

STATE-LEVEL TRENDS IN EMPLOYER- SPONSORED HEALTH INSURANCE

AUGUST 2016



STATE HEALTH ACCESS DATA ASSISTANCE CENTER

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BACKGROUND

Prior to the full implementation of the Affordable Care Act (ACA), some models predicted that employer-sponsored insurance (ESI) coverage would decrease modestly under the law, (CBO, 2012), while others predicted large reductions in ESI (Holz-Eakin, 2011; Singhal et al., 2011).

ESI COVERAGE AND EMPLOYEE ACCESS

SHADAC's annual analysis of trends in ESI coverage found that:

- ESI coverage overall among policy holders and dependents did not change significantly at the national level from 2013 to 2014.
- ESI coverage for some subgroups--including young adults aged 19 to 25 and individuals with income at or below 138 percent of the Federal Poverty Guidelines (FPG)--increased between 2013 and 2014.
- Among firms in the private sector, decreased employee access to ESI (driven by declines in offer and eligibility) was offset by an increase in ESI take-up among eligible workers who were offered coverage.

SUMMARY

At a state level, there is substantial variation in ESI prevalence overall and among subgroups, as well as variation in ESI access, take-up, and costs. Because of this inter-state variation, trends in ESI should be monitored and evaluated both nationally and at the state level.

INTRODUCTION

Most Americans aged 0 to 64 who have health insurance coverage obtain it through their own or a family member's employer. This report provides an early look at key national and state-level indicators of employer-sponsored insurance (ESI) before and after full implementation of the coverage provisions of the Affordable Care Act (ACA). We examined national and state-level changes in ESI both overall and along several dimensions: by age, family income, policyholder vs. dependent status, employer characteristics, employee access, premium costs, and deductible levels.

THIS CHARTBOOK HAS FOUR SECTIONS:

- **Section 1** describes ESI coverage nationally and at the state level and examines changes between 2013 and 2014 for individuals aged 0 to 64.
- **Section 2** describes ESI offer rates by firm size nationally and at the state level and presents trends between 2010 and 2014.
- **Section 3** describes employee access to coverage nationally and at the state level and presents trends between 2010 and 2014.
- **Section 4** describes costs nationally and at the state level and presents trends between 2010 and 2014.

THIS CHARTBOOK HAS COMPANION DOCUMENTS THAT INCLUDE:

- Two-page fact sheets for each of the 50 states presenting state-level trends in ESI from 2010 to 2014.
- A two-page fact sheet for the U.S. presenting trends in ESI from 2010 to 2014.
- A set of 50-state tables highlighting ESI changes from 2013 to 2014 (i.e., before and after the ACA went into full effect).
- These companion documents are available at: <http://www.shadac.org/2016ESIReport>

DATA

This report uses state-level data from two national surveys: the Annual Social and Economic Supplement (ASEC) of the Current Population Survey (CPS), sponsored by the U.S. Census Bureau, and the Medical Expenditure Panel Survey-Insurance Component (MEPS-IC), sponsored by the Agency for Healthcare Research and Quality. Because of the redesign of the health insurance questions in the CPS questionnaire in 2013 (and consequent break in time series), we have only included estimates for 2013 and 2014 from the CPS-ASEC. As for the MEPS-IC, estimates are provided for data years 2010 to 2014.

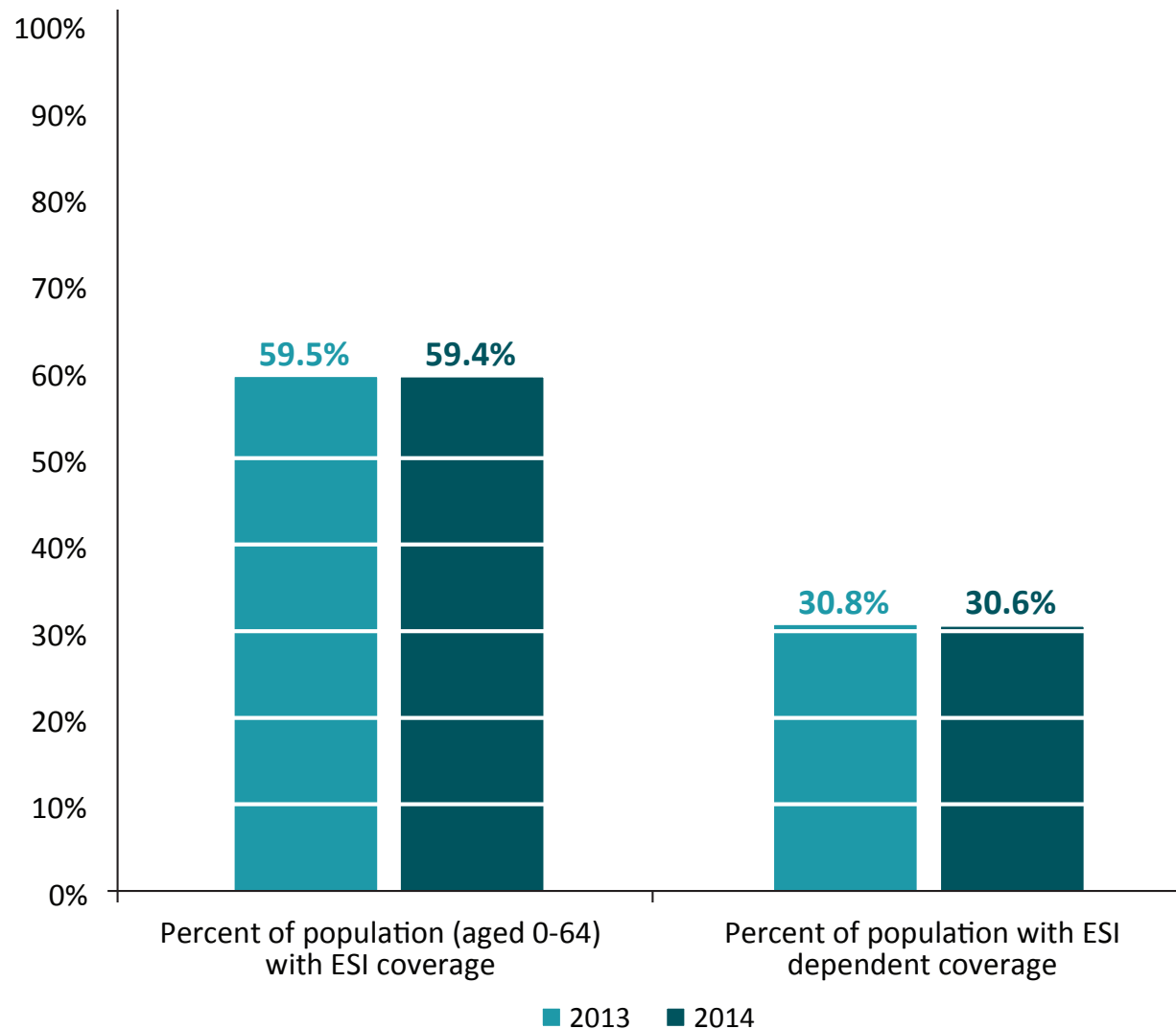
More detail on our data sources can be found in the methods section (pg. 54).

SECTION 1: ESI COVERAGE CHANGES, 2013-2014

In this section we present state and national changes in ESI coverage for individuals 0 to 64 years of age from 2013 to 2014. We also present state-level variation for 2014. Findings are based on SHADAC analysis of the Current Population Survey (CPS). Because of the redesign of the health insurance questions in the CPS in 2013 (and consequent break in time series), we have only included estimates for 2013 and 2014. **Definitions:** Low income: $\leq 138\%$ of the Federal Poverty Guideline (FPG); Middle income: 139 to 400% of the FPG; High income: $>400\%$ of the FPG; Children: aged 0 to 18; Young adults: aged 19 to 25; Adults: aged 26 to 64.

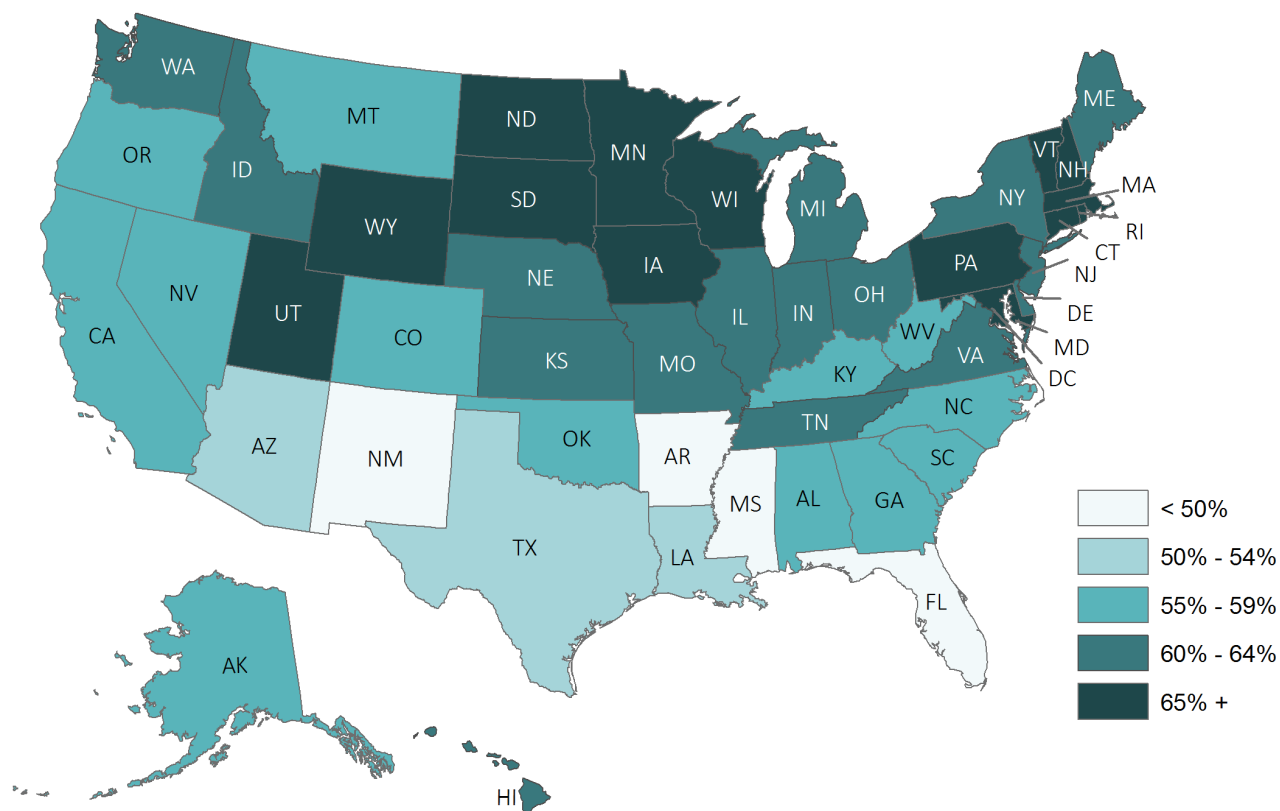
ESI COVERAGE: NATIONAL CHANGES, 2013-2014

- There were no significant changes in ESI coverage rates nationally between 2013 and 2014.
- Across the U.S., 59.4% (161 million) of the population had ESI coverage in 2014.
- Almost one-third of individuals in the U.S. were enrolled in ESI as a dependent in 2013 and 2014.



ESI COVERAGE: STATE-LEVEL VARIATION, 2014

- ESI coverage varies significantly by state.
- Seven states had ESI coverage rates below 55%, and 14 states had rates of at least 65% in 2014.
- The 20 states with rates of ESI coverage below 60% in 2014 were primarily located in the South and West regions.



Estimates for all 50 states can be found in the companion document; “Changes in Employer- Sponsored Health Insurance – Estimates for All States, 2013-2014” (<http://www.shadac.org/2016ESIReport>).

ESI COVERAGE: STATE-LEVEL VARIATION, 2014 (CONTINUED)

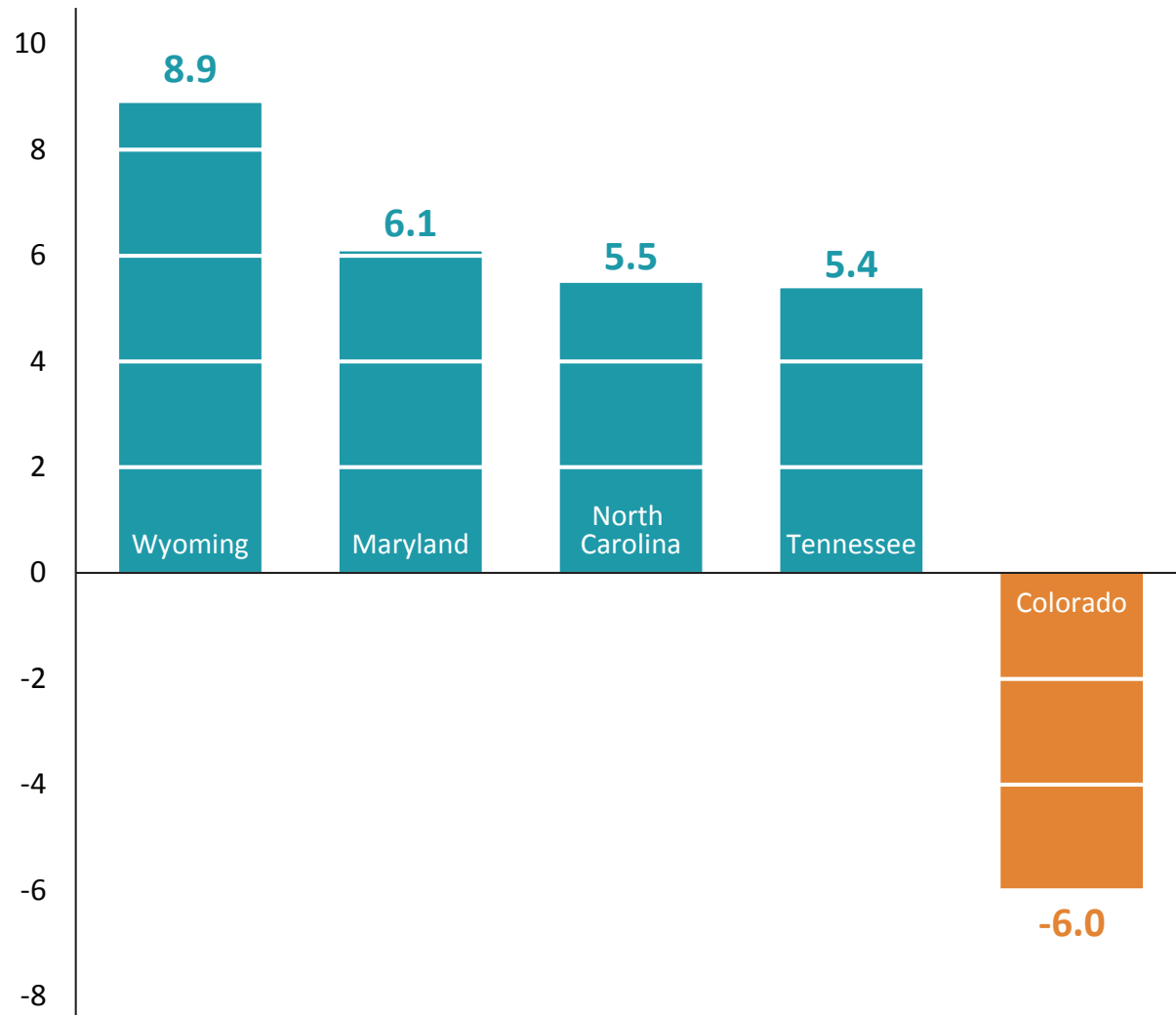
- In 2014, the rate of ESI coverage was below 50% in four states and above 70% in two states.
- ESI coverage in 2014 was highest in New Hampshire (71.4%) and lowest in New Mexico (48.6%).

	STATE	PERCENT
TOP FIVE STATES	1. New Hampshire	71.4
	2. Wyoming	70.5
	3. North Dakota	69.4
	4. Maryland	69.3
	5. Minnesota	69.1
BOTTOM FIVE STATES	1. New Mexico	48.6
	2. Mississippi	48.8
	3. Florida	49.7
	4. Arkansas	49.8
	5. Louisiana	53.2

Estimates for all 50 states can be found in the companion document; “Changes in Employer- Sponsored Health Insurance – Estimates for All States, 2013-2014” (<http://www.shadac.org/2016ESIReport>).

ESI COVERAGE: STATE-LEVEL CHANGES, 2013-2014

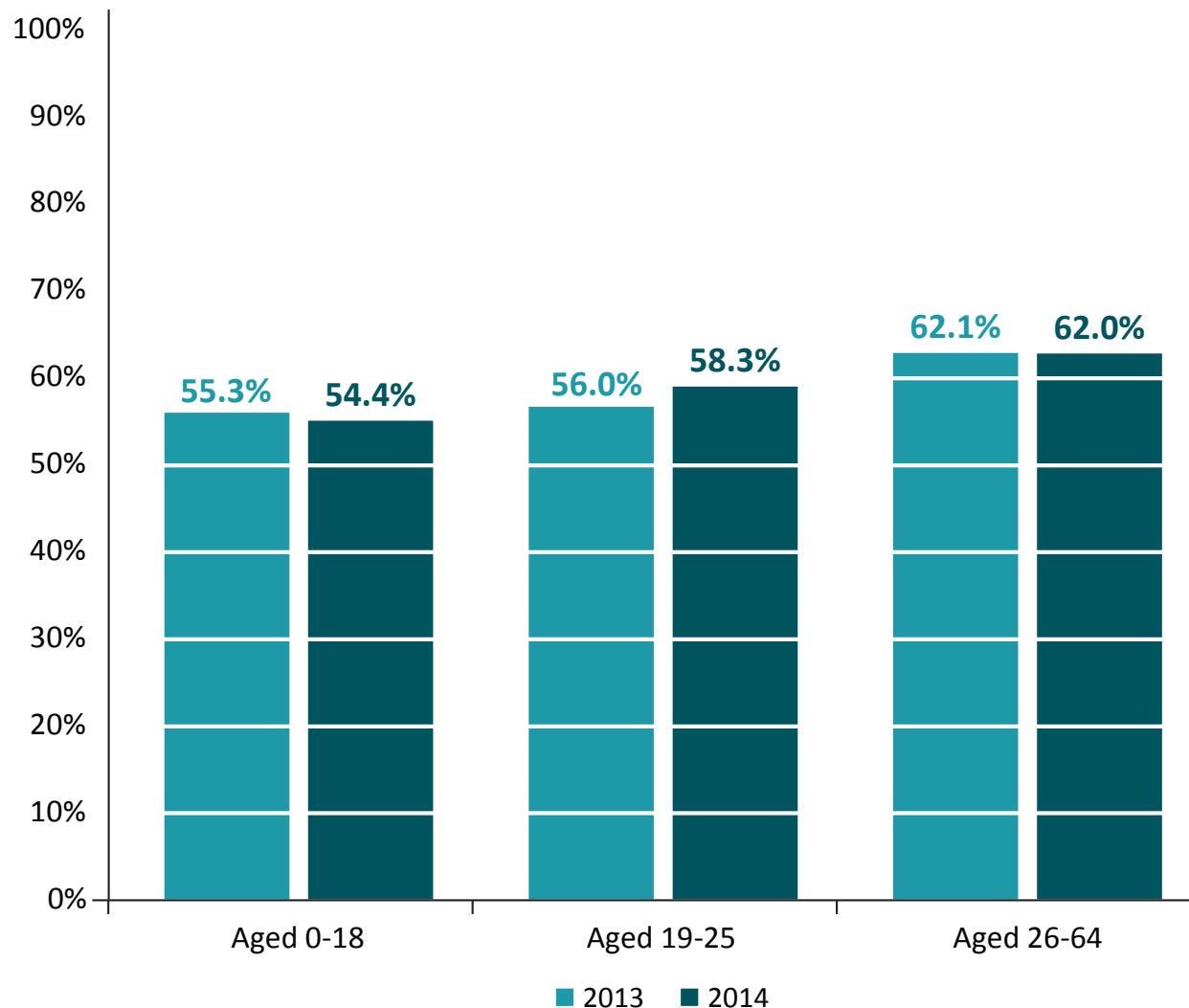
- Only five states saw significant percentage-point changes in ESI coverage from 2013 to 2014.
- Wyoming saw the largest increase in ESI coverage (8.9pp).



Estimates for all 50 states can be found in the companion document; “Changes in Employer- Sponsored Health Insurance – Estimates for All States, 2013-2014” (<http://www.shadac.org/2016ESIReport>).

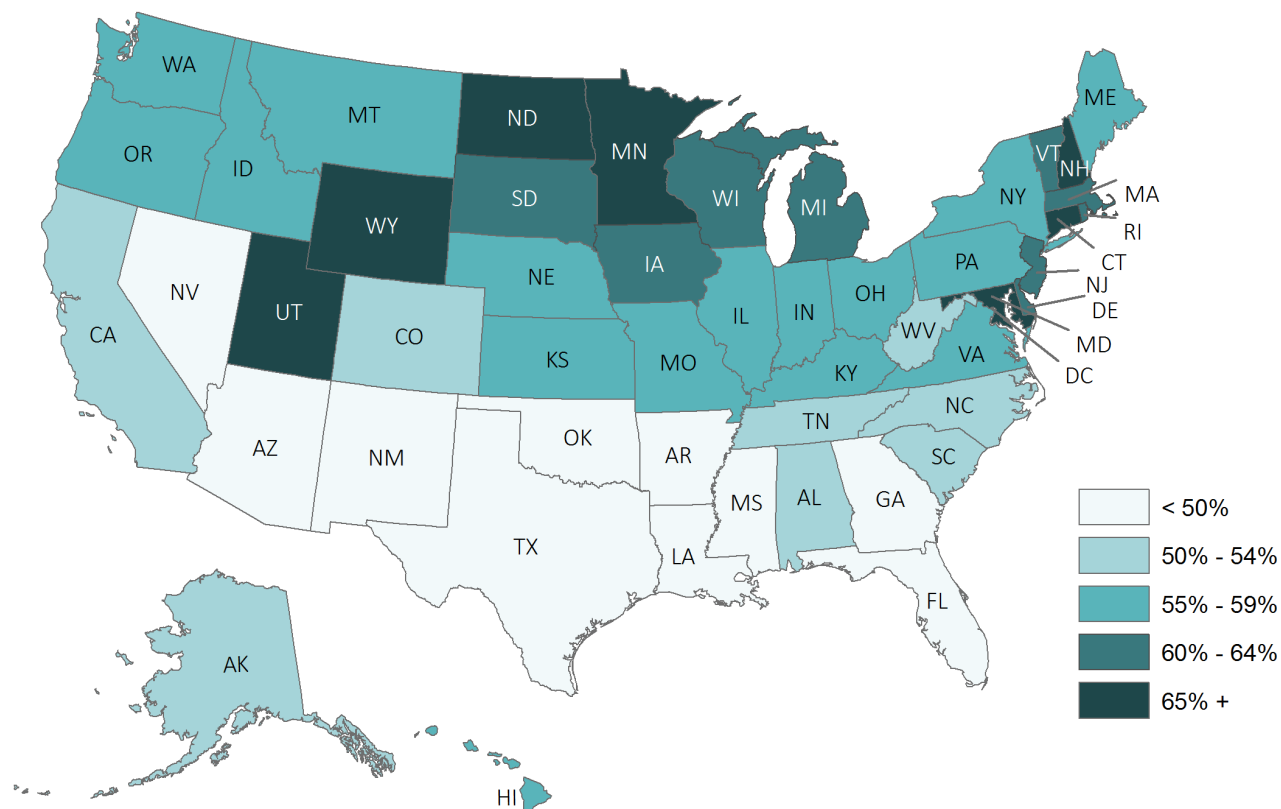
ESI COVERAGE BY AGE: NATIONAL CHANGES, 2013-2014

- Rates of ESI coverage vary by age and increase as the age of the cohort increases (i.e., children and young adults have lower rates of ESI coverage than adults aged 26 to 64).
- At a national level, only young adults saw a change in ESI coverage between 2013 and 2014 (2.3pp increase).



ESI COVERAGE AMONG CHILDREN: STATE-LEVEL VARIATION, 2014

- There was considerable state variation in ESI coverage for children (aged 0-18) in 2014.
- In 11 states, the rate of ESI coverage for children was below 50% in 2014, while in seven states the rate exceeded 65%.
- ESI coverage for children tended to be higher in states in the Midwest and Northeast and lower in states in the South and Southwest.



ESI COVERAGE AMONG CHILDREN: STATE-LEVEL VARIATION, 2014 (CONTINUED)

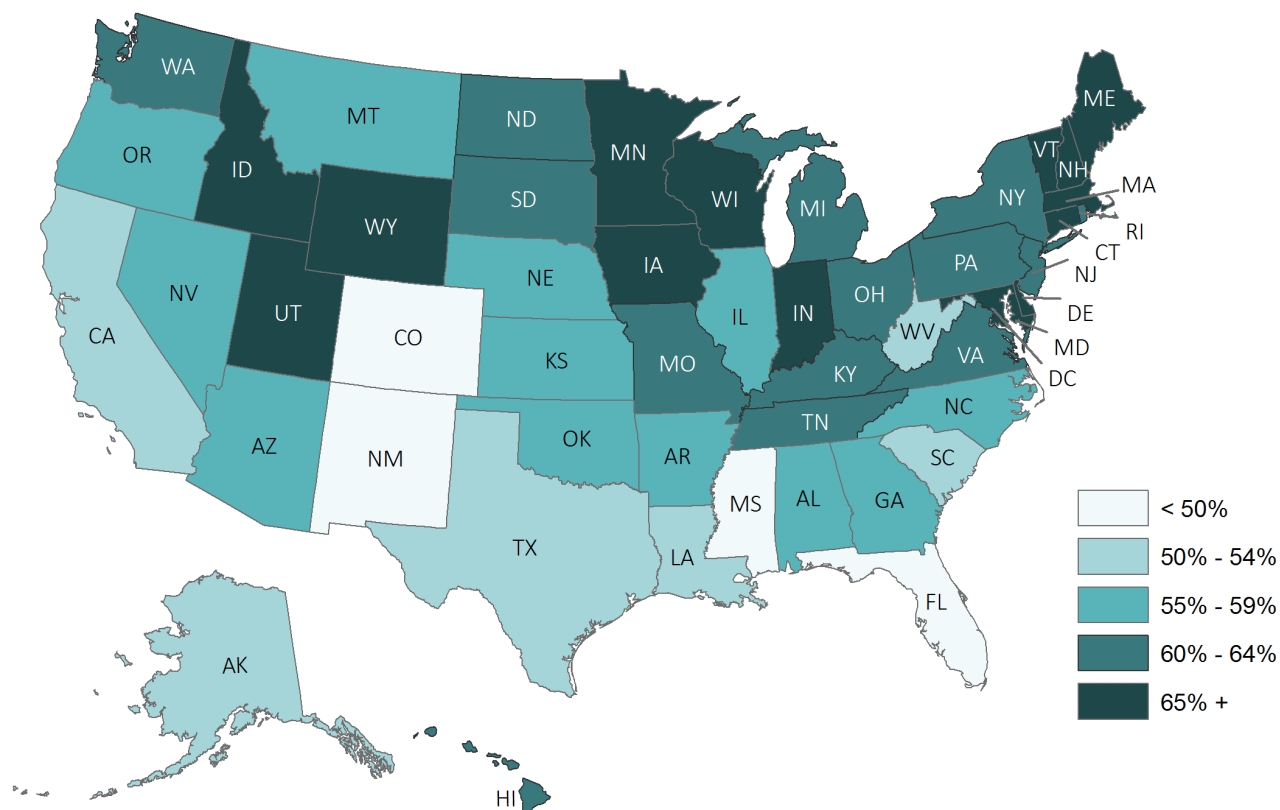
- ESI coverage for children (aged 0-18) in 2014 was highest at 71.5% in Wyoming (which was also the state with the largest percentage point increase (13.8pp) for this measure between 2013 and 2014).
- ESI coverage for children in 2014 was lowest in Arkansas and Mississippi (both at 39.3%).

	STATE	PERCENT
TOP FIVE STATES	1. Wyoming	71.5
	2. North Dakota	68.1
	3. Connecticut	68.1
	4. New Hampshire	66.7
	5. Minnesota	66.7
BOTTOM FIVE STATES	1. Arkansas	39.3
	2. Mississippi	39.3
	3. New Mexico	42.4
	4. Louisiana	43.7
	5. Florida	44.4

Estimates for all 50 states can be found in the companion document; “Changes in Employer- Sponsored Health Insurance – Estimates for All States, 2013-2014” (<http://www.shadac.org/2016ESIReport>).

ESI COVERAGE AMONG YOUNG ADULTS: STATE-LEVEL VARIATION, 2014

- There was considerable state variation in ESI coverage in 2014 for young adults (aged 19-25).
- In 2014, ESI coverage rates were 65 percent or above in 14 states and 50 percent or below in four states.



Estimates for all 50 states can be found in the companion document; “Changes in Employer-Sponsored Health Insurance – Estimates for All States, 2013-2014” (<http://www.shadac.org/2016ESIReport>).

ESI COVERAGE AMONG YOUNG ADULTS: STATE-LEVEL VARIATION, 2014 (CONTINUED)

- ESI coverage for young adults (aged 19-25) in 2014 ranged from 46.2% in Florida to 75.3% in New Hampshire.
- For young adults, the top five states in ESI coverage were all located on the East coast, primarily the Northeast, and were led by New Hampshire (75.3%).
- As with ESI coverage for children, Florida, New Mexico and Mississippi had some of the lowest rates of ESI coverage for young adults in 2014.

	STATE	PERCENT
TOP FIVE STATES	1. New Hampshire	75.3
	2. Connecticut	73.1
	3. Massachusetts	70.5
	4. Vermont	70.2
	5. Maryland	69.6
BOTTOM FIVE STATES	1. Florida	46.2
	2. New Mexico	47.7
	3. Colorado	47.8
	4. Mississippi	48.3
	5. California	52.3

Estimates for all 50 states can be found in the companion document; “Changes in Employer- Sponsored Health Insurance – Estimates for All States, 2013-2014” (<http://www.shadac.org/2016ESIReport>).

