



TABLE 1. NUMBER OF ESTABLISHMENTS (TOTAL & OFFERING) AND WORKERS (TOTAL, OFFER, ELIGIBLE, & ENROLLED) BY STATE, 2015-2016

State	Establishments				Workers (Private Sector)							
	2015		2016		2015				2016			
	Total	Offering	Total	Offering	Total	Offer	Eligible	Enrolled	Total	Offer	Eligible	Enrolled
Alabama	92,969	48,437	95,620	48,479	1,551,882	1,350,137	1,039,606	733,962	1,602,286	1,373,159	1,124,617	809,724
Alaska	19,443	8,108	20,254	7,656	271,088	206,027	146,691	115,006	271,135	203,894	152,920	109,338
Arizona	124,570	53,814	129,178	49,604	2,148,341	1,770,233	1,347,147	967,252	2,282,124	1,905,574	1,505,403	1,040,234
Arkansas	61,160	30,397	65,290	25,724	974,910	813,075	642,329	483,674	996,568	823,165	651,124	503,970
California	836,206	373,784	873,394	387,787	13,631,123	11,409,250	8,773,713	6,843,496	14,126,853	11,979,571	9,284,168	6,842,432
Colorado	145,067	62,379	153,878	68,937	2,178,329	1,803,656	1,253,541	851,154	2,296,654	1,903,926	1,370,827	991,108
Connecticut	84,879	41,251	83,989	44,178	1,477,516	1,275,096	994,575	719,078	1,464,833	1,265,616	966,930	702,958
Delaware	22,256	10,661	23,306	9,789	407,874	347,101	273,515	210,880	405,992	329,666	260,106	191,178
D.C.	21,037	14,642	21,541	13,872	478,458	443,052	360,201	281,677	498,853	463,434	356,845	254,787
Florida	505,982	193,285	510,790	190,014	7,363,196	6,008,368	4,770,644	3,587,524	7,741,467	6,286,071	4,789,986	3,496,690
Georgia	205,976	82,184	215,569	84,287	3,613,283	3,002,638	2,312,032	1,680,847	3,650,343	3,099,141	2,404,934	1,765,221
Hawaii	29,170	24,824	29,069	22,703	521,878	509,875	393,113	320,387	514,133	497,681	398,145	320,108
Idaho	44,396	15,050	44,100	16,626	552,494	396,691	310,212	247,549	601,003	454,358	341,223	266,836
Illinois	300,392	132,473	304,609	136,769	5,271,745	4,375,549	3,220,404	2,395,981	5,312,817	4,547,771	3,501,784	2,605,327
Indiana	138,277	59,874	138,188	57,072	2,628,552	2,181,698	1,666,818	1,221,777	2,750,970	2,313,566	1,751,369	1,331,041
Iowa	85,172	38,583	84,999	38,930	1,296,722	1,065,906	823,945	598,184	1,350,878	1,152,299	869,986	646,399
Kansas	72,676	36,193	75,758	36,288	1,178,069	996,646	730,542	561,787	1,187,622	979,788	757,376	575,606
Kentucky	84,948	40,605	82,530	39,779	1,516,876	1,298,446	956,955	748,339	1,563,214	1,305,284	1,052,059	790,096
Louisiana	94,479	40,343	107,321	51,943	1,686,549	1,345,866	1,063,234	788,920	1,604,835	1,325,594	1,080,359	787,582
Maine	39,289	16,344	39,533	17,078	490,015	378,292	292,419	216,390	504,209	402,863	300,939	219,986
Maryland	135,150	67,710	133,905	66,551	2,223,668	1,879,000	1,431,798	1,048,076	2,351,722	1,977,798	1,532,794	1,060,693
Massachusetts	163,296	85,567	170,812	97,192	3,107,674	2,775,153	2,081,365	1,517,315	3,230,820	2,830,198	2,156,611	1,561,386
Michigan	213,435	103,303	214,121	91,644	3,579,499	2,935,189	2,301,188	1,702,879	3,759,335	3,090,173	2,345,442	1,822,408
Minnesota	146,044	64,697	149,198	62,663	2,511,699	2,099,780	1,633,629	1,181,114	2,694,832	2,269,049	1,772,127	1,325,551
Mississippi	55,902	23,647	56,392	28,647	845,765	676,612	508,136	377,037	861,978	718,028	580,884	440,891
Missouri	144,619	66,814	149,869	63,694	2,348,809	1,968,302	1,552,990	1,191,144	2,367,173	1,983,691	1,485,785	1,138,111
Montana	36,834	12,634	37,066	10,490	371,738	247,578	180,484	139,153	380,684	252,013	183,213	137,776
Nebraska	57,905	20,498	61,390	22,162	798,973	630,390	460,184	340,997	840,571	664,892	526,594	401,265
Nevada	55,976	29,499	58,864	32,140	1,266,066	1,128,065	858,457	642,126	1,125,246	981,215	674,094	483,326
New Hampshire	33,450	16,357	36,593	18,882	584,343	493,770	364,402	266,378	567,585	479,042	351,138	253,170
New Jersey	213,034	113,760	221,981	113,654	3,459,843	3,020,443	2,213,985	1,622,851	3,545,763	3,045,810	2,290,449	1,628,510
New Mexico	41,064	17,740	42,593	18,059	570,257	435,676	330,243	228,198	601,405	484,732	358,702	245,352
New York	482,569	235,976	488,200	216,273	7,645,223	6,636,054	4,917,316	3,510,963	7,774,640	6,647,317	4,865,836	3,342,829
North Carolina	207,303	88,518	218,288	87,097	3,449,386	2,845,744	2,248,137	1,663,622	3,474,633	2,831,826	2,225,815	1,700,523
North Dakota	28,185	12,655	27,419	14,093	349,489	294,969	221,227	165,035	356,258	294,625	226,567	177,855
Ohio	238,326	120,593	247,419	135,586	4,840,970	4,134,189	3,146,118	2,413,072	4,874,058	4,240,430	3,159,121	2,182,952
Oklahoma	92,628	42,146	91,489	47,208	1,232,349	1,012,991	813,432	630,410	1,346,702	1,155,470	845,804	620,820
Oregon	109,035	50,047	110,783	50,628	1,459,400	1,170,439	900,067	707,453	1,554,934	1,236,173	944,436	747,993
Pennsylvania	282,302	140,304	289,096	140,212	5,268,478	4,530,891	3,366,452	2,666,230	5,351,299	4,548,604	3,452,391	2,620,364
Rhode Island	27,026	13,783	27,285	14,406	404,006	350,273	248,344	174,834	427,804	371,762	255,772	177,250
South Carolina	98,605	44,372	98,722	41,167	1,637,945	1,361,132	1,018,127	787,012	1,643,735	1,336,357	1,046,367	772,219
South Dakota	28,197	11,927	28,477	11,135	352,864	284,056	215,882	164,070	349,739	283,988	220,091	159,566
Tennessee	121,075	56,905	132,179	61,860	2,393,844	1,967,740	1,416,773	1,051,245	2,586,331	2,234,590	1,689,350	1,218,021
Texas	508,450	232,870	521,516	248,242	9,731,828	8,106,613	6,217,772	4,787,685	9,862,639	8,363,518	6,523,544	4,794,805
Utah	70,793	28,813	73,992	33,518	1,142,619	935,805	657,871	487,482	1,193,434	991,744	756,700	562,228
Vermont	20,554	8,345	20,563	8,698	259,631	201,214	150,709	108,812	264,418	207,568	156,506	110,024
Virginia	176,967	83,528	184,737	77,959	3,079,577	2,639,198	2,032,182	1,536,330	3,257,743	2,830,979	2,177,023	1,508,677
Washington	183,102	76,537	169,847	83,395	2,548,136	2,051,250	1,444,080	1,162,484	2,567,686	2,108,070	1,637,971	1,267,789
West Virginia	35,281	17,711	35,134	15,354	548,758	460,957	331,889	241,283	555,514	449,966	340,625	235,712
Wisconsin	139,671	63,131	140,047	61,621	2,479,977	2,073,261	1,590,191	1,103,593	2,516,098	2,136,167	1,576,491	1,131,921
Wyoming	21,406	8,134	21,528	9,817	205,600	149,266	111,203	83,958	201,701	145,426	106,888	81,235
United States	7,176,526	3,279,673	7,358,420	2,796,200	119,937,314	100,507,472	76,385,680	57,289,260	123,213,270	103,868,787	79,459,622	58,243,903

