

# Employer-Provided Health Coverage: State-to-State 2021

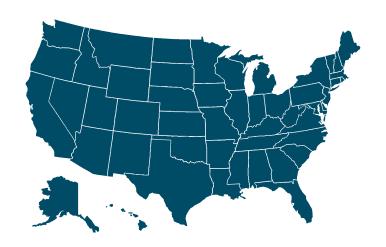


AHIP's **Employer-Provided Health Coverage: State-to-State** details the important role health plans play in all 50 states and Washington, D.C. This report catalogues what health plans contribute in terms of:

- Access to health care coverage
- Number of jobs the industry generates, both directly and indirectly
- Number of active physicians and community hospitals financed

Data for this report were compiled from various sources (please see end of the report for a detailed list) and represents the most recent and complete information available. Due to the lack of synchrony in the organizations' reporting cycles, some data are less recent than others.

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Click on the state name for more information.

Alabama	Louisiana	Ohio
Alaska	Maine	Oklahoma
Arizona	Maryland	Oregon
Arkansas	Massachusetts	Pennsylvania
California	Michigan	Rhode Island
Colorado	Minnesota	South Carolina
Connecticut	Mississippi	South Dakota
Delaware	Missouri	Tennessee
Florida	Montana	Texas
Georgia	Nebraska	Utah
Hawaii	Nevada	Vermont
Idaho	New Hampshire	Virginia
Illinois	New Jersey	Washington
Indiana	New Mexico	West Virginia
lowa	New York	Wisconsin
Kansas	North Carolina	Wyoming
Kentucky	North Dakota	Washington, D.C

### **Alabama**

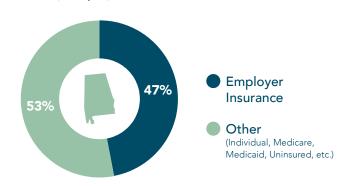
**Employee Health Benefits by the Numbers** 



#### **Population Coverage** in Alabama

2,250,900

Covered by Employer Insurance<sup>1</sup>



Health Insurance Employment in Alabama 4,524 Employees-Direct<sup>2</sup> 14,965 Employees-Insurance Related<sup>3</sup>

Active Physicians Financed by 

Community Hospitals Supported 

Average Employee Contributions to Premiums as Share of Median Income<sup>6</sup>

2015: 9% 2018: 7.7% 2019: 7.8%

#### **Employer-Provided** Coverage in Alabama

Share of Workers in Companies Offering Insurance<sup>7</sup>

88%

Average Employer Contribution for Single Coverage<sup>8</sup>

4,881

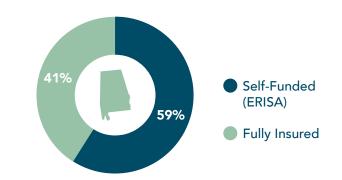
Share of Workers in Companies Offering a Choice Among Plans<sup>9</sup>

68%

Percent of Single Coverage Premiums Paid by Employers<sup>10</sup>

**75%** 

#### **Employer-Sponsored** Insurance by Type<sup>11</sup>



#### Employees with access to additional health benefit offerings (Regional)<sup>12</sup>







**Programs** 



### Alaska

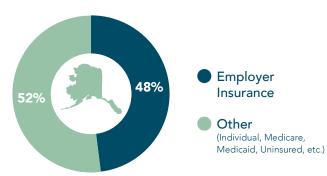
Employee Health Benefits by the Numbers



### Population Coverage in Alaska

339,800

Covered by Employer Insurance<sup>1</sup>



Health Insurance Employment in Alaska 107 Employees-Direct<sup>2</sup> 1,125 Employees-Insurance Related<sup>3</sup>

Average Employee Contributions to Premiums as Share of Median Income<sup>6</sup>

2015: **5.2**% 2018: **5.1**% 2019: **5.7**%

## **Employer-Provided Coverage in Alaska**

Share of Workers in Companies Offering Insurance<sup>7</sup>

**75%** 

Average Employer Contribution for Single Coverage<sup>8</sup>

7,368

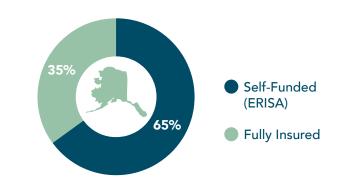
Share of Workers in Companies Offering a Choice Among Plans<sup>9</sup>

62%

Percent of Single Coverage Premiums Paid by Employers<sup>10</sup>

83%

## **Employer-Sponsored Insurance by Type**<sup>11</sup>



#### Employees with access to additional health benefit offerings (Regional)<sup>12</sup>



**58%**Dental Care



45% Vision Care



41% Wellness Programs



### **Arizona**

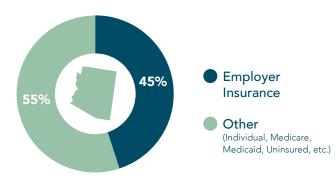
**Employee Health Benefits by the Numbers** 



#### **Population Coverage** in Arizona

3,202,000

Covered by Employer Insurance<sup>1</sup>



Health Insurance Employment in Arizona 13,505 Employees-Direct<sup>2</sup> 27,204 Employees-Insurance Related<sup>3</sup>

Active Physicians Financed by 

Community Hospitals Supported 

Average Employee Contributions to Premiums as Share of Median Income<sup>6</sup>

2015: **8.1**% 2018: **7.8**% 2019: **6.6**%

#### **Employer-Provided Coverage in Arizona**

Share of Workers in Companies Offering Insurance<sup>7</sup>

86%

Average Employer Contribution for Single Coverage<sup>8</sup>

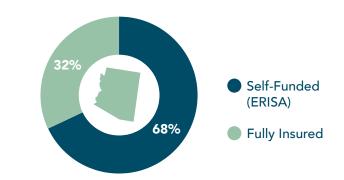
5,002

Share of Workers in Companies Offering a Choice Among Plans<sup>9</sup>

82%

Percent of Single Coverage Premiums Paid by Employers<sup>10</sup> 77%

#### **Employer-Sponsored** Insurance by Type<sup>11</sup>



#### Employees with access to additional health benefit offerings (Regional)<sup>12</sup>







**Programs** 



### **Arkansas**

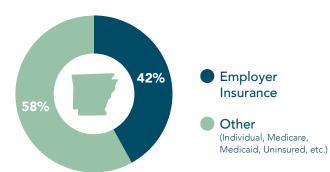
Employee Health Benefits by the Numbers



### Population Coverage in Arkansas

1,226,300

Covered by Employer Insurance<sup>1</sup>



Health Insurance Employment in Arkansas 4,042 Employees-Direct<sup>2</sup> 6,759 Employees-Insurance Related<sup>3</sup>

Average Employee Contributions to Premiums as Share of Median Income<sup>6</sup>

2015: 7.4% 2018: 8.9% 2019: 9.0%

## **Employer-Provided Coverage in Arkansas**

Share of Workers in Companies
Offering Insurance<sup>7</sup>

83%

Average Employer Contribution for Single Coverage<sup>8</sup>

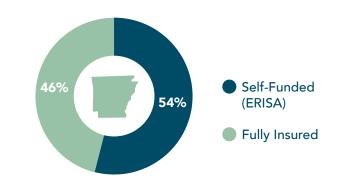
4,666

Share of Workers in Companies Offering a Choice Among Plans<sup>9</sup>

63%

Percent of Single Coverage Premiums Paid by Employers<sup>10</sup> **77%** 

# **Employer-Sponsored Insurance by Type**<sup>11</sup>



#### Employees with access to additional health benefit offerings (Regional)<sup>12</sup>



35% Dental Care



21% Vision Care



44% Wellness Programs



### **California**

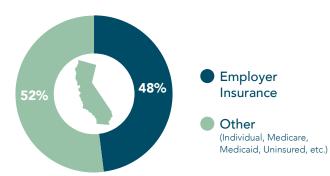
Employee Health Benefits by the Numbers



### Population Coverage in California

18,538,700

Covered by Employer Insurance<sup>1</sup>



Health Insurance Employment in California 161,659 Employees-Direct<sup>2</sup> 109,186 Employees-Insurance Related<sup>3</sup>

Average Employee Contributions to Premiums as Share of Median Income<sup>6</sup>

2015: 6.8% 2018: 6.8% 2019: 7.3%

## **Employer-Provided Coverage in California**

Share of Workers in Companies Offering Insurance<sup>7</sup>

85%

Average Employer Contribution for Single Coverage<sup>8</sup>

5,637

Share of Workers in Companies Offering a Choice Among Plans<sup>9</sup>

82%

Percent of Single Coverage Premiums Paid by Employers<sup>10</sup> **81%** 

# **Employer-Sponsored Insurance by Type**<sup>11</sup>



#### Employees with access to additional health benefit offerings (Regional)<sup>12</sup>



58% Dental Care



45% Vision Care



41% Wellness Programs



### Colorado

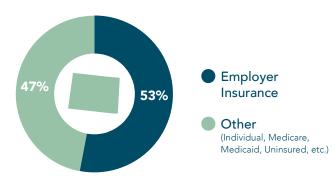
Employee Health Benefits by the Numbers



## Population Coverage in Colorado

2,997,100

Covered by Employer Insurance<sup>1</sup>



Health Insurance Employment in Colorado 11,003 Employees-Direct<sup>2</sup> 25,092 Employees-Insurance Related<sup>3</sup>

Average Employee Contributions to Premiums as Share of Median Income<sup>6</sup>

2015: 6.3% 2018: 5.3% 2019: 6.4%

## **Employer-Provided Coverage in Colorado**

Share of Workers in Companies Offering Insurance<sup>7</sup>

82%

Average Employer Contribution for Single Coverage<sup>8</sup>

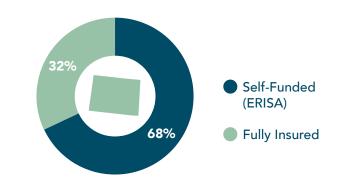
4,989

Share of Workers in Companies Offering a Choice Among Plans<sup>9</sup>

**79**%

Percent of Single Coverage Premiums Paid by Employers<sup>10</sup> **76**%

# **Employer-Sponsored Insurance by Type**<sup>11</sup>



#### Employees with access to additional health benefit offerings (Regional)<sup>12</sup>



50% Dental Care



28% Vision Care



45%
Wellness
Programs



### Connecticut

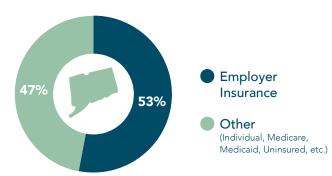
Employee Health Benefits by the Numbers



### Population Coverage in Connecticut

1,827,200

Covered by Employer Insurance<sup>1</sup>



Health Insurance Employment in Connecticut 13,568 Employees-Direct<sup>2</sup> 18,357 Employees-Insurance Related<sup>3</sup>

Average Employee Contributions to Premiums as Share of Median Income<sup>6</sup>

2015: **6.0**% 2018: **5.7**% 2019: **5.1**%

# **Employer-Provided Coverage in Connecticut**

Share of Workers in Companies Offering Insurance<sup>7</sup>

87%

Average Employer Contribution for Single Coverage<sup>8</sup>

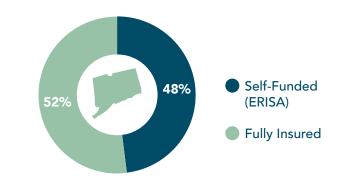
5,725

Share of Workers in Companies Offering a Choice Among Plans<sup>9</sup>

**75%** 

Percent of Single Coverage Premiums Paid by Employers<sup>10</sup> **76**%

# **Employer-Sponsored Insurance by Type**<sup>11</sup>



#### Employees with access to additional health benefit offerings (Regional)<sup>12</sup>



46% Dental Care



17% Vision Care



48%
Wellness
Programs



### **Delaware**

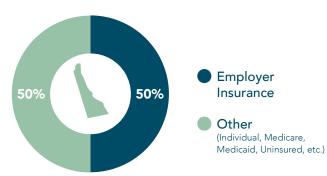
**Employee Health Benefits by the Numbers** 



#### **Population Coverage** in Delaware

467,700

Covered by Employer Insurance<sup>1</sup>



Health Insurance Employment in Delaware 1,371 Employees-Direct<sup>2</sup> 2,594 Employees-Insurance Related<sup>3</sup>

Active Physicians Financed by Employer Insurance Payments<sup>4</sup>.....

