

STATE-LEVEL TRENDS

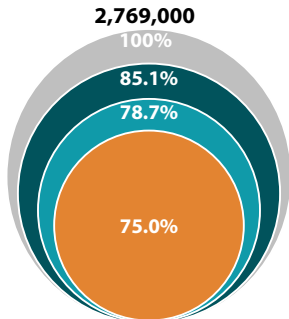
IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2015-2019

MN

MINNESOTA

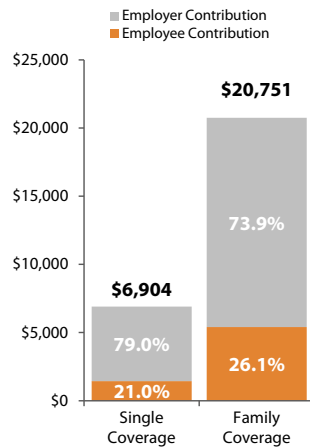
EMPLOYER-SPONSORED INSURANCE IN 2019

Offer, Eligibility, and Enrollment

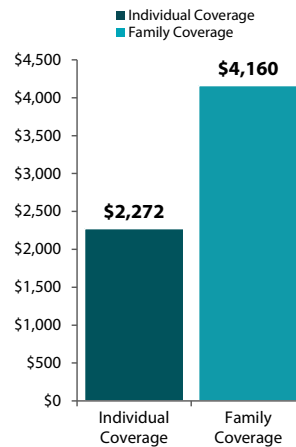


2,356,000 EMPLOYEES work in establishments that OFFER coverage
1,854,000 EMPLOYEES with an offer are ELIGIBLE for coverage
1,390,000 EMPLOYEES with an offer who are eligible ENROLLED in coverage

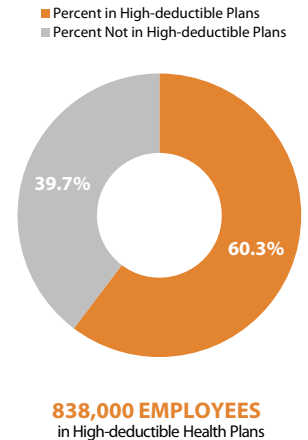
Average Annual Premium, Single and Family Coverage



Average Annual Deductible, Individual and Family Coverage

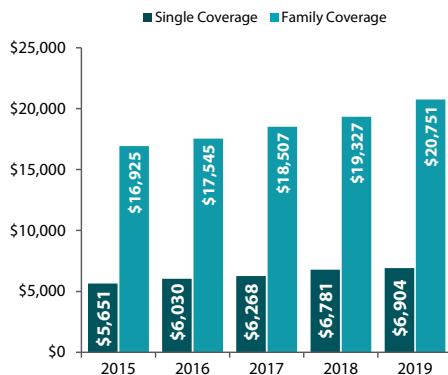


Percent of Employees in High-deductible Health Plans

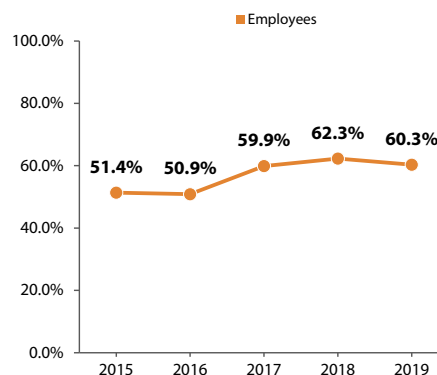


TRENDS IN ESI COSTS, 2015-2019

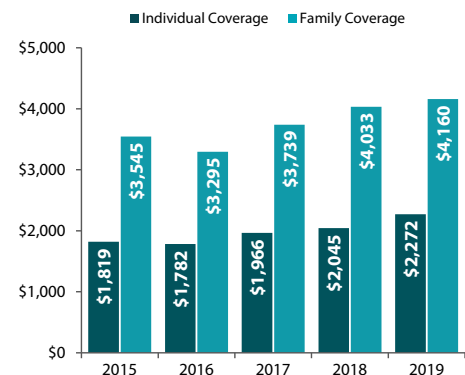
Average Annual Premium, Single and Family Coverage



Percent of Employees in High-deductible Health Plans

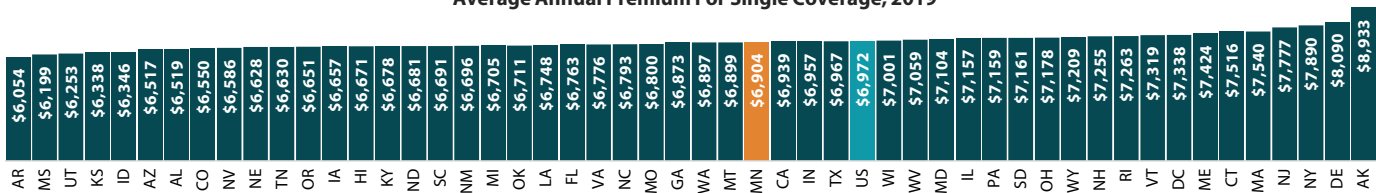


Average Annual Deductible, Individual and Family Coverage

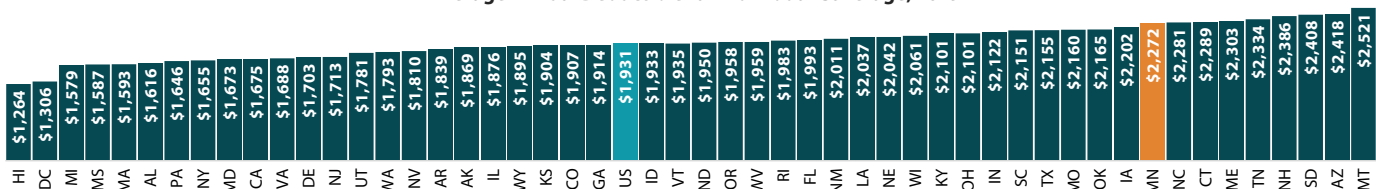


STATE VARIATION IN ESI COSTS FOR SINGLE/INDIVIDUAL COVERAGE, 2019

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.

