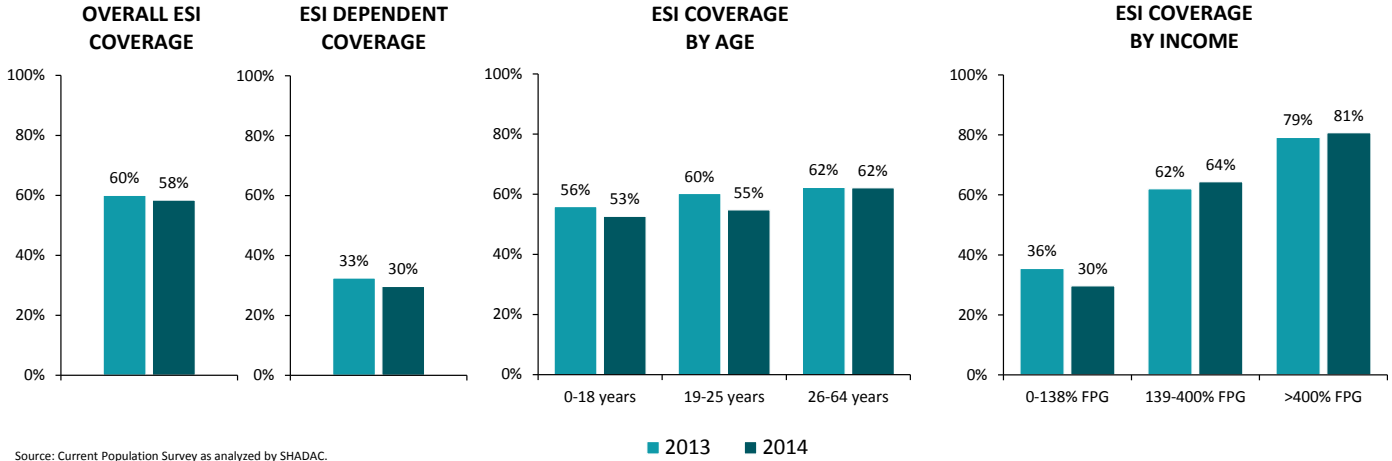
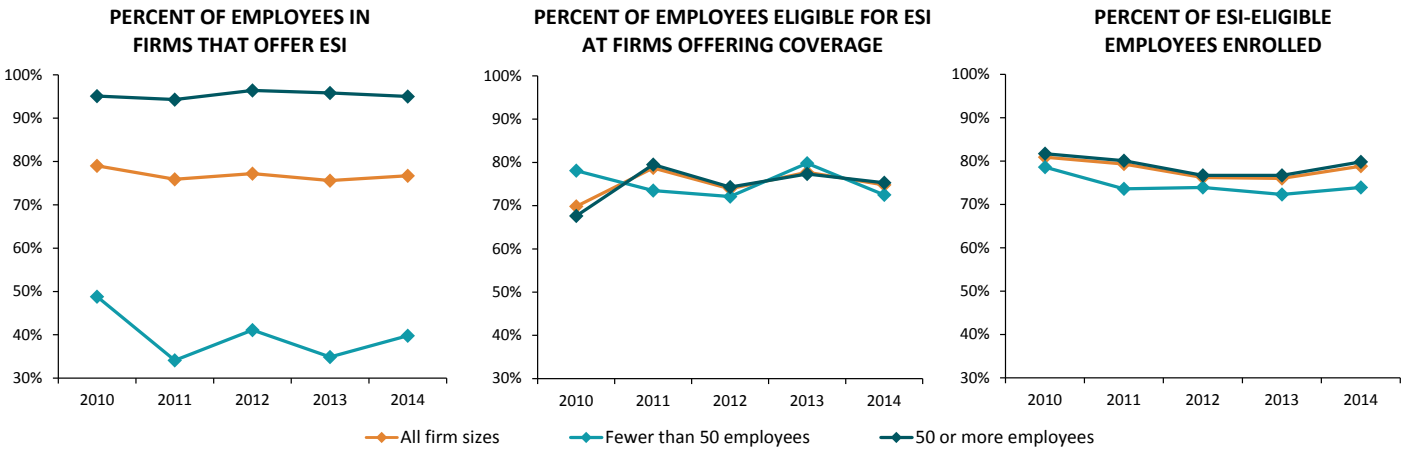


ESI BEFORE AND AFTER THE ACA, 2013 TO 2014 (PEOPLE AGED 0-64 YEARS)



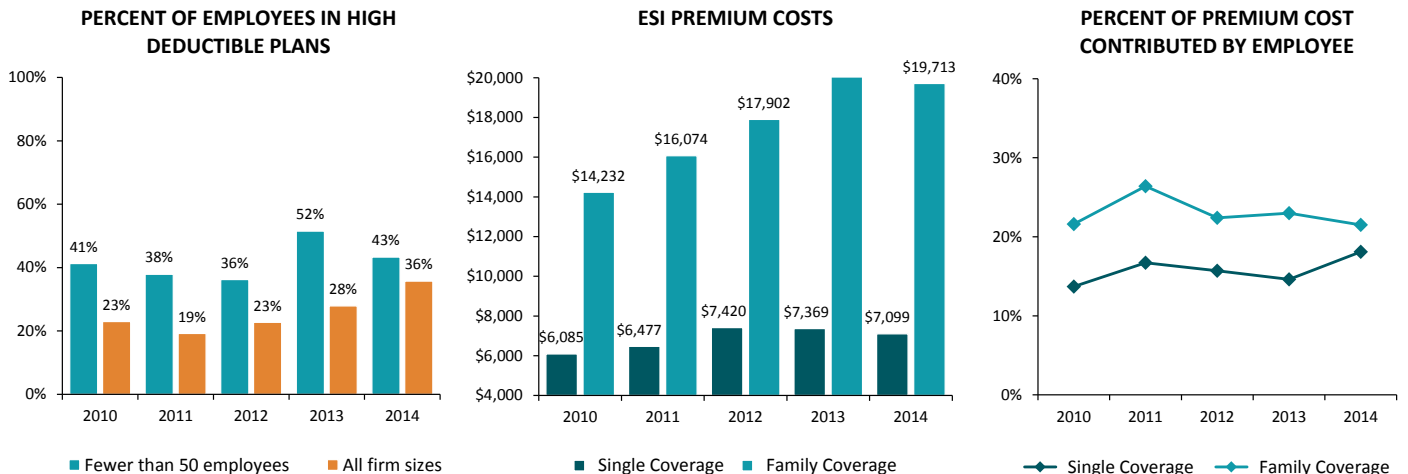
Source: Current Population Survey as analyzed by SHADAC.

TRENDS IN EMPLOYEE ACCESS TO ESI 2010 TO 2014 †



Source: Medical Expenditure Panel Survey / Insurance Component as analyzed by SHADAC.

TRENDS IN ESI COSTS, 2010 TO 2014 †



Source: Medical Expenditure Panel Survey / Insurance Component as analyzed by SHADAC.

ALASKA

ESI BEFORE AND AFTER THE ACA, 2013 TO 2014 (PEOPLE AGED 0-64)

	2010	2011	2012	2013	2014	Test
ESI Coverage						
Percent of population with ESI policyholder coverage				27.5%	28.7%	
Percent of population with ESI dependent coverage				32.5%	29.7%	
Percent of population with ESI coverage				60.0%	58.4%	
Trends in ESI Coverage by Age						
Percent aged 0-18 with ESI coverage				55.9%	52.6%	
Percent aged 19-25 with ESI coverage				60.2%	54.8%	
Percent aged 26-64 with ESI coverage				62.3%	62.2%	
Trends in ESI Coverage by Income						
Percent of low-income population (0-138% FPG) with ESI coverage				35.5%	29.7%	
Percent of middle-income population (139-400% FPG) with ESI coverage				62.1%	64.4%	
Percent of high-income population (>400% FPG) with ESI coverage				79.2%	80.7%	

Because of the redesign of the health insurance questions in the CPS in 2013 (and the consequent break in series), estimates from 2010 to 2012 are suppressed.

TRENDS IN ESI OFFER, 2010 TO 2014 †

Percent of Employers Offering ESI						
Fewer than 50 employees	29.6%	23.2%	23.1%	21.2%	23.8%	
50 or more employees	93.4%	94.0%	96.5%	95.6%	94.5%	
All firm sizes	44.4%	39.2%	40.3%	39.6%	39.7%	

TRENDS IN EMPLOYEE ACCESS TO ESI, 2010 TO 2014 †

Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	48.8%	34.1%	41.1%	34.9%	39.8%	
50 or more employees	95.1%	94.3%	96.4%	95.8%	95.0%	
All firm sizes	79.0%	75.9%	77.2%	75.6%	76.7%	

Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	78.1%	73.5%	72.1%	79.8%	72.5%	
50 or more employees	67.6%	79.5%	74.3%	77.3%	75.3%	
All firm sizes	69.8%	78.7%	73.9%	77.7%	74.8%	

Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	78.6%	73.6%	73.9%	72.3%	73.9%	
50 or more employees	81.7%	80.1%	76.7%	76.7%	79.8%	
All firm sizes	80.9%	79.3%	76.2%	76.0%	78.8%	

TRENDS IN ESI COSTS, 2010 TO 2014 †

Percent of Employees in High-Deductible Plans						
Fewer than 50 employees	41.3%	37.9%	36.2%	51.5%	43.3%	
All firm sizes	23.0%	19.2%	22.7%	27.9%	35.7%	

Single Coverage						
Average annual premium	\$6,085	\$6,477	\$7,420	\$7,369	\$7,099	
Average employee share	13.7%	16.7%	15.7%	14.6%	18.1%	*

Family Coverage						
Average annual premium	\$14,232	\$16,074	\$17,902	\$20,715	\$19,713	
Average employee share	21.6%	26.4%	22.4%	23.0%	21.5%	

* Significant difference between 2013 and 2014 estimates at the 95% confidence level.

† All references are to private sector employers and employees.

Note: FPG refers to federal poverty guidelines established by the U.S. Department of Health and Human Services.

For a family of four, the federal poverty guideline corresponded to annual income of \$22,050 in 2010 and \$23,850 in 2014.

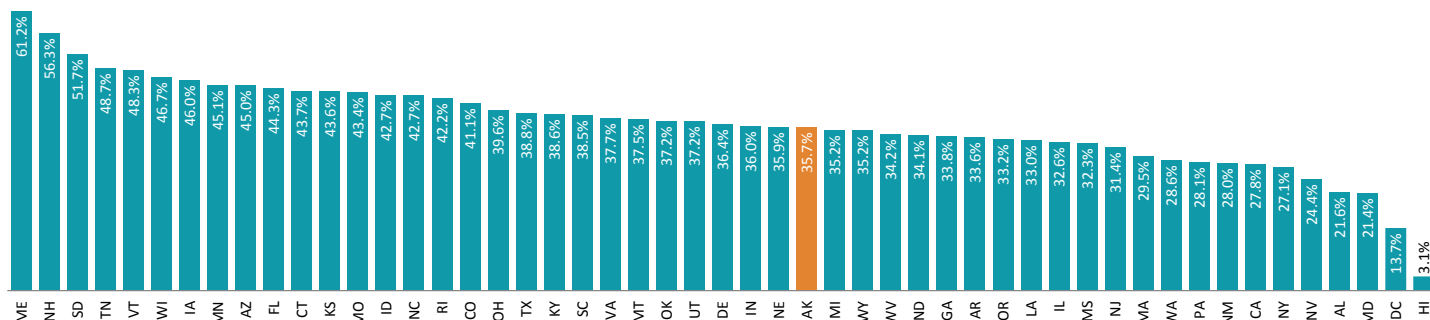
NA--Not available due to insufficient sample size.

Please see www.shadac.org/ESIReport2016 for information on definitions and methods.

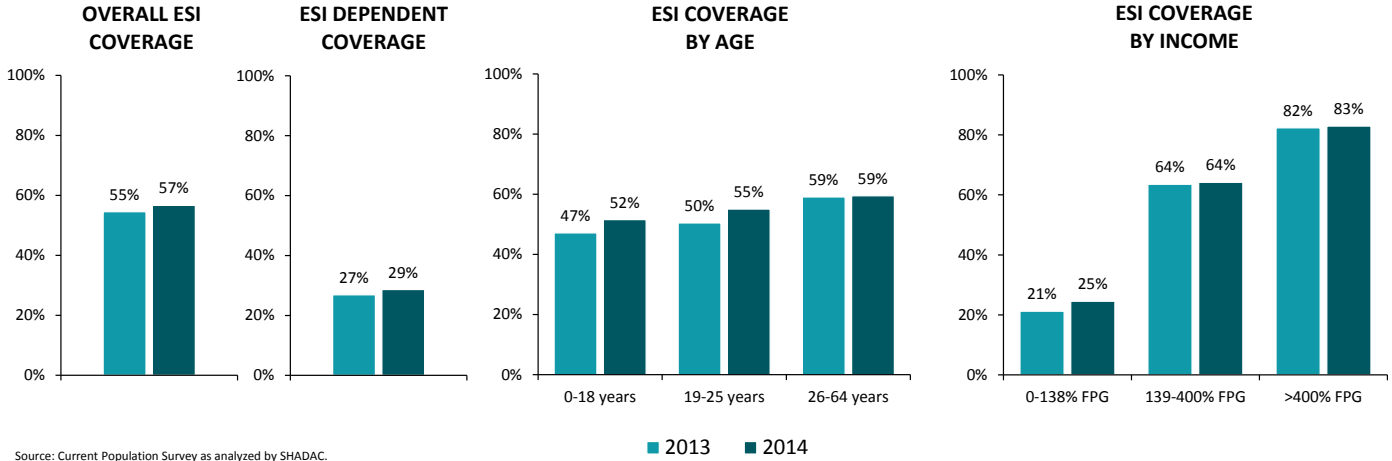
Data sources: CPS Data Series developed from the U.S. Census Bureau Current Population Survey Annual Social and Economic Supplement, 2013-2014. Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component 2010-2014.

EXPLORING STATE VARIATION: PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2014 †

To learn more about state variation across ESI indicators, access the 50-state comparison tables at www.shadac.org/ESIReport2016.

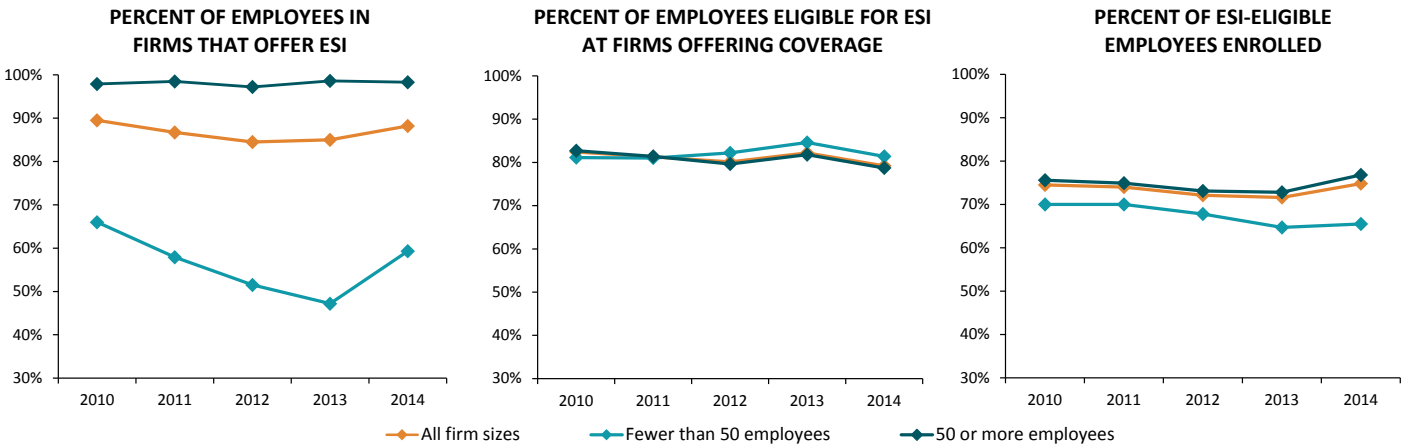


ESI BEFORE AND AFTER THE ACA, 2013 TO 2014 (PEOPLE AGED 0-64 YEARS)



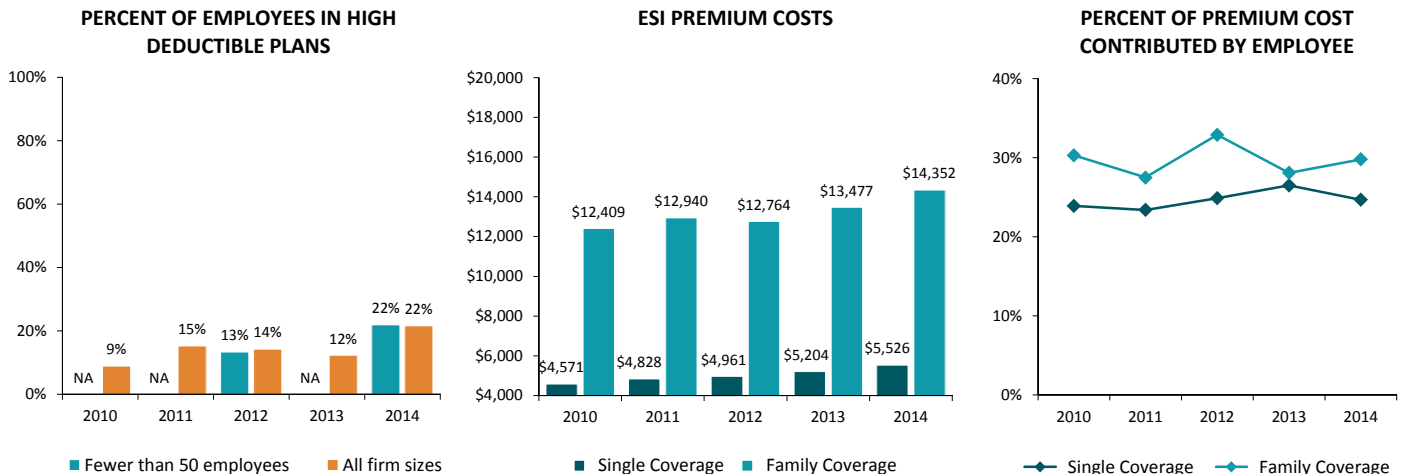
Source: Current Population Survey as analyzed by SHADAC.

TRENDS IN EMPLOYEE ACCESS TO ESI 2010 TO 2014 †



Source: Medical Expenditure Panel Survey / Insurance Component as analyzed by SHADAC.

TRENDS IN ESI COSTS, 2010 TO 2014 †



Source: Medical Expenditure Panel Survey / Insurance Component as analyzed by SHADAC.

ALABAMA

ESI BEFORE AND AFTER THE ACA, 2013 TO 2014 (PEOPLE AGED 0-64)

	2010	2011	2012	2013	2014	Test
ESI Coverage						
Percent of population with ESI policyholder coverage				27.7%	28.0%	
Percent of population with ESI dependent coverage				26.9%	28.6%	
Percent of population with ESI coverage				54.5%	56.6%	
Trends in ESI Coverage by Age						
Percent aged 0-18 with ESI coverage				47.2%	51.5%	
Percent aged 19-25 with ESI coverage				50.5%	55.0%	
Percent aged 26-64 with ESI coverage				59.1%	59.4%	
Trends in ESI Coverage by Income						
Percent of low-income population (0-138% FPG) with ESI coverage				21.2%	24.5%	
Percent of middle-income population (139-400% FPG) with ESI coverage				63.6%	64.2%	
Percent of high-income population (>400% FPG) with ESI coverage				82.4%	82.9%	

Because of the redesign of the health insurance questions in the CPS in 2013 (and the consequent break in series), estimates from 2010 to 2012 are suppressed.

TRENDS IN ESI OFFER, 2010 TO 2014 †

Percent of Employers Offering ESI						
Fewer than 50 employees	44.0%	37.5%	34.8%	29.0%	38.2%	
50 or more employees	98.1%	97.5%	96.8%	97.2%	96.7%	
All firm sizes	60.5%	55.1%	52.4%	49.7%	54.9%	

TRENDS IN EMPLOYEE ACCESS TO ESI, 2010 TO 2014 †

Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	66.0%	57.9%	51.5%	47.2%	59.3%	*
50 or more employees	97.9%	98.5%	97.2%	98.6%	98.3%	
All firm sizes	89.5%	86.7%	84.5%	85.0%	88.2%	

Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	81.1%	81.0%	82.2%	84.6%	81.4%	
50 or more employees	82.7%	81.4%	79.6%	81.8%	78.7%	
All firm sizes	82.4%	81.3%	80.1%	82.2%	79.2%	

Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	70.0%	70.0%	67.8%	64.7%	65.5%	
50 or more employees	75.6%	74.9%	73.1%	72.8%	76.8%	
All firm sizes	74.5%	74.0%	72.1%	71.6%	74.8%	

TRENDS IN ESI COSTS, 2010 to 2014 †

Percent of Employees in High-Deductible Plans						
Fewer than 50 employees	NA	NA	13.4%	NA	21.9%	
All firm sizes	8.9%	15.3%	14.3%	12.3%	21.6%	*

Single Coverage						
Average annual premium	\$4,571	\$4,828	\$4,961	\$5,204	\$5,526	
Average employee share	23.9%	23.4%	24.9%	26.5%	24.7%	

Family Coverage						
Average annual premium	\$12,409	\$12,940	\$12,764	\$13,477	\$14,352	
Average employee share	30.3%	27.5%	32.9%	28.1%	29.8%	

* Significant difference between 2013 and 2014 estimates at the 95% confidence level.

† All references are to private sector employers and employees.

Note: FPG refers to federal poverty guidelines established by the U.S. Department of Health and Human Services.

For a family of four, the federal poverty guideline corresponded to annual income of \$22,050 in 2010 and \$23,850 in 2014.

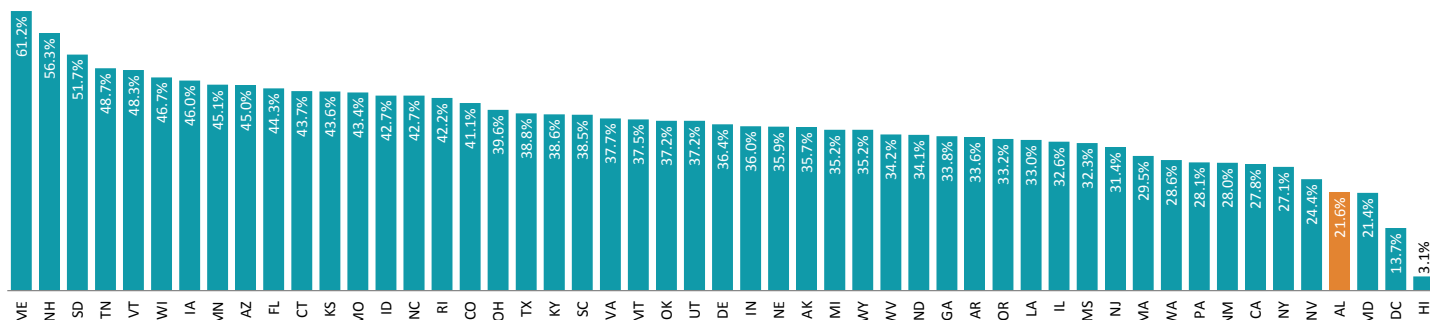
NA--Not available due to insufficient sample size.

Please see www.shadac.org/ESIReport2016 for information on definitions and methods.

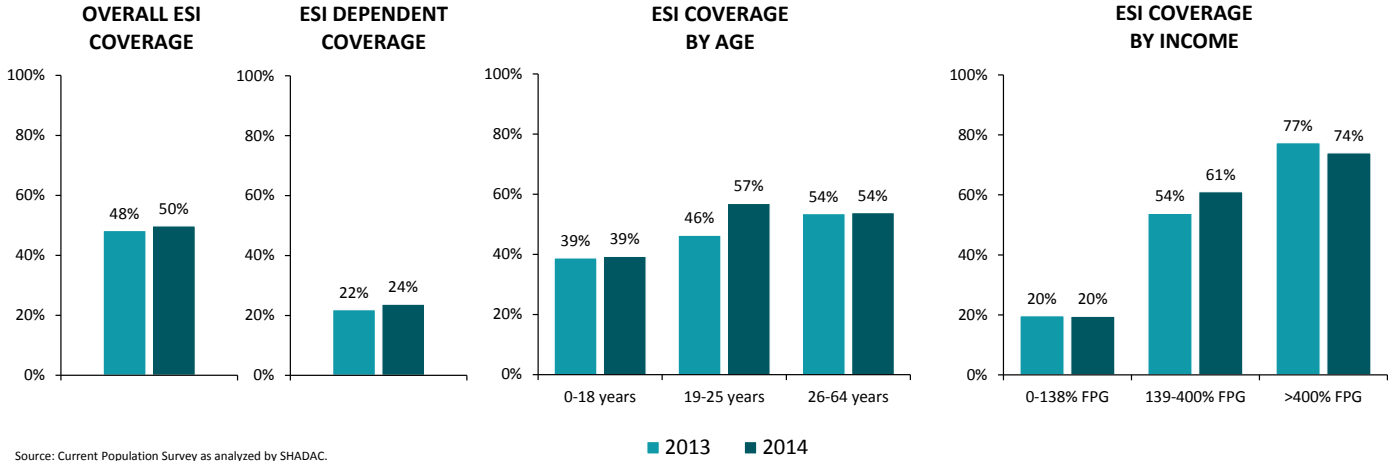
Data sources: CPS Data Series developed from the U.S. Census Bureau Current Population Survey Annual Social and Economic Supplement, 2013-2014. Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component 2010-2014.

EXPLORING STATE VARIATION: PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2014 †

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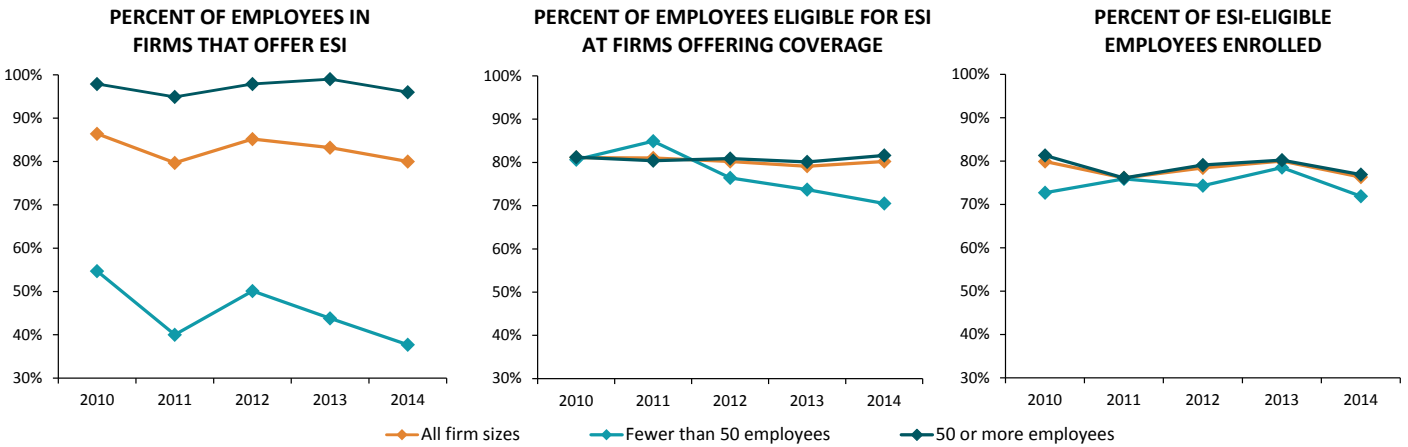


ESI BEFORE AND AFTER THE ACA, 2013 TO 2014 (PEOPLE AGED 0-64 YEARS)



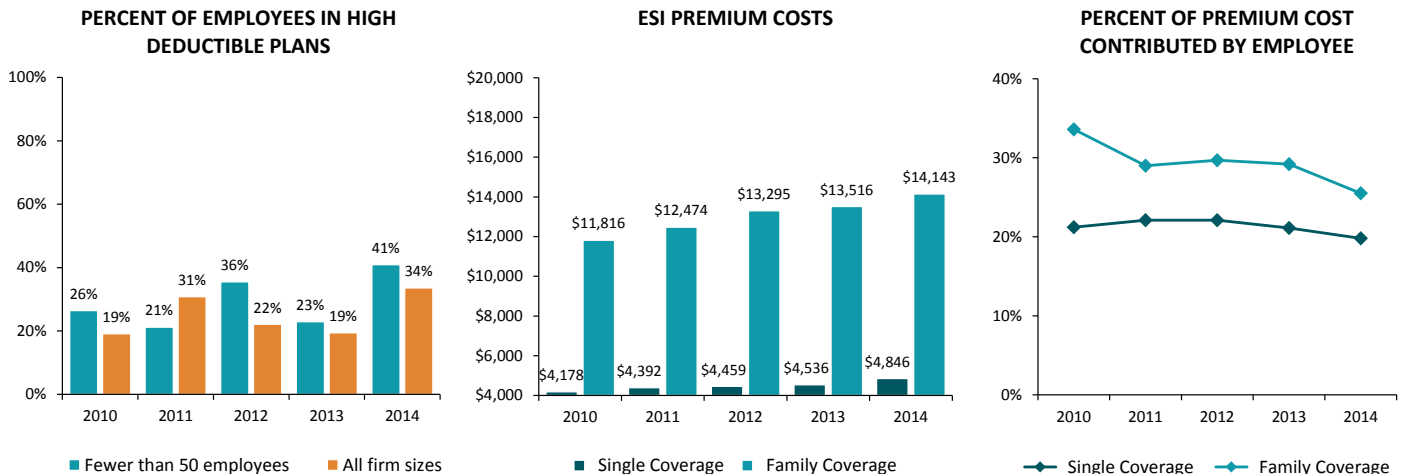
Source: Current Population Survey as analyzed by SHADAC.

TRENDS IN EMPLOYEE ACCESS TO ESI 2010 TO 2014 †



Source: Medical Expenditure Panel Survey / Insurance Component as analyzed by SHADAC.

TRENDS IN ESI COSTS, 2010 TO 2014 †



Source: Medical Expenditure Panel Survey / Insurance Component as analyzed by SHADAC.

ARKANSAS

ESI BEFORE AND AFTER THE ACA, 2013 TO 2014 (PEOPLE AGED 0-64)

	2010	2011	2012	2013	2014	Test
ESI Coverage						
Percent of population with ESI policyholder coverage				26.4%	26.1%	
Percent of population with ESI dependent coverage				21.9%	23.7%	
Percent of population with ESI coverage				48.3%	49.8%	
Trends in ESI Coverage by Age						
Percent aged 0-18 with ESI coverage				38.8%	39.3%	
Percent aged 19-25 with ESI coverage				46.4%	56.9%	
Percent aged 26-64 with ESI coverage				53.6%	53.9%	
Trends in ESI Coverage by Income						
Percent of low-income population (0-138% FPG) with ESI coverage				19.7%	19.5%	
Percent of middle-income population (139-400% FPG) with ESI coverage				53.9%	61.0%	*
Percent of high-income population (>400% FPG) with ESI coverage				77.4%	74.0%	

Because of the redesign of the health insurance questions in the CPS in 2013 (and the consequent break in series), estimates from 2010 to 2012 are suppressed.

TRENDS IN ESI OFFER, 2010 TO 2014 †

Percent of Employers Offering ESI						
Fewer than 50 employees	32.9%	24.1%	28.4%	26.4%	21.6%	
50 or more employees	95.3%	93.0%	97.0%	98.8%	94.6%	*
All firm sizes	50.2%	42.5%	47.5%	45.1%	39.8%	

TRENDS IN EMPLOYEE ACCESS TO ESI, 2010 TO 2014 †

Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	54.7%	40.0%	50.1%	43.8%	37.7%	
50 or more employees	97.9%	94.9%	97.9%	99.0%	96.0%	
All firm sizes	86.4%	79.7%	85.2%	83.2%	80.0%	

Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	80.6%	84.9%	76.4%	73.7%	70.5%	
50 or more employees	81.2%	80.4%	80.9%	80.1%	81.6%	
All firm sizes	81.1%	81.0%	80.2%	79.1%	80.2%	

Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	72.7%	75.9%	74.3%	78.5%	71.9%	
50 or more employees	81.3%	76.1%	79.1%	80.2%	76.9%	
All firm sizes	79.9%	76.1%	78.4%	80.0%	76.3%	

TRENDS IN ESI COSTS, 2010 TO 2014 †

Percent of Employees in High-Deductible Plans						
Fewer than 50 employees	26.4%	21.2%	35.5%	22.9%	40.9%	
All firm sizes	19.1%	30.8%	22.1%	19.4%	33.6%	*

Single Coverage						
Average annual premium	\$4,178	\$4,392	\$4,459	\$4,536	\$4,846	
Average employee share	21.2%	22.1%	22.1%	21.1%	19.8%	

Family Coverage						
Average annual premium	\$11,816	\$12,474	\$13,295	\$13,516	\$14,143	
Average employee share	33.6%	29.0%	29.7%	29.2%	25.5%	

* Significant difference between 2013 and 2014 estimates at the 95% confidence level.

† All references are to private sector employers and employees.

Note: FPG refers to federal poverty guidelines established by the U.S. Department of Health and Human Services.

For a family of four, the federal poverty guideline corresponded to annual income of \$22,050 in 2010 and \$23,850 in 2014.

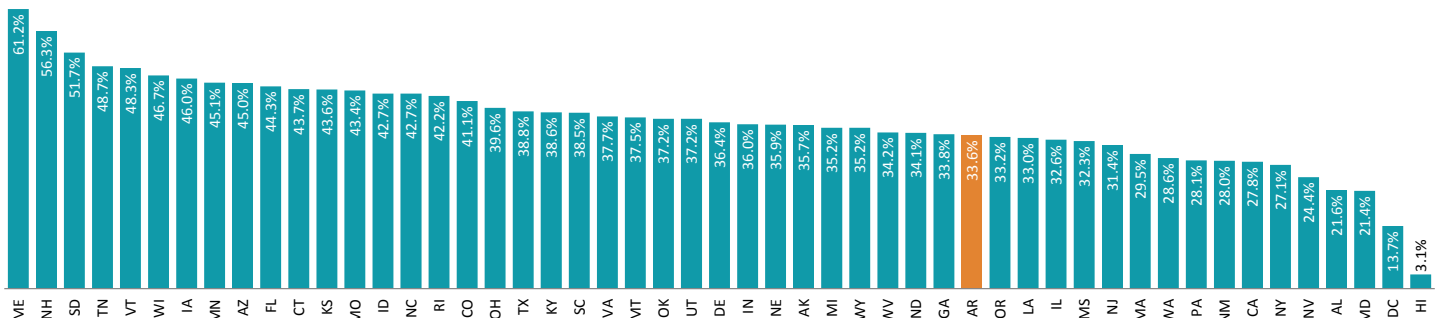
NA--Not available due to insufficient sample size.

Please see www.shadac.org/ESIReport2016 for information on definitions and methods.

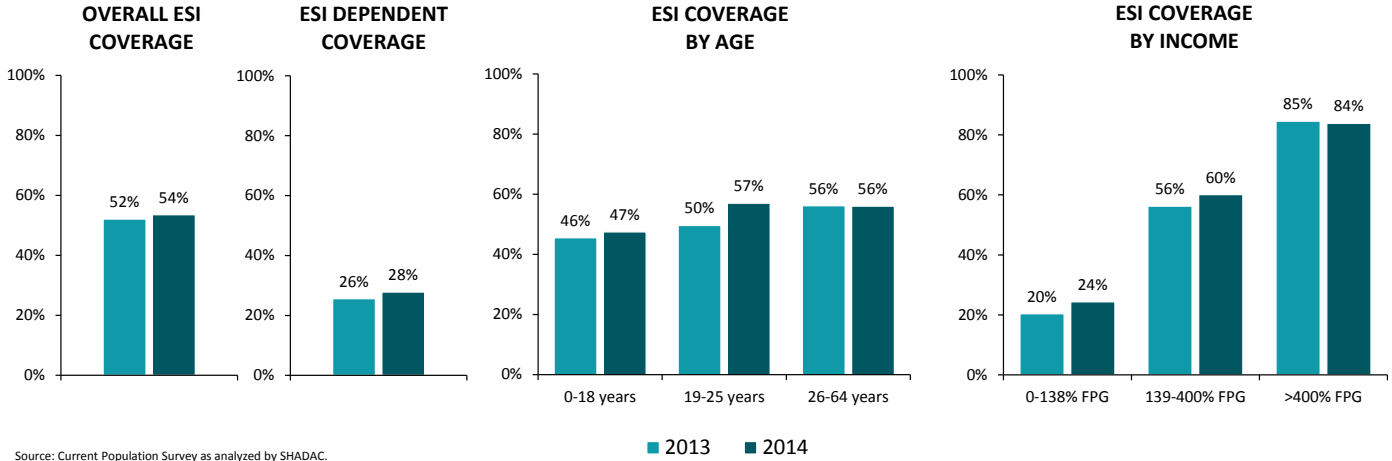
Data sources: CPS Data Series developed from the U.S. Census Bureau Current Population Survey Annual Social and Economic Supplement, 2013-2014. Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component 2010-2014.

EXPLORING STATE VARIATION: PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2014 †

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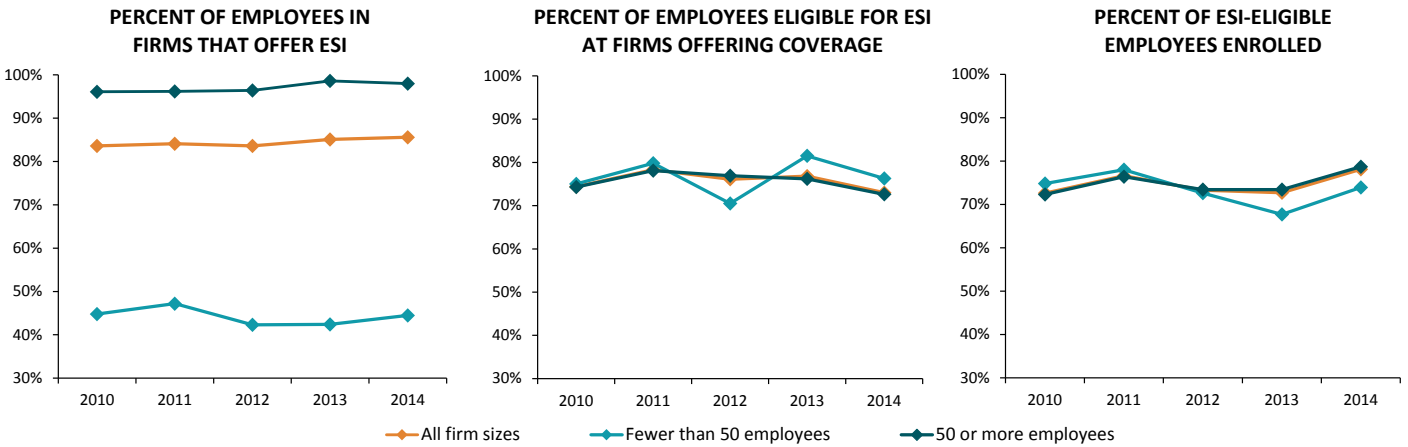


ESI BEFORE AND AFTER THE ACA, 2013 TO 2014 (PEOPLE AGED 0-64 YEARS)



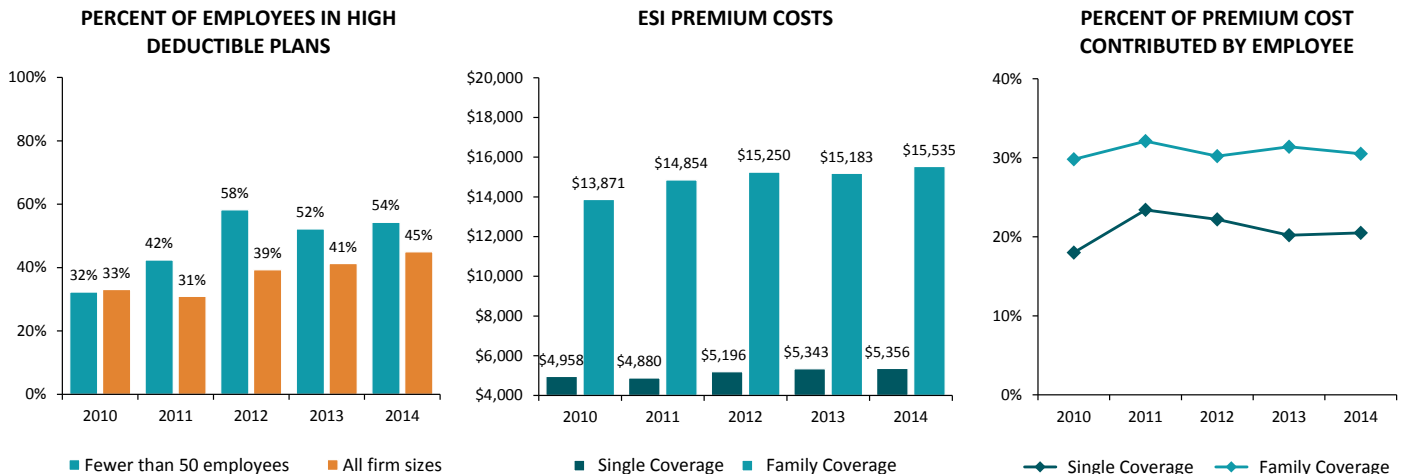
Source: Current Population Survey as analyzed by SHADAC.

TRENDS IN EMPLOYEE ACCESS TO ESI 2010 TO 2014 †



Source: Medical Expenditure Panel Survey / Insurance Component as analyzed by SHADAC.

TRENDS IN ESI COSTS, 2010 TO 2014 †



Source: Medical Expenditure Panel Survey / Insurance Component as analyzed by SHADAC.

ARIZONA

ESI BEFORE AND AFTER THE ACA, 2013 TO 2014 (PEOPLE AGED 0-64)

	2010	2011	2012	2013	2014	Test
ESI Coverage						
Percent of population with ESI policyholder coverage				26.5%	25.8%	
Percent of population with ESI dependent coverage				25.5%	27.8%	
Percent of population with ESI coverage				52.1%	53.5%	
Trends in ESI Coverage by Age						
Percent aged 0-18 with ESI coverage				45.5%	47.5%	
Percent aged 19-25 with ESI coverage				49.6%	57.0%	
Percent aged 26-64 with ESI coverage				56.1%	56.0%	
Trends in ESI Coverage by Income						
Percent of low-income population (0-138% FPG) with ESI coverage				20.4%	24.3%	
Percent of middle-income population (139-400% FPG) with ESI coverage				56.3%	60.1%	
Percent of high-income population (>400% FPG) with ESI coverage				84.6%	83.8%	

Because of the redesign of the health insurance questions in the CPS in 2013 (and the consequent break in series), estimates from 2010 to 2012 are suppressed.

TRENDS IN ESI OFFER, 2010 TO 2014 †

Percent of Employers Offering ESI						
Fewer than 50 employees	30.9%	28.8%	25.5%	24.3%	27.4%	
50 or more employees	96.4%	94.8%	95.8%	96.9%	97.0%	
All firm sizes	50.7%	49.1%	46.0%	43.4%	47.3%	

TRENDS IN EMPLOYEE ACCESS TO ESI, 2010 TO 2014 †

Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	44.8%	47.2%	42.3%	42.4%	44.5%	
50 or more employees	96.1%	96.2%	96.4%	98.6%	98.0%	
All firm sizes	83.6%	84.1%	83.6%	85.1%	85.6%	

Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	75.0%	79.8%	70.5%	81.5%	76.3%	
50 or more employees	74.3%	78.1%	76.9%	76.2%	72.6%	
All firm sizes	74.4%	78.3%	76.1%	76.8%	73.0%	

Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	74.8%	78.0%	72.6%	67.7%	73.9%	
50 or more employees	72.3%	76.4%	73.4%	73.4%	78.7%	
All firm sizes	72.6%	76.6%	73.3%	72.7%	78.1%	*

TRENDS IN ESI COSTS, 2010 TO 2014 †

Percent of Employees in High-Deductible Plans						
Fewer than 50 employees	32.3%	42.4%	58.2%	52.2%	54.3%	
All firm sizes	33.1%	30.9%	39.3%	41.3%	45.0%	

Single Coverage						
Average annual premium	\$4,958	\$4,880	\$5,196	\$5,343	\$5,356	
Average employee share	18.0%	23.4%	22.2%	20.2%	20.5%	

Family Coverage						
Average annual premium	\$13,871	\$14,854	\$15,250	\$15,183	\$15,535	
Average employee share	29.8%	32.1%	30.2%	31.4%	30.5%	

* Significant difference between 2013 and 2014 estimates at the 95% confidence level.

† All references are to private sector employers and employees.

Note: FPG refers to federal poverty guidelines established by the U.S. Department of Health and Human Services.

For a family of four, the federal poverty guideline corresponded to annual income of \$22,050 in 2010 and \$23,850 in 2014.

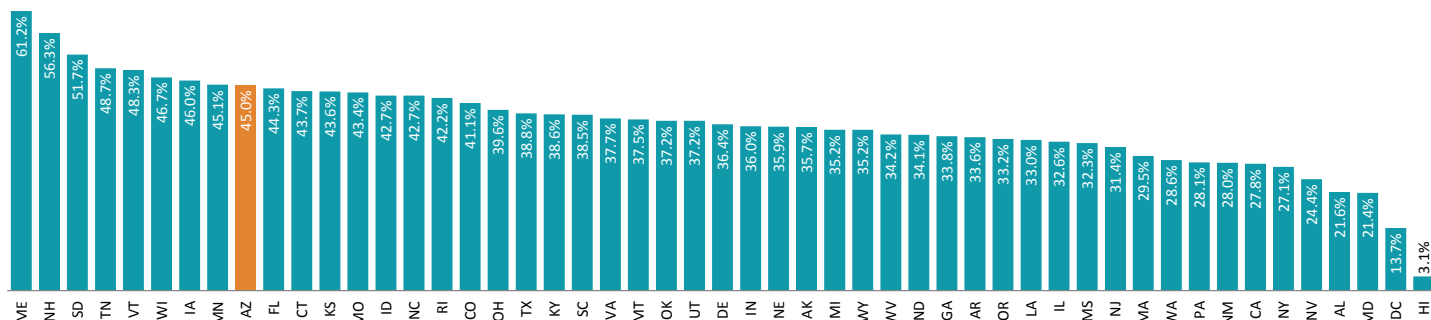
NA--Not available due to insufficient sample size.

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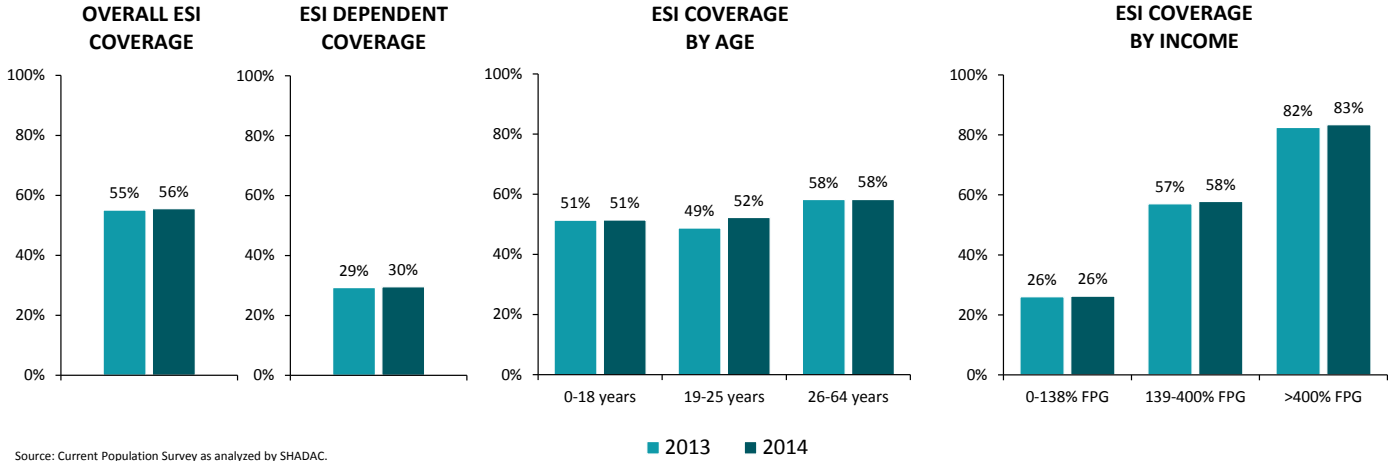
Data sources: CPS Data Series developed from the U.S. Census Bureau Current Population Survey Annual Social and Economic Supplement, 2013-2014. Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component 2010-2014.

EXPLORING STATE VARIATION: PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2014 †

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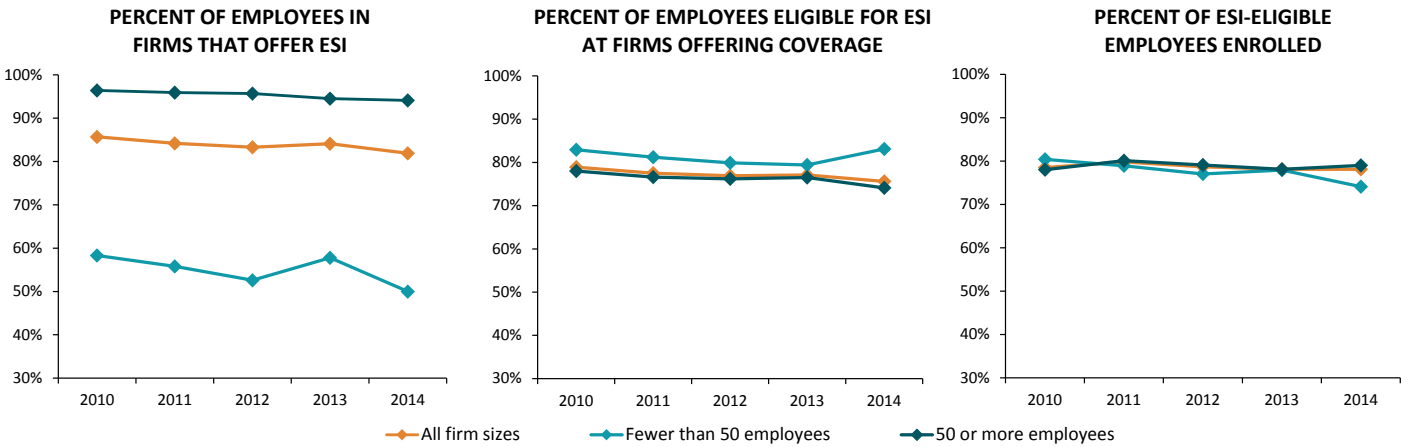


ESI BEFORE AND AFTER THE ACA, 2013 TO 2014 (PEOPLE AGED 0-64 YEARS)



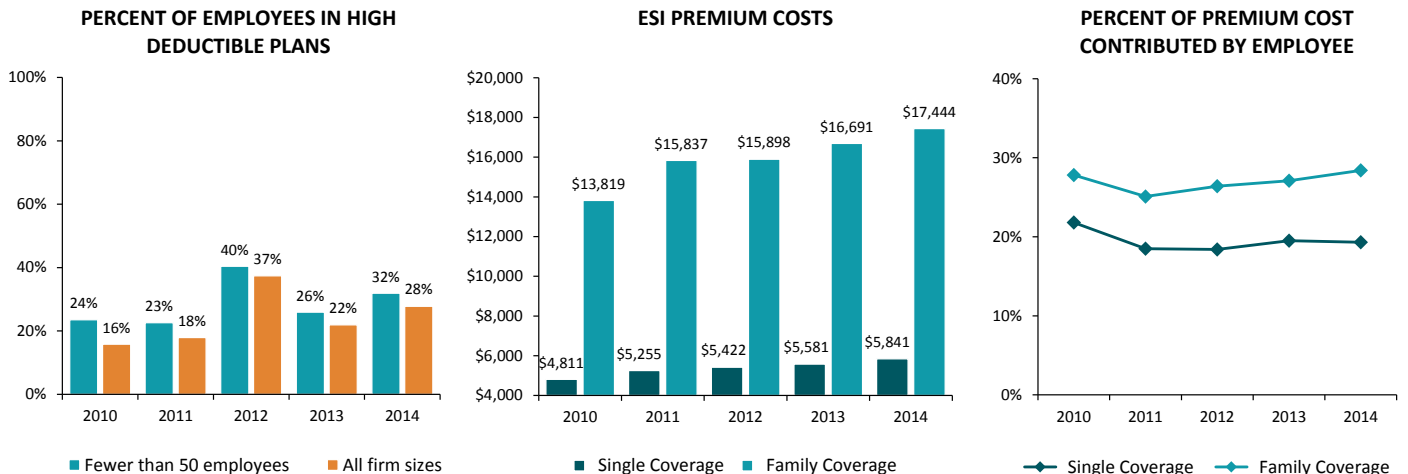
Source: Current Population Survey as analyzed by SHADAC.

TRENDS IN EMPLOYEE ACCESS TO ESI 2010 TO 2014 †



Source: Medical Expenditure Panel Survey / Insurance Component as analyzed by SHADAC.

TRENDS IN ESI COSTS, 2010 TO 2014 †



Source: Medical Expenditure Panel Survey / Insurance Component as analyzed by SHADAC.

CALIFORNIA

ESI BEFORE AND AFTER THE ACA, 2013 TO 2014 (PEOPLE AGED 0-64)

	2010	2011	2012	2013	2014	Test
ESI Coverage						
Percent of population with ESI policyholder coverage				25.8%	26.0%	
Percent of population with ESI dependent coverage				29.3%	29.6%	
Percent of population with ESI coverage				55.1%	55.6%	
Trends in ESI Coverage by Age						
Percent aged 0-18 with ESI coverage				51.3%	51.4%	
Percent aged 19-25 with ESI coverage				48.8%	52.3%	
Percent aged 26-64 with ESI coverage				58.2%	58.3%	
Trends in ESI Coverage by Income						
Percent of low-income population (0-138% FPG) with ESI coverage				26.0%	26.2%	
Percent of middle-income population (139-400% FPG) with ESI coverage				57.0%	57.8%	
Percent of high-income population (>400% FPG) with ESI coverage				82.5%	83.4%	

Because of the redesign of the health insurance questions in the CPS in 2013 (and the consequent break in series), estimates from 2010 to 2012 are suppressed.

TRENDS IN ESI OFFER, 2010 TO 2014 †

Percent of Employers Offering ESI						
Fewer than 50 employees	41.5%	37.9%	39.0%	39.6%	33.8%	*
50 or more employees	96.6%	93.4%	94.8%	93.7%	92.9%	
All firm sizes	54.2%	50.5%	51.3%	51.4%	46.5%	*

TRENDS IN EMPLOYEE ACCESS TO ESI, 2010 TO 2014 †

Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	58.3%	55.8%	52.6%	57.8%	50.0%	*
50 or more employees	96.4%	95.9%	95.7%	94.5%	94.1%	
All firm sizes	85.7%	84.2%	83.3%	84.1%	81.9%	

Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	82.9%	81.2%	79.9%	79.4%	83.1%	
50 or more employees	78.0%	76.6%	76.2%	76.5%	74.1%	
All firm sizes	78.9%	77.5%	76.9%	77.1%	75.6%	

Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	80.4%	78.9%	77.0%	77.9%	74.1%	
50 or more employees	78.0%	80.1%	79.1%	78.1%	79.0%	
All firm sizes	78.5%	79.8%	78.7%	78.1%	78.1%	

TRENDS IN ESI COSTS, 2010 TO 2014 †

Percent of Employees in High-Deductible Plans						
Fewer than 50 employees	23.5%	22.6%	40.4%	25.9%	31.9%	
All firm sizes	15.8%	17.9%	37.4%	21.9%	27.8%	*

Single Coverage						
Average annual premium	\$4,811	\$5,255	\$5,422	\$5,581	\$5,841	
Average employee share	21.8%	18.5%	18.4%	19.5%	19.3%	

Family Coverage						
Average annual premium	\$13,819	\$15,837	\$15,898	\$16,691	\$17,444	
Average employee share	27.8%	25.1%	26.4%	27.1%	28.4%	

* Significant difference between 2013 and 2014 estimates at the 95% confidence level.

† All references are to private sector employers and employees.

Note: FPG refers to federal poverty guidelines established by the U.S. Department of Health and Human Services.

For a family of four, the federal poverty guideline corresponded to annual income of \$22,050 in 2010 and \$23,850 in 2014.

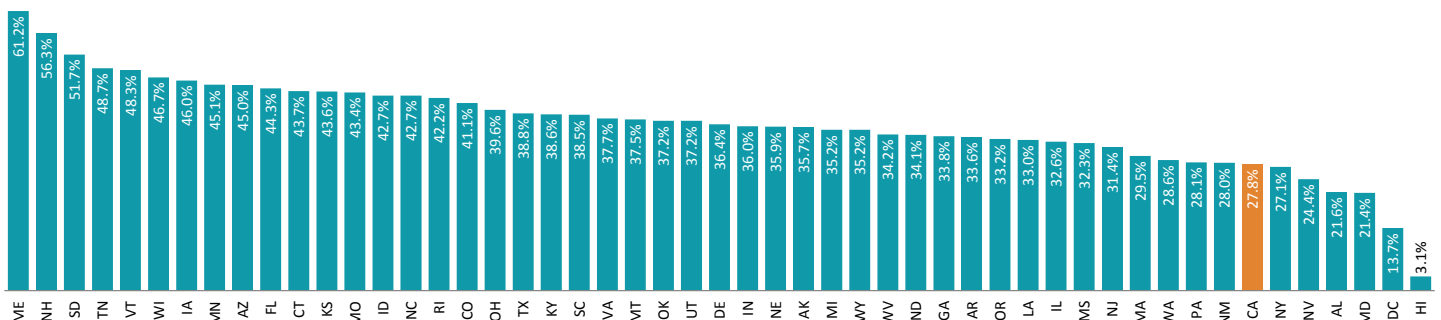
NA--Not available due to insufficient sample size.

Please see www.shadac.org/ESIReport2016 for information on definitions and methods.

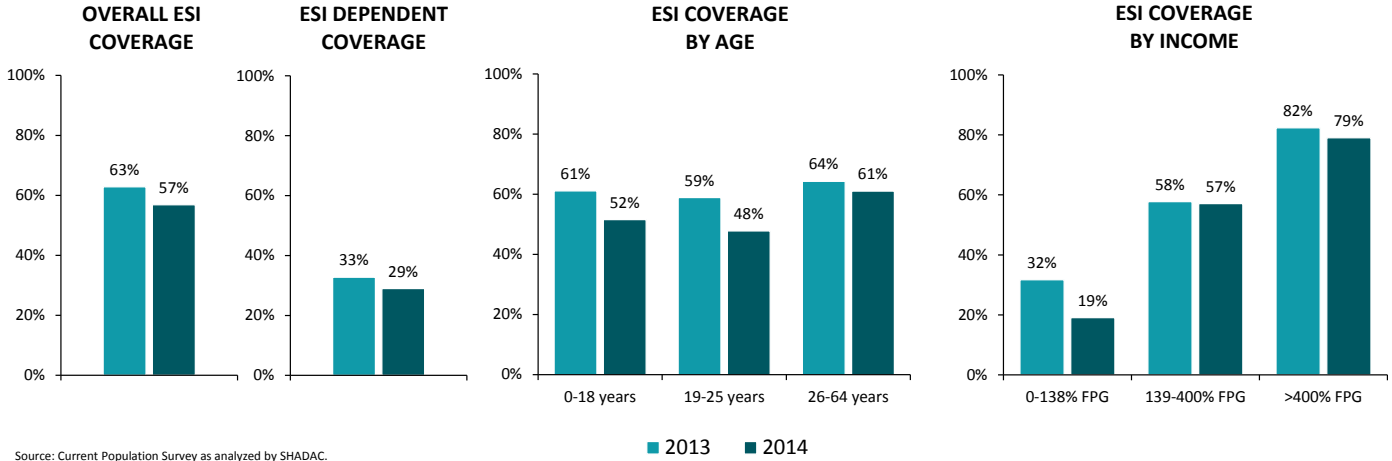
Data sources: CPS Data Series developed from the U.S. Census Bureau Current Population Survey Annual Social and Economic Supplement, 2013-2014. Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component 2010-2014.

EXPLORING STATE VARIATION: PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2014 †

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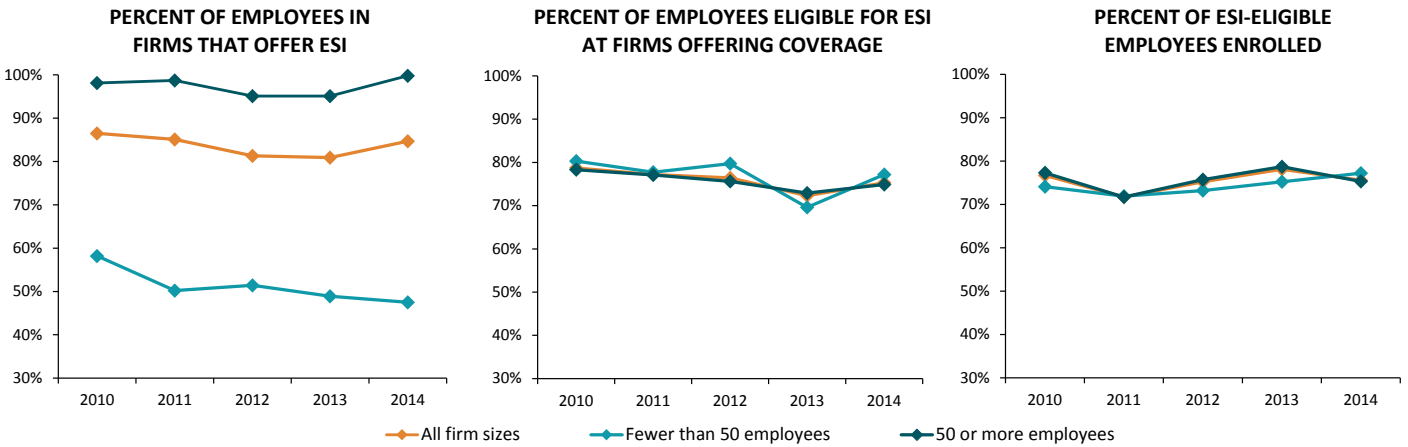


ESI BEFORE AND AFTER THE ACA, 2013 TO 2014 (PEOPLE AGED 0-64 YEARS)



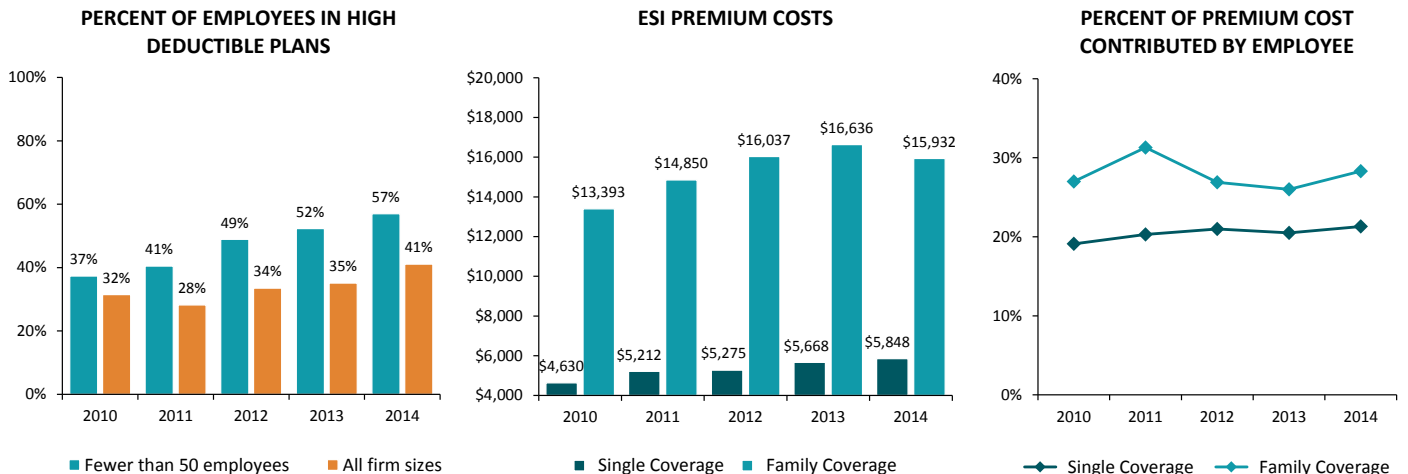
Source: Current Population Survey as analyzed by SHADAC.

TRENDS IN EMPLOYEE ACCESS TO ESI 2010 TO 2014 †



Source: Medical Expenditure Panel Survey / Insurance Component as analyzed by SHADAC.

TRENDS IN ESI COSTS, 2010 TO 2014 †



Source: Medical Expenditure Panel Survey / Insurance Component as analyzed by SHADAC.

COLORADO

ESI BEFORE AND AFTER THE ACA, 2013 TO 2014 (PEOPLE AGED 0-64)

	2010	2011	2012	2013	2014	Test
ESI Coverage						
Percent of population with ESI policyholder coverage				30.1%	27.9%	*
Percent of population with ESI dependent coverage				32.8%	29.0%	*
Percent of population with ESI coverage				62.8%	56.8%	*
Trends in ESI Coverage by Age						
Percent aged 0-18 with ESI coverage				61.1%	51.6%	*
Percent aged 19-25 with ESI coverage				58.9%	47.8%	*
Percent aged 26-64 with ESI coverage				64.3%	61.0%	
Trends in ESI Coverage by Income						
Percent of low-income population (0-138% FPG) with ESI coverage				31.7%	19.1%	*
Percent of middle-income population (139-400% FPG) with ESI coverage				57.7%	57.1%	
Percent of high-income population (>400% FPG) with ESI coverage				82.4%	79.0%	

Because of the redesign of the health insurance questions in the CPS in 2013 (and the consequent break in series), estimates from 2010 to 2012 are suppressed.

TRENDS IN ESI OFFER, 2010 TO 2014 †

Percent of Employers Offering ESI						
Fewer than 50 employees	39.1%	32.6%	32.9%	30.7%	32.7%	
50 or more employees	97.4%	97.7%	96.1%	92.5%	98.1%	*
All firm sizes	52.5%	46.8%	47.2%	42.4%	47.7%	

TRENDS IN EMPLOYEE ACCESS TO ESI, 2010 TO 2014 †

Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	58.2%	50.2%	51.4%	48.9%	47.5%	
50 or more employees	98.1%	98.7%	95.1%	95.1%	99.8%	*
All firm sizes	86.5%	85.1%	81.3%	80.9%	84.7%	*

Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	80.3%	77.7%	79.7%	69.6%	77.2%	
50 or more employees	78.3%	77.1%	75.6%	72.9%	74.9%	
All firm sizes	78.7%	77.2%	76.4%	72.3%	75.3%	

Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	74.1%	71.9%	73.2%	75.2%	77.2%	
50 or more employees	77.3%	71.7%	75.7%	78.7%	75.3%	
All firm sizes	76.7%	71.7%	75.2%	78.1%	75.6%	

TRENDS IN ESI COSTS, 2010 TO 2014 †

Percent of Employees in High-Deductible Plans						
Fewer than 50 employees	37.3%	40.5%	48.9%	52.3%	57.0%	
All firm sizes	31.5%	28.2%	33.5%	35.1%	41.1%	

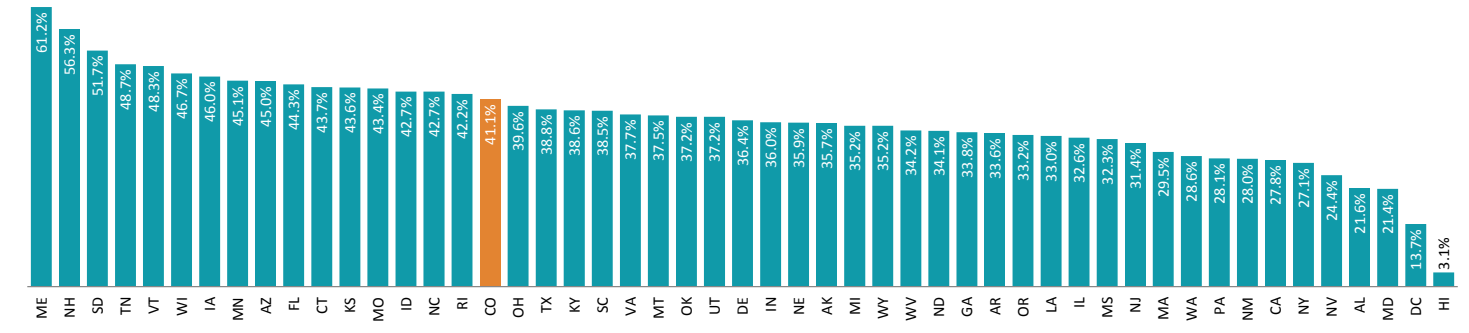
Single Coverage						
Average annual premium	\$4,630	\$5,212	\$5,275	\$5,668	\$5,848	
Average employee share	19.1%	20.3%	21.0%	20.5%	21.3%	

Family Coverage						
Average annual premium	\$13,393	\$14,850	\$16,037	\$16,636	\$15,932	
Average employee share	27.0%	31.3%	26.9%	26.0%	28.3%	

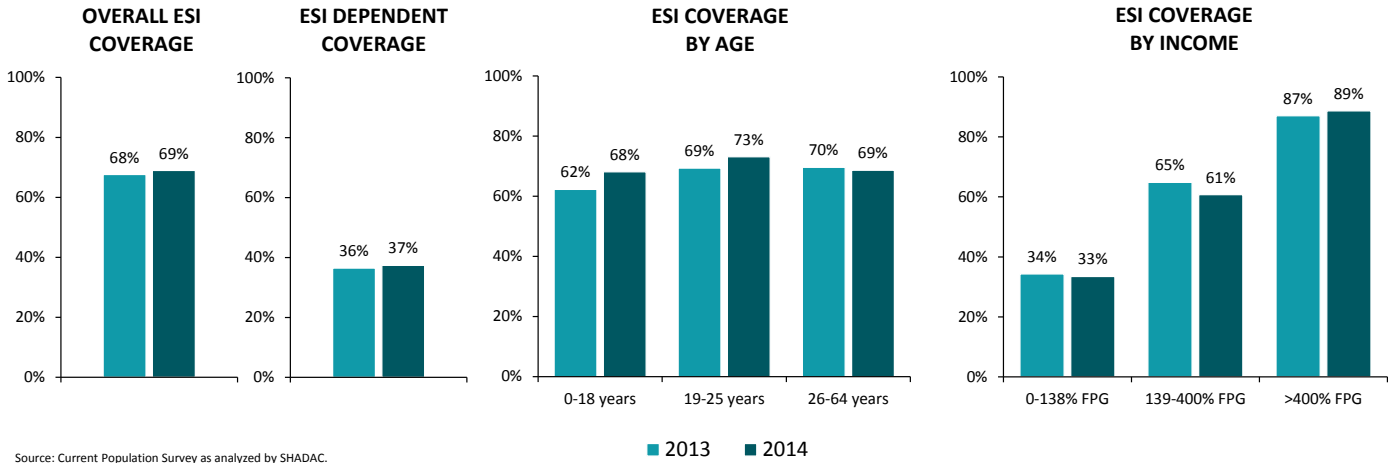
* Significant difference between 2013 and 2014 estimates at the 95% confidence level.
 † All references are to private sector employers and employees.
 Note: FPG refers to federal poverty guidelines established by the U.S. Department of Health and Human Services.
 For a family of four, the federal poverty guideline corresponded to annual income of \$22,050 in 2010 and \$23,850 in 2014.
 NA--Not available due to insufficient sample size.
 Please see www.shadac.org/ESIReport2016 for information on definitions and methods.
 Data sources: CPS Data Series developed from the U.S. Census Bureau Current Population Survey Annual Social and Economic Supplement, 2013-2014. Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component 2010-2014.

EXPLORING STATE VARIATION: PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2014 †

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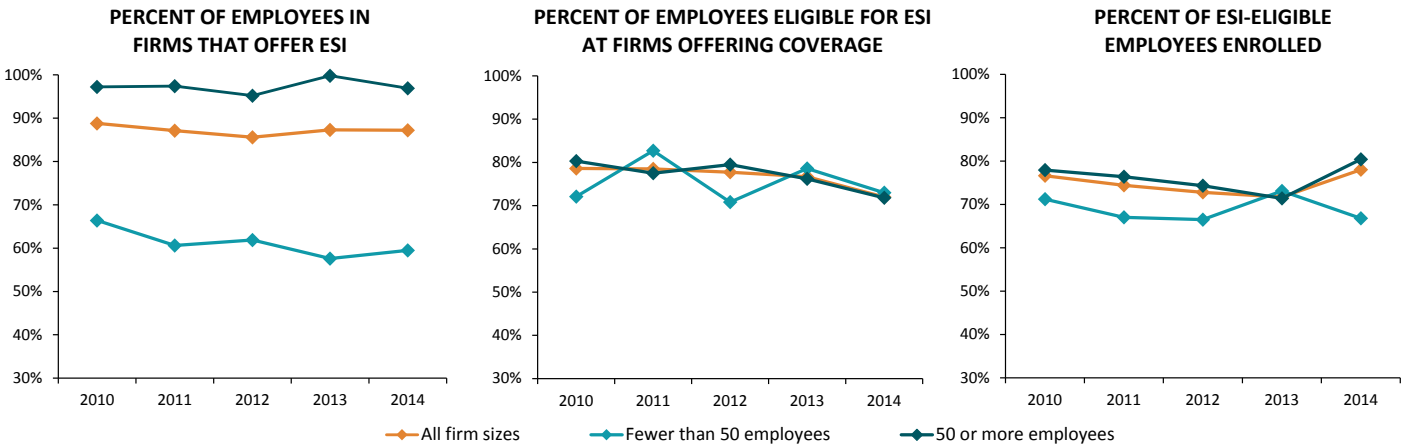


ESI BEFORE AND AFTER THE ACA, 2013 TO 2014 (PEOPLE AGED 0-64 YEARS)



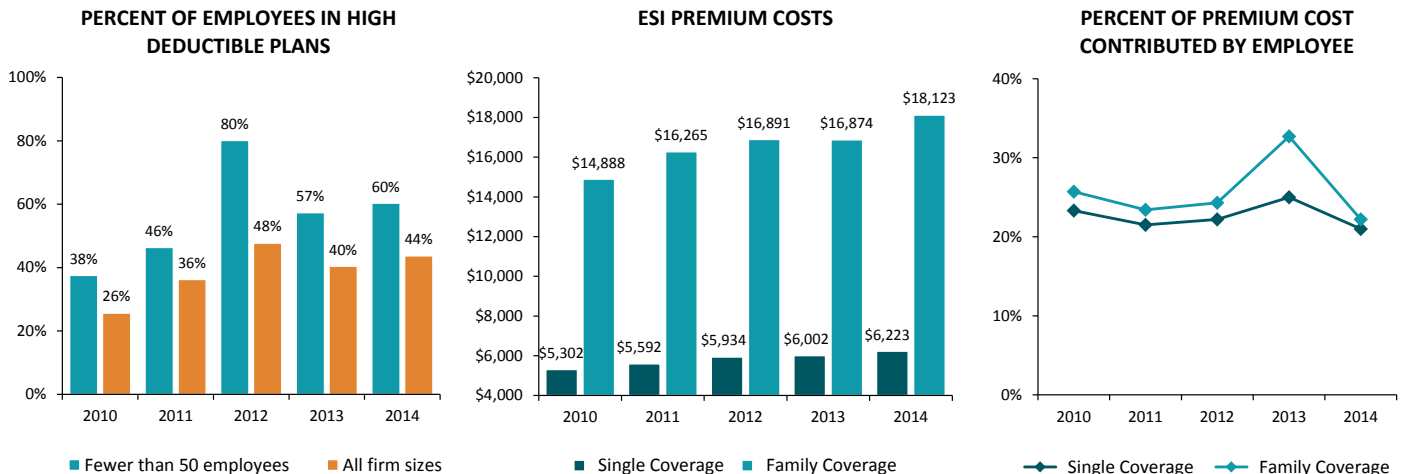
Source: Current Population Survey as analyzed by SHADAC.

