

## NUMBER OF ESTABLISHMENTS (TOTAL &amp; OFFERING) AND EMPLOYEES (TOTAL, OFFER, ELIGIBLE, ENROLLED, &amp; HIGH-Deductible HEALTH PLAN [HDHP]) BY STATE, 2020-2021

State	Establishments						Employees (Private Sector)														
	2019		2020		2021		2019					2020					2021				
	Total	Offering	Total	Offering	Total	Offering	Total	Offering	Eligible	Enrolled	HDHP	Total	Offering	Eligible	Enrolled	HDHP	Total	Offering	Eligible	Enrolled	HDHP
Alabama	98,000	57,000	86,000	46,000	97,000	51,000	1,666,000	1,464,000	1,168,000	827,000	357,000	1,766,000	1,569,000	1,286,000	916,000	355,000	1,776,000	1,556,000	1,304,000	946,000	405,000
Alaska	21,000	8,000	18,000	8,000	17,000	6,000	278,000	209,000	163,000	121,000	59,000	265,000	208,000	156,000	112,000	60,000	294,000	226,000	185,000	125,000	53,000
Arizona	147,000	70,000	132,000	64,000	126,000	67,000	2,519,000	2,162,000	1,641,000	1,113,000	735,000	2,605,000	2,259,000	1,805,000	1,278,000	830,000	2,685,000	2,304,000	1,871,000	1,232,000	813,000
Arkansas	65,000	27,000	56,000	26,000	58,000	28,000	1,037,000	862,000	675,000	478,000	254,000	1,025,000	853,000	693,000	512,000	292,000	1,006,000	824,000	707,000	514,000	298,000
California	909,000	411,000	805,000	401,000	854,000	430,000	15,098,000	12,773,000	9,976,000	7,153,000	2,768,000	14,657,000	12,781,000	10,314,000	7,694,000	3,293,000	15,017,000	13,050,000	10,649,000	7,360,000	3,209,000
Colorado	167,000	74,000	159,000	64,000	138,000	65,000	2,437,000	1,991,000	1,617,000	1,189,000	689,000	2,350,000	1,955,000	1,615,000	1,134,000	642,000	2,298,000	1,974,000	1,543,000	1,082,000	718,000
Connecticut	84,000	45,000	66,000	37,000	76,000	43,000	1,481,000	1,284,000	996,000	678,000	477,000	1,424,000	1,268,000	1,031,000	731,000	397,000	1,484,000	1,278,000	1,015,000	703,000	382,000
Delaware	25,000	13,000	19,000	11,000	26,000	13,000	433,000	378,000	294,000	213,000	98,000	410,000	360,000	266,000	207,000	103,000	435,000	366,000	281,000	188,000	95,000
D.C.	20,000	13,000	19,000	14,000	20,000	15,000	536,000	497,000	392,000	301,000	96,000	481,000	458,000	370,000	261,000	88,000	531,000	508,000	416,000	293,000	83,000
Florida	502,000	196,000	449,000	189,000	515,000	206,000	8,371,000	6,998,000	5,368,000	3,863,000	2,040,000	8,145,000	6,883,000	5,341,000	3,331,000	1,932,000	8,563,000	7,167,000	5,798,000	3,928,000	2,447,000
Georgia	211,000	93,000	181,000	84,000	203,000	92,000	4,073,000	3,470,000	2,686,000	1,857,000	1,014,000	3,876,000	3,438,000	2,695,000	1,877,000	1,017,000	3,925,000	3,320,000	2,679,000	1,853,000	1,128,000
Hawaii	29,000	25,000	26,000	22,000	27,000	22,000	475,000	453,000	361,000	271,000	34,000	489,000	480,000	388,000	321,000	56,000	527,000	513,000	406,000	321,000	37,000
Idaho	49,000	21,000	43,000	17,000	47,000	18,000	652,000	502,000	400,000	303,000	146,000	664,000	518,000	431,000	304,000	170,000	663,000	500,000	409,000	302,000	190,000
Illinois	293,000	148,000	224,000	115,000	285,000	143,000	5,474,000	4,817,000	3,670,000	2,673,000	1,280,000	5,089,000	4,591,000	3,599,000	2,534,000	1,285,000	5,449,000	4,752,000	3,735,000	2,604,000	1,292,000
Indiana	141,000	60,000	114,000	67,000	136,000	67,000	2,796,000	2,357,000	1,756,000	1,306,000	767,000	2,586,000	2,283,000	1,900,000	1,317,000	852,000	2,718,000	2,324,000	1,887,000	1,338,000	823,000
Iowa	89,000	45,000	75,000	40,000	80,000	39,000	1,394,000	1,194,000	967,000	680,000	418,000	1,337,000	1,186,000	957,000	674,000	414,000	1,406,000	1,217,000	947,000	663,000	399,000
Kansas	77,000	44,000	68,000	35,000	70,000	37,000	1,186,000	1,024,000	808,000	616,000	308,000	1,142,000	994,000	774,000	533,000	300,000	1,114,000	949,000	772,000	542,000	305,000
Kentucky	84,000	41,000	63,000	36,000	82,000	41,000	1,736,000	1,484,000	1,205,000	883,000	517,000	1,527,000	1,356,000	1,164,000	837,000	554,000	1,679,000	1,463,000	1,235,000	885,000	594,000
Louisiana	96,000	50,000	93,000	50,000	93,000	42,000	1,646,000	1,384,000	1,085,000	732,000	363,000	1,505,000	1,263,000	1,034,000	689,000	316,000	1,553,000	1,254,000	1,018,000	687,000	425,000
Maine	42,000	18,000	30,000	14,000	39,000	19,000	566,000	454,000	352,000	252,000	150,000	520,000	429,000	332,000	247,000	138,000	528,000	432,000	336,000	246,000	188,000
Maryland	135,000	62,000	108,000	60,000	123,000	68,000	2,407,000	2,097,000	1,661,000	1,099,000	519,000	2,130,000	1,860,000	1,456,000	980,000	461,000	2,293,000	1,993,000	1,541,000	963,000	505,000
Massachusetts	170,000	97,000	141,000	79,000	165,000	89,000	3,430,000	3,090,000	2,352,000	1,591,000	718,000	3,018,000	2,749,000	2,111,000	1,548,000	710,000	3,249,000	2,865,000	2,246,000	1,610,000	823,000
Michigan	195,000	92,000	156,000	88,000	188,000	93,000	3,889,000	3,259,000	2,454,000	1,773,000	839,000	3,389,000	3,012,000	2,497,000	1,732,000	889,000	4,026,000	3,394,000	2,743,000	2,009,000	1,188,000
Minnesota	148,000	68,000	142,000	73,000	140,000	68,000	2,769,000	2,356,000	1,854,000	1,390,000	838,000	2,653,000	2,279,000	1,800,000	1,356,000	847,000	2,744,000	2,330,000	1,852,000	1,337,000	837,000
Mississippi	53,000	25,000	53,000	27,000	52,000	31,000	925,000	769,000	602,000	429,000	150,000	893,000	765,000	609,000	455,000	209,000	915,000	800,000	681,000	485,000	231,000
Missouri	146,000	73,000	130,000	63,000	135,000	68,000	2,517,000	2,167,000	1,682,000	1,270,000	756,000	2,385,000	2,070,000	1,619,000	1,211,000	765,000	2,575,000	2,281,000	1,732,000	1,291,000	768,000
Montana	37,000	15,000	34,000	13,000	36,000	15,000	386,000	273,000	214,000	158,000	89,000	379,000	280,000	216,000	154,000	87,000	394,000	277,000	214,000	165,000	92,000
Nebraska	58,000	25,000	54,000	23,000	52,000	23,000	942,000	789,000	640,000	447,000	241,000	841,000	674,000	548,000	384,000	237,000	904,000	763,000	611,000	444,000	300,000
Nevada	60,000	31,000	59,000	32,000	62,000	27,000	1,246,000	1,073,000	797,000	587,000	245,000	1,189,000	1,048,000	770,000	539,000	256,000	1,250,000	1,080,000	855,000	620,000	278,000
New Hampshire	36,000	18,000	28,000	16,000	34,000	17,000	620,000	536,000	385,000	285,000	168,000	566,000	496,000	362,000	253,000	172,000	630,000	535,000	414,000	284,000	185,000
New Jersey	215,000	112,000	162,000	94,000	200,000	103,000	3,838,000	3,362,000	2,673,000	1,859,000	839,000	3,375,000	3,024,000	2,428,000	1,660,000	863,000	3,761,000	3,283,000	2,669,000	1,832,000	945,000
New Mexico	44,000	19,000	36,000	18,000	38,000	18,000	655,000	505,000	394,000	265,000	133,000	596,000	487,000	395,000	264,000	125,000	631,000	481,000	386,000	247,000	137,000
New York	500,000	231,000	368,000	184,000	458,000	224,000	8,508,000	7,377,000	5,540,000	3,592,000	1,383,000	7,649,000	6,747,000	5,391,000	3,704,000	1,500,000	8,080,000	7,086,000	5,343,000	3,394,000	1,724,000
North Carolina	235,000	102,000	167,000	85,000	204,000	101,000	3,732,000	3,068,000	2,500,000	1,871,000	1,155,000	3,400,000	2,880,000	2,396,000	1,783,000	1,239,000	3,756,000	3,151,000	2,496,000	1,843,000	1,219,000
North Dakota	26,000	14,000	25,000	12,000	24,000	12,000	362,000	313,000	233,000	175,000	101,000	338,000	282,000	223,000	164,000	79,000	346,000	294,000	222,000	165,000	88,000
Ohio	244,000	130,000	187,000	114,000	219,000	112,000	5,086,000	4,358,000	3,286,000	2,445,000	1,421,000	4,374,000	3,879,000	3,084,000	2,227,000	1,327,000	4,809,000	4,198,000	3,304,000	2,322,000	1,502,000
Oklahoma	89,000	44,000	80,000	40,000	82,000	47,000	1,313,000	1,110,000	872,000	636,000	371,000	1,273,000	1,087,000	921,000	682,000	404,000	1,284,000	1,113,000	907,000	652,000	336,000
Oregon	108,000	48,000	97,000	45,000	101,000	47,000	1,712,000	1,409,000	1,112,000	868,000	416,000	1,564,000	1,298,000	1,089,000	849,000	468,000	1,659,000	1,352,000	1,125,000	842,000	495,000
Pennsylvania	288,000	161,000	214,000	125,000	269,000	145,000	5,498,000	4,854,000	3,816,000	2,840,000	1,255,000	5,000,000	4,510,000	3,513,000	2,607,000	1,230,000	5,564,000	4,902,000	3,931,000	2,681,000	1,381,000
Rhode Island	26,000	14,000	23,000	13,000	27,000	14,000	445,000	379,000	282,000	205,000	98,000	443,000	396,000	302,000	219,000	118,000	446,000	388,000	293,000	192,000	95,000
South Carolina	102,000	49,000	82,000	42,000	102,000	42,000	1,869,000	1,604,000	1,261,000	908,000	503,000	1,750,000	1,510,000	1,158,000	803,000	454,000	1,708,000	1,373,000	1,138,000	828,000	503,000
South Dakota	27,000	14,000	26,000	13,000	26,000	12,000	390,000	326,000	261,000	193,000	139,000	360,000	298,000	234,000	167,000	104,000	360,000	281,000	223,000	151,000	94,000
Tennessee	126,000	64,000	98,000	58,000	130,000	65,000	2,735,000	2,350,000	1,804,000	1,342,000	778,000	2,489,000	2,270,000	1,862,000	1,253,000	713,000	2,577,000	2,188,000	1,816,000	1,219,000	837,000
Texas	563,000	275,000	531,000	273,000	572,000	265,000	10,849,000	9,341,000	7,454,000	5,427,000	3										