1,184

Community Hospitals Supported 

Average Employee Contributions to Premiums as Share of Median Income<sup>6</sup>

2015: 6.1% 2018: 6.3% 2019: 7.7%

#### **Employer-Provided Coverage in Delaware**

Share of Workers in Companies Offering Insurance<sup>7</sup>

**87%** 

Average Employer Contribution for Single Coverage<sup>8</sup>

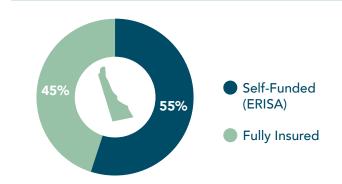
6,429

Share of Workers in Companies Offering a Choice Among Plans<sup>9</sup>

**74**%

Percent of Single Coverage Premiums Paid by Employers<sup>10</sup> 80%

#### **Employer-Sponsored** Insurance by Type<sup>11</sup>



#### Employees with access to additional health benefit offerings (Regional)<sup>12</sup>







**Programs** 



### **Florida**

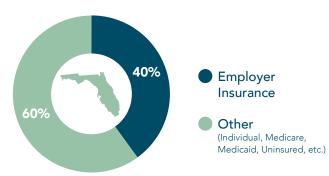
Employee Health Benefits by the Numbers



### Population Coverage in Florida

8,454,200

Covered by Employer Insurance<sup>1</sup>



Health Insurance Employment in Florida 36,023 Employees-Direct<sup>2</sup> 77,769 Employees-Insurance Related<sup>3</sup>

Average Employee Contributions to Premiums as Share of Median Income<sup>6</sup>

2015: 8.9% 2018: 8.6% 2019: 9.8%

## **Employer-Provided Coverage in Florida**

Share of Workers in Companies Offering Insurance<sup>7</sup>

84%

Average Employer Contribution for Single Coverage<sup>8</sup>

5,220

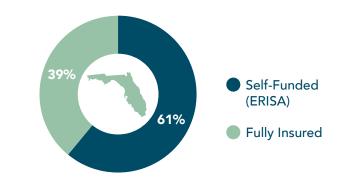
Share of Workers in Companies Offering a Choice Among Plans<sup>9</sup>

**78%** 

Percent of Single Coverage Premiums Paid by Employers<sup>10</sup>

**77%** 

# **Employer-Sponsored Insurance by Type**<sup>11</sup>



#### Employees with access to additional health benefit offerings (Regional)<sup>12</sup>



35% Dental Care



21% Vision Care



46% Wellness Programs



### Georgia

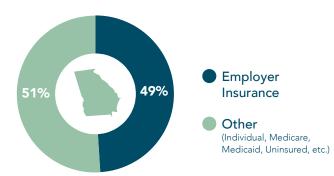
Employee Health Benefits by the Numbers



## Population Coverage in Georgia

5,037,600

Covered by Employer Insurance<sup>1</sup>



Health Insurance Employment in Georgia 15,223 Employees-Direct<sup>2</sup> 33,361 Employees-Insurance Related<sup>3</sup>

Average Employee Contributions to Premiums as Share of Median Income<sup>6</sup>

2015: 7.8% 2018: 7.9% 2019: 8.4%

## **Employer-Provided Coverage in Georgia**

Share of Workers in Companies Offering Insurance<sup>7</sup>

85%

Average Employer Contribution for Single Coverage<sup>8</sup>

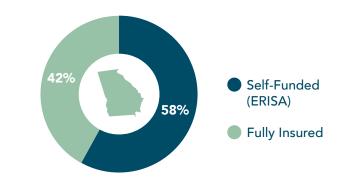
5,407

Share of Workers in Companies Offering a Choice Among Plans<sup>9</sup>

80%

Percent of Single Coverage Premiums Paid by Employers<sup>10</sup> **79**%

# **Employer-Sponsored Insurance by Type**<sup>11</sup>



#### Employees with access to additional health benefit offerings (Regional)<sup>12</sup>



35% Dental Care



21% Vision Care



46% Wellness Programs



### Hawaii

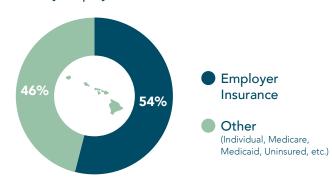
**Employee Health Benefits by the Numbers** 



### Population Coverage in Hawaii

729,900

Covered by Employer Insurance<sup>1</sup>



Health Insurance Employment in Hawaii 6,783 Employees-Direct<sup>2</sup> 3,727 Employees-Insurance Related<sup>3</sup>

Active Physicians Financed by Employer Insurance Payments<sup>4</sup>...... 1,37

Community Hospitals Supported by Employer Insurance Payments<sup>5</sup>.............

Average Employee Contributions to Premiums as Share of Median Income<sup>6</sup>

2015: 5.3% 2018: 5.3% 2019: 4.7%

# **Employer-Provided Coverage in Hawaii**

Share of Workers in Companies Offering Insurance<sup>7</sup>

95%

Average Employer Contribution for Single Coverage<sup>8</sup>

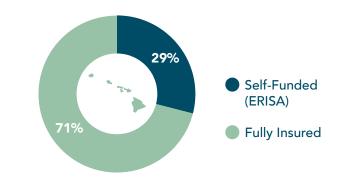
5,953

Share of Workers in Companies Offering a Choice Among Plans<sup>9</sup>

**73%** 

Percent of Single Coverage Premiums Paid by Employers<sup>10</sup> **89**%

# **Employer-Sponsored Insurance by Type**<sup>11</sup>



#### Employees with access to additional health benefit offerings (Regional)<sup>12</sup>



**58%**Dental Care



45% Vision Care



41% Wellness Programs



### Idaho

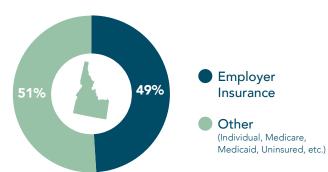
**Employee Health Benefits by the Numbers** 



#### **Population Coverage** in Idaho

858,100

Covered by Employer Insurance<sup>1</sup>



Health Insurance Employment in Idaho 2,167 Employees-Direct<sup>2</sup> 3,635 Employees-Insurance Related<sup>3</sup>

Active Physicians Financed by

1,034 Employer Insurance Payments<sup>4</sup>.....

Community Hospitals Supported 

Average Employee Contributions to Premiums as Share of Median Income<sup>6</sup>

2015: 7.2% 2018: 7.0% 2019: 5.4%

#### **Employer-Provided** Coverage in Idaho

Share of Workers in Companies Offering Insurance<sup>7</sup>

**77%** 

Average Employer Contribution for Single Coverage<sup>8</sup>

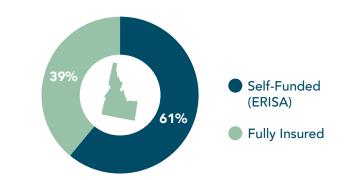
5,118

Share of Workers in Companies Offering a Choice Among Plans<sup>9</sup>

**65%** 

Percent of Single Coverage Premiums Paid by Employers<sup>10</sup> **81%** 

#### **Employer-Sponsored** Insurance by Type<sup>11</sup>



#### Employees with access to additional health benefit offerings (Regional)<sup>12</sup>







**Programs** 



### Illinois

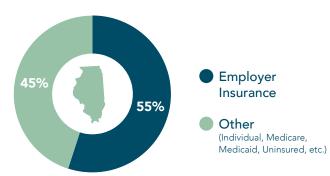
Employee Health Benefits by the Numbers



### Population Coverage in Illinois

6,743,800

Covered by Employer Insurance<sup>1</sup>



Health Insurance Employment in Illinois 22,165 Employees-Direct<sup>2</sup> 85,690 Employees-Insurance Related<sup>3</sup>

Average Employee Contributions to Premiums as Share of Median Income<sup>6</sup>

2015: 5.0% 2018: 6.0% 2019: 6.1%

## **Employer-Provided Coverage in Illinois**

Share of Workers in Companies Offering Insurance<sup>7</sup>

88%

Average Employer Contribution for Single Coverage<sup>8</sup>

5,545

Share of Workers in Companies Offering a Choice Among Plans<sup>9</sup>

**78%** 

Percent of Single Coverage Premiums Paid by Employers<sup>10</sup> **78**%

## **Employer-Sponsored Insurance by Type**<sup>11</sup>



#### Employees with access to additional health benefit offerings (Regional)<sup>12</sup>



47%
Dental Care



29% Vision Care



47%
Wellness
Programs



### Indiana

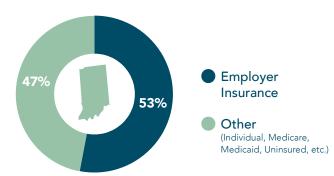
**Employee Health Benefits by the Numbers** 



#### **Population Coverage** in Indiana

3,473,000

Covered by Employer Insurance<sup>1</sup>



Health Insurance Employment in Indiana 10,027 Employees-Direct<sup>2</sup> 23,042 Employees-Insurance Related<sup>3</sup>

Active Physicians Financed by 

Community Hospitals Supported 

Average Employee Contributions to Premiums as Share of Median Income<sup>6</sup>

2015: 6.3% 2018: 5.8% 2019: 6.5%

#### **Employer-Provided Coverage in Indiana**

Share of Workers in Companies Offering Insurance<sup>7</sup>

84%

Average Employer Contribution for Single Coverage<sup>8</sup>

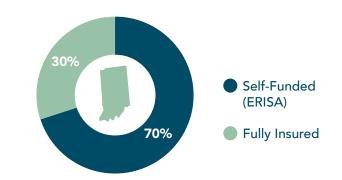
5,359

Share of Workers in Companies Offering a Choice Among Plans<sup>9</sup>

**76%** 

Percent of Single Coverage Premiums Paid by Employers<sup>10</sup> **77**%

#### **Employer-Sponsored** Insurance by Type<sup>11</sup>



#### Employees with access to additional health benefit offerings (Regional)12







**Programs** 

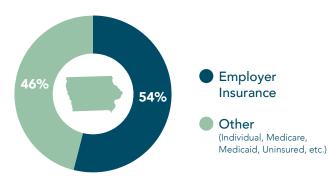




### Population Coverage in Iowa

1,664,600

Covered by Employer Insurance<sup>1</sup>



Health Insurance Employment in Iowa 4,094 Employees-Direct<sup>2</sup> 12,847 Employees-Insurance Related<sup>3</sup>

