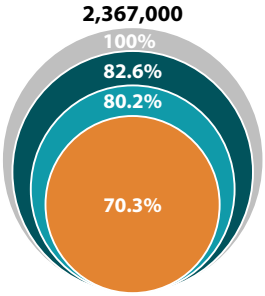
# STATE-LEVEL TRENDS IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2013-2017

**CO Colorado**

## EMPLOYER-SPONSORED INSURANCE IN 2017

### OFFER, ELIGIBILITY, AND ENROLLMENT

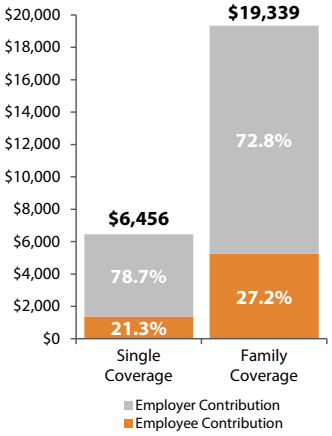



**1,955,000 EMPLOYEES**
work in establishments that OFFER coverage

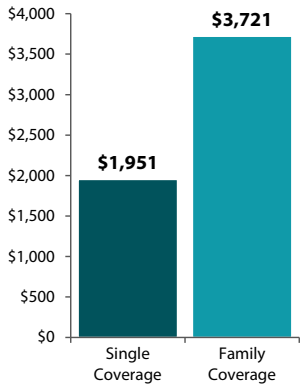
**1,568,000 EMPLOYEES**
with an offer are ELIGIBLE for coverage

