

ARIZONA

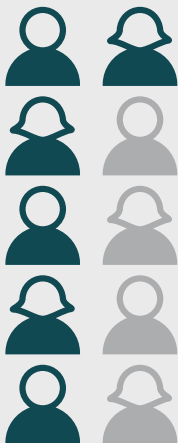


164,900 MORE ARIZONA WORKERS ENROLLED IN HDHP IN 2016

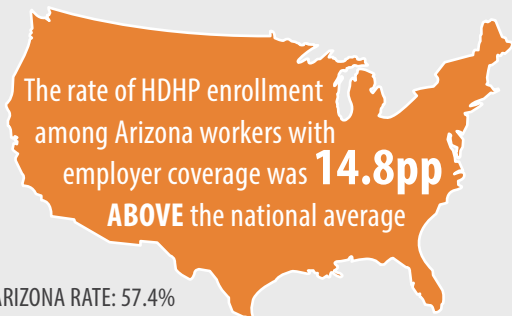
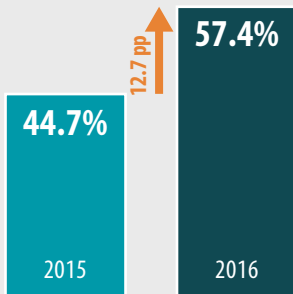
NEARLY 60%

(57.4%) of Arizona workers with employer coverage were in high-deductible plans in 2016

596,900 PEOPLE



The percentage of Arizona workers with employer coverage who signed up for HDHPs **GREW 12.7 pp** from 2015 to 2016



ARIZONA RATE: 57.4%
NATIONAL RATE: 42.6%

Notes: Health plans with high deductibles are defined as plans that meet the minimum plan deductible amount required for Health Savings Account (HSA) eligibility (i.e., \$1,300 for an individual and \$2,600 for a family in 2015 and 2016). Annual changes were significantly different at the 95% confidence level. Estimates used here refer to private sector employees working at firms of all sizes.

Source: SHADAC analysis of the Medical Expenditure Panel Survey- Insurance Component (MEPS-IC), 2015, 2016.

FLORIDA

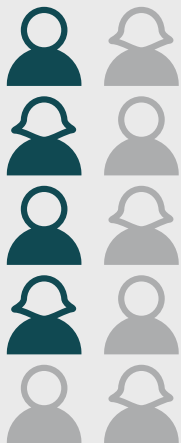


506,100 FEWER FLORIDA WORKERS ENROLLED IN HDHP IN 2016

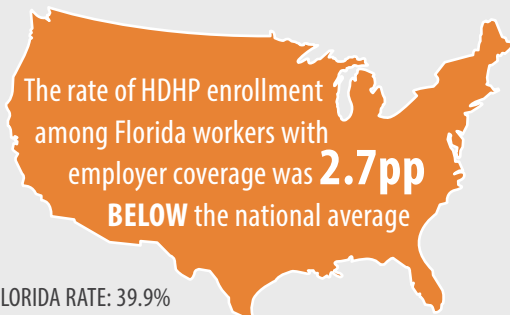
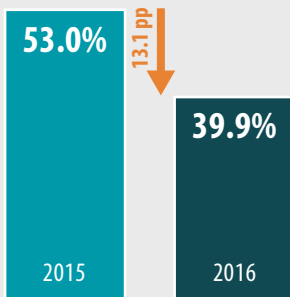
NEARLY 40%

(39.9%) of Florida workers with employer coverage were in high-deductible plans in 2016

1,394,300 PEOPLE



The percentage of Florida workers with employer coverage who signed up for HDHPs **FELL 13.1pp** from 2015 to 2016



FLORIDA RATE: 39.9%
NATIONAL RATE: 42.6%

Notes: Health plans with high deductibles are defined as plans that meet the minimum plan deductible amount required for Health Savings Account (HSA) eligibility (i.e., \$1,300 for an individual and \$2,600 for a family in 2015 and 2016). Annual changes were significantly different at the 95% confidence level. Estimates used here refer to private sector employees working at firms of all sizes.

Source: SHADAC analysis of the Medical Expenditure Panel Survey- Insurance Component (MEPS-IC), 2015, 2016.

