

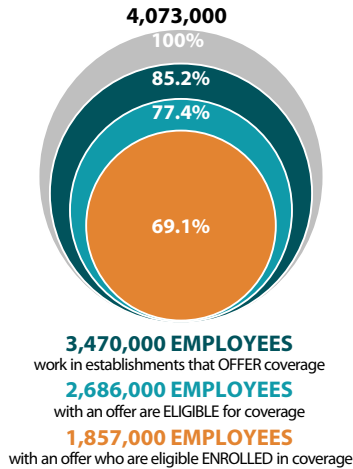
STATE-LEVEL TRENDS

IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2015-2019

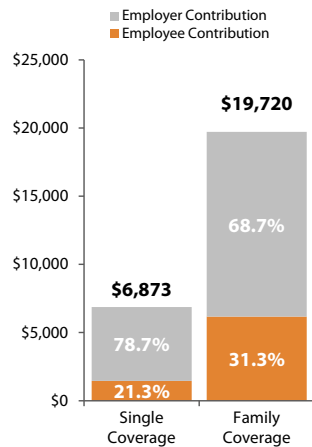
GA
GEORGIA

EMPLOYER-SPONSORED INSURANCE IN 2019

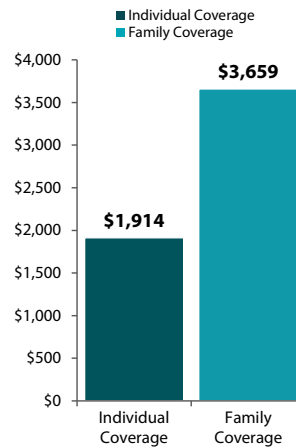
Offer, Eligibility, and Enrollment



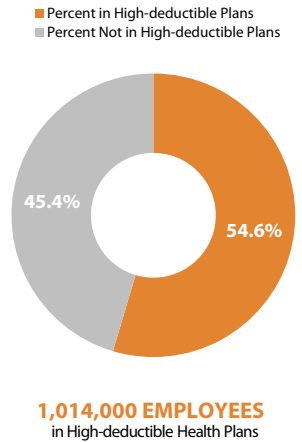
Average Annual Premium, Single and Family Coverage



Average Annual Deductible, Individual and Family Coverage

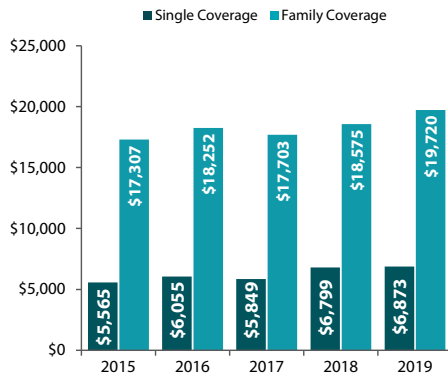


Percent of Employees in High-deductible Health Plans

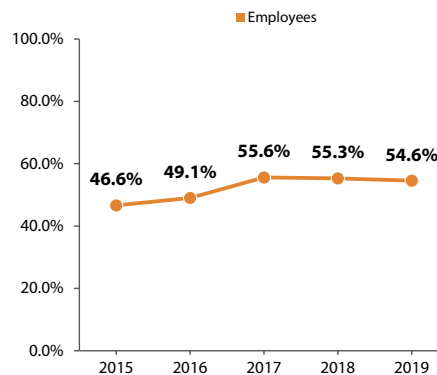


TRENDS IN ESI COSTS, 2015-2019

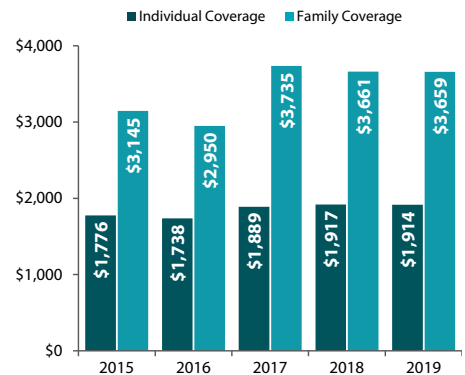
Average Annual Premium, Single and Family Coverage



