

STATE-LEVEL TRENDS IN EMPLOYER-SPONSORED HEALTH INSURANCE

A State-by-State Analysis

April 2013

Table of Contents

Executive Summary	3
About SHADAC	3
About the Robert Wood Johnson Foundation	3
Introduction.....	4
Trends in ESI Coverage: The Big Picture	4
The States: ESI Coverage Overall	4
ESI and Income.....	4
The States: ESI and Income	5
ESI at the Family Level	5
Dependent Coverage.....	5
The States: Dependent Coverage.....	6
Employment-Related Factors Affecting ESI Availability	6
All Firm Sizes: Offers, Eligibility, and Take-Up.....	6
Employers Offering Coverage	6
Workers in Establishments Offering Coverage	6
In Establishments that Offer ESI, Proportion of Workers Eligible for Coverage	7
ESI Take-Up	7
Small Firms: Offers, Eligibility, and Take-Up.....	8
Employers Offering Coverage	8
Workers in Establishments Offering Coverage	8
In Establishments that Offer ESI, Proportion of Workers Eligible for Coverage	9
ESI Take-Up	9
Large Firms: Offers, Eligibility, and Take-Up.....	9
Employers Offering Coverage	9
Workers in Establishments Offering Coverage	9
In Establishments that Offer ESI, Proportion of Workers Eligible for Coverage	9
ESI Take-Up	10
Self-Insurance	10
Cost Trends.....	11
Premium Costs: Single and Family Coverage.....	11
The States: Premiums for Single Coverage	11
The States: Premiums for Family Coverage	12
Discussion	12
Data and Methods	12
CPS Analysis	13
MEPS-IC Analysis	13
References.....	14
Tables 1-10	15 - 24
State Fact Sheets	25 - 76
United States	25
Alabama	26
Alaska	27
Arizona	28
Arkansas	29
California	30
Colorado	31
Connecticut	32
Delaware	33

ESI Report | April 2013

District of Columbia	34
Florida	35
Georgia	36
Hawaii	37
Idaho	38
Illinois	39
Indiana	40
Iowa	41
Kansas	42
Kentucky	43
Louisiana	44
Maine	45
Maryland	46
Massachusetts	47
Michigan	48
Minnesota	49
Mississippi	50
Missouri	51
Montana	52
Nebraska	53
Nevada	54
New Hampshire	55
New Jersey	56
New Mexico	57
New York	58
North Carolina	59
North Dakota	60
Ohio	61
Oklahoma	62
Oregon	63
Pennsylvania	64
Rhode Island	65
South Carolina	66
South Dakota	67
Tennessee	68
Texas	69
Utah	70
Vermont	71
Virginia	72
Washington	73
West Virginia	74
Wisconsin	75
Wyoming	76

Suggested Citation

State Health Access Data Assistance Center. 2013. "State-Level Trends in Employer-Sponsored Health Insurance." SHADAC Report. Minneapolis, MN: University of Minnesota.

Report Contributors

Julie Sonier, Brett Fried, Caroline Au-Yeung, Breanna Auringer

Executive Summary

Most nonelderly Americans who have health insurance are covered through an employer, and employer-sponsored insurance (ESI) will continue to be a major source of coverage even after 2014, when the Affordable Care Act's (ACA's) Medicaid expansion and subsidies for the purchase of private coverage through health insurance exchanges will take effect. This report examines recent trends in ESI at the national and state level, and it expands and updates our previous analysis.

ESI Coverage Rates

The percent of the U.S. nonelderly population with ESI declined from 69.7 percent in 1999/2000 to 59.5 percent in 2010/2011. While 47 states and the District of Columbia saw significant declines in coverage during this time period, there is substantial state-level variation in both the magnitude of these declines and in the absolute levels of ESI coverage in each state. The largest decline in coverage occurred in **Michigan**, which saw a 15.2 percentage point drop. **Nebraska**, on the other hand, saw the smallest statistically significant decline in coverage, dropping by 4.3 percentage points. Three states (**Alaska**, **Massachusetts**, and **North Dakota**) had statistically stable rates of ESI coverage. The share of the nonelderly population with ESI coverage ranged from a high of 73.8 percent in **New Hampshire** to a low of 48.0 percent in **New Mexico** (Table 1).

Many factors contributed to the general decline in ESI coverage across the country and at the state level: decreases in overall employment levels along with decreases in the percentage of employers offering ESI (from 58.9% to 52.4%; Table 5); decreases in the percentage of workers employed at establishments offering coverage (from 89.3% to 85.9%; Table 5); decreases in the percentage of eligible employees taking up employer coverage offers (from 81.8% to 76.3%; Table 5); and decreases in the number of individuals enrolled in ESI as dependents (from 35.4% to 30.6%; Table 3).

ESI Premium Costs

Nationally, the average total annual premium for single coverage more than doubled from 1999/2000 to 2010/2011, increasing from \$2,490 to \$5,081 (Table 9). The average total premium for family coverage increased even more dramatically, jumping 125 percent, from \$6,415 to \$14,447 (Table 9). While the average employee share remained relatively constant for both single and family coverage between 1999/2000 and 2010/2011 (rising three percentage points for both types of coverage), the dramatic jump in total premium cost translated into a significant increase in the dollar amount of the average employee contribution to premium—from \$435 to \$1,056 for single coverage and from \$1,526 to \$3,842 for family coverage (Table 10).

State Variation

At the state level, there is substantial variation in ESI prevalence, availability, and cost, due to variation in contributing factors such as employment characteristics (e.g., firm size, hours worked and labor force attachment) and population demographics (e.g., income distribution). Because of this inter-state variation, trends in ESI (including the impacts of the ACA) should be monitored and evaluated at the state level.

Data Sources

This report uses state-level data from the Annual Social and Economic Supplement (ASEC) of the Current Population Survey (CPS) for the coverage component of the analysis and data from the Medical Expenditure Panel Survey – Insurance Component (MEPS-IC) for the employer and cost components of the analysis.

The MEPS-IC data and the CPS data are different in two important ways: (1) The CPS data include people who work for public and private sector employers, while the MEPS-IC data are only for private sector employers; and (2) the CPS measures of ESI include both policyholders and dependents, while the MEPS-IC measures of enrollment and take-up include employees but not dependents.

Why the Two-Year Estimates?

Because of limited sample size in some states, especially when considering subgroups within a state, we use two-year averages from the CPS to improve the precision of the estimates in this report. The MEPS-IC analysis also uses two-year averages, both to facilitate comparability with the CPS analysis and to improve the precision of the estimates.

About SHADAC

The State Health Access Data Assistance Center, or SHADAC, is an independent health policy research center located at the University of Minnesota School of Public Health. SHADAC is a resource for helping states collect and use data for health policy, with a particular focus on monitoring rates of health insurance coverage and understanding factors associated with uninsurance. SHADAC is supported by the Robert Wood Johnson Foundation. For more information, visit www.shadac.org.

About the Robert Wood Johnson Foundation

The Robert Wood Johnson Foundation focuses on the pressing health and health care issues facing our country. As the nation's largest philanthropy devoted exclusively to improving the health and health care of all Americans, the Foundation works with a diverse group of organizations and individuals to identify solutions and achieve comprehensive, measurable, and timely change. For 40 years the foundation has brought experience, commitment, and a rigorous, balanced approach to the problems that affect the health and health care of those it serves. When it comes to helping Americans lead healthier lives and get the care they need, the Foundation expects to make a difference in your lifetime. For more information, visit www.rwjf.org. Follow the Foundation on Twitter [www.rwjf.org/twitter](https://twitter.com/rwjf) or Facebook [www.rwjf.org/facebook](https://www.facebook.com/rwjf).

Introduction

Most nonelderly Americans who have health insurance coverage obtain it through an employer, whether through their own employer or through the employer of a family member to whom they are related as a dependent. However, ESI coverage eroded substantially during the time period of this study (1999/2000 to 2010/2011). This report examines national and state-level changes in ESI both overall and along several dimensions: by family income, policyholder vs. dependent status, employer/employment characteristics, and premium costs. This report also serves to establish a baseline to facilitate monitoring the impact of the Affordable Care Act (ACA) on key national and state-level ESI indicators.

The main components of the report are: (1) a narrative overview of national and state-level changes in key ESI characteristics between 1999/2000 and 2010/2011; (2) detailed 50-state tables (Tables 1 through 10) referenced throughout the narrative; and (3) State Fact Sheets providing full state trend information. Online appendix tables with year-by-year data for individual states are available at www.shadac.org/publications/state-level-trends-in-employer-sponsored-insurance.

