NUMBER OF ESTABLISHMENTS (TOTAL & OFFERING) AND EMPLOYEES (TOTAL, OFFER, ELIGIBLE, ENROLLED, & HIGH-DEDUCTIBLE HEALTH PLAN [HDHP]) BY STATE, 2020-2021

| | Establishments | | | | | Employees (Private Sector) | | | | | | | | | | | | | | | |
|----------------|----------------|-----------|-----------|-----------|-----------|----------------------------|-------------|-------------|------------|------------|------------|-------------|-------------|------------|------------|------------|-------------|-------------|------------|------------|------------|
| | 2019 | | 2020 | 0 | 202 | 1 | | | 2019 | | | | | 2020 | | | | | 2021 | | |
| State | Total | Offering | Total | Offering | Total | Offering | Total | Offering | Eligible | Enrolled | HDHP | Total | Offering | Eligible | Enrolled | HDHP | Total | Offering | Eligible | Enrolled | HDHP |
| Alabama | 98,000 | 57,000 | 86,000 | 46,000 | 97,000 | 51,000 | 1,666,000 | 1,464,000 | 1,168,000 | 827,000 | 357,000 | 1,766,000 | 1,569,000 | 1,286,000 | 916,000 | 355,000 | 1,776,000 | 1,556,000 | 1,304,000 | 946,000 | 405,000 |
| Alaska | 21,000 | 8,000 | 18,000 | 8,000 | 17,000 | 6,000 | 278,000 | 209,000 | 163,000 | 121,000 | 59,000 | 265,000 | 208,000 | 156,000 | 112,000 | 60,000 | 294,000 | 226,000 | 185,000 | 125,000 | 53,000 |
| Arizona | 147,000 | 70,000 | 132,000 | 64,000 | 126,000 | 67,000 | 2,519,000 | 2,162,000 | 1,641,000 | 1,113,000 | 735,000 | 2,605,000 | 2,259,000 | 1,805,000 | 1,278,000 | 830,000 | 2,685,000 | 2,304,000 | 1,871,000 | 1,232,000 | 813,000 |
| Arkansas | 65,000 | 27,000 | 56,000 | 26,000 | 58,000 | 28,000 | 1,037,000 | 862,000 | 675,000 | 478,000 | 254,000 | 1,025,000 | 853,000 | 693,000 | 512,000 | 292,000 | 1,006,000 | 824,000 | 707,000 | 514,000 | 298,000 |
| California | 909,000 | 411,000 | 805,000 | 401,000 | 854,000 | 430,000 | 15,098,000 | 12,773,000 | 9,976,000 | 7,153,000 | 2,768,000 | 14,657,000 | 12,781,000 | 10,314,000 | 7,694,000 | 3,293,000 | 15,017,000 | 13,050,000 | 10,649,000 | 7,360,000 | 3,209,000 |
| Colorado | 167,000 | 74,000 | 159,000 | 64,000 | 138,000 | 65,000 | 2,437,000 | 1,991,000 | 1,617,000 | 1,189,000 | 689,000 | 2,350,000 | 1,955,000 | 1,615,000 | 1,134,000 | 642,000 | 2,298,000 | 1,974,000 | 1,543,000 | 1,082,000 | 718,000 |
| Connecticut | 84,000 | 45,000 | 66,000 | 37,000 | 76,000 | 43,000 | 1,481,000 | 1,284,000 | 996,000 | 678,000 | 477,000 | 1,424,000 | 1,268,000 | 1,031,000 | 731,000 | 397,000 | 1,484,000 | 1,278,000 | 1,015,000 | 703,000 | 382,000 |
| Delaware | 25,000 | 13,000 | 19,000 | 11,000 | 26,000 | 13,000 | 433,000 | 378,000 | 294,000 | 213,000 | 98,000 | 410,000 | 360,000 | 266,000 | 207,000 | 103,000 | 435,000 | 366,000 | 281,000 | 188,000 | 95,000 |
| D.C. | 20,000 | 13,000 | 19,000 | 14,000 | 20,000 | 15,000 | 536,000 | 497,000 | 392,000 | 301,000 | 96,000 | 481,000 | 458,000 | 370,000 | 261,000 | 88,000 | 531,000 | 508,000 | 416,000 | 293,000 | 83,000 |
| Florida | 502,000 | 196,000 | 449,000 | 189,000 | 515,000 | 206,000 | 8,371,000 | 6,998,000 | 5,368,000 | 3,863,000 | 2,040,000 | 8,145,000 | 6,883,000 | 5,341,000 | 3,331,000 | 1,932,000 | 8,563,000 | 7,167,000 | 5,798,000 | 3,928,000 | 2,447,000 |
| Georgia | 211,000 | 93,000 | 181,000 | 84,000 | 203,000 | 92,000 | 4,073,000 | 3,470,000 | 2,686,000 | 1,857,000 | 1,014,000 | 3,876,000 | 3,438,000 | 2,695,000 | 1,877,000 | 1,017,000 | 3,925,000 | 3,320,000 | 2,679,000 | 1,853,000 | 1,128,000 |
| Hawaii | 29,000 | 25,000 | 26,000 | 22,000 | 27,000 | 22,000 | 475,000 | 453,000 | 361,000 | 271,000 | 34,000 | 489,000 | 480,000 | 388,000 | 321,000 | 56,000 | 527,000 | 513,000 | 406,000 | 321,000 | 37,000 |
| Idaho | 49,000 | 21,000 | 43,000 | 17,000 | 47,000 | 18,000 | 652,000 | 502,000 | 400,000 | 303,000 | 146,000 | 664,000 | 518,000 | 431,000 | 304,000 | 170,000 | 663,000 | 500,000 | 409,000 | 302,000 | 190,000 |
| Illinois | 293,000 | 148,000 | 224,000 | 115,000 | 285,000 | 143,000 | 5,474,000 | 4,817,000 | 3,670,000 | 2,673,000 | 1,280,000 | 5,089,000 | 4,591,000 | 3,599,000 | 2,534,000 | 1,285,000 | 5,449,000 | 4,752,000 | 3,735,000 | 2,604,000 | 1,292,000 |
| Indiana | 141,000 | 60,000 | 114,000 | 67,000 | 136,000 | 67,000 | 2,796,000 | 2,357,000 | 1,756,000 | 1,306,000 | 767,000 | 2,586,000 | 2,283,000 | 1,900,000 | 1,317,000 | 852,000 | 2,718,000 | 2,324,000 | 1,887,000 | 1,338,000 | 823,000 |
| Iowa | 89,000 | 45,000 | 75,000 | 40,000 | 80,000 | 39,000 | 1,394,000 | 1,194,000 | 967,000 | 680,000 | 418,000 | 1,337,000 | 1,186,000 | 957,000 | 674,000 | 414,000 | 1,406,000 | 1,217,000 | 947,000 | 663,000 | 399,000 |
| Kansas | 77,000 | 44,000 | 68,000 | 35,000 | 70,000 | 37,000 | 1,186,000 | 1,024,000 | 808,000 | 616,000 | 308,000 | 1,142,000 | 994,000 | 774,000 | 533,000 | 300,000 | 1,114,000 | 949,000 | 772,000 | 542,000 | 305,000 |
| Kentucky | 84,000 | 41,000 | 63,000 | 36,000 | 82,000 | 41,000 | 1,736,000 | 1,484,000 | 1,205,000 | 883,000 | 517,000 | 1,527,000 | 1,356,000 | 1,164,000 | 837,000 | 554,000 | 1,679,000 | 1,463,000 | 1,235,000 | 885,000 | 594,000 |
| Louisiana | 96,000 | 50,000 | 93,000 | 50,000 | 93,000 | 42,000 | 1,646,000 | 1,384,000 | 1,085,000 | 732,000 | 363,000 | 1,505,000 | 1,263,000 | 1,034,000 | 689,000 | 316,000 | 1,553,000 | 1,254,000 | 1,018,000 | 687,000 | 425,000 |
| Maine | 42,000 | 18,000 | 30,000 | 14,000 | 39,000 | 19,000 | 566,000 | 454,000 | 352,000 | 252,000 | 150,000 | 520,000 | 429,000 | 332,000 | 247,000 | 138,000 | 528,000 | 432,000 | 336,000 | 246,000 | 188,000 |
| Maryland | 135,000 | 62,000 | 108,000 | 60,000 | 123,000 | 68,000 | 2,407,000 | 2,097,000 | 1,661,000 | 1,099,000 | 519,000 | 2,130,000 | 1,860,000 | 1,456,000 | 980,000 | 461,000 | 2,293,000 | 1,993,000 | 1,541,000 | 963,000 | 505,000 |
| Massachusetts | 170,000 | 97,000 | 141,000 | 79,000 | 165,000 | 89,000 | 3,430,000 | 3,090,000 | 2,352,000 | 1,591,000 | 718,000 | 3,018,000 | 2,749,000 | 2,111,000 | 1,548,000 | 710,000 | 3,249,000 | 2,865,000 | 2,246,000 | 1,610,000 | 823,000 |
| Michigan | 195,000 | 92,000 | 156,000 | 88,000 | 188,000 | 93,000 | 3,889,000 | 3,259,000 | 2,454,000 | 1,773,000 | 839,000 | 3,389,000 | 3,012,000 | 2,497,000 | 1,732,000 | 889,000 | 4,026,000 | 3,394,000 | 2,743,000 | 2,009,000 | 1,188,000 |
| Minnesota | 148,000 | 68,000 | 142,000 | 73,000 | 140,000 | 68,000 | 2,769,000 | 2,356,000 | 1,854,000 | 1,390,000 | 838,000 | 2,653,000 | 2,279,000 | 1,800,000 | 1,356,000 | 847,000 | 2,744,000 | 2,330,000 | 1,852,000 | 1,337,000 | 837,000 |
| Mississippi | 53,000 | 25,000 | 53,000 | 27,000 | 52,000 | 31,000 | 925,000 | 769,000 | 602,000 | 429,000 | 150,000 | 893,000 | 765,000 | 609,000 | 455,000 | 209,000 | 915,000 | 800,000 | 681,000 | 485,000 | 231,000 |
| Missouri | 146,000 | 73,000 | 130,000 | 63,000 | 135,000 | 68,000 | 2,517,000 | 2,167,000 | 1,682,000 | 1,270,000 | 756,000 | 2,385,000 | 2,070,000 | 1,619,000 | 1,211,000 | 765,000 | 2,575,000 | 2,281,000 | 1,732,000 | 1,291,000 | 768,000 |
| Montana | 37,000 | 15,000 | 34,000 | 13,000 | 36,000 | 15,000 | 386,000 | 273,000 | 214,000 | 158,000 | 89,000 | 379,000 | 280,000 | 216,000 | 154,000 | 87,000 | 394,000 | 277,000 | 214,000 | 165,000 | 92,000 |
| Nebraska | 58,000 | 25,000 | 54,000 | 23,000 | 52,000 | 23,000 | 942,000 | 789,000 | 640,000 | 447,000 | 241,000 | 841,000 | 674,000 | 548,000 | 384,000 | 237,000 | 904,000 | 763,000 | 611,000 | 444,000 | 300,000 |
| Nevada | 60,000 | 31,000 | 59,000 | 32,000 | 62,000 | 27,000 | 1,246,000 | 1,073,000 | 797,000 | 587,000 | 245,000 | 1,189,000 | 1,048,000 | 770,000 | 539,000 | 256,000 | 1,250,000 | 1,080,000 | 855,000 | 620,000 | 278,000 |
| New Hampshire | 36,000 | 18,000 | 28,000 | 16,000 | 34,000 | 17,000 | 620,000 | 536,000 | 385,000 | 285,000 | 168,000 | 566,000 | 496,000 | 362,000 | 253,000 | 172,000 | 630,000 | 535,000 | 414,000 | 284,000 | 185,000 |
| New Jersey | 215,000 | 112,000 | 162,000 | 94,000 | 200,000 | 103,000 | 3,838,000 | 3,362,000 | 2,673,000 | 1,859,000 | 839,000 | 3,375,000 | 3,024,000 | 2,428,000 | 1,660,000 | 863,000 | 3,761,000 | 3,283,000 | 2,669,000 | 1,832,000 | 945,000 |
| New Mexico | 44,000 | 19,000 | 36,000 | 18,000 | 38,000 | 18,000 | 655,000 | 505,000 | 394,000 | 265,000 | 133,000 | 596,000 | 487,000 | 395,000 | 264,000 | 125,000 | 631,000 | 481,000 | 386,000 | 247,000 | 137,000 |
| New York | 500,000 | 231,000 | 368,000 | 184,000 | 458,000 | 224,000 | 8,508,000 | 7,377,000 | 5,540,000 | 3,592,000 | 1,383,000 | 7,649,000 | 6,747,000 | 5,391,000 | 3,704,000 | 1,500,000 | 8,080,000 | 7,086,000 | 5,343,000 | 3,394,000 | 1,724,000 |
| North Carolina | 235,000 | 102,000 | 167,000 | 85,000 | 204,000 | 101,000 | 3,732,000 | 3,068,000 | 2,500,000 | 1,871,000 | 1,155,000 | 3,400,000 | 2,880,000 | 2,396,000 | 1,783,000 | 1,239,000 | 3,756,000 | 3,151,000 | 2,496,000 | 1,843,000 | 1,219,000 |
| North Dakota | 26,000 | 14,000 | 25,000 | 12,000 | 24,000 | 12,000 | 362,000 | 313,000 | 233,000 | 175,000 | 101,000 | 338,000 | 282,000 | 223,000 | 164,000 | 79,000 | 346,000 | 294,000 | 222,000 | 165,000 | 88,000 |
| Ohio | 244,000 | 130,000 | 187,000 | 114,000 | 219,000 | 112,000 | 5,086,000 | 4,358,000 | 3,286,000 | 2,445,000 | 1,421,000 | 4,374,000 | 3,879,000 | 3,084,000 | 2,227,000 | 1,327,000 | 4,809,000 | 4,198,000 | 3,304,000 | 2,322,000 | 1,502,000 |
| Oklahoma | 89,000 | 44,000 | 80,000 | 40,000 | 82,000 | 47,000 | 1,313,000 | 1,110,000 | 872,000 | 636,000 | 371,000 | 1,273,000 | 1,087,000 | 921,000 | 682,000 | 404,000 | 1,284,000 | 1,113,000 | 907,000 | 652,000 | 336,000 |
| Oregon | 108,000 | 48,000 | 97,000 | 45,000 | 101,000 | 47,000 | 1,712,000 | 1,409,000 | 1,112,000 | 868,000 | 416,000 | 1,564,000 | 1,298,000 | 1,089,000 | 849,000 | 468,000 | 1,659,000 | 1,352,000 | 1,125,000 | 842,000 | 495,000 |
| Pennsylvania | 288,000 | 161,000 | 214,000 | 125,000 | 269,000 | 145,000 | 5,498,000 | 4,854,000 | 3,816,000 | 2,840,000 | 1,255,000 | 5,000,000 | 4,510,000 | 3,513,000 | 2,607,000 | 1,230,000 | 5,564,000 | 4,902,000 | 3,931,000 | 2,681,000 | 1,381,000 |
| Rhode Island | 26,000 | 14,000 | 23,000 | 13,000 | 27,000 | 14,000 | 445,000 | 379,000 | 282,000 | 205,000 | 98,000 | 443,000 | 396,000 | 302,000 | 219,000 | 118,000 | 446,000 | 388,000 | 293,000 | 192,000 | 95,000 |
| South Carolina | 102,000 | 49,000 | 82,000 | 42,000 | 102,000 | 42,000 | 1,869,000 | 1,604,000 | 1,261,000 | 908,000 | 503,000 | 1,750,000 | 1,510,000 | 1,158,000 | 803,000 | 454,000 | 1,708,000 | 1,373,000 | 1,138,000 | 828,000 | 503,000 |
| South Dakota | 27,000 | 14,000 | 26,000 | 13,000 | 26,000 | 12,000 | 390,000 | 326,000 | 261,000 | 193,000 | 139,000 | 360,000 | 298,000 | 234,000 | 167,000 | 104,000 | 360,000 | 281,000 | 223,000 | 151,000 | 94,000 |
| Tennessee | 126,000 | 64,000 | 98,000 | 58,000 | 130,000 | 65,000 | 2,735,000 | 2,350,000 | 1,804,000 | 1,342,000 | 778,000 | 2,489,000 | 2,270,000 | 1,862,000 | 1,253,000 | 713,000 | 2,577,000 | 2,188,000 | 1,816,000 | 1,219,000 | 837,000 |
| Texas | 563,000 | 275,000 | 531,000 | 273,000 | 572,000 | 265,000 | 10,849,000 | 9,341,000 | 7,454,000 | 5,427,000 | 3,180,000 | 10,215,000 | 8,458,000 | 7,189,000 | 4,931,000 | 2,870,000 | 10,937,000 | 9,318,000 | 7,660,000 | 5,544,000 | 3,077,000 |
| Utah | 78,000 | 30,000 | 68,000 | 26,000 | 74,000 | 32,000 | 1,338,000 | 1,086,000 | 848,000 | 616,000 | 339,000 | 1,315,000 | 1,075,000 | 831,000 | 550,000 | 343,000 | 1,396,000 | 1,142,000 | 912,000 | 643,000 | 412,000 |
| Vermont | 20,000 | 8,000 | 15,000 | 8,000 | 18,000 | 9,000 | 260,000 | 200,000 | 154,000 | 105,000 | 54,000 | 220,000 | 188,000 | 150,000 | 107,000 | 55,000 | 246,000 | 199,000 | 146,000 | 101,000 | 63,000 |
| Virginia | 206,000 | 87,000 | 154,000 | 88,000 | 178,000 | 99,000 | 3,389,000 | 2,942,000 | 2,183,000 | 1,497,000 | 605,000 | 3,170,000 | 2,808,000 | 2,339,000 | 1,646,000 | 815,000 | 3,464,000 | 3,056,000 | 2,499,000 | 1,705,000 | 1,004,000 |
| Washington | 193,000 | 91,000 | 160,000 | 78,000 | 171,000 | 87,000 | 2,985,000 | 2,499,000 | 1,984,000 | 1,592,000 | 839,000 | 2,808,000 | 2,404,000 | 2,060,000 | 1,596,000 | 844,000 | 2,796,000 | 2,293,000 | 1,956,000 | 1,456,000 | 818,000 |
| West Virginia | 34,000 | 17,000 | 24,000 | 13,000 | 31,000 | 18,000 | 552,000 | 464,000 | 362,000 | 250,000 | 120,000 | 478,000 | 410,000 | 318,000 | 211,000 | 133,000 | 509,000 | 432,000 | 332,000 | 215,000 | 116,000 |
| Wisconsin | 134,000 | 59,000 | 104,000 | 54,000 | 125,000 | 67,000 | 2,630,000 | 2,196,000 | 1,695,000 | 1,227,000 | 696,000 | 2,363,000 | 2,051,000 | 1,659,000 | 1,144,000 | 696,000 | 2,529,000 | 2,147,000 | 1,617,000 | 1,102,000 | 695,000 |
| Wyoming | 20,000 | 8,000 | 17,000 | 7,000 | 20,000 | 7,000 | 200,000 | 144,000 | 104,000 | 77,000 | 33,000 | 190,000 | 134,000 | 107,000 | 74,000 | 45,000 | 189,000 | 133,000 | 108,000 | 84,000 | 50,000 |
| United States | 7,470,000 | 3,541,000 | 6,266,000 | 3,202,000 | 7,043,000 | 3,465,000 | 131,333,000 | 112,027,000 | 87,045,000 | 62,511,000 | 31,568,000 | 122,677,000 | 106,606,000 | 85,818,000 | 60,766,000 | 32,145,000 | 129,677,000 | 111,133,000 | 89,240,000 | 62,235,000 | 34,665,000 |