## PERCENT OF PRIVATE-SECTOR ESTABLISHMENTS OFFERING ESI BY STATE, 2017-2021

State	2017	2018	2019	2020	2021	2019-2021 Change %	2020-2021 Change %	2021 State vs National % Difference
Alabama	49.9%	50.3%	58.0%	52.8%	53.0%	-5.0%	0.4%	22.4% †
Alaska	32.5%	38.1%	39.3%	42.8%	34.3%	-5.0%	-19.9% *	-17.1% †
Arizona	49.4%	46.5%	47.5%	48.2%	53.3%	5.8%	10.6%	0.2%
Arkansas	43.2%	42.4%	41.4%	46.6%	48.2%	6.8%	3.4%	-12.7% †
California	45.9%	47.2%	45.2%	49.8%	50.4%	5.2%	1.2%	-4.6%
Colorado	43.8%	43.5%	44.3%	40.3%	47.3%	3.0%	17.4%	-6.5%
Connecticut	49.7%	51.3%	54.2%	56.3%	56.3%	2.1%	0.0%	14.3% †
Delaware	53.3%	45.7%	52.5%	55.9%	51.6%	-0.9%	-7.7%	10.8%
D.C.	68.7%	69.2%	64.0%	73.4%	71.9%	7.9%	-2.0%	35.0% †
Florida	35.5%	41.7%	39.1%	42.1%	40.0%	0.9%	-5.0%	-17.5% †
Georgia	41.2%	42.4%	43.8%	46.7%	45.5%	1.7%	-2.6%	-7.6%
Hawaii	81.8%	81.9%	84.1%	86.2%	81.9%	-2.2%	-5.0%	77.4% †
Idaho	36.2%	37.7%	42.1%	40.2%	36.9%	-5.2%	-8.2%	-11.2%
Illinois	44.4%	44.1%	50.4%	51.5%	50.1%	-0.3%	-2.7%	6.3%
Indiana	47.8%	46.8%	42.5%	58.6%	49.1%	6.6%	-16.2% *	-10.3% †
Iowa	47.3%	49.1%	50.8%	54.0%	48.8%	-2.0%	-9.6%	7.2%
Kansas	50.3%	50.2%	56.3%	51.8%	53.4%	-2.9%	3.1%	18.8% †
Kentucky	50.4%	49.5%	49.0%	58.2%	49.7%	0.7%	-14.6% *	3.4%
Louisiana	51.0%	49.4%	52.3%	54.0%	45.2%	-7.1%	-16.3% *	10.3%
Maine	41.6%	44.1%	43.3%	46.1%	48.0%	4.7%	4.1%	-8.6%
Maryland	54.2%	56.4%	46.0%	55.7%	55.1%	9.1% *	-1.1%	-3.0%
Massachusetts	64.4%	48.3%	57.1%	56.3%	54.3%	-2.8%	-3.6%	20.5% †
Michigan	49.3%	48.9%	47.3%	56.5%	49.4%	2.1%	-12.6%	-0.2%
Minnesota	48.8%	46.1%	46.0%	51.1%	48.6%	2.6%	-4.9%	-3.0%
Mississippi	52.4%	49.0%	47.6%	51.0%	60.7%	13.1% *	19.0% *	0.4%
Missouri	48.5%	48.8%	49.7%	48.3%	50.1%	0.4%	3.7%	4.9%
Montana	37.4%	34.7%	40.8%	39.0%	42.2%	1.4%	8.2%	-13.9% †
Nebraska	42.6%	38.0%	43.9%	41.7%	43.7%	-0.2%	4.8%	-7.4%
Nevada	50.6%	47.8%	51.7%	55.2%	42.7%	-9.0%	-22.6% *	9.1%
New Hampshire	49.0%	54.9%	50.8%	57.2%	48.4%	-2.4%	-15.4% *	7.2%
New Jersey	51.0%	49.8%	52.0%	57.8%	51.4%	-0.6%	-11.1%	9.7%
New Mexico	50.8%	42.4%	44.0%	49.6%	46.1%	2.1%	-7.1%	-7.2%
New York	46.0%	47.6%	46.1%	50.0%	49.0%	2.9%	-2.0%	-2.7%
North Carolina	41.2%	41.2%	43.6%	51.1%	49.5%	5.9%	-3.1%	-8.0%
North Dakota	48.0%	48.7%	52.3%	48.7%	49.9%	-2.4%	2.5%	10.3%
Ohio	53.1%	50.8%	53.4%	61.3%	51.3%	-2.1%	-16.3% *	12.7% †
Oklahoma	47.5%	48.8%	49.0%	50.3%	57.3%	8.3%	13.9%	3.4%
Oregon	39.4%	43.8%	44.5%	46.8%	46.4%	1.9%	-0.9%	-6.1%
Pennsylvania	54.5%	48.6%	56.0%	58.2%	54.0%	-2.0%	-7.2%	18.1% †
Rhode Island	52.6%	49.4%	53.4%	55.4%	50.2%	-3.2%	-9.4%	12.7%
South Carolina	43.7%	40.7%	47.5%	51.7%	41.1%	-6.4%	-20.5% *	0.2%
South Dakota	41.4%	43.1%	50.5%	47.9%	44.1%	-6.4%	-7.9%	6.5%
Tennessee	51.8%	51.7%	50.9%	59.1%	50.3%	-0.6%	-14.9% *	7.4%
Texas	47.5%	49.4%	48.8%	51.5%	46.4%	-2.4%	-9.9%	3.0%
Utah	36.2%	35.3%	37.9%	37.9%	43.0%	5.1%	13.5%	-20.0% †
Vermont	40.9%	43.1%	38.0%	51.4%	48.3%	10.3% *	-6.0%	-19.8% †
Virginia	52.9%	48.9%	42.3%	56.8%	55.7%	13.4% *	-1.9%	-10.8% †
Washington	44.0%	45.2%	47.0%	48.7%	50.6%	3.6%	3.9%	-0.8%
West Virginia	48.5%	47.6%	50.7%	56.9%	57.7%	7.0%	1.4%	7.0%
Wisconsin	44.7%	45.5%	44.3%	52.2%	53.3%	9.0% *	2.1%	-6.5%
Wyoming	39.4%	38.4%	38.4%	42.3%	38.2%	-0.2%	-9.7%	-19.0% †
United States	46.9%	46.8%	47.4%	51.1%	49.2%	1.8% *	-3.7% *	0.0%

Significant percentage-point difference between 2019 and 2021, and between 2020 and 2021 is indicated by \* (95% confidence level).

Significant percentage-point difference between state and national is indicated by † (95% confidence level).

Note: All references are to private-sector employers and employees.

Source: SHADAC analysis of the Medical Expenditure Panel Survey-Insurance Component, 2017-2021.

## PERCENT OF EMPLOYEES IN ESTABLISHMENTS THAT OFFER ESI BY STATE, 2017-2021

State	2017	2018	2019	2020	2021	2019-2021 Change %	2020-2021 Change %	2021 State vs National % Difference
Alabama	84.9%	86.8%	87.9%	88.8%	87.6%	-0.3%	-1.4%	2.2%
Alaska	72.5%	74.6%	75.0%	78.6%	76.9%	1.9%	-2.2%	-10.3% †
Arizona	87.4%	87.5%	85.8%	86.7%	85.8%	0.0%	-1.0%	0.1%
Arkansas	78.6%	81.4%	83.1%	83.2%	81.9%	-1.2%	-1.6%	-4.4% †
California	83.8%	85.8%	84.6%	87.2%	86.9%	2.3%	-0.3%	1.4%
Colorado	82.6%	80.8%	81.7%	83.2%	85.9%	4.2%	3.2%	0.2%
Connecticut	86.1%	85.8%	86.7%	89.1%	86.1%	-0.6%	-3.4%	0.5%
Delaware	83.4%	82.2%	87.3%	87.8%	84.2%	-3.1%	-4.1%	-1.8%
D.C.	92.3%	93.6%	92.7%	95.3%	95.7%	3.0% *	0.4%	11.7% †
Florida	82.9%	84.9%	83.6%	84.5%	83.7%	0.1%	-0.9%	-2.3%
Georgia	82.1%	83.5%	85.2%	88.7%	84.6%	-0.6%	-4.6% *	-1.3%
Hawaii	92.1%	95.8%	95.4%	98.2%	97.2%	1.8%	-1.0%	13.4% †
Idaho	74.5%	73.1%	77.0%	78.0%	75.5%	-1.5%	-3.2%	-11.9% †
Illinois	86.7%	83.8%	88.0%	90.2%	87.2%	-0.8%	-3.3% *	1.8%
Indiana	81.6%	84.2%	84.3%	88.3%	85.5%	1.2%	-3.2%	-0.2%
Iowa	83.6%	87.0%	85.6%	88.7%	86.6%	1.0%	-2.4%	1.1%
Kansas	84.5%	85.3%	86.3%	87.1%	85.2%	-1.1%	-2.2%	-0.6%
Kentucky	87.2%	86.2%	85.5%	88.8%	87.1%	1.6%	-1.9%	1.6%
Louisiana	85.3%	83.0%	84.1%	83.9%	80.7%	-3.4%	-3.8%	-5.8%
Maine	79.5%	78.7%	80.1%	82.5%	81.9%	1.8%	-0.7%	-4.4% †
Maryland	87.3%	86.1%	87.1%	87.3%	86.9%	-0.2%	-0.5%	1.4%
Massachusetts	90.2%	88.6%	90.1%	91.1%	88.2%	-1.9%	-3.2%	2.9%
Michigan	85.2%	85.2%	83.8%	88.9%	84.3%	0.5%	-5.2% *	-1.6%
Minnesota	82.9%	84.2%	85.1%	85.9%	84.9%	-0.2%	-1.2%	-0.9%
Mississippi	85.4%	84.8%	83.2%	85.7%	87.5%	4.3% *	2.1%	2.1%
Missouri	86.3%	84.8%	86.1%	86.8%	88.6%	2.5%	2.1%	3.4% †
Montana	73.2%	64.5%	70.6%	73.8%	70.5%	-0.1%	-4.5%	-17.7% †
Nebraska	81.9%	81.5%	83.7%	80.2%	84.4%	0.7%	5.2%	-1.5%
Nevada	86.2%	85.5%	86.1%	88.1%	86.4%	0.3%	-1.9%	0.8%
New Hampshire	83.8%	85.1%	86.4%	87.6%	84.9%	-1.5%	-3.1%	-0.9%
New Jersey	85.3%	83.5%	87.6%	89.6%	87.3%	-0.3%	-2.6%	1.9%
New Mexico	79.9%	77.6%	77.1%	81.7%	76.2%	-0.9%	-6.7%	-11.1% †
New York	87.5%	86.4%	86.7%	88.2%	87.7%	1.0%	-0.6%	2.3% †
North Carolina	79.1%	80.1%	82.2%	84.7%	83.9%	1.7%	-0.9%	-2.1%
North Dakota	83.7%	83.8%	86.5%	83.4%	84.8%	-1.7%	1.7%	-1.1%
Ohio	85.8%	86.3%	85.7%	88.7%	87.3%	1.6%	-1.6%	1.9%
Oklahoma	82.7%	84.2%	84.5%	85.4%	86.7%	2.2%	1.5%	1.2%
Oregon	77.7%	81.0%	82.3%	83.0%	81.5%	-0.8%	-1.8%	-4.9%
Pennsylvania	87.6%	87.0%	88.3%	90.2%	88.1%	-0.2%	-2.3%	2.8% †
Rhode Island	86.1%	82.5%	85.1%	89.4%	87.0%	1.9%	-2.7%	1.5%
South Carolina	84.2%	80.1%	85.8%	86.3%	80.4%	-5.4% *	-6.8% *	-6.2% †
South Dakota	81.8%	78.2%	83.7%	82.7%	78.2%	-5.5% *	-5.4%	-8.8% †
Tennessee	86.6%	87.3%	85.9%	91.2%	84.9%	-1.0%	-6.9% *	-0.9%
Texas	85.0%	84.2%	86.1%	82.8%	85.2%	-0.9%	2.9%	-0.6%
Utah	79.7%	78.6%	81.2%	81.7%	81.8%	0.6%	0.1%	-4.6% †
Vermont	74.6%	76.7%	76.8%	85.2%	81.0%	4.2%	-4.9%	-5.5% †
Virginia	84.5%	84.8%	86.8%	88.6%	88.2%	1.4%	-0.5%	2.9%
Washington	84.5%	84.5%	83.7%	85.6%	82.0%	-1.7%	-4.2%	-4.3%
West Virginia	83.5%	84.2%	84.1%	85.9%	84.9%	0.8%	-1.2%	-0.9%
Wisconsin	82.6%	83.6%	83.5%	86.8%	84.9%	1.4%	-2.2%	-0.9%
Wyoming	69.5%	73.8%	71.6%	70.6%	70.2%	-1.4%	-0.6%	-18.1% †
United States	84.5%	84.6%	85.3%	86.9%	85.7%	0.4%	-1.4% *	0.0%