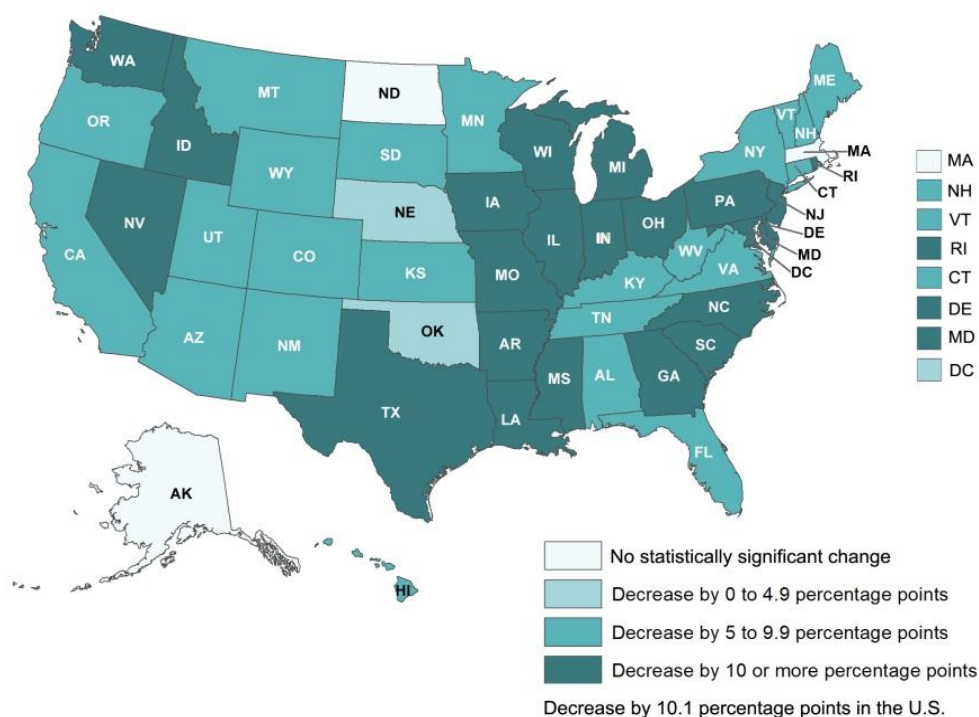
Trends in ESI Coverage: The Big Picture

The percentage of the U.S. nonelderly population with ESI declined from 69.7 percent (170.5 million people) in 1999/2000 to 59.5 percent (159 million people) in 2010/2011 (Table 1). This decrease was partially offset by an increase in public coverage; however, the uninsured rate still increased overall, from 14.7% in 1999/2000 to 17.8% in 2010/2011 (SHADAC 2012).

The States: ESI Coverage Overall

The national decline in ESI is mirrored across nearly all states, although the

Exhibit 1. Change in Nonelderly Population with ESI, 1999/2000 to 2010/2011



magnitude of the decline varies by state (Exhibit 1). In all, **47 states** and the **District of Columbia** saw a statistically significant decrease in the percentage of nonelderly adults with ESI coverage from 1999/2000 to 2010/2011, and 22 states experienced decreases of 10 percentage points or more. ESI levels in three states—**Alaska**, **Massachusetts**, and **North Dakota**—were statistically stable during the time period of this study, but **no states** saw increases in coverage (Table 1).

While almost all states saw significant declines in coverage, there is substantial state-level variation in both the magnitude of these declines and in the absolute levels of ESI coverage in each state (Table 1). The largest decline in coverage occurred in **Michigan**, which saw a 15.2 percentage point drop. **Nebraska**, on the other hand, saw the smallest statistically significant decline in coverage, dropping by 4.3 percentage points. The share of the nonelderly population with ESI coverage ranged from a high of 73.8 percent in **New Hampshire** to a low of 48.0 percent in **New Mexico** (Exhibit 2).

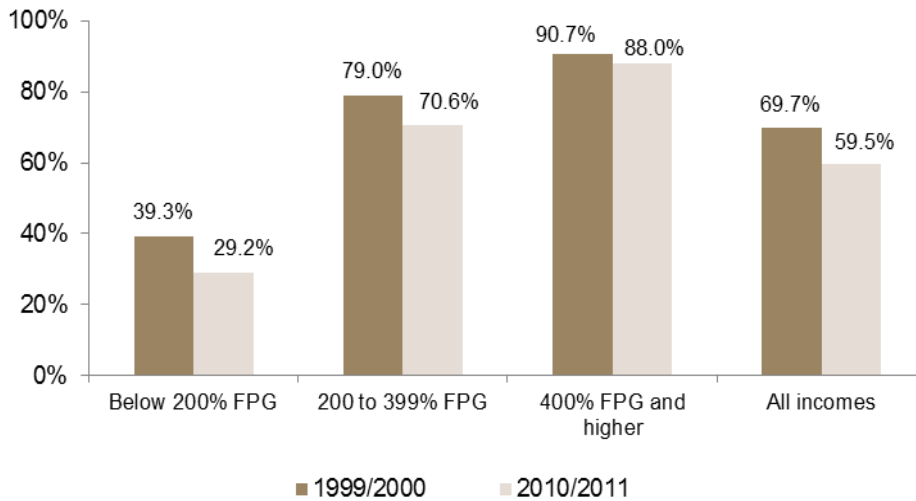
ESI and Income

The story of ESI coverage is one of income as well, since the likelihood of having ESI coverage increases as a person's income increases. While overall rates of ESI coverage among the nonelderly dropped from 69.7 percent in 1999/2000 to 59.5 percent in 2010/2011, these numbers are quite different by income category (Table 2). In 2010/2011, 88.0 percent of the nonelderly population with a household income at or above 400 percent of the Federal Poverty Guideline (FPG)—\$89,400 annually for a family of

Exhibit 2. ESI Coverage Overall: State Picture, 2010/2011

Top Five States	
New Hampshire	73.8%
Massachusetts	72.9%
Utah	71.7%
Minnesota	71.4%
Connecticut	70.9%
Bottom Five States	
New Mexico	48.0%
Louisiana	49.9%
Texas	52.0%
Mississippi	52.1%
Arkansas	52.9%

Exhibit 3. Change in Percent of Nonelderly Population with ESI, by Family Income



Source: SHADAC-enhanced CPS Data Series. Analysis for nonelderly population, by primary source of insurance coverage.

four in 2011—were covered by ESI. In contrast, just 29.2 percent of those with a household income below 200 percent FPG—\$44,700 annually for a family of four in 2011—had ESI (Exhibit 3).

Moreover, while ESI coverage fell for all income groups during the time period of this study, lower income groups were disproportionately affected by this trend: ESI coverage rates for nonelderly people in households with income at or above 400 percent FPG fell just 2.8 percentage points, while ESI coverage rates for the nonelderly in households with income below 200 percent FPG fell by 10.1 percentage points. ESI coverage for people with income between 200 and 399 percent of FPG fell by 8.4 percentage points during this period (Exhibit 3 and Table 2).

The effects of this disproportionate decline of ESI coverage at lower income levels are

exacerbated by an ongoing downward shift in the distribution of household income since 1999/2000, as discussed in [“State-Level Trends in Employer-Sponsored Health Insurance: A State-by-State Analysis – June 2011”](#) (SHADAC 2011).

The States: ESI and Income

Variation in ESI coverage trends by income is also evident at the state level, where the number of states with significant drops in nonelderly ESI coverage varies substantially depending upon the income category in question: Only **nine states** showed statistically significant declines in ESI for nonelderly people in households at or above 400 percent FPG, compared with statistically significant drops in **43 states and the District of Columbia** for nonelderly people with household incomes below 200 percent FPG. **Thirty-eight states** saw significant declines in ESI for the nonelderly in households between 200

and 399 percent FPG (Table 2).

The magnitude of state-level coverage declines by income category follows a pattern similar to the national trend, with much larger coverage declines seen in lower income categories than in higher ones: For the income group at or above 400 percent FPG, the biggest decline in coverage was the 6.1 point drop in **Florida**, where coverage fell from 86.8 percent to 80.7 percent. The biggest drop among people in households below 200 percent FPG was the 20.7 percentage point decline in **Indiana**, where coverage fell from 53.0 percent in to 32.3 percent. For the income category between 200 and 399 percent FPG, the largest decrease was the 12.6 point decline in **Missouri** (Table 2).

ESI at the Family Level

Dependent Coverage

Of the 159 million nonelderly Americans with ESI, more than half (51.4%, or 81.8 million) are enrolled in ESI as dependents on the policy of a family member, and this rate has been fairly stable since 1999/2000. However, dependent ESI coverage overall has been declining along with ESI coverage more broadly since 1999/2000, dropping from 35.4 percent to 30.6 percent (Table 3).

While the share of the population that has ESI coverage as a dependent has declined overall, one age group (19 to 25) has recently seen a marked increase in ESI dependent coverage. Exhibit 4 illustrates the trend in ESI dependent coverage by

Exhibit 4. Trends in ESI by Policyholder vs. Dependent Status, 1999/2000 to 2010/2011

