

STATE-LEVEL TRENDS

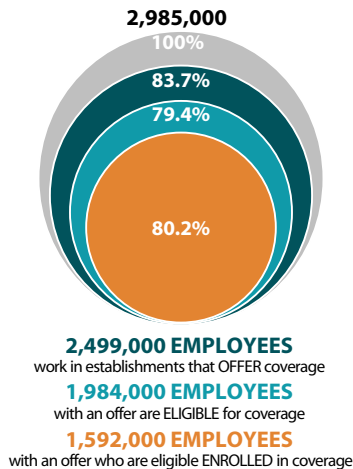
IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2015-2019

WA

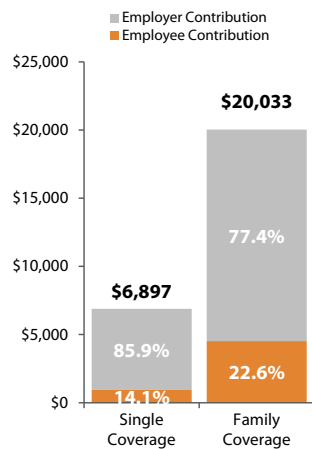
WASHINGTON

EMPLOYER-SPONSORED INSURANCE IN 2019

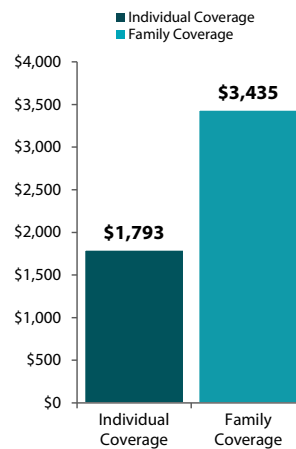
Offer, Eligibility, and Enrollment



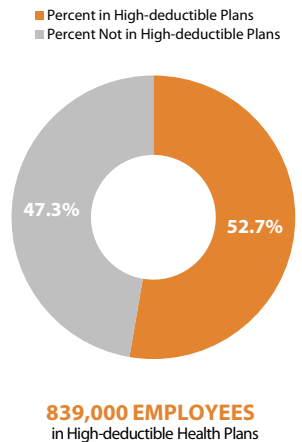
Average Annual Premium, Single and Family Coverage



Average Annual Deductible, Individual and Family Coverage

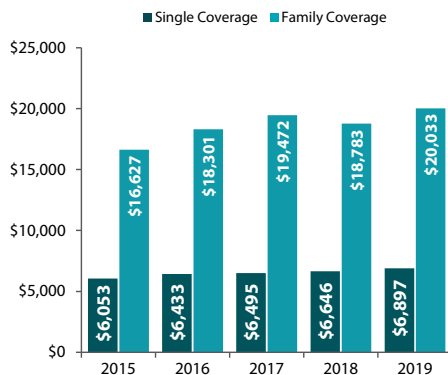


Percent of Employees in High-deductible Health Plans

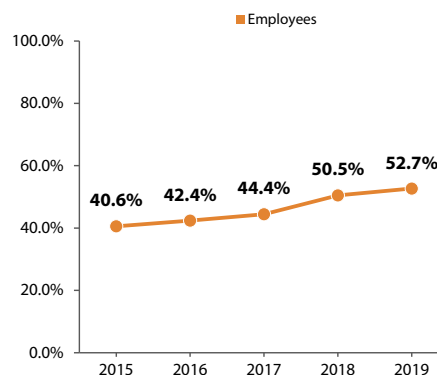


TRENDS IN ESI COSTS, 2015-2019

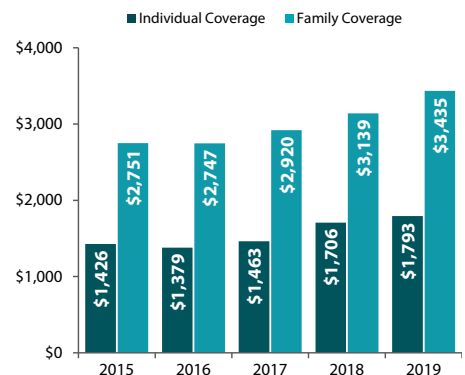
Average Annual Premium, Single and Family Coverage



Percent of Employees in High-deductible Health Plans

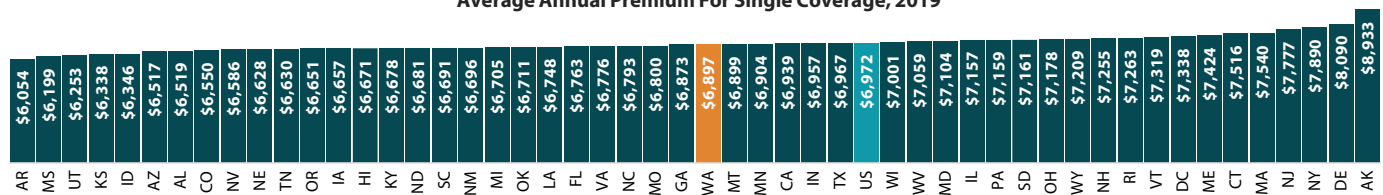


Average Annual Deductible, Individual and Family Coverage



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.