ESI COVERAGE AMONG ADULTS: STATE-LEVEL VARIATION, 2014

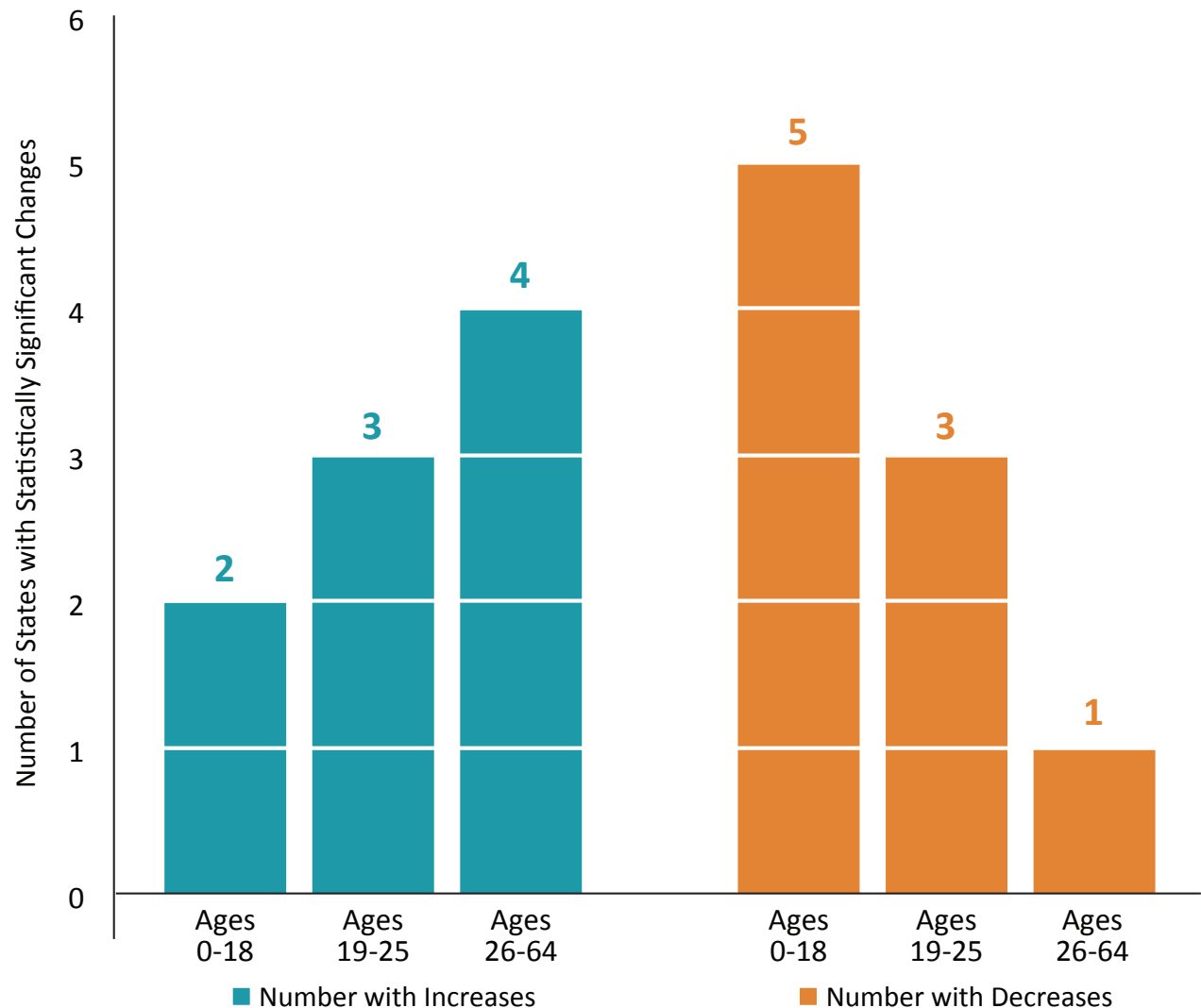
- There was less variation in ESI coverage in 2014 among adults aged 26 to 64 than among younger age groups.
- ESI coverage for this group in 2014 ranged from a high of 72.5% in New Hampshire to a low of 52.1% in New Mexico.

	STATE	PERCENT
TOP FIVE STATES	1. New Hampshire	72.5
	2. North Dakota	71.2
	3. Maryland	71.0
	4. Wyoming	70.9
	5. Minnesota	70.7
BOTTOM FIVE STATES	1. New Mexico	52.1
	2. Florida	52.5
	3. Mississippi	53.6
	4. Arkansas	53.9
	5. Arizona	56.0

Estimates for all 50 states can be found in the companion document; “Changes in Employer- Sponsored Health Insurance – Estimates for All States, 2013-2014” (<http://www.shadac.org/2016ESIReport>).

ESI COVERAGE BY AGE: STATE-LEVEL CHANGES, 2013-2014

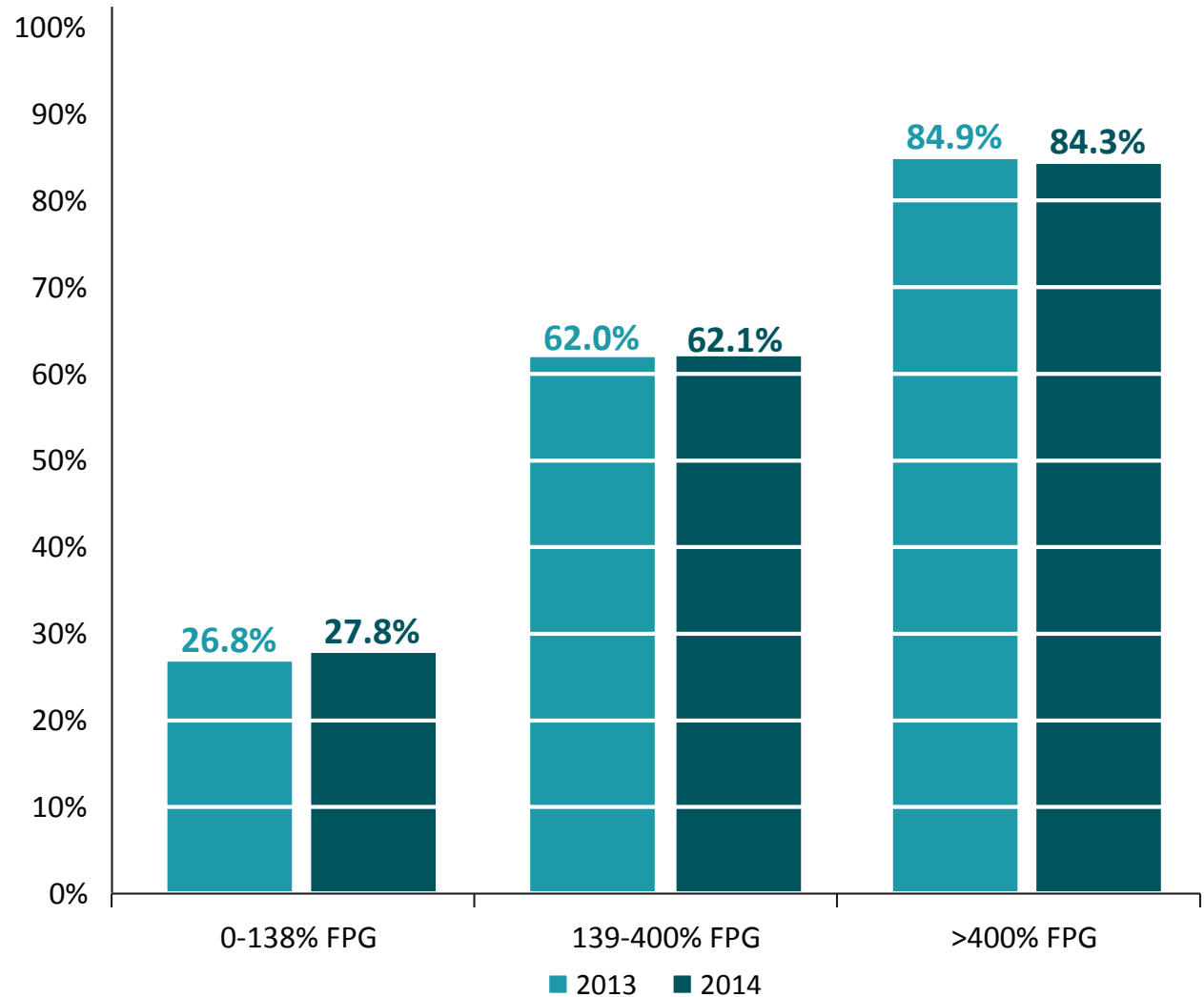
- At the state level, ESI coverage was unchanged from 2013 to 2014 in most states within all age groups.
- Among children, ESI coverage decreased significantly in five states and increased in two.
- Among young adults, ESI coverage decreased significantly in three states and increased in three states.
- Among adults aged 26-64, ESI coverage increased in four states, and declined in one.



Estimates for all 50 states can be found in the companion document; “Changes in Employer- Sponsored Health Insurance – Estimates for All States, 2013-2014” (<http://www.shadac.org/2016ESIReport>).

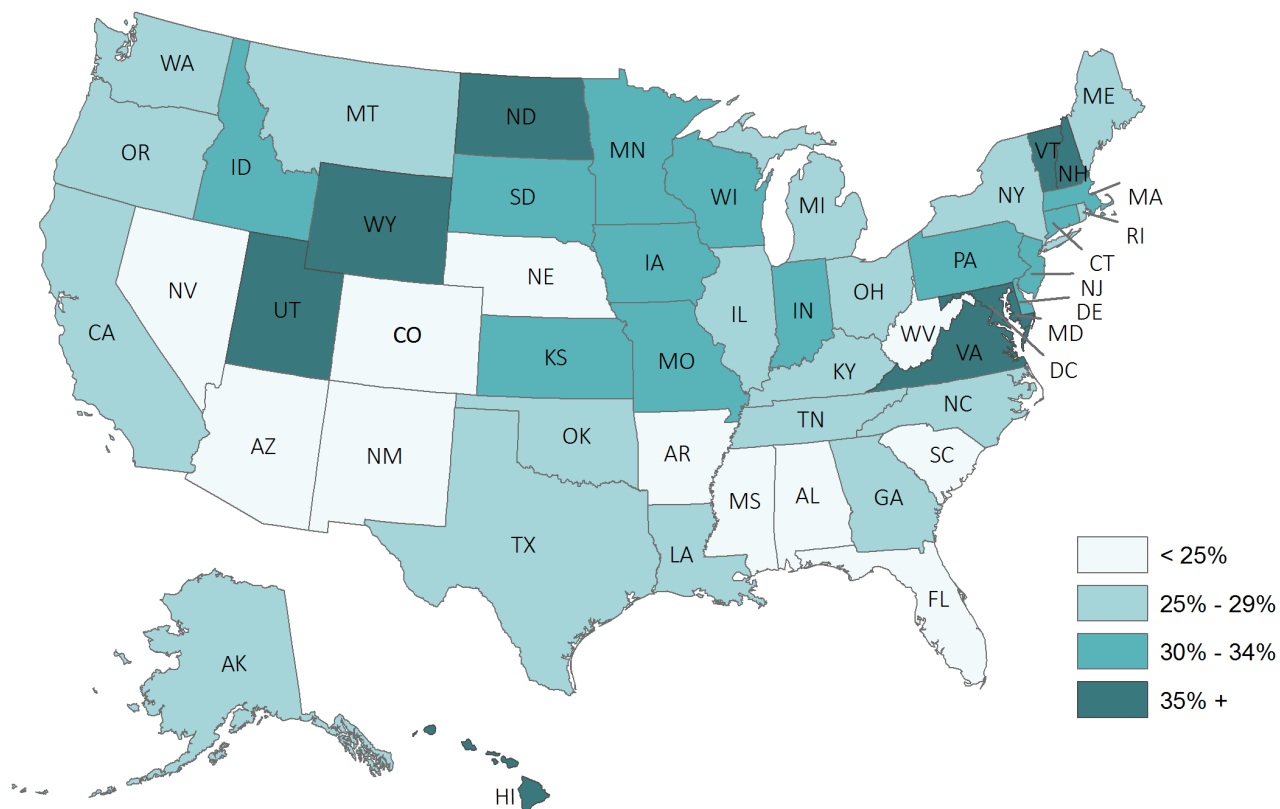
ESI COVERAGE BY INCOME: NATIONAL CHANGES, 2013 -2014

- Rates of ESI coverage vary substantially by income.
- Nationally, ESI coverage increased significantly (1.0pp) among people with low income between 2013 and 2014 (no significant changes were reported among people with middle or high incomes).



ESI COVERAGE - LOW INCOME: STATE-LEVEL VARIATION, 2014

- There was considerable state variation in ESI coverage among people with low income in 2014.
- Eleven states and the District of Columbia reported ESI coverage below 25 percent in 2014 for people with low income.



Estimates for all 50 states can be found in the companion document; “Changes in Employer- Sponsored Health Insurance – Estimates for All States, 2013-2014” (<http://www.shadac.org/2016ESIReport>).

ESI COVERAGE – LOW INCOME: STATE-LEVEL VARIATION, 2014 (CONTINUED)

- Among people with low income, ESI coverage was below 20% in three states and above 40% in three states in 2014.
- For this group, ESI coverage in 2014 was highest in North Dakota (43.2%) and lowest in Colorado (19.1%).

	STATE	PERCENT
TOP FIVE STATES	1. North Dakota	43.2
	2. Wyoming	41.3
	3. Hawaii	41.1
	4. New Hampshire	38.5
	5. Vermont	37.4
BOTTOM FIVE STATES	1. Colorado	19.1
	2. Arkansas	19.5
	3. District of Columbia	19.7
	4. New Mexico	21.0
	5. Mississippi	21.4

Estimates for all 50 states can be found in the companion document; “Changes in Employer- Sponsored Health Insurance – Estimates for All States, 2013-2014” (<http://www.shadac.org/2016ESIReport>).

ESI COVERAGE – MIDDLE INCOME: STATE-LEVEL VARIATION, 2014

- In 2014, only one state had ESI coverage above 70% for people with middle income (Utah, 72.2%) and no state had a rate below 50%.
- Hawaii was the only state among the top five states in ESI coverage for both the low-income and middle-income populations in 2014 (see slide 18).

NOTE: Hawaii has a broad employer mandate that preceded the ACA. The Hawaii Prepaid Health Care Act, enacted in 1974, requires private employers to provide health insurance for workers who work at least 20 hours (some exceptions apply).

	STATE	PERCENT
TOP FIVE STATES	1. Utah	72.2
	2. Ohio	70.0
	3. Michigan	69.4
	4. South Dakota	69.4
	5. Hawaii	69.4
BOTTOM FIVE STATES	1. Florida	53.9
	2. New Mexico	54.6
	3. Colorado	57.1
	4. Mississippi	57.7
	5. California	57.8

Estimates for all 50 states can be found in the companion document; “Changes in Employer- Sponsored Health Insurance – Estimates for All States, 2013-2014” (<http://www.shadac.org/2016ESIReport>).

ESI COVERAGE – HIGH INCOME: STATE-LEVEL VARIATION, 2014

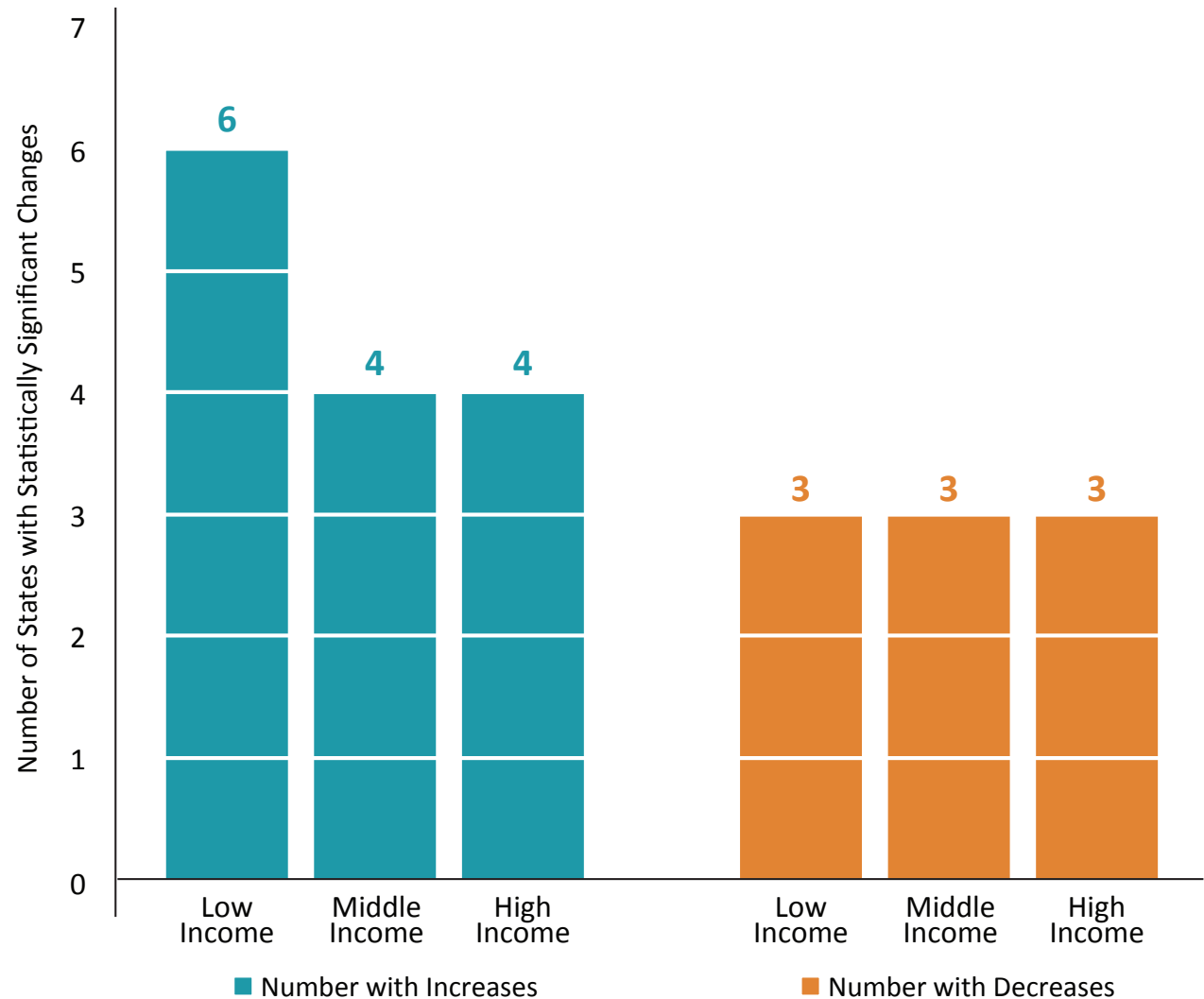
- Among people with high-income, rates of ESI coverage approached 90 percent in five states in 2014.
- For this income group, all states reported ESI coverage rates of at least 74 percent in 2014.

	STATE	PERCENT
TOP FIVE STATES	1. Pennsylvania	89.7
	2. Massachusetts	88.9
	3. Michigan	88.8
	4. Connecticut	88.7
	5. West Virginia	88.7
BOTTOM FIVE STATES	1. Arkansas	74.0
	2. Florida	74.1
	3. Montana	76.9
	4. New Mexico	77.3
	5. Colorado	79.0

Estimates for all 50 states can be found in the companion document; “Changes in Employer- Sponsored Health Insurance – Estimates for All States, 2013-2014” (<http://www.shadac.org/2016ESIReport>).

ESI COVERAGE BY INCOME: STATE-LEVEL CHANGES, 2013-2014

- There were relatively few statistically significant state-level changes to ESI coverage rates within the three income groups in 2014.
- The largest state-level changes in 2014 were seen by people with low income.
- Between 2013 and 2014, six states saw increases in ESI coverage among people with low income, and three states saw decreases.



Estimates for all 50 states can be found in the companion document; “Changes in Employer- Sponsored Health Insurance – Estimates for All States, 2013-2014” (<http://www.shadac.org/2016ESIReport>).

ESI DEPENDENT COVERAGE: NATIONAL AND STATE RATES, 2014

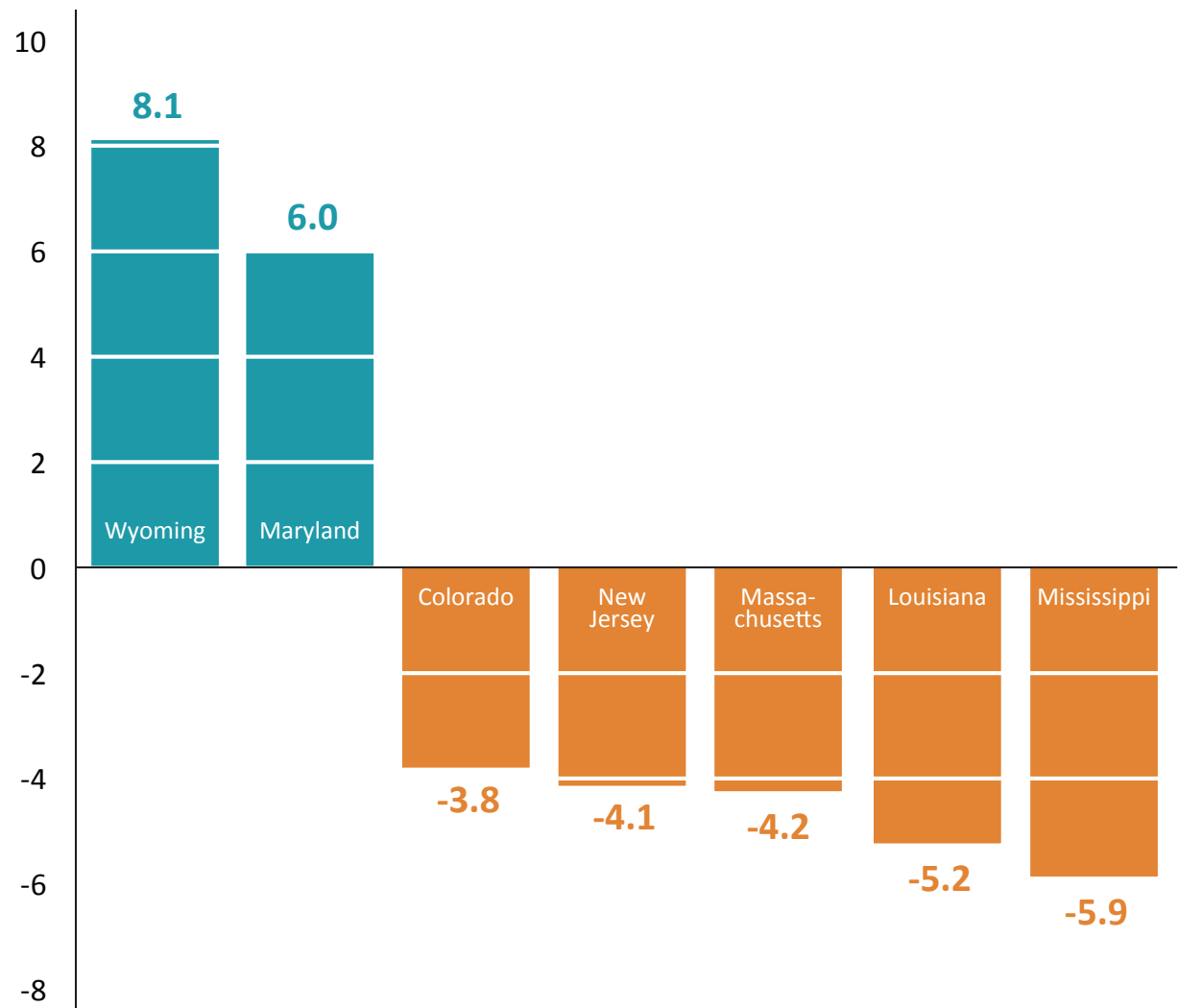
- At the national level, almost one-third of individuals were enrolled in ESI as a dependent in 2014 (30.8%).
- State rates of dependent coverage in 2014 ranged from 42.4% in Utah to 21.8% in Mississippi.

	STATE	PERCENT
TOP FIVE STATES	1. Utah	42.4
	2. Maryland	38.7
	3. Wyoming	38.3
	4. Connecticut	37.4
	5. New Hampshire	37.3
BOTTOM FIVE STATES	1. Mississippi	21.8
	2. District of Columbia	21.9
	3. Florida	23.5
	4. Arkansas	23.7
	5. Louisiana	24.8

Estimates for all 50 states can be found in the companion document; “Changes in Employer- Sponsored Health Insurance – Estimates for All States, 2013-2014” (<http://www.shadac.org/2016ESIReport>).

ESI DEPENDENT COVERAGE: NATIONAL AND STATE CHANGES, 2013 -2014

- Nationally, the rate of ESI dependent coverage remained unchanged between 2013 and 2014.
- State-level changes in ESI dependent coverage were also relatively stable from 2013 to 2014; 43 states and the District of Columbia saw no significant changes.
- Just five states saw decreases, and only two states - Wyoming and Maryland - saw increases.



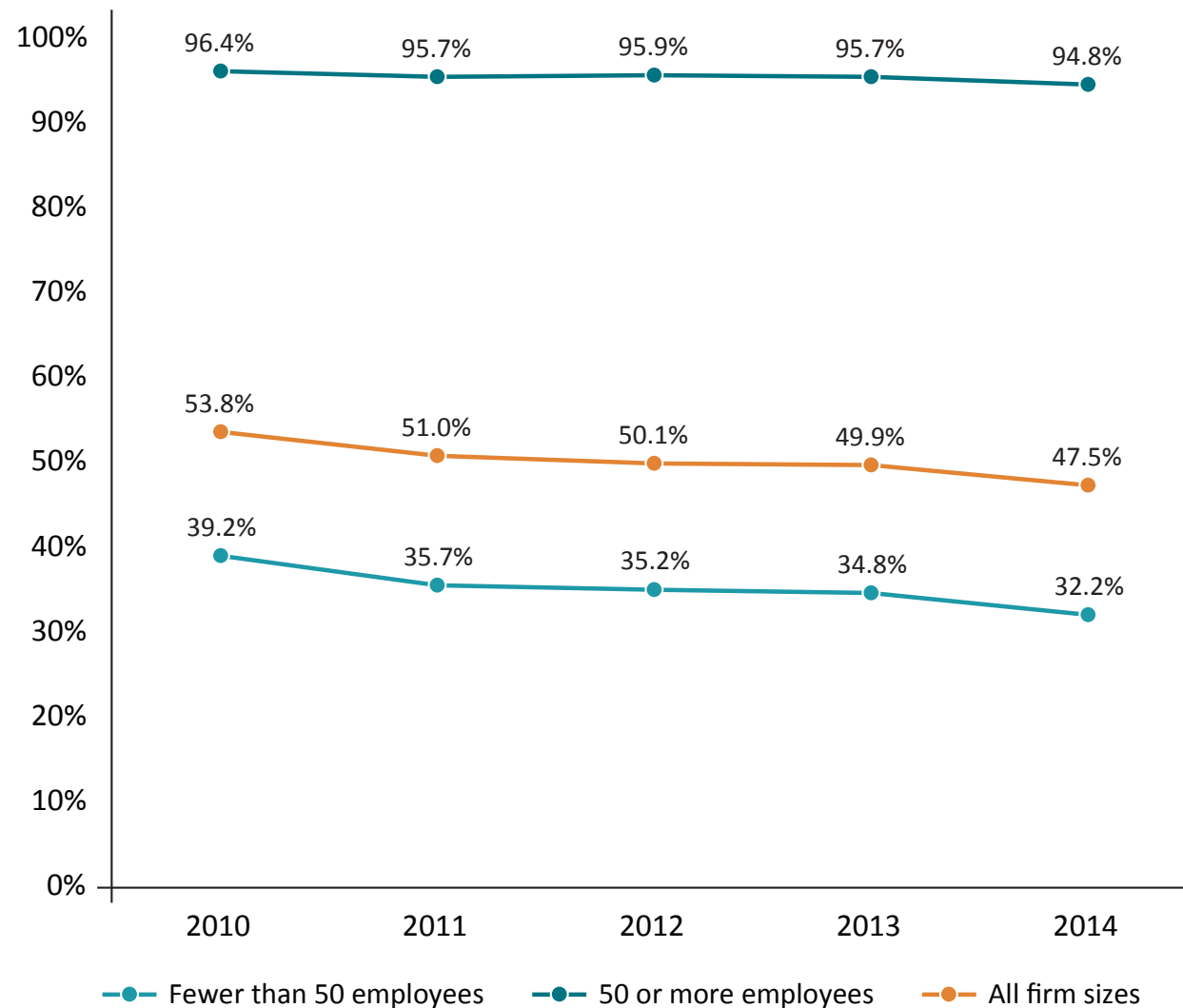
Estimates for all 50 states can be found in the companion document; “Changes in Employer- Sponsored Health Insurance – Estimates for All States, 2013-2014” (<http://www.shadac.org/2016ESIReport>).

SECTION 2: EMPLOYER OFFER RATES, 2010-2014

In this section we present trends in ESI offer rates by firm size. This analysis is limited to private sector employers. Findings are based on SHADAC analysis of the Medical Expenditure Panel Survey- Insurance Component. **Definitions:** small firms: fewer than 50 employees; large firms: 50 or more employees.

EMPLOYER OFFER RATES: NATIONAL TRENDS, 2010 -2014

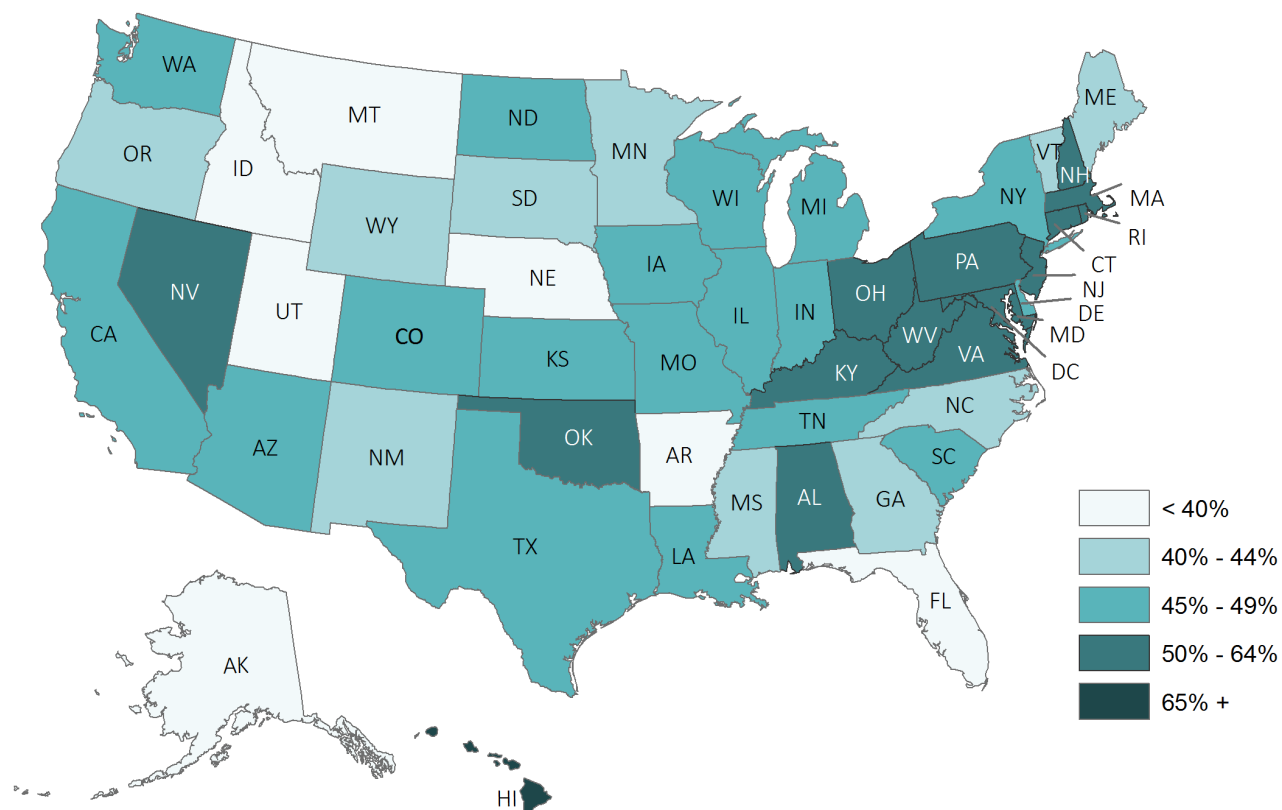
- Employer offer rates declined between 2010 and 2014 across firm sizes: -6.3pp for firms of all sizes, -7.0pp for small firms, -1.6pp for large firms.
- Year-to-year declines for all firm sizes were significant between 2010 and 2011 and between 2013 and 2014.
- Across this time period, employer offer rates were consistently much lower in small firms than in large firms, where rates were in turn consistently much lower than the rates among firms of all sizes taken together.



