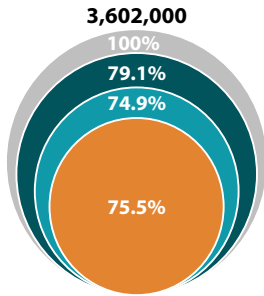


# STATE-LEVEL TRENDS IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2013-2017

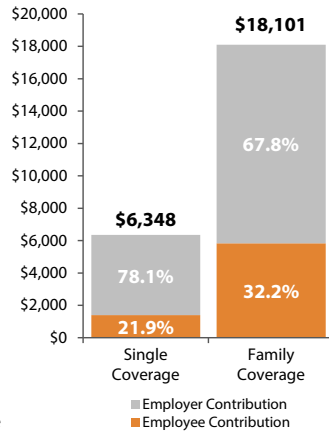
## EMPLOYER-SPONSORED INSURANCE IN 2017

### OFFER, ELIGIBILITY, AND ENROLLMENT

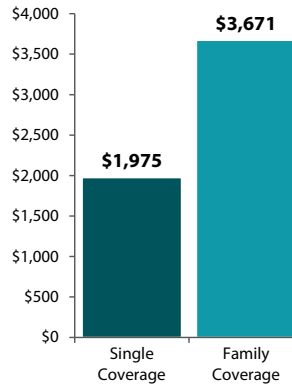


**2,849,000 EMPLOYEES**  
work in establishments that OFFER coverage  
**2,134,000 EMPLOYEES**  
with an offer are ELIGIBLE for coverage  
**1,610,000 EMPLOYEES**  
with an offer who are eligible ENROLLED in coverage

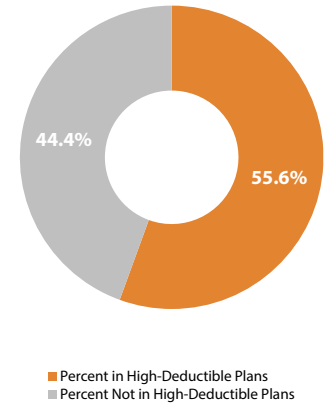
### AVERAGE ANNUAL PREMIUM, SINGLE AND FAMILY COVERAGE



### AVERAGE ANNUAL DEDUCTIBLE, SINGLE AND FAMILY COVERAGE



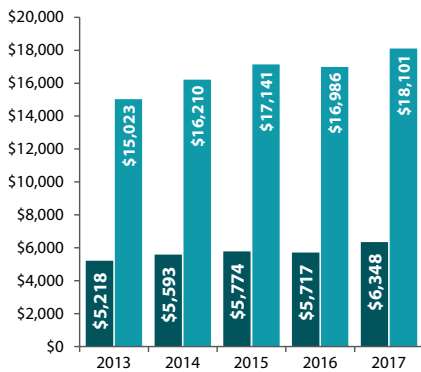
### PERCENT OF EMPLOYEES IN HIGH-Deductible HEALTH PLANS