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

Source: SHADAC analysis of the Medical Expenditure Panel Survey-Insurance Component, 2019-2021.



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% | % Difference 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 | 45.2% | 47.2% | 45.2% | 49.8% | 50.4% | 5.2% | 1.2% | -4.6% |
| Colorado | 43.8% | 43.5% | 44.3% | 49.8% | 47.3% | 3.0% | 17.4% | -4.6% |
| 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% | | -7.7% | |
| D.C. | 68.7% | | 64.0% | | | -0.9% 7.9% | -7.7% | 10.8% 35.0% † |
| | | 69.2% 41.7% | 39.1% | 73.4% 42.1% | 71.9% | 0.9% | -5.0% | |
| Florida | 35.5% | | | | 40.0% | | | -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% † |
| lowa | 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% | % Difference 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% | 77.7% | 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% | 77.0% | 76.2% | 83.2% | 81.2% | 6.7% * | -2.4% | 1.1% |
| lowa | 75.5% 75.5% | 76.4% | 74.5% 81.0% | 83.2% | 77.8% | -3.2% | -2.4% | -3.1% |
| | 75.5% 74.5% | 71.8% | 78.9% | 77.8% | | 2.5% | 4.6% | 1.4% |
| Kansas | | | 78.9% 81.2% | 85.8% | 81.4% 84.4% | 3.2% | | 5.1% † |
| Kentucky | 78.0% | 79.1% | | | | | -1.6% | |
| 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% |

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 ESI-ELIGIBLE EMPLOYEES ENROLLED BY STATE, 2017-2021

| State | 2017 | 2018 | 2019 | 2020 | 2021 | 2019-2021 Change | 2020-2021 Change | 2021 State vs National |
|------------------------|----------------|----------------|----------------|-------|----------------|---------------------|---------------------|---------------------------|
| Alabama | 72.20/ | C4 20/ | 70.00/ | 71.2% | 72.50/ | % 1.6% | 1.8% | % Difference 3.9% |
| Alaska | 72.2% 72.2% | 64.2% 76.2% | 70.9% 74.4% | 71.2% | 72.5% 67.6% | -6.8% | -5.5% | -3.2% |
| Arizona | 72.2% | | 67.9% | 70.9% | 65.9% | -0.8% | -5.5% -7.1% | -5.6% |
| | 71.7% | 70.1% 74.6% | 70.8% | 70.9% | 72.7% | 1.9% | | 4.2% |
| Arkansas California | 77.6% | 74.6% | 70.8% | 74.0% | | -2.6% | -1.8% -7.4% * | -1.0% |
| | | | | | 69.1% | | | |
| 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 | 2020-20 | 21 Change | | e vs National erence |
|---------------------------|--------------------|---------|---------|--------------------|--------------------|---------|-----------|------------------|-------------------------|
| | | | | | | \$ | % | \$ | % |
| 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% † |
| o.c. | \$6,704 | \$7,230 | \$7,338 | \$7,558 | \$8,379 | \$821 | 10.9% * | \$999 | 13.5% † |
| lorida | \$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% |
| ławaii | \$6,039 | \$6,475 | \$6,671 | \$7,040 | \$6,573 | -\$467 | -6.6% * | -\$807 | -10.9% † |
| daho | \$5,858 | \$6,175 | \$6,346 | \$6,744 | \$6,734 | -\$10 | -0.1% | -\$646 | -8.8% † |
| llinois | \$6,493 | \$7,123 | \$7,157 | \$7,376 | \$7,395 | \$19 | 0.3% | \$15 | 0.2% |
| ndiana | \$6,162 | \$6,778 | \$6,957 | \$7,319 | \$7,635 | \$316 | 4.3% | \$255 | 3.5% |
| owa | \$6,128 | \$6,796 | \$6,657 | \$6,932 | \$6,999 | \$67 | 1.0% | -\$381 | -5.2% † |
| (ansas | \$6,107 | \$6,262 | \$6,338 | \$6,675 | \$6,889 | \$214 | 3.2% | -\$491 | -6.7% † |
| (entucky | \$6,101 | \$6,690 | \$6,678 | \$6,949 | \$7,319 | \$370 | 5.3% | -\$61 | -0.8% |
| ouisiana | \$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 | \$7,424 | \$7,352 | \$7,077 | -\$80 | -1.1% | -\$108 | -1.5% |
| /lassachusetts | \$7,031 | \$7,443 | \$7,540 | \$7,452 | \$8,088 | \$636 | 8.5% * | \$708 | 9.6% † |
| Aichigan | \$6,388 | \$6,322 | \$6,705 | \$6,683 | \$7,204 | \$521 | 7.8% | -\$176 | -2.4% |
| /linnesota | \$6,268 | \$6,781 | \$6,904 | \$6,910 | \$7,204 | \$538 | 7.8% | \$68 | 0.9% |
| | \$5,878 | \$5,993 | \$6,199 | \$6,561 | \$7,448 | \$447 | 6.8% | -\$372 | -5.0% |
| ∕lississippi ∕lissouri | \$6,354 | \$6,664 | \$6,800 | \$7,179 | \$7,008 | \$60 | 0.8% | -\$372 -\$141 | -3.0% |
| | | \$6,862 | \$6,899 | | | \$446 | 6.5% | · | -1.9% |
| /lontana | \$6,763 \$6,305 | \$6,851 | \$6,628 | \$6,860 \$7,611 | \$7,306 \$7,774 | \$163 | 2.1% | -\$74 | 5.3% |
| lebraska | | \$6,032 | | | \$6,748 | | 3.9% | \$394 | -8.6% † |
| levada | \$5,756 | | \$6,586 | \$6,493 | | \$255 | | -\$632 | 7.9% † |
| lew Hampshire | \$6,670 | \$7,405 | \$7,255 | \$7,991 | \$7,963 | -\$28 | -0.4% | \$583 | |
| lew 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% † |
| outh Carolina | \$6,079 | \$6,708 | \$6,691 | \$7,516 | \$7,314 | -\$202 | -2.7% | -\$66 | -0.9% |
| outh Dakota | \$6,533 | \$6,931 | \$7,161 | \$7,070 | \$7,338 | \$268 | 3.8% | -\$42 | -0.6% |
| ennessee | \$6,006 | \$5,971 | \$6,630 | \$6,485 | \$6,741 | \$256 | 3.9% | -\$639 | -8.7% † |
| exas | \$6,202 | \$6,589 | \$6,967 | \$7,017 | \$7,183 | \$166 | 2.4% | -\$197 | -2.7% |
| Jtah | \$5,568 | \$6,125 | \$6,253 | \$6,593 | \$6,707 | \$114 | 1.7% | -\$673 | -9.1% † |
| /ermont | \$6,551 | \$6,919 | \$7,319 | \$7,868 | \$8,050 | \$182 | 2.3% | \$670 | 9.1% † |
| /irginia | \$6,299 | \$6,635 | \$6,776 | \$6,928 | \$7,324 | \$396 | 5.7% | -\$56 | -0.8% |
| Vashington | \$6,495 | \$6,646 | \$6,897 | \$7,440 | \$7,571 | \$131 | 1.8% | \$191 | 2.6% |
| Vest Virginia | \$6,574 | \$6,898 | \$7,059 | \$6,993 | \$8,046 | \$1,053 | 15.1% * | \$666 | 9.0% † |
| Visconsin | \$6,437 | \$6,816 | \$7,001 | \$7,250 | \$7,254 | \$4 | 0.1% | -\$126 | -1.7% |
| Vyoming | \$7,257 | \$6,779 | \$7,209 | \$7,743 | \$7,920 | \$177 | 2.3% | \$540 | 7.3% + |
| Jnited 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.



