

PERCENT OF PRIVATE-SECTOR ESTABLISHMENTS OFFERING ESI BY STATE, 2017-2021

State	2017	2018	2019	2020	2021	2019-2021 Change %	2020-2021 Change %	2021 State vs National % Difference
Alabama	49.9%	50.3%	58.0%	52.8%	53.0%	-5.0%	0.4%	22.4% †
Alaska	32.5%	38.1%	39.3%	42.8%	34.3%	-5.0%	-19.9% *	-17.1% †
Arizona	49.4%	46.5%	47.5%	48.2%	53.3%	5.8%	10.6%	0.2%
Arkansas	43.2%	42.4%	41.4%	46.6%	48.2%	6.8%	3.4%	-12.7% †
California	45.9%	47.2%	45.2%	49.8%	50.4%	5.2%	1.2%	-4.6%
Colorado	43.8%	43.5%	44.3%	40.3%	47.3%	3.0%	17.4%	-6.5%
Connecticut	49.7%	51.3%	54.2%	56.3%	56.3%	2.1%	0.0%	14.3% †
Delaware	53.3%	45.7%	52.5%	55.9%	51.6%	-0.9%	-7.7%	10.8%
D.C.	68.7%	69.2%	64.0%	73.4%	71.9%	7.9%	-2.0%	35.0% †
Florida	35.5%	41.7%	39.1%	42.1%	40.0%	0.9%	-5.0%	-17.5% †
Georgia	41.2%	42.4%	43.8%	46.7%	45.5%	1.7%	-2.6%	-7.6%
Hawaii	81.8%	81.9%	84.1%	86.2%	81.9%	-2.2%	-5.0%	77.4% †
Idaho	36.2%	37.7%	42.1%	40.2%	36.9%	-5.2%	-8.2%	-11.2%
Illinois	44.4%	44.1%	50.4%	51.5%	50.1%	-0.3%	-2.7%	6.3%
Indiana	47.8%	46.8%	42.5%	58.6%	49.1%	6.6%	-16.2% *	-10.3% †
Iowa	47.3%	49.1%	50.8%	54.0%	48.8%	-2.0%	-9.6%	7.2%
Kansas	50.3%	50.2%	56.3%	51.8%	53.4%	-2.9%	3.1%	18.8% †
Kentucky	50.4%	49.5%	49.0%	58.2%	49.7%	0.7%	-14.6% *	3.4%
Louisiana	51.0%	49.4%	52.3%	54.0%	45.2%	-7.1%	-16.3% *	10.3%
Maine	41.6%	44.1%	43.3%	46.1%	48.0%	4.7%	4.1%	-8.6%
Maryland	54.2%	56.4%	46.0%	55.7%	55.1%	9.1% *	-1.1%	-3.0%
Massachusetts	64.4%	48.3%	57.1%	56.3%	54.3%	-2.8%	-3.6%	20.5% †
Michigan	49.3%	48.9%	47.3%	56.5%	49.4%	2.1%	-12.6%	-0.2%
Minnesota	48.8%	46.1%	46.0%	51.1%	48.6%	2.6%	-4.9%	-3.0%
Mississippi	52.4%	49.0%	47.6%	51.0%	60.7%	13.1% *	19.0% *	0.4%
Missouri	48.5%	48.8%	49.7%	48.3%	50.1%	0.4%	3.7%	4.9%
Montana	37.4%	34.7%	40.8%	39.0%	42.2%	1.4%	8.2%	-13.9% †
Nebraska	42.6%	38.0%	43.9%	41.7%	43.7%	-0.2%	4.8%	-7.4%
Nevada	50.6%	47.8%	51.7%	55.2%	42.7%	-9.0%	-22.6% *	9.1%
New Hampshire	49.0%	54.9%	50.8%	57.2%	48.4%	-2.4%	-15.4% *	7.2%
New Jersey	51.0%	49.8%	52.0%	57.8%	51.4%	-0.6%	-11.1%	9.7%
New Mexico	50.8%	42.4%	44.0%	49.6%	46.1%	2.1%	-7.1%	-7.2%
New York	46.0%	47.6%	46.1%	50.0%	49.0%	2.9%	-2.0%	-2.7%
North Carolina	41.2%	41.2%	43.6%	51.1%	49.5%	5.9%	-3.1%	-8.0%
North Dakota	48.0%	48.7%	52.3%	48.7%	49.9%	-2.4%	2.5%	10.3%
Ohio	53.1%	50.8%	53.4%	61.3%	51.3%	-2.1%	-16.3% *	12.7% †
Oklahoma	47.5%	48.8%	49.0%	50.3%	57.3%	8.3%	13.9%	3.4%
Oregon	39.4%	43.8%	44.5%	46.8%	46.4%	1.9%	-0.9%	-6.1%
Pennsylvania	54.5%	48.6%	56.0%	58.2%	54.0%	-2.0%	-7.2%	18.1% †
Rhode Island	52.6%	49.4%	53.4%	55.4%	50.2%	-3.2%	-9.4%	12.7%
South Carolina	43.7%	40.7%	47.5%	51.7%	41.1%	-6.4%	-20.5% *	0.2%
South Dakota	41.4%	43.1%	50.5%	47.9%	44.1%	-6.4%	-7.9%	6.5%
Tennessee	51.8%	51.7%	50.9%	59.1%	50.3%	-0.6%	-14.9% *	7.4%
Texas	47.5%	49.4%	48.8%	51.5%	46.4%	-2.4%	-9.9%	3.0%
Utah	36.2%	35.3%	37.9%	37.9%	43.0%	5.1%	13.5%	-20.0% †
Vermont	40.9%	43.1%	38.0%	51.4%	48.3%	10.3% *	-6.0%	-19.8% †
Virginia	52.9%	48.9%	42.3%	56.8%	55.7%	13.4% *	-1.9%	-10.8% †
Washington	44.0%	45.2%	47.0%	48.7%	50.6%	3.6%	3.9%	-0.8%
West Virginia	48.5%	47.6%	50.7%	56.9%	57.7%	7.0%	1.4%	7.0%
Wisconsin	44.7%	45.5%	44.3%	52.2%	53.3%	9.0% *	2.1%	-6.5%
Wyoming	39.4%	38.4%	38.4%	42.3%	38.2%	-0.2%	-9.7%	-19.0% †
United States	46.9%	46.8%	47.4%	51.1%	49.2%	1.8% *	-3.7% *	0.0%

Significant percentage-point difference between 2019 and 2021, and between 2020 and 2021 is indicated by * (95% confidence level).

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

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

Source: SHADAC analysis of the Medical Expenditure Panel Survey-Insurance Component, 2017-2021.