Average Employee Contributions to Premiums as Share of Median Income<sup>6</sup>

2015: **5.9%** 2018: **5.8%** 2019: **6.1%** 

## **Employer-Provided Coverage in Iowa**

Share of Workers in Companies Offering Insurance<sup>7</sup>

86%

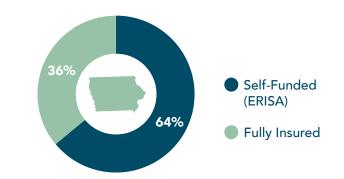
Average Employer Contribution for Single Coverage<sup>8</sup>

5,115

Share of Workers in Companies Offering a Choice Among Plans<sup>9</sup> **70%** 

Percent of Single Coverage Premiums Paid by Employers<sup>10</sup> **77%** 

# **Employer-Sponsored Insurance by Type**<sup>11</sup>



#### Employees with access to additional health benefit offerings (Regional)<sup>12</sup>



45% Dental Care



21% Vision Care



45%
Wellness
Programs



### **Kansas**

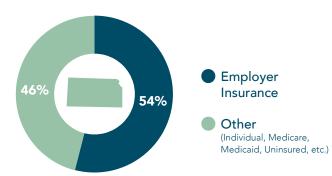
**Employee Health Benefits by the Numbers** 



#### **Population Coverage** in Kansas

1,527,000

Covered by Employer Insurance<sup>1</sup>



Health Insurance Employment in Kansas 3,714 Employees-Direct<sup>2</sup> 15,339 Employees-Insurance Related<sup>3</sup>

Active Physicians Financed by Employer Insurance Payments<sup>4</sup>.....

2,939

Community Hospitals Supported 

Average Employee Contributions to Premiums as Share of Median Income<sup>6</sup>

2015: 7.0% 2018: 6.3% 2019: 6.5%

#### **Employer-Provided Coverage in Kansas**

Share of Workers in Companies Offering Insurance<sup>7</sup>

86%

Average Employer Contribution for Single Coverage<sup>8</sup>

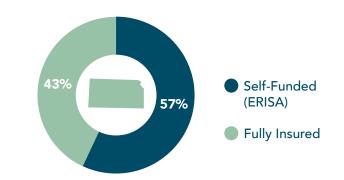
5,038

Share of Workers in Companies Offering a Choice Among Plans<sup>9</sup>

68%

Percent of Single Coverage Premiums Paid by Employers<sup>10</sup> 80%

#### **Employer-Sponsored** Insurance by Type<sup>11</sup>



#### Employees with access to additional health benefit offerings (Regional)12







**Programs** 



### Kentucky

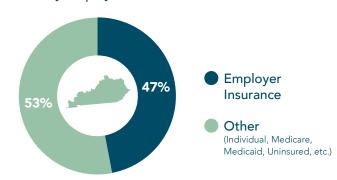
Employee Health Benefits by the Numbers



#### **Population Coverage** in Kentucky

2,028,200

Covered by Employer Insurance<sup>1</sup>



Health Insurance Employment in Kentucky 13,736 Employees-Direct<sup>2</sup> 14,213 Employees-Insurance Related<sup>3</sup>

Active Physicians Financed by 

Community Hospitals Supported 

Average Employee Contributions to Premiums as Share of Median Income<sup>6</sup>

2015: 6.8% 2018: 7.6% 2019: 7.9%

#### **Employer-Provided Coverage in Kentucky**

Share of Workers in Companies Offering Insurance<sup>7</sup>

86%

Average Employer Contribution for Single Coverage<sup>8</sup>

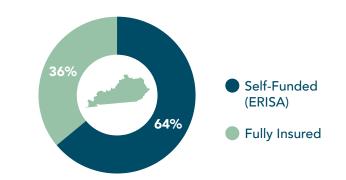
4,910

Share of Workers in Companies Offering a Choice Among Plans<sup>9</sup>

**76%** 

Percent of Single Coverage Premiums Paid by Employers<sup>10</sup> **74**%

#### **Employer-Sponsored** Insurance by Type<sup>11</sup>



#### Employees with access to additional health benefit offerings (Regional)<sup>12</sup>







**Programs** 



### Louisiana

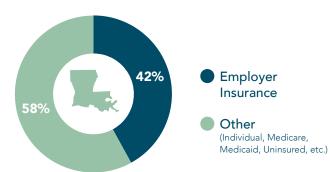
**Employee Health Benefits by the Numbers** 



## Population Coverage in Louisiana

1,882,500

Covered by Employer Insurance<sup>1</sup>



Health Insurance Employment in Louisiana 6,569 Employees-Direct<sup>2</sup> 14,630 Employees-Insurance Related<sup>3</sup>

Average Employee Contributions to Premiums as Share of Median Income<sup>6</sup>

2015: 9.1% 2018: 9.9% 2019: 10.4%

# **Employer-Provided Coverage in Louisiana**

Share of Workers in Companies Offering Insurance<sup>7</sup>

84%

Average Employer Contribution for Single Coverage<sup>8</sup>

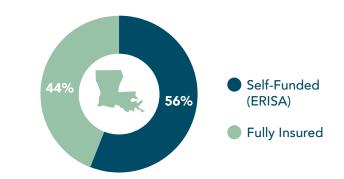
4,960

Share of Workers in Companies Offering a Choice Among Plans<sup>9</sup>

**73%** 

Percent of Single Coverage Premiums Paid by Employers<sup>10</sup> **74%** 

# **Employer-Sponsored Insurance by Type**<sup>11</sup>



#### Employees with access to additional health benefit offerings (Regional)<sup>12</sup>



35% Dental Care



21% Vision Care



44% Wellness Programs



### **Maine**

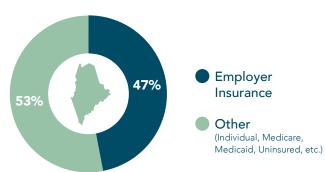
**Employee Health Benefits by the Numbers** 



#### **Population Coverage** in Maine

605,600

Covered by Employer Insurance<sup>1</sup>



Health Insurance Employment in Maine 2,678 Employees-Direct<sup>2</sup> 3,418 Employees-Insurance Related<sup>3</sup>

Active Physicians Financed by Employer Insurance Payments<sup>4</sup>.....

1,708

Community Hospitals Supported 

Average Employee Contributions to Premiums as Share of Median Income<sup>6</sup>

2015: 6.5% 2018: 6.4% 2019: 6.8%

#### **Employer-Provided Coverage in Maine**

Share of Workers in Companies Offering Insurance<sup>7</sup>

80%

Average Employer Contribution for Single Coverage<sup>8</sup>

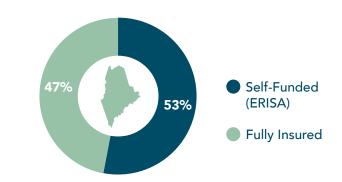
6,035

Share of Workers in Companies Offering a Choice Among Plans<sup>9</sup>

**77%** 

Percent of Single Coverage Premiums Paid by Employers<sup>10</sup> **81%** 

#### **Employer-Sponsored** Insurance by Type<sup>11</sup>



#### Employees with access to additional health benefit offerings (Regional)12







**Programs** 



## Maryland

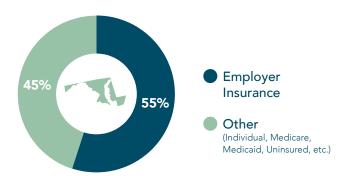
Employee Health Benefits by the Numbers



#### **Population Coverage** in Maryland

3,213,800

Covered by Employer Insurance<sup>1</sup>



Health Insurance Employment in Maryland 11,726 Employees-Direct<sup>2</sup> 18,103 Employees-Insurance Related<sup>3</sup>

Active Physicians Financed by Employer Insurance Payments<sup>4</sup>...... 9,166

Community Hospitals Supported 

Average Employee Contributions to Premiums as Share of Median Income<sup>6</sup>

2015: 6.5% 2018: 5.6% 2019: 5.9%

#### **Employer-Provided Coverage in Maryland**

Share of Workers in Companies Offering Insurance<sup>7</sup>

87%

Average Employer Contribution for Single Coverage<sup>8</sup>

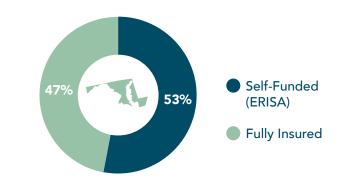
5,357

Share of Workers in Companies Offering a Choice Among Plans<sup>9</sup>

**75%** 

Percent of Single Coverage Premiums Paid by Employers<sup>10</sup> **75%** 

#### **Employer-Sponsored** Insurance by Type<sup>11</sup>



#### Employees with access to additional health benefit offerings (Regional)<sup>12</sup>







**Programs** 



### **Massachusetts**

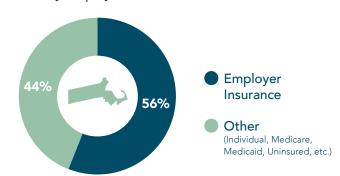
Employee Health Benefits by the Numbers



### Population Coverage in Massachusetts

3,716,400

Covered by Employer Insurance<sup>1</sup>



Health Insurance Employment in Massachusetts 16,239 Employees-Direct<sup>2</sup> 25,106 Employees-Insurance Related<sup>3</sup>

Average Employee Contributions to Premiums as Share of Median Income<sup>6</sup>

2015: 4.9% 2018: 5.3% 2019: 4.7%

## **Employer-Provided Coverage in Massachusetts**

Share of Workers in Companies Offering Insurance<sup>7</sup>

90%

Average Employer Contribution for Single Coverage<sup>8</sup>

5,747

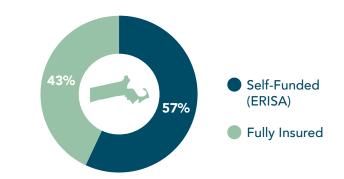
Share of Workers in Companies Offering a Choice Among Plans<sup>9</sup>

77%

Percent of Single Coverage Premiums Paid by Employers<sup>10</sup>

**76**%

# **Employer-Sponsored Insurance by Type**<sup>11</sup>



#### Employees with access to additional health benefit offerings (Regional)<sup>12</sup>



46% Dental Care



17% Vision Care



48% Wellness Programs



### Michigan

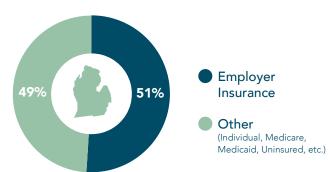
Employee Health Benefits by the Numbers



## Population Coverage in Michigan

4,968,100

Covered by Employer Insurance<sup>1</sup>



Share of Workers in Companies
Offering Insurance<sup>7</sup>

Average Employer Contribution

Average Employer Contribution for Single Coverage<sup>8</sup> 5,355

Share of Workers in Companies Offering a Choice Among Plans<sup>9</sup>

**Employer-Provided** 

**Coverage in Michigan** 

70%

Percent of Single Coverage Premiums Paid by Employers<sup>10</sup> 80%

Health Insurance Employment in Michigan 14,521 Employees-Direct<sup>2</sup> 33,392 Employees-Insurance Related<sup>3</sup>

