In 2019, state HDHP enrollment among workers with ESI ranged from a LOW of 12.6% in Hawaii to a HIGH of 71.9% in South Dakota. (50.5%) of United States employees with employer-sponsored health insurance were enrolled in high-deductible health plans (HDHP) in 2019, representing a total of 31,568,000 employees.

Changes in ESI Deductibles by State, 2018-2019

Average individual deductibles increased significantly at the national level and in eight states, while just one state saw a significant decrease.

Average family deductibles increased significantly at the national level and in seven states, while no states saw a significant decrease.

Notes: All changes shown in this infographic are statistically significant at the 95% confidence level. All references are to private-sector employers and employees. High-deductible health plans are defined as plans that meet the minimum deductible amount required for Health Savings Account (HSA) eligibility ($1,350 for individual and $2,700 for family in 2019).