PERCENT OF EMPLOYEES IN ESTABLISHMENTS THAT OFFER ESI BY STATE, 2017-2021

State	2017	2018	2019	2020	2021	2019-2021 Change %	2020-2021 Change %	2021 State vs National % Difference
Alabama	84.9%	86.8%	87.9%	88.8%	87.6%	-0.3%	-1.4%	2.2%
Alaska	72.5%	74.6%	75.0%	78.6%	76.9%	1.9%	-2.2%	-10.3% †
Arizona	87.4%	87.5%	85.8%	86.7%	85.8%	0.0%	-1.0%	0.1%
Arkansas	78.6%	81.4%	83.1%	83.2%	81.9%	-1.2%	-1.6%	-4.4% †
California	83.8%	85.8%	84.6%	87.2%	86.9%	2.3%	-0.3%	1.4%
Colorado	82.6%	80.8%	81.7%	83.2%	85.9%	4.2%	3.2%	0.2%
Connecticut	86.1%	85.8%	86.7%	89.1%	86.1%	-0.6%	-3.4%	0.5%
Delaware	83.4%	82.2%	87.3%	87.8%	84.2%	-3.1%	-4.1%	-1.8%
D.C.	92.3%	93.6%	92.7%	95.3%	95.7%	3.0% *	0.4%	11.7% †
Florida	82.9%	84.9%	83.6%	84.5%	83.7%	0.1%	-0.9%	-2.3%
Georgia	82.1%	83.5%	85.2%	88.7%	84.6%	-0.6%	-4.6% *	-1.3%
Hawaii	92.1%	95.8%	95.4%	98.2%	97.2%	1.8%	-1.0%	13.4% †
Idaho	74.5%	73.1%	77.0%	78.0%	75.5%	-1.5%	-3.2%	-11.9% †
Illinois	86.7%	83.8%	88.0%	90.2%	87.2%	-0.8%	-3.3% *	1.8%
Indiana	81.6%	84.2%	84.3%	88.3%	85.5%	1.2%	-3.2%	-0.2%
Iowa	83.6%	87.0%	85.6%	88.7%	86.6%	1.0%	-2.4%	1.1%
Kansas	84.5%	85.3%	86.3%	87.1%	85.2%	-1.1%	-2.2%	-0.6%
Kentucky	87.2%	86.2%	85.5%	88.8%	87.1%	1.6%	-1.9%	1.6%
Louisiana	85.3%	83.0%	84.1%	83.9%	80.7%	-3.4%	-3.8%	-5.8%
Maine	79.5%	78.7%	80.1%	82.5%	81.9%	1.8%	-0.7%	-4.4% †
Maryland	87.3%	86.1%	87.1%	87.3%	86.9%	-0.2%	-0.5%	1.4%
Massachusetts	90.2%	88.6%	90.1%	91.1%	88.2%	-1.9%	-3.2%	2.9%
Michigan	85.2%	85.2%	83.8%	88.9%	84.3%	0.5%	-5.2% *	-1.6%
Minnesota	82.9%	84.2%	85.1%	85.9%	84.9%	-0.2%	-1.2%	-0.9%
Mississippi	85.4%	84.8%	83.2%	85.7%	87.5%	4.3% *	2.1%	2.1%
Missouri	86.3%	84.8%	86.1%	86.8%	88.6%	2.5%	2.1%	3.4% †
Montana	73.2%	64.5%	70.6%	73.8%	70.5%	-0.1%	-4.5%	-17.7% †
Nebraska	81.9%	81.5%	83.7%	80.2%	84.4%	0.7%	5.2%	-1.5%
Nevada	86.2%	85.5%	86.1%	88.1%	86.4%	0.3%	-1.9%	0.8%
New Hampshire	83.8%	85.1%	86.4%	87.6%	84.9%	-1.5%	-3.1%	-0.9%
New Jersey	85.3%	83.5%	87.6%	89.6%	87.3%	-0.3%	-2.6%	1.9%
New Mexico	79.9%	77.6%	77.1%	81.7%	76.2%	-0.9%	-6.7%	-11.1% †
New York	87.5%	86.4%	86.7%	88.2%	87.7%	1.0%	-0.6%	2.3% †
North Carolina	79.1%	80.1%	82.2%	84.7%	83.9%	1.7%	-0.9%	-2.1%
North Dakota	83.7%	83.8%	86.5%	83.4%	84.8%	-1.7%	1.7%	-1.1%
Ohio	85.8%	86.3%	85.7%	88.7%	87.3%	1.6%	-1.6%	1.9%
Oklahoma	82.7%	84.2%	84.5%	85.4%	86.7%	2.2%	1.5%	1.2%
Oregon	77.7%	81.0%	82.3%	83.0%	81.5%	-0.8%	-1.8%	-4.9%
Pennsylvania	87.6%	87.0%	88.3%	90.2%	88.1%	-0.2%	-2.3%	2.8% †
Rhode Island	86.1%	82.5%	85.1%	89.4%	87.0%	1.9%	-2.7%	1.5%
South Carolina	84.2%	80.1%	85.8%	86.3%	80.4%	-5.4% *	-6.8% *	-6.2% †
South Dakota	81.8%	78.2%	83.7%	82.7%	78.2%	-5.5% *	-5.4%	-8.8% †
Tennessee	86.6%	87.3%	85.9%	91.2%	84.9%	-1.0%	-6.9% *	-0.9%
Texas	85.0%	84.2%	86.1%	82.8%	85.2%	-0.9%	2.9%	-0.6%
Utah	79.7%	78.6%	81.2%	81.7%	81.8%	0.6%	0.1%	-4.6% †
Vermont	74.6%	76.7%	76.8%	85.2%	81.0%	4.2%	-4.9%	-5.5% †
Virginia	84.5%	84.8%	86.8%	88.6%	88.2%	1.4%	-0.5%	2.9%
Washington	84.5%	84.5%	83.7%	85.6%	82.0%	-1.7%	-4.2%	-4.3%
West Virginia	83.5%	84.2%	84.1%	85.9%	84.9%	0.8%	-1.2%	-0.9%
Wisconsin	82.6%	83.6%	83.5%	86.8%	84.9%	1.4%	-2.2%	-0.9%
Wyoming	69.5%	73.8%	71.6%	70.6%	70.2%	-1.4%	-0.6%	-18.1% †
United States	84.5%	84.6%	85.3%	86.9%	85.7%	0.4%	-1.4% *	0.0%

Significant percentage-point difference between 2019 and 2021, and between 2020 and 2021 is indicated by * (95% confidence level).

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

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

Source: SHADAC analysis of the Medical Expenditure Panel Survey-Insurance Component, 2017-2021.

PERCENT OF EMPLOYEES ELIGIBLE FOR ESI AT OFFERING ESTABLISHMENTS BY STATE, 2017-2021

State	2017	2018	2019	2020	2021	2019-2021 Change %	2020-2021 Change %	2021 State vs National % Difference
Alabama	82.3%	83.6%	79.8%	82.0%	83.8%	4.0%	2.2%	4.4% †
Alaska	78.6%	77.4%	78.2%	74.9%	81.9%	3.7%	9.3%	2.0%
Arizona	77.6%	77.7%	75.9%	79.9%	81.2%	5.3%	1.6%	1.1%
Arkansas	79.0%	77.0%	78.3%	81.3%	85.8%	7.5% *	5.5%	6.8% †
California	77.2%	78.3%	78.1%	80.7%	81.6%	3.5%	1.1%	1.6%
Colorado	80.2%	78.7%	81.2%	82.6%	78.2%	-3.0%	-5.3%	-2.6%
Connecticut	75.5%	73.6%	77.6%	81.3%	79.4%	1.8%	-2.3%	-1.1%
Delaware	72.4%	76.4%	77.8%	73.8%	76.8%	-1.0%	4.1%	-4.4%
D.C.	77.5%	83.8%	79.0%	80.8%	81.9%	2.9%	1.4%	2.0%
Florida	79.7%	74.4%	76.7%	77.6%	80.9%	4.2%	4.3%	0.7%
Georgia	76.6%	79.6%	77.4%	78.4%	80.7%	3.3%	2.9%	0.5%
Hawaii	78.6%	76.1%	79.6%	80.8%	79.2%	-0.4%	-2.0%	-1.4%
Idaho	79.8%	77.5%	79.6%	83.1%	81.7%	2.1%	-1.7%	1.7%
Illinois	77.6%	77.0%	76.2%	78.4%	78.6%	2.4%	0.3%	-2.1%
Indiana	76.2%	78.8%	74.5%	83.2%	81.2%	6.7% *	-2.4%	1.1%
Iowa	75.5%	76.4%	81.0%	80.7%	77.8%	-3.2%	-3.6%	-3.1%
Kansas	74.5%	71.8%	78.9%	77.8%	81.4%	2.5%	4.6%	1.4%
Kentucky	78.0%	79.1%	81.2%	85.8%	84.4%	3.2%	-1.6%	5.1% †
Louisiana	75.4%	79.6%	78.4%	81.9%	81.2%	2.8%	-0.9%	1.1%
Maine	76.6%	77.9%	77.6%	77.4%	77.8%	0.2%	0.5%	-3.1%
Maryland	77.1%	76.6%	79.2%	78.3%	77.3%	-1.9%	-1.3%	-3.7%
Massachusetts	74.6%	76.0%	76.1%	76.8%	78.4%	2.3%	2.1%	-2.4%
Michigan	77.6%	78.3%	75.3%	82.9%	80.8%	5.5%	-2.5%	0.6%
Minnesota	77.2%	79.1%	78.7%	79.0%	79.5%	0.8%	0.6%	-1.0%
Mississippi	77.1%	77.1%	78.3%	79.6%	85.1%	6.8% *	6.9% *	6.0% †
Missouri	78.2%	81.0%	77.6%	78.2%	75.9%	-1.7%	-2.9%	-5.5%
Montana	79.7%	75.9%	78.3%	77.4%	77.1%	-1.2%	-0.4%	-4.0%
Nebraska	77.7%	80.7%	81.1%	81.2%	80.1%	-1.0%	-1.4%	-0.2%
Nevada	74.8%	75.9%	74.3%	73.5%	79.2%	4.9%	7.8%	-1.4%
New Hampshire	73.1%	75.8%	71.8%	73.0%	77.4%	5.6%	6.0%	-3.6%
New Jersey	75.0%	76.0%	79.5%	80.3%	81.3%	1.8%	1.2%	1.2%
New Mexico	75.7%	72.0%	78.0%	81.1%	80.3%	2.3%	-1.0%	0.0%
New York	74.2%	73.3%	75.1%	79.9%	75.4%	0.3%	-5.6% *	-6.1% †
North Carolina	74.9%	79.0%	81.5%	83.2%	79.2%	-2.3%	-4.8%	-1.4%
North Dakota	76.7%	78.9%	74.4%	79.3%	75.6%	1.2%	-4.7%	-5.9%
Ohio	77.7%	81.0%	75.4%	79.5%	78.7%	3.3%	-1.0%	-2.0%
Oklahoma	76.4%	76.7%	78.6%	84.7%	81.5%	2.9%	-3.8%	1.5%
Oregon	77.1%	80.6%	78.9%	83.9%	83.2%	4.3%	-0.8%	3.6%
Pennsylvania	73.4%	80.1%	78.6%	77.9%	80.2%	1.6%	3.0%	-0.1%
Rhode Island	75.8%	73.5%	74.6%	76.1%	75.4%	0.8%	-0.9%	-6.1% †
South Carolina	75.4%	80.2%	78.6%	76.7%	82.9%	4.3%	8.1% *	3.2%
South Dakota	79.9%	74.9%	80.1%	78.7%	79.2%	-0.9%	0.6%	-1.4%
Tennessee	76.9%	76.5%	76.8%	82.0%	83.0%	6.2% *	1.2%	3.4%
Texas	77.7%	81.9%	79.8%	85.0%	82.2%	2.4%	-3.3%	2.4%
Utah	78.3%	79.1%	78.1%	77.3%	79.9%	1.8%	3.4%	-0.5%
Vermont	71.1%	72.1%	76.9%	80.0%	73.3%	-3.6%	-8.4% *	-8.7% †
Virginia	74.2%	78.4%	74.2%	83.3%	81.8%	7.6% *	-1.8%	1.9%
Washington	76.4%	79.1%	79.4%	85.7%	85.3%	5.9% *	-0.5%	6.2% †
West Virginia	80.1%	74.8%	77.9%	77.4%	76.8%	-1.1%	-0.8%	-4.4%
Wisconsin	79.2%	77.4%	77.2%	80.9%	75.3%	-1.9%	-6.9% *	-6.2% †
Wyoming	75.0%	77.0%	72.2%	79.6%	81.4%	9.2% *	2.3%	1.4%
United States	76.8%	78.0%	77.7%	80.5%	80.3%	2.6% *	-0.2%	0.0%

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

Source: SHADAC analysis of the Medical Expenditure Panel Survey-Insurance Component, 2017-2021.

