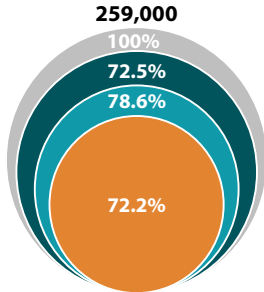


STATE-LEVEL TRENDS IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2013-2017

AK Alaska

EMPLOYER-SPONSORED INSURANCE IN 2017

OFFER, ELIGIBILITY, AND ENROLLMENT



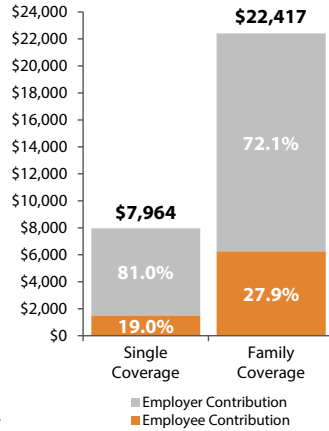
259,000
work in establishments that OFFER coverage

188,000 EMPLOYEES
with an offer are ELIGIBLE for coverage

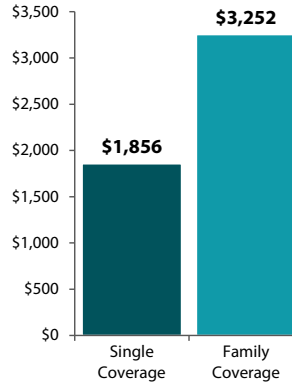
148,000 EMPLOYEES
with an offer are ELIGIBLE for coverage

107,000 EMPLOYEES
with an offer who are eligible ENROLLED in coverage

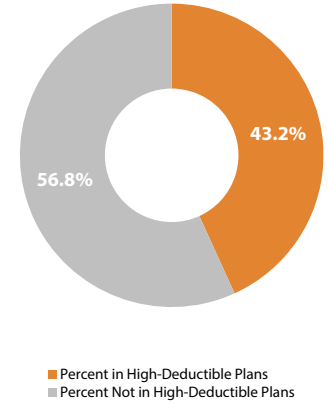
AVERAGE ANNUAL PREMIUM, SINGLE AND FAMILY COVERAGE



AVERAGE ANNUAL DEDUCTIBLE, SINGLE AND FAMILY COVERAGE



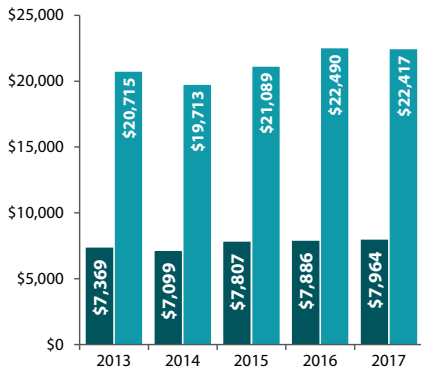
PERCENT OF EMPLOYEES IN HIGH-Deductible HEALTH PLANS



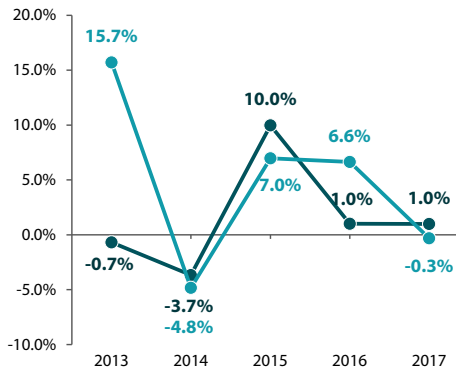
TRENDS IN ESI COSTS, 2013-2017

■ Single Coverage ■ Family Coverage

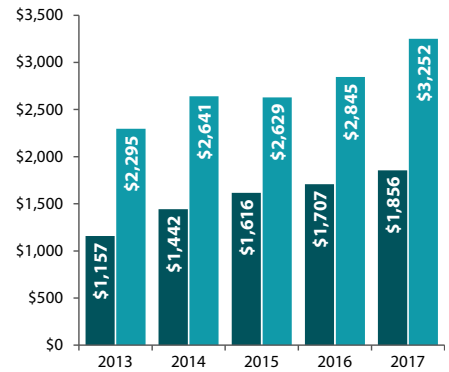
AVERAGE ANNUAL PREMIUM, SINGLE AND FAMILY COVERAGE



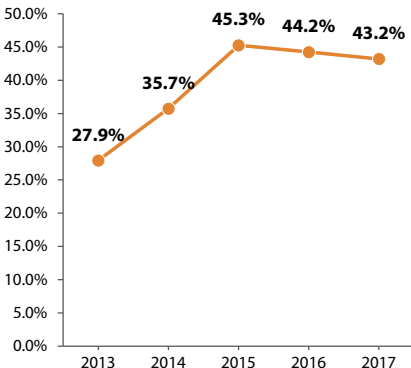
ANNUAL PREMIUM GROWTH RATE, SINGLE AND FAMILY COVERAGE



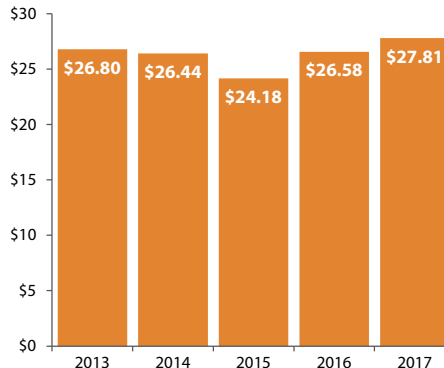
AVERAGE ANNUAL DEDUCTIBLE, SINGLE AND FAMILY COVERAGE



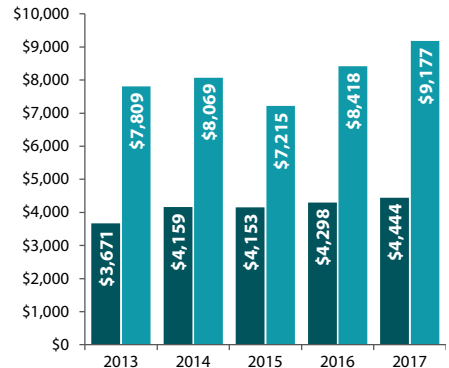
PERCENT OF EMPLOYEES IN HIGH-Deductible HEALTH PLANS



AVERAGE CO-PAYMENT FOR A PRIMARY CARE OFFICE VISIT



AVERAGE ANNUAL OUT-OF-POCKET LIMIT, SINGLE AND FAMILY COVERAGE



Alaska

	2013	2014	2015	2016	2017	Sig. dif. between 2016-2017
TRENDS IN ESI OFFER AND EMPLOYEE ACCESS, 2013-2017						
Percent of Employers Offering ESI	39.6%	39.7%	41.7%	37.8%	32.5%	
Percent of Employees in Establishments that Offer ESI	75.6%	76.7%	76.0%	75.2%	72.5%	
Percent of Employees Eligible for ESI at Offering Establishments	77.7%	74.8%	71.2%	75.0%	78.6%	
Percent of ESI-Eligible Employees Enrolled	76.0%	78.8%	78.4%	71.5%	72.2%	
TRENDS IN ESI COSTS, 2013-2017						
Average Annual Premiums						
Single Coverage	\$7,369	\$7,099	\$7,807	\$7,886	\$7,964	
Family Coverage	\$20,715	\$19,713	\$21,089	\$22,490	\$22,417	
Average Employee Share of Premiums						
Single Coverage	14.6%	18.1%	17.3%	16.7%	19.0%	
Family Coverage	23.0%	21.5%	20.9%	21.5%	27.9%	*
Average Annual Deductibles						
Single Coverage	\$1,157	\$1,442	\$1,616	\$1,707	\$1,856	
Family Coverage	\$2,295	\$2,641	\$2,629	\$2,845	\$3,252	
Percent of Employees in High-Deductible Health Plans	27.9%	35.7%	45.3%	44.2%	43.2%	
Average Annual Out-of-Pocket Limit						
Single Coverage	\$3,671	\$4,159	\$4,153	\$4,298	\$4,444	
Family Coverage	\$7,809	\$8,069	\$7,215	\$8,418	\$9,177	
Average Co-payment for a Primary Care Office Visit	\$26.80	\$26.44	\$24.18	\$26.58	\$27.81	

* Significant difference between 2016 and 2017 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 2017).

All references are to private-sector employers and employees.

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

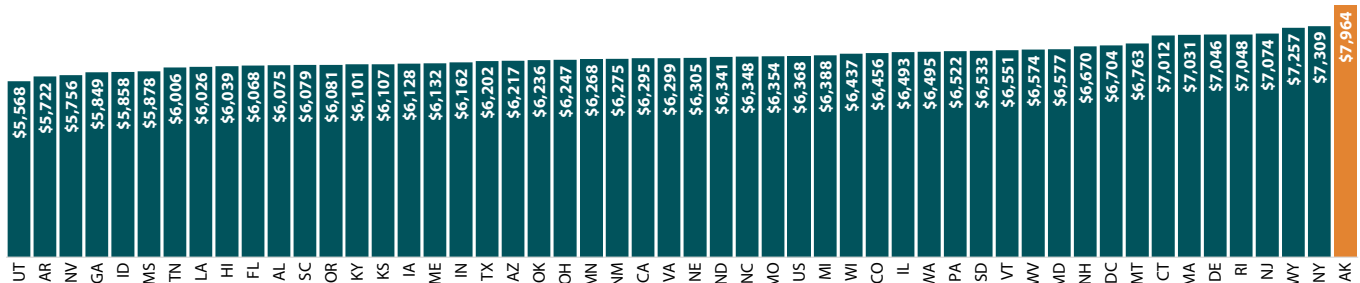
Please see www.shadac.org/ESIReport2018 for information on definitions and methods.

Data Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component, 2013-2017.

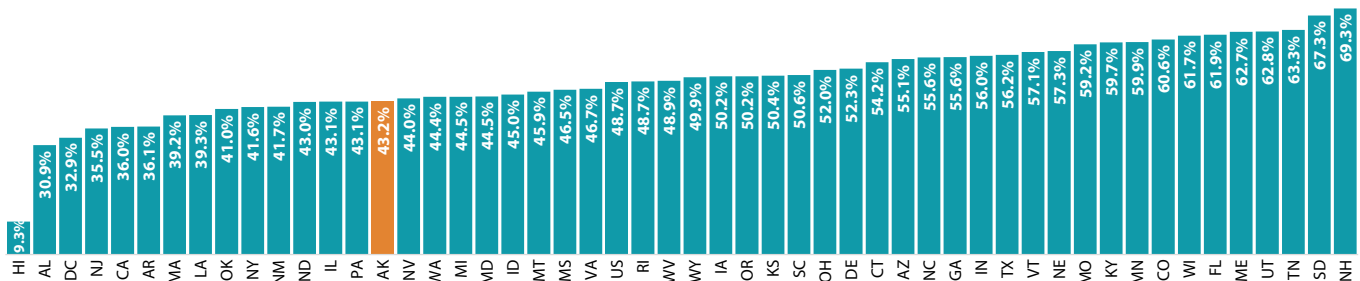
EXPLORING STATE VARIATION

To learn more about state variation across ESI indicators, access the 50-state comparison tables at www.shadac.org/ESIReport2018.

AVERAGE ANNUAL PREMIUM FOR SINGLE COVERAGE, 2017



PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2017

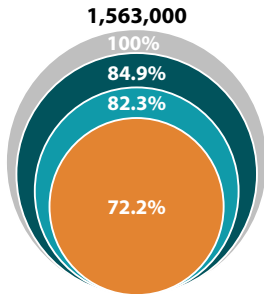


STATE-LEVEL TRENDS IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2013-2017

AL Alabama

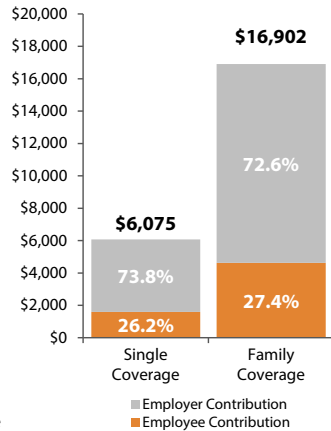
EMPLOYER-SPONSORED INSURANCE IN 2017

OFFER, ELIGIBILITY, AND ENROLLMENT

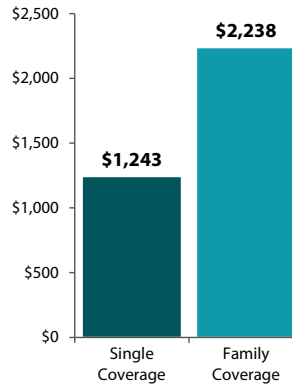


1,327,000 EMPLOYEES
work in establishments that OFFER coverage
1,092,000 EMPLOYEES
with an offer are ELIGIBLE for coverage
787,000 EMPLOYEES
with an offer who are eligible ENROLLED in coverage

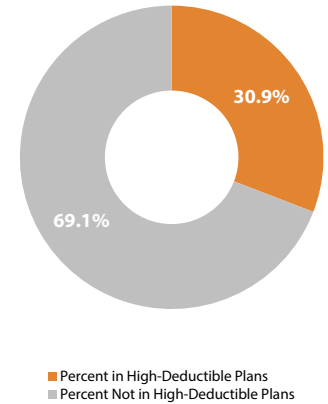
AVERAGE ANNUAL PREMIUM, SINGLE AND FAMILY COVERAGE



AVERAGE ANNUAL DEDUCTIBLE, SINGLE AND FAMILY COVERAGE



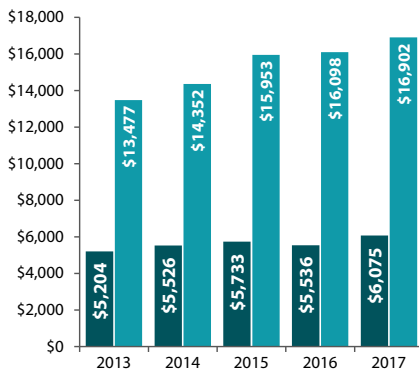
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS



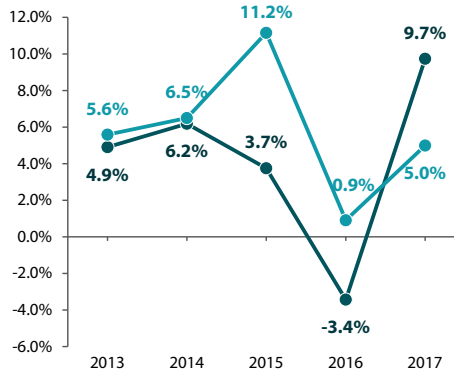
TRENDS IN ESI COSTS, 2013-2017

■ Single Coverage ■ Family Coverage

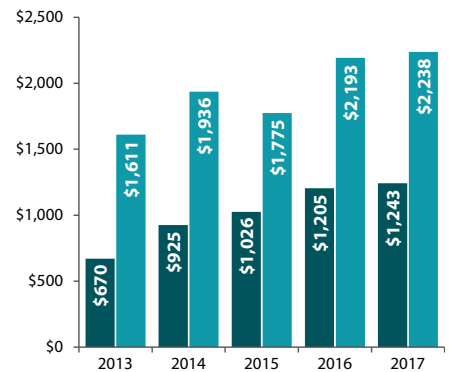
AVERAGE ANNUAL PREMIUM, SINGLE AND FAMILY COVERAGE



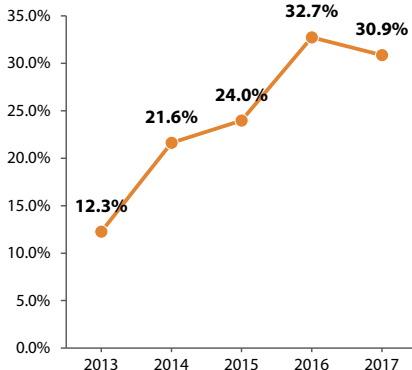
ANNUAL PREMIUM GROWTH RATE, SINGLE AND FAMILY COVERAGE



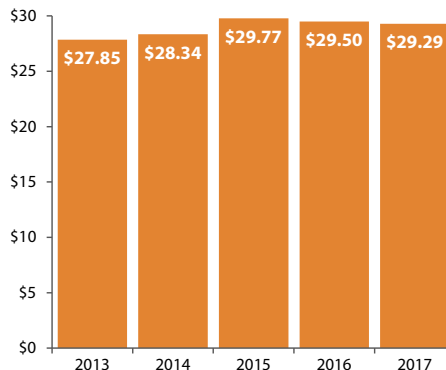
AVERAGE ANNUAL DEDUCTIBLE, SINGLE AND FAMILY COVERAGE



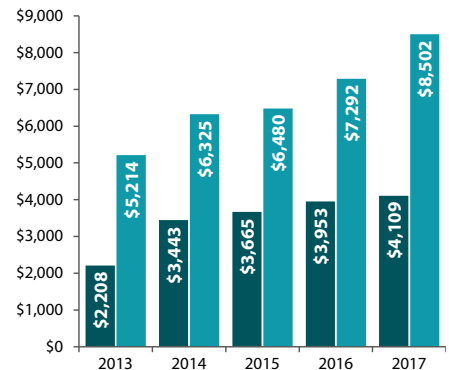
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS



AVERAGE CO-PAYMENT FOR A PRIMARY CARE OFFICE VISIT



AVERAGE ANNUAL OUT-OF-POCKET LIMIT, SINGLE AND FAMILY COVERAGE



Alabama

	2013	2014	2015	2016	2017	Sig. dif. between 2016-2017
TRENDS IN ESI OFFER AND EMPLOYEE ACCESS, 2013-2017						
Percent of Employers Offering ESI	49.7%	54.9%	52.1%	50.7%	49.9%	
Percent of Employees in Establishments that Offer ESI	85.0%	88.2%	87.0%	85.7%	84.9%	
Percent of Employees Eligible for ESI at Offering Establishments	82.2%	79.2%	77.0%	81.9%	82.3%	
Percent of ESI-Eligible Employees Enrolled	71.6%	74.8%	70.6%	72.0%	72.2%	
TRENDS IN ESI COSTS, 2013-2017						
Average Annual Premiums						
Single Coverage	\$5,204	\$5,526	\$5,733	\$5,536	\$6,075	*
Family Coverage	\$13,477	\$14,352	\$15,953	\$16,098	\$16,902	
Average Employee Share of Premiums						
Single Coverage	26.5%	24.7%	21.4%	27.3%	26.2%	
Family Coverage	28.1%	29.8%	35.1%	29.1%	27.4%	
Average Annual Deductibles						
Single Coverage	\$670	\$925	\$1,026	\$1,205	\$1,243	
Family Coverage	\$1,611	\$1,936	\$1,775	\$2,193	\$2,238	
Percent of Employees in High-Deductible Health Plans	12.3%	21.6%	24.0%	32.7%	30.9%	*
Average Annual Out-of-Pocket Limit						
Single Coverage	\$2,208	\$3,443	\$3,665	\$3,953	\$4,109	
Family Coverage	\$5,214	\$6,325	\$6,480	\$7,292	\$8,502	*
Average Co-payment for a Primary Care Office Visit	\$27.85	\$28.34	\$29.77	\$29.50	\$29.29	

* Significant difference between 2016 and 2017 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 2017).

All references are to private-sector employers and employees.

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

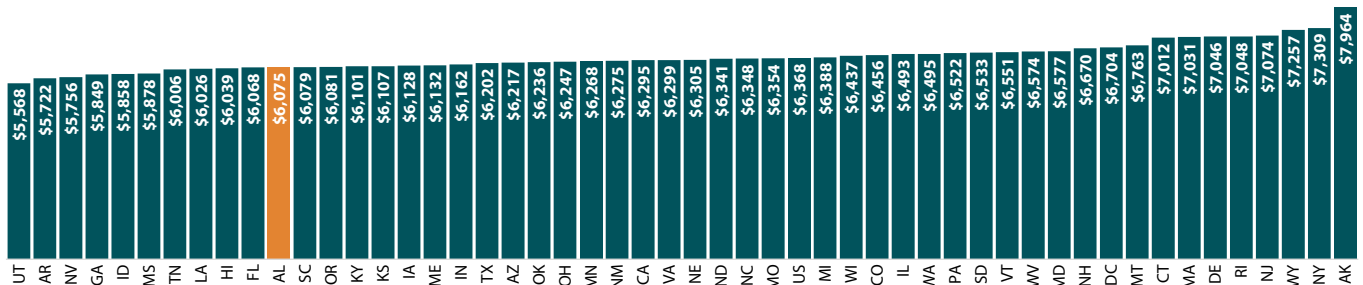
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Data Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component, 2013-2017.

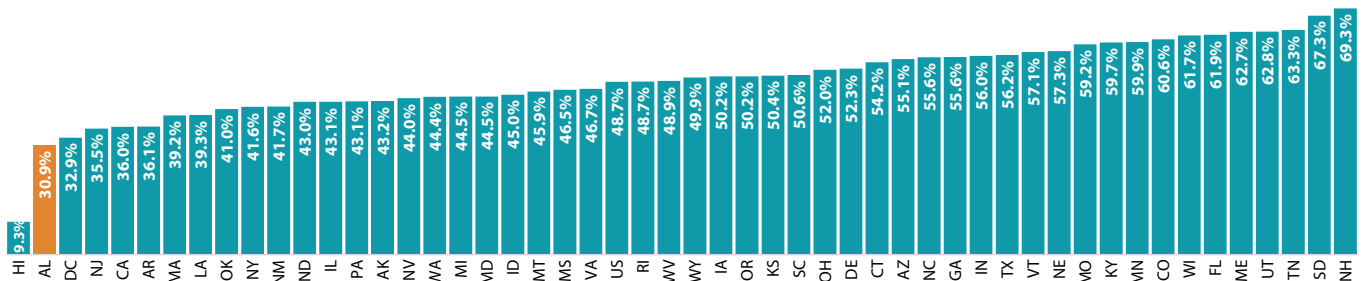
EXPLORING STATE VARIATION

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AVERAGE ANNUAL PREMIUM FOR SINGLE COVERAGE, 2017



PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2017

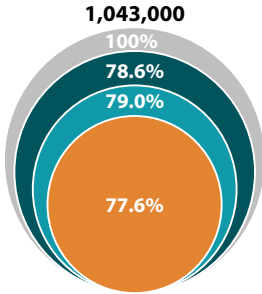


STATE-LEVEL TRENDS IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2013-2017



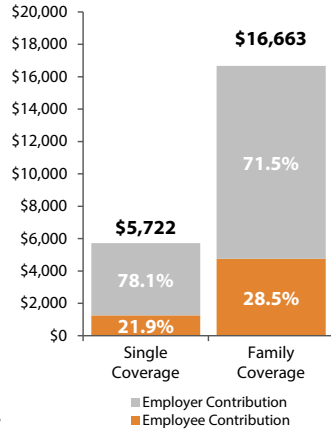
EMPLOYER-SPONSORED INSURANCE IN 2017

OFFER, ELIGIBILITY, AND ENROLLMENT

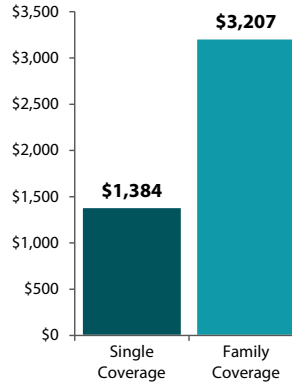


1,043,000
820,000 EMPLOYEES
 work in establishments that OFFER coverage
647,000 EMPLOYEES
 with an offer are ELIGIBLE for coverage
502,000 EMPLOYEES
 with an offer who are eligible ENROLLED in coverage

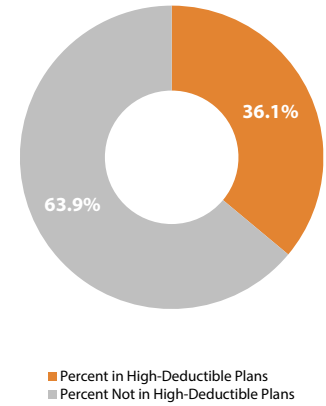
AVERAGE ANNUAL PREMIUM, SINGLE AND FAMILY COVERAGE



AVERAGE ANNUAL DEDUCTIBLE, SINGLE AND FAMILY COVERAGE



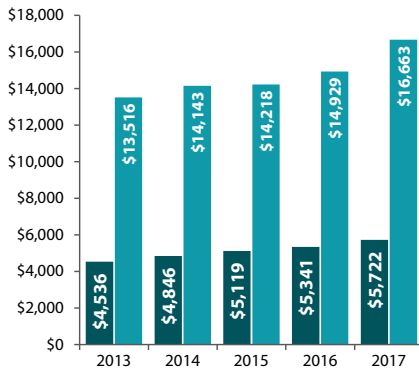
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS



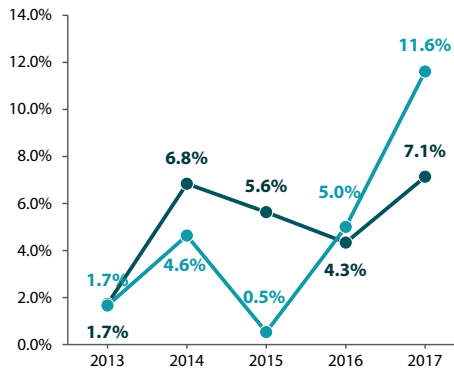
TRENDS IN ESI COSTS, 2013-2017

■ Single Coverage ■ Family Coverage

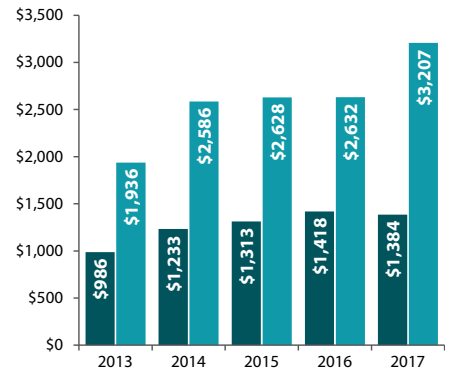
AVERAGE ANNUAL PREMIUM, SINGLE AND FAMILY COVERAGE



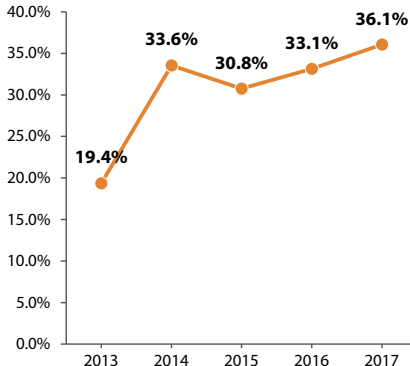
ANNUAL PREMIUM GROWTH RATE, SINGLE AND FAMILY COVERAGE



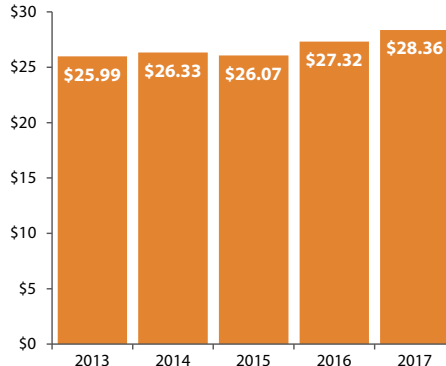
AVERAGE ANNUAL DEDUCTIBLE, SINGLE AND FAMILY COVERAGE



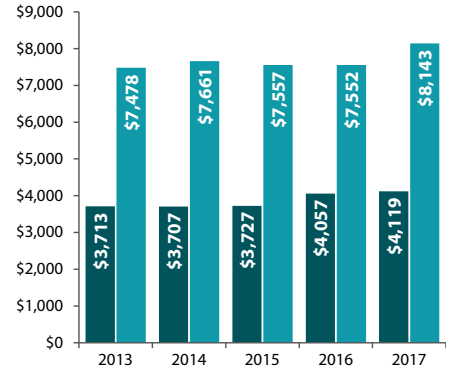
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS



AVERAGE CO-PAYMENT FOR A PRIMARY CARE OFFICE VISIT



AVERAGE ANNUAL OUT-OF-POCKET LIMIT, SINGLE AND FAMILY COVERAGE



Arkansas

	2013	2014	2015	2016	2017	Sig. dif. between 2016-2017
TRENDS IN ESI OFFER AND EMPLOYEE ACCESS, 2013-2017						
Percent of Employers Offering ESI	45.1%	39.8%	49.7%	39.4%	43.2%	
Percent of Employees in Establishments that Offer ESI	83.2%	80.0%	83.4%	82.6%	78.6%	
Percent of Employees Eligible for ESI at Offering Establishments	79.1%	80.2%	79.0%	79.1%	79.0%	
Percent of ESI-Eligible Employees Enrolled	80.0%	76.3%	75.3%	77.4%	77.6%	
TRENDS IN ESI COSTS, 2013-2017						
Average Annual Premiums						
Single Coverage	\$4,536	\$4,846	\$5,119	\$5,341	\$5,722	
Family Coverage	\$13,516	\$14,143	\$14,218	\$14,929	\$16,663	*
Average Employee Share of Premiums						
Single Coverage	21.1%	19.8%	21.9%	23.1%	21.9%	
Family Coverage	29.2%	25.5%	30.0%	32.9%	28.5%	
Average Annual Deductibles						
Single Coverage	\$986	\$1,233	\$1,313	\$1,418	\$1,384	
Family Coverage	\$1,936	\$2,586	\$2,628	\$2,632	\$3,207	
Percent of Employees in High-Deductible Health Plans	19.4%	33.6%	30.8%	33.1%	36.1%	*
Average Annual Out-of-Pocket Limit						
Single Coverage	\$3,713	\$3,707	\$3,727	\$4,057	\$4,119	
Family Coverage	\$7,478	\$7,661	\$7,557	\$7,552	\$8,143	
Average Co-payment for a Primary Care Office Visit	\$25.99	\$26.33	\$26.07	\$27.32	\$28.36	

* Significant difference between 2016 and 2017 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 2017).

All references are to private-sector employers and employees.

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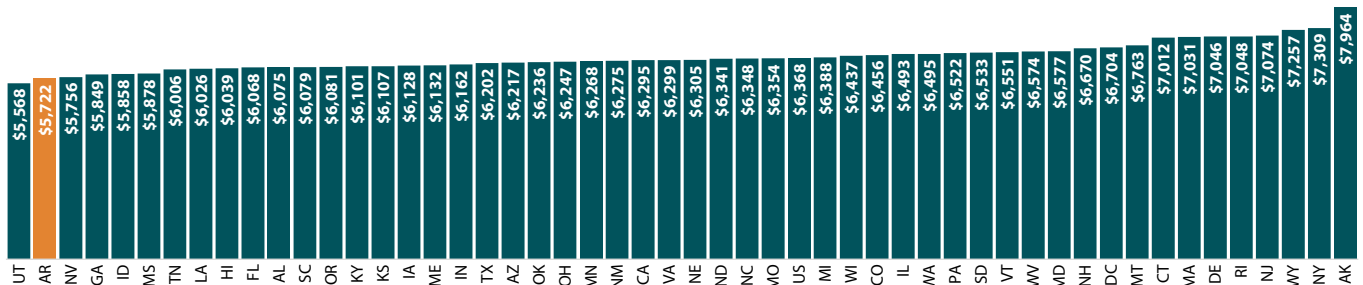
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Data Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component, 2013-2017.

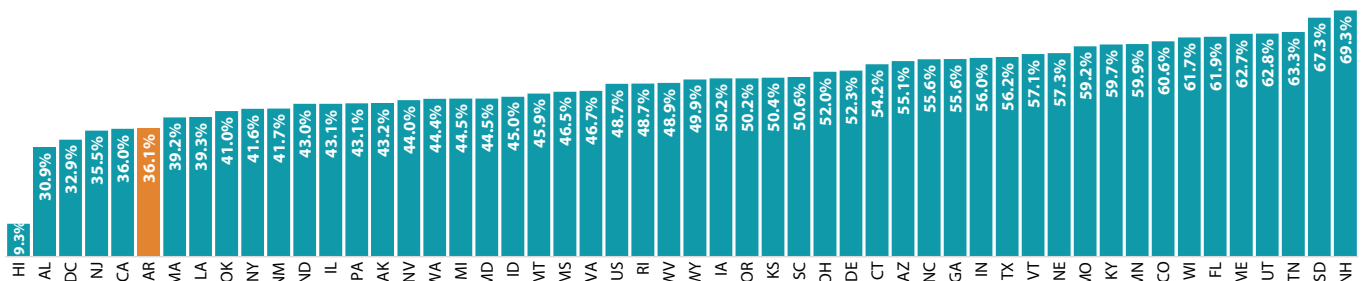
EXPLORING STATE VARIATION

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AVERAGE ANNUAL PREMIUM FOR SINGLE COVERAGE, 2017



PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2017

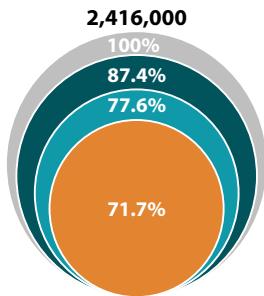


STATE-LEVEL TRENDS IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2013-2017

AZ Arizona

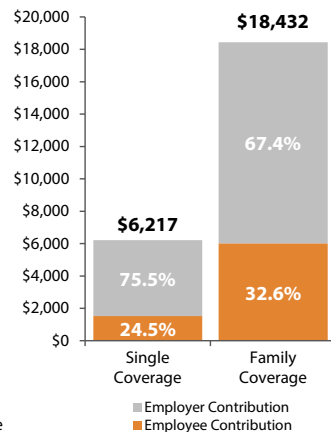
EMPLOYER-SPONSORED INSURANCE IN 2017

OFFER, ELIGIBILITY, AND ENROLLMENT

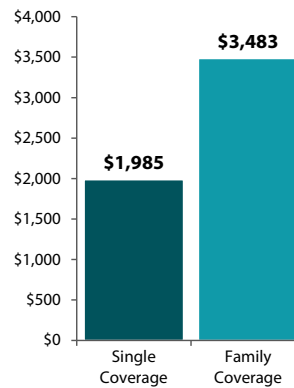


2,111,000 EMPLOYEES
work in establishments that OFFER coverage
1,638,000 EMPLOYEES
with an offer are ELIGIBLE for coverage
1,174,000 EMPLOYEES
with an offer who are eligible ENROLLED in coverage

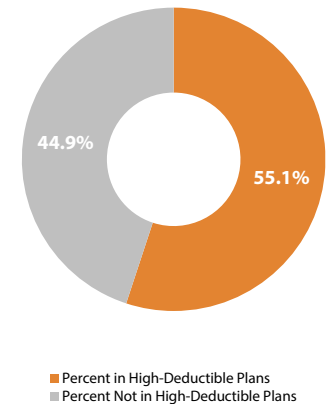
AVERAGE ANNUAL PREMIUM, SINGLE AND FAMILY COVERAGE



AVERAGE ANNUAL DEDUCTIBLE, SINGLE AND FAMILY COVERAGE



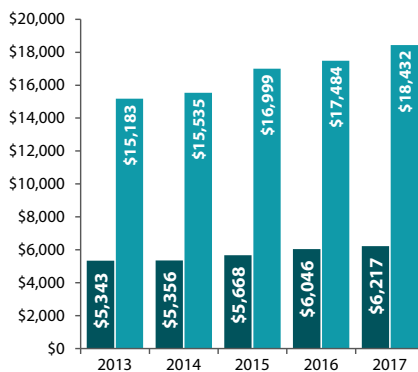
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS



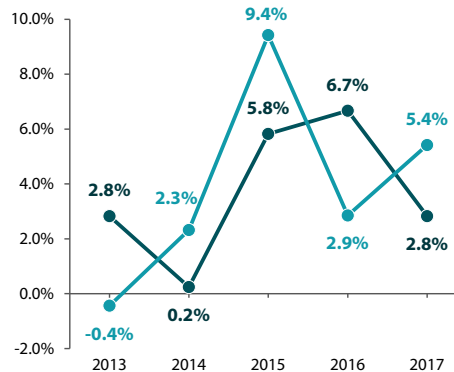
TRENDS IN ESI COSTS, 2013-2017

■ Single Coverage ■ Family Coverage

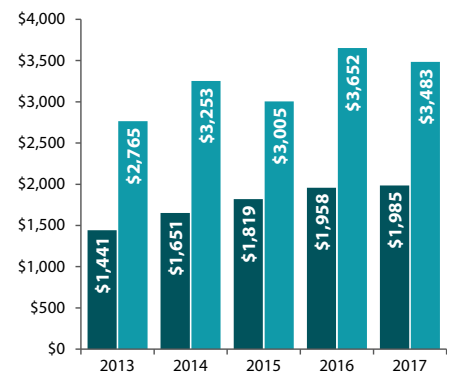
AVERAGE ANNUAL PREMIUM, SINGLE AND FAMILY COVERAGE



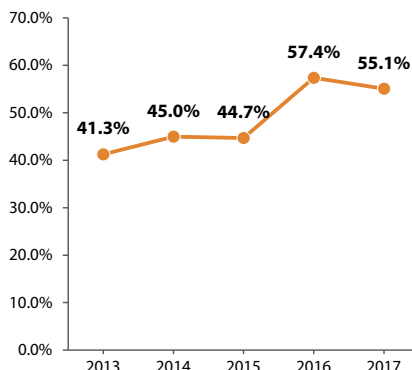
ANNUAL PREMIUM GROWTH RATE, SINGLE AND FAMILY COVERAGE



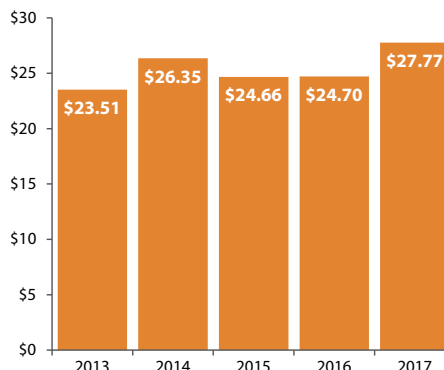
AVERAGE ANNUAL DEDUCTIBLE, SINGLE AND FAMILY COVERAGE



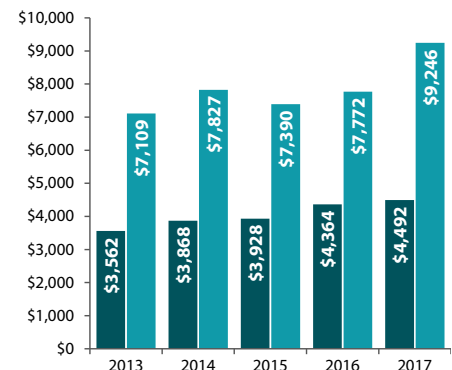
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS



AVERAGE CO-PAYMENT FOR A PRIMARY CARE OFFICE VISIT



AVERAGE ANNUAL OUT-OF-POCKET LIMIT, SINGLE AND FAMILY COVERAGE



Arizona

	2013	2014	2015	2016	2017	Sig. dif. between 2016-2017
TRENDS IN ESI OFFER AND EMPLOYEE ACCESS, 2013-2017						
Percent of Employers Offering ESI	43.4%	47.3%	43.2%	38.4%	49.4%	*
Percent of Employees in Establishments that Offer ESI	85.1%	85.6%	82.4%	83.5%	87.4%	*
Percent of Employees Eligible for ESI at Offering Establishments	76.8%	73.0%	76.1%	79.0%	77.6%	
Percent of ESI-Eligible Employees Enrolled	72.7%	78.1%	71.8%	69.1%	71.7%	
TRENDS IN ESI COSTS, 2013-2017						
Average Annual Premiums						
Single Coverage	\$5,343	\$5,356	\$5,668	\$6,046	\$6,217	
Family Coverage	\$15,183	\$15,535	\$16,999	\$17,484	\$18,432	
Average Employee Share of Premiums						
Single Coverage	20.2%	20.5%	19.6%	21.2%	24.5%	
Family Coverage	31.4%	30.5%	29.5%	30.3%	32.6%	
Average Annual Deductibles						
Single Coverage	\$1,441	\$1,651	\$1,819	\$1,958	\$1,985	
Family Coverage	\$2,765	\$3,253	\$3,005	\$3,652	\$3,483	
Percent of Employees in High-Deductible Health Plans	41.3%	45.0%	44.7%	57.4%	55.1%	*
Average Annual Out-of-Pocket Limit						
Single Coverage	\$3,562	\$3,868	\$3,928	\$4,364	\$4,492	
Family Coverage	\$7,109	\$7,827	\$7,390	\$7,772	\$9,246	*
Average Co-payment for a Primary Care Office Visit	\$23.51	\$26.35	\$24.66	\$24.70	\$27.77	*

* Significant difference between 2016 and 2017 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 2017).

All references are to private-sector employers and employees.

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

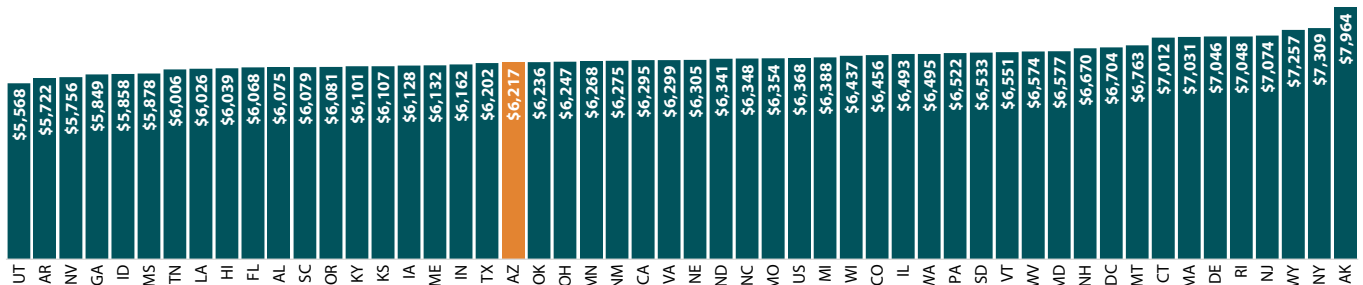
Please see www.shadac.org/ESIReport2018 for information on definitions and methods.

Data Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component, 2013-2017.

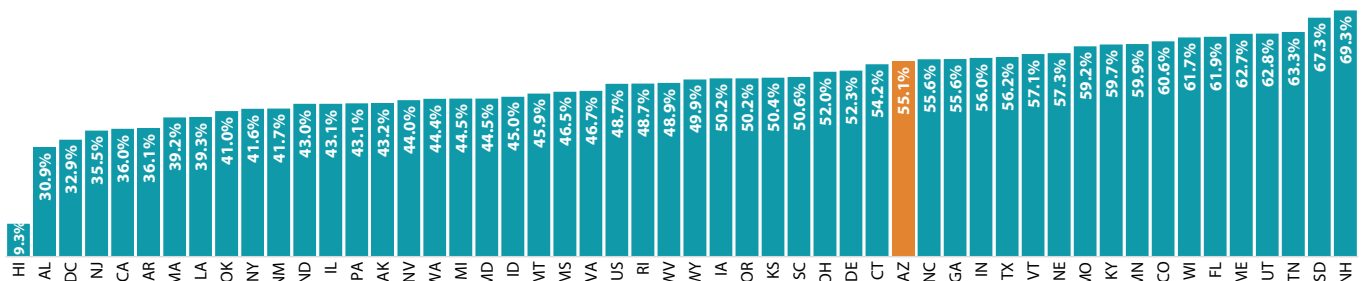
EXPLORING STATE VARIATION

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AVERAGE ANNUAL PREMIUM FOR SINGLE COVERAGE, 2017



PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2017

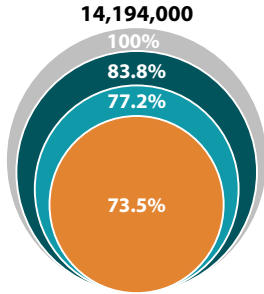


STATE-LEVEL TRENDS IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2013-2017



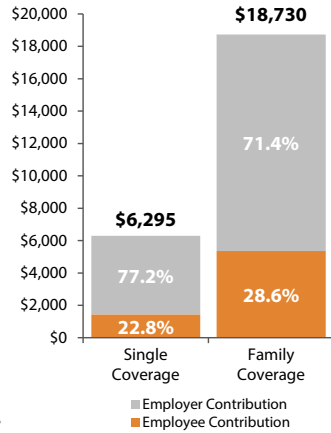
EMPLOYER-SPONSORED INSURANCE IN 2017

OFFER, ELIGIBILITY, AND ENROLLMENT

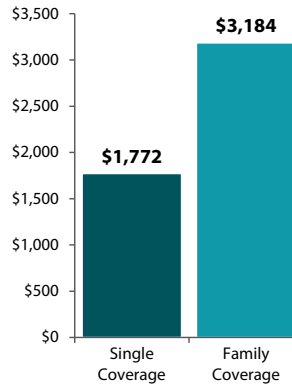


14,194,000
11,895,000 EMPLOYEES
 work in establishments that OFFER coverage
9,183,000 EMPLOYEES
 with an offer are ELIGIBLE for coverage
6,756,000 EMPLOYEES
 with an offer who are eligible ENROLLED in coverage

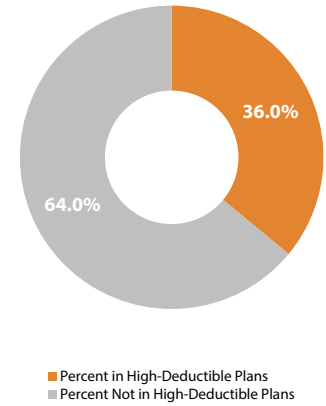
AVERAGE ANNUAL PREMIUM, SINGLE AND FAMILY COVERAGE



AVERAGE ANNUAL DEDUCTIBLE, SINGLE AND FAMILY COVERAGE



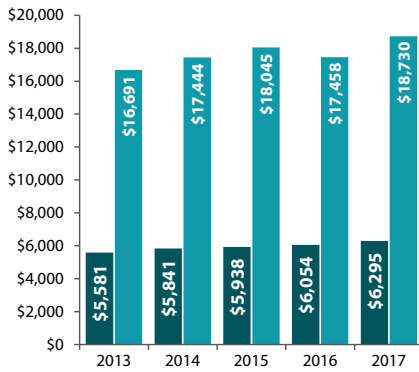
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS



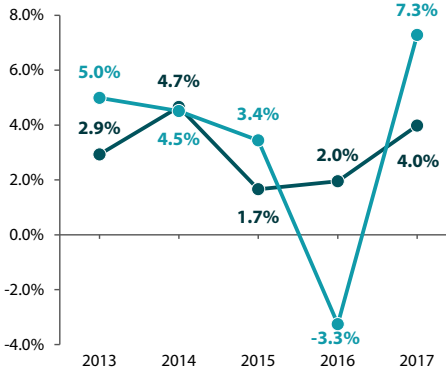
TRENDS IN ESI COSTS, 2013-2017

■ Single Coverage ■ Family Coverage

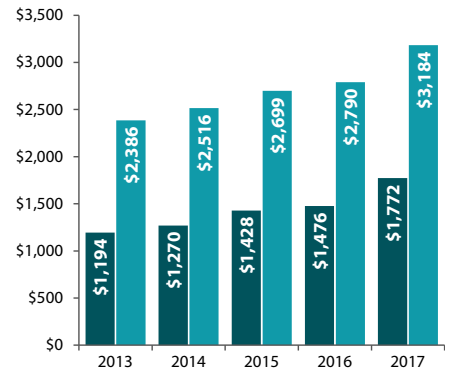
AVERAGE ANNUAL PREMIUM, SINGLE AND FAMILY COVERAGE



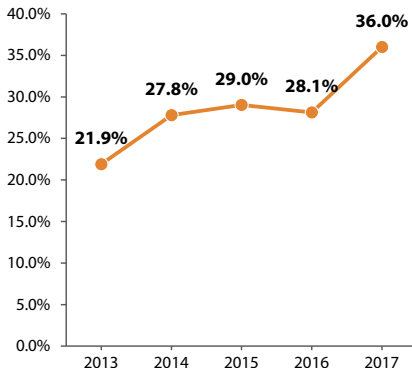
ANNUAL PREMIUM GROWTH RATE, SINGLE AND FAMILY COVERAGE



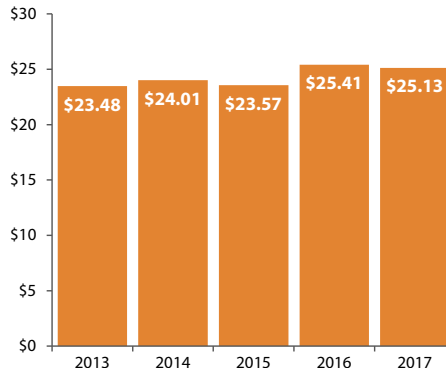
AVERAGE ANNUAL DEDUCTIBLE, SINGLE AND FAMILY COVERAGE



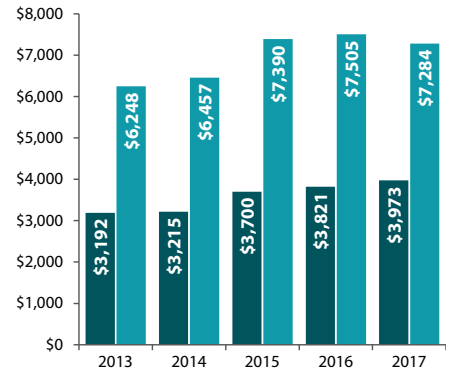
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS



AVERAGE CO-PAYMENT FOR A PRIMARY CARE OFFICE VISIT



AVERAGE ANNUAL OUT-OF-POCKET LIMIT, SINGLE AND FAMILY COVERAGE



California

	2013	2014	2015	2016	2017	Sig. dif. between 2016-2017
TRENDS IN ESI OFFER AND EMPLOYEE ACCESS, 2013-2017						
Percent of Employers Offering ESI	51.4%	46.5%	44.7%	44.4%	45.9%	
Percent of Employees in Establishments that Offer ESI	84.1%	81.9%	83.7%	84.8%	83.8%	
Percent of Employees Eligible for ESI at Offering Establishments	77.1%	75.6%	76.9%	77.5%	77.2%	
Percent of ESI-Eligible Employees Enrolled	78.1%	78.1%	78.0%	73.7%	73.5%	
TRENDS IN ESI COSTS, 2013-2017						
Average Annual Premiums						
Single Coverage	\$5,581	\$5,841	\$5,938	\$6,054	\$6,295	
Family Coverage	\$16,691	\$17,444	\$18,045	\$17,458	\$18,730	*
Average Employee Share of Premiums						
Single Coverage	19.5%	19.3%	18.8%	18.9%	22.8%	*
Family Coverage	27.1%	28.4%	25.7%	27.7%	28.6%	
Average Annual Deductibles						
Single Coverage	\$1,194	\$1,270	\$1,428	\$1,476	\$1,772	*
Family Coverage	\$2,386	\$2,516	\$2,699	\$2,790	\$3,184	
Percent of Employees in High-Deductible Health Plans	21.9%	27.8%	29.0%	28.1%	36.0%	*
Average Annual Out-of-Pocket Limit						
Single Coverage	\$3,192	\$3,215	\$3,700	\$3,821	\$3,973	
Family Coverage	\$6,248	\$6,457	\$7,390	\$7,505	\$7,284	
Average Co-payment for a Primary Care Office Visit	\$23.48	\$24.01	\$23.57	\$25.41	\$25.13	

* Significant difference between 2016 and 2017 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 2017).

All references are to private-sector employers and employees.

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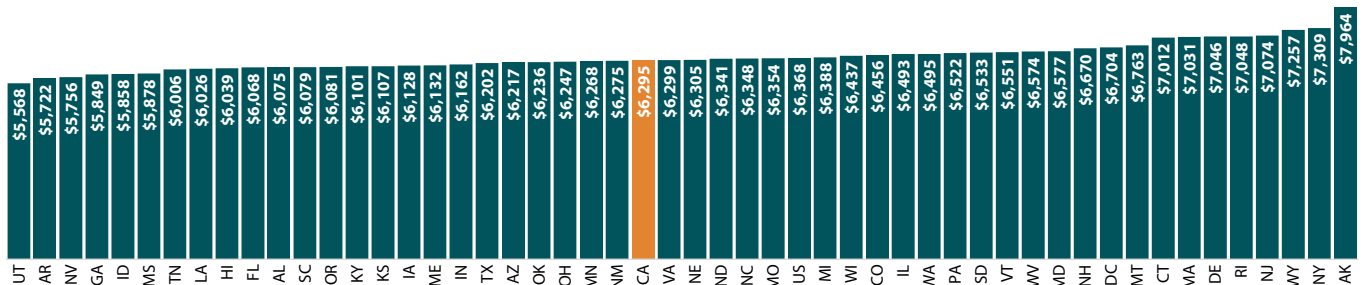
Please see www.shadac.org/ESIReport2018 for information on definitions and methods.

Data Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component, 2013-2017.

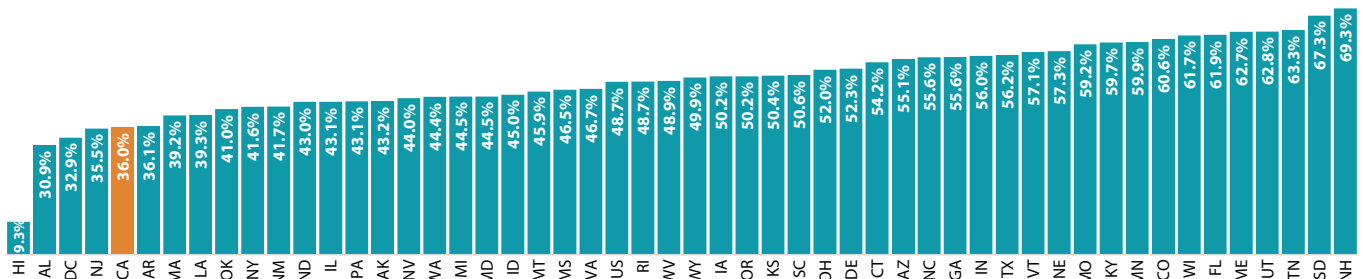
EXPLORING STATE VARIATION

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AVERAGE ANNUAL PREMIUM FOR SINGLE COVERAGE, 2017



PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2017

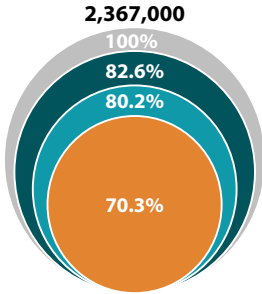


STATE-LEVEL TRENDS IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2013-2017



EMPLOYER-SPONSORED INSURANCE IN 2017

OFFER, ELIGIBILITY, AND ENROLLMENT

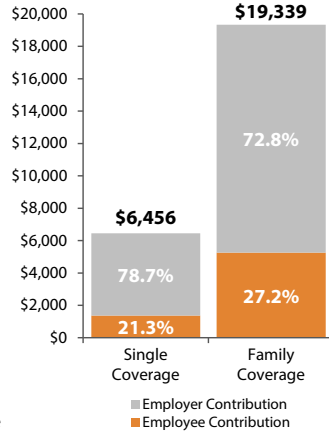


1,955,000 EMPLOYEES
work in establishments that OFFER coverage

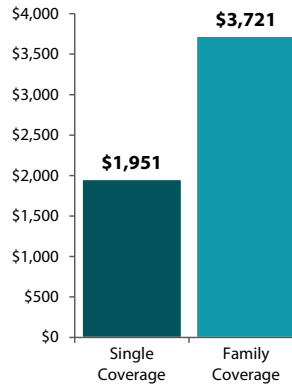
1,568,000 EMPLOYEES
with an offer are ELIGIBLE for coverage

1,103,000 EMPLOYEES
with an offer who are eligible ENROLLED in coverage

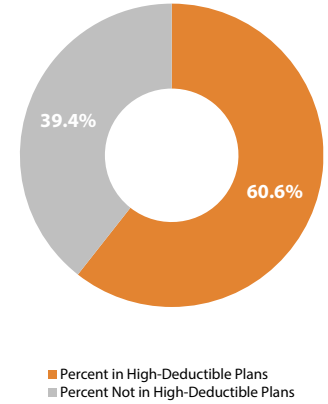
AVERAGE ANNUAL PREMIUM, SINGLE AND FAMILY COVERAGE



AVERAGE ANNUAL DEDUCTIBLE, SINGLE AND FAMILY COVERAGE



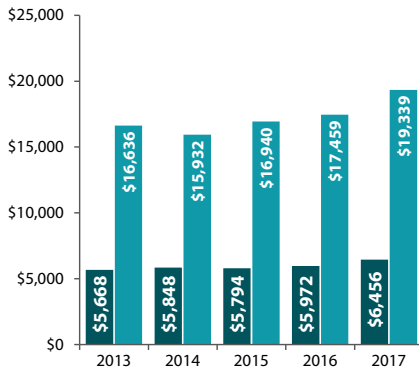
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS



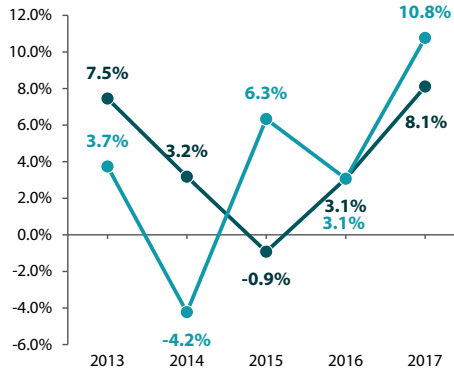
TRENDS IN ESI COSTS, 2013-2017

■ Single Coverage ■ Family Coverage

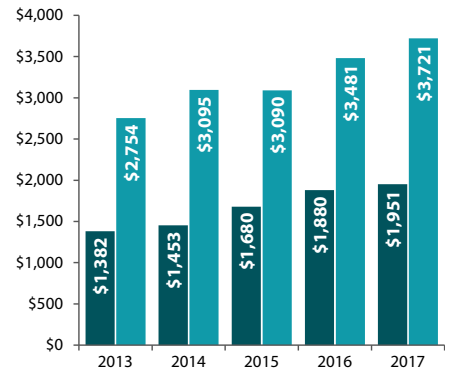
AVERAGE ANNUAL PREMIUM, SINGLE AND FAMILY COVERAGE



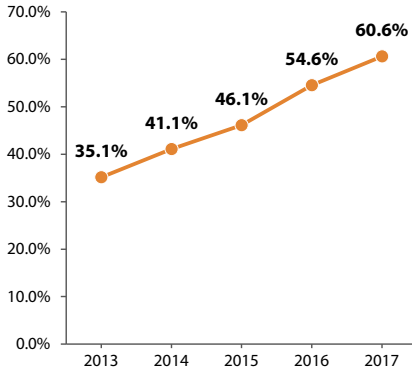
ANNUAL PREMIUM GROWTH RATE, SINGLE AND FAMILY COVERAGE



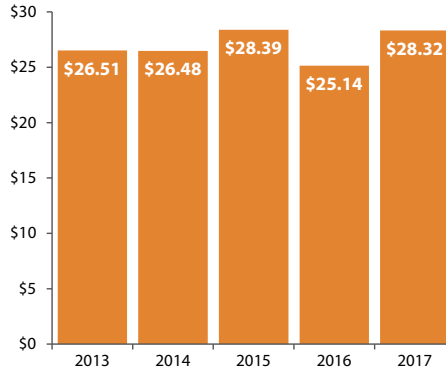
AVERAGE ANNUAL DEDUCTIBLE, SINGLE AND FAMILY COVERAGE



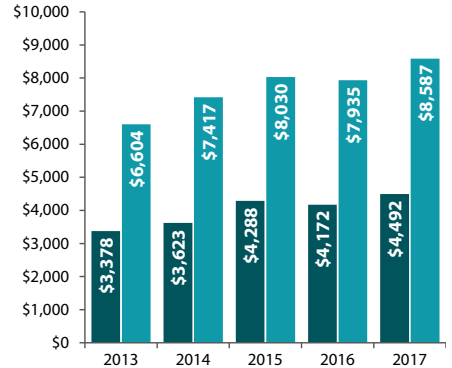
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS



AVERAGE CO-PAYMENT FOR A PRIMARY CARE OFFICE VISIT



AVERAGE ANNUAL OUT-OF-POCKET LIMIT, SINGLE AND FAMILY COVERAGE



Colorado

	2013	2014	2015	2016	2017	Sig. dif. between 2016-2017
TRENDS IN ESI OFFER AND EMPLOYEE ACCESS, 2013-2017						
Percent of Employers Offering ESI	42.4%	47.7%	43.0%	44.8%	43.8%	
Percent of Employees in Establishments that Offer ESI	80.9%	84.7%	82.8%	82.9%	82.6%	
Percent of Employees Eligible for ESI at Offering Establishments	72.3%	75.3%	69.5%	72.0%	80.2%	*
Percent of ESI-Eligible Employees Enrolled	78.1%	75.6%	67.9%	72.3%	70.3%	
TRENDS IN ESI COSTS, 2013-2017						
Average Annual Premiums						
Single Coverage	\$5,668	\$5,848	\$5,794	\$5,972	\$6,456	*
Family Coverage	\$16,636	\$15,932	\$16,940	\$17,459	\$19,339	*
Average Employee Share of Premiums						
Single Coverage	20.5%	21.3%	21.3%	23.2%	21.3%	
Family Coverage	26.0%	28.3%	28.6%	27.6%	27.2%	
Average Annual Deductibles						
Single Coverage	\$1,382	\$1,453	\$1,680	\$1,880	\$1,951	
Family Coverage	\$2,754	\$3,095	\$3,090	\$3,481	\$3,721	
Percent of Employees in High-Deductible Health Plans	35.1%	41.1%	46.1%	54.6%	60.6%	*
Average Annual Out-of-Pocket Limit						
Single Coverage	\$3,378	\$3,623	\$4,288	\$4,172	\$4,492	
Family Coverage	\$6,604	\$7,417	\$8,030	\$7,935	\$8,587	
Average Co-payment for a Primary Care Office Visit	\$26.51	\$26.48	\$28.39	\$25.14	\$28.32	*

* Significant difference between 2016 and 2017 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 2017).

All references are to private-sector employers and employees.

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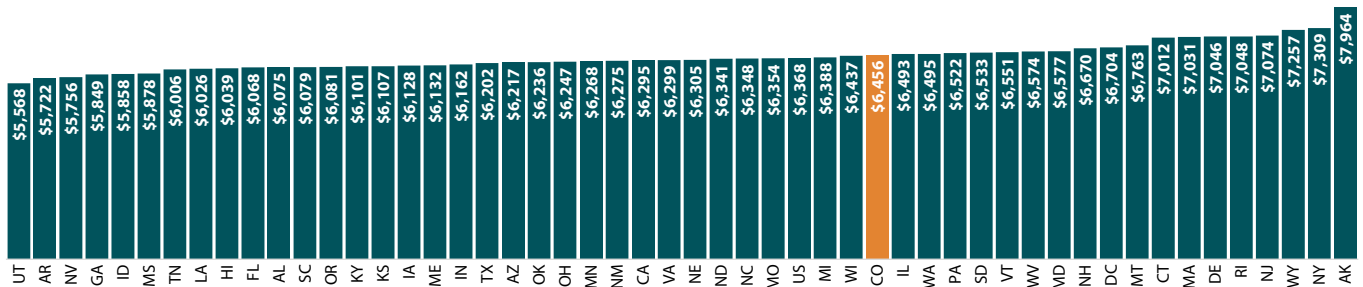
Please see www.shadac.org/ESIReport2018 for information on definitions and methods.

Data Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component, 2013-2017.

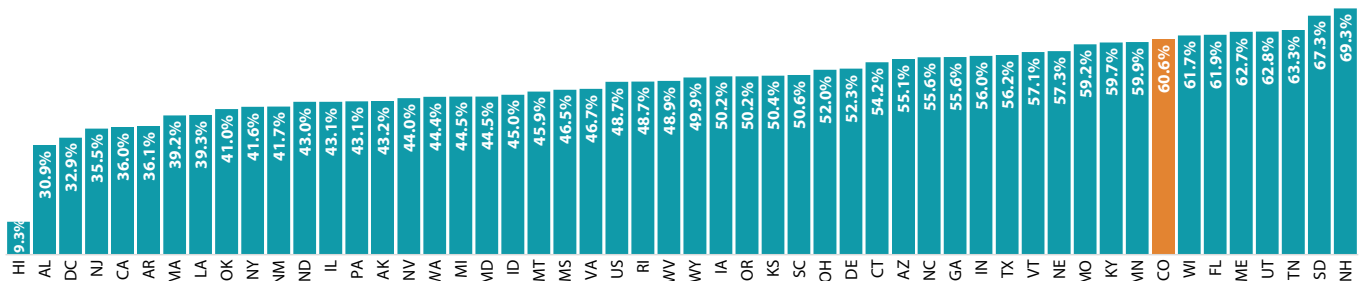
EXPLORING STATE VARIATION

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AVERAGE ANNUAL PREMIUM FOR SINGLE COVERAGE, 2017



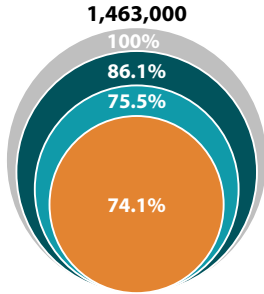
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2017



STATE-LEVEL TRENDS IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2013-2017

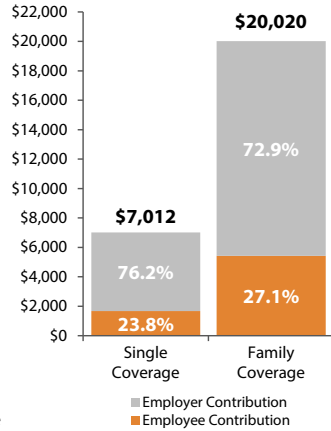
EMPLOYER-SPONSORED INSURANCE IN 2017

OFFER, ELIGIBILITY, AND ENROLLMENT

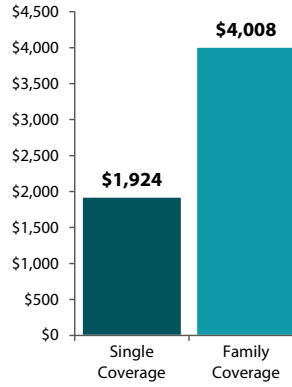


1,260,000 EMPLOYEES
work in establishments that OFFER coverage
951,000 EMPLOYEES
with an offer are ELIGIBLE for coverage
704,000 EMPLOYEES
with an offer who are eligible ENROLLED in coverage

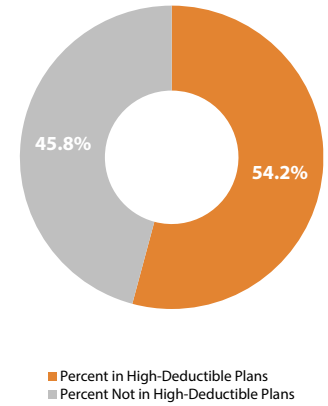
AVERAGE ANNUAL PREMIUM, SINGLE AND FAMILY COVERAGE



AVERAGE ANNUAL DEDUCTIBLE, SINGLE AND FAMILY COVERAGE



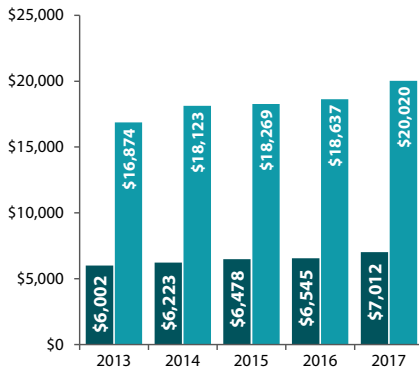
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS



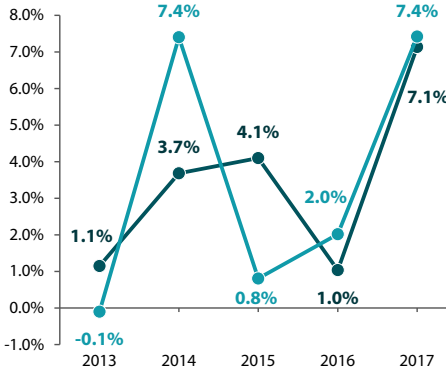
TRENDS IN ESI COSTS, 2013-2017

■ Single Coverage ■ Family Coverage

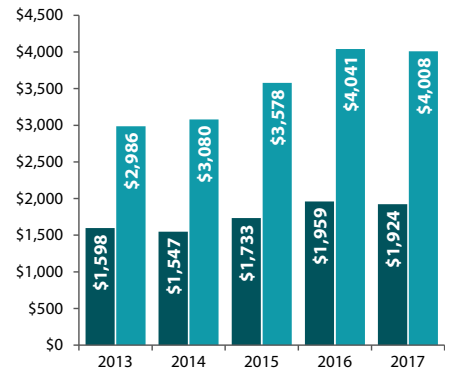
AVERAGE ANNUAL PREMIUM, SINGLE AND FAMILY COVERAGE



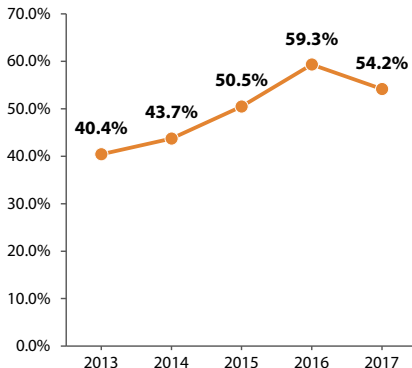
ANNUAL PREMIUM GROWTH RATE, SINGLE AND FAMILY COVERAGE



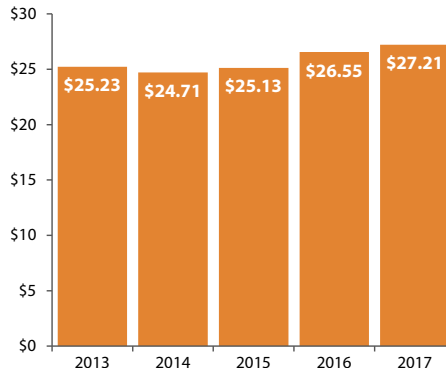
AVERAGE ANNUAL DEDUCTIBLE, SINGLE AND FAMILY COVERAGE



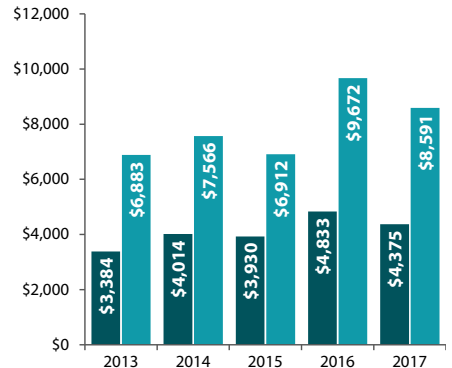
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS



AVERAGE CO-PAYMENT FOR A PRIMARY CARE OFFICE VISIT



AVERAGE ANNUAL OUT-OF-POCKET LIMIT, SINGLE AND FAMILY COVERAGE



Connecticut

	2013	2014	2015	2016	2017	Sig. dif. between 2016-2017
TRENDS IN ESI OFFER AND EMPLOYEE ACCESS, 2013-2017						
Percent of Employers Offering ESI	54.2%	52.3%	48.6%	52.6%	49.7%	
Percent of Employees in Establishments that Offer ESI	87.3%	87.2%	86.3%	86.4%	86.1%	
Percent of Employees Eligible for ESI at Offering Establishments	76.7%	72.0%	78.0%	76.4%	75.5%	
Percent of ESI-Eligible Employees Enrolled	71.7%	78.0%	72.3%	72.7%	74.1%	
TRENDS IN ESI COSTS, 2013-2017						
Average Annual Premiums						
Single Coverage	\$6,002	\$6,223	\$6,478	\$6,545	\$7,012	*
Family Coverage	\$16,874	\$18,123	\$18,269	\$18,637	\$20,020	*
Average Employee Share of Premiums						
Single Coverage	25.0%	21.0%	25.5%	22.9%	23.8%	
Family Coverage	32.7%	22.2%	30.0%	28.4%	27.1%	
Average Annual Deductibles						
Single Coverage	\$1,598	\$1,547	\$1,733	\$1,959	\$1,924	
Family Coverage	\$2,986	\$3,080	\$3,578	\$4,041	\$4,008	
Percent of Employees in High-Deductible Health Plans	40.4%	43.7%	50.5%	59.3%	54.2%	*
Average Annual Out-of-Pocket Limit						
Single Coverage	\$3,384	\$4,014	\$3,930	\$4,833	\$4,375	*
Family Coverage	\$6,883	\$7,566	\$6,912	\$9,672	\$8,591	*
Average Co-payment for a Primary Care Office Visit	\$25.23	\$24.71	\$25.13	\$26.55	\$27.21	

* Significant difference between 2016 and 2017 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 2017).