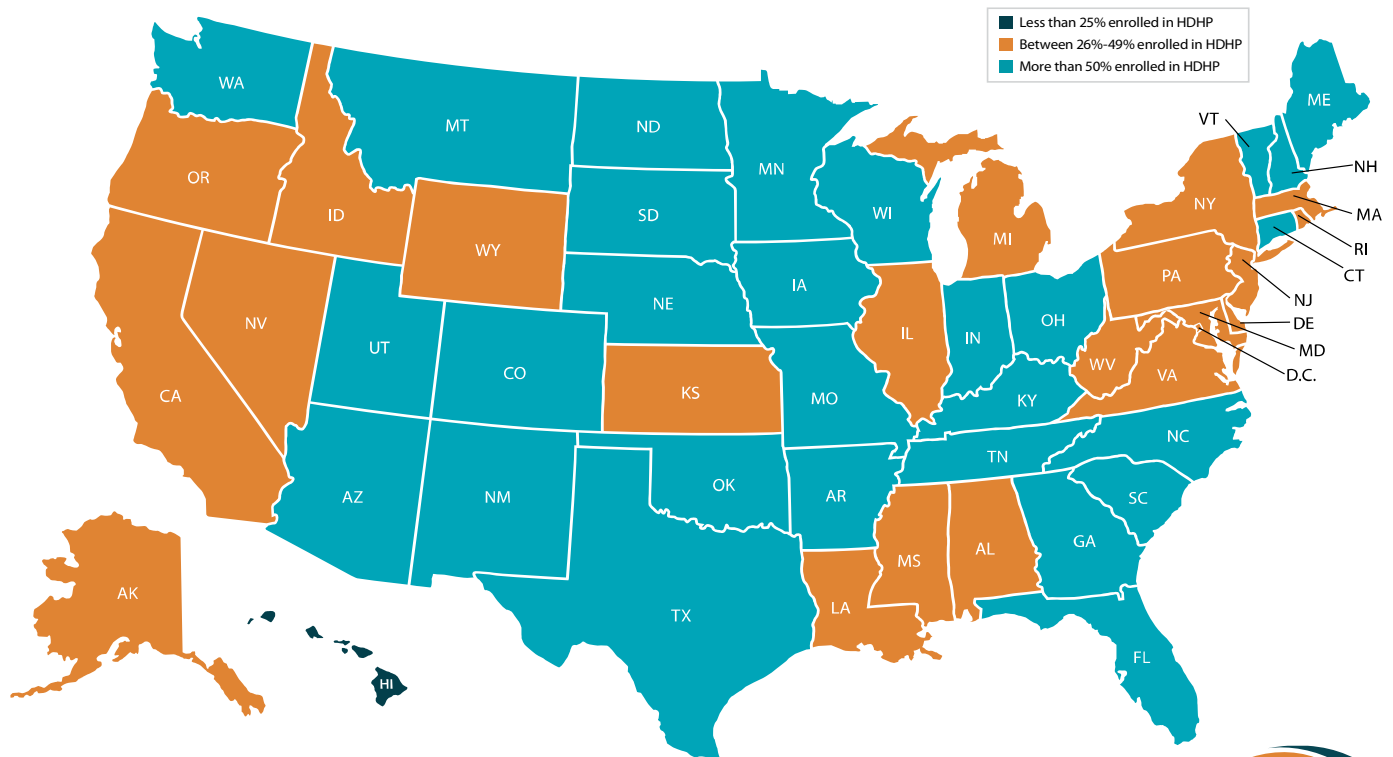
STATE-LEVEL TRENDS IN ESI IN MINNESOTA

	2015	2016	2017	2018	2019	Significant difference between 2018-2019
Trends in ESI Offer and Employee Access, 2015-2019						
Percent of Employers Offering ESI	44.3%	42.0%	48.8%	46.1%	46.0%	
Percent of Employees in Establishments that Offer ESI	83.6%	84.2%	82.9%	84.2%	85.1%	
Percent of Employees Eligible for ESI at Offering Establishments	77.8%	78.1%	77.2%	79.1%	78.7%	
Percent of ESI-Eligible Employees Enrolled	72.3%	74.8%	75.6%	74.0%	75.0%	
Trends in ESI Costs, 2015-2019						
Average Annual Premiums						
Single Coverage	\$5,651	\$6,030	\$6,268	\$6,781	\$6,904	
Family Coverage	\$16,925	\$17,545	\$18,507	\$19,327	\$20,751	*
Average Employee Share of Premiums						
Single Coverage	23.6%	22.9%	21.7%	23.2%	21.0%	
Family Coverage	30.0%	27.4%	27.0%	32.0%	26.1%	*
Average Annual Deductibles						
Individual Coverage	\$1,819	\$1,782	\$1,966	\$2,045	\$2,272	
Family Coverage	\$3,545	\$3,295	\$3,739	\$4,033	\$4,160	
Percent of Employees in High-Deductible Health Plans	51.4%	50.9%	59.9%	62.3%	60.3%	

* 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.