EMPLOYER OFFER RATES: STATE-LEVEL VARIATION, 2014

- Employer offer rates varied considerably by state in 2014.
- For firms of all sizes, 15 states and the District of Columbia reported employer offer rates of at least 50% in 2014.
- In seven states, 2014 employer offer rates were below 40%.

NOTE: Hawaii has a broad employer mandate that preceded the ACA. The Hawaii Prepaid Health Care Act, enacted in 1974, requires private employers to provide health insurance for workers who work at least 20 hours (some exceptions apply).



EMPLOYER OFFER RATES BY FIRM SIZE: STATE-LEVEL VARIATION, 2014

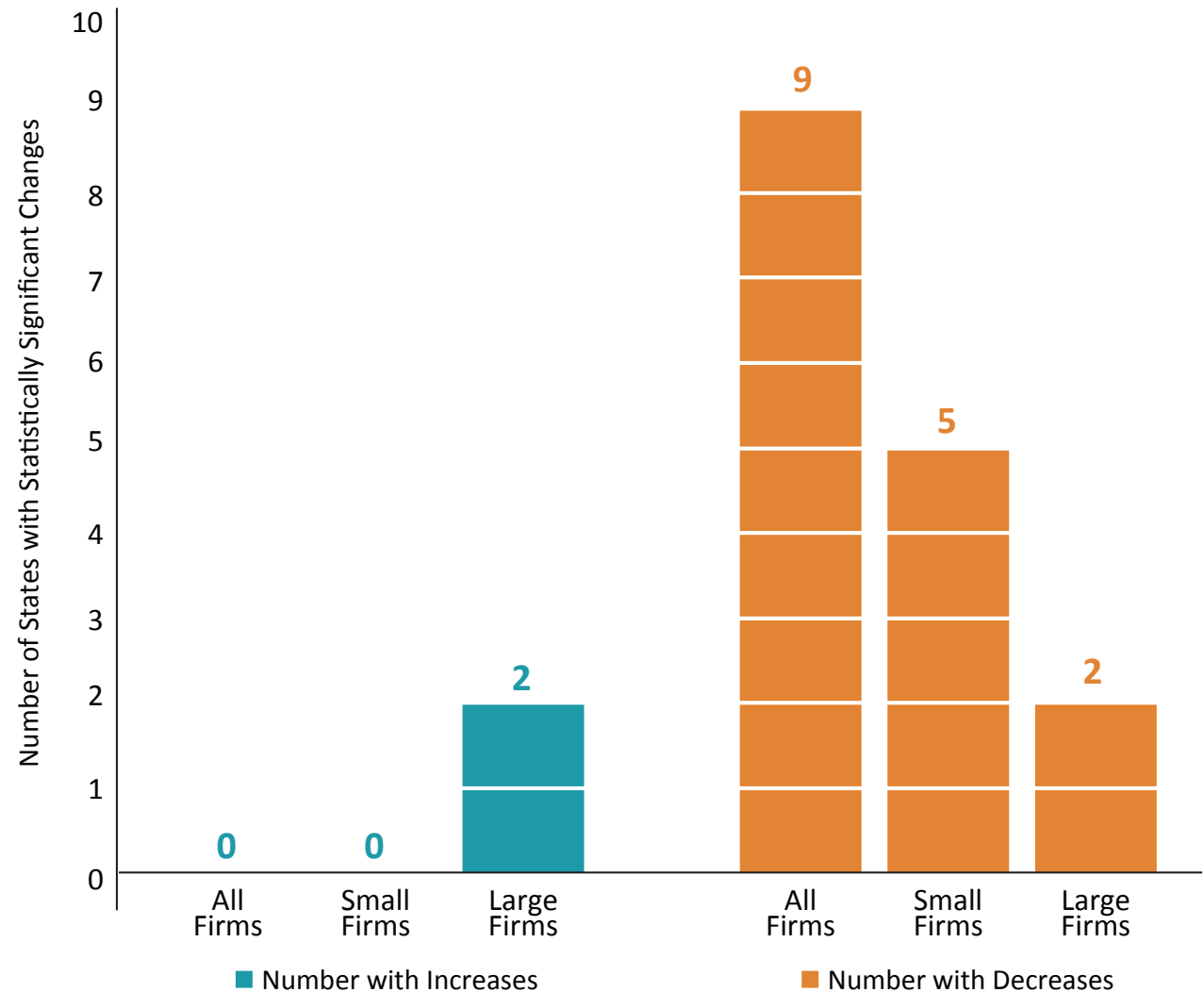
- Among small firms, employer offer rates varied widely in 2014, ranging from 21.6% in Arkansas to 81.6% in Hawaii in 2014.
- Among large firms, 2014 offer rates ranged from 91.3% in New Mexico to 99.8% in Massachusetts in 2014.

	TOP 5 STATES	PERCENT	BOTTOM 5 STATES	PERCENT
ALL FIRMS	1. Hawaii	86.4	1. Montana	37.5
	2. District of Columbia	64.9	2. Idaho	37.5
	3. Massachusetts	59.0	3. Florida	37.6
	4. New Jersey	57.3	4. Nebraska	39.5
	5. Maryland	55.0	5. Alaska	39.7
SMALL FIRMS	1. Hawaii	81.6	1. Arkansas	21.6
	2. New Jersey	48.4	2. Mississippi	21.9
	3. District of Columbia	46.4	3. South Carolina	23.0
	4. Massachusetts	44.6	4. Georgia	23.3
	5. Rhode Island	40.1	5. Florida	23.3
LARGE FIRMS	1. Massachusetts	99.8	1. New Mexico	91.3
	2. Hawaii	98.6	2. Oklahoma	91.4
	3. Colorado	98.1	3. North Carolina	91.8
	4. Connecticut	97.9	4. Oregon	91.9
	5. New Hampshire	97.8	5. Montana	92.9

Estimates for all 50 states can be found in the companion document; “Changes in Employer- Sponsored Health Insurance – Estimates for All States, 2013-2014” (<http://www.shadac.org/2016ESIReport>).

EMPLOYER OFFER RATES: STATE-LEVEL CHANGES, 2013- 2014

- Across firm sizes, ESI offer rates in most states did not change significantly from 2013 to 2014.
- Offer rates decreased in nine states among all firms taken together from 2013 to 2014. No state saw an increase in offer rates among all firm sizes during this time.
- Among small firms, five states saw decreases in employer offer rates from 2013 to 2014, with no state seeing an increase in coverage offers during this time.
- Among large firms, two states saw decreases in offer rates, and two states saw increases between 2013 and 2014.



Estimates for all 50 states can be found in the companion document; “Changes in Employer- Sponsored Health Insurance – Estimates for All States, 2013-2014” (<http://www.shadac.org/2016ESIReport>).

SECTION 3: EMPLOYEE ACCESS TO ESI (OFFER, ELIGIBILITY AND TAKE-UP), 2010-2014

This section examines ESI for employees. The following three conditions must be met for a worker to obtain ESI coverage: (1) the worker must be employed in a firm that offers coverage; (2) the worker must meet the criteria established by the employer to be eligible for coverage (e.g., work a minimum number of hours a week); and (3) the worker must decide to enroll or “take up” the offer of ESI coverage. Findings are based on SHADAC analysis of the Medical Expenditure Panel Survey- Insurance Component (includes private sector workers).

Definitions: small firms: fewer than 50 employees; large firms: 50 or more employees.



Source: Proportions of figure derived from 2012/2013 Medical Expenditure Panel Survey-Insurance Component as analyzed by SHADAC.

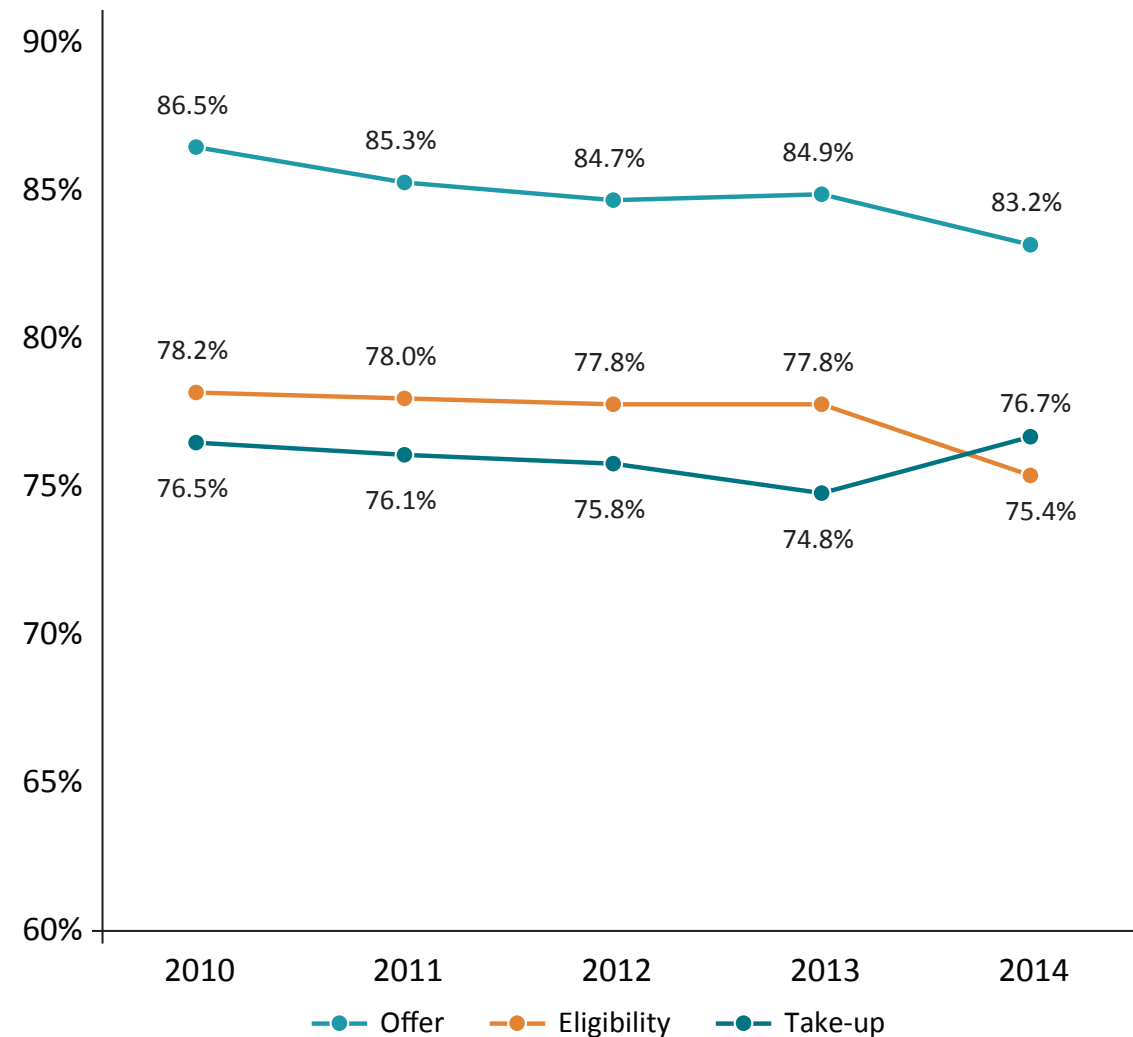
EMPLOYEE ACCESS TO ESI BY FIRM SIZE: NATIONAL LEVEL, 2014

- Worker access to ESI in 2014 varied greatly by firm size and is driven primarily by variation in workers' access to an employer offer of coverage.
- In 2014, 95.8% of workers in large firms had an offer of ESI, compared to less than half (49.8%) of workers in small firms.
- Eligibility for coverage and rates of coverage take-up (i.e., enrollment in coverage by eligible workers) were far less variable by firm size than were coverage offers in 2014, with eligibility ranging from 74.9% in large firms to 77.7% in small firms and take-up ranging from 73.0% in small firms to 77.4% in large firms.

	PERCENT OF WORKERS IN ESTABLISHMENTS OFFERING COVERAGE	PERCENT OF WORKERS ELIGIBLE FOR ESI AT OFFERING ESTABLISHMENTS	PERCENT OF ESI-ELIGIBLE WORKERS ENROLLED AT OFFERING ESTABLISHMENTS
ALL FIRMS	83.2	75.4	76.7
SMALL FIRMS	49.8	77.7	73.0
LARGE FIRMS	95.8	74.9	77.4

EMPLOYEE ACCESS TO ESI: NATIONAL TRENDS, 2010-2014

- Among workers at firms of all sizes, the percent of workers in firms that offer ESI declined 3.3 percentage points between 2010 and 2014, with a 1.7 percentage-point drop occurring between 2013 and 2014.
- At firms of all sizes, ESI eligibility remained steady from 2010 to 2013 but dropped from 2013 to 2014 (-2.4pp).
- At firms of all sizes, reduced worker access to ESI as a result of lower rates of ESI offers and worker eligibility was offset by increased take-up of ESI offers in 2014: Take-up declined from 2010 to 2013 (-1.7pp), before increasing 1.9pp in 2014.

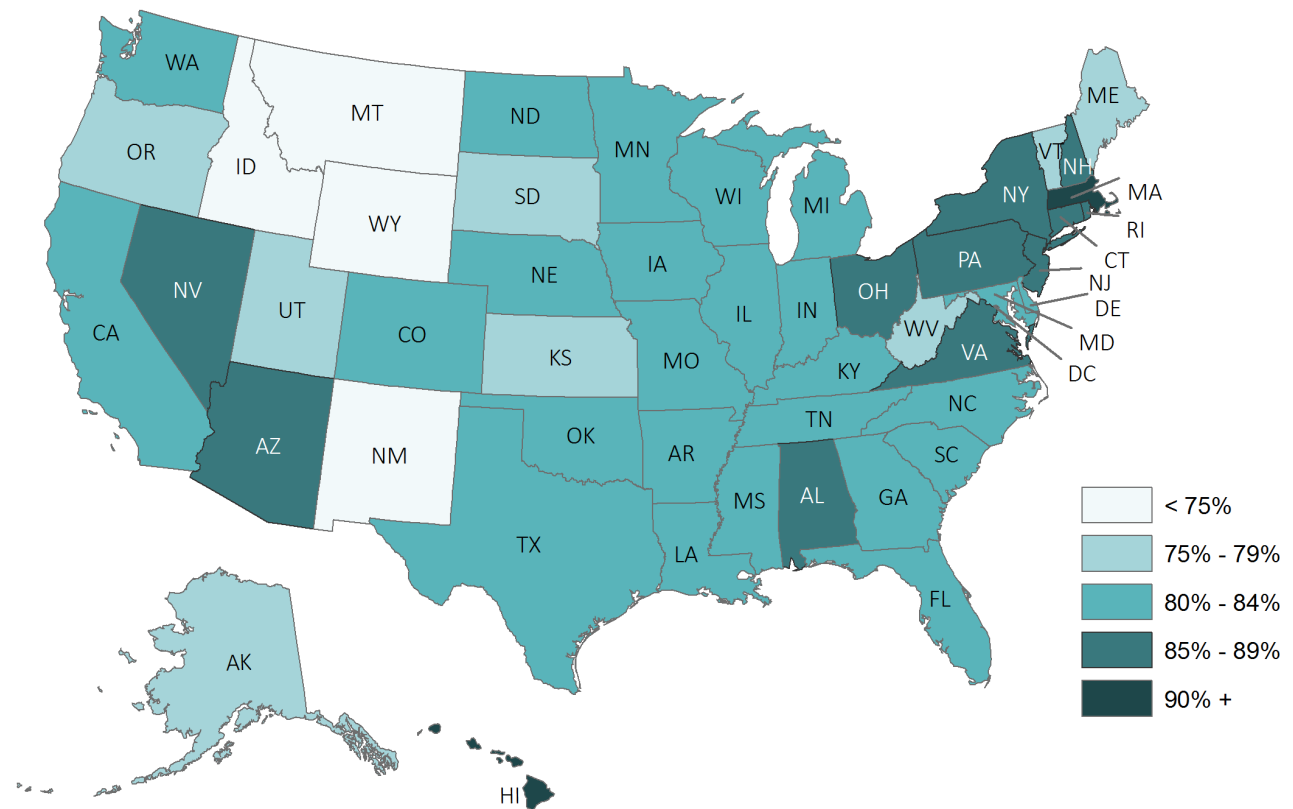


Estimates for all 50 states can be found in the companion document; “Changes in Employer- Sponsored Health Insurance – Estimates for All States, 2013-2014” (<http://www.shadac.org/2016ESIReport>).

PERCENT OF WORKERS IN ESTABLISHMENTS OFFERING COVERAGE: STATE LEVEL VARIATION, 2014

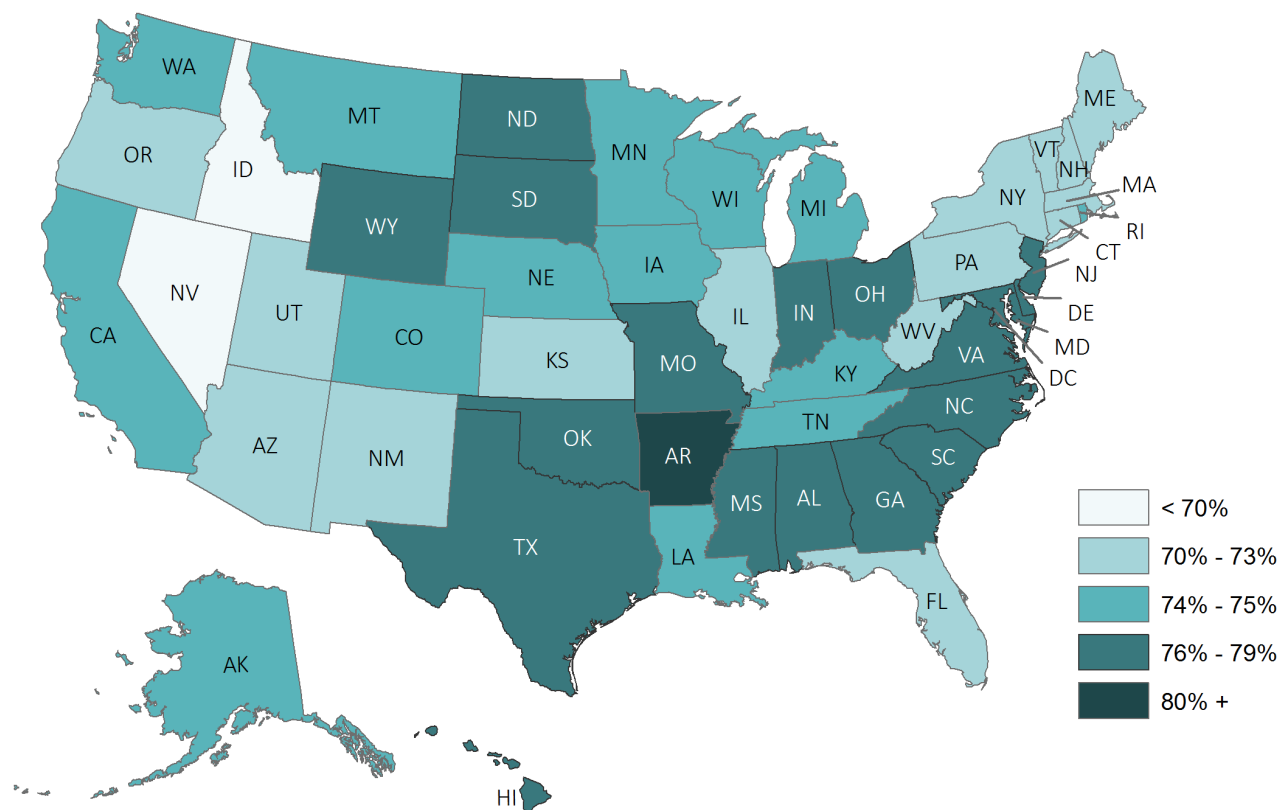
- The percent of workers in establishments offering coverage was over 90% in two states and the District of Columbia.
- In four states, fewer than 75% of workers were employed by establishments offering coverage.

NOTE: Hawaii has a broad employer mandate that preceded the ACA. The Hawaii Prepaid Health Care Act, enacted in 1974, requires private employers to provide health insurance for workers who work at least 20 hours (some exceptions apply).



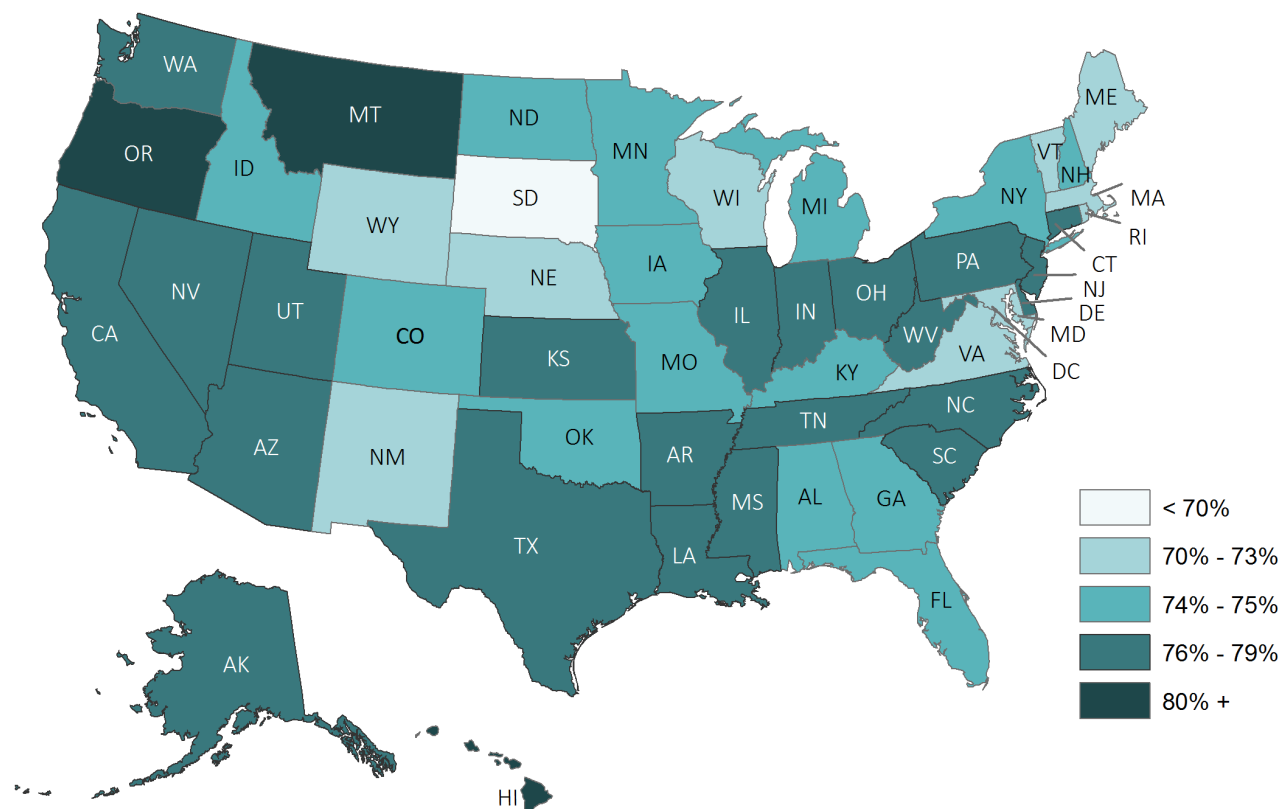
PERCENT OF WORKERS ELIGIBLE FOR ESI AT OFFERING ESTABLISHMENTS: STATE LEVEL VARIATION, 2014

- The percent of workers eligible for ESI in offering establishments was above 80% in two states.
- Two states reported worker eligibility below 70% among workers at offering establishments.
- 70 to 79% of workers were eligible for ESI in offering establishments in the remainder of states.



PERCENT OF ESI-ELIGIBLE WORKERS ENROLLED AT OFFERING ESTABLISHMENTS: STATE LEVEL VARIATION, 2014

- ESI take-up among eligible workers at offering establishments was above 80% in three states in 2014.
- One state saw worker take-up below 70% among eligible workers in 2014.
- In the remainder of states, 70 to 79% of eligible workers at offering establishments took up coverage in 2014.



EMPLOYEE ACCESS TO ESI – ALL FIRMS: STATE-LEVEL VARIATION, 2014

- Among workers at firms of all sizes, the percent of workers in firms offering coverage varied from below 70% to over 90% in 2014.
- The top and bottom states in 2014 employee access and take-up of ESI (offer, eligibility, take-up) were geographically diverse, being spread throughout the country.

	TOP 5 STATES	PERCENT	BOTTOM 5 STATES	PERCENT
PERCENT OF WORKERS IN FIRMS OFFERING COVERAGE	1. Hawaii	95.8	1. Montana	68.0
	2. Massachusetts	91.2	2. New Mexico	73.3
	3. District of Columbia	90.9	3. Wyoming	73.6
	4. Alabama	88.2	4. Idaho	74.5
	5. Pennsylvania	87.9	5. Oregon	76.5
PERCENT OF WORKERS ELIGIBLE FOR ESI AT OFFERING FIRMS	1. District of Columbia	82.2	1. Idaho	68.1
	2. Arkansas	80.2	2. Nevada	69.5
	3. Oklahoma	79.9	3. Vermont	70.4
	4. Alabama	79.2	4. Oregon	70.6
	5. Maryland	78.8	5. Kansas	71.0
PERCENT OF ESI-ELIGIBLE WORKERS ENROLLED AT OFFERING FIRMS	1. Hawaii	84.3	1. South Dakota	69.8
	2. Oregon	82.1	2. Rhode Island	70.7
	4. Montana	81.5	3. Maine	71.3
	4. South Carolina	79.9	4. New Mexico	71.6
	5. Washington	79.8	5. Wisconsin	72.7

Estimates for all 50 states can be found in the companion document; “Changes in Employer- Sponsored Health Insurance – Estimates for All States, 2013-2014” (<http://www.shadac.org/2016ESIRReport>).

EMPLOYEE ACCESS TO ESI – SMALL FIRMS: STATE-LEVEL VARIATION, 2014

- Among workers at small firms, worker access and take-up of ESI (offer, eligibility, take-up) varied widely at the state level in 2014.
- Rates of offer were relatively low at small firms in 2014, with rates under 40% in several states.

	TOP 5 STATES	PERCENT	BOTTOM 5 STATES	PERCENT
PERCENT OF WORKERS IN FIRMS OFFERING COVERAGE	1. Hawaii	93.1	1. South Carolina	33.2
	2. Massachusetts	68.1	2. New Mexico	34.3
	3. District of Columbia	66.1	3. Florida	37.6
	4. Maryland	62.2	4. Arkansas	37.7
	5. Rhode Island	61.0	5. Utah	38.3
PERCENT OF WORKERS ELIGIBLE FOR ESI AT OFFERING FIRMS	1. District of Columbia	92.6	1. Maine	70.1
	2. Missouri	83.7	2. Idaho	70.3
	3. California	83.1	3. Arkansas	70.5
	4. Michigan	82.2	4. Vermont	70.8
	5. Louisiana	81.9	5. Minnesota	71.1
PERCENT OF ESI-ELIGIBLE WORKERS ENROLLED AT OFFERING FIRMS	1. Hawaii	88.4	1. Rhode Island	61.4
	2. Washington	85.9	2. New Mexico	62.1
	3. Oregon	81.3	3. Massachusetts	62.5
	4. District of Columbia	80.0	4. Wisconsin	63.4
	5. Illinois	79.6	5. South Carolina	63.7

Estimates for all 50 states can be found in the companion document; “Changes in Employer- Sponsored Health Insurance – Estimates for All States, 2013-2014” (<http://www.shadac.org/2016ESIRReport>).

