

TABLE 1.
NUMBER OF ESTABLISHMENTS (TOTAL & OFFERING) AND WORKERS
(TOTAL, OFFER, ELIGIBLE, & ENROLLED) BY STATE, 2014-2015

State	Establishments				Workers (Private Sector)							
	2014		2015		2014				2015			
	Total	Offering	Total	Offering	Total	Offer	Eligible	Enrolled	Total	Offer	Eligible	Enrolled
Alabama	89,578	49,178	92,969	48,437	1,613,593	1,423,189	1,127,166	843,120	1,551,882	1,350,137	1,039,606	733,962
Alaska	18,689	7,420	19,443	8,108	252,669	193,797	144,960	114,229	271,088	206,027	146,691	115,006
Arizona	118,711	56,150	124,570	53,814	2,226,740	1,906,090	1,391,445	1,086,719	2,148,341	1,770,233	1,347,147	967,252
Arkansas	61,763	24,582	61,160	30,397	993,583	794,866	637,483	486,399	974,910	813,075	642,329	483,674
California	835,995	388,738	836,206	373,784	13,123,464	10,748,117	8,125,577	6,346,075	13,631,123	11,409,250	8,773,713	6,843,496
Colorado	140,346	66,945	145,067	62,379	2,114,491	1,790,974	1,348,603	1,019,544	2,178,329	1,803,656	1,253,541	851,154
Connecticut	81,249	42,493	84,879	41,251	1,536,484	1,339,814	964,666	752,440	1,477,516	1,275,096	994,575	719,078
Delaware	21,688	10,649	22,256	10,661	404,636	339,894	260,699	202,042	407,874	347,101	273,515	210,880
D.C.	21,161	13,733	21,037	14,642	496,254	451,095	370,800	294,786	478,458	443,052	360,201	281,677
Florida	459,335	172,710	505,982	193,285	6,967,559	5,643,723	4,165,068	3,098,810	7,363,196	6,008,368	4,770,644	3,587,524
Georgia	202,776	82,935	205,976	82,184	3,429,603	2,836,282	2,200,955	1,668,324	3,613,283	3,002,638	2,312,032	1,680,847
Hawaii	30,233	26,121	29,170	24,824	503,523	482,375	368,052	310,268	521,878	509,875	393,113	320,387
Idaho	42,942	16,103	44,396	15,050	526,788	392,457	267,263	200,982	552,494	396,691	310,212	247,549
Illinois	306,269	144,865	300,392	132,473	5,023,551	4,214,760	3,102,063	2,441,324	5,271,745	4,375,549	3,220,404	2,395,981
Indiana	145,561	72,053	138,277	59,874	2,621,250	2,188,744	1,709,409	1,319,664	2,628,552	2,181,698	1,666,818	1,221,777
Iowa	84,998	40,034	85,172	38,583	1,362,537	1,155,431	866,574	655,130	1,296,722	1,065,906	823,945	598,184
Kansas	74,122	35,875	72,676	36,193	1,117,198	877,000	622,670	474,475	1,178,069	996,646	730,542	561,787
Kentucky	87,095	43,896	84,948	40,605	1,434,417	1,199,173	889,786	662,891	1,516,876	1,298,446	956,955	748,339
Louisiana	102,581	47,187	94,479	40,343	1,622,493	1,323,954	986,346	754,555	1,686,549	1,345,866	1,063,234	788,920
Maine	38,465	17,078	39,289	16,344	494,823	394,374	282,372	201,331	490,015	378,292	292,419	216,390
Maryland	126,338	69,486	135,150	67,710	2,190,276	1,857,354	1,463,595	1,081,597	2,223,668	1,879,000	1,431,798	1,048,076
Massachusetts	164,804	97,234	163,296	85,567	2,970,512	2,709,107	1,980,357	1,447,641	3,107,674	2,775,153	2,081,365	1,517,315
Michigan	200,645	92,096	213,435	103,303	3,526,210	2,954,964	2,228,043	1,691,085	3,579,499	2,935,189	2,301,188	1,702,879
Minnesota	138,586	58,483	146,044	64,697	2,498,093	2,038,444	1,524,756	1,146,617	2,511,699	2,099,780	1,633,629	1,181,114
Mississippi	58,641	25,216	55,902	23,647	843,050	687,929	524,202	401,539	845,765	676,612	508,136	377,037
Missouri	141,092	67,583	144,619	66,814	2,276,624	1,882,768	1,476,090	1,108,544	2,348,809	1,968,302	1,552,990	1,191,144
Montana	37,730	14,149	36,834	12,634	338,231	229,997	172,268	140,398	371,738	247,578	180,484	139,153
Nebraska	56,272	22,227	57,905	20,498	826,764	674,639	508,678	374,387	798,973	630,390	460,184	340,997
Nevada	53,481	28,345	55,976	29,499	1,026,585	882,863	613,590	486,577	1,266,066	1,128,065	858,457	642,126
New Hampshire	35,174	18,537	33,450	16,357	525,990	448,143	330,730	244,740	584,343	493,770	364,402	266,378
New Jersey	204,703	117,295	213,034	113,760	3,441,234	2,945,696	2,247,566	1,728,379	3,459,843	3,020,443	2,213,985	1,622,851
New Mexico	39,332	16,401	41,064	17,740	581,695	426,382	304,437	217,977	570,257	435,676	330,243	228,198
New York	488,665	236,514	482,569	235,976	7,357,917	6,276,303	4,556,596	3,453,900	7,645,223	6,636,054	4,917,316	3,510,963
North Carolina	202,675	88,164	207,303	88,518	3,481,647	2,799,244	2,175,013	1,733,485	3,449,386	2,845,744	2,248,137	1,663,622
North Dakota	26,253	12,076	28,185	12,655	355,783	287,473	223,654	168,188	349,489	294,969	221,227	165,035
Ohio	232,871	122,956	238,326	120,593	4,641,683	3,996,489	3,121,258	2,378,399	4,840,970	4,134,189	3,146,118	2,413,072
Oklahoma	85,155	43,088	92,628	42,146	1,235,880	1,001,063	799,849	597,487	1,232,349	1,012,991	813,432	630,410
Oregon	100,364	42,855	109,035	50,047	1,346,802	1,030,304	727,394	597,191	1,459,400	1,170,439	900,067	707,453
Pennsylvania	269,289	147,032	282,302	140,304	5,138,517	4,516,757	3,324,333	2,646,169	5,268,478	4,530,891	3,366,452	2,666,230
Rhode Island	26,227	13,664	27,026	13,783	414,013	356,879	269,444	190,497	404,006	350,273	248,344	174,834
South Carolina	97,181	44,023	98,605	44,372	1,576,796	1,263,014	976,310	780,071	1,637,945	1,361,132	1,018,127	787,012
South Dakota	27,867	11,955	28,197	11,927	342,101	271,628	212,685	148,454	352,864	284,056	215,882	164,070
Tennessee	124,281	60,276	121,075	56,905	2,218,387	1,830,169	1,357,986	1,033,427	2,393,844	1,967,740	1,416,773	1,051,245
Texas	524,301	240,654	508,450	232,870	9,002,182	7,237,755	5,609,260	4,375,223	9,731,828	8,106,613	6,217,772	4,787,685
Utah	68,321	27,192	70,793	28,813	1,036,339	811,453	596,418	471,170	1,142,619	935,805	657,871	487,482
Vermont	19,998	8,399	20,554	8,345	244,357	192,553	135,558	99,093	259,631	201,214	150,709	108,812
Virginia	176,247	94,116	176,967	83,528	3,052,790	2,625,400	2,045,186	1,499,122	3,079,577	2,639,198	2,032,182	1,536,330
Washington	174,288	79,650	183,102	76,537	2,451,740	1,985,909	1,477,517	1,179,058	2,548,136	2,051,250	1,444,080	1,162,484
West Virginia	34,803	17,471	35,281	17,711	544,614	429,700	315,830	241,294	548,758	460,957	331,889	241,283
Wisconsin	135,448	64,338	139,671	63,131	2,382,835	1,999,199	1,489,403	1,082,796	2,479,977	2,073,261	1,590,191	1,103,593
Wyoming	20,326	8,171	21,406	8,134	205,027	150,900	114,986	84,744	205,600	149,266	111,203	83,958
United States	7,054,919	3,351,087	7,176,526	3,279,673	115,940,329	96,462,352	72,732,616	55,785,916	119,937,314	100,507,472	76,385,680	57,289,260

Source: SHADAC analysis of the Medical Expenditure Panel Survey-Insurance Component (MEPS-IC), 2014, 2015.