TRENDS IN EMPLOYEE ACCESS TO ESI 2010 TO 2014 †



Source: Medical Expenditure Panel Survey / Insurance Component as analyzed by SHADAC.

TRENDS IN ESI COSTS, 2010 TO 2014 †



Source: Medical Expenditure Panel Survey / Insurance Component as analyzed by SHADAC.

CONNECTICUT

ESI BEFORE AND AFTER THE ACA, 2013 TO 2014 (PEOPLE AGED 0-64)

	2010	2011	2012	2013	2014	Test
ESI Coverage						
Percent of population with ESI policyholder coverage				31.2%	31.6%	
Percent of population with ESI dependent coverage				36.4%	37.4%	
Percent of population with ESI coverage				67.6%	68.9%	
Trends in ESI Coverage by Age						
Percent aged 0-18 with ESI coverage				62.3%	68.1%	
Percent aged 19-25 with ESI coverage				69.4%	73.1%	
Percent aged 26-64 with ESI coverage				69.6%	68.6%	
Trends in ESI Coverage by Income						
Percent of low-income population (0-138% FPG) with ESI coverage				34.3%	33.5%	
Percent of middle-income population (139-400% FPG) with ESI coverage				64.8%	60.8%	
Percent of high-income population (>400% FPG) with ESI coverage				87.0%	88.7%	

Because of the redesign of the health insurance questions in the CPS in 2013 (and the consequent break in series), estimates from 2010 to 2012 are suppressed.

TRENDS IN ESI OFFER, 2010 TO 2014 †

Percent of Employers Offering ESI						
Fewer than 50 employees	46.5%	43.7%	40.3%	38.5%	36.5%	
50 or more employees	98.9%	97.0%	97.2%	98.7%	97.9%	
All firm sizes	59.0%	56.8%	55.8%	54.2%	52.3%	

TRENDS IN EMPLOYEE ACCESS TO ESI, 2010 TO 2014 †

Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	66.4%	60.6%	61.9%	57.6%	59.5%	
50 or more employees	97.2%	97.4%	95.2%	99.8%	96.9%	*
All firm sizes	88.8%	87.1%	85.6%	87.3%	87.2%	

Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	72.1%	82.7%	70.8%	78.6%	73.0%	
50 or more employees	80.3%	77.5%	79.5%	76.2%	71.8%	
All firm sizes	78.6%	78.5%	77.7%	76.7%	72.0%	

Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	71.2%	67.0%	66.5%	73.1%	66.8%	
50 or more employees	77.9%	76.4%	74.3%	71.4%	80.4%	*
All firm sizes	76.6%	74.4%	72.8%	71.7%	78.0%	*

TRENDS IN ESI COSTS, 2010 TO 2014 †

Percent of Employees in High-Deductible Plans						
Fewer than 50 employees	37.5%	46.3%	80.1%	57.3%	60.3%	
All firm sizes	25.6%	36.2%	47.7%	40.4%	43.7%	

Single Coverage						
Average annual premium	\$5,302	\$5,592	\$5,934	\$6,002	\$6,223	
Average employee share	23.3%	21.5%	22.2%	25.0%	21.0%	

Family Coverage						
Average annual premium	\$14,888	\$16,265	\$16,891	\$16,874	\$18,123	
Average employee share	25.7%	23.4%	24.3%	32.7%	22.2%	*

* Significant difference between 2013 and 2014 estimates at the 95% confidence level.

† All references are to private sector employers and employees.

Note: FPG refers to federal poverty guidelines established by the U.S. Department of Health and Human Services.

For a family of four, the federal poverty guideline corresponded to annual income of \$22,050 in 2010 and \$23,850 in 2014.

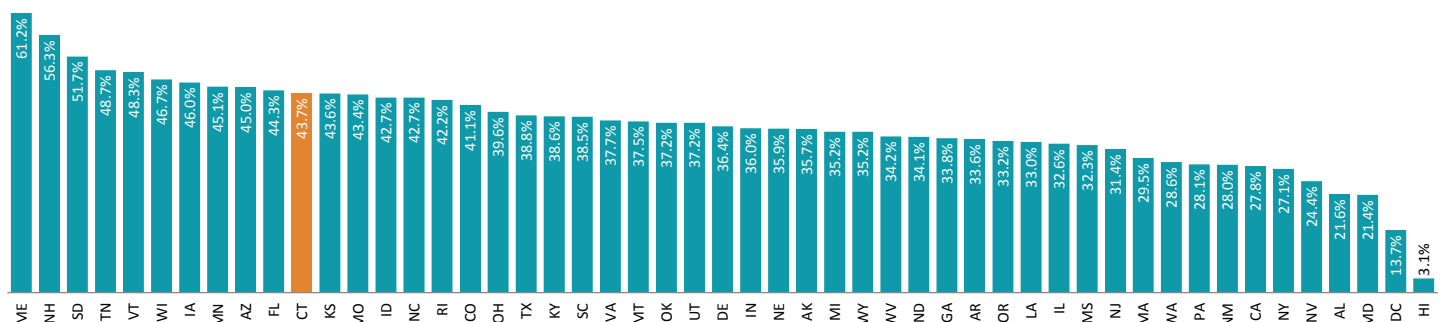
NA--Not available due to insufficient sample size.

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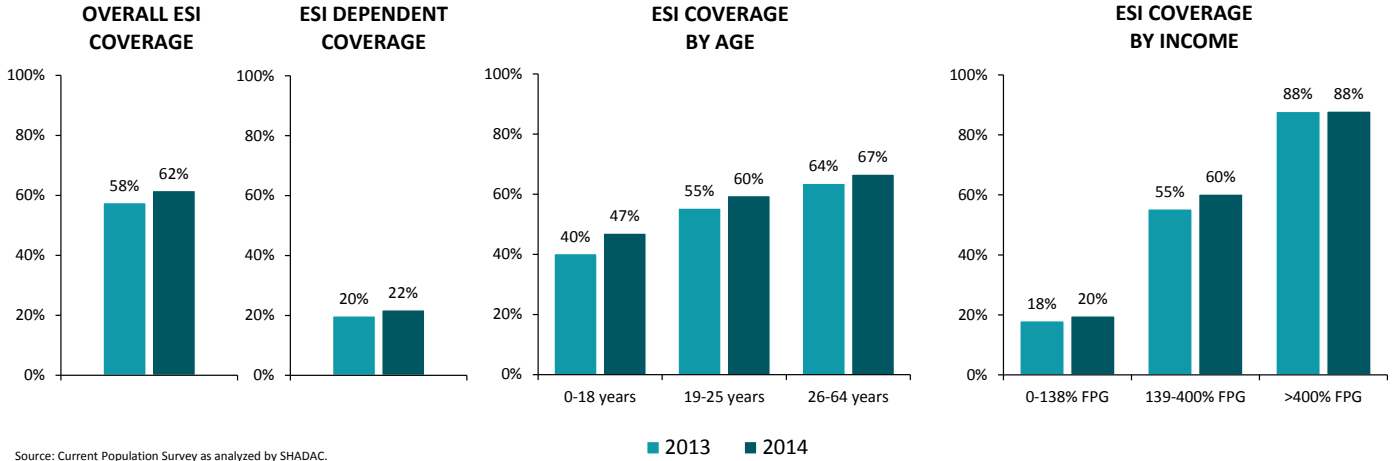
Data sources: CPS Data Series developed from the U.S. Census Bureau Current Population Survey Annual Social and Economic Supplement, 2013-2014. Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component 2010-2014.

EXPLORING STATE VARIATION: PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2014 †

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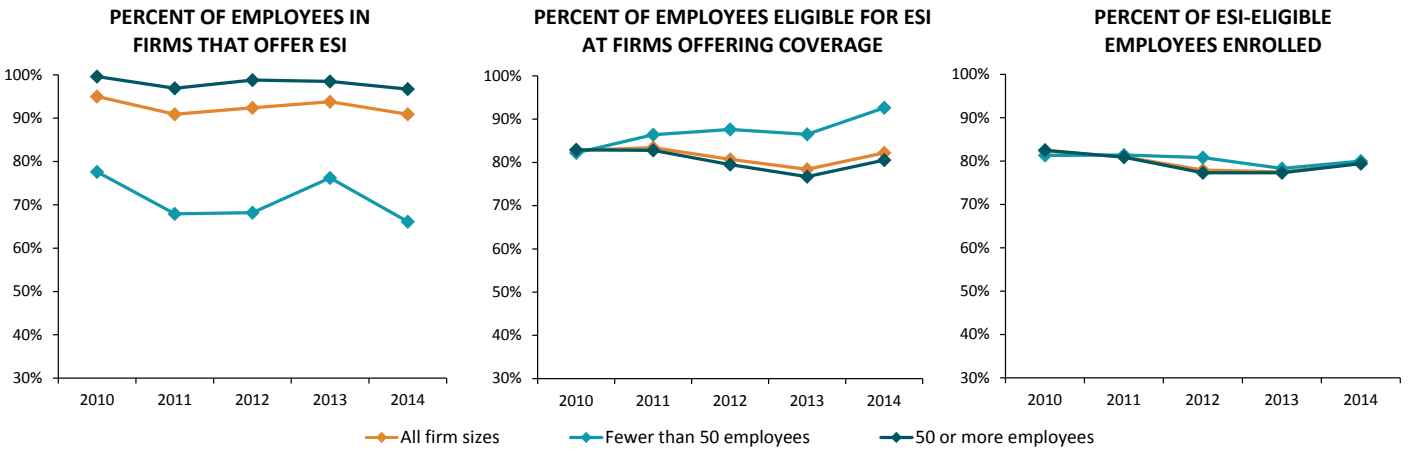


ESI BEFORE AND AFTER THE ACA, 2013 TO 2014 (PEOPLE AGED 0-64 YEARS)



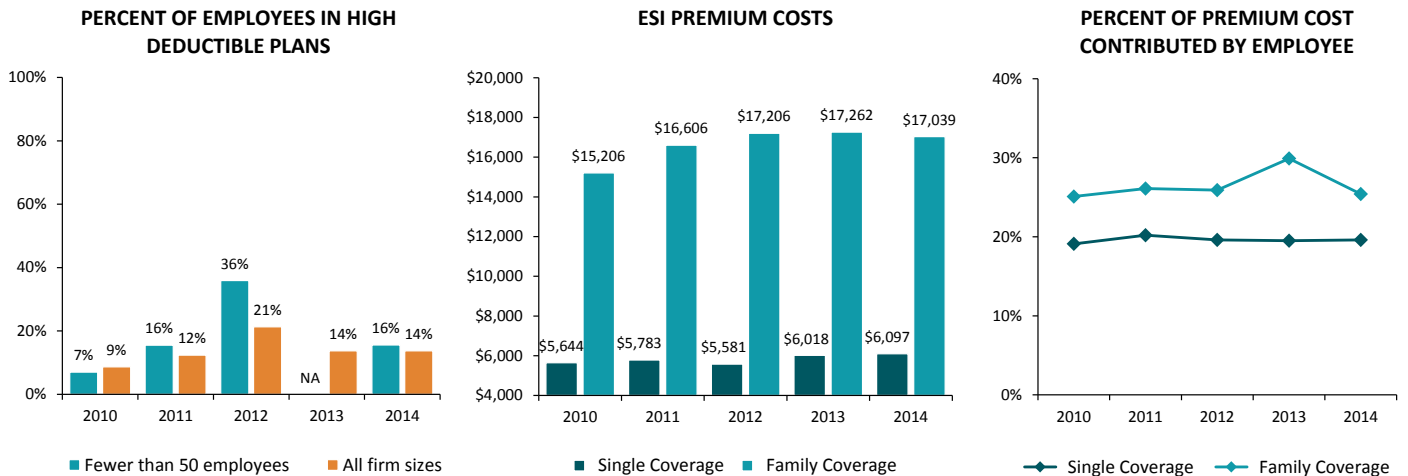
Source: Current Population Survey as analyzed by SHADAC.

TRENDS IN EMPLOYEE ACCESS TO ESI 2010 TO 2014 †



Source: Medical Expenditure Panel Survey / Insurance Component as analyzed by SHADAC.

TRENDS IN ESI COSTS, 2010 TO 2014 †



Source: Medical Expenditure Panel Survey / Insurance Component as analyzed by SHADAC.

DISTRICT OF COLUMBIA

ESI BEFORE AND AFTER THE ACA, 2013 TO 2014 (PEOPLE AGED 0-64)

	2010	2011	2012	2013	2014	Test
ESI Coverage						
Percent of population with ESI policyholder coverage				37.7%	39.7%	
Percent of population with ESI dependent coverage				19.8%	21.9%	
Percent of population with ESI coverage				57.6%	61.6%	
Trends in ESI Coverage by Age						
Percent aged 0-18 with ESI coverage				40.3%	47.1%	
Percent aged 19-25 with ESI coverage				55.4%	59.6%	
Percent aged 26-64 with ESI coverage				63.6%	66.7%	
Trends in ESI Coverage by Income						
Percent of low-income population (0-138% FPG) with ESI coverage				18.0%	19.7%	
Percent of middle-income population (139-400% FPG) with ESI coverage				55.4%	60.3%	
Percent of high-income population (>400% FPG) with ESI coverage				87.8%	88.0%	

Because of the redesign of the health insurance questions in the CPS in 2013 (and the consequent break in series), estimates from 2010 to 2012 are suppressed.

TRENDS IN ESI OFFER, 2010 TO 2014 †

Percent of Employers Offering ESI						
Fewer than 50 employees	58.6%	49.6%	48.8%	50.0%	46.4%	
50 or more employees	99.6%	97.3%	99.2%	99.2%	96.7%	
All firm sizes	73.4%	66.3%	66.0%	67.7%	64.9%	

TRENDS IN EMPLOYEE ACCESS TO ESI, 2010 TO 2014 †

Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	77.6%	67.9%	68.2%	76.2%	66.1%	*
50 or more employees	99.6%	96.9%	98.8%	98.5%	96.7%	
All firm sizes	95.0%	90.9%	92.4%	93.8%	90.9%	

Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	82.2%	86.4%	87.6%	86.5%	92.6%	
50 or more employees	82.9%	82.8%	79.5%	76.7%	80.5%	
All firm sizes	82.8%	83.4%	80.7%	78.4%	82.2%	

Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	81.3%	81.4%	80.8%	78.3%	80.0%	
50 or more employees	82.5%	80.9%	77.3%	77.3%	79.4%	
All firm sizes	82.3%	81.0%	77.9%	77.5%	79.5%	

TRENDS IN ESI COSTS, 2010 TO 2014 †

Percent of Employees in High-Deductible Plans						
Fewer than 50 employees	7.0%	15.5%	35.9%	NA	15.6%	
All firm sizes	8.7%	12.4%	21.3%	13.7%	13.7%	

Single Coverage						
Average annual premium	\$5,644	\$5,783	\$5,581	\$6,018	\$6,097	
Average employee share	19.1%	20.2%	19.6%	19.5%	19.6%	

Family Coverage						
Average annual premium	\$15,206	\$16,606	\$17,206	\$17,262	\$17,039	
Average employee share	25.1%	26.1%	25.9%	29.9%	25.4%	*

* Significant difference between 2013 and 2014 estimates at the 95% confidence level.

† All references are to private sector employers and employees.

Note: FPG refers to federal poverty guidelines established by the U.S. Department of Health and Human Services.

For a family of four, the federal poverty guideline corresponded to annual income of \$22,050 in 2010 and \$23,850 in 2014.

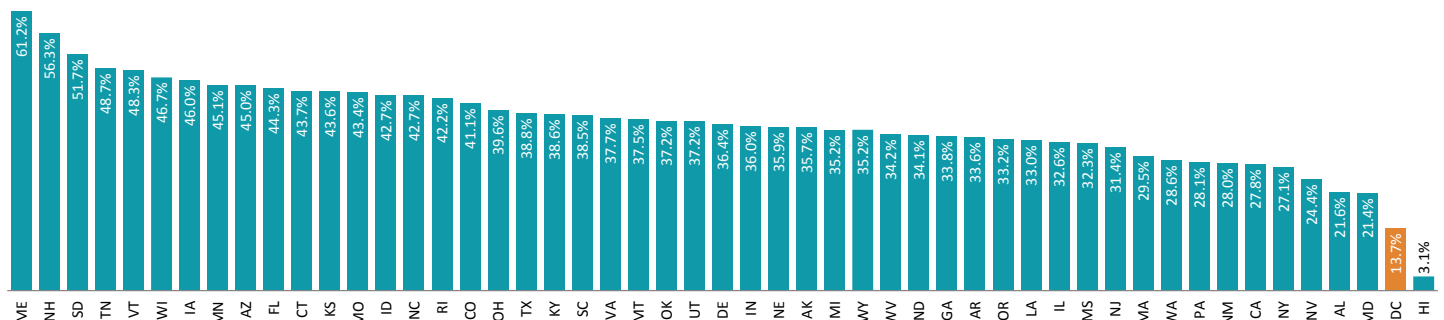
NA--Not available due to insufficient sample size.

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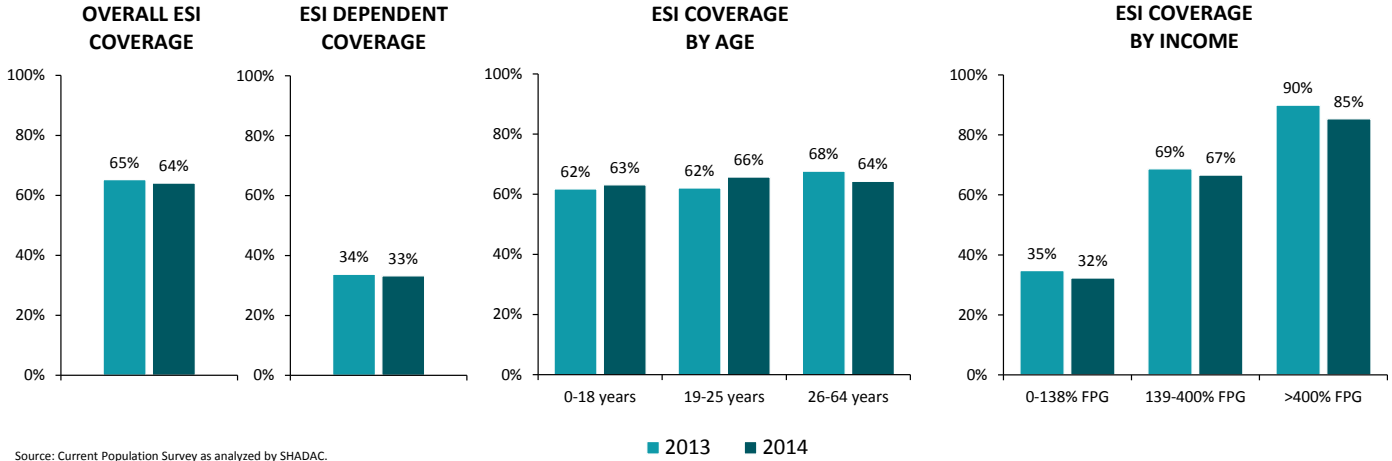
Data sources: CPS Data Series developed from the U.S. Census Bureau Current Population Survey Annual Social and Economic Supplement, 2013-2014. Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component 2010-2014.

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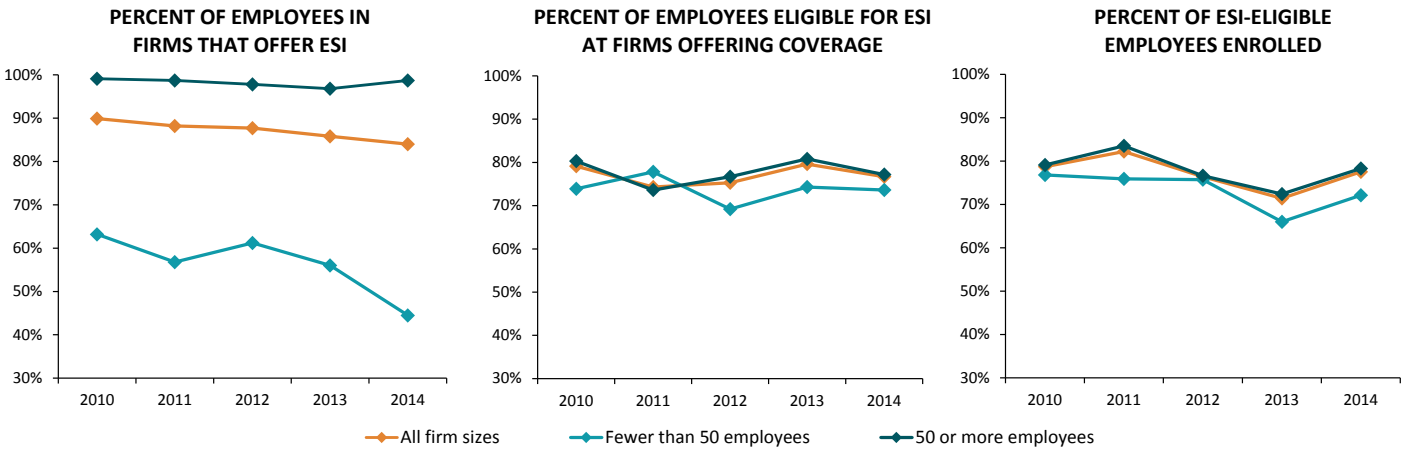


ESI BEFORE AND AFTER THE ACA, 2013 TO 2014 (PEOPLE AGED 0-64 YEARS)



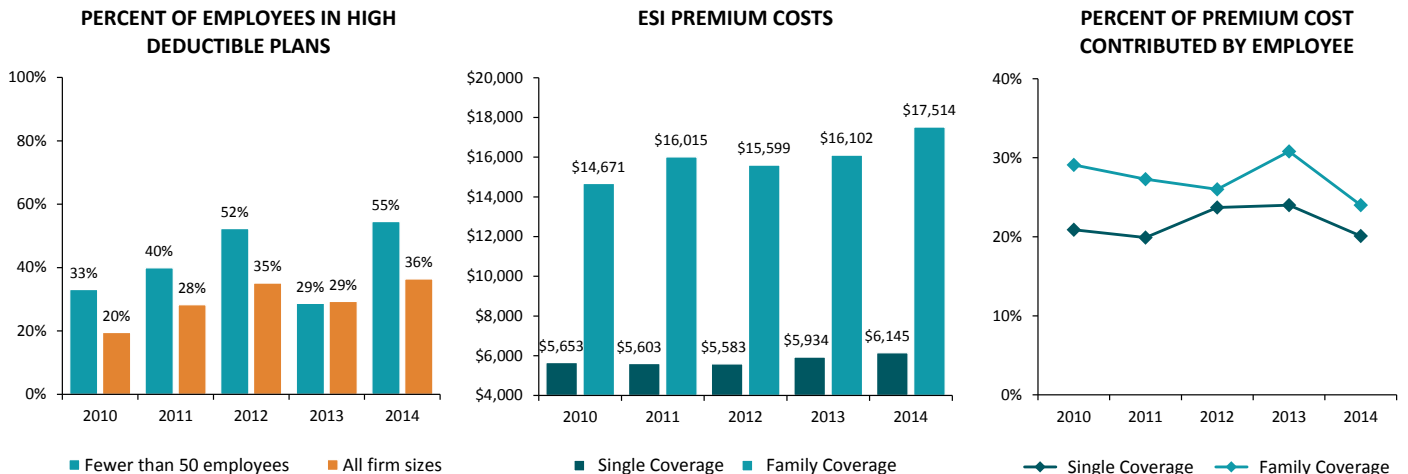
Source: Current Population Survey as analyzed by SHADAC.

TRENDS IN EMPLOYEE ACCESS TO ESI 2010 TO 2014 †



Source: Medical Expenditure Panel Survey / Insurance Component as analyzed by SHADAC.

TRENDS IN ESI COSTS, 2010 TO 2014 †



Source: Medical Expenditure Panel Survey / Insurance Component as analyzed by SHADAC.

DELAWARE

ESI BEFORE AND AFTER THE ACA, 2013 TO 2014 (PEOPLE AGED 0-64)

	2010	2011	2012	2013	2014	Test
ESI Coverage						
Percent of population with ESI policyholder coverage				31.5%	30.9%	
Percent of population with ESI dependent coverage				33.7%	33.2%	
Percent of population with ESI coverage				65.2%	64.1%	
Trends in ESI Coverage by Age						
Percent aged 0-18 with ESI coverage				61.7%	63.1%	
Percent aged 19-25 with ESI coverage				62.1%	65.7%	
Percent aged 26-64 with ESI coverage				67.7%	64.3%	
Trends in ESI Coverage by Income						
Percent of low-income population (0-138% FPG) with ESI coverage				34.8%	32.3%	
Percent of middle-income population (139-400% FPG) with ESI coverage				68.7%	66.6%	
Percent of high-income population (>400% FPG) with ESI coverage				89.9%	85.4%	*

Because of the redesign of the health insurance questions in the CPS in 2013 (and the consequent break in series), estimates from 2010 to 2012 are suppressed.

TRENDS IN ESI OFFER, 2010 TO 2014 †

Percent of Employers Offering ESI						
Fewer than 50 employees	41.0%	35.8%	40.1%	34.8%	30.0%	
50 or more employees	94.2%	96.7%	95.5%	92.4%	97.7%	*
All firm sizes	56.7%	52.3%	54.5%	52.7%	49.1%	

TRENDS IN EMPLOYEE ACCESS TO ESI, 2010 TO 2014 †

Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	63.2%	56.8%	61.2%	56.0%	44.5%	
50 or more employees	99.1%	98.7%	97.8%	96.8%	98.7%	
All firm sizes	89.9%	88.2%	87.7%	85.8%	84.0%	

Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	73.9%	77.8%	69.2%	74.3%	73.6%	
50 or more employees	80.3%	73.6%	76.7%	80.8%	77.2%	
All firm sizes	79.1%	74.3%	75.3%	79.6%	76.7%	

Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	76.8%	75.9%	75.7%	66.0%	72.1%	
50 or more employees	79.1%	83.5%	76.6%	72.4%	78.3%	
All firm sizes	78.7%	82.2%	76.4%	71.4%	77.5%	*

TRENDS IN ESI COSTS, 2010 TO 2014 †

Percent of Employees in High-Deductible Plans						
Fewer than 50 employees	33.1%	39.9%	52.3%	28.7%	54.5%	*
All firm sizes	19.5%	28.3%	35.1%	29.3%	36.4%	

Single Coverage						
Average annual premium	\$5,653	\$5,603	\$5,583	\$5,934	\$6,145	
Average employee share	20.9%	19.9%	23.7%	24.0%	20.1%	*

Family Coverage						
Average annual premium	\$14,671	\$16,015	\$15,599	\$16,102	\$17,514	*
Average employee share	29.1%	27.3%	26.0%	30.8%	24.0%	*

* Significant difference between 2013 and 2014 estimates at the 95% confidence level.

† All references are to private sector employers and employees.

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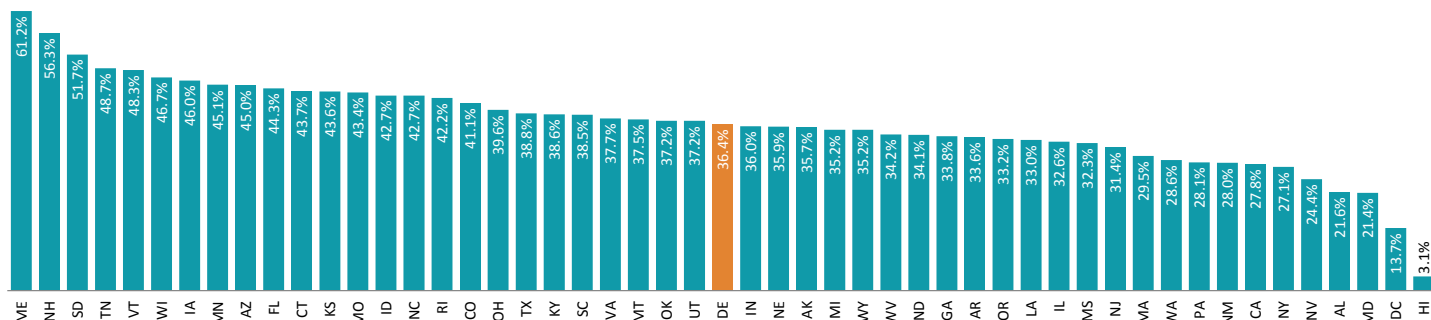
NA--Not available due to insufficient sample size.

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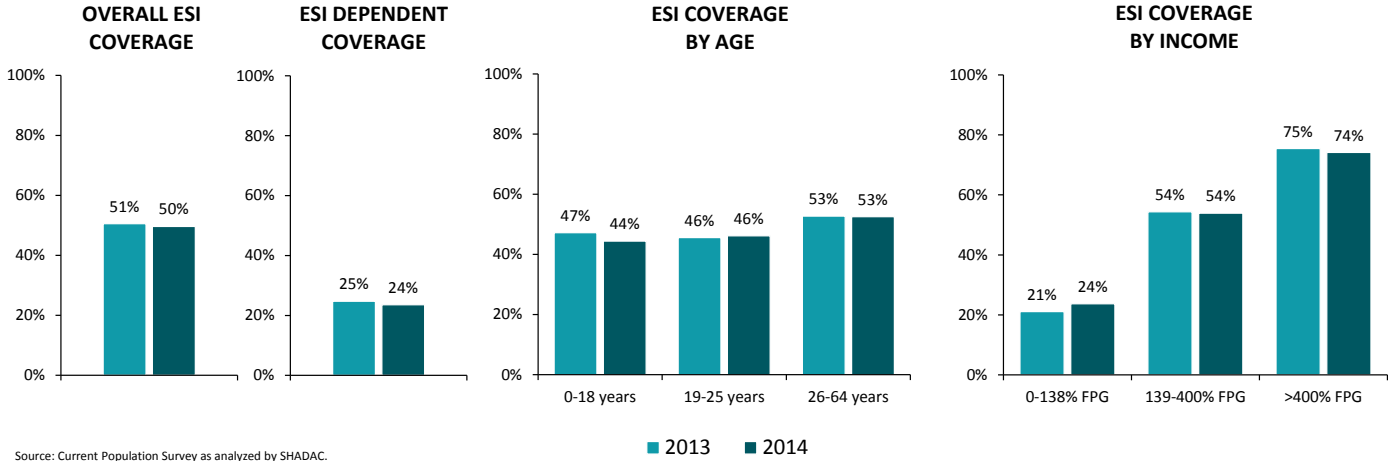
Data sources: CPS Data Series developed from the U.S. Census Bureau Current Population Survey Annual Social and Economic Supplement, 2013-2014. Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component 2010-2014.

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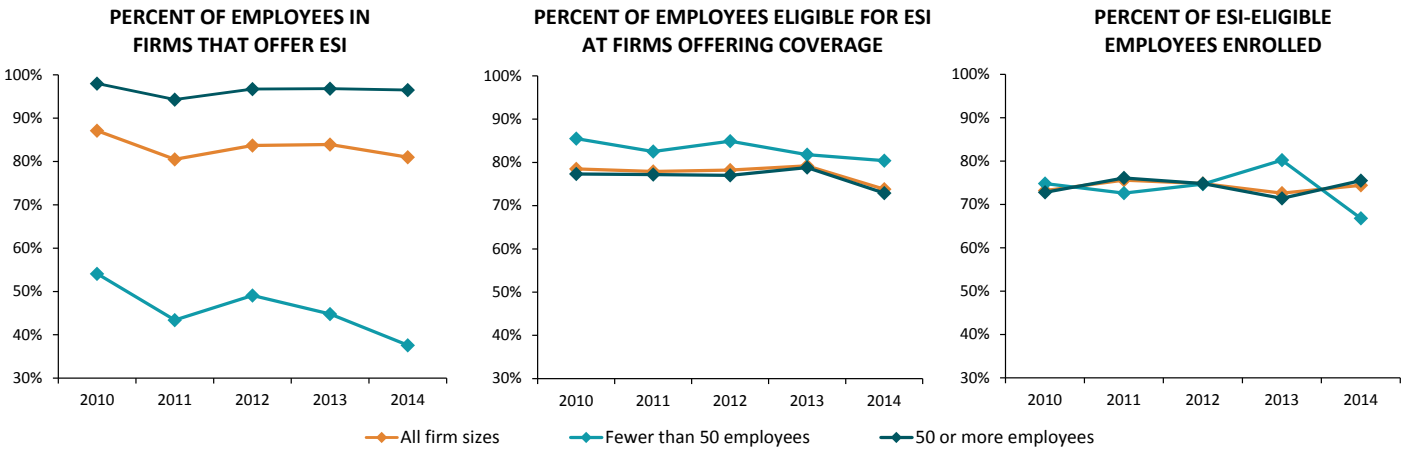


ESI BEFORE AND AFTER THE ACA, 2013 TO 2014 (PEOPLE AGED 0-64 YEARS)



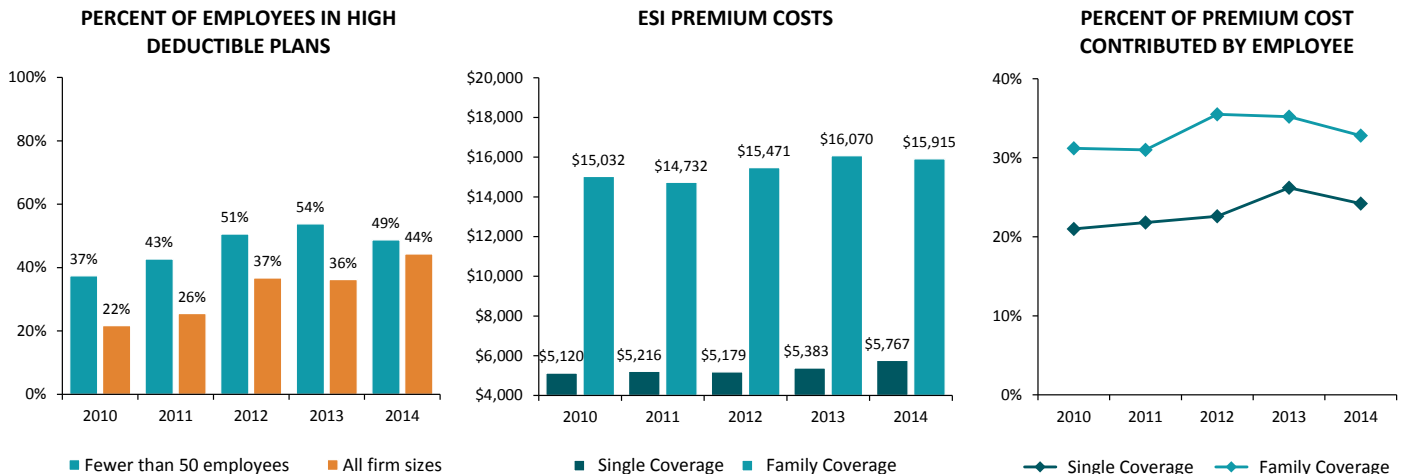
Source: Current Population Survey as analyzed by SHADAC.

TRENDS IN EMPLOYEE ACCESS TO ESI 2010 TO 2014 †



Source: Medical Expenditure Panel Survey / Insurance Component as analyzed by SHADAC.

TRENDS IN ESI COSTS, 2010 TO 2014 †



Source: Medical Expenditure Panel Survey / Insurance Component as analyzed by SHADAC.

FLORIDA

ESI BEFORE AND AFTER THE ACA, 2013 TO 2014 (PEOPLE AGED 0-64)

	2010	2011	2012	2013	2014	Test
ESI Coverage						
Percent of population with ESI policyholder coverage				25.8%	26.1%	
Percent of population with ESI dependent coverage				24.7%	23.5%	
Percent of population with ESI coverage				50.5%	49.7%	
Trends in ESI Coverage by Age						
Percent aged 0-18 with ESI coverage				47.2%	44.4%	
Percent aged 19-25 with ESI coverage				45.6%	46.2%	
Percent aged 26-64 with ESI coverage				52.7%	52.5%	
Trends in ESI Coverage by Income						
Percent of low-income population (0-138% FPG) with ESI coverage				21.1%	23.7%	
Percent of middle-income population (139-400% FPG) with ESI coverage				54.3%	53.9%	
Percent of high-income population (>400% FPG) with ESI coverage				75.5%	74.1%	

Because of the redesign of the health insurance questions in the CPS in 2013 (and the consequent break in series), estimates from 2010 to 2012 are suppressed.

TRENDS IN ESI OFFER, 2010 TO 2014 †

Percent of Employers Offering ESI						
Fewer than 50 employees	31.2%	27.0%	29.8%	27.1%	23.3%	
50 or more employees	97.6%	95.5%	97.5%	96.8%	96.0%	
All firm sizes	46.2%	42.0%	44.7%	42.7%	37.6%	

TRENDS IN EMPLOYEE ACCESS TO ESI, 2010 TO 2014 †

Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	54.1%	43.4%	49.1%	44.8%	37.6%	
50 or more employees	98.0%	94.3%	96.7%	96.8%	96.5%	
All firm sizes	87.1%	80.5%	83.7%	83.9%	81.0%	

Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	85.5%	82.5%	84.9%	81.8%	80.4%	
50 or more employees	77.3%	77.2%	77.0%	78.8%	72.9%	*
All firm sizes	78.5%	77.9%	78.2%	79.2%	73.8%	*

Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	74.8%	72.6%	74.7%	80.2%	66.8%	*
50 or more employees	72.8%	76.1%	74.8%	71.4%	75.5%	
All firm sizes	73.2%	75.6%	74.8%	72.6%	74.4%	

TRENDS IN ESI COSTS, 2010 TO 2014 †

Percent of Employees in High-Deductible Plans						
Fewer than 50 employees	37.4%	42.7%	50.6%	53.8%	48.7%	
All firm sizes	21.7%	25.5%	36.7%	36.2%	44.3%	*

Single Coverage						
Average annual premium	\$5,120	\$5,216	\$5,179	\$5,383	\$5,767	*
Average employee share	21.0%	21.8%	22.6%	26.2%	24.2%	

Family Coverage						
Average annual premium	\$15,032	\$14,732	\$15,471	\$16,070	\$15,915	
Average employee share	31.2%	31.0%	35.5%	35.2%	32.8%	

* Significant difference between 2013 and 2014 estimates at the 95% confidence level.

† All references are to private sector employers and employees.

Note: FPG refers to federal poverty guidelines established by the U.S. Department of Health and Human Services.

For a family of four, the federal poverty guideline corresponded to annual income of \$22,050 in 2010 and \$23,850 in 2014.

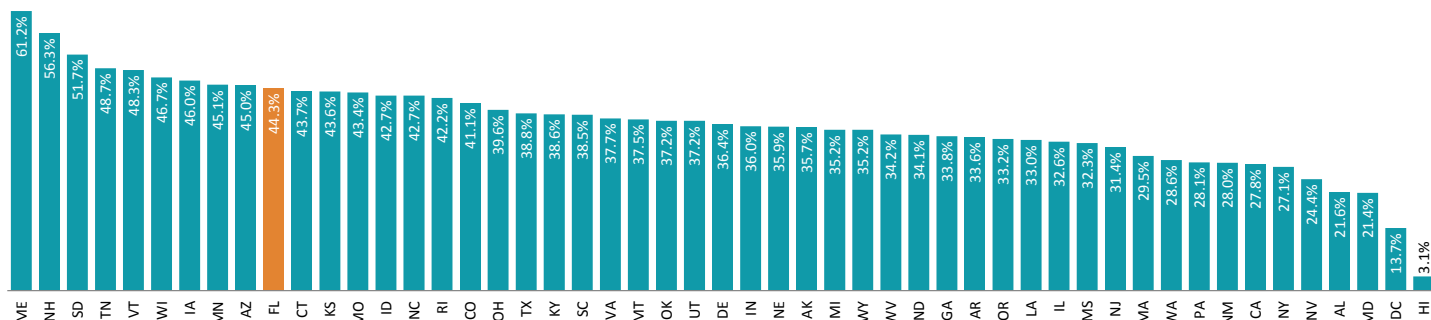
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Please see www.shadac.org/ESIReport2016 for information on definitions and methods.

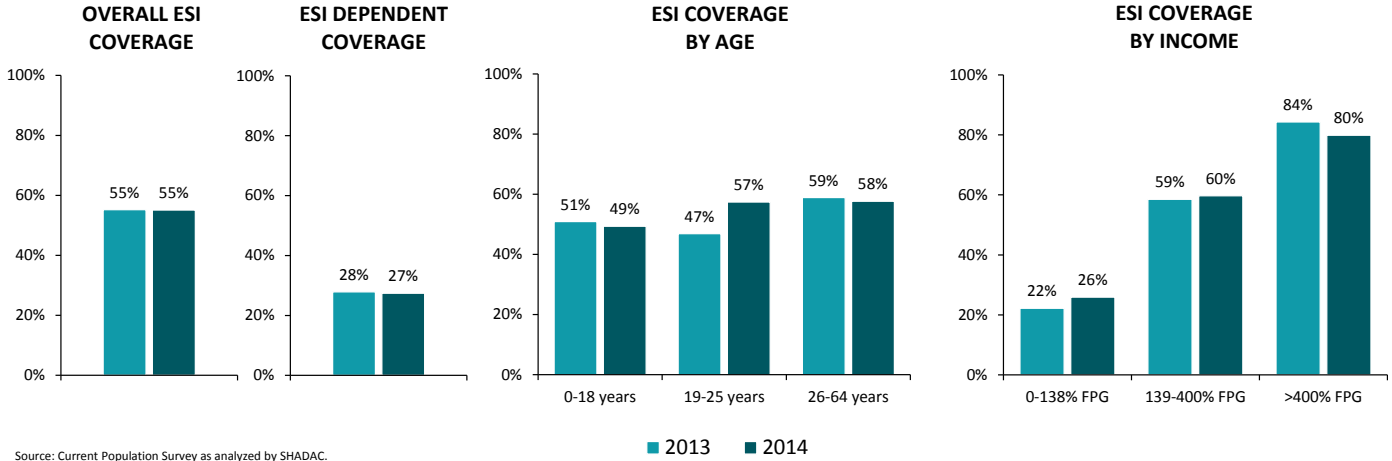
Data sources: CPS Data Series developed from the U.S. Census Bureau Current Population Survey Annual Social and Economic Supplement, 2013-2014. Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component 2010-2014.

EXPLORING STATE VARIATION: PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2014 †

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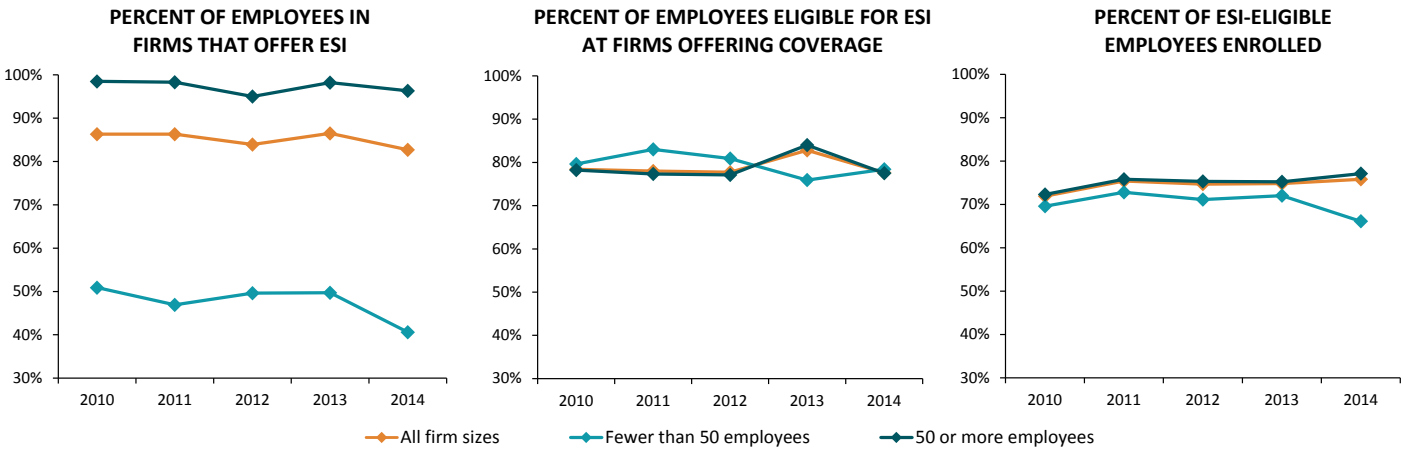


ESI BEFORE AND AFTER THE ACA, 2013 TO 2014 (PEOPLE AGED 0-64 YEARS)



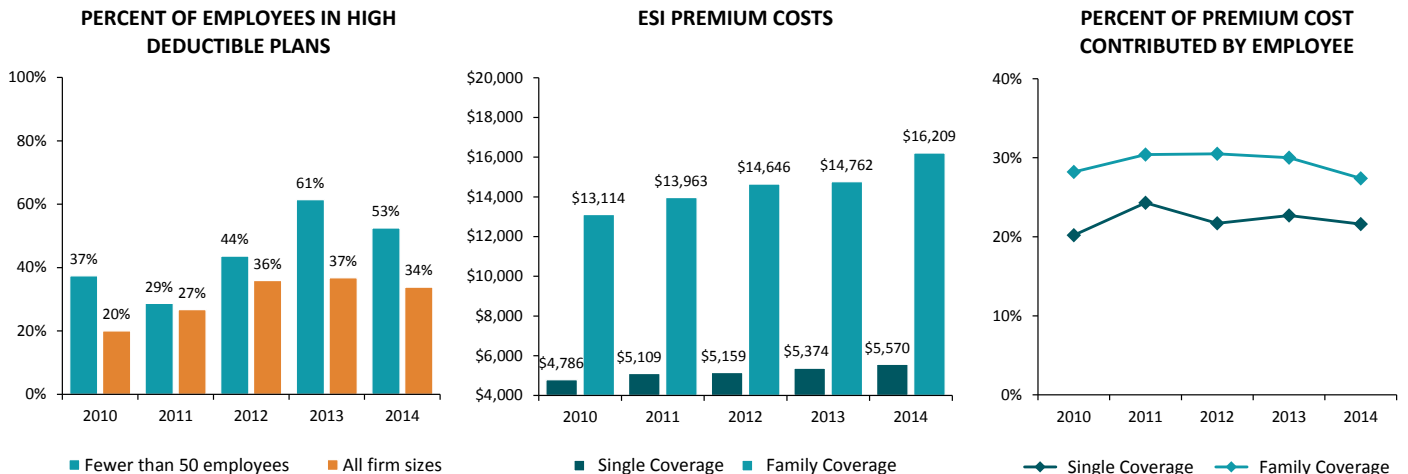
Source: Current Population Survey as analyzed by SHADAC.

TRENDS IN EMPLOYEE ACCESS TO ESI 2010 TO 2014 †



Source: Medical Expenditure Panel Survey / Insurance Component as analyzed by SHADAC.

TRENDS IN ESI COSTS, 2010 TO 2014 †



Source: Medical Expenditure Panel Survey / Insurance Component as analyzed by SHADAC.

GEORGIA

ESI BEFORE AND AFTER THE ACA, 2013 TO 2014 (PEOPLE AGED 0-64)

	2010	2011	2012	2013	2014	Test
ESI Coverage						
Percent of population with ESI policyholder coverage				27.4%	27.7%	
Percent of population with ESI dependent coverage				27.8%	27.4%	
Percent of population with ESI coverage				55.2%	55.1%	
Trends in ESI Coverage by Age						
Percent aged 0-18 with ESI coverage				50.9%	49.3%	
Percent aged 19-25 with ESI coverage				46.9%	57.4%	*
Percent aged 26-64 with ESI coverage				58.9%	57.6%	
Trends in ESI Coverage by Income						
Percent of low-income population (0-138% FPG) with ESI coverage				22.2%	25.9%	
Percent of middle-income population (139-400% FPG) with ESI coverage				58.5%	59.7%	
Percent of high-income population (>400% FPG) with ESI coverage				84.3%	79.9%	*

Because of the redesign of the health insurance questions in the CPS in 2013 (and the consequent break in series), estimates from 2010 to 2012 are suppressed.

TRENDS IN ESI OFFER, 2010 TO 2014 †

Percent of Employers Offering ESI						
Fewer than 50 employees	29.1%	28.6%	30.1%	26.5%	23.3%	
50 or more employees	97.3%	96.7%	96.0%	98.5%	94.7%	
All firm sizes	48.2%	48.2%	47.7%	48.0%	40.9%	*

TRENDS IN EMPLOYEE ACCESS TO ESI, 2010 TO 2014 †

Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	50.9%	46.9%	49.6%	49.7%	40.6%	
50 or more employees	98.5%	98.3%	95.0%	98.2%	96.3%	
All firm sizes	86.3%	86.3%	83.9%	86.5%	82.7%	

Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	79.6%	83.0%	80.9%	75.9%	78.4%	
50 or more employees	78.2%	77.3%	77.1%	84.0%	77.5%	*
All firm sizes	78.4%	78.0%	77.7%	82.8%	77.6%	*

Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	69.6%	72.8%	71.1%	72.0%	66.1%	
50 or more employees	72.3%	75.8%	75.3%	75.2%	77.1%	
All firm sizes	71.9%	75.4%	74.7%	74.8%	75.8%	

TRENDS IN ESI COSTS, 2010 TO 2014 †

Percent of Employees in High-Deductible Plans						
Fewer than 50 employees	37.4%	28.7%	43.6%	61.4%	52.5%	
All firm sizes	20.0%	26.7%	35.9%	36.8%	33.8%	

Single Coverage						
Average annual premium	\$4,786	\$5,109	\$5,159	\$5,374	\$5,570	
Average employee share	20.2%	24.3%	21.7%	22.7%	21.6%	

Family Coverage						
Average annual premium	\$13,114	\$13,963	\$14,646	\$14,762	\$16,209	*
Average employee share	28.2%	30.4%	30.5%	30.0%	27.4%	

* Significant difference between 2013 and 2014 estimates at the 95% confidence level.

† All references are to private sector employers and employees.

Note: FPG refers to federal poverty guidelines established by the U.S. Department of Health and Human Services.

For a family of four, the federal poverty guideline corresponded to annual income of \$22,050 in 2010 and \$23,850 in 2014.

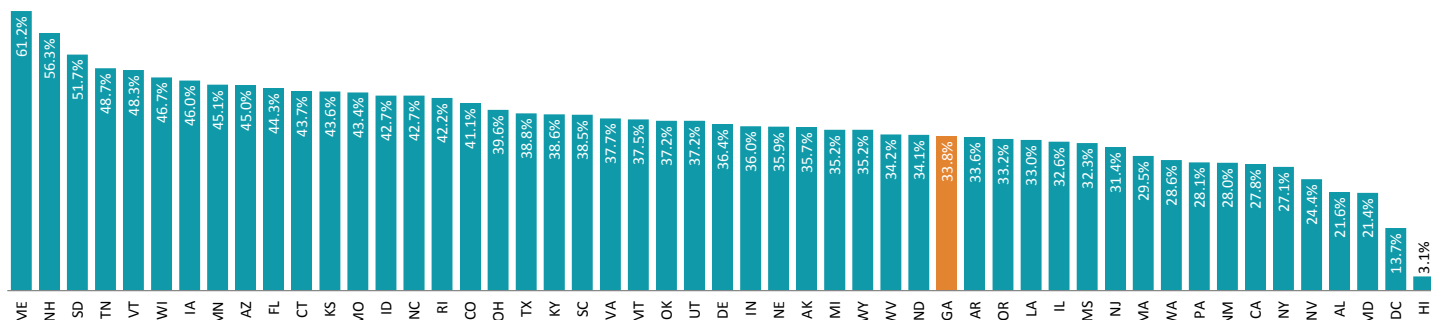
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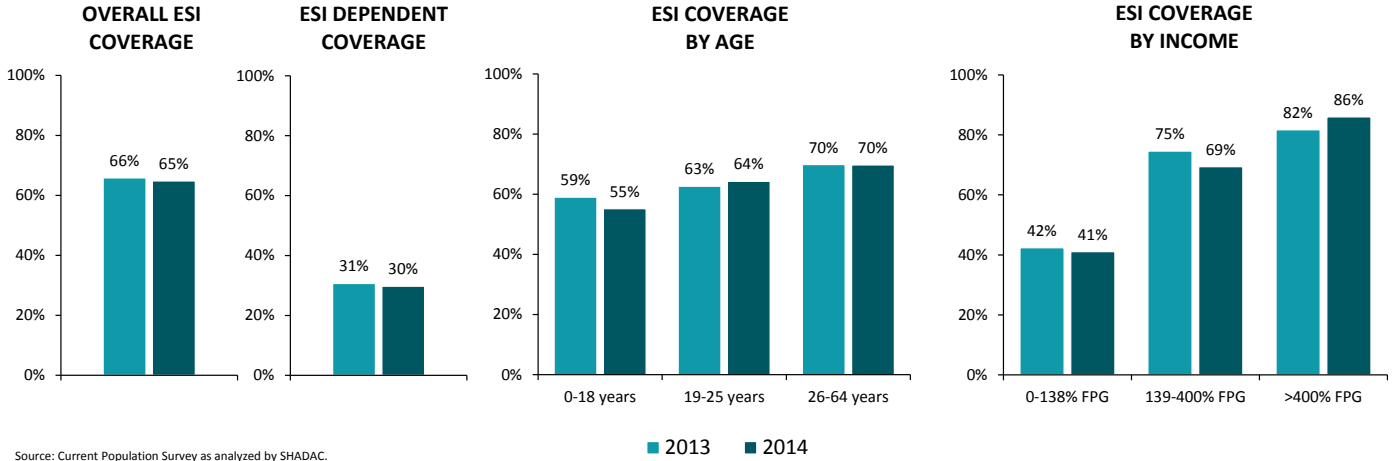
Data sources: CPS Data Series developed from the U.S. Census Bureau Current Population Survey Annual Social and Economic Supplement, 2013-2014. Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component 2010-2014.

EXPLORING STATE VARIATION: PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2014 †

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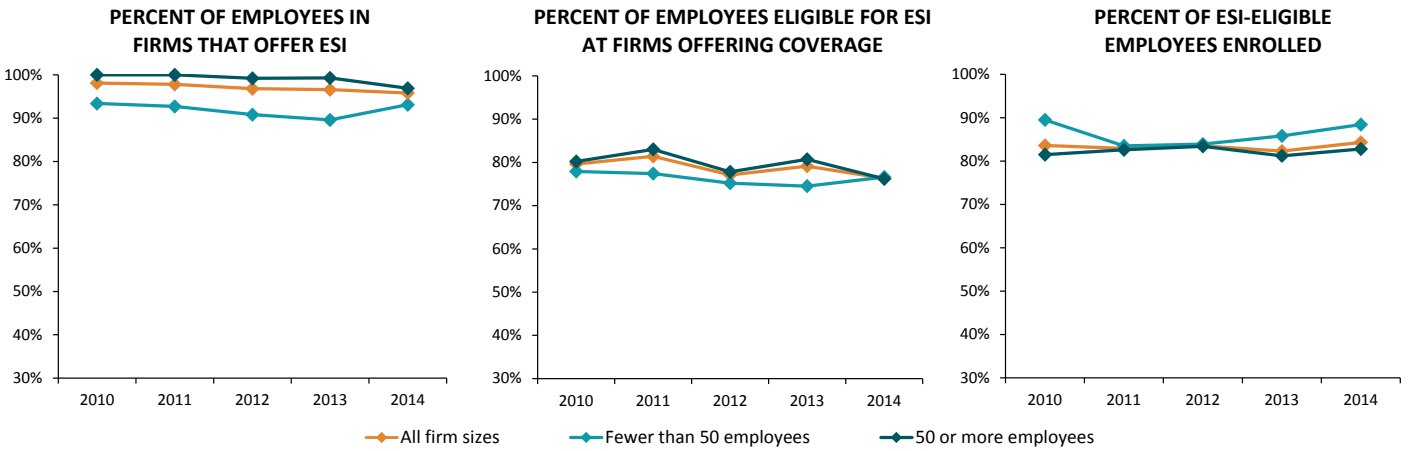


ESI BEFORE AND AFTER THE ACA, 2013 TO 2014 (PEOPLE AGED 0-64 YEARS)



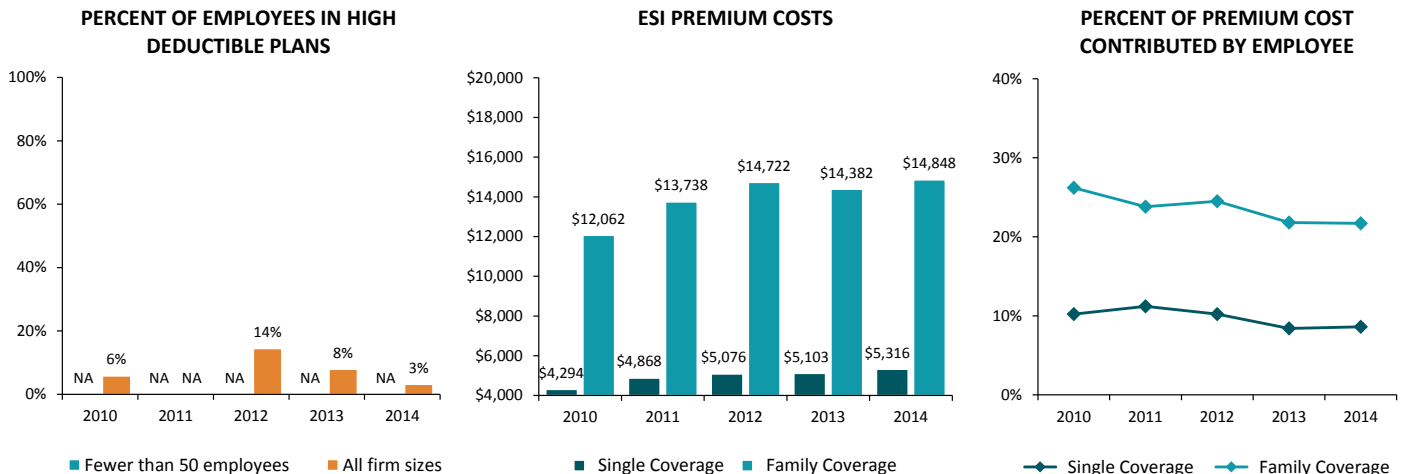
Source: Current Population Survey as analyzed by SHADAC.

TRENDS IN EMPLOYEE ACCESS TO ESI 2010 TO 2014 †



Source: Medical Expenditure Panel Survey / Insurance Component as analyzed by SHADAC.

TRENDS IN ESI COSTS, 2010 TO 2014 †



Source: Medical Expenditure Panel Survey / Insurance Component as analyzed by SHADAC.

HAWAII

ESI BEFORE AND AFTER THE ACA, 2013 TO 2014 (PEOPLE AGED 0-64)

	2010	2011	2012	2013	2014	Test
ESI Coverage						
Percent of population with ESI policyholder coverage				35.1%	35.0%	
Percent of population with ESI dependent coverage				30.7%	29.8%	
Percent of population with ESI coverage				65.8%	64.8%	
Trends in ESI Coverage by Age						
Percent aged 0-18 with ESI coverage				59.0%	55.2%	
Percent aged 19-25 with ESI coverage				62.7%	64.3%	
Percent aged 26-64 with ESI coverage				69.9%	69.8%	
Trends in ESI Coverage by Income						
Percent of low-income population (0-138% FPG) with ESI coverage				42.4%	41.1%	
Percent of middle-income population (139-400% FPG) with ESI coverage				74.6%	69.4%	*
Percent of high-income population (>400% FPG) with ESI coverage				81.7%	86.0%	

Because of the redesign of the health insurance questions in the CPS in 2013 (and the consequent break in series), estimates from 2010 to 2012 are suppressed.

TRENDS IN ESI OFFER, 2010 TO 2014 †

Percent of Employers Offering ESI						
Fewer than 50 employees	78.8%	77.9%	78.5%	78.1%	81.6%	
50 or more employees	100.0%	99.4%	99.5%	99.0%	98.6%	
All firm sizes	84.7%	83.5%	84.1%	83.6%	86.4%	

TRENDS IN EMPLOYEE ACCESS TO ESI, 2010 TO 2014 †

Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	93.4%	92.7%	90.8%	89.6%	93.1%	
50 or more employees	100.0%	100.0%	99.2%	99.3%	96.9%	
All firm sizes	98.1%	97.8%	96.8%	96.6%	95.8%	

Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	77.9%	77.4%	75.2%	74.5%	76.6%	
50 or more employees	80.2%	83.0%	77.8%	80.7%	76.2%	
All firm sizes	79.6%	81.4%	77.1%	79.1%	76.3%	

Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	89.5%	83.5%	83.9%	85.8%	88.4%	
50 or more employees	81.5%	82.6%	83.4%	81.2%	82.8%	
All firm sizes	83.6%	82.9%	83.5%	82.3%	84.3%	

TRENDS IN ESI COSTS, 2010 to 2014 †

Percent of Employees in High-Deductible Plans						
Fewer than 50 employees	NA	NA	NA	NA	NA	
All firm sizes	5.8%	NA	14.4%	7.9%	3.1%	*

Single Coverage						
Average annual premium	\$4,294	\$4,868	\$5,076	\$5,103	\$5,316	
Average employee share	10.2%	11.2%	10.2%	8.4%	8.6%	

Family Coverage						
Average annual premium	\$12,062	\$13,738	\$14,722	\$14,382	\$14,848	
Average employee share	26.2%	23.8%	24.5%	21.8%	21.7%	

* Significant difference between 2013 and 2014 estimates at the 95% confidence level.

† All references are to private sector employers and employees.

Note: FPG refers to federal poverty guidelines established by the U.S. Department of Health and Human Services.

For a family of four, the federal poverty guideline corresponded to annual income of \$22,050 in 2010 and \$23,850 in 2014.

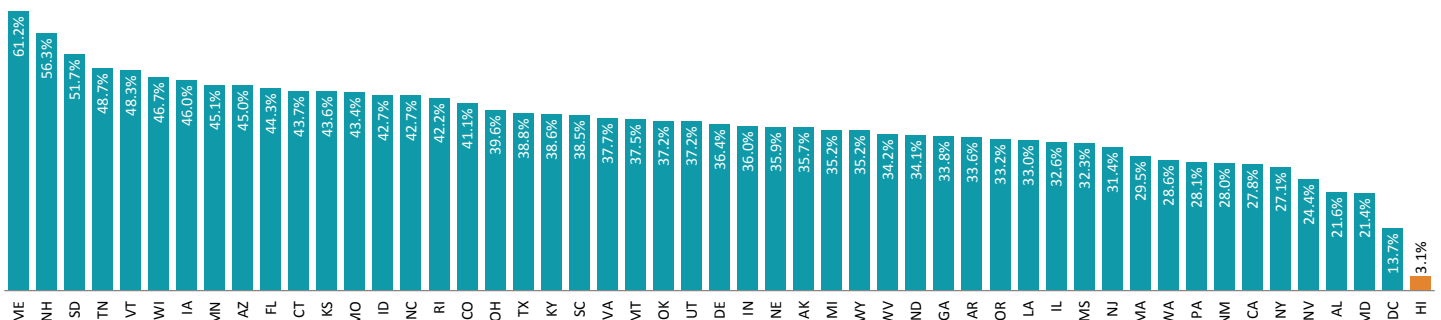
NA--Not available due to insufficient sample size.

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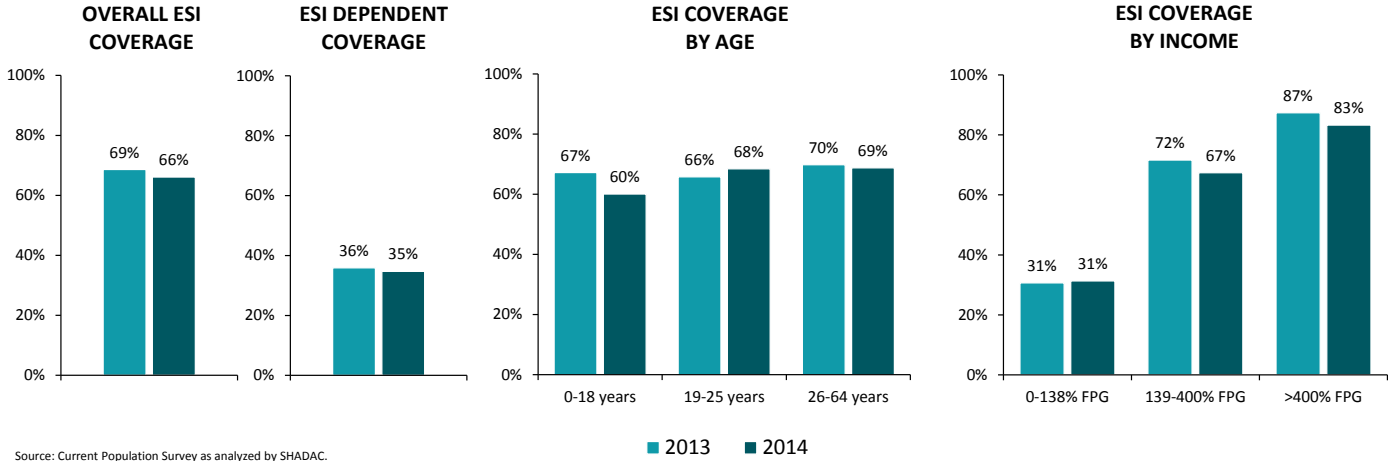
Data sources: CPS Data Series developed from the U.S. Census Bureau Current Population Survey Annual Social and Economic Supplement, 2013-2014. Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component 2010-2014.

EXPLORING STATE VARIATION: PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2014 †

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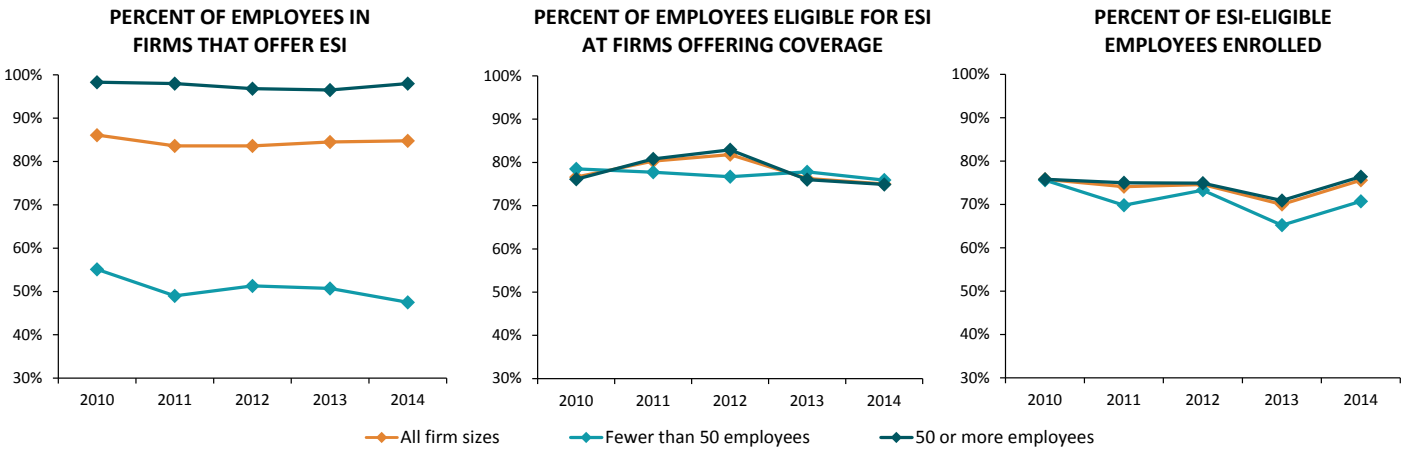


ESI BEFORE AND AFTER THE ACA, 2013 TO 2014 (PEOPLE AGED 0-64 YEARS)



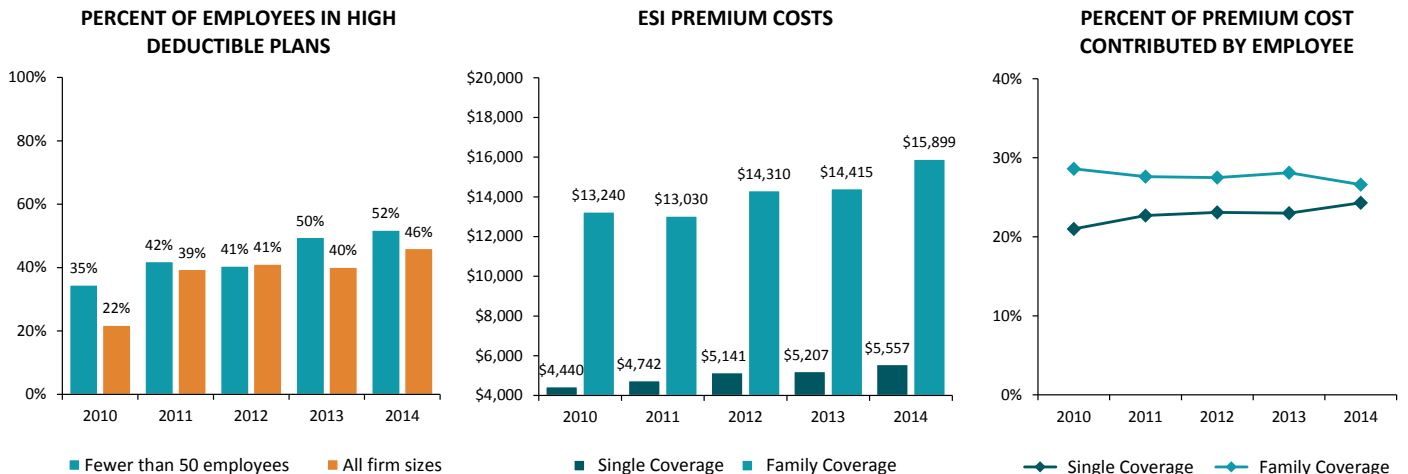
Source: Current Population Survey as analyzed by SHADAC.

TRENDS IN EMPLOYEE ACCESS TO ESI 2010 TO 2014 †



Source: Medical Expenditure Panel Survey / Insurance Component as analyzed by SHADAC.

TRENDS IN ESI COSTS, 2010 TO 2014 †



Source: Medical Expenditure Panel Survey / Insurance Component as analyzed by SHADAC.

IOWA

ESI BEFORE AND AFTER THE ACA, 2013 TO 2014 (PEOPLE AGED 0-64)

	2010	2011	2012	2013	2014	Test
ESI Coverage						
Percent of population with ESI policyholder coverage				32.8%	31.4%	
Percent of population with ESI dependent coverage				35.9%	34.7%	
Percent of population with ESI coverage				68.6%	66.1%	
Trends in ESI Coverage by Age						
Percent aged 0-18 with ESI coverage				67.2%	60.1%	
Percent aged 19-25 with ESI coverage				65.8%	68.4%	
Percent aged 26-64 with ESI coverage				69.8%	68.8%	
Trends in ESI Coverage by Income						
Percent of low-income population (0-138% FPG) with ESI coverage				30.7%	31.3%	
Percent of middle-income population (139-400% FPG) with ESI coverage				71.6%	67.4%	
Percent of high-income population (>400% FPG) with ESI coverage				87.4%	83.3%	

Because of the redesign of the health insurance questions in the CPS in 2013 (and the consequent break in series), estimates from 2010 to 2012 are suppressed.

TRENDS IN ESI OFFER, 2010 TO 2014 †

Percent of Employers Offering ESI						
Fewer than 50 employees	36.5%	30.4%	34.8%	32.4%	32.7%	
50 or more employees	97.1%	95.4%	97.0%	95.3%	95.6%	
All firm sizes	51.3%	47.4%	50.7%	47.2%	47.1%	

TRENDS IN EMPLOYEE ACCESS TO ESI, 2010 TO 2014 †

Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	55.1%	49.0%	51.3%	50.7%	47.5%	
50 or more employees	98.3%	98.0%	96.8%	96.5%	98.0%	
All firm sizes	86.1%	83.6%	83.6%	84.5%	84.8%	

Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	78.5%	77.7%	76.7%	77.8%	75.9%	
50 or more employees	76.1%	80.8%	82.9%	76.0%	74.9%	
All firm sizes	76.6%	80.3%	81.8%	76.3%	75.0%	

Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	75.6%	69.8%	73.3%	65.2%	70.7%	
50 or more employees	75.8%	75.0%	74.9%	70.9%	76.4%	*
All firm sizes	75.8%	74.1%	74.6%	70.0%	75.6%	*

TRENDS IN ESI COSTS, 2010 to 2014 †

Percent of Employees in High-Deductible Plans						
Fewer than 50 employees	34.5%	41.9%	40.5%	49.5%	51.8%	
All firm sizes	21.8%	39.4%	41.1%	40.1%	46.0%	

Single Coverage						
Average annual premium	\$4,440	\$4,742	\$5,141	\$5,207	\$5,557	
Average employee share	21.0%	22.7%	23.1%	23.0%	24.3%	

Family Coverage						
Average annual premium	\$13,240	\$13,030	\$14,310	\$14,415	\$15,899	*
Average employee share	28.6%	27.6%	27.5%	28.1%	26.6%	

* Significant difference between 2013 and 2014 estimates at the 95% confidence level.