PERCENT OF ESI-ELIGIBLE EMPLOYEES ENROLLED BY STATE, 2017-2021

State	2017	2018	2019	2020	2021	2019-2021 Change %	2020-2021 Change %	2021 State vs National % Difference
Alabama	72.2%	64.2%	70.9%	71.2%	72.5%	1.6%	1.8%	3.9%
Alaska	72.2%	76.2%	74.4%	71.5%	67.6%	-6.8%	-5.5%	-3.2%
Arizona	71.7%	70.1%	67.9%	70.9%	65.9%	-2.0%	-7.1%	-5.6%
Arkansas	77.6%	74.6%	70.8%	74.0%	72.7%	1.9%	-1.8%	4.2%
California	73.5%	71.0%	71.7%	74.6%	69.1%	-2.6%	-7.4% *	-1.0%
Colorado	70.3%	72.4%	73.5%	70.2%	70.1%	-3.4%	-0.1%	0.4%
Connecticut	74.1%	75.3%	68.0%	70.8%	69.2%	1.2%	-2.3%	-0.9%
Delaware	73.7%	72.9%	72.5%	77.7%	66.8%	-5.7%	-14.0% *	-4.3%
D.C.	70.5%	74.4%	76.8%	70.4%	70.5%	-6.3% *	0.1%	1.0%
Florida	74.5%	74.0%	72.0%	62.4%	67.7%	-4.3%	8.5%	-3.0%
Georgia	73.9%	71.8%	69.1%	69.6%	69.2%	0.1%	-0.6%	-0.9%
Hawaii	78.3%	80.9%	75.3%	82.7%	79.1%	3.8%	-4.4%	13.3% †
Idaho	76.8%	80.0%	75.9%	70.4%	73.9%	-2.0%	5.0%	5.9%
Illinois	72.9%	73.9%	72.9%	70.4%	69.8%	-3.1%	-0.9%	0.0%
Indiana	76.4%	72.7%	74.4%	69.3%	71.0%	-3.4%	2.5%	1.7%
Iowa	72.0%	72.6%	70.4%	70.4%	70.1%	-0.3%	-0.4%	0.4%
Kansas	75.5%	73.2%	76.3%	68.9%	70.1%	-6.2% *	1.7%	0.4%
Kentucky	76.2%	73.0%	73.3%	71.9%	71.7%	-1.6%	-0.3%	2.7%
Louisiana	68.7%	68.5%	67.5%	66.7%	67.4%	-0.1%	1.0%	-3.4%
Maine	72.1%	74.9%	71.6%	74.4%	73.3%	1.7%	-1.5%	5.0% †
Maryland	69.3%	69.4%	66.2%	67.3%	62.6%	-3.6%	-7.0%	-10.3% †
Massachusetts	69.5%	68.4%	67.7%	73.2%	71.6%	3.9%	-2.2%	2.6%
Michigan	79.7%	73.2%	72.3%	69.4%	73.3%	1.0%	5.6%	5.0%
Minnesota	75.6%	74.0%	75.0%	75.3%	72.2%	-2.8%	-4.1%	3.4%
Mississippi	72.3%	73.7%	71.2%	74.6%	71.2%	0.0%	-4.6%	2.0%
Missouri	75.4%	77.2%	75.5%	74.8%	74.5%	-1.0%	-0.4%	6.7% †
Montana	77.5%	74.7%	74.0%	71.1%	77.2%	3.2%	8.6% *	10.6% †
Nebraska	75.5%	73.9%	69.8%	70.1%	72.6%	2.8%	3.6%	4.0%
Nevada	71.7%	72.0%	73.6%	70.0%	72.5%	-1.1%	3.6%	3.9%
New Hampshire	71.9%	72.0%	74.1%	69.7%	68.5%	-5.6% *	-1.7%	-1.9%
New Jersey	69.5%	69.5%	69.5%	68.3%	68.6%	-0.9%	0.4%	-1.7%
New Mexico	66.0%	65.2%	67.2%	67.0%	63.9%	-3.3%	-4.6%	-8.5% †
New York	71.0%	67.7%	64.9%	68.7%	63.5%	-1.4%	-7.6% *	-9.0% †
North Carolina	75.5%	74.5%	74.9%	74.5%	73.9%	-1.0%	-0.8%	5.9% †
North Dakota	76.4%	77.5%	75.0%	73.4%	74.4%	-0.6%	1.4%	6.6% †
Ohio	74.1%	72.1%	74.3%	72.2%	70.2%	-4.1%	-2.8%	0.6%
Oklahoma	75.5%	67.3%	72.9%	74.0%	72.0%	-0.9%	-2.7%	3.2%
Oregon	79.0%	80.0%	78.1%	78.0%	74.9%	-3.2%	-4.0%	7.3% †
Pennsylvania	77.3%	70.7%	74.4%	74.1%	68.2%	-6.2% *	-8.0% *	-2.3%
Rhode Island	67.5%	70.8%	72.5%	72.5%	65.8%	-6.7% *	-9.2% *	-5.7%
South Carolina	80.3%	77.4%	72.1%	69.4%	72.7%	0.6%	4.8%	4.2%
South Dakota	71.4%	73.9%	73.9%	71.0%	67.9%	-6.0% *	-4.4%	-2.7%
Tennessee	68.2%	70.9%	74.4%	67.2%	67.2%	-7.2% *	0.0%	-3.7%
Texas	71.6%	74.7%	72.8%	68.6%	72.5%	-0.3%	5.7% *	3.9% †
Utah	74.0%	78.8%	72.6%	66.3%	70.5%	-2.1%	6.3%	1.0%
Vermont	67.5%	72.2%	68.1%	71.3%	69.5%	1.4%	-2.5%	-0.4%
Virginia	71.4%	72.5%	68.6%	70.4%	68.2%	-0.4%	-3.1%	-2.3%
Washington	79.2%	79.3%	80.2%	77.5%	74.5%	-5.7%	-3.9%	6.7% †
West Virginia	72.7%	68.7%	69.0%	66.4%	64.9%	-4.1%	-2.3%	-7.0% †
Wisconsin	75.4%	73.8%	72.4%	69.0%	68.1%	-4.3% *	-1.3%	-2.4%
Wyoming	74.9%	70.7%	74.2%	69.7%	77.7%	3.5%	11.5% *	11.3% †
United States	73.5%	72.4%	71.9%	70.8%	69.8%	-2.1% *	-1.4%	0.0%

Significant percentage-point difference between 2019 and 2021, and between 2020 and 2021 is indicated by * (95% confidence level).

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

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

Source: SHADAC analysis of the Medical Expenditure Panel Survey-Insurance Component, 2017-2021.

