

TABLE 1.

## NUMBER OF ESTABLISHMENTS (TOTAL &amp; OFFERING) AND EMPLOYEES (TOTAL, OFFER, ELIGIBLE, ENROLLED, &amp; HDHP) BY STATE, 2018-2019

State	Establishments				Employees (Private Sector)									
	2018		2019		2018					2019				
	Total	Offering	Total	Offering	Total	Offering	Eligible	Enrolled	HDHP	Total	Offering	Eligible	Enrolled	HDHP
Alabama	98,000	49,000	98,000	57,000	1,620,000	1,406,000	1,175,000	754,000	287,000	1,666,000	1,464,000	1,168,000	827,000	357,000
Alaska	21,000	8,000	21,000	8,000	269,000	201,000	155,000	118,000	60,000	278,000	209,000	163,000	121,000	59,000
Arizona	138,000	64,000	147,000	70,000	2,539,000	2,221,000	1,726,000	1,211,000	718,000	2,519,000	2,162,000	1,641,000	1,113,000	735,000
Arkansas	67,000	28,000	65,000	27,000	1,066,000	868,000	668,000	499,000	213,000	1,037,000	862,000	675,000	478,000	254,000
California	891,000	421,000	909,000	411,000	15,487,000	13,288,000	10,405,000	7,388,000	2,726,000	15,098,000	12,773,000	9,976,000	7,153,000	2,768,000
Colorado	165,000	72,000	167,000	74,000	2,363,000	1,910,000	1,503,000	1,088,000	697,000	2,437,000	1,991,000	1,617,000	1,189,000	689,000
Connecticut	84,000	43,000	84,000	45,000	1,563,000	1,341,000	987,000	744,000	412,000	1,481,000	1,284,000	996,000	678,000	477,000
Delaware	23,000	10,000	25,000	13,000	425,000	349,000	267,000	195,000	99,000	433,000	378,000	294,000	213,000	98,000
D.C.	23,000	16,000	20,000	13,000	521,000	488,000	409,000	304,000	72,000	536,000	497,000	392,000	301,000	96,000
Florida	529,000	221,000	502,000	196,000	8,338,000	7,079,000	5,266,000	3,893,000	2,207,000	8,371,000	6,998,000	5,368,000	3,863,000	2,040,000
Georgia	229,000	97,000	211,000	93,000	3,824,000	3,193,000	2,542,000	1,827,000	1,010,000	4,073,000	3,470,000	2,686,000	1,857,000	1,014,000
Hawaii	31,000	25,000	29,000	25,000	545,000	522,000	397,000	321,000		475,000	453,000	361,000	271,000	34,000
Idaho	47,000	18,000	49,000	21,000	606,000	443,000	343,000	274,000	138,000	652,000	502,000	400,000	303,000	146,000
Illinois	315,000	139,000	293,000	148,000	5,463,000	4,578,000	3,525,000	2,600,000	1,251,000	5,474,000	4,817,000	3,670,000	2,673,000	1,280,000
Indiana	152,000	71,000	141,000	60,000	2,725,000	2,295,000	1,808,000	1,313,000	681,000	2,796,000	2,357,000	1,756,000	1,306,000	767,000
Iowa	89,000	44,000	89,000	45,000	1,336,000	1,162,000	888,000	645,000	368,000	1,394,000	1,194,000	967,000	680,000	418,000
Kansas	77,000	39,000	77,000	44,000	1,254,000	1,070,000	768,000	562,000	280,000	1,186,000	1,024,000	808,000	616,000	308,000
Kentucky	82,000	41,000	84,000	41,000	1,695,000	1,461,000	1,156,000	843,000	448,000	1,736,000	1,484,000	1,205,000	883,000	517,000
Louisiana	104,000	51,000	96,000	50,000	1,660,000	1,378,000	1,097,000	751,000	375,000	1,646,000	1,384,000	1,085,000	732,000	363,000
Maine	40,000	18,000	42,000	18,000	548,000	431,000	336,000	252,000	175,000	566,000	454,000	352,000	252,000	150,000
Maryland	132,000	74,000	135,000	62,000	2,290,000	1,972,000	1,510,000	1,049,000	451,000	2,407,000	2,097,000	1,661,000	1,099,000	519,000
Massachusetts	178,000	86,000	170,000	97,000	3,487,000	3,089,000	2,348,000	1,603,000	649,000	3,430,000	3,090,000	2,352,000	1,591,000	718,000
Michigan	216,000	106,000	195,000	92,000	3,990,000	3,400,000	2,662,000	1,948,000	865,000	3,889,000	3,259,000	2,454,000	1,773,000	839,000
Minnesota	151,000	70,000	148,000	68,000	2,585,000	2,176,000	1,721,000	1,273,000	793,000	2,769,000	2,356,000	1,854,000	1,390,000	838,000
Mississippi	56,000	28,000	53,000	25,000	897,000	760,000	586,000	432,000	202,000	925,000	769,000	602,000	429,000	150,000
Missouri	159,000	78,000	146,000	73,000	2,609,000	2,212,000	1,792,000	1,385,000	719,000	2,517,000	2,167,000	1,682,000	1,270,000	756,000
Montana	39,000	13,000	37,000	15,000	373,000	240,000	183,000	136,000	63,000	386,000	273,000	214,000	158,000	89,000
Nebraska	60,000	23,000	58,000	25,000	889,000	724,000	585,000	432,000	205,000	942,000	789,000	640,000	447,000	241,000
Nevada	67,000	32,000	60,000	31,000	1,237,000	1,057,000	803,000	578,000	298,000	1,246,000	1,073,000	797,000	587,000	245,000
New Hampshire	37,000	20,000	36,000	18,000	591,000	503,000	381,000	275,000	185,000	620,000	536,000	385,000	285,000	168,000
New Jersey	214,000	107,000	215,000	112,000	3,739,000	3,122,000	2,373,000	1,648,000	870,000	3,838,000	3,362,000	2,673,000	1,859,000	839,000
New Mexico	43,000	18,000	44,000	19,000	620,000	481,000	346,000	226,000	95,000	655,000	505,000	394,000	265,000	133,000
New York	486,000	232,000	500,000	231,000	8,316,000	7,185,000	5,267,000	3,564,000	1,240,000	8,508,000	7,377,000	5,540,000	3,592,000	1,383,000
North Carolina	219,000	90,000	235,000	102,000	3,690,000	2,956,000	2,335,000	1,738,000	961,000	3,732,000	3,068,000	2,500,000	1,871,000	1,155,000
North Dakota	27,000	13,000	26,000	14,000	357,000	299,000	236,000	183,000	99,000	362,000	313,000	233,000	175,000	101,000
Ohio	226,000	115,000	244,000	130,000	4,739,000	4,090,000	3,313,000	2,384,000	1,288,000	5,086,000	4,358,000	3,286,000	2,445,000	1,421,000
Oklahoma	92,000	45,000	89,000	44,000	1,357,000	1,142,000	876,000	589,000	251,000	1,313,000	1,110,000	872,000	636,000	371,000
Oregon	119,000	52,000	108,000	48,000	1,586,000	1,285,000	1,035,000	829,000	411,000	1,712,000	1,409,000	1,112,000	868,000	416,000
Pennsylvania	294,000	143,000	288,000	161,000	5,422,000	4,717,000	3,779,000	2,670,000	1,335,000	5,498,000	4,854,000	3,816,000	2,840,000	1,255,000
Rhode Island	27,000	13,000	26,000	14,000	427,000	352,000	259,000	183,000	97,000	445,000	379,000	282,000	205,000	98,000
South Carolina	106,000	43,000	102,000	49,000	1,809,000	1,449,000	1,162,000	898,000	446,000	1,869,000	1,604,000	1,261,000	908,000	503,000
South Dakota	29,000	13,000	27,000	14,000	400,000	313,000	234,000	173,000	120,000	390,000	326,000	261,000	193,000	139,000
Tennessee	128,000	66,000	126,000	64,000	2,616,000	2,283,000	1,747,000	1,238,000	703,000	2,735,000	2,350,000	1,804,000	1,342,000	778,000
Texas	555,000	274,000	563,000	275,000	11,091,000	9,339,000	7,649,000	5,706,000	3,064,000	10,849,000	9,341,000	7,454,000	5,427,000	3,180,000
Utah	75,000	27,000	78,000	30,000	1,332,000	1,047,000	828,000	652,000	337,000	1,338,000	1,086,000	848,000	616,000	339,000
Vermont	20,000	8,000	20,000	8,000	256,000	197,000	142,000	102,000	62,000	260,000	200,000	154,000	105,000	54,000
Virginia	189,000	92,000	206,000	87,000	3,274,000	2,776,000	2,177,000	1,580,000	818,000	3,389,000	2,942,000	2,183,000	1,497,000	605,000
Washington	187,000	85,000	193,000	91,000	2,722,000	2,300,000	1,819,000	1,444,000	729,000	2,985,000	2,499,000	1,984,000	1,592,000	839,000
West Virginia	32,000	15,000	34,000	17,000	560,000	472,000	353,000	243,000	110,000	552,000	464,000	362,000	250,000	120,000
Wisconsin	136,000	62,000	134,000	59,000	2,618,000	2,189,000	1,694,000	1,250,000	661,000	2,630,000	2,196,000	1,695,000	1,227,000	696,000
Wyoming	21,000	8,000	20,000	8,000	230,000	170,000	131,000	92,000	55,000	200,000	144,000	104,000	77,000	33,000
United States	7,524,000	3,521,000	7,470,000	3,541,000	129,955,000	109,942,000	85,755,000	62,117,000	30,500,000	131,333,000	112,027,000	87,045,000	62,511,000	31,568,000

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

Source: SHADAC analysis of the Medical Expenditure Panel Survey - Insurance Component, 2018, 2019.