Average Employee Contributions to Premiums as Share of Median Income<sup>6</sup>

2015: 5.0% 2018: 5.3% 2019: 4.4%

# **Employer-Sponsored Insurance by Type**<sup>11</sup>



#### Employees with access to additional health benefit offerings (Regional)<sup>12</sup>



47%
Dental Care



29% Vision Care



47%
Wellness
Programs



### **Minnesota**

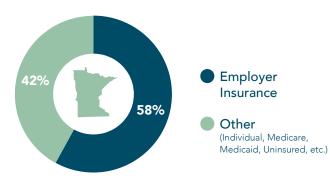
Employee Health Benefits by the Numbers



### Population Coverage in Minnesota

3,186,600

Covered by Employer Insurance<sup>1</sup>



Health Insurance Employment in Minnesota 30,658 Employees-Direct<sup>2</sup> 31,676 Employees-Insurance Related<sup>3</sup>

Average Employee Contributions to Premiums as Share of Median Income<sup>6</sup>

2015: 5.6% 2018: 6.1% 2019: 5.0%

## **Employer-Provided Coverage in Minnesota**

Share of Workers in Companies Offering Insurance<sup>7</sup>

85%

Average Employer Contribution for Single Coverage<sup>8</sup>

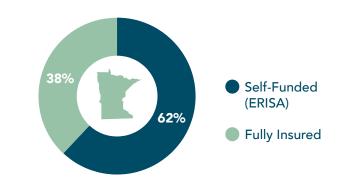
5,455

Share of Workers in Companies Offering a Choice Among Plans<sup>9</sup>

**75%** 

Percent of Single Coverage Premiums Paid by Employers<sup>10</sup> **79**%

# **Employer-Sponsored Insurance by Type**<sup>11</sup>



#### Employees with access to additional health benefit offerings (Regional)<sup>12</sup>



45% Dental Care



21% Vision Care



45%
Wellness
Programs



### Mississippi

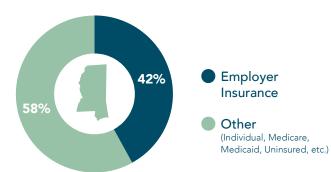
Employee Health Benefits by the Numbers



#### **Population Coverage** in Mississippi

1,209,700

Covered by Employer Insurance<sup>1</sup>



Health Insurance Employment in Mississippi 1,935 Employees-Direct<sup>2</sup> 5,349 Employees-Insurance Related<sup>3</sup>

Active Physicians Financed by Employer Insurance Payments<sup>4</sup>.....

2,423

Community Hospitals Supported 

Average Employee Contributions to Premiums as Share of Median Income<sup>6</sup>

2015: 9.8% 2018: 9.4% 2019: 9.9%

#### **Employer-Provided** Coverage in Mississippi

Share of Workers in Companies Offering Insurance<sup>7</sup>

83%

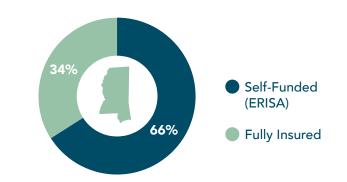
Average Employer Contribution for Single Coverage<sup>8</sup>

4,722

Share of Workers in Companies Offering a Choice Among Plans<sup>9</sup> 66%

Percent of Single Coverage Premiums Paid by Employers<sup>10</sup> **76%** 

#### **Employer-Sponsored** Insurance by Type<sup>11</sup>



#### Employees with access to additional health benefit offerings (Regional)<sup>12</sup>







**Programs** 



### Missouri

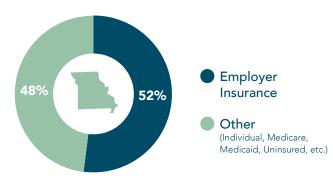
**Employee Health Benefits by the Numbers** 



### Population Coverage in Missouri

3,089,700

Covered by Employer Insurance<sup>1</sup>



Health Insurance Employment in Missouri 12,101 Employees-Direct<sup>2</sup> 29,098 Employees-Insurance Related<sup>3</sup>

Average Employee Contributions to Premiums as Share of Median Income<sup>6</sup>

2015: 5.5% 2018: 6.5% 2019: 7.6%

## **Employer-Provided Coverage in Missouri**

Share of Workers in Companies Offering Insurance<sup>7</sup>

86%

Average Employer Contribution for Single Coverage<sup>8</sup>

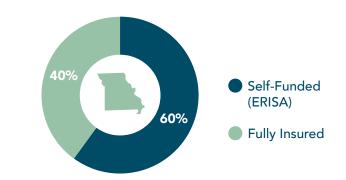
5,365

Share of Workers in Companies Offering a Choice Among Plans<sup>9</sup>

**70%** 

Percent of Single Coverage Premiums Paid by Employers<sup>10</sup> **79**%

# **Employer-Sponsored Insurance by Type**<sup>11</sup>



#### Employees with access to additional health benefit offerings (Regional)<sup>12</sup>



45% Dental Care



21% Vision Care



45%
Wellness
Programs



### **Montana**

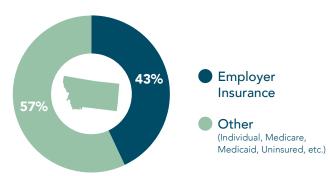
Employee Health Benefits by the Numbers



### Population Coverage in Montana

446,600

Covered by Employer Insurance<sup>1</sup>



Health Insurance Employment in Montana 944 Employees-Direct<sup>2</sup> 4,589 Employees-Insurance Related<sup>3</sup>

Average Employee Contributions to Premiums as Share of Median Income<sup>6</sup>

2015: 5.8% 2018: 6.4% 2019: 6.0%

# **Employer-Provided Coverage in Montana**

Share of Workers in Companies Offering Insurance<sup>7</sup>

71%

Average Employer Contribution for Single Coverage<sup>8</sup>

5,690

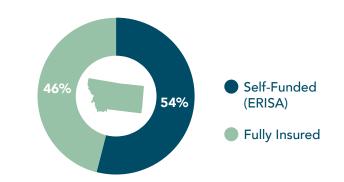
Share of Workers in Companies Offering a Choice Among Plans<sup>9</sup>

**62%** 

Percent of Single Coverage Premiums Paid by Employers<sup>10</sup>

83%

# **Employer-Sponsored Insurance by Type**<sup>11</sup>



#### Employees with access to additional health benefit offerings (Regional)<sup>12</sup>



**50%**Dental Care



28% Vision Care



45%
Wellness
Programs



### Nebraska

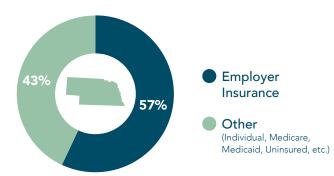
Employee Health Benefits by the Numbers



## Population Coverage in Nebraska

1,064,200

Covered by Employer Insurance<sup>1</sup>



Health Insurance Employment in Nebraska 6,805 Employees-Direct<sup>2</sup> 7,441 Employees-Insurance Related<sup>3</sup>

Active Physicians Financed by Employer Insurance Payments<sup>4</sup>...... 1,964

Average Employee Contributions to Premiums as Share of Median Income<sup>6</sup>

2015: 6.5% 2018: 6.1% 2019: 6.1%

## **Employer-Provided Coverage in Nebraska**

Share of Workers in Companies Offering Insurance<sup>7</sup>

84%

Average Employer Contribution for Single Coverage<sup>8</sup>

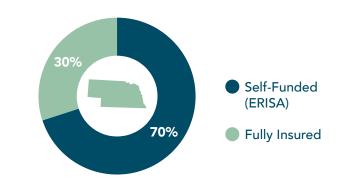
5,094

Share of Workers in Companies Offering a Choice Among Plans<sup>9</sup> **70%** 

Percent of Single Coverage Premiums Paid by Employers<sup>10</sup>

**77%** 

# **Employer-Sponsored Insurance by Type**<sup>11</sup>



#### Employees with access to additional health benefit offerings (Regional)<sup>12</sup>



45% Dental Care



21% Vision Care



45%
Wellness
Programs



### Nevada

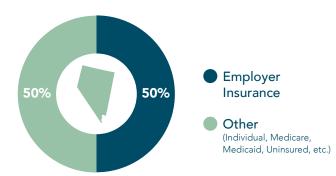
Employee Health Benefits by the Numbers



## Population Coverage in Nevada

1,498,600

Covered by Employer Insurance<sup>1</sup>



Health Insurance Employment in Nevada 3,035 Employees-Direct<sup>2</sup> 9,689 Employees-Insurance Related<sup>3</sup>

Active Physicians Financed by Employer Insurance Payments<sup>4</sup>...... 2,263

Average Employee Contributions to Premiums as Share of Median Income<sup>6</sup>

2015: 6.4% 2018: 8.4% 2019: 6.5%

# **Employer-Provided Coverage in Nevada**

Share of Workers in Companies Offering Insurance<sup>7</sup>

86%

Average Employer Contribution for Single Coverage<sup>8</sup>

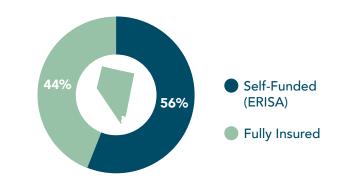
5,217

Share of Workers in Companies Offering a Choice Among Plans<sup>9</sup>

80%

Percent of Single Coverage Premiums Paid by Employers<sup>10</sup> **79**%

# **Employer-Sponsored Insurance by Type**<sup>11</sup>



#### Employees with access to additional health benefit offerings (Regional)<sup>12</sup>



**50%**Dental Care



28% Vision Care



45%
Wellness
Programs



### **New Hampshire**

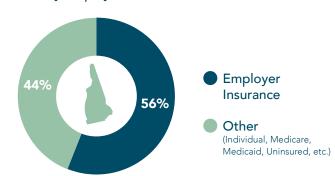
Employee Health Benefits by the Numbers



#### **Population Coverage** in New Hampshire

738,900

Covered by Employer Insurance<sup>1</sup>



Health Insurance Employment in New Hampshire 2,473 Employees-Direct<sup>2</sup> 4,186 Employees-Insurance Related<sup>3</sup>

Active Physicians Financed by Employer Insurance Payments<sup>4</sup>.....