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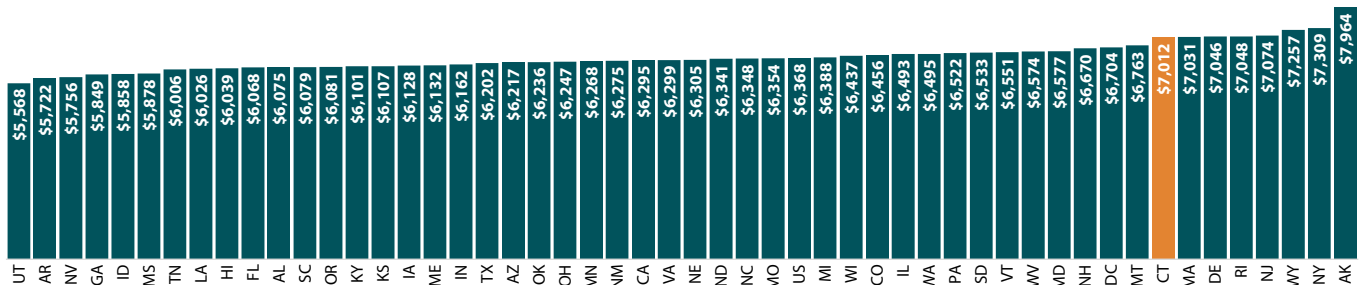
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Data Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component, 2013-2017.

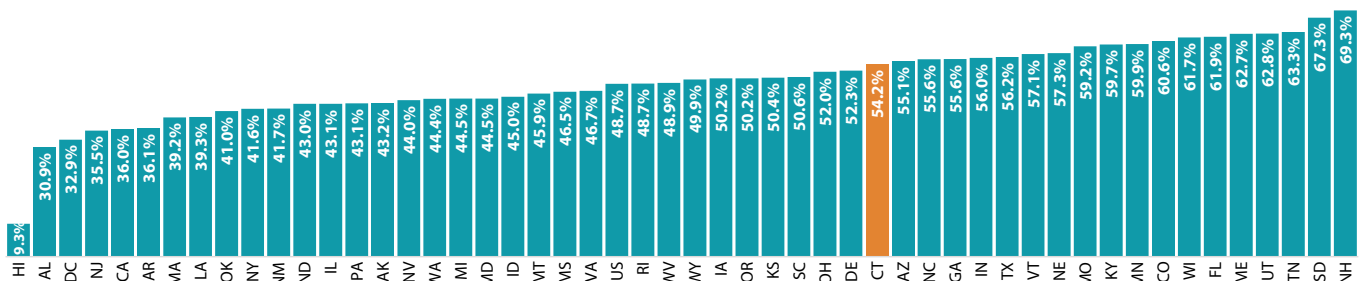
EXPLORING STATE VARIATION

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AVERAGE ANNUAL PREMIUM FOR SINGLE COVERAGE, 2017



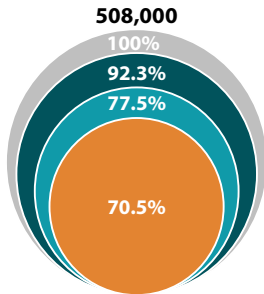
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2017



STATE-LEVEL TRENDS IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2013-2017

EMPLOYER-SPONSORED INSURANCE IN 2017

OFFER, ELIGIBILITY, AND ENROLLMENT

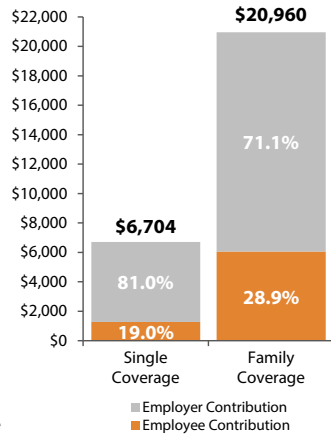


469,000 EMPLOYEES
work in establishments that OFFER coverage

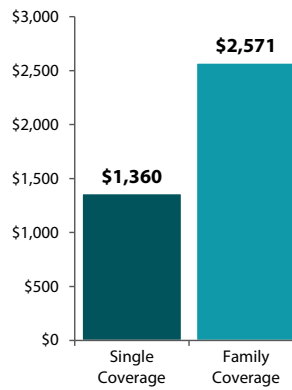
364,000 EMPLOYEES
with an offer are ELIGIBLE for coverage

257,000 EMPLOYEES
with an offer who are eligible ENROLLED in coverage

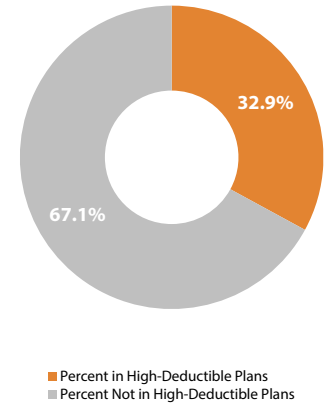
AVERAGE ANNUAL PREMIUM, SINGLE AND FAMILY COVERAGE



AVERAGE ANNUAL DEDUCTIBLE, SINGLE AND FAMILY COVERAGE



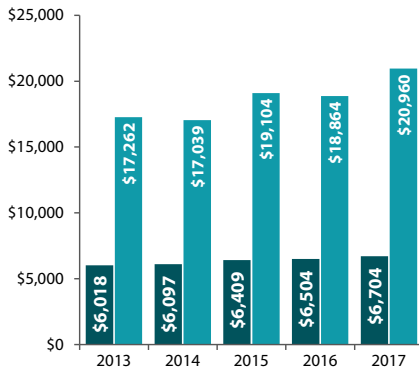
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS



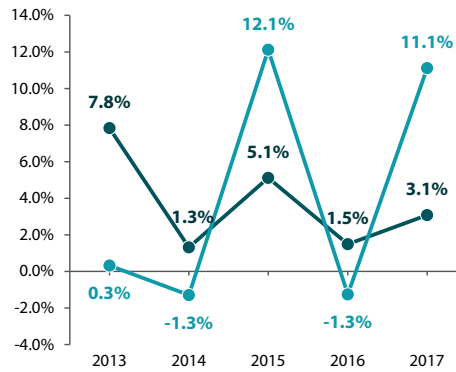
TRENDS IN ESI COSTS, 2013-2017

■ Single Coverage ■ Family Coverage

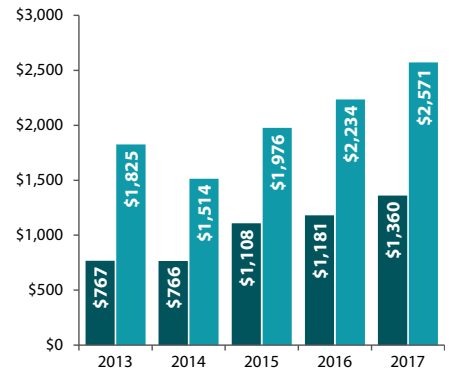
AVERAGE ANNUAL PREMIUM, SINGLE AND FAMILY COVERAGE



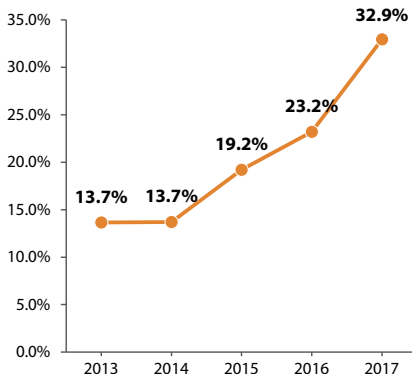
ANNUAL PREMIUM GROWTH RATE, SINGLE AND FAMILY COVERAGE



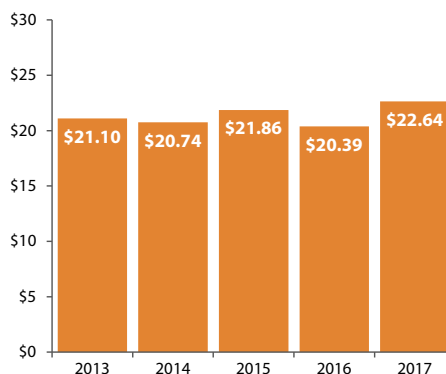
AVERAGE ANNUAL DEDUCTIBLE, SINGLE AND FAMILY COVERAGE



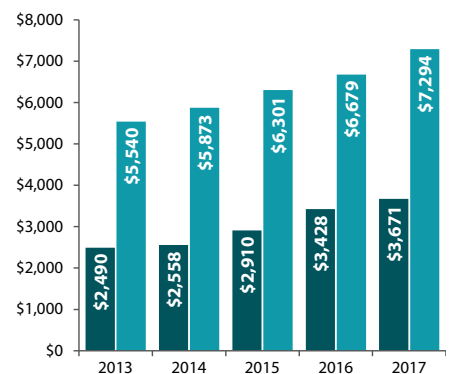
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS



AVERAGE CO-PAYMENT FOR A PRIMARY CARE OFFICE VISIT



AVERAGE ANNUAL OUT-OF-POCKET LIMIT, SINGLE AND FAMILY COVERAGE



District of Columbia

	2013	2014	2015	2016	2017	Sig. dif. between 2016-2017
TRENDS IN ESI OFFER AND EMPLOYEE ACCESS, 2013-2017						
Percent of Employers Offering ESI	67.7%	64.9%	69.6%	64.4%	68.7%	
Percent of Employees in Establishments that Offer ESI	93.8%	90.9%	92.6%	92.9%	92.3%	
Percent of Employees Eligible for ESI at Offering Establishments	78.4%	82.2%	81.3%	77.0%	77.5%	
Percent of ESI-Eligible Employees Enrolled	77.5%	79.5%	78.2%	71.4%	70.5%	
TRENDS IN ESI COSTS, 2013-2017						
Average Annual Premiums						
Single Coverage	\$6,018	\$6,097	\$6,409	\$6,504	\$6,704	
Family Coverage	\$17,262	\$17,039	\$19,104	\$18,864	\$20,960	*
Average Employee Share of Premiums						
Single Coverage	19.5%	19.6%	16.5%	23.0%	19.0%	*
Family Coverage	29.9%	25.4%	26.8%	29.0%	28.9%	
Average Annual Deductibles						
Single Coverage	\$767	\$766	\$1,108	\$1,181	\$1,360	
Family Coverage	\$1,825	\$1,514	\$1,976	\$2,234	\$2,571	
Percent of Employees in High-Deductible Health Plans	13.7%	13.7%	19.2%	23.2%	32.9%	*
Average Annual Out-of-Pocket Limit						
Single Coverage	\$2,490	\$2,558	\$2,910	\$3,428	\$3,671	
Family Coverage	\$5,540	\$5,873	\$6,301	\$6,679	\$7,294	
Average Co-payment for a Primary Care Office Visit	\$21.10	\$20.74	\$21.86	\$20.39	\$22.64	*

* Significant difference between 2016 and 2017 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 2017).

All references are to private-sector employers and employees.

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

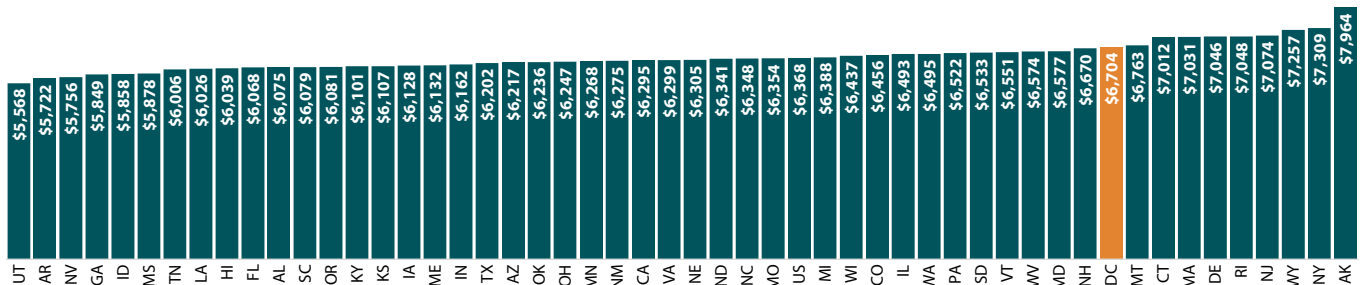
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Data Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component, 2013-2017.

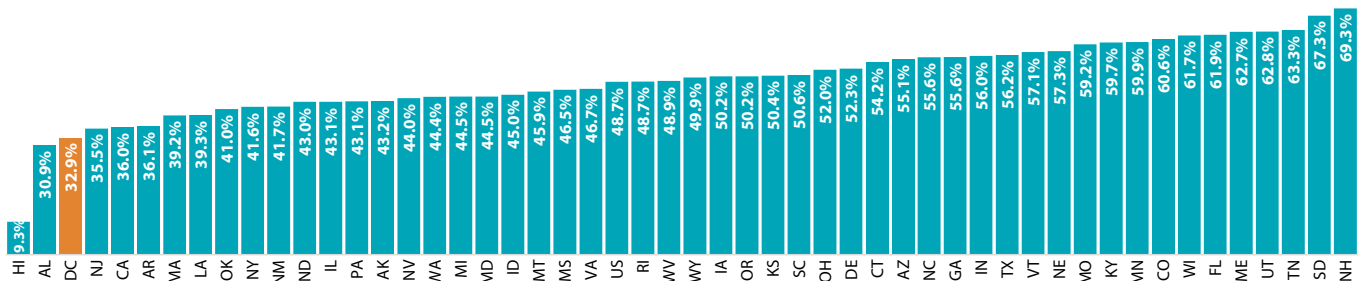
EXPLORING STATE VARIATION

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AVERAGE ANNUAL PREMIUM FOR SINGLE COVERAGE, 2017



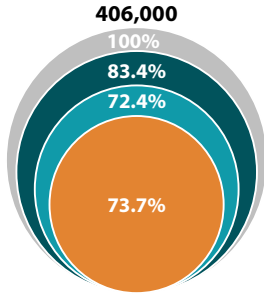
PERCENT OF EMPLOYEES IN HIGH-Deductible HEALTH PLANS, 2017



STATE-LEVEL TRENDS IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2013-2017

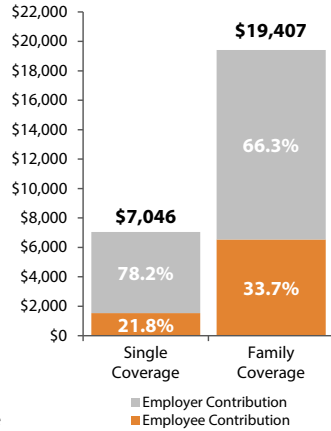
EMPLOYER-SPONSORED INSURANCE IN 2017

OFFER, ELIGIBILITY, AND ENROLLMENT

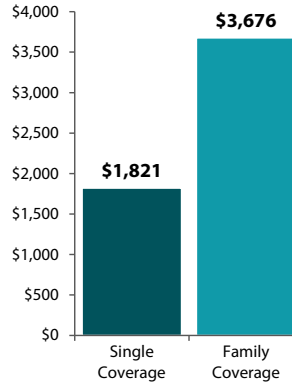


406,000
339,000 EMPLOYEES
 work in establishments that OFFER coverage
245,000 EMPLOYEES
 with an offer are ELIGIBLE for coverage
181,000 EMPLOYEES
 with an offer who are eligible ENROLLED in coverage

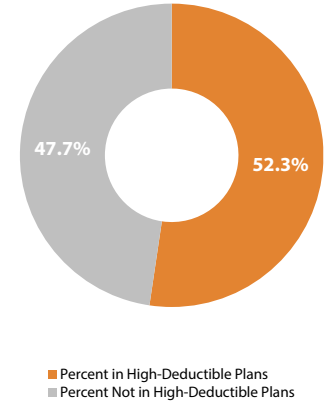
AVERAGE ANNUAL PREMIUM, SINGLE AND FAMILY COVERAGE



AVERAGE ANNUAL DEDUCTIBLE, SINGLE AND FAMILY COVERAGE



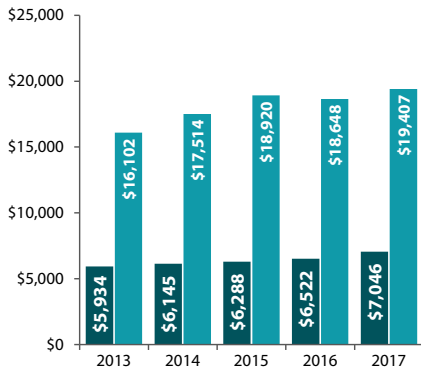
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS



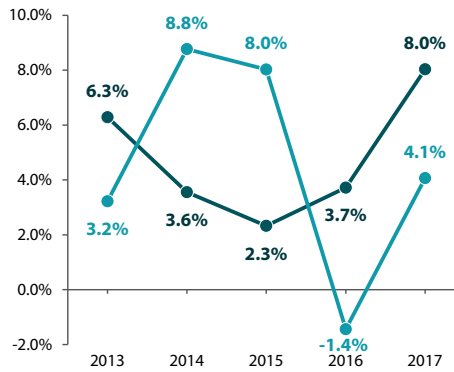
TRENDS IN ESI COSTS, 2013-2017

■ Single Coverage ■ Family Coverage

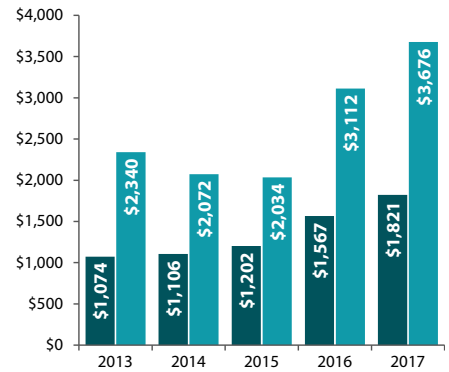
AVERAGE ANNUAL PREMIUM, SINGLE AND FAMILY COVERAGE



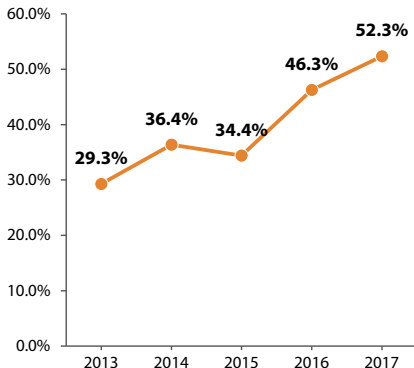
ANNUAL PREMIUM GROWTH RATE, SINGLE AND FAMILY COVERAGE



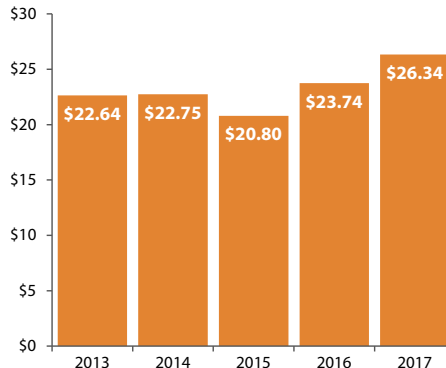
AVERAGE ANNUAL DEDUCTIBLE, SINGLE AND FAMILY COVERAGE



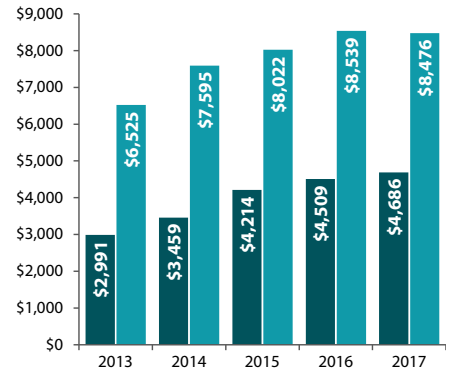
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS



AVERAGE CO-PAYMENT FOR A PRIMARY CARE OFFICE VISIT



AVERAGE ANNUAL OUT-OF-POCKET LIMIT, SINGLE AND FAMILY COVERAGE



Delaware

	2013	2014	2015	2016	2017	Sig. dif. between 2016-2017
TRENDS IN ESI OFFER AND EMPLOYEE ACCESS, 2013-2017						
Percent of Employers Offering ESI	52.7%	49.1%	47.9%	42.0%	53.3%	*
Percent of Employees in Establishments that Offer ESI	85.8%	84.0%	85.1%	81.2%	83.4%	
Percent of Employees Eligible for ESI at Offering Establishments	79.6%	76.7%	78.8%	78.9%	72.4%	*
Percent of ESI-Eligible Employees Enrolled	71.4%	77.5%	77.1%	73.5%	73.7%	
TRENDS IN ESI COSTS, 2013-2017						
Average Annual Premiums						
Single Coverage	\$5,934	\$6,145	\$6,288	\$6,522	\$7,046	
Family Coverage	\$16,102	\$17,514	\$18,920	\$18,648	\$19,407	
Average Employee Share of Premiums						
Single Coverage	24.0%	20.1%	19.6%	21.6%	21.8%	
Family Coverage	30.8%	24.0%	23.7%	28.9%	33.7%	
Average Annual Deductibles						
Single Coverage	\$1,074	\$1,106	\$1,202	\$1,567	\$1,821	
Family Coverage	\$2,340	\$2,072	\$2,034	\$3,112	\$3,676	
Percent of Employees in High-Deductible Health Plans	29.3%	36.4%	34.4%	46.3%	52.3%	*
Average Annual Out-of-Pocket Limit						
Single Coverage	\$2,991	\$3,459	\$4,214	\$4,509	\$4,686	
Family Coverage	\$6,525	\$7,595	\$8,022	\$8,539	\$8,476	
Average Co-payment for a Primary Care Office Visit	\$22.64	\$22.75	\$20.80	\$23.74	\$26.34	

* Significant difference between 2016 and 2017 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 2017).

All references are to private-sector employers and employees.

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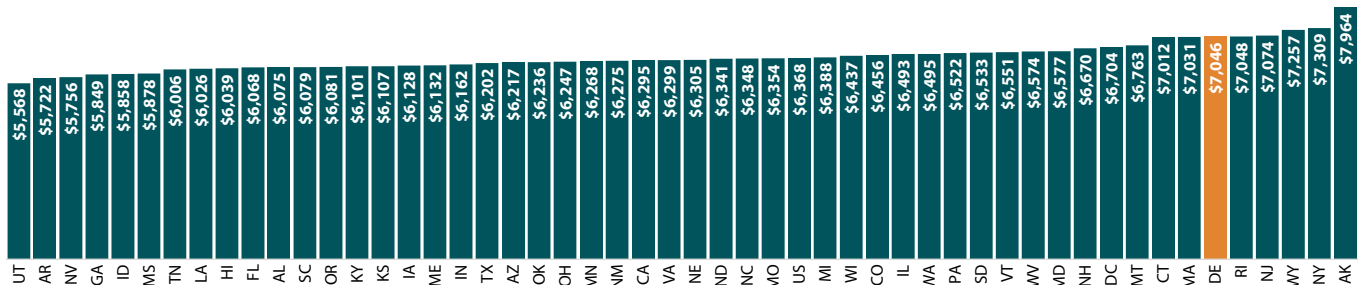
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Data Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component, 2013-2017.

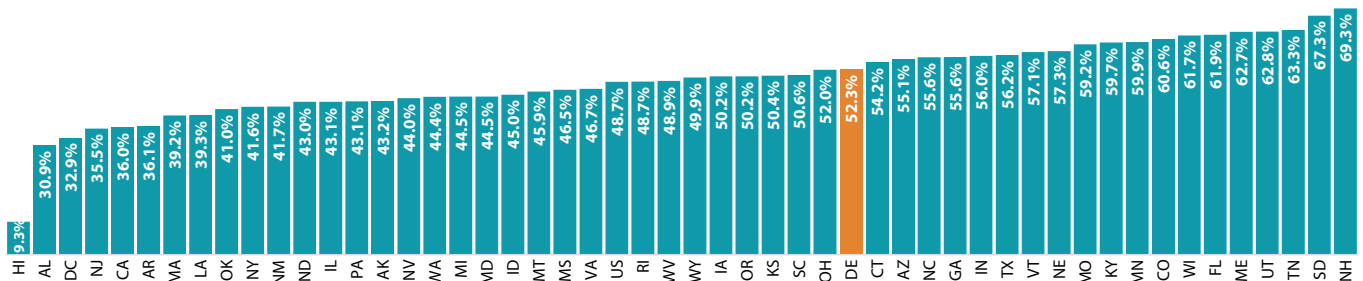
EXPLORING STATE VARIATION

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AVERAGE ANNUAL PREMIUM FOR SINGLE COVERAGE, 2017



PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2017

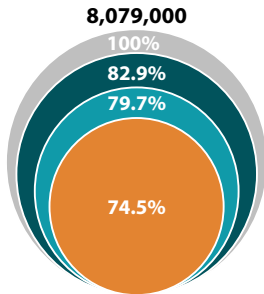


STATE-LEVEL TRENDS IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2013-2017

FL
Florida

EMPLOYER-SPONSORED INSURANCE IN 2017

OFFER, ELIGIBILITY, AND ENROLLMENT

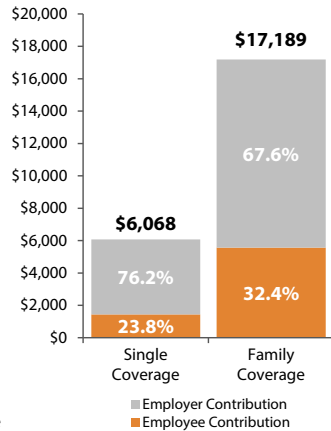


6,698,000 EMPLOYEES
work in establishments that OFFER coverage

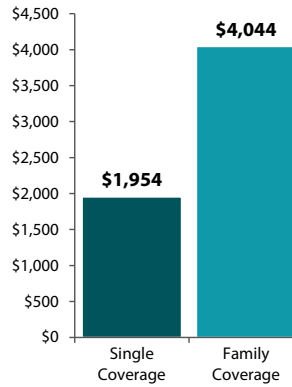
5,338,000 EMPLOYEES
with an offer are ELIGIBLE for coverage

3,979,000 EMPLOYEES
with an offer who are eligible ENROLLED in coverage

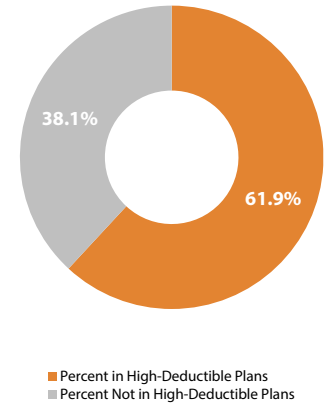
AVERAGE ANNUAL PREMIUM, SINGLE AND FAMILY COVERAGE



AVERAGE ANNUAL DEDUCTIBLE, SINGLE AND FAMILY COVERAGE



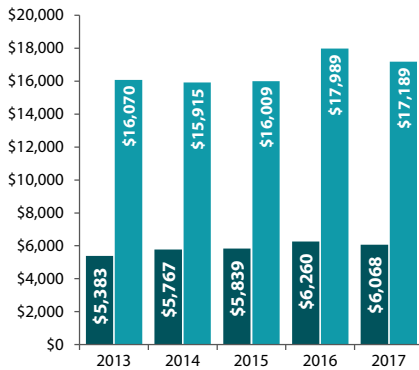
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS



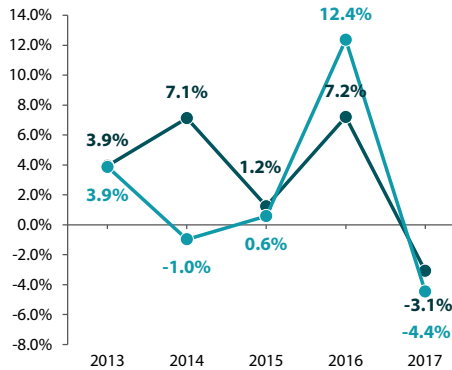
TRENDS IN ESI COSTS, 2013-2017

■ Single Coverage ■ Family Coverage

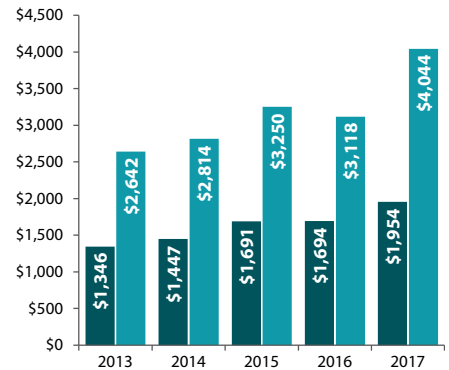
AVERAGE ANNUAL PREMIUM, SINGLE AND FAMILY COVERAGE



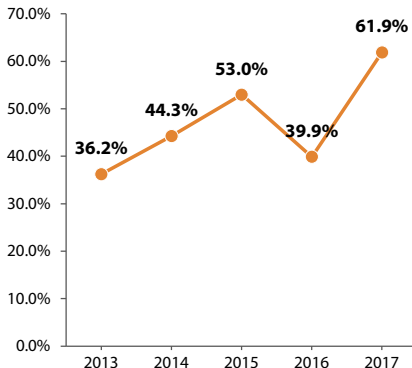
ANNUAL PREMIUM GROWTH RATE, SINGLE AND FAMILY COVERAGE



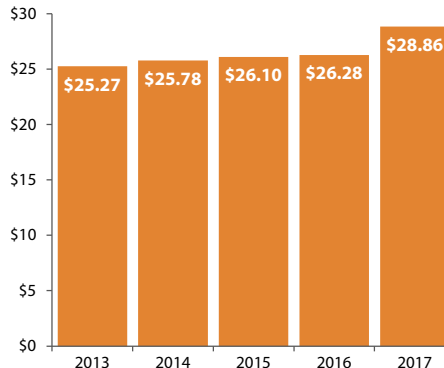
AVERAGE ANNUAL DEDUCTIBLE, SINGLE AND FAMILY COVERAGE



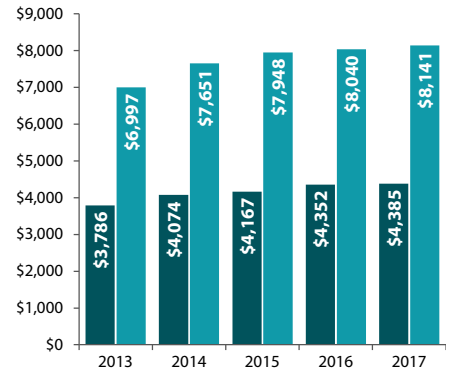
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS



AVERAGE CO-PAYMENT FOR A PRIMARY CARE OFFICE VISIT



AVERAGE ANNUAL OUT-OF-POCKET LIMIT, SINGLE AND FAMILY COVERAGE



Florida

	2013	2014	2015	2016	2017	Sig. dif. between 2016-2017
TRENDS IN ESI OFFER AND EMPLOYEE ACCESS, 2013-2017						
Percent of Employers Offering ESI	42.7%	37.6%	38.2%	37.2%	35.5%	
Percent of Employees in Establishments that Offer ESI	83.9%	81.0%	81.6%	81.2%	82.9%	
Percent of Employees Eligible for ESI at Offering Establishments	79.2%	73.8%	79.4%	76.2%	79.7%	
Percent of ESI-Eligible Employees Enrolled	72.6%	74.4%	75.2%	73.0%	74.5%	
TRENDS IN ESI COSTS, 2013-2017						
Average Annual Premiums						
Single Coverage	\$5,383	\$5,767	\$5,839	\$6,260	\$6,068	
Family Coverage	\$16,070	\$15,915	\$16,009	\$17,989	\$17,189	
Average Employee Share of Premiums						
Single Coverage	26.2%	24.2%	23.1%	25.0%	23.8%	
Family Coverage	35.2%	32.8%	34.2%	35.0%	32.4%	
Average Annual Deductibles						
Single Coverage	\$1,346	\$1,447	\$1,691	\$1,694	\$1,954	*
Family Coverage	\$2,642	\$2,814	\$3,250	\$3,118	\$4,044	*
Percent of Employees in High-Deductible Health Plans	36.2%	44.3%	53.0%	39.9%	61.9%	*
Average Annual Out-of-Pocket Limit						
Single Coverage	\$3,786	\$4,074	\$4,167	\$4,352	\$4,385	
Family Coverage	\$6,997	\$7,651	\$7,948	\$8,040	\$8,141	
Average Co-payment for a Primary Care Office Visit	\$25.27	\$25.78	\$26.10	\$26.28	\$28.86	*

* Significant difference between 2016 and 2017 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 2017).

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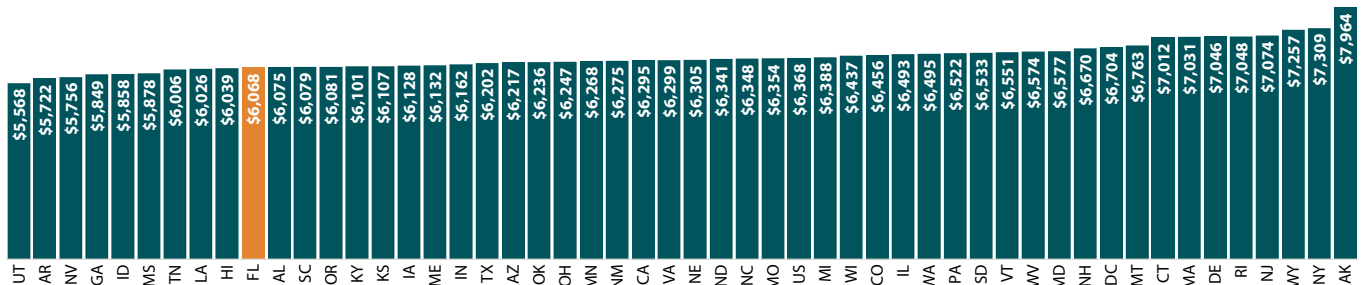
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Data Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component, 2013-2017.

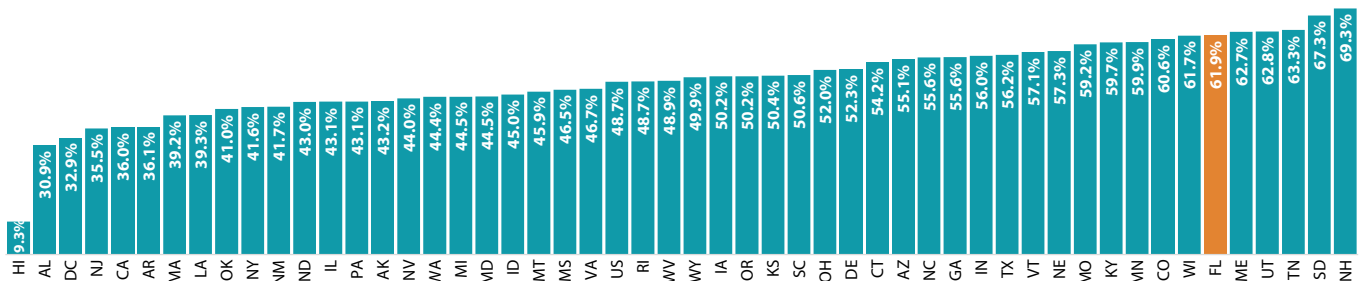
EXPLORING STATE VARIATION

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AVERAGE ANNUAL PREMIUM FOR SINGLE COVERAGE, 2017



PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2017

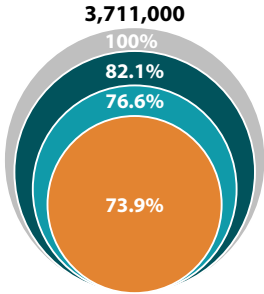


STATE-LEVEL TRENDS IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2013-2017



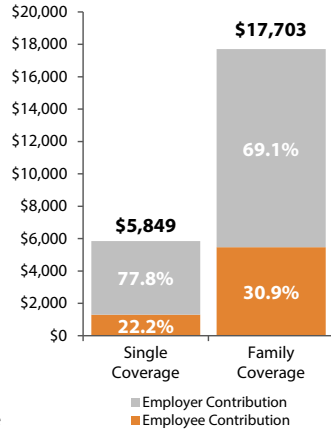
EMPLOYER-SPONSORED INSURANCE IN 2017

OFFER, ELIGIBILITY, AND ENROLLMENT

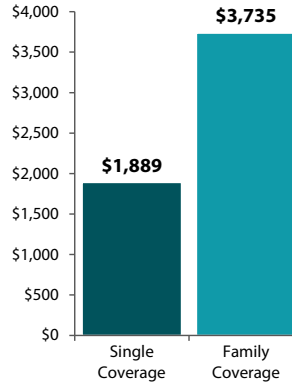


3,047,000 EMPLOYEES
work in establishments that OFFER coverage
2,334,000 EMPLOYEES
with an offer are ELIGIBLE for coverage
1,724,000 EMPLOYEES
with an offer who are eligible ENROLLED in coverage

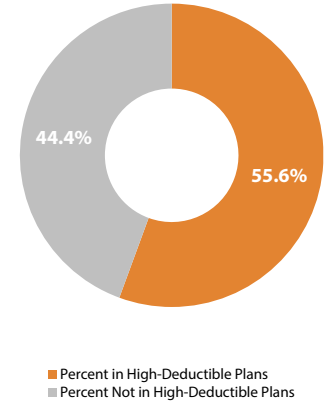
AVERAGE ANNUAL PREMIUM, SINGLE AND FAMILY COVERAGE



AVERAGE ANNUAL DEDUCTIBLE, SINGLE AND FAMILY COVERAGE



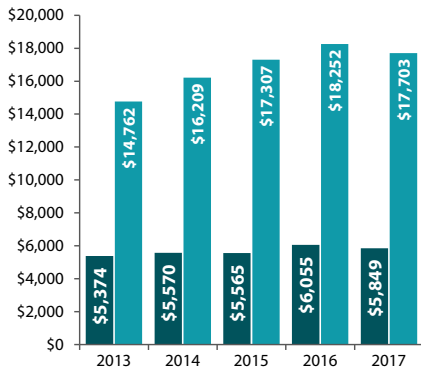
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS



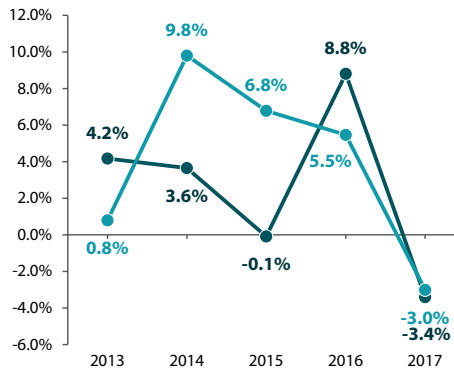
TRENDS IN ESI COSTS, 2013-2017

■ Single Coverage ■ Family Coverage

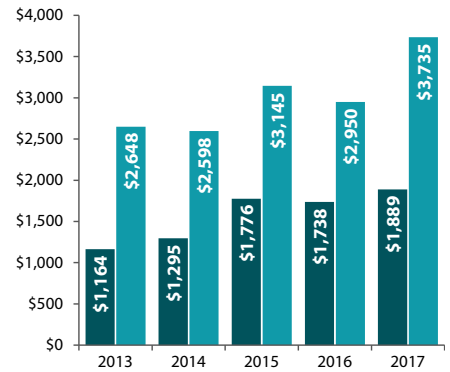
AVERAGE ANNUAL PREMIUM, SINGLE AND FAMILY COVERAGE



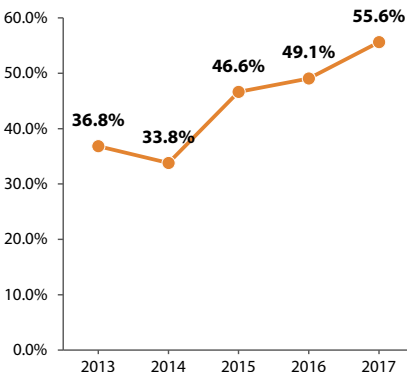
ANNUAL PREMIUM GROWTH RATE, SINGLE AND FAMILY COVERAGE



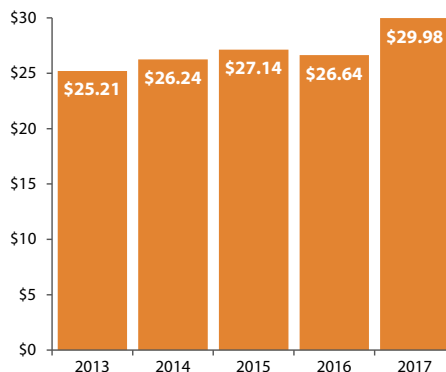
AVERAGE ANNUAL DEDUCTIBLE, SINGLE AND FAMILY COVERAGE



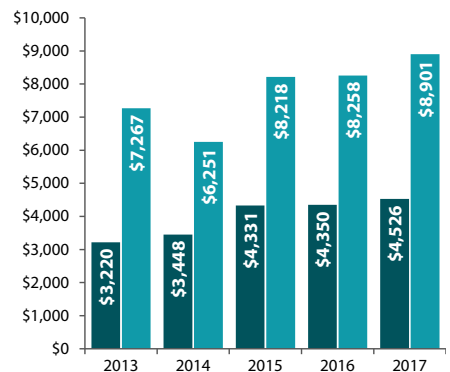
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS



AVERAGE CO-PAYMENT FOR A PRIMARY CARE OFFICE VISIT



AVERAGE ANNUAL OUT-OF-POCKET LIMIT, SINGLE AND FAMILY COVERAGE



Georgia

	2013	2014	2015	2016	2017	Sig. dif. between 2016-2017
TRENDS IN ESI OFFER AND EMPLOYEE ACCESS, 2013-2017						
Percent of Employers Offering ESI	48.0%	40.9%	39.9%	39.1%	41.2%	
Percent of Employees in Establishments that Offer ESI	86.5%	82.7%	83.1%	84.9%	82.1%	
Percent of Employees Eligible for ESI at Offering Establishments	82.8%	77.6%	77.0%	77.6%	76.6%	
Percent of ESI-Eligible Employees Enrolled	74.8%	75.8%	72.7%	73.4%	73.9%	
TRENDS IN ESI COSTS, 2013-2017						
Average Annual Premiums						
Single Coverage	\$5,374	\$5,570	\$5,565	\$6,055	\$5,849	
Family Coverage	\$14,762	\$16,209	\$17,307	\$18,252	\$17,703	
Average Employee Share of Premiums						
Single Coverage	22.7%	21.6%	21.5%	23.3%	22.2%	
Family Coverage	30.0%	27.4%	28.1%	30.2%	30.9%	
Average Annual Deductibles						
Single Coverage	\$1,164	\$1,295	\$1,776	\$1,738	\$1,889	
Family Coverage	\$2,648	\$2,598	\$3,145	\$2,950	\$3,735	*
Percent of Employees in High-Deductible Health Plans	36.8%	33.8%	46.6%	49.1%	55.6%	*
Average Annual Out-of-Pocket Limit						
Single Coverage	\$3,220	\$3,448	\$4,331	\$4,350	\$4,526	
Family Coverage	\$7,267	\$6,251	\$8,218	\$8,258	\$8,901	
Average Co-payment for a Primary Care Office Visit	\$25.21	\$26.24	\$27.14	\$26.64	\$29.98	*

* Significant difference between 2016 and 2017 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 2017).

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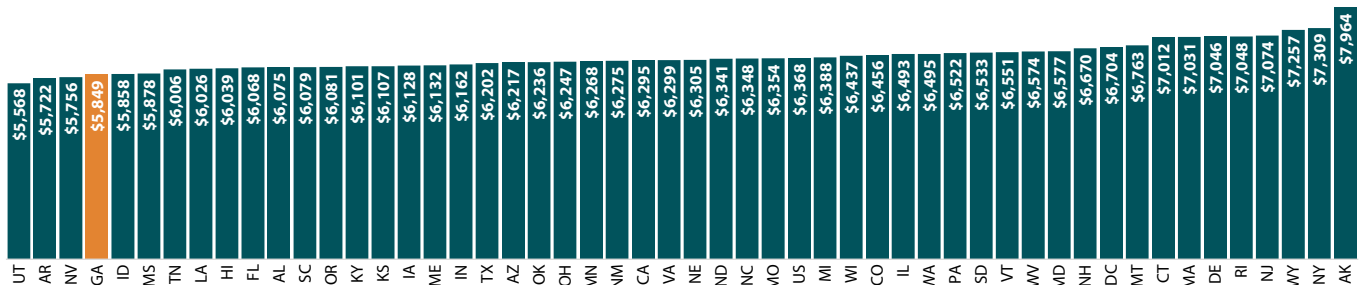
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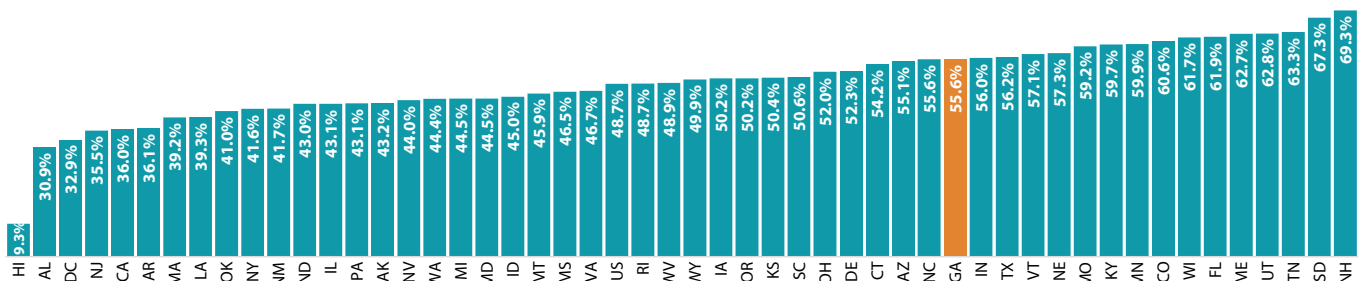
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AVERAGE ANNUAL PREMIUM FOR SINGLE COVERAGE, 2017



PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2017

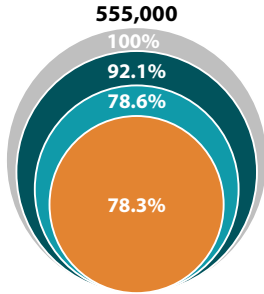


STATE-LEVEL TRENDS IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2013-2017



EMPLOYER-SPONSORED INSURANCE IN 2017

OFFER, ELIGIBILITY, AND ENROLLMENT

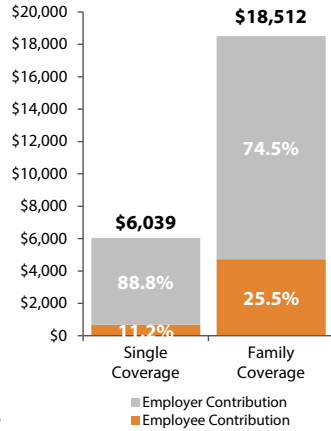


511,000 EMPLOYEES
work in establishments that OFFER coverage

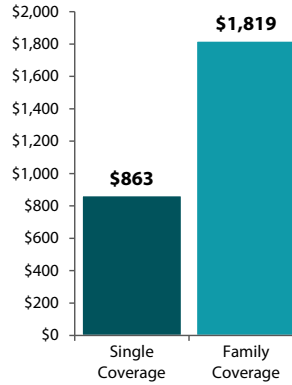
402,000 EMPLOYEES
with an offer are ELIGIBLE for coverage

314,000 EMPLOYEES
with an offer who are eligible ENROLLED in coverage

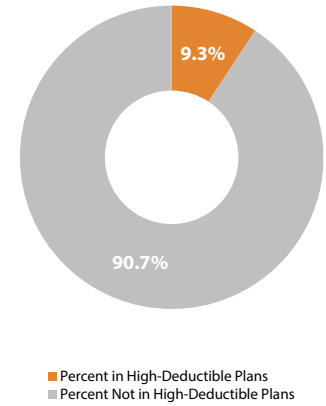
AVERAGE ANNUAL PREMIUM, SINGLE AND FAMILY COVERAGE



AVERAGE ANNUAL DEDUCTIBLE, SINGLE AND FAMILY COVERAGE



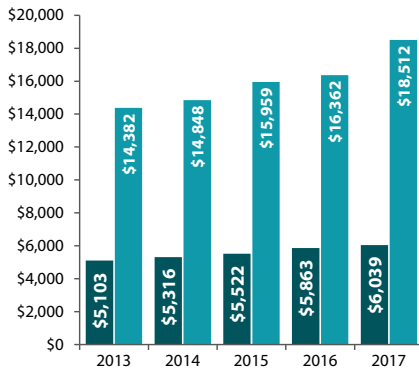
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS



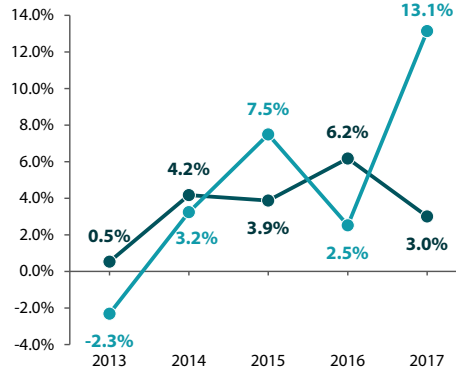
TRENDS IN ESI COSTS, 2013-2017

■ Single Coverage ■ Family Coverage

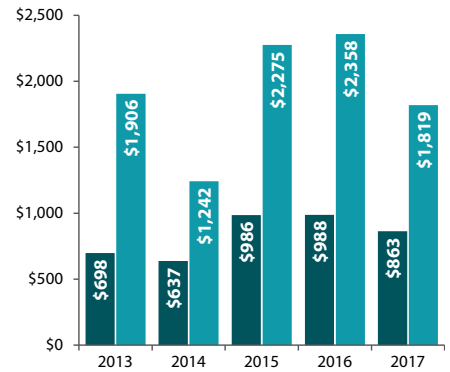
AVERAGE ANNUAL PREMIUM, SINGLE AND FAMILY COVERAGE



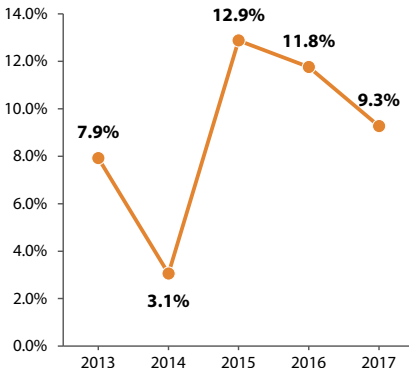
ANNUAL PREMIUM GROWTH RATE, SINGLE AND FAMILY COVERAGE



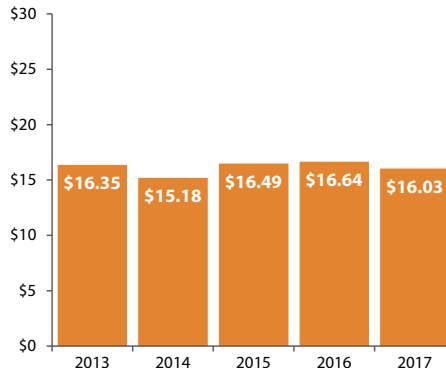
AVERAGE ANNUAL DEDUCTIBLE, SINGLE AND FAMILY COVERAGE



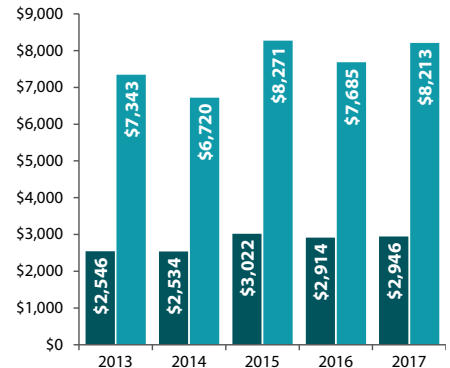
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS



AVERAGE CO-PAYMENT FOR A PRIMARY CARE OFFICE VISIT



AVERAGE ANNUAL OUT-OF-POCKET LIMIT, SINGLE AND FAMILY COVERAGE



Hawaii

	2013	2014	2015	2016	2017	Sig. dif. between 2016-2017
TRENDS IN ESI OFFER AND EMPLOYEE ACCESS, 2013-2017						
Percent of Employers Offering ESI	83.6%	86.4%	85.1%	78.1%	81.8%	
Percent of Employees in Establishments that Offer ESI	96.6%	95.8%	97.7%	96.8%	92.1%	
Percent of Employees Eligible for ESI at Offering Establishments	79.1%	76.3%	77.1%	80.0%	78.6%	
Percent of ESI-Eligible Employees Enrolled	82.3%	84.3%	81.5%	80.4%	78.3%	
TRENDS IN ESI COSTS, 2013-2017						
Average Annual Premiums						
Single Coverage	\$5,103	\$5,316	\$5,522	\$5,863	\$6,039	
Family Coverage	\$14,382	\$14,848	\$15,959	\$16,362	\$18,512	*
Average Employee Share of Premiums						
Single Coverage	8.4%	8.6%	9.9%	12.0%	11.2%	
Family Coverage	21.8%	21.7%	26.0%	26.6%	25.5%	
Average Annual Deductibles						
Single Coverage	\$698	\$637	\$986	\$988	\$863	
Family Coverage	\$1,906	\$1,242	\$2,275	\$2,358	\$1,819	
Percent of Employees in High-Deductible Health Plans	7.9%	3.1%	12.9%	11.8%	9.3%	*
Average Annual Out-of-Pocket Limit						
Single Coverage	\$2,546	\$2,534	\$3,022	\$2,914	\$2,946	
Family Coverage	\$7,343	\$6,720	\$8,271	\$7,685	\$8,213	
Average Co-payment for a Primary Care Office Visit	\$16.35	\$15.18	\$16.49	\$16.64	\$16.03	

* Significant difference between 2016 and 2017 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 2017).

All references are to private-sector employers and employees.

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

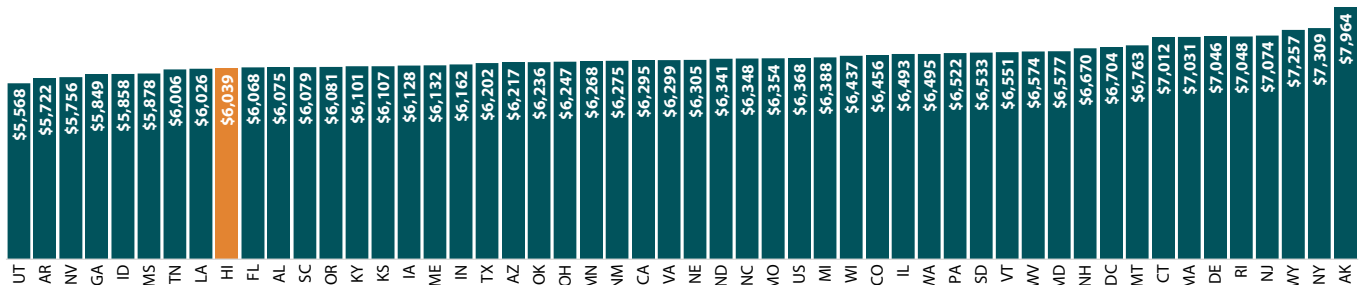
Please see www.shadac.org/ESIReport2018 for information on definitions and methods.

Data Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component, 2013-2017.

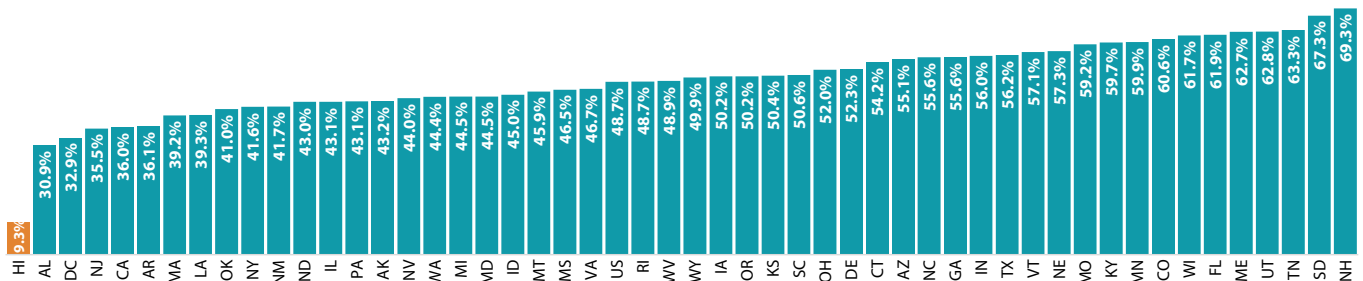
EXPLORING STATE VARIATION

To learn more about state variation across ESI indicators, access the 50-state comparison tables at www.shadac.org/ESIReport2018.

AVERAGE ANNUAL PREMIUM FOR SINGLE COVERAGE, 2017



PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2017

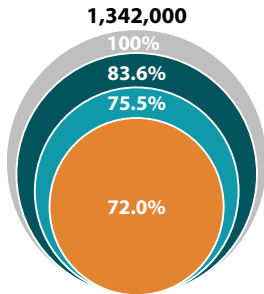


STATE-LEVEL TRENDS IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2013-2017

IA
Iowa

EMPLOYER-SPONSORED INSURANCE IN 2017

OFFER, ELIGIBILITY, AND ENROLLMENT

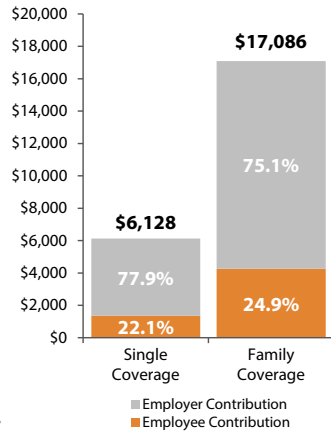


1,122,000 EMPLOYEES
work in establishments that OFFER coverage

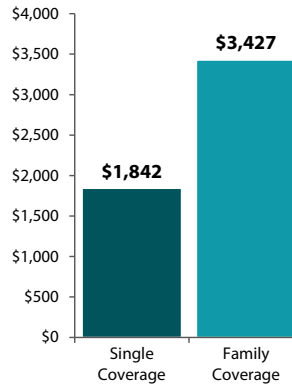
847,000 EMPLOYEES
with an offer are ELIGIBLE for coverage

610,000 EMPLOYEES
with an offer who are eligible ENROLLED in coverage

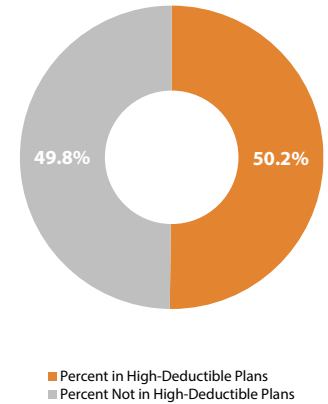
AVERAGE ANNUAL PREMIUM, SINGLE AND FAMILY COVERAGE



AVERAGE ANNUAL DEDUCTIBLE, SINGLE AND FAMILY COVERAGE



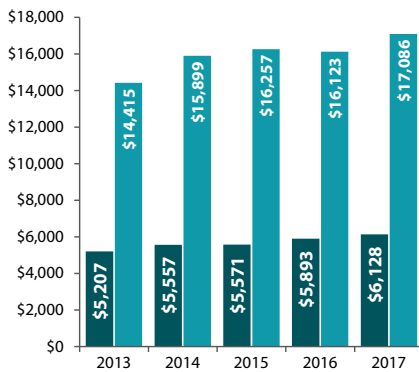
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS



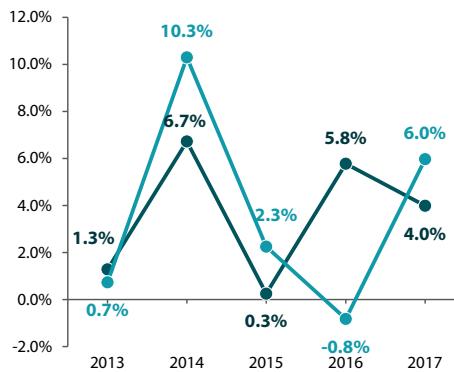
TRENDS IN ESI COSTS, 2013-2017

■ Single Coverage ■ Family Coverage

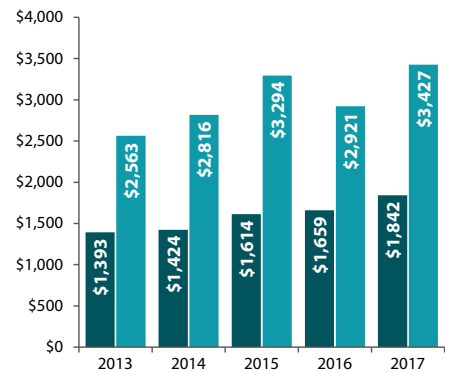
AVERAGE ANNUAL PREMIUM, SINGLE AND FAMILY COVERAGE



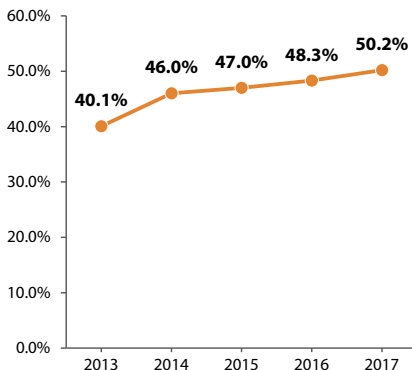
ANNUAL PREMIUM GROWTH RATE, SINGLE AND FAMILY COVERAGE



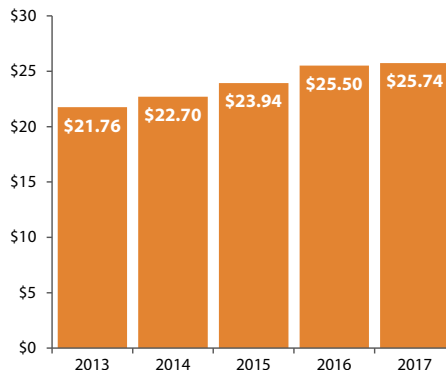
AVERAGE ANNUAL DEDUCTIBLE, SINGLE AND FAMILY COVERAGE



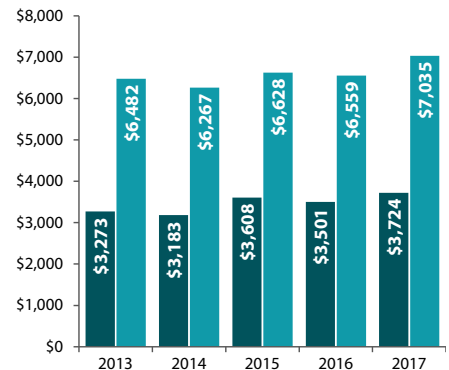
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS



AVERAGE CO-PAYMENT FOR A PRIMARY CARE OFFICE VISIT



AVERAGE ANNUAL OUT-OF-POCKET LIMIT, SINGLE AND FAMILY COVERAGE



Iowa

	2013	2014	2015	2016	2017	Sig. dif. between 2016-2017
TRENDS IN ESI OFFER AND EMPLOYEE ACCESS, 2013-2017						
Percent of Employers Offering ESI	47.2%	47.1%	45.3%	45.8%	47.3%	
Percent of Employees in Establishments that Offer ESI	84.5%	84.8%	82.2%	85.3%	83.6%	
Percent of Employees Eligible for ESI at Offering Establishments	76.3%	75.0%	77.3%	75.5%	75.5%	
Percent of ESI-Eligible Employees Enrolled	70.0%	75.6%	72.6%	74.3%	72.0%	
TRENDS IN ESI COSTS, 2013-2017						
Average Annual Premiums						
Single Coverage	\$5,207	\$5,557	\$5,571	\$5,893	\$6,128	
Family Coverage	\$14,415	\$15,899	\$16,257	\$16,123	\$17,086	
Average Employee Share of Premiums						
Single Coverage	23.0%	24.3%	22.5%	21.4%	22.1%	
Family Coverage	28.1%	26.6%	29.5%	26.7%	24.9%	
Average Annual Deductibles						
Single Coverage	\$1,393	\$1,424	\$1,614	\$1,659	\$1,842	
Family Coverage	\$2,563	\$2,816	\$3,294	\$2,921	\$3,427	
Percent of Employees in High-Deductible Health Plans	40.1%	46.0%	47.0%	48.3%	50.2%	*
Average Annual Out-of-Pocket Limit						
Single Coverage	\$3,273	\$3,183	\$3,608	\$3,501	\$3,724	
Family Coverage	\$6,482	\$6,267	\$6,628	\$6,559	\$7,035	
Average Co-payment for a Primary Care Office Visit	\$21.76	\$22.70	\$23.94	\$25.50	\$25.74	

* Significant difference between 2016 and 2017 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 2017).