TABLE 2.
ESTABLISHMENT OFFER RATES BY FIRM SIZE AND STATE,
2014-2015

State	Firm Size <50			Firm Size 50+			All Firm Sizes		
	2014	2015	2014-2015 Pp Changes	2014	2015	2014-2015 Pp Changes	2014	2015	2014-2015 Pp Changes
Alabama	38.2%	31.4%	-6.8	96.7%	98.8%	2.1	54.9%	52.1%	-2.8
Alaska	23.8%	26.5%	2.7	94.5%	94.8%	0.3	39.7%	41.7%	2.0
Arizona	27.4%	22.2%	-5.2	97.0%	94.8%	-2.2	47.3%	43.2%	-4.1
Arkansas	21.6%	28.3%	6.7	94.6%	99.2%	4.6 *	39.8%	49.7%	9.9 *
California	33.8%	31.0%	-2.8	92.9%	95.9%	3.0 *	46.5%	44.7%	-1.8
Colorado	32.7%	26.1%	-6.6	98.1%	97.6%	-0.5	47.7%	43.0%	-4.7
Connecticut	36.5%	32.8%	-3.7	97.9%	98.1%	0.2	52.3%	48.6%	-3.7
Delaware	30.0%	29.0%	-1.0	97.7%	97.3%	-0.4	49.1%	47.9%	-1.2
D.C.	46.4%	56.1%	9.7 *	96.7%	95.7%	-1.0	64.9%	69.6%	4.7
Florida	23.3%	23.3%	0.0	96.0%	93.8%	-2.2	37.6%	38.2%	0.6
Georgia	23.3%	19.9%	-3.4	94.7%	98.7%	4.0 *	40.9%	39.9%	-1.0
Hawaii	81.6%	79.2%	-2.4	98.6%	100.0%	1.4	86.4%	85.1%	-1.3
Idaho	23.6%	19.3%	-4.3	93.1%	95.4%	2.3	37.5%	33.9%	-3.6
Illinois	32.8%	27.7%	-5.1	93.3%	94.3%	1.0	47.3%	44.1%	-3.2
Indiana	28.5%	22.6%	-5.9	96.1%	95.2%	-0.9	49.5%	43.3%	-6.2 *
Iowa	32.7%	30.0%	-2.7	95.6%	94.1%	-1.5	47.1%	45.3%	-1.8
Kansas	31.8%	34.3%	2.5	93.7%	94.7%	1.0	48.4%	49.8%	1.4
Kentucky	31.5%	26.6%	-4.9	95.8%	98.3%	2.5	50.4%	47.8%	-2.6
Louisiana	28.5%	25.0%	-3.5	94.6%	92.5%	-2.1	46.0%	42.7%	-3.3
Maine	29.3%	27.1%	-2.2	96.4%	96.5%	0.1	44.4%	41.6%	-2.8
Maryland	39.8%	30.3%	-9.5 *	96.1%	98.2%	2.1	55.0%	50.1%	-4.9
Massachusetts	44.6%	39.6%	-5.0	99.8%	94.1%	-5.7	59.0%	52.4%	-6.6 *
Michigan	32.5%	33.1%	0.6	92.9%	95.4%	2.5	45.9%	48.4%	2.5
Minnesota	27.0%	28.9%	1.9	94.2%	92.8%	-1.4	42.2%	44.3%	2.1
Mississippi	21.9%	22.5%	0.6	96.5%	96.9%	0.4	43.0%	42.3%	-0.7
Missouri	30.4%	27.8%	-2.6	94.0%	97.9%	3.9 *	47.9%	46.2%	-1.7
Montana	27.0%	21.3%	-5.7	92.9%	95.0%	2.1	37.5%	34.3%	-3.2
Nebraska	24.2%	18.8%	-5.4	95.6%	96.3%	0.7	39.5%	35.4%	-4.1
Nevada	38.5%	35.3%	-3.2	93.9%	98.0%	4.1 *	53.0%	52.7%	-0.3
New Hampshire	37.7%	33.6%	-4.1	97.8%	96.9%	-0.9	52.7%	48.9%	-3.8
New Jersey	48.4%	42.0%	-6.4	94.9%	95.8%	0.9	57.3%	53.4%	-3.9
New Mexico	25.0%	23.5%	-1.5	91.3%	95.1%	3.8	41.7%	43.2%	1.5
New York	37.8%	38.2%	0.4	96.6%	95.9%	-0.7	48.4%	48.9%	0.5
North Carolina	26.9%	25.5%	-1.4	91.8%	95.4%	3.6	43.5%	42.7%	-0.8
North Dakota	33.9%	30.1%	-3.8	96.9%	97.4%	0.5	46.0%	44.9%	-1.1
Ohio	35.3%	31.7%	-3.6	93.8%	96.6%	2.8	52.8%	50.6%	-2.2
Oklahoma	35.9%	28.3%	-7.6	91.4%	97.6%	6.2 *	50.6%	45.5%	-5.1
Oregon	30.2%	31.5%	1.3	91.9%	95.8%	3.9	42.7%	45.9%	3.2
Pennsylvania	38.5%	34.2%	-4.3	96.6%	96.7%	0.1	54.6%	49.7%	-4.9
Rhode Island	40.1%	38.6%	-1.5	97.1%	98.2%	1.1	52.1%	51.0%	-1.1
South Carolina	23.0%	23.6%	0.6	94.9%	97.7%	2.8	45.3%	45.0%	-0.3
South Dakota	30.1%	26.9%	-3.2	95.1%	96.4%	1.3	42.9%	42.3%	-0.6
Tennessee	25.1%	24.8%	-0.3	95.9%	95.0%	-0.9	48.5%	47.0%	-1.5
Texas	26.9%	25.7%	-1.2	93.2%	95.4%	2.2	45.9%	45.8%	-0.1
Utah	25.3%	23.8%	-1.5	95.1%	94.3%	-0.8	39.8%	40.7%	0.9
Vermont	29.6%	27.5%	-2.1	96.4%	98.9%	2.5	42.0%	40.6%	-1.4
Virginia	35.8%	28.7%	-7.1	97.3%	99.2%	1.9	53.4%	47.2%	-6.2 *
Washington	31.9%	25.1%	-6.8	94.1%	96.9%	2.8	45.7%	41.8%	-3.9
West Virginia	30.2%	28.8%	-1.4	96.0%	96.3%	0.3	50.2%	50.2%	0.0
Wisconsin	32.5%	27.3%	-5.2	93.9%	95.5%	1.6	47.5%	45.2%	-2.3
Wyoming	27.2%	23.7%	-3.5	93.6%	96.2%	2.6	40.2%	38.0%	-2.2
United States	32.2%	29.4%	-2.8 *	94.8%	96.0%	1.2 *	47.5%	45.7%	-1.8 *

* Significant difference at the 95% confidence level.

Source: SHADAC analysis of the Medical Expenditure Panel Survey-Insurance Component (MEPS-IC), 2014, 2015.