KANSAS

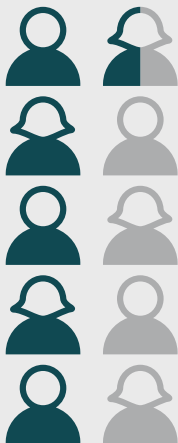


96,600 MORE KANSAS WORKERS ENROLLED IN HDHP IN 2016

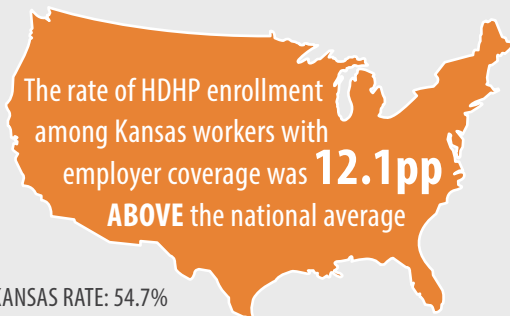
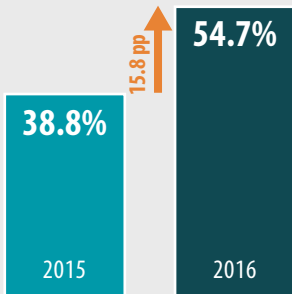
NEARLY 55%

(54.7%) of Kansas workers with employer coverage were in high-deductible plans in 2016

314,600 PEOPLE



The percentage of Kansas workers with employer coverage who signed up for HDHPs **GREW** **15.8 pp** from 2015 to 2016*



KANSAS RATE: 54.7%
NATIONAL RATE: 42.6%

Notes: Health plans with high deductibles are defined as plans that meet the minimum plan deductible amount required for Health Savings Account (HSA) eligibility (i.e., \$1,300 for an individual and \$2,600 for a family in 2015 and 2016). Annual changes were significantly different at the 95% confidence level. Estimates used here refer to private sector employees working at firms of all sizes.

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KENTUCKY

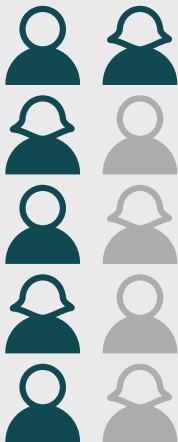


180,700 MORE KENTUCKY WORKERS ENROLLED IN HDHP IN 2016

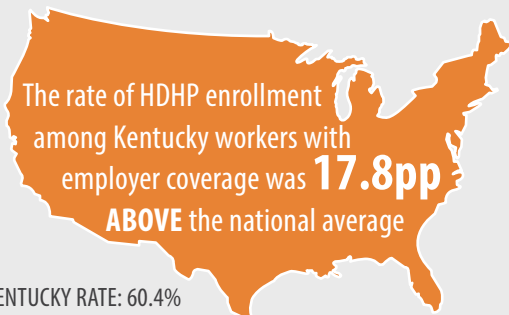
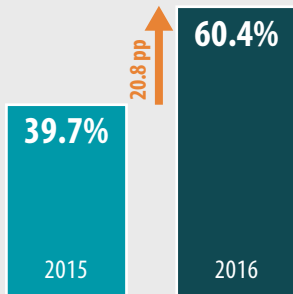
OVER 60%

(60.4%) of Kentucky workers with employer coverage were in high-deductible plans in 2016

477,600 PEOPLE



The percentage of Kentucky workers with employer coverage who signed up for HDHPs **GREW 20.8 pp** from 2015 to 2016*



KENTUCKY RATE: 60.4%
NATIONAL RATE: 42.6%

Notes: Health plans with high deductibles are defined as plans that meet the minimum plan deductible amount required for Health Savings Account (HSA) eligibility (i.e., \$1,300 for an individual and \$2,600 for a family in 2015 and 2016). Annual changes were significantly different at the 95% confidence level. Estimates used here refer to private sector employees working at firms of all sizes.

*Due to rounding, numbers presented do not subtract precisely to the difference provided.
Source: SHADAC analysis of the Medical Expenditure Panel Survey- Insurance Component (MEPS-IC), 2015, 2016.