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



TABLE 2. ESTABLISHMENT OFFER RATES BY FIRM SIZE AND STATE, 2015-2016

State	Firm Size <50			Firm Size 50+			All Firm Sizes		
	2015	2016	2015-2016 Pp Change	2015	2016	2015-2016 Pp Change	2015	2016	2015-2016 Pp Change
Alabama	31.4%	31.5%	0.1	98.8%	97.2%	-1.6	52.1%	50.7%	-1.4
Alaska	26.5%	19.9%	-6.6	94.8%	96.2%	1.4	41.7%	37.8%	-3.9
Arizona	22.2%	17.0%	-5.2	94.8%	97.3%	2.5	43.2%	38.4%	-4.8
Arkansas	28.3%	20.1%	-8.2 *	99.2%	97.3%	-1.9	49.7%	39.4%	-10.3 *
California	31.0%	30.6%	-0.4	95.9%	96.0%	0.1	44.7%	44.4%	-0.3
Colorado	26.1%	30.3%	4.2	97.6%	99.0%	1.4	43.0%	44.8%	1.8
Connecticut	32.8%	35.3%	2.5	98.1%	98.8%	0.7	48.6%	52.6%	4.0
Delaware	29.0%	23.4%	-5.6	97.3%	93.8%	-3.5	47.9%	42.0%	-5.9
D.C.	56.1%	45.2%	-10.9	95.7%	98.4%	2.7	69.6%	64.4%	-5.2
Florida	23.3%	20.5%	-2.8	93.8%	98.0%	4.2 *	38.2%	37.2%	-1.0
Georgia	19.9%	19.4%	-0.5	98.7%	99.8%	1.1	39.9%	39.1%	-0.8
Hawaii	79.2%	70.5%	-8.7	100.0%	99.7%	-0.3	85.1%	78.1%	-7.0 *
Idaho	19.3%	21.7%	2.4	95.4%	97.4%	2.0	33.9%	37.7%	3.8
Illinois	27.7%	27.2%	-0.5	94.3%	96.6%	2.3	44.1%	44.9%	0.8
Indiana	22.6%	20.3%	-2.3	95.2%	94.3%	-0.9	43.3%	41.3%	-2.0
Iowa	30.0%	29.3%	-0.7	94.1%	97.4%	3.3	45.3%	45.8%	0.5
Kansas	34.3%	33.3%	-1.0	94.7%	95.8%	1.1	49.8%	47.9%	-1.9
Kentucky	26.6%	27.7%	1.1	98.3%	97.4%	-0.9	47.8%	48.2%	0.4
Louisiana	25.0%	29.6%	4.6	92.5%	97.1%	4.6	42.7%	48.4%	5.7
Maine	27.1%	27.1%	0.0	96.5%	97.4%	0.9	41.6%	43.2%	1.6
Maryland	30.3%	32.9%	2.6	98.2%	98.0%	-0.2	50.1%	49.7%	-0.4
Massachusetts	39.6%	41.8%	2.2	94.1%	99.9%	5.8	52.4%	56.9%	4.5
Michigan	33.1%	25.3%	-7.8	95.4%	94.9%	-0.5	48.4%	42.8%	-5.6
Minnesota	28.9%	24.4%	-4.5	92.8%	95.3%	2.5	44.3%	42.0%	-2.3
Mississippi	22.5%	33.0%	10.5 *	96.9%	97.9%	1.0	42.3%	50.8%	8.5 *
Missouri	27.8%	24.4%	-3.4	97.9%	97.5%	-0.4	46.2%	42.5%	-3.7
Montana	21.3%	16.1%	-5.2	95.0%	91.5%	-3.5	34.3%	28.3%	-6.0 *
Nebraska	18.8%	16.8%	-2.0	96.3%	97.0%	0.7	35.4%	36.1%	0.7
Nevada	35.3%	39.1%	3.8	98.0%	96.0%	-2.0	52.7%	54.6%	1.9
New Hampshire	33.6%	34.9%	1.3	96.9%	96.8%	-0.1	48.9%	51.6%	2.7
New Jersey	42.0%	38.9%	-3.1	95.8%	98.5%	2.7	53.4%	51.2%	-2.2
New Mexico	23.5%	23.2%	-0.3	95.1%	96.6%	1.5	43.2%	42.4%	-0.8
New York	38.2%	32.4%	-5.8	95.9%	97.3%	1.4	48.9%	44.3%	-4.6
North Carolina	25.5%	18.7%	-6.8	95.4%	96.7%	1.3	42.7%	39.9%	-2.8
North Dakota	30.1%	39.4%	9.3 *	97.4%	96.7%	-0.7	44.9%	51.4%	6.5
Ohio	31.7%	38.2%	6.5	96.6%	96.4%	-0.2	50.6%	54.8%	4.2
Oklahoma	28.3%	35.4%	7.1	97.6%	94.5%	-3.1	45.5%	51.6%	6.1
Oregon	31.5%	30.8%	-0.7	95.8%	96.4%	0.6	45.9%	45.7%	-0.2
Pennsylvania	34.2%	32.2%	-2.0	96.7%	95.3%	-1.4	49.7%	48.5%	-1.2
Rhode Island	38.6%	41.6%	3.0	98.2%	98.1%	-0.1	51.0%	52.8%	1.8
South Carolina	23.6%	21.8%	-1.8	97.7%	96.1%	-1.6	45.0%	41.7%	-3.3
South Dakota	26.9%	26.3%	-0.6	96.4%	97.5%	1.1	42.3%	39.1%	-3.2
Tennessee	24.8%	20.8%	-4.0	95.0%	98.1%	3.1	47.0%	46.8%	-0.2
Texas	25.7%	28.5%	2.8	95.4%	97.1%	1.7	45.8%	47.6%	1.8
Utah	23.8%	26.1%	2.3	94.3%	97.0%	2.7	40.7%	42.3%	1.6
Vermont	27.5%	28.6%	1.1	98.9%	97.2%	-1.7	40.6%	42.2%	1.6
Virginia	28.7%	31.8%	3.1	99.2%	96.9%	-2.3	47.2%	49.1%	1.9
Washington	25.1%	27.5%	2.4	96.9%	98.1%	1.2	41.8%	43.7%	1.9
West Virginia	28.8%	22.1%	-6.7	96.3%	95.0%	-1.3	50.2%	44.0%	-6.2 *
Wisconsin	27.3%	28.8%	1.5	95.5%	96.9%	1.4	45.2%	45.6%	0.4
Wyoming	23.7%	24.6%	0.9	96.2%	97.1%	0.9	38.0%	38.0%	0.0
United States	29.4%	28.6%	-0.8	96.0%	97.0%	1.0 *	45.7%	45.3%	-0.4

* Significant difference at the 95% confidence level.

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



TABLE 3. PERCENT OF WORKERS IN ESTABLISHMENTS OFFERING COVERAGE BY FIRM SIZE AND STATE, 2015-2016

State	Firm Size <50			Firm Size 50+			All Firm Sizes		
	2015	2016	2015-2016 Pp Change	2015	2016	2015-2016 Pp Change	2015	2016	2015-2016 Pp Change
Alabama	53.8%	48.1%	-5.7	99.6%	98.8%	-0.8	87.0%	85.7%	-1.3
Alaska	36.2%	31.2%	-5.0	95.9%	97.6%	1.7	76.0%	75.2%	-0.8
Arizona	38.3%	39.0%	0.7	97.5%	98.3%	0.8	82.4%	83.5%	1.1
Arkansas	42.2%	40.2%	-2.0	99.2%	98.8%	-0.4	83.4%	82.6%	-0.8
California	50.5%	50.8%	0.3	97.0%	97.9%	0.9	83.7%	84.8%	1.1
Colorado	44.9%	46.5%	1.6	98.2%	99.2%	1.0	82.8%	82.9%	0.1
Connecticut	58.7%	56.3%	-2.4	97.1%	98.5%	1.4	86.3%	86.4%	0.1
Delaware	42.3%	40.6%	-1.7	99.4%	96.1%	-3.3 *	85.1%	81.2%	-3.9
D.C.	70.9%	65.6%	-5.3	98.1%	99.1%	1.0	92.6%	92.9%	0.3
Florida	39.7%	39.2%	-0.5	96.2%	96.6%	0.4	81.6%	81.2%	-0.4
Georgia	37.7%	38.2%	0.5	97.6%	99.9%	2.3	83.1%	84.9%	1.8
Hawaii	91.9%	89.4%	-2.5	100.0%	99.6%	-0.4	97.7%	96.8%	-0.9
Idaho	31.3%	34.7%	3.4	93.6%	98.1%	4.5	71.8%	75.6%	3.8
Illinois	44.3%	45.7%	1.4	96.4%	98.8%	2.4	83.0%	85.6%	2.6
Indiana	40.1%	41.9%	1.8	97.5%	97.4%	-0.1	83.0%	84.1%	1.1
Iowa	42.3%	48.5%	6.2	97.4%	98.9%	1.5	82.2%	85.3%	3.1
Kansas	46.8%	45.9%	-0.9	98.3%	97.8%	-0.5	84.6%	82.5%	-2.1
Kentucky	43.0%	47.2%	4.2	98.7%	96.4%	-2.3	85.6%	83.5%	-2.1
Louisiana	40.7%	49.0%	8.3	95.9%	95.6%	-0.3	79.8%	82.6%	2.8
Maine	39.3%	47.2%	7.9	98.5%	98.6%	0.1	77.2%	79.9%	2.7
Maryland	48.3%	49.0%	0.7	97.4%	97.4%	0.0	84.5%	84.1%	-0.4
Massachusetts	61.6%	58.0%	-3.6	99.2%	98.0%	-1.2 *	89.3%	87.6%	-1.7
Michigan	47.1%	46.2%	-0.9	96.0%	95.6%	-0.4	82.0%	82.2%	0.2
Minnesota	47.5%	45.7%	-1.8	96.8%	97.5%	0.7	83.6%	84.2%	0.6
Mississippi	37.3%	45.4%	8.1	97.7%	98.4%	0.7	80.0%	83.3%	3.3
Missouri	42.4%	45.5%	3.1	97.9%	97.9%	0.0	83.8%	83.8%	0.0
Montana	31.7%	32.5%	0.8	94.4%	91.6%	-2.8	66.6%	66.2%	-0.4
Nebraska	34.9%	36.2%	1.3	97.4%	96.5%	-0.9	78.9%	79.1%	0.2
Nevada	54.1%	55.0%	0.9	98.1%	96.8%	-1.3	89.1%	87.2%	-1.9
New Hampshire	53.5%	51.9%	-1.6	98.5%	99.5%	1.0	84.5%	84.4%	-0.1
New Jersey	62.3%	56.9%	-5.4	98.1%	98.3%	0.2	87.3%	85.9%	-1.4
New Mexico	34.2%	44.8%	10.6 *	97.3%	97.1%	-0.2	76.4%	80.6%	4.2
New York	59.7%	54.5%	-5.2	98.3%	99.3%	1.0	86.8%	85.5%	-1.3
North Carolina	44.0%	39.4%	-4.6	97.4%	97.8%	0.4	82.5%	81.5%	-1.0
North Dakota	55.2%	53.3%	-1.9	98.9%	97.5%	-1.4	84.4%	82.7%	-1.7
Ohio	51.0%	57.3%	6.3	97.2%	97.2%	0.0	85.4%	87.0%	1.6
Oklahoma	46.3%	54.9%	8.6	98.3%	97.7%	-0.6	82.2%	85.8%	3.6
Oregon	48.8%	42.5%	-6.3	97.0%	97.7%	0.7	80.2%	79.5%	-0.7
Pennsylvania	52.4%	53.2%	0.8	97.9%	95.8%	-2.1	86.0%	85.0%	-1.0
Rhode Island	63.7%	61.6%	-2.1	98.0%	99.3%	1.3	86.7%	86.9%	0.2
South Carolina	40.9%	34.4%	-6.5	98.5%	97.6%	-0.9	83.1%	81.3%	-1.8
South Dakota	47.9%	51.3%	3.4	99.3%	97.9%	-1.4	80.5%	81.2%	0.7
Tennessee	37.0%	42.7%	5.7	96.4%	99.1%	2.7 *	82.2%	86.4%	4.2 *
Texas	42.4%	43.2%	0.8	96.6%	98.6%	2.0 *	83.3%	84.8%	1.5
Utah	44.9%	42.2%	-2.7	96.4%	98.4%	2.0	81.9%	83.1%	1.2
Vermont	44.8%	48.0%	3.2	98.6%	97.0%	-1.6	77.5%	78.5%	1.0
Virginia	46.6%	52.4%	5.8	99.2%	98.4%	-0.8	85.7%	86.9%	1.2
Washington	43.5%	44.7%	1.2	97.9%	99.6%	1.7	80.5%	82.1%	1.6
West Virginia	49.6%	38.7%	-10.9 *	97.2%	95.9%	-1.3	84.0%	81.0%	-3.0
Wisconsin	49.5%	50.9%	1.4	96.8%	97.9%	1.1	83.6%	84.9%	1.3
Wyoming	40.3%	41.6%	1.3	98.3%	96.1%	-2.2	72.6%	72.1%	-0.5
United States	47.6%	47.7%	0.1	97.4%	97.9%	0.5 *	83.8%	84.3%	0.5

* Significant difference at the 95% confidence level.

