

TABLE 1.

**NUMBER OF ESTABLISHMENTS (TOTAL & OFFERING) AND EMPLOYEES (TOTAL, OFFER, ELIGIBLE, & ENROLLED) BY STATE, 2016-2017**

State	Establishments				Employees (Private Sector)							
	2016		2017		2016				2017			
	Total	Offering	Total	Offering	Total	Offer	Eligible	Enrolled	Total	Offer	Eligible	Enrolled
Alabama	96,000	48,000	95,000	47,000	1,602,000	1,373,000	1,125,000	810,000	1,563,000	1,327,000	1,092,000	787,000
Alaska	20,000	8,000	19,000	6,000	271,000	204,000	153,000	109,000	259,000	188,000	148,000	107,000
Arizona	129,000	50,000	129,000	64,000	2,282,000	1,906,000	1,505,000	1,040,000	2,416,000	2,111,000	1,638,000	1,174,000
Arkansas	65,000	26,000	65,000	28,000	997,000	823,000	651,000	504,000	1,043,000	820,000	647,000	502,000
California	873,000	388,000	886,000	407,000	14,127,000	11,980,000	9,284,000	6,840,000	14,194,000	11,895,000	9,183,000	6,756,000
Colorado	154,000	69,000	161,000	70,000	2,297,000	1,904,000	1,371,000	990,000	2,367,000	1,955,000	1,568,000	1,103,000
Connecticut	84,000	44,000	88,000	44,000	1,465,000	1,266,000	967,000	702,000	1,463,000	1,260,000	951,000	704,000
Delaware	23,000	10,000	24,000	13,000	406,000	330,000	260,000	191,000	406,000	339,000	245,000	181,000
D.C.	22,000	14,000	21,000	14,000	499,000	463,000	357,000	255,000	508,000	469,000	364,000	257,000
Florida	511,000	190,000	526,000	187,000	7,741,000	6,286,000	4,790,000	3,495,000	8,079,000	6,698,000	5,338,000	3,979,000
Georgia	216,000	84,000	220,000	91,000	3,650,000	3,099,000	2,405,000	1,763,000	3,711,000	3,047,000	2,334,000	1,724,000
Hawaii	29,000	23,000	29,000	24,000	514,000	498,000	398,000	320,000	555,000	511,000	402,000	314,000
Idaho	44,000	17,000	45,000	16,000	601,000	454,000	341,000	267,000	619,000	461,000	368,000	283,000
Illinois	305,000	137,000	304,000	135,000	5,313,000	4,548,000	3,502,000	2,606,000	5,565,000	4,825,000	3,744,000	2,731,000
Indiana	138,000	57,000	145,000	69,000	2,751,000	2,314,000	1,751,000	1,330,000	2,644,000	2,157,000	1,644,000	1,256,000
Iowa	85,000	39,000	85,000	40,000	1,351,000	1,152,000	870,000	646,000	1,342,000	1,122,000	847,000	610,000
Kansas	76,000	36,000	77,000	39,000	1,188,000	980,000	757,000	575,000	1,129,000	954,000	711,000	537,000
Kentucky	83,000	40,000	85,000	43,000	1,563,000	1,305,000	1,052,000	790,000	1,598,000	1,393,000	1,087,000	829,000
Louisiana	107,000	52,000	92,000	47,000	1,605,000	1,326,000	1,080,000	787,000	1,575,000	1,344,000	1,013,000	696,000
Maine	40,000	17,000	40,000	17,000	504,000	403,000	301,000	220,000	547,000	435,000	333,000	240,000
Maryland	134,000	67,000	134,000	73,000	2,352,000	1,978,000	1,533,000	1,060,000	2,242,000	1,957,000	1,509,000	1,045,000
Massachusetts	171,000	97,000	164,000	106,000	3,231,000	2,830,000	2,157,000	1,562,000	3,197,000	2,884,000	2,151,000	1,494,000
Michigan	214,000	92,000	215,000	106,000	3,759,000	3,090,000	2,345,000	1,820,000	3,890,000	3,314,000	2,572,000	2,048,000
Minnesota	149,000	63,000	144,000	70,000	2,695,000	2,269,000	1,772,000	1,325,000	2,576,000	2,135,000	1,648,000	1,245,000
Mississippi	56,000	29,000	56,000	29,000	862,000	718,000	581,000	441,000	864,000	738,000	569,000	411,000
Missouri	150,000	64,000	143,000	70,000	2,367,000	1,984,000	1,486,000	1,139,000	2,651,000	2,288,000	1,789,000	1,350,000
Montana	37,000	10,000	39,000	15,000	381,000	252,000	183,000	138,000	402,000	294,000	235,000	182,000
Nebraska	61,000	22,000	57,000	24,000	841,000	665,000	527,000	401,000	868,000	711,000	552,000	417,000
Nevada	59,000	32,000	59,000	30,000	1,125,000	981,000	674,000	484,000	1,273,000	1,097,000	821,000	589,000
New Hampshire	37,000	19,000	35,000	17,000	568,000	479,000	351,000	253,000	601,000	504,000	368,000	265,000
New Jersey	222,000	114,000	217,000	111,000	3,546,000	3,046,000	2,290,000	1,630,000	3,650,000	3,113,000	2,335,000	1,622,000
New Mexico	43,000	18,000	42,000	21,000	601,000	485,000	359,000	245,000	625,000	499,000	378,000	249,000
New York	488,000	216,000	504,000	232,000	7,775,000	6,647,000	4,866,000	3,344,000	8,074,000	7,065,000	5,242,000	3,723,000
North Carolina	218,000	87,000	216,000	89,000	3,475,000	2,832,000	2,226,000	1,702,000	3,602,000	2,849,000	2,134,000	1,610,000
North Dakota	27,000	14,000	26,000	12,000	356,000	295,000	227,000	178,000	351,000	293,000	225,000	172,000
Ohio	247,000	136,000	241,000	128,000	4,874,000	4,240,000	3,159,000	2,184,000	4,698,000	4,031,000	3,132,000	2,322,000
Oklahoma	91,000	47,000	88,000	42,000	1,347,000	1,155,000	846,000	620,000	1,250,000	1,034,000	790,000	596,000
Oregon	111,000	51,000	112,000	44,000	1,555,000	1,236,000	944,000	749,000	1,524,000	1,184,000	913,000	721,000
Pennsylvania	289,000	140,000	292,000	159,000	5,351,000	4,549,000	3,452,000	2,620,000	5,405,000	4,735,000	3,476,000	2,690,000
Rhode Island	27,000	14,000	27,000	14,000	428,000	372,000	256,000	177,000	420,000	361,000	274,000	185,000
South Carolina	99,000	41,000	99,000	43,000	1,644,000	1,336,000	1,046,000	772,000	1,744,000	1,468,000	1,107,000	888,000
South Dakota	28,000	11,000	29,000	12,000	350,000	284,000	220,000	160,000	411,000	336,000	268,000	192,000
Tennessee	132,000	62,000	118,000	61,000	2,586,000	2,235,000	1,689,000	1,218,000	2,552,000	2,210,000	1,700,000	1,158,000
Texas	522,000	248,000	547,000	260,000	9,863,000	8,364,000	6,524,000	4,792,000	10,282,000	8,740,000	6,791,000	4,868,000
Utah	74,000	31,000	76,000	27,000	1,193,000	992,000	757,000	562,000	1,193,000	951,000	744,000	550,000
Vermont	21,000	9,000	20,000	8,000	264,000	208,000	157,000	110,000	256,000	191,000	136,000	92,000
Virginia	185,000	91,000	179,000	95,000	3,258,000	2,831,000	2,177,000	1,509,000	3,187,000	2,693,000	1,998,000	1,427,000
Washington	170,000	74,000	167,000	73,000	2,568,000	2,108,000	1,638,000	1,267,000	2,724,000	2,302,000	1,759,000	1,393,000
West Virginia	35,000	15,000	34,000	16,000	556,000	450,000	341,000	236,000	550,000	459,000	368,000	268,000
Wisconsin	140,000	64,000	140,000	62,000	2,516,000	2,136,000	1,576,000	1,132,000	2,566,000	2,120,000	1,679,000	1,268,000
Wyoming	22,000	8,000	20,000	8,000	202,000	145,000	107,000	81,000	207,000	144,000	108,000	81,000
<b>United States</b>	<b>7,358,000</b>	<b>3,333,000</b>	<b>7,375,000</b>	<b>3,459,000</b>	<b>123,213,000</b>	<b>103,869,000</b>	<b>79,460,000</b>	<b>58,167,000</b>	<b>125,416,000</b>	<b>105,976,000</b>	<b>81,390,000</b>	<b>59,877,000</b>

Source: SHADAC analysis of the Medical Expenditure Panel Survey - Insurance Component, 2016, 2017.

## AVERAGE ANNUAL PREMIUM FOR SINGLE COVERAGE BY STATE, 2013-2017

State	2013	2014	2015	2016	2017	2016-2017 Change	
						\$	%
Alabama	\$5,204	\$5,526	\$5,733	\$5,536	\$6,075	\$539	9.7% *
Alaska	\$7,369	\$7,099	\$7,807	\$7,886	\$7,964	\$78	1.0%
Arizona	\$5,343	\$5,356	\$5,668	\$6,046	\$6,217	\$171	2.8%
Arkansas	\$4,536	\$4,846	\$5,119	\$5,341	\$5,722	\$381	7.1%
California	\$5,581	\$5,841	\$5,938	\$6,054	\$6,295	\$241	4.0%
Colorado	\$5,668	\$5,848	\$5,794	\$5,972	\$6,456	\$484	8.1% *
Connecticut	\$6,002	\$6,223	\$6,478	\$6,545	\$7,012	\$467	7.1% *
Delaware	\$5,934	\$6,145	\$6,288	\$6,522	\$7,046	\$524	8.0%
D.C.	\$6,018	\$6,097	\$6,409	\$6,504	\$6,704	\$200	3.1%
Florida	\$5,383	\$5,767	\$5,839	\$6,260	\$6,068	-\$192	-3.1%
Georgia	\$5,374	\$5,570	\$5,565	\$6,055	\$5,849	-\$206	-3.4%
Hawaii	\$5,103	\$5,316	\$5,522	\$5,863	\$6,039	\$176	3.0%
Idaho	\$5,019	\$4,978	\$5,820	\$5,594	\$5,858	\$264	4.7%
Illinois	\$5,824	\$6,126	\$6,055	\$6,268	\$6,493	\$225	3.6%
Indiana	\$6,099	\$6,041	\$5,868	\$6,130	\$6,162	\$32	0.5%
Iowa	\$5,207	\$5,557	\$5,571	\$5,893	\$6,128	\$235	4.0%
Kansas	\$5,432	\$5,365	\$5,558	\$5,844	\$6,107	\$263	4.5%
Kentucky	\$5,257	\$5,914	\$5,984	\$5,758	\$6,101	\$343	6.0%
Louisiana	\$5,300	\$5,700	\$5,973	\$5,735	\$6,026	\$291	5.1%
Maine	\$5,865	\$5,903	\$5,979	\$6,212	\$6,132	-\$80	-1.3%
Maryland	\$5,730	\$6,059	\$6,229	\$6,158	\$6,577	\$419	6.8%
Massachusetts	\$6,290	\$6,348	\$6,519	\$6,621	\$7,031	\$410	6.2% *
Michigan	\$5,319	\$5,610	\$5,771	\$5,906	\$6,388	\$482	8.2% *
Minnesota	\$5,274	\$5,832	\$5,651	\$6,030	\$6,268	\$238	3.9%
Mississippi	\$4,961	\$5,443	\$5,420	\$5,642	\$5,878	\$236	4.2%
Missouri	\$5,442	\$5,517	\$5,726	\$5,881	\$6,354	\$473	8.0% *
Montana	\$5,654	\$5,876	\$5,932	\$6,442	\$6,763	\$321	5.0%
Nebraska	\$5,268	\$5,557	\$5,788	\$6,088	\$6,305	\$217	3.6%
Nevada	\$5,168	\$5,426	\$5,800	\$5,490	\$5,756	\$266	4.8%
New Hampshire	\$6,249	\$6,336	\$6,573	\$6,637	\$6,670	\$33	0.5%
New Jersey	\$6,200	\$6,447	\$6,248	\$6,492	\$7,074	\$582	9.0% *
New Mexico	\$5,250	\$5,725	\$5,759	\$6,240	\$6,275	\$35	0.6%
New York	\$6,156	\$6,307	\$6,801	\$6,614	\$7,309	\$695	10.5% *
North Carolina	\$5,218	\$5,593	\$5,774	\$5,717	\$6,348	\$631	11.0% *
North Dakota	\$5,330	\$5,521	\$5,920	\$6,155	\$6,341	\$186	3.0%
Ohio	\$5,679	\$5,930	\$5,939	\$6,291	\$6,247	-\$44	-0.7%
Oklahoma	\$5,129	\$5,649	\$5,608	\$5,784	\$6,236	\$452	7.8% *
Oregon	\$5,449	\$5,707	\$5,822	\$5,974	\$6,081	\$107	1.8%
Pennsylvania	\$5,582	\$5,888	\$6,286	\$6,201	\$6,522	\$321	5.2% *
Rhode Island	\$5,968	\$6,156	\$6,509	\$6,665	\$7,048	\$383	5.7% *
South Carolina	\$5,426	\$5,850	\$5,880	\$5,797	\$6,079	\$282	4.9%
South Dakota	\$5,876	\$5,859	\$5,816	\$5,881	\$6,533	\$652	11.1% *
Tennessee	\$5,146	\$5,310	\$5,329	\$5,543	\$6,006	\$463	8.4% *
Texas	\$5,386	\$5,740	\$5,847	\$5,869	\$6,202	\$333	5.7%
Utah	\$5,309	\$5,538	\$5,796	\$6,117	\$5,568	-\$549	-9.0% *
Vermont	\$5,764	\$6,180	\$5,861	\$6,338	\$6,551	\$213	3.4%
Virginia	\$5,408	\$5,422	\$5,978	\$6,180	\$6,299	\$119	1.9%
Washington	\$5,690	\$5,910	\$6,053	\$6,433	\$6,495	\$62	1.0%
West Virginia	\$5,940	\$6,149	\$6,081	\$6,340	\$6,574	\$234	3.7%
Wisconsin	\$5,730	\$5,868	\$6,011	\$6,386	\$6,437	\$51	0.8%
Wyoming	\$6,301	\$5,840	\$6,420	\$6,509	\$7,257	\$748	11.5% *
United States	\$5,571	\$5,832	\$5,963	\$6,101	\$6,368	\$267	4.4% *