MARYLAND

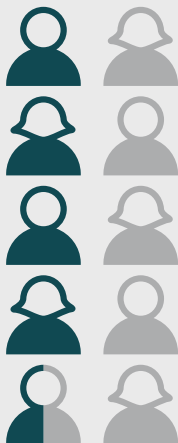


139,100 MORE MARYLAND WORKERS ENROLLED IN HDHP IN 2016

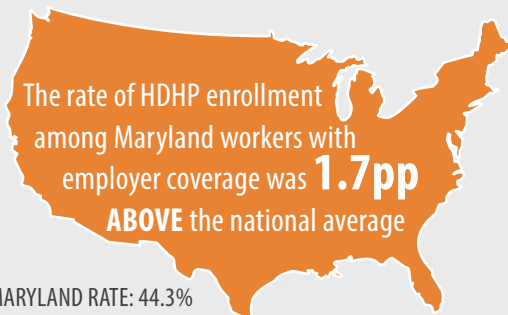
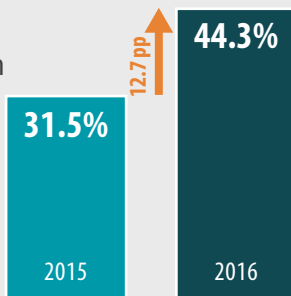
NEARLY 45%

(44.3%) of Maryland workers with employer coverage were in high-deductible plans in 2016

469,500 PEOPLE



The percentage of Maryland workers with employer coverage who signed up for HDHPs **GREW 12.7 pp** from 2015 to 2016*



MARYLAND RATE: 44.3%
NATIONAL RATE: 42.6%

Notes: Health plans with high deductibles are defined as plans that meet the minimum plan deductible amount required for Health Savings Account (HSA) eligibility (i.e., \$1,300 for an individual and \$2,600 for a family in 2015 and 2016). Annual changes were significantly different at the 95% confidence level. Estimates used here refer to private sector employees working at firms of all sizes.

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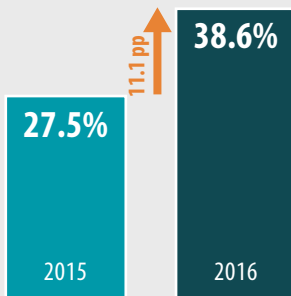
Source: SHADAC analysis of the Medical Expenditure Panel Survey- Insurance Component (MEPS-IC), 2015, 2016.

MASSACHUSETTS

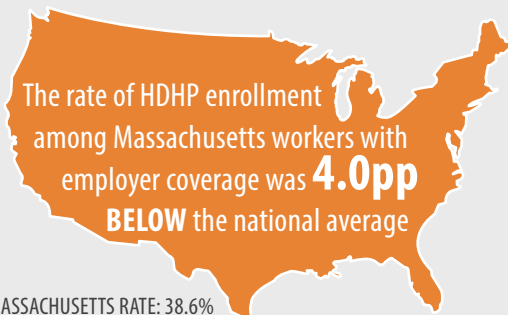
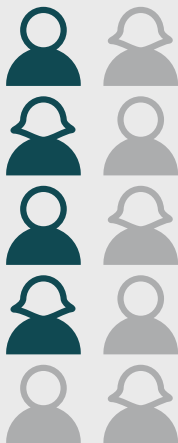
186,000 MORE MASSACHUSETTS WORKERS ENROLLED IN HDHP IN 2016

NEARLY 40%
(38.6%) of Massachusetts workers with employer coverage were in high-deductible plans in 2016

The percentage of Massachusetts workers with employer coverage who signed up for HDHPs **GREW 11.1 pp** from 2015 to 2016



603,100 PEOPLE



MASSACHUSETTS RATE: 38.6%
NATIONAL RATE: 42.6%

Notes: Health plans with high deductibles are defined as plans that meet the minimum plan deductible amount required for Health Savings Account (HSA) eligibility (i.e., \$1,300 for an individual and \$2,600 for a family in 2015 and 2016). Annual changes were significantly different at the 95% confidence level. Estimates used here refer to private sector employees working at firms of all sizes.

Source: SHADAC analysis of the Medical Expenditure Panel Survey- Insurance Component (MEPS-IC), 2015, 2016.