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



TABLE 4. PERCENT OF WORKERS ELIGIBLE FOR ESI AT OFFERING ESTABLISHMENTS BY FIRM SIZE AND STATE, 2015-2016

State	Firm Size <50			Firm Size 50+			All Firm Sizes		
	2015	2016	2015-2016 Pp Change	2015	2016	2015-2016 Pp Change	2015	2016	2015-2016 Pp Change
Alabama	78.9%	79.9%	1.0	76.6%	82.2%	5.6	77.0%	81.9%	4.9
Alaska	68.8%	74.1%	5.3	71.7%	75.1%	3.4	71.2%	75.0%	3.8
Arizona	81.4%	77.2%	-4.2	75.4%	79.2%	3.8	76.1%	79.0%	2.9
Arkansas	84.1%	81.2%	-2.9	78.2%	78.8%	0.6	79.0%	79.1%	0.1
California	82.7%	83.0%	0.3	75.7%	76.4%	0.7	76.9%	77.5%	0.6
Colorado	68.3%	70.1%	1.8	69.8%	72.4%	2.6	69.5%	72.0%	2.5
Connecticut	80.2%	75.4%	-4.8	77.5%	76.6%	-0.9	78.0%	76.4%	-1.6
Delaware	81.0%	82.0%	1.0	78.5%	78.5%	0.0	78.8%	78.9%	0.1
D.C.	82.9%	86.1%	3.2	81.1%	75.7%	-5.4	81.3%	77.0%	-4.3
Florida	87.8%	80.3%	-7.5 *	78.2%	75.6%	-2.6	79.4%	76.2%	-3.2
Georgia	81.6%	79.4%	-2.2	76.4%	77.4%	1.0	77.0%	77.6%	0.6
Hawaii	72.7%	77.3%	4.6	78.7%	80.9%	2.2	77.1%	80.0%	2.9
Idaho	81.7%	75.4%	-6.3	77.6%	75.0%	-2.6	78.2%	75.1%	-3.1
Illinois	71.3%	81.9%	10.6	74.0%	76.3%	2.3	73.6%	77.0%	3.4
Indiana	76.0%	75.8%	-0.2	76.4%	75.6%	-0.8	76.4%	75.7%	-0.7
Iowa	73.5%	75.0%	1.5	78.0%	75.6%	-2.4	77.3%	75.5%	-1.8
Kansas	82.3%	80.2%	-2.1	71.8%	76.7%	4.9	73.3%	77.3%	4.0
Kentucky	80.9%	77.8%	-3.1	72.7%	81.1%	8.4 *	73.7%	80.6%	6.9
Louisiana	75.0%	81.5%	6.5	79.8%	81.5%	1.7	79.0%	81.5%	2.5
Maine	76.9%	74.6%	-2.3	77.4%	74.8%	-2.6	77.3%	74.7%	-2.6
Maryland	75.9%	73.8%	-2.1	76.2%	78.2%	2.0	76.2%	77.5%	1.3
Massachusetts	70.1%	84.6%	14.5 *	76.1%	74.4%	-1.7	75.0%	76.2%	1.2
Michigan	84.3%	81.1%	-3.2	77.2%	74.9%	-2.3	78.4%	75.9%	-2.5
Minnesota	75.3%	74.9%	-0.4	78.3%	78.6%	0.3	77.8%	78.1%	0.3
Mississippi	83.6%	74.0%	-9.6	73.8%	82.2%	8.4 *	75.1%	80.9%	5.8
Missouri	81.5%	68.6%	-12.9	78.6%	76.0%	-2.6	78.9%	74.9%	-4.0
Montana	78.7%	73.1%	-5.6	71.3%	72.7%	1.4	72.9%	72.7%	-0.2
Nebraska	73.7%	85.2%	11.5 *	72.9%	78.3%	5.4	73.0%	79.2%	6.2
Nevada	76.7%	73.7%	-3.0	76.0%	67.8%	-8.2 *	76.1%	68.7%	-7.4 *
New Hampshire	82.6%	74.9%	-7.7	71.7%	72.9%	1.2	73.8%	73.3%	-0.5
New Jersey	77.1%	81.8%	4.7	72.2%	73.6%	1.4	73.3%	75.2%	1.9
New Mexico	74.8%	75.7%	0.9	76.0%	73.7%	-2.3	75.8%	74.0%	-1.8
New York	81.2%	74.3%	-6.9	72.2%	72.9%	0.7	74.1%	73.2%	-0.9
North Carolina	87.0%	78.6%	-8.4	77.6%	78.6%	1.0	79.0%	78.6%	-0.4
North Dakota	75.6%	74.8%	-0.8	74.9%	77.5%	2.6	75.0%	76.9%	1.9
Ohio	73.1%	76.3%	3.2	76.6%	74.1%	-2.5	76.1%	74.5%	-1.6
Oklahoma	84.1%	83.9%	-0.2	79.5%	70.8%	-8.7	80.3%	73.2%	-7.1
Oregon	80.3%	81.1%	0.8	76.0%	75.4%	-0.6	76.9%	76.4%	-0.5
Pennsylvania	76.2%	76.5%	0.3	73.9%	75.8%	1.9	74.3%	75.9%	1.6
Rhode Island	77.0%	70.8%	-6.2	69.0%	68.2%	-0.8	70.9%	68.8%	-2.1
South Carolina	70.8%	78.6%	7.8	75.4%	78.3%	2.9	74.8%	78.3%	3.5
South Dakota	77.2%	73.5%	-3.7	75.7%	78.7%	3.0	76.0%	77.5%	1.5
Tennessee	77.4%	76.6%	-0.8	71.4%	75.5%	4.1	72.0%	75.6%	3.6
Texas	85.1%	85.1%	0.0	75.5%	77.0%	1.5	76.7%	78.0%	1.3
Utah	70.3%	87.3%	17.0 *	70.3%	74.5%	4.2	70.3%	76.3%	6.0
Vermont	75.3%	78.7%	3.4	74.7%	74.4%	-0.3	74.9%	75.4%	0.5
Virginia	72.9%	74.9%	2.0	77.7%	77.2%	-0.5	77.0%	76.9%	-0.1
Washington	75.8%	76.8%	1.0	69.3%	77.9%	8.6 *	70.4%	77.7%	7.3 *
West Virginia	74.0%	83.3%	9.3	71.6%	74.6%	3.0	72.0%	75.7%	3.7
Wisconsin	79.0%	72.4%	-6.6	76.3%	74.1%	-2.2	76.7%	73.8%	-2.9
Wyoming	80.6%	78.6%	-2.0	72.5%	71.8%	-0.7	74.5%	73.5%	-1.0
United States	79.1%	78.7%	-0.4	75.4%	76.1%	0.7	76.0%	76.5%	0.5

* Significant difference at the 95% confidence level.

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



TABLE 5. PERCENT OF ESI-ELIGIBLE WORKERS ENROLLED BY FIRM SIZE AND STATE, 2015-2016

State	Firm Size <50			Firm Size 50+			All Firm Sizes		
	2015	2016	2015-2016 Pp Change	2015	2016	2015-2016 Pp Change	2015	2016	2015-2016 Pp Change
Alabama	61.3%	63.2%	1.9	72.6%	73.5%	0.9	70.6%	72.0%	1.4
Alaska	72.4%	81.5%	9.1	79.4%	69.9%	-9.5 *	78.4%	71.5%	-6.9 *
Arizona	72.7%	65.6%	-7.1	71.6%	69.5%	-2.1	71.8%	69.1%	-2.7
Arkansas	76.6%	74.3%	-2.3	75.1%	77.8%	2.7	75.3%	77.4%	2.1
California	73.0%	70.4%	-2.6	79.1%	74.4%	-4.7 *	78.0%	73.7%	-4.3 *
Colorado	69.5%	74.0%	4.5	67.6%	71.9%	4.3	67.9%	72.3%	4.4
Connecticut	65.9%	67.5%	1.6	73.8%	73.9%	0.1	72.3%	72.7%	0.4
Delaware	72.3%	66.8%	-5.5	77.8%	74.6%	-3.2	77.1%	73.5%	-3.6
D.C.	79.1%	76.4%	-2.7	78.1%	70.5%	-7.6 *	78.2%	71.4%	-6.8 *
Florida	74.9%	61.0%	-13.9 *	75.3%	74.9%	-0.4	75.2%	73.0%	-2.2
Georgia	73.6%	72.2%	-1.4	72.6%	73.5%	0.9	72.7%	73.4%	0.7
Hawaii	83.3%	84.8%	1.5	80.9%	79.0%	-1.9	81.5%	80.4%	-1.1
Idaho	84.8%	80.5%	-4.3	78.8%	77.7%	-1.1	79.8%	78.2%	-1.6
Illinois	78.4%	76.9%	-1.5	73.8%	74.0%	0.2	74.4%	74.4%	0.0
Indiana	67.4%	77.7%	10.3 *	74.1%	75.7%	1.6	73.3%	76.0%	2.7
Iowa	73.1%	71.5%	-1.6	72.5%	74.7%	2.2	72.6%	74.3%	1.7
Kansas	77.2%	79.6%	2.4	76.9%	75.3%	-1.6	76.9%	76.0%	-0.9
Kentucky	75.9%	69.5%	-6.4	78.5%	76.0%	-2.5	78.2%	75.1%	-3.1
Louisiana	74.4%	70.5%	-3.9	74.1%	73.4%	-0.7	74.2%	72.9%	-1.3
Maine	72.8%	65.7%	-7.1	74.3%	75.0%	0.7	74.0%	73.1%	-0.9
Maryland	64.8%	66.0%	1.2	74.7%	69.8%	-4.9	73.2%	69.2%	-4.0
Massachusetts	65.4%	60.6%	-4.8	74.4%	75.2%	0.8	72.9%	72.4%	-0.5
Michigan	71.7%	74.2%	2.5	74.5%	78.4%	3.9	74.0%	77.7%	3.7
Minnesota	69.5%	70.5%	1.0	72.8%	75.5%	2.7	72.3%	74.8%	2.5
Mississippi	84.7%	78.1%	-6.6	72.3%	75.5%	3.2	74.2%	75.9%	1.7
Missouri	72.1%	75.4%	3.3	77.4%	76.8%	-0.6	76.7%	76.6%	-0.1
Montana	81.9%	75.5%	-6.4	75.7%	75.1%	-0.6	77.1%	75.2%	-1.9
Nebraska	62.0%	71.4%	9.4	76.0%	76.9%	0.9	74.1%	76.2%	2.1
Nevada	77.8%	70.2%	-7.6	74.4%	72.0%	-2.4	74.8%	71.7%	-3.1
New Hampshire	63.3%	69.7%	6.4	75.8%	72.7%	-3.1	73.1%	72.1%	-1.0
New Jersey	70.7%	66.2%	-4.5	74.0%	72.4%	-1.6	73.3%	71.1%	-2.2
New Mexico	67.4%	60.5%	-6.9	69.4%	70.1%	0.7	69.1%	68.4%	-0.7
New York	64.7%	65.7%	1.0	73.3%	69.5%	-3.8	71.4%	68.7%	-2.7
North Carolina	70.3%	77.4%	7.1	74.8%	76.2%	1.4	74.0%	76.4%	2.4
North Dakota	73.5%	78.0%	4.5	75.0%	78.7%	3.7	74.6%	78.5%	3.9
Ohio	72.9%	71.8%	-1.1	77.4%	68.5%	-8.9	76.7%	69.1%	-7.6
Oklahoma	72.9%	75.7%	2.8	78.5%	72.8%	-5.7 *	77.5%	73.4%	-4.1
Oregon	81.2%	82.9%	1.7	77.9%	78.4%	0.5	78.6%	79.2%	0.6
Pennsylvania	76.4%	71.6%	-4.8	79.7%	76.7%	-3.0	79.2%	75.9%	-3.3
Rhode Island	63.9%	60.8%	-3.1	72.7%	72.0%	-0.7	70.4%	69.3%	-1.1
South Carolina	72.4%	68.0%	-4.4	78.0%	74.5%	-3.5	77.3%	73.8%	-3.5
South Dakota	69.7%	72.1%	2.4	77.8%	72.6%	-5.2 *	76.0%	72.5%	-3.5
Tennessee	68.6%	66.3%	-2.3	75.0%	72.8%	-2.2	74.2%	72.1%	-2.1
Texas	76.0%	73.1%	-2.9	77.2%	73.5%	-3.7	77.0%	73.5%	-3.5
Utah	74.2%	74.0%	-0.2	74.1%	74.4%	0.3	74.1%	74.3%	0.2
Vermont	69.2%	68.1%	-1.1	73.0%	71.0%	-2.0	72.2%	70.3%	-1.9
Virginia	73.4%	68.5%	-4.9	75.9%	69.5%	-6.4 *	75.6%	69.3%	-6.3 *
Washington	79.6%	78.9%	-0.7	80.7%	77.0%	-3.7	80.5%	77.4%	-3.1
West Virginia	67.5%	57.9%	-9.6	73.8%	71.0%	-2.8	72.7%	69.2%	-3.5
Wisconsin	64.6%	66.9%	2.3	70.4%	72.7%	2.3	69.4%	71.8%	2.4
Wyoming	72.7%	72.9%	0.2	76.5%	77.2%	0.7	75.5%	76.0%	0.5
United States	72.1%	70.4%	-1.7 *	75.6%	73.8%	-1.8 *	75.0%	73.3%	-1.7 *