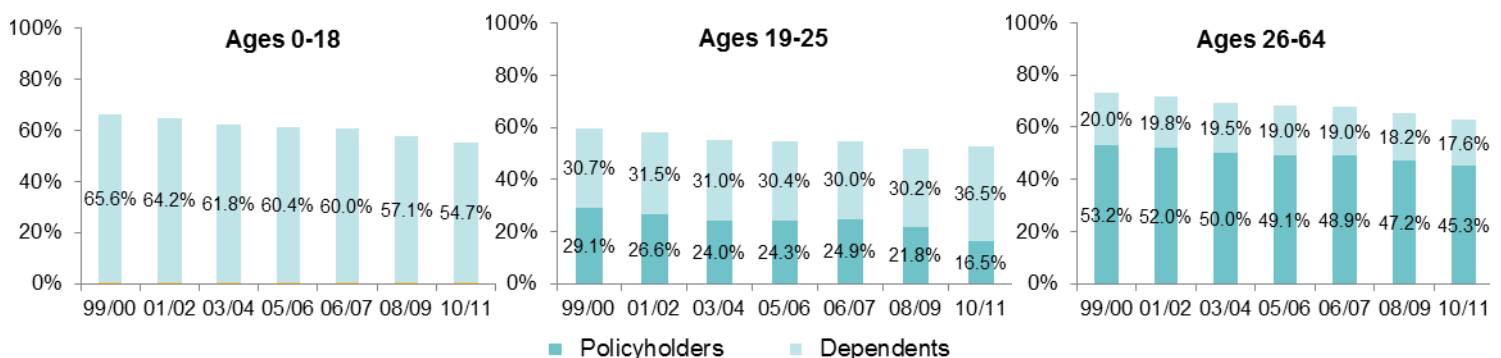


Exhibit 5. Dependent ESI: State Picture, 2010/2011

Top Five States			Bottom Five States	
All Nonelderly (0-64 Years)	Utah	44.2%	Dist. of Columbia	20.0%
	New Hampshire	40.5%	Mississippi	24.7%
	Massachusetts	40.5%	Florida	25.0%
	Connecticut	39.1%	Arkansas	25.1%
	Wisconsin	37.9%	New Mexico	25.3%
Young Adults (19-25 Years)	Utah	51.3%	Arkansas	21.7%
	Massachusetts	50.1%	Dist. of Columbia	27.0%
	New Hampshire	49.2%	West Virginia	27.5%
	Connecticut	47.8%	Alaska	27.7%
	New Jersey	47.7%	New Mexico	28.4%

age group. For adults ages 19 to 25, 36.5 percent had ESI coverage as a dependent in 2010/2011, up from 30.7 percent in 1999/2000. This increase is most likely the result of the ACA's provision that allows young adults to remain on their parents' policies until age 26, which went into effect in 2010.

The States: Dependent Coverage

Among the states, 42 saw significant declines in nonelderly dependent ESI coverage from 1999/2000 to 2010/2011, with the largest decline occurring in **Ohio**, where coverage declined 7.6 points, from 40.5 percent to 32.9 percent. **No state** saw a significant increase on this measure (Table 3). **Utah** had the highest overall level of nonelderly ESI dependent coverage in 2010/2011, at 44.2 percent, while the **District of Columbia** had the lowest level, at 20.0 percent.

When considering only young adults (19-25 years old), **Utah** once again held the top spot in 2010/2011, with 51.3 percent of its young adult population covered as dependents on an ESI policy. **Arkansas** ranked lowest on this measure in 2010/2011, with 21.7 percent of its young adults covered by ESI as dependents (Exhibit 5 and Table 4).

Employment-Related Factors Affecting ESI Availability

Trends in several employment-related factors contribute in different ways to the general decline in ESI coverage. Factors considered here include: the percentage of establishments that offer ESI; the percentage of workers who are employed by establishments that offer ESI; the percentage of workers who are eligible for ESI at employers that offer coverage; take-

up of ESI among eligible employees; self-insurance; premium costs; and employer/employee contributions toward premium costs.

All Firm Sizes: Offers, Eligibility, and Take-Up

Employers Offering Coverage

Nationally, the percentage of private sector employers that offered coverage fell from 58.9 percent in 1999/2000 to 52.4 percent in 2010/2011 (Table 5).

At the state level, overall ESI offer rates in 2010/2011 varied considerably (Exhibit 6), ranging from a high of 84.1 percent in **Hawaii** to a low of 41.8 percent in **Alaska** (Exhibit 10). Among the 34 states for which 1999/2000 data are available, **twenty-five states** saw a statistically significant drop in the percentage of private employers offering coverage, and **none** saw a statistically significant increase between 1999/2000 and 2010/2011 (Table 5).

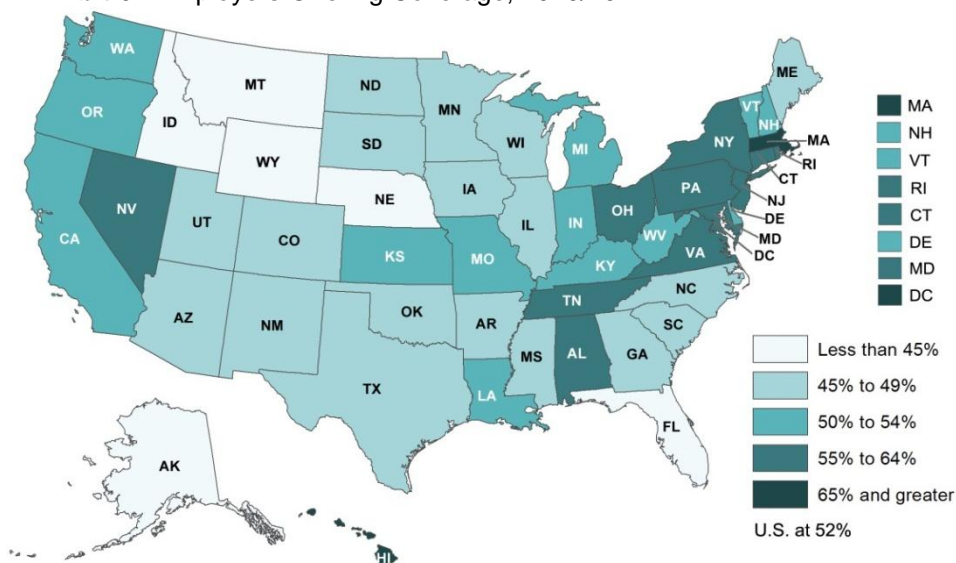
Workers in Establishments Offering Coverage

Just as the percentage of employers offering coverage fell during the time period of this study, the percentage of workers who are employed at establishments that offer ESI coverage also fell, dropping from 89.3 percent to 85.9 percent nationally (Table 5).

A Note about the ESI Trend Analysis in this Report

Analyses of these employment-related factors rely on the MEPS-IC, which does not publish 1999/2000 estimates for all states. Accordingly, when analyzing changes in these factors from 1999/2000 to 2010/2011, we present findings from just the 34 states for which 1999/2000 data are available. MEPS-IC data are, however, available for all states for the 2010/2011 time period, so employment-related analyses for 2010/2011 (i.e., point-in-time analyses) do include all 50 states and the District of Columbia.

Exhibit 6. Employers Offering Coverage, 2010/2011



At the state level, the percentage of workers employed by establishments offering coverage varied substantially in 2010/2011 (Exhibit 7), ranging from 98.0 percent in **Hawaii** to 73.4 percent in **Montana** (Exhibit 10). Among the 34 states with available data for 1999/2000, the percentage of workers employed by establishments that offer coverage decreased between 1999/2000 and 2010/2011 in **23 cases** and **no state** showed an increase (Table 5). The biggest change on this measure over time was the 6.2 percentage-point decrease seen in **North Carolina**.

In Establishments that Offer ESI, Proportion of Workers Eligible for Coverage

While the percentage of employers offering coverage and the percentage of workers employed at firms offering coverage both fell during the time period of this analysis, the percentage of workers who were *eligible* for coverage at firms that offer ESI held steady, with no statistically significant change at the national level for this measure overall from 1999/2000 (78.7%) to 2010/2011 (78.1%; Table 5).

Exhibit 8 illustrates the 2010/2011 variation among the states in the percentage of workers at establishments offering coverage who were eligible to enroll. The **District of Columbia** had the highest percentage of workers who were eligible for coverage at all employers, at 83.1 percent, and **Nebraska** had the lowest, at 73.5 percent (Exhibit 10). Over time, three states (**Nebraska, Oregon, and Texas**) out of the 34 for which 1999/2000 data are available saw statistically significant decreases in the percentage of workers eligible for coverage, and two states (**Arkansas and Kentucky**) saw significant increases. The greatest change was the 5.3 percentage-point decrease seen in **Oregon** (Table 5).

ESI Take-Up

Although coverage eligibility among employees at firms offering coverage generally held steady during the time period of this analysis, take-up of ESI