All references are to private-sector employers and employees.

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

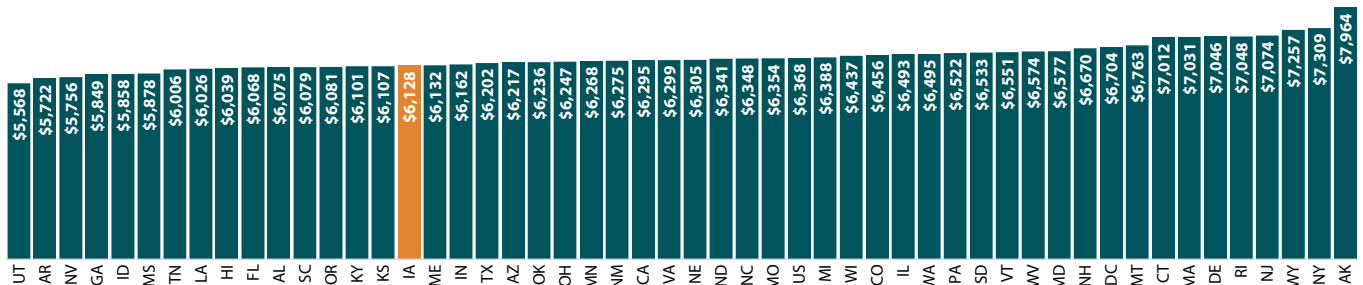
Please see www.shadac.org/ESIReport2018 for information on definitions and methods.

Data Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component, 2013-2017.

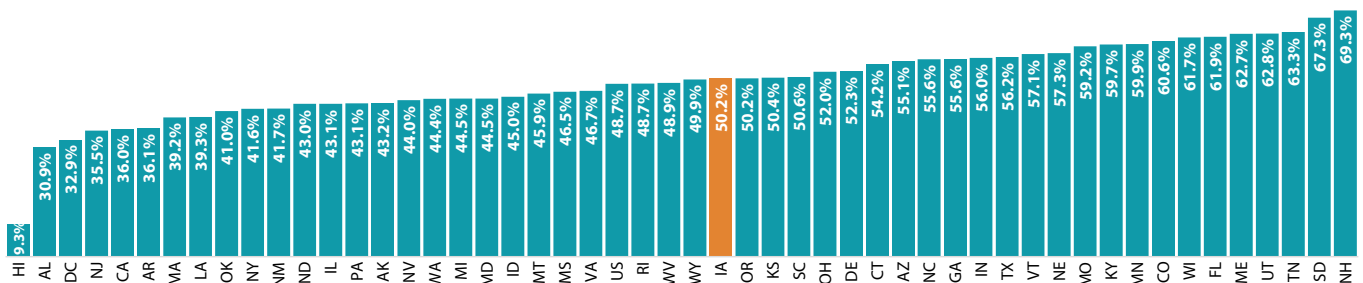
EXPLORING STATE VARIATION

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AVERAGE ANNUAL PREMIUM FOR SINGLE COVERAGE, 2017



PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2017

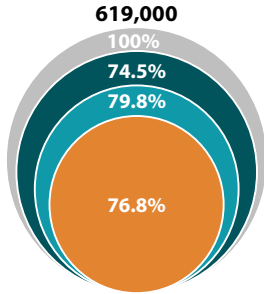


STATE-LEVEL TRENDS IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2013-2017

ID
Idaho

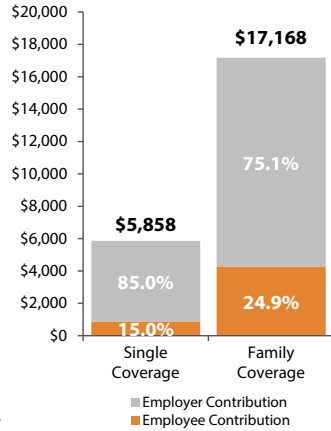
EMPLOYER-SPONSORED INSURANCE IN 2017

OFFER, ELIGIBILITY, AND ENROLLMENT

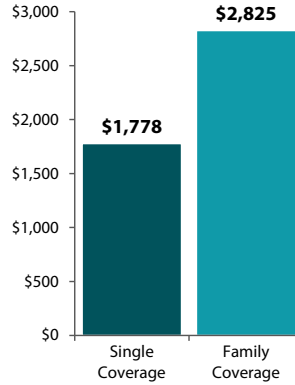


461,000 EMPLOYEES
work in establishments that OFFER coverage
368,000 EMPLOYEES
with an offer are ELIGIBLE for coverage
283,000 EMPLOYEES
with an offer who are eligible ENROLLED in coverage

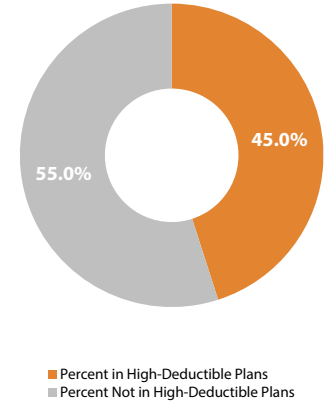
AVERAGE ANNUAL PREMIUM, SINGLE AND FAMILY COVERAGE



AVERAGE ANNUAL DEDUCTIBLE, SINGLE AND FAMILY COVERAGE



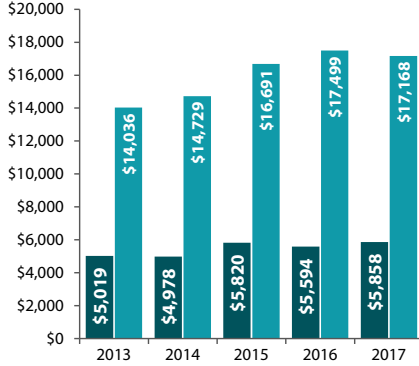
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS



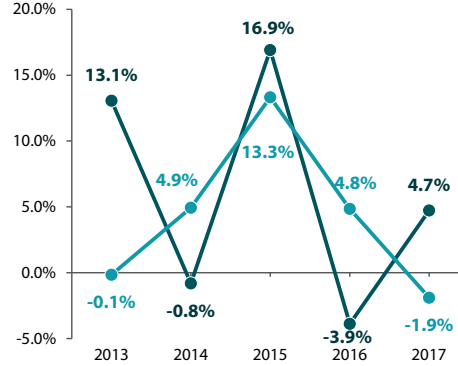
TRENDS IN ESI COSTS, 2013-2017

■ Single Coverage ■ Family Coverage

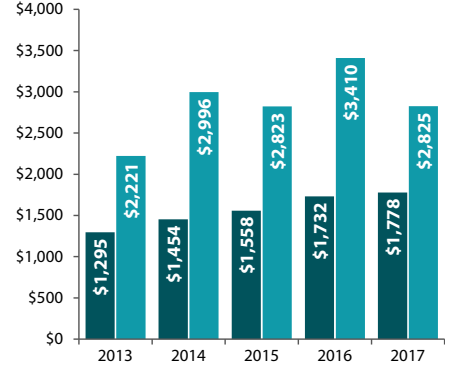
AVERAGE ANNUAL PREMIUM, SINGLE AND FAMILY COVERAGE



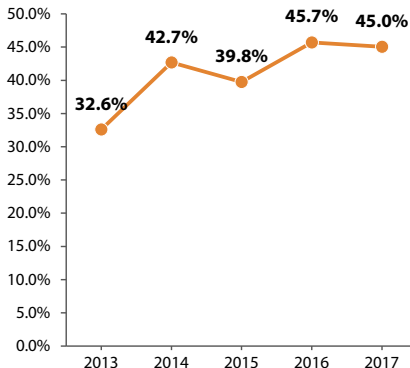
ANNUAL PREMIUM GROWTH RATE, SINGLE AND FAMILY COVERAGE



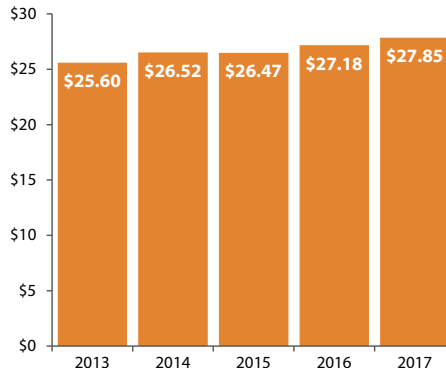
AVERAGE ANNUAL DEDUCTIBLE, SINGLE AND FAMILY COVERAGE



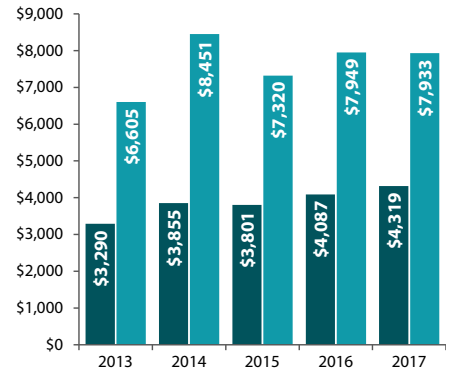
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS



AVERAGE CO-PAYMENT FOR A PRIMARY CARE OFFICE VISIT



AVERAGE ANNUAL OUT-OF-POCKET LIMIT, SINGLE AND FAMILY COVERAGE



Idaho

	2013	2014	2015	2016	2017	Sig. dif. between 2016-2017
TRENDS IN ESI OFFER AND EMPLOYEE ACCESS, 2013-2017						
Percent of Employers Offering ESI	44.6%	37.5%	33.9%	37.7%	36.2%	
Percent of Employees in Establishments that Offer ESI	79.3%	74.5%	71.8%	75.6%	74.5%	
Percent of Employees Eligible for ESI at Offering Establishments	78.4%	68.1%	78.2%	75.1%	79.8%	
Percent of ESI-Eligible Employees Enrolled	78.7%	75.2%	79.8%	78.2%	76.8%	
TRENDS IN ESI COSTS, 2013-2017						
Average Annual Premiums						
Single Coverage	\$5,019	\$4,978	\$5,820	\$5,594	\$5,858	
Family Coverage	\$14,036	\$14,729	\$16,691	\$17,499	\$17,168	
Average Employee Share of Premiums						
Single Coverage	19.4%	20.9%	19.2%	15.6%	15.0%	
Family Coverage	25.6%	30.2%	29.1%	29.6%	24.9%	*
Average Annual Deductibles						
Single Coverage	\$1,295	\$1,454	\$1,558	\$1,732	\$1,778	
Family Coverage	\$2,221	\$2,996	\$2,823	\$3,410	\$2,825	
Percent of Employees in High-Deductible Health Plans	32.6%	42.7%	39.8%	45.7%	45.0%	
Average Annual Out-of-Pocket Limit						
Single Coverage	\$3,290	\$3,855	\$3,801	\$4,087	\$4,319	
Family Coverage	\$6,605	\$8,451	\$7,320	\$7,949	\$7,933	
Average Co-payment for a Primary Care Office Visit	\$25.60	\$26.52	\$26.47	\$27.18	\$27.85	

* Significant difference between 2016 and 2017 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 2017).

All references are to private-sector employers and employees.

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

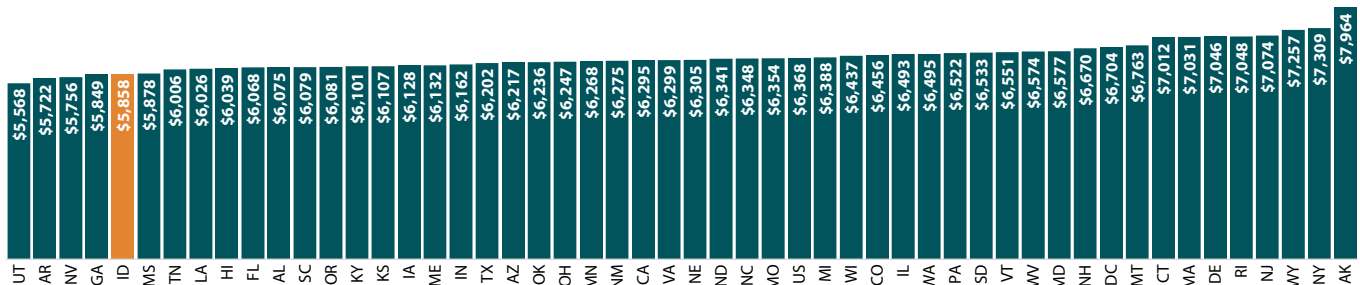
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Data Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component, 2013-2017.

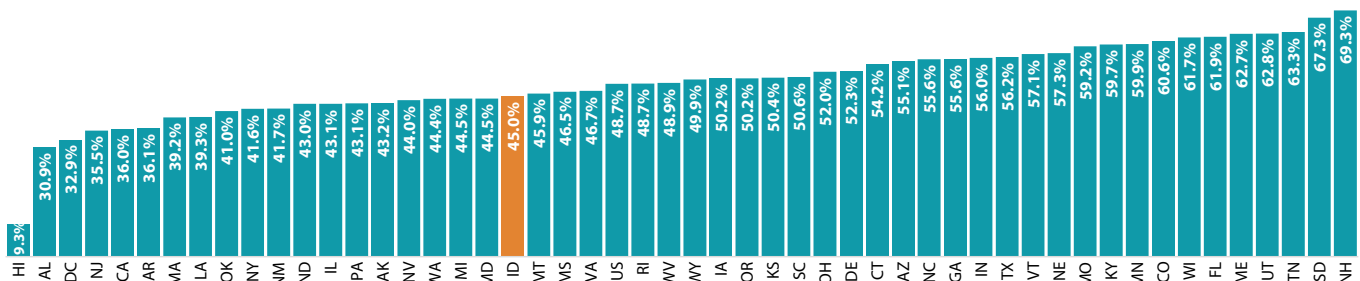
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AVERAGE ANNUAL PREMIUM FOR SINGLE COVERAGE, 2017



PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2017

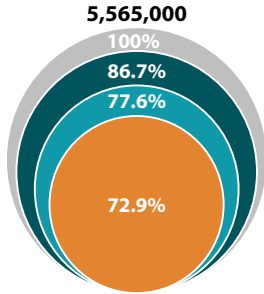


STATE-LEVEL TRENDS IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2013-2017

IL
Illinois

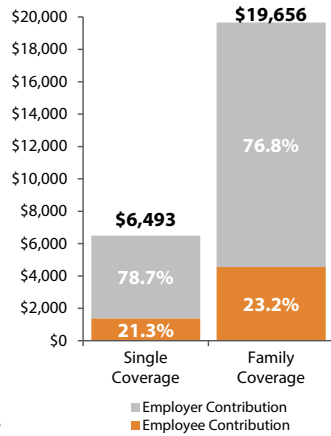
EMPLOYER-SPONSORED INSURANCE IN 2017

OFFER, ELIGIBILITY, AND ENROLLMENT

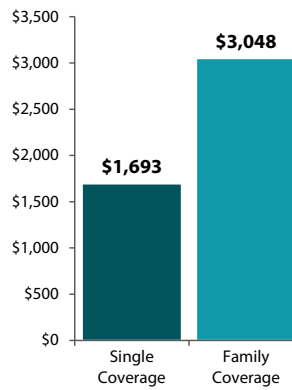


4,825,000 EMPLOYEES
work in establishments that OFFER coverage
3,744,000 EMPLOYEES
with an offer are ELIGIBLE for coverage
2,731,000 EMPLOYEES
with an offer who are eligible ENROLLED in coverage

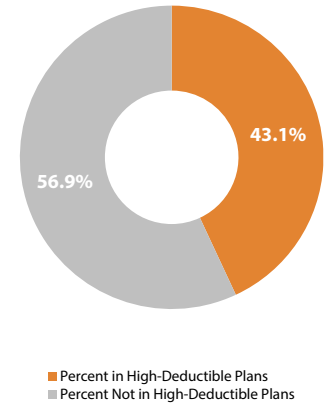
AVERAGE ANNUAL PREMIUM, SINGLE AND FAMILY COVERAGE



AVERAGE ANNUAL DEDUCTIBLE, SINGLE AND FAMILY COVERAGE



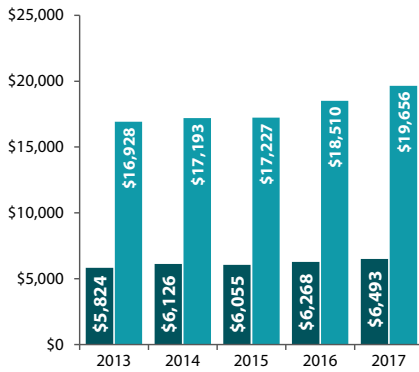
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS



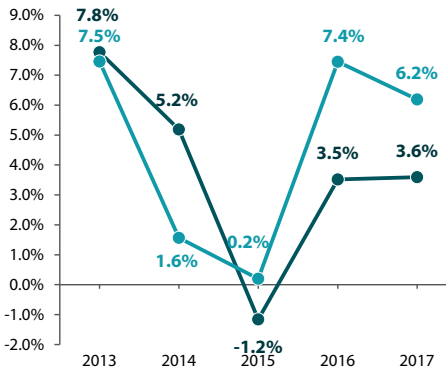
TRENDS IN ESI COSTS, 2013-2017

■ Single Coverage ■ Family Coverage

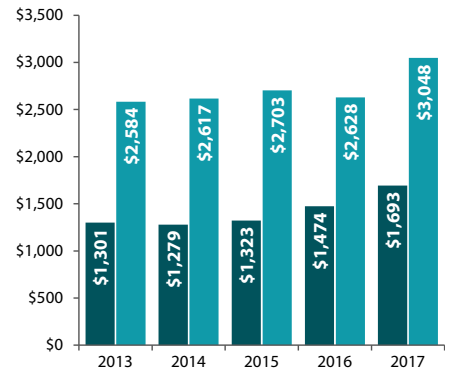
AVERAGE ANNUAL PREMIUM, SINGLE AND FAMILY COVERAGE



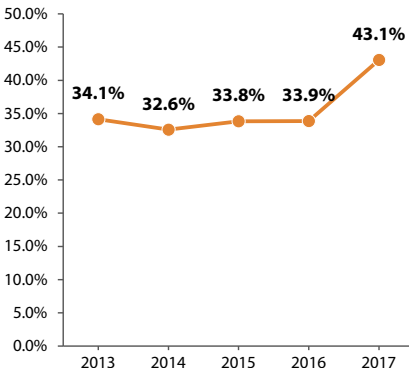
ANNUAL PREMIUM GROWTH RATE, SINGLE AND FAMILY COVERAGE



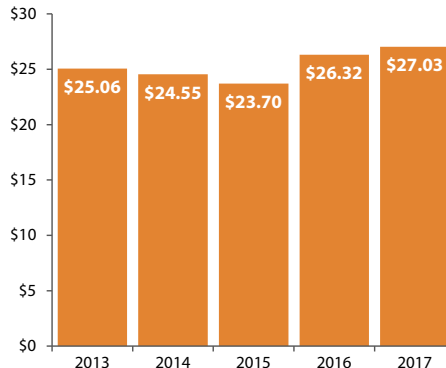
AVERAGE ANNUAL DEDUCTIBLE, SINGLE AND FAMILY COVERAGE



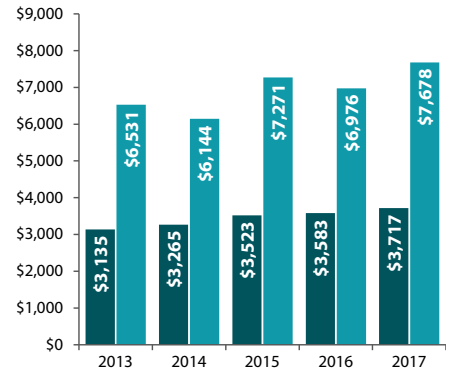
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS



AVERAGE CO-PAYMENT FOR A PRIMARY CARE OFFICE VISIT



AVERAGE ANNUAL OUT-OF-POCKET LIMIT, SINGLE AND FAMILY COVERAGE



Illinois

	2013	2014	2015	2016	2017	Sig. dif. between 2016-2017
TRENDS IN ESI OFFER AND EMPLOYEE ACCESS, 2013-2017						
Percent of Employers Offering ESI	48.2%	47.3%	44.1%	44.9%	44.4%	
Percent of Employees in Establishments that Offer ESI	87.4%	83.9%	83.0%	85.6%	86.7%	
Percent of Employees Eligible for ESI at Offering Establishments	79.9%	73.6%	73.6%	77.0%	77.6%	
Percent of ESI-Eligible Employees Enrolled	73.3%	78.7%	74.4%	74.4%	72.9%	
TRENDS IN ESI COSTS, 2013-2017						
Average Annual Premiums						
Single Coverage	\$5,824	\$6,126	\$6,055	\$6,268	\$6,493	
Family Coverage	\$16,928	\$17,193	\$17,227	\$18,510	\$19,656	
Average Employee Share of Premiums						
Single Coverage	22.3%	21.3%	20.5%	23.7%	21.3%	
Family Coverage	26.5%	27.6%	22.6%	27.5%	23.2%	
Average Annual Deductibles						
Single Coverage	\$1,301	\$1,279	\$1,323	\$1,474	\$1,693	
Family Coverage	\$2,584	\$2,617	\$2,703	\$2,628	\$3,048	
Percent of Employees in High-Deductible Health Plans	34.1%	32.6%	33.8%	33.9%	43.1%	*
Average Annual Out-of-Pocket Limit						
Single Coverage	\$3,135	\$3,265	\$3,523	\$3,583	\$3,717	
Family Coverage	\$6,531	\$6,144	\$7,271	\$6,976	\$7,678	
Average Co-payment for a Primary Care Office Visit	\$25.06	\$24.55	\$23.70	\$26.32	\$27.03	

* Significant difference between 2016 and 2017 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 2017).

All references are to private-sector employers and employees.

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

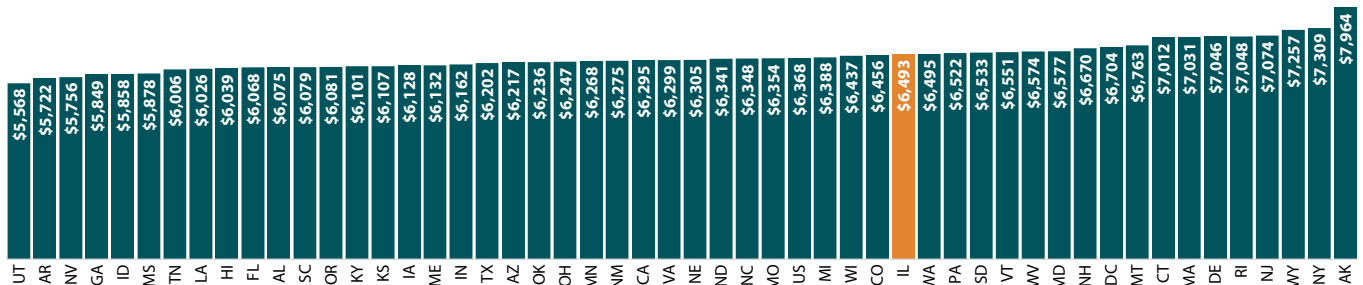
Please see www.shadac.org/ESIReport2018 for information on definitions and methods.

Data Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component, 2013-2017.

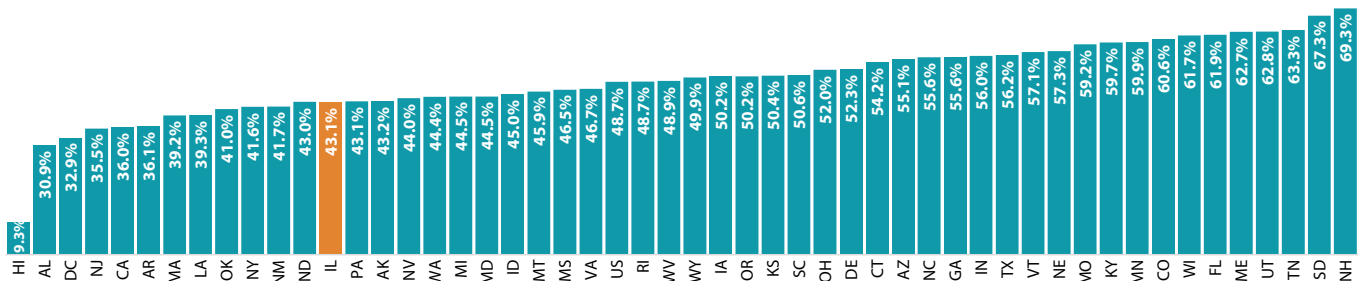
EXPLORING STATE VARIATION

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AVERAGE ANNUAL PREMIUM FOR SINGLE COVERAGE, 2017



PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2017

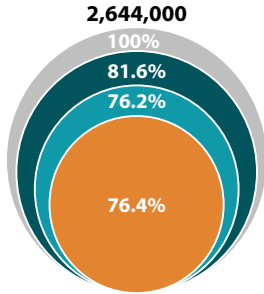


STATE-LEVEL TRENDS IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2013-2017

IN Indiana

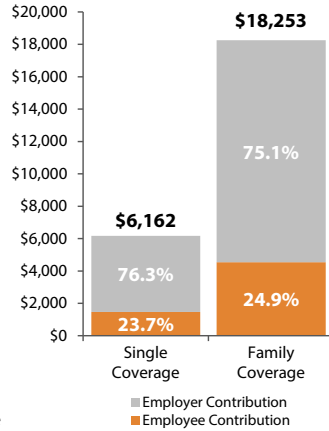
EMPLOYER-SPONSORED INSURANCE IN 2017

OFFER, ELIGIBILITY, AND ENROLLMENT

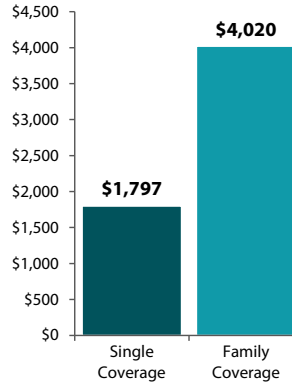


2,157,000 EMPLOYEES
work in establishments that OFFER coverage
1,644,000 EMPLOYEES
with an offer are ELIGIBLE for coverage
1,256,000 EMPLOYEES
with an offer who are eligible ENROLLED in coverage

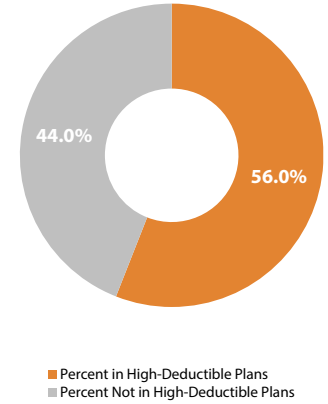
AVERAGE ANNUAL PREMIUM, SINGLE AND FAMILY COVERAGE



AVERAGE ANNUAL DEDUCTIBLE, SINGLE AND FAMILY COVERAGE



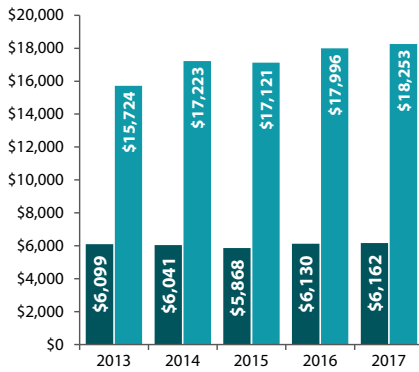
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS



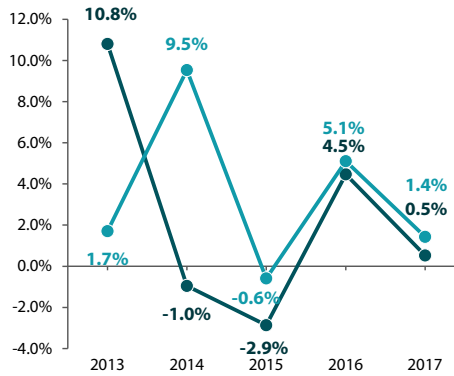
TRENDS IN ESI COSTS, 2013-2017

■ Single Coverage ■ Family Coverage

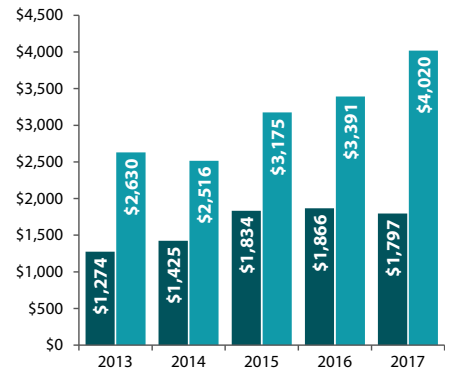
AVERAGE ANNUAL PREMIUM, SINGLE AND FAMILY COVERAGE



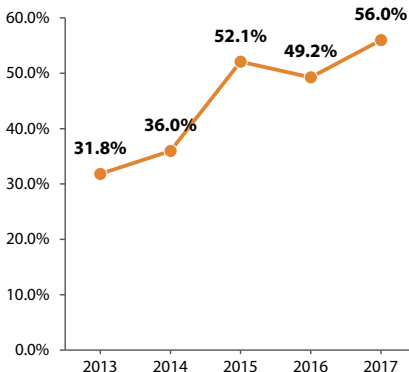
ANNUAL PREMIUM GROWTH RATE, SINGLE AND FAMILY COVERAGE



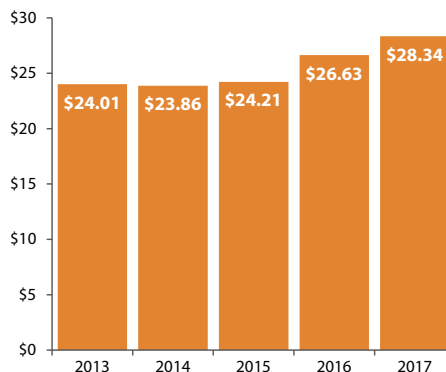
AVERAGE ANNUAL DEDUCTIBLE, SINGLE AND FAMILY COVERAGE



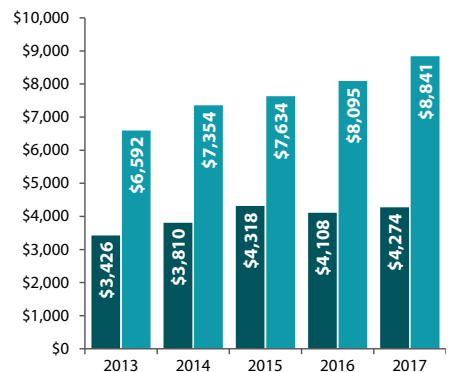
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS



AVERAGE CO-PAYMENT FOR A PRIMARY CARE OFFICE VISIT



AVERAGE ANNUAL OUT-OF-POCKET LIMIT, SINGLE AND FAMILY COVERAGE



Indiana

	2013	2014	2015	2016	2017	Sig. dif. between 2016-2017
TRENDS IN ESI OFFER AND EMPLOYEE ACCESS, 2013-2017						
Percent of Employers Offering ESI	45.1%	49.5%	43.3%	41.3%	47.8%	*
Percent of Employees in Establishments that Offer ESI	84.8%	83.5%	83.0%	84.1%	81.6%	
Percent of Employees Eligible for ESI at Offering Establishments	77.4%	78.1%	76.4%	75.7%	76.2%	
Percent of ESI-Eligible Employees Enrolled	73.9%	77.2%	73.3%	76.0%	76.4%	
TRENDS IN ESI COSTS, 2013-2017						
Average Annual Premiums						
Single Coverage	\$6,099	\$6,041	\$5,868	\$6,130	\$6,162	
Family Coverage	\$15,724	\$17,223	\$17,121	\$17,996	\$18,253	
Average Employee Share of Premiums						
Single Coverage	18.6%	22.3%	22.0%	21.0%	23.7%	
Family Coverage	27.3%	26.0%	24.0%	23.2%	24.9%	
Average Annual Deductibles						
Single Coverage	\$1,274	\$1,425	\$1,834	\$1,866	\$1,797	
Family Coverage	\$2,630	\$2,516	\$3,175	\$3,391	\$4,020	
Percent of Employees in High-Deductible Health Plans	31.8%	36.0%	52.1%	49.2%	56.0%	*
Average Annual Out-of-Pocket Limit						
Single Coverage	\$3,426	\$3,810	\$4,318	\$4,108	\$4,274	
Family Coverage	\$6,592	\$7,354	\$7,634	\$8,095	\$8,841	
Average Co-payment for a Primary Care Office Visit	\$24.01	\$23.86	\$24.21	\$26.63	\$28.34	

* Significant difference between 2016 and 2017 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 2017).

All references are to private-sector employers and employees.

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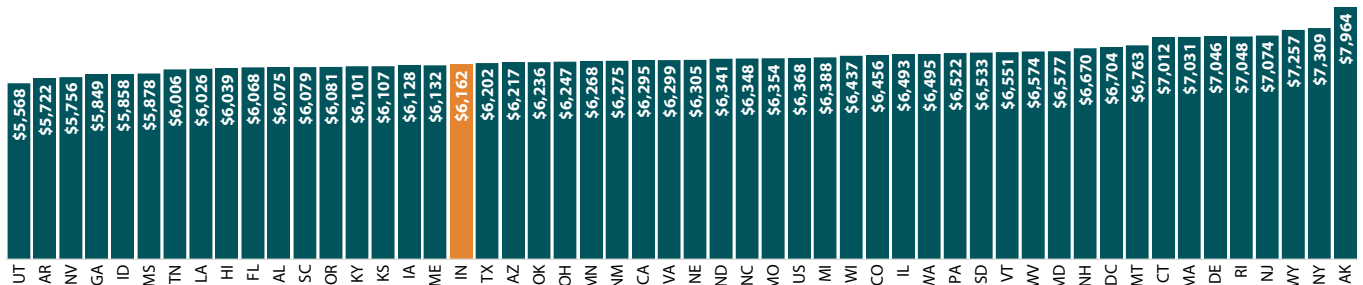
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Data Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component, 2013-2017.

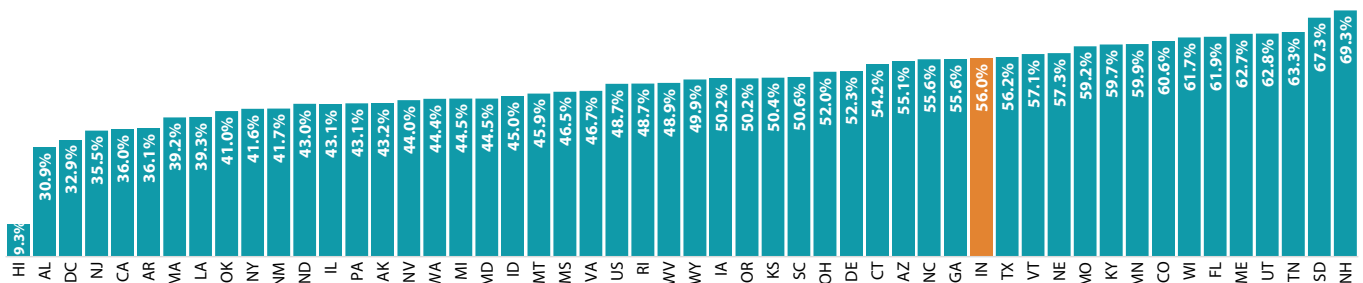
EXPLORING STATE VARIATION

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AVERAGE ANNUAL PREMIUM FOR SINGLE COVERAGE, 2017



PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2017

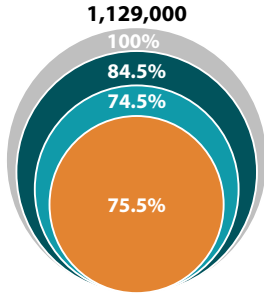


STATE-LEVEL TRENDS IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2013-2017

KS
Kansas

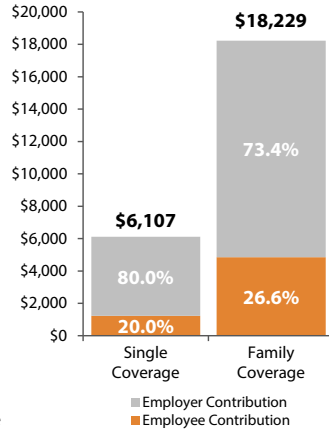
EMPLOYER-SPONSORED INSURANCE IN 2017

OFFER, ELIGIBILITY, AND ENROLLMENT

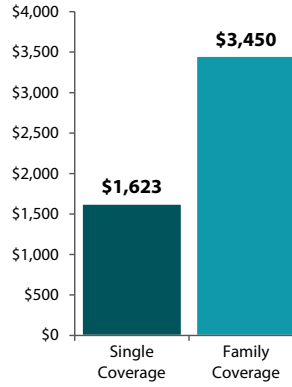


954,000 EMPLOYEES
work in establishments that OFFER coverage
711,000 EMPLOYEES
with an offer are ELIGIBLE for coverage
537,000 EMPLOYEES
with an offer who are eligible ENROLLED in coverage

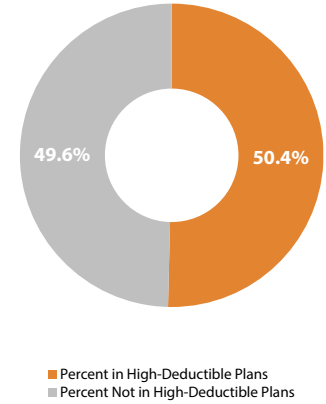
AVERAGE ANNUAL PREMIUM, SINGLE AND FAMILY COVERAGE



AVERAGE ANNUAL DEDUCTIBLE, SINGLE AND FAMILY COVERAGE



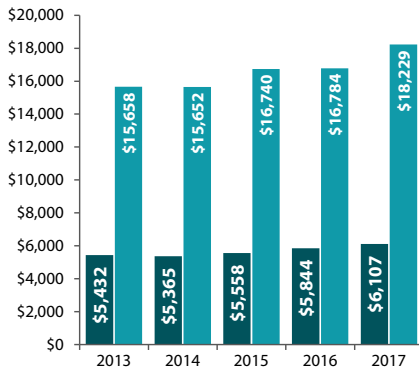
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS



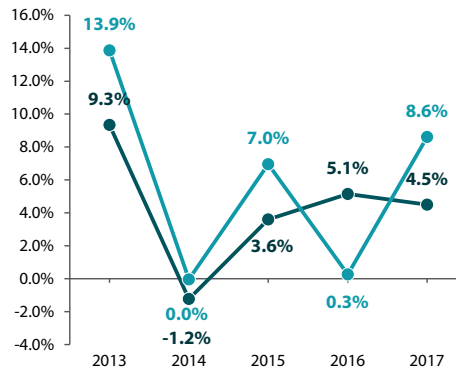
TRENDS IN ESI COSTS, 2013-2017

■ Single Coverage ■ Family Coverage

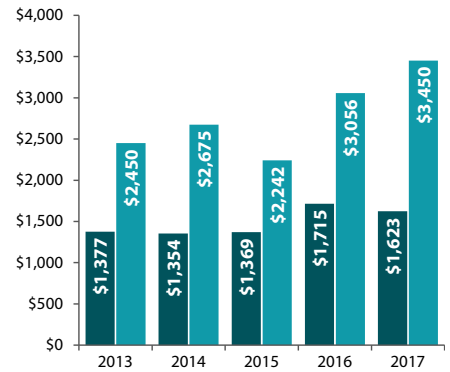
AVERAGE ANNUAL PREMIUM, SINGLE AND FAMILY COVERAGE



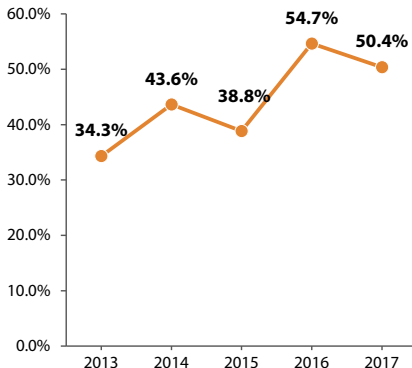
ANNUAL PREMIUM GROWTH RATE, SINGLE AND FAMILY COVERAGE



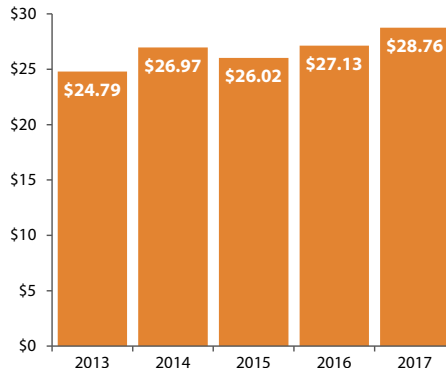
AVERAGE ANNUAL DEDUCTIBLE, SINGLE AND FAMILY COVERAGE



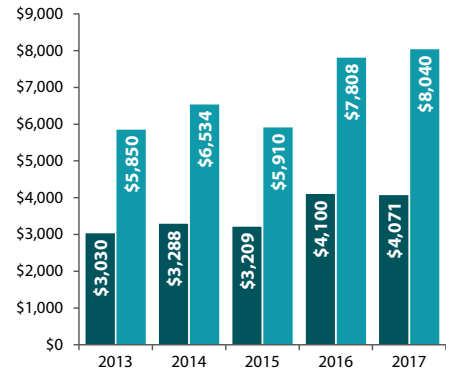
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS



AVERAGE CO-PAYMENT FOR A PRIMARY CARE OFFICE VISIT



AVERAGE ANNUAL OUT-OF-POCKET LIMIT, SINGLE AND FAMILY COVERAGE



Kansas

	2013	2014	2015	2016	2017	Sig. dif. between 2016-2017
TRENDS IN ESI OFFER AND EMPLOYEE ACCESS, 2013-2017						
Percent of Employers Offering ESI	55.5%	48.4%	49.8%	47.9%	50.3%	
Percent of Employees in Establishments that Offer ESI	86.0%	78.5%	84.6%	82.5%	84.5%	
Percent of Employees Eligible for ESI at Offering Establishments	75.3%	71.0%	73.3%	77.3%	74.5%	
Percent of ESI-Eligible Employees Enrolled	74.9%	76.2%	76.9%	76.0%	75.5%	
TRENDS IN ESI COSTS, 2013-2017						
Average Annual Premiums						
Single Coverage	\$5,432	\$5,365	\$5,558	\$5,844	\$6,107	
Family Coverage	\$15,658	\$15,652	\$16,740	\$16,784	\$18,229	
Average Employee Share of Premiums						
Single Coverage	19.9%	20.0%	24.3%	21.6%	20.0%	
Family Coverage	26.6%	26.3%	30.3%	27.8%	26.6%	
Average Annual Deductibles						
Single Coverage	\$1,377	\$1,354	\$1,369	\$1,715	\$1,623	
Family Coverage	\$2,450	\$2,675	\$2,242	\$3,056	\$3,450	
Percent of Employees in High-Deductible Health Plans	34.3%	43.6%	38.8%	54.7%	50.4%	*
Average Annual Out-of-Pocket Limit						
Single Coverage	\$3,030	\$3,288	\$3,209	\$4,100	\$4,071	
Family Coverage	\$5,850	\$6,534	\$5,910	\$7,808	\$8,040	
Average Co-payment for a Primary Care Office Visit	\$24.79	\$26.97	\$26.02	\$27.13	\$28.76	*

* Significant difference between 2016 and 2017 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 2017).

All references are to private-sector employers and employees.

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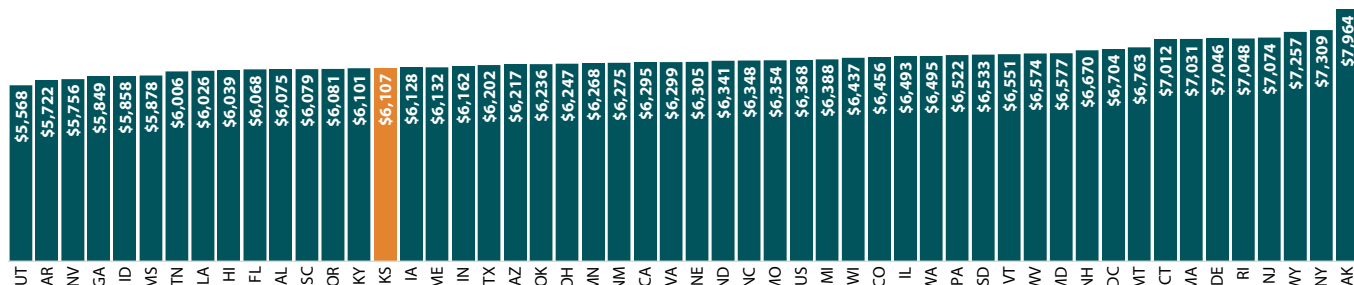
Please see www.shadac.org/ESIReport2018 for information on definitions and methods.

Data Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component, 2013-2017.

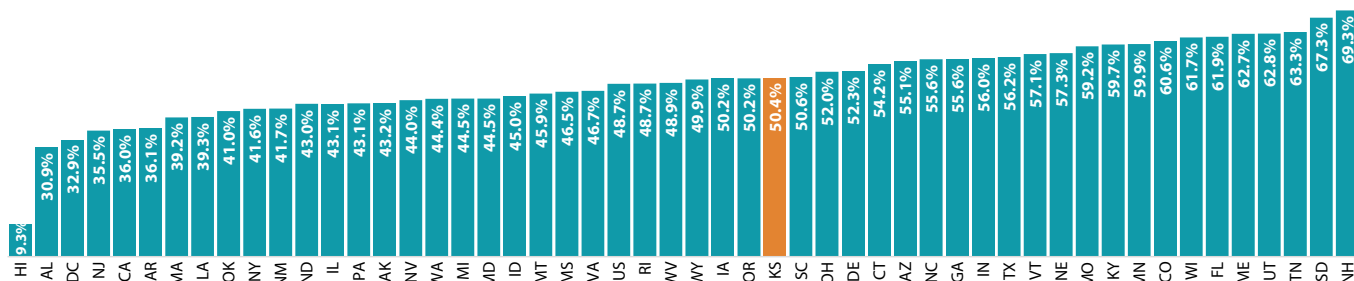
EXPLORING STATE VARIATION

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AVERAGE ANNUAL PREMIUM FOR SINGLE COVERAGE, 2017



PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2017

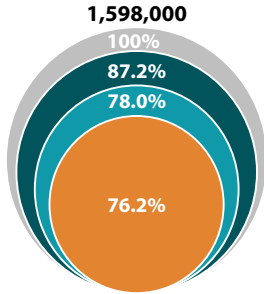


STATE-LEVEL TRENDS IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2013-2017



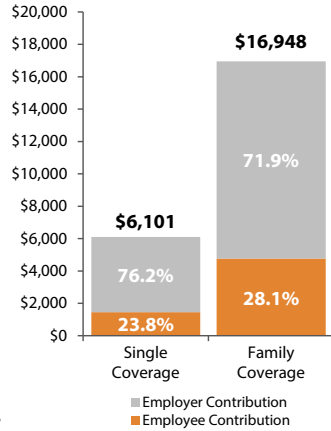
EMPLOYER-SPONSORED INSURANCE IN 2017

OFFER, ELIGIBILITY, AND ENROLLMENT

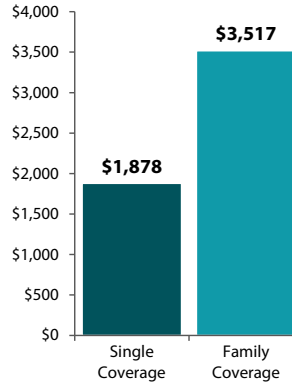


1,393,000 EMPLOYEES work in establishments that OFFER coverage
1,087,000 EMPLOYEES with an offer are ELIGIBLE for coverage
829,000 EMPLOYEES with an offer who are eligible ENROLLED in coverage

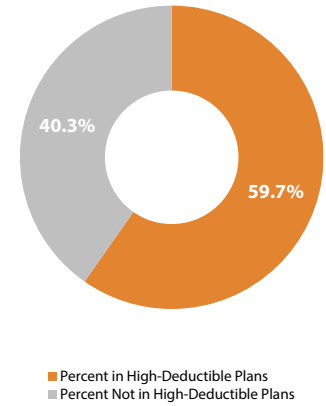
AVERAGE ANNUAL PREMIUM, SINGLE AND FAMILY COVERAGE



AVERAGE ANNUAL DEDUCTIBLE, SINGLE AND FAMILY COVERAGE



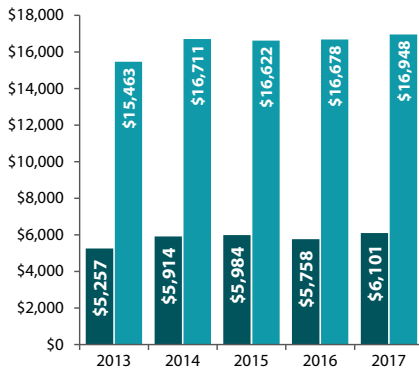
PERCENT OF EMPLOYEES IN HIGH-Deductible HEALTH PLANS



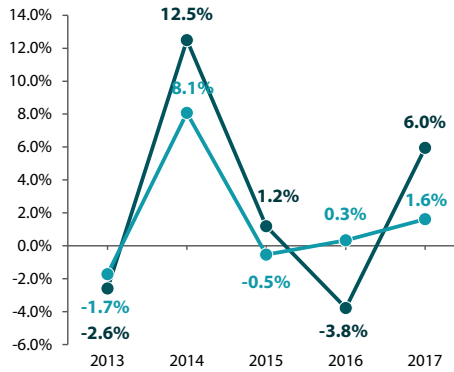
TRENDS IN ESI COSTS, 2013-2017

■ Single Coverage ■ Family Coverage

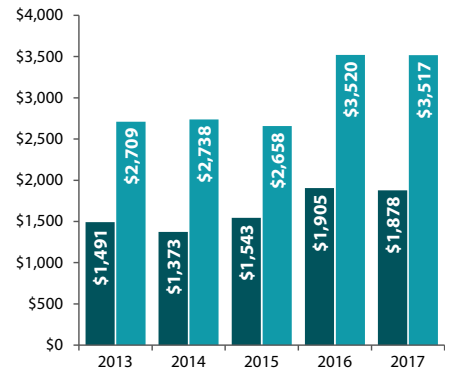
AVERAGE ANNUAL PREMIUM, SINGLE AND FAMILY COVERAGE



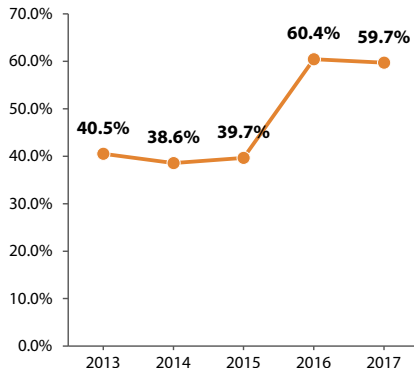
ANNUAL PREMIUM GROWTH RATE, SINGLE AND FAMILY COVERAGE



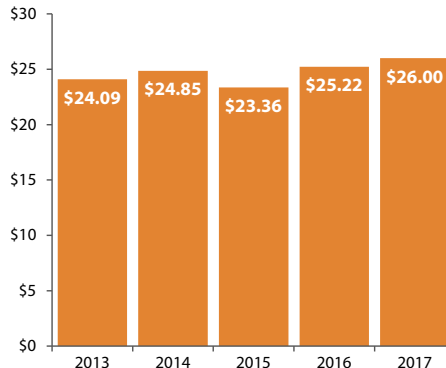
AVERAGE ANNUAL DEDUCTIBLE, SINGLE AND FAMILY COVERAGE



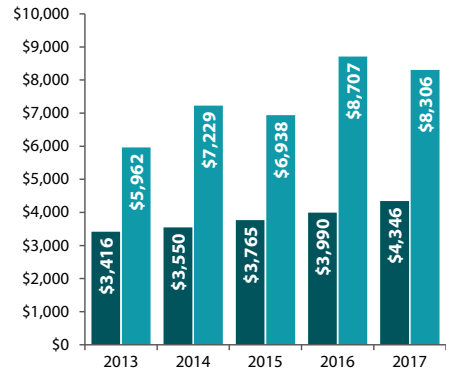
PERCENT OF EMPLOYEES IN HIGH-Deductible HEALTH PLANS



AVERAGE CO-PAYMENT FOR A PRIMARY CARE OFFICE VISIT



AVERAGE ANNUAL OUT-OF-POCKET LIMIT, SINGLE AND FAMILY COVERAGE



Kentucky

	2013	2014	2015	2016	2017	Sig. dif. between 2016-2017
TRENDS IN ESI OFFER AND EMPLOYEE ACCESS, 2013-2017						
Percent of Employers Offering ESI	52.2%	50.4%	47.8%	48.2%	50.4%	
Percent of Employees in Establishments that Offer ESI	85.9%	83.6%	85.6%	83.5%	87.2%	
Percent of Employees Eligible for ESI at Offering Establishments	77.3%	74.2%	73.7%	80.6%	78.0%	
Percent of ESI-Eligible Employees Enrolled	76.0%	74.5%	78.2%	75.1%	76.2%	
TRENDS IN ESI COSTS, 2013-2017						
Average Annual Premiums						
Single Coverage	\$5,257	\$5,914	\$5,984	\$5,758	\$6,101	
Family Coverage	\$15,463	\$16,711	\$16,622	\$16,678	\$16,948	
Average Employee Share of Premiums						
Single Coverage	23.1%	22.2%	18.7%	22.4%	23.8%	
Family Coverage	25.2%	25.5%	23.9%	28.4%	28.1%	
Average Annual Deductibles						
Single Coverage	\$1,491	\$1,373	\$1,543	\$1,905	\$1,878	
Family Coverage	\$2,709	\$2,738	\$2,658	\$3,520	\$3,517	
Percent of Employees in High-Deductible Health Plans	40.5%	38.6%	39.7%	60.4%	59.7%	
Average Annual Out-of-Pocket Limit						
Single Coverage	\$3,416	\$3,550	\$3,765	\$3,990	\$4,346	*
Family Coverage	\$5,962	\$7,229	\$6,938	\$8,707	\$8,306	
Average Co-payment for a Primary Care Office Visit	\$24.09	\$24.85	\$23.36	\$25.22	\$26.00	

* Significant difference between 2016 and 2017 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 2017).

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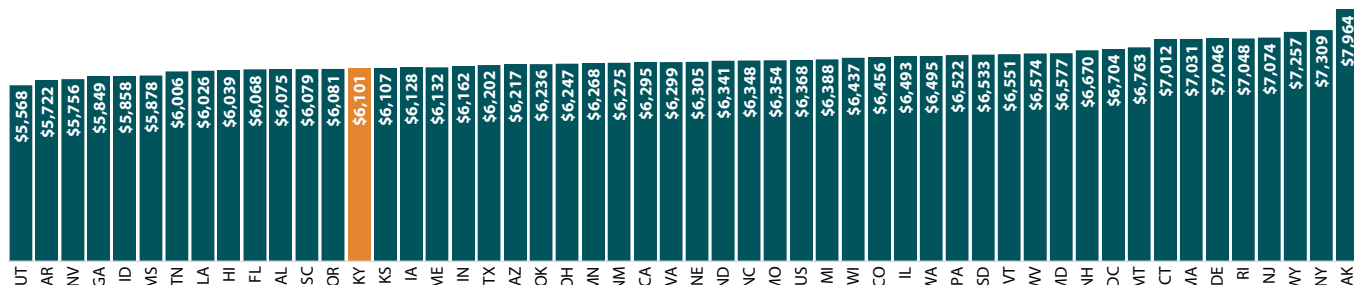
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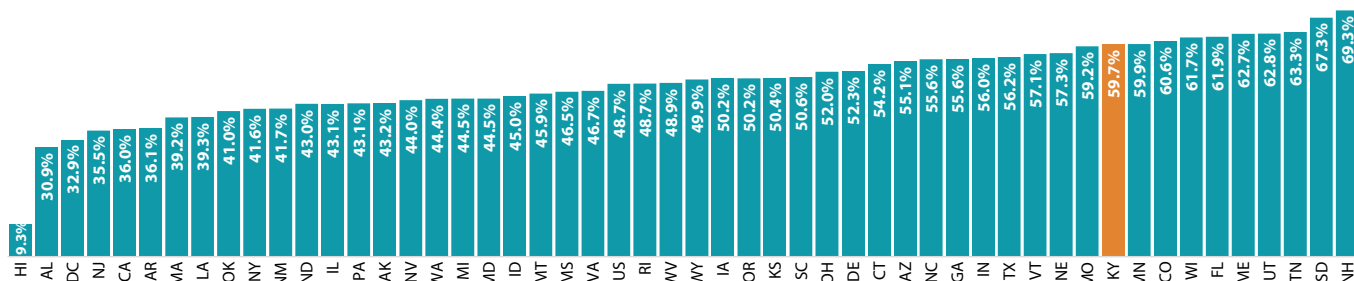
EXPLORING STATE VARIATION

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AVERAGE ANNUAL PREMIUM FOR SINGLE COVERAGE, 2017



PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2017

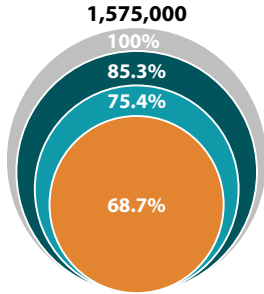


STATE-LEVEL TRENDS IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2013-2017

LA
Louisiana

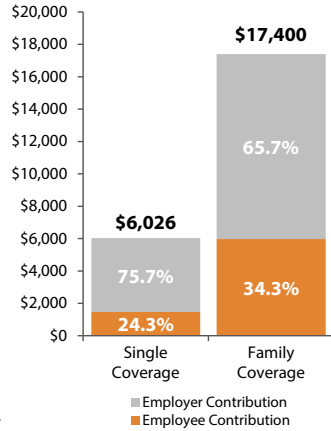
EMPLOYER-SPONSORED INSURANCE IN 2017

OFFER, ELIGIBILITY, AND ENROLLMENT

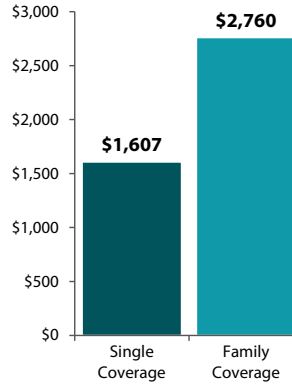


1,344,000 EMPLOYEES
work in establishments that OFFER coverage
1,013,000 EMPLOYEES
with an offer are ELIGIBLE for coverage
696,000 EMPLOYEES
with an offer who are eligible ENROLLED in coverage

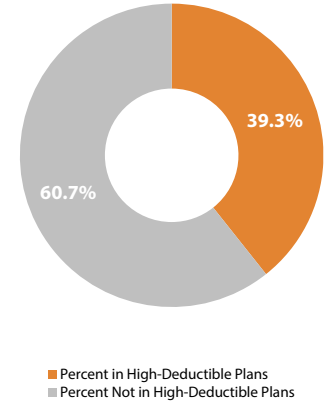
AVERAGE ANNUAL PREMIUM, SINGLE AND FAMILY COVERAGE



AVERAGE ANNUAL DEDUCTIBLE, SINGLE AND FAMILY COVERAGE



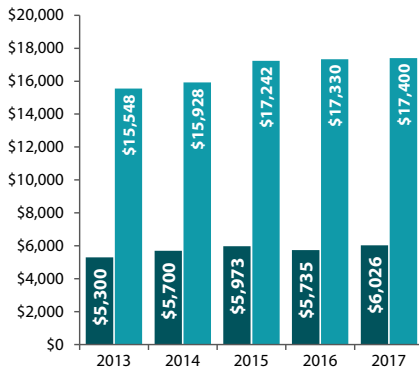
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS



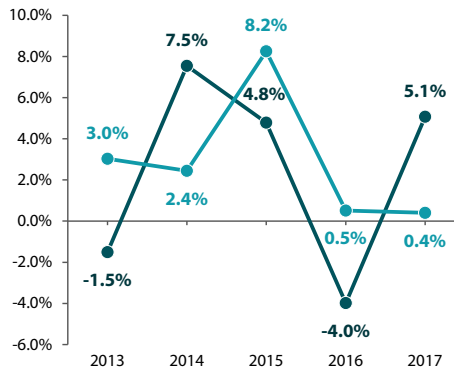
TRENDS IN ESI COSTS, 2013-2017

■ Single Coverage ■ Family Coverage

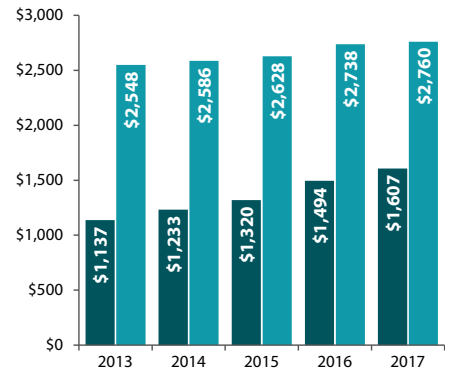
AVERAGE ANNUAL PREMIUM, SINGLE AND FAMILY COVERAGE



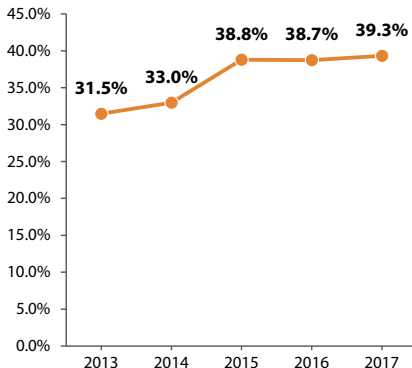
ANNUAL PREMIUM GROWTH RATE, SINGLE AND FAMILY COVERAGE



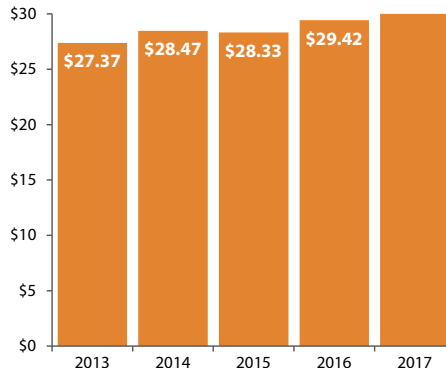
AVERAGE ANNUAL DEDUCTIBLE, SINGLE AND FAMILY COVERAGE



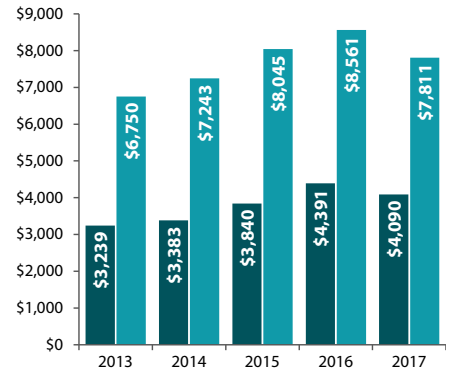
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS



AVERAGE CO-PAYMENT FOR A PRIMARY CARE OFFICE VISIT



AVERAGE ANNUAL OUT-OF-POCKET LIMIT, SINGLE AND FAMILY COVERAGE



Louisiana

	2013	2014	2015	2016	2017	Sig. dif. between 2016-2017
TRENDS IN ESI OFFER AND EMPLOYEE ACCESS, 2013-2017						
Percent of Employers Offering ESI	48.7%	46.0%	42.7%	48.4%	51.0%	
Percent of Employees in Establishments that Offer ESI	80.3%	81.6%	79.8%	82.6%	85.3%	
Percent of Employees Eligible for ESI at Offering Establishments	76.9%	74.5%	79.0%	81.5%	75.4%	
Percent of ESI-Eligible Employees Enrolled	72.6%	76.5%	74.2%	72.9%	68.7%	
TRENDS IN ESI COSTS, 2013-2017						
Average Annual Premiums						
Single Coverage	\$5,300	\$5,700	\$5,973	\$5,735	\$6,026	
Family Coverage	\$15,548	\$15,928	\$17,242	\$17,330	\$17,400	
Average Employee Share of Premiums						
Single Coverage	22.9%	22.9%	24.1%	22.4%	24.3%	
Family Coverage	29.6%	31.7%	33.0%	33.6%	34.3%	
Average Annual Deductibles						
Single Coverage	\$1,137	\$1,233	\$1,320	\$1,494	\$1,607	
Family Coverage	\$2,548	\$2,586	\$2,628	\$2,738	\$2,760	
Percent of Employees in High-Deductible Health Plans	31.5%	33.0%	38.8%	38.7%	39.3%	
Average Annual Out-of-Pocket Limit						
Single Coverage	\$3,239	\$3,383	\$3,840	\$4,391	\$4,090	
Family Coverage	\$6,750	\$7,243	\$8,045	\$8,561	\$7,811	
Average Co-payment for a Primary Care Office Visit	\$27.37	\$28.47	\$28.33	\$29.42	\$30.37	

* Significant difference between 2016 and 2017 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 2017).

All references are to private-sector employers and employees.

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

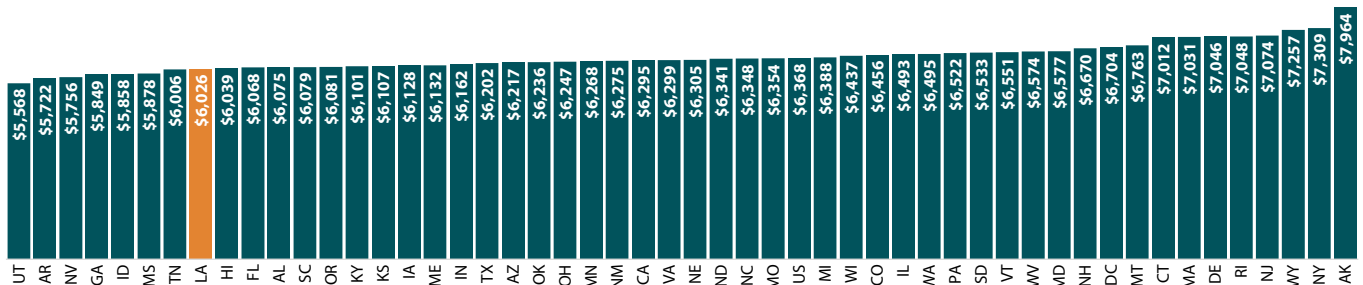
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Data Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component, 2013-2017.

