

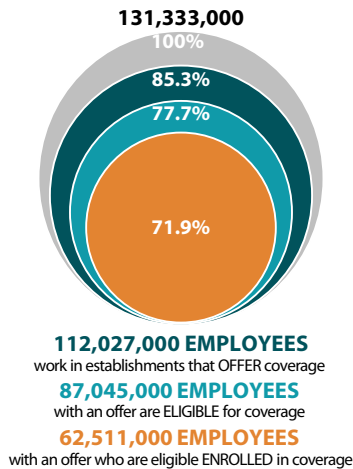
STATE-LEVEL TRENDS

IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2015-2019

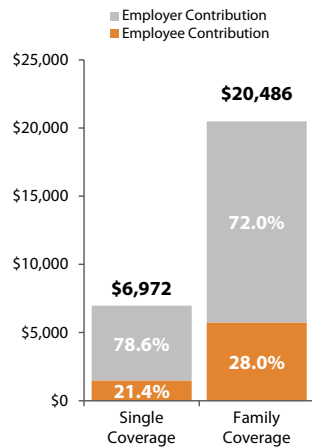
US
UNITED STATES

EMPLOYER-SPONSORED INSURANCE IN 2019

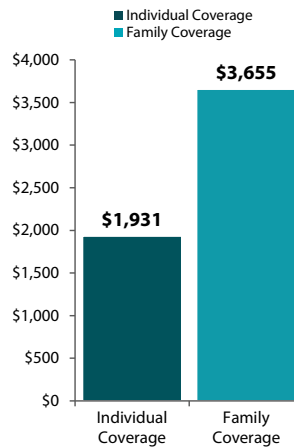
Offer, Eligibility, and Enrollment



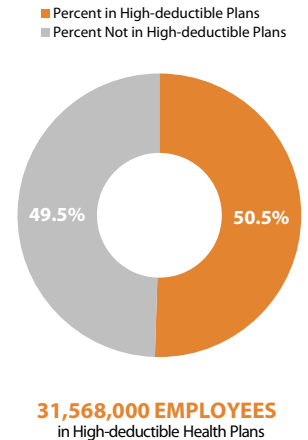
Average Annual Premium, Single and Family Coverage



Average Annual Deductible, Individual and Family Coverage

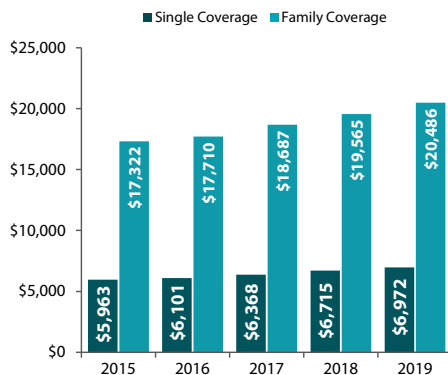


Percent of Employees in High-deductible Health Plans

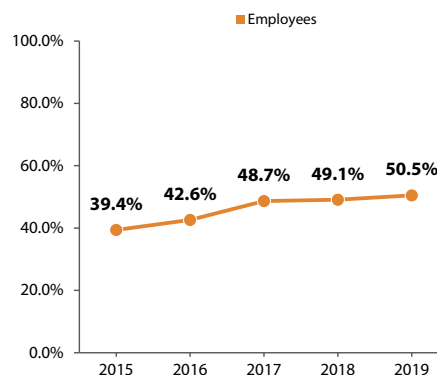


TRENDS IN ESI COSTS, 2015-2019

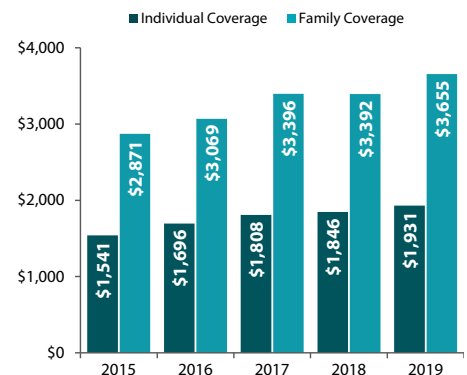
Average Annual Premium, Single and Family Coverage



Percent of Employees in High-deductible Health Plans

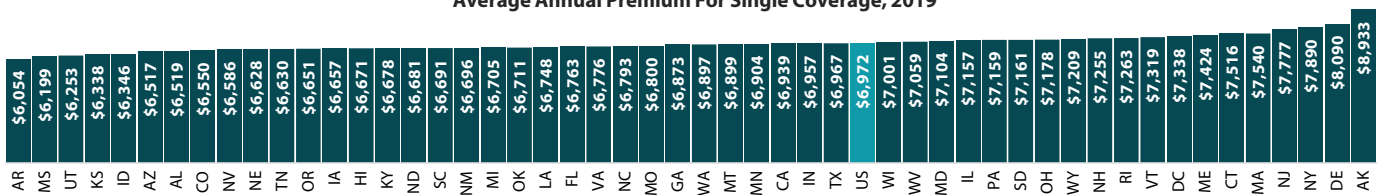


Average Annual Deductible, Individual and Family Coverage



STATE VARIATION IN ESI COSTS FOR SINGLE/INDIVIDUAL COVERAGE, 2019

Average Annual Premium For Single Coverage, 2019



Average Annual Deductible for Individual Coverage, 2019



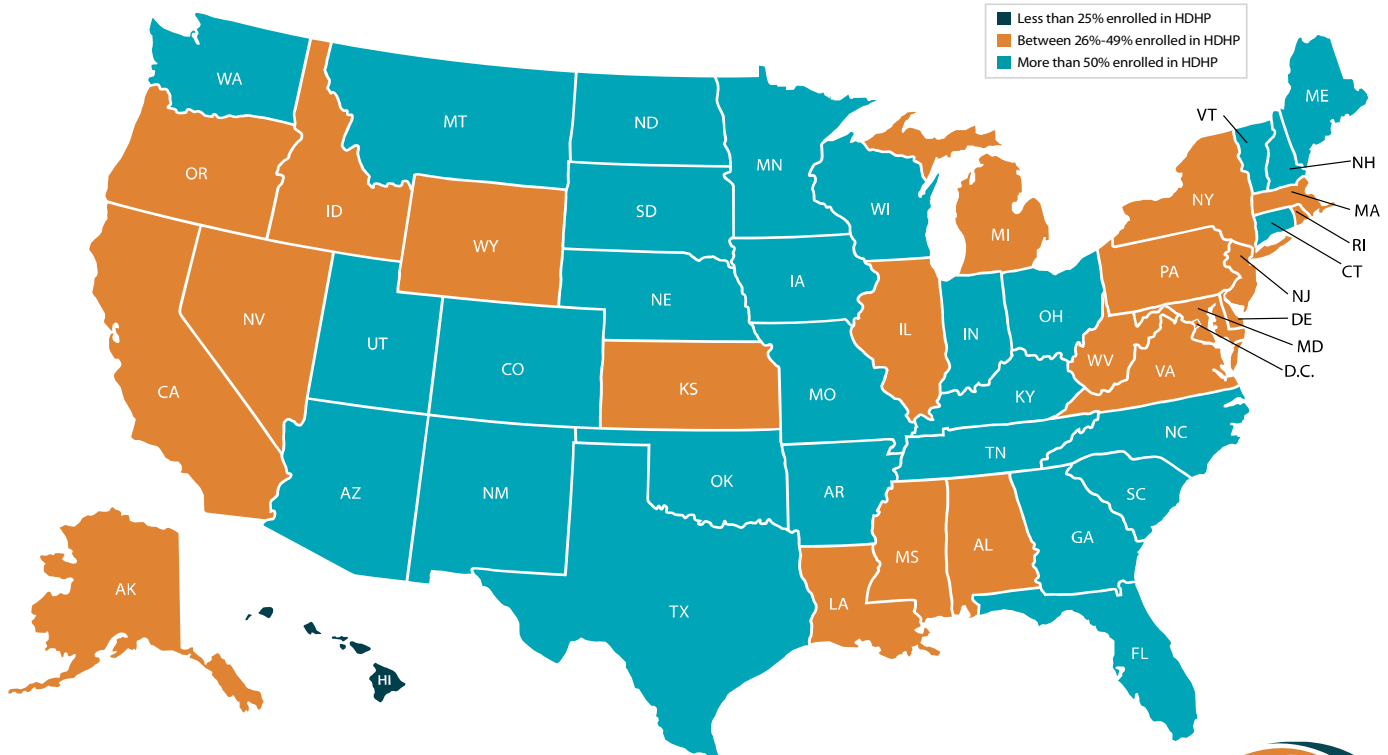
STATE-LEVEL TRENDS IN ESI IN THE UNITED STATES

	2015	2016	2017	2018	2019	Significant difference between 2018-2019
Trends in ESI Offer and Employee Access, 2015-2019						
Percent of Employers Offering ESI	45.7%	45.3%	46.9%	46.8%	47.4%	
Percent of Employees in Establishments that Offer ESI	83.8%	84.3%	84.5%	84.6%	85.3%	*
Percent of Employees Eligible for ESI at Offering Establishments	76.0%	76.5%	76.8%	78.0%	77.7%	
Percent of ESI-Eligible Employees Enrolled	75.0%	73.3%	73.5%	72.4%	71.9%	
Trends in ESI Costs, 2015-2019						
Average Annual Premiums						
Single Coverage	\$5,963	\$6,101	\$6,368	\$6,715	\$6,972	*
Family Coverage	\$17,322	\$17,710	\$18,687	\$19,565	\$20,486	*
Average Employee Share of Premiums						
Single Coverage	21.1%	21.7%	22.2%	21.3%	21.4%	
Family Coverage	27.2%	28.0%	27.9%	27.8%	28.0%	
Average Annual Deductibles						
Individual Coverage	\$1,541	\$1,696	\$1,808	\$1,846	\$1,931	*
Family Coverage	\$2,871	\$3,069	\$3,396	\$3,392	\$3,655	*
Percent of Employees in High-Deductible Health Plans	39.4%	42.6%	48.7%	49.1%	50.5%	

* Significant difference between 2018 and 2019 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 2019).
 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/ESIReport2020 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, 2015-2019.

STATE VARIATION IN PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2019



To learn more about state variation across ESI indicators, access the 50-state comparison tables at www.shadac.org/ESIReport2020.

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

STATE-LEVEL TRENDS

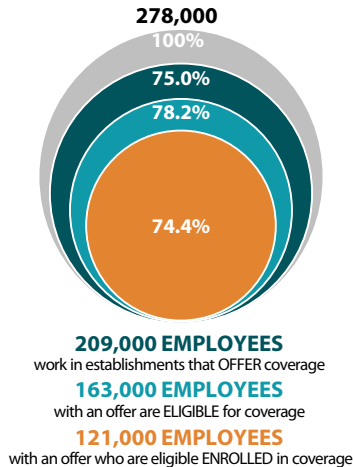
IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2015-2019

AK

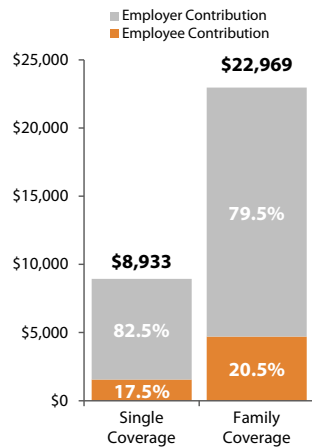
ALASKA

EMPLOYER-SPONSORED INSURANCE IN 2019

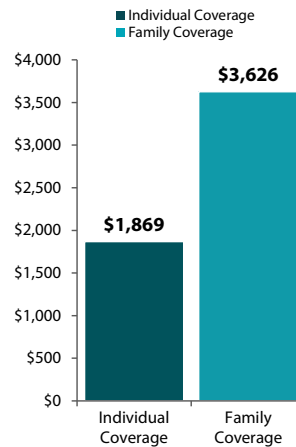
Offer, Eligibility, and Enrollment



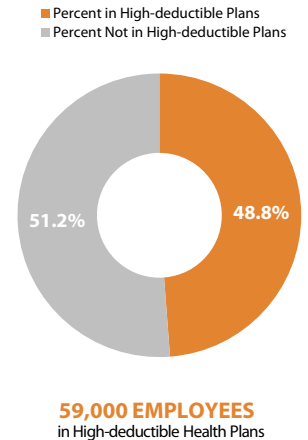
Average Annual Premium, Single and Family Coverage



Average Annual Deductible, Individual and Family Coverage

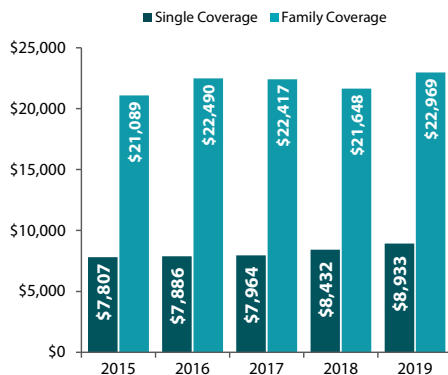


Percent of Employees in High-deductible Health Plans

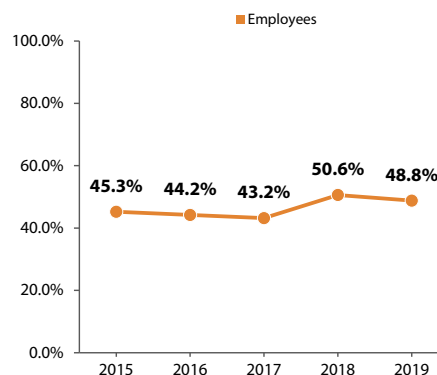


TRENDS IN ESI COSTS, 2015-2019

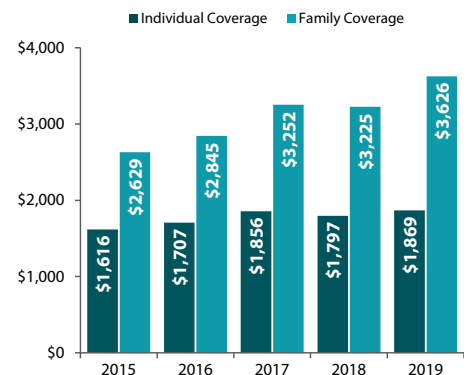
Average Annual Premium, Single and Family Coverage



Percent of Employees in High-deductible Health Plans

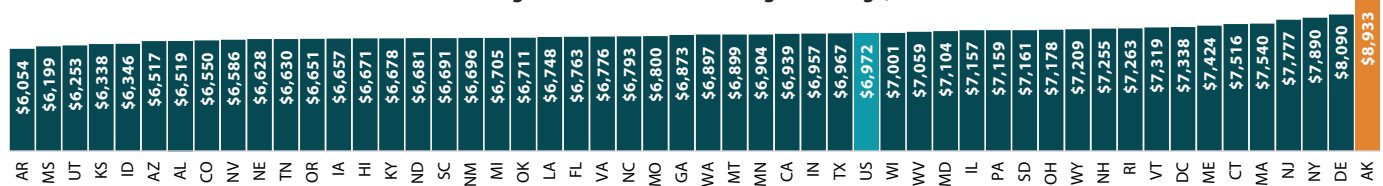


Average Annual Deductible, Individual and Family Coverage

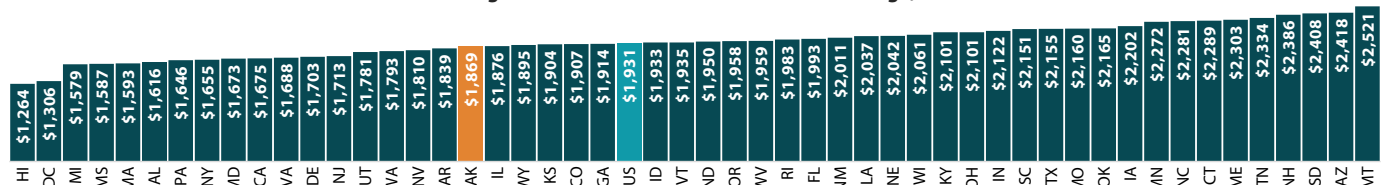


STATE VARIATION IN ESI COSTS FOR SINGLE/INDIVIDUAL COVERAGE, 2019

Average Annual Premium For Single Coverage, 2019



Average Annual Deductible for Individual Coverage, 2019



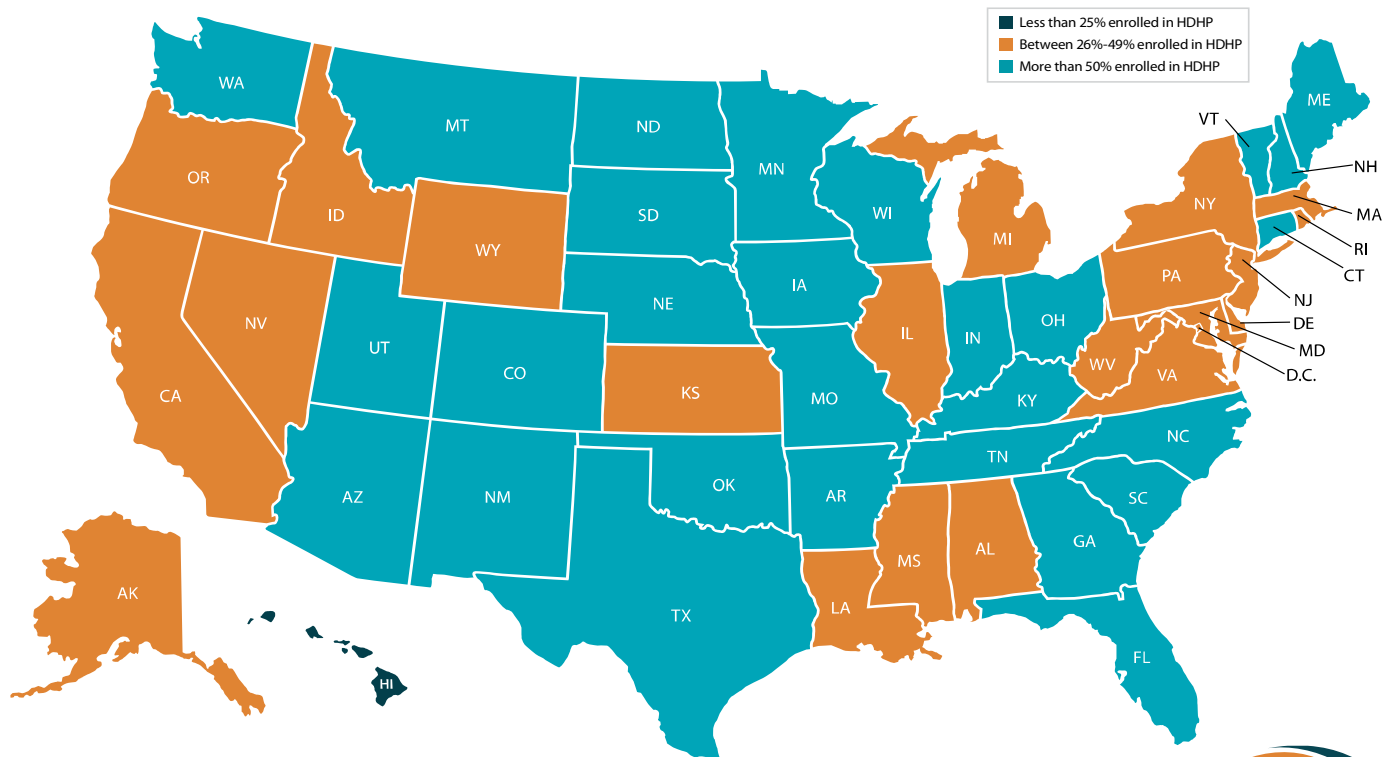
STATE-LEVEL TRENDS IN ESI IN ALASKA

	2015	2016	2017	2018	2019	Significant difference between 2018-2019
Trends in ESI Offer and Employee Access, 2015-2019						
Percent of Employers Offering ESI	41.7%	37.8%	32.5%	38.1%	39.3%	
Percent of Employees in Establishments that Offer ESI	76.0%	75.2%	72.5%	74.6%	75.0%	
Percent of Employees Eligible for ESI at Offering Establishments	71.2%	75.0%	78.6%	77.4%	78.2%	
Percent of ESI-Eligible Employees Enrolled	78.4%	71.5%	72.2%	76.2%	74.4%	
Trends in ESI Costs, 2015-2019						
Average Annual Premiums						
Single Coverage	\$7,807	\$7,886	\$7,964	\$8,432	\$8,933	
Family Coverage	\$21,089	\$22,490	\$22,417	\$21,648	\$22,969	
Average Employee Share of Premiums						
Single Coverage	17.3%	16.7%	19.0%	13.7%	17.5%	*
Family Coverage	20.9%	21.5%	27.9%	20.8%	20.5%	
Average Annual Deductibles						
Individual Coverage	\$1,616	\$1,707	\$1,856	\$1,797	\$1,869	
Family Coverage	\$2,629	\$2,845	\$3,252	\$3,225	\$3,626	
Percent of Employees in High-Deductible Health Plans	45.3%	44.2%	43.2%	50.6%	48.8%	

* Significant difference between 2018 and 2019 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 2019).
 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/ESIReport2020 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, 2015-2019.

STATE VARIATION IN PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2019



To learn more about state variation across ESI indicators, access the 50-state comparison tables at www.shadac.org/ESIReport2020.

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

STATE-LEVEL TRENDS

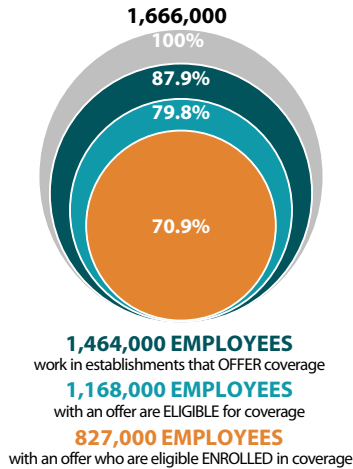
IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2015-2019

AL

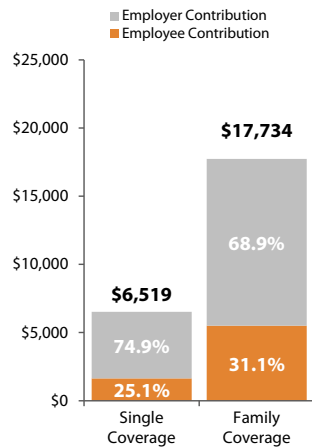
ALABAMA

EMPLOYER-SPONSORED INSURANCE IN 2019

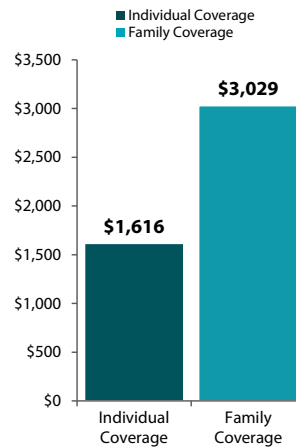
Offer, Eligibility, and Enrollment



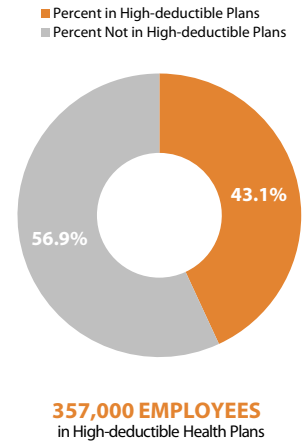
Average Annual Premium, Single and Family Coverage



Average Annual Deductible, Individual and Family Coverage

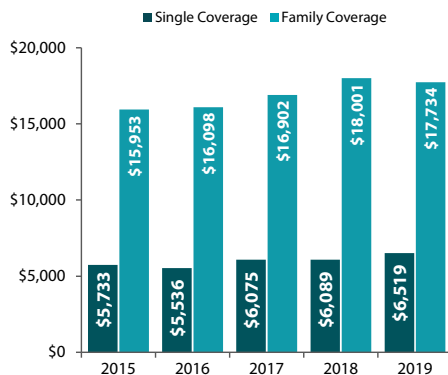


Percent of Employees in High-deductible Health Plans

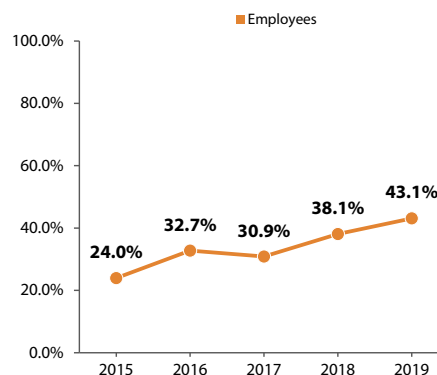


TRENDS IN ESI COSTS, 2015-2019

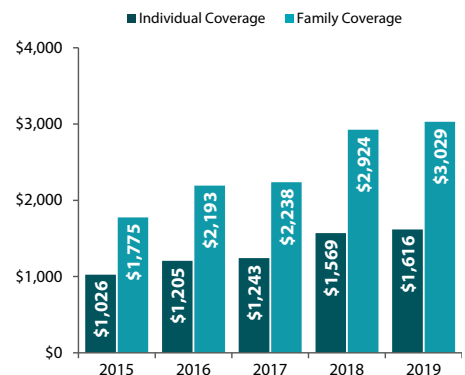
Average Annual Premium, Single and Family Coverage



Percent of Employees in High-deductible Health Plans

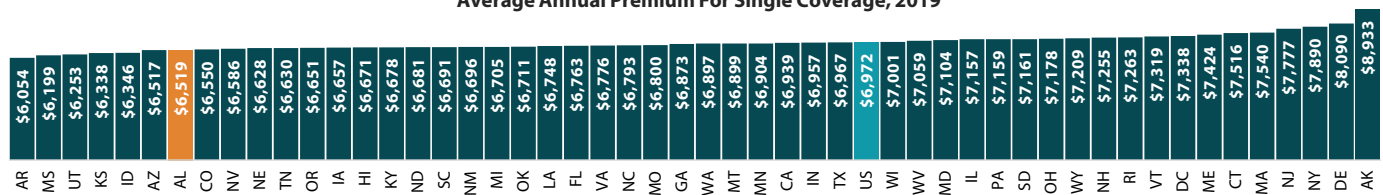


Average Annual Deductible, Individual and Family Coverage

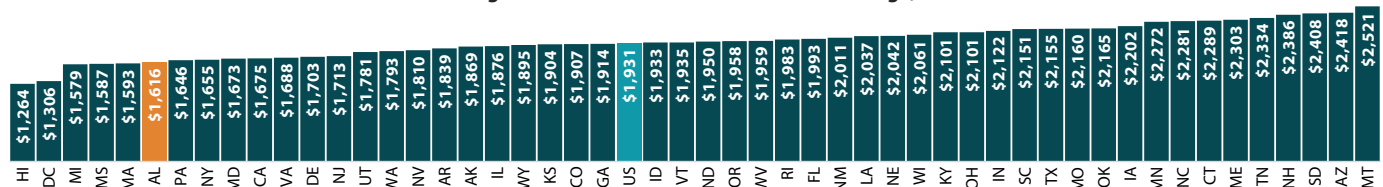


STATE VARIATION IN ESI COSTS FOR SINGLE/INDIVIDUAL COVERAGE, 2019

Average Annual Premium For Single Coverage, 2019



Average Annual Deductible for Individual Coverage, 2019



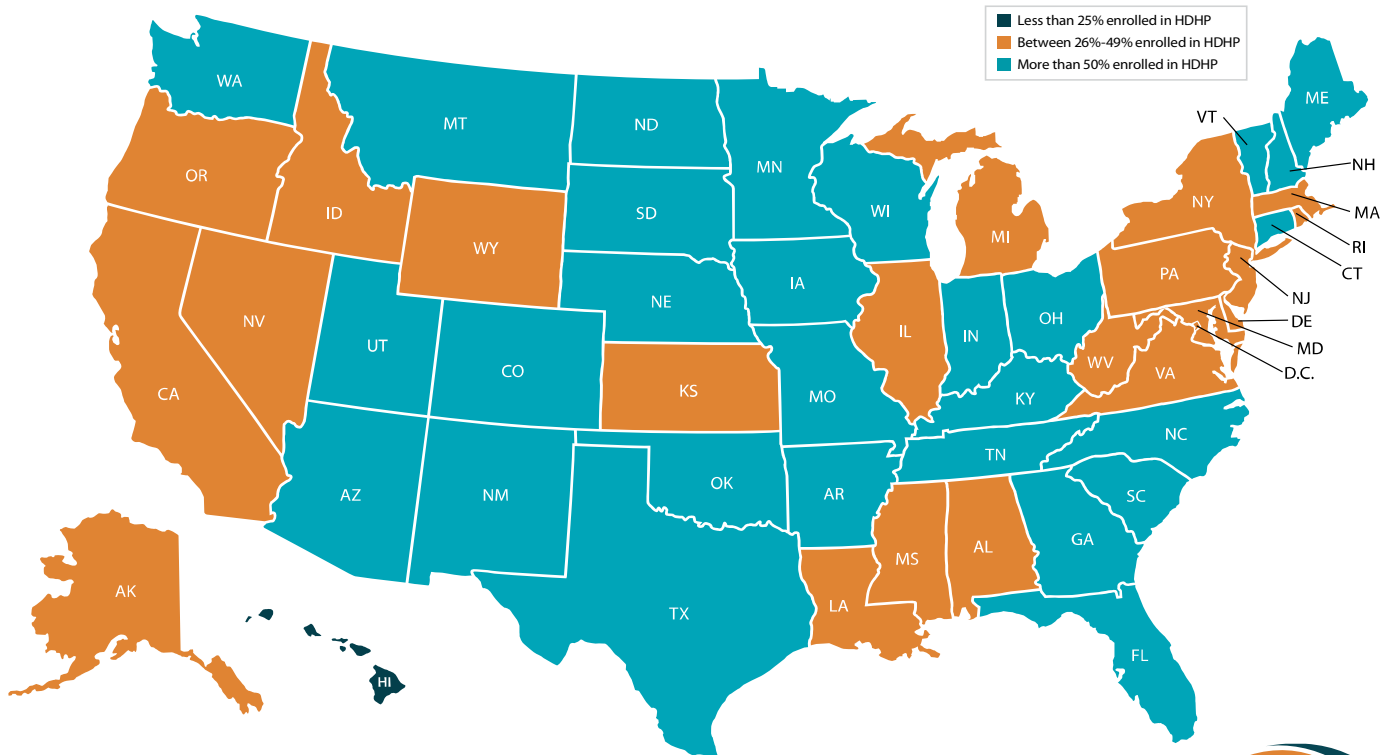
STATE-LEVEL TRENDS IN ESI IN ALABAMA

	2015	2016	2017	2018	2019	Significant difference between 2018-2019
Trends in ESI Offer and Employee Access, 2015-2019						
Percent of Employers Offering ESI	52.1%	50.7%	49.9%	50.3%	58.0%	*
Percent of Employees in Establishments that Offer ESI	87.0%	85.7%	84.9%	86.8%	87.9%	
Percent of Employees Eligible for ESI at Offering Establishments	77.0%	81.9%	82.3%	83.6%	79.8%	
Percent of ESI-Eligible Employees Enrolled	70.6%	72.0%	72.2%	64.2%	70.9%	
Trends in ESI Costs, 2015-2019						
Average Annual Premiums						
Single Coverage	\$5,733	\$5,536	\$6,075	\$6,089	\$6,519	*
Family Coverage	\$15,953	\$16,098	\$16,902	\$18,001	\$17,734	
Average Employee Share of Premiums						
Single Coverage	21.4%	27.3%	26.2%	23.9%	25.1%	
Family Coverage	35.1%	29.1%	27.4%	29.3%	31.1%	
Average Annual Deductibles						
Individual Coverage	\$1,026	\$1,205	\$1,243	\$1,569	\$1,616	
Family Coverage	\$1,775	\$2,193	\$2,238	\$2,924	\$3,029	
Percent of Employees in High-Deductible Health Plans	24.0%	32.7%	30.9%	38.1%	43.1%	

* Significant difference between 2018 and 2019 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 2019).
 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/ESIReport2020 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, 2015-2019.

STATE VARIATION IN PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2019



To learn more about state variation across ESI indicators, access the 50-state comparison tables at www.shadac.org/ESIReport2020.

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

STATE-LEVEL TRENDS

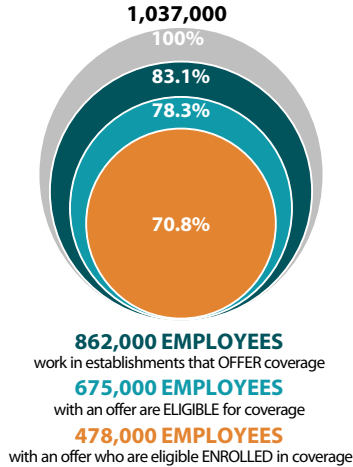
IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2015-2019

AR

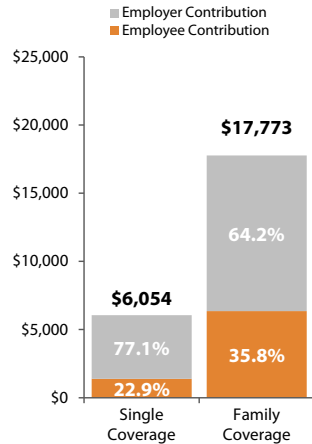
ARKANSAS

EMPLOYER-SPONSORED INSURANCE IN 2019

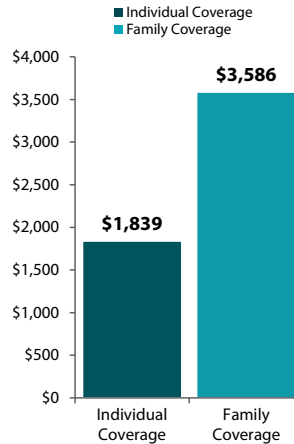
Offer, Eligibility, and Enrollment



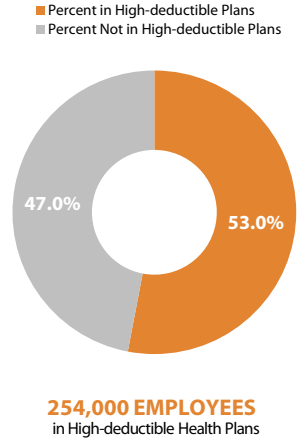
Average Annual Premium, Single and Family Coverage



Average Annual Deductible, Individual and Family Coverage

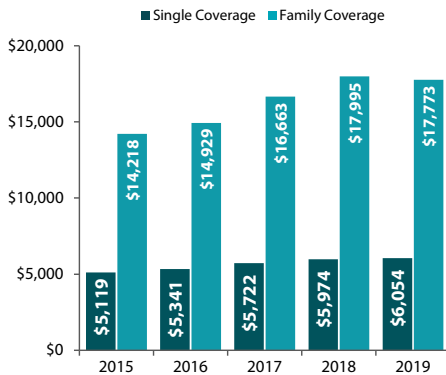


Percent of Employees in High-deductible Health Plans

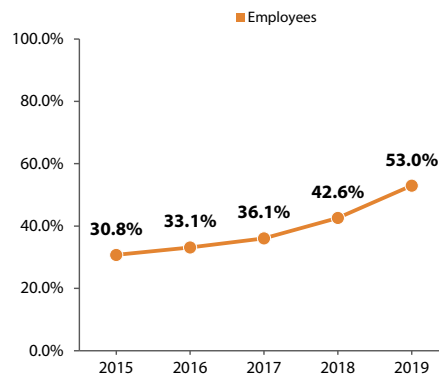


TRENDS IN ESI COSTS, 2015-2019

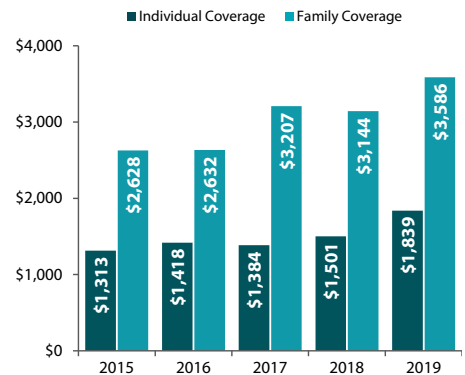
Average Annual Premium, Single and Family Coverage



Percent of Employees in High-deductible Health Plans

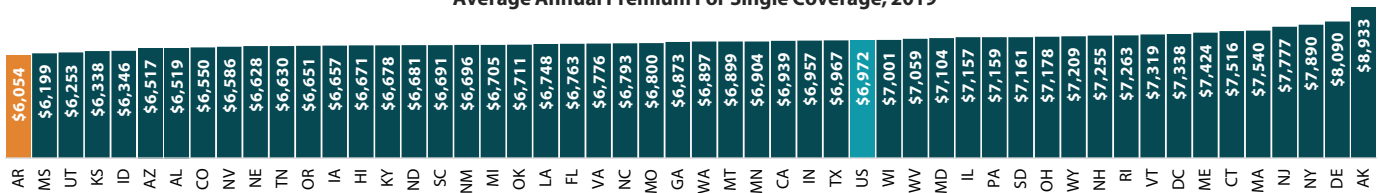


Average Annual Deductible, Individual and Family Coverage



STATE VARIATION IN ESI COSTS FOR SINGLE/INDIVIDUAL COVERAGE, 2019

Average Annual Premium For Single Coverage, 2019



Average Annual Deductible for Individual Coverage, 2019



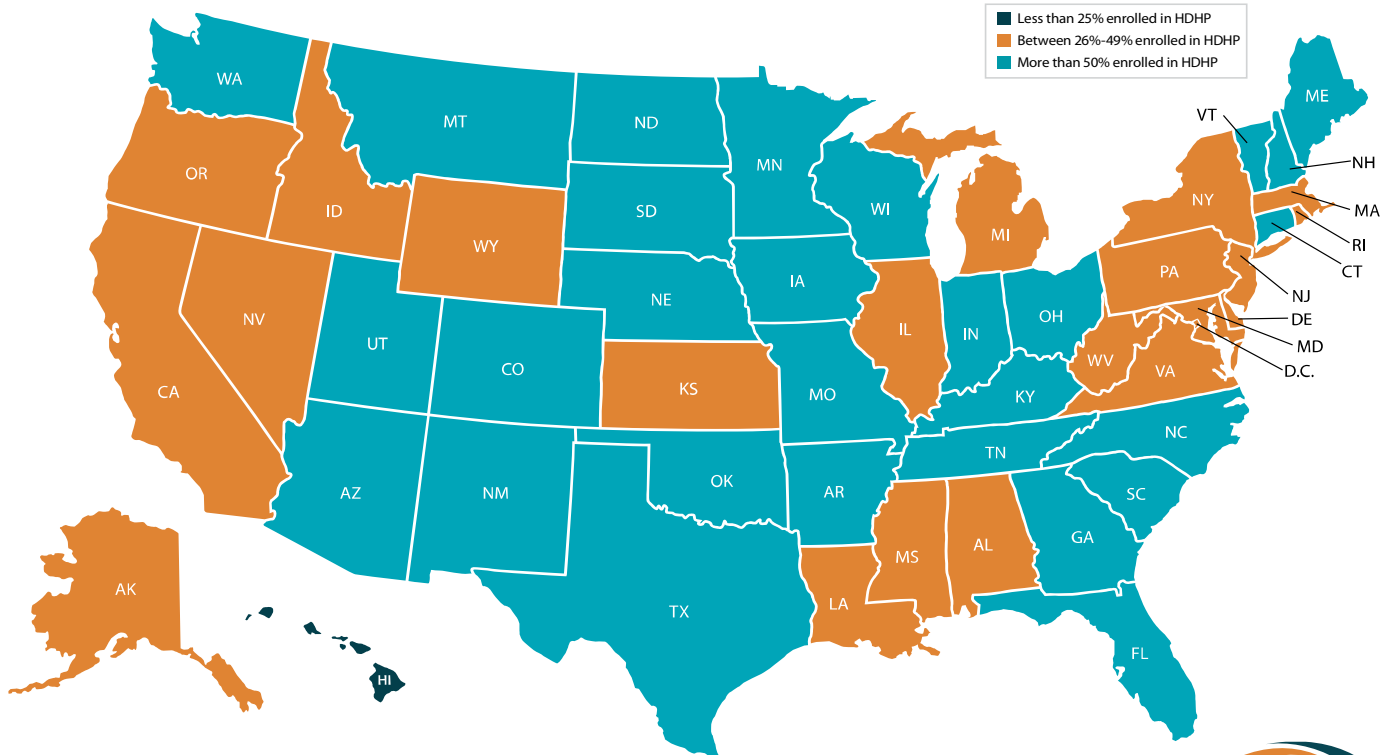
STATE-LEVEL TRENDS IN ESI IN ARKANSAS

Trends in ESI Offer and Employee Access, 2015-2019	2015	2016	2017	2018	2019	Significant difference between
						2018-2019
Percent of Employers Offering ESI	49.7%	39.4%	43.2%	42.4%	41.4%	
Percent of Employees in Establishments that Offer ESI	83.4%	82.6%	78.6%	81.4%	83.1%	
Percent of Employees Eligible for ESI at Offering Establishments	79.0%	79.1%	79.0%	77.0%	78.3%	
Percent of ESI-Eligible Employees Enrolled	75.3%	77.4%	77.6%	74.6%	70.8%	
Trends in ESI Costs, 2015-2019						
Average Annual Premiums						
Single Coverage	\$5,119	\$5,341	\$5,722	\$5,974	\$6,054	
Family Coverage	\$14,218	\$14,929	\$16,663	\$17,995	\$17,773	
Average Employee Share of Premiums						
Single Coverage	21.9%	23.1%	21.9%	23.0%	22.9%	
Family Coverage	30.0%	32.9%	28.5%	31.8%	35.8%	
Average Annual Deductibles						
Individual Coverage	\$1,313	\$1,418	\$1,384	\$1,501	\$1,839	*
Family Coverage	\$2,628	\$2,632	\$3,207	\$3,144	\$3,586	
Percent of Employees in High-Deductible Health Plans	30.8%	33.1%	36.1%	42.6%	53.0%	

* Significant difference between 2018 and 2019 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 2019).
 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/ESIReport2020 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, 2015-2019.

STATE VARIATION IN PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2019



To learn more about state variation across ESI indicators, access the 50-state comparison tables at www.shadac.org/ESIReport2020.

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

STATE-LEVEL TRENDS

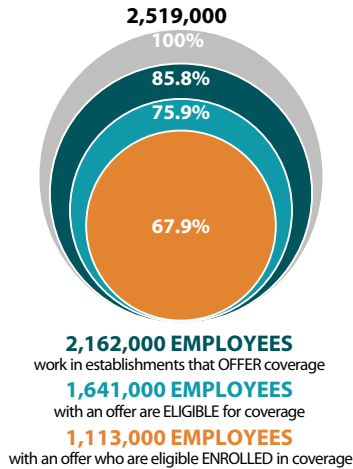
IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2015-2019

AZ

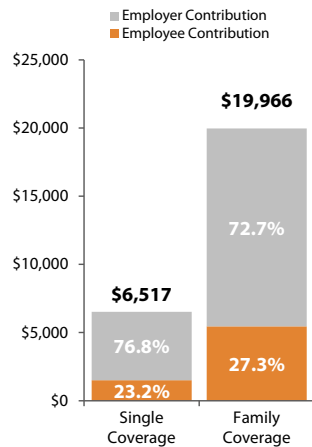
ARIZONA

EMPLOYER-SPONSORED INSURANCE IN 2019

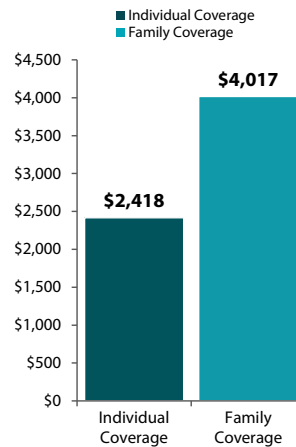
Offer, Eligibility, and Enrollment



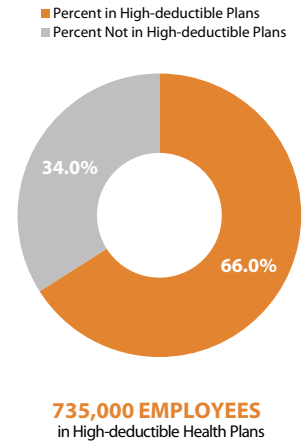
Average Annual Premium, Single and Family Coverage



Average Annual Deductible, Individual and Family Coverage

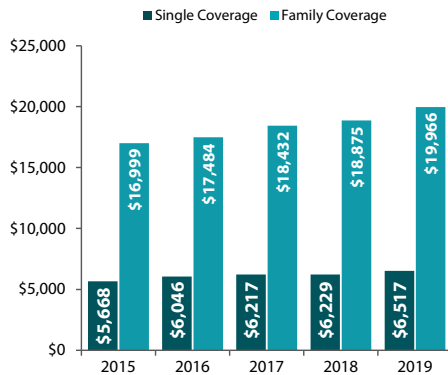


Percent of Employees in High-deductible Health Plans

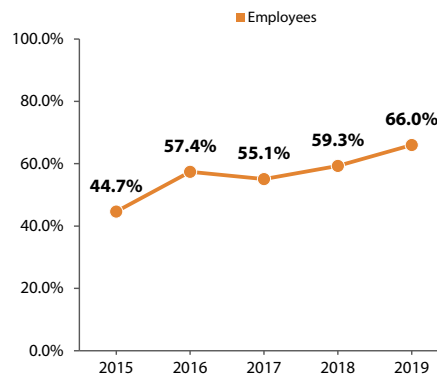


TRENDS IN ESI COSTS, 2015-2019

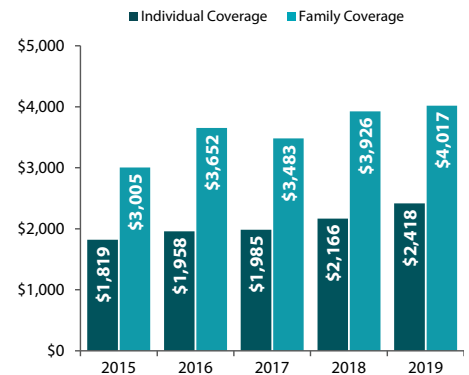
Average Annual Premium, Single and Family Coverage



Percent of Employees in High-deductible Health Plans

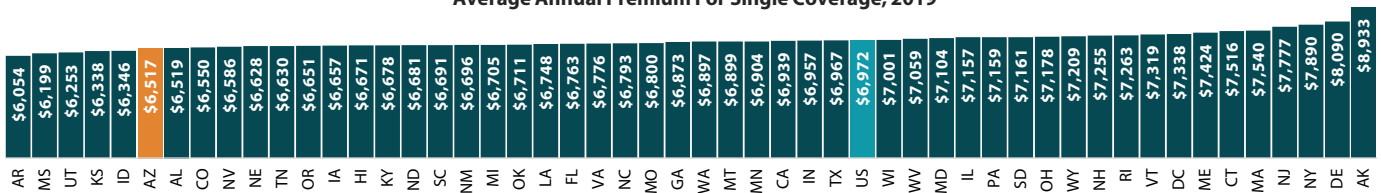


Average Annual Deductible, Individual and Family Coverage



STATE VARIATION IN ESI COSTS FOR SINGLE/INDIVIDUAL COVERAGE, 2019

Average Annual Premium For Single Coverage, 2019



Average Annual Deductible for Individual Coverage, 2019



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

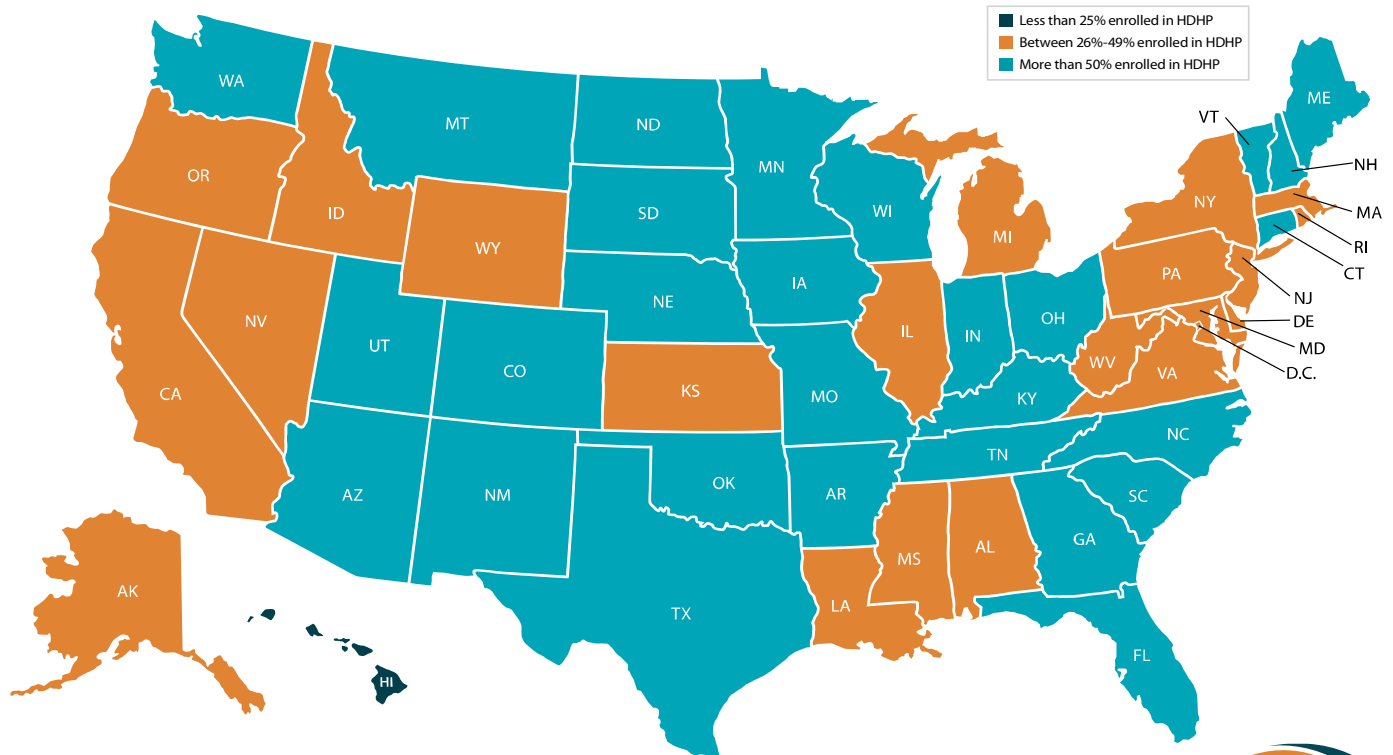
STATE-LEVEL TRENDS IN ESI IN ARIZONA

	2015	2016	2017	2018	2019	Significant difference between 2018-2019
Trends in ESI Offer and Employee Access, 2015-2019						
Percent of Employers Offering ESI	43.2%	38.4%	49.4%	46.5%	47.5%	
Percent of Employees in Establishments that Offer ESI	82.4%	83.5%	87.4%	87.5%	85.8%	
Percent of Employees Eligible for ESI at Offering Establishments	76.1%	79.0%	77.6%	77.7%	75.9%	
Percent of ESI-Eligible Employees Enrolled	71.8%	69.1%	71.7%	70.1%	67.9%	
Trends in ESI Costs, 2015-2019						
Average Annual Premiums						
Single Coverage	\$5,668	\$6,046	\$6,217	\$6,229	\$6,517	
Family Coverage	\$16,999	\$17,484	\$18,432	\$18,875	\$19,966	
Average Employee Share of Premiums						
Single Coverage	19.6%	21.2%	24.5%	25.0%	23.2%	
Family Coverage	29.5%	30.3%	32.6%	30.7%	27.3%	
Average Annual Deductibles						
Individual Coverage	\$1,819	\$1,958	\$1,985	\$2,166	\$2,418	
Family Coverage	\$3,005	\$3,652	\$3,483	\$3,926	\$4,017	
Percent of Employees in High-Deductible Health Plans	44.7%	57.4%	55.1%	59.3%	66.0%	

* Significant difference between 2018 and 2019 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 2019).
 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/ESIReport2020 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, 2015-2019.

STATE VARIATION IN PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2019



To learn more about state variation across ESI indicators, access the 50-state comparison tables at www.shadac.org/ESIReport2020.

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

STATE-LEVEL TRENDS

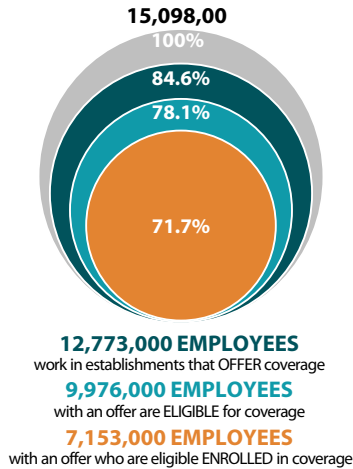
IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2015-2019

CA

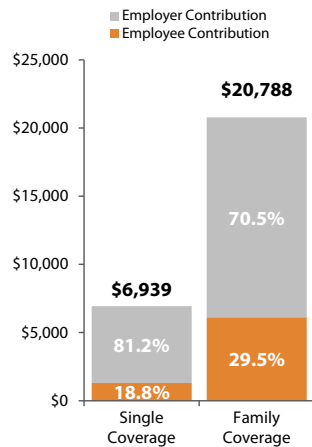
CALIFORNIA

EMPLOYER-SPONSORED INSURANCE IN 2019

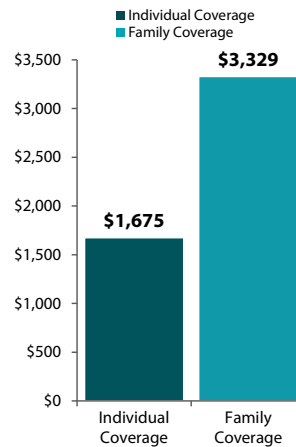
Offer, Eligibility, and Enrollment



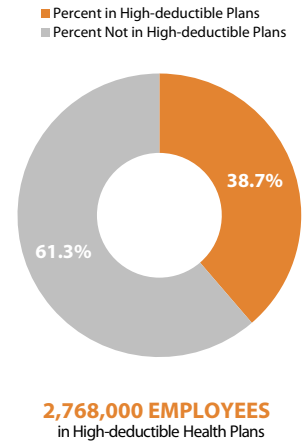
Average Annual Premium, Single and Family Coverage



Average Annual Deductible, Individual and Family Coverage

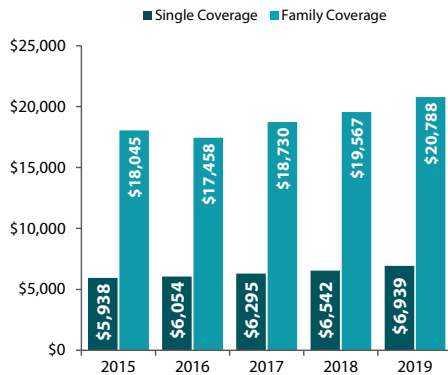


Percent of Employees in High-deductible Health Plans

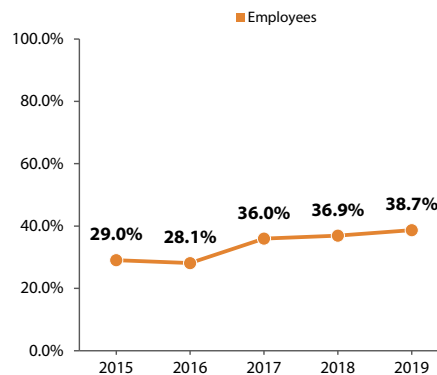


TRENDS IN ESI COSTS, 2015-2019

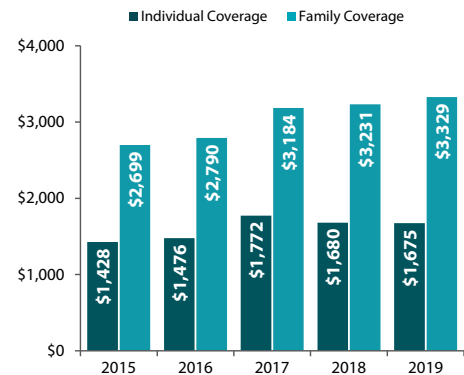
Average Annual Premium, Single and Family Coverage



Percent of Employees in High-deductible Health Plans

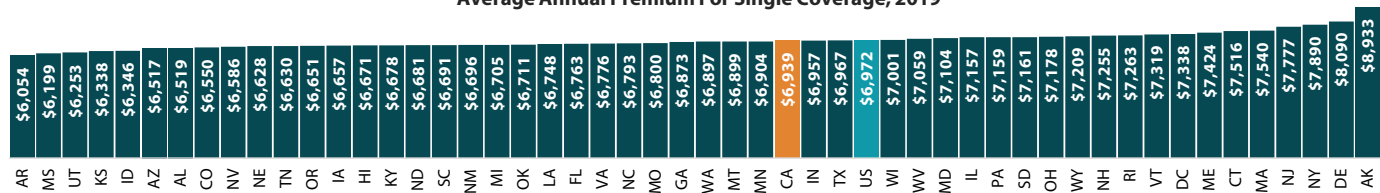


Average Annual Deductible, Individual and Family Coverage

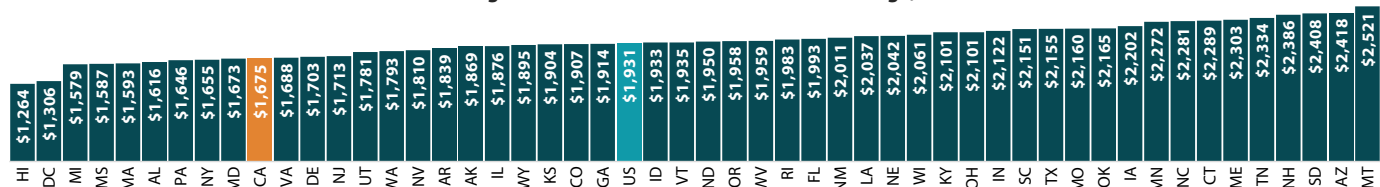


STATE VARIATION IN ESI COSTS FOR SINGLE/INDIVIDUAL COVERAGE, 2019

Average Annual Premium For Single Coverage, 2019



Average Annual Deductible for Individual Coverage, 2019



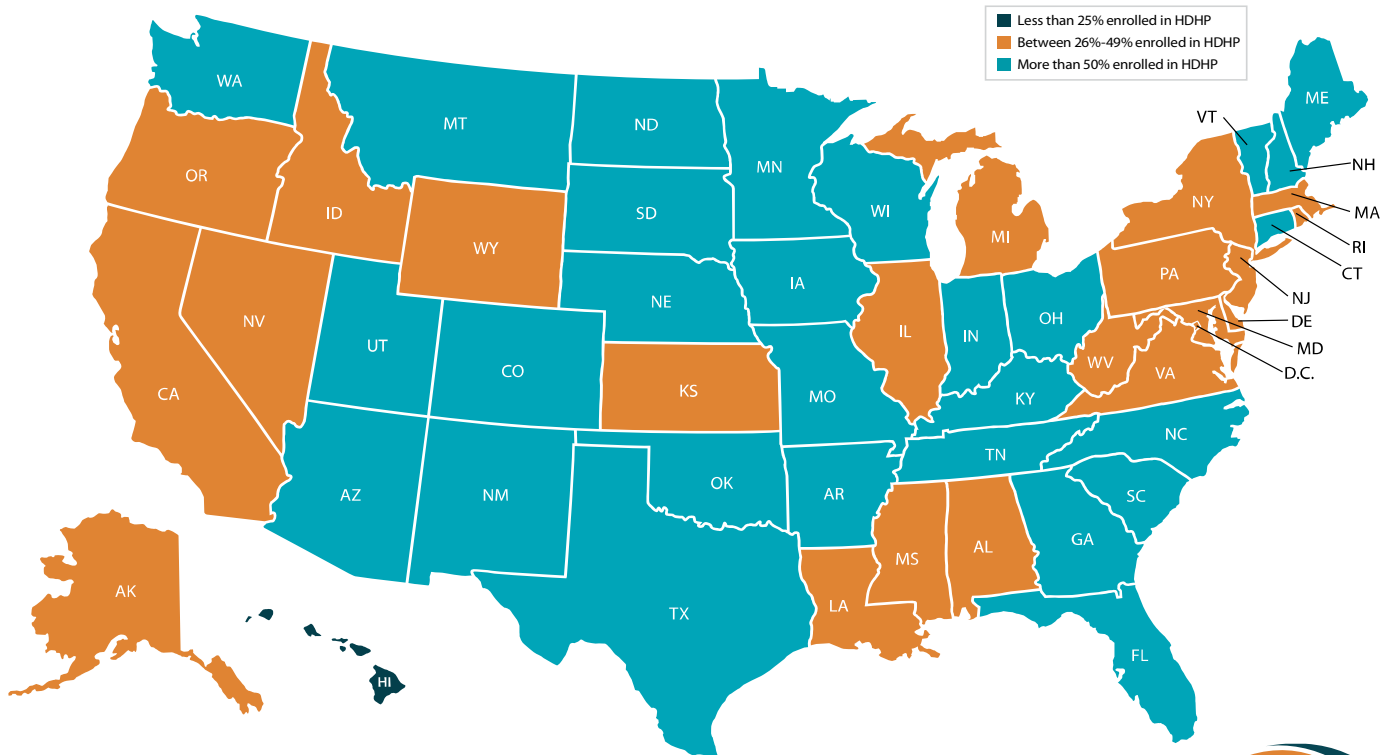
STATE-LEVEL TRENDS IN ESI IN CALIFORNIA

	2015	2016	2017	2018	2019	Significant difference between 2018-2019
Trends in ESI Offer and Employee Access, 2015-2019						
Percent of Employers Offering ESI	44.7%	44.4%	45.9%	47.2%	45.2%	
Percent of Employees in Establishments that Offer ESI	83.7%	84.8%	83.8%	85.8%	84.6%	
Percent of Employees Eligible for ESI at Offering Establishments	76.9%	77.5%	77.2%	78.3%	78.1%	
Percent of ESI-Eligible Employees Enrolled	78.0%	73.7%	73.5%	71.0%	71.7%	
Trends in ESI Costs, 2015-2019						
Average Annual Premiums						
Single Coverage	\$5,938	\$6,054	\$6,295	\$6,542	\$6,939	*
Family Coverage	\$18,045	\$17,458	\$18,730	\$19,567	\$20,788	*
Average Employee Share of Premiums						
Single Coverage	18.8%	18.9%	22.8%	18.4%	18.8%	
Family Coverage	25.7%	27.7%	28.6%	27.5%	29.5%	
Average Annual Deductibles						
Individual Coverage	\$1,428	\$1,476	\$1,772	\$1,680	\$1,675	
Family Coverage	\$2,699	\$2,790	\$3,184	\$3,231	\$3,329	
Percent of Employees in High-Deductible Health Plans	29.0%	28.1%	36.0%	36.9%	38.7%	

* Significant difference between 2018 and 2019 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 2019).
 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/ESIReport2020 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, 2015-2019.

STATE VARIATION IN PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2019



To learn more about state variation across ESI indicators, access the 50-state comparison tables at www.shadac.org/ESIReport2020.