† All references are to private sector employers and employees.

Note: FPG refers to federal poverty guidelines established by the U.S. Department of Health and Human Services.

For a family of four, the federal poverty guideline corresponded to annual income of \$22,050 in 2010 and \$23,850 in 2014.

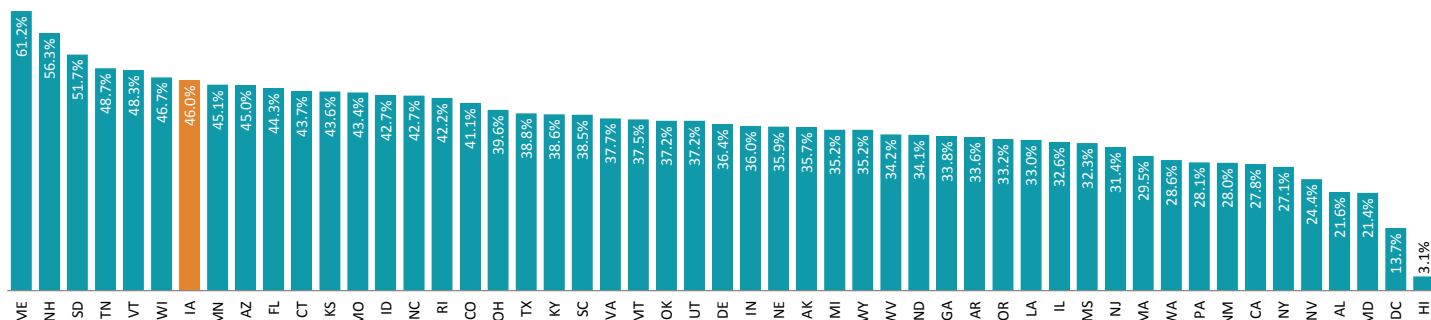
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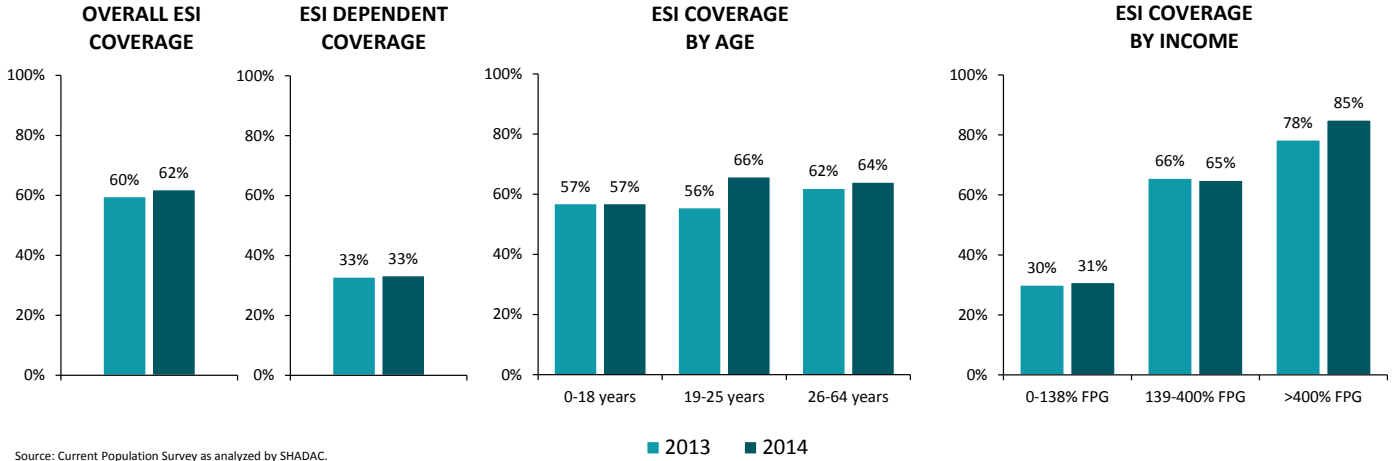
Data sources: CPS Data Series developed from the U.S. Census Bureau Current Population Survey Annual Social and Economic Supplement, 2013-2014. Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component 2010-2014.

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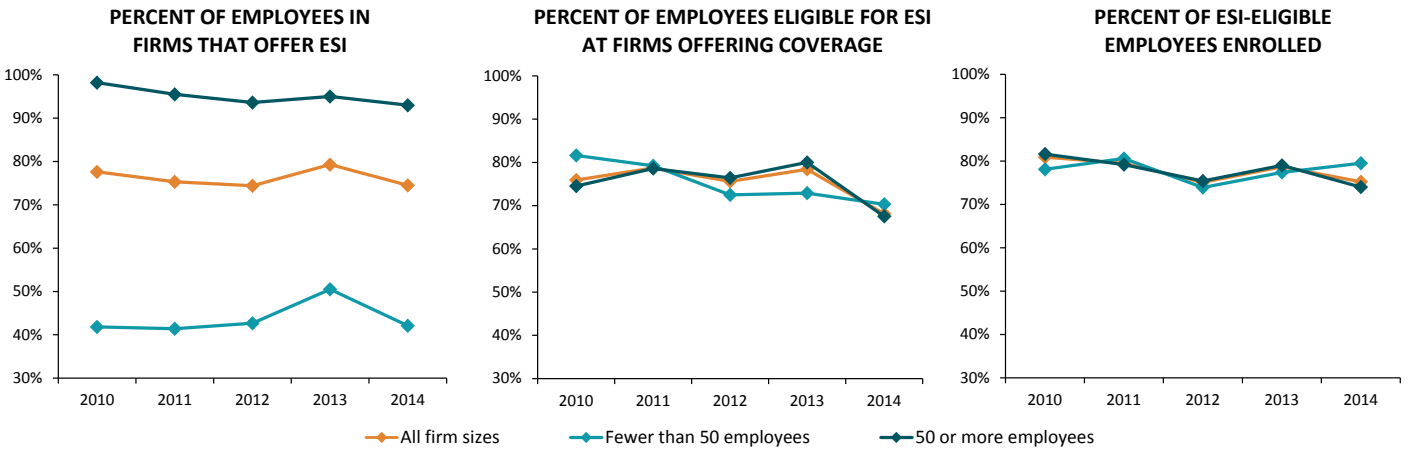


ESI BEFORE AND AFTER THE ACA, 2013 TO 2014 (PEOPLE AGED 0-64 YEARS)



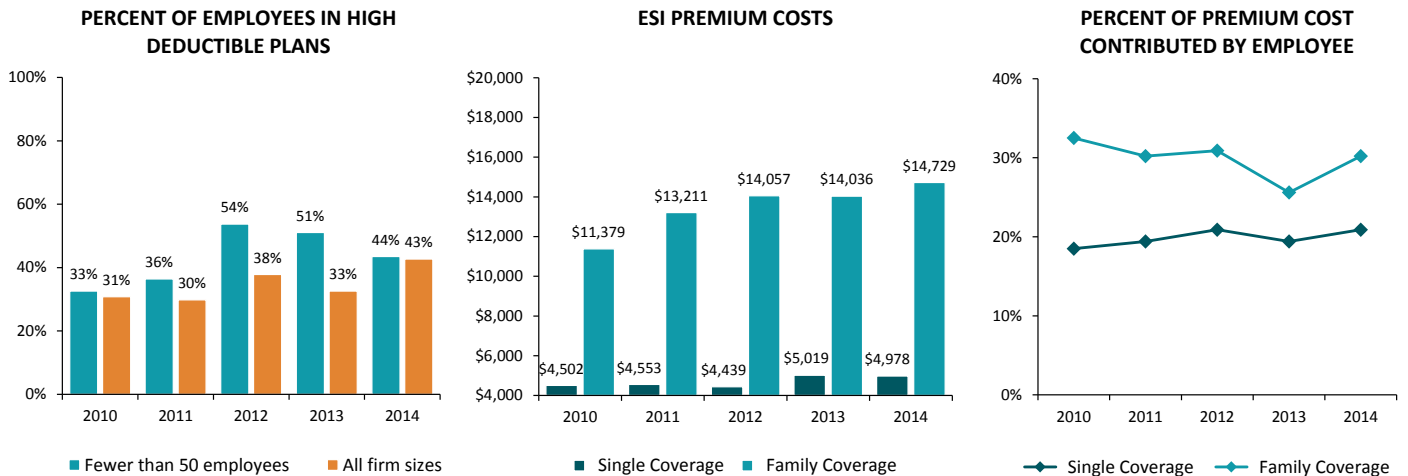
Source: Current Population Survey as analyzed by SHADAC.

TRENDS IN EMPLOYEE ACCESS TO ESI 2010 TO 2014 †



Source: Medical Expenditure Panel Survey / Insurance Component as analyzed by SHADAC.

TRENDS IN ESI COSTS, 2010 TO 2014 †



Source: Medical Expenditure Panel Survey / Insurance Component as analyzed by SHADAC.

IDAHO

ESI BEFORE AND AFTER THE ACA, 2013 TO 2014 (PEOPLE AGED 0-64)

	2010	2011	2012	2013	2014	Test
ESI Coverage						
Percent of population with ESI policyholder coverage				26.8%	28.6%	
Percent of population with ESI dependent coverage				32.8%	33.3%	
Percent of population with ESI coverage				59.6%	61.9%	
Trends in ESI Coverage by Age						
Percent aged 0-18 with ESI coverage				56.9%	56.9%	
Percent aged 19-25 with ESI coverage				55.5%	65.8%	
Percent aged 26-64 with ESI coverage				62.0%	64.1%	
Trends in ESI Coverage by Income						
Percent of low-income population (0-138% FPG) with ESI coverage				30.0%	30.8%	
Percent of middle-income population (139-400% FPG) with ESI coverage				65.6%	64.8%	
Percent of high-income population (>400% FPG) with ESI coverage				78.3%	84.9%	*

Because of the redesign of the health insurance questions in the CPS in 2013 (and the consequent break in series), estimates from 2010 to 2012 are suppressed.

TRENDS IN ESI OFFER, 2010 TO 2014 †

Percent of Employers Offering ESI						
Fewer than 50 employees	30.1%	25.7%	25.2%	31.2%	23.6%	*
50 or more employees	97.7%	93.9%	93.5%	95.7%	93.1%	
All firm sizes	45.3%	41.3%	39.1%	44.6%	37.5%	*

TRENDS IN EMPLOYEE ACCESS TO ESI, 2010 TO 2014 †

Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	41.8%	41.4%	42.7%	50.5%	42.1%	
50 or more employees	98.2%	95.5%	93.6%	95.0%	93.0%	
All firm sizes	77.6%	75.3%	74.4%	79.3%	74.5%	

Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	81.6%	79.2%	72.5%	72.9%	70.3%	
50 or more employees	74.5%	78.6%	76.4%	80.0%	67.5%	*
All firm sizes	75.9%	78.7%	75.6%	78.4%	68.1%	*

Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	78.1%	80.6%	73.9%	77.4%	79.5%	
50 or more employees	81.6%	79.2%	75.4%	79.0%	74.0%	
All firm sizes	80.9%	79.5%	75.1%	78.7%	75.2%	

TRENDS IN ESI COSTS, 2010 TO 2014 †

Percent of Employees in High-Deductible Plans						
Fewer than 50 employees	32.6%	36.4%	53.7%	51.1%	43.5%	
All firm sizes	30.8%	29.8%	37.8%	32.6%	42.7%	

Single Coverage						
Average annual premium	\$4,502	\$4,553	\$4,439	\$5,019	\$4,978	
Average employee share	18.5%	19.4%	20.9%	19.4%	20.9%	

Family Coverage						
Average annual premium	\$11,379	\$13,211	\$14,057	\$14,036	\$14,729	
Average employee share	32.5%	30.2%	30.9%	25.6%	30.2%	

* Significant difference between 2013 and 2014 estimates at the 95% confidence level.

† All references are to private sector employers and employees.

Note: FPG refers to federal poverty guidelines established by the U.S. Department of Health and Human Services.

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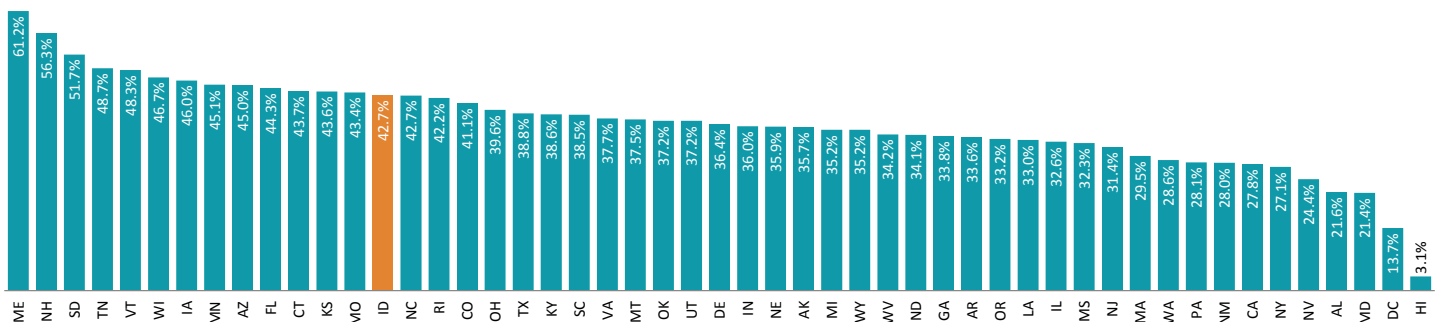
NA--Not available due to insufficient sample size.

Please see www.shadac.org/ESIReport2016 for information on definitions and methods.

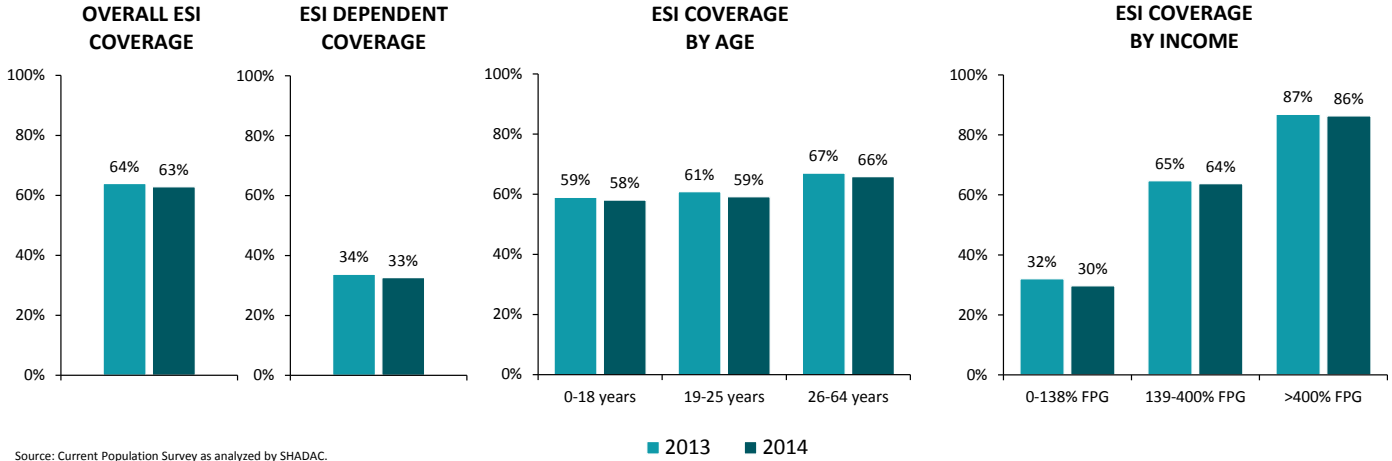
Data sources: CPS Data Series developed from the U.S. Census Bureau Current Population Survey Annual Social and Economic Supplement, 2013-2014. Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component 2010-2014.

EXPLORING STATE VARIATION: PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2014 †

To learn more about state variation across ESI indicators, access the 50-state comparison tables at www.shadac.org/ESIReport2016.

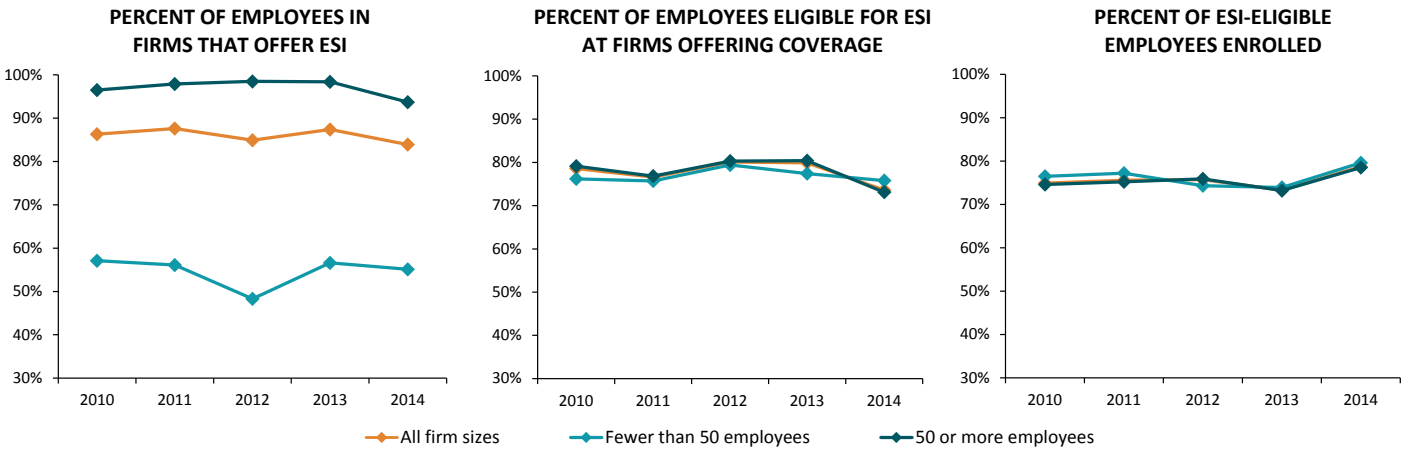


ESI BEFORE AND AFTER THE ACA, 2013 TO 2014 (PEOPLE AGED 0-64 YEARS)



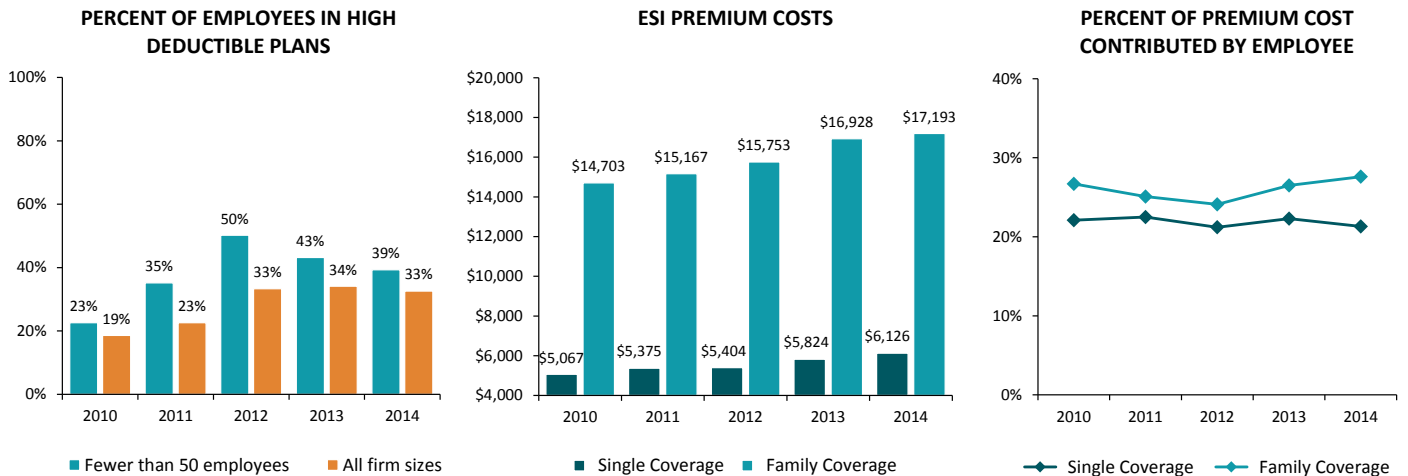
Source: Current Population Survey as analyzed by SHADAC.

TRENDS IN EMPLOYEE ACCESS TO ESI 2010 TO 2014 †



Source: Medical Expenditure Panel Survey / Insurance Component as analyzed by SHADAC.

TRENDS IN ESI COSTS, 2010 TO 2014 †



Source: Medical Expenditure Panel Survey / Insurance Component as analyzed by SHADAC.

ILLINOIS

ESI BEFORE AND AFTER THE ACA, 2013 TO 2014 (PEOPLE AGED 0-64)

	2010	2011	2012	2013	2014	Test
ESI Coverage						
Percent of population with ESI policyholder coverage				30.2%	30.2%	
Percent of population with ESI dependent coverage				33.7%	32.6%	
Percent of population with ESI coverage				63.9%	62.9%	
Trends in ESI Coverage by Age						
Percent aged 0-18 with ESI coverage				59.0%	58.1%	
Percent aged 19-25 with ESI coverage				60.8%	59.2%	
Percent aged 26-64 with ESI coverage				67.0%	65.9%	
Trends in ESI Coverage by Income						
Percent of low-income population (0-138% FPG) with ESI coverage				32.1%	29.7%	
Percent of middle-income population (139-400% FPG) with ESI coverage				64.7%	63.7%	
Percent of high-income population (>400% FPG) with ESI coverage				86.8%	86.3%	

Because of the redesign of the health insurance questions in the CPS in 2013 (and the consequent break in series), estimates from 2010 to 2012 are suppressed.

TRENDS IN ESI OFFER, 2010 TO 2014 †

Percent of Employers Offering ESI						
Fewer than 50 employees	34.8%	32.7%	30.5%	33.2%	32.8%	
50 or more employees	95.7%	96.5%	95.2%	95.3%	93.3%	
All firm sizes	50.6%	48.8%	45.8%	48.2%	47.3%	

TRENDS IN EMPLOYEE ACCESS TO ESI, 2010 TO 2014 †

Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	57.1%	56.1%	48.3%	56.6%	55.1%	
50 or more employees	96.5%	97.9%	98.5%	98.4%	93.7%	*
All firm sizes	86.3%	87.6%	84.9%	87.4%	83.9%	

Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	76.2%	75.7%	79.4%	77.4%	75.8%	
50 or more employees	79.1%	76.8%	80.3%	80.4%	73.1%	*
All firm sizes	78.6%	76.6%	80.1%	79.9%	73.6%	*

Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	76.5%	77.2%	74.3%	73.9%	79.6%	
50 or more employees	74.6%	75.2%	75.9%	73.2%	78.5%	*
All firm sizes	74.9%	75.6%	75.7%	73.3%	78.7%	*

TRENDS IN ESI COSTS, 2010 TO 2014 †

Percent of Employees in High-Deductible Plans						
Fewer than 50 employees	22.6%	35.2%	50.2%	43.2%	39.3%	
All firm sizes	18.6%	22.6%	33.3%	34.1%	32.6%	

Single Coverage						
Average annual premium	\$5,067	\$5,375	\$5,404	\$5,824	\$6,126	
Average employee share	22.1%	22.5%	21.2%	22.3%	21.3%	

Family Coverage						
Average annual premium	\$14,703	\$15,167	\$15,753	\$16,928	\$17,193	
Average employee share	26.7%	25.1%	24.1%	26.5%	27.6%	

* Significant difference between 2013 and 2014 estimates at the 95% confidence level.

† All references are to private sector employers and employees.

Note: FPG refers to federal poverty guidelines established by the U.S. Department of Health and Human Services.

For a family of four, the federal poverty guideline corresponded to annual income of \$22,050 in 2010 and \$23,850 in 2014.

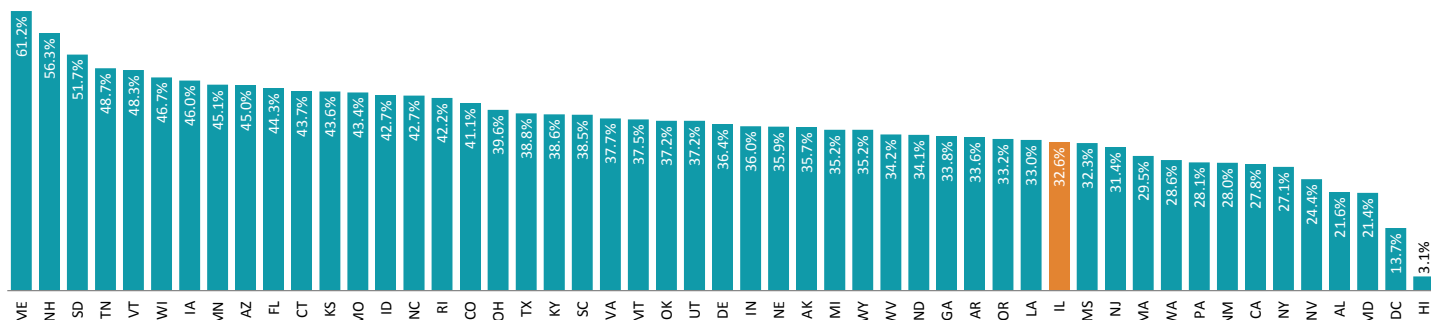
NA--Not available due to insufficient sample size.

Please see www.shadac.org/ESIReport2016 for information on definitions and methods.

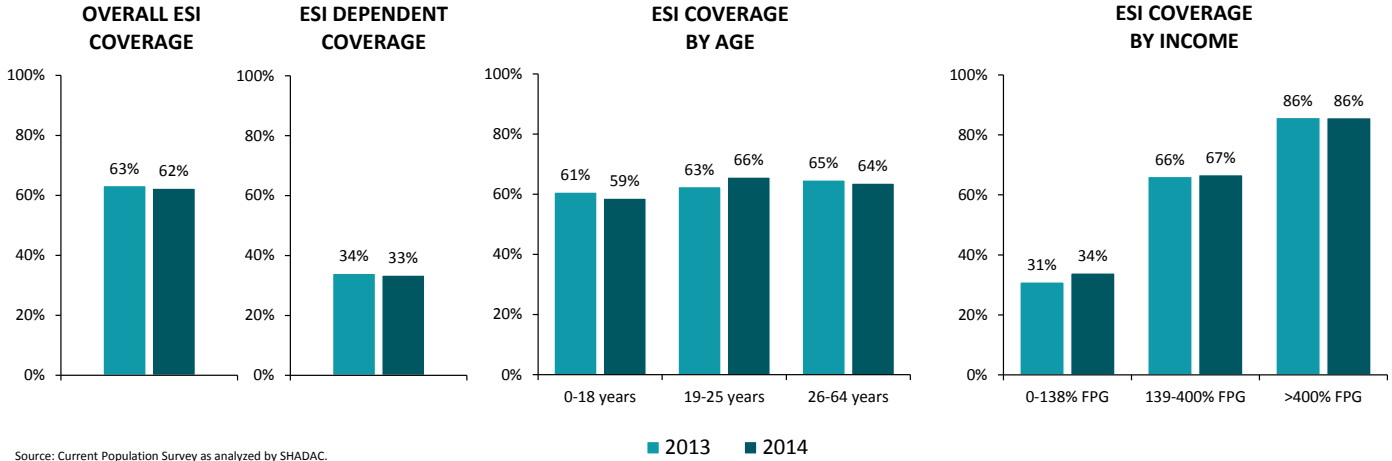
Data sources: CPS Data Series developed from the U.S. Census Bureau Current Population Survey Annual Social and Economic Supplement, 2013-2014. Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component 2010-2014.

EXPLORING STATE VARIATION: PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2014 †

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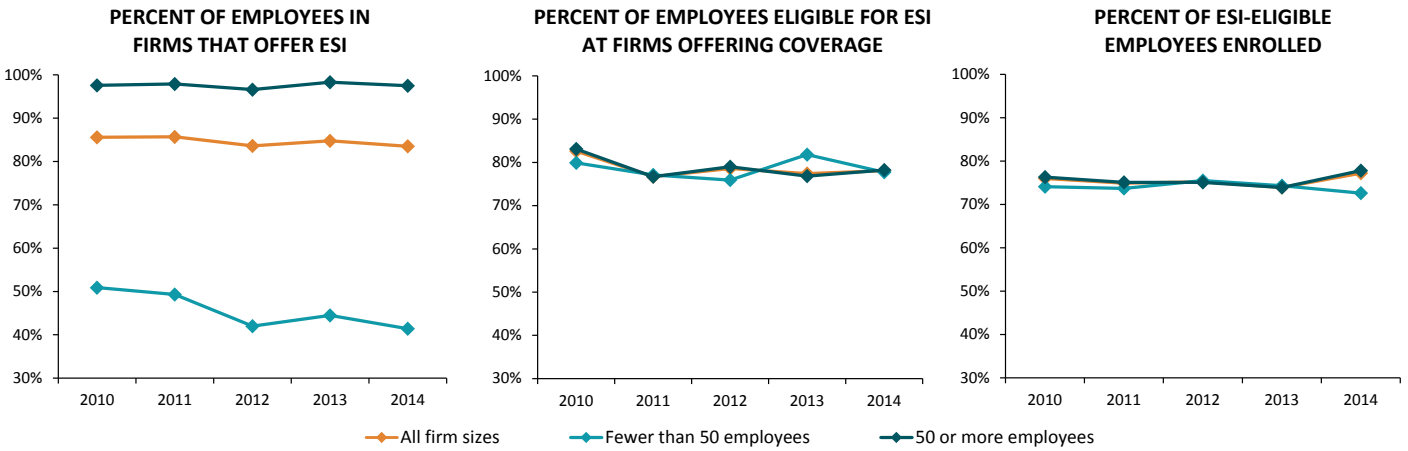


ESI BEFORE AND AFTER THE ACA, 2013 TO 2014 (PEOPLE AGED 0-64 YEARS)



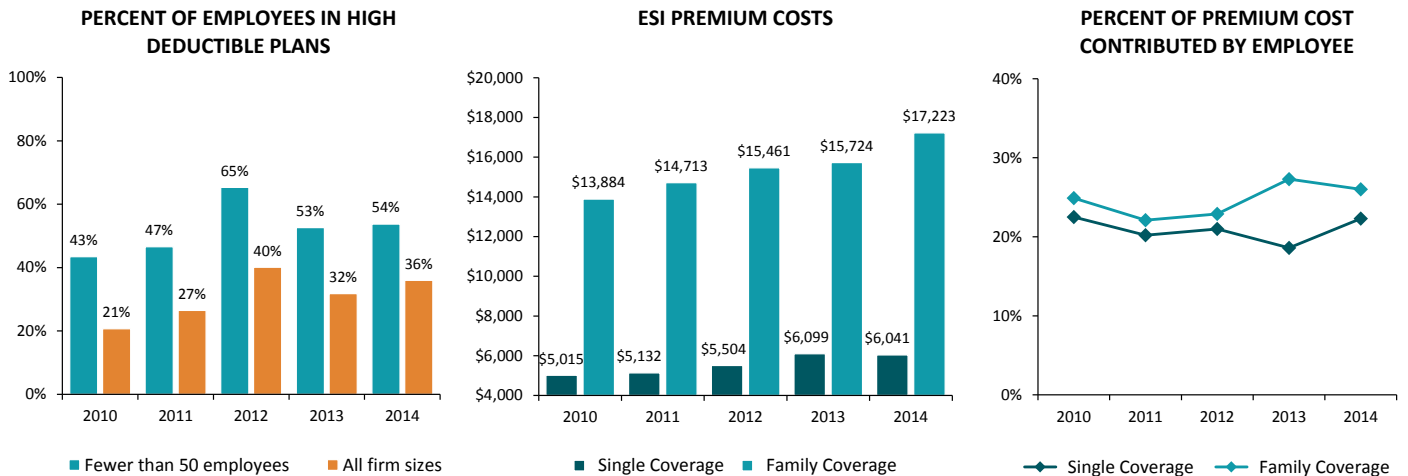
Source: Current Population Survey as analyzed by SHADAC.

TRENDS IN EMPLOYEE ACCESS TO ESI 2010 TO 2014 †



Source: Medical Expenditure Panel Survey / Insurance Component as analyzed by SHADAC.

TRENDS IN ESI COSTS, 2010 TO 2014 †



Source: Medical Expenditure Panel Survey / Insurance Component as analyzed by SHADAC.

INDIANA

ESI BEFORE AND AFTER THE ACA, 2013 TO 2014 (PEOPLE AGED 0-64)

	2010	2011	2012	2013	2014	Test
ESI Coverage						
Percent of population with ESI policyholder coverage				29.2%	28.9%	
Percent of population with ESI dependent coverage				34.1%	33.4%	
Percent of population with ESI coverage				63.3%	62.4%	
Trends in ESI Coverage by Age						
Percent aged 0-18 with ESI coverage				60.7%	58.7%	
Percent aged 19-25 with ESI coverage				62.5%	65.7%	
Percent aged 26-64 with ESI coverage				64.7%	63.7%	
Trends in ESI Coverage by Income						
Percent of low-income population (0-138% FPG) with ESI coverage				31.0%	34.0%	
Percent of middle-income population (139-400% FPG) with ESI coverage				66.1%	66.8%	
Percent of high-income population (>400% FPG) with ESI coverage				85.8%	85.8%	

Because of the redesign of the health insurance questions in the CPS in 2013 (and the consequent break in series), estimates from 2010 to 2012 are suppressed.

TRENDS IN ESI OFFER, 2010 TO 2014 †

Percent of Employers Offering ESI						
Fewer than 50 employees	31.2%	27.4%	25.8%	25.2%	28.5%	
50 or more employees	96.6%	97.6%	95.3%	94.3%	96.1%	
All firm sizes	49.9%	50.5%	44.9%	45.1%	49.5%	

TRENDS IN EMPLOYEE ACCESS TO ESI, 2010 TO 2014 †

Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	50.9%	49.3%	42.0%	44.5%	41.4%	
50 or more employees	97.6%	97.9%	96.6%	98.3%	97.5%	
All firm sizes	85.6%	85.7%	83.6%	84.8%	83.5%	

Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	79.9%	77.1%	75.9%	81.8%	77.7%	
50 or more employees	83.1%	76.7%	79.0%	76.8%	78.2%	
All firm sizes	82.6%	76.7%	78.6%	77.4%	78.1%	

Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	74.1%	73.7%	75.5%	74.3%	72.6%	
50 or more employees	76.3%	75.1%	75.1%	73.9%	77.8%	
All firm sizes	76.0%	74.9%	75.2%	73.9%	77.2%	

TRENDS IN ESI COSTS, 2010 TO 2014 †

Percent of Employees in High-Deductible Plans						
Fewer than 50 employees	43.4%	46.6%	65.3%	52.6%	53.7%	
All firm sizes	20.7%	26.5%	40.1%	31.8%	36.0%	

Single Coverage						
Average annual premium	\$5,015	\$5,132	\$5,504	\$6,099	\$6,041	
Average employee share	22.5%	20.2%	21.0%	18.6%	22.3%	*

Family Coverage						
Average annual premium	\$13,884	\$14,713	\$15,461	\$15,724	\$17,223	*
Average employee share	24.9%	22.1%	22.9%	27.3%	26.0%	

* Significant difference between 2013 and 2014 estimates at the 95% confidence level.

† All references are to private sector employers and employees.

Note: FPG refers to federal poverty guidelines established by the U.S. Department of Health and Human Services.

For a family of four, the federal poverty guideline corresponded to annual income of \$22,050 in 2010 and \$23,850 in 2014.

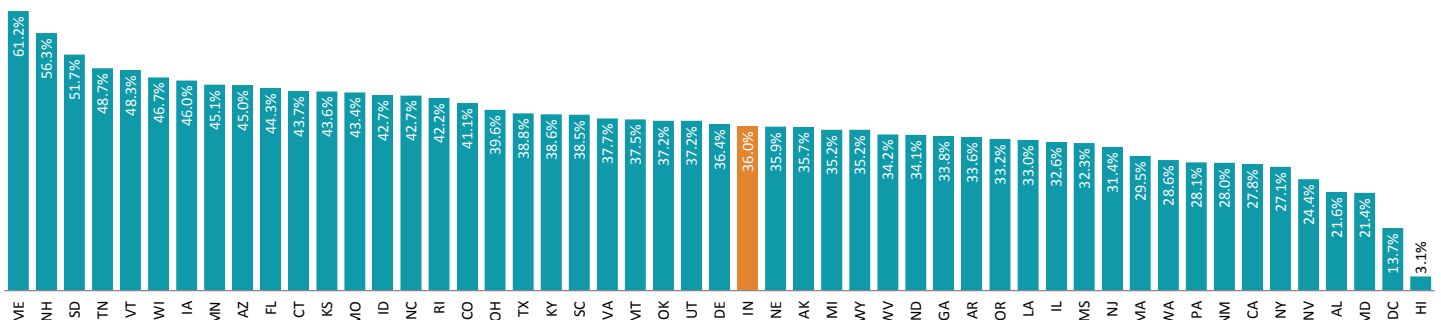
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Please see www.shadac.org/ESIReport2016 for information on definitions and methods.

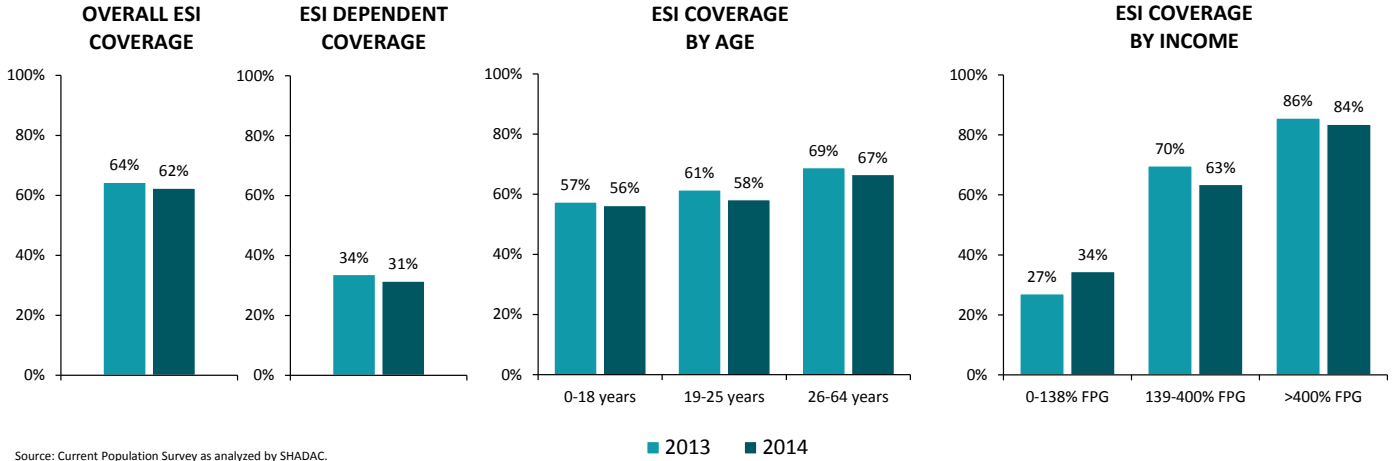
Data sources: CPS Data Series developed from the U.S. Census Bureau Current Population Survey Annual Social and Economic Supplement, 2013-2014. Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component 2010-2014.

EXPLORING STATE VARIATION: PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2014 †

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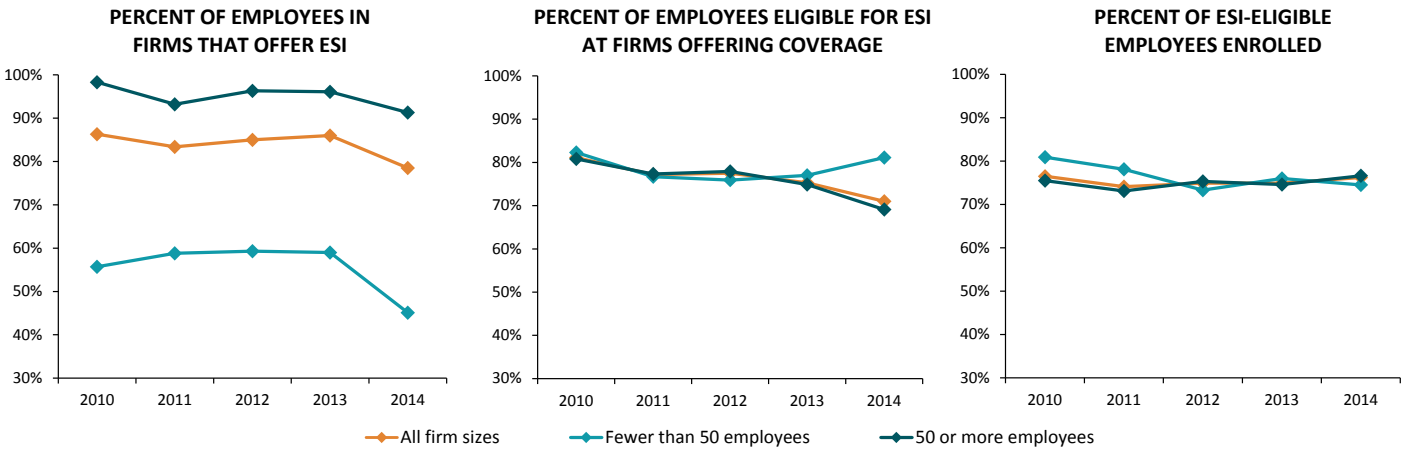


ESI BEFORE AND AFTER THE ACA, 2013 TO 2014 (PEOPLE AGED 0-64 YEARS)



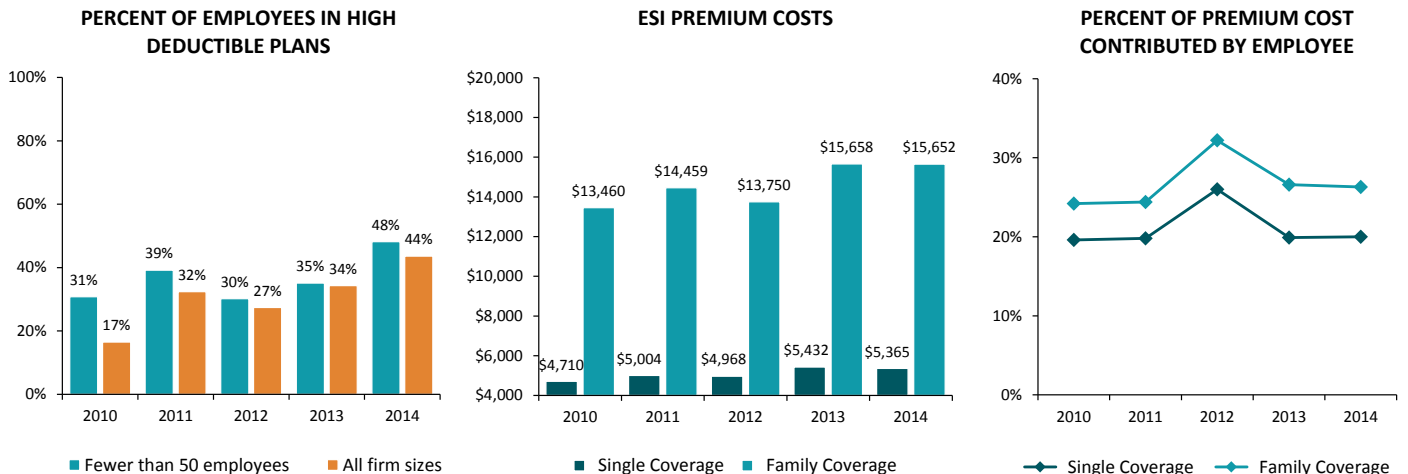
Source: Current Population Survey as analyzed by SHADAC.

TRENDS IN EMPLOYEE ACCESS TO ESI 2010 TO 2014 †



Source: Medical Expenditure Panel Survey / Insurance Component as analyzed by SHADAC.

TRENDS IN ESI COSTS, 2010 TO 2014 †



Source: Medical Expenditure Panel Survey / Insurance Component as analyzed by SHADAC.

KANSAS

ESI BEFORE AND AFTER THE ACA, 2013 TO 2014 (PEOPLE AGED 0-64)

	2010	2011	2012	2013	2014	Test
ESI Coverage						
Percent of population with ESI policyholder coverage				30.7%	30.9%	
Percent of population with ESI dependent coverage				33.6%	31.4%	
Percent of population with ESI coverage				64.3%	62.4%	
Trends in ESI Coverage by Age						
Percent aged 0-18 with ESI coverage				57.4%	56.3%	
Percent aged 19-25 with ESI coverage				61.4%	58.2%	
Percent aged 26-64 with ESI coverage				68.8%	66.5%	
Trends in ESI Coverage by Income						
Percent of low-income population (0-138% FPG) with ESI coverage				27.0%	34.5%	*
Percent of middle-income population (139-400% FPG) with ESI coverage				69.6%	63.5%	
Percent of high-income population (>400% FPG) with ESI coverage				85.6%	83.5%	

Because of the redesign of the health insurance questions in the CPS in 2013 (and the consequent break in series), estimates from 2010 to 2012 are suppressed.

TRENDS IN ESI OFFER, 2010 TO 2014 †

Percent of Employers Offering ESI						
Fewer than 50 employees	39.0%	39.6%	38.2%	42.4%	31.8%	*
50 or more employees	96.5%	96.7%	95.9%	93.0%	93.7%	
All firm sizes	53.4%	55.2%	52.6%	55.5%	48.4%	*

TRENDS IN EMPLOYEE ACCESS TO ESI, 2010 TO 2014 †

Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	55.7%	58.8%	59.3%	59.0%	45.1%	*
50 or more employees	98.3%	93.2%	96.3%	96.1%	91.3%	
All firm sizes	86.3%	83.4%	85.0%	86.0%	78.5%	*

Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	82.3%	76.7%	75.9%	77.0%	81.1%	
50 or more employees	80.8%	77.3%	77.9%	74.9%	69.1%	
All firm sizes	81.1%	77.2%	77.5%	75.3%	71.0%	

Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	80.9%	78.1%	73.3%	76.0%	74.5%	
50 or more employees	75.5%	73.1%	75.3%	74.6%	76.6%	
All firm sizes	76.5%	74.1%	74.9%	74.9%	76.2%	

TRENDS IN ESI COSTS, 2010 TO 2014 †

Percent of Employees in High-Deductible Plans						
Fewer than 50 employees	30.8%	39.2%	30.2%	35.1%	48.2%	
All firm sizes	16.5%	32.4%	27.4%	34.3%	43.6%	

Single Coverage						
Average annual premium	\$4,710	\$5,004	\$4,968	\$5,432	\$5,365	
Average employee share	19.6%	19.8%	26.0%	19.9%	20.0%	

Family Coverage						
Average annual premium	\$13,460	\$14,459	\$13,750	\$15,658	\$15,652	
Average employee share	24.2%	24.4%	32.2%	26.6%	26.3%	

* Significant difference between 2013 and 2014 estimates at the 95% confidence level.

† All references are to private sector employers and employees.

Note: FPG refers to federal poverty guidelines established by the U.S. Department of Health and Human Services.

For a family of four, the federal poverty guideline corresponded to annual income of \$22,050 in 2010 and \$23,850 in 2014.

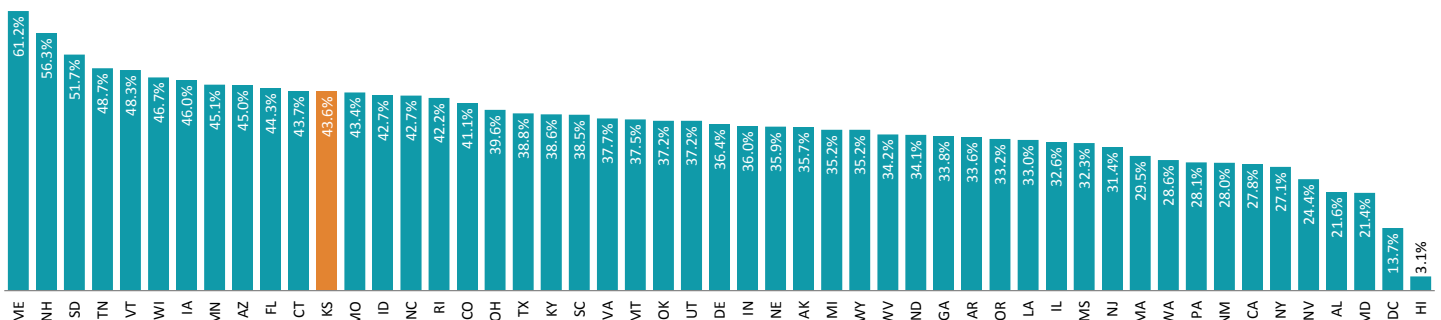
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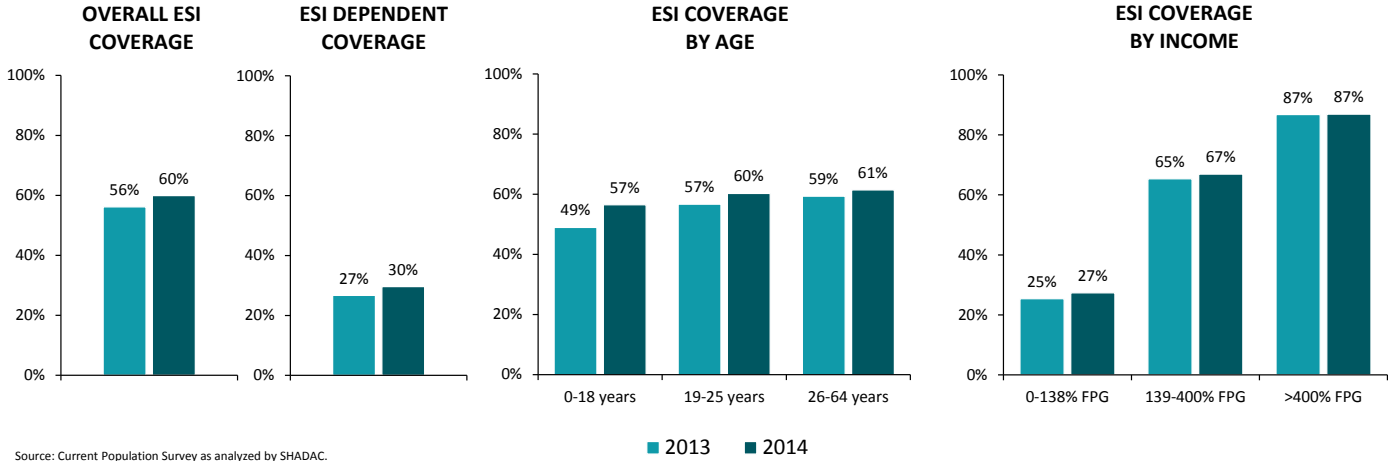
Data sources: CPS Data Series developed from the U.S. Census Bureau Current Population Survey Annual Social and Economic Supplement, 2013-2014. Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component 2010-2014.

EXPLORING STATE VARIATION: PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2014 †

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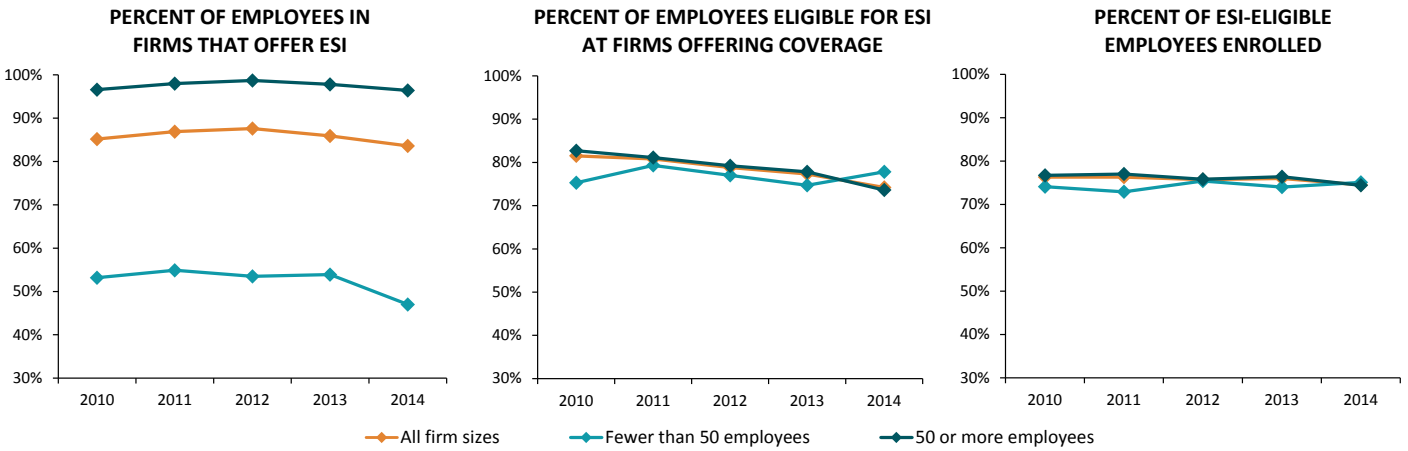


ESI BEFORE AND AFTER THE ACA, 2013 TO 2014 (PEOPLE AGED 0-64 YEARS)



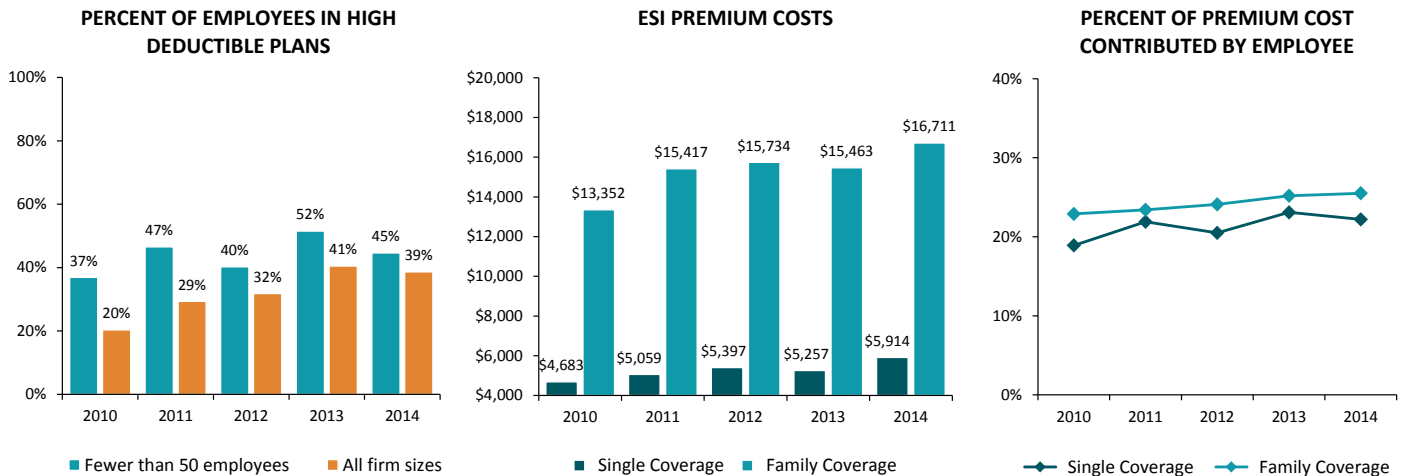
Source: Current Population Survey as analyzed by SHADAC.

TRENDS IN EMPLOYEE ACCESS TO ESI 2010 TO 2014 †



Source: Medical Expenditure Panel Survey / Insurance Component as analyzed by SHADAC.

TRENDS IN ESI COSTS, 2010 TO 2014 †



Source: Medical Expenditure Panel Survey / Insurance Component as analyzed by SHADAC.

KENTUCKY

ESI BEFORE AND AFTER THE ACA, 2013 TO 2014 (PEOPLE AGED 0-64)

	2010	2011	2012	2013	2014	Test
ESI Coverage						
Percent of population with ESI policyholder coverage				29.5%	30.3%	
Percent of population with ESI dependent coverage				26.7%	29.6%	
Percent of population with ESI coverage				56.1%	59.9%	
Trends in ESI Coverage by Age						
Percent aged 0-18 with ESI coverage				49.0%	56.5%	
Percent aged 19-25 with ESI coverage				56.7%	60.3%	
Percent aged 26-64 with ESI coverage				59.3%	61.4%	
Trends in ESI Coverage by Income						
Percent of low-income population (0-138% FPG) with ESI coverage				25.4%	27.3%	
Percent of middle-income population (139-400% FPG) with ESI coverage				65.4%	66.9%	
Percent of high-income population (>400% FPG) with ESI coverage				86.8%	86.9%	

Because of the redesign of the health insurance questions in the CPS in 2013 (and the consequent break in series), estimates from 2010 to 2012 are suppressed.

TRENDS IN ESI OFFER, 2010 TO 2014 †

Percent of Employers Offering ESI						
Fewer than 50 employees	35.0%	37.4%	36.4%	34.7%	31.5%	
50 or more employees	95.8%	95.6%	98.7%	95.0%	95.8%	
All firm sizes	53.2%	56.0%	54.4%	52.2%	50.4%	

TRENDS IN EMPLOYEE ACCESS TO ESI, 2010 TO 2014 †

Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	53.2%	54.9%	53.5%	53.9%	47.0%	
50 or more employees	96.6%	98.0%	98.7%	97.8%	96.4%	
All firm sizes	85.2%	86.9%	87.6%	85.9%	83.6%	

Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	75.3%	79.3%	77.0%	74.7%	77.8%	
50 or more employees	82.7%	81.1%	79.2%	77.8%	73.6%	
All firm sizes	81.5%	80.8%	78.8%	77.3%	74.2%	

Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	74.1%	72.9%	75.4%	74.0%	75.1%	
50 or more employees	76.7%	77.0%	75.8%	76.4%	74.4%	
All firm sizes	76.3%	76.3%	75.7%	76.0%	74.5%	

TRENDS IN ESI COSTS, 2010 TO 2014 †

Percent of Employees in High-Deductible Plans						
Fewer than 50 employees	36.9%	46.5%	40.2%	51.5%	44.6%	
All firm sizes	20.3%	29.3%	31.8%	40.5%	38.6%	

Single Coverage						
Average annual premium	\$4,683	\$5,059	\$5,397	\$5,257	\$5,914	*
Average employee share	18.9%	21.9%	20.5%	23.1%	22.2%	

Family Coverage						
Average annual premium	\$13,352	\$15,417	\$15,734	\$15,463	\$16,711	
Average employee share	22.9%	23.4%	24.1%	25.2%	25.5%	

* Significant difference between 2013 and 2014 estimates at the 95% confidence level.

† All references are to private sector employers and employees.

Note: FPG refers to federal poverty guidelines established by the U.S. Department of Health and Human Services.

For a family of four, the federal poverty guideline corresponded to annual income of \$22,050 in 2010 and \$23,850 in 2014.

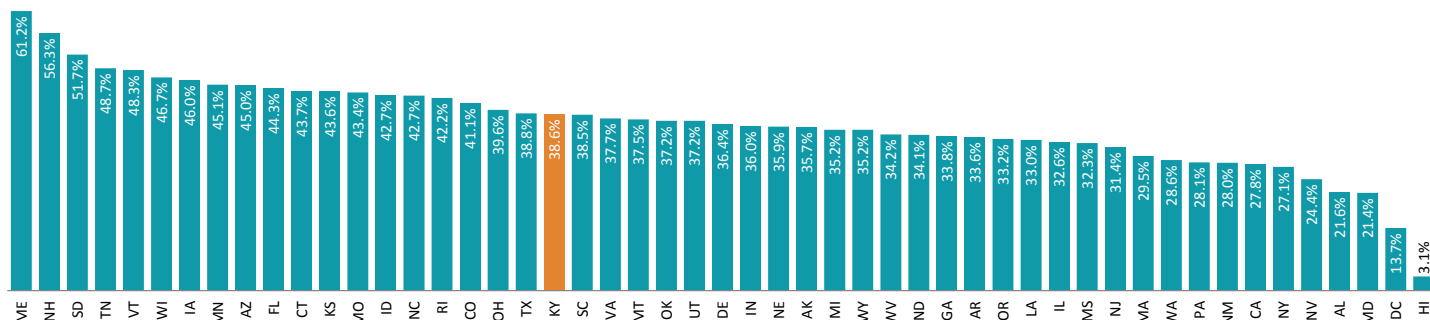
NA--Not available due to insufficient sample size.

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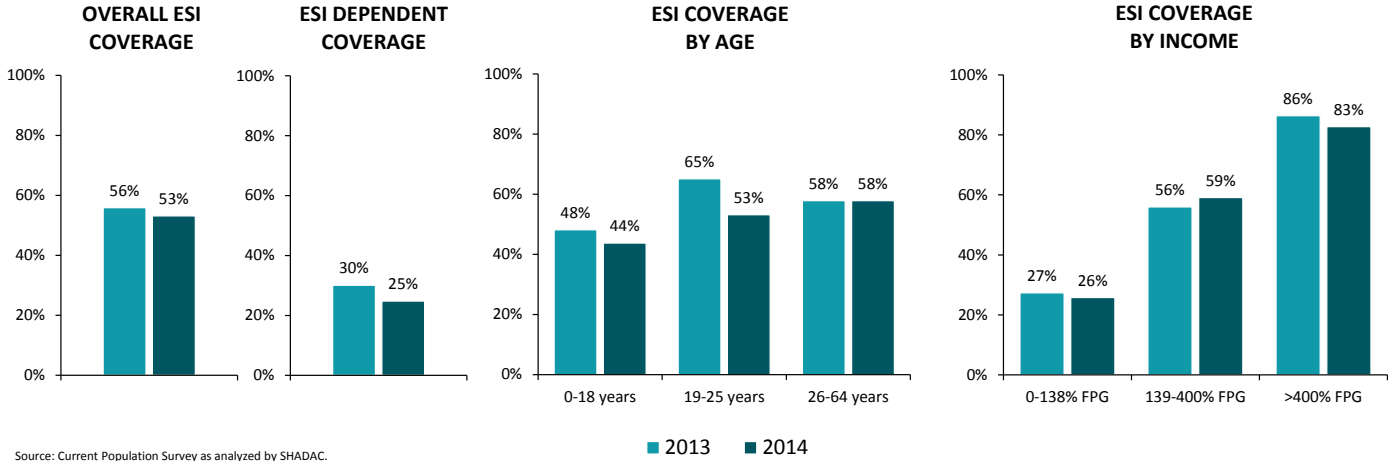
Data sources: CPS Data Series developed from the U.S. Census Bureau Current Population Survey Annual Social and Economic Supplement, 2013-2014. Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component 2010-2014.

EXPLORING STATE VARIATION: PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2014 †

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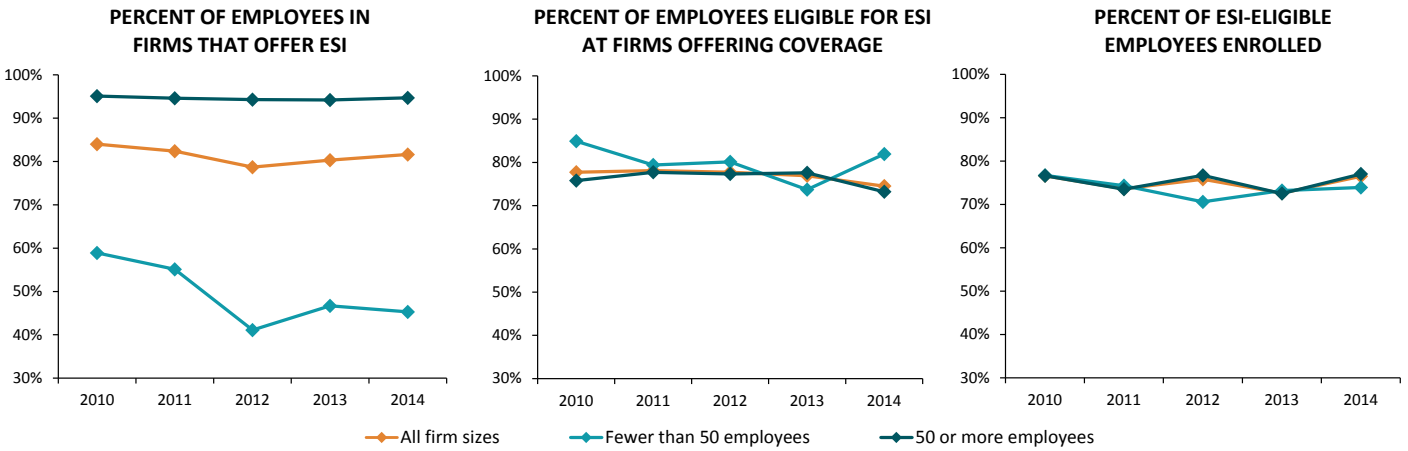


ESI BEFORE AND AFTER THE ACA, 2013 TO 2014 (PEOPLE AGED 0-64 YEARS)



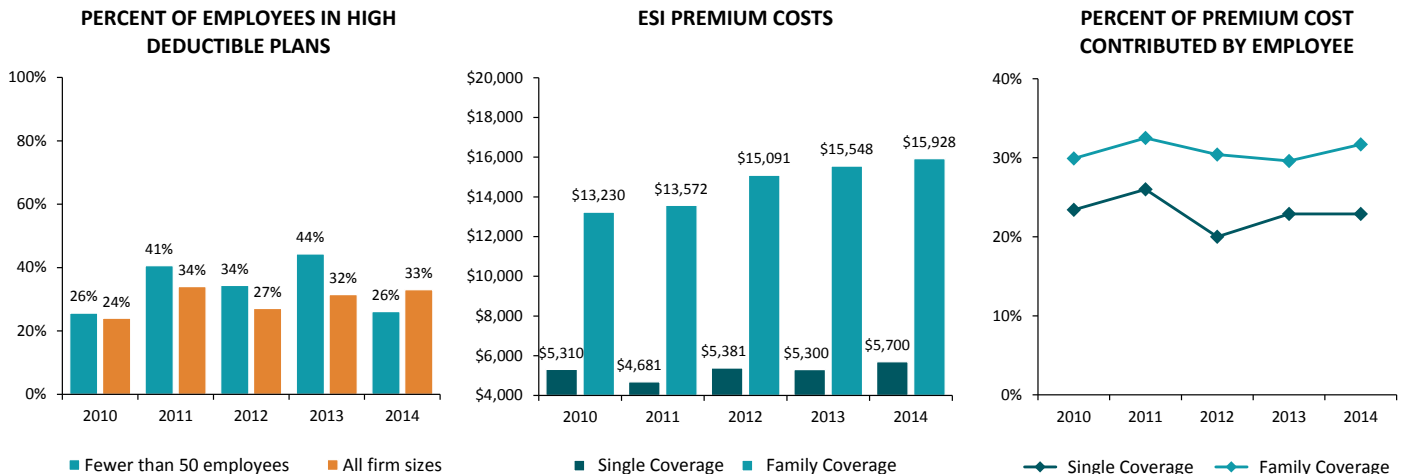
Source: Current Population Survey as analyzed by SHADAC.

TRENDS IN EMPLOYEE ACCESS TO ESI 2010 TO 2014 †



Source: Medical Expenditure Panel Survey / Insurance Component as analyzed by SHADAC.

TRENDS IN ESI COSTS, 2010 TO 2014 †



Source: Medical Expenditure Panel Survey / Insurance Component as analyzed by SHADAC.

LOUISIANA

ESI BEFORE AND AFTER THE ACA, 2013 TO 2014 (PEOPLE AGED 0-64)

	2010	2011	2012	2013	2014	Test
ESI Coverage						
Percent of population with ESI policyholder coverage				25.8%	28.3%	
Percent of population with ESI dependent coverage				30.1%	24.8%	*
Percent of population with ESI coverage				55.9%	53.2%	
Trends in ESI Coverage by Age						
Percent aged 0-18 with ESI coverage				48.2%	43.7%	
Percent aged 19-25 with ESI coverage				65.1%	53.1%	*
Percent aged 26-64 with ESI coverage				57.9%	57.9%	
Trends in ESI Coverage by Income						
Percent of low-income population (0-138% FPG) with ESI coverage				27.4%	25.8%	
Percent of middle-income population (139-400% FPG) with ESI coverage				56.0%	59.1%	
Percent of high-income population (>400% FPG) with ESI coverage				86.4%	82.7%	

Because of the redesign of the health insurance questions in the CPS in 2013 (and the consequent break in series), estimates from 2010 to 2012 are suppressed.

TRENDS IN ESI OFFER, 2010 TO 2014 †

Percent of Employers Offering ESI						
Fewer than 50 employees	38.0%	33.2%	26.5%	31.2%	28.5%	
50 or more employees	93.9%	94.2%	93.7%	94.6%	94.6%	
All firm sizes	54.4%	49.0%	44.2%	48.7%	46.0%	

TRENDS IN EMPLOYEE ACCESS TO ESI, 2010 TO 2014 †

Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	58.9%	55.1%	41.1%	46.7%	45.3%	
50 or more employees	95.1%	94.6%	94.3%	94.2%	94.7%	
All firm sizes	84.0%	82.4%	78.7%	80.3%	81.6%	

Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	84.9%	79.4%	80.1%	73.7%	81.9%	
50 or more employees	75.8%	77.7%	77.3%	77.6%	73.2%	
All firm sizes	77.7%	78.1%	77.7%	76.9%	74.5%	

Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	76.7%	74.3%	70.6%	73.2%	73.9%	
50 or more employees	76.6%	73.5%	76.7%	72.5%	77.0%	
All firm sizes	76.6%	73.6%	75.8%	72.6%	76.5%	

TRENDS IN ESI COSTS, 2010 to 2014 †

Percent of Employees in High-Deductible Plans						
Fewer than 50 employees	25.6%	40.6%	34.4%	44.3%	26.1%	
All firm sizes	24.0%	34.0%	27.1%	31.5%	33.0%	

Single Coverage						
Average annual premium	\$5,310	\$4,681	\$5,381	\$5,300	\$5,700	
Average employee share	23.4%	26.0%	20.0%	22.9%	22.9%	

Family Coverage						
Average annual premium	\$13,230	\$13,572	\$15,091	\$15,548	\$15,928	
Average employee share	29.9%	32.5%	30.4%	29.6%	31.7%	

* Significant difference between 2013 and 2014 estimates at the 95% confidence level.

† All references are to private sector employers and employees.

Note: FPG refers to federal poverty guidelines established by the U.S. Department of Health and Human Services.

For a family of four, the federal poverty guideline corresponded to annual income of \$22,050 in 2010 and \$23,850 in 2014.

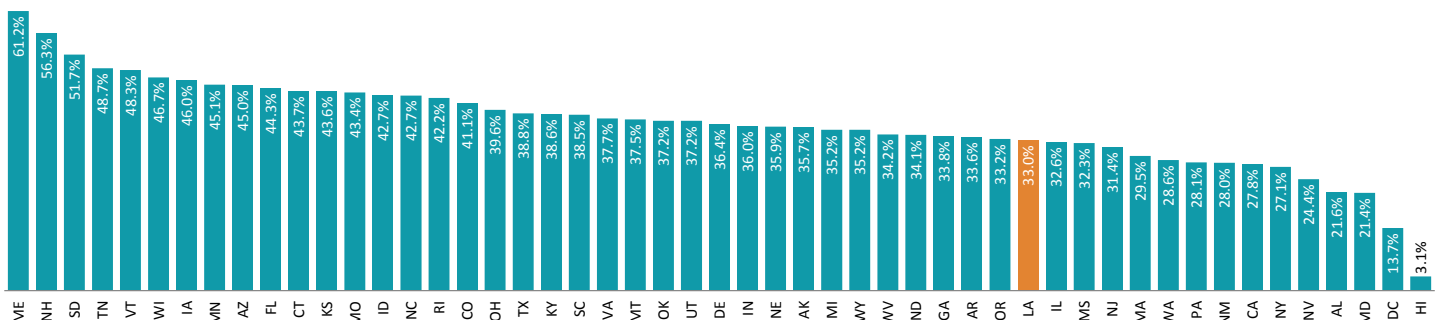
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Please see www.shadac.org/ESIReport2016 for information on definitions and methods.

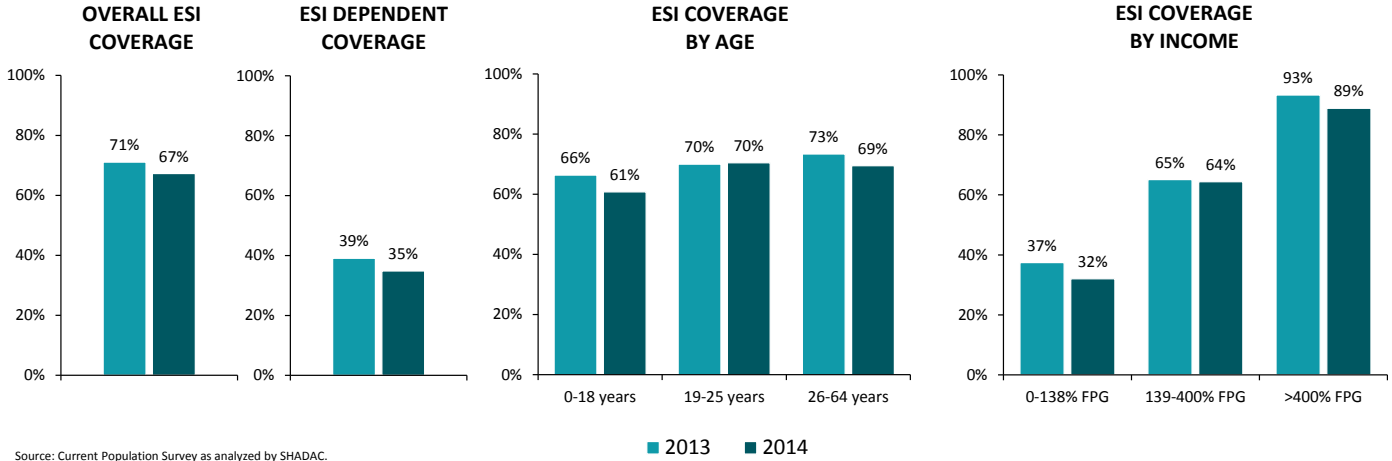
Data sources: CPS Data Series developed from the U.S. Census Bureau Current Population Survey Annual Social and Economic Supplement, 2013-2014. Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component 2010-2014.