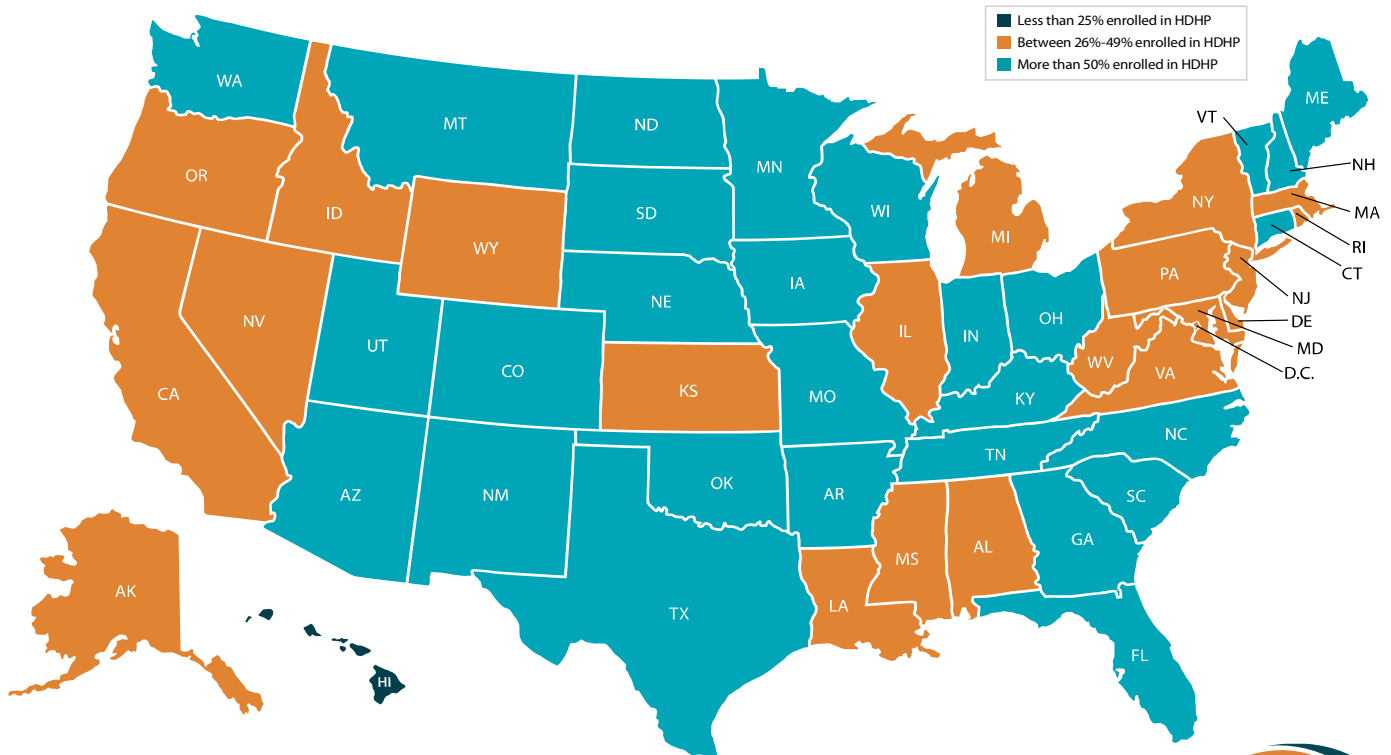
STATE-LEVEL TRENDS IN ESI IN WASHINGTON

	2015	2016	2017	2018	2019	Significant difference between 2018-2019
Trends in ESI Offer and Employee Access, 2015-2019						
Percent of Employers Offering ESI	41.8%	43.7%	44.0%	45.2%	47.0%	
Percent of Employees in Establishments that Offer ESI	80.5%	82.1%	84.5%	84.5%	83.7%	
Percent of Employees Eligible for ESI at Offering Establishments	70.4%	77.7%	76.4%	79.1%	79.4%	
Percent of ESI-Eligible Employees Enrolled	80.5%	77.4%	79.2%	79.3%	80.2%	
Trends in ESI Costs, 2015-2019						
Average Annual Premiums						
Single Coverage	\$6,053	\$6,433	\$6,495	\$6,646	\$6,897	
Family Coverage	\$16,627	\$18,301	\$19,472	\$18,783	\$20,033	
Average Employee Share of Premiums						
Single Coverage	12.2%	15.3%	13.9%	14.4%	14.1%	
Family Coverage	25.7%	27.5%	23.9%	20.6%	22.6%	
Average Annual Deductibles						
Individual Coverage	\$1,426	\$1,379	\$1,463	\$1,706	\$1,793	
Family Coverage	\$2,751	\$2,747	\$2,920	\$3,139	\$3,435	
Percent of Employees in High-Deductible Health Plans	40.6%	42.4%	44.4%	50.5%	52.7%	

* 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 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.