## TABLE 2.

## AVERAGE ANNUAL PREMIUM FOR SINGLE COVERAGE BY STATE, 2015-2019

State	2015	2016	2017	2018	2019	2018-2019 Change		2019 State vs National Difference	
						\$	%	\$	%
Alabama	\$5,733	\$5,536	\$6,075	\$6,089	\$6,519	\$430 *	7.1%	-\$453	-6.5% †
Alaska	\$7,807	\$7,886	\$7,964	\$8,432	\$8,933	\$501	5.9%	\$1,961	28.1% †
Arizona	\$5,668	\$6,046	\$6,217	\$6,229	\$6,517	\$288	4.6%	-\$455	-6.5% †
Arkansas	\$5,119	\$5,341	\$5,722	\$5,974	\$6,054	\$80	1.3%	-\$918	-13.2% †
California	\$5,938	\$6,054	\$6,295	\$6,542	\$6,939	\$397 *	6.1%	-\$33	-0.5%
Colorado	\$5,794	\$5,972	\$6,456	\$6,255	\$6,550	\$295	4.7%	-\$422	-6.1% †
Connecticut	\$6,478	\$6,545	\$7,012	\$7,264	\$7,516	\$252	3.5%	\$544	7.8% †
Delaware	\$6,288	\$6,522	\$7,046	\$6,848	\$8,090	\$1,242 *	18.1%	\$1,118	16.0% †
D.C.	\$6,409	\$6,504	\$6,704	\$7,230	\$7,338	\$108	1.5%	\$366	5.2% †
Florida	\$5,839	\$6,260	\$6,068	\$6,674	\$6,763	\$89	1.3%	-\$209	-3.0%
Georgia	\$5,565	\$6,055	\$5,849	\$6,799	\$6,873	\$74	1.1%	-\$99	-1.4%
Hawaii	\$5,522	\$5,863	\$6,039	\$6,475	\$6,671	\$196	3.0%	-\$301	-4.3%
Idaho	\$5,820	\$5,594	\$5,858	\$6,175	\$6,346	\$171	2.8%	-\$626	-9.0% †
Illinois	\$6,055	\$6,268	\$6,493	\$7,123	\$7,157	\$34	0.5%	\$185	2.7%
Indiana	\$5,868	\$6,130	\$6,162	\$6,778	\$6,957	\$179	2.6%	-\$15	-0.2%
Iowa	\$5,571	\$5,893	\$6,128	\$6,796	\$6,657	-\$139	-2.0%	-\$315	-4.5%
Kansas	\$5,558	\$5,844	\$6,107	\$6,262	\$6,338	\$76	1.2%	-\$634	-9.1% †
Kentucky	\$5,984	\$5,758	\$6,101	\$6,690	\$6,678	-\$12	-0.2%	-\$294	-4.2%
Louisiana	\$5,973	\$5,735	\$6,026	\$6,537	\$6,748	\$211	3.2%	-\$224	-3.2%
Maine	\$5,979	\$6,212	\$6,132	\$6,866	\$7,424	\$558 *	8.1%	\$452	6.5% †
Maryland	\$6,229	\$6,158	\$6,577	\$6,695	\$7,104	\$409	6.1%	\$132	1.9%
Massachusetts	\$6,519	\$6,621	\$7,031	\$7,443	\$7,540	\$97	1.3%	\$568	8.1% †
Michigan	\$5,771	\$5,906	\$6,388	\$6,322	\$6,705	\$383	6.1%	-\$267	-3.8%
Minnesota	\$5,651	\$6,030	\$6,268	\$6,781	\$6,904	\$123	1.8%	-\$68	-1.0%
Mississippi	\$5,420	\$5,642	\$5,878	\$5,993	\$6,199	\$206	3.4%	-\$773	-11.1% †
Missouri	\$5,726	\$5,881	\$6,354	\$6,664	\$6,800	\$136	2.0%	-\$172	-2.5%
Montana	\$5,932	\$6,442	\$6,763	\$6,862	\$6,899	\$37	0.5%	-\$73	-1.0%
Nebraska	\$5,788	\$6,088	\$6,305	\$6,851	\$6,628	-\$223	-3.3%	-\$344	-4.9%
Nevada	\$5,800	\$5,490	\$5,756	\$6,032	\$6,586	\$554	9.2%	-\$386	-5.5%
New Hampshire	\$6,573	\$6,637	\$6,670	\$7,405	\$7,255	-\$150	-2.0%	\$283	4.1%
New Jersey	\$6,248	\$6,492	\$7,074	\$7,507	\$7,777	\$270	3.6%	\$805	11.5% †
New Mexico	\$5,759	\$6,240	\$6,275	\$6,624	\$6,696	\$72	1.1%	-\$276	-4.0%
New York	\$6,801	\$6,614	\$7,309	\$7,741	\$7,890	\$149	1.9%	\$918	13.2% †
North Carolina	\$5,774	\$5,717	\$6,348	\$6,339	\$6,793	\$454 *	7.2%	-\$179	-2.6%
North Dakota	\$5,920	\$6,155	\$6,341	\$6,643	\$6,681	\$38	0.6%	-\$291	-4.2% †
Ohio	\$5,939	\$6,291	\$6,247	\$6,804	\$7,178	\$374	5.5%	\$206	3.0%
Oklahoma	\$5,608	\$5,784	\$6,236	\$6,630	\$6,711	\$81	1.2%	-\$261	-3.7%
Oregon	\$5,822	\$5,974	\$6,081	\$6,441	\$6,651	\$210	3.3%	-\$321	-4.6%
Pennsylvania	\$6,286	\$6,201	\$6,522	\$6,769	\$7,159	\$390	5.8%	\$187	2.7%
Rhode Island	\$6,509	\$6,665	\$7,048	\$7,018	\$7,263	\$245	3.5%	\$291	4.2% †
South Carolina	\$5,880	\$5,797	\$6,079	\$6,708	\$6,691	-\$17	-0.3%	-\$281	-4.0%
South Dakota	\$5,816	\$5,881	\$6,533	\$6,931	\$7,161	\$230	3.3%	\$189	2.7%
Tennessee	\$5,329	\$5,543	\$6,006	\$5,971	\$6,630	\$659 *	11.0%	-\$342	-4.9% †
Texas	\$5,847	\$5,869	\$6,202	\$6,589	\$6,967	\$378	5.7%	-\$5	-0.1%
Utah	\$5,796	\$6,117	\$5,568	\$6,125	\$6,253	\$128	2.1%	-\$719	-10.3% †
Vermont	\$5,861	\$6,338	\$6,551	\$6,919	\$7,319	\$400 *	5.8%	\$347	5.0% †
Virginia	\$5,978	\$6,180	\$6,299	\$6,635	\$6,776	\$141	2.1%	-\$196	-2.8%
Washington	\$6,053	\$6,433	\$6,495	\$6,646	\$6,897	\$251	3.8%	-\$75	-1.1%
West Virginia	\$6,081	\$6,340	\$6,574	\$6,898	\$7,059	\$161	2.3%	\$87	1.2%
Wisconsin	\$6,011	\$6,386	\$6,437	\$6,816	\$7,001	\$185	2.7%	\$29	0.4%
Wyoming	\$6,420	\$6,509	\$7,257	\$6,779	\$7,209	\$430	6.3%	\$237	3.4%
United States	\$5,963	\$6,101	\$6,368	\$6,715	\$6,972	\$257 *	3.8%	\$0	0.0%

Significant difference between 2018 and 2019 is indicated by \* (95% confidence level).

Significant difference between state and national is indicated by † (95% confidence level).

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

Source: SHADAC analysis of the Medical Expenditure Panel Survey - Insurance Component, 2015-2019.

TABLE 3.

## EMPLOYEE CONTRIBUTION FOR SINGLE-COVERAGE PREMIUM BY STATE, 2015-2019

State	2015	2016	2017	2018	2019	2018-2019 Change %	2019 State vs National Difference %
Alabama	21.4%	27.3%	26.2%	23.9%	25.1%	5.0%	17.3% †
Alaska	17.3%	16.7%	19.0%	13.7%	17.5%	27.7% *	-18.2% †
Arizona	19.6%	21.2%	24.5%	25.0%	23.2%	-7.2%	8.4%
Arkansas	21.9%	23.1%	21.9%	23.0%	22.9%	-0.4%	7.0%
California	18.8%	18.9%	22.8%	18.4%	18.8%	2.2%	-12.1%
Colorado	21.3%	23.2%	21.3%	20.6%	23.8%	15.5%	11.2%
Connecticut	25.5%	22.9%	23.8%	23.0%	23.8%	3.5%	11.2%
Delaware	19.6%	21.6%	21.8%	19.6%	20.5%	4.6%	-4.2%
D.C.	16.5%	23.0%	19.0%	18.9%	18.8%	-0.5%	-12.1% †
Florida	23.1%	25.0%	23.8%	22.1%	22.8%	3.2%	6.5%
Georgia	21.5%	23.3%	22.2%	21.7%	21.3%	-1.8%	-0.5%
Hawaii	9.9%	12.0%	11.2%	11.7%	10.8%	-7.7%	-49.5% †
Idaho	19.2%	15.6%	15.0%	19.4%	19.4%	0.0%	-9.3%
Illinois	20.5%	23.7%	21.3%	21.7%	22.5%	3.7%	5.1%
Indiana	22.0%	21.0%	23.7%	20.4%	23.0%	12.7%	7.5%
Iowa	22.5%	21.4%	22.1%	23.4%	23.2%	-0.9%	8.4%
Kansas	24.3%	21.6%	20.0%	20.0%	20.5%	2.5%	-4.2%
Kentucky	18.7%	22.4%	23.8%	24.4%	26.5%	8.6%	23.8% †
Louisiana	24.1%	22.4%	24.3%	24.2%	26.5%	9.5%	23.8% †
Maine	21.4%	21.8%	21.4%	21.3%	18.7%	-12.2%	-12.6% †
Maryland	24.3%	24.3%	26.0%	23.7%	24.6%	3.8%	15.0% †
Massachusetts	24.4%	25.2%	24.9%	25.6%	23.8%	-7.0%	11.2% †
Michigan	18.9%	20.9%	21.7%	22.7%	20.1%	-11.5%	-6.1%
Minnesota	23.6%	22.9%	21.7%	23.2%	21.0%	-9.5%	-1.9%
Mississippi	23.3%	24.8%	22.3%	22.8%	23.8%	4.4%	11.2%
Missouri	21.1%	21.9%	20.7%	21.1%	21.1%	0.0%	-1.4%
Montana	14.6%	21.2%	16.6%	16.2%	17.5%	8.0%	-18.2% †
Nebraska	23.6%	23.9%	21.4%	20.3%	23.1%	13.8%	7.9%
Nevada	18.9%	22.5%	21.8%	22.5%	20.8%	-7.6%	-2.8%
New Hampshire	24.0%	25.3%	24.7%	21.8%	23.2%	6.4%	8.4%
New Jersey	25.1%	26.9%	22.5%	21.3%	20.8%	-2.3%	-2.8%
New Mexico	20.4%	20.8%	21.3%	23.5%	25.8%	9.8%	20.6% †
New York	22.1%	20.5%	21.5%	20.4%	21.3%	4.4%	-0.5%
North Carolina	21.5%	20.8%	21.9%	20.4%	21.8%	6.9%	1.9%
North Dakota	21.6%	18.8%	18.6%	18.8%	20.8%	10.6%	-2.8%
Ohio	20.6%	21.5%	22.2%	24.0%	20.5%	-14.6% *	-4.2%
Oklahoma	23.1%	20.6%	22.2%	19.5%	20.9%	7.2%	-2.3%
Oregon	15.4%	17.2%	16.8%	16.5%	17.4%	5.5%	-18.7% †
Pennsylvania	18.7%	21.6%	23.7%	20.0%	20.7%	3.5%	-3.3%
Rhode Island	23.0%	24.2%	24.2%	25.8%	22.4%	-13.2% *	4.7%
South Carolina	20.7%	23.5%	22.0%	21.3%	21.2%	-0.5%	-0.9%
South Dakota	23.7%	20.4%	22.1%	22.2%	22.1%	-0.5%	3.3%
Tennessee	24.4%	22.2%	23.8%	23.6%	23.6%	0.0%	10.3% †
Texas	21.8%	20.4%	21.8%	21.4%	21.7%	1.4%	1.4%
Utah	20.7%	19.0%	19.6%	19.3%	23.1%	19.7% *	7.9%
Vermont	23.2%	22.0%	22.6%	21.0%	20.7%	-1.4%	-3.3%
Virginia	22.6%	24.1%	25.8%	26.3%	23.8%	-9.5%	11.2%
Washington	12.2%	15.3%	13.9%	14.4%	14.1%	-2.1%	-34.1% †
West Virginia	19.7%	19.0%	20.6%	19.6%	20.1%	2.6%	-6.1%
Wisconsin	22.4%	21.9%	22.7%	23.4%	21.5%	-8.1%	0.5%
Wyoming	18.5%	18.4%	15.9%	20.4%	18.4%	-9.8%	-14.0%
United States	21.1%	21.7%	22.2%	21.3%	21.4%	0.5%	0.0%