Significant percentage-point difference between 2019 and 2021, and between 2020 and 2021 is indicated by \* (95% confidence level).

Significant percentage-point difference between state and national is indicated by † (95% confidence level).

Note: All references are to private-sector employers and employees.

Source: SHADAC analysis of the Medical Expenditure Panel Survey-Insurance Component, 2017-2021.

## PERCENT OF EMPLOYEES ELIGIBLE FOR ESI AT OFFERING ESTABLISHMENTS BY STATE, 2017-2021

State	2017	2018	2019	2020	2021	2019-2021 Change %	2020-2021 Change %	2021 State vs National % Difference
Alabama	82.3%	83.6%	79.8%	82.0%	83.8%	4.0%	2.2%	4.4% †
Alaska	78.6%	77.4%	78.2%	74.9%	81.9%	3.7%	9.3%	2.0%
Arizona	77.6%	77.7%	75.9%	79.9%	81.2%	5.3%	1.6%	1.1%
Arkansas	79.0%	77.0%	78.3%	81.3%	85.8%	7.5% *	5.5%	6.8% †
California	77.2%	78.3%	78.1%	80.7%	81.6%	3.5%	1.1%	1.6%
Colorado	80.2%	78.7%	81.2%	82.6%	78.2%	-3.0%	-5.3%	-2.6%
Connecticut	75.5%	73.6%	77.6%	81.3%	79.4%	1.8%	-2.3%	-1.1%
Delaware	72.4%	76.4%	77.8%	73.8%	76.8%	-1.0%	4.1%	-4.4%
D.C.	77.5%	83.8%	79.0%	80.8%	81.9%	2.9%	1.4%	2.0%
Florida	79.7%	74.4%	76.7%	77.6%	80.9%	4.2%	4.3%	0.7%
Georgia	76.6%	79.6%	77.4%	78.4%	80.7%	3.3%	2.9%	0.5%
Hawaii	78.6%	76.1%	79.6%	80.8%	79.2%	-0.4%	-2.0%	-1.4%
Idaho	79.8%	77.5%	79.6%	83.1%	81.7%	2.1%	-1.7%	1.7%
Illinois	77.6%	77.0%	76.2%	78.4%	78.6%	2.4%	0.3%	-2.1%
Indiana	76.2%	78.8%	74.5%	83.2%	81.2%	6.7% *	-2.4%	1.1%
Iowa	75.5%	76.4%	81.0%	80.7%	77.8%	-3.2%	-3.6%	-3.1%
Kansas	74.5%	71.8%	78.9%	77.8%	81.4%	2.5%	4.6%	1.4%
Kentucky	78.0%	79.1%	81.2%	85.8%	84.4%	3.2%	-1.6%	5.1% †
Louisiana	75.4%	79.6%	78.4%	81.9%	81.2%	2.8%	-0.9%	1.1%
Maine	76.6%	77.9%	77.6%	77.4%	77.8%	0.2%	0.5%	-3.1%
Maryland	77.1%	76.6%	79.2%	78.3%	77.3%	-1.9%	-1.3%	-3.7%
Massachusetts	74.6%	76.0%	76.1%	76.8%	78.4%	2.3%	2.1%	-2.4%
Michigan	77.6%	78.3%	75.3%	82.9%	80.8%	5.5%	-2.5%	0.6%
Minnesota	77.2%	79.1%	78.7%	79.0%	79.5%	0.8%	0.6%	-1.0%
Mississippi	77.1%	77.1%	78.3%	79.6%	85.1%	6.8% *	6.9% *	6.0% †
Missouri	78.2%	81.0%	77.6%	78.2%	75.9%	-1.7%	-2.9%	-5.5%
Montana	79.7%	75.9%	78.3%	77.4%	77.1%	-1.2%	-0.4%	-4.0%
Nebraska	77.7%	80.7%	81.1%	81.2%	80.1%	-1.0%	-1.4%	-0.2%
Nevada	74.8%	75.9%	74.3%	73.5%	79.2%	4.9%	7.8%	-1.4%
New Hampshire	73.1%	75.8%	71.8%	73.0%	77.4%	5.6%	6.0%	-3.6%
New Jersey	75.0%	76.0%	79.5%	80.3%	81.3%	1.8%	1.2%	1.2%
New Mexico	75.7%	72.0%	78.0%	81.1%	80.3%	2.3%	-1.0%	0.0%
New York	74.2%	73.3%	75.1%	79.9%	75.4%	0.3%	-5.6% *	-6.1% †
North Carolina	74.9%	79.0%	81.5%	83.2%	79.2%	-2.3%	-4.8%	-1.4%
North Dakota	76.7%	78.9%	74.4%	79.3%	75.6%	1.2%	-4.7%	-5.9%
Ohio	77.7%	81.0%	75.4%	79.5%	78.7%	3.3%	-1.0%	-2.0%
Oklahoma	76.4%	76.7%	78.6%	84.7%	81.5%	2.9%	-3.8%	1.5%
Oregon	77.1%	80.6%	78.9%	83.9%	83.2%	4.3%	-0.8%	3.6%
Pennsylvania	73.4%	80.1%	78.6%	77.9%	80.2%	1.6%	3.0%	-0.1%
Rhode Island	75.8%	73.5%	74.6%	76.1%	75.4%	0.8%	-0.9%	-6.1% †
South Carolina	75.4%	80.2%	78.6%	76.7%	82.9%	4.3%	8.1% *	3.2%
South Dakota	79.9%	74.9%	80.1%	78.7%	79.2%	-0.9%	0.6%	-1.4%
Tennessee	76.9%	76.5%	76.8%	82.0%	83.0%	6.2% *	1.2%	3.4%
Texas	77.7%	81.9%	79.8%	85.0%	82.2%	2.4%	-3.3%	2.4%
Utah	78.3%	79.1%	78.1%	77.3%	79.9%	1.8%	3.4%	-0.5%
Vermont	71.1%	72.1%	76.9%	80.0%	73.3%	-3.6%	-8.4% *	-8.7% †
Virginia	74.2%	78.4%	74.2%	83.3%	81.8%	7.6% *	-1.8%	1.9%
Washington	76.4%	79.1%	79.4%	85.7%	85.3%	5.9% *	-0.5%	6.2% †
West Virginia	80.1%	74.8%	77.9%	77.4%	76.8%	-1.1%	-0.8%	-4.4%
Wisconsin	79.2%	77.4%	77.2%	80.9%	75.3%	-1.9%	-6.9% *	-6.2% †
Wyoming	75.0%	77.0%	72.2%	79.6%	81.4%	9.2% *	2.3%	1.4%
United States	76.8%	78.0%	77.7%	80.5%	80.3%	2.6% *	-0.2%	0.0%

Significant percentage-point difference between 2019 and 2021, and between 2020 and 2021 is indicated by \* (95% confidence level).

Significant percentage-point difference between state and national is indicated by † (95% confidence level).

Note: All references are to private-sector employers and employees.

Source: SHADAC analysis of the Medical Expenditure Panel Survey-Insurance Component, 2017-2021.