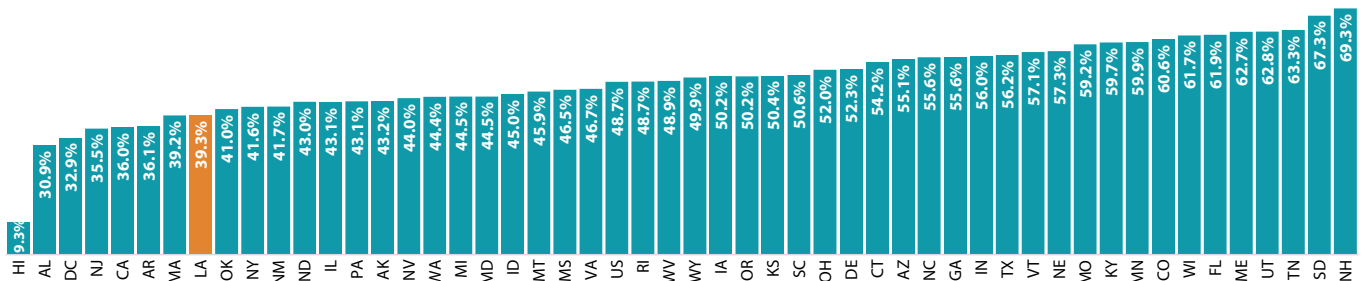
EXPLORING STATE VARIATION

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AVERAGE ANNUAL PREMIUM FOR SINGLE COVERAGE, 2017



PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2017

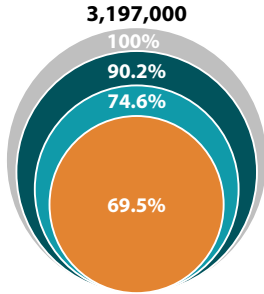


STATE-LEVEL TRENDS IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2013-2017



EMPLOYER-SPONSORED INSURANCE IN 2017

OFFER, ELIGIBILITY, AND ENROLLMENT

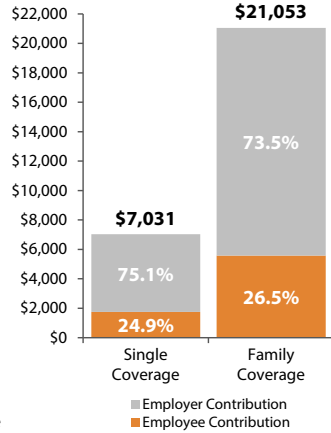


3,197,000
work in establishments that OFFER coverage

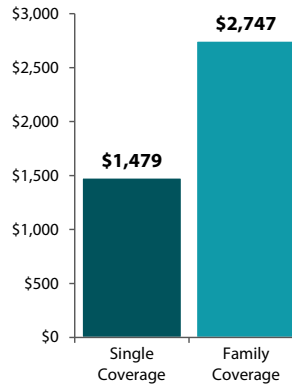
2,884,000 EMPLOYEES
with an offer are ELIGIBLE for coverage

2,151,000 EMPLOYEES
with an offer who are eligible ENROLLED in coverage

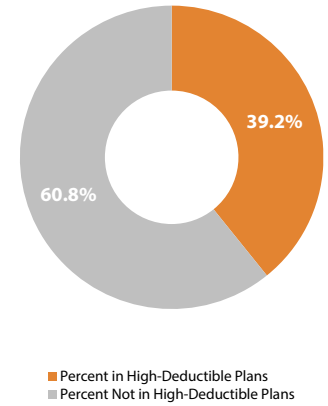
AVERAGE ANNUAL PREMIUM, SINGLE AND FAMILY COVERAGE



AVERAGE ANNUAL DEDUCTIBLE, SINGLE AND FAMILY COVERAGE



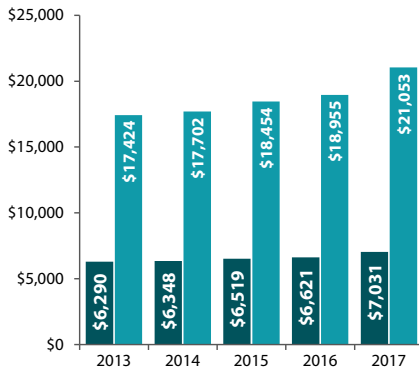
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS



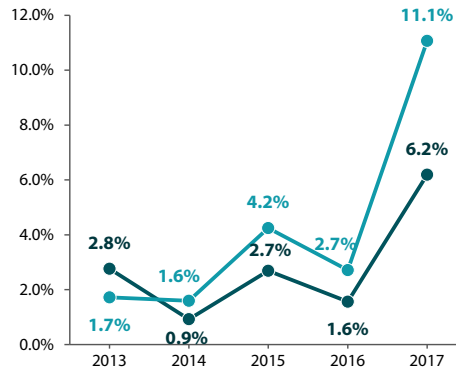
TRENDS IN ESI COSTS, 2013-2017

■ Single Coverage ■ Family Coverage

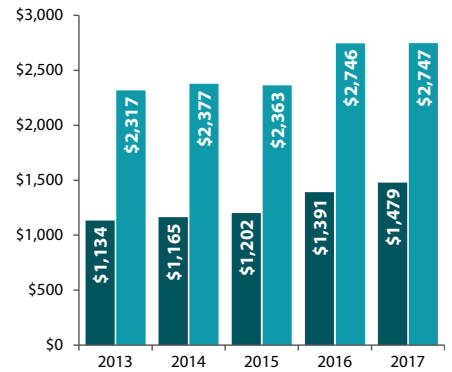
AVERAGE ANNUAL PREMIUM, SINGLE AND FAMILY COVERAGE



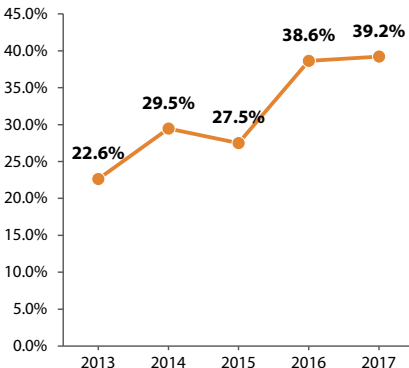
ANNUAL PREMIUM GROWTH RATE, SINGLE AND FAMILY COVERAGE



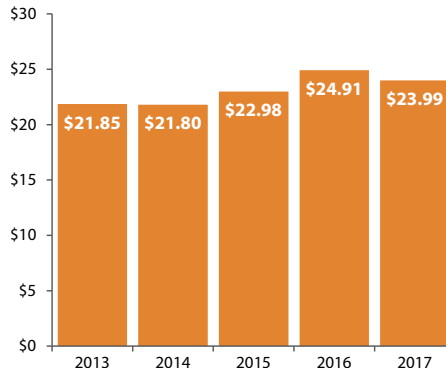
AVERAGE ANNUAL DEDUCTIBLE, SINGLE AND FAMILY COVERAGE



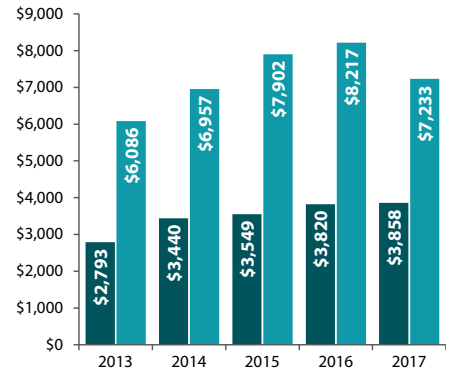
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS



AVERAGE CO-PAYMENT FOR A PRIMARY CARE OFFICE VISIT



AVERAGE ANNUAL OUT-OF-POCKET LIMIT, SINGLE AND FAMILY COVERAGE



Massachusetts

	2013	2014	2015	2016	2017	Sig. dif. between 2016-2017
TRENDS IN ESI OFFER AND EMPLOYEE ACCESS, 2013-2017						
Percent of Employers Offering ESI	61.2%	59.0%	52.4%	56.9%	64.4%	
Percent of Employees in Establishments that Offer ESI	90.8%	91.2%	89.3%	87.6%	90.2%	
Percent of Employees Eligible for ESI at Offering Establishments	76.2%	73.1%	75.0%	76.2%	74.6%	
Percent of ESI-Eligible Employees Enrolled	71.8%	73.1%	72.9%	72.4%	69.5%	
TRENDS IN ESI COSTS, 2013-2017						
Average Annual Premiums						
Single Coverage	\$6,290	\$6,348	\$6,519	\$6,621	\$7,031	*
Family Coverage	\$17,424	\$17,702	\$18,454	\$18,955	\$21,053	*
Average Employee Share of Premiums						
Single Coverage	26.2%	25.0%	24.4%	25.2%	24.9%	
Family Coverage	26.2%	27.3%	24.3%	26.7%	26.5%	
Average Annual Deductibles						
Single Coverage	\$1,134	\$1,165	\$1,202	\$1,391	\$1,479	
Family Coverage	\$2,317	\$2,377	\$2,363	\$2,746	\$2,747	
Percent of Employees in High-Deductible Health Plans	22.6%	29.5%	27.5%	38.6%	39.2%	
Average Annual Out-of-Pocket Limit						
Single Coverage	\$2,793	\$3,440	\$3,549	\$3,820	\$3,858	
Family Coverage	\$6,086	\$6,957	\$7,902	\$8,217	\$7,233	
Average Co-payment for a Primary Care Office Visit	\$21.85	\$21.80	\$22.98	\$24.91	\$23.99	

* Significant difference between 2016 and 2017 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 2017).

All references are to private-sector employers and employees.

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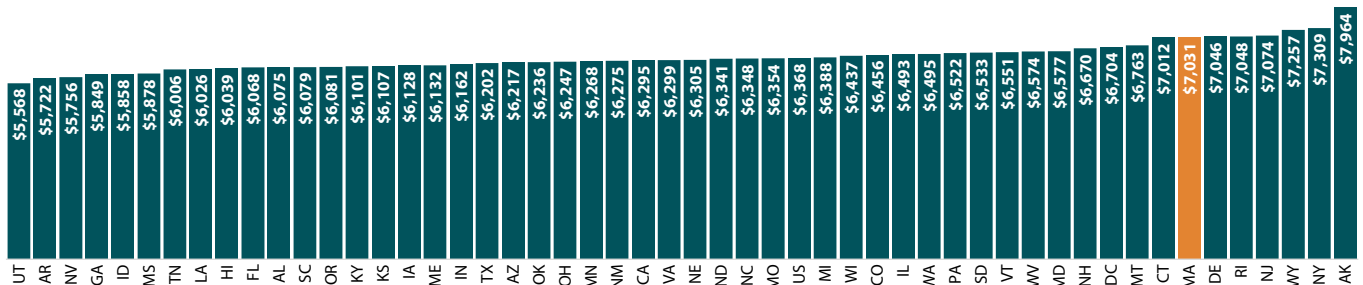
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Data Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component, 2013-2017.

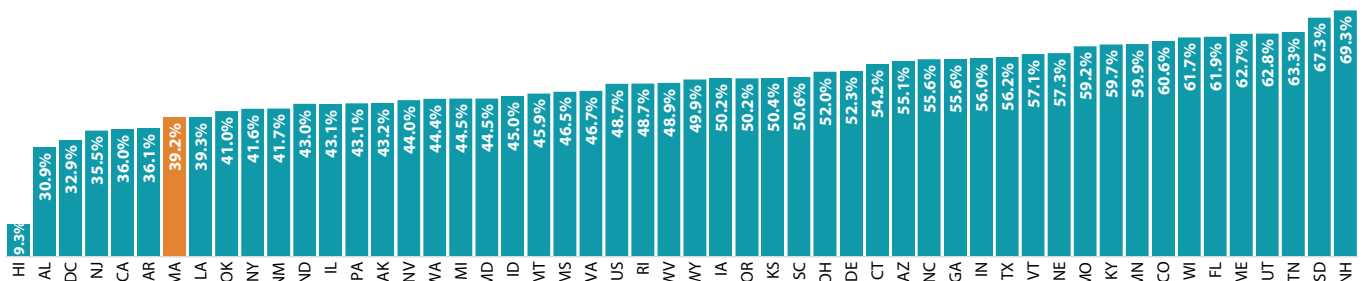
EXPLORING STATE VARIATION

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AVERAGE ANNUAL PREMIUM FOR SINGLE COVERAGE, 2017



PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2017

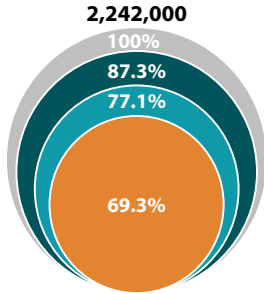


STATE-LEVEL TRENDS IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2013-2017

MD
Maryland

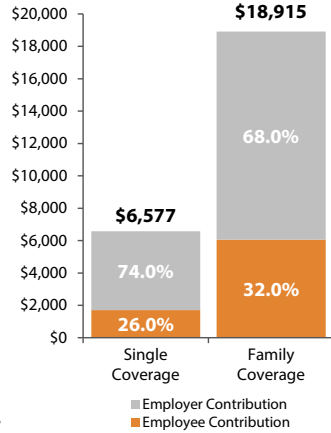
EMPLOYER-SPONSORED INSURANCE IN 2017

OFFER, ELIGIBILITY, AND ENROLLMENT

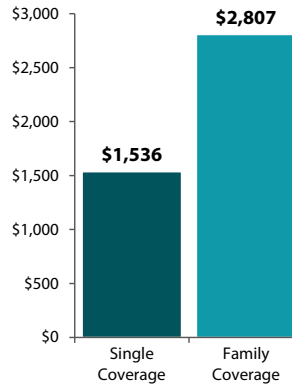


1,957,000 EMPLOYEES
work in establishments that OFFER coverage
1,509,000 EMPLOYEES
with an offer are ELIGIBLE for coverage
1,045,000 EMPLOYEES
with an offer who are eligible ENROLLED in coverage

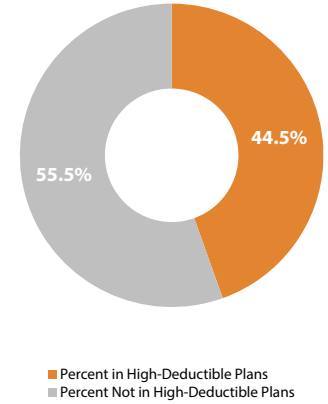
AVERAGE ANNUAL PREMIUM, SINGLE AND FAMILY COVERAGE



AVERAGE ANNUAL DEDUCTIBLE, SINGLE AND FAMILY COVERAGE



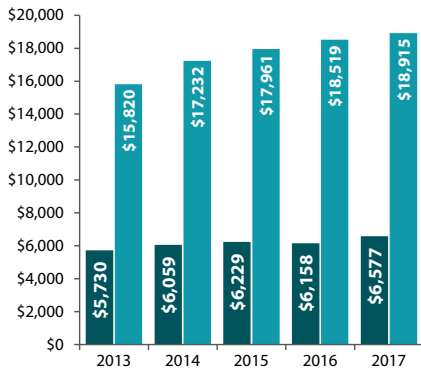
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS



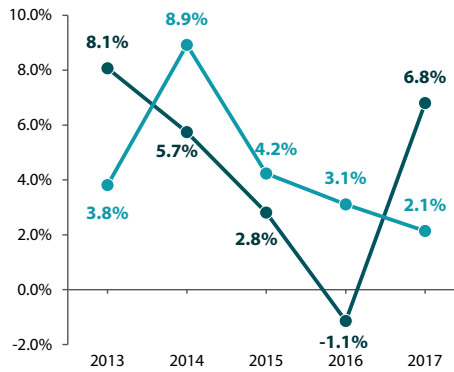
TRENDS IN ESI COSTS, 2013-2017

■ Single Coverage ■ Family Coverage

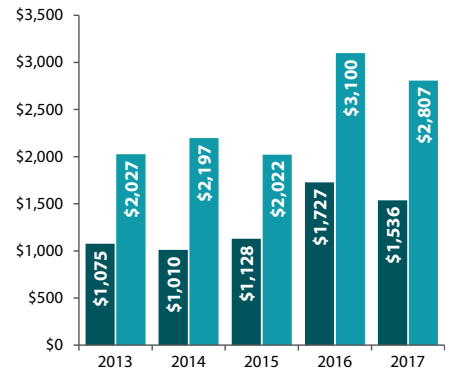
AVERAGE ANNUAL PREMIUM, SINGLE AND FAMILY COVERAGE



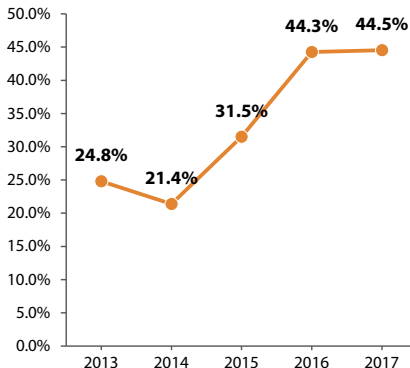
ANNUAL PREMIUM GROWTH RATE, SINGLE AND FAMILY COVERAGE



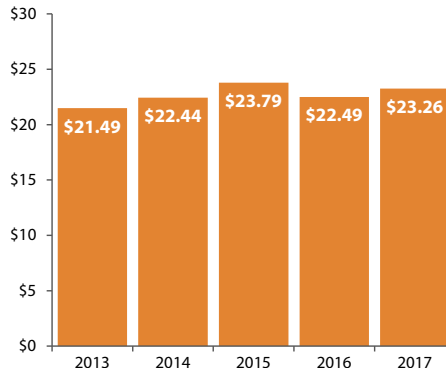
AVERAGE ANNUAL DEDUCTIBLE, SINGLE AND FAMILY COVERAGE



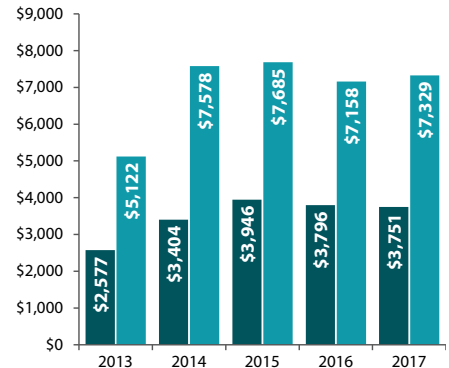
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS



AVERAGE CO-PAYMENT FOR A PRIMARY CARE OFFICE VISIT



AVERAGE ANNUAL OUT-OF-POCKET LIMIT, SINGLE AND FAMILY COVERAGE



Maryland

	2013	2014	2015	2016	2017	Sig. dif. between 2016-2017
TRENDS IN ESI OFFER AND EMPLOYEE ACCESS, 2013-2017						
Percent of Employers Offering ESI	53.7%	55.0%	50.1%	49.7%	54.2%	
Percent of Employees in Establishments that Offer ESI	84.8%	84.8%	84.5%	84.1%	87.3%	
Percent of Employees Eligible for ESI at Offering Establishments	80.6%	78.8%	76.2%	77.5%	77.1%	
Percent of ESI-Eligible Employees Enrolled	71.9%	73.9%	73.2%	69.2%	69.3%	
TRENDS IN ESI COSTS, 2013-2017						
Average Annual Premiums						
Single Coverage	\$5,730	\$6,059	\$6,229	\$6,158	\$6,577	
Family Coverage	\$15,820	\$17,232	\$17,961	\$18,519	\$18,915	
Average Employee Share of Premiums						
Single Coverage	22.8%	23.5%	24.3%	24.3%	26.0%	
Family Coverage	28.5%	30.3%	35.4%	29.6%	32.0%	
Average Annual Deductibles						
Single Coverage	\$1,075	\$1,010	\$1,128	\$1,727	\$1,536	
Family Coverage	\$2,027	\$2,197	\$2,022	\$3,100	\$2,807	
Percent of Employees in High-Deductible Health Plans	24.8%	21.4%	31.5%	44.3%	44.5%	
Average Annual Out-of-Pocket Limit						
Single Coverage	\$2,577	\$3,404	\$3,946	\$3,796	\$3,751	
Family Coverage	\$5,122	\$7,578	\$7,685	\$7,158	\$7,329	
Average Co-payment for a Primary Care Office Visit	\$21.49	\$22.44	\$23.79	\$22.49	\$23.26	

* Significant difference between 2016 and 2017 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 2017).

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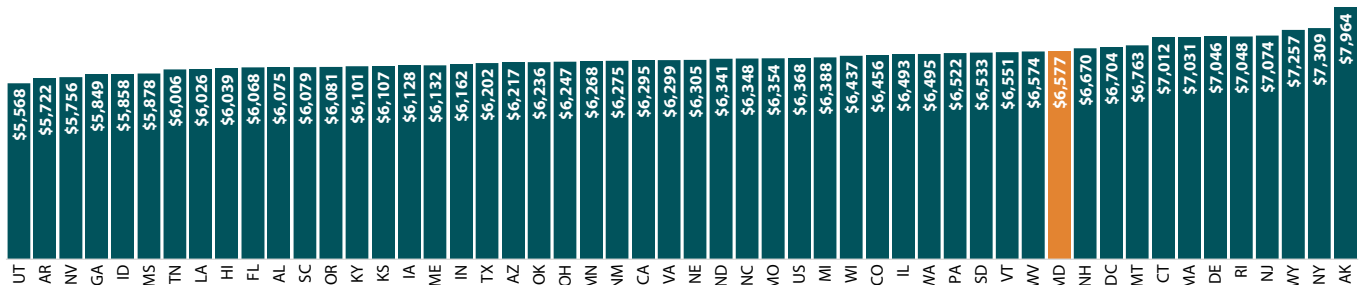
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Data Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component, 2013-2017.

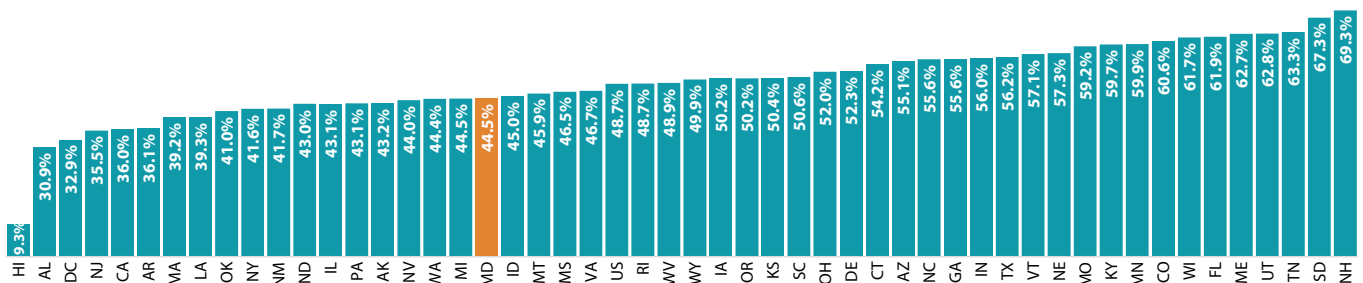
EXPLORING STATE VARIATION

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AVERAGE ANNUAL PREMIUM FOR SINGLE COVERAGE, 2017



PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2017



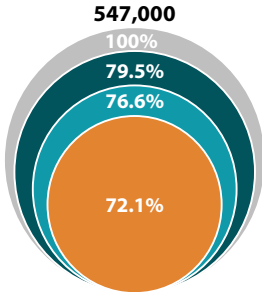
STATE-LEVEL TRENDS IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2013-2017

ME

Maine

EMPLOYER-SPONSORED INSURANCE IN 2017

OFFER, ELIGIBILITY, AND ENROLLMENT

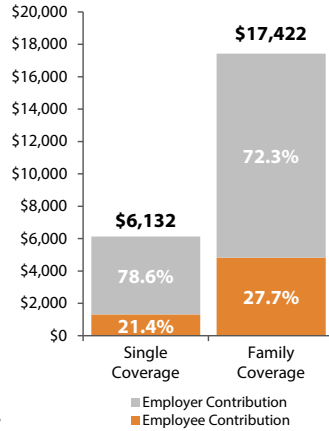


435,000 EMPLOYEES
work in establishments that OFFER coverage

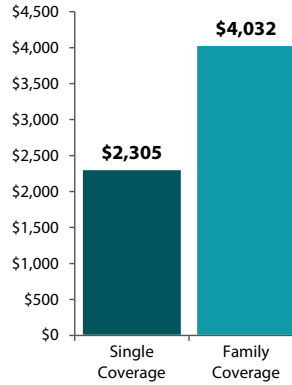
333,000 EMPLOYEES
with an offer are ELIGIBLE for coverage

240,000 EMPLOYEES
with an offer who are eligible ENROLLED in coverage

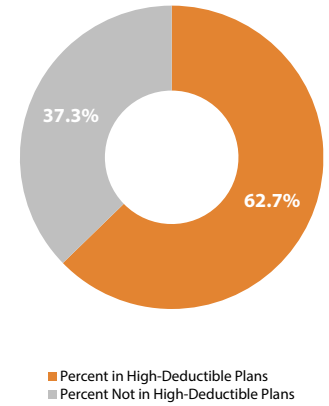
AVERAGE ANNUAL PREMIUM, SINGLE AND FAMILY COVERAGE



AVERAGE ANNUAL DEDUCTIBLE, SINGLE AND FAMILY COVERAGE



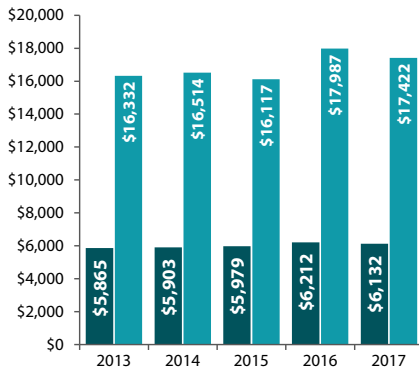
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS



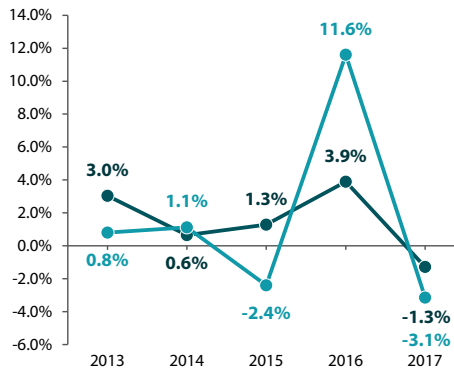
TRENDS IN ESI COSTS, 2013-2017

■ Single Coverage ■ Family Coverage

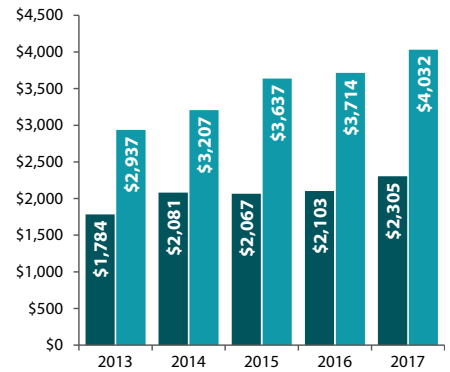
AVERAGE ANNUAL PREMIUM, SINGLE AND FAMILY COVERAGE



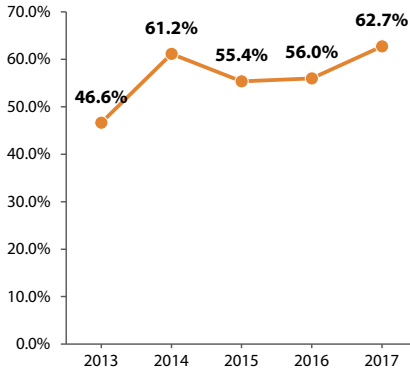
ANNUAL PREMIUM GROWTH RATE, SINGLE AND FAMILY COVERAGE



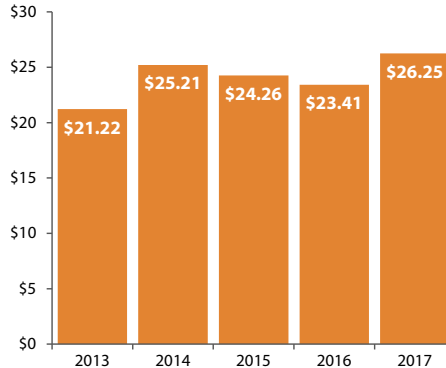
AVERAGE ANNUAL DEDUCTIBLE, SINGLE AND FAMILY COVERAGE



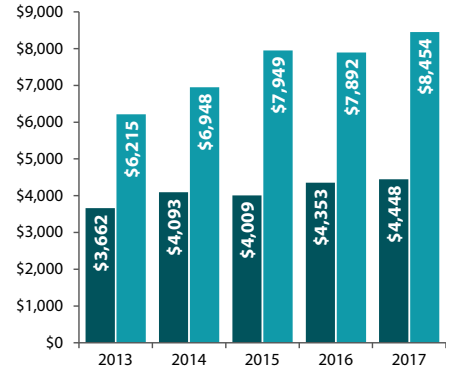
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS



AVERAGE CO-PAYMENT FOR A PRIMARY CARE OFFICE VISIT



AVERAGE ANNUAL OUT-OF-POCKET LIMIT, SINGLE AND FAMILY COVERAGE



Maine

	2013	2014	2015	2016	2017	Sig. dif. between 2016-2017
TRENDS IN ESI OFFER AND EMPLOYEE ACCESS, 2013-2017						
Percent of Employers Offering ESI	48.0%	44.4%	41.6%	43.2%	41.6%	
Percent of Employees in Establishments that Offer ESI	82.9%	79.7%	77.2%	79.9%	79.5%	
Percent of Employees Eligible for ESI at Offering Establishments	73.9%	71.6%	77.3%	74.7%	76.6%	
Percent of ESI-Eligible Employees Enrolled	76.3%	71.3%	74.0%	73.1%	72.1%	
TRENDS IN ESI COSTS, 2013-2017						
Average Annual Premiums						
Single Coverage	\$5,865	\$5,903	\$5,979	\$6,212	\$6,132	
Family Coverage	\$16,332	\$16,514	\$16,117	\$17,987	\$17,422	
Average Employee Share of Premiums						
Single Coverage	19.1%	19.9%	21.4%	21.8%	21.4%	
Family Coverage	29.2%	24.8%	28.9%	26.1%	27.7%	
Average Annual Deductibles						
Single Coverage	\$1,784	\$2,081	\$2,067	\$2,103	\$2,305	
Family Coverage	\$2,937	\$3,207	\$3,637	\$3,714	\$4,032	
Percent of Employees in High-Deductible Health Plans	46.6%	61.2%	55.4%	56.0%	62.7%	*
Average Annual Out-of-Pocket Limit						
Single Coverage	\$3,662	\$4,093	\$4,009	\$4,353	\$4,448	
Family Coverage	\$6,215	\$6,948	\$7,949	\$7,892	\$8,454	
Average Co-payment for a Primary Care Office Visit	\$21.22	\$25.21	\$24.26	\$23.41	\$26.25	*

* Significant difference between 2016 and 2017 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 2017).

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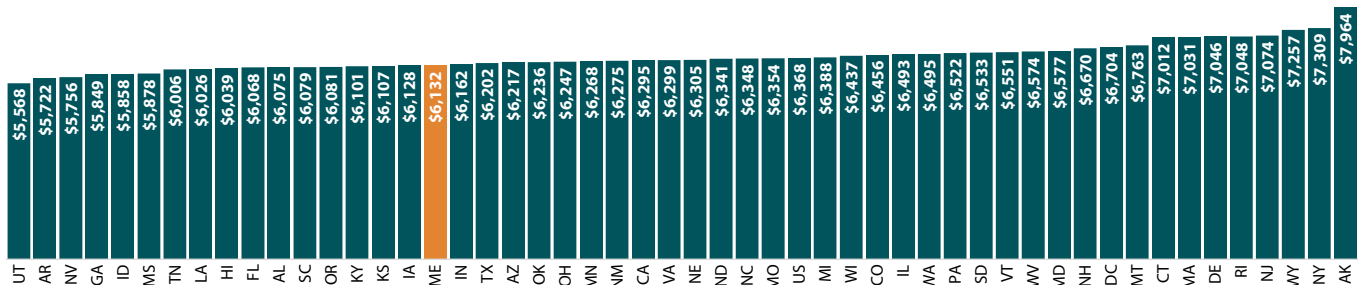
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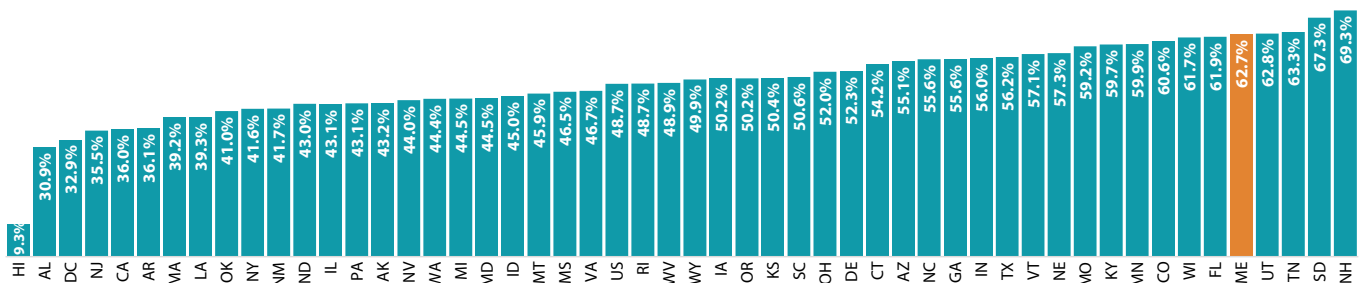
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AVERAGE ANNUAL PREMIUM FOR SINGLE COVERAGE, 2017



PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2017

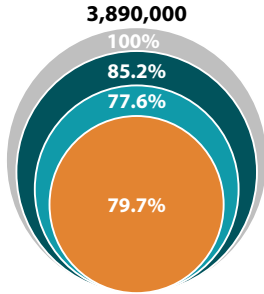


STATE-LEVEL TRENDS IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2013-2017



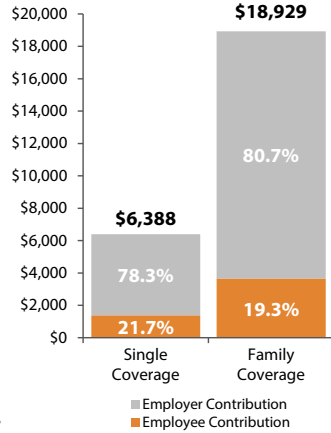
EMPLOYER-SPONSORED INSURANCE IN 2017

OFFER, ELIGIBILITY, AND ENROLLMENT

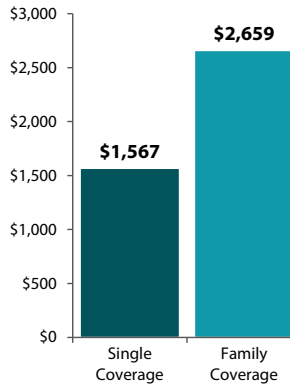


3,314,000 EMPLOYEES work in establishments that OFFER coverage
2,572,000 EMPLOYEES with an offer are ELIGIBLE for coverage
2,048,000 EMPLOYEES with an offer who are eligible ENROLLED in coverage

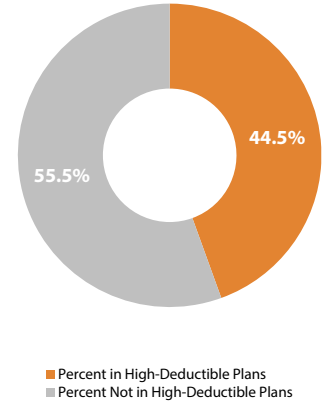
AVERAGE ANNUAL PREMIUM, SINGLE AND FAMILY COVERAGE



AVERAGE ANNUAL DEDUCTIBLE, SINGLE AND FAMILY COVERAGE



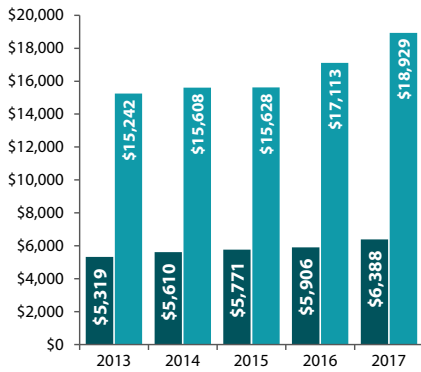
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS



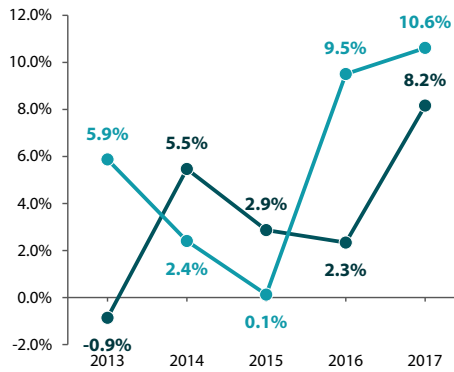
TRENDS IN ESI COSTS, 2013-2017

■ Single Coverage ■ Family Coverage

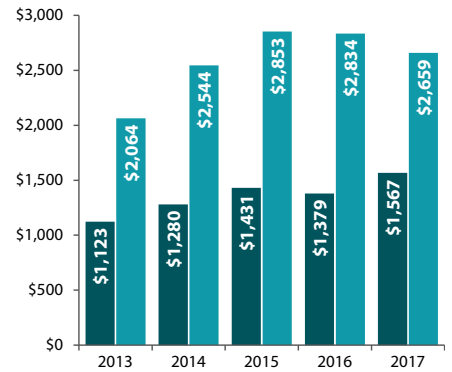
AVERAGE ANNUAL PREMIUM, SINGLE AND FAMILY COVERAGE



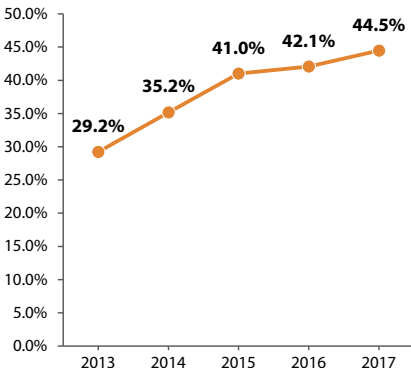
ANNUAL PREMIUM GROWTH RATE, SINGLE AND FAMILY COVERAGE



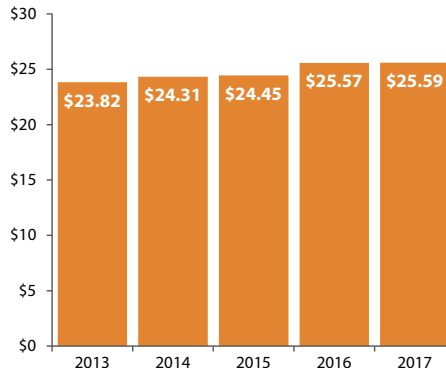
AVERAGE ANNUAL DEDUCTIBLE, SINGLE AND FAMILY COVERAGE



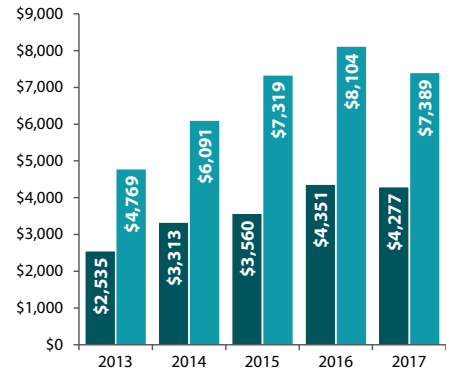
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS



AVERAGE CO-PAYMENT FOR A PRIMARY CARE OFFICE VISIT



AVERAGE ANNUAL OUT-OF-POCKET LIMIT, SINGLE AND FAMILY COVERAGE



Michigan

	2013	2014	2015	2016	2017	Sig. dif. between 2016-2017
TRENDS IN ESI OFFER AND EMPLOYEE ACCESS, 2013-2017						
Percent of Employers Offering ESI	53.9%	45.9%	48.4%	42.8%	49.3%	
Percent of Employees in Establishments that Offer ESI	84.2%	83.8%	82.0%	82.2%	85.2%	
Percent of Employees Eligible for ESI at Offering Establishments	78.1%	75.4%	78.4%	75.9%	77.6%	
Percent of ESI-Eligible Employees Enrolled	73.3%	75.9%	74.0%	77.7%	79.7%	
TRENDS IN ESI COSTS, 2013-2017						
Average Annual Premiums						
Single Coverage	\$5,319	\$5,610	\$5,771	\$5,906	\$6,388	*
Family Coverage	\$15,242	\$15,608	\$15,628	\$17,113	\$18,929	*
Average Employee Share of Premiums						
Single Coverage	21.7%	23.4%	18.9%	20.9%	21.7%	
Family Coverage	26.0%	24.7%	23.3%	20.1%	19.3%	
Average Annual Deductibles						
Single Coverage	\$1,123	\$1,280	\$1,431	\$1,379	\$1,567	
Family Coverage	\$2,064	\$2,544	\$2,853	\$2,834	\$2,659	
Percent of Employees in High-Deductible Health Plans	29.2%	35.2%	41.0%	42.1%	44.5%	*
Average Annual Out-of-Pocket Limit						
Single Coverage	\$2,535	\$3,313	\$3,560	\$4,351	\$4,277	
Family Coverage	\$4,769	\$6,091	\$7,319	\$8,104	\$7,389	
Average Co-payment for a Primary Care Office Visit	\$23.82	\$24.31	\$24.45	\$25.57	\$25.59	

* Significant difference between 2016 and 2017 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 2017).

All references are to private-sector employers and employees.

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

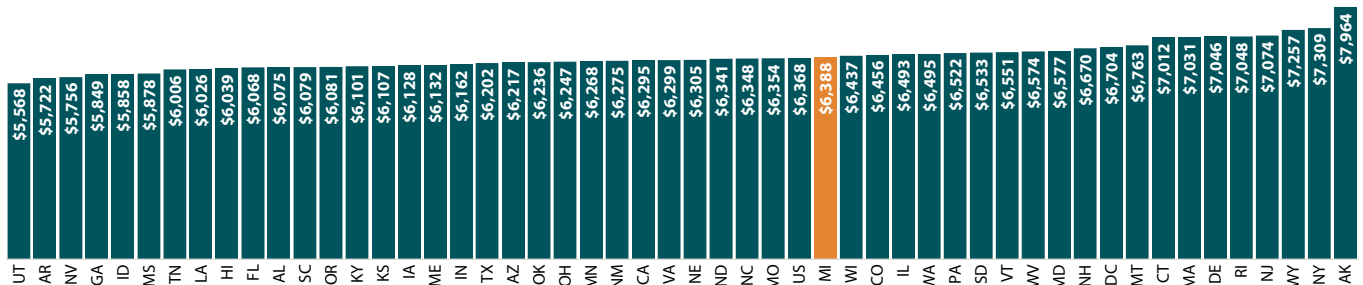
Please see www.shadac.org/ESIReport2018 for information on definitions and methods.

Data Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component, 2013-2017.

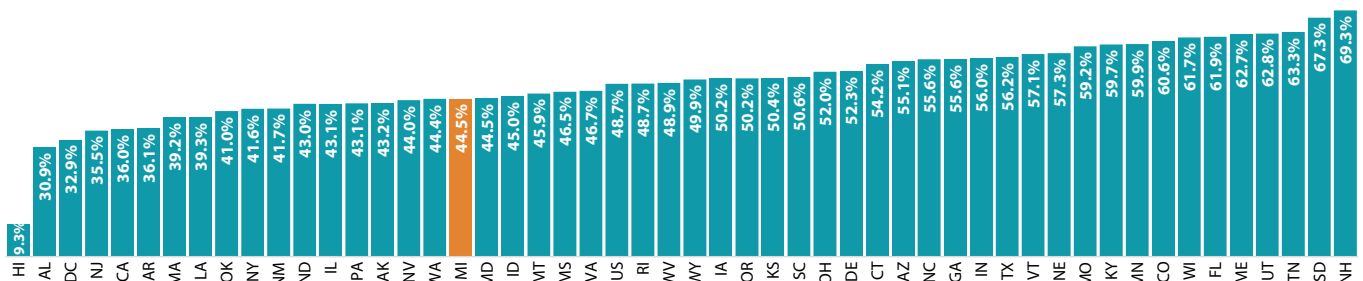
EXPLORING STATE VARIATION

To learn more about state variation across ESI indicators, access the 50-state comparison tables at www.shadac.org/ESIReport2018.

AVERAGE ANNUAL PREMIUM FOR SINGLE COVERAGE, 2017



PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2017

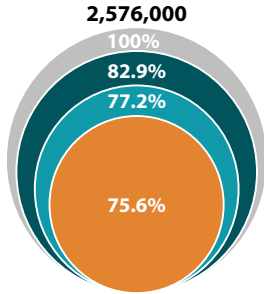


STATE-LEVEL TRENDS IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2013-2017

MN
Minnesota

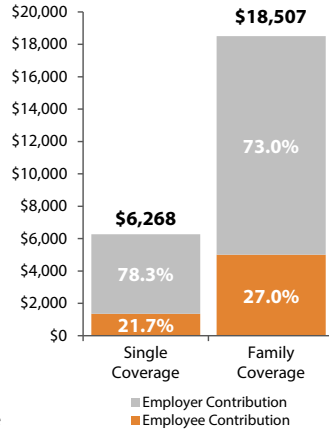
EMPLOYER-SPONSORED INSURANCE IN 2017

OFFER, ELIGIBILITY, AND ENROLLMENT

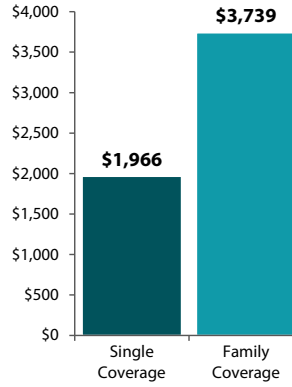


2,135,000 EMPLOYEES work in establishments that OFFER coverage
1,648,000 EMPLOYEES with an offer are ELIGIBLE for coverage
1,245,000 EMPLOYEES with an offer who are eligible ENROLLED in coverage

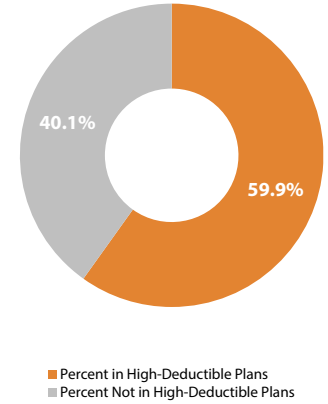
AVERAGE ANNUAL PREMIUM, SINGLE AND FAMILY COVERAGE



AVERAGE ANNUAL DEDUCTIBLE, SINGLE AND FAMILY COVERAGE



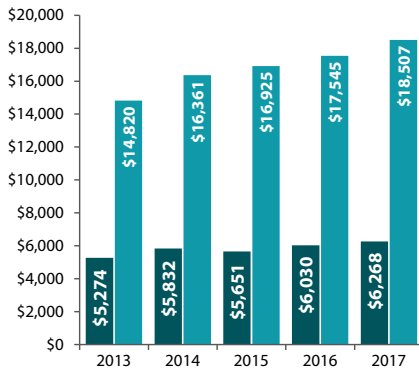
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS



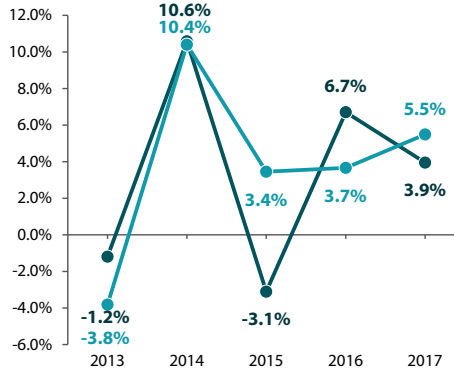
TRENDS IN ESI COSTS, 2013-2017

■ Single Coverage ■ Family Coverage

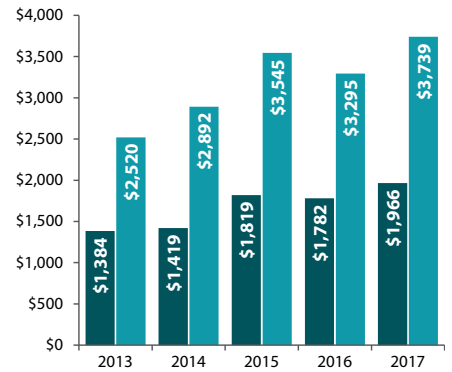
AVERAGE ANNUAL PREMIUM, SINGLE AND FAMILY COVERAGE



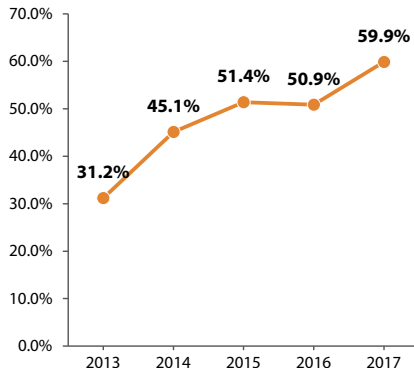
ANNUAL PREMIUM GROWTH RATE, SINGLE AND FAMILY COVERAGE



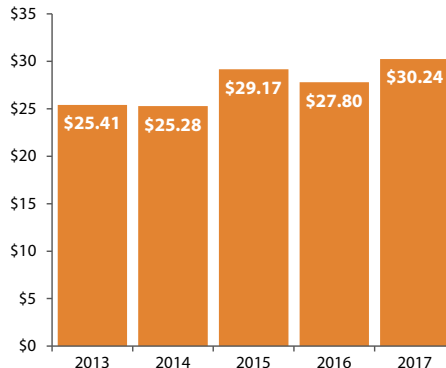
AVERAGE ANNUAL DEDUCTIBLE, SINGLE AND FAMILY COVERAGE



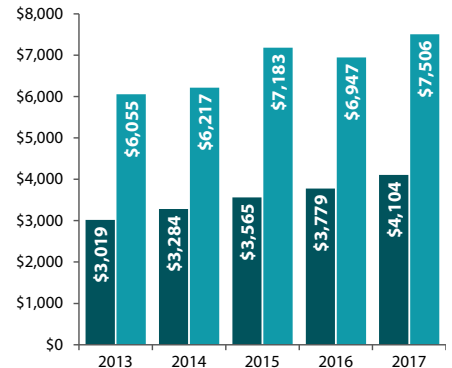
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS



AVERAGE CO-PAYMENT FOR A PRIMARY CARE OFFICE VISIT



AVERAGE ANNUAL OUT-OF-POCKET LIMIT, SINGLE AND FAMILY COVERAGE



Minnesota

	2013	2014	2015	2016	2017	Sig. dif. between 2016-2017
TRENDS IN ESI OFFER AND EMPLOYEE ACCESS, 2013-2017						
Percent of Employers Offering ESI	49.0%	42.2%	44.3%	42.0%	48.8%	
Percent of Employees in Establishments that Offer ESI	84.8%	81.6%	83.6%	84.2%	82.9%	
Percent of Employees Eligible for ESI at Offering Establishments	74.8%	74.8%	77.8%	78.1%	77.2%	
Percent of ESI-Eligible Employees Enrolled	72.7%	75.2%	72.3%	74.8%	75.6%	
TRENDS IN ESI COSTS, 2013-2017						
Average Annual Premiums						
Single Coverage	\$5,274	\$5,832	\$5,651	\$6,030	\$6,268	
Family Coverage	\$14,820	\$16,361	\$16,925	\$17,545	\$18,507	
Average Employee Share of Premiums						
Single Coverage	23.4%	20.9%	23.6%	22.9%	21.7%	
Family Coverage	28.4%	25.5%	30.0%	27.4%	27.0%	
Average Annual Deductibles						
Single Coverage	\$1,384	\$1,419	\$1,819	\$1,782	\$1,966	
Family Coverage	\$2,520	\$2,892	\$3,545	\$3,295	\$3,739	
Percent of Employees in High-Deductible Health Plans	31.2%	45.1%	51.4%	50.9%	59.9%	*
Average Annual Out-of-Pocket Limit						
Single Coverage	\$3,019	\$3,284	\$3,565	\$3,779	\$4,104	
Family Coverage	\$6,055	\$6,217	\$7,183	\$6,947	\$7,506	
Average Co-payment for a Primary Care Office Visit	\$25.41	\$25.28	\$29.17	\$27.80	\$30.24	*

* Significant difference between 2016 and 2017 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 2017).

All references are to private-sector employers and employees.

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

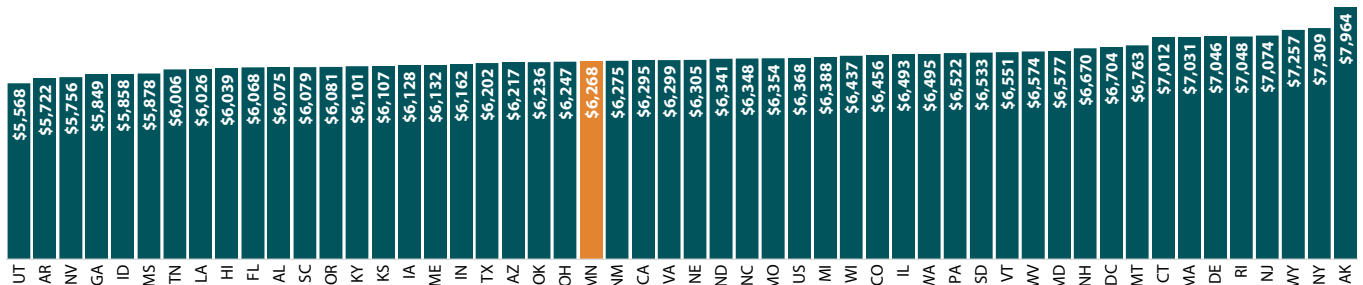
Please see www.shadac.org/ESIReport2018 for information on definitions and methods.

Data Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component, 2013-2017.

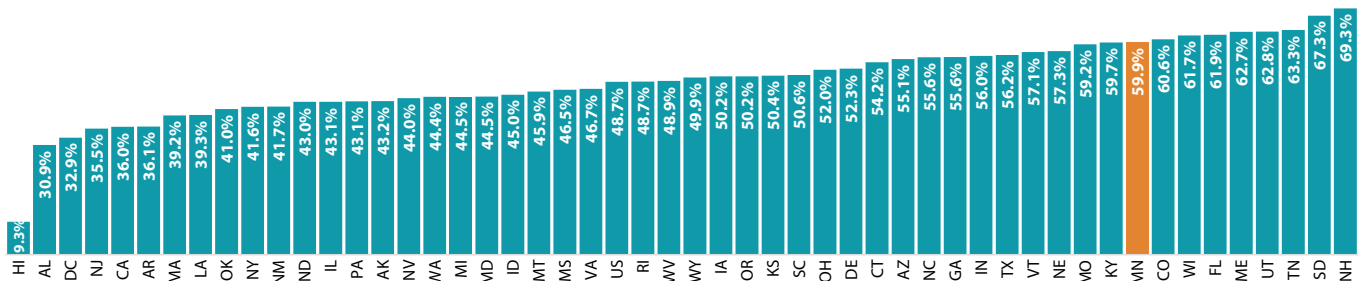
EXPLORING STATE VARIATION

To learn more about state variation across ESI indicators, access the 50-state comparison tables at www.shadac.org/ESIReport2018.

AVERAGE ANNUAL PREMIUM FOR SINGLE COVERAGE, 2017



PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2017

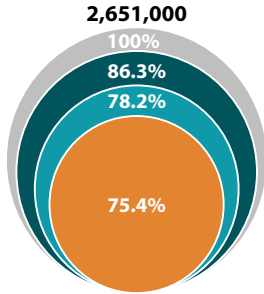


STATE-LEVEL TRENDS IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2013-2017

MO
Missouri

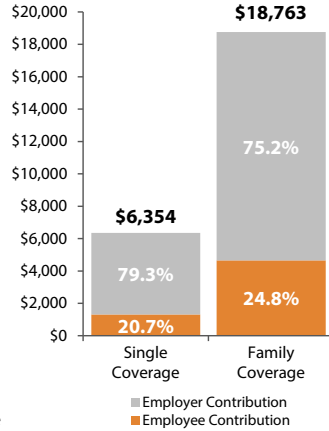
EMPLOYER-SPONSORED INSURANCE IN 2017

OFFER, ELIGIBILITY, AND ENROLLMENT

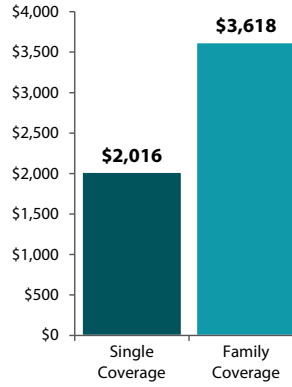


2,288,000 EMPLOYEES
work in establishments that OFFER coverage
1,789,000 EMPLOYEES
with an offer are ELIGIBLE for coverage
1,350,000 EMPLOYEES
with an offer who are eligible ENROLLED in coverage

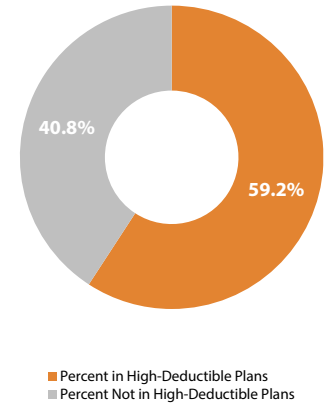
AVERAGE ANNUAL PREMIUM, SINGLE AND FAMILY COVERAGE



AVERAGE ANNUAL DEDUCTIBLE, SINGLE AND FAMILY COVERAGE



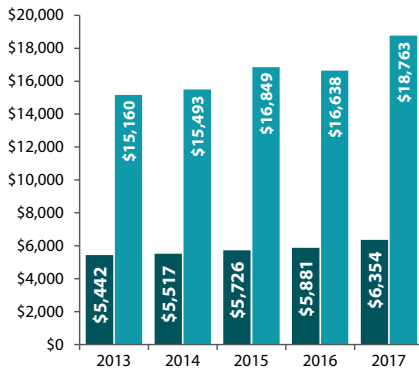
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS



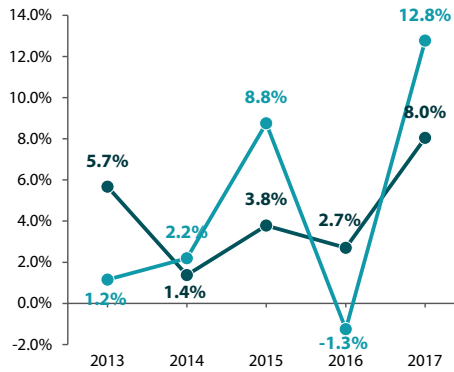
TRENDS IN ESI COSTS, 2013-2017

■ Single Coverage ■ Family Coverage

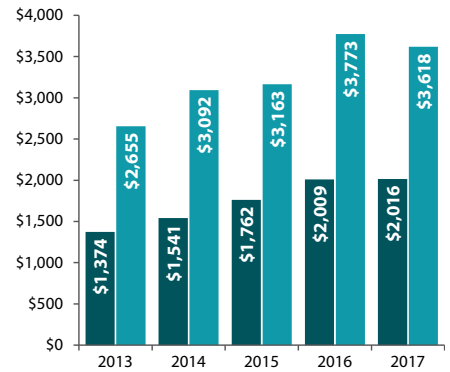
AVERAGE ANNUAL PREMIUM, SINGLE AND FAMILY COVERAGE



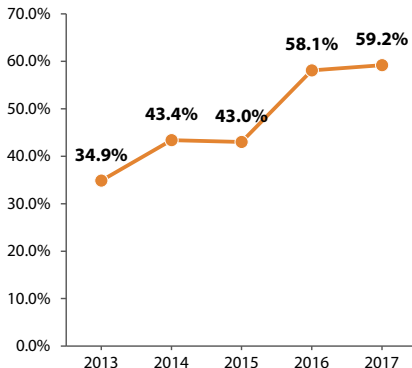
ANNUAL PREMIUM GROWTH RATE, SINGLE AND FAMILY COVERAGE



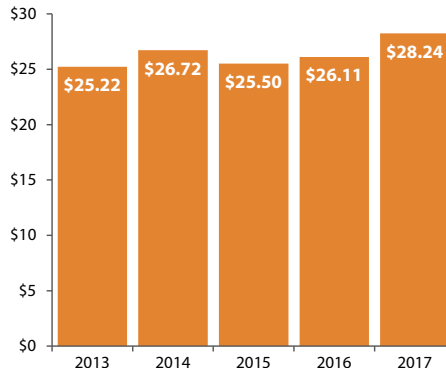
AVERAGE ANNUAL DEDUCTIBLE, SINGLE AND FAMILY COVERAGE



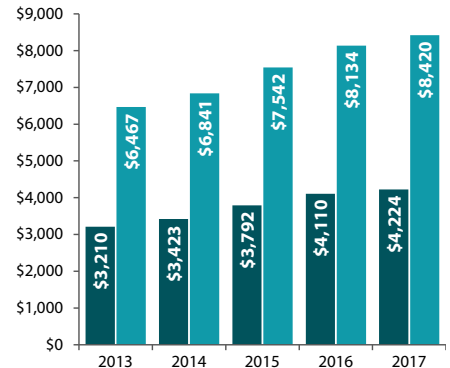
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS



AVERAGE CO-PAYMENT FOR A PRIMARY CARE OFFICE VISIT



AVERAGE ANNUAL OUT-OF-POCKET LIMIT, SINGLE AND FAMILY COVERAGE



Missouri

	2013	2014	2015	2016	2017	Sig. dif. between 2016-2017
TRENDS IN ESI OFFER AND EMPLOYEE ACCESS, 2013-2017						
Percent of Employers Offering ESI	55.2%	47.9%	46.2%	42.5%	48.5%	
Percent of Employees in Establishments that Offer ESI	87.3%	82.7%	83.8%	83.8%	86.3%	
Percent of Employees Eligible for ESI at Offering Establishments	80.5%	78.4%	78.9%	74.9%	78.2%	
Percent of ESI-Eligible Employees Enrolled	75.2%	75.1%	76.7%	76.6%	75.4%	
TRENDS IN ESI COSTS, 2013-2017						
Average Annual Premiums						
Single Coverage	\$5,442	\$5,517	\$5,726	\$5,881	\$6,354	*
Family Coverage	\$15,160	\$15,493	\$16,849	\$16,638	\$18,763	*
Average Employee Share of Premiums						
Single Coverage	19.0%	22.5%	21.1%	21.9%	20.7%	
Family Coverage	29.4%	25.0%	24.8%	36.1%	24.8%	*
Average Annual Deductibles						
Single Coverage	\$1,374	\$1,541	\$1,762	\$2,009	\$2,016	
Family Coverage	\$2,655	\$3,092	\$3,163	\$3,773	\$3,618	
Percent of Employees in High-Deductible Health Plans	34.9%	43.4%	43.0%	58.1%	59.2%	
Average Annual Out-of-Pocket Limit						
Single Coverage	\$3,210	\$3,423	\$3,792	\$4,110	\$4,224	
Family Coverage	\$6,467	\$6,841	\$7,542	\$8,134	\$8,420	
Average Co-payment for a Primary Care Office Visit	\$25.22	\$26.72	\$25.50	\$26.11	\$28.24	*

* Significant difference between 2016 and 2017 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 2017).

All references are to private-sector employers and employees.

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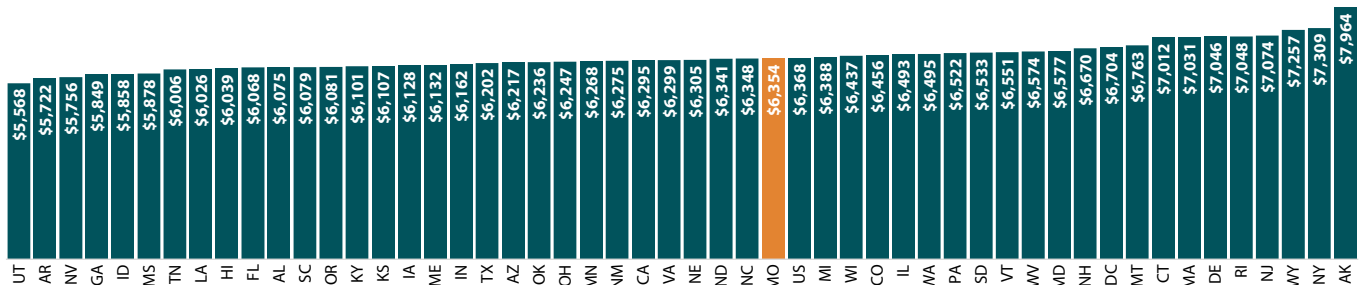
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Data Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component, 2013-2017.

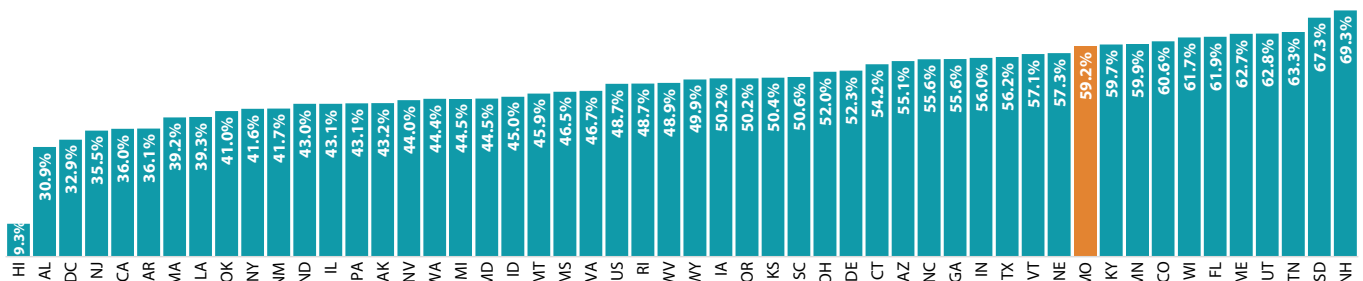
EXPLORING STATE VARIATION

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AVERAGE ANNUAL PREMIUM FOR SINGLE COVERAGE, 2017



PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2017

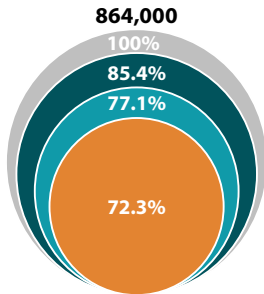


STATE-LEVEL TRENDS IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2013-2017

MS
Mississippi

EMPLOYER-SPONSORED INSURANCE IN 2017

OFFER, ELIGIBILITY, AND ENROLLMENT

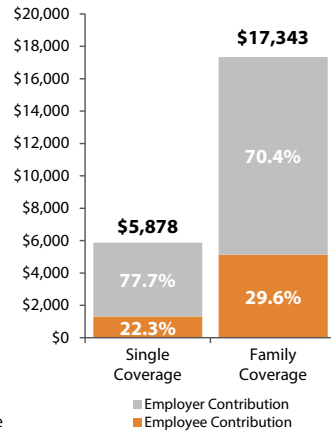


864,000
work in establishments that OFFER coverage

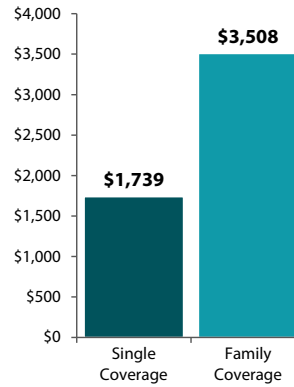
738,000 EMPLOYEES
with an offer are ELIGIBLE for coverage

569,000 EMPLOYEES
with an offer who are eligible ENROLLED in coverage

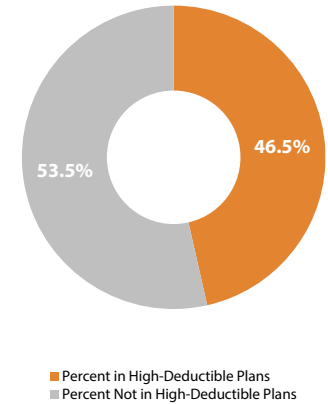
AVERAGE ANNUAL PREMIUM, SINGLE AND FAMILY COVERAGE



AVERAGE ANNUAL DEDUCTIBLE, SINGLE AND FAMILY COVERAGE



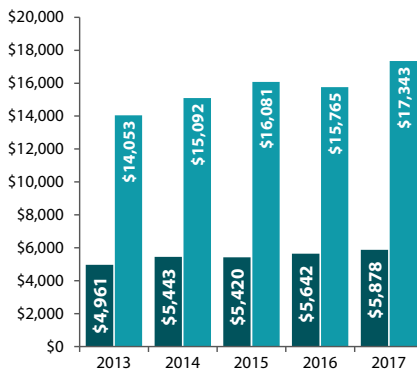
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS



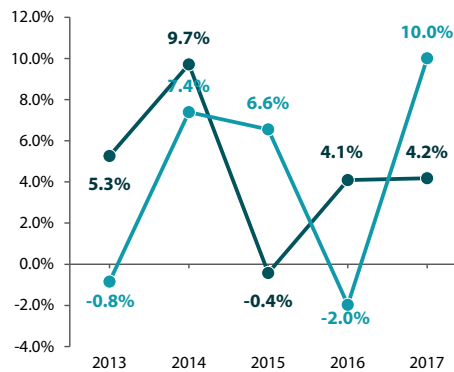
TRENDS IN ESI COSTS, 2013-2017

■ Single Coverage ■ Family Coverage

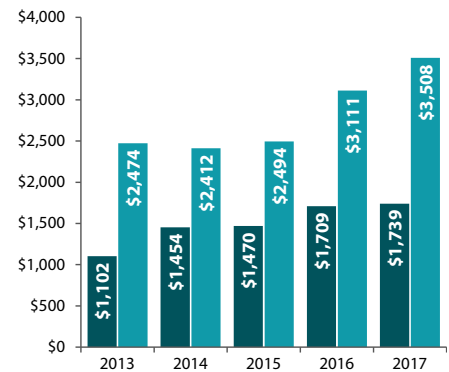
AVERAGE ANNUAL PREMIUM, SINGLE AND FAMILY COVERAGE



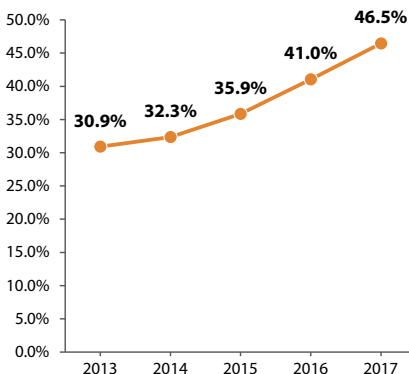
ANNUAL PREMIUM GROWTH RATE, SINGLE AND FAMILY COVERAGE



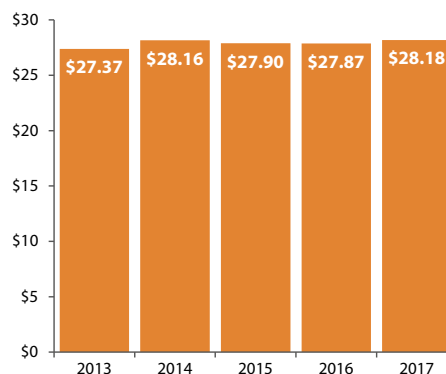
AVERAGE ANNUAL DEDUCTIBLE, SINGLE AND FAMILY COVERAGE



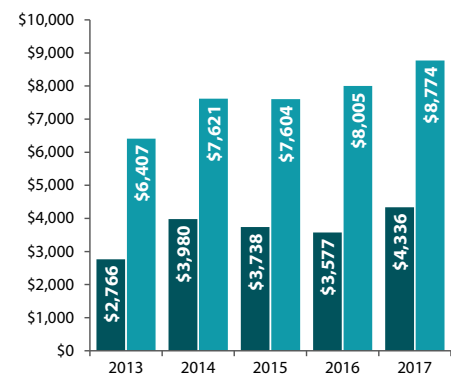
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS



AVERAGE CO-PAYMENT FOR A PRIMARY CARE OFFICE VISIT



AVERAGE ANNUAL OUT-OF-POCKET LIMIT, SINGLE AND FAMILY COVERAGE



Mississippi

	2013	2014	2015	2016	2017	Sig. dif. between 2016-2017
TRENDS IN ESI OFFER AND EMPLOYEE ACCESS, 2013-2017						
Percent of Employers Offering ESI	47.8%	43.0%	42.3%	50.8%	52.4%	
Percent of Employees in Establishments that Offer ESI	82.3%	81.6%	80.0%	83.3%	85.4%	
Percent of Employees Eligible for ESI at Offering Establishments	76.3%	76.2%	75.1%	80.9%	77.1%	
Percent of ESI-Eligible Employees Enrolled	74.8%	76.6%	74.2%	75.9%	72.3%	
TRENDS IN ESI COSTS, 2013-2017						
Average Annual Premiums						
Single Coverage	\$4,961	\$5,443	\$5,420	\$5,642	\$5,878	
Family Coverage	\$14,053	\$15,092	\$16,081	\$15,765	\$17,343	
Average Employee Share of Premiums						
Single Coverage	22.1%	21.2%	23.3%	24.8%	22.3%	
Family Coverage	31.1%	31.0%	33.0%	34.3%	29.6%	
Average Annual Deductibles						
Single Coverage	\$1,102	\$1,454	\$1,470	\$1,709	\$1,739	
Family Coverage	\$2,474	\$2,412	\$2,494	\$3,111	\$3,508	
Percent of Employees in High-Deductible Health Plans	30.9%	32.3%	35.9%	41.0%	46.5%	*
Average Annual Out-of-Pocket Limit						
Single Coverage	\$2,766	\$3,980	\$3,738	\$3,577	\$4,336	*
Family Coverage	\$6,407	\$7,621	\$7,604	\$8,005	\$8,774	
Average Co-payment for a Primary Care Office Visit	\$27.37	\$28.16	\$27.90	\$27.87	\$28.18	

* Significant difference between 2016 and 2017 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 2017).

