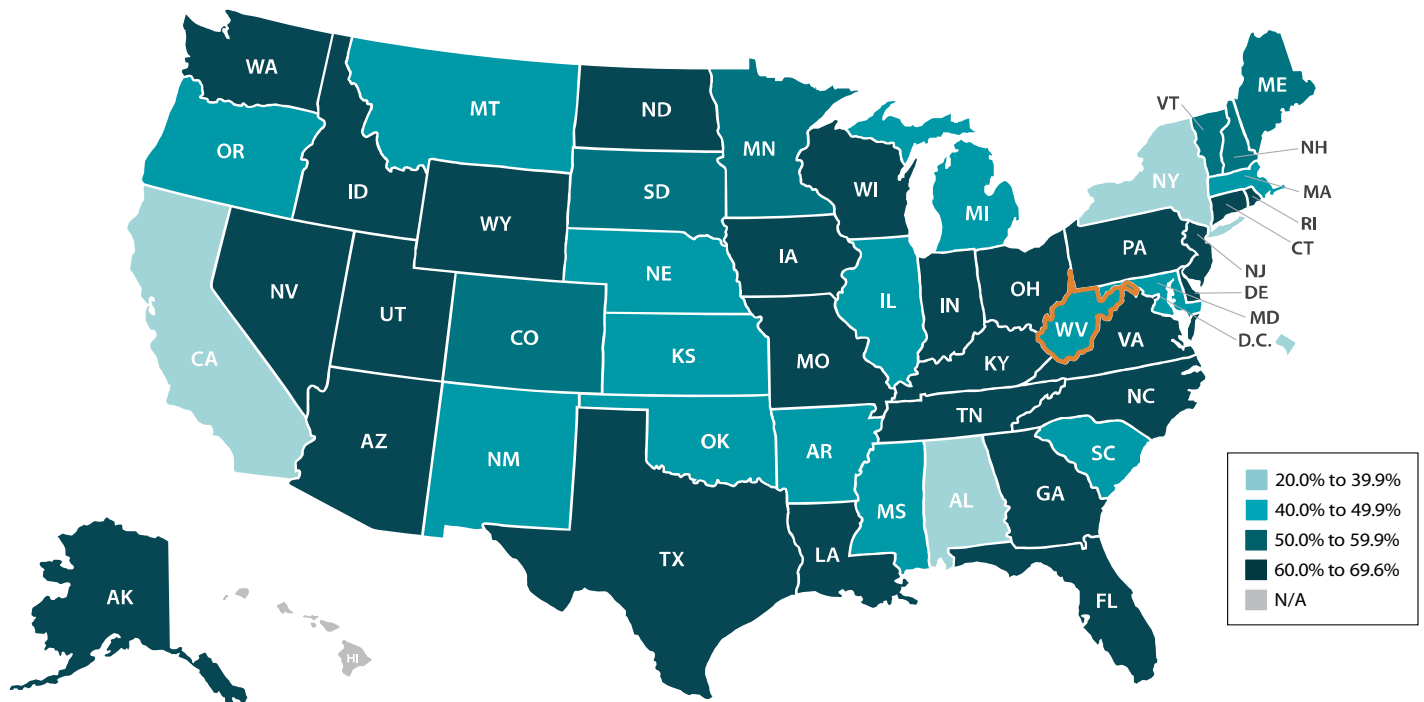
	2014	2015	2016	2017	2018	Significant difference between 2017-2018
<b>Trends in ESI Offer and Employee Access, 2014-2018</b>						
Percent of Employers Offering ESI	50.2%	50.2%	44.0%	48.5%	47.6%	
Percent of Employees in Establishments that Offer ESI	78.9%	84.0%	81.0%	83.5%	84.2%	
Percent of Employees Eligible for ESI at Offering Establishments	73.5%	72.0%	75.7%	80.1%	74.8%	
Percent of ESI-Eligible Employees Enrolled	76.4%	72.7%	69.2%	72.7%	68.7%	
<b>Trends in ESI Costs, 2014-2018</b>						
<b>Average Annual Premiums</b>						
Single Coverage	\$6,149	\$6,081	\$6,340	\$6,574	\$6,898	
Family Coverage	\$17,433	\$18,322	\$17,260	\$20,252	\$20,709	
<b>Average Employee Share of Premiums</b>						
Single Coverage	21.1%	19.7%	19.0%	20.6%	19.6%	
Family Coverage	24.2%	25.0%	23.7%	18.6%	21.1%	
<b>Average Annual Deductibles</b>						
Single Coverage	\$1,231	\$1,423	\$1,758	\$1,829	\$1,885	
Family Coverage	\$2,209	\$2,328	\$3,156	\$3,213	\$2,923	
Percent of Employees in High-Deductible Health Plans	34.2%	36.1%	44.8%	48.9%	45.4%	