1,588

Community Hospitals Supported 

Average Employee Contributions to Premiums as Share of Median Income<sup>6</sup>

2015: 5.1% 2018: 5.2% 2019: 5.1%

#### **Employer-Provided Coverage in New Hampshire**

Share of Workers in Companies Offering Insurance<sup>7</sup>

86%

Average Employer Contribution for Single Coverage<sup>8</sup>

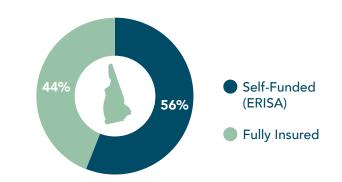
5,572

Share of Workers in Companies Offering a Choice Among Plans<sup>9</sup>

**71%** 

Percent of Single Coverage Premiums Paid by Employers<sup>10</sup> 77%

#### **Employer-Sponsored** Insurance by Type<sup>11</sup>



#### Employees with access to additional health benefit offerings (Regional)<sup>12</sup>







**Programs** 



### **New Jersey**

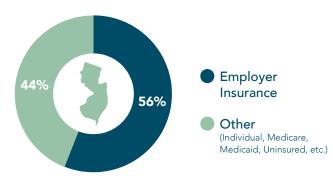
Employee Health Benefits by the Numbers



## Population Coverage in New Jersey

4,844,600

Covered by Employer Insurance<sup>1</sup>



Health Insurance Employment in New Jersey 8,847 Employees-Direct<sup>2</sup> 30,996 Employees-Insurance Related<sup>3</sup>

Average Employee Contributions to Premiums as Share of Median Income<sup>6</sup>

2015: 5.8% 2018: 6.4% 2019: 4.9%

## **Employer-Provided Coverage in New Jersey**

Share of Workers in Companies Offering Insurance<sup>7</sup>

88%

Average Employer Contribution for Single Coverage<sup>8</sup>

6,163

Share of Workers in Companies Offering a Choice Among Plans<sup>9</sup> **79**%

Percent of Single Coverage Premiums Paid by Employers<sup>10</sup> **79**%

# **Employer-Sponsored Insurance by Type**<sup>11</sup>



#### Employees with access to additional health benefit offerings (Regional)<sup>12</sup>



47%
Dental Care



33% Vision Care



41% Wellness Programs



### **New Mexico**

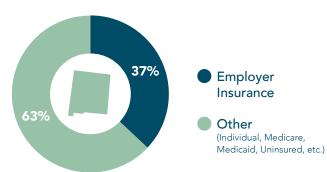
**Employee Health Benefits by the Numbers** 



#### **Population Coverage** in New Mexico

748,000

Covered by Employer Insurance<sup>1</sup>



Health Insurance Employment in New Mexico 3,627 Employees-Direct<sup>2</sup> 4,348 Employees-Insurance Related<sup>3</sup>

Active Physicians Financed by Employer Insurance Payments<sup>4</sup>.....

2,137

Community Hospitals Supported 

Average Employee Contributions to Premiums as Share of Median Income<sup>6</sup>

2015: 8.1% 2018: 8.0% 2019: 10.4%

#### **Employer-Provided Coverage in New Mexico**

Share of Workers in Companies Offering Insurance<sup>7</sup>

**77%** 

Average Employer Contribution for Single Coverage<sup>8</sup>

4,967

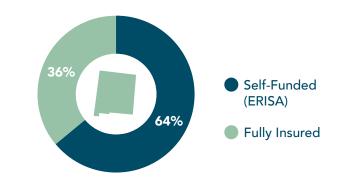
Share of Workers in Companies Offering a Choice Among Plans<sup>9</sup>

**75%** 

Percent of Single Coverage Premiums Paid by Employers<sup>10</sup>

**74%** 

#### **Employer-Sponsored** Insurance by Type<sup>11</sup>



#### Employees with access to additional health benefit offerings (Regional)<sup>12</sup>







**Programs** 



### **New York**

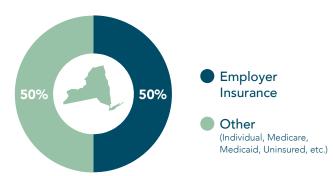
Employee Health Benefits by the Numbers



## Population Coverage in New York

9,423,800

Covered by Employer Insurance<sup>1</sup>



Health Insurance Employment in New York 32,822 Employees-Direct<sup>2</sup> 70,388 Employees-Insurance Related<sup>3</sup>

Average Employee Contributions to Premiums as Share of Median Income<sup>6</sup>

2015: 7.1% 2018: 6.3% 2019: 6.0%

## **Employer-Provided Coverage in New York**

Share of Workers in Companies Offering Insurance<sup>7</sup>

87%

Average Employer Contribution for Single Coverage<sup>8</sup>

6,207

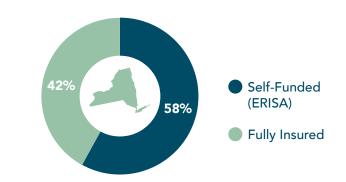
Share of Workers in Companies Offering a Choice Among Plans<sup>9</sup>

**78%** 

Percent of Single Coverage Premiums Paid by Employers<sup>10</sup>

**79**%

# **Employer-Sponsored Insurance by Type**<sup>11</sup>



#### Employees with access to additional health benefit offerings (Regional)<sup>12</sup>



47%
Dental Care



33% Vision Care



41%
Wellness
Programs



### **North Carolina**

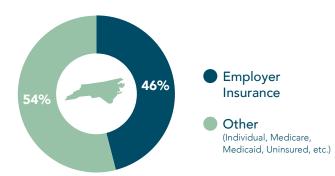
Employee Health Benefits by the Numbers



### Population Coverage in North Carolina

4,692,000

Covered by Employer Insurance<sup>1</sup>



Health Insurance Employment in North Carolina 11,376 Employees-Direct<sup>2</sup> 22,935 Employees-Insurance Related<sup>3</sup>

Active Physicians Financed by Employer Insurance Payments<sup>4</sup>...... 10,159

Average Employee Contributions to Premiums as Share of Median Income<sup>6</sup>

2015: 7.0% 2018: 8.4% 2019: 7.7%

## **Employer-Provided Coverage in North Carolina**

Share of Workers in Companies Offering Insurance<sup>7</sup>

82%

Average Employer Contribution for Single Coverage<sup>8</sup>

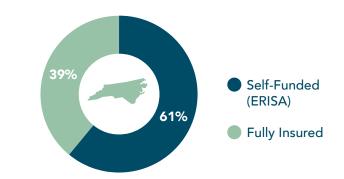
5,312

Share of Workers in Companies Offering a Choice Among Plans<sup>9</sup>

**72%** 

Percent of Single Coverage Premiums Paid by Employers<sup>10</sup> **78**%

# **Employer-Sponsored Insurance by Type**<sup>11</sup>



#### Employees with access to additional health benefit offerings (Regional)<sup>12</sup>



35% Dental Care



21% Vision Care



46% Wellness Programs



### **North Dakota**

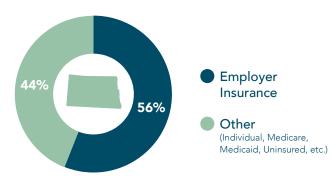
Employee Health Benefits by the Numbers



## Population Coverage in North Dakota

406,900

Covered by Employer Insurance<sup>1</sup>



Health Insurance Employment in North Dakota 2,398 Employees-Direct<sup>2</sup> 3,021 Employees-Insurance Related<sup>3</sup>

Average Employee Contributions to Premiums as Share of Median Income<sup>6</sup>

2015: 6.0% 2018: 5.6% 2019: 5.7%

# **Employer-Provided Coverage in North Dakota**

Share of Workers in Companies Offering Insurance<sup>7</sup>

**87%** 

Average Employer Contribution for Single Coverage<sup>8</sup>

5,294

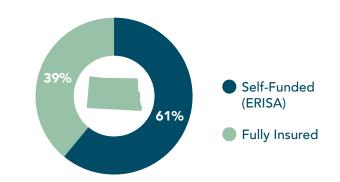
Share of Workers in Companies Offering a Choice Among Plans<sup>9</sup>

**53%** 

Percent of Single Coverage Premiums Paid by Employers<sup>10</sup>

**79**%

# **Employer-Sponsored Insurance by Type**<sup>11</sup>



### Employees with access to additional health benefit offerings (Regional)<sup>12</sup>



45% Dental Care



21% Vision Care



45%
Wellness
Programs



## Ohio

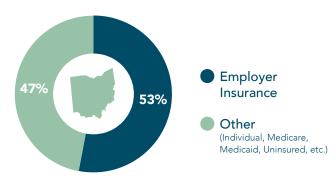
**Employee Health Benefits by the Numbers** 



## Population Coverage in Ohio

5,973,000

Covered by Employer Insurance<sup>1</sup>



Health Insurance Employment in Ohio 19,718 Employees-Direct<sup>2</sup> 37,285 Employees-Insurance Related<sup>3</sup>

Average Employee Contributions to Premiums as Share of Median Income<sup>6</sup>

2015: 5.4% 2018: 6.2% 2019: 5.5%

# **Employer-Provided Coverage in Ohio**

Share of Workers in Companies Offering Insurance<sup>7</sup>

86%

Average Employer Contribution for Single Coverage<sup>8</sup>

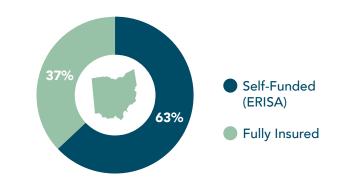
5,705

Share of Workers in Companies Offering a Choice Among Plans<sup>9</sup>

**73%** 

Percent of Single Coverage Premiums Paid by Employers<sup>10</sup> 80%

# **Employer-Sponsored Insurance by Type**<sup>11</sup>



### Employees with access to additional health benefit offerings (Regional)<sup>12</sup>



47%
Dental Care



29% Vision Care



47%
Wellness
Programs



## **Oklahoma**

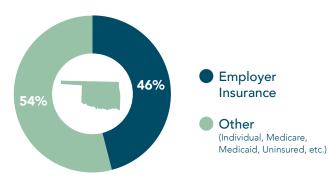
**Employee Health Benefits by the Numbers** 



#### **Population Coverage** in Oklahoma

1,742,700

Covered by Employer Insurance<sup>1</sup>



Health Insurance Employment in Oklahoma 3,435 Employees-Direct<sup>2</sup> 10,013 Employees-Insurance Related<sup>3</sup>

Active Physicians Financed by 

Community Hospitals Supported 

Average Employee Contributions to Premiums as Share of Median Income<sup>6</sup>

2015: 8.9% 2018: 7.4% 2019: 8.1%

### **Employer-Provided** Coverage in Oklahoma

Share of Workers in Companies Offering Insurance<sup>7</sup>

85%

Average Employer Contribution for Single Coverage<sup>8</sup>

5,311

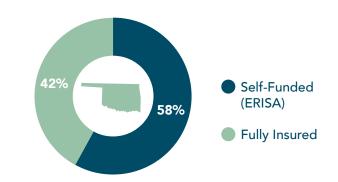
Share of Workers in Companies Offering a Choice Among Plans<sup>9</sup>

69%

Percent of Single Coverage Premiums Paid by Employers<sup>10</sup>

**79**%

### **Employer-Sponsored** Insurance by Type<sup>11</sup>



### Employees with access to additional health benefit offerings (Regional)<sup>12</sup>







**Programs** 



## Oregon

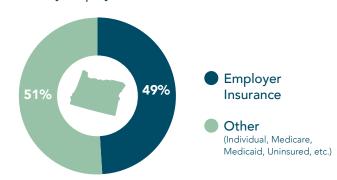
Employee Health Benefits by the Numbers



### **Population Coverage** in Oregon

2,037,300

Covered by Employer Insurance<sup>1</sup>



Health Insurance Employment in Oregon 13,379 Employees-Direct<sup>2</sup> 10,552 Employees-Insurance Related<sup>3</sup>

