### State-Level Trends in Employer-Sponsored Health Insurance (ESI), 2013-2017

**North Dakota**

#### Employer-Sponsored Insurance in 2017

**Offer, Eligibility, and Enrollment**
- **351,000** employees work in establishments that offer coverage.
- **225,000** employees with an offer are eligible for coverage.
- **172,000** employees with an offer are enrolled in coverage.

#### Trends in ESI Costs, 2013-2017

**Average Annual Premium, Single and Family Coverage**
- **Single Coverage**
  - 2013: $5,330
  - 2017: $5,920
- **Family Coverage**
  - 2013: $14,995
  - 2017: $17,886

**Average Annual Deductible, Single and Family Coverage**
- **Single Coverage**
  - 2013: $0
  - 2017: $1,499
- **Family Coverage**
  - 2013: $0
  - 2017: $3,050

**Percent of Employees in High-Deductible Health Plans**
- **43.0%**
- **57.0%**

**Average Annual Out-of-Pocket Limit, Single and Family Coverage**
- **Single Coverage**
  - 2013: $2,748
  - 2017: $3,076
- **Family Coverage**
  - 2013: $2,748
  - 2017: $3,076

**Average Co-Payment for a Primary Care Office Visit**
- **2013**: $226
- **2017**: $260

**Average Annual Premium Growth Rate, Single and Family Coverage**
- **Single Coverage**
  - 2013: -2.0%
  - 2017: 4.5%
- **Family Coverage**
  - 2013: -1.0%
  - 2017: 6.4%

**Average Annual Deductible Growth Rate, Single and Family Coverage**
- **Single Coverage**
  - 2013: 23.2%
  - 2017: 34.1%
- **Family Coverage**
  - 2013: 26.2%
  - 2017: 44.0%

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

TRENDS IN ESI OFFER AND EMPLOYEE ACCESS, 2013-2017

<table>
<thead>
<tr>
<th></th>
<th>2013</th>
<th>2014</th>
<th>2015</th>
<th>2016</th>
<th>2017</th>
<th>Sig. dif. between 2016-2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Percent of Employers Offering ESI</td>
<td>47.3%</td>
<td>46.0%</td>
<td>44.9%</td>
<td>51.4%</td>
<td>48.0%</td>
<td></td>
</tr>
<tr>
<td>Percent of Employees in Establishments that Offer ESI</td>
<td>79.9%</td>
<td>80.8%</td>
<td>84.4%</td>
<td>82.7%</td>
<td>83.7%</td>
<td></td>
</tr>
<tr>
<td>Percent of Employees Eligible for ESI at Offering Establishments</td>
<td>77.8%</td>
<td>77.8%</td>
<td>75.0%</td>
<td>76.9%</td>
<td>76.7%</td>
<td></td>
</tr>
<tr>
<td>Percent of ESI-Eligible Employees Enrolled</td>
<td>75.7%</td>
<td>75.2%</td>
<td>74.6%</td>
<td>78.5%</td>
<td>76.4%</td>
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</tr>
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</table>

TRENDS IN ESI COSTS, 2013-2017

<table>
<thead>
<tr>
<th></th>
<th>2013</th>
<th>2014</th>
<th>2015</th>
<th>2016</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single Coverage</td>
<td>$5,330</td>
<td>$5,521</td>
<td>$5,920</td>
<td>$6,155</td>
<td>$6,341</td>
</tr>
<tr>
<td>Family Coverage</td>
<td>$14,995</td>
<td>$15,446</td>
<td>$16,020</td>
<td>$16,804</td>
<td>$17,886</td>
</tr>
</tbody>
</table>

Average Employee Share of Premiums

<table>
<thead>
<tr>
<th></th>
<th>2013</th>
<th>2014</th>
<th>2015</th>
<th>2016</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single Coverage</td>
<td>18.2%</td>
<td>20.6%</td>
<td>21.6%</td>
<td>18.8%</td>
<td>18.6%</td>
</tr>
<tr>
<td>Family Coverage</td>
<td>25.6%</td>
<td>25.8%</td>
<td>32.8%</td>
<td>27.0%</td>
<td>26.2%</td>
</tr>
</tbody>
</table>

Average Annual Deductibles

<table>
<thead>
<tr>
<th></th>
<th>2013</th>
<th>2014</th>
<th>2015</th>
<th>2016</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single Coverage</td>
<td>$1,030</td>
<td>$1,167</td>
<td>$1,354</td>
<td>$1,695</td>
<td>$1,499</td>
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<tr>
<td>Family Coverage</td>
<td>$2,095</td>
<td>$2,497</td>
<td>$2,802</td>
<td>$2,877</td>
<td>$3,050</td>
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</table>

Average Annual Out-of-Pocket Limit

<table>
<thead>
<tr>
<th></th>
<th>2013</th>
<th>2014</th>
<th>2015</th>
<th>2016</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single Coverage</td>
<td>$2,744</td>
<td>$2,911</td>
<td>$3,243</td>
<td>$3,467</td>
<td>$3,286</td>
</tr>
<tr>
<td>Family Coverage</td>
<td>$4,781</td>
<td>$5,467</td>
<td>$6,071</td>
<td>$6,934</td>
<td>$6,476</td>
</tr>
<tr>
<td>Average Co-payment for a Primary Care Office Visit</td>
<td>$26.06</td>
<td>$25.15</td>
<td>$26.00</td>
<td>$24.75</td>
<td>$26.09</td>
</tr>
</tbody>
</table>

* Significant difference between 2016 and 2017 estimates at the 95% confidence level.

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.


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.