\* Significant difference between 2017 and 2018 estimates at the 95% confidence level.  
 For the purposes of 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).  
 All references are to private-sector employers and employees.  
 Average premium prices are not adjusted to account for variation in actuarial value.  
 Please see [50-State Comparison Tables](#) for state vs national comparison.  
 Please see [www.shadac.org/ESIReport2019](http://www.shadac.org/ESIReport2019) for information on definitions and methods.

Data Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component, 2014-2018.

## STATE VARIATION IN PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2018

To learn more about state variation across ESI indicators, access the 50-state comparison tables at [www.shadac.org/ESIReport2019](http://www.shadac.org/ESIReport2019).



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

# STATE-LEVEL TRENDS

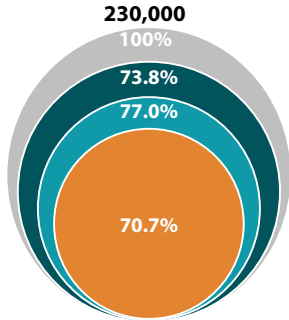
# WY

## IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2014-2018

## Wyoming

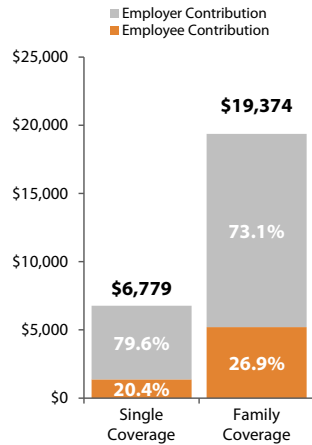
### EMPLOYER-SPONSORED INSURANCE IN 2018

#### Offer, Eligibility, and Enrollment

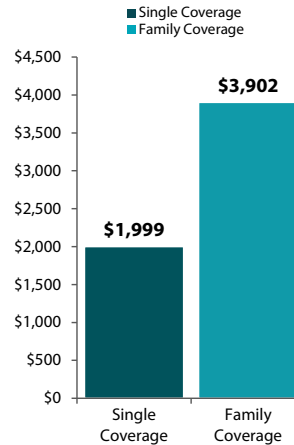


**170,000 EMPLOYEES** work in establishments that OFFER coverage  
**131,000 EMPLOYEES** with an offer are ELIGIBLE for coverage  
**92,000 EMPLOYEES** with an offer who are eligible ENROLLED in coverage

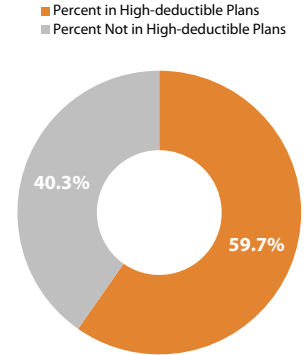
#### Average Annual Premium, Single and Family Coverage