EXPLORING STATE VARIATION: PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2014 †

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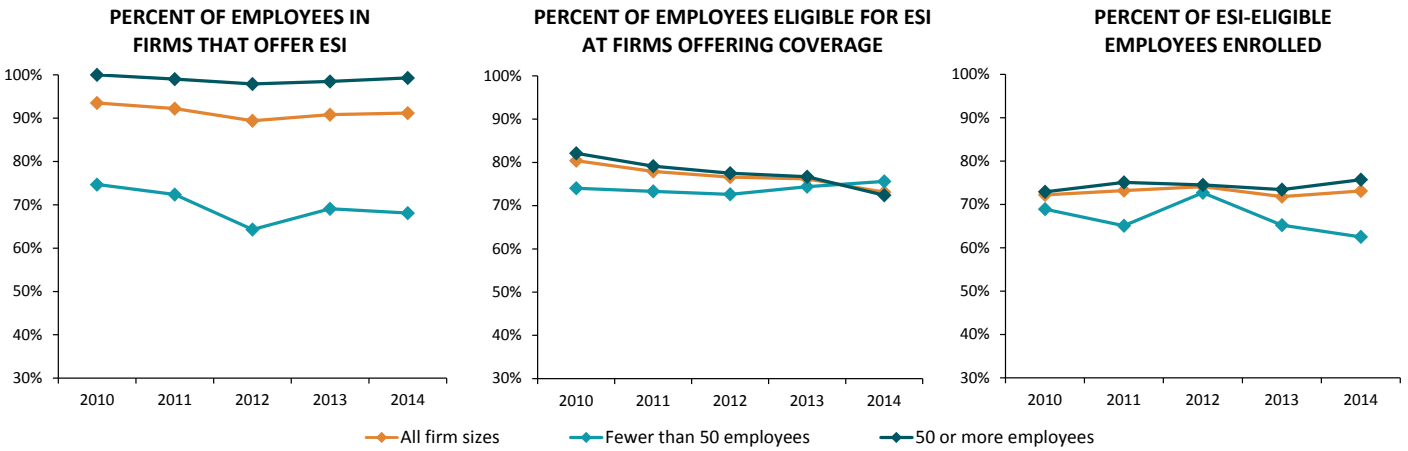


ESI BEFORE AND AFTER THE ACA, 2013 TO 2014 (PEOPLE AGED 0-64 YEARS)



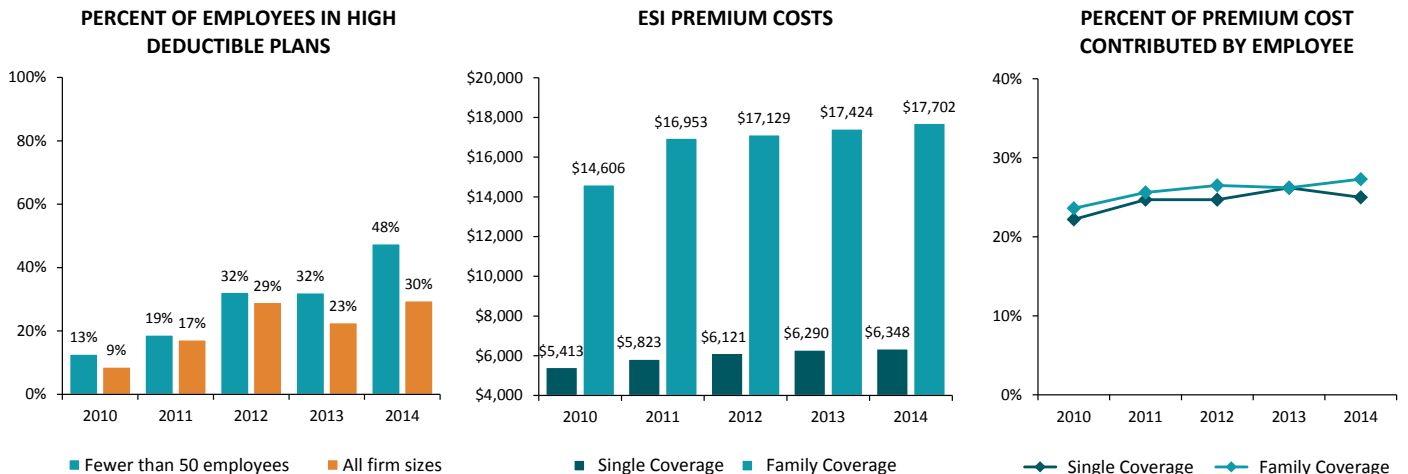
Source: Current Population Survey as analyzed by SHADAC.

TRENDS IN EMPLOYEE ACCESS TO ESI 2010 TO 2014 †



Source: Medical Expenditure Panel Survey / Insurance Component as analyzed by SHADAC.

TRENDS IN ESI COSTS, 2010 TO 2014 †



Source: Medical Expenditure Panel Survey / Insurance Component as analyzed by SHADAC.

MASSACHUSETTS

ESI BEFORE AND AFTER THE ACA, 2013 TO 2014 (PEOPLE AGED 0-64)

	2010	2011	2012	2013	2014	Test
ESI Coverage						
Percent of population with ESI policyholder coverage				32.0%	32.4%	
Percent of population with ESI dependent coverage				39.1%	34.9%	*
Percent of population with ESI coverage				71.1%	67.3%	
Trends in ESI Coverage by Age						
Percent aged 0-18 with ESI coverage				66.4%	60.8%	
Percent aged 19-25 with ESI coverage				70.0%	70.5%	
Percent aged 26-64 with ESI coverage				73.4%	69.5%	*
Trends in ESI Coverage by Income						
Percent of low-income population (0-138% FPG) with ESI coverage				37.5%	32.0%	
Percent of middle-income population (139-400% FPG) with ESI coverage				65.1%	64.4%	
Percent of high-income population (>400% FPG) with ESI coverage				93.3%	88.9%	*

Because of the redesign of the health insurance questions in the CPS in 2013 (and the consequent break in series), estimates from 2010 to 2012 are suppressed.

TRENDS IN ESI OFFER, 2010 TO 2014 †

Percent of Employers Offering ESI						
Fewer than 50 employees	54.0%	53.2%	44.8%	48.6%	44.6%	
50 or more employees	99.4%	98.1%	98.9%	98.1%	99.8%	
All firm sizes	65.7%	64.6%	58.6%	61.2%	59.0%	

TRENDS IN EMPLOYEE ACCESS TO ESI, 2010 TO 2014 †

Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	74.7%	72.4%	64.3%	69.1%	68.1%	
50 or more employees	100.0%	99.0%	97.9%	98.5%	99.3%	
All firm sizes	93.5%	92.2%	89.4%	90.8%	91.2%	

Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	74.0%	73.3%	72.6%	74.4%	75.6%	
50 or more employees	82.1%	79.1%	77.5%	76.7%	72.4%	
All firm sizes	80.4%	77.9%	76.6%	76.2%	73.1%	

Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	68.9%	65.1%	72.7%	65.2%	62.5%	
50 or more employees	72.9%	75.1%	74.5%	73.4%	75.7%	
All firm sizes	72.2%	73.2%	74.1%	71.8%	73.1%	

TRENDS IN ESI COSTS, 2010 TO 2014 †

Percent of Employees in High-Deductible Plans						
Fewer than 50 employees	12.7%	18.7%	32.2%	32.0%	47.5%	*
All firm sizes	8.6%	17.2%	29.0%	22.6%	29.5%	*

Single Coverage						
Average annual premium	\$5,413	\$5,823	\$6,121	\$6,290	\$6,348	
Average employee share	22.2%	24.7%	24.7%	26.2%	25.0%	

Family Coverage						
Average annual premium	\$14,606	\$16,953	\$17,129	\$17,424	\$17,702	
Average employee share	23.6%	25.6%	26.5%	26.2%	27.3%	

* Significant difference between 2013 and 2014 estimates at the 95% confidence level.

† All references are to private sector employers and employees.

Note: FPG refers to federal poverty guidelines established by the U.S. Department of Health and Human Services.

For a family of four, the federal poverty guideline corresponded to annual income of \$22,050 in 2010 and \$23,850 in 2014.

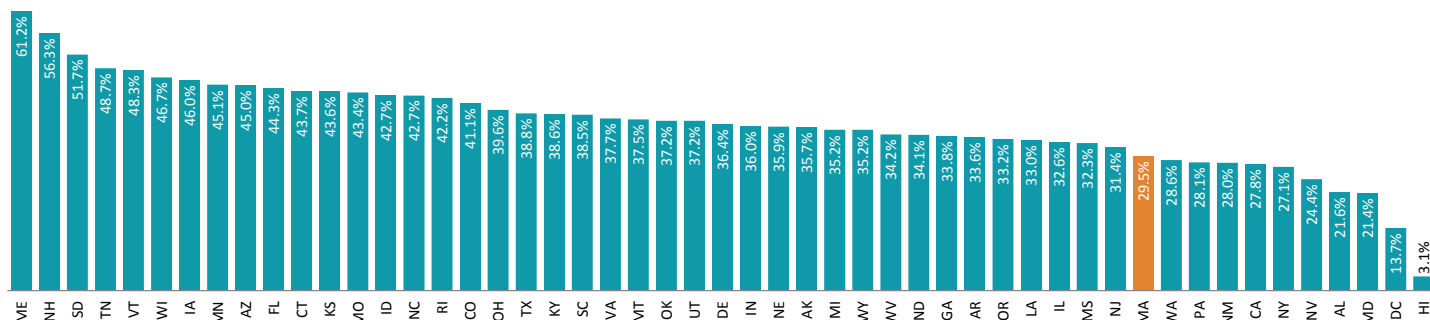
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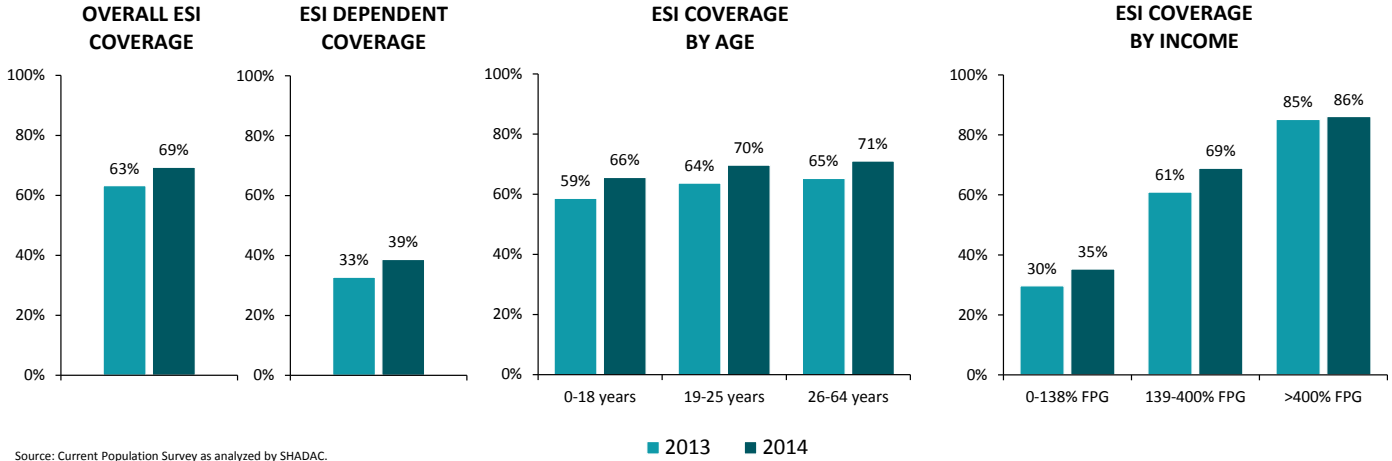
Data sources: CPS Data Series developed from the U.S. Census Bureau Current Population Survey Annual Social and Economic Supplement, 2013-2014. Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component 2010-2014.

EXPLORING STATE VARIATION: PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2014 †

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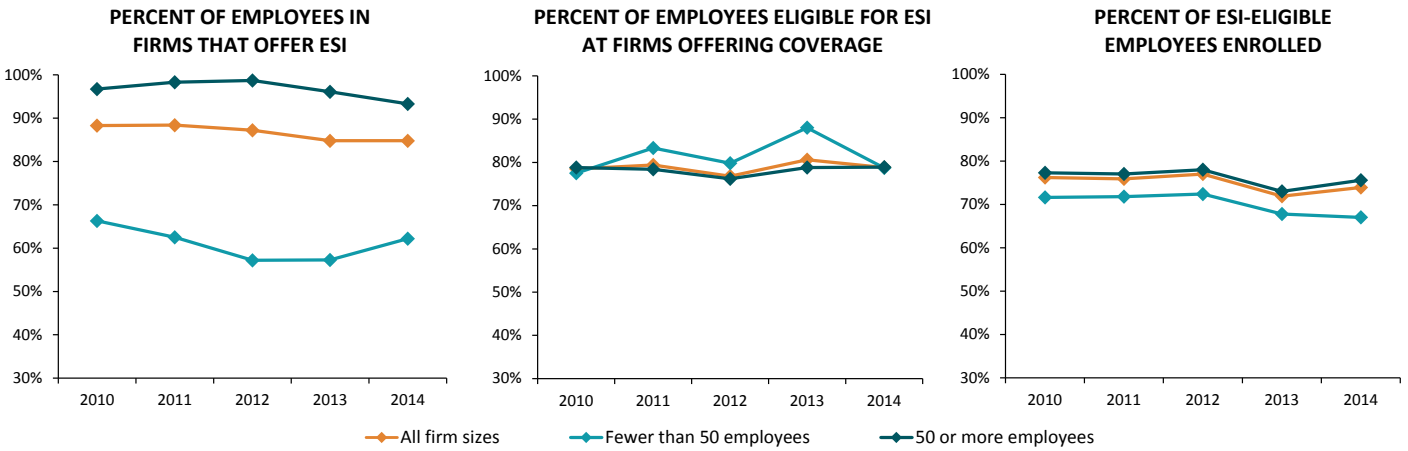


ESI BEFORE AND AFTER THE ACA, 2013 TO 2014 (PEOPLE AGED 0-64 YEARS)



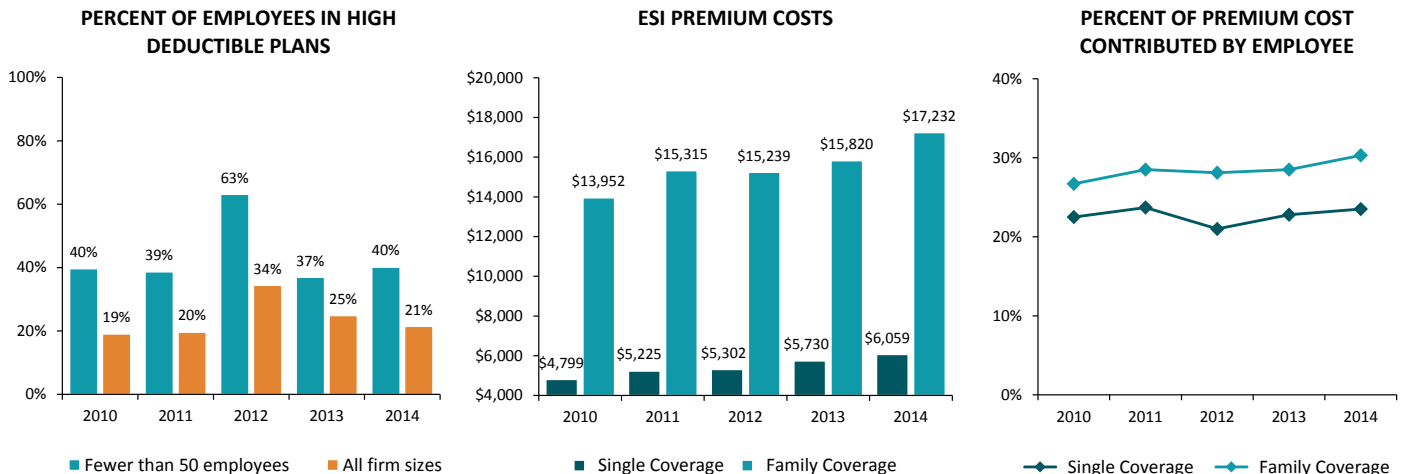
Source: Current Population Survey as analyzed by SHADAC.

TRENDS IN EMPLOYEE ACCESS TO ESI 2010 TO 2014 †



Source: Medical Expenditure Panel Survey / Insurance Component as analyzed by SHADAC.

TRENDS IN ESI COSTS, 2010 TO 2014 †



Source: Medical Expenditure Panel Survey / Insurance Component as analyzed by SHADAC.

MARYLAND

ESI BEFORE AND AFTER THE ACA, 2013 TO 2014 (PEOPLE AGED 0-64)

	2010	2011	2012	2013	2014	Test
ESI Coverage						
Percent of population with ESI policyholder coverage				30.5%	30.6%	
Percent of population with ESI dependent coverage				32.7%	38.7%	*
Percent of population with ESI coverage				63.2%	69.3%	*
Trends in ESI Coverage by Age						
Percent aged 0-18 with ESI coverage				58.6%	65.6%	*
Percent aged 19-25 with ESI coverage				63.7%	69.6%	
Percent aged 26-64 with ESI coverage				65.2%	71.0%	*
Trends in ESI Coverage by Income						
Percent of low-income population (0-138% FPG) with ESI coverage				29.7%	35.3%	
Percent of middle-income population (139-400% FPG) with ESI coverage				60.9%	68.9%	*
Percent of high-income population (>400% FPG) with ESI coverage				85.2%	86.1%	

Because of the redesign of the health insurance questions in the CPS in 2013 (and the consequent break in series), estimates from 2010 to 2012 are suppressed.

TRENDS IN ESI OFFER, 2010 TO 2014 †

Percent of Employers Offering ESI						
Fewer than 50 employees	47.2%	39.1%	41.7%	37.6%	39.8%	
50 or more employees	97.9%	97.3%	97.9%	96.4%	96.1%	
All firm sizes	61.0%	55.4%	56.8%	53.7%	55.0%	

TRENDS IN EMPLOYEE ACCESS TO ESI, 2010 TO 2014 †

Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	66.3%	62.5%	57.2%	57.3%	62.2%	
50 or more employees	96.7%	98.3%	98.7%	96.1%	93.3%	
All firm sizes	88.3%	88.4%	87.2%	84.8%	84.8%	

Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	77.5%	83.3%	79.8%	88.0%	78.7%	*
50 or more employees	78.8%	78.4%	76.2%	78.8%	78.9%	
All firm sizes	78.5%	79.4%	76.8%	80.6%	78.8%	

Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	71.6%	71.8%	72.4%	67.8%	67.0%	
50 or more employees	77.3%	77.0%	78.0%	73.0%	75.6%	
All firm sizes	76.2%	75.9%	77.0%	71.9%	73.9%	

TRENDS IN ESI COSTS, 2010 to 2014 †

Percent of Employees in High-Deductible Plans						
Fewer than 50 employees	39.6%	38.6%	63.1%	36.9%	40.1%	
All firm sizes	19.0%	19.6%	34.4%	24.8%	21.4%	

Single Coverage						
Average annual premium	\$4,799	\$5,225	\$5,302	\$5,730	\$6,059	
Average employee share	22.5%	23.7%	21.0%	22.8%	23.5%	

Family Coverage						
Average annual premium	\$13,952	\$15,315	\$15,239	\$15,820	\$17,232	*
Average employee share	26.7%	28.5%	28.1%	28.5%	30.3%	

* Significant difference between 2013 and 2014 estimates at the 95% confidence level.

† All references are to private sector employers and employees.

Note: FPG refers to federal poverty guidelines established by the U.S. Department of Health and Human Services.

For a family of four, the federal poverty guideline corresponded to annual income of \$22,050 in 2010 and \$23,850 in 2014.

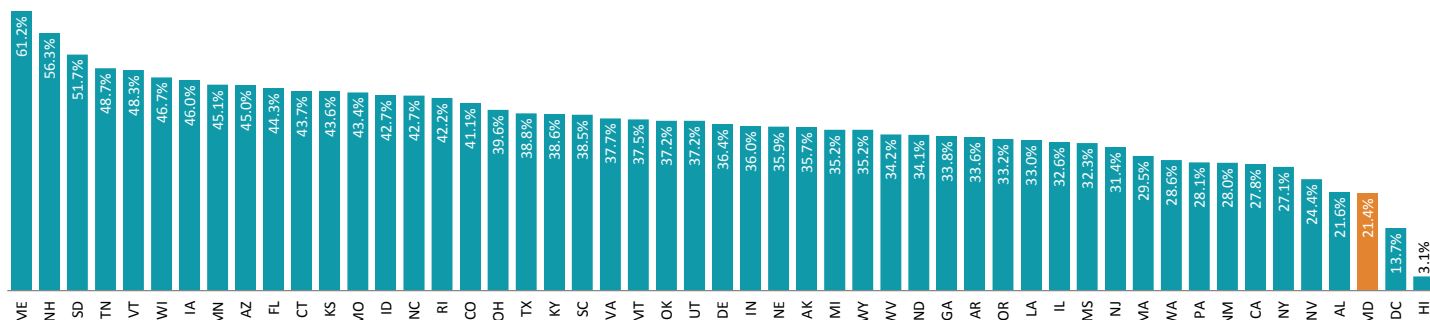
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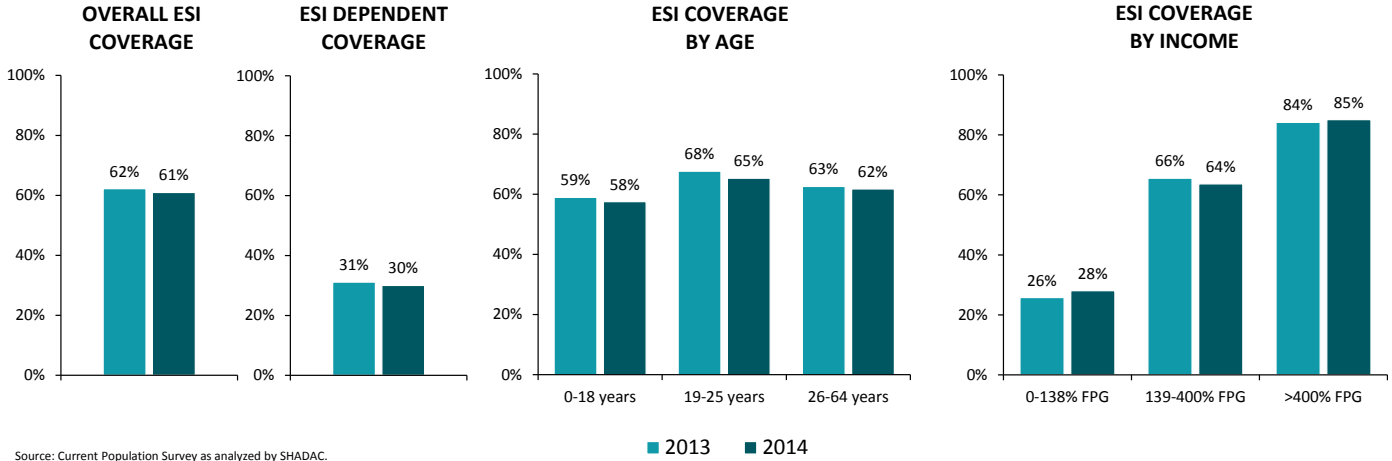
Data sources: CPS Data Series developed from the U.S. Census Bureau Current Population Survey Annual Social and Economic Supplement, 2013-2014. Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component 2010-2014.

EXPLORING STATE VARIATION: PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2014 †

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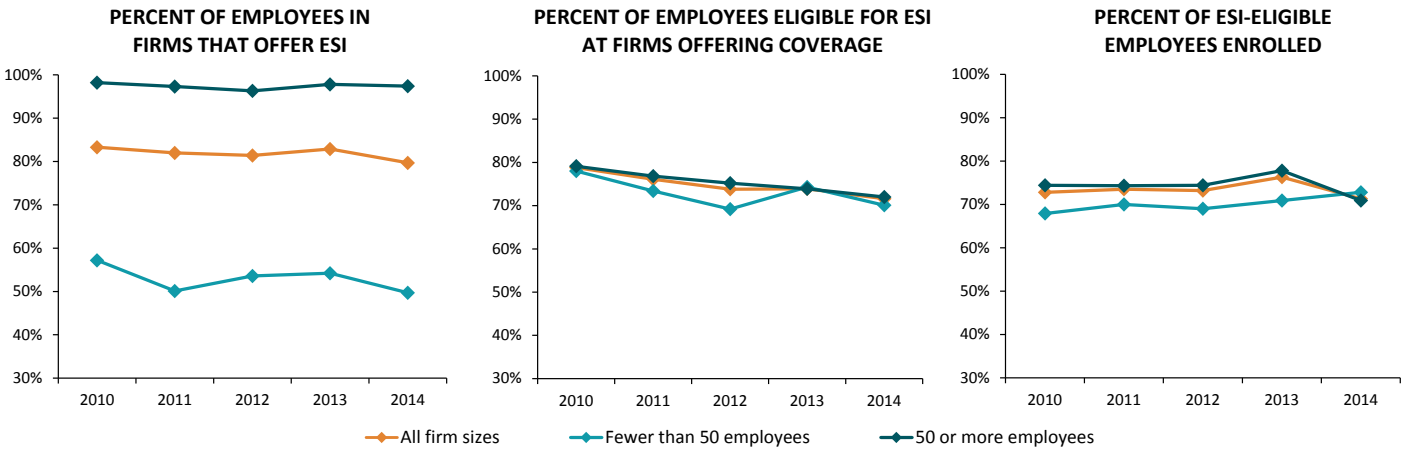


ESI BEFORE AND AFTER THE ACA, 2013 TO 2014 (PEOPLE AGED 0-64 YEARS)



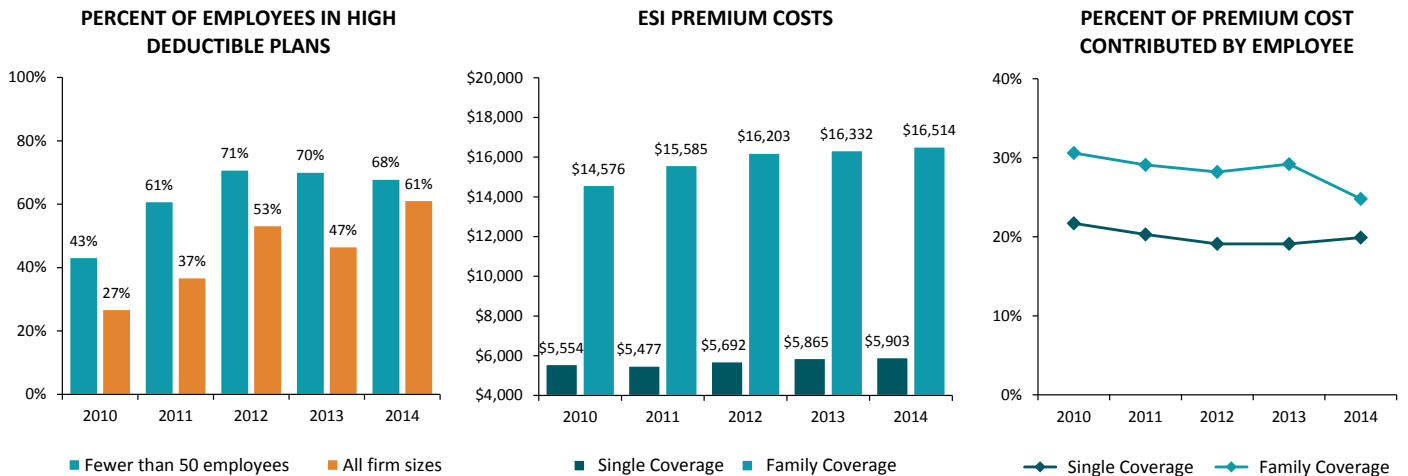
Source: Current Population Survey as analyzed by SHADAC.

TRENDS IN EMPLOYEE ACCESS TO ESI 2010 TO 2014 †



Source: Medical Expenditure Panel Survey / Insurance Component as analyzed by SHADAC.

TRENDS IN ESI COSTS, 2010 TO 2014 †



Source: Medical Expenditure Panel Survey / Insurance Component as analyzed by SHADAC.

MAINE

ESI BEFORE AND AFTER THE ACA, 2013 TO 2014 (PEOPLE AGED 0-64)

	2010	2011	2012	2013	2014	Test
ESI Coverage						
Percent of population with ESI policyholder coverage				31.1%	30.9%	
Percent of population with ESI dependent coverage				31.1%	30.0%	
Percent of population with ESI coverage				62.2%	61.0%	
Trends in ESI Coverage by Age						
Percent aged 0-18 with ESI coverage				58.9%	57.5%	
Percent aged 19-25 with ESI coverage				67.6%	65.3%	
Percent aged 26-64 with ESI coverage				62.6%	61.8%	
Trends in ESI Coverage by Income						
Percent of low-income population (0-138% FPG) with ESI coverage				25.8%	28.1%	
Percent of middle-income population (139-400% FPG) with ESI coverage				65.6%	63.7%	
Percent of high-income population (>400% FPG) with ESI coverage				84.2%	85.1%	

Because of the redesign of the health insurance questions in the CPS in 2013 (and the consequent break in series), estimates from 2010 to 2012 are suppressed.

TRENDS IN ESI OFFER, 2010 TO 2014 †

Percent of Employers Offering ESI						
Fewer than 50 employees	38.1%	28.4%	32.0%	34.7%	29.3%	
50 or more employees	98.6%	96.5%	97.6%	97.0%	96.4%	
All firm sizes	51.8%	44.9%	47.4%	48.0%	44.4%	

TRENDS IN EMPLOYEE ACCESS TO ESI, 2010 TO 2014 †

Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	57.2%	50.1%	53.6%	54.2%	49.7%	
50 or more employees	98.2%	97.3%	96.3%	97.8%	97.4%	
All firm sizes	83.3%	82.0%	81.4%	82.9%	79.7%	

Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	78.0%	73.4%	69.2%	74.3%	70.1%	
50 or more employees	79.1%	76.8%	75.2%	73.9%	72.0%	
All firm sizes	78.8%	76.1%	73.8%	73.9%	71.6%	

Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	67.9%	70.0%	69.0%	70.9%	72.8%	
50 or more employees	74.4%	74.3%	74.4%	77.8%	70.9%	*
All firm sizes	72.8%	73.5%	73.2%	76.3%	71.3%	*

TRENDS IN ESI COSTS, 2010 to 2014 †

Percent of Employees in High-Deductible Plans						
Fewer than 50 employees	43.2%	60.8%	70.8%	70.1%	67.9%	
All firm sizes	26.8%	36.8%	53.2%	46.6%	61.2%	*

Single Coverage						
Average annual premium	\$5,554	\$5,477	\$5,692	\$5,865	\$5,903	
Average employee share	21.7%	20.3%	19.1%	19.1%	19.9%	

Family Coverage						
Average annual premium	\$14,576	\$15,585	\$16,203	\$16,332	\$16,514	
Average employee share	30.6%	29.1%	28.2%	29.2%	24.8%	

* Significant difference between 2013 and 2014 estimates at the 95% confidence level.

† All references are to private sector employers and employees.

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For a family of four, the federal poverty guideline corresponded to annual income of \$22,050 in 2010 and \$23,850 in 2014.

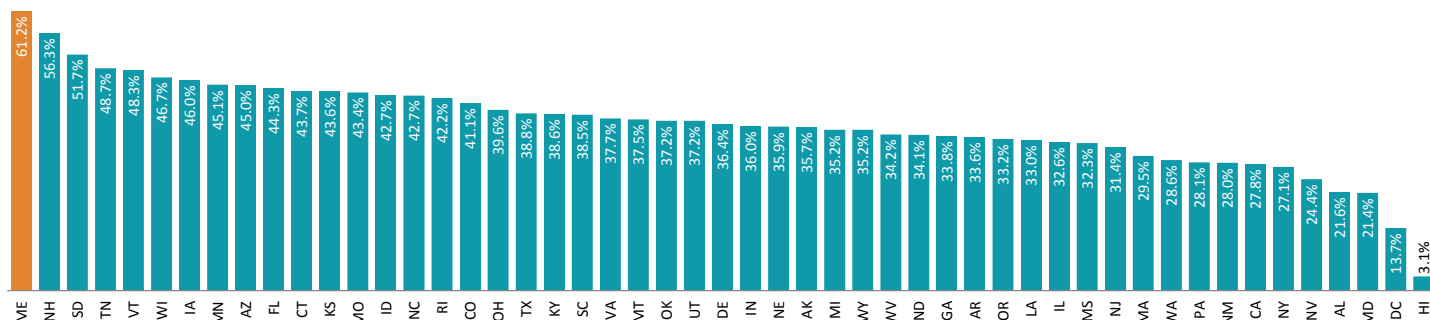
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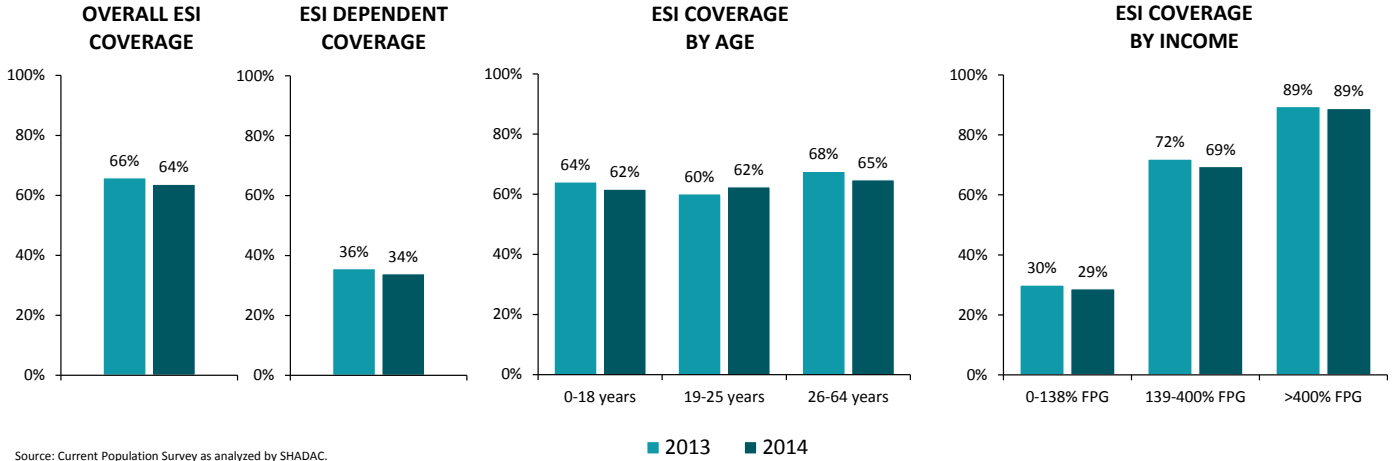
Data sources: CPS Data Series developed from the U.S. Census Bureau Current Population Survey Annual Social and Economic Supplement, 2013-2014. Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component 2010-2014.

EXPLORING STATE VARIATION: PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2014 †

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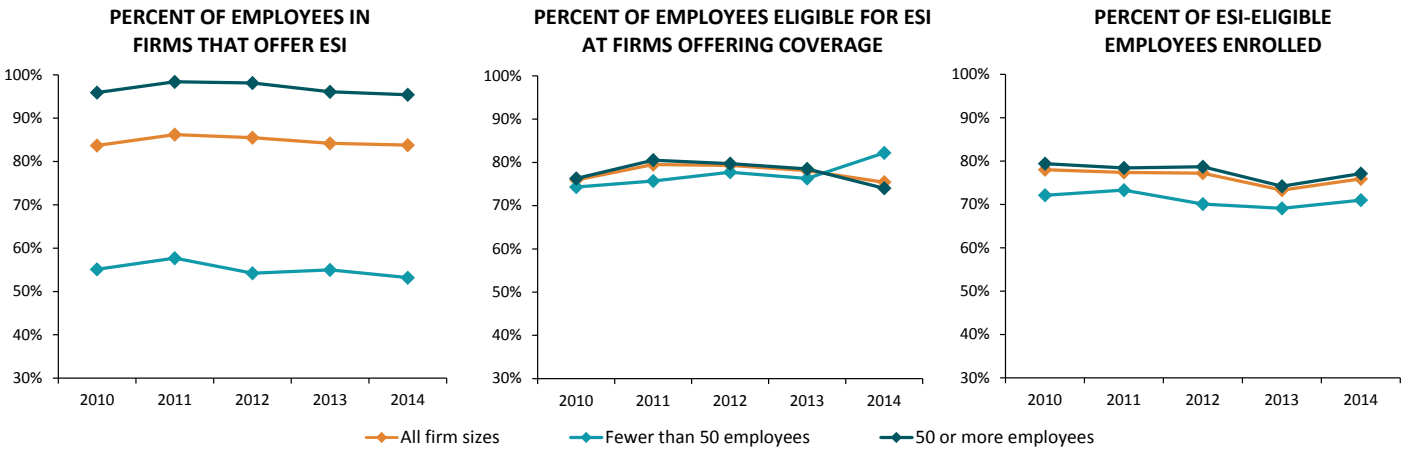


ESI BEFORE AND AFTER THE ACA, 2013 TO 2014 (PEOPLE AGED 0-64 YEARS)



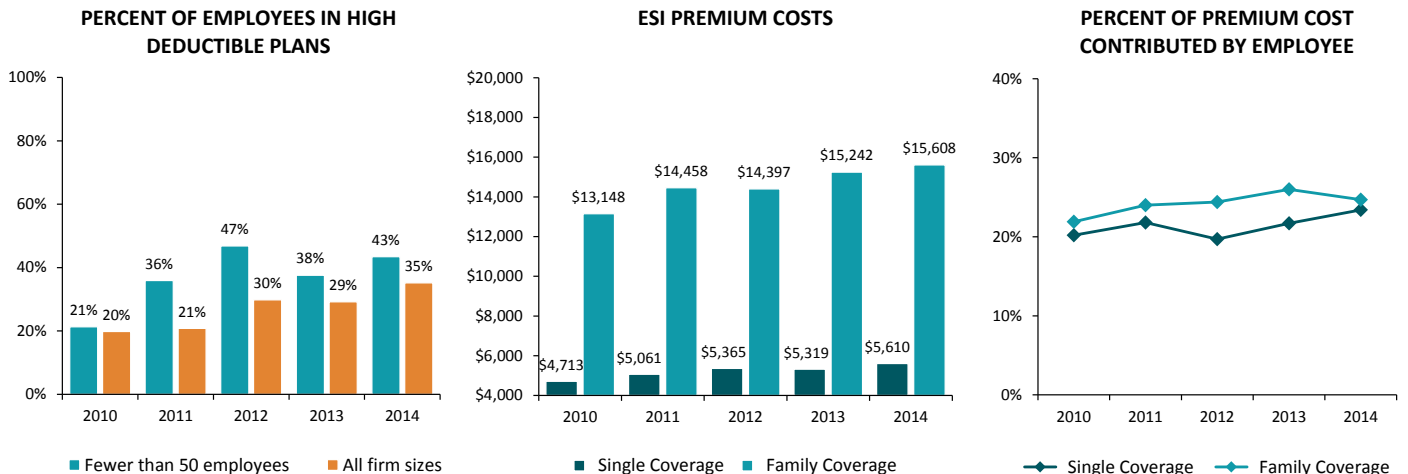
Source: Current Population Survey as analyzed by SHADAC.

TRENDS IN EMPLOYEE ACCESS TO ESI 2010 TO 2014 †



Source: Medical Expenditure Panel Survey / Insurance Component as analyzed by SHADAC.

TRENDS IN ESI COSTS, 2010 TO 2014 †



Source: Medical Expenditure Panel Survey / Insurance Component as analyzed by SHADAC.

MICHIGAN

ESI BEFORE AND AFTER THE ACA, 2013 TO 2014 (PEOPLE AGED 0-64)

	2010	2011	2012	2013	2014	Test
ESI Coverage						
Percent of population with ESI policyholder coverage				30.2%	29.8%	
Percent of population with ESI dependent coverage				35.6%	33.9%	
Percent of population with ESI coverage				65.9%	63.7%	
Trends in ESI Coverage by Age						
Percent aged 0-18 with ESI coverage				64.1%	61.7%	
Percent aged 19-25 with ESI coverage				60.1%	62.5%	
Percent aged 26-64 with ESI coverage				67.6%	64.8%	
Trends in ESI Coverage by Income						
Percent of low-income population (0-138% FPG) with ESI coverage				30.0%	28.7%	
Percent of middle-income population (139-400% FPG) with ESI coverage				72.0%	69.4%	
Percent of high-income population (>400% FPG) with ESI coverage				89.4%	88.8%	

Because of the redesign of the health insurance questions in the CPS in 2013 (and the consequent break in series), estimates from 2010 to 2012 are suppressed.

TRENDS IN ESI OFFER, 2010 TO 2014 †

Percent of Employers Offering ESI						
Fewer than 50 employees	38.8%	36.9%	32.6%	40.4%	32.5%	
50 or more employees	93.9%	98.3%	96.1%	96.0%	92.9%	
All firm sizes	52.3%	52.1%	48.2%	53.9%	45.9%	*

TRENDS IN EMPLOYEE ACCESS TO ESI, 2010 TO 2014 †

Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	55.1%	57.7%	54.2%	55.0%	53.2%	
50 or more employees	95.9%	98.4%	98.1%	96.1%	95.4%	
All firm sizes	83.7%	86.2%	85.5%	84.2%	83.8%	

Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	74.3%	75.7%	77.7%	76.3%	82.2%	
50 or more employees	76.3%	80.5%	79.7%	78.5%	74.0%	
All firm sizes	75.9%	79.5%	79.3%	78.1%	75.4%	

Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	72.1%	73.3%	70.1%	69.1%	71.0%	
50 or more employees	79.4%	78.4%	78.7%	74.2%	77.1%	
All firm sizes	78.0%	77.4%	77.2%	73.3%	75.9%	

TRENDS IN ESI COSTS, 2010 TO 2014 †

Percent of Employees in High-Deductible Plans						
Fewer than 50 employees	21.3%	35.9%	46.8%	37.6%	43.4%	
All firm sizes	19.8%	20.8%	29.8%	29.2%	35.2%	

Single Coverage						
Average annual premium	\$4,713	\$5,061	\$5,365	\$5,319	\$5,610	
Average employee share	20.2%	21.8%	19.7%	21.7%	23.4%	

Family Coverage						
Average annual premium	\$13,148	\$14,458	\$14,397	\$15,242	\$15,608	
Average employee share	21.9%	24.0%	24.4%	26.0%	24.7%	

* Significant difference between 2013 and 2014 estimates at the 95% confidence level.

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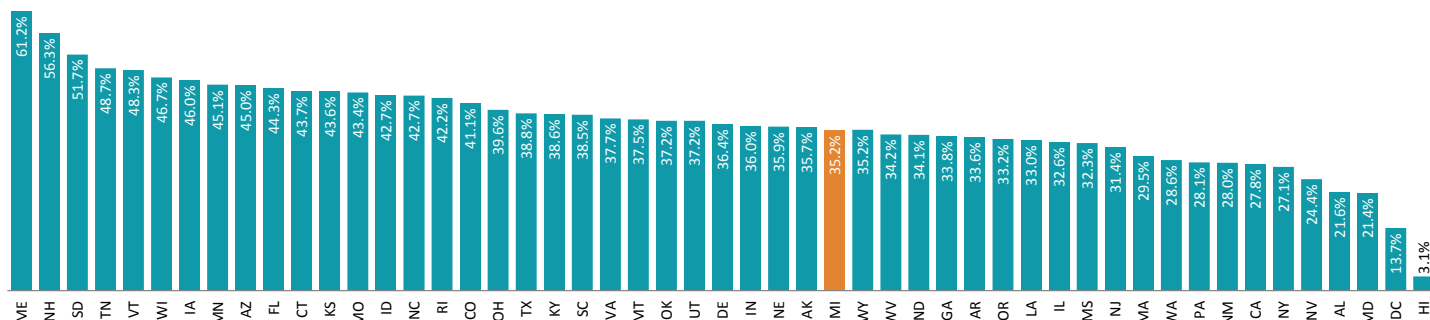
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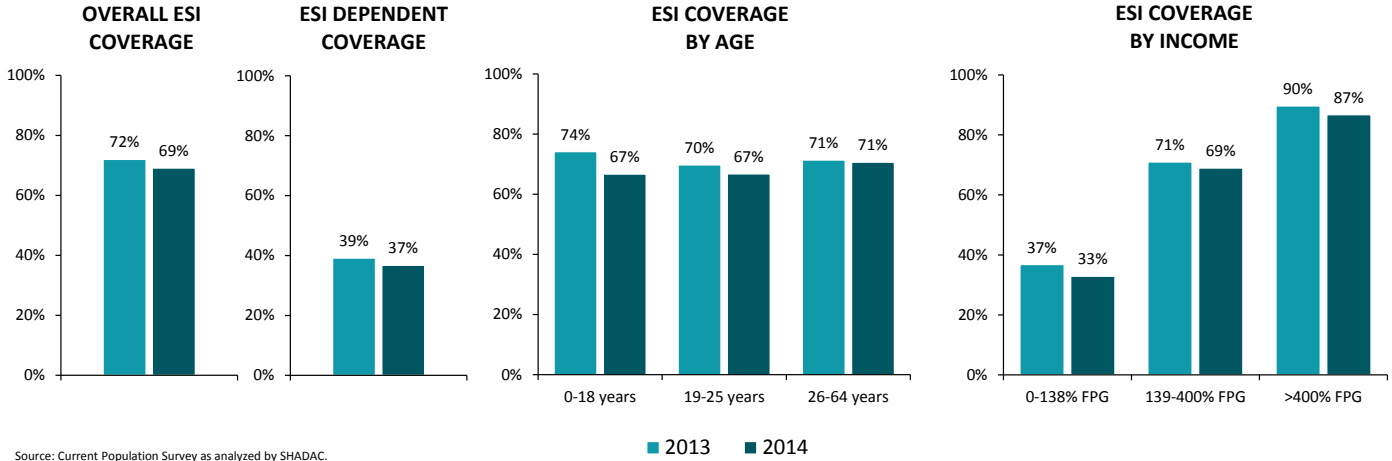
Data sources: CPS Data Series developed from the U.S. Census Bureau Current Population Survey Annual Social and Economic Supplement, 2013-2014. Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component 2010-2014.

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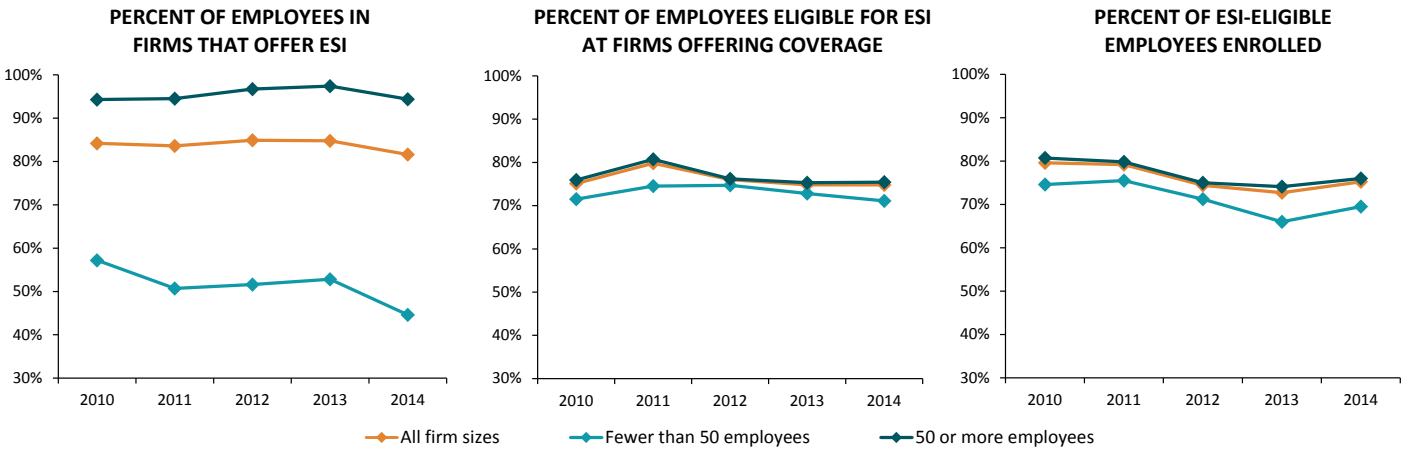


ESI BEFORE AND AFTER THE ACA, 2013 TO 2014 (PEOPLE AGED 0-64 YEARS)



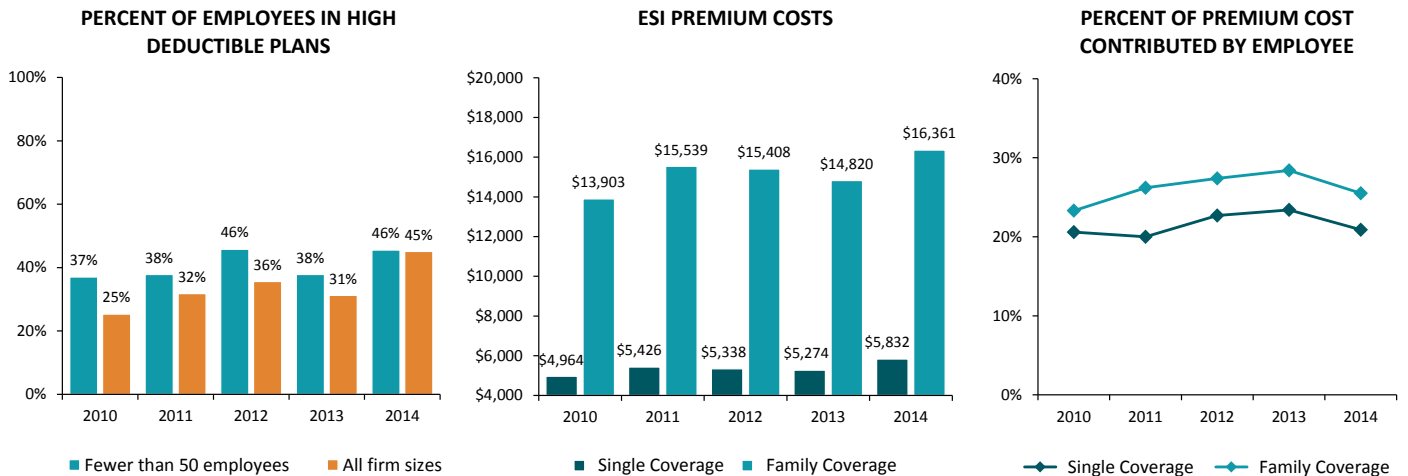
Source: Current Population Survey as analyzed by SHADAC.

TRENDS IN EMPLOYEE ACCESS TO ESI 2010 TO 2014 †



Source: Medical Expenditure Panel Survey / Insurance Component as analyzed by SHADAC.

TRENDS IN ESI COSTS, 2010 TO 2014 †



Source: Medical Expenditure Panel Survey / Insurance Component as analyzed by SHADAC.

MINNESOTA

ESI BEFORE AND AFTER THE ACA, 2013 TO 2014 (PEOPLE AGED 0-64)

	2010	2011	2012	2013	2014	Test
ESI Coverage						
Percent of population with ESI policyholder coverage				32.8%	32.4%	
Percent of population with ESI dependent coverage				39.1%	36.7%	
Percent of population with ESI coverage				72.0%	69.1%	
Trends in ESI Coverage by Age						
Percent aged 0-18 with ESI coverage				74.2%	66.7%	*
Percent aged 19-25 with ESI coverage				69.7%	66.8%	
Percent aged 26-64 with ESI coverage				71.3%	70.7%	
Trends in ESI Coverage by Income						
Percent of low-income population (0-138% FPG) with ESI coverage				36.8%	32.9%	
Percent of middle-income population (139-400% FPG) with ESI coverage				70.9%	68.9%	
Percent of high-income population (>400% FPG) with ESI coverage				89.7%	86.7%	

Because of the redesign of the health insurance questions in the CPS in 2013 (and the consequent break in series), estimates from 2010 to 2012 are suppressed.

TRENDS IN ESI OFFER, 2010 TO 2014 †

Percent of Employers Offering ESI						
Fewer than 50 employees	34.3%	32.7%	36.1%	36.2%	27.0%	
50 or more employees	92.0%	93.9%	94.8%	95.9%	94.2%	
All firm sizes	47.6%	46.9%	50.1%	49.0%	42.2%	

TRENDS IN EMPLOYEE ACCESS TO ESI, 2010 TO 2014 †

Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	57.2%	50.7%	51.6%	52.8%	44.6%	
50 or more employees	94.3%	94.5%	96.7%	97.4%	94.4%	
All firm sizes	84.2%	83.6%	84.9%	84.8%	81.6%	

Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	71.5%	74.5%	74.7%	72.8%	71.1%	
50 or more employees	75.9%	80.7%	76.2%	75.3%	75.4%	
All firm sizes	75.1%	79.8%	76.0%	74.8%	74.8%	

Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	74.6%	75.5%	71.2%	66.0%	69.5%	
50 or more employees	80.7%	79.8%	75.0%	74.1%	76.0%	
All firm sizes	79.6%	79.2%	74.4%	72.7%	75.2%	

TRENDS IN ESI COSTS, 2010 TO 2014 †

Percent of Employees in High-Deductible Plans						
Fewer than 50 employees	37.0%	37.8%	45.8%	37.8%	45.5%	
All firm sizes	25.3%	31.8%	35.6%	31.2%	45.1%	*

Single Coverage						
Average annual premium	\$4,964	\$5,426	\$5,338	\$5,274	\$5,832	*
Average employee share	20.6%	20.0%	22.7%	23.4%	20.9%	*

Family Coverage						
Average annual premium	\$13,903	\$15,539	\$15,408	\$14,820	\$16,361	*
Average employee share	23.3%	26.2%	27.4%	28.4%	25.5%	

* Significant difference between 2013 and 2014 estimates at the 95% confidence level.

† All references are to private sector employers and employees.

Note: FPG refers to federal poverty guidelines established by the U.S. Department of Health and Human Services.

For a family of four, the federal poverty guideline corresponded to annual income of \$22,050 in 2010 and \$23,850 in 2014.

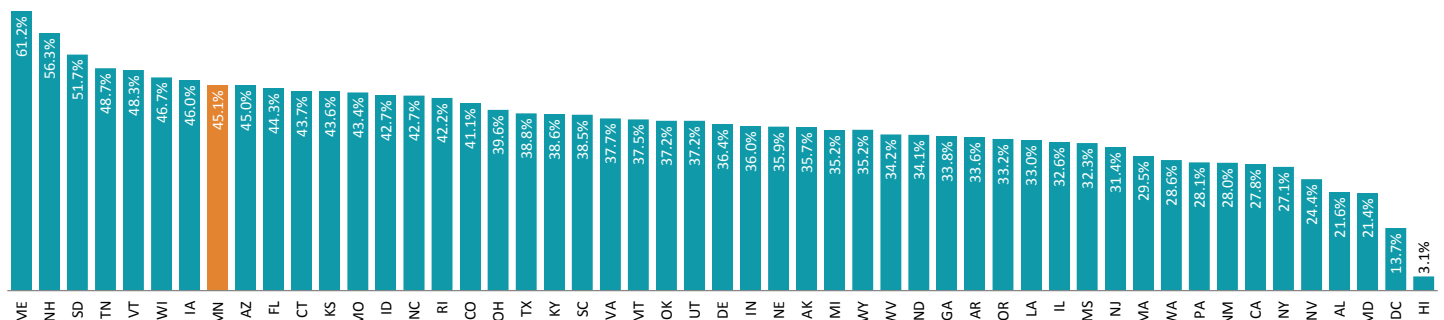
NA--Not available due to insufficient sample size.

Please see www.shadac.org/ESIReport2016 for information on definitions and methods.

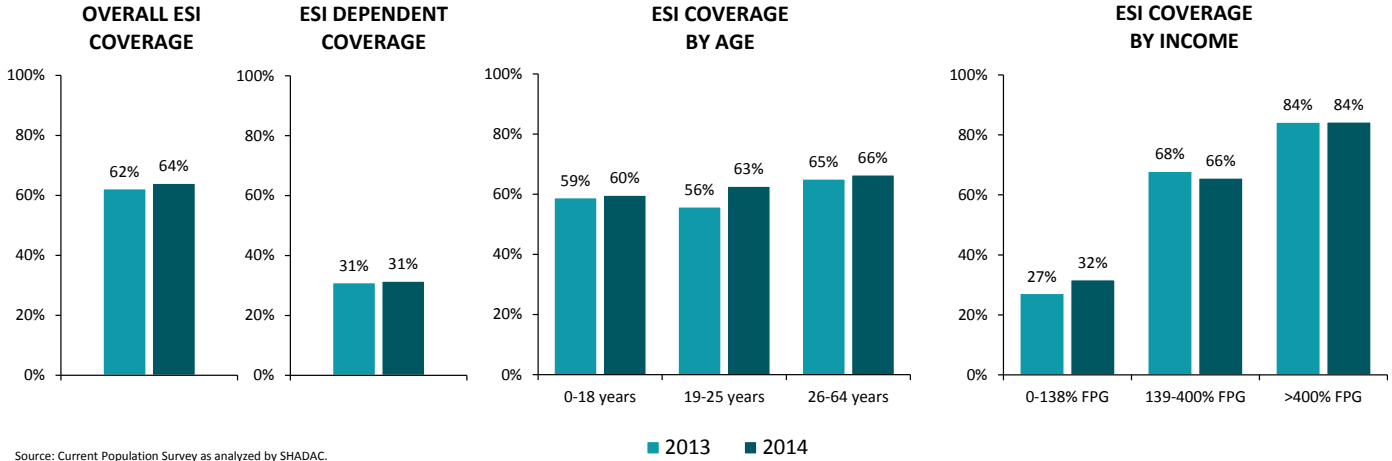
Data sources: CPS Data Series developed from the U.S. Census Bureau Current Population Survey Annual Social and Economic Supplement, 2013-2014. Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component 2010-2014.

EXPLORING STATE VARIATION: PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2014 †

To learn more about state variation across ESI indicators, access the 50-state comparison tables at www.shadac.org/ESIReport2016.

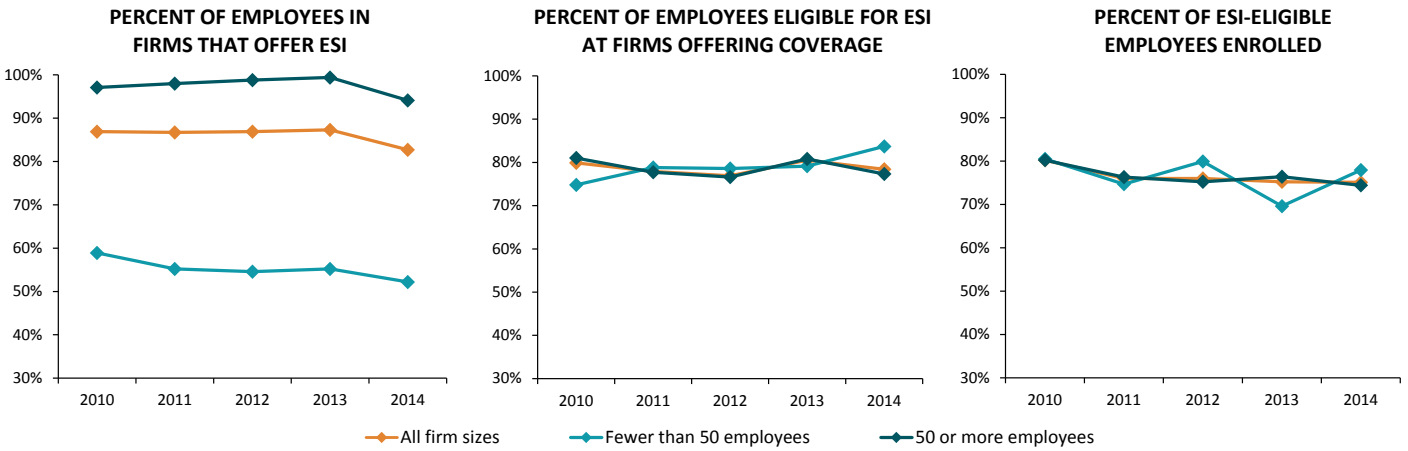


ESI BEFORE AND AFTER THE ACA, 2013 TO 2014 (PEOPLE AGED 0-64 YEARS)



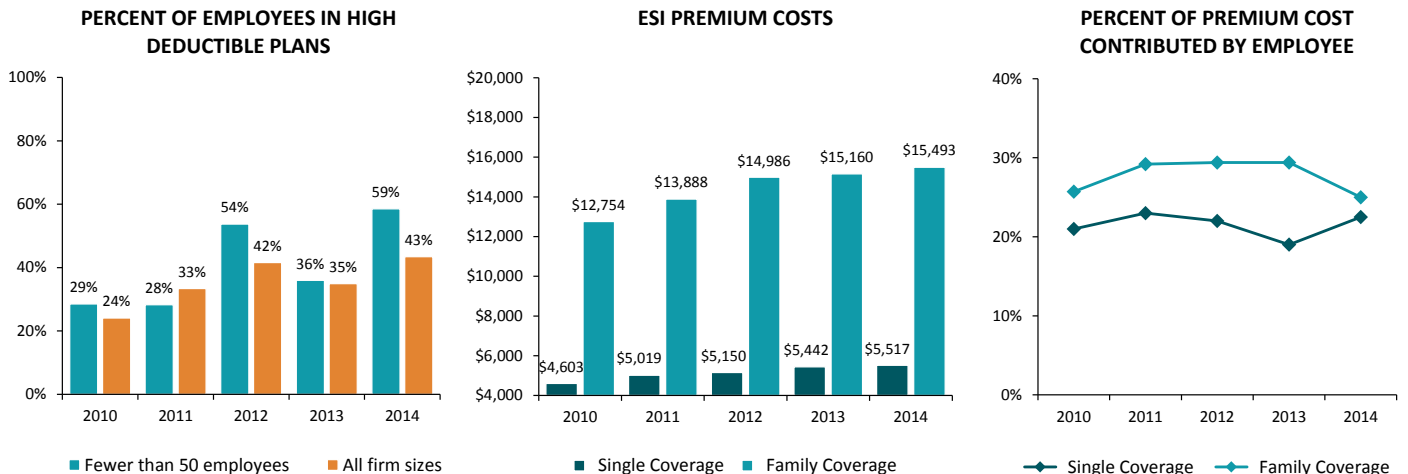
Source: Current Population Survey as analyzed by SHADAC.

TRENDS IN EMPLOYEE ACCESS TO ESI 2010 TO 2014 †



Source: Medical Expenditure Panel Survey / Insurance Component as analyzed by SHADAC.

TRENDS IN ESI COSTS, 2010 TO 2014 †



Source: Medical Expenditure Panel Survey / Insurance Component as analyzed by SHADAC.

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ESI BEFORE AND AFTER THE ACA, 2013 TO 2014 (PEOPLE AGED 0-64)

	2010	2011	2012	2013	2014	Test
ESI Coverage						
Percent of population with ESI policyholder coverage				31.3%	32.6%	
Percent of population with ESI dependent coverage				30.9%	31.5%	
Percent of population with ESI coverage				62.2%	64.0%	
Trends in ESI Coverage by Age						
Percent aged 0-18 with ESI coverage				58.8%	59.7%	
Percent aged 19-25 with ESI coverage				55.8%	62.7%	
Percent aged 26-64 with ESI coverage				65.1%	66.4%	
Trends in ESI Coverage by Income						
Percent of low-income population (0-138% FPG) with ESI coverage				27.1%	31.7%	
Percent of middle-income population (139-400% FPG) with ESI coverage				67.8%	65.6%	
Percent of high-income population (>400% FPG) with ESI coverage				84.3%	84.3%	

Because of the redesign of the health insurance questions in the CPS in 2013 (and the consequent break in series), estimates from 2010 to 2012 are suppressed.

TRENDS IN ESI OFFER, 2010 TO 2014 †

Percent of Employers Offering ESI						
Fewer than 50 employees	38.8%	34.8%	35.9%	38.6%	30.4%	
50 or more employees	94.9%	94.9%	97.6%	99.2%	94.0%	*
All firm sizes	54.1%	51.9%	52.7%	55.2%	47.9%	

TRENDS IN EMPLOYEE ACCESS TO ESI, 2010 TO 2014 †

Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	58.9%	55.2%	54.6%	55.2%	52.2%	
50 or more employees	97.1%	98.0%	98.8%	99.4%	94.1%	*
All firm sizes	86.9%	86.7%	86.9%	87.3%	82.7%	

Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	74.8%	78.8%	78.6%	79.1%	83.7%	
50 or more employees	81.0%	77.7%	76.6%	80.8%	77.3%	
All firm sizes	79.9%	77.9%	76.9%	80.5%	78.4%	

Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	80.5%	74.7%	79.9%	69.6%	77.9%	
50 or more employees	80.2%	76.3%	75.2%	76.4%	74.4%	
All firm sizes	80.2%	76.0%	76.0%	75.2%	75.1%	

TRENDS IN ESI COSTS, 2010 TO 2014 †

Percent of Employees in High-Deductible Plans						
Fewer than 50 employees	28.5%	28.3%	53.7%	36.0%	58.5%	*
All firm sizes	24.1%	33.4%	41.6%	34.9%	43.4%	

Single Coverage						
Average annual premium	\$4,603	\$5,019	\$5,150	\$5,442	\$5,517	
Average employee share	21.0%	23.0%	22.0%	19.0%	22.5%	*

Family Coverage						
Average annual premium	\$12,754	\$13,888	\$14,986	\$15,160	\$15,493	
Average employee share	25.7%	29.2%	29.4%	29.4%	25.0%	*

* Significant difference between 2013 and 2014 estimates at the 95% confidence level.

† All references are to private sector employers and employees.

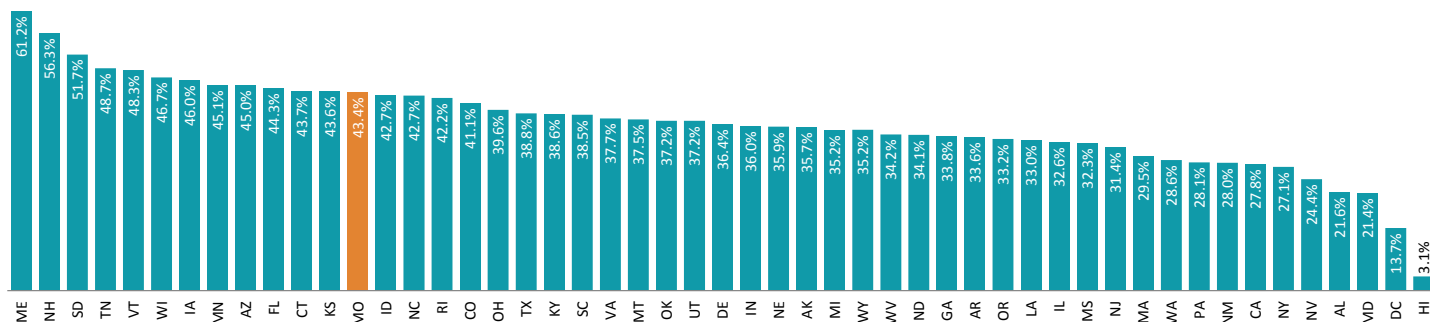
Note: FPG refers to federal poverty guidelines established by the U.S. Department of Health and Human Services. For a family of four, the federal poverty guideline corresponded to annual income of \$22,050 in 2010 and \$23,850 in 2014. NA--Not available due to insufficient sample size.

Please see www.shadac.org/ESIReport2016 for information on definitions and methods.

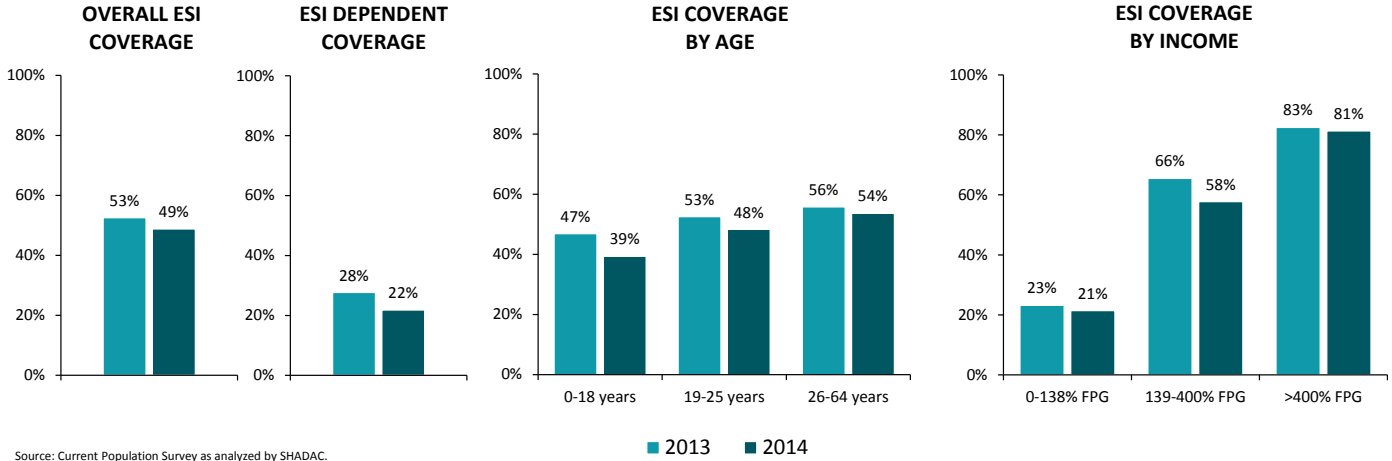
Data sources: CPS Data Series developed from the U.S. Census Bureau Current Population Survey Annual Social and Economic Supplement, 2013-2014. Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component 2010-2014.

EXPLORING STATE VARIATION: PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2014 †

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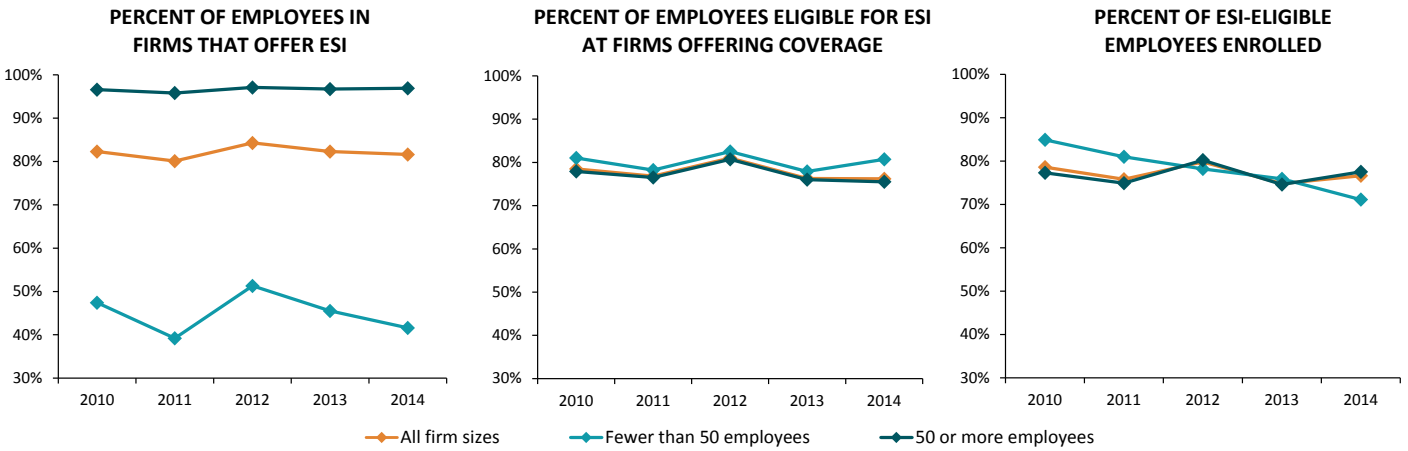


ESI BEFORE AND AFTER THE ACA, 2013 TO 2014 (PEOPLE AGED 0-64 YEARS)



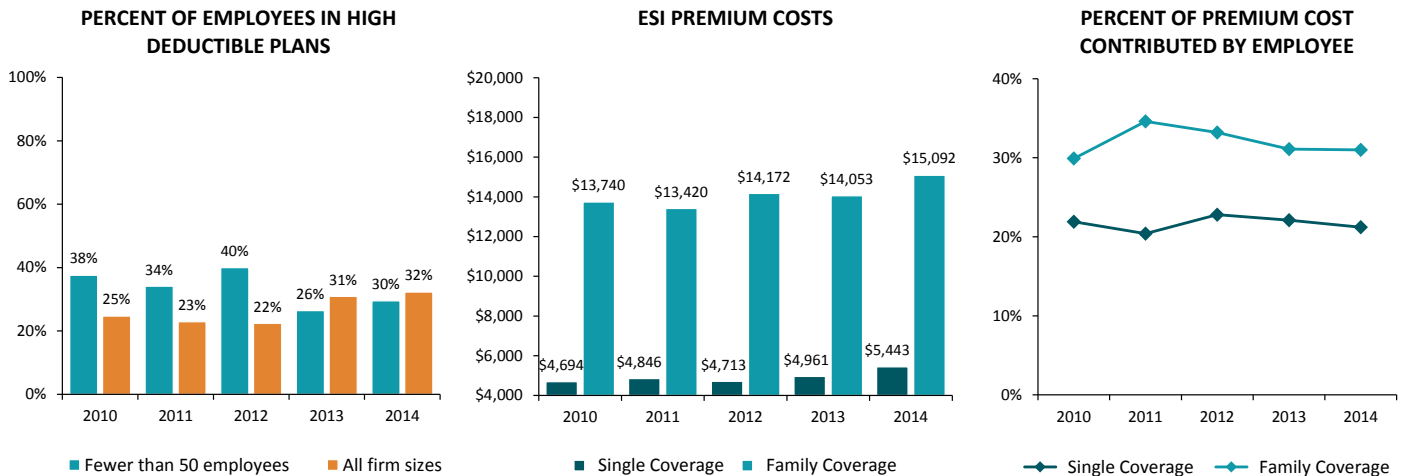
Source: Current Population Survey as analyzed by SHADAC.

