

# EMPLOYEE COST SHARING IN THE UNITED STATES

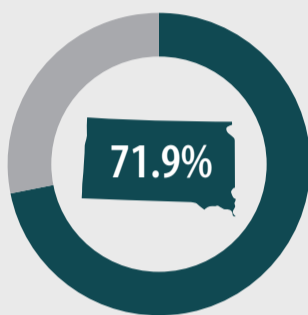
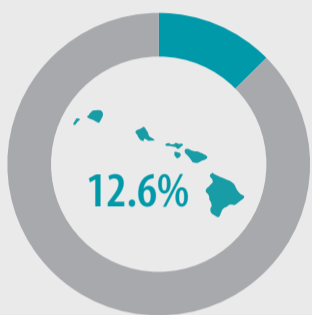
**OVER HALF**

(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**

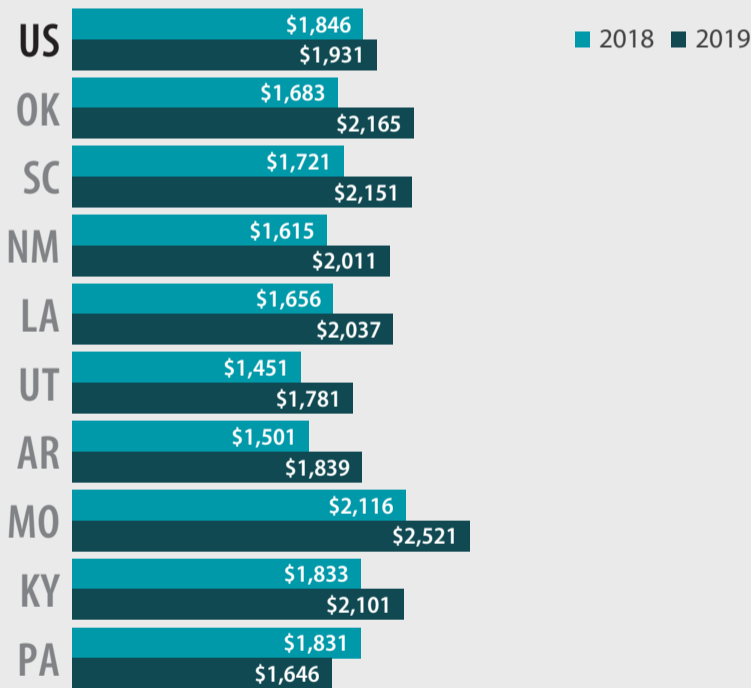


In 2019, state HDHP enrollment among workers with ESI ranged from a LOW of 12.6% in Hawaii to a HIGH of 71.9% in South Dakota.

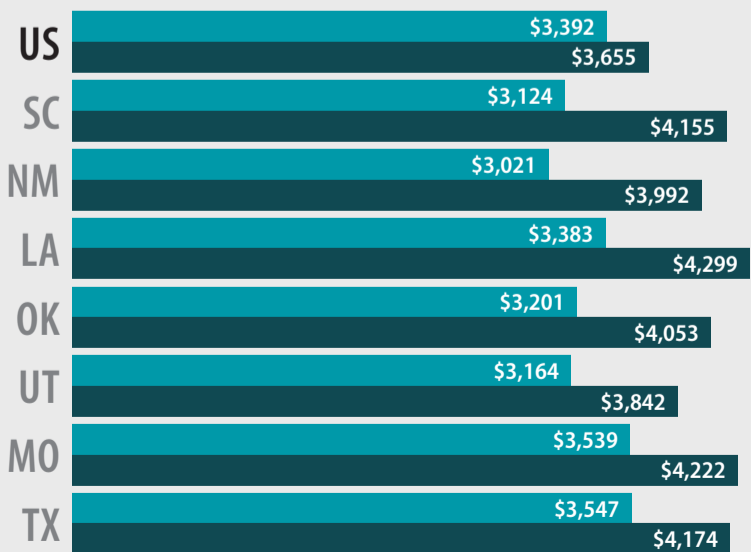


## Changes in ESI Deductibles by State, 2018-2019

**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).

Source: SHADAC analysis of the Medical Expenditure Panel Survey - Insurance Component, 2018-2019.



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