

STATE-LEVEL TRENDS

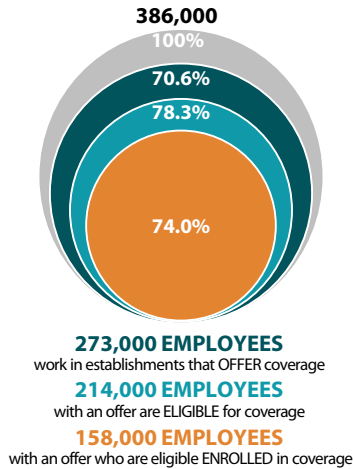
IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2015-2019

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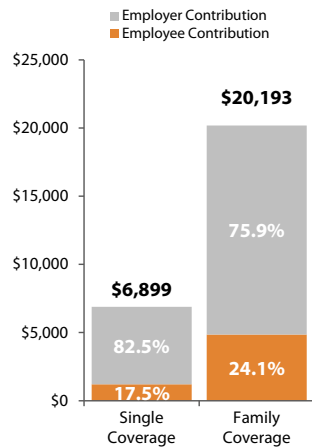
MONTANA

EMPLOYER-SPONSORED INSURANCE IN 2019

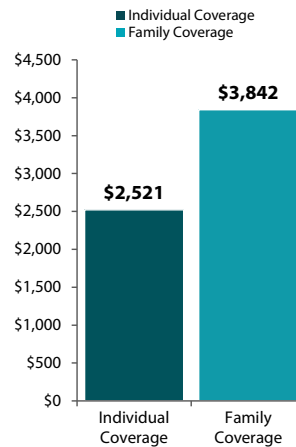
Offer, Eligibility, and Enrollment



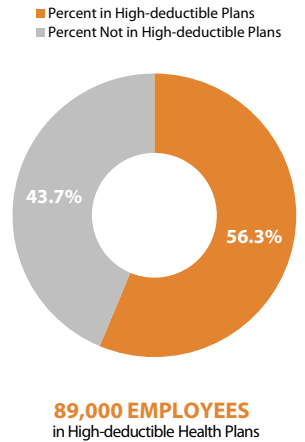
Average Annual Premium, Single and Family Coverage



Average Annual Deductible, Individual and Family Coverage

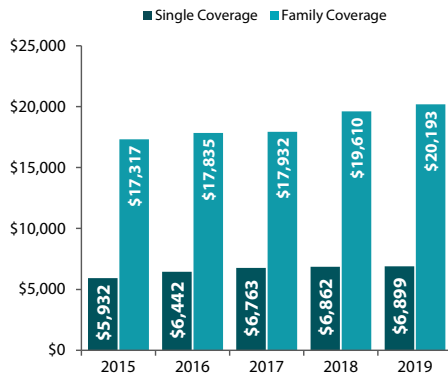


Percent of Employees in High-deductible Health Plans

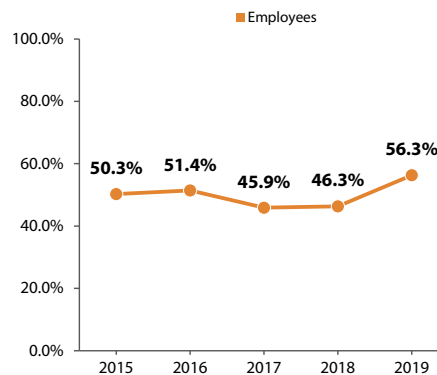


TRENDS IN ESI COSTS, 2015-2019

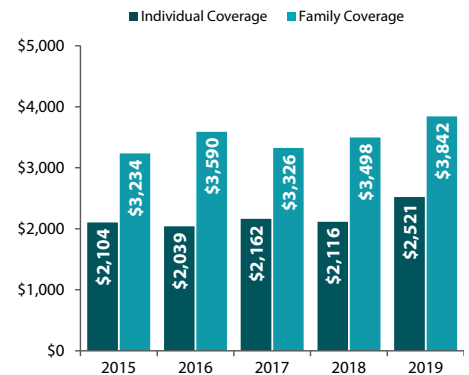
Average Annual Premium, Single and Family Coverage



