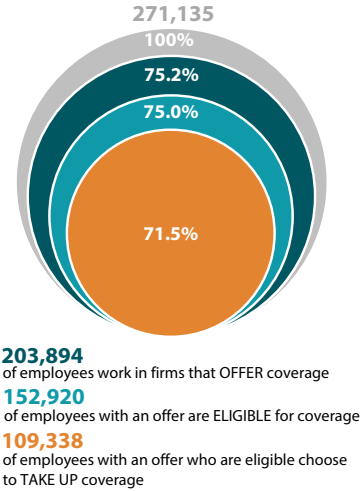
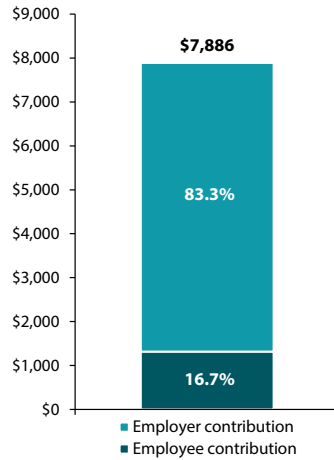


EMPLOYER-SPONSORED INSURANCE IN 2016 (PRIVATE-SECTOR EMPLOYEES)

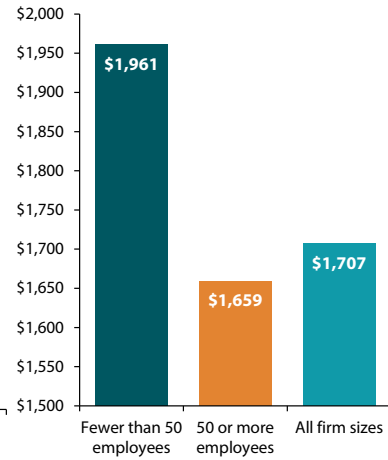
OFFER, ELIGIBILITY, AND TAKE-UP



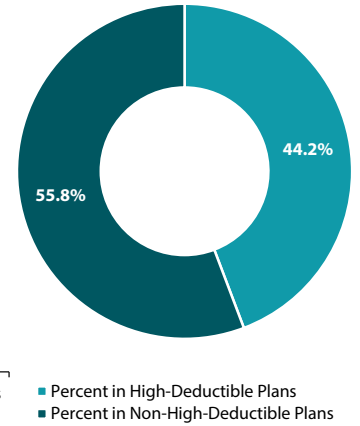
AVERAGE ANNUAL PREMIUM SINGLE COVERAGE



AVERAGE DEDUCTIBLE SINGLE COVERAGE

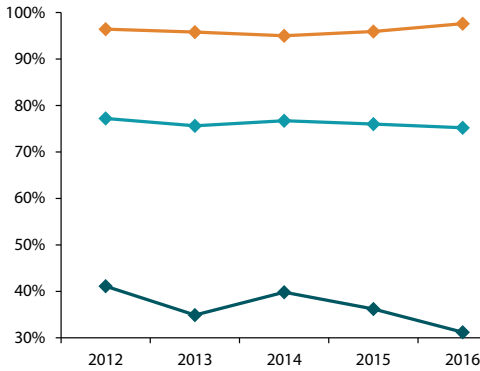


EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS~

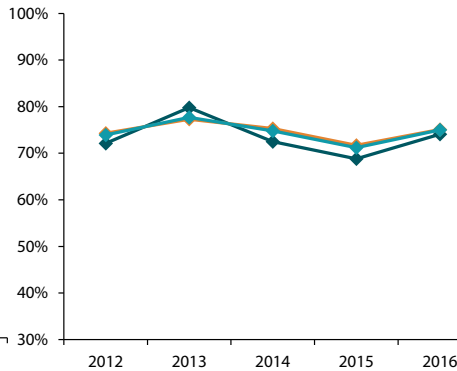


TRENDS IN EMPLOYEE ACCESS TO ESI, 2012–2016

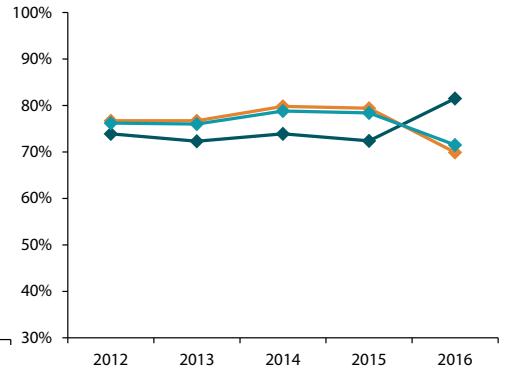
PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI



PERCENT OF EMPLOYEES ELIGIBLE FOR ESI AT FIRMS OFFERING COVERAGE

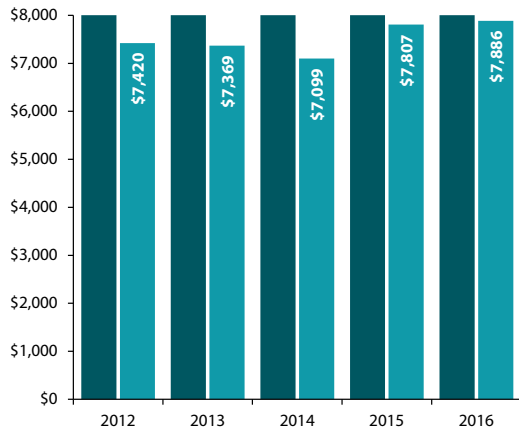


PERCENT OF ESI-ELIGIBLE EMPLOYEES ENROLLED

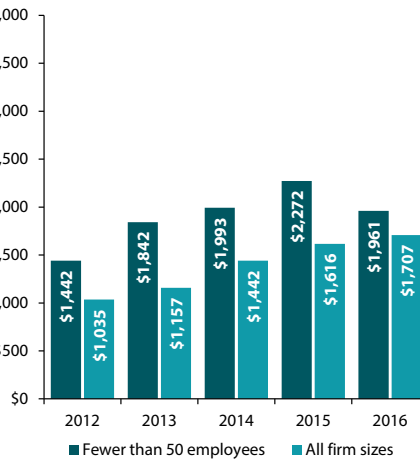


TRENDS IN ESI COSTS, 2012–2016

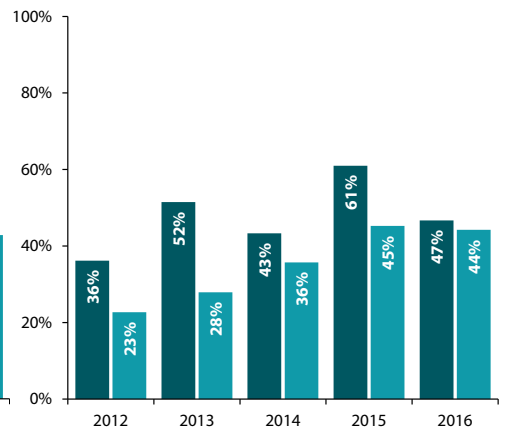
ESI ANNUAL PREMIUMS SINGLE COVERAGE



ESI ANNUAL DEDUCTIBLES SINGLE COVERAGE



PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS~



ALASKA

TRENDS IN ESI OFFER, 2012–2016

	2012	2013	2014	2015	2016	Test
Percent of Employers Offering ESI						
Fewer than 50 employees	23.1%	21.2%	23.8%	26.5%	19.9%	
50 or more employees	96.5%	95.6%	94.5%	94.8%	96.2%	
All firm sizes	40.3%	39.6%	39.7%	41.7%	37.8%	

TRENDS IN EMPLOYEE ACCESS TO ESI, 2012–2016

Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	41.1%	34.9%	39.8%	36.2%	31.2%	
50 or more employees	96.4%	95.8%	95.0%	95.9%	97.6%	
All firm sizes	77.2%	75.6%	76.7%	76.0%	75.2%	
Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	72.1%	79.8%	72.5%	68.8%	74.1%	
50 or more employees	74.3%	77.3%	75.3%	71.7%	75.1%	
All firm sizes	73.9%	77.7%	74.8%	71.2%	75.0%	
Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	73.9%	72.3%	73.9%	72.4%	81.5%	
50 or more employees	76.7%	76.7%	79.8%	79.4%	69.9%	*
All firm sizes	76.2%	76.0%	78.8%	78.4%	71.5%	*

TRENDS IN ESI COSTS, 2012–2016

Average Annual Premium Single Coverage						
Fewer than 50 employees	\$8,541	\$8,512	\$8,196	\$9,239	\$9,829	
50 or more employees	\$7,122	\$7,117	\$6,840	\$7,508	\$7,536	
All firm sizes	\$7,420	\$7,369	\$7,099	\$7,807	\$7,886	
Average Employee Share of Premium Single Coverage						
Fewer than 50 employees	11.2%	10.2%	19.4%	11.0%	12.4%	
50 or more employees	17.1%	15.8%	17.8%	18.9%	17.7%	
All firm sizes	15.7%	14.6%	18.1%	17.3%	16.7%	
Average Deductible Single Coverage						
Fewer than 50 employees	\$1,442	\$1,842	\$1,993	\$2,272	\$1,961	
50 or more employees	\$919	\$996	\$1,298	\$1,477	\$1,659	
All firm sizes	\$1,035	\$1,157	\$1,442	\$1,616	\$1,707	
Percent of Employees in High-Deductible Plans[~]						
Fewer than 50 employees	36.2%	51.5%	43.3%	61.0%	46.7%	
50 or more employees	19.6%	23.8%	34.3%	42.7%	43.8%	
All firm sizes	22.7%	27.9%	35.7%	45.3%	44.2%	

* Significant difference between 2015 and 2016 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 (\$1,300 for an individual and \$2,600 for a family in 2016).

#N/A — Not available due to insufficient sample size.

Notes: All references are to private-sector employers and employees. Information on cost is limited to single plans (information on family coverage can be found in the 50-state tables at www.shadac.org/ESIReport2017). Average premium prices are not adjusted to account for variation in actuarial value.

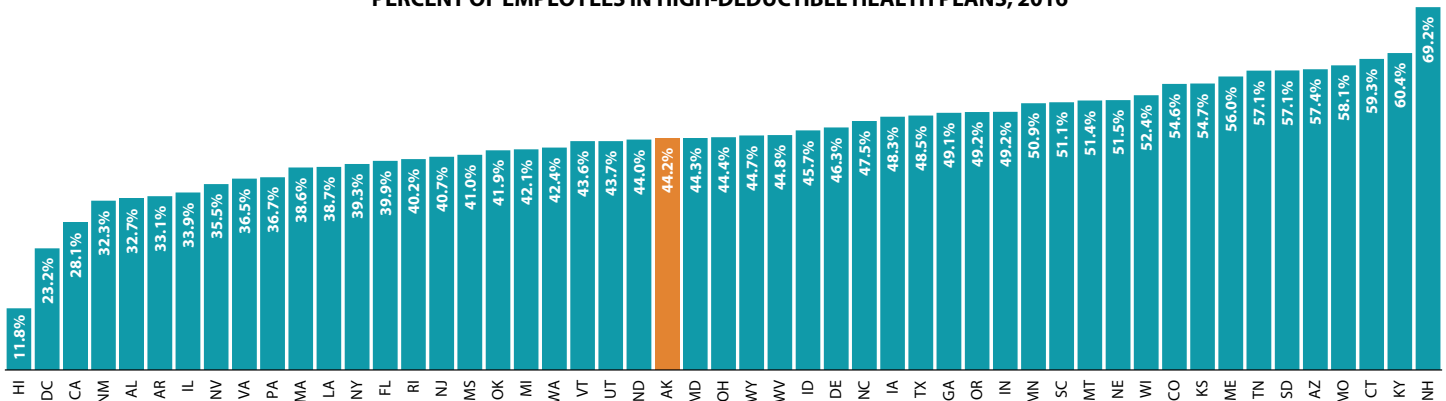
Please see www.shadac.org/ESIReport2017 for information on definitions and methods.

Data Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component 2012–2016.

EXPLORING STATE VARIATION

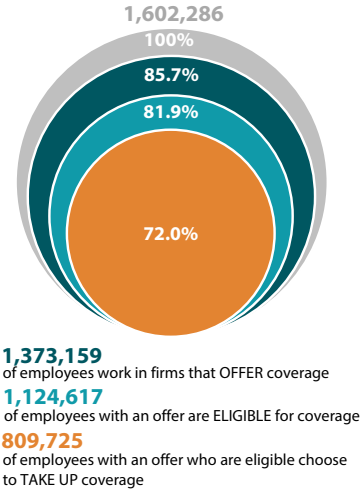
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PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2016[~]

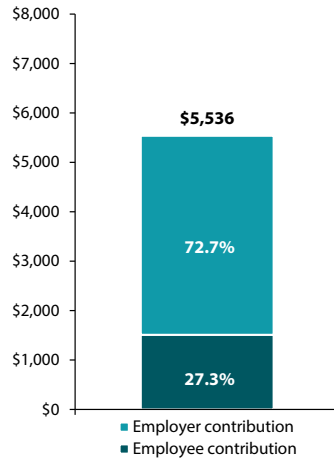


EMPLOYER-SPONSORED INSURANCE IN 2016 (PRIVATE-SECTOR EMPLOYEES)

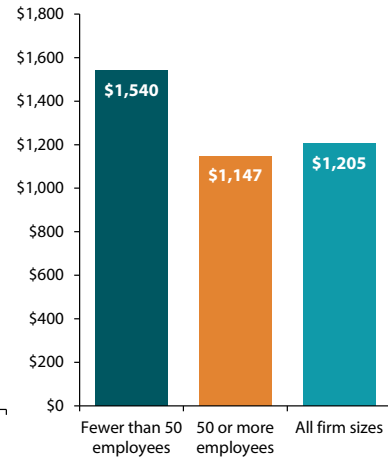
OFFER, ELIGIBILITY, AND TAKE-UP



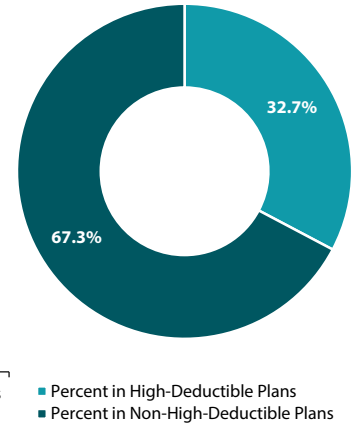
AVERAGE ANNUAL PREMIUM SINGLE COVERAGE



AVERAGE DEDUCTIBLE SINGLE COVERAGE

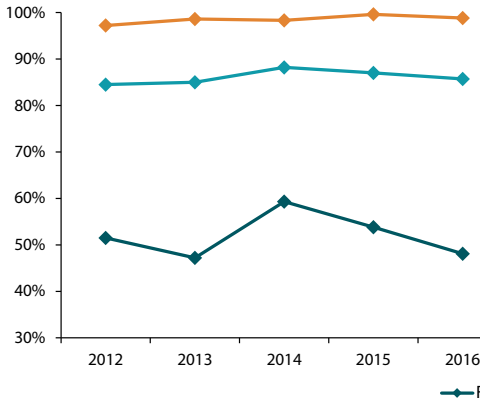


EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS~

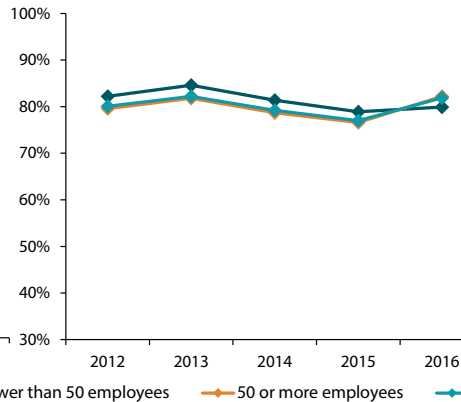


TRENDS IN EMPLOYEE ACCESS TO ESI, 2012–2016

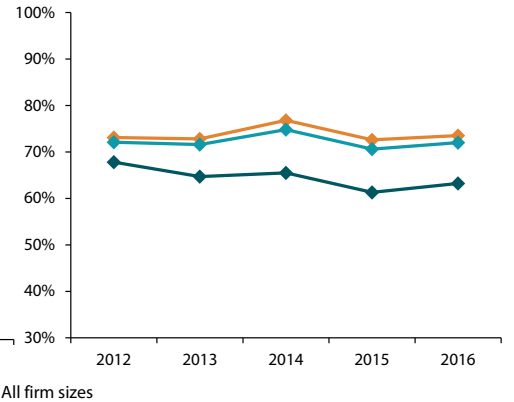
PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI



PERCENT OF EMPLOYEES ELIGIBLE FOR ESI AT FIRMS OFFERING COVERAGE

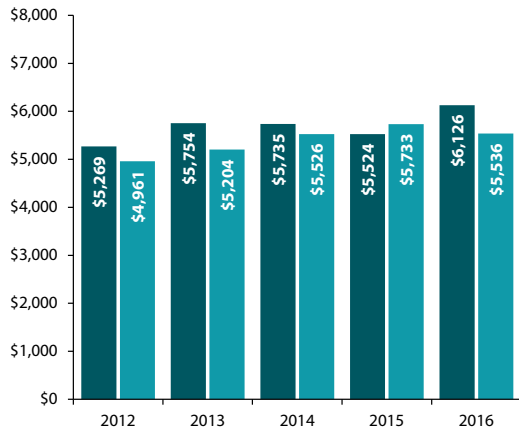


PERCENT OF ESI-ELIGIBLE EMPLOYEES ENROLLED

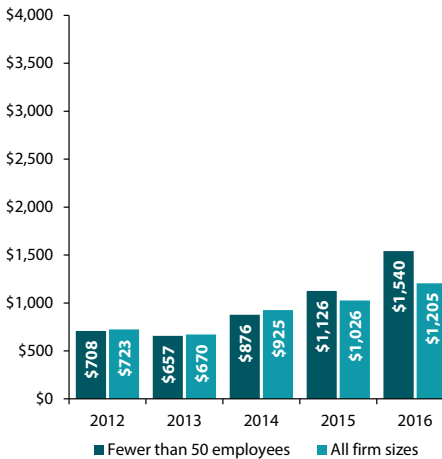


TRENDS IN ESI COSTS, 2012–2016

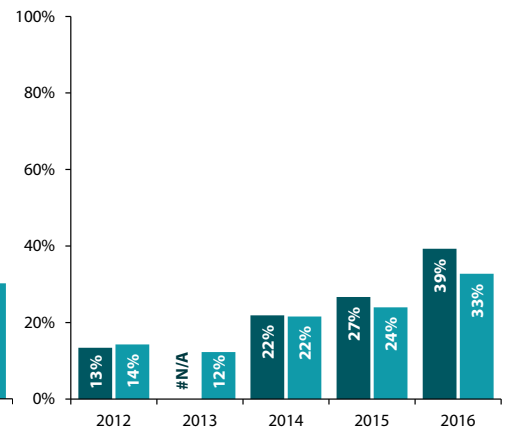
ESI ANNUAL PREMIUMS SINGLE COVERAGE



ESI ANNUAL DEDUCTIBLES SINGLE COVERAGE



PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS~



ALABAMA

TRENDS IN ESI OFFER, 2012–2016

	2012	2013	2014	2015	2016	Test
Percent of Employers Offering ESI						
Fewer than 50 employees	34.8%	29.0%	38.2%	31.4%	31.5%	
50 or more employees	96.8%	97.2%	96.7%	98.8%	97.2%	
All firm sizes	52.4%	49.7%	54.9%	52.1%	50.7%	

TRENDS IN EMPLOYEE ACCESS TO ESI, 2012–2016

Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	51.5%	47.2%	59.3%	53.8%	48.1%	
50 or more employees	97.2%	98.6%	98.3%	99.6%	98.8%	
All firm sizes	84.5%	85.0%	88.2%	87.0%	85.7%	

Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	82.2%	84.6%	81.4%	78.9%	79.9%	
50 or more employees	79.6%	81.8%	78.7%	76.6%	82.2%	
All firm sizes	80.1%	82.2%	79.2%	77.0%	81.9%	

Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	67.8%	64.7%	65.5%	61.3%	63.2%	
50 or more employees	73.1%	72.8%	76.8%	72.6%	73.5%	
All firm sizes	72.1%	71.6%	74.8%	70.6%	72.0%	

TRENDS IN ESI COSTS, 2012–2016

Average Annual Premium Single Coverage						
Fewer than 50 employees	\$5,269	\$5,754	\$5,735	\$5,524	\$6,126	
50 or more employees	\$4,889	\$5,095	\$5,481	\$5,776	\$5,431	
All firm sizes	\$4,961	\$5,204	\$5,526	\$5,733	\$5,536	

Average Employee Share of Premium Single Coverage						
Fewer than 50 employees	22.3%	29.3%	19.1%	17.1%	26.4%	
50 or more employees	25.5%	25.9%	25.9%	22.3%	27.4%	
All firm sizes	24.9%	26.5%	24.7%	21.4%	27.3%	*

Average Deductible Single Coverage						
Fewer than 50 employees	\$708	\$657	\$876	\$1,126	\$1,540	*
50 or more employees	\$727	\$673	\$936	\$1,007	\$1,147	
All firm sizes	\$723	\$670	\$925	\$1,026	\$1,205	

Percent of Employees in High-Deductible Plans[~]						
Fewer than 50 employees	13.4%	#N/A	21.9%	26.7%	39.3%	
50 or more employees	14.5%	12.6%	21.6%	23.5%	31.8%	
All firm sizes	14.3%	12.3%	21.6%	24.0%	32.7%	

* Significant difference between 2015 and 2016 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 (\$1,300 for an individual and \$2,600 for a family in 2016).

#N/A — Not available due to insufficient sample size.

Notes: All references are to private-sector employers and employees. Information on cost is limited to single plans (information on family coverage can be found in the 50-state tables at www.shadac.org/ESIReport2017). Average premium prices are not adjusted to account for variation in actuarial value.

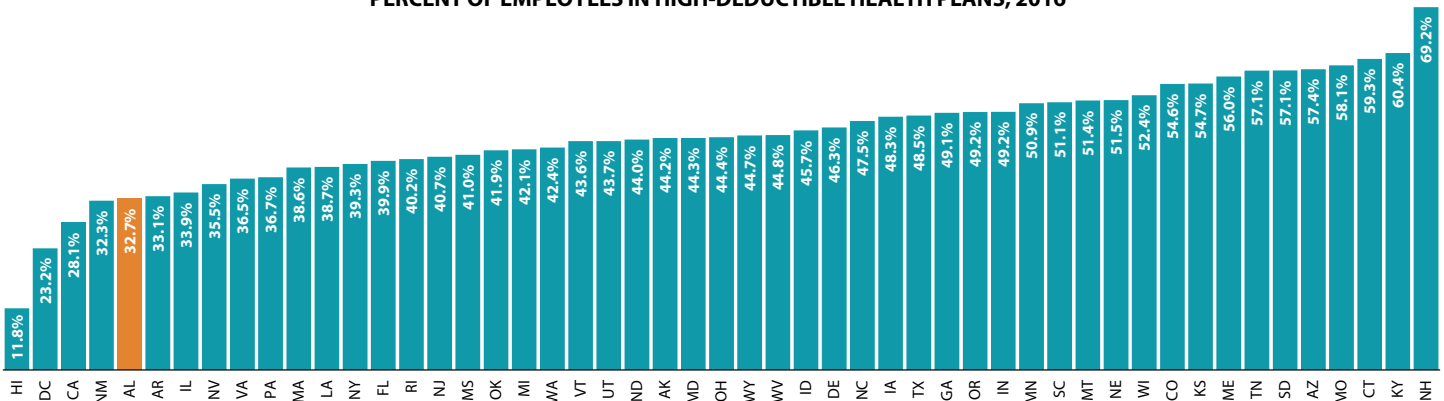
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Data Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component 2012–2016.

EXPLORING STATE VARIATION

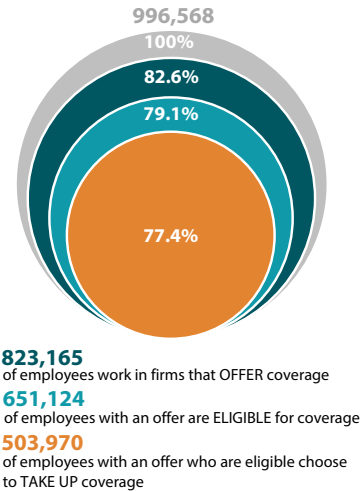
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PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2016[~]

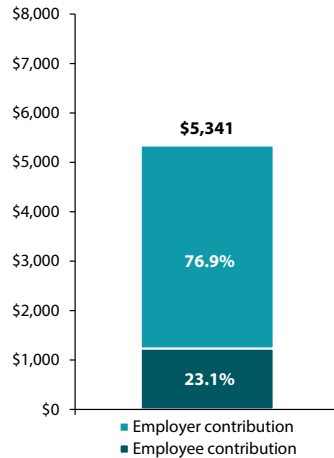


EMPLOYER-SPONSORED INSURANCE IN 2016 (PRIVATE-SECTOR EMPLOYEES)

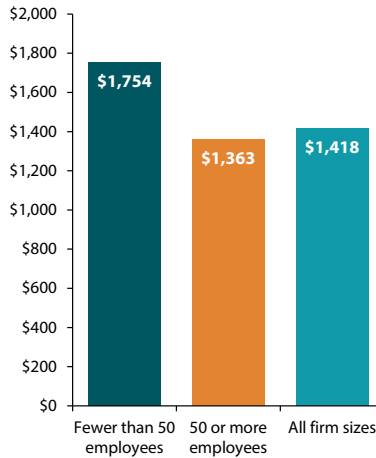
OFFER, ELIGIBILITY, AND TAKE-UP



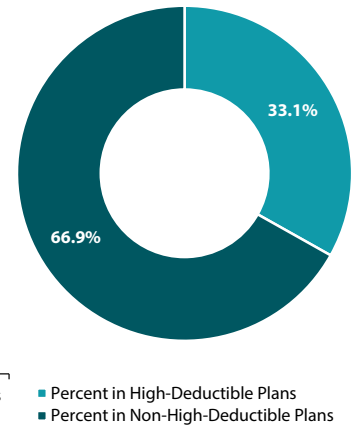
AVERAGE ANNUAL PREMIUM SINGLE COVERAGE



AVERAGE DEDUCTIBLE SINGLE COVERAGE

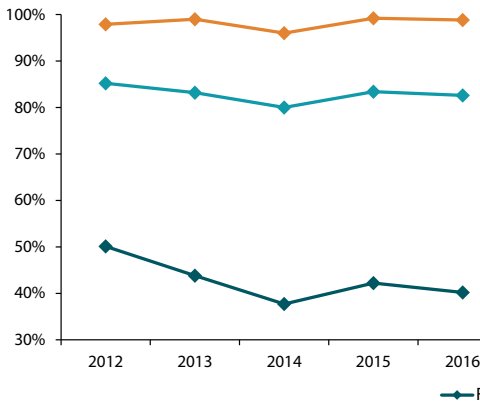


EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS~



TRENDS IN EMPLOYEE ACCESS TO ESI, 2012–2016

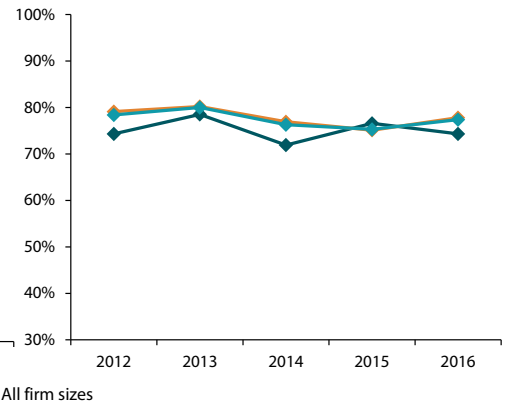
PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI



PERCENT OF EMPLOYEES ELIGIBLE FOR ESI AT FIRMS OFFERING COVERAGE

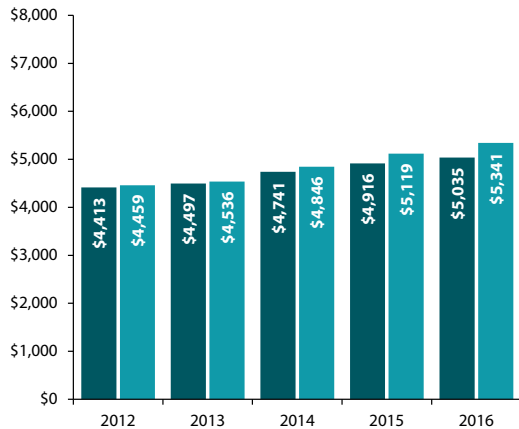


PERCENT OF ESI-ELIGIBLE EMPLOYEES ENROLLED

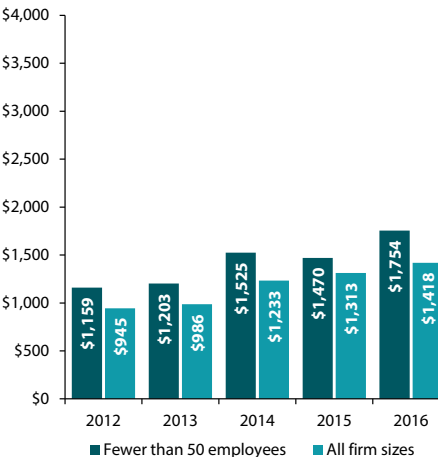


TRENDS IN ESI COSTS, 2012–2016

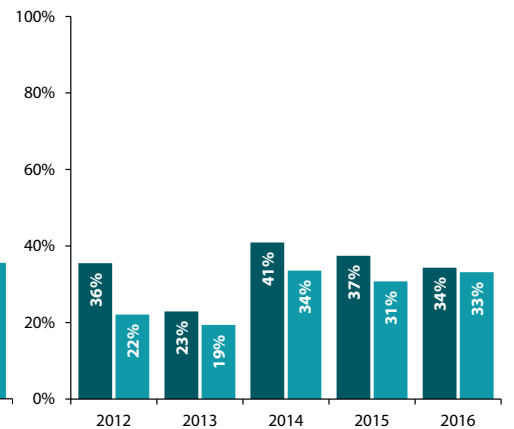
ESI ANNUAL PREMIUMS SINGLE COVERAGE



ESI ANNUAL DEDUCTIBLES SINGLE COVERAGE



PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS~



ARKANSAS

TRENDS IN ESI OFFER, 2012–2016

	2012	2013	2014	2015	2016	Test
Percent of Employers Offering ESI						
Fewer than 50 employees	28.4%	26.4%	21.6%	28.3%	20.1%	*
50 or more employees	97.0%	98.8%	94.6%	99.2%	97.3%	
All firm sizes	47.5%	45.1%	39.8%	49.7%	39.4%	*

TRENDS IN EMPLOYEE ACCESS TO ESI, 2012–2016

Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	50.1%	43.8%	37.7%	42.2%	40.2%	
50 or more employees	97.9%	99.0%	96.0%	99.2%	98.8%	
All firm sizes	85.2%	83.2%	80.0%	83.4%	82.6%	

Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	76.4%	73.7%	70.5%	84.1%	81.2%	
50 or more employees	80.9%	80.1%	81.6%	78.2%	78.8%	
All firm sizes	80.2%	79.1%	80.2%	79.0%	79.1%	

Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	74.3%	78.5%	71.9%	76.6%	74.3%	
50 or more employees	79.1%	80.2%	76.9%	75.1%	77.8%	
All firm sizes	78.4%	80.0%	76.3%	75.3%	77.4%	

TRENDS IN ESI COSTS, 2012–2016

Average Annual Premium Single Coverage						
Fewer than 50 employees	\$4,413	\$4,497	\$4,741	\$4,916	\$5,035	
50 or more employees	\$4,469	\$4,544	\$4,863	\$5,163	\$5,395	
All firm sizes	\$4,459	\$4,536	\$4,846	\$5,119	\$5,341	

Average Employee Share of Premium Single Coverage						
Fewer than 50 employees	20.2%	14.6%	16.3%	12.9%	22.7%	*
50 or more employees	22.5%	22.4%	20.3%	23.8%	23.2%	
All firm sizes	22.1%	21.1%	19.8%	21.9%	23.1%	

Average Deductible Single Coverage						
Fewer than 50 employees	\$1,159	\$1,203	\$1,525	\$1,470	\$1,754	
50 or more employees	\$904	\$943	\$1,183	\$1,277	\$1,363	
All firm sizes	\$945	\$986	\$1,233	\$1,313	\$1,418	

Percent of Employees in High-Deductible Plans[~]						
Fewer than 50 employees	35.5%	22.9%	40.9%	37.5%	34.4%	
50 or more employees	19.9%	18.8%	32.7%	29.6%	33.0%	
All firm sizes	22.1%	19.4%	33.6%	30.8%	33.1%	

* Significant difference between 2015 and 2016 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 (\$1,300 for an individual and \$2,600 for a family in 2016).

#N/A — Not available due to insufficient sample size.

Notes: All references are to private-sector employers and employees. Information on cost is limited to single plans (information on family coverage can be found in the 50-state tables at www.shadac.org/ESIReport2017). Average premium prices are not adjusted to account for variation in actuarial value.

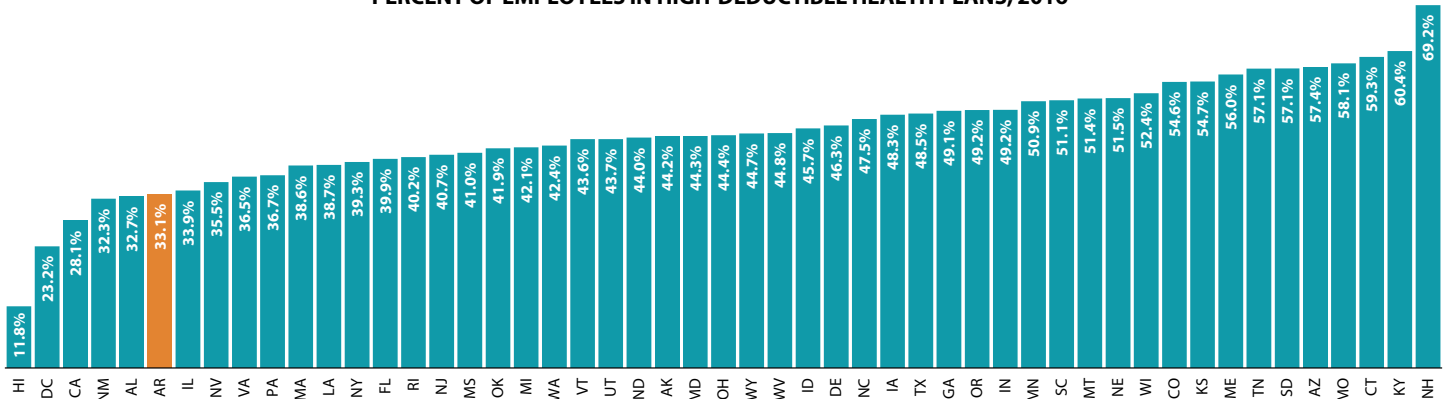
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EXPLORING STATE VARIATION

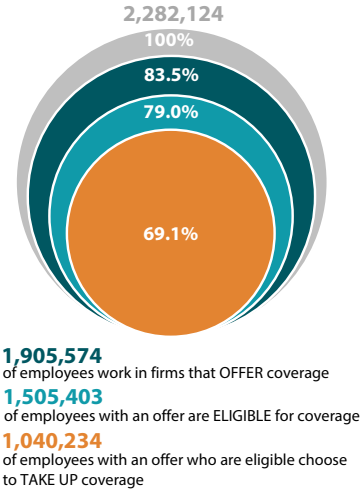
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PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2016[~]

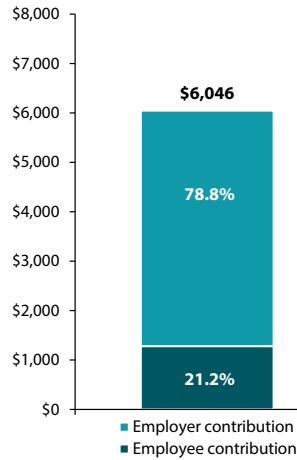


EMPLOYER-SPONSORED INSURANCE IN 2016 (PRIVATE-SECTOR EMPLOYEES)

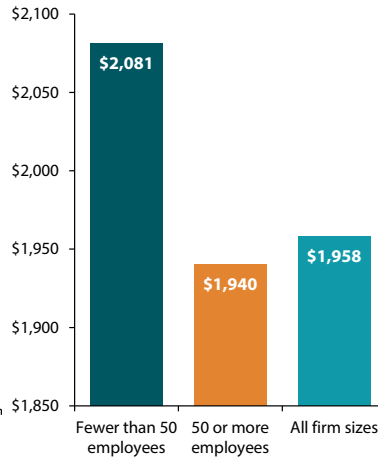
OFFER, ELIGIBILITY, AND TAKE-UP



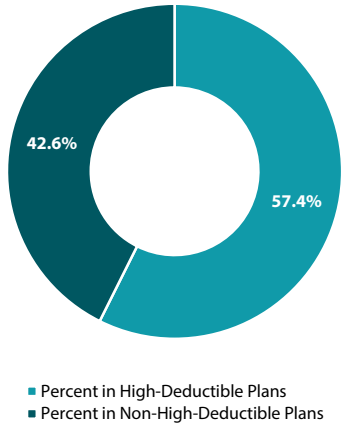
AVERAGE ANNUAL PREMIUM SINGLE COVERAGE



AVERAGE DEDUCTIBLE SINGLE COVERAGE

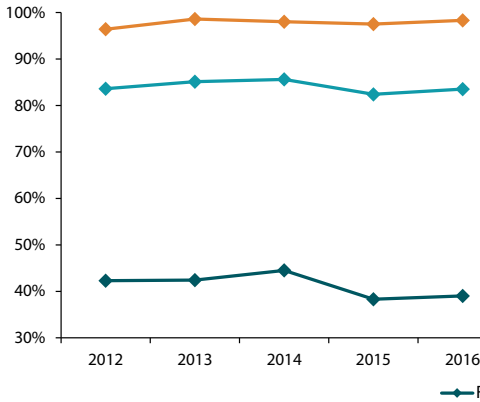


EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS~



TRENDS IN EMPLOYEE ACCESS TO ESI, 2012–2016

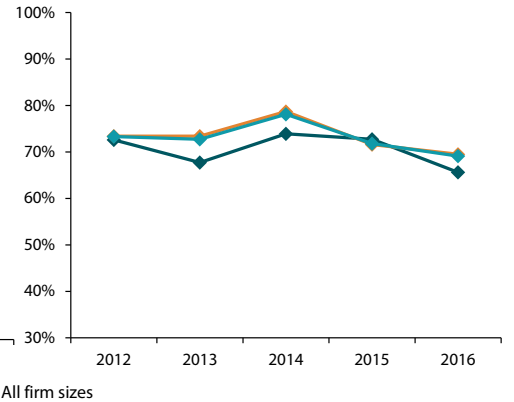
PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI



PERCENT OF EMPLOYEES ELIGIBLE FOR ESI AT FIRMS OFFERING COVERAGE

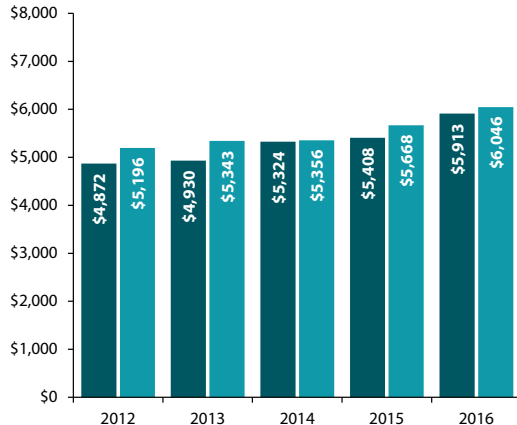


PERCENT OF ESI-ELIGIBLE EMPLOYEES ENROLLED

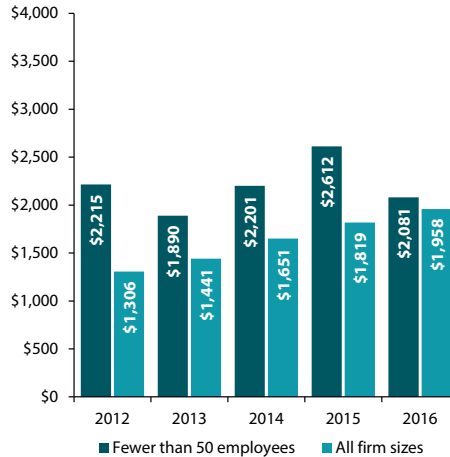


TRENDS IN ESI COSTS, 2012–2016

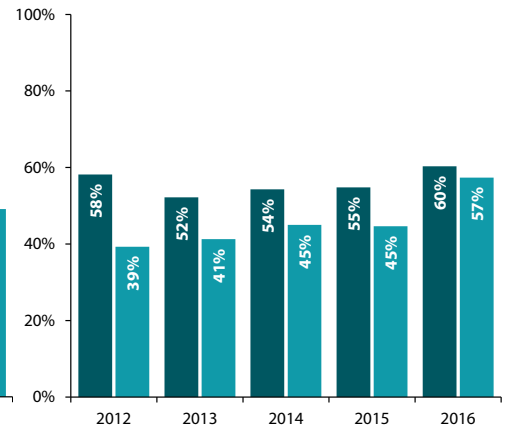
ESI ANNUAL PREMIUMS SINGLE COVERAGE



ESI ANNUAL DEDUCTIBLES SINGLE COVERAGE



PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS~



ARIZONA

TRENDS IN ESI OFFER, 2012–2016

	2012	2013	2014	2015	2016	Test
Percent of Employers Offering ESI						
Fewer than 50 employees	25.5%	24.3%	27.4%	22.2%	17.0%	
50 or more employees	95.8%	96.9%	97.0%	94.8%	97.3%	
All firm sizes	46.0%	43.4%	47.3%	43.2%	38.4%	

TRENDS IN EMPLOYEE ACCESS TO ESI, 2012–2016

Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	42.3%	42.4%	44.5%	38.3%	39.0%	
50 or more employees	96.4%	98.6%	98.0%	97.5%	98.3%	
All firm sizes	83.6%	85.1%	85.6%	82.4%	83.5%	

Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	70.5%	81.5%	76.3%	81.4%	77.2%	
50 or more employees	76.9%	76.2%	72.6%	75.4%	79.2%	
All firm sizes	76.1%	76.8%	73.0%	76.1%	79.0%	

Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	72.6%	67.7%	73.9%	72.7%	65.6%	
50 or more employees	73.4%	73.4%	78.7%	71.6%	69.5%	
All firm sizes	73.3%	72.7%	78.1%	71.8%	69.1%	

TRENDS IN ESI COSTS, 2012–2016

Average Annual Premium Single Coverage						
Fewer than 50 employees	\$4,872	\$4,930	\$5,324	\$5,408	\$5,913	
50 or more employees	\$5,245	\$5,409	\$5,361	\$5,715	\$6,065	
All firm sizes	\$5,196	\$5,343	\$5,356	\$5,668	\$6,046	

Average Employee Share of Premium Single Coverage						
Fewer than 50 employees	#N/A	15.7%	14.9%	11.2%	19.2%	
50 or more employees	22.7%	20.8%	21.4%	21.1%	21.5%	
All firm sizes	22.2%	20.2%	20.5%	19.6%	21.2%	

Average Deductible Single Coverage						
Fewer than 50 employees	\$2,215	\$1,890	\$2,201	\$2,612	\$2,081	
50 or more employees	\$1,134	\$1,358	\$1,548	\$1,668	\$1,940	
All firm sizes	\$1,306	\$1,441	\$1,651	\$1,819	\$1,958	

Percent of Employees in High-Deductible Plans[~]						
Fewer than 50 employees	58.2%	52.2%	54.3%	54.8%	60.3%	
50 or more employees	36.4%	39.8%	43.7%	43.2%	57.0%	*
All firm sizes	39.3%	41.3%	45.0%	44.7%	57.4%	*

* Significant difference between 2015 and 2016 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 (\$1,300 for an individual and \$2,600 for a family in 2016).

#N/A — Not available due to insufficient sample size.

Notes: All references are to private-sector employers and employees. Information on cost is limited to single plans (information on family coverage can be found in the 50-state tables at www.shadac.org/ESIReport2017). Average premium prices are not adjusted to account for variation in actuarial value.

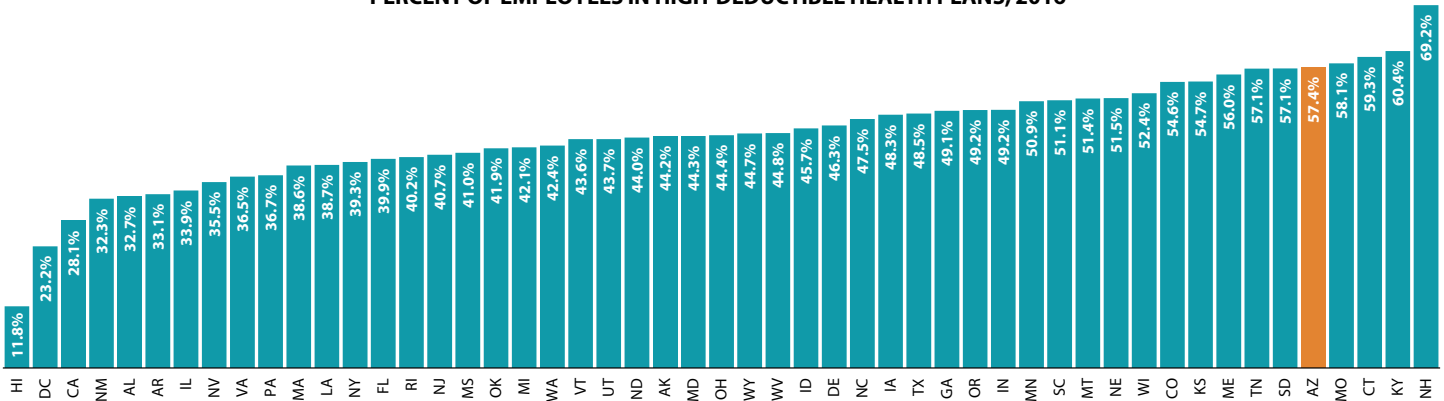
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Data Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component 2012–2016.

EXPLORING STATE VARIATION

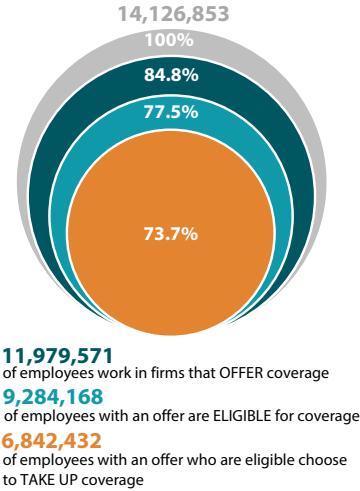
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PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2016[~]

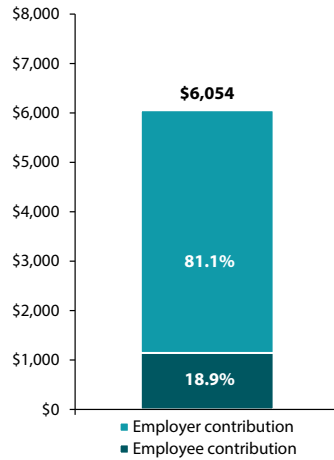


EMPLOYER-SPONSORED INSURANCE IN 2016 (PRIVATE-SECTOR EMPLOYEES)

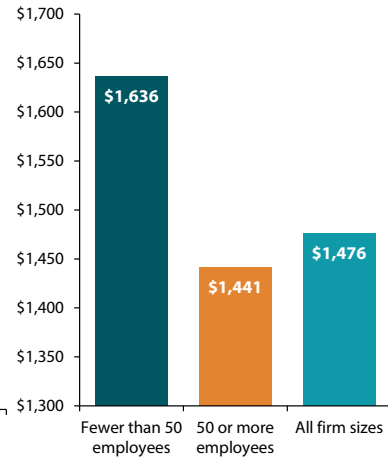
OFFER, ELIGIBILITY, AND TAKE-UP



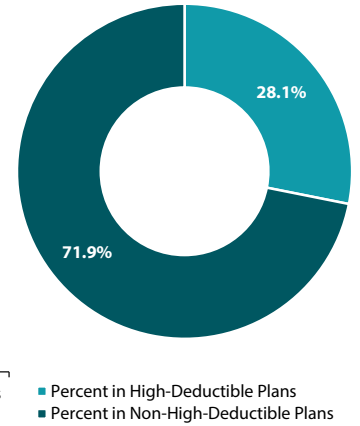
AVERAGE ANNUAL PREMIUM SINGLE COVERAGE



AVERAGE DEDUCTIBLE SINGLE COVERAGE

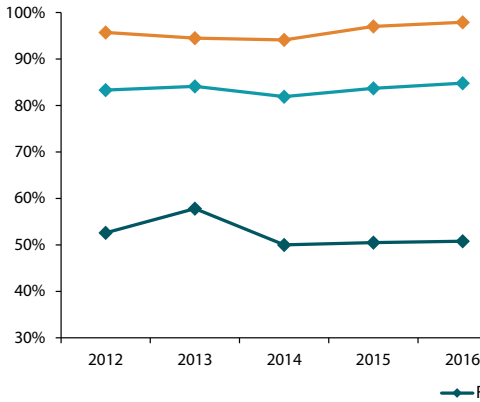


EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS~

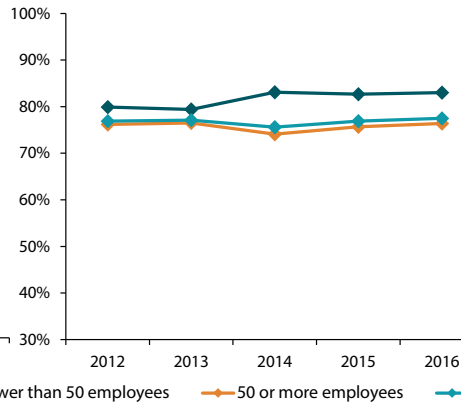


TRENDS IN EMPLOYEE ACCESS TO ESI, 2012–2016

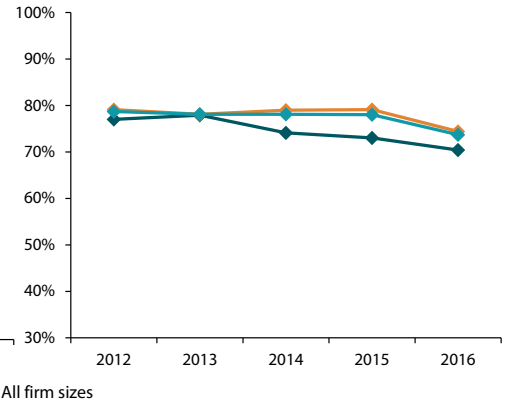
PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI



PERCENT OF EMPLOYEES ELIGIBLE FOR ESI AT FIRMS OFFERING COVERAGE

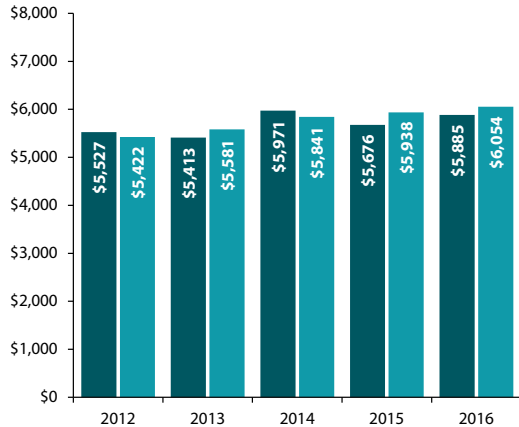


PERCENT OF ESI-ELIGIBLE EMPLOYEES ENROLLED

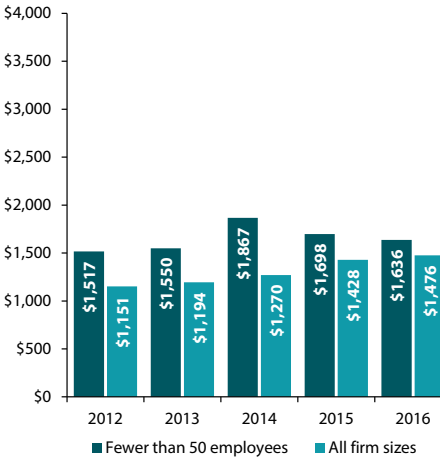


TRENDS IN ESI COSTS, 2012–2016

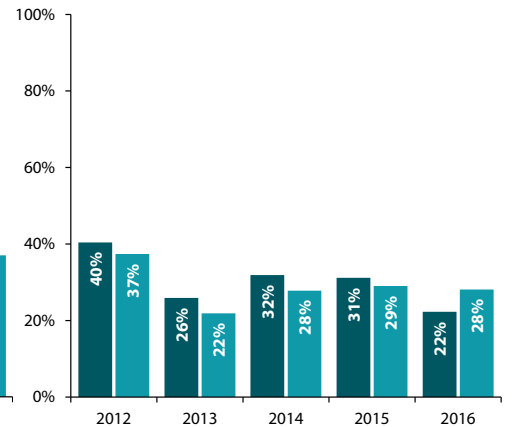
ESI ANNUAL PREMIUMS SINGLE COVERAGE



ESI ANNUAL DEDUCTIBLES SINGLE COVERAGE



PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS~



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TRENDS IN ESI OFFER, 2012–2016

	2012	2013	2014	2015	2016	Test
Percent of Employers Offering ESI						
Fewer than 50 employees	39.0%	39.6%	33.8%	31.0%	30.6%	
50 or more employees	94.8%	93.7%	92.9%	95.9%	96.0%	
All firm sizes	51.3%	51.4%	46.5%	44.7%	44.4%	

TRENDS IN EMPLOYEE ACCESS TO ESI, 2012–2016

Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	52.6%	57.8%	50.0%	50.5%	50.8%	
50 or more employees	95.7%	94.5%	94.1%	97.0%	97.9%	
All firm sizes	83.3%	84.1%	81.9%	83.7%	84.8%	

Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	79.9%	79.4%	83.1%	82.7%	83.0%	
50 or more employees	76.2%	76.5%	74.1%	75.7%	76.4%	
All firm sizes	76.9%	77.1%	75.6%	76.9%	77.5%	

Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	77.0%	77.9%	74.1%	73.0%	70.4%	
50 or more employees	79.1%	78.1%	79.0%	79.1%	74.4%	*
All firm sizes	78.7%	78.1%	78.1%	78.0%	73.7%	*

TRENDS IN ESI COSTS, 2012–2016

Average Annual Premium Single Coverage						
Fewer than 50 employees	\$5,527	\$5,413	\$5,971	\$5,676	\$5,885	
50 or more employees	\$5,392	\$5,637	\$5,807	\$6,009	\$6,096	
All firm sizes	\$5,422	\$5,581	\$5,841	\$5,938	\$6,054	

Average Employee Share of Premium Single Coverage						
Fewer than 50 employees	17.7%	18.9%	17.7%	15.0%	16.1%	
50 or more employees	18.6%	19.8%	19.8%	19.8%	19.6%	
All firm sizes	18.4%	19.5%	19.3%	18.8%	18.9%	

Average Deductible Single Coverage						
Fewer than 50 employees	\$1,517	\$1,550	\$1,867	\$1,698	\$1,636	
50 or more employees	\$1,043	\$1,069	\$1,122	\$1,360	\$1,441	
All firm sizes	\$1,151	\$1,194	\$1,270	\$1,428	\$1,476	

Percent of Employees in High-Deductible Plans[~]						
Fewer than 50 employees	40.4%	25.9%	31.9%	31.2%	22.3%	*
50 or more employees	36.7%	20.9%	26.9%	28.6%	29.3%	
All firm sizes	37.4%	21.9%	27.8%	29.0%	28.1%	

* Significant difference between 2015 and 2016 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 (\$1,300 for an individual and \$2,600 for a family in 2016).

#N/A — Not available due to insufficient sample size.

Notes: All references are to private-sector employers and employees. Information on cost is limited to single plans (information on family coverage can be found in the 50-state tables at www.shadac.org/ESIReport2017). Average premium prices are not adjusted to account for variation in actuarial value.

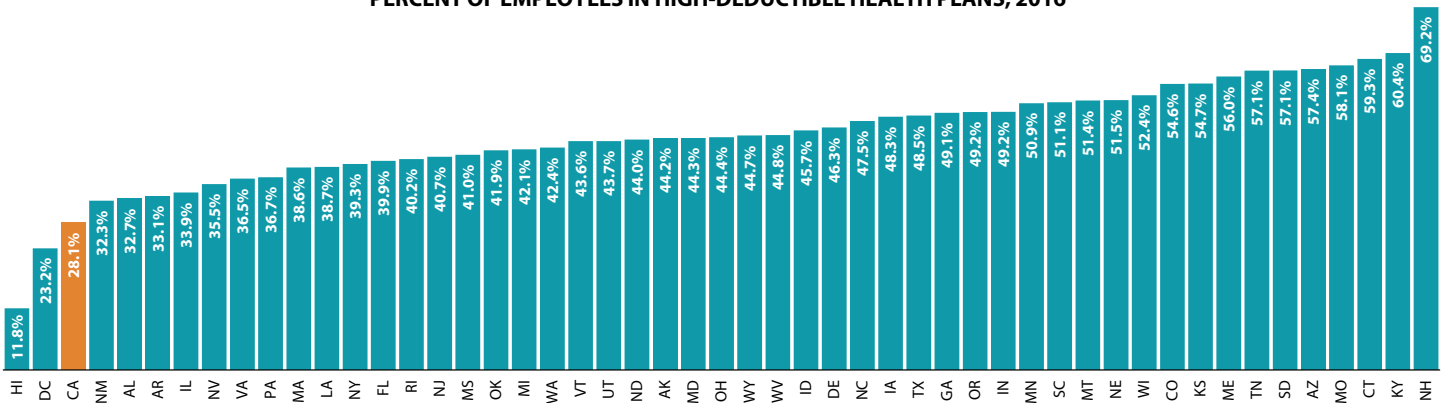
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EXPLORING STATE VARIATION

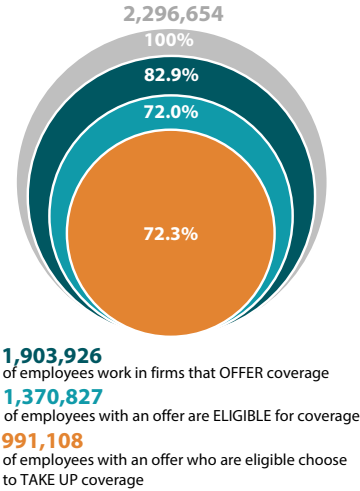
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PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2016[~]

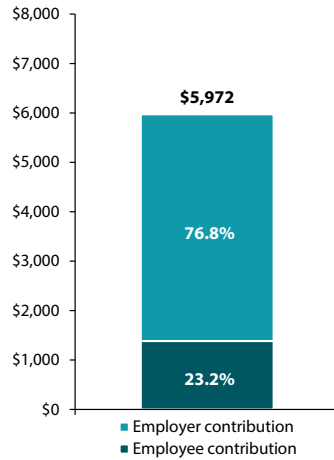


EMPLOYER-SPONSORED INSURANCE IN 2016 (PRIVATE-SECTOR EMPLOYEES)

OFFER, ELIGIBILITY, AND TAKE-UP



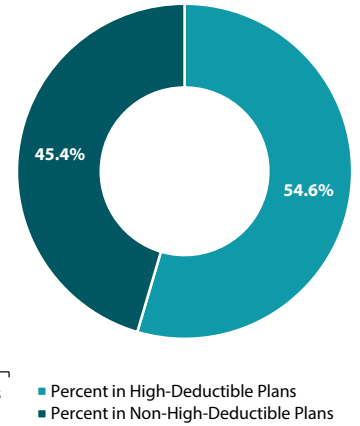
AVERAGE ANNUAL PREMIUM SINGLE COVERAGE



AVERAGE DEDUCTIBLE SINGLE COVERAGE

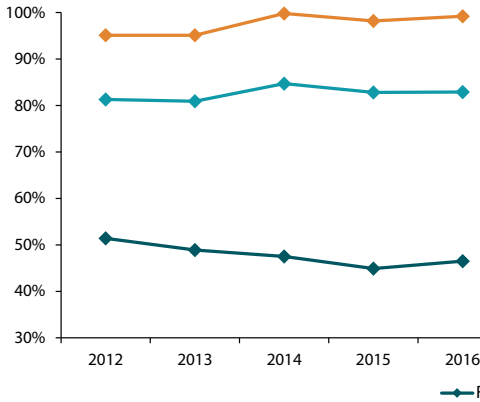


EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS~

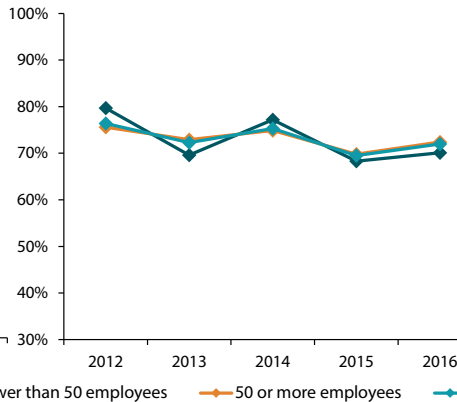


TRENDS IN EMPLOYEE ACCESS TO ESI, 2012–2016

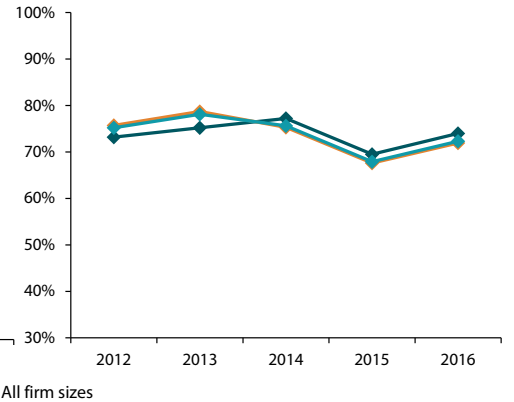
PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI



PERCENT OF EMPLOYEES ELIGIBLE FOR ESI AT FIRMS OFFERING COVERAGE

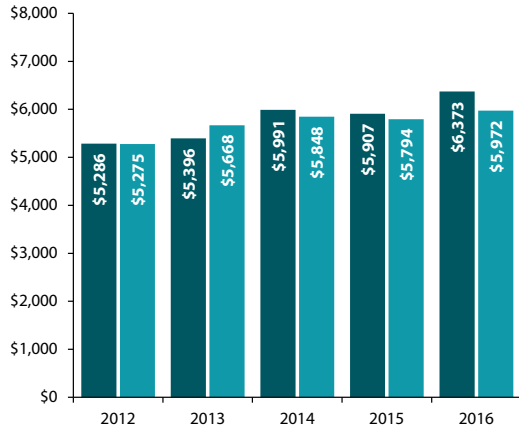


PERCENT OF ESI-ELIGIBLE EMPLOYEES ENROLLED

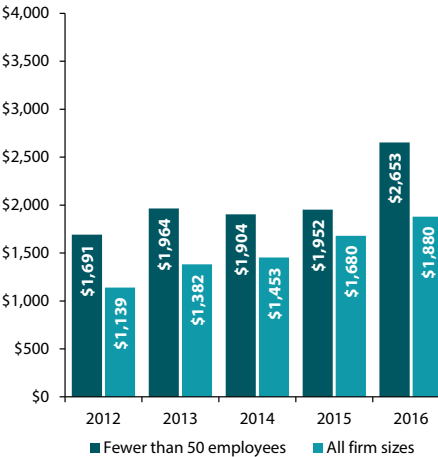


TRENDS IN ESI COSTS, 2012–2016

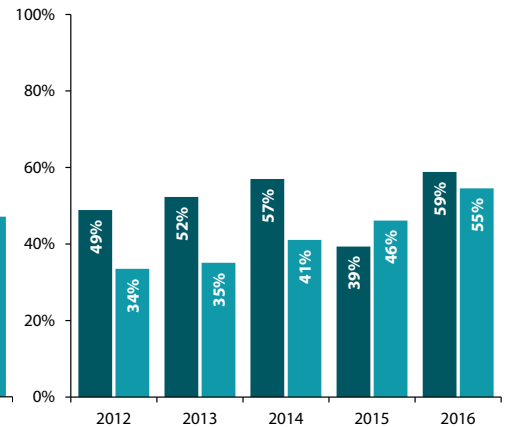
ESI ANNUAL PREMIUMS SINGLE COVERAGE



ESI ANNUAL DEDUCTIBLES SINGLE COVERAGE



PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS~



COLORADO

TRENDS IN ESI OFFER, 2012–2016

	2012	2013	2014	2015	2016	Test
Percent of Employers Offering ESI						
Fewer than 50 employees	32.9%	30.7%	32.7%	26.1%	30.3%	
50 or more employees	96.1%	92.5%	98.1%	97.6%	99.0%	
All firm sizes	47.2%	42.4%	47.7%	43.0%	44.8%	

TRENDS IN EMPLOYEE ACCESS TO ESI, 2012–2016

Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	51.4%	48.9%	47.5%	44.9%	46.5%	
50 or more employees	95.1%	95.1%	99.8%	98.2%	99.2%	
All firm sizes	81.3%	80.9%	84.7%	82.8%	82.9%	
Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	79.7%	69.6%	77.2%	68.3%	70.1%	
50 or more employees	75.6%	72.9%	74.9%	69.8%	72.4%	
All firm sizes	76.4%	72.3%	75.3%	69.5%	72.0%	
Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	73.2%	75.2%	77.2%	69.5%	74.0%	
50 or more employees	75.7%	78.7%	75.3%	67.6%	71.9%	
All firm sizes	75.2%	78.1%	75.6%	67.9%	72.3%	

TRENDS IN ESI COSTS, 2012–2016

Average Annual Premium Single Coverage						
Fewer than 50 employees	\$5,286	\$5,396	\$5,991	\$5,907	\$6,373	
50 or more employees	\$5,272	\$5,744	\$5,811	\$5,767	\$5,870	
All firm sizes	\$5,275	\$5,668	\$5,848	\$5,794	\$5,972	
Average Employee Share of Premium Single Coverage						
Fewer than 50 employees	18.0%	17.6%	18.8%	14.1%	16.9%	
50 or more employees	21.8%	21.3%	21.9%	23.1%	24.9%	
All firm sizes	21.0%	20.5%	21.3%	21.3%	23.2%	
Average Deductible Single Coverage						
Fewer than 50 employees	\$1,691	\$1,964	\$1,904	\$1,952	\$2,653	*
50 or more employees	\$975	\$1,206	\$1,336	\$1,621	\$1,706	
All firm sizes	\$1,139	\$1,382	\$1,453	\$1,680	\$1,880	
Percent of Employees in High-Deductible Plans[~]						
Fewer than 50 employees	48.9%	52.3%	57.0%	39.4%	58.8%	*
50 or more employees	29.5%	31.6%	37.8%	47.4%	53.7%	
All firm sizes	33.5%	35.1%	41.1%	46.1%	54.6%	

* Significant difference between 2015 and 2016 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 (\$1,300 for an individual and \$2,600 for a family in 2016).

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Notes: All references are to private-sector employers and employees. Information on cost is limited to single plans (information on family coverage can be found in the 50-state tables at www.shadac.org/ESIReport2017).

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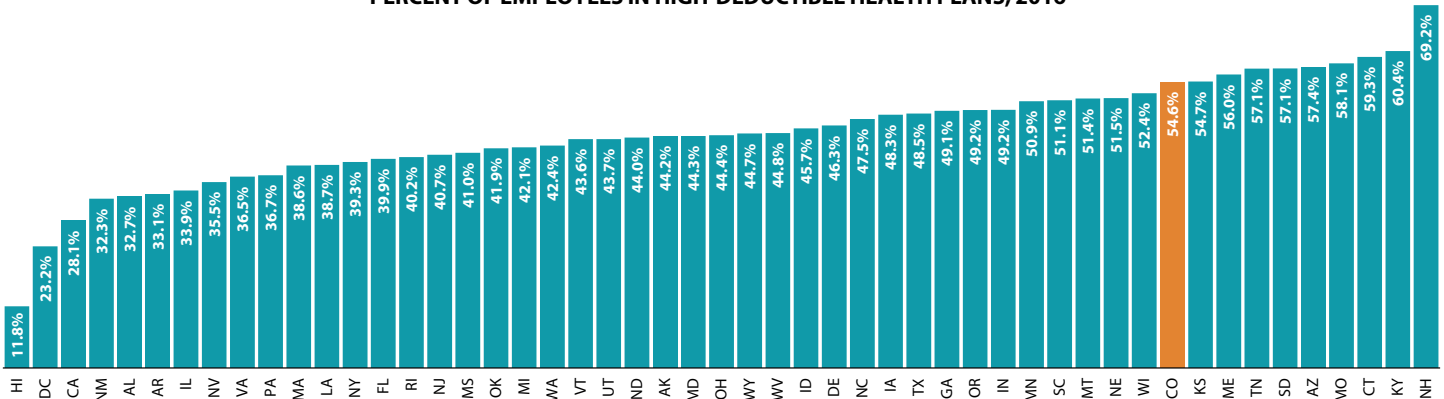
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EXPLORING STATE VARIATION

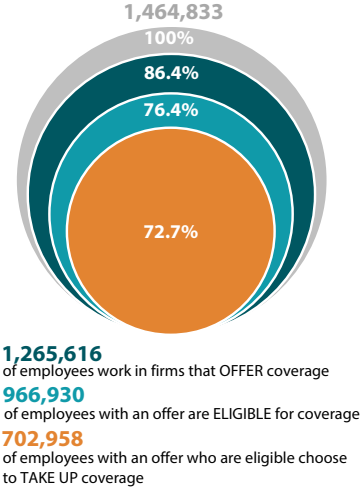
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PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2016[~]

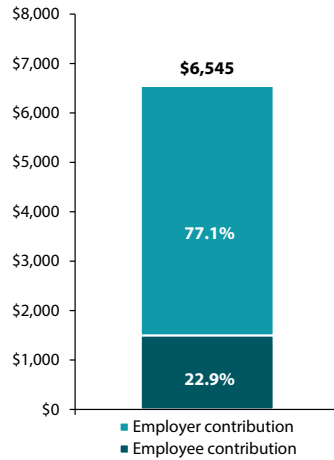


EMPLOYER-SPONSORED INSURANCE IN 2016 (PRIVATE-SECTOR EMPLOYEES)

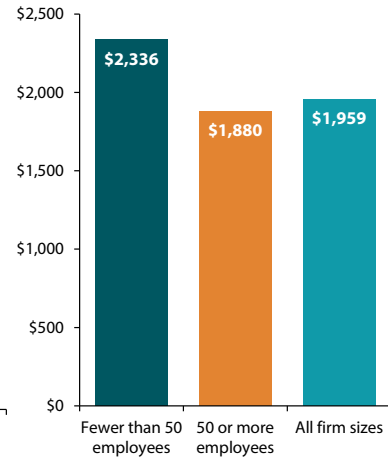
OFFER, ELIGIBILITY, AND TAKE-UP



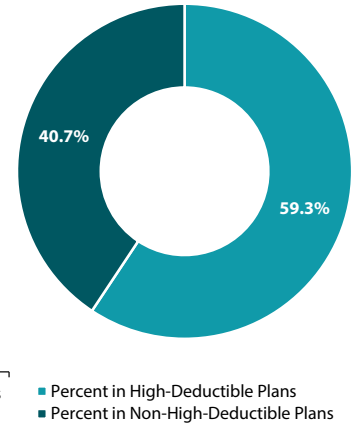
AVERAGE ANNUAL PREMIUM SINGLE COVERAGE



AVERAGE DEDUCTIBLE SINGLE COVERAGE

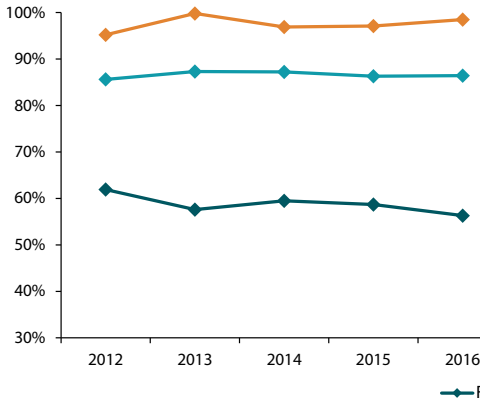


EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS~

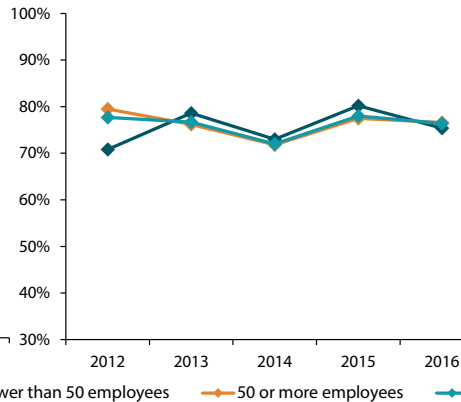


TRENDS IN EMPLOYEE ACCESS TO ESI, 2012–2016

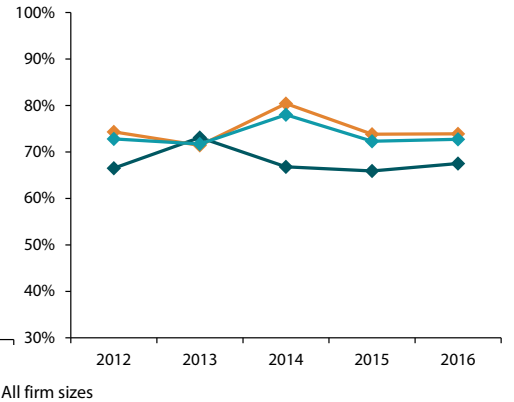
PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI



PERCENT OF EMPLOYEES ELIGIBLE FOR ESI AT FIRMS OFFERING COVERAGE

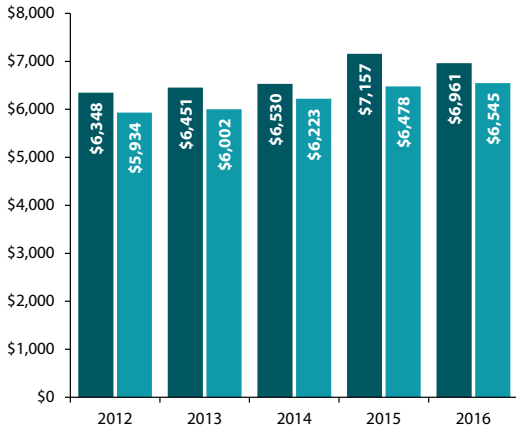


PERCENT OF ESI-ELIGIBLE EMPLOYEES ENROLLED

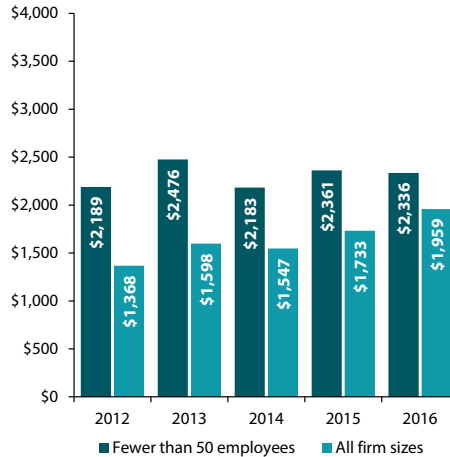


TRENDS IN ESI COSTS, 2012–2016

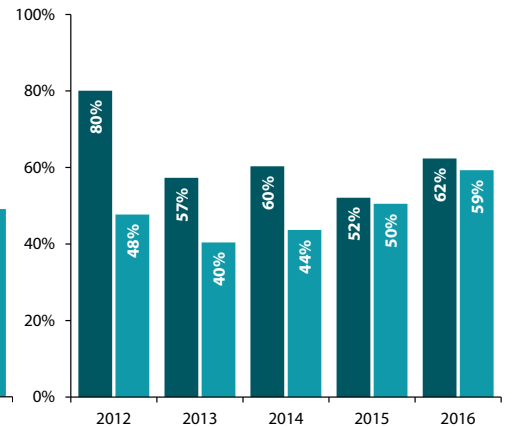
ESI ANNUAL PREMIUMS SINGLE COVERAGE



ESI ANNUAL DEDUCTIBLES SINGLE COVERAGE



PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS~



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TRENDS IN ESI OFFER, 2012–2016

	2012	2013	2014	2015	2016	Test
Percent of Employers Offering ESI						
Fewer than 50 employees	40.3%	38.5%	36.5%	32.8%	35.3%	
50 or more employees	97.2%	98.7%	97.9%	98.1%	98.8%	
All firm sizes	55.8%	54.2%	52.3%	48.6%	52.6%	

TRENDS IN EMPLOYEE ACCESS TO ESI, 2012–2016

Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	61.9%	57.6%	59.5%	58.7%	56.3%	
50 or more employees	95.2%	99.8%	96.9%	97.1%	98.5%	
All firm sizes	85.6%	87.3%	87.2%	86.3%	86.4%	

Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	70.8%	78.6%	73.0%	80.2%	75.4%	
50 or more employees	79.5%	76.2%	71.8%	77.5%	76.6%	
All firm sizes	77.7%	76.7%	72.0%	78.0%	76.4%	

Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	66.5%	73.1%	66.8%	65.9%	67.5%	
50 or more employees	74.3%	71.4%	80.4%	73.8%	73.9%	
All firm sizes	72.8%	71.7%	78.0%	72.3%	72.7%	

TRENDS IN ESI COSTS, 2012–2016

Average Annual Premium Single Coverage						
Fewer than 50 employees	\$6,348	\$6,451	\$6,530	\$7,157	\$6,961	
50 or more employees	\$5,830	\$5,863	\$6,154	\$6,302	\$6,451	
All firm sizes	\$5,934	\$6,002	\$6,223	\$6,478	\$6,545	

Average Employee Share of Premium Single Coverage						
Fewer than 50 employees	21.9%	22.3%	23.8%	24.8%	24.2%	
50 or more employees	22.3%	26.0%	20.3%	25.7%	22.6%	
All firm sizes	22.2%	25.0%	21.0%	25.5%	22.9%	

Average Deductible Single Coverage						
Fewer than 50 employees	\$2,189	\$2,476	\$2,183	\$2,361	\$2,336	
50 or more employees	\$1,176	\$1,346	\$1,386	\$1,584	\$1,880	
All firm sizes	\$1,368	\$1,598	\$1,547	\$1,733	\$1,959	

Percent of Employees in High-Deductible Plans[~]						
Fewer than 50 employees	80.1%	57.3%	60.3%	52.1%	62.4%	
50 or more employees	41.2%	36.1%	40.7%	50.1%	58.7%	
All firm sizes	47.7%	40.4%	43.7%	50.5%	59.3%	

* Significant difference between 2015 and 2016 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 (\$1,300 for an individual and \$2,600 for a family in 2016).