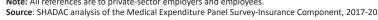
EMPLOYEE CONTRIBUTION FOR SINGLE-COVERAGE PREMIUM BY STATE, 2017-2021

| State | 2017 | 2018 | 2019 | 2020 | 2021 | 2020-2021 Change | 2021 State vs National Difference |
|------------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|------------------------|--------------------------------------|
| | | | | | | (percentage point) | (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 | 21.4% | 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 | 21.5% | 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% | 2.9% | 2.4% |
| Oklahoma | 22.2% | 19.5% | 20.5% | 20.7% | 24.7% | 0.6% | -1.0% |
| | 16.8% | 19.5% | 17.4% | 16.5% | 13.1% | -3.4% | -9.2% † |
| Oregon Pennsylvania | 23.7% | 20.0% | 20.7% | 18.9% | 22.6% | 3.7% * | 0.3% |
| Rhode Island | 23.7% | 25.8% | 20.7% | 20.9% | 25.0% | 4.1% * | 2.7% |
| South Carolina | 24.2% | 25.8% | 21.2% | 25.2% | 25.0% | -4.0% | -1.1% |
| | 22.0% | 21.3% | 21.2% | 25.2% | 21.2% | 1.6% | 0.6% |
| South Dakota | | | | | | | 3.1% † |
| Tennessee | 23.8% | 23.6% | 23.6% | 23.9% | 25.4% | 1.5% | |
| 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% 22.2% | 20.4% 21.3% | 18.4% 21.4% | 17.5% 21.4% | 16.5% 22.3% | -1.0% 0.9% * | -5.8% † 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.