Percent of Employees in High-deductible Health Plans

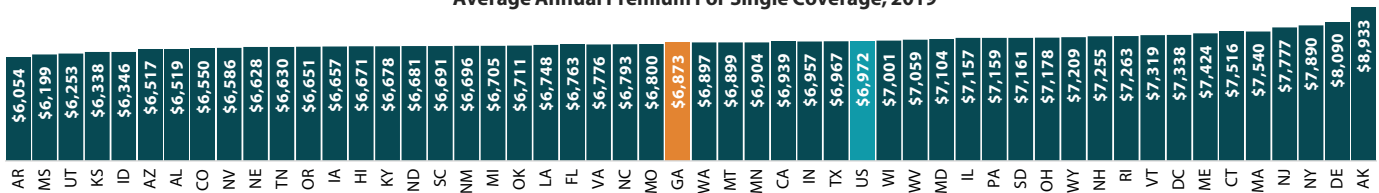


Average Annual Deductible, Individual and Family Coverage



STATE VARIATION IN ESI COSTS FOR SINGLE/INDIVIDUAL COVERAGE, 2019

Average Annual Premium For Single Coverage, 2019



Average Annual Deductible for Individual Coverage, 2019



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

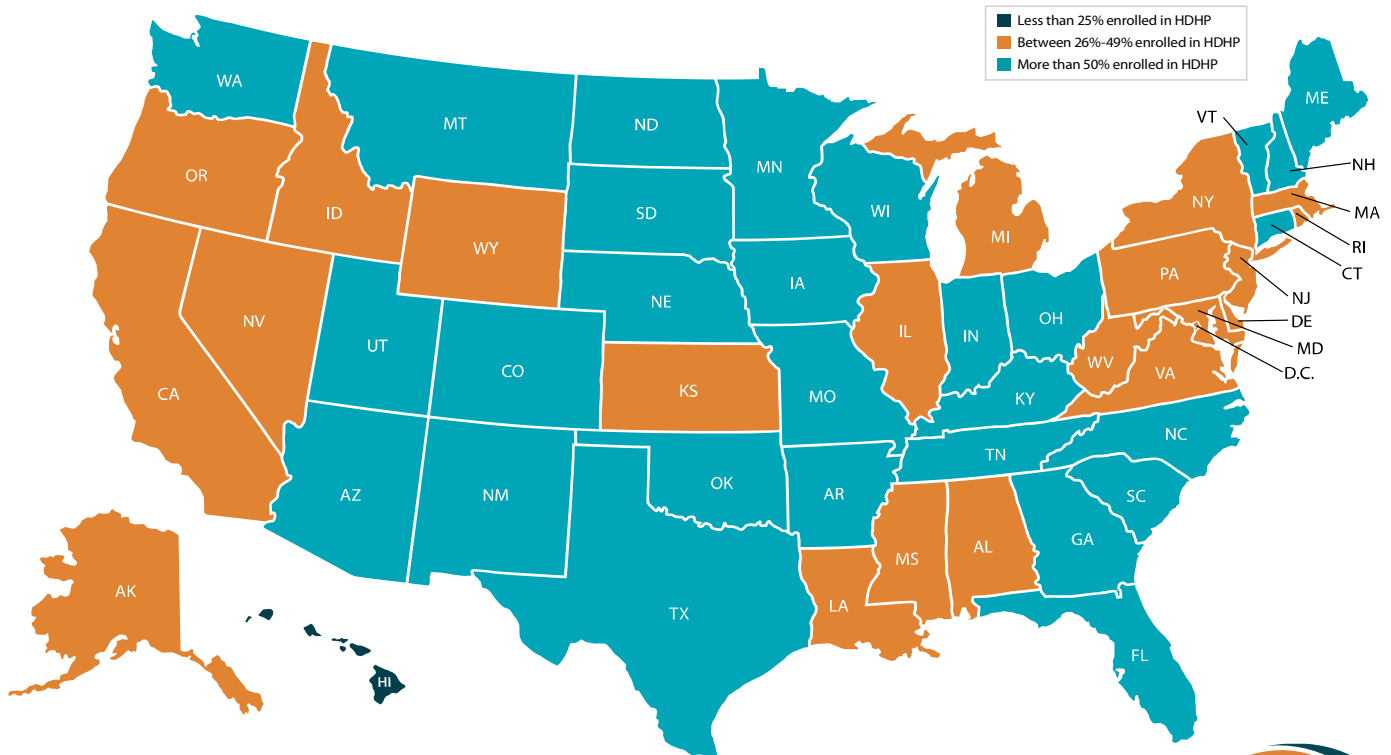
STATE-LEVEL TRENDS IN ESI IN GEORGIA

	2015	2016	2017	2018	2019	Significant difference between 2018-2019
Trends in ESI Offer and Employee Access, 2015-2019						
Percent of Employers Offering ESI	39.9%	39.1%	41.2%	42.4%	43.8%	
Percent of Employees in Establishments that Offer ESI	83.1%	84.9%	82.1%	83.5%	85.2%	
Percent of Employees Eligible for ESI at Offering Establishments	77.0%	77.6%	76.6%	79.6%	77.4%	
Percent of ESI-Eligible Employees Enrolled	72.7%	73.4%	73.9%	71.8%	69.1%	
Trends in ESI Costs, 2015-2019						
Average Annual Premiums						
Single Coverage	\$5,565	\$6,055	\$5,849	\$6,799	\$6,873	
Family Coverage	\$17,307	\$18,252	\$17,703	\$18,575	\$19,720	
Average Employee Share of Premiums						
Single Coverage	21.5%	23.3%	22.2%	21.7%	21.3%	
Family Coverage	28.1%	30.2%	30.9%	31.5%	31.3%	
Average Annual Deductibles						
Individual Coverage	\$1,776	\$1,738	\$1,889	\$1,917	\$1,914	
Family Coverage	\$3,145	\$2,950	\$3,735	\$3,661	\$3,659	
Percent of Employees in High-Deductible Health Plans	46.6%	49.1%	55.6%	55.3%	54.6%	

* Significant difference between 2018 and 2019 estimates at the 95% confidence level.
 For the purposes of this analysis, high-deductible health plans are defined as plans that meet the minimum deductible amount required for Health Savings Account (HSA) eligibility (\$1,350 for an individual and \$2,700 for a family in 2019).
 All references are to private-sector employers and employees.
 Average premium prices are not adjusted to account for variation in actuarial value.
 Please see [50-State Comparison Tables](#) for state vs national comparison.
 Please see www.shadac.org/ESIReport2020 for information on definitions and methods.

Data Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component, 2015-2019.

STATE VARIATION IN PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2019



To learn more about state variation across ESI indicators, access the 50-state comparison tables at www.shadac.org/ESIReport2020.

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