Exhibit 7. Workers in Firms Offering Coverage, 2010/2011

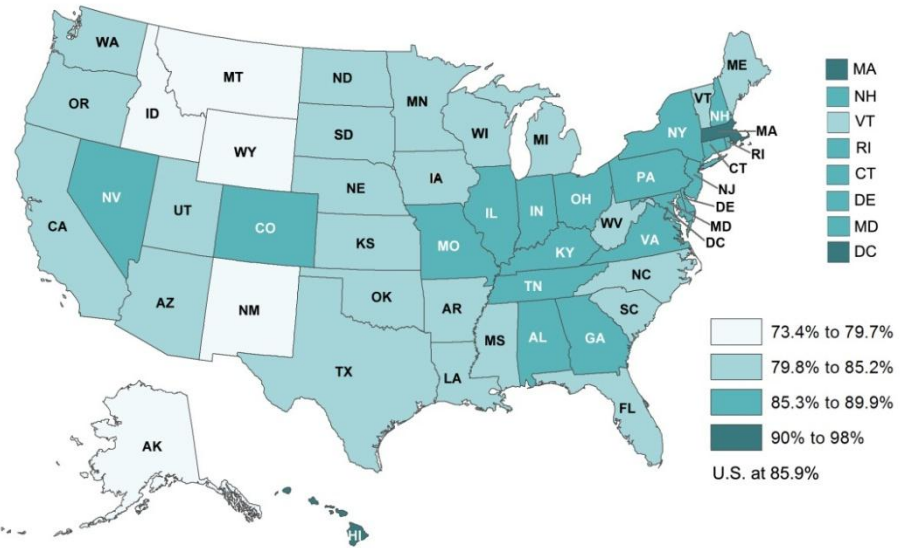


Exhibit 8. At Establishments Offering ESI, Workers Eligible to Enroll, 2010/2011

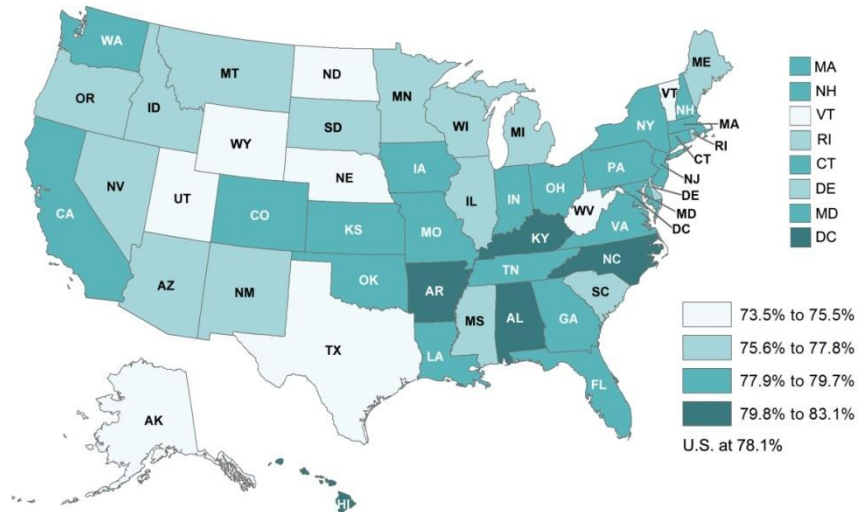
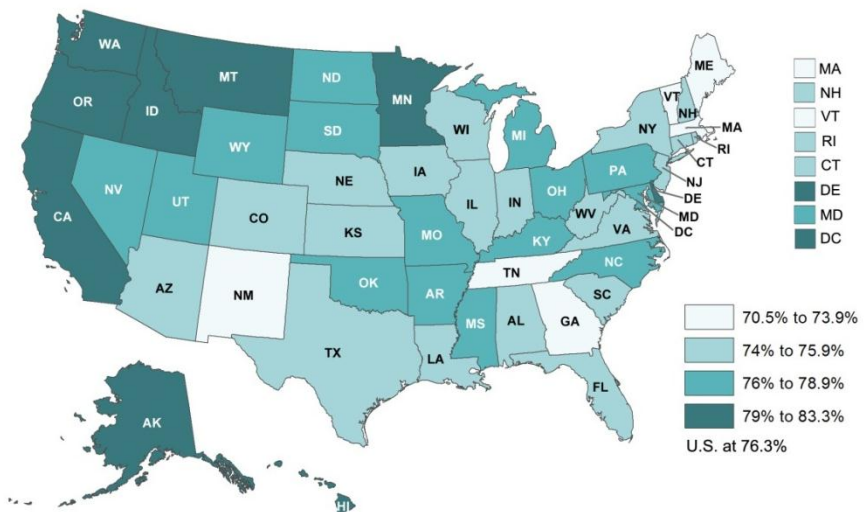


Exhibit 9. ESI Take-Up Rate among Eligible Workers, 2010/2011



ESI Report | April 2013

offers among eligible employees fell significantly nationwide: The take-up rate fell from 81.8 percent in 1999/2000 to 76.3 percent in 2010/2011 (Table 5).

At the state level, ESI take-up for all firm sizes varied considerably in 2010/2011 (Exhibit 9), ranging from an 83.3 percent high in **Hawaii** to a 73.2 percent low in **Maine** (Exhibit 10). In all, **27 of the 34**

states with available 1999/2000 data saw significant overall declines in take-up among eligible employees from 1999/2000 to 2010/2011, and **no state** saw a statistically significant increase.

Tennessee saw the largest decline, dropping 10.1 points from 81.7 percent to 71.6 percent (Table 5).

Exhibit 10. State Picture of Employment-Related Factors Affecting ESI, 2010/2011: **All Firm Sizes**

	Top Five States		Bottom Five States	
Employers Offering Coverage	Hawaii	84.1%	Alaska	41.8%
	Dist. of Columbia	69.9%	Montana	42.0%
	Massachusetts	65.2%	Wyoming	42.6%
	Rhode Island	60.0%	Idaho	43.3%
	Pennsylvania	59.5%	Florida	44.1%
Workers in Establishments Offering Coverage	Hawaii	98.0%	Montana	73.4%
	Dist. of Columbia	93.0%	Idaho	76.5%
	Massachusetts	92.9%	Wyoming	76.5%
	Pennsylvania	89.9%	Alaska	77.5%
	Rhode Island	89.3%	New Mexico	79.7%
Proportion of Workers Eligible for ESI at Offering Establishments	Dist. of Columbia	83.1%	Nebraska	73.5%
	Alabama	81.9%	North Dakota	73.9%
	Kentucky	81.2%	Vermont	74.1%
	Arkansas	81.1%	Alaska	74.3%
	Hawaii	80.5%	West Virginia	74.9%
Percent of ESI-Eligible Employees Enrolled at Offering Establishments	Hawaii	83.3%	New Mexico	70.5%
	Dist. of Columbia	81.7%	Tennessee	71.6%
	Washington	81.2%	Vermont	72.0%
	Delaware	80.5%	Massachusetts	72.7%
	Idaho	80.2%	Maine	73.2%

Exhibit 11. State Picture of Employment-Related Factors Affecting ESI, 2010/2011: **Small Firms (<50 Workers)**

	Top Five States		Bottom Five States	
Employers Offering Coverage	Hawaii	78.4%	Alaska	26.4%
	Dist. of Columbia	54.1%	Idaho	27.9%
	Massachusetts	53.6%	Mississippi	28.4%
	New Jersey	49.7%	Nebraska	28.4%
	Rhode Island	49.5%	Arkansas	28.5%
Workers in Establishments Offering Coverage	Hawaii	93.1%	Alaska	41.5%
	Massachusetts	73.6%	Idaho	41.6%
	Dist. of Columbia	72.8%	Mississippi	43.3%
	Rhode Island	70.5%	Montana	44.3%
	New Jersey	67.6%	New Mexico	45.8%
Proportion of Workers Eligible for ESI at Offering Establishments	Dist. of Columbia	84.3%	North Dakota	71.4%
	Florida	84.0%	Rhode Island	71.8%
	South Carolina	82.8%	South Dakota	72.1%
	Arkansas	82.8%	Wyoming	72.2%
	Louisiana	82.2%	Minnesota	73.0%
Percent of ESI-Eligible Employees Enrolled at Offering Establishments	Hawaii	86.5%	New Mexico	63.1%
	Mississippi	83.0%	Massachusetts	67.0%
	Washington	82.7%	Vermont	67.1%
	Oregon	81.7%	Wisconsin	68.1%
	Dist. of Columbia	81.4%	New Hampshire	68.4%

Small Firms: Offers, Eligibility, and Take-Up

Employers Offering Coverage

Compared to the decline seen when looking at coverage offers among all firm sizes, the decline among small employers (i.e., those with fewer than 50 employees) was larger and started from a much lower baseline, with rates falling from 47.2 percent in 1999/2000 to 37.5 percent in 2010/2011 (Table 6).

At the state level, small firm offer rates ranged widely in 2010/2011, from 78.4 percent in **Hawaii** to 26.4 percent in **Alaska** (Exhibit 11). **Thirty of the 34 states** for which 1999/2000 data are available exhibited statistically significant declines in small firm coverage offers from 1999/2000 to 2010/2011, and **no state** showed an increase (Table 6).

Workers in Establishments Offering Coverage

Nationally, there was a substantial decline from 1999/2000 to 2010/2011 in the percentage of small firm workers whose employers offer coverage (67.7 % to 56.3%; Table 6).

Among the states, **Hawaii** exhibited the highest percentage on this measure for small firm workers in 2010/2011, and **Alaska** exhibited the lowest percentage, at 41.5 percent (Exhibit 11). In all, **31 of the 34 states** with available 1999/2000 data exhibited a statistically significant decline from 1999/2000 to 2010/2011 in the percentage of small firm workers whose employers offer coverage. Of these, **20 states** saw declines greater than 10 percentage points, with **Wisconsin** reporting the largest decline, falling 20.6 points from 71.8 to 51.2 percent (Table 6).

In Establishments that Offer ESI, Proportion of Workers Eligible for Coverage

The percentage of workers who were eligible for coverage at small firms that offer ESI saw no statistically significant change at the national level from 1999/2000 (79.0%) to 2010/2011 (78.7%; Table 6).

At the state level, the **District of Columbia** had the highest proportion of small firm workers eligible to enroll in 2010/2011, at 84.3 percent. At the low end was **North Dakota**, at 71.4 percent (Exhibit 11). Over time, three states (**Massachusetts, Mississippi, and New Jersey**) among the 34 for which 1999/2000 data are available saw significant declines in the percentage of small firm workers eligible for coverage from 1999/2000 to 2010/2011, and two states (**Kansas and South Carolina**) saw significant increases. The largest change was an 8.3 percent decrease in **Massachusetts** (Table 6).

ESI Take-Up

Take-up of ESI offers among employees at small firms declined significantly at the

national level, dropping from 79.7 percent in 1999/2000 to 74.9 percent in 2010/2011 (Table 6).