TRENDS IN EMPLOYEE ACCESS TO ESI 2010 TO 2014 †



Source: Medical Expenditure Panel Survey / Insurance Component as analyzed by SHADAC.

TRENDS IN ESI COSTS, 2010 TO 2014 †



Source: Medical Expenditure Panel Survey / Insurance Component as analyzed by SHADAC.

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ESI BEFORE AND AFTER THE ACA, 2013 TO 2014 (PEOPLE AGED 0-64)

	2010	2011	2012	2013	2014	Test
ESI Coverage						
Percent of population with ESI policyholder coverage				24.9%	27.0%	
Percent of population with ESI dependent coverage				27.6%	21.8%	*
Percent of population with ESI coverage				52.5%	48.8%	
Trends in ESI Coverage by Age						
Percent aged 0-18 with ESI coverage				46.9%	39.3%	*
Percent aged 19-25 with ESI coverage				52.6%	48.3%	
Percent aged 26-64 with ESI coverage				55.8%	53.6%	
Trends in ESI Coverage by Income						
Percent of low-income population (0-138% FPG) with ESI coverage				23.2%	21.4%	
Percent of middle-income population (139-400% FPG) with ESI coverage				65.5%	57.7%	*
Percent of high-income population (>400% FPG) with ESI coverage				82.5%	81.3%	

Because of the redesign of the health insurance questions in the CPS in 2013 (and the consequent break in series), estimates from 2010 to 2012 are suppressed.

TRENDS IN ESI OFFER, 2010 TO 2014 †

Percent of Employers Offering ESI						
Fewer than 50 employees	30.9%	25.8%	28.8%	28.4%	21.9%	
50 or more employees	96.3%	96.2%	95.3%	97.5%	96.5%	
All firm sizes	50.8%	46.6%	48.3%	47.8%	43.0%	

TRENDS IN EMPLOYEE ACCESS TO ESI, 2010 TO 2014 †

Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	47.4%	39.2%	51.3%	45.5%	41.6%	
50 or more employees	96.6%	95.8%	97.1%	96.7%	96.9%	
All firm sizes	82.3%	80.1%	84.3%	82.3%	81.6%	

Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	81.0%	78.2%	82.5%	77.9%	80.7%	
50 or more employees	77.9%	76.5%	80.7%	76.0%	75.5%	
All firm sizes	78.5%	76.8%	81.0%	76.3%	76.2%	

Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	84.9%	81.0%	78.2%	75.9%	71.1%	
50 or more employees	77.3%	74.9%	80.2%	74.6%	77.5%	
All firm sizes	78.6%	75.8%	79.8%	74.8%	76.6%	

TRENDS IN ESI COSTS, 2010 TO 2014 †

Percent of Employees in High-Deductible Plans						
Fewer than 50 employees	37.6%	34.1%	40.0%	26.4%	29.5%	
All firm sizes	24.7%	22.9%	22.4%	30.9%	32.3%	

Single Coverage						
Average annual premium	\$4,694	\$4,846	\$4,713	\$4,961	\$5,443	*
Average employee share	21.9%	20.4%	22.8%	22.1%	21.2%	

Family Coverage						
Average annual premium	\$13,740	\$13,420	\$14,172	\$14,053	\$15,092	
Average employee share	29.9%	34.6%	33.2%	31.1%	31.0%	

* Significant difference between 2013 and 2014 estimates at the 95% confidence level.

† All references are to private sector employers and employees.

Note: FPG refers to federal poverty guidelines established by the U.S. Department of Health and Human Services.

For a family of four, the federal poverty guideline corresponded to annual income of \$22,050 in 2010 and \$23,850 in 2014.

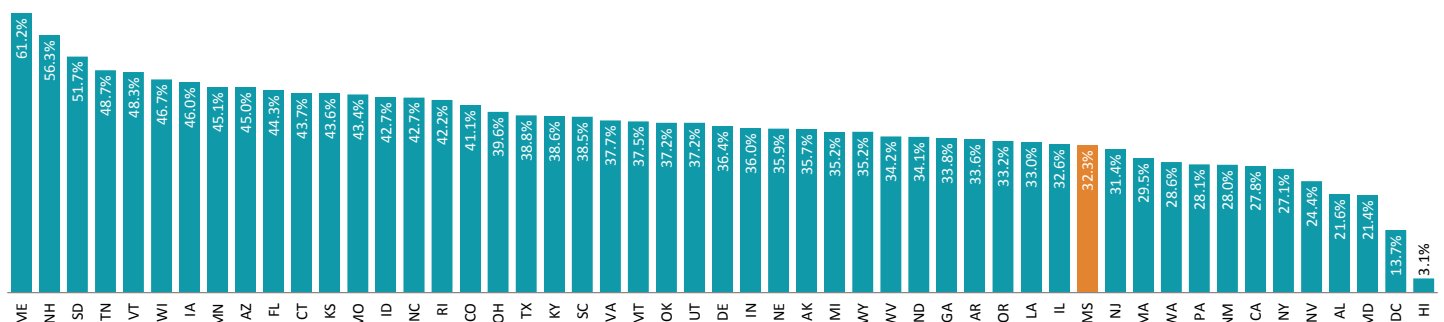
NA--Not available due to insufficient sample size.

Please see www.shadac.org/ESIReport2016 for information on definitions and methods.

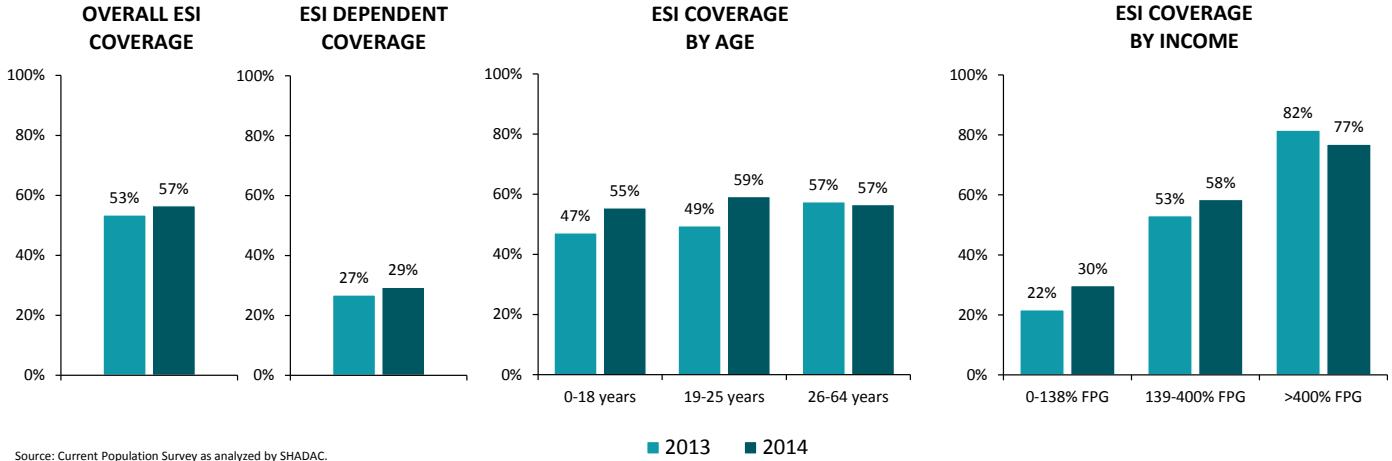
Data sources: CPS Data Series developed from the U.S. Census Bureau Current Population Survey Annual Social and Economic Supplement, 2013-2014. Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component 2010-2014.

EXPLORING STATE VARIATION: PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2014 †

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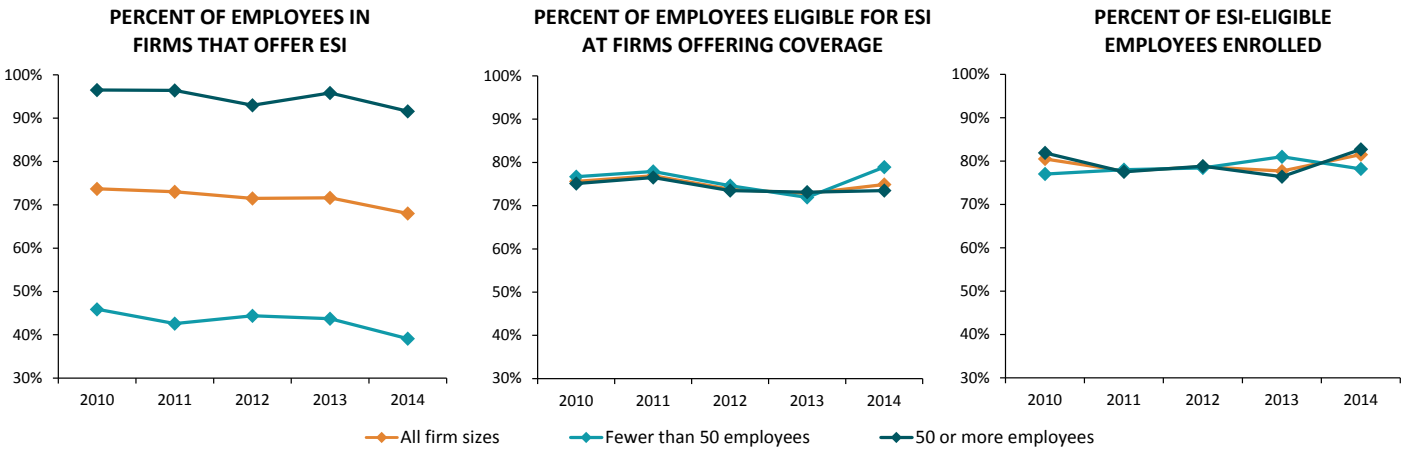


ESI BEFORE AND AFTER THE ACA, 2013 TO 2014 (PEOPLE AGED 0-64 YEARS)



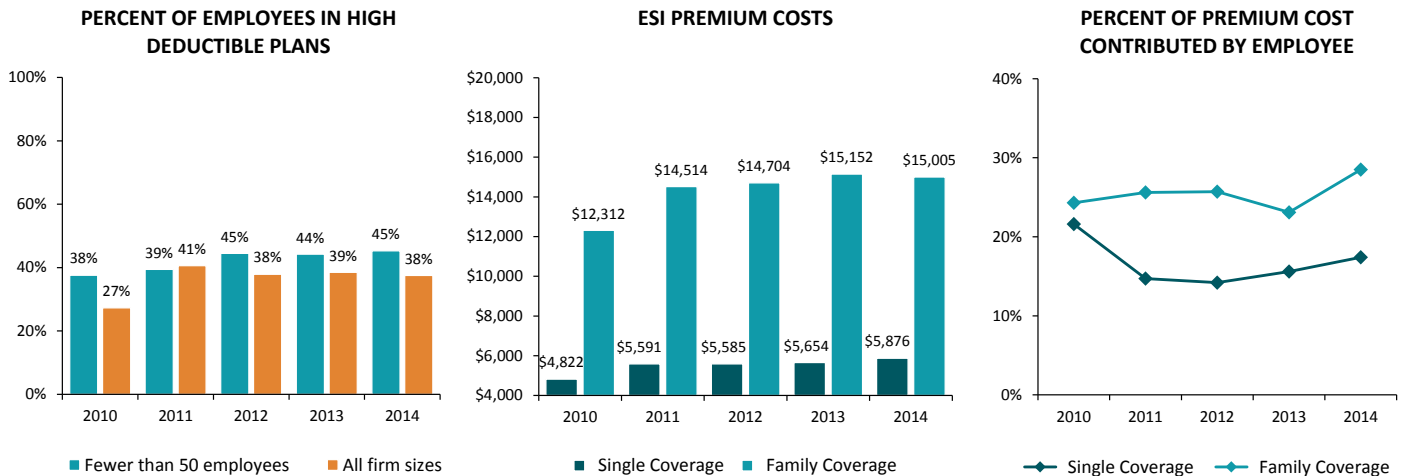
Source: Current Population Survey as analyzed by SHADAC.

TRENDS IN EMPLOYEE ACCESS TO ESI 2010 TO 2014 †



Source: Medical Expenditure Panel Survey / Insurance Component as analyzed by SHADAC.

TRENDS IN ESI COSTS, 2010 TO 2014 †



Source: Medical Expenditure Panel Survey / Insurance Component as analyzed by SHADAC.

MONTANA

ESI BEFORE AND AFTER THE ACA, 2013 TO 2014 (PEOPLE AGED 0-64)

	2010	2011	2012	2013	2014	Test
ESI Coverage						
Percent of population with ESI policyholder coverage				26.6%	27.2%	
Percent of population with ESI dependent coverage				26.8%	29.3%	
Percent of population with ESI coverage				53.4%	56.5%	
Trends in ESI Coverage by Age						
Percent aged 0-18 with ESI coverage				47.2%	55.5%	
Percent aged 19-25 with ESI coverage				49.5%	59.2%	
Percent aged 26-64 with ESI coverage				57.5%	56.5%	
Trends in ESI Coverage by Income						
Percent of low-income population (0-138% FPG) with ESI coverage				21.7%	29.7%	
Percent of middle-income population (139-400% FPG) with ESI coverage				53.1%	58.5%	
Percent of high-income population (>400% FPG) with ESI coverage				81.6%	76.9%	

Because of the redesign of the health insurance questions in the CPS in 2013 (and the consequent break in series), estimates from 2010 to 2012 are suppressed.

TRENDS IN ESI OFFER, 2010 TO 2014 †

Percent of Employers Offering ESI						
Fewer than 50 employees	33.0%	30.6%	28.6%	28.4%	27.0%	
50 or more employees	95.1%	95.5%	95.6%	96.5%	92.9%	
All firm sizes	42.8%	41.1%	39.0%	38.2%	37.5%	

TRENDS IN EMPLOYEE ACCESS TO ESI, 2010 TO 2014 †

Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	45.9%	42.6%	44.4%	43.7%	39.1%	
50 or more employees	96.5%	96.4%	93.0%	95.8%	91.6%	
All firm sizes	73.7%	73.0%	71.5%	71.6%	68.0%	

Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	76.7%	77.9%	74.6%	71.9%	78.9%	
50 or more employees	75.1%	76.5%	73.5%	73.1%	73.5%	
All firm sizes	75.6%	76.9%	73.8%	72.8%	74.9%	

Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	77.0%	78.0%	78.4%	81.0%	78.2%	
50 or more employees	81.9%	77.5%	78.8%	76.4%	82.7%	
All firm sizes	80.5%	77.7%	78.7%	77.7%	81.5%	

TRENDS IN ESI COSTS, 2010 TO 2014 †

Percent of Employees in High-Deductible Plans						
Fewer than 50 employees	37.6%	39.4%	44.5%	44.2%	45.3%	
All firm sizes	27.3%	40.6%	37.9%	38.5%	37.5%	

Single Coverage						
Average annual premium	\$4,822	\$5,591	\$5,585	\$5,654	\$5,876	
Average employee share	21.6%	14.7%	14.2%	15.6%	17.4%	

Family Coverage						
Average annual premium	\$12,312	\$14,514	\$14,704	\$15,152	\$15,005	
Average employee share	24.3%	25.6%	25.7%	23.1%	28.5%	

* Significant difference between 2013 and 2014 estimates at the 95% confidence level.

† All references are to private sector employers and employees.

Note: FPG refers to federal poverty guidelines established by the U.S. Department of Health and Human Services.

For a family of four, the federal poverty guideline corresponded to annual income of \$22,050 in 2010 and \$23,850 in 2014.

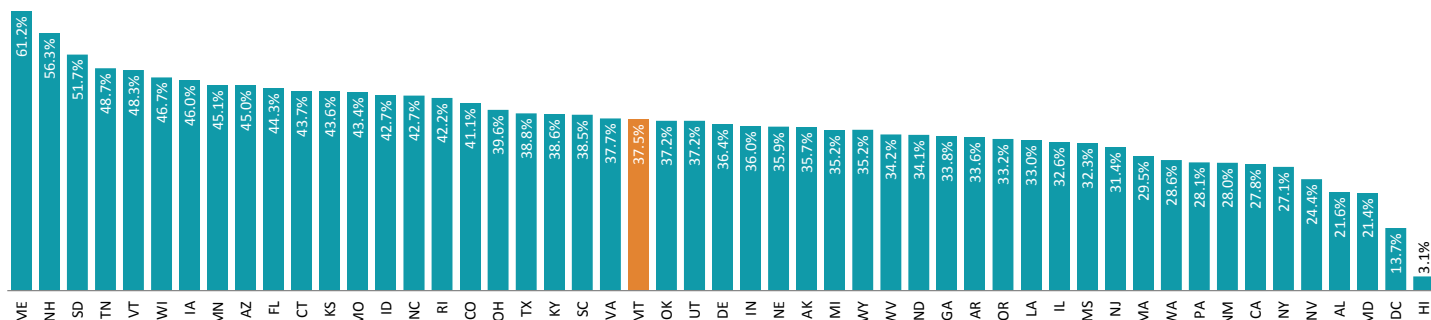
NA--Not available due to insufficient sample size.

Please see www.shadac.org/ESIReport2016 for information on definitions and methods.

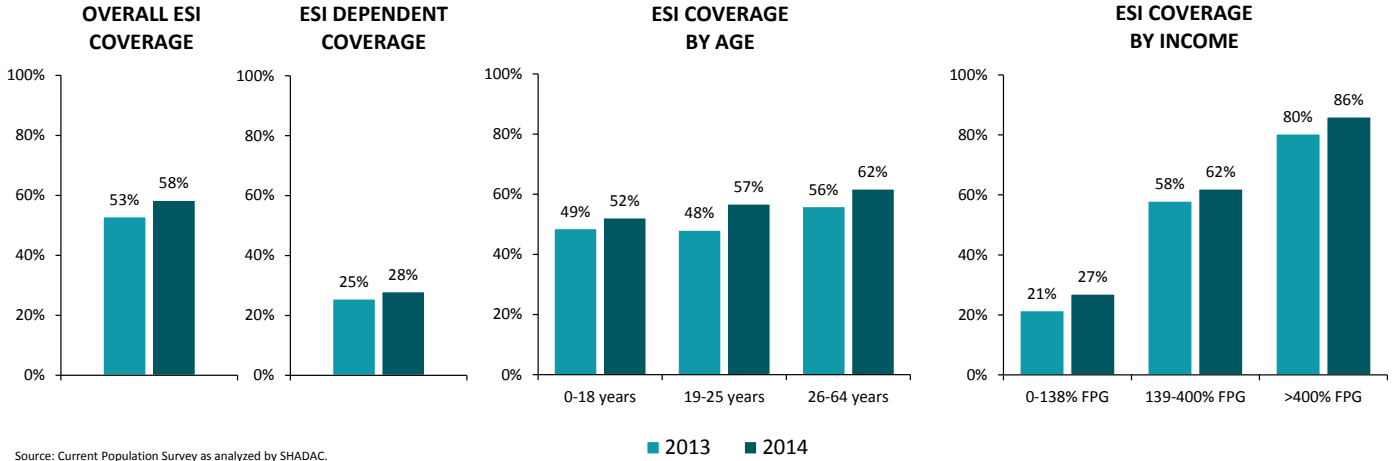
Data sources: CPS Data Series developed from the U.S. Census Bureau Current Population Survey Annual Social and Economic Supplement, 2013-2014. Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component 2010-2014.

EXPLORING STATE VARIATION: PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2014 †

To learn more about state variation across ESI indicators, access the 50-state comparison tables at www.shadac.org/ESIReport2016.

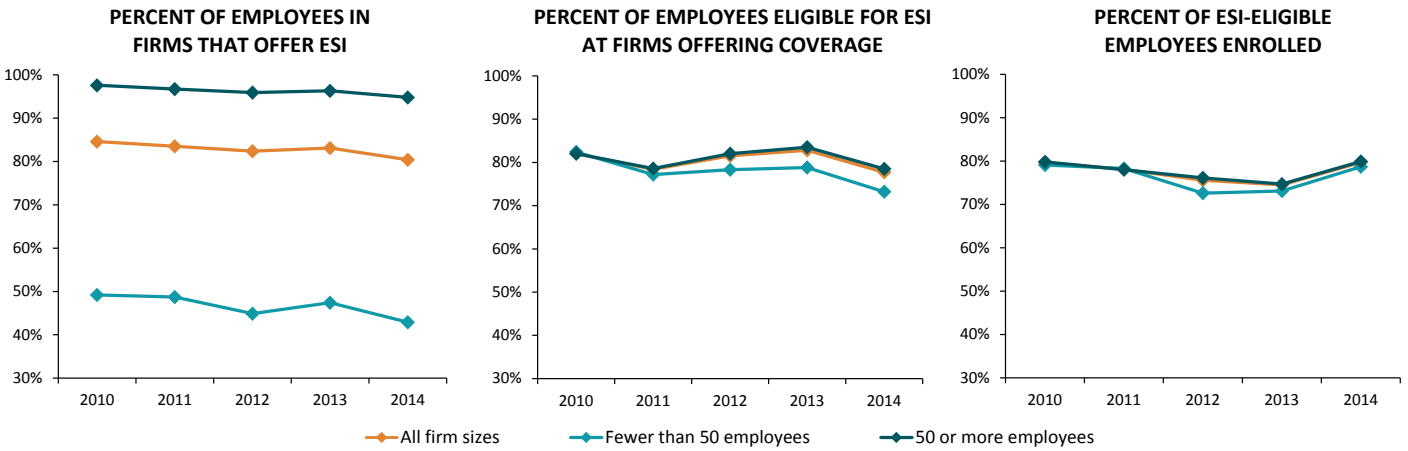


ESI BEFORE AND AFTER THE ACA, 2013 TO 2014 (PEOPLE AGED 0-64 YEARS)



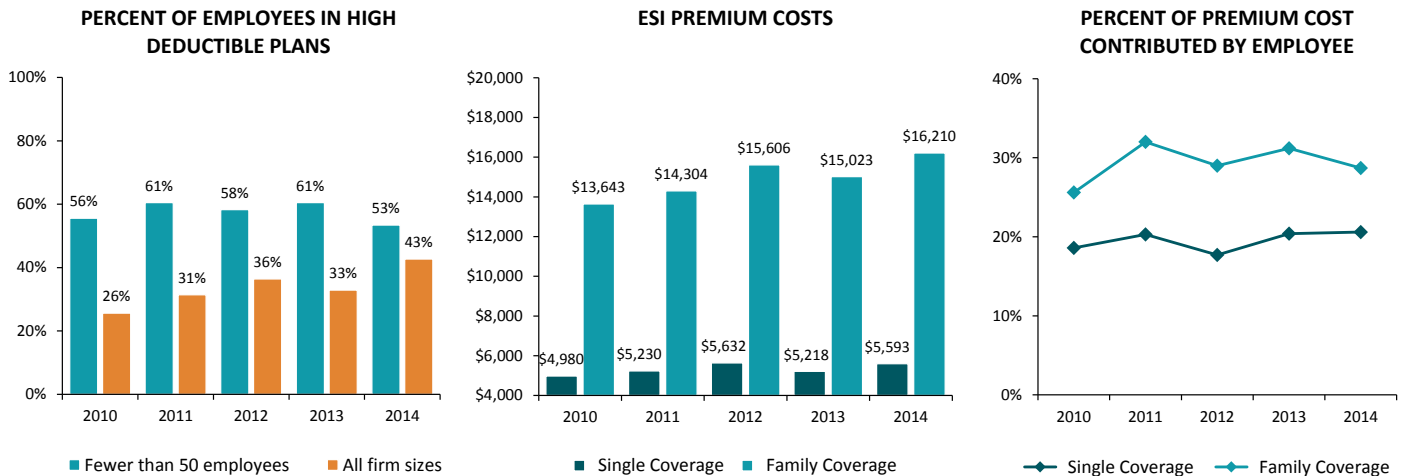
Source: Current Population Survey as analyzed by SHADAC.

TRENDS IN EMPLOYEE ACCESS TO ESI 2010 TO 2014 †



Source: Medical Expenditure Panel Survey / Insurance Component as analyzed by SHADAC.

TRENDS IN ESI COSTS, 2010 TO 2014 †



Source: Medical Expenditure Panel Survey / Insurance Component as analyzed by SHADAC.

NORTH CAROLINA

ESI BEFORE AND AFTER THE ACA, 2013 TO 2014 (PEOPLE AGED 0-64)

	2010	2011	2012	2013	2014	Test
ESI Coverage						
Percent of population with ESI policyholder coverage				27.4%	30.4%	*
Percent of population with ESI dependent coverage				25.5%	27.9%	
Percent of population with ESI coverage				52.8%	58.3%	*
Trends in ESI Coverage by Age						
Percent aged 0-18 with ESI coverage				48.6%	52.1%	
Percent aged 19-25 with ESI coverage				48.1%	56.7%	*
Percent aged 26-64 with ESI coverage				55.9%	61.7%	*
Trends in ESI Coverage by Income						
Percent of low-income population (0-138% FPG) with ESI coverage				21.4%	26.9%	*
Percent of middle-income population (139-400% FPG) with ESI coverage				57.9%	62.0%	
Percent of high-income population (>400% FPG) with ESI coverage				80.4%	86.0%	*

Because of the redesign of the health insurance questions in the CPS in 2013 (and the consequent break in series), estimates from 2010 to 2012 are suppressed.

TRENDS IN ESI OFFER, 2010 TO 2014 †

Percent of Employers Offering ESI						
Fewer than 50 employees	35.5%	30.3%	28.4%	30.1%	26.9%	
50 or more employees	94.2%	96.1%	93.8%	94.2%	91.8%	
All firm sizes	51.6%	48.1%	46.5%	47.8%	43.5%	

TRENDS IN EMPLOYEE ACCESS TO ESI, 2010 TO 2014 †

Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	49.2%	48.7%	44.9%	47.4%	42.9%	
50 or more employees	97.6%	96.7%	95.9%	96.3%	94.8%	
All firm sizes	84.6%	83.5%	82.4%	83.1%	80.4%	

Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	82.4%	77.2%	78.3%	78.8%	73.2%	
50 or more employees	82.0%	78.6%	82.0%	83.5%	78.5%	
All firm sizes	82.0%	78.4%	81.5%	82.8%	77.7%	

Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	79.1%	78.3%	72.6%	73.1%	78.7%	
50 or more employees	79.8%	78.0%	76.1%	74.7%	79.9%	
All firm sizes	79.7%	78.1%	75.6%	74.5%	79.7%	*

TRENDS IN ESI COSTS, 2010 TO 2014 †

Percent of Employees in High-Deductible Plans						
Fewer than 50 employees	55.6%	60.5%	58.3%	60.5%	53.4%	
All firm sizes	25.6%	31.4%	36.4%	32.9%	42.7%	

Single Coverage						
Average annual premium	\$4,980	\$5,230	\$5,632	\$5,218	\$5,593	*
Average employee share	18.6%	20.3%	17.7%	20.4%	20.6%	

Family Coverage						
Average annual premium	\$13,643	\$14,304	\$15,606	\$15,023	\$16,210	*
Average employee share	25.6%	32.0%	29.0%	31.2%	28.7%	

* Significant difference between 2013 and 2014 estimates at the 95% confidence level.

† All references are to private sector employers and employees.

Note: FPG refers to federal poverty guidelines established by the U.S. Department of Health and Human Services.

For a family of four, the federal poverty guideline corresponded to annual income of \$22,050 in 2010 and \$23,850 in 2014.

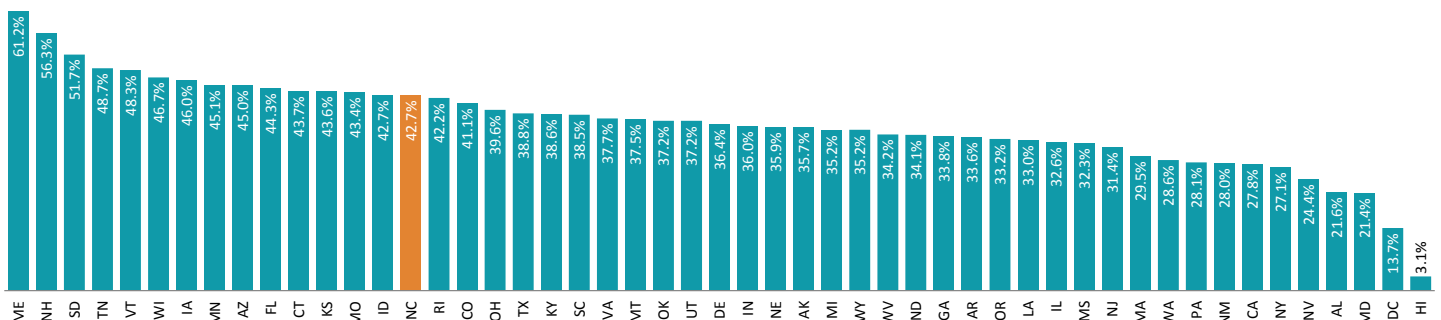
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Please see www.shadac.org/ESIReport2016 for information on definitions and methods.

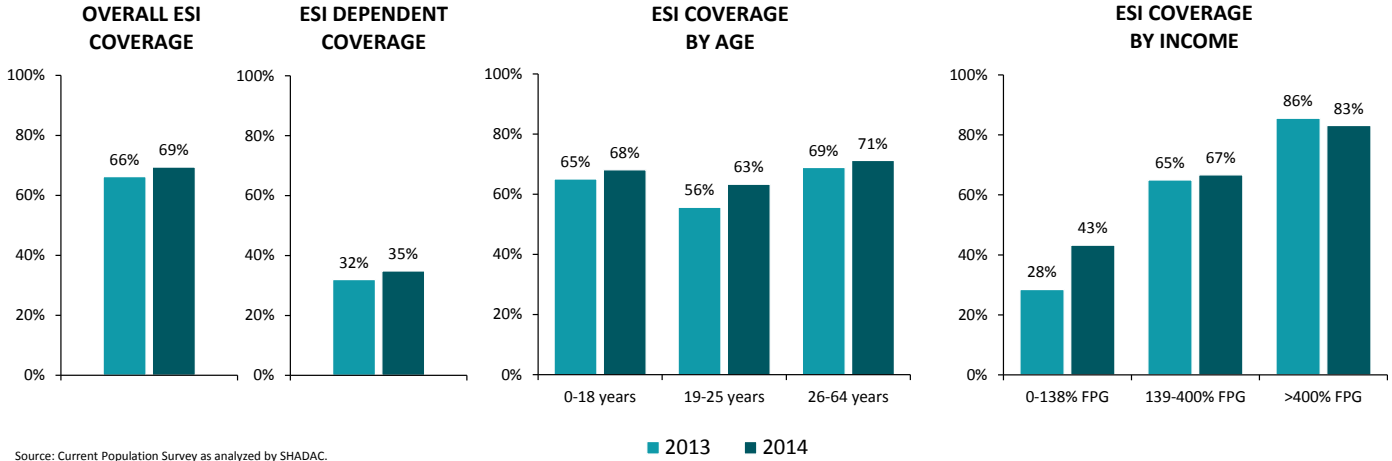
Data sources: CPS Data Series developed from the U.S. Census Bureau Current Population Survey Annual Social and Economic Supplement, 2013-2014. Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component 2010-2014.

EXPLORING STATE VARIATION: PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2014 †

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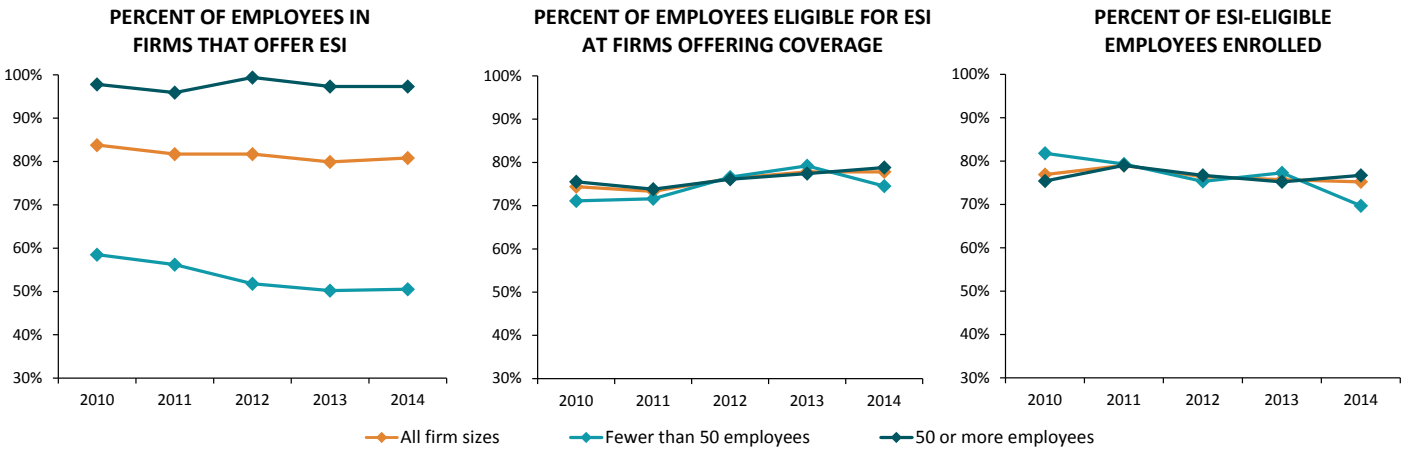


ESI BEFORE AND AFTER THE ACA, 2013 TO 2014 (PEOPLE AGED 0-64 YEARS)



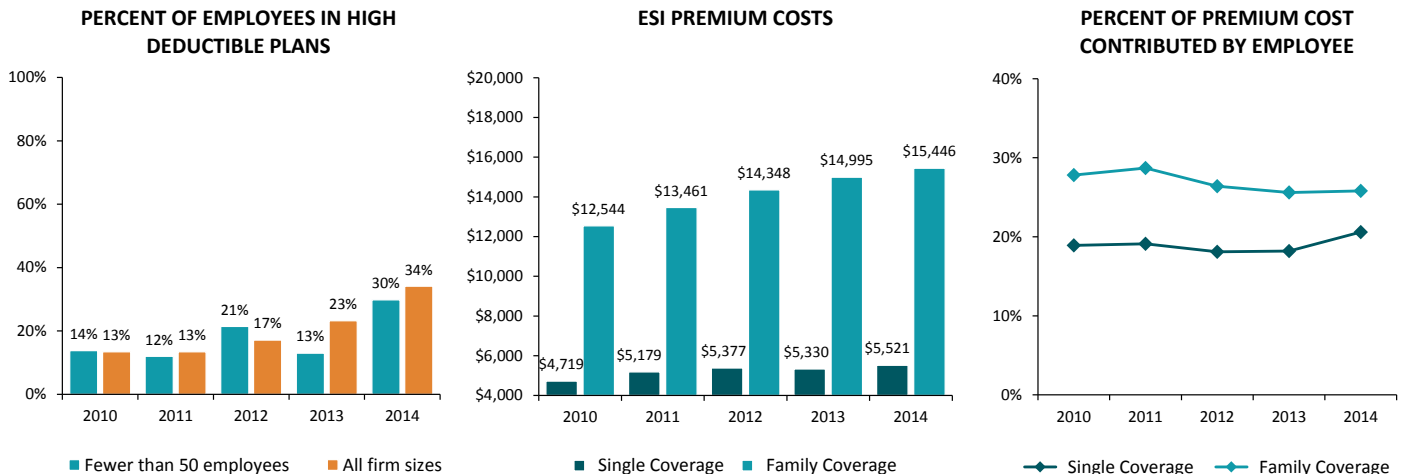
Source: Current Population Survey as analyzed by SHADAC.

TRENDS IN EMPLOYEE ACCESS TO ESI 2010 TO 2014 †



Source: Medical Expenditure Panel Survey / Insurance Component as analyzed by SHADAC.

TRENDS IN ESI COSTS, 2010 TO 2014 †



Source: Medical Expenditure Panel Survey / Insurance Component as analyzed by SHADAC.

NORTH DAKOTA

ESI BEFORE AND AFTER THE ACA, 2013 TO 2014 (PEOPLE AGED 0-64)

	2010	2011	2012	2013	2014	Test
ESI Coverage						
Percent of population with ESI policyholder coverage				34.2%	34.6%	
Percent of population with ESI dependent coverage				32.0%	34.9%	
Percent of population with ESI coverage				66.2%	69.4%	
Trends in ESI Coverage by Age						
Percent aged 0-18 with ESI coverage				65.0%	68.1%	
Percent aged 19-25 with ESI coverage				55.6%	63.3%	
Percent aged 26-64 with ESI coverage				68.9%	71.2%	
Trends in ESI Coverage by Income						
Percent of low-income population (0-138% FPG) with ESI coverage				28.5%	43.2%	*
Percent of middle-income population (139-400% FPG) with ESI coverage				65.0%	66.7%	
Percent of high-income population (>400% FPG) with ESI coverage				85.6%	83.1%	

Because of the redesign of the health insurance questions in the CPS in 2013 (and the consequent break in series), estimates from 2010 to 2012 are suppressed.

TRENDS IN ESI OFFER, 2010 TO 2014 †

Percent of Employers Offering ESI						
Fewer than 50 employees	40.5%	35.3%	32.0%	35.2%	33.9%	
50 or more employees	95.8%	94.7%	98.2%	95.8%	96.9%	
All firm sizes	52.0%	47.3%	44.8%	47.3%	46.0%	

TRENDS IN EMPLOYEE ACCESS TO ESI, 2010 TO 2014 †

Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	58.5%	56.2%	51.8%	50.2%	50.5%	
50 or more employees	97.8%	95.9%	99.4%	97.3%	97.3%	
All firm sizes	83.8%	81.7%	81.7%	79.9%	80.8%	

Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	71.1%	71.6%	76.6%	79.2%	74.5%	
50 or more employees	75.5%	73.8%	76.1%	77.4%	78.8%	
All firm sizes	74.4%	73.3%	76.3%	77.8%	77.8%	

Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	81.8%	79.3%	75.3%	77.3%	69.7%	
50 or more employees	75.4%	79.0%	76.7%	75.2%	76.7%	
All firm sizes	76.9%	79.0%	76.4%	75.7%	75.2%	

TRENDS IN ESI COSTS, 2010 TO 2014 †

Percent of Employees in High-Deductible Plans						
Fewer than 50 employees	13.8%	12.0%	21.4%	13.0%	29.8%	*
All firm sizes	13.4%	13.4%	17.1%	23.2%	34.1%	*

Single Coverage						
Average annual premium	\$4,719	\$5,179	\$5,377	\$5,330	\$5,521	
Average employee share	18.9%	19.1%	18.1%	18.2%	20.6%	

Family Coverage						
Average annual premium	\$12,544	\$13,461	\$14,348	\$14,995	\$15,446	
Average employee share	27.8%	28.7%	26.4%	25.6%	25.8%	

* Significant difference between 2013 and 2014 estimates at the 95% confidence level.

† All references are to private sector employers and employees.

Note: FPG refers to federal poverty guidelines established by the U.S. Department of Health and Human Services.

For a family of four, the federal poverty guideline corresponded to annual income of \$22,050 in 2010 and \$23,850 in 2014.

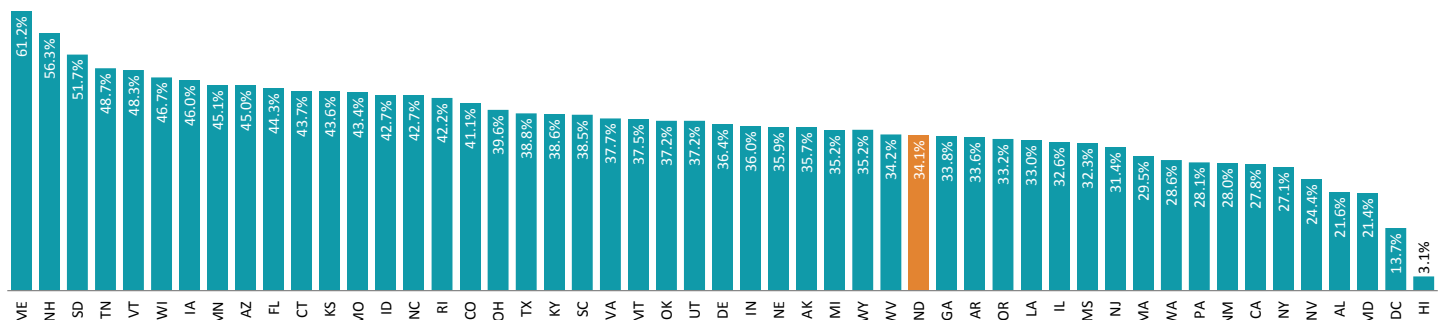
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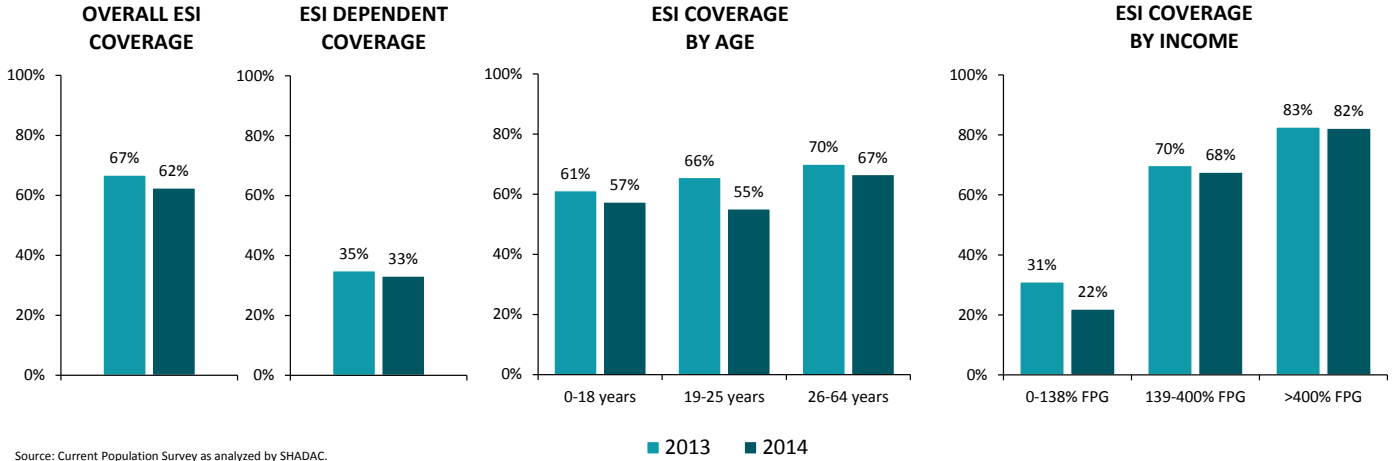
Data sources: CPS Data Series developed from the U.S. Census Bureau Current Population Survey Annual Social and Economic Supplement, 2013-2014. Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component 2010-2014.

EXPLORING STATE VARIATION: PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2014 †

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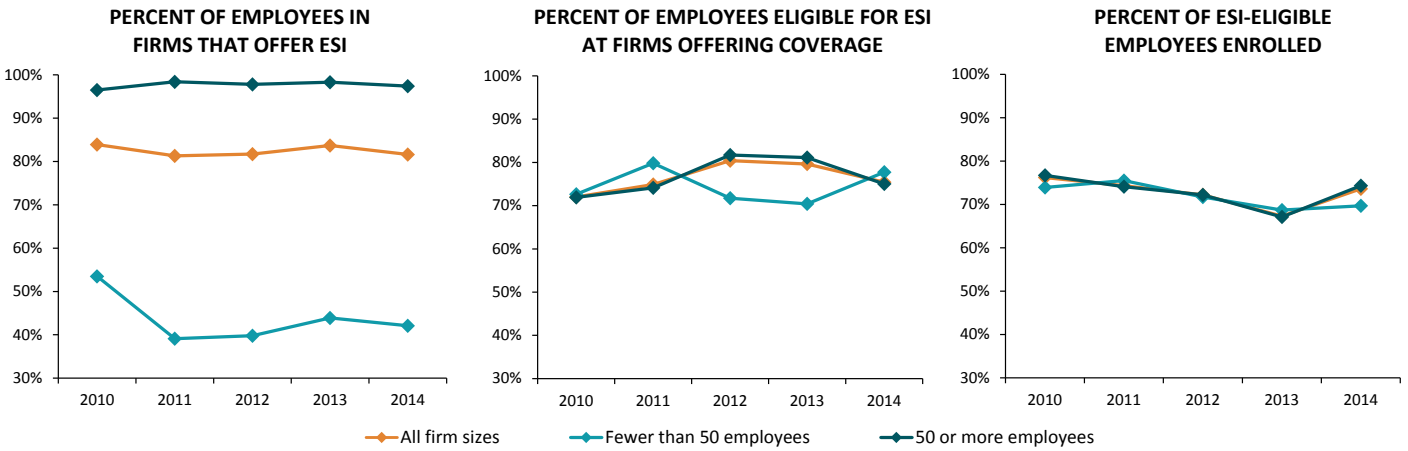


ESI BEFORE AND AFTER THE ACA, 2013 TO 2014 (PEOPLE AGED 0-64 YEARS)



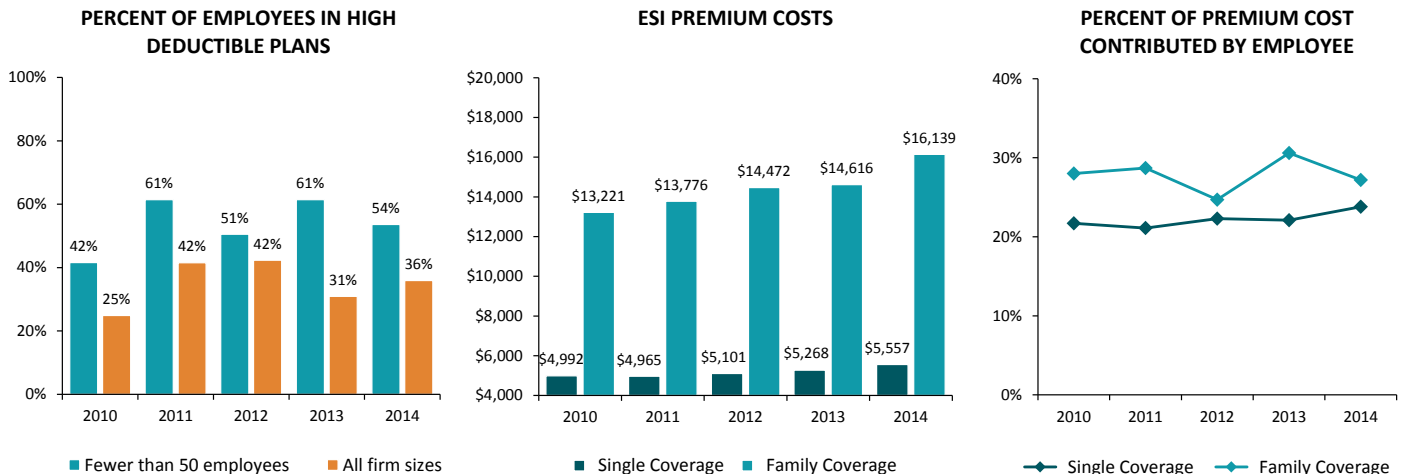
Source: Current Population Survey as analyzed by SHADAC.

TRENDS IN EMPLOYEE ACCESS TO ESI 2010 TO 2014 †



Source: Medical Expenditure Panel Survey / Insurance Component as analyzed by SHADAC.

TRENDS IN ESI COSTS, 2010 TO 2014 †



Source: Medical Expenditure Panel Survey / Insurance Component as analyzed by SHADAC.

NEBRASKA

ESI BEFORE AND AFTER THE ACA, 2013 TO 2014 (PEOPLE AGED 0-64)

	2010	2011	2012	2013	2014	Test
ESI Coverage						
Percent of population with ESI policyholder coverage				31.8%	29.3%	*
Percent of population with ESI dependent coverage				34.9%	33.2%	
Percent of population with ESI coverage				66.7%	62.4%	
Trends in ESI Coverage by Age						
Percent aged 0-18 with ESI coverage				61.2%	57.4%	
Percent aged 19-25 with ESI coverage				65.6%	55.1%	*
Percent aged 26-64 with ESI coverage				70.0%	66.6%	
Trends in ESI Coverage by Income						
Percent of low-income population (0-138% FPG) with ESI coverage				31.0%	21.9%	*
Percent of middle-income population (139-400% FPG) with ESI coverage				69.8%	67.5%	
Percent of high-income population (>400% FPG) with ESI coverage				82.6%	82.2%	

Because of the redesign of the health insurance questions in the CPS in 2013 (and the consequent break in series), estimates from 2010 to 2012 are suppressed.

TRENDS IN ESI OFFER, 2010 TO 2014 †

Percent of Employers Offering ESI						
Fewer than 50 employees	31.5%	25.3%	21.7%	26.9%	24.2%	
50 or more employees	94.9%	93.9%	94.2%	98.3%	95.6%	
All firm sizes	46.2%	42.0%	36.9%	43.7%	39.5%	

TRENDS IN EMPLOYEE ACCESS TO ESI, 2010 TO 2014 †

Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	53.5%	39.1%	39.8%	43.9%	42.1%	
50 or more employees	96.5%	98.4%	97.8%	98.3%	97.4%	
All firm sizes	83.9%	81.3%	81.7%	83.7%	81.6%	

Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	72.6%	79.8%	71.7%	70.4%	77.7%	
50 or more employees	71.9%	74.1%	81.7%	81.1%	75.0%	
All firm sizes	72.0%	74.9%	80.4%	79.6%	75.4%	

Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	73.9%	75.5%	71.7%	68.7%	69.7%	
50 or more employees	76.7%	74.1%	72.2%	67.1%	74.3%	*
All firm sizes	76.2%	74.3%	72.2%	67.3%	73.6%	*

TRENDS IN ESI COSTS, 2010 TO 2014 †

Percent of Employees in High-Deductible Plans						
Fewer than 50 employees	41.6%	61.4%	50.5%	61.4%	53.6%	
All firm sizes	24.9%	41.5%	42.3%	30.9%	35.9%	

Single Coverage						
Average annual premium	\$4,992	\$4,965	\$5,101	\$5,268	\$5,557	
Average employee share	21.7%	21.1%	22.3%	22.1%	23.8%	

Family Coverage						
Average annual premium	\$13,221	\$13,776	\$14,472	\$14,616	\$16,139	*
Average employee share	28.0%	28.7%	24.7%	30.6%	27.2%	

* Significant difference between 2013 and 2014 estimates at the 95% confidence level.

† All references are to private sector employers and employees.

Note: FPG refers to federal poverty guidelines established by the U.S. Department of Health and Human Services.

For a family of four, the federal poverty guideline corresponded to annual income of \$22,050 in 2010 and \$23,850 in 2014.

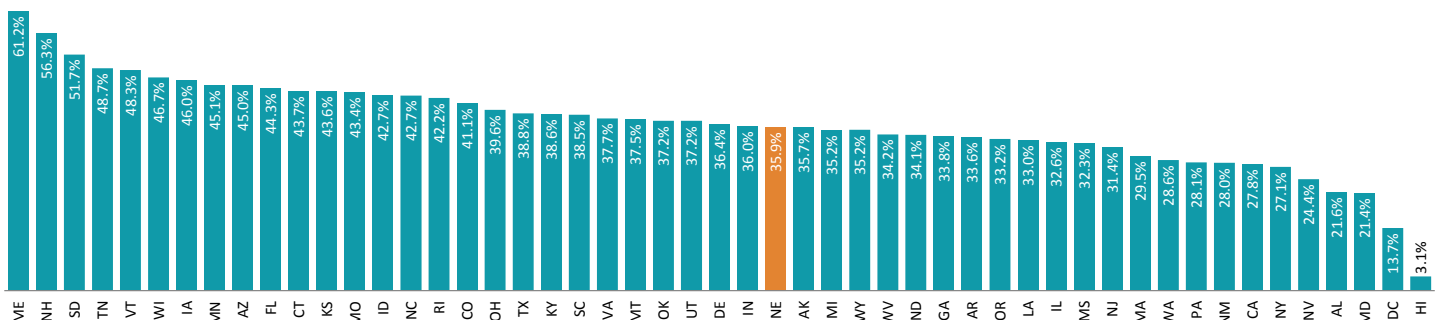
NA--Not available due to insufficient sample size.

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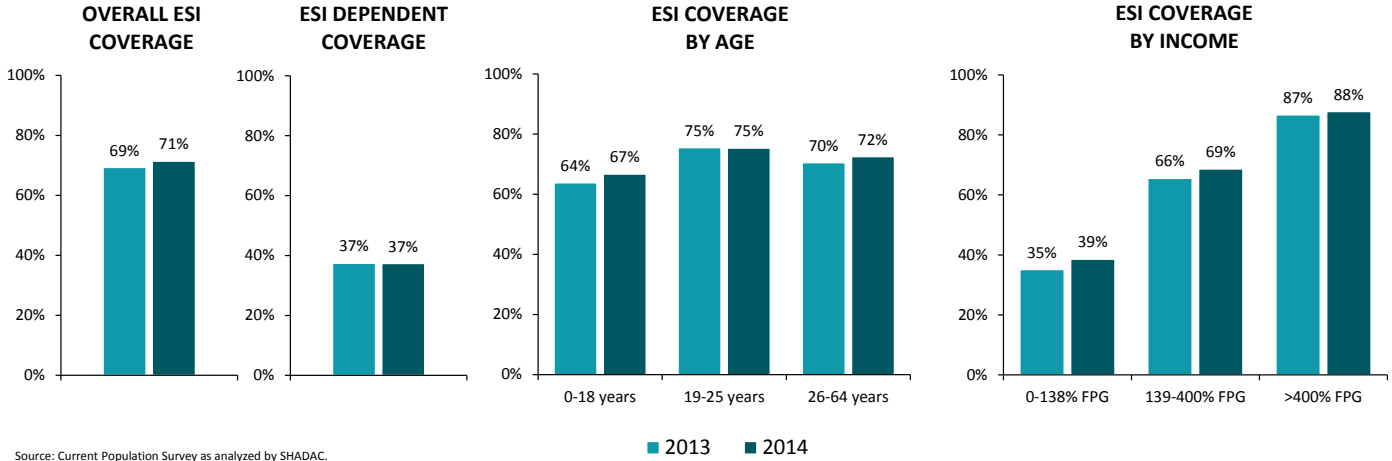
Data sources: CPS Data Series developed from the U.S. Census Bureau Current Population Survey Annual Social and Economic Supplement, 2013-2014. Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component 2010-2014.

EXPLORING STATE VARIATION: PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2014 †

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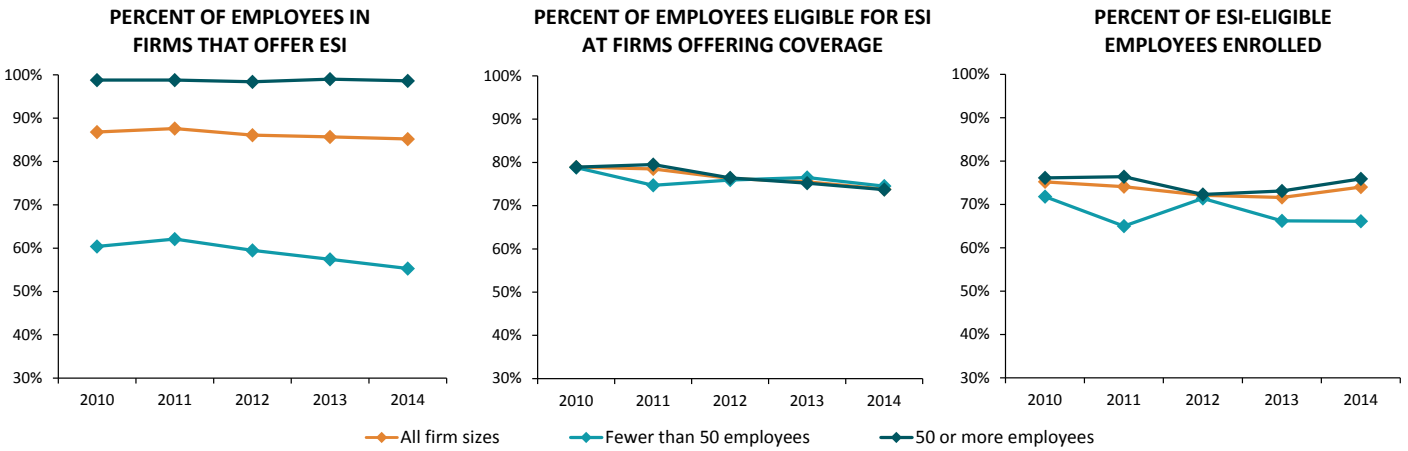


ESI BEFORE AND AFTER THE ACA, 2013 TO 2014 (PEOPLE AGED 0-64 YEARS)



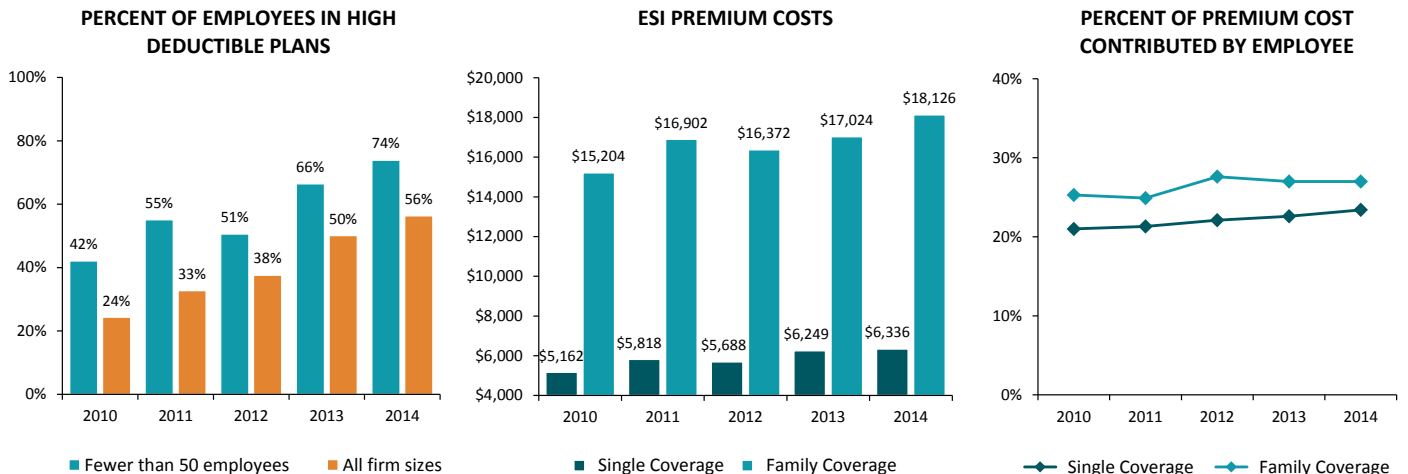
Source: Current Population Survey as analyzed by SHADAC.

TRENDS IN EMPLOYEE ACCESS TO ESI 2010 TO 2014 †



Source: Medical Expenditure Panel Survey / Insurance Component as analyzed by SHADAC.

TRENDS IN ESI COSTS, 2010 TO 2014 †



Source: Medical Expenditure Panel Survey / Insurance Component as analyzed by SHADAC.

NEW HAMPSHIRE

ESI BEFORE AND AFTER THE ACA, 2013 TO 2014 (PEOPLE AGED 0-64)

	2010	2011	2012	2013	2014	Test
ESI Coverage						
Percent of population with ESI policyholder coverage				31.9%	34.1%	
Percent of population with ESI dependent coverage				37.4%	37.3%	
Percent of population with ESI coverage				69.3%	71.4%	
Trends in ESI Coverage by Age						
Percent aged 0-18 with ESI coverage				63.8%	66.7%	
Percent aged 19-25 with ESI coverage				75.5%	75.3%	
Percent aged 26-64 with ESI coverage				70.5%	72.5%	
Trends in ESI Coverage by Income						
Percent of low-income population (0-138% FPG) with ESI coverage				35.1%	38.5%	
Percent of middle-income population (139-400% FPG) with ESI coverage				65.5%	68.6%	
Percent of high-income population (>400% FPG) with ESI coverage				86.7%	87.7%	

Because of the redesign of the health insurance questions in the CPS in 2013 (and the consequent break in series), estimates from 2010 to 2012 are suppressed.

TRENDS IN ESI OFFER, 2010 TO 2014 †

Percent of Employers Offering ESI						
Fewer than 50 employees	39.4%	39.4%	39.3%	35.1%	37.7%	
50 or more employees	96.6%	97.3%	96.5%	99.1%	97.8%	
All firm sizes	53.6%	53.9%	54.1%	52.4%	52.7%	

TRENDS IN EMPLOYEE ACCESS TO ESI, 2010 TO 2014 †

Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	60.4%	62.1%	59.5%	57.4%	55.3%	
50 or more employees	98.8%	98.8%	98.4%	99.0%	98.6%	
All firm sizes	86.8%	87.6%	86.1%	85.7%	85.2%	

Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	78.8%	74.7%	75.9%	76.5%	74.5%	
50 or more employees	78.9%	79.5%	76.4%	75.2%	73.7%	
All firm sizes	78.9%	78.5%	76.3%	75.5%	73.8%	

Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	71.8%	65.0%	71.4%	66.2%	66.1%	
50 or more employees	76.1%	76.4%	72.3%	73.1%	75.9%	
All firm sizes	75.2%	74.1%	72.1%	71.6%	74.0%	

TRENDS IN ESI COSTS, 2010 TO 2014 †

Percent of Employees in High-Deductible Plans						
Fewer than 50 employees	42.1%	55.1%	50.6%	66.4%	73.9%	
All firm sizes	24.3%	32.7%	37.6%	50.1%	56.3%	

Single Coverage						
Average annual premium	\$5,162	\$5,818	\$5,688	\$6,249	\$6,336	
Average employee share	21.0%	21.3%	22.1%	22.6%	23.4%	

Family Coverage						
Average annual premium	\$15,204	\$16,902	\$16,372	\$17,024	\$18,126	
Average employee share	25.3%	24.9%	27.6%	27.0%	27.0%	

* Significant difference between 2013 and 2014 estimates at the 95% confidence level.

† All references are to private sector employers and employees.

Note: FPG refers to federal poverty guidelines established by the U.S. Department of Health and Human Services.

For a family of four, the federal poverty guideline corresponded to annual income of \$22,050 in 2010 and \$23,850 in 2014.

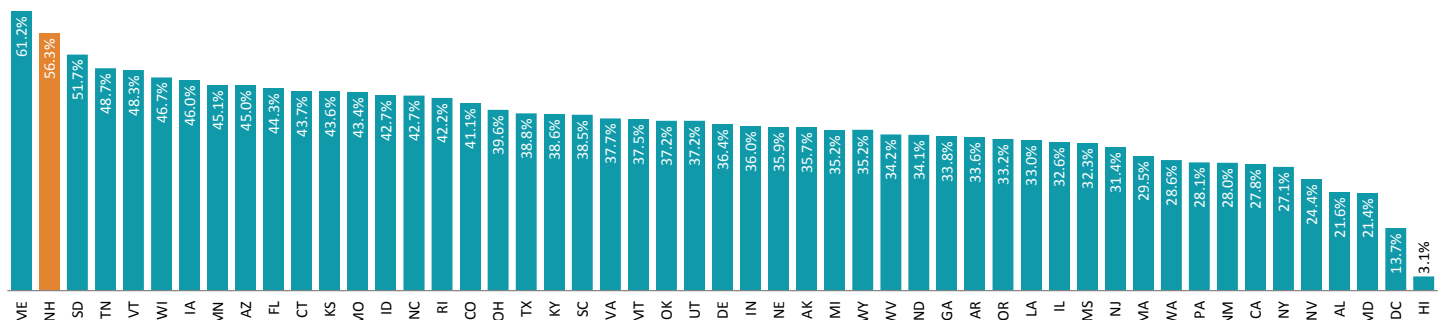
NA--Not available due to insufficient sample size.

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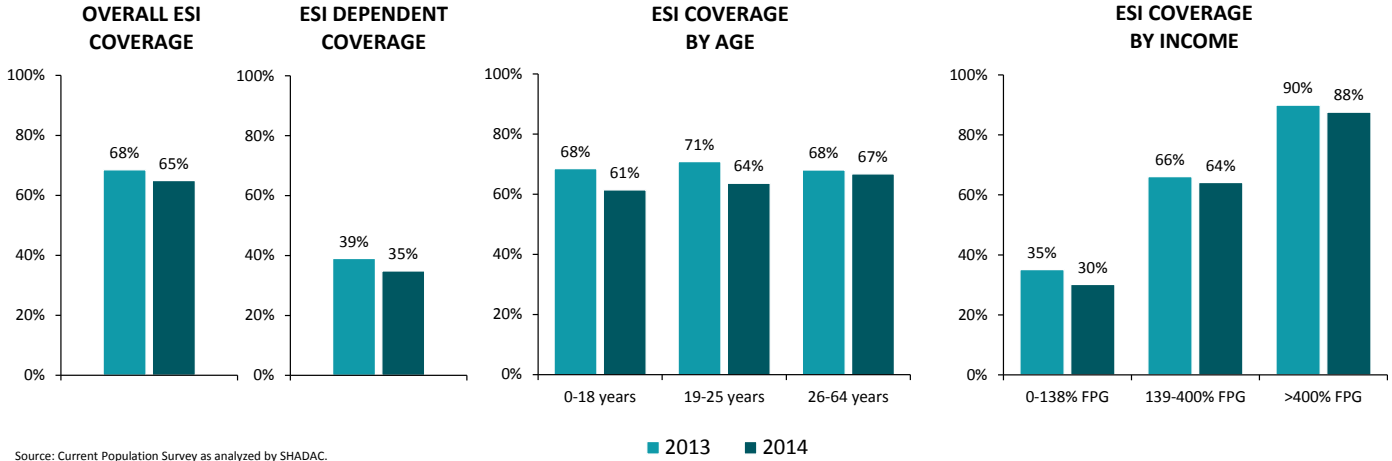
Data sources: CPS Data Series developed from the U.S. Census Bureau Current Population Survey Annual Social and Economic Supplement, 2013-2014. Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component 2010-2014.

EXPLORING STATE VARIATION: PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2014 †

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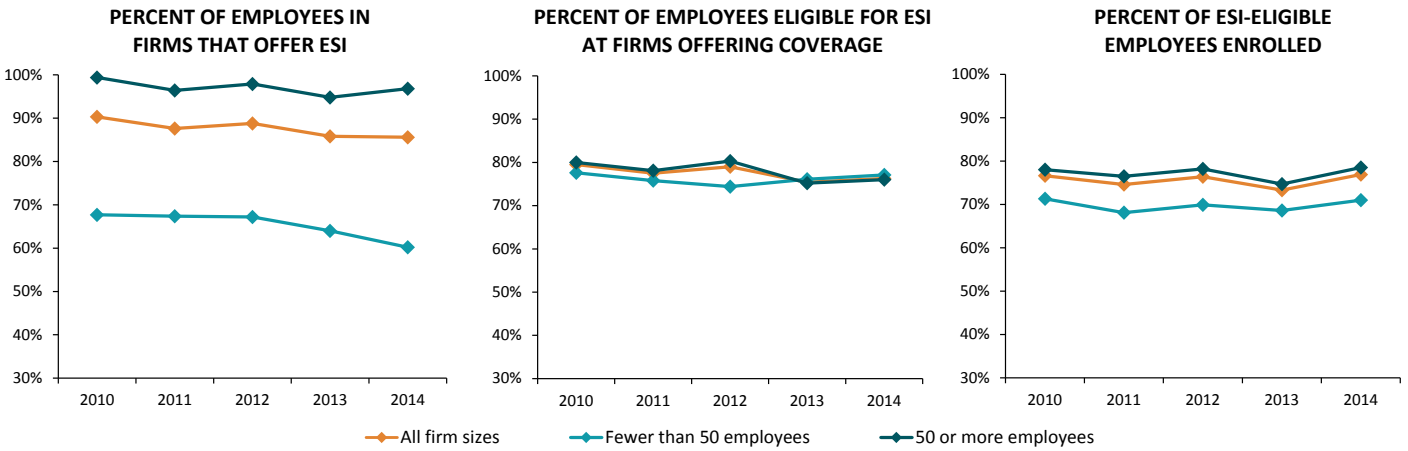


ESI BEFORE AND AFTER THE ACA, 2013 TO 2014 (PEOPLE AGED 0-64 YEARS)



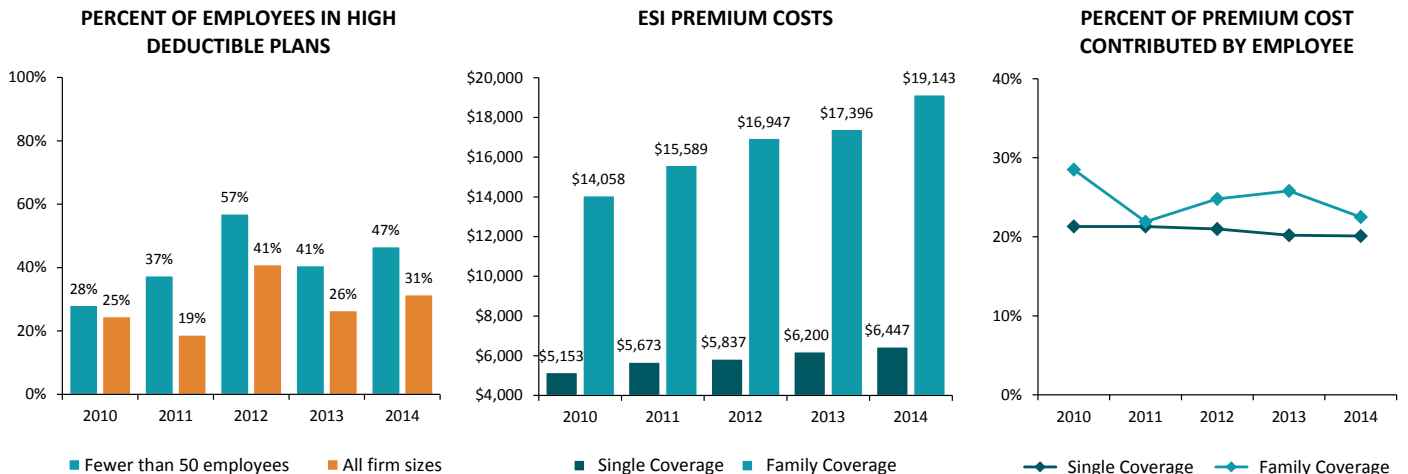
Source: Current Population Survey as analyzed by SHADAC.

TRENDS IN EMPLOYEE ACCESS TO ESI 2010 TO 2014 †



Source: Medical Expenditure Panel Survey / Insurance Component as analyzed by SHADAC.

TRENDS IN ESI COSTS, 2010 TO 2014 †



Source: Medical Expenditure Panel Survey / Insurance Component as analyzed by SHADAC.

NEW JERSEY

ESI BEFORE AND AFTER THE ACA, 2013 TO 2014 (PEOPLE AGED 0-64)

	2010	2011	2012	2013	2014	Test
ESI Coverage						
Percent of population with ESI policyholder coverage				29.5%	30.1%	
Percent of population with ESI dependent coverage				39.0%	34.9%	*
Percent of population with ESI coverage				68.5%	64.9%	
Trends in ESI Coverage by Age						
Percent aged 0-18 with ESI coverage				68.5%	61.4%	*
Percent aged 19-25 with ESI coverage				70.9%	63.6%	
Percent aged 26-64 with ESI coverage				68.1%	66.8%	
Trends in ESI Coverage by Income						
Percent of low-income population (0-138% FPG) with ESI coverage				35.1%	30.1%	
Percent of middle-income population (139-400% FPG) with ESI coverage				66.1%	64.1%	
Percent of high-income population (>400% FPG) with ESI coverage				89.9%	87.6%	

Because of the redesign of the health insurance questions in the CPS in 2013 (and the consequent break in series), estimates from 2010 to 2012 are suppressed.

TRENDS IN ESI OFFER, 2010 TO 2014 †

Percent of Employers Offering ESI						
Fewer than 50 employees	52.7%	46.7%	49.5%	43.7%	48.4%	
50 or more employees	97.6%	96.5%	95.2%	95.6%	94.9%	
All firm sizes	62.1%	56.8%	57.9%	53.9%	57.3%	

TRENDS IN EMPLOYEE ACCESS TO ESI, 2010 TO 2014 †

Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	67.7%	67.4%	67.2%	64.0%	60.2%	
50 or more employees	99.4%	96.4%	97.9%	94.8%	96.8%	
All firm sizes	90.3%	87.6%	88.8%	85.8%	85.6%	

Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	77.6%	75.8%	74.4%	76.1%	77.1%	
50 or more employees	80.0%	78.1%	80.3%	75.2%	76.0%	
All firm sizes	79.5%	77.5%	79.0%	75.4%	76.3%	

Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	71.3%	68.1%	69.9%	68.6%	71.0%	
50 or more employees	78.0%	76.5%	78.2%	74.7%	78.5%	
All firm sizes	76.6%	74.6%	76.4%	73.3%	76.9%	

TRENDS IN ESI COSTS, 2010 TO 2014 †

Percent of Employees in High-Deductible Plans						
Fewer than 50 employees	28.1%	37.4%	56.9%	40.6%	46.6%	
All firm sizes	24.5%	18.7%	40.9%	26.4%	31.4%	

Single Coverage						
Average annual premium	\$5,153	\$5,673	\$5,837	\$6,200	\$6,447	
Average employee share	21.3%	21.3%	21.0%	20.2%	20.1%	

Family Coverage						
Average annual premium	\$14,058	\$15,589	\$16,947	\$17,396	\$19,143	
Average employee share	28.5%	21.9%	24.8%	25.8%	22.5%	

* Significant difference between 2013 and 2014 estimates at the 95% confidence level.