* Significant difference at the 95% confidence level.

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



TABLE 6. SINGLE COVERAGE PREMIUMS[^] BY FIRM SIZE AND STATE, 2015-2016

State	Firm Size <50			Firm Size 50+			All Firm Sizes		
	2015	2016	2015-2016 Change	2015	2016	2015-2016 Change	2015	2016	2015-2016 Change
Alabama	\$5,524	\$6,126	\$602	\$5,776	\$5,431	-\$345	\$5,733	\$5,536	-\$197
Alaska	\$9,239	\$9,829	\$590	\$7,508	\$7,536	\$28	\$7,807	\$7,886	\$79
Arizona	\$5,408	\$5,913	\$505	\$5,715	\$6,065	\$350	\$5,668	\$6,046	\$378
Arkansas	\$4,916	\$5,035	\$119	\$5,163	\$5,395	\$232	\$5,119	\$5,341	\$222
California	\$5,676	\$5,885	\$209	\$6,009	\$6,096	\$87	\$5,938	\$6,054	\$116
Colorado	\$5,907	\$6,373	\$466	\$5,767	\$5,870	\$103	\$5,794	\$5,972	\$178
Connecticut	\$7,157	\$6,961	-\$196	\$6,302	\$6,451	\$149	\$6,478	\$6,545	\$67
Delaware	\$6,682	\$7,069	\$387	\$6,223	\$6,433	\$210	\$6,288	\$6,522	\$234
D.C.	\$6,411	\$6,449	\$38	\$6,409	\$6,516	\$107	\$6,409	\$6,504	\$95
Florida	\$6,236	\$5,866	-\$370	\$5,751	\$6,323	\$572 *	\$5,839	\$6,260	\$421 *
Georgia	\$6,016	\$6,116	\$100	\$5,481	\$6,046	\$565 *	\$5,565	\$6,055	\$490 *
Hawaii	\$5,757	\$5,892	\$135	\$5,414	\$5,850	\$436 *	\$5,522	\$5,863	\$341 *
Idaho	\$4,933	\$4,557	-\$376	\$6,034	\$5,903	-\$131	\$5,820	\$5,594	-\$226
Illinois	\$6,209	\$6,421	\$212	\$6,029	\$6,241	\$212	\$6,055	\$6,268	\$213
Indiana	\$5,263	\$6,010	\$747	\$5,963	\$6,148	\$185	\$5,868	\$6,130	\$262
Iowa	\$5,176	\$5,544	\$368	\$5,643	\$5,958	\$315	\$5,571	\$5,893	\$322
Kansas	\$4,917	\$5,917	\$1,000 *	\$5,695	\$5,826	\$131	\$5,558	\$5,844	\$286
Kentucky	\$5,524	\$5,610	\$86	\$6,064	\$5,786	-\$278	\$5,984	\$5,758	-\$226
Louisiana	\$6,012	\$6,082	\$70	\$5,966	\$5,657	-\$309	\$5,973	\$5,735	-\$238
Maine	\$5,425	\$5,343	-\$82	\$6,128	\$6,449	\$321	\$5,979	\$6,212	\$233
Maryland	\$5,870	\$6,179	\$309	\$6,292	\$6,154	-\$138	\$6,229	\$6,158	-\$71
Massachusetts	\$6,239	\$6,977	\$738 *	\$6,581	\$6,548	-\$33	\$6,519	\$6,621	\$102
Michigan	\$5,821	\$5,671	-\$150	\$5,760	\$5,954	\$194	\$5,771	\$5,906	\$135
Minnesota	\$5,054	\$5,497	\$443	\$5,782	\$6,119	\$337	\$5,651	\$6,030	\$379 *
Mississippi	\$4,773	\$4,963	\$190	\$5,610	\$5,769	\$159	\$5,420	\$5,642	\$222
Missouri	\$6,542	\$5,602	-\$940	\$5,563	\$5,931	\$368	\$5,726	\$5,881	\$155
Montana	\$5,746	\$6,163	\$417	\$5,997	\$6,528	\$531	\$5,932	\$6,442	\$510
Nebraska	\$5,113	\$5,716	\$603	\$5,881	\$6,146	\$265	\$5,788	\$6,088	\$300
Nevada	\$5,803	\$5,969	\$166	\$5,799	\$5,385	-\$414	\$5,800	\$5,490	-\$310
New Hampshire	\$6,339	\$6,522	\$183	\$6,634	\$6,668	\$34	\$6,573	\$6,637	\$64
New Jersey	\$6,813	\$6,525	-\$288	\$6,087	\$6,482	\$395	\$6,248	\$6,492	\$244
New Mexico	\$6,117	\$5,610	-\$507	\$5,683	\$6,391	\$708 *	\$5,759	\$6,240	\$481 *
New York	\$6,898	\$6,704	-\$194	\$6,772	\$6,591	-\$181	\$6,801	\$6,614	-\$187
North Carolina	\$5,908	\$5,900	-\$8	\$5,741	\$5,682	-\$59	\$5,774	\$5,717	-\$57
North Dakota	\$5,921	\$6,585	\$664	\$5,919	\$6,014	\$95	\$5,920	\$6,155	\$235
Ohio	\$5,910	\$6,250	\$340	\$5,945	\$6,301	\$356	\$5,939	\$6,291	\$352
Oklahoma	\$5,707	\$5,792	\$85	\$5,582	\$5,782	\$200	\$5,608	\$5,784	\$176
Oregon	\$5,506	\$6,020	\$514	\$5,934	\$5,960	\$26	\$5,822	\$5,974	\$152
Pennsylvania	\$6,271	\$6,580	\$309	\$6,289	\$6,117	-\$172	\$6,286	\$6,201	-\$85
Rhode Island	\$6,514	\$6,777	\$263	\$6,508	\$6,627	\$119	\$6,509	\$6,665	\$156
South Carolina	\$5,664	\$5,734	\$70	\$5,922	\$5,806	-\$116	\$5,880	\$5,797	-\$83
South Dakota	\$5,841	\$5,264	-\$577	\$5,808	\$6,092	\$284	\$5,816	\$5,881	\$65
Tennessee	\$5,605	\$4,769	-\$836	\$5,289	\$5,661	\$372 *	\$5,329	\$5,543	\$214
Texas	\$5,534	\$6,224	\$690 *	\$5,907	\$5,804	-\$103	\$5,847	\$5,869	\$22
Utah	\$5,610	\$4,852	-\$758	\$5,829	\$6,336	\$507 *	\$5,796	\$6,117	\$321
Vermont	\$6,274	\$6,006	-\$268	\$5,718	\$6,467	\$749	\$5,861	\$6,338	\$477
Virginia	\$5,946	\$5,777	-\$169	\$5,983	\$6,258	\$275	\$5,978	\$6,180	\$202
Washington	\$5,329	\$5,764	\$435	\$6,238	\$6,607	\$369	\$6,053	\$6,433	\$380
West Virginia	\$6,457	\$6,305	-\$152	\$6,003	\$6,346	\$343	\$6,081	\$6,340	\$259
Wisconsin	\$6,521	\$6,184	-\$337	\$5,900	\$6,424	\$524 *	\$6,011	\$6,386	\$375
Wyoming	\$6,949	\$6,273	-\$676	\$6,181	\$6,605	\$424	\$6,420	\$6,509	\$89
United States	\$5,947	\$6,070	\$123	\$5,967	\$6,108	\$141 *	\$5,963	\$6,101	\$138 *

* Significant difference at the 95% confidence level. [^]Average premium prices are not adjusted to account for variation in actuarial value. Source: SHADAC analysis of the Medical Expenditure Panel Survey-Insurance Component (MEPS-IC), 2015, 2016.