In the states, **Hawaii** had the highest rate of take-up in 2010/2011 at the small-firm level, at 86.5 percent; **New Mexico** had the lowest rate, at 63.1 percent (Exhibit 11). **Tennessee** saw the largest decline in take-up between 1999/2000 and 2010/2011 among small firm workers, dropping 11.6 percentage points, from 80.2 percent to 68.6 percent (Table 6). In all, **17 of the 34 states** with available 1999/2000 data saw significant declines in coverage take-up among small firm workers. **No states** saw statistically significant increases in take-up among workers at small firms (Table 6).

Large Firms: Offers, Eligibility, and Take-Up

Employers Offering Coverage

Nationally, large employers exhibited a less dramatic decline in the percent offering coverage than was seen among employers as a whole and among small employers. Nevertheless, there was a statistically significant drop in the percent

of large employers making coverage offers from 1999/2000 to 2010/2011, with the overall rate falling from 96.9 percent to 96.1 percent (Table 7).

Large employer ESI offers at the state level ranged from a high of 99.7 percent in **Hawaii** to a low of 93.0 percent in **Minnesota** in 2010/2011 (Exhibit 12). Statistically significant declines in large employer coverage offers were seen in **eight states** from 1999/2000 to 2010/2011, and **no state** among the 34 for which 1999/2000 data are available showed a statistically significant increase on this measure (Table 7).

Workers in Establishments Offering Coverage

Nationally, the percentage of large firm workers whose employers offered coverage fell 1.1 percentage points from 1999/2000 to 2010/2011, from 98.2 percent to 97.1 percent. This decline, while smaller than that seen for small firm workers, was still statistically significant (Table 7).

Among states, **Hawaii** exhibited the highest percentage on this measure in 2010/2011, with 100 percent of large firm workers employed at firms that offered coverage. **Minnesota** exhibited the lowest percentage of large firm workers whose employers offered coverage, at 94.4 percent (Exhibit 12). Over time, **13 of the 34 states** with available 1999/2000 data saw a statistically significant decline in the share of large firm workers whose employers offer coverage. These states were led by **Minnesota**, which saw a 5.1 percentage-point drop between 1999/2000 and 2010/2011 (Table 7).

In Establishments that Offer ESI, Proportion of Workers Eligible for Coverage

The percentage of workers who were eligible for coverage at large firms that offer ESI held relatively steady, with no statistically significant change at the national level for this measure from 1999/2000 (78.7%) to 2010/2011 (78.0%; Table 7).

Exhibit 12. State Picture of Employment-Related Factors Affecting ESI, 2010/2011: *Large Firms (≥50 Workers)*

	Top Five States		Bottom Five States	
Employers Offering Coverage	Hawaii	99.7%	Minnesota	93.0%
	Massachusetts	98.8%	Alaska	93.7%
	Vermont	98.6%	Texas	93.8%
	Rhode Island	98.5%	Louisiana	94.1%
	Dist. of Columbia	98.5%	Arkansas	94.2%
Workers in Establishments Offering Coverage	Hawaii	100.0%	Minnesota	94.4%
	Vermont	99.9%	Alaska	94.7%
	Massachusetts	99.5%	Louisiana	94.9%
	Delaware	98.9%	New Mexico	95.6%
	New Hampshire	98.8%	Kansas	95.8%
Proportion of Workers Eligible for ESI at Offering Establishments	Dist. of Columbia	82.9%	Nebraska	73.0%
	Alabama	82.1%	Alaska	73.6%
	Kentucky	81.9%	Vermont	74.3%
	Hawaii	81.6%	Texas	74.5%
	Arkansas	80.8%	North Dakota	74.7%
Percent of ESI-Eligible Employees Enrolled at Offering Establishments	Hawaii	82.1%	New Mexico	72.1%
	Dist. of Columbia	81.7%	Tennessee	72.3%
	Delaware	81.3%	Vermont	74.0%
	Alaska	80.9%	Massachusetts	74.0%
	Washington	80.7%	Georgia	74.1%

Among the states, the **District of Columbia** had the highest percentage of workers at large firms who were eligible to enroll in coverage in 2010/2011 (82.9 percent), and **Nebraska** had the lowest rate (73.0 percent; Exhibit 12). Of the 34 states for which 1999/2000 data are available, four (**Nebraska, Oregon, Texas, and South Carolina**) saw significant decreases for this measure among workers at large firms, and one state (**Arkansas**) saw a significant increase. The largest change for large-firm workers was the decrease in **Oregon** of 6.8 percent (Table 7).

ESI Take-Up

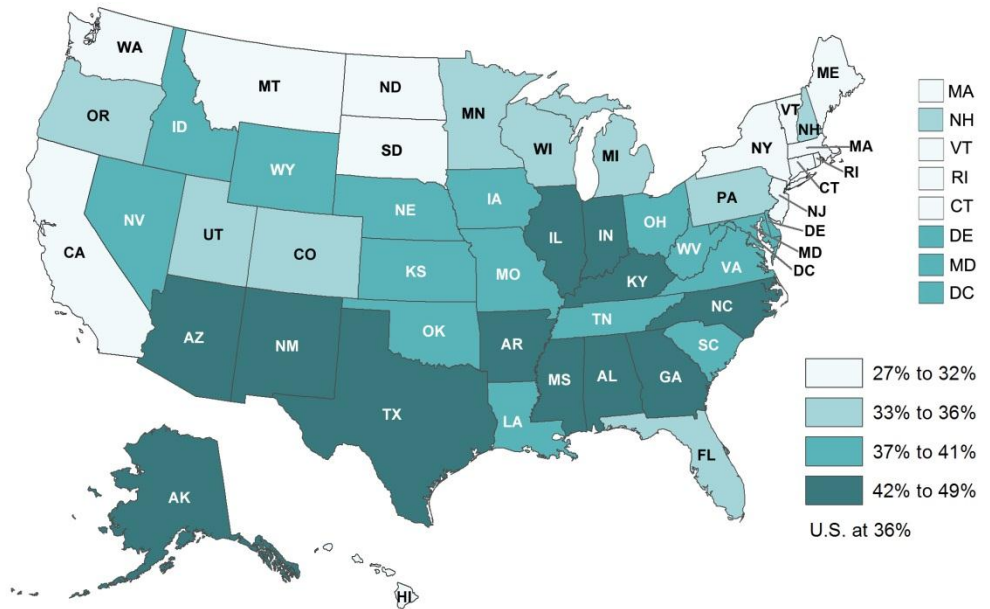
Nationally, the percent of large-firm workers taking up coverage offers fell significantly from 1999/2000 to 2010/2011, dropping from 82.4 percent to 76.7 percent.

In the states, **Hawaii** had the highest rate of coverage take-up among large-firm employees in 2010/2011, at 82.1 percent. **New Mexico** had the lowest rate, with a 72.1 percent of eligible employees taking up coverage at large firms (Exhibit 12). In all, **23 of the 34 states** with available 1999/2000 data saw significant declines in take-up among large firm workers. **Indiana** saw the largest decline in its take-up rate at the large firm level, which fell 9.8 percentage points from 85.5 percent to 75.7 percent. **No state** saw a statistically significant increase in take-up at the large firm level (Table 7).

Self-Insurance

Many of the ACA's insurance reforms do not apply to self-insured plans, so there is some concern that employers will increasingly shift toward self-insurance as ACA implementation moves forward. Since the small group market faces more substantial changes under the ACA than does the large group market, the concern about a move toward self-insurance is focused primarily on small employers, among whom self-insurance has historically been less common because of the financial risk involved. A trend toward self-insurance in the small group market

Exhibit 13. Proportion of Establishments Offering ESI That Self-Insure at Least One Plan, 2010/2011



could undermine some of the market reforms of the ACA and create problems of adverse selection in the fully-insured small-group market. Such a trend would also reduce state policy makers' influence on insurance markets, since self-insured plans are not subject to state regulatory authority.

With these concerns in mind, it is important to establish a self-insurance baseline in order to gauge the magnitude and character of any future changes. The data show that there has been a shift toward self-insurance at the national level over the time period spanning 1999/2000 to 2010/2011, with the percentage of ESI-offering employers (all sizes) that self-insure at least one plan rising from 28.1 percent to 36.4 percent (Table 8). Large employers were more likely to shift to self-insurance, with a jump from 55.8 percent to 63.8 percent, than were small employers, who moved up from 10.7 percent to 12.3 percent (Table 8).

In the states, there is a good deal of variation in the proportion of establishments offering ESI that self-insure one plan. This variation can be seen in Exhibit 13.

Indiana had the largest proportion of self-insuring establishments overall (48.7%) and among large firms specifically (72.6%). **Alaska** had the largest proportion among small firms, at 23.0 percent. **Hawaii** had the lowest proportion of firms self-insuring at all firm sizes (26.5%) and among large firms (39.7%). **New Hampshire** had the lowest proportion of small firms self-insuring, at 8.1 percent (Exhibit 13).

Over time, **Alabama** saw the biggest increase in self-insurance among all employers offering coverage, with a 16.0 point jump from 26.7 percent to 42.7 percent. In all, **30 out of 34 states** where the change over time was measured saw significant increases in self-insurance for this measure, with **13 states** showing increases of more than 10 percentage points. **No states** saw significant decreases (Table 8).