AVERAGE ANNUAL PREMIUM FOR SINGLE COVERAGE BY STATE, 2017-2021

State	2017	2018	2019	2020	2021	2020-2021 Change		2021 State vs National Difference	
						\$	%	\$	%
Alabama	\$6,075	\$6,089	\$6,519	\$6,393	\$6,719	\$326	5.1%	-\$661	-9.0% †
Alaska	\$7,964	\$8,432	\$8,933	\$8,635	\$9,037	\$402	4.7%	\$1,657	22.5% †
Arizona	\$6,217	\$6,229	\$6,517	\$6,612	\$6,728	\$116	1.8%	-\$652	-8.8% †
Arkansas	\$5,722	\$5,974	\$6,054	\$6,414	\$6,340	-\$74	-1.2%	-\$1,040	-14.1% †
California	\$6,295	\$6,542	\$6,939	\$7,173	\$7,574	\$401	5.6%	\$194	2.6%
Colorado	\$6,456	\$6,255	\$6,550	\$7,206	\$6,909	-\$297	-4.1%	-\$471	-6.4% †
Connecticut	\$7,012	\$7,264	\$7,516	\$7,501	\$7,717	\$216	2.9%	\$337	4.6%
Delaware	\$7,046	\$6,848	\$8,090	\$7,280	\$7,906	\$626	8.6%	\$526	7.1% †
D.C.	\$6,704	\$7,230	\$7,338	\$7,558	\$8,379	\$821	10.9% *	\$999	13.5% †
Florida	\$6,068	\$6,674	\$6,763	\$7,078	\$7,372	\$294	4.2%	-\$8	-0.1%
Georgia	\$5,849	\$6,799	\$6,873	\$6,876	\$7,285	\$409	5.9%	-\$95	-1.3%
Hawaii	\$6,039	\$6,475	\$6,671	\$7,040	\$6,573	-\$467	-6.6% *	-\$807	-10.9% †
Idaho	\$5,858	\$6,175	\$6,346	\$6,744	\$6,734	-\$10	-0.1%	-\$646	-8.8% †
Illinois	\$6,493	\$7,123	\$7,157	\$7,376	\$7,395	\$19	0.3%	\$15	0.2%
Indiana	\$6,162	\$6,778	\$6,957	\$7,319	\$7,635	\$316	4.3%	\$255	3.5%
Iowa	\$6,128	\$6,796	\$6,657	\$6,932	\$6,999	\$67	1.0%	-\$381	-5.2% †
Kansas	\$6,107	\$6,262	\$6,338	\$6,675	\$6,889	\$214	3.2%	-\$491	-6.7% †
Kentucky	\$6,101	\$6,690	\$6,678	\$6,949	\$7,319	\$370	5.3%	-\$61	-0.8%
Louisiana	\$6,026	\$6,537	\$6,748	\$6,713	\$6,785	\$72	1.1%	-\$595	-8.1% †
Maine	\$6,132	\$6,866	\$7,424	\$7,496	\$7,677	\$181	2.4%	\$297	4.0%
Maryland	\$6,577	\$6,695	\$7,104	\$7,352	\$7,272	-\$80	-1.1%	-\$108	-1.5%
Massachusetts	\$7,031	\$7,443	\$7,540	\$7,452	\$8,088	\$636	8.5% *	\$708	9.6% †
Michigan	\$6,388	\$6,322	\$6,705	\$6,683	\$7,204	\$521	7.8%	-\$176	-2.4%
Minnesota	\$6,268	\$6,781	\$6,904	\$6,910	\$7,448	\$538	7.8%	\$68	0.9%
Mississippi	\$5,878	\$5,993	\$6,199	\$6,561	\$7,008	\$447	6.8%	-\$372	-5.0%
Missouri	\$6,354	\$6,664	\$6,800	\$7,179	\$7,239	\$60	0.8%	-\$141	-1.9%
Montana	\$6,763	\$6,862	\$6,899	\$6,860	\$7,306	\$446	6.5%	-\$74	-1.0%
Nebraska	\$6,305	\$6,851	\$6,628	\$7,611	\$7,774	\$163	2.1%	\$394	5.3%
Nevada	\$5,756	\$6,032	\$6,586	\$6,493	\$6,748	\$255	3.9%	-\$632	-8.6% †
New Hampshire	\$6,670	\$7,405	\$7,255	\$7,991	\$7,963	-\$28	-0.4%	\$583	7.9% †
New Jersey	\$7,074	\$7,507	\$7,777	\$7,373	\$7,641	\$268	3.6%	\$261	3.5%
New Mexico	\$6,275	\$6,624	\$6,696	\$7,424	\$7,566	\$142	1.9%	\$186	2.5%
New York	\$7,309	\$7,741	\$7,890	\$8,177	\$8,542	\$365	4.5%	\$1,162	15.7% †
North Carolina	\$6,348	\$6,339	\$6,793	\$7,036	\$7,130	\$94	1.3%	-\$250	-3.4%
North Dakota	\$6,341	\$6,643	\$6,681	\$7,216	\$7,298	\$82	1.1%	-\$82	-1.1%
Ohio	\$6,247	\$6,804	\$7,178	\$6,989	\$7,095	\$106	1.5%	-\$285	-3.9%
Oklahoma	\$6,236	\$6,630	\$6,711	\$7,058	\$7,081	\$23	0.3%	-\$299	-4.1%
Oregon	\$6,081	\$6,441	\$6,651	\$6,917	\$7,418	\$501	7.2%	\$38	0.5%
Pennsylvania	\$6,522	\$6,769	\$7,159	\$7,246	\$7,438	\$192	2.6%	\$58	0.8%
Rhode Island	\$7,048	\$7,018	\$7,263	\$7,326	\$8,125	\$799	10.9% *	\$745	10.1% †
South Carolina	\$6,079	\$6,708	\$6,691	\$7,516	\$7,314	-\$202	-2.7%	-\$66	-0.9%
South Dakota	\$6,533	\$6,931	\$7,161	\$7,070	\$7,338	\$268	3.8%	-\$42	-0.6%
Tennessee	\$6,006	\$5,971	\$6,630	\$6,485	\$6,741	\$256	3.9%	-\$639	-8.7% †
Texas	\$6,202	\$6,589	\$6,967	\$7,017	\$7,183	\$166	2.4%	-\$197	-2.7%
Utah	\$5,568	\$6,125	\$6,253	\$6,593	\$6,707	\$114	1.7%	-\$673	-9.1% †
Vermont	\$6,551	\$6,919	\$7,319	\$7,868	\$8,050	\$182	2.3%	\$670	9.1% †
Virginia	\$6,299	\$6,635	\$6,776	\$6,928	\$7,324	\$396	5.7%	-\$56	-0.8%
Washington	\$6,495	\$6,646	\$6,897	\$7,440	\$7,571	\$131	1.8%	\$191	2.6%
West Virginia	\$6,574	\$6,898	\$7,059	\$6,993	\$8,046	\$1,053	15.1% *	\$666	9.0% †
Wisconsin	\$6,437	\$6,816	\$7,001	\$7,250	\$7,254	\$4	0.1%	-\$126	-1.7%
Wyoming	\$7,257	\$6,779	\$7,209	\$7,743	\$7,920	\$177	2.3%	\$540	7.3% †
United States	\$6,368	\$6,715	\$6,972	\$7,149	\$7,380	\$231	3.2% *	\$0	0.0%

Significant dollar/percent difference between 2020 and 2021 is indicated by * (95% confidence level).

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

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

Source: SHADAC analysis of the Medical Expenditure Panel Survey-Insurance Component, 2017-2021.

EMPLOYEE CONTRIBUTION FOR SINGLE-COVERAGE PREMIUM BY STATE, 2017-2021

State	2017	2018	2019	2020	2021	2020-2021 Change (percentage point)	2021 State vs National Difference (percentage point)
Alabama	26.2%	23.9%	25.1%	26.2%	22.5%	-3.7%	0.2%
Alaska	19.0%	13.7%	17.5%	15.4%	17.2%	1.8%	-5.1% †
Arizona	24.5%	25.0%	23.2%	23.5%	24.2%	0.7%	1.9%
Arkansas	21.9%	23.0%	22.9%	22.9%	26.8%	3.9%	4.5% †
California	22.8%	18.4%	18.8%	17.3%	21.7%	4.4% *	-0.6%
Colorado	21.3%	20.6%	23.8%	23.2%	21.5%	-1.7%	-0.8%
Connecticut	23.8%	23.0%	23.8%	23.2%	24.0%	0.8%	1.7%
Delaware	21.8%	19.6%	20.5%	24.8%	22.9%	-1.9%	0.6%
D.C.	19.0%	18.9%	18.8%	20.9%	18.5%	-2.4%	-3.8% †
Florida	23.8%	22.1%	22.8%	25.6%	22.8%	-2.8%	0.5%
Georgia	22.2%	21.7%	21.3%	22.3%	23.3%	1.0%	1.0%
Hawaii	11.2%	11.7%	10.8%	12.1%	14.8%	2.7%	-7.5% †
Idaho	15.0%	19.4%	19.4%	17.1%	17.5%	0.4%	-4.8% †
Illinois	21.3%	21.7%	22.5%	22.5%	24.0%	1.5%	1.7%
Indiana	23.7%	20.4%	23.0%	22.2%	22.7%	0.5%	0.4%
Iowa	22.1%	23.4%	23.2%	24.7%	27.1%	2.4%	4.8% †
Kansas	20.0%	20.0%	20.5%	23.1%	21.2%	-1.9%	-1.1%
Kentucky	23.8%	24.4%	26.5%	22.1%	22.5%	0.4%	0.2%
Louisiana	24.3%	24.2%	26.5%	24.8%	26.0%	1.2%	3.7% †
Maine	21.4%	21.3%	18.7%	20.7%	21.0%	0.3%	-1.3%
Maryland	26.0%	23.7%	24.6%	21.8%	22.8%	1.0%	0.5%
Massachusetts	24.9%	25.6%	23.8%	20.9%	24.5%	3.6% *	2.2%
Michigan	21.7%	22.7%	20.1%	21.5%	22.4%	0.9%	0.1%
Minnesota	21.7%	23.2%	21.0%	21.7%	20.0%	-1.7%	-2.3% †
Mississippi	22.3%	22.8%	23.8%	23.9%	23.6%	-0.3%	1.3%
Missouri	20.7%	21.1%	21.1%	22.4%	23.8%	1.4%	1.5%
Montana	16.6%	16.2%	17.5%	17.0%	16.7%	-0.3%	-5.6% †
Nebraska	21.4%	20.3%	23.1%	22.8%	25.1%	2.3%	2.8%
Nevada	21.8%	22.5%	20.8%	25.5%	21.9%	-3.6%	-0.4%
New Hampshire	24.7%	21.8%	23.2%	21.0%	23.4%	2.4%	1.1%
New Jersey	22.5%	21.3%	20.8%	25.2%	22.7%	-2.5%	0.4%
New Mexico	21.3%	23.5%	25.8%	21.0%	23.4%	2.4%	1.1%
New York	21.5%	20.4%	21.3%	20.6%	20.0%	-0.6%	-2.3% †
North Carolina	21.9%	20.4%	21.8%	23.5%	21.9%	-1.6%	-0.4%
North Dakota	18.6%	18.8%	20.8%	17.4%	20.3%	2.9%	-2.0%
Ohio	22.2%	24.0%	20.5%	22.7%	24.7%	2.0%	2.4%
Oklahoma	22.2%	19.5%	20.9%	20.7%	21.3%	0.6%	-1.0%
Oregon	16.8%	16.5%	17.4%	16.5%	13.1%	-3.4%	-9.2% †
Pennsylvania	23.7%	20.0%	20.7%	18.9%	22.6%	3.7% *	0.3%
Rhode Island	24.2%	25.8%	22.4%	20.9%	25.0%	4.1% *	2.7%
South Carolina	22.0%	21.3%	21.2%	25.2%	21.2%	-4.0%	-1.1%
South Dakota	22.1%	22.2%	22.1%	21.3%	22.9%	1.6%	0.6%
Tennessee	23.8%	23.6%	23.6%	23.9%	25.4%	1.5%	3.1% †
Texas	21.8%	21.4%	21.7%	21.3%	21.8%	0.5%	-0.5%
Utah	19.6%	19.3%	23.1%	22.2%	22.3%	0.1%	0.0%
Vermont	22.6%	21.0%	20.7%	23.0%	21.8%	-1.2%	-0.5%
Virginia	25.8%	26.3%	23.8%	24.2%	23.8%	-0.4%	1.5%
Washington	13.9%	14.4%	14.1%	15.3%	17.4%	2.1%	-4.9% †
West Virginia	20.6%	19.6%	20.1%	22.1%	23.1%	1.0%	0.8%
Wisconsin	22.7%	23.4%	21.5%	21.8%	25.4%	3.6% *	3.1% †
Wyoming	15.9%	20.4%	18.4%	17.5%	16.5%	-1.0%	-5.8% †
United States	22.2%	21.3%	21.4%	21.4%	22.3%	0.9% *	0.0%