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

STATE-LEVEL TRENDS

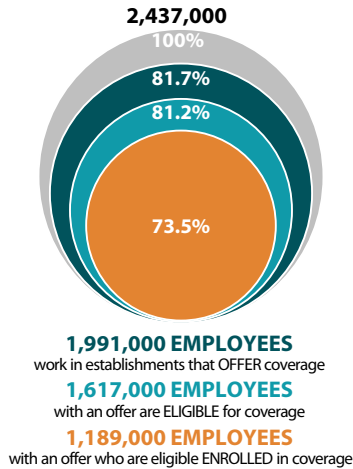
IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2015-2019

CO

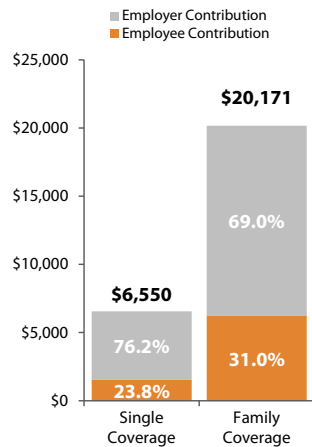
COLORADO

EMPLOYER-SPONSORED INSURANCE IN 2019

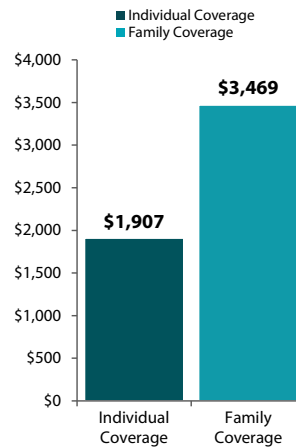
Offer, Eligibility, and Enrollment



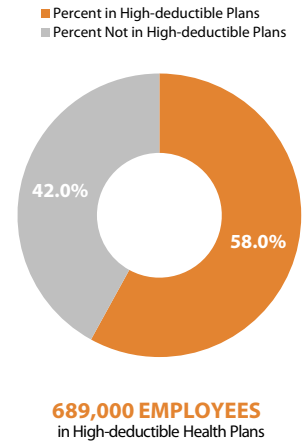
Average Annual Premium, Single and Family Coverage



Average Annual Deductible, Individual and Family Coverage

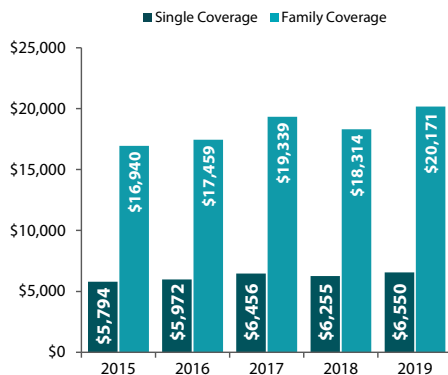


Percent of Employees in High-deductible Health Plans

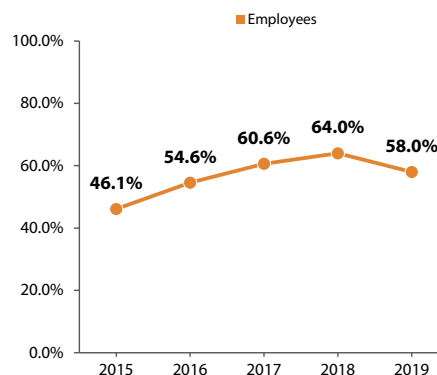


TRENDS IN ESI COSTS, 2015-2019

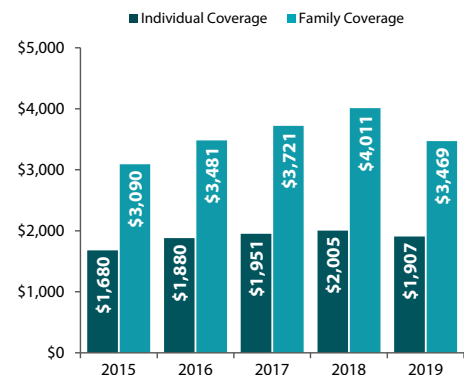
Average Annual Premium, Single and Family Coverage



Percent of Employees in High-deductible Health Plans

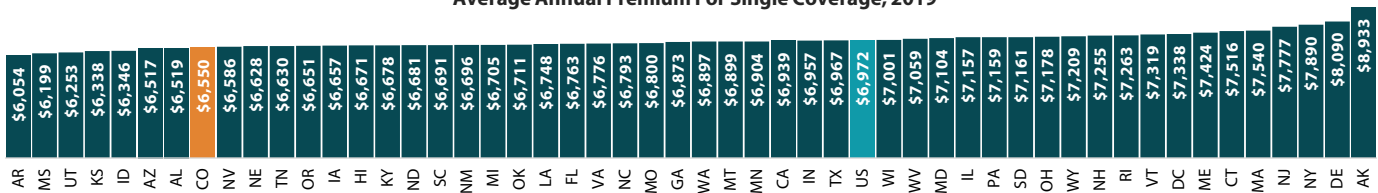


Average Annual Deductible, Individual and Family Coverage

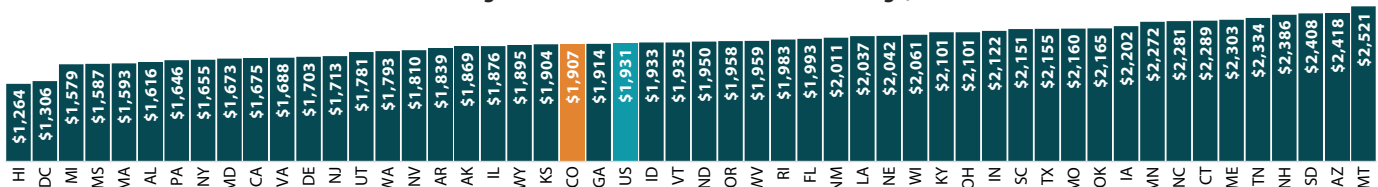


STATE VARIATION IN ESI COSTS FOR SINGLE/INDIVIDUAL COVERAGE, 2019

Average Annual Premium For Single Coverage, 2019



Average Annual Deductible for Individual Coverage, 2019



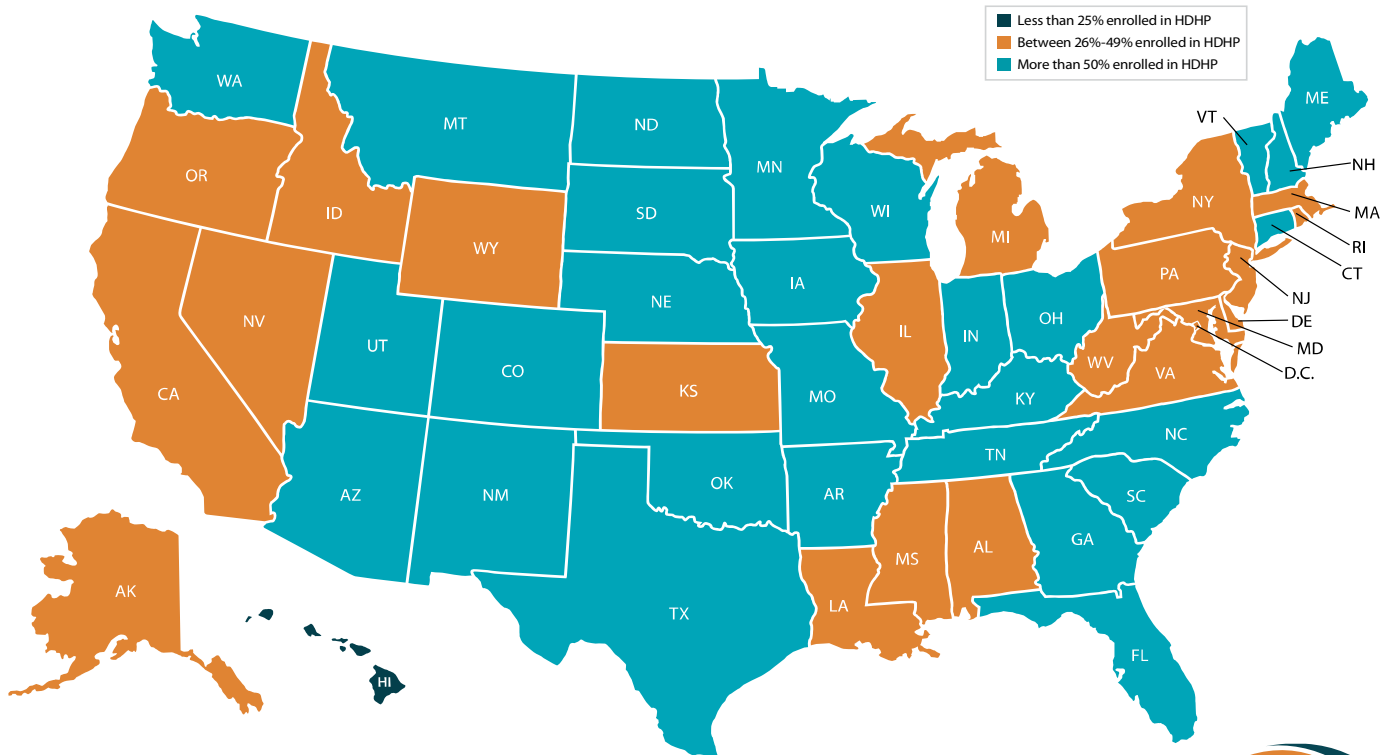
STATE-LEVEL TRENDS IN ESI IN COLORADO

	2015	2016	2017	2018	2019	Significant difference between 2018-2019
Trends in ESI Offer and Employee Access, 2015-2019						
Percent of Employers Offering ESI	43.0%	44.8%	43.8%	43.5%	44.3%	
Percent of Employees in Establishments that Offer ESI	82.8%	82.9%	82.6%	80.8%	81.7%	
Percent of Employees Eligible for ESI at Offering Establishments	69.5%	72.0%	80.2%	78.7%	81.2%	
Percent of ESI-Eligible Employees Enrolled	67.9%	72.3%	70.3%	72.4%	73.5%	
Trends in ESI Costs, 2015-2019						
Average Annual Premiums						
Single Coverage	\$5,794	\$5,972	\$6,456	\$6,255	\$6,550	
Family Coverage	\$16,940	\$17,459	\$19,339	\$18,314	\$20,171	*
Average Employee Share of Premiums						
Single Coverage	21.3%	23.2%	21.3%	20.6%	23.8%	
Family Coverage	28.6%	27.6%	27.2%	27.1%	31.0%	
Average Annual Deductibles						
Individual Coverage	\$1,680	\$1,880	\$1,951	\$2,005	\$1,907	
Family Coverage	\$3,090	\$3,481	\$3,721	\$4,011	\$3,469	
Percent of Employees in High-Deductible Health Plans	46.1%	54.6%	60.6%	64.0%	58.0%	

* Significant difference between 2018 and 2019 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 2019).
 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/ESIReport2020 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, 2015-2019.

STATE VARIATION IN PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2019



To learn more about state variation across ESI indicators, access the 50-state comparison tables at www.shadac.org/ESIReport2020.

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

STATE-LEVEL TRENDS

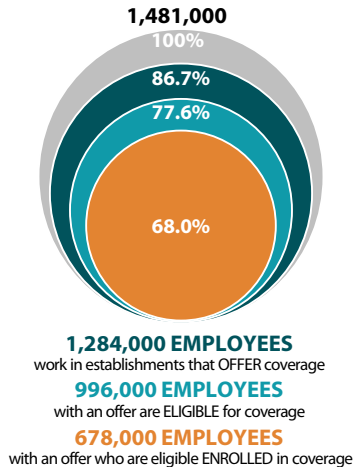
IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2015-2019

CT

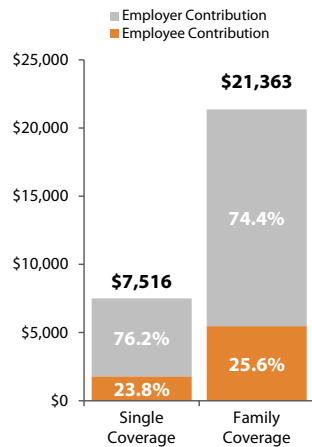
CONNECTICUT

EMPLOYER-SPONSORED INSURANCE IN 2019

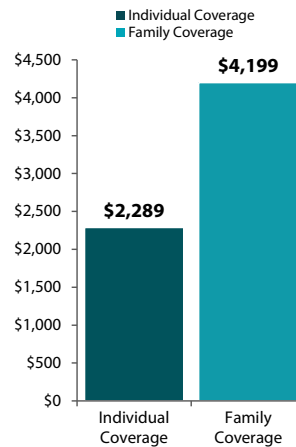
Offer, Eligibility, and Enrollment



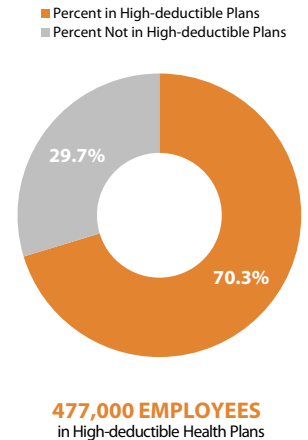
Average Annual Premium, Single and Family Coverage



Average Annual Deductible, Individual and Family Coverage

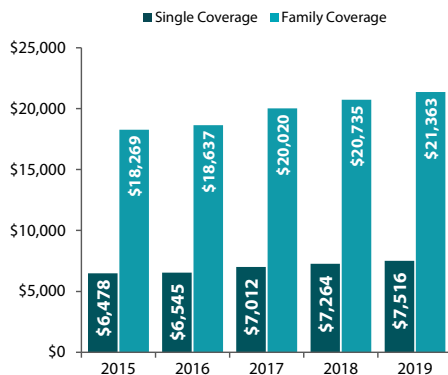


Percent of Employees in High-deductible Health Plans

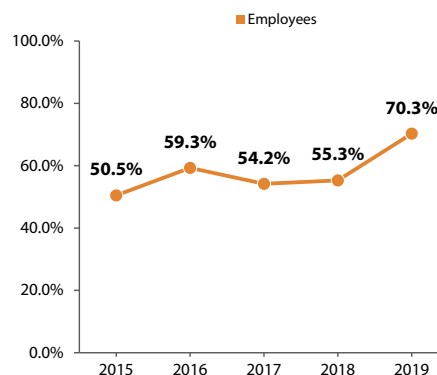


TRENDS IN ESI COSTS, 2015-2019

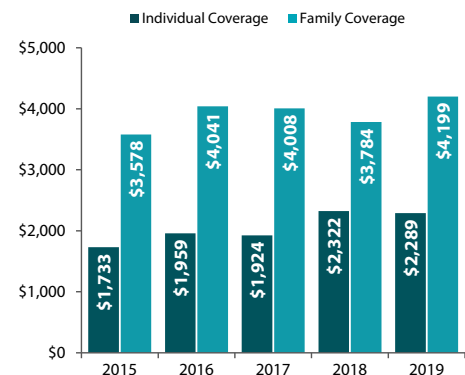
Average Annual Premium, Single and Family Coverage



Percent of Employees in High-deductible Health Plans

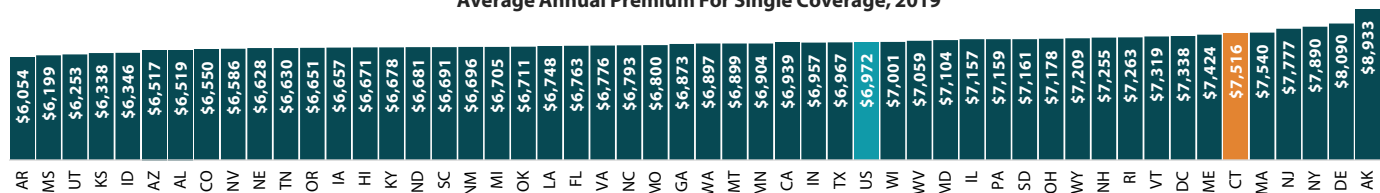


Average Annual Deductible, Individual and Family Coverage

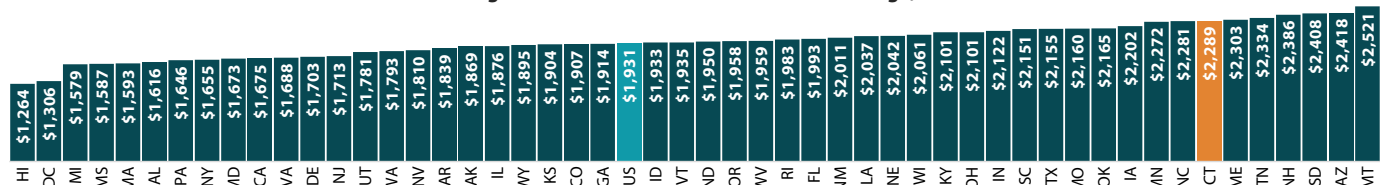


STATE VARIATION IN ESI COSTS FOR SINGLE/INDIVIDUAL COVERAGE, 2019

Average Annual Premium For Single Coverage, 2019



Average Annual Deductible for Individual Coverage, 2019



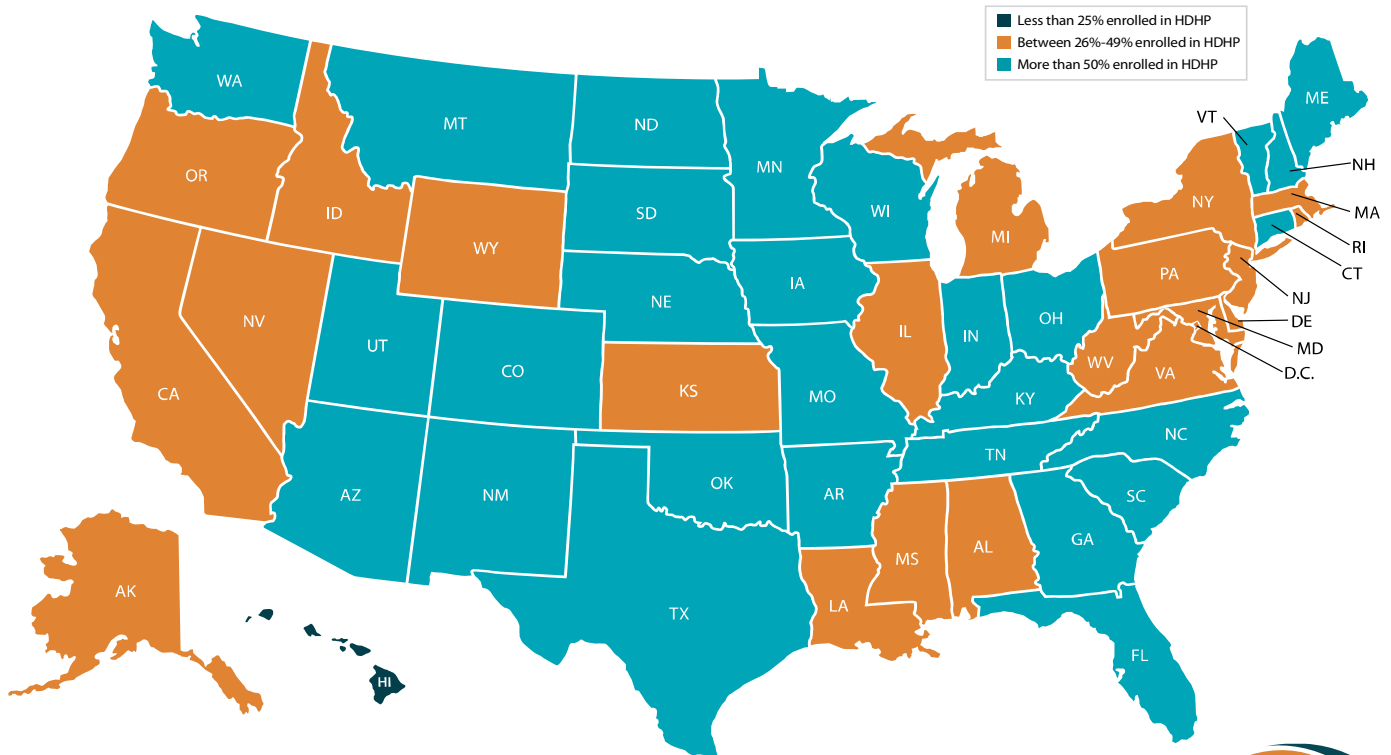
STATE-LEVEL TRENDS IN ESI IN CONNECTICUT

	2015	2016	2017	2018	2019	Significant difference between 2018-2019
Trends in ESI Offer and Employee Access, 2015-2019						
Percent of Employers Offering ESI	48.6%	52.6%	49.7%	51.3%	54.2%	
Percent of Employees in Establishments that Offer ESI	86.3%	86.4%	86.1%	85.8%	86.7%	
Percent of Employees Eligible for ESI at Offering Establishments	78.0%	76.4%	75.5%	73.6%	77.6%	
Percent of ESI-Eligible Employees Enrolled	72.3%	72.7%	74.1%	75.3%	68.0%	*
Trends in ESI Costs, 2015-2019						
Average Annual Premiums						
Single Coverage	\$6,478	\$6,545	\$7,012	\$7,264	\$7,516	
Family Coverage	\$18,269	\$18,637	\$20,020	\$20,735	\$21,363	
Average Employee Share of Premiums						
Single Coverage	25.5%	22.9%	23.8%	23.0%	23.8%	
Family Coverage	30.0%	28.4%	27.1%	25.8%	25.6%	
Average Annual Deductibles						
Individual Coverage	\$1,733	\$1,959	\$1,924	\$2,322	\$2,289	
Family Coverage	\$3,578	\$4,041	\$4,008	\$3,784	\$4,199	
Percent of Employees in High-Deductible Health Plans	50.5%	59.3%	54.2%	55.3%	70.3%	*

* Significant difference between 2018 and 2019 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 2019).
 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/ESIReport2020 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, 2015-2019.

STATE VARIATION IN PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2019



To learn more about state variation across ESI indicators, access the 50-state comparison tables at www.shadac.org/ESIReport2020.

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

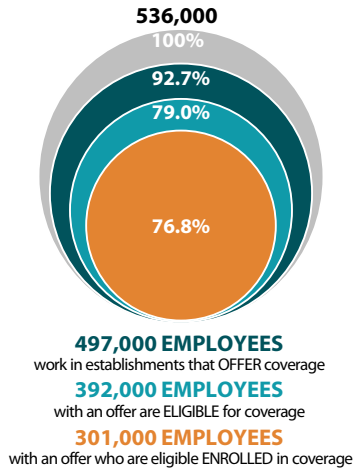
STATE-LEVEL TRENDS

IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2015-2019

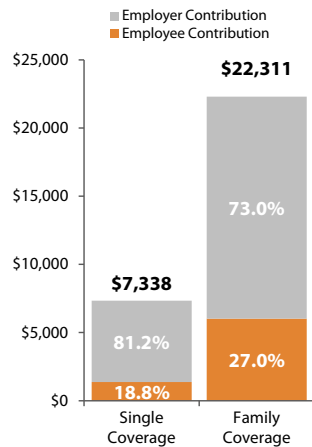
DC
DISTRICT OF COLUMBIA

EMPLOYER-SPONSORED INSURANCE IN 2019

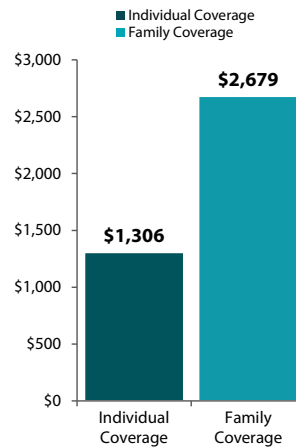
Offer, Eligibility, and Enrollment



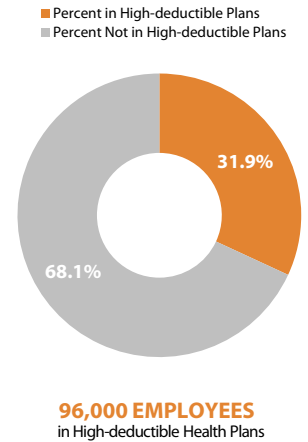
Average Annual Premium, Single and Family Coverage



Average Annual Deductible, Individual and Family Coverage

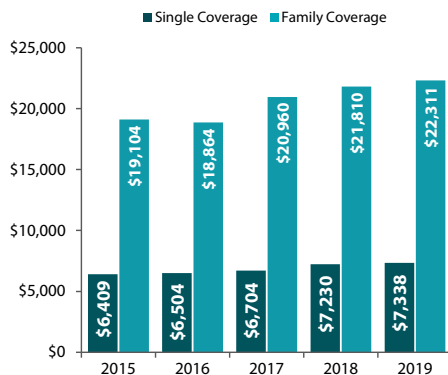


Percent of Employees in High-deductible Health Plans

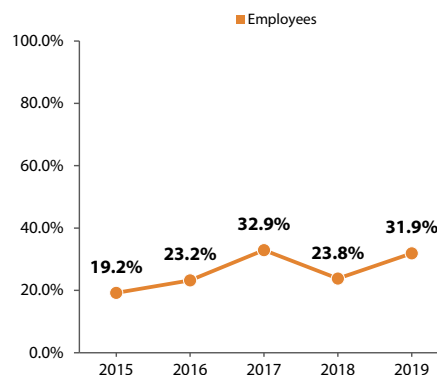


TRENDS IN ESI COSTS, 2015-2019

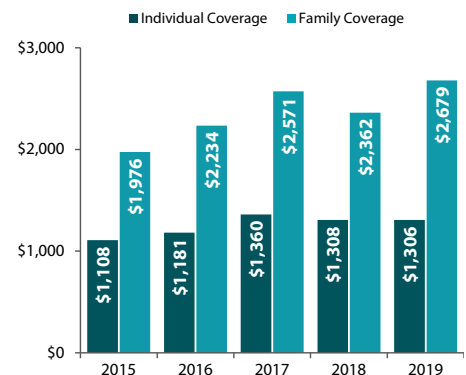
Average Annual Premium, Single and Family Coverage



Percent of Employees in High-deductible Health Plans

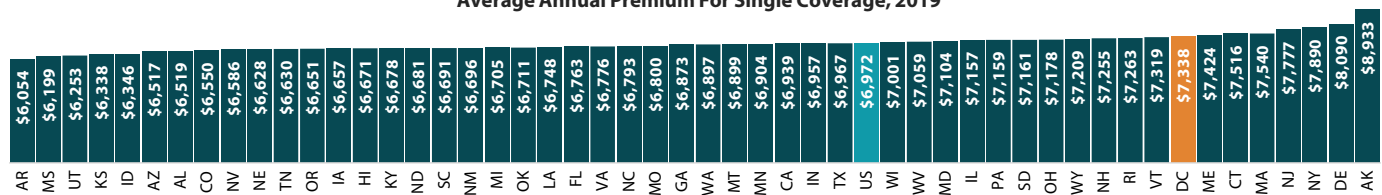


Average Annual Deductible, Individual and Family Coverage



STATE VARIATION IN ESI COSTS FOR SINGLE/INDIVIDUAL COVERAGE, 2019

Average Annual Premium For Single Coverage, 2019



Average Annual Deductible for Individual Coverage, 2019



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

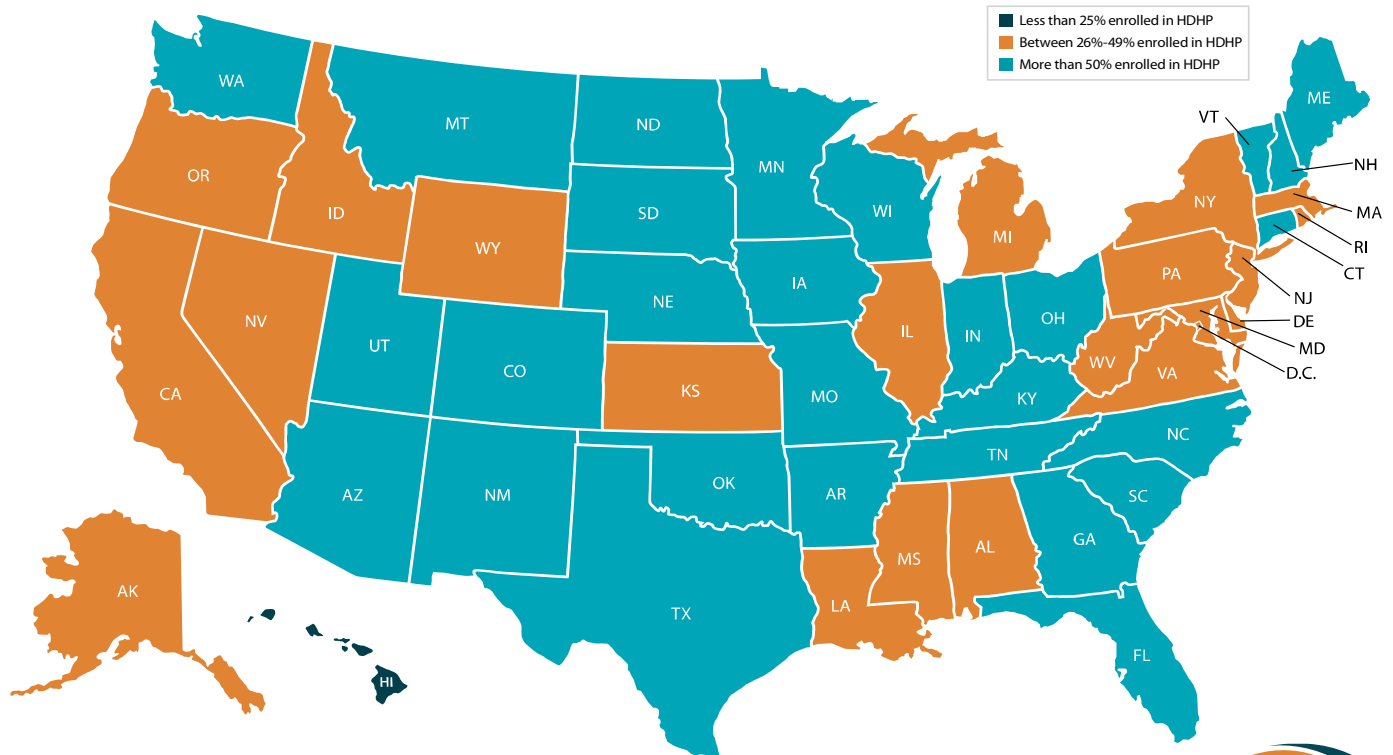
STATE-LEVEL TRENDS IN ESI IN DC

	2015	2016	2017	2018	2019	Significant difference between 2018-2019
Trends in ESI Offer and Employee Access, 2015-2019						
Percent of Employers Offering ESI	69.6%	64.4%	68.7%	69.2%	64.0%	
Percent of Employees in Establishments that Offer ESI	92.6%	92.9%	92.3%	93.6%	92.7%	
Percent of Employees Eligible for ESI at Offering Establishments	81.3%	77.0%	77.5%	83.8%	79.0%	
Percent of ESI-Eligible Employees Enrolled	78.2%	71.4%	70.5%	74.4%	76.8%	
Trends in ESI Costs, 2015-2019						
Average Annual Premiums						
Single Coverage	\$6,409	\$6,504	\$6,704	\$7,230	\$7,338	
Family Coverage	\$19,104	\$18,864	\$20,960	\$21,810	\$22,311	
Average Employee Share of Premiums						
Single Coverage	16.5%	23.0%	19.0%	18.9%	18.8%	
Family Coverage	26.8%	29.0%	28.9%	29.1%	27.0%	
Average Annual Deductibles						
Individual Coverage	\$1,108	\$1,181	\$1,360	\$1,308	\$1,306	
Family Coverage	\$1,976	\$2,234	\$2,571	\$2,362	\$2,679	
Percent of Employees in High-Deductible Health Plans	19.2%	23.2%	32.9%	23.8%	31.9%	*

* Significant difference between 2018 and 2019 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 2019).
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Data Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component, 2015-2019.

STATE VARIATION IN PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2019



To learn more about state variation across ESI indicators, access the 50-state comparison tables at www.shadac.org/ESIReport2020.

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

STATE-LEVEL TRENDS

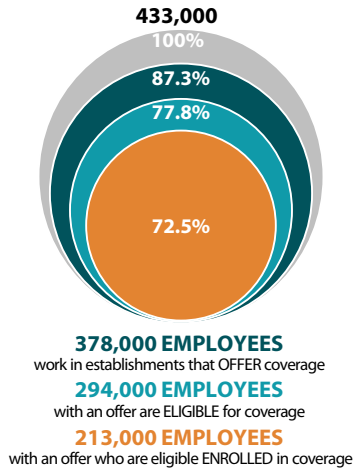
IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2015-2019

DE

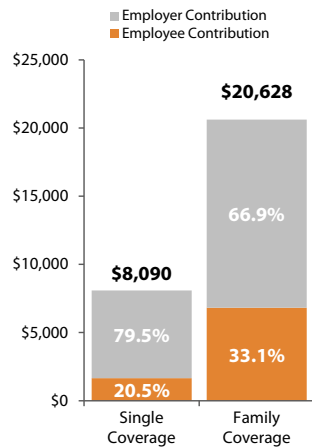
DELAWARE

EMPLOYER-SPONSORED INSURANCE IN 2019

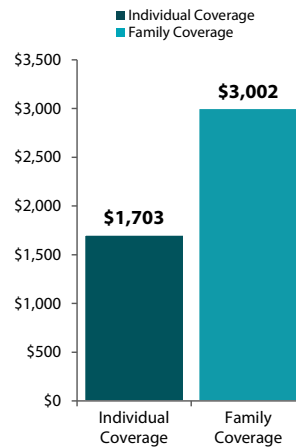
Offer, Eligibility, and Enrollment



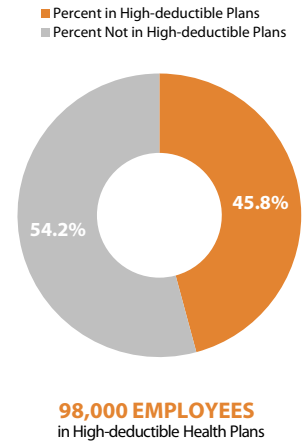
Average Annual Premium, Single and Family Coverage



Average Annual Deductible, Individual and Family Coverage

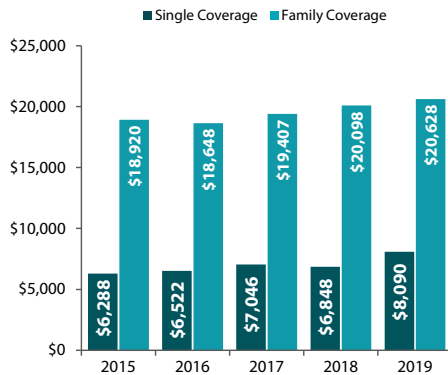


Percent of Employees in High-deductible Health Plans

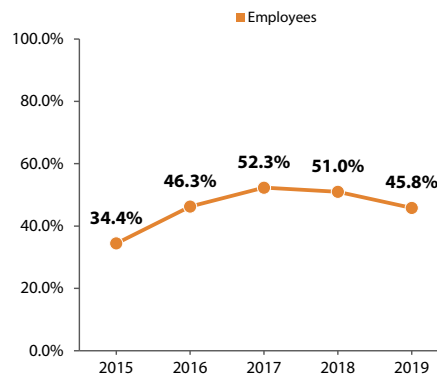


TRENDS IN ESI COSTS, 2015-2019

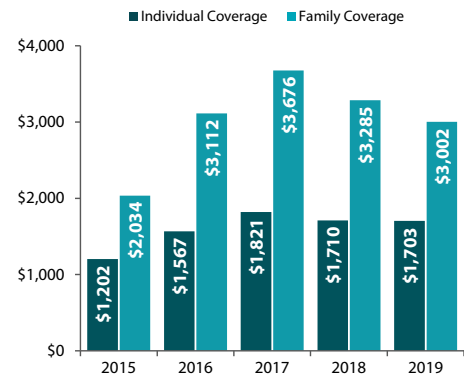
Average Annual Premium, Single and Family Coverage



Percent of Employees in High-deductible Health Plans

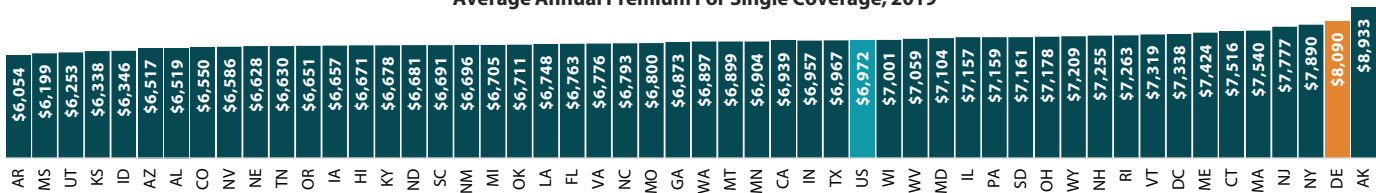


Average Annual Deductible, Individual and Family Coverage



STATE VARIATION IN ESI COSTS FOR SINGLE/INDIVIDUAL COVERAGE, 2019

Average Annual Premium For Single Coverage, 2019



Average Annual Deductible for Individual Coverage, 2019



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

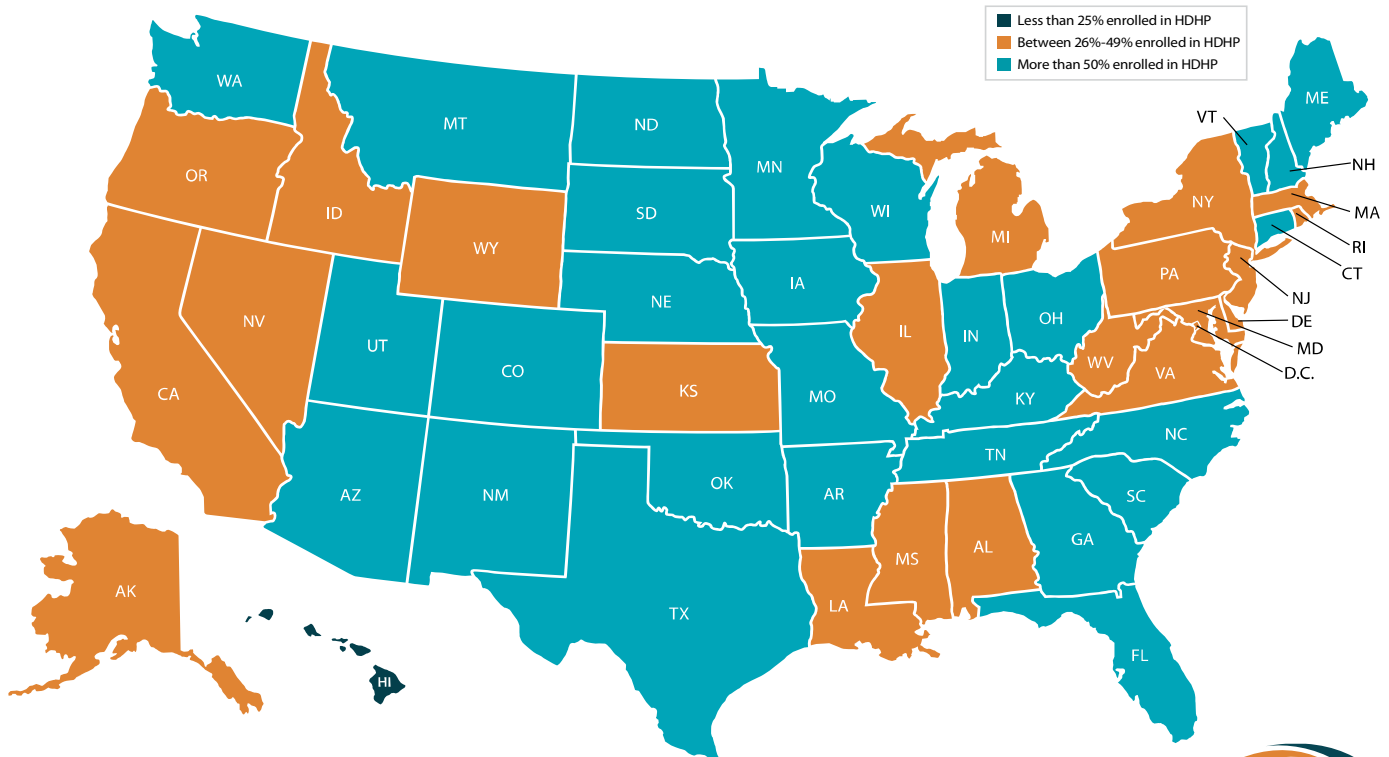
STATE-LEVEL TRENDS IN ESI IN DELAWARE

	2015	2016	2017	2018	2019	Significant difference between 2018-2019
Trends in ESI Offer and Employee Access, 2015-2019						
Percent of Employers Offering ESI	47.9%	42.0%	53.3%	45.7%	52.5%	
Percent of Employees in Establishments that Offer ESI	85.1%	81.2%	83.4%	82.2%	87.3%	*
Percent of Employees Eligible for ESI at Offering Establishments	78.8%	78.9%	72.4%	76.4%	77.8%	
Percent of ESI-Eligible Employees Enrolled	77.1%	73.5%	73.7%	72.9%	72.5%	
Trends in ESI Costs, 2015-2019						
Average Annual Premiums						
Single Coverage	\$6,288	\$6,522	\$7,046	\$6,848	\$8,090	*
Family Coverage	\$18,920	\$18,648	\$19,407	\$20,098	\$20,628	
Average Employee Share of Premiums						
Single Coverage	19.6%	21.6%	21.8%	19.6%	20.5%	
Family Coverage	23.7%	28.9%	33.7%	28.4%	33.1%	
Average Annual Deductibles						
Individual Coverage	\$1,202	\$1,567	\$1,821	\$1,710	\$1,703	
Family Coverage	\$2,034	\$3,112	\$3,676	\$3,285	\$3,002	
Percent of Employees in High-Deductible Health Plans	34.4%	46.3%	52.3%	51.0%	45.8%	

* Significant difference between 2018 and 2019 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 2019).
 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/ESIReport2020 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, 2015-2019.

STATE VARIATION IN PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2019



To learn more about state variation across ESI indicators, access the 50-state comparison tables at www.shadac.org/ESIReport2020.

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

STATE-LEVEL TRENDS

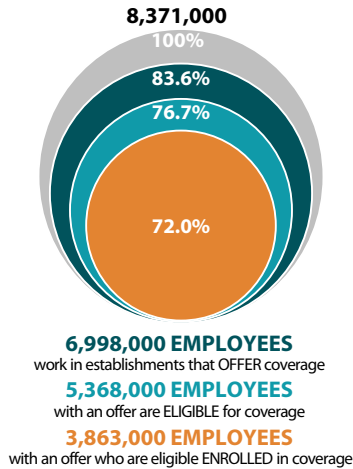
IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2015-2019

FL

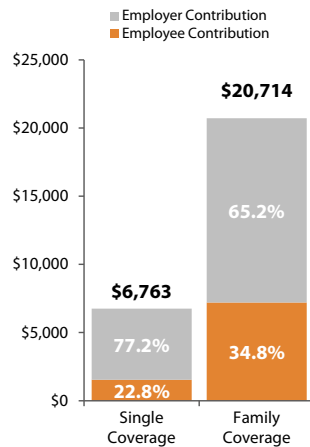
FLORIDA

EMPLOYER-SPONSORED INSURANCE IN 2019

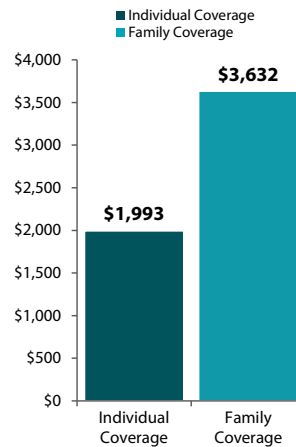
Offer, Eligibility, and Enrollment



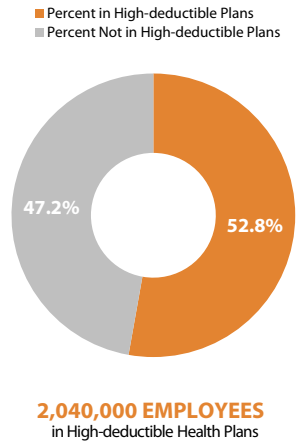
Average Annual Premium, Single and Family Coverage



Average Annual Deductible, Individual and Family Coverage

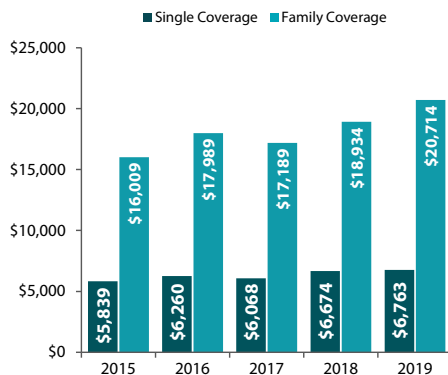


Percent of Employees in High-deductible Health Plans

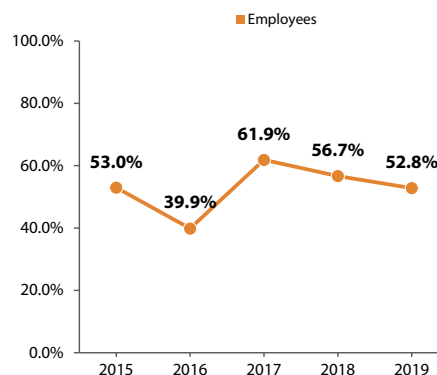


TRENDS IN ESI COSTS, 2015-2019

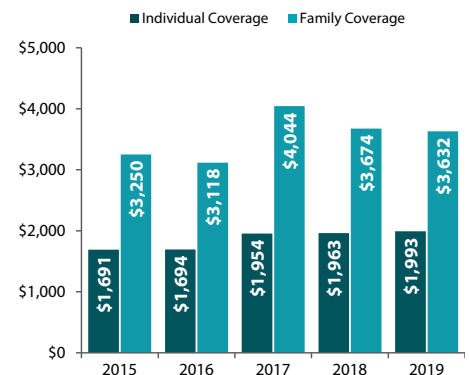
Average Annual Premium, Single and Family Coverage



Percent of Employees in High-deductible Health Plans

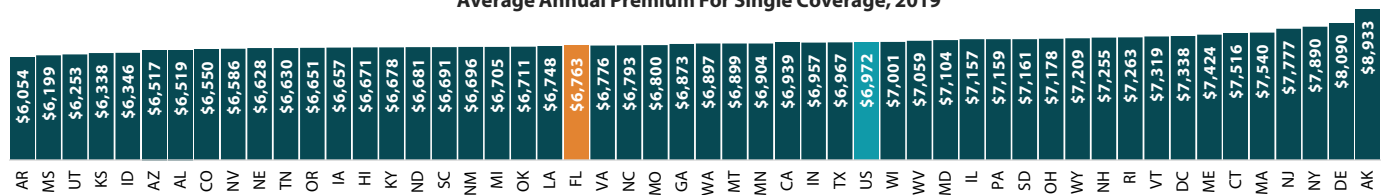


Average Annual Deductible, Individual and Family Coverage

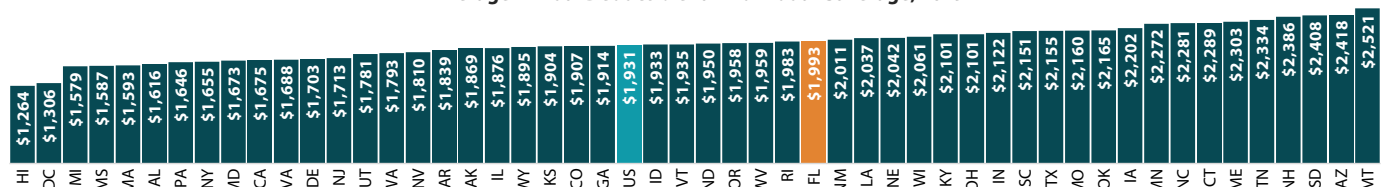


STATE VARIATION IN ESI COSTS FOR SINGLE/INDIVIDUAL COVERAGE, 2019

Average Annual Premium For Single Coverage, 2019



Average Annual Deductible for Individual Coverage, 2019



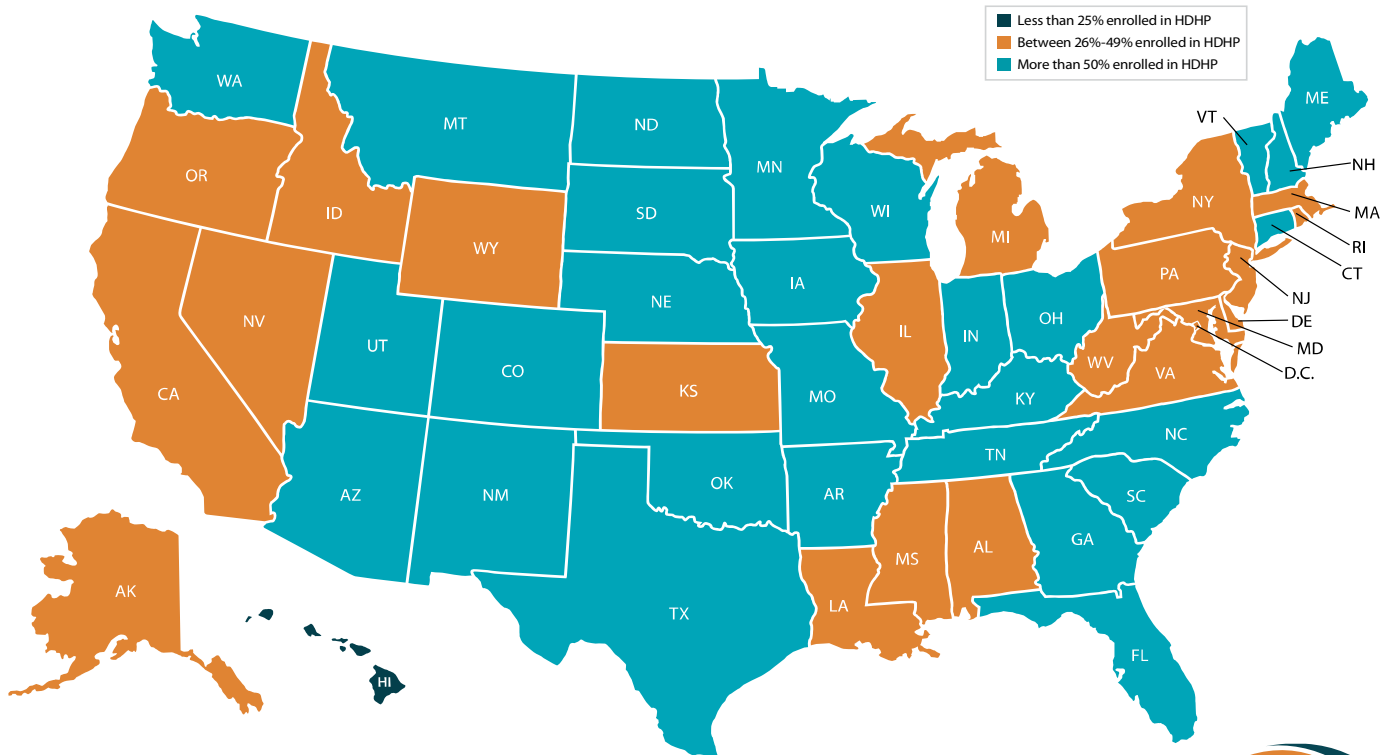
STATE-LEVEL TRENDS IN ESI IN FLORIDA

	2015	2016	2017	2018	2019	Significant difference between 2018-2019
Trends in ESI Offer and Employee Access, 2015-2019						
Percent of Employers Offering ESI	38.2%	37.2%	35.5%	41.7%	39.1%	
Percent of Employees in Establishments that Offer ESI	81.6%	81.2%	82.9%	84.9%	83.6%	
Percent of Employees Eligible for ESI at Offering Establishments	79.4%	76.2%	79.7%	74.4%	76.7%	
Percent of ESI-Eligible Employees Enrolled	75.2%	73.0%	74.5%	74.0%	72.0%	
Trends in ESI Costs, 2015-2019						
Average Annual Premiums						
Single Coverage	\$5,839	\$6,260	\$6,068	\$6,674	\$6,763	
Family Coverage	\$16,009	\$17,989	\$17,189	\$18,934	\$20,714	
Average Employee Share of Premiums						
Single Coverage	23.1%	25.0%	23.8%	22.1%	22.8%	
Family Coverage	34.2%	35.0%	32.4%	31.2%	34.8%	
Average Annual Deductibles						
Individual Coverage	\$1,691	\$1,694	\$1,954	\$1,963	\$1,993	
Family Coverage	\$3,250	\$3,118	\$4,044	\$3,674	\$3,632	
Percent of Employees in High-Deductible Health Plans	53.0%	39.9%	61.9%	56.7%	52.8%	

* Significant difference between 2018 and 2019 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 2019).
 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/ESIReport2020 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, 2015-2019.

STATE VARIATION IN PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2019



To learn more about state variation across ESI indicators, access the 50-state comparison tables at www.shadac.org/ESIReport2020.

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

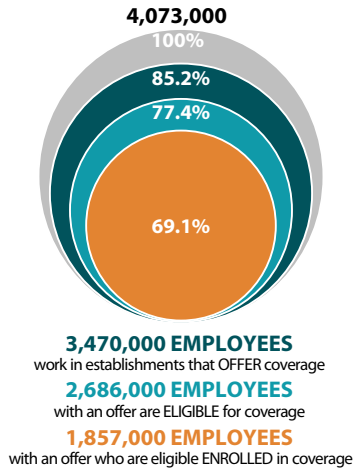
STATE-LEVEL TRENDS

IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2015-2019

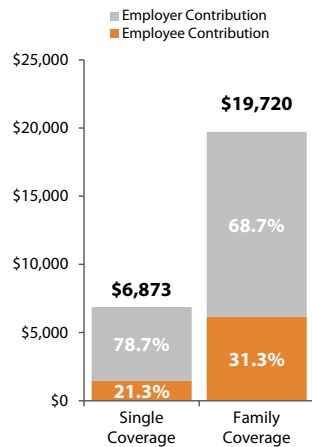
GA
GEORGIA

EMPLOYER-SPONSORED INSURANCE IN 2019

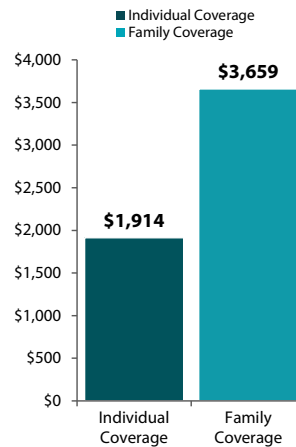
Offer, Eligibility, and Enrollment



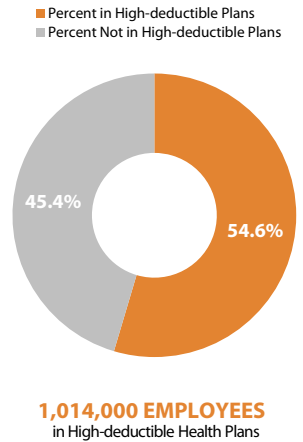
Average Annual Premium, Single and Family Coverage



Average Annual Deductible, Individual and Family Coverage

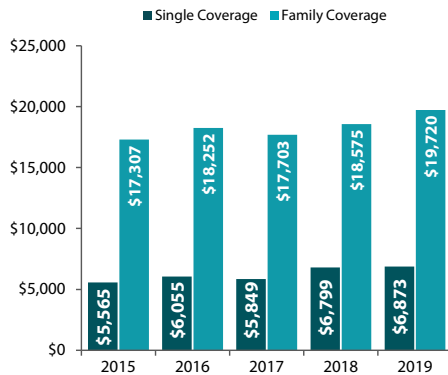


Percent of Employees in High-deductible Health Plans

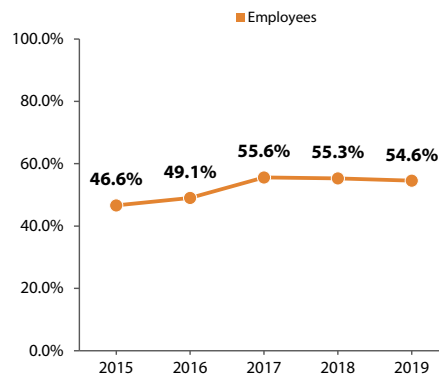


TRENDS IN ESI COSTS, 2015-2019

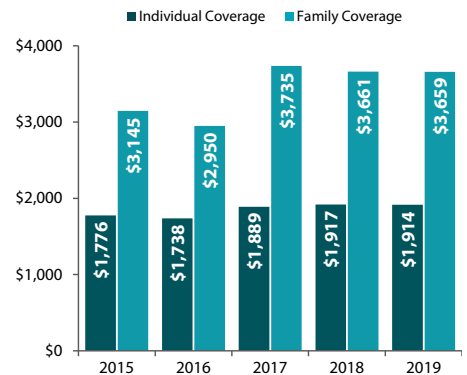
Average Annual Premium, Single and Family Coverage



Percent of Employees in High-deductible Health Plans

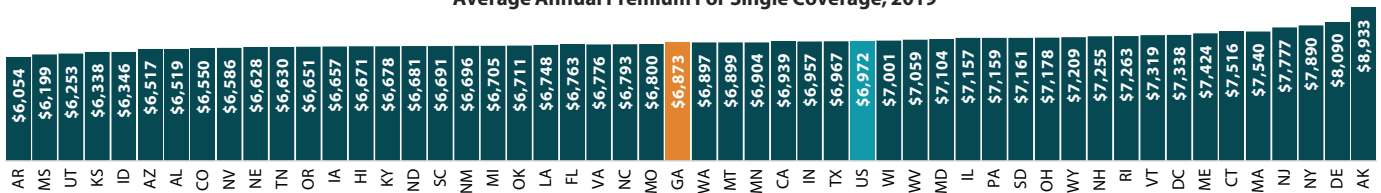


Average Annual Deductible, Individual and Family Coverage



STATE VARIATION IN ESI COSTS FOR SINGLE/INDIVIDUAL COVERAGE, 2019

Average Annual Premium For Single Coverage, 2019



Average Annual Deductible for Individual Coverage, 2019



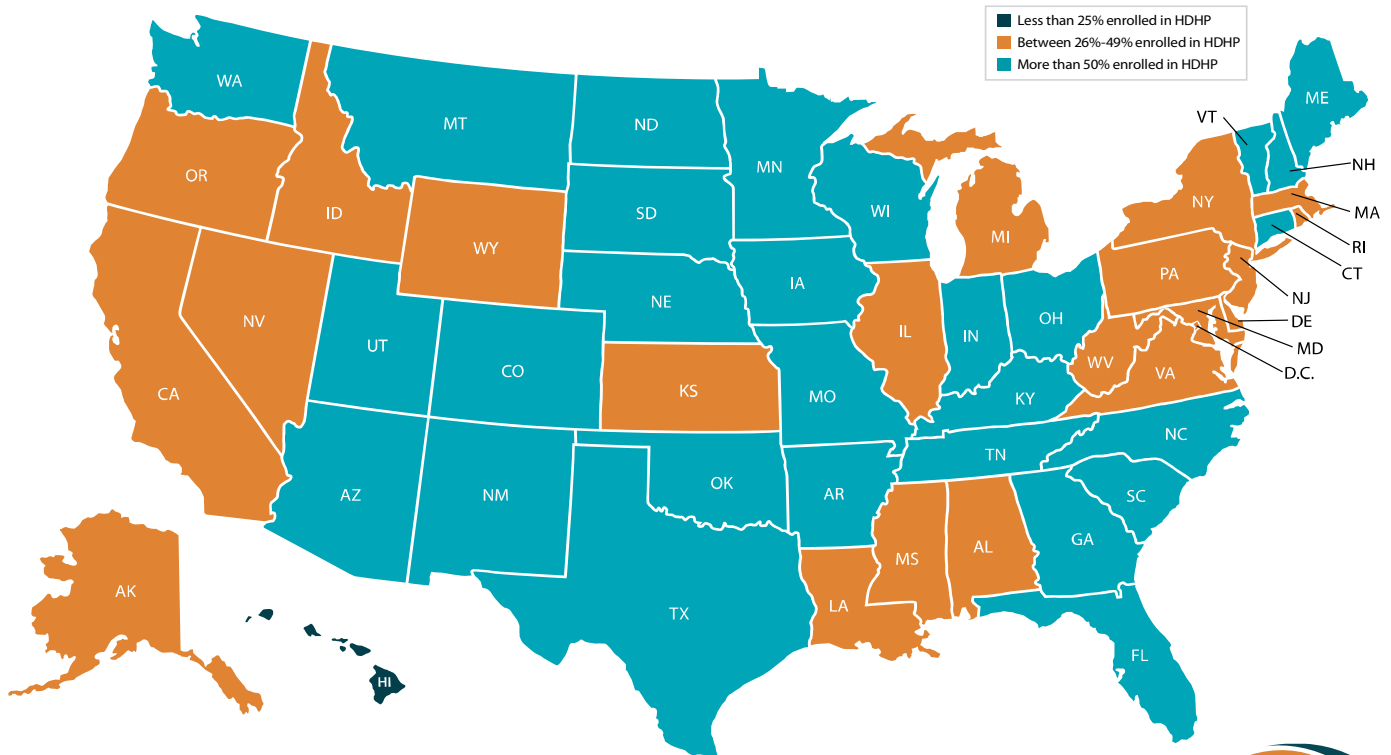
STATE-LEVEL TRENDS IN ESI IN GEORGIA

	2015	2016	2017	2018	2019	Significant difference between 2018-2019
Trends in ESI Offer and Employee Access, 2015-2019						
Percent of Employers Offering ESI	39.9%	39.1%	41.2%	42.4%	43.8%	
Percent of Employees in Establishments that Offer ESI	83.1%	84.9%	82.1%	83.5%	85.2%	
Percent of Employees Eligible for ESI at Offering Establishments	77.0%	77.6%	76.6%	79.6%	77.4%	
Percent of ESI-Eligible Employees Enrolled	72.7%	73.4%	73.9%	71.8%	69.1%	
Trends in ESI Costs, 2015-2019						
Average Annual Premiums						
Single Coverage	\$5,565	\$6,055	\$5,849	\$6,799	\$6,873	
Family Coverage	\$17,307	\$18,252	\$17,703	\$18,575	\$19,720	
Average Employee Share of Premiums						
Single Coverage	21.5%	23.3%	22.2%	21.7%	21.3%	
Family Coverage	28.1%	30.2%	30.9%	31.5%	31.3%	
Average Annual Deductibles						
Individual Coverage	\$1,776	\$1,738	\$1,889	\$1,917	\$1,914	
Family Coverage	\$3,145	\$2,950	\$3,735	\$3,661	\$3,659	
Percent of Employees in High-Deductible Health Plans	46.6%	49.1%	55.6%	55.3%	54.6%	

* Significant difference between 2018 and 2019 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 2019).
 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/ESIReport2020 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, 2015-2019.

STATE VARIATION IN PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2019



To learn more about state variation across ESI indicators, access the 50-state comparison tables at www.shadac.org/ESIReport2020.