Significant percentage-point difference between 2018 and 2019 is indicated by \* (95% confidence level).

Significant percentage-point difference between state and national is indicated by † (95% confidence level).

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

Source: SHADAC analysis of the Medical Expenditure Panel Survey - Insurance Component, 2015-2019.

## TABLE 4.

## AVERAGE ANNUAL PREMIUM FOR FAMILY COVERAGE BY STATE, 2015-2019

State	2015	2016	2017	2018	2019	2018-2019		2019 State vs National	
						Change		Difference	
						\$	%	\$	%
Alabama	\$15,953	\$16,098	\$16,902	\$18,001	\$17,734	-\$267	-1.5%	-\$2,752	-13.4% †
Alaska	\$21,089	\$22,490	\$22,417	\$21,648	\$22,969	\$1,321	6.1%	\$2,483	12.1% †
Arizona	\$16,999	\$17,484	\$18,432	\$18,875	\$19,966	\$1,091	5.8%	-\$520	-2.5%
Arkansas	\$14,218	\$14,929	\$16,663	\$17,995	\$17,773	-\$222	-1.2%	-\$2,713	-13.2% †
California	\$18,045	\$17,458	\$18,730	\$19,567	\$20,788	\$1,221 *	6.2%	\$302	1.5%
Colorado	\$16,940	\$17,459	\$19,339	\$18,314	\$20,171	\$1,857 *	10.1%	-\$315	-1.5%
Connecticut	\$18,269	\$18,637	\$20,020	\$20,735	\$21,363	\$628	3.0%	\$877	4.3%
Delaware	\$18,920	\$18,648	\$19,407	\$20,098	\$20,628	\$530	2.6%	\$142	0.7%
D.C.	\$19,104	\$18,864	\$20,960	\$21,810	\$22,311	\$501	2.3%	\$1,825	8.9% †
Florida	\$16,009	\$17,989	\$17,189	\$18,934	\$20,714	\$1,780	9.4%	\$228	1.1%
Georgia	\$17,307	\$18,252	\$17,703	\$18,575	\$19,720	\$1,145	6.2%	-\$766	-3.7%
Hawaii	\$15,959	\$16,362	\$18,512	\$17,919	\$19,243	\$1,324 *	7.4%	-\$1,243	-6.1% †
Idaho	\$16,691	\$17,499	\$17,168	\$17,579	\$19,258	\$1,679 *	9.6%	-\$1,228	-6.0%
Illinois	\$17,227	\$18,510	\$19,656	\$20,407	\$20,659	\$252	1.2%	\$173	0.8%
Indiana	\$17,121	\$17,996	\$18,253	\$19,551	\$21,169	\$1,618	8.3%	\$683	3.3%
Iowa	\$16,257	\$16,123	\$17,086	\$18,192	\$18,752	\$560	3.1%	-\$1,734	-8.5% †
Kansas	\$16,740	\$16,784	\$18,229	\$18,825	\$18,867	\$42	0.2%	-\$1,619	-7.9% †
Kentucky	\$16,622	\$16,678	\$16,948	\$19,277	\$20,612	\$1,335	6.9%	\$126	0.6%
Louisiana	\$17,242	\$17,330	\$17,400	\$19,294	\$19,032	-\$262	-1.4%	-\$1,454	-7.1% †
Maine	\$16,117	\$17,987	\$17,422	\$19,555	\$20,731	\$1,176	6.0%	\$245	1.2%
Maryland	\$17,961	\$18,519	\$18,915	\$19,237	\$20,285	\$1,048	5.4%	-\$201	-1.0%
Massachusetts	\$18,454	\$18,955	\$21,053	\$21,801	\$21,424	-\$377	-1.7%	\$938	4.6%
Michigan	\$15,628	\$17,113	\$18,929	\$18,242	\$20,425	\$2,183	12.0%	-\$61	-0.3%
Minnesota	\$16,925	\$17,545	\$18,507	\$19,327	\$20,751	\$1,424 *	7.4%	\$265	1.3%
Mississippi	\$16,081	\$15,765	\$17,343	\$17,384	\$17,860	\$476	2.7%	-\$2,626	-12.8% †
Missouri	\$16,849	\$16,638	\$18,763	\$19,249	\$19,900	\$651	3.4%	-\$586	-2.9%
Montana	\$17,317	\$17,835	\$17,932	\$19,610	\$20,193	\$583	3.0%	-\$293	-1.4%
Nebraska	\$16,201	\$16,617	\$18,199	\$19,015	\$19,398	\$383	2.0%	-\$1,088	-5.3%
Nevada	\$17,434	\$16,133	\$17,221	\$18,357	\$18,720	\$363	2.0%	-\$1,766	-8.6% †
New Hampshire	\$19,208	\$19,066	\$19,230	\$20,538	\$20,078	-\$460	-2.2%	-\$408	-2.0%
New Jersey	\$18,280	\$18,242	\$20,669	\$22,294	\$22,060	-\$234	-1.0%	\$1,574	7.7%
New Mexico	\$17,349	\$16,954	\$18,738	\$17,861	\$19,185	\$1,324	7.4%	-\$1,301	-6.4% †
New York	\$19,630	\$19,375	\$21,317	\$21,904	\$22,874	\$970	4.4%	\$2,388	11.7% †
North Carolina	\$17,141	\$16,986	\$18,101	\$18,211	\$19,996	\$1,785 *	9.8%	-\$490	-2.4%
North Dakota	\$16,020	\$16,804	\$17,886	\$17,337	\$18,400	\$1,063 *	6.1%	-\$2,086	-10.2% †
Ohio	\$16,900	\$17,523	\$18,185	\$19,640	\$19,621	-\$19	-0.1%	-\$865	-4.2%
Oklahoma	\$16,811	\$16,646	\$18,252	\$18,745	\$19,819	\$1,074	5.7%	-\$667	-3.3%
Oregon	\$17,141	\$17,127	\$17,953	\$18,977	\$19,405	\$428	2.3%	-\$1,081	-5.3%
Pennsylvania	\$17,344	\$17,900	\$18,589	\$20,255	\$20,673	\$418	2.1%	\$187	0.9%
Rhode Island	\$17,590	\$18,010	\$18,387	\$18,623	\$20,481	\$1,858 *	10.0%	-\$5	0.0%
South Carolina	\$16,764	\$17,673	\$18,241	\$19,284	\$20,973	\$1,689	8.8%	\$487	2.4%
South Dakota	\$16,194	\$17,117	\$17,695	\$19,730	\$20,265	\$535	2.7%	-\$221	-1.1%
Tennessee	\$15,635	\$16,721	\$17,349	\$17,663	\$18,748	\$1,085	6.1%	-\$1,738	-8.5% †
Texas	\$17,216	\$17,529	\$18,252	\$19,460	\$20,966	\$1,506 *	7.7%	\$480	2.3%
Utah	\$15,998	\$17,025	\$16,350	\$18,052	\$18,674	\$622	3.4%	-\$1,812	-8.8% †
Vermont	\$17,835	\$17,795	\$18,552	\$20,129	\$21,419	\$1,290 *	6.4%	\$933	4.6% †
Virginia	\$17,566	\$17,945	\$18,264	\$19,512	\$19,865	\$353	1.8%	-\$621	-3.0%
Washington	\$16,627	\$18,301	\$19,472	\$18,783	\$20,033	\$1,250	6.7%	-\$453	-2.2%
West Virginia	\$18,322	\$17,260	\$20,252	\$20,709	\$20,403	-\$306	-1.5%	-\$83	-0.4%
Wisconsin	\$17,662	\$17,477	\$18,785	\$19,555	\$20,345	\$790	4.0%	-\$141	-0.7%
Wyoming	\$17,015	\$19,617	\$21,355	\$19,374	\$19,925	\$551	2.8%	-\$561	-2.7%
United States	\$17,322	\$17,710	\$18,687	\$19,565	\$20,486	\$921 *	4.7%	\$0	0.0%

Significant difference between 2018 and 2019 is indicated by \* (95% confidence level).