All references are to private-sector employers and employees.

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

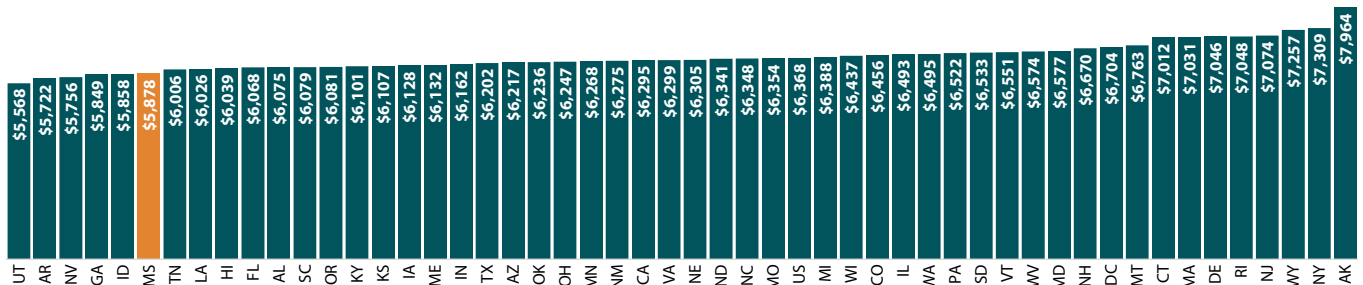
Please see www.shadac.org/ESIReport2018 for information on definitions and methods.

Data Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component, 2013-2017.

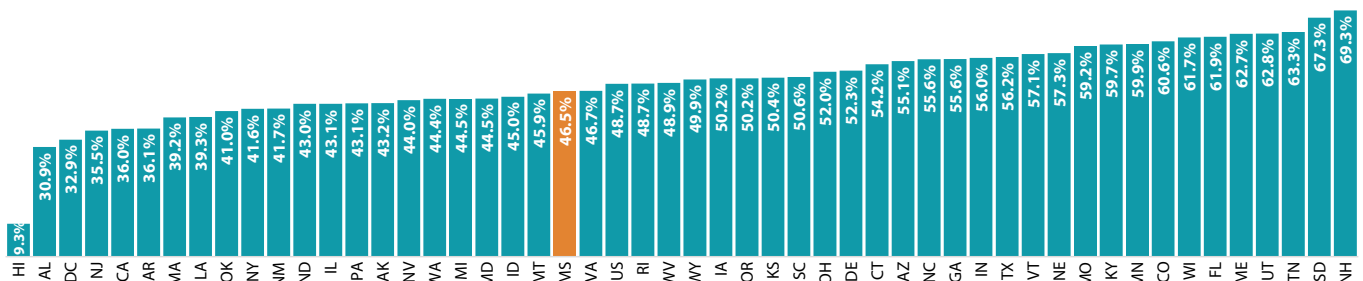
EXPLORING STATE VARIATION

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AVERAGE ANNUAL PREMIUM FOR SINGLE COVERAGE, 2017



PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2017

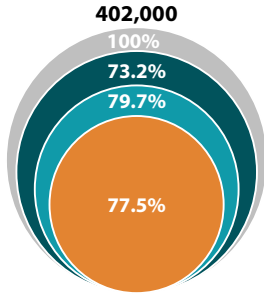


STATE-LEVEL TRENDS IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2013-2017



EMPLOYER-SPONSORED INSURANCE IN 2017

OFFER, ELIGIBILITY, AND ENROLLMENT



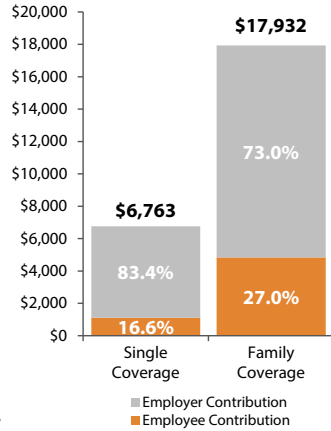
402,000
work in establishments that OFFER coverage

294,000 EMPLOYEES
with an offer are ELIGIBLE for coverage

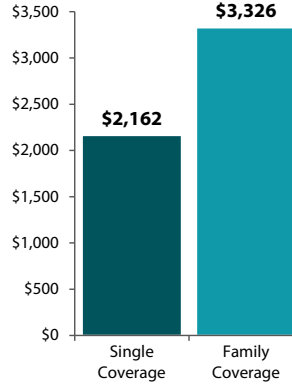
235,000 EMPLOYEES
with an offer are ELIGIBLE for coverage

182,000 EMPLOYEES
with an offer who are eligible ENROLLED in coverage

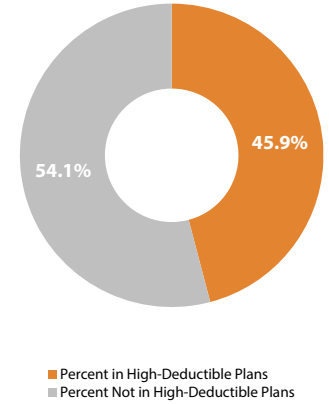
AVERAGE ANNUAL PREMIUM, SINGLE AND FAMILY COVERAGE



AVERAGE ANNUAL DEDUCTIBLE, SINGLE AND FAMILY COVERAGE



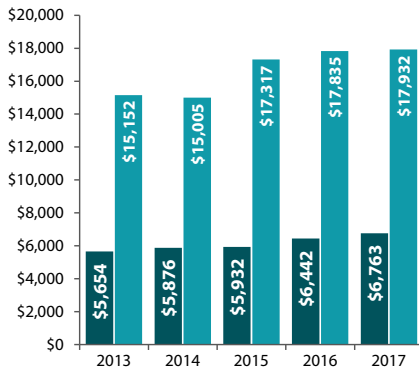
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS



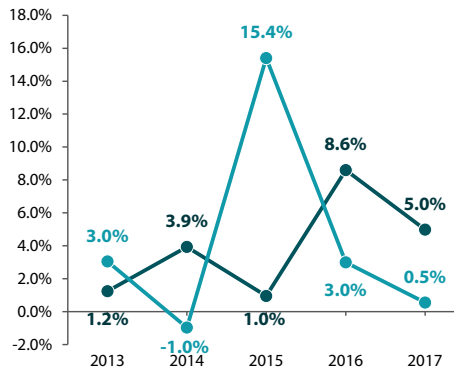
TRENDS IN ESI COSTS, 2013-2017

■ Single Coverage ■ Family Coverage

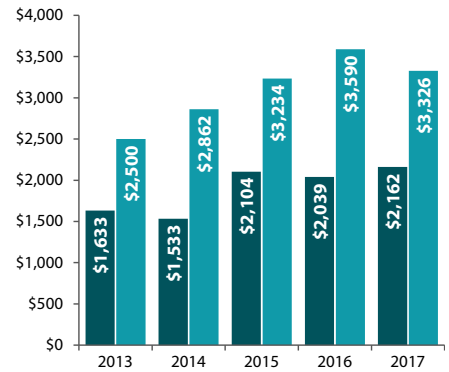
AVERAGE ANNUAL PREMIUM, SINGLE AND FAMILY COVERAGE



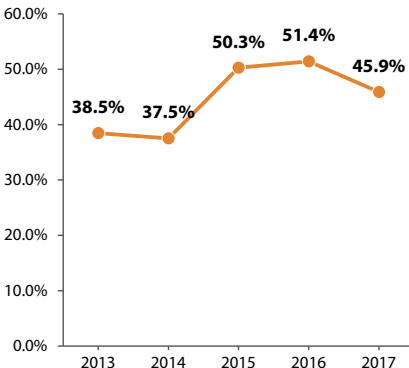
ANNUAL PREMIUM GROWTH RATE, SINGLE AND FAMILY COVERAGE



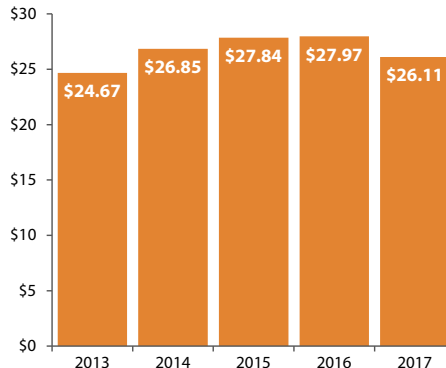
AVERAGE ANNUAL DEDUCTIBLE, SINGLE AND FAMILY COVERAGE



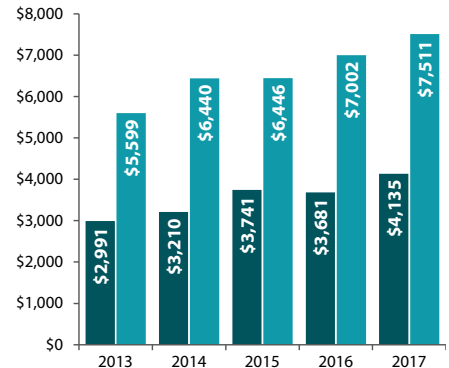
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS



AVERAGE CO-PAYMENT FOR A PRIMARY CARE OFFICE VISIT



AVERAGE ANNUAL OUT-OF-POCKET LIMIT, SINGLE AND FAMILY COVERAGE



Montana

	2013	2014	2015	2016	2017	Sig. dif. between 2016-2017
TRENDS IN ESI OFFER AND EMPLOYEE ACCESS, 2013-2017						
Percent of Employers Offering ESI	38.2%	37.5%	34.3%	28.3%	37.4%	*
Percent of Employees in Establishments that Offer ESI	71.6%	68.0%	66.6%	66.2%	73.2%	*
Percent of Employees Eligible for ESI at Offering Establishments	72.8%	74.9%	72.9%	72.7%	79.7%	*
Percent of ESI-Eligible Employees Enrolled	77.7%	81.5%	77.1%	75.2%	77.5%	
TRENDS IN ESI COSTS, 2013-2017						
Average Annual Premiums						
Single Coverage	\$5,654	\$5,876	\$5,932	\$6,442	\$6,763	
Family Coverage	\$15,152	\$15,005	\$17,317	\$17,835	\$17,932	
Average Employee Share of Premiums						
Single Coverage	15.6%	17.4%	14.6%	21.2%	16.6%	*
Family Coverage	23.1%	28.5%	24.3%	31.2%	27.0%	
Average Annual Deductibles						
Single Coverage	\$1,633	\$1,533	\$2,104	\$2,039	\$2,162	
Family Coverage	\$2,500	\$2,862	\$3,234	\$3,590	\$3,326	
Percent of Employees in High-Deductible Health Plans	38.5%	37.5%	50.3%	51.4%	45.9%	*
Average Annual Out-of-Pocket Limit						
Single Coverage	\$2,991	\$3,210	\$3,741	\$3,681	\$4,135	*
Family Coverage	\$5,599	\$6,440	\$6,446	\$7,002	\$7,511	
Average Co-payment for a Primary Care Office Visit	\$24.67	\$26.85	\$27.84	\$27.97	\$26.11	

* Significant difference between 2016 and 2017 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 2017).

All references are to private-sector employers and employees.

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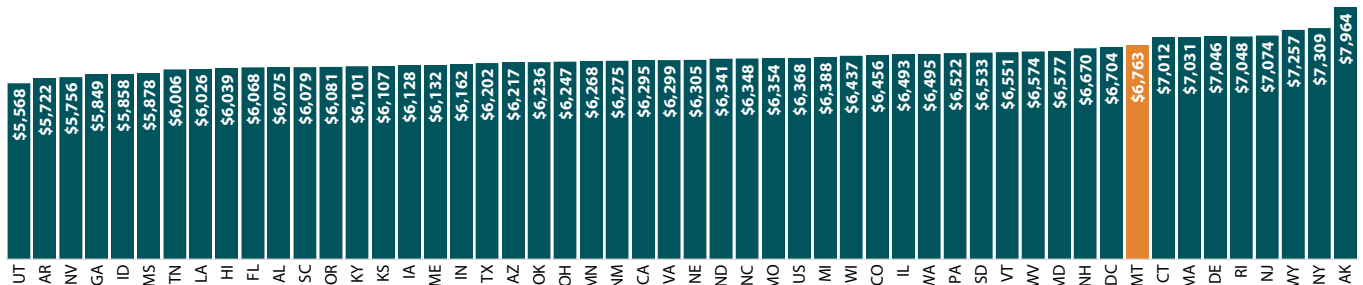
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Data Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component, 2013-2017.

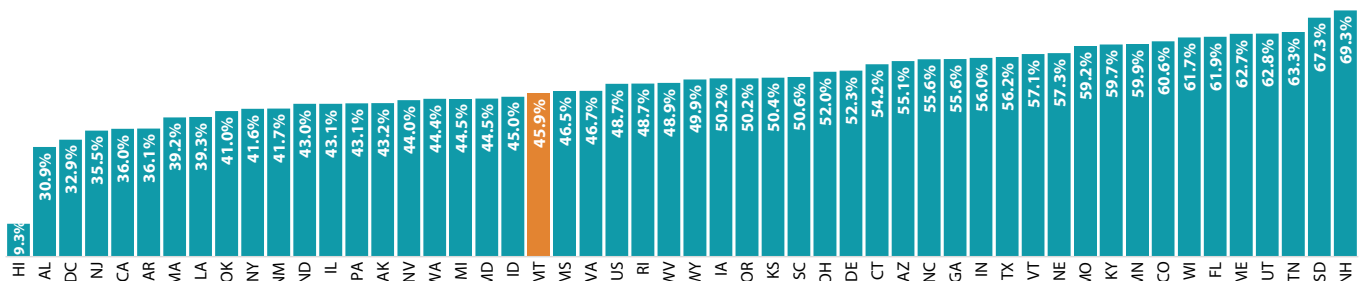
EXPLORING STATE VARIATION

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AVERAGE ANNUAL PREMIUM FOR SINGLE COVERAGE, 2017



PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2017

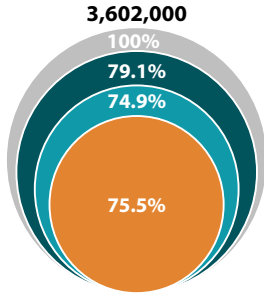


STATE-LEVEL TRENDS IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2013-2017



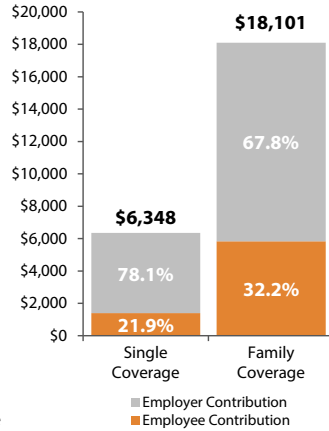
EMPLOYER-SPONSORED INSURANCE IN 2017

OFFER, ELIGIBILITY, AND ENROLLMENT

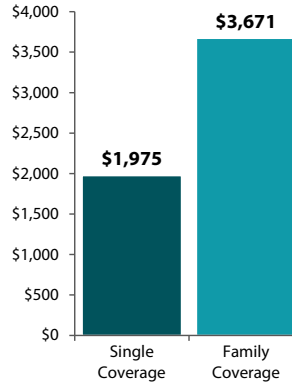


3,602,000
2,849,000 EMPLOYEES
 work in establishments that OFFER coverage
2,134,000 EMPLOYEES
 with an offer are ELIGIBLE for coverage
1,610,000 EMPLOYEES
 with an offer who are eligible ENROLLED in coverage

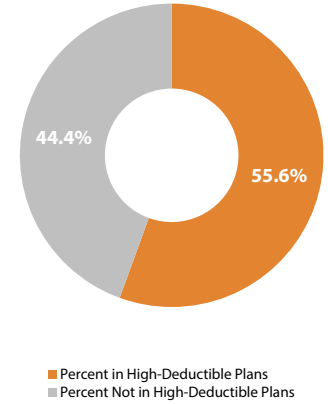
AVERAGE ANNUAL PREMIUM, SINGLE AND FAMILY COVERAGE



AVERAGE ANNUAL DEDUCTIBLE, SINGLE AND FAMILY COVERAGE



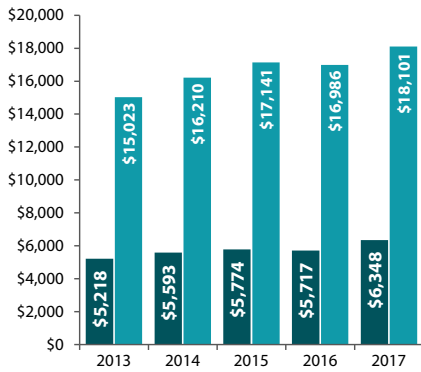
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS



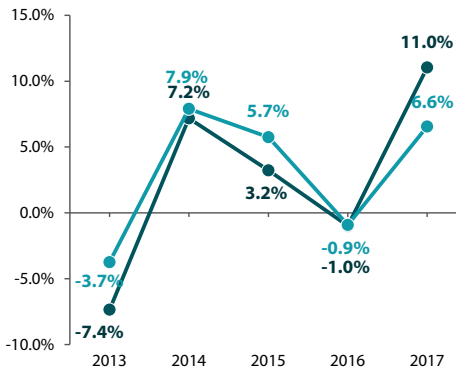
TRENDS IN ESI COSTS, 2013-2017

■ Single Coverage ■ Family Coverage

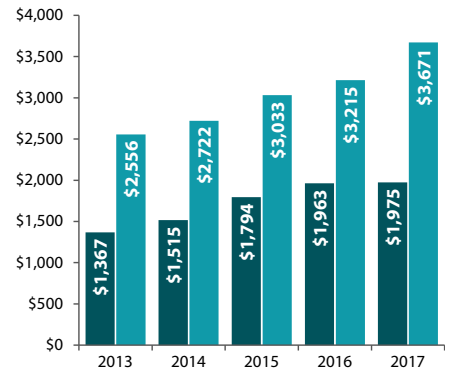
AVERAGE ANNUAL PREMIUM, SINGLE AND FAMILY COVERAGE



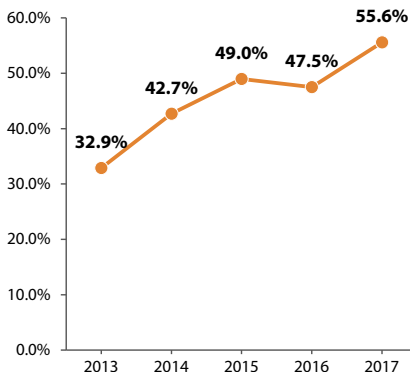
ANNUAL PREMIUM GROWTH RATE, SINGLE AND FAMILY COVERAGE



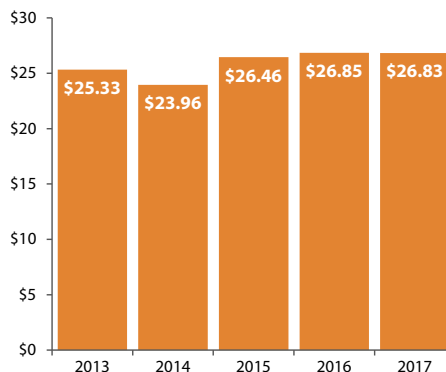
AVERAGE ANNUAL DEDUCTIBLE, SINGLE AND FAMILY COVERAGE



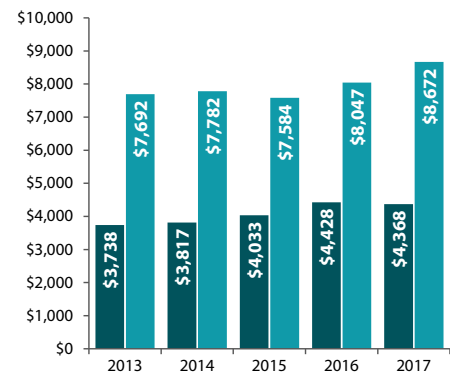
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS



AVERAGE CO-PAYMENT FOR A PRIMARY CARE OFFICE VISIT



AVERAGE ANNUAL OUT-OF-POCKET LIMIT, SINGLE AND FAMILY COVERAGE



North Carolina

	2013	2014	2015	2016	2017	Sig. dif. between 2016-2017
TRENDS IN ESI OFFER AND EMPLOYEE ACCESS, 2013-2017						
Percent of Employers Offering ESI	47.8%	43.5%	42.7%	39.9%	41.2%	
Percent of Employees in Establishments that Offer ESI	83.1%	80.4%	82.5%	81.5%	79.1%	
Percent of Employees Eligible for ESI at Offering Establishments	82.8%	77.7%	79.0%	78.6%	74.9%	
Percent of ESI-Eligible Employees Enrolled	74.5%	79.7%	74.0%	76.4%	75.5%	
TRENDS IN ESI COSTS, 2013-2017						
Average Annual Premiums						
Single Coverage	\$5,218	\$5,593	\$5,774	\$5,717	\$6,348	*
Family Coverage	\$15,023	\$16,210	\$17,141	\$16,986	\$18,101	
Average Employee Share of Premiums						
Single Coverage	20.4%	20.6%	21.5%	20.8%	21.9%	
Family Coverage	31.2%	28.7%	26.2%	28.4%	32.2%	
Average Annual Deductibles						
Single Coverage	\$1,367	\$1,515	\$1,794	\$1,963	\$1,975	
Family Coverage	\$2,556	\$2,722	\$3,033	\$3,215	\$3,671	
Percent of Employees in High-Deductible Health Plans	32.9%	42.7%	49.0%	47.5%	55.6%	*
Average Annual Out-of-Pocket Limit						
Single Coverage	\$3,738	\$3,817	\$4,033	\$4,428	\$4,368	
Family Coverage	\$7,692	\$7,782	\$7,584	\$8,047	\$8,672	
Average Co-payment for a Primary Care Office Visit	\$25.33	\$23.96	\$26.46	\$26.85	\$26.83	

* Significant difference between 2016 and 2017 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 2017).

All references are to private-sector employers and employees.

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

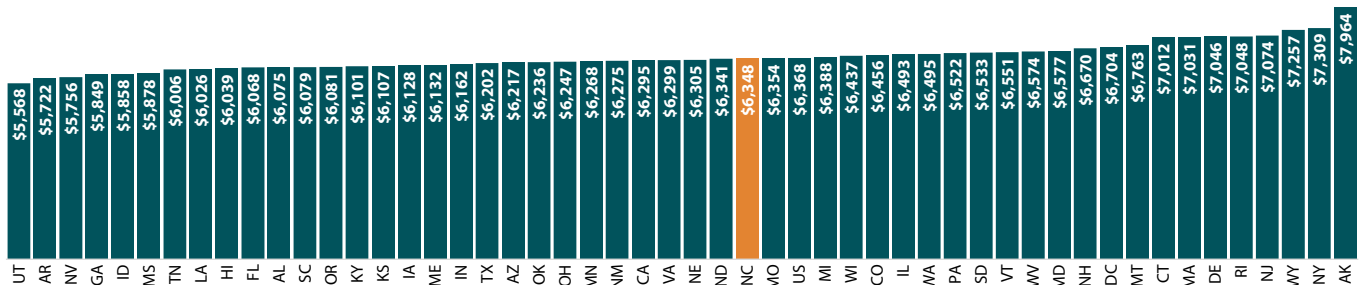
Please see www.shadac.org/ESIReport2018 for information on definitions and methods.

Data Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component, 2013-2017.

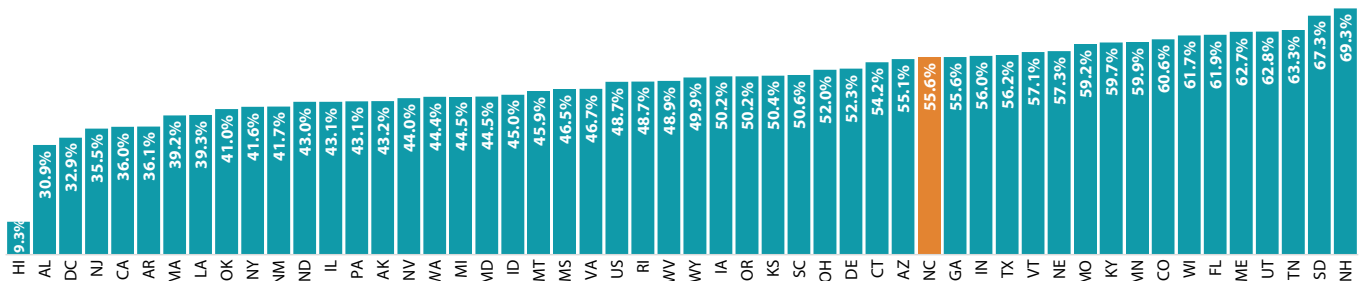
EXPLORING STATE VARIATION

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AVERAGE ANNUAL PREMIUM FOR SINGLE COVERAGE, 2017



PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2017

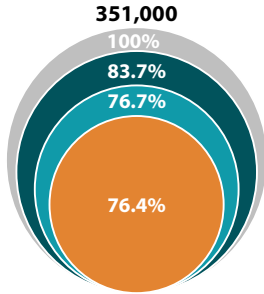


STATE-LEVEL TRENDS IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2013-2017

ND
North Dakota

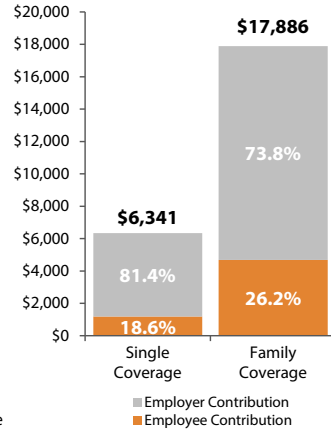
EMPLOYER-SPONSORED INSURANCE IN 2017

OFFER, ELIGIBILITY, AND ENROLLMENT

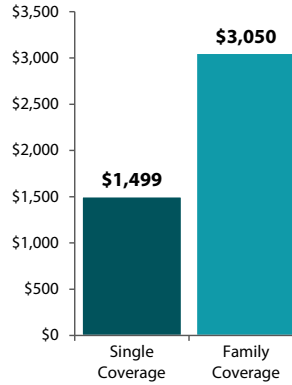


293,000 EMPLOYEES
work in establishments that OFFER coverage
225,000 EMPLOYEES
with an offer are ELIGIBLE for coverage
172,000 EMPLOYEES
with an offer who are eligible ENROLLED in coverage

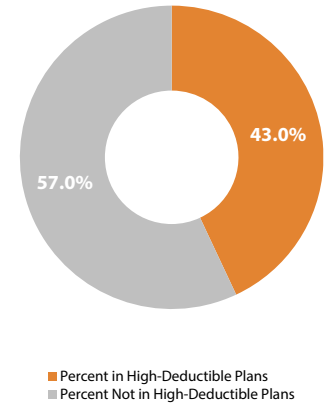
AVERAGE ANNUAL PREMIUM, SINGLE AND FAMILY COVERAGE



AVERAGE ANNUAL DEDUCTIBLE, SINGLE AND FAMILY COVERAGE



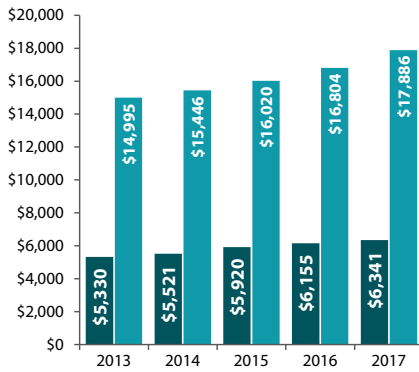
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS



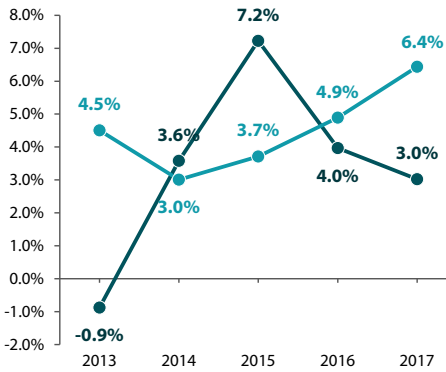
TRENDS IN ESI COSTS, 2013-2017

■ Single Coverage ■ Family Coverage

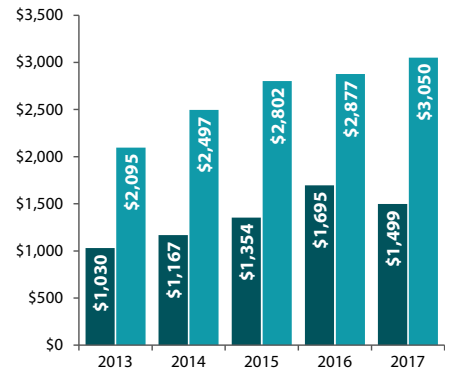
AVERAGE ANNUAL PREMIUM, SINGLE AND FAMILY COVERAGE



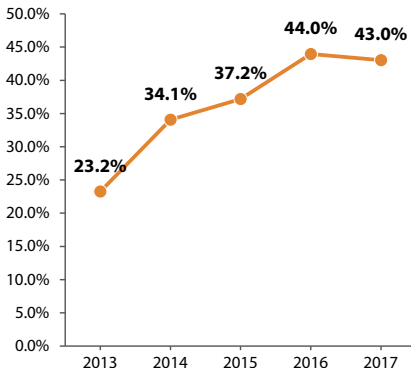
ANNUAL PREMIUM GROWTH RATE, SINGLE AND FAMILY COVERAGE



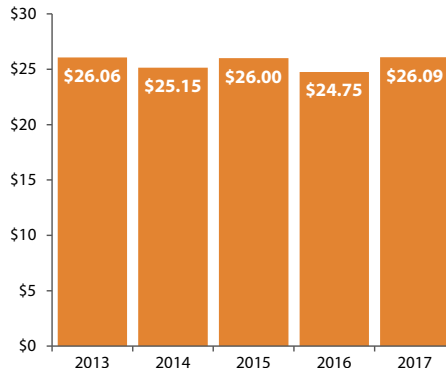
AVERAGE ANNUAL DEDUCTIBLE, SINGLE AND FAMILY COVERAGE



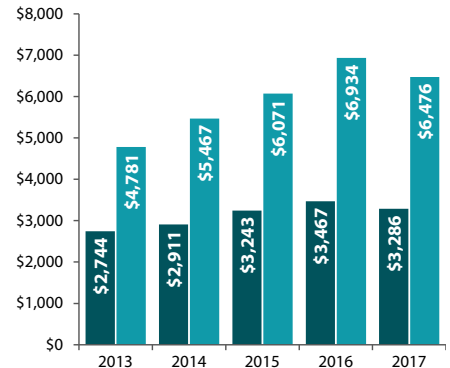
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS



AVERAGE CO-PAYMENT FOR A PRIMARY CARE OFFICE VISIT



AVERAGE ANNUAL OUT-OF-POCKET LIMIT, SINGLE AND FAMILY COVERAGE



North Dakota

	2013	2014	2015	2016	2017	Sig. dif. between 2016-2017
TRENDS IN ESI OFFER AND EMPLOYEE ACCESS, 2013-2017						
Percent of Employers Offering ESI	47.3%	46.0%	44.9%	51.4%	48.0%	
Percent of Employees in Establishments that Offer ESI	79.9%	80.8%	84.4%	82.7%	83.7%	
Percent of Employees Eligible for ESI at Offering Establishments	77.8%	77.8%	75.0%	76.9%	76.7%	
Percent of ESI-Eligible Employees Enrolled	75.7%	75.2%	74.6%	78.5%	76.4%	
TRENDS IN ESI COSTS, 2013-2017						
Average Annual Premiums						
Single Coverage	\$5,330	\$5,521	\$5,920	\$6,155	\$6,341	
Family Coverage	\$14,995	\$15,446	\$16,020	\$16,804	\$17,886	*
Average Employee Share of Premiums						
Single Coverage	18.2%	20.6%	21.6%	18.8%	18.6%	
Family Coverage	25.6%	25.8%	32.8%	27.0%	26.2%	
Average Annual Deductibles						
Single Coverage	\$1,030	\$1,167	\$1,354	\$1,695	\$1,499	
Family Coverage	\$2,095	\$2,497	\$2,802	\$2,877	\$3,050	
Percent of Employees in High-Deductible Health Plans	23.2%	34.1%	37.2%	44.0%	43.0%	
Average Annual Out-of-Pocket Limit						
Single Coverage	\$2,744	\$2,911	\$3,243	\$3,467	\$3,286	
Family Coverage	\$4,781	\$5,467	\$6,071	\$6,934	\$6,476	
Average Co-payment for a Primary Care Office Visit	\$26.06	\$25.15	\$26.00	\$24.75	\$26.09	

* Significant difference between 2016 and 2017 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 2017).

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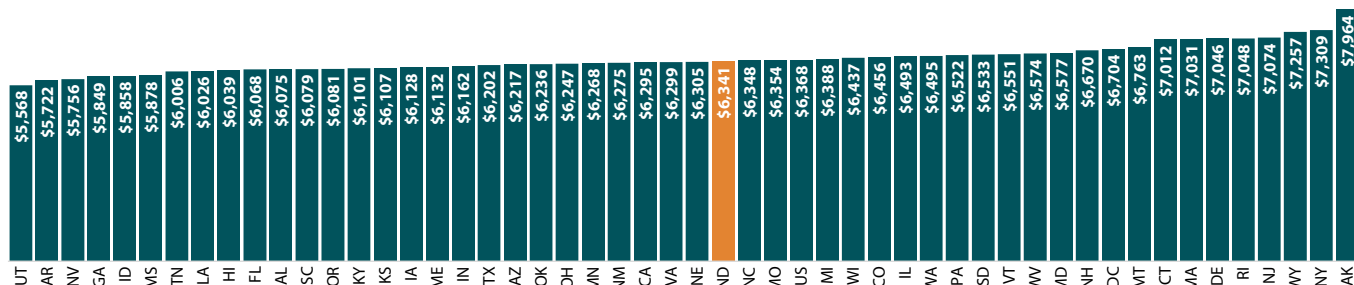
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Data Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component, 2013-2017.

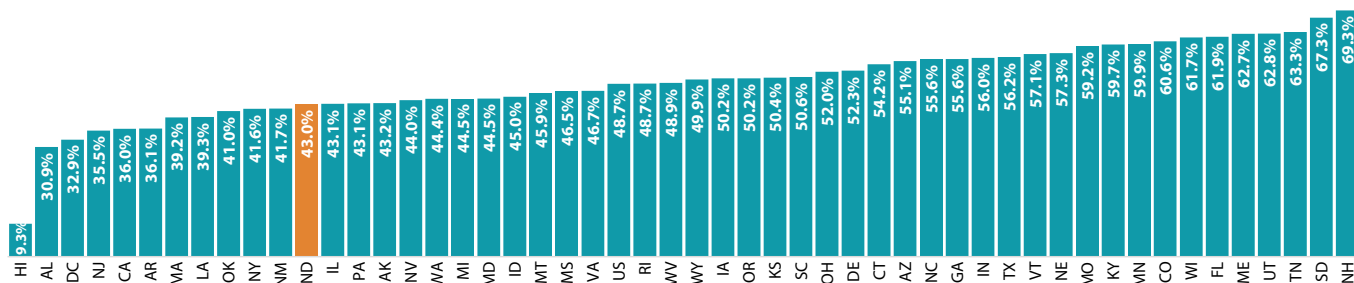
EXPLORING STATE VARIATION

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AVERAGE ANNUAL PREMIUM FOR SINGLE COVERAGE, 2017



PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2017

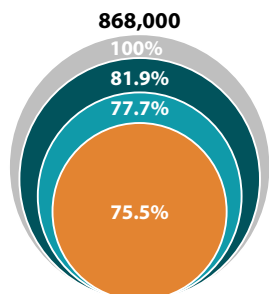


STATE-LEVEL TRENDS IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2013-2017

NE
Nebraska

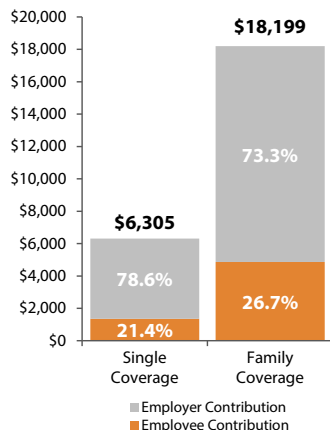
EMPLOYER-SPONSORED INSURANCE IN 2017

OFFER, ELIGIBILITY, AND ENROLLMENT

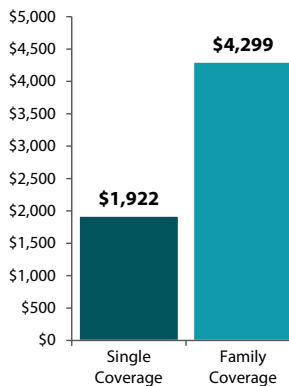


711,000 EMPLOYEES
work in establishments that OFFER coverage
552,000 EMPLOYEES
with an offer are ELIGIBLE for coverage
417,000 EMPLOYEES
with an offer who are eligible ENROLLED in coverage

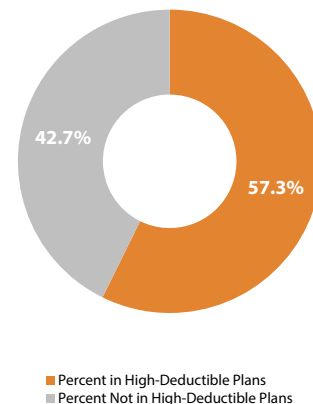
AVERAGE ANNUAL PREMIUM, SINGLE AND FAMILY COVERAGE



AVERAGE ANNUAL DEDUCTIBLE, SINGLE AND FAMILY COVERAGE



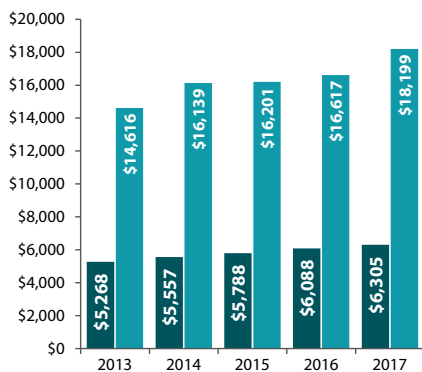
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS



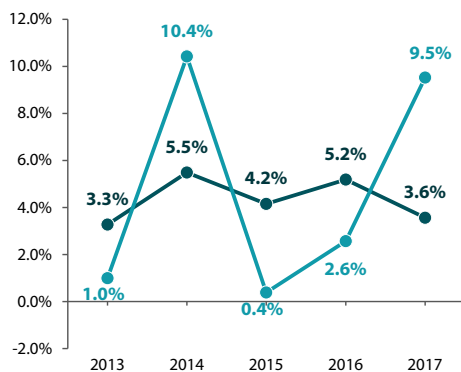
TRENDS IN ESI COSTS, 2013-2017

■ Single Coverage ■ Family Coverage

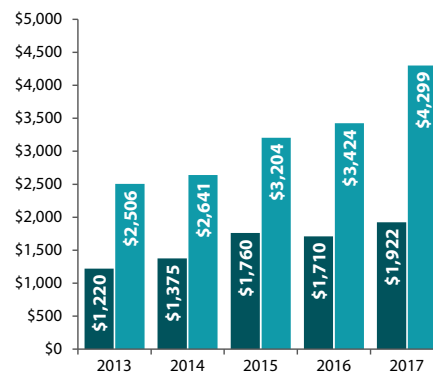
AVERAGE ANNUAL PREMIUM, SINGLE AND FAMILY COVERAGE



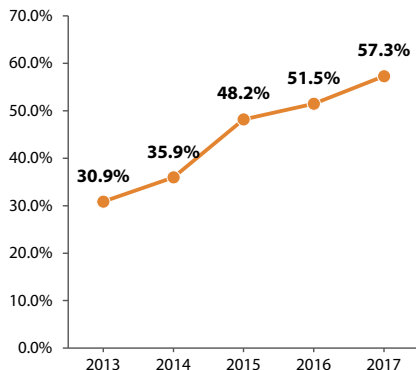
ANNUAL PREMIUM GROWTH RATE, SINGLE AND FAMILY COVERAGE



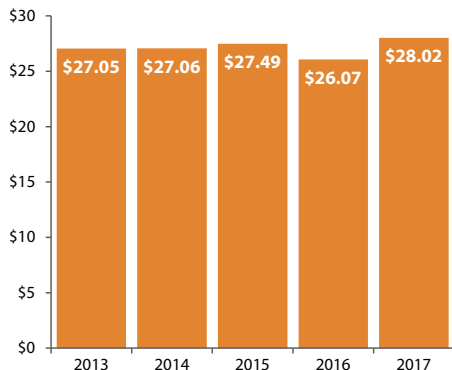
AVERAGE ANNUAL DEDUCTIBLE, SINGLE AND FAMILY COVERAGE



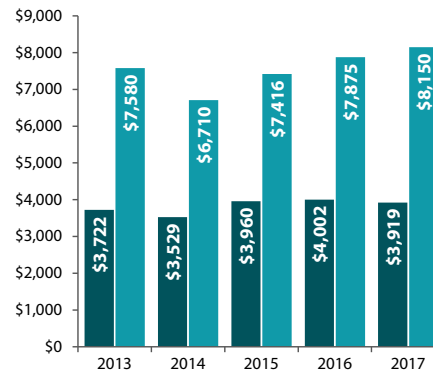
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS



AVERAGE CO-PAYMENT FOR A PRIMARY CARE OFFICE VISIT



AVERAGE ANNUAL OUT-OF-POCKET LIMIT, SINGLE AND FAMILY COVERAGE



Nebraska

	2013	2014	2015	2016	2017	Sig. dif. between 2016-2017
TRENDS IN ESI OFFER AND EMPLOYEE ACCESS, 2013-2017						
Percent of Employers Offering ESI	43.7%	39.5%	35.4%	36.1%	42.6%	*
Percent of Employees in Establishments that Offer ESI	83.7%	81.6%	78.9%	79.1%	81.9%	
Percent of Employees Eligible for ESI at Offering Establishments	79.6%	75.4%	73.0%	79.2%	77.7%	
Percent of ESI-Eligible Employees Enrolled	67.3%	73.6%	74.1%	76.2%	75.5%	
TRENDS IN ESI COSTS, 2013-2017						
Average Annual Premiums						
Single Coverage	\$5,268	\$5,557	\$5,788	\$6,088	\$6,305	
Family Coverage	\$14,616	\$16,139	\$16,201	\$16,617	\$18,199	*
Average Employee Share of Premiums						
Single Coverage	22.1%	23.8%	23.6%	23.9%	21.4%	
Family Coverage	30.6%	27.2%	32.5%	28.9%	26.7%	
Average Annual Deductibles						
Single Coverage	\$1,220	\$1,375	\$1,760	\$1,710	\$1,922	
Family Coverage	\$2,506	\$2,641	\$3,204	\$3,424	\$4,299	*
Percent of Employees in High-Deductible Health Plans	30.9%	35.9%	48.2%	51.5%	57.3%	*
Average Annual Out-of-Pocket Limit						
Single Coverage	\$3,722	\$3,529	\$3,960	\$4,002	\$3,919	
Family Coverage	\$7,580	\$6,710	\$7,416	\$7,875	\$8,150	
Average Co-payment for a Primary Care Office Visit	\$27.05	\$27.06	\$27.49	\$26.07	\$28.02	*

* Significant difference between 2016 and 2017 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 2017).

All references are to private-sector employers and employees.

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

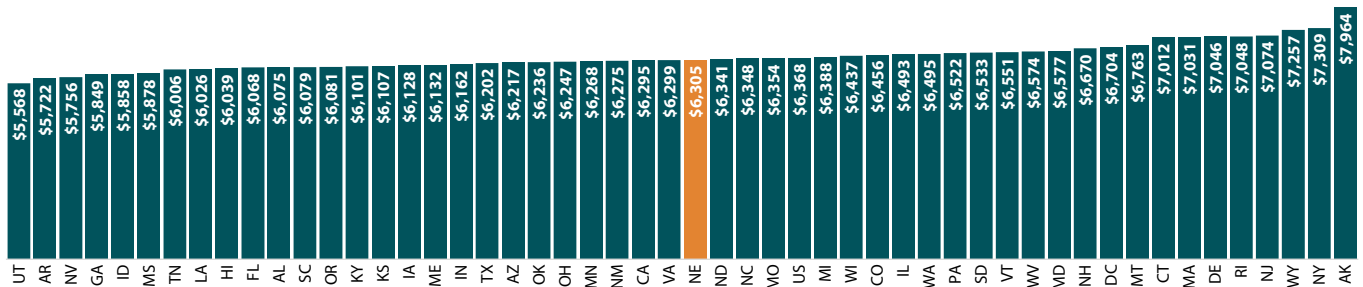
Please see www.shadac.org/ESIRReport2018 for information on definitions and methods.

Data Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component, 2013-2017.

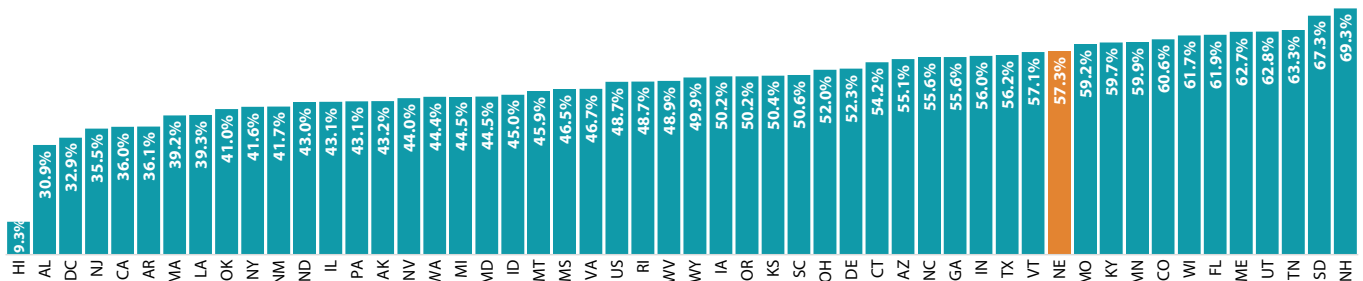
EXPLORING STATE VARIATION

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AVERAGE ANNUAL PREMIUM FOR SINGLE COVERAGE, 2017



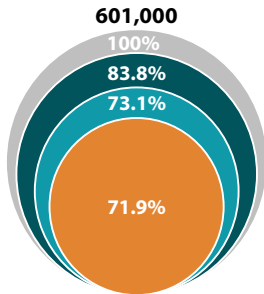
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2017



STATE-LEVEL TRENDS IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2013-2017

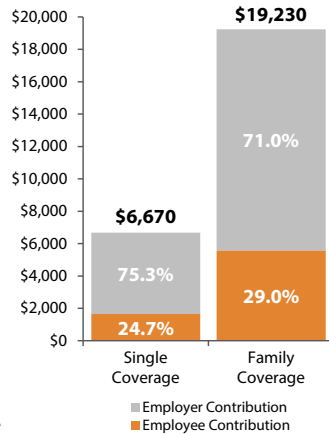
EMPLOYER-SPONSORED INSURANCE IN 2017

OFFER, ELIGIBILITY, AND ENROLLMENT

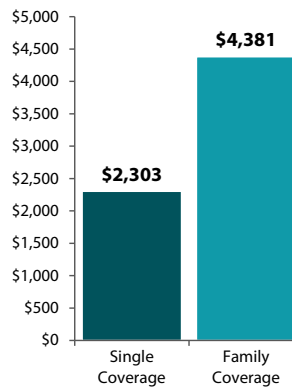


504,000 EMPLOYEES
work in establishments that OFFER coverage
368,000 EMPLOYEES
with an offer are ELIGIBLE for coverage
265,000 EMPLOYEES
with an offer who are eligible ENROLLED in coverage

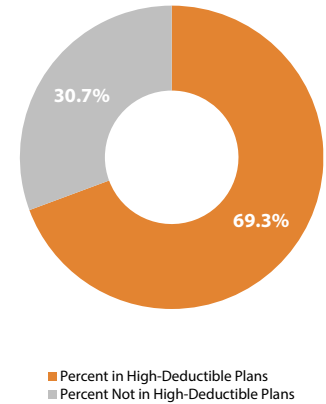
AVERAGE ANNUAL PREMIUM, SINGLE AND FAMILY COVERAGE



AVERAGE ANNUAL DEDUCTIBLE, SINGLE AND FAMILY COVERAGE



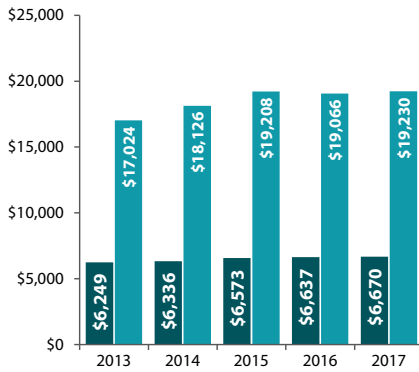
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS



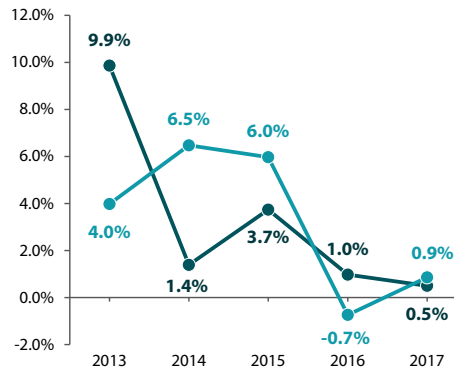
TRENDS IN ESI COSTS, 2013-2017

■ Single Coverage ■ Family Coverage

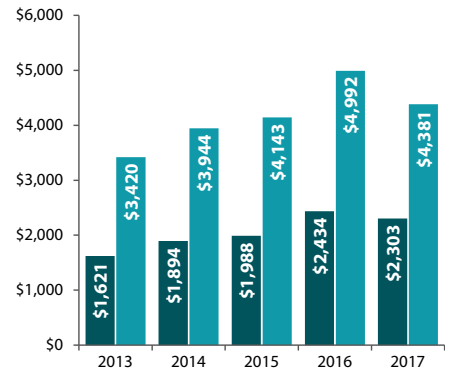
AVERAGE ANNUAL PREMIUM, SINGLE AND FAMILY COVERAGE



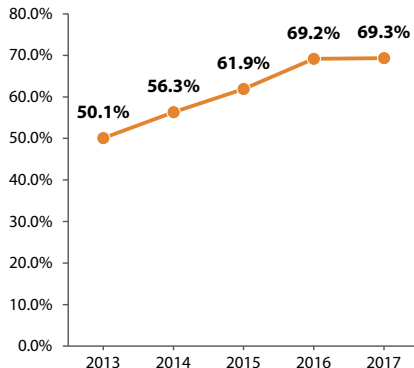
ANNUAL PREMIUM GROWTH RATE, SINGLE AND FAMILY COVERAGE



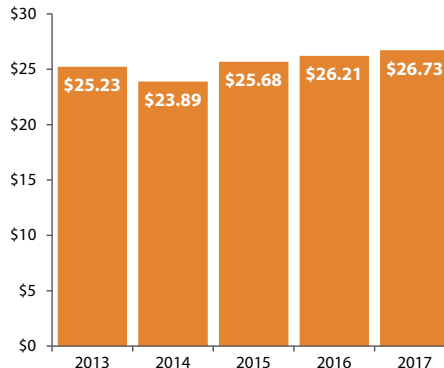
AVERAGE ANNUAL DEDUCTIBLE, SINGLE AND FAMILY COVERAGE



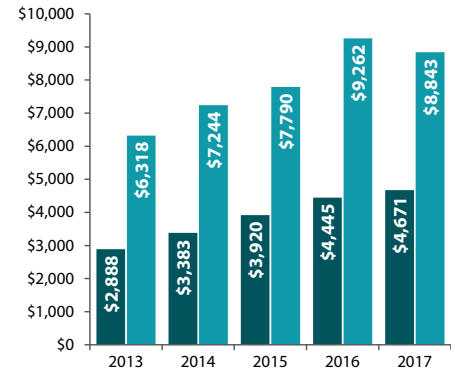
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS



AVERAGE CO-PAYMENT FOR A PRIMARY CARE OFFICE VISIT



AVERAGE ANNUAL OUT-OF-POCKET LIMIT, SINGLE AND FAMILY COVERAGE



New Hampshire

	2013	2014	2015	2016	2017	Sig. dif. between 2016-2017
TRENDS IN ESI OFFER AND EMPLOYEE ACCESS, 2013-2017						
Percent of Employers Offering ESI	52.4%	52.7%	48.9%	51.6%	49.0%	
Percent of Employees in Establishments that Offer ESI	85.7%	85.2%	84.5%	84.4%	83.8%	
Percent of Employees Eligible for ESI at Offering Establishments	75.5%	73.8%	73.8%	73.3%	73.1%	
Percent of ESI-Eligible Employees Enrolled	71.6%	74.0%	73.1%	72.1%	71.9%	
TRENDS IN ESI COSTS, 2013-2017						
Average Annual Premiums						
Single Coverage	\$6,249	\$6,336	\$6,573	\$6,637	\$6,670	
Family Coverage	\$17,024	\$18,126	\$19,208	\$19,066	\$19,230	
Average Employee Share of Premiums						
Single Coverage	22.6%	23.4%	24.0%	25.3%	24.7%	
Family Coverage	27.0%	27.0%	25.4%	27.0%	29.0%	
Average Annual Deductibles						
Single Coverage	\$1,621	\$1,894	\$1,988	\$2,434	\$2,303	
Family Coverage	\$3,420	\$3,944	\$4,143	\$4,992	\$4,381	
Percent of Employees in High-Deductible Health Plans	50.1%	56.3%	61.9%	69.2%	69.3%	
Average Annual Out-of-Pocket Limit						
Single Coverage	\$2,888	\$3,383	\$3,920	\$4,445	\$4,671	
Family Coverage	\$6,318	\$7,244	\$7,790	\$9,262	\$8,843	
Average Co-payment for a Primary Care Office Visit	\$25.23	\$23.89	\$25.68	\$26.21	\$26.73	

* Significant difference between 2016 and 2017 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 2017).

All references are to private-sector employers and employees.

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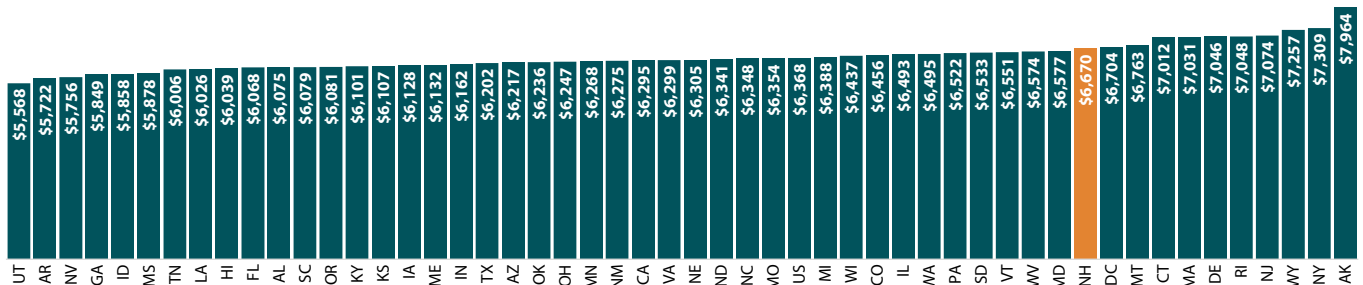
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Data Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component, 2013-2017.

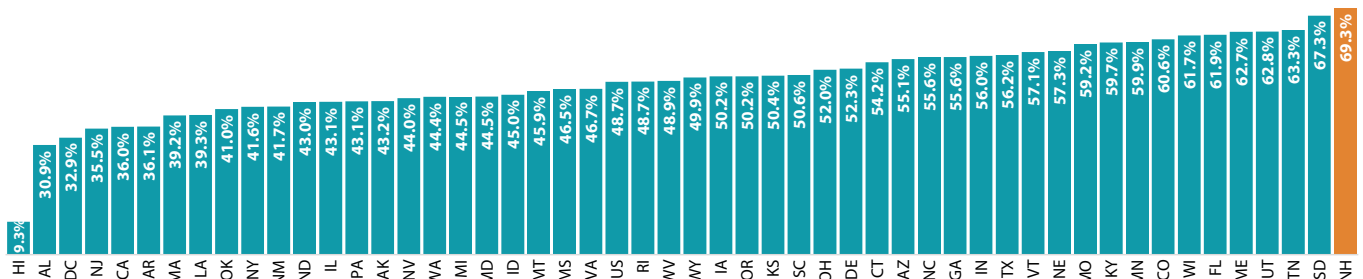
EXPLORING STATE VARIATION

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AVERAGE ANNUAL PREMIUM FOR SINGLE COVERAGE, 2017



PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2017

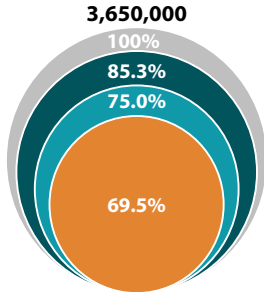


STATE-LEVEL TRENDS IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2013-2017

NJ
New Jersey

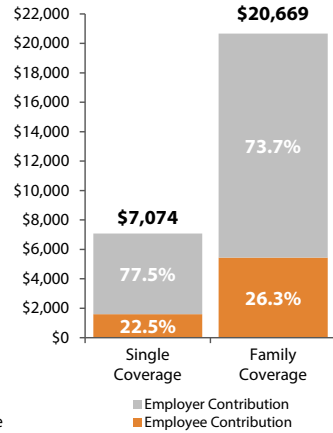
EMPLOYER-SPONSORED INSURANCE IN 2017

OFFER, ELIGIBILITY, AND ENROLLMENT

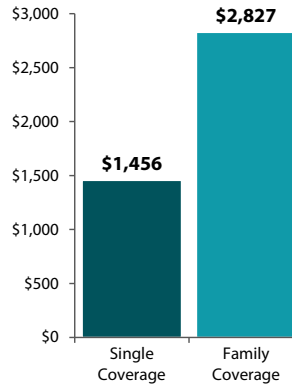


3,113,000 EMPLOYEES work in establishments that OFFER coverage
2,335,000 EMPLOYEES with an offer are ELIGIBLE for coverage
1,622,000 EMPLOYEES with an offer who are eligible ENROLLED in coverage

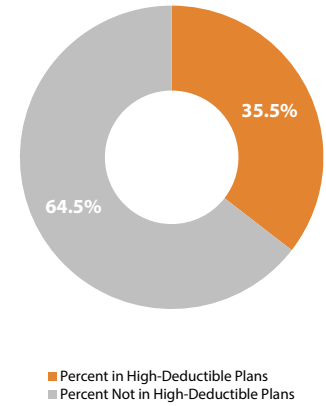
AVERAGE ANNUAL PREMIUM, SINGLE AND FAMILY COVERAGE



AVERAGE ANNUAL DEDUCTIBLE, SINGLE AND FAMILY COVERAGE



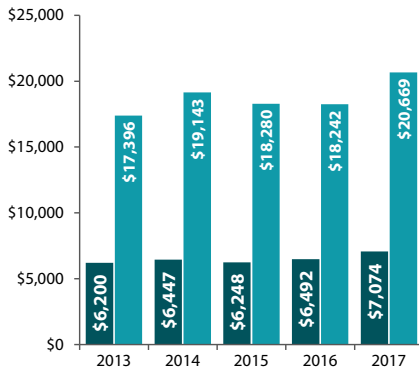
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS



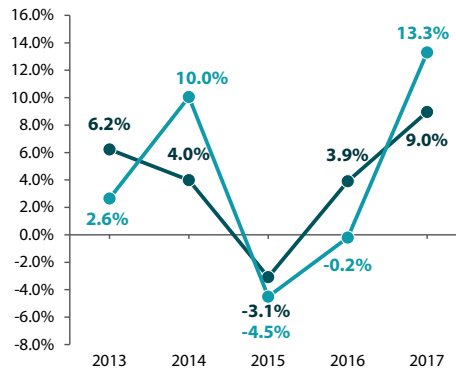
TRENDS IN ESI COSTS, 2013-2017

■ Single Coverage ■ Family Coverage

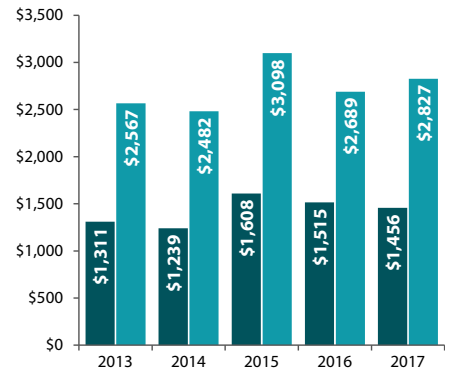
AVERAGE ANNUAL PREMIUM, SINGLE AND FAMILY COVERAGE



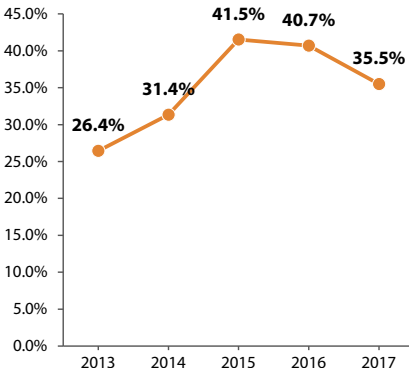
ANNUAL PREMIUM GROWTH RATE, SINGLE AND FAMILY COVERAGE



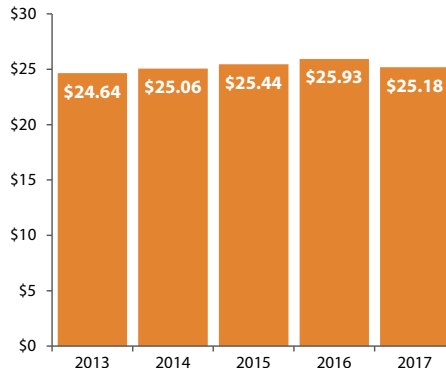
AVERAGE ANNUAL DEDUCTIBLE, SINGLE AND FAMILY COVERAGE



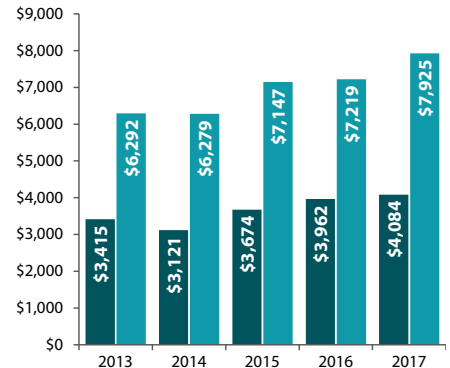
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS



AVERAGE CO-PAYMENT FOR A PRIMARY CARE OFFICE VISIT



AVERAGE ANNUAL OUT-OF-POCKET LIMIT, SINGLE AND FAMILY COVERAGE



New Jersey

	2013	2014	2015	2016	2017	Sig. dif. between 2016-2017
TRENDS IN ESI OFFER AND EMPLOYEE ACCESS, 2013-2017						
Percent of Employers Offering ESI	53.9%	57.3%	53.4%	51.2%	51.0%	
Percent of Employees in Establishments that Offer ESI	85.8%	85.6%	87.3%	85.9%	85.3%	
Percent of Employees Eligible for ESI at Offering Establishments	75.4%	76.3%	73.3%	75.2%	75.0%	
Percent of ESI-Eligible Employees Enrolled	73.3%	76.9%	73.3%	71.1%	69.5%	
TRENDS IN ESI COSTS, 2013-2017						
Average Annual Premiums						
Single Coverage	\$6,200	\$6,447	\$6,248	\$6,492	\$7,074	*
Family Coverage	\$17,396	\$19,143	\$18,280	\$18,242	\$20,669	*
Average Employee Share of Premiums						
Single Coverage	20.2%	20.1%	25.1%	26.9%	22.5%	*
Family Coverage	25.8%	22.5%	26.9%	31.7%	26.3%	*
Average Annual Deductibles						
Single Coverage	\$1,311	\$1,239	\$1,608	\$1,515	\$1,456	
Family Coverage	\$2,567	\$2,482	\$3,098	\$2,689	\$2,827	
Percent of Employees in High-Deductible Health Plans	26.4%	31.4%	41.5%	40.7%	35.5%	*
Average Annual Out-of-Pocket Limit						
Single Coverage	\$3,415	\$3,121	\$3,674	\$3,962	\$4,084	
Family Coverage	\$6,292	\$6,279	\$7,147	\$7,219	\$7,925	*
Average Co-payment for a Primary Care Office Visit	\$24.64	\$25.06	\$25.44	\$25.93	\$25.18	

* Significant difference between 2016 and 2017 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 2017).