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

STATE-LEVEL TRENDS

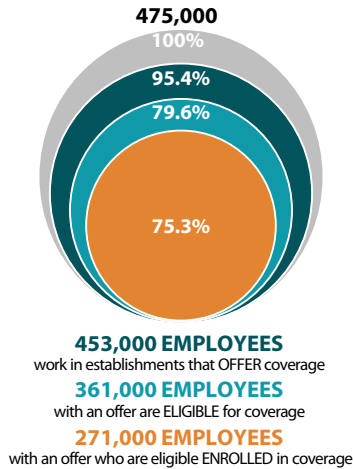
IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2015-2019

HI

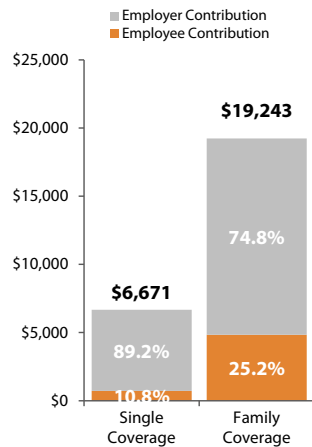
HAWAII

EMPLOYER-SPONSORED INSURANCE IN 2019

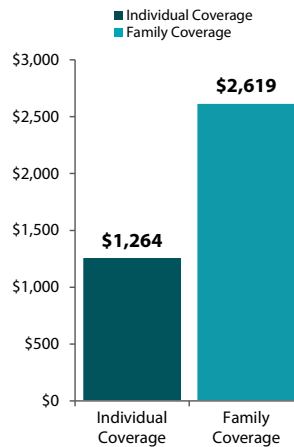
Offer, Eligibility, and Enrollment



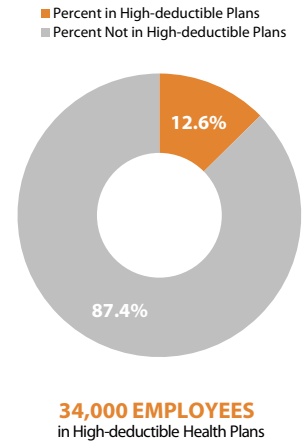
Average Annual Premium, Single and Family Coverage



Average Annual Deductible, Individual and Family Coverage

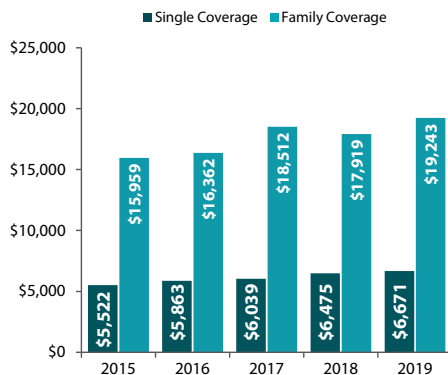


Percent of Employees in High-deductible Health Plans

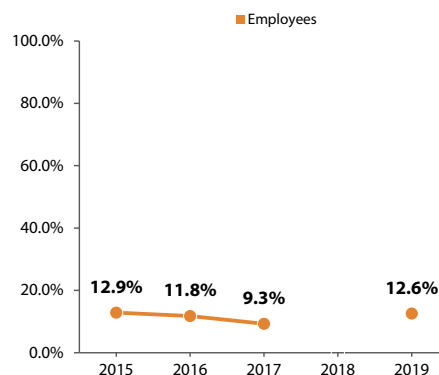


TRENDS IN ESI COSTS, 2015-2019

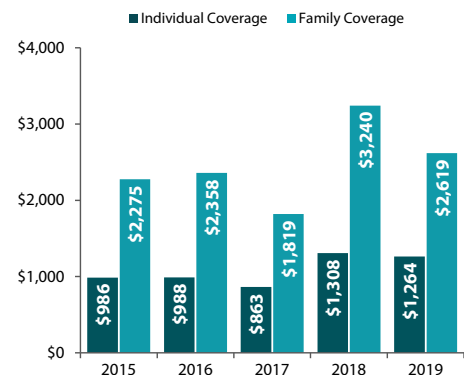
Average Annual Premium, Single and Family Coverage



Percent of Employees in High-deductible Health Plans

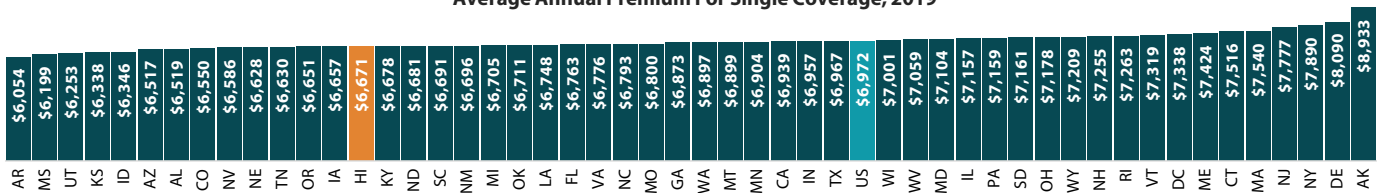


Average Annual Deductible, Individual and Family Coverage



STATE VARIATION IN ESI COSTS FOR SINGLE/INDIVIDUAL COVERAGE, 2019

Average Annual Premium For Single Coverage, 2019



Average Annual Deductible for Individual Coverage, 2019



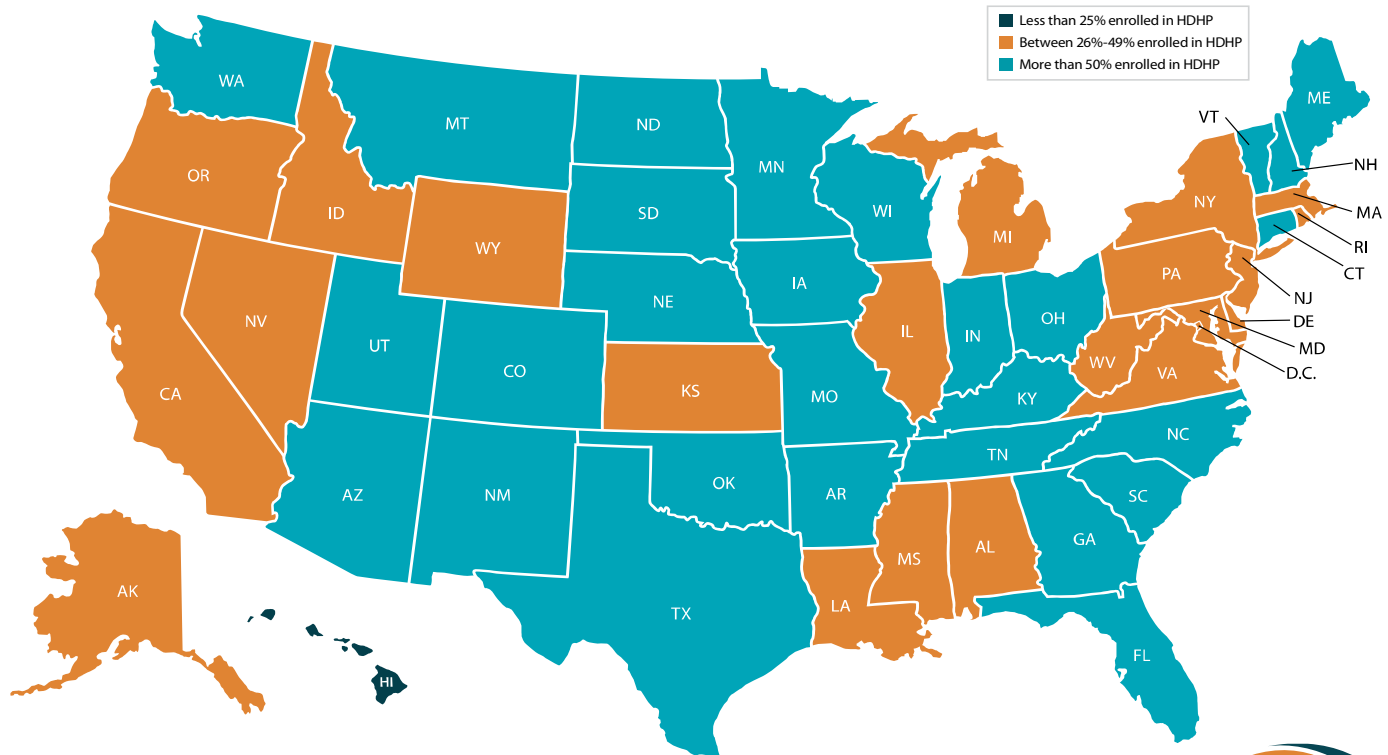
STATE-LEVEL TRENDS IN ESI IN HAWAII

	2015	2016	2017	2018	2019	Significant difference between 2018-2019
Trends in ESI Offer and Employee Access, 2015-2019						
Percent of Employers Offering ESI	85.1%	78.1%	81.8%	81.9%	84.1%	
Percent of Employees in Establishments that Offer ESI	97.7%	96.8%	92.1%	95.8%	95.4%	
Percent of Employees Eligible for ESI at Offering Establishments	77.1%	80.0%	78.6%	76.1%	79.6%	
Percent of ESI-Eligible Employees Enrolled	81.5%	80.4%	78.3%	80.9%	75.3%	
Trends in ESI Costs, 2015-2019						
Average Annual Premiums						
Single Coverage	\$5,522	\$5,863	\$6,039	\$6,475	\$6,671	
Family Coverage	\$15,959	\$16,362	\$18,512	\$17,919	\$19,243	*
Average Employee Share of Premiums						
Single Coverage	9.9%	12.0%	11.2%	11.7%	10.8%	
Family Coverage	26.0%	26.6%	25.5%	30.6%	25.2%	
Average Annual Deductibles						
Individual Coverage	\$986	\$988	\$863	\$1,308	\$1,264	
Family Coverage	\$2,275	\$2,358	\$1,819	\$3,240	\$2,619	
Percent of Employees in High-Deductible Health Plans	12.9%	11.8%	9.3%	0.0%	12.6%	

* Significant difference between 2018 and 2019 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 2019).
 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.
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Data Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component, 2015-2019.

STATE VARIATION IN PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2019



To learn more about state variation across ESI indicators, access the 50-state comparison tables at www.shadac.org/ESIReport2020.

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

STATE-LEVEL TRENDS

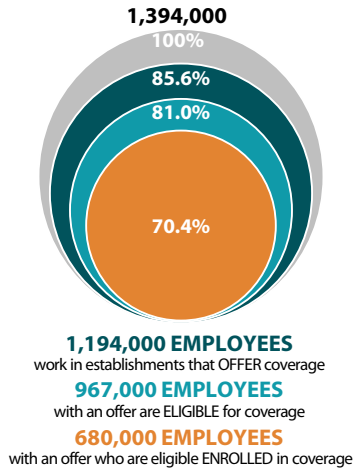
IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2015-2019

IA

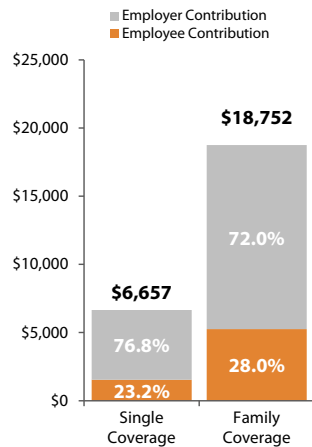
IOWA

EMPLOYER-SPONSORED INSURANCE IN 2019

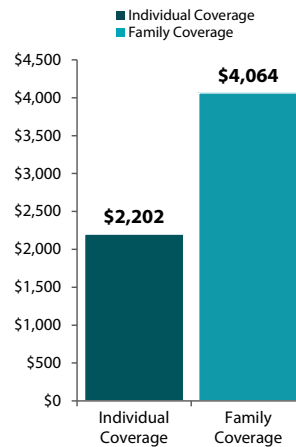
Offer, Eligibility, and Enrollment



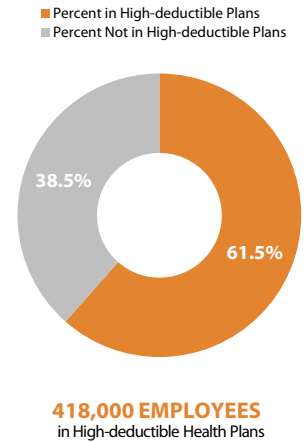
Average Annual Premium, Single and Family Coverage



Average Annual Deductible, Individual and Family Coverage

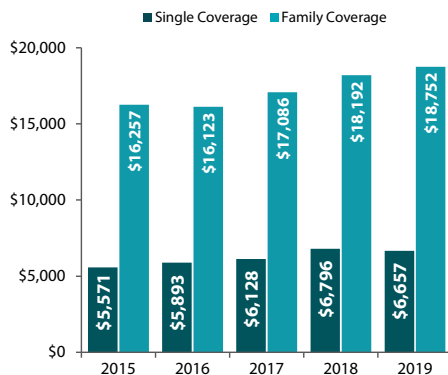


Percent of Employees in High-deductible Health Plans

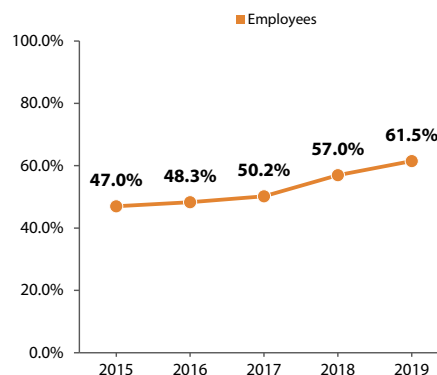


TRENDS IN ESI COSTS, 2015-2019

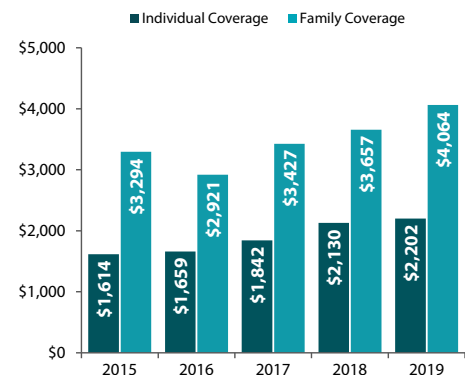
Average Annual Premium, Single and Family Coverage



Percent of Employees in High-deductible Health Plans

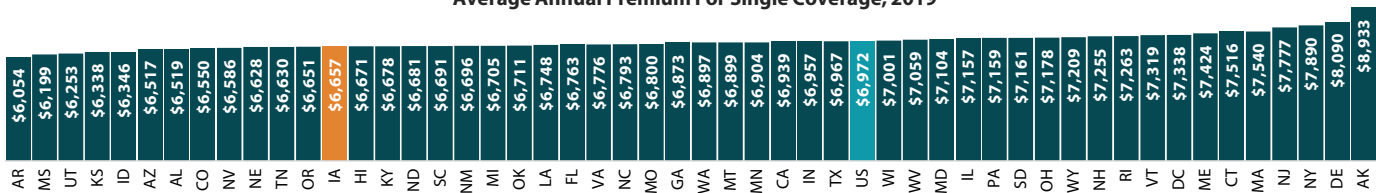


Average Annual Deductible, Individual and Family Coverage

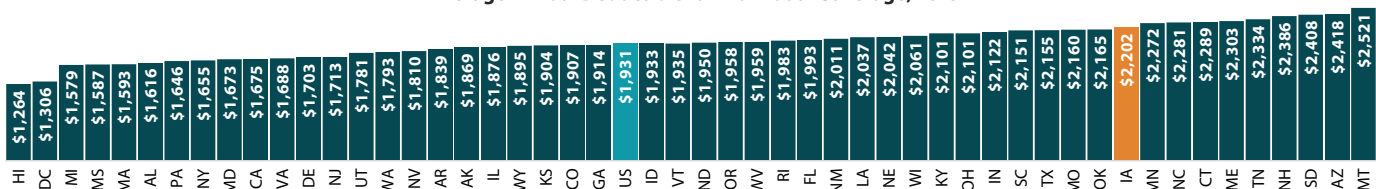


STATE VARIATION IN ESI COSTS FOR SINGLE/INDIVIDUAL COVERAGE, 2019

Average Annual Premium For Single Coverage, 2019



Average Annual Deductible for Individual Coverage, 2019



STATE-LEVEL TRENDS IN ESI IN IOWA

	2015	2016	2017	2018	2019	Significant difference between 2018-2019
Trends in ESI Offer and Employee Access, 2015-2019						
Percent of Employers Offering ESI	45.3%	45.8%	47.3%	49.1%	50.8%	
Percent of Employees in Establishments that Offer ESI	82.2%	85.3%	83.6%	87.0%	85.6%	
Percent of Employees Eligible for ESI at Offering Establishments	77.3%	75.5%	75.5%	76.4%	81.0%	
Percent of ESI-Eligible Employees Enrolled	72.6%	74.3%	72.0%	72.6%	70.4%	
Trends in ESI Costs, 2015-2019						
Average Annual Premiums						
Single Coverage	\$5,571	\$5,893	\$6,128	\$6,796	\$6,657	
Family Coverage	\$16,257	\$16,123	\$17,086	\$18,192	\$18,752	
Average Employee Share of Premiums						
Single Coverage	22.5%	21.4%	22.1%	23.4%	23.2%	
Family Coverage	29.5%	26.7%	24.9%	28.3%	28.0%	
Average Annual Deductibles						
Individual Coverage	\$1,614	\$1,659	\$1,842	\$2,130	\$2,202	
Family Coverage	\$3,294	\$2,921	\$3,427	\$3,657	\$4,064	
Percent of Employees in High-Deductible Health Plans	47.0%	48.3%	50.2%	57.0%	61.5%	

* Significant difference between 2018 and 2019 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 2019).

All references are to private-sector employers and employees.

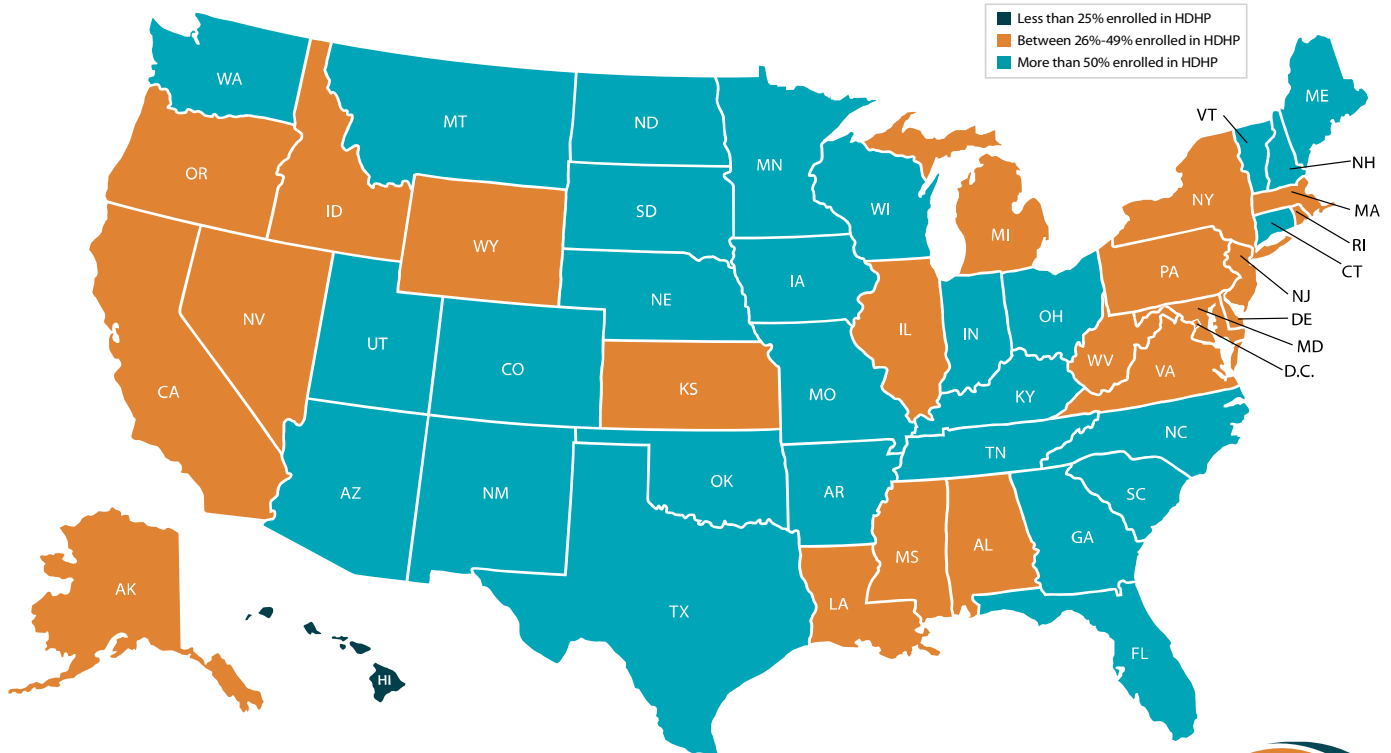
Average premium prices are not adjusted to account for variation in actuarial value.

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

Please see www.shadac.org/ESIReport2020 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, 2015-2019.

STATE VARIATION IN PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2019



To learn more about state variation across ESI indicators, access the 50-state comparison tables at www.shadac.org/ESIReport2020.

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

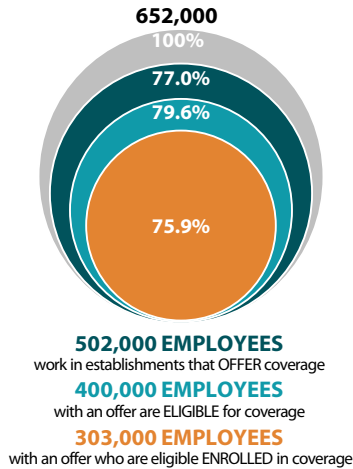
STATE-LEVEL TRENDS

IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2015-2019

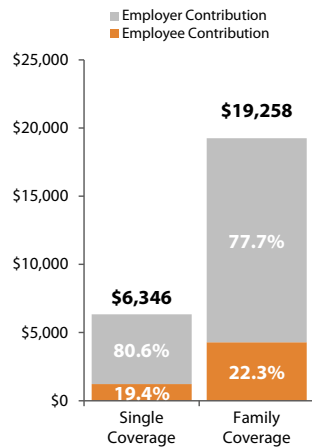
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EMPLOYER-SPONSORED INSURANCE IN 2019

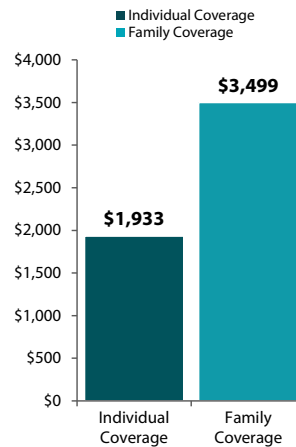
Offer, Eligibility, and Enrollment



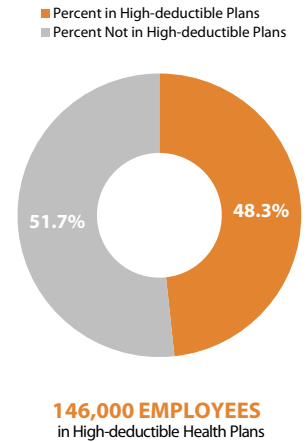
Average Annual Premium, Single and Family Coverage



Average Annual Deductible, Individual and Family Coverage

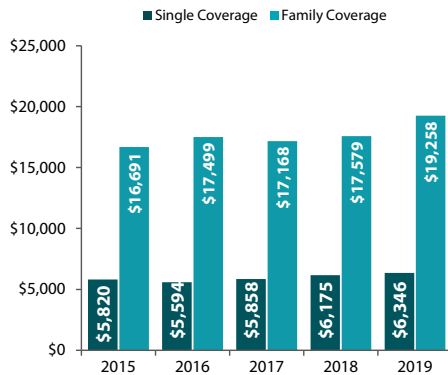


Percent of Employees in High-deductible Health Plans

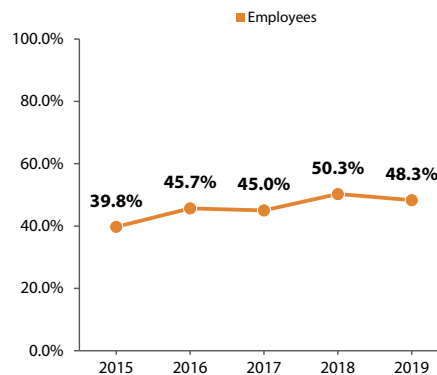


TRENDS IN ESI COSTS, 2015-2019

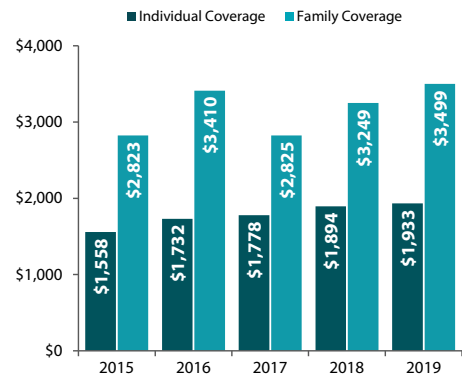
Average Annual Premium, Single and Family Coverage



Percent of Employees in High-deductible Health Plans

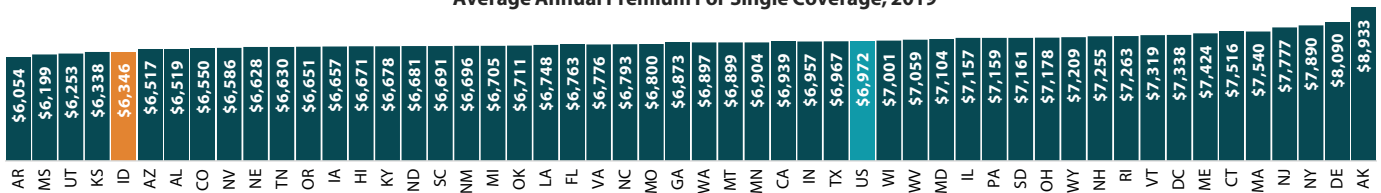


Average Annual Deductible, Individual and Family Coverage



STATE VARIATION IN ESI COSTS FOR SINGLE/INDIVIDUAL COVERAGE, 2019

Average Annual Premium For Single Coverage, 2019



Average Annual Deductible for Individual Coverage, 2019



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

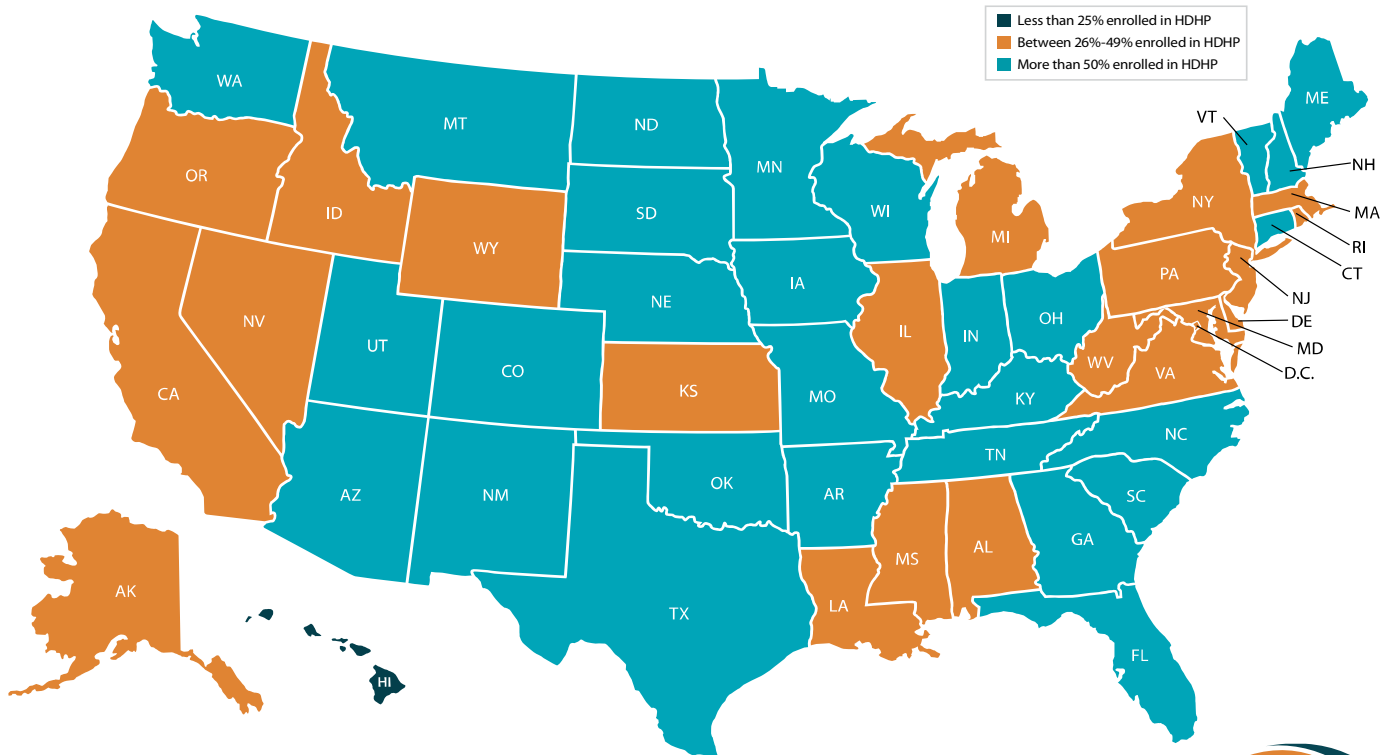
STATE-LEVEL TRENDS IN ESI IN IDAHO

	2015	2016	2017	2018	2019	Significant difference between 2018-2019
Trends in ESI Offer and Employee Access, 2015-2019						
Percent of Employers Offering ESI	33.9%	37.7%	36.2%	37.7%	42.1%	
Percent of Employees in Establishments that Offer ESI	71.8%	75.6%	74.5%	73.1%	77.0%	
Percent of Employees Eligible for ESI at Offering Establishments	78.2%	75.1%	79.8%	77.5%	79.6%	
Percent of ESI-Eligible Employees Enrolled	79.8%	78.2%	76.8%	80.0%	75.9%	
Trends in ESI Costs, 2015-2019						
Average Annual Premiums						
Single Coverage	\$5,820	\$5,594	\$5,858	\$6,175	\$6,346	
Family Coverage	\$16,691	\$17,499	\$17,168	\$17,579	\$19,258	*
Average Employee Share of Premiums						
Single Coverage	19.2%	15.6%	15.0%	19.4%	19.4%	
Family Coverage	29.1%	29.6%	24.9%	29.6%	22.3%	*
Average Annual Deductibles						
Individual Coverage	\$1,558	\$1,732	\$1,778	\$1,894	\$1,933	
Family Coverage	\$2,823	\$3,410	\$2,825	\$3,249	\$3,499	
Percent of Employees in High-Deductible Health Plans	39.8%	45.7%	45.0%	50.3%	48.3%	

* Significant difference between 2018 and 2019 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 2019).
 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.
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Data Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component, 2015-2019.

STATE VARIATION IN PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2019



To learn more about state variation across ESI indicators, access the 50-state comparison tables at www.shadac.org/ESIReport2020.

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

STATE-LEVEL TRENDS

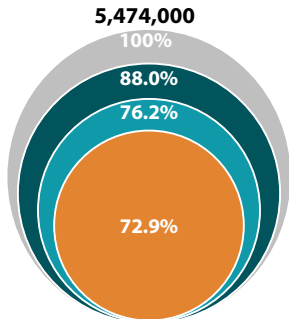
IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2015-2019

IL

ILLINOIS

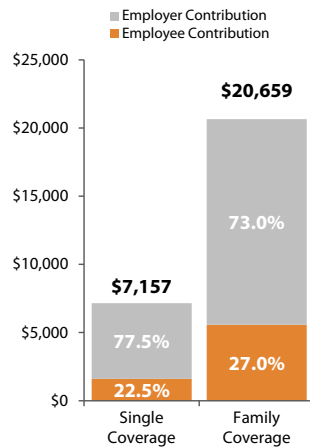
EMPLOYER-SPONSORED INSURANCE IN 2019

Offer, Eligibility, and Enrollment

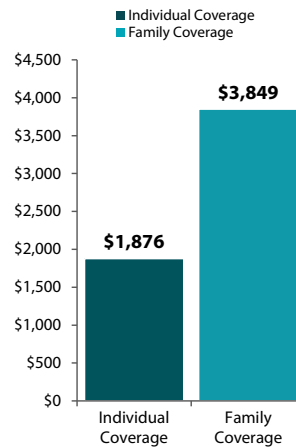


4,817,000 EMPLOYEES work in establishments that OFFER coverage
3,670,000 EMPLOYEES with an offer are ELIGIBLE for coverage
2,673,000 EMPLOYEES with an offer who are eligible ENROLLED in coverage

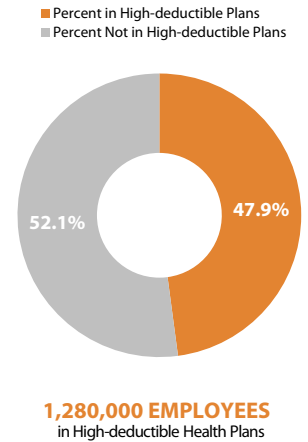
Average Annual Premium, Single and Family Coverage



Average Annual Deductible, Individual and Family Coverage

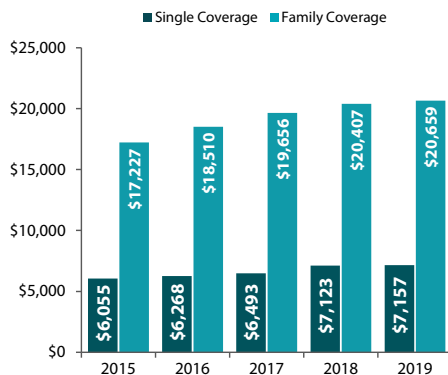


Percent of Employees in High-deductible Health Plans

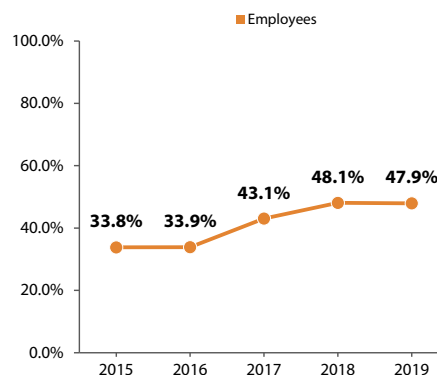


TRENDS IN ESI COSTS, 2015-2019

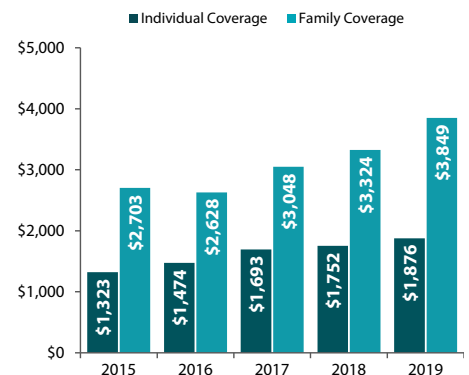
Average Annual Premium, Single and Family Coverage



Percent of Employees in High-deductible Health Plans

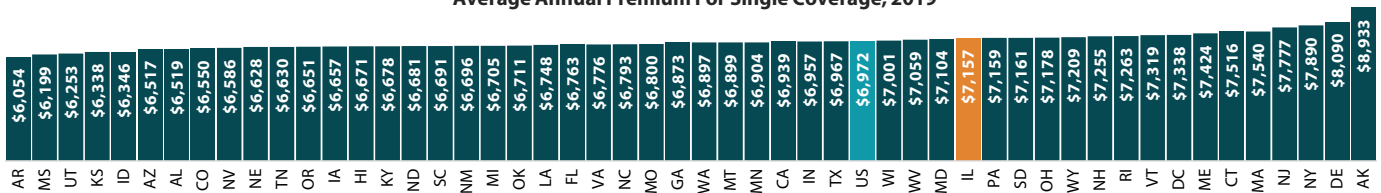


Average Annual Deductible, Individual and Family Coverage

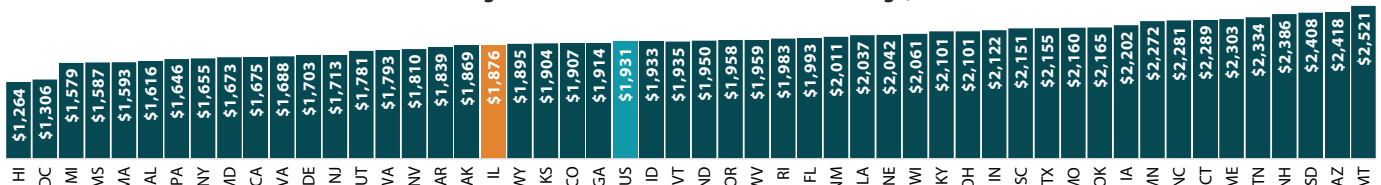


STATE VARIATION IN ESI COSTS FOR SINGLE/INDIVIDUAL COVERAGE, 2019

Average Annual Premium For Single Coverage, 2019



Average Annual Deductible for Individual Coverage, 2019



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

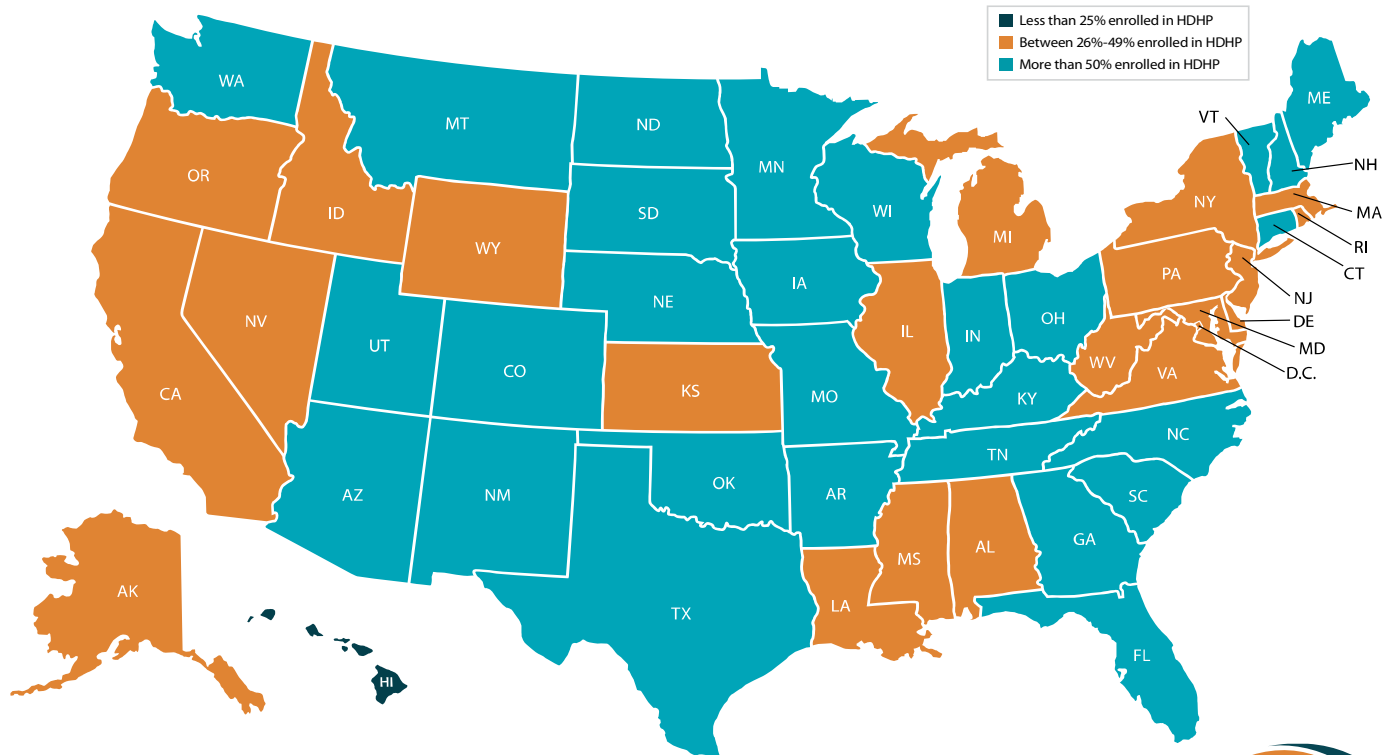
STATE-LEVEL TRENDS IN ESI IN ILLINOIS

	2015	2016	2017	2018	2019	Significant difference between 2018-2019
Trends in ESI Offer and Employee Access, 2015-2019						
Percent of Employers Offering ESI	44.1%	44.9%	44.4%	44.1%	50.4%	
Percent of Employees in Establishments that Offer ESI	83.0%	85.6%	86.7%	83.8%	88.0%	
Percent of Employees Eligible for ESI at Offering Establishments	73.6%	77.0%	77.6%	77.0%	76.2%	
Percent of ESI-Eligible Employees Enrolled	74.4%	74.4%	72.9%	73.9%	72.9%	
Trends in ESI Costs, 2015-2019						
Average Annual Premiums						
Single Coverage	\$6,055	\$6,268	\$6,493	\$7,123	\$7,157	
Family Coverage	\$17,227	\$18,510	\$19,656	\$20,407	\$20,659	
Average Employee Share of Premiums						
Single Coverage	20.5%	23.7%	21.3%	21.7%	22.5%	
Family Coverage	22.6%	27.5%	23.2%	26.4%	27.0%	
Average Annual Deductibles						
Individual Coverage	\$1,323	\$1,474	\$1,693	\$1,752	\$1,876	
Family Coverage	\$2,703	\$2,628	\$3,048	\$3,324	\$3,849	
Percent of Employees in High-Deductible Health Plans	33.8%	33.9%	43.1%	48.1%	47.9%	

* Significant difference between 2018 and 2019 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 2019).
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Data Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component, 2015-2019.

STATE VARIATION IN PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2019



To learn more about state variation across ESI indicators, access the 50-state comparison tables at www.shadac.org/ESIReport2020.

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

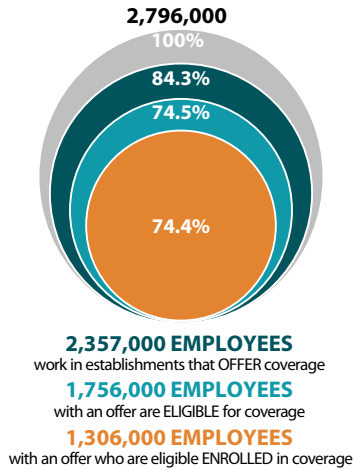
STATE-LEVEL TRENDS

IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2015-2019

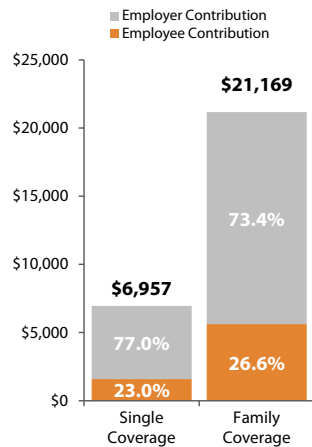
IN INDIANA

EMPLOYER-SPONSORED INSURANCE IN 2019

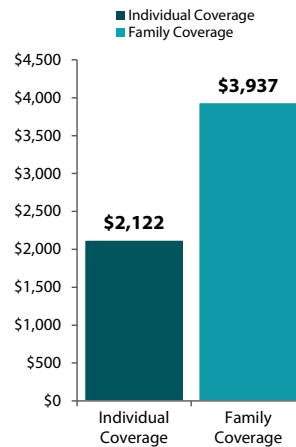
Offer, Eligibility, and Enrollment



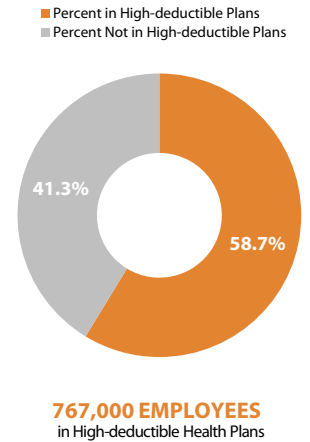
Average Annual Premium, Single and Family Coverage



Average Annual Deductible, Individual and Family Coverage

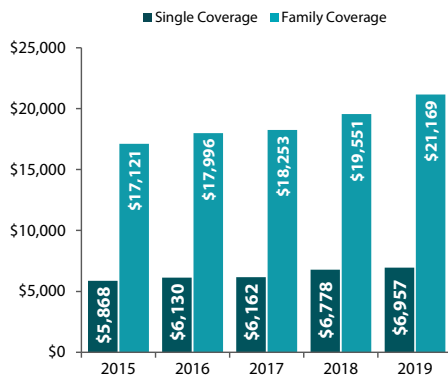


Percent of Employees in High-deductible Health Plans

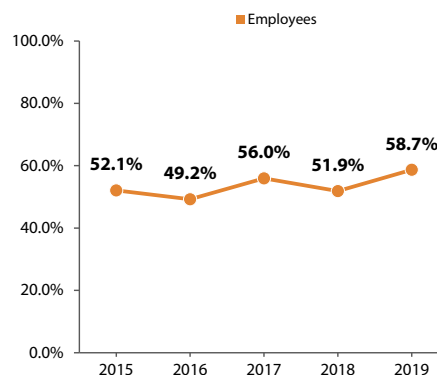


TRENDS IN ESI COSTS, 2015-2019

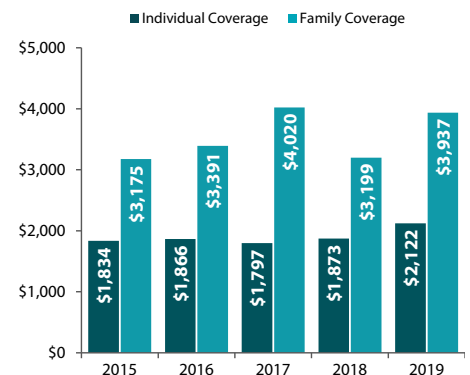
Average Annual Premium, Single and Family Coverage



Percent of Employees in High-deductible Health Plans

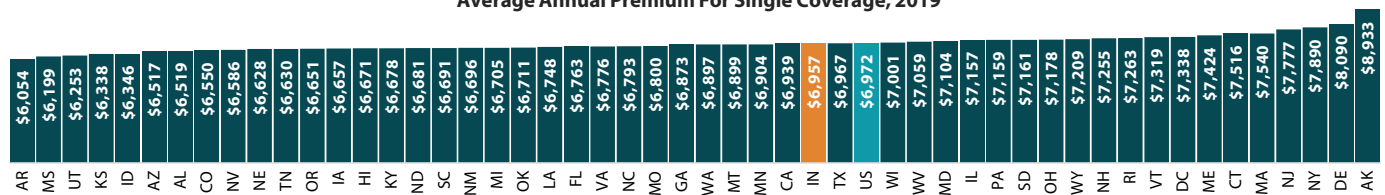


Average Annual Deductible, Individual and Family Coverage



STATE VARIATION IN ESI COSTS FOR SINGLE/INDIVIDUAL COVERAGE, 2019

Average Annual Premium For Single Coverage, 2019



Average Annual Deductible for Individual Coverage, 2019



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

STATE-LEVEL TRENDS

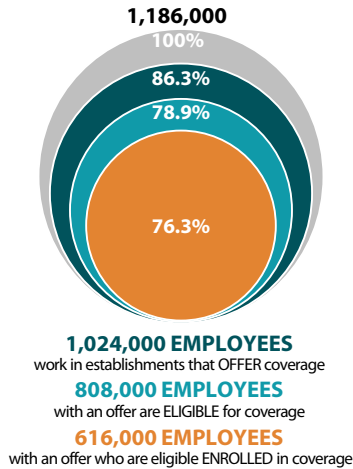
IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2015-2019

KS

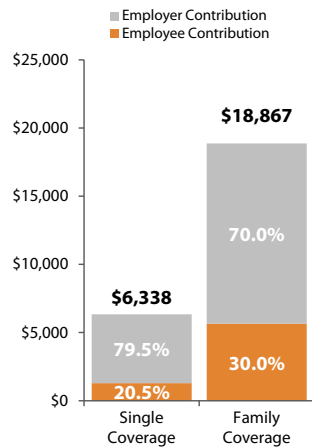
KANSAS

EMPLOYER-SPONSORED INSURANCE IN 2019

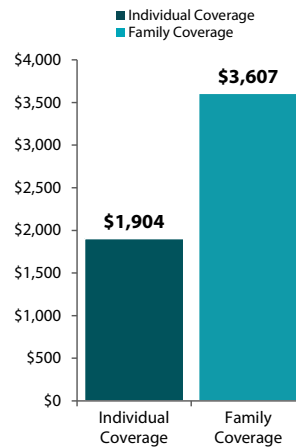
Offer, Eligibility, and Enrollment



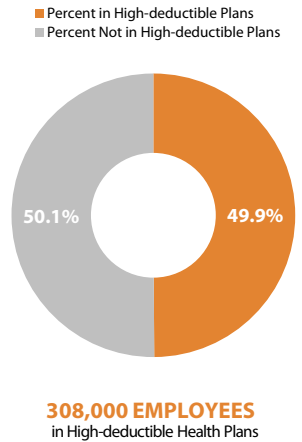
Average Annual Premium, Single and Family Coverage



Average Annual Deductible, Individual and Family Coverage

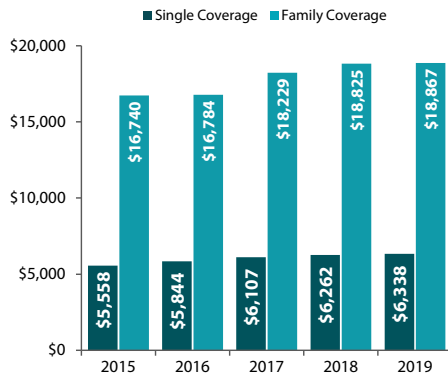


Percent of Employees in High-deductible Health Plans

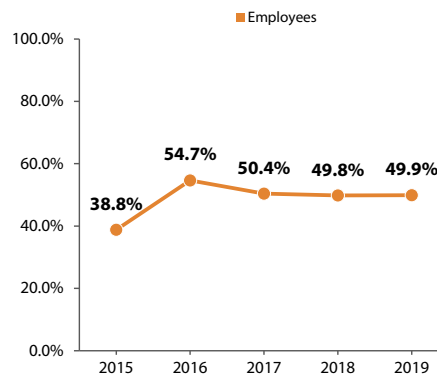


TRENDS IN ESI COSTS, 2015-2019

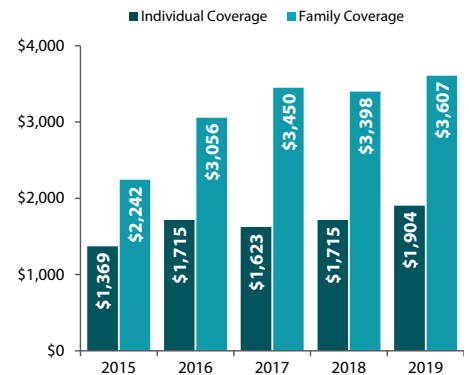
Average Annual Premium, Single and Family Coverage



Percent of Employees in High-deductible Health Plans

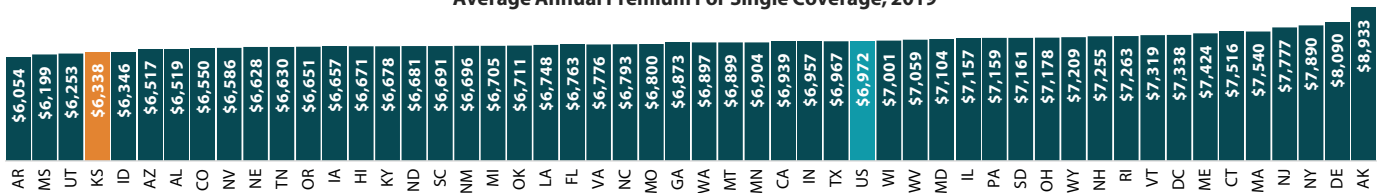


Average Annual Deductible, Individual and Family Coverage



STATE VARIATION IN ESI COSTS FOR SINGLE/INDIVIDUAL COVERAGE, 2019

Average Annual Premium For Single Coverage, 2019



Average Annual Deductible for Individual Coverage, 2019



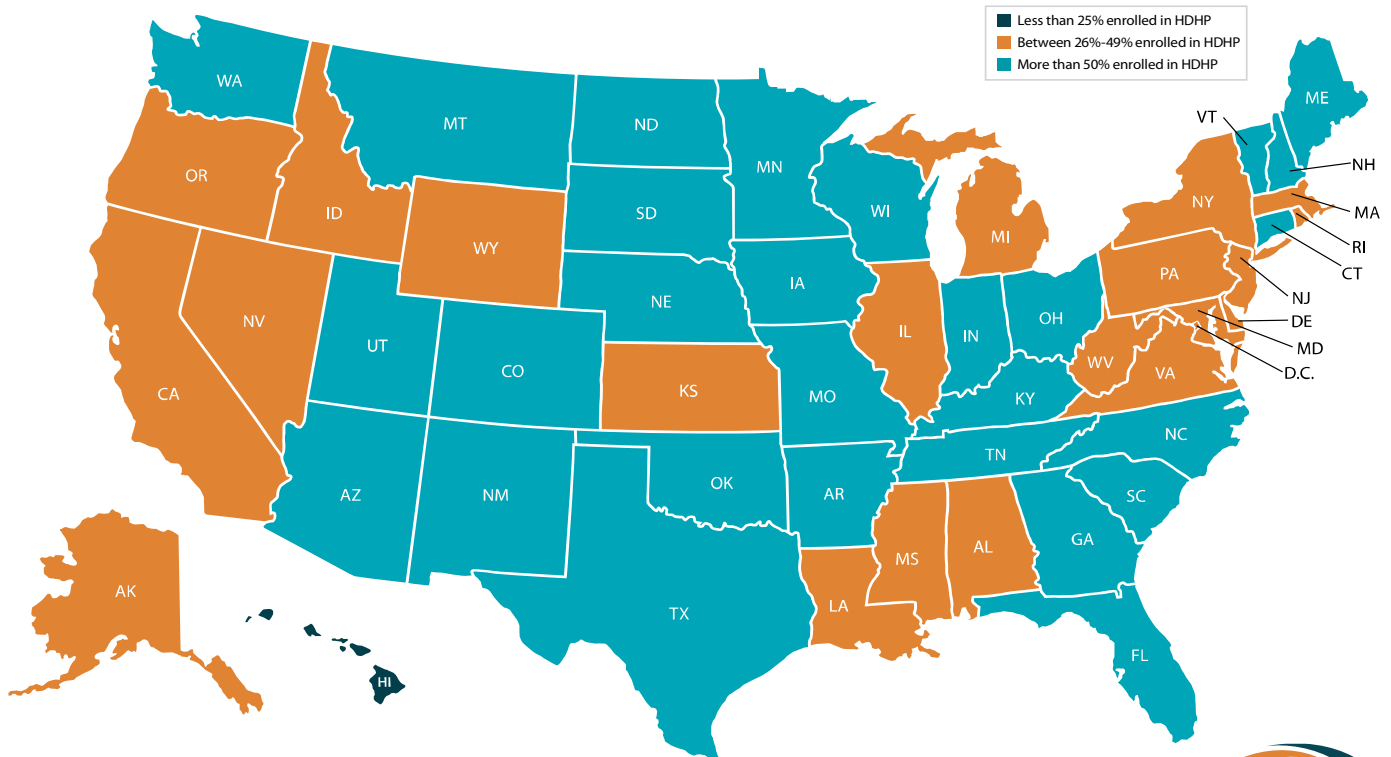
STATE-LEVEL TRENDS IN ESI IN KANSAS

	2015	2016	2017	2018	2019	Significant difference between 2018-2019
Trends in ESI Offer and Employee Access, 2015-2019						
Percent of Employers Offering ESI	49.8%	47.9%	50.3%	50.2%	56.3%	
Percent of Employees in Establishments that Offer ESI	84.6%	82.5%	84.5%	85.3%	86.3%	
Percent of Employees Eligible for ESI at Offering Establishments	73.3%	77.3%	74.5%	71.8%	78.9%	*
Percent of ESI-Eligible Employees Enrolled	76.9%	76.0%	75.5%	73.2%	76.3%	
Trends in ESI Costs, 2015-2019						
Average Annual Premiums						
Single Coverage	\$5,558	\$5,844	\$6,107	\$6,262	\$6,338	
Family Coverage	\$16,740	\$16,784	\$18,229	\$18,825	\$18,867	
Average Employee Share of Premiums						
Single Coverage	24.3%	21.6%	20.0%	20.0%	20.5%	
Family Coverage	30.3%	27.8%	26.6%	27.9%	30.0%	
Average Annual Deductibles						
Individual Coverage	\$1,369	\$1,715	\$1,623	\$1,715	\$1,904	
Family Coverage	\$2,242	\$3,056	\$3,450	\$3,398	\$3,607	
Percent of Employees in High-Deductible Health Plans	38.8%	54.7%	50.4%	49.8%	49.9%	

* Significant difference between 2018 and 2019 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 2019).
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Data Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component, 2015-2019.

STATE VARIATION IN PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2019



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

STATE-LEVEL TRENDS

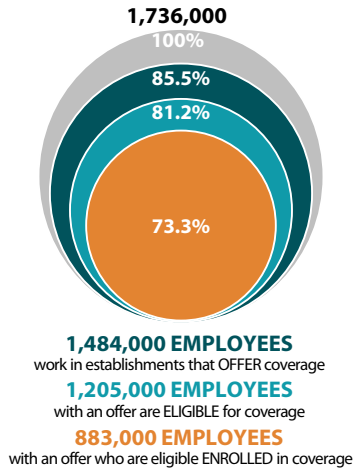
IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2015-2019

KY

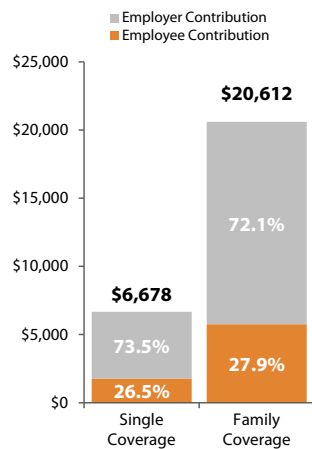
KENTUCKY

EMPLOYER-SPONSORED INSURANCE IN 2019

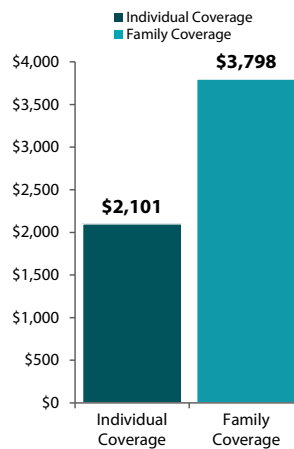
Offer, Eligibility, and Enrollment



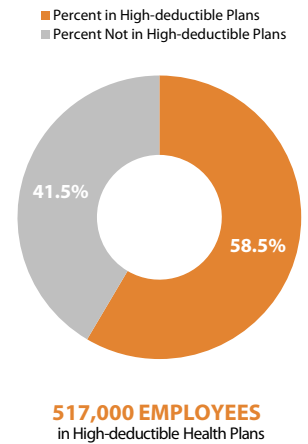
Average Annual Premium, Single and Family Coverage



Average Annual Deductible, Individual and Family Coverage

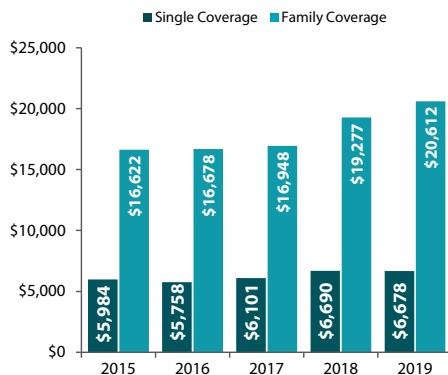


Percent of Employees in High-deductible Health Plans

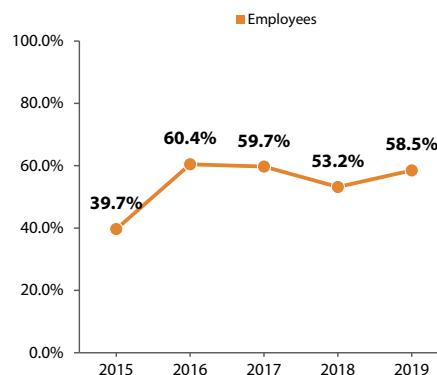


TRENDS IN ESI COSTS, 2015-2019

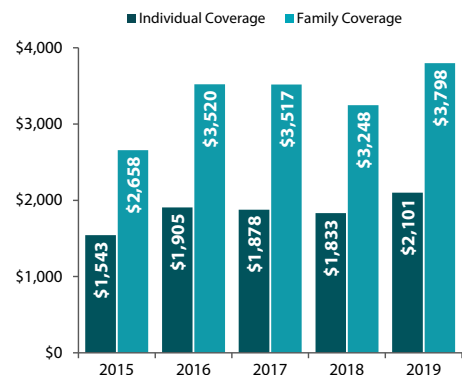
Average Annual Premium, Single and Family Coverage



Percent of Employees in High-deductible Health Plans

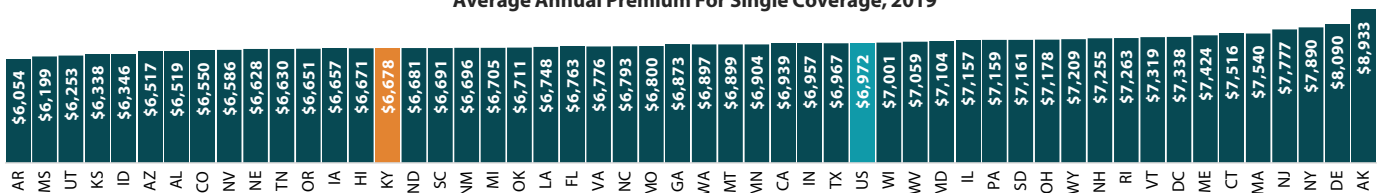


Average Annual Deductible, Individual and Family Coverage



STATE VARIATION IN ESI COSTS FOR SINGLE/INDIVIDUAL COVERAGE, 2019

Average Annual Premium For Single Coverage, 2019



Average Annual Deductible for Individual Coverage, 2019



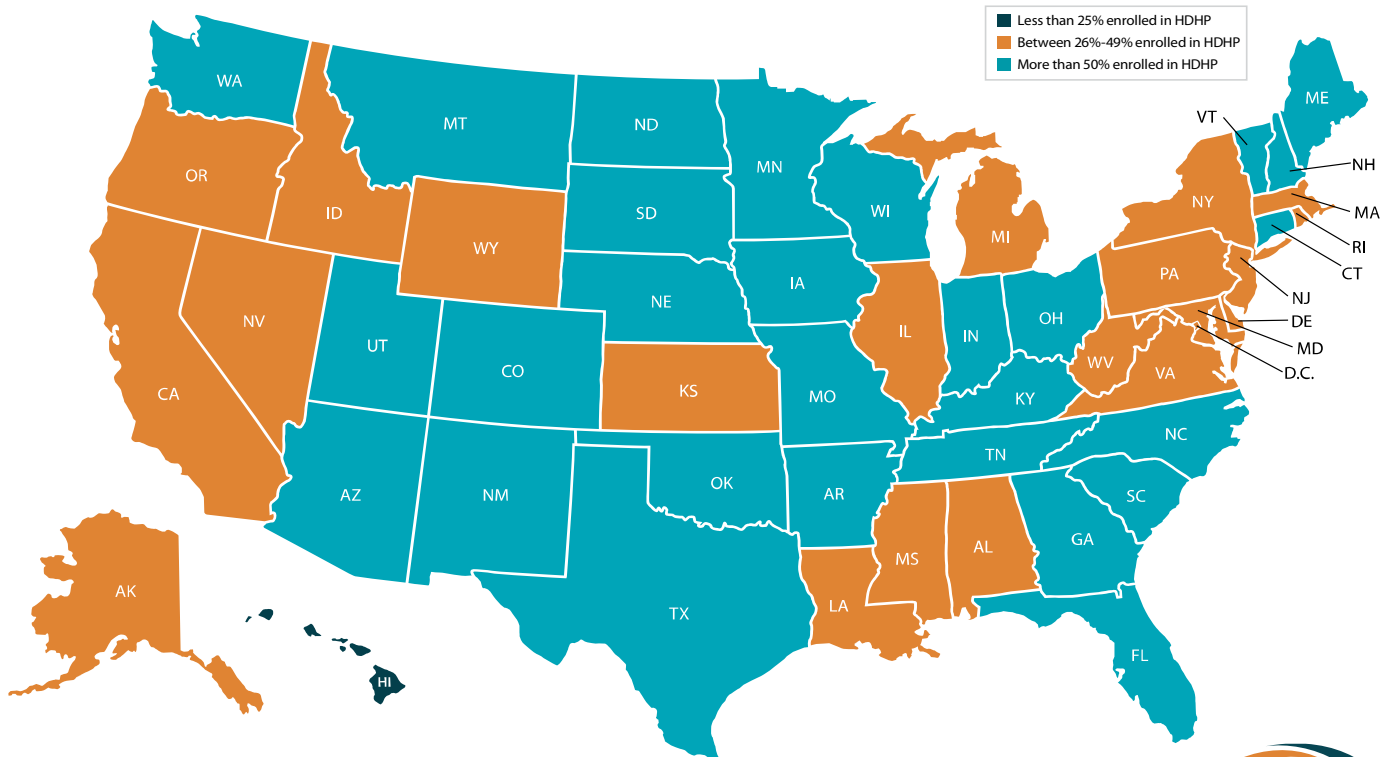
STATE-LEVEL TRENDS IN ESI IN KENTUCKY

	2015	2016	2017	2018	2019	Significant difference between 2018-2019
Trends in ESI Offer and Employee Access, 2015-2019						
Percent of Employers Offering ESI	47.8%	48.2%	50.4%	49.5%	49.0%	
Percent of Employees in Establishments that Offer ESI	85.6%	83.5%	87.2%	86.2%	85.5%	
Percent of Employees Eligible for ESI at Offering Establishments	73.7%	80.6%	78.0%	79.1%	81.2%	
Percent of ESI-Eligible Employees Enrolled	78.2%	75.1%	76.2%	73.0%	73.3%	
Trends in ESI Costs, 2015-2019						
Average Annual Premiums						
Single Coverage	\$5,984	\$5,758	\$6,101	\$6,690	\$6,678	
Family Coverage	\$16,622	\$16,678	\$16,948	\$19,277	\$20,612	
Average Employee Share of Premiums						
Single Coverage	18.7%	22.4%	23.8%	24.4%	26.5%	
Family Coverage	23.9%	28.4%	28.1%	27.9%	27.9%	
Average Annual Deductibles						
Individual Coverage	\$1,543	\$1,905	\$1,878	\$1,833	\$2,101	*
Family Coverage	\$2,658	\$3,520	\$3,517	\$3,248	\$3,798	
Percent of Employees in High-Deductible Health Plans	39.7%	60.4%	59.7%	53.2%	58.5%	

* Significant difference between 2018 and 2019 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 2019).
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Data Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component, 2015-2019.