TABLE 3.
PERCENT OF WORKERS IN ESTABLISHMENTS OFFERING
COVERAGE, BY FIRM SIZE AND STATE, 2014-2015

State	Firm Size <50			Firm Size 50+			All Firm Sizes		
	2014	2015	2014-2015 Pp Changes	2014	2015	2014-2015 Pp Changes	2014	2015	2014-2015 Pp Changes
Alabama	59.3%	53.8%	-5.5	98.3%	99.6%	1.3	88.2%	87.0%	-1.2
Alaska	39.8%	36.2%	-3.6	95.0%	95.9%	0.9	76.7%	76.0%	-0.7
Arizona	44.5%	38.3%	-6.2	98.0%	97.5%	-0.5	85.6%	82.4%	-3.2
Arkansas	37.7%	42.2%	4.5	96.0%	99.2%	3.2 *	80.0%	83.4%	3.4
California	50.0%	50.5%	0.5	94.1%	97.0%	2.9 *	81.9%	83.7%	1.8
Colorado	47.5%	44.9%	-2.6	99.8%	98.2%	-1.6	84.7%	82.8%	-1.9
Connecticut	59.5%	58.7%	-0.8	96.9%	97.1%	0.2	87.2%	86.3%	-0.9
Delaware	44.5%	42.3%	-2.2	98.7%	99.4%	0.7	84.0%	85.1%	1.1
D.C.	66.1%	70.9%	4.8	96.7%	98.1%	1.4	90.9%	92.6%	1.7
Florida	37.6%	39.7%	2.1	96.5%	96.2%	-0.3	81.0%	81.6%	0.6
Georgia	40.6%	37.7%	-2.9	96.3%	97.6%	1.3	82.7%	83.1%	0.4
Hawaii	93.1%	91.9%	-1.2	96.9%	100.0%	3.1 *	95.8%	97.7%	1.9
Idaho	42.1%	31.3%	-10.8	93.0%	93.6%	0.6	74.5%	71.8%	-2.7
Illinois	55.1%	44.3%	-10.8 *	93.7%	96.4%	2.7	83.9%	83.0%	-0.9
Indiana	41.4%	40.1%	-1.3	97.5%	97.5%	0.0	83.5%	83.0%	-0.5
Iowa	47.5%	42.3%	-5.2	98.0%	97.4%	-0.6	84.8%	82.2%	-2.6
Kansas	45.1%	46.8%	1.7	91.3%	98.3%	7.0 *	78.5%	84.6%	6.1 *
Kentucky	47.0%	43.0%	-4.0	96.4%	98.7%	2.3	83.6%	85.6%	2.0
Louisiana	45.3%	40.7%	-4.6	94.7%	95.9%	1.2	81.6%	79.8%	-1.8
Maine	49.7%	39.3%	-10.4	97.4%	98.5%	1.1	79.7%	77.2%	-2.5
Maryland	62.2%	48.3%	-13.9 *	93.3%	97.4%	4.1	84.8%	84.5%	-0.3
Massachusetts	68.1%	61.6%	-6.5	99.3%	99.2%	-0.1	91.2%	89.3%	-1.9
Michigan	53.2%	47.1%	-6.1	95.4%	96.0%	0.6	83.8%	82.0%	-1.8
Minnesota	44.6%	47.5%	2.9	94.4%	96.8%	2.4	81.6%	83.6%	2.0
Mississippi	41.6%	37.3%	-4.3	96.9%	97.7%	0.8	81.6%	80.0%	-1.6
Missouri	52.2%	42.4%	-9.8	94.1%	97.9%	3.8	82.7%	83.8%	1.1
Montana	39.1%	31.7%	-7.4	91.6%	94.4%	2.8	68.0%	66.6%	-1.4
Nebraska	42.1%	34.9%	-7.2	97.4%	97.4%	0.0	81.6%	78.9%	-2.7
Nevada	53.7%	54.1%	0.4	95.7%	98.1%	2.4	86.0%	89.1%	3.1
New Hampshire	55.3%	53.5%	-1.8	98.6%	98.5%	-0.1	85.2%	84.5%	-0.7
New Jersey	60.2%	62.3%	2.1	96.8%	98.1%	1.3	85.6%	87.3%	1.7
New Mexico	34.3%	34.2%	-0.1	91.4%	97.3%	5.9 *	73.3%	76.4%	3.1
New York	56.8%	59.7%	2.9	97.8%	98.3%	0.5	85.3%	86.8%	1.5
North Carolina	42.9%	44.0%	1.1	94.8%	97.4%	2.6	80.4%	82.5%	2.1
North Dakota	50.5%	55.2%	4.7	97.3%	98.9%	1.6	80.8%	84.4%	3.6
Ohio	58.0%	51.0%	-7.0	95.4%	97.2%	1.8	86.1%	85.4%	-0.7
Oklahoma	51.3%	46.3%	-5.0	94.1%	98.3%	4.2 *	81.0%	82.2%	1.2
Oregon	46.0%	48.8%	2.8	92.4%	97.0%	4.6	76.5%	80.2%	3.7
Pennsylvania	57.9%	52.4%	-5.5	98.2%	97.9%	-0.3	87.9%	86.0%	-1.9
Rhode Island	61.0%	63.7%	2.7	98.1%	98.0%	-0.1	86.2%	86.7%	0.5
South Carolina	33.2%	40.9%	7.7	97.3%	98.5%	1.2	80.1%	83.1%	3.0
South Dakota	45.2%	47.9%	2.7	98.2%	99.3%	1.1	79.4%	80.5%	1.1
Tennessee	45.6%	37.0%	-8.6	94.5%	96.4%	1.9	82.5%	82.2%	-0.3
Texas	42.3%	42.4%	0.1	93.2%	96.6%	3.4 *	80.4%	83.3%	2.9
Utah	38.3%	44.9%	6.6	95.5%	96.4%	0.9	78.3%	81.9%	3.6
Vermont	50.0%	44.8%	-5.2	98.3%	98.6%	0.3	78.8%	77.5%	-1.3
Virginia	55.1%	46.6%	-8.5	97.1%	99.2%	2.1	86.0%	85.7%	-0.3
Washington	46.6%	43.5%	-3.1	96.2%	97.9%	1.7	81.0%	80.5%	-0.5
West Virginia	40.4%	49.6%	9.2	95.1%	97.2%	2.1	78.9%	84.0%	5.1 *
Wisconsin	51.1%	49.5%	-1.6	96.5%	96.8%	0.3	83.9%	83.6%	-0.3
Wyoming	46.3%	40.3%	-6.0	95.1%	98.3%	3.2	73.6%	72.6%	-1.0
United States	49.8%	47.6%	-2.2 *	95.8%	97.4%	1.6 *	83.2%	83.8%	0.6

* Significant difference at the 95% confidence level.

Source: SHADAC analysis of the Medical Expenditure Panel Survey-Insurance Component (MEPS-IC), 2014, 2015.

TABLE 4.
PERCENT OF WORKERS ELIGIBLE FOR ESI AT OFFERING
ESTABLISHMENTS, BY FIRM SIZE AND STATE, 2014-2015

State	Firm Size <50			Firm Size 50+			All Firm Sizes		
	2014	2015	2014-2015 Pp Changes	2014	2015	2014-2015 Pp Changes	2014	2015	2014-2015 Pp Changes
Alabama	81.4%	78.9%	-2.5	78.7%	76.6%	-2.1	79.2%	77.0%	-2.2
Alaska	72.5%	68.8%	-3.7	75.3%	71.7%	-3.6	74.8%	71.2%	-3.6
Arizona	76.3%	81.4%	5.1	72.6%	75.4%	2.8	73.0%	76.1%	3.1
Arkansas	70.5%	84.1%	13.6 *	81.6%	78.2%	-3.4	80.2%	79.0%	-1.2
California	83.1%	82.7%	-0.4	74.1%	75.7%	1.6	75.6%	76.9%	1.3
Colorado	77.2%	68.3%	-8.9	74.9%	69.8%	-5.1	75.3%	69.5%	-5.8
Connecticut	73.0%	80.2%	7.2	71.8%	77.5%	5.7	72.0%	78.0%	6.0
Delaware	73.6%	81.0%	7.4	77.2%	78.5%	1.3	76.7%	78.8%	2.1
D.C.	92.6%	82.9%	-9.7 *	80.5%	81.1%	0.6	82.2%	81.3%	-0.9
Florida	80.4%	87.8%	7.4 *	72.9%	78.2%	5.3 *	73.8%	79.4%	5.6 *
Georgia	78.4%	81.6%	3.2	77.5%	76.4%	-1.1	77.6%	77.0%	-0.6
Hawaii	76.6%	72.7%	-3.9	76.2%	78.7%	2.5	76.3%	77.1%	0.8
Idaho	70.3%	81.7%	11.4	67.5%	77.6%	10.1 *	68.1%	78.2%	10.1 *
Illinois	75.8%	71.3%	-4.5	73.1%	74.0%	0.9	73.6%	73.6%	0.0
Indiana	77.7%	76.0%	-1.7	78.2%	76.4%	-1.8	78.1%	76.4%	-1.7
Iowa	75.9%	73.5%	-2.4	74.9%	78.0%	3.1	75.0%	77.3%	2.3
Kansas	81.1%	82.3%	1.2	69.1%	71.8%	2.7	71.0%	73.3%	2.3
Kentucky	77.8%	80.9%	3.1	73.6%	72.7%	-0.9	74.2%	73.7%	-0.5
Louisiana	81.9%	75.0%	-6.9	73.2%	79.8%	6.6	74.5%	79.0%	4.5
Maine	70.1%	76.9%	6.8	72.0%	77.4%	5.4	71.6%	77.3%	5.7
Maryland	78.7%	75.9%	-2.8	78.9%	76.2%	-2.7	78.8%	76.2%	-2.6
Massachusetts	75.6%	70.1%	-5.5	72.4%	76.1%	3.7	73.1%	75.0%	1.9
Michigan	82.2%	84.3%	2.1	74.0%	77.2%	3.2	75.4%	78.4%	3.0
Minnesota	71.1%	75.3%	4.2	75.4%	78.3%	2.9	74.8%	77.8%	3.0
Mississippi	80.7%	83.6%	2.9	75.5%	73.8%	-1.7	76.2%	75.1%	-1.1
Missouri	83.7%	81.5%	-2.2	77.3%	78.6%	1.3	78.4%	78.9%	0.5
Montana	78.9%	78.7%	-0.2	73.5%	71.3%	-2.2	74.9%	72.9%	-2.0
Nebraska	77.7%	73.7%	-4.0	75.0%	72.9%	-2.1	75.4%	73.0%	-2.4
Nevada	80.2%	76.7%	-3.5	67.7%	76.0%	8.3 *	69.5%	76.1%	6.6 *
New Hampshire	74.5%	82.6%	8.1	73.7%	71.7%	-2.0	73.8%	73.8%	0.0
New Jersey	77.1%	77.1%	0.0	76.0%	72.2%	-3.8	76.3%	73.3%	-3.0
New Mexico	75.9%	74.8%	-1.1	70.6%	76.0%	5.4	71.4%	75.8%	4.4
New York	73.3%	81.2%	7.9 *	72.4%	72.2%	-0.2	72.6%	74.1%	1.5
North Carolina	73.2%	87.0%	13.8 *	78.5%	77.6%	-0.9	77.7%	79.0%	1.3
North Dakota	74.5%	75.6%	1.1	78.8%	74.9%	-3.9	77.8%	75.0%	-2.8
Ohio	80.0%	73.1%	-6.9	77.7%	76.6%	-1.1	78.1%	76.1%	-2.0
Oklahoma	80.0%	84.1%	4.1	79.9%	79.5%	-0.4	79.9%	80.3%	0.4
Oregon	77.4%	80.3%	2.9	68.9%	76.0%	7.1	70.6%	76.9%	6.3
Pennsylvania	73.1%	76.2%	3.1	73.7%	73.9%	0.2	73.6%	74.3%	0.7
Rhode Island	75.8%	77.0%	1.2	75.4%	69.0%	-6.4	75.5%	70.9%	-4.6
South Carolina	79.3%	70.8%	-8.5	77.0%	75.4%	-1.6	77.3%	74.8%	-2.5
South Dakota	71.6%	77.2%	5.6	80.0%	75.7%	-4.3	78.3%	76.0%	-2.3
Tennessee	80.3%	77.4%	-2.9	73.2%	71.4%	-1.8	74.2%	72.0%	-2.2
Texas	79.0%	85.1%	6.1	77.3%	75.5%	-1.8	77.5%	76.7%	-0.8
Utah	79.4%	70.3%	-9.1	72.5%	70.3%	-2.2	73.5%	70.3%	-3.2
Vermont	70.8%	75.3%	4.5	70.2%	74.7%	4.5	70.4%	74.9%	4.5
Virginia	78.6%	72.9%	-5.7	77.8%	77.7%	-0.1	77.9%	77.0%	-0.9
Washington	73.6%	75.8%	2.2	74.6%	69.3%	-5.3	74.4%	70.4%	-4.0
West Virginia	81.6%	74.0%	-7.6	72.0%	71.6%	-0.4	73.5%	72.0%	-1.5
Wisconsin	72.7%	79.0%	6.3	74.8%	76.3%	1.5	74.5%	76.7%	2.2
Wyoming	73.0%	80.6%	7.6	77.4%	72.5%	-4.9	76.2%	74.5%	-1.7
United States	77.7%	79.1%	1.4	74.9%	75.4%	0.5	75.4%	76.0%	0.6