† All references are to private sector employers and employees.

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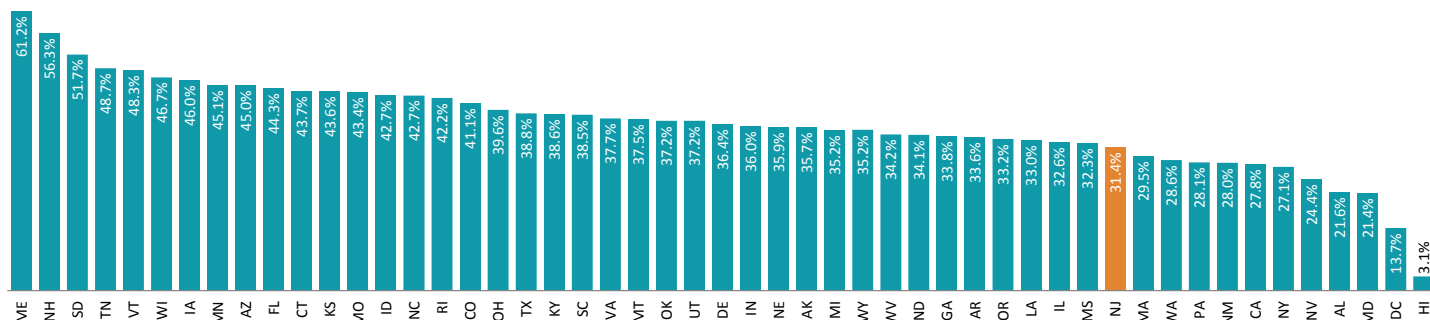
NA--Not available due to insufficient sample size.

Please see www.shadac.org/ESIReport2016 for information on definitions and methods.

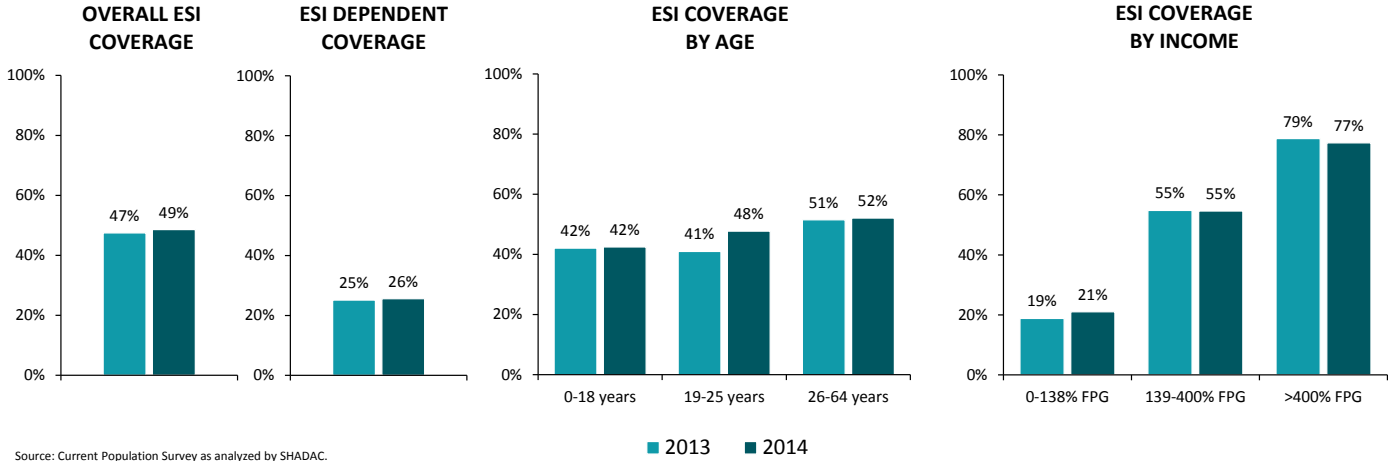
Data sources: CPS Data Series developed from the U.S. Census Bureau Current Population Survey Annual Social and Economic Supplement, 2013-2014. Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component 2010-2014.

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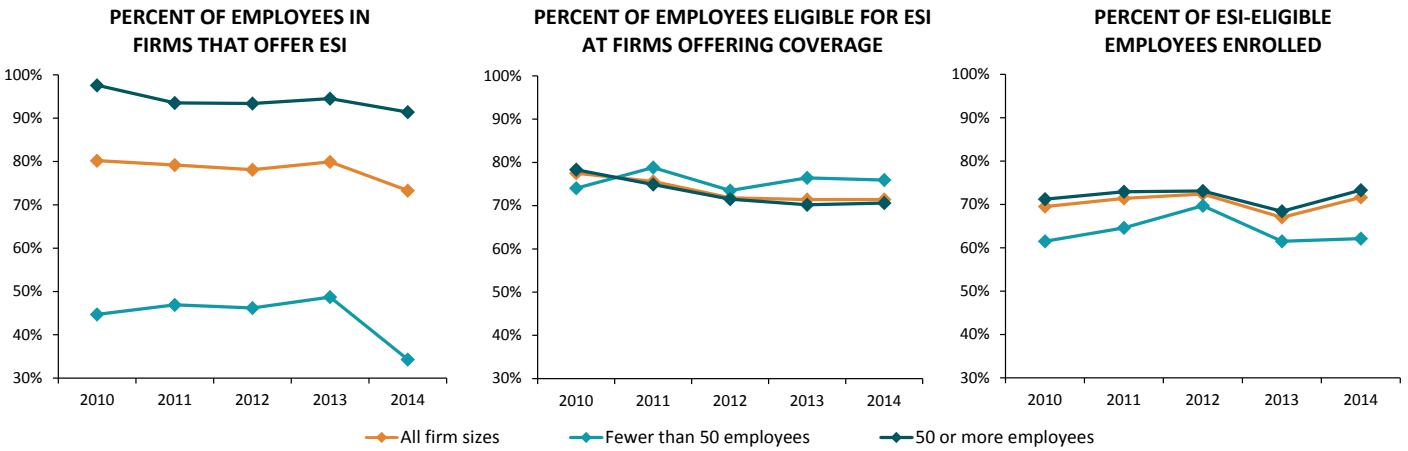


ESI BEFORE AND AFTER THE ACA, 2013 TO 2014 (PEOPLE AGED 0-64 YEARS)



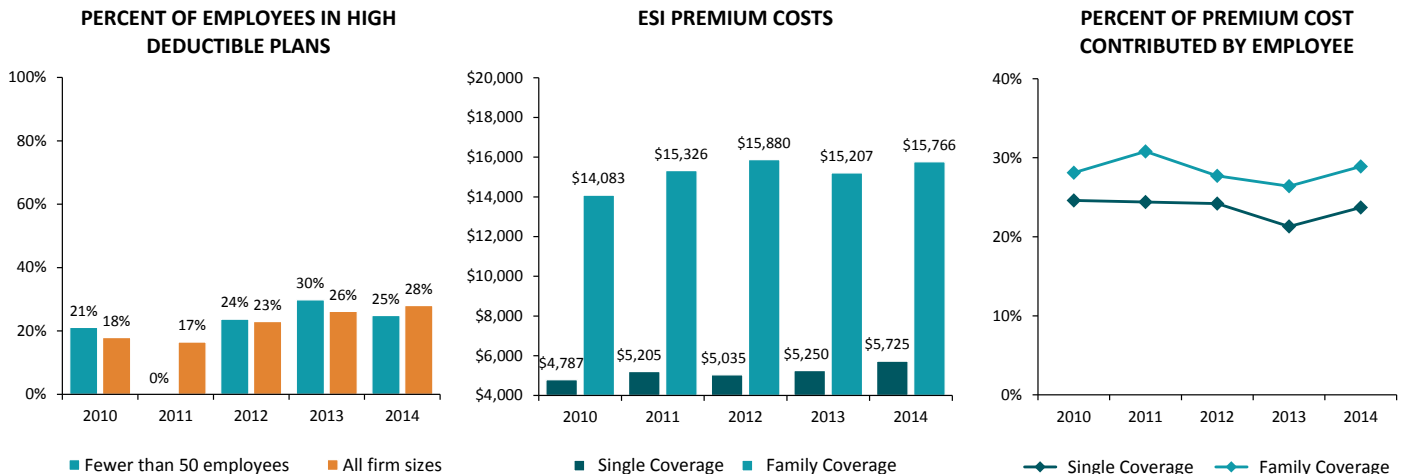
Source: Current Population Survey as analyzed by SHADAC.

TRENDS IN EMPLOYEE ACCESS TO ESI 2010 TO 2014 †



Source: Medical Expenditure Panel Survey / Insurance Component as analyzed by SHADAC.

TRENDS IN ESI COSTS, 2010 TO 2014 †



Source: Medical Expenditure Panel Survey / Insurance Component as analyzed by SHADAC.

NEW MEXICO

ESI BEFORE AND AFTER THE ACA, 2013 TO 2014 (PEOPLE AGED 0-64)

	2010	2011	2012	2013	2014	Test
ESI Coverage						
Percent of population with ESI policyholder coverage				22.4%	23.0%	
Percent of population with ESI dependent coverage				25.1%	25.6%	
Percent of population with ESI coverage				47.5%	48.6%	
Trends in ESI Coverage by Age						
Percent aged 0-18 with ESI coverage				42.1%	42.4%	
Percent aged 19-25 with ESI coverage				41.0%	47.7%	
Percent aged 26-64 with ESI coverage				51.5%	52.1%	
Trends in ESI Coverage by Income						
Percent of low-income population (0-138% FPG) with ESI coverage				18.8%	21.0%	
Percent of middle-income population (139-400% FPG) with ESI coverage				54.8%	54.6%	
Percent of high-income population (>400% FPG) with ESI coverage				78.8%	77.3%	

Because of the redesign of the health insurance questions in the CPS in 2013 (and the consequent break in series), estimates from 2010 to 2012 are suppressed.

TRENDS IN ESI OFFER, 2010 TO 2014 †

Percent of Employers Offering ESI						
Fewer than 50 employees	28.2%	30.0%	28.7%	28.8%	25.0%	
50 or more employees	96.1%	93.4%	92.6%	92.8%	91.3%	
All firm sizes	46.8%	47.1%	46.2%	46.6%	41.7%	*

TRENDS IN EMPLOYEE ACCESS TO ESI, 2010 TO 2014 †

Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	44.7%	46.9%	46.2%	48.7%	34.3%	*
50 or more employees	97.6%	93.5%	93.4%	94.5%	91.4%	
All firm sizes	80.2%	79.2%	78.1%	79.9%	73.3%	*

Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	74.0%	78.8%	73.5%	76.4%	75.9%	
50 or more employees	78.3%	74.9%	71.5%	70.2%	70.6%	
All firm sizes	77.5%	75.6%	71.8%	71.4%	71.4%	

Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	61.5%	64.6%	69.7%	61.5%	62.1%	
50 or more employees	71.2%	72.9%	73.1%	68.4%	73.3%	
All firm sizes	69.5%	71.4%	72.4%	67.0%	71.6%	

TRENDS IN ESI COSTS, 2010 TO 2014 †

Percent of Employees in High-Deductible Plans						
Fewer than 50 employees	21.1%	#VALUE!	23.7%	29.8%	24.9%	
All firm sizes	17.9%	16.5%	23.0%	26.2%	28.0%	

Single Coverage						
Average annual premium	\$4,787	\$5,205	\$5,035	\$5,250	\$5,725	*
Average employee share	24.6%	24.4%	24.2%	21.3%	23.7%	

Family Coverage						
Average annual premium	\$14,083	\$15,326	\$15,880	\$15,207	\$15,766	
Average employee share	28.1%	30.8%	27.7%	26.4%	28.9%	

* Significant difference between 2013 and 2014 estimates at the 95% confidence level.

† All references are to private sector employers and employees.

Note: FPG refers to federal poverty guidelines established by the U.S. Department of Health and Human Services.

For a family of four, the federal poverty guideline corresponded to annual income of \$22,050 in 2010 and \$23,850 in 2014.

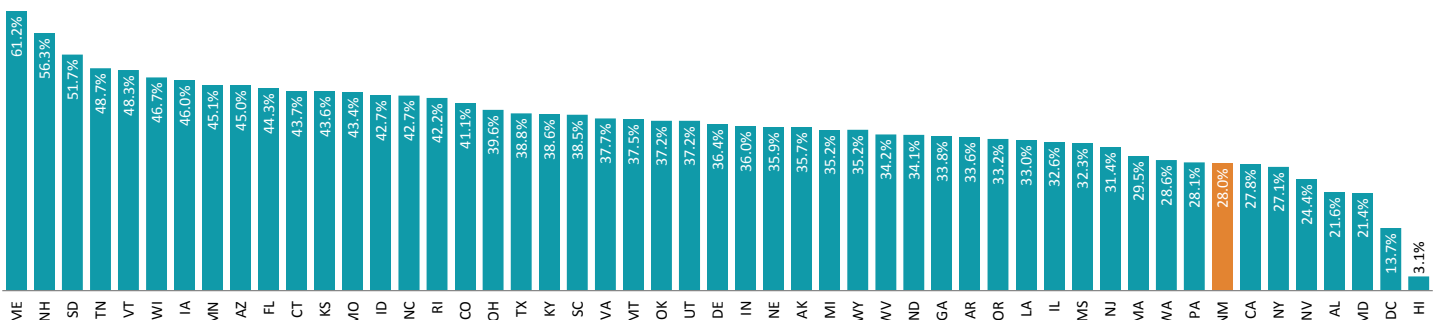
NA--Not available due to insufficient sample size.

Please see www.shadac.org/ESIReport2016 for information on definitions and methods.

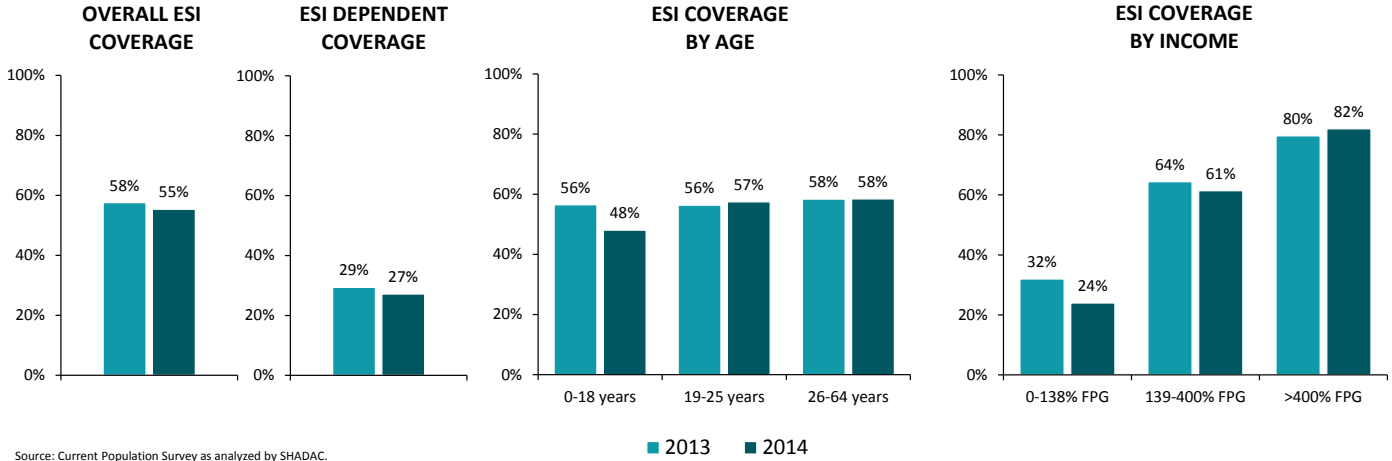
Data sources: CPS Data Series developed from the U.S. Census Bureau Current Population Survey Annual Social and Economic Supplement, 2013-2014. Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component 2010-2014.

EXPLORING STATE VARIATION: PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2014 †

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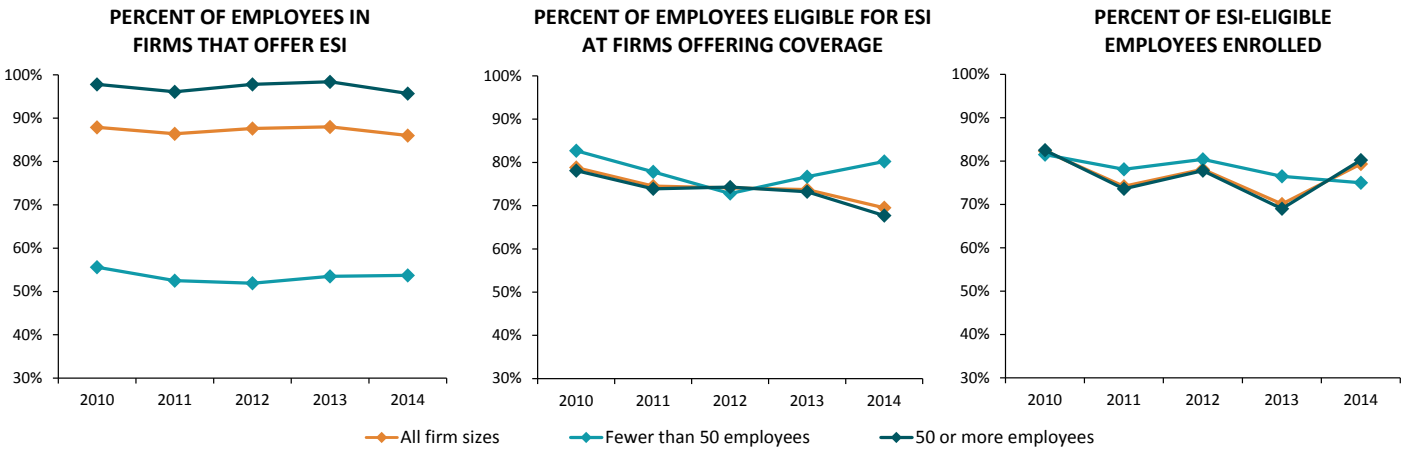


ESI BEFORE AND AFTER THE ACA, 2013 TO 2014 (PEOPLE AGED 0-64 YEARS)



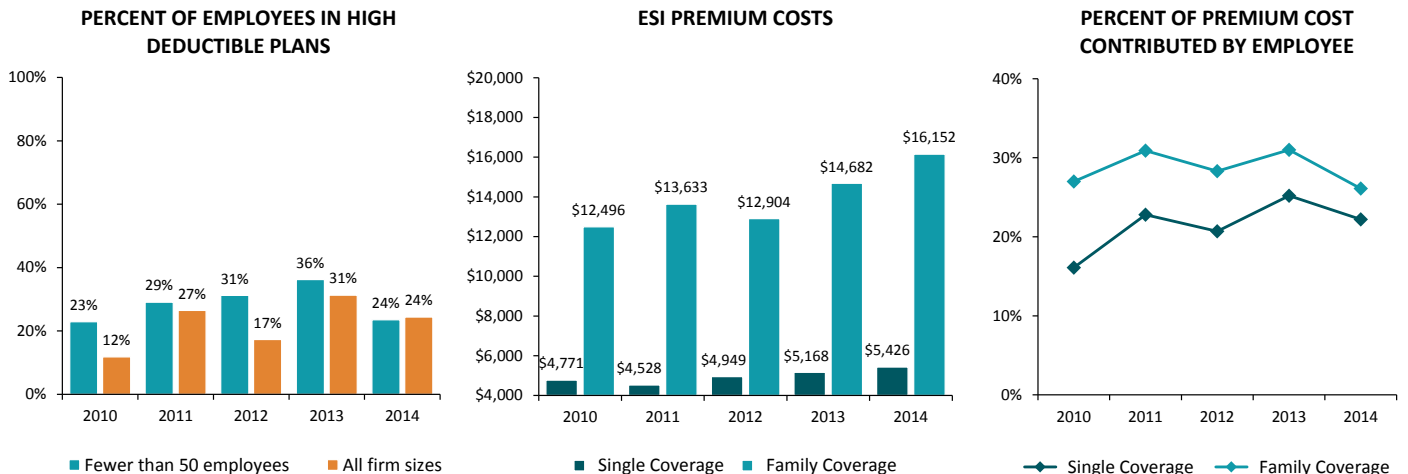
Source: Current Population Survey as analyzed by SHADAC.

TRENDS IN EMPLOYEE ACCESS TO ESI 2010 TO 2014 †



Source: Medical Expenditure Panel Survey / Insurance Component as analyzed by SHADAC.

TRENDS IN ESI COSTS, 2010 TO 2014 †



Source: Medical Expenditure Panel Survey / Insurance Component as analyzed by SHADAC.

NEVADA

ESI BEFORE AND AFTER THE ACA, 2013 TO 2014 (PEOPLE AGED 0-64)

	2010	2011	2012	2013	2014	Test
ESI Coverage						
Percent of population with ESI policyholder coverage				28.2%	28.2%	
Percent of population with ESI dependent coverage				29.3%	27.1%	
Percent of population with ESI coverage				57.6%	55.3%	
Trends in ESI Coverage by Age						
Percent aged 0-18 with ESI coverage				56.5%	48.0%	*
Percent aged 19-25 with ESI coverage				56.4%	57.5%	
Percent aged 26-64 with ESI coverage				58.3%	58.5%	
Trends in ESI Coverage by Income						
Percent of low-income population (0-138% FPG) with ESI coverage				32.0%	23.9%	*
Percent of middle-income population (139-400% FPG) with ESI coverage				64.4%	61.4%	
Percent of high-income population (>400% FPG) with ESI coverage				79.7%	82.1%	

Because of the redesign of the health insurance questions in the CPS in 2013 (and the consequent break in series), estimates from 2010 to 2012 are suppressed.

TRENDS IN ESI OFFER, 2010 TO 2014 †

Percent of Employers Offering ESI						
Fewer than 50 employees	39.0%	35.8%	41.1%	36.5%	38.5%	
50 or more employees	94.9%	97.0%	96.0%	96.2%	93.9%	
All firm sizes	55.5%	55.2%	56.2%	52.6%	53.0%	

TRENDS IN EMPLOYEE ACCESS TO ESI, 2010 TO 2014 †

Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	55.6%	52.5%	51.9%	53.5%	53.7%	
50 or more employees	97.8%	96.1%	97.8%	98.4%	95.7%	
All firm sizes	87.9%	86.4%	87.6%	88.0%	86.0%	

Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	82.7%	77.8%	72.8%	76.7%	80.2%	
50 or more employees	78.1%	73.9%	74.3%	73.2%	67.7%	
All firm sizes	78.8%	74.5%	74.1%	73.7%	69.5%	

Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	81.5%	78.1%	80.4%	76.5%	75.0%	
50 or more employees	82.5%	73.6%	77.8%	69.0%	80.2%	*
All firm sizes	82.3%	74.2%	78.1%	70.1%	79.3%	*

TRENDS IN ESI COSTS, 2010 TO 2014 †

Percent of Employees in High-Deductible Plans						
Fewer than 50 employees	22.9%	29.1%	31.2%	36.2%	23.5%	
All firm sizes	11.8%	26.5%	17.3%	31.3%	24.4%	

Single Coverage						
Average annual premium	\$4,771	\$4,528	\$4,949	\$5,168	\$5,426	
Average employee share	16.1%	22.8%	20.7%	25.2%	22.2%	

Family Coverage						
Average annual premium	\$12,496	\$13,633	\$12,904	\$14,682	\$16,152	*
Average employee share	27.0%	30.9%	28.3%	31.0%	26.1%	

* Significant difference between 2013 and 2014 estimates at the 95% confidence level.

† All references are to private sector employers and employees.

Note: FPG refers to federal poverty guidelines established by the U.S. Department of Health and Human Services.

For a family of four, the federal poverty guideline corresponded to annual income of \$22,050 in 2010 and \$23,850 in 2014.

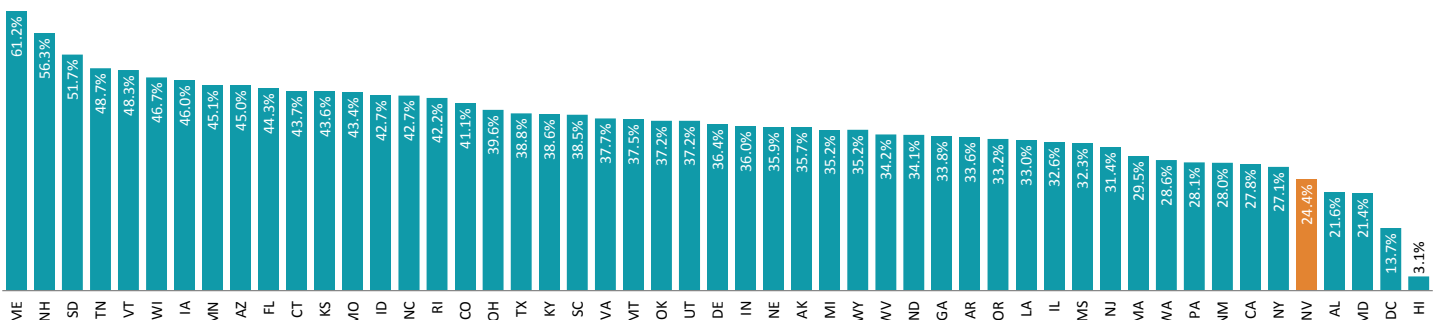
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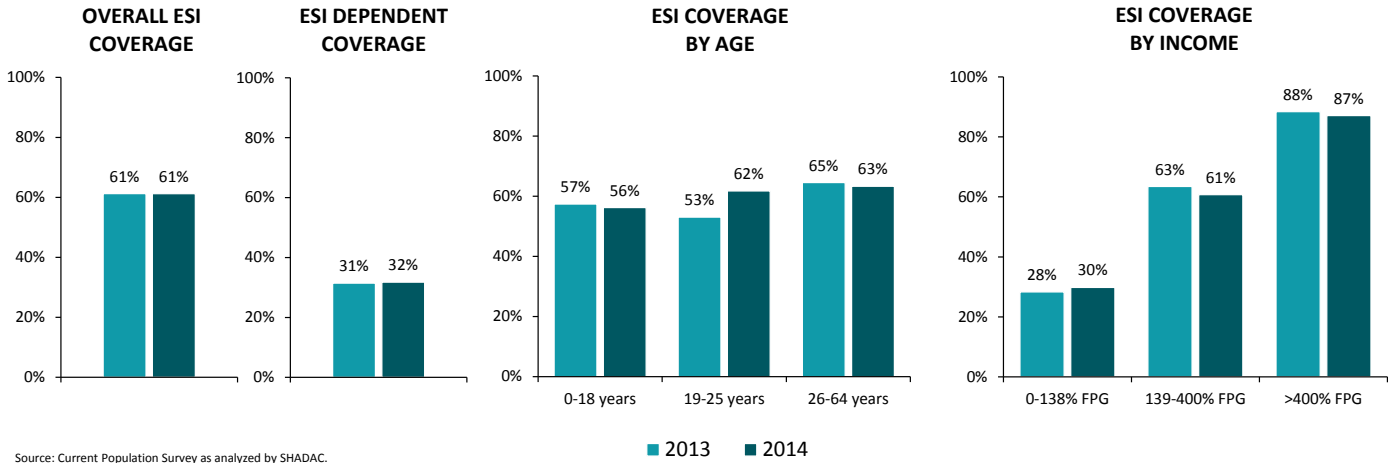
Data sources: CPS Data Series developed from the U.S. Census Bureau Current Population Survey Annual Social and Economic Supplement, 2013-2014. Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component 2010-2014.

EXPLORING STATE VARIATION: PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2014 †

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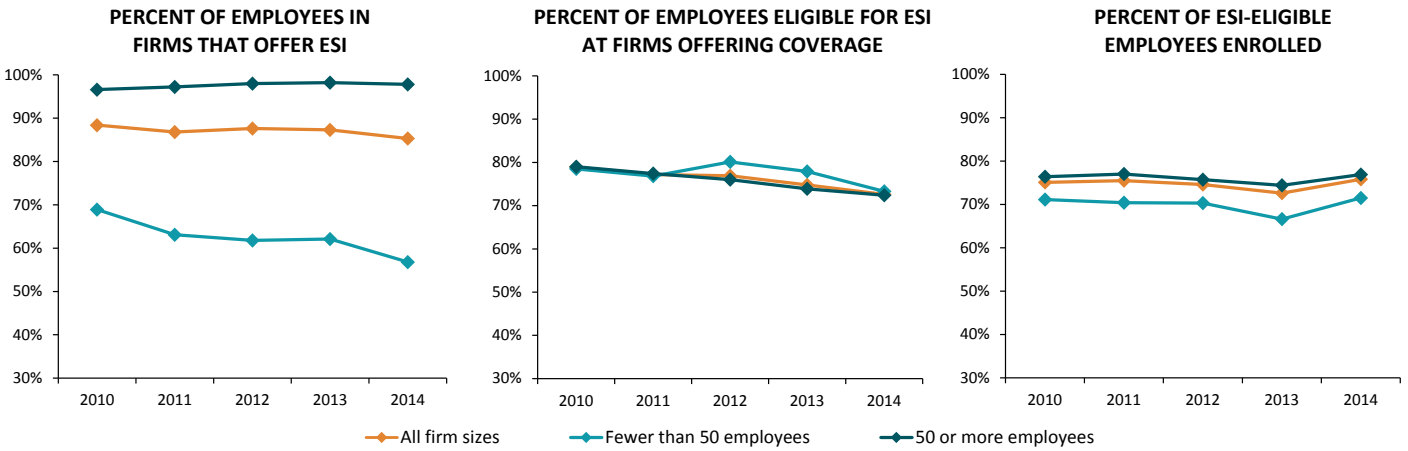


ESI BEFORE AND AFTER THE ACA, 2013 TO 2014 (PEOPLE AGED 0-64 YEARS)



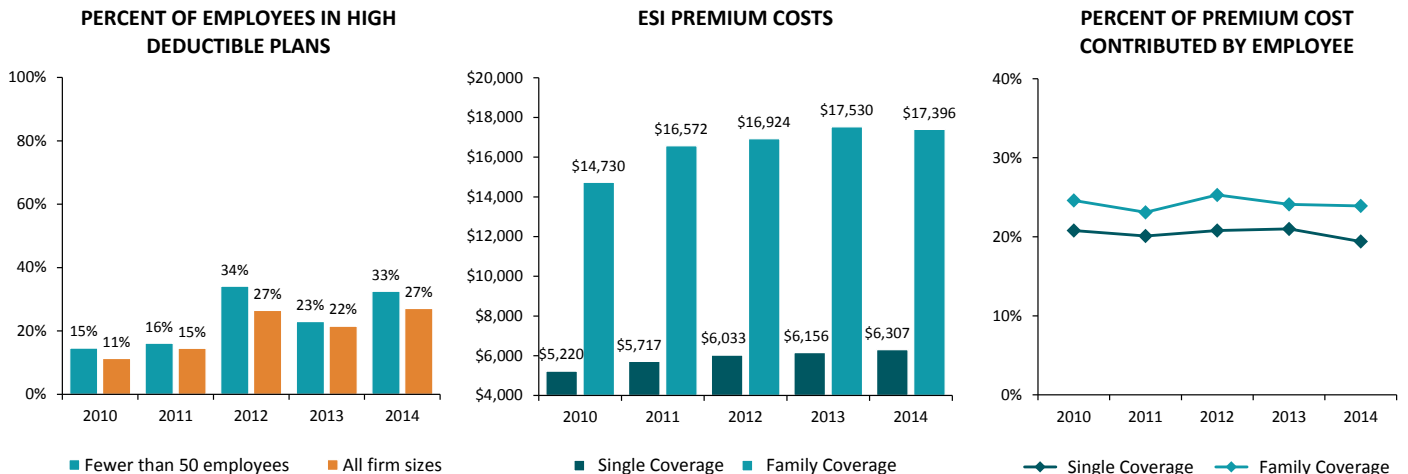
Source: Current Population Survey as analyzed by SHADAC.

TRENDS IN EMPLOYEE ACCESS TO ESI 2010 TO 2014 †



Source: Medical Expenditure Panel Survey / Insurance Component as analyzed by SHADAC.

TRENDS IN ESI COSTS, 2010 TO 2014 †



Source: Medical Expenditure Panel Survey / Insurance Component as analyzed by SHADAC.

NEW YORK

ESI BEFORE AND AFTER THE ACA, 2013 TO 2014 (PEOPLE AGED 0-64)

	2010	2011	2012	2013	2014	Test
ESI Coverage						
Percent of population with ESI policyholder coverage				29.8%	29.4%	
Percent of population with ESI dependent coverage				31.5%	31.8%	
Percent of population with ESI coverage				61.2%	61.2%	
Trends in ESI Coverage by Age						
Percent aged 0-18 with ESI coverage				57.4%	56.2%	
Percent aged 19-25 with ESI coverage				53.0%	61.7%	*
Percent aged 26-64 with ESI coverage				64.6%	63.3%	
Trends in ESI Coverage by Income						
Percent of low-income population (0-138% FPG) with ESI coverage				28.3%	29.8%	
Percent of middle-income population (139-400% FPG) with ESI coverage				63.5%	60.8%	
Percent of high-income population (>400% FPG) with ESI coverage				88.4%	87.1%	

Because of the redesign of the health insurance questions in the CPS in 2013 (and the consequent break in series), estimates from 2010 to 2012 are suppressed.

TRENDS IN ESI OFFER, 2010 TO 2014 †

Percent of Employers Offering ESI						
Fewer than 50 employees	50.6%	44.5%	43.4%	44.2%	37.8%	*
50 or more employees	97.3%	96.0%	96.5%	96.4%	96.6%	
All firm sizes	59.8%	54.4%	53.0%	53.7%	48.4%	*

TRENDS IN EMPLOYEE ACCESS TO ESI, 2010 TO 2014 †

Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	68.9%	63.1%	61.8%	62.1%	56.8%	
50 or more employees	96.6%	97.2%	98.0%	98.2%	97.8%	
All firm sizes	88.4%	86.8%	87.6%	87.3%	85.3%	

Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	78.5%	76.8%	80.1%	77.9%	73.3%	
50 or more employees	79.0%	77.4%	76.0%	73.9%	72.4%	
All firm sizes	78.9%	77.2%	76.9%	74.8%	72.6%	

Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	71.1%	70.4%	70.3%	66.6%	71.5%	
50 or more employees	76.4%	77.0%	75.7%	74.4%	76.9%	
All firm sizes	75.1%	75.5%	74.6%	72.6%	75.8%	*

TRENDS IN ESI COSTS, 2010 TO 2014 †

Percent of Employees in High-Deductible Plans						
Fewer than 50 employees	14.6%	16.1%	34.1%	23.0%	32.5%	
All firm sizes	11.3%	14.5%	26.5%	21.5%	27.1%	*

Single Coverage						
Average annual premium	\$5,220	\$5,717	\$6,033	\$6,156	\$6,307	
Average employee share	20.8%	20.1%	20.8%	21.0%	19.4%	

Family Coverage						
Average annual premium	\$14,730	\$16,572	\$16,924	\$17,530	\$17,396	
Average employee share	24.6%	23.1%	25.3%	24.1%	23.9%	

* Significant difference between 2013 and 2014 estimates at the 95% confidence level.

† All references are to private sector employers and employees.

Note: FPG refers to federal poverty guidelines established by the U.S. Department of Health and Human Services.

For a family of four, the federal poverty guideline corresponded to annual income of \$22,050 in 2010 and \$23,850 in 2014.

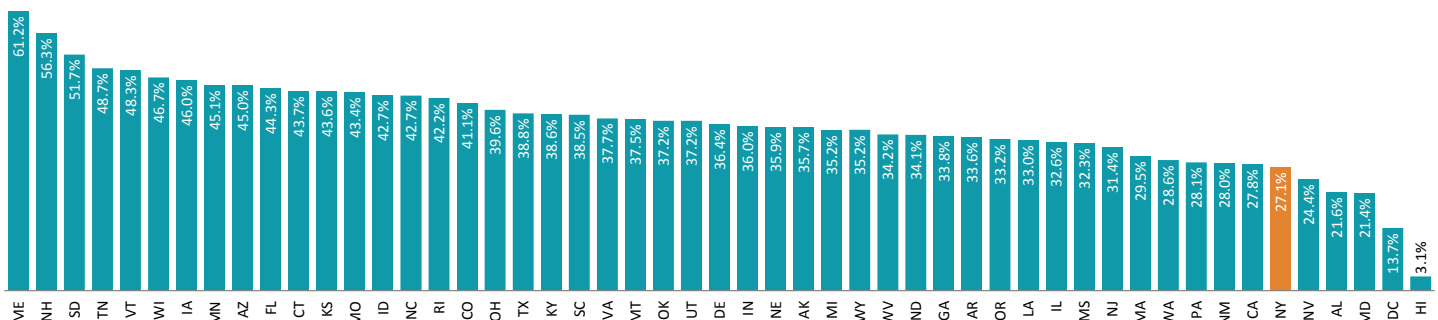
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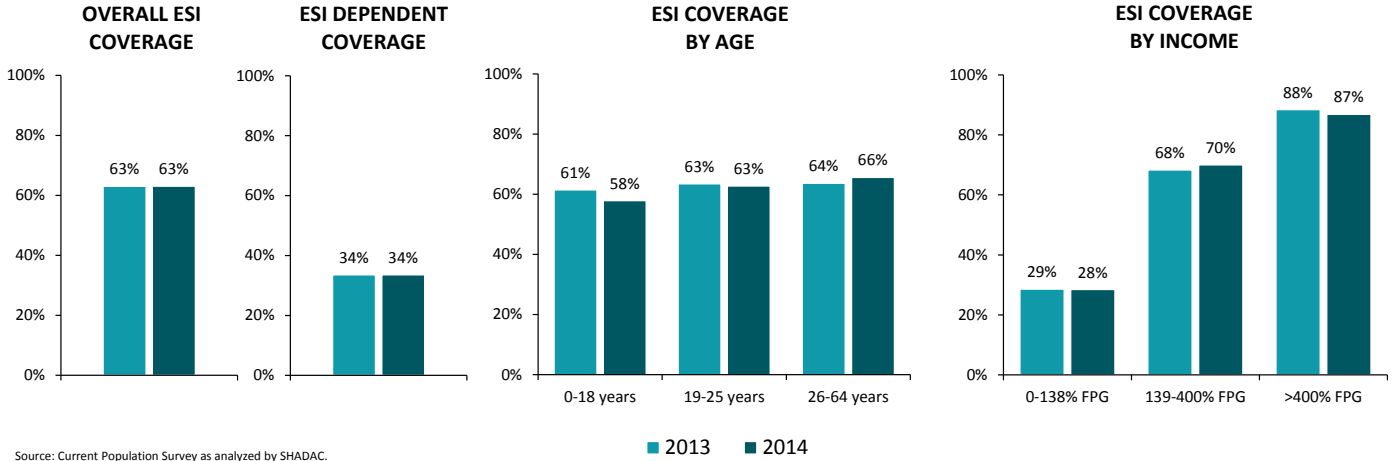
Data sources: CPS Data Series developed from the U.S. Census Bureau Current Population Survey Annual Social and Economic Supplement, 2013-2014. Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component 2010-2014.

EXPLORING STATE VARIATION: PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2014 †

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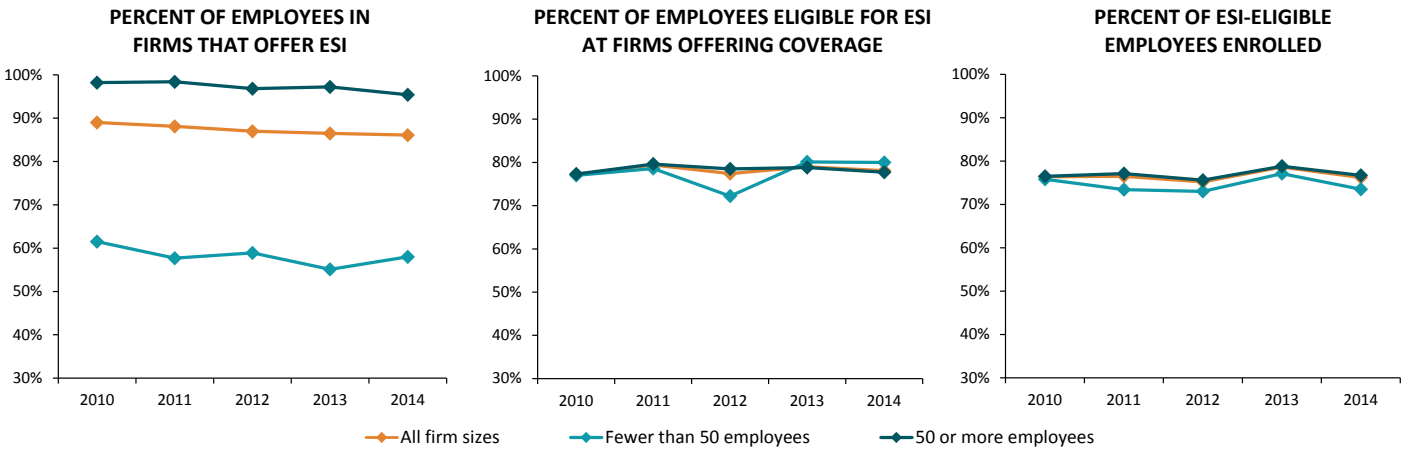


ESI BEFORE AND AFTER THE ACA, 2013 TO 2014 (PEOPLE AGED 0-64 YEARS)



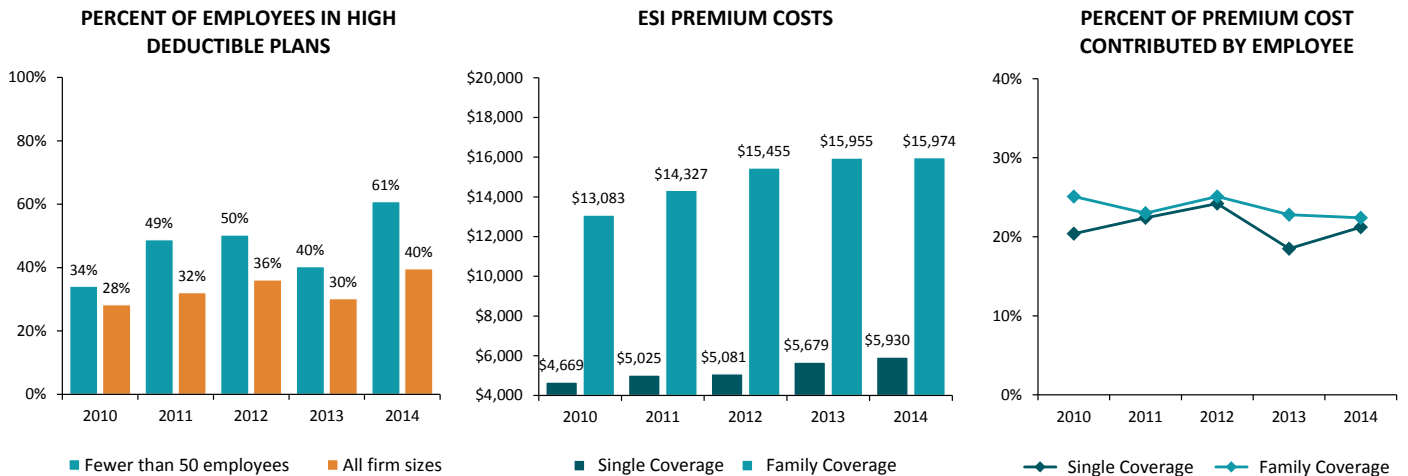
Source: Current Population Survey as analyzed by SHADAC.

TRENDS IN EMPLOYEE ACCESS TO ESI 2010 TO 2014 †



Source: Medical Expenditure Panel Survey / Insurance Component as analyzed by SHADAC.

TRENDS IN ESI COSTS, 2010 TO 2014 †



Source: Medical Expenditure Panel Survey / Insurance Component as analyzed by SHADAC.

OHIO

ESI BEFORE AND AFTER THE ACA, 2013 TO 2014 (PEOPLE AGED 0-64)

	2010	2011	2012	2013	2014	Test
ESI Coverage						
Percent of population with ESI policyholder coverage				29.4%	29.6%	
Percent of population with ESI dependent coverage				33.6%	33.5%	
Percent of population with ESI coverage				63.0%	63.1%	
Trends in ESI Coverage by Age						
Percent aged 0-18 with ESI coverage				61.4%	57.9%	
Percent aged 19-25 with ESI coverage				63.4%	62.7%	
Percent aged 26-64 with ESI coverage				63.6%	65.6%	
Trends in ESI Coverage by Income						
Percent of low-income population (0-138% FPG) with ESI coverage				28.6%	28.4%	
Percent of middle-income population (139-400% FPG) with ESI coverage				68.3%	70.0%	
Percent of high-income population (>400% FPG) with ESI coverage				88.4%	86.9%	

Because of the redesign of the health insurance questions in the CPS in 2013 (and the consequent break in series), estimates from 2010 to 2012 are suppressed.

TRENDS IN ESI OFFER, 2010 TO 2014 †

Percent of Employers Offering ESI						
Fewer than 50 employees	46.4%	39.1%	39.5%	36.7%	35.3%	
50 or more employees	96.1%	96.7%	96.7%	95.7%	93.8%	
All firm sizes	61.4%	56.6%	56.4%	53.8%	52.8%	

TRENDS IN EMPLOYEE ACCESS TO ESI, 2010 TO 2014 †

Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	61.5%	57.7%	58.9%	55.1%	58.0%	
50 or more employees	98.2%	98.4%	96.8%	97.2%	95.4%	
All firm sizes	89.0%	88.1%	87.0%	86.5%	86.1%	

Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	77.0%	78.6%	72.2%	80.1%	80.0%	
50 or more employees	77.3%	79.6%	78.5%	78.8%	77.7%	
All firm sizes	77.2%	79.4%	77.4%	79.0%	78.1%	

Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	75.8%	73.4%	73.0%	77.1%	73.5%	
50 or more employees	76.5%	77.1%	75.6%	78.8%	76.7%	
All firm sizes	76.4%	76.5%	75.2%	78.6%	76.2%	

TRENDS IN ESI COSTS, 2010 TO 2014 †

Percent of Employees in High-Deductible Plans						
Fewer than 50 employees	34.1%	48.8%	50.3%	40.3%	60.8%	*
All firm sizes	28.3%	32.1%	36.1%	30.2%	39.6%	*

Single Coverage						
Average annual premium	\$4,669	\$5,025	\$5,081	\$5,679	\$5,930	
Average employee share	20.4%	22.4%	24.2%	18.5%	21.2%	*

Family Coverage						
Average annual premium	\$13,083	\$14,327	\$15,455	\$15,955	\$15,974	
Average employee share	25.1%	23.0%	25.1%	22.8%	22.4%	

* Significant difference between 2013 and 2014 estimates at the 95% confidence level.

† All references are to private sector employers and employees.

Note: FPG refers to federal poverty guidelines established by the U.S. Department of Health and Human Services.

For a family of four, the federal poverty guideline corresponded to annual income of \$22,050 in 2010 and \$23,850 in 2014.

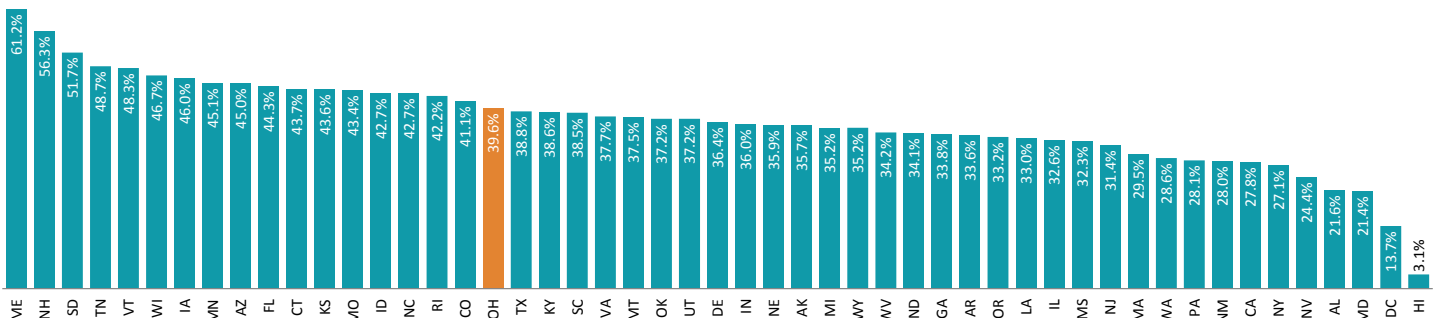
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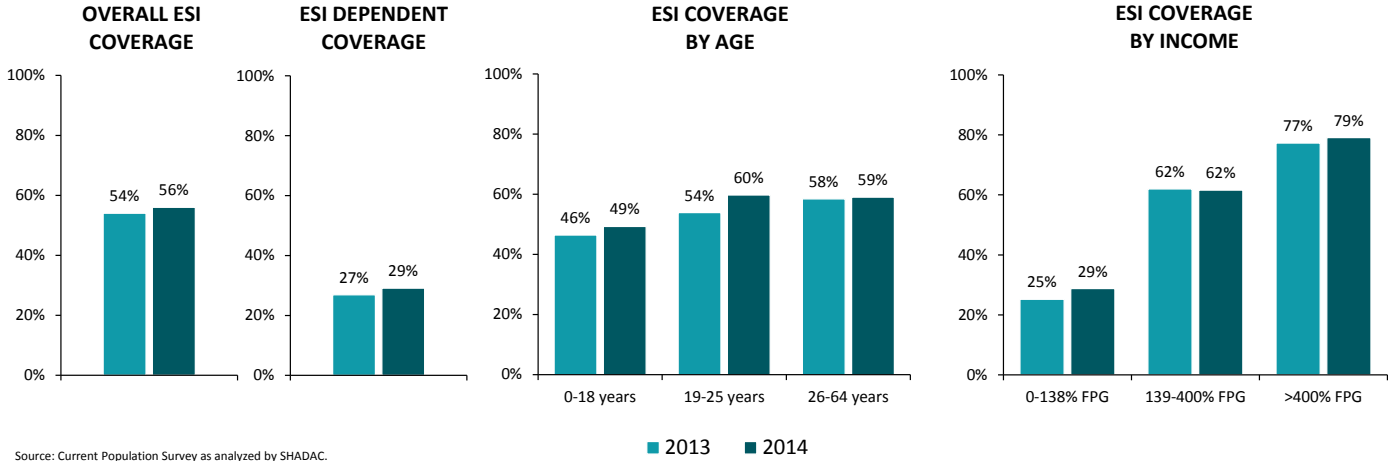
Data sources: CPS Data Series developed from the U.S. Census Bureau Current Population Survey Annual Social and Economic Supplement, 2013-2014. Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component 2010-2014.

EXPLORING STATE VARIATION: PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2014 †

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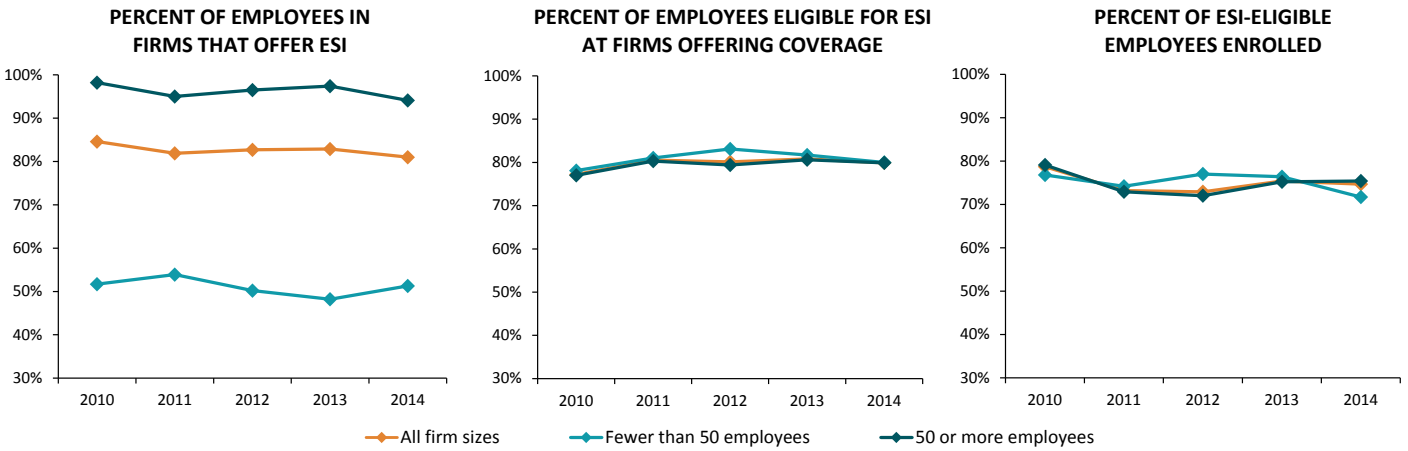


ESI BEFORE AND AFTER THE ACA, 2013 TO 2014 (PEOPLE AGED 0-64 YEARS)



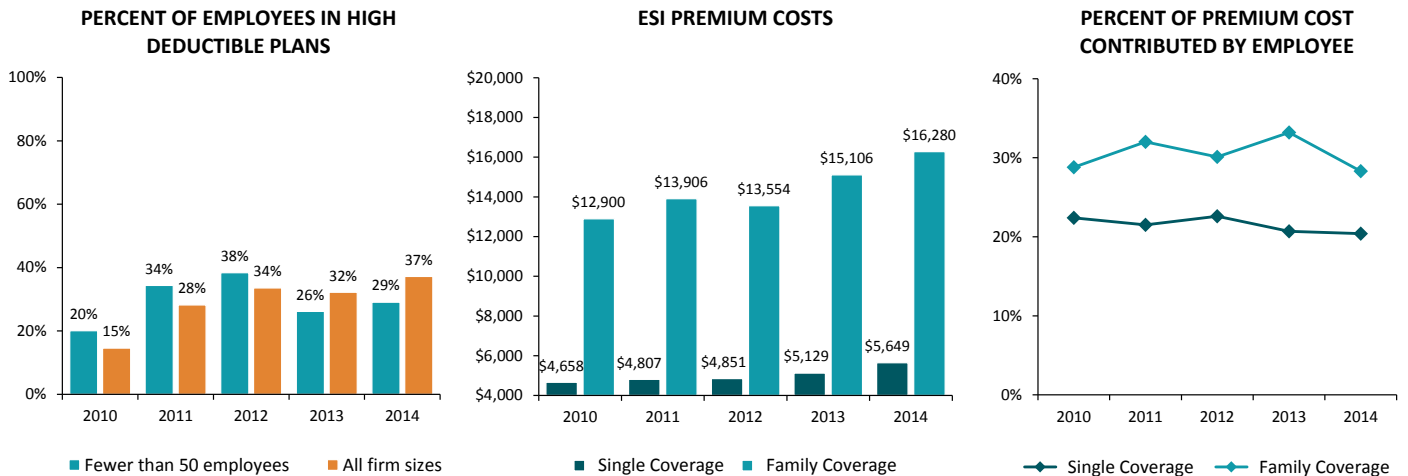
Source: Current Population Survey as analyzed by SHADAC.

TRENDS IN EMPLOYEE ACCESS TO ESI 2010 TO 2014 †



Source: Medical Expenditure Panel Survey / Insurance Component as analyzed by SHADAC.

TRENDS IN ESI COSTS, 2010 TO 2014 †



Source: Medical Expenditure Panel Survey / Insurance Component as analyzed by SHADAC.

OKLAHOMA

ESI BEFORE AND AFTER THE ACA, 2013 TO 2014 (PEOPLE AGED 0-64)

	2010	2011	2012	2013	2014	Test
ESI Coverage						
Percent of population with ESI policyholder coverage				27.1%	26.9%	
Percent of population with ESI dependent coverage				26.9%	29.1%	
Percent of population with ESI coverage				54.0%	56.0%	
Trends in ESI Coverage by Age						
Percent aged 0-18 with ESI coverage				46.4%	49.3%	
Percent aged 19-25 with ESI coverage				53.9%	59.7%	
Percent aged 26-64 with ESI coverage				58.4%	59.0%	
Trends in ESI Coverage by Income						
Percent of low-income population (0-138% FPG) with ESI coverage				25.2%	28.7%	
Percent of middle-income population (139-400% FPG) with ESI coverage				62.0%	61.6%	
Percent of high-income population (>400% FPG) with ESI coverage				77.3%	79.1%	

Because of the redesign of the health insurance questions in the CPS in 2013 (and the consequent break in series), estimates from 2010 to 2012 are suppressed.

TRENDS IN ESI OFFER, 2010 TO 2014 †

Percent of Employers Offering ESI						
Fewer than 50 employees	32.2%	32.4%	34.8%	29.4%	35.9%	
50 or more employees	95.8%	92.7%	94.3%	95.3%	91.4%	
All firm sizes	49.0%	47.8%	50.7%	47.5%	50.6%	

TRENDS IN EMPLOYEE ACCESS TO ESI, 2010 TO 2014 †

Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	51.7%	53.9%	50.2%	48.2%	51.3%	
50 or more employees	98.2%	95.0%	96.5%	97.4%	94.1%	
All firm sizes	84.6%	81.9%	82.7%	82.9%	81.0%	

Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	78.1%	81.0%	83.1%	81.7%	80.0%	
50 or more employees	77.0%	80.3%	79.4%	80.6%	79.9%	
All firm sizes	77.2%	80.5%	80.1%	80.8%	79.9%	

Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	76.8%	74.2%	77.0%	76.4%	71.7%	
50 or more employees	79.1%	72.9%	72.0%	75.2%	75.4%	
All firm sizes	78.7%	73.2%	72.9%	75.4%	74.7%	

TRENDS IN ESI COSTS, 2010 TO 2014 †

Percent of Employees in High-Deductible Plans						
Fewer than 50 employees	20.1%	34.4%	38.4%	26.2%	29.1%	
All firm sizes	14.6%	28.2%	33.6%	32.2%	37.2%	

Single Coverage						
Average annual premium	\$4,658	\$4,807	\$4,851	\$5,129	\$5,649	*
Average employee share	22.4%	21.5%	22.6%	20.7%	20.4%	

Family Coverage						
Average annual premium	\$12,900	\$13,906	\$13,554	\$15,106	\$16,280	
Average employee share	28.8%	32.0%	30.1%	33.2%	28.3%	

* Significant difference between 2013 and 2014 estimates at the 95% confidence level.

† All references are to private sector employers and employees.

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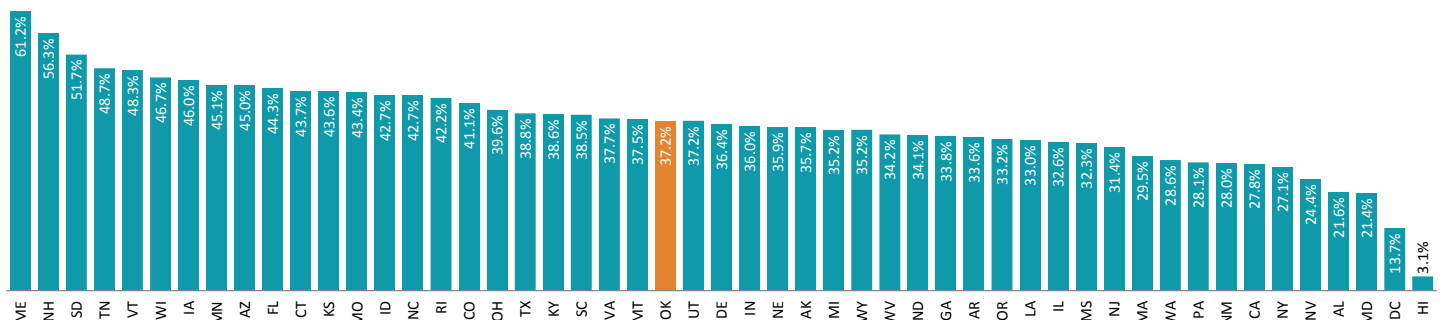
NA--Not available due to insufficient sample size.

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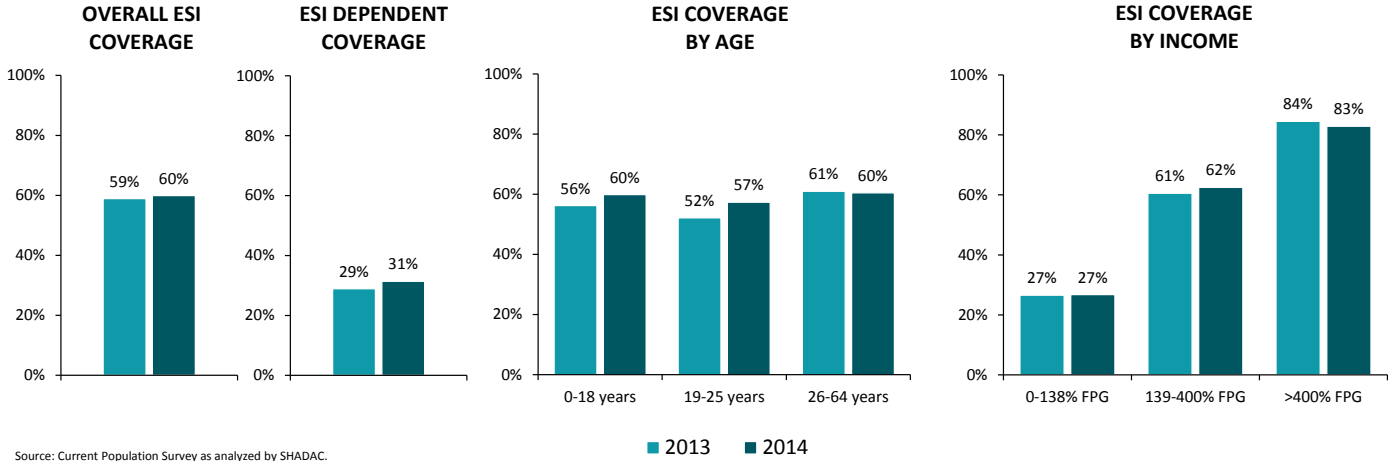
Data sources: CPS Data Series developed from the U.S. Census Bureau Current Population Survey Annual Social and Economic Supplement, 2013-2014. Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component 2010-2014.

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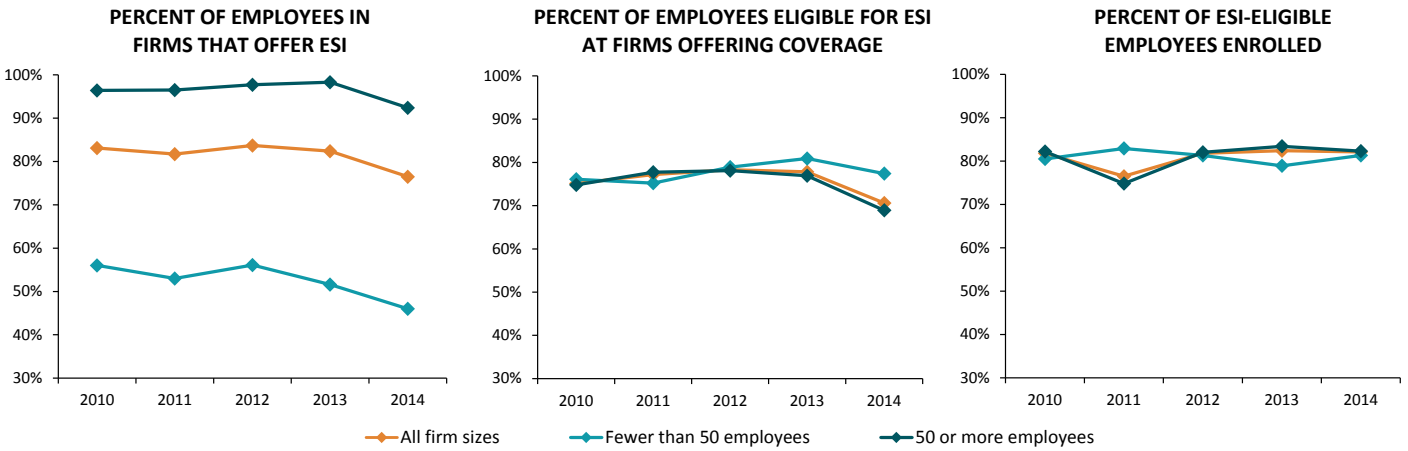


ESI BEFORE AND AFTER THE ACA, 2013 TO 2014 (PEOPLE AGED 0-64 YEARS)



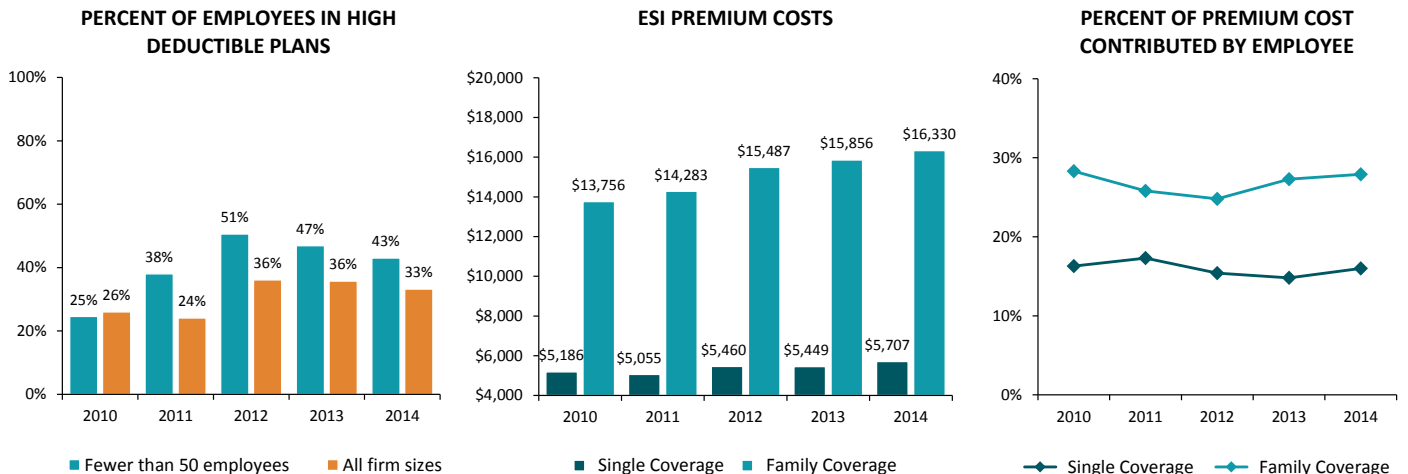
Source: Current Population Survey as analyzed by SHADAC.

TRENDS IN EMPLOYEE ACCESS TO ESI 2010 TO 2014 †



Source: Medical Expenditure Panel Survey / Insurance Component as analyzed by SHADAC.

TRENDS IN ESI COSTS, 2010 TO 2014 †



Source: Medical Expenditure Panel Survey / Insurance Component as analyzed by SHADAC.

OREGON

ESI BEFORE AND AFTER THE ACA, 2013 TO 2014 (PEOPLE AGED 0-64)

	2010	2011	2012	2013	2014	Test
ESI Coverage						
Percent of population with ESI policyholder coverage				30.0%	28.6%	
Percent of population with ESI dependent coverage				28.9%	31.4%	
Percent of population with ESI coverage				58.9%	59.9%	
Trends in ESI Coverage by Age						
Percent aged 0-18 with ESI coverage				56.3%	59.8%	
Percent aged 19-25 with ESI coverage				52.2%	57.3%	
Percent aged 26-64 with ESI coverage				61.0%	60.4%	
Trends in ESI Coverage by Income						
Percent of low-income population (0-138% FPG) with ESI coverage				26.6%	26.7%	
Percent of middle-income population (139-400% FPG) with ESI coverage				60.6%	62.5%	
Percent of high-income population (>400% FPG) with ESI coverage				84.5%	82.9%	

Because of the redesign of the health insurance questions in the CPS in 2013 (and the consequent break in series), estimates from 2010 to 2012 are suppressed.

TRENDS IN ESI OFFER, 2010 TO 2014 †

Percent of Employers Offering ESI						
Fewer than 50 employees	39.7%	34.1%	37.0%	36.6%	30.2%	
50 or more employees	94.7%	95.2%	96.6%	94.7%	91.9%	
All firm sizes	52.1%	47.8%	49.9%	50.9%	42.7%	*

TRENDS IN EMPLOYEE ACCESS TO ESI, 2010 TO 2014 †

Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	56.0%	53.0%	56.1%	51.6%	46.0%	
50 or more employees	96.4%	96.5%	97.7%	98.3%	92.4%	*
All firm sizes	83.1%	81.7%	83.7%	82.4%	76.5%	*

Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	76.1%	75.2%	78.9%	80.9%	77.4%	
50 or more employees	74.8%	77.7%	78.1%	76.9%	68.9%	
All firm sizes	75.1%	77.2%	78.3%	77.8%	70.6%	

Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	80.5%	82.9%	81.3%	78.9%	81.3%	
50 or more employees	82.2%	74.8%	82.0%	83.4%	82.3%	
All firm sizes	81.8%	76.5%	81.8%	82.4%	82.1%	

TRENDS IN ESI COSTS, 2010 TO 2014 †

Percent of Employees in High-Deductible Plans						
Fewer than 50 employees	24.6%	38.0%	50.6%	46.9%	43.0%	
All firm sizes	26.0%	24.1%	36.1%	35.7%	33.2%	

Single Coverage						
Average annual premium	\$5,186	\$5,055	\$5,460	\$5,449	\$5,707	
Average employee share	16.3%	17.3%	15.4%	14.8%	16.0%	

Family Coverage						
Average annual premium	\$13,756	\$14,283	\$15,487	\$15,856	\$16,330	
Average employee share	28.3%	25.8%	24.8%	27.3%	27.9%	

* Significant difference between 2013 and 2014 estimates at the 95% confidence level.

† All references are to private sector employers and employees.

Note: FPG refers to federal poverty guidelines established by the U.S. Department of Health and Human Services.

For a family of four, the federal poverty guideline corresponded to annual income of \$22,050 in 2010 and \$23,850 in 2014.

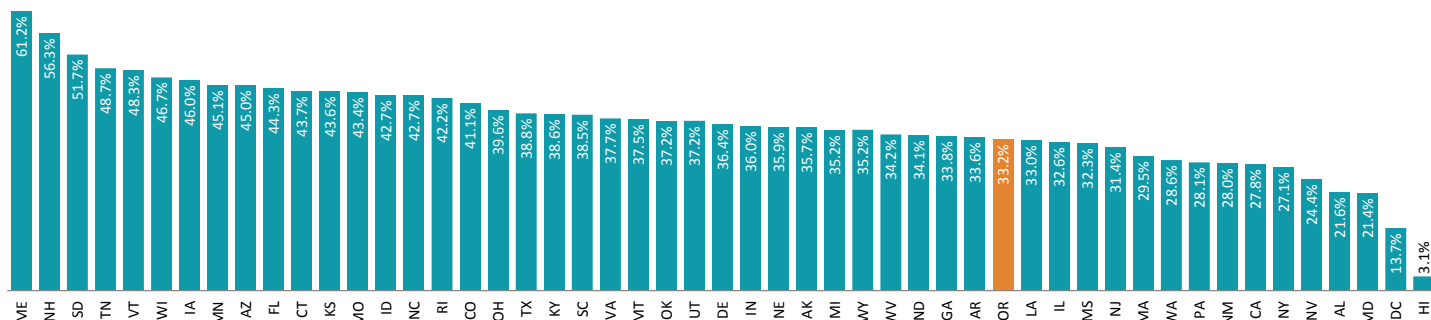
NA--Not available due to insufficient sample size.

Please see www.shadac.org/ESIReport2016 for information on definitions and methods.

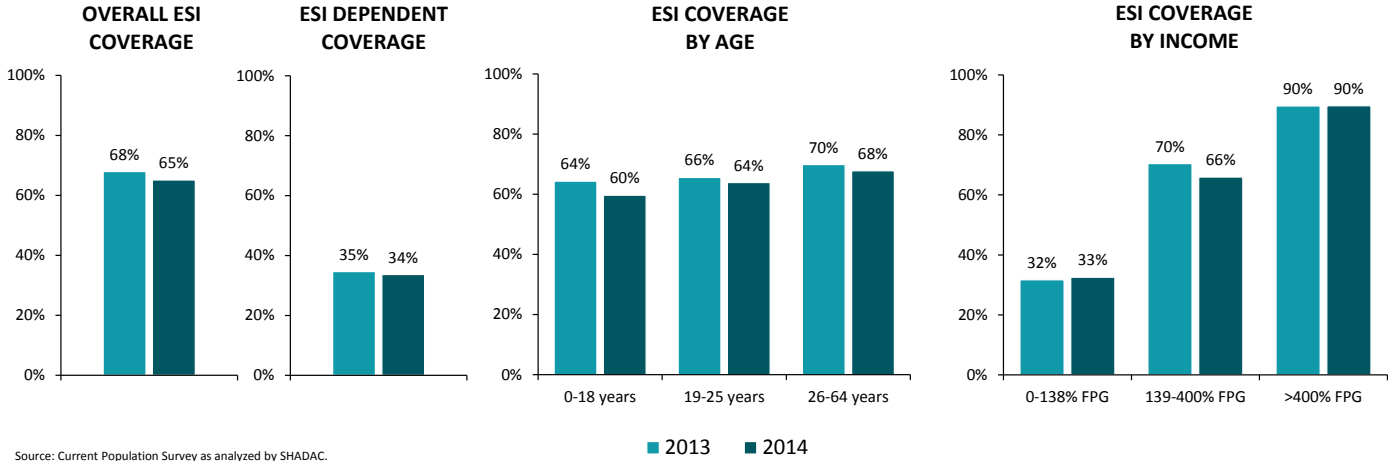
Data sources: CPS Data Series developed from the U.S. Census Bureau Current Population Survey Annual Social and Economic Supplement, 2013-2014. Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component 2010-2014.