EMPLOYEE ACCESS TO ESI – LARGE FIRMS: STATE-LEVEL VARIATION, 2014

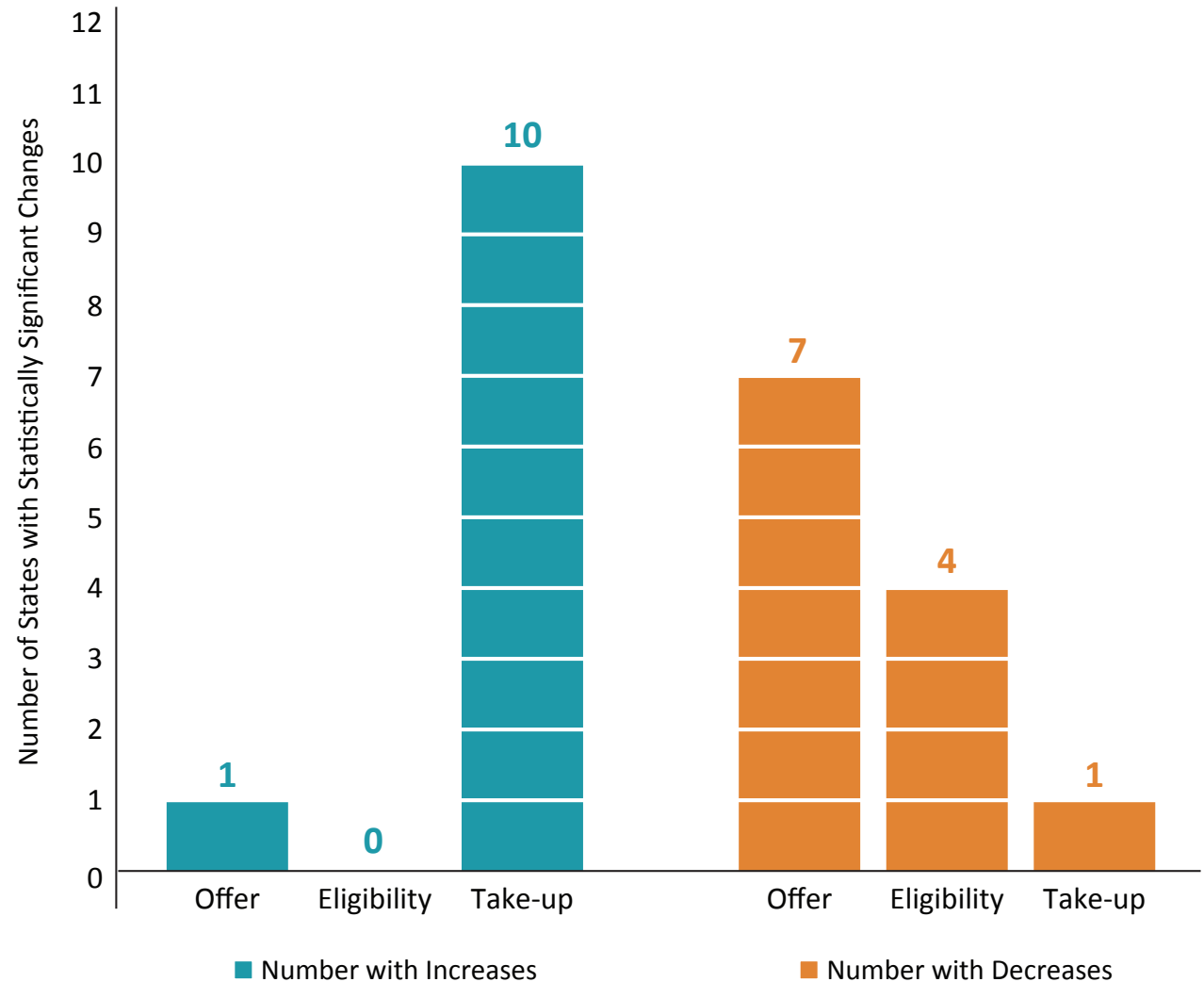
- Among workers at small firms, worker access and take-up of ESI (offer, eligibility, take-up) varied widely at the state level in 2014.
- Rates of offer were relatively high at large firms, with rates above 90% in all states.

	TOP 5 STATES	PERCENT	BOTTOM 5 STATES	PERCENT
PERCENT OF WORKERS IN FIRMS OFFERING COVERAGE	1. Colorado	99.8	1. Kansas	91.3
	2. Massachusetts	99.3	2. New Mexico	91.4
	3. Delaware	98.7	3. Montana	91.6
	4. New Hampshire	98.6	4. Oregon	92.4
	5. Alabama	98.3	5. Idaho	93.0
PERCENT OF WORKERS ELIGIBLE FOR ESI AT OFFERING FIRMS	1. Arkansas	81.6	1. Idaho	67.5
	2. District of Columbia	80.5	2. Nevada	67.7
	3. South Dakota	80.0	3. Oregon	68.9
	4. Oklahoma	79.9	4. Kansas	69.1
	5. Maryland	78.9	5. Vermont	70.2
PERCENT OF ESI-ELIGIBLE WORKERS ENROLLED AT OFFERING FIRMS	1. Hawaii	82.8	1. South Dakota	69.5
	2. Montana	82.7	2. Maine	70.9
	3. Oregon	82.3	3. Virginia	73.3
	4. South Carolina	82.0	4. New Mexico	73.3
	5. Connecticut	80.4	5. Rhode Island	73.4

Estimates for all 50 states can be found in the companion document; “Changes in Employer- Sponsored Health Insurance – Estimates for All States, 2013-2014” (<http://www.shadac.org/2016ESIReport>).

EMPLOYEE ACCESS TO ESI: STATE-LEVEL CHANGES, 2013 - 2014

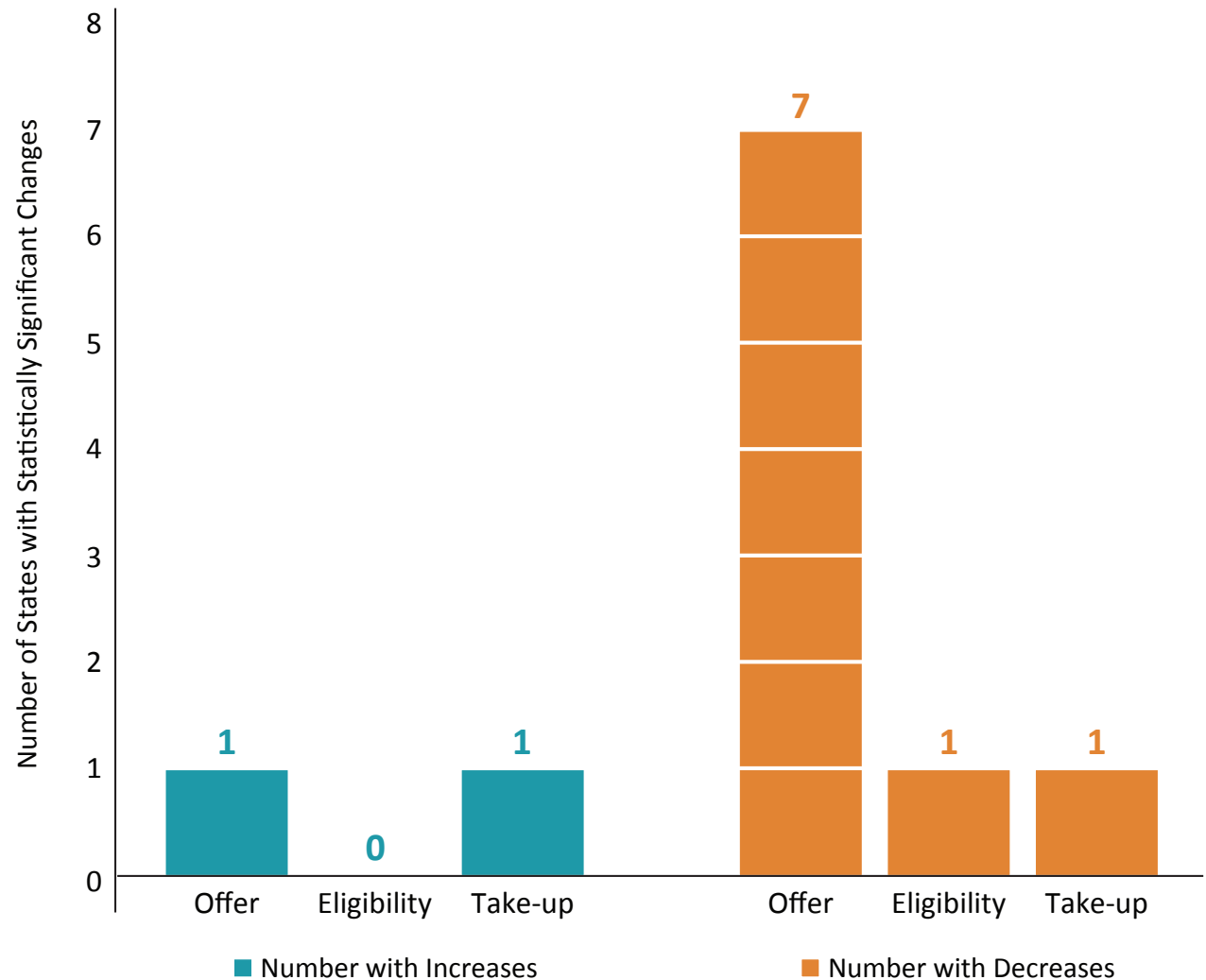
- Among all firms, most states saw no significant change in the percent of workers whose employers offers coverage from 2013 to 2014; seven states reported decreases and only one state saw an increase.
- Driven by large firms, ESI worker eligibility decreased in four states (Florida, Georgia, Idaho, and Illinois) across all firm sizes from 2013 to 2014, with no increase in any state.
- Also seen driven by large firms, increased ESI take-up occurred in 10 states (Arizona, Connecticut, Delaware, Illinois, Iowa, Nebraska, Nevada, New York, North Carolina, Texas), with only one state (Maine) seeing a decrease on this measure.



Estimates for all 50 states can be found in the companion document; “Changes in Employer- Sponsored Health Insurance – Estimates for All States, 2013-2014” (<http://www.shadac.org/2016ESIReport>).

EMPLOYEE ACCESS TO ESI - SMALL FIRMS: STATE-LEVEL CHANGES, 2013 - 2014

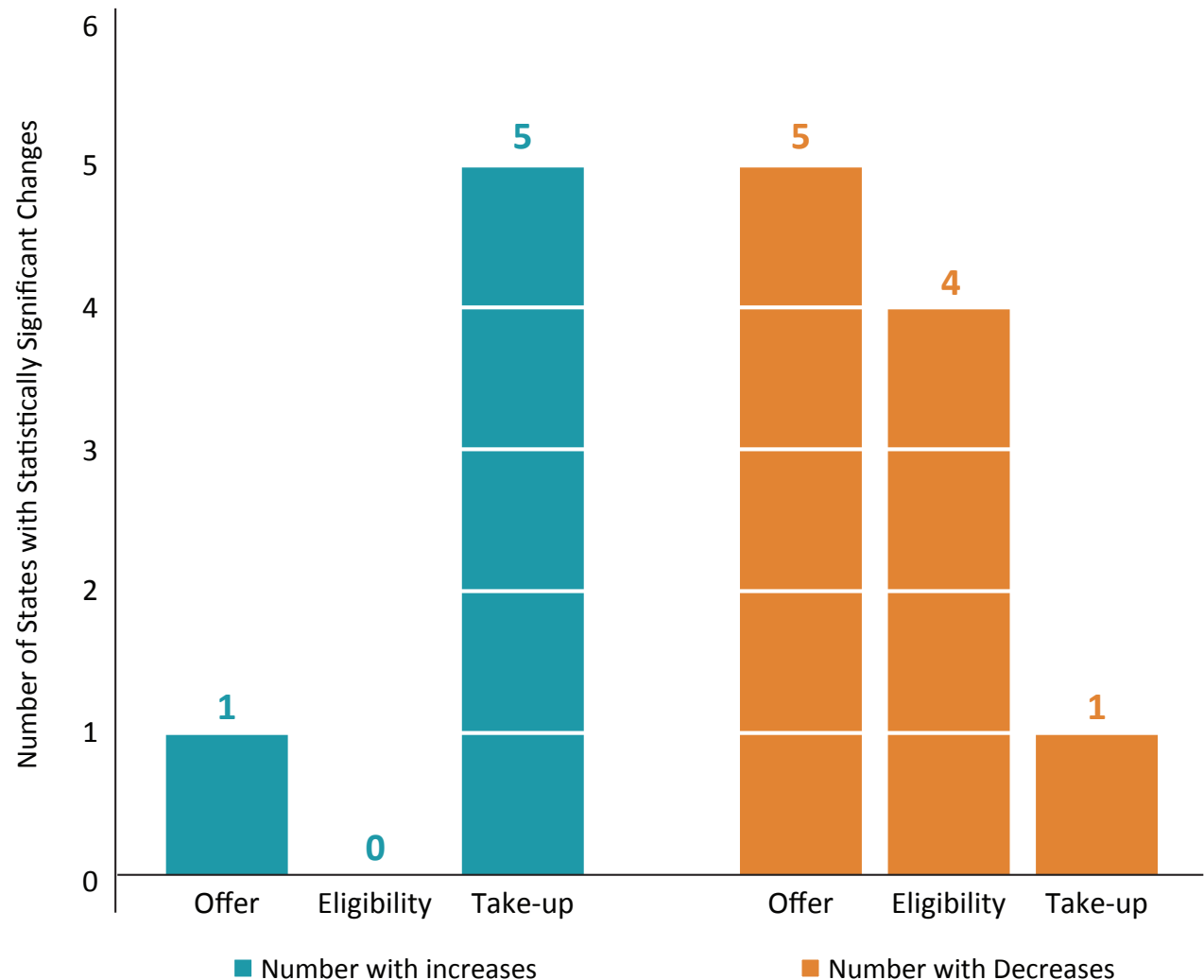
- Mirroring the national trend, most states saw no significant changes in ESI coverage offers, eligibility, and take-up among small firms from 2013 to 2014.
- The percent of workers whose small employer offers coverage decreased in seven states from 2013 to 2014, and increased in one.
- Although ESI eligibility did not change among workers in small firms at the national level from 2013 to 2014, one state did see a significant decrease.
- Similarly, while there was no change in ESI take-up at the national level among small firm workers, take-up increased significantly in one state and decreased significantly in another.



Estimates for all 50 states can be found in the companion document; “Changes in Employer- Sponsored Health Insurance – Estimates for All States, 2013-2014” (<http://www.shadac.org/2016ESIReport>).

EMPLOYEE ACCESS TO ESI – LARGE FIRMS: STATE-LEVEL CHANGES, 2013 - 2014

- At large firms, most states saw no significant changes in ESI coverage offers, eligibility, and take-up from 2013 to 2014.
- Five states reported significant decreases in the percent of workers at firms offering coverage from 2013 to 2014, and one state saw a significant increase.
- Mirroring the national trend, ESI eligibility decreased in four states among large firm workers from 2013 to 2014, and increased in none.
- Again driving the national trend, increased ESI take-up at large firms from 2013 to 2014 offset the drops in offers and eligibility, with five states reporting increases, and a decrease in one state.

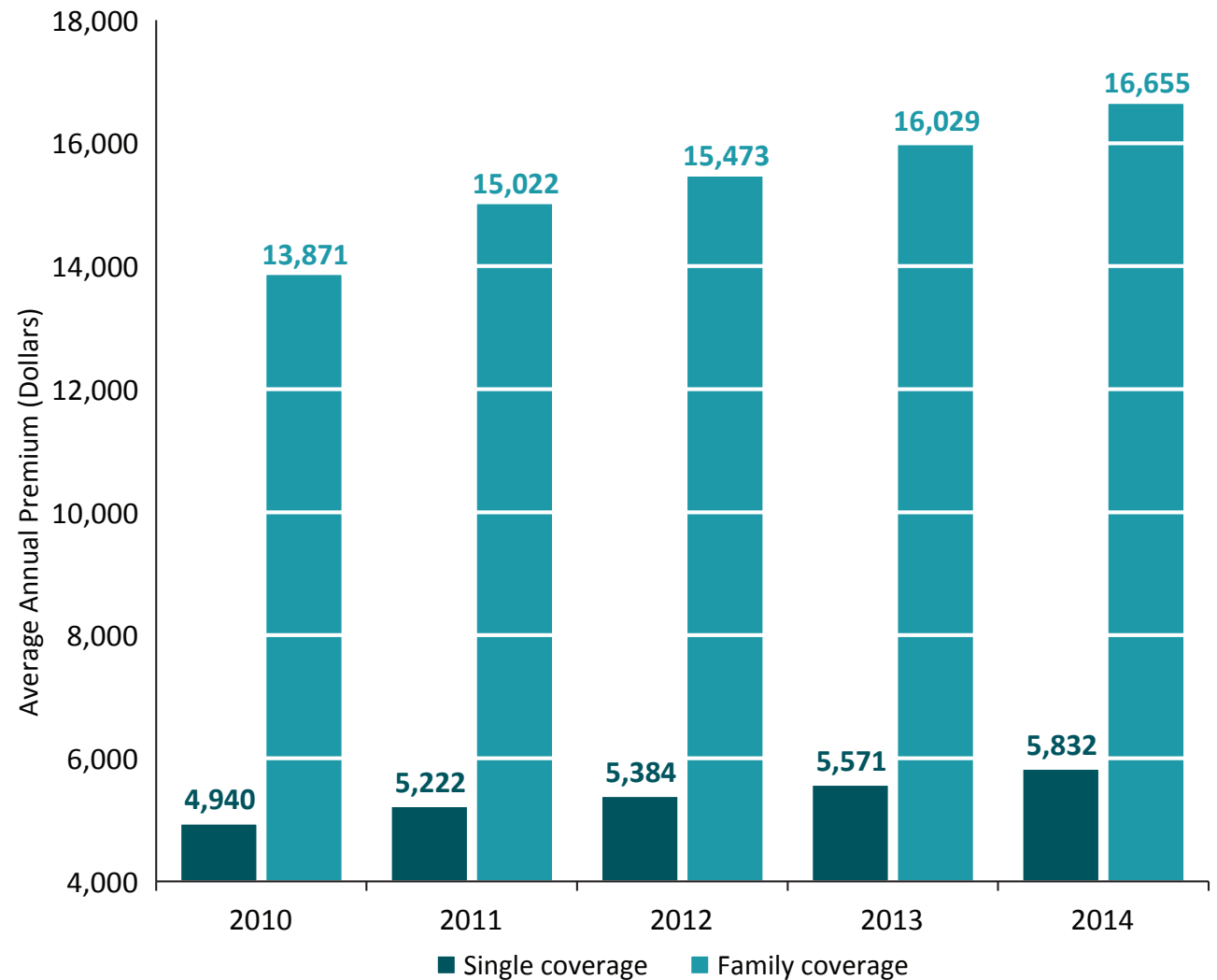


SECTION 4: ESI COSTS (PREMIUMS, WORKER CONTRIBUTION AND DEDUCTIBLES) 2010-2014

This section examines trends in ESI costs by firm size among private sector workers, looking at annual health insurance premiums, the share of costs born by workers (worker contribution), and the percent of workers enrolled in high deductible plans. **Definitions:** small firms: fewer than 50 employees; large firms: 50 or more employees; High Deductible Plan: plans that meet the minimum plan deductible amount required for Health Savings Account (HSA) eligibility (i.e., \$1,250 for an individual and \$2,500 for a family in 2013 and 2014). Findings are based on SHADAC analysis of the Medical Expenditure Panel Survey - Insurance Component.

ESI PREMIUMS FOR SINGLE AND FAMILY COVERAGE: NATIONAL TRENDS, 2010 - 2014

- Consistent with national trends since 2010 (see two-page U.S. fact sheet at www.shadac.org/2016ESIReport), ESI premiums increased significantly at the national level for both single coverage and family coverage between 2013 and 2014.
- Average annual premiums for single coverage increased by \$261 (\$5,571 to \$5,832) from 2013 to 2014 and family coverage increased \$626 (\$16,029 to \$16,655).



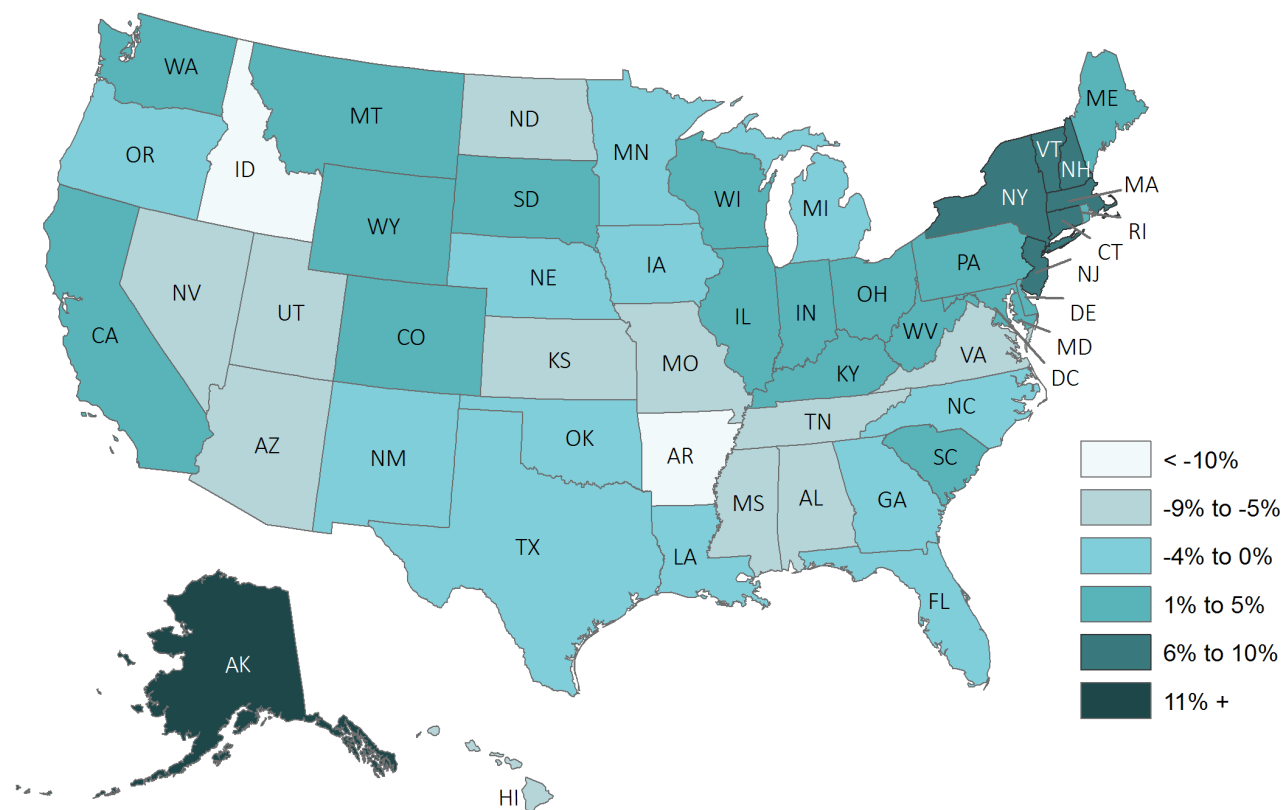
ESI PREMIUMS FOR SINGLE AND FAMILY COVERAGE: STATE-LEVEL VARIATION, 2014

- Average annual premiums for single coverage ranged from less than \$5,000 to over \$7,000 in 2014 across the states.
- Average annual premiums for family coverage varied from close to \$14,000 to almost \$20,000 in 2014 across the states.

	TOP 5 STATES	AMOUNT	BOTTOM 5 STATES	AMOUNT
SINGLE COVERAGE PREMIUMS	1. Alaska	\$7,099	1. Arkansas	\$4,846
	2. New Jersey	\$6,447	2. Idaho	\$4,978
	3. Massachusetts	\$6,348	3. Tennessee	\$5,310
	4. New Hampshire	\$6,336	4. Hawaii	\$5,316
	5. New York	\$6,307	5. Arizona	\$5,356
FAMILY COVERAGE PREMIUMS	1. Alaska	\$19,713	1. Arkansas	\$14,143
	2. New Jersey	\$19,143	2. Alabama	\$14,352
	3. New Hampshire	\$18,126	3. Idaho	\$14,729
	4. Connecticut	\$18,123	4. Hawaii	\$14,848
	5. Massachusetts	\$17,702	5. Montana	\$15,005

ESI PREMIUMS - SINGLE COVERAGE: DIFFERENCES FROM THE NATIONAL AVERAGE, 2014

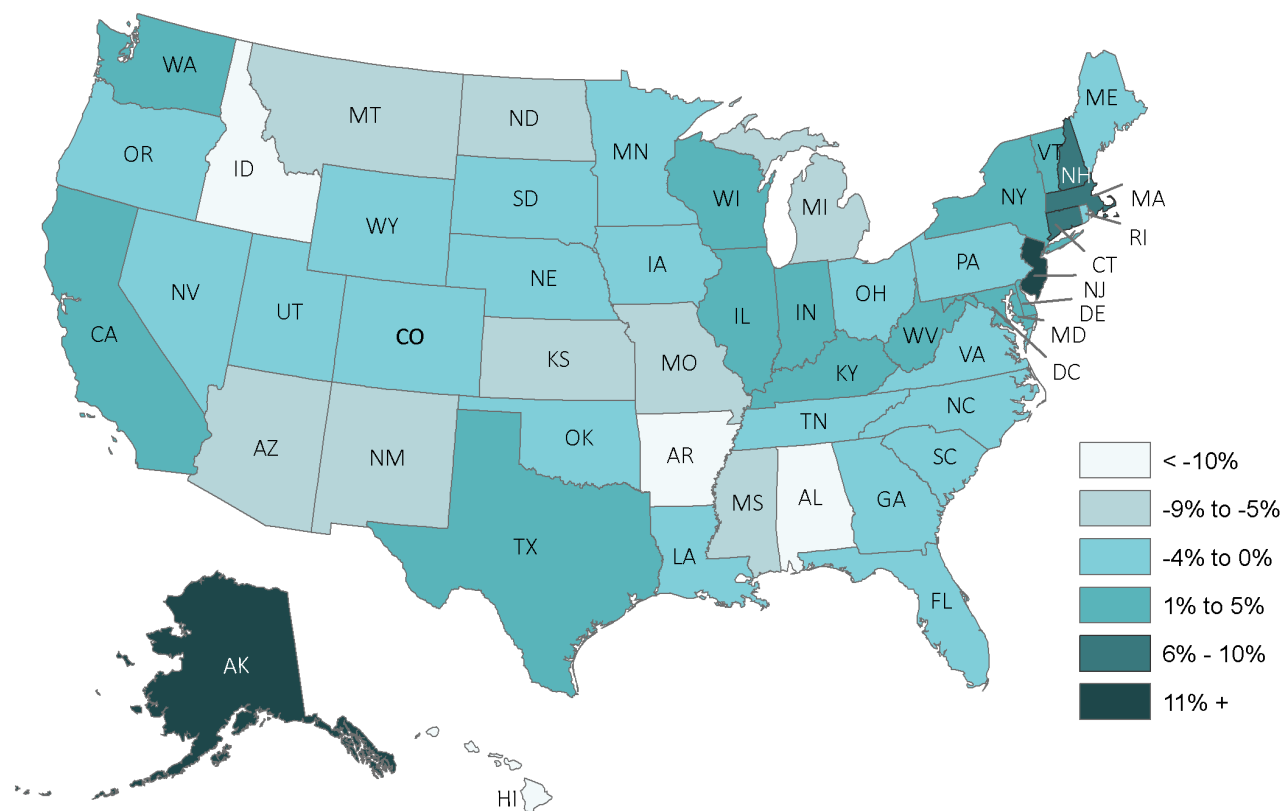
- In one state, single coverage ESI premiums were over 11% higher than the national average (\$5,832) in 2014.
- Two states had single coverage ESI premiums more than 10% below the national average.



Estimates for all 50 states can be found in the companion document; “Changes in Employer-Sponsored Health Insurance – Estimates for All States, 2013-2014” (<http://www.shadac.org/2016ESIReport>).

ESI PREMIUMS - FAMILY COVERAGE: DIFFERENCES FROM THE NATIONAL AVERAGE, 2014

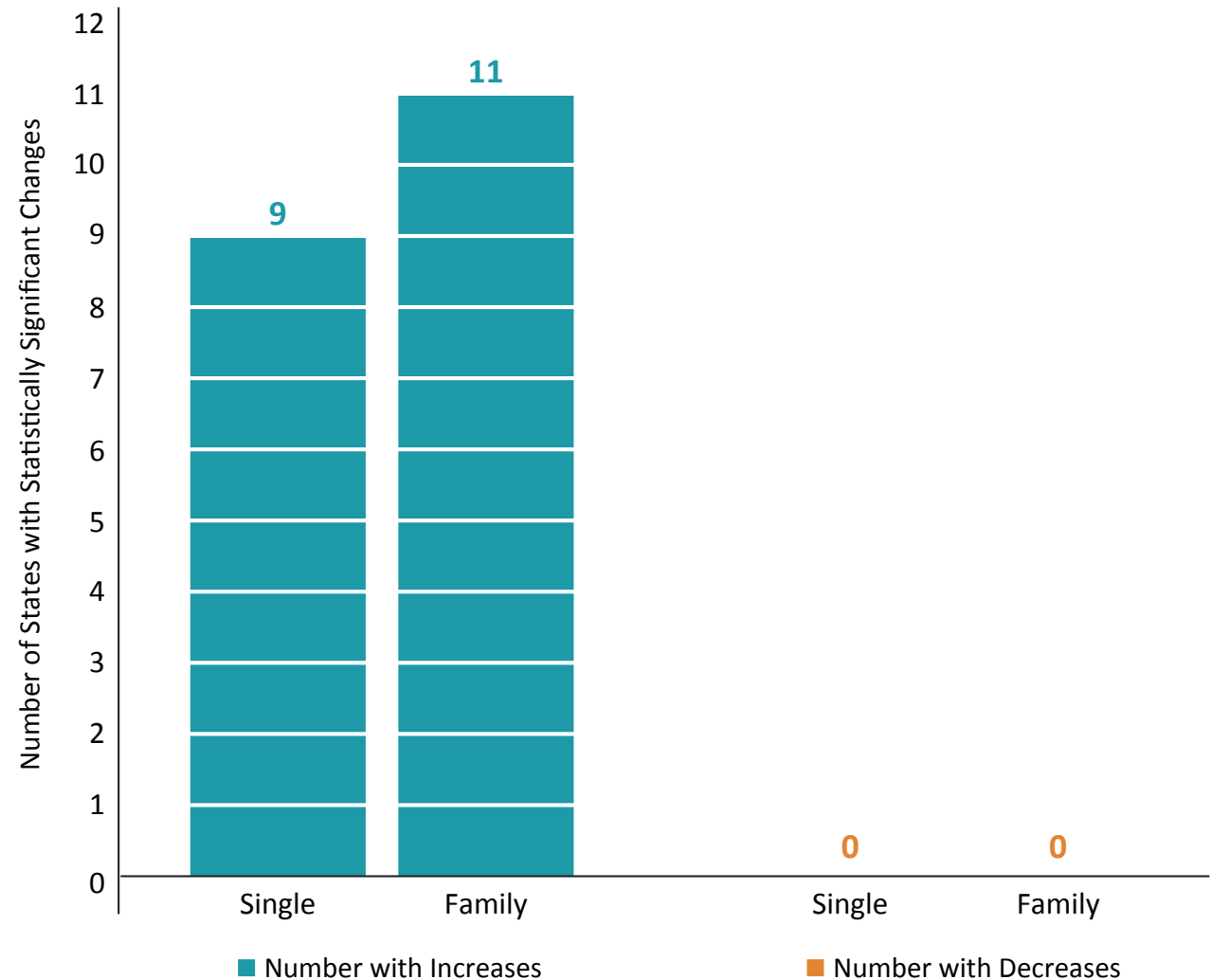
- As was the case for single coverage premiums, family coverage premiums were over 11% higher than the national average (\$16,655) in two states in 2014 and more than 10% below the national average in four states.



Estimates for all 50 states can be found in the companion document; “Changes in Employer- Sponsored Health Insurance – Estimates for All States, 2013-2014” (<http://www.shadac.org/2016ESIReport>).

ESI PREMIUMS FOR SINGLE AND FAMILY COVERAGE: STATE-LEVEL CHANGES, 2013 - 2014

- At the state level, nine states saw significant increases in premiums for single coverage among enrolled workers (Florida, Kentucky, Minnesota, Mississippi, New Mexico, North Carolina, Oklahoma, Texas, Vermont), and no state saw decreases in premiums for single coverage from 2013 to 2014.
- Similarly, 11 states reported significant increases in family coverage premiums among enrolled workers (Delaware, Georgia, Indiana, Iowa, Maryland, Minnesota, Nebraska, Nevada, North Carolina, Texas, Washington), and no state saw decreases in premiums for family coverage from 2013 to 2014.