Active Physicians Financed by 

Community Hospitals Supported 

Average Employee Contributions to Premiums as Share of Median Income<sup>6</sup>

2015: 6.5% 2018: 6.8% 2019: 5.8%

### **Employer-Provided Coverage in Oregon**

Share of Workers in Companies Offering Insurance<sup>7</sup>

**82%** 

Average Employer Contribution for Single Coverage<sup>8</sup>

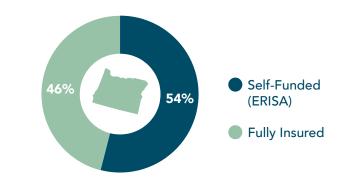
5,496

Share of Workers in Companies Offering a Choice Among Plans<sup>9</sup>

68%

Percent of Single Coverage Premiums Paid by Employers<sup>10</sup> 83%

### **Employer-Sponsored** Insurance by Type<sup>11</sup>



### Employees with access to additional health benefit offerings (Regional)<sup>12</sup>







**Programs** 



## **Pennsylvania**

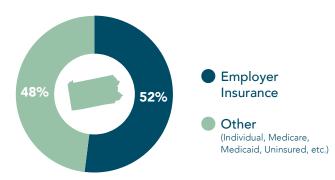
Employee Health Benefits by the Numbers



## Population Coverage in Pennsylvania

6,413,400

Covered by Employer Insurance<sup>1</sup>



Health Insurance Employment in Pennsylvania 46,233 Employees-Direct<sup>2</sup> 47,393 Employees-Insurance Related<sup>3</sup>

Active Physicians Financed by Employer Insurance Payments<sup>4</sup>...... 19,307

Average Employee Contributions to Premiums as Share of Median Income<sup>6</sup>

2015: 4.9% 2018: 6.0% 2019: 5.9%

# **Employer-Provided Coverage in Pennsylvania**

Share of Workers in Companies Offering Insurance<sup>7</sup>

88%

Average Employer Contribution for Single Coverage<sup>8</sup>

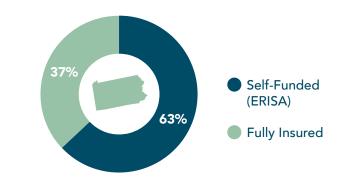
5,677

Share of Workers in Companies Offering a Choice Among Plans<sup>9</sup>

**7**1%

Percent of Single Coverage Premiums Paid by Employers<sup>10</sup> **79**%

# **Employer-Sponsored Insurance by Type**<sup>11</sup>



### Employees with access to additional health benefit offerings (Regional)<sup>12</sup>



47%
Dental Care



33% Vision Care



41% Wellness Programs



### **Rhode Island**

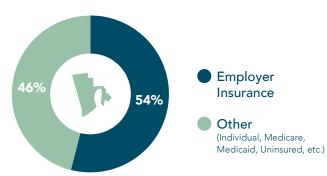
Employee Health Benefits by the Numbers



## Population Coverage in Rhode Island

549,100

Covered by Employer Insurance<sup>1</sup>



Health Insurance Employment in Rhode Island 1,712 Employees-Direct<sup>2</sup> 8,478 Employees-Insurance Related<sup>3</sup>

Average Employee Contributions to Premiums as Share of Median Income<sup>6</sup>

2015: 5.8% 2018: 6.9% 2019: 6.0%

# **Employer-Provided Coverage in Rhode Island**

Share of Workers in Companies Offering Insurance<sup>7</sup>

85%

Average Employer Contribution for Single Coverage<sup>8</sup>

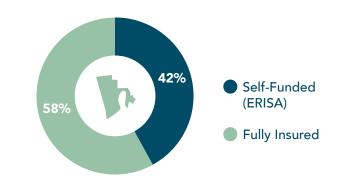
5,635

Share of Workers in Companies Offering a Choice Among Plans<sup>9</sup>

66%

Percent of Single Coverage Premiums Paid by Employers<sup>10</sup> **78**%

# **Employer-Sponsored Insurance by Type**<sup>11</sup>



### Employees with access to additional health benefit offerings (Regional)<sup>12</sup>



46% Dental Care



17% Vision Care



48% Wellness Programs



## **South Carolina**

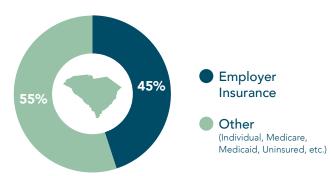
**Employee Health Benefits by the Numbers** 



#### **Population Coverage** in South Carolina

2,264,600

Covered by Employer Insurance<sup>1</sup>



Health Insurance Employment in South Carolina 11,844 Employees-Direct<sup>2</sup> 13,584 Employees-Insurance Related<sup>3</sup>

Active Physicians Financed by 

Community Hospitals Supported 

Average Employee Contributions to Premiums as Share of Median Income<sup>6</sup>

2015: 7.6% 2018: 7.2% 2019: 10.7%

### **Employer-Provided Coverage in South Carolina**

Share of Workers in Companies Offering Insurance<sup>7</sup>

86%

Average Employer Contribution for Single Coverage<sup>8</sup>

5,275

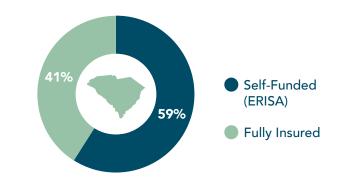
Share of Workers in Companies Offering a Choice Among Plans<sup>9</sup>

**72%** 

Percent of Single Coverage Premiums Paid by Employers<sup>10</sup>

**79**%

### **Employer-Sponsored** Insurance by Type<sup>11</sup>



### Employees with access to additional health benefit offerings (Regional)<sup>12</sup>







46% **Programs** 



## **South Dakota**

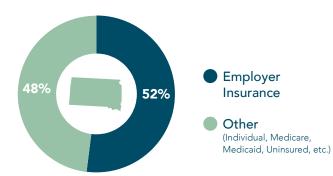
Employee Health Benefits by the Numbers



## Population Coverage in South Dakota

438,000

Covered by Employer Insurance<sup>1</sup>



Health Insurance Employment in South Dakota 1,225 Employees-Direct<sup>2</sup> 3,041 Employees-Insurance Related<sup>3</sup>

Average Employee Contributions to Premiums as Share of Median Income<sup>6</sup>

2015: 6.3% 2018: 6.9% 2019: 7.9%

# **Employer-Provided Coverage in South Dakota**

Share of Workers in Companies Offering Insurance<sup>7</sup>

84%

Average Employer Contribution for Single Coverage<sup>8</sup>

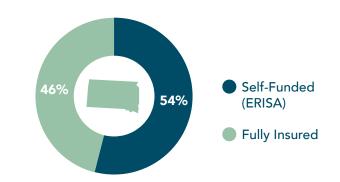
5,580

Share of Workers in Companies Offering a Choice Among Plans<sup>9</sup>

**72%** 

Percent of Single Coverage Premiums Paid by Employers<sup>10</sup> **78**%

# **Employer-Sponsored Insurance by Type**<sup>11</sup>



### Employees with access to additional health benefit offerings (Regional)<sup>12</sup>



45% Dental Care



21% Vision Care



45%
Wellness
Programs



### Tennessee

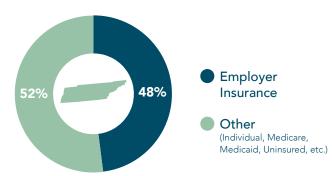
**Employee Health Benefits by the Numbers** 



#### **Population Coverage** in Tennessee

3,177,400

Covered by Employer Insurance<sup>1</sup>



Health Insurance Employment in Tennessee 14,670 Employees-Direct<sup>2</sup> 20,845 Employees-Insurance Related<sup>3</sup>

Active Physicians Financed by 

Community Hospitals Supported 

Average Employee Contributions to Premiums as Share of Median Income<sup>6</sup>

2015: 7.1% 2018: 7.6% 2019: 7.9%

#### **Employer-Provided Coverage in Tennessee**

Share of Workers in Companies Offering Insurance<sup>7</sup>

86%

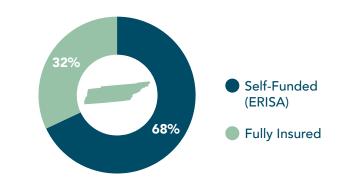
Average Employer Contribution for Single Coverage<sup>8</sup>

5,066

Share of Workers in Companies Offering a Choice Among Plans<sup>9</sup> **79**%

Percent of Single Coverage Premiums Paid by Employers<sup>10</sup> **76%** 

### **Employer-Sponsored** Insurance by Type<sup>11</sup>



### Employees with access to additional health benefit offerings (Regional)<sup>12</sup>







**Programs** 



### **Texas**

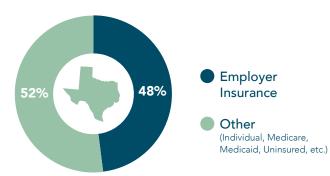
Employee Health Benefits by the Numbers



## Population Coverage in Texas

13,461,200

Covered by Employer Insurance<sup>1</sup>



Health Insurance Employment in Texas 34,105 Employees-Direct<sup>2</sup> 95,622 Employees-Insurance Related<sup>3</sup>

Active Physicians Financed by Employer Insurance Payments<sup>4</sup>...... 23,682

Average Employee Contributions to Premiums as Share of Median Income<sup>6</sup>

2015: **8.2**% 2018: **8.1**% 2019: **8.6**%

# **Employer-Provided Coverage in Texas**

Share of Workers in Companies Offering Insurance<sup>7</sup>

86%

Average Employer Contribution for Single Coverage<sup>8</sup>

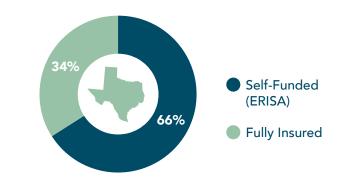
5,455

Share of Workers in Companies Offering a Choice Among Plans<sup>9</sup>

81%

Percent of Single Coverage Premiums Paid by Employers<sup>10</sup> **78**%

# **Employer-Sponsored Insurance by Type**<sup>11</sup>



### Employees with access to additional health benefit offerings (Regional)<sup>12</sup>



35% Dental Care



21% Vision Care



44% Wellness Programs



## **Utah**

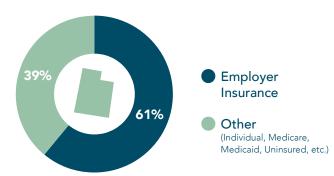
Employee Health Benefits by the Numbers



## Population Coverage in Utah

1,909,100

Covered by Employer Insurance<sup>1</sup>



Health Insurance Employment in Utah 3,156 Employees-Direct<sup>2</sup> 12,303 Employees-Insurance Related<sup>3</sup>

Active Physicians Financed by Employer Insurance Payments<sup>4</sup>.....