STATE VARIATION IN PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2019



To learn more about state variation across ESI indicators, access the 50-state comparison tables at www.shadac.org/ESIReport2020.

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

STATE-LEVEL TRENDS

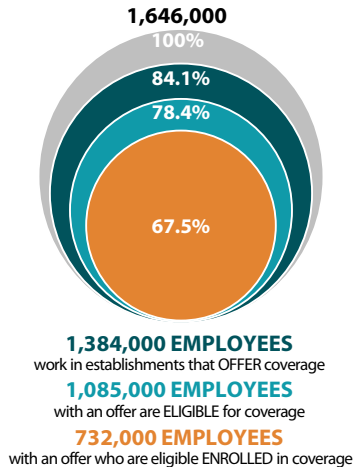
IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2015-2019

LA

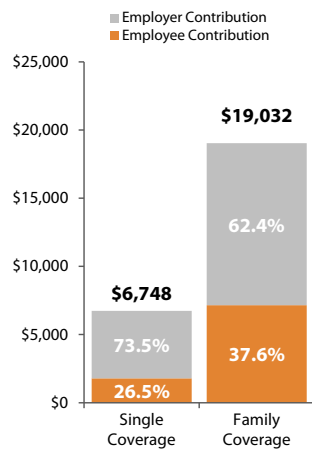
LOUISIANA

EMPLOYER-SPONSORED INSURANCE IN 2019

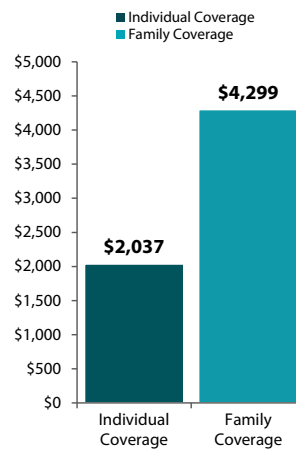
Offer, Eligibility, and Enrollment



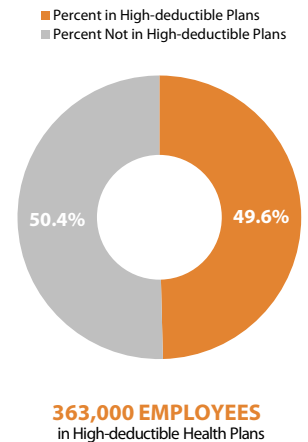
Average Annual Premium, Single and Family Coverage



Average Annual Deductible, Individual and Family Coverage

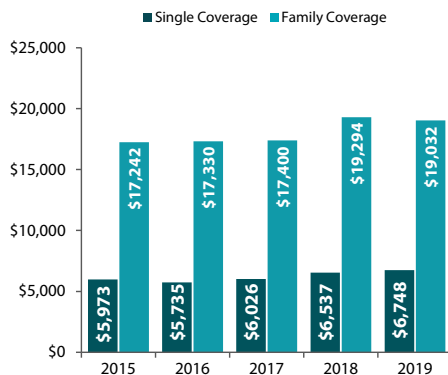


Percent of Employees in High-deductible Health Plans

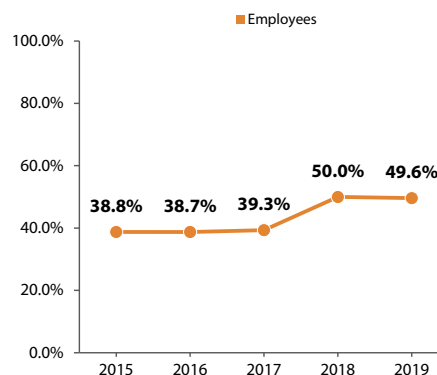


TRENDS IN ESI COSTS, 2015-2019

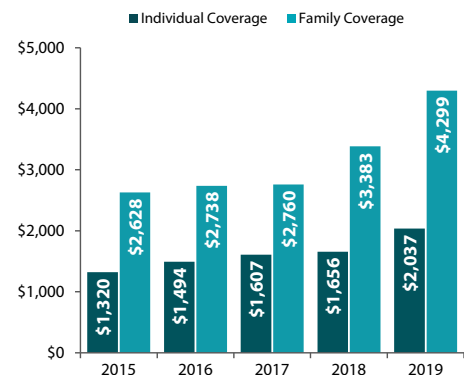
Average Annual Premium, Single and Family Coverage



Percent of Employees in High-deductible Health Plans

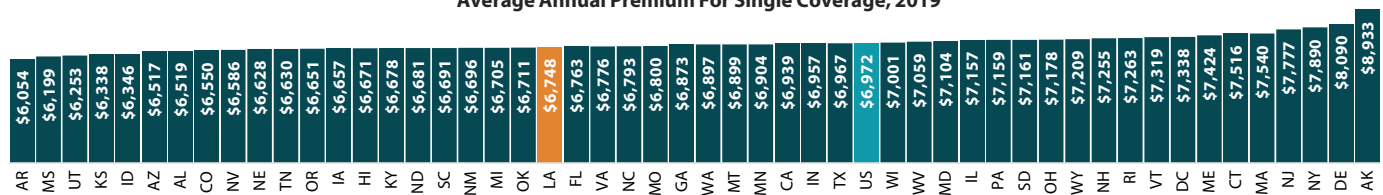


Average Annual Deductible, Individual and Family Coverage

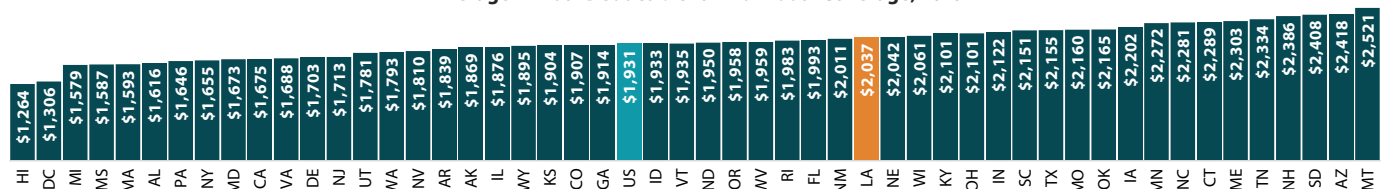


STATE VARIATION IN ESI COSTS FOR SINGLE/INDIVIDUAL COVERAGE, 2019

Average Annual Premium For Single Coverage, 2019



Average Annual Deductible for Individual Coverage, 2019



STATE-LEVEL TRENDS

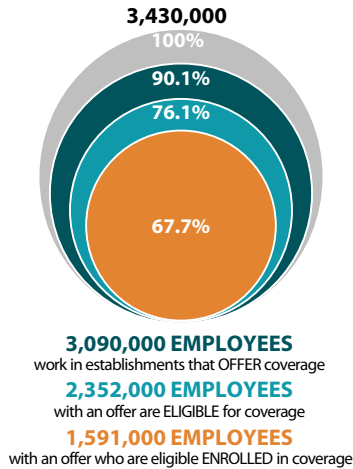
IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2015-2019

MA

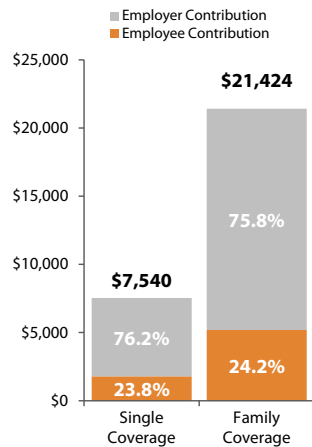
MASSACHUSETTS

EMPLOYER-SPONSORED INSURANCE IN 2019

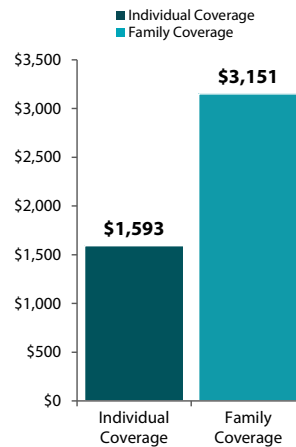
Offer, Eligibility, and Enrollment



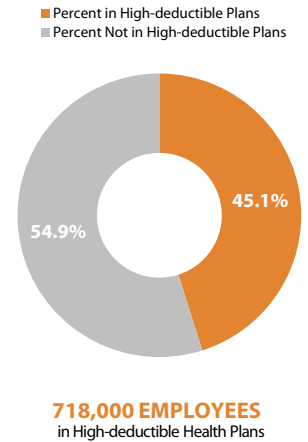
Average Annual Premium, Single and Family Coverage



Average Annual Deductible, Individual and Family Coverage

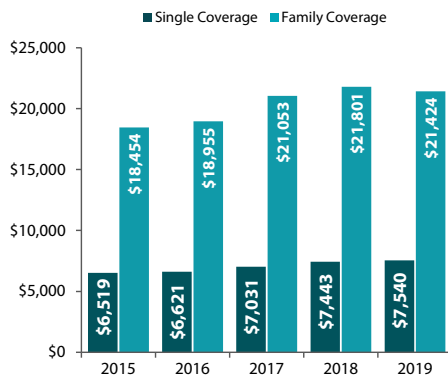


Percent of Employees in High-deductible Health Plans

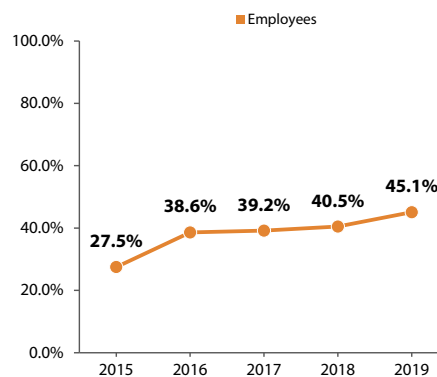


TRENDS IN ESI COSTS, 2015-2019

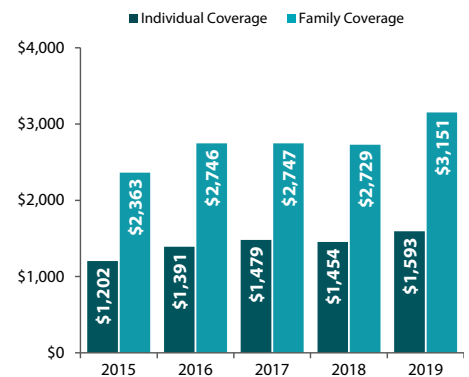
Average Annual Premium, Single and Family Coverage



Percent of Employees in High-deductible Health Plans

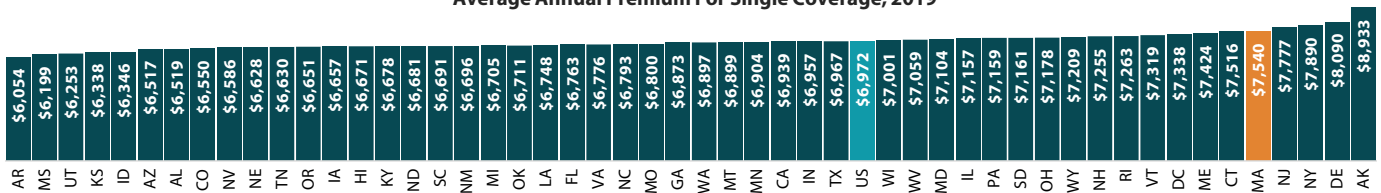


Average Annual Deductible, Individual and Family Coverage



STATE VARIATION IN ESI COSTS FOR SINGLE/INDIVIDUAL COVERAGE, 2019

Average Annual Premium For Single Coverage, 2019



Average Annual Deductible for Individual Coverage, 2019



STATE-LEVEL TRENDS

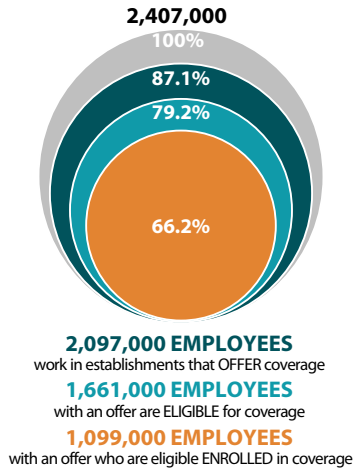
IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2015-2019

MD

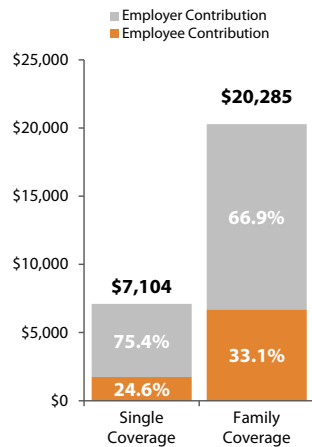
MARYLAND

EMPLOYER-SPONSORED INSURANCE IN 2019

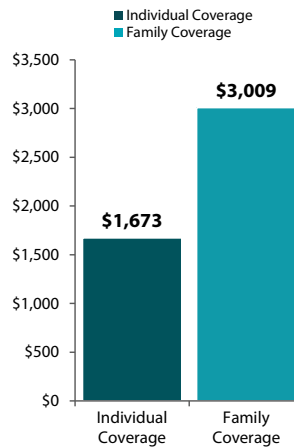
Offer, Eligibility, and Enrollment



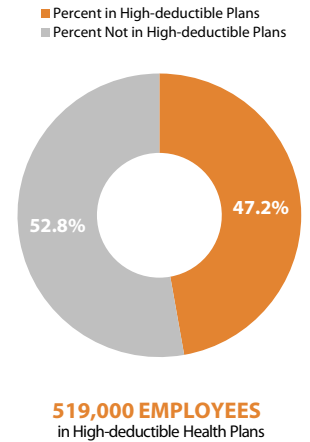
Average Annual Premium, Single and Family Coverage



Average Annual Deductible, Individual and Family Coverage

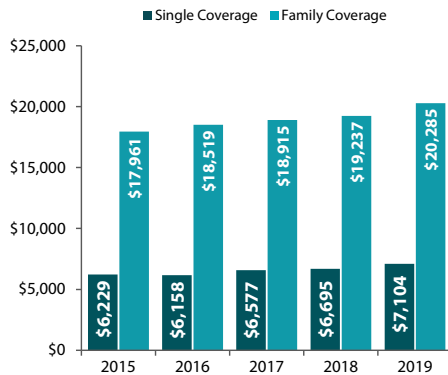


Percent of Employees in High-deductible Health Plans

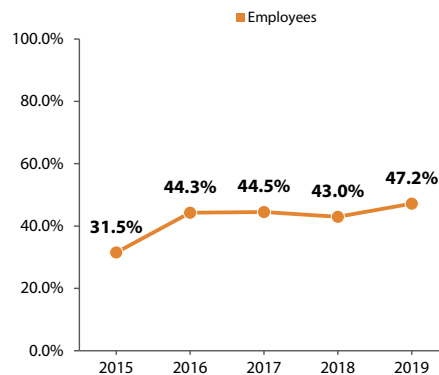


TRENDS IN ESI COSTS, 2015-2019

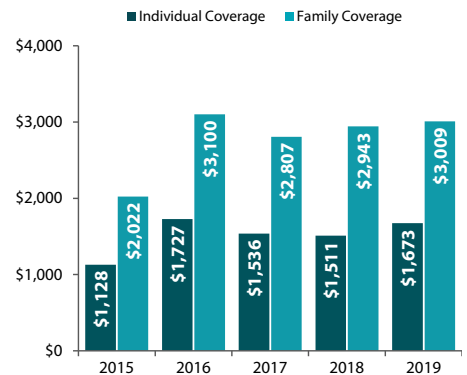
Average Annual Premium, Single and Family Coverage



Percent of Employees in High-deductible Health Plans

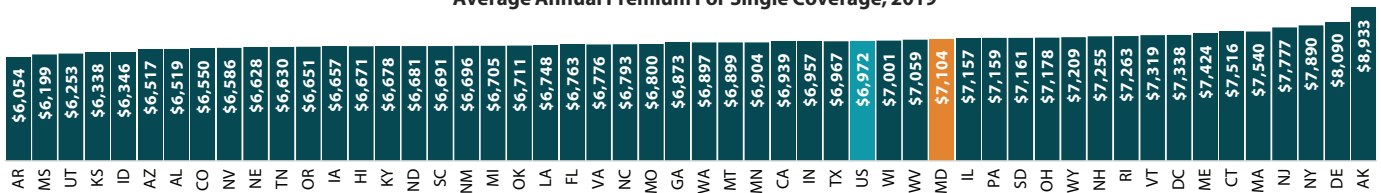


Average Annual Deductible, Individual and Family Coverage

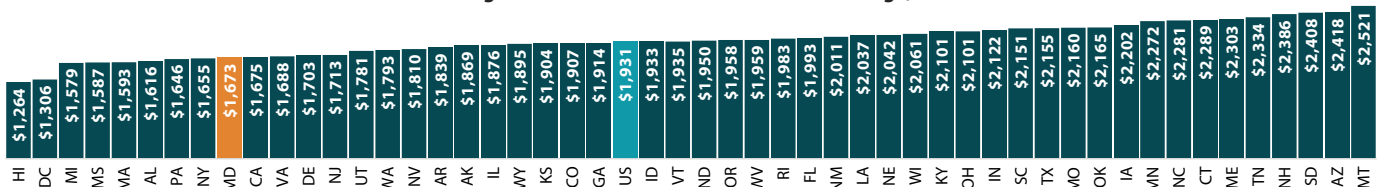


STATE VARIATION IN ESI COSTS FOR SINGLE/INDIVIDUAL COVERAGE, 2019

Average Annual Premium For Single Coverage, 2019



Average Annual Deductible for Individual Coverage, 2019



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

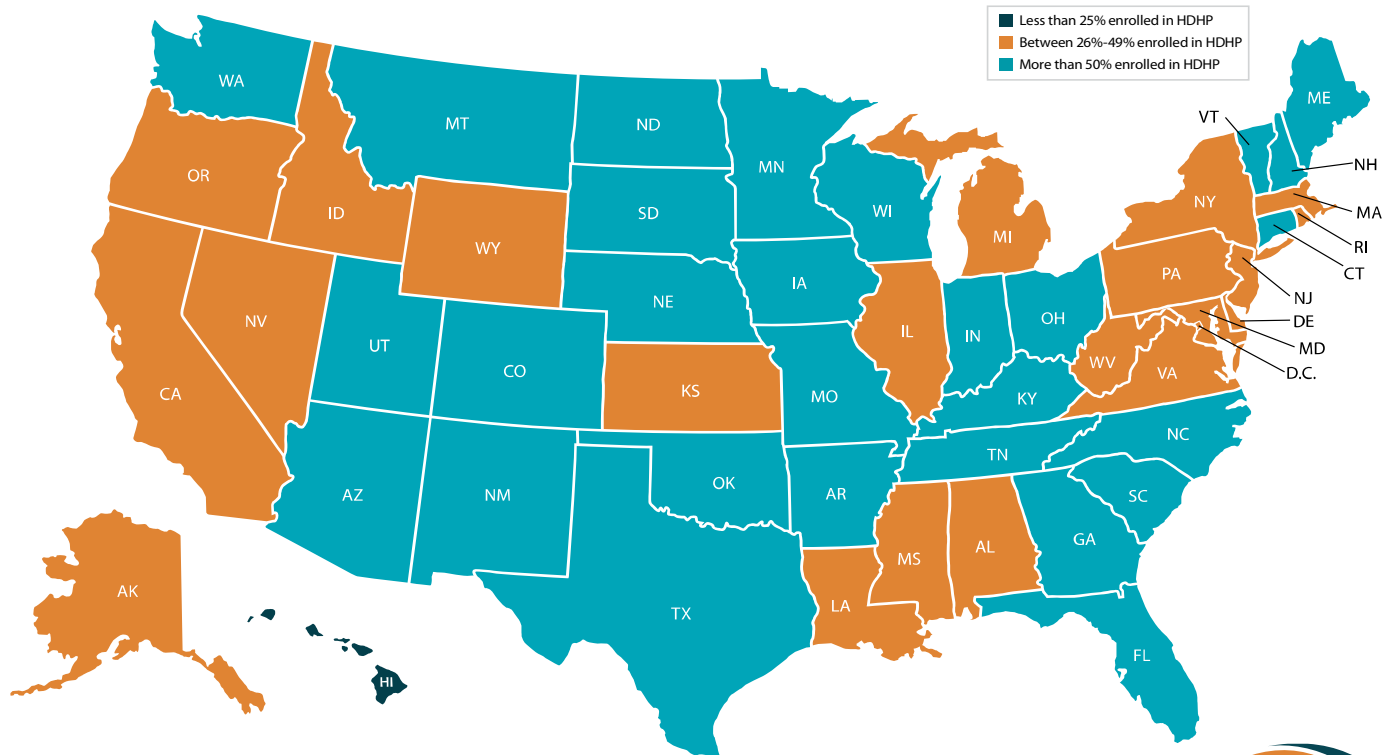
STATE-LEVEL TRENDS IN ESI IN MARYLAND

	2015	2016	2017	2018	2019	Significant difference between 2018-2019
Trends in ESI Offer and Employee Access, 2015-2019						
Percent of Employers Offering ESI	50.1%	49.7%	54.2%	56.4%	46.0%	*
Percent of Employees in Establishments that Offer ESI	84.5%	84.1%	87.3%	86.1%	87.1%	
Percent of Employees Eligible for ESI at Offering Establishments	76.2%	77.5%	77.1%	76.6%	79.2%	
Percent of ESI-Eligible Employees Enrolled	73.2%	69.2%	69.3%	69.4%	66.2%	
Trends in ESI Costs, 2015-2019						
Average Annual Premiums						
Single Coverage	\$6,229	\$6,158	\$6,577	\$6,695	\$7,104	
Family Coverage	\$17,961	\$18,519	\$18,915	\$19,237	\$20,285	
Average Employee Share of Premiums						
Single Coverage	24.3%	24.3%	26.0%	23.7%	24.6%	
Family Coverage	35.4%	29.6%	32.0%	32.1%	33.1%	
Average Annual Deductibles						
Individual Coverage	\$1,128	\$1,727	\$1,536	\$1,511	\$1,673	
Family Coverage	\$2,022	\$3,100	\$2,807	\$2,943	\$3,009	
Percent of Employees in High-Deductible Health Plans	31.5%	44.3%	44.5%	43.0%	47.2%	

* Significant difference between 2018 and 2019 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 2019).
 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/ESIReport2020 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, 2015-2019.

STATE VARIATION IN PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2019



To learn more about state variation across ESI indicators, access the 50-state comparison tables at www.shadac.org/ESIReport2020.

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

STATE-LEVEL TRENDS

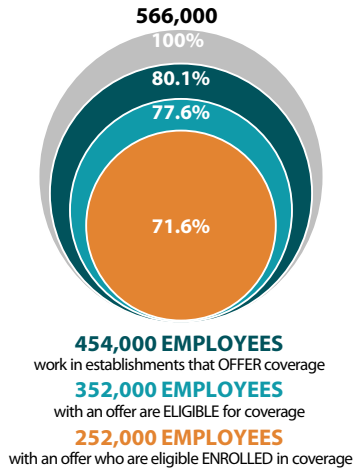
IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2015-2019

ME

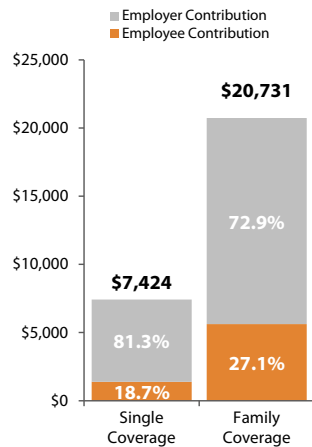
MAINE

EMPLOYER-SPONSORED INSURANCE IN 2019

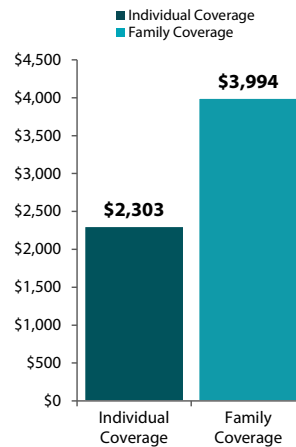
Offer, Eligibility, and Enrollment



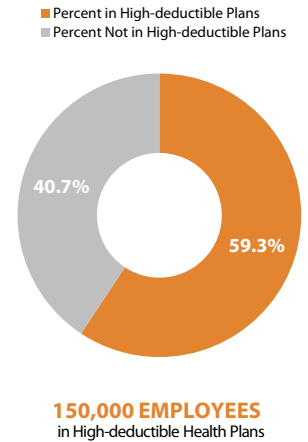
Average Annual Premium, Single and Family Coverage



Average Annual Deductible, Individual and Family Coverage

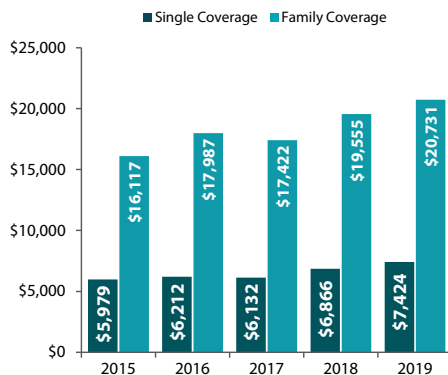


Percent of Employees in High-deductible Health Plans

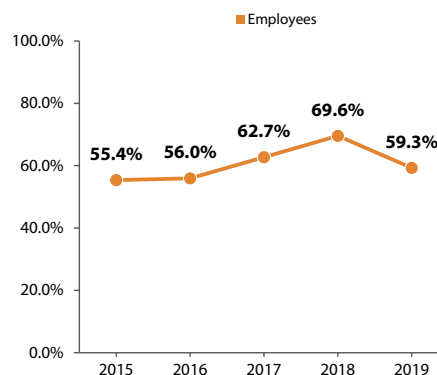


TRENDS IN ESI COSTS, 2015-2019

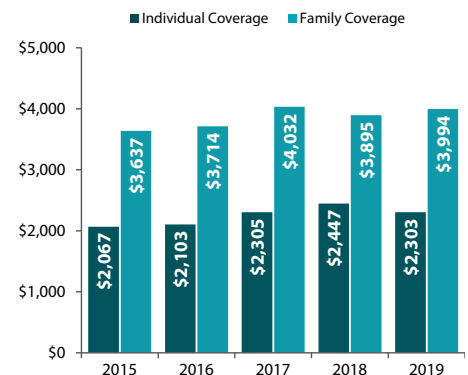
Average Annual Premium, Single and Family Coverage



Percent of Employees in High-deductible Health Plans

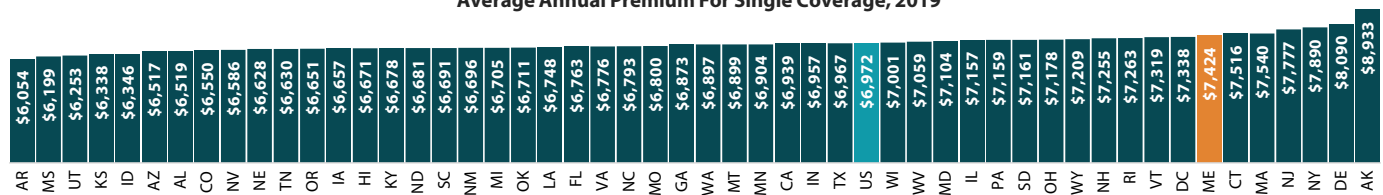


Average Annual Deductible, Individual and Family Coverage



STATE VARIATION IN ESI COSTS FOR SINGLE/INDIVIDUAL COVERAGE, 2019

Average Annual Premium For Single Coverage, 2019



Average Annual Deductible for Individual Coverage, 2019



STATE-LEVEL TRENDS IN ESI IN MAINE

Trends in ESI Offer and Employee Access, 2015-2019	2015	2016	2017	2018	2019	Significant difference between
						2018-2019
Percent of Employers Offering ESI	41.6%	43.2%	41.6%	44.1%	43.3%	
Percent of Employees in Establishments that Offer ESI	77.2%	79.9%	79.5%	78.7%	80.1%	
Percent of Employees Eligible for ESI at Offering Establishments	77.3%	74.7%	76.6%	77.9%	77.6%	
Percent of ESI-Eligible Employees Enrolled	74.0%	73.1%	72.1%	74.9%	71.6%	
Trends in ESI Costs, 2015-2019						
Average Annual Premiums						
Single Coverage	\$5,979	\$6,212	\$6,132	\$6,866	\$7,424	*
Family Coverage	\$16,117	\$17,987	\$17,422	\$19,555	\$20,731	
Average Employee Share of Premiums						
Single Coverage	21.4%	21.8%	21.4%	21.3%	18.7%	
Family Coverage	28.9%	26.1%	27.7%	27.5%	27.1%	
Average Annual Deductibles						
Individual Coverage	\$2,067	\$2,103	\$2,305	\$2,447	\$2,303	
Family Coverage	\$3,637	\$3,714	\$4,032	\$3,895	\$3,994	
Percent of Employees in High-Deductible Health Plans	55.4%	56.0%	62.7%	69.6%	59.3%	*

* Significant difference between 2018 and 2019 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 2019).

All references are to private-sector employers and employees.

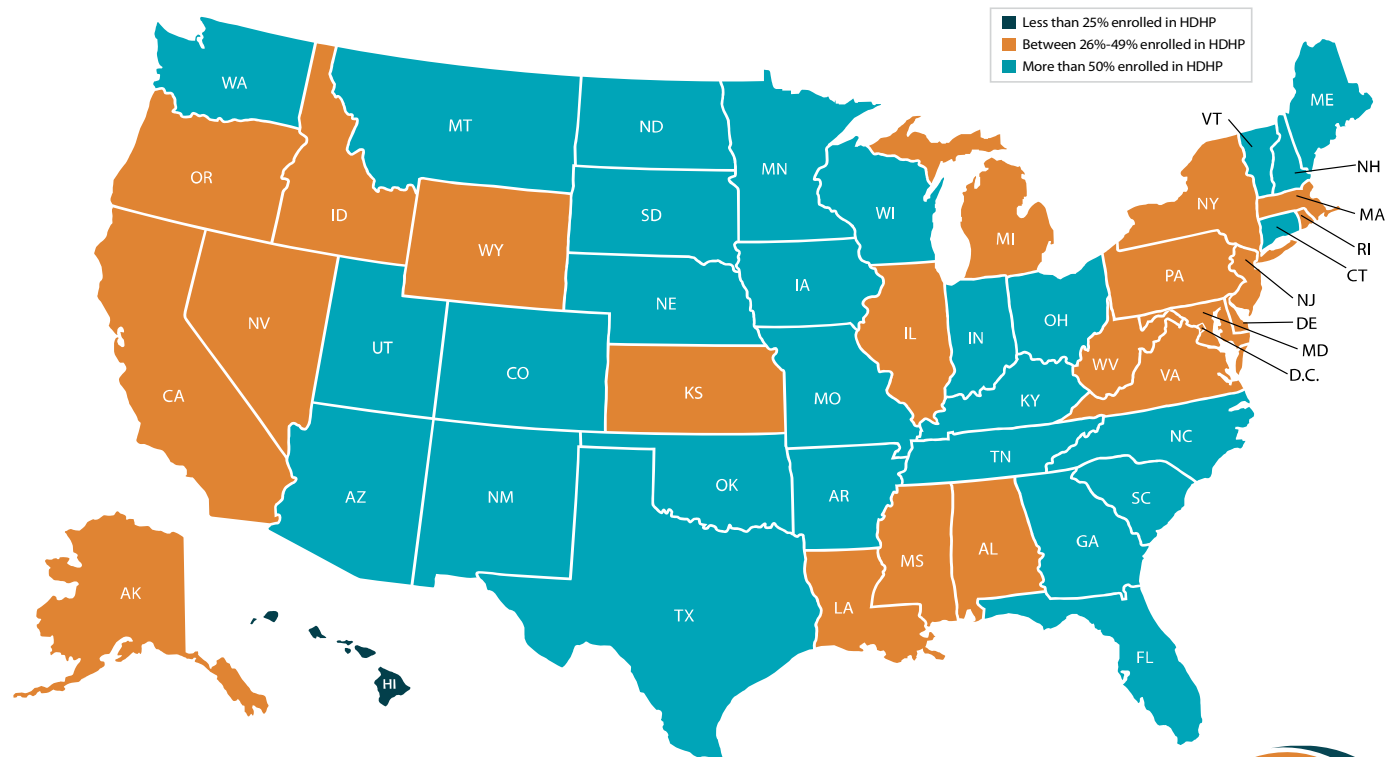
Average premium prices are not adjusted to account for variation in actuarial value.

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

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Data Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component, 2015-2019.

STATE VARIATION IN PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2019



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

STATE-LEVEL TRENDS

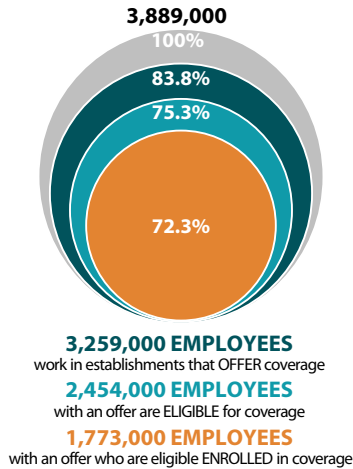
IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2015-2019

MI

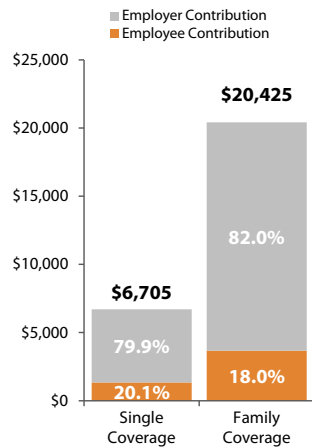
MICHIGAN

EMPLOYER-SPONSORED INSURANCE IN 2019

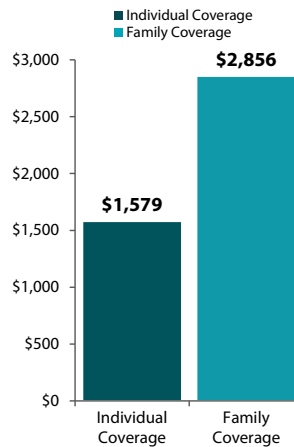
Offer, Eligibility, and Enrollment



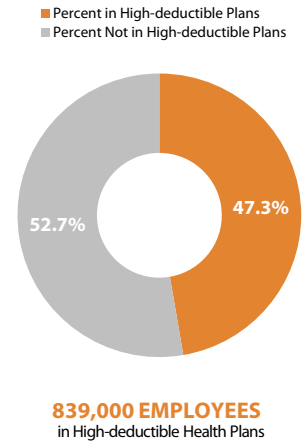
Average Annual Premium, Single and Family Coverage



Average Annual Deductible, Individual and Family Coverage

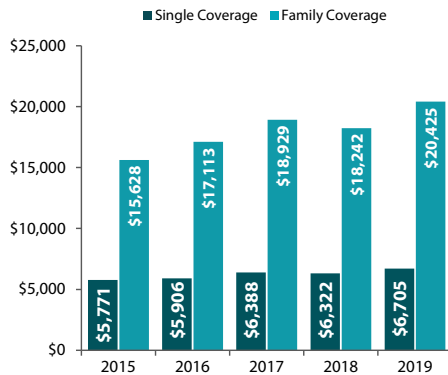


Percent of Employees in High-deductible Health Plans

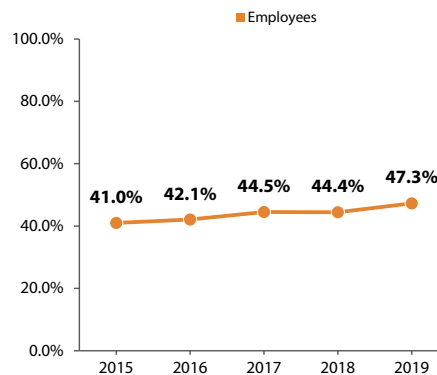


TRENDS IN ESI COSTS, 2015-2019

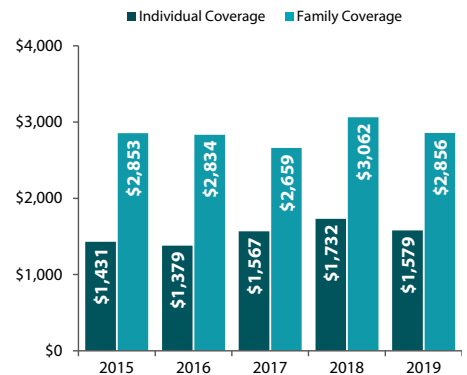
Average Annual Premium, Single and Family Coverage



Percent of Employees in High-deductible Health Plans

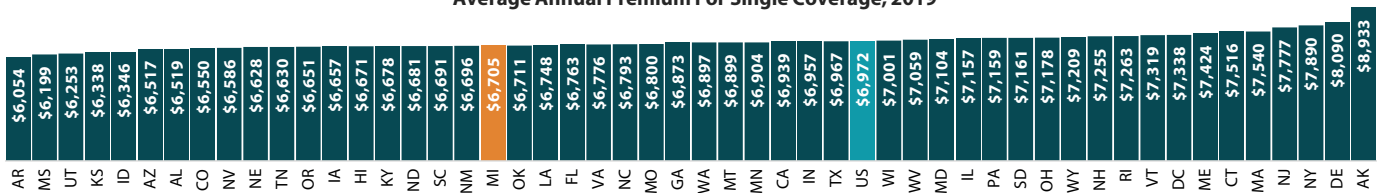


Average Annual Deductible, Individual and Family Coverage

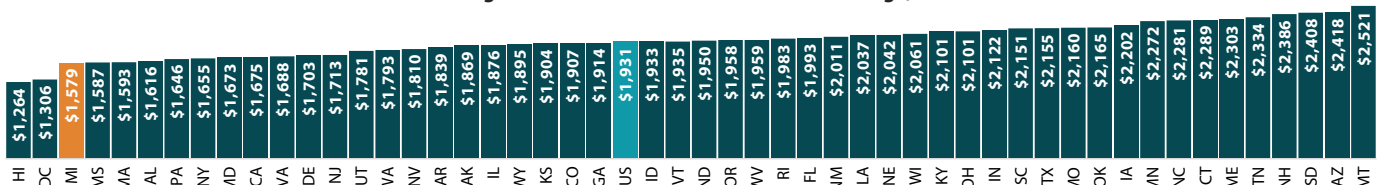


STATE VARIATION IN ESI COSTS FOR SINGLE/INDIVIDUAL COVERAGE, 2019

Average Annual Premium For Single Coverage, 2019



Average Annual Deductible for Individual Coverage, 2019



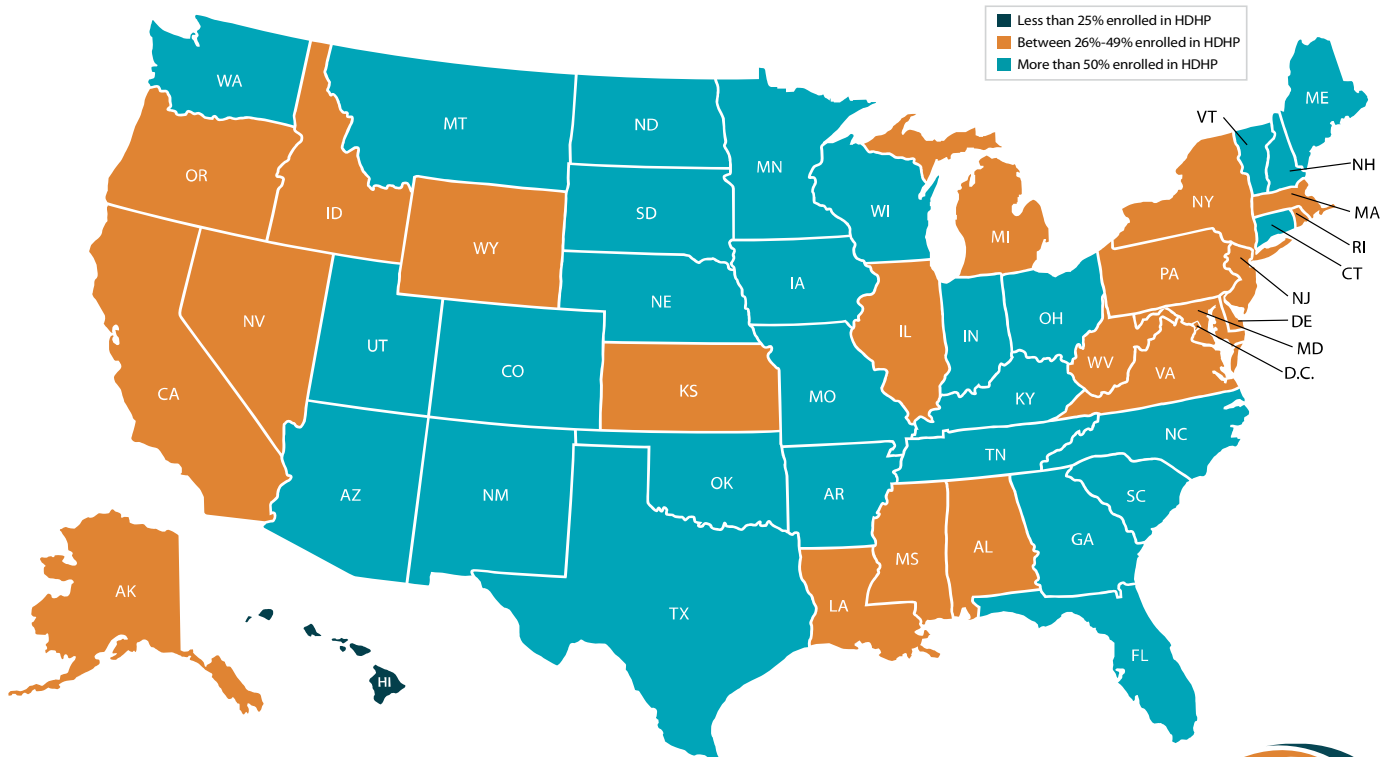
STATE-LEVEL TRENDS IN ESI IN MICHIGAN

	2015	2016	2017	2018	2019	Significant difference between 2018-2019
Trends in ESI Offer and Employee Access, 2015-2019						
Percent of Employers Offering ESI	48.4%	42.8%	49.3%	48.9%	47.3%	
Percent of Employees in Establishments that Offer ESI	82.0%	82.2%	85.2%	85.2%	83.8%	
Percent of Employees Eligible for ESI at Offering Establishments	78.4%	75.9%	77.6%	78.3%	75.3%	
Percent of ESI-Eligible Employees Enrolled	74.0%	77.7%	79.7%	73.2%	72.3%	
Trends in ESI Costs, 2015-2019						
Average Annual Premiums						
Single Coverage	\$5,771	\$5,906	\$6,388	\$6,322	\$6,705	
Family Coverage	\$15,628	\$17,113	\$18,929	\$18,242	\$20,425	
Average Employee Share of Premiums						
Single Coverage	18.9%	20.9%	21.7%	22.7%	20.1%	
Family Coverage	23.3%	20.1%	19.3%	23.5%	18.0%	
Average Annual Deductibles						
Individual Coverage	\$1,431	\$1,379	\$1,567	\$1,732	\$1,579	
Family Coverage	\$2,853	\$2,834	\$2,659	\$3,062	\$2,856	
Percent of Employees in High-Deductible Health Plans	41.0%	42.1%	44.5%	44.4%	47.3%	

* Significant difference between 2018 and 2019 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 2019).
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STATE VARIATION IN PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2019



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STATE-LEVEL TRENDS

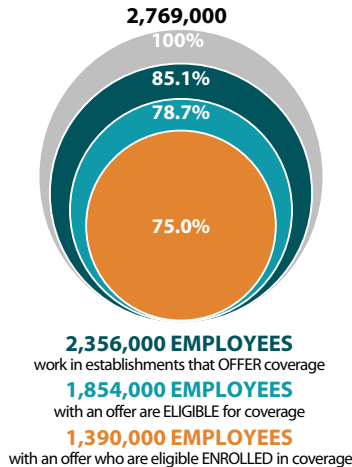
IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2015-2019

MN

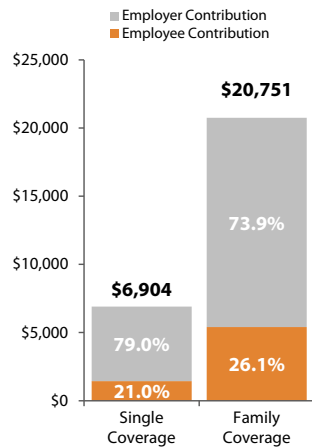
MINNESOTA

EMPLOYER-SPONSORED INSURANCE IN 2019

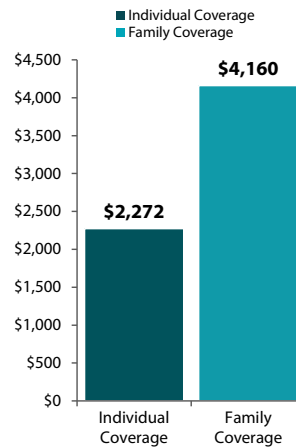
Offer, Eligibility, and Enrollment



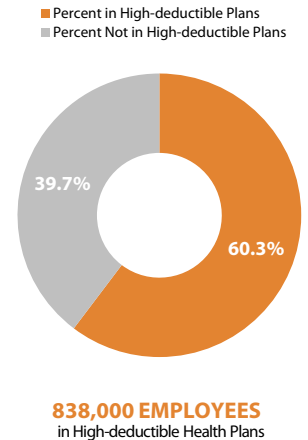
Average Annual Premium, Single and Family Coverage



Average Annual Deductible, Individual and Family Coverage

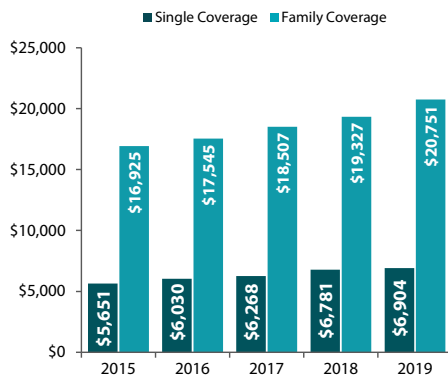


Percent of Employees in High-deductible Health Plans

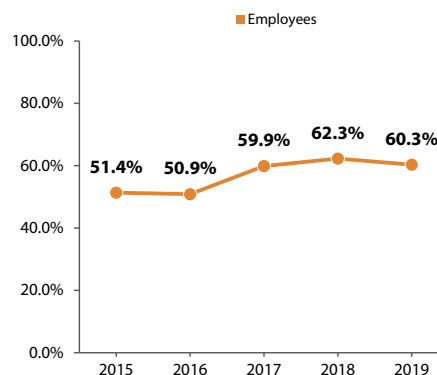


TRENDS IN ESI COSTS, 2015-2019

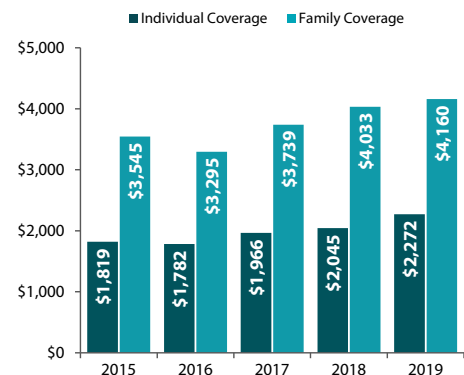
Average Annual Premium, Single and Family Coverage



Percent of Employees in High-deductible Health Plans

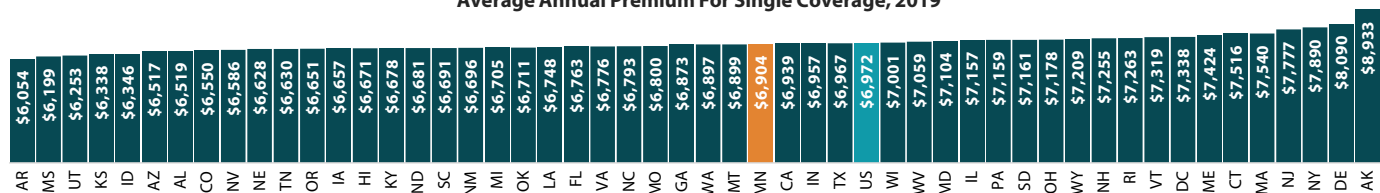


Average Annual Deductible, Individual and Family Coverage



STATE VARIATION IN ESI COSTS FOR SINGLE/INDIVIDUAL COVERAGE, 2019

Average Annual Premium For Single Coverage, 2019



Average Annual Deductible for Individual Coverage, 2019



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

STATE-LEVEL TRENDS

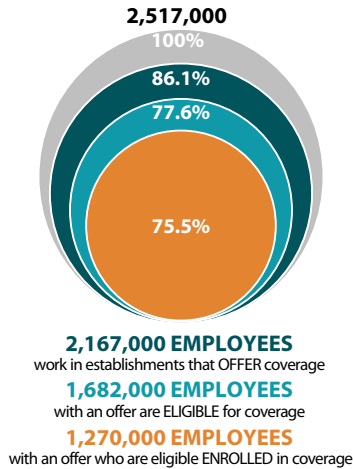
IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2015-2019

MO

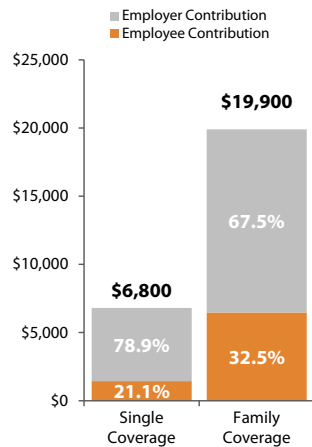
MISSOURI

EMPLOYER-SPONSORED INSURANCE IN 2019

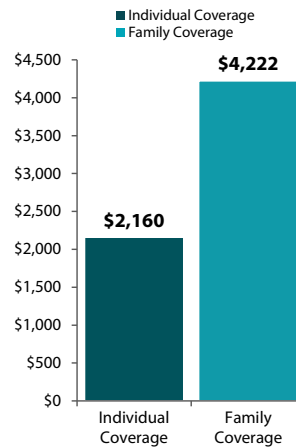
Offer, Eligibility, and Enrollment



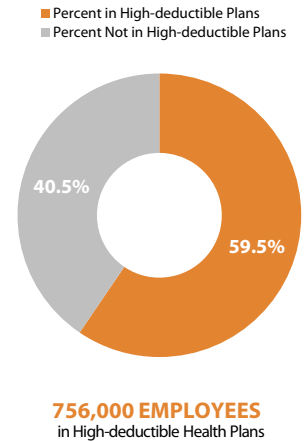
Average Annual Premium, Single and Family Coverage



Average Annual Deductible, Individual and Family Coverage

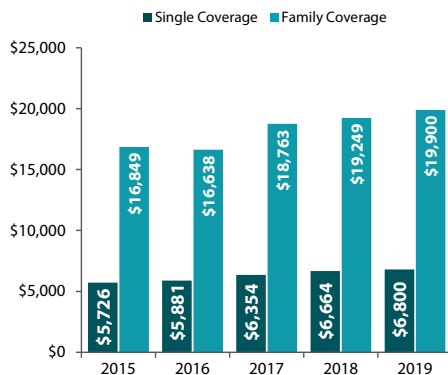


Percent of Employees in High-deductible Health Plans

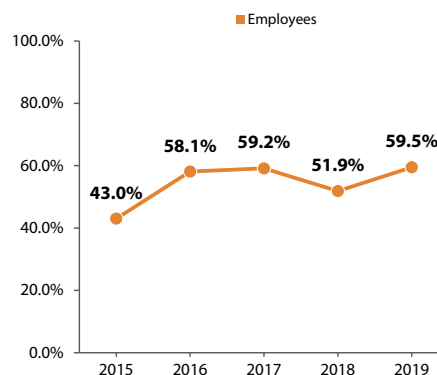


TRENDS IN ESI COSTS, 2015-2019

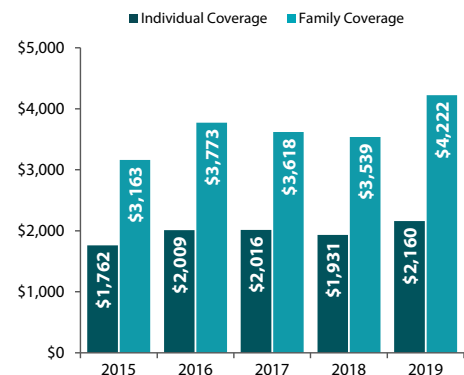
Average Annual Premium, Single and Family Coverage



Percent of Employees in High-deductible Health Plans

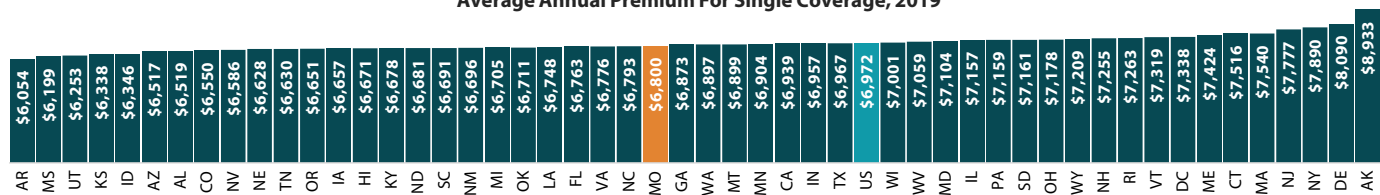


Average Annual Deductible, Individual and Family Coverage

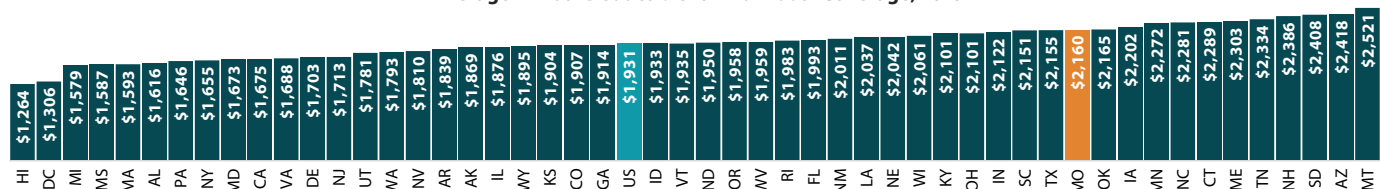


STATE VARIATION IN ESI COSTS FOR SINGLE/INDIVIDUAL COVERAGE, 2019

Average Annual Premium For Single Coverage, 2019



Average Annual Deductible for Individual Coverage, 2019



STATE-LEVEL TRENDS

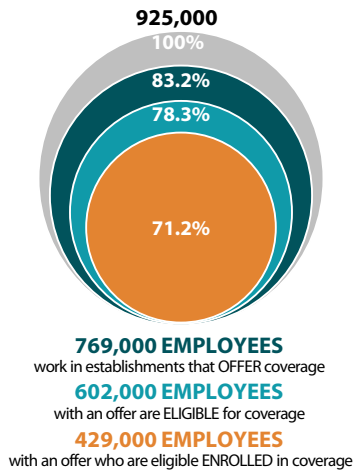
IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2015-2019

MS

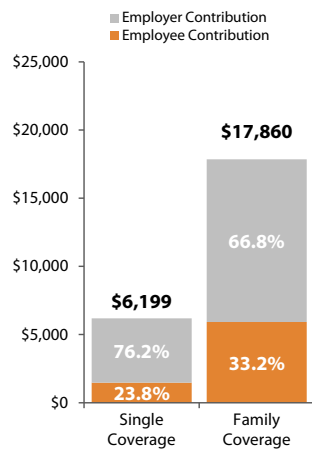
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EMPLOYER-SPONSORED INSURANCE IN 2019

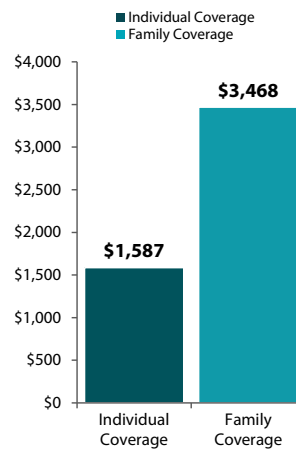
Offer, Eligibility, and Enrollment



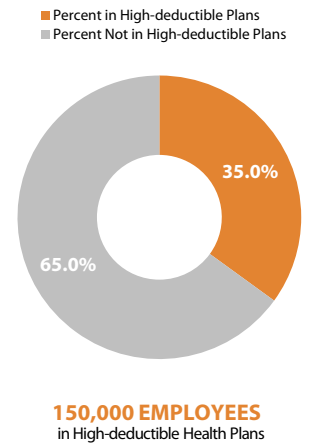
Average Annual Premium, Single and Family Coverage



Average Annual Deductible, Individual and Family Coverage

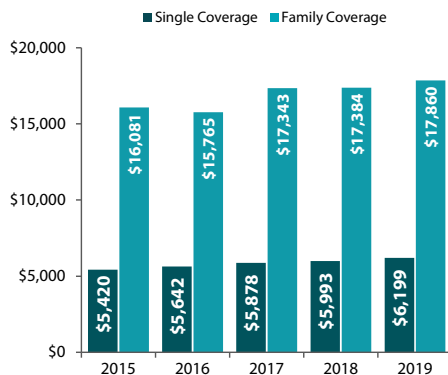


Percent of Employees in High-deductible Health Plans

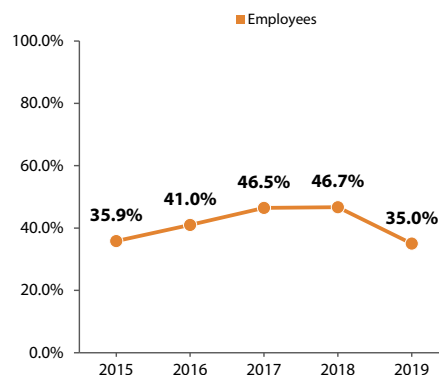


TRENDS IN ESI COSTS, 2015-2019

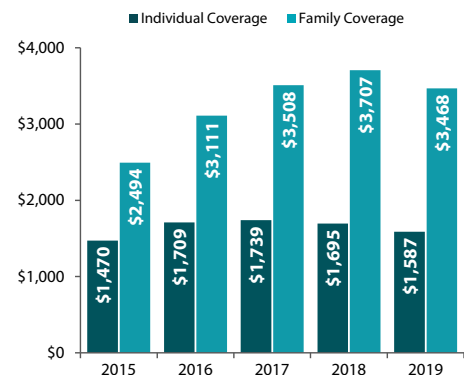
Average Annual Premium, Single and Family Coverage



Percent of Employees in High-deductible Health Plans

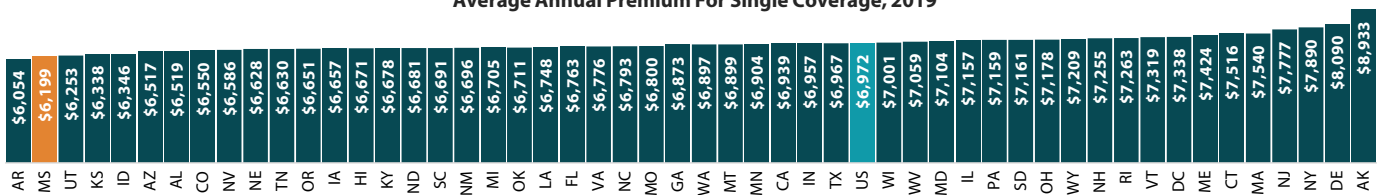


Average Annual Deductible, Individual and Family Coverage



STATE VARIATION IN ESI COSTS FOR SINGLE/INDIVIDUAL COVERAGE, 2019

Average Annual Premium For Single Coverage, 2019



Average Annual Deductible for Individual Coverage, 2019



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

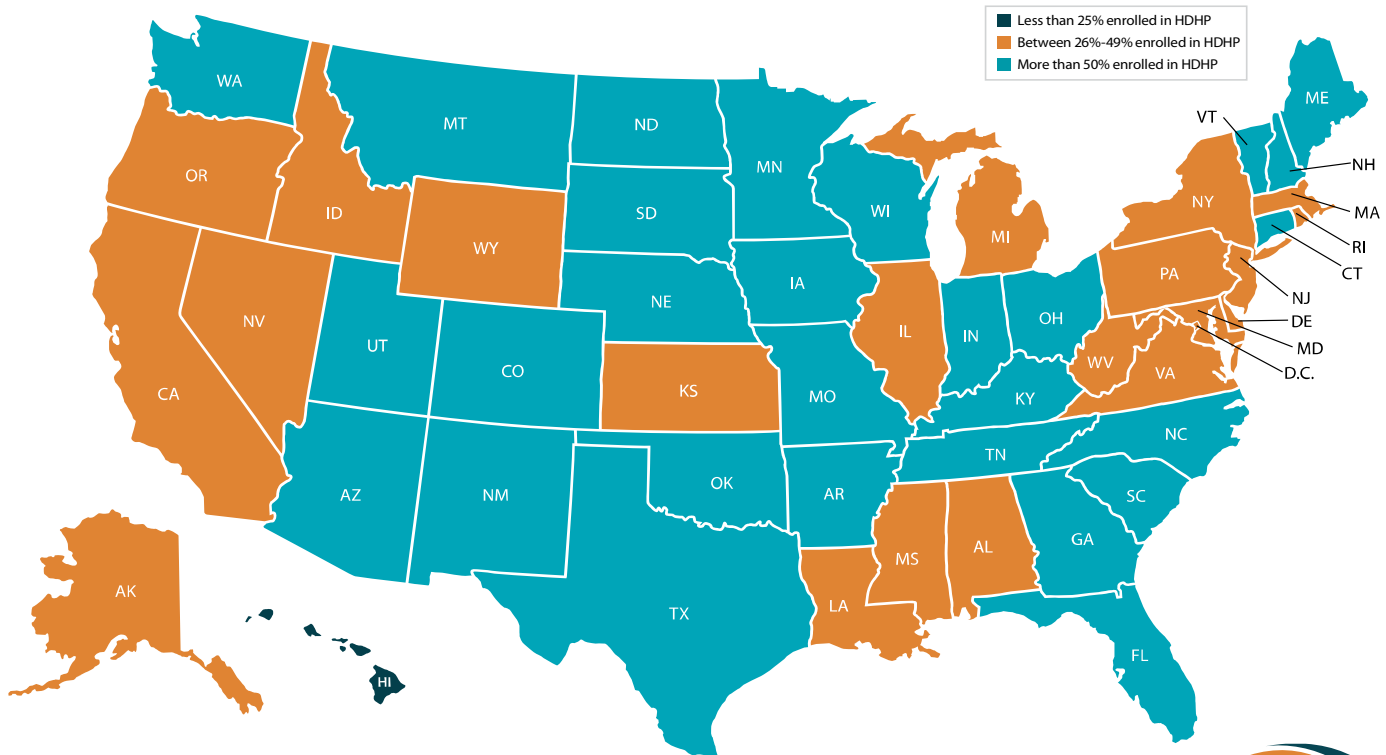
STATE-LEVEL TRENDS IN ESI IN MISSISSIPPI

	2015	2016	2017	2018	2019	Significant difference between 2018-2019
Trends in ESI Offer and Employee Access, 2015-2019						
Percent of Employers Offering ESI	42.3%	50.8%	52.4%	49.0%	47.6%	
Percent of Employees in Establishments that Offer ESI	80.0%	83.3%	85.4%	84.8%	83.2%	
Percent of Employees Eligible for ESI at Offering Establishments	75.1%	80.9%	77.1%	77.1%	78.3%	
Percent of ESI-Eligible Employees Enrolled	74.2%	75.9%	72.3%	73.7%	71.2%	
Trends in ESI Costs, 2015-2019						
Average Annual Premiums						
Single Coverage	\$5,420	\$5,642	\$5,878	\$5,993	\$6,199	
Family Coverage	\$16,081	\$15,765	\$17,343	\$17,384	\$17,860	
Average Employee Share of Premiums						
Single Coverage	23.3%	24.8%	22.3%	22.8%	23.8%	
Family Coverage	33.0%	34.3%	29.6%	32.7%	33.2%	
Average Annual Deductibles						
Individual Coverage	\$1,470	\$1,709	\$1,739	\$1,695	\$1,587	
Family Coverage	\$2,494	\$3,111	\$3,508	\$3,707	\$3,468	
Percent of Employees in High-Deductible Health Plans	35.9%	41.0%	46.5%	46.7%	35.0%	

* Significant difference between 2018 and 2019 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 2019).
 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/ESIReport2020 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, 2015-2019.