* Significant difference at the 95% confidence level.

Source: SHADAC analysis of the Medical Expenditure Panel Survey-Insurance Component (MEPS-IC), 2014, 2015.

TABLE 5.
PERCENT OF ESI-ELIGIBLE WORKERS ENROLLED, BY FIRM SIZE
AND STATE, 2014-2015

State	Firm Size <50			Firm Size 50+			All Firm Sizes		
	2014	2015	2014-2015 Pp Changes	2014	2015	2014-2015 Pp Changes	2014	2015	2014-2015 Pp Changes
Alabama	65.5%	61.3%	-4.2	76.8%	72.6%	-4.2	74.8%	70.6%	-4.2
Alaska	73.9%	72.4%	-1.5	79.8%	79.4%	-0.4	78.8%	78.4%	-0.4
Arizona	73.9%	72.7%	-1.2	78.7%	71.6%	-7.1 *	78.1%	71.8%	-6.3 *
Arkansas	71.9%	76.6%	4.7	76.9%	75.1%	-1.8	76.3%	75.3%	-1.0
California	74.1%	73.0%	-1.1	79.0%	79.1%	0.1	78.1%	78.0%	-0.1
Colorado	77.2%	69.5%	-7.7 *	75.3%	67.6%	-7.7 *	75.6%	67.9%	-7.7 *
Connecticut	66.8%	65.9%	-0.9	80.4%	73.8%	-6.6 *	78.0%	72.3%	-5.7 *
Delaware	72.1%	72.3%	0.2	78.3%	77.8%	-0.5	77.5%	77.1%	-0.4
D.C.	80.0%	79.1%	-0.9	79.4%	78.1%	-1.3	79.5%	78.2%	-1.3
Florida	66.8%	74.9%	8.1	75.5%	75.3%	-0.2	74.4%	75.2%	0.8
Georgia	66.1%	73.6%	7.5	77.1%	72.6%	-4.5	75.8%	72.7%	-3.1
Hawaii	88.4%	83.3%	-5.1 *	82.8%	80.9%	-1.9	84.3%	81.5%	-2.8
Idaho	79.5%	84.8%	5.3	74.0%	78.8%	4.8	75.2%	79.8%	4.6
Illinois	79.6%	78.4%	-1.2	78.5%	73.8%	-4.7	78.7%	74.4%	-4.3 *
Indiana	72.6%	67.4%	-5.2	77.8%	74.1%	-3.7	77.2%	73.3%	-3.9
Iowa	70.7%	73.1%	2.4	76.4%	72.5%	-3.9	75.6%	72.6%	-3.0
Kansas	74.5%	77.2%	2.7	76.6%	76.9%	0.3	76.2%	76.9%	0.7
Kentucky	75.1%	75.9%	0.8	74.4%	78.5%	4.1	74.5%	78.2%	3.7
Louisiana	73.9%	74.4%	0.5	77.0%	74.1%	-2.9	76.5%	74.2%	-2.3
Maine	72.8%	72.8%	0.0	70.9%	74.3%	3.4	71.3%	74.0%	2.7
Maryland	67.0%	64.8%	-2.2	75.6%	74.7%	-0.9	73.9%	73.2%	-0.7
Massachusetts	62.5%	65.4%	2.9	75.7%	74.4%	-1.3	73.1%	72.9%	-0.2
Michigan	71.0%	71.7%	0.7	77.1%	74.5%	-2.6	75.9%	74.0%	-1.9
Minnesota	69.5%	69.5%	0.0	76.0%	72.8%	-3.2	75.2%	72.3%	-2.9
Mississippi	71.1%	84.7%	13.6 *	77.5%	72.3%	-5.2	76.6%	74.2%	-2.4
Missouri	77.9%	72.1%	-5.8	74.4%	77.4%	3.0	75.1%	76.7%	1.6
Montana	78.2%	81.9%	3.7	82.7%	75.7%	-7.0 *	81.5%	77.1%	-4.4
Nebraska	69.7%	62.0%	-7.7	74.3%	76.0%	1.7	73.6%	74.1%	0.5
Nevada	75.0%	77.8%	2.8	80.2%	74.4%	-5.8 *	79.3%	74.8%	-4.5 *
New Hampshire	66.1%	63.3%	-2.8	75.9%	75.8%	-0.1	74.0%	73.1%	-0.9
New Jersey	71.0%	70.7%	-0.3	78.5%	74.0%	-4.5	76.9%	73.3%	-3.6
New Mexico	62.1%	67.4%	5.3	73.3%	69.4%	-3.9	71.6%	69.1%	-2.5
New York	71.5%	64.7%	-6.8 *	76.9%	73.3%	-3.6	75.8%	71.4%	-4.4 *
North Carolina	78.7%	70.3%	-8.4	79.9%	74.8%	-5.1	79.7%	74.0%	-5.7 *
North Dakota	69.7%	73.5%	3.8	76.7%	75.0%	-1.7	75.2%	74.6%	-0.6
Ohio	73.5%	72.9%	-0.6	76.7%	77.4%	0.7	76.2%	76.7%	0.5
Oklahoma	71.7%	72.9%	1.2	75.4%	78.5%	3.1	74.7%	77.5%	2.8
Oregon	81.3%	81.2%	-0.1	82.3%	77.9%	-4.4	82.1%	78.6%	-3.5
Pennsylvania	76.8%	76.4%	-0.4	80.1%	79.7%	-0.4	79.6%	79.2%	-0.4
Rhode Island	61.4%	63.9%	2.5	73.4%	72.7%	-0.7	70.7%	70.4%	-0.3
South Carolina	63.7%	72.4%	8.7	82.0%	78.0%	-4.0	79.9%	77.3%	-2.6
South Dakota	71.1%	69.7%	-1.4	69.5%	77.8%	8.3 *	69.8%	76.0%	6.2 *
Tennessee	75.6%	68.6%	-7.0	76.1%	75.0%	-1.1	76.1%	74.2%	-1.9
Texas	78.0%	76.0%	-2.0	78.0%	77.2%	-0.8	78.0%	77.0%	-1.0
Utah	78.7%	74.2%	-4.5	79.1%	74.1%	-5.0	79.0%	74.1%	-4.9
Vermont	68.7%	69.2%	0.5	74.7%	73.0%	-1.7	73.1%	72.2%	-0.9
Virginia	73.1%	73.4%	0.3	73.3%	75.9%	2.6	73.3%	75.6%	2.3
Washington	85.9%	79.6%	-6.3	78.5%	80.7%	2.2	79.8%	80.5%	0.7
West Virginia	72.4%	67.5%	-4.9	77.2%	73.8%	-3.4	76.4%	72.7%	-3.7
Wisconsin	63.4%	64.6%	1.2	74.5%	70.4%	-4.1	72.7%	69.4%	-3.3
Wyoming	73.7%	72.7%	-1.0	73.6%	76.5%	2.9	73.7%	75.5%	1.8
United States	73.0%	72.1%	-0.9	77.4%	75.6%	-1.8 *	76.7%	75.0%	-1.7 *

* Significant difference at the 95% confidence level.

Source: SHADAC analysis of the Medical Expenditure Panel Survey-Insurance Component (MEPS-IC), 2014, 2015.