TABLE 7. EMPLOYEE CONTRIBUTION FOR SINGLE COVERAGE PREMIUMS BY FIRM SIZE AND STATE, 2015-2016

State	Firm Size <50			Firm Size 50+			All Firm Sizes		
	2015	2016	2015-2016 Pp Change	2015	2016	2015-2016 Pp Change	2015	2016	2015-2016 Pp Change
Alabama	17.1%	26.4%	9.3	22.3%	27.4%	5.1	21.4%	27.3%	5.9 *
Alaska	11.0%	12.4%	1.4	18.9%	17.7%	-1.2	17.3%	16.7%	-0.6
Arizona	11.2%	19.2%	8.0	21.1%	21.5%	0.4	19.6%	21.2%	1.6
Arkansas	12.9%	22.7%	9.8 *	23.8%	23.2%	-0.6	21.9%	23.1%	1.2
California	15.0%	16.1%	1.1	19.8%	19.6%	-0.2	18.8%	18.9%	0.1
Colorado	14.1%	16.9%	2.8	23.1%	24.9%	1.8	21.3%	23.2%	1.9
Connecticut	24.8%	24.2%	-0.6	25.7%	22.6%	-3.1	25.5%	22.9%	-2.6
Delaware	17.5%	19.9%	2.4	20.0%	21.9%	1.9	19.6%	21.6%	2.0
D.C.	8.0%	15.3%	7.3 *	18.4%	24.6%	6.2 *	16.5%	23.0%	6.5 *
Florida	18.8%	28.2%	9.4 *	24.1%	24.6%	0.5	23.1%	25.0%	1.9
Georgia	19.1%	22.4%	3.3	21.9%	23.4%	1.5	21.5%	23.3%	1.8
Hawaii	4.8%	N/A	N/A	12.3%	15.0%	2.7	9.9%	12.0%	2.1
Idaho	10.8%	11.5%	0.7	20.9%	16.5%	-4.4 *	19.2%	15.6%	-3.6
Illinois	18.3%	19.9%	1.6	20.9%	24.4%	3.5 *	20.5%	23.7%	3.2 *
Indiana	24.5%	17.9%	-6.6	21.6%	21.5%	-0.1	22.0%	21.0%	-1.0
Iowa	20.8%	24.2%	3.4	22.8%	20.9%	-1.9	22.5%	21.4%	-1.1
Kansas	19.8%	24.6%	4.8	25.2%	20.9%	-4.3	24.3%	21.6%	-2.7
Kentucky	17.2%	19.5%	2.3	18.9%	22.9%	4.0 *	18.7%	22.4%	3.7 *
Louisiana	21.3%	19.1%	-2.2	24.6%	23.1%	-1.5	24.1%	22.4%	-1.7
Maine	21.9%	19.9%	-2.0	21.3%	22.3%	1.0	21.4%	21.8%	0.4
Maryland	20.4%	25.8%	5.4	25.0%	23.9%	-1.1	24.3%	24.3%	0.0
Massachusetts	22.7%	28.9%	6.2	24.8%	24.4%	-0.4	24.4%	25.2%	0.8
Michigan	12.7%	18.6%	5.9	20.2%	21.4%	1.2	18.9%	20.9%	2.0
Minnesota	18.4%	26.0%	7.6	24.5%	22.4%	-2.1	23.6%	22.9%	-0.7
Mississippi	18.5%	21.1%	2.6	24.5%	25.4%	0.9	23.3%	24.8%	1.5
Missouri	21.0%	18.3%	-2.7	21.1%	22.5%	1.4	21.1%	21.9%	0.8
Montana	9.9%	16.7%	6.8	16.1%	22.5%	6.4 *	14.6%	21.2%	6.6 *
Nebraska	19.3%	23.4%	4.1	24.1%	24.0%	-0.1	23.6%	23.9%	0.3
Nevada	22.2%	23.1%	0.9	18.3%	22.3%	4.0	18.9%	22.5%	3.6
New Hampshire	23.2%	23.6%	0.4	24.1%	25.7%	1.6	24.0%	25.3%	1.3
New Jersey	29.6%	28.9%	-0.7	23.7%	26.3%	2.6	25.1%	26.9%	1.8
New Mexico	15.5%	16.7%	1.2	21.5%	21.7%	0.2	20.4%	20.8%	0.4
New York	19.5%	21.4%	1.9	22.9%	20.3%	-2.6	22.1%	20.5%	-1.6
North Carolina	19.1%	20.5%	1.4	22.1%	20.8%	-1.3	21.5%	20.8%	-0.7
North Dakota	21.1%	14.2%	-6.9	21.8%	20.4%	-1.4	21.6%	18.8%	-2.8
Ohio	17.8%	15.8%	-2.0	21.1%	22.8%	1.7	20.6%	21.5%	0.9
Oklahoma	18.5%	17.2%	-1.3	24.3%	21.6%	-2.7	23.1%	20.6%	-2.5
Oregon	12.1%	13.8%	1.7	16.5%	18.3%	1.8	15.4%	17.2%	1.8
Pennsylvania	15.8%	15.3%	-0.5	19.3%	23.1%	3.8 *	18.7%	21.6%	2.9 *
Rhode Island	23.6%	20.0%	-3.6	22.9%	25.7%	2.8	23.0%	24.2%	1.2
South Carolina	21.6%	16.2%	-5.4	20.6%	24.5%	3.9 *	20.7%	23.5%	2.8
South Dakota	19.0%	20.2%	1.2	25.3%	20.5%	-4.8 *	23.7%	20.4%	-3.3
Tennessee	17.7%	29.9%	12.2 *	25.4%	21.2%	-4.2	24.4%	22.2%	-2.2
Texas	17.0%	19.3%	2.3	22.7%	20.6%	-2.1	21.8%	20.4%	-1.4
Utah	19.2%	14.4%	-4.8	21.0%	19.6%	-1.4	20.7%	19.0%	-1.7
Vermont	19.9%	19.4%	-0.5	24.5%	22.9%	-1.6	23.2%	22.0%	-1.2
Virginia	19.5%	23.3%	3.8	23.2%	24.2%	1.0	22.6%	24.1%	1.5
Washington	9.5%	11.8%	2.3	12.8%	16.1%	3.3	12.2%	15.3%	3.1
West Virginia	12.8%	21.6%	8.8 *	21.3%	18.6%	-2.7	19.7%	19.0%	-0.7
Wisconsin	18.1%	23.5%	5.4	23.4%	21.7%	-1.7	22.4%	21.9%	-0.5
Wyoming	18.0%	11.2%	-6.8	18.7%	21.1%	2.4	18.5%	18.4%	-0.1
United States	17.9%	20.0%	2.1 *	21.8%	22.1%	0.3	21.1%	21.7%	0.6

* Significant difference at the 95% confidence level. N/A - Not available due to insufficient sample size.
Source: SHADAC analysis of the Medical Expenditure Panel Survey-Insurance Component (MEPS-IC), 2015, 2016.



TABLE 8. FAMILY COVERAGE PREMIUMS[^] BY FIRM SIZE AND STATE, 2015-2016

State	Firm Size <50			Firm Size 50+			All Firm Sizes		
	2015	2016	2015-2016 Change	2015	2016	2015-2016 Change	2015	2016	2015-2016 Change
Alabama	\$14,634	\$15,485	\$851	\$16,177	\$16,164	-\$13	\$15,953	\$16,098	\$145
Alaska	\$21,802	\$25,622	\$3,820	\$20,992	\$21,920	\$928	\$21,089	\$22,490	\$1,401
Arizona	\$14,744	\$16,500	\$1,756	\$17,218	\$17,590	\$372	\$16,999	\$17,484	\$485
Arkansas	\$11,438	\$13,463	\$2,025	\$14,573	\$15,109	\$536	\$14,218	\$14,929	\$711
California	\$15,538	\$15,383	-\$155	\$18,421	\$17,796	-\$625	\$18,045	\$17,458	-\$587
Colorado	\$15,988	\$15,313	-\$675	\$17,061	\$17,798	\$737	\$16,940	\$17,459	\$519
Connecticut	\$18,105	\$18,233	\$128	\$18,305	\$18,724	\$419	\$18,269	\$18,637	\$368
Delaware	\$17,117	\$18,019	\$902	\$19,072	\$18,718	-\$354	\$18,920	\$18,648	-\$272
D.C.	\$20,701	\$18,806	-\$1,895	\$18,887	\$18,874	-\$13	\$19,104	\$18,864	-\$240
Florida	\$16,315	\$16,228	-\$87	\$15,982	\$18,129	\$2,147 *	\$16,009	\$17,989	\$1,980 *
Georgia	\$15,663	\$17,066	\$1,403	\$17,448	\$18,366	\$918	\$17,307	\$18,252	\$945
Hawaii	\$14,789	\$13,859	-\$930	\$16,210	\$16,893	\$683	\$15,959	\$16,362	\$403
Idaho	\$11,546	\$14,537	\$2,991 *	\$17,381	\$17,805	\$424	\$16,691	\$17,499	\$808
Illinois	\$15,872	\$16,831	\$959	\$17,475	\$18,822	\$1,347	\$17,227	\$18,510	\$1,283
Indiana	\$14,221	\$16,206	\$1,985	\$17,364	\$18,253	\$889	\$17,121	\$17,996	\$875
Iowa	\$14,573	\$13,926	-\$647	\$16,500	\$16,495	-\$5	\$16,257	\$16,123	-\$134
Kansas	\$13,026	\$13,703	\$677	\$17,454	\$17,380	-\$74	\$16,740	\$16,784	\$44
Kentucky	\$13,360	\$14,977	\$1,617	\$16,977	\$16,866	-\$111	\$16,622	\$16,678	\$56
Louisiana	\$15,974	\$16,111	\$137	\$17,384	\$17,517	\$133	\$17,242	\$17,330	\$88
Maine	\$14,055	\$15,151	\$1,096	\$16,466	\$18,524	\$2,058 *	\$16,117	\$17,987	\$1,870 *
Maryland	\$15,587	\$15,390	-\$197	\$18,229	\$18,904	\$675	\$17,961	\$18,519	\$558
Massachusetts	\$17,287	\$17,270	-\$17	\$18,618	\$19,252	\$634	\$18,454	\$18,955	\$501
Michigan	\$15,435	\$16,753	\$1,318	\$15,673	\$17,180	\$1,507 *	\$15,628	\$17,113	\$1,485 *
Minnesota	\$13,749	\$18,564	\$4,815 *	\$17,332	\$17,399	\$67	\$16,925	\$17,545	\$620
Mississippi	\$13,117	\$14,411	\$1,294	\$16,339	\$15,951	-\$388	\$16,081	\$15,765	-\$316
Missouri	\$13,841	\$12,830	-\$1,011	\$17,089	\$17,091	\$2	\$16,849	\$16,638	-\$211
Montana	\$15,392	\$14,771	-\$621	\$17,899	\$18,551	\$652	\$17,317	\$17,835	\$518
Nebraska	\$12,592	\$14,045	\$1,453	\$16,660	\$17,026	\$366	\$16,201	\$16,617	\$416
Nevada	\$15,442	\$12,965	-\$2,477	\$17,615	\$16,635	-\$980	\$17,434	\$16,133	-\$1,301
New Hampshire	\$18,341	\$17,242	-\$1,099	\$19,414	\$19,443	\$29	\$19,208	\$19,066	-\$142
New Jersey	\$18,139	\$16,854	-\$1,285	\$18,322	\$18,541	\$219	\$18,280	\$18,242	-\$38
New Mexico	\$14,022	\$18,242	\$4,220 *	\$17,656	\$16,769	-\$887	\$17,349	\$16,954	-\$395
New York	\$18,658	\$21,529	\$2,871 *	\$19,819	\$18,998	-\$821	\$19,630	\$19,375	-\$255
North Carolina	\$14,450	\$19,485	\$5,035 *	\$17,404	\$16,695	-\$709	\$17,141	\$16,986	-\$155
North Dakota	\$14,519	\$15,738	\$1,219	\$16,344	\$17,025	\$681	\$16,020	\$16,804	\$784
Ohio	\$14,944	\$15,981	\$1,037	\$17,140	\$17,829	\$689	\$16,900	\$17,523	\$623
Oklahoma	\$15,178	\$15,751	\$573	\$17,020	\$16,859	-\$161	\$16,811	\$16,646	-\$165
Oregon	\$16,078	\$15,732	-\$346	\$17,381	\$17,359	-\$22	\$17,141	\$17,127	-\$14
Pennsylvania	\$15,834	\$16,796	\$962	\$17,578	\$18,024	\$446	\$17,344	\$17,900	\$556
Rhode Island	\$17,175	\$17,905	\$730	\$17,720	\$18,030	\$310	\$17,590	\$18,010	\$420
South Carolina	\$15,045	\$15,653	\$608	\$16,874	\$17,848	\$974	\$16,764	\$17,673	\$909
South Dakota	\$14,825	\$14,802	-\$23	\$16,464	\$17,582	\$1,118	\$16,194	\$17,117	\$923
Tennessee	\$13,930	\$13,929	-\$1	\$15,803	\$16,866	\$1,063	\$15,635	\$16,721	\$1,086
Texas	\$15,882	\$16,289	\$407	\$17,378	\$17,678	\$300	\$17,216	\$17,529	\$313
Utah	\$14,485	\$15,057	\$572	\$16,302	\$17,450	\$1,148	\$15,998	\$17,025	\$1,027
Vermont	\$16,378	\$16,102	-\$276	\$18,165	\$18,154	-\$11	\$17,835	\$17,795	-\$40
Virginia	\$17,060	\$16,114	-\$946	\$17,624	\$18,189	\$565	\$17,566	\$17,945	\$379
Washington	\$12,336	\$13,202	\$866	\$17,563	\$19,109	\$1,546	\$16,627	\$18,301	\$1,674
West Virginia	\$16,371	\$15,805	-\$566	\$18,670	\$17,377	-\$1,293	\$18,322	\$17,260	-\$1,062
Wisconsin	\$18,150	\$15,701	-\$2,449	\$17,585	\$17,807	\$222	\$17,662	\$17,477	-\$185
Wyoming	\$15,567	\$17,622	\$2,055	\$17,415	\$20,241	\$2,826 *	\$17,015	\$19,617	\$2,602 *
United States	\$15,919	\$16,471	\$552	\$17,524	\$17,893	\$369 *	\$17,322	\$17,710	\$388 *