#N/A — Not available due to insufficient sample size.

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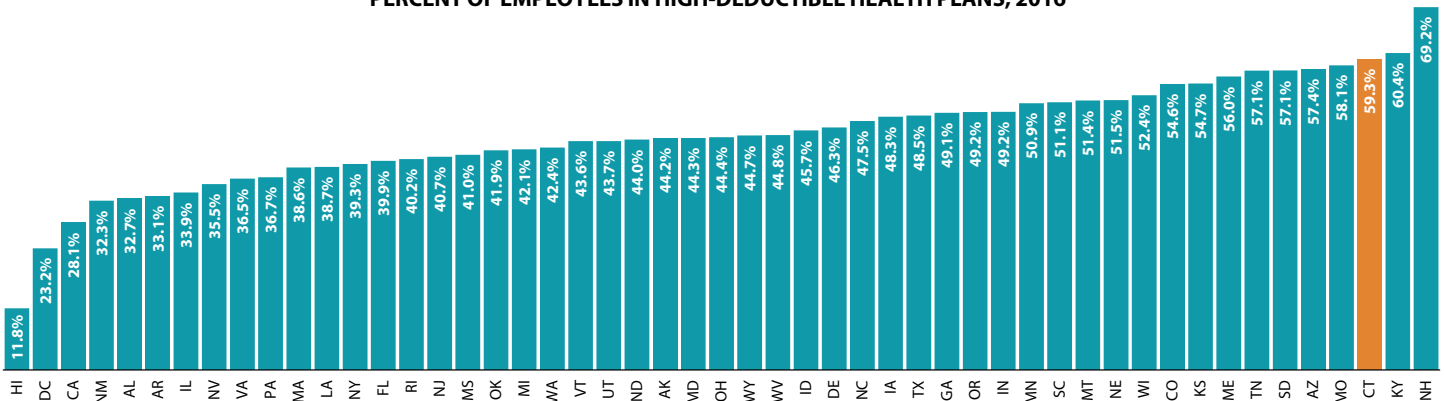
Please see www.shadac.org/ESIReport2017 for information on definitions and methods.

Data Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component 2012–2016.

EXPLORING STATE VARIATION

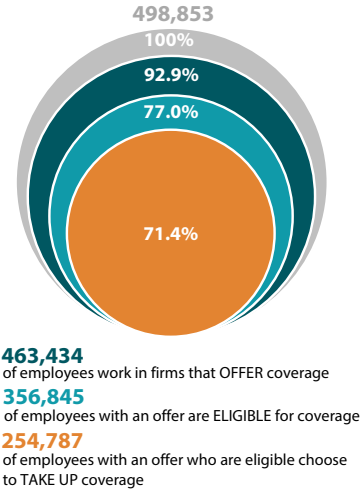
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PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2016[~]

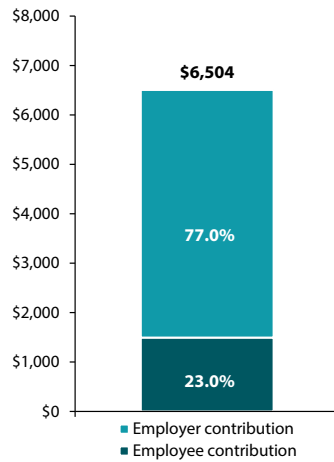


EMPLOYER-SPONSORED INSURANCE IN 2016 (PRIVATE-SECTOR EMPLOYEES)

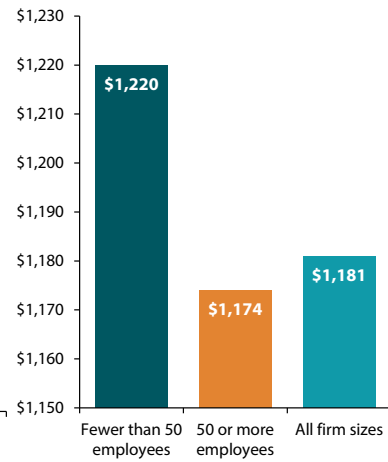
OFFER, ELIGIBILITY, AND TAKE-UP



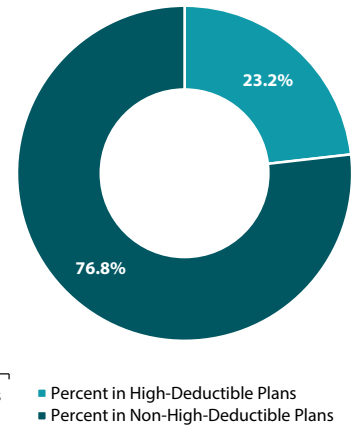
AVERAGE ANNUAL PREMIUM SINGLE COVERAGE



AVERAGE DEDUCTIBLE SINGLE COVERAGE

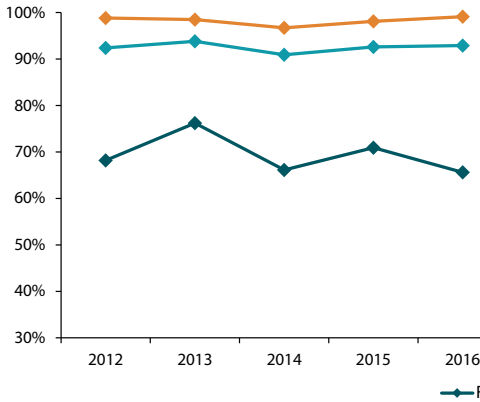


EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS~

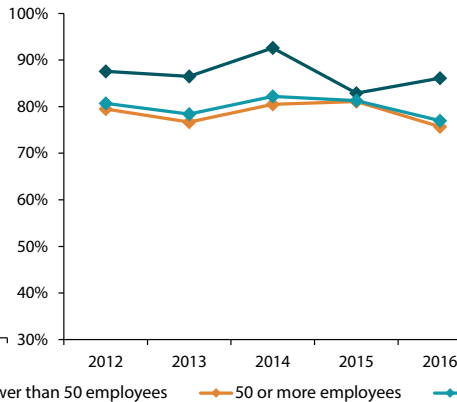


TRENDS IN EMPLOYEE ACCESS TO ESI, 2012–2016

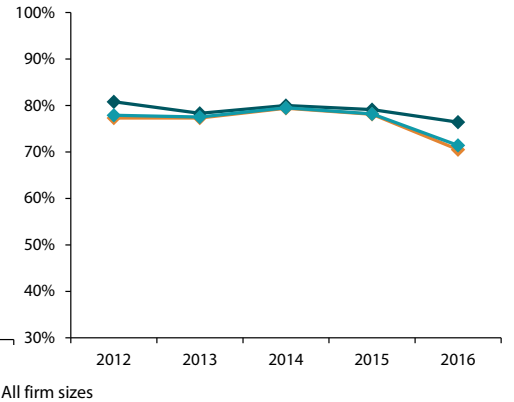
PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI



PERCENT OF EMPLOYEES ELIGIBLE FOR ESI AT FIRMS OFFERING COVERAGE

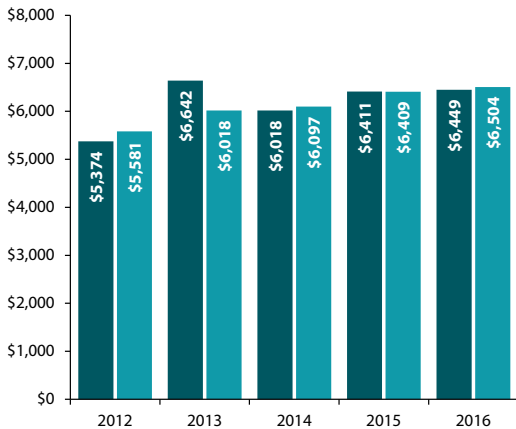


PERCENT OF ESI-ELIGIBLE EMPLOYEES ENROLLED

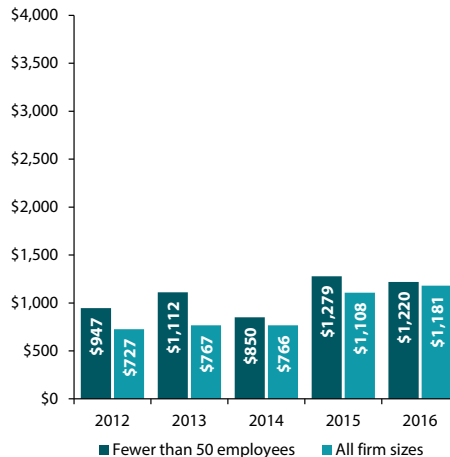


TRENDS IN ESI COSTS, 2012–2016

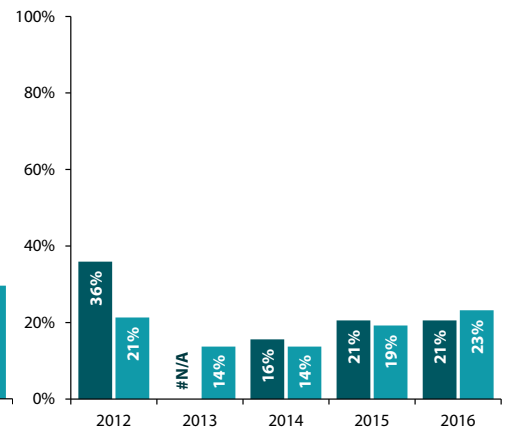
ESI ANNUAL PREMIUMS SINGLE COVERAGE



ESI ANNUAL DEDUCTIBLES SINGLE COVERAGE



PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS~



DISTRICT OF COLUMBIA

TRENDS IN ESI OFFER, 2012–2016

	2012	2013	2014	2015	2016	Test
Percent of Employers Offering ESI						
Fewer than 50 employees	48.8%	50.0%	46.4%	56.1%	45.2%	
50 or more employees	99.2%	99.2%	96.7%	95.7%	98.4%	
All firm sizes	66.0%	67.7%	64.9%	69.6%	64.4%	

TRENDS IN EMPLOYEE ACCESS TO ESI, 2012–2016

Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	68.2%	76.2%	66.1%	70.9%	65.6%	
50 or more employees	98.8%	98.5%	96.7%	98.1%	99.1%	
All firm sizes	92.4%	93.8%	90.9%	92.6%	92.9%	

Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	87.6%	86.5%	92.6%	82.9%	86.1%	
50 or more employees	79.5%	76.7%	80.5%	81.1%	75.7%	
All firm sizes	80.7%	78.4%	82.2%	81.3%	77.0%	

Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	80.8%	78.3%	80.0%	79.1%	76.4%	
50 or more employees	77.3%	77.3%	79.4%	78.1%	70.5%	*
All firm sizes	77.9%	77.5%	79.5%	78.2%	71.4%	*

TRENDS IN ESI COSTS, 2012–2016

Average Annual Premium Single Coverage						
Fewer than 50 employees	\$5,374	\$6,642	\$6,018	\$6,411	\$6,449	
50 or more employees	\$5,632	\$5,863	\$6,117	\$6,409	\$6,516	
All firm sizes	\$5,581	\$6,018	\$6,097	\$6,409	\$6,504	

Average Employee Share of Premium Single Coverage						
Fewer than 50 employees	11.8%	12.9%	10.9%	8.0%	15.3%	*
50 or more employees	21.4%	21.3%	21.8%	18.4%	24.6%	*
All firm sizes	19.6%	19.5%	19.6%	16.5%	23.0%	*

Average Deductible Single Coverage						
Fewer than 50 employees	\$947	\$1,112	\$850	\$1,279	\$1,220	
50 or more employees	\$673	\$720	\$744	\$1,078	\$1,174	
All firm sizes	\$727	\$767	\$766	\$1,108	\$1,181	

Percent of Employees in High-Deductible Plans[~]						
Fewer than 50 employees	35.9%	#N/A	15.6%	20.5%	20.5%	
50 or more employees	18.3%	14.3%	13.4%	19.0%	23.7%	
All firm sizes	21.3%	13.7%	13.7%	19.2%	23.2%	

* Significant difference between 2015 and 2016 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 (\$1,300 for an individual and \$2,600 for a family in 2016).

#N/A — Not available due to insufficient sample size.

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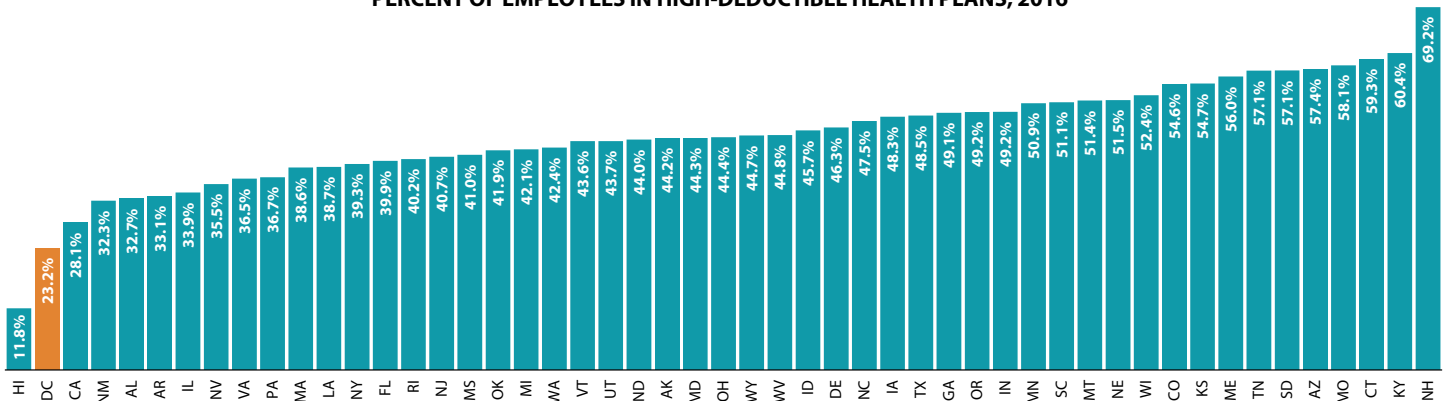
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Data Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component 2012–2016.

EXPLORING STATE VARIATION

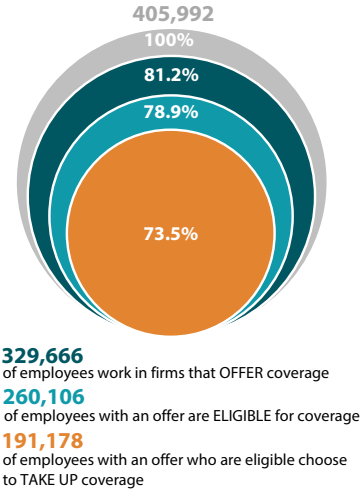
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PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2016[~]

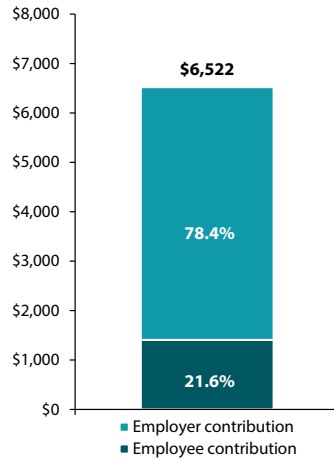


EMPLOYER-SPONSORED INSURANCE IN 2016 (PRIVATE-SECTOR EMPLOYEES)

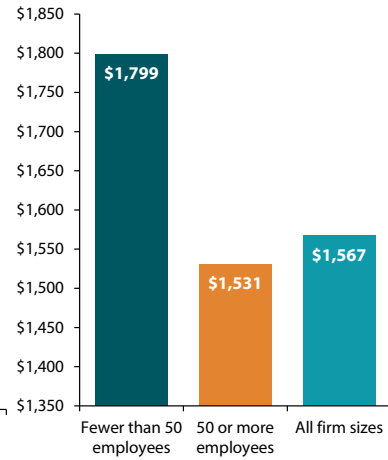
OFFER, ELIGIBILITY, AND TAKE-UP



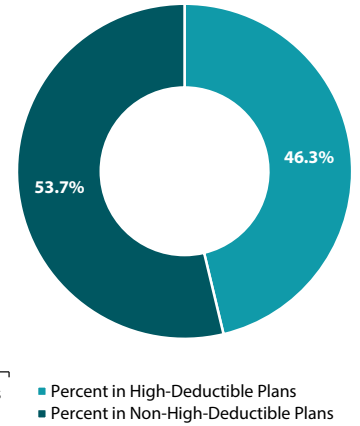
AVERAGE ANNUAL PREMIUM SINGLE COVERAGE



AVERAGE DEDUCTIBLE SINGLE COVERAGE

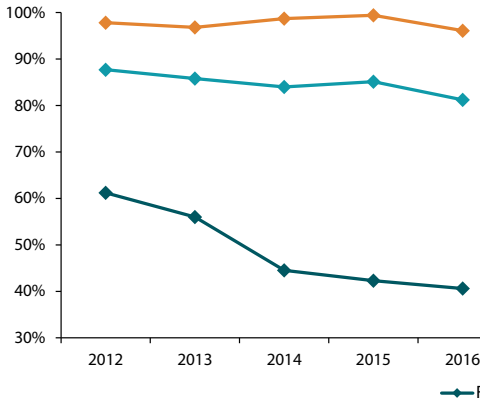


EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS~

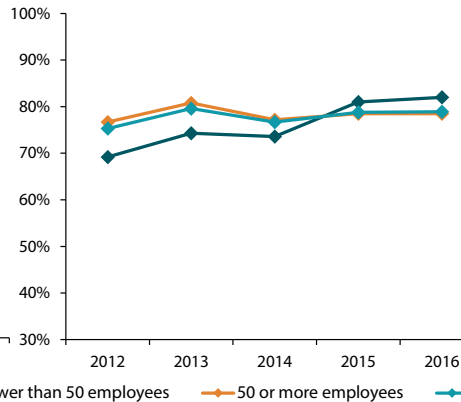


TRENDS IN EMPLOYEE ACCESS TO ESI, 2012–2016

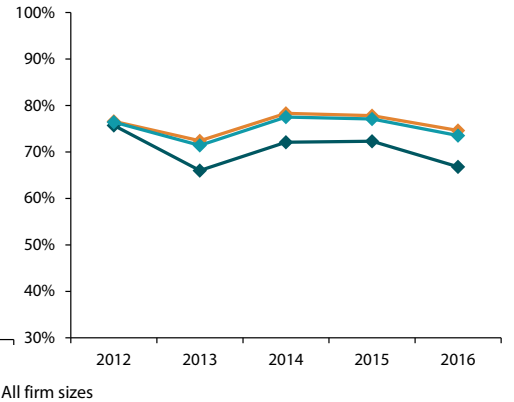
PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI



PERCENT OF EMPLOYEES ELIGIBLE FOR ESI AT FIRMS OFFERING COVERAGE

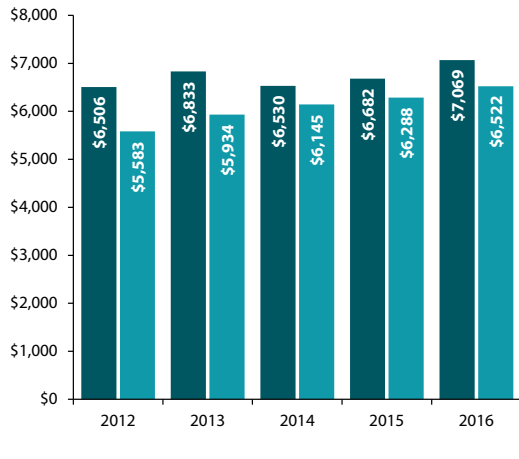


PERCENT OF ESI-ELIGIBLE EMPLOYEES ENROLLED

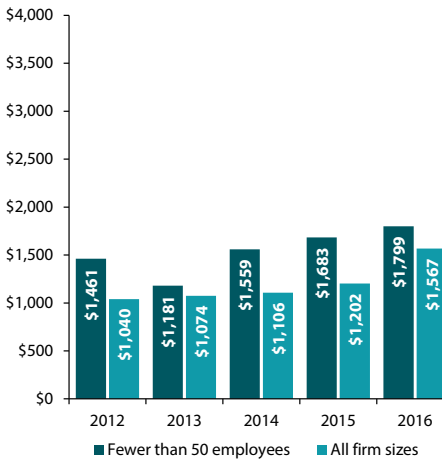


TRENDS IN ESI COSTS, 2012–2016

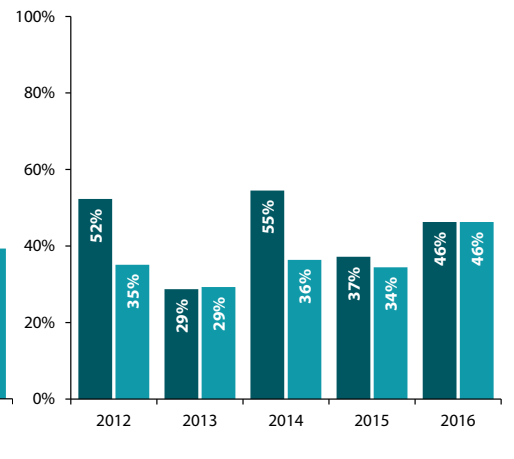
ESI ANNUAL PREMIUMS SINGLE COVERAGE



ESI ANNUAL DEDUCTIBLES SINGLE COVERAGE



PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS~



DELAWARE

TRENDS IN ESI OFFER, 2012–2016

	2012	2013	2014	2015	2016	Test
Percent of Employers Offering ESI						
Fewer than 50 employees	40.1%	34.8%	30.0%	29.0%	23.4%	
50 or more employees	95.5%	92.4%	97.7%	97.3%	93.8%	
All firm sizes	54.5%	52.7%	49.1%	47.9%	42.0%	

TRENDS IN EMPLOYEE ACCESS TO ESI, 2012–2016

Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	61.2%	56.0%	44.5%	42.3%	40.6%	
50 or more employees	97.8%	96.8%	98.7%	99.4%	96.1%	*
All firm sizes	87.7%	85.8%	84.0%	85.1%	81.2%	

Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	69.2%	74.3%	73.6%	81.0%	82.0%	
50 or more employees	76.7%	80.8%	77.2%	78.5%	78.5%	
All firm sizes	75.3%	79.6%	76.7%	78.8%	78.9%	

Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	75.7%	66.0%	72.1%	72.3%	66.8%	
50 or more employees	76.6%	72.4%	78.3%	77.8%	74.6%	
All firm sizes	76.4%	71.4%	77.5%	77.1%	73.5%	

TRENDS IN ESI COSTS, 2012–2016

Average Annual Premium Single Coverage						
Fewer than 50 employees	\$6,506	\$6,833	\$6,530	\$6,682	\$7,069	
50 or more employees	\$5,332	\$5,731	\$6,061	\$6,223	\$6,433	
All firm sizes	\$5,583	\$5,934	\$6,145	\$6,288	\$6,522	

Average Employee Share of Premium Single Coverage						
Fewer than 50 employees	19.1%	17.3%	14.5%	17.5%	19.9%	
50 or more employees	25.2%	25.9%	21.4%	20.0%	21.9%	
All firm sizes	23.7%	24.0%	20.1%	19.6%	21.6%	

Average Deductible Single Coverage						
Fewer than 50 employees	\$1,461	\$1,181	\$1,559	\$1,683	\$1,799	
50 or more employees	\$935	\$1,052	\$1,009	\$1,127	\$1,531	*
All firm sizes	\$1,040	\$1,074	\$1,106	\$1,202	\$1,567	*

Percent of Employees in High-Deductible Plans[†]						
Fewer than 50 employees	52.3%	28.7%	54.5%	37.2%	46.3%	
50 or more employees	31.7%	29.4%	33.7%	34.0%	46.3%	
All firm sizes	35.1%	29.3%	36.4%	34.4%	46.3%	†

* Significant difference between 2015 and 2016 estimates at the 95% confidence level.
 † Significant difference between 2015 and 2016 estimates at the 90% 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 (\$1,300 for an individual and \$2,600 for a family in 2016).
 #N/A — Not available due to insufficient sample size.

Notes: All references are to private-sector employers and employees. Information on cost is limited to single plans (information on family coverage can be found in the 50-state tables at www.shadac.org/ESIReport2017).
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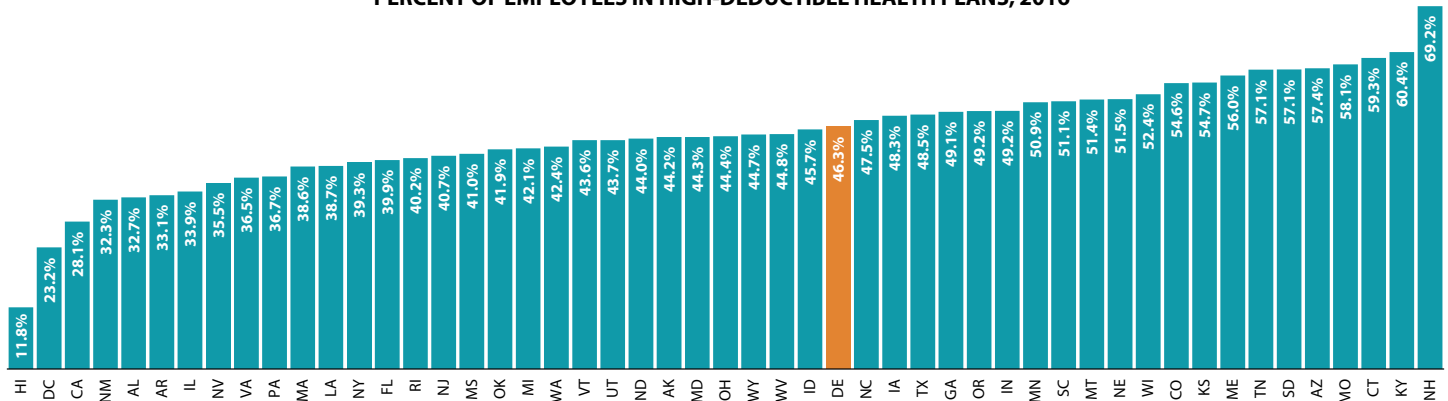
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Data Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component 2012–2016.

EXPLORING STATE VARIATION

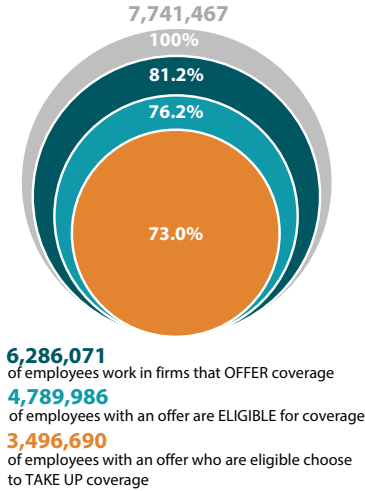
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PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2016[~]

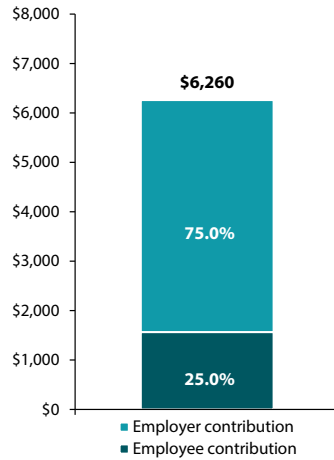


EMPLOYER-SPONSORED INSURANCE IN 2016 (PRIVATE-SECTOR EMPLOYEES)

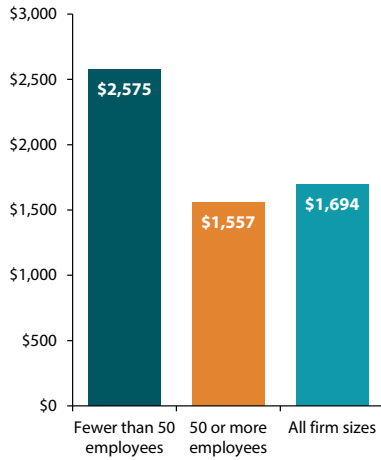
OFFER, ELIGIBILITY, AND TAKE-UP



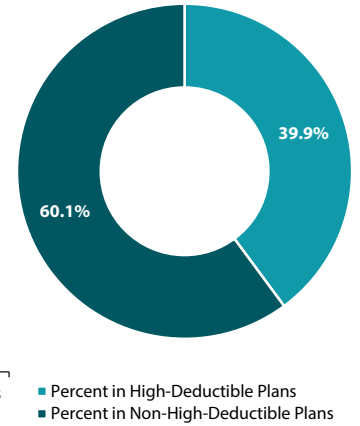
AVERAGE ANNUAL PREMIUM SINGLE COVERAGE



AVERAGE DEDUCTIBLE SINGLE COVERAGE

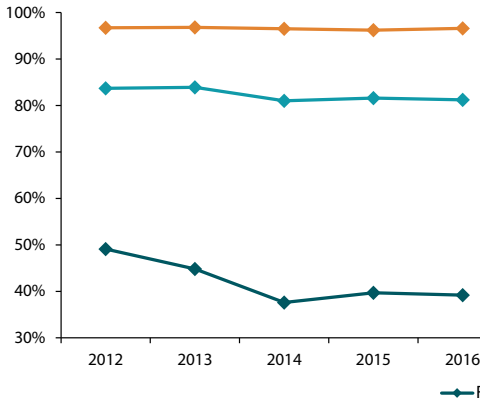


EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS~

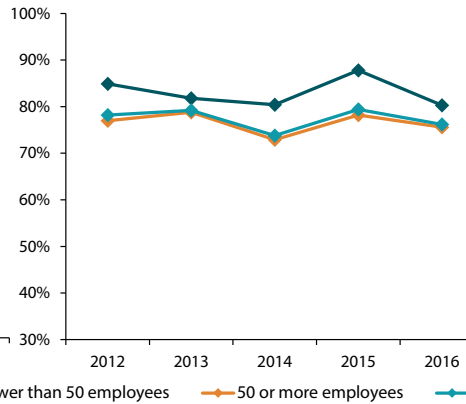


TRENDS IN EMPLOYEE ACCESS TO ESI, 2012–2016

PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI



PERCENT OF EMPLOYEES ELIGIBLE FOR ESI AT FIRMS OFFERING COVERAGE

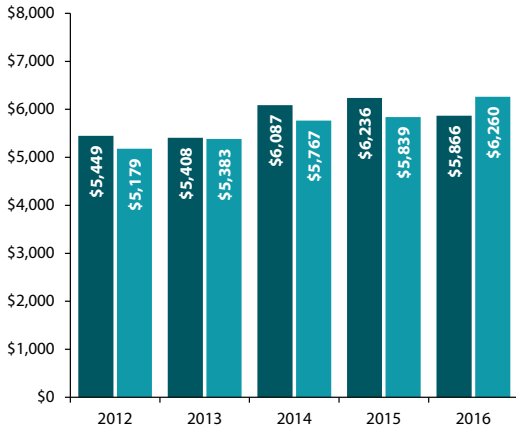


PERCENT OF ESI-ELIGIBLE EMPLOYEES ENROLLED

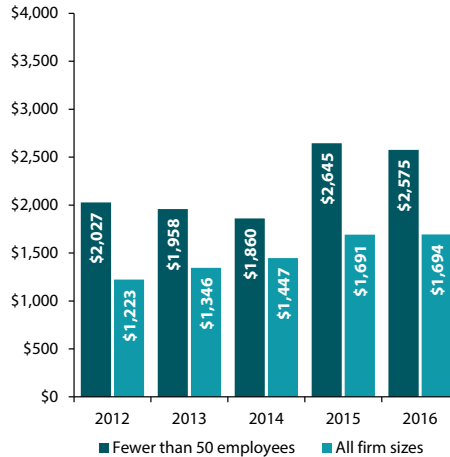


TRENDS IN ESI COSTS, 2012–2016

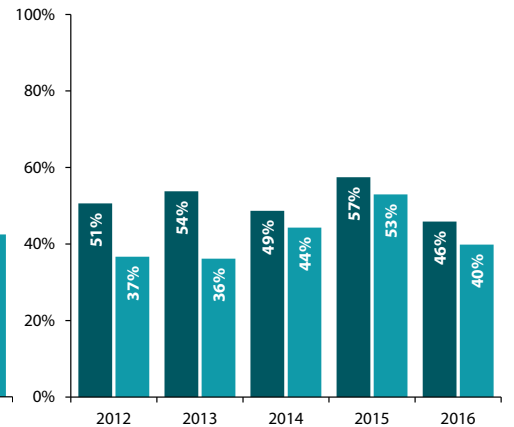
ESI ANNUAL PREMIUMS SINGLE COVERAGE



ESI ANNUAL DEDUCTIBLES SINGLE COVERAGE



PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS~



FLORIDA

TRENDS IN ESI OFFER, 2012–2016

	2012	2013	2014	2015	2016	Test
Percent of Employers Offering ESI						
Fewer than 50 employees	29.8%	27.1%	23.3%	23.3%	20.5%	
50 or more employees	97.5%	96.8%	96.0%	93.8%	98.0%	*
All firm sizes	44.7%	42.7%	37.6%	38.2%	37.2%	

TRENDS IN EMPLOYEE ACCESS TO ESI, 2012–2016

Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	49.1%	44.8%	37.6%	39.7%	39.2%	
50 or more employees	96.7%	96.8%	96.5%	96.2%	96.6%	
All firm sizes	83.7%	83.9%	81.0%	81.6%	81.2%	

Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	84.9%	81.8%	80.4%	87.8%	80.3%	*
50 or more employees	77.0%	78.8%	72.9%	78.2%	75.6%	
All firm sizes	78.2%	79.2%	73.8%	79.4%	76.2%	

Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	74.7%	80.2%	66.8%	74.9%	61.0%	*
50 or more employees	74.8%	71.4%	75.5%	75.3%	74.9%	
All firm sizes	74.8%	72.6%	74.4%	75.2%	73.0%	

TRENDS IN ESI COSTS, 2012–2016

Average Annual Premium Single Coverage						
Fewer than 50 employees	\$5,449	\$5,408	\$6,087	\$6,236	\$5,866	
50 or more employees	\$5,110	\$5,377	\$5,711	\$5,751	\$6,323	*
All firm sizes	\$5,179	\$5,383	\$5,767	\$5,839	\$6,260	*

Average Employee Share of Premium Single Coverage						
Fewer than 50 employees	19.4%	21.7%	19.9%	18.8%	28.2%	*
50 or more employees	23.4%	27.2%	25.0%	24.1%	24.6%	
All firm sizes	22.6%	26.2%	24.2%	23.1%	25.0%	

Average Deductible Single Coverage						
Fewer than 50 employees	\$2,027	\$1,958	\$1,860	\$2,645	\$2,575	
50 or more employees	\$1,018	\$1,199	\$1,375	\$1,499	\$1,557	
All firm sizes	\$1,223	\$1,346	\$1,447	\$1,691	\$1,694	

Percent of Employees in High-Deductible Plans[~]						
Fewer than 50 employees	50.6%	53.8%	48.7%	57.5%	45.9%	
50 or more employees	33.8%	33.1%	43.7%	52.2%	39.1%	*
All firm sizes	36.7%	36.2%	44.3%	53.0%	39.9%	*

* Significant difference between 2015 and 2016 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 (\$1,300 for an individual and \$2,600 for a family in 2016).

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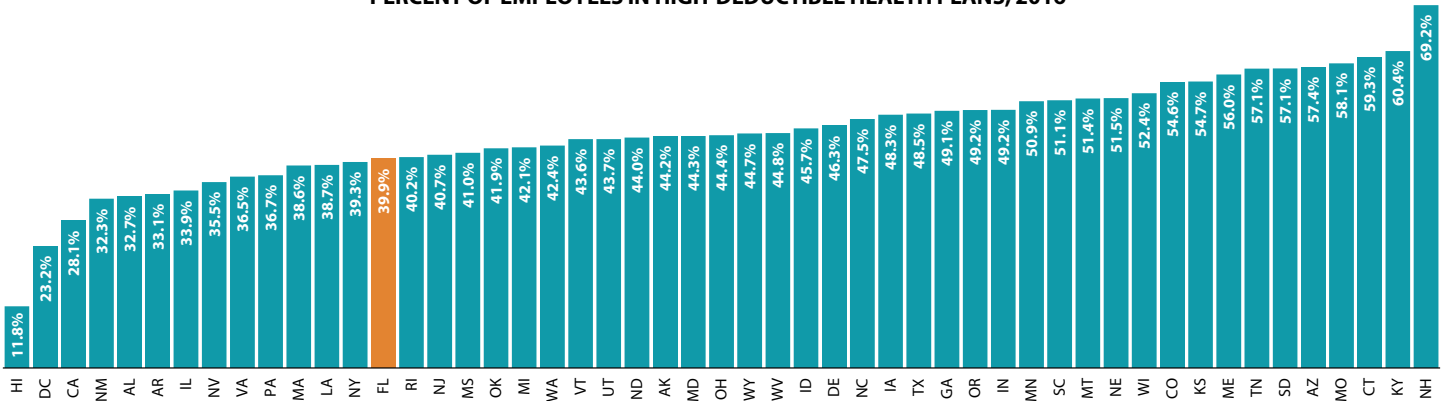
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EXPLORING STATE VARIATION

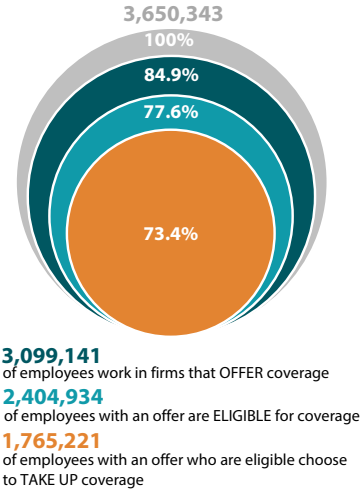
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PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2016[~]

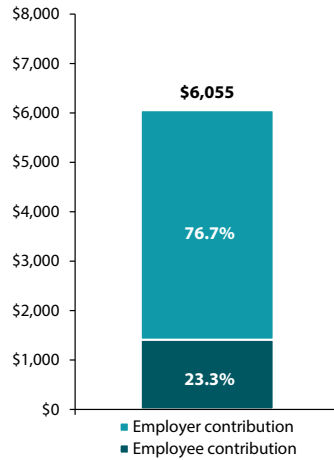


EMPLOYER-SPONSORED INSURANCE IN 2016 (PRIVATE-SECTOR EMPLOYEES)

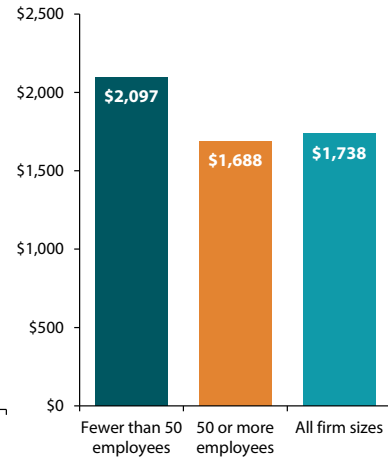
OFFER, ELIGIBILITY, AND TAKE-UP



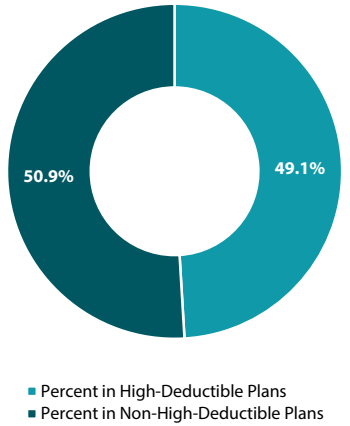
AVERAGE ANNUAL PREMIUM SINGLE COVERAGE



AVERAGE DEDUCTIBLE SINGLE COVERAGE

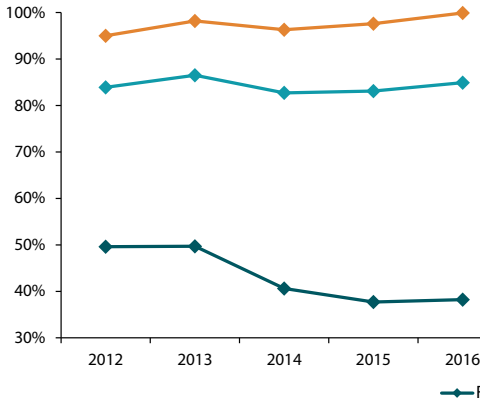


EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS~

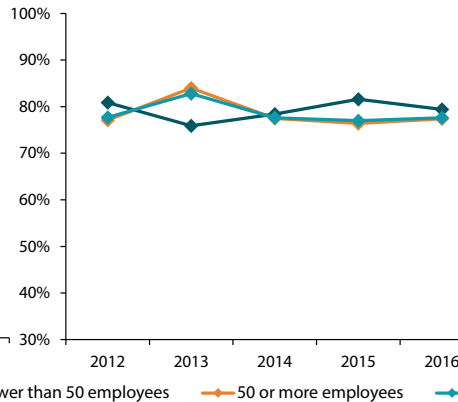


TRENDS IN EMPLOYEE ACCESS TO ESI, 2012–2016

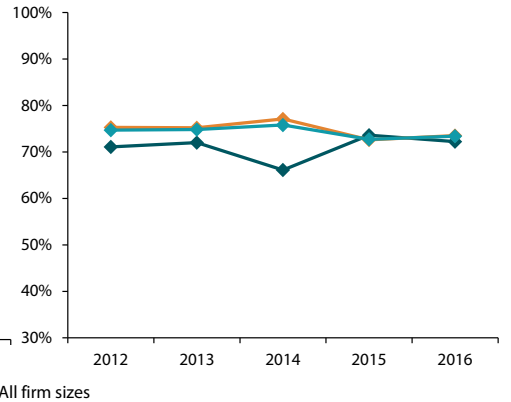
PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI



PERCENT OF EMPLOYEES ELIGIBLE FOR ESI AT FIRMS OFFERING COVERAGE

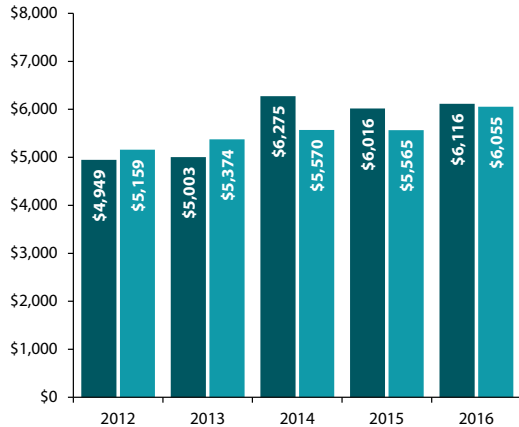


PERCENT OF ESI-ELIGIBLE EMPLOYEES ENROLLED

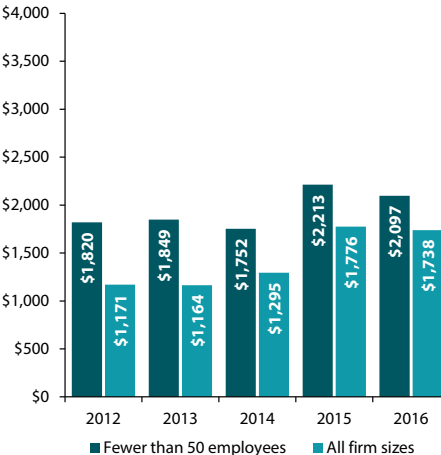


TRENDS IN ESI COSTS, 2012–2016

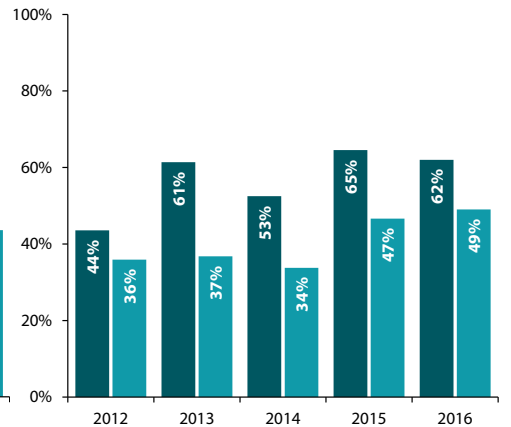
ESI ANNUAL PREMIUMS SINGLE COVERAGE



ESI ANNUAL DEDUCTIBLES SINGLE COVERAGE



PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS~



GEORGIA

TRENDS IN ESI OFFER, 2012–2016

	2012	2013	2014	2015	2016	Test
Percent of Employers Offering ESI						
Fewer than 50 employees	30.1%	26.5%	23.3%	19.9%	19.4%	
50 or more employees	96.0%	98.5%	94.7%	98.7%	99.8%	
All firm sizes	47.7%	48.0%	40.9%	39.9%	39.1%	

TRENDS IN EMPLOYEE ACCESS TO ESI, 2012–2016

Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	49.6%	49.7%	40.6%	37.7%	38.2%	
50 or more employees	95.0%	98.2%	96.3%	97.6%	99.9%	
All firm sizes	83.9%	86.5%	82.7%	83.1%	84.9%	

Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	80.9%	75.9%	78.4%	81.6%	79.4%	
50 or more employees	77.1%	84.0%	77.5%	76.4%	77.4%	
All firm sizes	77.7%	82.8%	77.6%	77.0%	77.6%	

Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	71.1%	72.0%	66.1%	73.6%	72.2%	
50 or more employees	75.3%	75.2%	77.1%	72.6%	73.5%	
All firm sizes	74.7%	74.8%	75.8%	72.7%	73.4%	

TRENDS IN ESI COSTS, 2012–2016

Average Annual Premium Single Coverage						
Fewer than 50 employees	\$4,949	\$5,003	\$6,275	\$6,016	\$6,116	
50 or more employees	\$5,201	\$5,443	\$5,476	\$5,481	\$6,046	*
All firm sizes	\$5,159	\$5,374	\$5,570	\$5,565	\$6,055	*

Average Employee Share of Premium Single Coverage						
Fewer than 50 employees	19.6%	26.3%	20.4%	19.1%	22.4%	
50 or more employees	22.1%	22.1%	21.8%	21.9%	23.4%	
All firm sizes	21.7%	22.7%	21.6%	21.5%	23.3%	

Average Deductible Single Coverage						
Fewer than 50 employees	\$1,820	\$1,849	\$1,752	\$2,213	\$2,097	
50 or more employees	\$1,036	\$1,035	\$1,236	\$1,690	\$1,688	
All firm sizes	\$1,171	\$1,164	\$1,295	\$1,776	\$1,738	

Percent of Employees in High-Deductible Plans[~]						
Fewer than 50 employees	43.6%	61.4%	52.5%	64.6%	62.0%	
50 or more employees	34.5%	33.4%	31.6%	44.3%	47.5%	
All firm sizes	35.9%	36.8%	33.8%	46.6%	49.1%	

* Significant difference between 2015 and 2016 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 (\$1,300 for an individual and \$2,600 for a family in 2016).

#N/A — Not available due to insufficient sample size.

Notes: All references are to private-sector employers and employees. Information on cost is limited to single plans (information on family coverage can be found in the 50-state tables at www.shadac.org/ESIReport2017).

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

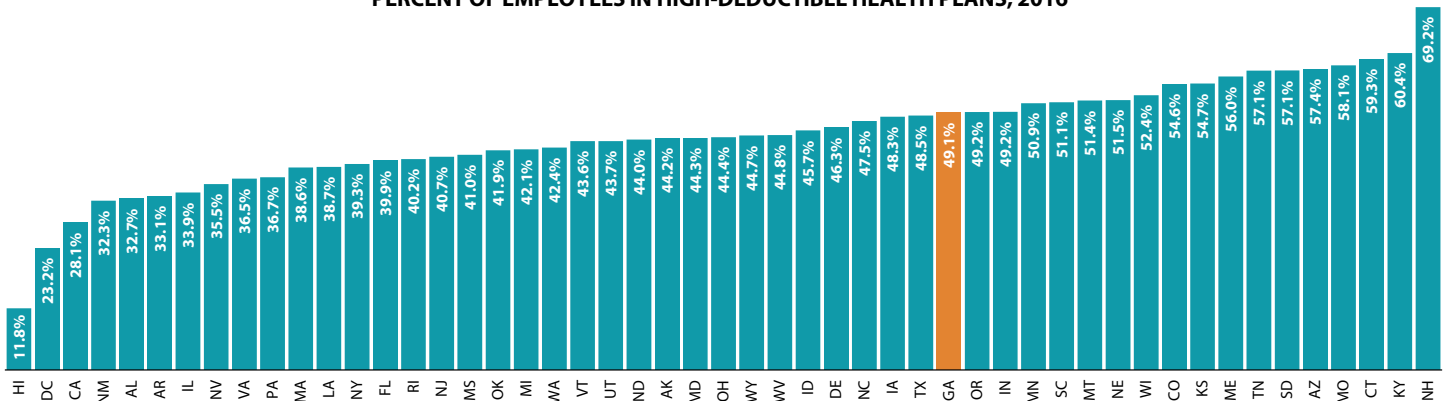
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Data Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component 2012–2016.

EXPLORING STATE VARIATION

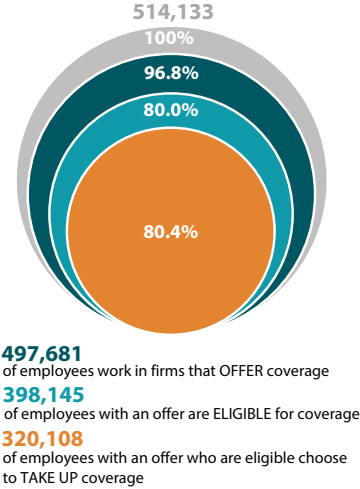
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PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2016[~]

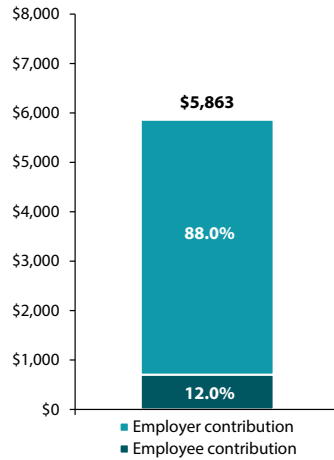


EMPLOYER-SPONSORED INSURANCE IN 2016 (PRIVATE-SECTOR EMPLOYEES)

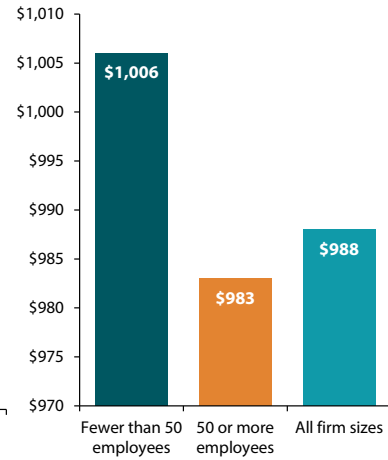
OFFER, ELIGIBILITY, AND TAKE-UP



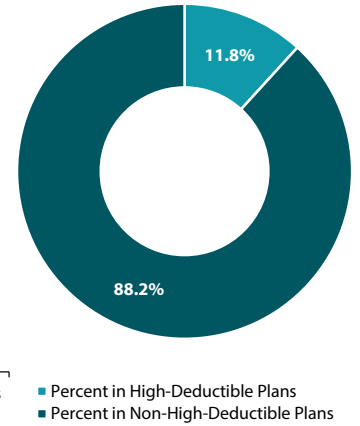
AVERAGE ANNUAL PREMIUM SINGLE COVERAGE



AVERAGE DEDUCTIBLE SINGLE COVERAGE

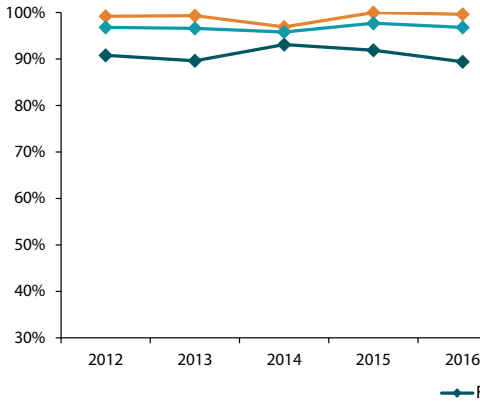


EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS~

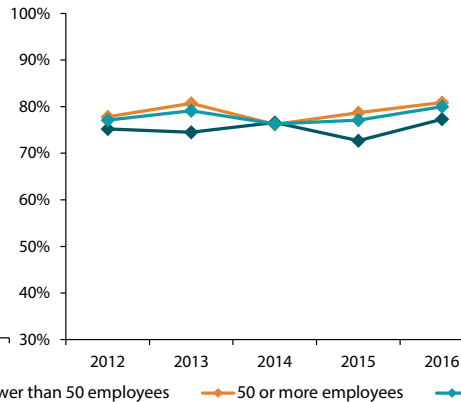


TRENDS IN EMPLOYEE ACCESS TO ESI, 2012–2016

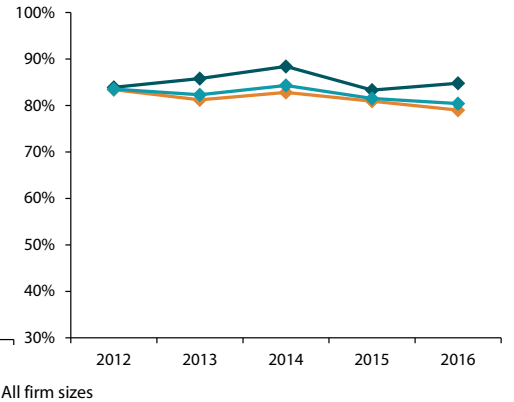
PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI



PERCENT OF EMPLOYEES ELIGIBLE FOR ESI AT FIRMS OFFERING COVERAGE

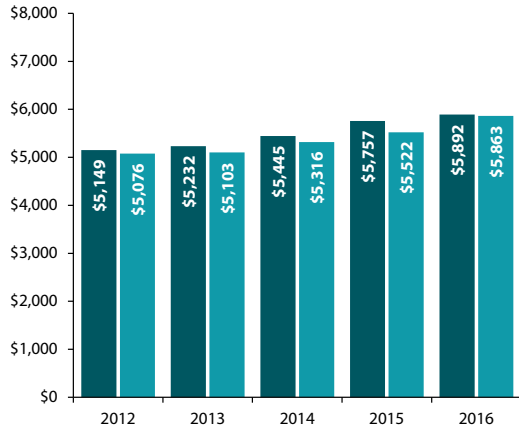


PERCENT OF ESI-ELIGIBLE EMPLOYEES ENROLLED

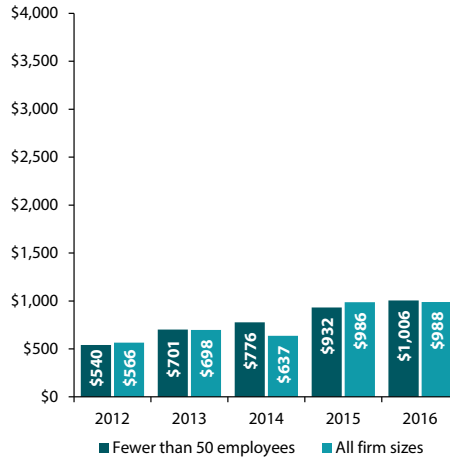


TRENDS IN ESI COSTS, 2012–2016

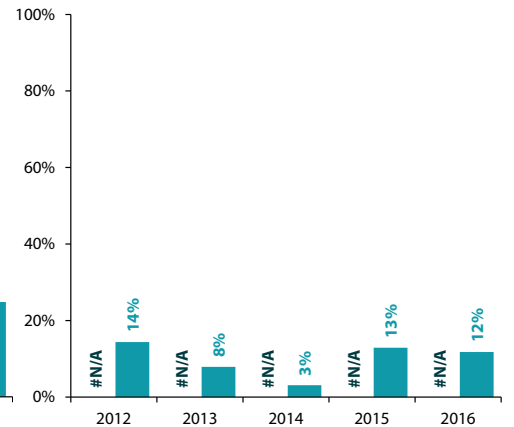
ESI ANNUAL PREMIUMS SINGLE COVERAGE



ESI ANNUAL DEDUCTIBLES SINGLE COVERAGE



PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS~



HAWAII

TRENDS IN ESI OFFER, 2012–2016

	2012	2013	2014	2015	2016	Test
Percent of Employers Offering ESI						
Fewer than 50 employees	78.5%	78.1%	81.6%	79.2%	70.5%	
50 or more employees	99.5%	99.0%	98.6%	100.0%	99.7%	
All firm sizes	84.1%	83.6%	86.4%	85.1%	78.1%	*

TRENDS IN EMPLOYEE ACCESS TO ESI, 2012–2016

Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	90.8%	89.6%	93.1%	91.9%	89.4%	
50 or more employees	99.2%	99.3%	96.9%	100.0%	99.6%	
All firm sizes	96.8%	96.6%	95.8%	97.7%	96.8%	

Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	75.2%	74.5%	76.6%	72.7%	77.3%	
50 or more employees	77.8%	80.7%	76.2%	78.7%	80.9%	
All firm sizes	77.1%	79.1%	76.3%	77.1%	80.0%	

Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	83.9%	85.8%	88.4%	83.3%	84.8%	
50 or more employees	83.4%	81.2%	82.8%	80.9%	79.0%	
All firm sizes	83.5%	82.3%	84.3%	81.5%	80.4%	

TRENDS IN ESI COSTS, 2012–2016

Average Annual Premium Single Coverage						
Fewer than 50 employees	\$5,149	\$5,232	\$5,445	\$5,757	\$5,892	
50 or more employees	\$5,043	\$5,042	\$5,249	\$5,414	\$5,850	*
All firm sizes	\$5,076	\$5,103	\$5,316	\$5,522	\$5,863	*

Average Employee Share of Premium Single Coverage						
Fewer than 50 employees	5.5%	5.3%	5.9%	4.8%	#N/A	
50 or more employees	12.3%	10.0%	10.1%	12.3%	15.0%	
All firm sizes	10.2%	8.4%	8.6%	9.9%	12.0%	

Average Deductible Single Coverage						
Fewer than 50 employees	\$540	\$701	\$776	\$932	\$1,006	
50 or more employees	\$577	\$697	\$578	\$999	\$983	
All firm sizes	\$566	\$698	\$637	\$986	\$988	

Percent of Employees in High-Deductible Plans[~]						
Fewer than 50 employees	#N/A	#N/A	#N/A	#N/A	#N/A	NA
50 or more employees	16.5%	9.6%	3.2%	15.6%	13.2%	
All firm sizes	14.4%	7.9%	3.1%	12.9%	11.8%	

* Significant difference between 2015 and 2016 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 (\$1,300 for an individual and \$2,600 for a family in 2016).

#N/A — Not available due to insufficient sample size.

Notes: All references are to private-sector employers and employees. Information on cost is limited to single plans (information on family coverage can be found in the 50-state tables at www.shadac.org/ESIReport2017). Average premium prices are not adjusted to account for variation in actuarial value.

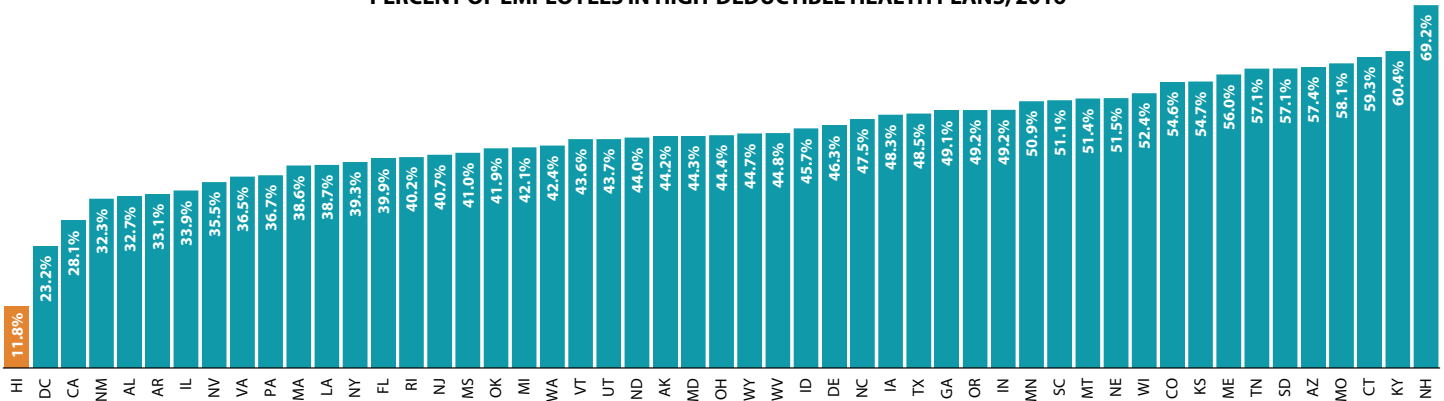
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EXPLORING STATE VARIATION

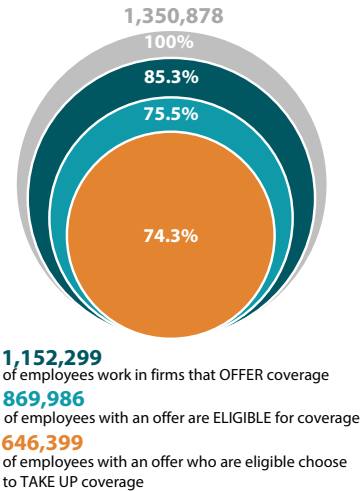
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PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2016[~]

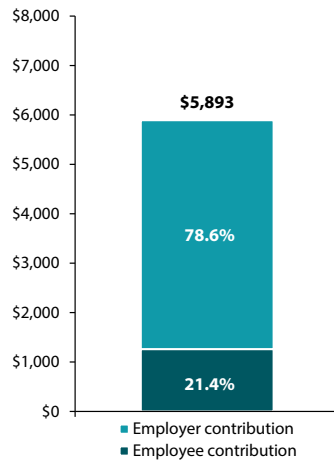


EMPLOYER-SPONSORED INSURANCE IN 2016 (PRIVATE-SECTOR EMPLOYEES)

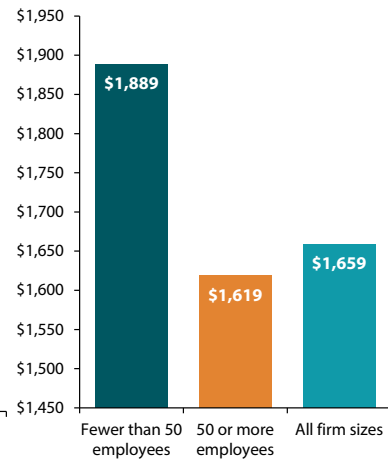
OFFER, ELIGIBILITY, AND TAKE-UP



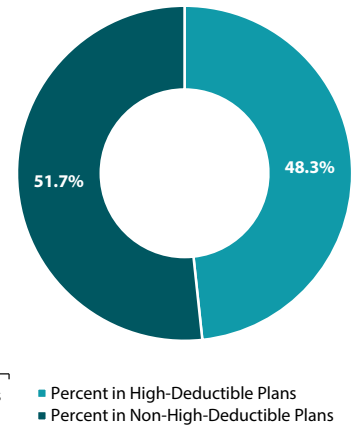
AVERAGE ANNUAL PREMIUM SINGLE COVERAGE



AVERAGE DEDUCTIBLE SINGLE COVERAGE

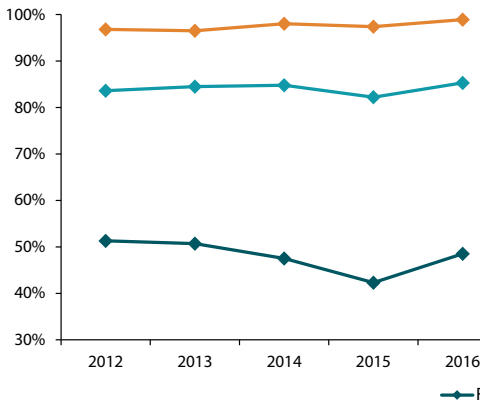


EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS~

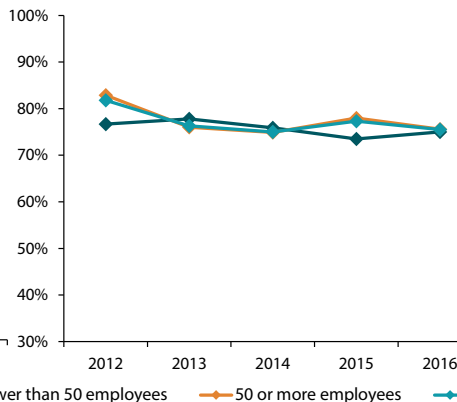


TRENDS IN EMPLOYEE ACCESS TO ESI, 2012–2016

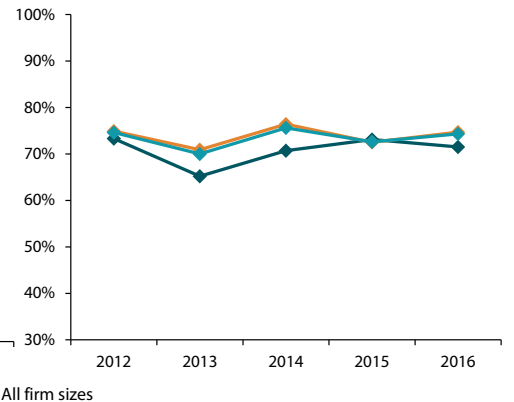
PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI



PERCENT OF EMPLOYEES ELIGIBLE FOR ESI AT FIRMS OFFERING COVERAGE

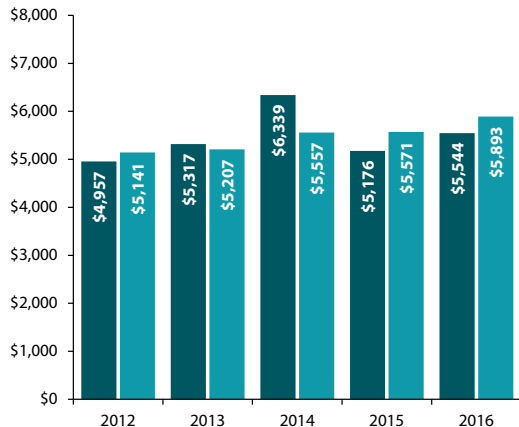


PERCENT OF ESI-ELIGIBLE EMPLOYEES ENROLLED

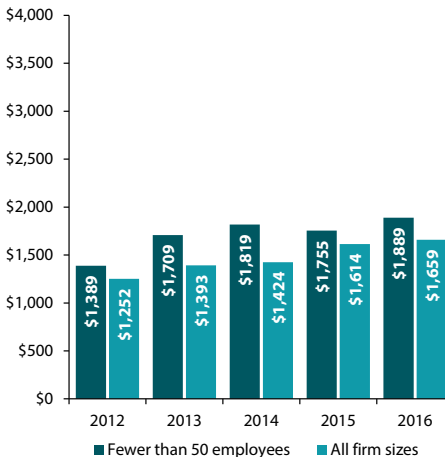


TRENDS IN ESI COSTS, 2012–2016

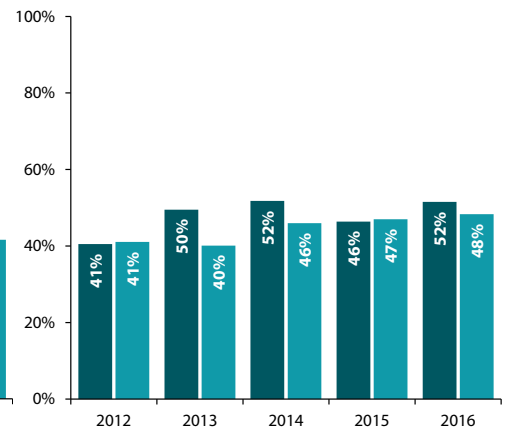
ESI ANNUAL PREMIUMS SINGLE COVERAGE



ESI ANNUAL DEDUCTIBLES SINGLE COVERAGE



PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS~



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TRENDS IN ESI OFFER, 2012–2016

	2012	2013	2014	2015	2016	Test
Percent of Employers Offering ESI						
Fewer than 50 employees	34.8%	32.4%	32.7%	30.0%	29.3%	
50 or more employees	97.0%	95.3%	95.6%	94.1%	97.4%	
All firm sizes	50.7%	47.2%	47.1%	45.3%	45.8%	

TRENDS IN EMPLOYEE ACCESS TO ESI, 2012–2016

Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	51.3%	50.7%	47.5%	42.3%	48.5%	
50 or more employees	96.8%	96.5%	98.0%	97.4%	98.9%	
All firm sizes	83.6%	84.5%	84.8%	82.2%	85.3%	

Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	76.7%	77.8%	75.9%	73.5%	75.0%	
50 or more employees	82.9%	76.0%	74.9%	78.0%	75.6%	
All firm sizes	81.8%	76.3%	75.0%	77.3%	75.5%	

Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	73.3%	65.2%	70.7%	73.1%	71.5%	
50 or more employees	74.9%	70.9%	76.4%	72.5%	74.7%	
All firm sizes	74.6%	70.0%	75.6%	72.6%	74.3%	

TRENDS IN ESI COSTS, 2012–2016

Average Annual Premium Single Coverage						
Fewer than 50 employees	\$4,957	\$5,317	\$6,339	\$5,176	\$5,544	
50 or more employees	\$5,185	\$5,186	\$5,389	\$5,643	\$5,958	
All firm sizes	\$5,141	\$5,207	\$5,557	\$5,571	\$5,893	

Average Employee Share of Premium Single Coverage						
Fewer than 50 employees	16.0%	23.5%	22.9%	20.8%	24.2%	
50 or more employees	24.7%	22.9%	24.7%	22.8%	20.9%	
All firm sizes	23.1%	23.0%	24.3%	22.5%	21.4%	

Average Deductible Single Coverage						
Fewer than 50 employees	\$1,389	\$1,709	\$1,819	\$1,755	\$1,889	
50 or more employees	\$1,220	\$1,332	\$1,337	\$1,590	\$1,619	
All firm sizes	\$1,252	\$1,393	\$1,424	\$1,614	\$1,659	

Percent of Employees in High-Deductible Plans[~]						
Fewer than 50 employees	40.5%	49.5%	51.8%	46.4%	51.6%	
50 or more employees	41.2%	38.4%	45.1%	47.1%	47.7%	
All firm sizes	41.1%	40.1%	46.0%	47.0%	48.3%	

* Significant difference between 2015 and 2016 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 (\$1,300 for an individual and \$2,600 for a family in 2016).