Significant percentage-point difference between 2020 and 2021 is indicated by * (95% confidence level).

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

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

Source: SHADAC analysis of the Medical Expenditure Panel Survey-Insurance Component, 2017-2021.

AVERAGE ANNUAL PREMIUM FOR FAMILY COVERAGE BY STATE, 2017-2021

State	2017	2018	2019	2020	2021	2020-2021 Change		2021 State vs National Difference	
						\$	%	\$	%
Alabama	\$16,902	\$18,001	\$17,734	\$17,324	\$19,539	\$2,215	12.8% *	-\$1,842	-8.6% †
Alaska	\$22,417	\$21,648	\$22,969	\$21,809	\$23,438	\$1,629	7.5%	\$2,057	9.6% †
Arizona	\$18,432	\$18,875	\$19,966	\$19,808	\$20,117	\$309	1.6%	-\$1,264	-5.9% †
Arkansas	\$16,663	\$17,995	\$17,773	\$17,093	\$18,339	\$1,246	7.3%	-\$3,042	-14.2% †
California	\$18,730	\$19,567	\$20,788	\$21,137	\$21,830	\$693	3.3%	\$449	2.1%
Colorado	\$19,339	\$18,314	\$20,171	\$21,292	\$20,771	-\$521	-2.4%	-\$610	-2.9%
Connecticut	\$20,020	\$20,735	\$21,363	\$21,952	\$24,018	\$2,066	9.4% *	\$2,637	12.3% †
Delaware	\$19,407	\$20,098	\$20,628	\$21,565	\$22,079	\$514	2.4%	\$698	3.3%
D.C.	\$20,960	\$21,810	\$22,311	\$22,502	\$24,455	\$1,953	8.7%	\$3,074	14.4% †
Florida	\$17,189	\$18,934	\$20,714	\$20,862	\$21,184	\$322	1.5%	-\$197	-0.9%
Georgia	\$17,703	\$18,575	\$19,720	\$19,891	\$22,282	\$2,391	12.0% *	\$901	4.2%
Hawaii	\$18,512	\$17,919	\$19,243	\$19,567	\$18,539	-\$1,028	-5.3%	-\$2,842	-13.3% †
Idaho	\$17,168	\$17,579	\$19,258	\$21,132	\$19,788	-\$1,344	-6.4%	-\$1,593	-7.5% †
Illinois	\$19,656	\$20,407	\$20,659	\$21,775	\$20,878	-\$897	-4.1%	-\$503	-2.4%
Indiana	\$18,253	\$19,551	\$21,169	\$20,125	\$21,281	\$1,156	5.7%	-\$100	-0.5%
Iowa	\$17,086	\$18,192	\$18,752	\$18,934	\$20,567	\$1,633	8.6% *	-\$814	-3.8%
Kansas	\$18,229	\$18,825	\$18,867	\$20,247	\$19,237	-\$1,010	-5.0%	-\$2,144	-10.0% †
Kentucky	\$16,948	\$19,277	\$20,612	\$20,396	\$21,531	\$1,135	5.6%	\$150	0.7%
Louisiana	\$17,400	\$19,294	\$19,032	\$18,930	\$19,305	\$375	2.0%	-\$2,076	-9.7% †
Maine	\$17,422	\$19,555	\$20,731	\$20,728	\$21,630	\$902	4.4%	\$249	1.2%
Maryland	\$18,915	\$19,237	\$20,285	\$20,424	\$21,648	\$1,224	6.0%	\$267	1.2%
Massachusetts	\$21,053	\$21,801	\$21,424	\$21,965	\$22,163	\$198	0.9%	\$782	3.7%
Michigan	\$18,929	\$18,242	\$20,425	\$20,008	\$20,142	\$134	0.7%	-\$1,239	-5.8% †
Minnesota	\$18,507	\$19,327	\$20,751	\$20,624	\$21,327	\$703	3.4%	-\$54	-0.3%
Mississippi	\$17,343	\$17,384	\$17,860	\$19,058	\$20,373	\$1,315	6.9%	-\$1,008	-4.7%
Missouri	\$18,763	\$19,249	\$19,900	\$21,231	\$21,827	\$596	2.8%	\$446	2.1%
Montana	\$17,932	\$19,610	\$20,193	\$19,401	\$20,921	\$1,520	7.8% *	-\$460	-2.2%
Nebraska	\$18,199	\$19,015	\$19,398	\$20,602	\$21,685	\$1,083	5.3%	\$304	1.4%
Nevada	\$17,221	\$18,357	\$18,720	\$19,524	\$20,103	\$579	3.0%	-\$1,278	-6.0% †
New Hampshire	\$19,230	\$20,538	\$20,078	\$23,654	\$24,297	\$643	2.7%	\$2,916	13.6% †
New Jersey	\$20,669	\$22,294	\$22,060	\$23,042	\$22,094	-\$948	-4.1%	\$713	3.3%
New Mexico	\$18,738	\$17,861	\$19,185	\$18,949	\$20,431	\$1,482	7.8%	-\$950	-4.4%
New York	\$21,317	\$21,904	\$22,874	\$23,381	\$23,450	\$69	0.3%	\$2,069	9.7% †
North Carolina	\$18,101	\$18,211	\$19,996	\$20,152	\$22,737	\$2,585	12.8% *	\$1,356	6.3%
North Dakota	\$17,886	\$17,337	\$18,400	\$19,925	\$20,922	\$997	5.0%	-\$459	-2.1%
Ohio	\$18,185	\$19,640	\$19,621	\$20,088	\$21,102	\$1,014	5.0%	-\$279	-1.3%
Oklahoma	\$18,252	\$18,745	\$19,819	\$19,764	\$20,108	\$344	1.7%	-\$1,273	-6.0% †
Oregon	\$17,953	\$18,977	\$19,405	\$20,213	\$20,916	\$703	3.5%	-\$465	-2.2%
Pennsylvania	\$18,589	\$20,255	\$20,673	\$19,764	\$21,531	\$1,767	8.9% *	\$150	0.7%
Rhode Island	\$18,387	\$18,623	\$20,481	\$21,425	\$22,381	\$956	4.5%	\$1,000	4.7%
South Carolina	\$18,241	\$19,284	\$20,973	\$21,154	\$19,453	-\$1,701	-8.0% *	-\$1,928	-9.0% †
South Dakota	\$17,695	\$19,730	\$20,265	\$20,277	\$21,301	\$1,024	5.1%	-\$80	-0.4%
Tennessee	\$17,349	\$17,663	\$18,748	\$18,424	\$19,593	\$1,169	6.3%	-\$1,788	-8.4% †
Texas	\$18,252	\$19,460	\$20,966	\$20,937	\$21,288	\$351	1.7%	-\$93	-0.4%
Utah	\$16,350	\$18,052	\$18,674	\$19,530	\$19,844	\$314	1.6%	-\$1,537	-7.2% †
Vermont	\$18,552	\$20,129	\$21,419	\$22,288	\$23,447	\$1,159	5.2%	\$2,066	9.7% †
Virginia	\$18,264	\$19,512	\$19,865	\$20,458	\$21,348	\$890	4.4%	-\$33	-0.2%
Washington	\$19,472	\$18,783	\$20,033	\$19,476	\$21,914	\$2,438	12.5% *	\$533	2.5%
West Virginia	\$20,252	\$20,709	\$20,403	\$22,342	\$23,384	\$1,042	4.7%	\$2,003	9.4% †
Wisconsin	\$18,785	\$19,555	\$20,345	\$21,474	\$21,166	-\$308	-1.4%	-\$215	-1.0%
Wyoming	\$21,355	\$19,374	\$19,925	\$21,465	\$22,390	\$925	4.3%	\$1,009	4.7%
United States	\$18,687	\$19,565	\$20,486	\$20,758	\$21,381	\$623	3.0% *	\$0	0.0%

Significant dollar/percent difference between 2020 and 2021 is indicated by * (95% confidence level).