* Significant difference at the 95% confidence level. [^]Average premium prices are not adjusted to account for variation in actuarial value. Source: SHADAC analysis of the Medical Expenditure Panel Survey-Insurance Component (MEPS-IC), 2015, 2016.



**TABLE 9. EMPLOYEE CONTRIBUTION FOR FAMILY COVERAGE
PREMIUMS BY FIRM SIZE AND STATE, 2015-2016**

State	Firm Size <50			Firm Size 50+			All Firm Sizes		
	2015	2016	2015-2016 Pp Change	2015	2016	2015-2016 Pp Change	2015	2016	2015-2016 Pp Change
Alabama	45.3%	31.0%	-14.3	33.6%	28.9%	-4.7	35.1%	29.1%	-6.0
Alaska	N/A	16.6%	N/A	22.1%	22.6%	0.5	20.9%	21.5%	0.6
Arizona	43.8%	35.7%	-8.1	28.3%	29.8%	1.5	29.5%	30.3%	0.8
Arkansas	45.3%	41.2%	-4.1	28.5%	32.0%	3.5	30.0%	32.9%	2.9
California	28.5%	23.3%	-5.2	25.4%	28.3%	2.9	25.7%	27.7%	2.0
Colorado	31.3%	35.7%	4.4	28.3%	26.5%	-1.8	28.6%	27.6%	-1.0
Connecticut	37.4%	33.5%	-3.9	28.4%	27.3%	-1.1	30.0%	28.4%	-1.6
Delaware	22.7%	31.5%	8.8	23.7%	28.6%	4.9	23.7%	28.9%	5.2
D.C.	21.4%	22.4%	1.0	27.6%	30.1%	2.5	26.8%	29.0%	2.2
Florida	25.2%	30.3%	5.1	35.0%	35.3%	0.3	34.2%	35.0%	0.8
Georgia	31.0%	45.4%	14.4	27.8%	28.8%	1.0	28.1%	30.2%	2.1
Hawaii	26.1%	21.8%	-4.3	26.0%	27.4%	1.4	26.0%	26.6%	0.6
Idaho	39.3%	30.3%	-9.0	28.2%	29.5%	1.3	29.1%	29.6%	0.5
Illinois	14.2%	22.2%	8.0	24.0%	28.4%	4.4 *	22.6%	27.5%	4.9 *
Indiana	37.9%	20.4%	-17.5 *	23.0%	23.6%	0.6	24.0%	23.2%	-0.8
Iowa	38.3%	31.8%	-6.5	28.4%	26.0%	-2.4	29.5%	26.7%	-2.8
Kansas	25.4%	32.0%	6.6	31.0%	27.2%	-3.8	30.3%	27.8%	-2.5
Kentucky	23.3%	38.6%	15.3 *	24.0%	27.4%	3.4	23.9%	28.4%	4.5
Louisiana	43.8%	38.0%	-5.8	31.9%	32.9%	1.0	33.0%	33.6%	0.6
Maine	27.7%	21.8%	-5.9	29.1%	26.8%	-2.3	28.9%	26.1%	-2.8
Maryland	38.0%	42.1%	4.1	35.2%	28.3%	-6.9 *	35.4%	29.6%	-5.8 *
Massachusetts	24.5%	25.3%	0.8	24.3%	26.9%	2.6	24.3%	26.7%	2.4
Michigan	16.7%	13.1%	-3.6	24.9%	21.4%	-3.5	23.3%	20.1%	-3.2
Minnesota	30.7%	N/A	N/A	30.0%	28.1%	-1.9	30.0%	27.4%	-2.6
Mississippi	N/A	43.2%	N/A	33.4%	33.2%	-0.2	33.0%	34.3%	1.3
Missouri	28.4%	46.2%	17.8 *	24.6%	35.2%	10.6 *	24.8%	36.1%	11.3 *
Montana	25.0%	36.1%	11.1	24.1%	30.3%	6.2 *	24.3%	31.2%	6.9 *
Nebraska	43.7%	30.9%	-12.8	31.4%	28.7%	-2.7	32.5%	28.9%	-3.6
Nevada	41.3%	32.2%	-9.1	21.4%	31.5%	10.1 *	22.9%	31.5%	8.6
New Hampshire	26.2%	27.9%	1.7	25.2%	26.8%	1.6	25.4%	27.0%	1.6
New Jersey	26.9%	27.5%	0.6	26.9%	32.5%	5.6 *	26.9%	31.7%	4.8 *
New Mexico	38.3%	39.0%	0.7	25.4%	31.1%	5.7	26.3%	32.2%	5.9 *
New York	29.3%	26.1%	-3.2	25.9%	23.8%	-2.1	26.4%	24.2%	-2.2
North Carolina	41.1%	28.5%	-12.6	25.0%	28.4%	3.4	26.2%	28.4%	2.2
North Dakota	37.3%	26.2%	-11.1	31.9%	27.1%	-4.8 *	32.8%	27.0%	-5.8 *
Ohio	24.6%	15.8%	-8.8	21.8%	23.9%	2.1	22.0%	22.7%	0.7
Oklahoma	34.1%	31.2%	-2.9	34.1%	30.2%	-3.9	34.1%	30.4%	-3.7
Oregon	N/A	22.1%	N/A	25.3%	24.9%	-0.4	27.6%	24.5%	-3.1
Pennsylvania	22.6%	25.8%	3.2	21.8%	25.4%	3.6 *	21.9%	25.5%	3.6 *
Rhode Island	23.8%	29.6%	5.8	26.1%	27.6%	1.5	25.6%	28.0%	2.4
South Carolina	37.4%	39.5%	2.1	28.0%	27.5%	-0.5	28.5%	28.3%	-0.2
South Dakota	31.1%	32.7%	1.6	30.4%	31.3%	0.9	30.5%	31.5%	1.0
Tennessee	35.4%	45.2%	9.8	26.8%	27.3%	0.5	27.5%	28.0%	0.5
Texas	37.4%	40.4%	3.0	30.8%	31.4%	0.6	31.4%	32.3%	0.9
Utah	39.3%	28.0%	-11.3	24.6%	22.4%	-2.2	26.8%	23.3%	-3.5
Vermont	26.4%	28.9%	2.5	27.7%	26.3%	-1.4	27.5%	26.7%	-0.8
Virginia	25.4%	29.0%	3.6	28.5%	33.1%	4.6	28.2%	32.6%	4.4
Washington	28.2%	27.1%	-1.1	25.3%	27.5%	2.2	25.7%	27.5%	1.8
West Virginia	11.5%	27.6%	16.1 *	27.1%	23.4%	-3.7	25.0%	23.7%	-1.3
Wisconsin	29.2%	17.8%	-11.4 *	24.7%	22.5%	-2.2	25.3%	21.8%	-3.5 *
Wyoming	30.4%	21.9%	-8.5	28.8%	26.1%	-2.7	29.1%	25.2%	-3.9
United States	28.8%	27.4%	-1.4	27.0%	28.1%	1.1 *	27.2%	28.0%	0.8

* Significant difference at the 95% confidence level. N/A - Not available due to insufficient sample size.