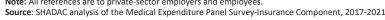
AVERAGE ANNUAL PREMIUM FOR FAMILY COVERAGE BY STATE, 2017-2021

| Alabama | State | 2017 | 2018 | 2019 | 2020 | 2021 | 2020-2021 Change | | | e vs National erence |
|---|------------------|----------|----------|----------|----------|----------|------------------|---------|----------|-------------------------|
| Alaska \$22,2417 \$21,648 \$22,969 \$21,809 \$22,438 \$51,629 7.5% \$20,057 9.66 Arizona \$18,432 \$18,875 \$19,966 \$19,808 \$20,117 \$309 \$1.6% \$1,264 \$52,064 \$52,061 California \$18,730 \$19,567 \$20,788 \$21,137 \$21,830 \$693 3.3% \$449 \$21,000 Colorado \$18,339 \$18,348 \$20,071 \$521 \$24,46 \$600 \$20,560 Connectcut \$20,000 \$20,735 \$21,363 \$21,952 \$24,018 \$2,066 9.4% \$26,337 \$23,000 D.C. \$20,606 \$21,310 \$22,211 \$22,502 \$24,455 \$1,553 \$8,736 \$3,074 \$14.4 Florida \$17,789 \$18,379 \$19,724 \$20,862 \$21,184 \$322 \$1597 \$197 \$19,891 \$22,282 \$23,91 \$10,46 \$197 \$197 \$19,891 \$22,282 \$23,91 \$20,46 \$197 | | | | | | | \$ | % | \$ | % |
| Arizona \$18,432 \$18,875 \$19,966 \$19,808 \$20,117 \$309 \$1.6% \$-\$1,264 \$-59.24 Arkansas \$516,663 \$17,995 \$17,773 \$17,093 \$518,339 \$1,246 \$7.3% \$-\$3,042 \$-44.22 Colorado \$519,339 \$19,314 \$20,171 \$21,292 \$20,771 \$521 \$2.4% \$-\$610 \$2.2 Connecticut \$20,020 \$20,735 \$21,363 \$21,952 \$20,771 \$521 \$2.4% \$-\$610 \$2.2 Colorado \$519,407 \$20,098 \$20,628 \$21,565 \$22,079 \$514 \$2.4% \$-\$693 \$3.3 D.C. \$520,960 \$21,810 \$22,311 \$22,502 \$24,455 \$1,993 \$8.7% \$53,074 \$14.4 Florida \$17,189 \$18,934 \$20,714 \$20,724 \$20,822 \$21,184 \$322 \$15% \$5197 \$9.09 Georgia \$17,703 \$18,575 \$19,720 \$19,881 \$22,528 \$23,391 \$12.0% \$801 \$42.2 Hawaii \$18,512 \$17,919 \$19,243 \$19,567 \$18,539 \$-\$1,028 \$-\$334 \$-\$4.4 Hawaii \$18,512 \$17,919 \$19,243 \$19,567 \$21,814 \$-\$4.4 \$-\$1,593 \$-\$7.55 Illinois \$19,666 \$20,407 \$20,659 \$21,775 \$20,878 \$-\$1,344 \$-\$4.4 \$-\$1,593 \$-\$7.55 Illinois \$11,869 \$31,839 \$12,146 \$20,124 \$51,241 \$-\$100 \$-\$5.6 Indiana \$18,253 \$19,551 \$21,169 \$20,125 \$21,281 \$1,156 \$5.7 \$-\$100 \$-\$5.5 Kentucky \$16,948 \$19,277 \$20,612 \$20,396 \$21,281 \$1,156 \$5.7 \$-\$100 \$-\$5.6 Maise \$17,400 \$19,294 \$19,902 \$18,930 \$19,305 \$375 \$2.0 \$-\$2.076 \$- | Alabama | \$16,902 | \$18,001 | \$17,734 | \$17,324 | \$19,539 | \$2,215 | 12.8% * | -\$1,842 | -8.6% † |
| Arkansas \$16,663 \$17,995 \$17,773 \$17,093 \$18,339 \$1,246 7,3% \$-53,042 -14.20 California \$18,730 \$15,567 \$20,788 \$21,137 \$21,830 \$693 3.3% \$449 \$21.15 \$20,171 \$20,070 \$13,248 \$20,071 \$521 -2.4% \$610 \$2.99 \$18,344 \$20,171 \$20,070 \$20,075 \$21,363 \$21,992 \$24,018 \$2,066 9.4% \$2,637 12.30 \$20,000 \$20,735 \$21,363 \$21,992 \$24,018 \$2,066 9.4% \$2,637 12.30 \$20,000 \$20,000 \$20,000 \$22,810 \$22,311 \$22,502 \$24,435 \$19,93 \$1.8,44 \$598 3.33 \$20,66 9.4% \$52,637 12.30 \$20,000 \$21,810 \$22,311 \$22,502 \$24,435 \$19,93 \$1.8,44 \$592 \$19,939 \$19,934 \$20,714 \$20,862 \$21,184 \$322 \$1.5% \$51,970 \$4.20 \$19,891 \$22,82 \$2,391 \$12,0% \$510 \$4.20 \$10,000 \$17,168 \$17,799 \$19,243 \$19,967 \$18,539 \$-51,028 \$-53,000 \$4.20 \$10,000 \$17,168 \$17,579 \$19,243 \$19,567 \$18,539 \$-51,028 \$-53,000 \$2,840 \$10,000 \$17,168 \$17,579 \$19,258 \$21,132 \$19,788 \$-51,344 \$-6.4% \$-51,593 \$7.20 \$10,000 \$10,000 \$18,253 \$15,515 \$21,169 \$20,107 \$20,059 \$21,175 \$20,0878 \$-5807 \$4.1% \$-550 \$7.20 \$10,000 \$18,253 \$18,253 \$18,253 \$18,253 \$18,255 \$18,867 \$20,247 \$51,231 \$1,166 \$7.7% \$19,215 \$19,226 \$18,255 \$18,240 \$10,000 \$18,249 \$18,252 \$18,867 \$20,247 \$19,237 \$41,000 \$4.50 \$4.20 \$4.00 \$4.20 \$4.00 \$4.20 \$4.00 \$4.20 \$4.00 \$4.20 \$4.00 \$4.20 \$4.00 \$4.20 \$4.00 \$4.20 \$4.20 \$4.00 \$4.20 \$4.00 \$4.20 \$4.00 \$4.20 \$4.00 \$4.20 \$4.00 \$4.20 | Alaska | \$22,417 | \$21,648 | \$22,969 | \$21,809 | \$23,438 | \$1,629 | 7.5% | \$2,057 | 9.6% † |
| California \$18,730 \$19,567 \$20,788 \$21,137 \$21,830 \$693 \$3,34 \$409 2.15 Colorado \$19,339 \$18,314 \$20,717 \$21,929 \$20,781 \$22,661 -2.4% \$26,637 \$22,316 Delaware \$19,407 \$20,098 \$20,628 \$21,555 \$22,079 \$514 \$2.4% \$698 \$33 D.C. \$20,960 \$71,818 \$18,934 \$20,714 \$20,862 \$21,818 \$322 \$11 \$30 \$14 \$10 \$40 \$60 \$60 \$31,718 \$18,934 \$20,714 \$20,862 \$21,184 \$322 \$15,979 \$14,414 \$10 \$40 \$60 \$60 \$60 \$31,718 \$17,703 \$19,2819 \$19,881 \$22,282 \$2,391 \$10 \$4 | Arizona | \$18,432 | \$18,875 | \$19,966 | \$19,808 | \$20,117 | \$309 | 1.6% | -\$1,264 | -5.9% † |
| Colorado \$19,339 \$18,314 \$20,171 \$21,292 \$20,771 \$521 \$2.4% \$610 \$2.9% Connecticut \$20,020 \$20,735 \$21,363 \$21,552 \$24,018 \$2,066 9.4% \$5,637 \$12.3% D.C. \$20,096 \$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 0.98 Georgia \$17,703 \$18,575 \$19,720 \$19,891 \$22,282 \$2,391 \$12,0% \$5001 4.2% Hawaii \$18,512 \$17,919 \$19,243 \$19,556 \$18,539 \$10,228 \$3,39 \$2,282 \$2,391 \$12,0% \$5001 \$22,282 \$2,391 \$12,0% \$501 \$4,24 \$4,44 \$4,44 \$4,44 \$4,44 \$4,44 \$4,44 \$4,44 \$4,44 \$4,44 \$4,44 \$4,44 \$4,44 \$4,44 \$4,44 <td>Arkansas</td> <td>\$16,663</td> <td>\$17,995</td> <td>\$17,773</td> <td>\$17,093</td> <td>\$18,339</td> <td>\$1,246</td> <td>7.3%</td> <td>-\$3,042</td> <td>-14.2% †</td> | Arkansas | \$16,663 | \$17,995 | \$17,773 | \$17,093 | \$18,339 | \$1,246 | 7.3% | -\$3,042 | -14.2% † |
| Connecticut \$20,020 \$20,735 \$21,363 \$21,952 \$24,018 \$2,066 9.4% \$5,637 \$12,31 Delaware \$19,407 \$20,068 \$20,068 \$21,816 \$22,911 \$22,909 \$514 2.4% \$698 3.3 D.C. \$20,960 \$21,810 \$22,311 \$22,502 \$24,455 \$1,953 \$8,775 \$3,074 \$144 Florida \$17,703 \$18,5894 \$20,714 \$20,862 \$21,184 \$322 \$159 \$30,74 \$144 Hawaii \$15,512 \$17,919 \$19,283 \$19,587 \$18,593 \$51,028 \$51,344 \$6,49 \$50,424 \$13,116 Idaho \$17,688 \$17,579 \$19,288 \$21,122 \$19,288 \$1,344 \$6,4% \$51,593 \$25,842 \$13,311 Ididian \$19,656 \$20,407 \$20,659 \$21,727 \$20,878 \$897 \$4.1% \$5503 \$2.4 Idmina \$19,656 \$20,407 \$20,659 \$21,213 | California | \$18,730 | \$19,567 | \$20,788 | \$21,137 | \$21,830 | \$693 | 3.3% | \$449 | 2.1% |
| Delaware \$19,407 \$20,098 \$20,628 \$21,565 \$22,079 \$514 2.4% \$698 3.35 D.C. \$20,960 \$21,810 \$22,311 \$22,502 \$24,455 \$1,953 8.7% \$3,074 1.44 Florida \$17,188 \$18,934 \$20,781 \$20,862 \$21,184 \$322 1.15% \$1977 \$1979 \$1979 Georgia \$11,703 \$18,575 \$19,720 \$19,881 \$22,282 \$2,391 \$12,0%* \$901 4.2* Hawaii \$15,7168 \$17,579 \$19,285 \$21,132 \$19,788 \$49.7* \$40.64% \$-15,393 \$-52,842 -13.3* Idaho \$17,566 \$18,791 \$19,248 \$19,275 \$20,878 \$897 \$4.1% \$503 \$24.2* Indiana \$18,253 \$19,551 \$21,169 \$20,125 \$21,281 \$1,156 \$.7% \$100 \$5.0 Kansas \$18,229 \$18,825 \$18,875 \$19,327 \$20,073 \$5 | Colorado | \$19,339 | \$18,314 | \$20,171 | \$21,292 | \$20,771 | -\$521 | -2.4% | -\$610 | -2.9% |
| Delaware \$19,407 \$20,088 \$20,628 \$21,555 \$22,079 \$514 2.4% \$598 3.3 D.C. \$20,960 \$21,181 \$22,550 \$24,455 \$1,953 8.7% \$3,074 1.44 Florida \$17,188 \$18,954 \$20,715 \$21,184 \$322 \$159 \$939 Georgia \$17,703 \$18,575 \$19,720 \$19,881 \$22,282 \$2,391 \$12.0% \$901 4.2° Hawaii \$15,168 \$17,757 \$19,285 \$21,132 \$19,788 \$1,344 \$64% \$-51,539 \$-52,842 \$-13,33 Idaho \$17,168 \$17,579 \$19,258 \$221,132 \$19,788 \$897 \$-4.1% \$503 \$-2.4* Idiana \$18,253 \$19,551 \$21,169 \$20,175 \$20,878 \$897 \$-4.1% \$500 \$-2.4* Kansas \$18,253 \$18,915 \$21,187 \$20,818 \$20,567 \$1,233 \$-5.100 \$0.5\$ Kansas | Connecticut | \$20,020 | \$20,735 | \$21,363 | \$21,952 | \$24,018 | \$2,066 | 9.4% * | \$2,637 | 12.3% † |
| D.C. \$20,960 \$21,810 \$22,311 \$22,502 \$24,455 \$1,953 8.7% \$3,074 14.45 Florida \$17,703 \$18,976 \$20,724 \$20,862 \$21,184 \$322 1.5% \$1970 0.99 Georgia \$17,703 \$18,575 \$19,770 \$19,881 \$22,282 \$2,301 \$22,842 \$13,331 Idaho \$17,688 \$17,799 \$19,243 \$19,567 \$18,539 \$-51,028 \$5,334 \$22,842 \$13,333 Idaho \$17,686 \$20,0407 \$20,659 \$21,175 \$20,788 \$51,344 \$-6.44 \$1,553 \$-2,842 \$13,33 Indiana \$18,253 \$19,551 \$21,169 \$20,125 \$21,281 \$1,156 \$5.7% \$500 \$20,009 Iowa \$17,086 \$18,192 \$18,875 \$18,934 \$20,567 \$1,633 8.6%* *\$2,144 -\$20 Kentucky \$16,948 \$19,277 \$20,612 \$20,396 \$21,331 \$1,335 \$6.6% <td>Delaware</td> <td>\$19,407</td> <td>\$20,098</td> <td>\$20,628</td> <td>\$21,565</td> <td>\$22,079</td> <td>\$514</td> <td>2.4%</td> <td>\$698</td> <td>3.3%</td> | Delaware | \$19,407 | \$20,098 | \$20,628 | \$21,565 | \$22,079 | \$514 | 2.4% | \$698 | 3.3% |