\* Significant difference between 2016 and 2017 estimates at the 95% confidence level.

Source: SHADAC analysis of the Medical Expenditure Panel Survey - Insurance Component, 2013-2017.

## EMPLOYEE CONTRIBUTION FOR SINGLE-COVERAGE PREMIUM BY STATE, 2013-2017

State	2013	2014	2015	2016	2017	2016-2017 % Change
Alabama	26.5%	24.7%	21.4%	27.3%	26.2%	-4.0%
Alaska	14.6%	18.1%	17.3%	16.7%	19.0%	13.8%
Arizona	20.2%	20.5%	19.6%	21.2%	24.5%	15.6%
Arkansas	21.1%	19.8%	21.9%	23.1%	21.9%	-5.2%
California	19.5%	19.3%	18.8%	18.9%	22.8%	20.6% *
Colorado	20.5%	21.3%	21.3%	23.2%	21.3%	-8.2%
Connecticut	25.0%	21.0%	25.5%	22.9%	23.8%	3.9%
Delaware	24.0%	20.1%	19.6%	21.6%	21.8%	0.9%
D.C.	19.5%	19.6%	16.5%	23.0%	19.0%	-17.4% *
Florida	26.2%	24.2%	23.1%	25.0%	23.8%	-4.8%
Georgia	22.7%	21.6%	21.5%	23.3%	22.2%	-4.7%
Hawaii	8.4%	8.6%	9.9%	12.0%	11.2%	-6.7%
Idaho	19.4%	20.9%	19.2%	15.6%	15.0%	-3.8%
Illinois	22.3%	21.3%	20.5%	23.7%	21.3%	-10.1%
Indiana	18.6%	22.3%	22.0%	21.0%	23.7%	12.9%
Iowa	23.0%	24.3%	22.5%	21.4%	22.1%	3.3%
Kansas	19.9%	20.0%	24.3%	21.6%	20.0%	-7.4%
Kentucky	23.1%	22.2%	18.7%	22.4%	23.8%	6.2%
Louisiana	22.9%	22.9%	24.1%	22.4%	24.3%	8.5%
Maine	19.1%	19.9%	21.4%	21.8%	21.4%	-1.8%
Maryland	22.8%	23.5%	24.3%	24.3%	26.0%	7.0%
Massachusetts	26.2%	25.0%	24.4%	25.2%	24.9%	-1.2%
Michigan	21.7%	23.4%	18.9%	20.9%	21.7%	3.8%
Minnesota	23.4%	20.9%	23.6%	22.9%	21.7%	-5.2%
Mississippi	22.1%	21.2%	23.3%	24.8%	22.3%	-10.1%
Missouri	19.0%	22.5%	21.1%	21.9%	20.7%	-5.5%
Montana	15.6%	17.4%	14.6%	21.2%	16.6%	-21.7% *
Nebraska	22.1%	23.8%	23.6%	23.9%	21.4%	-10.5%
Nevada	25.2%	22.2%	18.9%	22.5%	21.8%	-3.1%
New Hampshire	22.6%	23.4%	24.0%	25.3%	24.7%	-2.4%
New Jersey	20.2%	20.1%	25.1%	26.9%	22.5%	-16.4% *
New Mexico	21.3%	23.7%	20.4%	20.8%	21.3%	2.4%
New York	21.0%	19.4%	22.1%	20.5%	21.5%	4.9%
North Carolina	20.4%	20.6%	21.5%	20.8%	21.9%	5.3%
North Dakota	18.2%	20.6%	21.6%	18.8%	18.6%	-1.1%
Ohio	18.5%	21.2%	20.6%	21.5%	22.2%	3.3%
Oklahoma	20.7%	20.4%	23.1%	20.6%	22.2%	7.8%
Oregon	14.8%	16.0%	15.4%	17.2%	16.8%	-2.3%
Pennsylvania	19.2%	19.4%	18.7%	21.6%	23.7%	9.7%
Rhode Island	23.5%	23.7%	23.0%	24.2%	24.2%	0.0%
South Carolina	21.0%	22.8%	20.7%	23.5%	22.0%	-6.4%
South Dakota	22.9%	20.7%	23.7%	20.4%	22.1%	8.3%
Tennessee	22.7%	26.5%	24.4%	22.2%	23.8%	7.2%
Texas	21.1%	21.1%	21.8%	20.4%	21.8%	6.9%
Utah	20.5%	23.4%	20.7%	19.0%	19.6%	3.2%
Vermont	20.3%	20.7%	23.2%	22.0%	22.6%	2.7%
Virginia	23.0%	23.9%	22.6%	24.1%	25.8%	7.1%
Washington	12.0%	15.9%	12.2%	15.3%	13.9%	-9.2%
West Virginia	17.7%	21.1%	19.7%	19.0%	20.6%	8.4%
Wisconsin	21.3%	21.4%	22.4%	21.9%	22.7%	3.7%
Wyoming	16.8%	19.5%	18.5%	18.4%	15.9%	-13.6%
<b>United States</b>	<b>21.0%</b>	<b>21.2%</b>	<b>21.1%</b>	<b>21.7%</b>	<b>22.2%</b>	<b>2.3%</b>

\* Significant difference between 2016 and 2017 estimates at the 95% confidence level.

Source: SHADAC analysis of the Medical Expenditure Panel Survey - Insurance Component, 2013-2017.

## AVERAGE ANNUAL PREMIUM FOR FAMILY COVERAGE BY STATE, 2013-2017

State	2013	2014	2015	2016	2017	2016-2017 Change	
						\$	%
Alabama	\$13,477	\$14,352	\$15,953	\$16,098	\$16,902	\$804	5.0%
Alaska	\$20,715	\$19,713	\$21,089	\$22,490	\$22,417	-\$73	-0.3%
Arizona	\$15,183	\$15,535	\$16,999	\$17,484	\$18,432	\$948	5.4%
Arkansas	\$13,516	\$14,143	\$14,218	\$14,929	\$16,663	\$1,734	11.6% *
California	\$16,691	\$17,444	\$18,045	\$17,458	\$18,730	\$1,272	7.3% *
Colorado	\$16,636	\$15,932	\$16,940	\$17,459	\$19,339	\$1,880	10.8% *
Connecticut	\$16,874	\$18,123	\$18,269	\$18,637	\$20,020	\$1,383	7.4% *
Delaware	\$16,102	\$17,514	\$18,920	\$18,648	\$19,407	\$759	4.1%
D.C.	\$17,262	\$17,039	\$19,104	\$18,864	\$20,960	\$2,096	11.1% *
Florida	\$16,070	\$15,915	\$16,009	\$17,989	\$17,189	-\$800	-4.4%
Georgia	\$14,762	\$16,209	\$17,307	\$18,252	\$17,703	-\$549	-3.0%
Hawaii	\$14,382	\$14,848	\$15,959	\$16,362	\$18,512	\$2,150	13.1% *
Idaho	\$14,036	\$14,729	\$16,691	\$17,499	\$17,168	-\$331	-1.9%
Illinois	\$16,928	\$17,193	\$17,227	\$18,510	\$19,656	\$1,146	6.2%
Indiana	\$15,724	\$17,223	\$17,121	\$17,996	\$18,253	\$257	1.4%
Iowa	\$14,415	\$15,899	\$16,257	\$16,123	\$17,086	\$963	6.0%
Kansas	\$15,658	\$15,652	\$16,740	\$16,784	\$18,229	\$1,445	8.6%
Kentucky	\$15,463	\$16,711	\$16,622	\$16,678	\$16,948	\$270	1.6%
Louisiana	\$15,548	\$15,928	\$17,242	\$17,330	\$17,400	\$70	0.4%
Maine	\$16,332	\$16,514	\$16,117	\$17,987	\$17,422	-\$565	-3.1%
Maryland	\$15,820	\$17,232	\$17,961	\$18,519	\$18,915	\$396	2.1%
Massachusetts	\$17,424	\$17,702	\$18,454	\$18,955	\$21,053	\$2,098	11.1% *
Michigan	\$15,242	\$15,608	\$15,628	\$17,113	\$18,929	\$1,816	10.6% *
Minnesota	\$14,820	\$16,361	\$16,925	\$17,545	\$18,507	\$962	5.5%
Mississippi	\$14,053	\$15,092	\$16,081	\$15,765	\$17,343	\$1,578	10.0%
Missouri	\$15,160	\$15,493	\$16,849	\$16,638	\$18,763	\$2,125	12.8% *
Montana	\$15,152	\$15,005	\$17,317	\$17,835	\$17,932	\$97	0.5%
Nebraska	\$14,616	\$16,139	\$16,201	\$16,617	\$18,199	\$1,582	9.5% *
Nevada	\$14,682	\$16,152	\$17,434	\$16,133	\$17,221	\$1,088	6.7%
New Hampshire	\$17,024	\$18,126	\$19,208	\$19,066	\$19,230	\$164	0.9%
New Jersey	\$17,396	\$19,143	\$18,280	\$18,242	\$20,669	\$2,427	13.3% *
New Mexico	\$15,207	\$15,766	\$17,349	\$16,954	\$18,738	\$1,784	10.5% *
New York	\$17,530	\$17,396	\$19,630	\$19,375	\$21,317	\$1,942	10.0% *
North Carolina	\$15,023	\$16,210	\$17,141	\$16,986	\$18,101	\$1,115	6.6%
North Dakota	\$14,995	\$15,446	\$16,020	\$16,804	\$17,886	\$1,082	6.4% *
Ohio	\$15,955	\$15,974	\$16,900	\$17,523	\$18,185	\$662	3.8%
Oklahoma	\$15,106	\$16,280	\$16,811	\$16,646	\$18,252	\$1,606	9.6% *
Oregon	\$15,856	\$16,330	\$17,141	\$17,127	\$17,953	\$826	4.8%
Pennsylvania	\$16,019	\$16,328	\$17,344	\$17,900	\$18,589	\$689	3.8%
Rhode Island	\$16,077	\$16,419	\$17,590	\$18,010	\$18,387	\$377	2.1%
South Carolina	\$15,506	\$16,044	\$16,764	\$17,673	\$18,241	\$568	3.2%
South Dakota	\$15,780	\$16,352	\$16,194	\$17,117	\$17,695	\$578	3.4%
Tennessee	\$15,214	\$16,001	\$15,635	\$16,721	\$17,349	\$628	3.8%
Texas	\$16,049	\$16,967	\$17,216	\$17,529	\$18,252	\$723	4.1%
Utah	\$15,341	\$15,963	\$15,998	\$17,025	\$16,350	-\$675	-4.0%
Vermont	\$16,311	\$16,659	\$17,835	\$17,795	\$18,552	\$757	4.3%
Virginia	\$15,917	\$16,601	\$17,566	\$17,945	\$18,264	\$319	1.8%
Washington	\$15,721	\$17,445	\$16,627	\$18,301	\$19,472	\$1,171	6.4%
West Virginia	\$17,105	\$17,433	\$18,322	\$17,260	\$20,252	\$2,992	17.3% *
Wisconsin	\$16,665	\$17,209	\$17,662	\$17,477	\$18,785	\$1,308	7.5%
Wyoming	\$17,130	\$16,299	\$17,015	\$19,617	\$21,355	\$1,738	8.9% *
<b>United States</b>	<b>\$16,029</b>	<b>\$16,655</b>	<b>\$17,322</b>	<b>\$17,710</b>	<b>\$18,687</b>	<b>\$977</b>	<b>5.5% *</b>