Significant difference between state and national is indicated by † (95% confidence level).

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

Source: SHADAC analysis of the Medical Expenditure Panel Survey - Insurance Component, 2015-2019.

## TABLE 5.

## EMPLOYEE CONTRIBUTION FOR FAMILY-COVERAGE PREMIUM BY STATE, 2015-2019

State	2015	2016	2017	2018	2019	2018-2019 Change %	2019 State vs National Difference %
Alabama	35.1%	29.1%	27.4%	29.3%	31.1%	6.1%	11.1%
Alaska	20.9%	21.5%	27.9%	20.8%	20.5%	-1.4%	-26.8% †
Arizona	29.5%	30.3%	32.6%	30.7%	27.3%	-11.1%	-2.5%
Arkansas	30.0%	32.9%	28.5%	31.8%	35.8%	12.6%	27.9% †
California	25.7%	27.7%	28.6%	27.5%	29.5%	7.3%	5.4%
Colorado	28.6%	27.6%	27.2%	27.1%	31.0%	14.4%	10.7%
Connecticut	30.0%	28.4%	27.1%	25.8%	25.6%	-0.8%	-8.6%
Delaware	23.7%	28.9%	33.7%	28.4%	33.1%	16.5%	18.2%
D.C.	26.8%	29.0%	28.9%	29.1%	27.0%	-7.2%	-3.6%
Florida	34.2%	35.0%	32.4%	31.2%	34.8%	11.5%	24.3% †
Georgia	28.1%	30.2%	30.9%	31.5%	31.3%	-0.6%	11.8% †
Hawaii	26.0%	26.6%	25.5%	30.6%	25.2%	-17.6%	-10.0%
Idaho	29.1%	29.6%	24.9%	29.6%	22.3%	-24.7% *	-20.4% †
Illinois	22.6%	27.5%	23.2%	26.4%	27.0%	2.3%	-3.6%
Indiana	24.0%	23.2%	24.9%	23.3%	26.6%	14.2%	-5.0%
Iowa	29.5%	26.7%	24.9%	28.3%	28.0%	-1.1%	0.0%
Kansas	30.3%	27.8%	26.6%	27.9%	30.0%	7.5%	7.1%
Kentucky	23.9%	28.4%	28.1%	27.9%	27.9%	0.0%	-0.4%
Louisiana	33.0%	33.6%	34.3%	32.6%	37.6%	15.3%	34.3% †
Maine	28.9%	26.1%	27.7%	27.5%	27.1%	-1.5%	-3.2%
Maryland	35.4%	29.6%	32.0%	32.1%	33.1%	3.1%	18.2% †
Massachusetts	24.3%	26.7%	26.5%	26.1%	24.2%	-7.3%	-13.6% †
Michigan	23.3%	20.1%	19.3%	23.5%	18.0%	-23.4%	-35.7% †
Minnesota	30.0%	27.4%	27.0%	32.0%	26.1%	-18.4% *	-6.8%
Mississippi	33.0%	34.3%	29.6%	32.7%	33.2%	1.5%	18.6% †
Missouri	24.8%	36.1%	24.8%	26.0%	32.5%	25.0%	16.1%
Montana	24.3%	31.2%	27.0%	26.6%	24.1%	-9.4%	-13.9%
Nebraska	32.5%	28.9%	26.7%	28.5%	29.0%	1.8%	3.6%
Nevada	22.9%	31.5%	32.1%	34.1%	27.2%	-20.2%	-2.9%
New Hampshire	25.4%	27.0%	29.0%	27.0%	28.3%	4.8%	1.1%
New Jersey	26.9%	31.7%	26.3%	28.0%	24.6%	-12.1%	-12.1%
New Mexico	26.3%	32.2%	28.0%	26.4%	33.8%	28.0% *	20.7% †
New York	26.4%	24.2%	27.6%	22.9%	22.5%	-1.7%	-19.6% †
North Carolina	26.2%	28.4%	32.2%	32.7%	28.4%	-13.1%	1.4%
North Dakota	32.8%	27.0%	26.2%	28.7%	29.3%	2.1%	4.6%
Ohio	22.0%	22.7%	23.3%	25.5%	23.7%	-7.1%	-15.4% †
Oklahoma	34.1%	30.4%	31.8%	28.3%	30.3%	7.1%	8.2%
Oregon	27.6%	24.5%	27.9%	31.2%	27.8%	-10.9%	-0.7%
Pennsylvania	21.9%	25.5%	28.9%	25.2%	24.2%	-4.0%	-13.6% †
Rhode Island	25.6%	28.0%	29.2%	29.5%	26.6%	-9.8%	-5.0%
South Carolina	28.5%	28.3%	28.8%	27.5%	39.1%	42.2% *	39.6% †
South Dakota	30.5%	31.5%	32.2%	29.4%	32.7%	11.2%	16.8% †
Tennessee	27.5%	28.0%	30.1%	31.2%	30.6%	-1.9%	9.3%
Texas	31.4%	32.3%	31.8%	30.6%	31.7%	3.6%	13.2% †
Utah	26.8%	23.3%	26.8%	25.4%	27.8%	9.4%	-0.7%
Vermont	27.5%	26.7%	26.9%	26.5%	22.7%	-14.3%	-18.9% †
Virginia	28.2%	32.6%	34.1%	33.8%	32.0%	-5.3%	14.3%
Washington	25.7%	27.5%	23.9%	20.6%	22.6%	9.7%	-19.3%
West Virginia	25.0%	23.7%	18.6%	21.1%	23.6%	11.8%	-15.7% †
Wisconsin	25.3%	21.8%	25.8%	25.3%	23.3%	-7.9%	-16.8% †
Wyoming	29.1%	25.2%	22.8%	26.9%	28.3%	5.2%	1.1%
United States	<b>27.2%</b>	<b>28.0%</b>	<b>27.9%</b>	<b>27.8%</b>	<b>28.0%</b>	<b>0.7%</b>	<b>0.0%</b>

Significant percentage-point difference between 2018 and 2019 is indicated by \* (95% confidence level).

Significant percentage-point difference between state and national is indicated by † (95% confidence level).

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

Source: SHADAC analysis of the Medical Expenditure Panel Survey - Insurance Component, 2015-2019.

## TABLE 6.

## AVERAGE INDIVIDUAL DEDUCTIBLE PER EMPLOYEE ENROLLED WITH SINGLE COVERAGE BY STATE, 2015-2019

State	2015	2016	2017	2018	2019	2018-2019 Change		2019 State vs National Difference	
						\$	%	\$	%
Alabama	\$1,026	\$1,205	\$1,243	\$1,569	\$1,616	\$47	3.0%	-\$315	-16.3% †
Alaska	\$1,616	\$1,707	\$1,856	\$1,797	\$1,869	\$72	4.0%	-\$62	-3.2%
Arizona	\$1,819	\$1,958	\$1,985	\$2,166	\$2,418	\$252	11.6%	\$487	25.2% †
Arkansas	\$1,313	\$1,418	\$1,384	\$1,501	\$1,839	\$338 *	22.5%	-\$92	-4.8%
California	\$1,428	\$1,476	\$1,772	\$1,680	\$1,675	-\$5	-0.3%	-\$256	-13.3% †
Colorado	\$1,680	\$1,880	\$1,951	\$2,005	\$1,907	-\$98	-4.9%	-\$24	-1.2%
Connecticut	\$1,733	\$1,959	\$1,924	\$2,322	\$2,289	-\$33	-1.4%	\$358	18.5% †
Delaware	\$1,202	\$1,567	\$1,821	\$1,710	\$1,703	-\$7	-0.4%	-\$228	-11.8% †
D.C.	\$1,108	\$1,181	\$1,360	\$1,308	\$1,306	-\$2	-0.2%	-\$625	-32.4% †
Florida	\$1,691	\$1,694	\$1,954	\$1,963	\$1,993	\$30	1.5%	\$62	3.2%
Georgia	\$1,776	\$1,738	\$1,889	\$1,917	\$1,914	-\$3	-0.2%	-\$17	-0.9%
Hawaii	\$986	\$988	\$863	\$1,308	\$1,264	-\$44	-3.4%	-\$667	-34.5% †
Idaho	\$1,558	\$1,732	\$1,778	\$1,894	\$1,933	\$39	2.1%	\$2	0.1%
Illinois	\$1,323	\$1,474	\$1,693	\$1,752	\$1,876	\$124	7.1%	-\$55	-2.8%
Indiana	\$1,834	\$1,866	\$1,797	\$1,873	\$2,122	\$249	13.3%	\$191	9.9% †
Iowa	\$1,614	\$1,659	\$1,842	\$2,130	\$2,202	\$72	3.4%	\$271	14.0% †
Kansas	\$1,369	\$1,715	\$1,623	\$1,715	\$1,904	\$189	11.0%	-\$27	-1.4%
Kentucky	\$1,543	\$1,905	\$1,878	\$1,833	\$2,101	\$268 *	14.6%	\$170	8.8% †
Louisiana	\$1,320	\$1,494	\$1,607	\$1,656	\$2,037	\$381 *	23.0%	\$106	5.5%
Maine	\$2,067	\$2,103	\$2,305	\$2,447	\$2,303	-\$144	-5.9%	\$372	19.3% †
Maryland	\$1,128	\$1,727	\$1,536	\$1,511	\$1,673	\$162	10.7%	-\$258	-13.4% †
Massachusetts	\$1,202	\$1,391	\$1,479	\$1,454	\$1,593	\$139	9.6%	-\$338	-17.5% †
Michigan	\$1,431	\$1,379	\$1,567	\$1,732	\$1,579	-\$153	-8.8%	-\$352	-18.2% †
Minnesota	\$1,819	\$1,782	\$1,966	\$2,045	\$2,272	\$227	11.1%	\$341	17.7% †
Mississippi	\$1,470	\$1,709	\$1,739	\$1,695	\$1,587	-\$108	-6.4%	-\$344	-17.8% †
Missouri	\$1,762	\$2,009	\$2,016	\$1,931	\$2,160	\$229	11.9%	\$229	11.9% †
Montana	\$2,104	\$2,039	\$2,162	\$2,116	\$2,521	\$405 *	19.1%	\$590	30.6% †
Nebraska	\$1,760	\$1,710	\$1,922	\$1,842	\$2,042	\$200	10.9%	\$111	5.7%
Nevada	\$1,087	\$1,634	\$1,654	\$2,001	\$1,810	-\$191	-9.5%	-\$121	-6.3%
New Hampshire	\$1,988	\$2,434	\$2,303	\$2,337	\$2,386	\$49	2.1%	\$455	23.6% †
New Jersey	\$1,608	\$1,515	\$1,456	\$1,770	\$1,713	-\$57	-3.2%	-\$218	-11.3% †
New Mexico	\$1,461	\$1,301	\$1,635	\$1,615	\$2,011	\$396 *	24.5%	\$80	4.1%
New York	\$1,317	\$1,789	\$1,687	\$1,554	\$1,655	\$101	6.5%	-\$276	-14.3% †
North Carolina	\$1,794	\$1,963	\$1,975	\$2,070	\$2,281	\$211	10.2%	\$350	18.1% †
North Dakota	\$1,354	\$1,695	\$1,499	\$1,742	\$1,950	\$208	11.9%	\$19	1.0%
Ohio	\$1,461	\$1,781	\$1,946	\$1,932	\$2,101	\$169	8.7%	\$170	8.8% †
Oklahoma	\$1,639	\$1,787	\$1,596	\$1,683	\$2,165	\$482 *	28.6%	\$234	12.1% †
Oregon	\$1,496	\$1,950	\$1,688	\$1,954	\$1,958	\$4	0.2%	\$27	1.4%
Pennsylvania	\$1,289	\$1,603	\$1,639	\$1,831	\$1,646	-\$185 *	-10.1%	-\$285	-14.8% †
Rhode Island	\$1,400	\$1,583	\$1,808	\$1,849	\$1,983	\$134	7.2%	\$52	2.7%
South Carolina	\$1,767	\$1,719	\$1,684	\$1,721	\$2,151	\$430 *	25.0%	\$220	11.4%
South Dakota	\$1,725	\$1,889	\$2,019	\$2,241	\$2,408	\$167	7.5%	\$477	24.7% †
Tennessee	\$1,836	\$2,142	\$2,086	\$2,235	\$2,334	\$99	4.4%	\$403	20.9% †
Texas	\$1,802	\$1,872	\$2,158	\$1,982	\$2,155	\$173	8.7%	\$224	11.6% †
Utah	\$1,549	\$1,438	\$1,815	\$1,451	\$1,781	\$330 *	22.7%	-\$150	-7.8%
Vermont	\$1,583	\$1,819	\$1,926	\$2,192	\$1,935	-\$257	-11.7%	\$4	0.2%
Virginia	\$1,162	\$1,523	\$1,771	\$1,886	\$1,688	-\$198	-10.5%	-\$243	-12.6% †
Washington	\$1,426	\$1,379	\$1,463	\$1,706	\$1,793	\$87	5.1%	-\$138	-7.1%
West Virginia	\$1,423	\$1,758	\$1,829	\$1,885	\$1,959	\$74	3.9%	\$28	1.5%
Wisconsin	\$1,617	\$1,828	\$1,990	\$1,914	\$2,061	\$147	7.7%	\$130	6.7%
Wyoming	\$1,689	\$1,746	\$1,789	\$1,999	\$1,895	-\$104	-5.2%	-\$36	-1.9%
United States	\$1,541	\$1,696	\$1,808	\$1,846	\$1,931	\$85 *	4.6%	\$0	0.0%