## PERCENT OF ESI-ELIGIBLE EMPLOYEES ENROLLED BY STATE, 2017-2021

State	2017	2018	2019	2020	2021	2019-2021 Change %	2020-2021 Change %	2021 State vs National % Difference
Alabama	72.2%	64.2%	70.9%	71.2%	72.5%	1.6%	1.8%	3.9%
Alaska	72.2%	76.2%	74.4%	71.5%	67.6%	-6.8%	-5.5%	-3.2%
Arizona	71.7%	70.1%	67.9%	70.9%	65.9%	-2.0%	-7.1%	-5.6%
Arkansas	77.6%	74.6%	70.8%	74.0%	72.7%	1.9%	-1.8%	4.2%
California	73.5%	71.0%	71.7%	74.6%	69.1%	-2.6%	-7.4% *	-1.0%
Colorado	70.3%	72.4%	73.5%	70.2%	70.1%	-3.4%	-0.1%	0.4%
Connecticut	74.1%	75.3%	68.0%	70.8%	69.2%	1.2%	-2.3%	-0.9%
Delaware	73.7%	72.9%	72.5%	77.7%	66.8%	-5.7%	-14.0% *	-4.3%
D.C.	70.5%	74.4%	76.8%	70.4%	70.5%	-6.3% *	0.1%	1.0%
Florida	74.5%	74.0%	72.0%	62.4%	67.7%	-4.3%	8.5%	-3.0%
Georgia	73.9%	71.8%	69.1%	69.6%	69.2%	0.1%	-0.6%	-0.9%
Hawaii	78.3%	80.9%	75.3%	82.7%	79.1%	3.8%	-4.4%	13.3% †
Idaho	76.8%	80.0%	75.9%	70.4%	73.9%	-2.0%	5.0%	5.9%
Illinois	72.9%	73.9%	72.9%	70.4%	69.8%	-3.1%	-0.9%	0.0%
Indiana	76.4%	72.7%	74.4%	69.3%	71.0%	-3.4%	2.5%	1.7%
Iowa	72.0%	72.6%	70.4%	70.4%	70.1%	-0.3%	-0.4%	0.4%
Kansas	75.5%	73.2%	76.3%	68.9%	70.1%	-6.2% *	1.7%	0.4%
Kentucky	76.2%	73.0%	73.3%	71.9%	71.7%	-1.6%	-0.3%	2.7%
Louisiana	68.7%	68.5%	67.5%	66.7%	67.4%	-0.1%	1.0%	-3.4%
Maine	72.1%	74.9%	71.6%	74.4%	73.3%	1.7%	-1.5%	5.0% †
Maryland	69.3%	69.4%	66.2%	67.3%	62.6%	-3.6%	-7.0%	-10.3% †
Massachusetts	69.5%	68.4%	67.7%	73.2%	71.6%	3.9%	-2.2%	2.6%
Michigan	79.7%	73.2%	72.3%	69.4%	73.3%	1.0%	5.6%	5.0%
Minnesota	75.6%	74.0%	75.0%	75.3%	72.2%	-2.8%	-4.1%	3.4%
Mississippi	72.3%	73.7%	71.2%	74.6%	71.2%	0.0%	-4.6%	2.0%
Missouri	75.4%	77.2%	75.5%	74.8%	74.5%	-1.0%	-0.4%	6.7% †
Montana	77.5%	74.7%	74.0%	71.1%	77.2%	3.2%	8.6% *	10.6% †
Nebraska	75.5%	73.9%	69.8%	70.1%	72.6%	2.8%	3.6%	4.0%
Nevada	71.7%	72.0%	73.6%	70.0%	72.5%	-1.1%	3.6%	3.9%
New Hampshire	71.9%	72.0%	74.1%	69.7%	68.5%	-5.6% *	-1.7%	-1.9%
New Jersey	69.5%	69.5%	69.5%	68.3%	68.6%	-0.9%	0.4%	-1.7%
New Mexico	66.0%	65.2%	67.2%	67.0%	63.9%	-3.3%	-4.6%	-8.5% †
New York	71.0%	67.7%	64.9%	68.7%	63.5%	-1.4%	-7.6% *	-9.0% †
North Carolina	75.5%	74.5%	74.9%	74.5%	73.9%	-1.0%	-0.8%	5.9% †
North Dakota	76.4%	77.5%	75.0%	73.4%	74.4%	-0.6%	1.4%	6.6% †
Ohio	74.1%	72.1%	74.3%	72.2%	70.2%	-4.1%	-2.8%	0.6%
Oklahoma	75.5%	67.3%	72.9%	74.0%	72.0%	-0.9%	-2.7%	3.2%
Oregon	79.0%	80.0%	78.1%	78.0%	74.9%	-3.2%	-4.0%	7.3% †
Pennsylvania	77.3%	70.7%	74.4%	74.1%	68.2%	-6.2% *	-8.0% *	-2.3%
Rhode Island	67.5%	70.8%	72.5%	72.5%	65.8%	-6.7% *	-9.2% *	-5.7%
South Carolina	80.3%	77.4%	72.1%	69.4%	72.7%	0.6%	4.8%	4.2%
South Dakota	71.4%	73.9%	73.9%	71.0%	67.9%	-6.0% *	-4.4%	-2.7%
Tennessee	68.2%	70.9%	74.4%	67.2%	67.2%	-7.2% *	0.0%	-3.7%
Texas	71.6%	74.7%	72.8%	68.6%	72.5%	-0.3%	5.7% *	3.9% †
Utah	74.0%	78.8%	72.6%	66.3%	70.5%	-2.1%	6.3%	1.0%
Vermont	67.5%	72.2%	68.1%	71.3%	69.5%	1.4%	-2.5%	-0.4%
Virginia	71.4%	72.5%	68.6%	70.4%	68.2%	-0.4%	-3.1%	-2.3%
Washington	79.2%	79.3%	80.2%	77.5%	74.5%	-5.7%	-3.9%	6.7% †
West Virginia	72.7%	68.7%	69.0%	66.4%	64.9%	-4.1%	-2.3%	-7.0% †
Wisconsin	75.4%	73.8%	72.4%	69.0%	68.1%	-4.3% *	-1.3%	-2.4%
Wyoming	74.9%	70.7%	74.2%	69.7%	77.7%	3.5%	11.5% *	11.3% †
United States	73.5%	72.4%	71.9%	70.8%	69.8%	-2.1% *	-1.4%	0.0%

Significant percentage-point difference between 2019 and 2021, and between 2020 and 2021 is indicated by \* (95% confidence level).

Significant percentage-point difference between state and national is indicated by † (95% confidence level).

Note: All references are to private-sector employers and employees.

Source: SHADAC analysis of the Medical Expenditure Panel Survey-Insurance Component, 2017-2021.

## AVERAGE ANNUAL PREMIUM FOR SINGLE COVERAGE BY STATE, 2017-2021

State	2017	2018	2019	2020	2021	2020-2021 Change		2021 State vs National Difference	
						\$	%	\$	%
Alabama	\$6,075	\$6,089	\$6,519	\$6,393	\$6,719	\$326	5.1%	-\$661	-9.0% †
Alaska	\$7,964	\$8,432	\$8,933	\$8,635	\$9,037	\$402	4.7%	\$1,657	22.5% †
Arizona	\$6,217	\$6,229	\$6,517	\$6,612	\$6,728	\$116	1.8%	-\$652	-8.8% †
Arkansas	\$5,722	\$5,974	\$6,054	\$6,414	\$6,340	-\$74	-1.2%	-\$1,040	-14.1% †
California	\$6,295	\$6,542	\$6,939	\$7,173	\$7,574	\$401	5.6%	\$194	2.6%
Colorado	\$6,456	\$6,255	\$6,550	\$7,206	\$6,909	-\$297	-4.1%	-\$471	-6.4% †
Connecticut	\$7,012	\$7,264	\$7,516	\$7,501	\$7,717	\$216	2.9%	\$337	4.6%
Delaware	\$7,046	\$6,848	\$8,090	\$7,280	\$7,906	\$626	8.6%	\$526	7.1% †
D.C.	\$6,704	\$7,230	\$7,338	\$7,558	\$8,379	\$821	10.9% *	\$999	13.5% †
Florida	\$6,068	\$6,674	\$6,763	\$7,078	\$7,372	\$294	4.2%	-\$8	-0.1%
Georgia	\$5,849	\$6,799	\$6,873	\$6,876	\$7,285	\$409	5.9%	-\$95	-1.3%
Hawaii	\$6,039	\$6,475	\$6,671	\$7,040	\$6,573	-\$467	-6.6% *	-\$807	-10.9% †
Idaho	\$5,858	\$6,175	\$6,346	\$6,744	\$6,734	-\$10	-0.1%	-\$646	-8.8% †
Illinois	\$6,493	\$7,123	\$7,157	\$7,376	\$7,395	\$19	0.3%	\$15	0.2%
Indiana	\$6,162	\$6,778	\$6,957	\$7,319	\$7,635	\$316	4.3%	\$255	3.5%
Iowa	\$6,128	\$6,796	\$6,657	\$6,932	\$6,999	\$67	1.0%	-\$381	-5.2% †
Kansas	\$6,107	\$6,262	\$6,338	\$6,675	\$6,889	\$214	3.2%	-\$491	-6.7% †
Kentucky	\$6,101	\$6,690	\$6,678	\$6,949	\$7,319	\$370	5.3%	-\$61	-0.8%
Louisiana	\$6,026	\$6,537	\$6,748	\$6,713	\$6,785	\$72	1.1%	-\$595	-8.1% †
Maine	\$6,132	\$6,866	\$7,424	\$7,496	\$7,677	\$181	2.4%	\$297	4.0%
Maryland	\$6,577	\$6,695	\$7,104	\$7,352	\$7,272	-\$80	-1.1%	-\$108	-1.5%
Massachusetts	\$7,031	\$7,443	\$7,540	\$7,452	\$8,088	\$636	8.5% *	\$708	9.6% †
Michigan	\$6,388	\$6,322	\$6,705	\$6,683	\$7,204	\$521	7.8%	-\$176	-2.4%
Minnesota	\$6,268	\$6,781	\$6,904	\$6,910	\$7,448	\$538	7.8%	\$68	0.9%
Mississippi	\$5,878	\$5,993	\$6,199	\$6,561	\$7,008	\$447	6.8%	-\$372	-5.0%
Missouri	\$6,354	\$6,664	\$6,800	\$7,179	\$7,239	\$60	0.8%	-\$141	-1.9%
Montana	\$6,763	\$6,862	\$6,899	\$6,860	\$7,306	\$446	6.5%	-\$74	-1.0%
Nebraska	\$6,305	\$6,851	\$6,628	\$7,611	\$7,774	\$163	2.1%	\$394	5.3%
Nevada	\$5,756	\$6,032	\$6,586	\$6,493	\$6,748	\$255	3.9%	-\$632	-8.6% †
New Hampshire	\$6,670	\$7,405	\$7,255	\$7,991	\$7,963	-\$28	-0.4%	\$583	7.9% †
New Jersey	\$7,074	\$7,507	\$7,777	\$7,373	\$7,641	\$268	3.6%	\$261	3.5%
New Mexico	\$6,275	\$6,624	\$6,696	\$7,424	\$7,566	\$142	1.9%	\$186	2.5%
New York	\$7,309	\$7,741	\$7,890	\$8,177	\$8,542	\$365	4.5%	\$1,162	15.7% †
North Carolina	\$6,348	\$6,339	\$6,793	\$7,036	\$7,130	\$94	1.3%	-\$250	-3.4%
North Dakota	\$6,341	\$6,643	\$6,681	\$7,216	\$7,298	\$82	1.1%	-\$82	-1.1%
Ohio	\$6,247	\$6,804	\$7,178	\$6,989	\$7,095	\$106	1.5%	-\$285	-3.9%
Oklahoma	\$6,236	\$6,630	\$6,711	\$7,058	\$7,081	\$23	0.3%	-\$299	-4.1%
Oregon	\$6,081	\$6,441	\$6,651	\$6,917	\$7,418	\$501	7.2%	\$38	0.5%
Pennsylvania	\$6,522	\$6,769	\$7,159	\$7,246	\$7,438	\$192	2.6%	\$58	0.8%
Rhode Island	\$7,048	\$7,018	\$7,263	\$7,326	\$8,125	\$799	10.9% *	\$745	10.1% †
South Carolina	\$6,079	\$6,708	\$6,691	\$7,516	\$7,314	-\$202	-2.7%	-\$66	-0.9%
South Dakota	\$6,533	\$6,931	\$7,161	\$7,070	\$7,338	\$268	3.8%	-\$42	-0.6%
Tennessee	\$6,006	\$5,971	\$6,630	\$6,485	\$6,741	\$256	3.9%	-\$639	-8.7% †
Texas	\$6,202	\$6,589	\$6,967	\$7,017	\$7,183	\$166	2.4%	-\$197	-2.7%
Utah	\$5,568	\$6,125	\$6,253	\$6,593	\$6,707	\$114	1.7%	-\$673	-9.1% †
Vermont	\$6,551	\$6,919	\$7,319	\$7,868	\$8,050	\$182	2.3%	\$670	9.1% †
Virginia	\$6,299	\$6,635	\$6,776	\$6,928	\$7,324	\$396	5.7%	-\$56	-0.8%
Washington	\$6,495	\$6,646	\$6,897	\$7,440	\$7,571	\$131	1.8%	\$191	2.6%
West Virginia	\$6,574	\$6,898	\$7,059	\$6,993	\$8,046	\$1,053	15.1% *	\$666	9.0% †
Wisconsin	\$6,437	\$6,816	\$7,001	\$7,250	\$7,254	\$4	0.1%	-\$126	-1.7%
Wyoming	\$7,257	\$6,779	\$7,209	\$7,743	\$7,920	\$177	2.3%	\$540	7.3% †
United States	\$6,368	\$6,715	\$6,972	\$7,149	\$7,380	\$231	3.2% *	\$0	0.0%