EXPLORING STATE VARIATION: PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2014 †

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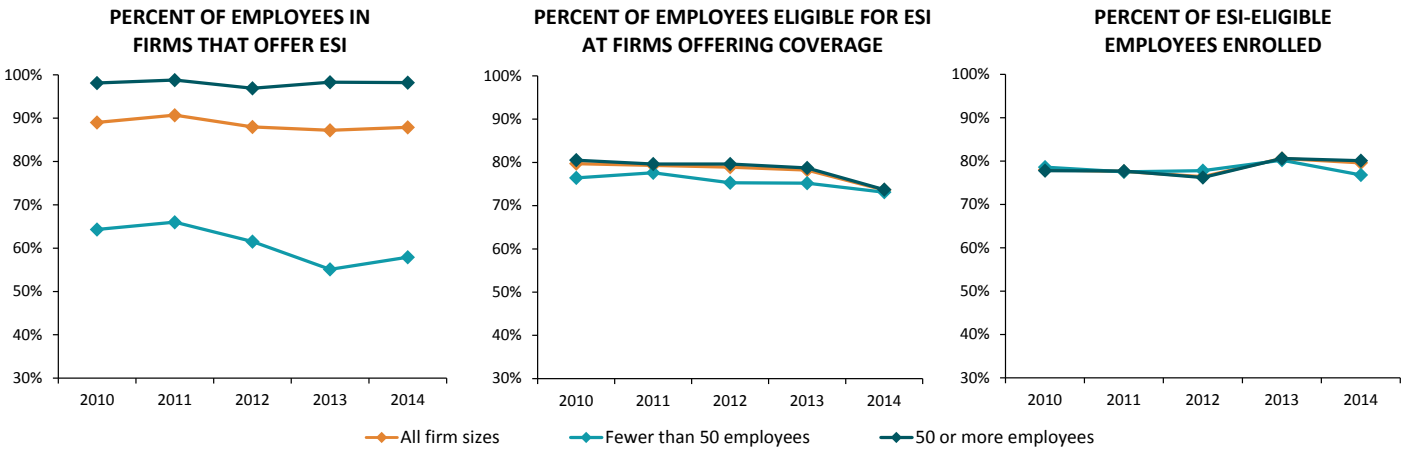


ESI BEFORE AND AFTER THE ACA, 2013 TO 2014 (PEOPLE AGED 0-64 YEARS)



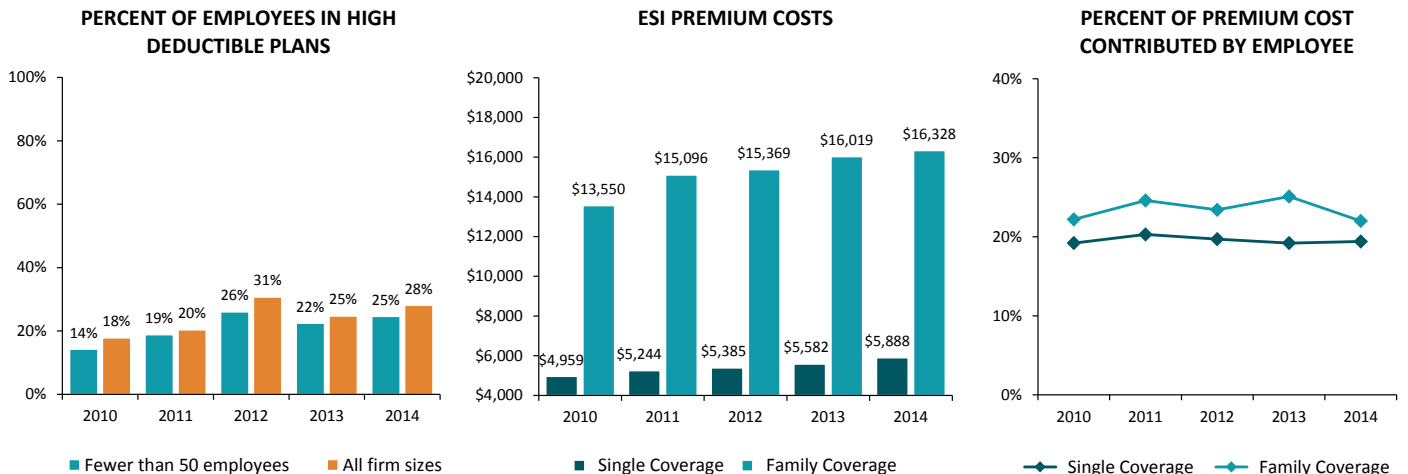
Source: Current Population Survey as analyzed by SHADAC.

TRENDS IN EMPLOYEE ACCESS TO ESI 2010 TO 2014 †



Source: Medical Expenditure Panel Survey / Insurance Component as analyzed by SHADAC.

TRENDS IN ESI COSTS, 2010 TO 2014 †



Source: Medical Expenditure Panel Survey / Insurance Component as analyzed by SHADAC.

PENNSYLVANIA

ESI BEFORE AND AFTER THE ACA, 2013 TO 2014 (PEOPLE AGED 0-64)

	2010	2011	2012	2013	2014	Test
ESI Coverage						
Percent of population with ESI policyholder coverage				33.3%	31.5%	*
Percent of population with ESI dependent coverage				34.7%	33.6%	
Percent of population with ESI coverage				67.9%	65.1%	
Trends in ESI Coverage by Age						
Percent aged 0-18 with ESI coverage				64.4%	59.7%	
Percent aged 19-25 with ESI coverage				65.6%	63.9%	
Percent aged 26-64 with ESI coverage				69.9%	67.8%	
Trends in ESI Coverage by Income						
Percent of low-income population (0-138% FPG) with ESI coverage				31.7%	32.5%	
Percent of middle-income population (139-400% FPG) with ESI coverage				70.4%	66.0%	*
Percent of high-income population (>400% FPG) with ESI coverage				89.7%	89.7%	

Because of the redesign of the health insurance questions in the CPS in 2013 (and the consequent break in series), estimates from 2010 to 2012 are suppressed.

TRENDS IN ESI OFFER, 2010 TO 2014 †

Percent of Employers Offering ESI						
Fewer than 50 employees	44.7%	46.7%	43.4%	37.7%	38.5%	
50 or more employees	97.1%	98.0%	95.5%	98.1%	96.6%	
All firm sizes	57.9%	61.1%	57.7%	54.5%	54.6%	

TRENDS IN EMPLOYEE ACCESS TO ESI, 2010 TO 2014 †

Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	64.3%	66.0%	61.5%	55.1%	57.9%	
50 or more employees	98.1%	98.8%	96.9%	98.3%	98.2%	
All firm sizes	89.0%	90.7%	88.0%	87.2%	87.9%	

Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	76.4%	77.6%	75.3%	75.2%	73.1%	
50 or more employees	80.5%	79.6%	79.6%	78.7%	73.7%	
All firm sizes	79.7%	79.3%	78.9%	78.2%	73.6%	

Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	78.6%	77.5%	77.8%	80.2%	76.8%	
50 or more employees	77.8%	77.7%	76.2%	80.6%	80.1%	
All firm sizes	78.0%	77.6%	76.4%	80.6%	79.6%	

TRENDS IN ESI COSTS, 2010 TO 2014 †

Percent of Employees in High-Deductible Plans						
Fewer than 50 employees	14.2%	18.8%	26.0%	22.4%	24.6%	
All firm sizes	17.8%	20.3%	30.7%	24.7%	28.1%	

Single Coverage						
Average annual premium	\$4,959	\$5,244	\$5,385	\$5,582	\$5,888	
Average employee share	19.2%	20.3%	19.7%	19.2%	19.4%	

Family Coverage						
Average annual premium	\$13,550	\$15,096	\$15,369	\$16,019	\$16,328	
Average employee share	22.2%	24.6%	23.4%	25.1%	22.0%	

* Significant difference between 2013 and 2014 estimates at the 95% confidence level.

† All references are to private sector employers and employees.

Note: FPG refers to federal poverty guidelines established by the U.S. Department of Health and Human Services.

For a family of four, the federal poverty guideline corresponded to annual income of \$22,050 in 2010 and \$23,850 in 2014.

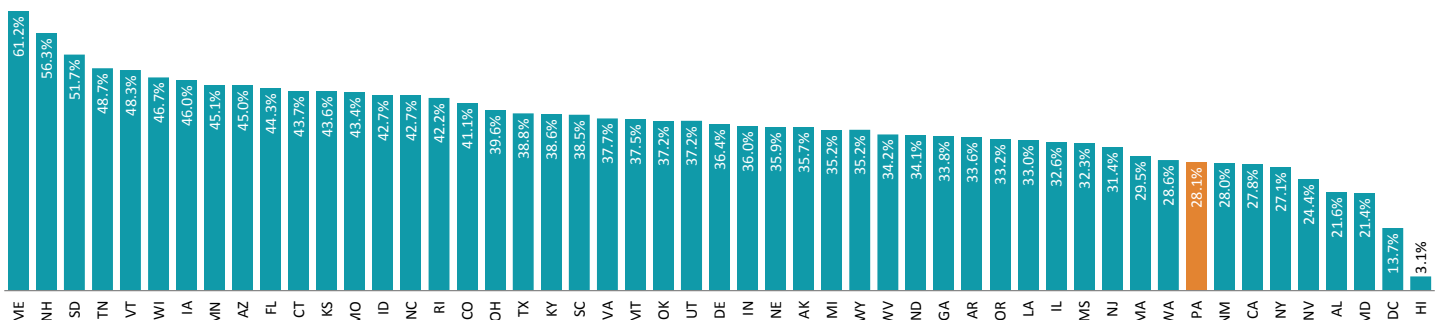
NA--Not available due to insufficient sample size.

Please see www.shadac.org/ESIReport2016 for information on definitions and methods.

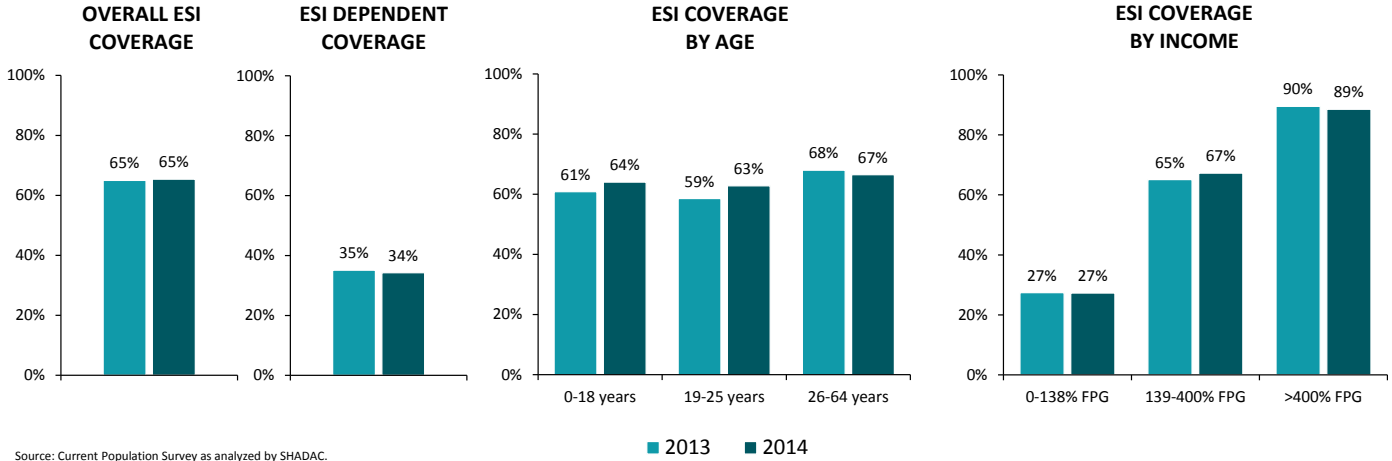
Data sources: CPS Data Series developed from the U.S. Census Bureau Current Population Survey Annual Social and Economic Supplement, 2013-2014. Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component 2010-2014.

EXPLORING STATE VARIATION: PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2014 †

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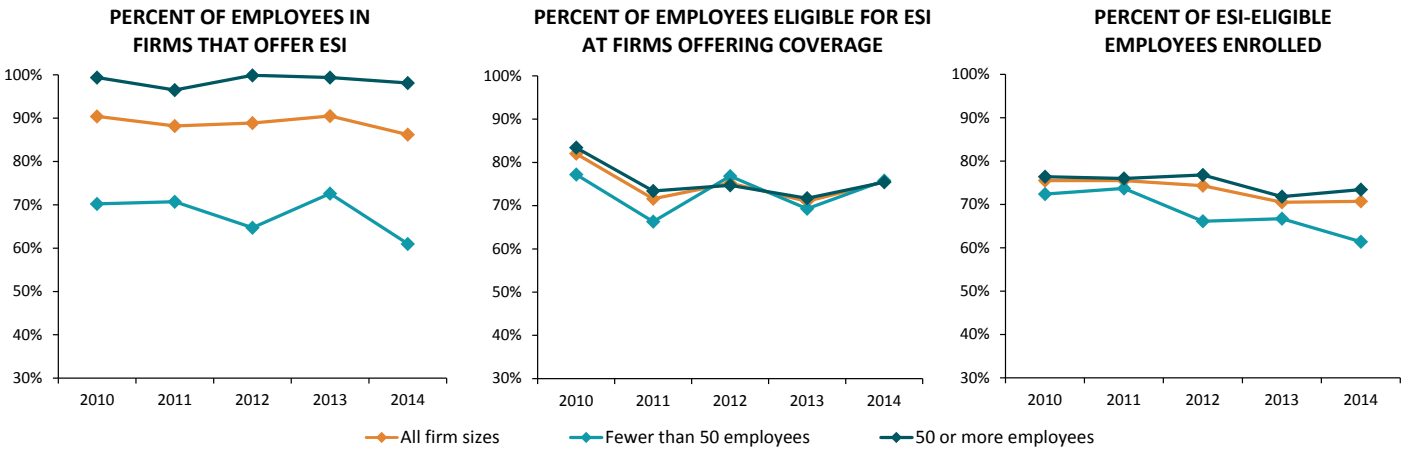


ESI BEFORE AND AFTER THE ACA, 2013 TO 2014 (PEOPLE AGED 0-64 YEARS)



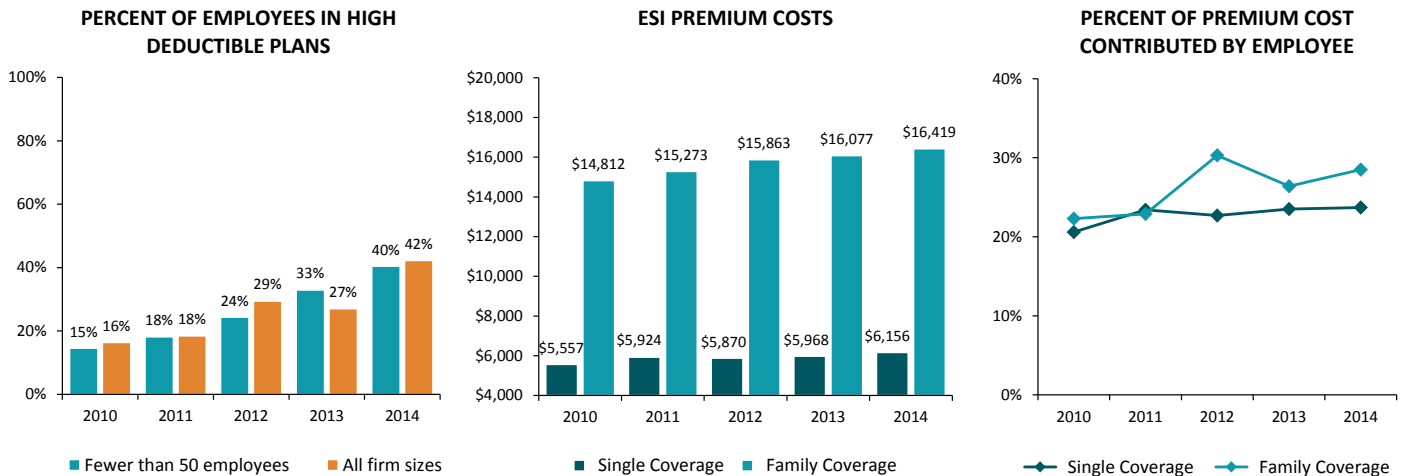
Source: Current Population Survey as analyzed by SHADAC.

TRENDS IN EMPLOYEE ACCESS TO ESI 2010 TO 2014 †



Source: Medical Expenditure Panel Survey / Insurance Component as analyzed by SHADAC.

TRENDS IN ESI COSTS, 2010 TO 2014 †



Source: Medical Expenditure Panel Survey / Insurance Component as analyzed by SHADAC.

RHODE ISLAND

ESI BEFORE AND AFTER THE ACA, 2013 TO 2014 (PEOPLE AGED 0-64)

	2010	2011	2012	2013	2014	Test
ESI Coverage						
Percent of population with ESI policyholder coverage				29.9%	31.2%	
Percent of population with ESI dependent coverage				35.1%	34.2%	
Percent of population with ESI coverage				65.0%	65.4%	
Trends in ESI Coverage by Age						
Percent aged 0-18 with ESI coverage				60.8%	64.0%	
Percent aged 19-25 with ESI coverage				58.6%	62.8%	
Percent aged 26-64 with ESI coverage				68.0%	66.5%	
Trends in ESI Coverage by Income						
Percent of low-income population (0-138% FPG) with ESI coverage				27.4%	27.3%	
Percent of middle-income population (139-400% FPG) with ESI coverage				65.1%	67.3%	
Percent of high-income population (>400% FPG) with ESI coverage				89.5%	88.6%	

Because of the redesign of the health insurance questions in the CPS in 2013 (and the consequent break in series), estimates from 2010 to 2012 are suppressed.

TRENDS IN ESI OFFER, 2010 TO 2014 †

Percent of Employers Offering ESI						
Fewer than 50 employees	49.8%	49.1%	43.2%	47.0%	40.1%	
50 or more employees	99.1%	97.9%	98.9%	98.9%	97.1%	
All firm sizes	60.0%	60.0%	53.4%	58.3%	52.1%	

TRENDS IN EMPLOYEE ACCESS TO ESI, 2010 TO 2014 †

Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	70.2%	70.7%	64.7%	72.6%	61.0%	*
50 or more employees	99.4%	96.5%	99.9%	99.4%	98.1%	
All firm sizes	90.4%	88.2%	88.9%	90.5%	86.2%	*

Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	77.2%	66.3%	76.8%	69.3%	75.8%	
50 or more employees	83.4%	73.4%	74.7%	71.7%	75.4%	
All firm sizes	82.0%	71.6%	75.2%	71.0%	75.5%	

Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	72.4%	73.7%	66.1%	66.7%	61.4%	
50 or more employees	76.4%	76.0%	76.8%	71.8%	73.4%	
All firm sizes	75.5%	75.5%	74.3%	70.5%	70.7%	

TRENDS IN ESI COSTS, 2010 TO 2014 †

Percent of Employees in High-Deductible Plans						
Fewer than 50 employees	14.5%	18.1%	24.3%	32.9%	40.4%	
All firm sizes	16.3%	18.4%	29.4%	27.0%	42.2%	*

Single Coverage						
Average annual premium	\$5,557	\$5,924	\$5,870	\$5,968	\$6,156	
Average employee share	20.6%	23.4%	22.7%	23.5%	23.7%	

Family Coverage						
Average annual premium	\$14,812	\$15,273	\$15,863	\$16,077	\$16,419	
Average employee share	22.3%	22.9%	30.3%	26.4%	28.5%	

* Significant difference between 2013 and 2014 estimates at the 95% confidence level.

† All references are to private sector employers and employees.

Note: FPG refers to federal poverty guidelines established by the U.S. Department of Health and Human Services.

For a family of four, the federal poverty guideline corresponded to annual income of \$22,050 in 2010 and \$23,850 in 2014.

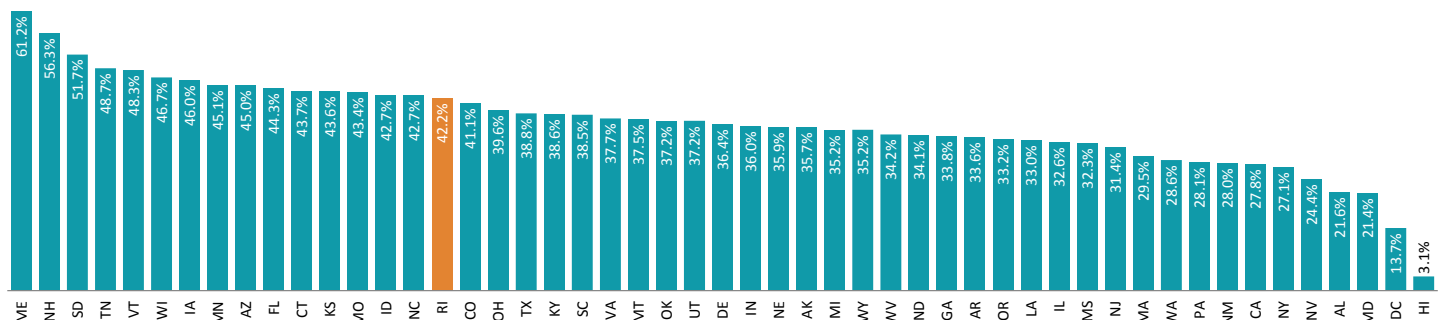
NA--Not available due to insufficient sample size.

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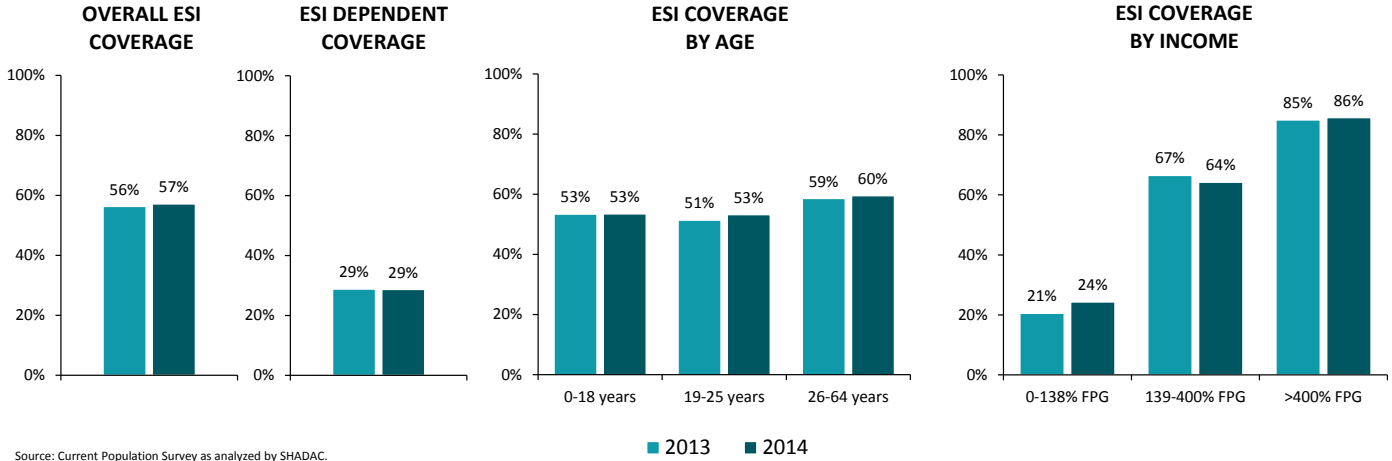
Data sources: CPS Data Series developed from the U.S. Census Bureau Current Population Survey Annual Social and Economic Supplement, 2013-2014. Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component 2010-2014.

EXPLORING STATE VARIATION: PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2014 †

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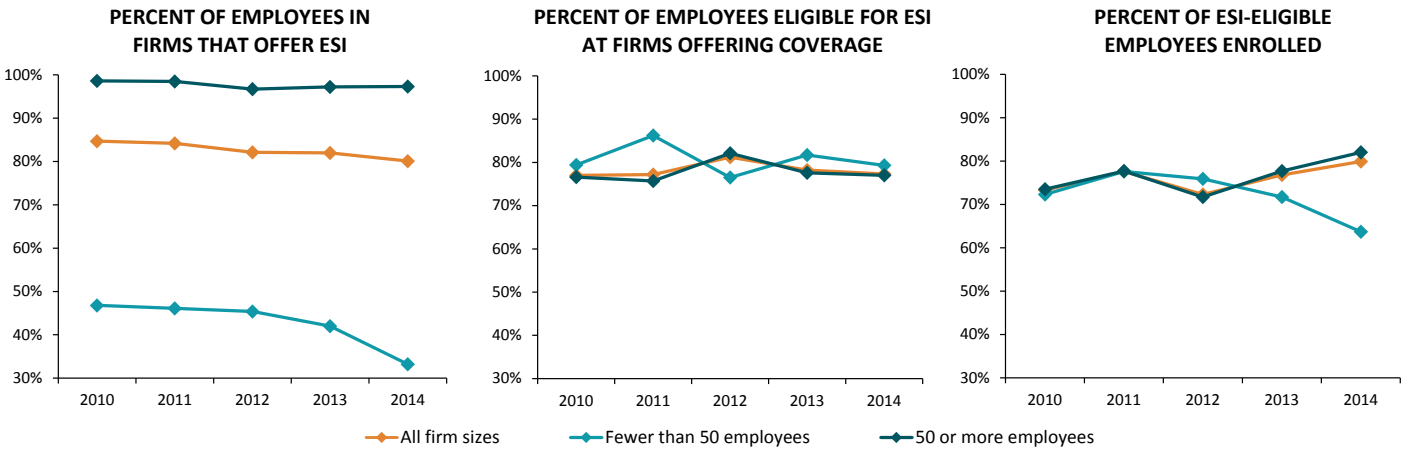


ESI BEFORE AND AFTER THE ACA, 2013 TO 2014 (PEOPLE AGED 0-64 YEARS)



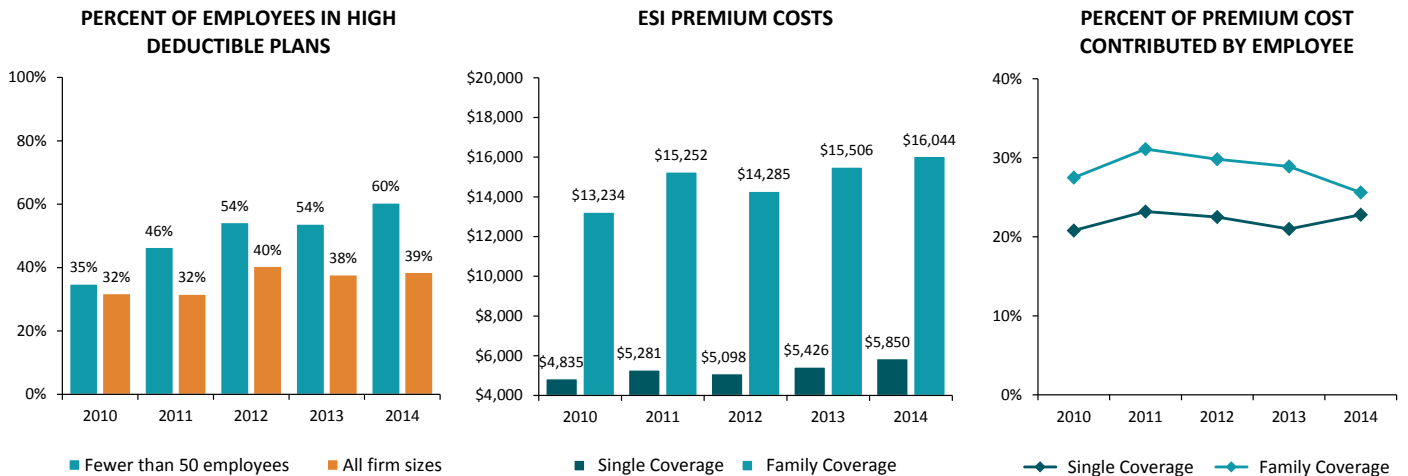
Source: Current Population Survey as analyzed by SHADAC.

TRENDS IN EMPLOYEE ACCESS TO ESI 2010 TO 2014 †



Source: Medical Expenditure Panel Survey / Insurance Component as analyzed by SHADAC.

TRENDS IN ESI COSTS, 2010 TO 2014 †



Source: Medical Expenditure Panel Survey / Insurance Component as analyzed by SHADAC.

SOUTH CAROLINA

ESI BEFORE AND AFTER THE ACA, 2013 TO 2014 (PEOPLE AGED 0-64)

	2010	2011	2012	2013	2014	Test
ESI Coverage						
Percent of population with ESI policyholder coverage				27.5%	28.5%	
Percent of population with ESI dependent coverage				28.8%	28.7%	
Percent of population with ESI coverage				56.3%	57.1%	
Trends in ESI Coverage by Age						
Percent aged 0-18 with ESI coverage				53.4%	53.4%	
Percent aged 19-25 with ESI coverage				51.4%	53.2%	
Percent aged 26-64 with ESI coverage				58.6%	59.5%	
Trends in ESI Coverage by Income						
Percent of low-income population (0-138% FPG) with ESI coverage				20.5%	24.3%	
Percent of middle-income population (139-400% FPG) with ESI coverage				66.5%	64.2%	
Percent of high-income population (>400% FPG) with ESI coverage				85.0%	85.7%	

Because of the redesign of the health insurance questions in the CPS in 2013 (and the consequent break in series), estimates from 2010 to 2012 are suppressed.

TRENDS IN ESI OFFER, 2010 TO 2014 †						
Percent of Employers Offering ESI						
Fewer than 50 employees	31.9%	31.2%	27.4%	27.7%	23.0%	
50 or more employees	96.2%	96.0%	95.7%	97.2%	94.9%	
All firm sizes	50.1%	49.2%	46.5%	48.1%	45.3%	

TRENDS IN EMPLOYEE ACCESS TO ESI, 2010 TO 2014 †						
Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	46.8%	46.1%	45.4%	42.0%	33.2%	
50 or more employees	98.6%	98.5%	96.7%	97.2%	97.3%	
All firm sizes	84.7%	84.2%	82.1%	82.0%	80.1%	

Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	79.4%	86.2%	76.5%	81.7%	79.3%	
50 or more employees	76.6%	75.7%	82.1%	77.6%	77.0%	
All firm sizes	77.0%	77.2%	81.2%	78.2%	77.3%	

Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	72.3%	77.6%	75.9%	71.7%	63.7%	
50 or more employees	73.5%	77.7%	71.7%	77.7%	82.0%	
All firm sizes	73.3%	77.6%	72.3%	76.8%	79.9%	

TRENDS IN ESI COSTS, 2010 to 2014 †						
Percent of Employees in High-Deductible Plans						
Fewer than 50 employees	34.8%	46.4%	54.2%	53.7%	60.4%	
All firm sizes	31.8%	31.6%	40.4%	37.7%	38.5%	

Single Coverage						
Average annual premium	\$4,835	\$5,281	\$5,098	\$5,426	\$5,850	
Average employee share	20.8%	23.2%	22.5%	21.0%	22.8%	
Family Coverage						
Average annual premium	\$13,234	\$15,252	\$14,285	\$15,506	\$16,044	
Average employee share	27.5%	31.1%	29.8%	28.9%	25.6%	

* Significant difference between 2013 and 2014 estimates at the 95% confidence level.

† All references are to private sector employers and employees.

Note: FPG refers to federal poverty guidelines established by the U.S. Department of Health and Human Services.

For a family of four, the federal poverty guideline corresponded to annual income of \$22,050 in 2010 and \$23,850 in 2014.

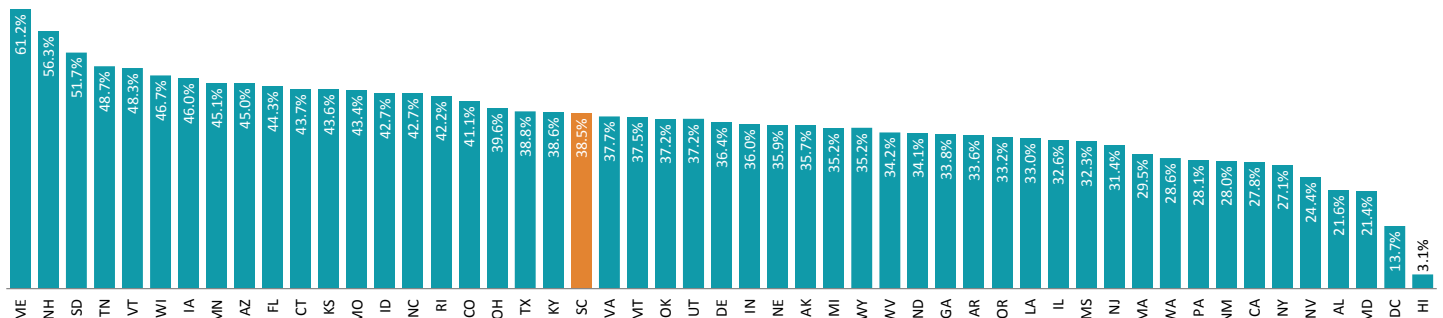
NA--Not available due to insufficient sample size.

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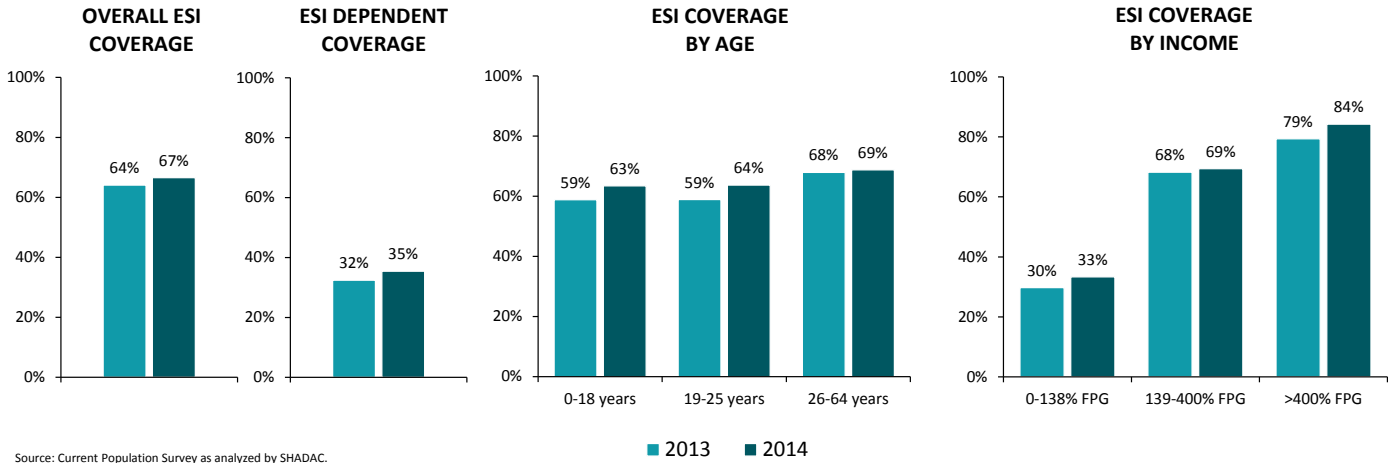
Data sources: CPS Data Series developed from the U.S. Census Bureau Current Population Survey Annual Social and Economic Supplement, 2013-2014. Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component 2010-2014.

EXPLORING STATE VARIATION: PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2014 †

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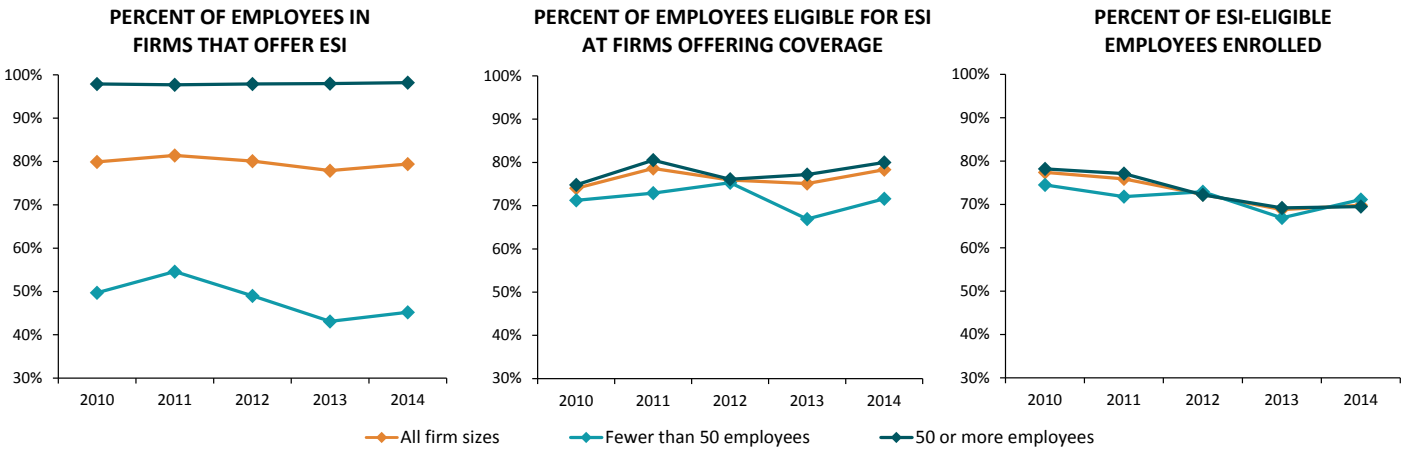


ESI BEFORE AND AFTER THE ACA, 2013 TO 2014 (PEOPLE AGED 0-64 YEARS)



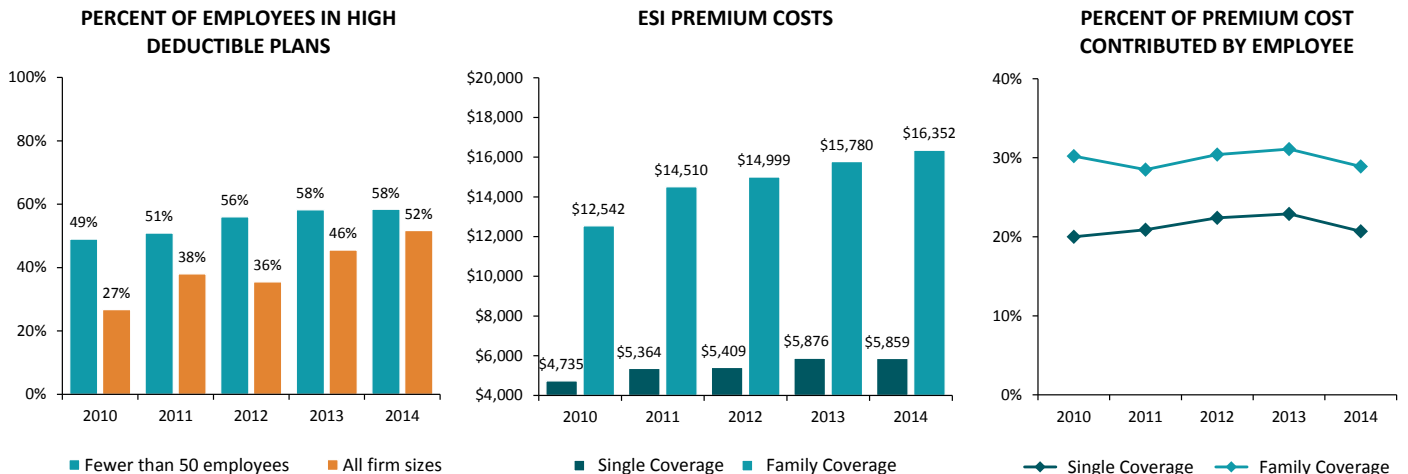
Source: Current Population Survey as analyzed by SHADAC.

TRENDS IN EMPLOYEE ACCESS TO ESI 2010 TO 2014 †



Source: Medical Expenditure Panel Survey / Insurance Component as analyzed by SHADAC.

TRENDS IN ESI COSTS, 2010 TO 2014 †



Source: Medical Expenditure Panel Survey / Insurance Component as analyzed by SHADAC.

SOUTH DAKOTA

ESI BEFORE AND AFTER THE ACA, 2013 TO 2014 (PEOPLE AGED 0-64)

	2010	2011	2012	2013	2014	Test
ESI Coverage						
Percent of population with ESI policyholder coverage				31.7%	31.1%	
Percent of population with ESI dependent coverage				32.4%	35.4%	
Percent of population with ESI coverage				64.1%	66.6%	
Trends in ESI Coverage by Age						
Percent aged 0-18 with ESI coverage				58.8%	63.4%	
Percent aged 19-25 with ESI coverage				58.9%	63.7%	
Percent aged 26-64 with ESI coverage				67.9%	68.8%	
Trends in ESI Coverage by Income						
Percent of low-income population (0-138% FPG) with ESI coverage				29.8%	33.3%	
Percent of middle-income population (139-400% FPG) with ESI coverage				68.3%	69.4%	
Percent of high-income population (>400% FPG) with ESI coverage				79.4%	84.2%	*

Because of the redesign of the health insurance questions in the CPS in 2013 (and the consequent break in series), estimates from 2010 to 2012 are suppressed.

TRENDS IN ESI OFFER, 2010 TO 2014 †

Percent of Employers Offering ESI						
Fewer than 50 employees	35.7%	31.6%	32.9%	25.3%	30.1%	
50 or more employees	96.9%	94.4%	96.0%	97.0%	95.1%	
All firm sizes	47.7%	45.1%	45.0%	38.5%	42.9%	

TRENDS IN EMPLOYEE ACCESS TO ESI, 2010 TO 2014 †

Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	49.7%	54.6%	49.0%	43.1%	45.2%	
50 or more employees	97.9%	97.7%	97.9%	98.0%	98.2%	
All firm sizes	79.9%	81.4%	80.1%	77.9%	79.4%	

Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	71.2%	72.9%	75.3%	66.9%	71.6%	
50 or more employees	74.8%	80.5%	76.1%	77.2%	80.0%	
All firm sizes	74.0%	78.6%	75.9%	75.1%	78.3%	

Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	74.5%	71.8%	72.9%	66.9%	71.1%	
50 or more employees	78.2%	77.1%	72.2%	69.2%	69.5%	
All firm sizes	77.4%	75.9%	72.3%	68.8%	69.8%	

TRENDS IN ESI COSTS, 2010 TO 2014 †

Percent of Employees in High-Deductible Plans						
Fewer than 50 employees	49.0%	50.9%	56.0%	58.2%	58.4%	
All firm sizes	26.7%	38.0%	35.5%	45.5%	51.7%	

Single Coverage						
Average annual premium	\$4,735	\$5,364	\$5,409	\$5,876	\$5,859	
Average employee share	20.0%	20.9%	22.4%	22.9%	20.7%	

Family Coverage						
Average annual premium	\$12,542	\$14,510	\$14,999	\$15,780	\$16,352	
Average employee share	30.2%	28.5%	30.4%	31.1%	28.9%	

* Significant difference between 2013 and 2014 estimates at the 95% confidence level.

† All references are to private sector employers and employees.

Note: FPG refers to federal poverty guidelines established by the U.S. Department of Health and Human Services.

For a family of four, the federal poverty guideline corresponded to annual income of \$22,050 in 2010 and \$23,850 in 2014.

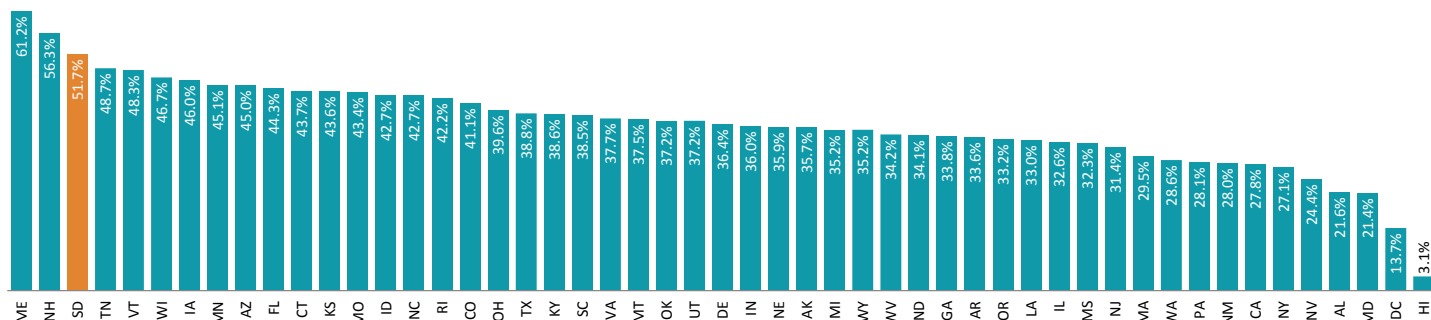
NA--Not available due to insufficient sample size.

Please see www.shadac.org/ESIReport2016 for information on definitions and methods.

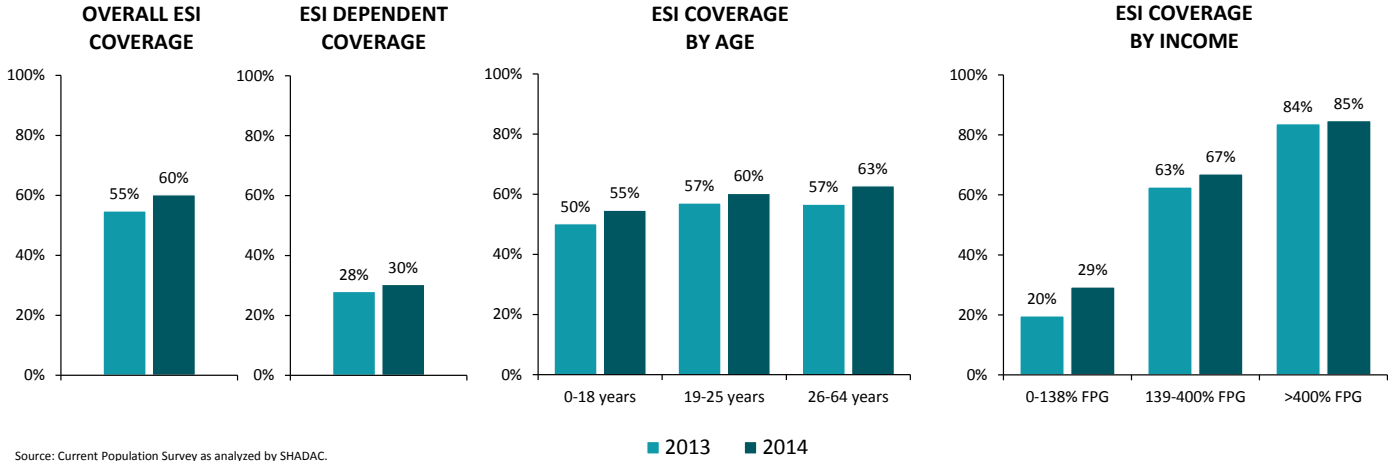
Data sources: CPS Data Series developed from the U.S. Census Bureau Current Population Survey Annual Social and Economic Supplement, 2013-2014. Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component 2010-2014.

EXPLORING STATE VARIATION: PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2014 †

To learn more about state variation across ESI indicators, access the 50-state comparison tables at www.shadac.org/ESIReport2016.

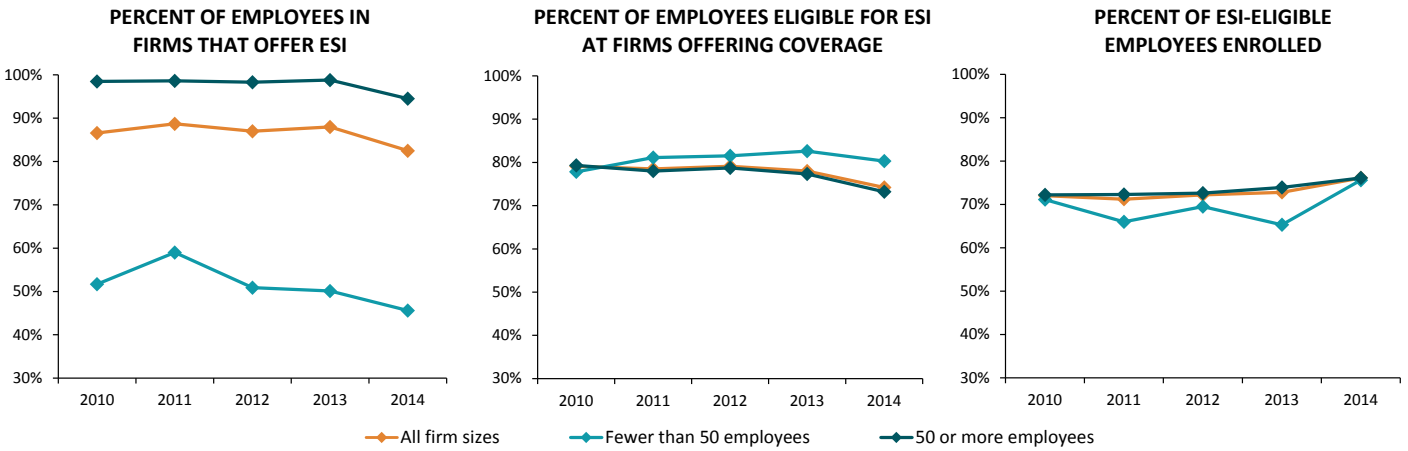


ESI BEFORE AND AFTER THE ACA, 2013 TO 2014 (PEOPLE AGED 0-64 YEARS)



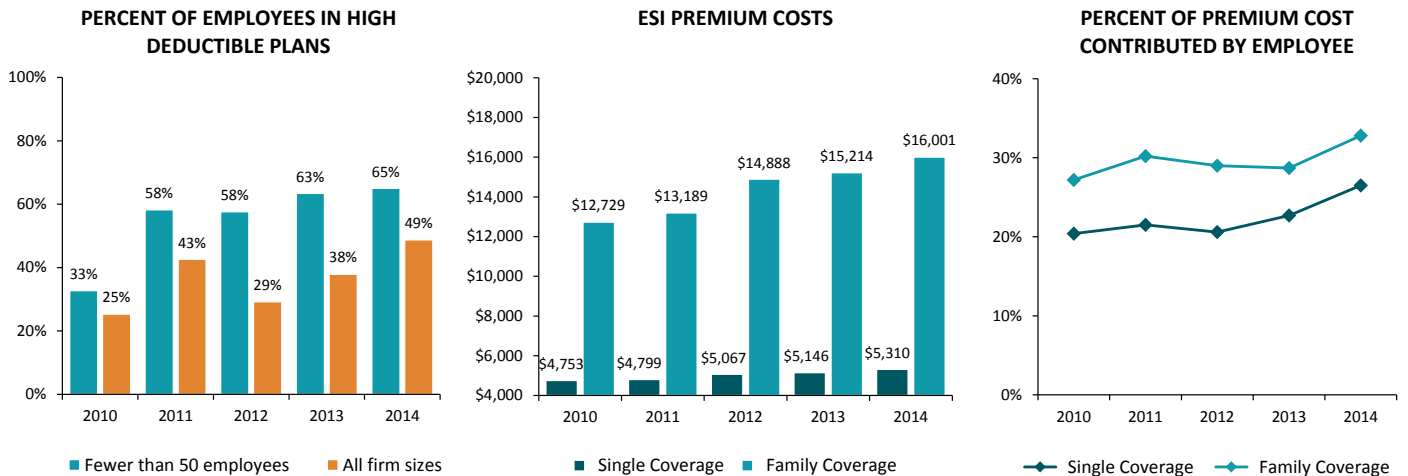
Source: Current Population Survey as analyzed by SHADAC.

TRENDS IN EMPLOYEE ACCESS TO ESI 2010 TO 2014 †



Source: Medical Expenditure Panel Survey / Insurance Component as analyzed by SHADAC.

TRENDS IN ESI COSTS, 2010 TO 2014 †



Source: Medical Expenditure Panel Survey / Insurance Component as analyzed by SHADAC.

TENNESSEE

ESI BEFORE AND AFTER THE ACA, 2013 TO 2014 (PEOPLE AGED 0-64)

	2010	2011	2012	2013	2014	Test
ESI Coverage						
Percent of population with ESI policyholder coverage				26.8%	29.9%	*
Percent of population with ESI dependent coverage				28.0%	30.3%	
Percent of population with ESI coverage				54.8%	60.2%	*
Trends in ESI Coverage by Age						
Percent aged 0-18 with ESI coverage				50.2%	54.7%	
Percent aged 19-25 with ESI coverage				57.1%	60.3%	
Percent aged 26-64 with ESI coverage				56.7%	62.8%	*
Trends in ESI Coverage by Income						
Percent of low-income population (0-138% FPG) with ESI coverage				19.7%	29.3%	*
Percent of middle-income population (139-400% FPG) with ESI coverage				62.6%	67.0%	
Percent of high-income population (>400% FPG) with ESI coverage				83.7%	84.8%	

Because of the redesign of the health insurance questions in the CPS in 2013 (and the consequent break in series), estimates from 2010 to 2012 are suppressed.

TRENDS IN ESI OFFER, 2010 TO 2014 †

Percent of Employers Offering ESI						
Fewer than 50 employees	36.1%	37.1%	30.4%	30.4%	25.1%	
50 or more employees	96.6%	98.1%	95.6%	97.6%	95.9%	
All firm sizes	55.9%	56.6%	49.8%	52.1%	48.5%	

TRENDS IN EMPLOYEE ACCESS TO ESI, 2010 TO 2014 †

Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	51.7%	59.0%	50.9%	50.1%	45.6%	
50 or more employees	98.5%	98.6%	98.3%	98.8%	94.5%	*
All firm sizes	86.6%	88.7%	87.0%	88.0%	82.5%	*

Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	77.8%	81.1%	81.5%	82.6%	80.3%	
50 or more employees	79.3%	78.0%	78.7%	77.3%	73.2%	
All firm sizes	79.1%	78.5%	79.1%	78.0%	74.2%	

Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	71.1%	66.0%	69.5%	65.3%	75.6%	*
50 or more employees	72.2%	72.3%	72.6%	73.9%	76.1%	
All firm sizes	72.0%	71.2%	72.2%	72.8%	76.1%	

TRENDS IN ESI COSTS, 2010 TO 2014 †

Percent of Employees in High-Deductible Plans						
Fewer than 50 employees	32.7%	58.2%	57.6%	63.4%	65.0%	
All firm sizes	25.3%	42.6%	29.2%	37.9%	48.7%	*

Single Coverage						
Average annual premium	\$4,753	\$4,799	\$5,067	\$5,146	\$5,310	
Average employee share	20.4%	21.5%	20.6%	22.7%	26.5%	

Family Coverage						
Average annual premium	\$12,729	\$13,189	\$14,888	\$15,214	\$16,001	
Average employee share	27.2%	30.2%	29.0%	28.7%	32.8%	

* Significant difference between 2013 and 2014 estimates at the 95% confidence level.

† All references are to private sector employers and employees.

Note: FPG refers to federal poverty guidelines established by the U.S. Department of Health and Human Services.

For a family of four, the federal poverty guideline corresponded to annual income of \$22,050 in 2010 and \$23,850 in 2014.

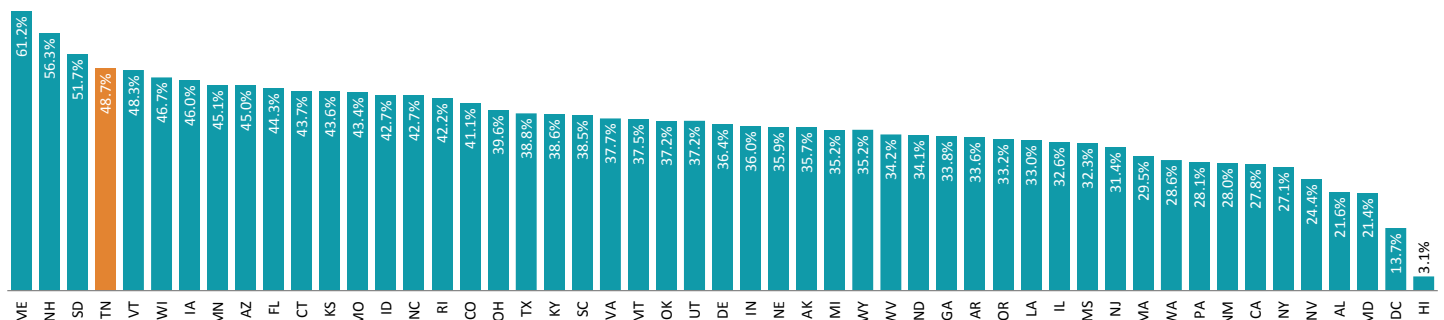
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Please see www.shadac.org/ESIReport2016 for information on definitions and methods.

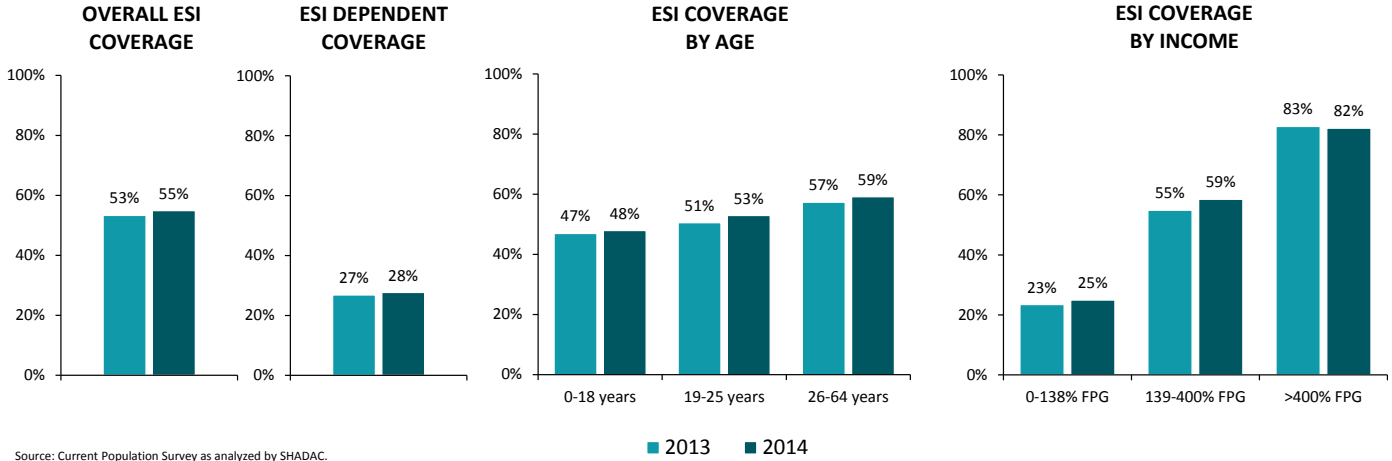
Data sources: CPS Data Series developed from the U.S. Census Bureau Current Population Survey Annual Social and Economic Supplement, 2013-2014. Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component 2010-2014.

EXPLORING STATE VARIATION: PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2014 †

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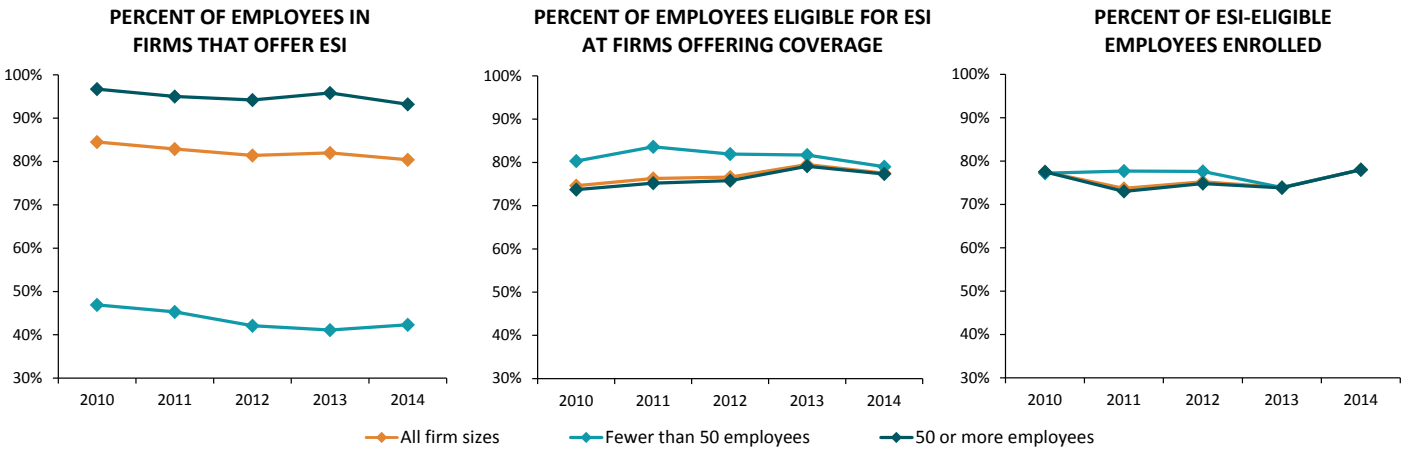


ESI BEFORE AND AFTER THE ACA, 2013 TO 2014 (PEOPLE AGED 0-64 YEARS)



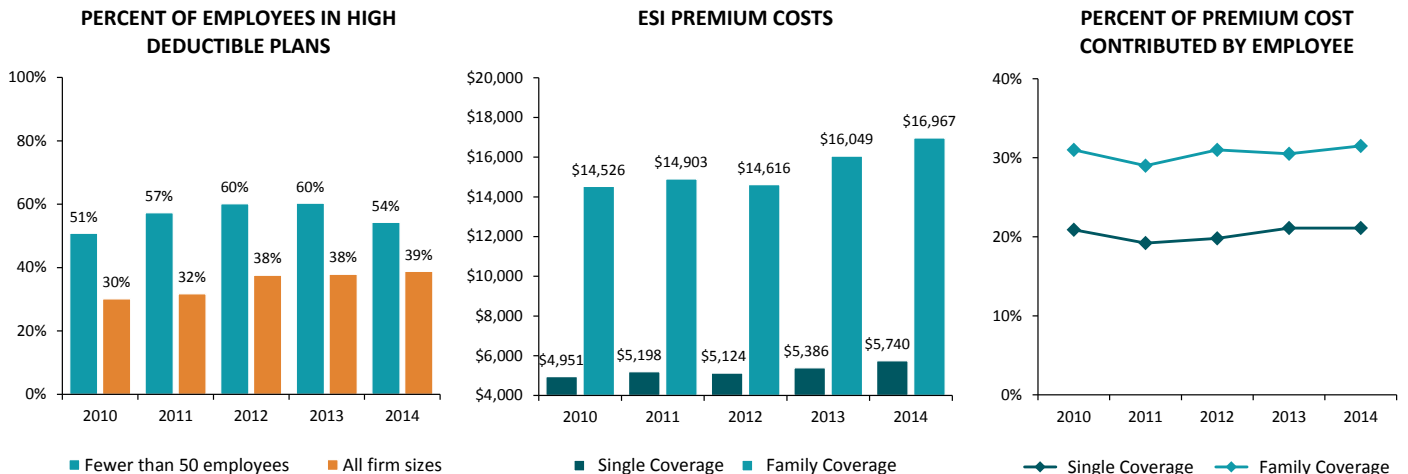
Source: Current Population Survey as analyzed by SHADAC.

TRENDS IN EMPLOYEE ACCESS TO ESI 2010 TO 2014 †



Source: Medical Expenditure Panel Survey / Insurance Component as analyzed by SHADAC.

TRENDS IN ESI COSTS, 2010 TO 2014 †



Source: Medical Expenditure Panel Survey / Insurance Component as analyzed by SHADAC.

TEXAS

ESI BEFORE AND AFTER THE ACA, 2013 TO 2014 (PEOPLE AGED 0-64)

	2010	2011	2012	2013	2014	Test
ESI Coverage						
Percent of population with ESI policyholder coverage				26.5%	27.2%	
Percent of population with ESI dependent coverage				26.8%	27.7%	
Percent of population with ESI coverage				53.3%	54.9%	
Trends in ESI Coverage by Age						
Percent aged 0-18 with ESI coverage				47.0%	47.9%	
Percent aged 19-25 with ESI coverage				50.5%	52.9%	
Percent aged 26-64 with ESI coverage				57.3%	59.2%	
Trends in ESI Coverage by Income						
Percent of low-income population (0-138% FPG) with ESI coverage				23.4%	25.0%	
Percent of middle-income population (139-400% FPG) with ESI coverage				54.9%	58.5%	*
Percent of high-income population (>400% FPG) with ESI coverage				82.8%	82.2%	

Because of the redesign of the health insurance questions in the CPS in 2013 (and the consequent break in series), estimates from 2010 to 2012 are suppressed.

TRENDS IN ESI OFFER, 2010 TO 2014 †

Percent of Employers Offering ESI						
Fewer than 50 employees	31.4%	28.4%	27.2%	26.2%	26.9%	
50 or more employees	95.3%	92.3%	94.0%	92.6%	93.2%	
All firm sizes	51.0%	47.1%	46.5%	44.7%	45.9%	

TRENDS IN EMPLOYEE ACCESS TO ESI, 2010 TO 2014 †

Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	46.9%	45.3%	42.1%	41.1%	42.3%	
50 or more employees	96.7%	95.0%	94.2%	95.8%	93.2%	
All firm sizes	84.5%	82.9%	81.4%	82.0%	80.4%	

Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	80.3%	83.6%	81.9%	81.7%	79.0%	
50 or more employees	73.7%	75.2%	75.8%	79.1%	77.3%	
All firm sizes	74.6%	76.3%	76.6%	79.5%	77.5%	

Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	77.2%	77.7%	77.6%	73.9%	78.0%	
50 or more employees	77.5%	73.0%	74.8%	73.8%	78.0%	
All firm sizes	77.5%	73.7%	75.2%	73.9%	78.0%	*

TRENDS IN ESI COSTS, 2010 TO 2014 †

Percent of Employees in High-Deductible Plans						
Fewer than 50 employees	50.8%	57.3%	60.1%	60.3%	54.3%	
All firm sizes	30.1%	31.7%	37.6%	37.9%	38.8%	

Single Coverage						
Average annual premium	\$4,951	\$5,198	\$5,124	\$5,386	\$5,740	*
Average employee share	20.9%	19.2%	19.8%	21.1%	21.1%	

Family Coverage						
Average annual premium	\$14,526	\$14,903	\$14,616	\$16,049	\$16,967	*
Average employee share	31.0%	29.0%	31.0%	30.5%	31.5%	

* Significant difference between 2013 and 2014 estimates at the 95% confidence level.

† All references are to private sector employers and employees.

Note: FPG refers to federal poverty guidelines established by the U.S. Department of Health and Human Services.

For a family of four, the federal poverty guideline corresponded to annual income of \$22,050 in 2010 and \$23,850 in 2014.

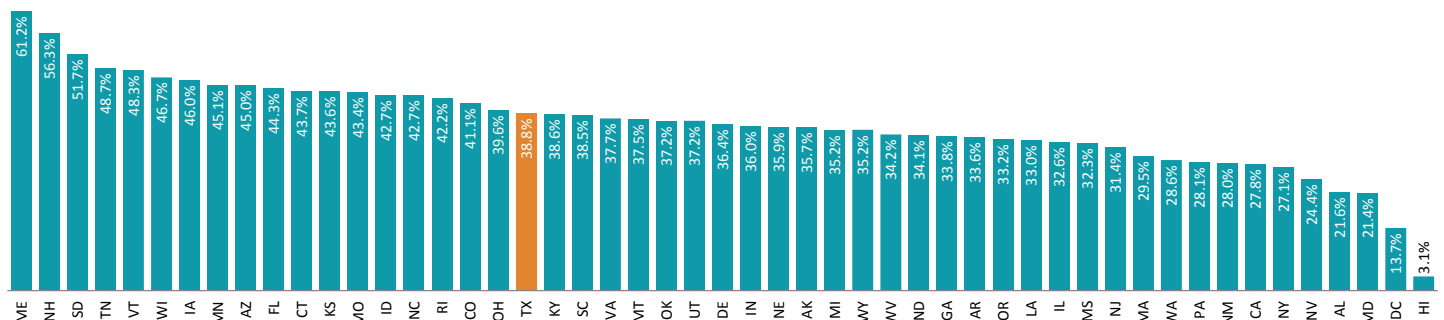
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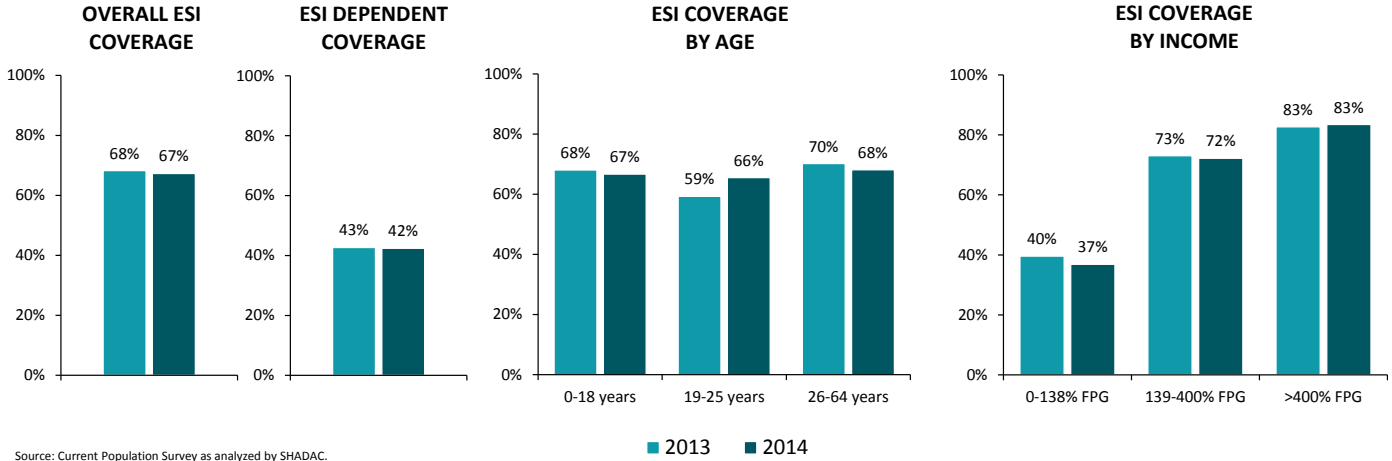
Data sources: CPS Data Series developed from the U.S. Census Bureau Current Population Survey Annual Social and Economic Supplement, 2013-2014. Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component 2010-2014.

EXPLORING STATE VARIATION: PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2014 †

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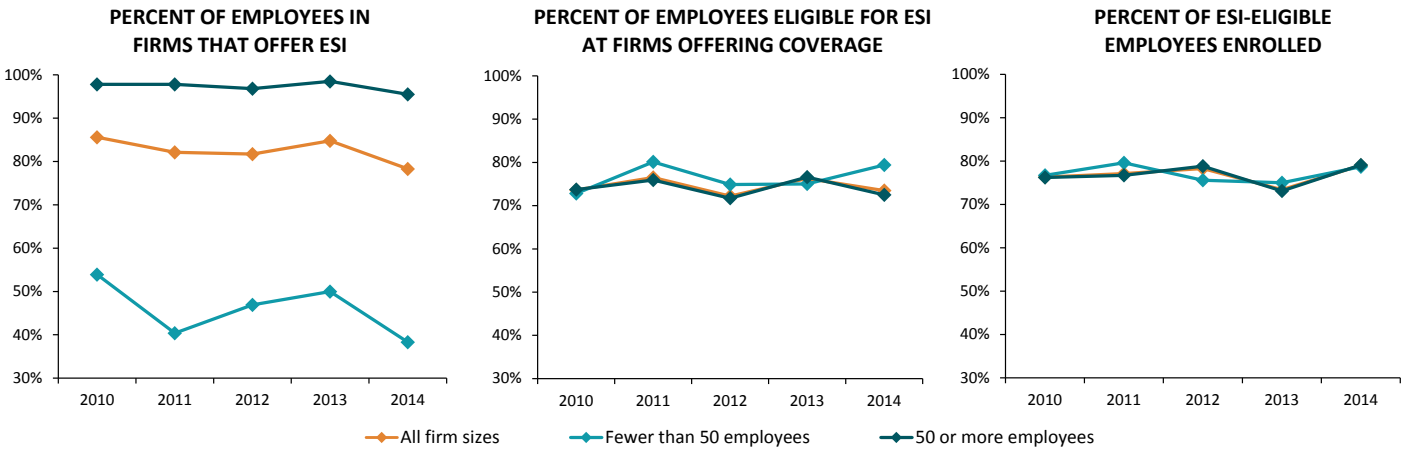


ESI BEFORE AND AFTER THE ACA, 2013 TO 2014 (PEOPLE AGED 0-64 YEARS)



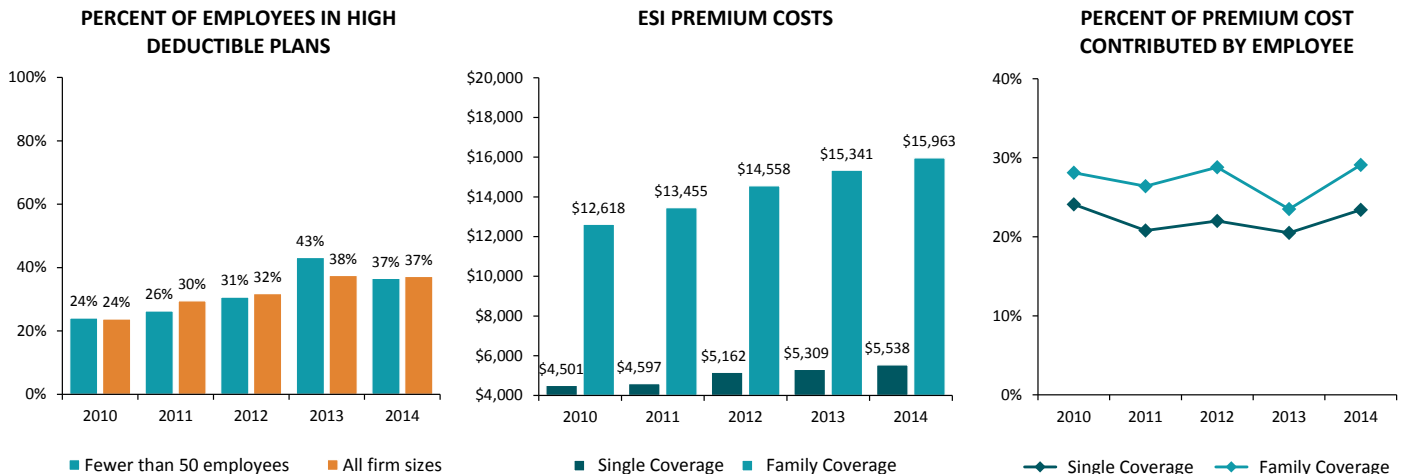
Source: Current Population Survey as analyzed by SHADAC.