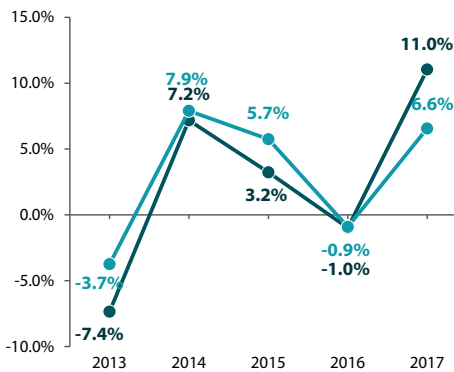
## TRENDS IN ESI COSTS, 2013-2017

■ Single Coverage ■ Family Coverage

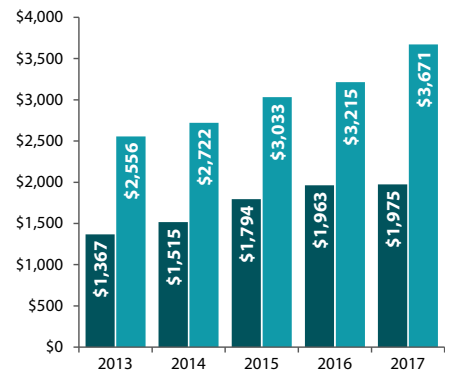
### AVERAGE ANNUAL PREMIUM, SINGLE AND FAMILY COVERAGE



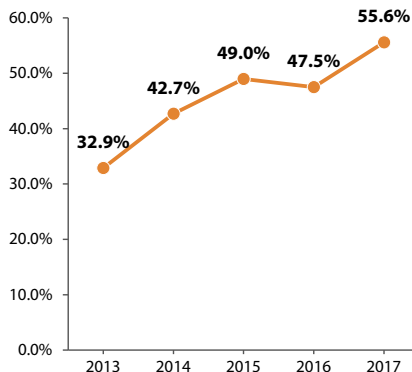
### ANNUAL PREMIUM GROWTH RATE, SINGLE AND FAMILY COVERAGE



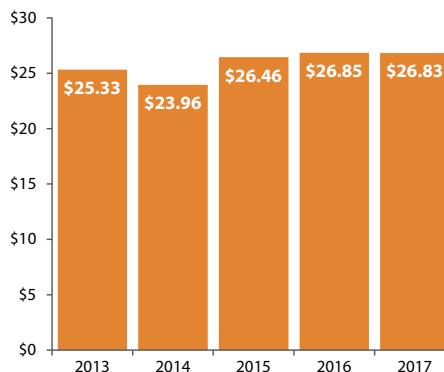
### AVERAGE ANNUAL DEDUCTIBLE, SINGLE AND FAMILY COVERAGE



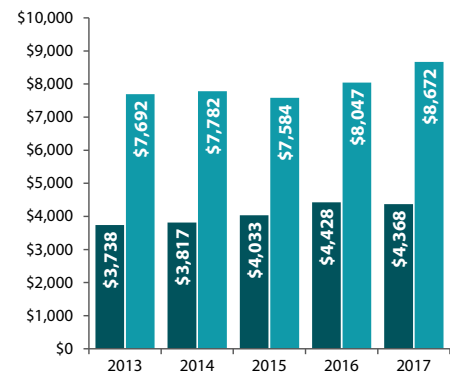
### PERCENT OF EMPLOYEES IN HIGH-Deductible HEALTH PLANS



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



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



# North Carolina

	2013	2014	2015	2016	2017	Sig. dif. between 2016-2017
<b>TRENDS IN ESI OFFER AND EMPLOYEE ACCESS, 2013-2017</b>						
Percent of Employers Offering ESI	47.8%	43.5%	42.7%	39.9%	41.2%	
Percent of Employees in Establishments that Offer ESI	83.1%	80.4%	82.5%	81.5%	79.1%	
Percent of Employees Eligible for ESI at Offering Establishments	82.8%	77.7%	79.0%	78.6%	74.9%	
Percent of ESI-Eligible Employees Enrolled	74.5%	79.7%	74.0%	76.4%	75.5%	
<b>TRENDS IN ESI COSTS, 2013-2017</b>						
<b>Average Annual Premiums</b>						
Single Coverage	\$5,218	\$5,593	\$5,774	\$5,717	\$6,348	*
Family Coverage	\$15,023	\$16,210	\$17,141	\$16,986	\$18,101	
<b>Average Employee Share of Premiums</b>						
Single Coverage	20.4%	20.6%	21.5%	20.8%	21.9%	
Family Coverage	31.2%	28.7%	26.2%	28.4%	32.2%	
<b>Average Annual Deductibles</b>						
Single Coverage	\$1,367	\$1,515	\$1,794	\$1,963	\$1,975	
Family Coverage	\$2,556	\$2,722	\$3,033	\$3,215	\$3,671	
Percent of Employees in High-Deductible Health Plans	32.9%	42.7%	49.0%	47.5%	55.6%	*
<b>Average Annual Out-of-Pocket Limit</b>						
Single Coverage	\$3,738	\$3,817	\$4,033	\$4,428	\$4,368	
Family Coverage	\$7,692	\$7,782	\$7,584	\$8,047	\$8,672	
Average Co-payment for a Primary Care Office Visit	\$25.33	\$23.96	\$26.46	\$26.85	\$26.83	

\* 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.

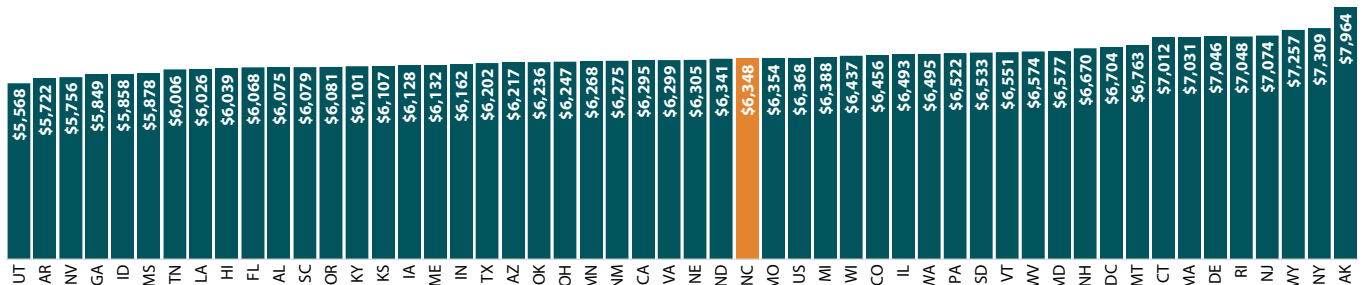
Please see [www.shadac.org/ESIReport2018](http://www.shadac.org/ESIReport2018) for information on definitions and methods.

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](http://www.shadac.org/ESIReport2018).

### AVERAGE ANNUAL PREMIUM FOR SINGLE COVERAGE, 2017



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