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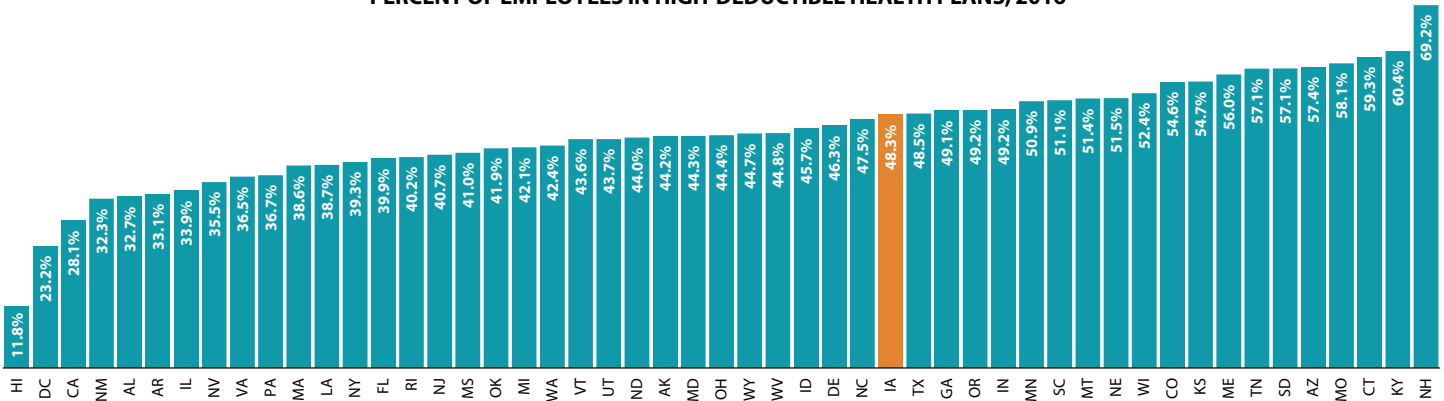
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EXPLORING STATE VARIATION

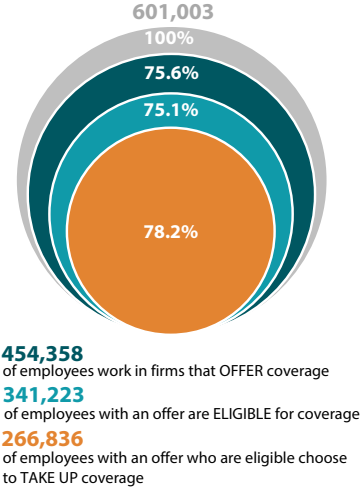
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PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2016[~]

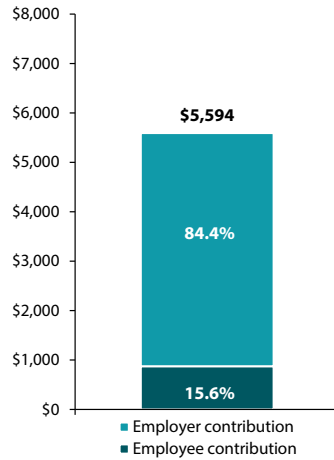


EMPLOYER-SPONSORED INSURANCE IN 2016 (PRIVATE-SECTOR EMPLOYEES)

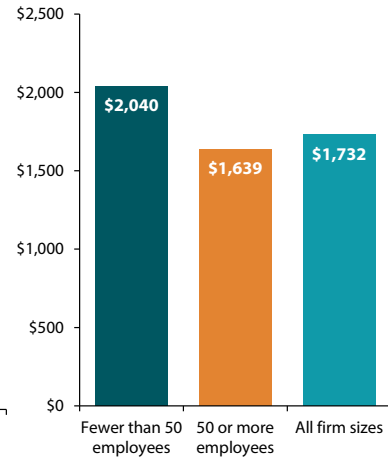
OFFER, ELIGIBILITY, AND TAKE-UP



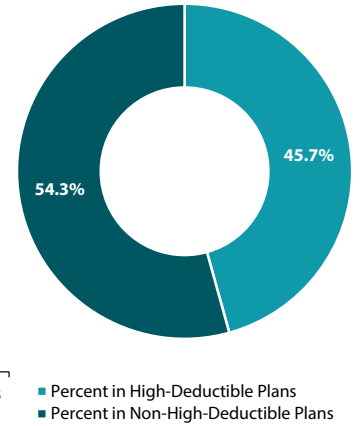
AVERAGE ANNUAL PREMIUM SINGLE COVERAGE



AVERAGE DEDUCTIBLE SINGLE COVERAGE

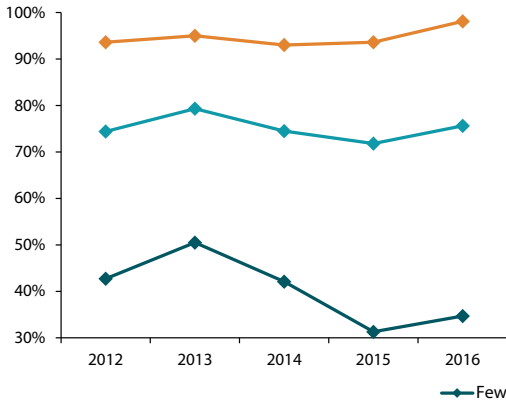


EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS~



TRENDS IN EMPLOYEE ACCESS TO ESI, 2012–2016

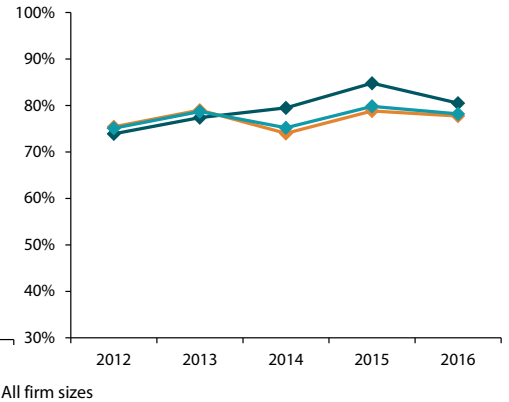
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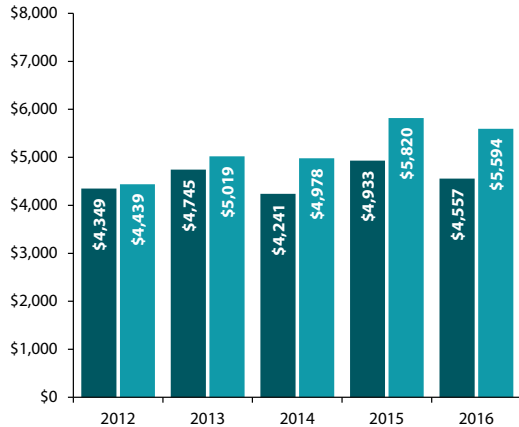


PERCENT OF ESI-ELIGIBLE EMPLOYEES ENROLLED

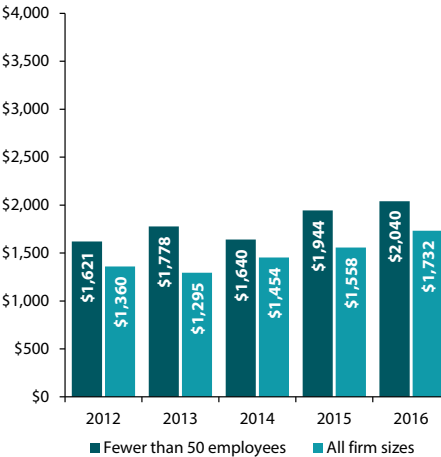


TRENDS IN ESI COSTS, 2012–2016

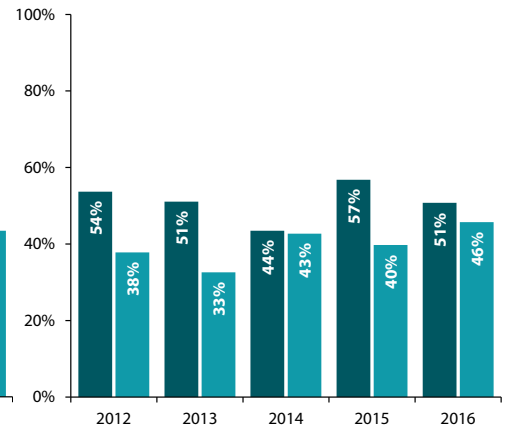
ESI ANNUAL PREMIUMS SINGLE COVERAGE



ESI ANNUAL DEDUCTIBLES SINGLE COVERAGE



PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS~



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TRENDS IN ESI OFFER, 2012–2016

	2012	2013	2014	2015	2016	Test
Percent of Employers Offering ESI						
Fewer than 50 employees	25.2%	31.2%	23.6%	19.3%	21.7%	
50 or more employees	93.5%	95.7%	93.1%	95.4%	97.4%	
All firm sizes	39.1%	44.6%	37.5%	33.9%	37.7%	

TRENDS IN EMPLOYEE ACCESS TO ESI, 2012–2016

Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	42.7%	50.5%	42.1%	31.3%	34.7%	
50 or more employees	93.6%	95.0%	93.0%	93.6%	98.1%	
All firm sizes	74.4%	79.3%	74.5%	71.8%	75.6%	
Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	72.5%	72.9%	70.3%	81.7%	75.4%	
50 or more employees	76.4%	80.0%	67.5%	77.6%	75.0%	
All firm sizes	75.6%	78.4%	68.1%	78.2%	75.1%	
Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	73.9%	77.4%	79.5%	84.8%	80.5%	
50 or more employees	75.4%	79.0%	74.0%	78.8%	77.7%	
All firm sizes	75.1%	78.7%	75.2%	79.8%	78.2%	

TRENDS IN ESI COSTS, 2012–2016

Average Annual Premium Single Coverage						
Fewer than 50 employees	\$4,349	\$4,745	\$4,241	\$4,933	\$4,557	
50 or more employees	\$4,468	\$5,108	\$5,216	\$6,034	\$5,903	
All firm sizes	\$4,439	\$5,019	\$4,978	\$5,820	\$5,594	
Average Employee Share of Premium Single Coverage						
Fewer than 50 employees	16.1%	14.3%	11.1%	10.8%	11.5%	
50 or more employees	22.4%	21.0%	23.4%	20.9%	16.5%	*
All firm sizes	20.9%	19.4%	20.9%	19.2%	15.6%	
Average Deductible Single Coverage						
Fewer than 50 employees	\$1,621	\$1,778	\$1,640	\$1,944	\$2,040	
50 or more employees	\$1,275	\$1,126	\$1,392	\$1,467	\$1,639	
All firm sizes	\$1,360	\$1,295	\$1,454	\$1,558	\$1,732	
Percent of Employees in High-Deductible Plans[~]						
Fewer than 50 employees	53.7%	51.1%	43.5%	56.8%	50.8%	
50 or more employees	33.6%	27.8%	42.4%	36.3%	44.7%	
All firm sizes	37.8%	32.6%	42.7%	39.8%	45.7%	

* Significant difference between 2015 and 2016 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 (\$1,300 for an individual and \$2,600 for a family in 2016).

#N/A — Not available due to insufficient sample size.

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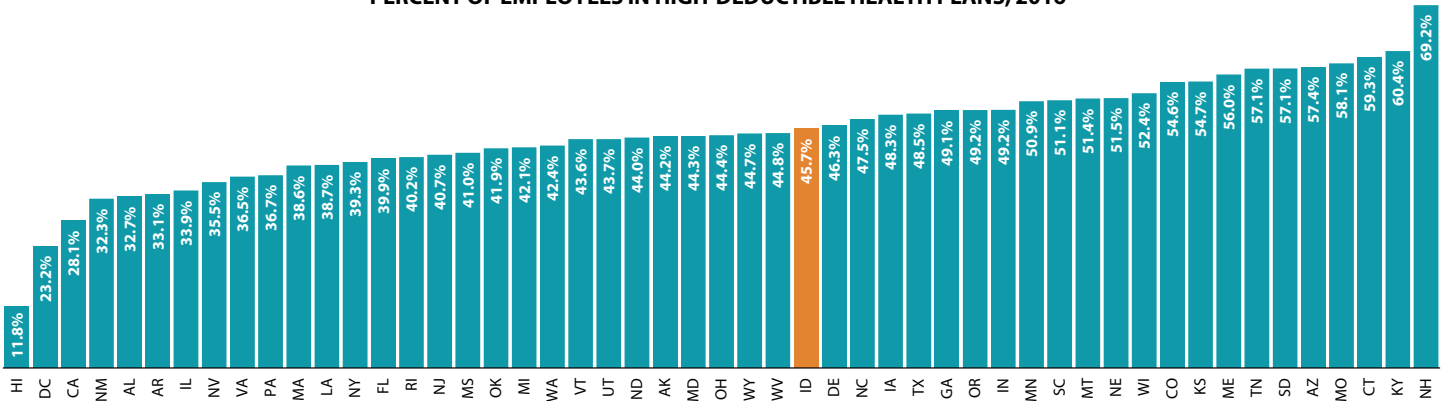
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Data Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component 2012–2016.

EXPLORING STATE VARIATION

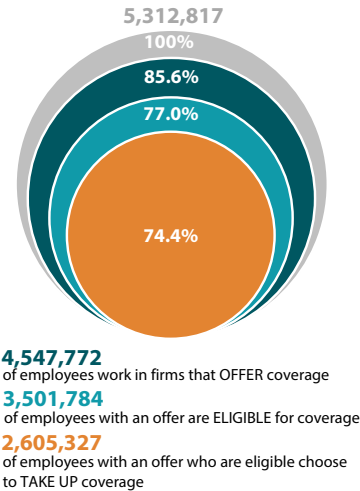
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PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2016[~]

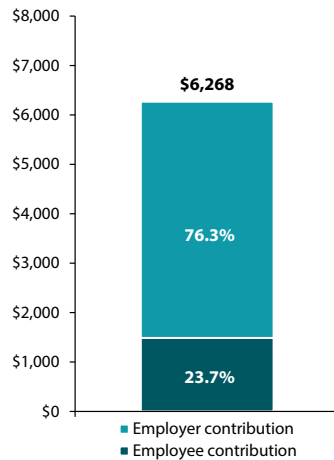


EMPLOYER-SPONSORED INSURANCE IN 2016 (PRIVATE-SECTOR EMPLOYEES)

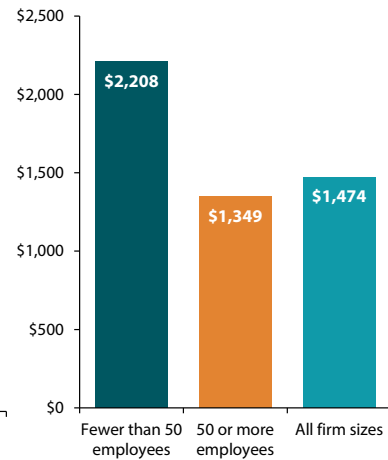
OFFER, ELIGIBILITY, AND TAKE-UP



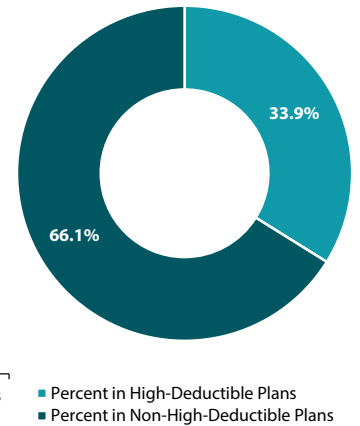
AVERAGE ANNUAL PREMIUM SINGLE COVERAGE



AVERAGE DEDUCTIBLE SINGLE COVERAGE

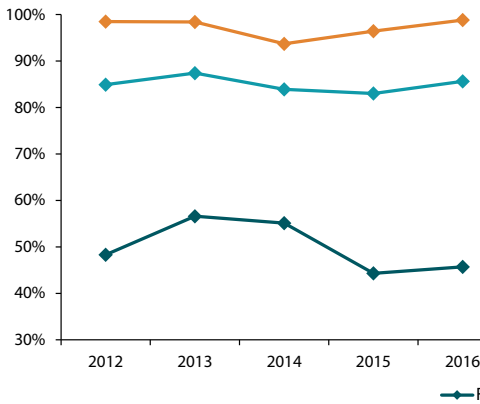


EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS~

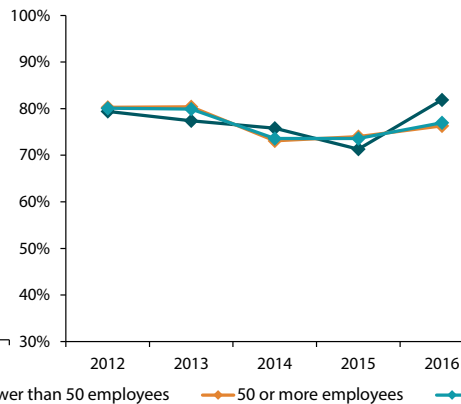


TRENDS IN EMPLOYEE ACCESS TO ESI, 2012–2016

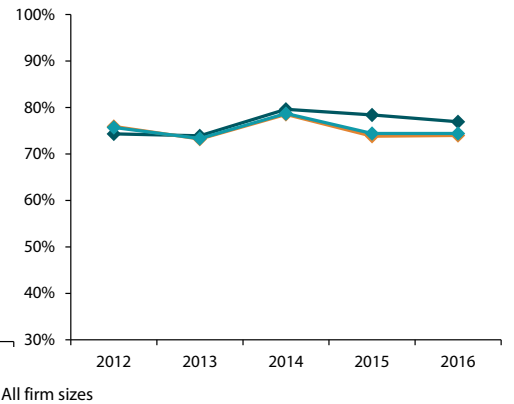
PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI



PERCENT OF EMPLOYEES ELIGIBLE FOR ESI AT FIRMS OFFERING COVERAGE

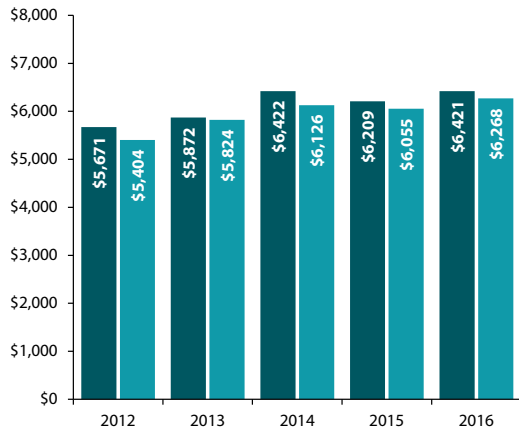


PERCENT OF ESI-ELIGIBLE EMPLOYEES ENROLLED

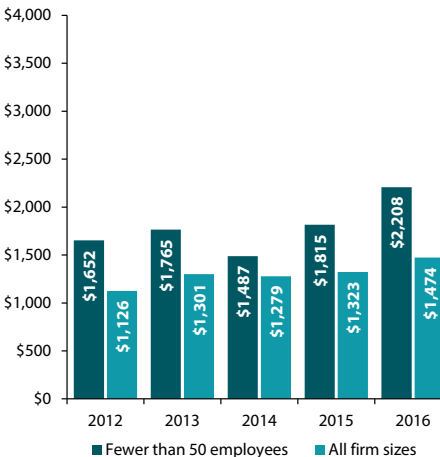


TRENDS IN ESI COSTS, 2012–2016

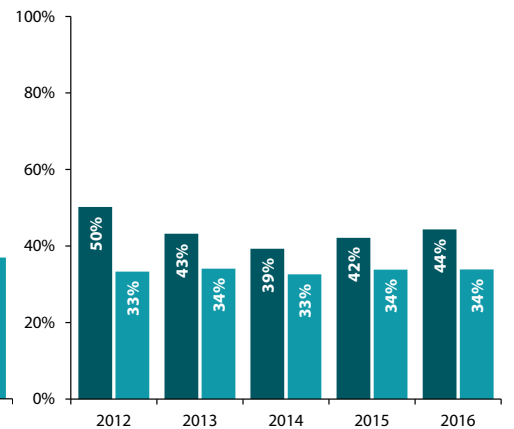
ESI ANNUAL PREMIUMS SINGLE COVERAGE



ESI ANNUAL DEDUCTIBLES SINGLE COVERAGE



PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS~



ILLINOIS

TRENDS IN ESI OFFER, 2012–2016

	2012	2013	2014	2015	2016	Test
Percent of Employers Offering ESI						
Fewer than 50 employees	30.5%	33.2%	32.8%	27.7%	27.2%	
50 or more employees	95.2%	95.3%	93.3%	94.3%	96.6%	
All firm sizes	45.8%	48.2%	47.3%	44.1%	44.9%	

TRENDS IN EMPLOYEE ACCESS TO ESI, 2012–2016

Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	48.3%	56.6%	55.1%	44.3%	45.7%	
50 or more employees	98.5%	98.4%	93.7%	96.4%	98.8%	
All firm sizes	84.9%	87.4%	83.9%	83.0%	85.6%	

Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	79.4%	77.4%	75.8%	71.3%	81.9%	
50 or more employees	80.3%	80.4%	73.1%	74.0%	76.3%	
All firm sizes	80.1%	79.9%	73.6%	73.6%	77.0%	

Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	74.3%	73.9%	79.6%	78.4%	76.9%	
50 or more employees	75.9%	73.2%	78.5%	73.8%	74.0%	
All firm sizes	75.7%	73.3%	78.7%	74.4%	74.4%	

TRENDS IN ESI COSTS, 2012–2016

Average Annual Premium Single Coverage						
Fewer than 50 employees	\$5,671	\$5,872	\$6,422	\$6,209	\$6,421	
50 or more employees	\$5,346	\$5,813	\$6,049	\$6,029	\$6,241	
All firm sizes	\$5,404	\$5,824	\$6,126	\$6,055	\$6,268	

Average Employee Share of Premium Single Coverage						
Fewer than 50 employees	20.7%	23.0%	13.1%	18.3%	19.9%	
50 or more employees	21.4%	22.2%	23.6%	20.9%	24.4%	*
All firm sizes	21.2%	22.3%	21.3%	20.5%	23.7%	*

Average Deductible Single Coverage						
Fewer than 50 employees	\$1,652	\$1,765	\$1,487	\$1,815	\$2,208	
50 or more employees	\$1,001	\$1,187	\$1,227	\$1,240	\$1,349	
All firm sizes	\$1,126	\$1,301	\$1,279	\$1,323	\$1,474	

Percent of Employees in High-Deductible Plans[~]						
Fewer than 50 employees	50.2%	43.2%	39.3%	42.2%	44.3%	
50 or more employees	30.1%	32.3%	31.2%	32.5%	32.1%	
All firm sizes	33.3%	34.1%	32.6%	33.8%	33.9%	

* Significant difference between 2015 and 2016 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 (\$1,300 for an individual and \$2,600 for a family in 2016).

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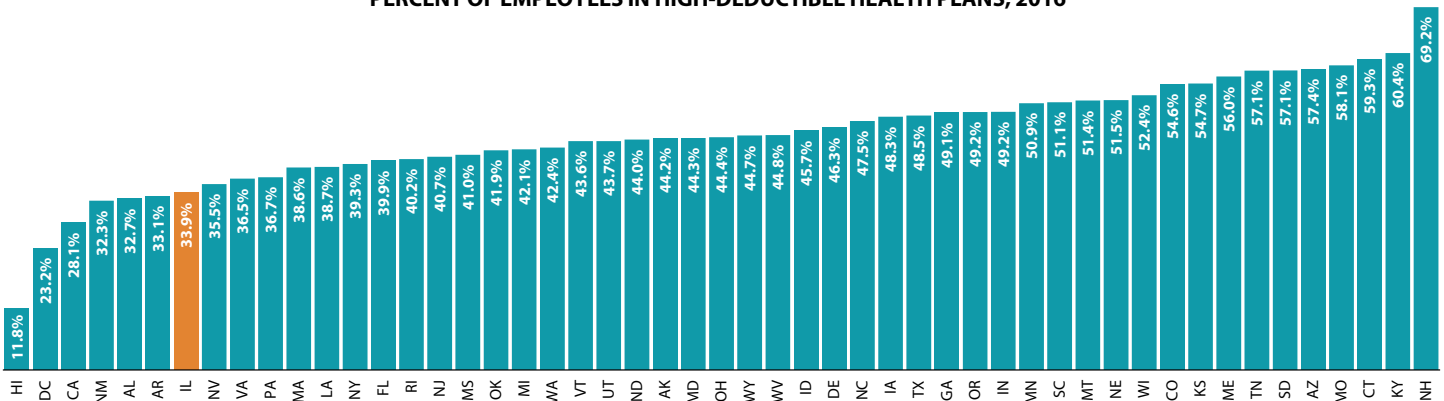
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EXPLORING STATE VARIATION

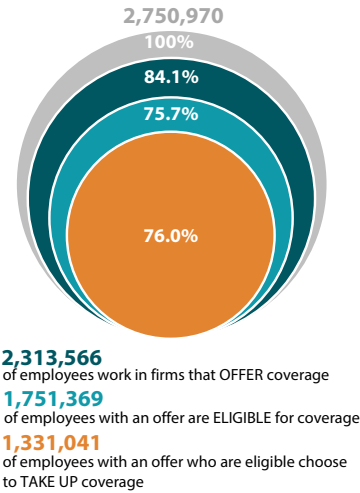
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PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2016[~]

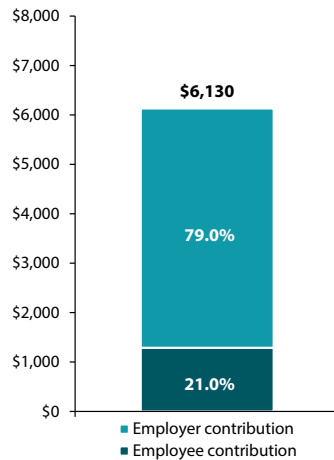


EMPLOYER-SPONSORED INSURANCE IN 2016 (PRIVATE-SECTOR EMPLOYEES)

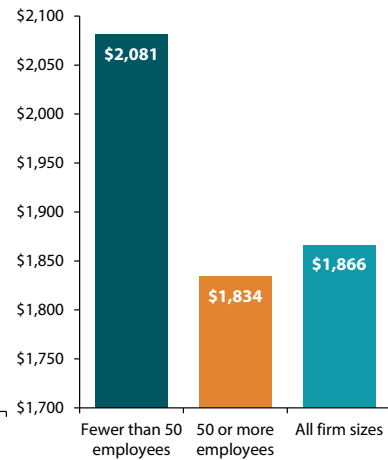
OFFER, ELIGIBILITY, AND TAKE-UP



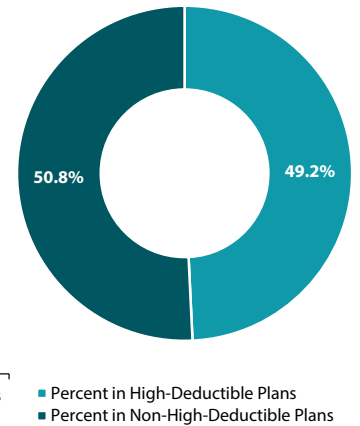
AVERAGE ANNUAL PREMIUM SINGLE COVERAGE



AVERAGE DEDUCTIBLE SINGLE COVERAGE

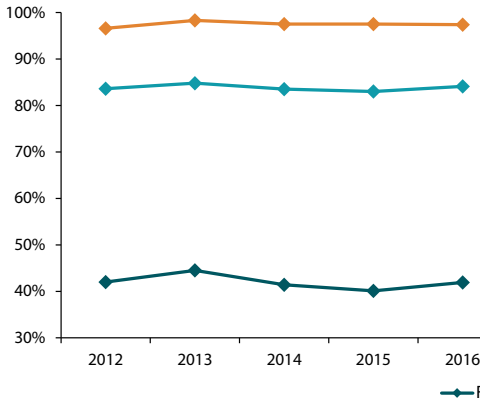


EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS~

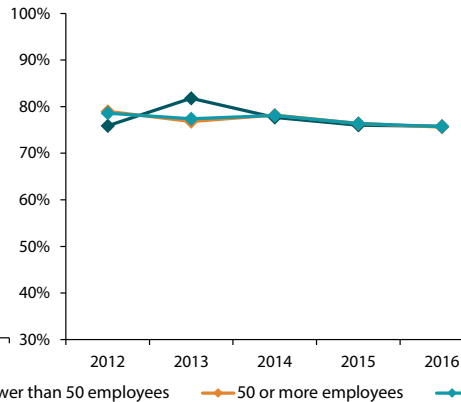


TRENDS IN EMPLOYEE ACCESS TO ESI, 2012–2016

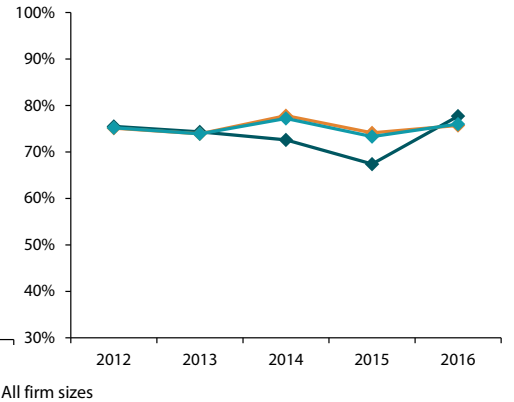
PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI



PERCENT OF EMPLOYEES ELIGIBLE FOR ESI AT FIRMS OFFERING COVERAGE

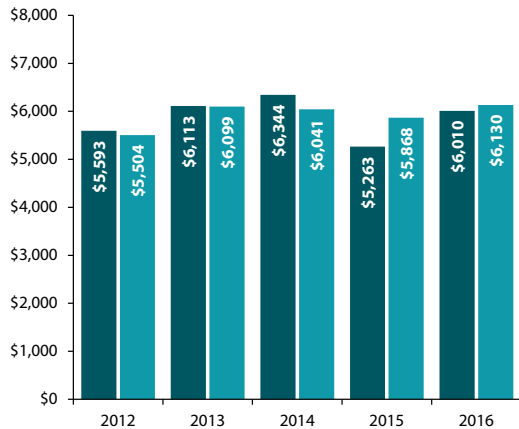


PERCENT OF ESI-ELIGIBLE EMPLOYEES ENROLLED

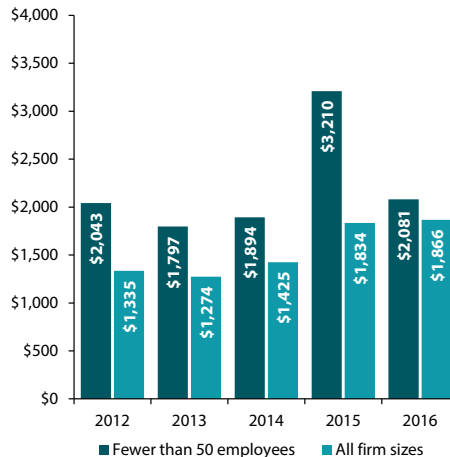


TRENDS IN ESI COSTS, 2012–2016

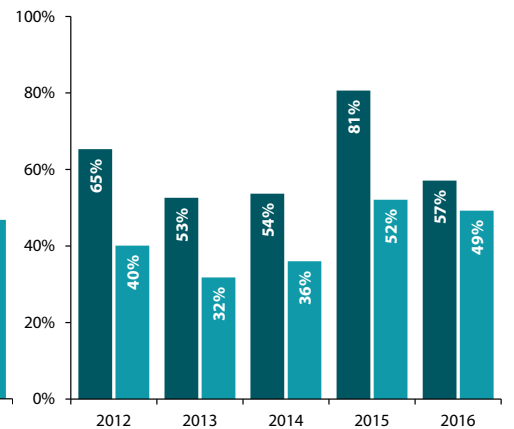
ESI ANNUAL PREMIUMS SINGLE COVERAGE



ESI ANNUAL DEDUCTIBLES SINGLE COVERAGE



PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS~



INDIANA

TRENDS IN ESI OFFER, 2012–2016

	2012	2013	2014	2015	2016	Test
Percent of Employers Offering ESI						
Fewer than 50 employees	25.8%	25.2%	28.5%	22.6%	20.3%	
50 or more employees	95.3%	94.3%	96.1%	95.2%	94.3%	
All firm sizes	44.9%	45.1%	49.5%	43.3%	41.3%	

TRENDS IN EMPLOYEE ACCESS TO ESI, 2012–2016

Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	42.0%	44.5%	41.4%	40.1%	41.9%	
50 or more employees	96.6%	98.3%	97.5%	97.5%	97.4%	
All firm sizes	83.6%	84.8%	83.5%	83.0%	84.1%	

Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	75.9%	81.8%	77.7%	76.0%	75.8%	
50 or more employees	79.0%	76.8%	78.2%	76.4%	75.6%	
All firm sizes	78.6%	77.4%	78.1%	76.4%	75.7%	

Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	75.5%	74.3%	72.6%	67.4%	77.7%	*
50 or more employees	75.1%	73.9%	77.8%	74.1%	75.7%	
All firm sizes	75.2%	73.9%	77.2%	73.3%	76.0%	

TRENDS IN ESI COSTS, 2012–2016

Average Annual Premium Single Coverage						
Fewer than 50 employees	\$5,593	\$6,113	\$6,344	\$5,263	\$6,010	
50 or more employees	\$5,488	\$6,096	\$5,997	\$5,963	\$6,148	
All firm sizes	\$5,504	\$6,099	\$6,041	\$5,868	\$6,130	

Average Employee Share of Premium Single Coverage						
Fewer than 50 employees	22.8%	14.7%	16.8%	24.5%	17.9%	
50 or more employees	20.7%	19.3%	23.1%	21.6%	21.5%	
All firm sizes	21.0%	18.6%	22.3%	22.0%	21.0%	

Average Deductible Single Coverage						
Fewer than 50 employees	\$2,043	\$1,797	\$1,894	\$3,210	\$2,081	*
50 or more employees	\$1,192	\$1,166	\$1,352	\$1,627	\$1,834	
All firm sizes	\$1,335	\$1,274	\$1,425	\$1,834	\$1,866	

Percent of Employees in High-Deductible Plans[~]						
Fewer than 50 employees	65.3%	52.6%	53.7%	80.6%	57.1%	*
50 or more employees	36.3%	28.4%	33.7%	48.5%	48.1%	
All firm sizes	40.1%	31.8%	36.0%	52.1%	49.2%	

* Significant difference between 2015 and 2016 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 (\$1,300 for an individual and \$2,600 for a family in 2016).

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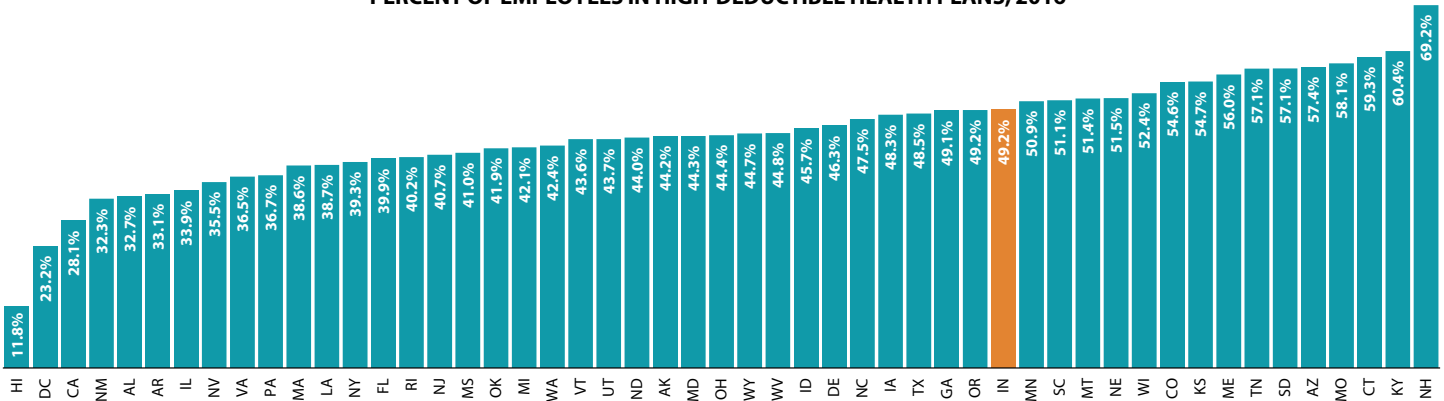
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EXPLORING STATE VARIATION

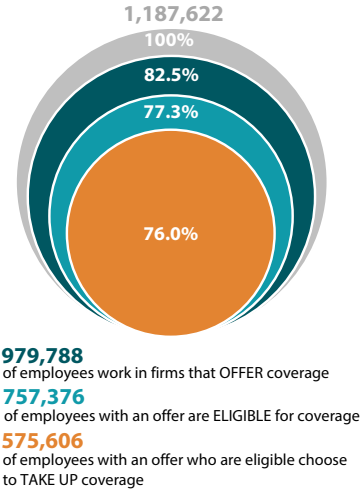
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PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2016[~]

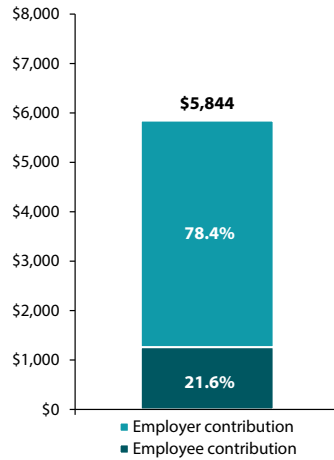


EMPLOYER-SPONSORED INSURANCE IN 2016 (PRIVATE-SECTOR EMPLOYEES)

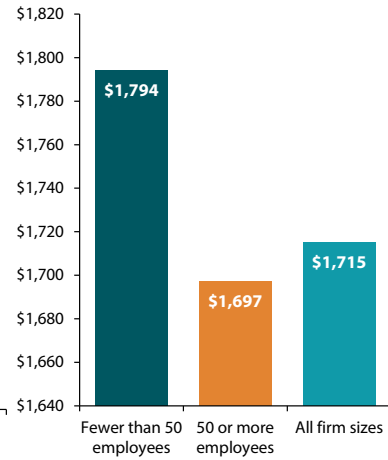
OFFER, ELIGIBILITY, AND TAKE-UP



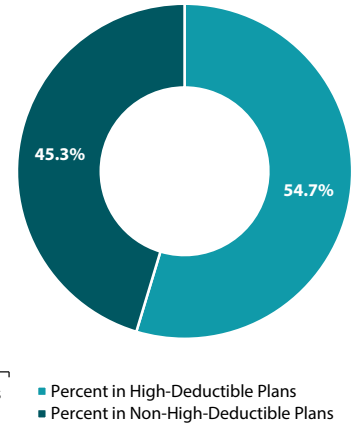
AVERAGE ANNUAL PREMIUM SINGLE COVERAGE



AVERAGE DEDUCTIBLE SINGLE COVERAGE



EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS~

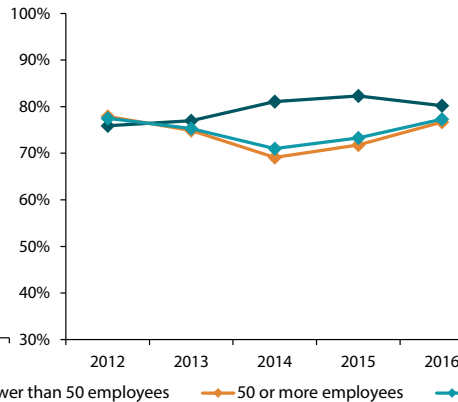


TRENDS IN EMPLOYEE ACCESS TO ESI, 2012–2016

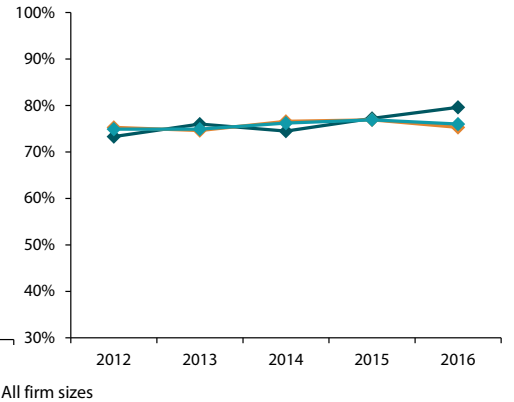
PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI



PERCENT OF EMPLOYEES ELIGIBLE FOR ESI AT FIRMS OFFERING COVERAGE

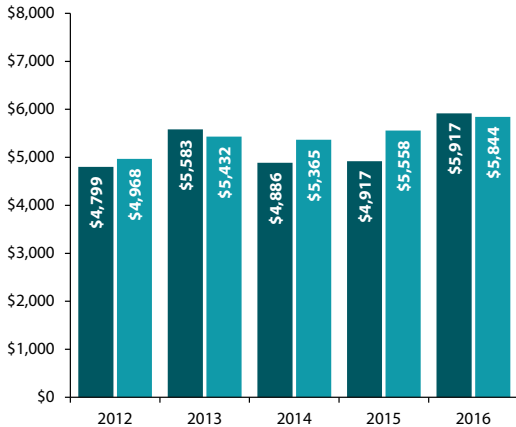


PERCENT OF ESI-ELIGIBLE EMPLOYEES ENROLLED

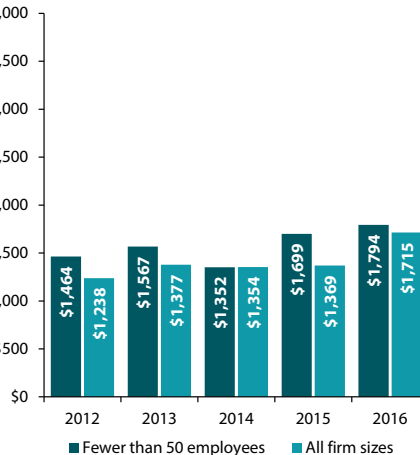


TRENDS IN ESI COSTS, 2012–2016

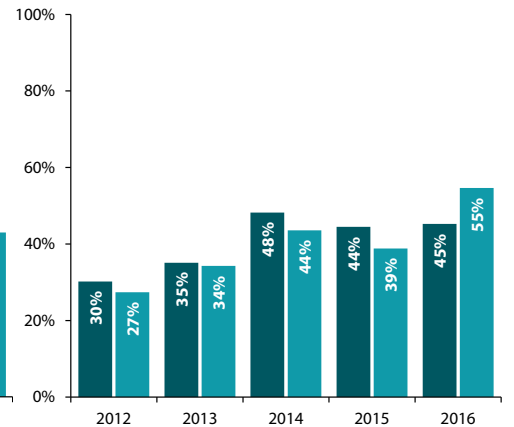
ESI ANNUAL PREMIUMS SINGLE COVERAGE



ESI ANNUAL DEDUCTIBLES SINGLE COVERAGE



PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS~



KANSAS

TRENDS IN ESI OFFER, 2012–2016

	2012	2013	2014	2015	2016	Test
Percent of Employers Offering ESI						
Fewer than 50 employees	38.2%	42.4%	31.8%	34.3%	33.3%	
50 or more employees	95.9%	93.0%	93.7%	94.7%	95.8%	
All firm sizes	52.6%	55.5%	48.4%	49.8%	47.9%	

TRENDS IN EMPLOYEE ACCESS TO ESI, 2012–2016

Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	59.3%	59.0%	45.1%	46.8%	45.9%	
50 or more employees	96.3%	96.1%	91.3%	98.3%	97.8%	
All firm sizes	85.0%	86.0%	78.5%	84.6%	82.5%	

Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	75.9%	77.0%	81.1%	82.3%	80.2%	
50 or more employees	77.9%	74.9%	69.1%	71.8%	76.7%	
All firm sizes	77.5%	75.3%	71.0%	73.3%	77.3%	

Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	73.3%	76.0%	74.5%	77.2%	79.6%	
50 or more employees	75.3%	74.6%	76.6%	76.9%	75.3%	
All firm sizes	74.9%	74.9%	76.2%	76.9%	76.0%	

TRENDS IN ESI COSTS, 2012–2016

Average Annual Premium Single Coverage						
Fewer than 50 employees	\$4,799	\$5,583	\$4,886	\$4,917	\$5,917	*
50 or more employees	\$5,016	\$5,390	\$5,486	\$5,695	\$5,826	
All firm sizes	\$4,968	\$5,432	\$5,365	\$5,558	\$5,844	

Average Employee Share of Premium Single Coverage						
Fewer than 50 employees	22.0%	15.2%	17.6%	19.8%	24.6%	
50 or more employees	27.1%	21.3%	20.5%	25.2%	20.9%	
All firm sizes	26.0%	19.9%	20.0%	24.3%	21.6%	

Average Deductible Single Coverage						
Fewer than 50 employees	\$1,464	\$1,567	\$1,352	\$1,699	\$1,794	
50 or more employees	\$1,175	\$1,324	\$1,355	\$1,301	\$1,697	*
All firm sizes	\$1,238	\$1,377	\$1,354	\$1,369	\$1,715	*

Percent of Employees in High-Deductible Plans[~]						
Fewer than 50 employees	30.2%	35.1%	48.2%	44.5%	45.2%	
50 or more employees	26.7%	34.1%	42.6%	37.7%	56.7%	*
All firm sizes	27.4%	34.3%	43.6%	38.8%	54.7%	*

* Significant difference between 2015 and 2016 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 (\$1,300 for an individual and \$2,600 for a family in 2016).

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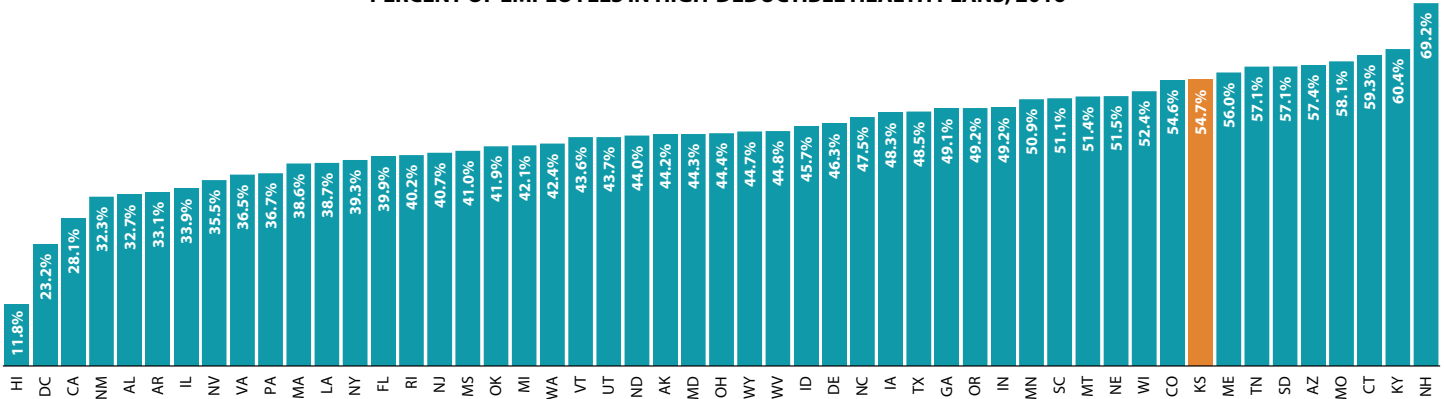
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EXPLORING STATE VARIATION

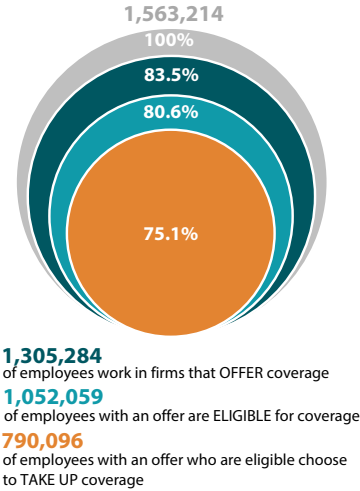
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PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2016[~]

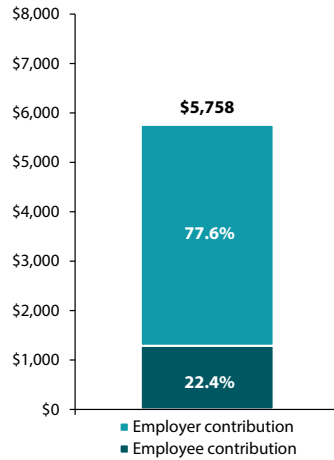


EMPLOYER-SPONSORED INSURANCE IN 2016 (PRIVATE-SECTOR EMPLOYEES)

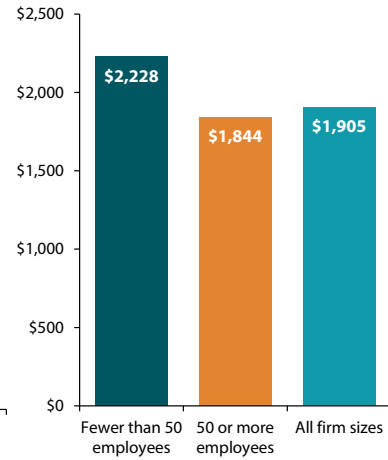
OFFER, ELIGIBILITY, AND TAKE-UP



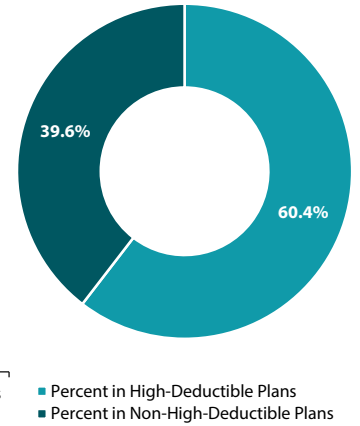
AVERAGE ANNUAL PREMIUM SINGLE COVERAGE



AVERAGE DEDUCTIBLE SINGLE COVERAGE

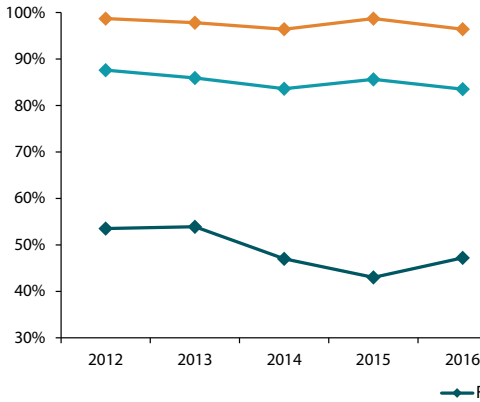


EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS~

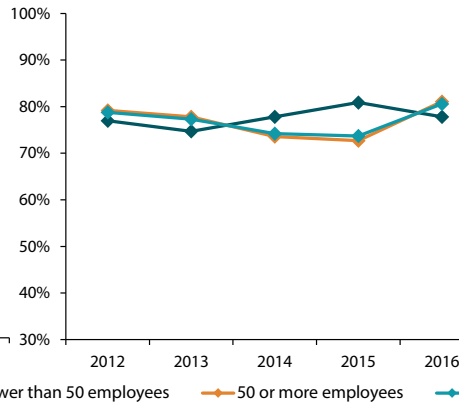


TRENDS IN EMPLOYEE ACCESS TO ESI, 2012–2016

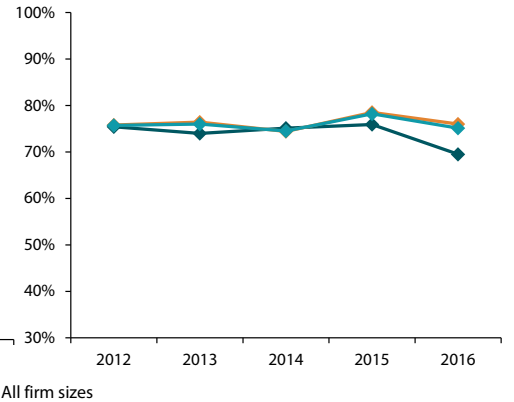
PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI



PERCENT OF EMPLOYEES ELIGIBLE FOR ESI AT FIRMS OFFERING COVERAGE

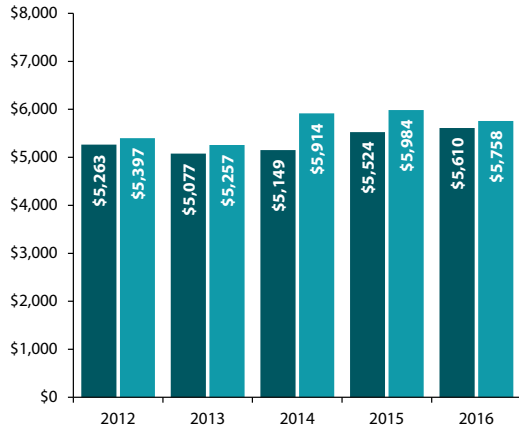


PERCENT OF ESI-ELIGIBLE EMPLOYEES ENROLLED

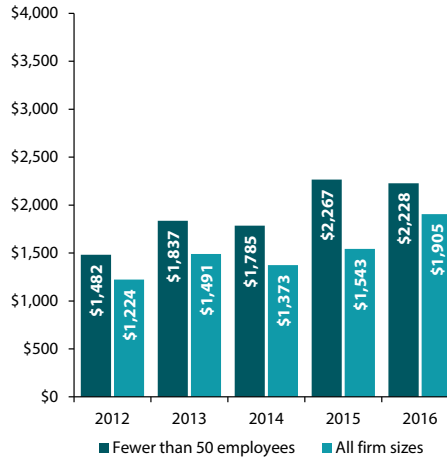


TRENDS IN ESI COSTS, 2012–2016

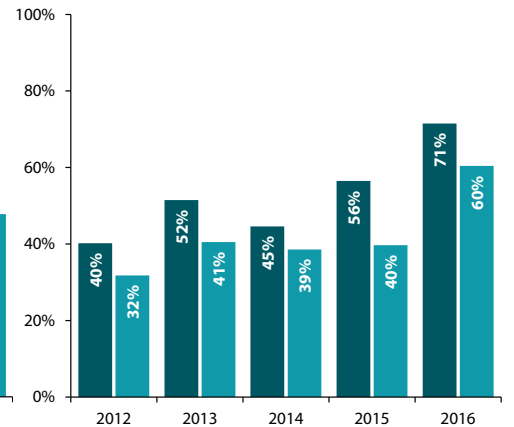
ESI ANNUAL PREMIUMS SINGLE COVERAGE



ESI ANNUAL DEDUCTIBLES SINGLE COVERAGE



PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS~



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TRENDS IN ESI OFFER, 2012–2016

	2012	2013	2014	2015	2016	Test
Percent of Employers Offering ESI						
Fewer than 50 employees	36.4%	34.7%	31.5%	26.6%	27.7%	
50 or more employees	98.7%	95.0%	95.8%	98.3%	97.4%	
All firm sizes	54.4%	52.2%	50.4%	47.8%	48.2%	

TRENDS IN EMPLOYEE ACCESS TO ESI, 2012–2016

Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	53.5%	53.9%	47.0%	43.0%	47.2%	
50 or more employees	98.7%	97.8%	96.4%	98.7%	96.4%	
All firm sizes	87.6%	85.9%	83.6%	85.6%	83.5%	
Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	77.0%	74.7%	77.8%	80.9%	77.8%	
50 or more employees	79.2%	77.8%	73.6%	72.7%	81.1%	*
All firm sizes	78.8%	77.3%	74.2%	73.7%	80.6%	
Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	75.4%	74.0%	75.1%	75.9%	69.5%	
50 or more employees	75.8%	76.4%	74.4%	78.5%	76.0%	
All firm sizes	75.7%	76.0%	74.5%	78.2%	75.1%	

TRENDS IN ESI COSTS, 2012–2016

Average Annual Premium Single Coverage						
Fewer than 50 employees	\$5,263	\$5,077	\$5,149	\$5,524	\$5,610	
50 or more employees	\$5,429	\$5,307	\$6,076	\$6,064	\$5,786	
All firm sizes	\$5,397	\$5,257	\$5,914	\$5,984	\$5,758	
Average Employee Share of Premium Single Coverage						
Fewer than 50 employees	23.3%	20.9%	16.5%	17.2%	19.5%	
50 or more employees	19.9%	23.7%	23.2%	18.9%	22.9%	*
All firm sizes	20.5%	23.1%	22.2%	18.7%	22.4%	*
Average Deductible Single Coverage						
Fewer than 50 employees	\$1,482	\$1,837	\$1,785	\$2,267	\$2,228	
50 or more employees	\$1,161	\$1,398	\$1,287	\$1,426	\$1,844	*
All firm sizes	\$1,224	\$1,491	\$1,373	\$1,543	\$1,905	*
Percent of Employees in High-Deductible Plans[~]						
Fewer than 50 employees	40.2%	51.5%	44.6%	56.5%	71.5%	
50 or more employees	30.3%	38.4%	37.5%	37.2%	58.8%	*
All firm sizes	31.8%	40.5%	38.6%	39.7%	60.4%	*

* Significant difference between 2015 and 2016 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 (\$1,300 for an individual and \$2,600 for a family in 2016).

#N/A — Not available due to insufficient sample size.

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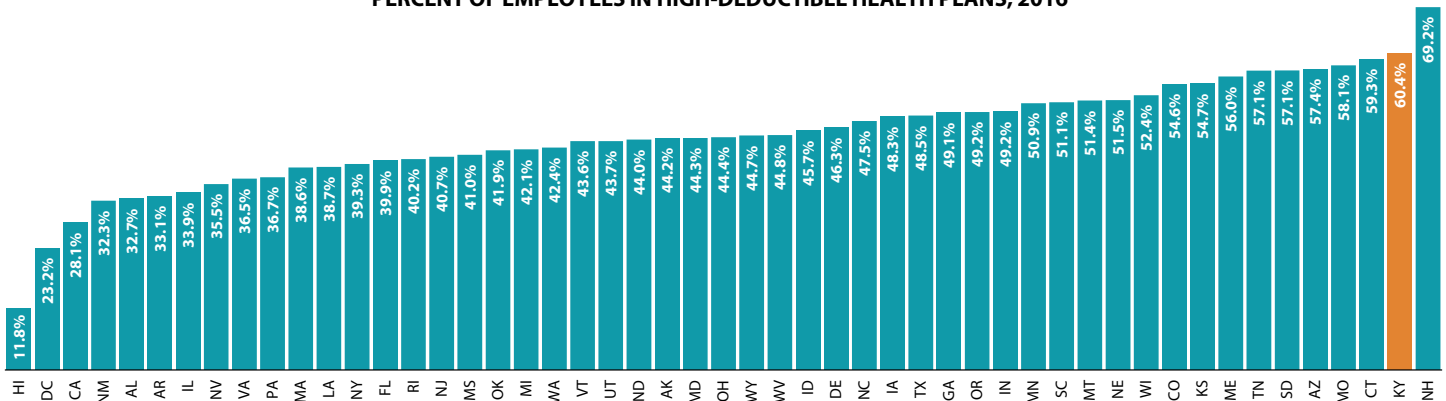
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EXPLORING STATE VARIATION

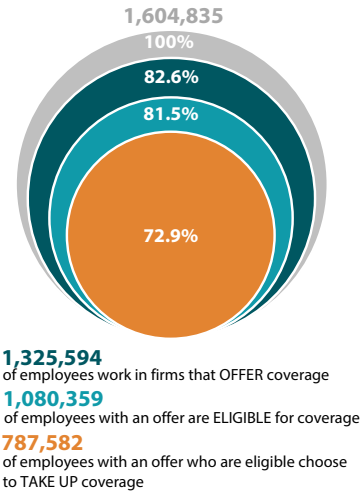
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PERCENT OF EMPLOYEES IN HIGH-Deductible HEALTH PLANS, 2016[~]

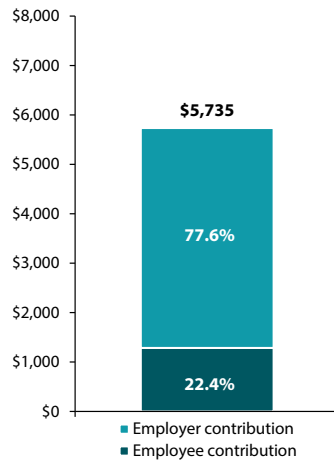


EMPLOYER-SPONSORED INSURANCE IN 2016 (PRIVATE-SECTOR EMPLOYEES)

OFFER, ELIGIBILITY, AND TAKE-UP



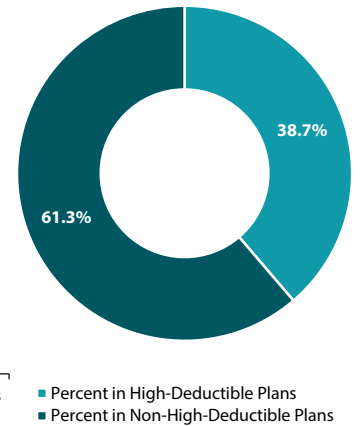
AVERAGE ANNUAL PREMIUM SINGLE COVERAGE



AVERAGE DEDUCTIBLE SINGLE COVERAGE

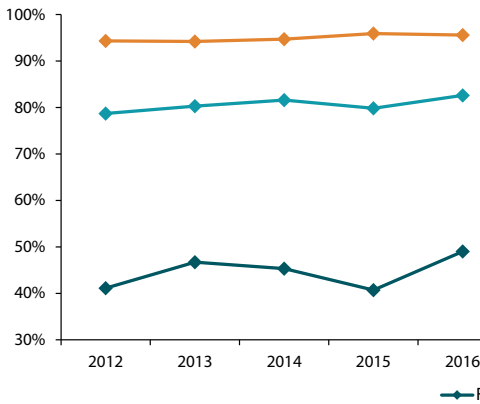


EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS~

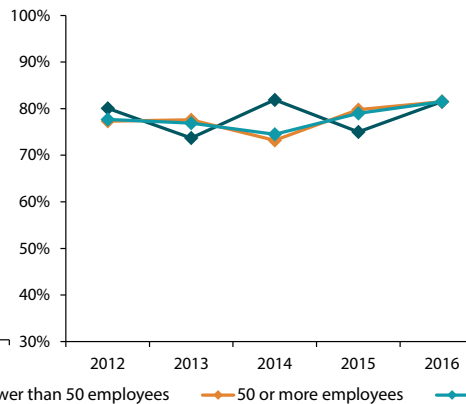


TRENDS IN EMPLOYEE ACCESS TO ESI, 2012–2016

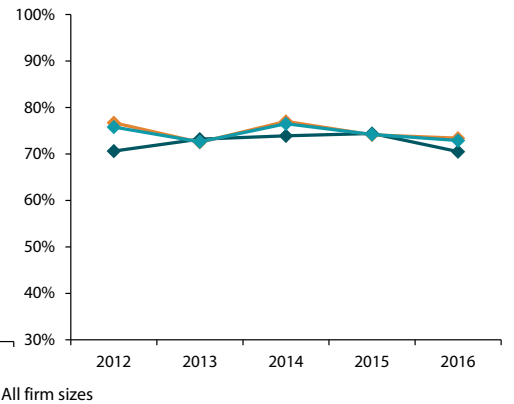
PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI



PERCENT OF EMPLOYEES ELIGIBLE FOR ESI AT FIRMS OFFERING COVERAGE

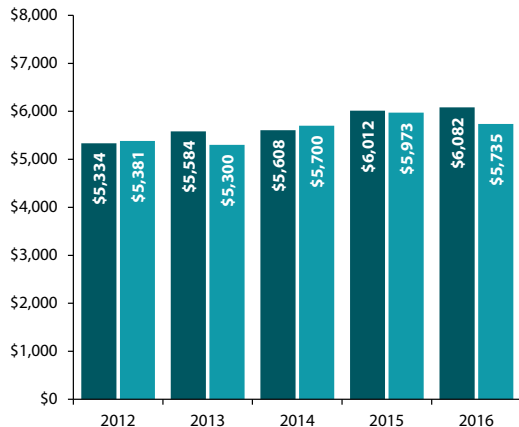


PERCENT OF ESI-ELIGIBLE EMPLOYEES ENROLLED

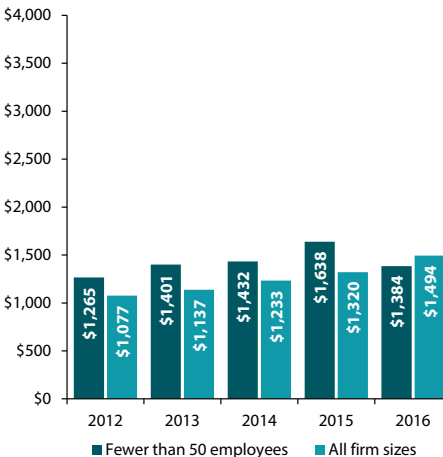


TRENDS IN ESI COSTS, 2012–2016

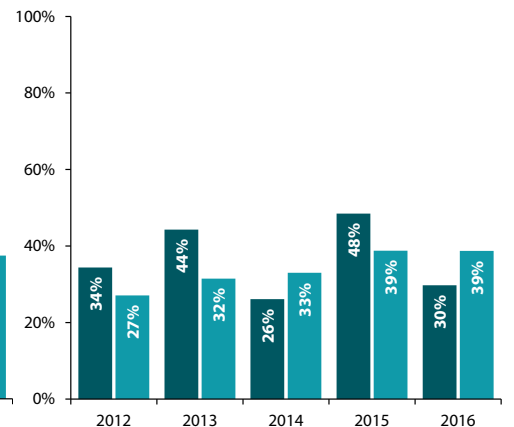
ESI ANNUAL PREMIUMS SINGLE COVERAGE



ESI ANNUAL DEDUCTIBLES SINGLE COVERAGE



PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS~



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TRENDS IN ESI OFFER, 2012–2016

	2012	2013	2014	2015	2016	Test
Percent of Employers Offering ESI						
Fewer than 50 employees	26.5%	31.2%	28.5%	25.0%	29.6%	
50 or more employees	93.7%	94.6%	94.6%	92.5%	97.1%	
All firm sizes	44.2%	48.7%	46.0%	42.7%	48.4%	

TRENDS IN EMPLOYEE ACCESS TO ESI, 2012–2016

Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	41.1%	46.7%	45.3%	40.7%	49.0%	
50 or more employees	94.3%	94.2%	94.7%	95.9%	95.6%	
All firm sizes	78.7%	80.3%	81.6%	79.8%	82.6%	

Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	80.1%	73.7%	81.9%	75.0%	81.5%	
50 or more employees	77.3%	77.6%	73.2%	79.8%	81.5%	
All firm sizes	77.7%	76.9%	74.5%	79.0%	81.5%	

Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	70.6%	73.2%	73.9%	74.4%	70.5%	
50 or more employees	76.7%	72.5%	77.0%	74.1%	73.4%	
All firm sizes	75.8%	72.6%	76.5%	74.2%	72.9%	

TRENDS IN ESI COSTS, 2012–2016

Average Annual Premium Single Coverage						
Fewer than 50 employees	\$5,334	\$5,584	\$5,608	\$6,012	\$6,082	
50 or more employees	\$5,391	\$5,233	\$5,719	\$5,966	\$5,657	
All firm sizes	\$5,381	\$5,300	\$5,700	\$5,973	\$5,735	

Average Employee Share of Premium Single Coverage						
Fewer than 50 employees	17.5%	21.7%	10.3%	21.3%	19.1%	
50 or more employees	20.6%	23.2%	25.4%	24.6%	23.1%	
All firm sizes	20.0%	22.9%	22.9%	24.1%	22.4%	

Average Deductible Single Coverage						
Fewer than 50 employees	\$1,265	\$1,401	\$1,432	\$1,638	\$1,384	
50 or more employees	\$1,036	\$1,069	\$1,193	\$1,260	\$1,518	*
All firm sizes	\$1,077	\$1,137	\$1,233	\$1,320	\$1,494	

Percent of Employees in High-Deductible Plans[~]						
Fewer than 50 employees	34.4%	44.3%	26.1%	48.5%	29.7%	
50 or more employees	25.8%	29.0%	34.3%	37.2%	40.5%	
All firm sizes	27.1%	31.5%	33.0%	38.8%	38.7%	

* Significant difference between 2015 and 2016 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 (\$1,300 for an individual and \$2,600 for a family in 2016).

#N/A — Not available due to insufficient sample size.

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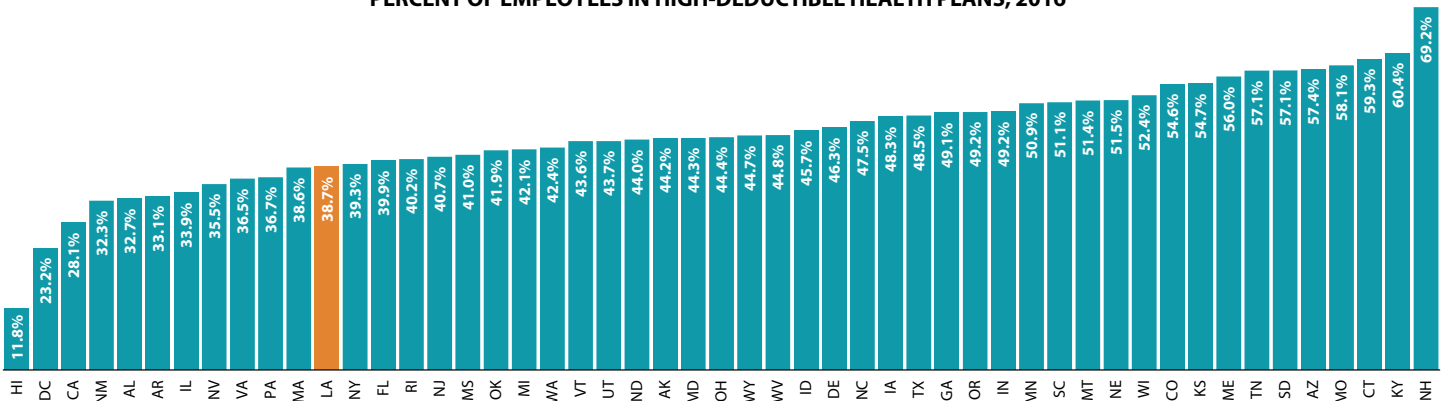
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EXPLORING STATE VARIATION

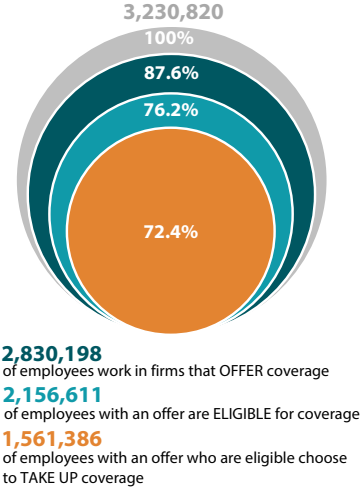
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PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2016[~]

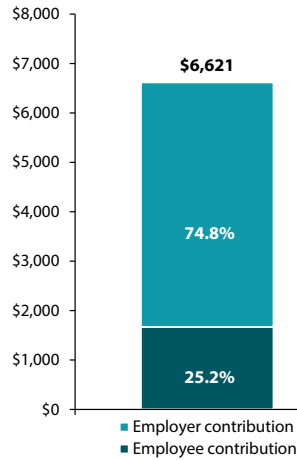


EMPLOYER-SPONSORED INSURANCE IN 2016 (PRIVATE-SECTOR EMPLOYEES)

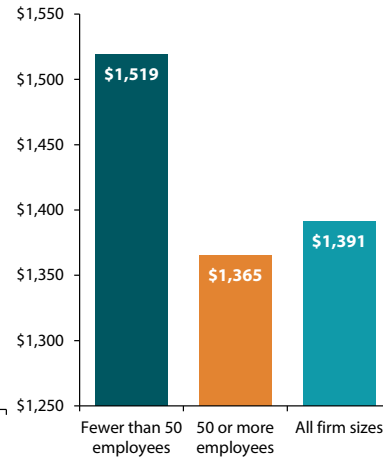
OFFER, ELIGIBILITY, AND TAKE-UP



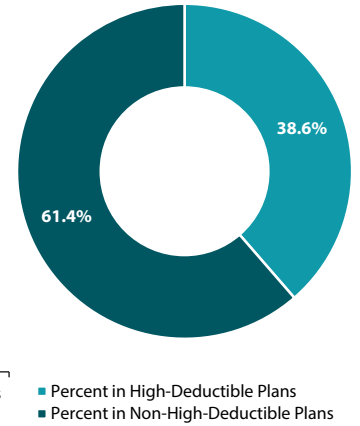
AVERAGE ANNUAL PREMIUM SINGLE COVERAGE



AVERAGE DEDUCTIBLE SINGLE COVERAGE

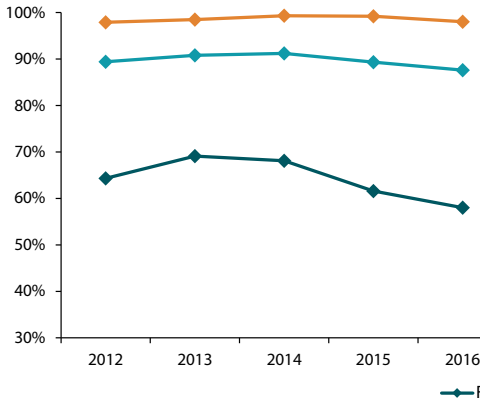


EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS~

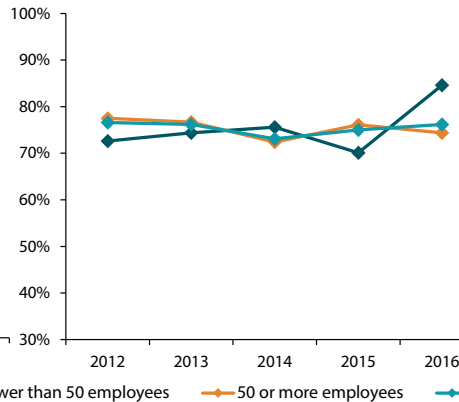


TRENDS IN EMPLOYEE ACCESS TO ESI, 2012-2016

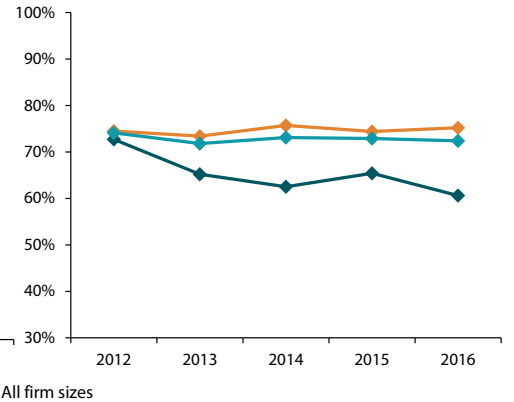
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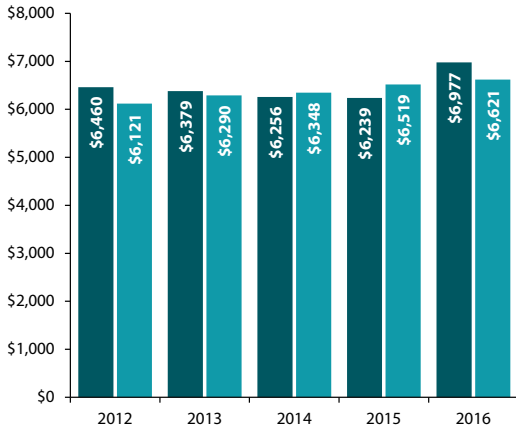


PERCENT OF ESI-ELIGIBLE EMPLOYEES ENROLLED

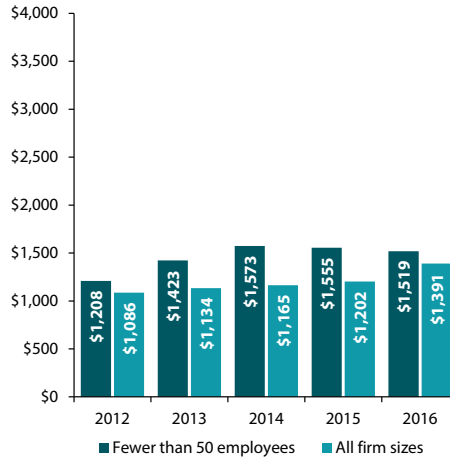


TRENDS IN ESI COSTS, 2012-2016

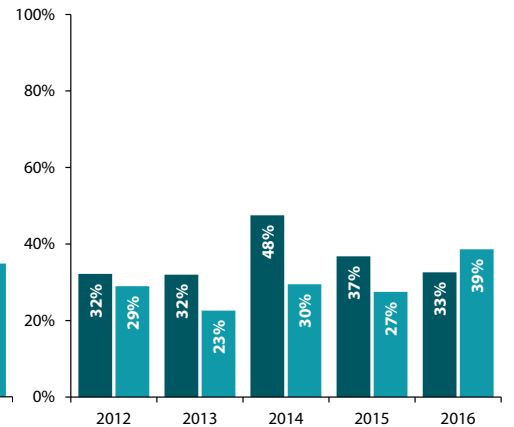
ESI ANNUAL PREMIUMS SINGLE COVERAGE



ESI ANNUAL DEDUCTIBLES SINGLE COVERAGE



PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS~



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TRENDS IN ESI OFFER, 2012–2016

	2012	2013	2014	2015	2016	Test
Percent of Employers Offering ESI						
Fewer than 50 employees	44.8%	48.6%	44.6%	39.6%	41.8%	
50 or more employees	98.9%	98.1%	99.8%	94.1%	99.9%	
All firm sizes	58.6%	61.2%	59.0%	52.4%	56.9%	

TRENDS IN EMPLOYEE ACCESS TO ESI, 2012–2016

Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	64.3%	69.1%	68.1%	61.6%	58.0%	
50 or more employees	97.9%	98.5%	99.3%	99.2%	98.0%	*
All firm sizes	89.4%	90.8%	91.2%	89.3%	87.6%	

Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	72.6%	74.4%	75.6%	70.1%	84.6%	*
50 or more employees	77.5%	76.7%	72.4%	76.1%	74.4%	
All firm sizes	76.6%	76.2%	73.1%	75.0%	76.2%	

Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	72.7%	65.2%	62.5%	65.4%	60.6%	
50 or more employees	74.5%	73.4%	75.7%	74.4%	75.2%	
All firm sizes	74.1%	71.8%	73.1%	72.9%	72.4%	

TRENDS IN ESI COSTS, 2012–2016

Average Annual Premium Single Coverage						
Fewer than 50 employees	\$6,460	\$6,379	\$6,256	\$6,239	\$6,977	*
50 or more employees	\$6,040	\$6,267	\$6,368	\$6,581	\$6,548	
All firm sizes	\$6,121	\$6,290	\$6,348	\$6,519	\$6,621	

Average Employee Share of Premium Single Coverage						
Fewer than 50 employees	20.1%	26.4%	25.8%	22.7%	28.9%	
50 or more employees	25.8%	26.1%	24.8%	24.8%	24.4%	
All firm sizes	24.7%	26.2%	25.0%	24.4%	25.2%	

Average Deductible Single Coverage						
Fewer than 50 employees	\$1,208	\$1,423	\$1,573	\$1,555	\$1,519	
50 or more employees	\$1,054	\$1,049	\$1,071	\$1,129	\$1,365	*
All firm sizes	\$1,086	\$1,134	\$1,165	\$1,202	\$1,391	

Percent of Employees in High-Deductible Plans[~]						
Fewer than 50 employees	32.2%	32.0%	47.5%	36.8%	32.6%	
50 or more employees	28.2%	20.6%	25.7%	25.8%	39.8%	*
All firm sizes	29.0%	22.6%	29.5%	27.5%	38.6%	*

* Significant difference between 2015 and 2016 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 (\$1,300 for an individual and \$2,600 for a family in 2016).