Significant dollar/percent difference between 2020 and 2021 is indicated by \* (95% confidence level).

Significant dollar/percent difference between state and national is indicated by † (95% confidence level).

Note: All references are to private-sector employers and employees.

Source: SHADAC analysis of the Medical Expenditure Panel Survey-Insurance Component, 2017-2021.

## EMPLOYEE CONTRIBUTION FOR SINGLE-COVERAGE PREMIUM BY STATE, 2017-2021

State	2017	2018	2019	2020	2021	2020-2021 Change (percentage point)	2021 State vs National Difference (percentage point)
Alabama	26.2%	23.9%	25.1%	26.2%	22.5%	-3.7%	0.2%
Alaska	19.0%	13.7%	17.5%	15.4%	17.2%	1.8%	-5.1% †
Arizona	24.5%	25.0%	23.2%	23.5%	24.2%	0.7%	1.9%
Arkansas	21.9%	23.0%	22.9%	22.9%	26.8%	3.9%	4.5% †
California	22.8%	18.4%	18.8%	17.3%	21.7%	4.4% *	-0.6%
Colorado	21.3%	20.6%	23.8%	23.2%	21.5%	-1.7%	-0.8%
Connecticut	23.8%	23.0%	23.8%	23.2%	24.0%	0.8%	1.7%
Delaware	21.8%	19.6%	20.5%	24.8%	22.9%	-1.9%	0.6%
D.C.	19.0%	18.9%	18.8%	20.9%	18.5%	-2.4%	-3.8% †
Florida	23.8%	22.1%	22.8%	25.6%	22.8%	-2.8%	0.5%
Georgia	22.2%	21.7%	21.3%	22.3%	23.3%	1.0%	1.0%
Hawaii	11.2%	11.7%	10.8%	12.1%	14.8%	2.7%	-7.5% †
Idaho	15.0%	19.4%	19.4%	17.1%	17.5%	0.4%	-4.8% †
Illinois	21.3%	21.7%	22.5%	22.5%	24.0%	1.5%	1.7%
Indiana	23.7%	20.4%	23.0%	22.2%	22.7%	0.5%	0.4%
Iowa	22.1%	23.4%	23.2%	24.7%	27.1%	2.4%	4.8% †
Kansas	20.0%	20.0%	20.5%	23.1%	21.2%	-1.9%	-1.1%
Kentucky	23.8%	24.4%	26.5%	22.1%	22.5%	0.4%	0.2%
Louisiana	24.3%	24.2%	26.5%	24.8%	26.0%	1.2%	3.7% †
Maine	21.4%	21.3%	18.7%	20.7%	21.0%	0.3%	-1.3%
Maryland	26.0%	23.7%	24.6%	21.8%	22.8%	1.0%	0.5%
Massachusetts	24.9%	25.6%	23.8%	20.9%	24.5%	3.6% *	2.2%
Michigan	21.7%	22.7%	20.1%	21.5%	22.4%	0.9%	0.1%
Minnesota	21.7%	23.2%	21.0%	21.7%	20.0%	-1.7%	-2.3% †
Mississippi	22.3%	22.8%	23.8%	23.9%	23.6%	-0.3%	1.3%
Missouri	20.7%	21.1%	21.1%	22.4%	23.8%	1.4%	1.5%
Montana	16.6%	16.2%	17.5%	17.0%	16.7%	-0.3%	-5.6% †
Nebraska	21.4%	20.3%	23.1%	22.8%	25.1%	2.3%	2.8%
Nevada	21.8%	22.5%	20.8%	25.5%	21.9%	-3.6%	-0.4%
New Hampshire	24.7%	21.8%	23.2%	21.0%	23.4%	2.4%	1.1%
New Jersey	22.5%	21.3%	20.8%	25.2%	22.7%	-2.5%	0.4%
New Mexico	21.3%	23.5%	25.8%	21.0%	23.4%	2.4%	1.1%
New York	21.5%	20.4%	21.3%	20.6%	20.0%	-0.6%	-2.3% †
North Carolina	21.9%	20.4%	21.8%	23.5%	21.9%	-1.6%	-0.4%
North Dakota	18.6%	18.8%	20.8%	17.4%	20.3%	2.9%	-2.0%
Ohio	22.2%	24.0%	20.5%	22.7%	24.7%	2.0%	2.4%
Oklahoma	22.2%	19.5%	20.9%	20.7%	21.3%	0.6%	-1.0%
Oregon	16.8%	16.5%	17.4%	16.5%	13.1%	-3.4%	-9.2% †
Pennsylvania	23.7%	20.0%	20.7%	18.9%	22.6%	3.7% *	0.3%
Rhode Island	24.2%	25.8%	22.4%	20.9%	25.0%	4.1% *	2.7%
South Carolina	22.0%	21.3%	21.2%	25.2%	21.2%	-4.0%	-1.1%
South Dakota	22.1%	22.2%	22.1%	21.3%	22.9%	1.6%	0.6%
Tennessee	23.8%	23.6%	23.6%	23.9%	25.4%	1.5%	3.1% †
Texas	21.8%	21.4%	21.7%	21.3%	21.8%	0.5%	-0.5%
Utah	19.6%	19.3%	23.1%	22.2%	22.3%	0.1%	0.0%
Vermont	22.6%	21.0%	20.7%	23.0%	21.8%	-1.2%	-0.5%
Virginia	25.8%	26.3%	23.8%	24.2%	23.8%	-0.4%	1.5%
Washington	13.9%	14.4%	14.1%	15.3%	17.4%	2.1%	-4.9% †
West Virginia	20.6%	19.6%	20.1%	22.1%	23.1%	1.0%	0.8%
Wisconsin	22.7%	23.4%	21.5%	21.8%	25.4%	3.6% *	3.1% †
Wyoming	15.9%	20.4%	18.4%	17.5%	16.5%	-1.0%	-5.8% †
United States	22.2%	21.3%	21.4%	21.4%	22.3%	0.9% *	0.0%

Significant percentage-point difference between 2020 and 2021 is indicated by \* (95% confidence level).

Significant percentage-point difference between state and national is indicated by † (95% confidence level).

Note: All references are to private-sector employers and employees.

Source: SHADAC analysis of the Medical Expenditure Panel Survey-Insurance Component, 2017-2021.