Estimates for all 50 states can be found in the companion document; “Changes in Employer- Sponsored Health Insurance – Estimates for All States, 2013-2014” (<http://www.shadac.org/2016ESIReport>).

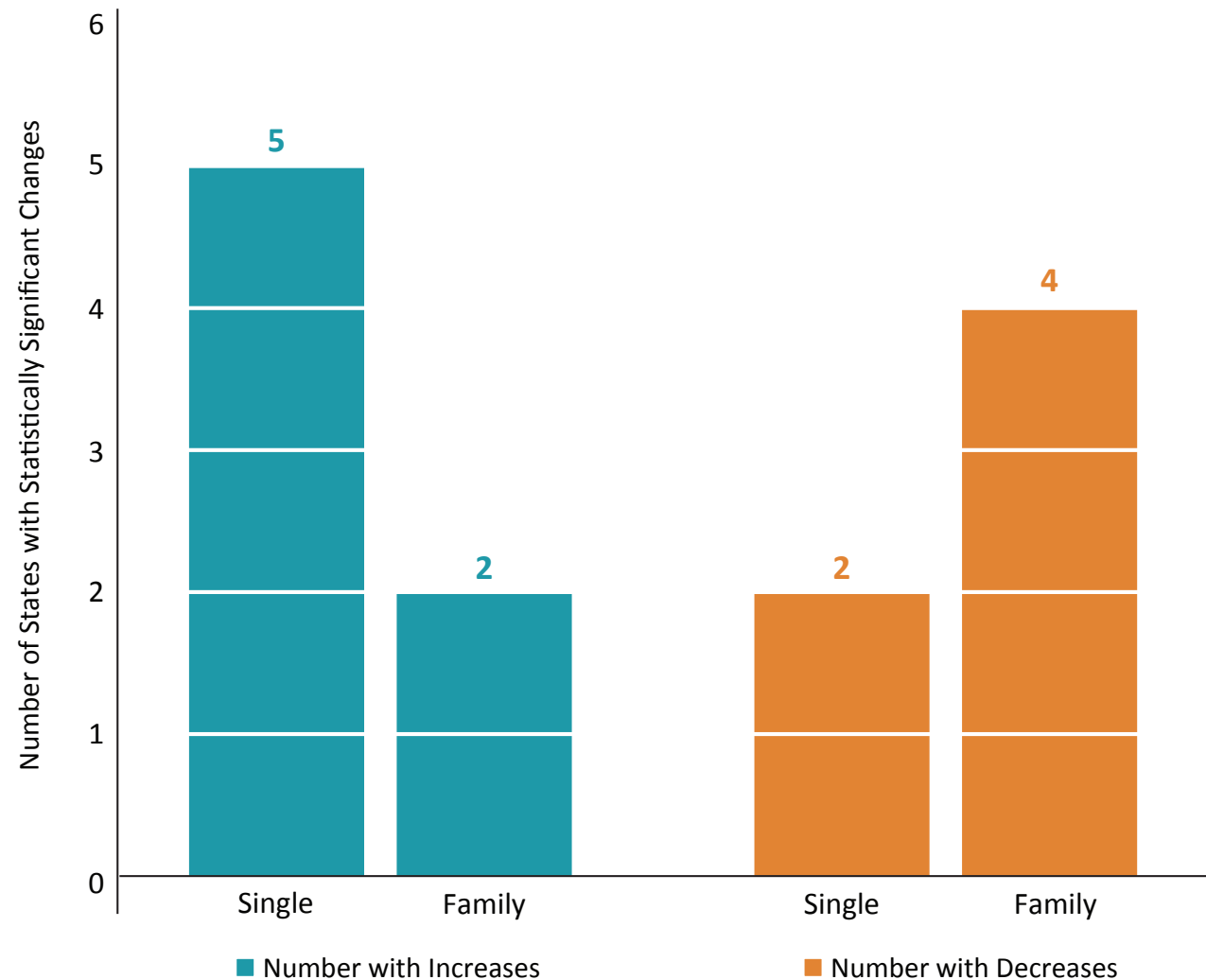
EMPLOYEE CONTRIBUTION TO ESI PREMIUMS: STATE-LEVEL VARIATION, 2014

- States vary significantly in the percent of ESI premiums paid by workers.
- For both single and family plans, there was roughly an 11 percentage-point spread between the highest and lowest employee premium contributions by state (excluding Hawaii, which is an outlier for single plans).

	TOP 5 STATES	PERCENT	BOTTOM 5 STATES	PERCENT
PERCENT OF SINGLE PREMIUMS PAID BY WORKERS	1. Tennessee	26.5	1. Hawaii	8.6
	2. Massachusetts	25.0	2. Washington	15.9
	3. Alabama	24.7	3. Oregon	16.0
	4. Iowa	24.3	4. Montana	17.4
	5. Florida	24.2	5. Alaska	18.1
PERCENT OF FAMILY PREMIUMS PAID BY WORKERS	1. Florida	32.8	1. Alaska	21.5
	2. Tennessee	32.8	2. Hawaii	21.7
	3. Virginia	31.9	3. Wisconsin	22.0
	4. Louisiana	31.7	4. Pennsylvania	22.0
	5. Texas	31.5	5. Connecticut	22.2

EMPLOYEE CONTRIBUTION TO ESI PREMIUMS: NATIONAL AND STATE-LEVEL CHANGES, 2013-2014

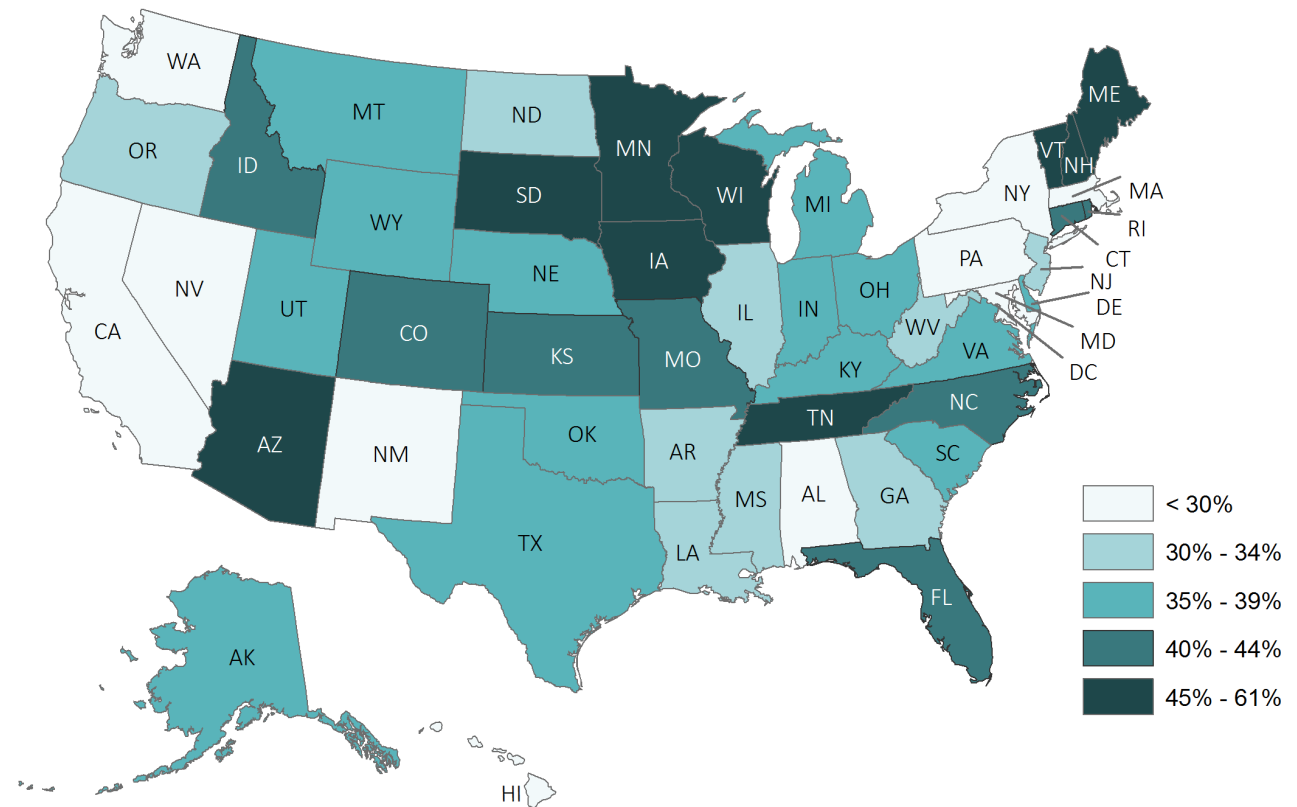
- Nationally, there were no significant changes in the percent of ESI premiums paid by workers for single coverage or family coverage from 2013 to 2014.
- At the state level, changes in the percent of ESI premiums paid by workers were mixed:
 - For single coverage premiums, five states saw increases in the percent of premiums paid by workers (Alaska, Indiana, Missouri, Ohio, and West Virginia), while two states saw decreases (Delaware and Minnesota).
 - For family coverage premiums, the percent of worker contributions increased in two states (Utah and West Virginia) and decreased in four states (Connecticut, Delaware, District of Columbia, and Missouri).



Estimates for all 50 states can be found in the companion document; “Changes in Employer- Sponsored Health Insurance – Estimates for All States, 2013-2014” (<http://www.shadac.org/2016ESIReport>).

PERCENT OF EMPLOYEES ENROLLED IN HIGH DEDUCTIBLE ESI PLANS*: NATIONAL AND STATE LEVELS 2014

- Nationally, 35.2% of employees with ESI were enrolled in high deductible plans in 2014.
- The prevalence of workers enrolled in plans with high deductibles varied widely at the state level in 2014. The percent of workers in high deductible plans was at least 45% in nine states and below 30% in 10 states and the District of Columbia.
- There was a lot of diversity even within regions of the U.S. in the prevalence of workers enrolled in high deductible ESI plans in 2014. However, Midwestern states were more represented among states with a high prevalence of enrollment in plans with high deductibles (see 50 state tables).



*Plans that meet the minimum plan deductible amount for Health Savings Account (HSA) eligibility. See slide 41 for details.

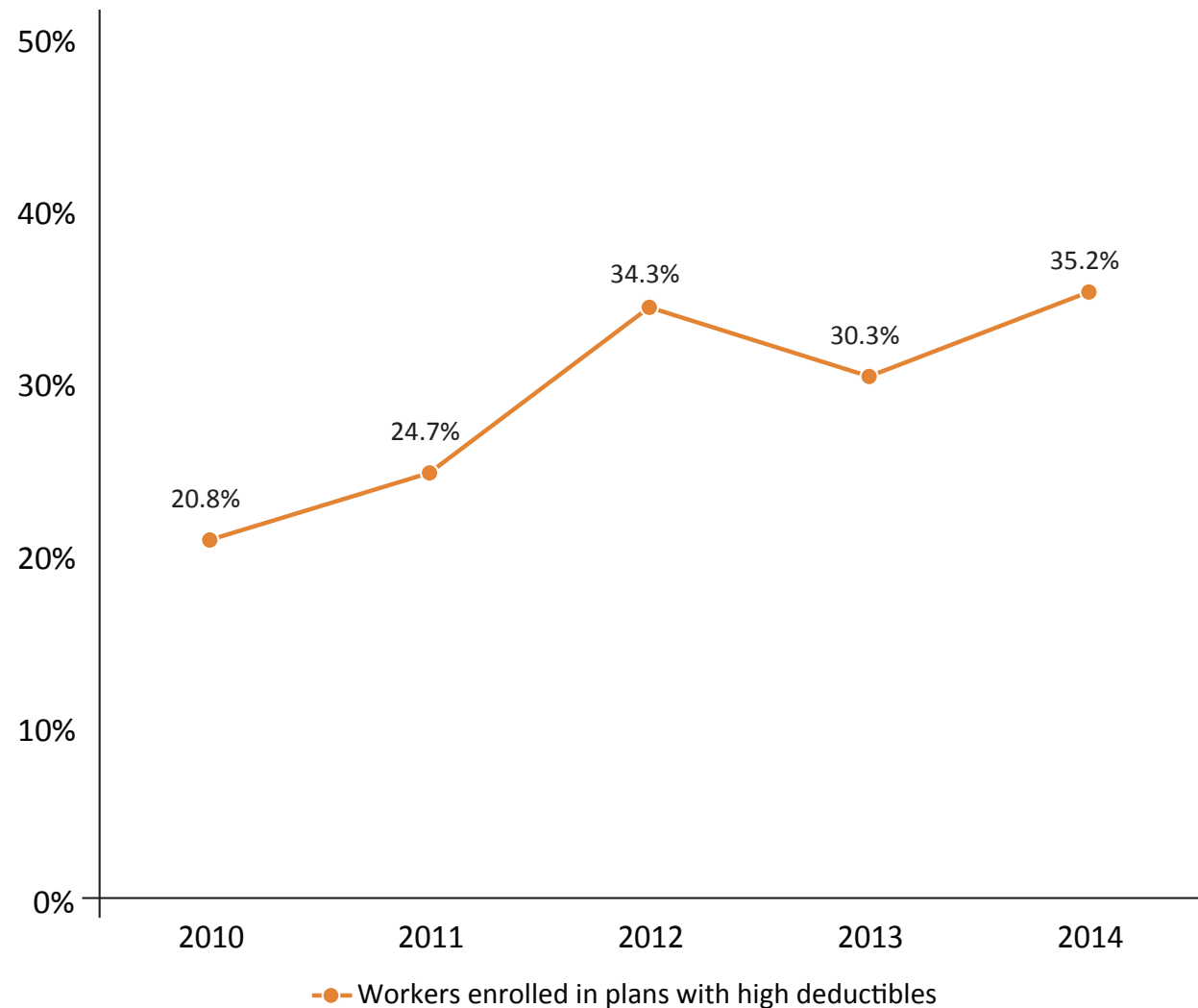
PERCENT OF EMPLOYEES ENROLLED IN HIGH DEDUCTIBLE ESI PLANS BY FIRM SIZE: STATE LEVEL VARIATION, 2014

- The percent of employees enrolled in high deductible ESI plans was higher at small firms compared with large firms at the state level in 2014.
- Across all firm sizes, the percent of employees in high deductible plans ranged from over 60% in Maine to only 3.1% in Hawaii.

	TOP 5 STATES	PERCENT	BOTTOM 5 STATES	PERCENT
ALL FIRMS	1. Maine	61.2	1. Hawaii	3.1
	2. New Hampshire	56.3	2. District of Columbia	13.7
	3. South Dakota	51.7	3. Maryland	21.4
	4. Tennessee	48.7	4. Alabama	21.6
	5. Vermont	48.3	5. Nevada	24.4
SMALL FIRMS	1. New Hampshire	73.9	1. Hawaii	2.6
	2. Maine	67.9	2. District of Columbia	15.6
	3. Tennessee	65.0	3. Alabama	21.9
	4. Ohio	60.8	4. Nevada	23.5
	5. South Carolina	60.4	5. Pennsylvania	24.6
LARGE FIRMS	1. Maine	59.1	1. Hawaii	3.2
	2. New Hampshire	52.4	2. District of Columbia	13.4
	3. South Dakota	50.1	3. Maryland	17.2
	4. Tennessee	45.9	4. Alabama	21.6
	5. Vermont	45.3	5. Nevada	24.6

HIGH DEDUCTIBLE ESI PLANS: NATIONAL AND STATE-LEVEL TRENDS, 2010-2014

- Nationally, the percent of workers enrolled in plans with high deductibles increased nearly 15 percentage points between 2010 (20.8%) and 2014 (35.2%), with a 4.9 percentage-point increase from 2013 to 2014.
- Among the states, the percent of workers enrolled in plans with high deductibles increased significantly in 14 states (see 50 state tables) and decreased in one from 2013 to 2014.



Estimates for all 50 states can be found in the companion document; “Changes in Employer- Sponsored Health Insurance – Estimates for All States, 2013-2014” (<http://www.shadac.org/2016ESIReport>).

DISCUSSION

DISCUSSION

- Contrary to predictions that the ACA would lead to decreases in employer-based insurance, the national rate of ESI coverage did not change significantly from 2013 to 2014.
- Similarly, 45 states saw no significant changes in ESI coverage from 2013 to 2014.
- ESI coverage was unchanged among dependents and most subgroups by age and income, with the exception of young adults and people with low income, both of whom saw increased ESI coverage.
- Among firms in the private sector, decreased access to ESI (driven by declines in offer and eligibility) was offset by an increase in ESI take-up among eligible workers at firms offering coverage.
- Small firms are still much less likely than large firms to offer coverage, and declines in offer rates were more pronounced among small firms between 2013 and 2014 compared with large firms.
- Regarding costs, premiums continue to rise for both individuals and families, and the percent of workers enrolled in plans with high deductibles increased significantly. However, the percent of premiums paid by workers remains stable.

DATA AND METHODS

This report uses state-level data from two national surveys:

1) Annual Social and Economic Supplement (ASEC) of the Current Population Survey (CPS), sponsored by the U.S. Census Bureau:

- A survey of households
- Estimates include individuals in private and public sector firms
- Estimates include policyholders and dependents
- Because of the redesign of the health insurance questions in the CPS in 2013 (and consequent break in series), we have only included CPS estimates for 2013 and 2014.

2) Medical Expenditure Panel Survey-Insurance Component (MEPS-IC), sponsored by the Agency for Healthcare Research and Quality:

- A survey of employers
- This report includes estimates for private sector employers and employees only
- Estimates only include dependents if they are also policyholders

For family-level income, we constructed a “health insurance unit” (HIU) from the CPS data that includes people who are likely to be eligible for ESI as a unit. For each household included in the survey, the HIU definition that we used groups

adults with their spouses and parents with their children ages 18 and under. Children whose parents are not present in the household are grouped in HIUs with grandparents or other relatives. Thus, it is possible for a household to include more than one HIU. We also used the HIU as the unit of analysis for measuring family income as a percentage of federal poverty guidelines.

We assigned a “primary source” of health insurance coverage to people who reported multiple sources of coverage. Medicare was always considered the primary source of coverage, followed in our hierarchy by ESI, Medicaid/CHIP, and individually-purchased coverage.

The MEPS-IC defines “firm” as a business entity consisting of one or more “establishments” (i.e., locations) under common ownership or control. A firm represents the entire organization and may consist of a single-location establishment or multiple establishments (<https://healthmeasures.aspe.hhs.gov/measure/247>). The MEPS-IC calculates the following estimates using “establishments” as the employer/business unit: employees at businesses offering ESI, employees eligible for ESI at offering employers, and employee take-up of coverage offers for which they are eligible. The MEPS-IC uses “firm” as the employer/business unit when establishing employer/business size as defined by the number of workers. Throughout this report and the accompanying tables, we use the term “firm” to refer to employers and businesses broadly.

REFERENCES

- 1) Congressional Budget Office (CBO). CBO and JCT's estimates of the effects of the Affordable Care Act on the number of people obtaining employment-based health insurance. March 15, 2012. Accessed at <https://www.cbo.gov/publication/43082>.
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SUGGESTED CITATION

Lukanen, E., Schwehr, N., and Fried, B., 2016. "State-Level Trends in Employer-Sponsored Health Insurance, 2016." Minneapolis, MN: State Health Access Data Assistance Center.

OTHER CONTRIBUTORS

Carrie Supick-Benton and Joanna Turner contributed to the data analysis for this report. Carrie Au-Yeung provided substantial review and editing and Lindsey Lanigan provided the design and layout.

APPENDIX

APPENDIX TABLE 1

ESI COVERAGE BY STATE (AGED 0-64), 2013-2014

State	2013		2014		Percent Point Change
	Count	Percent	Count	Percent	
Alabama	2,192,789	54.5%	2,294,525	56.6%	2.1
Alaska	380,716	60.0%	367,375	58.4%	-1.6
Arizona	2,938,534	52.1%	3,047,462	53.5%	1.5
Arkansas	1,164,896	48.3%	1,212,871	49.8%	1.6
California	18,413,174	55.1%	18,792,210	55.6%	0.5
Colorado	2,935,400	62.8%	2,637,915	56.8%	-6.0 *
Connecticut	2,083,456	67.6%	2,125,348	68.9%	1.3
Delaware	492,497	65.2%	497,485	64.1%	-1.1
D.C.	329,990	57.6%	357,776	61.6%	4.0
Florida	8,142,399	50.5%	8,046,563	49.7%	-0.9
Georgia	4,689,971	55.2%	4,793,123	55.1%	-0.1
Hawaii	751,472	65.8%	739,932	64.8%	-1.0
Idaho	825,782	59.6%	865,906	61.9%	2.3
Illinois	7,080,127	63.9%	6,859,003	62.9%	-1.1
Indiana	3,494,724	63.3%	3,433,002	62.4%	-0.9
Iowa	1,806,222	68.6%	1,715,633	66.1%	-2.5
Kansas	1,573,648	64.3%	1,535,480	62.4%	-2.0
Kentucky	2,127,042	56.1%	2,176,291	59.9%	3.7
Louisiana	2,165,799	55.9%	2,126,683	53.2%	-2.7
Maine	681,511	62.2%	645,052	61.0%	-1.3
Maryland	3,216,013	63.2%	3,564,710	69.3%	6.1 *
Massachusetts	4,033,119	71.1%	3,779,350	67.3%	-3.8
Michigan	5,555,209	65.9%	5,365,712	63.7%	-2.2
Minnesota	3,359,079	72.0%	3,179,043	69.1%	-2.9
Mississippi	1,315,959	52.5%	1,255,460	48.8%	-3.7
Missouri	3,076,321	62.2%	3,218,504	64.0%	1.8
Montana	442,881	53.4%	480,928	56.5%	3.1
Nebraska	1,057,545	66.7%	1,010,467	62.4%	-4.3
Nevada	1,366,651	57.6%	1,339,895	55.3%	-2.2
New Hampshire	776,034	69.3%	795,551	71.4%	2.1
New Jersey	5,175,338	68.5%	4,972,749	64.9%	-3.6
New Mexico	822,626	47.5%	828,023	48.6%	1.1
New York	10,190,514	61.2%	10,182,749	61.2%	0.0
North Carolina	4,352,320	52.8%	4,897,291	58.3%	5.5 *
North Dakota	418,490	66.2%	443,042	69.4%	3.2
Ohio	6,061,660	63.0%	6,107,103	63.1%	0.1
Oklahoma	1,711,078	54.0%	1,793,591	56.0%	2.0
Oregon	1,950,607	58.9%	1,944,904	59.9%	1.0
Pennsylvania	7,251,647	67.9%	6,820,795	65.1%	-2.8
Rhode Island	570,881	65.0%	585,595	65.4%	0.4
South Carolina	2,197,179	56.3%	2,295,911	57.1%	0.8
South Dakota	451,335	64.1%	474,453	66.6%	2.5
Tennessee	2,980,832	54.8%	3,294,931	60.2%	5.4
Texas	12,517,537	53.3%	12,911,327	54.9%	1.6
Utah	1,761,668	68.2%	1,757,908	67.3%	-0.9
Vermont	319,815	62.4%	340,383	66.0%	3.6
Virginia	4,580,864	64.5%	4,500,976	63.0%	-1.6
Washington	3,665,174	61.7%	3,694,276	60.9%	-0.8
West Virginia	850,434	56.8%	845,456	56.2%	-0.6
Wisconsin	3,267,986	68.4%	3,244,899	66.7%	-1.7
Wyoming	312,519	61.6%	350,911	70.5%	8.9 *
United States	159,879,464	59.5%	160,546,526	59.4%	0.0

Notes: * Significant difference between 2013 and 2014 at the 95% confidence level. Health plans with high deductibles are defined as plans that meet the minimum plan deductible amount required for Health Savings Account (HSA) eligibility (i.e., \$1,250 for an individual and \$2,500 for a family in 2013 and 2014).

Source: SHADAC analysis of the Medical Expenditure Panel Survey-Insurance Component (MEPS-IC), 2013, 2014.

APPENDIX TABLE 2

ESI COVERAGE BY INCOME AND STATE (AGED 0-64), 2013-2014

State	Percent of Low-Income Population (0-138% FPG) with ESI Coverage			Percent of Mid-Income Population (139-400% FPG) with ESI Coverage			Percent of High-Income Population (>400% FPG) with ESI Coverage			Percent of Total Population with ESI Coverage		
	2013	2014	Percent Point Change	2013	2014	Percent Point Change	2013	2014	Percent Point Change	2013	2014	Percent Point Change
Alabama	21.2%	24.5%	3.3	63.6%	64.2%	0.7	82.4%	82.9%	0.6	54.5%	56.6%	2.1
Alaska	35.5%	29.7%	-5.8	62.1%	64.4%	2.3	79.2%	80.7%	1.5	60.0%	58.4%	-1.6
Arizona	20.4%	24.3%	4.0	56.3%	60.1%	3.8	84.6%	83.8%	-0.8	52.1%	53.5%	1.5
Arkansas	19.7%	19.5%	-0.2	53.9%	61.0%	7.2 *	77.4%	74.0%	-3.4	48.3%	49.8%	1.6
California	26.0%	26.2%	0.2	57.0%	57.8%	0.8	82.5%	83.4%	0.9	55.1%	55.6%	0.5
Colorado	31.7%	19.1%	-12.6 *	57.7%	57.1%	-0.6	82.4%	79.0%	-3.3	62.8%	56.8%	-6.0 *
Connecticut	34.3%	33.5%	-0.8	64.8%	60.8%	-4.1	87.0%	88.7%	1.7	67.6%	68.9%	1.3
Delaware	34.8%	32.3%	-2.5	68.7%	66.6%	-2.1	89.9%	85.4%	-4.6 *	65.2%	64.1%	-1.1
D.C.	18.0%	19.7%	1.6	55.4%	60.3%	4.9	87.8%	88.0%	0.2	57.6%	61.6%	4.0
Florida	21.1%	23.7%	2.6	54.3%	53.9%	-0.4	75.5%	74.1%	-1.3	50.5%	49.7%	-0.9
Georgia	22.2%	25.9%	3.7	58.5%	59.7%	1.2	84.3%	79.9%	-4.4 *	55.2%	55.1%	-0.1
Hawaii	42.4%	41.1%	-1.3	74.6%	69.4%	-5.2 *	81.7%	86.0%	4.3	65.8%	64.8%	-1.0
Idaho	30.0%	30.8%	0.8	65.6%	64.8%	-0.8	78.3%	84.9%	6.6 *	59.6%	61.9%	2.3
Illinois	32.1%	29.7%	-2.4	64.7%	63.7%	-1.0	86.8%	86.3%	-0.5	63.9%	62.9%	-1.1
Indiana	31.0%	34.0%	3.0	66.1%	66.8%	0.6	85.8%	85.8%	0.0	63.3%	62.4%	-0.9
Iowa	30.7%	31.3%	0.6	71.6%	67.4%	-4.2	87.4%	83.3%	-4.1	68.6%	66.1%	-2.5
Kansas	27.0%	34.5%	7.4 *	69.6%	63.5%	-6.2	85.6%	83.5%	-2.0	64.3%	62.4%	-2.0
Kentucky	25.4%	27.3%	2.0	65.4%	66.9%	1.5	86.8%	86.9%	0.2	56.1%	59.9%	3.7
Louisiana	27.4%	25.8%	-1.6	56.0%	59.1%	3.2	86.4%	82.7%	-3.6	55.9%	53.2%	-2.7
Maine	25.8%	28.1%	2.3	65.6%	63.7%	-1.9	84.2%	85.1%	0.9	62.2%	61.0%	-1.3
Maryland	29.7%	35.3%	5.6	60.9%	68.9%	7.9 *	85.2%	86.1%	1.0	63.2%	69.3%	6.1 *
Massachusetts	37.5%	32.0%	-5.4	65.1%	64.4%	-0.7	93.3%	88.9%	-4.4 *	71.1%	67.3%	-3.8
Michigan	30.0%	28.7%	-1.3	72.0%	69.4%	-2.5	89.4%	88.8%	-0.6	65.9%	63.7%	-2.2
Minnesota	36.8%	32.9%	-3.9	70.9%	68.9%	-2.0	89.7%	86.7%	-2.9	72.0%	69.1%	-2.9
Mississippi	23.2%	21.4%	-1.7	65.5%	57.7%	-7.8 *	82.5%	81.3%	-1.2	52.5%	48.8%	-3.7
Missouri	27.1%	31.7%	4.6	67.8%	65.6%	-2.2	84.3%	84.3%	0.0	62.2%	64.0%	1.8
Montana	21.7%	29.7%	8.1	53.1%	58.5%	5.4	81.6%	76.9%	-4.7	53.4%	56.5%	3.1
Nebraska	31.0%	21.9%	-9.0 *	69.8%	67.5%	-2.2	82.6%	82.2%	-0.4	66.7%	62.4%	-4.3
Nevada	32.0%	23.9%	-8.0 *	64.4%	61.4%	-3.0	79.7%	82.1%	2.4	57.6%	55.3%	-2.2
New Hampshire	35.1%	38.5%	3.4	65.5%	68.6%	3.1	86.7%	87.7%	1.1	69.3%	71.4%	2.1
New Jersey	35.1%	30.1%	-5.0	66.1%	64.1%	-1.9	89.9%	87.6%	-2.3	68.5%	64.9%	-3.6
New Mexico	18.8%	21.0%	2.2	54.8%	54.6%	-0.2	78.8%	77.3%	-1.4	47.5%	48.6%	1.1
New York	28.3%	29.8%	1.5	63.5%	60.8%	-2.7	88.4%	87.1%	-1.3	61.2%	61.2%	0.0
North Carolina	21.4%	26.9%	5.5 *	57.9%	62.0%	4.0	80.4%	86.0%	5.6 *	52.8%	58.3%	5.5 *
North Dakota	28.5%	43.2%	14.7 *	65.0%	66.7%	1.7	85.6%	83.1%	-2.4	66.2%	69.4%	3.2
Ohio	28.6%	28.4%	-0.1	68.3%	70.0%	1.7	88.4%	86.9%	-1.5	63.0%	63.1%	0.1
Oklahoma	25.2%	28.7%	3.5	62.0%	61.6%	-0.4	77.3%	79.1%	1.8	54.0%	56.0%	2.0
Oregon	26.6%	26.7%	0.2	60.6%	62.5%	1.9	84.5%	82.9%	-1.6	58.9%	59.9%	1.0
Pennsylvania	31.7%	32.5%	0.8	70.4%	66.0%	-4.5 *	89.7%	89.7%	0.0	67.9%	65.1%	-2.8
Rhode Island	27.4%	27.3%	-0.1	65.1%	67.3%	2.2	89.5%	88.6%	-1.0	65.0%	65.4%	0.4
South Carolina	20.5%	24.3%	3.7	66.5%	64.2%	-2.3	85.0%	85.7%	0.7	56.3%	57.1%	0.8
South Dakota	29.8%	33.3%	3.5	68.3%	69.4%	1.1	79.4%	84.2%	4.9 *	64.1%	66.6%	2.5
Tennessee	19.7%	29.3%	9.6 *	62.6%	67.0%	4.3	83.7%	84.8%	1.1	54.8%	60.2%	5.4 *
Texas	23.4%	25.0%	1.5	54.9%	58.5%	3.7 *	82.8%	82.2%	-0.6	53.3%	54.9%	1.6
Utah	39.6%	36.8%	-2.8	73.0%	72.2%	-0.8	82.7%	83.5%	0.8	68.2%	67.3%	-0.9
Vermont	27.0%	37.4%	10.4 *	61.9%	65.7%	3.8	80.1%	82.2%	2.1	62.4%	66.0%	3.6
Virginia	31.4%	35.3%	3.8	63.1%	59.2%	-3.9	82.5%	81.6%	-1.0	64.5%	63.0%	-1.6
Washington	25.4%	28.5%	3.1	58.7%	58.3%	-0.4	87.7%	85.7%	-2.0	61.7%	60.9%	-0.8
West Virginia	24.2%	23.5%	-0.7	65.2%	64.4%	-0.8	86.9%	88.7%	1.7	56.8%	56.2%	-0.6
Wisconsin	32.6%	32.0%	-0.6	70.4%	66.5%	-3.9	86.5%	87.2%	0.7	68.4%	66.7%	-1.7
Wyoming	27.6%	41.3%	13.7 *	61.6%	69.2%	7.6 *	81.1%	87.3%	6.2 *	61.6%	70.5%	8.9 *
United States	26.8%	27.8%	1.0 *	62.0%	62.1%	0.1	84.9%	84.3%	-0.6	59.5%	59.4%	0.0

Notes: * Significant difference between 2013 and 2014 at the 95% confidence level. Health plans with high deductibles are defined as plans that meet the minimum plan deductible amount required for Health Savings Account (HSA) eligibility (i.e., \$1,250 for an individual and \$2,500 for a family in 2013 and 2014).