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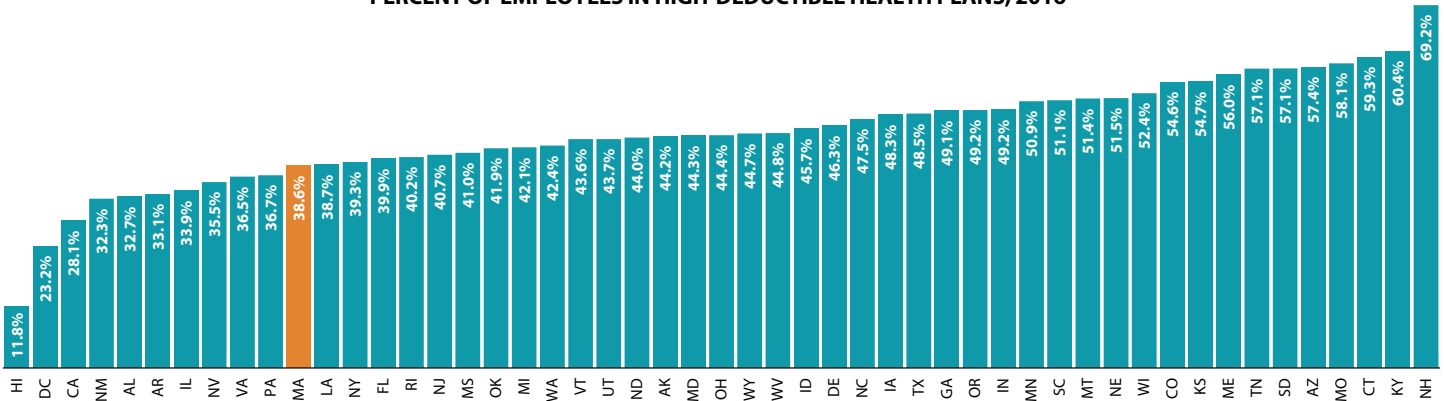
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EXPLORING STATE VARIATION

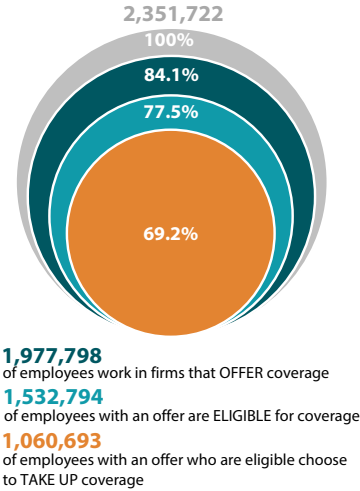
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PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2016[~]

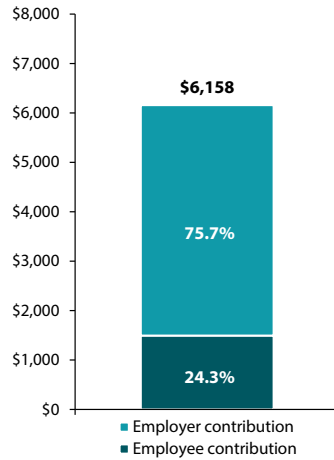


EMPLOYER-SPONSORED INSURANCE IN 2016 (PRIVATE-SECTOR EMPLOYEES)

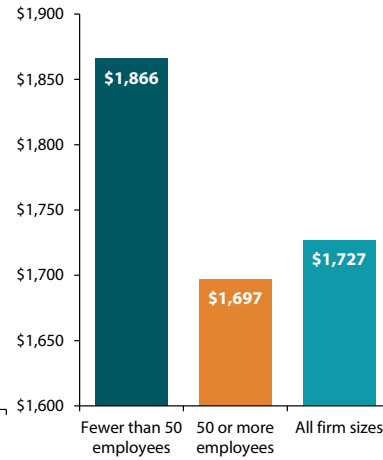
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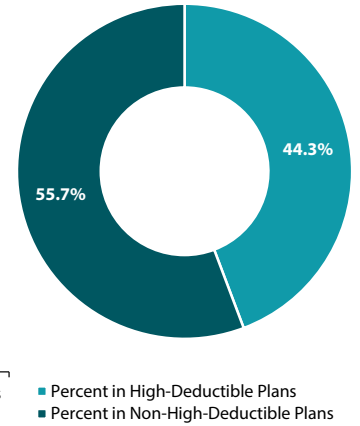
AVERAGE ANNUAL PREMIUM SINGLE COVERAGE



AVERAGE DEDUCTIBLE SINGLE COVERAGE

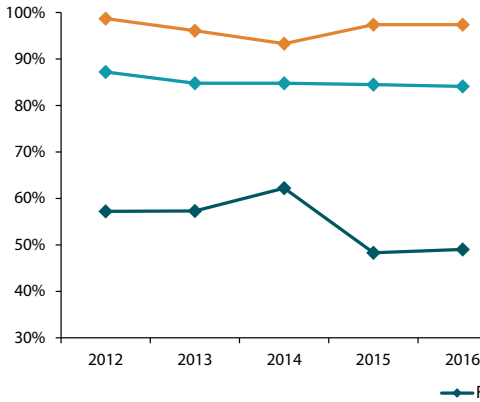


EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS~

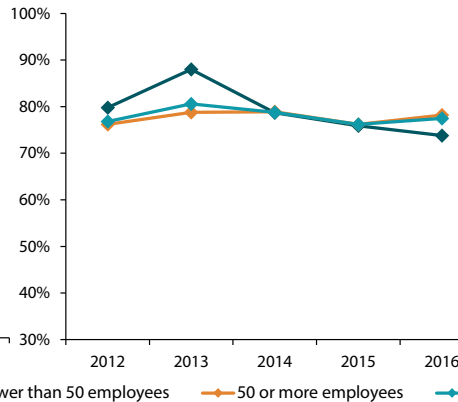


TRENDS IN EMPLOYEE ACCESS TO ESI, 2012–2016

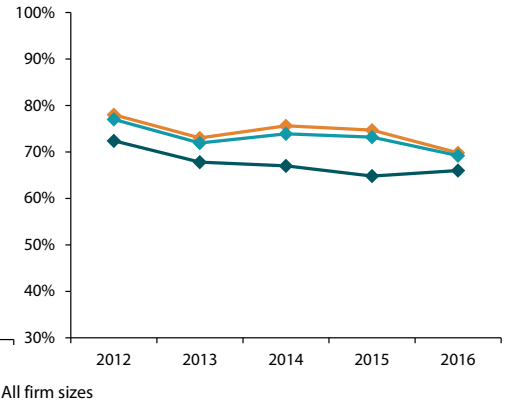
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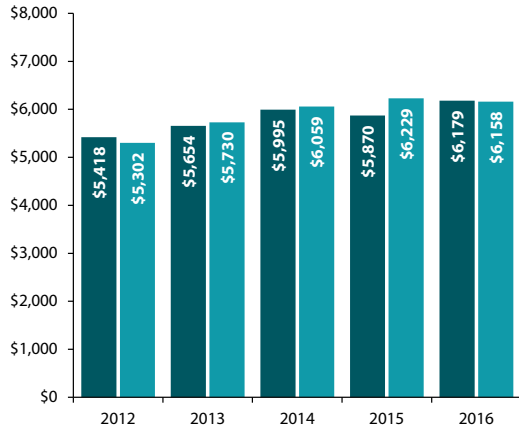


PERCENT OF ESI-ELIGIBLE EMPLOYEES ENROLLED

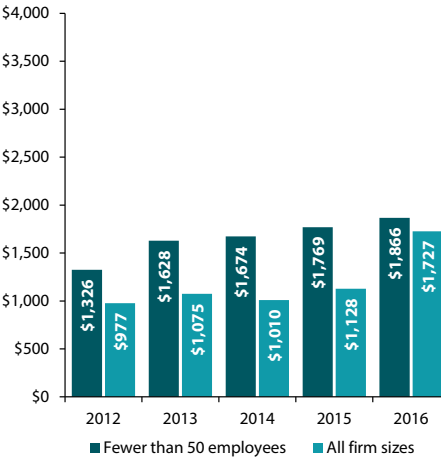


TRENDS IN ESI COSTS, 2012–2016

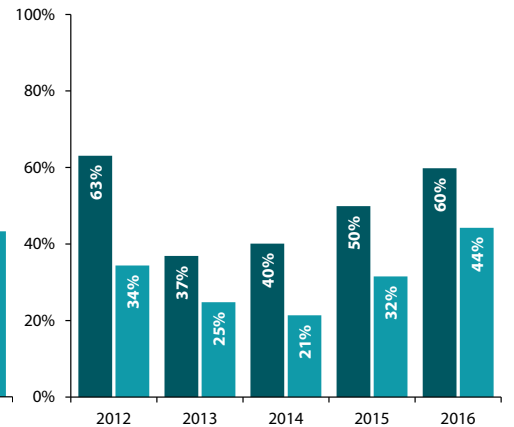
ESI ANNUAL PREMIUMS SINGLE COVERAGE



ESI ANNUAL DEDUCTIBLES SINGLE COVERAGE



PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS~



MARYLAND

TRENDS IN ESI OFFER, 2012–2016

	2012	2013	2014	2015	2016	Test
Percent of Employers Offering ESI						
Fewer than 50 employees	41.7%	37.6%	39.8%	30.3%	32.9%	
50 or more employees	97.9%	96.4%	96.1%	98.2%	98.0%	
All firm sizes	56.8%	53.7%	55.0%	50.1%	49.7%	

TRENDS IN EMPLOYEE ACCESS TO ESI, 2012–2016

Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	57.2%	57.3%	62.2%	48.3%	49.0%	
50 or more employees	98.7%	96.1%	93.3%	97.4%	97.4%	
All firm sizes	87.2%	84.8%	84.8%	84.5%	84.1%	

Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	79.8%	88.0%	78.7%	75.9%	73.8%	
50 or more employees	76.2%	78.8%	78.9%	76.2%	78.2%	
All firm sizes	76.8%	80.6%	78.8%	76.2%	77.5%	

Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	72.4%	67.8%	67.0%	64.8%	66.0%	
50 or more employees	78.0%	73.0%	75.6%	74.7%	69.8%	
All firm sizes	77.0%	71.9%	73.9%	73.2%	69.2%	

TRENDS IN ESI COSTS, 2012–2016

Average Annual Premium Single Coverage						
Fewer than 50 employees	\$5,418	\$5,654	\$5,995	\$5,870	\$6,179	
50 or more employees	\$5,270	\$5,753	\$6,076	\$6,292	\$6,154	
All firm sizes	\$5,302	\$5,730	\$6,059	\$6,229	\$6,158	

Average Employee Share of Premium Single Coverage						
Fewer than 50 employees	15.4%	27.5%	23.3%	20.4%	25.8%	
50 or more employees	22.6%	21.4%	23.5%	25.0%	23.9%	
All firm sizes	21.0%	22.8%	23.5%	24.3%	24.3%	

Average Deductible Single Coverage						
Fewer than 50 employees	\$1,326	\$1,628	\$1,674	\$1,769	\$1,866	
50 or more employees	\$889	\$918	\$849	\$1,028	\$1,697	*
All firm sizes	\$977	\$1,075	\$1,010	\$1,128	\$1,727	*

Percent of Employees in High-Deductible Plans[~]						
Fewer than 50 employees	63.1%	36.9%	40.1%	49.9%	59.8%	
50 or more employees	28.8%	21.7%	17.2%	28.7%	41.6%	*
All firm sizes	34.4%	24.8%	21.4%	31.5%	44.3%	*

* Significant difference between 2015 and 2016 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 (\$1,300 for an individual and \$2,600 for a family in 2016).

#N/A — Not available due to insufficient sample size.

Notes: All references are to private-sector employers and employees. Information on cost is limited to single plans (information on family coverage can be found in the 50-state tables at www.shadac.org/ESIReport2017). Average premium prices are not adjusted to account for variation in actuarial value.

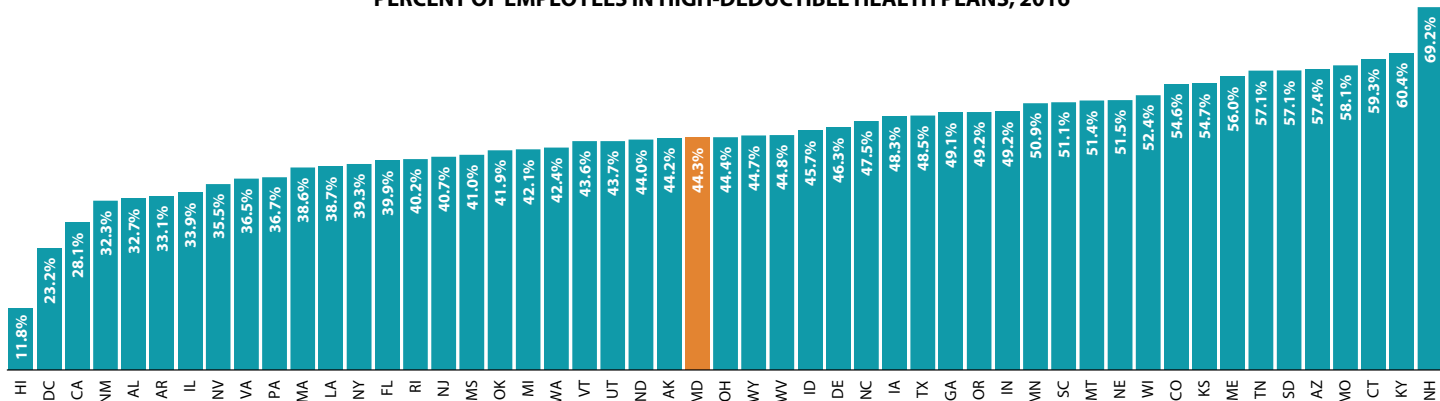
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Data Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component 2012–2016.

EXPLORING STATE VARIATION

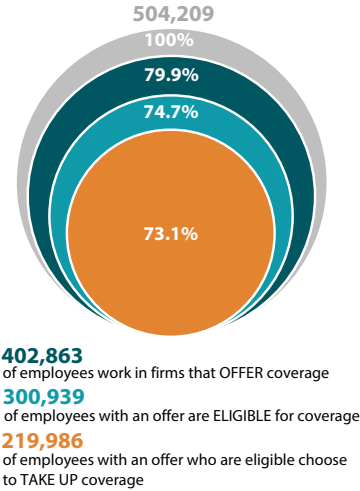
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PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2016[~]

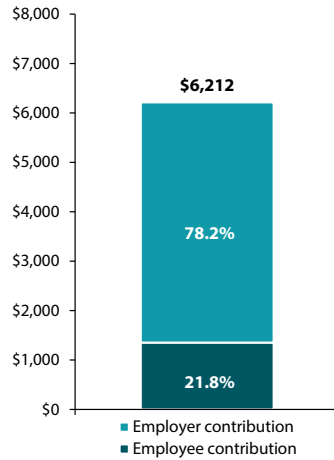


EMPLOYER-SPONSORED INSURANCE IN 2016 (PRIVATE-SECTOR EMPLOYEES)

OFFER, ELIGIBILITY, AND TAKE-UP



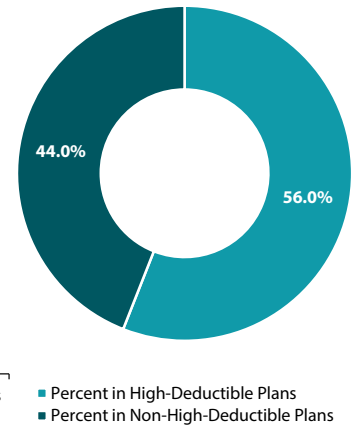
AVERAGE ANNUAL PREMIUM SINGLE COVERAGE



AVERAGE DEDUCTIBLE SINGLE COVERAGE

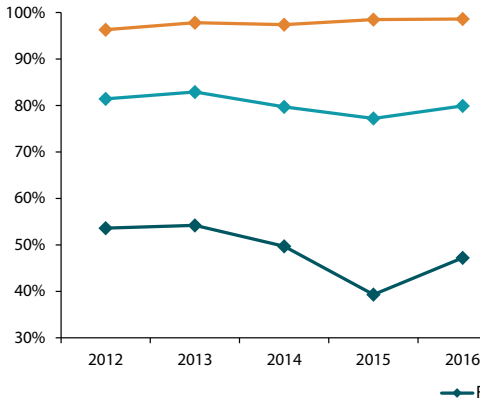


EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS~

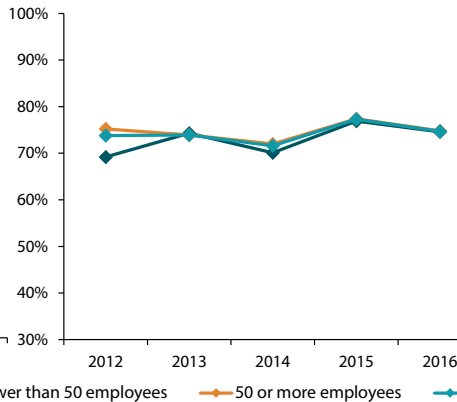


TRENDS IN EMPLOYEE ACCESS TO ESI, 2012–2016

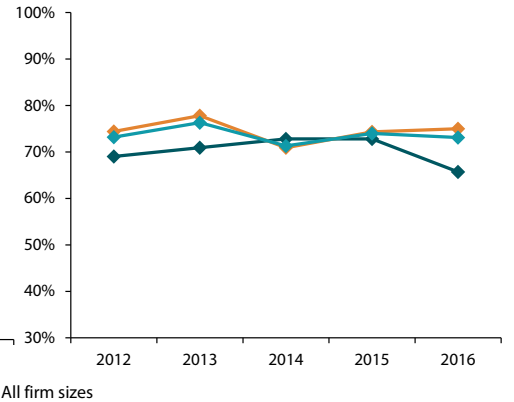
PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI



PERCENT OF EMPLOYEES ELIGIBLE FOR ESI AT FIRMS OFFERING COVERAGE

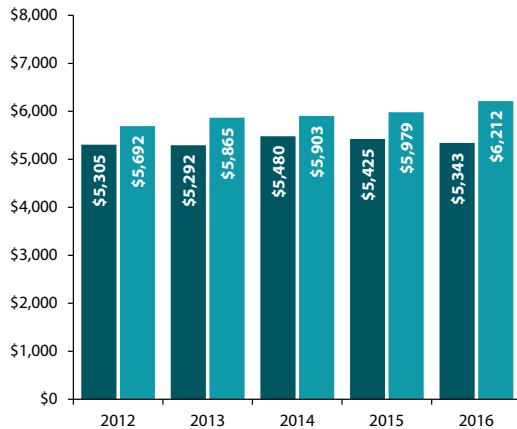


PERCENT OF ESI-ELIGIBLE EMPLOYEES ENROLLED

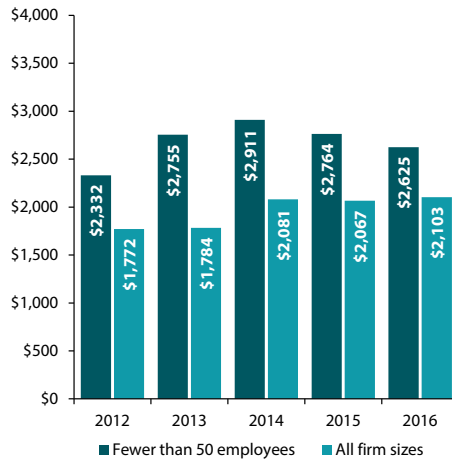


TRENDS IN ESI COSTS, 2012–2016

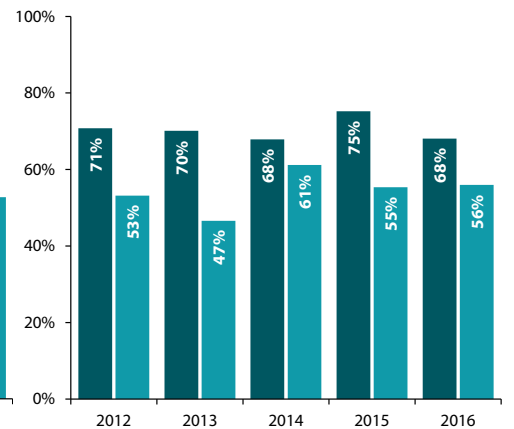
ESI ANNUAL PREMIUMS SINGLE COVERAGE



ESI ANNUAL DEDUCTIBLES SINGLE COVERAGE



PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS~



MAINE

TRENDS IN ESI OFFER, 2012–2016

	2012	2013	2014	2015	2016	Test
Percent of Employers Offering ESI						
Fewer than 50 employees	32.0%	34.7%	29.3%	27.1%	27.1%	
50 or more employees	97.6%	97.0%	96.4%	96.5%	97.4%	
All firm sizes	47.4%	48.0%	44.4%	41.6%	43.2%	

TRENDS IN EMPLOYEE ACCESS TO ESI, 2012–2016

Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	53.6%	54.2%	49.7%	39.3%	47.2%	
50 or more employees	96.3%	97.8%	97.4%	98.5%	98.6%	
All firm sizes	81.4%	82.9%	79.7%	77.2%	79.9%	

Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	69.2%	74.3%	70.1%	76.9%	74.6%	
50 or more employees	75.2%	73.9%	72.0%	77.4%	74.8%	
All firm sizes	73.8%	73.9%	71.6%	77.3%	74.7%	

Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	69.0%	70.9%	72.8%	72.8%	65.7%	
50 or more employees	74.4%	77.8%	70.9%	74.3%	75.0%	
All firm sizes	73.2%	76.3%	71.3%	74.0%	73.1%	

TRENDS IN ESI COSTS, 2012–2016

Average Annual Premium Single Coverage						
Fewer than 50 employees	\$5,305	\$5,292	\$5,480	\$5,425	\$5,343	
50 or more employees	\$5,823	\$6,046	\$6,073	\$6,128	\$6,449	
All firm sizes	\$5,692	\$5,865	\$5,903	\$5,979	\$6,212	

Average Employee Share of Premium Single Coverage						
Fewer than 50 employees	19.4%	17.6%	19.0%	21.9%	19.9%	
50 or more employees	19.0%	19.5%	20.3%	21.3%	22.3%	
All firm sizes	19.1%	19.1%	19.9%	21.4%	21.8%	

Average Deductible Single Coverage						
Fewer than 50 employees	\$2,332	\$2,755	\$2,911	\$2,764	\$2,625	
50 or more employees	\$1,574	\$1,477	\$1,742	\$1,864	\$1,961	
All firm sizes	\$1,772	\$1,784	\$2,081	\$2,067	\$2,103	

Percent of Employees in High-Deductible Plans[~]						
Fewer than 50 employees	70.8%	70.1%	67.9%	75.3%	68.1%	
50 or more employees	48.6%	40.5%	59.1%	51.0%	53.1%	
All firm sizes	53.2%	46.6%	61.2%	55.4%	56.0%	

* Significant difference between 2015 and 2016 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 (\$1,300 for an individual and \$2,600 for a family in 2016).

#N/A — Not available due to insufficient sample size.

Notes: All references are to private-sector employers and employees. Information on cost is limited to single plans (information on family coverage can be found in the 50-state tables at www.shadac.org/ESIReport2017). Average premium prices are not adjusted to account for variation in actuarial value.

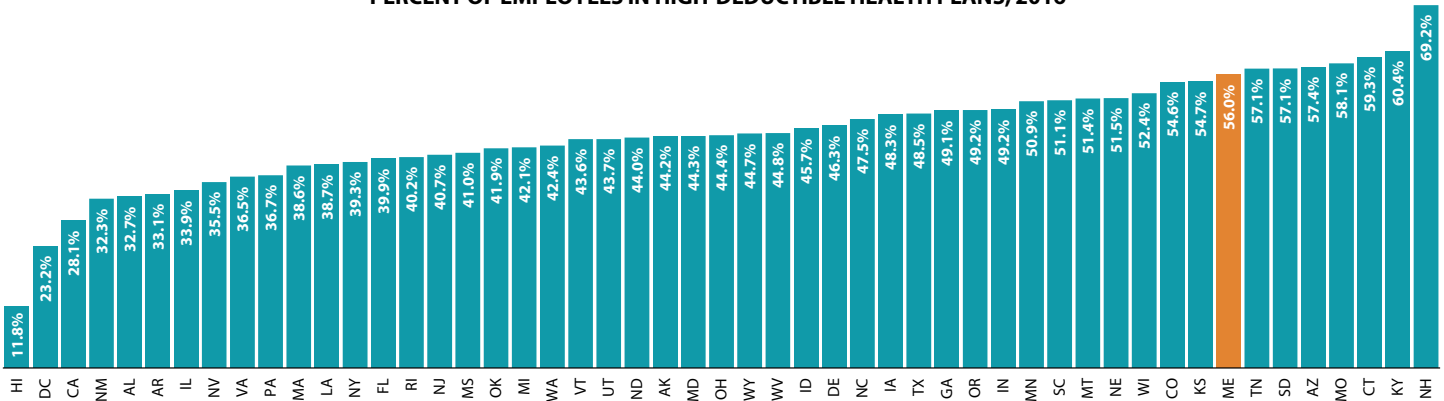
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Data Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component 2012–2016.

EXPLORING STATE VARIATION

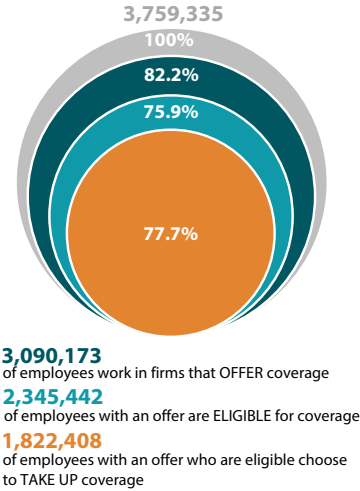
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PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2016[~]

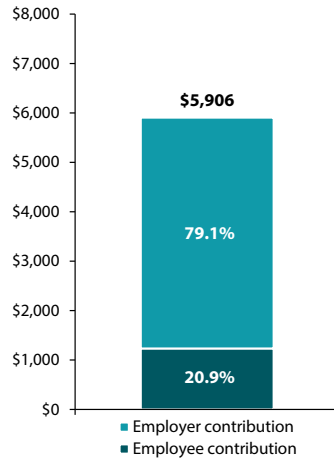


EMPLOYER-SPONSORED INSURANCE IN 2016 (PRIVATE-SECTOR EMPLOYEES)

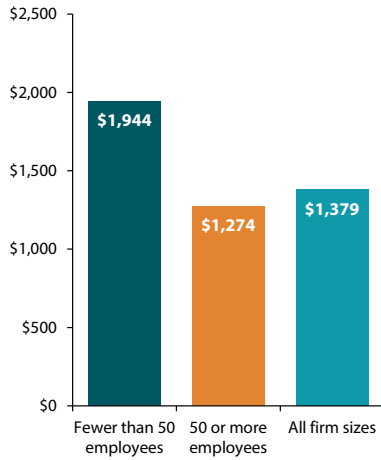
OFFER, ELIGIBILITY, AND TAKE-UP



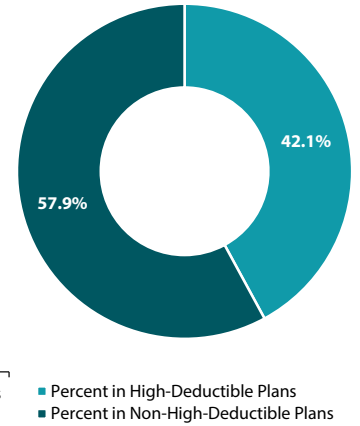
AVERAGE ANNUAL PREMIUM SINGLE COVERAGE



AVERAGE DEDUCTIBLE SINGLE COVERAGE

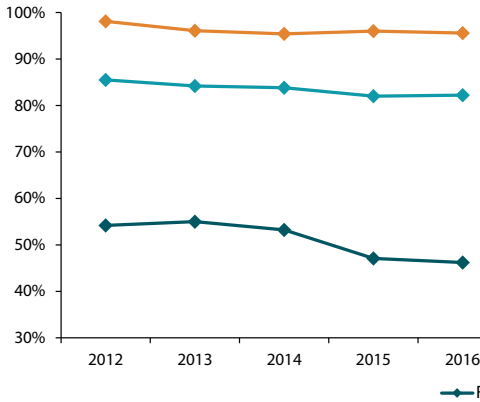


EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS~

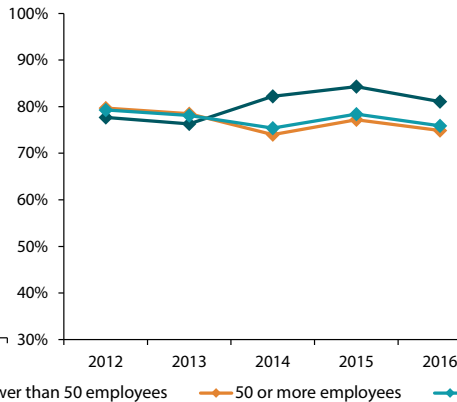


TRENDS IN EMPLOYEE ACCESS TO ESI, 2012–2016

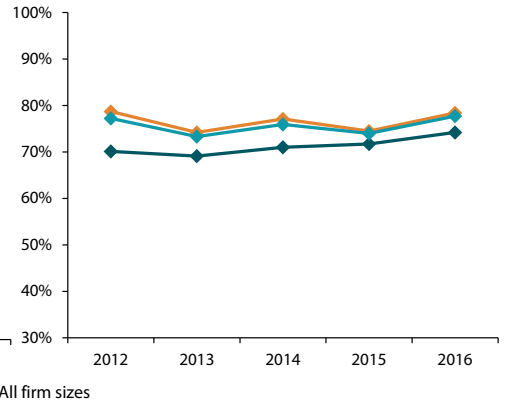
PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI



PERCENT OF EMPLOYEES ELIGIBLE FOR ESI AT FIRMS OFFERING COVERAGE

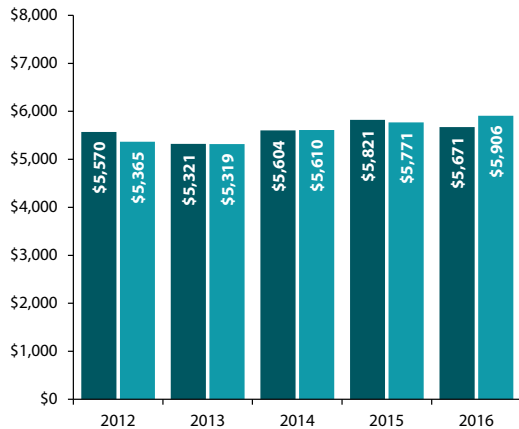


PERCENT OF ESI-ELIGIBLE EMPLOYEES ENROLLED

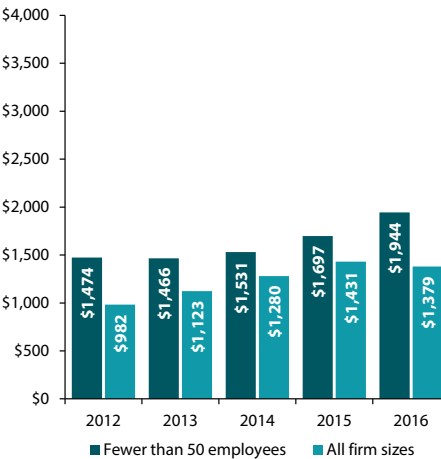


TRENDS IN ESI COSTS, 2012–2016

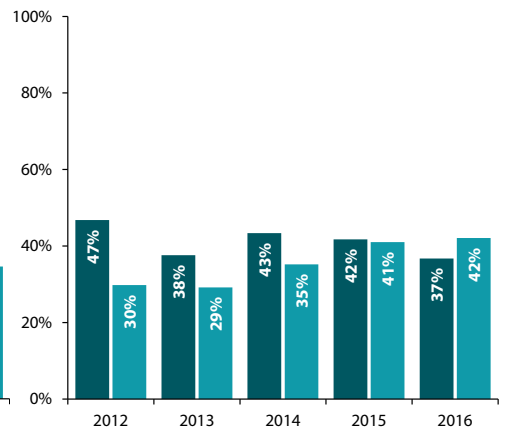
ESI ANNUAL PREMIUMS SINGLE COVERAGE



ESI ANNUAL DEDUCTIBLES SINGLE COVERAGE



PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS~



MICHIGAN

TRENDS IN ESI OFFER, 2012–2016

	2012	2013	2014	2015	2016	Test
Percent of Employers Offering ESI						
Fewer than 50 employees	32.6%	40.4%	32.5%	33.1%	25.3%	
50 or more employees	96.1%	96.0%	92.9%	95.4%	94.9%	
All firm sizes	48.2%	53.9%	45.9%	48.4%	42.8%	

TRENDS IN EMPLOYEE ACCESS TO ESI, 2012–2016

Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	54.2%	55.0%	53.2%	47.1%	46.2%	
50 or more employees	98.1%	96.1%	95.4%	96.0%	95.6%	
All firm sizes	85.5%	84.2%	83.8%	82.0%	82.2%	

Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	77.7%	76.3%	82.2%	84.3%	81.1%	
50 or more employees	79.7%	78.5%	74.0%	77.2%	74.9%	
All firm sizes	79.3%	78.1%	75.4%	78.4%	75.9%	

Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	70.1%	69.1%	71.0%	71.7%	74.2%	
50 or more employees	78.7%	74.2%	77.1%	74.5%	78.4%	
All firm sizes	77.2%	73.3%	75.9%	74.0%	77.7%	

TRENDS IN ESI COSTS, 2012–2016

Average Annual Premium Single Coverage						
Fewer than 50 employees	\$5,570	\$5,321	\$5,604	\$5,821	\$5,671	
50 or more employees	\$5,321	\$5,319	\$5,612	\$5,760	\$5,954	
All firm sizes	\$5,365	\$5,319	\$5,610	\$5,771	\$5,906	

Average Employee Share of Premium Single Coverage						
Fewer than 50 employees	12.7%	16.7%	22.7%	12.7%	18.6%	
50 or more employees	21.3%	23.0%	23.6%	20.2%	21.4%	
All firm sizes	19.7%	21.7%	23.4%	18.9%	20.9%	

Average Deductible Single Coverage						
Fewer than 50 employees	\$1,474	\$1,466	\$1,531	\$1,697	\$1,944	
50 or more employees	\$875	\$1,038	\$1,216	\$1,383	\$1,274	
All firm sizes	\$982	\$1,123	\$1,280	\$1,431	\$1,379	

Percent of Employees in High-Deductible Plans[~]						
Fewer than 50 employees	46.8%	37.6%	43.4%	41.8%	36.7%	
50 or more employees	26.4%	27.5%	33.4%	40.8%	43.1%	
All firm sizes	29.8%	29.2%	35.2%	41.0%	42.1%	

* Significant difference between 2015 and 2016 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 (\$1,300 for an individual and \$2,600 for a family in 2016).

#N/A — Not available due to insufficient sample size.

Notes: All references are to private-sector employers and employees. Information on cost is limited to single plans (information on family coverage can be found in the 50-state tables at www.shadac.org/ESIReport2017).

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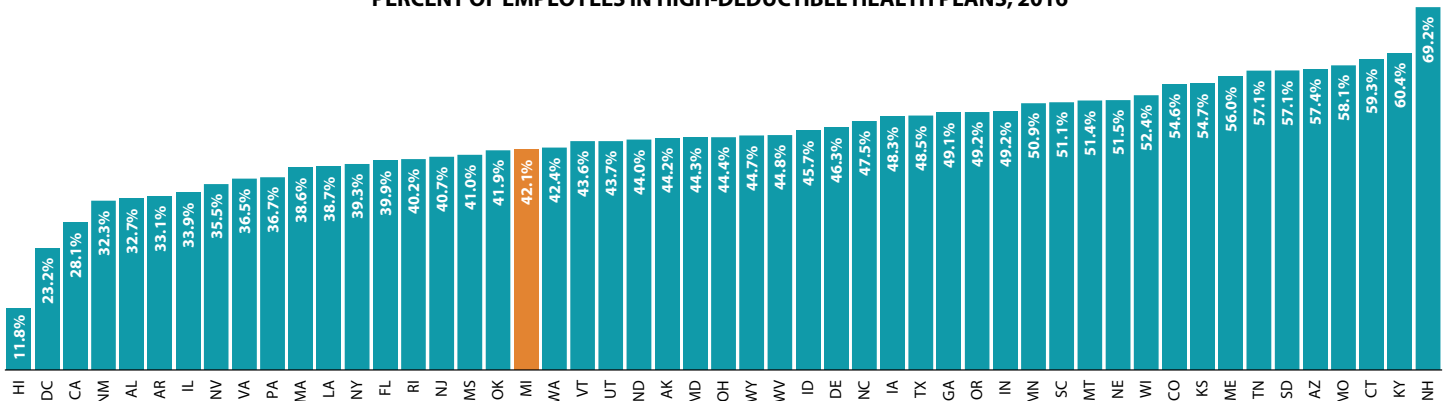
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EXPLORING STATE VARIATION

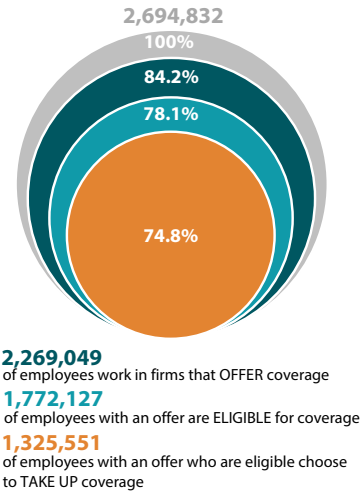
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PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2016[~]

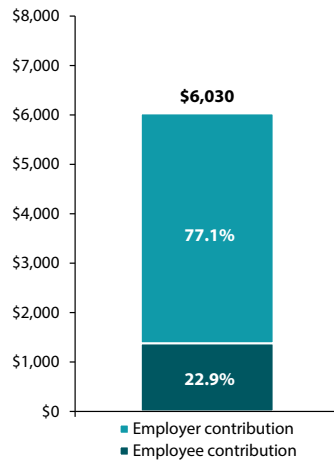


EMPLOYER-SPONSORED INSURANCE IN 2016 (PRIVATE-SECTOR EMPLOYEES)

OFFER, ELIGIBILITY, AND TAKE-UP



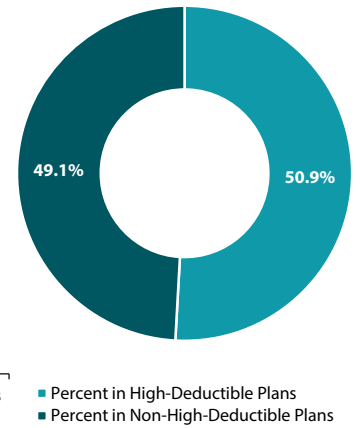
AVERAGE ANNUAL PREMIUM SINGLE COVERAGE



AVERAGE DEDUCTIBLE SINGLE COVERAGE

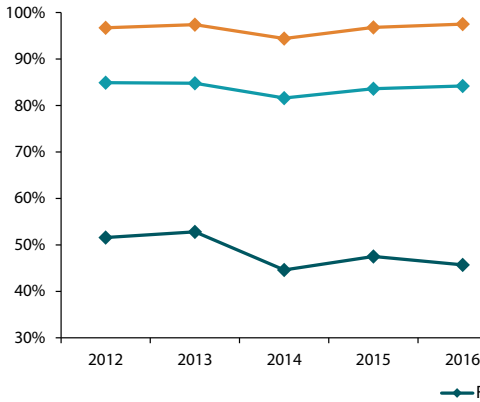


EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS~

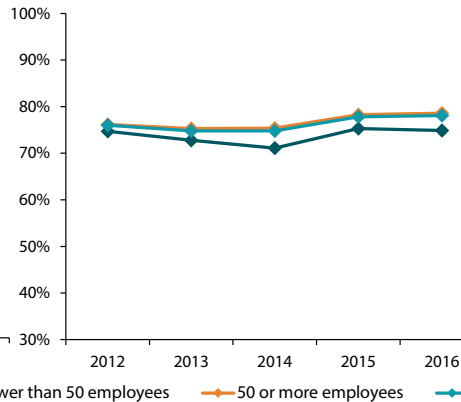


TRENDS IN EMPLOYEE ACCESS TO ESI, 2012–2016

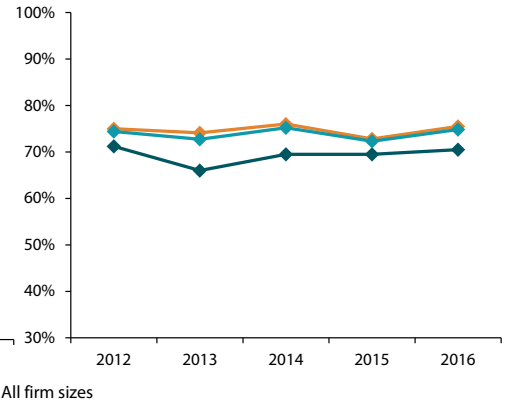
PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI



PERCENT OF EMPLOYEES ELIGIBLE FOR ESI AT FIRMS OFFERING COVERAGE

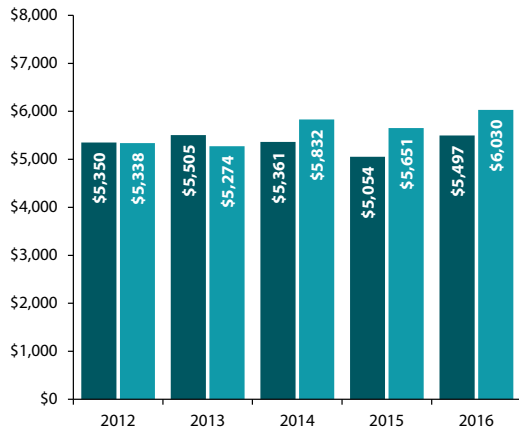


PERCENT OF ESI-ELIGIBLE EMPLOYEES ENROLLED

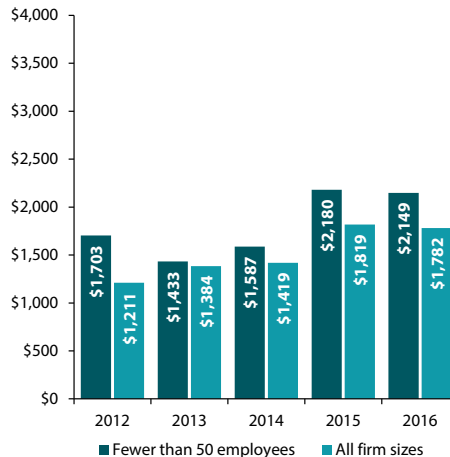


TRENDS IN ESI COSTS, 2012–2016

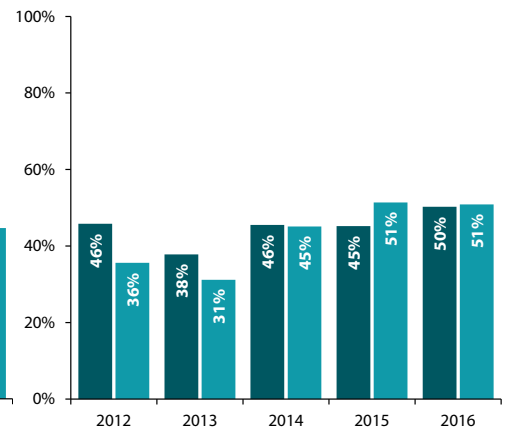
ESI ANNUAL PREMIUMS SINGLE COVERAGE



ESI ANNUAL DEDUCTIBLES SINGLE COVERAGE



PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS~



MINNESOTA

TRENDS IN ESI OFFER, 2012–2016

	2012	2013	2014	2015	2016	Test
Percent of Employers Offering ESI						
Fewer than 50 employees	36.1%	36.2%	27.0%	28.9%	24.4%	
50 or more employees	94.8%	95.9%	94.2%	92.8%	95.3%	
All firm sizes	50.1%	49.0%	42.2%	44.3%	42.0%	

TRENDS IN EMPLOYEE ACCESS TO ESI, 2012–2016

Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	51.6%	52.8%	44.6%	47.5%	45.7%	
50 or more employees	96.7%	97.4%	94.4%	96.8%	97.5%	
All firm sizes	84.9%	84.8%	81.6%	83.6%	84.2%	

Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	74.7%	72.8%	71.1%	75.3%	74.9%	
50 or more employees	76.2%	75.3%	75.4%	78.3%	78.6%	
All firm sizes	76.0%	74.8%	74.8%	77.8%	78.1%	

Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	71.2%	66.0%	69.5%	69.5%	70.5%	
50 or more employees	75.0%	74.1%	76.0%	72.8%	75.5%	
All firm sizes	74.4%	72.7%	75.2%	72.3%	74.8%	

TRENDS IN ESI COSTS, 2012–2016

Average Annual Premium Single Coverage						
Fewer than 50 employees	\$5,350	\$5,505	\$5,361	\$5,054	\$5,497	
50 or more employees	\$5,335	\$5,222	\$5,915	\$5,782	\$6,119	
All firm sizes	\$5,338	\$5,274	\$5,832	\$5,651	\$6,030	*

Average Employee Share of Premium Single Coverage						
Fewer than 50 employees	18.3%	24.9%	16.6%	18.4%	26.0%	
50 or more employees	23.7%	23.0%	21.5%	24.5%	22.4%	
All firm sizes	22.7%	23.4%	20.9%	23.6%	22.9%	

Average Deductible Single Coverage						
Fewer than 50 employees	\$1,703	\$1,433	\$1,587	\$2,180	\$2,149	
50 or more employees	\$1,105	\$1,373	\$1,391	\$1,745	\$1,726	
All firm sizes	\$1,211	\$1,384	\$1,419	\$1,819	\$1,782	

Percent of Employees in High-Deductible Plans[~]						
Fewer than 50 employees	45.8%	37.8%	45.5%	45.2%	50.3%	
50 or more employees	33.9%	30.0%	45.1%	52.4%	51.0%	
All firm sizes	35.6%	31.2%	45.1%	51.4%	50.9%	

* Significant difference between 2015 and 2016 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 (\$1,300 for an individual and \$2,600 for a family in 2016).

#N/A — Not available due to insufficient sample size.

Notes: All references are to private-sector employers and employees. Information on cost is limited to single plans (information on family coverage can be found in the 50-state tables at www.shadac.org/ESIReport2017).

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

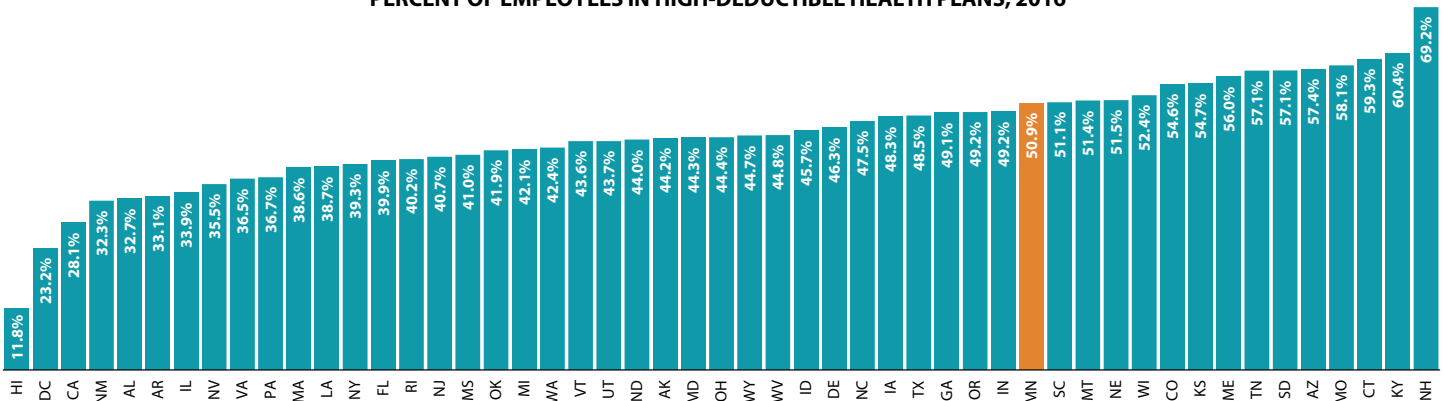
Please see www.shadac.org/ESIReport2017 for information on definitions and methods.

Data Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component 2012–2016.

EXPLORING STATE VARIATION

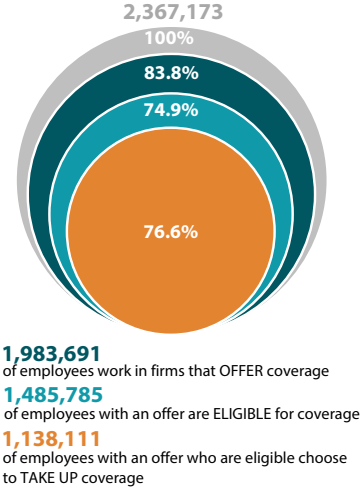
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PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2016[~]

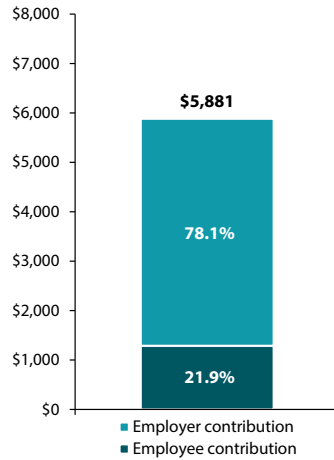


EMPLOYER-SPONSORED INSURANCE IN 2016 (PRIVATE-SECTOR EMPLOYEES)

OFFER, ELIGIBILITY, AND TAKE-UP



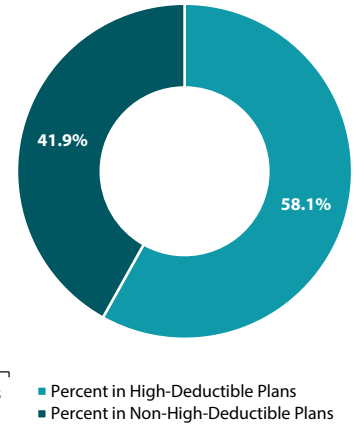
AVERAGE ANNUAL PREMIUM SINGLE COVERAGE



AVERAGE DEDUCTIBLE SINGLE COVERAGE

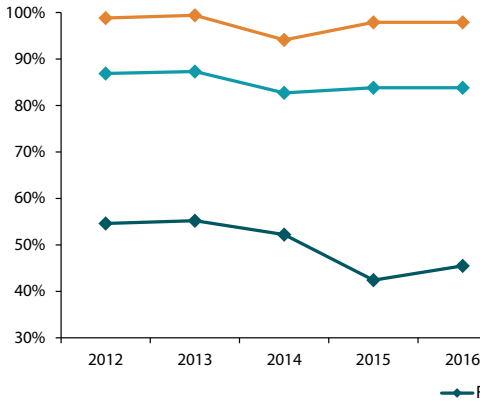


EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS~

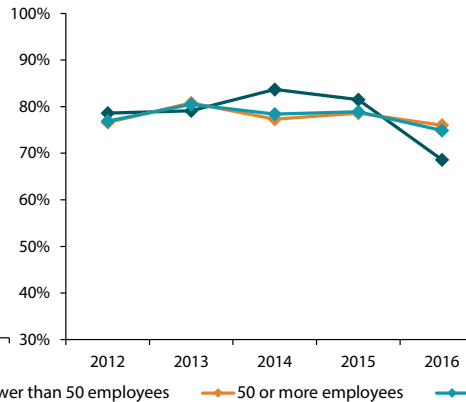


TRENDS IN EMPLOYEE ACCESS TO ESI, 2012–2016

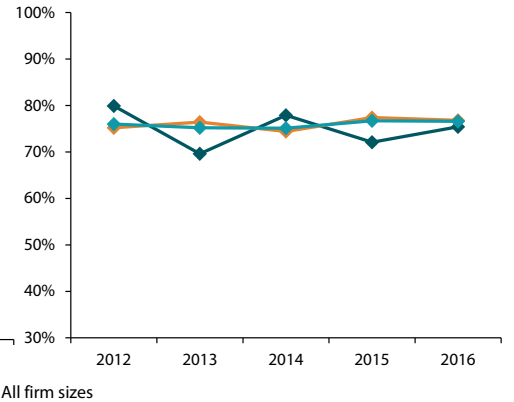
PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI



PERCENT OF EMPLOYEES ELIGIBLE FOR ESI AT FIRMS OFFERING COVERAGE

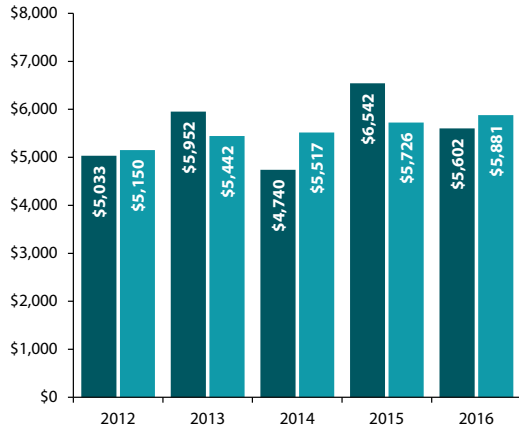


PERCENT OF ESI-ELIGIBLE EMPLOYEES ENROLLED

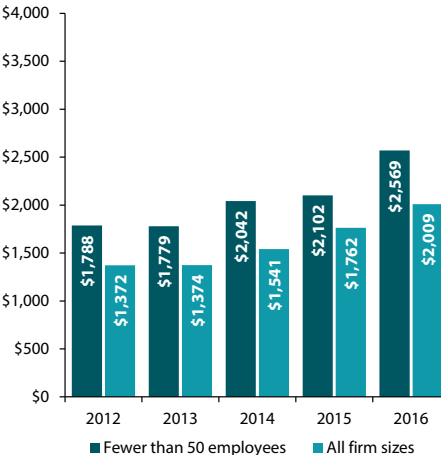


TRENDS IN ESI COSTS, 2012–2016

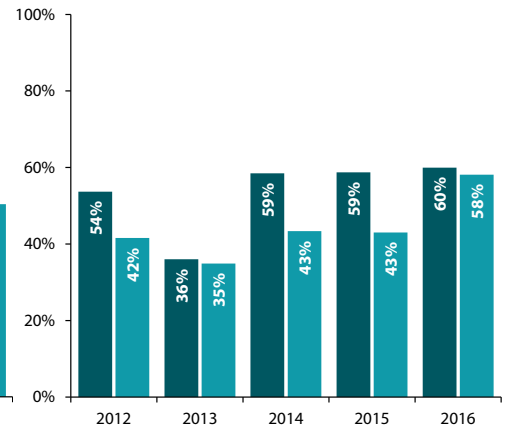
ESI ANNUAL PREMIUMS SINGLE COVERAGE



ESI ANNUAL DEDUCTIBLES SINGLE COVERAGE



PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS~



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TRENDS IN ESI OFFER, 2012–2016

	2012	2013	2014	2015	2016	Test
Percent of Employers Offering ESI						
Fewer than 50 employees	35.9%	38.6%	30.4%	27.8%	24.4%	
50 or more employees	97.6%	99.2%	94.0%	97.9%	97.5%	
All firm sizes	52.7%	55.2%	47.9%	46.2%	42.5%	

TRENDS IN EMPLOYEE ACCESS TO ESI, 2012–2016

Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	54.6%	55.2%	52.2%	42.4%	45.5%	
50 or more employees	98.8%	99.4%	94.1%	97.9%	97.9%	
All firm sizes	86.9%	87.3%	82.7%	83.8%	83.8%	

Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	78.6%	79.1%	83.7%	81.5%	68.6%	
50 or more employees	76.6%	80.8%	77.3%	78.6%	76.0%	
All firm sizes	76.9%	80.5%	78.4%	78.9%	74.9%	

Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	79.9%	69.6%	77.9%	72.1%	75.4%	
50 or more employees	75.2%	76.4%	74.4%	77.4%	76.8%	
All firm sizes	76.0%	75.2%	75.1%	76.7%	76.6%	

TRENDS IN ESI COSTS, 2012–2016

Average Annual Premium Single Coverage						
Fewer than 50 employees	\$5,033	\$5,952	\$4,740	\$6,542	\$5,602	
50 or more employees	\$5,183	\$5,322	\$5,718	\$5,563	\$5,931	
All firm sizes	\$5,150	\$5,442	\$5,517	\$5,726	\$5,881	

Average Employee Share of Premium Single Coverage						
Fewer than 50 employees	16.3%	15.1%	20.9%	21.0%	18.3%	
50 or more employees	23.5%	20.1%	22.9%	21.1%	22.5%	
All firm sizes	22.0%	19.0%	22.5%	21.1%	21.9%	

Average Deductible Single Coverage						
Fewer than 50 employees	\$1,788	\$1,779	\$2,042	\$2,102	\$2,569	
50 or more employees	\$1,245	\$1,289	\$1,419	\$1,694	\$1,905	
All firm sizes	\$1,372	\$1,374	\$1,541	\$1,762	\$2,009	

Percent of Employees in High-Deductible Plans[~]						
Fewer than 50 employees	53.7%	36.0%	58.5%	58.7%	60.0%	
50 or more employees	38.6%	34.6%	39.8%	40.8%	57.8%	*
All firm sizes	41.6%	34.9%	43.4%	43.0%	58.1%	*

* Significant difference between 2015 and 2016 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 (\$1,300 for an individual and \$2,600 for a family in 2016).

#N/A — Not available due to insufficient sample size.

Notes: All references are to private-sector employers and employees. Information on cost is limited to single plans (information on family coverage can be found in the 50-state tables at www.shadac.org/ESIReport2017).

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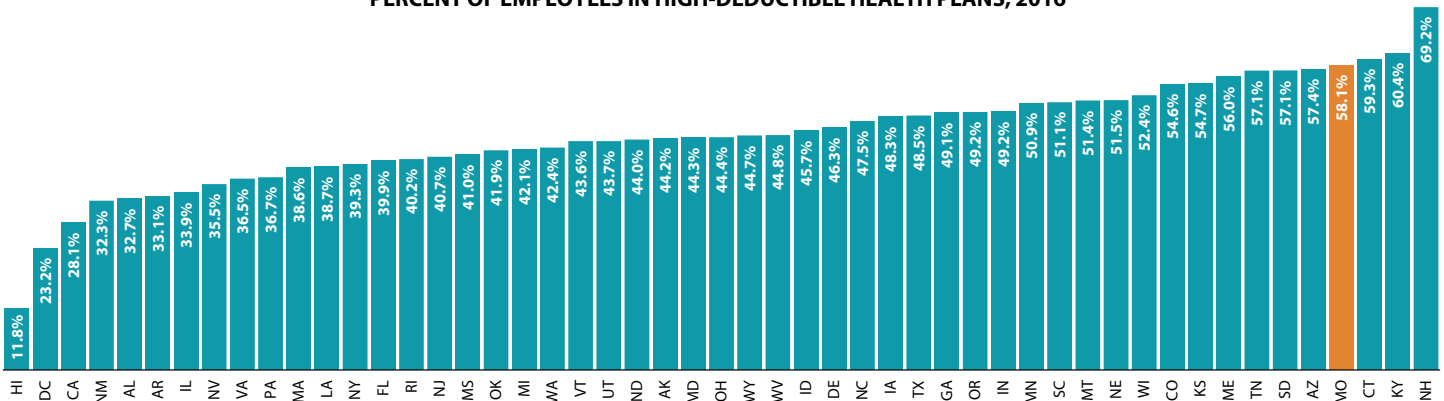
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Data Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component 2012–2016.

EXPLORING STATE VARIATION

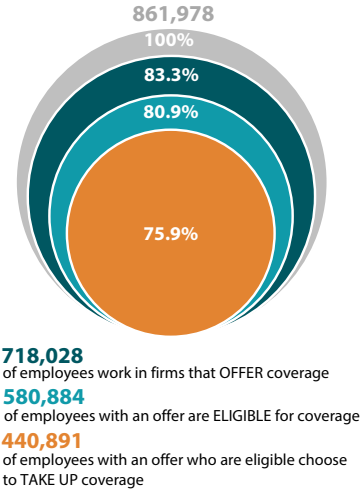
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PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2016[~]

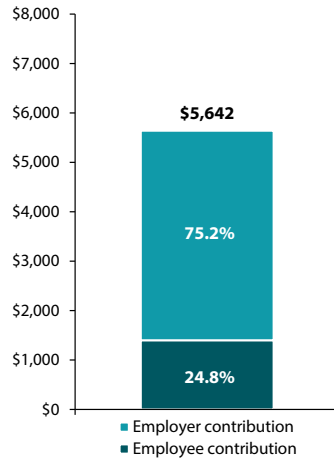


EMPLOYER-SPONSORED INSURANCE IN 2016 (PRIVATE-SECTOR EMPLOYEES)

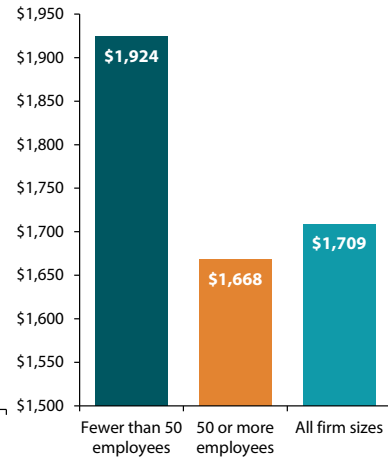
OFFER, ELIGIBILITY, AND TAKE-UP



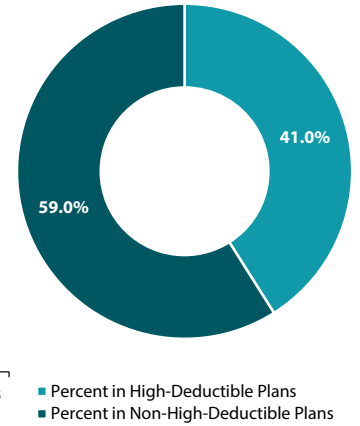
AVERAGE ANNUAL PREMIUM SINGLE COVERAGE



AVERAGE DEDUCTIBLE SINGLE COVERAGE

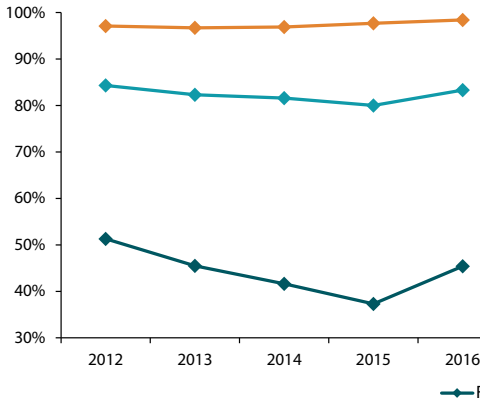


EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS~

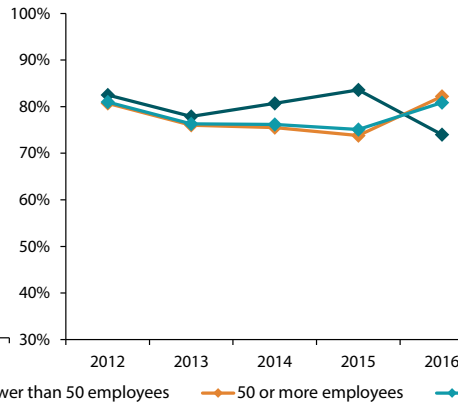


TRENDS IN EMPLOYEE ACCESS TO ESI, 2012–2016

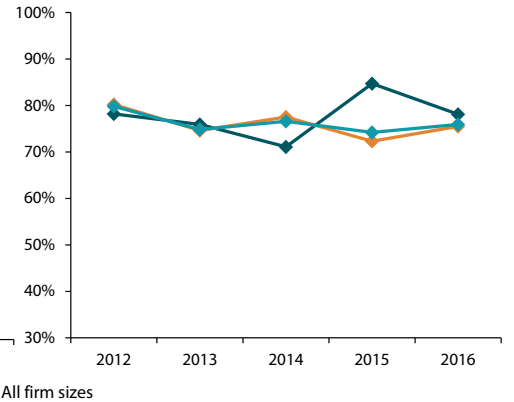
PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI



PERCENT OF EMPLOYEES ELIGIBLE FOR ESI AT FIRMS OFFERING COVERAGE

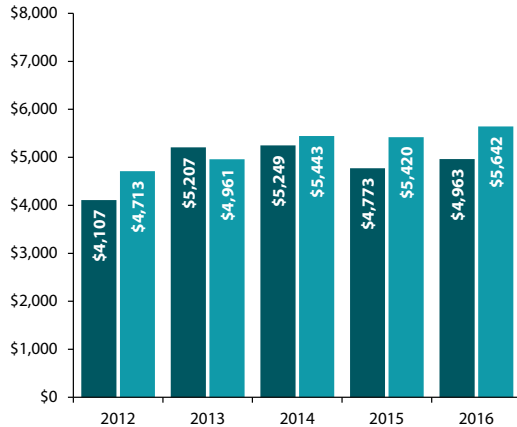


PERCENT OF ESI-ELIGIBLE EMPLOYEES ENROLLED

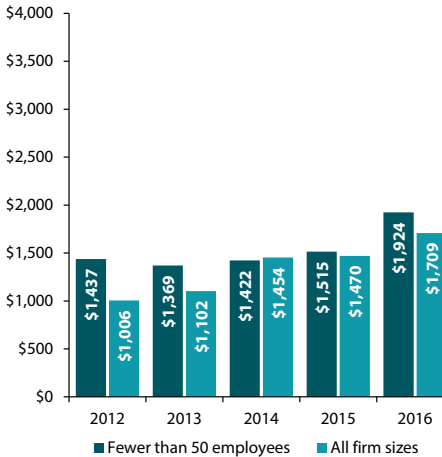


TRENDS IN ESI COSTS, 2012–2016

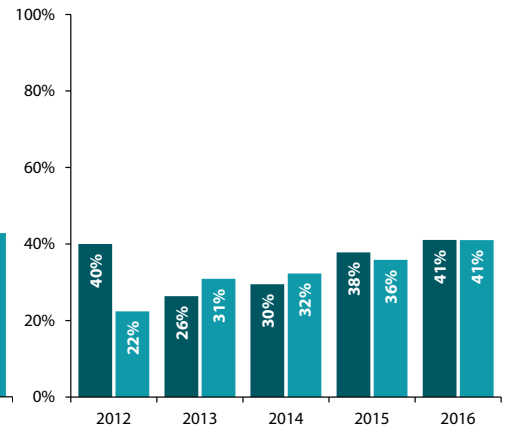
ESI ANNUAL PREMIUMS SINGLE COVERAGE



ESI ANNUAL DEDUCTIBLES SINGLE COVERAGE



PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS~



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TRENDS IN ESI OFFER, 2012–2016

	2012	2013	2014	2015	2016	Test
Percent of Employers Offering ESI						
Fewer than 50 employees	28.8%	28.4%	21.9%	22.5%	33.0%	*
50 or more employees	95.3%	97.5%	96.5%	96.9%	97.9%	
All firm sizes	48.3%	47.8%	43.0%	42.3%	50.8%	*

TRENDS IN EMPLOYEE ACCESS TO ESI, 2012–2016

Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	51.3%	45.5%	41.6%	37.3%	45.4%	
50 or more employees	97.1%	96.7%	96.9%	97.7%	98.4%	
All firm sizes	84.3%	82.3%	81.6%	80.0%	83.3%	
Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	82.5%	77.9%	80.7%	83.6%	74.0%	
50 or more employees	80.7%	76.0%	75.5%	73.8%	82.2%	*
All firm sizes	81.0%	76.3%	76.2%	75.1%	80.9%	
Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	78.2%	75.9%	71.1%	84.7%	78.1%	
50 or more employees	80.2%	74.6%	77.5%	72.3%	75.5%	
All firm sizes	79.8%	74.8%	76.6%	74.2%	75.9%	

TRENDS IN ESI COSTS, 2012–2016

Average Annual Premium Single Coverage						
Fewer than 50 employees	\$4,107	\$5,207	\$5,249	\$4,773	\$4,963	
50 or more employees	\$4,868	\$4,899	\$5,476	\$5,610	\$5,769	
All firm sizes	\$4,713	\$4,961	\$5,443	\$5,420	\$5,642	
Average Employee Share of Premium Single Coverage						
Fewer than 50 employees	15.4%	13.8%	17.8%	18.5%	21.1%	
50 or more employees	24.4%	24.3%	21.8%	24.5%	25.4%	
All firm sizes	22.8%	22.1%	21.2%	23.3%	24.8%	
Average Deductible Single Coverage						
Fewer than 50 employees	\$1,437	\$1,369	\$1,422	\$1,515	\$1,924	
50 or more employees	\$898	\$1,033	\$1,460	\$1,457	\$1,668	
All firm sizes	\$1,006	\$1,102	\$1,454	\$1,470	\$1,709	
Percent of Employees in High-Deductible Plans[~]						
Fewer than 50 employees	40.0%	26.4%	29.5%	37.8%	41.1%	
50 or more employees	18.8%	31.8%	32.8%	35.4%	41.0%	
All firm sizes	22.4%	30.9%	32.3%	35.8%	41.0%	

* Significant difference between 2015 and 2016 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 (\$1,300 for an individual and \$2,600 for a family in 2016).

#N/A — Not available due to insufficient sample size.

Notes: All references are to private-sector employers and employees. Information on cost is limited to single plans (information on family coverage can be found in the 50-state tables at www.shadac.org/ESIReport2017).

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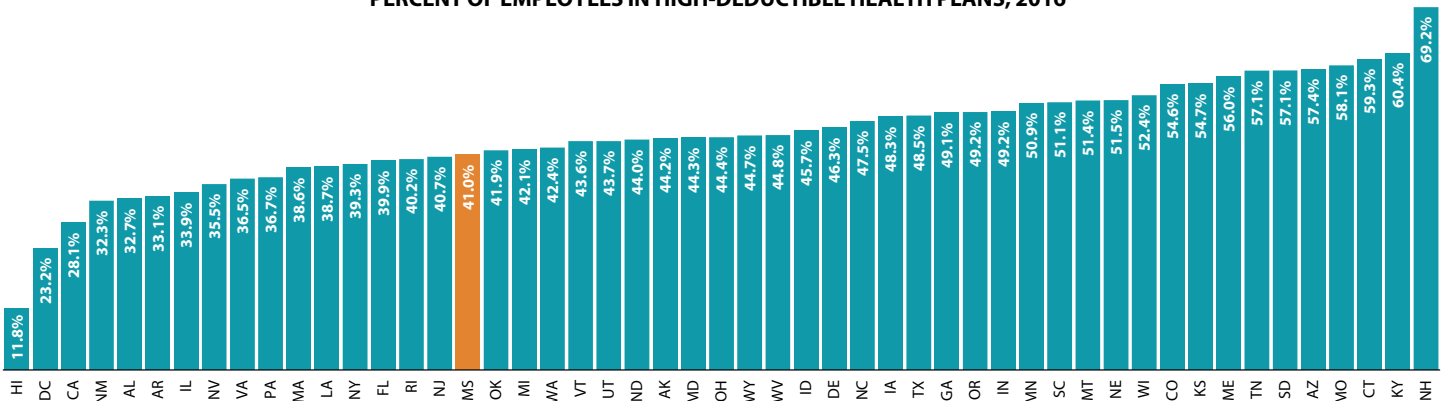
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Data Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component 2012–2016.