Percent of Employees in High-deductible Health Plans

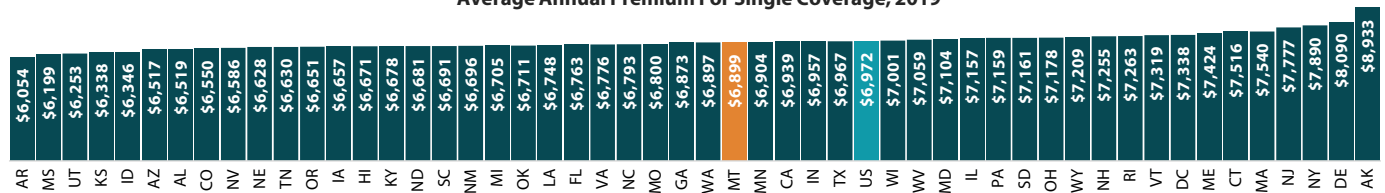


Average Annual Deductible, Individual and Family Coverage



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

Average Annual Premium For Single Coverage, 2019



Average Annual Deductible for Individual Coverage, 2019



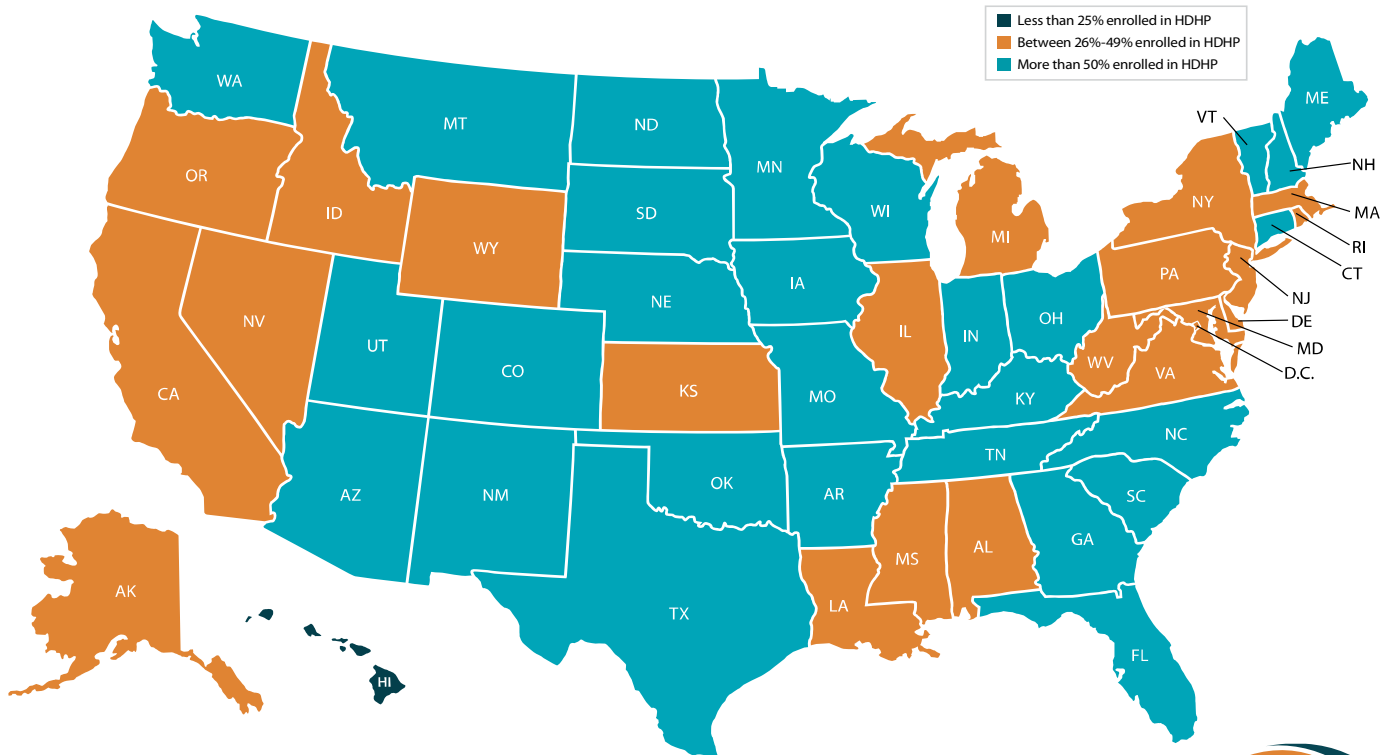
STATE-LEVEL TRENDS IN ESI IN MONTANA

	2015	2016	2017	2018	2019	Significant difference between 2018-2019
Trends in ESI Offer and Employee Access, 2015-2019						
Percent of Employers Offering ESI	34.3%	28.3%	37.4%	34.7%	40.8%	
Percent of Employees in Establishments that Offer ESI	66.6%	66.2%	73.2%	64.5%	70.6%	
Percent of Employees Eligible for ESI at Offering Establishments	72.9%	72.7%	79.7%	75.9%	78.3%	
Percent of ESI-Eligible Employees Enrolled	77.1%	75.2%	77.5%	74.7%	74.0%	
Trends in ESI Costs, 2015-2019						
Average Annual Premiums						
Single Coverage	\$5,932	\$6,442	\$6,763	\$6,862	\$6,899	
Family Coverage	\$17,317	\$17,835	\$17,932	\$19,610	\$20,193	
Average Employee Share of Premiums						
Single Coverage	14.6%	21.2%	16.6%	16.2%	17.5%	
Family Coverage	24.3%	31.2%	27.0%	26.6%	24.1%	
Average Annual Deductibles						
Individual Coverage	\$2,104	\$2,039	\$2,162	\$2,116	\$2,521	*
Family Coverage	\$3,234	\$3,590	\$3,326	\$3,498	\$3,842	
Percent of Employees in High-Deductible Health Plans	50.3%	51.4%	45.9%	46.3%	56.3%	

* 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.