

# STATE-LEVEL TRENDS

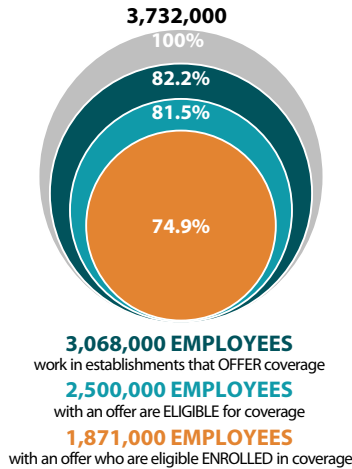
## IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2015-2019

# NC

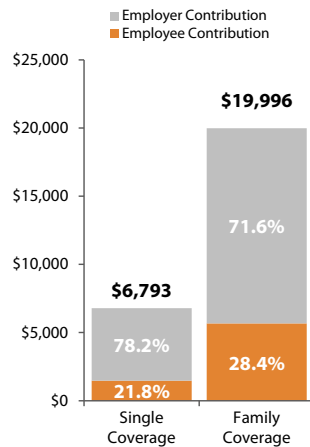
## NORTH CAROLINA

### EMPLOYER-SPONSORED INSURANCE IN 2019

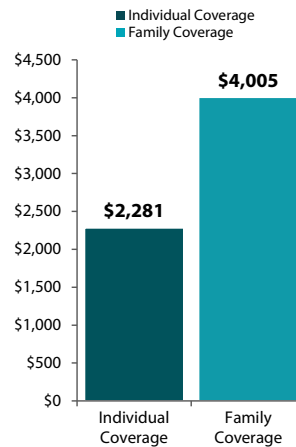
#### Offer, Eligibility, and Enrollment



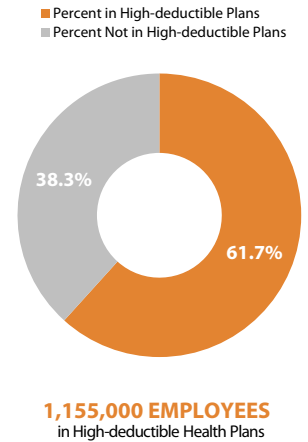
#### Average Annual Premium, Single and Family Coverage



#### Average Annual Deductible, Individual and Family Coverage

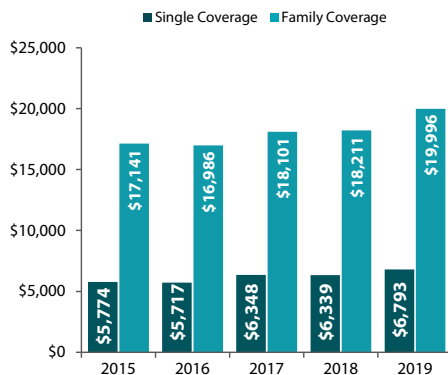


#### Percent of Employees in High-deductible Health Plans

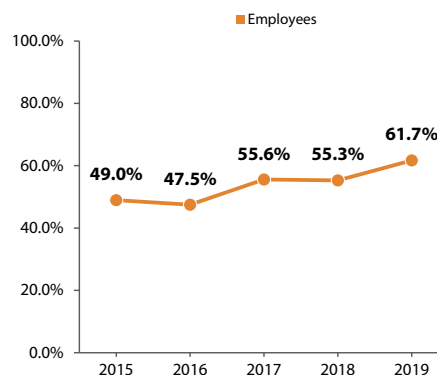


### TRENDS IN ESI COSTS, 2015-2019

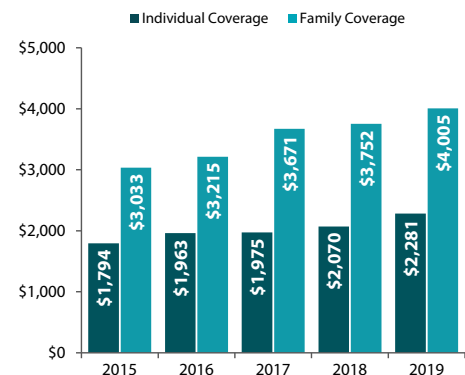
#### Average Annual Premium, Single and Family Coverage