| Florida | o.c. | \$20,960 | \$21,810 | \$22,311 | \$22,502 | \$24,455 | \$1,953 | 8.7% | \$3,074 | 14.4% † |
| Georgia \$17,703 \$18,575 \$19,720 \$19,891 \$22,282 \$2,391 \$12,0% ** \$901 \$4.25 Hawaii \$18,512 \$17,919 \$19,283 \$19,567 \$18,539 \$-51,028 \$-5,384 \$2,842 \$13,33 Illinois \$19,656 \$20,407 \$20,659 \$21,775 \$20,878 \$897 \$4.1% \$503 \$24 Indiana \$18,253 \$19,551 \$21,169 \$20,125 \$21,281 \$1,156 \$.7% \$100 \$0.55 Indiana \$18,253 \$19,551 \$21,169 \$20,125 \$21,281 \$1,156 \$.7% \$100 \$0.55 Kansas \$18,229 \$18,825 \$18,867 \$20,247 \$19,337 \$51,010 \$50,46 \$52,144 \$10.00 Kentucky \$16,948 \$19,277 \$20,612 \$20,396 \$21,331 \$1,335 \$6,66 \$150 \$72,144 \$10.00 Maine \$17,402 \$19,294 \$19,0022 \$18,930 \$19,305 \$375 | Florida | \$17,189 | \$18,934 | \$20,714 | | \$21,184 | \$322 | 1.5% | -\$197 | -0.9% |
| Hawaii | | \$17,703 | | | | | | 12.0% * | \$901 | 4.2% |
| Idaho | _ | | | | | | - | | | -13.3% † |
| Illinois | | | | | | | | | | -7.5% † |
| Indiana | | | | | | | - | | | -2.4% |
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| Kansas \$18,229 \$18,825 \$18,867 \$20,247 \$19,237 -\$1,010 -\$0,06 -\$2,144 -10.00 Kentucky \$16,948 \$19,277 \$20,612 \$20,396 \$21,531 \$1,135 \$.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 \$21,810 \$22,424 \$21,965 \$22,168 \$19.80 \$782 3.7° Michigan \$18,929 \$18,242 \$20,425 \$20,008 \$20,142 \$134 0.7% \$1,239 \$18.24 Minisosuri \$18,733 \$17,343 \$17,384 \$17,860 \$19,058 \$20,373 \$1,315 6.9% | | | | | | | | | | -3.8% |
| Kentucky \$16,948 \$19,277 \$20,612 \$20,396 \$21,531 \$1,135 \$.6% \$150 0.75 Louisiana \$17,400 \$19,294 \$19,032 \$18,930 \$19,305 \$375 2.0% \$2,076 9.75 Maine \$17,422 \$19,555 \$20,731 \$20,2728 \$21,630 \$902 4.4% \$249 1.25 Maryland \$18,915 \$19,237 \$20,285 \$20,424 \$21,648 \$1,224 6.0% \$267 1.25 Massachusetts \$21,053 \$21,801 \$21,424 \$21,965 \$22,163 \$198 0.9% \$782 3.75 Michigan \$18,567 \$19,327 \$20,025 \$20,008 \$20,142 \$134 0.7% \$-\$1,239 \$-\$8 Mississippi \$18,763 \$19,249 \$19,058 \$20,373 \$1,315 6.9% \$-\$10,08 4.73 Mohtana \$17,932 \$19,610 \$20,193 \$19,401 \$20,921 \$1,520 7.8% \$446 2 | | | | | | | | | | -10.0% † |
| Louisiana | | | | | | | | | | 0.7% |
| Maine \$17,422 \$19,555 \$20,731 \$20,728 \$21,630 \$902 4.4% \$249 1.25 Maryland \$18,915 \$19,237 \$20,285 \$20,424 \$21,648 \$1,224 6.0% \$267 1.25 Massachusetts \$21,053 \$21,801 \$21,424 \$21,965 \$22,163 \$198 0.9% \$782 3.75 Michigan \$18,929 \$18,242 \$20,0245 \$20,008 \$20,142 \$134 0.7% \$1,239 5.83 Minnesota \$18,507 \$19,327 \$20,751 \$20,624 \$21,327 \$703 3.4% \$54 0.33 Mississippi \$17,343 \$17,384 \$17,860 \$19,058 \$20,373 \$1,315 6.9% \$446 2.15 Missouri \$18,873 \$19,910 \$21,939 \$21,2827 \$596 2.8% \$446 2.15 Nebraska \$18,199 \$19,015 \$19,398 \$20,069 \$21,218 \$60,03 \$579 3.0% \$1,278 <td>-</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>-9.7% †</td> | - | | | | | | | | | -9.7% † |
| Maryland \$18,915 \$19,237 \$20,285 \$20,424 \$21,648 \$1,224 6.0% \$267 1.25 Massachusetts \$21,053 \$21,801 \$21,424 \$21,965 \$22,163 \$198 0.9% \$782 3.75 Michigan \$18,929 \$18,242 \$20,425 \$20,008 \$20,142 \$134 0.7% -\$1,239 -\$8.87 Minnesota \$18,507 \$19,327 \$20,751 \$20,624 \$21,327 \$703 3.4% -\$54 -3.83 Mississippi \$17,343 \$17,384 \$17,800 \$19,900 \$21,231 \$21,827 \$596 2.8% \$446 2.18 Montana \$17,932 \$19,610 \$20,193 \$19,401 \$20,921 \$1,520 7.8% * \$460 -2.25 Nebraska \$18,199 \$19,015 \$19,398 \$20,602 \$21,685 \$1,083 \$3,3% \$304 1.4* New Hampshire \$12,230 \$20,538 \$20,607 \$23,654 \$24,297 | | | | | | | | | | 1.2% |
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| Missouri \$18,763 \$19,249 \$19,900 \$21,231 \$21,827 \$596 2.8% \$446 2.15 Montana \$17,932 \$19,610 \$20,193 \$19,401 \$20,921 \$1,520 7.8% * -\$460 -2.25 Nebraska \$18,199 \$19,015 \$19,398 \$20,602 \$21,685 \$1,083 5.3% \$304 1.48 Nevada \$17,221 \$18,357 \$18,720 \$19,524 \$20,103 \$579 3.0% -\$1,278 -6.05 New Hampshire \$19,230 \$20,538 \$20,078 \$23,654 \$24,297 \$643 2.7% \$2,916 13.65 New Jersey \$20,669 \$22,294 \$22,000 \$23,042 \$22,094 -\$948 -4.1% \$713 3.33 New Mexico \$18,733 \$17,861 \$19,185 \$18,949 \$20,431 \$1,482 7.8% -\$950 -4.49 North Carolina \$18,101 \$18,211 \$19,996 \$20,152 \$22,737 \$2,585 \$12.8% <td></td> | | | | | | | | | | |
| Montana \$17,932 \$19,610 \$20,193 \$19,401 \$20,921 \$1,520 7.8% * -\$460 -2.25 Nebraska \$18,199 \$19,015 \$19,398 \$20,602 \$21,685 \$1,083 5.3% \$304 1.45 Nevada \$17,221 \$18,357 \$18,720 \$19,524 \$20,103 \$579 3.0% -\$1,278 -6.03 New Hampshire \$19,230 \$20,538 \$20,078 \$23,654 \$24,297 \$643 2.7% \$2,916 13.69 New Jersey \$20,669 \$22,294 \$22,060 \$23,042 \$22,094 -\$948 -4.1% \$713 3.33 New Mexico \$18,738 \$17,861 \$19,185 \$18,949 \$20,431 \$1,482 7.8% -\$950 -4.49 New York \$21,317 \$21,904 \$22,874 \$23,381 \$23,450 \$69 0.3% \$2,069 9.78 North Carolina \$18,101 \$18,211 \$19,996 \$20,152 \$22,737 \$2,585 12.8% <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>2.1%</td> | | | | | | | | | | 2.1% |
| Nebraska \$18,199 \$19,015 \$19,398 \$20,602 \$21,685 \$1,083 \$3.3% \$304 1.48 Nevada \$17,221 \$18,357 \$18,720 \$19,524 \$20,103 \$579 3.0% -\$1,278 -6.00 New Hampshire \$19,230 \$20,538 \$20,078 \$23,654 \$24,297 \$643 2.7% \$2,916 13.65 New Jersey \$20,669 \$22,294 \$22,060 \$23,042 \$22,094 -\$948 -4.1% \$713 3.33 New Mexico \$18,738 \$17,861 \$19,185 \$18,949 \$20,431 \$1,482 7.8% -\$950 -4.49 New York \$21,317 \$21,904 \$22,874 \$23,381 \$23,450 \$69 0.3% \$2,069 9.75 North Carolina \$18,101 \$18,211 \$19,996 \$20,152 \$22,737 \$2,585 12.8% * \$1,356 6.33 North Dakota \$17,886 \$17,337 \$18,400 \$19,925 \$20,922 \$997 5.0 | | | | | | | 1 | | | |
| Nevada \$17,221 \$18,357 \$18,720 \$19,524 \$20,103 \$579 3.0% -\$1,278 -6.00 New Hampshire \$19,230 \$20,538 \$20,078 \$23,654 \$24,297 \$643 2.7% \$2,916 13.66 New Jersey \$20,669 \$22,294 \$22,060 \$23,042 \$22,094 -\$948 -4.1% \$713 3.33 New Mexico \$18,738 \$17,861 \$19,185 \$18,949 \$20,431 \$1,482 7.8% -\$950 -4.45 New York \$21,317 \$21,904 \$22,874 \$23,381 \$23,450 \$69 0.3% \$2,069 9.75 North Carolina \$18,101 \$18,211 \$19,996 \$20,152 \$22,737 \$2,585 12.8% \$1,356 6.38 North Dakota \$17,886 \$17,337 \$18,400 \$19,925 \$20,922 \$997 5.0% -\$459 -2.15 Ohio \$18,185 \$19,640 \$19,621 \$20,088 \$21,102 \$1,014 5.0% <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>1.4%</td> | | | | | | | | | | 1.4% |
| New Hampshire \$19,230 \$20,538 \$20,078 \$23,654 \$24,297 \$643 2.7% \$2,916 13.66 New Jersey \$20,669 \$22,294 \$22,060 \$23,042 \$22,094 -\$948 -4.1% \$713 3.33 New Mexico \$18,738 \$17,861 \$19,185 \$18,949 \$20,431 \$1,482 7.8% -\$950 -4.48 New York \$21,317 \$21,904 \$22,874 \$23,381 \$23,450 \$69 0.3% \$2,069 9.75 North Carolina \$18,101 \$18,211 \$19,996 \$20,152 \$22,737 \$2,585 12.8% \$1,356 6.33 North Dakota \$17,886 \$17,337 \$18,400 \$19,925 \$20,922 \$997 5.0% -\$459 -2.15 Ohio \$18,185 \$19,640 \$19,621 \$20,088 \$21,102 \$1,014 5.0% -\$279 -1.35 Oklahoma \$18,252 \$18,745 \$19,819 \$19,764 \$20,108 \$344 1.7% <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>-6.0% †</td> | | | | | | | | | | -6.0% † |
| New Jersey \$20,669 \$22,294 \$22,060 \$23,042 \$22,094 -\$948 -4.1% \$713 3.33 New Mexico \$18,738 \$17,861 \$19,185 \$18,949 \$20,431 \$1,482 7.8% -\$950 -4.45 New York \$21,317 \$21,904 \$22,874 \$23,381 \$23,450 \$69 0.3% \$2,069 9.75 North Carolina \$18,101 \$18,211 \$19,996 \$20,152 \$22,737 \$2,585 12.8% * \$1,356 6.35 North Dakota \$17,886 \$17,337 \$18,400 \$19,925 \$20,922 \$997 5.0% -\$459 -2.15 Ohio \$18,185 \$19,640 \$19,621 \$20,088 \$21,102 \$1,014 5.0% -\$279 -1.35 Oklahoma \$18,252 \$18,745 \$19,819 \$19,764 \$20,108 \$344 1.7% -\$1,273 -6.03 Oregon \$17,953 \$18,977 \$19,405 \$20,213 \$20,916 \$703 | | | | | | | | | | 13.6% † |