## AVERAGE ANNUAL PREMIUM FOR FAMILY COVERAGE BY STATE, 2017-2021

State	2017	2018	2019	2020	2021	2020-2021 Change		2021 State vs National Difference	
						\$	%	\$	%
Alabama	\$16,902	\$18,001	\$17,734	\$17,324	\$19,539	\$2,215	12.8% *	-\$1,842	-8.6% †
Alaska	\$22,417	\$21,648	\$22,969	\$21,809	\$23,438	\$1,629	7.5%	\$2,057	9.6% †
Arizona	\$18,432	\$18,875	\$19,966	\$19,808	\$20,117	\$309	1.6%	-\$1,264	-5.9% †
Arkansas	\$16,663	\$17,995	\$17,773	\$17,093	\$18,339	\$1,246	7.3%	-\$3,042	-14.2% †
California	\$18,730	\$19,567	\$20,788	\$21,137	\$21,830	\$693	3.3%	\$449	2.1%
Colorado	\$19,339	\$18,314	\$20,171	\$21,292	\$20,771	-\$521	-2.4%	-\$610	-2.9%
Connecticut	\$20,020	\$20,735	\$21,363	\$21,952	\$24,018	\$2,066	9.4% *	\$2,637	12.3% †
Delaware	\$19,407	\$20,098	\$20,628	\$21,565	\$22,079	\$514	2.4%	\$698	3.3%
D.C.	\$20,960	\$21,810	\$22,311	\$22,502	\$24,455	\$1,953	8.7%	\$3,074	14.4% †
Florida	\$17,189	\$18,934	\$20,714	\$20,862	\$21,184	\$322	1.5%	-\$197	-0.9%
Georgia	\$17,703	\$18,575	\$19,720	\$19,891	\$22,282	\$2,391	12.0% *	\$901	4.2%
Hawaii	\$18,512	\$17,919	\$19,243	\$19,567	\$18,539	-\$1,028	-5.3%	-\$2,842	-13.3% †
Idaho	\$17,168	\$17,579	\$19,258	\$21,132	\$19,788	-\$1,344	-6.4%	-\$1,593	-7.5% †
Illinois	\$19,656	\$20,407	\$20,659	\$21,775	\$20,878	-\$897	-4.1%	-\$503	-2.4%
Indiana	\$18,253	\$19,551	\$21,169	\$20,125	\$21,281	\$1,156	5.7%	-\$100	-0.5%
Iowa	\$17,086	\$18,192	\$18,752	\$18,934	\$20,567	\$1,633	8.6% *	-\$814	-3.8%
Kansas	\$18,229	\$18,825	\$18,867	\$20,247	\$19,237	-\$1,010	-5.0%	-\$2,144	-10.0% †
Kentucky	\$16,948	\$19,277	\$20,612	\$20,396	\$21,531	\$1,135	5.6%	\$150	0.7%
Louisiana	\$17,400	\$19,294	\$19,032	\$18,930	\$19,305	\$375	2.0%	-\$2,076	-9.7% †
Maine	\$17,422	\$19,555	\$20,731	\$20,728	\$21,630	\$902	4.4%	\$249	1.2%
Maryland	\$18,915	\$19,237	\$20,285	\$20,424	\$21,648	\$1,224	6.0%	\$267	1.2%
Massachusetts	\$21,053	\$21,801	\$21,424	\$21,965	\$22,163	\$198	0.9%	\$782	3.7%
Michigan	\$18,929	\$18,242	\$20,425	\$20,008	\$20,142	\$134	0.7%	-\$1,239	-5.8% †
Minnesota	\$18,507	\$19,327	\$20,751	\$20,624	\$21,327	\$703	3.4%	-\$54	-0.3%
Mississippi	\$17,343	\$17,384	\$17,860	\$19,058	\$20,373	\$1,315	6.9%	-\$1,008	-4.7%
Missouri	\$18,763	\$19,249	\$19,900	\$21,231	\$21,827	\$596	2.8%	\$446	2.1%
Montana	\$17,932	\$19,610	\$20,193	\$19,401	\$20,921	\$1,520	7.8% *	-\$460	-2.2%
Nebraska	\$18,199	\$19,015	\$19,398	\$20,602	\$21,685	\$1,083	5.3%	\$304	1.4%
Nevada	\$17,221	\$18,357	\$18,720	\$19,524	\$20,103	\$579	3.0%	-\$1,278	-6.0% †
New Hampshire	\$19,230	\$20,538	\$20,078	\$23,654	\$24,297	\$643	2.7%	\$2,916	13.6% †
New Jersey	\$20,669	\$22,294	\$22,060	\$23,042	\$22,094	-\$948	-4.1%	\$713	3.3%
New Mexico	\$18,738	\$17,861	\$19,185	\$18,949	\$20,431	\$1,482	7.8%	-\$950	-4.4%
New York	\$21,317	\$21,904	\$22,874	\$23,381	\$23,450	\$69	0.3%	\$2,069	9.7% †
North Carolina	\$18,101	\$18,211	\$19,996	\$20,152	\$22,737	\$2,585	12.8% *	\$1,356	6.3%
North Dakota	\$17,886	\$17,337	\$18,400	\$19,925	\$20,922	\$997	5.0%	-\$459	-2.1%
Ohio	\$18,185	\$19,640	\$19,621	\$20,088	\$21,102	\$1,014	5.0%	-\$279	-1.3%
Oklahoma	\$18,252	\$18,745	\$19,819	\$19,764	\$20,108	\$344	1.7%	-\$1,273	-6.0% †
Oregon	\$17,953	\$18,977	\$19,405	\$20,213	\$20,916	\$703	3.5%	-\$465	-2.2%
Pennsylvania	\$18,589	\$20,255	\$20,673	\$19,764	\$21,531	\$1,767	8.9% *	\$150	0.7%
Rhode Island	\$18,387	\$18,623	\$20,481	\$21,425	\$22,381	\$956	4.5%	\$1,000	4.7%
South Carolina	\$18,241	\$19,284	\$20,973	\$21,154	\$19,453	-\$1,701	-8.0% *	-\$1,928	-9.0% †
South Dakota	\$17,695	\$19,730	\$20,265	\$20,277	\$21,301	\$1,024	5.1%	-\$80	-0.4%
Tennessee	\$17,349	\$17,663	\$18,748	\$18,424	\$19,593	\$1,169	6.3%	-\$1,788	-8.4% †
Texas	\$18,252	\$19,460	\$20,966	\$20,937	\$21,288	\$351	1.7%	-\$93	-0.4%
Utah	\$16,350	\$18,052	\$18,674	\$19,530	\$19,844	\$314	1.6%	-\$1,537	-7.2% †
Vermont	\$18,552	\$20,129	\$21,419	\$22,288	\$23,447	\$1,159	5.2%	\$2,066	9.7% †
Virginia	\$18,264	\$19,512	\$19,865	\$20,458	\$21,348	\$890	4.4%	-\$33	-0.2%
Washington	\$19,472	\$18,783	\$20,033	\$19,476	\$21,914	\$2,438	12.5% *	\$533	2.5%
West Virginia	\$20,252	\$20,709	\$20,403	\$22,342	\$23,384	\$1,042	4.7%	\$2,003	9.4% †
Wisconsin	\$18,785	\$19,555	\$20,345	\$21,474	\$21,166	-\$308	-1.4%	-\$215	-1.0%
Wyoming	\$21,355	\$19,374	\$19,925	\$21,465	\$22,390	\$925	4.3%	\$1,009	4.7%
United States	\$18,687	\$19,565	\$20,486	\$20,758	\$21,381	\$623	3.0% *	\$0	0.0%

Significant dollar/percent difference between 2020 and 2021 is indicated by \* (95% confidence level).

Significant dollar/percent difference between state and national is indicated by † (95% confidence level).

Note: All references are to private-sector employers and employees.

Source: SHADAC analysis of the Medical Expenditure Panel Survey-Insurance Component, 2017-2021.



## EMPLOYEE CONTRIBUTION FOR FAMILY-COVERAGE PREMIUM BY STATE, 2017-2021

State	2017	2018	2019	2020	2021	2020-2021 Change (percentage point)	2021 State vs National Difference (percentage point)
Alabama	27.4%	29.3%	31.1%	34.5%	32.0%	-2.5%	3.1%
Alaska	27.9%	20.8%	20.5%	27.1%	26.2%	-0.9%	-2.7%
Arizona	32.6%	30.7%	27.3%	29.7%	35.2%	5.5%	6.3% †
Arkansas	28.5%	31.8%	35.8%	33.9%	35.5%	1.6%	6.6% †
California	28.6%	27.5%	29.5%	26.2%	30.4%	4.2%	1.5%
Colorado	27.2%	27.1%	31.0%	28.7%	31.5%	2.8%	2.6%
Connecticut	27.1%	25.8%	25.6%	26.2%	25.0%	-1.2%	-3.9%
Delaware	33.7%	28.4%	33.1%	31.8%	28.6%	-3.2%	-0.3%
D.C.	28.9%	29.1%	27.0%	33.1%	28.6%	-4.5%	-0.3%
Florida	32.4%	31.2%	34.8%	36.8%	30.1%	-6.7% *	1.2%
Georgia	30.9%	31.5%	31.3%	29.8%	28.7%	-1.1%	-0.2%
Hawaii	25.5%	30.6%	25.2%	26.8%	32.1%	5.3%	3.2%
Idaho	24.9%	29.6%	22.3%	28.5%	31.9%	3.4%	3.0%
Illinois	23.2%	26.4%	27.0%	27.8%	27.4%	-0.4%	-1.5%
Indiana	24.9%	23.3%	26.6%	23.7%	27.3%	3.6%	-1.6%
Iowa	24.9%	28.3%	28.0%	33.9%	26.5%	-7.4% *	-2.4%
Kansas	26.6%	27.9%	30.0%	35.8%	29.5%	-6.3% *	0.6%
Kentucky	28.1%	27.9%	27.9%	25.5%	25.1%	-0.4%	-3.8%
Louisiana	34.3%	32.6%	37.6%	37.5%	34.9%	-2.6%	6.0% †
Maine	27.7%	27.5%	27.1%	30.0%	30.2%	0.2%	1.3%
Maryland	32.0%	32.1%	33.1%	31.6%	29.4%	-2.2%	0.5%
Massachusetts	26.5%	26.1%	24.2%	26.1%	27.0%	0.9%	-1.9%
Michigan	19.3%	23.5%	18.0%	24.2%	20.2%	-4.0% *	-8.7% †
Minnesota	27.0%	32.0%	26.1%	27.3%	26.1%	-1.2%	-2.8% †
Mississippi	29.6%	32.7%	33.2%	38.9%	32.1%	-6.8% *	3.2%
Missouri	24.8%	26.0%	32.5%	33.3%	31.3%	-2.0%	2.4%
Montana	27.0%	26.6%	24.1%	28.0%	27.7%	-0.3%	-1.2%
Nebraska	26.7%	28.5%	29.0%	30.2%	33.3%	3.1%	4.4% †
Nevada	32.1%	34.1%	27.2%	37.3%	28.9%	-8.4% *	0.0%
New Hampshire	29.0%	27.0%	28.3%	24.1%	25.5%	1.4%	-3.4% †
New Jersey	26.3%	28.0%	24.6%	30.1%	24.4%	-5.7% *	-4.5% †
New Mexico	28.0%	26.4%	33.8%	35.3%	31.0%	-4.3%	2.1%
New York	27.6%	22.9%	22.5%	24.7%	24.4%	-0.3%	-4.5% †
North Carolina	32.2%	32.7%	28.4%	31.2%	33.4%	2.2%	4.5% †
North Dakota	26.2%	28.7%	29.3%	30.1%	29.4%	-0.7%	0.5%
Ohio	23.3%	25.5%	23.7%	24.4%	27.6%	3.2%	-1.3%
Oklahoma	31.8%	28.3%	30.3%	32.5%	35.9%	3.4%	7.0% †
Oregon	27.9%	31.2%	27.8%	30.3%	28.4%	-1.9%	-0.5%
Pennsylvania	28.9%	25.2%	24.2%	27.4%	30.9%	3.5%	2.0%
Rhode Island	29.2%	29.5%	26.6%	25.3%	27.8%	2.5%	-1.1%
South Carolina	28.8%	27.5%	39.1%	34.1%	26.1%	-8.0% *	-2.8%
South Dakota	32.2%	29.4%	32.7%	30.3%	31.5%	1.2%	2.6%
Tennessee	30.1%	31.2%	30.6%	28.1%	30.4%	2.3%	1.5%
Texas	31.8%	30.6%	31.7%	33.2%	31.1%	-2.1%	2.2%
Utah	26.8%	25.4%	27.8%	26.6%	34.1%	7.5% *	5.2% †
Vermont	26.9%	26.5%	22.7%	26.0%	26.1%	0.1%	-2.8%
Virginia	34.1%	33.8%	32.0%	31.4%	33.0%	1.6%	4.1% †
Washington	23.9%	20.6%	22.6%	23.7%	28.4%	4.7%	-0.5%
West Virginia	18.6%	21.1%	23.6%	23.6%	29.1%	5.5%	0.2%
Wisconsin	25.8%	25.3%	23.3%	24.3%	25.9%	1.6%	-3.0% †
Wyoming	22.8%	26.9%	28.3%	27.3%	20.5%	-6.8%	-8.4% †
United States	27.9%	27.8%	28.0%	28.8%	28.9%	0.1%	0.0%

Significant percentage-point difference between 2020 and 2021 is indicated by \* (95% confidence level).