#### Percent of Employees in High-deductible Health Plans

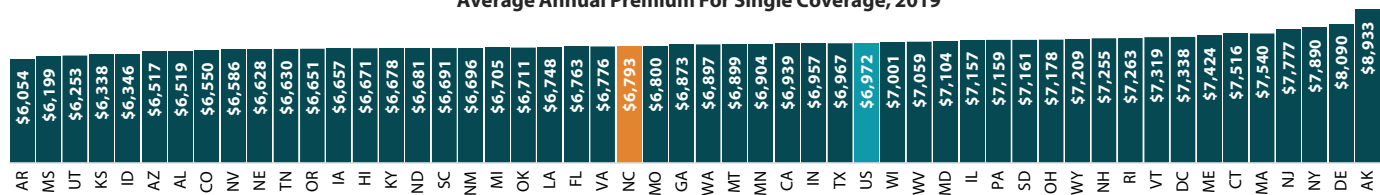


#### Average Annual Deductible, Individual and Family Coverage



### 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.

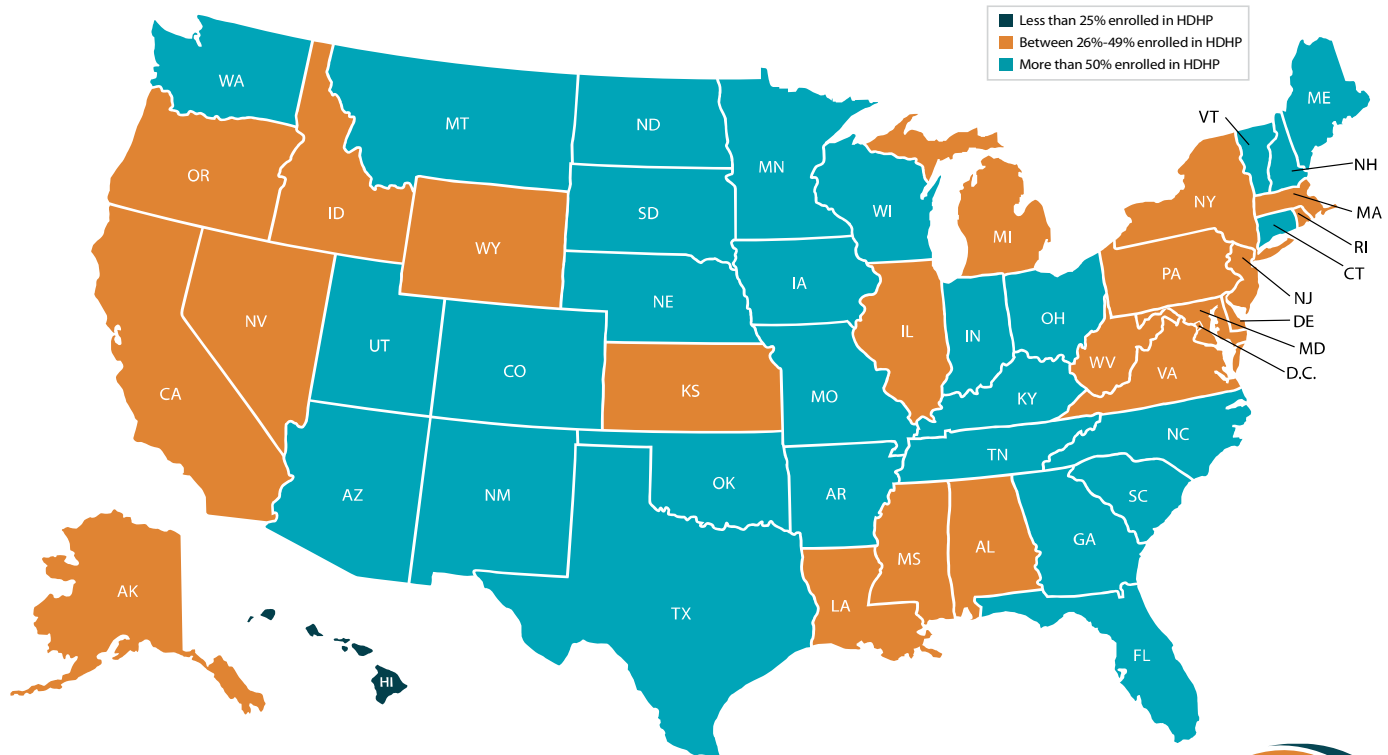
# STATE-LEVEL TRENDS IN ESI IN NORTH CAROLINA

	2015	2016	2017	2018	2019	Significant difference between 2018-2019
<b>Trends in ESI Offer and Employee Access, 2015-2019</b>						
Percent of Employers Offering ESI	42.7%	39.9%	41.2%	41.2%	43.6%	
Percent of Employees in Establishments that Offer ESI	82.5%	81.5%	79.1%	80.1%	82.2%	
Percent of Employees Eligible for ESI at Offering Establishments	79.0%	78.6%	74.9%	79.0%	81.5%	
Percent of ESI-Eligible Employees Enrolled	74.0%	76.4%	75.5%	74.5%	74.9%	
<b>Trends in ESI Costs, 2015-2019</b>						
<b>Average Annual Premiums</b>						
Single Coverage	\$5,774	\$5,717	\$6,348	\$6,339	\$6,793	*
Family Coverage	\$17,141	\$16,986	\$18,101	\$18,211	\$19,996	*
<b>Average Employee Share of Premiums</b>						
Single Coverage	21.5%	20.8%	21.9%	20.4%	21.8%	
Family Coverage	26.2%	28.4%	32.2%	32.7%	28.4%	
<b>Average Annual Deductibles</b>						
Individual Coverage	\$1,794	\$1,963	\$1,975	\$2,070	\$2,281	
Family Coverage	\$3,033	\$3,215	\$3,671	\$3,752	\$4,005	
Percent of Employees in High-Deductible Health Plans	49.0%	47.5%	55.6%	55.3%	61.7%	

\* 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](http://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](http://www.shadac.org/ESIReport2020).

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