Significant difference between 2018 and 2019 is indicated by \* (95% confidence level).

Significant difference between state and national is indicated by † (95% confidence level).

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

Source: SHADAC analysis of the Medical Expenditure Panel Survey - Insurance Component, 2015-2019.

## TABLE 7.

## AVERAGE FAMILY DEDUCTIBLE PER EMPLOYEE ENROLLED WITH FAMILY COVERAGE BY STATE, 2015-2019

State	2015	2016	2017	2018	2019	2018-2019		2019 State vs National	
						Change		Difference	
						\$	%	\$	%
Alabama	\$1,775	\$2,193	\$2,238	\$2,924	\$3,029	\$105	3.6%	-\$626	-17.1% †
Alaska	\$2,629	\$2,845	\$3,252	\$3,225	\$3,626	\$401	12.4%	-\$29	-0.8%
Arizona	\$3,005	\$3,652	\$3,483	\$3,926	\$4,017	\$91	2.3%	\$362	9.9%
Arkansas	\$2,628	\$2,632	\$3,207	\$3,144	\$3,586	\$442	14.1%	-\$69	-1.9%
California	\$2,699	\$2,790	\$3,184	\$3,231	\$3,329	\$98	3.0%	-\$326	-8.9%
Colorado	\$3,090	\$3,481	\$3,721	\$4,011	\$3,469	-\$542	-13.5%	-\$186	-5.1%
Connecticut	\$3,578	\$4,041	\$4,008	\$3,784	\$4,199	\$415	11.0%	\$544	14.9% †
Delaware	\$2,034	\$3,112	\$3,676	\$3,285	\$3,002	-\$283	-8.6%	-\$653	-17.9% †
D.C.	\$1,976	\$2,234	\$2,571	\$2,362	\$2,679	\$317	13.4%	-\$976	-26.7% †
Florida	\$3,250	\$3,118	\$4,044	\$3,674	\$3,632	-\$42	-1.1%	-\$23	-0.6%
Georgia	\$3,145	\$2,950	\$3,735	\$3,661	\$3,659	-\$2	-0.1%	\$4	0.1%
Hawaii	\$2,275	\$2,358	\$1,819	\$3,240	\$2,619	-\$621	-19.2%	-\$1,036	-28.3% †
Idaho	\$2,823	\$3,410	\$2,825	\$3,249	\$3,499	\$250	7.7%	-\$156	-4.3%
Illinois	\$2,703	\$2,628	\$3,048	\$3,324	\$3,849	\$525	15.8%	\$194	5.3%
Indiana	\$3,175	\$3,391	\$4,020	\$3,199	\$3,937	\$738	23.1%	\$282	7.7%
Iowa	\$3,294	\$2,921	\$3,427	\$3,657	\$4,064	\$407	11.1%	\$409	11.2%
Kansas	\$2,242	\$3,056	\$3,450	\$3,398	\$3,607	\$209	6.2%	-\$48	-1.3%
Kentucky	\$2,658	\$3,520	\$3,517	\$3,248	\$3,798	\$550	16.9%	\$143	3.9%
Louisiana	\$2,628	\$2,738	\$2,760	\$3,383	\$4,299	\$916 *	27.1%	\$644	17.6% †
Maine	\$3,637	\$3,714	\$4,032	\$3,895	\$3,994	\$99	2.5%	\$339	9.3%
Maryland	\$2,022	\$3,100	\$2,807	\$2,943	\$3,009	\$66	2.2%	-\$646	-17.7% †
Massachusetts	\$2,363	\$2,746	\$2,747	\$2,729	\$3,151	\$422	15.5%	-\$504	-13.8% †
Michigan	\$2,853	\$2,834	\$2,659	\$3,062	\$2,856	-\$206	-6.7%	-\$799	-21.9% †
Minnesota	\$3,545	\$3,295	\$3,739	\$4,033	\$4,160	\$127	3.1%	\$505	13.8%
Mississippi	\$2,494	\$3,111	\$3,508	\$3,707	\$3,468	-\$239	-6.4%	-\$187	-5.1%
Missouri	\$3,163	\$3,773	\$3,618	\$3,539	\$4,222	\$683 *	19.3%	\$567	15.5% †
Montana	\$3,234	\$3,590	\$3,326	\$3,498	\$3,842	\$344	9.8%	\$187	5.1%
Nebraska	\$3,204	\$3,424	\$4,299	\$3,272	\$3,799	\$527	16.1%	\$144	3.9%
Nevada	\$1,632	\$2,712	\$3,196	\$3,710	\$3,100	-\$610	-16.4%	-\$555	-15.2% †
New Hampshire	\$4,143	\$4,992	\$4,381	\$4,644	\$4,379	-\$265	-5.7%	\$724	19.8% †
New Jersey	\$3,098	\$2,689	\$2,827	\$3,614	\$3,456	-\$158	-4.4%	-\$199	-5.4%
New Mexico	\$2,764	\$2,724	\$2,792	\$3,021	\$3,992	\$971 *	32.1%	\$337	9.2%
New York	\$2,574	\$3,099	\$3,226	\$2,888	\$2,899	\$11	0.4%	-\$756	-20.7% †
North Carolina	\$3,033	\$3,215	\$3,671	\$3,752	\$4,005	\$253	6.7%	\$350	9.6%
North Dakota	\$2,802	\$2,877	\$3,050	\$3,574	\$3,980	\$406	11.4%	\$325	8.9%
Ohio	\$2,643	\$3,119	\$3,371	\$3,738	\$4,132	\$394	10.5%	\$477	13.1% †
Oklahoma	\$2,829	\$3,051	\$3,246	\$3,201	\$4,053	\$852 *	26.6%	\$398	10.9%
Oregon	\$2,462	\$3,988	\$3,395	\$3,348	\$3,634	\$286	8.5%	-\$21	-0.6%
Pennsylvania	\$2,740	\$3,030	\$3,082	\$2,994	\$2,981	-\$13	-0.4%	-\$674	-18.4% †
Rhode Island	\$3,083	\$2,912	\$3,481	\$3,795	\$4,031	\$236	6.2%	\$376	10.3%
South Carolina	\$2,888	\$3,133	\$3,296	\$3,124	\$4,155	\$1,031 *	33.0%	\$500	13.7% †
South Dakota	\$3,012	\$3,767	\$3,892	\$4,002	\$4,222	\$220	5.5%	\$567	15.5% †
Tennessee	\$3,136	\$3,662	\$3,993	\$3,879	\$4,615	\$736	19.0%	\$960	26.3% †
Texas	\$3,288	\$3,185	\$3,837	\$3,547	\$4,174	\$627 *	17.7%	\$519	14.2% †
Utah	\$3,231	\$2,606	\$3,993	\$3,164	\$3,842	\$678 *	21.4%	\$187	5.1%
Vermont	\$3,471	\$3,145	\$3,632	\$3,686	\$3,330	-\$356	-9.7%	-\$325	-8.9%
Virginia	\$2,194	\$2,683	\$3,460	\$3,043	\$3,313	\$270	8.9%	-\$342	-9.4%
Washington	\$2,751	\$2,747	\$2,920	\$3,139	\$3,435	\$296	9.4%	-\$220	-6.0%
West Virginia	\$2,328	\$3,156	\$3,213	\$2,923	\$3,645	\$722	24.7%	-\$10	-0.3%
Wisconsin	\$3,497	\$3,534	\$3,745	\$3,619	\$3,904	\$285	7.9%	\$249	6.8%
Wyoming	\$3,639	\$3,024	\$3,028	\$3,902	\$3,579	-\$323	-8.3%	-\$76	-2.1%
United States	\$2,871	\$3,069	\$3,396	\$3,392	\$3,655	\$263 *	7.8%	\$0	0.0%

Significant difference between 2018 and 2019 is indicated by \* (95% confidence level).