MISSOURI

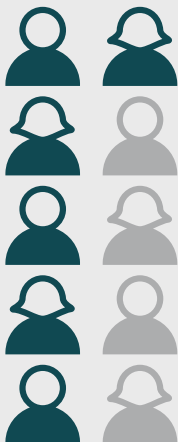


148,800 MORE MISSOURI WORKERS ENROLLED IN HDHP IN 2016

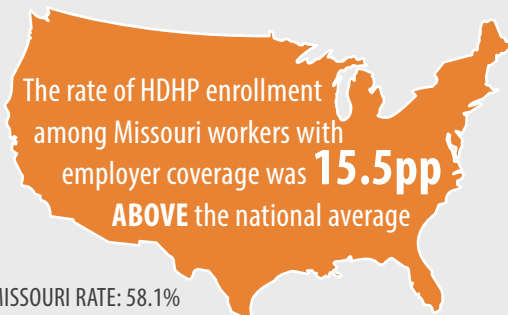
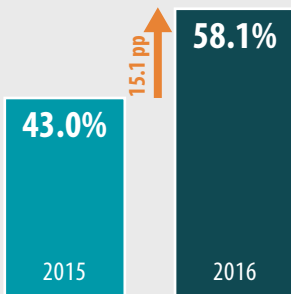
NEARLY 60%

(58.1%) of Missouri workers with employer coverage were in high-deductible plans in 2016

661,300 PEOPLE



The percentage of Missouri workers with employer coverage who signed up for HDHPs **GREW 15.1 pp** from 2015 to 2016



MISSOURI RATE: 58.1%
NATIONAL RATE: 42.6%

Notes: Health plans with high deductibles are defined as plans that meet the minimum plan deductible amount required for Health Savings Account (HSA) eligibility (i.e., \$1,300 for an individual and \$2,600 for a family in 2015 and 2016). Annual changes were significantly different at the 95% confidence level. Estimates used here refer to private sector employees working at firms of all sizes.

Source: SHADAC analysis of the Medical Expenditure Panel Survey- Insurance Component (MEPS-IC), 2015, 2016.

NEW YORK

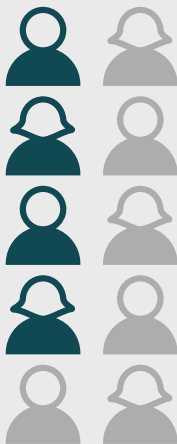


208,400 MORE NEW YORK WORKERS ENROLLED IN HDHP IN 2016

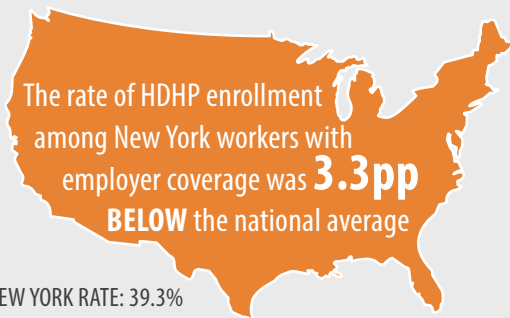
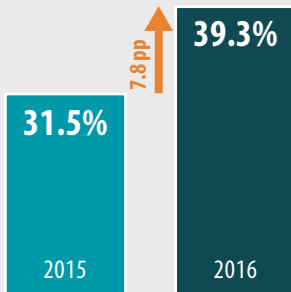
NEARLY 40%

(39.3%) of New York workers with employer coverage were in high-deductible plans in 2016

1,314,100 PEOPLE



The percentage of New York workers with employer coverage who signed up for HDHPs **GREW 7.8 pp** from 2015 to 2016



NEW YORK RATE: 39.3%
NATIONAL RATE: 42.6%

Notes: Health plans with high deductibles are defined as plans that meet the minimum plan deductible amount required for Health Savings Account (HSA) eligibility (i.e., \$1,300 for an individual and \$2,600 for a family in 2015 and 2016). Annual changes were significantly different at the 95% confidence level. Estimates used here refer to private sector employees working at firms of all sizes.

Source: SHADAC analysis of the Medical Expenditure Panel Survey- Insurance Component (MEPS-IC), 2015, 2016.

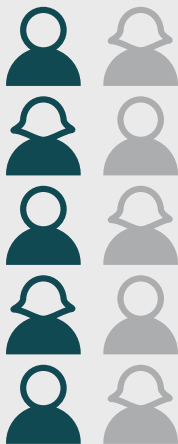
OREGON

105,200 MORE OREGON WORKERS ENROLLED IN HDHP IN 2016

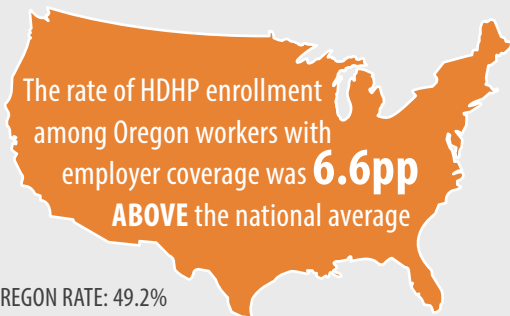
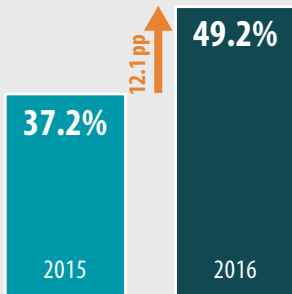
NEARLY 50%