Among large firms, **Alabama** saw the biggest growth in self-insurance, with an 18.7 point increase from 1999/2000 to 2010/2011. **Twenty-four out of 34 states** saw significant increases in rates of self-insurance among large firms offering coverage, with double-digit increases in **12** of them. **No states** saw significant decreases for this measure (Table 8).

Among small firms, **Connecticut** saw the largest increase in self-insurance, with a 6.5 percentage point increase. Only **five out of the 34 states** for which 1999/2000 data are available showed significant increases on this measure, and there were **no significant decreases** (Table 8).

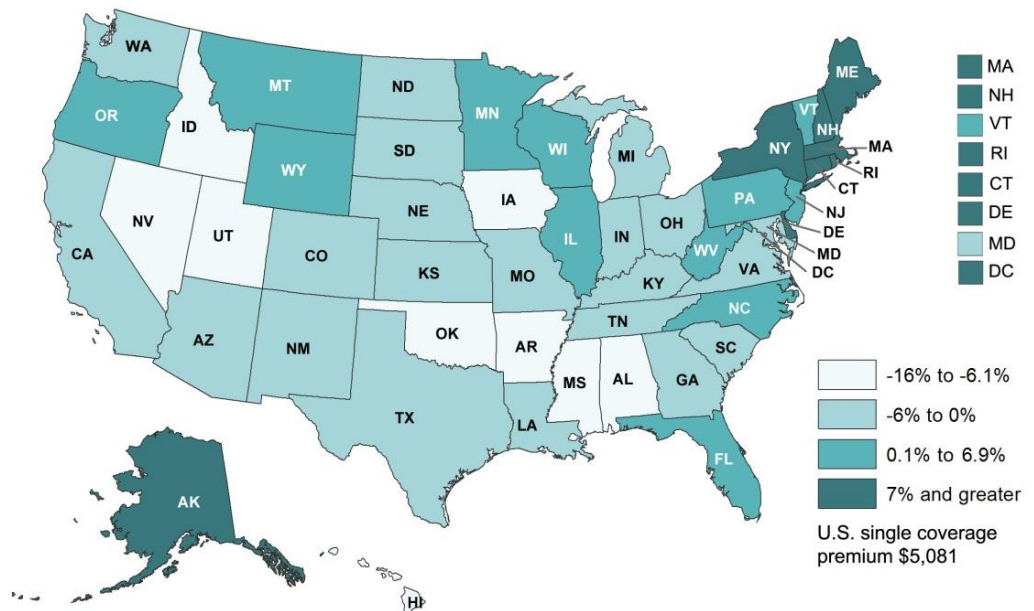
Cost Trends

Premium Costs: Single and Family Coverage

Nationally, the average total annual premium for single coverage at all firms offering coverage more than doubled between 1999/2000 to 2010/2011, increasing from \$2,490 to \$5,081 (Table 9). The average employee premium contribution during this time grew from 17.5 percent of the total premium to 20.8 percent of the total premium (Table 10). For family coverage, the average total annual premium at firms offering coverage grew by 125 percent, from \$6,415 in 1999/2000 to \$14,447 in 2010/2011 (Table 9). While the average employee share remained relatively constant for both single and family coverage between 1999/2000 and 2010/2011 (rising three percentage points for both types of coverage), the dramatic jump in total premium cost translated into a significant increase in the actual amount of the average employee portion of the premium—from \$435 to \$1,056 for single coverage and from \$1,526 to \$3,842 for family coverage (Table 10).

The States: Premiums for Single Coverage

Exhibit 14. Single Premiums at Establishments Offering ESI: Percent Above/Below National Average, 2010/2011



The highest average total premium for single coverage in 2010/2011 was seen in **Alaska**, at \$6,281. **Arkansas** had the lowest total premium for single coverage, with an average of \$4,285 (Exhibit 15 and Table 9). Exhibit 14 illustrates the extent to which states ranged in their difference from the national average for single premiums. At the high end, **Alaska's** premium was 23.6 percent above the national average, while **Arkansas** was 15.7 percent below the national average. The share of single coverage premiums contributed by workers in 2010/2011 ranged from a high of 24.7 percent in **Louisiana** to a low of 10.7 percent in **Hawaii** (Exhibit 15).

Among the 34 states for which 1999/2000

data are available, the largest percentage increase in the average premium for single coverage was seen in **California**, where the average cost jumped 122.8 percent, from \$2,259 to \$5,033. The smallest relative increase was the 81.0 percent growth in **Arkansas**, where the average total premium grew from \$2,368 in 1999/2000 to \$4,285 in 2010/2011 (Table 9).

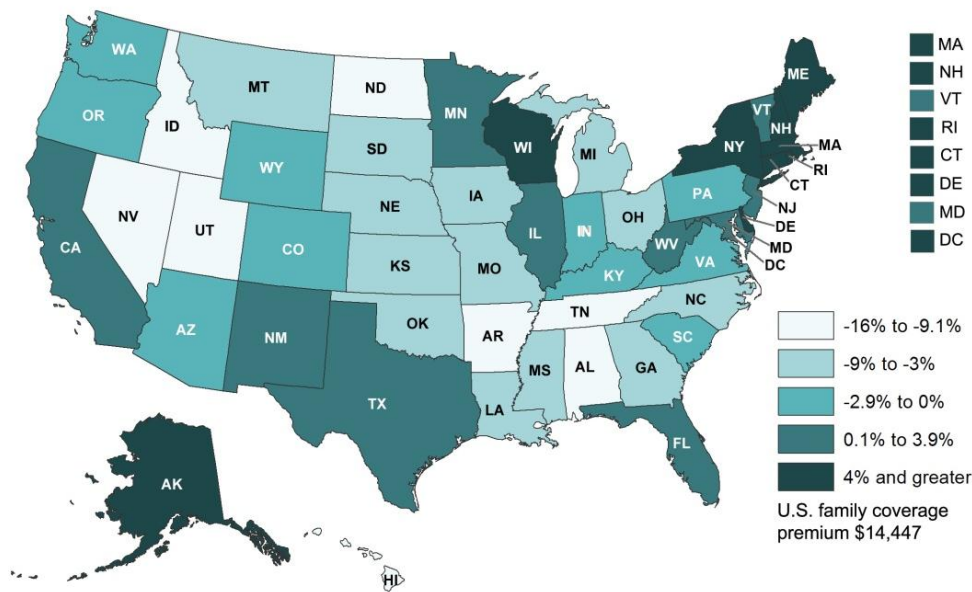
The biggest increase in the share of single coverage premiums contributed by workers occurred in **Oklahoma**, where the average increased 7.2 points, from 14.8 percent in 1999/2000 to 22.0 percent in 2010/2011. In all, **20 of the 34 states** with available 1999/2000 data exhibited statistically significant increases in

Exhibit 15. Premiums for Single Coverage at Establishments Offering ESI: State Snapshot, 2010/2011

Top Five States			Bottom Five States		
Average Total Premium	Alaska	\$6,281	Arkansas	\$4,285	
	Rhode Island	\$5,741	Idaho	\$4,528	
	Dist. of Columbia	\$5,714	Utah	\$4,549	
	Delaware	\$5,628	Hawaii	\$4,581	
	Massachusetts	\$5,618	Iowa	\$4,591	
Percent of Premium Contributed by Workers	Louisiana	24.7%	Hawaii	10.7%	
	New Mexico	24.5%	Alaska	15.2%	
	Alabama	23.7%	Wyoming	15.9%	
	Massachusetts	23.5%	Washington	15.9%	
	Maryland	23.1%	Oregon	16.8%	

Exhibit 16. Premiums for Family Coverage at Establishments Offering ESI: State Snapshot, 2010/2011

Top Five States			Bottom Five States		
Average Total Premium	New Hampshire	\$16,053	Arkansas	\$12,145	
	Dist. of Columbia	\$15,906	Idaho	\$12,295	
	Massachusetts	\$15,780	Alabama	\$12,675	
	New York	\$15,651	Hawaii	\$12,900	
	Connecticut	\$15,577	Tennessee	\$12,959	
Percent of Premium Contributed by Workers	Mississippi	32.3%	West Virginia	21.6%	
	Virginia	31.4%	Wisconsin	22.2%	
	Idaho	31.4%	Rhode Island	22.6%	
	Arkansas	31.3%	Michigan	23.0%	
	Louisiana	31.2%	Kentucky	23.2%	

Exhibit 17. Family Premiums at Establishments Offering ESI: Percent Above/Below National Average, 2010/2011

employee contribution rates for single coverage during this time period, with no states showing significant decreases (Table 10).

The States: Premiums for Family Coverage

The highest average total premium for family coverage in 2010/2011 was the \$16,053 seen in **New Hampshire**, and the lowest was the \$12,145 seen in **Arkansas** (Exhibit 16). **New Hampshire's** average family premium was 11.1 percent above the national average and **Arkansas** was 15.9 percent below (Table 9). Exhibit 17 illustrates the extent to which states ranged in their difference from the national average for family premiums. Employee contribution rates for family coverage in 2010/2011 ranged from a low of 21.6 percent in **West Virginia**, to a high of 32.3 percent in **Mississippi** (Exhibit 16).

Among the 34 states where the change over time was measured, the largest percentage increase in the average total premium for family coverage between 1999/2000 and 2010/2011 was the 145.8 percent jump seen in **California**, where the average grew from \$6,033 to \$14,828. At the other end, the smallest relative increase was the 105.9 percent growth in **New Jersey**, where the average grew from \$7,201 to \$14,824 (Table 9).