\* Significant difference between 2016 and 2017 estimates at the 95% confidence level.

Source: SHADAC analysis of the Medical Expenditure Panel Survey - Insurance Component, 2013-2017.

## EMPLOYEE CONTRIBUTION FOR FAMILY-COVERAGE PREMIUM BY STATE, 2013-2017

State	2013	2014	2015	2016	2017	2016-2017 % Change
Alabama	28.1%	29.8%	35.1%	29.1%	27.4%	-5.8%
Alaska	23.0%	21.5%	20.9%	21.5%	27.9%	29.8% *
Arizona	31.4%	30.5%	29.5%	30.3%	32.6%	7.6%
Arkansas	29.2%	25.5%	30.0%	32.9%	28.5%	-13.4%
California	27.1%	28.4%	25.7%	27.7%	28.6%	3.2%
Colorado	26.0%	28.3%	28.6%	27.6%	27.2%	-1.4%
Connecticut	32.7%	22.2%	30.0%	28.4%	27.1%	-4.6%
Delaware	30.8%	24.0%	23.7%	28.9%	33.7%	16.6%
D.C.	29.9%	25.4%	26.8%	29.0%	28.9%	-0.3%
Florida	35.2%	32.8%	34.2%	35.0%	32.4%	-7.4%
Georgia	30.0%	27.4%	28.1%	30.2%	30.9%	2.3%
Hawaii	21.8%	21.7%	26.0%	26.6%	25.5%	-4.1%
Idaho	25.6%	30.2%	29.1%	29.6%	24.9%	-15.9% *
Illinois	26.5%	27.6%	22.6%	27.5%	23.2%	-15.6%
Indiana	27.3%	26.0%	24.0%	23.2%	24.9%	7.3%
Iowa	28.1%	26.6%	29.5%	26.7%	24.9%	-6.7%
Kansas	26.6%	26.3%	30.3%	27.8%	26.6%	-4.3%
Kentucky	25.2%	25.5%	23.9%	28.4%	28.1%	-1.1%
Louisiana	29.6%	31.7%	33.0%	33.6%	34.3%	2.1%
Maine	29.2%	24.8%	28.9%	26.1%	27.7%	6.1%
Maryland	28.5%	30.3%	35.4%	29.6%	32.0%	8.1%
Massachusetts	26.2%	27.3%	24.3%	26.7%	26.5%	-0.7%
Michigan	26.0%	24.7%	23.3%	20.1%	19.3%	-4.0%
Minnesota	28.4%	25.5%	30.0%	27.4%	27.0%	-1.5%
Mississippi	31.1%	31.0%	33.0%	34.3%	29.6%	-13.7%
Missouri	29.4%	25.0%	24.8%	36.1%	24.8%	-31.3% *
Montana	23.1%	28.5%	24.3%	31.2%	27.0%	-13.5%
Nebraska	30.6%	27.2%	32.5%	28.9%	26.7%	-7.6%
Nevada	31.0%	26.1%	22.9%	31.5%	32.1%	1.9%
New Hampshire	27.0%	27.0%	25.4%	27.0%	29.0%	7.4%
New Jersey	25.8%	22.5%	26.9%	31.7%	26.3%	-17.0% *
New Mexico	26.4%	28.9%	26.3%	32.2%	28.0%	-13.0%
New York	24.1%	23.9%	26.4%	24.2%	27.6%	14.0% *
North Carolina	31.2%	28.7%	26.2%	28.4%	32.2%	13.4%
North Dakota	25.6%	25.8%	32.8%	27.0%	26.2%	-3.0%
Ohio	22.8%	22.4%	22.0%	22.7%	23.3%	2.6%
Oklahoma	33.2%	28.3%	34.1%	30.4%	31.8%	4.6%
Oregon	27.3%	27.9%	27.6%	24.5%	27.9%	13.9%
Pennsylvania	25.1%	22.0%	21.9%	25.5%	28.9%	13.3% *
Rhode Island	26.4%	28.5%	25.6%	28.0%	29.2%	4.3%
South Carolina	28.9%	25.6%	28.5%	28.3%	28.8%	1.8%
South Dakota	31.1%	28.9%	30.5%	31.5%	32.2%	2.2%
Tennessee	28.7%	32.8%	27.5%	28.0%	30.1%	7.5%
Texas	30.5%	31.5%	31.4%	32.3%	31.8%	-1.5%
Utah	23.5%	29.1%	26.8%	23.3%	26.8%	15.0%
Vermont	26.6%	25.3%	27.5%	26.7%	26.9%	0.7%
Virginia	30.7%	31.9%	28.2%	32.6%	34.1%	4.6%
Washington	25.0%	25.8%	25.7%	27.5%	23.9%	-13.1%
West Virginia	17.1%	24.2%	25.0%	23.7%	18.6%	-21.5%
Wisconsin	23.4%	22.0%	25.3%	21.8%	25.8%	18.3%
Wyoming	22.3%	26.2%	29.1%	25.2%	22.8%	-9.5%
United States	<b>27.6%</b>	<b>27.1%</b>	<b>27.2%</b>	<b>28.0%</b>	<b>27.9%</b>	<b>-0.4%</b>

\* Significant difference between 2016 and 2017 estimates at the 95% confidence level.

Source: SHADAC analysis of the Medical Expenditure Panel Survey - Insurance Component, 2013-2017.

## AVERAGE ANNUAL DEDUCTIBLE FOR SINGLE COVERAGE BY STATE, 2013-2017

State	2013	2014	2015	2016	2017	2016-2017 Change	
						\$	%
Alabama	\$670	\$925	\$1,026	\$1,205	\$1,243	\$38	3.2%
Alaska	\$1,157	\$1,442	\$1,616	\$1,707	\$1,856	\$149	8.7%
Arizona	\$1,441	\$1,651	\$1,819	\$1,958	\$1,985	\$27	1.4%
Arkansas	\$986	\$1,233	\$1,313	\$1,418	\$1,384	-\$34	-2.4%
California	\$1,194	\$1,270	\$1,428	\$1,476	\$1,772	\$296	20.1% *
Colorado	\$1,382	\$1,453	\$1,680	\$1,880	\$1,951	\$71	3.8%
Connecticut	\$1,598	\$1,547	\$1,733	\$1,959	\$1,924	-\$35	-1.8%
Delaware	\$1,074	\$1,106	\$1,202	\$1,567	\$1,821	\$254	16.2%
D.C.	\$767	\$766	\$1,108	\$1,181	\$1,360	\$179	15.2%
Florida	\$1,346	\$1,447	\$1,691	\$1,694	\$1,954	\$260	15.3% *
Georgia	\$1,164	\$1,295	\$1,776	\$1,738	\$1,889	\$151	8.7%
Hawaii	\$698	\$637	\$986	\$988	\$863	-\$125	-12.7%
Idaho	\$1,295	\$1,454	\$1,558	\$1,732	\$1,778	\$46	2.7%
Illinois	\$1,301	\$1,279	\$1,323	\$1,474	\$1,693	\$219	14.9%
Indiana	\$1,274	\$1,425	\$1,834	\$1,866	\$1,797	-\$69	-3.7%
Iowa	\$1,393	\$1,424	\$1,614	\$1,659	\$1,842	\$183	11.0%
Kansas	\$1,377	\$1,354	\$1,369	\$1,715	\$1,623	-\$92	-5.4%
Kentucky	\$1,491	\$1,373	\$1,543	\$1,905	\$1,878	-\$27	-1.4%
Louisiana	\$1,137	\$1,233	\$1,320	\$1,494	\$1,607	\$113	7.6%
Maine	\$1,784	\$2,081	\$2,067	\$2,103	\$2,305	\$202	9.6%
Maryland	\$1,075	\$1,010	\$1,128	\$1,727	\$1,536	-\$191	-11.1%
Massachusetts	\$1,134	\$1,165	\$1,202	\$1,391	\$1,479	\$88	6.3%
Michigan	\$1,123	\$1,280	\$1,431	\$1,379	\$1,567	\$188	13.6%
Minnesota	\$1,384	\$1,419	\$1,819	\$1,782	\$1,966	\$184	10.3%
Mississippi	\$1,102	\$1,454	\$1,470	\$1,709	\$1,739	\$30	1.8%
Missouri	\$1,374	\$1,541	\$1,762	\$2,009	\$2,016	\$7	0.3%
Montana	\$1,633	\$1,533	\$2,104	\$2,039	\$2,162	\$123	6.0%
Nebraska	\$1,220	\$1,375	\$1,760	\$1,710	\$1,922	\$212	12.4%
Nevada	\$1,121	\$1,374	\$1,087	\$1,634	\$1,654	\$20	1.2%
New Hampshire	\$1,621	\$1,894	\$1,988	\$2,434	\$2,303	-\$131	-5.4%
New Jersey	\$1,311	\$1,239	\$1,608	\$1,515	\$1,456	-\$59	-3.9%
New Mexico	\$1,123	\$1,175	\$1,461	\$1,301	\$1,635	\$334	25.7% *
New York	\$1,112	\$1,212	\$1,317	\$1,789	\$1,687	-\$102	-5.7%
North Carolina	\$1,367	\$1,515	\$1,794	\$1,963	\$1,975	\$12	0.6%
North Dakota	\$1,030	\$1,167	\$1,354	\$1,695	\$1,499	-\$196	-11.6%
Ohio	\$1,293	\$1,408	\$1,461	\$1,781	\$1,946	\$165	9.3%
Oklahoma	\$1,227	\$1,491	\$1,639	\$1,787	\$1,596	-\$191	-10.7%
Oregon	\$1,295	\$1,274	\$1,496	\$1,950	\$1,688	-\$262	-13.4% *
Pennsylvania	\$1,108	\$1,148	\$1,289	\$1,603	\$1,639	\$36	2.2%
Rhode Island	\$1,161	\$1,363	\$1,400	\$1,583	\$1,808	\$225	14.2%
South Carolina	\$1,314	\$1,343	\$1,767	\$1,719	\$1,684	-\$35	-2.0%
South Dakota	\$1,610	\$1,619	\$1,725	\$1,889	\$2,019	\$130	6.9%
Tennessee	\$1,484	\$1,883	\$1,836	\$2,142	\$2,086	-\$56	-2.6%
Texas	\$1,543	\$1,515	\$1,802	\$1,872	\$2,158	\$286	15.3% *
Utah	\$1,195	\$1,238	\$1,549	\$1,438	\$1,815	\$377	26.2% *
Vermont	\$1,727	\$1,687	\$1,583	\$1,819	\$1,926	\$107	5.9%
Virginia	\$1,173	\$1,303	\$1,162	\$1,523	\$1,771	\$248	16.3% *
Washington	\$1,127	\$1,075	\$1,426	\$1,379	\$1,463	\$84	6.1%
West Virginia	\$1,142	\$1,231	\$1,423	\$1,758	\$1,829	\$71	4.0%
Wisconsin	\$1,335	\$1,464	\$1,617	\$1,828	\$1,990	\$162	8.9%
Wyoming	\$1,173	\$1,474	\$1,689	\$1,746	\$1,789	\$43	2.5%
<b>United States</b>	<b>\$1,273</b>	<b>\$1,353</b>	<b>\$1,541</b>	<b>\$1,696</b>	<b>\$1,808</b>	<b>\$112</b>	<b>6.6% *</b>