(49.2%) of Oregon workers with employer coverage were in high-deductible plans in 2016

368,100 PEOPLE



The percentage of Oregon workers with employer coverage who signed up for HDHPs **GREW** **12.1 pp** from 2015 to 2016*



OREGON RATE: 49.2%
NATIONAL RATE: 42.6%

Notes: Health plans with high deductibles are defined as plans that meet the minimum plan deductible amount required for Health Savings Account (HSA) eligibility (i.e., \$1,300 for an individual and \$2,600 for a family in 2015 and 2016). Annual changes were significantly different at the 95% confidence level. Estimates used here refer to private sector employees working at firms of all sizes.

*Due to rounding, numbers presented do not subtract precisely to the difference provided.

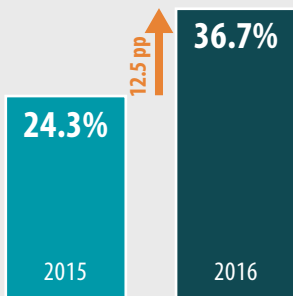
Source: SHADAC analysis of the Medical Expenditure Panel Survey- Insurance Component (MEPS-IC), 2015, 2016.

PENNSYLVANIA

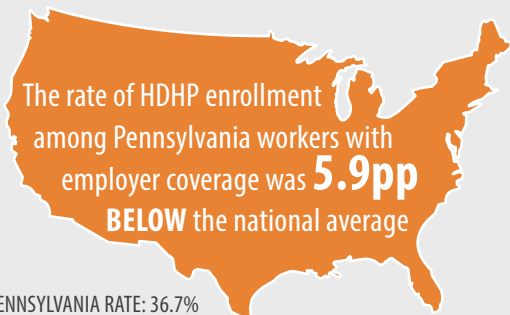
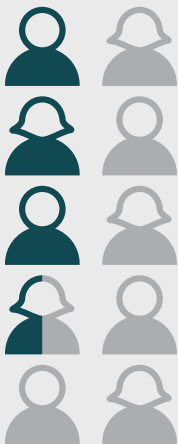
316,100 MORE PENNSYLVANIA WORKERS ENROLLED IN HDHP IN 2016

OVER 35%
(36.7%) of Pennsylvania workers with employer coverage were in high-deductible plans in 2016

The percentage of Pennsylvania workers with employer coverage who signed up for HDHPs **GREW 12.5 pp** from 2015 to 2016*



962,900 PEOPLE



PENNSYLVANIA RATE: 36.7%
NATIONAL RATE: 42.6%

Notes: Health plans with high deductibles are defined as plans that meet the minimum plan deductible amount required for Health Savings Account (HSA) eligibility (i.e., \$1,300 for an individual and \$2,600 for a family in 2015 and 2016). Annual changes were significantly different at the 95% confidence level. Estimates used here refer to private sector employees working at firms of all sizes.

*Due to rounding, numbers presented do not subtract precisely to the difference provided.
Source: SHADAC analysis of the Medical Expenditure Panel Survey- Insurance Component (MEPS-IC), 2015, 2016.

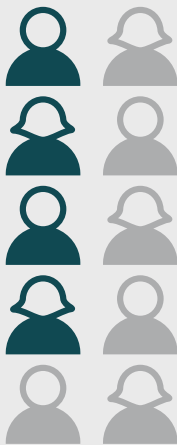
UNITED STATES

2,240,900 MORE UNITED STATES WORKERS ENROLLED IN HDHP IN 2016

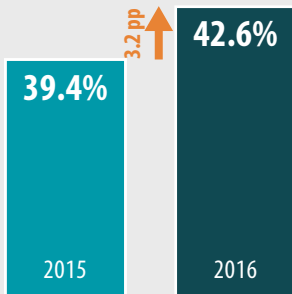
OVER 40%

(42.6%) of United States workers with employer coverage were in high-deductible plans in 2016

24,812,000 PEOPLE



The percentage of United States workers with employer coverage who signed up for HDHPs **GREW 3.2 pp** from 2015 to 2016



42.6% of workers with ESI were enrolled in HDHPs **Nationwide**. State HDHP enrollment among workers with ESI ranged from a **LOW** of **11.8%** in **Hawaii** to a **HIGH** of **69.2%** in **New Hampshire**.