**1,103,000 EMPLOYEES**
with an offer who are eligible ENROLLED in coverage

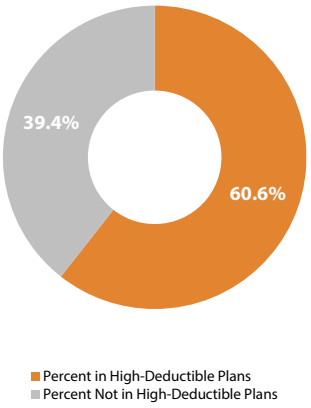
### AVERAGE ANNUAL PREMIUM, SINGLE AND FAMILY COVERAGE




### AVERAGE ANNUAL DEDUCTIBLE, SINGLE AND FAMILY COVERAGE



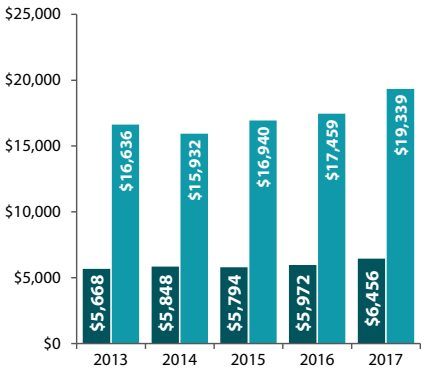

### PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS



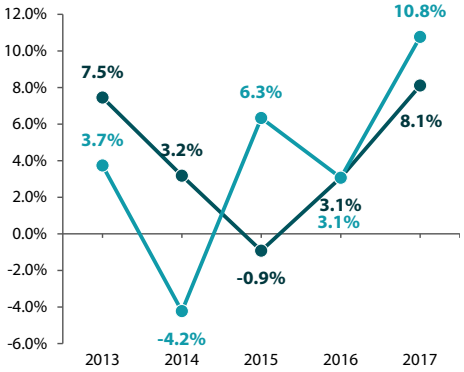

## TRENDS IN ESI COSTS, 2013-2017

Single Coverage  Family Coverage

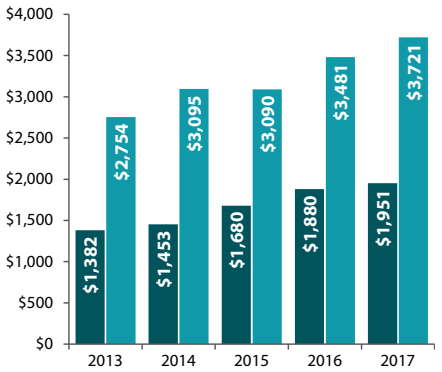
### AVERAGE ANNUAL PREMIUM, SINGLE AND FAMILY COVERAGE



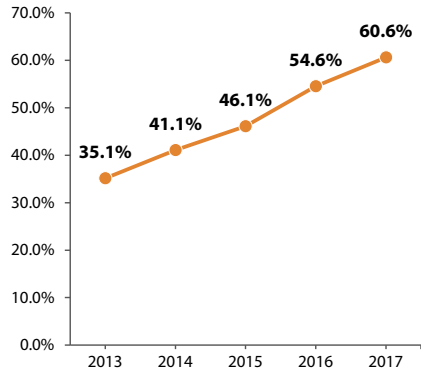

### ANNUAL PREMIUM GROWTH RATE, SINGLE AND FAMILY COVERAGE



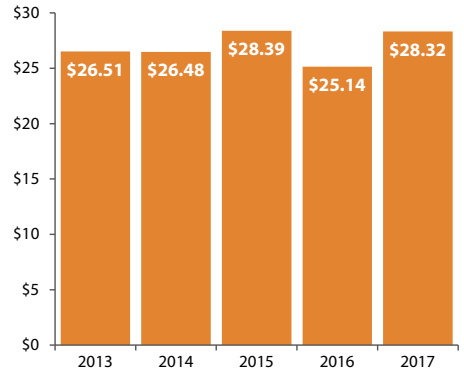

### AVERAGE ANNUAL DEDUCTIBLE, SINGLE AND FAMILY COVERAGE



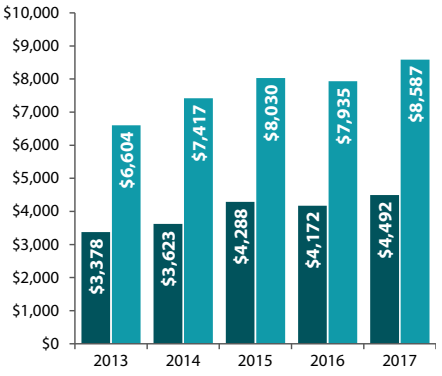

### PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS




### AVERAGE CO-PAYMENT FOR A PRIMARY CARE OFFICE VISIT




### AVERAGE ANNUAL OUT-OF-POCKET LIMIT, SINGLE AND FAMILY COVERAGE




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

shadac
STATE HEALTH ACCESS DATA ASSISTANCE CENTER

# Colorado

| | 2013 | 2014 | 2015 | 2016 | 2017 | Sig. dif. between 2016-2017 |
|---|---|---|---|---|---|---|
| **TRENDS IN ESI OFFER AND EMPLOYEE ACCESS, 2013-2017** | | | | | | |
| Percent of Employers Offering ESI | 42.4% | 47.7% | 43.0% | 44.8% | 43.8% | |
| Percent of Employees in Establishments that Offer ESI | 80.9% | 84.7% | 82.8% | 82.9% | 82.6% | |
| Percent of Employees Eligible for ESI at Offering Establishments | 72.3% | 75.3% | 69.5% | 72.0% | 80.2% | * |
| Percent of ESI-Eligible Employees Enrolled | 78.1% | 75.6% | 67.9% | 72.3% | 70.3% | |
| **TRENDS IN ESI COSTS, 2013-2017** | | | | | | |
| **Average Annual Premiums** | | | | | | |
| Single Coverage | $5,668 | $5,848 | $5,794 | $5,972 | $6,456 | * |
| Family Coverage | $16,636 | $15,932 | $16,940 | $17,459 | $19,339 | * |
| **Average Employee Share of Premiums** | | | | | | |
| Single Coverage | 20.5% | 21.3% | 21.3% | 23.2% | 21.3% | |
| Family Coverage | 26.0% | 28.3% | 28.6% | 27.6% | 27.2% | |
| **Average Annual Deductibles** | | | | | | |
| Single Coverage | $1,382 | $1,453 | $1,680 | $1,880 | $1,951 | |
| Family Coverage | $2,754 | $3,095 | $3,090 | $3,481 | $3,721 | |
| Percent of Employees in High-Deductible Health Plans | 35.1% | 41.1% | 46.1% | 54.6% | 60.6% | * |
| **Average Annual Out-of-Pocket Limit** | | | | | | |
| Single Coverage | $3,378 | $3,623 | $4,288 | $4,172 | $4,492 | |
| Family Coverage | $6,604 | $7,417 | $8,030 | $7,935 | $8,587 | |
| Average Co-payment for a Primary Care Office Visit | $26.51 | $26.48 | $28.39 | $25.14 | $28.32 | * |