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



TABLE 10. SINGLE COVERAGE AVERAGE DEDUCTIBLE BY FIRM SIZE AND STATE, 2015-2016

State	Firm Size <50			Firm Size 50+			All Firm Sizes		
	2015	2016	2015-2016 Change	2015	2016	2015-2016 Change	2015	2016	2015-2016 Change
Alabama	\$1,126	\$1,540	\$414 *	\$1,007	\$1,147	\$140	\$1,026	\$1,205	\$179
Alaska	\$2,272	\$1,961	-\$311	\$1,477	\$1,659	\$182	\$1,616	\$1,707	\$91
Arizona	\$2,612	\$2,081	-\$531	\$1,668	\$1,940	\$272	\$1,819	\$1,958	\$139
Arkansas	\$1,470	\$1,754	\$284	\$1,277	\$1,363	\$86	\$1,313	\$1,418	\$105
California	\$1,698	\$1,636	-\$62	\$1,360	\$1,441	\$81	\$1,428	\$1,476	\$48
Colorado	\$1,952	\$2,653	\$701 *	\$1,621	\$1,706	\$85	\$1,680	\$1,880	\$200
Connecticut	\$2,361	\$2,336	-\$25	\$1,584	\$1,880	\$296	\$1,733	\$1,959	\$226
Delaware	\$1,683	\$1,799	\$116	\$1,127	\$1,531	\$404 *	\$1,202	\$1,567	\$365 *
D.C.	\$1,279	\$1,220	-\$59	\$1,078	\$1,174	\$96	\$1,108	\$1,181	\$73
Florida	\$2,645	\$2,575	-\$70	\$1,499	\$1,557	\$58	\$1,691	\$1,694	\$3
Georgia	\$2,213	\$2,097	-\$116	\$1,690	\$1,688	-\$2	\$1,776	\$1,738	-\$38
Hawaii	\$932	\$1,006	\$74	\$999	\$983	-\$16	\$986	\$988	\$2
Idaho	\$1,944	\$2,040	\$96	\$1,467	\$1,639	\$172	\$1,558	\$1,732	\$174
Illinois	\$1,815	\$2,208	\$393	\$1,240	\$1,349	\$109	\$1,323	\$1,474	\$151
Indiana	\$3,210	\$2,081	-\$1,129 *	\$1,627	\$1,834	\$207	\$1,834	\$1,866	\$32
Iowa	\$1,755	\$1,889	\$134	\$1,590	\$1,619	\$29	\$1,614	\$1,659	\$45
Kansas	\$1,699	\$1,794	\$95	\$1,301	\$1,697	\$396 *	\$1,369	\$1,715	\$346 *
Kentucky	\$2,267	\$2,228	-\$39	\$1,426	\$1,844	\$418 *	\$1,543	\$1,905	\$362 *
Louisiana	\$1,638	\$1,384	-\$254	\$1,260	\$1,518	\$258 *	\$1,320	\$1,494	\$174
Maine	\$2,764	\$2,625	-\$139	\$1,864	\$1,961	\$97	\$2,067	\$2,103	\$36
Maryland	\$1,769	\$1,866	\$97	\$1,028	\$1,697	\$669 *	\$1,128	\$1,727	\$599 *
Massachusetts	\$1,555	\$1,519	-\$36	\$1,129	\$1,365	\$236 *	\$1,202	\$1,391	\$189
Michigan	\$1,697	\$1,944	\$247	\$1,383	\$1,274	-\$109	\$1,431	\$1,379	-\$52
Minnesota	\$2,180	\$2,149	-\$31	\$1,745	\$1,726	-\$19	\$1,819	\$1,782	-\$37
Mississippi	\$1,515	\$1,924	\$409	\$1,457	\$1,668	\$211	\$1,470	\$1,709	\$239
Missouri	\$2,102	\$2,569	\$467	\$1,694	\$1,905	\$211	\$1,762	\$2,009	\$247
Montana	\$1,901	\$2,423	\$522	\$2,173	\$1,922	-\$251	\$2,104	\$2,039	-\$65
Nebraska	\$2,330	\$2,222	-\$108	\$1,685	\$1,631	-\$54	\$1,760	\$1,710	-\$50
Nevada	\$1,445	\$1,904	\$459	\$1,016	\$1,574	\$558 *	\$1,087	\$1,634	\$547 *
New Hampshire	\$2,624	\$3,371	\$747 *	\$1,822	\$2,182	\$360	\$1,988	\$2,434	\$446 *
New Jersey	\$2,083	\$2,049	-\$34	\$1,474	\$1,377	-\$97	\$1,608	\$1,515	-\$93
New Mexico	\$1,381	\$1,956	\$575 *	\$1,478	\$1,135	-\$343 *	\$1,461	\$1,301	-\$160
New York	\$1,480	\$2,052	\$572 *	\$1,270	\$1,724	\$454 *	\$1,317	\$1,789	\$472 *
North Carolina	\$2,265	\$2,520	\$255	\$1,665	\$1,845	\$180	\$1,794	\$1,963	\$169
North Dakota	\$1,152	\$1,434	\$282	\$1,418	\$1,770	\$352 *	\$1,354	\$1,695	\$341 *
Ohio	\$1,804	\$2,443	\$639 *	\$1,387	\$1,615	\$228 *	\$1,461	\$1,781	\$320 *
Oklahoma	\$1,750	\$1,946	\$196	\$1,611	\$1,740	\$129	\$1,639	\$1,787	\$148
Oregon	\$1,936	\$1,917	-\$19	\$1,348	\$1,961	\$613 *	\$1,496	\$1,950	\$454 *
Pennsylvania	\$1,669	\$1,809	\$140	\$1,206	\$1,563	\$357 *	\$1,289	\$1,603	\$314 *
Rhode Island	\$1,574	\$1,660	\$86	\$1,352	\$1,555	\$203	\$1,400	\$1,583	\$183
South Carolina	\$1,848	\$2,327	\$479	\$1,751	\$1,637	-\$114	\$1,767	\$1,719	-\$48
South Dakota	\$2,214	\$2,404	\$190	\$1,575	\$1,716	\$141	\$1,725	\$1,889	\$164
Tennessee	\$2,548	\$2,830	\$282	\$1,732	\$2,038	\$306	\$1,836	\$2,142	\$306 *
Texas	\$2,454	\$2,610	\$156	\$1,679	\$1,729	\$50	\$1,802	\$1,872	\$70
Utah	\$1,421	\$1,308	-\$113	\$1,573	\$1,461	-\$112	\$1,549	\$1,438	-\$111
Vermont	\$1,833	\$2,211	\$378	\$1,493	\$1,678	\$185	\$1,583	\$1,819	\$236
Virginia	\$1,438	\$1,986	\$548 *	\$1,115	\$1,429	\$314 *	\$1,162	\$1,523	\$361 *
Washington	\$1,900	\$1,685	-\$215	\$1,308	\$1,298	-\$10	\$1,426	\$1,379	-\$47
West Virginia	\$1,628	\$1,857	\$229	\$1,380	\$1,741	\$361	\$1,423	\$1,758	\$335 *
Wisconsin	\$1,811	\$2,028	\$217	\$1,578	\$1,790	\$212	\$1,617	\$1,828	\$211
Wyoming	\$2,061	\$2,143	\$82	\$1,537	\$1,576	\$39	\$1,689	\$1,746	\$57
United States	\$1,964	\$2,105	\$141 *	\$1,451	\$1,615	\$164 *	\$1,541	\$1,696	\$155 *

* Significant difference at the 95% confidence level.

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



TABLE 11. FAMILY COVERAGE AVERAGE DEDUCTIBLE BY FIRM SIZE AND STATE, 2015-2016

State	Firm Size <50			Firm Size 50+			All Firm Sizes		
	2015	2016	2015-2016 Change	2015	2016	2015-2016 Change	2015	2016	2015-2016 Change
Alabama	\$2,363	\$3,289	\$926	\$1,678	\$2,069	\$391	\$1,775	\$2,193	\$418
Alaska	\$4,076	\$3,697	-\$379	\$2,419	\$2,681	\$262	\$2,629	\$2,845	\$216
Arizona	\$4,346	\$5,127	\$781	\$2,867	\$3,487	\$620	\$3,005	\$3,652	\$647
Arkansas	\$4,131	\$3,124	-\$1,007	\$2,407	\$2,574	\$167	\$2,628	\$2,632	\$4
California	\$4,238	\$2,999	-\$1,239 *	\$2,453	\$2,756	\$303	\$2,699	\$2,790	\$91
Colorado	\$4,566	\$4,581	\$15	\$2,912	\$3,311	\$399	\$3,090	\$3,481	\$391
Connecticut	\$5,272	\$4,219	-\$1,053	\$3,251	\$4,004	\$753 *	\$3,578	\$4,041	\$463
Delaware	\$3,724	\$2,988	-\$736	\$1,919	\$3,124	\$1,205 *	\$2,034	\$3,112	\$1,078 *
D.C.	\$2,399	\$2,143	-\$256	\$1,931	\$2,242	\$311	\$1,976	\$2,234	\$258
Florida	\$5,231	\$3,942	-\$1,289	\$3,089	\$3,056	-\$33	\$3,250	\$3,118	-\$132
Georgia	\$4,883	\$5,323	\$440	\$2,991	\$2,755	-\$236	\$3,145	\$2,950	-\$195
Hawaii	NA	\$1,613	NA NA	\$2,282	\$2,456	\$174	\$2,275	\$2,358	\$83
Idaho	\$3,525	\$5,083	\$1,558	\$2,736	\$3,233	\$497	\$2,823	\$3,410	\$587
Illinois	\$3,669	\$4,159	\$490	\$2,525	\$2,367	-\$158	\$2,703	\$2,628	-\$75
Indiana	\$6,435	\$5,593	-\$842	\$2,937	\$3,154	\$217	\$3,175	\$3,391	\$216
Iowa	\$3,938	\$3,701	-\$237	\$3,202	\$2,789	-\$413	\$3,294	\$2,921	-\$373
Kansas	\$2,434	\$3,745	\$1,311 *	\$2,209	\$2,927	\$718 *	\$2,242	\$3,056	\$814 *
Kentucky	\$5,213	\$5,008	-\$205	\$2,413	\$3,351	\$938 *	\$2,658	\$3,520	\$862 *
Louisiana	\$2,847	\$3,663	\$816	\$2,602	\$2,590	-\$12	\$2,628	\$2,738	\$110
Maine	\$7,527	\$6,641	-\$886	\$2,948	\$3,124	\$176	\$3,637	\$3,714	\$77
Maryland	\$2,702	\$4,601	\$1,899 *	\$1,941	\$2,926	\$985 *	\$2,022	\$3,100	\$1,078 *
Massachusetts	\$3,121	\$2,662	-\$459	\$2,259	\$2,764	\$505	\$2,363	\$2,746	\$383
Michigan	\$3,303	\$3,743	\$440	\$2,753	\$2,685	-\$68	\$2,853	\$2,834	-\$19
Minnesota	\$4,522	\$3,237	-\$1,285	\$3,430	\$3,303	-\$127	\$3,545	\$3,295	-\$250
Mississippi	NA	\$3,743	NA NA	\$2,445	\$3,023	\$578 *	\$2,494	\$3,111	\$617 *
Missouri	\$4,398	\$5,225	\$827	\$3,056	\$3,624	\$568	\$3,163	\$3,773	\$610
Montana	\$4,081	\$5,310	\$1,229	\$2,984	\$3,176	\$192	\$3,234	\$3,590	\$356
Nebraska	\$4,415	\$4,999	\$584	\$3,065	\$3,181	\$116	\$3,204	\$3,424	\$220
Nevada	\$4,022	\$3,323	-\$699	\$1,463	\$2,616	\$1,153 *	\$1,632	\$2,712	\$1,080 *
New Hampshire	\$5,874	\$7,420	\$1,546	\$3,708	\$4,475	\$767 *	\$4,143	\$4,992	\$849 *
New Jersey	\$4,452	\$3,404	-\$1,048	\$2,761	\$2,551	-\$210	\$3,098	\$2,689	-\$409
New Mexico	\$2,824	\$3,868	\$1,044	\$2,758	\$2,548	-\$210	\$2,764	\$2,724	-\$40
New York	\$3,310	\$3,634	\$324	\$2,439	\$3,008	\$569 *	\$2,574	\$3,099	\$525 *
North Carolina	\$4,140	\$4,295	\$155	\$2,916	\$3,067	\$151	\$3,033	\$3,215	\$182
North Dakota	\$2,759	\$2,794	\$35	\$2,810	\$2,891	\$81	\$2,802	\$2,877	\$75
Ohio	\$4,202	\$3,854	-\$348	\$2,440	\$2,973	\$533	\$2,643	\$3,119	\$476
Oklahoma	\$3,828	\$3,178	-\$650	\$2,701	\$3,019	\$318	\$2,829	\$3,051	\$222
Oregon	\$3,793	\$4,092	\$299	\$2,178	\$3,967	\$1,789 *	\$2,462	\$3,988	\$1,526 *
Pennsylvania	\$3,799	\$3,699	-\$100	\$2,567	\$2,962	\$395	\$2,740	\$3,030	\$290
Rhode Island	\$3,111	\$3,249	\$138	\$3,073	\$2,841	-\$232	\$3,083	\$2,912	-\$171
South Carolina	\$3,622	\$5,373	\$1,751	\$2,840	\$2,954	\$114	\$2,888	\$3,133	\$245
South Dakota	\$3,602	\$4,526	\$924	\$2,897	\$3,615	\$718	\$3,012	\$3,767	\$755 *
Tennessee	\$4,586	\$5,361	\$775	\$2,978	\$3,570	\$592	\$3,136	\$3,662	\$526
Texas	\$5,370	\$5,121	-\$249	\$3,045	\$2,945	-\$100	\$3,288	\$3,185	-\$103
Utah	\$3,236	\$2,950	-\$286	\$3,230	\$2,513	-\$717 *	\$3,231	\$2,606	-\$625 *
Vermont	\$4,440	\$5,430	\$990	\$3,217	\$2,686	-\$531	\$3,471	\$3,145	-\$326
Virginia	\$2,714	\$4,641	\$1,927 *	\$2,133	\$2,421	\$288	\$2,194	\$2,683	\$489 *
Washington	\$3,387	\$3,486	\$99	\$2,623	\$2,622	-\$1	\$2,751	\$2,747	-\$4
West Virginia	\$3,109	\$3,527	\$418	\$2,202	\$3,122	\$920 *	\$2,328	\$3,156	\$828 *
Wisconsin	\$4,711	\$3,483	-\$1,228	\$3,312	\$3,543	\$231	\$3,497	\$3,534	\$37
Wyoming	\$5,282	\$3,657	-\$1,625 *	\$3,175	\$2,816	-\$359	\$3,639	\$3,024	-\$615
United States	\$4,068	\$3,940	-\$128	\$2,704	\$2,944	\$240 *	\$2,871	\$3,069	\$198 *

