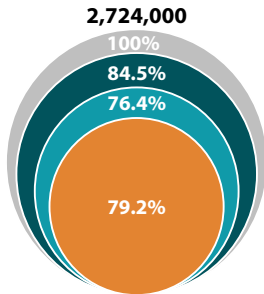


# STATE-LEVEL TRENDS IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2013-2017

**WA**  
Washington

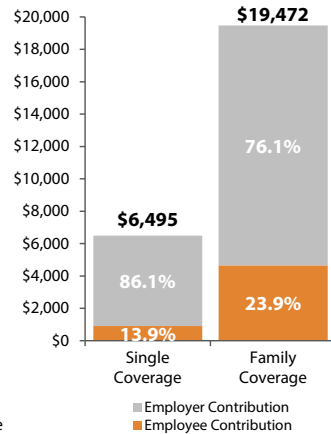
## EMPLOYER-SPONSORED INSURANCE IN 2017

### OFFER, ELIGIBILITY, AND ENROLLMENT

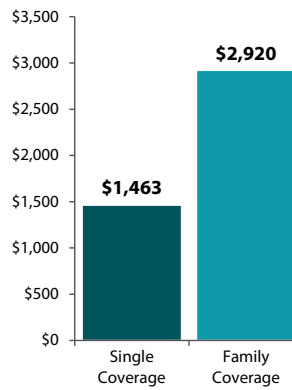


**2,302,000 EMPLOYEES**  
work in establishments that OFFER coverage  
**1,759,000 EMPLOYEES**  
with an offer are ELIGIBLE for coverage  
**1,393,000 EMPLOYEES**  
with an offer who are eligible ENROLLED in coverage

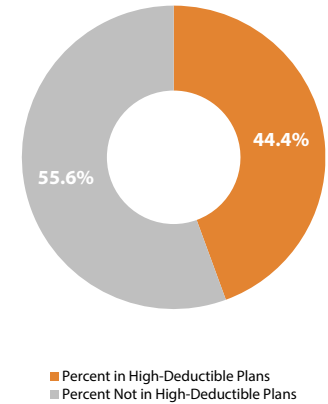
### AVERAGE ANNUAL PREMIUM, SINGLE AND FAMILY COVERAGE



### AVERAGE ANNUAL DEDUCTIBLE, SINGLE AND FAMILY COVERAGE



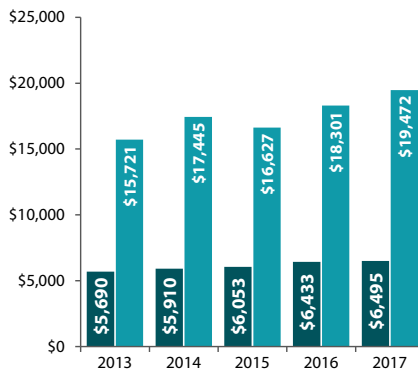
### PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS



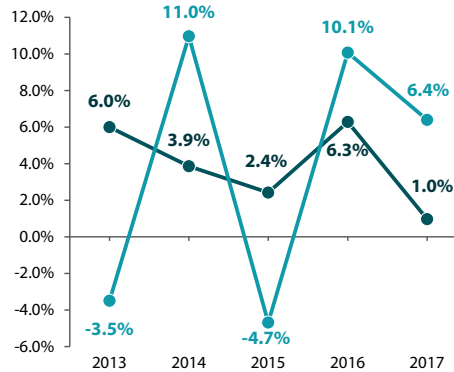
## TRENDS IN ESI COSTS, 2013-2017

■ Single Coverage ■ Family Coverage

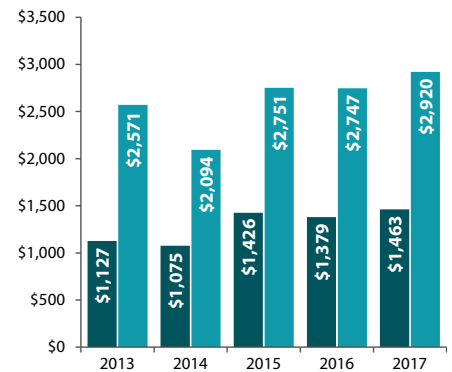
### AVERAGE ANNUAL PREMIUM, SINGLE AND FAMILY COVERAGE



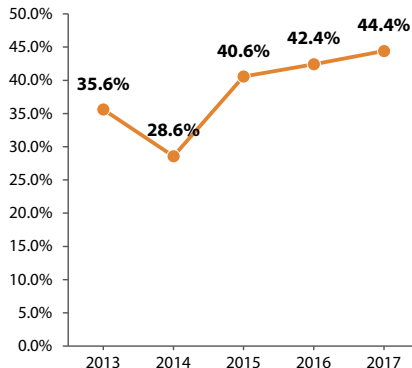
### ANNUAL PREMIUM GROWTH RATE, SINGLE AND FAMILY COVERAGE



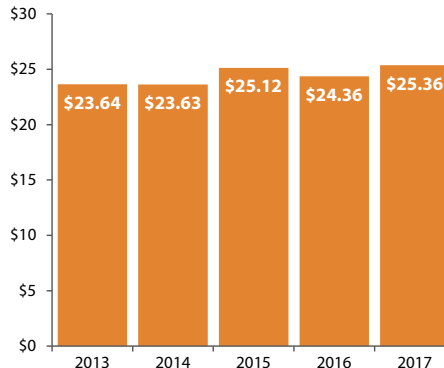
### AVERAGE ANNUAL DEDUCTIBLE, SINGLE AND FAMILY COVERAGE



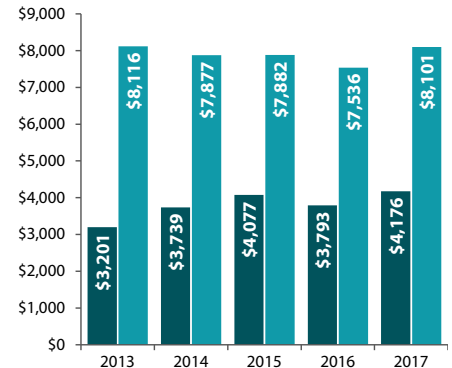
### PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS



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



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



# Washington

|  | 2013     | 2014     | 2015     | 2016     | 2017     | Sig. dif. between<br>2016-2017 |
|--|----------|----------|----------|----------|----------|--------------------------------|
| <b>TRENDS IN ESI OFFER AND EMPLOYEE ACCESS, 2013-2017</b>        |          |          |          |          |          |                                |
| Percent of Employers Offering ESI                                | 47.1%    | 45.7%    | 41.8%    | 43.7%    | 44.0%    |                                |
| Percent of Employees in Establishments that Offer ESI            | 83.8%    | 81.0%    | 80.5%    | 82.1%    | 84.5%    |                                |
| Percent of Employees Eligible for ESI at Offering Establishments | 76.0%    | 74.4%    | 70.4%    | 77.7%    | 76.4%    |                                |
| Percent of ESI-Eligible Employees Enrolled                       | 81.3%    | 79.8%    | 80.5%    | 77.4%    | 79.2%    |                                |
| <b>TRENDS IN ESI COSTS, 2013-2017</b>                            |          |          |          |          |          |                                |
| <b>Average Annual Premiums</b>                                   |          |          |          |          |          |                                |
| Single Coverage  | \$5,690  | \$5,910  | \$6,053  | \$6,433  | \$6,495  |                                |
| Family Coverage  | \$15,721 | \$17,445 | \$16,627 | \$18,301 | \$19,472 |                                |
| <b>Average Employee Share of Premiums</b>                        |          |          |          |          |          |                                |
| Single Coverage  | 12.0%    | 15.9%    | 12.2%    | 15.3%    | 13.9%    |                                |
| Family Coverage  | 25.0%    | 25.8%    | 25.7%    | 27.5%    | 23.9%    |                                |
| <b>Average Annual Deductibles</b>                                |          |          |          |          |          |                                |
| Single Coverage  | \$1,127  | \$1,075  | \$1,426  | \$1,379  | \$1,463  |                                |
| Family Coverage  | \$2,571  | \$2,094  | \$2,751  | \$2,747  | \$2,920  |                                |
| Percent of Employees in High-Deductible Health Plans             | 35.6%    | 28.6%    | 40.6%    | 42.4%    | 44.4%    | *                              |
| <b>Average Annual Out-of-Pocket Limit</b>                        |          |          |          |          |          |                                |
| Single Coverage  | \$3,201  | \$3,739  | \$4,077  | \$3,793  | \$4,176  | *                              |
| Family Coverage  | \$8,116  | \$7,877  | \$7,882  | \$7,536  | \$8,101  |                                |
| Average Co-payment for a Primary Care Office Visit               | \$23.64  | \$23.63  | \$25.12  | \$24.36  | \$25.36  |                                |

\* 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.

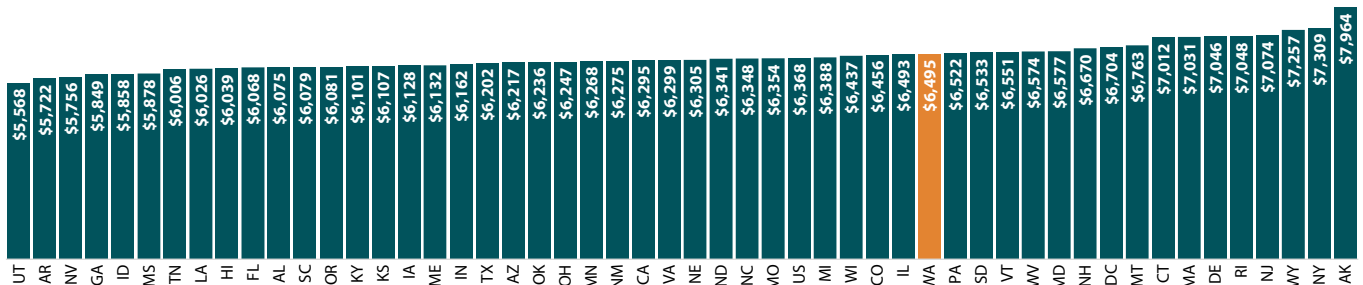
Please see [www.shadac.org/ESIReport2018](http://www.shadac.org/ESIReport2018) for information on definitions and methods.

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