* Significant difference between 2016 and 2017 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 ($1,300 for an individual and $2,600 for a family in 2017).

All references are to private-sector employers and employees.

Average premium prices are not adjusted to account for variation in actuarial value.

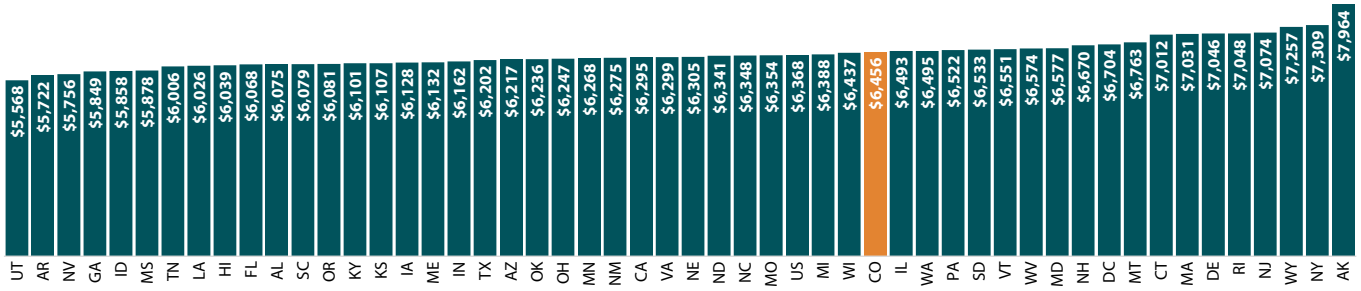
Please see www.shadac.org/ESIReport2018 for information on definitions and methods.

***Data Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component, 2013–2017.***

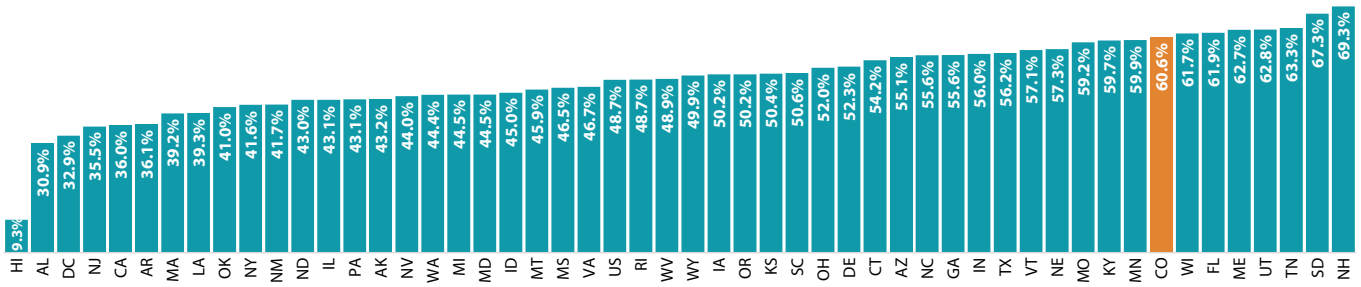
## EXPLORING STATE VARIATION

To learn more about state variation across ESI indicators, access the 50-state comparison tables at www.shadac.org/ESIReport2018.

**AVERAGE ANNUAL PREMIUM FOR SINGLE COVERAGE, 2017**




**PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2017**




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

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