Significant percentage-point difference between state and national is indicated by † (95% confidence level).

Note: All references are to private-sector employers and employees.

Source: SHADAC analysis of the Medical Expenditure Panel Survey-Insurance Component, 2017-2021.

## AVERAGE INDIVIDUAL DEDUCTIBLE PER EMPLOYEE ENROLLED WITH SINGLE COVERAGE BY STATE, 2017-2021

State	2017	2018	2019	2020	2021	2020-2021 Change		2021 State vs National Difference	
						\$	%	\$	%
Alabama	\$1,243	\$1,569	\$1,616	\$1,573	\$1,620	\$47	3.0%	-\$384	-19.2% †
Alaska	\$1,856	\$1,797	\$1,869	\$2,102	\$1,746	-\$356	-16.9% *	-\$258	-12.9% †
Arizona	\$1,985	\$2,166	\$2,418	\$2,161	\$2,324	\$163	7.5%	\$320	16.0% †
Arkansas	\$1,384	\$1,501	\$1,839	\$1,820	\$1,876	\$56	3.1%	-\$128	-6.4%
California	\$1,772	\$1,680	\$1,675	\$1,718	\$1,698	-\$20	-1.2%	-\$306	-15.3% †
Colorado	\$1,951	\$2,005	\$1,907	\$2,053	\$2,301	\$248	12.1%	\$297	14.8% †
Connecticut	\$1,924	\$2,322	\$2,289	\$1,976	\$2,174	\$198	10.0%	\$170	8.5%
Delaware	\$1,821	\$1,710	\$1,703	\$1,897	\$1,938	\$41	2.2%	-\$66	-3.3%
D.C.	\$1,360	\$1,308	\$1,306	\$1,432	\$1,338	-\$94	-6.6%	-\$666	-33.2% †
Florida	\$1,954	\$1,963	\$1,993	\$2,147	\$2,185	\$38	1.8%	\$181	9.0%
Georgia	\$1,889	\$1,917	\$1,914	\$1,987	\$2,082	\$95	4.8%	\$78	3.9%
Hawaii	\$863	\$1,308	\$1,264	\$1,346	\$1,232	-\$114	-8.5%	-\$772	-38.5% †
Idaho	\$1,778	\$1,894	\$1,933	\$2,058	\$2,063	\$5	0.2%	\$59	2.9%
Illinois	\$1,693	\$1,752	\$1,876	\$1,802	\$1,871	\$69	3.8%	-\$133	-6.6%
Indiana	\$1,797	\$1,873	\$2,122	\$2,164	\$2,268	\$104	4.8%	\$264	13.2% †
Iowa	\$1,842	\$2,130	\$2,202	\$2,140	\$2,179	\$39	1.8%	\$175	8.7%
Kansas	\$1,623	\$1,715	\$1,904	\$2,017	\$1,998	-\$19	-0.9%	-\$6	-0.3%
Kentucky	\$1,878	\$1,833	\$2,101	\$2,190	\$2,154	-\$36	-1.6%	\$150	7.5%
Louisiana	\$1,607	\$1,656	\$2,037	\$1,818	\$1,973	\$155	8.5%	-\$31	-1.5%
Maine	\$2,305	\$2,447	\$2,303	\$2,295	\$2,613	\$318	13.9%	\$609	30.4% †
Maryland	\$1,536	\$1,511	\$1,673	\$1,610	\$1,735	\$125	7.8%	-\$269	-13.4% †
Massachusetts	\$1,479	\$1,454	\$1,593	\$1,636	\$1,898	\$262	16.0%	-\$106	-5.3%
Michigan	\$1,567	\$1,732	\$1,579	\$1,697	\$1,751	\$54	3.2%	-\$253	-12.6% †
Minnesota	\$1,966	\$2,045	\$2,272	\$2,310	\$2,163	-\$147	-6.4%	\$159	7.9%
Mississippi	\$1,739	\$1,695	\$1,587	\$1,841	\$1,794	-\$47	-2.6%	-\$210	-10.5%
Missouri	\$2,016	\$1,931	\$2,160	\$2,195	\$2,089	-\$106	-4.8%	\$85	4.2%
Montana	\$2,162	\$2,116	\$2,521	\$2,517	\$2,409	-\$108	-4.3%	\$405	20.2% †
Nebraska	\$1,922	\$1,842	\$2,042	\$2,115	\$1,995	-\$120	-5.7%	-\$9	-0.4%
Nevada	\$1,654	\$2,001	\$1,810	\$1,820	\$1,935	\$115	6.3%	-\$69	-3.4%
New Hampshire	\$2,303	\$2,337	\$2,386	\$2,415	\$2,550	\$135	5.6%	\$546	27.2% †
New Jersey	\$1,456	\$1,770	\$1,713	\$1,694	\$1,675	-\$19	-1.1%	-\$329	-16.4% †
New Mexico	\$1,635	\$1,615	\$2,011	\$2,080	\$1,844	-\$236	-11.3%	-\$160	-8.0% †
New York	\$1,687	\$1,554	\$1,655	\$1,821	\$1,775	-\$46	-2.5%	-\$229	-11.4% †
North Carolina	\$1,975	\$2,070	\$2,281	\$2,263	\$2,293	\$30	1.3%	\$289	14.4% †
North Dakota	\$1,499	\$1,742	\$1,950	\$1,840	\$2,081	\$241	13.1%	\$77	3.8%
Ohio	\$1,946	\$1,932	\$2,101	\$2,003	\$2,195	\$192	9.6%	\$191	9.5% †
Oklahoma	\$1,596	\$1,683	\$2,165	\$2,029	\$1,974	-\$55	-2.7%	-\$30	-1.5%
Oregon	\$1,688	\$1,954	\$1,958	\$2,068	\$2,381	\$313	15.1%	\$377	18.8%
Pennsylvania	\$1,639	\$1,831	\$1,646	\$1,674	\$1,863	\$189	11.3%	-\$141	-7.0%
Rhode Island	\$1,808	\$1,849	\$1,983	\$1,949	\$1,963	\$14	0.7%	-\$41	-2.0%
South Carolina	\$1,684	\$1,721	\$2,151	\$2,032	\$2,158	\$126	6.2%	\$154	7.7%
South Dakota	\$2,019	\$2,241	\$2,408	\$2,364	\$2,512	\$148	6.3%	\$508	25.3% †
Tennessee	\$2,086	\$2,235	\$2,334	\$2,153	\$2,316	\$163	7.6%	\$312	15.6% †
Texas	\$2,158	\$1,982	\$2,155	\$2,153	\$2,025	-\$128	-5.9%	\$21	1.0%
Utah	\$1,815	\$1,451	\$1,781	\$1,856	\$1,872	\$16	0.9%	-\$132	-6.6%
Vermont	\$1,926	\$2,192	\$1,935	\$2,059	\$2,159	\$100	4.9%	\$155	7.7%
Virginia	\$1,771	\$1,886	\$1,688	\$1,844	\$2,107	\$263	14.3%	\$103	5.1%
Washington	\$1,463	\$1,706	\$1,793	\$1,740	\$1,937	\$197	11.3%	-\$67	-3.3%
West Virginia	\$1,829	\$1,885	\$1,959	\$2,010	\$1,923	-\$87	-4.3%	-\$81	-4.0%
Wisconsin	\$1,990	\$1,914	\$2,061	\$2,267	\$2,262	-\$5	-0.2%	\$258	12.9% †
Wyoming	\$1,789	\$1,999	\$1,895	\$1,899	\$1,896	-\$3	-0.2%	-\$108	-5.4%
<b>United States</b>	<b>\$1,808</b>	<b>\$1,846</b>	<b>\$1,931</b>	<b>\$1,945</b>	<b>\$2,004</b>	<b>\$59</b>	<b>3.0% *</b>	<b>\$0</b>	<b>0.0%</b>

Significant dollar/percent difference between 2020 and 2021 is indicated by \* (95% confidence level).

Significant dollar/percent difference between state and national is indicated by † (95% confidence level).

Note: All references are to private-sector employers and employees.

Source: SHADAC analysis of the Medical Expenditure Panel Survey-Insurance Component, 2017-2021.