Source: SHADAC analysis of the Medical Expenditure Panel Survey-Insurance Component (MEPS-IC), 2013, 2014.

APPENDIX TABLE 3

ESI COVERAGE BY AGE AND STATE, 2013-2014

State	Percent Aged 0-18 with ESI Coverage			Percent Aged 19-25 with ESI Coverage			Percent Aged 26-64 with ESI Coverage			Percent Aged 0-64 with ESI Coverage		
	2013	2014	Percent Point Change	2013	2014	Percent Point Change	2013	2014	Percent Point Change	2013	2014	Percent Point Change
Alabama	47.2%	51.5%	4.4	50.5%	55.0%	4.6	59.1%	59.4%	0.4	54.5%	56.6%	2.1
Alaska	55.9%	52.6%	-3.2	60.2%	54.8%	-5.4	62.3%	62.2%	-0.1	60.0%	58.4%	-1.6
Arizona	45.5%	47.5%	2.0	49.6%	57.0%	7.4	56.1%	56.0%	-0.1	52.1%	53.5%	1.5
Arkansas	38.8%	39.3%	0.5	46.4%	56.9%	10.6	53.6%	53.9%	0.3	48.3%	49.8%	1.6
California	51.3%	51.4%	0.1	48.8%	52.3%	3.5	58.2%	58.3%	0.0	55.1%	55.6%	0.5
Colorado	61.1%	51.6%	-9.5 *	58.9%	47.8%	-11.1 *	64.3%	61.0%	-3.3	62.8%	56.8%	-6.0 *
Connecticut	62.3%	68.1%	5.8	69.4%	73.1%	3.7	69.6%	68.6%	-1.0	67.6%	68.9%	1.3
Delaware	61.7%	63.1%	1.4	62.1%	65.7%	3.6	67.7%	64.3%	-3.4	65.2%	64.1%	-1.1
D.C.	40.3%	47.1%	6.8	55.4%	59.6%	4.1	63.6%	66.7%	3.1	57.6%	61.6%	4.0
Florida	47.2%	44.4%	-2.8	45.6%	46.2%	0.6	52.7%	52.5%	-0.2	50.5%	49.7%	-0.9
Georgia	50.9%	49.3%	-1.6	46.9%	57.4%	10.5 *	58.9%	57.6%	-1.3	55.2%	55.1%	-0.1
Hawaii	59.0%	55.2%	-3.8	62.7%	64.3%	1.6	69.9%	69.8%	-0.1	65.8%	64.8%	-1.0
Idaho	56.9%	56.9%	0.0	55.5%	65.8%	10.3	62.0%	64.1%	2.1	59.6%	61.9%	2.3
Illinois	59.0%	58.1%	-0.9	60.8%	59.2%	-1.7	67.0%	65.9%	-1.1	63.9%	62.9%	-1.1
Indiana	60.7%	58.7%	-2.0	62.5%	65.7%	3.2	64.7%	63.7%	-1.0	63.3%	62.4%	-0.9
Iowa	67.2%	60.1%	-7.1	65.8%	68.4%	2.7	69.8%	68.8%	-1.0	68.6%	66.1%	-2.5
Kansas	57.4%	56.3%	-1.1	61.4%	58.2%	-3.2	68.8%	66.5%	-2.3	64.3%	62.4%	-2.0
Kentucky	49.0%	56.5%	7.5	56.7%	60.3%	3.6	59.3%	61.4%	2.1	56.1%	59.9%	3.7
Louisiana	48.2%	43.7%	-4.5	65.1%	53.1%	-12.0 *	57.9%	57.9%	0.0	55.9%	53.2%	-2.7
Maine	58.9%	57.5%	-1.4	67.6%	65.3%	-2.3	62.6%	61.8%	-0.8	62.2%	61.0%	-1.3
Maryland	58.6%	65.6%	7.0 *	63.7%	69.6%	5.9	65.2%	71.0%	5.8 *	63.2%	69.3%	6.1 *
Massachusetts	66.4%	60.8%	-5.6	70.0%	70.5%	0.4	73.4%	69.5%	-3.9 *	71.1%	67.3%	-3.8
Michigan	64.1%	61.7%	-2.4	60.1%	62.5%	2.4	67.6%	64.8%	-2.8	65.9%	63.7%	-2.2
Minnesota	74.2%	66.7%	-7.5 *	69.7%	66.8%	-3.0	71.3%	70.7%	-0.7	72.0%	69.1%	-2.9
Mississippi	46.9%	39.3%	-7.6 *	52.6%	48.3%	-4.3	55.8%	53.6%	-2.1	52.5%	48.8%	-3.7
Missouri	58.8%	59.7%	0.9	55.8%	62.7%	6.9	65.1%	66.4%	1.4	62.2%	64.0%	1.8
Montana	47.2%	55.5%	8.3	49.5%	59.2%	9.7	57.5%	56.5%	-1.0	53.4%	56.5%	3.1
Nebraska	61.2%	57.4%	-3.8	65.6%	55.1%	-10.4 *	70.0%	66.6%	-3.4	66.7%	62.4%	-4.3
Nevada	56.5%	48.0%	-8.4 *	56.4%	57.5%	1.1	58.3%	58.5%	0.1	57.6%	55.3%	-2.2
New Hampshire	63.8%	66.7%	2.9	75.5%	75.3%	-0.2	70.5%	72.5%	2.0	69.3%	71.4%	2.1
New Jersey	68.5%	61.4%	-7.1 *	70.9%	63.6%	-7.2	68.1%	66.8%	-1.3	68.5%	64.9%	-3.6
New Mexico	42.1%	42.4%	0.3	41.0%	47.7%	6.7	51.5%	52.1%	0.6	47.5%	48.6%	1.1
New York	57.4%	56.2%	-1.2	53.0%	61.7%	8.7 *	64.6%	63.3%	-1.3	61.2%	61.2%	0.0
North Carolina	48.6%	52.1%	3.6	48.1%	56.7%	8.7 *	55.9%	61.7%	5.8 *	52.8%	58.3%	5.5 *
North Dakota	65.0%	68.1%	3.1	55.6%	63.3%	7.7	68.9%	71.2%	2.3	66.2%	69.4%	3.2
Ohio	61.4%	57.9%	-3.6	63.4%	62.7%	-0.7	63.6%	65.6%	2.0	63.0%	63.1%	0.1
Oklahoma	46.4%	49.3%	2.9	53.9%	59.7%	5.8	58.4%	59.0%	0.6	54.0%	56.0%	2.0
Oregon	56.3%	59.8%	3.6	52.2%	57.3%	5.1	61.0%	60.4%	-0.5	58.9%	59.9%	1.0
Pennsylvania	64.4%	59.7%	-4.7	65.6%	63.9%	-1.7	69.9%	67.8%	-2.1	67.9%	65.1%	-2.8
Rhode Island	60.8%	64.0%	3.2	58.6%	62.8%	4.2	68.0%	66.5%	-1.5	65.0%	65.4%	0.4
South Carolina	53.4%	53.4%	0.1	51.4%	53.2%	1.8	58.6%	59.5%	0.9	56.3%	57.1%	0.8
South Dakota	58.8%	63.4%	4.6	58.9%	63.7%	4.8	67.9%	68.8%	0.8	64.1%	66.6%	2.5
Tennessee	50.2%	54.7%	4.5	57.1%	60.3%	3.2	56.7%	62.8%	6.1 *	54.8%	60.2%	5.4 *
Texas	47.0%	47.9%	1.0	50.5%	52.9%	2.4	57.3%	59.2%	1.8	53.3%	54.9%	1.6
Utah	68.1%	66.7%	-1.4	59.3%	65.5%	6.2	70.2%	68.1%	-2.1	68.2%	67.3%	-0.9
Vermont	57.0%	62.9%	5.8	67.9%	70.2%	2.3	63.6%	66.6%	3.1	62.4%	66.0%	3.6
Virginia	61.8%	59.7%	-2.1	59.8%	60.8%	1.0	66.7%	64.9%	-1.8	64.5%	63.0%	-1.6
Washington	55.4%	56.3%	0.9	55.9%	63.2%	7.3	65.4%	62.6%	-2.8	61.7%	60.9%	-0.8
West Virginia	52.1%	53.2%	1.1	58.2%	52.3%	-5.9	58.6%	58.2%	-0.4	56.8%	56.2%	-0.6
Wisconsin	66.5%	62.7%	-3.8	68.0%	68.4%	0.4	69.5%	68.2%	-1.2	68.4%	66.7%	-1.7
Wyoming	57.7%	71.5%	13.8 *	65.1%	65.0%	-0.1	62.8%	70.9%	8.1 *	61.6%	70.5%	8.9 *
United States	55.3%	54.4%	-0.9	56.0%	58.3%	2.3 *	62.1%	62.0%	-0.1	59.5%	59.4%	0.0

Notes: * Significant difference between 2013 and 2014 at the 95% confidence level. Health plans with high deductibles are defined as plans that meet the minimum plan deductible amount required for Health Savings Account (HSA) eligibility (i.e., \$1,250 for an individual and \$2,500 for a family in 2013 and 2014).

Source: SHADAC analysis of the Medical Expenditure Panel Survey-Insurance Component (MEPS-IC), 2013, 2014.

APPENDIX TABLE 4

POLICYHOLDER AND DEPENDENT ESI COVERAGE BY STATE (AGED 0-64), 2013-2014

State	Percent of Population with ESI Policyholder Coverage			Percent of Population with ESI Dependent Coverage			Percent of Total Population with ESI Coverage		
	2013	2014	Percent Point Change	2013	2014	Percent Point Change	2013	2014	Percent Point Change
Alabama	27.7%	28.0%	0.4	26.9%	28.6%	1.7	54.5%	56.6%	2.1
Alaska	27.5%	28.7%	1.3	32.5%	29.7%	-2.8	60.0%	58.4%	-1.6
Arizona	26.5%	25.8%	-0.8	25.5%	27.8%	2.2	52.1%	53.5%	1.5
Arkansas	26.4%	26.1%	-0.3	21.9%	23.7%	1.8	48.3%	49.8%	1.6
California	25.8%	26.0%	0.2	29.3%	29.6%	0.3	55.1%	55.6%	0.5
Colorado	30.1%	27.9%	-2.2 *	32.8%	29.0%	-3.8 *	62.8%	56.8%	-6.0 *
Connecticut	31.2%	31.6%	0.4	36.4%	37.4%	0.9	67.6%	68.9%	1.3
Delaware	31.5%	30.9%	-0.6	33.7%	33.2%	-0.5	65.2%	64.1%	-1.1
D.C.	37.7%	39.7%	2.0	19.8%	21.9%	2.0	57.6%	61.6%	4.0
Florida	25.8%	26.1%	0.3	24.7%	23.5%	-1.2	50.5%	49.7%	-0.9
Georgia	27.4%	27.7%	0.4	27.8%	27.4%	-0.5	55.2%	55.1%	-0.1
Hawaii	35.1%	35.0%	-0.1	30.7%	29.8%	-0.9	65.8%	64.8%	-1.0
Idaho	26.8%	28.6%	1.8	32.8%	33.3%	0.5	59.6%	61.9%	2.3
Illinois	30.2%	30.2%	0.0	33.7%	32.6%	-1.1	63.9%	62.9%	-1.1
Indiana	29.2%	28.9%	-0.3	34.1%	33.4%	-0.6	63.3%	62.4%	-0.9
Iowa	32.8%	31.4%	-1.4	35.9%	34.7%	-1.1	68.6%	66.1%	-2.5
Kansas	30.7%	30.9%	0.2	33.6%	31.4%	-2.2	64.3%	62.4%	-2.0
Kentucky	29.5%	30.3%	0.8	26.7%	29.6%	3.0	56.1%	59.9%	3.7
Louisiana	25.8%	28.3%	2.5	30.1%	24.8%	-5.2 *	55.9%	53.2%	-2.7
Maine	31.1%	30.9%	-0.2	31.1%	30.0%	-1.1	62.2%	61.0%	-1.3
Maryland	30.5%	30.6%	0.2	32.7%	38.7%	6.0 *	63.2%	69.3%	6.1 *
Massachusetts	32.0%	32.4%	0.4	39.1%	34.9%	-4.2 *	71.1%	67.3%	-3.8
Michigan	30.2%	29.8%	-0.4	35.6%	33.9%	-1.7	65.9%	63.7%	-2.2
Minnesota	32.8%	32.4%	-0.4	39.1%	36.7%	-2.4	72.0%	69.1%	-2.9
Mississippi	24.9%	27.0%	2.1	27.6%	21.8%	-5.9 *	52.5%	48.8%	-3.7
Missouri	31.3%	32.6%	1.3	30.9%	31.5%	0.5	62.2%	64.0%	1.8
Montana	26.6%	27.2%	0.6	26.8%	29.3%	2.5	53.4%	56.5%	3.1
Nebraska	31.8%	29.3%	-2.6 *	34.9%	33.2%	-1.8	66.7%	62.4%	-4.3
Nevada	28.2%	28.2%	0.0	29.3%	27.1%	-2.2	57.6%	55.3%	-2.2
New Hampshire	31.9%	34.1%	2.2	37.4%	37.3%	-0.1	69.3%	71.4%	2.1
New Jersey	29.5%	30.1%	0.6	39.0%	34.9%	-4.1 *	68.5%	64.9%	-3.6
New Mexico	22.4%	23.0%	0.7	25.1%	25.6%	0.5	47.5%	48.6%	1.1
New York	29.8%	29.4%	-0.3	31.5%	31.8%	0.3	61.2%	61.2%	0.0
North Carolina	27.4%	30.4%	3.1 *	25.5%	27.9%	2.4	52.8%	58.3%	5.5 *
North Dakota	34.2%	34.6%	0.3	32.0%	34.9%	2.9	66.2%	69.4%	3.2
Ohio	29.4%	29.6%	0.1	33.6%	33.5%	-0.1	63.0%	63.1%	0.1
Oklahoma	27.1%	26.9%	-0.2	26.9%	29.1%	2.2	54.0%	56.0%	2.0
Oregon	30.0%	28.6%	-1.4	28.9%	31.4%	2.5	58.9%	59.9%	1.0
Pennsylvania	33.3%	31.5%	-1.8 *	34.7%	33.6%	-1.0	67.9%	65.1%	-2.8
Rhode Island	29.9%	31.2%	1.3	35.1%	34.2%	-0.8	65.0%	65.4%	0.4
South Carolina	27.5%	28.5%	1.0	28.8%	28.7%	-0.1	56.3%	57.1%	0.8
South Dakota	31.7%	31.1%	-0.5	32.4%	35.4%	3.0	64.1%	66.6%	2.5
Tennessee	26.8%	29.9%	3.1 *	28.0%	30.3%	2.3	54.8%	60.2%	5.4 *
Texas	26.5%	27.2%	0.7	26.8%	27.7%	0.9	53.3%	54.9%	1.6
Utah	25.6%	24.9%	-0.7	42.7%	42.4%	-0.3	68.2%	67.3%	-0.9
Vermont	30.7%	31.5%	0.8	31.7%	34.6%	2.9	62.4%	66.0%	3.6
Virginia	31.7%	30.3%	-1.4	32.8%	32.6%	-0.2	64.5%	63.0%	-1.6
Washington	32.0%	32.2%	0.2	29.7%	28.7%	-1.0	61.7%	60.9%	-0.8
West Virginia	25.9%	26.5%	0.6	30.8%	29.7%	-1.2	56.8%	56.2%	-0.6
Wisconsin	30.8%	29.5%	-1.3	37.7%	37.2%	-0.5	68.4%	66.7%	-1.7
Wyoming	31.4%	32.2%	0.8	30.2%	38.3%	8.1 *	61.6%	70.5%	8.9 *
United States	28.6%	28.8%	0.2	30.8%	30.6%	-0.2	59.5%	59.4%	0.0

Notes: * Significant difference between 2013 and 2014 at the 95% confidence level. Health plans with high deductibles are defined as plans that meet the minimum plan deductible amount required for Health Savings Account (HSA) eligibility (i.e., \$1,250 for an individual and \$2,500 for a family in 2013 and 2014). **Source:** SHADAC analysis of the Medical Expenditure Panel Survey-Insurance Component (MEPS-IC), 2013, 2014.

APPENDIX TABLE 5

ESTABLISHMENT OFFER RATES BY FIRM SIZE AND STATE, 2013-2014

State	Firm Size <50			Firm Size 50+			Firm Size 0-249			Firm Size 250+			ALL Firm Sizes		
	2013	2014	Percent Point Change	2013	2014	Percent Point Change	2013	2014	Percent Point Change	2013	2014	Percent Point Change	2013	2014	Percent Point Change
Alabama	29.0%	38.2%	9.2	97.2%	96.7%	-0.5	35.2%	42.5%	7.3	99.3%	98.7%	-0.6	49.7%	54.9%	5.2
Alaska	21.2%	23.8%	2.6	95.6%	94.5%	-1.1	26.8%	28.7%	1.9	97.6%	97.5%	-0.1	39.6%	39.7%	0.1
Arizona	24.3%	27.4%	3.1	96.9%	97.0%	0.1	29.2%	32.9%	3.7	99.7%	100.0%	0.3	43.4%	47.3%	3.9
Arkansas	26.4%	21.6%	-4.8	98.8%	94.6%	-4.2 *	32.3%	28.1%	-4.2	100.0%	98.1%	-1.9	45.1%	39.8%	-5.3
California	39.6%	33.8%	-5.8 *	93.7%	92.9%	-0.8	42.7%	37.3%	-5.4 *	98.7%	97.5%	-1.2	51.4%	46.5%	-4.9 *
Colorado	30.7%	32.7%	2.0	92.5%	98.1%	5.6 *	33.2%	36.7%	3.5	98.4%	98.3%	-0.1	42.4%	47.7%	5.3
Connecticut	38.5%	36.5%	-2.0	98.7%	97.9%	-0.8	42.6%	40.8%	-1.8	100.0%	99.7%	-0.3	54.2%	52.3%	-1.9
Delaware	34.8%	30.0%	-4.8	92.4%	97.7%	5.3 *	37.7%	35.2%	-2.5	96.6%	98.6%	2.0	52.7%	49.1%	-3.6
D.C.	50.0%	46.4%	-3.6	99.2%	96.7%	-2.5	56.4%	52.9%	-3.5	100.0%	97.3%	-2.7	67.7%	64.9%	-2.8
Florida	27.1%	23.3%	-3.8	96.8%	96.0%	-0.8	30.0%	26.4%	-3.6	98.7%	98.4%	-0.3	42.7%	37.6%	-5.1
Georgia	26.5%	23.3%	-3.2	98.5%	94.7%	-3.8	31.2%	27.6%	-3.6	99.9%	98.3%	-1.6	48.0%	40.9%	-7.1 *
Hawaii	78.1%	81.6%	3.5	99.0%	98.6%	-0.4	80.5%	83.3%	2.8	100.0%	99.2%	-0.8	83.6%	86.4%	2.8
Idaho	31.2%	23.6%	-7.6 *	95.7%	93.1%	-2.6	35.3%	27.8%	-7.5 *	97.7%	97.4%	-0.3	44.6%	37.5%	-7.1 *
Illinois	33.2%	32.8%	-0.4	95.3%	93.3%	-2.0	37.1%	36.2%	-0.9	97.7%	99.8%	2.1	48.2%	47.3%	-0.9
Indiana	25.2%	28.5%	3.3	94.3%	96.1%	1.8	29.9%	34.4%	4.5	97.9%	99.6%	1.7	45.1%	49.5%	4.4
Iowa	32.4%	32.7%	0.3	95.3%	95.6%	0.3	38.2%	38.0%	-0.2	96.8%	99.1%	2.3	47.2%	47.1%	-0.1
Kansas	42.4%	31.8%	-10.6 *	93.0%	93.7%	0.7	45.9%	37.3%	-8.6 *	97.5%	98.8%	1.3	55.5%	48.4%	-7.1 *
Kentucky	34.7%	31.5%	-3.2	95.0%	95.8%	0.8	39.2%	36.6%	-2.6	98.3%	99.8%	1.5	52.2%	50.4%	-1.8
Louisiana	31.2%	28.5%	-2.7	94.6%	94.6%	0.0	36.5%	33.6%	-2.9	98.4%	98.5%	0.1	48.7%	46.0%	-2.7
Maine	34.7%	29.3%	-5.4	97.0%	96.4%	-0.6	39.3%	34.1%	-5.2	97.6%	100.0%	2.4	48.0%	44.4%	-3.6
Maryland	37.6%	39.8%	2.2	96.4%	96.1%	-0.3	42.1%	44.0%	1.9	99.2%	99.8%	0.6	53.7%	55.0%	1.3
Massachusetts	48.6%	44.6%	-4.0	98.1%	99.8%	1.7	52.3%	48.7%	-3.6	99.8%	100.0%	0.2	61.2%	59.0%	-2.2
Michigan	40.4%	32.5%	-7.9	96.0%	92.9%	-3.1	44.9%	37.5%	-7.4	98.9%	96.0%	-2.9	53.9%	45.9%	-8.0 *
Minnesota	36.2%	27.0%	-9.2	95.9%	94.2%	-1.7	39.8%	31.9%	-7.9	99.7%	99.0%	-0.7	49.0%	42.2%	-6.8
Mississippi	28.4%	21.9%	-6.5	97.5%	96.5%	-1.0	33.0%	27.8%	-5.2	98.6%	97.5%	-1.1	47.8%	43.0%	-4.8
Missouri	38.6%	30.4%	-8.2	99.2%	94.0%	-5.2 *	43.2%	35.4%	-7.8	100.0%	97.9%	-2.1	55.2%	47.9%	-7.3
Montana	28.4%	27.0%	-1.4	96.5%	92.9%	-3.6	31.9%	30.0%	-1.9	99.4%	97.8%	-1.6	38.2%	37.5%	-0.7
Nebraska	26.9%	24.2%	-2.7	98.3%	95.6%	-2.7	32.9%	29.0%	-3.9	98.5%	99.6%	1.1	43.7%	39.5%	-4.2
Nevada	36.5%	38.5%	2.0	96.2%	93.9%	-2.3	39.9%	41.2%	1.3	98.8%	98.3%	-0.5	52.6%	53.0%	0.4
New Hampshire	35.1%	37.7%	2.6	99.1%	97.8%	-1.3	39.6%	42.5%	2.9	99.1%	99.4%	0.3	52.4%	52.7%	0.3
New Jersey	43.7%	48.4%	4.7	95.6%	94.9%	-0.7	46.9%	50.3%	3.4	96.4%	98.8%	2.4	53.9%	57.3%	3.4
New Mexico	28.8%	25.0%	-3.8	92.8%	91.3%	-1.5	33.0%	29.2%	-3.8	98.2%	96.0%	-2.2	46.6%	41.7%	-4.9 *
New York	44.2%	37.8%	-6.4 *	96.4%	96.6%	0.2	47.0%	41.0%	-6.0 *	99.8%	97.9%	-1.9	53.7%	48.4%	-5.3 *
North Carolina	30.1%	26.9%	-3.2	94.2%	91.8%	-2.4	34.3%	30.4%	-3.9	99.4%	96.4%	-3.0	47.8%	43.5%	-4.3
North Dakota	35.2%	33.9%	-1.3	95.8%	96.9%	1.1	39.9%	38.8%	-1.1	97.8%	97.0%	-0.8	47.3%	46.0%	-1.3
Ohio	36.7%	35.3%	-1.4	95.7%	93.8%	-1.9	41.7%	40.2%	-1.5	99.0%	97.0%	-2.0	53.8%	52.8%	-1.0
Oklahoma	29.4%	35.9%	6.5	95.3%	91.4%	-3.9	33.4%	39.0%	5.6	98.6%	97.1%	-1.5	47.5%	50.6%	3.1
Oregon	36.6%	30.2%	-6.4	94.7%	91.9%	-2.8	40.1%	33.8%	-6.3	98.7%	96.8%	-1.9	50.9%	42.7%	-8.2 *
Pennsylvania	37.7%	38.5%	0.8	98.1%	96.6%	-1.5	43.1%	43.7%	0.6	99.1%	99.8%	0.7	54.5%	54.6%	0.1
Rhode Island	47.0%	40.1%	-6.9	98.9%	97.1%	-1.8	50.0%	44.0%	-6.0	99.0%	98.2%	-0.8	58.3%	52.1%	-6.2
South Carolina	27.7%	23.0%	-4.7	97.2%	94.9%	-2.3	31.8%	28.3%	-3.5	99.8%	99.9%	0.1	48.1%	45.3%	-2.8
South Dakota	25.3%	30.1%	4.8	97.0%	95.1%	-1.9	30.3%	34.5%	4.2	98.9%	98.9%	0.0	38.5%	42.9%	4.4
Tennessee	30.4%	25.1%	-5.3	97.6%	95.9%	-1.7	35.7%	33.4%	-2.3	99.7%	97.8%	-1.9	52.1%	48.5%	-3.6
Texas	26.2%	26.9%	0.7	92.6%	93.2%	0.6	29.9%	32.2%	2.3	98.0%	97.1%	-0.9	44.7%	45.9%	1.2
Utah	30.7%	25.3%	-5.4	95.5%	95.1%	-0.4	34.4%	29.1%	-5.3	98.8%	99.1%	0.3	45.1%	39.8%	-5.3
Vermont	43.5%	29.6%	-13.9 *	98.5%	96.4%	-2.1	47.1%	34.2%	-12.9 *	99.5%	100.0%	0.5	53.8%	42.0%	-11.8 *
Virginia	36.6%	35.8%	-0.8	97.0%	97.3%	0.3	40.2%	41.7%	1.5	99.1%	99.4%	0.3	53.6%	53.4%	-0.2
Washington	33.8%	31.9%	-1.9	94.4%	94.1%	-0.3	37.3%	36.0%	-1.3	99.1%	97.1%	-2.0	47.1%	45.7%	-1.4
West Virginia	37.5%	30.2%	-7.3	93.6%	96.0%	2.4	42.0%	36.6%	-5.4	98.7%	99.6%	0.9	54.7%	50.2%	-4.5
Wisconsin	31.2%	32.5%	1.3	95.9%	93.9%	-2.0	37.1%	37.7%	0.6	98.8%	97.8%	-1.0	49.1%	47.5%	-1.6
Wyoming	28.5%	27.2%	-1.3	90.8%	93.6%	2.8	31.5%	31.3%	-0.2	97.8%	100.0%	2.2	40.2%	40.2%	0.0
United States	34.8%	32.2%	-2.6 *	95.7%	94.8%	-0.9 *	38.8%	36.5%	-2.3 *	98.8%	98.3%	-0.5	49.9%	47.5%	-2.4 *

Notes: * Significant difference between 2013 and 2014 at the 95% confidence level. Health plans with high deductibles are defined as plans that meet the minimum plan deductible amount required for Health Savings Account (HSA) eligibility (i.e., \$1,250 for an individual and \$2,500 for a family in 2013 and 2014).

Source: SHADAC analysis of the Medical Expenditure Panel Survey-Insurance Component (MEPS-IC), 2013, 2014.