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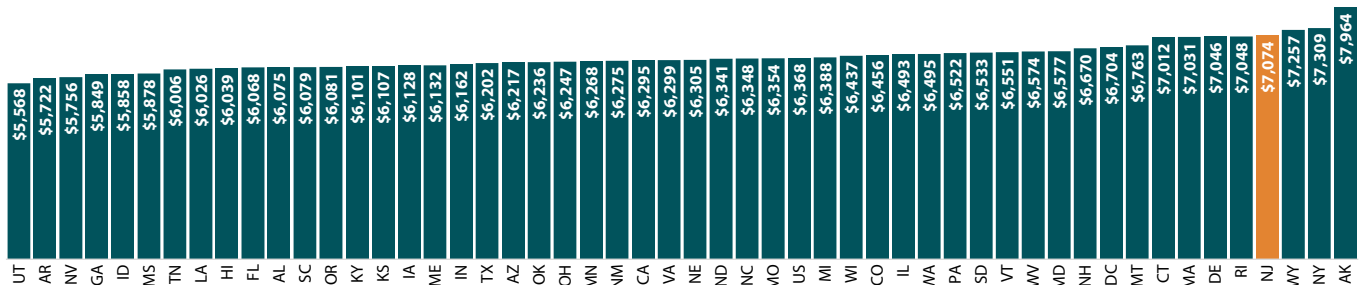
Please see www.shadac.org/ESIReport2018 for information on definitions and methods.

Data Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component, 2013-2017.

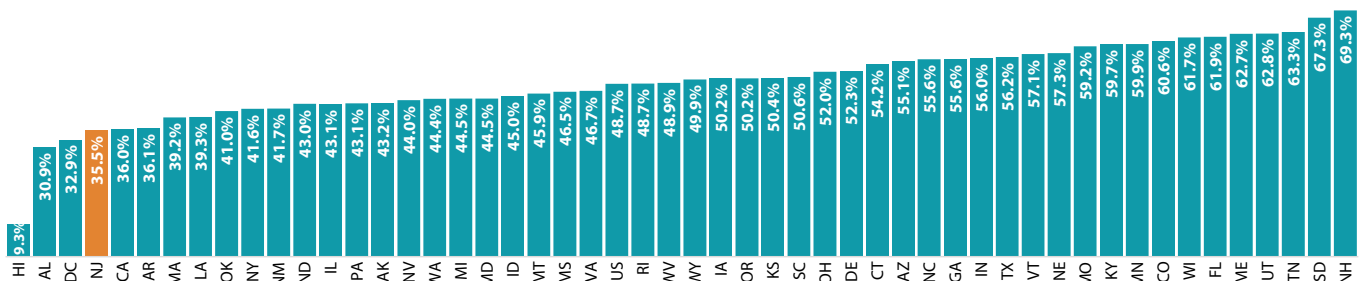
EXPLORING STATE VARIATION

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AVERAGE ANNUAL PREMIUM FOR SINGLE COVERAGE, 2017



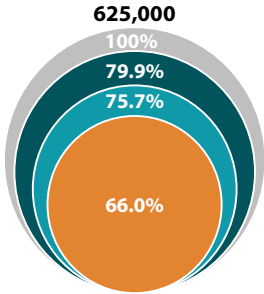
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2017



STATE-LEVEL TRENDS IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2013-2017

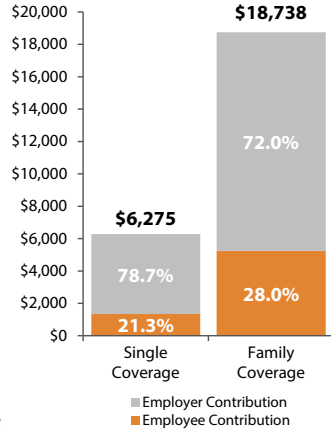
EMPLOYER-SPONSORED INSURANCE IN 2017

OFFER, ELIGIBILITY, AND ENROLLMENT

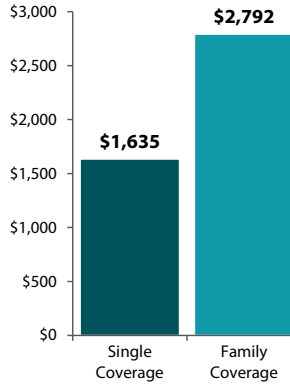


625,000
499,000 EMPLOYEES
work in establishments that OFFER coverage
378,000 EMPLOYEES
with an offer are ELIGIBLE for coverage
249,000 EMPLOYEES
with an offer who are eligible ENROLLED in coverage

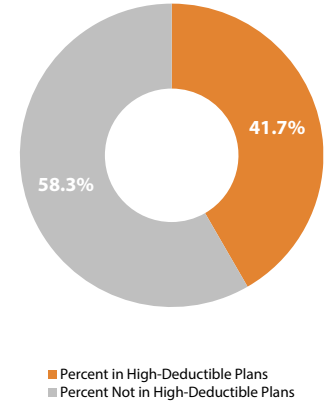
AVERAGE ANNUAL PREMIUM, SINGLE AND FAMILY COVERAGE



AVERAGE ANNUAL DEDUCTIBLE, SINGLE AND FAMILY COVERAGE



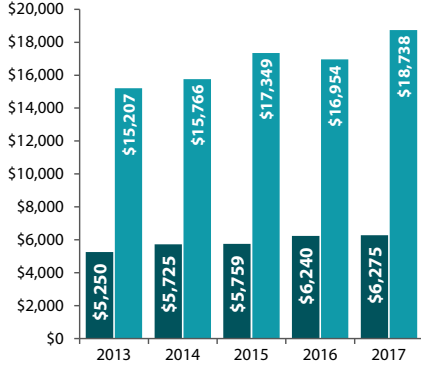
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS



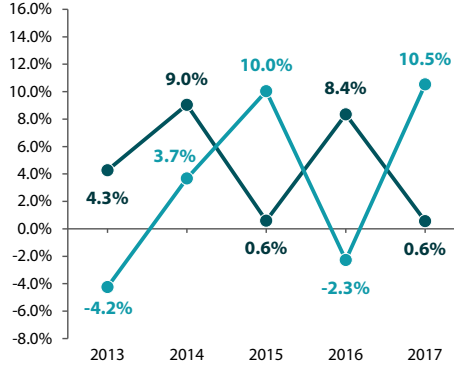
TRENDS IN ESI COSTS, 2013-2017

■ Single Coverage ■ Family Coverage

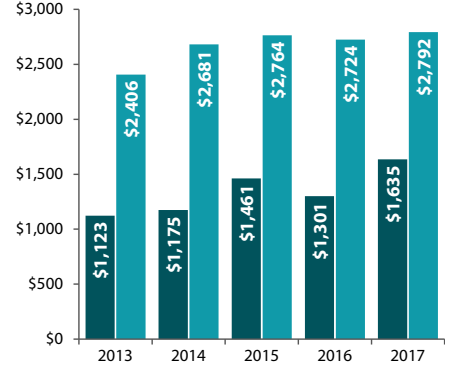
AVERAGE ANNUAL PREMIUM, SINGLE AND FAMILY COVERAGE



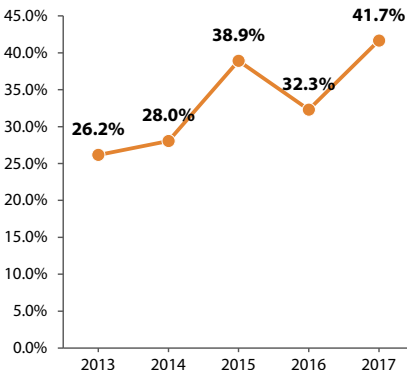
ANNUAL PREMIUM GROWTH RATE, SINGLE AND FAMILY COVERAGE



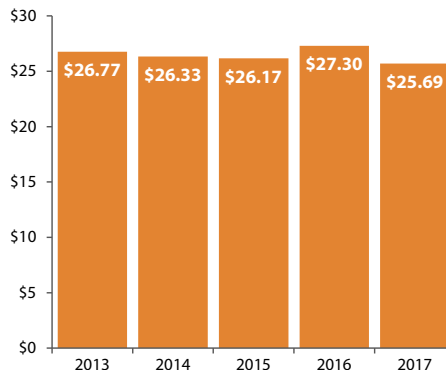
AVERAGE ANNUAL DEDUCTIBLE, SINGLE AND FAMILY COVERAGE



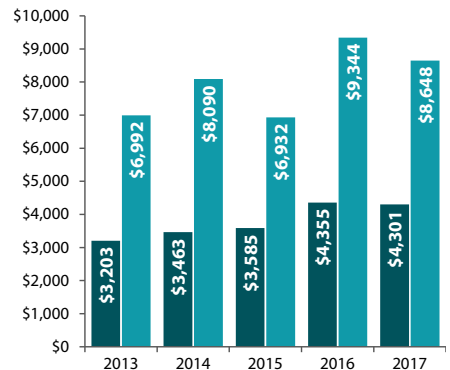
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS



AVERAGE CO-PAYMENT FOR A PRIMARY CARE OFFICE VISIT



AVERAGE ANNUAL OUT-OF-POCKET LIMIT, SINGLE AND FAMILY COVERAGE



New Mexico

	2013	2014	2015	2016	2017	Sig. dif. between 2016-2017
TRENDS IN ESI OFFER AND EMPLOYEE ACCESS, 2013-2017						
Percent of Employers Offering ESI	46.6%	41.7%	43.2%	42.4%	50.8%	*
Percent of Employees in Establishments that Offer ESI	79.9%	73.3%	76.4%	80.6%	79.9%	
Percent of Employees Eligible for ESI at Offering Establishments	71.4%	71.4%	75.8%	74.0%	75.7%	
Percent of ESI-Eligible Employees Enrolled	67.0%	71.6%	69.1%	68.4%	66.0%	
TRENDS IN ESI COSTS, 2013-2017						
Average Annual Premiums						
Single Coverage	\$5,250	\$5,725	\$5,759	\$6,240	\$6,275	
Family Coverage	\$15,207	\$15,766	\$17,349	\$16,954	\$18,738	*
Average Employee Share of Premiums						
Single Coverage	21.3%	23.7%	20.4%	20.8%	21.3%	
Family Coverage	26.4%	28.9%	26.3%	32.2%	28.0%	
Average Annual Deductibles						
Single Coverage	\$1,123	\$1,175	\$1,461	\$1,301	\$1,635	*
Family Coverage	\$2,406	\$2,681	\$2,764	\$2,724	\$2,792	
Percent of Employees in High-Deductible Health Plans	26.2%	28.0%	38.9%	32.3%	41.7%	*
Average Annual Out-of-Pocket Limit						
Single Coverage	\$3,203	\$3,463	\$3,585	\$4,355	\$4,301	
Family Coverage	\$6,992	\$8,090	\$6,932	\$9,344	\$8,648	
Average Co-payment for a Primary Care Office Visit	\$26.77	\$26.33	\$26.17	\$27.30	\$25.69	

* Significant difference between 2016 and 2017 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 2017).

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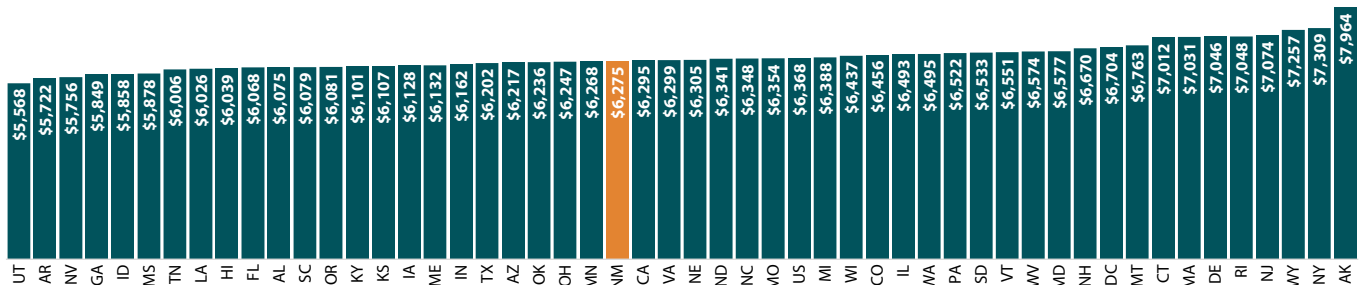
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Data Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component, 2013-2017.

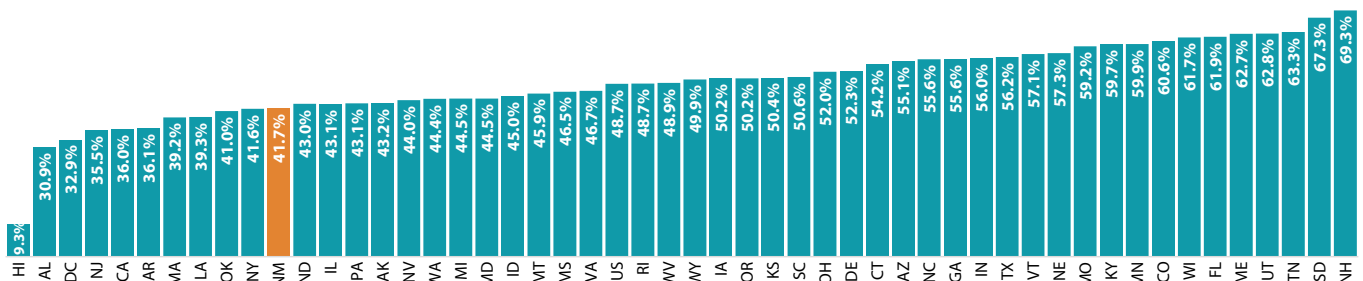
EXPLORING STATE VARIATION

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AVERAGE ANNUAL PREMIUM FOR SINGLE COVERAGE, 2017



PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2017

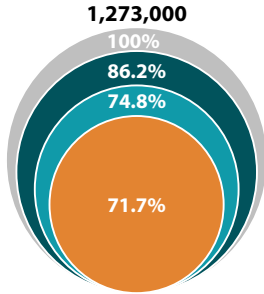


STATE-LEVEL TRENDS IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2013-2017

NV
Nevada

EMPLOYER-SPONSORED INSURANCE IN 2017

OFFER, ELIGIBILITY, AND ENROLLMENT



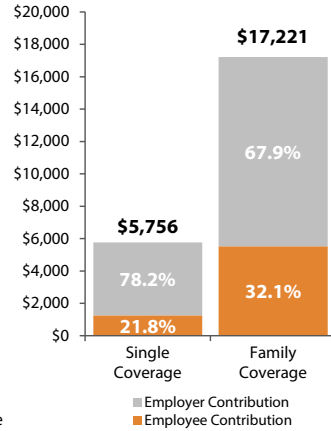
1,273,000
work in establishments that OFFER coverage

1,097,000 EMPLOYEES
with an offer are ELIGIBLE for coverage

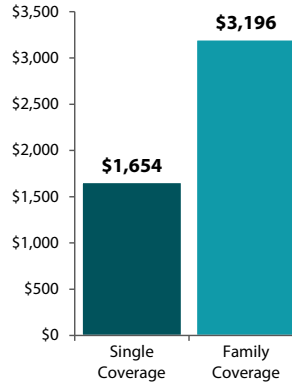
821,000 EMPLOYEES
with an offer are ELIGIBLE for coverage

589,000 EMPLOYEES
with an offer who are eligible ENROLLED in coverage

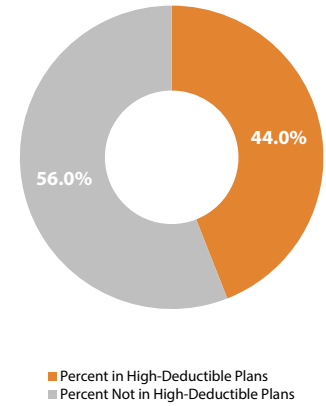
AVERAGE ANNUAL PREMIUM, SINGLE AND FAMILY COVERAGE



AVERAGE ANNUAL DEDUCTIBLE, SINGLE AND FAMILY COVERAGE



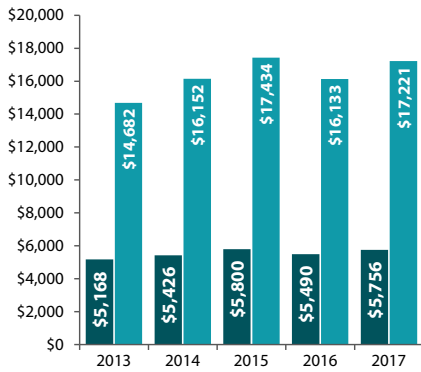
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS



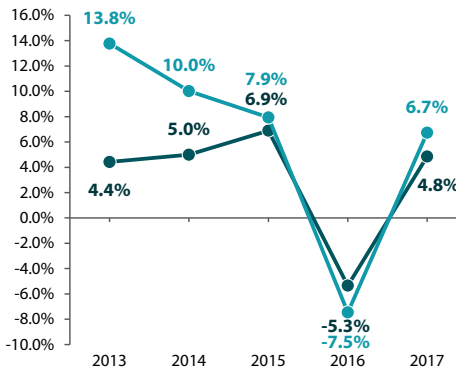
TRENDS IN ESI COSTS, 2013-2017

■ Single Coverage ■ Family Coverage

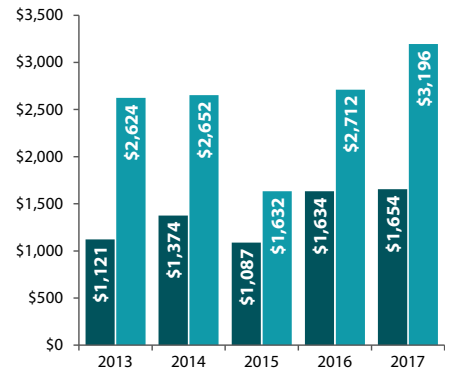
AVERAGE ANNUAL PREMIUM, SINGLE AND FAMILY COVERAGE



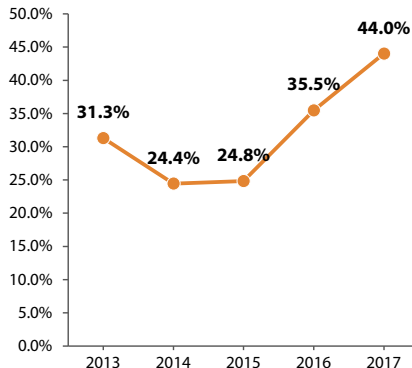
ANNUAL PREMIUM GROWTH RATE, SINGLE AND FAMILY COVERAGE



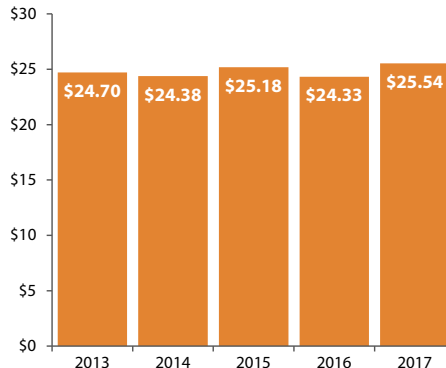
AVERAGE ANNUAL DEDUCTIBLE, SINGLE AND FAMILY COVERAGE



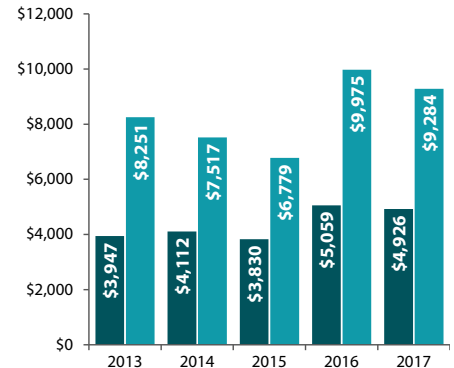
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS



AVERAGE CO-PAYMENT FOR A PRIMARY CARE OFFICE VISIT



AVERAGE ANNUAL OUT-OF-POCKET LIMIT, SINGLE AND FAMILY COVERAGE



Nevada

	2013	2014	2015	2016	2017	Sig. dif. between 2016-2017
TRENDS IN ESI OFFER AND EMPLOYEE ACCESS, 2013-2017						
Percent of Employers Offering ESI	52.6%	53.0%	52.7%	54.6%	50.6%	
Percent of Employees in Establishments that Offer ESI	88.0%	86.0%	89.1%	87.2%	86.2%	
Percent of Employees Eligible for ESI at Offering Establishments	73.7%	69.5%	76.1%	68.7%	74.8%	*
Percent of ESI-Eligible Employees Enrolled	70.1%	79.3%	74.8%	71.7%	71.7%	
TRENDS IN ESI COSTS, 2013-2017						
Average Annual Premiums						
Single Coverage	\$5,168	\$5,426	\$5,800	\$5,490	\$5,756	
Family Coverage	\$14,682	\$16,152	\$17,434	\$16,133	\$17,221	
Average Employee Share of Premiums						
Single Coverage	25.2%	22.2%	18.9%	22.5%	21.8%	
Family Coverage	31.0%	26.1%	22.9%	31.5%	32.1%	
Average Annual Deductibles						
Single Coverage	\$1,121	\$1,374	\$1,087	\$1,634	\$1,654	
Family Coverage	\$2,624	\$2,652	\$1,632	\$2,712	\$3,196	
Percent of Employees in High-Deductible Health Plans	31.3%	24.4%	24.8%	35.5%	44.0%	*
Average Annual Out-of-Pocket Limit						
Single Coverage	\$3,947	\$4,112	\$3,830	\$5,059	\$4,926	
Family Coverage	\$8,251	\$7,517	\$6,779	\$9,975	\$9,284	
Average Co-payment for a Primary Care Office Visit	\$24.70	\$24.38	\$25.18	\$24.33	\$25.54	

* Significant difference between 2016 and 2017 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 2017).

All references are to private-sector employers and employees.

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

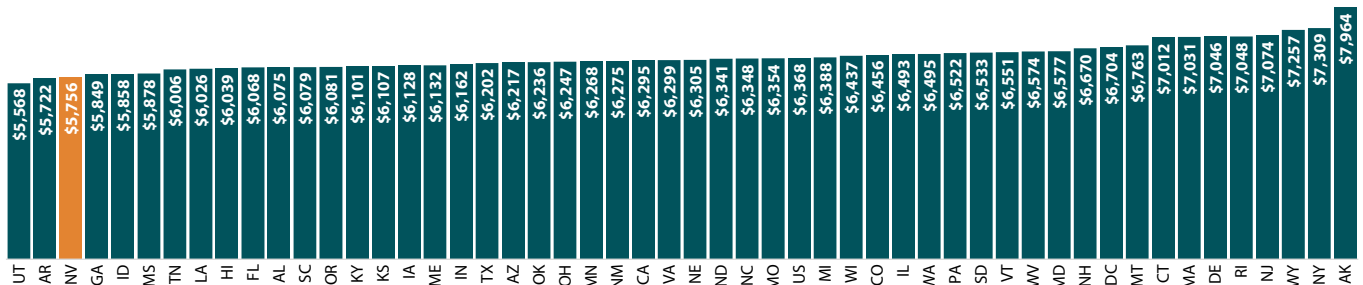
Please see www.shadac.org/ESIReport2018 for information on definitions and methods.

Data Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component, 2013-2017.

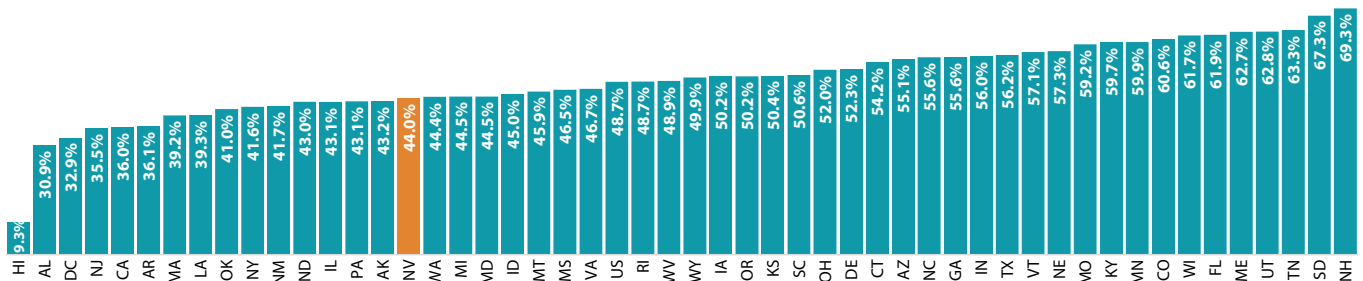
EXPLORING STATE VARIATION

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AVERAGE ANNUAL PREMIUM FOR SINGLE COVERAGE, 2017



PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2017

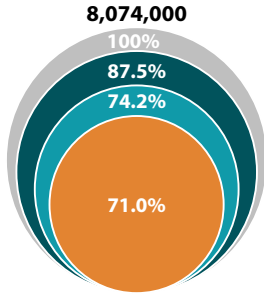


STATE-LEVEL TRENDS IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2013-2017

NY
New York

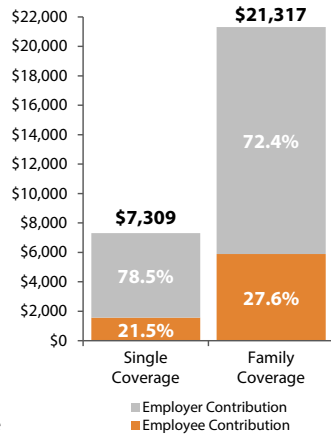
EMPLOYER-SPONSORED INSURANCE IN 2017

OFFER, ELIGIBILITY, AND ENROLLMENT

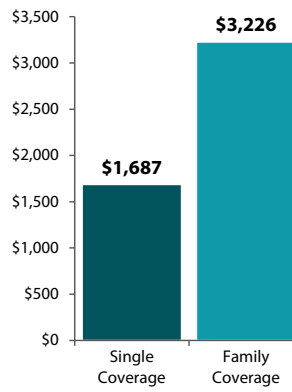


7,065,000 EMPLOYEES
work in establishments that OFFER coverage
5,242,000 EMPLOYEES
with an offer are ELIGIBLE for coverage
3,723,000 EMPLOYEES
with an offer who are eligible ENROLLED in coverage

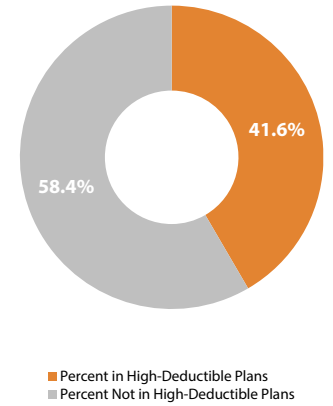
AVERAGE ANNUAL PREMIUM, SINGLE AND FAMILY COVERAGE



AVERAGE ANNUAL DEDUCTIBLE, SINGLE AND FAMILY COVERAGE



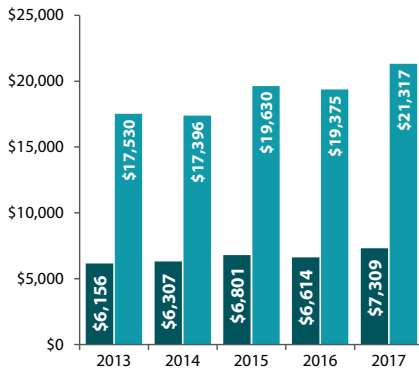
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS



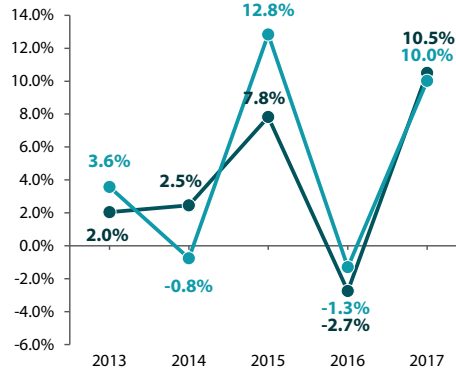
TRENDS IN ESI COSTS, 2013-2017

■ Single Coverage ■ Family Coverage

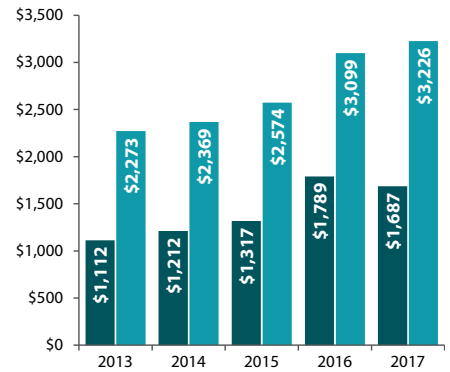
AVERAGE ANNUAL PREMIUM, SINGLE AND FAMILY COVERAGE



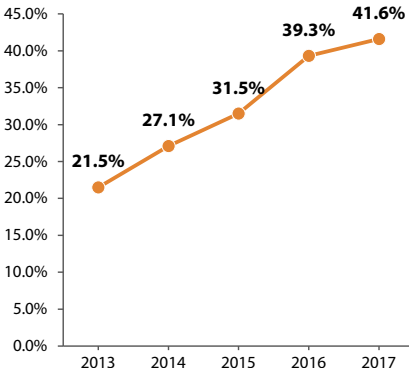
ANNUAL PREMIUM GROWTH RATE, SINGLE AND FAMILY COVERAGE



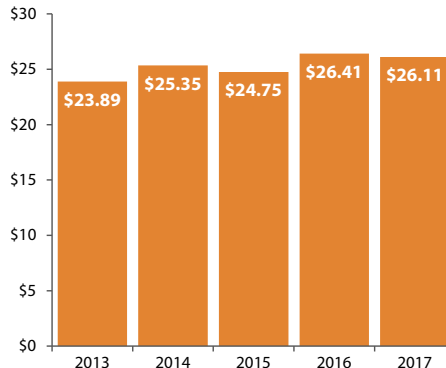
AVERAGE ANNUAL DEDUCTIBLE, SINGLE AND FAMILY COVERAGE



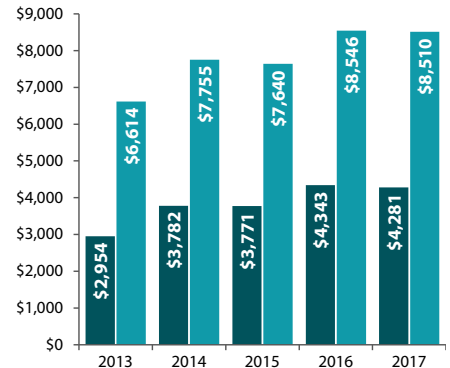
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS



AVERAGE CO-PAYMENT FOR A PRIMARY CARE OFFICE VISIT



AVERAGE ANNUAL OUT-OF-POCKET LIMIT, SINGLE AND FAMILY COVERAGE



New York

	2013	2014	2015	2016	2017	Sig. dif. between 2016-2017
TRENDS IN ESI OFFER AND EMPLOYEE ACCESS, 2013-2017						
Percent of Employers Offering ESI	53.7%	48.4%	48.9%	44.3%	46.0%	
Percent of Employees in Establishments that Offer ESI	87.3%	85.3%	86.8%	85.5%	87.5%	
Percent of Employees Eligible for ESI at Offering Establishments	74.8%	72.6%	74.1%	73.2%	74.2%	
Percent of ESI-Eligible Employees Enrolled	72.6%	75.8%	71.4%	68.7%	71.0%	
TRENDS IN ESI COSTS, 2013-2017						
Average Annual Premiums						
Single Coverage	\$6,156	\$6,307	\$6,801	\$6,614	\$7,309	*
Family Coverage	\$17,530	\$17,396	\$19,630	\$19,375	\$21,317	*
Average Employee Share of Premiums						
Single Coverage	21.0%	19.4%	22.1%	20.5%	21.5%	
Family Coverage	24.1%	23.9%	26.4%	24.2%	27.6%	*
Average Annual Deductibles						
Single Coverage	\$1,112	\$1,212	\$1,317	\$1,789	\$1,687	
Family Coverage	\$2,273	\$2,369	\$2,574	\$3,099	\$3,226	
Percent of Employees in High-Deductible Health Plans	21.5%	27.1%	31.5%	39.3%	41.6%	*
Average Annual Out-of-Pocket Limit						
Single Coverage	\$2,954	\$3,782	\$3,771	\$4,343	\$4,281	
Family Coverage	\$6,614	\$7,755	\$7,640	\$8,546	\$8,510	
Average Co-payment for a Primary Care Office Visit	\$23.89	\$25.35	\$24.75	\$26.41	\$26.11	

* Significant difference between 2016 and 2017 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 2017).

All references are to private-sector employers and employees.

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

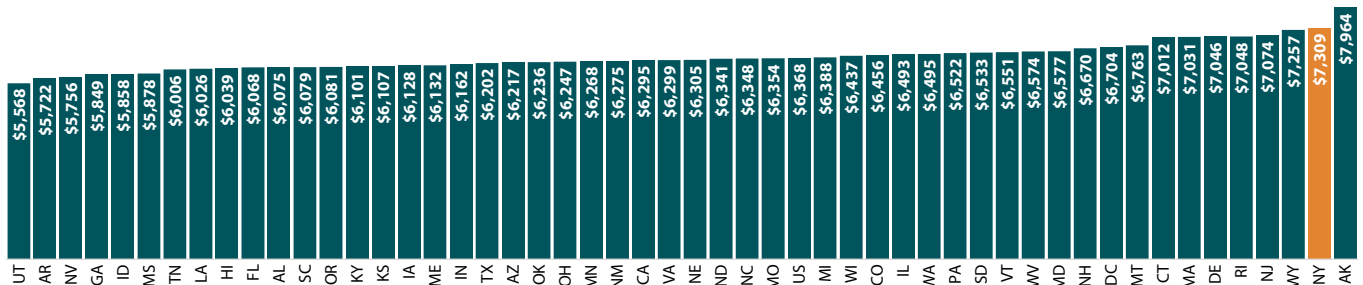
Please see www.shadac.org/ESIReport2018 for information on definitions and methods.

Data Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component, 2013-2017.

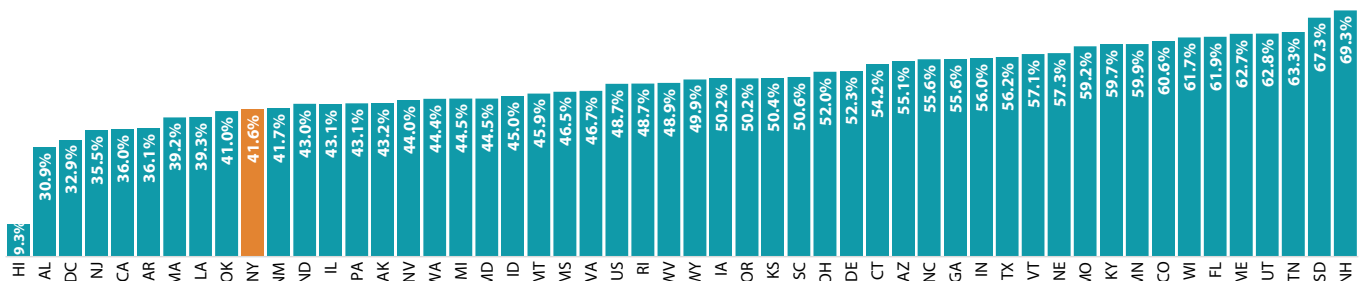
EXPLORING STATE VARIATION

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AVERAGE ANNUAL PREMIUM FOR SINGLE COVERAGE, 2017



PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2017

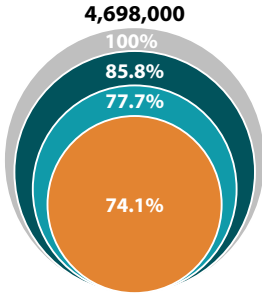


STATE-LEVEL TRENDS IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2013-2017



EMPLOYER-SPONSORED INSURANCE IN 2017

OFFER, ELIGIBILITY, AND ENROLLMENT



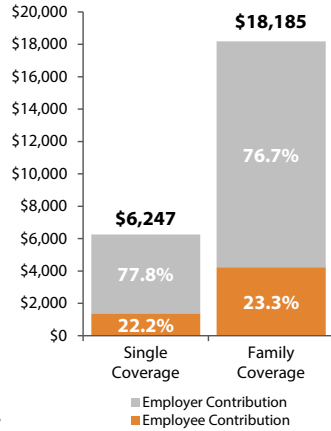
4,698,000
work in establishments that OFFER coverage

4,031,000 EMPLOYEES
with an offer are ELIGIBLE for coverage

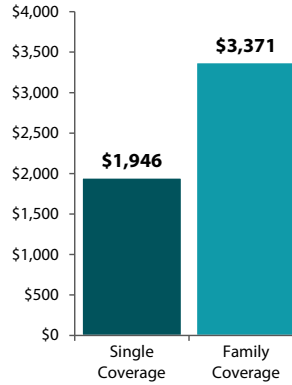
3,132,000 EMPLOYEES
with an offer who are eligible ENROLLED in coverage

2,322,000 EMPLOYEES
with an offer who are eligible ENROLLED in coverage

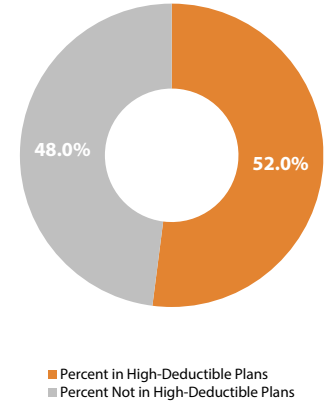
AVERAGE ANNUAL PREMIUM, SINGLE AND FAMILY COVERAGE



AVERAGE ANNUAL DEDUCTIBLE, SINGLE AND FAMILY COVERAGE



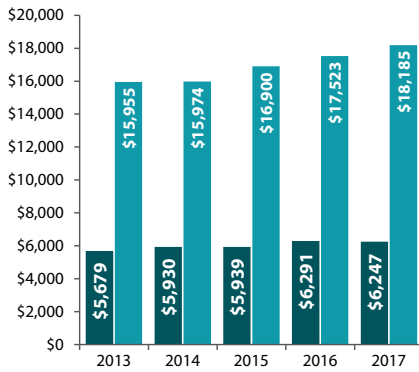
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS



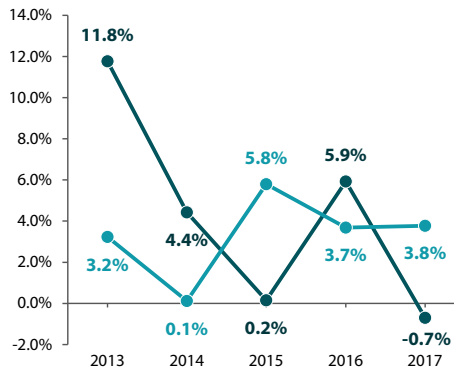
TRENDS IN ESI COSTS, 2013-2017

■ Single Coverage ■ Family Coverage

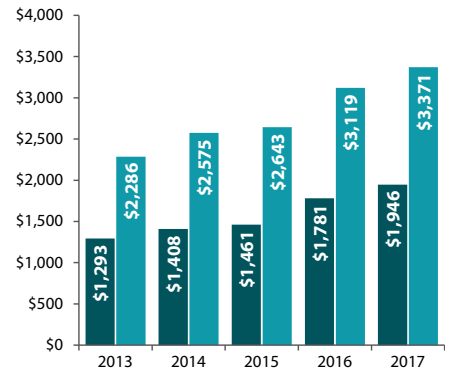
AVERAGE ANNUAL PREMIUM, SINGLE AND FAMILY COVERAGE



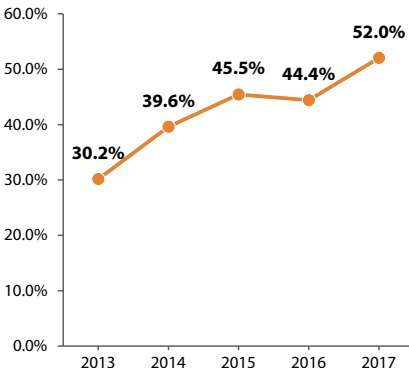
ANNUAL PREMIUM GROWTH RATE, SINGLE AND FAMILY COVERAGE



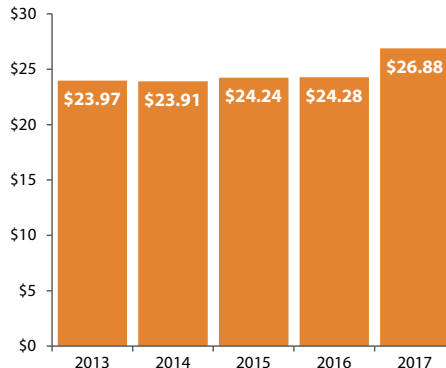
AVERAGE ANNUAL DEDUCTIBLE, SINGLE AND FAMILY COVERAGE



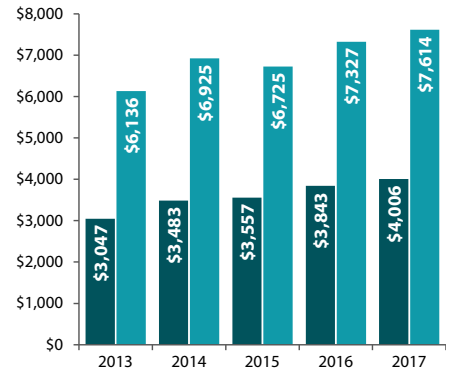
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS



AVERAGE CO-PAYMENT FOR A PRIMARY CARE OFFICE VISIT



AVERAGE ANNUAL OUT-OF-POCKET LIMIT, SINGLE AND FAMILY COVERAGE



Ohio

	2013	2014	2015	2016	2017	Sig. dif. between 2016-2017
TRENDS IN ESI OFFER AND EMPLOYEE ACCESS, 2013-2017						
Percent of Employers Offering ESI	53.8%	52.8%	50.6%	54.8%	53.1%	
Percent of Employees in Establishments that Offer ESI	86.5%	86.1%	85.4%	87.0%	85.8%	
Percent of Employees Eligible for ESI at Offering Establishments	79.0%	78.1%	76.1%	74.5%	77.7%	
Percent of ESI-Eligible Employees Enrolled	78.6%	76.2%	76.7%	69.1%	74.1%	
TRENDS IN ESI COSTS, 2013-2017						
Average Annual Premiums						
Single Coverage	\$5,679	\$5,930	\$5,939	\$6,291	\$6,247	
Family Coverage	\$15,955	\$15,974	\$16,900	\$17,523	\$18,185	
Average Employee Share of Premiums						
Single Coverage	18.5%	21.2%	20.6%	21.5%	22.2%	
Family Coverage	22.8%	22.4%	22.0%	22.7%	23.3%	
Average Annual Deductibles						
Single Coverage	\$1,293	\$1,408	\$1,461	\$1,781	\$1,946	
Family Coverage	\$2,286	\$2,575	\$2,643	\$3,119	\$3,371	
Percent of Employees in High-Deductible Health Plans	30.2%	39.6%	45.5%	44.4%	52.0%	*
Average Annual Out-of-Pocket Limit						
Single Coverage	\$3,047	\$3,483	\$3,557	\$3,843	\$4,006	
Family Coverage	\$6,136	\$6,925	\$6,725	\$7,327	\$7,614	
Average Co-payment for a Primary Care Office Visit	\$23.97	\$23.91	\$24.24	\$24.28	\$26.88	*

* Significant difference between 2016 and 2017 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 2017).

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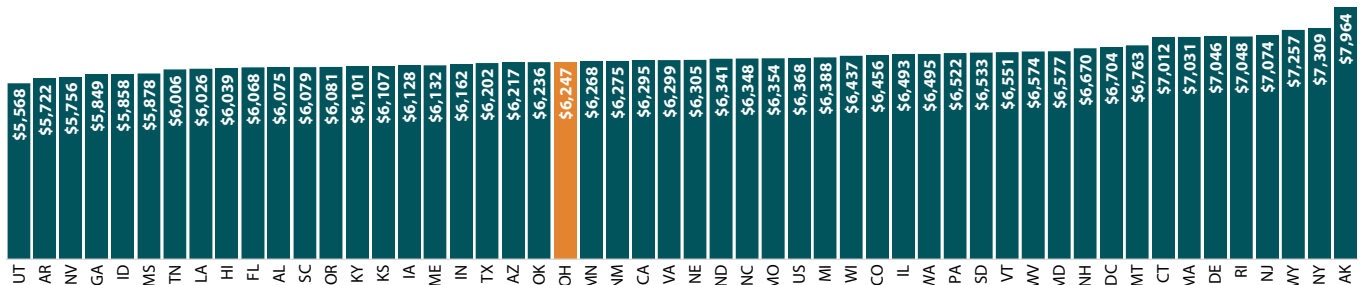
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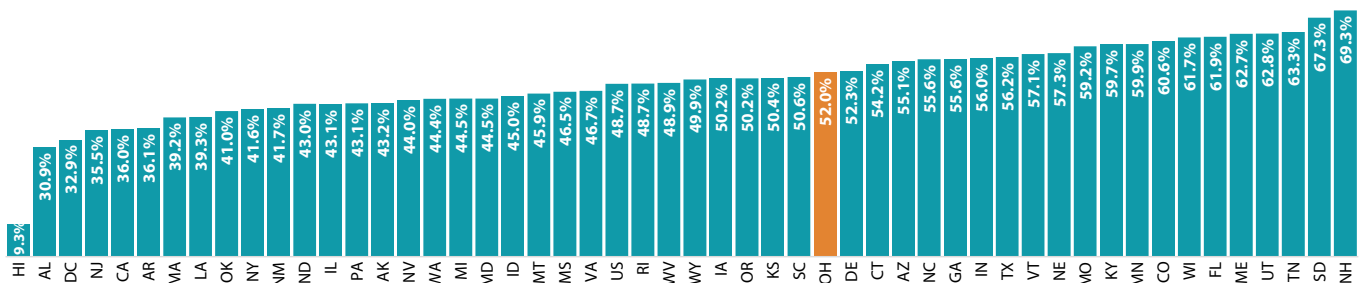
EXPLORING STATE VARIATION

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AVERAGE ANNUAL PREMIUM FOR SINGLE COVERAGE, 2017



PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2017

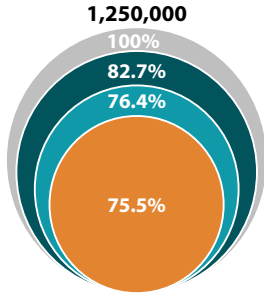


STATE-LEVEL TRENDS IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2013-2017



EMPLOYER-SPONSORED INSURANCE IN 2017

OFFER, ELIGIBILITY, AND ENROLLMENT

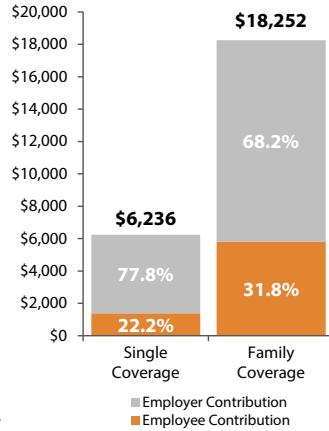


1,034,000 EMPLOYEES
work in establishments that OFFER coverage

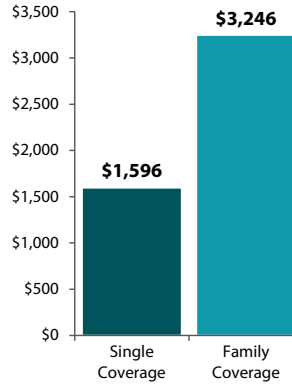
790,000 EMPLOYEES
with an offer are ELIGIBLE for coverage

596,000 EMPLOYEES
with an offer who are eligible ENROLLED in coverage

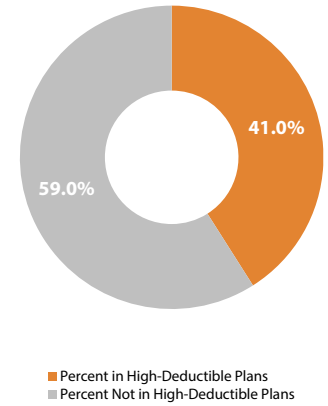
AVERAGE ANNUAL PREMIUM, SINGLE AND FAMILY COVERAGE



AVERAGE ANNUAL DEDUCTIBLE, SINGLE AND FAMILY COVERAGE



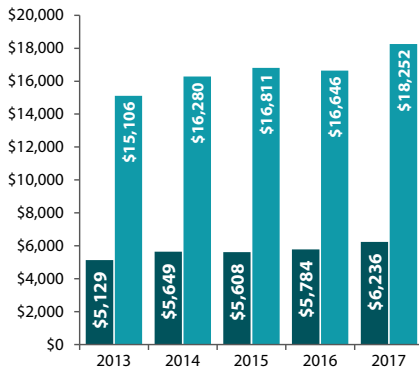
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS



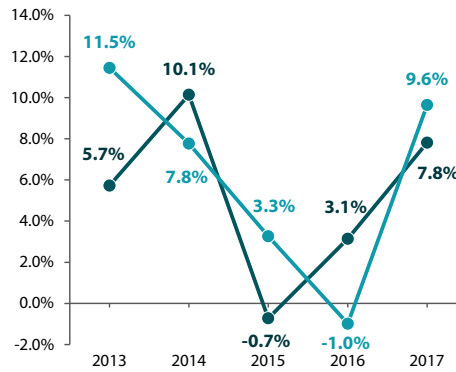
TRENDS IN ESI COSTS, 2013-2017

■ Single Coverage ■ Family Coverage

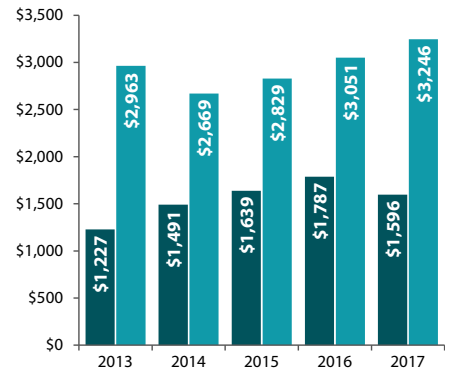
AVERAGE ANNUAL PREMIUM, SINGLE AND FAMILY COVERAGE



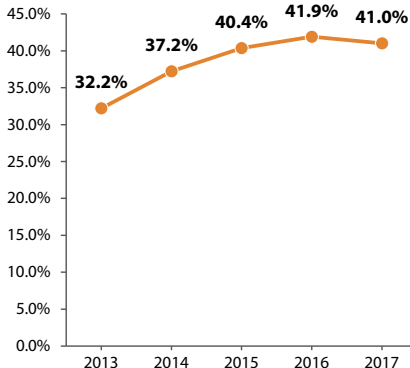
ANNUAL PREMIUM GROWTH RATE, SINGLE AND FAMILY COVERAGE



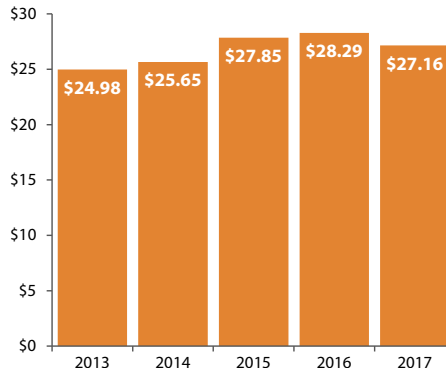
AVERAGE ANNUAL DEDUCTIBLE, SINGLE AND FAMILY COVERAGE



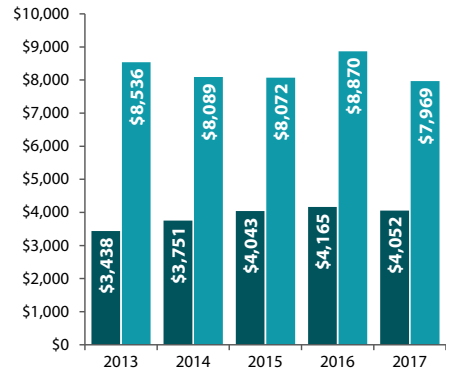
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS



AVERAGE CO-PAYMENT FOR A PRIMARY CARE OFFICE VISIT



AVERAGE ANNUAL OUT-OF-POCKET LIMIT, SINGLE AND FAMILY COVERAGE



Oklahoma

	2013	2014	2015	2016	2017	Sig. dif. between 2016-2017
TRENDS IN ESI OFFER AND EMPLOYEE ACCESS, 2013-2017						
Percent of Employers Offering ESI	47.5%	50.6%	45.5%	51.6%	47.5%	
Percent of Employees in Establishments that Offer ESI	82.9%	81.0%	82.2%	85.8%	82.7%	
Percent of Employees Eligible for ESI at Offering Establishments	80.8%	79.9%	80.3%	73.2%	76.4%	
Percent of ESI-Eligible Employees Enrolled	75.4%	74.7%	77.5%	73.4%	75.5%	
TRENDS IN ESI COSTS, 2013-2017						
Average Annual Premiums						
Single Coverage	\$5,129	\$5,649	\$5,608	\$5,784	\$6,236	*
Family Coverage	\$15,106	\$16,280	\$16,811	\$16,646	\$18,252	*
Average Employee Share of Premiums						
Single Coverage	20.7%	20.4%	23.1%	20.6%	22.2%	
Family Coverage	33.2%	28.3%	34.1%	30.4%	31.8%	
Average Annual Deductibles						
Single Coverage	\$1,227	\$1,491	\$1,639	\$1,787	\$1,596	
Family Coverage	\$2,963	\$2,669	\$2,829	\$3,051	\$3,246	
Percent of Employees in High-Deductible Health Plans	32.2%	37.2%	40.4%	41.9%	41.0%	
Average Annual Out-of-Pocket Limit						
Single Coverage	\$3,438	\$3,751	\$4,043	\$4,165	\$4,052	
Family Coverage	\$8,536	\$8,089	\$8,072	\$8,870	\$7,969	*
Average Co-payment for a Primary Care Office Visit	\$24.98	\$25.65	\$27.85	\$28.29	\$27.16	

* Significant difference between 2016 and 2017 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 2017).

All references are to private-sector employers and employees.

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

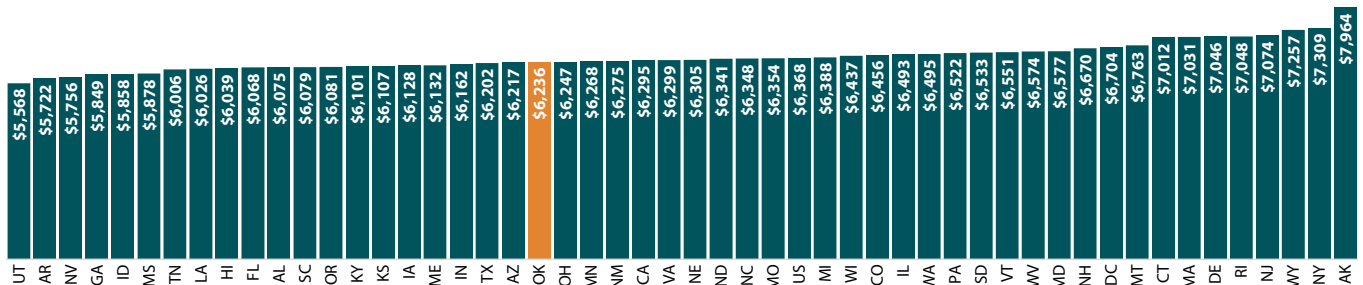
Please see www.shadac.org/ESIReport2018 for information on definitions and methods.

Data Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component, 2013-2017.

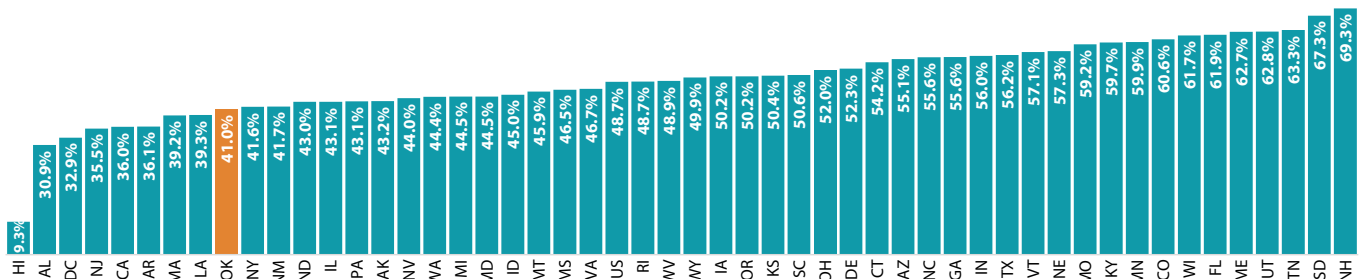
EXPLORING STATE VARIATION

To learn more about state variation across ESI indicators, access the 50-state comparison tables at www.shadac.org/ESIReport2018.

AVERAGE ANNUAL PREMIUM FOR SINGLE COVERAGE, 2017



PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2017

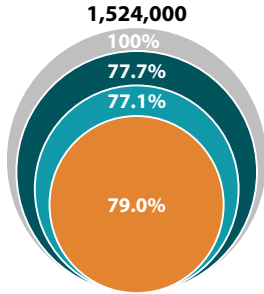


STATE-LEVEL TRENDS IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2013-2017



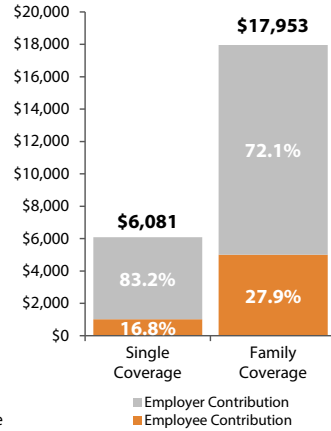
EMPLOYER-SPONSORED INSURANCE IN 2017

OFFER, ELIGIBILITY, AND ENROLLMENT

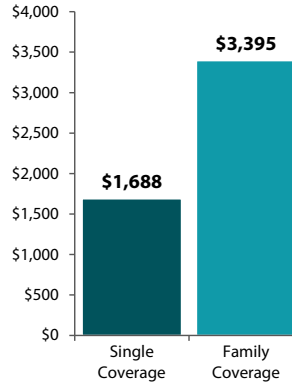


1,184,000 EMPLOYEES
work in establishments that OFFER coverage
913,000 EMPLOYEES
with an offer are ELIGIBLE for coverage
721,000 EMPLOYEES
with an offer who are eligible ENROLLED in coverage

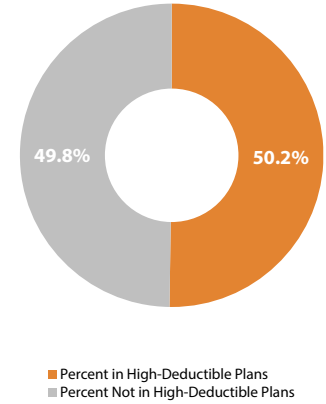
AVERAGE ANNUAL PREMIUM, SINGLE AND FAMILY COVERAGE



AVERAGE ANNUAL DEDUCTIBLE, SINGLE AND FAMILY COVERAGE



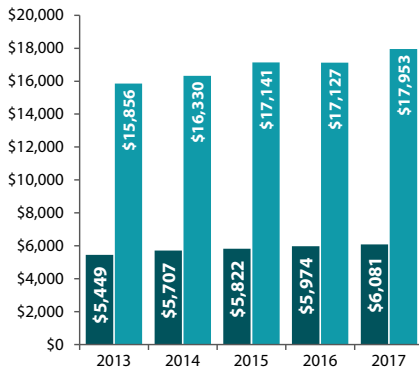
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS



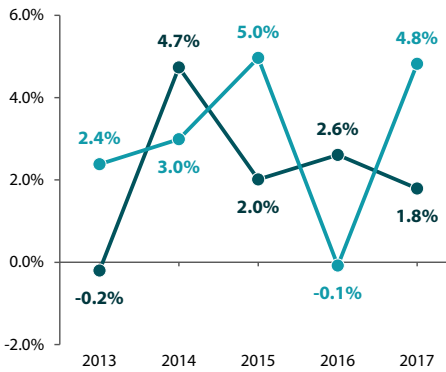
TRENDS IN ESI COSTS, 2013-2017

■ Single Coverage ■ Family Coverage

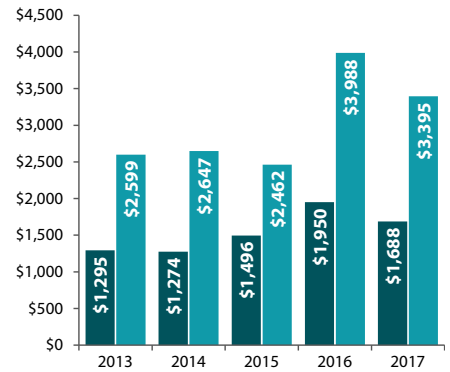
AVERAGE ANNUAL PREMIUM, SINGLE AND FAMILY COVERAGE



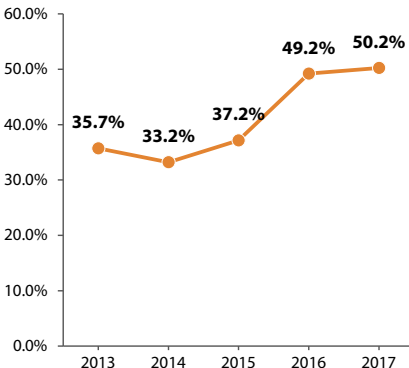
ANNUAL PREMIUM GROWTH RATE, SINGLE AND FAMILY COVERAGE



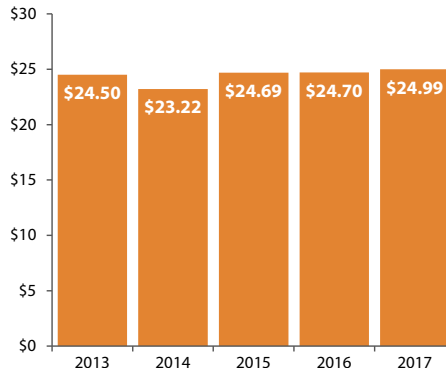
AVERAGE ANNUAL DEDUCTIBLE, SINGLE AND FAMILY COVERAGE



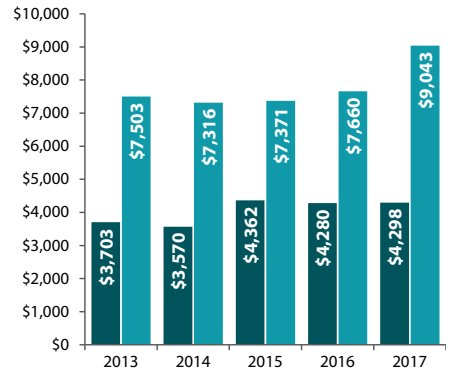
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS



AVERAGE CO-PAYMENT FOR A PRIMARY CARE OFFICE VISIT



AVERAGE ANNUAL OUT-OF-POCKET LIMIT, SINGLE AND FAMILY COVERAGE



Oregon

	2013	2014	2015	2016	2017	Sig. dif. between 2016-2017
TRENDS IN ESI OFFER AND EMPLOYEE ACCESS, 2013-2017						
Percent of Employers Offering ESI	50.9%	42.7%	45.9%	45.7%	39.4%	
Percent of Employees in Establishments that Offer ESI	82.4%	76.5%	80.2%	79.5%	77.7%	
Percent of Employees Eligible for ESI at Offering Establishments	77.8%	70.6%	76.9%	76.4%	77.1%	
Percent of ESI-Eligible Employees Enrolled	82.4%	82.1%	78.6%	79.2%	79.0%	
TRENDS IN ESI COSTS, 2013-2017						
Average Annual Premiums						
Single Coverage	\$5,449	\$5,707	\$5,822	\$5,974	\$6,081	
Family Coverage	\$15,856	\$16,330	\$17,141	\$17,127	\$17,953	
Average Employee Share of Premiums						
Single Coverage	14.8%	16.0%	15.4%	17.2%	16.8%	
Family Coverage	27.3%	27.9%	27.6%	24.5%	27.9%	
Average Annual Deductibles						
Single Coverage	\$1,295	\$1,274	\$1,496	\$1,950	\$1,688	*
Family Coverage	\$2,599	\$2,647	\$2,462	\$3,988	\$3,395	
Percent of Employees in High-Deductible Health Plans	35.7%	33.2%	37.2%	49.2%	50.2%	
Average Annual Out-of-Pocket Limit						
Single Coverage	\$3,703	\$3,570	\$4,362	\$4,280	\$4,298	
Family Coverage	\$7,503	\$7,316	\$7,371	\$7,660	\$9,043	*
Average Co-payment for a Primary Care Office Visit	\$24.50	\$23.22	\$24.69	\$24.70	\$24.99	

* Significant difference between 2016 and 2017 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 2017).

All references are to private-sector employers and employees.

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

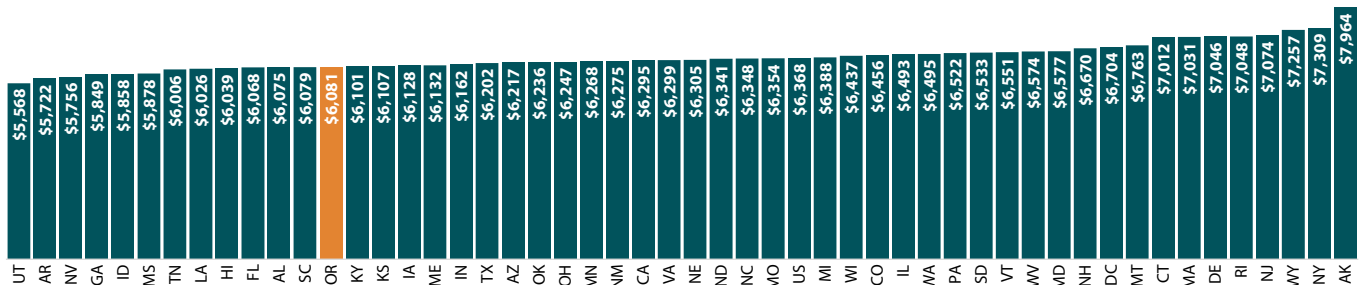
Please see www.shadac.org/ESIReport2018 for information on definitions and methods.

Data Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component, 2013-2017.