The largest increase in the share of family coverage premiums contributed by workers occurred in **Michigan**, which saw an 8.4 point rise, moving up from 14.6 percent in 1999/2000 to 23.0 percent in 2010/2011. In all, **13 states** of the 34 states with 1999/2000 data available exhibited statistically significant increases in employee contribution rates for family coverage during this time period, with no states showing significant decreases (Table 10).

Discussion

As in the [previous iteration of this analysis](#) (SHADAC 2011), the data in this analysis present a complex picture of employer-sponsored coverage and the factors contributing to coverage. State variation across measures complicates inter-state analysis of coverage patterns. For example, **New Hampshire** had the highest level of ESI coverage of any state, with 73.8 percent of its nonelderly population covered by ESI. However, **New Hampshire** also had the highest average total premium for family coverage, at \$16,053. Conversely, **Arkansas** had the lowest average total premium for both family coverage (\$12,145) and single coverage (\$4,285) but also had the fifth lowest rate of ESI coverage overall, with

just 52.9 percent of its residents enrolled in an employer-sponsored plan.

The ACA will affect state-level patterns of ESI coverage in many ways, but ESI is expected to remain the primary avenue by which nonelderly Americans obtain coverage. The law gives states substantial flexibility in the implementation of its provisions having to do with private insurance so that each state can address the particularities of its own unique coverage situation while working to maintain and strengthen the role of ESI.

There is wide variation across states in the ESI measures analyzed here (prevalence, availability, take-up, and cost) and in the factors driving changes over time (employment levels, firm size distribution, etc.). This variation points to the importance of monitoring and evaluating the impacts of the ACA on ESI at the state level. Moreover, it will be important to consider the impacts of the ACA on not just ESI coverage in general but on ESI for families in particular, since the ACA's employer provisions (e.g., affordability requirements) focus on the employee rather than his or her dependents. Finally, the possibility that employers might increasingly choose to self-insure calls for monitoring the rate of self-insurance, which varies significantly across states and firm size categories.

Data and Methods

This report uses state-level data from two national surveys: the Annual Social and Economic Supplement (ASEC) of the Current Population Survey (CPS), sponsored by the U.S. Census Bureau; and the Medical Expenditure Panel Survey-Insurance Component (MEPS-IC), sponsored by the Agency for Healthcare Research and Quality.

Because of limited sample size in some states, especially for analysis of subgroups within a state, we use two-year averages from the CPS to improve the precision of the estimates in this report. We also use two-year averages for the MEPS-IC analysis, both for comparability with the

CPS analysis and to improve the precision of the estimates.

CPS Analysis

The CPS is one of the most commonly used sources of information on state-level health insurance rates. A key strength of the CPS in comparison to other population surveys that measure health insurance coverage is the level of detail available about ESI coverage in particular, including information about ESI policyholders and dependents. The American Community Survey (ACS) has a much larger sample size in every state and includes a question about health insurance, but it does not collect detailed information about ESI. Other population surveys, such as the National Health Interview Survey (NHIS) and the Medical Expenditure Panel Survey-Household Component (MEPS-HC) include detailed information about ESI, but state-level estimates from these surveys are currently only available for a limited number of topics and states.

SHADAC has developed an enhanced CPS data series that makes several adjustments in order to provide more accurate and consistent estimates of health insurance coverage. SHADAC's enhanced CPS health insurance estimates reweight and adjust the data to account for historical changes in the survey's methodology, changes in the conceptual definition of health insurance coverage, and changes to the population counts used to weight the survey estimates. The enhanced estimates also adjust for procedures used by the Census Bureau to correct for missing data. These adjustments produce estimates that differ slightly from those published by the Census Bureau; however, they provide a more accurate assessment of coverage estimates both for any given year and over time (State Health Access Data Assistance Center 2009, Ziegenfuss and Davern 2011)

For family-level income, we constructed a "health insurance unit" (HIU) from the CPS data that includes people who are likely to be eligible for ESI as a unit. For each household included in the survey, the HIU definition that we used groups adults with their spouses and parents with their

children ages 18 and under. Children whose parents are not present in the household are grouped in HIUs with grandparents or other relatives. Thus, it is possible for a household to include more than one HIU. We are unable to account for people who might be eligible for health insurance as dependents who live outside the household. We also used the HIU as the unit of analysis for measuring family income as a percentage of federal poverty guidelines.

For the purposes of this report, we also assigned a "primary source" of health insurance coverage to people who reported multiple sources of coverage. Medicare was always considered the primary source of coverage, followed in our hierarchy by ESI, Medicaid/CHIP, and individually-purchased coverage. All tables in this report are based on this primary source of coverage classification—in other words, people are only counted as having ESI if this was their primary source of health insurance coverage. For the analysis in Tables 3 and 4, if a person was reported to have ESI as both a policyholder and as a dependent, they were included only as a policyholder.

Finally, the ESI measures that we calculated from the CPS data exclude military coverage. Although military coverage is technically a form of employment-related coverage, the CPS-ASEC collects data about military coverage differently from the manner in which it collects data about conventional ESI, resulting in ambiguity about policyholders and dependents. Excluding military coverage from ESI did not have much impact on the results presented in this report.

MEPS-IC Analysis

The MEPS-IC is an annual survey of employers that is designed to produce state-level estimates of ESI offer, eligibility, enrollment, cost, and health plan characteristics. State-level estimates are published each year by the Agency for Healthcare Research and Quality (AHRQ). For this report, we calculated 2-year averages to improve the precision of the

estimates, especially those that rely on subsets of survey respondents (e.g., those that offer coverage and have fewer than 50 employees). Using two-year average also facilitates comparability with the CPS.

The MEPS-IC data are different in scope than the ESI estimates based on the CPS data in two important ways. First the CPS data include public and private sector employers, while the MEPS-IC estimates are only for private sector employers. Second, the CPS measures of ESI include both policyholders and dependents, while the MEPS-IC measures of enrollment and take-up include employees but not dependents.

It is important to note that the MEPS-IC estimates for 1999/2000 are not available for all states. Accordingly, when analyzing employer and cost-related changes from 1999/2000 to 2010/2011, we present findings from the 34 states for which 1999/2000 data are available. Data for 2010/2011 are available for all states, so employer and cost analyses for the most recent time period—i.e., non-trend analyses—are based on an examination of data from all 50 states and the District of Columbia.

References

State Health Access Data Assistance Center (SHADAC). 2012. "SHADAC-Enhanced CPS Data Series." *SHADAC Data Center*. Minneapolis, MN: University of Minnesota. Available at www.shadac.org/datacenter.

State Health Access Data Assistance Center (SHADAC). 2011. "State-Level Trends in Employer-Sponsored Health Insurance." Minneapolis, MN: University of Minnesota. Available at <http://www.shadac.org/publications/trends-in-us-employer-sponsored-health-insurance>.

State Health Access Data Assistance Center (SHADAC). 2009. "SHADAC-Enhanced Current Population Survey Health Insurance Coverage Estimates: A Summary of Historical Adjustment." Minneapolis, MN: University of Minnesota. Available at http://www.shadac.org/files/shadac/publications/TechBrief_CPSEnhanced.pdf.

Ziegenfuss, J.Y. and M. Davern. 2011. "Twenty years of coverage: An enhanced Current Population Survey 1989-2008." *Health Services Research* 46(1): 199-209.