TABLE 6.
SINGLE COVERAGE PREMIUMS[^] BY FIRM SIZE AND STATE,
2014-2015

State	Firm Size <50			Firm Size 50+			All Firm Sizes		
	2014	2015	2014-2015 Change	2014	2015	2014-2015 Change	2014	2015	2014-2015 Change
Alabama	\$5,735	\$5,524	-\$211	\$5,481	\$5,776	\$295	\$5,526	\$5,733	\$207
Alaska	\$8,196	\$9,239	\$1,043	\$6,840	\$7,508	\$668 *	\$7,099	\$7,807	\$708 *
Arizona	\$5,324	\$5,408	\$84	\$5,361	\$5,715	\$354	\$5,356	\$5,668	\$312
Arkansas	\$4,741	\$4,916	\$175	\$4,863	\$5,163	\$300	\$4,846	\$5,119	\$273
California	\$5,971	\$5,676	-\$295	\$5,807	\$6,009	\$202	\$5,841	\$5,938	\$97
Colorado	\$5,991	\$5,907	-\$84	\$5,811	\$5,767	-\$44	\$5,848	\$5,794	-\$54
Connecticut	\$6,530	\$7,157	\$627	\$6,154	\$6,302	\$148	\$6,223	\$6,478	\$255
Delaware	\$6,530	\$6,682	\$152	\$6,061	\$6,223	\$162	\$6,145	\$6,288	\$143
D.C.	\$6,018	\$6,411	\$393	\$6,117	\$6,409	\$292	\$6,097	\$6,409	\$312
Florida	\$6,087	\$6,236	\$149	\$5,711	\$5,751	\$40	\$5,767	\$5,839	\$72
Georgia	\$6,275	\$6,016	-\$259	\$5,476	\$5,481	\$5	\$5,570	\$5,565	-\$5
Hawaii	\$5,445	\$5,757	\$312	\$5,249	\$5,414	\$165	\$5,316	\$5,522	\$206
Idaho	\$4,241	\$4,933	\$692	\$5,216	\$6,034	\$818 *	\$4,978	\$5,820	\$842 *
Illinois	\$6,422	\$6,209	-\$213	\$6,049	\$6,029	-\$20	\$6,126	\$6,055	-\$71
Indiana	\$6,344	\$5,263	-\$1,081	\$5,997	\$5,963	-\$34	\$6,041	\$5,868	-\$173
Iowa	\$6,339	\$5,176	-\$1,163	\$5,389	\$5,643	\$254	\$5,557	\$5,571	\$14
Kansas	\$4,886	\$4,917	\$31	\$5,486	\$5,695	\$209	\$5,365	\$5,558	\$193
Kentucky	\$5,149	\$5,524	\$375	\$6,076	\$6,064	-\$12	\$5,914	\$5,984	\$70
Louisiana	\$5,608	\$6,012	\$404	\$5,719	\$5,966	\$247	\$5,700	\$5,973	\$273
Maine	\$5,480	\$5,425	-\$55	\$6,073	\$6,128	\$55	\$5,903	\$5,979	\$76
Maryland	\$5,995	\$5,870	-\$125	\$6,076	\$6,292	\$216	\$6,059	\$6,229	\$170
Massachusetts	\$6,256	\$6,239	-\$17	\$6,368	\$6,581	\$213	\$6,348	\$6,519	\$171
Michigan	\$5,604	\$5,821	\$217	\$5,612	\$5,760	\$148	\$5,610	\$5,771	\$161
Minnesota	\$5,361	\$5,054	-\$307	\$5,915	\$5,782	-\$133	\$5,832	\$5,651	-\$181
Mississippi	\$5,249	\$4,773	-\$476	\$5,476	\$5,610	\$134	\$5,443	\$5,420	-\$23
Missouri	\$4,740	\$6,542	\$1,802 *	\$5,718	\$5,563	-\$155	\$5,517	\$5,726	\$209
Montana	\$5,317	\$5,746	\$429	\$6,116	\$5,997	-\$119	\$5,876	\$5,932	\$56
Nebraska	\$5,482	\$5,113	-\$369	\$5,571	\$5,881	\$310	\$5,557	\$5,788	\$231
Nevada	\$5,221	\$5,803	\$582	\$5,480	\$5,799	\$319	\$5,426	\$5,800	\$374
New Hampshire	\$7,072	\$6,339	-\$733	\$6,134	\$6,634	\$500	\$6,336	\$6,573	\$237
New Jersey	\$6,968	\$6,813	-\$155	\$6,315	\$6,087	-\$228	\$6,447	\$6,248	-\$199
New Mexico	\$5,793	\$6,117	\$324	\$5,711	\$5,683	-\$28	\$5,725	\$5,759	\$34
New York	\$6,653	\$6,898	\$245	\$6,204	\$6,772	\$568 *	\$6,307	\$6,801	\$494 *
North Carolina	\$5,501	\$5,908	\$407	\$5,614	\$5,741	\$127	\$5,593	\$5,774	\$181
North Dakota	\$5,457	\$5,921	\$464	\$5,539	\$5,919	\$380 *	\$5,521	\$5,920	\$399 *
Ohio	\$5,788	\$5,910	\$122	\$5,958	\$5,945	-\$13	\$5,930	\$5,939	\$9
Oklahoma	\$5,558	\$5,707	\$149	\$5,676	\$5,582	-\$94	\$5,649	\$5,608	-\$41
Oregon	\$5,677	\$5,506	-\$171	\$5,717	\$5,934	\$217	\$5,707	\$5,822	\$115
Pennsylvania	\$5,733	\$6,271	\$538	\$5,927	\$6,289	\$362	\$5,888	\$6,286	\$398 *
Rhode Island	\$6,489	\$6,514	\$25	\$6,052	\$6,508	\$456 *	\$6,156	\$6,509	\$353
South Carolina	\$5,676	\$5,664	-\$12	\$5,873	\$5,922	\$49	\$5,850	\$5,880	\$30
South Dakota	\$5,285	\$5,841	\$556	\$6,005	\$5,808	-\$197	\$5,859	\$5,816	-\$43
Tennessee	\$5,066	\$5,605	\$539	\$5,356	\$5,289	-\$67	\$5,310	\$5,329	\$19
Texas	\$5,581	\$5,534	-\$47	\$5,772	\$5,907	\$135	\$5,740	\$5,847	\$107
Utah	\$5,345	\$5,610	\$265	\$5,570	\$5,829	\$259	\$5,538	\$5,796	\$258
Vermont	\$5,673	\$6,274	\$601 *	\$6,381	\$5,718	-\$663	\$6,180	\$5,861	-\$319
Virginia	\$5,259	\$5,946	\$687 *	\$5,459	\$5,983	\$524 *	\$5,422	\$5,978	\$556 *
Washington	\$5,966	\$5,329	-\$637	\$5,893	\$6,238	\$345	\$5,910	\$6,053	\$143
West Virginia	\$5,789	\$6,457	\$668	\$6,225	\$6,003	-\$222	\$6,149	\$6,081	-\$68
Wisconsin	\$5,760	\$6,521	\$761	\$5,890	\$5,900	\$10	\$5,868	\$6,011	\$143
Wyoming	\$6,419	\$6,949	\$530	\$5,582	\$6,181	\$599	\$5,840	\$6,420	\$580
United States	\$5,886	\$5,947	\$61	\$5,819	\$5,967	\$148 *	\$5,832	\$5,963	\$131 *

* Significant difference at the 95% confidence level. [^]Average premium prices are not adjusted to account for variation in actuarial value. Source: SHADAC analysis of the Medical Expenditure Panel Survey-Insurance Component (MEPS-IC), 2014, 2015.