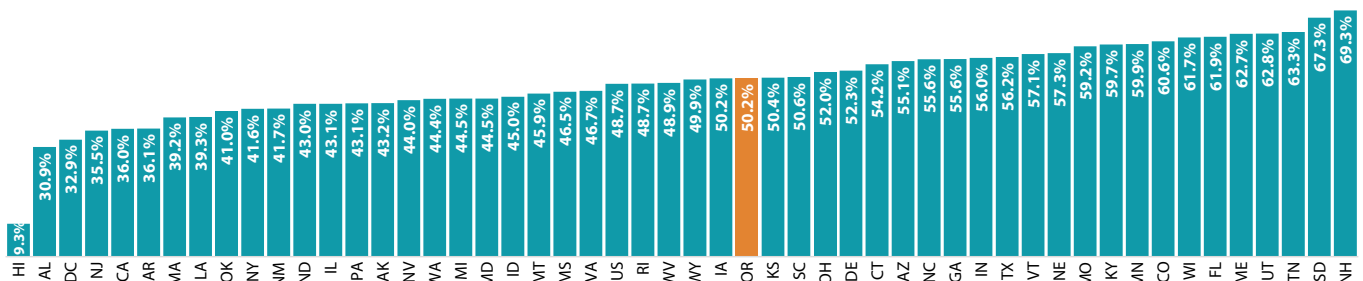
EXPLORING STATE VARIATION

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AVERAGE ANNUAL PREMIUM FOR SINGLE COVERAGE, 2017



PERCENT OF EMPLOYEES IN HIGH-Deductible HEALTH PLANS, 2017

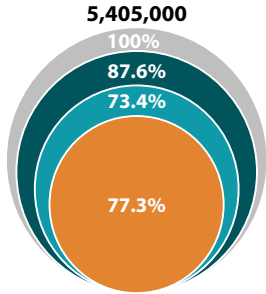


STATE-LEVEL TRENDS IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2013-2017



EMPLOYER-SPONSORED INSURANCE IN 2017

OFFER, ELIGIBILITY, AND ENROLLMENT



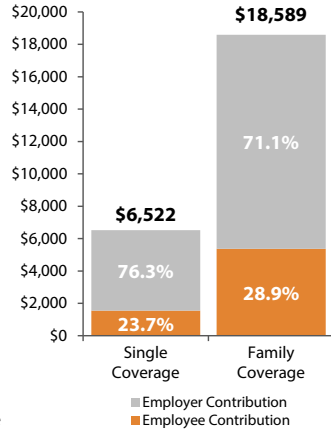
5,405,000
work in establishments that OFFER coverage

4,735,000 EMPLOYEES
with an offer are ELIGIBLE for coverage

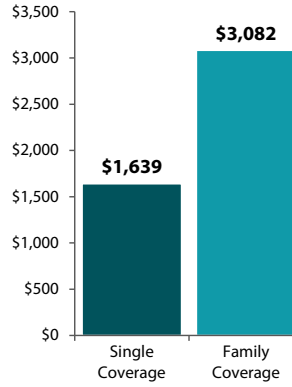
3,476,000 EMPLOYEES
with an offer are ELIGIBLE for coverage

2,690,000 EMPLOYEES
with an offer who are eligible ENROLLED in coverage

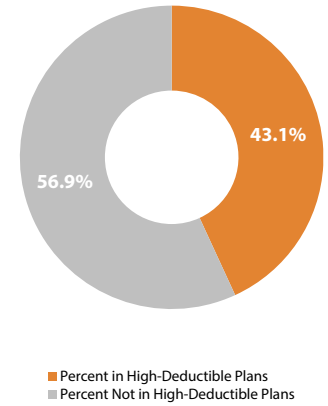
AVERAGE ANNUAL PREMIUM, SINGLE AND FAMILY COVERAGE



AVERAGE ANNUAL DEDUCTIBLE, SINGLE AND FAMILY COVERAGE



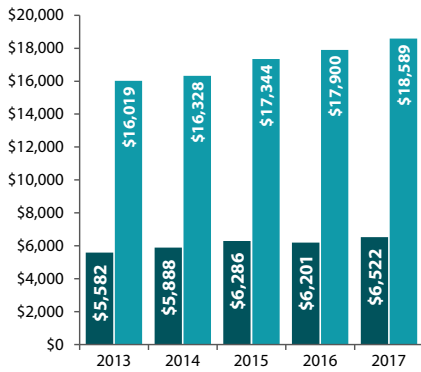
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS



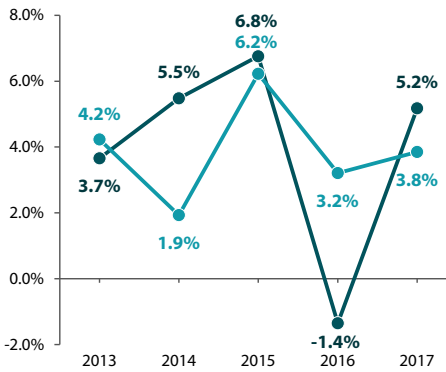
TRENDS IN ESI COSTS, 2013-2017

■ Single Coverage ■ Family Coverage

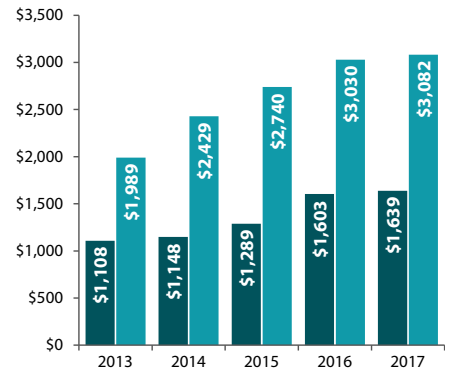
AVERAGE ANNUAL PREMIUM, SINGLE AND FAMILY COVERAGE



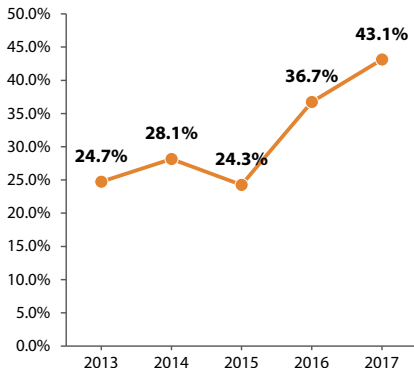
ANNUAL PREMIUM GROWTH RATE, SINGLE AND FAMILY COVERAGE



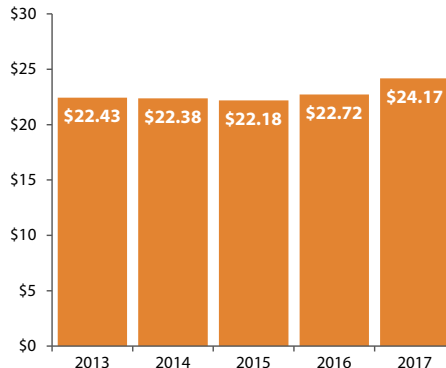
AVERAGE ANNUAL DEDUCTIBLE, SINGLE AND FAMILY COVERAGE



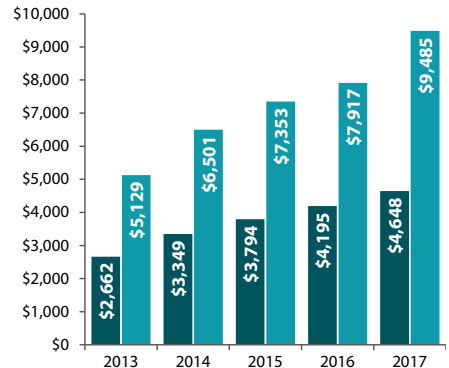
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS



AVERAGE CO-PAYMENT FOR A PRIMARY CARE OFFICE VISIT



AVERAGE ANNUAL OUT-OF-POCKET LIMIT, SINGLE AND FAMILY COVERAGE



Pennsylvania

	2013	2014	2015	2016	2017	Sig. dif. between 2016-2017
TRENDS IN ESI OFFER AND EMPLOYEE ACCESS, 2013-2017						
Percent of Employers Offering ESI	54.5%	54.6%	49.7%	48.5%	54.5%	*
Percent of Employees in Establishments that Offer ESI	87.2%	87.9%	86.0%	85.0%	87.6%	
Percent of Employees Eligible for ESI at Offering Establishments	78.2%	73.6%	74.3%	75.9%	73.4%	
Percent of ESI-Eligible Employees Enrolled	80.6%	79.6%	79.2%	75.9%	77.3%	
TRENDS IN ESI COSTS, 2013-2017						
Average Annual Premiums						
Single Coverage	\$5,582	\$5,888	\$6,286	\$6,201	\$6,522	*
Family Coverage	\$16,019	\$16,328	\$17,344	\$17,900	\$18,589	
Average Employee Share of Premiums						
Single Coverage	19.2%	19.4%	18.7%	21.6%	23.7%	
Family Coverage	25.1%	22.0%	21.9%	25.5%	28.9%	*
Average Annual Deductibles						
Single Coverage	\$1,108	\$1,148	\$1,289	\$1,603	\$1,639	
Family Coverage	\$1,989	\$2,429	\$2,740	\$3,030	\$3,082	
Percent of Employees in High-Deductible Health Plans	24.7%	28.1%	24.3%	36.7%	43.1%	*
Average Annual Out-of-Pocket Limit						
Single Coverage	\$2,662	\$3,349	\$3,794	\$4,195	\$4,648	*
Family Coverage	\$5,129	\$6,501	\$7,353	\$7,917	\$9,485	*
Average Co-payment for a Primary Care Office Visit	\$22.43	\$22.38	\$22.18	\$22.72	\$24.17	

* Significant difference between 2016 and 2017 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 2017).

All references are to private-sector employers and employees.

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

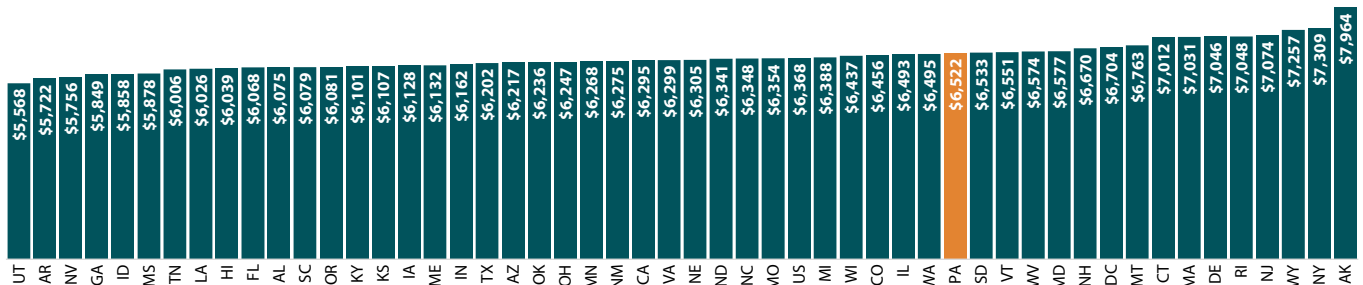
Please see www.shadac.org/ESIReport2018 for information on definitions and methods.

Data Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component, 2013-2017.

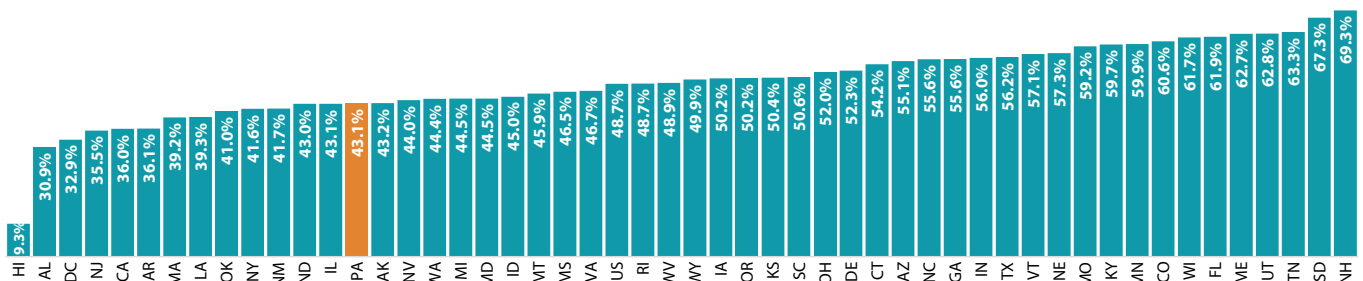
EXPLORING STATE VARIATION

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AVERAGE ANNUAL PREMIUM FOR SINGLE COVERAGE, 2017



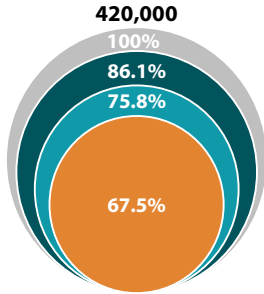
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2017



STATE-LEVEL TRENDS IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2013-2017

EMPLOYER-SPONSORED INSURANCE IN 2017

OFFER, ELIGIBILITY, AND ENROLLMENT

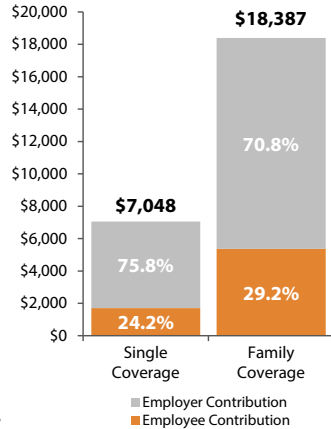


361,000 EMPLOYEES
work in establishments that OFFER coverage

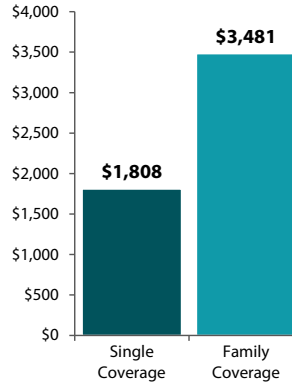
274,000 EMPLOYEES
with an offer are ELIGIBLE for coverage

185,000 EMPLOYEES
with an offer who are eligible ENROLLED in coverage

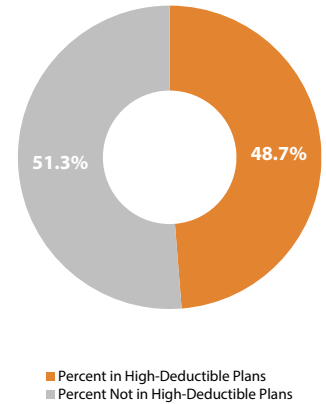
AVERAGE ANNUAL PREMIUM, SINGLE AND FAMILY COVERAGE



AVERAGE ANNUAL DEDUCTIBLE, SINGLE AND FAMILY COVERAGE



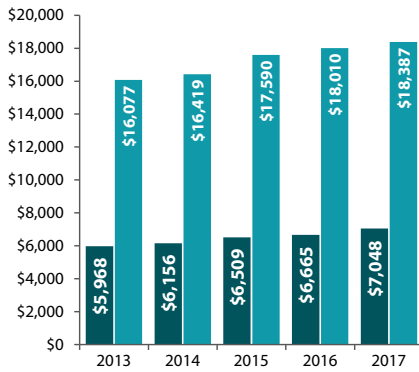
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS



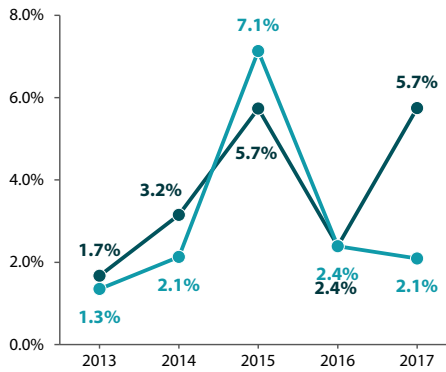
TRENDS IN ESI COSTS, 2013-2017

■ Single Coverage ■ Family Coverage

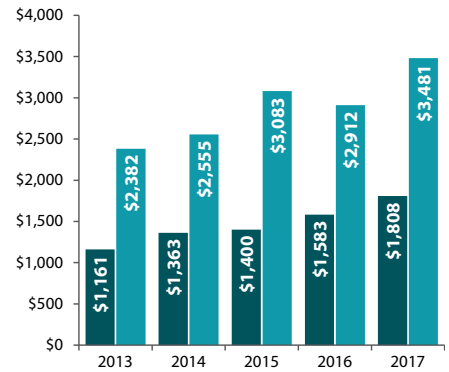
AVERAGE ANNUAL PREMIUM, SINGLE AND FAMILY COVERAGE



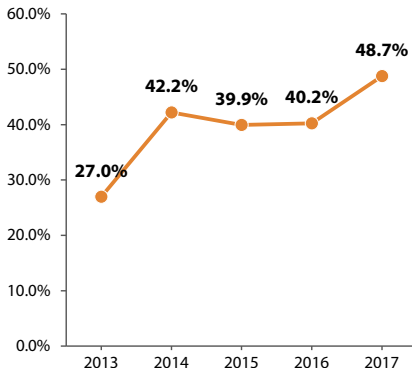
ANNUAL PREMIUM GROWTH RATE, SINGLE AND FAMILY COVERAGE



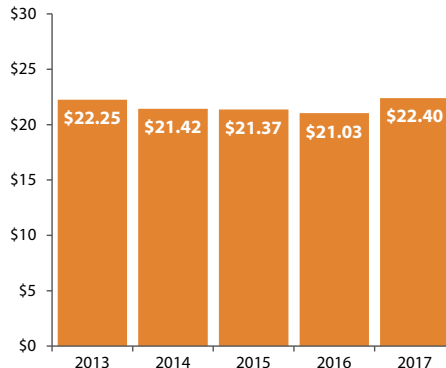
AVERAGE ANNUAL DEDUCTIBLE, SINGLE AND FAMILY COVERAGE



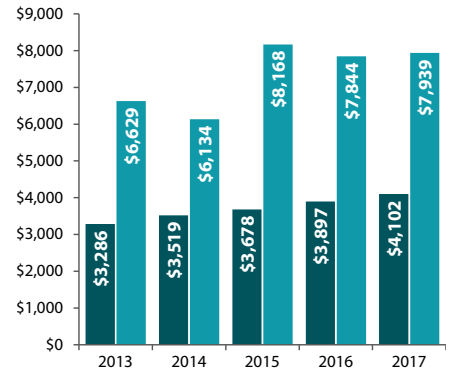
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS



AVERAGE CO-PAYMENT FOR A PRIMARY CARE OFFICE VISIT



AVERAGE ANNUAL OUT-OF-POCKET LIMIT, SINGLE AND FAMILY COVERAGE



Rhode Island

	2013	2014	2015	2016	2017	Sig. dif. between 2016-2017
TRENDS IN ESI OFFER AND EMPLOYEE ACCESS, 2013-2017						
Percent of Employers Offering ESI	58.3%	52.1%	51.0%	52.8%	52.6%	
Percent of Employees in Establishments that Offer ESI	90.5%	86.2%	86.7%	86.9%	86.1%	
Percent of Employees Eligible for ESI at Offering Establishments	71.0%	75.5%	70.9%	68.8%	75.8%	*
Percent of ESI-Eligible Employees Enrolled	70.5%	70.7%	70.4%	69.3%	67.5%	
TRENDS IN ESI COSTS, 2013-2017						
Average Annual Premiums						
Single Coverage	\$5,968	\$6,156	\$6,509	\$6,665	\$7,048	*
Family Coverage	\$16,077	\$16,419	\$17,590	\$18,010	\$18,387	
Average Employee Share of Premiums						
Single Coverage	23.5%	23.7%	23.0%	24.2%	24.2%	
Family Coverage	26.4%	28.5%	25.6%	28.0%	29.2%	
Average Annual Deductibles						
Single Coverage	\$1,161	\$1,363	\$1,400	\$1,583	\$1,808	
Family Coverage	\$2,382	\$2,555	\$3,083	\$2,912	\$3,481	
Percent of Employees in High-Deductible Health Plans	27.0%	42.2%	39.9%	40.2%	48.7%	*
Average Annual Out-of-Pocket Limit						
Single Coverage	\$3,286	\$3,519	\$3,678	\$3,897	\$4,102	
Family Coverage	\$6,629	\$6,134	\$8,168	\$7,844	\$7,939	
Average Co-payment for a Primary Care Office Visit	\$22.25	\$21.42	\$21.37	\$21.03	\$22.40	

* Significant difference between 2016 and 2017 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 2017).

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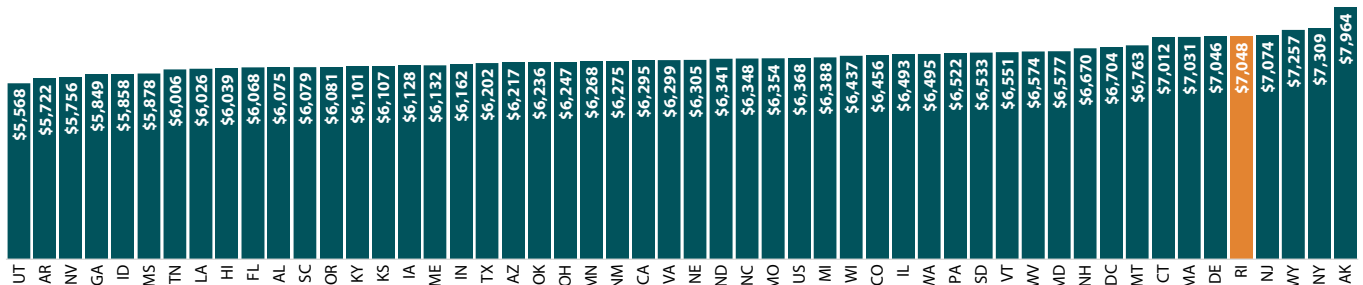
Please see www.shadac.org/ESIReport2018 for information on definitions and methods.

Data Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component, 2013-2017.

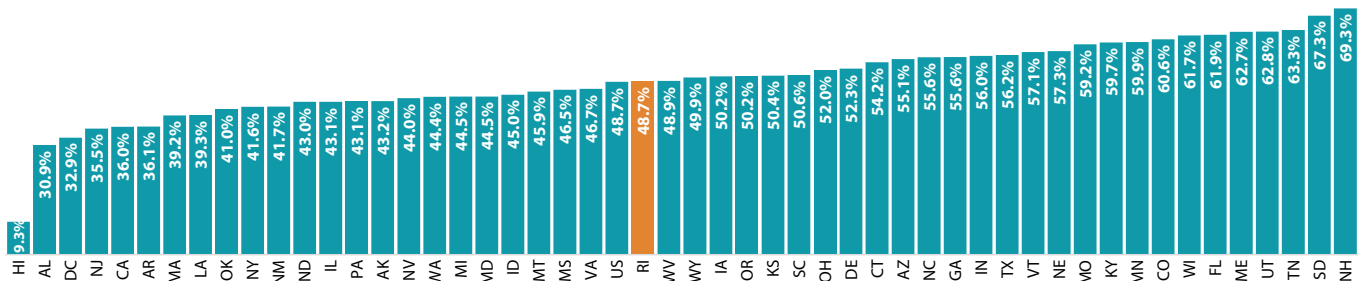
EXPLORING STATE VARIATION

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AVERAGE ANNUAL PREMIUM FOR SINGLE COVERAGE, 2017



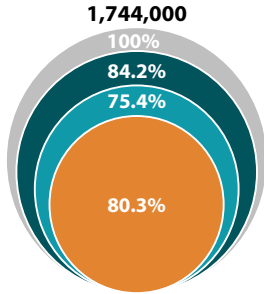
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2017



STATE-LEVEL TRENDS IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2013-2017

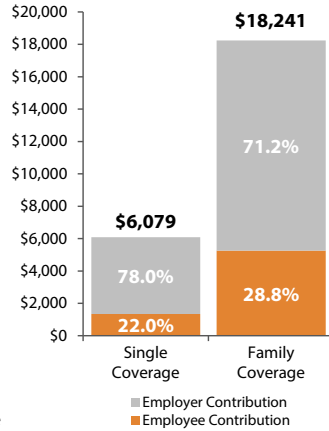
EMPLOYER-SPONSORED INSURANCE IN 2017

OFFER, ELIGIBILITY, AND ENROLLMENT

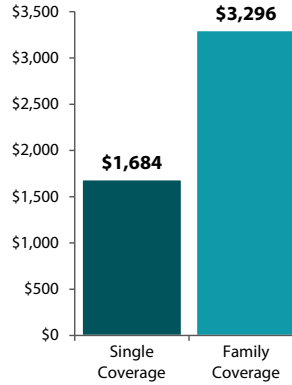


1,468,000 EMPLOYEES
work in establishments that OFFER coverage
1,107,000 EMPLOYEES
with an offer are ELIGIBLE for coverage
888,000 EMPLOYEES
with an offer who are eligible ENROLLED in coverage

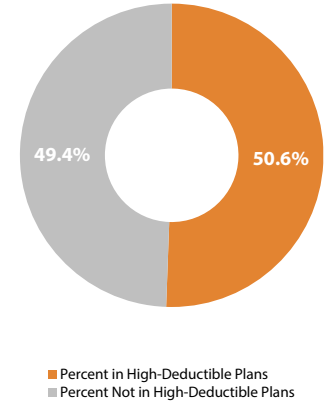
AVERAGE ANNUAL PREMIUM, SINGLE AND FAMILY COVERAGE



AVERAGE ANNUAL DEDUCTIBLE, SINGLE AND FAMILY COVERAGE



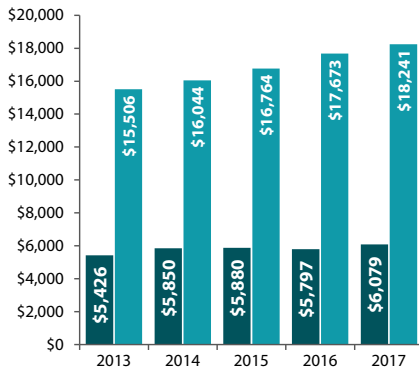
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS



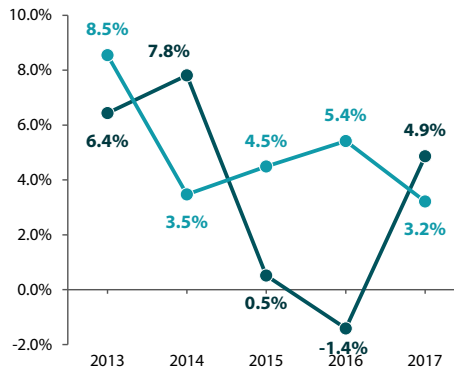
TRENDS IN ESI COSTS, 2013-2017

■ Single Coverage ■ Family Coverage

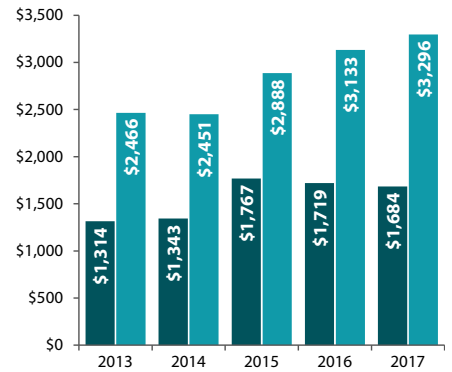
AVERAGE ANNUAL PREMIUM, SINGLE AND FAMILY COVERAGE



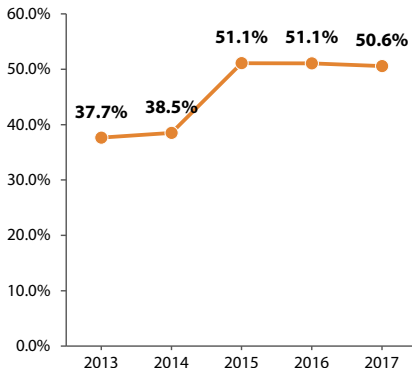
ANNUAL PREMIUM GROWTH RATE, SINGLE AND FAMILY COVERAGE



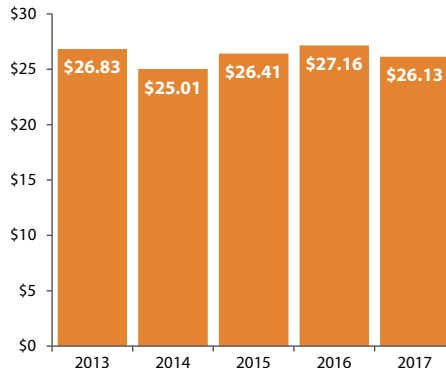
AVERAGE ANNUAL DEDUCTIBLE, SINGLE AND FAMILY COVERAGE



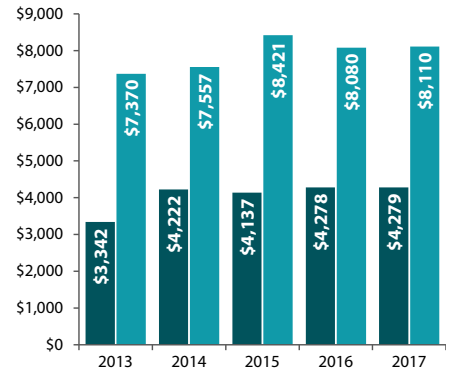
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS



AVERAGE CO-PAYMENT FOR A PRIMARY CARE OFFICE VISIT



AVERAGE ANNUAL OUT-OF-POCKET LIMIT, SINGLE AND FAMILY COVERAGE



South Carolina

	2013	2014	2015	2016	2017	Sig. dif. between 2016-2017
TRENDS IN ESI OFFER AND EMPLOYEE ACCESS, 2013-2017						
Percent of Employers Offering ESI	48.1%	45.3%	45.0%	41.7%	43.7%	
Percent of Employees in Establishments that Offer ESI	82.0%	80.1%	83.1%	81.3%	84.2%	
Percent of Employees Eligible for ESI at Offering Establishments	78.2%	77.3%	74.8%	78.3%	75.4%	
Percent of ESI-Eligible Employees Enrolled	76.8%	79.9%	77.3%	73.8%	80.3%	*
TRENDS IN ESI COSTS, 2013-2017						
Average Annual Premiums						
Single Coverage	\$5,426	\$5,850	\$5,880	\$5,797	\$6,079	
Family Coverage	\$15,506	\$16,044	\$16,764	\$17,673	\$18,241	
Average Employee Share of Premiums						
Single Coverage	21.0%	22.8%	20.7%	23.5%	22.0%	
Family Coverage	28.9%	25.6%	28.5%	28.3%	28.8%	
Average Annual Deductibles						
Single Coverage	\$1,314	\$1,343	\$1,767	\$1,719	\$1,684	
Family Coverage	\$2,466	\$2,451	\$2,888	\$3,133	\$3,296	
Percent of Employees in High-Deductible Health Plans	37.7%	38.5%	51.1%	51.1%	50.6%	
Average Annual Out-of-Pocket Limit						
Single Coverage	\$3,342	\$4,222	\$4,137	\$4,278	\$4,279	
Family Coverage	\$7,370	\$7,557	\$8,421	\$8,080	\$8,110	
Average Co-payment for a Primary Care Office Visit	\$26.83	\$25.01	\$26.41	\$27.16	\$26.13	

* Significant difference between 2016 and 2017 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 2017).

All references are to private-sector employers and employees.

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

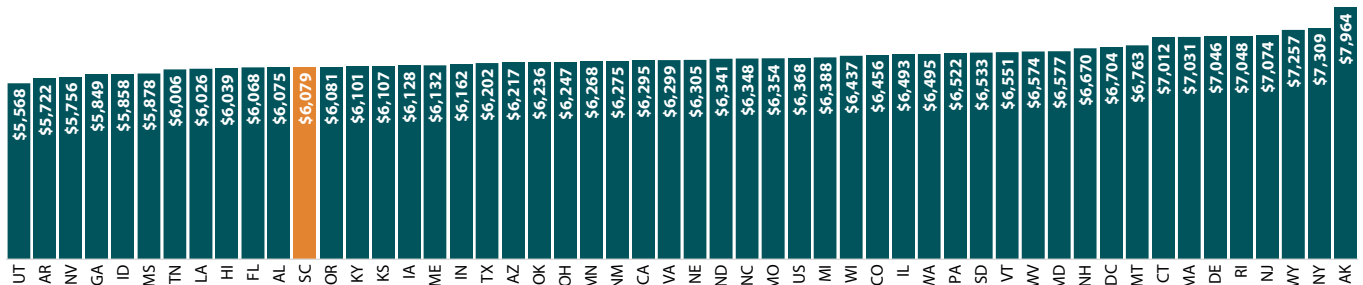
Please see www.shadac.org/ESIReport2018 for information on definitions and methods.

Data Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component, 2013-2017.

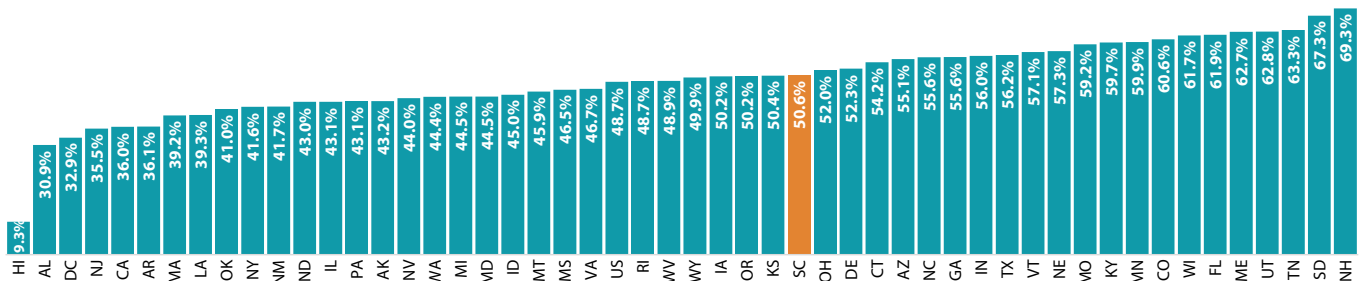
EXPLORING STATE VARIATION

To learn more about state variation across ESI indicators, access the 50-state comparison tables at www.shadac.org/ESIReport2018.

AVERAGE ANNUAL PREMIUM FOR SINGLE COVERAGE, 2017



PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2017

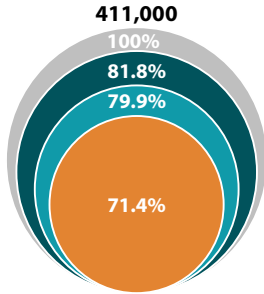


STATE-LEVEL TRENDS IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2013-2017



EMPLOYER-SPONSORED INSURANCE IN 2017

OFFER, ELIGIBILITY, AND ENROLLMENT



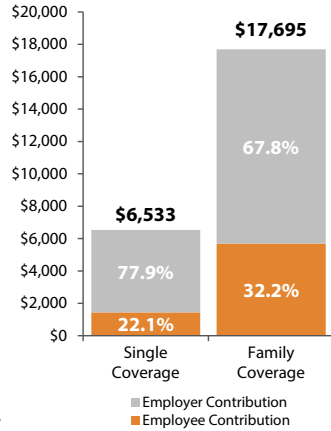
411,000
work in establishments that OFFER coverage

336,000 EMPLOYEES
with an offer are ELIGIBLE for coverage

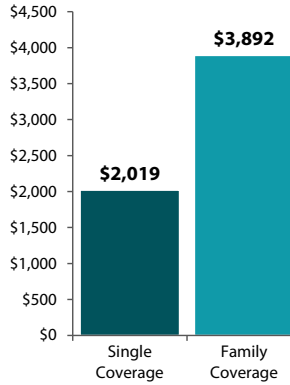
268,000 EMPLOYEES
with an offer are ELIGIBLE for coverage

192,000 EMPLOYEES
with an offer who are eligible ENROLLED in coverage

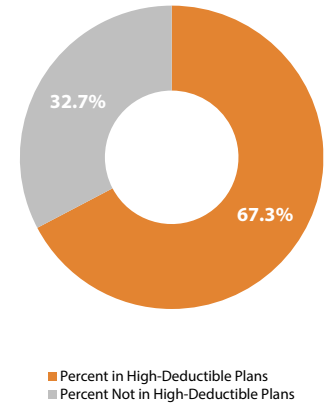
AVERAGE ANNUAL PREMIUM, SINGLE AND FAMILY COVERAGE



AVERAGE ANNUAL DEDUCTIBLE, SINGLE AND FAMILY COVERAGE



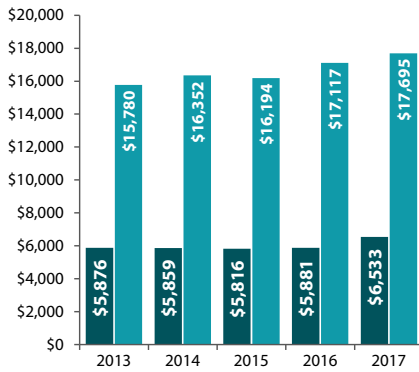
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS



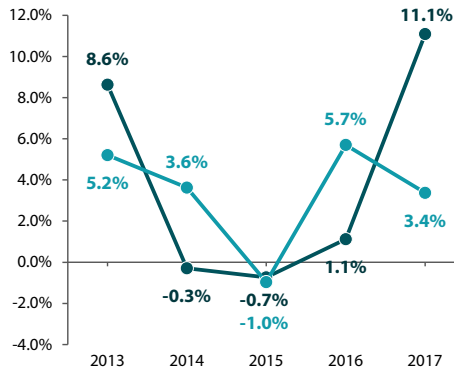
TRENDS IN ESI COSTS, 2013-2017

■ Single Coverage ■ Family Coverage

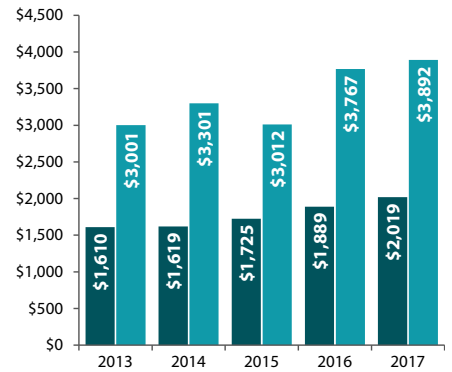
AVERAGE ANNUAL PREMIUM, SINGLE AND FAMILY COVERAGE



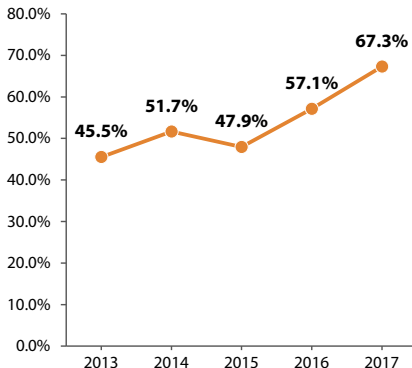
ANNUAL PREMIUM GROWTH RATE, SINGLE AND FAMILY COVERAGE



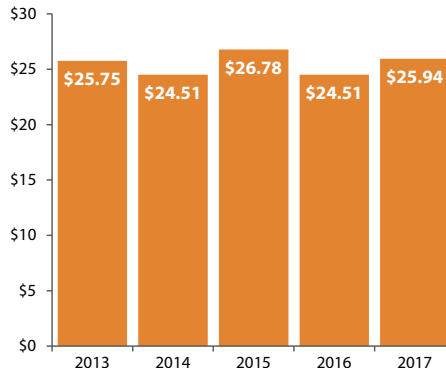
AVERAGE ANNUAL DEDUCTIBLE, SINGLE AND FAMILY COVERAGE



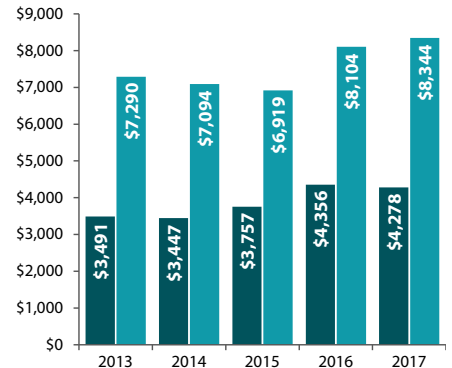
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS



AVERAGE CO-PAYMENT FOR A PRIMARY CARE OFFICE VISIT



AVERAGE ANNUAL OUT-OF-POCKET LIMIT, SINGLE AND FAMILY COVERAGE



South Dakota

	2013	2014	2015	2016	2017	Sig. dif. between 2016-2017
TRENDS IN ESI OFFER AND EMPLOYEE ACCESS, 2013-2017						
Percent of Employers Offering ESI	38.5%	42.9%	42.3%	39.1%	41.4%	
Percent of Employees in Establishments that Offer ESI	77.9%	79.4%	80.5%	81.2%	81.8%	
Percent of Employees Eligible for ESI at Offering Establishments	75.1%	78.3%	76.0%	77.5%	79.9%	
Percent of ESI-Eligible Employees Enrolled	68.8%	69.8%	76.0%	72.5%	71.4%	
TRENDS IN ESI COSTS, 2013-2017						
Average Annual Premiums						
Single Coverage	\$5,876	\$5,859	\$5,816	\$5,881	\$6,533	*
Family Coverage	\$15,780	\$16,352	\$16,194	\$17,117	\$17,695	
Average Employee Share of Premiums						
Single Coverage	22.9%	20.7%	23.7%	20.4%	22.1%	
Family Coverage	31.1%	28.9%	30.5%	31.5%	32.2%	
Average Annual Deductibles						
Single Coverage	\$1,610	\$1,619	\$1,725	\$1,889	\$2,019	
Family Coverage	\$3,001	\$3,301	\$3,012	\$3,767	\$3,892	
Percent of Employees in High-Deductible Health Plans	45.5%	51.7%	47.9%	57.1%	67.3%	*
Average Annual Out-of-Pocket Limit						
Single Coverage	\$3,491	\$3,447	\$3,757	\$4,356	\$4,278	
Family Coverage	\$7,290	\$7,094	\$6,919	\$8,104	\$8,344	
Average Co-payment for a Primary Care Office Visit	\$25.75	\$24.51	\$26.78	\$24.51	\$25.94	

* Significant difference between 2016 and 2017 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 2017).

All references are to private-sector employers and employees.

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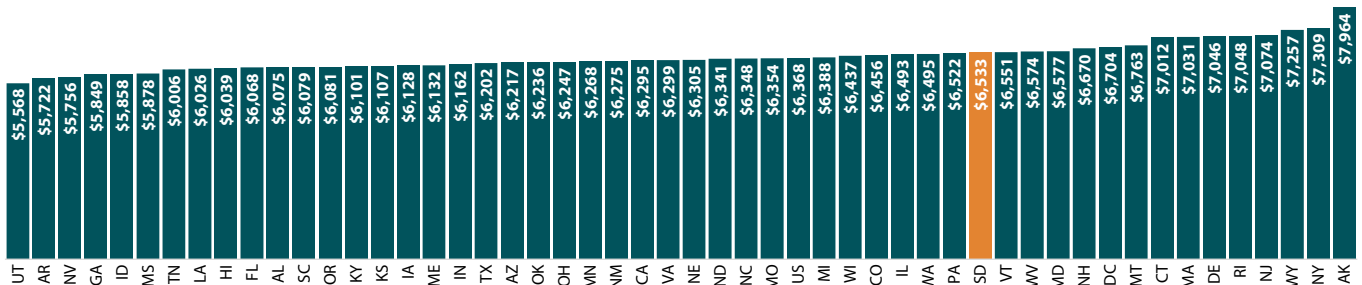
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Data Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component, 2013-2017.

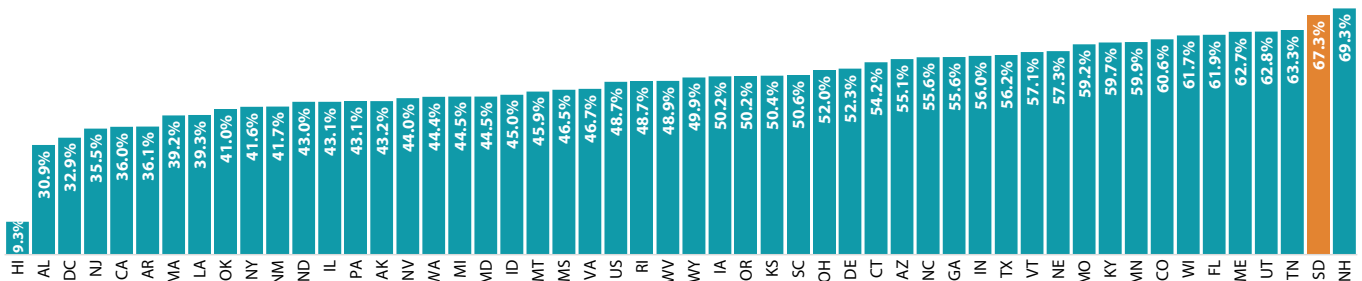
EXPLORING STATE VARIATION

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AVERAGE ANNUAL PREMIUM FOR SINGLE COVERAGE, 2017



PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2017

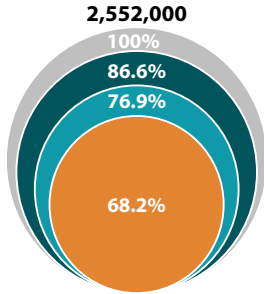


STATE-LEVEL TRENDS IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2013-2017

TN
Tennessee

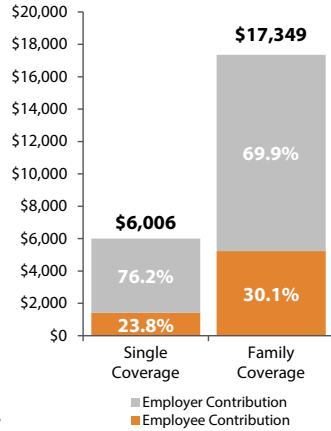
EMPLOYER-SPONSORED INSURANCE IN 2017

OFFER, ELIGIBILITY, AND ENROLLMENT

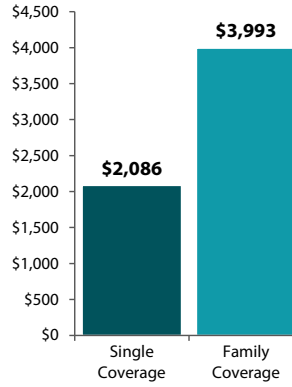


2,210,000 EMPLOYEES
work in establishments that OFFER coverage
1,700,000 EMPLOYEES
with an offer are ELIGIBLE for coverage
1,158,000 EMPLOYEES
with an offer who are eligible ENROLLED in coverage

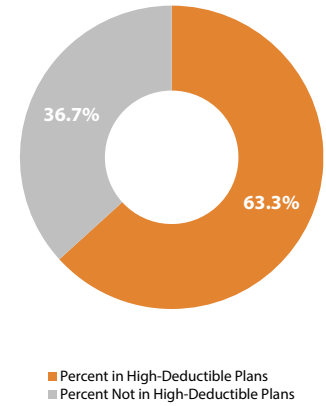
AVERAGE ANNUAL PREMIUM, SINGLE AND FAMILY COVERAGE



AVERAGE ANNUAL DEDUCTIBLE, SINGLE AND FAMILY COVERAGE



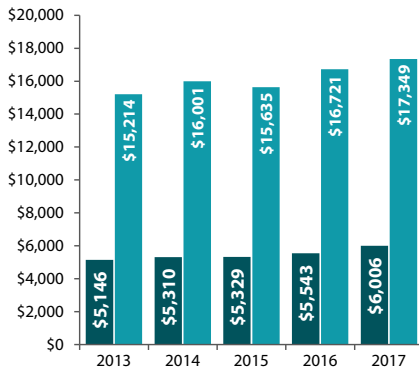
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS



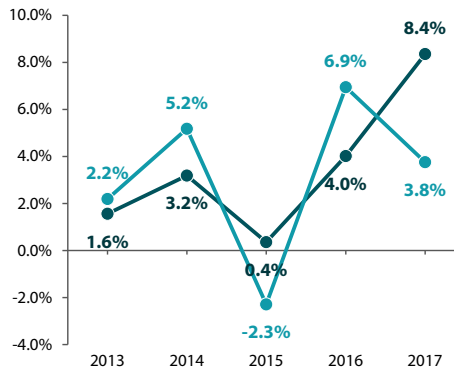
TRENDS IN ESI COSTS, 2013-2017

■ Single Coverage ■ Family Coverage

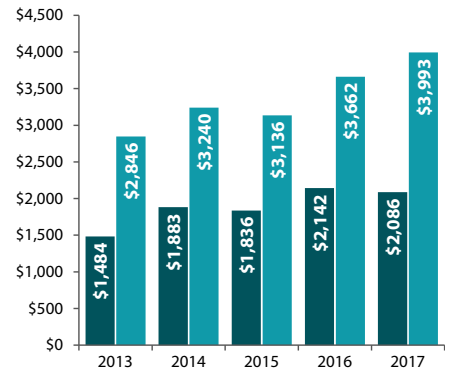
AVERAGE ANNUAL PREMIUM, SINGLE AND FAMILY COVERAGE



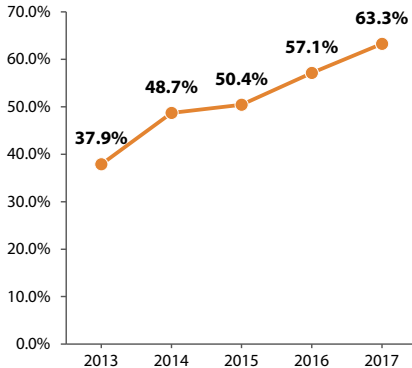
ANNUAL PREMIUM GROWTH RATE, SINGLE AND FAMILY COVERAGE



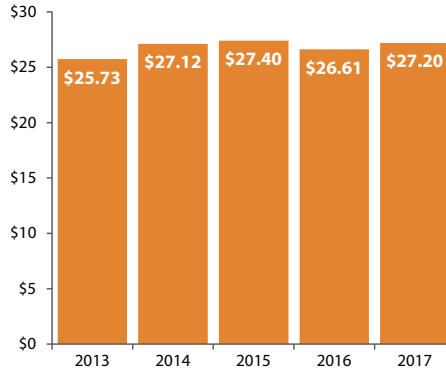
AVERAGE ANNUAL DEDUCTIBLE, SINGLE AND FAMILY COVERAGE



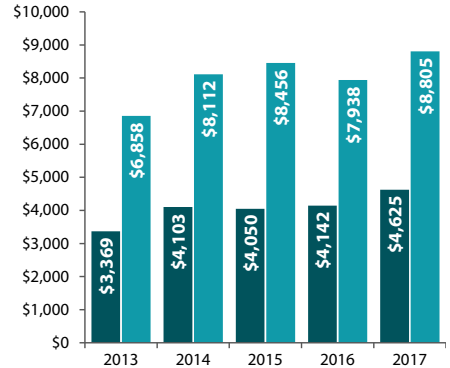
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS



AVERAGE CO-PAYMENT FOR A PRIMARY CARE OFFICE VISIT



AVERAGE ANNUAL OUT-OF-POCKET LIMIT, SINGLE AND FAMILY COVERAGE



Tennessee

	2013	2014	2015	2016	2017	Sig. dif. between 2016-2017
TRENDS IN ESI OFFER AND EMPLOYEE ACCESS, 2013-2017						
Percent of Employers Offering ESI	52.1%	48.5%	47.0%	46.8%	51.8%	
Percent of Employees in Establishments that Offer ESI	88.0%	82.5%	82.2%	86.4%	86.6%	
Percent of Employees Eligible for ESI at Offering Establishments	78.0%	74.2%	72.0%	75.6%	76.9%	
Percent of ESI-Eligible Employees Enrolled	72.8%	76.1%	74.2%	72.1%	68.2%	
TRENDS IN ESI COSTS, 2013-2017						
Average Annual Premiums						
Single Coverage	\$5,146	\$5,310	\$5,329	\$5,543	\$6,006	*
Family Coverage	\$15,214	\$16,001	\$15,635	\$16,721	\$17,349	
Average Employee Share of Premiums						
Single Coverage	22.7%	26.5%	24.4%	22.2%	23.8%	
Family Coverage	28.7%	32.8%	27.5%	28.0%	30.1%	
Average Annual Deductibles						
Single Coverage	\$1,484	\$1,883	\$1,836	\$2,142	\$2,086	
Family Coverage	\$2,846	\$3,240	\$3,136	\$3,662	\$3,993	
Percent of Employees in High-Deductible Health Plans	37.9%	48.7%	50.4%	57.1%	63.3%	*
Average Annual Out-of-Pocket Limit						
Single Coverage	\$3,369	\$4,103	\$4,050	\$4,142	\$4,625	*
Family Coverage	\$6,858	\$8,112	\$8,456	\$7,938	\$8,805	
Average Co-payment for a Primary Care Office Visit	\$25.73	\$27.12	\$27.40	\$26.61	\$27.20	

* Significant difference between 2016 and 2017 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 2017).

All references are to private-sector employers and employees.

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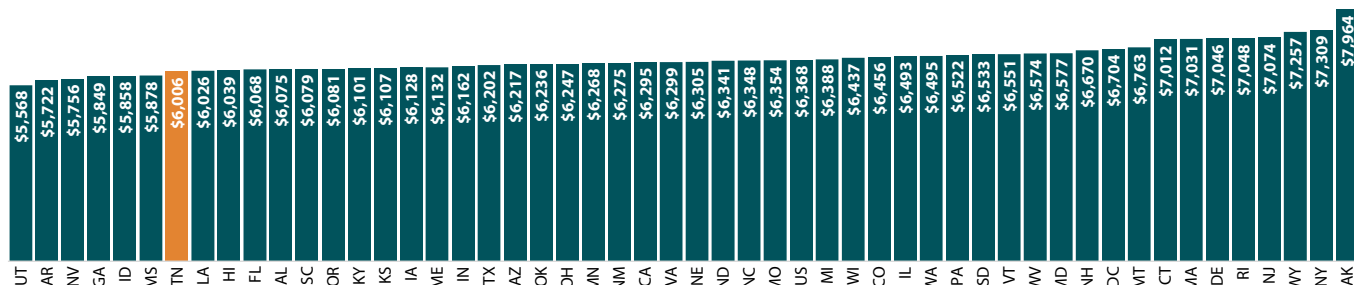
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Data Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component, 2013-2017.

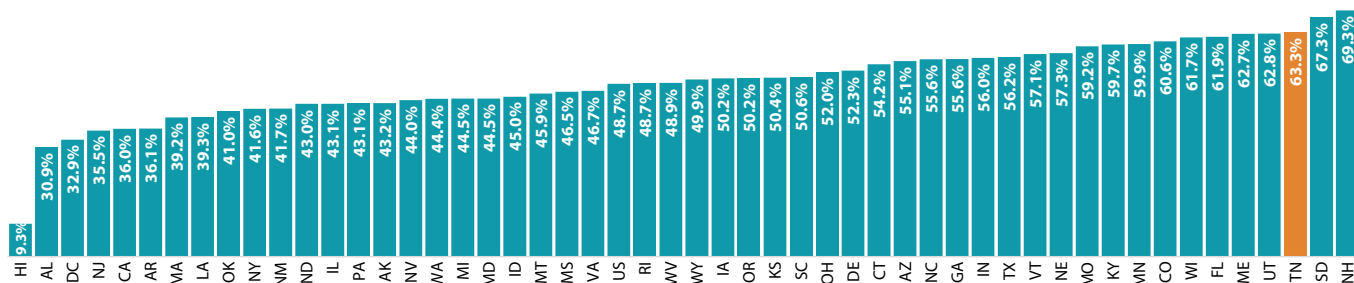
EXPLORING STATE VARIATION

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AVERAGE ANNUAL PREMIUM FOR SINGLE COVERAGE, 2017



PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2017

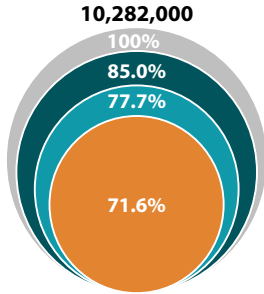


STATE-LEVEL TRENDS IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2013-2017

TX
Texas

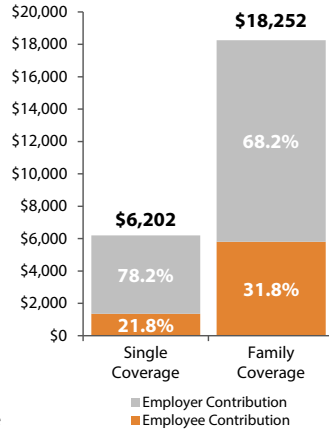
EMPLOYER-SPONSORED INSURANCE IN 2017

OFFER, ELIGIBILITY, AND ENROLLMENT

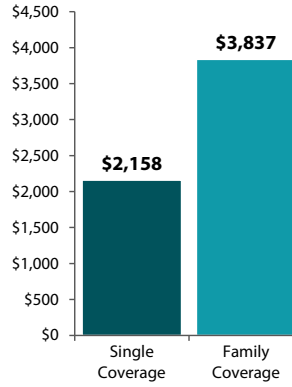


8,740,000 EMPLOYEES
work in establishments that OFFER coverage
6,791,000 EMPLOYEES
with an offer are ELIGIBLE for coverage
4,868,000 EMPLOYEES
with an offer who are eligible ENROLLED in coverage

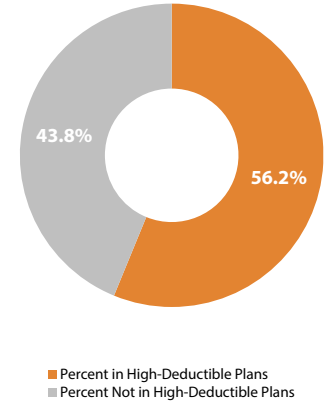
AVERAGE ANNUAL PREMIUM, SINGLE AND FAMILY COVERAGE



AVERAGE ANNUAL DEDUCTIBLE, SINGLE AND FAMILY COVERAGE



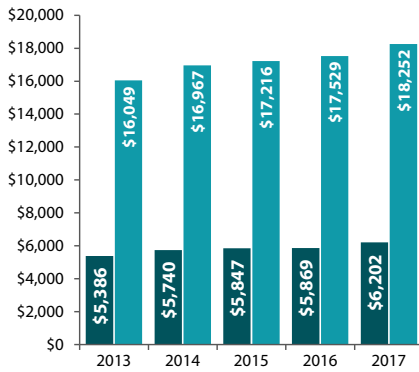
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS



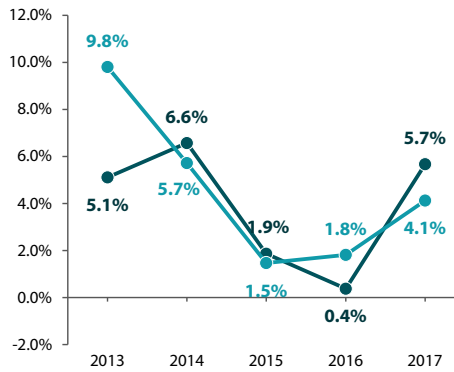
TRENDS IN ESI COSTS, 2013-2017

■ Single Coverage ■ Family Coverage

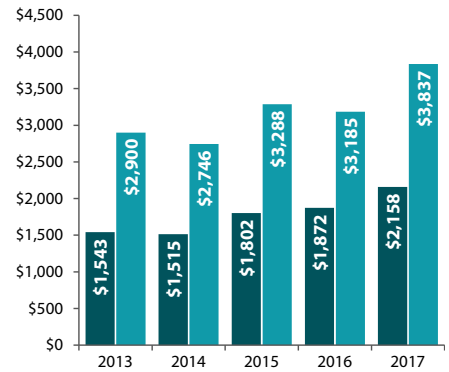
AVERAGE ANNUAL PREMIUM, SINGLE AND FAMILY COVERAGE



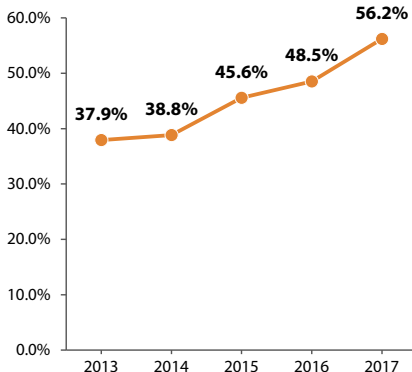
ANNUAL PREMIUM GROWTH RATE, SINGLE AND FAMILY COVERAGE



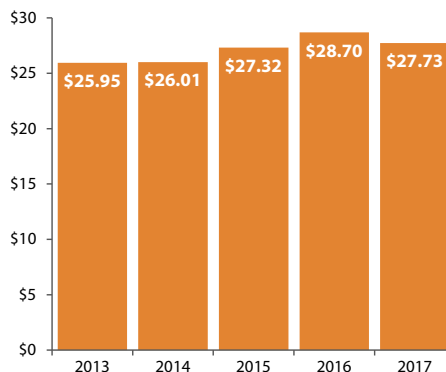
AVERAGE ANNUAL DEDUCTIBLE, SINGLE AND FAMILY COVERAGE



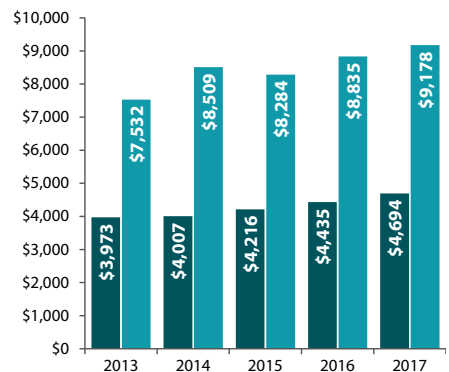
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS



AVERAGE CO-PAYMENT FOR A PRIMARY CARE OFFICE VISIT



AVERAGE ANNUAL OUT-OF-POCKET LIMIT, SINGLE AND FAMILY COVERAGE



Texas

	2013	2014	2015	2016	2017	Sig. dif. between 2016-2017
TRENDS IN ESI OFFER AND EMPLOYEE ACCESS, 2013-2017						
Percent of Employers Offering ESI	44.7%	45.9%	45.8%	47.6%	47.5%	
Percent of Employees in Establishments that Offer ESI	82.0%	80.4%	83.3%	84.8%	85.0%	
Percent of Employees Eligible for ESI at Offering Establishments	79.5%	77.5%	76.7%	78.0%	77.7%	
Percent of ESI-Eligible Employees Enrolled	73.9%	78.0%	77.0%	73.5%	71.6%	
TRENDS IN ESI COSTS, 2013-2017						
Average Annual Premiums						
Single Coverage	\$5,386	\$5,740	\$5,847	\$5,869	\$6,202	
Family Coverage	\$16,049	\$16,967	\$17,216	\$17,529	\$18,252	
Average Employee Share of Premiums						
Single Coverage	21.1%	21.1%	21.8%	20.4%	21.8%	
Family Coverage	30.5%	31.5%	31.4%	32.3%	31.8%	
Average Annual Deductibles						
Single Coverage	\$1,543	\$1,515	\$1,802	\$1,872	\$2,158	*
Family Coverage	\$2,900	\$2,746	\$3,288	\$3,185	\$3,837	*
Percent of Employees in High-Deductible Health Plans	37.9%	38.8%	45.6%	48.5%	56.2%	*
Average Annual Out-of-Pocket Limit						
Single Coverage	\$3,973	\$4,007	\$4,216	\$4,435	\$4,694	
Family Coverage	\$7,532	\$8,509	\$8,284	\$8,835	\$9,178	
Average Co-payment for a Primary Care Office Visit	\$25.95	\$26.01	\$27.32	\$28.70	\$27.73	

* Significant difference between 2016 and 2017 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 2017).

All references are to private-sector employers and employees.

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

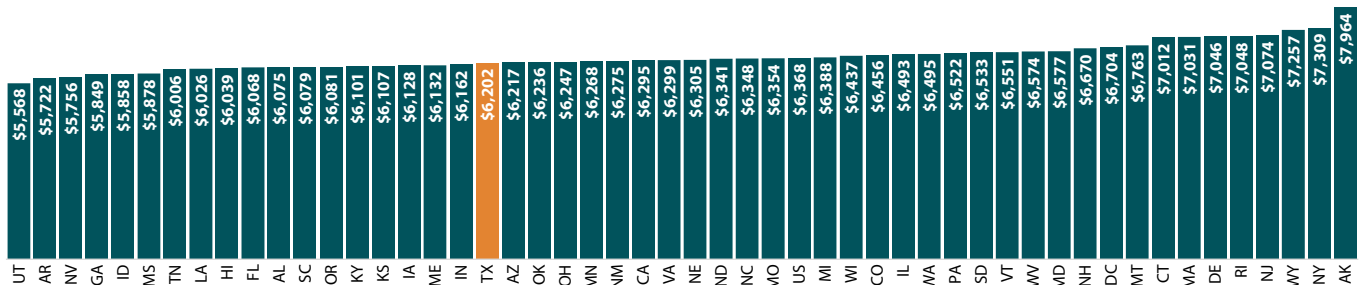
Please see www.shadac.org/ESIReport2018 for information on definitions and methods.

Data Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component, 2013-2017.

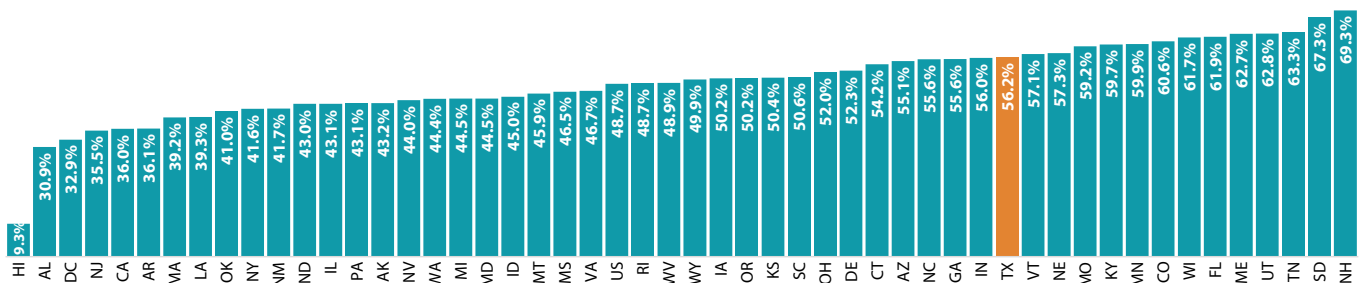
EXPLORING STATE VARIATION

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AVERAGE ANNUAL PREMIUM FOR SINGLE COVERAGE, 2017



PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2017

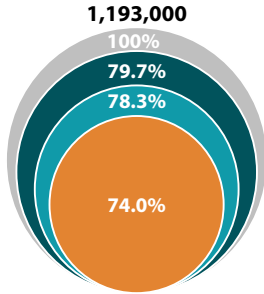


STATE-LEVEL TRENDS IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2013-2017



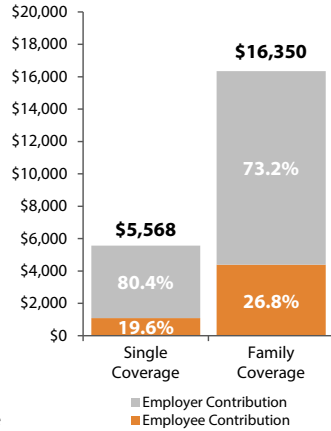
EMPLOYER-SPONSORED INSURANCE IN 2017

OFFER, ELIGIBILITY, AND ENROLLMENT

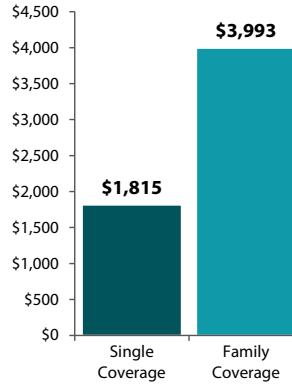


1,193,000
951,000 EMPLOYEES
 work in establishments that OFFER coverage
744,000 EMPLOYEES
 with an offer are ELIGIBLE for coverage
550,000 EMPLOYEES
 with an offer who are eligible ENROLLED in coverage

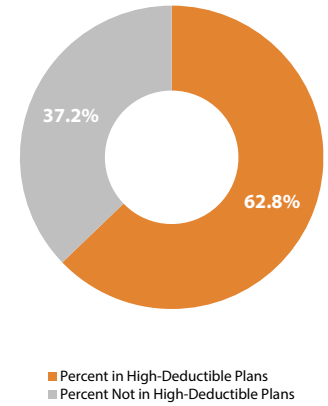
AVERAGE ANNUAL PREMIUM, SINGLE AND FAMILY COVERAGE



AVERAGE ANNUAL DEDUCTIBLE, SINGLE AND FAMILY COVERAGE



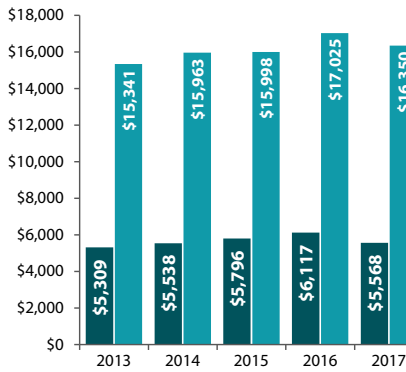
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS



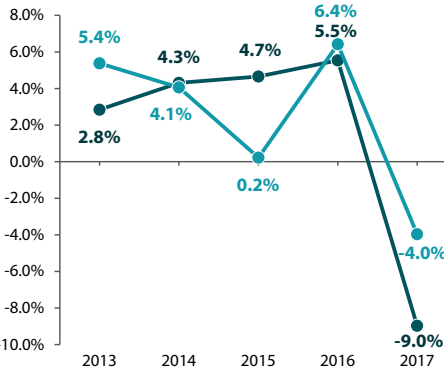
TRENDS IN ESI COSTS, 2013-2017

■ Single Coverage ■ Family Coverage

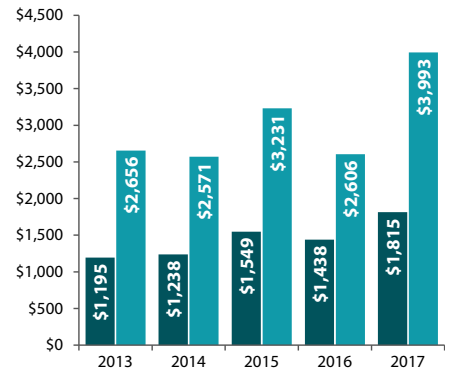
AVERAGE ANNUAL PREMIUM, SINGLE AND FAMILY COVERAGE



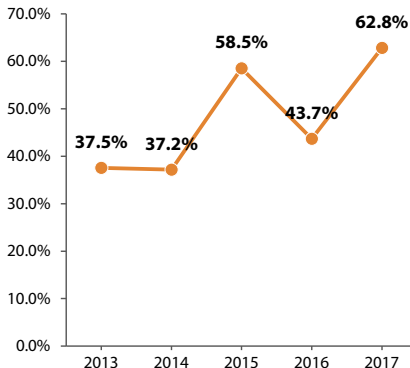
ANNUAL PREMIUM GROWTH RATE, SINGLE AND FAMILY COVERAGE



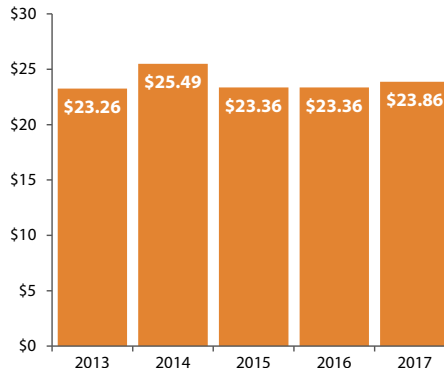
AVERAGE ANNUAL DEDUCTIBLE, SINGLE AND FAMILY COVERAGE



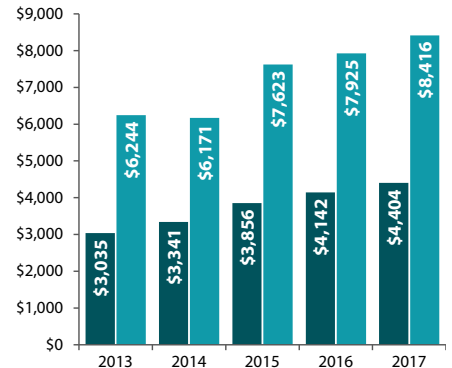
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS



AVERAGE CO-PAYMENT FOR A PRIMARY CARE OFFICE VISIT



AVERAGE ANNUAL OUT-OF-POCKET LIMIT, SINGLE AND FAMILY COVERAGE



UTAH

	2013	2014	2015	2016	2017	Sig. dif. between 2016-2017
TRENDS IN ESI OFFER AND EMPLOYEE ACCESS, 2013-2017						
Percent of Employers Offering ESI	45.1%	39.8%	40.7%	42.3%	36.2%	
Percent of Employees in Establishments that Offer ESI	84.8%	78.3%	81.9%	83.1%	79.7%	
Percent of Employees Eligible for ESI at Offering Establishments	76.3%	73.5%	70.3%	76.3%	78.3%	
Percent of ESI-Eligible Employees Enrolled	73.4%	79.0%	74.1%	74.3%	74.0%	
TRENDS IN ESI COSTS, 2013-2017						
Average Annual Premiums						
Single Coverage	\$5,309	\$5,538	\$5,796	\$6,117	\$5,568	*
Family Coverage	\$15,341	\$15,963	\$15,998	\$17,025	\$16,350	
Average Employee Share of Premiums						
Single Coverage	20.5%	23.4%	20.7%	19.0%	19.6%	
Family Coverage	23.5%	29.1%	26.8%	23.3%	26.8%	
Average Annual Deductibles						
Single Coverage	\$1,195	\$1,238	\$1,549	\$1,438	\$1,815	*
Family Coverage	\$2,656	\$2,571	\$3,231	\$2,606	\$3,993	*
Percent of Employees in High-Deductible Health Plans	37.5%	37.2%	58.5%	43.7%	62.8%	*
Average Annual Out-of-Pocket Limit						
Single Coverage	\$3,035	\$3,341	\$3,856	\$4,142	\$4,404	
Family Coverage	\$6,244	\$6,171	\$7,623	\$7,925	\$8,416	
Average Co-payment for a Primary Care Office Visit	\$23.26	\$25.49	\$23.36	\$23.36	\$23.86	

* Significant difference between 2016 and 2017 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 2017).