#### Average Annual Deductible, Single and Family Coverage

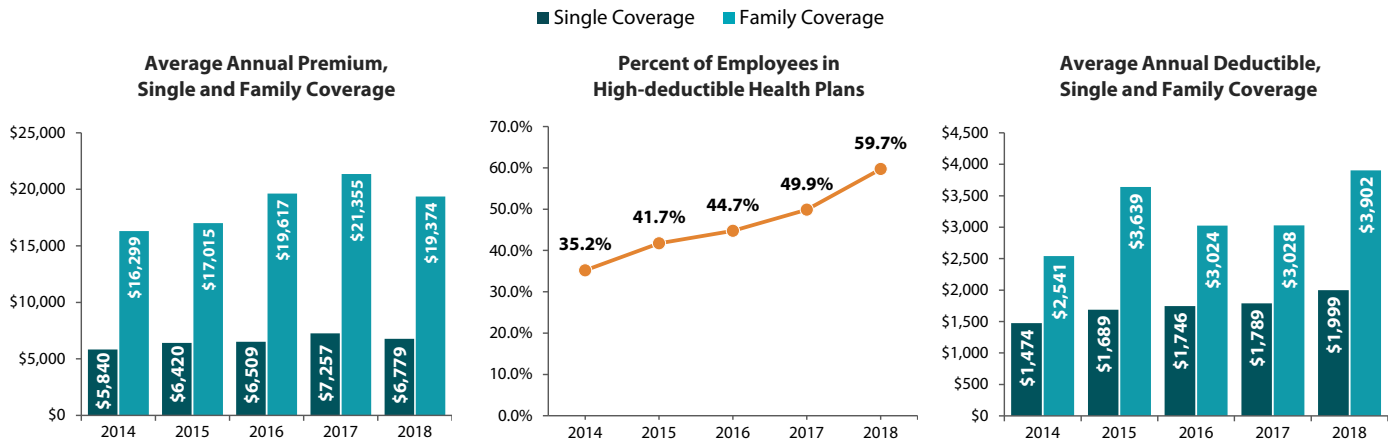


#### Percent of Employees in High-deductible Health Plans



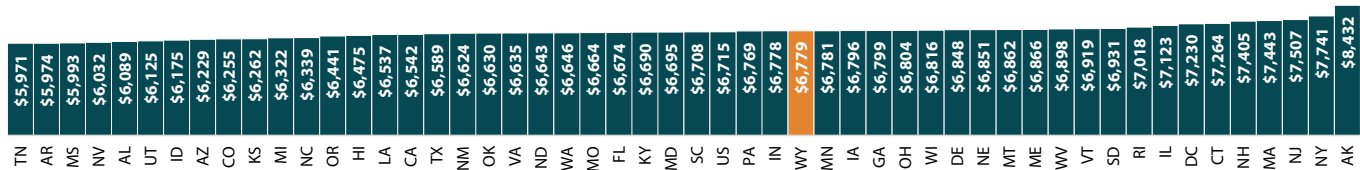
**55,000 EMPLOYEES** in High-deductible Health Plans