\* Significant difference between 2016 and 2017 estimates at the 95% confidence level.

Source: SHADAC analysis of the Medical Expenditure Panel Survey - Insurance Component, 2013-2017.



## AVERAGE ANNUAL DEDUCTIBLE FOR FAMILY COVERAGE BY STATE, 2013-2017

State	2013	2014	2015	2016	2017	2016-2017 Change	
						\$	%
Alabama	\$1,611	\$1,936	\$1,775	\$2,193	\$2,238	\$45	2.1%
Alaska	\$2,295	\$2,641	\$2,629	\$2,845	\$3,252	\$407	14.3%
Arizona	\$2,765	\$3,253	\$3,005	\$3,652	\$3,483	-\$169	-4.6%
Arkansas	\$1,936	\$2,586	\$2,628	\$2,632	\$3,207	\$575	21.8%
California	\$2,386	\$2,516	\$2,699	\$2,790	\$3,184	\$394	14.1%
Colorado	\$2,754	\$3,095	\$3,090	\$3,481	\$3,721	\$240	6.9%
Connecticut	\$2,986	\$3,080	\$3,578	\$4,041	\$4,008	-\$33	-0.8%
Delaware	\$2,340	\$2,072	\$2,034	\$3,112	\$3,676	\$564	18.1%
D.C.	\$1,825	\$1,514	\$1,976	\$2,234	\$2,571	\$337	15.1%
Florida	\$2,642	\$2,814	\$3,250	\$3,118	\$4,044	\$926	29.7% *
Georgia	\$2,648	\$2,598	\$3,145	\$2,950	\$3,735	\$785	26.6% *
Hawaii	\$1,906	\$1,242	\$2,275	\$2,358	\$1,819	-\$539	-22.9%
Idaho	\$2,221	\$2,996	\$2,823	\$3,410	\$2,825	-\$585	-17.2%
Illinois	\$2,584	\$2,617	\$2,703	\$2,628	\$3,048	\$420	16.0%
Indiana	\$2,630	\$2,516	\$3,175	\$3,391	\$4,020	\$629	18.5%
Iowa	\$2,563	\$2,816	\$3,294	\$2,921	\$3,427	\$506	17.3%
Kansas	\$2,450	\$2,675	\$2,242	\$3,056	\$3,450	\$394	12.9%
Kentucky	\$2,709	\$2,738	\$2,658	\$3,520	\$3,517	-\$3	-0.1%
Louisiana	\$2,548	\$2,586	\$2,628	\$2,738	\$2,760	\$22	0.8%
Maine	\$2,937	\$3,207	\$3,637	\$3,714	\$4,032	\$318	8.6%
Maryland	\$2,027	\$2,197	\$2,022	\$3,100	\$2,807	-\$293	-9.5%
Massachusetts	\$2,317	\$2,377	\$2,363	\$2,746	\$2,747	\$1	0.0%
Michigan	\$2,064	\$2,544	\$2,853	\$2,834	\$2,659	-\$175	-6.2%
Minnesota	\$2,520	\$2,892	\$3,545	\$3,295	\$3,739	\$444	13.5%
Mississippi	\$2,474	\$2,412	\$2,494	\$3,111	\$3,508	\$397	12.8%
Missouri	\$2,655	\$3,092	\$3,163	\$3,773	\$3,618	-\$155	-4.1%
Montana	\$2,500	\$2,862	\$3,234	\$3,590	\$3,326	-\$264	-7.4%
Nebraska	\$2,506	\$2,641	\$3,204	\$3,424	\$4,299	\$875	25.6% *
Nevada	\$2,624	\$2,652	\$1,632	\$2,712	\$3,196	\$484	17.8%
New Hampshire	\$3,420	\$3,944	\$4,143	\$4,992	\$4,381	-\$611	-12.2%
New Jersey	\$2,567	\$2,482	\$3,098	\$2,689	\$2,827	\$138	5.1%
New Mexico	\$2,406	\$2,681	\$2,764	\$2,724	\$2,792	\$68	2.5%
New York	\$2,273	\$2,369	\$2,574	\$3,099	\$3,226	\$127	4.1%
North Carolina	\$2,556	\$2,722	\$3,033	\$3,215	\$3,671	\$456	14.2%
North Dakota	\$2,095	\$2,497	\$2,802	\$2,877	\$3,050	\$173	6.0%
Ohio	\$2,286	\$2,575	\$2,643	\$3,119	\$3,371	\$252	8.1%
Oklahoma	\$2,963	\$2,669	\$2,829	\$3,051	\$3,246	\$195	6.4%
Oregon	\$2,599	\$2,647	\$2,462	\$3,988	\$3,395	-\$593	-14.9%
Pennsylvania	\$1,989	\$2,429	\$2,740	\$3,030	\$3,082	\$52	1.7%
Rhode Island	\$2,382	\$2,555	\$3,083	\$2,912	\$3,481	\$569	19.5%
South Carolina	\$2,466	\$2,451	\$2,888	\$3,133	\$3,296	\$163	5.2%
South Dakota	\$3,001	\$3,301	\$3,012	\$3,767	\$3,892	\$125	3.3%
Tennessee	\$2,846	\$3,240	\$3,136	\$3,662	\$3,993	\$331	9.0%
Texas	\$2,900	\$2,746	\$3,288	\$3,185	\$3,837	\$652	20.5% *
Utah	\$2,656	\$2,571	\$3,231	\$2,606	\$3,993	\$1,387	53.2% *
Vermont	\$2,928	\$3,029	\$3,471	\$3,145	\$3,632	\$487	15.5%
Virginia	\$2,273	\$2,739	\$2,194	\$2,683	\$3,460	\$777	29.0% *
Washington	\$2,571	\$2,094	\$2,751	\$2,747	\$2,920	\$173	6.3%
West Virginia	\$1,874	\$2,209	\$2,328	\$3,156	\$3,213	\$57	1.8%
Wisconsin	\$2,644	\$3,011	\$3,497	\$3,534	\$3,745	\$211	6.0%
Wyoming	\$2,161	\$2,541	\$3,639	\$3,024	\$3,028	\$4	0.1%
<b>United States</b>	<b>\$2,491</b>	<b>\$2,640</b>	<b>\$2,871</b>	<b>\$3,069</b>	<b>\$3,396</b>	<b>\$327</b>	<b>10.7% *</b>

\* Significant difference between 2016 and 2017 estimates at the 95% confidence level.

Source: SHADAC analysis of the Medical Expenditure Panel Survey - Insurance Component, 2013-2017.

TABLE 8.

**PERCENT OF EMPLOYEES ENROLLED IN HIGH-DEDUCTIBLE HEALTH PLANS BY STATE, 2013-2017**

State	2013	2014	2015	2016	2017	2016-2017 % Change
Alabama	12.3%	21.6%	24.0%	32.7%	30.9%	-5.7% *
Alaska	27.9%	35.7%	45.3%	44.2%	43.2%	-2.4%
Arizona	41.3%	45.0%	44.7%	57.4%	55.1%	-4.0% *
Arkansas	19.4%	33.6%	30.8%	33.1%	36.1%	8.8% *
California	21.9%	27.8%	29.0%	28.1%	36.0%	28.0% *
Colorado	35.1%	41.1%	46.1%	54.6%	60.6%	11.1% *
Connecticut	40.4%	43.7%	50.5%	59.3%	54.2%	-8.7% *
Delaware	29.3%	36.4%	34.4%	46.3%	52.3%	13.1% *
D.C.	13.7%	13.7%	19.2%	23.2%	32.9%	42.0% *
Florida	36.2%	44.3%	53.0%	39.9%	61.9%	55.2% *
Georgia	36.8%	33.8%	46.6%	49.1%	55.6%	13.3% *
Hawaii	7.9%	3.1%	12.9%	11.8%	9.3%	-21.2% *
Idaho	32.6%	42.7%	39.8%	45.7%	45.0%	-1.4%
Illinois	34.1%	32.6%	33.8%	33.9%	43.1%	27.1% *
Indiana	31.8%	36.0%	52.1%	49.2%	56.0%	13.7% *
Iowa	40.1%	46.0%	47.0%	48.3%	50.2%	3.9% *
Kansas	34.3%	43.6%	38.8%	54.7%	50.4%	-7.8% *
Kentucky	40.5%	38.6%	39.7%	60.4%	59.7%	-1.2%
Louisiana	31.5%	33.0%	38.8%	38.7%	39.3%	1.5%
Maine	46.6%	61.2%	55.4%	56.0%	62.7%	12.1% *
Maryland	24.8%	21.4%	31.5%	44.3%	44.5%	0.6%
Massachusetts	22.6%	29.5%	27.5%	38.6%	39.2%	1.5%
Michigan	29.2%	35.2%	41.0%	42.1%	44.5%	5.7% *
Minnesota	31.2%	45.1%	51.4%	50.9%	59.9%	17.7% *
Mississippi	30.9%	32.3%	35.9%	41.0%	46.5%	13.2% *
Missouri	34.9%	43.4%	43.0%	58.1%	59.2%	1.9%
Montana	38.5%	37.5%	50.3%	51.4%	45.9%	-10.7% *
Nebraska	30.9%	35.9%	48.2%	51.5%	57.3%	11.3% *
Nevada	31.3%	24.4%	24.8%	35.5%	44.0%	24.1% *
New Hampshire	50.1%	56.3%	61.9%	69.2%	69.3%	0.2%
New Jersey	26.4%	31.4%	41.5%	40.7%	35.5%	-12.8% *
New Mexico	26.2%	28.0%	38.9%	32.3%	41.7%	29.0% *
New York	21.5%	27.1%	31.5%	39.3%	41.6%	5.8% *
North Carolina	32.9%	42.7%	49.0%	47.5%	55.6%	17.0% *
North Dakota	23.2%	34.1%	37.2%	44.0%	43.0%	-2.2%
Ohio	30.2%	39.6%	45.5%	44.4%	52.0%	17.2% *
Oklahoma	32.2%	37.2%	40.4%	41.9%	41.0%	-2.2%
Oregon	35.7%	33.2%	37.2%	49.2%	50.2%	2.1%
Pennsylvania	24.7%	28.1%	24.3%	36.7%	43.1%	17.4% *
Rhode Island	27.0%	42.2%	39.9%	40.2%	48.7%	21.2% *
South Carolina	37.7%	38.5%	51.1%	51.1%	50.6%	-1.0%
South Dakota	45.5%	51.7%	47.9%	57.1%	67.3%	17.8% *
Tennessee	37.9%	48.7%	50.4%	57.1%	63.3%	10.8% *
Texas	37.9%	38.8%	45.6%	48.5%	56.2%	15.8% *
Utah	37.5%	37.2%	58.5%	43.7%	62.8%	43.9% *
Vermont	36.7%	48.4%	39.6%	43.6%	57.1%	30.7% *
Virginia	22.6%	37.7%	26.9%	36.5%	46.7%	27.9% *
Washington	35.6%	28.6%	40.6%	42.4%	44.4%	4.7% *
West Virginia	23.4%	34.2%	36.1%	44.8%	48.9%	9.2% *
Wisconsin	35.0%	46.7%	48.3%	52.4%	61.7%	17.7% *
Wyoming	31.4%	35.2%	41.7%	44.7%	49.9%	11.5% *
United States	<b>30.3%</b>	<b>35.2%</b>	<b>39.4%</b>	<b>42.6%</b>	<b>48.7%</b>	<b>14.2% *</b>

\* Significant difference between 2016 and 2017 estimates at the 95% confidence level.