EXPLORING STATE VARIATION

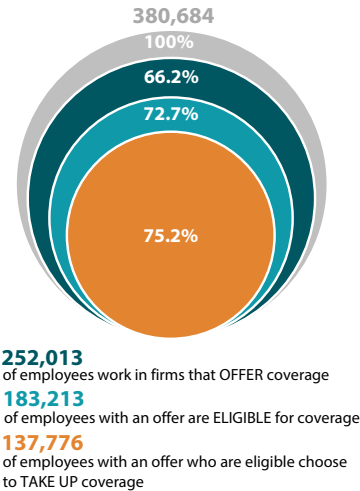
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PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2016[~]

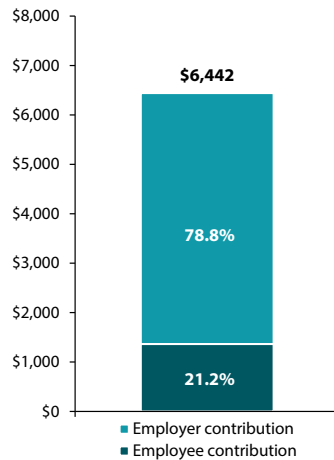


EMPLOYER-SPONSORED INSURANCE IN 2016 (PRIVATE-SECTOR EMPLOYEES)

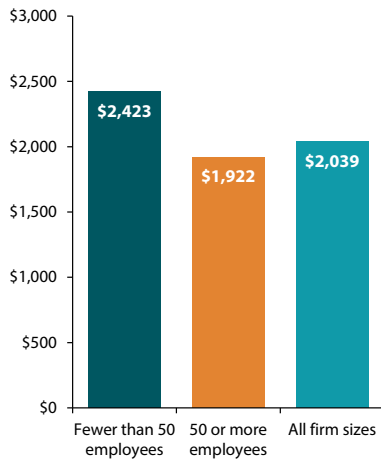
OFFER, ELIGIBILITY, AND TAKE-UP



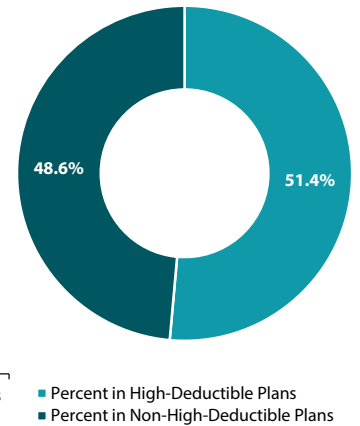
AVERAGE ANNUAL PREMIUM SINGLE COVERAGE



AVERAGE DEDUCTIBLE SINGLE COVERAGE

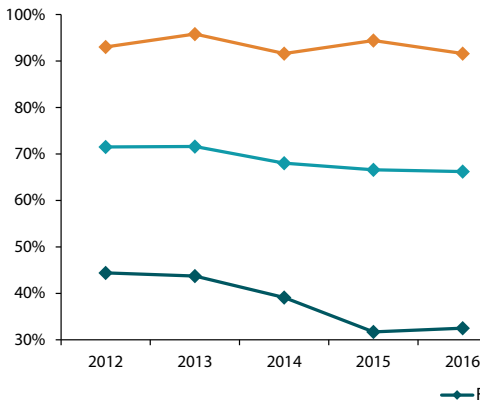


EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS~

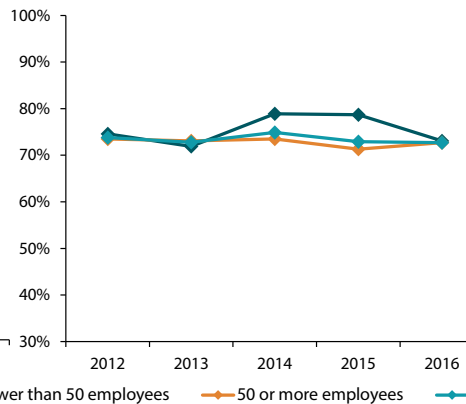


TRENDS IN EMPLOYEE ACCESS TO ESI, 2012–2016

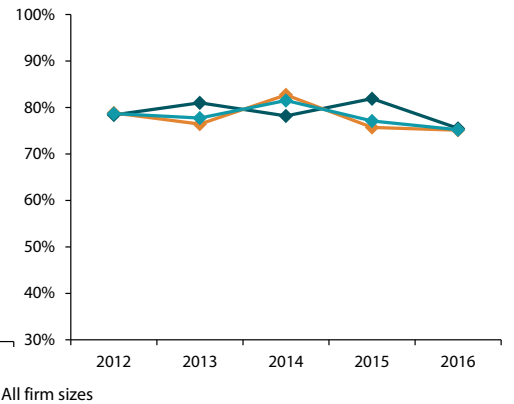
PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI



PERCENT OF EMPLOYEES ELIGIBLE FOR ESI AT FIRMS OFFERING COVERAGE

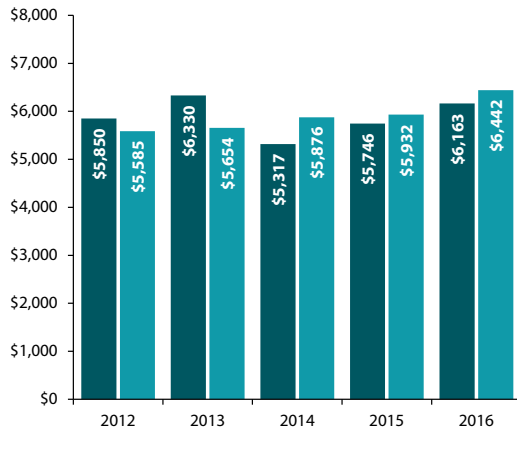


PERCENT OF ESI-ELIGIBLE EMPLOYEES ENROLLED

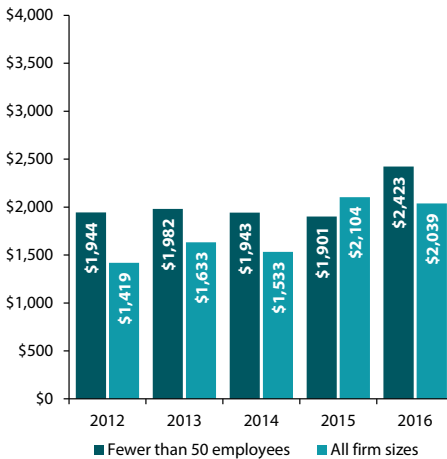


TRENDS IN ESI COSTS, 2012–2016

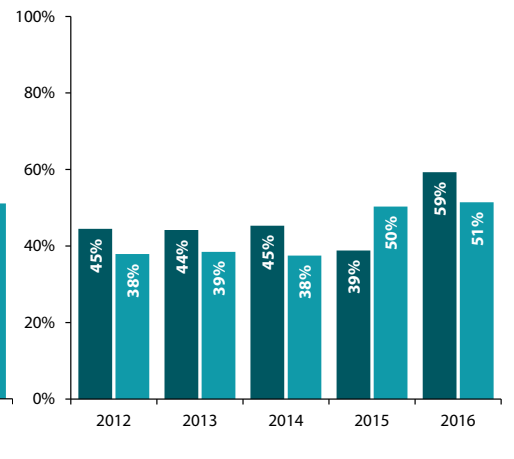
ESI ANNUAL PREMIUMS SINGLE COVERAGE



ESI ANNUAL DEDUCTIBLES SINGLE COVERAGE



PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS~



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TRENDS IN ESI OFFER, 2012–2016

	2012	2013	2014	2015	2016	Test
Percent of Employers Offering ESI						
Fewer than 50 employees	28.6%	28.4%	27.0%	21.3%	16.1%	
50 or more employees	95.6%	96.5%	92.9%	95.0%	91.5%	
All firm sizes	39.0%	38.2%	37.5%	34.3%	28.3%	*

TRENDS IN EMPLOYEE ACCESS TO ESI, 2012–2016

Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	44.4%	43.7%	39.1%	31.7%	32.5%	
50 or more employees	93.0%	95.8%	91.6%	94.4%	91.6%	
All firm sizes	71.5%	71.6%	68.0%	66.6%	66.2%	

Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	74.6%	71.9%	78.9%	78.7%	73.1%	
50 or more employees	73.5%	73.1%	73.5%	71.3%	72.7%	
All firm sizes	73.8%	72.8%	74.9%	72.9%	72.7%	

Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	78.4%	81.0%	78.2%	81.9%	75.5%	
50 or more employees	78.8%	76.4%	82.7%	75.7%	75.1%	
All firm sizes	78.7%	77.7%	81.5%	77.1%	75.2%	

TRENDS IN ESI COSTS, 2012–2016

Average Annual Premium Single Coverage						
Fewer than 50 employees	\$5,850	\$6,330	\$5,317	\$5,746	\$6,163	
50 or more employees	\$5,474	\$5,304	\$6,116	\$5,997	\$6,528	
All firm sizes	\$5,585	\$5,654	\$5,876	\$5,932	\$6,442	

Average Employee Share of Premium Single Coverage						
Fewer than 50 employees	11.5%	13.0%	17.2%	9.9%	16.7%	
50 or more employees	15.5%	17.2%	17.5%	16.1%	22.5%	*
All firm sizes	14.2%	15.6%	17.4%	14.6%	21.2%	*

Average Deductible Single Coverage						
Fewer than 50 employees	\$1,944	\$1,982	\$1,943	\$1,901	\$2,423	
50 or more employees	\$1,194	\$1,446	\$1,368	\$2,173	\$1,922	
All firm sizes	\$1,419	\$1,633	\$1,533	\$2,104	\$2,039	

Percent of Employees in High-Deductible Plans[~]						
Fewer than 50 employees	44.5%	44.2%	45.3%	38.8%	59.3%	*
50 or more employees	35.3%	36.1%	34.8%	54.0%	49.3%	
All firm sizes	37.9%	38.5%	37.5%	50.3%	51.4%	

* Significant difference between 2015 and 2016 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 (\$1,300 for an individual and \$2,600 for a family in 2016).

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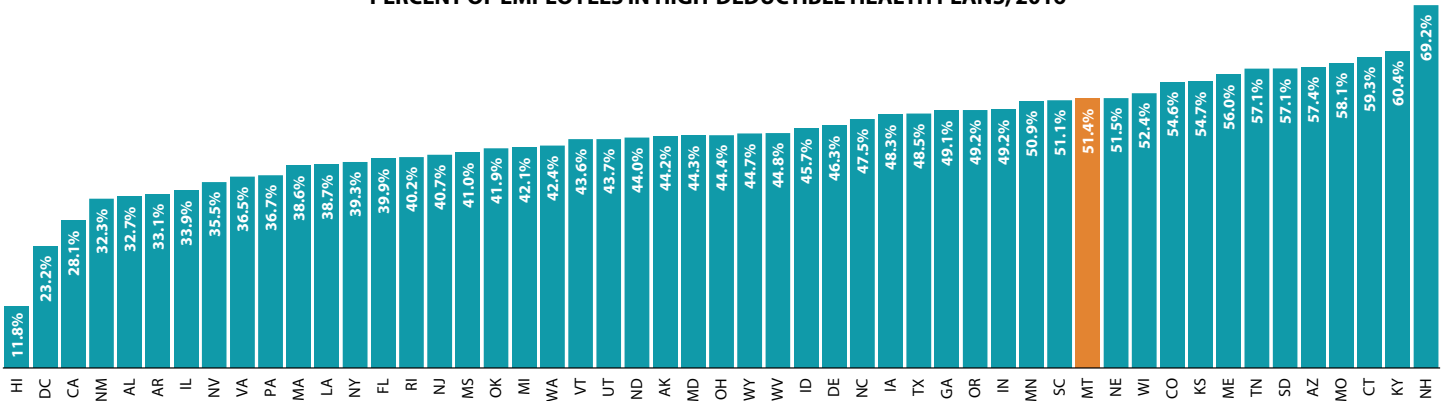
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EXPLORING STATE VARIATION

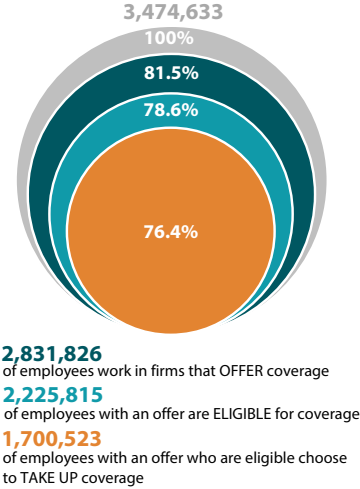
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PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2016[~]

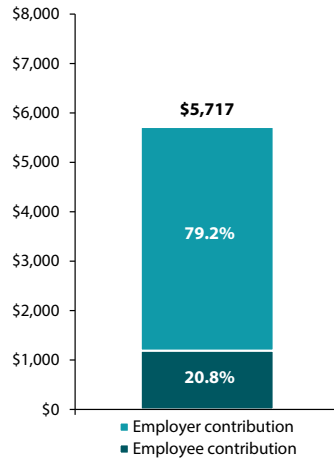


EMPLOYER-SPONSORED INSURANCE IN 2016 (PRIVATE-SECTOR EMPLOYEES)

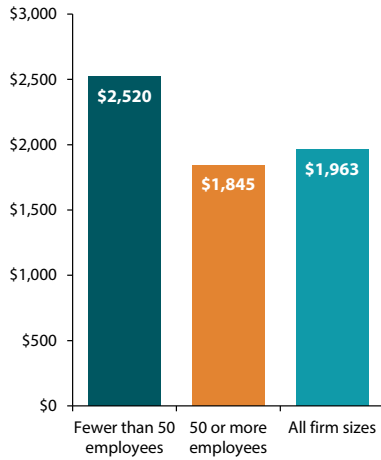
OFFER, ELIGIBILITY, AND TAKE-UP



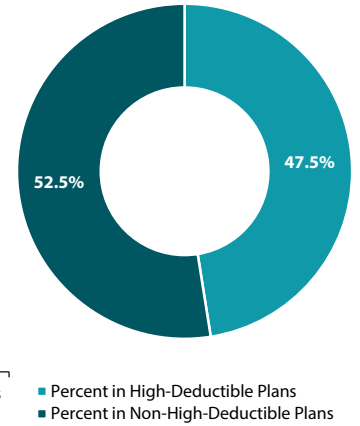
AVERAGE ANNUAL PREMIUM SINGLE COVERAGE



AVERAGE DEDUCTIBLE SINGLE COVERAGE

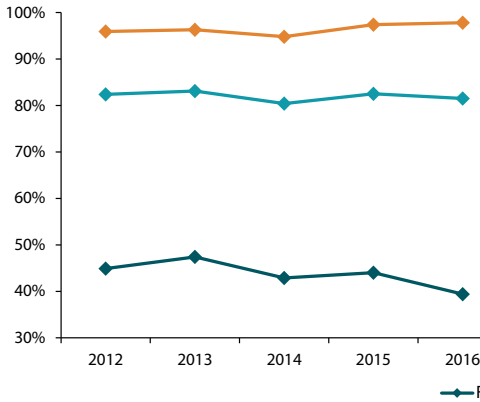


EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS~

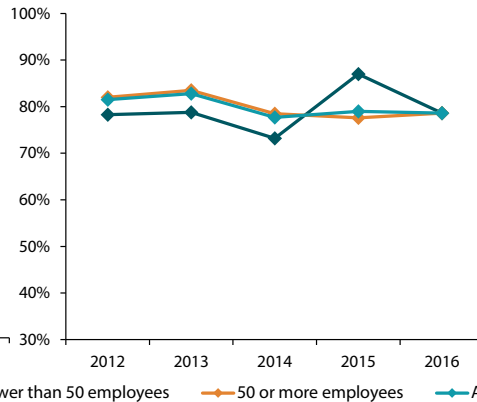


TRENDS IN EMPLOYEE ACCESS TO ESI, 2012–2016

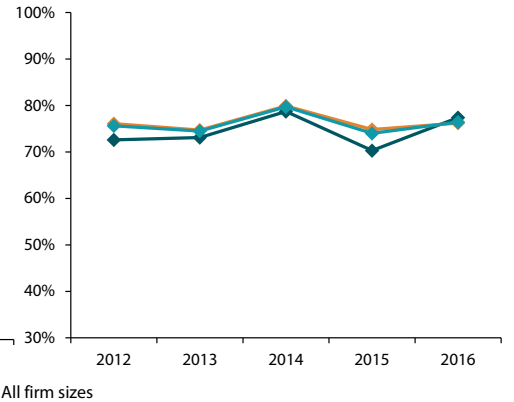
PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI



PERCENT OF EMPLOYEES ELIGIBLE FOR ESI AT FIRMS OFFERING COVERAGE

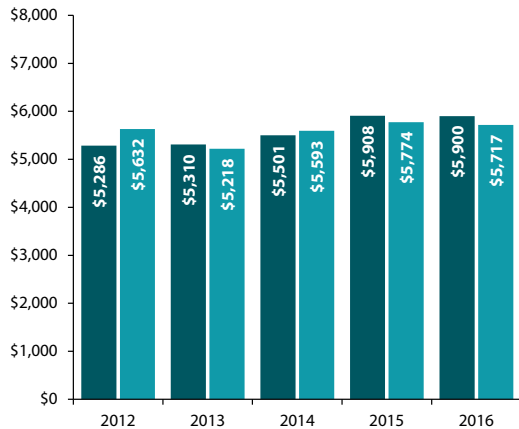


PERCENT OF ESI-ELIGIBLE EMPLOYEES ENROLLED

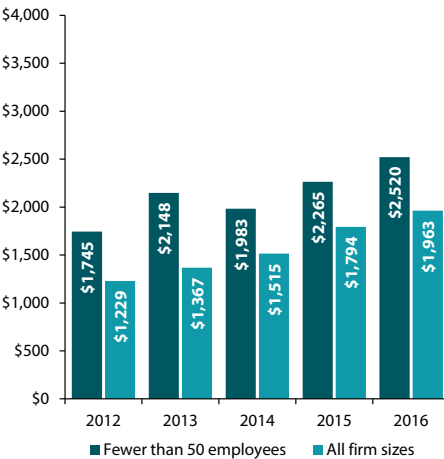


TRENDS IN ESI COSTS, 2012–2016

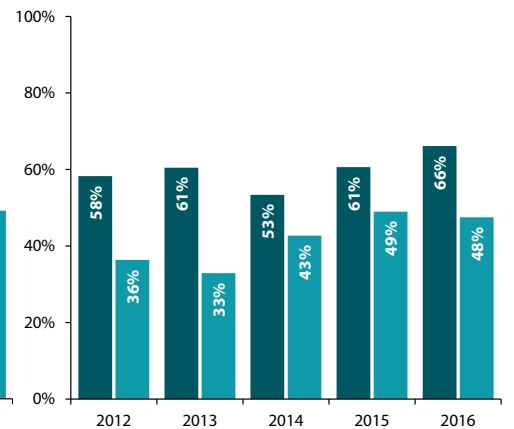
ESI ANNUAL PREMIUMS SINGLE COVERAGE



ESI ANNUAL DEDUCTIBLES SINGLE COVERAGE



PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS~



NORTH CAROLINA

TRENDS IN ESI OFFER, 2012–2016

	2012	2013	2014	2015	2016	Test
Percent of Employers Offering ESI						
Fewer than 50 employees	28.4%	30.1%	26.9%	25.5%	18.7%	
50 or more employees	93.8%	94.2%	91.8%	95.4%	96.7%	
All firm sizes	46.5%	47.8%	43.5%	42.7%	39.9%	

TRENDS IN EMPLOYEE ACCESS TO ESI, 2012–2016

Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	44.9%	47.4%	42.9%	44.0%	39.4%	
50 or more employees	95.9%	96.3%	94.8%	97.4%	97.8%	
All firm sizes	82.4%	83.1%	80.4%	82.5%	81.5%	

Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	78.3%	78.8%	73.2%	87.0%	78.6%	
50 or more employees	82.0%	83.5%	78.5%	77.6%	78.6%	
All firm sizes	81.5%	82.8%	77.7%	79.0%	78.6%	

Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	72.6%	73.1%	78.7%	70.3%	77.4%	
50 or more employees	76.1%	74.7%	79.9%	74.8%	76.2%	
All firm sizes	75.6%	74.5%	79.7%	74.0%	76.4%	

TRENDS IN ESI COSTS, 2012–2016

Average Annual Premium Single Coverage						
Fewer than 50 employees	\$5,286	\$5,310	\$5,501	\$5,908	\$5,900	
50 or more employees	\$5,705	\$5,199	\$5,614	\$5,741	\$5,682	
All firm sizes	\$5,632	\$5,218	\$5,593	\$5,774	\$5,717	

Average Employee Share of Premium Single Coverage						
Fewer than 50 employees	21.4%	13.3%	21.9%	19.1%	20.5%	
50 or more employees	16.9%	21.9%	20.3%	22.1%	20.8%	
All firm sizes	17.7%	20.4%	20.6%	21.5%	20.8%	

Average Deductible Single Coverage						
Fewer than 50 employees	\$1,745	\$2,148	\$1,983	\$2,265	\$2,520	
50 or more employees	\$1,122	\$1,205	\$1,412	\$1,665	\$1,845	
All firm sizes	\$1,229	\$1,367	\$1,515	\$1,794	\$1,963	

Percent of Employees in High-Deductible Plans[~]						
Fewer than 50 employees	58.3%	60.5%	53.4%	60.6%	66.1%	
50 or more employees	33.0%	28.2%	41.0%	46.8%	44.5%	
All firm sizes	36.4%	32.9%	42.7%	49.0%	47.5%	

* Significant difference between 2015 and 2016 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 (\$1,300 for an individual and \$2,600 for a family in 2016).

#N/A — Not available due to insufficient sample size.

Notes: All references are to private-sector employers and employees. Information on cost is limited to single plans (information on family coverage can be found in the 50-state tables at www.shadac.org/ESIReport2017). Average premium prices are not adjusted to account for variation in actuarial value.

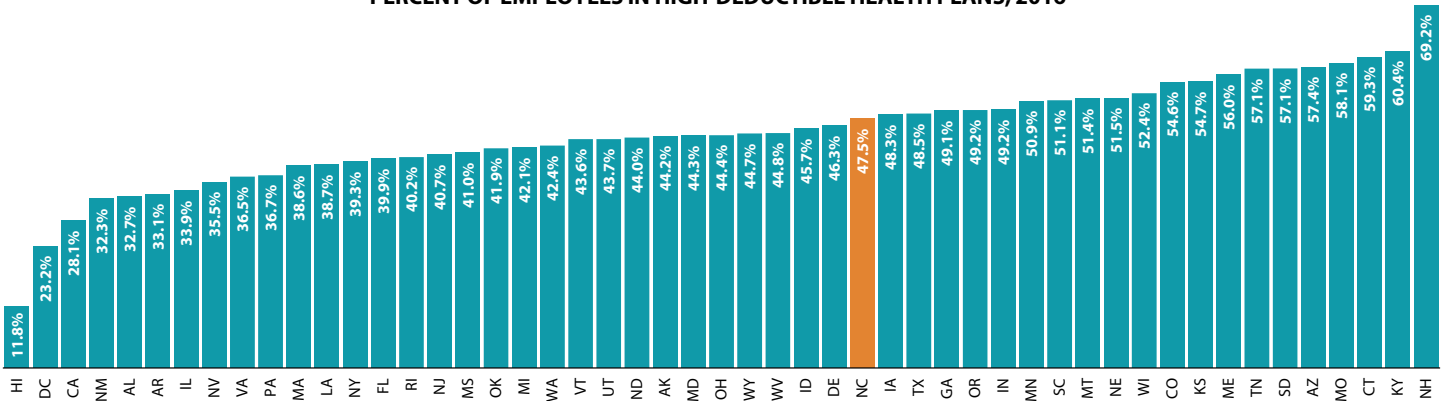
Please see www.shadac.org/ESIReport2017 for information on definitions and methods.

Data Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component 2012–2016.

EXPLORING STATE VARIATION

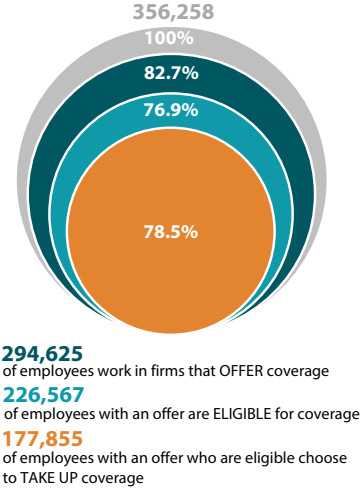
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PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2016[~]

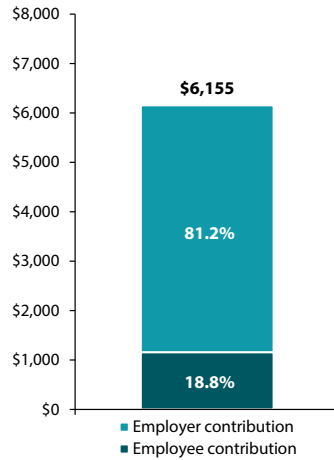


EMPLOYER-SPONSORED INSURANCE IN 2016 (PRIVATE-SECTOR EMPLOYEES)

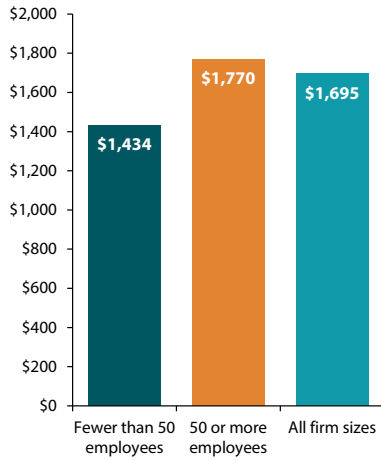
OFFER, ELIGIBILITY, AND TAKE-UP



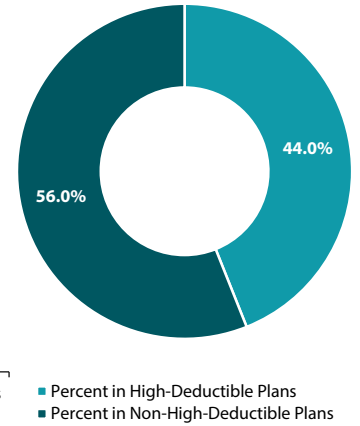
AVERAGE ANNUAL PREMIUM SINGLE COVERAGE



AVERAGE DEDUCTIBLE SINGLE COVERAGE

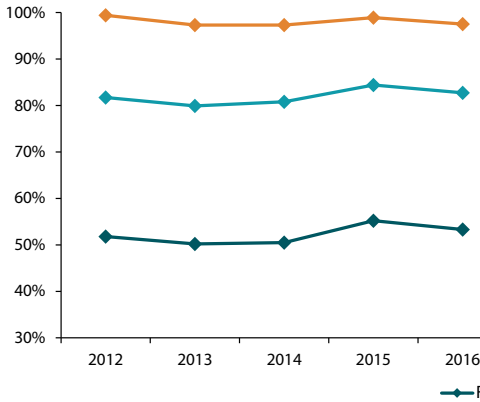


EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS~

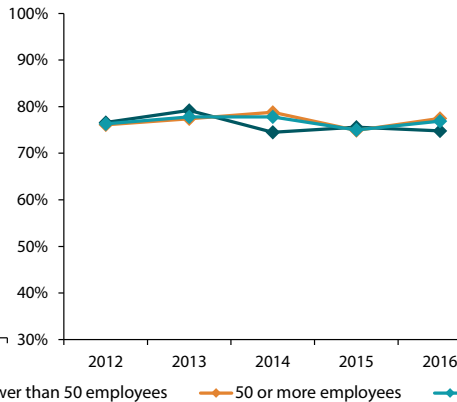


TRENDS IN EMPLOYEE ACCESS TO ESI, 2012–2016

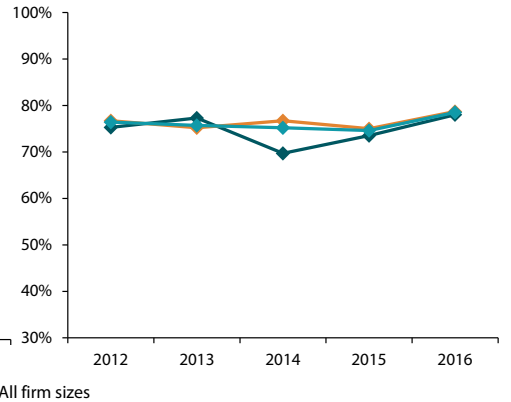
PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI



PERCENT OF EMPLOYEES ELIGIBLE FOR ESI AT FIRMS OFFERING COVERAGE

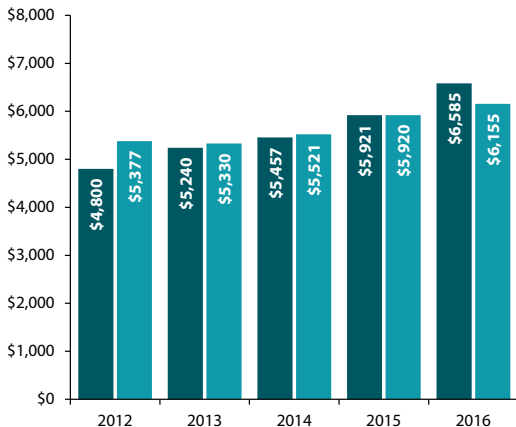


PERCENT OF ESI-ELIGIBLE EMPLOYEES ENROLLED

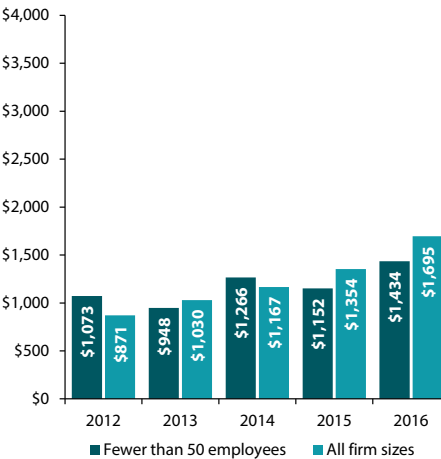


TRENDS IN ESI COSTS, 2012–2016

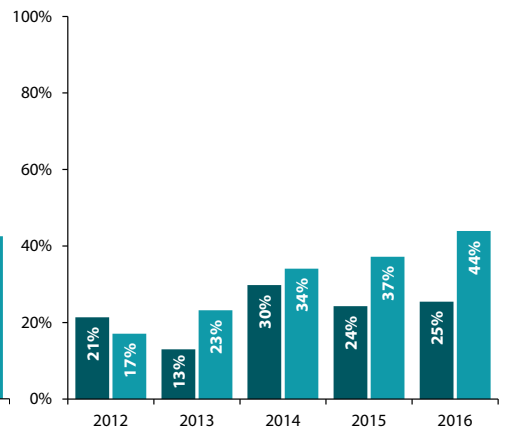
ESI ANNUAL PREMIUMS SINGLE COVERAGE



ESI ANNUAL DEDUCTIBLES SINGLE COVERAGE



PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS~



NORTH DAKOTA

TRENDS IN ESI OFFER, 2012–2016

	2012	2013	2014	2015	2016	Test
Percent of Employers Offering ESI						
Fewer than 50 employees	32.0%	35.2%	33.9%	30.1%	39.4%	*
50 or more employees	98.2%	95.8%	96.9%	97.4%	96.7%	
All firm sizes	44.8%	47.3%	46.0%	44.9%	51.4%	

TRENDS IN EMPLOYEE ACCESS TO ESI, 2012–2016

Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	51.8%	50.2%	50.5%	55.2%	53.3%	
50 or more employees	99.4%	97.3%	97.3%	98.9%	97.5%	
All firm sizes	81.7%	79.9%	80.8%	84.4%	82.7%	
Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	76.6%	79.2%	74.5%	75.6%	74.8%	
50 or more employees	76.1%	77.4%	78.8%	74.9%	77.5%	
All firm sizes	76.3%	77.8%	77.8%	75.0%	76.9%	
Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	75.3%	77.3%	69.7%	73.5%	78.0%	
50 or more employees	76.7%	75.2%	76.7%	75.0%	78.7%	
All firm sizes	76.4%	75.7%	75.2%	74.6%	78.5%	

TRENDS IN ESI COSTS, 2012–2016

Average Annual Premium Single Coverage						
Fewer than 50 employees	\$4,800	\$5,240	\$5,457	\$5,921	\$6,585	
50 or more employees	\$5,579	\$5,363	\$5,539	\$5,919	\$6,014	
All firm sizes	\$5,377	\$5,330	\$5,521	\$5,920	\$6,155	
Average Employee Share of Premium Single Coverage						
Fewer than 50 employees	15.2%	10.6%	20.2%	21.1%	14.2%	
50 or more employees	19.0%	20.9%	20.7%	21.8%	20.4%	
All firm sizes	18.1%	18.2%	20.6%	21.6%	18.8%	
Average Deductible Single Coverage						
Fewer than 50 employees	\$1,073	\$948	\$1,266	\$1,152	\$1,434	
50 or more employees	\$803	\$1,057	\$1,141	\$1,418	\$1,770	*
All firm sizes	\$871	\$1,030	\$1,167	\$1,354	\$1,695	*
Percent of Employees in High-Deductible Plans[~]						
Fewer than 50 employees	21.4%	13.0%	29.8%	24.3%	25.5%	
50 or more employees	15.8%	26.5%	35.1%	40.7%	48.8%	
All firm sizes	17.1%	23.2%	34.1%	37.2%	44.0%	

* Significant difference between 2015 and 2016 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 (\$1,300 for an individual and \$2,600 for a family in 2016).

#N/A — Not available due to insufficient sample size.

Notes: All references are to private-sector employers and employees. Information on cost is limited to single plans (information on family coverage can be found in the 50-state tables at www.shadac.org/ESIReport2017).

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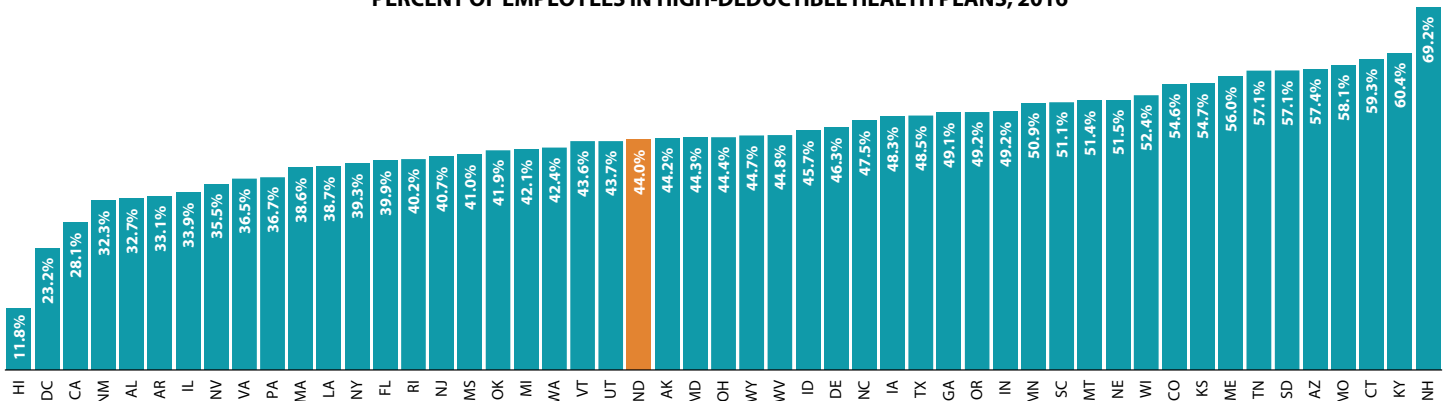
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Data Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component 2012–2016.

EXPLORING STATE VARIATION

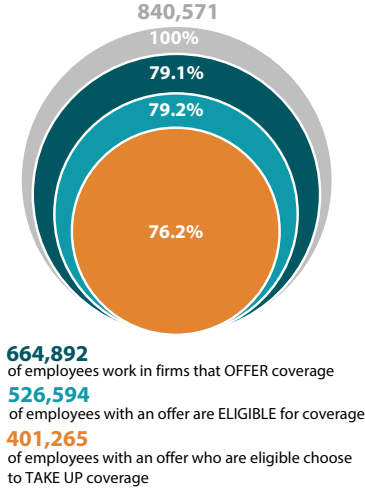
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PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2016[~]

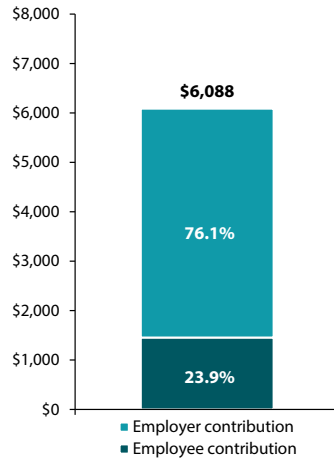


EMPLOYER-SPONSORED INSURANCE IN 2016 (PRIVATE-SECTOR EMPLOYEES)

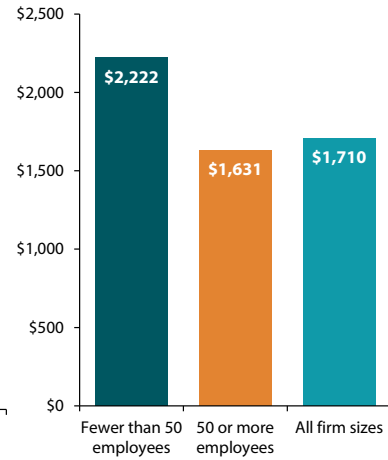
OFFER, ELIGIBILITY, AND TAKE-UP



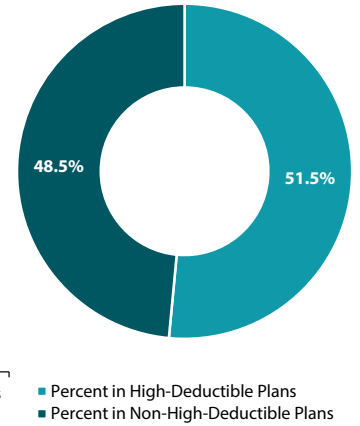
AVERAGE ANNUAL PREMIUM SINGLE COVERAGE



AVERAGE DEDUCTIBLE SINGLE COVERAGE



EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS~

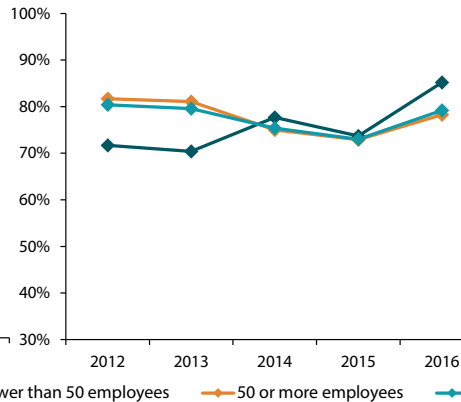


TRENDS IN EMPLOYEE ACCESS TO ESI, 2012–2016

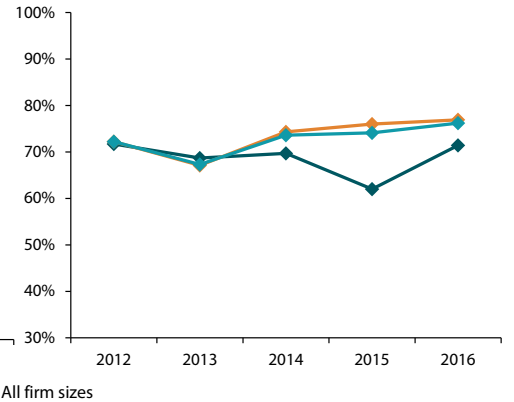
PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI



PERCENT OF EMPLOYEES ELIGIBLE FOR ESI AT FIRMS OFFERING COVERAGE

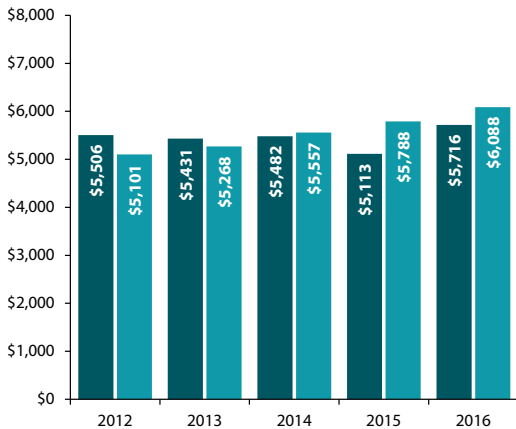


PERCENT OF ESI-ELIGIBLE EMPLOYEES ENROLLED

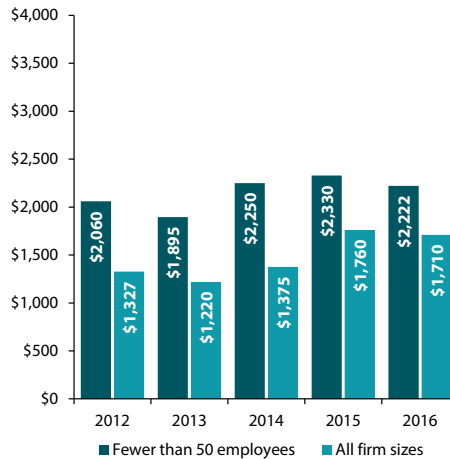


TRENDS IN ESI COSTS, 2012–2016

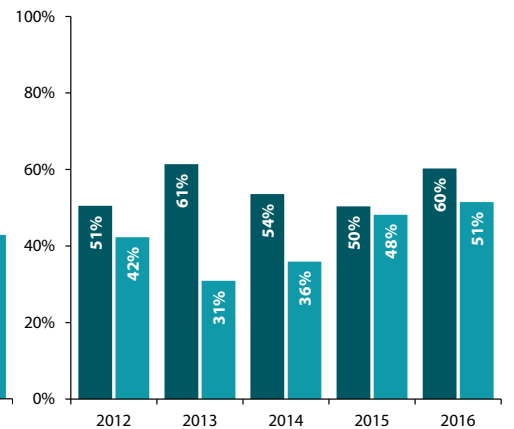
ESI ANNUAL PREMIUMS SINGLE COVERAGE



ESI ANNUAL DEDUCTIBLES SINGLE COVERAGE



PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS~



NEBRASKA

TRENDS IN ESI OFFER, 2012–2016

	2012	2013	2014	2015	2016	Test
Percent of Employers Offering ESI						
Fewer than 50 employees	21.7%	26.9%	24.2%	18.8%	16.8%	
50 or more employees	94.2%	98.3%	95.6%	96.3%	97.0%	
All firm sizes	36.9%	43.7%	39.5%	35.4%	36.1%	

TRENDS IN EMPLOYEE ACCESS TO ESI, 2012–2016

Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	39.8%	43.9%	42.1%	34.9%	36.2%	
50 or more employees	97.8%	98.3%	97.4%	97.4%	96.5%	
All firm sizes	81.7%	83.7%	81.6%	78.9%	79.1%	
Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	71.7%	70.4%	77.7%	73.7%	85.2%	*
50 or more employees	81.7%	81.1%	75.0%	72.9%	78.3%	
All firm sizes	80.4%	79.6%	75.4%	73.0%	79.2%	
Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	71.7%	68.7%	69.7%	62.0%	71.4%	
50 or more employees	72.2%	67.1%	74.3%	76.0%	76.9%	
All firm sizes	72.2%	67.3%	73.6%	74.1%	76.2%	

TRENDS IN ESI COSTS, 2012–2016

Average Annual Premium Single Coverage						
Fewer than 50 employees	\$5,506	\$5,431	\$5,482	\$5,113	\$5,716	
50 or more employees	\$5,041	\$5,242	\$5,571	\$5,881	\$6,146	
All firm sizes	\$5,101	\$5,268	\$5,557	\$5,788	\$6,088	
Average Employee Share of Premium Single Coverage						
Fewer than 50 employees	22.0%	14.8%	19.4%	19.3%	23.4%	
50 or more employees	22.4%	23.3%	24.6%	24.1%	24.0%	
All firm sizes	22.3%	22.1%	23.8%	23.6%	23.9%	
Average Deductible Single Coverage						
Fewer than 50 employees	\$2,060	\$1,895	\$2,250	\$2,330	\$2,222	
50 or more employees	\$1,213	\$1,110	\$1,224	\$1,685	\$1,631	
All firm sizes	\$1,327	\$1,220	\$1,375	\$1,760	\$1,710	
Percent of Employees in High-Deductible Plans[~]						
Fewer than 50 employees	50.5%	61.4%	53.6%	50.3%	60.3%	
50 or more employees	41.1%	26.5%	33.0%	47.9%	50.2%	
All firm sizes	42.3%	30.9%	35.9%	48.2%	51.5%	

* Significant difference between 2015 and 2016 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 (\$1,300 for an individual and \$2,600 for a family in 2016).

#N/A — Not available due to insufficient sample size.

Notes: All references are to private-sector employers and employees. Information on cost is limited to single plans (information on family coverage can be found in the 50-state tables at www.shadac.org/ESIReport2017). Average premium prices are not adjusted to account for variation in actuarial value.

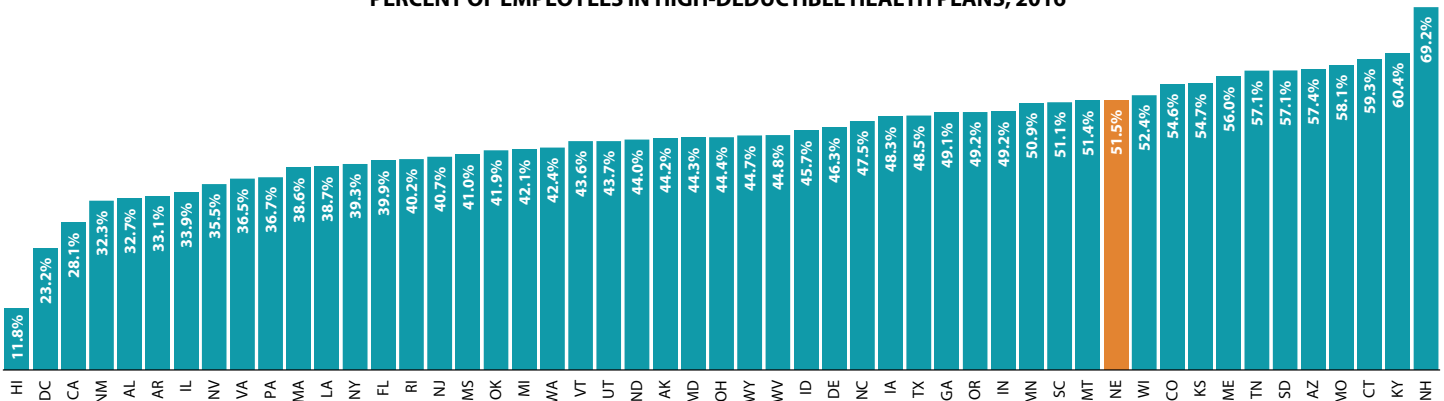
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Data Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component 2012–2016.

EXPLORING STATE VARIATION

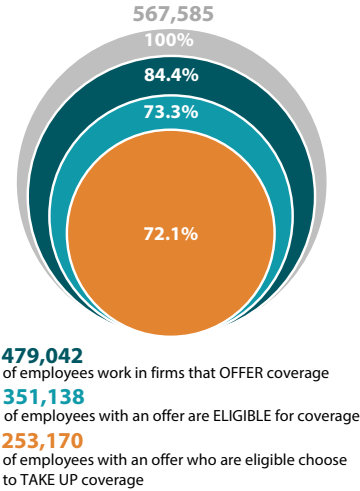
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PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2016[~]

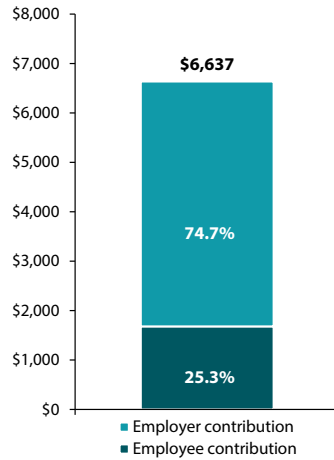


EMPLOYER-SPONSORED INSURANCE IN 2016 (PRIVATE-SECTOR EMPLOYEES)

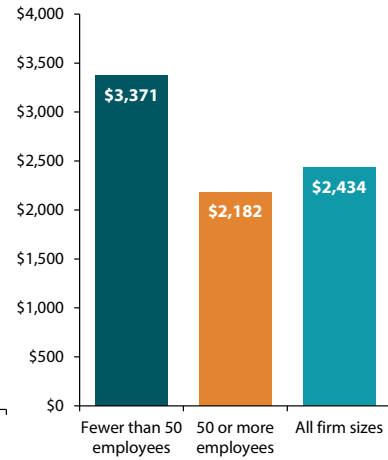
OFFER, ELIGIBILITY, AND TAKE-UP



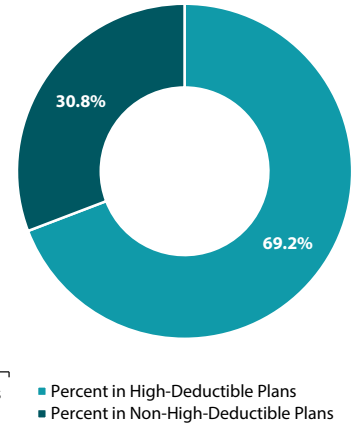
AVERAGE ANNUAL PREMIUM SINGLE COVERAGE



AVERAGE DEDUCTIBLE SINGLE COVERAGE

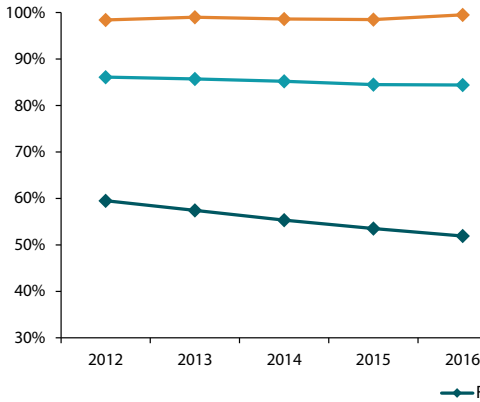


EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS~

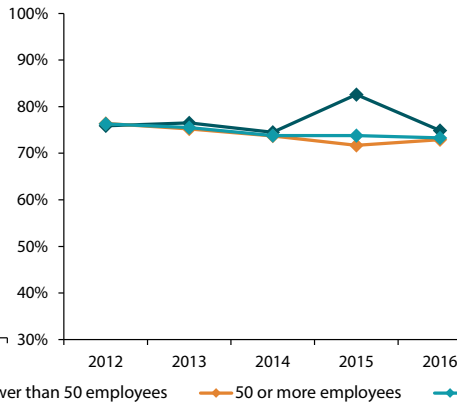


TRENDS IN EMPLOYEE ACCESS TO ESI, 2012–2016

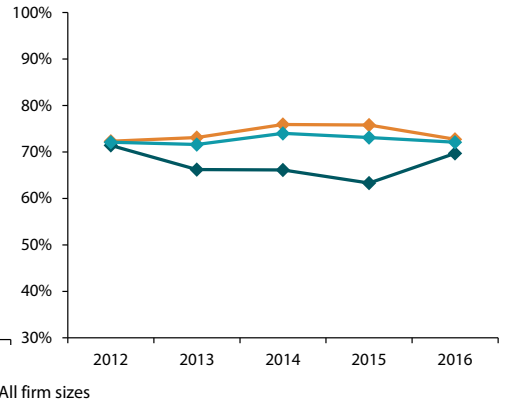
PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI



PERCENT OF EMPLOYEES ELIGIBLE FOR ESI AT FIRMS OFFERING COVERAGE

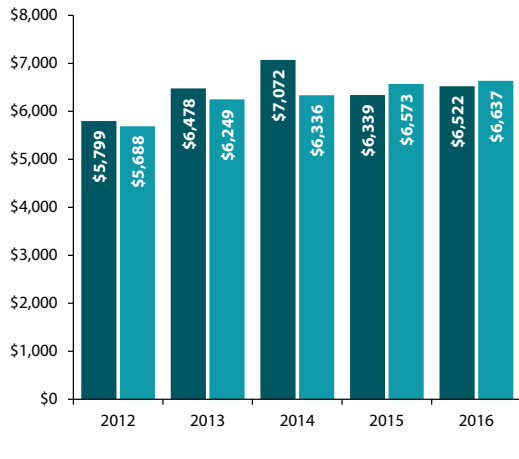


PERCENT OF ESI-ELIGIBLE EMPLOYEES ENROLLED

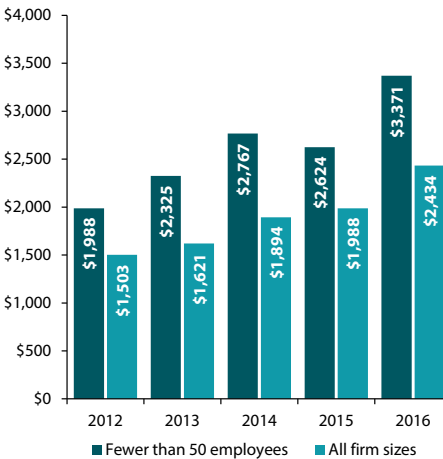


TRENDS IN ESI COSTS, 2012–2016

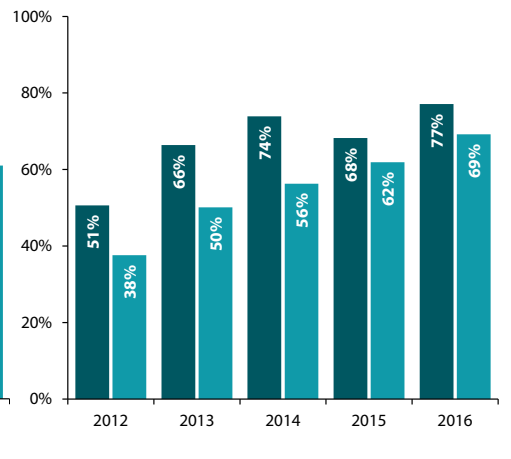
ESI ANNUAL PREMIUMS SINGLE COVERAGE



ESI ANNUAL DEDUCTIBLES SINGLE COVERAGE



PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS~



NEW HAMPSHIRE

TRENDS IN ESI OFFER, 2012–2016

	2012	2013	2014	2015	2016	Test
Percent of Employers Offering ESI						
Fewer than 50 employees	39.3%	35.1%	37.7%	33.6%	34.9%	
50 or more employees	96.5%	99.1%	97.8%	96.9%	96.8%	
All firm sizes	54.1%	52.4%	52.7%	48.9%	51.6%	

TRENDS IN EMPLOYEE ACCESS TO ESI, 2012–2016

Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	59.5%	57.4%	55.3%	53.5%	51.9%	
50 or more employees	98.4%	99.0%	98.6%	98.5%	99.5%	
All firm sizes	86.1%	85.7%	85.2%	84.5%	84.4%	

Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	75.9%	76.5%	74.5%	82.6%	74.9%	
50 or more employees	76.4%	75.2%	73.7%	71.7%	72.9%	
All firm sizes	76.3%	75.5%	73.8%	73.8%	73.3%	

Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	71.4%	66.2%	66.1%	63.3%	69.7%	
50 or more employees	72.3%	73.1%	75.9%	75.8%	72.7%	
All firm sizes	72.1%	71.6%	74.0%	73.1%	72.1%	

TRENDS IN ESI COSTS, 2012–2016

Average Annual Premium Single Coverage						
Fewer than 50 employees	\$5,799	\$6,478	\$7,072	\$6,339	\$6,522	
50 or more employees	\$5,650	\$6,175	\$6,134	\$6,634	\$6,668	
All firm sizes	\$5,688	\$6,249	\$6,336	\$6,573	\$6,637	

Average Employee Share of Premium Single Coverage						
Fewer than 50 employees	24.8%	19.2%	18.6%	23.2%	23.6%	
50 or more employees	21.2%	23.8%	24.9%	24.1%	25.7%	
All firm sizes	22.1%	22.6%	23.4%	24.0%	25.3%	

Average Deductible Single Coverage						
Fewer than 50 employees	\$1,988	\$2,325	\$2,767	\$2,624	\$3,371	*
50 or more employees	\$1,331	\$1,389	\$1,664	\$1,822	\$2,182	
All firm sizes	\$1,503	\$1,621	\$1,894	\$1,988	\$2,434	*

Percent of Employees in High-Deductible Plans[~]						
Fewer than 50 employees	50.6%	66.4%	73.9%	68.3%	77.1%	
50 or more employees	33.8%	46.0%	52.4%	60.4%	67.3%	
All firm sizes	37.6%	50.1%	56.3%	61.9%	69.2%	

* Significant difference between 2015 and 2016 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 (\$1,300 for an individual and \$2,600 for a family in 2016).

#N/A — Not available due to insufficient sample size.

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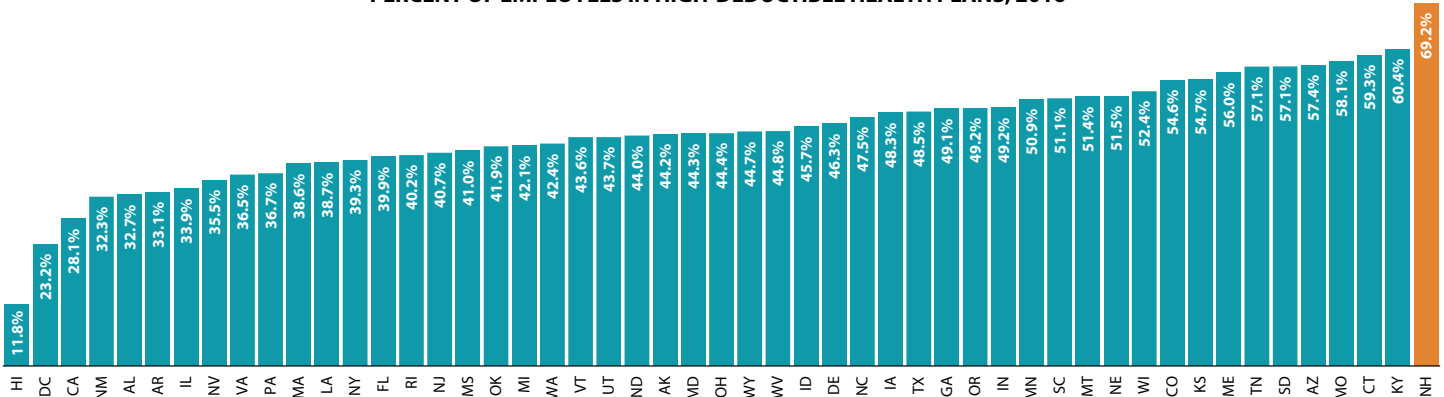
Please see www.shadac.org/ESIReport2017 for information on definitions and methods.

Data Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component 2012–2016.

EXPLORING STATE VARIATION

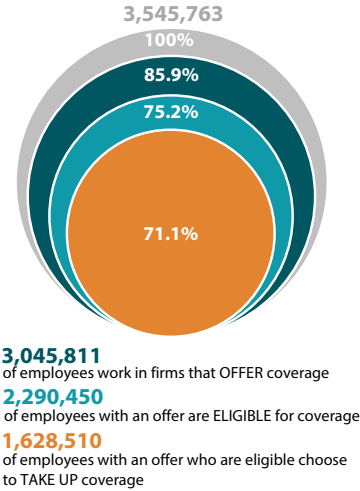
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PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2016[~]

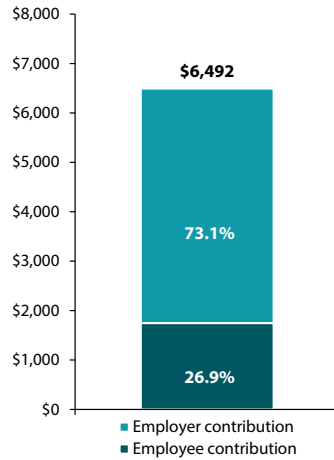


EMPLOYER-SPONSORED INSURANCE IN 2016 (PRIVATE-SECTOR EMPLOYEES)

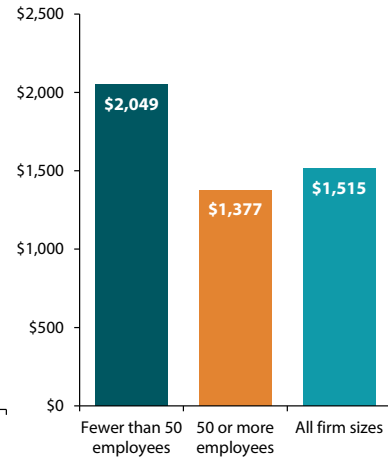
OFFER, ELIGIBILITY, AND TAKE-UP



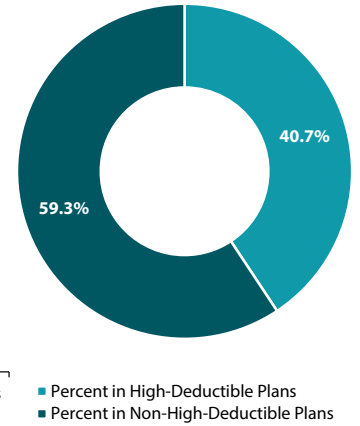
AVERAGE ANNUAL PREMIUM SINGLE COVERAGE



AVERAGE DEDUCTIBLE SINGLE COVERAGE

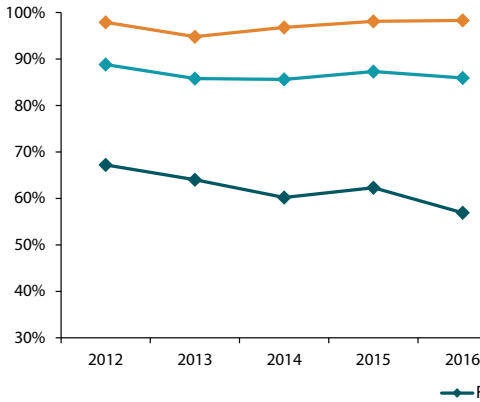


EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS~

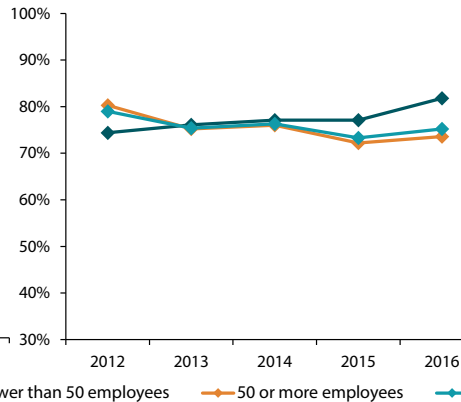


TRENDS IN EMPLOYEE ACCESS TO ESI, 2012–2016

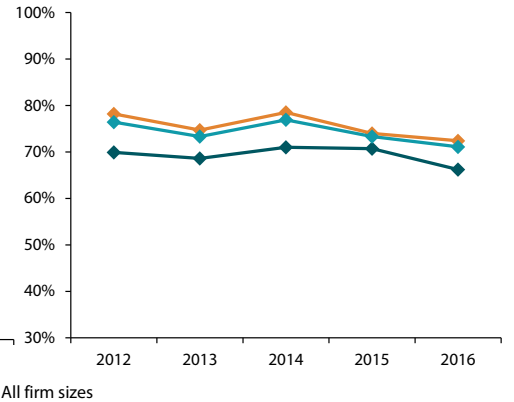
PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI



PERCENT OF EMPLOYEES ELIGIBLE FOR ESI AT FIRMS OFFERING COVERAGE

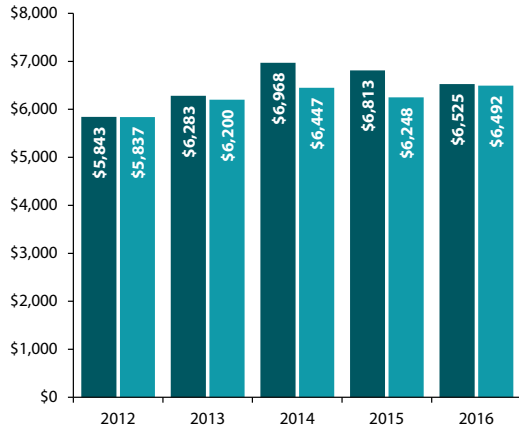


PERCENT OF ESI-ELIGIBLE EMPLOYEES ENROLLED

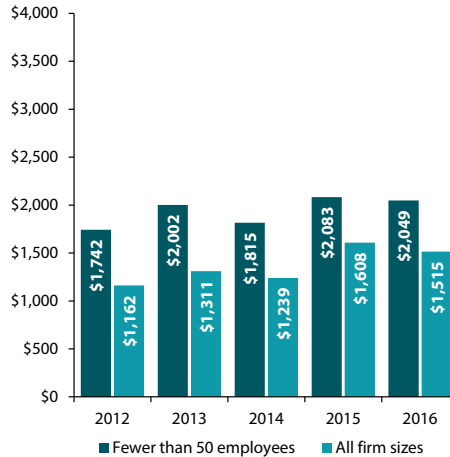


TRENDS IN ESI COSTS, 2012–2016

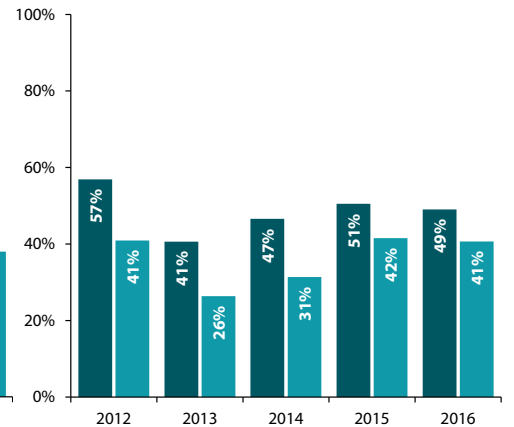
ESI ANNUAL PREMIUMS SINGLE COVERAGE



ESI ANNUAL DEDUCTIBLES SINGLE COVERAGE



PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS~



NEW JERSEY

TRENDS IN ESI OFFER, 2012–2016

	2012	2013	2014	2015	2016	Test
Percent of Employers Offering ESI						
Fewer than 50 employees	49.5%	43.7%	48.4%	42.0%	38.9%	
50 or more employees	95.2%	95.6%	94.9%	95.8%	98.5%	
All firm sizes	57.9%	53.9%	57.3%	53.4%	51.2%	

TRENDS IN EMPLOYEE ACCESS TO ESI, 2012–2016

Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	67.2%	64.0%	60.2%	62.3%	56.9%	
50 or more employees	97.9%	94.8%	96.8%	98.1%	98.3%	
All firm sizes	88.8%	85.8%	85.6%	87.3%	85.9%	

Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	74.4%	76.1%	77.1%	77.1%	81.8%	
50 or more employees	80.3%	75.2%	76.0%	72.2%	73.6%	
All firm sizes	79.0%	75.4%	76.3%	73.3%	75.2%	

Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	69.9%	68.6%	71.0%	70.7%	66.2%	
50 or more employees	78.2%	74.7%	78.5%	74.0%	72.4%	
All firm sizes	76.4%	73.3%	76.9%	73.3%	71.1%	

TRENDS IN ESI COSTS, 2012–2016

Average Annual Premium Single Coverage						
Fewer than 50 employees	\$5,843	\$6,283	\$6,968	\$6,813	\$6,525	
50 or more employees	\$5,834	\$6,174	\$6,315	\$6,087	\$6,482	
All firm sizes	\$5,837	\$6,200	\$6,447	\$6,248	\$6,492	

Average Employee Share of Premium Single Coverage						
Fewer than 50 employees	18.0%	17.2%	19.5%	29.6%	28.9%	
50 or more employees	21.9%	21.2%	20.2%	23.7%	26.3%	
All firm sizes	21.0%	20.2%	20.1%	25.1%	26.9%	

Average Deductible Single Coverage						
Fewer than 50 employees	\$1,742	\$2,002	\$1,815	\$2,083	\$2,049	
50 or more employees	\$997	\$1,112	\$1,098	\$1,474	\$1,377	
All firm sizes	\$1,162	\$1,311	\$1,239	\$1,608	\$1,515	

Percent of Employees in High-Deductible Plans[~]						
Fewer than 50 employees	56.9%	40.6%	46.6%	50.5%	49.0%	
50 or more employees	37.3%	22.7%	27.5%	39.0%	38.6%	
All firm sizes	40.9%	26.4%	31.4%	41.5%	40.7%	

* Significant difference between 2015 and 2016 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 (\$1,300 for an individual and \$2,600 for a family in 2016).

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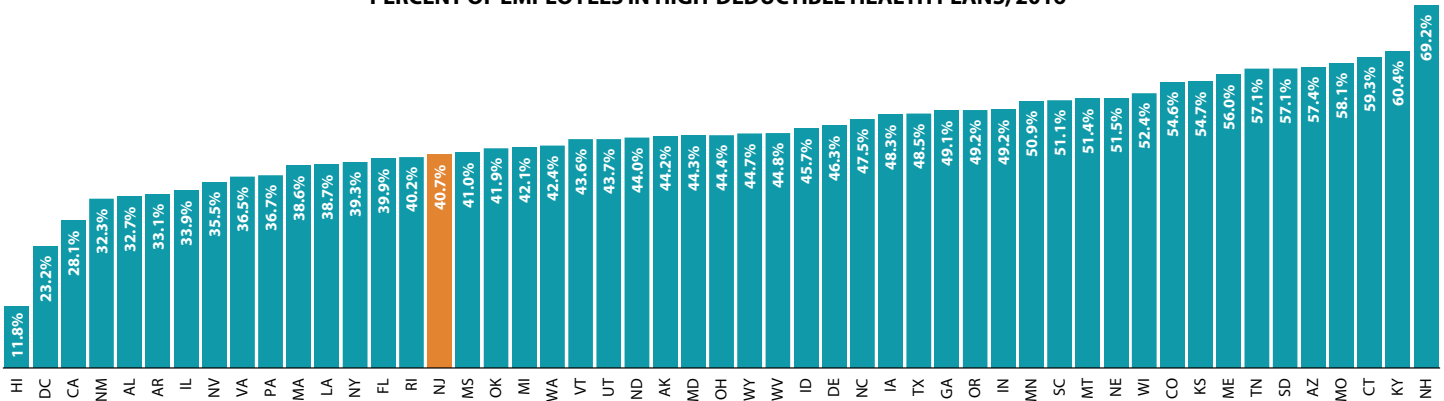
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Data Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component 2012–2016.

EXPLORING STATE VARIATION

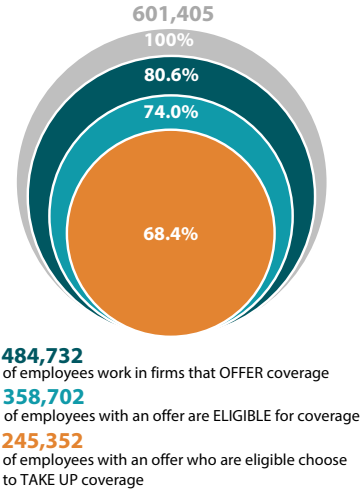
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PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2016[~]

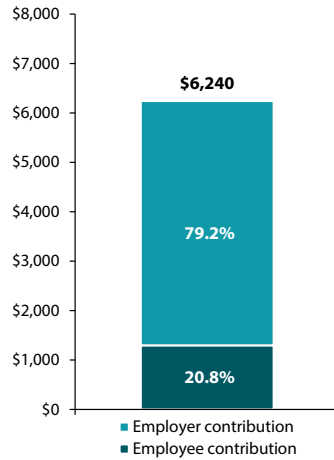


EMPLOYER-SPONSORED INSURANCE IN 2016 (PRIVATE-SECTOR EMPLOYEES)

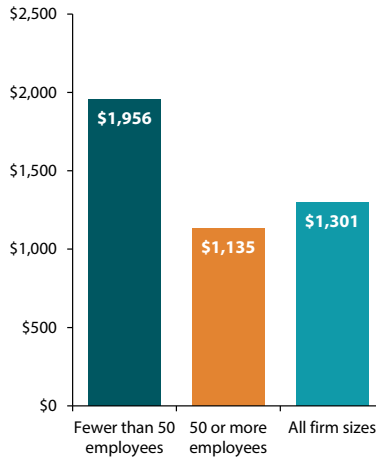
OFFER, ELIGIBILITY, AND TAKE-UP



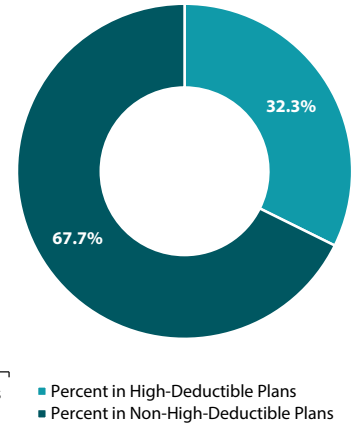
AVERAGE ANNUAL PREMIUM SINGLE COVERAGE



AVERAGE DEDUCTIBLE SINGLE COVERAGE

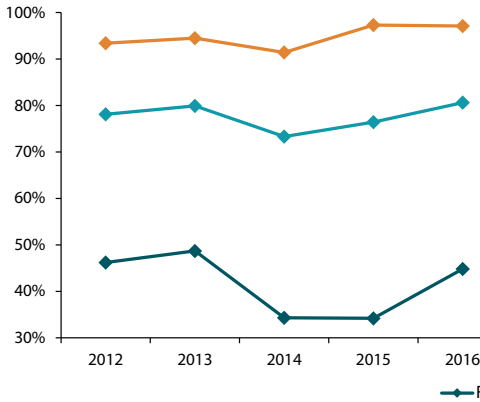


EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS~

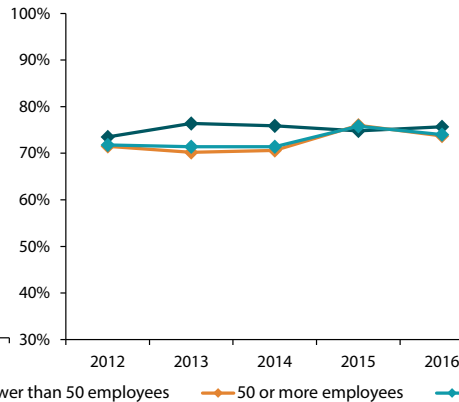


TRENDS IN EMPLOYEE ACCESS TO ESI, 2012–2016

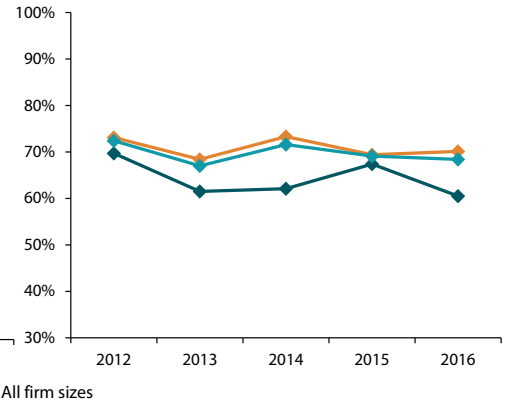
PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI



PERCENT OF EMPLOYEES ELIGIBLE FOR ESI AT FIRMS OFFERING COVERAGE

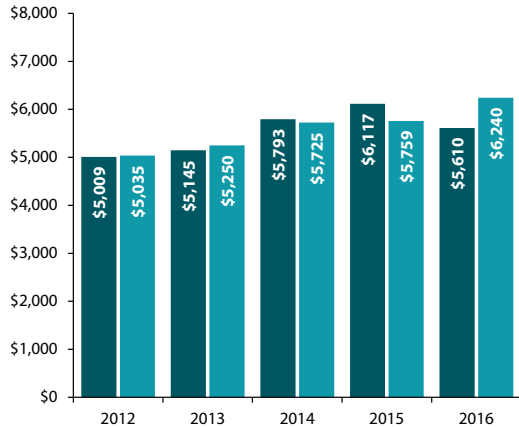


PERCENT OF ESI-ELIGIBLE EMPLOYEES ENROLLED

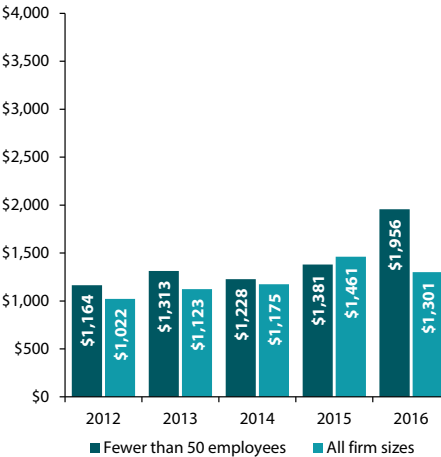


TRENDS IN ESI COSTS, 2012–2016

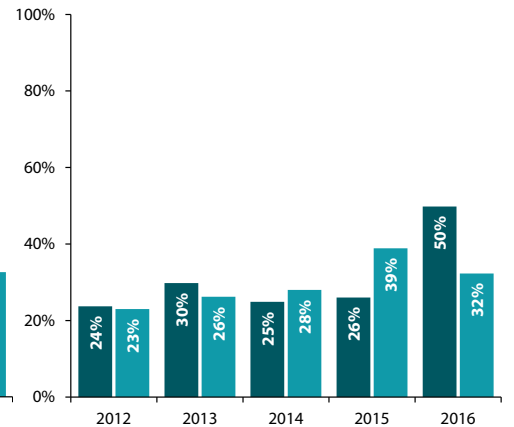
ESI ANNUAL PREMIUMS SINGLE COVERAGE



ESI ANNUAL DEDUCTIBLES SINGLE COVERAGE



PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS~



NEW MEXICO

TRENDS IN ESI OFFER, 2012–2016

	2012	2013	2014	2015	2016	Test
Percent of Employers Offering ESI						
Fewer than 50 employees	28.7%	28.8%	25.0%	23.5%	23.2%	
50 or more employees	92.6%	92.8%	91.3%	95.1%	96.6%	
All firm sizes	46.2%	46.6%	41.7%	43.2%	42.4%	

TRENDS IN EMPLOYEE ACCESS TO ESI, 2012–2016

Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	46.2%	48.7%	34.3%	34.2%	44.8%	*
50 or more employees	93.4%	94.5%	91.4%	97.3%	97.1%	
All firm sizes	78.1%	79.9%	73.3%	76.4%	80.6%	
Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	73.5%	76.4%	75.9%	74.8%	75.7%	
50 or more employees	71.5%	70.2%	70.6%	76.0%	73.7%	
All firm sizes	71.8%	71.4%	71.4%	75.8%	74.0%	
Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	69.7%	61.5%	62.1%	67.4%	60.5%	
50 or more employees	73.1%	68.4%	73.3%	69.4%	70.1%	
All firm sizes	72.4%	67.0%	71.6%	69.1%	68.4%	

TRENDS IN ESI COSTS, 2012–2016

Average Annual Premium Single Coverage						
Fewer than 50 employees	\$5,009	\$5,145	\$5,793	\$6,117	\$5,610	
50 or more employees	\$5,045	\$5,284	\$5,711	\$5,683	\$6,391	*
All firm sizes	\$5,035	\$5,250	\$5,725	\$5,759	\$6,240	*
Average Employee Share of Premium Single Coverage						
Fewer than 50 employees	26.5%	20.5%	21.9%	15.5%	16.7%	
50 or more employees	23.3%	21.5%	24.0%	21.5%	21.7%	
All firm sizes	24.2%	21.3%	23.7%	20.4%	20.8%	
Average Deductible Single Coverage						
Fewer than 50 employees	\$1,164	\$1,313	\$1,228	\$1,381	\$1,956	*
50 or more employees	\$975	\$1,067	\$1,164	\$1,478	\$1,135	*
All firm sizes	\$1,022	\$1,123	\$1,175	\$1,461	\$1,301	
Percent of Employees in High-Deductible Plans[~]						
Fewer than 50 employees	23.7%	29.8%	24.9%	26.0%	49.8%	*
50 or more employees	22.9%	25.3%	28.5%	41.0%	29.0%	
All firm sizes	23.0%	26.2%	28.0%	38.9%	32.3%	

* Significant difference between 2015 and 2016 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 (\$1,300 for an individual and \$2,600 for a family in 2016).