STATE VARIATION IN PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2019



To learn more about state variation across ESI indicators, access the 50-state comparison tables at www.shadac.org/ESIReport2020.

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

STATE-LEVEL TRENDS

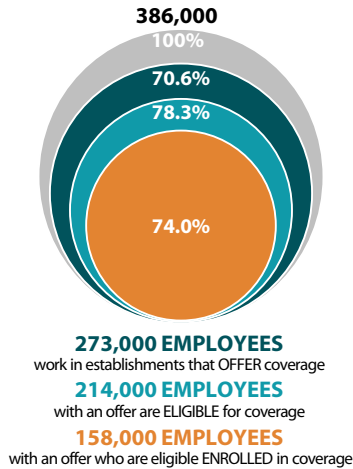
IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2015-2019

MT

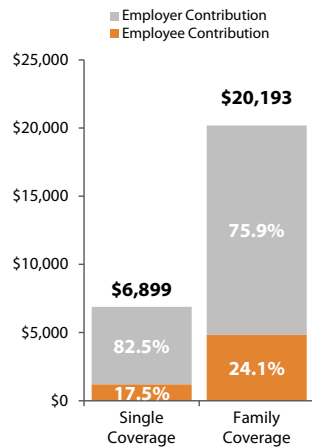
MONTANA

EMPLOYER-SPONSORED INSURANCE IN 2019

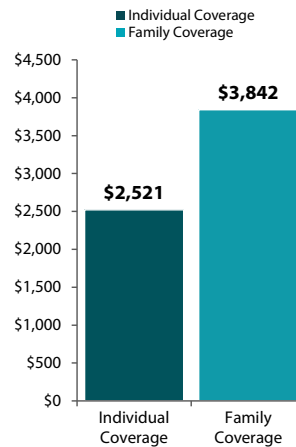
Offer, Eligibility, and Enrollment



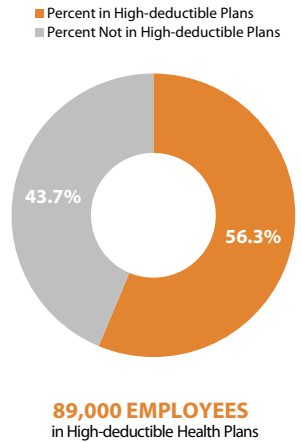
Average Annual Premium, Single and Family Coverage



Average Annual Deductible, Individual and Family Coverage

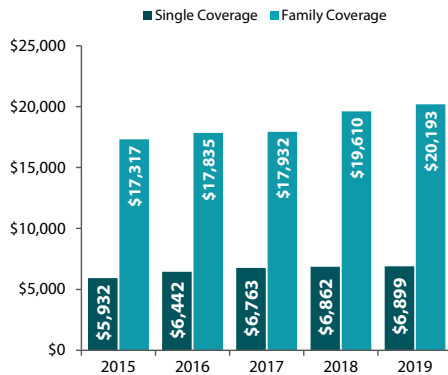


Percent of Employees in High-deductible Health Plans

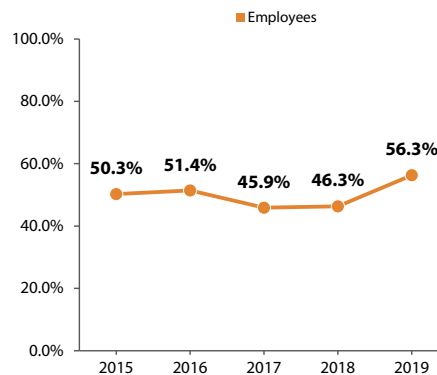


TRENDS IN ESI COSTS, 2015-2019

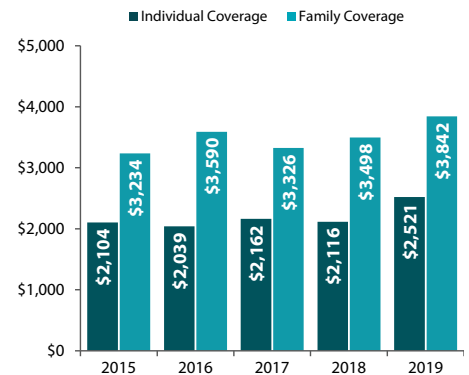
Average Annual Premium, Single and Family Coverage



Percent of Employees in High-deductible Health Plans

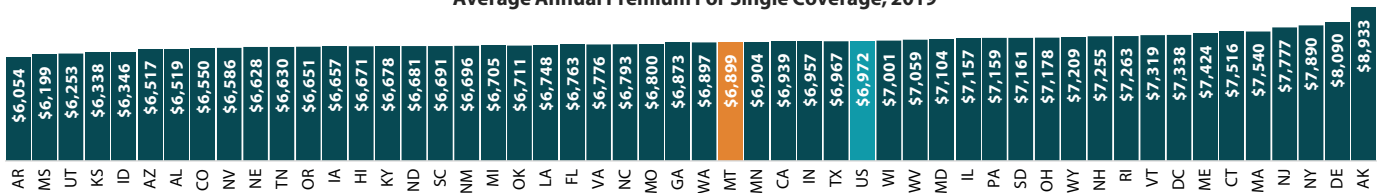


Average Annual Deductible, Individual and Family Coverage



STATE VARIATION IN ESI COSTS FOR SINGLE/INDIVIDUAL COVERAGE, 2019

Average Annual Premium For Single Coverage, 2019



Average Annual Deductible for Individual Coverage, 2019



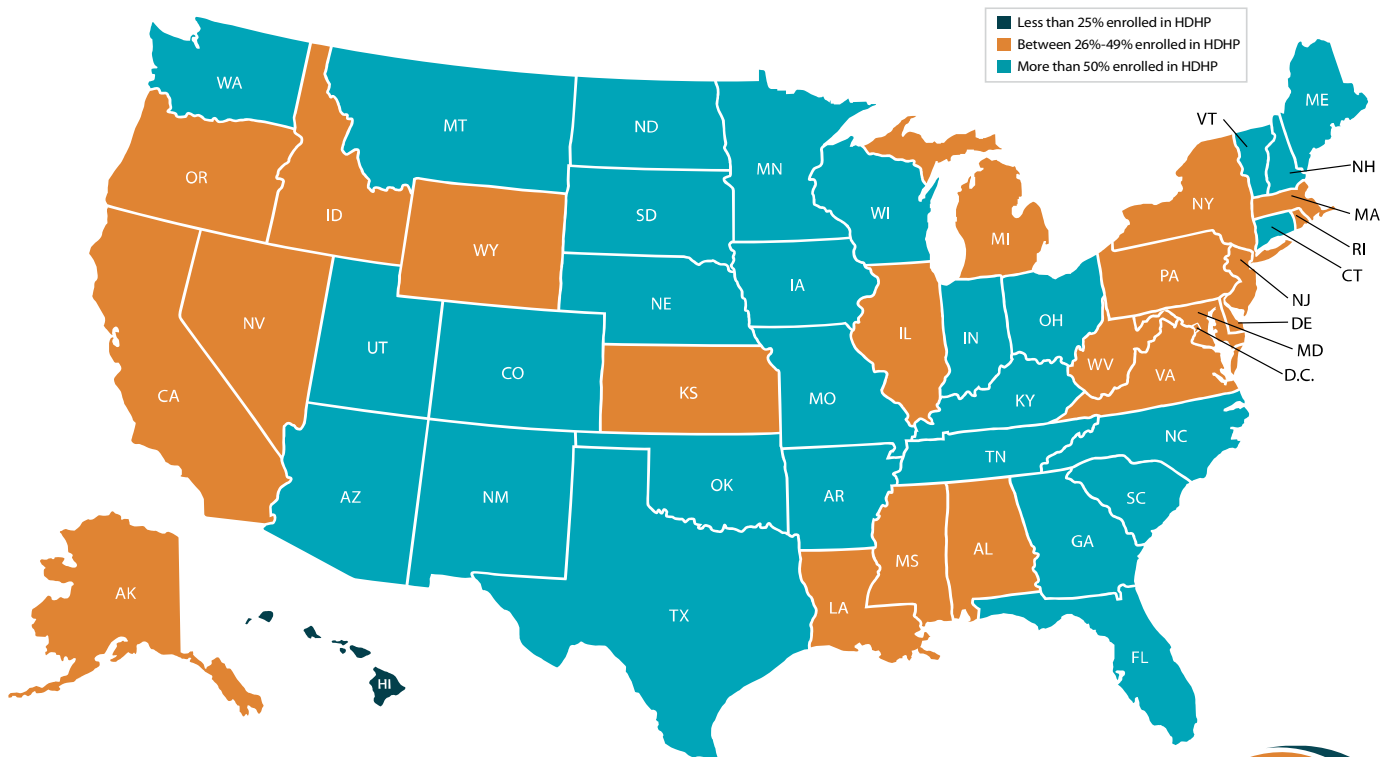
STATE-LEVEL TRENDS IN ESI IN MONTANA

	2015	2016	2017	2018	2019	Significant difference between 2018-2019
Trends in ESI Offer and Employee Access, 2015-2019						
Percent of Employers Offering ESI	34.3%	28.3%	37.4%	34.7%	40.8%	
Percent of Employees in Establishments that Offer ESI	66.6%	66.2%	73.2%	64.5%	70.6%	
Percent of Employees Eligible for ESI at Offering Establishments	72.9%	72.7%	79.7%	75.9%	78.3%	
Percent of ESI-Eligible Employees Enrolled	77.1%	75.2%	77.5%	74.7%	74.0%	
Trends in ESI Costs, 2015-2019						
Average Annual Premiums						
Single Coverage	\$5,932	\$6,442	\$6,763	\$6,862	\$6,899	
Family Coverage	\$17,317	\$17,835	\$17,932	\$19,610	\$20,193	
Average Employee Share of Premiums						
Single Coverage	14.6%	21.2%	16.6%	16.2%	17.5%	
Family Coverage	24.3%	31.2%	27.0%	26.6%	24.1%	
Average Annual Deductibles						
Individual Coverage	\$2,104	\$2,039	\$2,162	\$2,116	\$2,521	*
Family Coverage	\$3,234	\$3,590	\$3,326	\$3,498	\$3,842	
Percent of Employees in High-Deductible Health Plans	50.3%	51.4%	45.9%	46.3%	56.3%	

* Significant difference between 2018 and 2019 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 2019).
 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.
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Data Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component, 2015-2019.

STATE VARIATION IN PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2019



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

STATE-LEVEL TRENDS

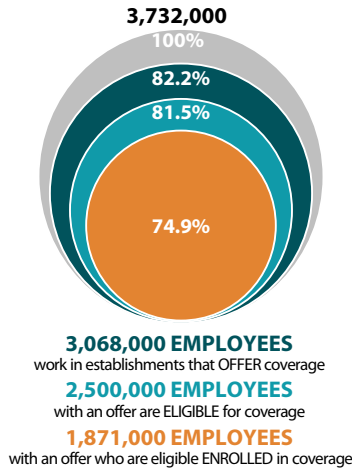
IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2015-2019

NC

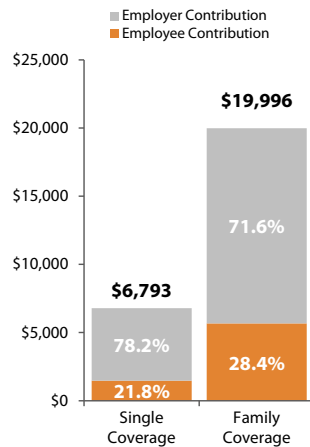
NORTH CAROLINA

EMPLOYER-SPONSORED INSURANCE IN 2019

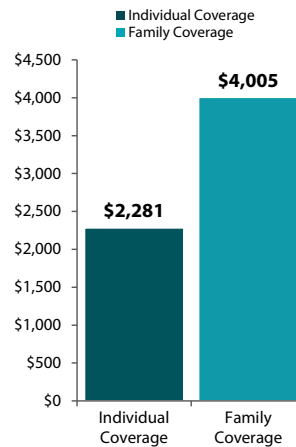
Offer, Eligibility, and Enrollment



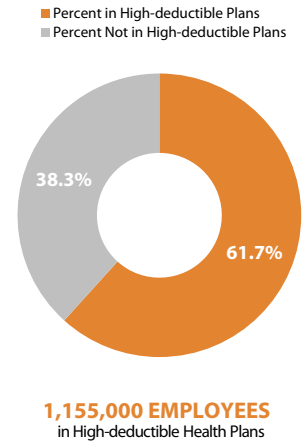
Average Annual Premium, Single and Family Coverage



Average Annual Deductible, Individual and Family Coverage

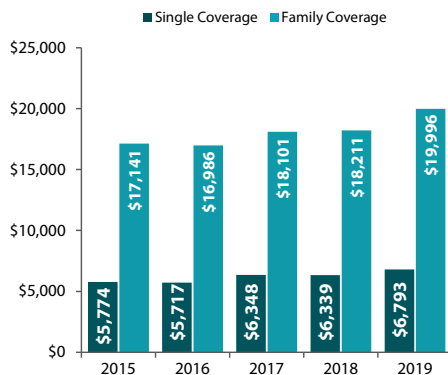


Percent of Employees in High-deductible Health Plans

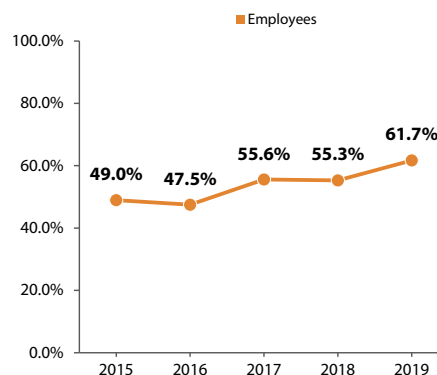


TRENDS IN ESI COSTS, 2015-2019

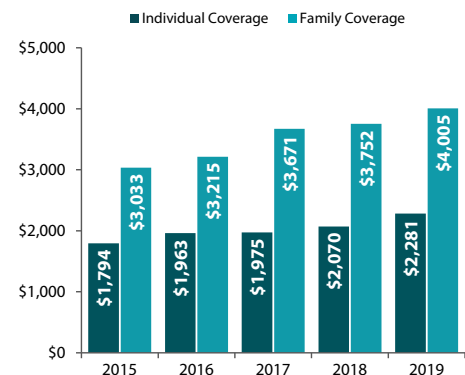
Average Annual Premium, Single and Family Coverage



Percent of Employees in High-deductible Health Plans

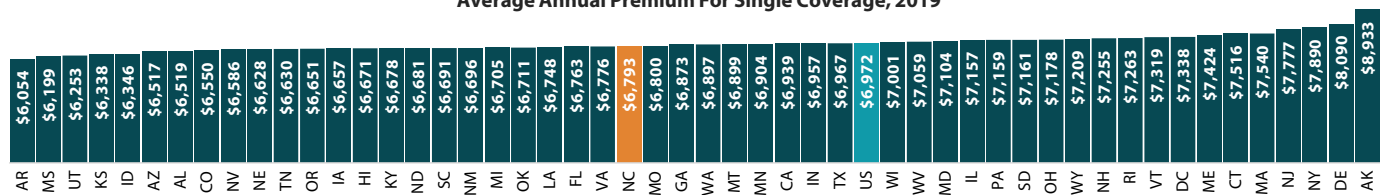


Average Annual Deductible, Individual and Family Coverage



STATE VARIATION IN ESI COSTS FOR SINGLE/INDIVIDUAL COVERAGE, 2019

Average Annual Premium For Single Coverage, 2019



Average Annual Deductible for Individual Coverage, 2019



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

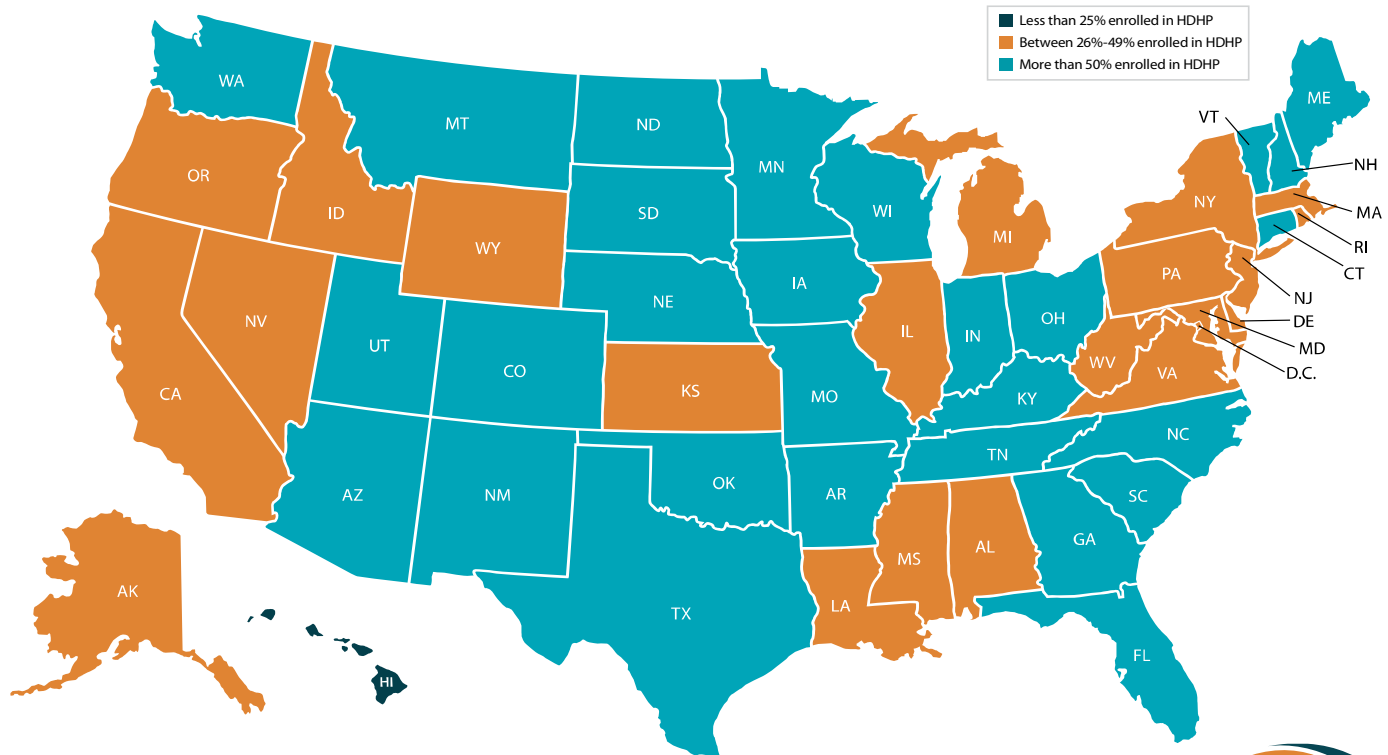
STATE-LEVEL TRENDS IN ESI IN NORTH CAROLINA

	2015	2016	2017	2018	2019	Significant difference between 2018-2019
Trends in ESI Offer and Employee Access, 2015-2019						
Percent of Employers Offering ESI	42.7%	39.9%	41.2%	41.2%	43.6%	
Percent of Employees in Establishments that Offer ESI	82.5%	81.5%	79.1%	80.1%	82.2%	
Percent of Employees Eligible for ESI at Offering Establishments	79.0%	78.6%	74.9%	79.0%	81.5%	
Percent of ESI-Eligible Employees Enrolled	74.0%	76.4%	75.5%	74.5%	74.9%	
Trends in ESI Costs, 2015-2019						
Average Annual Premiums						
Single Coverage	\$5,774	\$5,717	\$6,348	\$6,339	\$6,793	*
Family Coverage	\$17,141	\$16,986	\$18,101	\$18,211	\$19,996	*
Average Employee Share of Premiums						
Single Coverage	21.5%	20.8%	21.9%	20.4%	21.8%	
Family Coverage	26.2%	28.4%	32.2%	32.7%	28.4%	
Average Annual Deductibles						
Individual Coverage	\$1,794	\$1,963	\$1,975	\$2,070	\$2,281	
Family Coverage	\$3,033	\$3,215	\$3,671	\$3,752	\$4,005	
Percent of Employees in High-Deductible Health Plans	49.0%	47.5%	55.6%	55.3%	61.7%	

* Significant difference between 2018 and 2019 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 2019).
 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, 2015-2019.

STATE VARIATION IN PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2019



To learn more about state variation across ESI indicators, access the 50-state comparison tables at www.shadac.org/ESIReport2020.

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

STATE-LEVEL TRENDS

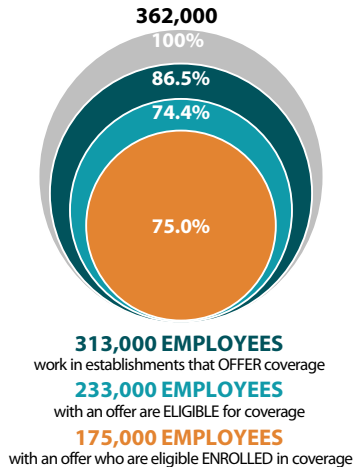
IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2015-2019

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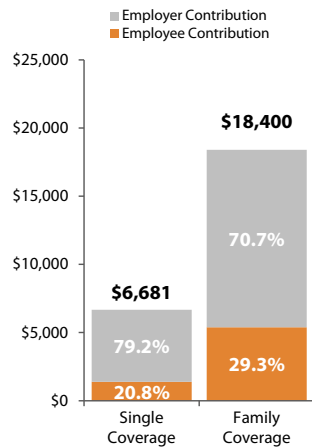
NORTH DAKOTA

EMPLOYER-SPONSORED INSURANCE IN 2019

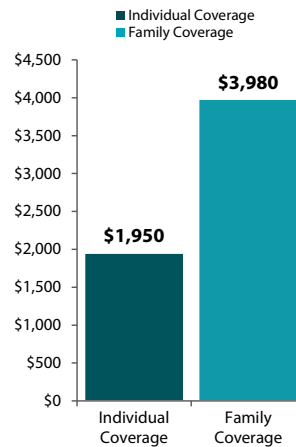
Offer, Eligibility, and Enrollment



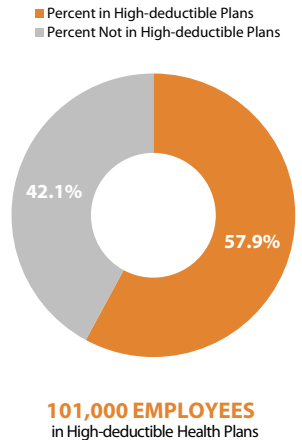
Average Annual Premium, Single and Family Coverage



Average Annual Deductible, Individual and Family Coverage

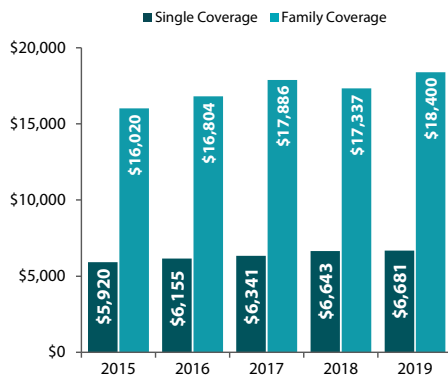


Percent of Employees in High-deductible Health Plans

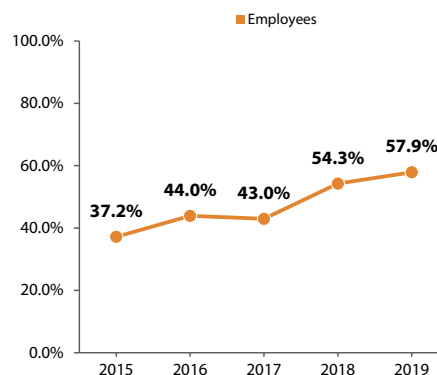


TRENDS IN ESI COSTS, 2015-2019

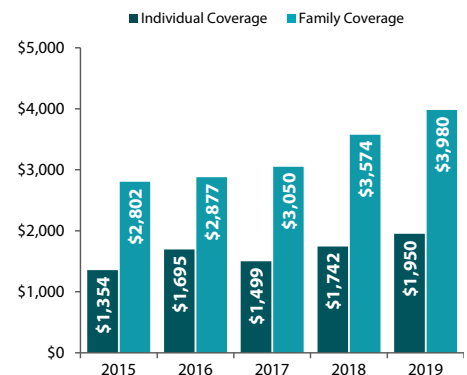
Average Annual Premium, Single and Family Coverage



Percent of Employees in High-deductible Health Plans

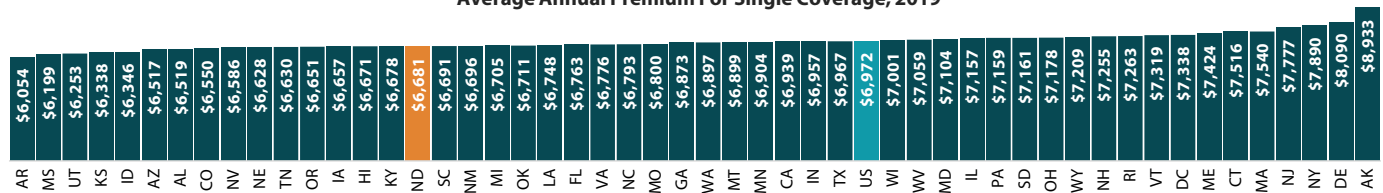


Average Annual Deductible, Individual and Family Coverage



STATE VARIATION IN ESI COSTS FOR SINGLE/INDIVIDUAL COVERAGE, 2019

Average Annual Premium For Single Coverage, 2019



Average Annual Deductible for Individual Coverage, 2019



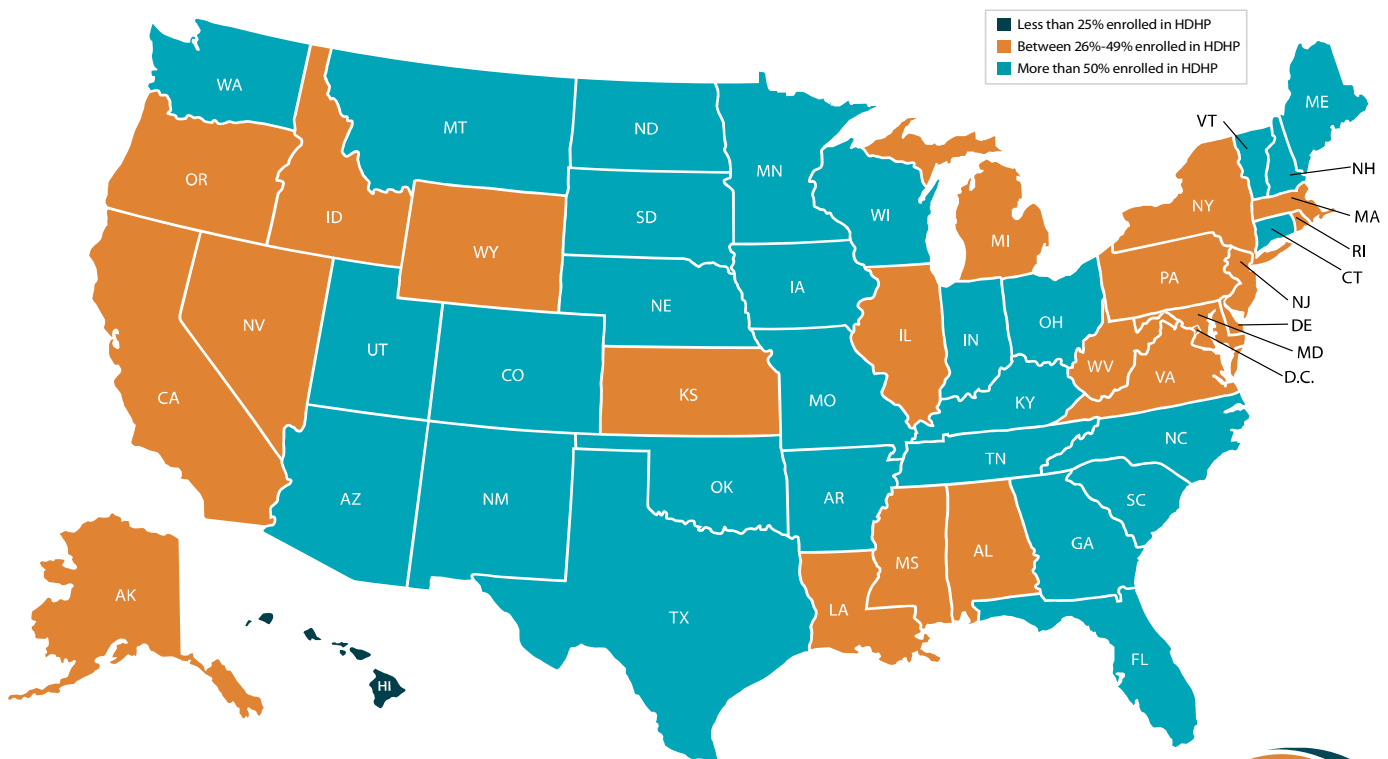
STATE-LEVEL TRENDS IN ESI IN NORTH DAKOTA

Trends in ESI Offer and Employee Access, 2015-2019	2015	2016	2017	2018	2019	Significant difference between
						2018-2019
Percent of Employers Offering ESI	44.9%	51.4%	48.0%	48.7%	52.3%	
Percent of Employees in Establishments that Offer ESI	84.4%	82.7%	83.7%	83.8%	86.5%	
Percent of Employees Eligible for ESI at Offering Establishments	75.0%	76.9%	76.7%	78.9%	74.4%	
Percent of ESI-Eligible Employees Enrolled	74.6%	78.5%	76.4%	77.5%	75.0%	
Trends in ESI Costs, 2015-2019						
Average Annual Premiums						
Single Coverage	\$5,920	\$6,155	\$6,341	\$6,643	\$6,681	
Family Coverage	\$16,020	\$16,804	\$17,886	\$17,337	\$18,400	*
Average Employee Share of Premiums						
Single Coverage	21.6%	18.8%	18.6%	18.8%	20.8%	
Family Coverage	32.8%	27.0%	26.2%	28.7%	29.3%	
Average Annual Deductibles						
Individual Coverage	\$1,354	\$1,695	\$1,499	\$1,742	\$1,950	
Family Coverage	\$2,802	\$2,877	\$3,050	\$3,574	\$3,980	
Percent of Employees in High-Deductible Health Plans	37.2%	44.0%	43.0%	54.3%	57.9%	

* Significant difference between 2018 and 2019 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 2019).
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Data Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component, 2015-2019.

STATE VARIATION IN PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2019



To learn more about state variation across ESI indicators, access the 50-state comparison tables at www.shadac.org/ESIReport2020.

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

STATE-LEVEL TRENDS

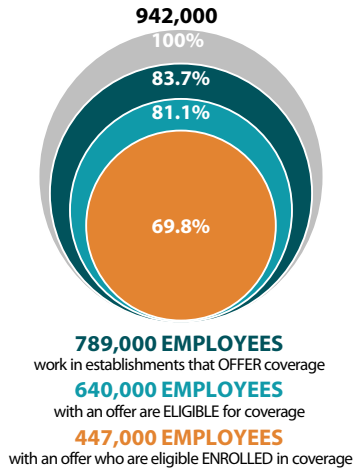
IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2015-2019

NE

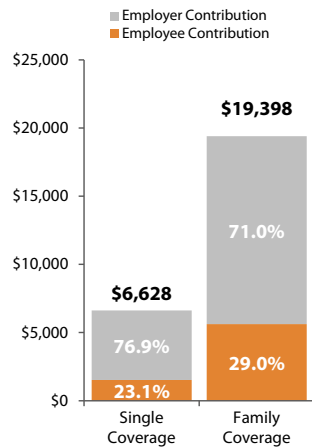
NEBRASKA

EMPLOYER-SPONSORED INSURANCE IN 2019

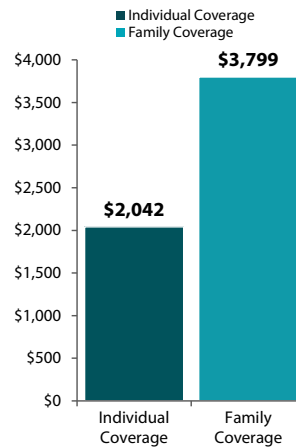
Offer, Eligibility, and Enrollment



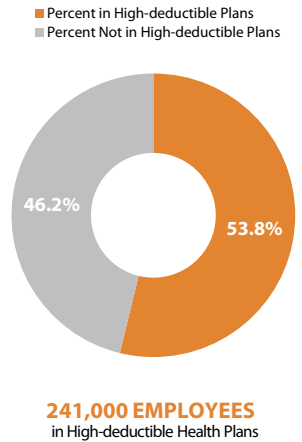
Average Annual Premium, Single and Family Coverage



Average Annual Deductible, Individual and Family Coverage

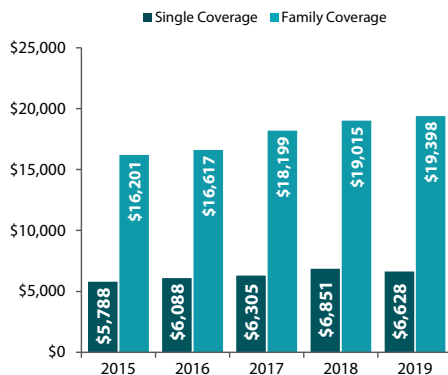


Percent of Employees in High-deductible Health Plans

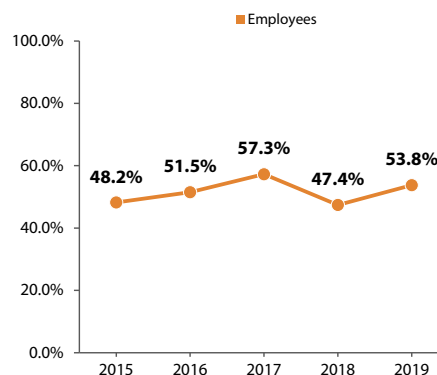


TRENDS IN ESI COSTS, 2015-2019

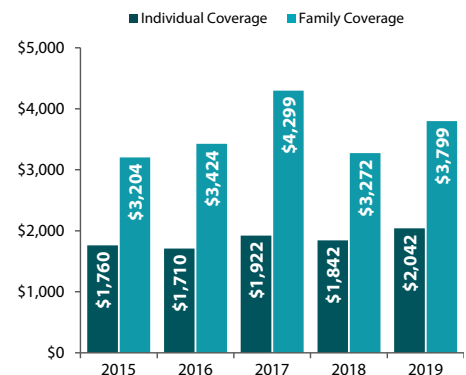
Average Annual Premium, Single and Family Coverage



Percent of Employees in High-deductible Health Plans

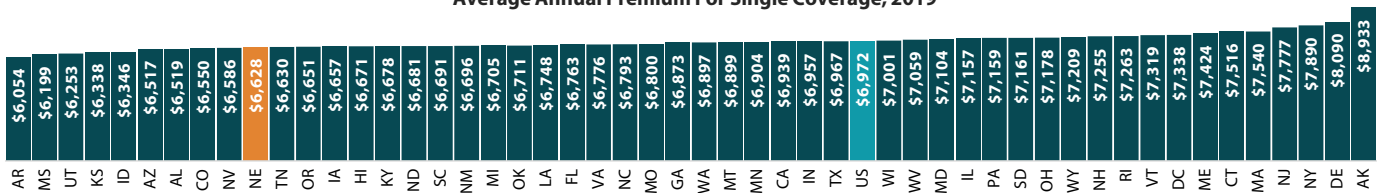


Average Annual Deductible, Individual and Family Coverage



STATE VARIATION IN ESI COSTS FOR SINGLE/INDIVIDUAL COVERAGE, 2019

Average Annual Premium For Single Coverage, 2019



Average Annual Deductible for Individual Coverage, 2019



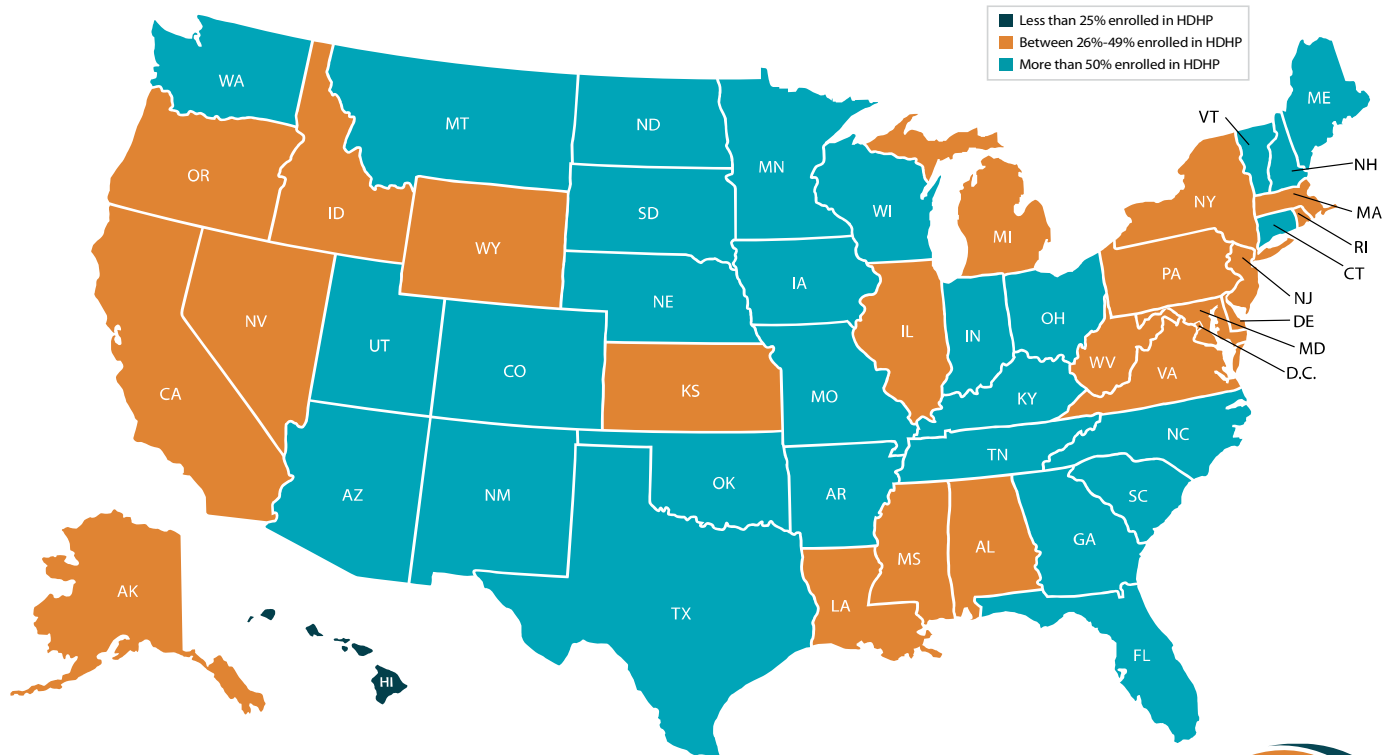
STATE-LEVEL TRENDS IN ESI IN ANEBRASKA

	2015	2016	2017	2018	2019	Significant difference between 2018-2019
Trends in ESI Offer and Employee Access, 2015-2019						
Percent of Employers Offering ESI	35.4%	36.1%	42.6%	38.0%	43.9%	
Percent of Employees in Establishments that Offer ESI	78.9%	79.1%	81.9%	81.5%	83.7%	
Percent of Employees Eligible for ESI at Offering Establishments	73.0%	79.2%	77.7%	80.7%	81.1%	
Percent of ESI-Eligible Employees Enrolled	74.1%	76.2%	75.5%	73.9%	69.8%	
Trends in ESI Costs, 2015-2019						
Average Annual Premiums						
Single Coverage	\$5,788	\$6,088	\$6,305	\$6,851	\$6,628	
Family Coverage	\$16,201	\$16,617	\$18,199	\$19,015	\$19,398	
Average Employee Share of Premiums						
Single Coverage	23.6%	23.9%	21.4%	20.3%	23.1%	
Family Coverage	32.5%	28.9%	26.7%	28.5%	29.0%	
Average Annual Deductibles						
Individual Coverage	\$1,760	\$1,710	\$1,922	\$1,842	\$2,042	
Family Coverage	\$3,204	\$3,424	\$4,299	\$3,272	\$3,799	
Percent of Employees in High-Deductible Health Plans	48.2%	51.5%	57.3%	47.4%	53.8%	

* Significant difference between 2018 and 2019 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 2019).
 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/ESIReport2020 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, 2015-2019.

STATE VARIATION IN PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2019



To learn more about state variation across ESI indicators, access the 50-state comparison tables at www.shadac.org/ESIReport2020.

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

STATE-LEVEL TRENDS

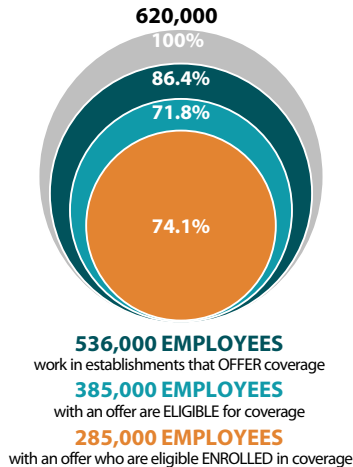
IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2015-2019

NH

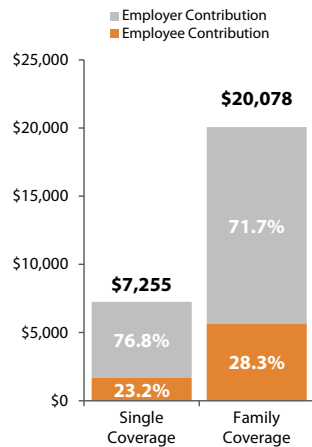
NEW HAMPSHIRE

EMPLOYER-SPONSORED INSURANCE IN 2019

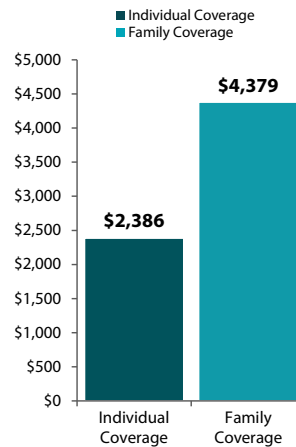
Offer, Eligibility, and Enrollment



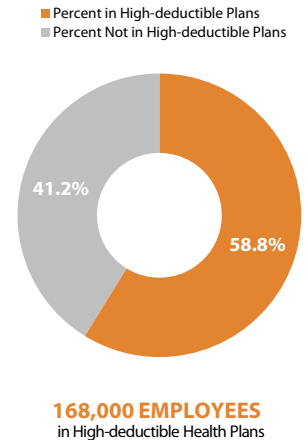
Average Annual Premium, Single and Family Coverage



Average Annual Deductible, Individual and Family Coverage

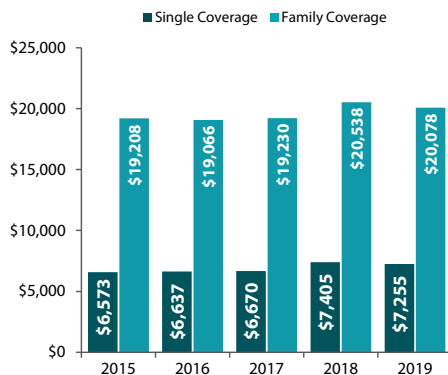


Percent of Employees in High-deductible Health Plans

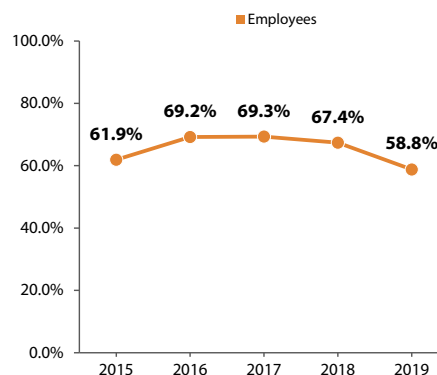


TRENDS IN ESI COSTS, 2015-2019

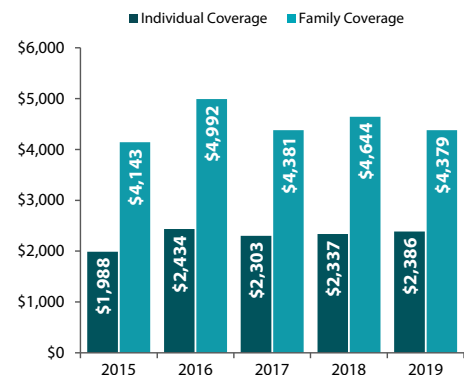
Average Annual Premium, Single and Family Coverage



Percent of Employees in High-deductible Health Plans

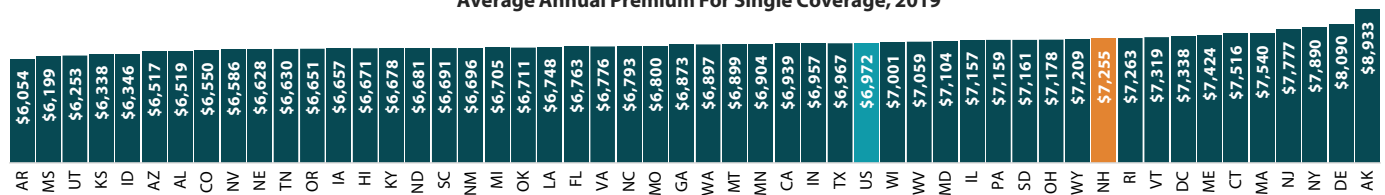


Average Annual Deductible, Individual and Family Coverage



STATE VARIATION IN ESI COSTS FOR SINGLE/INDIVIDUAL COVERAGE, 2019

Average Annual Premium For Single Coverage, 2019



Average Annual Deductible for Individual Coverage, 2019



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

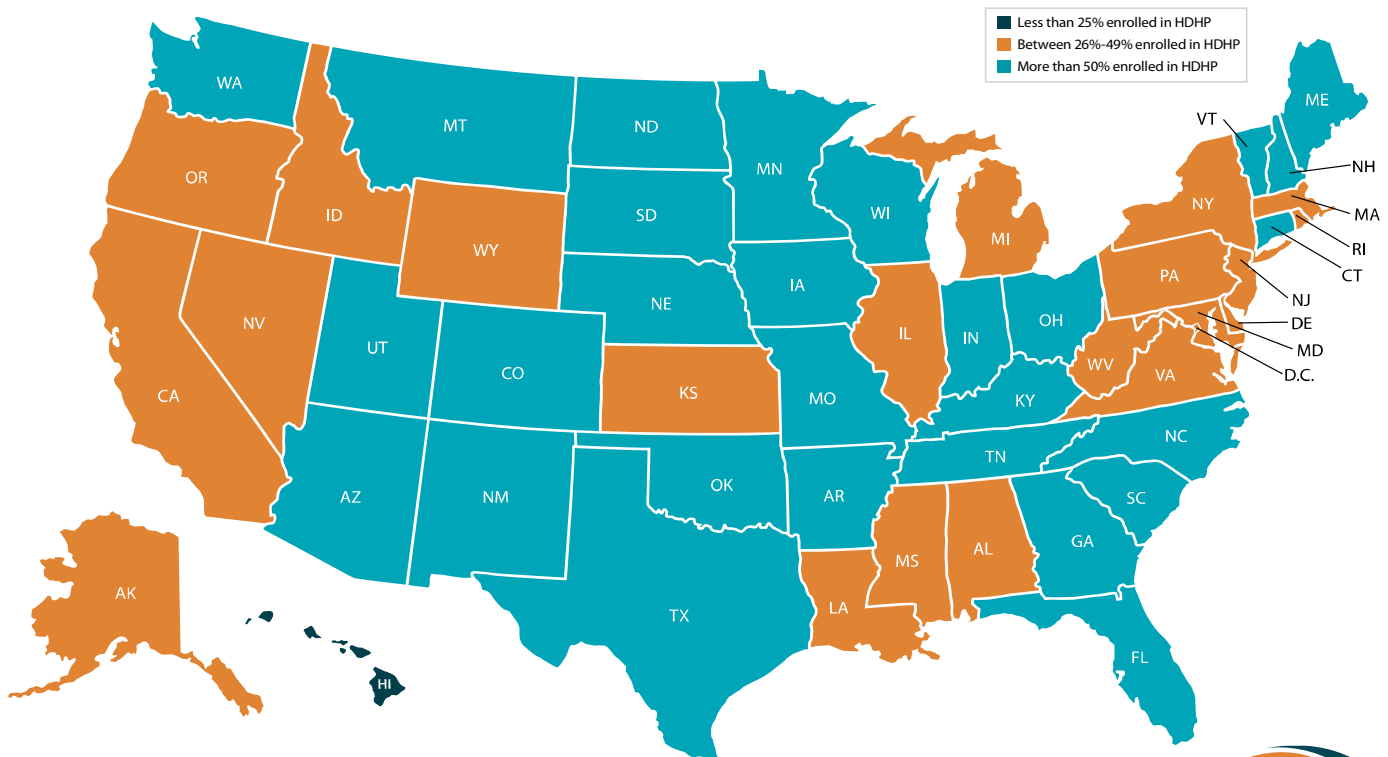
STATE-LEVEL TRENDS IN ESI IN NEW HAMPSHIRE

Trends in ESI Offer and Employee Access, 2015-2019	2015	2016	2017	2018	2019	Significant difference between 2018-2019
	Percent of Employers Offering ESI	48.9%	51.6%	49.0%	54.9%	50.8%
Percent of Employees in Establishments that Offer ESI	84.5%	84.4%	83.8%	85.1%	86.4%	
Percent of Employees Eligible for ESI at Offering Establishments	73.8%	73.3%	73.1%	75.8%	71.8%	
Percent of ESI-Eligible Employees Enrolled	73.1%	72.1%	71.9%	72.0%	74.1%	
Trends in ESI Costs, 2015-2019						
Average Annual Premiums						
Single Coverage	\$6,573	\$6,637	\$6,670	\$7,405	\$7,255	
Family Coverage	\$19,208	\$19,066	\$19,230	\$20,538	\$20,078	
Average Employee Share of Premiums						
Single Coverage	24.0%	25.3%	24.7%	21.8%	23.2%	
Family Coverage	25.4%	27.0%	29.0%	27.0%	28.3%	
Average Annual Deductibles						
Individual Coverage	\$1,988	\$2,434	\$2,303	\$2,337	\$2,386	
Family Coverage	\$4,143	\$4,992	\$4,381	\$4,644	\$4,379	
Percent of Employees in High-Deductible Health Plans	61.9%	69.2%	69.3%	67.4%	58.8%	

* Significant difference between 2018 and 2019 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 2019).
 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/ESIReport2020 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, 2015-2019.

STATE VARIATION IN PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2019



To learn more about state variation across ESI indicators, access the 50-state comparison tables at www.shadac.org/ESIReport2020.

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

STATE-LEVEL TRENDS

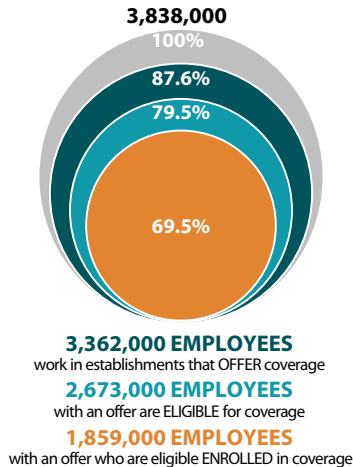
IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2015-2019

NJ

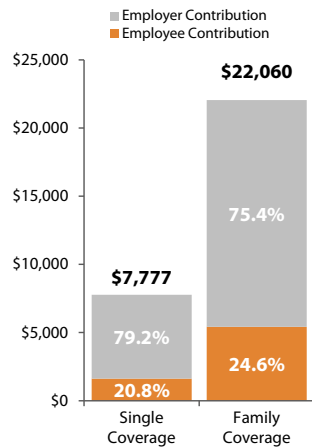
NEW JERSEY

EMPLOYER-SPONSORED INSURANCE IN 2019

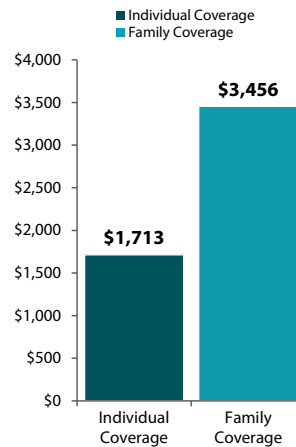
Offer, Eligibility, and Enrollment



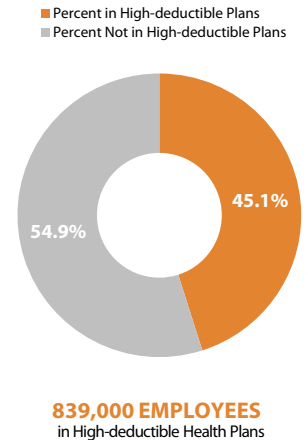
Average Annual Premium, Single and Family Coverage



Average Annual Deductible, Individual and Family Coverage

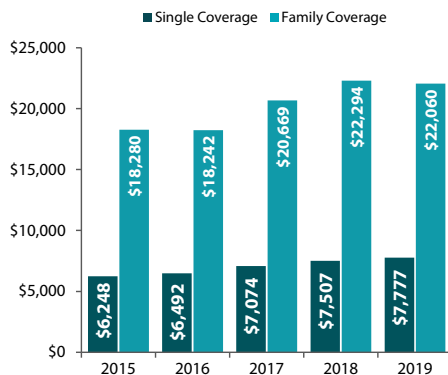


Percent of Employees in High-deductible Health Plans

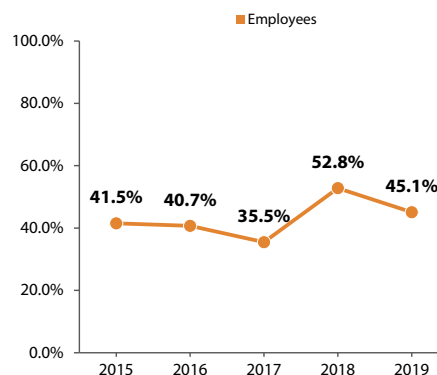


TRENDS IN ESI COSTS, 2015-2019

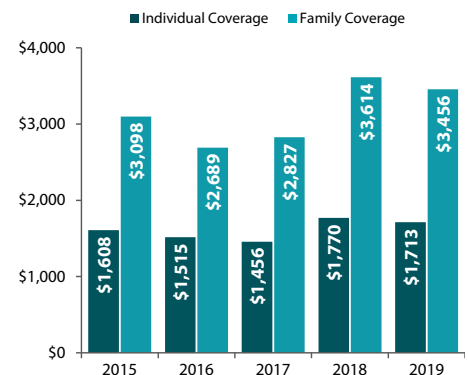
Average Annual Premium, Single and Family Coverage



Percent of Employees in High-deductible Health Plans

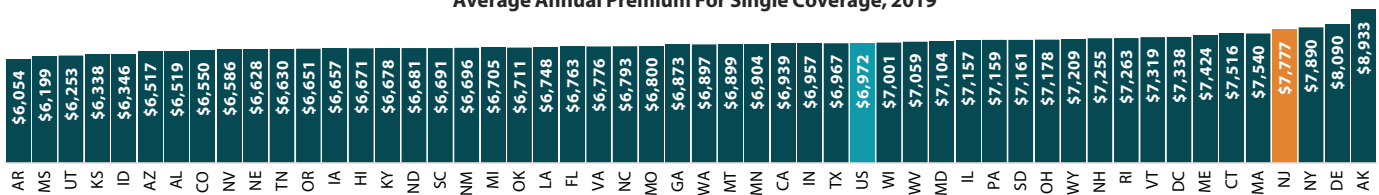


Average Annual Deductible, Individual and Family Coverage



STATE VARIATION IN ESI COSTS FOR SINGLE/INDIVIDUAL COVERAGE, 2019

Average Annual Premium For Single Coverage, 2019



Average Annual Deductible for Individual Coverage, 2019



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

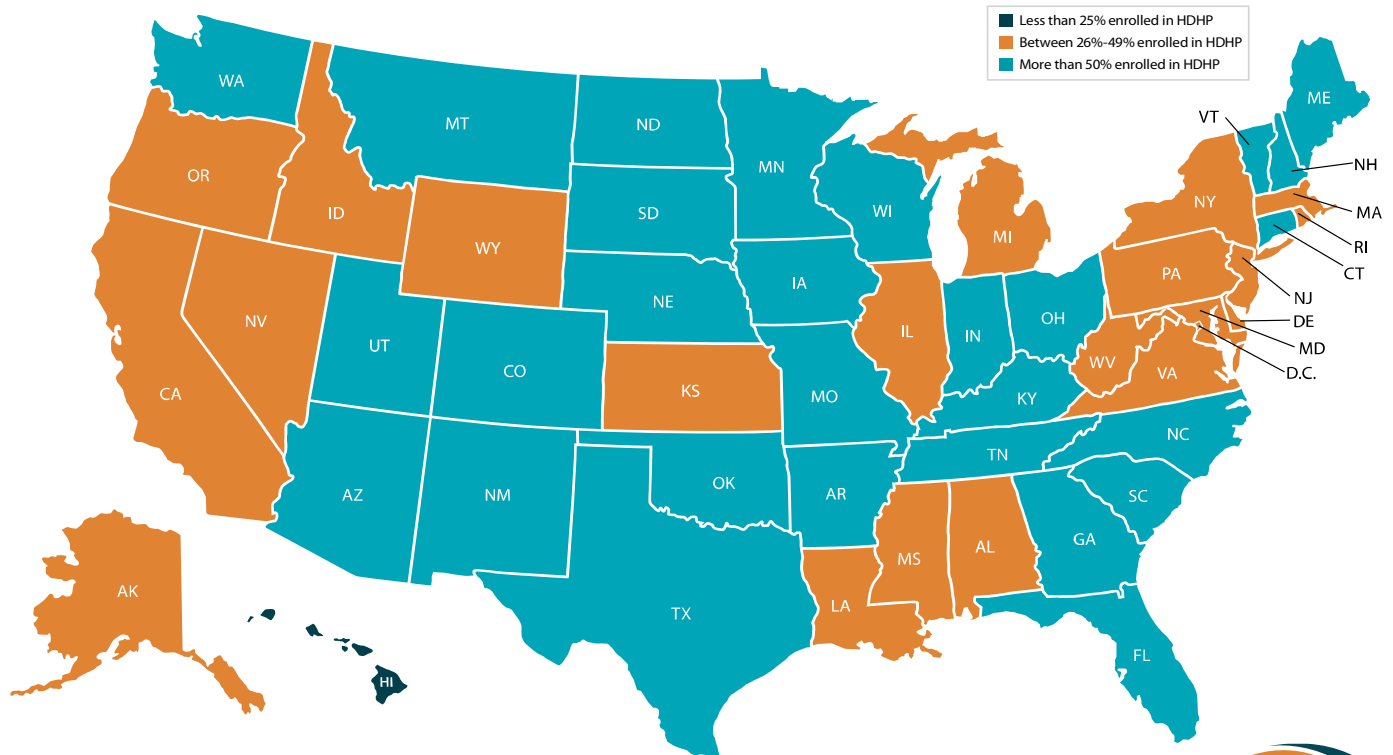
STATE-LEVEL TRENDS IN ESI IN NEW JERSEY

	2015	2016	2017	2018	2019	Significant difference between 2018-2019
Trends in ESI Offer and Employee Access, 2015-2019						
Percent of Employers Offering ESI	53.4%	51.2%	51.0%	49.8%	52.0%	
Percent of Employees in Establishments that Offer ESI	87.3%	85.9%	85.3%	83.5%	87.6%	*
Percent of Employees Eligible for ESI at Offering Establishments	73.3%	75.2%	75.0%	76.0%	79.5%	
Percent of ESI-Eligible Employees Enrolled	73.3%	71.1%	69.5%	69.5%	69.5%	
Trends in ESI Costs, 2015-2019						
Average Annual Premiums						
Single Coverage	\$6,248	\$6,492	\$7,074	\$7,507	\$7,777	
Family Coverage	\$18,280	\$18,242	\$20,669	\$22,294	\$22,060	
Average Employee Share of Premiums						
Single Coverage	25.1%	26.9%	22.5%	21.3%	20.8%	
Family Coverage	26.9%	31.7%	26.3%	28.0%	24.6%	
Average Annual Deductibles						
Individual Coverage	\$1,608	\$1,515	\$1,456	\$1,770	\$1,713	
Family Coverage	\$3,098	\$2,689	\$2,827	\$3,614	\$3,456	
Percent of Employees in High-Deductible Health Plans	41.5%	40.7%	35.5%	52.8%	45.1%	

* Significant difference between 2018 and 2019 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 2019).
 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/ESIReport2020 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, 2015-2019.