Average Employee Contributions to Premiums as Share of Median Income<sup>6</sup>

2015: 5.6% 2018: 5.1% 2019: 5.5%

# **Employer-Provided Coverage in Utah**

Share of Workers in Companies Offering Insurance<sup>7</sup>

81%

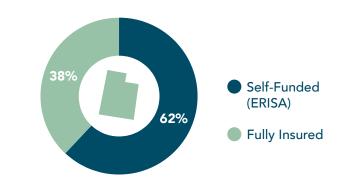
Average Employer Contribution for Single Coverage<sup>8</sup>

4,806

Share of Workers in Companies Offering a Choice Among Plans<sup>9</sup> 77%

Percent of Single Coverage Premiums Paid by Employers<sup>10</sup> 77%

# **Employer-Sponsored Insurance by Type**<sup>11</sup>



### Employees with access to additional health benefit offerings (Regional)<sup>12</sup>



**50%**Dental Care



28% Vision Care

2,433



45% Wellness Programs



### **Vermont**

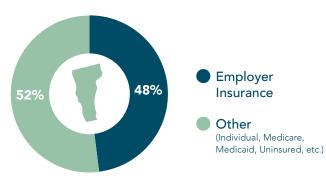
Employee Health Benefits by the Numbers



## Population Coverage in Vermont

289,600

Covered by Employer Insurance<sup>1</sup>



Health Insurance Employment in Vermont 838 Employees-Direct<sup>2</sup> 1,912 Employees-Insurance Related<sup>3</sup>

Average Employee Contributions to Premiums as Share of Median Income<sup>6</sup>

2015: 5.8% 2018: 5.8% 2019: 5.2%

# **Employer-Provided Coverage in Vermont**

Share of Workers in Companies Offering Insurance<sup>7</sup>

77%

Average Employer Contribution for Single Coverage<sup>8</sup>

5,807

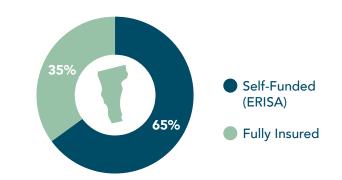
Share of Workers in Companies Offering a Choice Among Plans<sup>9</sup>

60%

Percent of Single Coverage Premiums Paid by Employers<sup>10</sup>

**79**%

# **Employer-Sponsored Insurance by Type**<sup>11</sup>



### Employees with access to additional health benefit offerings (Regional)<sup>12</sup>



46% Dental Care



17% Vision Care



48% Wellness Programs



## Virginia

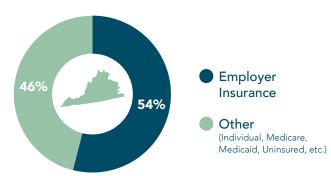
**Employee Health Benefits by the Numbers** 



#### **Population Coverage** in Virginia

4,429,500

Covered by Employer Insurance<sup>1</sup>



Health Insurance Employment in Virginia 15,496 Employees-Direct<sup>2</sup> 20,091 Employees-Insurance Related<sup>3</sup>

Active Physicians Financed by Employer Insurance Payments<sup>4</sup>.....

8,990

Community Hospitals Supported 

Average Employee Contributions to Premiums as Share of Median Income<sup>6</sup>

2015: 5.9% 2018: 7.0% 2019: 6.4%

### **Employer-Provided Coverage in Virginia**

Share of Workers in Companies Offering Insurance<sup>7</sup>

87%

Average Employer Contribution for Single Coverage<sup>8</sup>

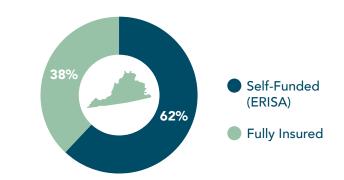
5,160

Share of Workers in Companies Offering a Choice Among Plans<sup>9</sup>

77%

Percent of Single Coverage Premiums Paid by Employers<sup>10</sup> **76%** 

### **Employer-Sponsored** Insurance by Type<sup>11</sup>



### Employees with access to additional health benefit offerings (Regional)<sup>12</sup>







**Programs** 



## Washington

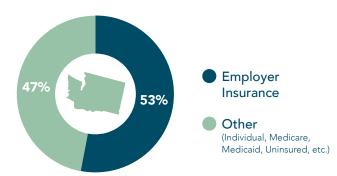
Employee Health Benefits by the Numbers



# Population Coverage in Washington

3,928,300

Covered by Employer Insurance<sup>1</sup>



Health Insurance Employment in Washington 12,800 Employees-Direct<sup>2</sup> 17,861 Employees-Insurance Related<sup>3</sup>

Average Employee Contributions to Premiums as Share of Median Income<sup>6</sup>

2015: 5.3% 2018: 4.0% 2019: 4.3%

# **Employer-Provided Coverage in Washington**

Share of Workers in Companies Offering Insurance<sup>7</sup>

84%

Average Employer Contribution for Single Coverage<sup>8</sup>

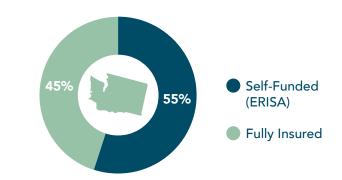
5,927

Share of Workers in Companies Offering a Choice Among Plans<sup>9</sup>

**72%** 

Percent of Single Coverage Premiums Paid by Employers<sup>10</sup> 86%

# **Employer-Sponsored Insurance by Type**<sup>11</sup>



### Employees with access to additional health benefit offerings (Regional)<sup>12</sup>



**58%**Dental Care



45% Vision Care



41%
Wellness
Programs



## **West Virginia**

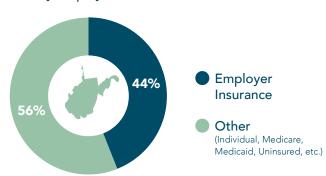
Employee Health Benefits by the Numbers



# Population Coverage in West Virginia

764,600

Covered by Employer Insurance<sup>1</sup>



Health Insurance Employment in West Virginia 1,212 Employees-Direct<sup>2</sup> 3,360 Employees-Insurance Related<sup>3</sup>

Average Employee Contributions to Premiums as Share of Median Income<sup>6</sup>

2015: 7.8% 2018: 7.0% 2019: 6.8%

# **Employer-Provided Coverage in West Virginia**

Share of Workers in Companies Offering Insurance<sup>7</sup>

84%

Average Employer Contribution for Single Coverage<sup>8</sup>

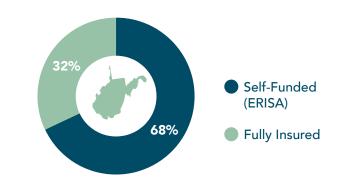
5,643

Share of Workers in Companies Offering a Choice Among Plans<sup>9</sup>

64%

Percent of Single Coverage Premiums Paid by Employers<sup>10</sup> 80%

# **Employer-Sponsored Insurance by Type**<sup>11</sup>



### Employees with access to additional health benefit offerings (Regional)<sup>12</sup>



35% Dental Care



21% Vision Care



46% Wellness Programs



### Wisconsin

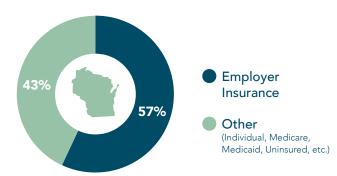
**Employee Health Benefits by the Numbers** 



#### **Population Coverage** in Wisconsin

3,209,400

Covered by Employer Insurance<sup>1</sup>



Health Insurance Employment in Wisconsin 18,194 Employees-Direct<sup>2</sup> 21,682 Employees-Insurance Related<sup>3</sup>

Active Physicians Financed by 

Community Hospitals Supported 

Average Employee Contributions to Premiums as Share of Median Income<sup>6</sup>

2015: 5.9% 2018: 6.0% 2019: 5.5%

### **Employer-Provided Coverage in Wisconsin**

Share of Workers in Companies Offering Insurance<sup>7</sup>

84%

Average Employer Contribution for Single Coverage<sup>8</sup>

5,495

Share of Workers in Companies Offering a Choice Among Plans<sup>9</sup>

**72%** 

Percent of Single Coverage Premiums Paid by Employers<sup>10</sup> **79**%

### **Employer-Sponsored** Insurance by Type<sup>11</sup>



### Employees with access to additional health benefit offerings (Regional)<sup>12</sup>







**Programs** 



## **Wyoming**

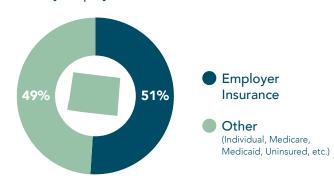
Employee Health Benefits by the Numbers



## Population Coverage in Wyoming

287,700

Covered by Employer Insurance<sup>1</sup>



Health Insurance Employment in Wyoming 342 Employees-Direct<sup>2</sup>

1,217 Employees-Insurance Related<sup>3</sup>

Average Employee Contributions to Premiums as Share of Median Income<sup>6</sup>

2015: **5.9%** 2018: **6.5%** 2019: **6.6%** 

# **Employer-Provided Coverage in Wyoming**

Share of Workers in Companies Offering Insurance<sup>7</sup>

72%

Average Employer Contribution for Single Coverage<sup>8</sup>

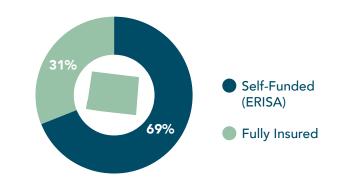
5,883

Share of Workers in Companies Offering a Choice Among Plans<sup>9</sup>

**51%** 

Percent of Single Coverage Premiums Paid by Employers<sup>10</sup> **82%** 

# **Employer-Sponsored Insurance by Type**<sup>11</sup>



### Employees with access to additional health benefit offerings (Regional)<sup>12</sup>



50% Dental Care



28% Vision Care



45%
Wellness
Programs



## Washington, D.C.

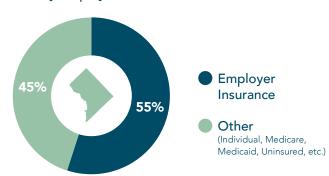
Employee Health Benefits by the Numbers



## Population Coverage in Washington, D.C.

368,400

Covered by Employer Insurance<sup>1</sup>



Health Insurance Employment in Washington, D.C. 2,124 Employees-Direct<sup>2</sup>

4,415 Employees-Insurance Related<sup>3</sup>

Average Employee Contributions to Premiums as Share of Median Income<sup>6</sup>

2015: 5.4% 2018: 5.3% 2019: 4.8%

# **Employer-Provided Coverage in Washington, D.C.**

Share of Workers in Companies Offering Insurance<sup>7</sup>

93%

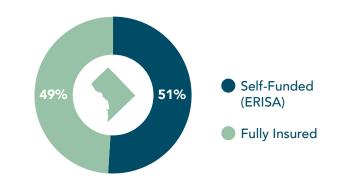
Average Employer Contribution for Single Coverage<sup>8</sup>

5,961

Share of Workers in Companies Offering a Choice Among Plans<sup>9</sup> 83%

Percent of Single Coverage Premiums Paid by Employers<sup>10</sup> 81%

# **Employer-Sponsored Insurance by Type**<sup>11</sup>



### Employees with access to additional health benefit offerings (Regional)<sup>12</sup>



35% Dental Care



21% Vision Care



46% Wellness Programs



### **Sources & Notes**

### 1. Population Coverage: Covered by Employer Insurance

#### Sources:

Kaiser Family Foundation (KFF) estimates based on the 2019 American Community Survey. Available at: https://www.kff.org/other/state-indicator/totalpopulation/ (accessed on April 12, 2021).