| New Mexico \$18,738 \$17,861 \$19,185 \$18,949 \$20,431 \$1,482 7.8% -\$950 -4.45 New York \$21,317 \$21,904 \$22,874 \$23,381 \$23,450 \$69 0.3% \$2,069 9.75 North Carolina \$18,101 \$18,211 \$19,996 \$20,152 \$22,737 \$2,585 12.8% * \$1,356 6.35 North Dakota \$17,886 \$17,337 \$18,400 \$19,925 \$20,922 \$997 5.0% -\$459 -2.15 Ohio \$18,185 \$19,640 \$19,621 \$20,088 \$21,102 \$1,014 5.0% -\$279 -1.35 Oklahoma \$18,252 \$18,745 \$19,819 \$19,764 \$20,108 \$344 1.7% -\$1,273 -6.05 Oregon \$17,953 \$18,977 \$19,405 \$20,213 \$20,916 \$703 3.5% -\$465 -2.25 Pennsylvania \$18,589 \$20,255 \$20,673 \$19,764 \$21,531 \$1,767 \$8.9% <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>11</td> <td>3.3%</td> | | | | | | | | | 11 | 3.3% |
| New York \$21,317 \$21,904 \$22,874 \$23,381 \$23,450 \$69 0.3% \$2,069 9.75 North Carolina \$18,101 \$18,211 \$19,996 \$20,152 \$22,737 \$2,585 12.8% * \$1,356 6.35 North Dakota \$17,886 \$17,337 \$18,400 \$19,925 \$20,922 \$997 5.0% -\$459 -2.15 Ohio \$18,185 \$19,640 \$19,621 \$20,088 \$21,102 \$1,014 5.0% -\$459 -2.15 Oklahoma \$18,252 \$18,745 \$19,819 \$19,764 \$20,108 \$344 1.7% -\$1,273 -6.05 Oregon \$17,953 \$18,977 \$19,405 \$20,213 \$20,916 \$703 3.5% -\$465 -2.25 Pennsylvania \$18,589 \$20,255 \$20,673 \$19,764 \$21,531 \$1,767 8.9% * \$150 0.75 Rhode Island \$18,387 \$18,623 \$20,481 \$21,425 \$22,381 \$956 4.5% <td></td> | | | | | | | | | | |
| North Carolina \$18,101 \$18,211 \$19,996 \$20,152 \$22,737 \$2,585 12.8% * \$1,356 6.35 North Dakota \$17,886 \$17,337 \$18,400 \$19,925 \$20,922 \$997 5.0% -\$459 -2.19 Ohio \$18,185 \$19,640 \$19,621 \$20,088 \$21,102 \$1,014 5.0% -\$279 -1.35 Oklahoma \$18,252 \$18,745 \$19,819 \$19,764 \$20,108 \$344 1.7% -\$1,273 -6.09 Oregon \$17,953 \$18,977 \$19,405 \$20,213 \$20,916 \$703 3.5% -\$465 -2.25 Pennsylvania \$18,589 \$20,255 \$20,673 \$19,764 \$21,531 \$1,767 8.9% * \$150 0.75 Rhode Island \$18,387 \$18,623 \$20,481 \$21,425 \$22,381 \$956 4.5% \$1,000 4.75 South Carolina \$18,241 \$19,284 \$20,973 \$21,154 \$19,453 -\$1,701 <t< th=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>9.7% †</td></t<> | | | | | | | | | | 9.7% † |
| North Dakota \$17,886 \$17,337 \$18,400 \$19,925 \$20,922 \$997 5.0% -\$459 -2.19 Ohio \$18,185 \$19,640 \$19,621 \$20,088 \$21,102 \$1,014 5.0% -\$279 -1.39 Oklahoma \$18,252 \$18,745 \$19,819 \$19,764 \$20,108 \$344 1.7% -\$1,273 -6.09 Oregon \$17,953 \$18,977 \$19,405 \$20,213 \$20,916 \$703 3.5% -\$465 -2.29 Pennsylvania \$18,589 \$20,255 \$20,673 \$19,764 \$21,531 \$1,767 8.9% * \$150 0.79 Rhode Island \$18,387 \$18,623 \$20,481 \$21,425 \$22,381 \$956 4.5% \$1,000 4.79 South Carolina \$18,241 \$19,284 \$20,973 \$21,154 \$19,453 -\$1,701 -8.0% * -\$1,928 -9.09 South Dakota \$17,695 \$19,730 \$20,265 \$20,277 \$21,301 \$1,024 <t< th=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></t<> | | | | | | | | | | |
| Ohio \$18,185 \$19,640 \$19,621 \$20,088 \$21,102 \$1,014 5.0% -\$279 -1.38 Oklahoma \$18,252 \$18,745 \$19,819 \$19,764 \$20,108 \$344 1.7% -\$1,273 -6.09 Oregon \$17,953 \$18,977 \$19,405 \$20,213 \$20,916 \$703 3.5% -\$465 -2.29 Pennsylvania \$18,589 \$20,255 \$20,673 \$19,764 \$21,531 \$1,767 8.9% * \$150 0.79 Rhode Island \$18,387 \$18,623 \$20,481 \$21,425 \$22,381 \$956 4.5% \$1,000 4.79 South Carolina \$18,241 \$19,284 \$20,973 \$21,154 \$19,453 -\$1,701 -8.0% * -\$1,928 -9.09 South Dakota \$17,695 \$19,730 \$20,265 \$20,277 \$21,301 \$1,024 5.1% -\$80 -\$4.92 Texas \$18,252 \$19,460 \$20,966 \$20,937 \$21,288 \$351 1.7%< | | | | | | | | | | |
| Oklahoma \$18,252 \$18,745 \$19,819 \$19,764 \$20,108 \$344 1.7% -\$1,273 -6.05 Oregon \$17,953 \$18,977 \$19,405 \$20,213 \$20,916 \$703 3.5% -\$465 -2.25 Pennsylvania \$18,589 \$20,255 \$20,673 \$19,764 \$21,531 \$1,767 8.9% * \$150 0.75 Rhode Island \$18,387 \$18,623 \$20,481 \$21,425 \$22,381 \$956 4.5% \$1,000 4.75 South Carolina \$18,241 \$19,284 \$20,973 \$21,154 \$19,453 -\$1,701 -8.0% * -\$1,928 -9.05 South Dakota \$17,695 \$19,730 \$20,265 \$20,277 \$21,301 \$1,024 5.1% -\$80 -0.49 Texas \$18,252 \$19,460 \$20,966 \$20,937 \$21,288 \$351 1.7% -\$93 -0.49 | | | | | | | | | | |
| Oregon \$17,953 \$18,977 \$19,405 \$20,213 \$20,916 \$703 3.5% -\$465 -2.25 Pennsylvania \$18,589 \$20,255 \$20,673 \$19,764 \$21,531 \$1,767 8.9% * \$150 0.75 Rhode Island \$18,387 \$18,623 \$20,481 \$21,425 \$22,381 \$956 4.5% \$1,000 4.75 South Carolina \$18,241 \$19,284 \$20,973 \$21,154 \$19,453 -\$1,701 -8.0% * -\$1,928 -9.05 South Dakota \$17,695 \$19,730 \$20,265 \$20,277 \$21,301 \$1,024 5.1% -\$80 -0.49 Tennessee \$17,349 \$17,663 \$18,748 \$18,424 \$19,593 \$1,169 6.3% -\$1,788 -8.49 Texas \$18,252 \$19,460 \$20,966 \$20,937 \$21,288 \$351 1.7% -\$93 -0.49 | | | | | | | | | | -6.0% † |
| Pennsylvania \$18,589 \$20,255 \$20,673 \$19,764 \$21,531 \$1,767 8.9% * \$150 0.75 Rhode Island \$18,387 \$18,623 \$20,481 \$21,425 \$22,381 \$956 4.5% \$1,000 4.75 South Carolina \$18,241 \$19,284 \$20,973 \$21,154 \$19,453 -\$1,701 -8.0% * -\$1,928 -9.05 South Dakota \$17,695 \$19,730 \$20,265 \$20,277 \$21,301 \$1,024 5.1% -\$80 -0.49 Tennessee \$17,349 \$17,663 \$18,748 \$18,424 \$19,593 \$1,169 6.3% -\$1,788 -8.49 Texas \$18,252 \$19,460 \$20,966 \$20,937 \$21,288 \$351 1.7% -\$93 -0.49 | | | | | | | | | | -2.2% |
| Rhode Island \$18,387 \$18,623 \$20,481 \$21,425 \$22,381 \$956 4.5% \$1,000 4.75 South Carolina \$18,241 \$19,284 \$20,973 \$21,154 \$19,453 -\$1,701 -8.0% * -\$1,928 -9.05 South Dakota \$17,695 \$19,730 \$20,265 \$20,277 \$21,301 \$1,024 5.1% -\$80 -0.49 Tennessee \$17,349 \$17,663 \$18,748 \$18,424 \$19,593 \$1,169 6.3% -\$1,788 -8.49 Texas \$18,252 \$19,460 \$20,966 \$20,937 \$21,288 \$351 1.7% -\$93 -0.49 | | | | | | | | | | 0.7% |
| South Carolina \$18,241 \$19,284 \$20,973 \$21,154 \$19,453 -\$1,701 -8.0% * -\$1,928 -9.09 South Dakota \$17,695 \$19,730 \$20,265 \$20,277 \$21,301 \$1,024 5.1% -\$80 -0.49 Tennessee \$17,349 \$17,663 \$18,748 \$18,424 \$19,593 \$1,169 6.3% -\$1,788 -8.49 Texas \$18,252 \$19,460 \$20,966 \$20,937 \$21,288 \$351 1.7% -\$93 -0.49 | | | | | | | | | | 4.7% |
| South Dakota \$17,695 \$19,730 \$20,265 \$20,277 \$21,301 \$1,024 5.1% -\$80 -0.49 Tennessee \$17,349 \$17,663 \$18,748 \$18,424 \$19,593 \$1,169 6.3% -\$1,788 -8.49 Texas \$18,252 \$19,460 \$20,966 \$20,937 \$21,288 \$351 1.7% -\$93 -0.49 | | | | | | | | | | -9.0% † |
| Tennessee \$17,349 \$17,663 \$18,748 \$18,424 \$19,593 \$1,169 6.3% -\$1,788 -8.45 Texas \$18,252 \$19,460 \$20,966 \$20,937 \$21,288 \$351 1.7% -\$93 -0.45 | | | | | | | | | | -0.4% |
| Texas \$18,252 \$19,460 \$20,966 \$20,937 \$21,288 \$351 1.7% -\$93 -0.49 | | | | | | | | | | -8.4% † |
| | | | | | | | | | | -0.4% |
| | | \$16,350 | \$18,052 | \$18,674 | \$19,530 | \$19,844 | \$314 | 1.6% | -\$1,537 | -7.2% † |
| | | | | | | | | | | 9.7% † |
| | | | | | | | | | | -0.2% |
| | _ | | | | | | - | | | 2.5% |
| | - | | | | | | | | | 9.4% † |
| | , and the second | | | | | | | | | -1.0% |
| | | | | | | | | | | 4.7% |
| | | | | | | | | | | 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 | 2021 State vs National Difference |
|-------------------------|-----------------------|-----------------------|----------------|----------------|-----------------------|--------------------|--------------------------------------|
| | | | | | | (percentage point) | (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% 31.8% | 31.2% | 30.6% | 28.1% | 30.4% | 2.3% | 1.5% 2.2% |
| Texas Utah | 26.8% | 30.6% 25.4% | 31.7% | 33.2% 26.6% | 31.1% 34.1% | -2.1% 7.5% * | 5.2% † |
| | 26.8% | 26.5% | 27.8% 22.7% | 26.6% | 34.1% 26.1% | 0.1% | -2.8% |
| Vermont | 34.1% | 33.8% | 32.0% | 31.4% | 33.0% | 1.6% | -2.8% 4.1% † |
| Virginia Washington | 23.9% | 20.6% | 22.6% | 23.7% | 28.4% | 4.7% | -0.5% |
| - | 18.6% | 20.6% | 23.6% | 23.6% | 28.4% | 5.5% | 0.2% |
| West Virginia Wisconsin | 25.8% | 25.3% | 23.5% | 24.3% | 25.9% | 1.6% | -3.0% † |
| Wyoming | 23.8% | 26.9% | 28.3% | 27.3% | 20.5% | -6.8% | -3.0% † |
| United States | 22.8% 27.9% | 26.9% 27.8% | 28.0% | 28.8% | 20.5% 28.9% | 0.1% | 0.0% |
| onited States | 21.3/0 | 27.0/0 | 20.0/0 | 20.0/0 | 20.5/0 | 0.1/0 | 0.076 |