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

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

Source: SHADAC analysis of the Medical Expenditure Panel Survey-Insurance Component, 2017-2021.

EMPLOYEE CONTRIBUTION FOR FAMILY-COVERAGE PREMIUM BY STATE, 2017-2021

State	2017	2018	2019	2020	2021	2020-2021 Change (percentage point)	2021 State vs National Difference (percentage point)
Alabama	27.4%	29.3%	31.1%	34.5%	32.0%	-2.5%	3.1%
Alaska	27.9%	20.8%	20.5%	27.1%	26.2%	-0.9%	-2.7%
Arizona	32.6%	30.7%	27.3%	29.7%	35.2%	5.5%	6.3% †
Arkansas	28.5%	31.8%	35.8%	33.9%	35.5%	1.6%	6.6% †
California	28.6%	27.5%	29.5%	26.2%	30.4%	4.2%	1.5%
Colorado	27.2%	27.1%	31.0%	28.7%	31.5%	2.8%	2.6%
Connecticut	27.1%	25.8%	25.6%	26.2%	25.0%	-1.2%	-3.9%
Delaware	33.7%	28.4%	33.1%	31.8%	28.6%	-3.2%	-0.3%
D.C.	28.9%	29.1%	27.0%	33.1%	28.6%	-4.5%	-0.3%
Florida	32.4%	31.2%	34.8%	36.8%	30.1%	-6.7% *	1.2%
Georgia	30.9%	31.5%	31.3%	29.8%	28.7%	-1.1%	-0.2%
Hawaii	25.5%	30.6%	25.2%	26.8%	32.1%	5.3%	3.2%
Idaho	24.9%	29.6%	22.3%	28.5%	31.9%	3.4%	3.0%
Illinois	23.2%	26.4%	27.0%	27.8%	27.4%	-0.4%	-1.5%
Indiana	24.9%	23.3%	26.6%	23.7%	27.3%	3.6%	-1.6%
Iowa	24.9%	28.3%	28.0%	33.9%	26.5%	-7.4% *	-2.4%
Kansas	26.6%	27.9%	30.0%	35.8%	29.5%	-6.3% *	0.6%
Kentucky	28.1%	27.9%	27.9%	25.5%	25.1%	-0.4%	-3.8%
Louisiana	34.3%	32.6%	37.6%	37.5%	34.9%	-2.6%	6.0% †
Maine	27.7%	27.5%	27.1%	30.0%	30.2%	0.2%	1.3%
Maryland	32.0%	32.1%	33.1%	31.6%	29.4%	-2.2%	0.5%
Massachusetts	26.5%	26.1%	24.2%	26.1%	27.0%	0.9%	-1.9%
Michigan	19.3%	23.5%	18.0%	24.2%	20.2%	-4.0% *	-8.7% †
Minnesota	27.0%	32.0%	26.1%	27.3%	26.1%	-1.2%	-2.8% †
Mississippi	29.6%	32.7%	33.2%	38.9%	32.1%	-6.8% *	3.2%
Missouri	24.8%	26.0%	32.5%	33.3%	31.3%	-2.0%	2.4%
Montana	27.0%	26.6%	24.1%	28.0%	27.7%	-0.3%	-1.2%
Nebraska	26.7%	28.5%	29.0%	30.2%	33.3%	3.1%	4.4% †
Nevada	32.1%	34.1%	27.2%	37.3%	28.9%	-8.4% *	0.0%
New Hampshire	29.0%	27.0%	28.3%	24.1%	25.5%	1.4%	-3.4% †
New Jersey	26.3%	28.0%	24.6%	30.1%	24.4%	-5.7% *	-4.5% †
New Mexico	28.0%	26.4%	33.8%	35.3%	31.0%	-4.3%	2.1%
New York	27.6%	22.9%	22.5%	24.7%	24.4%	-0.3%	-4.5% †
North Carolina	32.2%	32.7%	28.4%	31.2%	33.4%	2.2%	4.5% †
North Dakota	26.2%	28.7%	29.3%	30.1%	29.4%	-0.7%	0.5%
Ohio	23.3%	25.5%	23.7%	24.4%	27.6%	3.2%	-1.3%
Oklahoma	31.8%	28.3%	30.3%	32.5%	35.9%	3.4%	7.0% †
Oregon	27.9%	31.2%	27.8%	30.3%	28.4%	-1.9%	-0.5%
Pennsylvania	28.9%	25.2%	24.2%	27.4%	30.9%	3.5%	2.0%
Rhode Island	29.2%	29.5%	26.6%	25.3%	27.8%	2.5%	-1.1%
South Carolina	28.8%	27.5%	39.1%	34.1%	26.1%	-8.0% *	-2.8%
South Dakota	32.2%	29.4%	32.7%	30.3%	31.5%	1.2%	2.6%
Tennessee	30.1%	31.2%	30.6%	28.1%	30.4%	2.3%	1.5%
Texas	31.8%	30.6%	31.7%	33.2%	31.1%	-2.1%	2.2%
Utah	26.8%	25.4%	27.8%	26.6%	34.1%	7.5% *	5.2% †
Vermont	26.9%	26.5%	22.7%	26.0%	26.1%	0.1%	-2.8%
Virginia	34.1%	33.8%	32.0%	31.4%	33.0%	1.6%	4.1% †
Washington	23.9%	20.6%	22.6%	23.7%	28.4%	4.7%	-0.5%
West Virginia	18.6%	21.1%	23.6%	23.6%	29.1%	5.5%	0.2%
Wisconsin	25.8%	25.3%	23.3%	24.3%	25.9%	1.6%	-3.0% †
Wyoming	22.8%	26.9%	28.3%	27.3%	20.5%	-6.8%	-8.4% †
United States	27.9%	27.8%	28.0%	28.8%	28.9%	0.1%	0.0%

Significant percentage-point difference between 2020 and 2021 is indicated by * (95% confidence level).

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

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

Source: SHADAC analysis of the Medical Expenditure Panel Survey-Insurance Component, 2017-2021.