Note: 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 2016 & 2017).

Source: SHADAC analysis of the Medical Expenditure Panel Survey - Insurance Component, 2013-2017.



## AVERAGE ANNUAL OUT-OF-POCKET LIMIT FOR SINGLE COVERAGE BY STATE, 2013-2017

State	2013	2014	2015	2016	2017	2016-2017 Change	
						\$	%
Alabama	\$2,208	\$3,443	\$3,665	\$3,953	\$4,109	\$156	3.9%
Alaska	\$3,671	\$4,159	\$4,153	\$4,298	\$4,444	\$146	3.4%
Arizona	\$3,562	\$3,868	\$3,928	\$4,364	\$4,492	\$128	2.9%
Arkansas	\$3,713	\$3,707	\$3,727	\$4,057	\$4,119	\$62	1.5%
California	\$3,192	\$3,215	\$3,700	\$3,821	\$3,973	\$152	4.0%
Colorado	\$3,378	\$3,623	\$4,288	\$4,172	\$4,492	\$320	7.7%
Connecticut	\$3,384	\$4,014	\$3,930	\$4,833	\$4,375	-\$458	-9.5% *
Delaware	\$2,991	\$3,459	\$4,214	\$4,509	\$4,686	\$177	3.9%
D.C.	\$2,490	\$2,558	\$2,910	\$3,428	\$3,671	\$243	7.1%
Florida	\$3,786	\$4,074	\$4,167	\$4,352	\$4,385	\$33	0.8%
Georgia	\$3,220	\$3,448	\$4,331	\$4,350	\$4,526	\$176	4.0%
Hawaii	\$2,546	\$2,534	\$3,022	\$2,914	\$2,946	\$32	1.1%
Idaho	\$3,290	\$3,855	\$3,801	\$4,087	\$4,319	\$232	5.7%
Illinois	\$3,135	\$3,265	\$3,523	\$3,583	\$3,717	\$134	3.7%
Indiana	\$3,426	\$3,810	\$4,318	\$4,108	\$4,274	\$166	4.0%
Iowa	\$3,273	\$3,183	\$3,608	\$3,501	\$3,724	\$223	6.4%
Kansas	\$3,030	\$3,288	\$3,209	\$4,100	\$4,071	-\$29	-0.7%
Kentucky	\$3,416	\$3,550	\$3,765	\$3,990	\$4,346	\$356	8.9% *
Louisiana	\$3,239	\$3,383	\$3,840	\$4,391	\$4,090	-\$301	-6.9%
Maine	\$3,662	\$4,093	\$4,009	\$4,353	\$4,448	\$95	2.2%
Maryland	\$2,577	\$3,404	\$3,946	\$3,796	\$3,751	-\$45	-1.2%
Massachusetts	\$2,793	\$3,440	\$3,549	\$3,820	\$3,858	\$38	1.0%
Michigan	\$2,535	\$3,313	\$3,560	\$4,351	\$4,277	-\$74	-1.7%
Minnesota	\$3,019	\$3,284	\$3,565	\$3,779	\$4,104	\$325	8.6%
Mississippi	\$2,766	\$3,980	\$3,738	\$3,577	\$4,336	\$759	21.2% *
Missouri	\$3,210	\$3,423	\$3,792	\$4,110	\$4,224	\$114	2.8%
Montana	\$2,991	\$3,210	\$3,741	\$3,681	\$4,135	\$454	12.3% *
Nebraska	\$3,722	\$3,529	\$3,960	\$4,002	\$3,919	-\$83	-2.1%
Nevada	\$3,947	\$4,112	\$3,830	\$5,059	\$4,926	-\$133	-2.6%
New Hampshire	\$2,888	\$3,383	\$3,920	\$4,445	\$4,671	\$226	5.1%
New Jersey	\$3,415	\$3,121	\$3,674	\$3,962	\$4,084	\$122	3.1%
New Mexico	\$3,203	\$3,463	\$3,585	\$4,355	\$4,301	-\$54	-1.2%
New York	\$2,954	\$3,782	\$3,771	\$4,343	\$4,281	-\$62	-1.4%
North Carolina	\$3,738	\$3,817	\$4,033	\$4,428	\$4,368	-\$60	-1.4%
North Dakota	\$2,744	\$2,911	\$3,243	\$3,467	\$3,286	-\$181	-5.2%
Ohio	\$3,047	\$3,483	\$3,557	\$3,843	\$4,006	\$163	4.2%
Oklahoma	\$3,438	\$3,751	\$4,043	\$4,165	\$4,052	-\$113	-2.7%
Oregon	\$3,703	\$3,570	\$4,362	\$4,280	\$4,298	\$18	0.4%
Pennsylvania	\$2,662	\$3,349	\$3,794	\$4,195	\$4,648	\$453	10.8% *
Rhode Island	\$3,286	\$3,519	\$3,678	\$3,897	\$4,102	\$205	5.3%
South Carolina	\$3,342	\$4,222	\$4,137	\$4,278	\$4,279	\$1	0.0%
South Dakota	\$3,491	\$3,447	\$3,757	\$4,356	\$4,278	-\$78	-1.8%
Tennessee	\$3,369	\$4,103	\$4,050	\$4,142	\$4,625	\$483	11.7% *
Texas	\$3,973	\$4,007	\$4,216	\$4,435	\$4,694	\$259	5.8%
Utah	\$3,035	\$3,341	\$3,856	\$4,142	\$4,404	\$262	6.3%
Vermont	\$3,348	\$3,371	\$3,073	\$4,108	\$3,966	-\$142	-3.5%
Virginia	\$2,944	\$3,471	\$3,687	\$3,882	\$4,437	\$555	14.3% *
Washington	\$3,201	\$3,739	\$4,077	\$3,793	\$4,176	\$383	10.1% *
West Virginia	\$3,121	\$3,853	\$3,803	\$4,571	\$4,647	\$76	1.7%
Wisconsin	\$2,991	\$3,558	\$4,115	\$3,821	\$4,127	\$306	8.0%
Wyoming	\$3,273	\$3,562	\$4,196	\$4,349	\$4,127	-\$222	-5.1%
<b>United States</b>	<b>\$3,259</b>	<b>\$3,575</b>	<b>\$3,865</b>	<b>\$4,099</b>	<b>\$4,246</b>	<b>\$147</b>	<b>3.6% *</b>

\* Significant difference between 2016 and 2017 estimates at the 95% confidence level.

Source: SHADAC analysis of the Medical Expenditure Panel Survey - Insurance Component, 2013-2017.

## AVERAGE ANNUAL OUT-OF-POCKET LIMIT FOR FAMILY COVERAGE BY STATE, 2013-2017

State	2013	2014	2015	2016	2017	2016-2017 Change	
						\$	%
Alabama	\$5,214	\$6,325	\$6,480	\$7,292	\$8,502	\$1,210	16.6% *
Alaska	\$7,809	\$8,069	\$7,215	\$8,418	\$9,177	\$759	9.0%
Arizona	\$7,109	\$7,827	\$7,390	\$7,772	\$9,246	\$1,474	19.0% *
Arkansas	\$7,478	\$7,661	\$7,557	\$7,552	\$8,143	\$591	7.8%
California	\$6,248	\$6,457	\$7,390	\$7,505	\$7,284	-\$221	-2.9%
Colorado	\$6,604	\$7,417	\$8,030	\$7,935	\$8,587	\$652	8.2%
Connecticut	\$6,883	\$7,566	\$6,912	\$9,672	\$8,591	-\$1,081	-11.2% *
Delaware	\$6,525	\$7,595	\$8,022	\$8,539	\$8,476	-\$63	-0.7%
D.C.	\$5,540	\$5,873	\$6,301	\$6,679	\$7,294	\$615	9.2%
Florida	\$6,997	\$7,651	\$7,948	\$8,040	\$8,141	\$101	1.3%
Georgia	\$7,267	\$6,251	\$8,218	\$8,258	\$8,901	\$643	7.8%
Hawaii	\$7,343	\$6,720	\$8,271	\$7,685	\$8,213	\$528	6.9%
Idaho	\$6,605	\$8,451	\$7,320	\$7,949	\$7,933	-\$16	-0.2%
Illinois	\$6,531	\$6,144	\$7,271	\$6,976	\$7,678	\$702	10.1%
Indiana	\$6,592	\$7,354	\$7,634	\$8,095	\$8,841	\$746	9.2%
Iowa	\$6,482	\$6,267	\$6,628	\$6,559	\$7,035	\$476	7.3%
Kansas	\$5,850	\$6,534	\$5,910	\$7,808	\$8,040	\$232	3.0%
Kentucky	\$5,962	\$7,229	\$6,938	\$8,707	\$8,306	-\$401	-4.6%
Louisiana	\$6,750	\$7,243	\$8,045	\$8,561	\$7,811	-\$750	-8.8%
Maine	\$6,215	\$6,948	\$7,949	\$7,892	\$8,454	\$562	7.1%
Maryland	\$5,122	\$7,578	\$7,685	\$7,158	\$7,329	\$171	2.4%
Massachusetts	\$6,086	\$6,957	\$7,902	\$8,217	\$7,233	-\$984	-12.0%
Michigan	\$4,769	\$6,091	\$7,319	\$8,104	\$7,389	-\$715	-8.8%
Minnesota	\$6,055	\$6,217	\$7,183	\$6,947	\$7,506	\$559	8.0%
Mississippi	\$6,407	\$7,621	\$7,604	\$8,005	\$8,774	\$769	9.6%
Missouri	\$6,467	\$6,841	\$7,542	\$8,134	\$8,420	\$286	3.5%
Montana	\$5,599	\$6,440	\$6,446	\$7,002	\$7,511	\$509	7.3%
Nebraska	\$7,580	\$6,710	\$7,416	\$7,875	\$8,150	\$275	3.5%
Nevada	\$8,251	\$7,517	\$6,779	\$9,975	\$9,284	-\$691	-6.9%
New Hampshire	\$6,318	\$7,244	\$7,790	\$9,262	\$8,843	-\$419	-4.5%
New Jersey	\$6,292	\$6,279	\$7,147	\$7,219	\$7,925	\$706	9.8% *
New Mexico	\$6,992	\$8,090	\$6,932	\$9,344	\$8,648	-\$696	-7.4%
New York	\$6,614	\$7,755	\$7,640	\$8,546	\$8,510	-\$36	-0.4%
North Carolina	\$7,692	\$7,782	\$7,584	\$8,047	\$8,672	\$625	7.8%
North Dakota	\$4,781	\$5,467	\$6,071	\$6,934	\$6,476	-\$458	-6.6%
Ohio	\$6,136	\$6,925	\$6,725	\$7,327	\$7,614	\$287	3.9%
Oklahoma	\$8,536	\$8,089	\$8,072	\$8,870	\$7,969	-\$901	-10.2% *
Oregon	\$7,503	\$7,316	\$7,371	\$7,660	\$9,043	\$1,383	18.1% *
Pennsylvania	\$5,129	\$6,501	\$7,353	\$7,917	\$9,485	\$1,568	19.8% *
Rhode Island	\$6,629	\$6,134	\$8,168	\$7,844	\$7,939	\$95	1.2%
South Carolina	\$7,370	\$7,557	\$8,421	\$8,080	\$8,110	\$30	0.4%
South Dakota	\$7,290	\$7,094	\$6,919	\$8,104	\$8,344	\$240	3.0%
Tennessee	\$6,858	\$8,112	\$8,456	\$7,938	\$8,805	\$867	10.9%
Texas	\$7,532	\$8,509	\$8,284	\$8,835	\$9,178	\$343	3.9%
Utah	\$6,244	\$6,171	\$7,623	\$7,925	\$8,416	\$491	6.2%
Vermont	\$6,276	\$6,829	\$6,540	\$7,484	\$7,671	\$187	2.5%
Virginia	\$5,789	\$7,670	\$7,111	\$7,466	\$8,410	\$944	12.6%
Washington	\$8,116	\$7,877	\$7,882	\$7,536	\$8,101	\$565	7.5%
West Virginia	\$5,493	\$7,379	\$7,677	\$9,229	\$7,702	-\$1,527	-16.5%
Wisconsin	\$5,652	\$7,296	\$8,124	\$6,784	\$8,097	\$1,313	19.4% *
Wyoming	\$5,747	\$6,116	\$8,037	\$7,914	\$7,624	-\$290	-3.7%
<b>United States</b>	<b>\$6,500</b>	<b>\$7,114</b>	<b>\$7,542</b>	<b>\$7,881</b>	<b>\$8,183</b>	<b>\$302</b>	<b>3.8% *</b>