APPENDIX TABLE 6

PERCENT OF WORKERS IN ESTABLISHMENTS OFFERING COVERAGE, BY FIRM SIZE AND STATE, 2013-2014

State	Firm Size <50			Firm Size 50+			Firm Size 0-249			Firm Size 250+			ALL Firm Sizes		
	2013	2014	Percent Point Change	2013	2014	Percent Point Change	2013	2014	Percent Point Change	2013	2014	Percent Point Change	2013	2014	Percent Point Change
Alabama	47.2%	59.3%	12.1 *	98.6%	98.3%	-0.3	65.9%	70.9%	5.0	99.4%	99.0%	-0.4	85.0%	88.2%	3.2
Alaska	34.9%	39.8%	4.9	95.8%	95.0%	-0.8	52.8%	52.6%	-0.2	98.1%	98.7%	0.6	75.6%	76.7%	1.1
Arizona	42.4%	44.5%	2.1	98.6%	98.0%	-0.6	62.2%	62.2%	0.0	99.5%	100.0%	0.5	85.1%	85.6%	0.5
Arkansas	43.8%	37.7%	-6.1	99.0%	96.0%	-3.0	59.3%	54.3%	-5.0	100.0%	99.3%	-0.7	83.2%	80.0%	-3.2
California	57.8%	50.0%	-7.8 *	94.5%	94.1%	-0.4	68.0%	63.4%	-4.6	96.7%	96.9%	0.2	84.1%	81.9%	-2.2
Colorado	48.9%	47.5%	-1.4	95.1%	99.8%	4.7 *	59.1%	67.4%	8.3	98.3%	99.7%	1.4	80.9%	84.7%	3.8 *
Connecticut	57.6%	59.5%	1.9	99.8%	96.9%	-2.9 *	71.4%	69.4%	-2.0	100.0%	100.0%	0.0	87.3%	87.2%	-0.1
Delaware	56.0%	44.5%	-11.5	96.8%	98.7%	1.9	64.1%	61.5%	-2.6	99.6%	99.2%	-0.4	85.8%	84.0%	-1.8
D.C.	76.2%	66.1%	-10.1 *	98.5%	96.7%	-1.8	85.3%	79.9%	-5.4	100.0%	97.5%	-2.5	93.8%	90.9%	-2.9
Florida	44.8%	37.6%	-7.2	96.8%	96.5%	-0.3	61.0%	52.1%	-8.9 *	98.1%	98.7%	0.6	83.9%	81.0%	-2.9
Georgia	49.7%	40.6%	-9.1	98.2%	96.3%	-1.9	63.7%	60.1%	-3.6	100.0%	98.4%	-1.6	86.5%	82.7%	-3.8
Hawaii	89.6%	93.1%	3.5	99.3%	96.9%	-2.4	93.7%	95.9%	2.2	99.0%	95.8%	-3.2	96.6%	95.8%	-0.8
Idaho	50.5%	42.1%	-8.4	95.0%	93.0%	-2.0	61.7%	56.6%	-5.1	98.2%	96.8%	-1.4	79.3%	74.5%	-4.8
Illinois	56.6%	55.1%	-1.5	98.4%	93.7%	-4.7 *	71.2%	66.5%	-4.7	99.3%	96.8%	-2.5	87.4%	83.9%	-3.5
Indiana	44.5%	41.4%	-3.1	98.3%	97.5%	-0.8	61.8%	58.0%	-3.8	99.4%	100.0%	0.6	84.8%	83.5%	-1.3
Iowa	50.7%	47.5%	-3.2	96.5%	98.0%	1.5	64.2%	64.2%	0.0	99.4%	99.7%	0.3	84.5%	84.8%	0.3
Kansas	59.0%	45.1%	-13.9 *	96.1%	91.3%	-4.8	70.4%	57.4%	-13.0 *	98.7%	95.7%	-3.0	86.0%	78.5%	-7.5 *
Kentucky	53.9%	47.0%	-6.9	97.8%	96.4%	-1.4	65.4%	59.6%	-5.8	99.4%	99.3%	-0.1	85.9%	83.6%	-2.3
Louisiana	46.7%	45.3%	-1.4	94.2%	94.7%	0.5	61.6%	60.6%	-1.0	97.4%	99.6%	2.2	80.3%	81.6%	1.3
Maine	54.2%	49.7%	-4.5	97.8%	97.4%	-0.4	67.4%	61.4%	-6.0	99.0%	100.0%	1.0	82.9%	79.7%	-3.2
Maryland	57.3%	62.2%	4.9	96.1%	93.3%	-2.8	67.7%	67.0%	-0.7	99.9%	99.4%	-0.5	84.8%	84.8%	0.0
Massachusetts	69.1%	68.1%	-1.0	98.5%	99.3%	0.8	79.5%	79.0%	-0.5	99.3%	100.0%	0.7	90.8%	91.2%	0.4
Michigan	55.0%	53.2%	-1.8	96.1%	95.4%	-0.7	66.4%	67.2%	0.8	99.5%	98.7%	-0.8	84.2%	83.8%	-0.4
Minnesota	52.8%	44.6%	-8.2	97.4%	94.4%	-3.0	66.6%	61.5%	-5.1	98.5%	96.0%	-2.5	84.8%	81.6%	-3.2
Mississippi	45.5%	41.6%	-3.9	96.7%	96.9%	0.2	58.6%	62.5%	3.9	98.6%	97.1%	-1.5	82.3%	81.6%	-0.7
Missouri	55.2%	52.2%	-3.0	99.4%	94.1%	-5.3 *	69.5%	65.8%	-3.7	100.0%	96.2%	-3.8 *	87.3%	82.7%	-4.6
Montana	43.7%	39.1%	-4.6	95.8%	91.6%	-4.2	57.9%	50.1%	-7.8	97.1%	98.3%	1.2	71.6%	68.0%	-3.6
Nebraska	43.9%	42.1%	-1.8	98.3%	97.4%	-0.9	61.7%	58.8%	-2.9	98.7%	99.8%	1.1	83.7%	81.6%	-2.1
Nevada	53.5%	53.7%	0.2	98.4%	95.7%	-2.7	66.6%	64.2%	-2.4	99.5%	97.8%	-1.7	88.0%	86.0%	-2.0
New Hampshire	57.4%	55.3%	-2.1	99.0%	98.6%	-0.4	70.3%	69.2%	-1.1	99.2%	100.0%	0.8	85.7%	85.2%	-0.5
New Jersey	64.0%	60.2%	-3.8	94.8%	96.8%	2.0	73.5%	68.5%	-5.0	94.8%	99.4%	4.6	85.8%	85.6%	-0.2
New Mexico	48.7%	34.3%	-14.4 *	94.5%	91.4%	-3.1	58.6%	49.1%	-9.5 *	99.0%	95.9%	-3.1	79.9%	73.3%	-6.6 *
New York	62.1%	56.8%	-5.3	98.2%	97.8%	-0.4	73.9%	70.0%	-3.9	99.6%	98.8%	-0.8	87.3%	85.3%	-2.0
North Carolina	47.4%	42.9%	-4.5	96.3%	94.8%	-1.5	60.1%	54.7%	-5.4	98.8%	99.0%	0.2	83.1%	80.4%	-2.7
North Dakota	50.2%	50.5%	0.3	97.3%	97.3%	0.0	65.3%	67.6%	2.3	99.6%	99.7%	0.1	79.9%	80.8%	0.9
Ohio	55.1%	58.0%	2.9	97.2%	95.4%	-1.8	65.8%	69.3%	3.5	99.9%	97.6%	-2.3 *	86.5%	86.1%	-0.4
Oklahoma	48.2%	51.3%	3.1	97.4%	94.1%	-3.3	63.1%	60.3%	-2.8	99.3%	99.1%	-0.2	82.9%	81.0%	-1.9
Oregon	51.6%	46.0%	-5.6	98.3%	92.4%	-5.9 *	66.7%	54.4%	-12.3 *	99.5%	98.6%	-0.9	82.4%	76.5%	-5.9 *
Pennsylvania	55.1%	57.9%	2.8	98.3%	98.2%	-0.1	69.7%	70.0%	0.3	99.3%	99.6%	0.3	87.2%	87.9%	0.7
Rhode Island	72.6%	61.0%	-11.6 *	99.4%	98.1%	-1.3	80.5%	71.5%	-9.0 *	100.0%	99.9%	-0.1	90.5%	86.2%	-4.3 *
South Carolina	42.0%	33.2%	-8.8	97.2%	97.3%	0.1	56.7%	51.8%	-4.9	100.0%	99.8%	-0.2	82.0%	80.1%	-1.9
South Dakota	43.1%	45.2%	2.1	98.0%	98.2%	0.2	60.7%	60.6%	-0.1	99.8%	99.6%	-0.2	77.9%	79.4%	1.5
Tennessee	50.1%	45.6%	-4.5	98.8%	94.5%	-4.3 *	66.9%	59.6%	-7.3	99.7%	97.5%	-2.2	88.0%	82.5%	-5.5 *
Texas	41.1%	42.3%	1.2	95.8%	93.2%	-2.6	57.8%	59.2%	1.4	99.0%	95.9%	-3.1 *	82.0%	80.4%	-1.6
Utah	50.0%	38.3%	-11.7 *	98.5%	95.5%	-3.0	64.0%	54.6%	-9.4 *	99.6%	99.0%	-0.6	84.8%	78.3%	-6.5 *
Vermont	60.5%	50.0%	-10.5 *	98.5%	98.3%	-0.2	71.5%	63.6%	-7.9 *	99.5%	100.0%	0.5	84.1%	78.8%	-5.3 *
Virginia	54.2%	55.1%	0.9	95.8%	97.1%	1.3	63.9%	67.9%	4.0	98.5%	98.6%	0.1	84.8%	86.0%	1.2
Washington	52.6%	46.6%	-6.0	98.0%	96.2%	-1.8	66.4%	62.7%	-3.7	99.3%	98.5%	-0.8	83.8%	81.0%	-2.8
West Virginia	47.2%	40.4%	-6.8	96.9%	95.1%	-1.8	61.9%	58.1%	-3.8	98.6%	96.7%	-1.9	83.5%	78.9%	-4.6
Wisconsin	55.6%	51.1%	-4.5	95.2%	96.5%	1.3	67.2%	67.0%	-0.2	98.7%	98.6%	-0.1	84.2%	83.9%	-0.3
Wyoming	39.8%	46.3%	6.5	93.8%	95.1%	1.3	51.6%	57.0%	5.4	99.2%	100.0%	0.8	70.0%	73.6%	3.6
United States	53.1%	49.8%	-3.3 *	96.9%	95.8%	-1.1 *	66.3%	63.6%	-2.7 *	98.8%	98.2%	-0.6	84.9%	83.2%	-1.7 *

Notes: * Significant difference between 2013 and 2014 at the 95% confidence level. Health plans with high deductibles are defined as plans that meet the minimum plan deductible amount required for Health Savings Account (HSA) eligibility (i.e., \$1,250 for an individual and \$2,500 for a family in 2013 and 2014).

Source: SHADAC analysis of the Medical Expenditure Panel Survey-Insurance Component (MEPS-IC), 2013, 2014.

APPENDIX TABLE 7

PERCENT OF ESI-ELIGIBLE WORKERS AT OFFERING ESTABLISHMENTS, BY FIRM SIZE AND STATE, 2013-2014

State	Firm Size <50			Firm Size 50+			Firm Size 0-249			Firm Size 250+			ALL Firm Sizes		
	2013	2014	Percent Point Change	2013	2014	Percent Point Change	2013	2014	Percent Point Change	2013	2014	Percent Point Change	2013	2014	Percent Point Change
Alabama	84.6%	81.4%	-3.2	81.8%	78.7%	-3.1	83.0%	81.1%	-1.9	81.9%	78.3%	-3.6	82.2%	79.2%	-3.0
Alaska	79.8%	72.5%	-7.3	77.3%	75.3%	-2.0	79.6%	75.3%	-4.3	76.7%	74.5%	-2.2	77.7%	74.8%	-2.9
Arizona	81.5%	76.3%	-5.2	76.2%	72.6%	-3.6	79.7%	77.2%	-2.5	75.7%	71.4%	-4.3	76.8%	73.0%	-3.8
Arkansas	73.7%	70.5%	-3.2	80.1%	81.6%	1.5	72.9%	78.9%	6.0	81.7%	80.7%	-1.0	79.1%	80.2%	1.1
California	79.4%	83.1%	3.7	76.5%	74.1%	-2.4	77.7%	78.8%	1.1	76.7%	73.9%	-2.8	77.1%	75.6%	-1.5
Colorado	69.6%	77.2%	7.6	72.9%	74.9%	2.0	68.0%	76.3%	8.3	74.4%	74.7%	0.3	72.3%	75.3%	3.0
Connecticut	78.6%	73.0%	-5.6	76.2%	71.8%	-4.4	73.5%	76.3%	2.8	78.5%	69.8%	-8.7	76.7%	72.0%	-4.7
Delaware	74.3%	73.6%	-0.7	80.8%	77.2%	-3.6	76.5%	73.8%	-2.7	80.9%	78.0%	-2.9	79.6%	76.7%	-2.9
D.C.	86.5%	92.6%	6.1	76.7%	80.5%	3.8	79.6%	88.6%	9.0	77.6%	79.1%	1.5	78.4%	82.2%	3.8
Florida	81.8%	80.4%	-1.4	78.8%	72.9%	-5.9 *	79.8%	81.0%	1.2	79.0%	71.4%	-7.6 *	79.2%	73.8%	-5.4 *
Georgia	75.9%	78.4%	2.5	84.0%	77.5%	-6.5 *	80.2%	76.1%	-4.1	83.8%	78.2%	-5.6	82.8%	77.6%	-5.2 *
Hawaii	74.5%	76.6%	2.1	80.7%	76.2%	-4.5	77.3%	74.4%	-2.9	80.5%	78.1%	-2.4	79.1%	76.3%	-2.8
Idaho	72.9%	70.3%	-2.6	80.0%	67.5%	-12.5 *	72.3%	69.3%	-3.0	82.5%	67.2%	-15.3 *	78.4%	68.1%	-10.3 *
Illinois	77.4%	75.8%	-1.6	80.4%	73.1%	-7.3 *	78.7%	74.6%	-4.1	80.4%	73.1%	-7.3 *	79.9%	73.6%	-6.3 *
Indiana	81.8%	77.7%	-4.1	76.8%	78.2%	1.4	80.6%	78.3%	-2.3	76.2%	78.0%	1.8	77.4%	78.1%	0.7
Iowa	77.8%	75.9%	-1.9	76.0%	74.9%	-1.1	75.0%	70.0%	-5.0	76.9%	77.4%	0.5	76.3%	75.0%	-1.3
Kansas	77.0%	81.1%	4.1	74.9%	69.1%	-5.8	76.1%	78.2%	2.1	74.8%	67.4%	-7.4	75.3%	71.0%	-4.3
Kentucky	74.7%	77.8%	3.1	77.8%	73.6%	-4.2	74.0%	75.2%	1.2	78.7%	73.8%	-4.9	77.3%	74.2%	-3.1
Louisiana	73.7%	81.9%	8.2	77.6%	73.2%	-4.4	76.2%	81.6%	5.4	77.3%	70.8%	-6.5	76.9%	74.5%	-2.4
Maine	74.3%	70.1%	-4.2	73.9%	72.0%	-1.9	76.9%	73.8%	-3.1	71.8%	70.1%	-1.7	73.9%	71.6%	-2.3
Maryland	88.0%	78.7%	-9.3 *	78.8%	78.9%	0.1	85.4%	80.5%	-4.9	77.7%	77.9%	0.2	80.6%	78.8%	-1.8
Massachusetts	74.4%	75.6%	1.2	76.7%	72.4%	-4.3	74.4%	76.8%	2.4	77.3%	70.9%	-6.4	76.2%	73.1%	-3.1
Michigan	76.3%	82.2%	5.9	78.5%	74.0%	-4.5	74.8%	72.3%	-2.5	79.9%	77.3%	-2.6	78.1%	75.4%	-2.7
Minnesota	72.8%	71.1%	-1.7	75.3%	75.4%	0.1	70.7%	73.1%	2.4	76.9%	75.6%	-1.3	74.8%	74.8%	0.0
Mississippi	77.9%	80.7%	2.8	76.0%	75.5%	-0.5	79.3%	80.2%	0.9	75.0%	74.1%	-0.9	76.3%	76.2%	-0.1
Missouri	79.1%	83.7%	4.6	80.8%	77.3%	-3.5	80.0%	70.3%	-9.7	80.8%	82.9%	2.1	80.5%	78.4%	-2.1
Montana	71.9%	78.9%	7.0	73.1%	73.5%	0.4	68.9%	75.0%	6.1	77.1%	74.8%	-2.3	72.8%	74.9%	2.1
Nebraska	70.4%	77.7%	7.3	81.1%	75.0%	-6.1	72.0%	77.1%	5.1	82.8%	74.5%	-8.3	79.6%	75.4%	-4.2
Nevada	76.7%	80.2%	3.5	73.2%	67.7%	-5.5	75.7%	72.6%	-3.1	73.0%	68.4%	-4.6	73.7%	69.5%	-4.2
New Hampshire	76.5%	74.5%	-2.0	75.2%	73.7%	-1.5	74.8%	77.0%	2.2	75.9%	71.8%	-4.1	75.5%	73.8%	-1.7
New Jersey	76.1%	77.1%	1.0	75.2%	76.0%	0.8	73.0%	73.6%	0.6	76.8%	77.7%	0.9	75.4%	76.3%	0.9
New Mexico	76.4%	75.9%	-0.5	70.2%	70.6%	0.4	68.4%	75.8%	7.4	73.0%	69.2%	-3.8	71.4%	71.4%	0.0
New York	77.9%	73.3%	-4.6	73.9%	72.4%	-1.5	76.5%	72.9%	-3.6	73.6%	72.4%	-1.2	74.8%	72.6%	-2.2
North Carolina	78.8%	73.2%	-5.6	83.5%	78.5%	-5.0	76.5%	73.7%	-2.8	85.4%	79.3%	-6.1	82.8%	77.7%	-5.1
North Dakota	79.2%	74.5%	-4.7	77.4%	78.8%	1.4	77.5%	70.6%	-6.9	78.1%	84.8%	6.7	77.8%	77.8%	0.0
Ohio	80.1%	80.0%	-0.1	78.8%	77.7%	-1.1	81.3%	77.4%	-3.9	78.0%	78.5%	0.5	79.0%	78.1%	-0.9
Oklahoma	81.7%	80.0%	-1.7	80.6%	79.9%	-0.7	80.8%	80.9%	0.1	80.7%	79.3%	-1.4	80.8%	79.9%	-0.9
Oregon	80.9%	77.4%	-3.5	76.9%	68.9%	-8.0	76.7%	80.0%	3.3	78.6%	65.4%	-13.2 *	77.8%	70.6%	-7.2
Pennsylvania	75.2%	73.1%	-2.1	78.7%	73.7%	-5.0	75.1%	75.2%	0.1	79.6%	72.8%	-6.8	78.2%	73.6%	-4.6
Rhode Island	69.3%	75.8%	6.5	71.7%	75.4%	3.7	71.3%	78.2%	6.9	70.8%	73.6%	2.8	71.0%	75.5%	4.5
South Carolina	81.7%	79.3%	-2.4	77.6%	77.0%	-0.6	77.4%	78.2%	0.8	78.5%	77.0%	-1.5	78.2%	77.3%	-0.9
South Dakota	66.9%	71.6%	4.7	77.2%	80.0%	2.8	67.1%	71.6%	4.5	81.3%	82.7%	1.4	75.1%	78.3%	3.2
Tennessee	82.6%	80.3%	-2.3	77.3%	73.2%	-4.1	82.3%	80.7%	-1.6	76.4%	71.6%	-4.8	78.0%	74.2%	-3.8
Texas	81.7%	79.0%	-2.7	79.1%	77.3%	-1.8	78.5%	79.0%	0.5	79.9%	76.8%	-3.1	79.5%	77.5%	-2.0
Utah	75.0%	79.4%	4.4	76.6%	72.5%	-4.1	71.2%	76.6%	5.4	78.6%	72.1%	-6.5	76.3%	73.5%	-2.8
Vermont	72.3%	70.8%	-1.5	71.9%	70.2%	-1.7	68.9%	69.8%	0.9	74.7%	70.8%	-3.9	72.0%	70.4%	-1.6
Virginia	79.9%	78.6%	-1.3	77.6%	77.8%	0.2	80.7%	80.9%	0.2	76.8%	76.5%	-0.3	78.0%	77.9%	-0.1
Washington	78.9%	73.6%	-5.3	75.3%	74.6%	-0.7	75.3%	72.2%	-3.1	76.4%	75.7%	-0.7	76.0%	74.4%	-1.6
West Virginia	72.4%	81.6%	9.2	76.4%	72.0%	-4.4	70.7%	74.1%	3.4	78.0%	73.2%	-4.8	75.8%	73.5%	-2.3
Wisconsin	70.9%	72.7%	1.8	77.1%	74.8%	-2.3	72.5%	70.1%	-2.4	77.9%	77.1%	-0.8	75.9%	74.5%	-1.4
Wyoming	73.3%	73.0%	-0.3	79.9%	77.4%	-2.5	76.6%	78.2%	1.6	79.6%	74.3%	-5.3	78.2%	76.2%	-2.0
United States	78.0%	77.7%	-0.3	77.8%	74.9%	-2.9 *	77.0%	76.4%	-0.6	78.2%	74.9%	-3.3 *	77.8%	75.4%	-2.4 *

Notes: * Significant difference between 2013 and 2014 at the 95% confidence level. Health plans with high deductibles are defined as plans that meet the minimum plan deductible amount required for Health Savings Account (HSA) eligibility (i.e., \$1,250 for an individual and \$2,500 for a family in 2013 and 2014).

Source: SHADAC analysis of the Medical Expenditure Panel Survey-Insurance Component (MEPS-IC), 2013, 2014.

APPENDIX TABLE 8

PERCENT OF ESI-ELIGIBLE WORKERS ENROLLED, BY FIRM SIZE AND STATE, 2013-2014

State	Firm Size <50			Firm Size 50+			Firm Size 0-249			Firm Size 250+			ALL Firm Sizes		
	2013	2014	Percent Point Change	2013	2014	Percent Point Change	2013	2014	Percent Point Change	2013	2014	Percent Point Change	2013	2014	Percent Point Change
Alabama	64.7%	65.5%	0.8	72.8%	76.8%	4.0	63.5%	68.3%	4.8	75.7%	77.8%	2.1	71.6%	74.8%	3.2
Alaska	72.3%	73.9%	1.6	76.7%	79.8%	3.1	72.9%	74.6%	1.7	77.7%	80.9%	3.2	76.0%	78.8%	2.8
Arizona	67.7%	73.9%	6.2	73.4%	78.7%	5.3	64.5%	76.5%	12.0 *	76.0%	78.8%	2.8	72.7%	78.1%	5.4 *
Arkansas	78.5%	71.9%	-6.6	80.2%	76.9%	-3.3	79.8%	74.6%	-5.2	80.0%	77.0%	-3.0	80.0%	76.3%	-3.7
California	77.9%	74.1%	-3.8	78.1%	79.0%	0.9	75.8%	74.2%	-1.6	79.3%	80.3%	1.0	78.1%	78.1%	0.0
Colorado	75.2%	77.2%	2.0	78.7%	75.3%	-3.4	75.2%	73.8%	-1.4	79.3%	76.7%	-2.6	78.1%	75.6%	-2.5
Connecticut	73.1%	66.8%	-6.3	71.4%	80.4%	9.0 *	69.0%	70.9%	1.9	73.1%	81.8%	8.7 *	71.7%	78.0%	6.3 *
Delaware	66.0%	72.1%	6.1	72.4%	78.3%	5.9	65.2%	70.1%	4.9	73.7%	80.4%	6.7	71.4%	77.5%	6.1 *
D.C.	78.3%	80.0%	1.7	77.3%	79.4%	2.1	78.8%	78.5%	-0.3	76.6%	80.1%	3.5	77.5%	79.5%	2.0
Florida	80.2%	66.8%	-13.4 *	71.4%	75.5%	4.1	72.1%	69.7%	-2.4	72.8%	76.1%	3.3	72.6%	74.4%	1.8
Georgia	72.0%	66.1%	-5.9	75.2%	77.1%	1.9	68.6%	74.3%	5.7	77.0%	76.4%	-0.6	74.8%	75.8%	1.0
Hawaii	85.8%	88.4%	2.6	81.2%	82.8%	1.6	86.8%	87.8%	1.0	78.9%	81.4%	2.5	82.3%	84.3%	2.0
Idaho	77.4%	79.5%	2.1	79.0%	74.0%	-5.0	75.8%	76.2%	0.4	80.4%	74.4%	-6.0	78.7%	75.2%	-3.5
Illinois	73.9%	79.6%	5.7	73.2%	78.5%	5.3 *	72.4%	75.3%	2.9	73.8%	80.4%	6.6 *	73.3%	78.7%	5.4 *
Indiana	74.3%	72.6%	-1.7	73.9%	77.8%	3.9	71.2%	72.4%	1.2	75.1%	79.0%	3.9	73.9%	77.2%	3.3
Iowa	65.2%	70.7%	5.5	70.9%	76.4%	5.5 *	69.3%	66.7%	-2.6	70.3%	79.3%	9.0 *	70.0%	75.6%	5.6 *
Kansas	76.0%	74.5%	-1.5	74.6%	76.6%	2.0	75.0%	76.8%	1.8	74.8%	75.9%	1.1	74.9%	76.2%	1.3
Kentucky	74.0%	75.1%	1.1	76.4%	74.4%	-2.0	72.6%	76.1%	3.5	77.4%	73.8%	-3.6	76.0%	74.5%	-1.5
Louisiana	73.2%	73.9%	0.7	72.5%	77.0%	4.5	70.3%	74.8%	4.5	73.9%	77.5%	3.6	72.6%	76.5%	3.9
Maine	70.9%	72.8%	1.9	77.8%	70.9%	-6.9 *	71.3%	69.7%	-1.6	80.0%	72.5%	-7.5 *	76.3%	71.3%	-5.0 *
Maryland	67.8%	67.0%	-0.8	73.0%	75.6%	2.6	67.2%	66.7%	-0.5	75.0%	78.0%	3.0	71.9%	73.9%	2.0
Massachusetts	65.2%	62.5%	-2.7	73.4%	75.7%	2.3	70.7%	65.3%	-5.4	72.5%	77.9%	5.4	71.8%	73.1%	1.3
Michigan	69.1%	71.0%	1.9	74.2%	77.1%	2.9	72.7%	73.2%	0.5	73.5%	77.4%	3.9	73.3%	75.9%	2.6
Minnesota	66.0%	69.5%	3.5	74.1%	76.0%	1.9	68.2%	68.1%	-0.1	74.8%	78.3%	3.5	72.7%	75.2%	2.5
Mississippi	75.9%	71.1%	-4.8	74.6%	77.5%	2.9	73.9%	78.4%	4.5	75.2%	75.5%	0.3	74.8%	76.6%	1.8
Missouri	69.6%	77.9%	8.3	76.4%	74.4%	-2.0	73.4%	74.8%	1.4	76.1%	75.2%	-0.9	75.2%	75.1%	-0.1
Montana	81.0%	78.2%	-2.8	76.4%	82.7%	6.3	78.9%	80.0%	1.1	76.4%	82.7%	6.3	77.7%	81.5%	3.8
Nebraska	68.7%	69.7%	1.0	67.1%	74.3%	7.2 *	67.5%	71.0%	3.5	67.3%	74.9%	7.6	67.3%	73.6%	6.3 *
Nevada	76.5%	75.0%	-1.5	69.0%	80.2%	11.2 *	70.5%	71.5%	1.0	69.9%	82.3%	12.4 *	70.1%	79.3%	9.2 *
New Hampshire	66.2%	66.1%	-0.1	73.1%	75.9%	2.8	68.3%	67.1%	-1.2	73.6%	78.6%	5.0	71.6%	74.0%	2.4
New Jersey	68.6%	71.0%	2.4	74.7%	78.5%	3.8	69.5%	70.5%	1.0	75.4%	80.3%	4.9	73.3%	76.9%	3.6
New Mexico	61.5%	62.1%	0.6	68.4%	73.3%	4.9	61.6%	64.4%	2.8	69.6%	75.3%	5.7	67.0%	71.6%	4.6
New York	66.6%	71.5%	4.9	74.4%	76.9%	2.5	66.7%	72.4%	5.7 *	76.8%	77.9%	1.1	72.6%	75.8%	3.2 *
North Carolina	73.1%	78.7%	5.6	74.7%	79.9%	5.2	71.9%	80.7%	8.8 *	75.4%	79.3%	3.9	74.5%	79.7%	5.2 *
North Dakota	77.3%	69.7%	-7.6	75.2%	76.7%	1.5	72.9%	69.3%	-3.6	78.1%	79.9%	1.8	75.7%	75.2%	-0.5
Ohio	77.1%	73.5%	-3.6	78.8%	76.7%	-2.1	74.5%	72.2%	-2.3	80.4%	78.1%	-2.3	78.6%	76.2%	-2.4
Oklahoma	76.4%	71.7%	-4.7	75.2%	75.4%	0.2	77.2%	72.0%	-5.2	74.4%	76.1%	1.7	75.4%	74.7%	-0.7
Oregon	78.9%	81.3%	2.4	83.4%	82.3%	-1.1	80.5%	82.1%	1.6	83.7%	82.1%	-1.6	82.4%	82.1%	-0.3
Pennsylvania	80.2%	76.8%	-3.4	80.6%	80.1%	-0.5	80.2%	77.5%	-2.7	80.7%	80.6%	-0.1	80.6%	79.6%	-1.0
Rhode Island	66.7%	61.4%	-5.3	71.8%	73.4%	1.6	67.1%	65.2%	-1.9	73.1%	74.6%	1.5	70.5%	70.7%	0.2
South Carolina	71.7%	63.7%	-8.0	77.7%	82.0%	4.3	75.3%	72.9%	-2.4	77.4%	82.5%	5.1	76.8%	79.9%	3.1
South Dakota	66.9%	71.1%	4.2	69.2%	69.5%	0.3	67.8%	67.8%	0.0	69.5%	71.0%	1.5	68.8%	69.8%	1.0
Tennessee	65.3%	75.6%	10.3 *	73.9%	76.1%	2.2	65.5%	77.1%	11.6 *	75.7%	75.6%	-0.1	72.8%	76.1%	3.3
Texas	73.9%	78.0%	4.1	73.8%	78.0%	4.2	70.9%	79.2%	8.3 *	75.0%	77.5%	2.5	73.9%	78.0%	4.1 *
Utah	75.0%	78.7%	3.7	73.1%	79.1%	6.0	76.3%	74.4%	-1.9	72.2%	81.4%	9.2 *	73.4%	79.0%	5.6
Vermont	64.0%	68.7%	4.7	75.3%	74.7%	-0.6	66.3%	68.1%	1.8	77.0%	77.6%	0.6	72.2%	73.1%	0.9
Virginia	73.4%	73.1%	-0.3	74.0%	73.3%	-0.7	73.9%	72.8%	-1.1	73.9%	73.5%	-0.4	73.9%	73.3%	-0.6
Washington	81.9%	85.9%	4.0	81.2%	78.5%	-2.7	80.3%	82.2%	1.9	82.0%	78.4%	-3.6	81.3%	79.8%	-1.5
West Virginia	76.5%	72.4%	-4.1	75.2%	77.2%	2.0	73.4%	68.3%	-5.1	76.2%	80.6%	4.4	75.4%	76.4%	1.0
Wisconsin	68.8%	63.4%	-5.4	74.6%	74.5%	-0.1	68.2%	62.8%	-5.4	76.6%	77.9%	1.3	73.6%	72.7%	-0.9
Wyoming	74.9%	73.7%	-1.2	76.4%	73.6%	-2.8	74.5%	72.6%	-1.9	77.3%	74.7%	-2.6	76.0%	73.7%	-2.3
United States	73.1%	73.0%	-0.1	75.2%	77.4%	2.2 *	72.2%	73.5%	1.3 *	76.1%	78.2%	2.1 *	74.8%	76.7%	1.9 *

Notes: * Significant difference between 2013 and 2014 at the 95% confidence level. Health plans with high deductibles are defined as plans that meet the minimum plan deductible amount required for Health Savings Account (HSA) eligibility (i.e., \$1,250 for an individual and \$2,500 for a family in 2013 and 2014).

Source: SHADAC analysis of the Medical Expenditure Panel Survey-Insurance Component (MEPS-IC), 2013, 2014.