STATE VARIATION IN PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2019



To learn more about state variation across ESI indicators, access the 50-state comparison tables at www.shadac.org/ESIReport2020.

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

STATE-LEVEL TRENDS

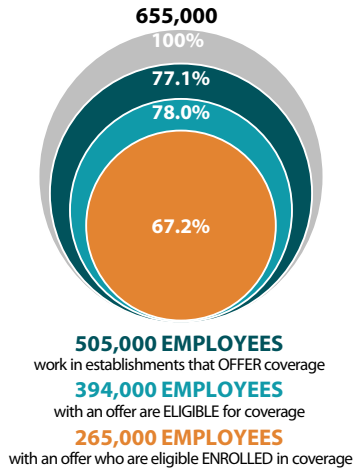
IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2015-2019

NM

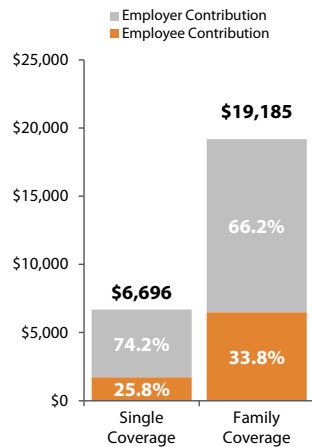
NEW MEXICO

EMPLOYER-SPONSORED INSURANCE IN 2019

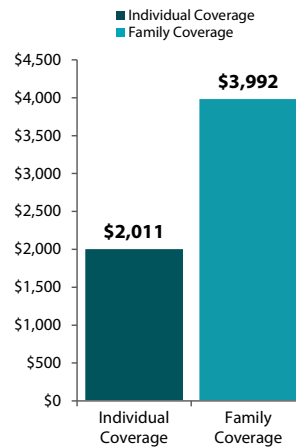
Offer, Eligibility, and Enrollment



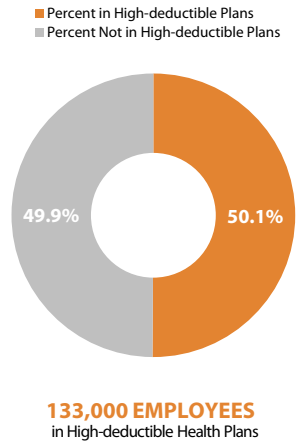
Average Annual Premium, Single and Family Coverage



Average Annual Deductible, Individual and Family Coverage

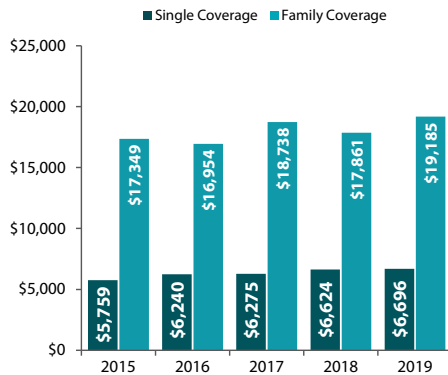


Percent of Employees in High-deductible Health Plans

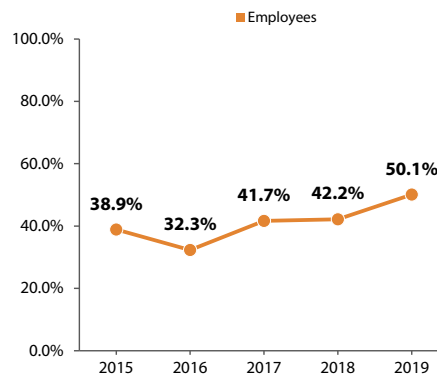


TRENDS IN ESI COSTS, 2015-2019

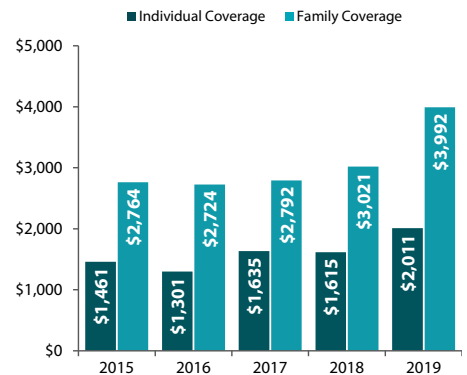
Average Annual Premium, Single and Family Coverage



Percent of Employees in High-deductible Health Plans

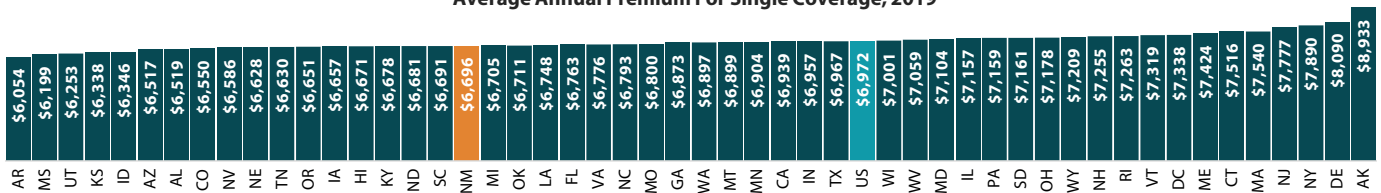


Average Annual Deductible, Individual and Family Coverage

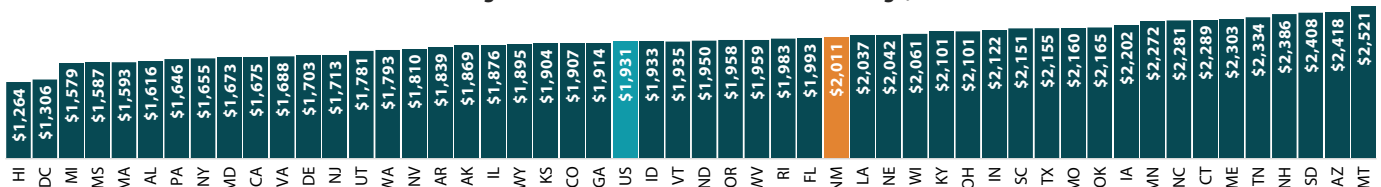


STATE VARIATION IN ESI COSTS FOR SINGLE/INDIVIDUAL COVERAGE, 2019

Average Annual Premium For Single Coverage, 2019



Average Annual Deductible for Individual Coverage, 2019



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

STATE-LEVEL TRENDS IN ESI IN NEW MEXICO

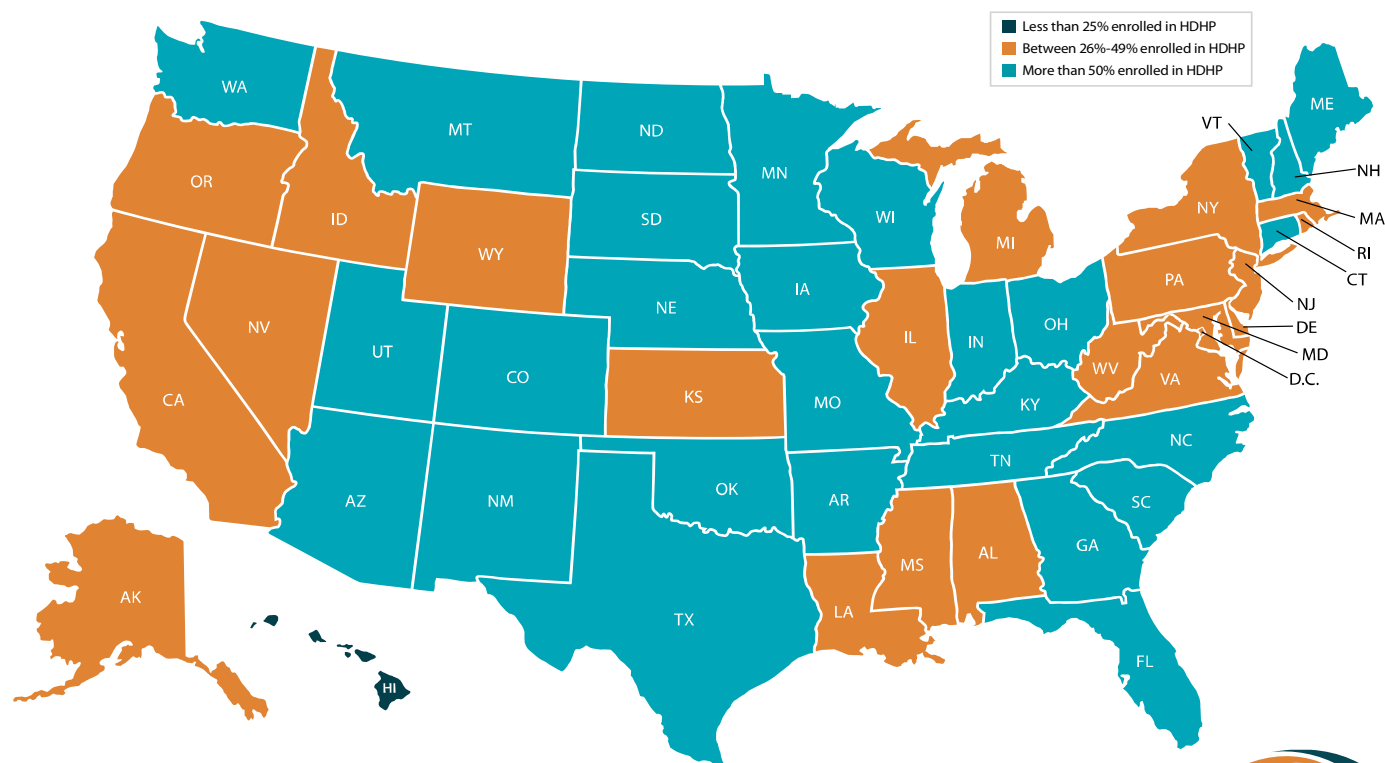
	2015	2016	2017	2018	2019	Significant difference between 2018-2019
Trends in ESI Offer and Employee Access, 2015-2019						
Percent of Employers Offering ESI	43.2%	42.4%	50.8%	42.4%	44.0%	
Percent of Employees in Establishments that Offer ESI	76.4%	80.6%	79.9%	77.6%	77.1%	
Percent of Employees Eligible for ESI at Offering Establishments	75.8%	74.0%	75.7%	72.0%	78.0%	*
Percent of ESI-Eligible Employees Enrolled	69.1%	68.4%	66.0%	65.2%	67.2%	
Trends in ESI Costs, 2015-2019						
Average Annual Premiums						
Single Coverage	\$5,759	\$6,240	\$6,275	\$6,624	\$6,696	
Family Coverage	\$17,349	\$16,954	\$18,738	\$17,861	\$19,185	
Average Employee Share of Premiums						
Single Coverage	20.4%	20.8%	21.3%	23.5%	25.8%	
Family Coverage	26.3%	32.2%	28.0%	26.4%	33.8%	*
Average Annual Deductibles						
Individual Coverage	\$1,461	\$1,301	\$1,635	\$1,615	\$2,011	*
Family Coverage	\$2,764	\$2,724	\$2,792	\$3,021	\$3,992	*
Percent of Employees in High-Deductible Health Plans	38.9%	32.3%	41.7%	42.2%	50.1%	

* Significant difference between 2018 and 2019 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 2019).

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.
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Data Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component, 2015-2019.

STATE VARIATION IN PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2019



To learn more about state variation across ESI indicators, access the 50-state comparison tables at www.shadac.org/ESIReport2020.

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

STATE-LEVEL TRENDS

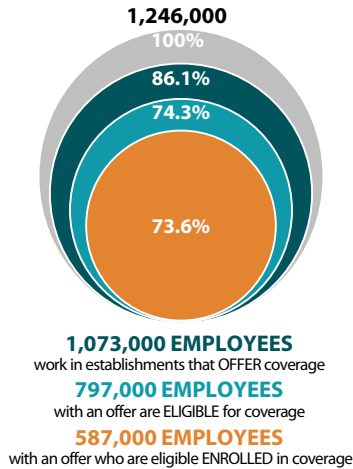
IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2015-2019

NV

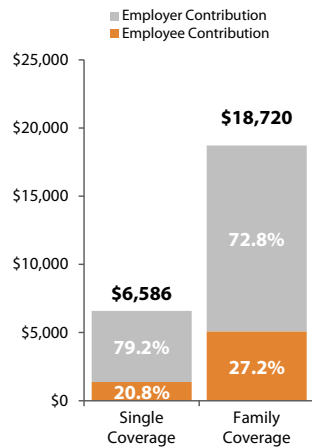
NEVADA

EMPLOYER-SPONSORED INSURANCE IN 2019

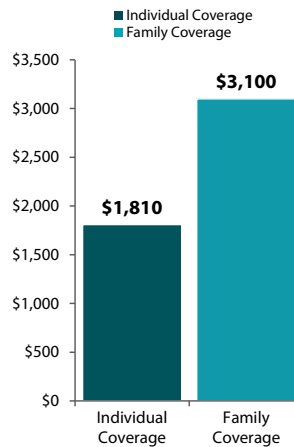
Offer, Eligibility, and Enrollment



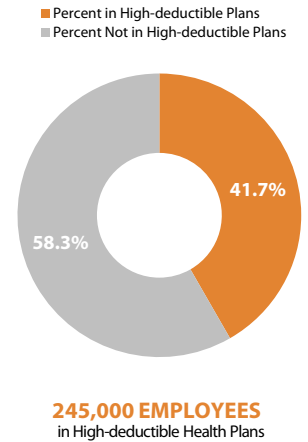
Average Annual Premium, Single and Family Coverage



Average Annual Deductible, Individual and Family Coverage

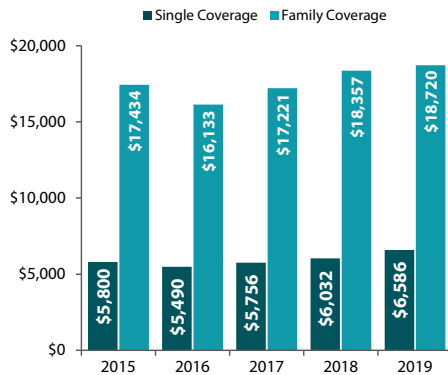


Percent of Employees in High-deductible Health Plans

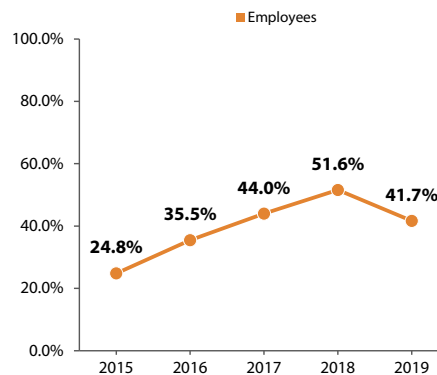


TRENDS IN ESI COSTS, 2015-2019

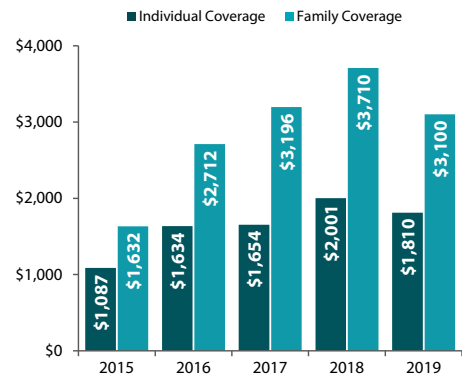
Average Annual Premium, Single and Family Coverage



Percent of Employees in High-deductible Health Plans

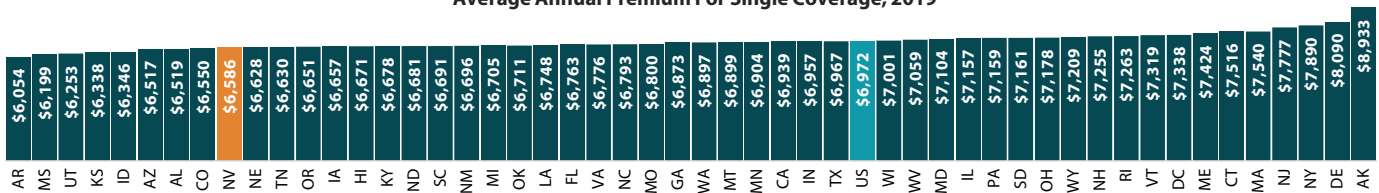


Average Annual Deductible, Individual and Family Coverage



STATE VARIATION IN ESI COSTS FOR SINGLE/INDIVIDUAL COVERAGE, 2019

Average Annual Premium For Single Coverage, 2019



Average Annual Deductible for Individual Coverage, 2019



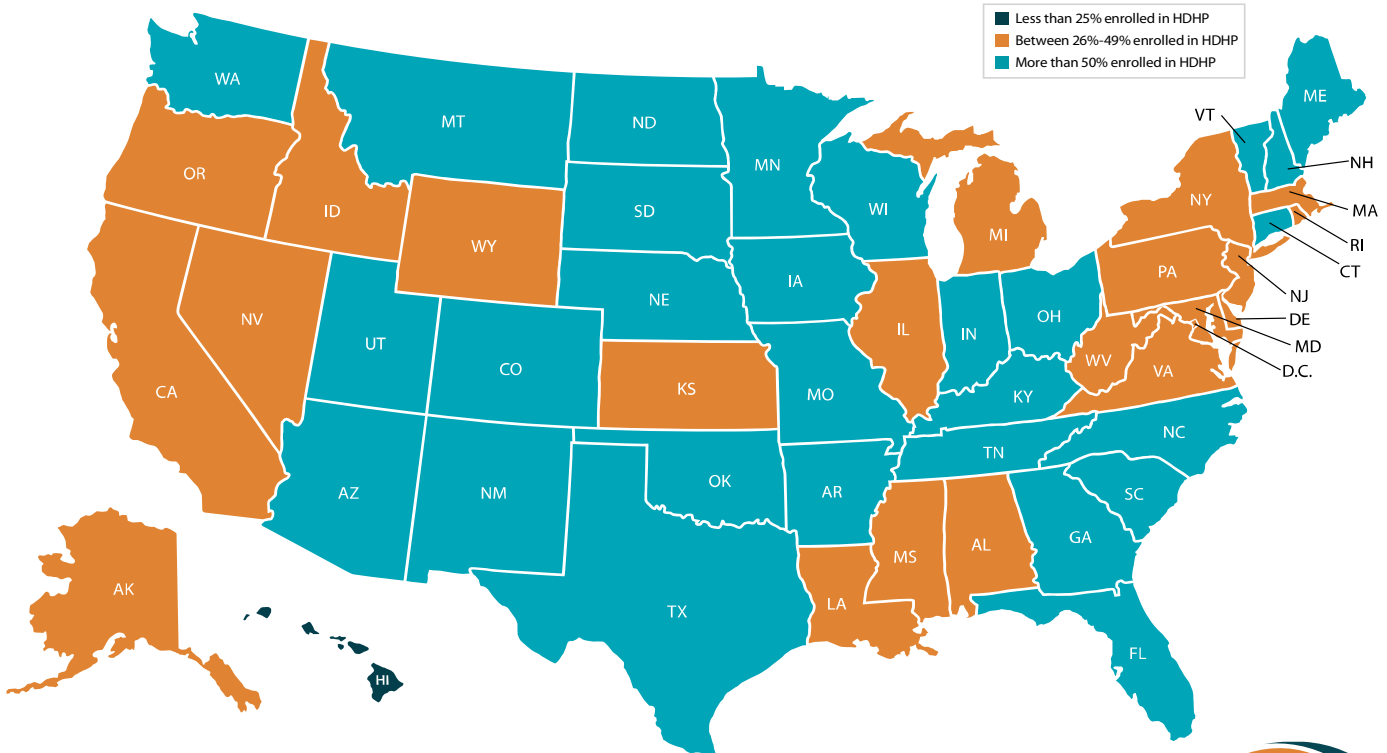
STATE-LEVEL TRENDS IN ESI IN NEVADA

Trends in ESI Offer and Employee Access, 2015-2019	2015	2016	2017	2018	2019	Significant difference between
						2018-2019
Percent of Employers Offering ESI	52.7%	54.6%	50.6%	47.8%	51.7%	
Percent of Employees in Establishments that Offer ESI	89.1%	87.2%	86.2%	85.5%	86.1%	
Percent of Employees Eligible for ESI at Offering Establishments	76.1%	68.7%	74.8%	75.9%	74.3%	
Percent of ESI-Eligible Employees Enrolled	74.8%	71.7%	71.7%	72.0%	73.6%	
Trends in ESI Costs, 2015-2019						
Average Annual Premiums						
Single Coverage	\$5,800	\$5,490	\$5,756	\$6,032	\$6,586	
Family Coverage	\$17,434	\$16,133	\$17,221	\$18,357	\$18,720	
Average Employee Share of Premiums						
Single Coverage	18.9%	22.5%	21.8%	22.5%	20.8%	
Family Coverage	22.9%	31.5%	32.1%	34.1%	27.2%	
Average Annual Deductibles						
Individual Coverage	\$1,087	\$1,634	\$1,654	\$2,001	\$1,810	
Family Coverage	\$1,632	\$2,712	\$3,196	\$3,710	\$3,100	
Percent of Employees in High-Deductible Health Plans	24.8%	35.5%	44.0%	51.6%	41.7%	

* Significant difference between 2018 and 2019 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 2019).
 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/ESIReport2020 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, 2015-2019.

STATE VARIATION IN PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2019



To learn more about state variation across ESI indicators, access the 50-state comparison tables at www.shadac.org/ESIReport2020.

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

STATE-LEVEL TRENDS

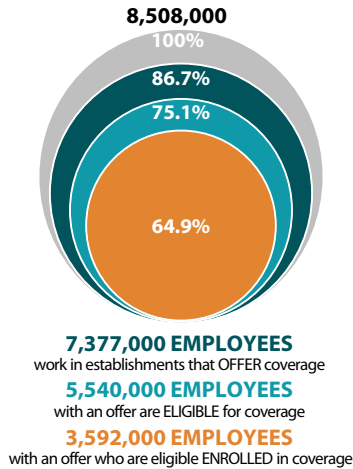
IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2015-2019

NY

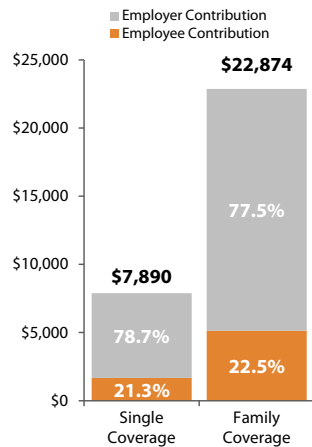
NEW YORK

EMPLOYER-SPONSORED INSURANCE IN 2019

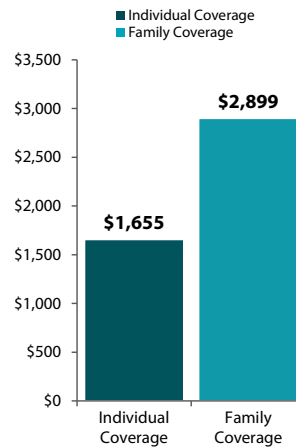
Offer, Eligibility, and Enrollment



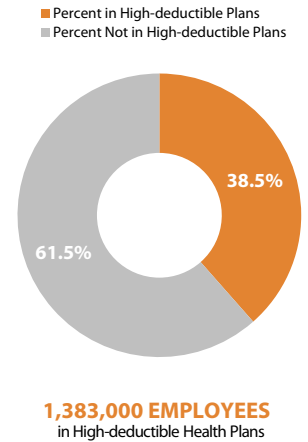
Average Annual Premium, Single and Family Coverage



Average Annual Deductible, Individual and Family Coverage

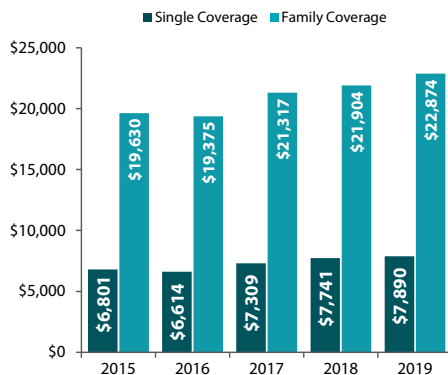


Percent of Employees in High-deductible Health Plans

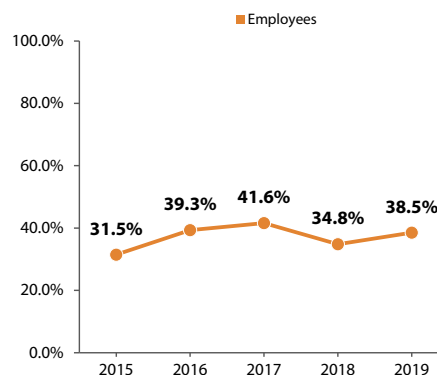


TRENDS IN ESI COSTS, 2015-2019

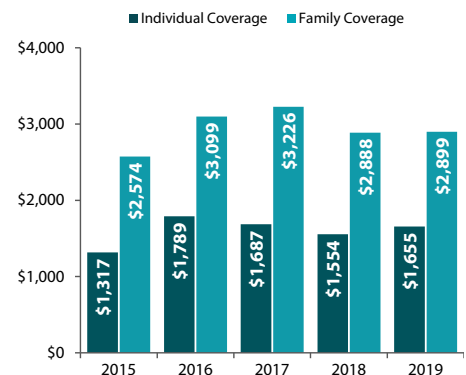
Average Annual Premium, Single and Family Coverage



Percent of Employees in High-deductible Health Plans

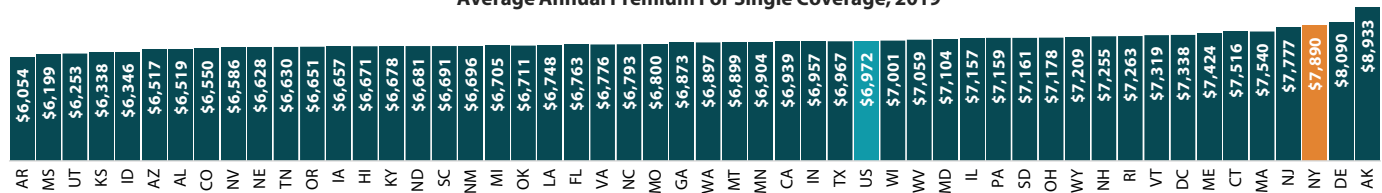


Average Annual Deductible, Individual and Family Coverage

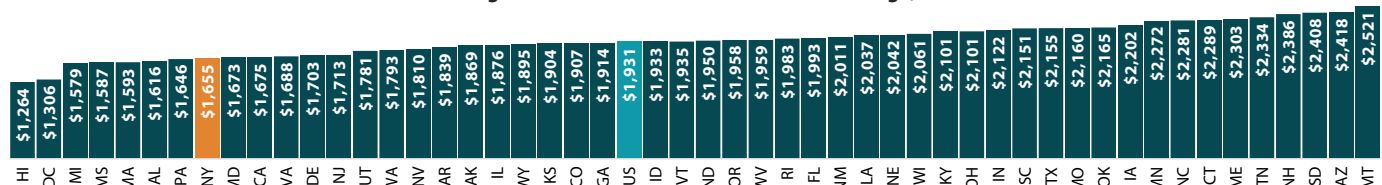


STATE VARIATION IN ESI COSTS FOR SINGLE/INDIVIDUAL COVERAGE, 2019

Average Annual Premium For Single Coverage, 2019



Average Annual Deductible for Individual Coverage, 2019



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

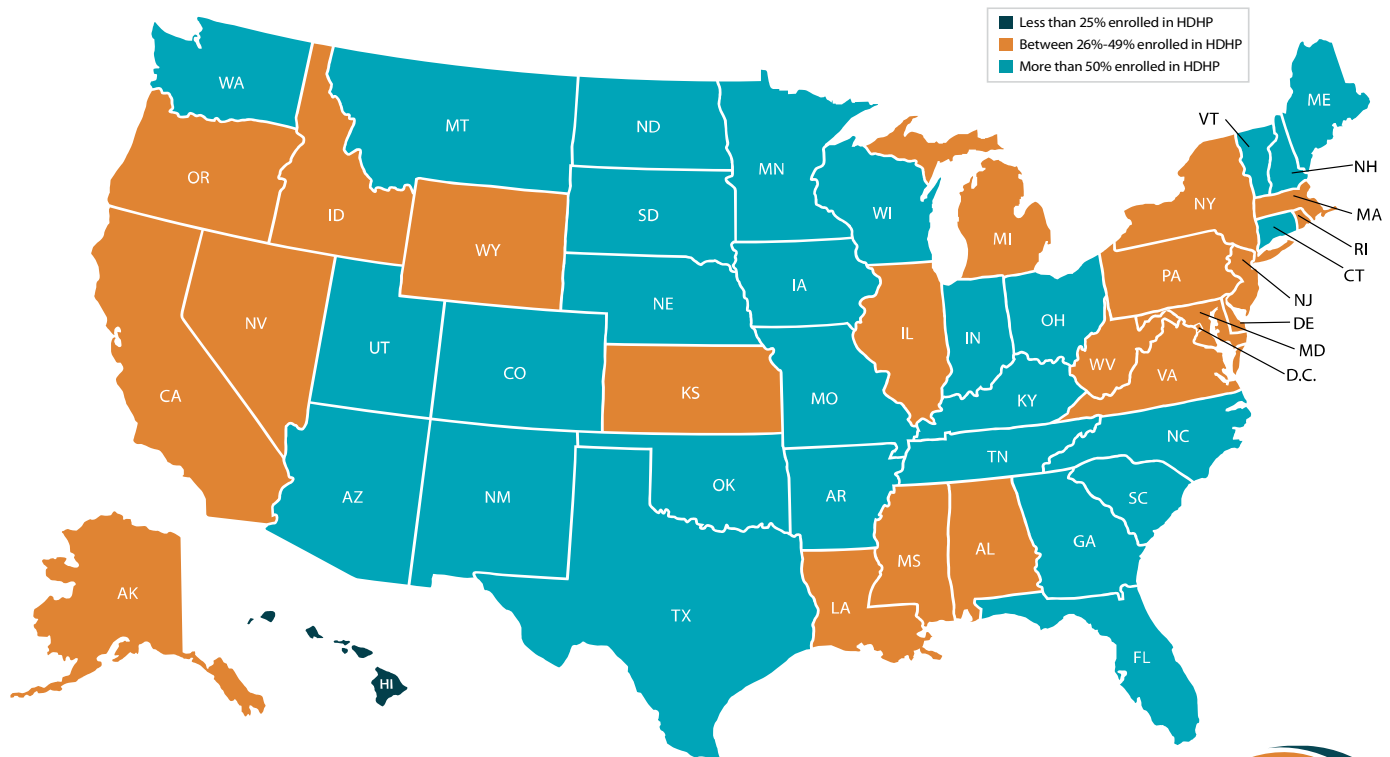
STATE-LEVEL TRENDS IN ESI IN NEW YORK

	2015	2016	2017	2018	2019	Significant difference between 2018-2019
Trends in ESI Offer and Employee Access, 2015-2019						
Percent of Employers Offering ESI	48.9%	44.3%	46.0%	47.6%	46.1%	
Percent of Employees in Establishments that Offer ESI	86.8%	85.5%	87.5%	86.4%	86.7%	
Percent of Employees Eligible for ESI at Offering Establishments	74.1%	73.2%	74.2%	73.3%	75.1%	
Percent of ESI-Eligible Employees Enrolled	71.4%	68.7%	71.0%	67.7%	64.9%	
Trends in ESI Costs, 2015-2019						
Average Annual Premiums						
Single Coverage	\$6,801	\$6,614	\$7,309	\$7,741	\$7,890	
Family Coverage	\$19,630	\$19,375	\$21,317	\$21,904	\$22,874	
Average Employee Share of Premiums						
Single Coverage	22.1%	20.5%	21.5%	20.4%	21.3%	
Family Coverage	26.4%	24.2%	27.6%	22.9%	22.5%	
Average Annual Deductibles						
Individual Coverage	\$1,317	\$1,789	\$1,687	\$1,554	\$1,655	
Family Coverage	\$2,574	\$3,099	\$3,226	\$2,888	\$2,899	
Percent of Employees in High-Deductible Health Plans	31.5%	39.3%	41.6%	34.8%	38.5%	

* Significant difference between 2018 and 2019 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 2019).
 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/ESIReport2020 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, 2015-2019.

STATE VARIATION IN PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2019



To learn more about state variation across ESI indicators, access the 50-state comparison tables at www.shadac.org/ESIReport2020.

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

STATE-LEVEL TRENDS

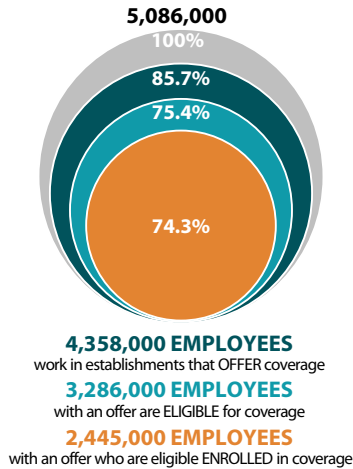
IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2015-2019

OH

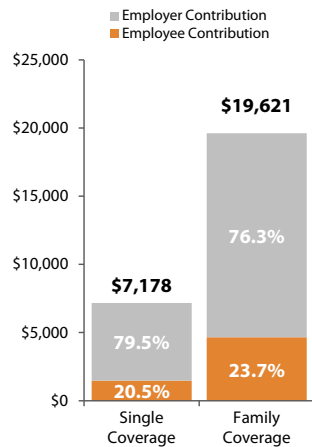
OHIO

EMPLOYER-SPONSORED INSURANCE IN 2019

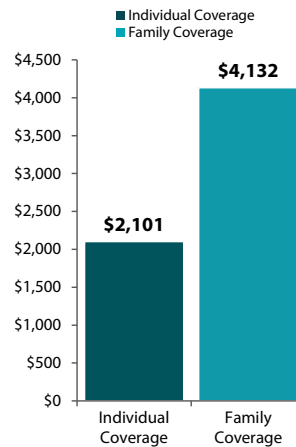
Offer, Eligibility, and Enrollment



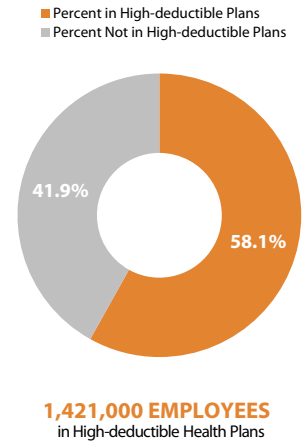
Average Annual Premium, Single and Family Coverage



Average Annual Deductible, Individual and Family Coverage

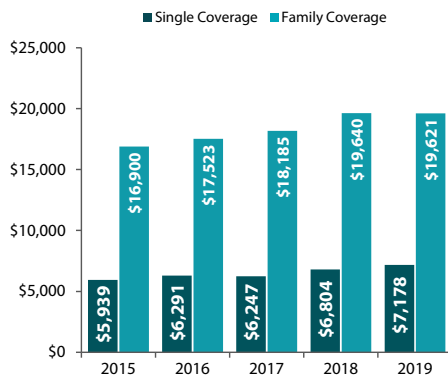


Percent of Employees in High-deductible Health Plans

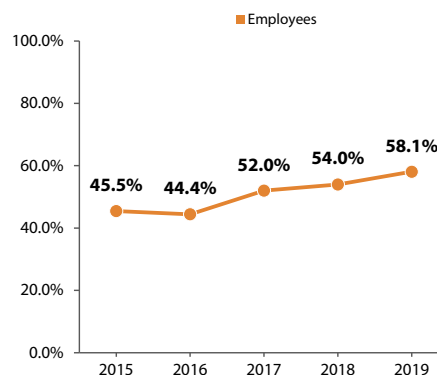


TRENDS IN ESI COSTS, 2015-2019

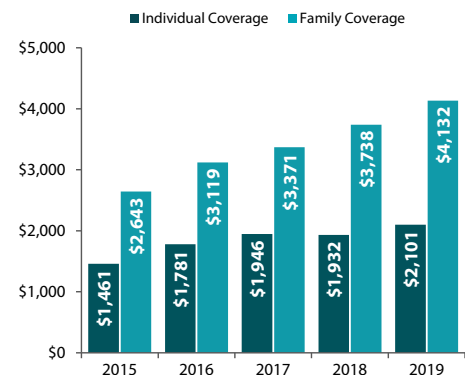
Average Annual Premium, Single and Family Coverage



Percent of Employees in High-deductible Health Plans

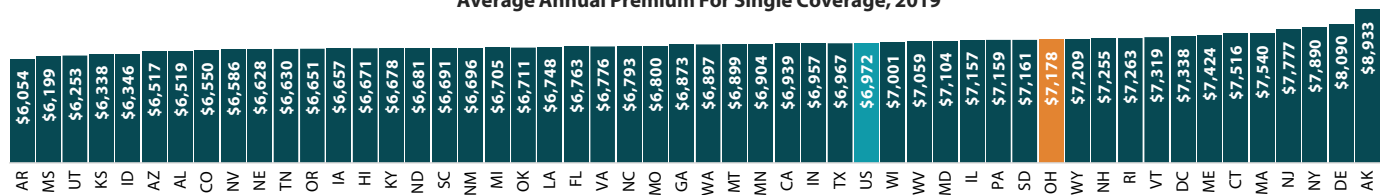


Average Annual Deductible, Individual and Family Coverage

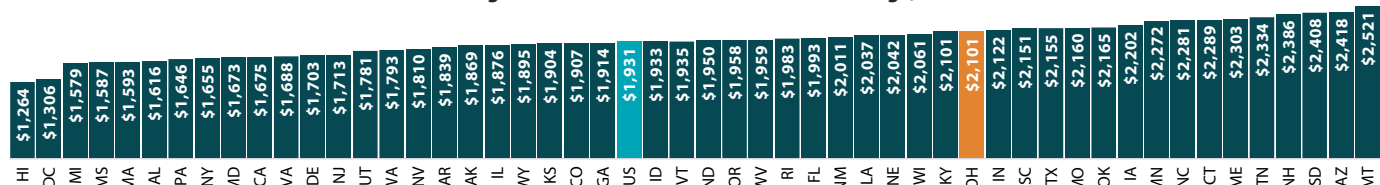


STATE VARIATION IN ESI COSTS FOR SINGLE/INDIVIDUAL COVERAGE, 2019

Average Annual Premium For Single Coverage, 2019



Average Annual Deductible for Individual Coverage, 2019



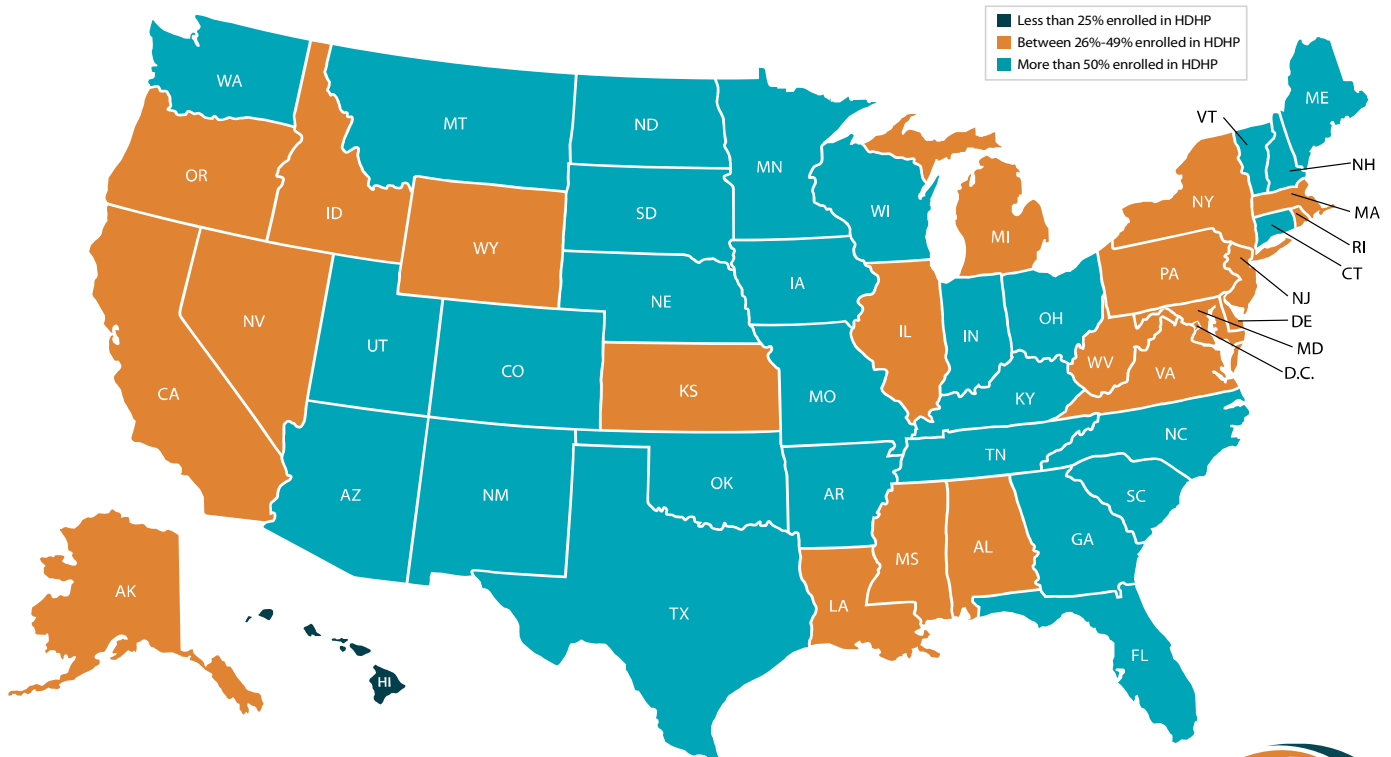
STATE-LEVEL TRENDS IN ESI IN OHIO

	2015	2016	2017	2018	2019	Significant difference between 2018-2019
Trends in ESI Offer and Employee Access, 2015-2019						
Percent of Employers Offering ESI	50.6%	54.8%	53.1%	50.8%	53.4%	
Percent of Employees in Establishments that Offer ESI	85.4%	87.0%	85.8%	86.3%	85.7%	
Percent of Employees Eligible for ESI at Offering Establishments	76.1%	74.5%	77.7%	81.0%	75.4%	
Percent of ESI-Eligible Employees Enrolled	76.7%	69.1%	74.1%	72.1%	74.3%	
Trends in ESI Costs, 2015-2019						
Average Annual Premiums						
Single Coverage	\$5,939	\$6,291	\$6,247	\$6,804	\$7,178	
Family Coverage	\$16,900	\$17,523	\$18,185	\$19,640	\$19,621	
Average Employee Share of Premiums						
Single Coverage	20.6%	21.5%	22.2%	24.0%	20.5%	*
Family Coverage	22.0%	22.7%	23.3%	25.5%	23.7%	
Average Annual Deductibles						
Individual Coverage	\$1,461	\$1,781	\$1,946	\$1,932	\$2,101	
Family Coverage	\$2,643	\$3,119	\$3,371	\$3,738	\$4,132	
Percent of Employees in High-Deductible Health Plans	45.5%	44.4%	52.0%	54.0%	58.1%	

* Significant difference between 2018 and 2019 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 2019).
 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/ESIReport2020 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, 2015-2019.

STATE VARIATION IN PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2019



To learn more about state variation across ESI indicators, access the 50-state comparison tables at www.shadac.org/ESIReport2020.

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

STATE-LEVEL TRENDS

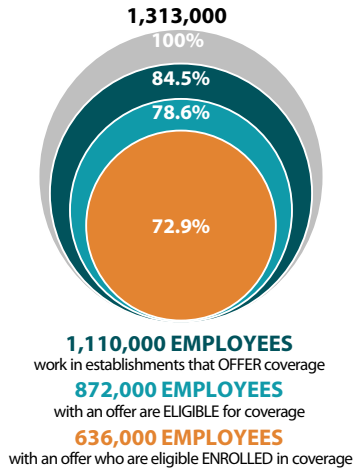
IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2015-2019

OK

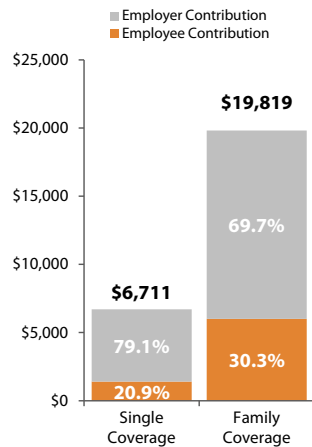
OKLAHOMA

EMPLOYER-SPONSORED INSURANCE IN 2019

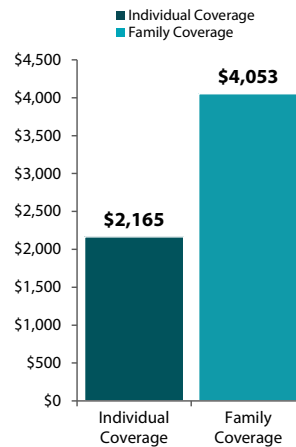
Offer, Eligibility, and Enrollment



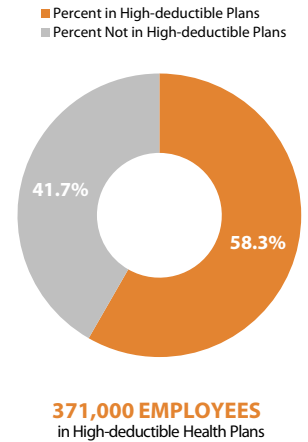
Average Annual Premium, Single and Family Coverage



Average Annual Deductible, Individual and Family Coverage

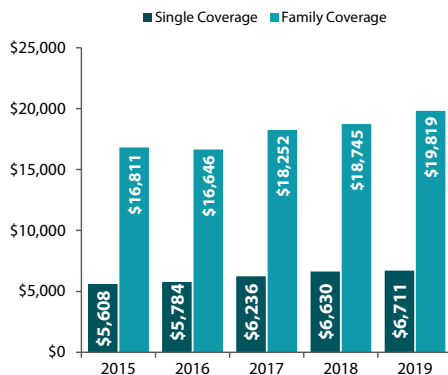


Percent of Employees in High-deductible Health Plans

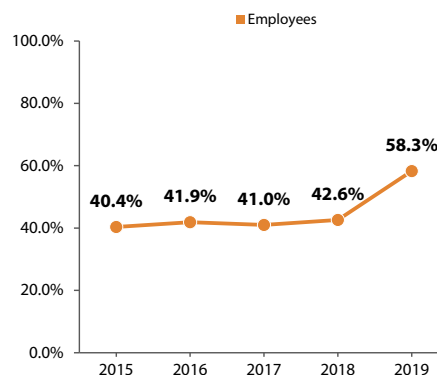


TRENDS IN ESI COSTS, 2015-2019

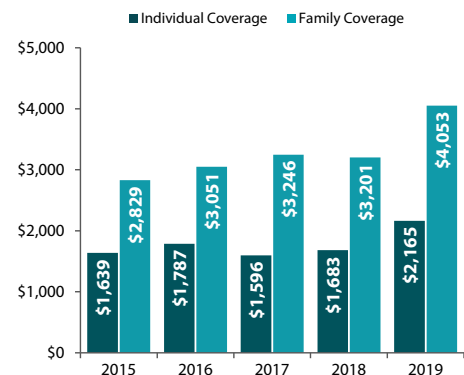
Average Annual Premium, Single and Family Coverage



Percent of Employees in High-deductible Health Plans

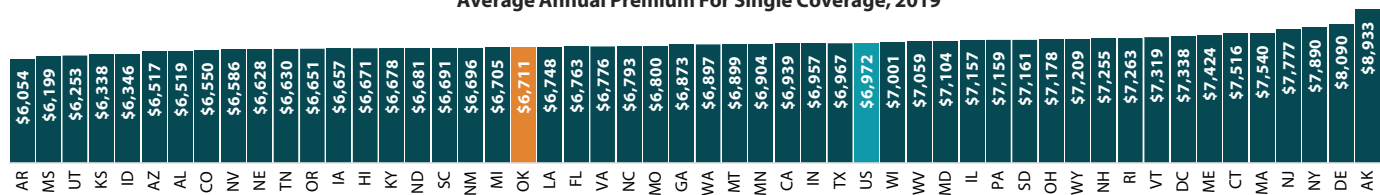


Average Annual Deductible, Individual and Family Coverage

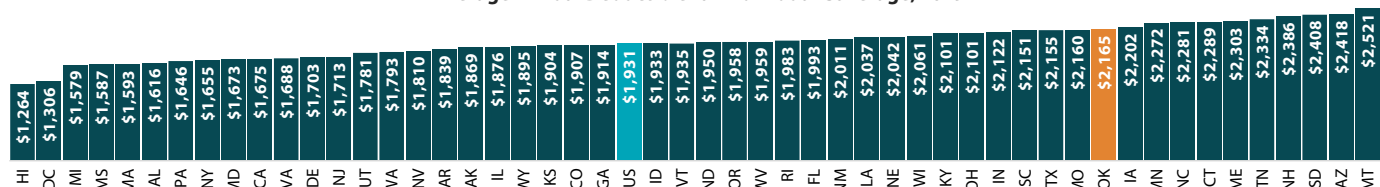


STATE VARIATION IN ESI COSTS FOR SINGLE/INDIVIDUAL COVERAGE, 2019

Average Annual Premium For Single Coverage, 2019



Average Annual Deductible for Individual Coverage, 2019



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

STATE-LEVEL TRENDS

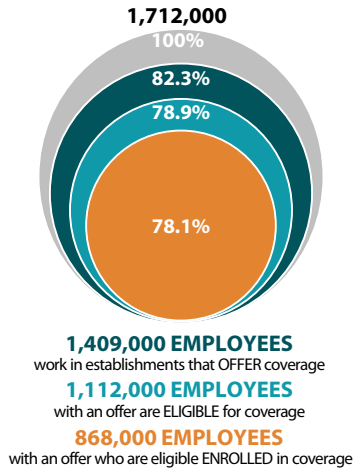
IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2015-2019

OR

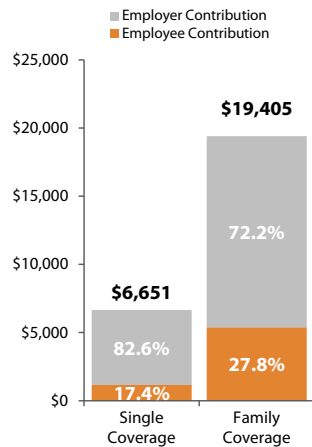
OREGON

EMPLOYER-SPONSORED INSURANCE IN 2019

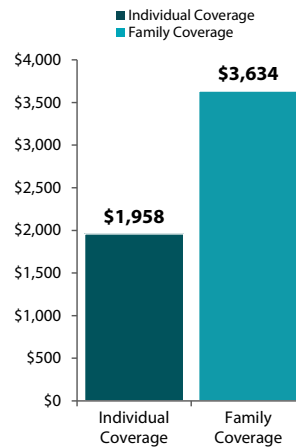
Offer, Eligibility, and Enrollment



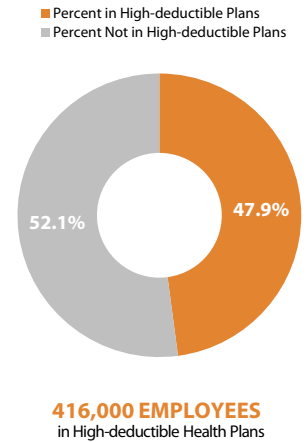
Average Annual Premium, Single and Family Coverage



Average Annual Deductible, Individual and Family Coverage

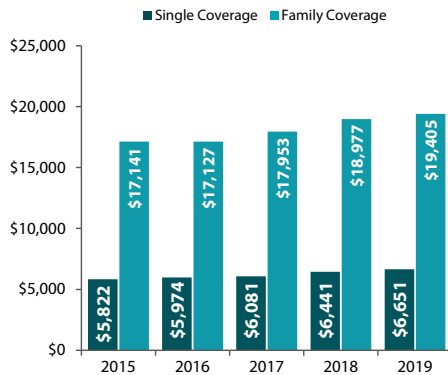


Percent of Employees in High-deductible Health Plans

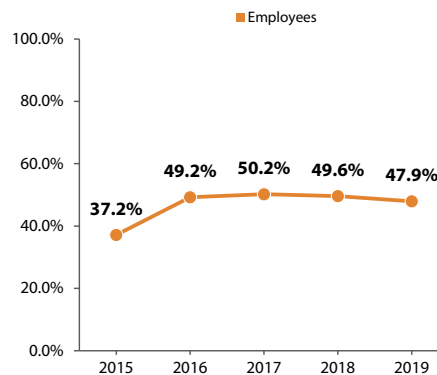


TRENDS IN ESI COSTS, 2015-2019

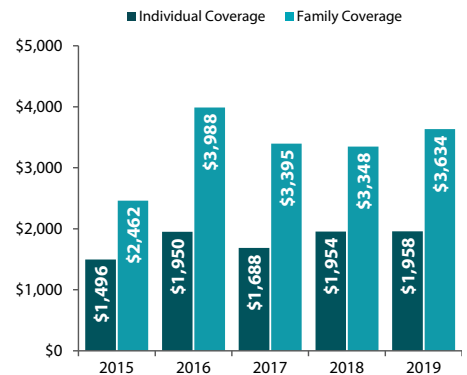
Average Annual Premium, Single and Family Coverage



Percent of Employees in High-deductible Health Plans

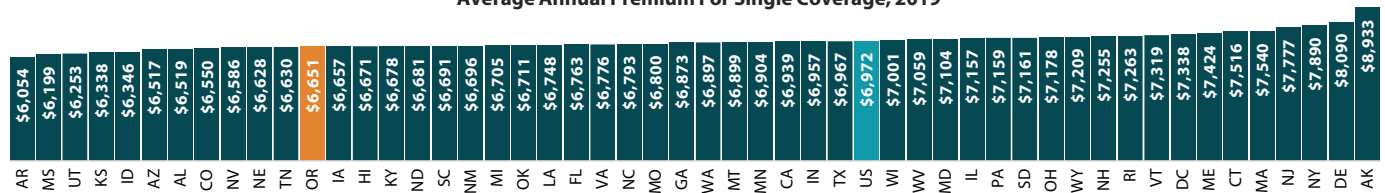


Average Annual Deductible, Individual and Family Coverage



STATE VARIATION IN ESI COSTS FOR SINGLE/INDIVIDUAL COVERAGE, 2019

Average Annual Premium For Single Coverage, 2019



Average Annual Deductible for Individual Coverage, 2019



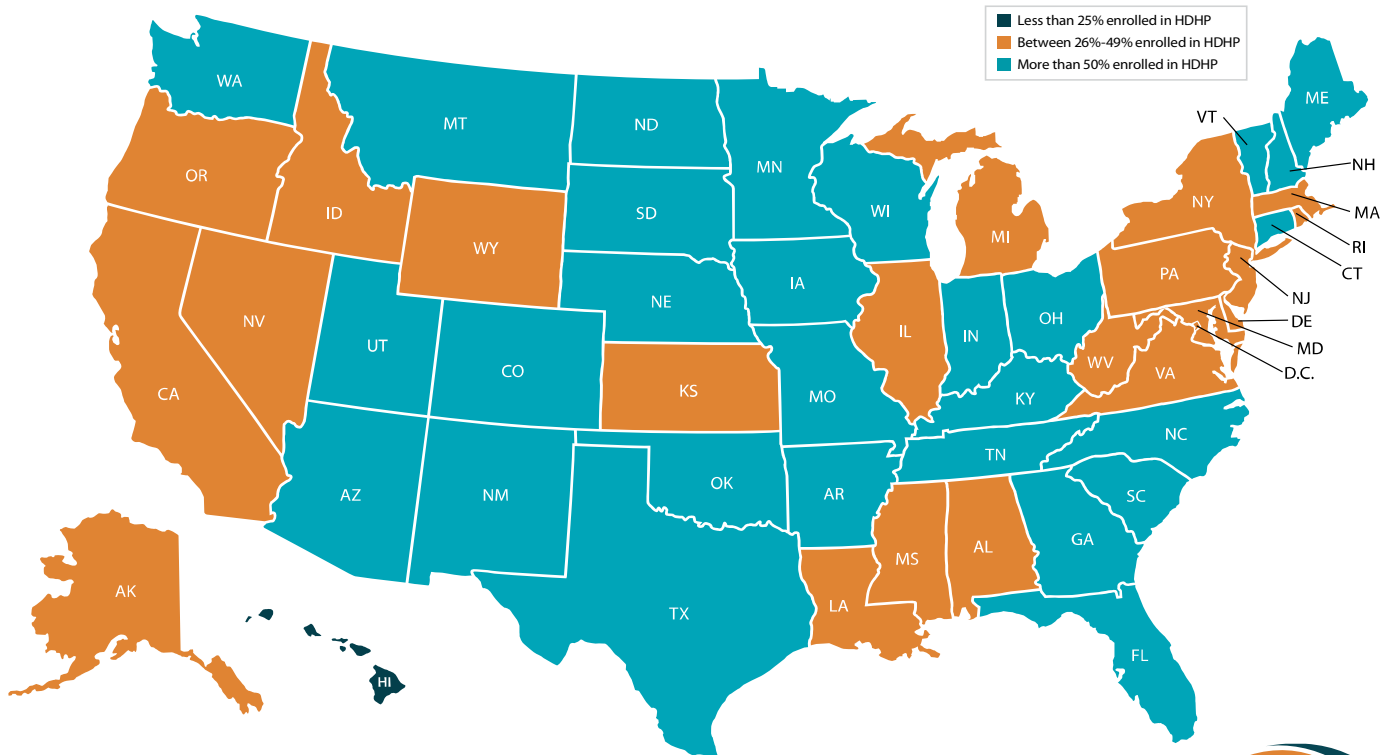
STATE-LEVEL TRENDS IN ESI IN OREGON

	2015	2016	2017	2018	2019	Significant difference between 2018-2019
Trends in ESI Offer and Employee Access, 2015-2019						
Percent of Employers Offering ESI	45.9%	45.7%	39.4%	43.8%	44.5%	
Percent of Employees in Establishments that Offer ESI	80.2%	79.5%	77.7%	81.0%	82.3%	
Percent of Employees Eligible for ESI at Offering Establishments	76.9%	76.4%	77.1%	80.6%	78.9%	
Percent of ESI-Eligible Employees Enrolled	78.6%	79.2%	79.0%	80.0%	78.1%	
Trends in ESI Costs, 2015-2019						
Average Annual Premiums						
Single Coverage	\$5,822	\$5,974	\$6,081	\$6,441	\$6,651	
Family Coverage	\$17,141	\$17,127	\$17,953	\$18,977	\$19,405	
Average Employee Share of Premiums						
Single Coverage	15.4%	17.2%	16.8%	16.5%	17.4%	
Family Coverage	27.6%	24.5%	27.9%	31.2%	27.8%	
Average Annual Deductibles						
Individual Coverage	\$1,496	\$1,950	\$1,688	\$1,954	\$1,958	
Family Coverage	\$2,462	\$3,988	\$3,395	\$3,348	\$3,634	
Percent of Employees in High-Deductible Health Plans	37.2%	49.2%	50.2%	49.6%	47.9%	

* Significant difference between 2018 and 2019 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 2019).
 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/ESIReport2020 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, 2015-2019.