AVERAGE INDIVIDUAL DEDUCTIBLE PER EMPLOYEE ENROLLED WITH SINGLE COVERAGE BY STATE, 2017-2021

State	2017	2018	2019	2020	2021	2020-2021 Change		2021 State vs National Difference	
						\$	%	\$	%
Alabama	\$1,243	\$1,569	\$1,616	\$1,573	\$1,620	\$47	3.0%	-\$384	-19.2% †
Alaska	\$1,856	\$1,797	\$1,869	\$2,102	\$1,746	-\$356	-16.9% *	-\$258	-12.9% †
Arizona	\$1,985	\$2,166	\$2,418	\$2,161	\$2,324	\$163	7.5%	\$320	16.0% †
Arkansas	\$1,384	\$1,501	\$1,839	\$1,820	\$1,876	\$56	3.1%	-\$128	-6.4%
California	\$1,772	\$1,680	\$1,675	\$1,718	\$1,698	-\$20	-1.2%	-\$306	-15.3% †
Colorado	\$1,951	\$2,005	\$1,907	\$2,053	\$2,301	\$248	12.1%	\$297	14.8% †
Connecticut	\$1,924	\$2,322	\$2,289	\$1,976	\$2,174	\$198	10.0%	\$170	8.5%
Delaware	\$1,821	\$1,710	\$1,703	\$1,897	\$1,938	\$41	2.2%	-\$66	-3.3%
D.C.	\$1,360	\$1,308	\$1,306	\$1,432	\$1,338	-\$94	-6.6%	-\$666	-33.2% †
Florida	\$1,954	\$1,963	\$1,993	\$2,147	\$2,185	\$38	1.8%	\$181	9.0%
Georgia	\$1,889	\$1,917	\$1,914	\$1,987	\$2,082	\$95	4.8%	\$78	3.9%
Hawaii	\$863	\$1,308	\$1,264	\$1,346	\$1,232	-\$114	-8.5%	-\$772	-38.5% †
Idaho	\$1,778	\$1,894	\$1,933	\$2,058	\$2,063	\$5	0.2%	\$59	2.9%
Illinois	\$1,693	\$1,752	\$1,876	\$1,802	\$1,871	\$69	3.8%	-\$133	-6.6%
Indiana	\$1,797	\$1,873	\$2,122	\$2,164	\$2,268	\$104	4.8%	\$264	13.2% †
Iowa	\$1,842	\$2,130	\$2,202	\$2,140	\$2,179	\$39	1.8%	\$175	8.7%
Kansas	\$1,623	\$1,715	\$1,904	\$2,017	\$1,998	-\$19	-0.9%	-\$6	-0.3%
Kentucky	\$1,878	\$1,833	\$2,101	\$2,190	\$2,154	-\$36	-1.6%	\$150	7.5%
Louisiana	\$1,607	\$1,656	\$2,037	\$1,818	\$1,973	\$155	8.5%	-\$31	-1.5%
Maine	\$2,305	\$2,447	\$2,303	\$2,295	\$2,613	\$318	13.9%	\$609	30.4% †
Maryland	\$1,536	\$1,511	\$1,673	\$1,610	\$1,735	\$125	7.8%	-\$269	-13.4% †
Massachusetts	\$1,479	\$1,454	\$1,593	\$1,636	\$1,898	\$262	16.0%	-\$106	-5.3%
Michigan	\$1,567	\$1,732	\$1,579	\$1,697	\$1,751	\$54	3.2%	-\$253	-12.6% †
Minnesota	\$1,966	\$2,045	\$2,272	\$2,310	\$2,163	-\$147	-6.4%	\$159	7.9%
Mississippi	\$1,739	\$1,695	\$1,587	\$1,841	\$1,794	-\$47	-2.6%	-\$210	-10.5%
Missouri	\$2,016	\$1,931	\$2,160	\$2,195	\$2,089	-\$106	-4.8%	\$85	4.2%
Montana	\$2,162	\$2,116	\$2,521	\$2,517	\$2,409	-\$108	-4.3%	\$405	20.2% †
Nebraska	\$1,922	\$1,842	\$2,042	\$2,115	\$1,995	-\$120	-5.7%	-\$9	-0.4%
Nevada	\$1,654	\$2,001	\$1,810	\$1,820	\$1,935	\$115	6.3%	-\$69	-3.4%
New Hampshire	\$2,303	\$2,337	\$2,386	\$2,415	\$2,550	\$135	5.6%	\$546	27.2% †
New Jersey	\$1,456	\$1,770	\$1,713	\$1,694	\$1,675	-\$19	-1.1%	-\$329	-16.4% †
New Mexico	\$1,635	\$1,615	\$2,011	\$2,080	\$1,844	-\$236	-11.3%	-\$160	-8.0% †
New York	\$1,687	\$1,554	\$1,655	\$1,821	\$1,775	-\$46	-2.5%	-\$229	-11.4% †
North Carolina	\$1,975	\$2,070	\$2,281	\$2,263	\$2,293	\$30	1.3%	\$289	14.4% †
North Dakota	\$1,499	\$1,742	\$1,950	\$1,840	\$2,081	\$241	13.1%	\$77	3.8%
Ohio	\$1,946	\$1,932	\$2,101	\$2,003	\$2,195	\$192	9.6%	\$191	9.5% †
Oklahoma	\$1,596	\$1,683	\$2,165	\$2,029	\$1,974	-\$55	-2.7%	-\$30	-1.5%
Oregon	\$1,688	\$1,954	\$1,958	\$2,068	\$2,381	\$313	15.1%	\$377	18.8%
Pennsylvania	\$1,639	\$1,831	\$1,646	\$1,674	\$1,863	\$189	11.3%	-\$141	-7.0%
Rhode Island	\$1,808	\$1,849	\$1,983	\$1,949	\$1,963	\$14	0.7%	-\$41	-2.0%
South Carolina	\$1,684	\$1,721	\$2,151	\$2,032	\$2,158	\$126	6.2%	\$154	7.7%
South Dakota	\$2,019	\$2,241	\$2,408	\$2,364	\$2,512	\$148	6.3%	\$508	25.3% †
Tennessee	\$2,086	\$2,235	\$2,334	\$2,153	\$2,316	\$163	7.6%	\$312	15.6% †
Texas	\$2,158	\$1,982	\$2,155	\$2,153	\$2,025	-\$128	-5.9%	\$21	1.0%
Utah	\$1,815	\$1,451	\$1,781	\$1,856	\$1,872	\$16	0.9%	-\$132	-6.6%
Vermont	\$1,926	\$2,192	\$1,935	\$2,059	\$2,159	\$100	4.9%	\$155	7.7%
Virginia	\$1,771	\$1,886	\$1,688	\$1,844	\$2,107	\$263	14.3%	\$103	5.1%
Washington	\$1,463	\$1,706	\$1,793	\$1,740	\$1,937	\$197	11.3%	-\$67	-3.3%
West Virginia	\$1,829	\$1,885	\$1,959	\$2,010	\$1,923	-\$87	-4.3%	-\$81	-4.0%
Wisconsin	\$1,990	\$1,914	\$2,061	\$2,267	\$2,262	-\$5	-0.2%	\$258	12.9% †
Wyoming	\$1,789	\$1,999	\$1,895	\$1,899	\$1,896	-\$3	-0.2%	-\$108	-5.4%
United States	\$1,808	\$1,846	\$1,931	\$1,945	\$2,004	\$59	3.0% *	\$0	0.0%

Significant dollar/percent difference between 2020 and 2021 is indicated by * (95% confidence level).

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

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

Source: SHADAC analysis of the Medical Expenditure Panel Survey-Insurance Component, 2017-2021.

AVERAGE FAMILY DEDUCTIBLE PER EMPLOYEE ENROLLED WITH FAMILY COVERAGE BY STATE, 2017-2021

State	2017	2018	2019	2020	2021	2020-2021 Change		2021 State vs National Difference	
						\$	%	\$	%
Alabama	\$2,238	\$2,924	\$3,029	\$2,979	\$3,366	\$387	13.0%	-\$502	-13.0%
Alaska	\$3,252	\$3,225	\$3,626	\$3,905	\$3,427	-\$478	-12.2%	-\$441	-11.4%
Arizona	\$3,483	\$3,926	\$4,017	\$4,992	\$4,257	-\$735	-14.7%	\$389	10.1%
Arkansas	\$3,207	\$3,144	\$3,586	\$3,554	\$3,605	\$51	1.4%	-\$263	-6.8%
California	\$3,184	\$3,231	\$3,329	\$3,420	\$3,643	\$223	6.5%	-\$225	-5.8%
Colorado	\$3,721	\$4,011	\$3,469	\$4,417	\$4,684	\$267	6.0%	\$816	21.1% †
Connecticut	\$4,008	\$3,784	\$4,199	\$3,520	\$4,436	\$916	26.0%	\$568	14.7%
Delaware	\$3,676	\$3,285	\$3,002	\$3,593	\$3,520	-\$73	-2.0%	-\$348	-9.0%
D.C.	\$2,571	\$2,362	\$2,679	\$3,010	\$2,998	-\$12	-0.4%	-\$870	-22.5% †
Florida	\$4,044	\$3,674	\$3,632	\$3,894	\$4,057	\$163	4.2%	\$189	4.9%
Georgia	\$3,735	\$3,661	\$3,659	\$4,307	\$4,353	\$46	1.1%	\$485	12.5%
Hawaii	\$1,819	\$3,240	\$2,619	\$3,248	\$2,570	-\$678	-20.9%	-\$1,298	-33.6% †
Idaho	\$2,825	\$3,249	\$3,499	\$3,414	\$3,645	\$231	6.8%	-\$223	-5.8%
Illinois	\$3,048	\$3,324	\$3,849	\$3,723	\$3,645	-\$78	-2.1%	-\$223	-5.8%
Indiana	\$4,020	\$3,199	\$3,937	\$4,193	\$4,240	\$47	1.1%	\$372	9.6%
Iowa	\$3,427	\$3,657	\$4,064	\$4,128	\$3,702	-\$426	-10.3%	-\$166	-4.3%
Kansas	\$3,450	\$3,398	\$3,607	\$3,765	\$3,601	-\$164	-4.4%	-\$267	-6.9%
Kentucky	\$3,517	\$3,248	\$3,798	\$4,011	\$3,866	-\$145	-3.6%	-\$2	-0.1%
Louisiana	\$2,760	\$3,383	\$4,299	\$3,937	\$4,288	\$351	8.9%	\$420	10.9%
Maine	\$4,032	\$3,895	\$3,994	\$3,198	\$4,459	\$1,261	39.4% *	\$591	15.3% †
Maryland	\$2,807	\$2,943	\$3,009	\$3,380	\$3,595	\$215	6.4%	-\$273	-7.1%
Massachusetts	\$2,747	\$2,729	\$3,151	\$3,355	\$3,779	\$424	12.6%	-\$89	-2.3%
Michigan	\$2,659	\$3,062	\$2,856	\$3,217	\$3,163	-\$54	-1.7%	-\$705	-18.2% †
Minnesota	\$3,739	\$4,033	\$4,160	\$4,581	\$4,254	-\$327	-7.1%	\$386	10.0%
Mississippi	\$3,508	\$3,707	\$3,468	\$3,361	\$3,559	\$198	5.9%	-\$309	-8.0%
Missouri	\$3,618	\$3,539	\$4,222	\$4,128	\$4,163	\$35	0.8%	\$295	7.6%
Montana	\$3,326	\$3,498	\$3,842	\$3,807	\$3,440	-\$367	-9.6%	-\$428	-11.1%
Nebraska	\$4,299	\$3,272	\$3,799	\$4,075	\$3,682	-\$393	-9.6%	-\$186	-4.8%
Nevada	\$3,196	\$3,710	\$3,100	\$3,556	\$3,873	\$317	8.9%	\$5	0.1%
New Hampshire	\$4,381	\$4,644	\$4,379	\$4,464	\$4,562	\$98	2.2%	\$694	17.9%
New Jersey	\$2,827	\$3,614	\$3,456	\$3,436	\$3,122	-\$314	-9.1%	-\$746	-19.3% †
New Mexico	\$2,792	\$3,021	\$3,992	\$4,149	\$4,075	-\$74	-1.8%	\$207	5.4%
New York	\$3,226	\$2,888	\$2,899	\$3,207	\$3,657	\$450	14.0% *	-\$211	-5.5%
North Carolina	\$3,671	\$3,752	\$4,005	\$3,879	\$4,361	\$482	12.4%	\$493	12.7% †
North Dakota	\$3,050	\$3,574	\$3,980	\$3,521	\$3,300	-\$221	-6.3%	-\$568	-14.7% †
Ohio	\$3,371	\$3,738	\$4,132	\$3,671	\$4,301	\$630	17.2% *	\$433	11.2%
Oklahoma	\$3,246	\$3,201	\$4,053	\$4,126	\$4,146	\$20	0.5%	\$278	7.2%
Oregon	\$3,395	\$3,348	\$3,634	\$3,480	\$3,490	\$10	0.3%	-\$378	-9.8%
Pennsylvania	\$3,082	\$2,994	\$2,981	\$3,177	\$3,498	\$321	10.1%	-\$370	-9.6%
Rhode Island	\$3,481	\$3,795	\$4,031	\$3,566	\$3,662	\$96	2.7%	-\$206	-5.3%
South Carolina	\$3,296	\$3,124	\$4,155	\$3,607	\$4,029	\$422	11.7%	\$161	4.2%
South Dakota	\$3,892	\$4,002	\$4,222	\$4,301	\$3,833	-\$468	-10.9%	-\$35	-0.9%
Tennessee	\$3,993	\$3,879	\$4,615	\$3,778	\$4,591	\$813	21.5%	\$723	18.7% †
Texas	\$3,837	\$3,547	\$4,174	\$4,029	\$3,956	-\$73	-1.8%	\$88	2.3%
Utah	\$3,993	\$3,164	\$3,842	\$3,948	\$3,890	-\$58	-1.5%	\$22	0.6%
Vermont	\$3,632	\$3,686	\$3,330	\$3,770	\$4,127	\$357	9.5%	\$259	6.7%
Virginia	\$3,460	\$3,043	\$3,313	\$3,386	\$4,149	\$763	22.5% *	\$281	7.3%
Washington	\$2,920	\$3,139	\$3,435	\$3,265	\$3,502	\$237	7.3%	-\$366	-9.5%
West Virginia	\$3,213	\$2,923	\$3,645	\$4,083	\$3,649	-\$434	-10.6%	-\$219	-5.7%
Wisconsin	\$3,745	\$3,619	\$3,904	\$4,180	\$4,443	\$263	6.3%	\$575	14.9% †
Wyoming	\$3,028	\$3,902	\$3,579	\$4,228	\$3,954	-\$274	-6.5%	\$86	2.2%
United States	\$3,396	\$3,392	\$3,655	\$3,722	\$3,868	\$146	3.9% *	\$0	0.0%