Notes: Health plans with high deductibles are defined as plans that meet the minimum plan deductible amount required for Health Savings Account (HSA) eligibility (i.e., \$1,300 for an individual and \$2,600 for a family in 2015 and 2016). Annual changes were significantly different at the 95% confidence level. Estimates used here refer to private sector employees working at firms of all sizes.

Source: SHADAC analysis of the Medical Expenditure Panel Survey- Insurance Component (MEPS-IC), 2015, 2016.

2016 WORKER ENROLLMENT IN HIGH-DEDUCTIBLE HEALTH PLANS

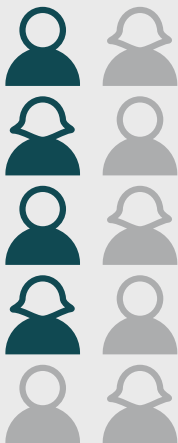
UTAH



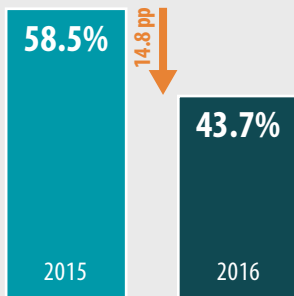
39,700 FEWER UTAH WORKERS ENROLLED IN HDHP IN 2016

OVER 40%
(43.7%) of Utah workers with employer coverage were in high-deductible plans in 2016

245,500 PEOPLE



The percentage of Utah workers with employer coverage who signed up for HDHPs **FELL 14.8 pp** from 2015 to 2016



The rate of HDHP enrollment among Utah workers with employer coverage was **1.1 pp ABOVE** the national average

UTAH RATE: 43.7%
NATIONAL RATE: 42.6%

Notes: Health plans with high deductibles are defined as plans that meet the minimum plan deductible amount required for Health Savings Account (HSA) eligibility (i.e., \$1,300 for an individual and \$2,600 for a family in 2015 and 2016). Annual changes were significantly different at the 95% confidence level. Estimates used here refer to private sector employees working at firms of all sizes.

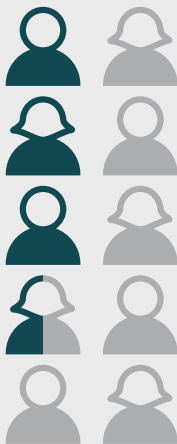
Source: SHADAC analysis of the Medical Expenditure Panel Survey- Insurance Component (MEPS-IC), 2015, 2016.

VIRGINIA

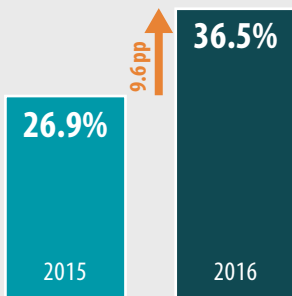
137,400 MORE VIRGINIA WORKERS ENROLLED IN HDHP IN 2016

OVER 35%
(36.5%) of Virginia workers with employer coverage were in high-deductible plans in 2016

550,900 PEOPLE



The percentage of Virginia workers with employer coverage who signed up for HDHPs **GREW** **9.6 pp** from 2015 to 2016



The rate of HDHP enrollment among Virginia workers with employer coverage was **6.1 pp** **BELOW** the national average

VIRGINIA RATE: 36.5%
NATIONAL RATE: 42.6%

Notes: Health plans with high deductibles are defined as plans that meet the minimum plan deductible amount required for Health Savings Account (HSA) eligibility (i.e., \$1,300 for an individual and \$2,600 for a family in 2015 and 2016). Annual changes were significantly different at the 95% confidence level. Estimates used here refer to private sector employees working at firms of all sizes.

Source: SHADAC analysis of the Medical Expenditure Panel Survey- Insurance Component (MEPS-IC), 2015, 2016.