APPENDIX TABLE 10

EMPLOYEE CONTRIBUTION FOR SINGLE COVERAGE PREMIUMS BY FIRM SIZE AND STATE, 2013-2014

State	Firm Size <50			Firm Size 50+			Firm Size 0-249			Firm Size 250+			ALL Firm Sizes		
	2013	2014	Percent Point Change	2013	2014	Percent Point Change	2013	2014	Percent Point Change	2013	2014	Percent Point Change	2013	2014	Percent Point Change
Alabama	29.3%	19.1%	-10.2 *	25.9%	25.9%	0.0	29.6%	25.9%	-3.7	24.8%	24.1%	-0.7	26.5%	24.7%	-1.8
Alaska	NA	19.4%	NA	15.8%	17.8%	2.0	14.5%	17.9%	3.4	14.7%	18.3%	3.6 *	14.6%	18.1%	3.5 *
Arizona	15.7%	14.9%	-0.8	20.8%	21.4%	0.6	16.3%	17.2%	0.9	21.8%	22.1%	0.3	20.2%	20.5%	0.3
Arkansas	14.6%	16.3%	1.7	22.4%	20.3%	-2.1	17.3%	16.2%	-1.1	22.9%	21.6%	-1.3	21.1%	19.8%	-1.3
California	18.9%	17.7%	-1.2	19.8%	19.8%	0.0	20.2%	17.5%	-2.7	19.1%	20.5%	1.4	19.5%	19.3%	-0.2
Colorado	17.6%	18.8%	1.2	21.3%	21.9%	0.6	20.7%	21.1%	0.4	20.4%	21.4%	1.0	20.5%	21.3%	0.8
Connecticut	22.3%	23.8%	1.5	26.0%	20.3%	-5.7 *	25.2%	23.1%	-2.1	24.9%	19.7%	-5.2 *	25.0%	21.0%	-4.0
Delaware	17.3%	14.5%	-2.8	25.9%	21.4%	-4.5 *	21.1%	17.9%	-3.2	25.4%	21.3%	-4.1 *	24.0%	20.1%	-3.9 *
D.C.	12.9%	10.9%	-2.0	21.3%	21.8%	0.5	16.1%	14.5%	-1.6	22.1%	23.2%	1.1	19.5%	19.6%	0.1
Florida	21.7%	19.9%	-1.8	27.2%	25.0%	-2.2	24.4%	22.2%	-2.2	27.0%	25.1%	-1.9	26.2%	24.2%	-2.0
Georgia	26.3%	20.4%	-5.9	22.1%	21.8%	-0.3	26.8%	20.7%	-6.1	21.1%	22.0%	0.9	22.7%	21.6%	-1.1
Hawaii	5.3%	5.9%	0.6	10.0%	10.1%	0.1	5.3%	5.6%	0.3	12.4%	12.2%	-0.2	8.4%	8.6%	0.2
Idaho	14.3%	11.1%	-3.2	21.0%	23.4%	2.4	14.1%	14.4%	0.3	23.4%	25.4%	2.0	19.4%	20.9%	1.5
Illinois	23.0%	13.1%	-9.9 *	22.2%	23.6%	1.4	24.8%	16.8%	-8.0 *	20.7%	24.2%	3.5 *	22.3%	21.3%	-1.0
Indiana	14.7%	16.8%	2.1	19.3%	23.1%	3.8	19.2%	21.4%	2.2	18.3%	22.7%	4.4 *	18.6%	22.3%	3.7 *
Iowa	23.5%	22.9%	-0.6	22.9%	24.7%	1.8	23.8%	24.2%	0.4	22.5%	24.4%	1.9	23.0%	24.3%	1.3
Kansas	15.2%	17.6%	2.4	21.3%	20.5%	-0.8	19.1%	17.4%	-1.7	20.5%	21.6%	1.1	19.9%	20.0%	0.1
Kentucky	20.9%	16.5%	-4.4	23.7%	23.2%	-0.5	22.5%	21.0%	-1.5	23.4%	22.7%	-0.7	23.1%	22.2%	-0.9
Louisiana	21.7%	10.3%	-11.4 *	23.2%	25.4%	2.2	21.2%	NA	NA	24.1%	24.5%	0.4	22.9%	22.9%	0.0
Maine	17.6%	19.0%	1.4	19.5%	20.3%	0.8	17.2%	20.4%	3.2	20.5%	19.5%	-1.0	19.1%	19.9%	0.8
Maryland	27.5%	23.3%	-4.2	21.4%	23.5%	2.1	25.7%	23.8%	-1.9	20.9%	23.3%	2.4	22.8%	23.5%	0.7
Massachusetts	26.4%	25.8%	-0.6	26.1%	24.8%	-1.3	24.7%	25.0%	0.3	27.1%	25.0%	-2.1	26.2%	25.0%	-1.2
Michigan	16.7%	22.7%	6.0	23.0%	23.6%	0.6	20.2%	22.9%	2.7	22.5%	23.7%	1.2	21.7%	23.4%	1.7
Minnesota	24.9%	16.6%	-8.3 *	23.0%	21.5%	-1.5	23.1%	22.1%	-1.0	23.5%	20.4%	-3.1 *	23.4%	20.9%	-2.5 *
Mississippi	13.8%	17.8%	4.0	24.3%	21.8%	-2.5	18.3%	18.8%	0.5	24.1%	22.8%	-1.3	22.1%	21.2%	-0.9
Missouri	15.1%	20.9%	5.8	20.1%	22.9%	2.8	16.1%	21.6%	5.5 *	20.9%	23.0%	2.1	19.0%	22.5%	3.5 *
Montana	13.0%	17.2%	4.2	17.2%	17.5%	0.3	14.1%	15.7%	1.6	17.9%	19.0%	1.1	15.6%	17.4%	1.8
Nebraska	14.8%	19.4%	4.6	23.3%	24.6%	1.3	19.9%	23.9%	4.0	23.1%	23.7%	0.6	22.1%	23.8%	1.7
Nevada	22.6%	14.3%	-8.3	25.8%	24.2%	-1.6	23.6%	19.0%	-4.6	25.9%	23.4%	-2.5	25.2%	22.2%	-3.0
New Hampshire	19.2%	18.6%	-0.6	23.8%	24.9%	1.1	19.9%	22.2%	2.3	24.8%	24.3%	-0.5	22.6%	23.4%	0.8
New Jersey	17.2%	19.5%	2.3	21.2%	20.2%	-1.0	21.8%	20.6%	-1.2	19.2%	19.8%	0.6	20.2%	20.1%	-0.1
New Mexico	20.5%	21.9%	1.4	21.5%	24.0%	2.5	17.9%	22.9%	5.0	23.3%	24.1%	0.8	21.3%	23.7%	2.4
New York	19.7%	15.6%	-4.1	21.4%	20.6%	-0.8	20.5%	18.3%	-2.2	21.4%	20.3%	-1.1	21.0%	19.4%	-1.6
North Carolina	13.3%	21.9%	8.6 *	21.9%	20.3%	-1.6	20.0%	18.0%	-2.0	20.6%	22.0%	1.4	20.4%	20.6%	0.2
North Dakota	10.6%	20.2%	9.6 *	20.9%	20.7%	-0.2	15.8%	19.8%	4.0	20.8%	21.3%	0.5	18.2%	20.6%	2.4
Ohio	16.2%	17.6%	1.4	19.1%	22.0%	2.9	18.2%	20.0%	1.8	18.7%	21.8%	3.1	18.5%	21.2%	2.7 *
Oklahoma	19.1%	18.8%	-0.3	21.1%	20.9%	-0.2	17.2%	19.0%	1.8	23.1%	21.5%	-1.6	20.7%	20.4%	-0.3
Oregon	10.9%	11.9%	1.0	16.1%	17.5%	1.4	10.0%	15.4%	5.4 *	19.2%	16.5%	-2.7	14.8%	16.0%	1.2
Pennsylvania	14.5%	15.9%	1.4	20.4%	20.2%	-0.2	17.5%	18.1%	0.6	20.2%	20.1%	-0.1	19.2%	19.4%	0.2
Rhode Island	22.3%	25.4%	3.1	24.0%	23.1%	-0.9	24.6%	27.4%	2.8	22.5%	20.8%	-1.7	23.5%	23.7%	0.2
South Carolina	24.3%	21.9%	-2.4	20.3%	22.9%	2.6	23.5%	24.6%	1.1	19.7%	22.0%	2.3	21.0%	22.8%	1.8
South Dakota	15.6%	16.2%	0.6	24.9%	21.7%	-3.2	17.8%	17.8%	0.0	27.4%	22.5%	-4.9	22.9%	20.7%	-2.2
Tennessee	21.3%	23.5%	2.2	22.9%	27.1%	4.2	21.3%	21.9%	0.6	23.2%	29.0%	5.8	22.7%	26.5%	3.8
Texas	16.2%	13.1%	-3.1	22.1%	22.7%	0.6	18.5%	15.7%	-2.8	22.4%	24.4%	2.0	21.1%	21.1%	0.0
Utah	14.4%	17.6%	3.2	21.6%	24.3%	2.7	17.8%	18.2%	0.4	21.6%	25.3%	3.7	20.5%	23.4%	2.9
Vermont	17.0%	18.9%	1.9	21.8%	21.4%	-0.4	20.0%	21.8%	1.8	20.5%	19.8%	-0.7	20.3%	20.7%	0.4
Virginia	19.6%	25.7%	6.1	23.9%	23.5%	-0.4	19.9%	25.3%	5.4	24.7%	23.1%	-1.6	23.0%	23.9%	0.9
Washington	9.8%	8.3%	-1.5	12.7%	18.1%	5.4 *	10.8%	12.0%	1.2	12.8%	18.5%	5.7 *	12.0%	15.9%	3.9
West Virginia	14.9%	16.7%	1.8	18.4%	21.9%	3.5 *	16.1%	22.2%	6.1 *	18.5%	20.6%	2.1	17.7%	21.1%	3.4 *
Wisconsin	19.4%	19.0%	-0.4	21.8%	21.9%	0.1	22.4%	22.4%	0.0	20.6%	21.0%	0.4	21.3%	21.4%	0.1
Wyoming	11.2%	13.0%	1.8	19.8%	22.8%	3.0	14.0%	15.2%	1.2	20.7%	25.5%	4.8	16.8%	19.5%	2.7
United States	18.6%	17.6%	-1.0	21.6%	22.0%	0.4	20.2%	19.3%	-0.9	21.5%	22.2%	0.7 *	21.0%	21.2%	0.2

Notes: * Significant difference between 2013 and 2014 at the 95% confidence level. Health plans with high deductibles are defined as plans that meet the minimum plan deductible amount required for Health Savings Account (HSA) eligibility (i.e., \$1,250 for an individual and \$2,500 for a family in 2013 and 2014).

Source: SHADAC analysis of the Medical Expenditure Panel Survey-Insurance Component (MEPS-IC), 2013, 2014.

APPENDIX TABLE 12

EMPLOYEE CONTRIBUTION FOR FAMILY COVERAGE PREMIUMS BY FIRM SIZE AND STATE, 2013-2014

State	Firm Size <50			Firm Size 50+			Firm Size 0-249			Firm Size 250+			ALL Firm Sizes		
	2013	2014	Percent Point Change	2013	2014	Percent Point Change	2013	2014	Percent Point Change	2013	2014	Percent Point Change	2013	2014	Percent Point Change
Alabama	31.0%	34.1%	3.1	27.7%	29.0%	1.3	32.0%	35.3%	3.3	26.6%	27.8%	3.3	28.1%	29.8%	1.7
Alaska	14.7%	19.6%	4.9	24.0%	21.7%	-2.3	17.4%	NA	NA	25.9%	24.0%	NA	23.0%	21.5%	-1.5
Arizona	40.8%	42.7%	1.9	30.5%	29.3%	-1.2	37.4%	43.8%	6.4	30.0%	26.6%	6.4	31.4%	30.5%	-0.9
Arkansas	31.8%	20.5%	-11.3	29.0%	25.9%	-3.1	42.0%	28.3%	13.7 *	26.3%	24.8%	13.7	29.2%	25.5%	-3.7
California	27.6%	30.0%	2.4	27.0%	28.2%	1.2	32.6%	32.6%	0.0	25.3%	26.8%	0.0	27.1%	28.4%	1.3
Colorado	38.9%	30.3%	-8.6	24.4%	28.0%	3.6	37.9%	26.2%	11.8 *	22.8%	29.2%	11.8 *	26.0%	28.3%	2.3
Connecticut	33.2%	24.3%	-8.9 *	32.6%	21.9%	-10.7 *	38.0%	25.7%	12.3 *	30.4%	20.8%	12.3 *	32.7%	22.2%	-10.5 *
Delaware	28.8%	28.8%	0.0	31.0%	23.6%	-7.4 *	27.7%	35.5%	7.8	31.6%	22.2%	7.8 *	30.8%	24.0%	-6.8 *
D.C.	24.5%	34.7%	10.2	31.3%	24.4%	-6.9 *	28.6%	27.7%	0.9	30.6%	24.5%	0.9 *	29.9%	25.4%	-4.5 *
Florida	26.5%	39.3%	12.8	36.0%	32.3%	-3.7	41.1%	43.6%	2.5	33.9%	31.1%	2.5	35.2%	32.8%	-2.4
Georgia	37.8%	44.5%	6.7	29.2%	25.4%	-3.8	43.8%	38.4%	5.4	27.2%	24.6%	5.4	30.0%	27.4%	-2.6
Hawaii	16.3%	27.8%	11.5	22.6%	20.2%	-2.4	24.2%	26.6%	2.4	20.9%	19.1%	2.4	21.8%	21.7%	-0.1
Idaho	41.7%	19.1%	-22.6 *	22.8%	32.8%	10.0 *	42.0%	32.7%	9.4	20.6%	29.0%	9.4 *	25.6%	30.2%	4.6
Illinois	23.6%	19.3%	-4.3	27.0%	29.0%	2.0	29.6%	25.6%	4.0	25.3%	28.4%	4.0	26.5%	27.6%	1.1
Indiana	23.1%	31.9%	8.8	28.0%	25.2%	-2.8	25.5%	30.2%	4.6	28.0%	24.9%	4.6	27.3%	26.0%	-1.3
Iowa	32.9%	26.5%	-6.4	27.3%	26.6%	-0.7	31.1%	34.2%	3.1	26.9%	24.6%	3.1	28.1%	26.6%	-1.5
Kansas	28.0%	36.5%	8.5	26.3%	24.5%	-1.8	31.6%	37.6%	5.9	23.9%	21.9%	5.9	26.6%	26.3%	-0.3
Kentucky	41.4%	31.4%	-10.0	23.6%	24.7%	1.1	33.3%	25.9%	7.4	23.5%	25.4%	7.4	25.2%	25.5%	0.3
Louisiana	42.5%	45.0%	2.5	27.8%	30.0%	2.2	38.5%	40.9%	2.4	26.5%	28.3%	2.4	29.6%	31.7%	2.1
Maine	34.7%	47.7%	13.0 *	28.4%	22.1%	-6.3 *	35.3%	41.5%	6.2	27.1%	20.3%	6.2 *	29.2%	24.8%	-4.4
Maryland	34.3%	34.9%	0.6	27.6%	29.6%	2.0	35.0%	36.5%	1.5	26.0%	28.1%	1.5	28.5%	30.3%	1.8
Massachusetts	28.0%	28.2%	0.2	25.9%	27.1%	1.2	22.5%	27.6%	5.2	28.5%	27.1%	5.2	26.2%	27.3%	1.1
Michigan	19.2%	23.1%	3.9	27.2%	25.0%	-2.2	23.0%	24.2%	1.2	27.7%	24.9%	1.2	26.0%	24.7%	-1.3
Minnesota	28.3%	36.6%	8.3 *	28.4%	24.4%	-4.0 *	32.0%	31.7%	0.4	27.1%	23.5%	0.4 *	28.4%	25.5%	-2.9
Mississippi	43.7%	43.9%	0.2	29.9%	29.2%	-0.7	54.2%	41.5%	12.7 *	26.9%	27.6%	12.7	31.1%	31.0%	-0.1
Missouri	36.9%	21.7%	-15.2	28.4%	25.5%	-2.9	38.8%	26.2%	12.6	26.7%	24.6%	12.6	29.4%	25.0%	-4.4 *
Montana	16.1%	26.7%	10.6	25.3%	29.1%	3.8	25.3%	30.4%	5.0	21.6%	27.5%	5.0	23.1%	28.5%	5.4
Nebraska	28.1%	28.0%	-0.1	31.0%	27.0%	-4.0 *	30.8%	30.5%	0.3	30.6%	25.9%	0.3 *	30.6%	27.2%	-3.4
Nevada	31.5%	37.2%	5.7	30.9%	25.1%	-5.8 *	33.4%	31.5%	1.8	30.4%	25.1%	1.8	31.0%	26.1%	-4.9
New Hampshire	32.0%	32.1%	0.1	26.0%	26.3%	0.3	29.8%	31.6%	1.8	25.8%	25.3%	1.8	27.0%	27.0%	0.0
New Jersey	25.3%	25.6%	0.3	25.9%	21.7%	-4.2	28.7%	24.1%	4.6	24.6%	21.8%	4.6	25.8%	22.5%	-3.3
New Mexico	28.6%	24.4%	-4.2	26.1%	29.4%	3.3	25.5%	28.5%	2.9	26.6%	29.0%	2.9	26.4%	28.9%	2.5
New York	22.6%	19.9%	-2.7	24.4%	24.7%	0.3	27.8%	22.6%	5.1	22.3%	24.6%	5.1	24.1%	23.9%	-0.2
North Carolina	NA	43.4%	NA	31.4%	27.6%	-3.8	36.0%	44.5%	8.5	30.4%	26.1%	8.5 *	31.2%	28.7%	-2.5
North Dakota	21.1%	22.9%	1.8	26.8%	26.4%	-0.4	29.1%	31.1%	2.0	23.6%	23.2%	2.0	25.6%	25.8%	0.2
Ohio	NA	19.0%	NA	23.1%	23.1%	0.0	22.3%	22.4%	0.1	22.9%	22.4%	0.1	22.8%	22.4%	-0.4
Oklahoma	36.0%	30.2%	-5.8	32.7%	28.1%	-4.6	38.7%	33.5%	5.2	31.3%	27.1%	5.2	33.2%	28.3%	-4.9
Oregon	27.8%	32.7%	4.9	27.2%	27.0%	-0.2	28.9%	34.1%	5.2	26.6%	25.1%	5.2	27.3%	27.9%	0.6
Pennsylvania	25.9%	25.5%	-0.4	25.0%	21.7%	-3.3	27.1%	23.3%	3.8	24.5%	21.7%	3.8	25.1%	22.0%	-3.1
Rhode Island	27.2%	28.9%	1.7	26.2%	28.4%	2.2	29.1%	30.4%	1.3	24.6%	27.5%	1.3	26.4%	28.5%	2.1
South Carolina	33.5%	30.8%	-2.7	28.3%	25.2%	-3.1	40.3%	35.7%	4.6	26.0%	23.7%	4.6	28.9%	25.6%	-3.3
South Dakota	30.0%	22.7%	-7.3	31.3%	30.1%	-1.2	35.9%	27.4%	8.5 *	29.0%	29.6%	8.5	31.1%	28.9%	-2.2
Tennessee	41.2%	43.8%	2.6	27.9%	31.4%	3.5	40.0%	46.1%	6.1	26.3%	29.4%	6.1	28.7%	32.8%	4.1
Texas	39.9%	29.7%	-10.2	29.7%	31.7%	2.0	41.4%	37.2%	4.2	28.0%	30.2%	4.2	30.5%	31.5%	1.0
Utah	25.9%	28.0%	2.1	23.0%	29.3%	6.3 *	27.9%	28.2%	0.3	21.6%	29.6%	0.3 *	23.5%	29.1%	5.6 *
Vermont	34.4%	27.3%	-7.1	25.0%	24.9%	-0.1	33.2%	24.8%	8.4 *	23.6%	25.6%	8.4	26.6%	25.3%	-1.3
Virginia	37.4%	41.5%	4.1	29.9%	30.4%	0.5	40.1%	38.7%	1.4	27.9%	29.1%	1.4	30.7%	31.9%	1.2
Washington	32.0%	NA	NA	23.6%	26.5%	2.9	32.4%	30.9%	1.5	22.5%	23.8%	1.5	25.0%	25.8%	0.8
West Virginia	33.5%	16.2%	-17.3 *	15.8%	25.4%	9.6 *	27.1%	22.7%	4.4	14.8%	24.8%	4.4 *	17.1%	24.2%	7.1 *
Wisconsin	27.3%	22.2%	-5.1	22.9%	22.0%	-0.9	26.1%	23.8%	2.3	22.3%	21.3%	2.3	23.4%	22.0%	-1.4
Wyoming	21.2%	24.1%	2.9	22.4%	26.8%	4.4	22.9%	26.6%	3.8	22.0%	26.0%	3.8	22.3%	26.2%	3.9
United States	28.6%	28.4%	-0.2	27.4%	26.9%	-0.5	31.5%	30.3%	1.2	26.3%	26.1%	1.2	27.6%	27.1%	-0.5

Notes: * Significant difference between 2013 and 2014 at the 95% confidence level. Health plans with high deductibles are defined as plans that meet the minimum plan deductible amount required for Health Savings Account (HSA) eligibility (i.e., \$1,250 for an individual and \$2,500 for a family in 2013 and 2014).

Source: SHADAC analysis of the Medical Expenditure Panel Survey-Insurance Component (MEPS-IC), 2013, 2014.

APPENDIX TABLE 13

PERCENT ENROLLED IN HEALTH PLANS WITH HIGH DEDUCTIBLES, BY FIRM SIZE AND STATE, 2013-2014

State	Firm Size <50			Firm Size 50+			Firm Size 0-249			Firm Size 250+			ALL Firm Sizes		
	2013	2014	Percent Point Change	2013	2014	Percent Point Change	2013	2014	Percent Point Change	2013	2014	Percent Point Change	2013	2014	Percent Point Change
Alabama	11.5%	21.9%	NA	14.0%	NA	NA	8.5%	24.7%	16.2 *	13.9%	20.3%	6.4	12.3%	21.6%	9.3 *
Alaska	51.5%	43.3%	8.2	25.8%	NA	NA	47.2%	38.2%	-9.0	18.0%	34.6%	16.6 *	27.9%	35.7%	7.8
Arizona	52.2%	54.3%	2.1	48.4%	NA	NA	60.1%	57.3%	-2.8	34.6%	40.0%	5.4	41.3%	45.0%	3.7
Arkansas	22.9%	40.9%	18.1	20.3%	NA	NA	35.6%	42.5%	6.9	13.3%	30.1%	16.8 *	19.4%	33.6%	14.2 *
California	25.9%	31.9%	6.0	34.1%	NA	NA	23.7%	30.0%	6.3 *	20.9%	26.7%	5.8	21.9%	27.8%	5.9 *
Colorado	52.3%	57.0%	4.7	37.7%	NA	NA	51.9%	60.7%	8.8	28.2%	29.7%	1.5	35.1%	41.1%	6
Connecticut	57.3%	60.3%	3.0	45.5%	NA	NA	60.9%	48.0%	-12.9 *	30.1%	41.7%	11.6	40.4%	43.7%	3.3
Delaware	28.7%	54.5%	25.8 *	32.3%	NA	NA	36.2%	47.9%	11.7	27.0%	32.4%	5.4	29.3%	36.4%	7.1
D.C.	29.5%	15.6%	NA	21.6%	NA	NA	13.7%	10.9%	-2.8	13.6%	15.2%	1.6	13.7%	13.7%	0
Florida	53.8%	48.7%	5.2	39.5%	NA	NA	51.7%	53.0%	1.3	30.3%	41.3%	11 *	36.2%	44.3%	8.1 *
Georgia	61.4%	52.5%	8.9	36.1%	NA	NA	63.0%	53.7%	-9.3	28.4%	25.8%	-2.6	36.8%	33.8%	-3.0
Hawaii	13.8%	NA	NA	23.3%	NA	NA	NA	NA	NA	NA	3.9%	NA	7.9%	3.1%	-4.8 *
Idaho	51.1%	43.5%	7.5	29.8%	NA	NA	51.1%	54.9%	3.8	22.3%	33.3%	11.0	32.6%	42.7%	10.1
Illinois	43.2%	39.3%	3.9	38.2%	NA	NA	40.5%	37.5%	-3.0	30.9%	30.2%	-0.7	34.1%	32.6%	-1.5
Indiana	52.6%	53.7%	1.1	32.5%	NA	NA	49.6%	55.7%	6.1	24.8%	29.2%	4.4	31.8%	36.0%	4.2
Iowa	49.5%	51.8%	2.3	39.9%	NA	NA	52.5%	51.5%	-1	34.4%	44.1%	9.7	40.1%	46.0%	5.9
Kansas	35.1%	48.2%	13.1	38.1%	NA	NA	38.7%	46.0%	7.3	31.7%	42.3%	10.6	34.3%	43.6%	9.3
Kentucky	51.5%	44.6%	6.9	42.5%	NA	NA	56.3%	42.2%	-14.1 *	34.5%	37.1%	2.6	40.5%	38.6%	-1.9
Louisiana	44.3%	26.1%	18.2	34.4%	NA	NA	41.1%	29.5%	-11.6	26.3%	35.0%	8.7	31.5%	33.0%	1.5
Maine	70.1%	67.9%	2.1	42.1%	NA	NA	66.5%	71.1%	4.6	33.2%	54.3%	21.1 *	46.6%	61.2%	14.6 *
Maryland	36.9%	40.1%	3.3	27.5%	NA	NA	31.5%	37.7%	6.2	20.8%	13.4%	-7.4	24.8%	21.4%	-3.4
Massachusetts	32.0%	47.5%	15.6 *	32.2%	NA	NA	31.4%	36.0%	4.6	17.7%	26.1%	8.4	22.6%	29.5%	6.9 *
Michigan	37.6%	43.4%	5.8	33.0%	NA	NA	33.3%	45.6%	12.3 *	27.1%	29.6%	2.5	29.2%	35.2%	6.0
Minnesota	37.8%	45.5%	7.7	33.7%	NA	NA	33.3%	46.5%	13.2	30.3%	44.6%	14.3 *	31.2%	45.1%	13.9 *
Mississippi	26.4%	29.5%	3.1	32.8%	NA	NA	36.0%	46.9%	10.9	28.8%	23.9%	-4.9	30.9%	32.3%	1.4
Missouri	36.0%	58.5%	22.4 *	37.9%	NA	NA	44.6%	54.1%	9.5	30.3%	38.4%	8.1	34.9%	43.4%	8.5
Montana	44.2%	45.3%	1.1	39.0%	NA	NA	43.9%	50.3%	6.4	32.9%	26.8%	-6.1	38.5%	37.5%	-1
Nebraska	61.4%	53.6%	7.7	27.0%	NA	NA	59.6%	51.8%	-7.8	20.2%	28.6%	8.4	30.9%	35.9%	5
Nevada	36.2%	23.5%	12.7	38.4%	NA	NA	33.9%	28.8%	-5.1	30.3%	23.0%	-7.3	31.3%	24.4%	-6.9
New Hampshire	66.4%	73.9%	7.5	51.0%	NA	NA	64.3%	71.9%	7.6	42.1%	47.2%	5.1	50.1%	56.3%	6.2
New Jersey	40.6%	46.6%	6.0	33.4%	NA	NA	38.6%	40.9%	2.3	20.4%	26.9%	6.5	26.4%	31.4%	5.0
New Mexico	29.8%	24.9%	4.8	29.6%	NA	NA	29.3%	33.7%	4.4	24.8%	25.5%	0.7	26.2%	28.0%	1.8
New York	23.0%	32.5%	9.5	32.9%	NA	NA	28.0%	34.9%	6.9	17.5%	22.5%	5.0	21.5%	27.1%	5.6 *
North Carolina	60.5%	53.4%	7.1	29.9%	NA	NA	61.1%	67.1%	6.0	22.8%	33.5%	10.7	32.9%	42.7%	9.8
North Dakota	13.0%	29.8%	16.7 *	27.6%	NA	NA	21.1%	31.0%	9.9	25.0%	36.2%	11.2	23.2%	34.1%	10.9 *
Ohio	40.3%	60.8%	20.5 *	30.9%	NA	NA	42.4%	50.5%	8.1	25.1%	34.8%	9.7	30.2%	39.6%	9.4 *
Oklahoma	26.2%	29.1%	2.9	36.4%	NA	NA	34.4%	37.5%	3.1	31.0%	37.1%	6.1	32.2%	37.2%	5
Oregon	46.9%	43.0%	3.9	36.3%	NA	NA	46.7%	42.3%	-4.4	28.1%	27.1%	-1	35.7%	33.2%	-2.5
Pennsylvania	22.4%	24.6%	2.2	29.8%	NA	NA	27.9%	30.1%	2.2	23.3%	27.2%	3.9	24.7%	28.1%	3.4
Rhode Island	32.9%	40.4%	7.5	30.1%	NA	NA	31.9%	50.6%	18.7 *	23.5%	37.0%	13.5 *	27.0%	42.2%	15.2 *
South Carolina	53.7%	60.4%	6.7	37.1%	NA	NA	53.1%	60.7%	7.6	31.7%	31.3%	-0.4	37.7%	38.5%	0.8
South Dakota	58.2%	58.4%	0.2	44.6%	NA	NA	58.9%	62.1%	3.2	37.2%	46.0%	8.8	45.5%	51.7%	6.2
Tennessee	63.4%	65.0%	1.7	37.1%	NA	NA	68.1%	70.4%	2.3	27.4%	38.7%	11.3 *	37.9%	48.7%	10.8 *
Texas	60.3%	54.3%	6.0	38.7%	NA	NA	60.4%	57.0%	-3.4	29.4%	30.2%	0.8	37.9%	38.8%	0.9
Utah	43.2%	36.6%	6.5	42.4%	NA	NA	42.2%	46.7%	4.5	35.5%	32.7%	-2.8	37.5%	37.2%	-0.3
Vermont	51.4%	58.0%	6.6	37.2%	NA	NA	50.4%	57.5%	7.1	27.2%	41.3%	14.1	36.7%	48.3%	11.6
Virginia	22.0%	33.9%	12.0	33.2%	NA	NA	18.5%	34.3%	15.8 *	24.5%	39.4%	14.9 *	22.6%	37.7%	15.1 *
Washington	37.1%	39.6%	2.5	39.1%	NA	NA	40.4%	40.7%	0.3	32.9%	21.2%	-11.7	35.6%	28.6%	-7
West Virginia	41.7%	37.0%	4.8	23.5%	NA	NA	41.0%	45.6%	4.6	16.6%	29.1%	12.5 *	23.4%	34.2%	10.8 *
Wisconsin	48.5%	56.3%	7.7	38.1%	NA	NA	48.0%	51.9%	3.9	28.7%	44.5%	15.8 *	35.0%	46.7%	11.7
Wyoming	41.5%	30.0%	11.5	29.2%	NA	NA	39.3%	42.1%	2.8	25.5%	28.8%	3.3	31.4%	35.2%	3.8
United States	39.1%	42.8%	3.6 *	35.0%	NA	NA	39.9%	43.7%	3.8 *	25.8%	31.1%	5.3 *	30.3%	35.2%	4.9 *

Notes: * Significant difference between 2013 and 2014 at the 95% confidence level. Health plans with high deductibles are defined as plans that meet the minimum plan deductible amount required for Health Savings Account (HSA) eligibility (i.e., \$1,250 for an individual and \$2,500 for a family in 2013 and 2014).

Source: SHADAC analysis of the Medical Expenditure Panel Survey-Insurance Component (MEPS-IC), 2013, 2014.