TABLE 7.
EMPLOYEE CONTRIBUTION FOR SINGLE COVERAGE PREMIUMS
BY FIRM SIZE AND STATE, 2014-2015

State	Firm Size <50			Firm Size 50+			All Firm Sizes		
	2014	2015	2014-2015 Pp Changes	2014	2015	2014-2015 Pp Changes	2014	2015	2014-2015 Pp Changes
Alabama	19.1%	17.1%	-2.0	25.9%	22.3%	-3.6	24.7%	21.4%	-3.3
Alaska	19.4%	11.0%	-8.4	17.8%	18.9%	1.1	18.1%	17.3%	-0.8
Arizona	14.9%	11.2%	-3.7	21.4%	21.1%	-0.3	20.5%	19.6%	-0.9
Arkansas	16.3%	12.9%	-3.4	20.3%	23.8%	3.5	19.8%	21.9%	2.1
California	17.7%	15.0%	-2.7	19.8%	19.8%	0.0	19.3%	18.8%	-0.5
Colorado	18.8%	14.1%	-4.7	21.9%	23.1%	1.2	21.3%	21.3%	0.0
Connecticut	23.8%	24.8%	1.0	20.3%	25.7%	5.4 *	21.0%	25.5%	4.5 *
Delaware	14.5%	17.5%	3.0	21.4%	20.0%	-1.4	20.1%	19.6%	-0.5
D.C.	10.9%	8.0%	-2.9	21.8%	18.4%	-3.4	19.6%	16.5%	-3.1 *
Florida	19.9%	18.8%	-1.1	25.0%	24.1%	-0.9	24.2%	23.1%	-1.1
Georgia	20.4%	19.1%	-1.3	21.8%	21.9%	0.1	21.6%	21.5%	-0.1
Hawaii	5.9%	4.8%	-1.1	10.1%	12.3%	2.2	8.6%	9.9%	1.3
Idaho	11.1%	10.8%	-0.3	23.4%	20.9%	-2.5	20.9%	19.2%	-1.7
Illinois	13.1%	18.3%	5.2	23.6%	20.9%	-2.7	21.3%	20.5%	-0.8
Indiana	16.8%	24.5%	7.7	23.1%	21.6%	-1.5	22.3%	22.0%	-0.3
Iowa	22.9%	20.8%	-2.1	24.7%	22.8%	-1.9	24.3%	22.5%	-1.8
Kansas	17.6%	19.8%	2.2	20.5%	25.2%	4.7	20.0%	24.3%	4.3 *
Kentucky	16.5%	17.2%	0.7	23.2%	18.9%	-4.3 *	22.2%	18.7%	-3.5 *
Louisiana	10.3%	21.3%	11.0 *	25.4%	24.6%	-0.8	22.9%	24.1%	1.2
Maine	19.0%	21.9%	2.9	20.3%	21.3%	1.0	19.9%	21.4%	1.5
Maryland	23.3%	20.4%	-2.9	23.5%	25.0%	1.5	23.5%	24.3%	0.8
Massachusetts	25.8%	22.7%	-3.1	24.8%	24.8%	0.0	25.0%	24.4%	-0.6
Michigan	22.7%	12.7%	-10.0 *	23.6%	20.2%	-3.4	23.4%	18.9%	-4.5 *
Minnesota	16.6%	18.4%	1.8	21.5%	24.5%	3.0	20.9%	23.6%	2.7
Mississippi	17.8%	18.5%	0.7	21.8%	24.5%	2.7	21.2%	23.3%	2.1
Missouri	20.9%	21.0%	0.1	22.9%	21.1%	-1.8	22.5%	21.1%	-1.4
Montana	17.2%	9.9%	-7.3 *	17.5%	16.1%	-1.4	17.4%	14.6%	-2.8
Nebraska	19.4%	19.3%	-0.1	24.6%	24.1%	-0.5	23.8%	23.6%	-0.2
Nevada	14.3%	22.2%	7.9	24.2%	18.3%	-5.9	22.2%	18.9%	-3.3
New Hampshire	18.6%	23.2%	4.6	24.9%	24.1%	-0.8	23.4%	24.0%	0.6
New Jersey	19.5%	29.6%	10.1	20.2%	23.7%	3.5	20.1%	25.1%	5.0 *
New Mexico	21.9%	15.5%	-6.4	24.0%	21.5%	-2.5	23.7%	20.4%	-3.3
New York	15.6%	19.5%	3.9	20.6%	22.9%	2.3	19.4%	22.1%	2.7
North Carolina	21.9%	19.1%	-2.8	20.3%	22.1%	1.8	20.6%	21.5%	0.9
North Dakota	20.2%	21.1%	0.9	20.7%	21.8%	1.1	20.6%	21.6%	1.0
Ohio	17.6%	17.8%	0.2	22.0%	21.1%	-0.9	21.2%	20.6%	-0.6
Oklahoma	18.8%	18.5%	-0.3	20.9%	24.3%	3.4	20.4%	23.1%	2.7
Oregon	11.9%	12.1%	0.2	17.5%	16.5%	-1.0	16.0%	15.4%	-0.6
Pennsylvania	15.9%	15.8%	-0.1	20.2%	19.3%	-0.9	19.4%	18.7%	-0.7
Rhode Island	25.4%	23.6%	-1.8	23.1%	22.9%	-0.2	23.7%	23.0%	-0.7
South Carolina	21.9%	21.6%	-0.3	22.9%	20.6%	-2.3	22.8%	20.7%	-2.1
South Dakota	16.2%	19.0%	2.8	21.7%	25.3%	3.6	20.7%	23.7%	3.0
Tennessee	23.5%	17.7%	-5.8	27.1%	25.4%	-1.7	26.5%	24.4%	-2.1
Texas	13.1%	17.0%	3.9	22.7%	22.7%	0.0	21.1%	21.8%	0.7
Utah	17.6%	19.2%	1.6	24.3%	21.0%	-3.3	23.4%	20.7%	-2.7
Vermont	18.9%	19.9%	1.0	21.4%	24.5%	3.1	20.7%	23.2%	2.5
Virginia	25.7%	19.5%	-6.2	23.5%	23.2%	-0.3	23.9%	22.6%	-1.3
Washington	8.3%	9.5%	1.2	18.1%	12.8%	-5.3 *	15.9%	12.2%	-3.7 *
West Virginia	16.7%	12.8%	-3.9	21.9%	21.3%	-0.6	21.1%	19.7%	-1.4
Wisconsin	19.0%	18.1%	-0.9	21.9%	23.4%	1.5	21.4%	22.4%	1.0
Wyoming	13.0%	18.0%	5.0	22.8%	18.7%	-4.1	19.5%	18.5%	-1.0
United States	17.6%	17.9%	0.3	22.0%	21.8%	-0.2	21.2%	21.1%	-0.1

* Significant difference at the 95% confidence level.

Source: SHADAC analysis of the Medical Expenditure Panel Survey-Insurance Component (MEPS-IC), 2014, 2015.