\* Significant difference between 2016 and 2017 estimates at the 95% confidence level.

Source: SHADAC analysis of the Medical Expenditure Panel Survey - Insurance Component, 2013-2017.

## PRESCRIPTION DRUG DEDUCTIBLES BY STATE, 2017

State	Percent Enrolled in a Plan with a Prescription Drug Deductible	Average Annual Prescription Drug Deductible
	2017	2017
Alabama	10.9%	N/A
Alaska	16.8%	\$412
Arizona	10.6%	\$293
Arkansas	32.0%	\$163
California	15.3%	\$319
Colorado	9.7%	\$426
Connecticut	11.8%	\$273
Delaware	17.2%	\$161
D.C.	8.7%	\$211
Florida	10.2%	\$214
Georgia	17.9%	\$423
Hawaii	12.9%	\$510
Idaho	18.8%	\$595
Illinois	17.0%	\$361
Indiana	16.2%	\$427
Iowa	25.1%	N/A
Kansas	16.0%	\$380
Kentucky	14.9%	N/A
Louisiana	24.9%	\$203
Maine	11.4%	\$990
Maryland	15.8%	N/A
Massachusetts	9.7%	\$753
Michigan	N/A	\$443
Minnesota	11.0%	\$787
Mississippi	47.3%	\$163
Missouri	15.6%	\$379
Montana	26.6%	\$359
Nebraska	7.4%	\$578
Nevada	10.2%	\$285
New Hampshire	17.9%	\$779
New Jersey	14.7%	\$293
New Mexico	7.9%	\$381
New York	32.1%	\$222
North Carolina	17.5%	\$281
North Dakota	19.1%	\$776
Ohio	18.7%	\$495
Oklahoma	20.6%	\$414
Oregon	9.6%	N/A
Pennsylvania	13.4%	\$229
Rhode Island	12.4%	N/A
South Carolina	9.9%	N/A
South Dakota	20.3%	\$206
Tennessee	17.0%	\$472
Texas	19.2%	\$394
Utah	20.6%	\$516
Vermont	36.7%	\$686
Virginia	15.8%	\$273
Washington	8.4%	\$468
West Virginia	13.4%	\$196
Wisconsin	11.8%	\$495
Wyoming	15.7%	\$778
<b>United States</b>	<b>16.1%</b>	<b>\$360</b>

Note: N/A - Estimate suppressed because the number of sample cases was too small or the estimate had a relative standard error greater than 30%.

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

## AVERAGE CO-PAYMENT FOR A PRIMARY CARE OFFICE VISIT BY STATE, 2013-2017

State	2013	2014	2015	2016	2017	2016-2017 Change	
						\$	%
Alabama	\$27.85	\$28.34	\$29.77	\$29.50	\$29.29	-\$0.21	-0.7%
Alaska	\$26.80	\$26.44	\$24.18	\$26.58	\$27.81	\$1.23	4.6%
Arizona	\$23.51	\$26.35	\$24.66	\$24.70	\$27.77	\$3.07	12.4% *
Arkansas	\$25.99	\$26.33	\$26.07	\$27.32	\$28.36	\$1.04	3.8%
California	\$23.48	\$24.01	\$23.57	\$25.41	\$25.13	-\$0.28	-1.1%
Colorado	\$26.51	\$26.48	\$28.39	\$25.14	\$28.32	\$3.18	12.6% *
Connecticut	\$25.23	\$24.71	\$25.13	\$26.55	\$27.21	\$0.66	2.5%
Delaware	\$22.64	\$22.75	\$20.80	\$23.74	\$26.34	\$2.60	11.0%
D.C.	\$21.10	\$20.74	\$21.86	\$20.39	\$22.64	\$2.25	11.0% *
Florida	\$25.27	\$25.78	\$26.10	\$26.28	\$28.86	\$2.58	9.8% *
Georgia	\$25.21	\$26.24	\$27.14	\$26.64	\$29.98	\$3.34	12.5% *
Hawaii	\$16.35	\$15.18	\$16.49	\$16.64	\$16.03	-\$0.61	-3.7%
Idaho	\$25.60	\$26.52	\$26.47	\$27.18	\$27.85	\$0.67	2.5%
Illinois	\$25.06	\$24.55	\$23.70	\$26.32	\$27.03	\$0.71	2.7%
Indiana	\$24.01	\$23.86	\$24.21	\$26.63	\$28.34	\$1.71	6.4%
Iowa	\$21.76	\$22.70	\$23.94	\$25.50	\$25.74	\$0.24	0.9%
Kansas	\$24.79	\$26.97	\$26.02	\$27.13	\$28.76	\$1.63	6.0% *
Kentucky	\$24.09	\$24.85	\$23.36	\$25.22	\$26.00	\$0.78	3.1%
Louisiana	\$27.37	\$28.47	\$28.33	\$29.42	\$30.37	\$0.95	3.2%
Maine	\$21.22	\$25.21	\$24.26	\$23.41	\$26.25	\$2.84	12.1% *
Maryland	\$21.49	\$22.44	\$23.79	\$22.49	\$23.26	\$0.77	3.4%
Massachusetts	\$21.85	\$21.80	\$22.98	\$24.91	\$23.99	-\$0.92	-3.7%
Michigan	\$23.82	\$24.31	\$24.45	\$25.57	\$25.59	\$0.02	0.1%
Minnesota	\$25.41	\$25.28	\$29.17	\$27.80	\$30.24	\$2.44	8.8% *
Mississippi	\$27.37	\$28.16	\$27.90	\$27.87	\$28.18	\$0.31	1.1%
Missouri	\$25.22	\$26.72	\$25.50	\$26.11	\$28.24	\$2.13	8.2% *
Montana	\$24.67	\$26.85	\$27.84	\$27.97	\$26.11	-\$1.86	-6.6%
Nebraska	\$27.05	\$27.06	\$27.49	\$26.07	\$28.02	\$1.95	7.5% *
Nevada	\$24.70	\$24.38	\$25.18	\$24.33	\$25.54	\$1.21	5.0%
New Hampshire	\$25.23	\$23.89	\$25.68	\$26.21	\$26.73	\$0.52	2.0%
New Jersey	\$24.64	\$25.06	\$25.44	\$25.93	\$25.18	-\$0.75	-2.9%
New Mexico	\$26.77	\$26.33	\$26.17	\$27.30	\$25.69	-\$1.61	-5.9%
New York	\$23.89	\$25.35	\$24.75	\$26.41	\$26.11	-\$0.30	-1.1%
North Carolina	\$25.33	\$23.96	\$26.46	\$26.85	\$26.83	-\$0.02	-0.1%
North Dakota	\$26.06	\$25.15	\$26.00	\$24.75	\$26.09	\$1.34	5.4%
Ohio	\$23.97	\$23.91	\$24.24	\$24.28	\$26.88	\$2.60	10.7% *
Oklahoma	\$24.98	\$25.65	\$27.85	\$28.29	\$27.16	-\$1.13	-4.0%
Oregon	\$24.50	\$23.22	\$24.69	\$24.70	\$24.99	\$0.29	1.2%
Pennsylvania	\$22.43	\$22.38	\$22.18	\$22.72	\$24.17	\$1.45	6.4%
Rhode Island	\$22.25	\$21.42	\$21.37	\$21.03	\$22.40	\$1.37	6.5%
South Carolina	\$26.83	\$25.01	\$26.41	\$27.16	\$26.13	-\$1.03	-3.8%
South Dakota	\$25.75	\$24.51	\$26.78	\$24.51	\$25.94	\$1.43	5.8%
Tennessee	\$25.73	\$27.12	\$27.40	\$26.61	\$27.20	\$0.59	2.2%
Texas	\$25.95	\$26.01	\$27.32	\$28.70	\$27.73	-\$0.97	-3.4%
Utah	\$23.26	\$25.49	\$23.36	\$23.36	\$23.86	\$0.50	2.1%
Vermont	\$21.14	\$20.91	\$19.77	\$21.98	\$22.39	\$0.41	1.9%
Virginia	\$22.50	\$24.60	\$23.84	\$24.02	\$26.88	\$2.86	11.9%
Washington	\$23.64	\$23.63	\$25.12	\$24.36	\$25.36	\$1.00	4.1%
West Virginia	\$21.27	\$22.41	\$23.10	\$23.64	\$24.67	\$1.03	4.4%
Wisconsin	\$24.06	\$27.50	\$26.77	\$29.35	\$26.37	-\$2.98	-10.2%
Wyoming	\$24.28	\$26.89	\$25.64	\$27.78	\$28.36	\$0.58	2.1%
<b>United States</b>	<b>\$24.31</b>	<b>\$24.77</b>	<b>\$25.04</b>	<b>\$25.89</b>	<b>\$26.50</b>	<b>\$0.61</b>	<b>2.4% *</b>

\* Significant difference between 2016 and 2017 estimates at the 95% confidence level.

Note: In 2017, nationally 59.2% of enrollees had a co-payment for an office visit to a general practitioner.

Source: SHADAC analysis of the Medical Expenditure Panel Survey - Insurance Component, 2013-2017.