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 | 2020-20 |)21 Change | | e vs National erence |
|----------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------|------------------------|----------------------|-------------------------|
| | | | | | | \$ | % | \$ | % |
| 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 | \$2,003 | \$1,974 | -\$55 | -2.7% | -\$30 | -1.5% |
| Oregon | \$1,688 | \$1,083 | \$1,958 | \$2,029 | \$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 | \$1,074 | \$1,863 | \$189 | 0.7% | -\$141 | -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 | \$2,019 | \$2,235 | \$2,408 | \$2,304 | \$2,312 | \$163 | 7.6% | \$308 | 15.6% † |
| Texas | \$2,080 | \$1,982 | \$2,354 | \$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 | \$1,781 | \$2,059 | \$2,159 | \$100 | 4.9% | \$155 \$155 | 7.7% |
| Virginia | \$1,920 | \$1,886 | \$1,688 | \$2,039 | \$2,139 | \$263 | 14.3% | \$103 | 5.1% |
| Washington | \$1,771 | \$1,706 | \$1,793 | \$1,740 | \$1,937 | \$197 | 11.3% | -\$67 | -3.3% |
| West Virginia | \$1,463 | \$1,706 | \$1,793 | \$1,740 | \$1,937 | -\$87 | -4.3% | -\$67 -\$81 | -3.3% -4.0% |
| Wisconsin | \$1,829 | | | \$2,010 | \$1,923 | -\$87 -\$5 | -4.3% | \$258 | -4.0% 12.9% † |
| Wyoming | \$1,789 | \$1,914 \$1,999 | \$2,061 \$1,895 | \$2,267 | \$2,262 | -\$3 | -0.2% | -\$108 | -5.4% |
| United States | \$1,789 \$1,808 | \$1,999 \$1,846 | \$1,895 \$1,931 | \$1,899 \$1,945 | \$1,896 \$2,004 | -\$3 \$59 | -0.2% 3.0% * | -\$108 \$0 | -5.4% 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.