All references are to private-sector employers and employees.

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

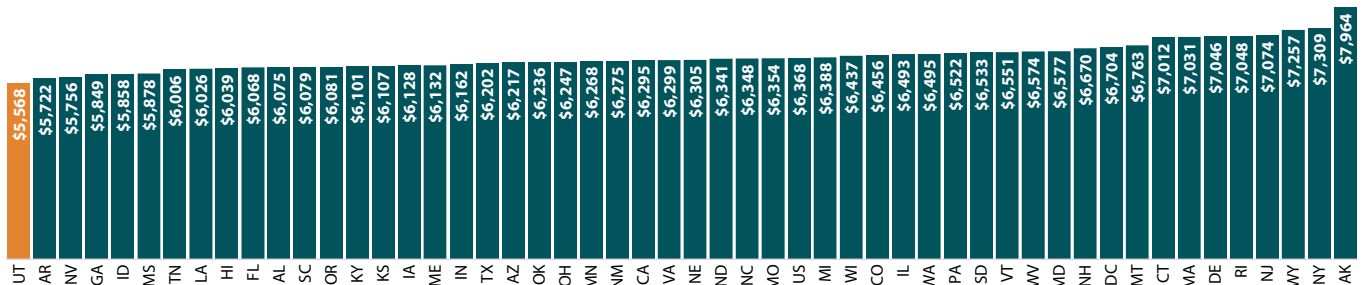
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Data Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component, 2013-2017.

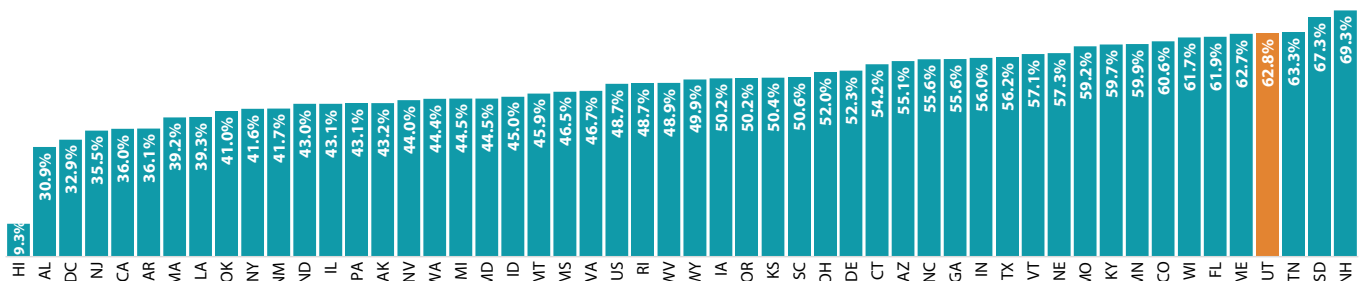
EXPLORING STATE VARIATION

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AVERAGE ANNUAL PREMIUM FOR SINGLE COVERAGE, 2017



PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2017

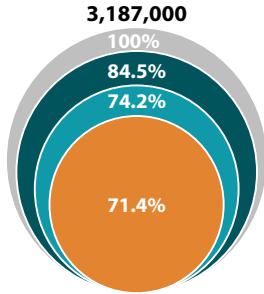


STATE-LEVEL TRENDS IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2013-2017



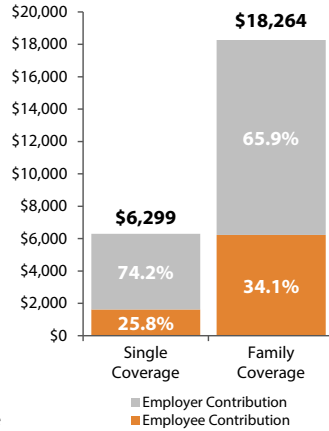
EMPLOYER-SPONSORED INSURANCE IN 2017

OFFER, ELIGIBILITY, AND ENROLLMENT

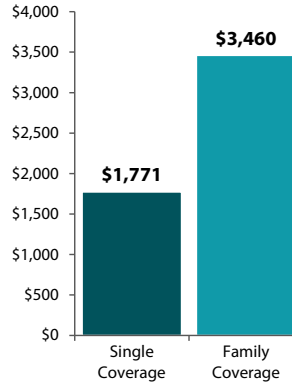


3,187,000
2,693,000 EMPLOYEES
 work in establishments that OFFER coverage
1,998,000 EMPLOYEES
 with an offer are ELIGIBLE for coverage
1,427,000 EMPLOYEES
 with an offer who are eligible ENROLLED in coverage

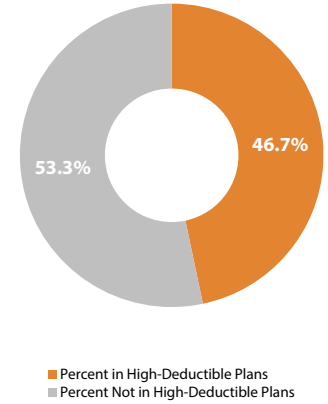
AVERAGE ANNUAL PREMIUM, SINGLE AND FAMILY COVERAGE



AVERAGE ANNUAL DEDUCTIBLE, SINGLE AND FAMILY COVERAGE



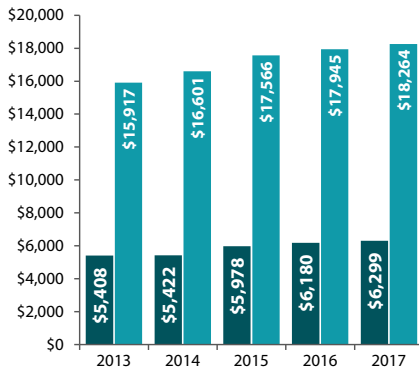
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS



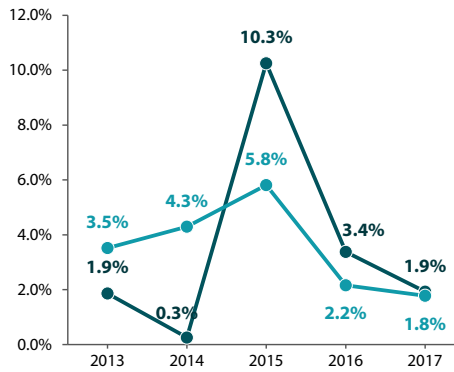
TRENDS IN ESI COSTS, 2013-2017

■ Single Coverage ■ Family Coverage

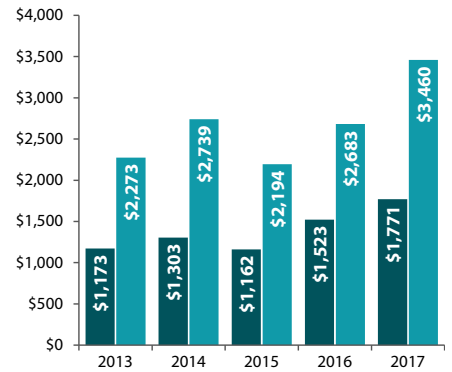
AVERAGE ANNUAL PREMIUM, SINGLE AND FAMILY COVERAGE



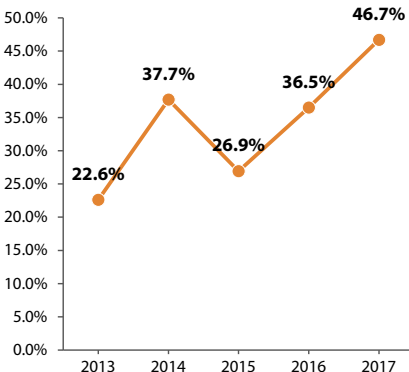
ANNUAL PREMIUM GROWTH RATE, SINGLE AND FAMILY COVERAGE



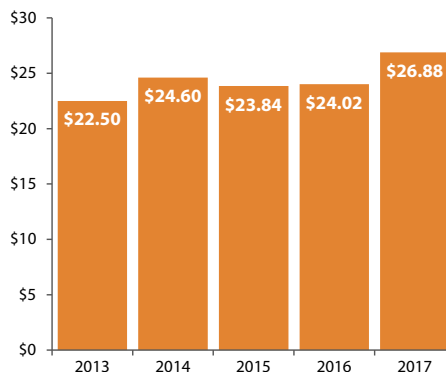
AVERAGE ANNUAL DEDUCTIBLE, SINGLE AND FAMILY COVERAGE



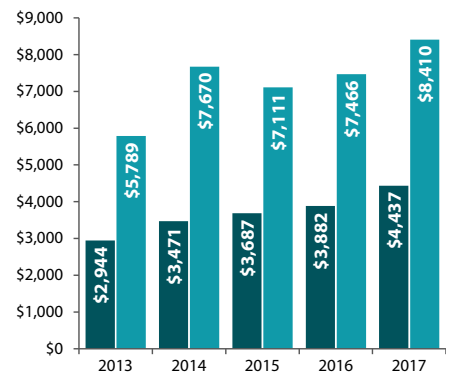
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS



AVERAGE CO-PAYMENT FOR A PRIMARY CARE OFFICE VISIT



AVERAGE ANNUAL OUT-OF-POCKET LIMIT, SINGLE AND FAMILY COVERAGE



Virginia

	2013	2014	2015	2016	2017	Sig. dif. between 2016-2017
TRENDS IN ESI OFFER AND EMPLOYEE ACCESS, 2013-2017						
Percent of Employers Offering ESI	53.6%	53.4%	47.2%	49.1%	52.9%	
Percent of Employees in Establishments that Offer ESI	84.8%	86.0%	85.7%	86.9%	84.5%	
Percent of Employees Eligible for ESI at Offering Establishments	78.0%	77.9%	77.0%	76.9%	74.2%	
Percent of ESI-Eligible Employees Enrolled	73.9%	73.3%	75.6%	69.3%	71.4%	
TRENDS IN ESI COSTS, 2013-2017						
Average Annual Premiums						
Single Coverage	\$5,408	\$5,422	\$5,978	\$6,180	\$6,299	
Family Coverage	\$15,917	\$16,601	\$17,566	\$17,945	\$18,264	
Average Employee Share of Premiums						
Single Coverage	23.0%	23.9%	22.6%	24.1%	25.8%	
Family Coverage	30.7%	31.9%	28.2%	32.6%	34.1%	
Average Annual Deductibles						
Single Coverage	\$1,173	\$1,303	\$1,162	\$1,523	\$1,771	*
Family Coverage	\$2,273	\$2,739	\$2,194	\$2,683	\$3,460	*
Percent of Employees in High-Deductible Health Plans	22.6%	37.7%	26.9%	36.5%	46.7%	*
Average Annual Out-of-Pocket Limit						
Single Coverage	\$2,944	\$3,471	\$3,687	\$3,882	\$4,437	*
Family Coverage	\$5,789	\$7,670	\$7,111	\$7,466	\$8,410	
Average Co-payment for a Primary Care Office Visit	\$22.50	\$24.60	\$23.84	\$24.02	\$26.88	

* Significant difference between 2016 and 2017 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 2017).

All references are to private-sector employers and employees.

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

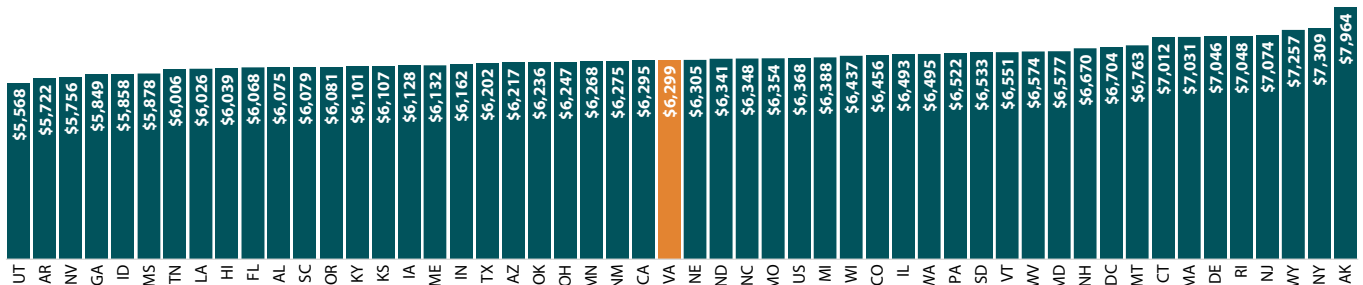
Please see www.shadac.org/ESIReport2018 for information on definitions and methods.

Data Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component, 2013-2017.

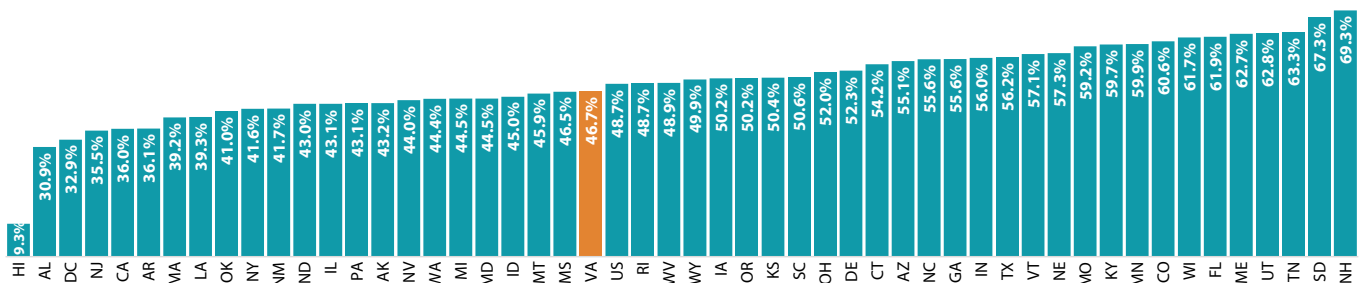
EXPLORING STATE VARIATION

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AVERAGE ANNUAL PREMIUM FOR SINGLE COVERAGE, 2017



PERCENT OF EMPLOYEES IN HIGH-Deductible HEALTH PLANS, 2017

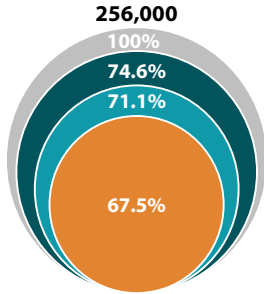


STATE-LEVEL TRENDS IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2013-2017



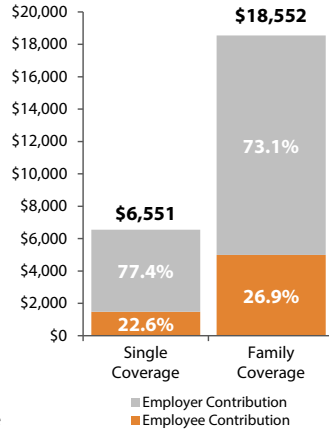
EMPLOYER-SPONSORED INSURANCE IN 2017

OFFER, ELIGIBILITY, AND ENROLLMENT

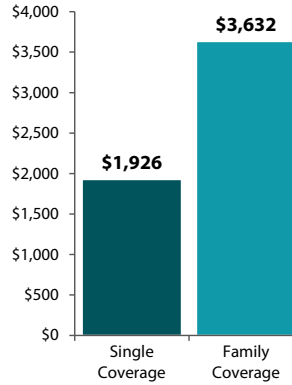


256,000
191,000 EMPLOYEES
with an offer are ELIGIBLE for coverage
136,000 EMPLOYEES
with an offer are ELIGIBLE for coverage
92,000 EMPLOYEES
with an offer who are eligible ENROLLED in coverage

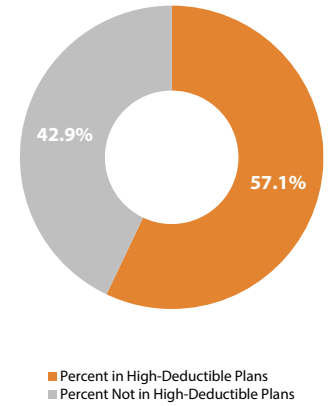
AVERAGE ANNUAL PREMIUM, SINGLE AND FAMILY COVERAGE



AVERAGE ANNUAL DEDUCTIBLE, SINGLE AND FAMILY COVERAGE



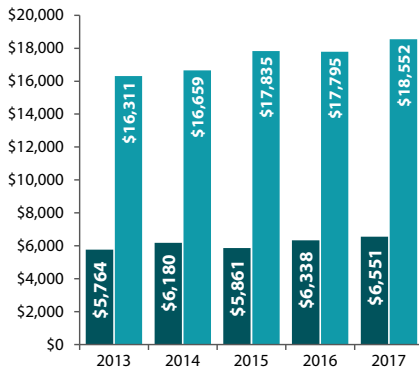
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS



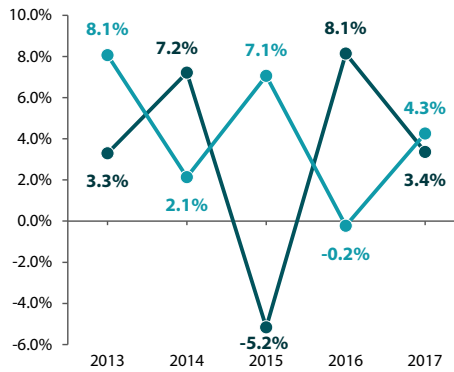
TRENDS IN ESI COSTS, 2013-2017

■ Single Coverage ■ Family Coverage

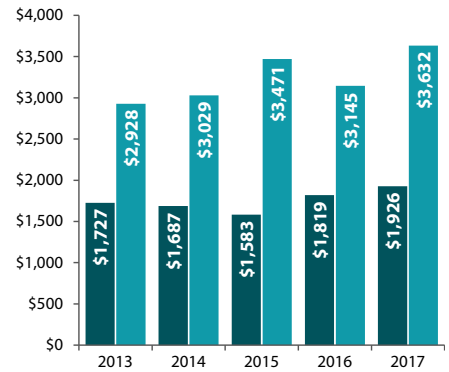
AVERAGE ANNUAL PREMIUM, SINGLE AND FAMILY COVERAGE



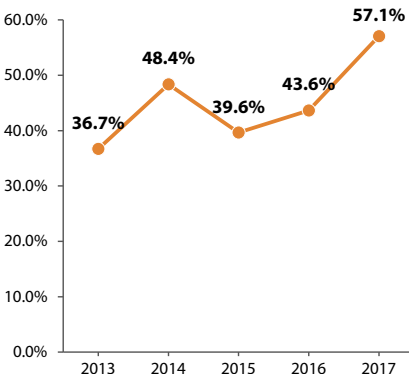
ANNUAL PREMIUM GROWTH RATE, SINGLE AND FAMILY COVERAGE



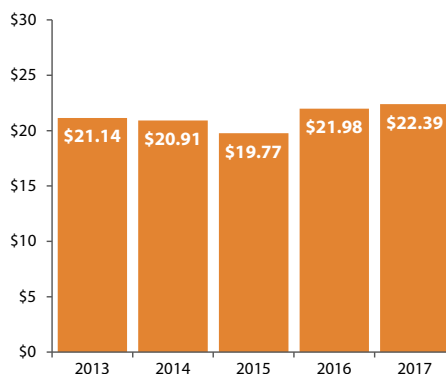
AVERAGE ANNUAL DEDUCTIBLE, SINGLE AND FAMILY COVERAGE



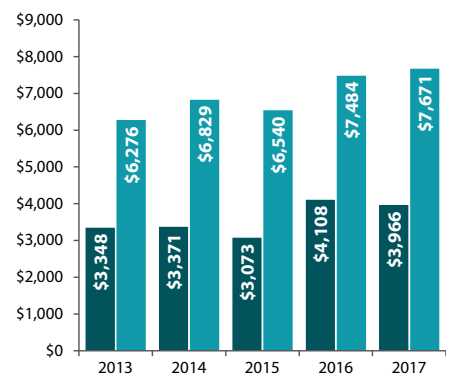
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS



AVERAGE CO-PAYMENT FOR A PRIMARY CARE OFFICE VISIT



AVERAGE ANNUAL OUT-OF-POCKET LIMIT, SINGLE AND FAMILY COVERAGE



Vermont

	2013	2014	2015	2016	2017	Sig. dif. between 2016-2017
TRENDS IN ESI OFFER AND EMPLOYEE ACCESS, 2013-2017						
Percent of Employers Offering ESI	53.8%	42.0%	40.6%	42.2%	40.9%	
Percent of Employees in Establishments that Offer ESI	84.1%	78.8%	77.5%	78.5%	74.6%	
Percent of Employees Eligible for ESI at Offering Establishments	72.0%	70.4%	74.9%	75.4%	71.1%	
Percent of ESI-Eligible Employees Enrolled	72.2%	73.1%	72.2%	70.3%	67.5%	
TRENDS IN ESI COSTS, 2013-2017						
Average Annual Premiums						
Single Coverage	\$5,764	\$6,180	\$5,861	\$6,338	\$6,551	
Family Coverage	\$16,311	\$16,659	\$17,835	\$17,795	\$18,552	
Average Employee Share of Premiums						
Single Coverage	20.3%	20.7%	23.2%	22.0%	22.6%	
Family Coverage	26.6%	25.3%	27.5%	26.7%	26.9%	
Average Annual Deductibles						
Single Coverage	\$1,727	\$1,687	\$1,583	\$1,819	\$1,926	
Family Coverage	\$2,928	\$3,029	\$3,471	\$3,145	\$3,632	
Percent of Employees in High-Deductible Health Plans	36.7%	48.4%	39.6%	43.6%	57.1%	*
Average Annual Out-of-Pocket Limit						
Single Coverage	\$3,348	\$3,371	\$3,073	\$4,108	\$3,966	
Family Coverage	\$6,276	\$6,829	\$6,540	\$7,484	\$7,671	
Average Co-payment for a Primary Care Office Visit	\$21.14	\$20.91	\$19.77	\$21.98	\$22.39	

* Significant difference between 2016 and 2017 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 2017).

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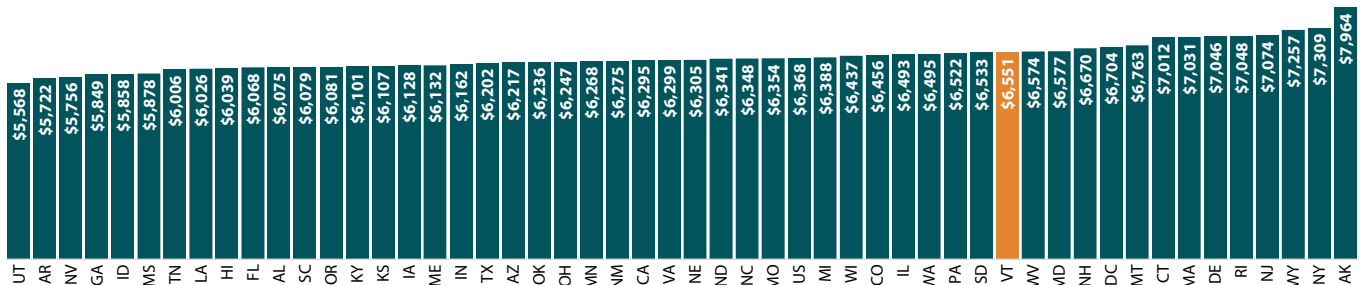
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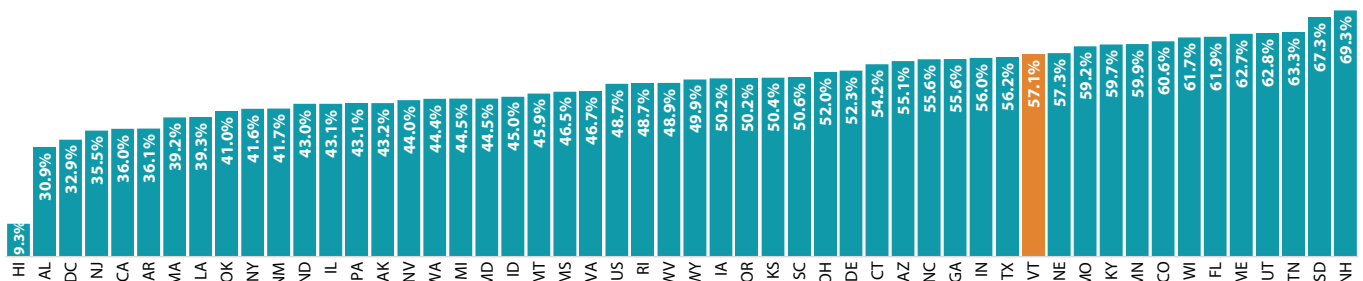
EXPLORING STATE VARIATION

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AVERAGE ANNUAL PREMIUM FOR SINGLE COVERAGE, 2017



PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2017

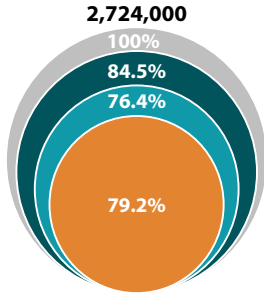


STATE-LEVEL TRENDS IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2013-2017



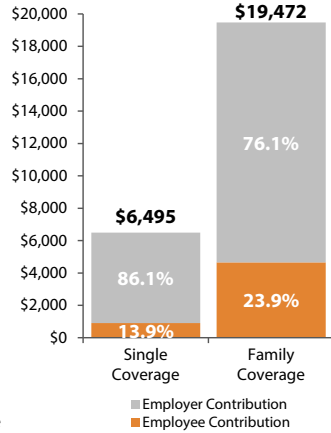
EMPLOYER-SPONSORED INSURANCE IN 2017

OFFER, ELIGIBILITY, AND ENROLLMENT

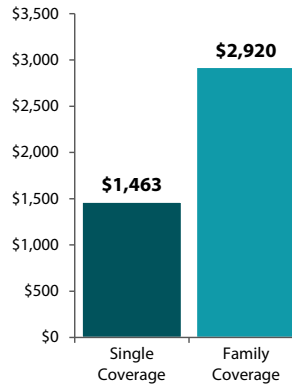


2,302,000 EMPLOYEES work in establishments that OFFER coverage
1,759,000 EMPLOYEES with an offer are ELIGIBLE for coverage
1,393,000 EMPLOYEES with an offer who are eligible ENROLLED in coverage

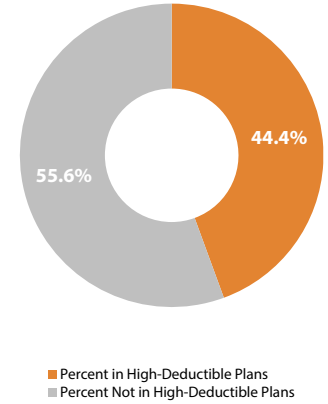
AVERAGE ANNUAL PREMIUM, SINGLE AND FAMILY COVERAGE



AVERAGE ANNUAL DEDUCTIBLE, SINGLE AND FAMILY COVERAGE



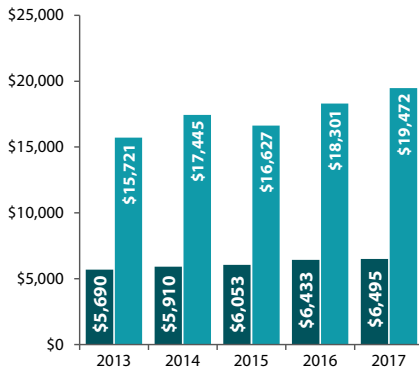
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS



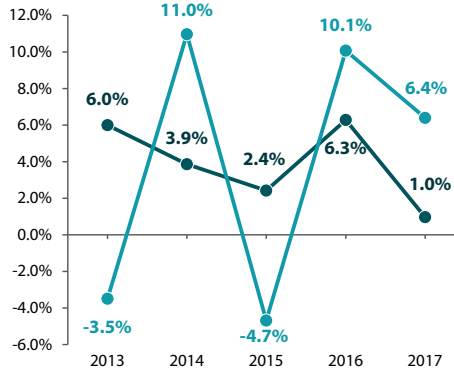
TRENDS IN ESI COSTS, 2013-2017

■ Single Coverage ■ Family Coverage

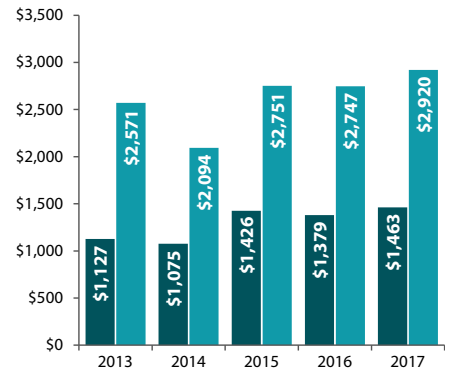
AVERAGE ANNUAL PREMIUM, SINGLE AND FAMILY COVERAGE



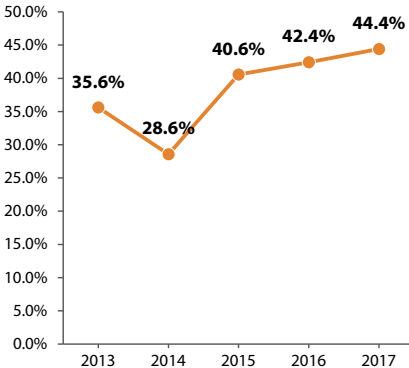
ANNUAL PREMIUM GROWTH RATE, SINGLE AND FAMILY COVERAGE



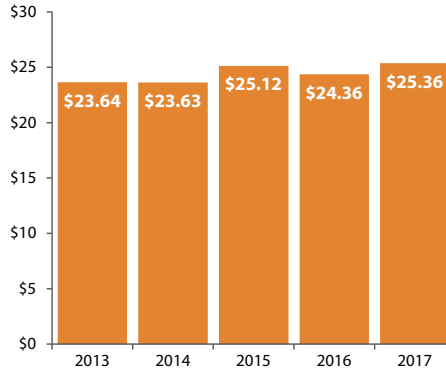
AVERAGE ANNUAL DEDUCTIBLE, SINGLE AND FAMILY COVERAGE



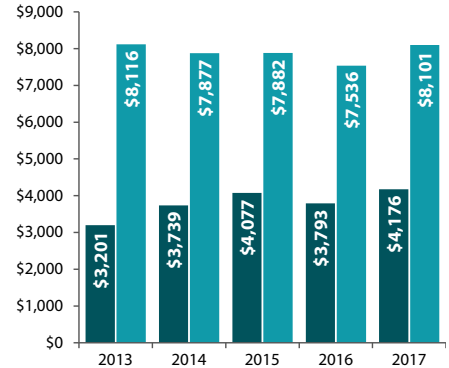
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS



AVERAGE CO-PAYMENT FOR A PRIMARY CARE OFFICE VISIT



AVERAGE ANNUAL OUT-OF-POCKET LIMIT, SINGLE AND FAMILY COVERAGE



Washington

	2013	2014	2015	2016	2017	Sig. dif. between 2016-2017
TRENDS IN ESI OFFER AND EMPLOYEE ACCESS, 2013-2017						
Percent of Employers Offering ESI	47.1%	45.7%	41.8%	43.7%	44.0%	
Percent of Employees in Establishments that Offer ESI	83.8%	81.0%	80.5%	82.1%	84.5%	
Percent of Employees Eligible for ESI at Offering Establishments	76.0%	74.4%	70.4%	77.7%	76.4%	
Percent of ESI-Eligible Employees Enrolled	81.3%	79.8%	80.5%	77.4%	79.2%	
TRENDS IN ESI COSTS, 2013-2017						
Average Annual Premiums						
Single Coverage	\$5,690	\$5,910	\$6,053	\$6,433	\$6,495	
Family Coverage	\$15,721	\$17,445	\$16,627	\$18,301	\$19,472	
Average Employee Share of Premiums						
Single Coverage	12.0%	15.9%	12.2%	15.3%	13.9%	
Family Coverage	25.0%	25.8%	25.7%	27.5%	23.9%	
Average Annual Deductibles						
Single Coverage	\$1,127	\$1,075	\$1,426	\$1,379	\$1,463	
Family Coverage	\$2,571	\$2,094	\$2,751	\$2,747	\$2,920	
Percent of Employees in High-Deductible Health Plans	35.6%	28.6%	40.6%	42.4%	44.4%	*
Average Annual Out-of-Pocket Limit						
Single Coverage	\$3,201	\$3,739	\$4,077	\$3,793	\$4,176	*
Family Coverage	\$8,116	\$7,877	\$7,882	\$7,536	\$8,101	
Average Co-payment for a Primary Care Office Visit	\$23.64	\$23.63	\$25.12	\$24.36	\$25.36	

* Significant difference between 2016 and 2017 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 2017).

All references are to private-sector employers and employees.

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

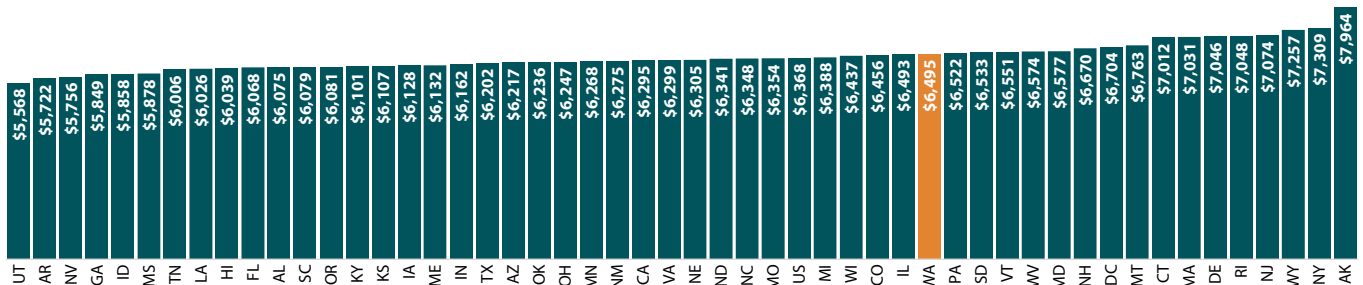
Please see www.shadac.org/ESIReport2018 for information on definitions and methods.

Data Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component, 2013-2017.

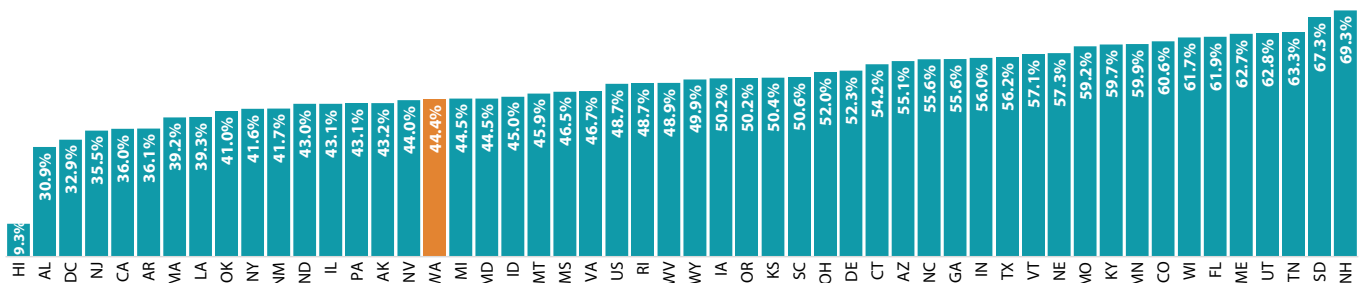
EXPLORING STATE VARIATION

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AVERAGE ANNUAL PREMIUM FOR SINGLE COVERAGE, 2017



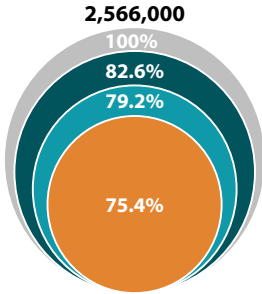
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2017



STATE-LEVEL TRENDS IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2013-2017

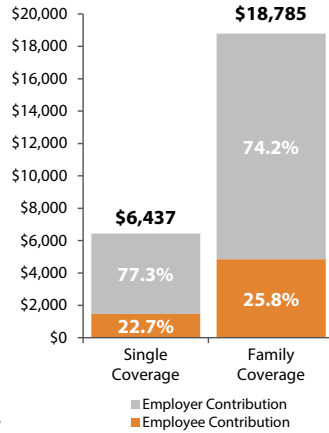
EMPLOYER-SPONSORED INSURANCE IN 2017

OFFER, ELIGIBILITY, AND ENROLLMENT

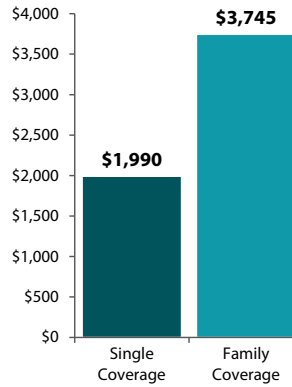


2,120,000 EMPLOYEES
work in establishments that OFFER coverage
1,679,000 EMPLOYEES
with an offer are ELIGIBLE for coverage
1,268,000 EMPLOYEES
with an offer who are eligible ENROLLED in coverage

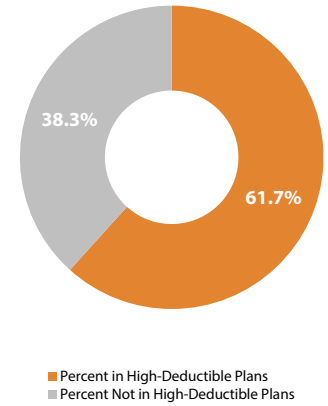
AVERAGE ANNUAL PREMIUM, SINGLE AND FAMILY COVERAGE



AVERAGE ANNUAL DEDUCTIBLE, SINGLE AND FAMILY COVERAGE



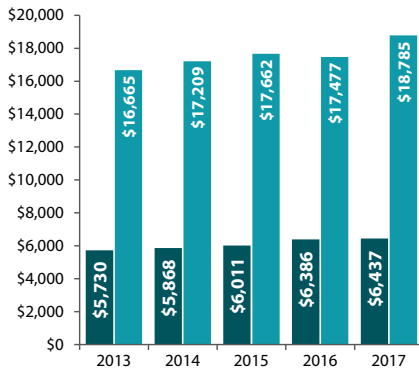
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS



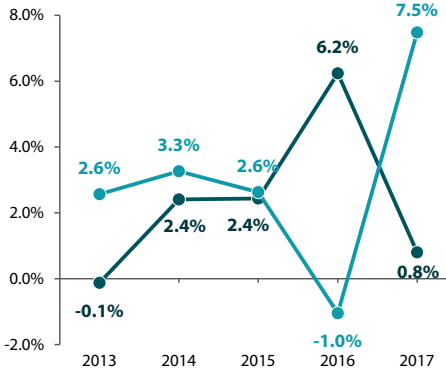
TRENDS IN ESI COSTS, 2013-2017

■ Single Coverage ■ Family Coverage

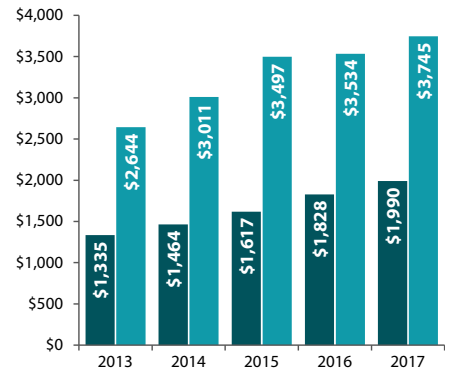
AVERAGE ANNUAL PREMIUM, SINGLE AND FAMILY COVERAGE



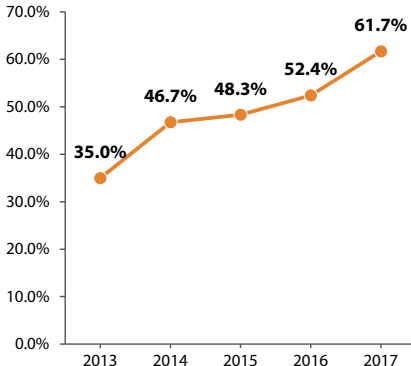
ANNUAL PREMIUM GROWTH RATE, SINGLE AND FAMILY COVERAGE



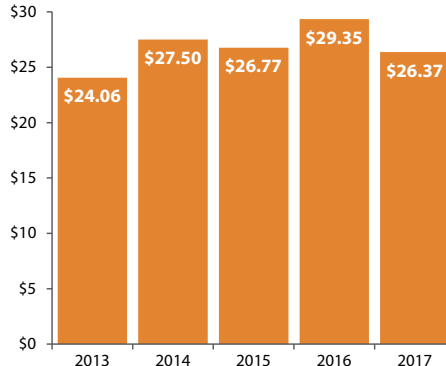
AVERAGE ANNUAL DEDUCTIBLE, SINGLE AND FAMILY COVERAGE



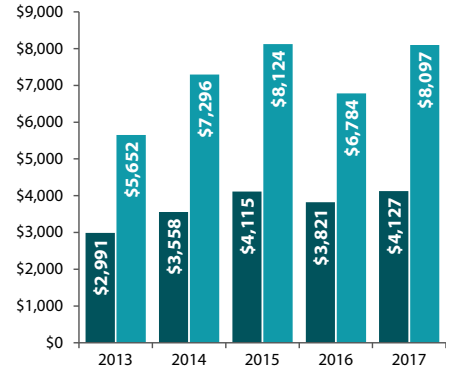
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS



AVERAGE CO-PAYMENT FOR A PRIMARY CARE OFFICE VISIT



AVERAGE ANNUAL OUT-OF-POCKET LIMIT, SINGLE AND FAMILY COVERAGE



Wisconsin

	2013	2014	2015	2016	2017	Sig. dif. between 2016-2017
TRENDS IN ESI OFFER AND EMPLOYEE ACCESS, 2013-2017						
Percent of Employers Offering ESI	49.1%	47.5%	45.2%	45.6%	44.7%	
Percent of Employees in Establishments that Offer ESI	84.2%	83.9%	83.6%	84.9%	82.6%	
Percent of Employees Eligible for ESI at Offering Establishments	75.9%	74.5%	76.7%	73.8%	79.2%	
Percent of ESI-Eligible Employees Enrolled	73.6%	72.7%	69.4%	71.8%	75.4%	
TRENDS IN ESI COSTS, 2013-2017						
Average Annual Premiums						
Single Coverage	\$5,730	\$5,868	\$6,011	\$6,386	\$6,437	
Family Coverage	\$16,665	\$17,209	\$17,662	\$17,477	\$18,785	
Average Employee Share of Premiums						
Single Coverage	21.3%	21.4%	22.4%	21.9%	22.7%	
Family Coverage	23.4%	22.0%	25.3%	21.8%	25.8%	
Average Annual Deductibles						
Single Coverage	\$1,335	\$1,464	\$1,617	\$1,828	\$1,990	
Family Coverage	\$2,644	\$3,011	\$3,497	\$3,534	\$3,745	
Percent of Employees in High-Deductible Health Plans	35.0%	46.7%	48.3%	52.4%	61.7%	*
Average Annual Out-of-Pocket Limit						
Single Coverage	\$2,991	\$3,558	\$4,115	\$3,821	\$4,127	
Family Coverage	\$5,652	\$7,296	\$8,124	\$6,784	\$8,097	*
Average Co-payment for a Primary Care Office Visit	\$24.06	\$27.50	\$26.77	\$29.35	\$26.37	

* Significant difference between 2016 and 2017 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 2017).

All references are to private-sector employers and employees.

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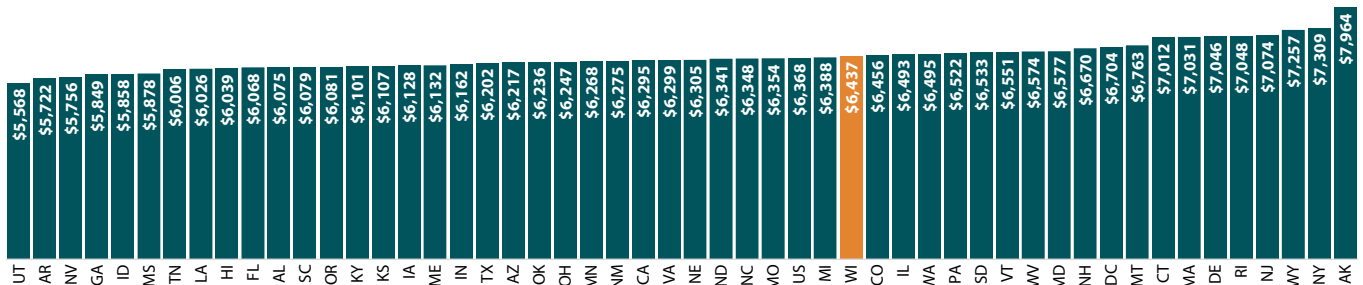
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Data Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component, 2013-2017.

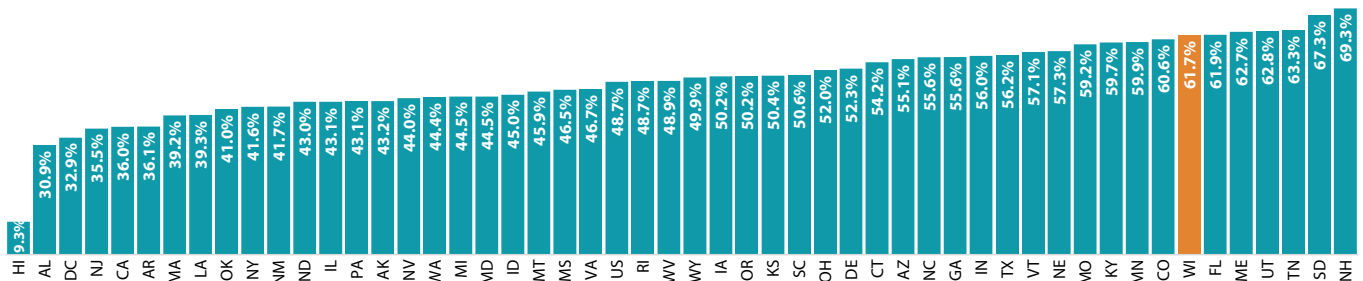
EXPLORING STATE VARIATION

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AVERAGE ANNUAL PREMIUM FOR SINGLE COVERAGE, 2017



PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2017

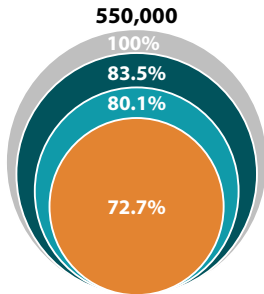


STATE-LEVEL TRENDS IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2013-2017



EMPLOYER-SPONSORED INSURANCE IN 2017

OFFER, ELIGIBILITY, AND ENROLLMENT

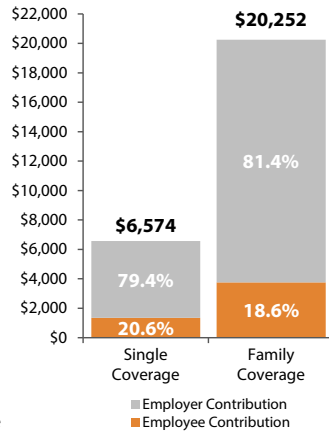


459,000 EMPLOYEES
work in establishments that OFFER coverage

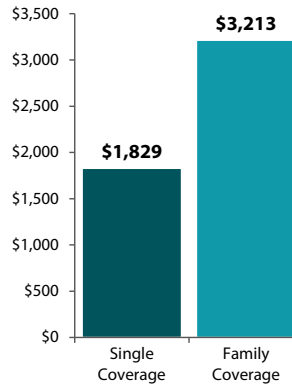
368,000 EMPLOYEES
with an offer are ELIGIBLE for coverage

268,000 EMPLOYEES
with an offer who are eligible ENROLLED in coverage

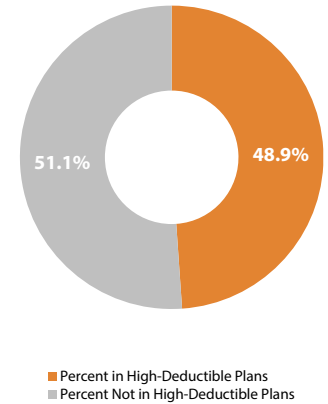
AVERAGE ANNUAL PREMIUM, SINGLE AND FAMILY COVERAGE



AVERAGE ANNUAL DEDUCTIBLE, SINGLE AND FAMILY COVERAGE



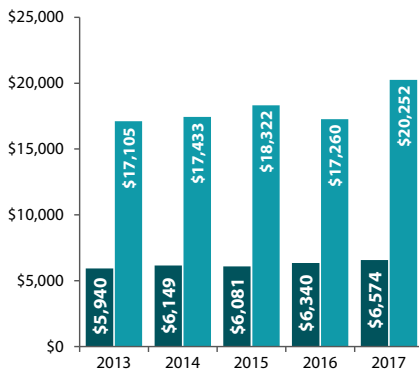
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS



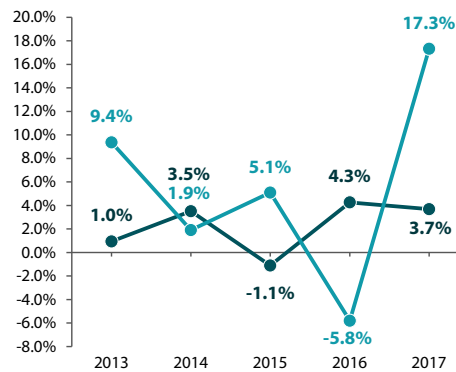
TRENDS IN ESI COSTS, 2013-2017

■ Single Coverage ■ Family Coverage

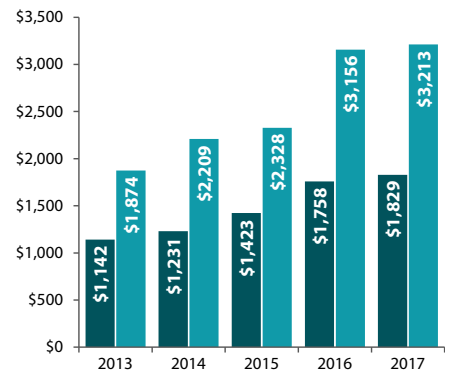
AVERAGE ANNUAL PREMIUM, SINGLE AND FAMILY COVERAGE



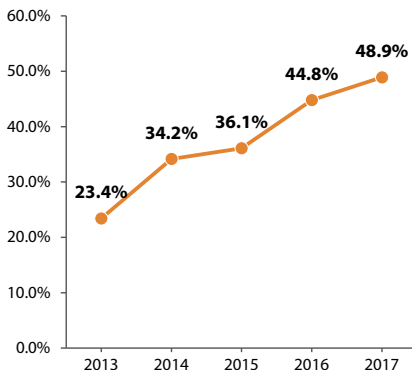
ANNUAL PREMIUM GROWTH RATE, SINGLE AND FAMILY COVERAGE



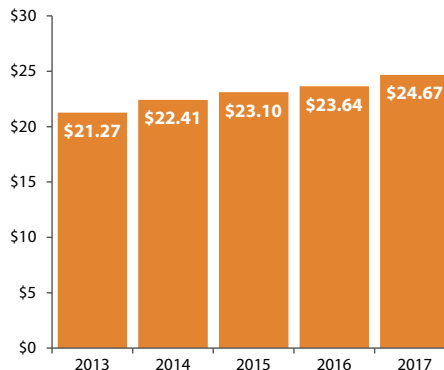
AVERAGE ANNUAL DEDUCTIBLE, SINGLE AND FAMILY COVERAGE



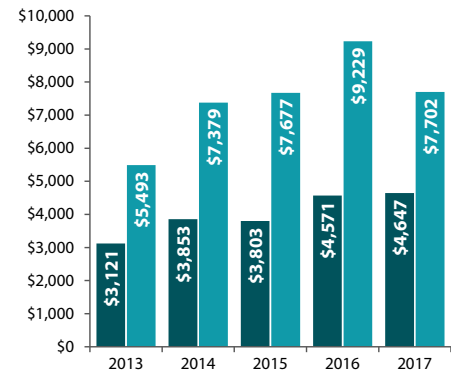
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS



AVERAGE CO-PAYMENT FOR A PRIMARY CARE OFFICE VISIT



AVERAGE ANNUAL OUT-OF-POCKET LIMIT, SINGLE AND FAMILY COVERAGE



West Virginia

	2013	2014	2015	2016	2017	Sig. dif. between 2016-2017
TRENDS IN ESI OFFER AND EMPLOYEE ACCESS, 2013-2017						
Percent of Employers Offering ESI	54.7%	50.2%	50.2%	44.0%	48.5%	
Percent of Employees in Establishments that Offer ESI	83.5%	78.9%	84.0%	81.0%	83.5%	
Percent of Employees Eligible for ESI at Offering Establishments	75.8%	73.5%	72.0%	75.7%	80.1%	
Percent of ESI-Eligible Employees Enrolled	75.4%	76.4%	72.7%	69.2%	72.7%	
TRENDS IN ESI COSTS, 2013-2017						
Average Annual Premiums						
Single Coverage	\$5,940	\$6,149	\$6,081	\$6,340	\$6,574	
Family Coverage	\$17,105	\$17,433	\$18,322	\$17,260	\$20,252	*
Average Employee Share of Premiums						
Single Coverage	17.7%	21.1%	19.7%	19.0%	20.6%	
Family Coverage	17.1%	24.2%	25.0%	23.7%	18.6%	
Average Annual Deductibles						
Single Coverage	\$1,142	\$1,231	\$1,423	\$1,758	\$1,829	
Family Coverage	\$1,874	\$2,209	\$2,328	\$3,156	\$3,213	
Percent of Employees in High-Deductible Health Plans	23.4%	34.2%	36.1%	44.8%	48.9%	*
Average Annual Out-of-Pocket Limit						
Single Coverage	\$3,121	\$3,853	\$3,803	\$4,571	\$4,647	
Family Coverage	\$5,493	\$7,379	\$7,677	\$9,229	\$7,702	
Average Co-payment for a Primary Care Office Visit	\$21.27	\$22.41	\$23.10	\$23.64	\$24.67	

* Significant difference between 2016 and 2017 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 2017).

All references are to private-sector employers and employees.

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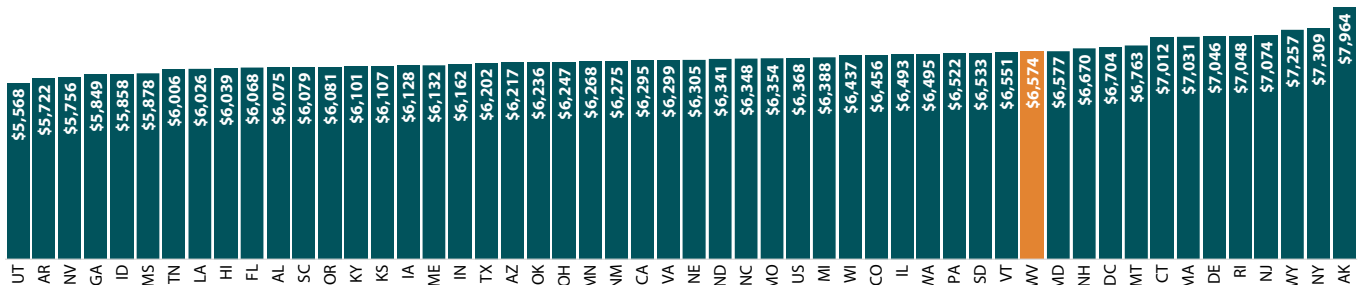
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Data Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component, 2013-2017.

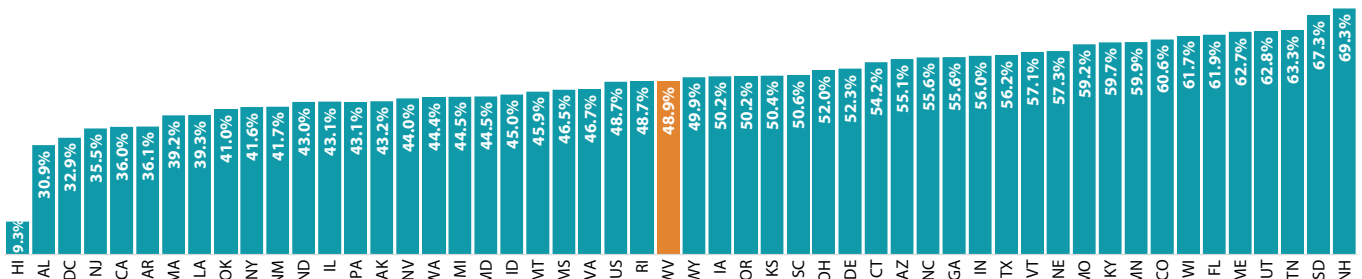
EXPLORING STATE VARIATION

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AVERAGE ANNUAL PREMIUM FOR SINGLE COVERAGE, 2017



PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2017

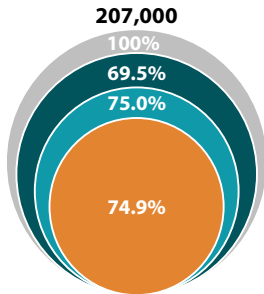


STATE-LEVEL TRENDS IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2013-2017



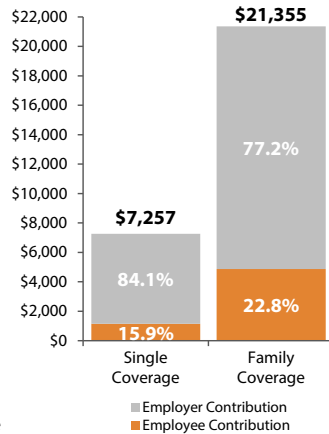
EMPLOYER-SPONSORED INSURANCE IN 2017

OFFER, ELIGIBILITY, AND ENROLLMENT

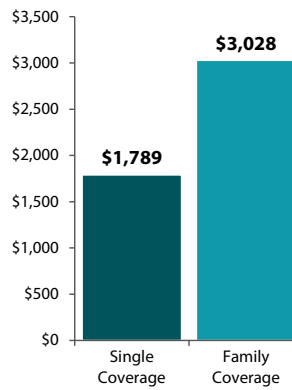


207,000
144,000 EMPLOYEES
 work in establishments that OFFER coverage
108,000 EMPLOYEES
 with an offer are ELIGIBLE for coverage
81,000 EMPLOYEES
 with an offer who are eligible ENROLLED in coverage

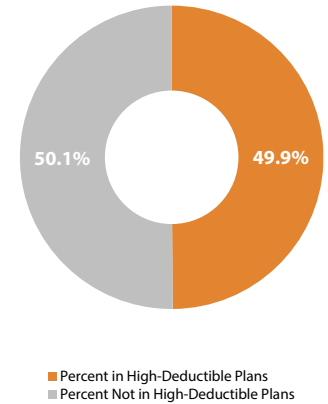
AVERAGE ANNUAL PREMIUM, SINGLE AND FAMILY COVERAGE



AVERAGE ANNUAL DEDUCTIBLE, SINGLE AND FAMILY COVERAGE



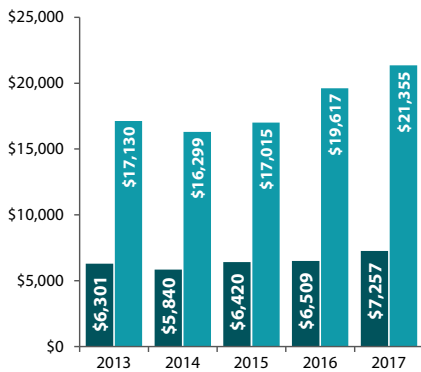
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS



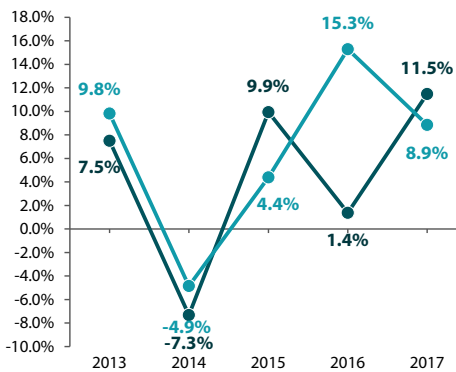
TRENDS IN ESI COSTS, 2013-2017

■ Single Coverage ■ Family Coverage

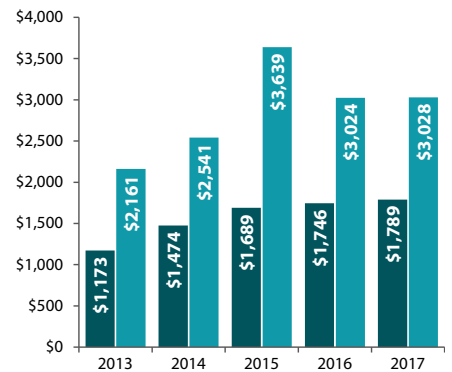
AVERAGE ANNUAL PREMIUM, SINGLE AND FAMILY COVERAGE



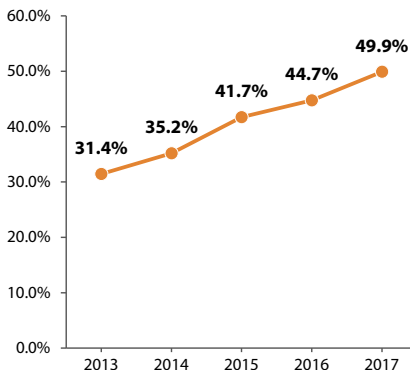
ANNUAL PREMIUM GROWTH RATE, SINGLE AND FAMILY COVERAGE



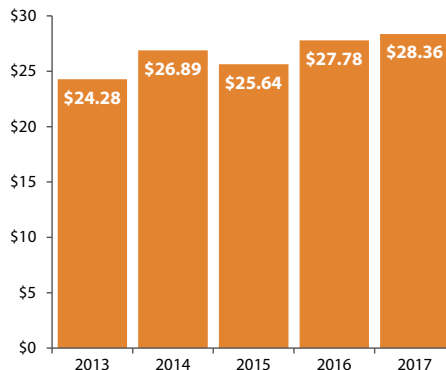
AVERAGE ANNUAL DEDUCTIBLE, SINGLE AND FAMILY COVERAGE



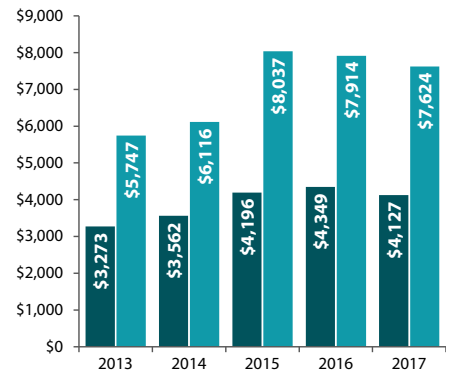
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS



AVERAGE CO-PAYMENT FOR A PRIMARY CARE OFFICE VISIT



AVERAGE ANNUAL OUT-OF-POCKET LIMIT, SINGLE AND FAMILY COVERAGE



Wyoming

	2013	2014	2015	2016	2017	Sig. dif. between 2016-2017
TRENDS IN ESI OFFER AND EMPLOYEE ACCESS, 2013-2017						
Percent of Employers Offering ESI	40.2%	40.2%	38.0%	38.0%	39.4%	
Percent of Employees in Establishments that Offer ESI	70.0%	73.6%	72.6%	72.1%	69.5%	
Percent of Employees Eligible for ESI at Offering Establishments	78.2%	76.2%	74.5%	73.5%	75.0%	
Percent of ESI-Eligible Employees Enrolled	76.0%	73.7%	75.5%	76.0%	74.9%	
TRENDS IN ESI COSTS, 2013-2017						
Average Annual Premiums						
Single Coverage	\$6,301	\$5,840	\$6,420	\$6,509	\$7,257	*
Family Coverage	\$17,130	\$16,299	\$17,015	\$19,617	\$21,355	*
Average Employee Share of Premiums						
Single Coverage	16.8%	19.5%	18.5%	18.4%	15.9%	
Family Coverage	22.3%	26.2%	29.1%	25.2%	22.8%	
Average Annual Deductibles						
Single Coverage	\$1,173	\$1,474	\$1,689	\$1,746	\$1,789	
Family Coverage	\$2,161	\$2,541	\$3,639	\$3,024	\$3,028	
Percent of Employees in High-Deductible Health Plans	31.4%	35.2%	41.7%	44.7%	49.9%	*
Average Annual Out-of-Pocket Limit						
Single Coverage	\$3,273	\$3,562	\$4,196	\$4,349	\$4,127	
Family Coverage	\$5,747	\$6,116	\$8,037	\$7,914	\$7,624	
Average Co-payment for a Primary Care Office Visit	\$24.28	\$26.89	\$25.64	\$27.78	\$28.36	

* Significant difference between 2016 and 2017 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 2017).

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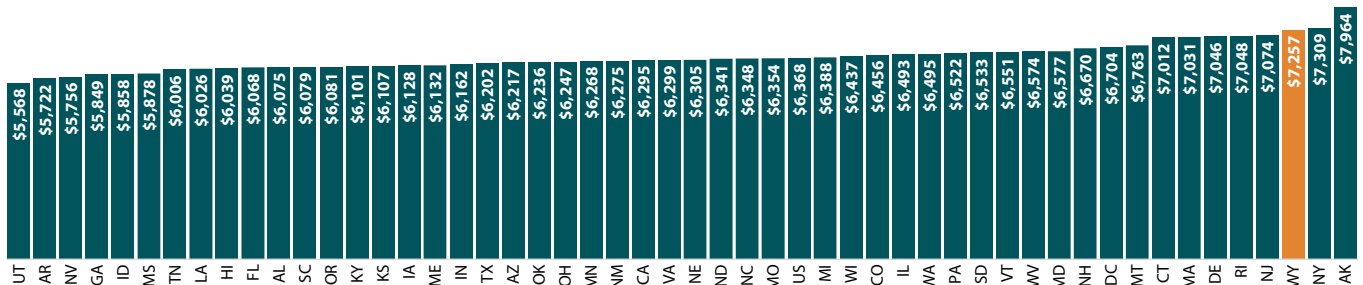
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AVERAGE ANNUAL PREMIUM FOR SINGLE COVERAGE, 2017



PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2017