STATE VARIATION IN PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2019



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

STATE-LEVEL TRENDS

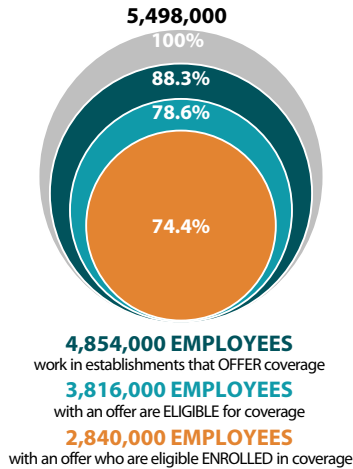
IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2015-2019

PA

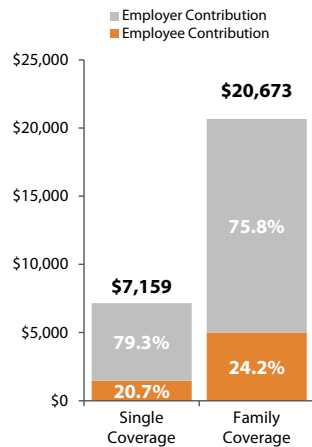
PENNSYLVANIA

EMPLOYER-SPONSORED INSURANCE IN 2019

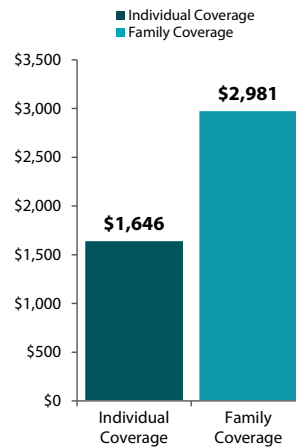
Offer, Eligibility, and Enrollment



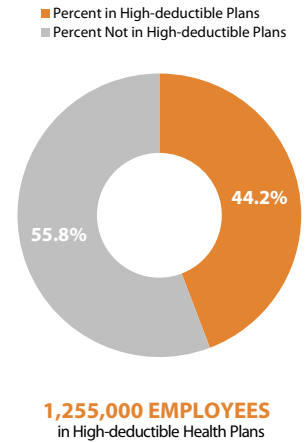
Average Annual Premium, Single and Family Coverage



Average Annual Deductible, Individual and Family Coverage

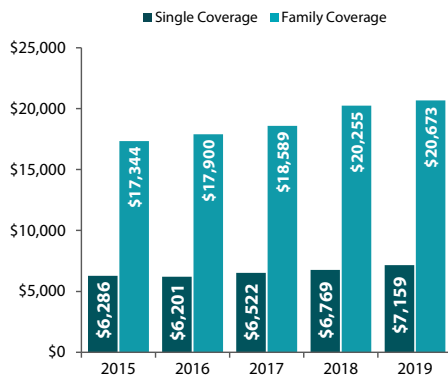


Percent of Employees in High-deductible Health Plans

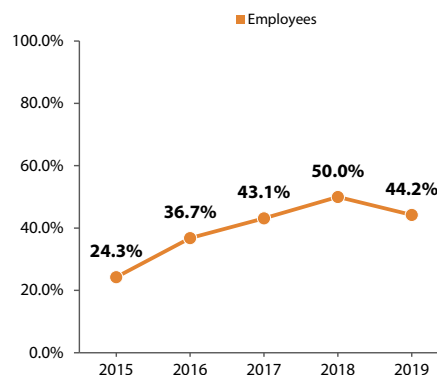


TRENDS IN ESI COSTS, 2015-2019

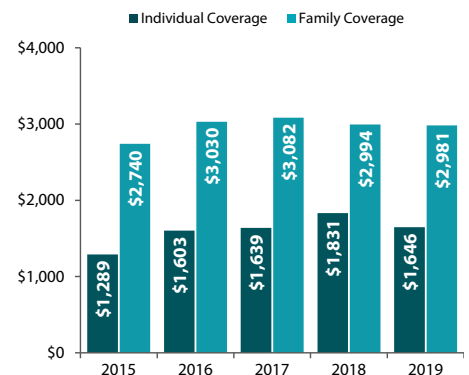
Average Annual Premium, Single and Family Coverage



Percent of Employees in High-deductible Health Plans

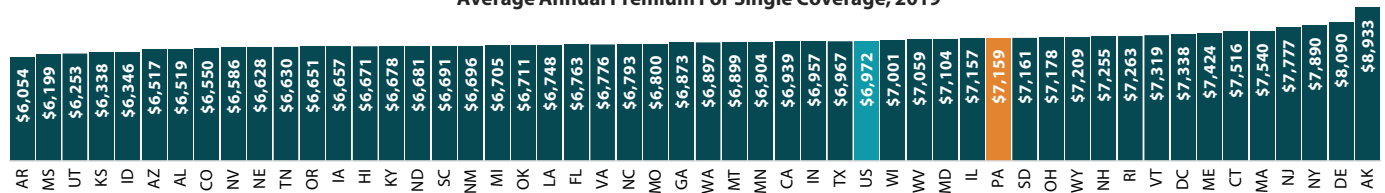


Average Annual Deductible, Individual and Family Coverage



STATE VARIATION IN ESI COSTS FOR SINGLE/INDIVIDUAL COVERAGE, 2019

Average Annual Premium For Single Coverage, 2019



Average Annual Deductible for Individual Coverage, 2019



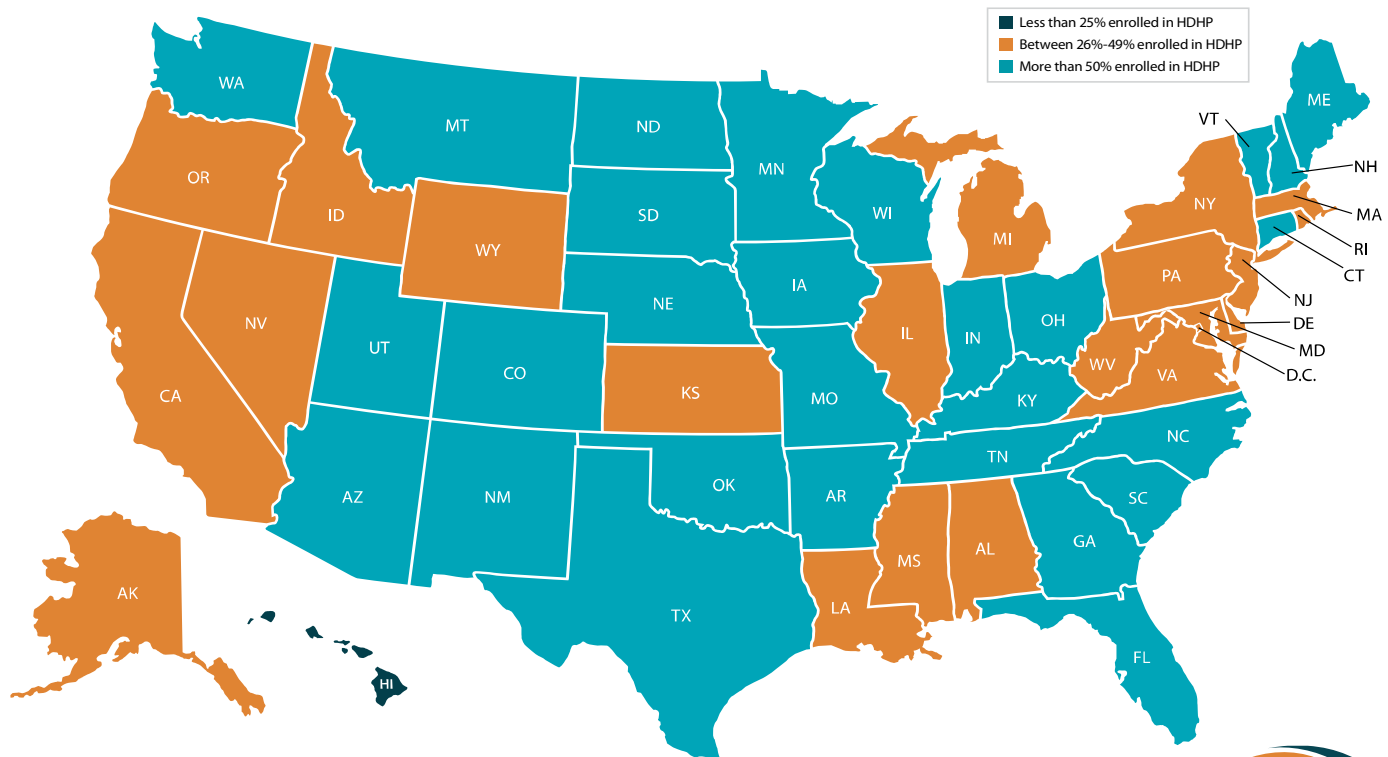
STATE-LEVEL TRENDS IN ESI IN PENNSYLVANIA

	2015	2016	2017	2018	2019	Significant difference between 2018-2019
Trends in ESI Offer and Employee Access, 2015-2019						
Percent of Employers Offering ESI	49.7%	48.5%	54.5%	48.6%	56.0%	*
Percent of Employees in Establishments that Offer ESI	86.0%	85.0%	87.6%	87.0%	88.3%	
Percent of Employees Eligible for ESI at Offering Establishments	74.3%	75.9%	73.4%	80.1%	78.6%	
Percent of ESI-Eligible Employees Enrolled	79.2%	75.9%	77.3%	70.7%	74.4%	
Trends in ESI Costs, 2015-2019						
Average Annual Premiums						
Single Coverage	\$6,286	\$6,201	\$6,522	\$6,769	\$7,159	
Family Coverage	\$17,344	\$17,900	\$18,589	\$20,255	\$20,673	
Average Employee Share of Premiums						
Single Coverage	18.7%	21.6%	23.7%	20.0%	20.7%	
Family Coverage	21.9%	25.5%	28.9%	25.2%	24.2%	
Average Annual Deductibles						
Individual Coverage	\$1,289	\$1,603	\$1,639	\$1,831	\$1,646	*
Family Coverage	\$2,740	\$3,030	\$3,082	\$2,994	\$2,981	
Percent of Employees in High-Deductible Health Plans	24.3%	36.7%	43.1%	50.0%	44.2%	

* Significant difference between 2018 and 2019 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 2019).
 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/ESIReport2020 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, 2015-2019.

STATE VARIATION IN PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2019



To learn more about state variation across ESI indicators, access the 50-state comparison tables at www.shadac.org/ESIReport2020.

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

STATE-LEVEL TRENDS

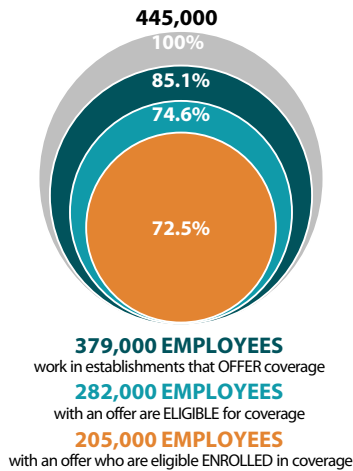
IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2015-2019

RI

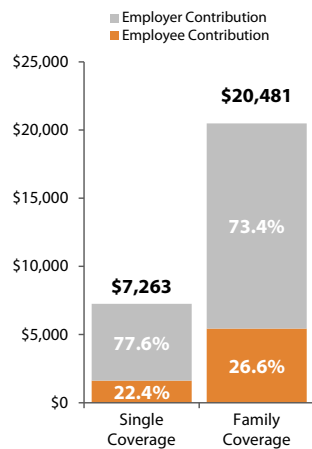
RHODE ISLAND

EMPLOYER-SPONSORED INSURANCE IN 2019

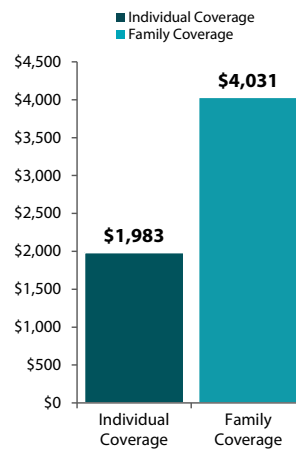
Offer, Eligibility, and Enrollment



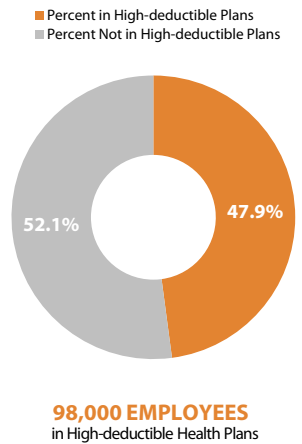
Average Annual Premium, Single and Family Coverage



Average Annual Deductible, Individual and Family Coverage

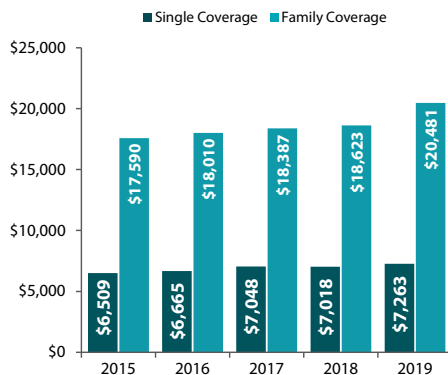


Percent of Employees in High-deductible Health Plans

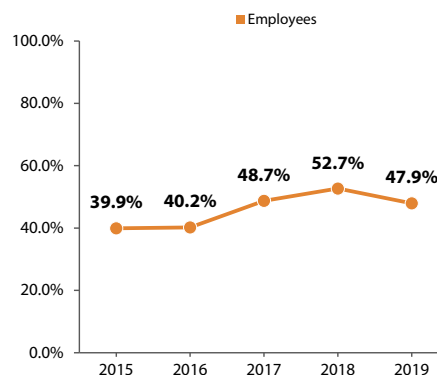


TRENDS IN ESI COSTS, 2015-2019

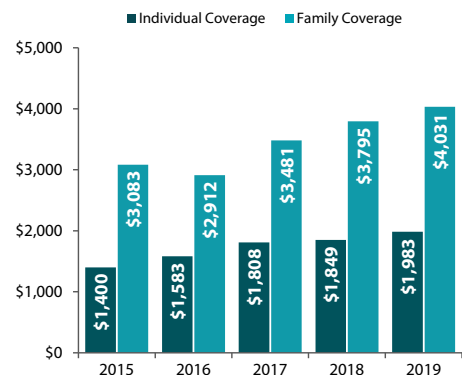
Average Annual Premium, Single and Family Coverage



Percent of Employees in High-deductible Health Plans

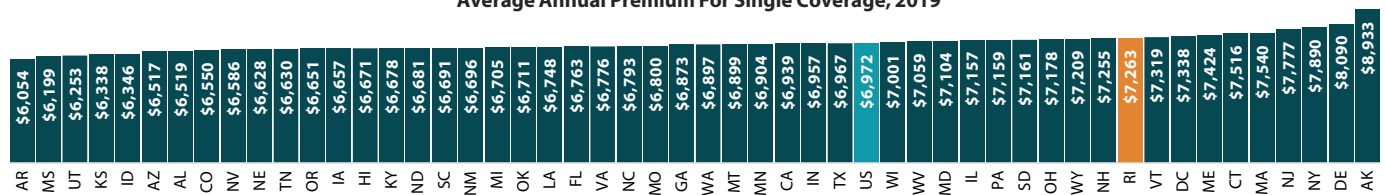


Average Annual Deductible, Individual and Family Coverage



STATE VARIATION IN ESI COSTS FOR SINGLE/INDIVIDUAL COVERAGE, 2019

Average Annual Premium For Single Coverage, 2019



Average Annual Deductible for Individual Coverage, 2019



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

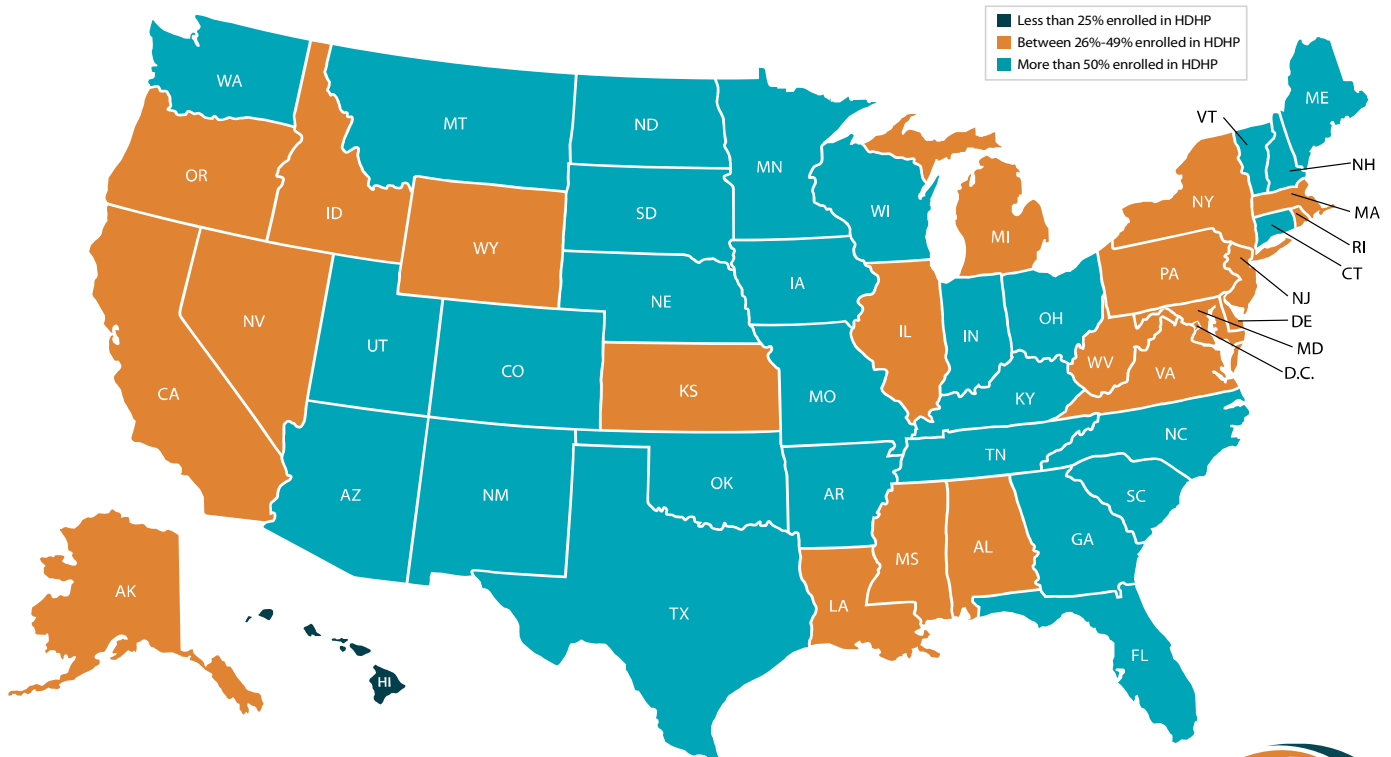
STATE-LEVEL TRENDS IN ESI IN RHODE ISLAND

	2015	2016	2017	2018	2019	Significant difference between 2018-2019
Trends in ESI Offer and Employee Access, 2015-2019						
Percent of Employers Offering ESI	51.0%	52.8%	52.6%	49.4%	53.4%	
Percent of Employees in Establishments that Offer ESI	86.7%	86.9%	86.1%	82.5%	85.1%	
Percent of Employees Eligible for ESI at Offering Establishments	70.9%	68.8%	75.8%	73.5%	74.6%	
Percent of ESI-Eligible Employees Enrolled	70.4%	69.3%	67.5%	70.8%	72.5%	
Trends in ESI Costs, 2015-2019						
Average Annual Premiums						
Single Coverage	\$6,509	\$6,665	\$7,048	\$7,018	\$7,263	
Family Coverage	\$17,590	\$18,010	\$18,387	\$18,623	\$20,481	*
Average Employee Share of Premiums						
Single Coverage	23.0%	24.2%	24.2%	25.8%	22.4%	*
Family Coverage	25.6%	28.0%	29.2%	29.5%	26.6%	
Average Annual Deductibles						
Individual Coverage	\$1,400	\$1,583	\$1,808	\$1,849	\$1,983	
Family Coverage	\$3,083	\$2,912	\$3,481	\$3,795	\$4,031	
Percent of Employees in High-Deductible Health Plans	39.9%	40.2%	48.7%	52.7%	47.9%	

* Significant difference between 2018 and 2019 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 2019).
 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/ESIReport2020 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, 2015-2019.

STATE VARIATION IN PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2019



To learn more about state variation across ESI indicators, access the 50-state comparison tables at www.shadac.org/ESIReport2020.

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

STATE-LEVEL TRENDS

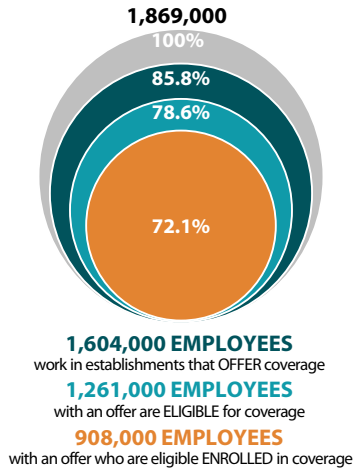
IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2015-2019

SC

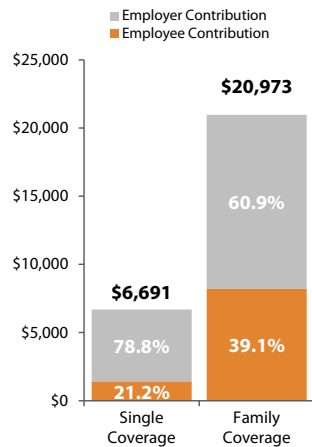
SOUTH CAROLINA

EMPLOYER-SPONSORED INSURANCE IN 2019

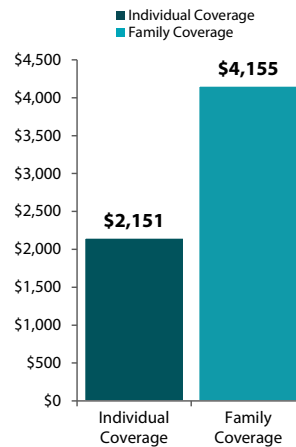
Offer, Eligibility, and Enrollment



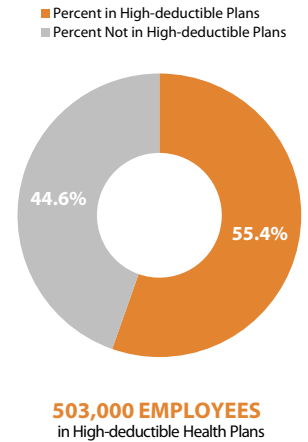
Average Annual Premium, Single and Family Coverage



Average Annual Deductible, Individual and Family Coverage

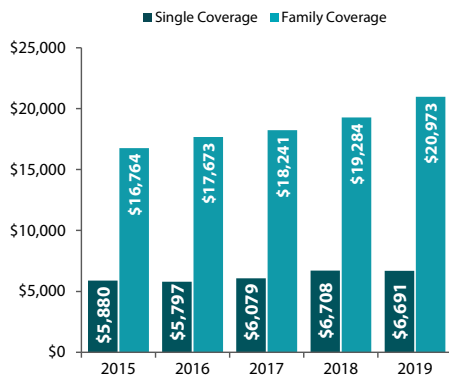


Percent of Employees in High-deductible Health Plans

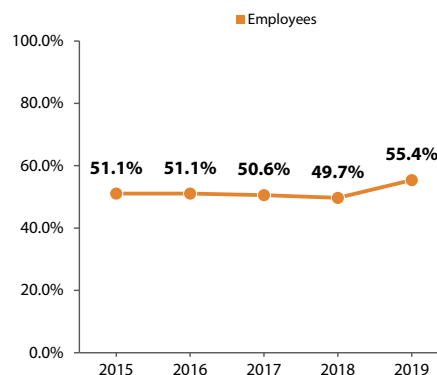


TRENDS IN ESI COSTS, 2015-2019

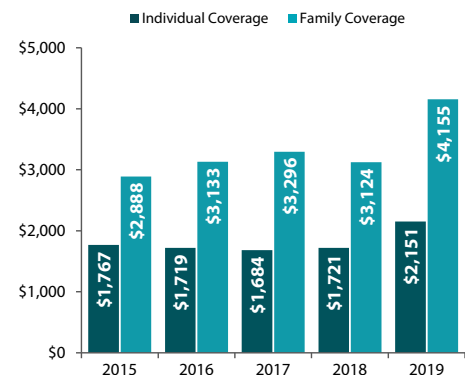
Average Annual Premium, Single and Family Coverage



Percent of Employees in High-deductible Health Plans

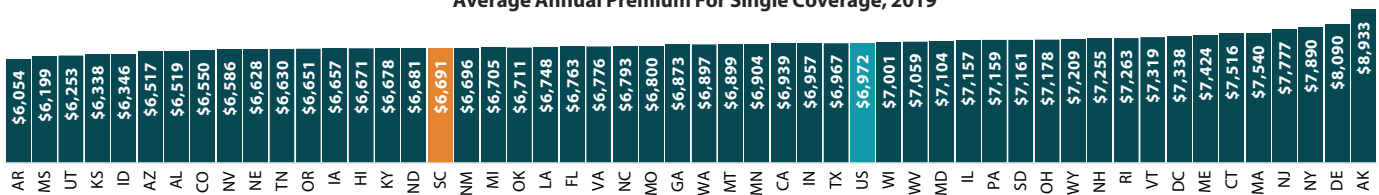


Average Annual Deductible, Individual and Family Coverage



STATE VARIATION IN ESI COSTS FOR SINGLE/INDIVIDUAL COVERAGE, 2019

Average Annual Premium For Single Coverage, 2019



Average Annual Deductible for Individual Coverage, 2019



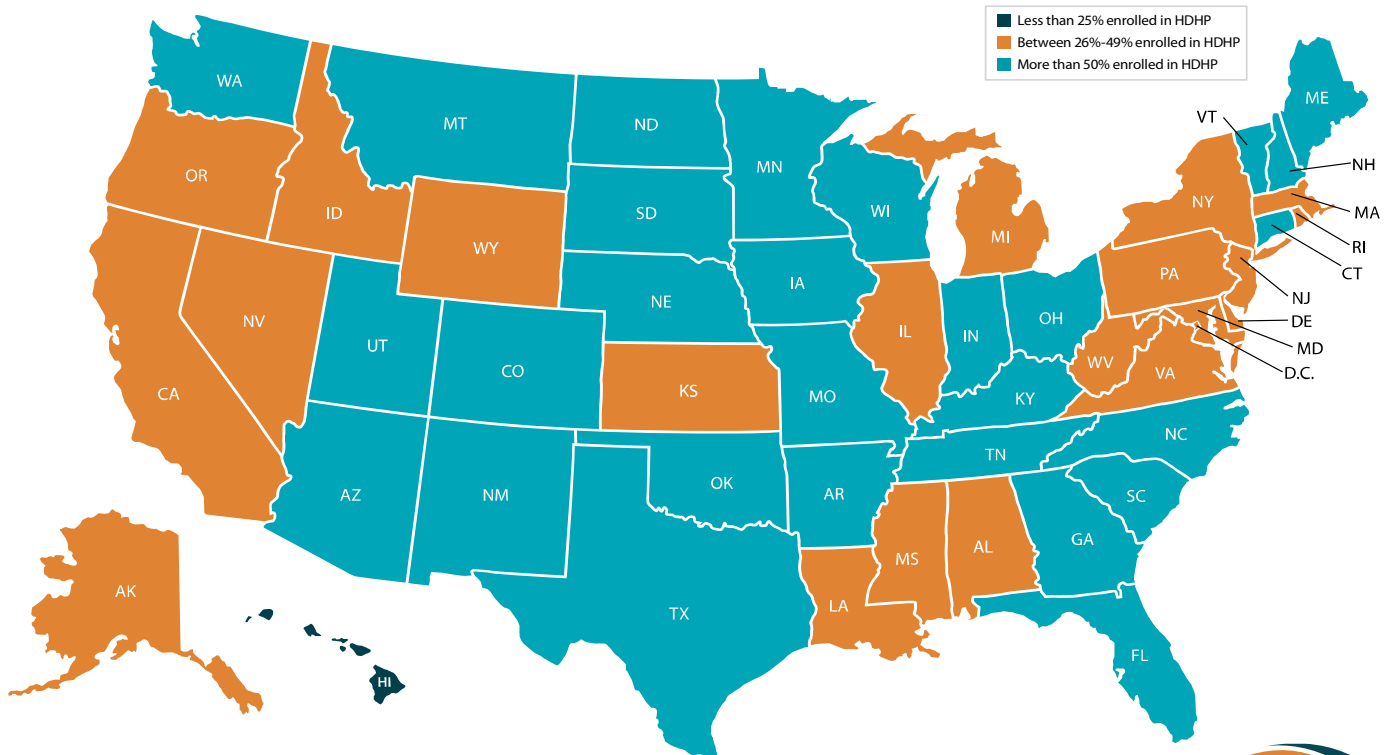
STATE-LEVEL TRENDS IN ESI IN SOUTH CAROLINA

	2015	2016	2017	2018	2019	Significant difference between 2018-2019
Trends in ESI Offer and Employee Access, 2015-2019						
Percent of Employers Offering ESI	45.0%	41.7%	43.7%	40.7%	47.5%	*
Percent of Employees in Establishments that Offer ESI	83.1%	81.3%	84.2%	80.1%	85.8%	*
Percent of Employees Eligible for ESI at Offering Establishments	74.8%	78.3%	75.4%	80.2%	78.6%	
Percent of ESI-Eligible Employees Enrolled	77.3%	73.8%	80.3%	77.4%	72.1%	
Trends in ESI Costs, 2015-2019						
Average Annual Premiums						
Single Coverage	\$5,880	\$5,797	\$6,079	\$6,708	\$6,691	
Family Coverage	\$16,764	\$17,673	\$18,241	\$19,284	\$20,973	
Average Employee Share of Premiums						
Single Coverage	20.7%	23.5%	22.0%	21.3%	21.2%	
Family Coverage	28.5%	28.3%	28.8%	27.5%	39.1%	*
Average Annual Deductibles						
Individual Coverage	\$1,767	\$1,719	\$1,684	\$1,721	\$2,151	*
Family Coverage	\$2,888	\$3,133	\$3,296	\$3,124	\$4,155	*
Percent of Employees in High-Deductible Health Plans	51.1%	51.1%	50.6%	49.7%	55.4%	

* Significant difference between 2018 and 2019 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 2019).
 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/ESIReport2020 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, 2015-2019.

STATE VARIATION IN PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2019



To learn more about state variation across ESI indicators, access the 50-state comparison tables at www.shadac.org/ESIReport2020.

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

STATE-LEVEL TRENDS

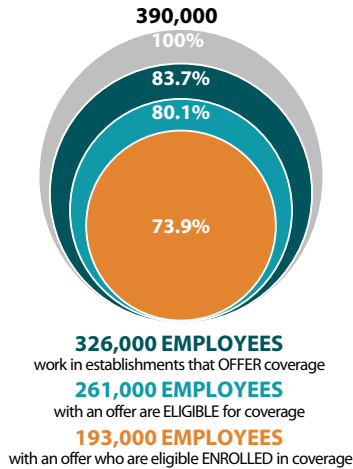
IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2015-2019

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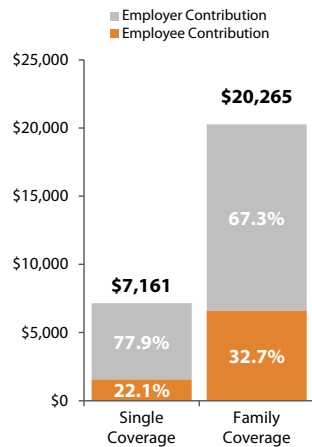
SOUTH DAKOTA

EMPLOYER-SPONSORED INSURANCE IN 2019

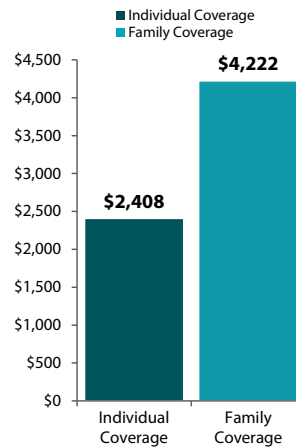
Offer, Eligibility, and Enrollment



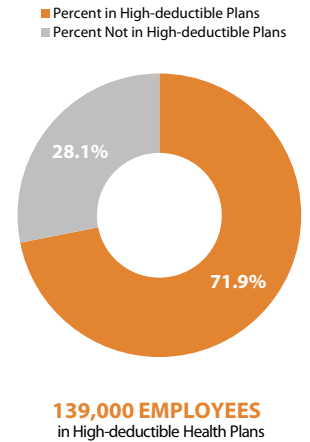
Average Annual Premium, Single and Family Coverage



Average Annual Deductible, Individual and Family Coverage

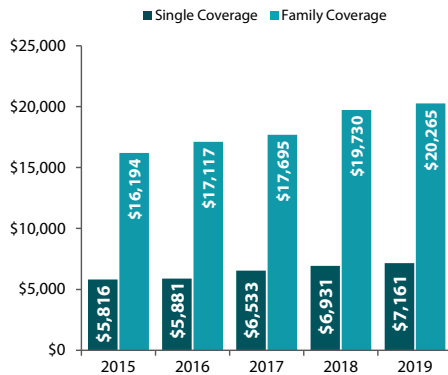


Percent of Employees in High-deductible Health Plans

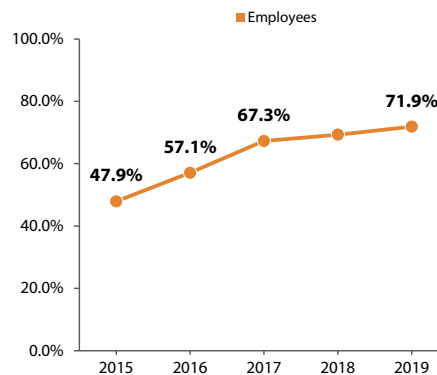


TRENDS IN ESI COSTS, 2015-2019

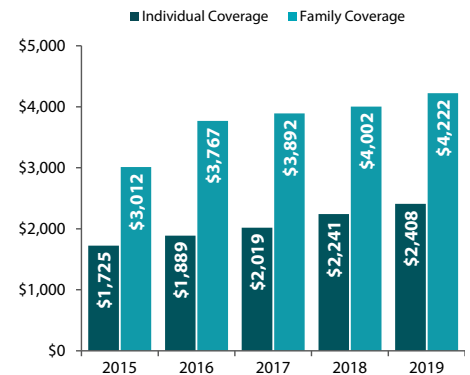
Average Annual Premium, Single and Family Coverage



Percent of Employees in High-deductible Health Plans

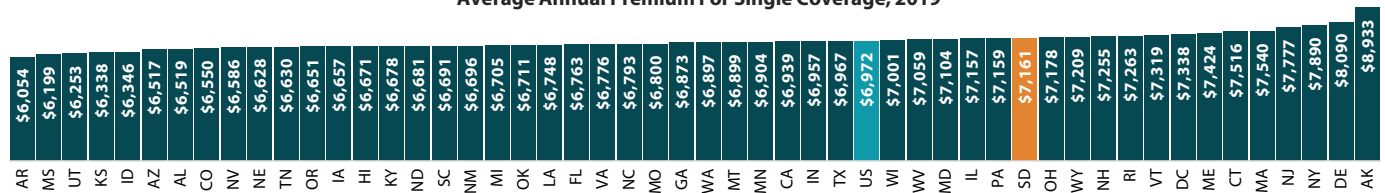


Average Annual Deductible, Individual and Family Coverage



STATE VARIATION IN ESI COSTS FOR SINGLE/INDIVIDUAL COVERAGE, 2019

Average Annual Premium For Single Coverage, 2019



Average Annual Deductible for Individual Coverage, 2019



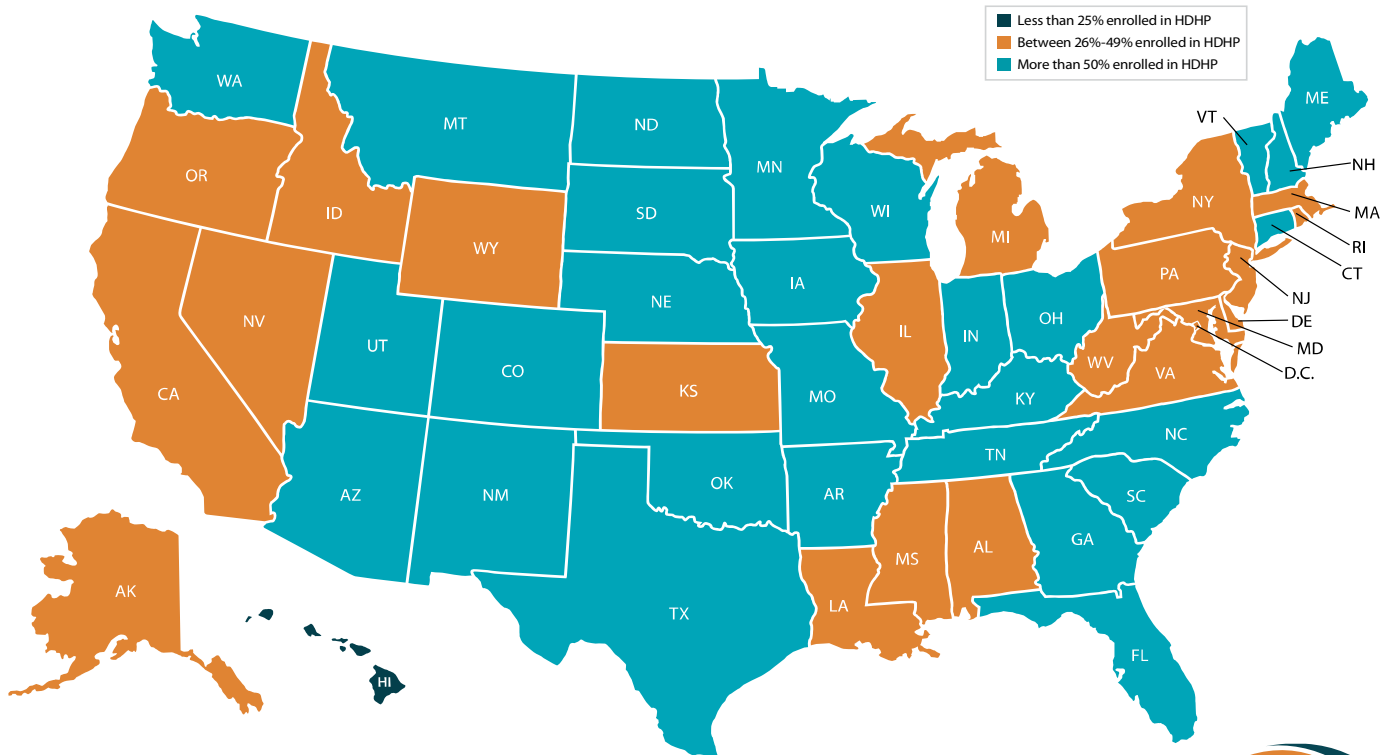
STATE-LEVEL TRENDS IN ESI IN SOUTH DAKOTA

	2015	2016	2017	2018	2019	Significant difference between 2018-2019
Trends in ESI Offer and Employee Access, 2015-2019						
Percent of Employers Offering ESI	42.3%	39.1%	41.4%	43.1%	50.5%	
Percent of Employees in Establishments that Offer ESI	80.5%	81.2%	81.8%	78.2%	83.7%	
Percent of Employees Eligible for ESI at Offering Establishments	76.0%	77.5%	79.9%	74.9%	80.1%	*
Percent of ESI-Eligible Employees Enrolled	76.0%	72.5%	71.4%	73.9%	73.9%	
Trends in ESI Costs, 2015-2019						
Average Annual Premiums						
Single Coverage	\$5,816	\$5,881	\$6,533	\$6,931	\$7,161	
Family Coverage	\$16,194	\$17,117	\$17,695	\$19,730	\$20,265	
Average Employee Share of Premiums						
Single Coverage	23.7%	20.4%	22.1%	22.2%	22.1%	
Family Coverage	30.5%	31.5%	32.2%	29.4%	32.7%	
Average Annual Deductibles						
Individual Coverage	\$1,725	\$1,889	\$2,019	\$2,241	\$2,408	
Family Coverage	\$3,012	\$3,767	\$3,892	\$4,002	\$4,222	
Percent of Employees in High-Deductible Health Plans	47.9%	57.1%	67.3%	69.3%	71.9%	

* Significant difference between 2018 and 2019 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 2019).
 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/ESIReport2020 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, 2015-2019.

STATE VARIATION IN PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2019



To learn more about state variation across ESI indicators, access the 50-state comparison tables at www.shadac.org/ESIReport2020.

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

STATE-LEVEL TRENDS

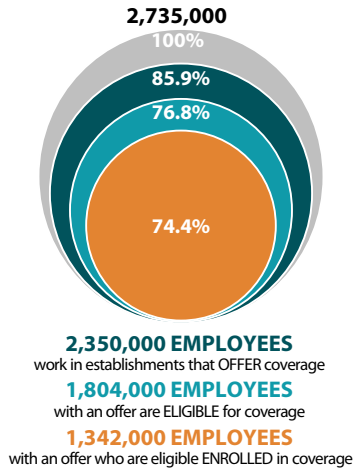
IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2015-2019

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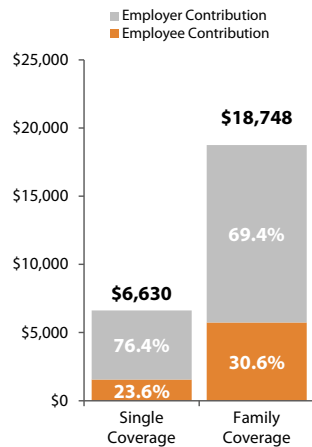
TENNESSEE

EMPLOYER-SPONSORED INSURANCE IN 2019

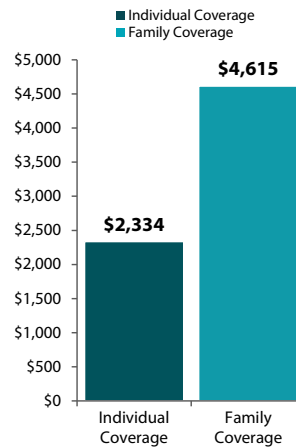
Offer, Eligibility, and Enrollment



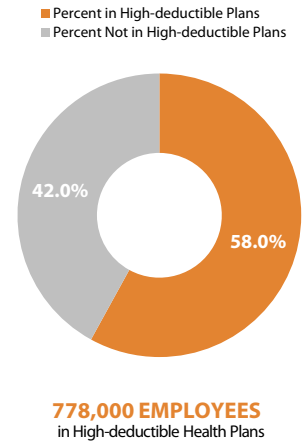
Average Annual Premium, Single and Family Coverage



Average Annual Deductible, Individual and Family Coverage

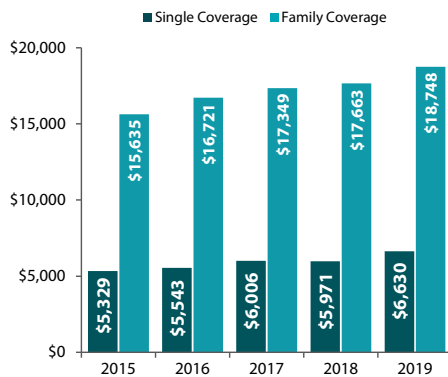


Percent of Employees in High-deductible Health Plans

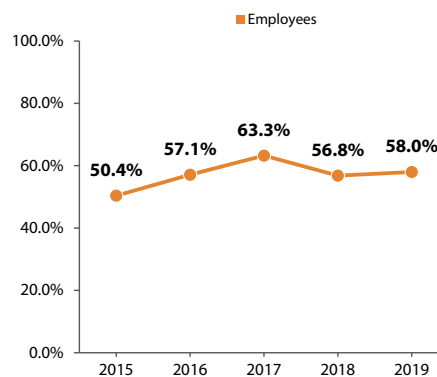


TRENDS IN ESI COSTS, 2015-2019

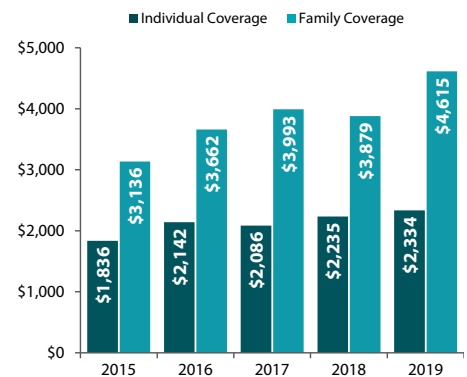
Average Annual Premium, Single and Family Coverage



Percent of Employees in High-deductible Health Plans

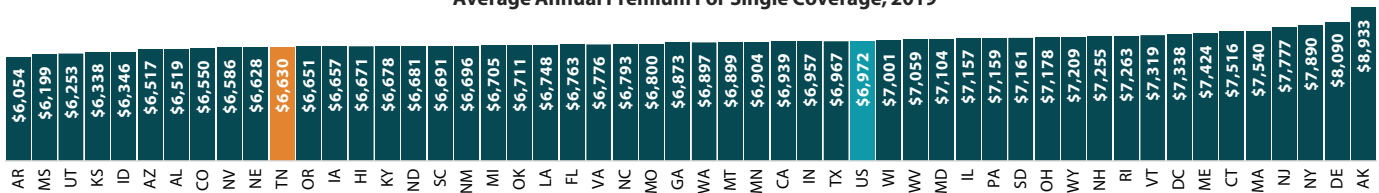


Average Annual Deductible, Individual and Family Coverage

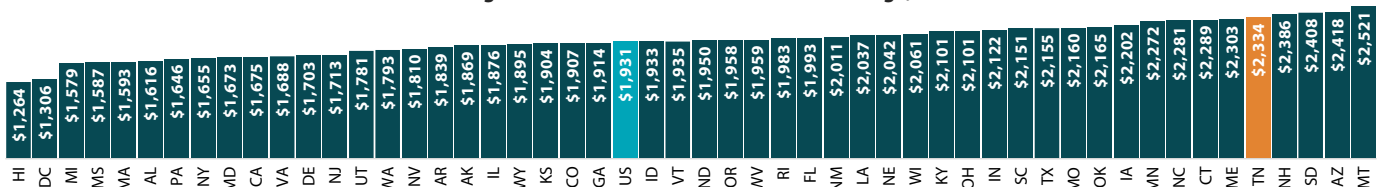


STATE VARIATION IN ESI COSTS FOR SINGLE/INDIVIDUAL COVERAGE, 2019

Average Annual Premium For Single Coverage, 2019



Average Annual Deductible for Individual Coverage, 2019



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

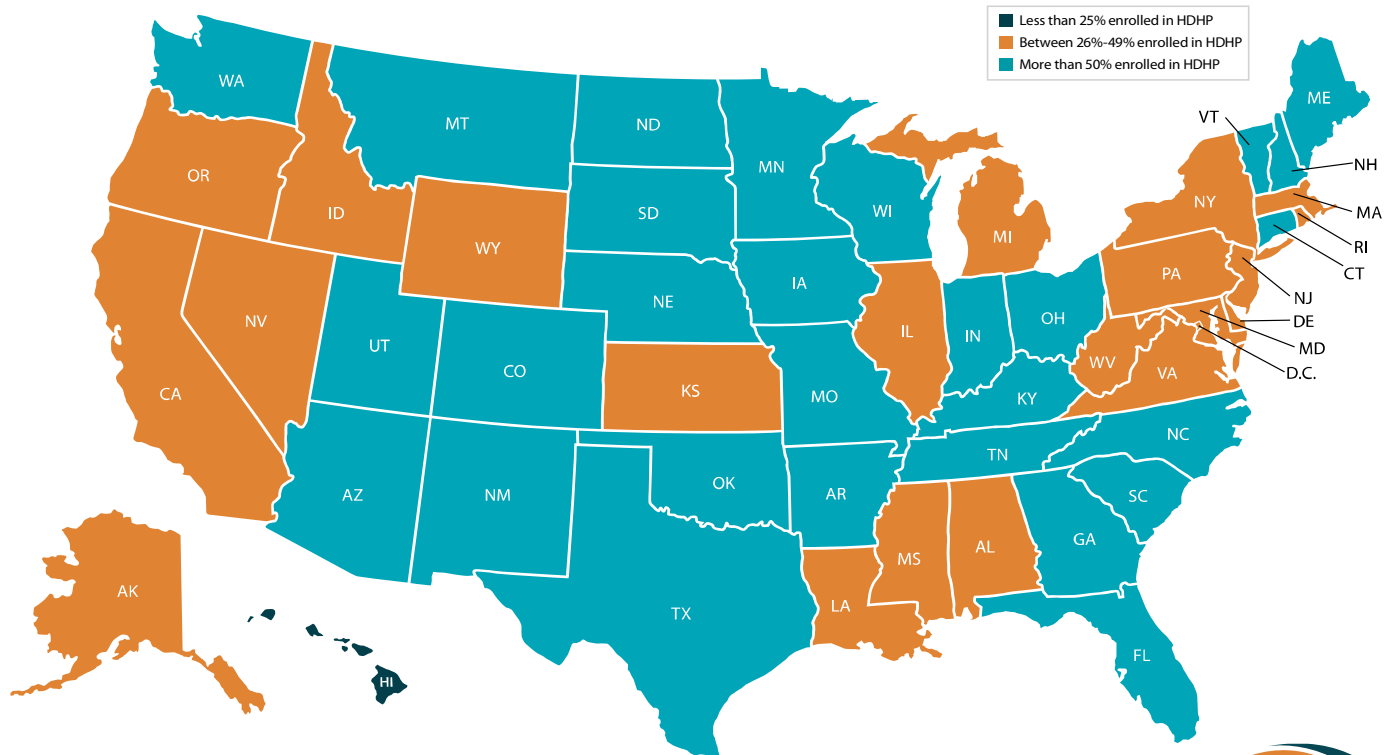
STATE-LEVEL TRENDS IN ESI IN TENNESSEE

	2015	2016	2017	2018	2019	Significant difference between 2018-2019
Trends in ESI Offer and Employee Access, 2015-2019						
Percent of Employers Offering ESI	47.0%	46.8%	51.8%	51.7%	50.9%	
Percent of Employees in Establishments that Offer ESI	82.2%	86.4%	86.6%	87.3%	85.9%	
Percent of Employees Eligible for ESI at Offering Establishments	72.0%	75.6%	76.9%	76.5%	76.8%	
Percent of ESI-Eligible Employees Enrolled	74.2%	72.1%	68.2%	70.9%	74.4%	
Trends in ESI Costs, 2015-2019						
Average Annual Premiums						
Single Coverage	\$5,329	\$5,543	\$6,006	\$5,971	\$6,630	*
Family Coverage	\$15,635	\$16,721	\$17,349	\$17,663	\$18,748	
Average Employee Share of Premiums						
Single Coverage	24.4%	22.2%	23.8%	23.6%	23.6%	
Family Coverage	27.5%	28.0%	30.1%	31.2%	30.6%	
Average Annual Deductibles						
Individual Coverage	\$1,836	\$2,142	\$2,086	\$2,235	\$2,334	
Family Coverage	\$3,136	\$3,662	\$3,993	\$3,879	\$4,615	
Percent of Employees in High-Deductible Health Plans	50.4%	57.1%	63.3%	56.8%	58.0%	

* Significant difference between 2018 and 2019 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 2019).
 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, 2015-2019.

STATE VARIATION IN PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2019



To learn more about state variation across ESI indicators, access the 50-state comparison tables at www.shadac.org/ESIReport2020.

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

STATE-LEVEL TRENDS

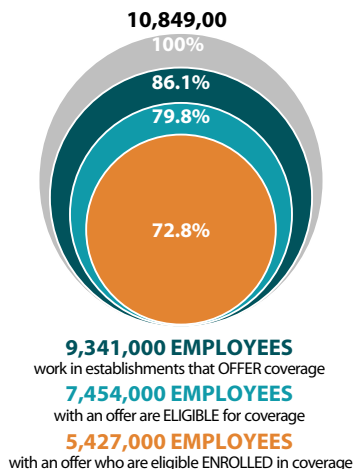
IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2015-2019

TX

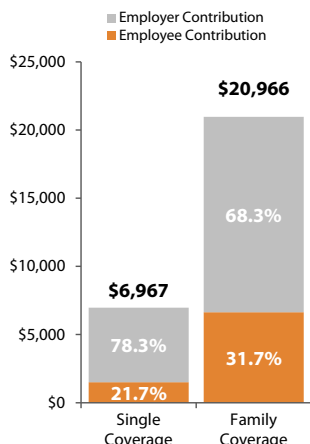
TEXAS

EMPLOYER-SPONSORED INSURANCE IN 2019

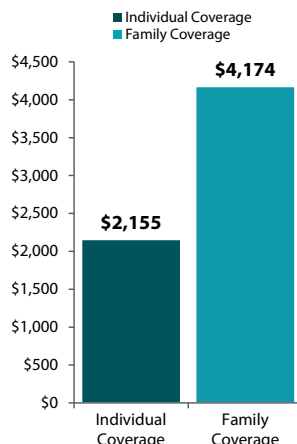
Offer, Eligibility, and Enrollment



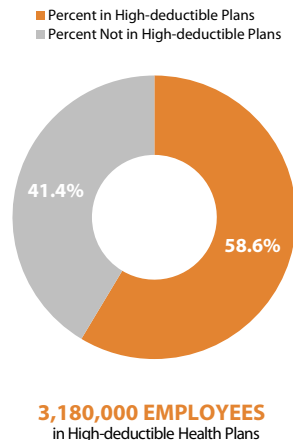
Average Annual Premium, Single and Family Coverage



Average Annual Deductible, Individual and Family Coverage

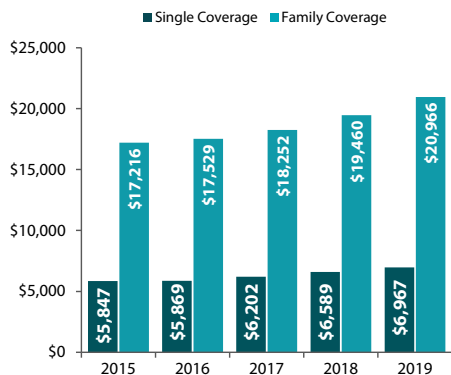


Percent of Employees in High-deductible Health Plans

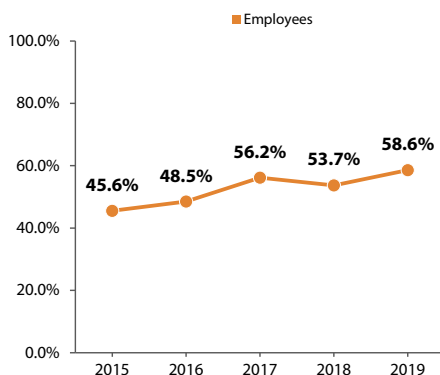


TRENDS IN ESI COSTS, 2015-2019

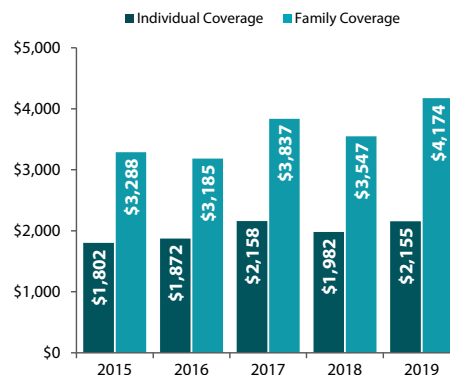
Average Annual Premium, Single and Family Coverage



Percent of Employees in High-deductible Health Plans

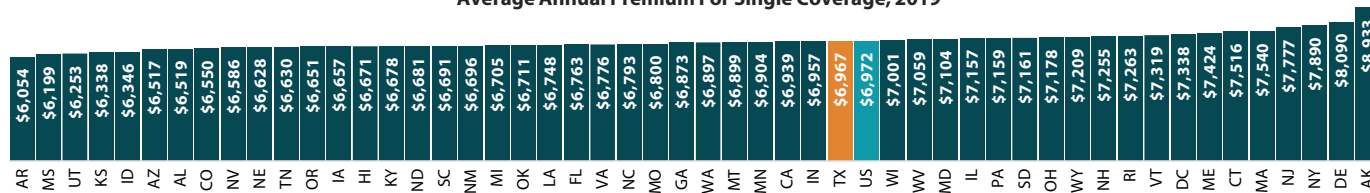


Average Annual Deductible, Individual and Family Coverage

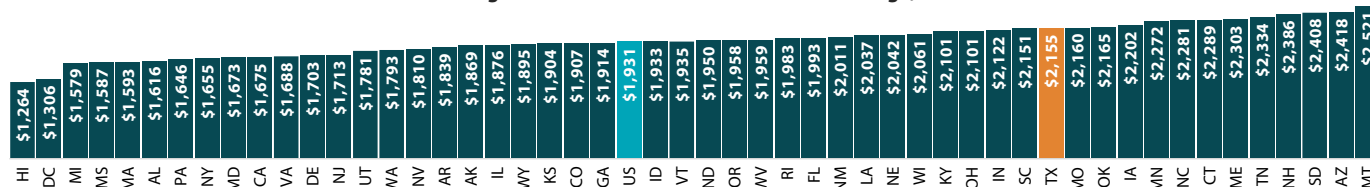


STATE VARIATION IN ESI COSTS FOR SINGLE/INDIVIDUAL COVERAGE, 2019

Average Annual Premium For Single Coverage, 2019



Average Annual Deductible for Individual Coverage, 2019



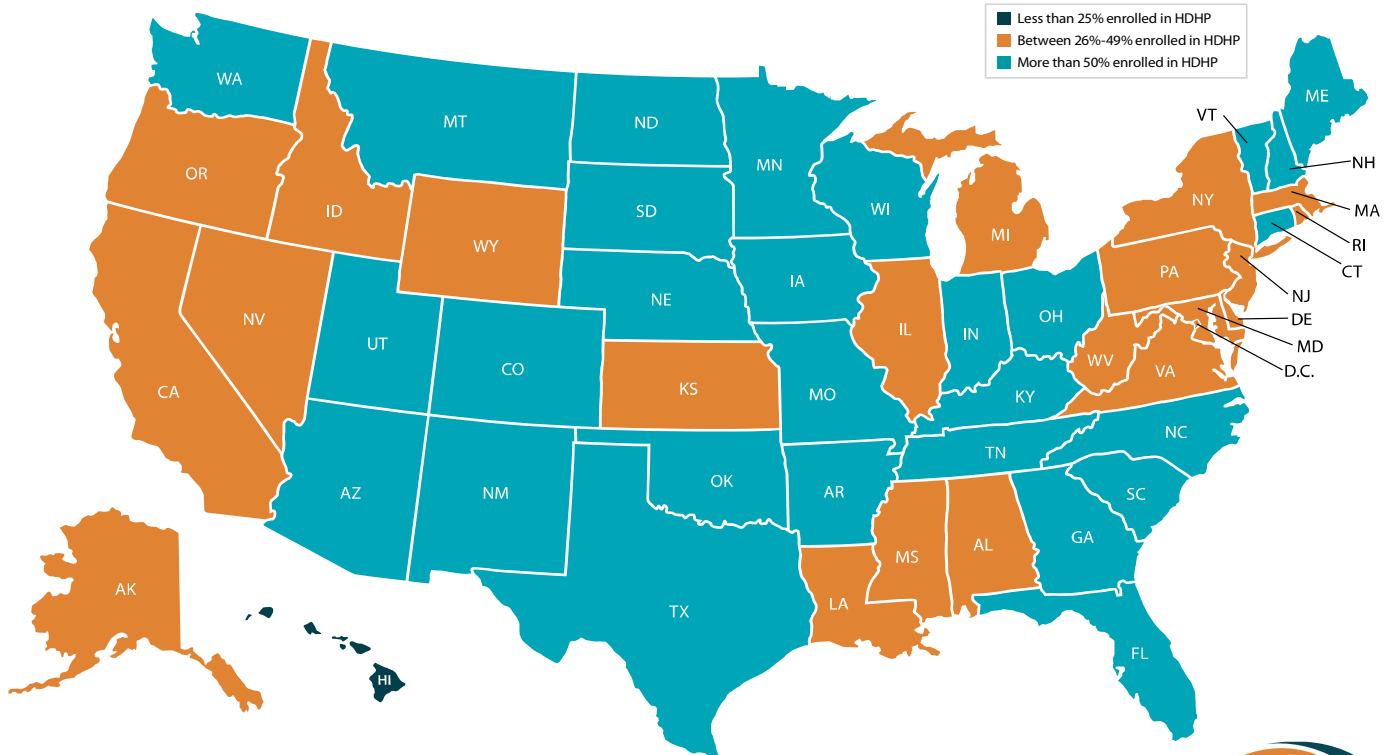
STATE-LEVEL TRENDS IN ESI IN TEXAS

	2015	2016	2017	2018	2019	Significant difference between 2018-2019
Trends in ESI Offer and Employee Access, 2015-2019						
Percent of Employers Offering ESI	45.8%	47.6%	47.5%	49.4%	48.8%	
Percent of Employees in Establishments that Offer ESI	83.3%	84.8%	85.0%	84.2%	86.1%	
Percent of Employees Eligible for ESI at Offering Establishments	76.7%	78.0%	77.7%	81.9%	79.8%	
Percent of ESI-Eligible Employees Enrolled	77.0%	73.5%	71.6%	74.7%	72.8%	
Trends in ESI Costs, 2015-2019						
Average Annual Premiums						
Single Coverage	\$5,847	\$5,869	\$6,202	\$6,589	\$6,967	
Family Coverage	\$17,216	\$17,529	\$18,252	\$19,460	\$20,966	*
Average Employee Share of Premiums						
Single Coverage	21.8%	20.4%	21.8%	21.4%	21.7%	
Family Coverage	31.4%	32.3%	31.8%	30.6%	31.7%	
Average Annual Deductibles						
Individual Coverage	\$1,802	\$1,872	\$2,158	\$1,982	\$2,155	
Family Coverage	\$3,288	\$3,185	\$3,837	\$3,547	\$4,174	*
Percent of Employees in High-Deductible Health Plans	45.6%	48.5%	56.2%	53.7%	58.6%	

* Significant difference between 2018 and 2019 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 2019).
 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/ESIReport2020 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, 2015-2019.

STATE VARIATION IN PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2019



To learn more about state variation across ESI indicators, access the 50-state comparison tables at www.shadac.org/ESIReport2020.

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

STATE-LEVEL TRENDS

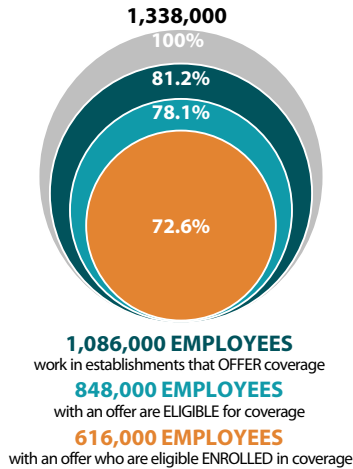
IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2015-2019

UT

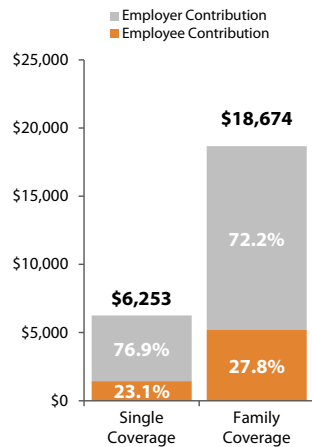
UTAH

EMPLOYER-SPONSORED INSURANCE IN 2019

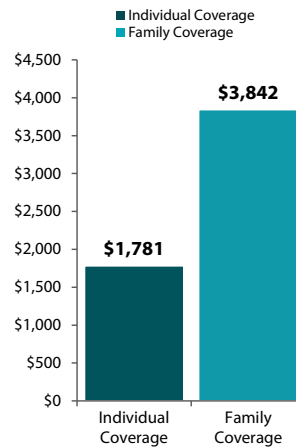
Offer, Eligibility, and Enrollment



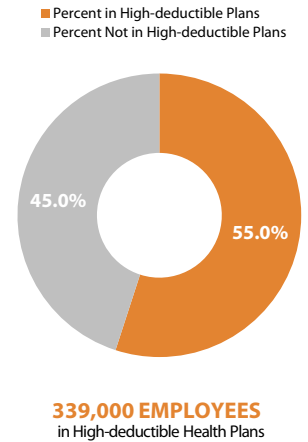
Average Annual Premium, Single and Family Coverage



Average Annual Deductible, Individual and Family Coverage

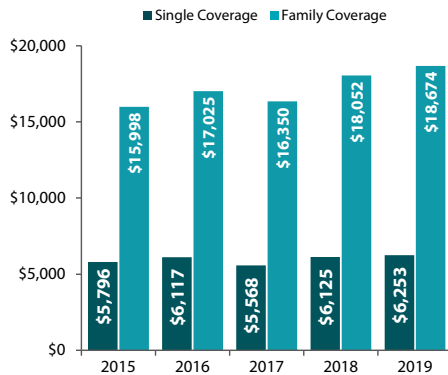


Percent of Employees in High-deductible Health Plans

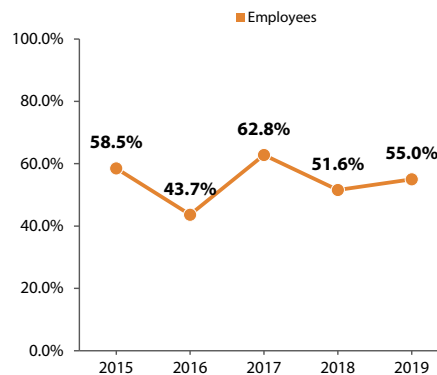


TRENDS IN ESI COSTS, 2015-2019

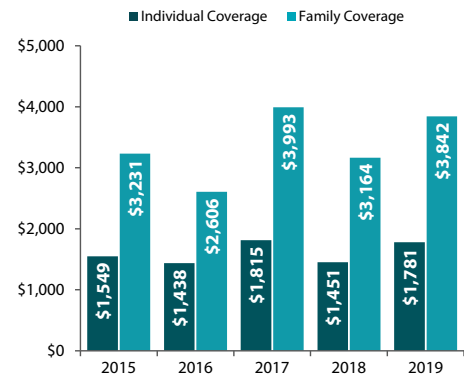
Average Annual Premium, Single and Family Coverage



Percent of Employees in High-deductible Health Plans

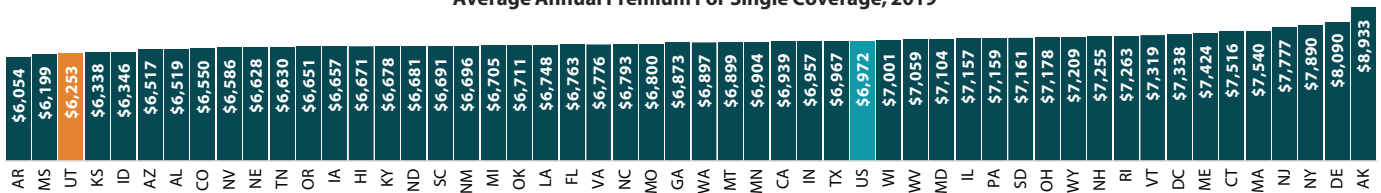


Average Annual Deductible, Individual and Family Coverage



STATE VARIATION IN ESI COSTS FOR SINGLE/INDIVIDUAL COVERAGE, 2019

Average Annual Premium For Single Coverage, 2019



Average Annual Deductible for Individual Coverage, 2019



STATE-LEVEL TRENDS IN ESI IN UTAH

	2015	2016	2017	2018	2019	Significant difference between 2018-2019
Trends in ESI Offer and Employee Access, 2015-2019						
Percent of Employers Offering ESI	40.7%	42.3%	36.2%	35.3%	37.9%	
Percent of Employees in Establishments that Offer ESI	81.9%	83.1%	79.7%	78.6%	81.2%	
Percent of Employees Eligible for ESI at Offering Establishments	70.3%	76.3%	78.3%	79.1%	78.1%	
Percent of ESI-Eligible Employees Enrolled	74.1%	74.3%	74.0%	78.8%	72.6%	*
Trends in ESI Costs, 2015-2019						
Average Annual Premiums						
Single Coverage	\$5,796	\$6,117	\$5,568	\$6,125	\$6,253	
Family Coverage	\$15,998	\$17,025	\$16,350	\$18,052	\$18,674	
Average Employee Share of Premiums						
Single Coverage	20.7%	19.0%	19.6%	19.3%	23.1%	*
Family Coverage	26.8%	23.3%	26.8%	25.4%	27.8%	
Average Annual Deductibles						
Individual Coverage	\$1,549	\$1,438	\$1,815	\$1,451	\$1,781	*
Family Coverage	\$3,231	\$2,606	\$3,993	\$3,164	\$3,842	*
Percent of Employees in High-Deductible Health Plans	58.5%	43.7%	62.8%	51.6%	55.0%	

* Significant difference between 2018 and 2019 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 2019).