TRENDS IN EMPLOYEE ACCESS TO ESI 2010 TO 2014 †



Source: Medical Expenditure Panel Survey / Insurance Component as analyzed by SHADAC.

TRENDS IN ESI COSTS, 2010 TO 2014 †



Source: Medical Expenditure Panel Survey / Insurance Component as analyzed by SHADAC.

UTAH

ESI BEFORE AND AFTER THE ACA, 2013 TO 2014 (PEOPLE AGED 0-64)

	2010	2011	2012	2013	2014	Test
ESI Coverage						
Percent of population with ESI policyholder coverage				25.6%	24.9%	
Percent of population with ESI dependent coverage				42.7%	42.4%	
Percent of population with ESI coverage				68.2%	67.3%	
Trends in ESI Coverage by Age						
Percent aged 0-18 with ESI coverage				68.1%	66.7%	
Percent aged 19-25 with ESI coverage				59.3%	65.5%	
Percent aged 26-64 with ESI coverage				70.2%	68.1%	
Trends in ESI Coverage by Income						
Percent of low-income population (0-138% FPG) with ESI coverage				39.6%	36.8%	
Percent of middle-income population (139-400% FPG) with ESI coverage				73.0%	72.2%	
Percent of high-income population (>400% FPG) with ESI coverage				82.7%	83.5%	

Because of the redesign of the health insurance questions in the CPS in 2013 (and the consequent break in series), estimates from 2010 to 2012 are suppressed.

TRENDS IN ESI OFFER, 2010 TO 2014 †

Percent of Employers Offering ESI						
Fewer than 50 employees	31.4%	27.7%	29.2%	30.7%	25.3%	
50 or more employees	96.9%	94.5%	95.4%	95.5%	95.1%	
All firm sizes	47.2%	44.0%	43.3%	45.1%	39.8%	

TRENDS IN EMPLOYEE ACCESS TO ESI, 2010 TO 2014 †

Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	53.9%	40.4%	46.9%	50.0%	38.3%	*
50 or more employees	97.8%	97.8%	96.8%	98.5%	95.5%	
All firm sizes	85.6%	82.1%	81.7%	84.8%	78.3%	*

Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	72.8%	80.1%	74.9%	75.0%	79.4%	
50 or more employees	73.7%	75.9%	71.7%	76.6%	72.5%	
All firm sizes	73.6%	76.5%	72.2%	76.3%	73.5%	

Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	76.7%	79.6%	75.6%	75.0%	78.7%	
50 or more employees	76.2%	76.7%	78.8%	73.1%	79.1%	
All firm sizes	76.3%	77.1%	78.3%	73.4%	79.0%	

TRENDS IN ESI COSTS, 2010 to 2014 †

Percent of Employees in High-Deductible Plans						
Fewer than 50 employees	24.1%	26.3%	30.7%	43.2%	36.6%	
All firm sizes	23.8%	29.5%	31.8%	37.5%	37.2%	

Single Coverage						
Average annual premium	\$4,501	\$4,597	\$5,162	\$5,309	\$5,538	
Average employee share	24.1%	20.8%	22.0%	20.5%	23.4%	

Family Coverage						
Average annual premium	\$12,618	\$13,455	\$14,558	\$15,341	\$15,963	
Average employee share	28.1%	26.4%	28.8%	23.5%	29.1%	*

* Significant difference between 2013 and 2014 estimates at the 95% confidence level.

† All references are to private sector employers and employees.

Note: FPG refers to federal poverty guidelines established by the U.S. Department of Health and Human Services.

For a family of four, the federal poverty guideline corresponded to annual income of \$22,050 in 2010 and \$23,850 in 2014.

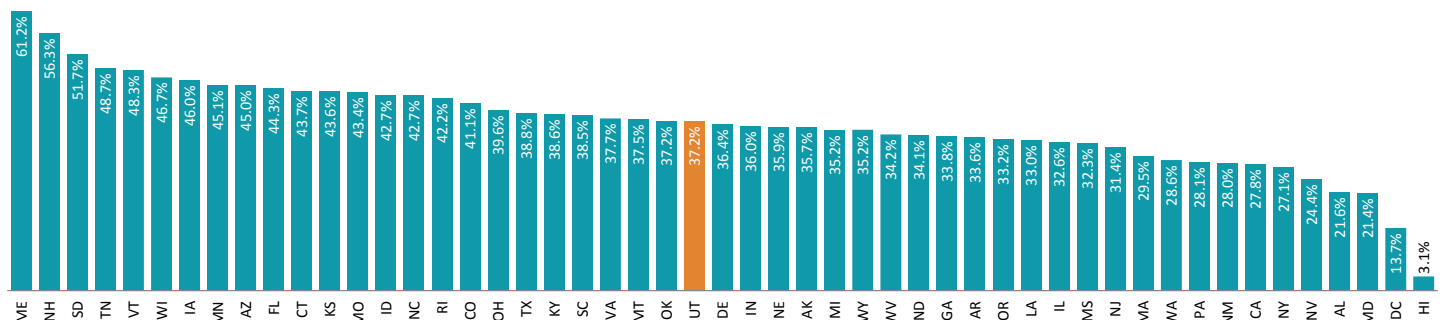
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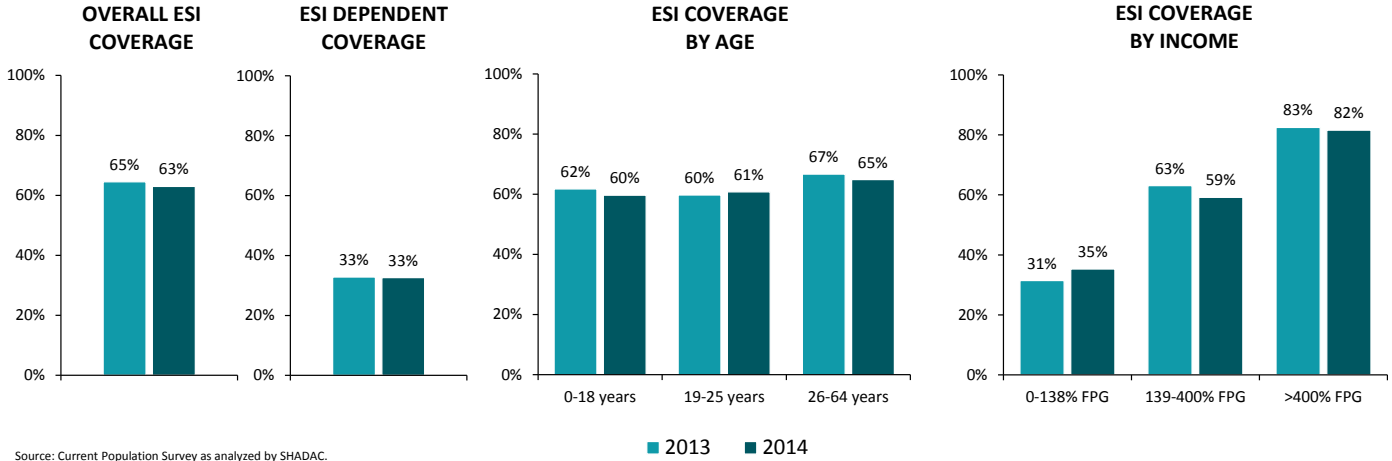
Data sources: CPS Data Series developed from the U.S. Census Bureau Current Population Survey Annual Social and Economic Supplement, 2013-2014. Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component 2010-2014.

EXPLORING STATE VARIATION: PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2014 †

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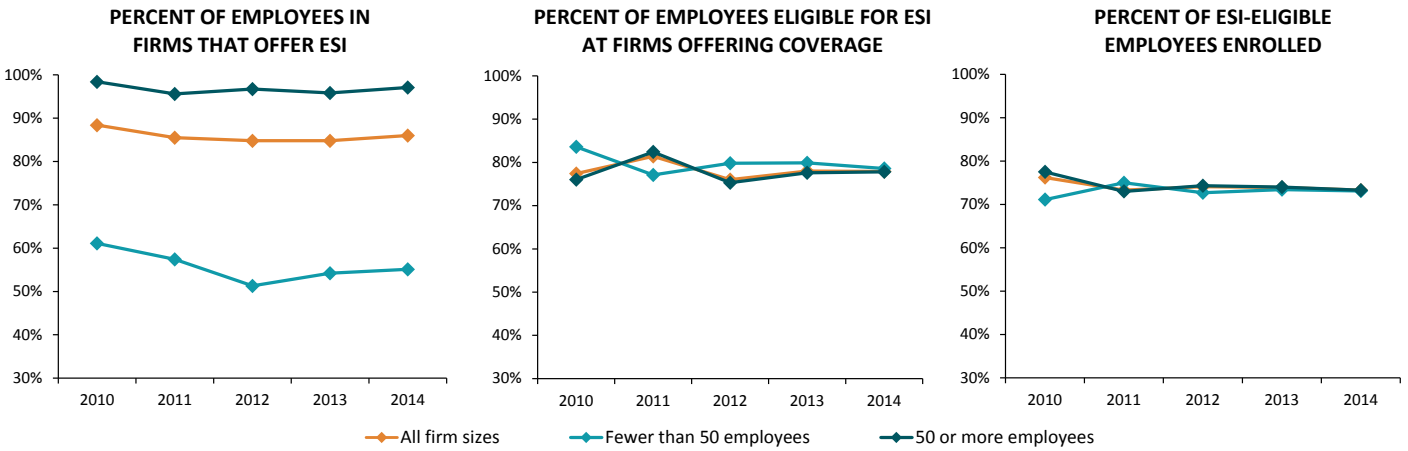


ESI BEFORE AND AFTER THE ACA, 2013 TO 2014 (PEOPLE AGED 0-64 YEARS)



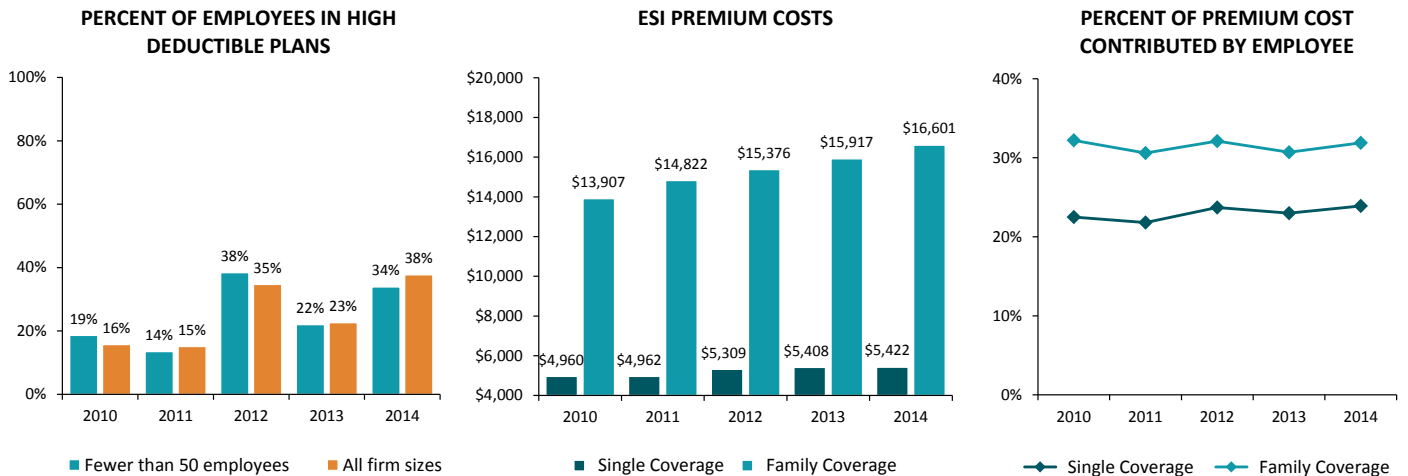
Source: Current Population Survey as analyzed by SHADAC.

TRENDS IN EMPLOYEE ACCESS TO ESI 2010 TO 2014 †



Source: Medical Expenditure Panel Survey / Insurance Component as analyzed by SHADAC.

TRENDS IN ESI COSTS, 2010 TO 2014 †



Source: Medical Expenditure Panel Survey / Insurance Component as analyzed by SHADAC.

VIRGINIA

ESI BEFORE AND AFTER THE ACA, 2013 TO 2014 (PEOPLE AGED 0-64)

	2010	2011	2012	2013	2014	Test
ESI Coverage						
Percent of population with ESI policyholder coverage				31.7%	30.3%	
Percent of population with ESI dependent coverage				32.8%	32.6%	
Percent of population with ESI coverage				64.5%	63.0%	
Trends in ESI Coverage by Age						
Percent aged 0-18 with ESI coverage				61.8%	59.7%	
Percent aged 19-25 with ESI coverage				59.8%	60.8%	
Percent aged 26-64 with ESI coverage				66.7%	64.9%	
Trends in ESI Coverage by Income						
Percent of low-income population (0-138% FPG) with ESI coverage				31.4%	35.3%	
Percent of middle-income population (139-400% FPG) with ESI coverage				63.1%	59.2%	
Percent of high-income population (>400% FPG) with ESI coverage				82.5%	81.6%	

Because of the redesign of the health insurance questions in the CPS in 2013 (and the consequent break in series), estimates from 2010 to 2012 are suppressed.

TRENDS IN ESI OFFER, 2010 TO 2014 †

Percent of Employers Offering ESI						
Fewer than 50 employees	40.0%	37.8%	32.4%	36.6%	35.8%	
50 or more employees	97.2%	97.2%	96.1%	97.0%	97.3%	
All firm sizes	56.7%	55.1%	48.7%	53.6%	53.4%	

TRENDS IN EMPLOYEE ACCESS TO ESI, 2010 TO 2014 †

Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	61.1%	57.4%	51.3%	54.2%	55.1%	
50 or more employees	98.4%	95.6%	96.7%	95.8%	97.1%	
All firm sizes	88.4%	85.5%	84.8%	84.8%	86.0%	

Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	83.6%	77.1%	79.8%	79.9%	78.6%	
50 or more employees	76.0%	82.4%	75.3%	77.6%	77.8%	
All firm sizes	77.4%	81.4%	76.0%	78.0%	77.9%	

Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	71.1%	75.0%	72.7%	73.4%	73.1%	
50 or more employees	77.5%	73.0%	74.3%	74.0%	73.3%	
All firm sizes	76.2%	73.3%	74.1%	73.9%	73.3%	

TRENDS IN ESI COSTS, 2010 TO 2014 †

Percent of Employees in High-Deductible Plans						
Fewer than 50 employees	18.6%	13.5%	38.4%	22.0%	33.9%	
All firm sizes	15.7%	15.1%	34.7%	22.6%	37.7%	*

Single Coverage						
Average annual premium	\$4,960	\$4,962	\$5,309	\$5,408	\$5,422	
Average employee share	22.5%	21.8%	23.7%	23.0%	23.9%	

Family Coverage						
Average annual premium	\$13,907	\$14,822	\$15,376	\$15,917	\$16,601	
Average employee share	32.2%	30.6%	32.1%	30.7%	31.9%	

* Significant difference between 2013 and 2014 estimates at the 95% confidence level.

† All references are to private sector employers and employees.

Note: FPG refers to federal poverty guidelines established by the U.S. Department of Health and Human Services.

For a family of four, the federal poverty guideline corresponded to annual income of \$22,050 in 2010 and \$23,850 in 2014.

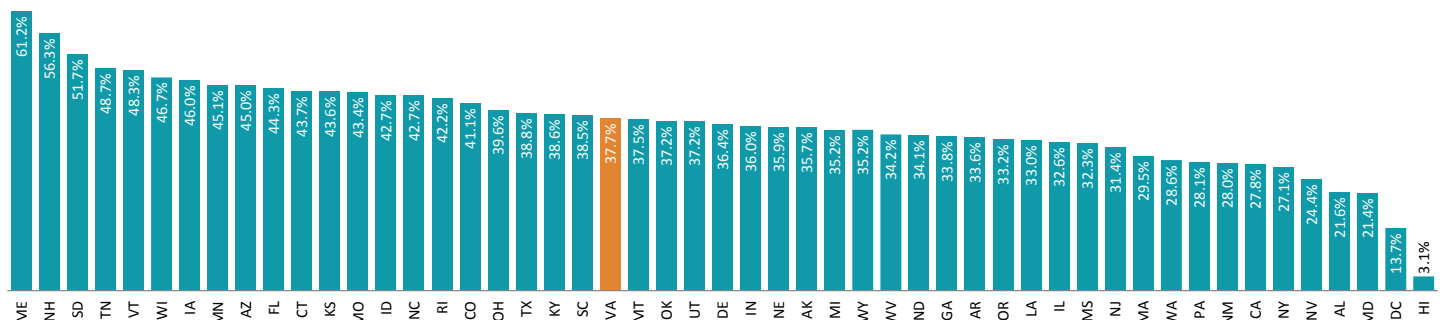
NA--Not available due to insufficient sample size.

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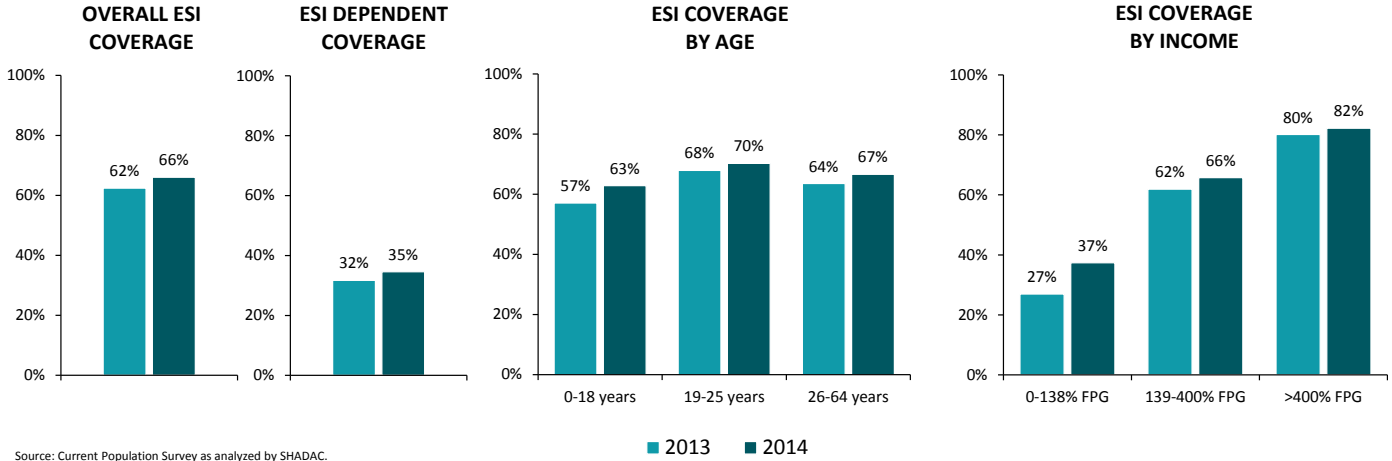
Data sources: CPS Data Series developed from the U.S. Census Bureau Current Population Survey Annual Social and Economic Supplement, 2013-2014. Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component 2010-2014.

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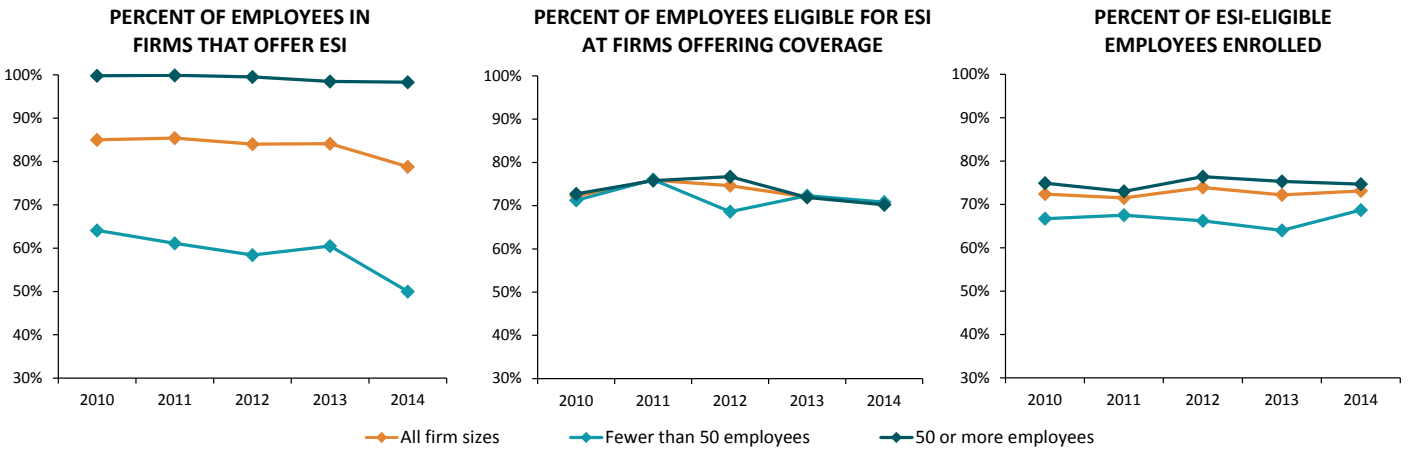


ESI BEFORE AND AFTER THE ACA, 2013 TO 2014 (PEOPLE AGED 0-64 YEARS)



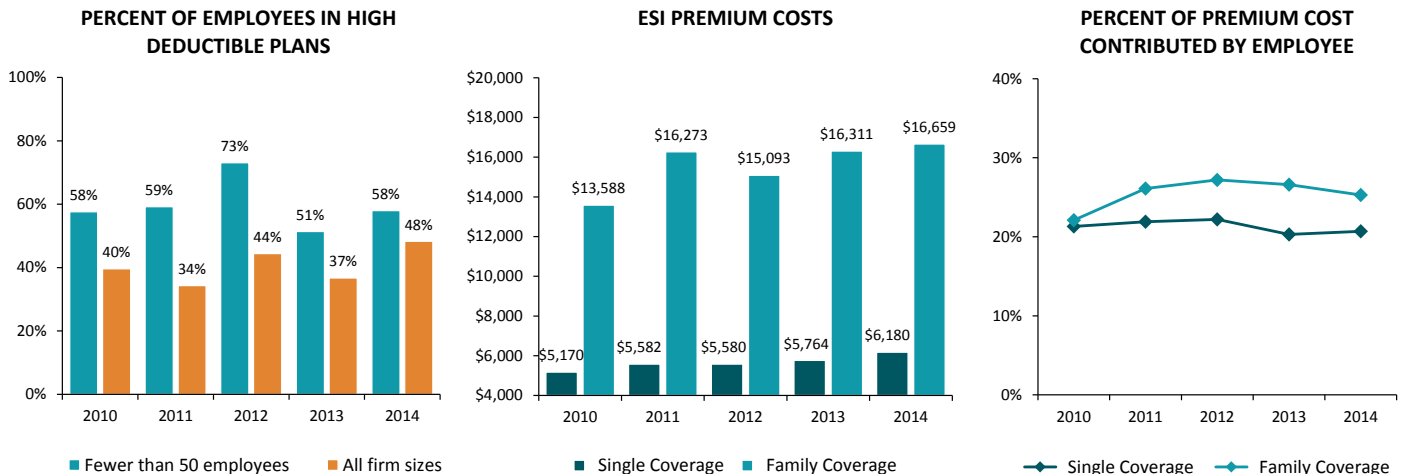
Source: Current Population Survey as analyzed by SHADAC.

TRENDS IN EMPLOYEE ACCESS TO ESI 2010 TO 2014 †



Source: Medical Expenditure Panel Survey / Insurance Component as analyzed by SHADAC.

TRENDS IN ESI COSTS, 2010 TO 2014 †



Source: Medical Expenditure Panel Survey / Insurance Component as analyzed by SHADAC.

VERMONT

ESI BEFORE AND AFTER THE ACA, 2013 TO 2014 (PEOPLE AGED 0-64)

	2010	2011	2012	2013	2014	Test
ESI Coverage						
Percent of population with ESI policyholder coverage				30.7%	31.5%	
Percent of population with ESI dependent coverage				31.7%	34.6%	
Percent of population with ESI coverage				62.4%	66.0%	
Trends in ESI Coverage by Age						
Percent aged 0-18 with ESI coverage				57.0%	62.9%	
Percent aged 19-25 with ESI coverage				67.9%	70.2%	
Percent aged 26-64 with ESI coverage				63.6%	66.6%	
Trends in ESI Coverage by Income						
Percent of low-income population (0-138% FPG) with ESI coverage				27.0%	37.4%	*
Percent of middle-income population (139-400% FPG) with ESI coverage				61.9%	65.7%	
Percent of high-income population (>400% FPG) with ESI coverage				80.1%	82.2%	

Because of the redesign of the health insurance questions in the CPS in 2013 (and the consequent break in series), estimates from 2010 to 2012 are suppressed.

TRENDS IN ESI OFFER, 2010 TO 2014 †

Percent of Employers Offering ESI						
Fewer than 50 employees	45.2%	41.2%	41.8%	43.5%	29.6%	*
50 or more employees	98.2%	98.9%	98.0%	98.5%	96.4%	
All firm sizes	55.6%	52.4%	50.8%	53.8%	42.0%	*

TRENDS IN EMPLOYEE ACCESS TO ESI, 2010 TO 2014 †

Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	64.1%	61.1%	58.4%	60.5%	50.0%	*
50 or more employees	99.8%	99.9%	99.5%	98.5%	98.3%	
All firm sizes	85.0%	85.4%	84.0%	84.1%	78.8%	*

Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	71.2%	76.0%	68.6%	72.3%	70.8%	
50 or more employees	72.7%	75.8%	76.7%	71.9%	70.2%	
All firm sizes	72.2%	75.9%	74.6%	72.0%	70.4%	

Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	66.7%	67.5%	66.2%	64.0%	68.7%	
50 or more employees	74.9%	73.0%	76.4%	75.3%	74.7%	
All firm sizes	72.4%	71.5%	73.9%	72.2%	73.1%	

TRENDS IN ESI COSTS, 2010 TO 2014 †

Percent of Employees in High-Deductible Plans						
Fewer than 50 employees	57.6%	59.2%	73.1%	51.4%	58.0%	
All firm sizes	39.6%	34.3%	44.4%	36.7%	48.3%	

Single Coverage						
Average annual premium	\$5,170	\$5,582	\$5,580	\$5,764	\$6,180	*
Average employee share	21.3%	21.9%	22.2%	20.3%	20.7%	

Family Coverage						
Average annual premium	\$13,588	\$16,273	\$15,093	\$16,311	\$16,659	
Average employee share	22.1%	26.1%	27.2%	26.6%	25.3%	

* Significant difference between 2013 and 2014 estimates at the 95% confidence level.

† All references are to private sector employers and employees.

Note: FPG refers to federal poverty guidelines established by the U.S. Department of Health and Human Services.

For a family of four, the federal poverty guideline corresponded to annual income of \$22,050 in 2010 and \$23,850 in 2014.

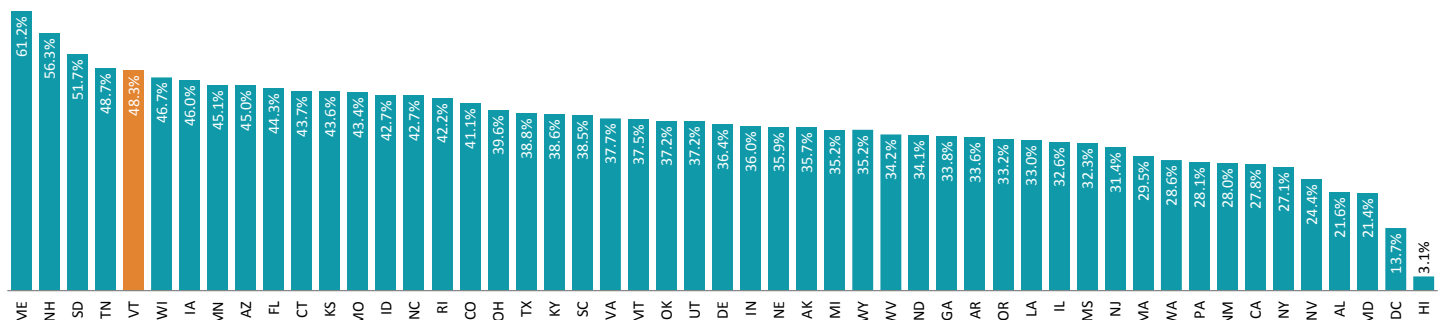
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Please see www.shadac.org/ESIReport2016 for information on definitions and methods.

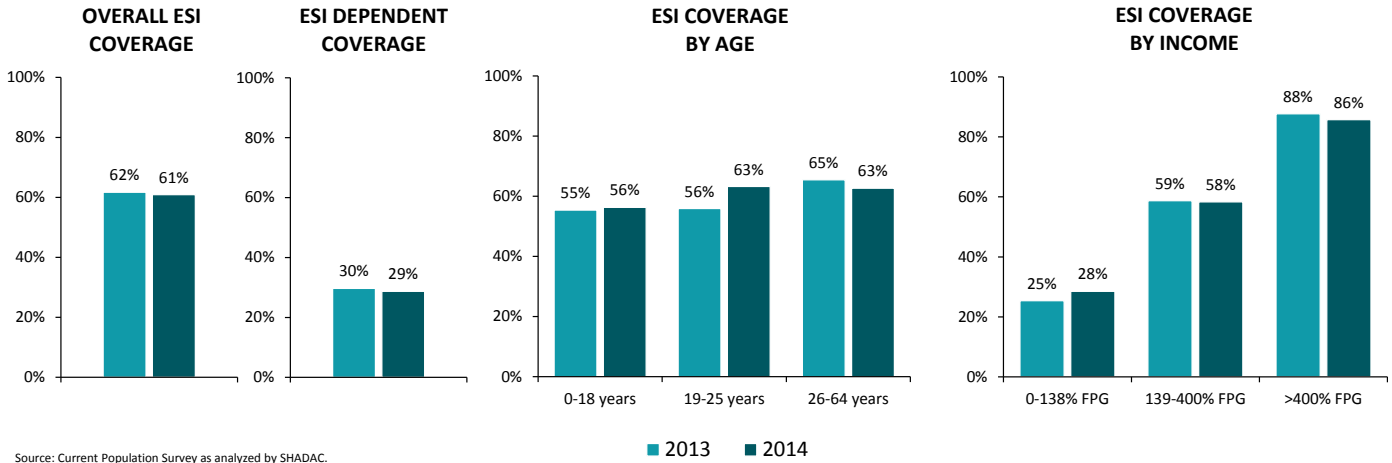
Data sources: CPS Data Series developed from the U.S. Census Bureau Current Population Survey Annual Social and Economic Supplement, 2013-2014. Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component 2010-2014.

EXPLORING STATE VARIATION: PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2014 †

To learn more about state variation across ESI indicators, access the 50-state comparison tables at www.shadac.org/ESIReport2016.

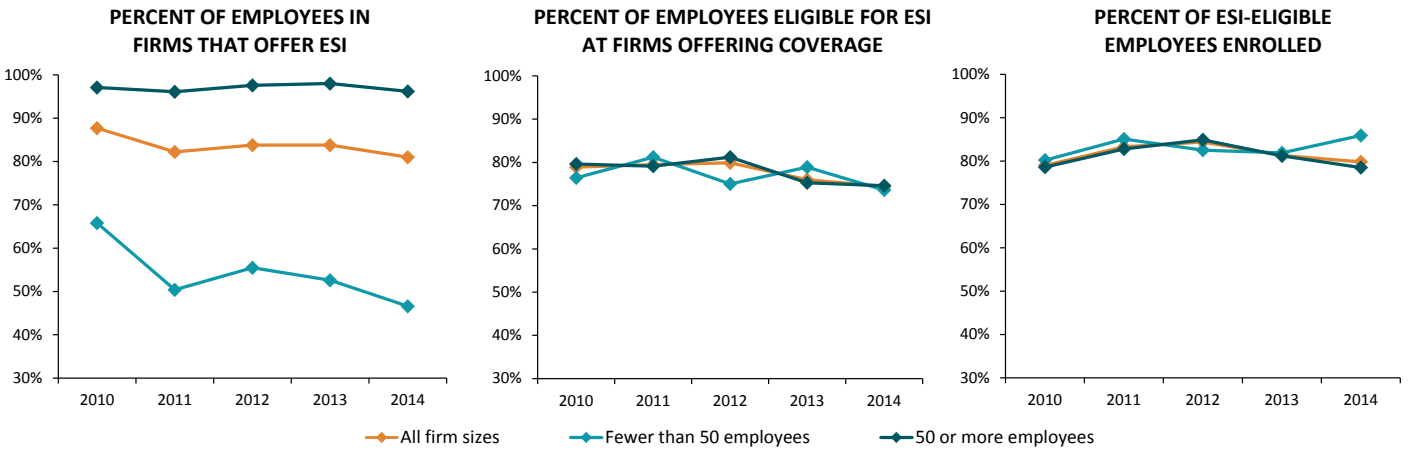


ESI BEFORE AND AFTER THE ACA, 2013 TO 2014 (PEOPLE AGED 0-64 YEARS)



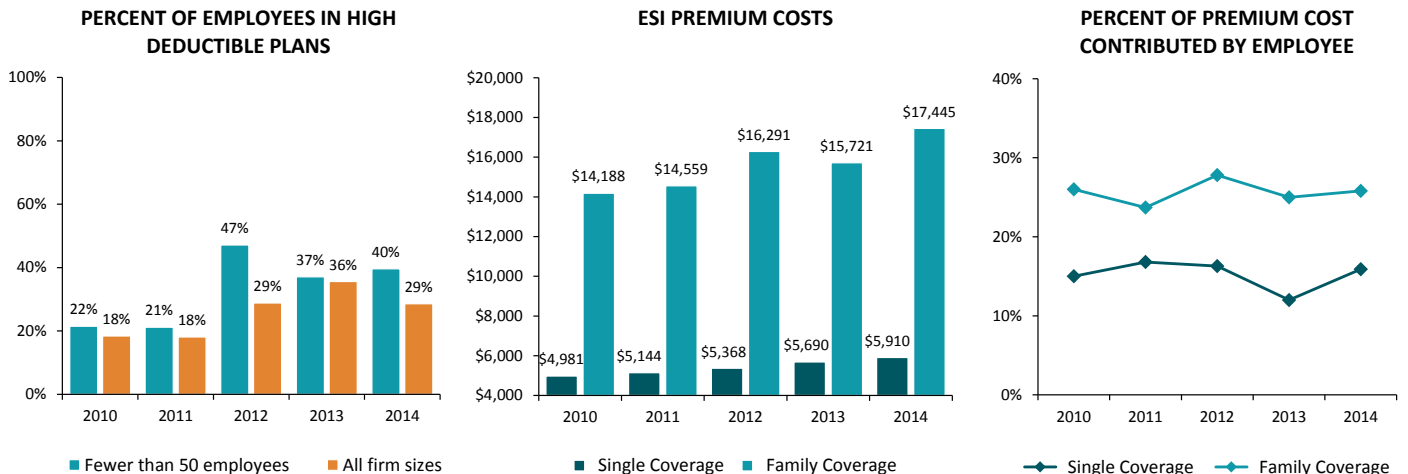
Source: Current Population Survey as analyzed by SHADAC.

TRENDS IN EMPLOYEE ACCESS TO ESI 2010 TO 2014 †



Source: Medical Expenditure Panel Survey / Insurance Component as analyzed by SHADAC.

TRENDS IN ESI COSTS, 2010 TO 2014 †



Source: Medical Expenditure Panel Survey / Insurance Component as analyzed by SHADAC.

WASHINGTON

ESI BEFORE AND AFTER THE ACA, 2013 TO 2014 (PEOPLE AGED 0-64)

	2010	2011	2012	2013	2014	Test
ESI Coverage						
Percent of population with ESI policyholder coverage				32.0%	32.2%	
Percent of population with ESI dependent coverage				29.7%	28.7%	
Percent of population with ESI coverage				61.7%	60.9%	
Trends in ESI Coverage by Age						
Percent aged 0-18 with ESI coverage				55.4%	56.3%	
Percent aged 19-25 with ESI coverage				55.9%	63.2%	
Percent aged 26-64 with ESI coverage				65.4%	62.6%	
Trends in ESI Coverage by Income						
Percent of low-income population (0-138% FPG) with ESI coverage				25.4%	28.5%	
Percent of middle-income population (139-400% FPG) with ESI coverage				58.7%	58.3%	
Percent of high-income population (>400% FPG) with ESI coverage				87.7%	85.7%	

Because of the redesign of the health insurance questions in the CPS in 2013 (and the consequent break in series), estimates from 2010 to 2012 are suppressed.

TRENDS IN ESI OFFER, 2010 TO 2014 †

Percent of Employers Offering ESI						
Fewer than 50 employees	42.1%	32.4%	36.1%	33.8%	31.9%	
50 or more employees	98.3%	94.4%	97.5%	94.4%	94.1%	
All firm sizes	55.2%	46.9%	49.3%	47.1%	45.7%	

TRENDS IN EMPLOYEE ACCESS TO ESI, 2010 TO 2014 †

Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	65.8%	50.4%	55.5%	52.6%	46.6%	
50 or more employees	97.1%	96.1%	97.6%	98.0%	96.2%	
All firm sizes	87.7%	82.2%	83.8%	83.8%	81.0%	

Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	76.4%	81.2%	75.0%	78.9%	73.6%	
50 or more employees	79.6%	79.1%	81.2%	75.3%	74.6%	
All firm sizes	78.9%	79.5%	79.9%	76.0%	74.4%	

Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	80.2%	85.1%	82.5%	81.9%	85.9%	
50 or more employees	78.6%	82.8%	84.9%	81.2%	78.5%	
All firm sizes	79.0%	83.3%	84.4%	81.3%	79.8%	

TRENDS IN ESI COSTS, 2010 TO 2014 †

Percent of Employees in High-Deductible Plans						
Fewer than 50 employees	21.5%	21.2%	47.1%	37.1%	39.6%	
All firm sizes	18.4%	18.1%	28.8%	35.6%	28.6%	

Single Coverage						
Average annual premium	\$4,981	\$5,144	\$5,368	\$5,690	\$5,910	
Average employee share	15.0%	16.8%	16.3%	12.0%	15.9%	

Family Coverage						
Average annual premium	\$14,188	\$14,559	\$16,291	\$15,721	\$17,445	*
Average employee share	26.0%	23.7%	27.8%	25.0%	25.8%	

* Significant difference between 2013 and 2014 estimates at the 95% confidence level.

† All references are to private sector employers and employees.

Note: FPG refers to federal poverty guidelines established by the U.S. Department of Health and Human Services.

For a family of four, the federal poverty guideline corresponded to annual income of \$22,050 in 2010 and \$23,850 in 2014.

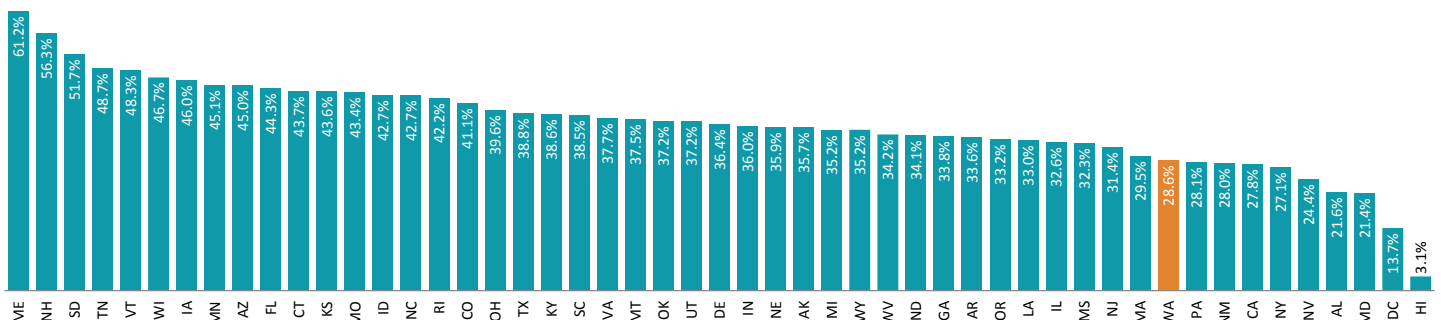
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Please see www.shadac.org/ESIReport2016 for information on definitions and methods.

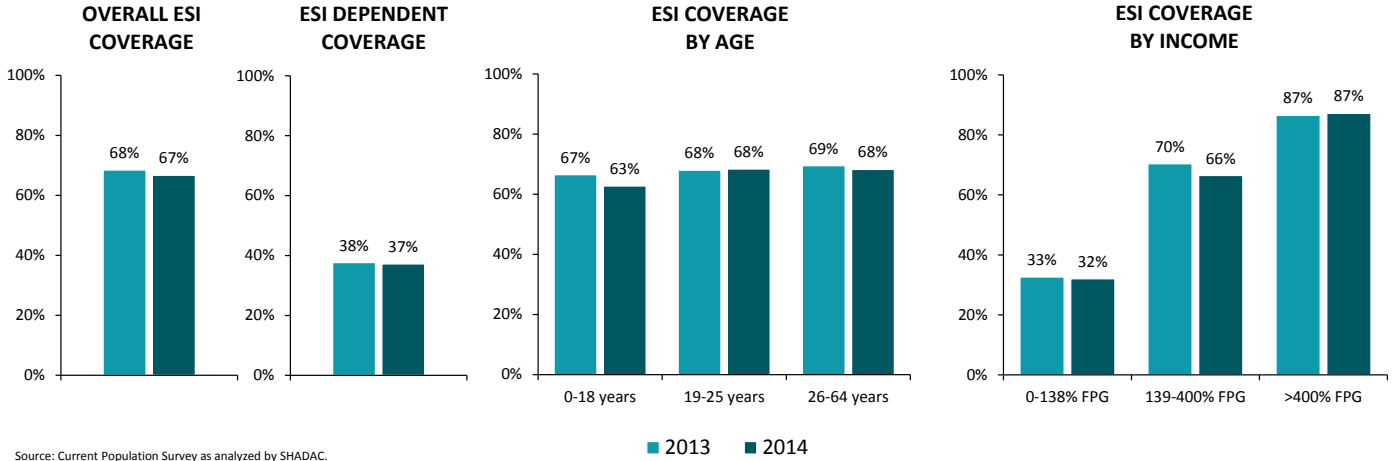
Data sources: CPS Data Series developed from the U.S. Census Bureau Current Population Survey Annual Social and Economic Supplement, 2013-2014. Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component 2010-2014.

EXPLORING STATE VARIATION: PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2014 †

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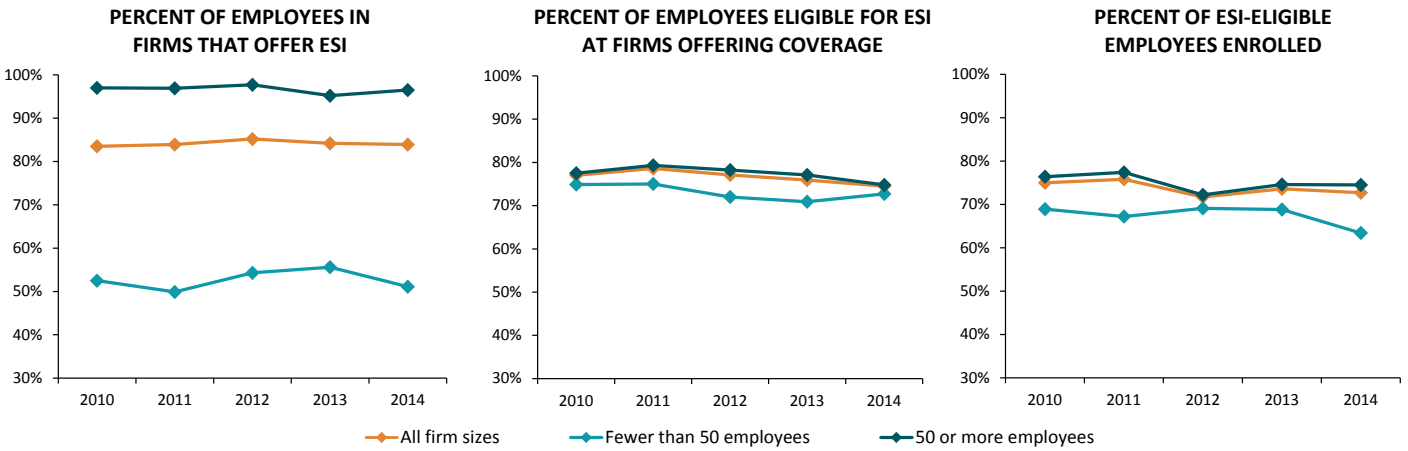


ESI BEFORE AND AFTER THE ACA, 2013 TO 2014 (PEOPLE AGED 0-64 YEARS)



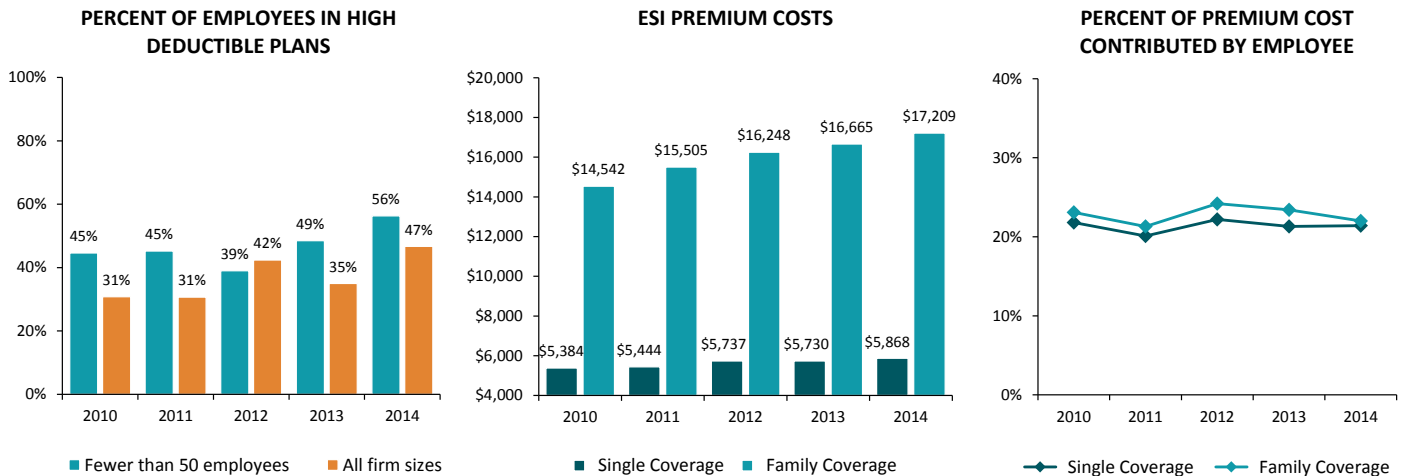
Source: Current Population Survey as analyzed by SHADAC.

TRENDS IN EMPLOYEE ACCESS TO ESI 2010 TO 2014 †



Source: Medical Expenditure Panel Survey / Insurance Component as analyzed by SHADAC.

TRENDS IN ESI COSTS, 2010 TO 2014 †



Source: Medical Expenditure Panel Survey / Insurance Component as analyzed by SHADAC.

WISCONSIN

ESI BEFORE AND AFTER THE ACA, 2013 TO 2014 (PEOPLE AGED 0-64)

	2010	2011	2012	2013	2014	Test
ESI Coverage						
Percent of population with ESI policyholder coverage				30.8%	29.5%	
Percent of population with ESI dependent coverage				37.7%	37.2%	
Percent of population with ESI coverage				68.4%	66.7%	
Trends in ESI Coverage by Age						
Percent aged 0-18 with ESI coverage				66.5%	62.7%	
Percent aged 19-25 with ESI coverage				68.0%	68.4%	
Percent aged 26-64 with ESI coverage				69.5%	68.2%	
Trends in ESI Coverage by Income						
Percent of low-income population (0-138% FPG) with ESI coverage				32.6%	32.0%	
Percent of middle-income population (139-400% FPG) with ESI coverage				70.4%	66.5%	
Percent of high-income population (>400% FPG) with ESI coverage				86.5%	87.2%	

Because of the redesign of the health insurance questions in the CPS in 2013 (and the consequent break in series), estimates from 2010 to 2012 are suppressed.

TRENDS IN ESI OFFER, 2010 TO 2014 †

Percent of Employers Offering ESI						
Fewer than 50 employees	34.5%	32.5%	33.5%	31.2%	32.5%	
50 or more employees	95.7%	96.7%	97.1%	95.9%	93.9%	
All firm sizes	49.2%	49.3%	49.6%	49.1%	47.5%	

TRENDS IN EMPLOYEE ACCESS TO ESI, 2010 TO 2014 †

Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	52.5%	49.9%	54.3%	55.6%	51.1%	
50 or more employees	97.0%	96.9%	97.7%	95.2%	96.5%	
All firm sizes	83.5%	83.9%	85.2%	84.2%	83.9%	

Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	74.9%	75.0%	72.0%	70.9%	72.7%	
50 or more employees	77.5%	79.3%	78.2%	77.1%	74.8%	
All firm sizes	77.0%	78.6%	77.1%	75.9%	74.5%	

Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	68.9%	67.2%	69.1%	68.8%	63.4%	
50 or more employees	76.4%	77.4%	72.2%	74.6%	74.5%	
All firm sizes	75.0%	75.8%	71.7%	73.6%	72.7%	

TRENDS IN ESI COSTS, 2010 TO 2014 †

Percent of Employees in High-Deductible Plans						
Fewer than 50 employees	44.6%	45.2%	39.0%	48.5%	56.3%	
All firm sizes	30.8%	30.7%	42.4%	35.0%	46.7%	

Single Coverage						
Average annual premium	\$5,384	\$5,444	\$5,737	\$5,730	\$5,868	
Average employee share	21.8%	20.1%	22.2%	21.3%	21.4%	

Family Coverage						
Average annual premium	\$14,542	\$15,505	\$16,248	\$16,665	\$17,209	
Average employee share	23.1%	21.3%	24.2%	23.4%	22.0%	

* Significant difference between 2013 and 2014 estimates at the 95% confidence level.

† All references are to private sector employers and employees.

Note: FPG refers to federal poverty guidelines established by the U.S. Department of Health and Human Services.

For a family of four, the federal poverty guideline corresponded to annual income of \$22,050 in 2010 and \$23,850 in 2014.

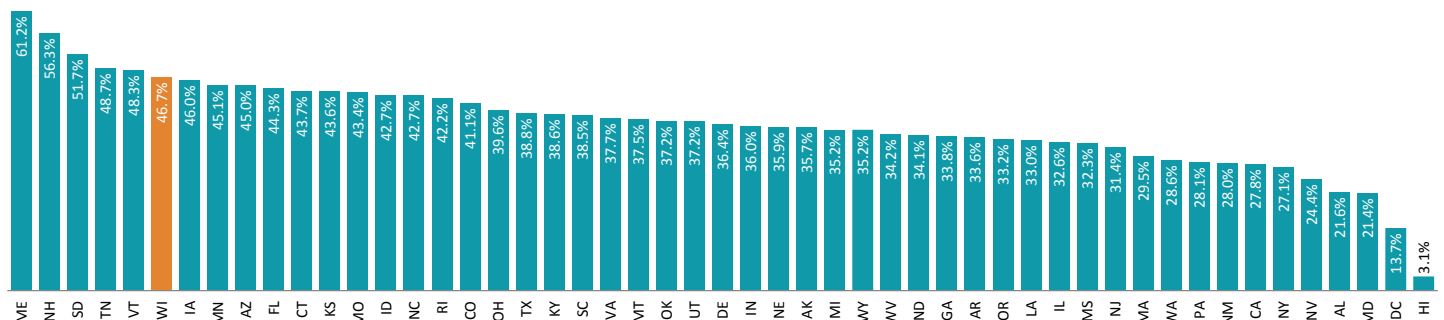
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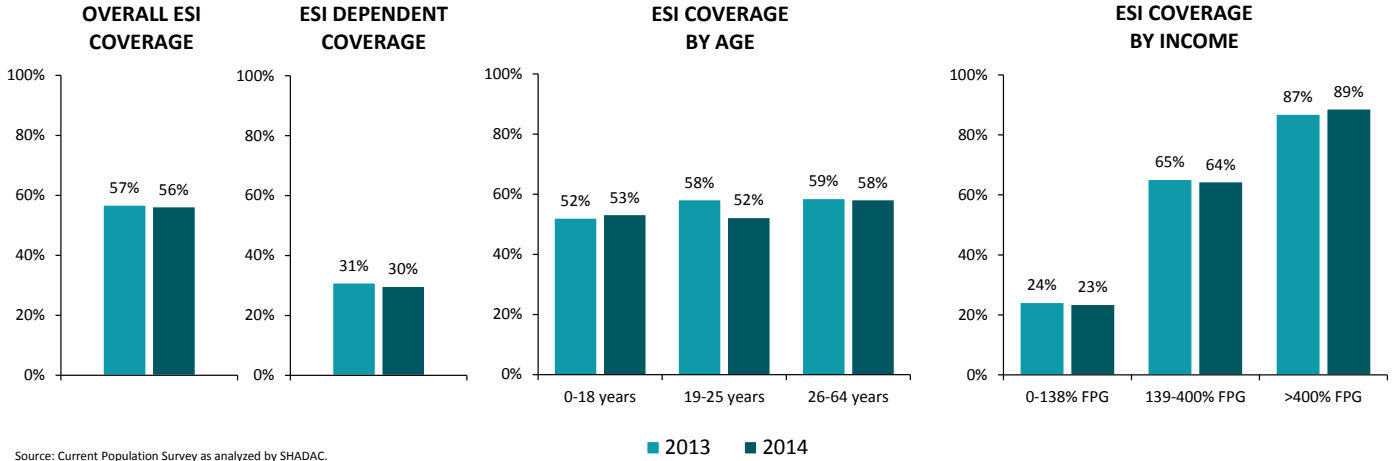
Data sources: CPS Data Series developed from the U.S. Census Bureau Current Population Survey Annual Social and Economic Supplement, 2013-2014. Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component 2010-2014.

EXPLORING STATE VARIATION: PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2014 †

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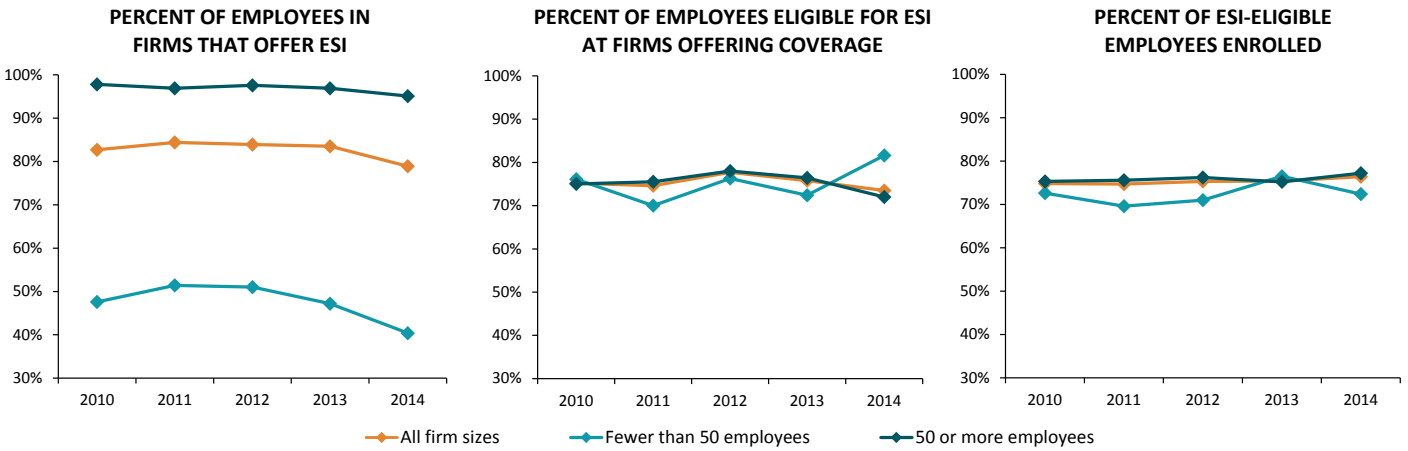


ESI BEFORE AND AFTER THE ACA, 2013 TO 2014 (PEOPLE AGED 0-64 YEARS)



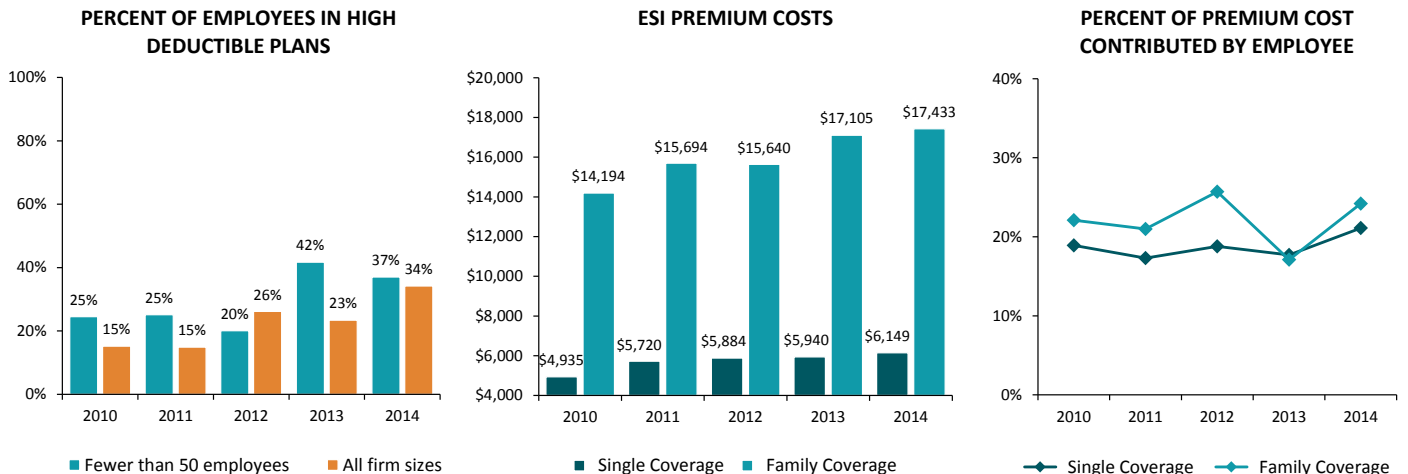
Source: Current Population Survey as analyzed by SHADAC.

TRENDS IN EMPLOYEE ACCESS TO ESI 2010 TO 2014 †



Source: Medical Expenditure Panel Survey / Insurance Component as analyzed by SHADAC.

TRENDS IN ESI COSTS, 2010 TO 2014 †



Source: Medical Expenditure Panel Survey / Insurance Component as analyzed by SHADAC.

WEST VIRGINIA

ESI BEFORE AND AFTER THE ACA, 2013 TO 2014 (PEOPLE AGED 0-64)

	2010	2011	2012	2013	2014	Test
ESI Coverage						
Percent of population with ESI policyholder coverage				25.9%	26.5%	
Percent of population with ESI dependent coverage				30.8%	29.7%	
Percent of population with ESI coverage				56.8%	56.2%	
Trends in ESI Coverage by Age						
Percent aged 0-18 with ESI coverage				52.1%	53.2%	
Percent aged 19-25 with ESI coverage				58.2%	52.3%	
Percent aged 26-64 with ESI coverage				58.6%	58.2%	
Trends in ESI Coverage by Income						
Percent of low-income population (0-138% FPG) with ESI coverage				24.2%	23.5%	
Percent of middle-income population (139-400% FPG) with ESI coverage				65.2%	64.4%	
Percent of high-income population (>400% FPG) with ESI coverage				86.9%	88.7%	

Because of the redesign of the health insurance questions in the CPS in 2013 (and the consequent break in series), estimates from 2010 to 2012 are suppressed.

TRENDS IN ESI OFFER, 2010 TO 2014 †

Percent of Employers Offering ESI						
Fewer than 50 employees	32.4%	33.1%	32.2%	37.5%	30.2%	
50 or more employees	96.4%	94.8%	94.4%	93.6%	96.0%	
All firm sizes	52.2%	52.0%	50.0%	54.7%	50.2%	

TRENDS IN EMPLOYEE ACCESS TO ESI, 2010 TO 2014 †

Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	47.6%	51.4%	51.0%	47.2%	40.4%	
50 or more employees	97.8%	96.9%	97.6%	96.9%	95.1%	
All firm sizes	82.7%	84.4%	83.9%	83.5%	78.9%	

Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	76.1%	70.0%	76.3%	72.4%	81.6%	
50 or more employees	75.0%	75.5%	78.0%	76.4%	72.0%	
All firm sizes	75.2%	74.6%	77.7%	75.8%	73.5%	

Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	72.6%	69.6%	71.0%	76.5%	72.4%	
50 or more employees	75.3%	75.6%	76.2%	75.2%	77.2%	
All firm sizes	74.8%	74.7%	75.3%	75.4%	76.4%	

TRENDS IN ESI COSTS, 2010 TO 2014 †

Percent of Employees in High-Deductible Plans						
Fewer than 50 employees	24.5%	25.1%	20.1%	41.7%	37.0%	
All firm sizes	15.2%	14.9%	26.2%	23.4%	34.2%	*

Single Coverage						
Average annual premium	\$4,935	\$5,720	\$5,884	\$5,940	\$6,149	
Average employee share	18.9%	17.3%	18.8%	17.7%	21.1%	*

Family Coverage						
Average annual premium	\$14,194	\$15,694	\$15,640	\$17,105	\$17,433	
Average employee share	22.1%	21.0%	25.7%	17.1%	24.2%	*

* Significant difference between 2013 and 2014 estimates at the 95% confidence level.

† All references are to private sector employers and employees.

Note: FPG refers to federal poverty guidelines established by the U.S. Department of Health and Human Services.

For a family of four, the federal poverty guideline corresponded to annual income of \$22,050 in 2010 and \$23,850 in 2014.

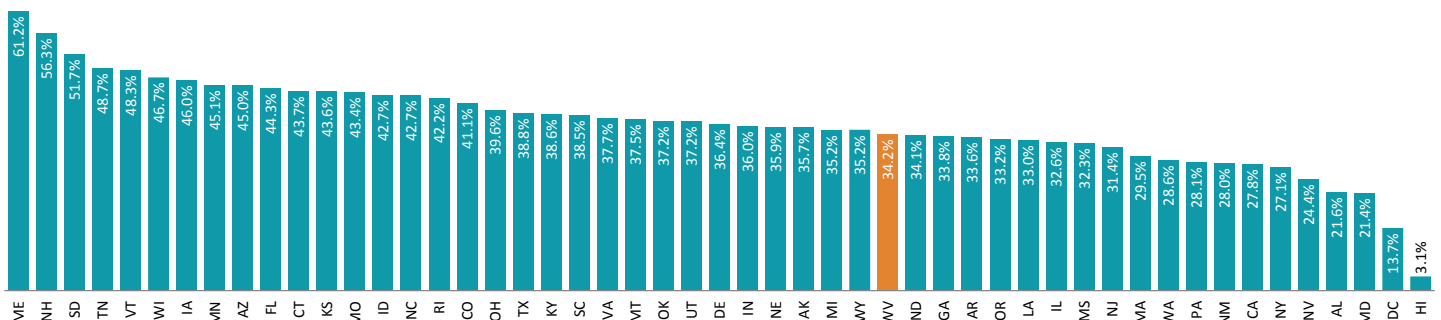
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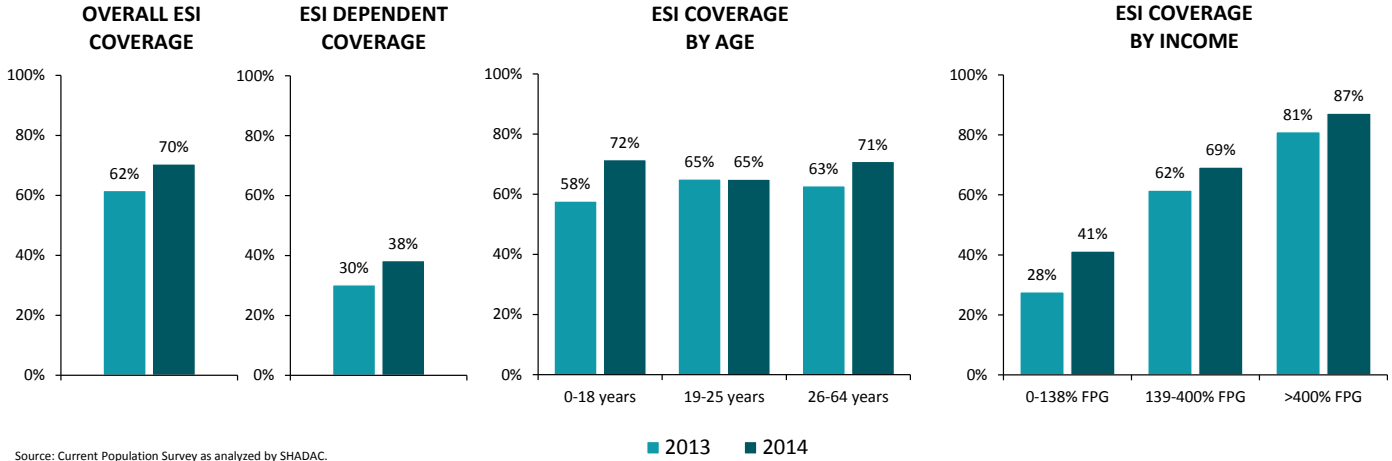
Data sources: CPS Data Series developed from the U.S. Census Bureau Current Population Survey Annual Social and Economic Supplement, 2013-2014. Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component 2010-2014.

EXPLORING STATE VARIATION: PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2014 †

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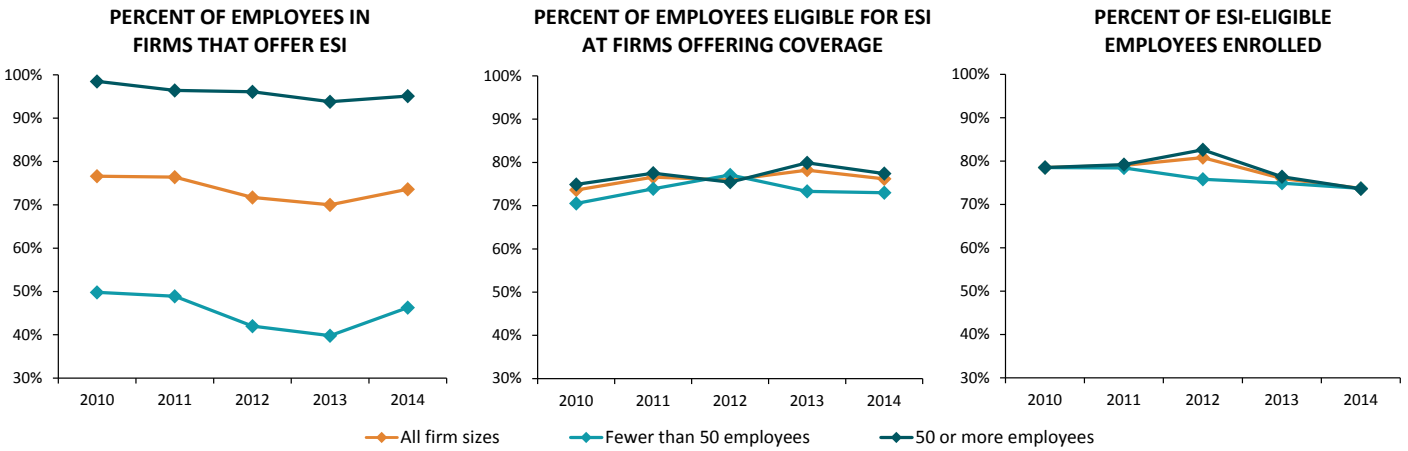


ESI BEFORE AND AFTER THE ACA, 2013 TO 2014 (PEOPLE AGED 0-64 YEARS)



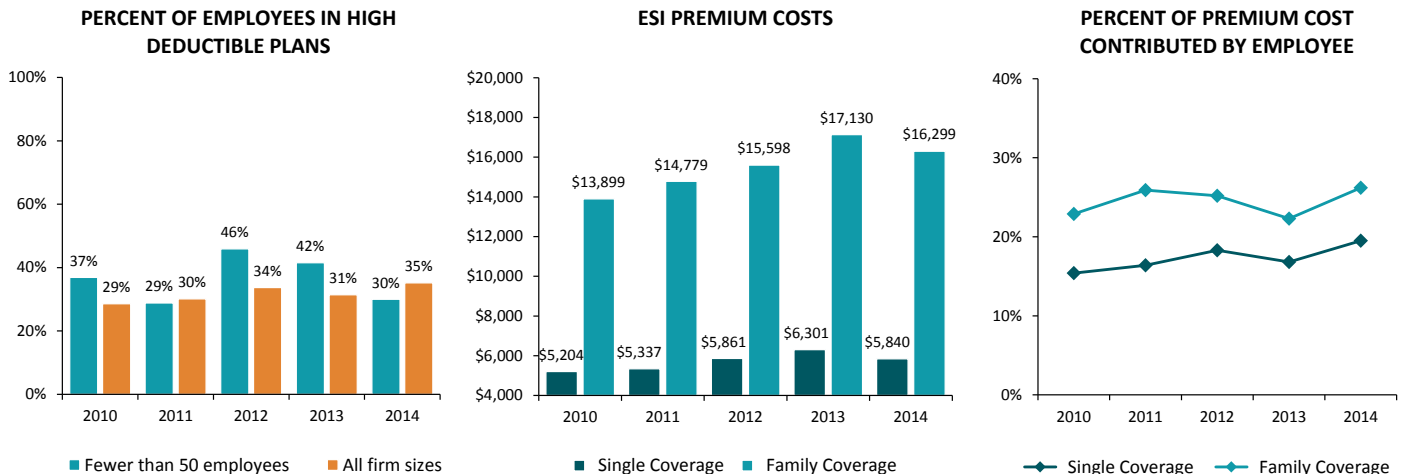
Source: Current Population Survey as analyzed by SHADAC.

TRENDS IN EMPLOYEE ACCESS TO ESI 2010 TO 2014 †



Source: Medical Expenditure Panel Survey / Insurance Component as analyzed by SHADAC.

TRENDS IN ESI COSTS, 2010 TO 2014 †



Source: Medical Expenditure Panel Survey / Insurance Component as analyzed by SHADAC.

WYOMING

ESI BEFORE AND AFTER THE ACA, 2013 TO 2014 (PEOPLE AGED 0-64)

	2010	2011	2012	2013	2014	Test
ESI Coverage						
Percent of population with ESI policyholder coverage				31.4%	32.2%	
Percent of population with ESI dependent coverage				30.2%	38.3%	*
Percent of population with ESI coverage				61.6%	70.5%	*
Trends in ESI Coverage by Age						
Percent aged 0-18 with ESI coverage				57.7%	71.5%	*
Percent aged 19-25 with ESI coverage				65.1%	65.0%	
Percent aged 26-64 with ESI coverage				62.8%	70.9%	*
Trends in ESI Coverage by Income						
Percent of low-income population (0-138% FPG) with ESI coverage				27.6%	41.3%	*
Percent of middle-income population (139-400% FPG) with ESI coverage				61.6%	69.2%	*
Percent of high-income population (>400% FPG) with ESI coverage				81.1%	87.3%	*

Because of the redesign of the health insurance questions in the CPS in 2013 (and the consequent break in series), estimates from 2010 to 2012 are suppressed.

TRENDS IN ESI OFFER, 2010 TO 2014 †

Percent of Employers Offering ESI						
Fewer than 50 employees	28.6%	29.8%	27.8%	28.5%	27.2%	
50 or more employees	97.3%	96.3%	92.5%	90.8%	93.6%	
All firm sizes	42.4%	42.8%	41.2%	40.2%	40.2%	

TRENDS IN EMPLOYEE ACCESS TO ESI, 2010 TO 2014 †

Percent of Employees in Firms that Offer ESI						
Fewer than 50 employees	49.8%	48.9%	42.0%	39.8%	46.3%	
50 or more employees	98.5%	96.4%	96.1%	93.8%	95.1%	
All firm sizes	76.6%	76.4%	71.7%	70.0%	73.6%	

Percent of Employees Eligible for ESI at Firms Offering Coverage						
Fewer than 50 employees	70.5%	73.9%	77.1%	73.3%	73.0%	
50 or more employees	74.9%	77.5%	75.4%	79.9%	77.4%	
All firm sizes	73.6%	76.6%	75.9%	78.2%	76.2%	

Percent of ESI-Eligible Employees Enrolled						
Fewer than 50 employees	78.5%	78.4%	75.8%	74.9%	73.7%	
50 or more employees	78.5%	79.2%	82.6%	76.4%	73.6%	
All firm sizes	78.5%	79.0%	80.8%	76.0%	73.7%	

TRENDS IN ESI COSTS, 2010 TO 2014 †

Percent of Employees in High-Deductible Plans						
Fewer than 50 employees	36.9%	28.8%	45.9%	41.5%	30.0%	
All firm sizes	28.6%	30.1%	33.7%	31.4%	35.2%	

Single Coverage						
Average annual premium	\$5,204	\$5,337	\$5,861	\$6,301	\$5,840	
Average employee share	15.4%	16.4%	18.3%	16.8%	19.5%	

Family Coverage						
Average annual premium	\$13,899	\$14,779	\$15,598	\$17,130	\$16,299	
Average employee share	22.9%	25.9%	25.2%	22.3%	26.2%	

* Significant difference between 2013 and 2014 estimates at the 95% confidence level.

† All references are to private sector employers and employees.

Note: FPG refers to federal poverty guidelines established by the U.S. Department of Health and Human Services.

For a family of four, the federal poverty guideline corresponded to annual income of \$22,050 in 2010 and \$23,850 in 2014.

NA--Not available due to insufficient sample size.

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