* Significant difference at the 95% confidence level. N/A - Not available due to insufficient sample size.
Source: SHADAC analysis of the Medical Expenditure Panel Survey-Insurance Component (MEPS-IC), 2015, 2016.



TABLE 12. PERCENT ENROLLED IN HIGH-Deductible HEALTH PLANS (HDHP)~ BY FIRM SIZE AND STATE, 2015-2016

State	Firm Size <50			Firm Size 50+			All Firm Sizes		
	2015	2016	2015-2016 Pp Change	2015	2016	2015-2016 Pp Change	2015	2016	2015-2016 Pp Change
Alabama	26.7%	39.3%	12.6	23.5%	31.8%	8.3	24.0%	32.7%	8.8
Alaska	61.0%	46.7%	-14.3	42.7%	43.8%	1.1	45.3%	44.2%	-1.0
Arizona	54.8%	60.3%	5.5	43.2%	57.0%	13.8 *	44.7%	57.4%	12.7 *
Arkansas	37.5%	34.4%	-3.1	29.6%	33.0%	3.4	30.8%	33.1%	2.4
California	31.2%	22.3%	-8.9 *	28.6%	29.3%	0.7	29.0%	28.1%	-0.9
Colorado	39.4%	58.8%	19.5 *	47.4%	53.7%	6.3	46.1%	54.6%	8.4
Connecticut	52.1%	62.4%	10.2	50.1%	58.7%	8.6	50.5%	59.3%	8.8
Delaware	37.2%	46.3%	9.1	34.0%	46.3%	12.2	34.4%	46.3%	11.8
D.C.	20.5%	20.5%	0.0	19.0%	23.7%	4.7	19.2%	23.2%	4.0
Florida	57.5%	45.9%	-11.6	52.2%	39.1%	-13.1 *	53.0%	39.9%	-13.1 *
Georgia	64.6%	62.0%	-2.5	44.3%	47.5%	3.2	46.6%	49.1%	2.4
Hawaii	N/A	N/A	N/A	15.6%	13.2%	-2.4	12.9%	11.8%	-1.1
Idaho	56.8%	50.8%	-6.0	36.3%	44.7%	8.4	39.8%	45.7%	6.0
Illinois	42.2%	44.3%	2.2	32.5%	32.1%	-0.4	33.8%	33.9%	0.0
Indiana	80.6%	57.1%	-23.5 *	48.5%	48.1%	-0.4	52.1%	49.2%	-2.9
Iowa	46.4%	51.6%	5.2	47.1%	47.7%	0.6	47.0%	48.3%	1.3
Kansas	44.5%	45.2%	0.8	37.7%	56.7%	19.0 *	38.8%	54.7%	15.8 *
Kentucky	56.5%	71.5%	15.0	37.2%	58.8%	21.5 *	39.7%	60.4%	20.8 *
Louisiana	48.5%	29.7%	-18.7	37.2%	40.5%	3.3	38.8%	38.7%	0.0
Maine	75.3%	68.1%	-7.2	51.0%	53.1%	2.1	55.4%	56.0%	0.6
Maryland	49.9%	59.8%	9.9	28.7%	41.6%	12.9 *	31.5%	44.3%	12.7 *
Massachusetts	36.8%	32.6%	-4.2	25.8%	39.8%	14.0 *	27.5%	38.6%	11.1 *
Michigan	41.8%	36.7%	-5.0	40.8%	43.1%	2.2	41.0%	42.1%	1.1
Minnesota	45.2%	50.3%	5.0	52.4%	51.0%	-1.4	51.4%	50.9%	-0.5
Mississippi	37.8%	41.1%	3.3	35.4%	41.0%	5.6	35.8%	41.0%	5.2
Missouri	58.7%	60.0%	1.3	40.8%	57.8%	17.0 *	43.0%	58.1%	15.1 *
Montana	38.8%	59.3%	20.5 *	54.0%	49.3%	-4.7	50.3%	51.4%	1.1
Nebraska	50.3%	60.3%	9.9	47.9%	50.2%	2.2	48.2%	51.5%	3.3
Nevada	31.7%	38.3%	6.6	23.8%	35.0%	11.2	24.8%	35.5%	10.6
New Hampshire	68.3%	77.1%	8.9	60.4%	67.3%	6.9	61.9%	69.2%	7.3
New Jersey	50.5%	49.0%	-1.5	39.0%	38.6%	-0.4	41.5%	40.7%	-0.8
New Mexico	26.0%	49.8%	23.8 *	41.0%	29.0%	-12.0	38.9%	32.3%	-6.6
New York	32.0%	39.5%	7.5	31.4%	39.3%	7.9	31.5%	39.3%	7.8 *
North Carolina	60.6%	66.1%	5.5	46.8%	44.5%	-2.3	49.0%	47.5%	-1.5
North Dakota	24.3%	25.5%	1.2	40.7%	48.8%	8.1	37.2%	44.0%	6.8
Ohio	53.7%	60.1%	6.5	44.1%	41.0%	-3.1	45.5%	44.4%	-1.1
Oklahoma	40.9%	36.2%	-4.7	40.2%	43.4%	3.2	40.4%	41.9%	1.6
Oregon	37.2%	46.6%	9.4	37.1%	49.8%	12.7	37.2%	49.2%	12.1 *
Pennsylvania	29.3%	32.5%	3.3	23.3%	37.5%	14.2 *	24.3%	36.7%	12.5 *
Rhode Island	55.9%	47.7%	-8.2	34.9%	38.2%	3.3	39.9%	40.2%	0.3
South Carolina	47.0%	53.0%	5.9	51.6%	50.9%	-0.8	51.1%	51.1%	0.0
South Dakota	62.2%	61.9%	-0.3	44.3%	55.9%	11.5	47.9%	57.1%	9.2
Tennessee	66.7%	69.9%	3.1	48.5%	55.6%	7.2	50.4%	57.1%	6.7
Texas	56.1%	59.3%	3.2	43.9%	46.8%	2.9	45.6%	48.5%	3.0
Utah	49.2%	34.5%	-14.8	60.2%	45.4%	-14.8 *	58.5%	43.7%	-14.8 *
Vermont	47.7%	51.2%	3.5	37.4%	41.3%	3.9	39.6%	43.6%	4.0
Virginia	28.9%	49.4%	20.5 *	26.6%	34.3%	7.7	26.9%	36.5%	9.6 *
Washington	35.7%	41.7%	6.0	41.7%	42.6%	0.9	40.6%	42.4%	1.9
West Virginia	34.9%	41.5%	6.7	36.3%	45.2%	8.9	36.1%	44.8%	8.7
Wisconsin	51.5%	51.1%	-0.4	47.7%	52.6%	5.0	48.3%	52.4%	4.1
Wyoming	56.7%	45.4%	-11.3	36.5%	44.5%	8.0	41.7%	44.7%	3.0
United States	44.1%	45.1%	1.0	38.5%	42.1%	3.6 *	39.4%	42.6%	3.2 *

* Significant difference at the 95% confidence level. ~For this analysis, high-deductible health plans are defined as plans that meet the minimum deductible amount required for Health Savings Account (HSA) eligibility - \$1,300 for an individual and \$2,600 for a family in 2016. This includes workers enrolled in single and family plans. N/A - Not available due to insufficient sample size. Source: SHADAC analysis of the Medical Expenditure Panel Survey-Insurance Component (MEPS-IC), 2015, 2016.



TABLE 13. NUMBER OF WORKERS ENROLLED IN HIGH-DEDUCTIBLE HEALTH PLANS (HDHP)~ BY STATE, 2015-2016

State	All Firm Sizes	
	2015	2016
Alabama	175,882	265,078
Alaska	52,047	48,373
Arizona	431,977	596,855
Arkansas	148,805	167,055
California	1,987,079	1,924,816
Colorado	392,604	540,690
Connecticut	363,118	417,037
Delaware	72,581	88,443
D.C.	54,125	59,112
Florida	1,900,365	1,394,319
Georgia	783,937	865,957
Hawaii	41,260	37,660
Idaho	98,401	121,946
Illinois	810,542	882,523
Indiana	636,524	655,447
Iowa	281,147	312,266
Kansas	218,044	314,575
Kentucky	296,914	477,579
Louisiana	305,922	305,097
Maine	119,834	123,133
Maryland	330,352	469,459
Massachusetts	417,115	603,125
Michigan	698,235	766,925
Minnesota	606,792	674,451
Mississippi	135,168	180,941
Missouri	512,516	661,316
Montana	69,992	70,838
Nebraska	164,335	206,633
Nevada	159,404	171,454
New Hampshire	164,920	175,199
New Jersey	673,910	662,651
New Mexico	88,781	79,271
New York	1,105,666	1,314,079
North Carolina	814,696	807,783
North Dakota	61,375	78,184
Ohio	1,096,957	969,283
Oklahoma	254,408	260,192
Oregon	262,890	368,103
Pennsylvania	646,777	962,888
Rhode Island	69,807	71,310
South Carolina	402,071	394,368
South Dakota	78,652	91,181
Tennessee	529,882	695,606
Texas	2,180,851	2,327,118
Utah	285,225	245,484
Vermont	43,135	48,016
Virginia	413,537	550,889
Washington	471,547	537,827
West Virginia	87,020	105,600
Wisconsin	533,066	593,228
Wyoming	35,030	36,340
United States	22,571,143	24,812,022

~For this analysis, high-deductible health plans are defined as plans that meet the minimum deductible amount required for Health Savings Account (HSA) eligibility - \$1,300 for an individual and \$2,600 for a family in 2016. This includes workers enrolled in single and family plans.

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