Significant difference between state and national is indicated by † (95% confidence level).

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

Source: SHADAC analysis of the Medical Expenditure Panel Survey - Insurance Component, 2015-2019.

## TABLE 8.

## PERCENT OF EMPLOYEES ENROLLED IN HIGH-DEDUCTIBLE HEALTH PLANS BY STATE, 2015-2019

State	2015	2016	2017	2018	2019	2018-2019 Change %	2019 State vs National Difference %
Alabama	24.0%	32.7%	30.9%	38.1%	43.1%	13.1%	-14.7%
Alaska	45.3%	44.2%	43.2%	50.6%	48.8%	-3.6%	-3.4%
Arizona	44.7%	57.4%	55.1%	59.3%	66.0%	11.3%	30.7% †
Arkansas	30.8%	33.1%	36.1%	42.6%	53.0%	24.4%	5.0%
California	29.0%	28.1%	36.0%	36.9%	38.7%	4.9%	-23.4% †
Colorado	46.1%	54.6%	60.6%	64.0%	58.0%	-9.4%	14.9%
Connecticut	50.5%	59.3%	54.2%	55.3%	70.3%	27.1% *	39.2% †
Delaware	34.4%	46.3%	52.3%	51.0%	45.8%	-10.2%	-9.3%
D.C.	19.2%	23.2%	32.9%	23.8%	31.9%	34.0% *	-36.8% †
Florida	53.0%	39.9%	61.9%	56.7%	52.8%	-6.9%	4.6%
Georgia	46.6%	49.1%	55.6%	55.3%	54.6%	-1.3%	8.1%
Hawaii	12.9%	11.8%	9.3%		12.6%		-75.0% †
Idaho	39.8%	45.7%	45.0%	50.3%	48.3%	-4.0%	-4.4%
Illinois	33.8%	33.9%	43.1%	48.1%	47.9%	-0.4%	-5.1%
Indiana	52.1%	49.2%	56.0%	51.9%	58.7%	13.1%	16.2%
Iowa	47.0%	48.3%	50.2%	57.0%	61.5%	7.9%	21.8% †
Kansas	38.8%	54.7%	50.4%	49.8%	49.9%	0.2%	-1.2%
Kentucky	39.7%	60.4%	59.7%	53.2%	58.5%	10.0%	15.8% †
Louisiana	38.8%	38.7%	39.3%	50.0%	49.6%	-0.8%	-1.8%
Maine	55.4%	56.0%	62.7%	69.6%	59.3%	-14.8% *	17.4% †
Maryland	31.5%	44.3%	44.5%	43.0%	47.2%	9.8%	-6.5%
Massachusetts	27.5%	38.6%	39.2%	40.5%	45.1%	11.4%	-10.7%
Michigan	41.0%	42.1%	44.5%	44.4%	47.3%	6.5%	-6.3%
Minnesota	51.4%	50.9%	59.9%	62.3%	60.3%	-3.2%	19.4% †
Mississippi	35.9%	41.0%	46.5%	46.7%	35.0%	-25.1%	-30.7% †
Missouri	43.0%	58.1%	59.2%	51.9%	59.5%	14.6%	17.8% †
Montana	50.3%	51.4%	45.9%	46.3%	56.3%	21.6%	11.5%
Nebraska	48.2%	51.5%	57.3%	47.4%	53.8%	13.5%	6.5%
Nevada	24.8%	35.5%	44.0%	51.6%	41.7%	-19.2%	-17.4% †
New Hampshire	61.9%	69.2%	69.3%	67.4%	58.8%	-12.8%	16.4%
New Jersey	41.5%	40.7%	35.5%	52.8%	45.1%	-14.6%	-10.7%
New Mexico	38.9%	32.3%	41.7%	42.2%	50.1%	18.7%	-0.8%
New York	31.5%	39.3%	41.6%	34.8%	38.5%	10.6%	-23.8% †
North Carolina	49.0%	47.5%	55.6%	55.3%	61.7%	11.6%	22.2% †
North Dakota	37.2%	44.0%	43.0%	54.3%	57.9%	6.6%	14.7% †
Ohio	45.5%	44.4%	52.0%	54.0%	58.1%	7.6%	15.0%
Oklahoma	40.4%	41.9%	41.0%	42.6%	58.3%	36.9% *	15.4%
Oregon	37.2%	49.2%	50.2%	49.6%	47.9%	-3.4%	-5.1%
Pennsylvania	24.3%	36.7%	43.1%	50.0%	44.2%	-11.6%	-12.5% †
Rhode Island	39.9%	40.2%	48.7%	52.7%	47.9%	-9.1%	-5.1%
South Carolina	51.1%	51.1%	50.6%	49.7%	55.4%	11.5%	9.7%
South Dakota	47.9%	57.1%	67.3%	69.3%	71.9%	3.8%	42.4% †
Tennessee	50.4%	57.1%	63.3%	56.8%	58.0%	2.1%	14.9% †
Texas	45.6%	48.5%	56.2%	53.7%	58.6%	9.1%	16.0% †
Utah	58.5%	43.7%	62.8%	51.6%	55.0%	6.6%	8.9%
Vermont	39.6%	43.6%	57.1%	60.5%	51.4%	-15.0%	1.8%
Virginia	26.9%	36.5%	46.7%	51.8%	40.4%	-22.0% *	-20.0% †
Washington	40.6%	42.4%	44.4%	50.5%	52.7%	4.4%	4.4%
West Virginia	36.1%	44.8%	48.9%	45.4%	47.9%	5.5%	-5.1%
Wisconsin	48.3%	52.4%	61.7%	52.9%	56.7%	7.2%	12.3%
Wyoming	41.7%	44.7%	49.9%	59.7%	42.9%	-28.1% *	-15.0%
United States	39.4%	42.6%	48.7%	49.1%	50.5%	2.9%	0.0%

Significant percentage-point difference between 2018 and 2019 is indicated by \* (95% confidence level). Significant percentage-point difference between state and national is indicated by † (95% confidence level). **Notes:** All references are to private-sector employers and employees. For this analysis, high-deductible health plans are defined as plans that meet the minimum deductible amount required for Health Savings Account (HSA) eligibility (\$1,350 for an individual and \$2,700 for a family in 2019).

Source: SHADAC analysis of the Medical Expenditure Panel Survey - Insurance Component, 2015-2019.



## TABLE 9.

## PERCENT OF EMPLOYERS OFFERING ESI BY STATE, 2015-2019

State	2015	2016	2017	2018	2019	2018-2019 Change %	2019 State vs National Difference %
Alabama	52.1%	50.7%	49.9%	50.3%	58.0%	15.3% *	22.4% †
Alaska	41.7%	37.8%	32.5%	38.1%	39.3%	3.1%	-17.1% †
Arizona	43.2%	38.4%	49.4%	46.5%	47.5%	2.2%	0.2%
Arkansas	49.7%	39.4%	43.2%	42.4%	41.4%	-2.4%	-12.7% †
California	44.7%	44.4%	45.9%	47.2%	45.2%	-4.2%	-4.6%
Colorado	43.0%	44.8%	43.8%	43.5%	44.3%	1.8%	-6.5%
Connecticut	48.6%	52.6%	49.7%	51.3%	54.2%	5.7%	14.3% †
Delaware	47.9%	42.0%	53.3%	45.7%	52.5%	14.9%	10.8%
D.C.	69.6%	64.4%	68.7%	69.2%	64.0%	-7.5%	35.0% †
Florida	38.2%	37.2%	35.5%	41.7%	39.1%	-6.2%	-17.5% †
Georgia	39.9%	39.1%	41.2%	42.4%	43.8%	3.3%	-7.6%
Hawaii	85.1%	78.1%	81.8%	81.9%	84.1%	2.7%	77.4% †
Idaho	33.9%	37.7%	36.2%	37.7%	42.1%	11.7%	-11.2%
Illinois	44.1%	44.9%	44.4%	44.1%	50.4%	14.3%	6.3%
Indiana	43.3%	41.3%	47.8%	46.8%	42.5%	-9.2%	-10.3% †
Iowa	45.3%	45.8%	47.3%	49.1%	50.8%	3.5%	7.2%
Kansas	49.8%	47.9%	50.3%	50.2%	56.3%	12.2%	18.8% †
Kentucky	47.8%	48.2%	50.4%	49.5%	49.0%	-1.0%	3.4%
Louisiana	42.7%	48.4%	51.0%	49.4%	52.3%	5.9%	10.3%
Maine	41.6%	43.2%	41.6%	44.1%	43.3%	-1.8%	-8.6%
Maryland	50.1%	49.7%	54.2%	56.4%	46.0%	-18.4% *	-3.0%
Massachusetts	52.4%	56.9%	64.4%	48.3%	57.1%	18.2%	20.5% †
Michigan	48.4%	42.8%	49.3%	48.9%	47.3%	-3.3%	-0.2%
Minnesota	44.3%	42.0%	48.8%	46.1%	46.0%	-0.2%	-3.0%
Mississippi	42.3%	50.8%	52.4%	49.0%	47.6%	-2.9%	0.4%
Missouri	46.2%	42.5%	48.5%	48.8%	49.7%	1.8%	4.9%
Montana	34.3%	28.3%	37.4%	34.7%	40.8%	17.6%	-13.9% †
Nebraska	35.4%	36.1%	42.6%	38.0%	43.9%	15.5%	-7.4%
Nevada	52.7%	54.6%	50.6%	47.8%	51.7%	8.2%	9.1%
New Hampshire	48.9%	51.6%	49.0%	54.9%	50.8%	-7.5%	7.2%
New Jersey	53.4%	51.2%	51.0%	49.8%	52.0%	4.4%	9.7%
New Mexico	43.2%	42.4%	50.8%	42.4%	44.0%	3.8%	-7.2%
New York	48.9%	44.3%	46.0%	47.6%	46.1%	-3.2%	-2.7%
North Carolina	42.7%	39.9%	41.2%	41.2%	43.6%	5.8%	-8.0%
North Dakota	44.9%	51.4%	48.0%	48.7%	52.3%	7.4%	10.3%
Ohio	50.6%	54.8%	53.1%	50.8%	53.4%	5.1%	12.7% †
Oklahoma	45.5%	51.6%	47.5%	48.8%	49.0%	0.4%	3.4%
Oregon	45.9%	45.7%	39.4%	43.8%	44.5%	1.6%	-6.1%
Pennsylvania	49.7%	48.5%	54.5%	48.6%	56.0%	15.2% *	18.1% †
Rhode Island	51.0%	52.8%	52.6%	49.4%	53.4%	8.1%	12.7%
South Carolina	45.0%	41.7%	43.7%	40.7%	47.5%	16.7% *	0.2%
South Dakota	42.3%	39.1%	41.4%	43.1%	50.5%	17.2%	6.5%
Tennessee	47.0%	46.8%	51.8%	51.7%	50.9%	-1.5%	7.4%
Texas	45.8%	47.6%	47.5%	49.4%	48.8%	-1.2%	3.0%
Utah	40.7%	42.3%	36.2%	35.3%	37.9%	7.4%	-20.0% †
Vermont	40.6%	42.2%	40.9%	43.1%	38.0%	-11.8%	-19.8% †
Virginia	47.2%	49.1%	52.9%	48.9%	42.3%	-13.5%	-10.8% †
Washington	41.8%	43.7%	44.0%	45.2%	47.0%	4.0%	-0.8%
West Virginia	50.2%	44.0%	48.5%	47.6%	50.7%	6.5%	7.0%
Wisconsin	45.2%	45.6%	44.7%	45.5%	44.3%	-2.6%	-6.5%
Wyoming	38.0%	38.0%	39.4%	38.4%	38.4%	0.0%	-19.0% †
United States	45.7%	45.3%	46.9%	46.8%	47.4%	1.3%	0.0%