**AVERAGE CO-PAYMENT FOR OFFICE VISIT TO SPECIALIST PHYSICIAN BY STATE, 2016-2017**

State	2016	2017	2016-2017 Change	
			\$	%
Alabama	\$41.09	\$43.70	\$2.61	6.4%
Alaska	\$36.01	\$36.99	\$0.98	2.7%
Arizona	\$42.93	\$47.65	\$4.72	11.0% *
Arkansas	\$43.64	\$47.34	\$3.70	8.5%
California	\$35.89	\$35.69	-\$0.20	-0.6%
Colorado	\$43.37	\$49.25	\$5.88	13.6% *
Connecticut	\$40.87	\$41.45	\$0.58	1.4%
Delaware	\$39.43	\$45.10	\$5.67	14.4% *
D.C.	\$32.57	\$34.39	\$1.82	5.6%
Florida	\$44.54	\$50.59	\$6.05	13.6% *
Georgia	\$45.16	\$48.36	\$3.20	7.1%
Hawaii	\$18.46	\$18.72	\$0.26	1.4%
Idaho	\$39.70	\$41.35	\$1.65	4.2%
Illinois	\$43.72	\$42.70	-\$1.02	-2.3%
Indiana	\$43.59	\$42.03	-\$1.56	-3.6%
Iowa	\$35.44	\$40.20	\$4.76	13.4% *
Kansas	\$39.71	\$45.75	\$6.04	15.2% *
Kentucky	\$41.62	\$42.53	\$0.91	2.2%
Louisiana	\$44.28	\$46.73	\$2.45	5.5%
Maine	\$36.40	\$42.29	\$5.89	16.2% *
Maryland	\$36.21	\$37.28	\$1.07	3.0%
Massachusetts	\$33.31	\$32.94	-\$0.37	-1.1%
Michigan	\$39.55	\$38.58	-\$0.97	-2.5%
Minnesota	\$33.47	\$38.13	\$4.66	13.9% *
Mississippi	\$39.36	\$39.14	-\$0.22	-0.6%
Missouri	\$41.82	\$48.31	\$6.49	15.5% *
Montana	\$38.98	\$37.44	-\$1.54	-4.0%
Nebraska	\$41.62	\$40.77	-\$0.85	-2.0%
Nevada	\$43.01	\$45.87	\$2.86	6.6%
New Hampshire	\$44.35	\$44.50	\$0.15	0.3%
New Jersey	\$41.43	\$44.19	\$2.76	6.7%
New Mexico	\$41.72	\$43.78	\$2.06	4.9%
New York	\$40.82	\$41.31	\$0.49	1.2%
North Carolina	\$46.90	\$50.45	\$3.55	7.6% *
North Dakota	\$29.99	\$34.57	\$4.58	15.3%
Ohio	\$39.40	\$44.56	\$5.16	13.1% *
Oklahoma	\$40.61	\$42.59	\$1.98	4.9%
Oregon	\$34.88	\$34.49	-\$0.39	-1.1%
Pennsylvania	\$38.33	\$39.10	\$0.77	2.0%
Rhode Island	\$32.66	\$37.75	\$5.09	15.6% *
South Carolina	\$43.60	\$47.69	\$4.09	9.4%
South Dakota	\$34.79	\$34.75	-\$0.04	-0.1%
Tennessee	\$40.20	\$43.30	\$3.10	7.7%
Texas	\$44.77	\$45.19	\$0.42	0.9%
Utah	\$37.39	\$35.97	-\$1.42	-3.8%
Vermont	\$36.67	\$40.76	\$4.09	11.2% *
Virginia	\$41.16	\$43.72	\$2.56	6.2%
Washington	\$32.93	\$34.43	\$1.50	4.6%
West Virginia	\$37.44	\$35.87	-\$1.57	-4.2%
Wisconsin	\$44.76	\$45.61	\$0.85	1.9%
Wyoming	\$37.71	\$41.42	\$3.71	9.8%
<b>United States</b>	<b>\$40.29</b>	<b>\$41.97</b>	<b>\$1.68</b>	<b>4.2% *</b>

\* Significant difference between 2016 and 2017 estimates at the 95% confidence level.

Note: In 2017, nationally 58.7% of enrollees had a co-payment for an office visit to a specialist physician.

Source: SHADAC analysis of the Medical Expenditure Panel Survey-Insurance Component, 2016, 2017.

TABLE 14.

## PERCENT OF EMPLOYERS OFFERING ESI BY STATE, 2013-2017

State	2013	2014	2015	2016	2017	2016-2017 % Change
Alabama	49.7%	54.9%	52.1%	50.7%	49.9%	-1.6%
Alaska	39.6%	39.7%	41.7%	37.8%	32.5%	-14.0%
Arizona	43.4%	47.3%	43.2%	38.4%	49.4%	28.6% *
Arkansas	45.1%	39.8%	49.7%	39.4%	43.2%	9.6%
California	51.4%	46.5%	44.7%	44.4%	45.9%	3.4%
Colorado	42.4%	47.7%	43.0%	44.8%	43.8%	-2.2%
Connecticut	54.2%	52.3%	48.6%	52.6%	49.7%	-5.5%
Delaware	52.7%	49.1%	47.9%	42.0%	53.3%	26.9% *
D.C.	67.7%	64.9%	69.6%	64.4%	68.7%	6.7%
Florida	42.7%	37.6%	38.2%	37.2%	35.5%	-4.6%
Georgia	48.0%	40.9%	39.9%	39.1%	41.2%	5.4%
Hawaii	83.6%	86.4%	85.1%	78.1%	81.8%	4.7%
Idaho	44.6%	37.5%	33.9%	37.7%	36.2%	-4.0%
Illinois	48.2%	47.3%	44.1%	44.9%	44.4%	-1.1%
Indiana	45.1%	49.5%	43.3%	41.3%	47.8%	15.7% *
Iowa	47.2%	47.1%	45.3%	45.8%	47.3%	3.3%
Kansas	55.5%	48.4%	49.8%	47.9%	50.3%	5.0%
Kentucky	52.2%	50.4%	47.8%	48.2%	50.4%	4.6%
Louisiana	48.7%	46.0%	42.7%	48.4%	51.0%	5.4%
Maine	48.0%	44.4%	41.6%	43.2%	41.6%	-3.7%
Maryland	53.7%	55.0%	50.1%	49.7%	54.2%	9.1%
Massachusetts	61.2%	59.0%	52.4%	56.9%	64.4%	13.2%
Michigan	53.9%	45.9%	48.4%	42.8%	49.3%	15.2%
Minnesota	49.0%	42.2%	44.3%	42.0%	48.8%	16.2%
Mississippi	47.8%	43.0%	42.3%	50.8%	52.4%	3.1%
Missouri	55.2%	47.9%	46.2%	42.5%	48.5%	14.1%
Montana	38.2%	37.5%	34.3%	28.3%	37.4%	32.2% *
Nebraska	43.7%	39.5%	35.4%	36.1%	42.6%	18.0% *
Nevada	52.6%	53.0%	52.7%	54.6%	50.6%	-7.3%
New Hampshire	52.4%	52.7%	48.9%	51.6%	49.0%	-5.0%
New Jersey	53.9%	57.3%	53.4%	51.2%	51.0%	-0.4%
New Mexico	46.6%	41.7%	43.2%	42.4%	50.8%	19.8% *
New York	53.7%	48.4%	48.9%	44.3%	46.0%	3.8%
North Carolina	47.8%	43.5%	42.7%	39.9%	41.2%	3.3%
North Dakota	47.3%	46.0%	44.9%	51.4%	48.0%	-6.6%
Ohio	53.8%	52.8%	50.6%	54.8%	53.1%	-3.1%
Oklahoma	47.5%	50.6%	45.5%	51.6%	47.5%	-7.9%
Oregon	50.9%	42.7%	45.9%	45.7%	39.4%	-13.8%
Pennsylvania	54.5%	54.6%	49.7%	48.5%	54.5%	12.4% *
Rhode Island	58.3%	52.1%	51.0%	52.8%	52.6%	-0.4%
South Carolina	48.1%	45.3%	45.0%	41.7%	43.7%	4.8%
South Dakota	38.5%	42.9%	42.3%	39.1%	41.4%	5.9%
Tennessee	52.1%	48.5%	47.0%	46.8%	51.8%	10.7%
Texas	44.7%	45.9%	45.8%	47.6%	47.5%	-0.2%
Utah	45.1%	39.8%	40.7%	42.3%	36.2%	-14.4%
Vermont	53.8%	42.0%	40.6%	42.2%	40.9%	-3.1%
Virginia	53.6%	53.4%	47.2%	49.1%	52.9%	7.7%
Washington	47.1%	45.7%	41.8%	43.7%	44.0%	0.7%
West Virginia	54.7%	50.2%	50.2%	44.0%	48.5%	10.2%
Wisconsin	49.1%	47.5%	45.2%	45.6%	44.7%	-2.0%
Wyoming	40.2%	40.2%	38.0%	38.0%	39.4%	3.7%
United States	<b>49.9%</b>	<b>47.5%</b>	<b>45.7%</b>	<b>45.3%</b>	<b>46.9%</b>	<b>3.5% *</b>

\* Significant difference between 2016 and 2017 estimates at the 95% confidence level.

Source: SHADAC analysis of the Medical Expenditure Panel Survey - Insurance Component, 2013-2017.



TABLE 15.

## PERCENT OF EMPLOYEES IN ESTABLISHMENTS THAT OFFER ESI BY STATE, 2013-2017

State	2013	2014	2015	2016	2017	2016-2017 % Change
Alabama	85.0%	88.2%	87.0%	85.7%	84.9%	-0.9%
Alaska	75.6%	76.7%	76.0%	75.2%	72.5%	-3.6%
Arizona	85.1%	85.6%	82.4%	83.5%	87.4%	4.7% *
Arkansas	83.2%	80.0%	83.4%	82.6%	78.6%	-4.8%
California	84.1%	81.9%	83.7%	84.8%	83.8%	-1.2%
Colorado	80.9%	84.7%	82.8%	82.9%	82.6%	-0.4%
Connecticut	87.3%	87.2%	86.3%	86.4%	86.1%	-0.3%
Delaware	85.8%	84.0%	85.1%	81.2%	83.4%	2.7%
D.C.	93.8%	90.9%	92.6%	92.9%	92.3%	-0.6%
Florida	83.9%	81.0%	81.6%	81.2%	82.9%	2.1%
Georgia	86.5%	82.7%	83.1%	84.9%	82.1%	-3.3%
Hawaii	96.6%	95.8%	97.7%	96.8%	92.1%	-4.9%
Idaho	79.3%	74.5%	71.8%	75.6%	74.5%	-1.5%
Illinois	87.4%	83.9%	83.0%	85.6%	86.7%	1.3%
Indiana	84.8%	83.5%	83.0%	84.1%	81.6%	-3.0%
Iowa	84.5%	84.8%	82.2%	85.3%	83.6%	-2.0%
Kansas	86.0%	78.5%	84.6%	82.5%	84.5%	2.4%
Kentucky	85.9%	83.6%	85.6%	83.5%	87.2%	4.4%
Louisiana	80.3%	81.6%	79.8%	82.6%	85.3%	3.3%
Maine	82.9%	79.7%	77.2%	79.9%	79.5%	-0.5%
Maryland	84.8%	84.8%	84.5%	84.1%	87.3%	3.8%
Massachusetts	90.8%	91.2%	89.3%	87.6%	90.2%	3.0%
Michigan	84.2%	83.8%	82.0%	82.2%	85.2%	3.6%
Minnesota	84.8%	81.6%	83.6%	84.2%	82.9%	-1.5%
Mississippi	82.3%	81.6%	80.0%	83.3%	85.4%	2.5%
Missouri	87.3%	82.7%	83.8%	83.8%	86.3%	3.0%
Montana	71.6%	68.0%	66.6%	66.2%	73.2%	10.6% *
Nebraska	83.7%	81.6%	78.9%	79.1%	81.9%	3.5%
Nevada	88.0%	86.0%	89.1%	87.2%	86.2%	-1.1%
New Hampshire	85.7%	85.2%	84.5%	84.4%	83.8%	-0.7%
New Jersey	85.8%	85.6%	87.3%	85.9%	85.3%	-0.7%
New Mexico	79.9%	73.3%	76.4%	80.6%	79.9%	-0.9%
New York	87.3%	85.3%	86.8%	85.5%	87.5%	2.3%
North Carolina	83.1%	80.4%	82.5%	81.5%	79.1%	-2.9%
North Dakota	79.9%	80.8%	84.4%	82.7%	83.7%	1.2%
Ohio	86.5%	86.1%	85.4%	87.0%	85.8%	-1.4%
Oklahoma	82.9%	81.0%	82.2%	85.8%	82.7%	-3.6%
Oregon	82.4%	76.5%	80.2%	79.5%	77.7%	-2.3%
Pennsylvania	87.2%	87.9%	86.0%	85.0%	87.6%	3.1%
Rhode Island	90.5%	86.2%	86.7%	86.9%	86.1%	-0.9%
South Carolina	82.0%	80.1%	83.1%	81.3%	84.2%	3.6%
South Dakota	77.9%	79.4%	80.5%	81.2%	81.8%	0.7%
Tennessee	88.0%	82.5%	82.2%	86.4%	86.6%	0.2%
Texas	82.0%	80.4%	83.3%	84.8%	85.0%	0.2%
Utah	84.8%	78.3%	81.9%	83.1%	79.7%	-4.1%
Vermont	84.1%	78.8%	77.5%	78.5%	74.6%	-5.0%
Virginia	84.8%	86.0%	85.7%	86.9%	84.5%	-2.8%
Washington	83.8%	81.0%	80.5%	82.1%	84.5%	2.9%
West Virginia	83.5%	78.9%	84.0%	81.0%	83.5%	3.1%
Wisconsin	84.2%	83.9%	83.6%	84.9%	82.6%	-2.7%
Wyoming	70.0%	73.6%	72.6%	72.1%	69.5%	-3.6%
United States	<b>84.9%</b>	<b>83.2%</b>	<b>83.8%</b>	<b>84.3%</b>	<b>84.5%</b>	<b>0.2%</b>

\* Significant difference between 2016 and 2017 estimates at the 95% confidence level.