#N/A — Not available due to insufficient sample size.

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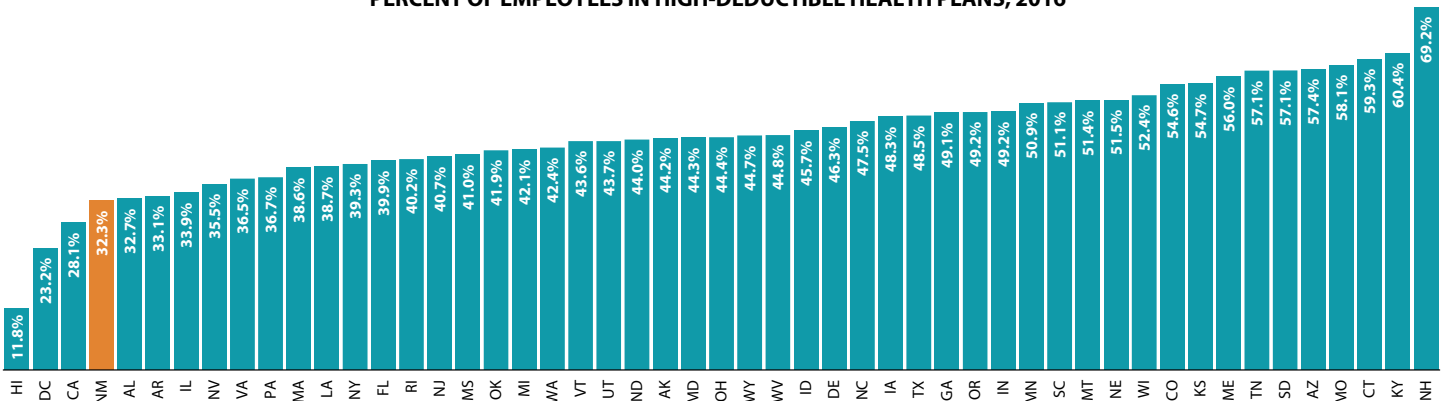
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EXPLORING STATE VARIATION

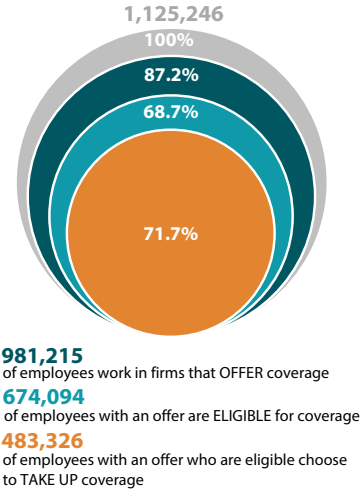
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PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2016[~]

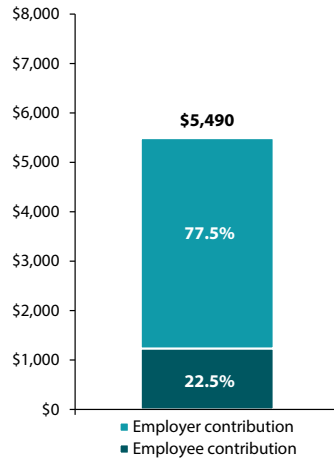


EMPLOYER-SPONSORED INSURANCE IN 2016 (PRIVATE-SECTOR EMPLOYEES)

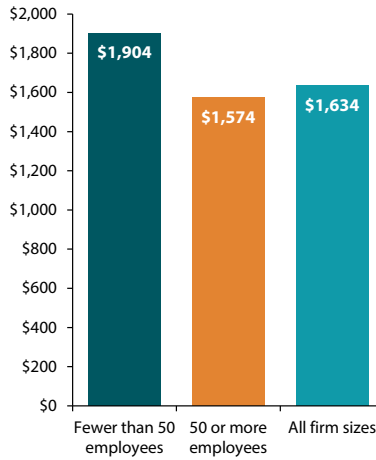
OFFER, ELIGIBILITY, AND TAKE-UP



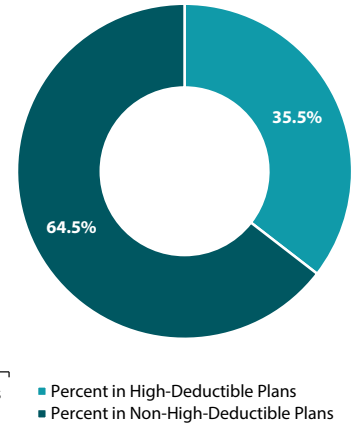
AVERAGE ANNUAL PREMIUM SINGLE COVERAGE



AVERAGE DEDUCTIBLE SINGLE COVERAGE

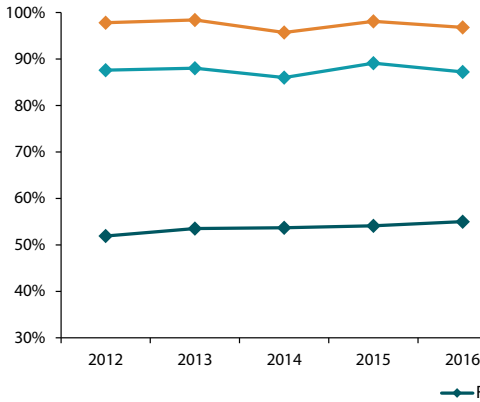


EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS~

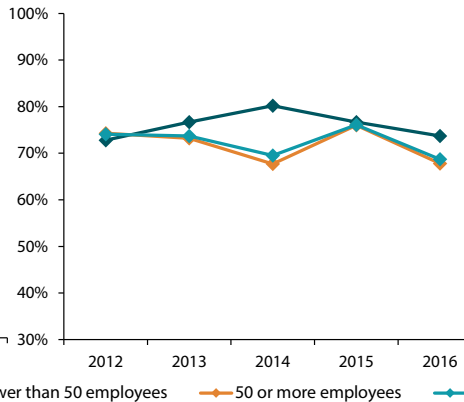


TRENDS IN EMPLOYEE ACCESS TO ESI, 2012–2016

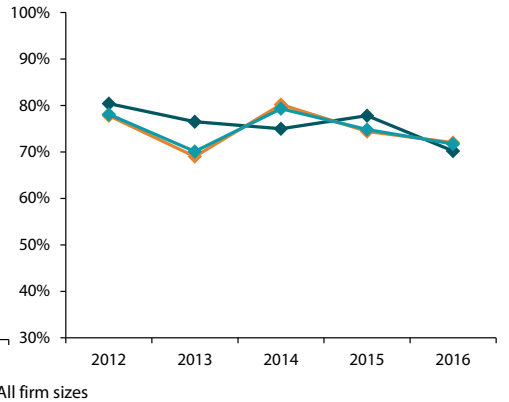
PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI



PERCENT OF EMPLOYEES ELIGIBLE FOR ESI AT FIRMS OFFERING COVERAGE

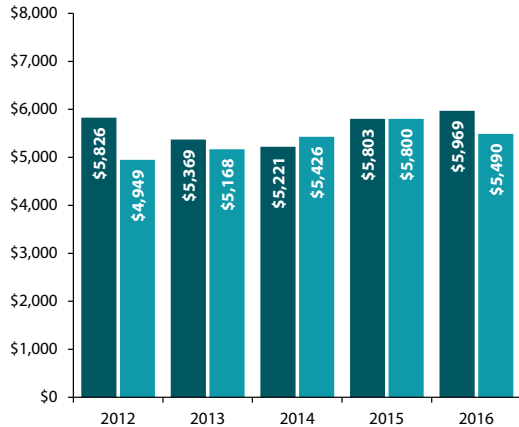


PERCENT OF ESI-ELIGIBLE EMPLOYEES ENROLLED

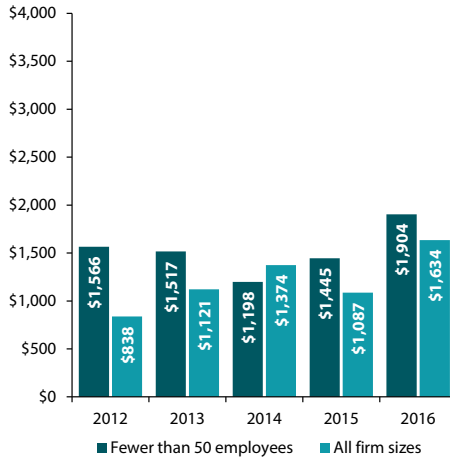


TRENDS IN ESI COSTS, 2012–2016

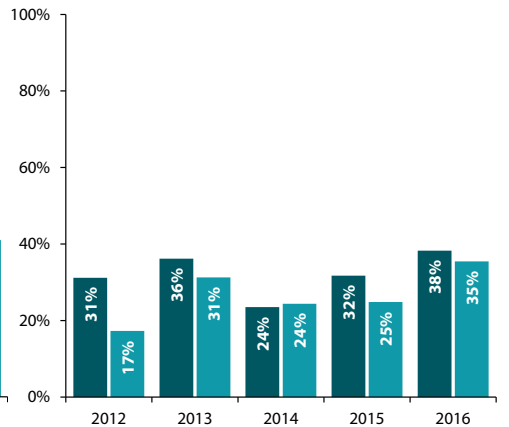
ESI ANNUAL PREMIUMS SINGLE COVERAGE



ESI ANNUAL DEDUCTIBLES SINGLE COVERAGE



PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS~



NEVADA

TRENDS IN ESI OFFER, 2012–2016

	2012	2013	2014	2015	2016	Test
Percent of Employers Offering ESI						
Fewer than 50 employees	41.1%	36.5%	38.5%	35.3%	39.1%	
50 or more employees	96.0%	96.2%	93.9%	98.0%	96.0%	
All firm sizes	56.2%	52.6%	53.0%	52.7%	54.6%	

TRENDS IN EMPLOYEE ACCESS TO ESI, 2012–2016

Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	51.9%	53.5%	53.7%	54.1%	55.0%	
50 or more employees	97.8%	98.4%	95.7%	98.1%	96.8%	
All firm sizes	87.6%	88.0%	86.0%	89.1%	87.2%	
Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	72.8%	76.7%	80.2%	76.7%	73.7%	
50 or more employees	74.3%	73.2%	67.7%	76.0%	67.8%	*
All firm sizes	74.1%	73.7%	69.5%	76.1%	68.7%	*
Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	80.4%	76.5%	75.0%	77.8%	70.2%	
50 or more employees	77.8%	69.0%	80.2%	74.4%	72.0%	
All firm sizes	78.1%	70.1%	79.3%	74.8%	71.7%	

TRENDS IN ESI COSTS, 2012–2016

Average Annual Premium Single Coverage						
Fewer than 50 employees	\$5,826	\$5,369	\$5,221	\$5,803	\$5,969	
50 or more employees	\$4,773	\$5,123	\$5,480	\$5,799	\$5,385	
All firm sizes	\$4,949	\$5,168	\$5,426	\$5,800	\$5,490	
Average Employee Share of Premium Single Coverage						
Fewer than 50 employees	19.6%	22.6%	14.3%	22.2%	23.1%	
50 or more employees	20.9%	25.8%	24.2%	18.3%	22.3%	
All firm sizes	20.7%	25.2%	22.2%	18.9%	22.5%	
Average Deductible Single Coverage						
Fewer than 50 employees	\$1,566	\$1,517	\$1,198	\$1,445	\$1,904	
50 or more employees	\$698	\$1,034	\$1,428	\$1,016	\$1,574	*
All firm sizes	\$838	\$1,121	\$1,374	\$1,087	\$1,634	*
Percent of Employees in High-Deductible Plans[†]						
Fewer than 50 employees	31.2%	36.2%	23.5%	31.7%	38.3%	
50 or more employees	15.3%	30.4%	24.6%	23.8%	35.0%	
All firm sizes	17.3%	31.3%	24.4%	24.8%	35.5%	†

* Significant difference between 2015 and 2016 estimates at the 95% confidence level.

† Significant difference between 2015 and 2016 estimates at the 90% 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 (\$1,300 for an individual and \$2,600 for a family in 2016).

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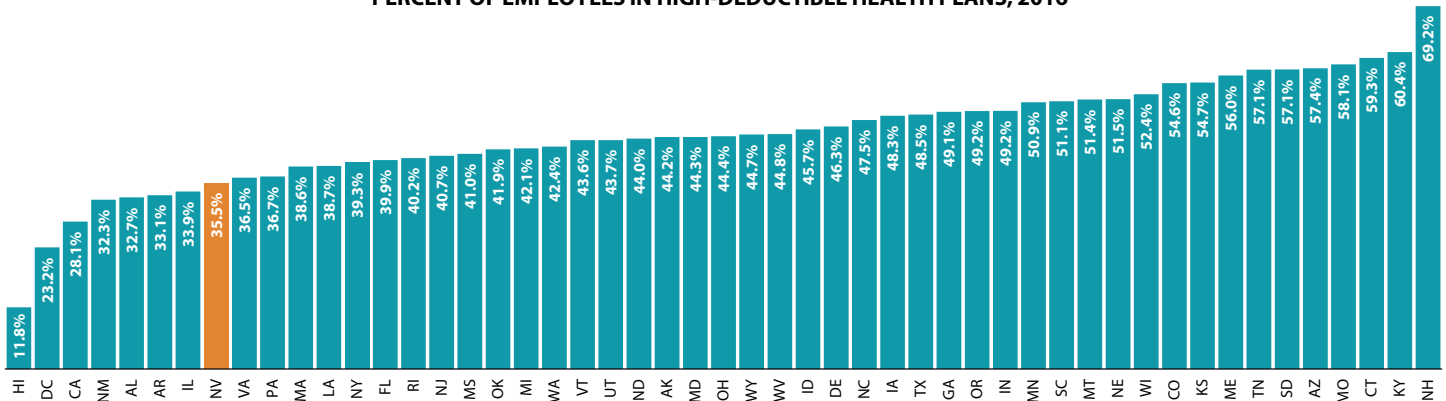
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Data Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component 2012–2016.

EXPLORING STATE VARIATION

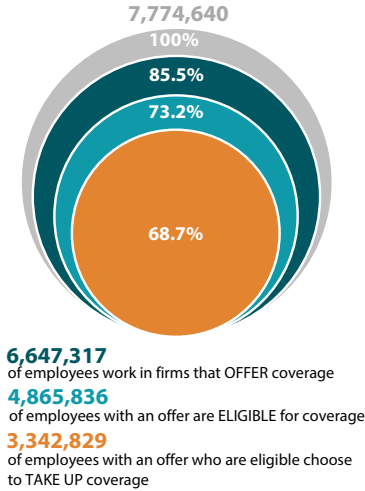
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PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2016[~]

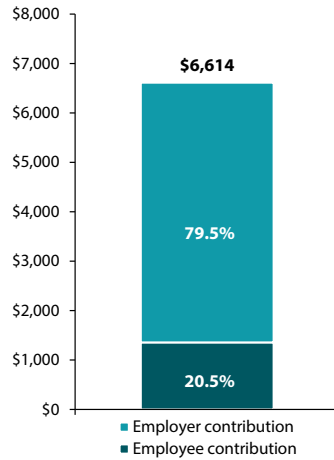


EMPLOYER-SPONSORED INSURANCE IN 2016 (PRIVATE-SECTOR EMPLOYEES)

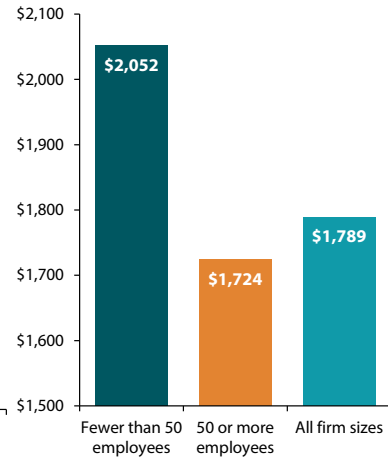
OFFER, ELIGIBILITY, AND TAKE-UP



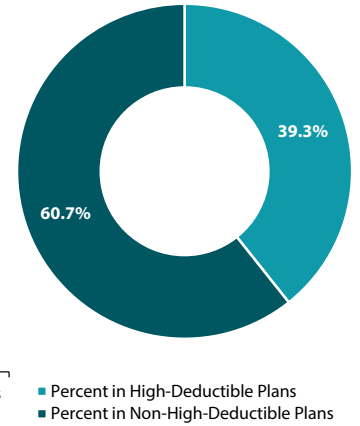
AVERAGE ANNUAL PREMIUM SINGLE COVERAGE



AVERAGE DEDUCTIBLE SINGLE COVERAGE

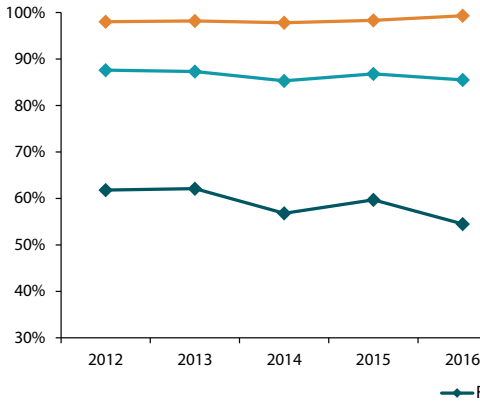


EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS~

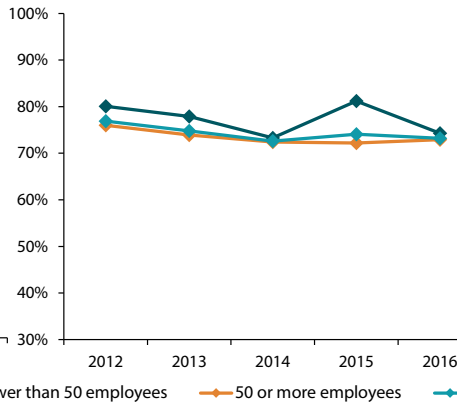


TRENDS IN EMPLOYEE ACCESS TO ESI, 2012–2016

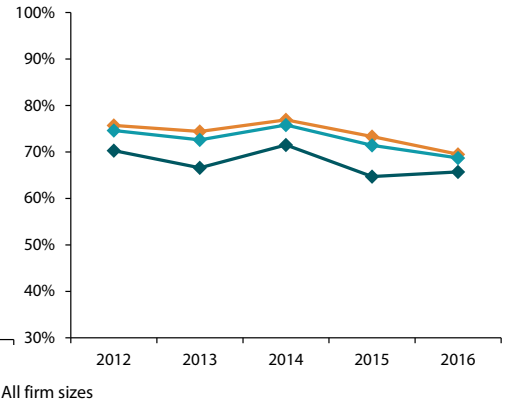
PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI



PERCENT OF EMPLOYEES ELIGIBLE FOR ESI AT FIRMS OFFERING COVERAGE

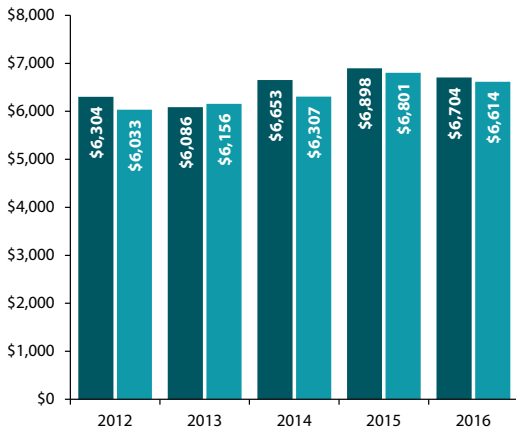


PERCENT OF ESI-ELIGIBLE EMPLOYEES ENROLLED

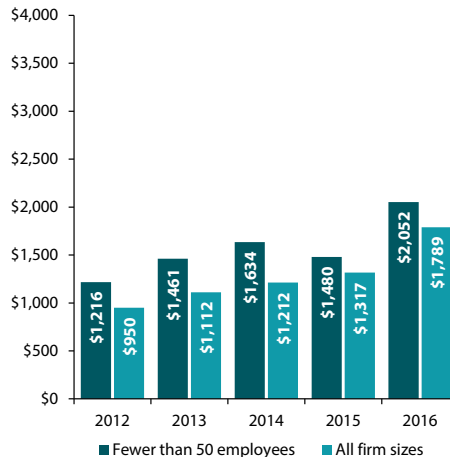


TRENDS IN ESI COSTS, 2012–2016

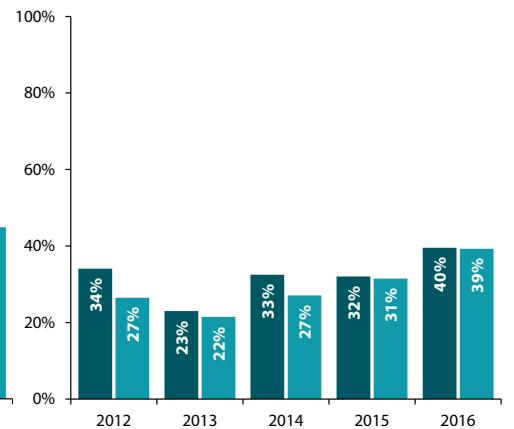
ESI ANNUAL PREMIUMS SINGLE COVERAGE



ESI ANNUAL DEDUCTIBLES SINGLE COVERAGE



PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS~



NEW YORK

TRENDS IN ESI OFFER, 2012–2016

	2012	2013	2014	2015	2016	Test
Percent of Employers Offering ESI						
Fewer than 50 employees	43.4%	44.2%	37.8%	38.2%	32.4%	
50 or more employees	96.5%	96.4%	96.6%	95.9%	97.3%	
All firm sizes	53.0%	53.7%	48.4%	48.9%	44.3%	

TRENDS IN EMPLOYEE ACCESS TO ESI, 2012–2016

Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	61.8%	62.1%	56.8%	59.7%	54.5%	
50 or more employees	98.0%	98.2%	97.8%	98.3%	99.3%	
All firm sizes	87.6%	87.3%	85.3%	86.8%	85.5%	
Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	80.1%	77.9%	73.3%	81.2%	74.3%	
50 or more employees	76.0%	73.9%	72.4%	72.2%	72.9%	
All firm sizes	76.9%	74.8%	72.6%	74.1%	73.2%	
Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	70.3%	66.6%	71.5%	64.7%	65.7%	
50 or more employees	75.7%	74.4%	76.9%	73.3%	69.5%	
All firm sizes	74.6%	72.6%	75.8%	71.4%	68.7%	

TRENDS IN ESI COSTS, 2012–2016

Average Annual Premium Single Coverage						
Fewer than 50 employees	\$6,304	\$6,086	\$6,653	\$6,898	\$6,704	
50 or more employees	\$5,956	\$6,178	\$6,204	\$6,772	\$6,591	
All firm sizes	\$6,033	\$6,156	\$6,307	\$6,801	\$6,614	
Average Employee Share of Premium Single Coverage						
Fewer than 50 employees	18.8%	19.7%	15.6%	19.5%	21.4%	
50 or more employees	21.4%	21.4%	20.6%	22.9%	20.3%	
All firm sizes	20.8%	21.0%	19.4%	22.1%	20.5%	
Average Deductible Single Coverage						
Fewer than 50 employees	\$1,216	\$1,461	\$1,634	\$1,480	\$2,052	*
50 or more employees	\$888	\$1,018	\$1,109	\$1,270	\$1,724	*
All firm sizes	\$950	\$1,112	\$1,212	\$1,317	\$1,789	*
Percent of Employees in High-Deductible Plans[~]						
Fewer than 50 employees	34.1%	23.0%	32.5%	32.0%	39.5%	
50 or more employees	24.8%	21.1%	25.8%	31.4%	39.3%	
All firm sizes	26.5%	21.5%	27.1%	31.5%	39.3%	*

* Significant difference between 2015 and 2016 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 (\$1,300 for an individual and \$2,600 for a family in 2016).

#N/A — Not available due to insufficient sample size.

Notes: All references are to private-sector employers and employees. Information on cost is limited to single plans (information on family coverage can be found in the 50-state tables at www.shadac.org/ESIReport2017). Average premium prices are not adjusted to account for variation in actuarial value.

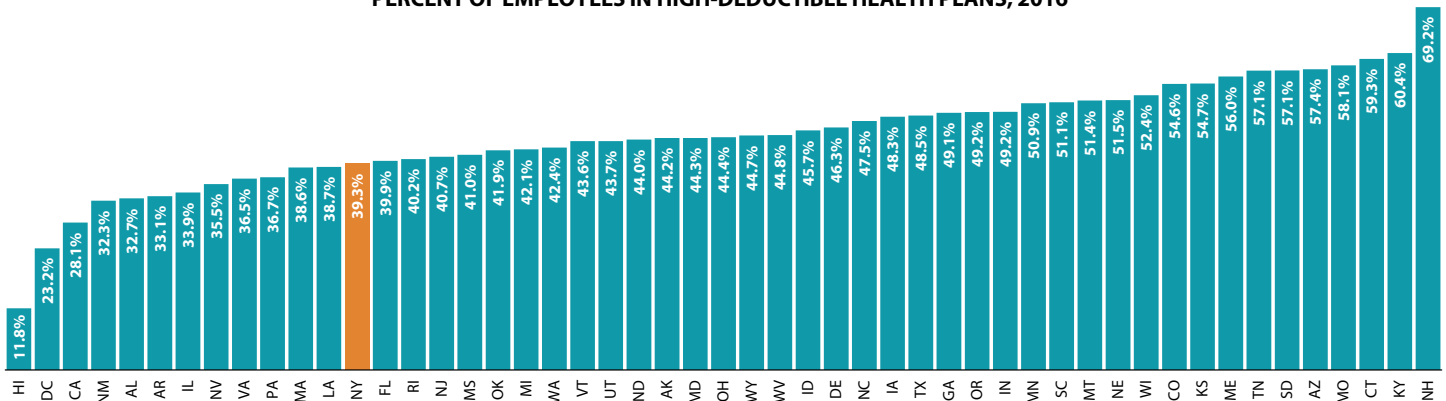
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EXPLORING STATE VARIATION

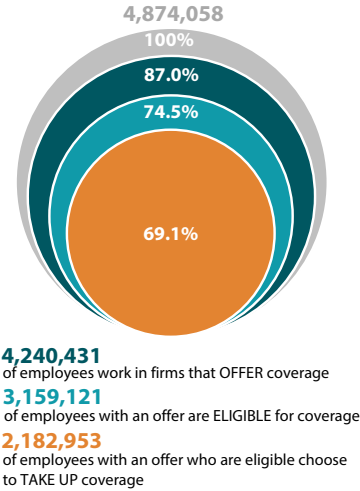
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PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2016[~]

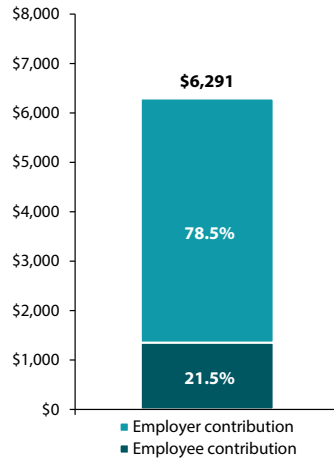


EMPLOYER-SPONSORED INSURANCE IN 2016 (PRIVATE-SECTOR EMPLOYEES)

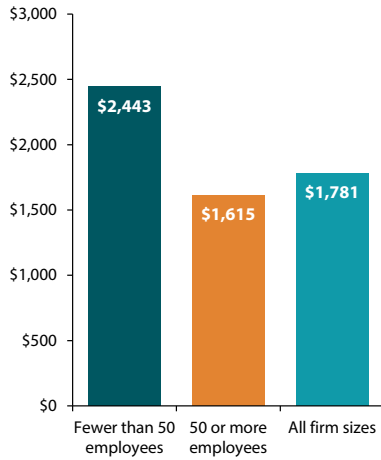
OFFER, ELIGIBILITY, AND TAKE-UP



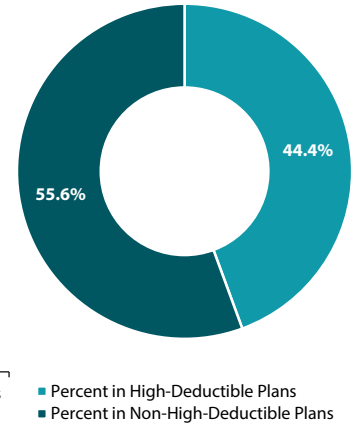
AVERAGE ANNUAL PREMIUM SINGLE COVERAGE



AVERAGE DEDUCTIBLE SINGLE COVERAGE

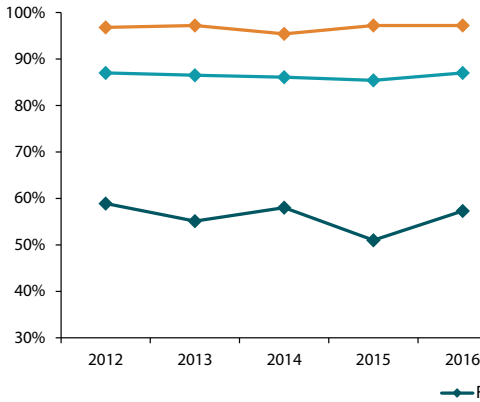


EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS~

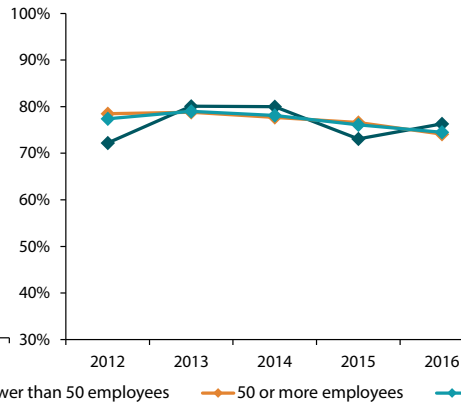


TRENDS IN EMPLOYEE ACCESS TO ESI, 2012–2016

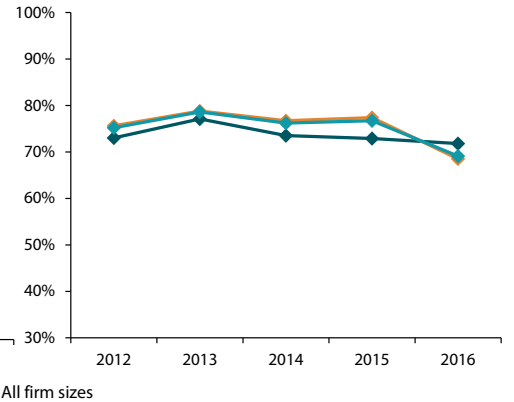
PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI



PERCENT OF EMPLOYEES ELIGIBLE FOR ESI AT FIRMS OFFERING COVERAGE

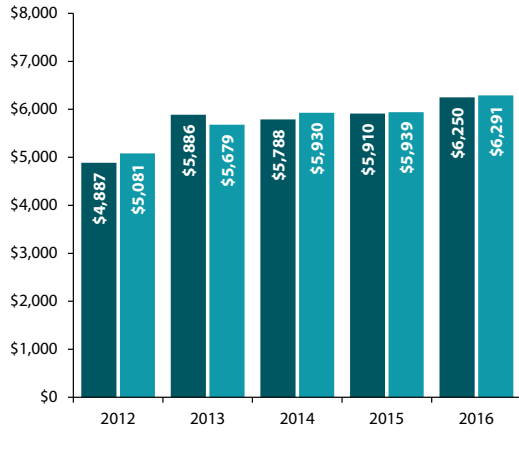


PERCENT OF ESI-ELIGIBLE EMPLOYEES ENROLLED

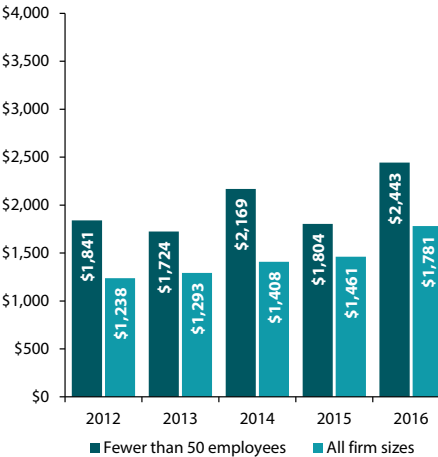


TRENDS IN ESI COSTS, 2012–2016

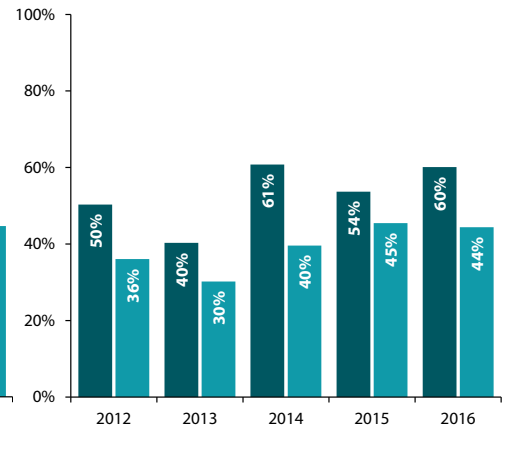
ESI ANNUAL PREMIUMS SINGLE COVERAGE



ESI ANNUAL DEDUCTIBLES SINGLE COVERAGE



PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS~



OHIO

TRENDS IN ESI OFFER, 2012–2016

	2012	2013	2014	2015	2016	Test
Percent of Employers Offering ESI						
Fewer than 50 employees	39.5%	36.7%	35.3%	31.7%	38.2%	
50 or more employees	96.7%	95.7%	93.8%	96.6%	96.4%	
All firm sizes	56.4%	53.8%	52.8%	50.6%	54.8%	

TRENDS IN EMPLOYEE ACCESS TO ESI, 2012–2016

Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	58.9%	55.1%	58.0%	51.0%	57.3%	
50 or more employees	96.8%	97.2%	95.4%	97.2%	97.2%	
All firm sizes	87.0%	86.5%	86.1%	85.4%	87.0%	

Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	72.2%	80.1%	80.0%	73.1%	76.3%	
50 or more employees	78.5%	78.8%	77.7%	76.6%	74.1%	
All firm sizes	77.4%	79.0%	78.1%	76.1%	74.5%	

Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	73.0%	77.1%	73.5%	72.9%	71.8%	
50 or more employees	75.6%	78.8%	76.7%	77.4%	68.5%	
All firm sizes	75.2%	78.6%	76.2%	76.7%	69.1%	

TRENDS IN ESI COSTS, 2012–2016

Average Annual Premium Single Coverage						
Fewer than 50 employees	\$4,887	\$5,886	\$5,788	\$5,910	\$6,250	
50 or more employees	\$5,124	\$5,630	\$5,958	\$5,945	\$6,301	
All firm sizes	\$5,081	\$5,679	\$5,930	\$5,939	\$6,291	

Average Employee Share of Premium Single Coverage						
Fewer than 50 employees	19.0%	16.2%	17.6%	17.8%	15.8%	
50 or more employees	25.3%	19.1%	22.0%	21.1%	22.8%	
All firm sizes	24.2%	18.5%	21.2%	20.6%	21.5%	

Average Deductible Single Coverage						
Fewer than 50 employees	\$1,841	\$1,724	\$2,169	\$1,804	\$2,443	*
50 or more employees	\$1,096	\$1,197	\$1,257	\$1,387	\$1,615	*
All firm sizes	\$1,238	\$1,293	\$1,408	\$1,461	\$1,781	*

Percent of Employees in High-Deductible Plans[~]						
Fewer than 50 employees	50.3%	40.3%	60.8%	53.7%	60.1%	
50 or more employees	33.2%	28.2%	35.4%	44.1%	41.0%	
All firm sizes	36.1%	30.2%	39.6%	45.5%	44.4%	

* Significant difference between 2015 and 2016 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 (\$1,300 for an individual and \$2,600 for a family in 2016).

#N/A — Not available due to insufficient sample size.

Notes: All references are to private-sector employers and employees. Information on cost is limited to single plans (information on family coverage can be found in the 50-state tables at www.shadac.org/ESIReport2017). Average premium prices are not adjusted to account for variation in actuarial value.

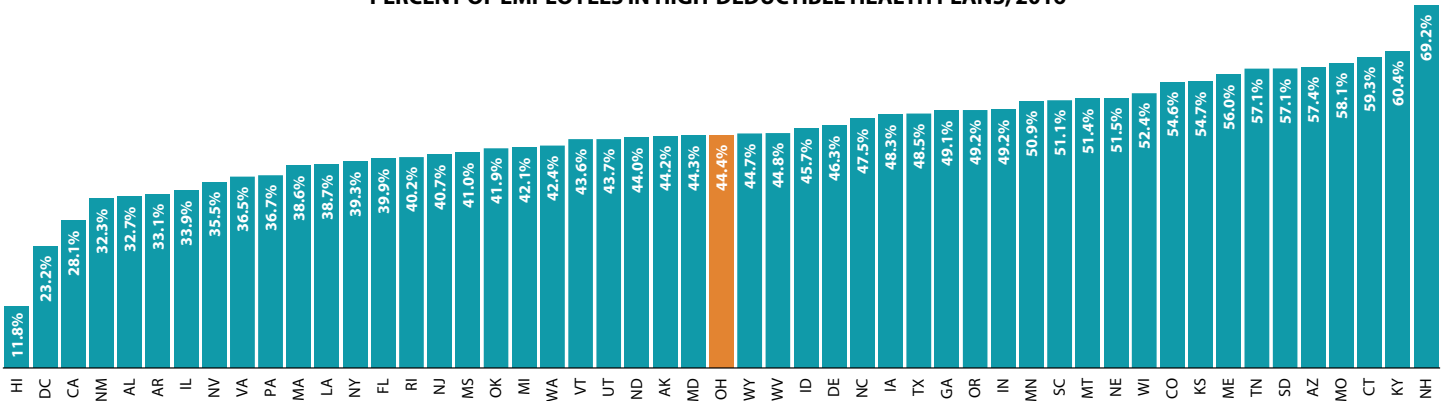
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EXPLORING STATE VARIATION

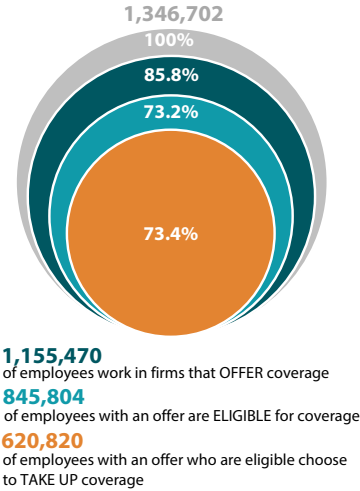
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PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2016[~]

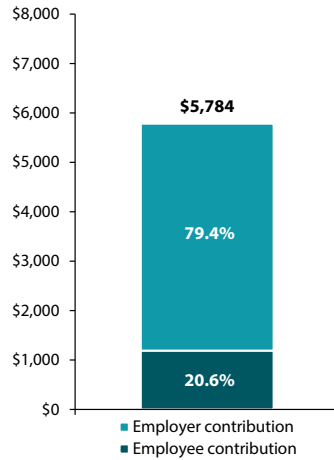


EMPLOYER-SPONSORED INSURANCE IN 2016 (PRIVATE-SECTOR EMPLOYEES)

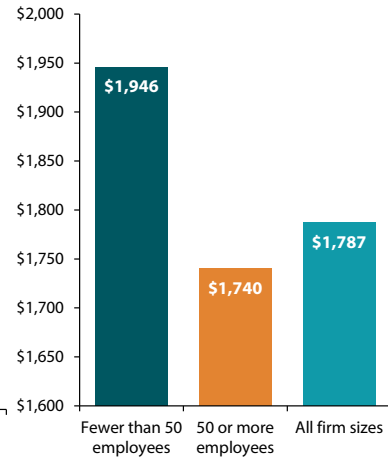
OFFER, ELIGIBILITY, AND TAKE-UP



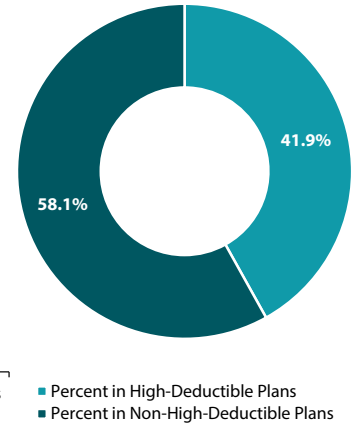
AVERAGE ANNUAL PREMIUM SINGLE COVERAGE



AVERAGE DEDUCTIBLE SINGLE COVERAGE

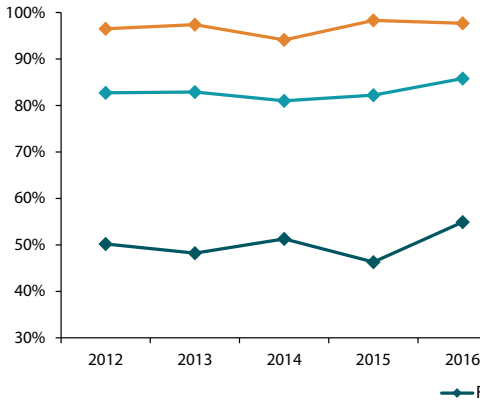


EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS~

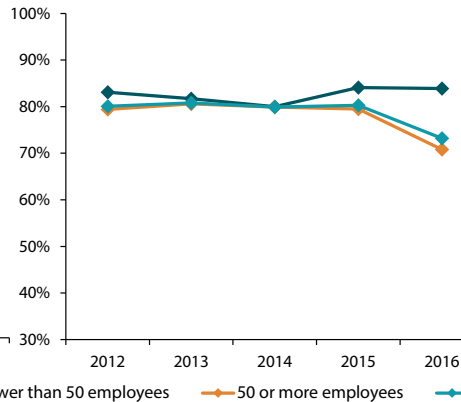


TRENDS IN EMPLOYEE ACCESS TO ESI, 2012–2016

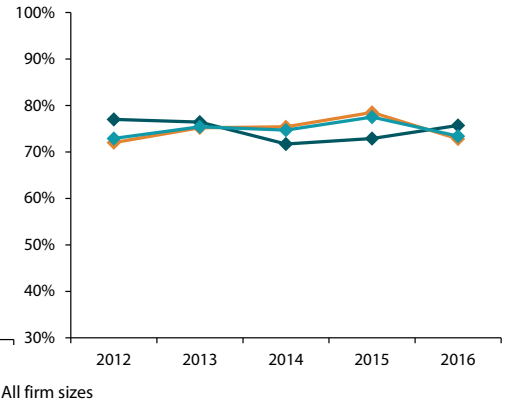
PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI



PERCENT OF EMPLOYEES ELIGIBLE FOR ESI AT FIRMS OFFERING COVERAGE

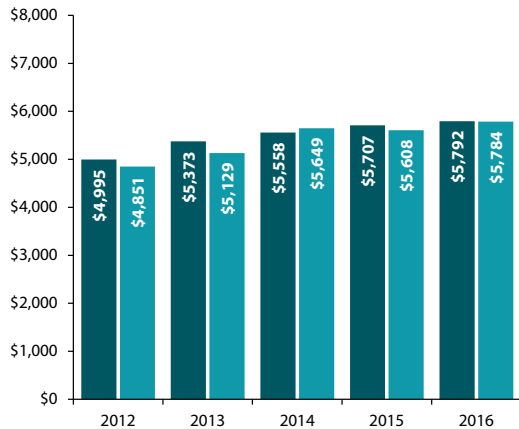


PERCENT OF ESI-ELIGIBLE EMPLOYEES ENROLLED

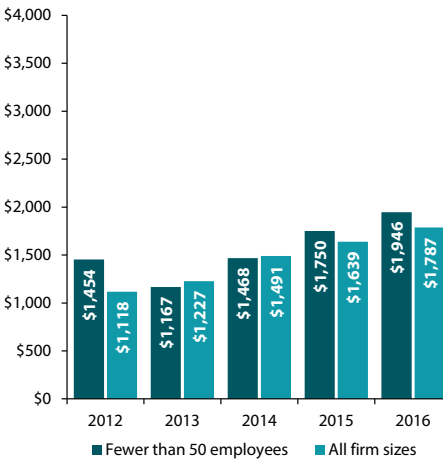


TRENDS IN ESI COSTS, 2012–2016

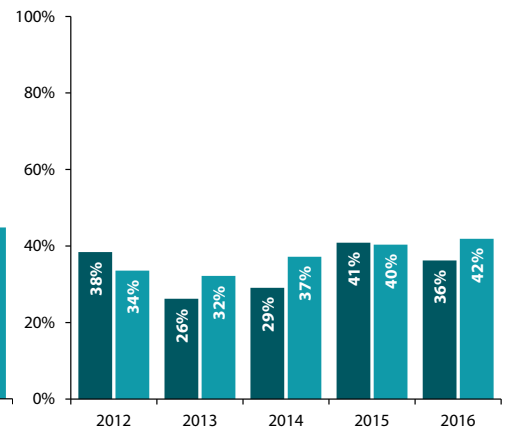
ESI ANNUAL PREMIUMS SINGLE COVERAGE



ESI ANNUAL DEDUCTIBLES SINGLE COVERAGE



PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS~



OKLAHOMA

TRENDS IN ESI OFFER, 2012–2016

	2012	2013	2014	2015	2016	Test
Percent of Employers Offering ESI						
Fewer than 50 employees	34.8%	29.4%	35.9%	28.3%	35.4%	
50 or more employees	94.3%	95.3%	91.4%	97.6%	94.5%	
All firm sizes	50.7%	47.5%	50.6%	45.5%	51.6%	

TRENDS IN EMPLOYEE ACCESS TO ESI, 2012–2016

Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	50.2%	48.2%	51.3%	46.3%	54.9%	
50 or more employees	96.5%	97.4%	94.1%	98.3%	97.7%	
All firm sizes	82.7%	82.9%	81.0%	82.2%	85.8%	

Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	83.1%	81.7%	80.0%	84.1%	83.9%	
50 or more employees	79.4%	80.6%	79.9%	79.5%	70.8%	
All firm sizes	80.1%	80.8%	79.9%	80.3%	73.2%	

Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	77.0%	76.4%	71.7%	72.9%	75.7%	
50 or more employees	72.0%	75.2%	75.4%	78.5%	72.8%	*
All firm sizes	72.9%	75.4%	74.7%	77.5%	73.4%	

TRENDS IN ESI COSTS, 2012–2016

Average Annual Premium Single Coverage						
Fewer than 50 employees	\$4,995	\$5,373	\$5,558	\$5,707	\$5,792	
50 or more employees	\$4,804	\$5,068	\$5,676	\$5,582	\$5,782	
All firm sizes	\$4,851	\$5,129	\$5,649	\$5,608	\$5,784	

Average Employee Share of Premium Single Coverage						
Fewer than 50 employees	17.6%	19.1%	18.8%	18.5%	17.2%	
50 or more employees	24.3%	21.1%	20.9%	24.3%	21.6%	
All firm sizes	22.6%	20.7%	20.4%	23.1%	20.6%	

Average Deductible Single Coverage						
Fewer than 50 employees	\$1,454	\$1,167	\$1,468	\$1,750	\$1,946	
50 or more employees	\$1,015	\$1,243	\$1,498	\$1,611	\$1,740	
All firm sizes	\$1,118	\$1,227	\$1,491	\$1,639	\$1,787	

Percent of Employees in High-Deductible Plans[~]						
Fewer than 50 employees	38.4%	26.2%	29.1%	40.9%	36.2%	
50 or more employees	32.5%	33.5%	39.1%	40.2%	43.4%	
All firm sizes	33.6%	32.2%	37.2%	40.4%	41.9%	

* Significant difference between 2015 and 2016 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 (\$1,300 for an individual and \$2,600 for a family in 2016).

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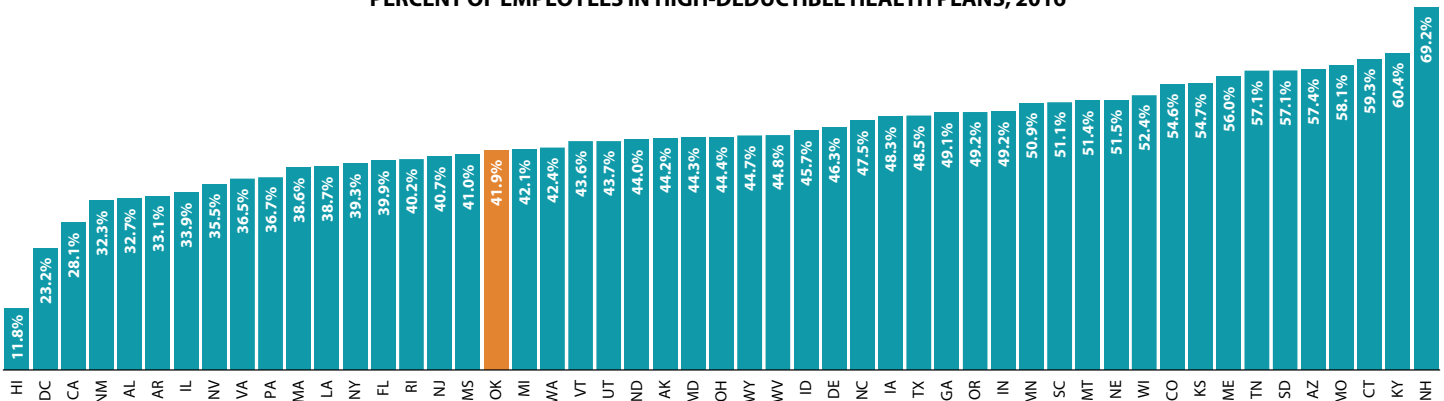
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EXPLORING STATE VARIATION

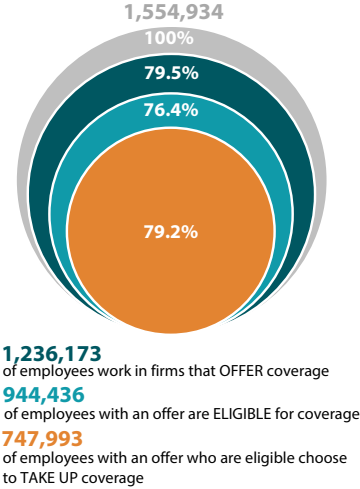
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PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2016[~]

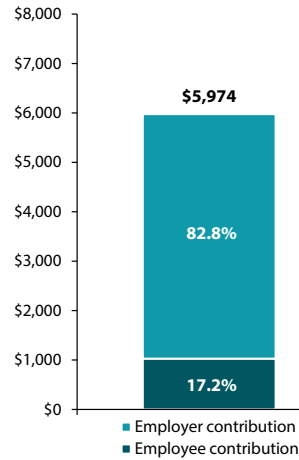


EMPLOYER-SPONSORED INSURANCE IN 2016 (PRIVATE-SECTOR EMPLOYEES)

OFFER, ELIGIBILITY, AND TAKE-UP



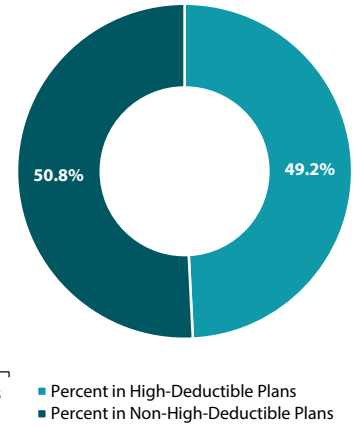
AVERAGE ANNUAL PREMIUM SINGLE COVERAGE



AVERAGE DEDUCTIBLE SINGLE COVERAGE

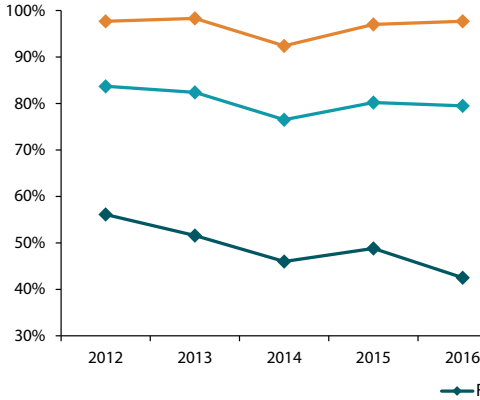


EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS~



TRENDS IN EMPLOYEE ACCESS TO ESI, 2012–2016

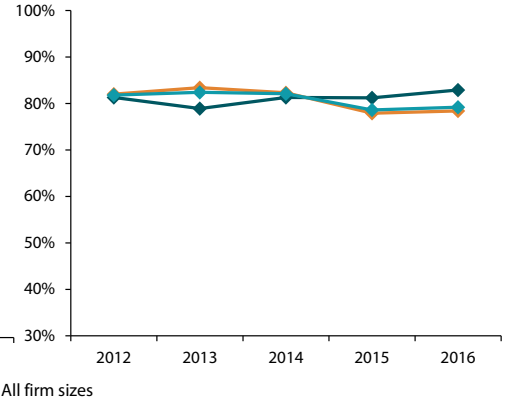
PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI



PERCENT OF EMPLOYEES ELIGIBLE FOR ESI AT FIRMS OFFERING COVERAGE

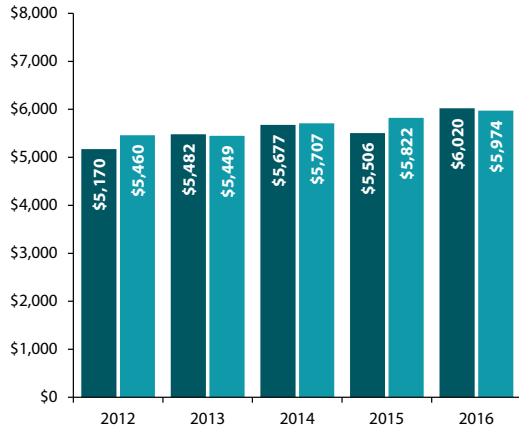


PERCENT OF ESI-ELIGIBLE EMPLOYEES ENROLLED

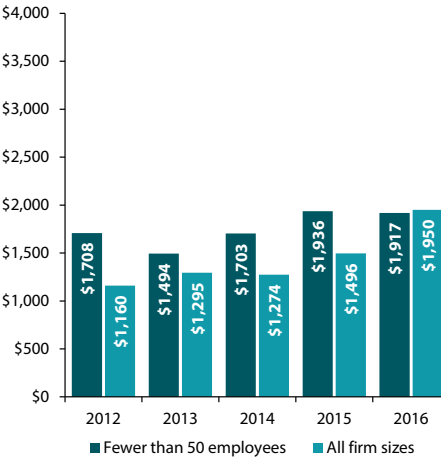


TRENDS IN ESI COSTS, 2012–2016

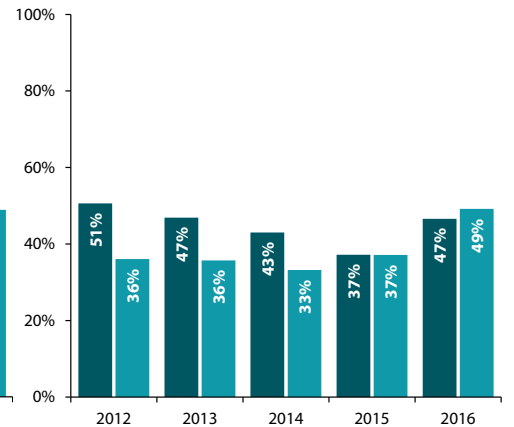
ESI ANNUAL PREMIUMS SINGLE COVERAGE



ESI ANNUAL DEDUCTIBLES SINGLE COVERAGE



PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS~



OREGON

TRENDS IN ESI OFFER, 2012–2016

	2012	2013	2014	2015	2016	Test
Percent of Employers Offering ESI						
Fewer than 50 employees	37.0%	36.6%	30.2%	31.5%	30.8%	
50 or more employees	96.6%	94.7%	91.9%	95.8%	96.4%	
All firm sizes	49.9%	50.9%	42.7%	45.9%	45.7%	

TRENDS IN EMPLOYEE ACCESS TO ESI, 2012–2016

Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	56.1%	51.6%	46.0%	48.8%	42.5%	
50 or more employees	97.7%	98.3%	92.4%	97.0%	97.7%	
All firm sizes	83.7%	82.4%	76.5%	80.2%	79.5%	

Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	78.9%	80.9%	77.4%	80.3%	81.1%	
50 or more employees	78.1%	76.9%	68.9%	76.0%	75.4%	
All firm sizes	78.3%	77.8%	70.6%	76.9%	76.4%	

Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	81.3%	78.9%	81.3%	81.2%	82.9%	
50 or more employees	82.0%	83.4%	82.3%	77.9%	78.4%	
All firm sizes	81.8%	82.4%	82.1%	78.6%	79.2%	

TRENDS IN ESI COSTS, 2012–2016

Average Annual Premium Single Coverage						
Fewer than 50 employees	\$5,170	\$5,482	\$5,677	\$5,506	\$6,020	
50 or more employees	\$5,573	\$5,438	\$5,717	\$5,934	\$5,960	
All firm sizes	\$5,460	\$5,449	\$5,707	\$5,822	\$5,974	

Average Employee Share of Premium Single Coverage						
Fewer than 50 employees	15.5%	10.9%	11.9%	12.1%	13.8%	
50 or more employees	15.3%	16.1%	17.5%	16.5%	18.3%	
All firm sizes	15.4%	14.8%	16.0%	15.4%	17.2%	

Average Deductible Single Coverage						
Fewer than 50 employees	\$1,708	\$1,494	\$1,703	\$1,936	\$1,917	
50 or more employees	\$946	\$1,227	\$1,124	\$1,348	\$1,961	*
All firm sizes	\$1,160	\$1,295	\$1,274	\$1,496	\$1,950	*

Percent of Employees in High-Deductible Plans[~]						
Fewer than 50 employees	50.6%	46.9%	43.0%	37.2%	46.6%	
50 or more employees	31.8%	32.7%	30.4%	37.1%	49.8%	
All firm sizes	36.1%	35.7%	33.2%	37.2%	49.2%	*

* Significant difference between 2015 and 2016 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 (\$1,300 for an individual and \$2,600 for a family in 2016).

#N/A — Not available due to insufficient sample size.

Notes: All references are to private-sector employers and employees. Information on cost is limited to single plans (information on family coverage can be found in the 50-state tables at www.shadac.org/ESIReport2017). Average premium prices are not adjusted to account for variation in actuarial value.

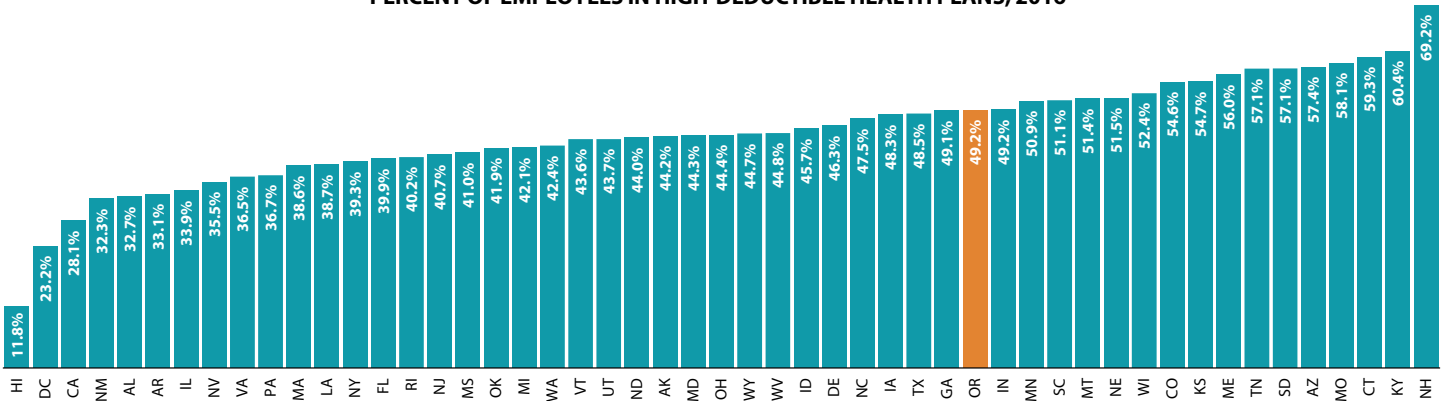
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Data Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component 2012–2016.

EXPLORING STATE VARIATION

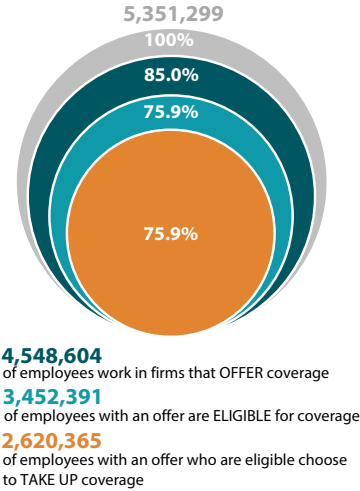
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PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2016[~]

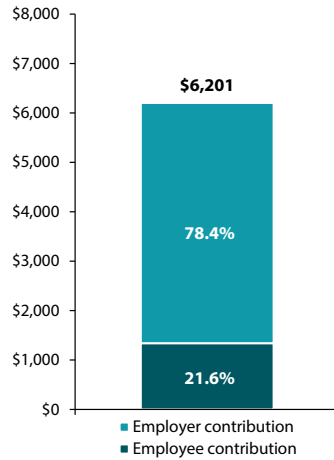


EMPLOYER-SPONSORED INSURANCE IN 2016 (PRIVATE-SECTOR EMPLOYEES)

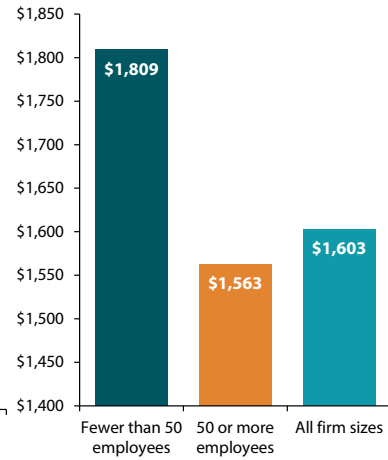
OFFER, ELIGIBILITY, AND TAKE-UP



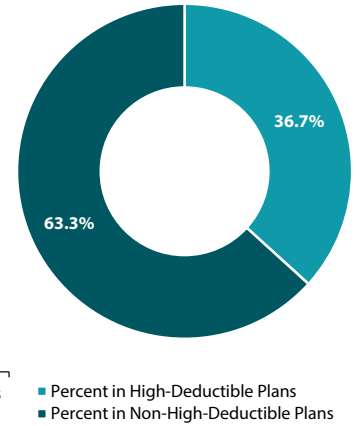
AVERAGE ANNUAL PREMIUM SINGLE COVERAGE



AVERAGE DEDUCTIBLE SINGLE COVERAGE

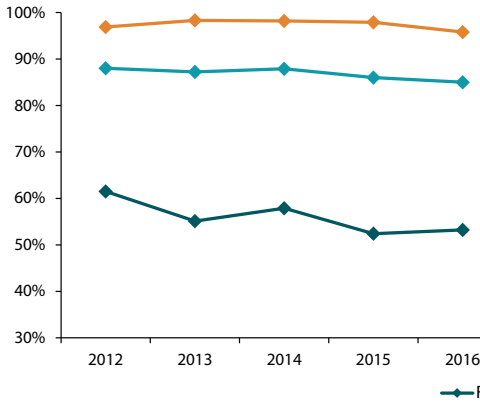


EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS~

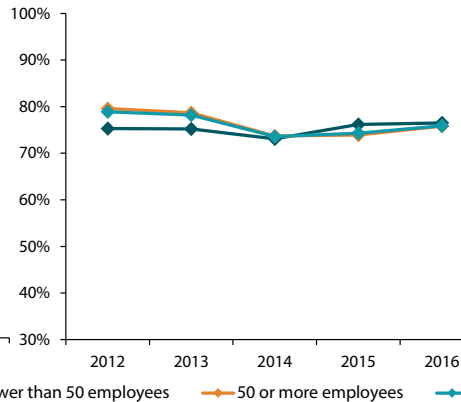


TRENDS IN EMPLOYEE ACCESS TO ESI, 2012–2016

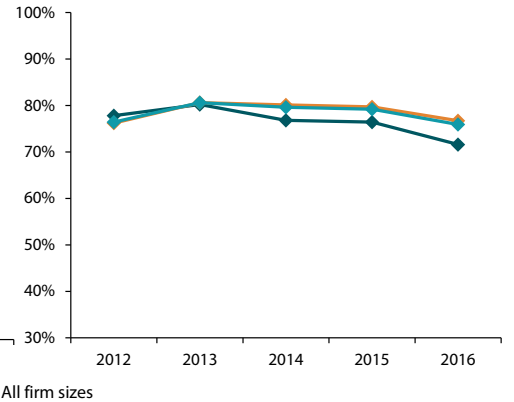
PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI



PERCENT OF EMPLOYEES ELIGIBLE FOR ESI AT FIRMS OFFERING COVERAGE

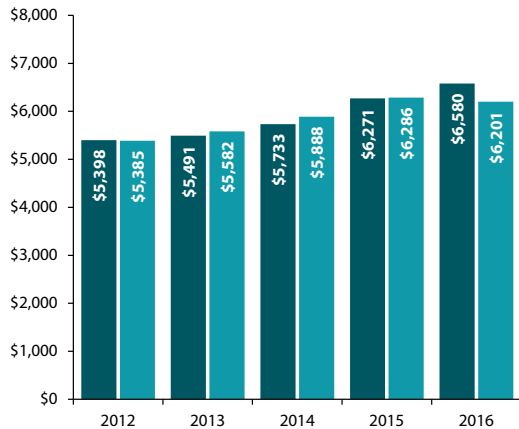


PERCENT OF ESI-ELIGIBLE EMPLOYEES ENROLLED

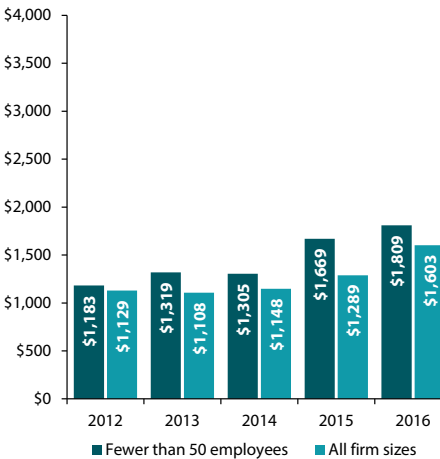


TRENDS IN ESI COSTS, 2012–2016

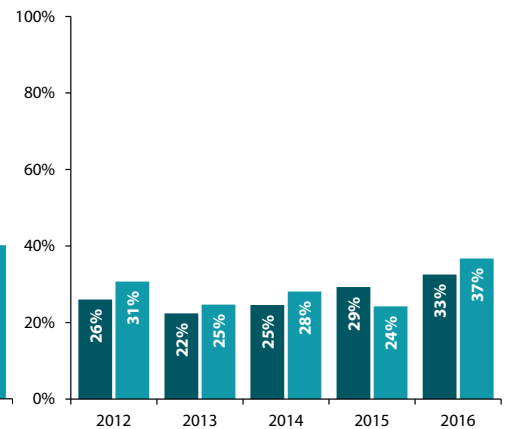
ESI ANNUAL PREMIUMS SINGLE COVERAGE



ESI ANNUAL DEDUCTIBLES SINGLE COVERAGE



PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS~



PENNSYLVANIA

TRENDS IN ESI OFFER, 2012–2016

	2012	2013	2014	2015	2016	Test
Percent of Employers Offering ESI						
Fewer than 50 employees	43.4%	37.7%	38.5%	34.2%	32.2%	
50 or more employees	95.5%	98.1%	96.6%	96.7%	95.3%	
All firm sizes	57.7%	54.5%	54.6%	49.7%	48.5%	

TRENDS IN EMPLOYEE ACCESS TO ESI, 2012–2016

Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	61.5%	55.1%	57.9%	52.4%	53.2%	
50 or more employees	96.9%	98.3%	98.2%	97.9%	95.8%	
All firm sizes	88.0%	87.2%	87.9%	86.0%	85.0%	
Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	75.3%	75.2%	73.1%	76.2%	76.5%	
50 or more employees	79.6%	78.7%	73.7%	73.9%	75.8%	
All firm sizes	78.9%	78.2%	73.6%	74.3%	75.9%	
Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	77.8%	80.2%	76.8%	76.4%	71.6%	
50 or more employees	76.2%	80.6%	80.1%	79.7%	76.7%	
All firm sizes	76.4%	80.6%	79.6%	79.2%	75.9%	

TRENDS IN ESI COSTS, 2012–2016

Average Annual Premium Single Coverage						
Fewer than 50 employees	\$5,398	\$5,491	\$5,733	\$6,271	\$6,580	
50 or more employees	\$5,382	\$5,604	\$5,927	\$6,289	\$6,117	
All firm sizes	\$5,385	\$5,582	\$5,888	\$6,286	\$6,201	
Average Employee Share of Premium Single Coverage						
Fewer than 50 employees	13.3%	14.5%	15.9%	15.8%	15.3%	
50 or more employees	21.4%	20.4%	20.2%	19.3%	23.1%	*
All firm sizes	19.7%	19.2%	19.4%	18.7%	21.6%	*
Average Deductible Single Coverage						
Fewer than 50 employees	\$1,183	\$1,319	\$1,305	\$1,669	\$1,809	
50 or more employees	\$1,116	\$1,070	\$1,116	\$1,206	\$1,563	*
All firm sizes	\$1,129	\$1,108	\$1,148	\$1,289	\$1,603	*
Percent of Employees in High-Deductible Plans[~]						
Fewer than 50 employees	26.0%	22.4%	24.6%	29.3%	32.5%	
50 or more employees	31.7%	25.2%	28.8%	23.3%	37.5%	*
All firm sizes	30.7%	24.7%	28.1%	24.3%	36.7%	*

* Significant difference between 2015 and 2016 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 (\$1,300 for an individual and \$2,600 for a family in 2016).

#N/A — Not available due to insufficient sample size.

Notes: All references are to private-sector employers and employees. Information on cost is limited to single plans (information on family coverage can be found in the 50-state tables at www.shadac.org/ESIReport2017).

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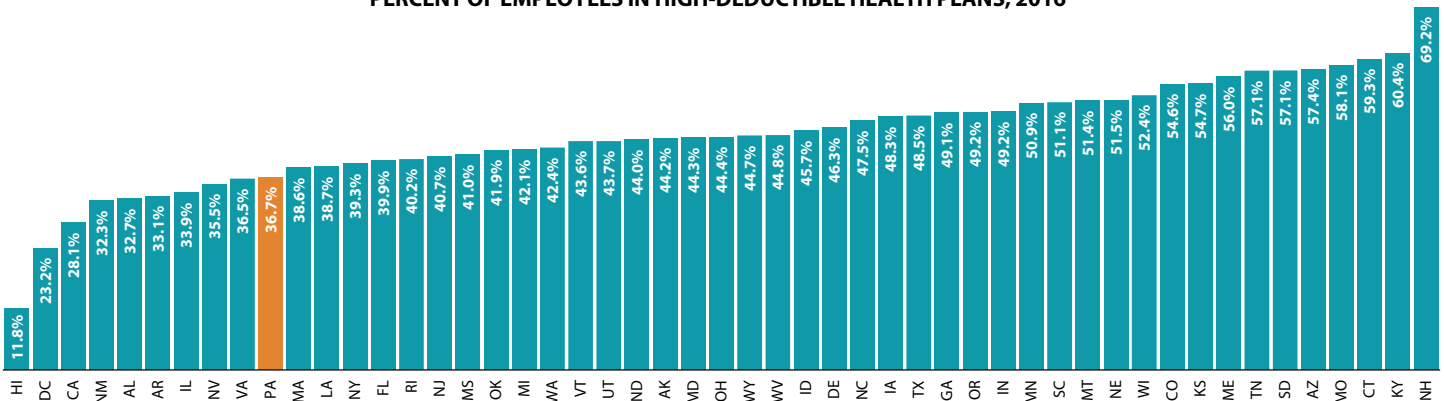
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Data Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component 2012–2016.