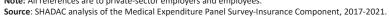




AVERAGE FAMILY DEDUCTIBLE PER EMPLOYEE ENROLLED WITH FAMILY COVERAGE BY STATE, 2017-2021

| State | 2017 | 2018 | 2019 | 2020 | 2021 | 2020-20 | 021 Change | | e vs National erence |
|----------------|---------|---------|---------|---------|---------|---------|------------|----------|-------------------------|
| State | 2017 | 2010 | 2019 | 2020 | 2021 | \$ | % | \$ | % |
| 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% |
| lowa | \$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.





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

| State | 2017 | 2018 | 2019 | 2020 | 2021 | 2020-2021 Change | 2021 State vs National Difference |
|----------------|----------------|----------------|-------|-------|-------|--------------------|--------------------------------------|
| | | | | | | (percentage point) | (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% | 44.2% | 53.9% | 49.5% | -8.2% | -11.1% |
| South Carolina | 50.6% | 49.7% | 55.4% | 56.5% | 60.7% | 7.4% | 9.0% |
| | | | 71.9% | 62.3% | 62.4% | 0.2% | 12.0% † |
| South Dakota | 67.3% 63.3% | 69.3% 56.8% | 58.0% | 56.9% | 68.7% | 20.7% * | 23.3% † |
| Tennessee | 56.2% | 53.7% | 58.6% | 58.2% | 55.5% | -4.6% | -0.4% |
| Texas Utah | 62.8% | | 55.0% | | 64.1% | 2.7% | 15.1% † |
| | | 51.6% | | 62.4% | | 20.1% * | |
| Vermont | 57.1% | 60.5% | 51.4% | 51.7% | 62.1% | | 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.