### TRENDS IN ESI COSTS, 2014-2018

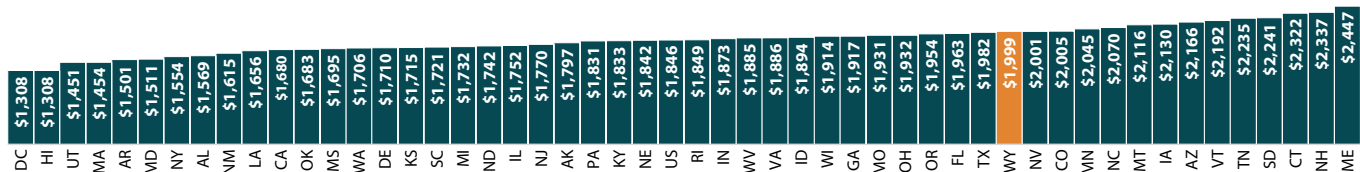


### STATE VARIATION IN ESI COSTS FOR SINGLE COVERAGE, 2018

#### Average Annual Premium For Single Coverage, 2018



#### Average Annual Deductible for Single Coverage, 2018



# STATE-LEVEL TRENDS IN ESI IN WYOMING

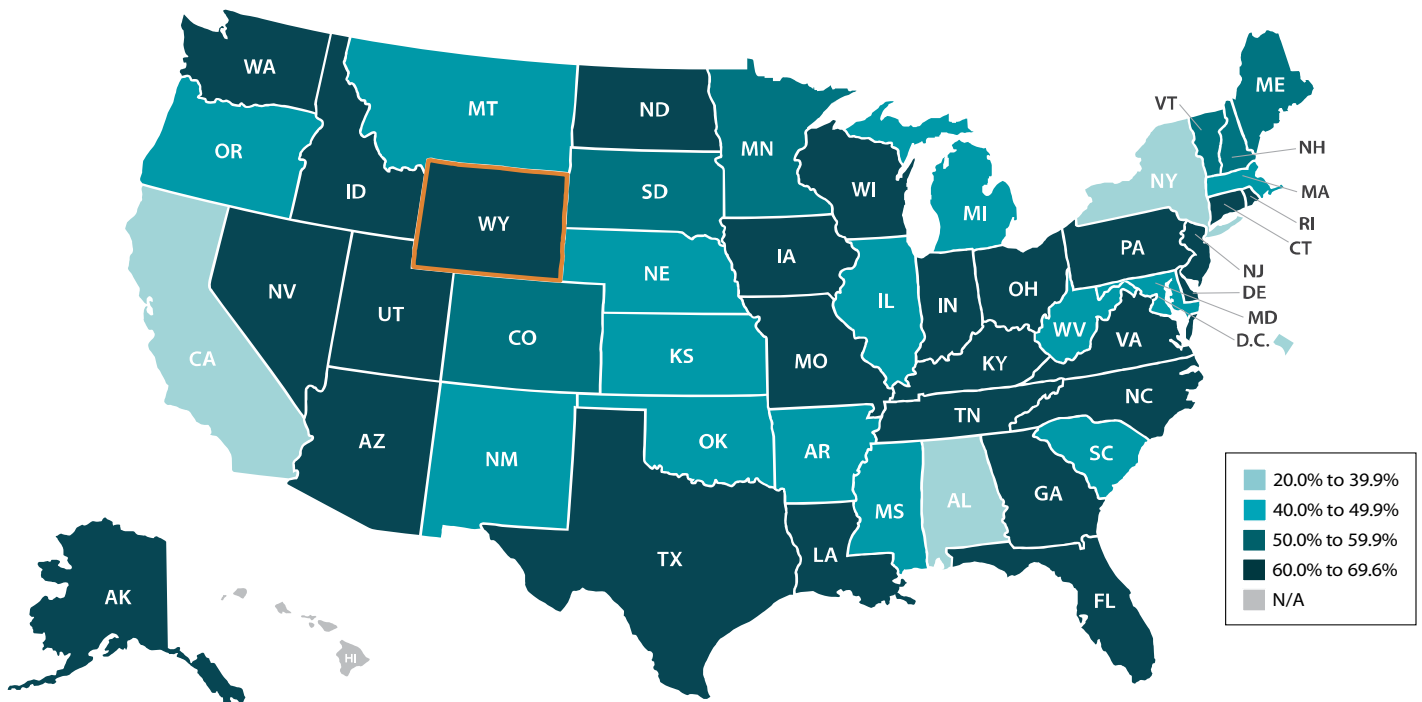
	2014	2015	2016	2017	2018	Significant difference between 2017-2018
<b>Trends in ESI Offer and Employee Access, 2014-2018</b>						
Percent of Employers Offering ESI	40.2%	38.0%	38.0%	39.4%	38.4%	
Percent of Employees in Establishments that Offer ESI	73.6%	72.6%	72.1%	69.5%	73.8%	
Percent of Employees Eligible for ESI at Offering Establishments	76.2%	74.5%	73.5%	75.0%	77.0%	
Percent of ESI-Eligible Employees Enrolled	73.7%	75.5%	76.0%	74.9%	70.7%	
<b>Trends in ESI Costs, 2014-2018</b>						
<b>Average Annual Premiums</b>						
Single Coverage	\$5,840	\$6,420	\$6,509	\$7,257	\$6,779	
Family Coverage	\$16,299	\$17,015	\$19,617	\$21,355	\$19,374	*
<b>Average Employee Share of Premiums</b>						
Single Coverage	19.5%	18.5%	18.4%	15.9%	20.4%	*
Family Coverage	26.2%	29.1%	25.2%	22.8%	26.9%	
<b>Average Annual Deductibles</b>						
Single Coverage	\$1,474	\$1,689	\$1,746	\$1,789	\$1,999	
Family Coverage	\$2,541	\$3,639	\$3,024	\$3,028	\$3,902	*
Percent of Employees in High-Deductible Health Plans	35.2%	41.7%	44.7%	49.9%	59.7%	*

\* Significant difference between 2017 and 2018 estimates at the 95% confidence level.  
 For the purposes of 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).  
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 Please see [www.shadac.org/ESIReport2019](http://www.shadac.org/ESIReport2019) for information on definitions and methods.

Data Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component, 2014-2018.

## STATE VARIATION IN PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2018

To learn more about state variation across ESI indicators, access the 50-state comparison tables at [www.shadac.org/ESIReport2019](http://www.shadac.org/ESIReport2019).



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