## AVERAGE FAMILY DEDUCTIBLE PER EMPLOYEE ENROLLED WITH FAMILY COVERAGE BY STATE, 2017-2021

State	2017	2018	2019	2020	2021	2020-2021 Change		2021 State vs National Difference	
						\$	%	\$	%
Alabama	\$2,238	\$2,924	\$3,029	\$2,979	\$3,366	\$387	13.0%	-\$502	-13.0%
Alaska	\$3,252	\$3,225	\$3,626	\$3,905	\$3,427	-\$478	-12.2%	-\$441	-11.4%
Arizona	\$3,483	\$3,926	\$4,017	\$4,992	\$4,257	-\$735	-14.7%	\$389	10.1%
Arkansas	\$3,207	\$3,144	\$3,586	\$3,554	\$3,605	\$51	1.4%	-\$263	-6.8%
California	\$3,184	\$3,231	\$3,329	\$3,420	\$3,643	\$223	6.5%	-\$225	-5.8%
Colorado	\$3,721	\$4,011	\$3,469	\$4,417	\$4,684	\$267	6.0%	\$816	21.1% †
Connecticut	\$4,008	\$3,784	\$4,199	\$3,520	\$4,436	\$916	26.0%	\$568	14.7%
Delaware	\$3,676	\$3,285	\$3,002	\$3,593	\$3,520	-\$73	-2.0%	-\$348	-9.0%
D.C.	\$2,571	\$2,362	\$2,679	\$3,010	\$2,998	-\$12	-0.4%	-\$870	-22.5% †
Florida	\$4,044	\$3,674	\$3,632	\$3,894	\$4,057	\$163	4.2%	\$189	4.9%
Georgia	\$3,735	\$3,661	\$3,659	\$4,307	\$4,353	\$46	1.1%	\$485	12.5%
Hawaii	\$1,819	\$3,240	\$2,619	\$3,248	\$2,570	-\$678	-20.9%	-\$1,298	-33.6% †
Idaho	\$2,825	\$3,249	\$3,499	\$3,414	\$3,645	\$231	6.8%	-\$223	-5.8%
Illinois	\$3,048	\$3,324	\$3,849	\$3,723	\$3,645	-\$78	-2.1%	-\$223	-5.8%
Indiana	\$4,020	\$3,199	\$3,937	\$4,193	\$4,240	\$47	1.1%	\$372	9.6%
Iowa	\$3,427	\$3,657	\$4,064	\$4,128	\$3,702	-\$426	-10.3%	-\$166	-4.3%
Kansas	\$3,450	\$3,398	\$3,607	\$3,765	\$3,601	-\$164	-4.4%	-\$267	-6.9%
Kentucky	\$3,517	\$3,248	\$3,798	\$4,011	\$3,866	-\$145	-3.6%	-\$2	-0.1%
Louisiana	\$2,760	\$3,383	\$4,299	\$3,937	\$4,288	\$351	8.9%	\$420	10.9%
Maine	\$4,032	\$3,895	\$3,994	\$3,198	\$4,459	\$1,261	39.4% *	\$591	15.3% †
Maryland	\$2,807	\$2,943	\$3,009	\$3,380	\$3,595	\$215	6.4%	-\$273	-7.1%
Massachusetts	\$2,747	\$2,729	\$3,151	\$3,355	\$3,779	\$424	12.6%	-\$89	-2.3%
Michigan	\$2,659	\$3,062	\$2,856	\$3,217	\$3,163	-\$54	-1.7%	-\$705	-18.2% †
Minnesota	\$3,739	\$4,033	\$4,160	\$4,581	\$4,254	-\$327	-7.1%	\$386	10.0%
Mississippi	\$3,508	\$3,707	\$3,468	\$3,361	\$3,559	\$198	5.9%	-\$309	-8.0%
Missouri	\$3,618	\$3,539	\$4,222	\$4,128	\$4,163	\$35	0.8%	\$295	7.6%
Montana	\$3,326	\$3,498	\$3,842	\$3,807	\$3,440	-\$367	-9.6%	-\$428	-11.1%
Nebraska	\$4,299	\$3,272	\$3,799	\$4,075	\$3,682	-\$393	-9.6%	-\$186	-4.8%
Nevada	\$3,196	\$3,710	\$3,100	\$3,556	\$3,873	\$317	8.9%	\$5	0.1%
New Hampshire	\$4,381	\$4,644	\$4,379	\$4,464	\$4,562	\$98	2.2%	\$694	17.9%
New Jersey	\$2,827	\$3,614	\$3,456	\$3,436	\$3,122	-\$314	-9.1%	-\$746	-19.3% †
New Mexico	\$2,792	\$3,021	\$3,992	\$4,149	\$4,075	-\$74	-1.8%	\$207	5.4%
New York	\$3,226	\$2,888	\$2,899	\$3,207	\$3,657	\$450	14.0% *	-\$211	-5.5%
North Carolina	\$3,671	\$3,752	\$4,005	\$3,879	\$4,361	\$482	12.4%	\$493	12.7% †
North Dakota	\$3,050	\$3,574	\$3,980	\$3,521	\$3,300	-\$221	-6.3%	-\$568	-14.7% †
Ohio	\$3,371	\$3,738	\$4,132	\$3,671	\$4,301	\$630	17.2% *	\$433	11.2%
Oklahoma	\$3,246	\$3,201	\$4,053	\$4,126	\$4,146	\$20	0.5%	\$278	7.2%
Oregon	\$3,395	\$3,348	\$3,634	\$3,480	\$3,490	\$10	0.3%	-\$378	-9.8%
Pennsylvania	\$3,082	\$2,994	\$2,981	\$3,177	\$3,498	\$321	10.1%	-\$370	-9.6%
Rhode Island	\$3,481	\$3,795	\$4,031	\$3,566	\$3,662	\$96	2.7%	-\$206	-5.3%
South Carolina	\$3,296	\$3,124	\$4,155	\$3,607	\$4,029	\$422	11.7%	\$161	4.2%
South Dakota	\$3,892	\$4,002	\$4,222	\$4,301	\$3,833	-\$468	-10.9%	-\$35	-0.9%
Tennessee	\$3,993	\$3,879	\$4,615	\$3,778	\$4,591	\$813	21.5%	\$723	18.7% †
Texas	\$3,837	\$3,547	\$4,174	\$4,029	\$3,956	-\$73	-1.8%	\$88	2.3%
Utah	\$3,993	\$3,164	\$3,842	\$3,948	\$3,890	-\$58	-1.5%	\$22	0.6%
Vermont	\$3,632	\$3,686	\$3,330	\$3,770	\$4,127	\$357	9.5%	\$259	6.7%
Virginia	\$3,460	\$3,043	\$3,313	\$3,386	\$4,149	\$763	22.5% *	\$281	7.3%
Washington	\$2,920	\$3,139	\$3,435	\$3,265	\$3,502	\$237	7.3%	-\$366	-9.5%
West Virginia	\$3,213	\$2,923	\$3,645	\$4,083	\$3,649	-\$434	-10.6%	-\$219	-5.7%
Wisconsin	\$3,745	\$3,619	\$3,904	\$4,180	\$4,443	\$263	6.3%	\$575	14.9% †
Wyoming	\$3,028	\$3,902	\$3,579	\$4,228	\$3,954	-\$274	-6.5%	\$86	2.2%
United States	\$3,396	\$3,392	\$3,655	\$3,722	\$3,868	\$146	3.9% *	\$0	0.0%

Significant dollar/percent difference between 2020 and 2021 is indicated by \* (95% confidence level).

Significant dollar/percent difference between state and national is indicated by † (95% confidence level).

Note: All references are to private-sector employers and employees.

Source: SHADAC analysis of the Medical Expenditure Panel Survey-Insurance Component, 2017-2021.

## PERCENT OF EMPLOYEES ENROLLED IN HIGH-Deductible HEALTH PLANS BY STATE, 2017-2021

State	2017	2018	2019	2020	2021	2020-2021 Change (percentage point)	2021 State vs National Difference (percentage point)
Alabama	30.9%	38.1%	43.1%	38.8%	42.8%	10.3%	-23.2% †
Alaska	43.2%	50.6%	48.8%	53.4%	42.4%	-20.6%	-23.9% †
Arizona	55.1%	59.3%	66.0%	64.9%	66.0%	1.7%	18.5% †
Arkansas	36.1%	42.6%	53.0%	56.9%	58.0%	1.9%	4.1%
California	36.0%	36.9%	38.7%	42.8%	43.6%	1.9%	-21.7% †
Colorado	60.6%	64.0%	58.0%	56.6%	66.4%	17.3%	19.2% †
Connecticut	54.2%	55.3%	70.3%	54.3%	54.4%	0.2%	-2.3%
Delaware	52.3%	51.0%	45.8%	49.9%	50.8%	1.8%	-8.8%
D.C.	32.9%	23.8%	31.9%	33.8%	28.4%	-16.0%	-49.0% †
Florida	61.9%	56.7%	52.8%	58.0%	62.3%	7.4%	11.8%
Georgia	55.6%	55.3%	54.6%	54.2%	60.9%	12.4%	9.3%
Hawaii	9.3%	N/A	12.6%	17.6%	11.6%	-34.1% *	-79.2% †
Idaho	45.0%	50.3%	48.3%	56.1%	62.9%	12.1%	12.9% †
Illinois	43.1%	48.1%	47.9%	50.7%	49.6%	-2.2%	-11.0% †
Indiana	56.0%	51.9%	58.7%	64.7%	61.5%	-4.9%	10.4%
Iowa	50.2%	57.0%	61.5%	61.4%	60.2%	-2.0%	8.1%
Kansas	50.4%	49.8%	49.9%	56.2%	56.2%	0.0%	0.9%
Kentucky	59.7%	53.2%	58.5%	66.2%	67.1%	1.4%	20.5% †
Louisiana	39.3%	50.0%	49.6%	45.9%	61.8%	34.6% *	11.0%
Maine	62.7%	69.6%	59.3%	55.8%	76.2%	36.6% *	36.8% †
Maryland	44.5%	43.0%	47.2%	47.0%	52.5%	11.7%	-5.7%
Massachusetts	39.2%	40.5%	45.1%	45.9%	51.1%	11.3%	-8.3%
Michigan	44.5%	44.4%	47.3%	51.3%	59.1%	15.2%	6.1%
Minnesota	59.9%	62.3%	60.3%	62.5%	62.6%	0.2%	12.4%
Mississippi	46.5%	46.7%	35.0%	45.9%	47.6%	3.7%	-14.5%
Missouri	59.2%	51.9%	59.5%	63.2%	59.5%	-5.9%	6.8%
Montana	45.9%	46.3%	56.3%	56.6%	55.8%	-1.4%	0.2%
Nebraska	57.3%	47.4%	53.8%	61.8%	67.6%	9.4%	21.4% †
Nevada	44.0%	51.6%	41.7%	47.6%	44.9%	-5.7%	-19.4% †
New Hampshire	69.3%	67.4%	58.8%	68.0%	65.3%	-4.0%	17.2%
New Jersey	35.5%	52.8%	45.1%	52.0%	51.6%	-0.8%	-7.4%
New Mexico	41.7%	42.2%	50.1%	47.2%	55.5%	17.6%	-0.4%
New York	41.6%	34.8%	38.5%	40.5%	50.8%	25.4% *	-8.8%
North Carolina	55.6%	55.3%	61.7%	69.5%	66.1%	-4.9%	18.7% †
North Dakota	43.0%	54.3%	57.9%	48.4%	53.3%	10.1%	-4.3%
Ohio	52.0%	54.0%	58.1%	59.6%	64.7%	8.6%	16.2% †
Oklahoma	41.0%	42.6%	58.3%	59.3%	51.5%	-13.2%	-7.5%
Oregon	50.2%	49.6%	47.9%	55.1%	58.7%	6.5%	5.4%
Pennsylvania	43.1%	50.0%	44.2%	47.2%	51.5%	9.1%	-7.5%
Rhode Island	48.7%	52.7%	47.9%	53.9%	49.5%	-8.2%	-11.1%
South Carolina	50.6%	49.7%	55.4%	56.5%	60.7%	7.4%	9.0%
South Dakota	67.3%	69.3%	71.9%	62.3%	62.4%	0.2%	12.0% †
Tennessee	63.3%	56.8%	58.0%	56.9%	68.7%	20.7% *	23.3% †
Texas	56.2%	53.7%	58.6%	58.2%	55.5%	-4.6%	-0.4%
Utah	62.8%	51.6%	55.0%	62.4%	64.1%	2.7%	15.1% †
Vermont	57.1%	60.5%	51.4%	51.7%	62.1%	20.1% *	11.5%
Virginia	46.7%	51.8%	40.4%	49.5%	58.9%	19.0%	5.7%
Washington	44.4%	50.5%	52.7%	52.9%	56.2%	6.2%	0.9%
West Virginia	48.9%	45.4%	47.9%	62.9%	54.0%	-14.1%	-3.1%
Wisconsin	61.7%	52.9%	56.7%	60.8%	63.1%	3.8%	13.3% †
Wyoming	49.9%	59.7%	42.9%	61.0%	59.9%	-1.8%	7.5%
United States	48.7%	49.1%	50.5%	52.9%	55.7%	5.3% *	0.0%

Significant percentage-point difference between 2020 and 2021 is indicated by \* (95% confidence level).

Significant percentage-point difference between state and national is indicated by † (95% confidence level).

Note: All references are to private-sector employers and employees.

Source: SHADAC analysis of the Medical Expenditure Panel Survey-Insurance Component, 2017-2021.