Significant percentage-point difference between 2018 and 2019 is indicated by \* (95% confidence level).

Significant percentage-point difference between state and national is indicated by † (95% confidence level).

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

Source: SHADAC analysis of the Medical Expenditure Panel Survey - Insurance Component, 2015-2019.

## TABLE 10.

## PERCENT OF EMPLOYEES IN ESTABLISHMENTS THAT OFFER ESI BY STATE, 2015-2019

State	2015	2016	2017	2018	2019	2018-2019 Change %	2019 State vs National Difference %
Alabama	87.0%	85.7%	84.9%	86.8%	87.9%	1.3%	3.0%
Alaska	76.0%	75.2%	72.5%	74.6%	75.0%	0.5%	-12.1% †
Arizona	82.4%	83.5%	87.4%	87.5%	85.8%	-1.9%	0.6%
Arkansas	83.4%	82.6%	78.6%	81.4%	83.1%	2.1%	-2.6%
California	83.7%	84.8%	83.8%	85.8%	84.6%	-1.4%	-0.8%
Colorado	82.8%	82.9%	82.6%	80.8%	81.7%	1.1%	-4.2%
Connecticut	86.3%	86.4%	86.1%	85.8%	86.7%	1.0%	1.6%
Delaware	85.1%	81.2%	83.4%	82.2%	87.3%	6.2% *	2.3%
D.C.	92.6%	92.9%	92.3%	93.6%	92.7%	-1.0%	8.7% †
Florida	81.6%	81.2%	82.9%	84.9%	83.6%	-1.5%	-2.0%
Georgia	83.1%	84.9%	82.1%	83.5%	85.2%	2.0%	-0.1%
Hawaii	97.7%	96.8%	92.1%	95.8%	95.4%	-0.4%	11.8% †
Idaho	71.8%	75.6%	74.5%	73.1%	77.0%	5.3%	-9.7% †
Illinois	83.0%	85.6%	86.7%	83.8%	88.0%	5.0%	3.2% †
Indiana	83.0%	84.1%	81.6%	84.2%	84.3%	0.1%	-1.2%
Iowa	82.2%	85.3%	83.6%	87.0%	85.6%	-1.6%	0.4%
Kansas	84.6%	82.5%	84.5%	85.3%	86.3%	1.2%	1.2%
Kentucky	85.6%	83.5%	87.2%	86.2%	85.5%	-0.8%	0.2%
Louisiana	79.8%	82.6%	85.3%	83.0%	84.1%	1.3%	-1.4%
Maine	77.2%	79.9%	79.5%	78.7%	80.1%	1.8%	-6.1% †
Maryland	84.5%	84.1%	87.3%	86.1%	87.1%	1.2%	2.1%
Massachusetts	89.3%	87.6%	90.2%	88.6%	90.1%	1.7%	5.6% †
Michigan	82.0%	82.2%	85.2%	85.2%	83.8%	-1.6%	-1.8%
Minnesota	83.6%	84.2%	82.9%	84.2%	85.1%	1.1%	-0.2%
Mississippi	80.0%	83.3%	85.4%	84.8%	83.2%	-1.9%	-2.5%
Missouri	83.8%	83.8%	86.3%	84.8%	86.1%	1.5%	0.9%
Montana	66.6%	66.2%	73.2%	64.5%	70.6%	9.5%	-17.2% †
Nebraska	78.9%	79.1%	81.9%	81.5%	83.7%	2.7%	-1.9%
Nevada	89.1%	87.2%	86.2%	85.5%	86.1%	0.7%	0.9%
New Hampshire	84.5%	84.4%	83.8%	85.1%	86.4%	1.5%	1.3%
New Jersey	87.3%	85.9%	85.3%	83.5%	87.6%	4.9% *	2.7%
New Mexico	76.4%	80.6%	79.9%	77.6%	77.1%	-0.6%	-9.6% †
New York	86.8%	85.5%	87.5%	86.4%	86.7%	0.3%	1.6%
North Carolina	82.5%	81.5%	79.1%	80.1%	82.2%	2.6%	-3.6%
North Dakota	84.4%	82.7%	83.7%	83.8%	86.5%	3.2%	1.4%
Ohio	85.4%	87.0%	85.8%	86.3%	85.7%	-0.7%	0.5%
Oklahoma	82.2%	85.8%	82.7%	84.2%	84.5%	0.4%	-0.9%
Oregon	80.2%	79.5%	77.7%	81.0%	82.3%	1.6%	-3.5% †
Pennsylvania	86.0%	85.0%	87.6%	87.0%	88.3%	1.5%	3.5% †
Rhode Island	86.7%	86.9%	86.1%	82.5%	85.1%	3.2%	-0.2%
South Carolina	83.1%	81.3%	84.2%	80.1%	85.8%	7.1% *	0.6%
South Dakota	80.5%	81.2%	81.8%	78.2%	83.7%	7.0%	-1.9%
Tennessee	82.2%	86.4%	86.6%	87.3%	85.9%	-1.6%	0.7%
Texas	83.3%	84.8%	85.0%	84.2%	86.1%	2.3%	0.9%
Utah	81.9%	83.1%	79.7%	78.6%	81.2%	3.3%	-4.8% †
Vermont	77.5%	78.5%	74.6%	76.7%	76.8%	0.1%	-10.0% †
Virginia	85.7%	86.9%	84.5%	84.8%	86.8%	2.4%	1.8%
Washington	80.5%	82.1%	84.5%	84.5%	83.7%	-0.9%	-1.9%
West Virginia	84.0%	81.0%	83.5%	84.2%	84.1%	-0.1%	-1.4%
Wisconsin	83.6%	84.9%	82.6%	83.6%	83.5%	-0.1%	-2.1%
Wyoming	72.6%	72.1%	69.5%	73.8%	71.6%	-3.0%	-16.1% †
United States	<b>83.8%</b>	<b>84.3%</b>	<b>84.5%</b>	<b>84.6%</b>	<b>85.3%</b>	<b>0.8% *</b>	<b>0.0%</b>

Significant percentage-point difference between 2018 and 2019 is indicated by \* (95% confidence level).

Significant percentage-point difference between state and national is indicated by † (95% confidence level).

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

Source: SHADAC analysis of the Medical Expenditure Panel Survey - Insurance Component, 2015-2019.