TABLE 8.
FAMILY COVERAGE PREMIUMS[^] BY FIRM SIZE AND STATE,
2014-2015

State	Firm Size <50			Firm Size 50+			All Firm Sizes		
	2014	2015	2014-2015 Change	2014	2015	2014-2015 Change	2014	2015	2014-2015 Change
Alabama	\$14,224	\$14,634	\$410	\$14,376	\$16,177	\$1,801	\$14,352	\$15,953	\$1,601
Alaska	\$21,572	\$21,802	\$230	\$19,471	\$20,992	\$1,521	\$19,713	\$21,089	\$1,376
Arizona	\$14,820	\$14,744	-\$76	\$15,612	\$17,218	\$1,606	\$15,535	\$16,999	\$1,464
Arkansas	\$13,887	\$11,438	-\$2,449	\$14,164	\$14,573	\$409	\$14,143	\$14,218	\$75
California	\$16,265	\$15,538	-\$727	\$17,632	\$18,421	\$789	\$17,444	\$18,045	\$601
Colorado	\$12,862	\$15,988	\$3,126 *	\$16,415	\$17,061	\$646	\$15,932	\$16,940	\$1,008
Connecticut	\$17,988	\$18,105	\$117	\$18,143	\$18,305	\$162	\$18,123	\$18,269	\$146
Delaware	\$17,497	\$17,117	-\$380	\$17,515	\$19,072	\$1,557 *	\$17,514	\$18,920	\$1,406 *
D.C.	\$15,633	\$20,701	\$5,068 *	\$17,205	\$18,887	\$1,682 *	\$17,039	\$19,104	\$2,065 *
Florida	\$15,097	\$16,315	\$1,218	\$15,978	\$15,982	\$4	\$15,915	\$16,009	\$94
Georgia	\$16,300	\$15,663	-\$637	\$16,198	\$17,448	\$1,250	\$16,209	\$17,307	\$1,098
Hawaii	\$15,852	\$14,789	-\$1,063	\$14,618	\$16,210	\$1,592 *	\$14,848	\$15,959	\$1,111 *
Idaho	\$13,215	\$11,546	-\$1,669	\$15,137	\$17,381	\$2,244 *	\$14,729	\$16,691	\$1,962 *
Illinois	\$15,914	\$15,872	-\$42	\$17,431	\$17,475	\$44	\$17,193	\$17,227	\$34
Indiana	\$15,512	\$14,221	-\$1,291	\$17,465	\$17,364	-\$101	\$17,223	\$17,121	-\$102
Iowa	\$14,108	\$14,573	\$465	\$16,138	\$16,500	\$362	\$15,899	\$16,257	\$358
Kansas	\$14,519	\$13,026	-\$1,493	\$15,863	\$17,454	\$1,591	\$15,652	\$16,740	\$1,088
Kentucky	\$14,056	\$13,360	-\$696	\$17,132	\$16,977	-\$155	\$16,711	\$16,622	-\$89
Louisiana	\$14,389	\$15,974	\$1,585	\$16,148	\$17,384	\$1,236	\$15,928	\$17,242	\$1,314 *
Maine	\$14,093	\$14,055	-\$38	\$16,852	\$16,466	-\$386	\$16,514	\$16,117	-\$397
Maryland	\$15,249	\$15,587	\$338	\$17,592	\$18,229	\$637	\$17,232	\$17,961	\$729
Massachusetts	\$17,825	\$17,287	-\$538	\$17,672	\$18,618	\$946	\$17,702	\$18,454	\$752
Michigan	\$14,311	\$15,435	\$1,124	\$15,875	\$15,673	-\$202	\$15,608	\$15,628	\$20
Minnesota	\$13,717	\$13,749	\$32	\$16,660	\$17,332	\$672	\$16,361	\$16,925	\$564
Mississippi	\$14,195	\$13,117	-\$1,078	\$15,225	\$16,339	\$1,114	\$15,092	\$16,081	\$989
Missouri	\$13,499	\$13,841	\$342	\$15,880	\$17,089	\$1,209 *	\$15,493	\$16,849	\$1,356 *
Montana	\$13,361	\$15,392	\$2,031	\$15,585	\$17,899	\$2,314 *	\$15,005	\$17,317	\$2,312 *
Nebraska	\$15,078	\$12,592	-\$2,486 *	\$16,309	\$16,660	\$351	\$16,139	\$16,201	\$62
Nevada	\$12,536	\$15,442	\$2,906 *	\$16,573	\$17,615	\$1,042	\$16,152	\$17,434	\$1,282
New Hampshire	\$17,389	\$18,341	\$952	\$18,238	\$19,414	\$1,176	\$18,126	\$19,208	\$1,082
New Jersey	\$18,420	\$18,139	-\$281	\$19,338	\$18,322	-\$1,016	\$19,143	\$18,280	-\$863
New Mexico	\$14,892	\$14,022	-\$870	\$15,881	\$17,656	\$1,775 *	\$15,766	\$17,349	\$1,583 *
New York	\$17,263	\$18,658	\$1,395	\$17,421	\$19,819	\$2,398 *	\$17,396	\$19,630	\$2,234 *
North Carolina	\$15,726	\$14,450	-\$1,276	\$16,247	\$17,404	\$1,157	\$16,210	\$17,141	\$931
North Dakota	\$14,184	\$14,519	\$335	\$15,730	\$16,344	\$614	\$15,446	\$16,020	\$574
Ohio	\$15,316	\$14,944	-\$372	\$16,125	\$17,140	\$1,015	\$15,974	\$16,900	\$926
Oklahoma	\$15,744	\$15,178	-\$566	\$16,355	\$17,020	\$665	\$16,280	\$16,811	\$531
Oregon	\$13,917	\$16,078	\$2,161	\$16,859	\$17,381	\$522	\$16,330	\$17,141	\$811
Pennsylvania	\$14,306	\$15,834	\$1,528	\$16,576	\$17,578	\$1,002	\$16,328	\$17,344	\$1,016
Rhode Island	\$16,445	\$17,175	\$730	\$16,414	\$17,720	\$1,306	\$16,419	\$17,590	\$1,171
South Carolina	\$15,229	\$15,045	-\$184	\$16,109	\$16,874	\$765	\$16,044	\$16,764	\$720
South Dakota	\$13,965	\$14,825	\$860	\$16,910	\$16,464	-\$446	\$16,352	\$16,194	-\$158
Tennessee	\$12,618	\$13,930	\$1,312	\$16,605	\$15,803	-\$802	\$16,001	\$15,635	-\$366
Texas	\$15,849	\$15,882	\$33	\$17,071	\$17,378	\$307	\$16,967	\$17,216	\$249
Utah	\$15,701	\$14,485	-\$1,216	\$16,025	\$16,302	\$277	\$15,963	\$15,998	\$35
Vermont	\$15,300	\$16,378	\$1,078	\$16,957	\$18,165	\$1,208	\$16,659	\$17,835	\$1,176
Virginia	\$14,322	\$17,060	\$2,738 *	\$17,015	\$17,624	\$609	\$16,601	\$17,566	\$965 *
Washington	\$15,005	\$12,336	-\$2,669 *	\$17,903	\$17,563	-\$340	\$17,445	\$16,627	-\$818
West Virginia	\$15,291	\$16,371	\$1,080	\$17,819	\$18,670	\$851	\$17,433	\$18,322	\$889
Wisconsin	\$17,509	\$18,150	\$641	\$17,169	\$17,585	\$416	\$17,209	\$17,662	\$453
Wyoming	\$15,155	\$15,567	\$412	\$16,639	\$17,415	\$776	\$16,299	\$17,015	\$716
United States	\$15,575	\$15,919	\$344	\$16,824	\$17,524	\$700 *	\$16,655	\$17,322	\$667 *

* Significant difference at the 95% confidence level. [^]Average premium prices are not adjusted to account for variation in actuarial value.
Source: SHADAC analysis of the Medical Expenditure Panel Survey-Insurance Component (MEPS-IC), 2014, 2015.

TABLE 9.
EMPLOYEE CONTRIBUTION FOR FAMILY COVERAGE PREMIUMS
BY FIRM SIZE AND STATE, 2014-2015

State	Firm Size <50			Firm Size 50+			All Firm Sizes		
	2014	2015	2014-2015 Pp Changes	2014	2015	2014-2015 Pp Changes	2014	2015	2014-2015 Pp Changes
Alabama	34.1%	45.3%	11.2 *	29.0%	33.6%	4.6	29.8%	35.1%	5.3
Alaska	19.6%		0.0 *	21.7%	22.1%	0.4	21.5%	20.9%	-0.6
Arizona	42.7%	43.8%	1.1	29.3%	28.3%	-1.0	30.5%	29.5%	-1.0
Arkansas	20.5%	45.3%	24.8 *	25.9%	28.5%	2.6	25.5%	30.0%	4.5
California	30.0%	28.5%	-1.5	28.2%	25.4%	-2.8	28.4%	25.7%	-2.7
Colorado	30.3%	31.3%	1.0	28.0%	28.3%	0.3	28.3%	28.6%	0.3
Connecticut	24.3%	37.4%	13.1	21.9%	28.4%	6.5 *	22.2%	30.0%	7.8 *
Delaware	28.8%	22.7%	-6.1	23.6%	23.7%	0.1	24.0%	23.7%	-0.3
D.C.	34.7%	21.4%	-13.3 *	24.4%	27.6%	3.2	25.4%	26.8%	1.4
Florida	39.3%	25.2%	-14.1	32.3%	35.0%	2.7	32.8%	34.2%	1.4
Georgia	44.5%	31.0%	-13.5	25.4%	27.8%	2.4	27.4%	28.1%	0.7
Hawaii	27.8%	26.1%	-1.7	20.2%	26.0%	5.8	21.7%	26.0%	4.3
Idaho	19.1%	39.3%	20.2 *	32.8%	28.2%	-4.6	30.2%	29.1%	-1.1
Illinois	19.3%	14.2%	-5.1	29.0%	24.0%	-5.0 *	27.6%	22.6%	-5.0 *
Indiana	31.9%	37.9%	6.0	25.2%	23.0%	-2.2	26.0%	24.0%	-2.0
Iowa	26.5%	38.3%	11.8	26.6%	28.4%	1.8	26.6%	29.5%	2.9
Kansas	36.5%	25.4%	-11.1	24.5%	31.0%	6.5	26.3%	30.3%	4.0
Kentucky	31.4%	23.3%	-8.1	24.7%	24.0%	-0.7	25.5%	23.9%	-1.6
Louisiana	45.0%	43.8%	-1.2	30.0%	31.9%	1.9	31.7%	33.0%	1.3
Maine	47.7%	27.7%	-20.0 *	22.1%	29.1%	7.0 *	24.8%	28.9%	4.1
Maryland	34.9%	38.0%	3.1	29.6%	35.2%	5.6	30.3%	35.4%	5.1
Massachusetts	28.2%	24.5%	-3.7	27.1%	24.3%	-2.8	27.3%	24.3%	-3.0 *
Michigan	23.1%	16.7%	-6.4	25.0%	24.9%	-0.1	24.7%	23.3%	-1.4
Minnesota	36.6%	30.7%	-5.9	24.4%	30.0%	5.6	25.5%	30.0%	4.5
Mississippi	43.9%		0.0 *	29.2%	33.4%	4.2	31.0%	33.0%	2.0
Missouri	21.7%	28.4%	6.7	25.5%	24.6%	-0.9	25.0%	24.8%	-0.2
Montana	26.7%	25.0%	-1.7	29.1%	24.1%	-5.0	28.5%	24.3%	-4.2
Nebraska	28.0%	43.7%	15.7	27.0%	31.4%	4.4 *	27.2%	32.5%	5.3 *
Nevada	37.2%	41.3%	4.1	25.1%	21.4%	-3.7	26.1%	22.9%	-3.2
New Hampshire	32.1%	26.2%	-5.9	26.3%	25.2%	-1.1	27.0%	25.4%	-1.6
New Jersey	25.6%	26.9%	1.3	21.7%	26.9%	5.2 *	22.5%	26.9%	4.4 *
New Mexico	24.4%	38.3%	13.9	29.4%	25.4%	-4.0	28.9%	26.3%	-2.6
New York	19.9%	29.3%	9.4 *	24.7%	25.9%	1.2	23.9%	26.4%	2.5
North Carolina	43.4%	41.1%	-2.3	27.6%	25.0%	-2.6	28.7%	26.2%	-2.5
North Dakota	22.9%	37.3%	14.4 *	26.4%	31.9%	5.5 *	25.8%	32.8%	7.0 *
Ohio	19.0%	24.6%	5.6	23.1%	21.8%	-1.3	22.4%	22.0%	-0.4
Oklahoma	30.2%	34.1%	3.9	28.1%	34.1%	6.0	28.3%	34.1%	5.8
Oregon	32.7%		0.0 *	27.0%	25.3%	-1.7	27.9%	27.6%	-0.3
Pennsylvania	25.5%	22.6%	-2.9	21.7%	21.8%	0.1	22.0%	21.9%	-0.1
Rhode Island	28.9%	23.8%	-5.1	28.4%	26.1%	-2.3	28.5%	25.6%	-2.9
South Carolina	30.8%	37.4%	6.6	25.2%	28.0%	2.8	25.6%	28.5%	2.9
South Dakota	22.7%	31.1%	8.4	30.1%	30.4%	0.3	28.9%	30.5%	1.6
Tennessee	43.8%	35.4%	-8.4	31.4%	26.8%	-4.6	32.8%	27.5%	-5.3 *
Texas	29.7%	37.4%	7.7	31.7%	30.8%	-0.9	31.5%	31.4%	-0.1
Utah	28.0%	39.3%	11.3	29.3%	24.6%	-4.7	29.1%	26.8%	-2.3
Vermont	27.3%	26.4%	-0.9	24.9%	27.7%	2.8	25.3%	27.5%	2.2
Virginia	41.5%	25.4%	-16.1 *	30.4%	28.5%	-1.9	31.9%	28.2%	-3.7
Washington		28.2%	0.0 *	26.5%	25.3%	-1.2	25.8%	25.7%	-0.1
West Virginia	16.2%	11.5%	-4.7	25.4%	27.1%	1.7	24.2%	25.0%	0.8
Wisconsin	22.2%	29.2%	7.0	22.0%	24.7%	2.7	22.0%	25.3%	3.3 *
Wyoming	24.1%	30.4%	6.3	26.8%	28.8%	2.0	26.2%	29.1%	2.9
United States	28.4%	28.8%	0.4	26.9%	27.0%	0.1	27.1%	27.2%	0.1