EXPLORING STATE VARIATION

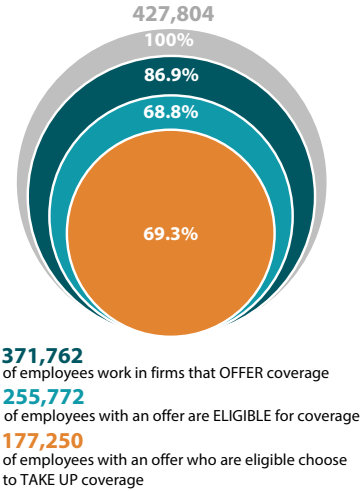
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PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2016[~]

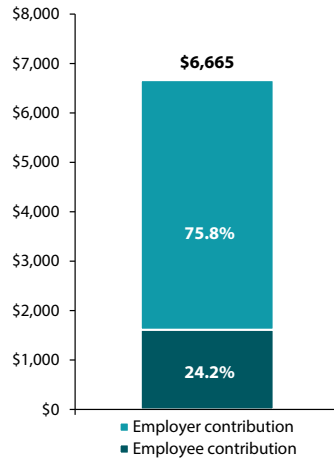


EMPLOYER-SPONSORED INSURANCE IN 2016 (PRIVATE-SECTOR EMPLOYEES)

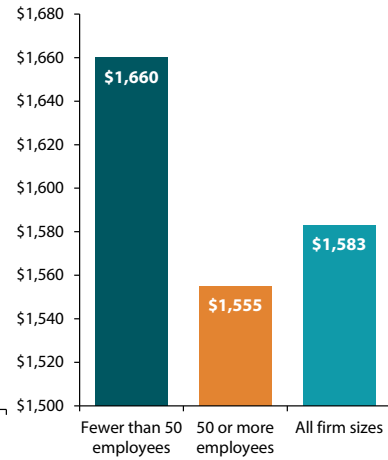
OFFER, ELIGIBILITY, AND TAKE-UP



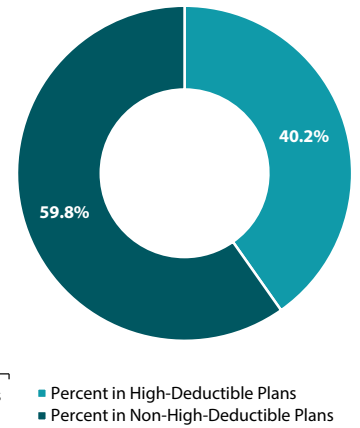
AVERAGE ANNUAL PREMIUM SINGLE COVERAGE



AVERAGE DEDUCTIBLE SINGLE COVERAGE

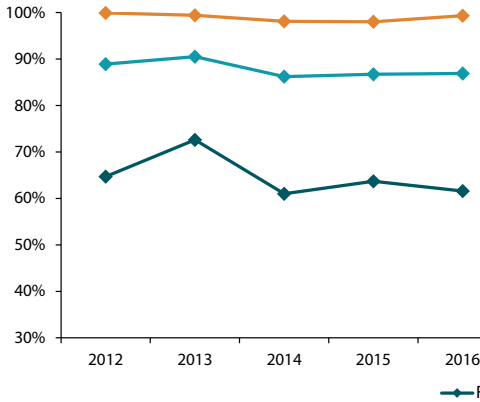


EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS~

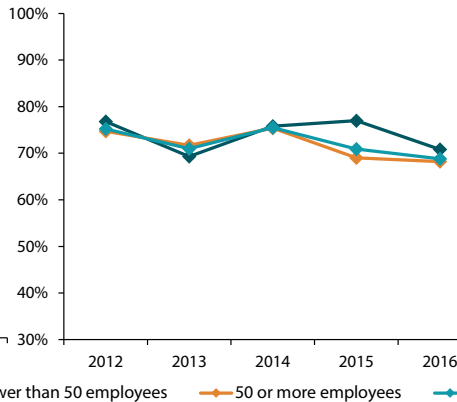


TRENDS IN EMPLOYEE ACCESS TO ESI, 2012–2016

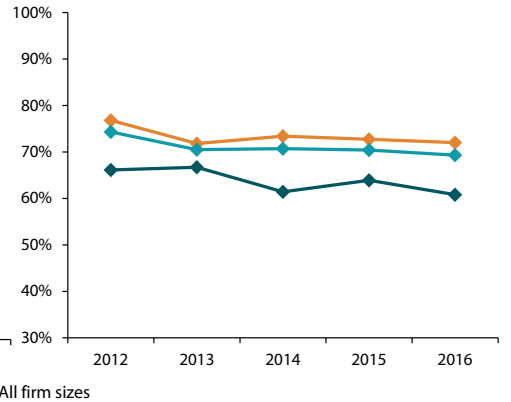
PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI



PERCENT OF EMPLOYEES ELIGIBLE FOR ESI AT FIRMS OFFERING COVERAGE

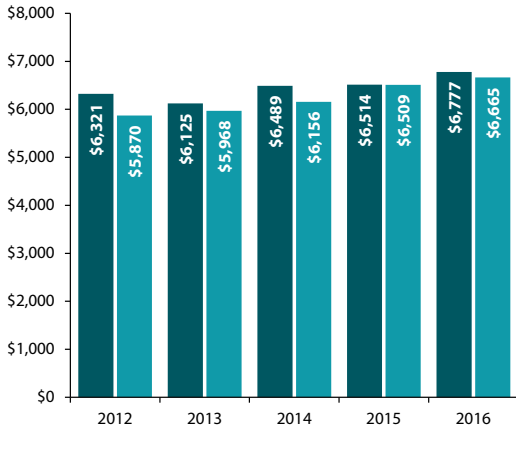


PERCENT OF ESI-ELIGIBLE EMPLOYEES ENROLLED

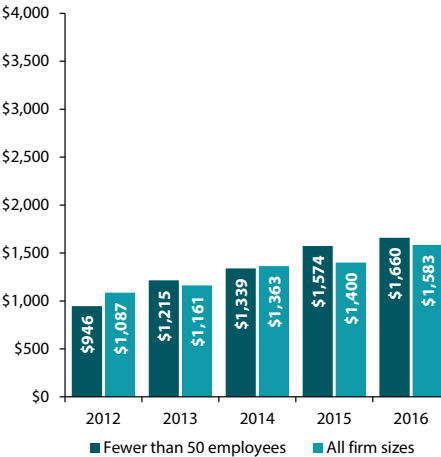


TRENDS IN ESI COSTS, 2012–2016

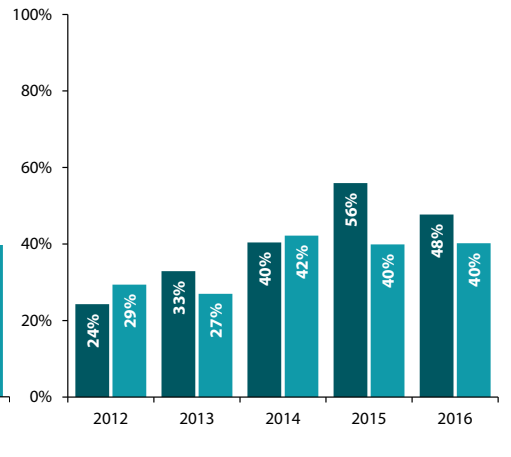
ESI ANNUAL PREMIUMS SINGLE COVERAGE



ESI ANNUAL DEDUCTIBLES SINGLE COVERAGE



PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS~



RHODE ISLAND

TRENDS IN ESI OFFER, 2012–2016

	2012	2013	2014	2015	2016	Test
Percent of Employers Offering ESI						
Fewer than 50 employees	43.2%	47.0%	40.1%	38.6%	41.6%	
50 or more employees	98.9%	98.9%	97.1%	98.2%	98.1%	
All firm sizes	53.4%	58.3%	52.1%	51.0%	52.8%	

TRENDS IN EMPLOYEE ACCESS TO ESI, 2012–2016

Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	64.7%	72.6%	61.0%	63.7%	61.6%	
50 or more employees	99.9%	99.4%	98.1%	98.0%	99.3%	
All firm sizes	88.9%	90.5%	86.2%	86.7%	86.9%	
Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	76.8%	69.3%	75.8%	77.0%	70.8%	
50 or more employees	74.7%	71.7%	75.4%	69.0%	68.2%	
All firm sizes	75.2%	71.0%	75.5%	70.9%	68.8%	
Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	66.1%	66.7%	61.4%	63.9%	60.8%	
50 or more employees	76.8%	71.8%	73.4%	72.7%	72.0%	
All firm sizes	74.3%	70.5%	70.7%	70.4%	69.3%	

TRENDS IN ESI COSTS, 2012–2016

Average Annual Premium Single Coverage						
Fewer than 50 employees	\$6,321	\$6,125	\$6,489	\$6,514	\$6,777	
50 or more employees	\$5,732	\$5,906	\$6,052	\$6,508	\$6,627	
All firm sizes	\$5,870	\$5,968	\$6,156	\$6,509	\$6,665	
Average Employee Share of Premium Single Coverage						
Fewer than 50 employees	20.3%	22.3%	25.4%	23.6%	20.0%	
50 or more employees	23.6%	24.0%	23.1%	22.9%	25.7%	
All firm sizes	22.7%	23.5%	23.7%	23.0%	24.2%	
Average Deductible Single Coverage						
Fewer than 50 employees	\$946	\$1,215	\$1,339	\$1,574	\$1,660	
50 or more employees	\$1,131	\$1,138	\$1,370	\$1,352	\$1,555	
All firm sizes	\$1,087	\$1,161	\$1,363	\$1,400	\$1,583	
Percent of Employees in High-Deductible Plans[~]						
Fewer than 50 employees	24.3%	32.9%	40.4%	55.9%	47.7%	
50 or more employees	30.9%	25.0%	42.7%	34.9%	38.2%	
All firm sizes	29.4%	27.0%	42.2%	39.9%	40.2%	

* Significant difference between 2015 and 2016 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 (\$1,300 for an individual and \$2,600 for a family in 2016).

#N/A — Not available due to insufficient sample size.

Notes: All references are to private-sector employers and employees. Information on cost is limited to single plans (information on family coverage can be found in the 50-state tables at www.shadac.org/ESIReport2017).

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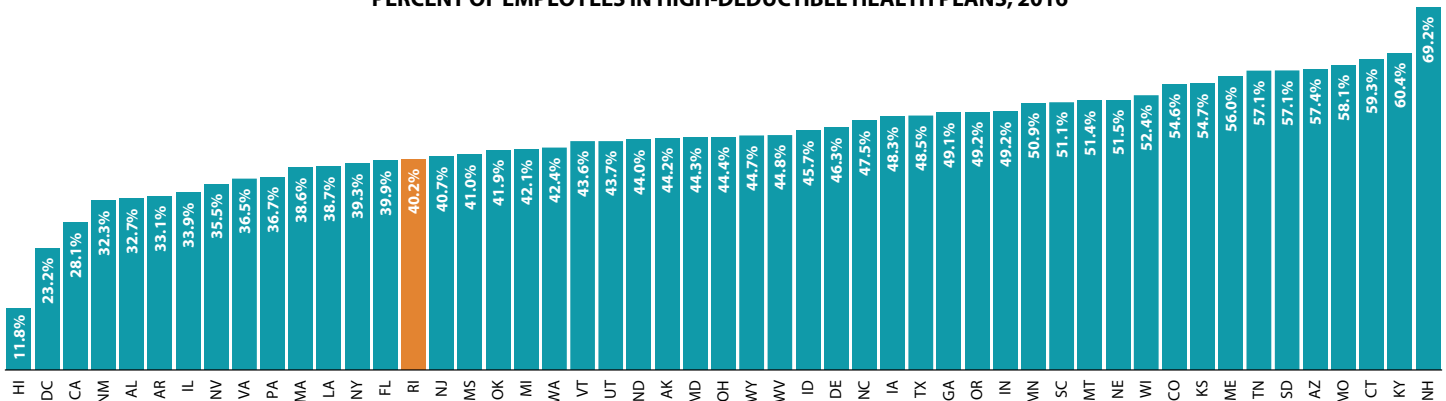
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EXPLORING STATE VARIATION

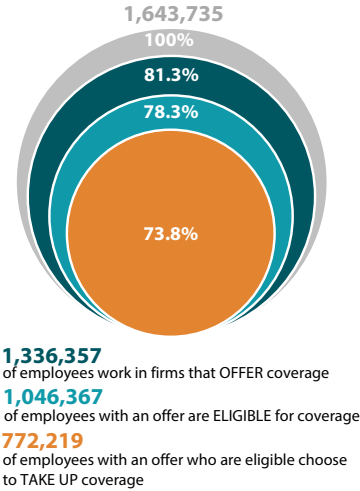
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PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2016[~]

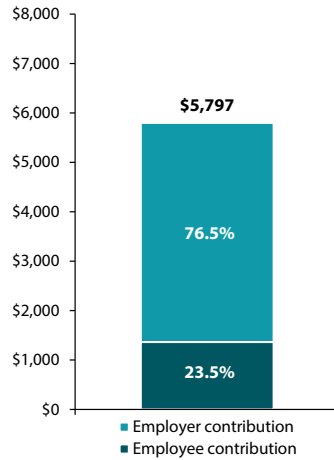


EMPLOYER-SPONSORED INSURANCE IN 2016 (PRIVATE-SECTOR EMPLOYEES)

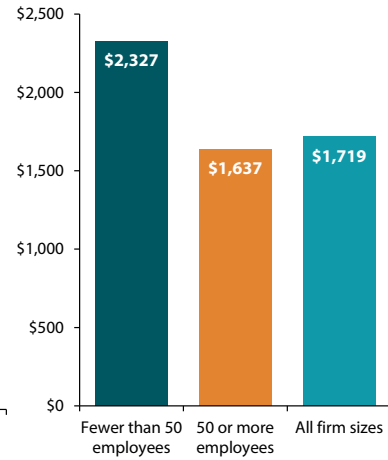
OFFER, ELIGIBILITY, AND TAKE-UP



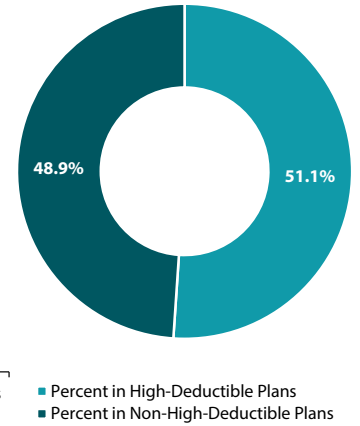
AVERAGE ANNUAL PREMIUM SINGLE COVERAGE



AVERAGE DEDUCTIBLE SINGLE COVERAGE

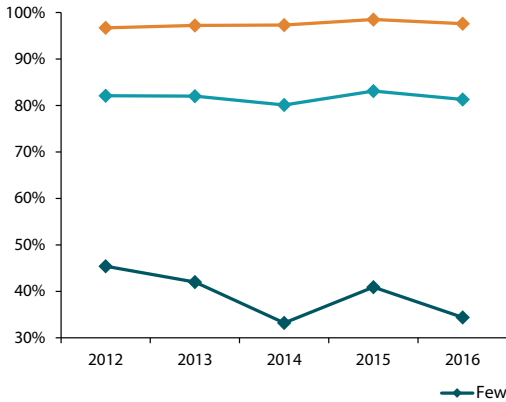


EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS~



TRENDS IN EMPLOYEE ACCESS TO ESI, 2012–2016

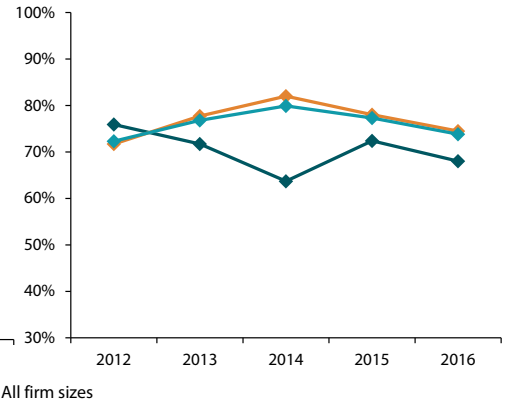
PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI



PERCENT OF EMPLOYEES ELIGIBLE FOR ESI AT FIRMS OFFERING COVERAGE

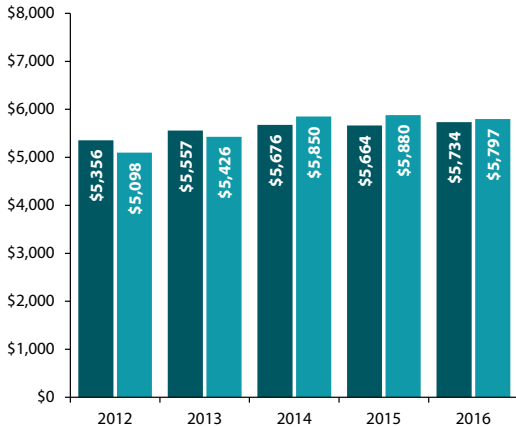


PERCENT OF ESI-ELIGIBLE EMPLOYEES ENROLLED

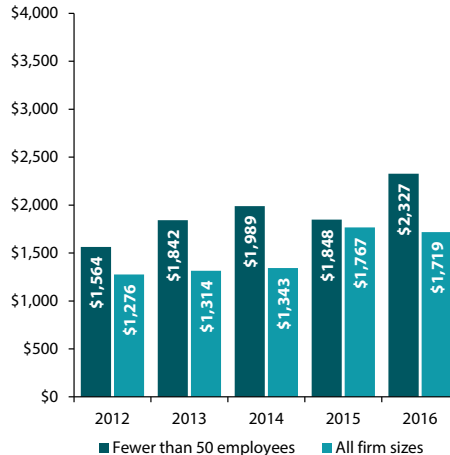


TRENDS IN ESI COSTS, 2012–2016

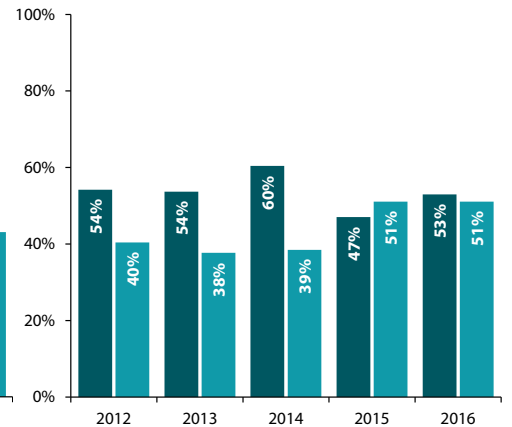
ESI ANNUAL PREMIUMS SINGLE COVERAGE



ESI ANNUAL DEDUCTIBLES SINGLE COVERAGE



PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS~



SOUTH CAROLINA

TRENDS IN ESI OFFER, 2012–2016

	2012	2013	2014	2015	2016	Test
Percent of Employers Offering ESI						
Fewer than 50 employees	27.4%	27.7%	23.0%	23.6%	21.8%	
50 or more employees	95.7%	97.2%	94.9%	97.7%	96.1%	
All firm sizes	46.5%	48.1%	45.3%	45.0%	41.7%	

TRENDS IN EMPLOYEE ACCESS TO ESI, 2012–2016

Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	45.4%	42.0%	33.2%	40.9%	34.4%	
50 or more employees	96.7%	97.2%	97.3%	98.5%	97.6%	
All firm sizes	82.1%	82.0%	80.1%	83.1%	81.3%	
Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	76.5%	81.7%	79.3%	70.8%	78.6%	
50 or more employees	82.1%	77.6%	77.0%	75.4%	78.3%	
All firm sizes	81.2%	78.2%	77.3%	74.8%	78.3%	
Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	75.9%	71.7%	63.7%	72.4%	68.0%	
50 or more employees	71.7%	77.7%	82.0%	78.0%	74.5%	
All firm sizes	72.3%	76.8%	79.9%	77.3%	73.8%	

TRENDS IN ESI COSTS, 2012–2016

Average Annual Premium Single Coverage						
Fewer than 50 employees	\$5,356	\$5,557	\$5,676	\$5,664	\$5,734	
50 or more employees	\$5,032	\$5,400	\$5,873	\$5,922	\$5,806	
All firm sizes	\$5,098	\$5,426	\$5,850	\$5,880	\$5,797	
Average Employee Share of Premium Single Coverage						
Fewer than 50 employees	20.7%	24.3%	21.9%	21.6%	16.2%	
50 or more employees	23.0%	20.3%	22.9%	20.6%	24.5%	*
All firm sizes	22.5%	21.0%	22.8%	20.7%	23.5%	
Average Deductible Single Coverage						
Fewer than 50 employees	\$1,564	\$1,842	\$1,989	\$1,848	\$2,327	
50 or more employees	\$1,193	\$1,205	\$1,264	\$1,751	\$1,637	
All firm sizes	\$1,276	\$1,314	\$1,343	\$1,767	\$1,719	
Percent of Employees in High-Deductible Plans[~]						
Fewer than 50 employees	54.2%	53.7%	60.4%	47.0%	53.0%	
50 or more employees	37.6%	35.1%	36.3%	51.6%	50.9%	
All firm sizes	40.4%	37.7%	38.5%	51.1%	51.1%	

* Significant difference between 2015 and 2016 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 (\$1,300 for an individual and \$2,600 for a family in 2016).

#N/A — Not available due to insufficient sample size.

Notes: All references are to private-sector employers and employees. Information on cost is limited to single plans (information on family coverage can be found in the 50-state tables at www.shadac.org/ESIReport2017).

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

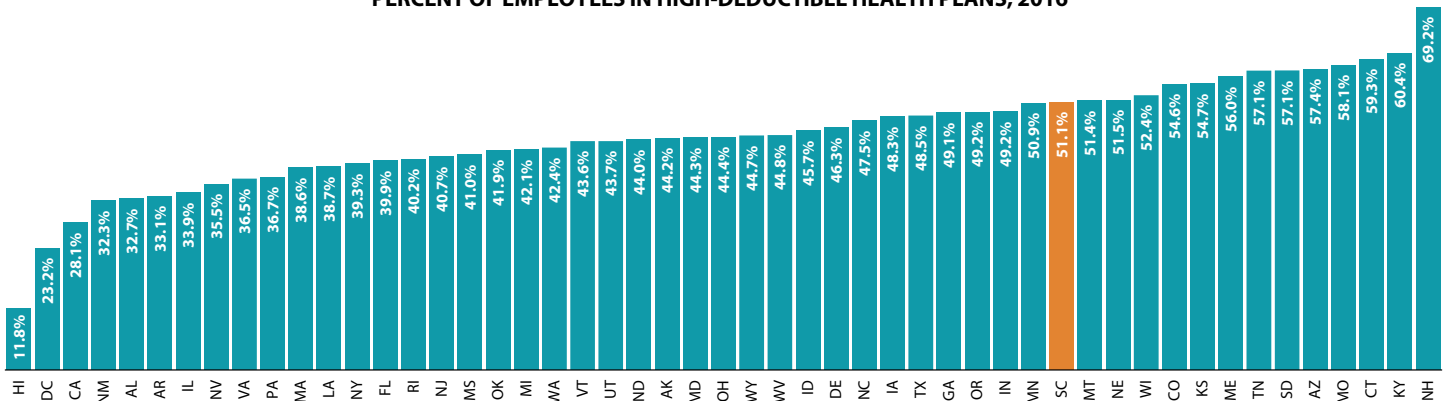
Please see www.shadac.org/ESIReport2017 for information on definitions and methods.

Data Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component 2012–2016.

EXPLORING STATE VARIATION

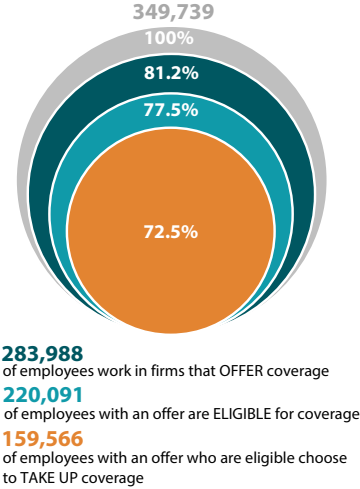
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PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2016[~]

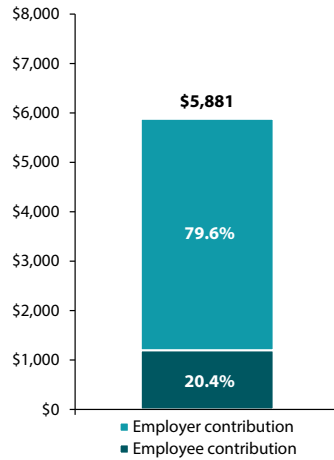


EMPLOYER-SPONSORED INSURANCE IN 2016 (PRIVATE-SECTOR EMPLOYEES)

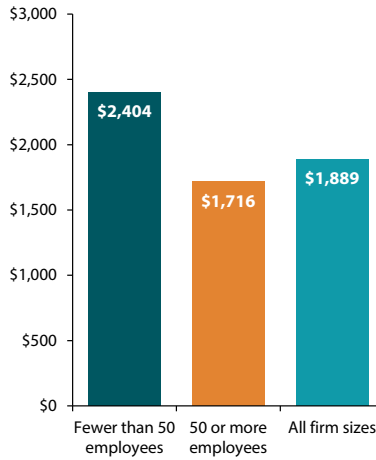
OFFER, ELIGIBILITY, AND TAKE-UP



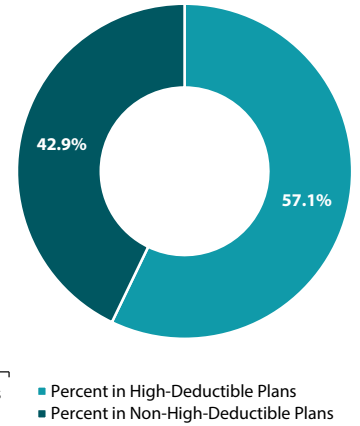
AVERAGE ANNUAL PREMIUM SINGLE COVERAGE



AVERAGE DEDUCTIBLE SINGLE COVERAGE

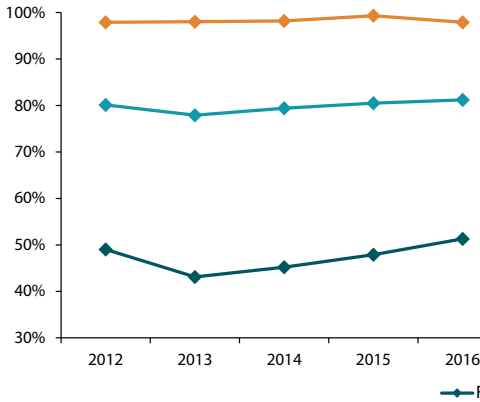


EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS~

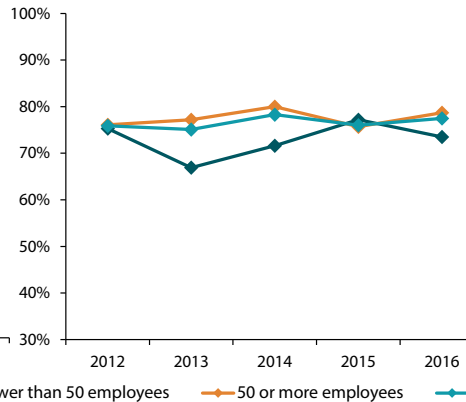


TRENDS IN EMPLOYEE ACCESS TO ESI, 2012–2016

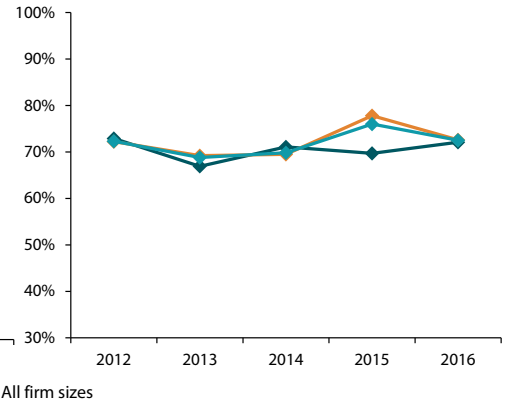
PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI



PERCENT OF EMPLOYEES ELIGIBLE FOR ESI AT FIRMS OFFERING COVERAGE

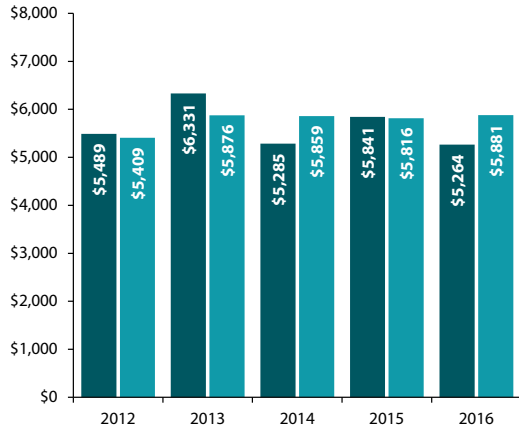


PERCENT OF ESI-ELIGIBLE EMPLOYEES ENROLLED

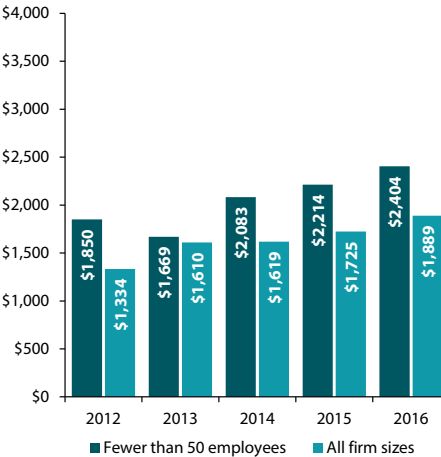


TRENDS IN ESI COSTS, 2012–2016

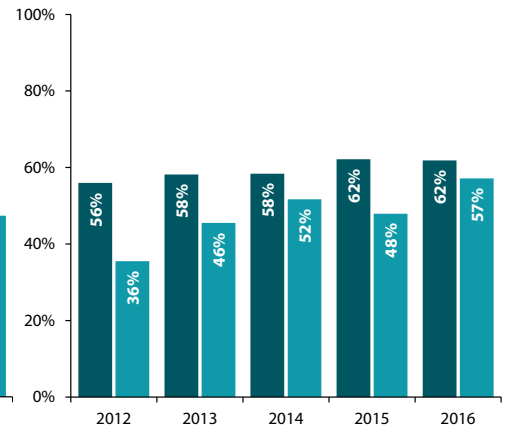
ESI ANNUAL PREMIUMS SINGLE COVERAGE



ESI ANNUAL DEDUCTIBLES SINGLE COVERAGE



PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS~



SOUTH DAKOTA

TRENDS IN ESI OFFER, 2012–2016

	2012	2013	2014	2015	2016	Test
Percent of Employers Offering ESI						
Fewer than 50 employees	32.9%	25.3%	30.1%	26.9%	26.3%	
50 or more employees	96.0%	97.0%	95.1%	96.4%	97.5%	
All firm sizes	45.0%	38.5%	42.9%	42.3%	39.1%	

TRENDS IN EMPLOYEE ACCESS TO ESI, 2012–2016

Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	49.0%	43.1%	45.2%	47.9%	51.3%	
50 or more employees	97.9%	98.0%	98.2%	99.3%	97.9%	
All firm sizes	80.1%	77.9%	79.4%	80.5%	81.2%	

Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	75.3%	66.9%	71.6%	77.2%	73.5%	
50 or more employees	76.1%	77.2%	80.0%	75.7%	78.7%	
All firm sizes	75.9%	75.1%	78.3%	76.0%	77.5%	

Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	72.9%	66.9%	71.1%	69.7%	72.1%	
50 or more employees	72.2%	69.2%	69.5%	77.8%	72.6%	*
All firm sizes	72.3%	68.8%	69.8%	76.0%	72.5%	

TRENDS IN ESI COSTS, 2012–2016

Average Annual Premium Single Coverage						
Fewer than 50 employees	\$5,489	\$6,331	\$5,285	\$5,841	\$5,264	
50 or more employees	\$5,380	\$5,762	\$6,005	\$5,808	\$6,092	
All firm sizes	\$5,409	\$5,876	\$5,859	\$5,816	\$5,881	

Average Employee Share of Premium Single Coverage						
Fewer than 50 employees	20.1%	15.6%	16.2%	19.0%	20.2%	
50 or more employees	23.3%	24.9%	21.7%	25.3%	20.5%	*
All firm sizes	22.4%	22.9%	20.7%	23.7%	20.4%	

Average Deductible Single Coverage						
Fewer than 50 employees	\$1,850	\$1,669	\$2,083	\$2,214	\$2,404	
50 or more employees	\$1,148	\$1,595	\$1,507	\$1,575	\$1,716	
All firm sizes	\$1,334	\$1,610	\$1,619	\$1,725	\$1,889	

Percent of Employees in High-Deductible Plans[~]						
Fewer than 50 employees	56.0%	58.2%	58.4%	62.2%	61.9%	
50 or more employees	29.6%	42.8%	50.1%	44.3%	55.9%	
All firm sizes	35.5%	45.5%	51.7%	47.9%	57.1%	

* Significant difference between 2015 and 2016 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 (\$1,300 for an individual and \$2,600 for a family in 2016).

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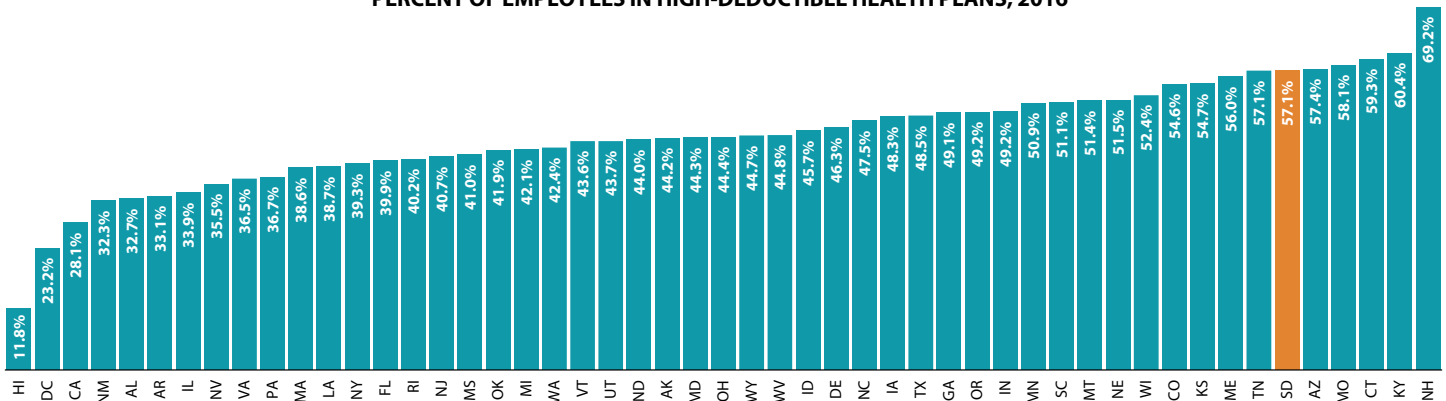
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Data Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component 2012–2016.

EXPLORING STATE VARIATION

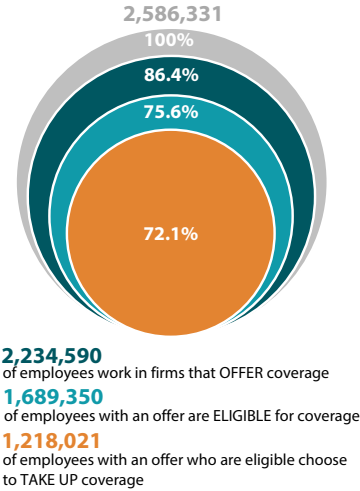
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PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2016[~]

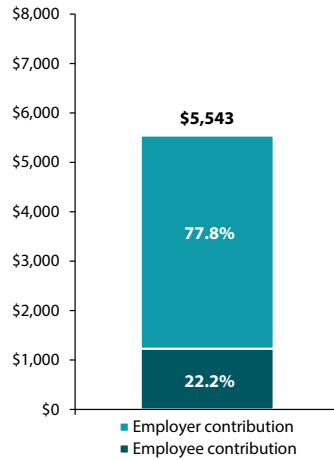


EMPLOYER-SPONSORED INSURANCE IN 2016 (PRIVATE-SECTOR EMPLOYEES)

OFFER, ELIGIBILITY, AND TAKE-UP



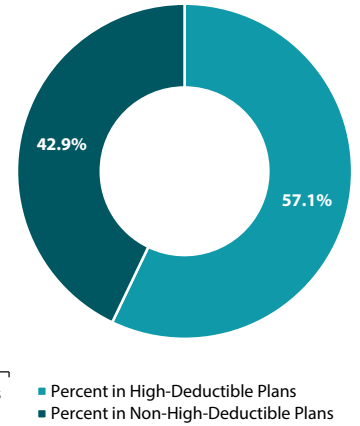
AVERAGE ANNUAL PREMIUM SINGLE COVERAGE



AVERAGE DEDUCTIBLE SINGLE COVERAGE

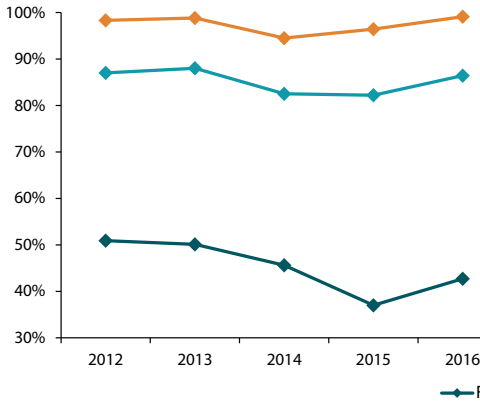


EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS~

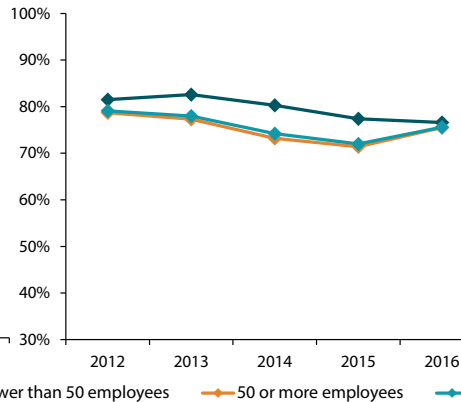


TRENDS IN EMPLOYEE ACCESS TO ESI, 2012–2016

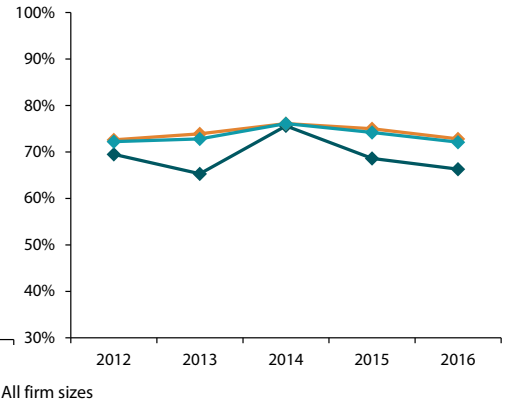
PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI



PERCENT OF EMPLOYEES ELIGIBLE FOR ESI AT FIRMS OFFERING COVERAGE

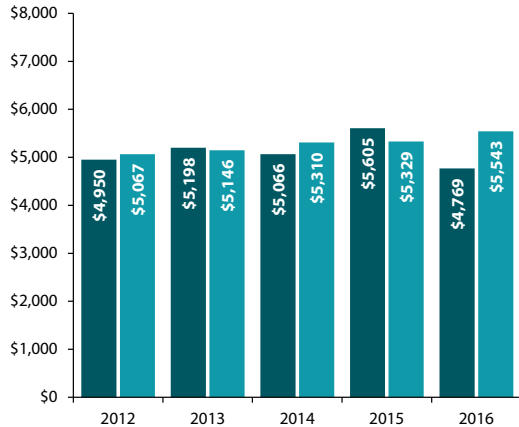


PERCENT OF ESI-ELIGIBLE EMPLOYEES ENROLLED

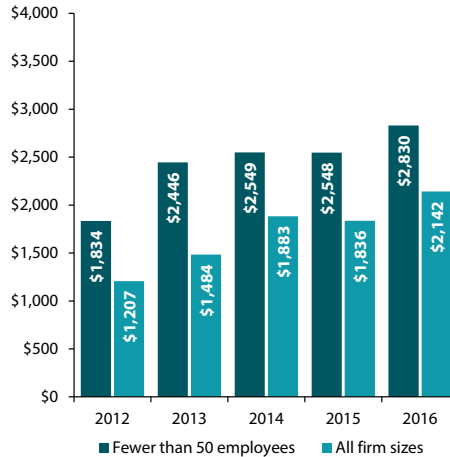


TRENDS IN ESI COSTS, 2012–2016

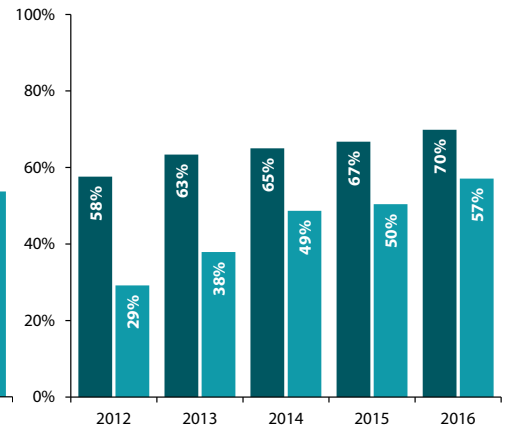
ESI ANNUAL PREMIUMS SINGLE COVERAGE



ESI ANNUAL DEDUCTIBLES SINGLE COVERAGE



PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS~



TENNESSEE

TRENDS IN ESI OFFER, 2012–2016

	2012	2013	2014	2015	2016	Test
Percent of Employers Offering ESI						
Fewer than 50 employees	30.4%	30.4%	25.1%	24.8%	20.8%	
50 or more employees	95.6%	97.6%	95.9%	95.0%	98.1%	
All firm sizes	49.8%	52.1%	48.5%	47.0%	46.8%	

TRENDS IN EMPLOYEE ACCESS TO ESI, 2012–2016

Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	50.9%	50.1%	45.6%	37.0%	42.7%	
50 or more employees	98.3%	98.8%	94.5%	96.4%	99.1%	*
All firm sizes	87.0%	88.0%	82.5%	82.2%	86.4%	*

Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	81.5%	82.6%	80.3%	77.4%	76.6%	
50 or more employees	78.7%	77.3%	73.2%	71.4%	75.5%	
All firm sizes	79.1%	78.0%	74.2%	72.0%	75.6%	

Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	69.5%	65.3%	75.6%	68.6%	66.3%	
50 or more employees	72.6%	73.9%	76.1%	75.0%	72.8%	
All firm sizes	72.2%	72.8%	76.1%	74.2%	72.1%	

TRENDS IN ESI COSTS, 2012–2016

Average Annual Premium Single Coverage						
Fewer than 50 employees	\$4,950	\$5,198	\$5,066	\$5,605	\$4,769	
50 or more employees	\$5,090	\$5,137	\$5,356	\$5,289	\$5,661	*
All firm sizes	\$5,067	\$5,146	\$5,310	\$5,329	\$5,543	

Average Employee Share of Premium Single Coverage						
Fewer than 50 employees	15.9%	21.3%	23.5%	17.7%	29.9%	*
50 or more employees	21.5%	22.9%	27.1%	25.4%	21.2%	
All firm sizes	20.6%	22.7%	26.5%	24.4%	22.2%	

Average Deductible Single Coverage						
Fewer than 50 employees	\$1,834	\$2,446	\$2,549	\$2,548	\$2,830	
50 or more employees	\$1,079	\$1,317	\$1,757	\$1,732	\$2,038	
All firm sizes	\$1,207	\$1,484	\$1,883	\$1,836	\$2,142	*

Percent of Employees in High-Deductible Plans[~]						
Fewer than 50 employees	57.6%	63.4%	65.0%	66.7%	69.9%	
50 or more employees	24.4%	34.4%	45.9%	48.5%	55.6%	
All firm sizes	29.2%	37.9%	48.7%	50.4%	57.1%	

* Significant difference between 2015 and 2016 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 (\$1,300 for an individual and \$2,600 for a family in 2016).

#N/A — Not available due to insufficient sample size.

Notes: All references are to private-sector employers and employees. Information on cost is limited to single plans (information on family coverage can be found in the 50-state tables at www.shadac.org/ESIReport2017). Average premium prices are not adjusted to account for variation in actuarial value.

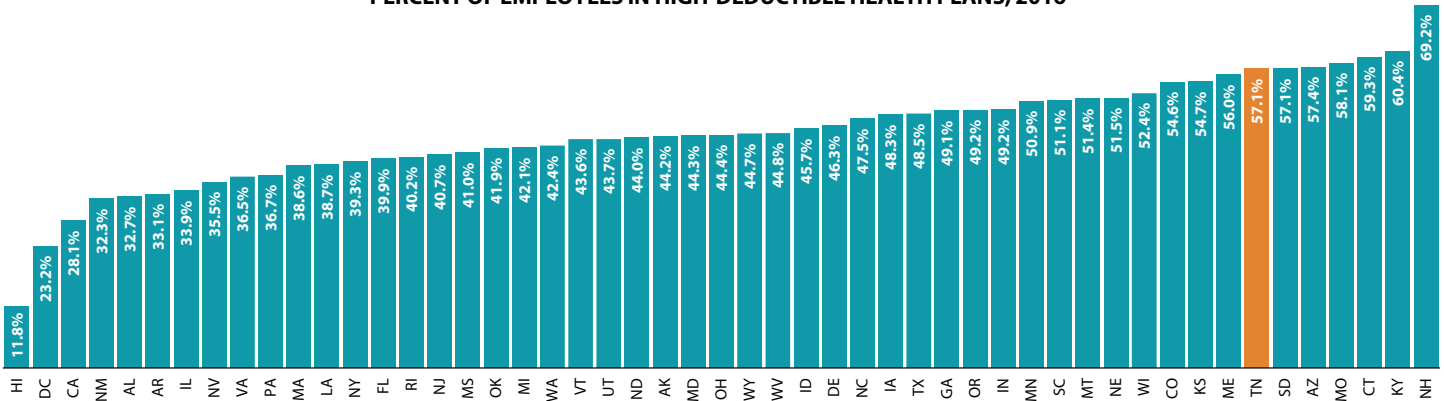
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Data Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component 2012–2016.

EXPLORING STATE VARIATION

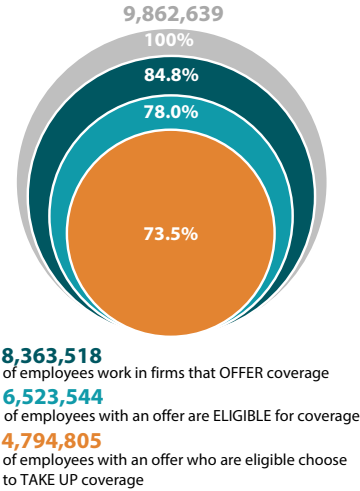
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PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2016[~]

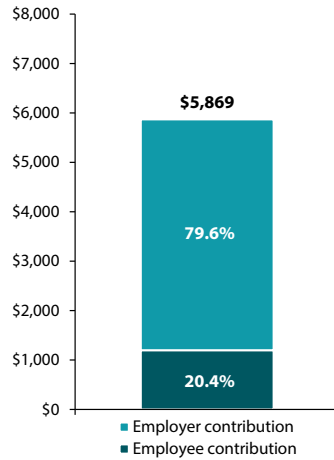


EMPLOYER-SPONSORED INSURANCE IN 2016 (PRIVATE-SECTOR EMPLOYEES)

OFFER, ELIGIBILITY, AND TAKE-UP



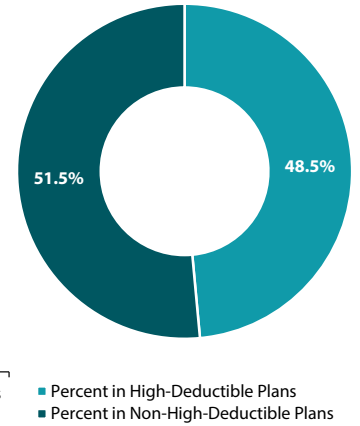
AVERAGE ANNUAL PREMIUM SINGLE COVERAGE



AVERAGE DEDUCTIBLE SINGLE COVERAGE

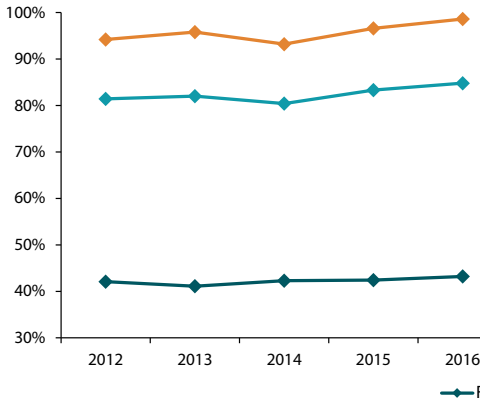


EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS~

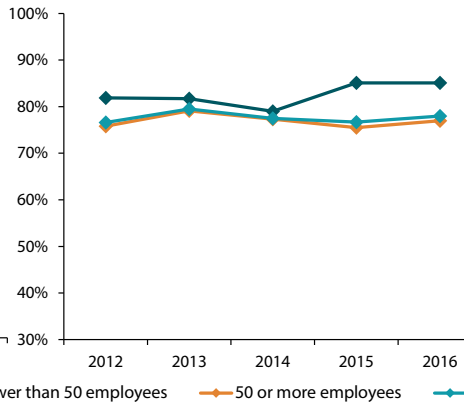


TRENDS IN EMPLOYEE ACCESS TO ESI, 2012–2016

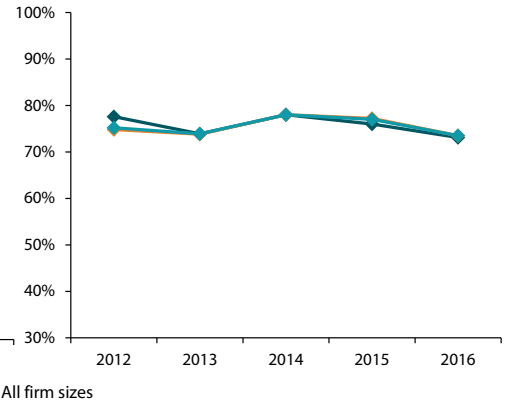
PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI



PERCENT OF EMPLOYEES ELIGIBLE FOR ESI AT FIRMS OFFERING COVERAGE

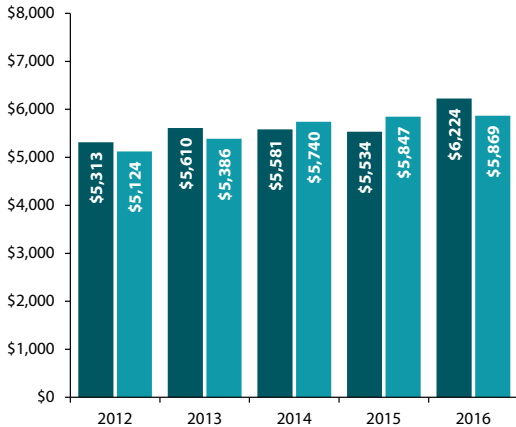


PERCENT OF ESI-ELIGIBLE EMPLOYEES ENROLLED

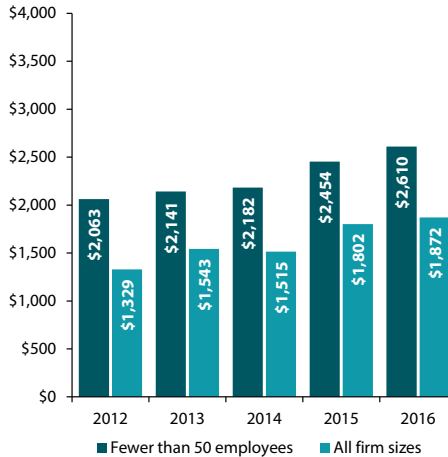


TRENDS IN ESI COSTS, 2012–2016

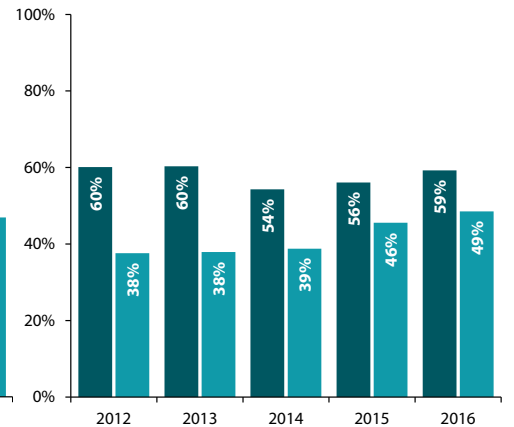
ESI ANNUAL PREMIUMS SINGLE COVERAGE



ESI ANNUAL DEDUCTIBLES SINGLE COVERAGE



PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS~



TEXAS

TRENDS IN ESI OFFER, 2012–2016

	2012	2013	2014	2015	2016	Test
Percent of Employers Offering ESI						
Fewer than 50 employees	27.2%	26.2%	26.9%	25.7%	28.5%	
50 or more employees	94.0%	92.6%	93.2%	95.4%	97.1%	
All firm sizes	46.5%	44.7%	45.9%	45.8%	47.6%	

TRENDS IN EMPLOYEE ACCESS TO ESI, 2012–2016

Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	42.1%	41.1%	42.3%	42.4%	43.2%	
50 or more employees	94.2%	95.8%	93.2%	96.6%	98.6%	*
All firm sizes	81.4%	82.0%	80.4%	83.3%	84.8%	
Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	81.9%	81.7%	79.0%	85.1%	85.1%	
50 or more employees	75.8%	79.1%	77.3%	75.5%	77.0%	
All firm sizes	76.6%	79.5%	77.5%	76.7%	78.0%	
Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	77.6%	73.9%	78.0%	76.0%	73.1%	
50 or more employees	74.8%	73.8%	78.0%	77.2%	73.5%	
All firm sizes	75.2%	73.9%	78.0%	77.0%	73.5%	

TRENDS IN ESI COSTS, 2012–2016

Average Annual Premium Single Coverage						
Fewer than 50 employees	\$5,313	\$5,610	\$5,581	\$5,534	\$6,224	*
50 or more employees	\$5,083	\$5,340	\$5,772	\$5,907	\$5,804	
All firm sizes	\$5,124	\$5,386	\$5,740	\$5,847	\$5,869	
Average Employee Share of Premium Single Coverage						
Fewer than 50 employees	14.0%	16.2%	13.1%	17.0%	19.3%	
50 or more employees	21.1%	22.1%	22.7%	22.7%	20.6%	
All firm sizes	19.8%	21.1%	21.1%	21.8%	20.4%	
Average Deductible Single Coverage						
Fewer than 50 employees	\$2,063	\$2,141	\$2,182	\$2,454	\$2,610	
50 or more employees	\$1,159	\$1,417	\$1,370	\$1,679	\$1,729	
All firm sizes	\$1,329	\$1,543	\$1,515	\$1,802	\$1,872	
Percent of Employees in High-Deductible Plans[~]						
Fewer than 50 employees	60.1%	60.3%	54.3%	56.1%	59.3%	
50 or more employees	33.8%	34.6%	36.4%	43.9%	46.8%	
All firm sizes	37.6%	37.9%	38.8%	45.6%	48.5%	

* Significant difference between 2015 and 2016 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 (\$1,300 for an individual and \$2,600 for a family in 2016).

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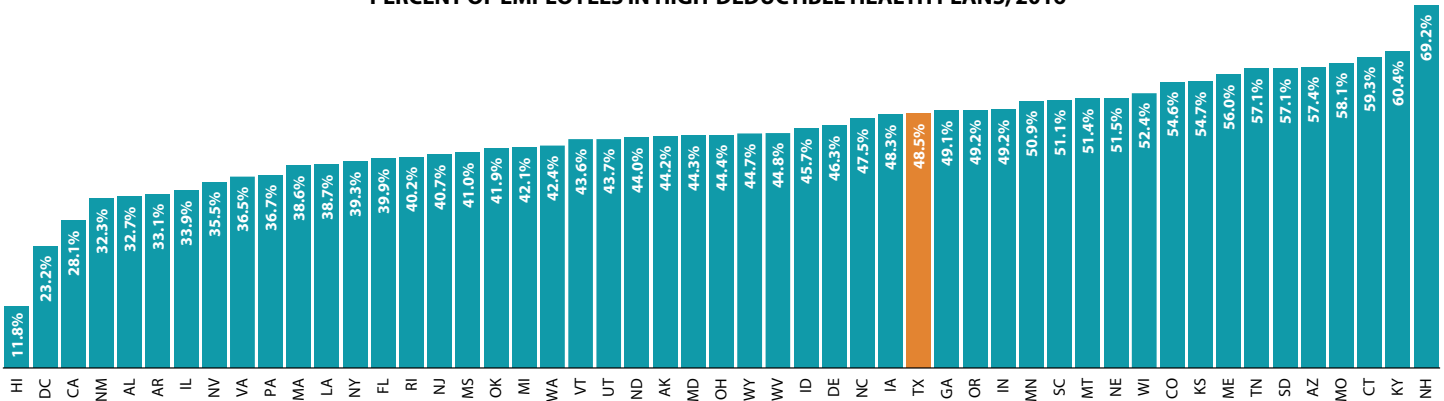
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EXPLORING STATE VARIATION

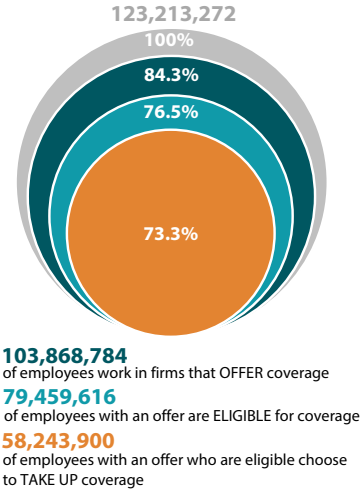
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PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2016[~]

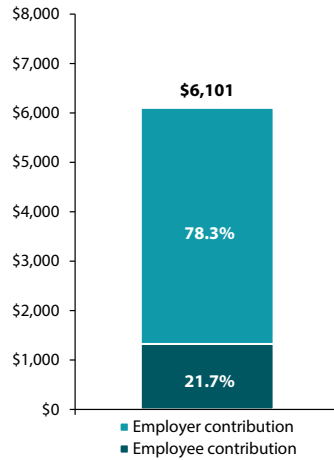


EMPLOYER-SPONSORED INSURANCE IN 2016 (PRIVATE-SECTOR EMPLOYEES)

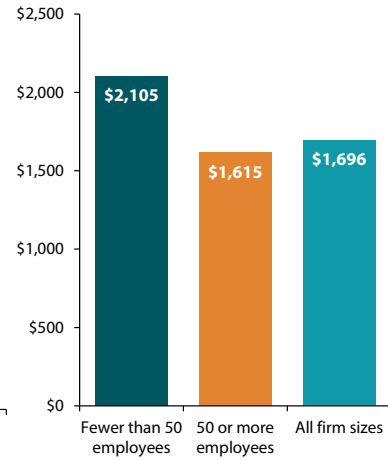
OFFER, ELIGIBILITY, AND TAKE-UP



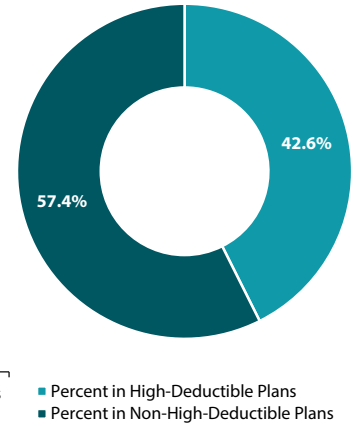
AVERAGE ANNUAL PREMIUM SINGLE COVERAGE



AVERAGE DEDUCTIBLE SINGLE COVERAGE

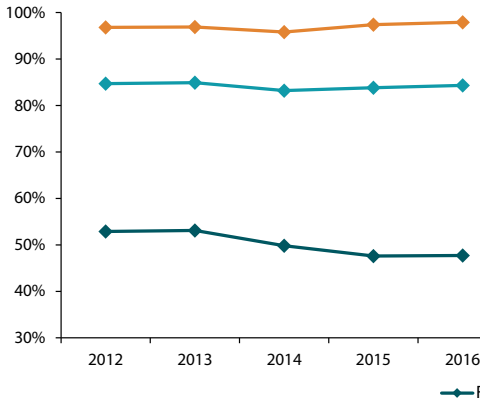


EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS~

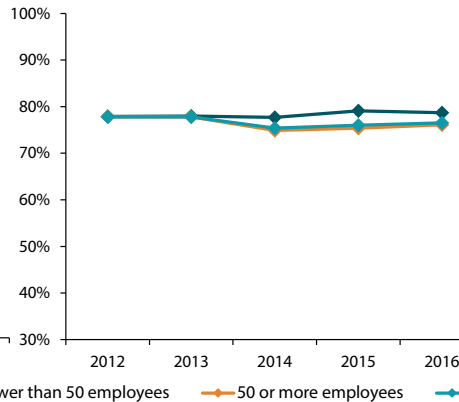


TRENDS IN EMPLOYEE ACCESS TO ESI, 2012–2016

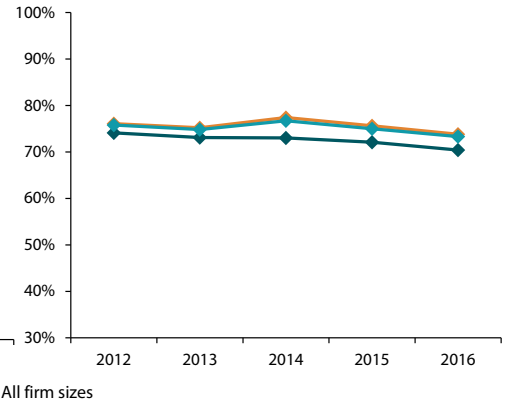
PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI



PERCENT OF EMPLOYEES ELIGIBLE FOR ESI AT FIRMS OFFERING COVERAGE

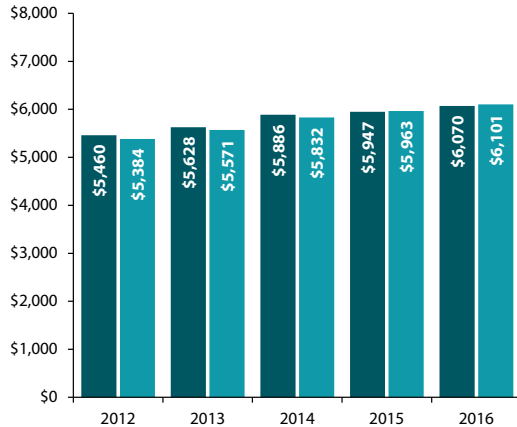


PERCENT OF ESI-ELIGIBLE EMPLOYEES ENROLLED

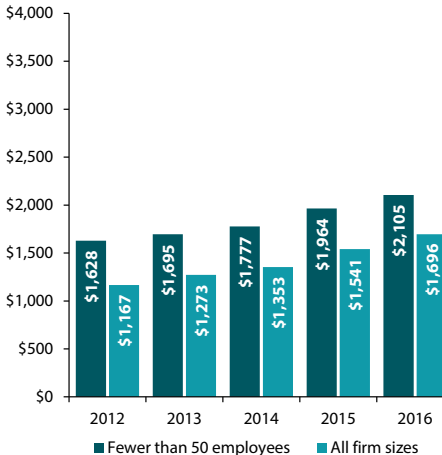


TRENDS IN ESI COSTS, 2012–2016

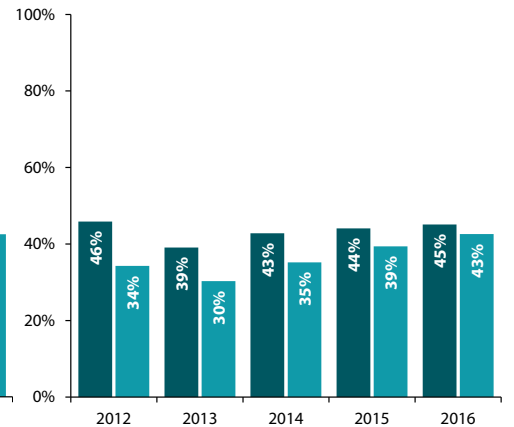
ESI ANNUAL PREMIUMS SINGLE COVERAGE



ESI ANNUAL DEDUCTIBLES SINGLE COVERAGE



PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS~



UNITED STATES

TRENDS IN ESI OFFER, 2012–2016

	2012	2013	2014	2015	2016	Test
Percent of Employers Offering ESI						
Fewer than 50 employees	35.2%	34.8%	32.2%	29.4%	28.6%	
50 or more employees	95.9%	95.7%	94.8%	96.0%	97.0%	*
All firm sizes	50.1%	49.9%	47.5%	45.7%	45.3%	

TRENDS IN EMPLOYEE ACCESS TO ESI, 2012–2016

Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	52.9%	53.1%	49.8%	47.6%	47.7%	
50 or more employees	96.8%	96.9%	95.8%	97.4%	97.9%	*
All firm sizes	84.7%	84.9%	83.2%	83.8%	84.3%	

Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	77.9%	78.0%	77.7%	79.1%	78.7%	
50 or more employees	77.8%	77.8%	74.9%	75.4%	76.1%	
All firm sizes	77.8%	77.8%	75.4%	76.0%	76.5%	

Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	74.1%	73.1%	73.0%	72.1%	70.4%	*
50 or more employees	76.1%	75.2%	77.4%	75.6%	73.8%	*
All firm sizes	75.8%	74.8%	76.7%	75.0%	73.3%	*

TRENDS IN ESI COSTS, 2012–2016

Average Annual Premium Single Coverage						
Fewer than 50 employees	\$5,460	\$5,628	\$5,886	\$5,947	\$6,070	
50 or more employees	\$5,365	\$5,556	\$5,819	\$5,967	\$6,108	*
All firm sizes	\$5,384	\$5,571	\$5,832	\$5,963	\$6,101	*

Average Employee Share of Premium Single Coverage						
Fewer than 50 employees	17.9%	18.6%	17.6%	17.9%	20.0%	*
50 or more employees	21.5%	21.6%	22.0%	21.8%	22.1%	
All firm sizes	20.8%	21.0%	21.2%	21.1%	21.7%	

Average Deductible Single Coverage						
Fewer than 50 employees	\$1,628	\$1,695	\$1,777	\$1,964	\$2,105	*
50 or more employees	\$1,051	\$1,169	\$1,259	\$1,451	\$1,615	*
All firm sizes	\$1,167	\$1,273	\$1,353	\$1,541	\$1,696	*

Percent of Employees in High-Deductible Plans[~]						
Fewer than 50 employees	45.9%	39.1%	42.8%	44.1%	45.1%	
50 or more employees	32.1%	28.5%	33.7%	38.5%	42.1%	*
All firm sizes	34.3%	30.3%	35.2%	39.4%	42.6%	*

* Significant difference between 2015 and 2016 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 (\$1,300 for an individual and \$2,600 for a family in 2016).

#N/A — Not available due to insufficient sample size.

Notes: All references are to private-sector employers and employees. Information on cost is limited to single plans (information on family coverage can be found in the 50-state tables at www.shadac.org/ESIReport2017). Average premium prices are not adjusted to account for variation in actuarial value.

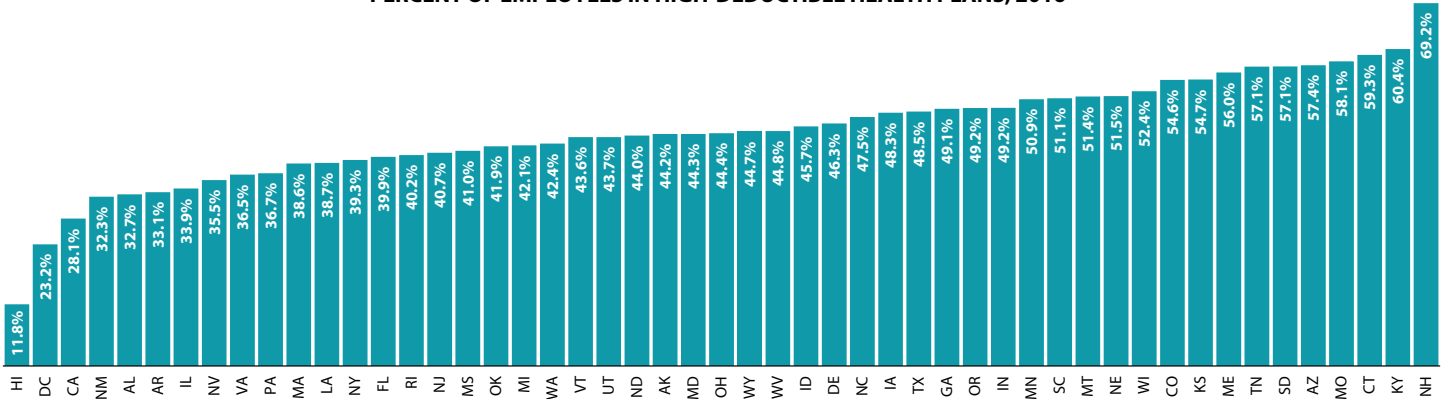
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Data Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component 2012–2016.

EXPLORING STATE VARIATION

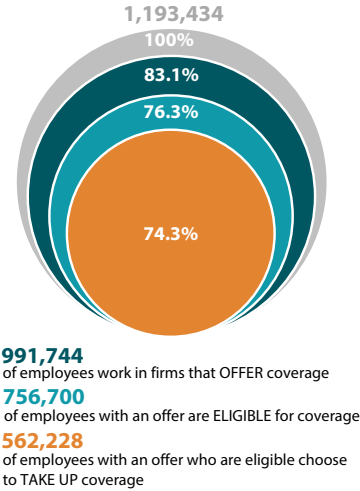
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PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2016[~]

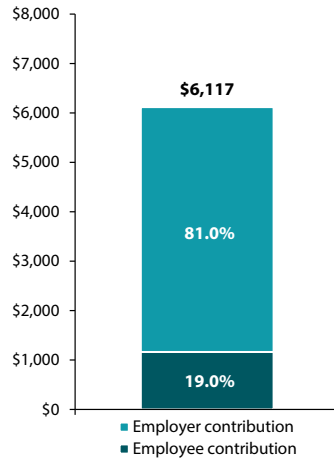


EMPLOYER-SPONSORED INSURANCE IN 2016 (PRIVATE-SECTOR EMPLOYEES)

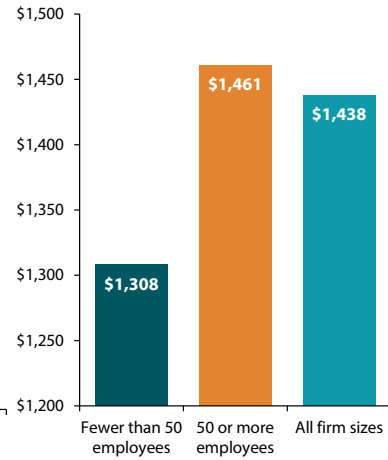
OFFER, ELIGIBILITY, AND TAKE-UP



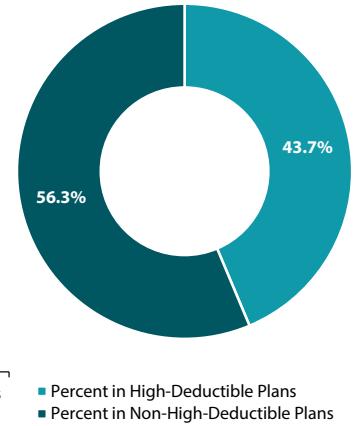
AVERAGE ANNUAL PREMIUM SINGLE COVERAGE



AVERAGE DEDUCTIBLE SINGLE COVERAGE

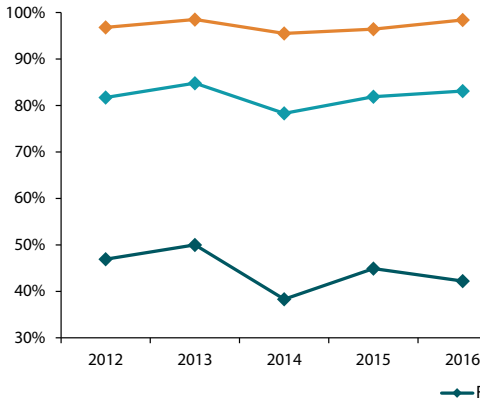


EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS~

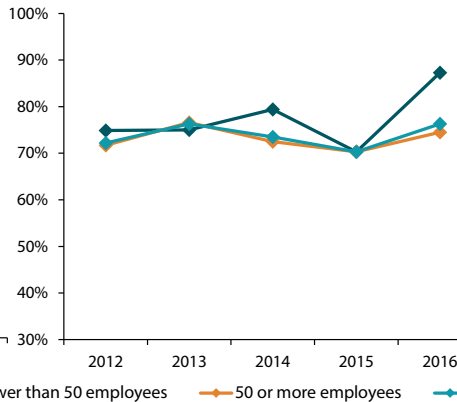


TRENDS IN EMPLOYEE ACCESS TO ESI, 2012–2016

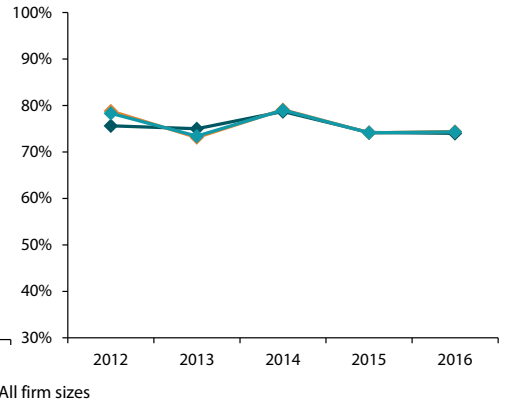
PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI



PERCENT OF EMPLOYEES ELIGIBLE FOR ESI AT FIRMS OFFERING COVERAGE

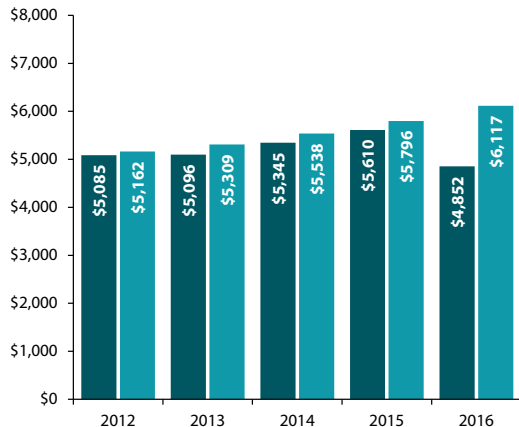


PERCENT OF ESI-ELIGIBLE EMPLOYEES ENROLLED

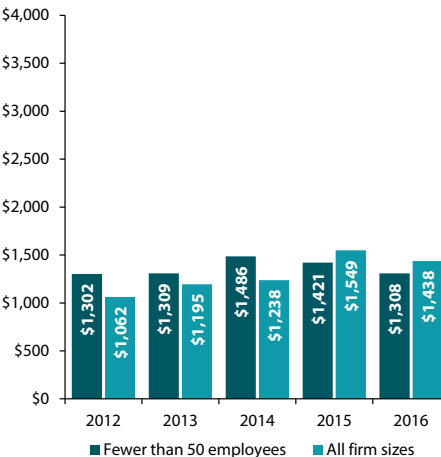


TRENDS IN ESI COSTS, 2012–2016

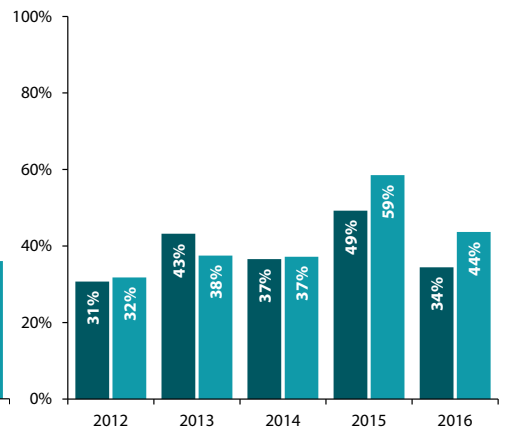
ESI ANNUAL PREMIUMS SINGLE COVERAGE



ESI ANNUAL DEDUCTIBLES SINGLE COVERAGE



PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS~



UTAH

TRENDS IN ESI OFFER, 2012–2016

	2012	2013	2014	2015	2016	Test
Percent of Employers Offering ESI						
Fewer than 50 employees	29.2%	30.7%	25.3%	23.8%	26.1%	
50 or more employees	95.4%	95.5%	95.1%	94.3%	97.0%	
All firm sizes	43.3%	45.1%	39.8%	40.7%	42.3%	

TRENDS IN EMPLOYEE ACCESS TO ESI, 2012–2016

Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	46.9%	50.0%	38.3%	44.9%	42.2%	
50 or more employees	96.8%	98.5%	95.5%	96.4%	98.4%	
All firm sizes	81.7%	84.8%	78.3%	81.9%	83.1%	
Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	74.9%	75.0%	79.4%	70.3%	87.3%	*
50 or more employees	71.7%	76.6%	72.5%	70.3%	74.5%	
All firm sizes	72.2%	76.3%	73.5%	70.3%	76.3%	
Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	75.6%	75.0%	78.7%	74.2%	74.0%	
50 or more employees	78.8%	73.1%	79.1%	74.1%	74.4%	
All firm sizes	78.3%	73.4%	79.0%	74.1%	74.3%	

TRENDS IN ESI COSTS, 2012–2016

Average Annual Premium Single Coverage						
Fewer than 50 employees	\$5,085	\$5,096	\$5,345	\$5,610	\$4,852	
50 or more employees	\$5,179	\$5,349	\$5,570	\$5,829	\$6,336	*
All firm sizes	\$5,162	\$5,309	\$5,538	\$5,796	\$6,117	
Average Employee Share of Premium Single Coverage						
Fewer than 50 employees	20.6%	14.4%	17.6%	19.2%	14.4%	
50 or more employees	22.2%	21.6%	24.3%	21.0%	19.6%	
All firm sizes	22.0%	20.5%	23.4%	20.7%	19.0%	
Average Deductible Single Coverage						
Fewer than 50 employees	\$1,302	\$1,309	\$1,486	\$1,421	\$1,308	
50 or more employees	\$1,009	\$1,174	\$1,201	\$1,573	\$1,461	
All firm sizes	\$1,062	\$1,195	\$1,238	\$1,549	\$1,438	
Percent of Employees in High-Deductible Plans[~]						
Fewer than 50 employees	30.7%	43.2%	36.6%	49.2%	34.5%	
50 or more employees	36.0%	36.4%	37.3%	60.2%	45.4%	*
All firm sizes	31.8%	37.5%	37.2%	58.5%	43.7%	*

* Significant difference between 2015 and 2016 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 (\$1,300 for an individual and \$2,600 for a family in 2016).