Significant dollar/percent difference between 2020 and 2021 is indicated by * (95% confidence level).

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

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

Source: SHADAC analysis of the Medical Expenditure Panel Survey-Insurance Component, 2017-2021.

PERCENT OF EMPLOYEES ENROLLED IN HIGH-Deductible HEALTH PLANS BY STATE, 2017-2021

State	2017	2018	2019	2020	2021	2020-2021 Change (percentage point)	2021 State vs National Difference (percentage point)
Alabama	30.9%	38.1%	43.1%	38.8%	42.8%	10.3%	-23.2% †
Alaska	43.2%	50.6%	48.8%	53.4%	42.4%	-20.6%	-23.9% †
Arizona	55.1%	59.3%	66.0%	64.9%	66.0%	1.7%	18.5% †
Arkansas	36.1%	42.6%	53.0%	56.9%	58.0%	1.9%	4.1%
California	36.0%	36.9%	38.7%	42.8%	43.6%	1.9%	-21.7% †
Colorado	60.6%	64.0%	58.0%	56.6%	66.4%	17.3%	19.2% †
Connecticut	54.2%	55.3%	70.3%	54.3%	54.4%	0.2%	-2.3%
Delaware	52.3%	51.0%	45.8%	49.9%	50.8%	1.8%	-8.8%
D.C.	32.9%	23.8%	31.9%	33.8%	28.4%	-16.0%	-49.0% †
Florida	61.9%	56.7%	52.8%	58.0%	62.3%	7.4%	11.8%
Georgia	55.6%	55.3%	54.6%	54.2%	60.9%	12.4%	9.3%
Hawaii	9.3%	N/A	12.6%	17.6%	11.6%	-34.1% *	-79.2% †
Idaho	45.0%	50.3%	48.3%	56.1%	62.9%	12.1%	12.9% †
Illinois	43.1%	48.1%	47.9%	50.7%	49.6%	-2.2%	-11.0% †
Indiana	56.0%	51.9%	58.7%	64.7%	61.5%	-4.9%	10.4%
Iowa	50.2%	57.0%	61.5%	61.4%	60.2%	-2.0%	8.1%
Kansas	50.4%	49.8%	49.9%	56.2%	56.2%	0.0%	0.9%
Kentucky	59.7%	53.2%	58.5%	66.2%	67.1%	1.4%	20.5% †
Louisiana	39.3%	50.0%	49.6%	45.9%	61.8%	34.6% *	11.0%
Maine	62.7%	69.6%	59.3%	55.8%	76.2%	36.6% *	36.8% †
Maryland	44.5%	43.0%	47.2%	47.0%	52.5%	11.7%	-5.7%
Massachusetts	39.2%	40.5%	45.1%	45.9%	51.1%	11.3%	-8.3%
Michigan	44.5%	44.4%	47.3%	51.3%	59.1%	15.2%	6.1%
Minnesota	59.9%	62.3%	60.3%	62.5%	62.6%	0.2%	12.4%
Mississippi	46.5%	46.7%	35.0%	45.9%	47.6%	3.7%	-14.5%
Missouri	59.2%	51.9%	59.5%	63.2%	59.5%	-5.9%	6.8%
Montana	45.9%	46.3%	56.3%	56.6%	55.8%	-1.4%	0.2%
Nebraska	57.3%	47.4%	53.8%	61.8%	67.6%	9.4%	21.4% †
Nevada	44.0%	51.6%	41.7%	47.6%	44.9%	-5.7%	-19.4% †
New Hampshire	69.3%	67.4%	58.8%	68.0%	65.3%	-4.0%	17.2%
New Jersey	35.5%	52.8%	45.1%	52.0%	51.6%	-0.8%	-7.4%
New Mexico	41.7%	42.2%	50.1%	47.2%	55.5%	17.6%	-0.4%
New York	41.6%	34.8%	38.5%	40.5%	50.8%	25.4% *	-8.8%
North Carolina	55.6%	55.3%	61.7%	69.5%	66.1%	-4.9%	18.7% †
North Dakota	43.0%	54.3%	57.9%	48.4%	53.3%	10.1%	-4.3%
Ohio	52.0%	54.0%	58.1%	59.6%	64.7%	8.6%	16.2% †
Oklahoma	41.0%	42.6%	58.3%	59.3%	51.5%	-13.2%	-7.5%
Oregon	50.2%	49.6%	47.9%	55.1%	58.7%	6.5%	5.4%
Pennsylvania	43.1%	50.0%	44.2%	47.2%	51.5%	9.1%	-7.5%
Rhode Island	48.7%	52.7%	47.9%	53.9%	49.5%	-8.2%	-11.1%
South Carolina	50.6%	49.7%	55.4%	56.5%	60.7%	7.4%	9.0%
South Dakota	67.3%	69.3%	71.9%	62.3%	62.4%	0.2%	12.0% †
Tennessee	63.3%	56.8%	58.0%	56.9%	68.7%	20.7% *	23.3% †
Texas	56.2%	53.7%	58.6%	58.2%	55.5%	-4.6%	-0.4%
Utah	62.8%	51.6%	55.0%	62.4%	64.1%	2.7%	15.1% †
Vermont	57.1%	60.5%	51.4%	51.7%	62.1%	20.1% *	11.5%
Virginia	46.7%	51.8%	40.4%	49.5%	58.9%	19.0%	5.7%
Washington	44.4%	50.5%	52.7%	52.9%	56.2%	6.2%	0.9%
West Virginia	48.9%	45.4%	47.9%	62.9%	54.0%	-14.1%	-3.1%
Wisconsin	61.7%	52.9%	56.7%	60.8%	63.1%	3.8%	13.3% †
Wyoming	49.9%	59.7%	42.9%	61.0%	59.9%	-1.8%	7.5%
United States	48.7%	49.1%	50.5%	52.9%	55.7%	5.3% *	0.0%

Significant percentage-point difference between 2020 and 2021 is indicated by * (95% confidence level).

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

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

Source: SHADAC analysis of the Medical Expenditure Panel Survey-Insurance Component, 2017-2021.