* Significant difference at the 95% confidence level.

Source: SHADAC analysis of the Medical Expenditure Panel Survey-Insurance Component (MEPS-IC), 2014, 2015.

TABLE 10.
PERCENT ENROLLED IN HEALTH PLANS WITH HIGH DEDUCTIBLES[^],
BY FIRM SIZE AND STATE, 2014-2015

State	Firm Size <50			Firm Size 50+			All Firm Sizes		
	2014	2015	2014-2015 Pp Changes	2014	2015	2014-2015 Pp Changes	2014	2015	2014-2015 Pp Changes
Alabama	21.9%	26.7%	4.8	21.6%	23.5%	1.9	21.6%	24.0%	2.4
Alaska	43.3%	61.0%	17.7 *	34.3%	42.7%	8.4	35.7%	45.3%	9.5
Arizona	54.3%	54.8%	0.5	43.7%	43.2%	-0.5	45.0%	44.7%	-0.3
Arkansas	40.9%	37.5%	-3.5	32.7%	29.6%	-3.1	33.6%	30.8%	-2.8
California	31.9%	31.2%	-0.7	26.9%	28.6%	1.7	27.8%	29.0%	1.2
Colorado	57.0%	39.4%	-17.7 *	37.8%	47.4%	9.5	41.1%	46.1%	5.0
Connecticut	60.3%	52.1%	-8.2	40.7%	50.1%	9.4	43.7%	50.5%	6.7
Delaware	54.5%	37.2%	-17.3	33.7%	34.0%	0.4	36.4%	34.4%	-2.0
D.C.	15.6%	20.5%	5.0	13.4%	19.0%	5.6	13.7%	19.2%	5.5
Florida	48.7%	57.5%	8.8	43.7%	52.2%	8.6	44.3%	53.0%	8.7 *
Georgia	52.5%	64.6%	12.0	31.6%	44.3%	12.7 *	33.8%	46.6%	12.8 *
Hawaii	2.6%	5.2%	2.6	3.2%	15.6%	12.3 *	3.1%	12.9%	9.8 *
Idaho	43.5%	56.8%	13.3	42.4%	36.3%	-6.1	42.7%	39.8%	-2.9
Illinois	39.3%	42.2%	2.9	31.2%	32.5%	1.3	32.6%	33.8%	1.2
Indiana	53.7%	80.6%	27.0 *	33.7%	48.5%	14.9 *	36.0%	52.1%	16.1 *
Iowa	51.8%	46.4%	-5.4	45.1%	47.1%	2.0	46.0%	47.0%	1.0
Kansas	48.2%	44.5%	-3.7	42.6%	37.7%	-5.0	43.6%	38.8%	-4.8
Kentucky	44.6%	56.5%	11.9	37.5%	37.2%	-0.2	38.6%	39.7%	1.1
Louisiana	26.1%	48.5%	22.4 *	34.3%	37.2%	2.9	33.0%	38.8%	5.8
Maine	67.9%	75.3%	7.3	59.1%	51.0%	-8.1	61.2%	55.4%	-5.8
Maryland	40.1%	49.9%	9.7	17.2%	28.7%	11.5 *	21.4%	31.5%	10.1 *
Massachusetts	47.5%	36.8%	-10.7	25.7%	25.8%	0.1	29.5%	27.5%	-2.0
Michigan	43.4%	41.8%	-1.6	33.4%	40.8%	7.4	35.2%	41.0%	5.8
Minnesota	45.5%	45.2%	-0.2	45.1%	52.4%	7.3	45.1%	51.4%	6.3
Mississippi	29.5%	37.8%	8.3	32.8%	35.4%	2.6	32.3%	35.8%	3.5
Missouri	58.5%	58.7%	0.2	39.8%	40.8%	0.9	43.4%	43.0%	-0.4
Montana	45.3%	38.8%	-6.4	34.8%	54.0%	19.2 *	37.5%	50.3%	12.8 *
Nebraska	53.6%	50.3%	-3.3	33.0%	47.9%	14.9 *	35.9%	48.2%	12.2 *
Nevada	23.5%	31.7%	8.3	24.6%	23.8%	-0.8	24.4%	24.8%	0.4
New Hampshire	73.9%	68.3%	-5.6	52.4%	60.4%	8.0	56.3%	61.9%	5.6
New Jersey	46.6%	50.5%	3.9	27.5%	39.0%	11.5	31.4%	41.5%	10.2
New Mexico	24.9%	26.0%	1.1	28.5%	41.0%	12.5	28.0%	38.9%	10.9
New York	32.5%	32.0%	-0.4	25.8%	31.4%	5.6	27.1%	31.5%	4.4
North Carolina	53.4%	60.6%	7.2	41.0%	46.8%	5.8	42.7%	49.0%	6.3
North Dakota	29.8%	24.3%	-5.5	35.1%	40.7%	5.6	34.1%	37.2%	3.1
Ohio	60.8%	53.7%	-7.1	35.4%	44.1%	8.7	39.6%	45.5%	5.8
Oklahoma	29.1%	40.9%	11.8	39.1%	40.2%	1.2	37.2%	40.4%	3.1
Oregon	43.0%	37.2%	-5.8	30.4%	37.1%	6.8	33.2%	37.2%	4.0
Pennsylvania	24.6%	29.3%	4.7	28.8%	23.3%	-5.5	28.1%	24.3%	-3.9
Rhode Island	40.4%	55.9%	15.6	42.7%	34.9%	-7.7	42.2%	39.9%	-2.3
South Carolina	60.4%	47.0%	-13.4	36.3%	51.6%	15.3 *	38.5%	51.1%	12.6
South Dakota	58.4%	62.2%	3.8	50.1%	44.3%	-5.8	51.7%	47.9%	-3.7
Tennessee	65.0%	66.7%	1.7	45.9%	48.5%	2.5	48.7%	50.4%	1.7
Texas	54.3%	56.1%	1.8	36.4%	43.9%	7.5	38.8%	45.6%	6.7
Utah	36.6%	49.2%	12.6	37.3%	60.2%	22.9 *	37.2%	58.5%	21.3 *
Vermont	58.0%	47.7%	-10.3	45.3%	37.4%	-7.9	48.3%	39.6%	-8.7
Virginia	33.9%	28.9%	-5.0	38.5%	26.6%	-11.8 *	37.7%	26.9%	-10.8 *
Washington	39.6%	35.7%	-3.9	26.0%	41.7%	15.6 *	28.6%	40.6%	12.0 *
West Virginia	37.0%	34.9%	-2.1	33.6%	36.3%	2.7	34.2%	36.1%	1.9
Wisconsin	56.3%	51.5%	-4.7	45.1%	47.7%	2.6	46.7%	48.3%	1.6
Wyoming	30.0%	56.7%	26.7 *	37.1%	36.5%	-0.5	35.2%	41.7%	6.5
United States	42.8%	44.1%	1.3	33.7%	38.5%	4.8 *	35.2%	39.4%	4.2 *

* Significant difference at the 95% confidence level. [^]For this analysis, high-deductible health plans are defined as plans that meet the minimum deductible amount required for Health Savings Account (HSA) eligibility - \$1,300 for an individual and \$2,600 for a family in 2015. Source: SHADAC analysis of the Medical Expenditure Panel Survey-Insurance Component (MEPS-IC), 2014, 2015.