All references are to private-sector employers and employees.

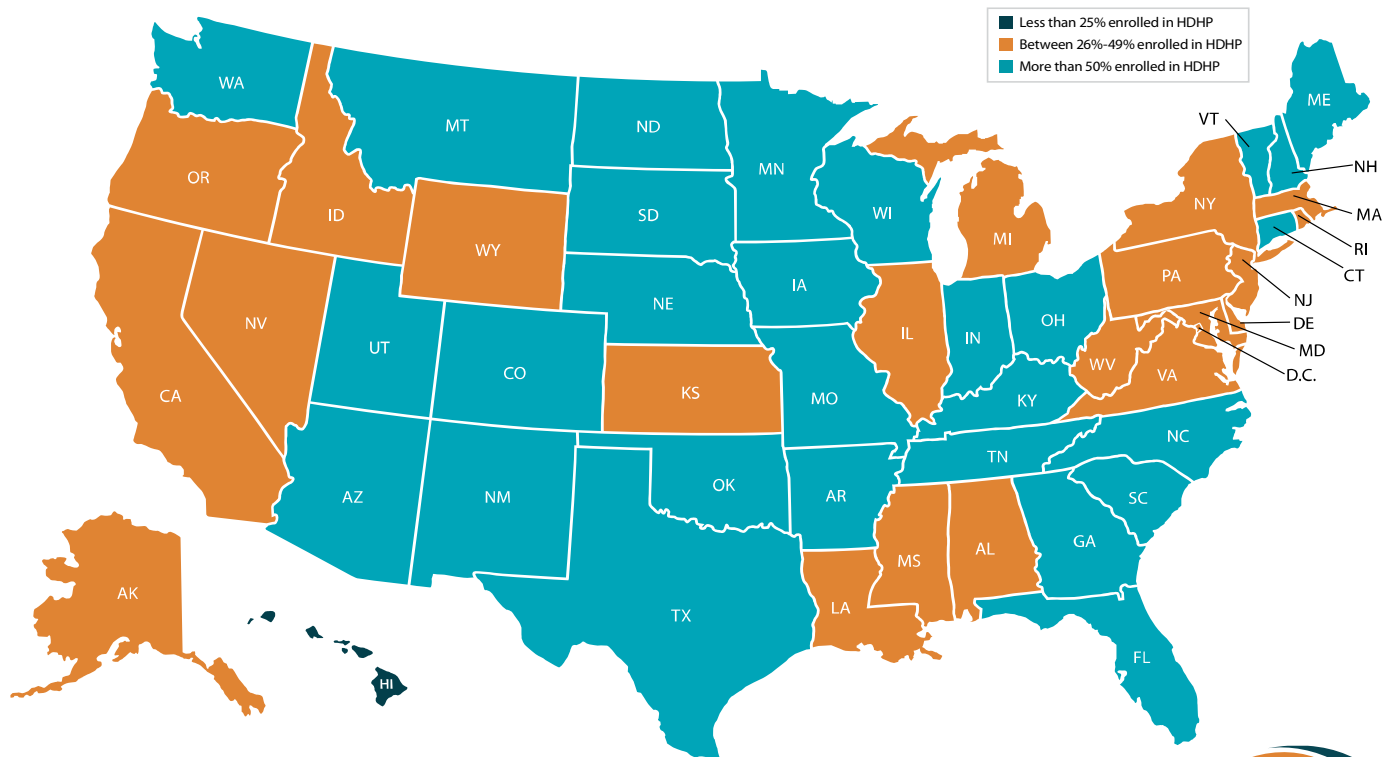
Average premium prices are not adjusted to account for variation in actuarial value.

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

Please see www.shadac.org/ESIReport2020 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, 2015-2019.

STATE VARIATION IN PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2019



To learn more about state variation across ESI indicators, access the 50-state comparison tables at www.shadac.org/ESIReport2020.

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

STATE-LEVEL TRENDS

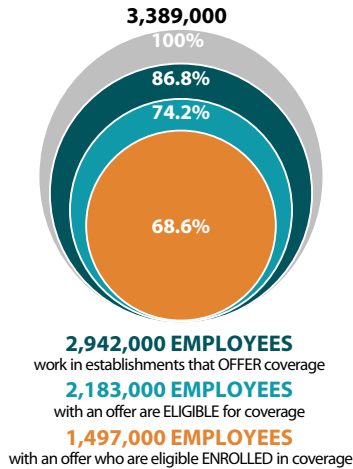
IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2015-2019

VA

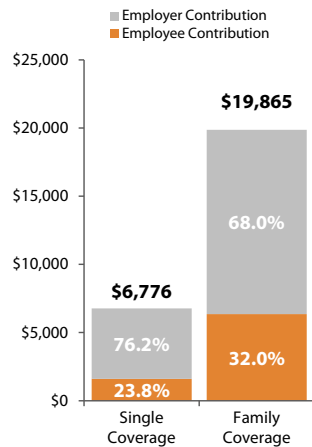
VIRGINIA

EMPLOYER-SPONSORED INSURANCE IN 2019

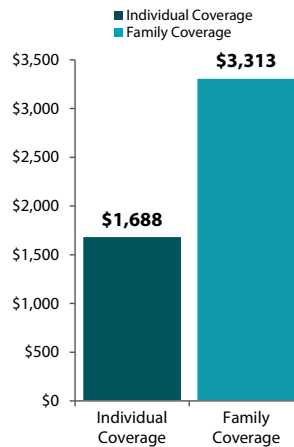
Offer, Eligibility, and Enrollment



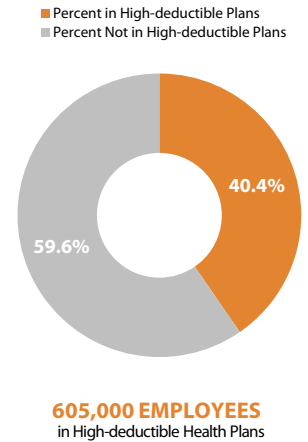
Average Annual Premium, Single and Family Coverage



Average Annual Deductible, Individual and Family Coverage

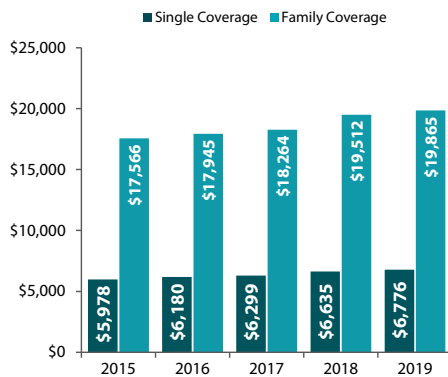


Percent of Employees in High-deductible Health Plans

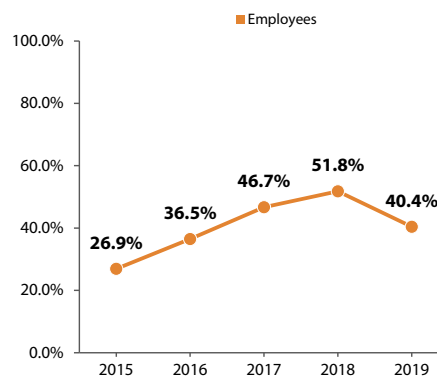


TRENDS IN ESI COSTS, 2015-2019

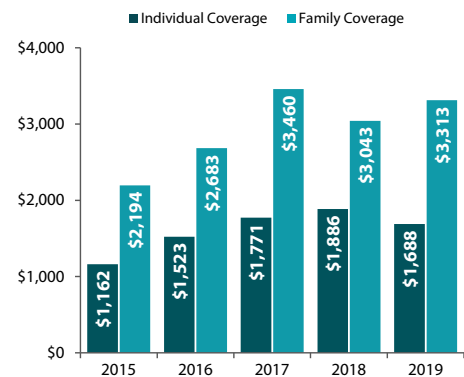
Average Annual Premium, Single and Family Coverage



Percent of Employees in High-deductible Health Plans

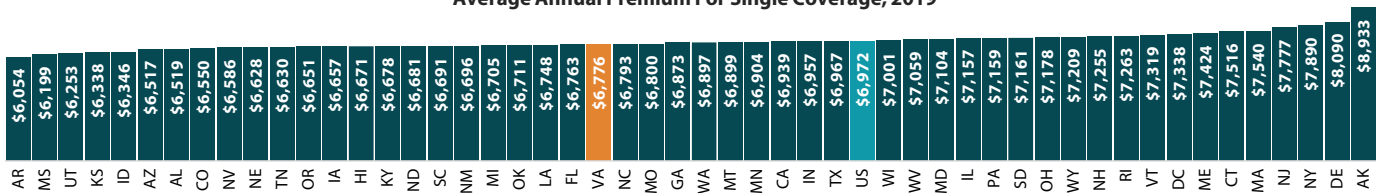


Average Annual Deductible, Individual and Family Coverage



STATE VARIATION IN ESI COSTS FOR SINGLE/INDIVIDUAL COVERAGE, 2019

Average Annual Premium For Single Coverage, 2019



Average Annual Deductible for Individual Coverage, 2019



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

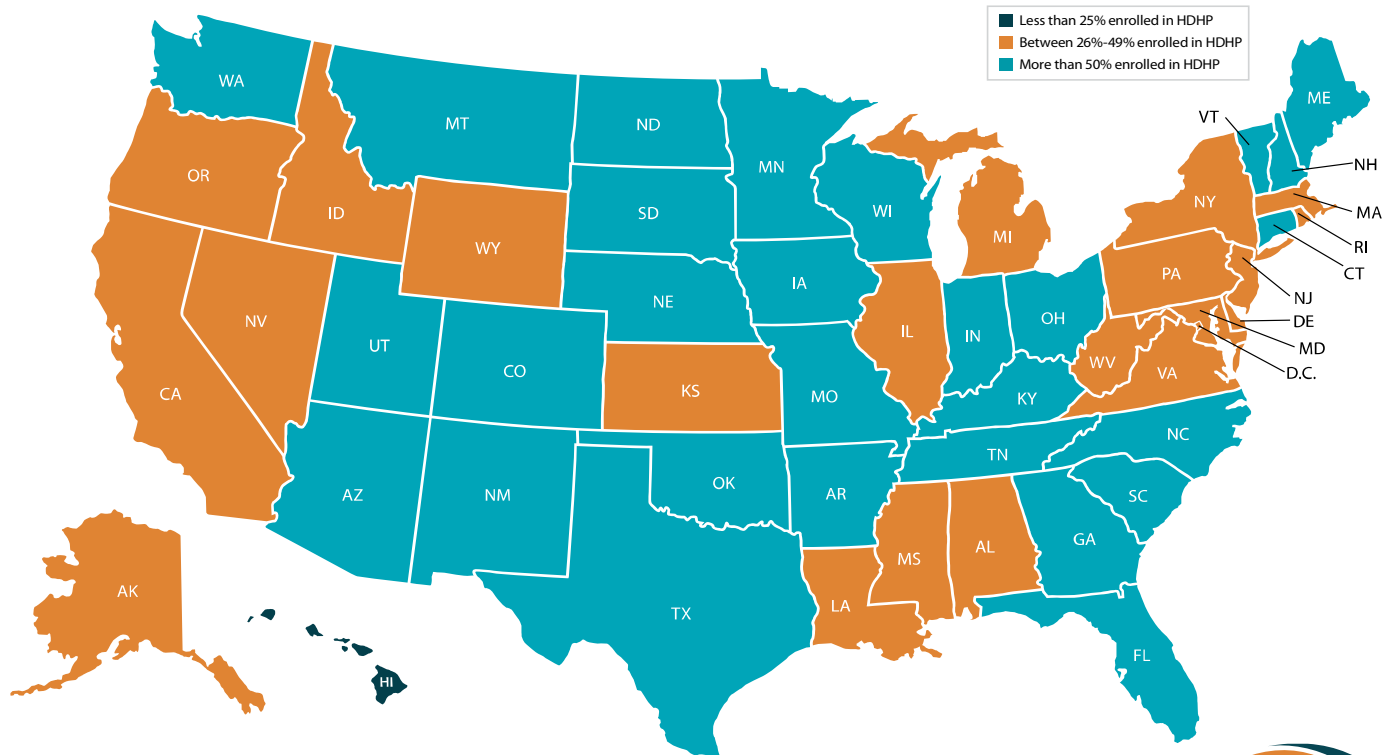
STATE-LEVEL TRENDS IN ESI IN VIRGINIA

	2015	2016	2017	2018	2019	Significant difference between 2018-2019
Trends in ESI Offer and Employee Access, 2015-2019						
Percent of Employers Offering ESI	47.2%	49.1%	52.9%	48.9%	42.3%	
Percent of Employees in Establishments that Offer ESI	85.7%	86.9%	84.5%	84.8%	86.8%	
Percent of Employees Eligible for ESI at Offering Establishments	77.0%	76.9%	74.2%	78.4%	74.2%	
Percent of ESI-Eligible Employees Enrolled	75.6%	69.3%	71.4%	72.5%	68.6%	
Trends in ESI Costs, 2015-2019						
Average Annual Premiums						
Single Coverage	\$5,978	\$6,180	\$6,299	\$6,635	\$6,776	
Family Coverage	\$17,566	\$17,945	\$18,264	\$19,512	\$19,865	
Average Employee Share of Premiums						
Single Coverage	22.6%	24.1%	25.8%	26.3%	23.8%	
Family Coverage	28.2%	32.6%	34.1%	33.8%	32.0%	
Average Annual Deductibles						
Individual Coverage	\$1,162	\$1,523	\$1,771	\$1,886	\$1,688	
Family Coverage	\$2,194	\$2,683	\$3,460	\$3,043	\$3,313	
Percent of Employees in High-Deductible Health Plans	26.9%	36.5%	46.7%	51.8%	40.4%	*

* Significant difference between 2018 and 2019 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 2019).
 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/ESIReport2020 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, 2015-2019.

STATE VARIATION IN PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2019



To learn more about state variation across ESI indicators, access the 50-state comparison tables at www.shadac.org/ESIReport2020.

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

STATE-LEVEL TRENDS

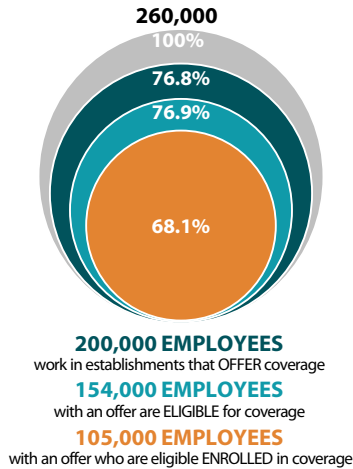
IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2015-2019

VT

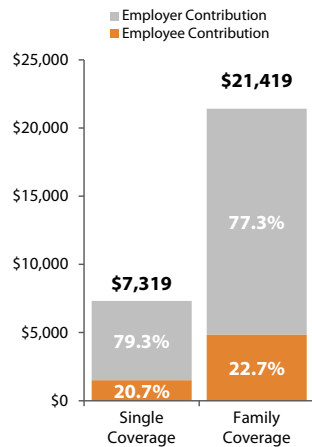
VERMONT

EMPLOYER-SPONSORED INSURANCE IN 2019

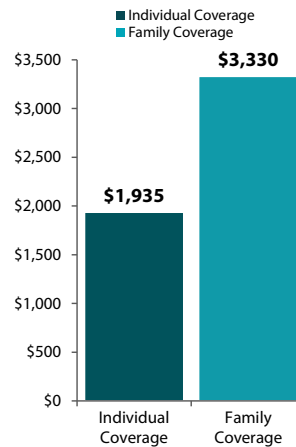
Offer, Eligibility, and Enrollment



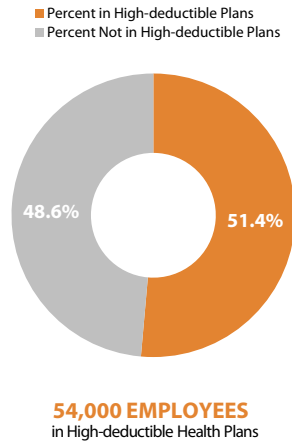
Average Annual Premium, Single and Family Coverage



Average Annual Deductible, Individual and Family Coverage

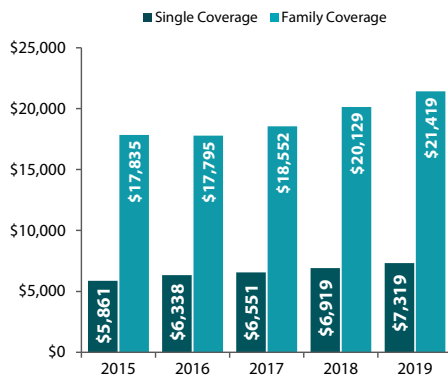


Percent of Employees in High-deductible Health Plans

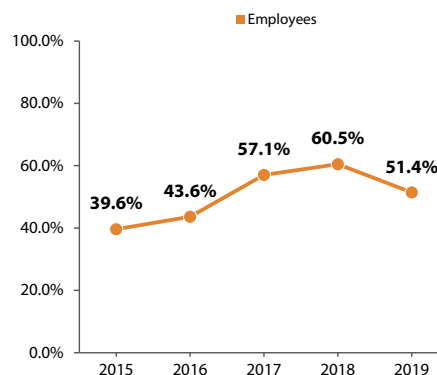


TRENDS IN ESI COSTS, 2015-2019

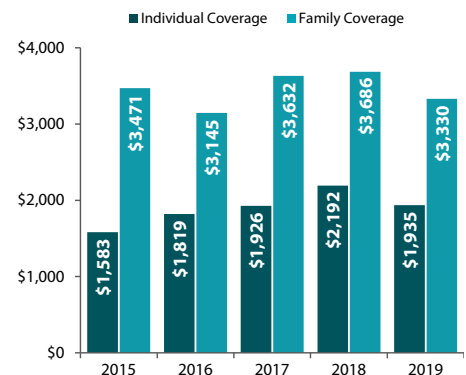
Average Annual Premium, Single and Family Coverage



Percent of Employees in High-deductible Health Plans

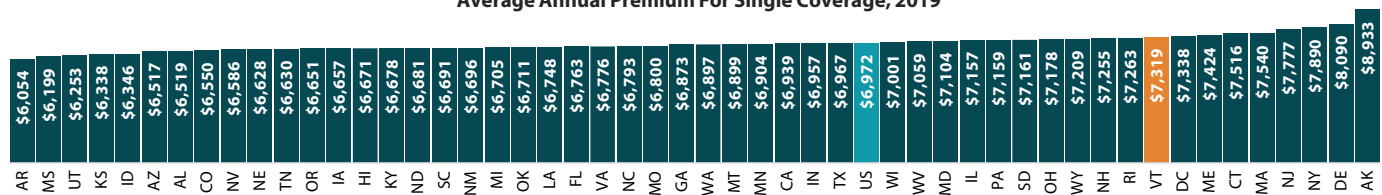


Average Annual Deductible, Individual and Family Coverage



STATE VARIATION IN ESI COSTS FOR SINGLE/INDIVIDUAL COVERAGE, 2019

Average Annual Premium For Single Coverage, 2019



Average Annual Deductible for Individual Coverage, 2019



STATE-LEVEL TRENDS

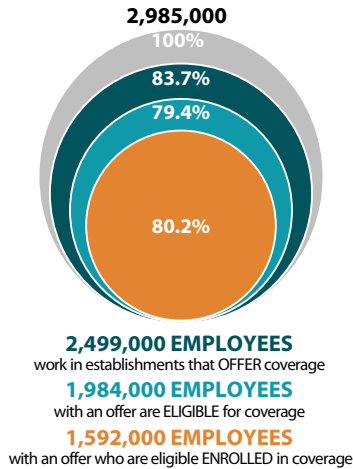
IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2015-2019

WA

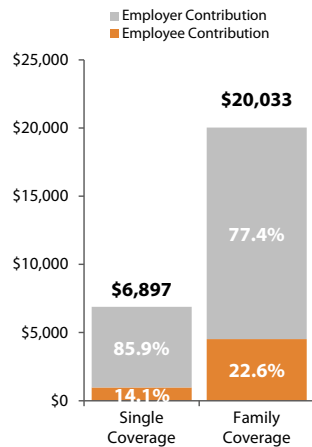
WASHINGTON

EMPLOYER-SPONSORED INSURANCE IN 2019

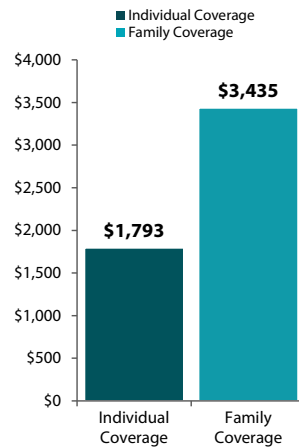
Offer, Eligibility, and Enrollment



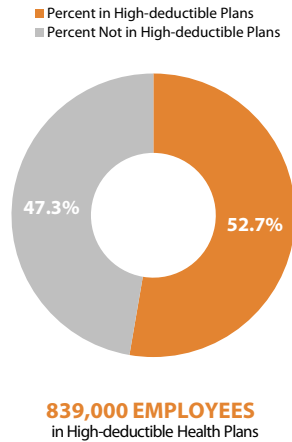
Average Annual Premium, Single and Family Coverage



Average Annual Deductible, Individual and Family Coverage

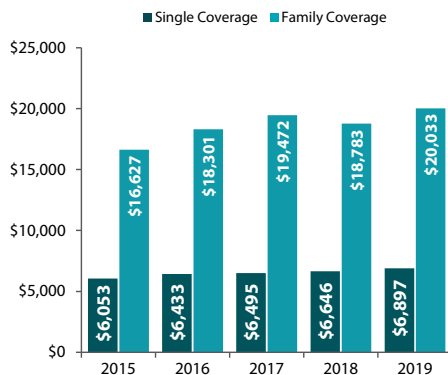


Percent of Employees in High-deductible Health Plans

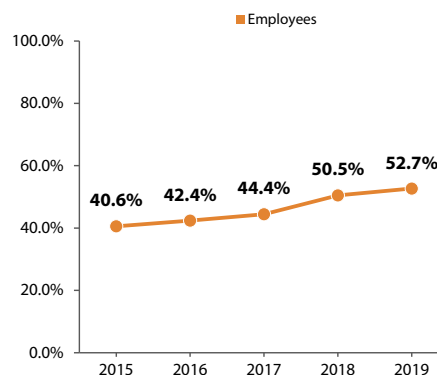


TRENDS IN ESI COSTS, 2015-2019

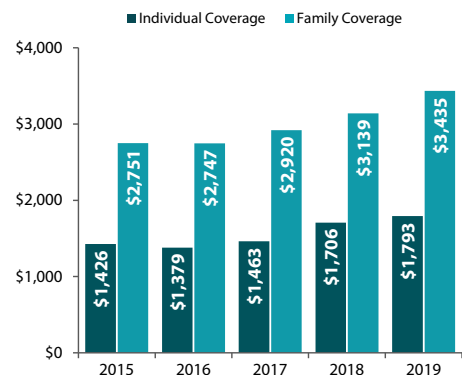
Average Annual Premium, Single and Family Coverage



Percent of Employees in High-deductible Health Plans

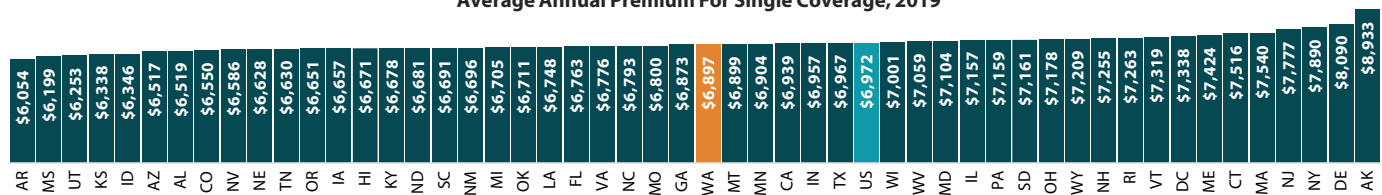


Average Annual Deductible, Individual and Family Coverage

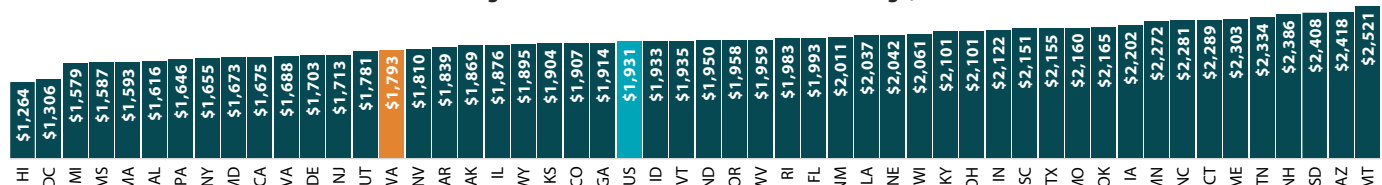


STATE VARIATION IN ESI COSTS FOR SINGLE/INDIVIDUAL COVERAGE, 2019

Average Annual Premium For Single Coverage, 2019



Average Annual Deductible for Individual Coverage, 2019



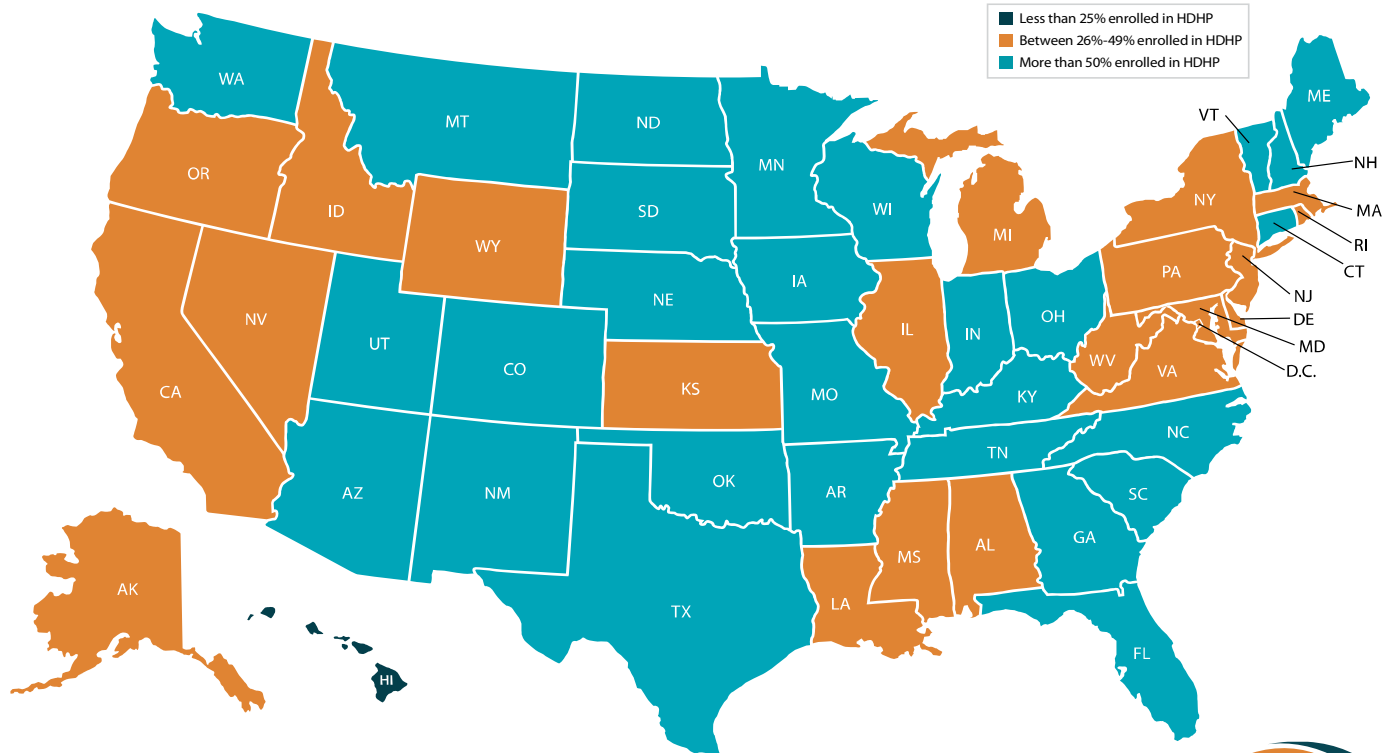
STATE-LEVEL TRENDS IN ESI IN WASHINGTON

	2015	2016	2017	2018	2019	Significant difference between 2018-2019
Trends in ESI Offer and Employee Access, 2015-2019						
Percent of Employers Offering ESI	41.8%	43.7%	44.0%	45.2%	47.0%	
Percent of Employees in Establishments that Offer ESI	80.5%	82.1%	84.5%	84.5%	83.7%	
Percent of Employees Eligible for ESI at Offering Establishments	70.4%	77.7%	76.4%	79.1%	79.4%	
Percent of ESI-Eligible Employees Enrolled	80.5%	77.4%	79.2%	79.3%	80.2%	
Trends in ESI Costs, 2015-2019						
Average Annual Premiums						
Single Coverage	\$6,053	\$6,433	\$6,495	\$6,646	\$6,897	
Family Coverage	\$16,627	\$18,301	\$19,472	\$18,783	\$20,033	
Average Employee Share of Premiums						
Single Coverage	12.2%	15.3%	13.9%	14.4%	14.1%	
Family Coverage	25.7%	27.5%	23.9%	20.6%	22.6%	
Average Annual Deductibles						
Individual Coverage	\$1,426	\$1,379	\$1,463	\$1,706	\$1,793	
Family Coverage	\$2,751	\$2,747	\$2,920	\$3,139	\$3,435	
Percent of Employees in High-Deductible Health Plans	40.6%	42.4%	44.4%	50.5%	52.7%	

* Significant difference between 2018 and 2019 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 2019).
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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, 2015-2019.

STATE VARIATION IN PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2019



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

STATE-LEVEL TRENDS

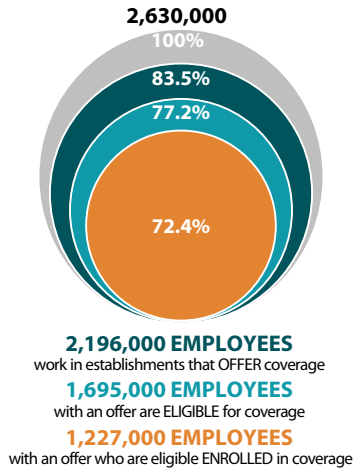
IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2015-2019

WI

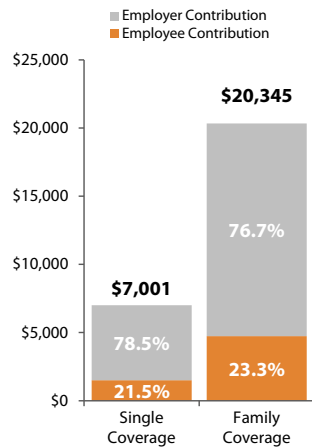
WISCONSIN

EMPLOYER-SPONSORED INSURANCE IN 2019

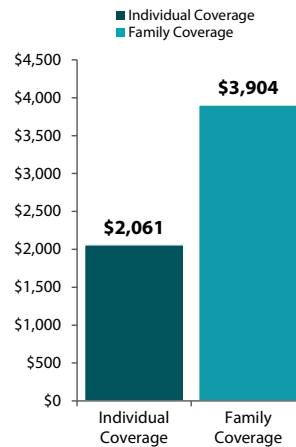
Offer, Eligibility, and Enrollment



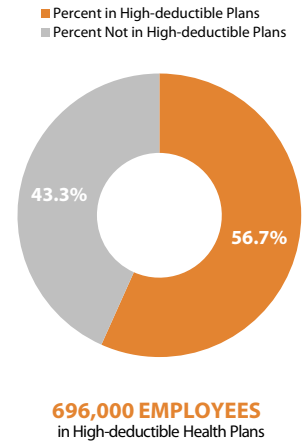
Average Annual Premium, Single and Family Coverage



Average Annual Deductible, Individual and Family Coverage

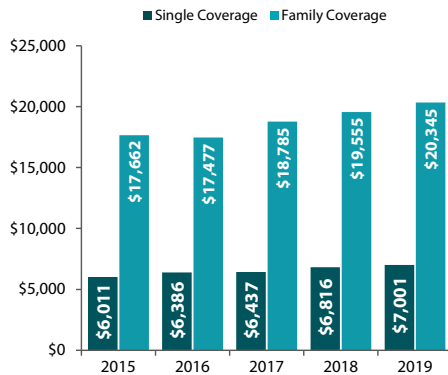


Percent of Employees in High-deductible Health Plans

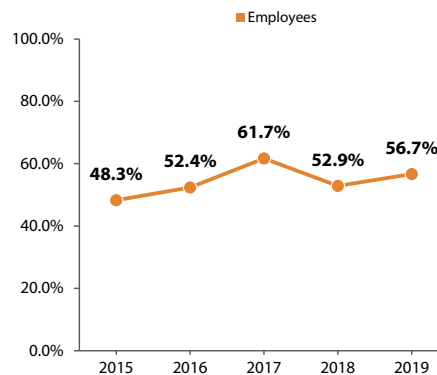


TRENDS IN ESI COSTS, 2015-2019

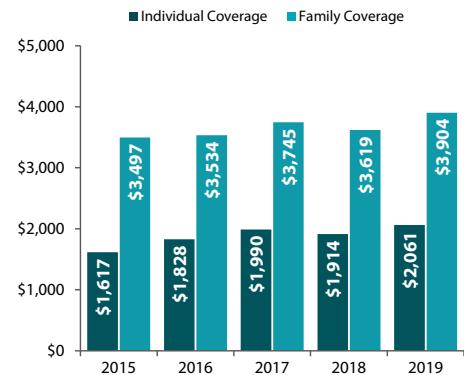
Average Annual Premium, Single and Family Coverage



Percent of Employees in High-deductible Health Plans

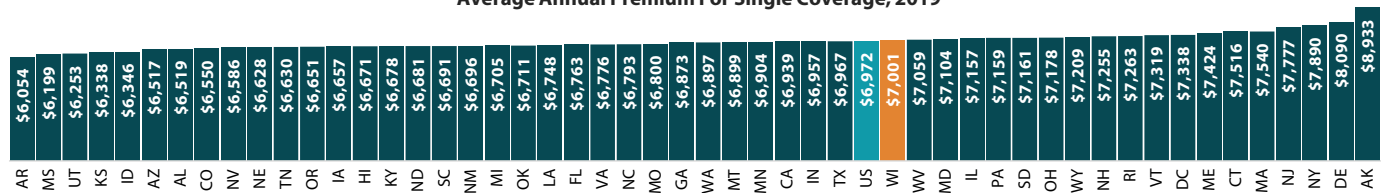


Average Annual Deductible, Individual and Family Coverage

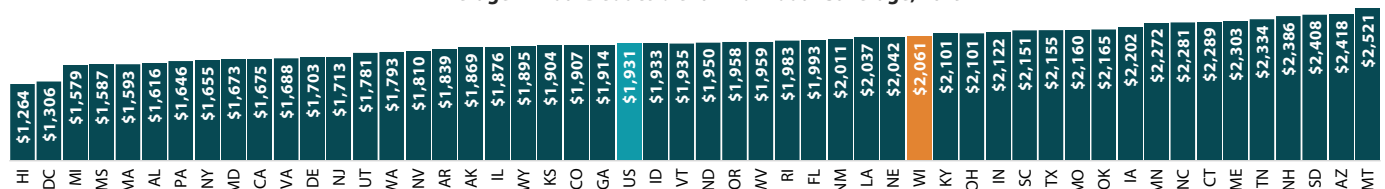


STATE VARIATION IN ESI COSTS FOR SINGLE/INDIVIDUAL COVERAGE, 2019

Average Annual Premium For Single Coverage, 2019



Average Annual Deductible for Individual Coverage, 2019



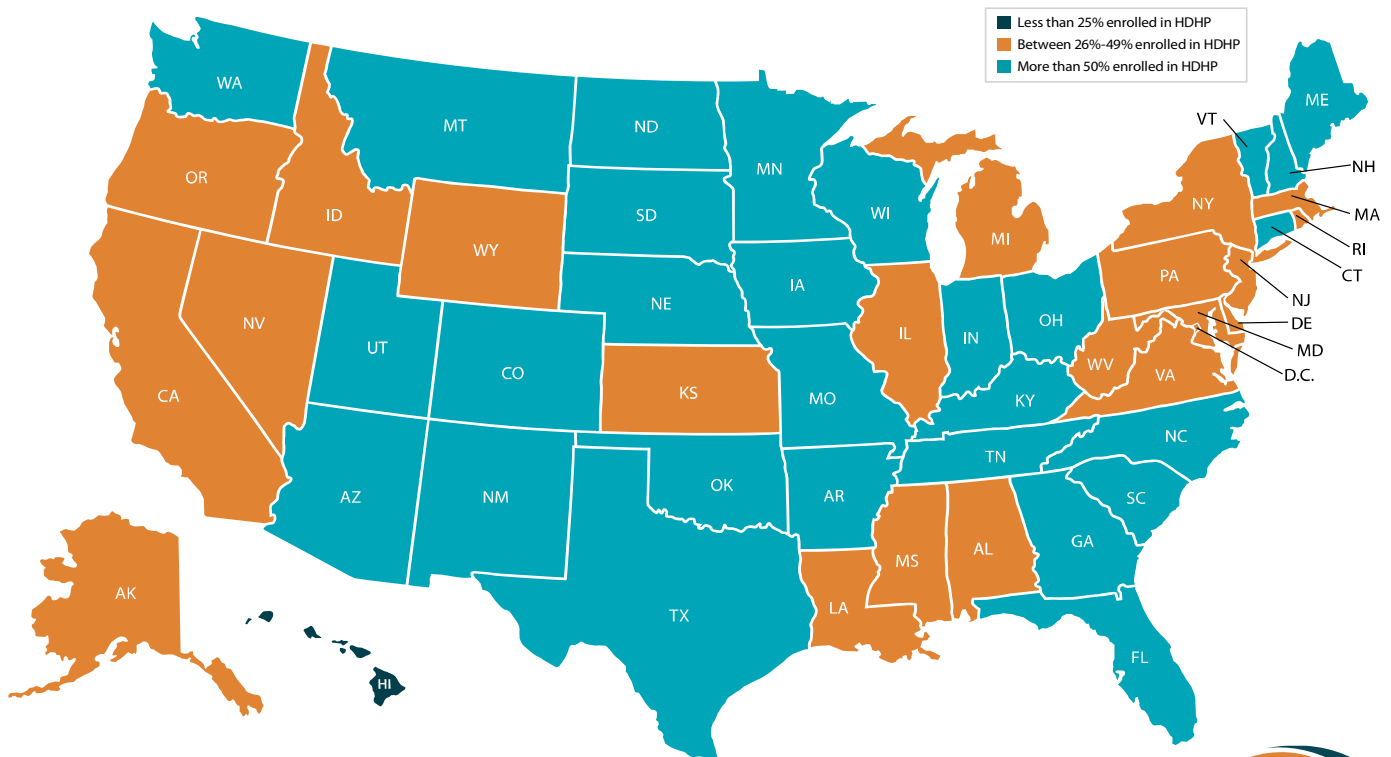
STATE-LEVEL TRENDS IN ESI IN WISCONSIN

	2015	2016	2017	2018	2019	Significant difference between 2018-2019
Trends in ESI Offer and Employee Access, 2015-2019						
Percent of Employers Offering ESI	45.2%	45.6%	44.7%	45.5%	44.3%	
Percent of Employees in Establishments that Offer ESI	83.6%	84.9%	82.6%	83.6%	83.5%	
Percent of Employees Eligible for ESI at Offering Establishments	76.7%	73.8%	79.2%	77.4%	77.2%	
Percent of ESI-Eligible Employees Enrolled	69.4%	71.8%	75.4%	73.8%	72.4%	
Trends in ESI Costs, 2015-2019						
Average Annual Premiums						
Single Coverage	\$6,011	\$6,386	\$6,437	\$6,816	\$7,001	
Family Coverage	\$17,662	\$17,477	\$18,785	\$19,555	\$20,345	
Average Employee Share of Premiums						
Single Coverage	22.4%	21.9%	22.7%	23.4%	21.5%	
Family Coverage	25.3%	21.8%	25.8%	25.3%	23.3%	
Average Annual Deductibles						
Individual Coverage	\$1,617	\$1,828	\$1,990	\$1,914	\$2,061	
Family Coverage	\$3,497	\$3,534	\$3,745	\$3,619	\$3,904	
Percent of Employees in High-Deductible Health Plans	48.3%	52.4%	61.7%	52.9%	56.7%	

* Significant difference between 2018 and 2019 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 2019).
 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/ESIReport2020 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, 2015-2019.

STATE VARIATION IN PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2019



To learn more about state variation across ESI indicators, access the 50-state comparison tables at www.shadac.org/ESIReport2020.

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

STATE-LEVEL TRENDS

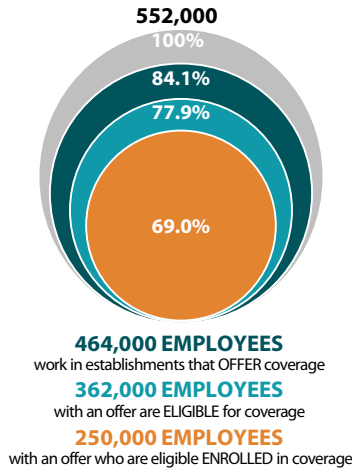
IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2015-2019

WV

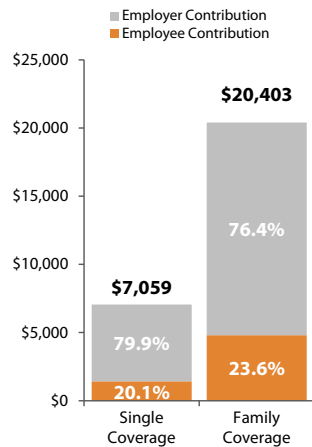
WEST VIRGINIA

EMPLOYER-SPONSORED INSURANCE IN 2019

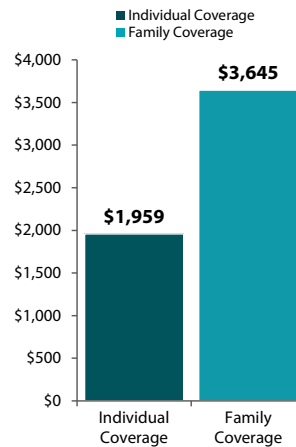
Offer, Eligibility, and Enrollment



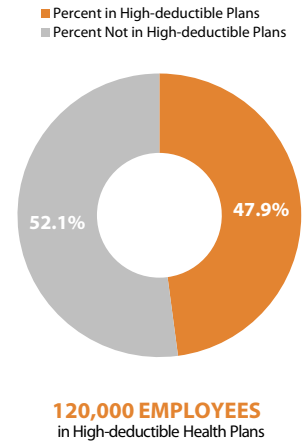
Average Annual Premium, Single and Family Coverage



Average Annual Deductible, Individual and Family Coverage

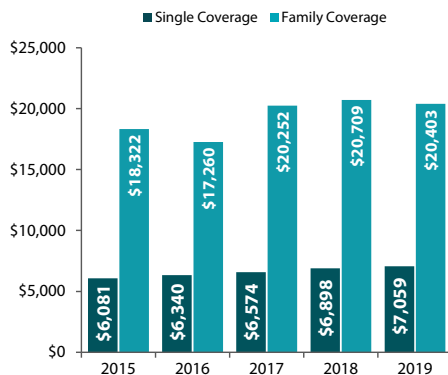


Percent of Employees in High-deductible Health Plans

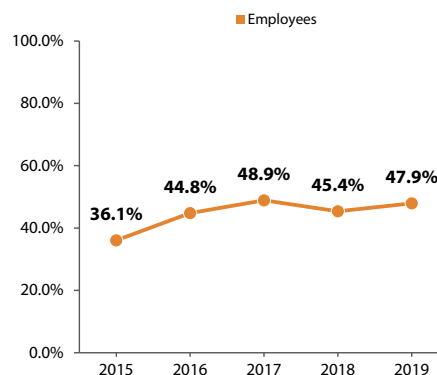


TRENDS IN ESI COSTS, 2015-2019

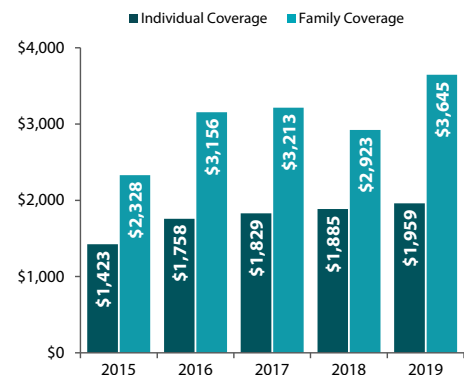
Average Annual Premium, Single and Family Coverage



Percent of Employees in High-deductible Health Plans

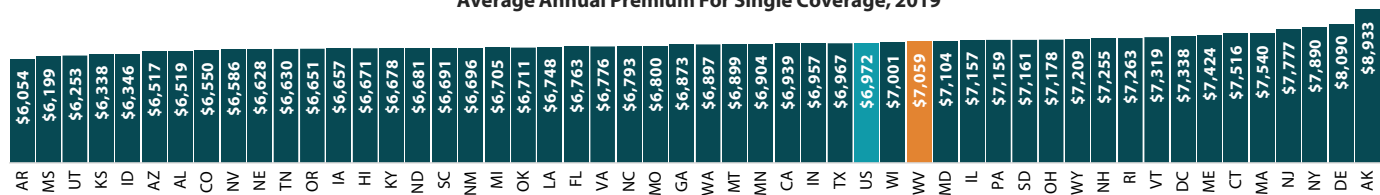


Average Annual Deductible, Individual and Family Coverage



STATE VARIATION IN ESI COSTS FOR SINGLE/INDIVIDUAL COVERAGE, 2019

Average Annual Premium For Single Coverage, 2019



Average Annual Deductible for Individual Coverage, 2019



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

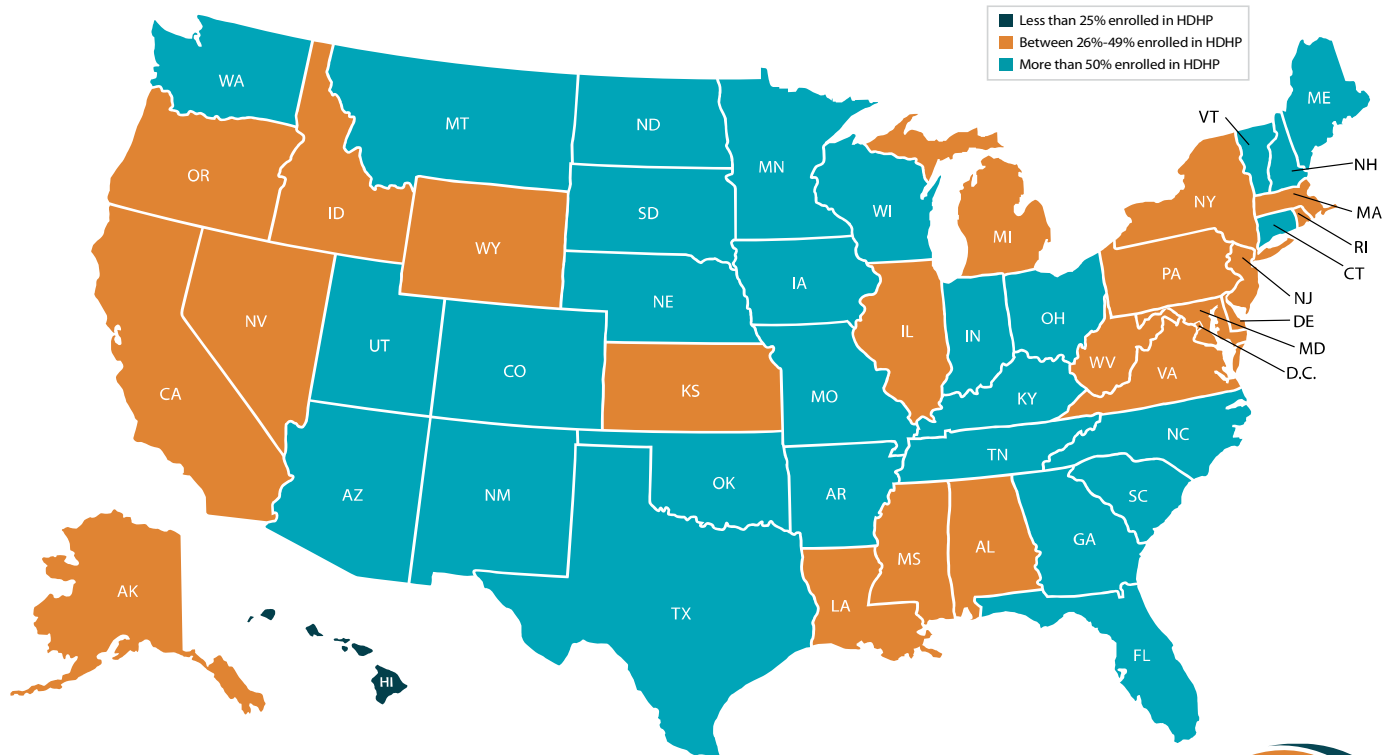
STATE-LEVEL TRENDS IN ESI IN WEST VIRGINIA

	2015	2016	2017	2018	2019	Significant difference between 2018-2019
Trends in ESI Offer and Employee Access, 2015-2019						
Percent of Employers Offering ESI	50.2%	44.0%	48.5%	47.6%	50.7%	
Percent of Employees in Establishments that Offer ESI	84.0%	81.0%	83.5%	84.2%	84.1%	
Percent of Employees Eligible for ESI at Offering Establishments	72.0%	75.7%	80.1%	74.8%	77.9%	
Percent of ESI-Eligible Employees Enrolled	72.7%	69.2%	72.7%	68.7%	69.0%	
Trends in ESI Costs, 2015-2019						
Average Annual Premiums						
Single Coverage	\$6,081	\$6,340	\$6,574	\$6,898	\$7,059	
Family Coverage	\$18,322	\$17,260	\$20,252	\$20,709	\$20,403	
Average Employee Share of Premiums						
Single Coverage	19.7%	19.0%	20.6%	19.6%	20.1%	
Family Coverage	25.0%	23.7%	18.6%	21.1%	23.6%	
Average Annual Deductibles						
Individual Coverage	\$1,423	\$1,758	\$1,829	\$1,885	\$1,959	
Family Coverage	\$2,328	\$3,156	\$3,213	\$2,923	\$3,645	
Percent of Employees in High-Deductible Health Plans	36.1%	44.8%	48.9%	45.4%	47.9%	

* Significant difference between 2018 and 2019 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 2019).
 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.
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Data Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component, 2015-2019.

STATE VARIATION IN PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2019



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

STATE-LEVEL TRENDS

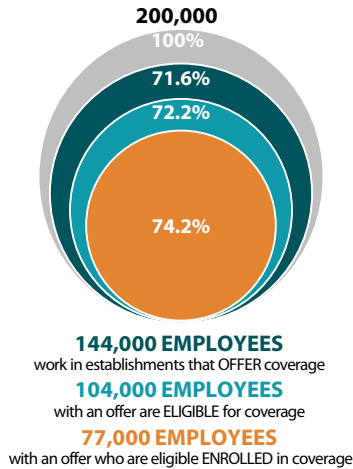
IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2015-2019

WY

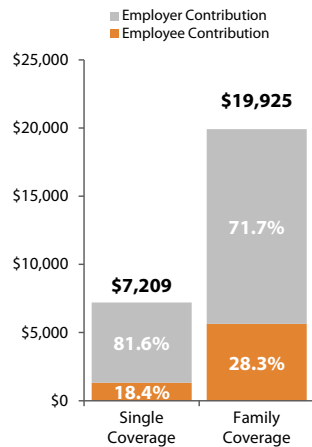
WYOMING

EMPLOYER-SPONSORED INSURANCE IN 2019

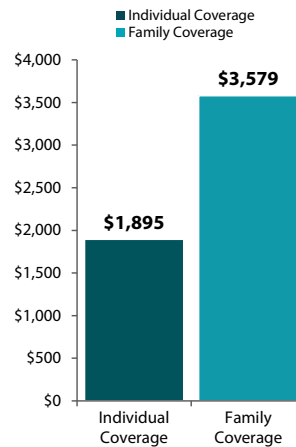
Offer, Eligibility, and Enrollment



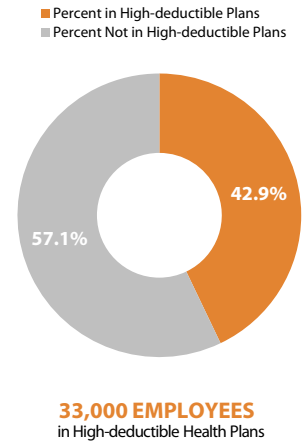
Average Annual Premium, Single and Family Coverage



Average Annual Deductible, Individual and Family Coverage

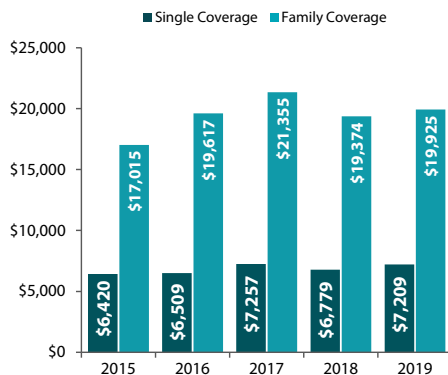


Percent of Employees in High-deductible Health Plans

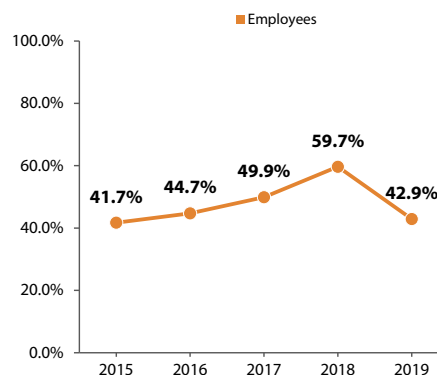


TRENDS IN ESI COSTS, 2015-2019

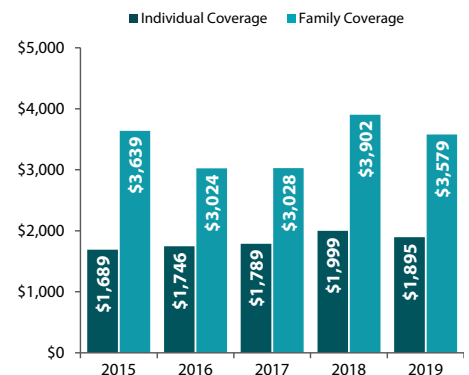
Average Annual Premium, Single and Family Coverage



Percent of Employees in High-deductible Health Plans

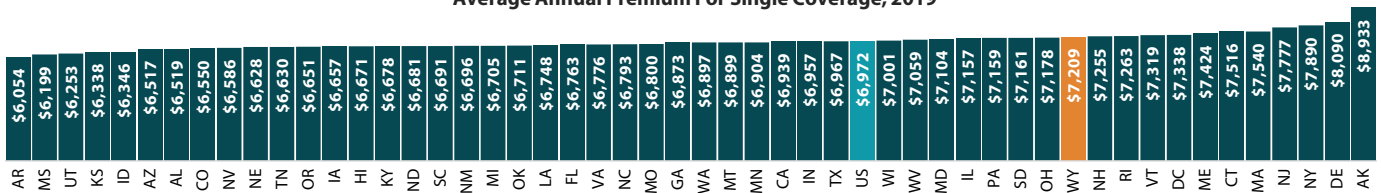


Average Annual Deductible, Individual and Family Coverage



STATE VARIATION IN ESI COSTS FOR SINGLE/INDIVIDUAL COVERAGE, 2019

Average Annual Premium For Single Coverage, 2019



Average Annual Deductible for Individual Coverage, 2019



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

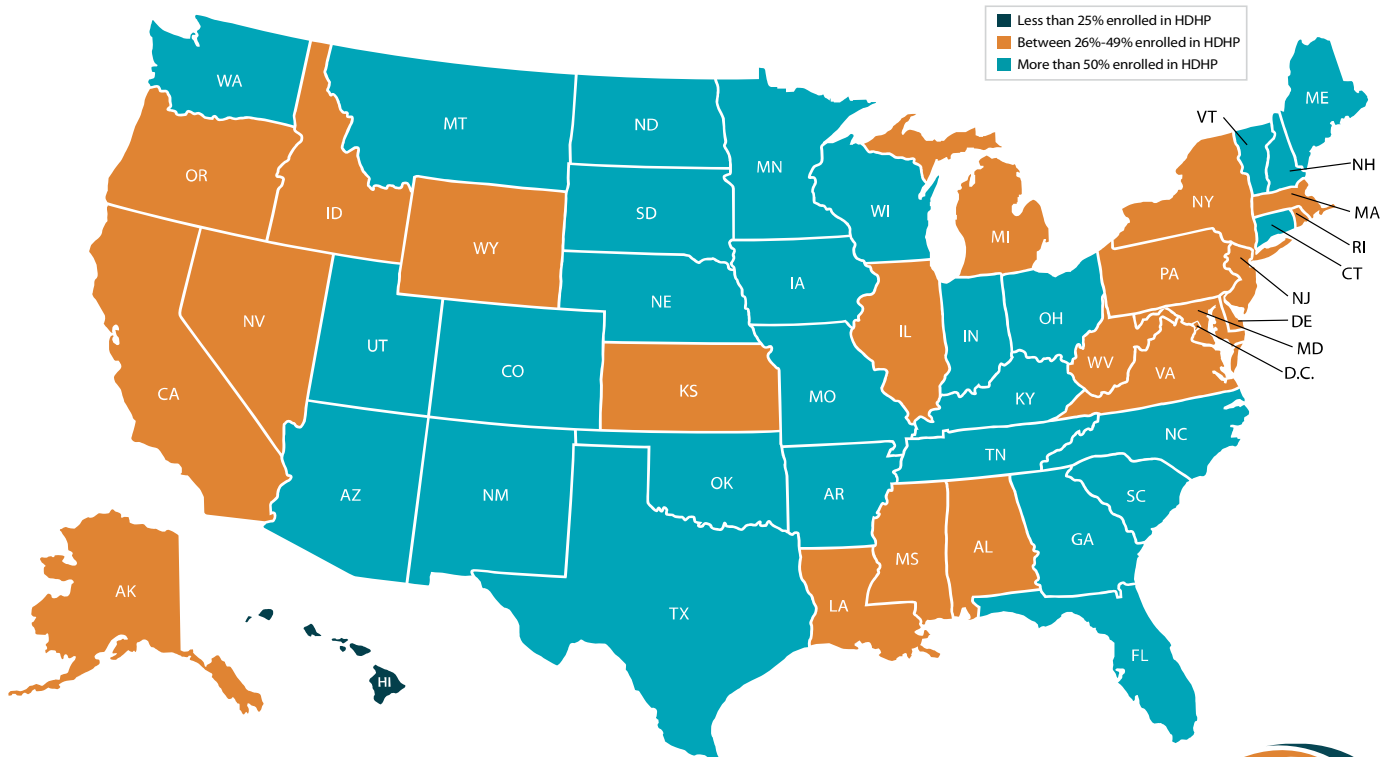
STATE-LEVEL TRENDS IN ESI IN WYOMING

	2015	2016	2017	2018	2019	Significant difference between 2018-2019
Trends in ESI Offer and Employee Access, 2015-2019						
Percent of Employers Offering ESI	38.0%	38.0%	39.4%	38.4%	38.4%	
Percent of Employees in Establishments that Offer ESI	72.6%	72.1%	69.5%	73.8%	71.6%	
Percent of Employees Eligible for ESI at Offering Establishments	74.5%	73.5%	75.0%	77.0%	72.2%	
Percent of ESI-Eligible Employees Enrolled	75.5%	76.0%	74.9%	70.7%	74.2%	
Trends in ESI Costs, 2015-2019						
Average Annual Premiums						
Single Coverage	\$6,420	\$6,509	\$7,257	\$6,779	\$7,209	
Family Coverage	\$17,015	\$19,617	\$21,355	\$19,374	\$19,925	
Average Employee Share of Premiums						
Single Coverage	18.5%	18.4%	15.9%	20.4%	18.4%	
Family Coverage	29.1%	25.2%	22.8%	26.9%	28.3%	
Average Annual Deductibles						
Individual Coverage	\$1,689	\$1,746	\$1,789	\$1,999	\$1,895	
Family Coverage	\$3,639	\$3,024	\$3,028	\$3,902	\$3,579	
Percent of Employees in High-Deductible Health Plans	41.7%	44.7%	49.9%	59.7%	42.9%	*

* Significant difference between 2018 and 2019 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 2019).
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STATE VARIATION IN PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2019



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