## TABLE 11.

## PERCENT OF EMPLOYEES ELIGIBLE FOR ESI AT OFFERING ESTABLISHMENTS BY STATE, 2015-2019

State	2015	2016	2017	2018	2019	2018-2019 Change %	2019 State vs National Difference %
Alabama	77.0%	81.9%	82.3%	83.6%	79.8%	-4.5%	3.0%
Alaska	71.2%	75.0%	78.6%	77.4%	78.2%	1.0%	-12.1% †
Arizona	76.1%	79.0%	77.6%	77.7%	75.9%	-2.3%	0.6%
Arkansas	79.0%	79.1%	79.0%	77.0%	78.3%	1.7%	-2.6%
California	76.9%	77.5%	77.2%	78.3%	78.1%	-0.3%	-0.8%
Colorado	69.5%	72.0%	80.2%	78.7%	81.2%	3.2%	-4.2%
Connecticut	78.0%	76.4%	75.5%	73.6%	77.6%	5.4%	1.6%
Delaware	78.8%	78.9%	72.4%	76.4%	77.8%	1.8%	2.3%
D.C.	81.3%	77.0%	77.5%	83.8%	79.0%	-5.7%	8.7% †
Florida	79.4%	76.2%	79.7%	74.4%	76.7%	3.1%	-2.0%
Georgia	77.0%	77.6%	76.6%	79.6%	77.4%	-2.8%	-0.1%
Hawaii	77.1%	80.0%	78.6%	76.1%	79.6%	4.6%	11.8% †
Idaho	78.2%	75.1%	79.8%	77.5%	79.6%	2.7%	-9.7% †
Illinois	73.6%	77.0%	77.6%	77.0%	76.2%	-1.0%	3.2% †
Indiana	76.4%	75.7%	76.2%	78.8%	74.5%	-5.5%	-1.2%
Iowa	77.3%	75.5%	75.5%	76.4%	81.0%	6.0%	0.4%
Kansas	73.3%	77.3%	74.5%	71.8%	78.9%	9.9% *	1.2%
Kentucky	73.7%	80.6%	78.0%	79.1%	81.2%	2.7%	0.2%
Louisiana	79.0%	81.5%	75.4%	79.6%	78.4%	-1.5%	-1.4%
Maine	77.3%	74.7%	76.6%	77.9%	77.6%	-0.4%	-6.1% †
Maryland	76.2%	77.5%	77.1%	76.6%	79.2%	3.4%	2.1%
Massachusetts	75.0%	76.2%	74.6%	76.0%	76.1%	0.1%	5.6% †
Michigan	78.4%	75.9%	77.6%	78.3%	75.3%	-3.8%	-1.8%
Minnesota	77.8%	78.1%	77.2%	79.1%	78.7%	-0.5%	-0.2%
Mississippi	75.1%	80.9%	77.1%	77.1%	78.3%	1.6%	-2.5%
Missouri	78.9%	74.9%	78.2%	81.0%	77.6%	-4.2%	0.9%
Montana	72.9%	72.7%	79.7%	75.9%	78.3%	3.2%	-17.2% †
Nebraska	73.0%	79.2%	77.7%	80.7%	81.1%	0.5%	-1.9%
Nevada	76.1%	68.7%	74.8%	75.9%	74.3%	-2.1%	0.9%
New Hampshire	73.8%	73.3%	73.1%	75.8%	71.8%	-5.3%	1.3%
New Jersey	73.3%	75.2%	75.0%	76.0%	79.5%	4.6%	2.7%
New Mexico	75.8%	74.0%	75.7%	72.0%	78.0%	8.3% *	-9.6% †
New York	74.1%	73.2%	74.2%	73.3%	75.1%	2.5%	1.6%
North Carolina	79.0%	78.6%	74.9%	79.0%	81.5%	3.2%	-3.6%
North Dakota	75.0%	76.9%	76.7%	78.9%	74.4%	-5.7%	1.4%
Ohio	76.1%	74.5%	77.7%	81.0%	75.4%	-6.9%	0.5%
Oklahoma	80.3%	73.2%	76.4%	76.7%	78.6%	2.5%	-0.9%
Oregon	76.9%	76.4%	77.1%	80.6%	78.9%	-2.1%	-3.5% †
Pennsylvania	74.3%	75.9%	73.4%	80.1%	78.6%	-1.9%	3.5% †
Rhode Island	70.9%	68.8%	75.8%	73.5%	74.6%	1.5%	-0.2%
South Carolina	74.8%	78.3%	75.4%	80.2%	78.6%	-2.0%	0.6%
South Dakota	76.0%	77.5%	79.9%	74.9%	80.1%	6.9% *	-1.9%
Tennessee	72.0%	75.6%	76.9%	76.5%	76.8%	0.4%	0.7%
Texas	76.7%	78.0%	77.7%	81.9%	79.8%	-2.6%	0.9%
Utah	70.3%	76.3%	78.3%	79.1%	78.1%	-1.3%	-4.8% †
Vermont	74.9%	75.4%	71.1%	72.1%	76.9%	6.7%	-10.0% †
Virginia	77.0%	76.9%	74.2%	78.4%	74.2%	-5.4%	1.8%
Washington	70.4%	77.7%	76.4%	79.1%	79.4%	0.4%	-1.9%
West Virginia	72.0%	75.7%	80.1%	74.8%	77.9%	4.1%	-1.4%
Wisconsin	76.7%	73.8%	79.2%	77.4%	77.2%	-0.3%	-2.1%
Wyoming	74.5%	73.5%	75.0%	77.0%	72.2%	-6.2%	-16.1% †
United States	76.0%	76.5%	76.8%	78.0%	77.7%	-0.4%	0.0%

Significant percentage-point difference between 2018 and 2019 is indicated by \* (95% confidence level).

Significant percentage-point difference between state and national is indicated by † (95% confidence level).

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

Source: SHADAC analysis of the Medical Expenditure Panel Survey - Insurance Component, 2015-2019.

## TABLE 12.

## PERCENT OF ESI-ELIGIBLE EMPLOYEES ENROLLED BY STATE, 2015-2019

State	2015	2016	2017	2018	2019	2018-2019 Change %	2019 State vs National Difference %
Alabama	70.6%	72.0%	72.2%	64.2%	70.9%	10.4%	-1.4%
Alaska	78.4%	71.5%	72.2%	76.2%	74.4%	-2.4%	3.5%
Arizona	71.8%	69.1%	71.7%	70.1%	67.9%	-3.1%	-5.6%
Arkansas	75.3%	77.4%	77.6%	74.6%	70.8%	-5.1%	-1.5%
California	78.0%	73.7%	73.5%	71.0%	71.7%	1.0%	-0.3%
Colorado	67.9%	72.3%	70.3%	72.4%	73.5%	1.5%	2.2%
Connecticut	72.3%	72.7%	74.1%	75.3%	68.0%	-9.7% *	-5.4% †
Delaware	77.1%	73.5%	73.7%	72.9%	72.5%	-0.5%	0.8%
D.C.	78.2%	71.4%	70.5%	74.4%	76.8%	3.2%	6.8% †
Florida	75.2%	73.0%	74.5%	74.0%	72.0%	-2.7%	0.1%
Georgia	72.7%	73.4%	73.9%	71.8%	69.1%	-3.8%	-3.9%
Hawaii	81.5%	80.4%	78.3%	80.9%	75.3%	-6.9%	4.7%
Idaho	79.8%	78.2%	76.8%	80.0%	75.9%	-5.1%	5.6% †
Illinois	74.4%	74.4%	72.9%	73.9%	72.9%	-1.4%	1.4%
Indiana	73.3%	76.0%	76.4%	72.7%	74.4%	2.3%	3.5%
Iowa	72.6%	74.3%	72.0%	72.6%	70.4%	-3.0%	-2.1%
Kansas	76.9%	76.0%	75.5%	73.2%	76.3%	4.2%	6.1% †
Kentucky	78.2%	75.1%	76.2%	73.0%	73.3%	0.4%	1.9%
Louisiana	74.2%	72.9%	68.7%	68.5%	67.5%	-1.5%	-6.1%
Maine	74.0%	73.1%	72.1%	74.9%	71.6%	-4.4%	-0.4%
Maryland	73.2%	69.2%	69.3%	69.4%	66.2%	-4.6%	-7.9% †
Massachusetts	72.9%	72.4%	69.5%	68.4%	67.7%	-1.0%	-5.8% †
Michigan	74.0%	77.7%	79.7%	73.2%	72.3%	-1.2%	0.6%
Minnesota	72.3%	74.8%	75.6%	74.0%	75.0%	1.4%	4.3% †
Mississippi	74.2%	75.9%	72.3%	73.7%	71.2%	-3.4%	-1.0%
Missouri	76.7%	76.6%	75.4%	77.2%	75.5%	-2.2%	5.0% †
Montana	77.1%	75.2%	77.5%	74.7%	74.0%	-0.9%	2.9%
Nebraska	74.1%	76.2%	75.5%	73.9%	69.8%	-5.5%	-2.9%
Nevada	74.8%	71.7%	71.7%	72.0%	73.6%	2.2%	2.4%
New Hampshire	73.1%	72.1%	71.9%	72.0%	74.1%	2.9%	3.1%
New Jersey	73.3%	71.1%	69.5%	69.5%	69.5%	0.0%	-3.3%
New Mexico	69.1%	68.4%	66.0%	65.2%	67.2%	3.1%	-6.5% †
New York	71.4%	68.7%	71.0%	67.7%	64.9%	-4.1%	-9.7% †
North Carolina	74.0%	76.4%	75.5%	74.5%	74.9%	0.5%	4.2%
North Dakota	74.6%	78.5%	76.4%	77.5%	75.0%	-3.2%	4.3% †
Ohio	76.7%	69.1%	74.1%	72.1%	74.3%	3.1%	3.3%
Oklahoma	77.5%	73.4%	75.5%	67.3%	72.9%	8.3%	1.4%
Oregon	78.6%	79.2%	79.0%	80.0%	78.1%	-2.4%	8.6% †
Pennsylvania	79.2%	75.9%	77.3%	70.7%	74.4%	5.2%	3.5%
Rhode Island	70.4%	69.3%	67.5%	70.8%	72.5%	2.4%	0.8%
South Carolina	77.3%	73.8%	80.3%	77.4%	72.1%	-6.8%	0.3%
South Dakota	76.0%	72.5%	71.4%	73.9%	73.9%	0.0%	2.8%
Tennessee	74.2%	72.1%	68.2%	70.9%	74.4%	4.9%	3.5%
Texas	77.0%	73.5%	71.6%	74.7%	72.8%	-2.5%	1.3%
Utah	74.1%	74.3%	74.0%	78.8%	72.6%	-7.9% *	1.0%
Vermont	72.2%	70.3%	67.5%	72.2%	68.1%	-5.7%	-5.3% †
Virginia	75.6%	69.3%	71.4%	72.5%	68.6%	-5.4%	-4.6%
Washington	80.5%	77.4%	79.2%	79.3%	80.2%	1.1%	11.5% †
West Virginia	72.7%	69.2%	72.7%	68.7%	69.0%	0.4%	-4.0%
Wisconsin	69.4%	71.8%	75.4%	73.8%	72.4%	-1.9%	0.7%
Wyoming	75.5%	76.0%	74.9%	70.7%	74.2%	5.0%	3.2%
United States	<b>75.0%</b>	<b>73.3%</b>	<b>73.5%</b>	<b>72.4%</b>	<b>71.9%</b>	<b>-0.7%</b>	<b>0.0%</b>

Significant percentage-point difference between 2018 and 2019 is indicated by \* (95% confidence level).

Significant percentage-point difference between state and national is indicated by † (95% confidence level).

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

Source: SHADAC analysis of the Medical Expenditure Panel Survey - Insurance Component, 2015-2019.