Source: SHADAC analysis of the Medical Expenditure Panel Survey - Insurance Component, 2013-2017.

**PERCENT OF EMPLOYEES ELIGIBLE FOR ESI AT OFFERING ESTABLISHMENTS BY STATE, 2013-2017**

State	2013	2014	2015	2016	2017	2016-2017 % Change
Alabama	82.2%	79.2%	77.0%	81.9%	82.3%	0.5%
Alaska	77.7%	74.8%	71.2%	75.0%	78.6%	4.8%
Arizona	76.8%	73.0%	76.1%	79.0%	77.6%	-1.8%
Arkansas	79.1%	80.2%	79.0%	79.1%	79.0%	-0.1%
California	77.1%	75.6%	76.9%	77.5%	77.2%	-0.4%
Colorado	72.3%	75.3%	69.5%	72.0%	80.2%	11.4% *
Connecticut	76.7%	72.0%	78.0%	76.4%	75.5%	-1.2%
Delaware	79.6%	76.7%	78.8%	78.9%	72.4%	-8.2% *
D.C.	78.4%	82.2%	81.3%	77.0%	77.5%	0.6%
Florida	79.2%	73.8%	79.4%	76.2%	79.7%	4.6%
Georgia	82.8%	77.6%	77.0%	77.6%	76.6%	-1.3%
Hawaii	79.1%	76.3%	77.1%	80.0%	78.6%	-1.7%
Idaho	78.4%	68.1%	78.2%	75.1%	79.8%	6.3%
Illinois	79.9%	73.6%	73.6%	77.0%	77.6%	0.8%
Indiana	77.4%	78.1%	76.4%	75.7%	76.2%	0.7%
Iowa	76.3%	75.0%	77.3%	75.5%	75.5%	0.0%
Kansas	75.3%	71.0%	73.3%	77.3%	74.5%	-3.6%
Kentucky	77.3%	74.2%	73.7%	80.6%	78.0%	-3.2%
Louisiana	76.9%	74.5%	79.0%	81.5%	75.4%	-7.5%
Maine	73.9%	71.6%	77.3%	74.7%	76.6%	2.5%
Maryland	80.6%	78.8%	76.2%	77.5%	77.1%	-0.5%
Massachusetts	76.2%	73.1%	75.0%	76.2%	74.6%	-2.1%
Michigan	78.1%	75.4%	78.4%	75.9%	77.6%	2.2%
Minnesota	74.8%	74.8%	77.8%	78.1%	77.2%	-1.2%
Mississippi	76.3%	76.2%	75.1%	80.9%	77.1%	-4.7%
Missouri	80.5%	78.4%	78.9%	74.9%	78.2%	4.4%
Montana	72.8%	74.9%	72.9%	72.7%	79.7%	9.6% *
Nebraska	79.6%	75.4%	73.0%	79.2%	77.7%	-1.9%
Nevada	73.7%	69.5%	76.1%	68.7%	74.8%	8.9% *
New Hampshire	75.5%	73.8%	73.8%	73.3%	73.1%	-0.3%
New Jersey	75.4%	76.3%	73.3%	75.2%	75.0%	-0.3%
New Mexico	71.4%	71.4%	75.8%	74.0%	75.7%	2.3%
New York	74.8%	72.6%	74.1%	73.2%	74.2%	1.4%
North Carolina	82.8%	77.7%	79.0%	78.6%	74.9%	-4.7%
North Dakota	77.8%	77.8%	75.0%	76.9%	76.7%	-0.3%
Ohio	79.0%	78.1%	76.1%	74.5%	77.7%	4.3%
Oklahoma	80.8%	79.9%	80.3%	73.2%	76.4%	4.4%
Oregon	77.8%	70.6%	76.9%	76.4%	77.1%	0.9%
Pennsylvania	78.2%	73.6%	74.3%	75.9%	73.4%	-3.3%
Rhode Island	71.0%	75.5%	70.9%	68.8%	75.8%	10.2% *
South Carolina	78.2%	77.3%	74.8%	78.3%	75.4%	-3.7%
South Dakota	75.1%	78.3%	76.0%	77.5%	79.9%	3.1%
Tennessee	78.0%	74.2%	72.0%	75.6%	76.9%	1.7%
Texas	79.5%	77.5%	76.7%	78.0%	77.7%	-0.4%
Utah	76.3%	73.5%	70.3%	76.3%	78.3%	2.6%
Vermont	72.0%	70.4%	74.9%	75.4%	71.1%	-5.7%
Virginia	78.0%	77.9%	77.0%	76.9%	74.2%	-3.5%
Washington	76.0%	74.4%	70.4%	77.7%	76.4%	-1.7%
West Virginia	75.8%	73.5%	72.0%	75.7%	80.1%	5.8%
Wisconsin	75.9%	74.5%	76.7%	73.8%	79.2%	7.3%
Wyoming	78.2%	76.2%	74.5%	73.5%	75.0%	2.0%
United States	<b>77.8%</b>	<b>75.4%</b>	<b>76.0%</b>	<b>76.5%</b>	<b>76.8%</b>	<b>0.4%</b>

\* Significant difference between 2016 and 2017 estimates at the 95% confidence level.

Source: SHADAC analysis of the Medical Expenditure Panel Survey - Insurance Component, 2013-2017.

TABLE 17.

## PERCENT OF ESI-ELIGIBLE EMPLOYEES ENROLLED BY STATE, 2013-2017

State	2013	2014	2015	2016	2017	2016-2017 % Change
Alabama	71.6%	74.8%	70.6%	72.0%	72.2%	0.3%
Alaska	76.0%	78.8%	78.4%	71.5%	72.2%	1.0%
Arizona	72.7%	78.1%	71.8%	69.1%	71.7%	3.8%
Arkansas	80.0%	76.3%	75.3%	77.4%	77.6%	0.3%
California	78.1%	78.1%	78.0%	73.7%	73.5%	-0.3%
Colorado	78.1%	75.6%	67.9%	72.3%	70.3%	-2.8%
Connecticut	71.7%	78.0%	72.3%	72.7%	74.1%	1.9%
Delaware	71.4%	77.5%	77.1%	73.5%	73.7%	0.3%
D.C.	77.5%	79.5%	78.2%	71.4%	70.5%	-1.3%
Florida	72.6%	74.4%	75.2%	73.0%	74.5%	2.1%
Georgia	74.8%	75.8%	72.7%	73.4%	73.9%	0.7%
Hawaii	82.3%	84.3%	81.5%	80.4%	78.3%	-2.6%
Idaho	78.7%	75.2%	79.8%	78.2%	76.8%	-1.8%
Illinois	73.3%	78.7%	74.4%	74.4%	72.9%	-2.0%
Indiana	73.9%	77.2%	73.3%	76.0%	76.4%	0.5%
Iowa	70.0%	75.6%	72.6%	74.3%	72.0%	-3.1%
Kansas	74.9%	76.2%	76.9%	76.0%	75.5%	-0.7%
Kentucky	76.0%	74.5%	78.2%	75.1%	76.2%	1.5%
Louisiana	72.6%	76.5%	74.2%	72.9%	68.7%	-5.8%
Maine	76.3%	71.3%	74.0%	73.1%	72.1%	-1.4%
Maryland	71.9%	73.9%	73.2%	69.2%	69.3%	0.1%
Massachusetts	71.8%	73.1%	72.9%	72.4%	69.5%	-4.0%
Michigan	73.3%	75.9%	74.0%	77.7%	79.7%	2.6%
Minnesota	72.7%	75.2%	72.3%	74.8%	75.6%	1.1%
Mississippi	74.8%	76.6%	74.2%	75.9%	72.3%	-4.7%
Missouri	75.2%	75.1%	76.7%	76.6%	75.4%	-1.6%
Montana	77.7%	81.5%	77.1%	75.2%	77.5%	3.1%
Nebraska	67.3%	73.6%	74.1%	76.2%	75.5%	-0.9%
Nevada	70.1%	79.3%	74.8%	71.7%	71.7%	0.0%
New Hampshire	71.6%	74.0%	73.1%	72.1%	71.9%	-0.3%
New Jersey	73.3%	76.9%	73.3%	71.1%	69.5%	-2.3%
New Mexico	67.0%	71.6%	69.1%	68.4%	66.0%	-3.5%
New York	72.6%	75.8%	71.4%	68.7%	71.0%	3.3%
North Carolina	74.5%	79.7%	74.0%	76.4%	75.5%	-1.2%
North Dakota	75.7%	75.2%	74.6%	78.5%	76.4%	-2.7%
Ohio	78.6%	76.2%	76.7%	69.1%	74.1%	7.2%
Oklahoma	75.4%	74.7%	77.5%	73.4%	75.5%	2.9%
Oregon	82.4%	82.1%	78.6%	79.2%	79.0%	-0.3%
Pennsylvania	80.6%	79.6%	79.2%	75.9%	77.3%	1.8%
Rhode Island	70.5%	70.7%	70.4%	69.3%	67.5%	-2.6%
South Carolina	76.8%	79.9%	77.3%	73.8%	80.3%	8.8% *
South Dakota	68.8%	69.8%	76.0%	72.5%	71.4%	-1.5%
Tennessee	72.8%	76.1%	74.2%	72.1%	68.2%	-5.4%
Texas	73.9%	78.0%	77.0%	73.5%	71.6%	-2.6%
Utah	73.4%	79.0%	74.1%	74.3%	74.0%	-0.4%
Vermont	72.2%	73.1%	72.2%	70.3%	67.5%	-4.0%
Virginia	73.9%	73.3%	75.6%	69.3%	71.4%	3.0%
Washington	81.3%	79.8%	80.5%	77.4%	79.2%	2.3%
West Virginia	75.4%	76.4%	72.7%	69.2%	72.7%	5.1%
Wisconsin	73.6%	72.7%	69.4%	71.8%	75.4%	5.0%
Wyoming	76.0%	73.7%	75.5%	76.0%	74.9%	-1.4%
United States	<b>74.8%</b>	<b>76.7%</b>	<b>75.0%</b>	<b>73.3%</b>	<b>73.5%</b>	<b>0.3%</b>

\* Significant difference between 2016 and 2017 estimates at the 95% confidence level.

Source: SHADAC analysis of the Medical Expenditure Panel Survey - Insurance Component, 2013-2017.