#N/A — Not available due to insufficient sample size.

Notes: All references are to private-sector employers and employees. Information on cost is limited to single plans (information on family coverage can be found in the 50-state tables at www.shadac.org/ESIReport2017).

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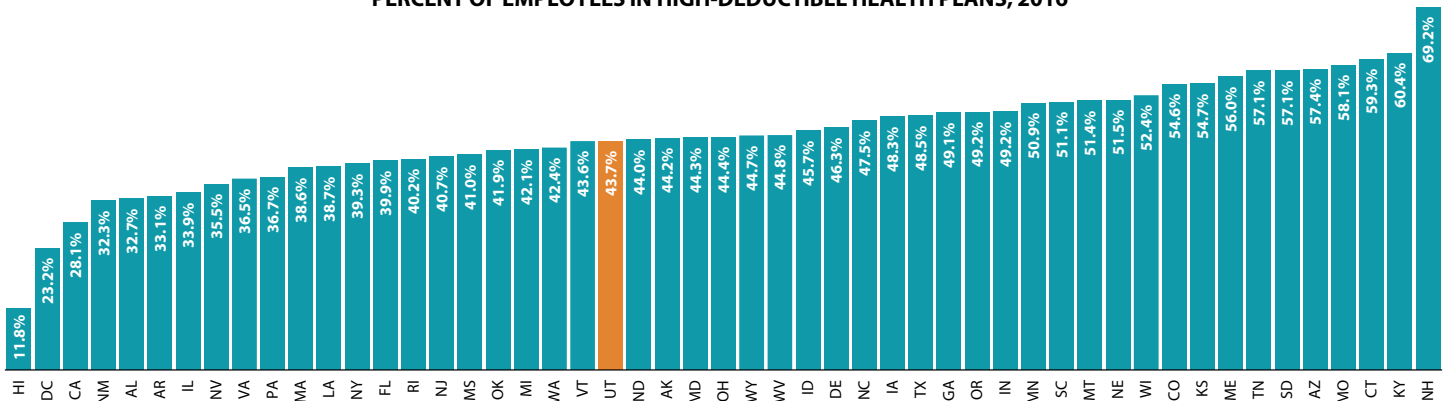
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Data Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component 2012–2016.

EXPLORING STATE VARIATION

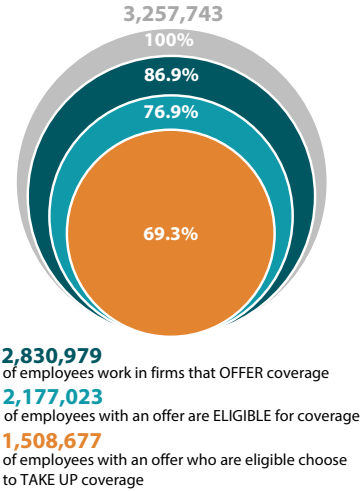
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PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2016[~]

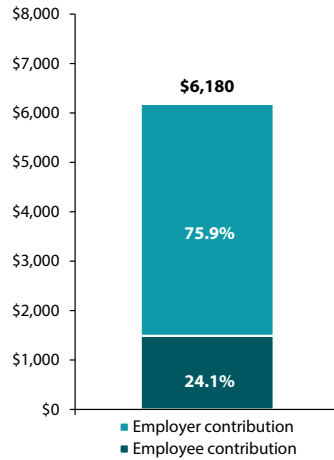


EMPLOYER-SPONSORED INSURANCE IN 2016 (PRIVATE-SECTOR EMPLOYEES)

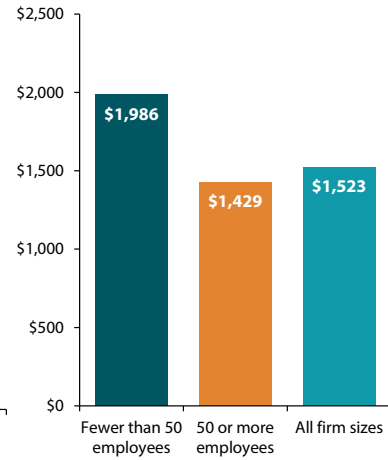
OFFER, ELIGIBILITY, AND TAKE-UP



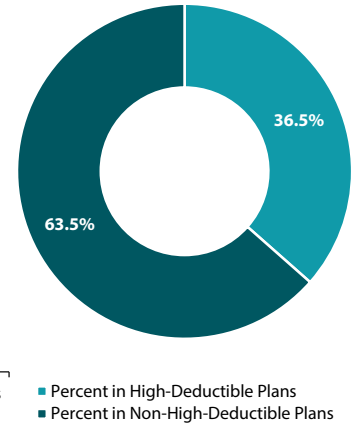
AVERAGE ANNUAL PREMIUM SINGLE COVERAGE



AVERAGE DEDUCTIBLE SINGLE COVERAGE

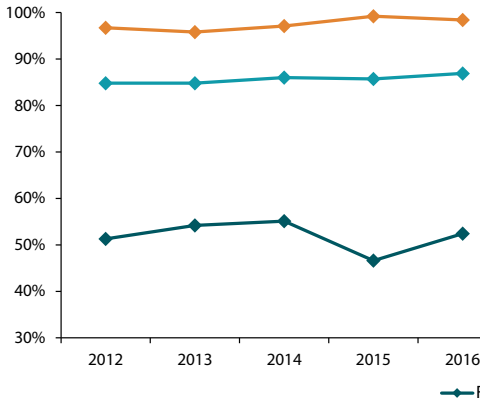


EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS~

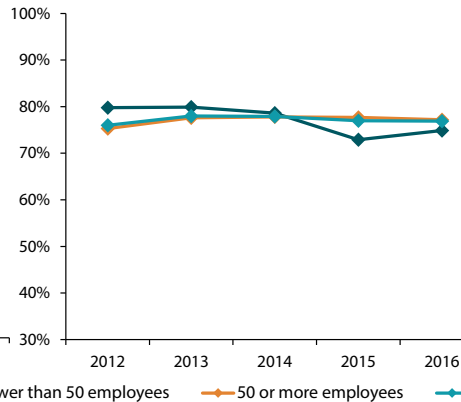


TRENDS IN EMPLOYEE ACCESS TO ESI, 2012–2016

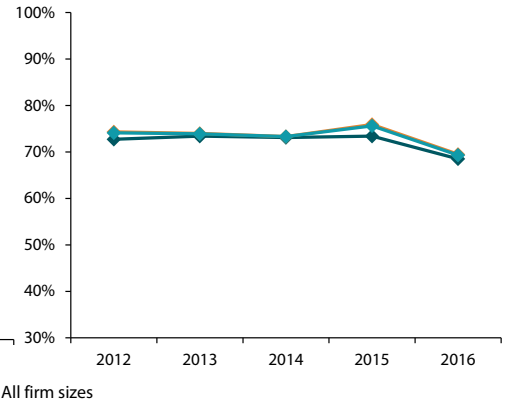
PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI



PERCENT OF EMPLOYEES ELIGIBLE FOR ESI AT FIRMS OFFERING COVERAGE

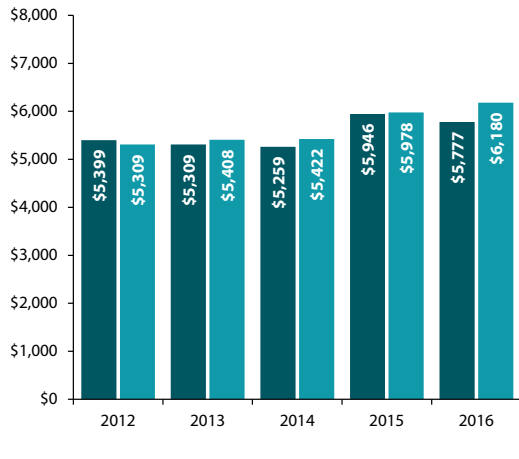


PERCENT OF ESI-ELIGIBLE EMPLOYEES ENROLLED

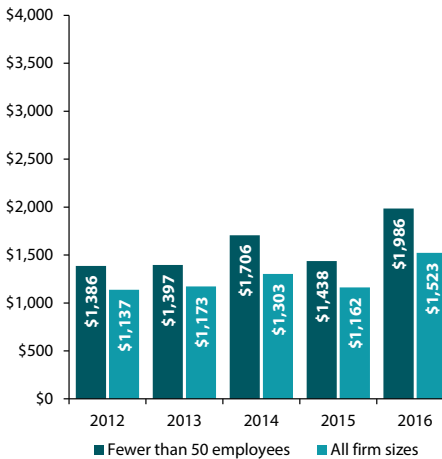


TRENDS IN ESI COSTS, 2012–2016

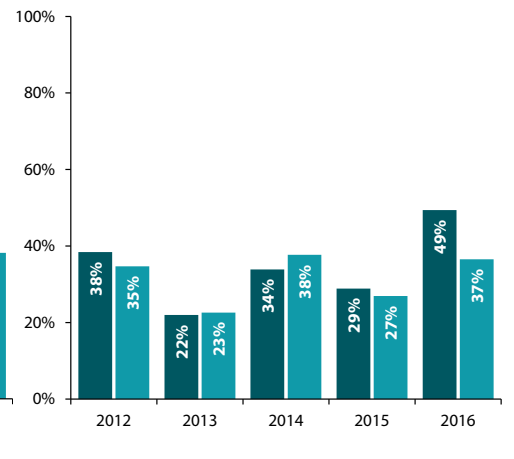
ESI ANNUAL PREMIUMS SINGLE COVERAGE



ESI ANNUAL DEDUCTIBLES SINGLE COVERAGE



PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS~



VIRGINIA

TRENDS IN ESI OFFER, 2012–2016

	2012	2013	2014	2015	2016	Test
Percent of Employers Offering ESI						
Fewer than 50 employees	32.4%	36.6%	35.8%	28.7%	31.8%	
50 or more employees	96.1%	97.0%	97.3%	99.2%	96.9%	
All firm sizes	48.7%	53.6%	53.4%	47.2%	49.1%	

TRENDS IN EMPLOYEE ACCESS TO ESI, 2012–2016

Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	51.3%	54.2%	55.1%	46.6%	52.4%	
50 or more employees	96.7%	95.8%	97.1%	99.2%	98.4%	
All firm sizes	84.8%	84.8%	86.0%	85.7%	86.9%	

Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	79.8%	79.9%	78.6%	72.9%	74.9%	
50 or more employees	75.3%	77.6%	77.8%	77.7%	77.2%	
All firm sizes	76.0%	78.0%	77.9%	77.0%	76.9%	

Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	72.7%	73.4%	73.1%	73.4%	68.5%	
50 or more employees	74.3%	74.0%	73.3%	75.9%	69.5%	*
All firm sizes	74.1%	73.9%	73.3%	75.6%	69.3%	*

TRENDS IN ESI COSTS, 2012–2016

Average Annual Premium Single Coverage						
Fewer than 50 employees	\$5,399	\$5,309	\$5,259	\$5,946	\$5,777	
50 or more employees	\$5,286	\$5,435	\$5,459	\$5,983	\$6,258	
All firm sizes	\$5,309	\$5,408	\$5,422	\$5,978	\$6,180	

Average Employee Share of Premium Single Coverage						
Fewer than 50 employees	25.1%	19.6%	25.7%	19.5%	23.3%	
50 or more employees	23.4%	23.9%	23.5%	23.2%	24.2%	
All firm sizes	23.7%	23.0%	23.9%	22.6%	24.1%	

Average Deductible Single Coverage						
Fewer than 50 employees	\$1,386	\$1,397	\$1,706	\$1,438	\$1,986	*
50 or more employees	\$1,089	\$1,110	\$1,219	\$1,115	\$1,429	*
All firm sizes	\$1,137	\$1,173	\$1,303	\$1,162	\$1,523	*

Percent of Employees in High-Deductible Plans[~]						
Fewer than 50 employees	38.4%	22.0%	33.9%	28.9%	49.4%	*
50 or more employees	24.0%	22.8%	38.5%	26.6%	34.3%	
All firm sizes	34.7%	22.6%	37.7%	26.9%	36.5%	*

* Significant difference between 2015 and 2016 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 (\$1,300 for an individual and \$2,600 for a family in 2016).

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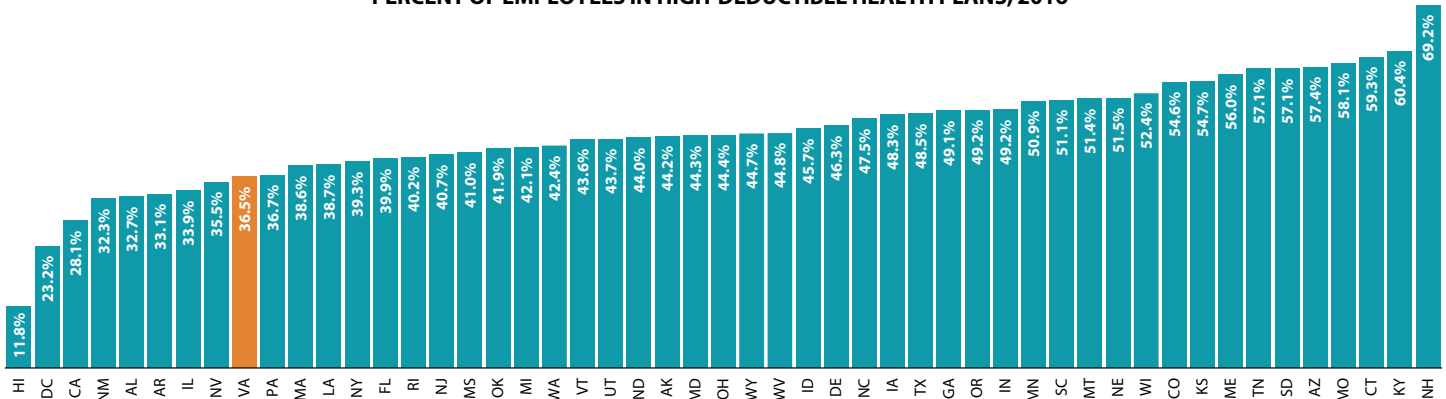
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Data Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component 2012–2016.

EXPLORING STATE VARIATION

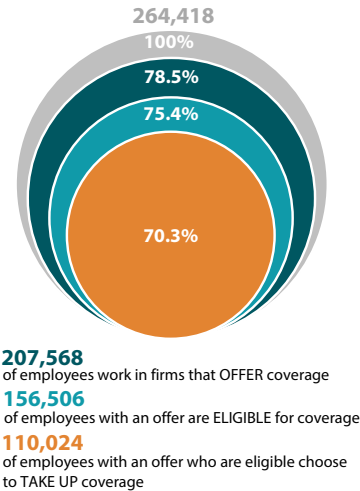
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PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2016[~]

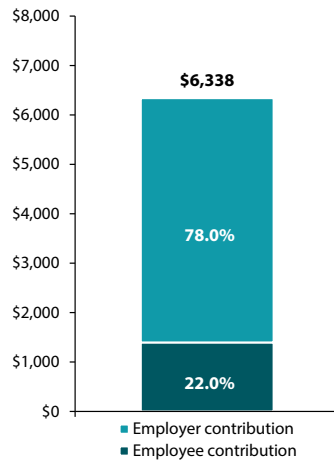


EMPLOYER-SPONSORED INSURANCE IN 2016 (PRIVATE-SECTOR EMPLOYEES)

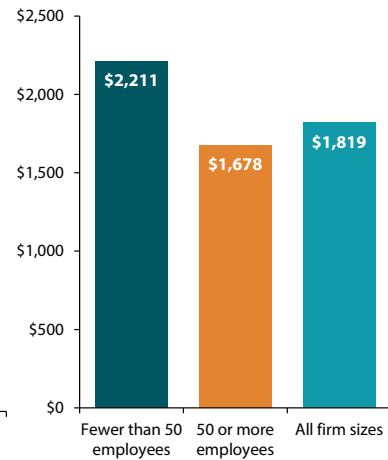
OFFER, ELIGIBILITY, AND TAKE-UP



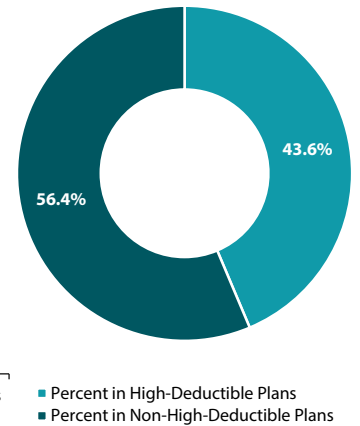
AVERAGE ANNUAL PREMIUM SINGLE COVERAGE



AVERAGE DEDUCTIBLE SINGLE COVERAGE

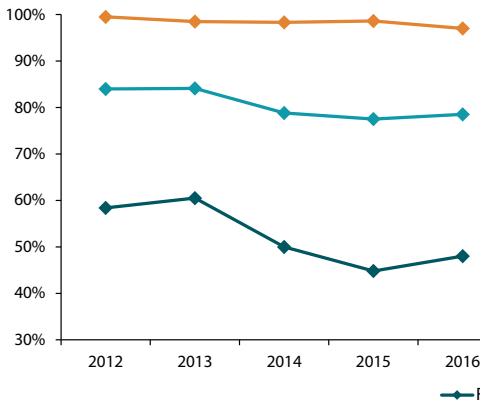


EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS~

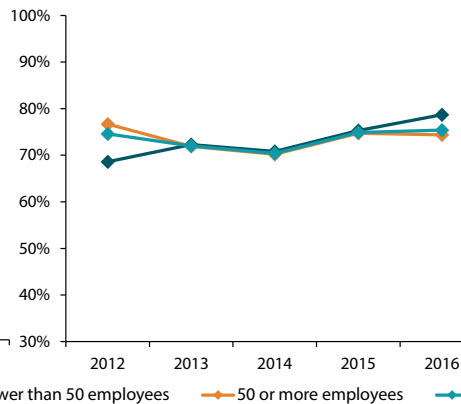


TRENDS IN EMPLOYEE ACCESS TO ESI, 2012–2016

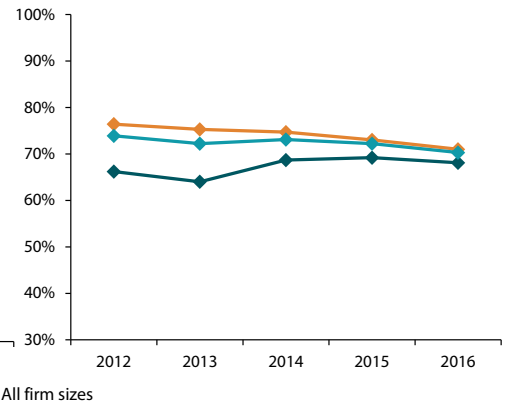
PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI



PERCENT OF EMPLOYEES ELIGIBLE FOR ESI AT FIRMS OFFERING COVERAGE

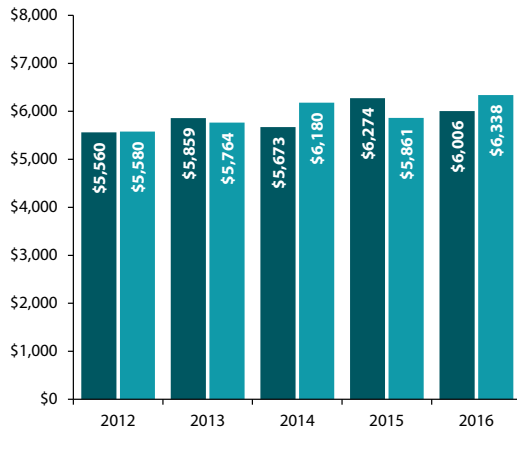


PERCENT OF ESI-ELIGIBLE EMPLOYEES ENROLLED

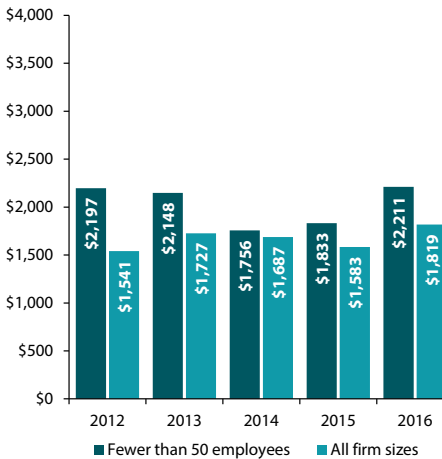


TRENDS IN ESI COSTS, 2012–2016

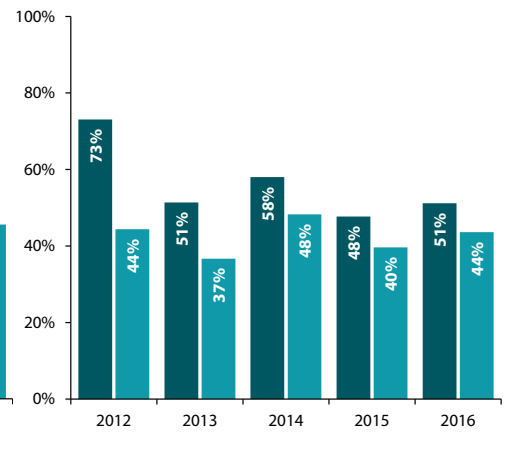
ESI ANNUAL PREMIUMS SINGLE COVERAGE



ESI ANNUAL DEDUCTIBLES SINGLE COVERAGE



PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS~



VERMONT

TRENDS IN ESI OFFER, 2012–2016

	2012	2013	2014	2015	2016	Test
Percent of Employers Offering ESI						
Fewer than 50 employees	41.8%	43.5%	29.6%	27.5%	28.6%	
50 or more employees	98.0%	98.5%	96.4%	98.9%	97.2%	
All firm sizes	50.8%	53.8%	42.0%	40.6%	42.2%	

TRENDS IN EMPLOYEE ACCESS TO ESI, 2012–2016

Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	58.4%	60.5%	50.0%	44.8%	48.0%	
50 or more employees	99.5%	98.5%	98.3%	98.6%	97.0%	
All firm sizes	84.0%	84.1%	78.8%	77.5%	78.5%	

Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	68.6%	72.3%	70.8%	75.3%	78.7%	
50 or more employees	76.7%	71.9%	70.2%	74.7%	74.4%	
All firm sizes	74.6%	72.0%	70.4%	74.9%	75.4%	

Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	66.2%	64.0%	68.7%	69.2%	68.1%	
50 or more employees	76.4%	75.3%	74.7%	73.0%	71.0%	
All firm sizes	73.9%	72.2%	73.1%	72.2%	70.3%	

TRENDS IN ESI COSTS, 2012–2016

Average Annual Premium Single Coverage						
Fewer than 50 employees	\$5,560	\$5,859	\$5,673	\$6,274	\$6,006	
50 or more employees	\$5,588	\$5,723	\$6,381	\$5,718	\$6,467	
All firm sizes	\$5,580	\$5,764	\$6,180	\$5,861	\$6,338	

Average Employee Share of Premium Single Coverage						
Fewer than 50 employees	20.6%	17.0%	18.9%	19.9%	19.4%	
50 or more employees	22.9%	21.8%	21.4%	24.5%	22.9%	
All firm sizes	22.2%	20.3%	20.7%	23.2%	22.0%	

Average Deductible Single Coverage						
Fewer than 50 employees	\$2,197	\$2,148	\$1,756	\$1,833	\$2,211	
50 or more employees	\$1,286	\$1,547	\$1,659	\$1,493	\$1,678	
All firm sizes	\$1,541	\$1,727	\$1,687	\$1,583	\$1,819	

Percent of Employees in High-Deductible Plans[~]						
Fewer than 50 employees	73.1%	51.4%	58.0%	47.7%	51.2%	
50 or more employees	34.1%	32.0%	45.3%	37.4%	41.3%	
All firm sizes	44.4%	36.7%	48.3%	39.6%	43.6%	

* Significant difference between 2015 and 2016 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 (\$1,300 for an individual and \$2,600 for a family in 2016).

#N/A — Not available due to insufficient sample size.

Notes: All references are to private-sector employers and employees. Information on cost is limited to single plans (information on family coverage can be found in the 50-state tables at www.shadac.org/ESIReport2017). Average premium prices are not adjusted to account for variation in actuarial value.

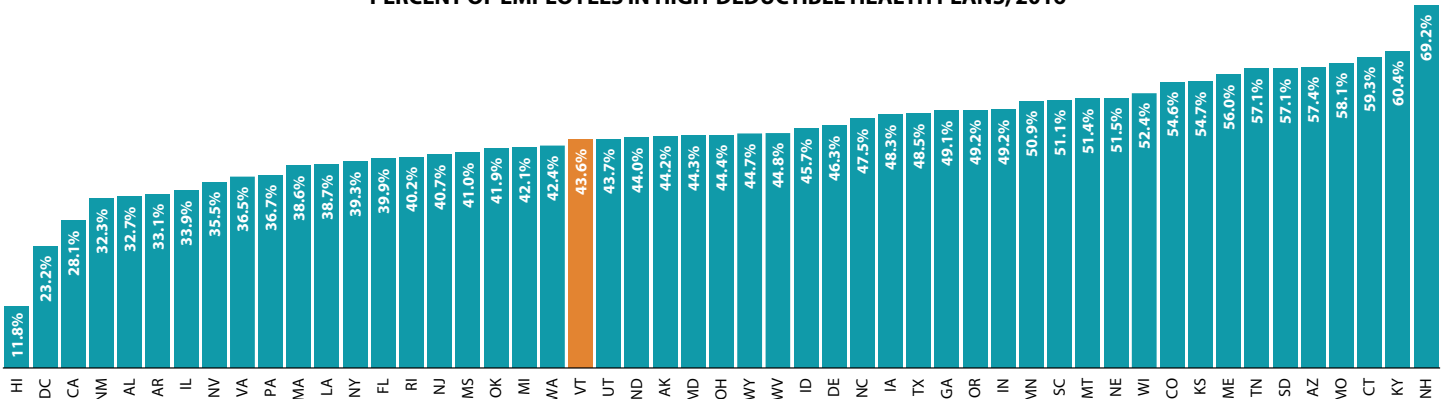
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Data Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component 2012–2016.

EXPLORING STATE VARIATION

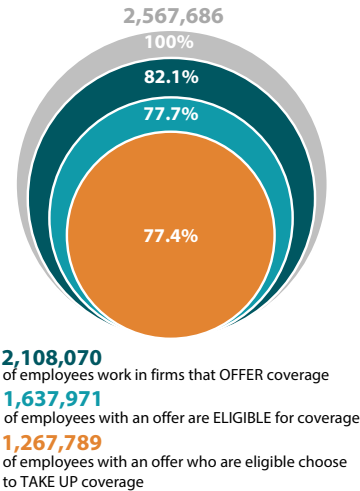
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PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2016[~]

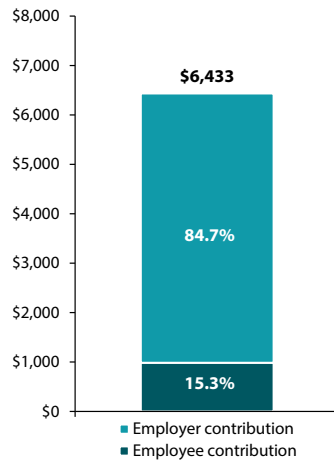


EMPLOYER-SPONSORED INSURANCE IN 2016 (PRIVATE-SECTOR EMPLOYEES)

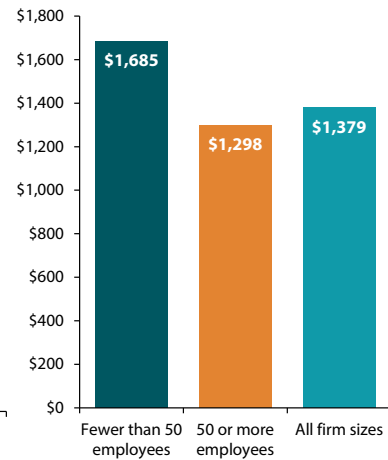
OFFER, ELIGIBILITY, AND TAKE-UP



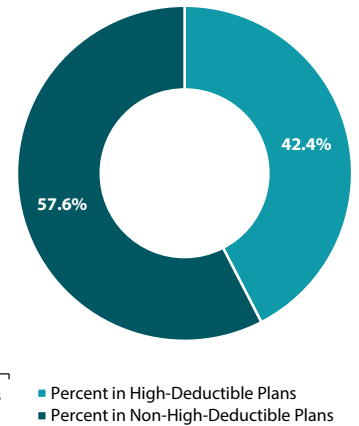
AVERAGE ANNUAL PREMIUM SINGLE COVERAGE



AVERAGE DEDUCTIBLE SINGLE COVERAGE

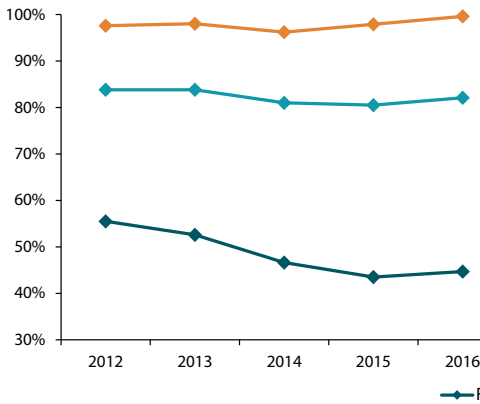


EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS~

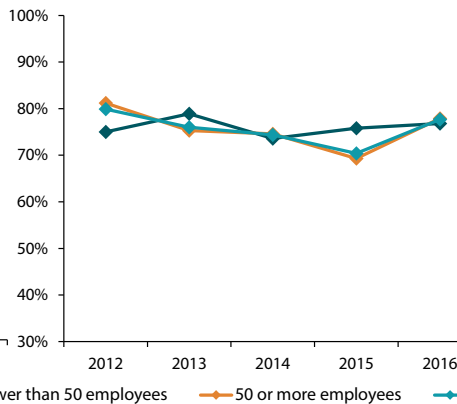


TRENDS IN EMPLOYEE ACCESS TO ESI, 2012–2016

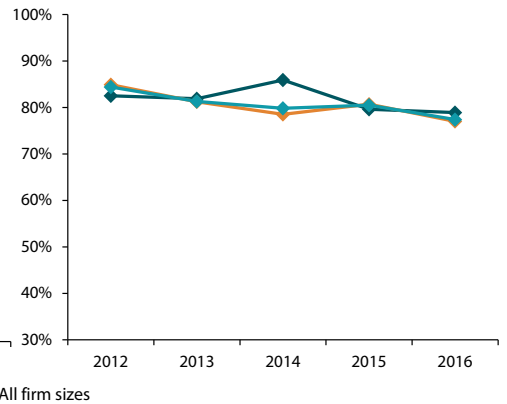
PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI



PERCENT OF EMPLOYEES ELIGIBLE FOR ESI AT FIRMS OFFERING COVERAGE

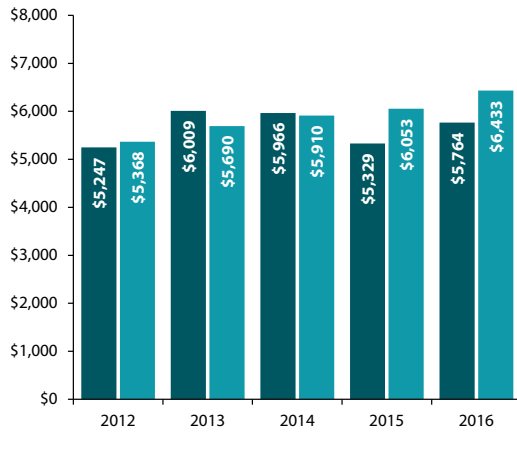


PERCENT OF ESI-ELIGIBLE EMPLOYEES ENROLLED

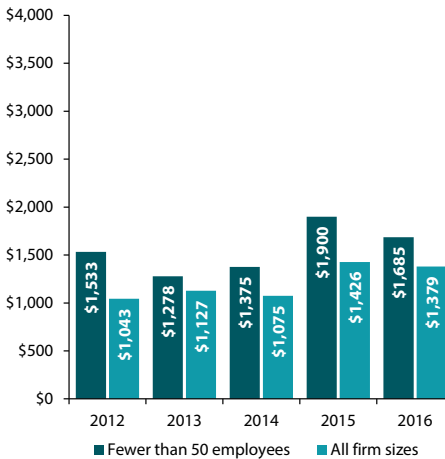


TRENDS IN ESI COSTS, 2012–2016

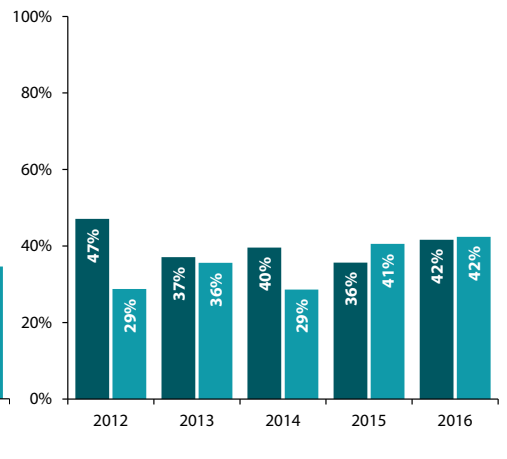
ESI ANNUAL PREMIUMS SINGLE COVERAGE



ESI ANNUAL DEDUCTIBLES SINGLE COVERAGE



PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS~



WASHINGTON

TRENDS IN ESI OFFER, 2012–2016

	2012	2013	2014	2015	2016	Test
Percent of Employers Offering ESI						
Fewer than 50 employees	36.1%	33.8%	31.9%	25.1%	27.5%	
50 or more employees	97.5%	94.4%	94.1%	96.9%	98.1%	
All firm sizes	49.3%	47.1%	45.7%	41.8%	43.7%	

TRENDS IN EMPLOYEE ACCESS TO ESI, 2012–2016

Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	55.5%	52.6%	46.6%	43.5%	44.7%	
50 or more employees	97.6%	98.0%	96.2%	97.9%	99.6%	
All firm sizes	83.8%	83.8%	81.0%	80.5%	82.1%	
Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	75.0%	78.9%	73.6%	75.8%	76.8%	
50 or more employees	81.2%	75.3%	74.6%	69.3%	77.9%	*
All firm sizes	79.9%	76.0%	74.4%	70.4%	77.7%	*
Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	82.5%	81.9%	85.9%	79.6%	78.9%	
50 or more employees	84.9%	81.2%	78.5%	80.7%	77.0%	
All firm sizes	84.4%	81.3%	79.8%	80.5%	77.4%	

TRENDS IN ESI COSTS, 2012–2016

Average Annual Premium Single Coverage						
Fewer than 50 employees	\$5,247	\$6,009	\$5,966	\$5,329	\$5,764	
50 or more employees	\$5,408	\$5,584	\$5,893	\$6,238	\$6,607	
All firm sizes	\$5,368	\$5,690	\$5,910	\$6,053	\$6,433	
Average Employee Share of Premium Single Coverage						
Fewer than 50 employees	12.0%	9.8%	8.3%	9.5%	11.8%	
50 or more employees	17.7%	12.7%	18.1%	12.8%	16.1%	
All firm sizes	16.3%	12.0%	15.9%	12.2%	15.3%	
Average Deductible Single Coverage						
Fewer than 50 employees	\$1,533	\$1,278	\$1,375	\$1,900	\$1,685	
50 or more employees	\$874	\$1,076	\$986	\$1,308	\$1,298	
All firm sizes	\$1,043	\$1,127	\$1,075	\$1,426	\$1,379	
Percent of Employees in High-Deductible Plans[~]						
Fewer than 50 employees	47.1%	37.1%	39.6%	35.7%	41.7%	
50 or more employees	27.5%	35.2%	26.0%	41.7%	42.6%	
All firm sizes	28.8%	35.6%	28.6%	40.6%	42.4%	

* Significant difference between 2015 and 2016 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 (\$1,300 for an individual and \$2,600 for a family in 2016).

#N/A — Not available due to insufficient sample size.

Notes: All references are to private-sector employers and employees. Information on cost is limited to single plans (information on family coverage can be found in the 50-state tables at www.shadac.org/ESIReport2017).

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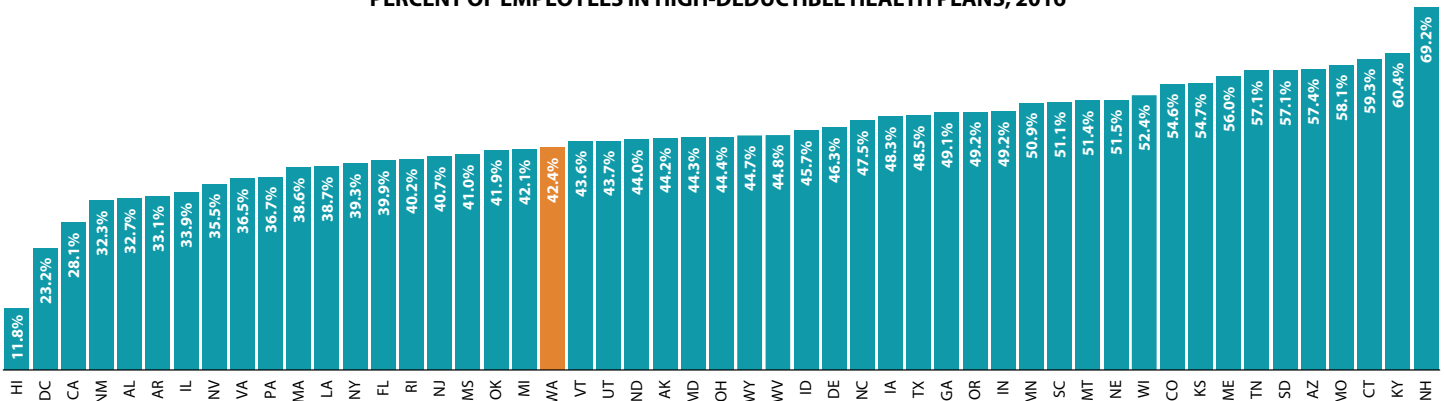
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EXPLORING STATE VARIATION

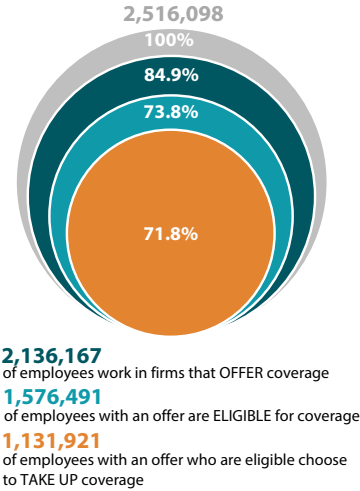
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PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2016[~]

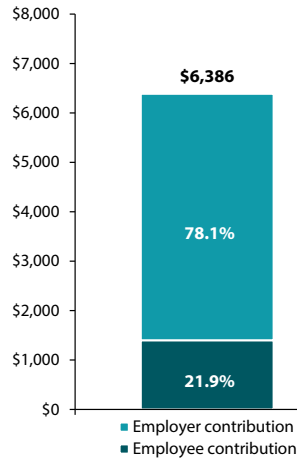


EMPLOYER-SPONSORED INSURANCE IN 2016 (PRIVATE-SECTOR EMPLOYEES)

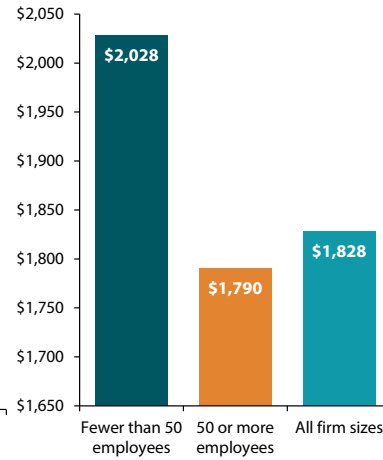
OFFER, ELIGIBILITY, AND TAKE-UP



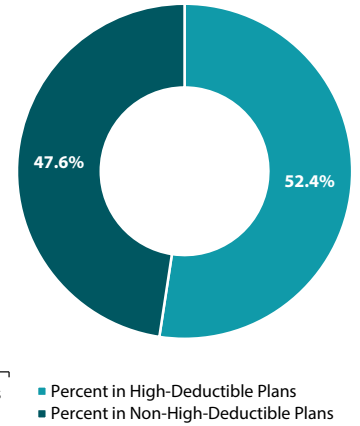
AVERAGE ANNUAL PREMIUM SINGLE COVERAGE



AVERAGE DEDUCTIBLE SINGLE COVERAGE

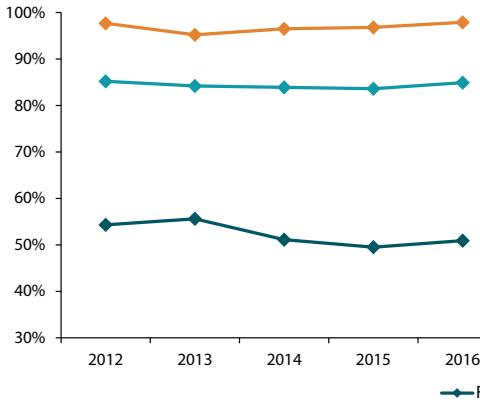


EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS~

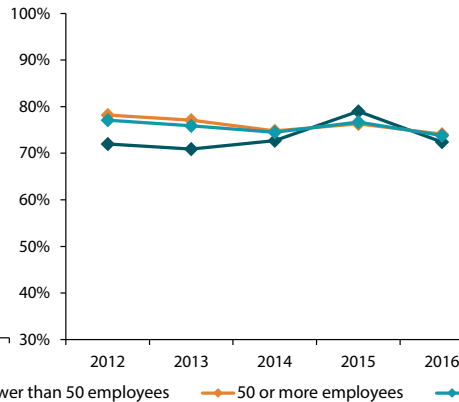


TRENDS IN EMPLOYEE ACCESS TO ESI, 2012–2016

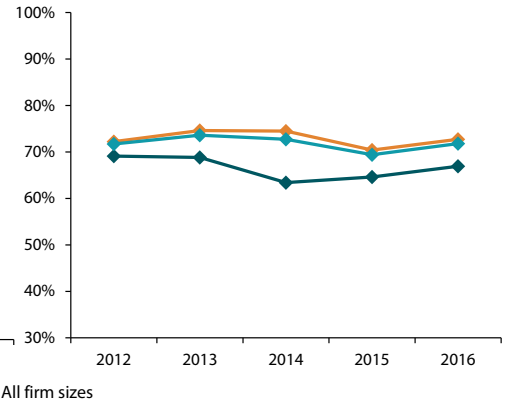
PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI



PERCENT OF EMPLOYEES ELIGIBLE FOR ESI AT FIRMS OFFERING COVERAGE

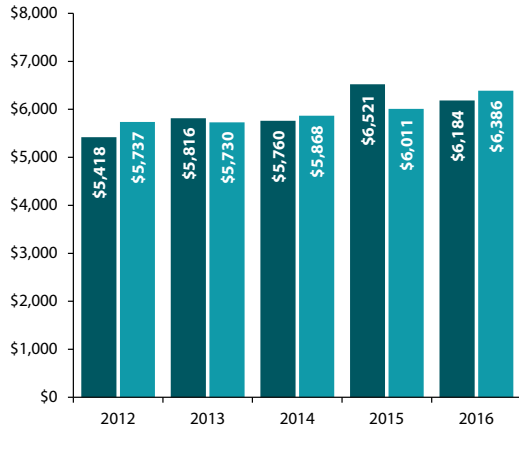


PERCENT OF ESI-ELIGIBLE EMPLOYEES ENROLLED

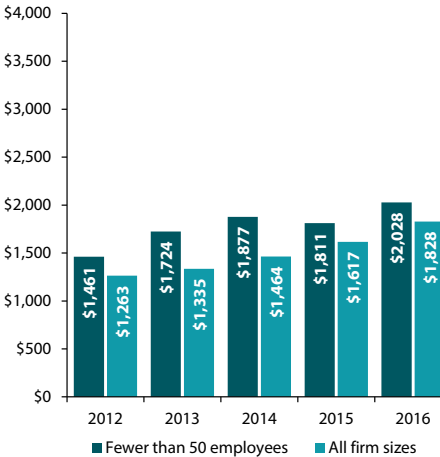


TRENDS IN ESI COSTS, 2012–2016

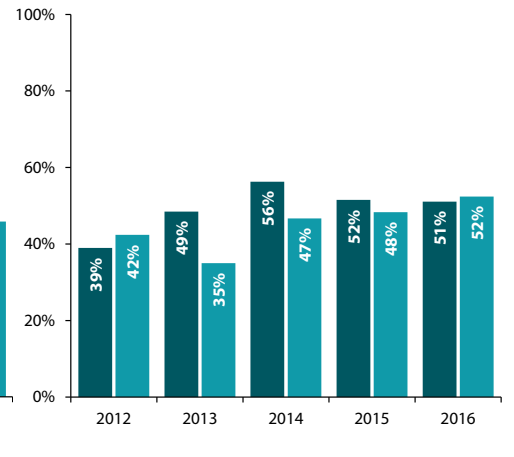
ESI ANNUAL PREMIUMS SINGLE COVERAGE



ESI ANNUAL DEDUCTIBLES SINGLE COVERAGE



PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS~



WISCONSIN

TRENDS IN ESI OFFER, 2012–2016

	2012	2013	2014	2015	2016	Test
Percent of Employers Offering ESI						
Fewer than 50 employees	33.5%	31.2%	32.5%	27.3%	28.8%	
50 or more employees	97.1%	95.9%	93.9%	95.5%	96.9%	
All firm sizes	49.6%	49.1%	47.5%	45.2%	45.6%	

TRENDS IN EMPLOYEE ACCESS TO ESI, 2012–2016

Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	54.3%	55.6%	51.1%	49.5%	50.9%	
50 or more employees	97.7%	95.2%	96.5%	96.8%	97.9%	
All firm sizes	85.2%	84.2%	83.9%	83.6%	84.9%	

Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	72.0%	70.9%	72.7%	79.0%	72.4%	
50 or more employees	78.2%	77.1%	74.8%	76.3%	74.1%	
All firm sizes	77.1%	75.9%	74.5%	76.7%	73.8%	

Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	69.1%	68.8%	63.4%	64.6%	66.9%	
50 or more employees	72.2%	74.6%	74.5%	70.4%	72.7%	
All firm sizes	71.7%	73.6%	72.7%	69.4%	71.8%	

TRENDS IN ESI COSTS, 2012–2016

Average Annual Premium Single Coverage						
Fewer than 50 employees	\$5,418	\$5,816	\$5,760	\$6,521	\$6,184	
50 or more employees	\$5,817	\$5,709	\$5,890	\$5,900	\$6,424	*
All firm sizes	\$5,737	\$5,730	\$5,868	\$6,011	\$6,386	

Average Employee Share of Premium Single Coverage						
Fewer than 50 employees	20.8%	19.4%	19.0%	18.1%	23.5%	
50 or more employees	22.5%	21.8%	21.9%	23.4%	21.7%	
All firm sizes	22.2%	21.3%	21.4%	22.4%	21.9%	

Average Deductible Single Coverage						
Fewer than 50 employees	\$1,461	\$1,724	\$1,877	\$1,811	\$2,028	
50 or more employees	\$1,217	\$1,237	\$1,380	\$1,578	\$1,790	
All firm sizes	\$1,263	\$1,335	\$1,464	\$1,617	\$1,828	

Percent of Employees in High-Deductible Plans[~]						
Fewer than 50 employees	39.0%	48.5%	56.3%	51.5%	51.1%	
50 or more employees	29.7%	32.4%	45.1%	47.7%	52.6%	
All firm sizes	42.4%	35.0%	46.7%	48.3%	52.4%	

* Significant difference between 2015 and 2016 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 (\$1,300 for an individual and \$2,600 for a family in 2016).

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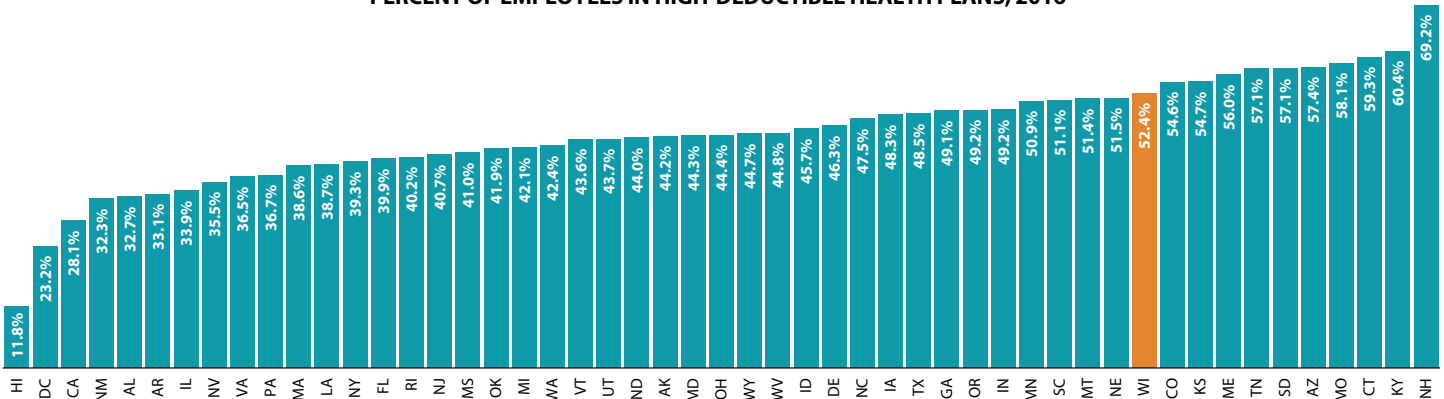
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EXPLORING STATE VARIATION

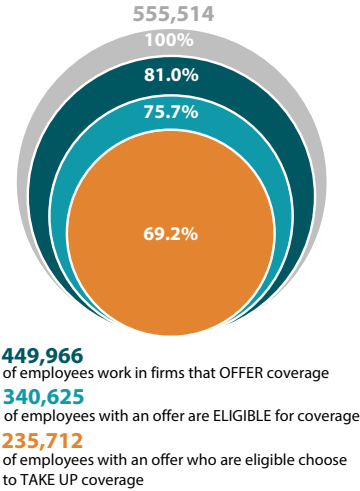
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PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2016[~]

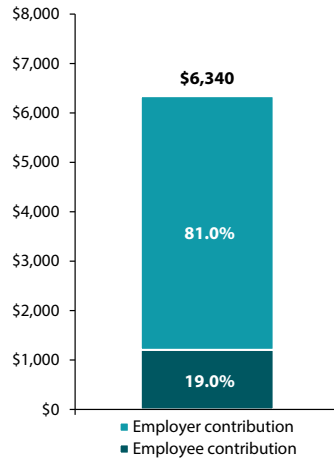


EMPLOYER-SPONSORED INSURANCE IN 2016 (PRIVATE-SECTOR EMPLOYEES)

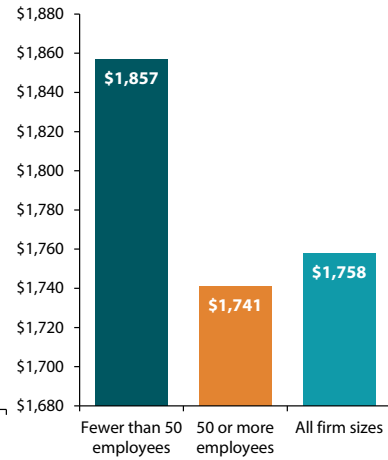
OFFER, ELIGIBILITY, AND TAKE-UP



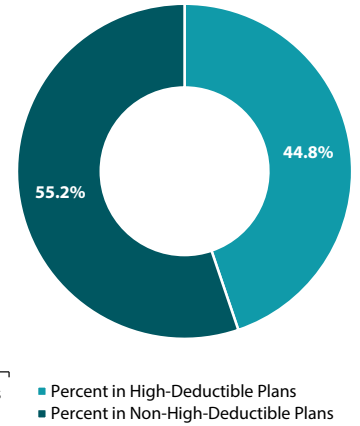
AVERAGE ANNUAL PREMIUM SINGLE COVERAGE



AVERAGE DEDUCTIBLE SINGLE COVERAGE

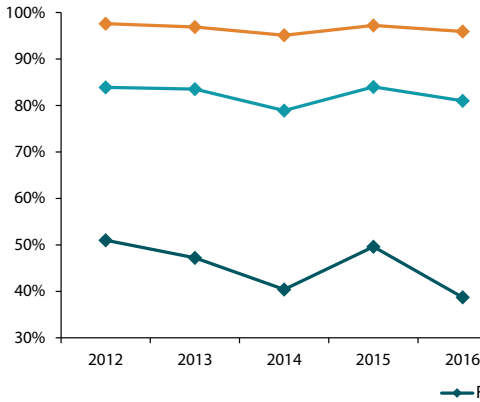


EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS~

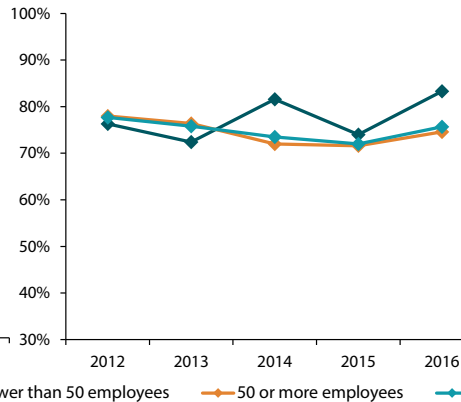


TRENDS IN EMPLOYEE ACCESS TO ESI, 2012–2016

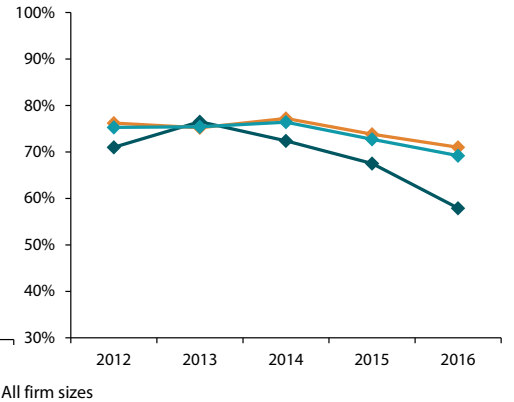
PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI



PERCENT OF EMPLOYEES ELIGIBLE FOR ESI AT FIRMS OFFERING COVERAGE

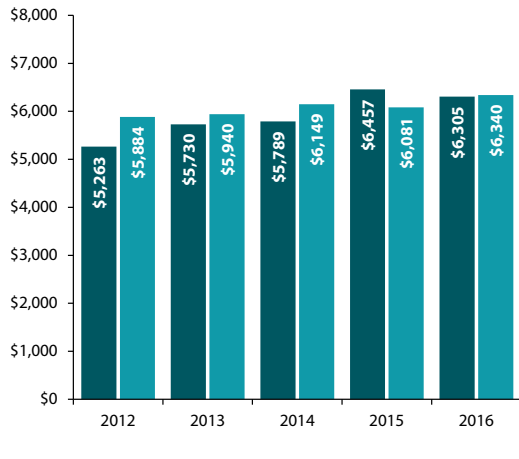


PERCENT OF ESI-ELIGIBLE EMPLOYEES ENROLLED

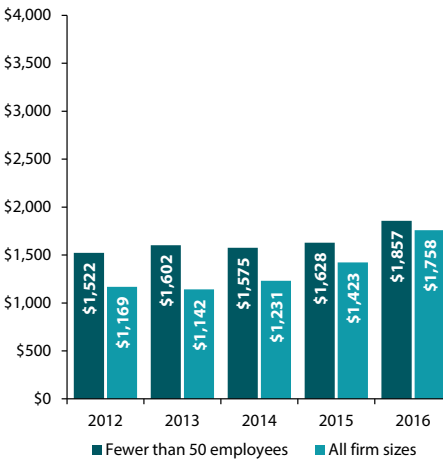


TRENDS IN ESI COSTS, 2012–2016

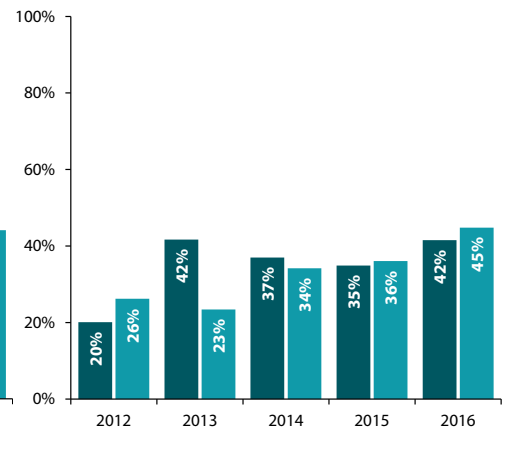
ESI ANNUAL PREMIUMS SINGLE COVERAGE



ESI ANNUAL DEDUCTIBLES SINGLE COVERAGE



PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS~



WEST VIRGINIA

TRENDS IN ESI OFFER, 2012–2016

	2012	2013	2014	2015	2016	Test
Percent of Employers Offering ESI						
Fewer than 50 employees	32.2%	37.5%	30.2%	28.8%	22.1%	
50 or more employees	94.4%	93.6%	96.0%	96.3%	95.0%	
All firm sizes	50.0%	54.7%	50.2%	50.2%	44.0%	*

TRENDS IN EMPLOYEE ACCESS TO ESI, 2012–2016

Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	51.0%	47.2%	40.4%	49.6%	38.7%	*
50 or more employees	97.6%	96.9%	95.1%	97.2%	95.9%	
All firm sizes	83.9%	83.5%	78.9%	84.0%	81.0%	

Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	76.3%	72.4%	81.6%	74.0%	83.3%	
50 or more employees	78.0%	76.4%	72.0%	71.6%	74.6%	
All firm sizes	77.7%	75.8%	73.5%	72.0%	75.7%	

Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	71.0%	76.5%	72.4%	67.5%	57.9%	
50 or more employees	76.2%	75.2%	77.2%	73.8%	71.0%	
All firm sizes	75.3%	75.4%	76.4%	72.7%	69.2%	

TRENDS IN ESI COSTS, 2012–2016

Average Annual Premium Single Coverage						
Fewer than 50 employees	\$5,263	\$5,730	\$5,789	\$6,457	\$6,305	
50 or more employees	\$6,058	\$5,993	\$6,225	\$6,003	\$6,346	
All firm sizes	\$5,884	\$5,940	\$6,149	\$6,081	\$6,340	

Average Employee Share of Premium Single Coverage						
Fewer than 50 employees	17.3%	14.9%	16.7%	12.8%	21.6%	*
50 or more employees	19.2%	18.4%	21.9%	21.3%	18.6%	
All firm sizes	18.8%	17.7%	21.1%	19.7%	19.0%	

Average Deductible Single Coverage						
Fewer than 50 employees	\$1,522	\$1,602	\$1,575	\$1,628	\$1,857	
50 or more employees	\$1,068	\$1,028	\$1,157	\$1,380	\$1,741	
All firm sizes	\$1,169	\$1,142	\$1,231	\$1,423	\$1,758	*

Percent of Employees in High-Deductible Plans[~]						
Fewer than 50 employees	20.1%	41.7%	37.0%	34.9%	41.5%	
50 or more employees	43.1%	20.2%	33.6%	36.3%	45.2%	
All firm sizes	26.2%	23.4%	34.2%	36.1%	44.8%	

* Significant difference between 2015 and 2016 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 (\$1,300 for an individual and \$2,600 for a family in 2016).

#N/A — Not available due to insufficient sample size.

Notes: All references are to private-sector employers and employees. Information on cost is limited to single plans (information on family coverage can be found in the 50-state tables at www.shadac.org/ESIReport2017).

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

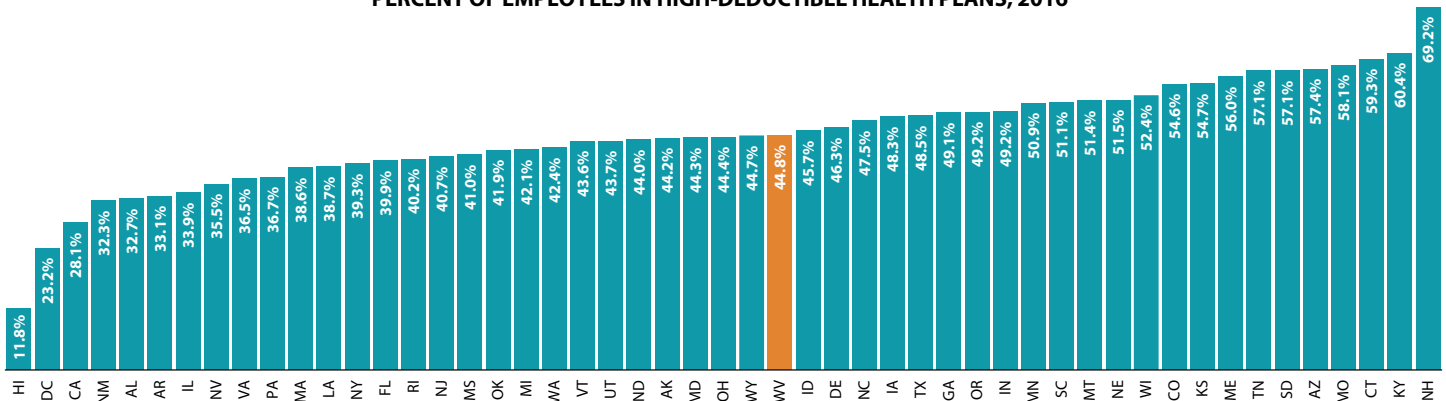
Please see www.shadac.org/ESIReport2017 for information on definitions and methods.

Data Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component 2012–2016.

EXPLORING STATE VARIATION

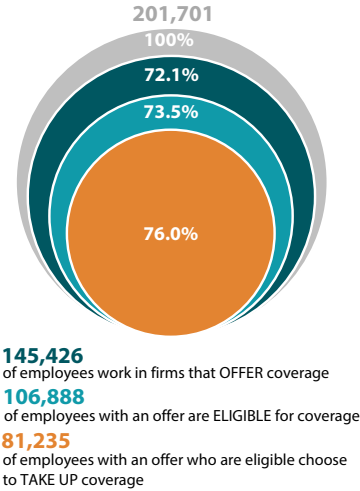
To learn more about state variation across ESI indicators, access the 50-state comparison tables at www.shadac.org/ESIReport2017.

PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2016[~]

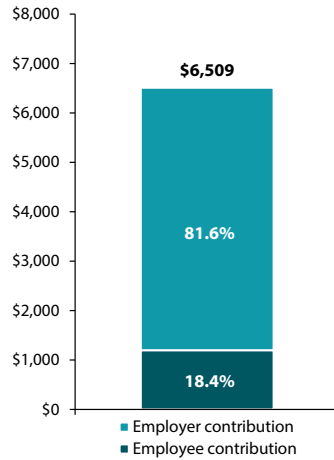


EMPLOYER-SPONSORED INSURANCE IN 2016 (PRIVATE-SECTOR EMPLOYEES)

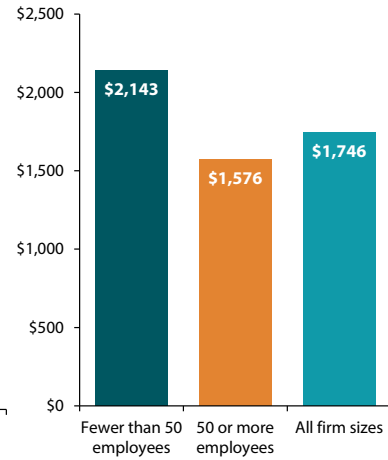
OFFER, ELIGIBILITY, AND TAKE-UP



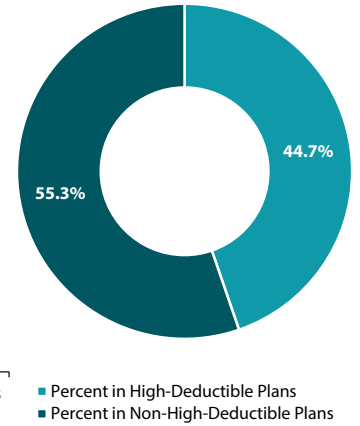
AVERAGE ANNUAL PREMIUM SINGLE COVERAGE



AVERAGE DEDUCTIBLE SINGLE COVERAGE

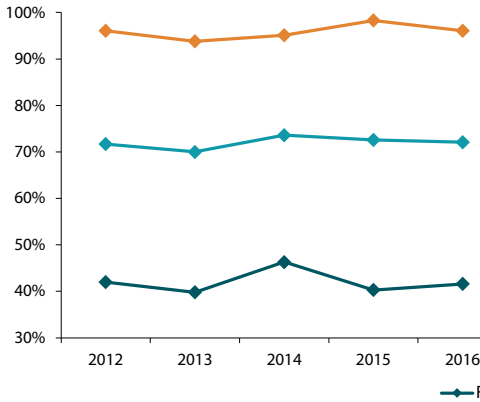


EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS~

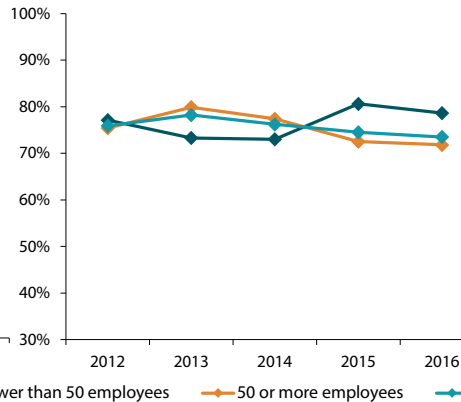


TRENDS IN EMPLOYEE ACCESS TO ESI, 2012–2016

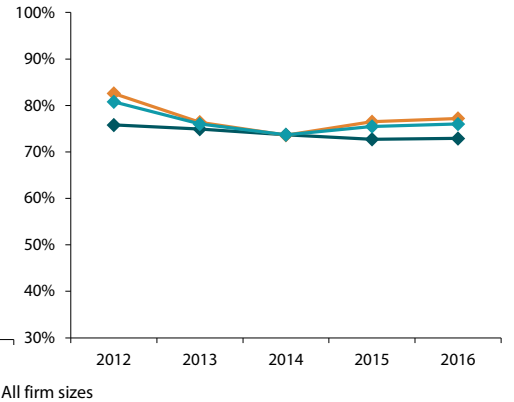
PERCENT OF EMPLOYEES IN FIRMS THAT OFFER ESI



PERCENT OF EMPLOYEES ELIGIBLE FOR ESI AT FIRMS OFFERING COVERAGE

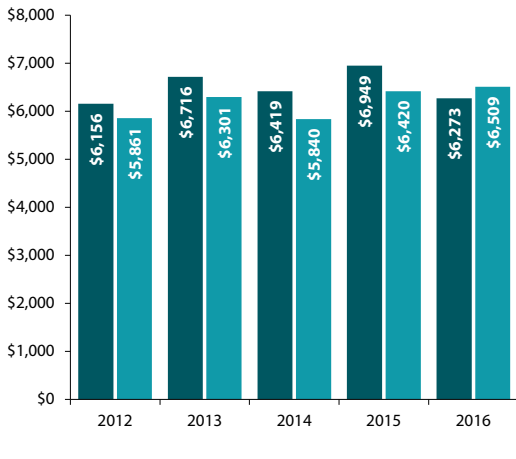


PERCENT OF ESI-ELIGIBLE EMPLOYEES ENROLLED

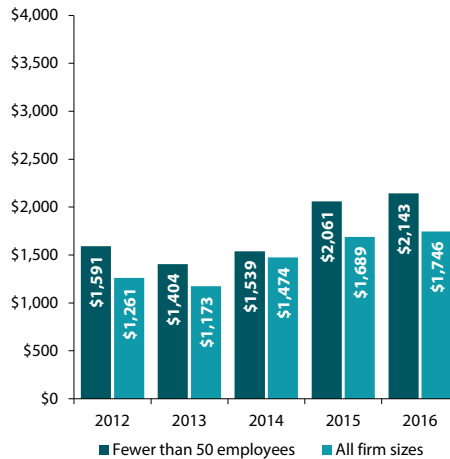


TRENDS IN ESI COSTS, 2012–2016

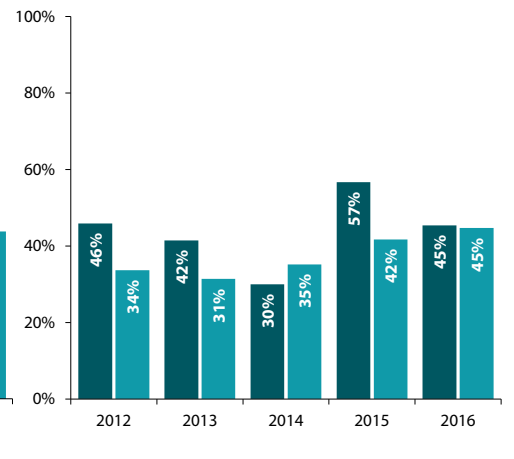
ESI ANNUAL PREMIUMS SINGLE COVERAGE



ESI ANNUAL DEDUCTIBLES SINGLE COVERAGE



PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS~



WYOMING

TRENDS IN ESI OFFER, 2012–2016

	2012	2013	2014	2015	2016	Test
Percent of Employers Offering ESI						
Fewer than 50 employees	27.8%	28.5%	27.2%	23.7%	24.6%	
50 or more employees	92.5%	90.8%	93.6%	96.2%	97.1%	
All firm sizes	41.2%	40.2%	40.2%	38.0%	38.0%	

TRENDS IN EMPLOYEE ACCESS TO ESI, 2012–2016

Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	42.0%	39.8%	46.3%	40.3%	41.6%	
50 or more employees	96.1%	93.8%	95.1%	98.3%	96.1%	
All firm sizes	71.7%	70.0%	73.6%	72.6%	72.1%	

Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	77.1%	73.3%	73.0%	80.6%	78.6%	
50 or more employees	75.4%	79.9%	77.4%	72.5%	71.8%	
All firm sizes	75.9%	78.2%	76.2%	74.5%	73.5%	

Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	75.8%	74.9%	73.7%	72.7%	72.9%	
50 or more employees	82.6%	76.4%	73.6%	76.5%	77.2%	
All firm sizes	80.8%	76.0%	73.7%	75.5%	76.0%	

TRENDS IN ESI COSTS, 2012–2016

Average Annual Premium Single Coverage						
Fewer than 50 employees	\$6,156	\$6,716	\$6,419	\$6,949	\$6,273	
50 or more employees	\$5,726	\$6,103	\$5,582	\$6,181	\$6,605	
All firm sizes	\$5,861	\$6,301	\$5,840	\$6,420	\$6,509	

Average Employee Share of Premium Single Coverage						
Fewer than 50 employees	13.2%	11.2%	13.0%	18.0%	11.2%	
50 or more employees	20.8%	19.8%	22.8%	18.7%	21.1%	
All firm sizes	18.3%	16.8%	19.5%	18.5%	18.4%	

Average Deductible Single Coverage						
Fewer than 50 employees	\$1,591	\$1,404	\$1,539	\$2,061	\$2,143	
50 or more employees	\$1,113	\$1,063	\$1,444	\$1,537	\$1,576	
All firm sizes	\$1,261	\$1,173	\$1,474	\$1,689	\$1,746	

Percent of Employees in High-Deductible Plans[~]						
Fewer than 50 employees	45.9%	41.5%	30.0%	56.7%	45.4%	
50 or more employees	31.9%	28.4%	37.1%	36.5%	44.5%	
All firm sizes	33.7%	31.4%	35.2%	41.7%	44.7%	

* Significant difference between 2015 and 2016 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 (\$1,300 for an individual and \$2,600 for a family in 2016).

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PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2016[~]