#### Notes:

"Employer Insurance" includes those covered through a current or former employer or union, either as policyholder or as dependent.

"Other" includes those covered by Medicaid, Medical Assistance, Children's Health Insurance Plan (CHIP), or any kind of government-assistance plan for those with low incomes or a disability; Medicare, Medicare Advantage; the military, Veterans Administration; or by a policy purchased directly from a health insurance provider.

#### 2. Health Insurance Employment - Employees, Direct

#### **Sources:**

U.S. Census Bureau 2018 County Business Patterns (NAICS) report. Direct jobs are defined using the insurance industry NAICS codes 524114 (direct health and medical insurance carriers) and 621491 (HMO medical centers).

#### Notes:

The U.S. Census Bureau could only provide direct jobs data for NAIC 621491 (HMO medical centers) for Arizona, California, Colorado, Florida, Washington, D.C., Georgia, Hawaii, Illinois, Maine, Maryland, Massachusetts, Minnesota, Nevada, New York, Oregon, Pennsylvania, Virginia, Washington, and Wisconsin. Only states that included information on number of jobs and payroll were used in this calculation.

### 3. Health Insurance Employment - Employees, Insurance-Related

#### Sources:

U.S. Census Bureau 2018 County Business Patterns (NAICS) report. Other insurance-related jobs are defined using the insurance industry NAICS codes 524130 (reinsurance carriers), 524210 (insurance agencies and brokerages), 524291 (claims adjusting), and 524292 (third party administration of insurance and pension funds).

#### Notes:

The U.S. Census Bureau was not able to supply data on NAIC 524130 (reinsurance carriers) for the following states: Alabama, Alaska, Arkansas, Delaware, Hawaii, Kentucky, Louisiana, Mississippi, Montana, Nevada, North Dakota, Rhode Island, South Dakota, Utah, Vermont, West Virginia, Wisconsin, and Wyoming.

The U.S. Census Bureau was not able to supply data on NAIC code 524291 (claims adjusting) for Washington, D.C.

Only states that included information on number of jobs and payroll were used in this calculation.

### 4. Active Physicians Financed by Employer Insurance Payments

#### Sources:

Kaiser Family Foundation (KFF) estimates of professionally active physicians based on the data on active state licensed physicians from Redi-Data, Inc, September 2020. Available at: <a href="https://www.kff.org/other/state-indicator/total-active-physicians/">https://www.kff.org/other/state-indicator/total-active-physicians/</a> (accessed on April 12, 2021).

Centers for Medicare & Medicaid Services, Office of the Actuary. National Health Expenditures (NHE) data. NHE Tables. Table 4. National Health Expenditures by Source of Funds and Type of Expenditure: Calendar Years 2012-2019, 2019. Available at: <a href="https://www.cms.gov/Research-Statistics-Data-and-Systems/Statistics-Trends-and-Reports/NationalHealthExpendData">https://www.cms.gov/Research-Statistics-Data-and-Systems/Statistics-Trends-and-Reports/NationalHealthExpendData (accessed on April 12, 2021).</a>

Kaiser Family Foundation (KFF) estimates based on the 2019 American Community Survey. Available at: https://www.kff.org/other/state-indicator/totalpopulation/ (accessed on April 12, 2021).

#### Notes:

To calculate the number of professionally active physicians supported by employer-provided coverage payments, AHIP first determined the proportion of physician and clinical services paid by private health insurance based on the NHE data. Because private health insurance is a combination of group insurance (almost entirely employer-provided) and individual insurance (non-employer), AHIP used the KFF coverage estimates to calculate the share of physician and clinical services paid by group insurance and used it as the best available national estimate of physician and clinical services funded by employer-provided coverage.

The resulting proportion was applied to the KFF estimates of professionally active physicians by state to arrive at the state estimates for the number of professionally active physicians supported by employer insurance payments. Please note that these estimates are to be used for illustrative purposes only since most of professionally active physicians accept payments for medical services from a variety of insurance types and that professionally active physicians differ by amount of medical care provided and financial payments received.

Data includes currently active allopathic physicians (MDs) and osteopathic physicians (DOs).

### 5. Community Hospitals Supported by Employer Insurance Payments

#### Sources:

Kaiser Family Foundation (KFF) estimates of hospital numbers based on the 2019 AHA Annual Survey, Copyright 2020 by Health Forum, LLC, an affiliate of the American Hospital Association. Special data request, 2020. Available at: <a href="https://www.kff.org/other/state-indicator/total-hospitals/">https://www.kff.org/other/state-indicator/total-hospitals/</a> (accessed on April 12, 2021).

Centers for Medicare & Medicaid Services, Office of the Actuary. National Health Expenditures (NHE) data. NHE Tables. Table 4. National Health Expenditures by Source of Funds and Type of Expenditure: Calendar Years 2012-2019, 2019. Available at: <a href="https://www.cms.gov/Research-Statistics-Data-and-Systems/Statistics-Trends-and-Reports/NationalHealthExpendData">https://www.cms.gov/Research-Statistics-Data-and-Systems/Statistics-Trends-and-Reports/NationalHealthExpendData</a> (accessed on April 12, 2021).

Kaiser Family Foundation (KFF) population health coverage estimates based on the 2019 American Community Survey. Available at: <a href="https://www.kff.org/other/state-indicator/total-population/">https://www.kff.org/other/state-indicator/total-population/</a> (accessed on April 12, 2021).

#### **Notes:**

To calculate the number of hospitals supported by employer-provided coverage payments, AHIP first determined the proportion of hospital care paid by private health insurance based on the NHE data. Because private health insurance is a combination of group insurance (almost entirely employer-provided) and individual insurance (non-employer), AHIP used the KFF coverage estimates to calculate the share of hospital care paid by group insurance and used it as the best available national estimate of hospital care financed by employer-provided coverage.

The resulting proportion was applied to the KFF estimates of community hospitals count by state to arrive at the state estimates for the number of hospitals supported by employer-provided coverage payments. Please note that these estimates are to be used for illustrative purposes only since every community hospital accepts payments from a variety of insurance types and that hospitals differ by amount of hospital care provided and financial payments received.

Data are for community hospitals, which represent 85% of all hospitals.

### 6. Average Employee Contributions to Premiums as Share of Median Income

#### Sources:

The Commonwealth Fund estimates based on the data from the Agency for Healthcare Research and Quality, Medical Expenditure Panel Survey–Insurance Component, 2010–2019; and Median household income and household distribution type — U.S. Census Bureau, Current Population Survey (CPS), 2010–2020. Available at: <a href="https://www.common-wealthfund.org/publications/issue-briefs/2020/nov/state-trends-employer-premiums-deduct-ibles-2010-2019">https://www.common-wealthfund.org/publications/issue-briefs/2020/nov/state-trends-employer-premiums-deduct-ibles-2010-2019</a> (accessed on April 12, 2021).

### 7. Employer Provided Coverage - Share of Workers in Companies Offering Insurance

#### Sources:

Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. Medical Expenditure Panel Survey-Insurance Component, 2019. Medical Expenditure Panel Survey. Private Sector Insurance Component, State and Metro Area Tables, Table II.B.2. Available at: <a href="https://meps.ahrq.gov/data\_stats/summ\_tables/insr/state/series\_2/2019/tiib2.htm">https://meps.ahrq.gov/data\_stats/summ\_tables/insr/state/series\_2/2019/tiib2.htm</a> (accessed on April 12, 2021).

#### Notes:

The survey statistics describe coverage practices of the private sector companies and exclude government, the unincorporated, and self-employed with no employees.

### 8. Employer Provided Coverage - Average Employer Contribution for Single Coverage

#### Sources:

AHIP analysis of Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. Medical Expenditure Panel Survey-Insurance Component, 2019. Medical Expenditure Panel Survey. Private Sector Insurance Component, State and Metro Area Tables, Table II.C.1 and Table II.C.2. Available at: <a href="https://meps.ahrq.gov/data\_stats/summ\_tables/insr/state/series\_2/2019/tiic1.htm">https://meps.ahrq.gov/data\_stats/summ\_tables/insr/state/series\_2/2019/tiic2.htm</a> (accessed on April 12, 2021).

#### Notes:

The survey statistics describe coverage practices of the private sector companies and exclude government, the unincorporated, and self-employed with no employees.

### 9. Employer Provided Coverage - Share of Workers in Companies Offering a Choice Among Plans

#### Sources:

Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. Medical Expenditure Panel Survey-Insurance Component, 2019. Medical Expenditure Panel Survey. Private Sector Insurance Component, State and Metro Area Tables, Table II.B.2.c Available at: <a href="https://meps.ahrq.gov/data\_stats/summ\_tables/insr/state/series\_2/2019/tiib2c.htm">https://meps.ahrq.gov/data\_stats/summ\_tables/insr/state/series\_2/2019/tiib2c.htm</a> (accessed on April 12, 2021).

#### **Notes:**

The survey statistics describe coverage practices of the private sector companies and exclude government, the unincorporated, and self-employed with no employees.

### 10. Employer Provided Coverage - Percent of Single Coverage Premiums Paid by Employers

#### **Sources:**

AHIP analysis of Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. Medical Expenditure Panel Survey-Insurance Component, 2019. Medical Expenditure Panel Survey. Private Sector Insurance Component, State and Metro Area Tables, Table II.C.3 Available at: <a href="https://meps.ahrq.gov/data\_stats/summ\_tables/insr/state/series\_2/2019/tiic3.htm">https://meps.ahrq.gov/data\_stats/summ\_tables/insr/state/series\_2/2019/tiic3.htm</a> (accessed on April 12, 2021).

#### Notes:

The survey statistics describe coverage practices of the private sector companies and exclude government, the unincorporated, and self-employed with no employees.

### 11. Access to Insurance - Employer-Sponsored Insurance by Type

#### Sources:

AHIP analysis of Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. Medical Expenditure Panel Survey-Insurance Component, 2019. Medical Expenditure Panel Survey. Private Sector Insurance Component, State and Metro Area Tables, Table II.B.2.b(1). Available at <a href="https://meps.ahrq.gov/data\_stats/summ\_tables/insr/state/series\_2/2019/tiib2b1.htm">https://meps.ahrq.gov/data\_stats/summ\_tables/insr/state/series\_2/2019/tiib2b1.htm</a> (accessed on April 12, 2021).

#### **Notes:**

The survey statistics describe coverage practices of the private sector companies and exclude government, the unincorporated, and self-employed with no employees.

### 12. Employees With Access to Additional Health Benefit Offerings (Regional)

#### Sources:

AHIP analysis of U.S. Department of Labor. National Compensation Survey: Employee Benefits in the United States, March 2020. Tables 9, 39. Available at <a href="https://www.bls.gov/ncs/ebs/benefits/2020/employee-benefits-in-the-united-states-march-2020.pdf">https://www.bls.gov/ncs/ebs/benefits/2020/employee-benefits-in-the-united-states-march-2020.pdf</a> (accessed on April 12, 2021).

#### Notes:

The National Compensation Survey provides employee benefits statistics on the U.S. Census Division level. Thus, in this data compilation every state in the same U.S. Census Division was assigned the same rate of employee benefits.