Table 1: Trend in ESI Coverage, Nonelderly Population

State	1999/2000		2010/2011		Pct. Point Change	
	Count	%	Count	%		
Alabama	2,708,000	69.5	2,469,000	60.0	-9.6	***
Alaska	367,000	62.0	384,000	59.5	-2.5	
Arizona	2,860,000	63.0	3,098,000	54.8	-8.2	***
Arkansas	1,436,000	63.8	1,303,000	52.9	-10.9	***
California	18,867,000	61.7	17,615,000	53.3	-8.4	***
Colorado	2,815,000	71.8	2,787,000	63.0	-8.8	***
Connecticut	2,292,000	79.0	2,156,000	70.9	-8.1	***
Delaware	516,000	75.8	504,000	65.8	-10.0	***
District of Columbia	312,000	64.3	322,000	59.4	-4.9	**
Florida	8,296,000	63.3	8,311,000	53.5	-9.9	***
Georgia	5,017,000	69.2	4,921,000	56.1	-13.1	***
Hawaii	799,000	73.7	760,000	67.1	-6.6	***
Idaho	754,000	67.7	752,000	55.4	-12.3	***
Illinois	8,115,000	74.2	6,880,000	61.6	-12.6	***
Indiana	4,059,000	78.0	3,476,000	63.1	-14.8	***
Iowa	1,916,000	78.7	1,783,000	68.0	-10.7	***
Kansas	1,678,000	73.9	1,538,000	64.0	-9.9	***
Kentucky	2,402,000	68.7	2,225,000	59.5	-9.2	***
Louisiana	2,326,000	60.2	1,945,000	49.9	-10.3	***
Maine	779,000	71.6	689,000	62.3	-9.3	***
Maryland	3,610,000	79.7	3,478,000	68.1	-11.6	***
Massachusetts	4,064,000	74.3	4,088,000	72.9	-1.4	
Michigan	6,896,000	78.1	5,282,000	62.9	-15.2	***
Minnesota	3,479,000	80.4	3,243,000	71.4	-8.9	***
Mississippi	1,570,000	64.5	1,339,000	52.1	-12.3	***
Missouri	3,664,000	75.3	3,227,000	62.9	-12.4	***
Montana	467,000	60.2	431,000	53.0	-7.2	***
Nebraska	1,058,000	71.8	1,068,000	67.5	-4.3	**
Nevada	1,284,000	70.5	1,373,000	58.4	-12.1	***
New Hampshire	890,000	81.6	824,000	73.8	-7.8	***
New Jersey	5,627,000	77.8	4,970,000	66.3	-11.4	***
New Mexico	853,000	54.0	832,000	48.0	-5.9	**
New York	10,796,000	65.6	10,026,000	60.2	-5.3	***
North Carolina	4,817,000	69.3	4,601,000	56.0	-13.3	***
North Dakota	361,000	68.9	392,000	68.3	-0.6	
Ohio	7,512,000	77.0	6,172,000	63.2	-13.7	***
Oklahoma	1,776,000	62.2	1,831,000	57.4	-4.8	**
Oregon	2,126,000	70.0	2,005,000	61.3	-8.7	***
Pennsylvania	7,945,000	77.5	7,086,000	67.1	-10.4	***
Rhode Island	674,000	77.5	573,000	64.8	-12.7	***
South Carolina	2,345,000	68.9	2,127,000	54.0	-14.9	***
South Dakota	425,000	69.3	431,000	62.2	-7.2	***
Tennessee	3,366,000	67.1	3,175,000	57.4	-9.7	***
Texas	11,422,000	62.3	11,798,000	52.0	-10.3	***
Utah	1,581,000	77.2	1,798,000	71.7	-5.5	***
Vermont	371,000	70.0	338,000	63.1	-6.9	***
Virginia	4,607,000	75.2	4,531,000	65.6	-9.6	***
Washington	3,607,000	69.5	3,522,000	59.5	-10.0	***
West Virginia	945,000	64.1	925,000	58.8	-5.2	**
Wisconsin	3,719,000	79.2	3,318,000	69.1	-10.0	***
Wyoming	292,000	68.0	311,000	63.0	-5.0	**
United States	170,456,000	69.7	159,027,000	59.5	-10.1	***

Notes: Significant difference between periods is indicated by confidence levels of: * = 90%, ** = 95%, *** = 99%. Estimates reflect the primary source of health insurance coverage.

Source: SHADAC-Enhanced CPS Data Series developed from the U.S. Census Bureau Current Population Survey Annual Social and Economic Supplement, 1999, 2000, 2010 and 2011

Table 2: Trend in ESI Coverage by Income and State, Nonelderly Population

	Below 200% FPG			200-399% FPG			400% FPG and Higher			All Incomes		
	1999/ 2000	2010/ 2011	Pct. Point Change	1999/ 2000	2010/ 2011	Pct. Point Change	1999/ 2000	2010/ 2011	Pct. Point Change	1999/ 2000	2010/ 2011	Pct. Point Change
State	%	%		%	%		%	%		%	%	
Alabama	38.0	30.5	-7.5 **	84.8	72.9	-11.8 ***	93.4	89.9	-3.5	69.5	60.0	-9.6 ***
Alaska	35.9	32.8	-3.2	69.8	68.3	-1.5	85.3	87.6	2.3	62.0	59.5	-2.5
Arizona	38.1	25.5	-12.6 ***	72.1	70.3	-1.7	89.0	86.7	-2.3	63.0	54.8	-8.2 ***
Arkansas	41.8	28.1	-13.6 ***	76.2	67.0	-9.2 ***	86.0	83.3	-2.7	63.8	52.9	-10.9 ***
California	31.5	24.7	-6.8 ***	72.9	65.0	-7.9 ***	87.9	86.0	-2.0	61.7	53.3	-8.4 ***
Colorado	35.6	28.7	-7.0 **	77.1	67.6	-9.6 ***	91.1	86.4	-4.7 *	71.8	63.0	-8.8 ***
Connecticut	47.7	36.3	-11.3 ***	82.3	74.0	-8.2 **	93.0	91.9	-1.2	79.0	70.9	-8.1 ***
Delaware	44.2	35.0	-9.2 **	82.2	76.3	-5.9	93.7	89.9	-3.8	75.8	65.8	-10.0 ***
District of Columbia	33.6	21.7	-11.9 ***	67.6	65.6	-2.0	92.2	90.4	-1.9	64.3	59.4	-4.9 **
Florida	35.7	25.3	-10.4 ***	71.8	65.7	-6.1 ***	86.8	80.7	-6.1 ***	63.3	53.5	-9.9 ***
Georgia	43.1	29.0	-14.1 ***	79.5	68.6	-10.8 ***	88.6	86.6	-2.1	69.2	56.1	-13.1 ***
Hawaii	52.3	47.5	-4.8	86.5	81.6	-4.9	92.2	86.6	-5.6 **	73.7	67.1	-6.6 ***
Idaho	42.0	29.7	-12.3 ***	78.4	70.6	-7.7 **	87.3	84.8	-2.5	67.7	55.4	-12.3 ***
Illinois	42.2	29.8	-12.4 ***	83.0	73.4	-9.6 ***	92.5	89.1	-3.3 *	74.2	61.6	-12.6 ***
Indiana	53.0	32.3	-20.7 ***	84.7	79.8	-4.9	92.1	88.1	-4.0	78.0	63.1	-14.8 ***
Iowa	52.0	38.4	-13.6 ***	84.8	76.0	-8.8 **	93.3	89.2	-4.1 *	78.7	68.0	-10.7 ***
Kansas	47.4	36.0	-11.4 ***	80.9	74.9	-6.0 *	91.0	88.6	-2.4	73.9	64.0	-9.9 ***
Kentucky	37.4	30.8	-6.5 **	81.0	74.5	-6.5 **	91.9	90.2	-1.7	68.7	59.5	-9.2 ***
Louisiana	36.2	19.1	-17.1 ***	74.8	68.5	-6.4 **	87.9	84.1	-3.8	60.2	49.9	-10.3 ***
Maine	43.3	30.9	-12.4 ***	79.3	72.2	-7.1 **	88.9	85.7	-3.1	71.6	62.3	-9.3 ***
Maryland	48.7	32.9	-15.8 ***	81.8	70.4	-11.4 ***	93.2	91.9	-1.3	79.7	68.1	-11.6 ***
Massachusetts	41.2	39.9	-1.2	81.1	76.7	-4.4	93.6	95.2	1.7	74.3	72.9	-1.4
Michigan	45.7	31.1	-14.7 ***	86.2	76.6	-9.6 ***	94.4	90.5	-3.9 **	78.1	62.9	-15.2 ***
Minnesota	45.3	34.9	-10.4 ***	81.4	77.9	-3.5	94.3	91.1	-3.2	80.4	71.4	-8.9 ***
Mississippi	40.8	27.2	-13.6 ***	77.8	70.3	-7.5 **	85.7	82.1	-3.6	64.5	52.1	-12.3 ***
Missouri	43.5	32.5	-11.0 ***	85.4	72.8	-12.6 ***	91.5	90.0	-1.4	75.3	62.9	-12.4 ***
Montana	35.8	27.5	-8.3 **	72.7	64.8	-7.9 **	84.3	80.8	-3.6	60.2	53.0	-7.2 ***
Nebraska	44.7	37.3	-7.4 **	77.7	75.6	-2.1	88.9	87.4	-1.5	71.8	67.5	-4.3 **
Nevada	43.4	34.3	-9.0 ***	81.5	71.2	-10.3 ***	87.3	82.9	-4.4 *	70.5	58.4	-12.1 ***
New Hampshire	49.2	39.5	-9.7 **	85.1	72.6	-12.5 ***	94.4	91.1	-3.4	81.6	73.8	-7.8 ***
New Jersey	43.2	32.4	-10.8 ***	81.8	67.3	-14.5 ***	94.1	91.7	-2.4	77.8	66.3	-11.4 ***
New Mexico	27.6	22.6	-5.0	70.9	60.1	-10.8 ***	87.3	81.9	-5.5	54.0	48.0	-5.9 **
New York	32.6	30.5	-2.0	75.6	69.7	-5.9 ***	90.8	89.0	-1.8	65.6	60.2	-5.3 ***
North Carolina	39.7	27.2	-12.5 ***	78.7	67.1	-11.6 ***	91.0	85.1	-5.9 **	69.3	56.0	-13.3 ***
North Dakota	42.2	37.0	-5.1	77.7	73.1	-4.6	88.6	85.4	-3.2	68.9	68.3	-0.6
Ohio	46.3	32.1	-14.2 ***	86.9	75.8	-11.1 ***	94.2	90.9	-3.3 *	77.0	63.2	-13.7 ***
Oklahoma	36.5	27.5	-9.0 ***	73.4	72.0	-1.5	87.0	84.8	-2.3	62.2	57.4	-4.8 **
Oregon	40.8	31.7	-9.2 ***	78.1	70.4	-7.7 **	88.5	88.3	-0.2	70.0	61.3	-8.7 ***
Pennsylvania	48.9	33.4	-15.5 ***	85.7	76.6	-9.1 ***	94.2	92.2	-2.0	77.5	67.1	-10.4 ***
Rhode Island	42.6	29.7	-12.9 ***	86.8	76.0	-10.8 ***	94.7	91.9	-2.7	77.5	64.8	-12.7 ***
South Carolina	41.1	26.2	-14.9 ***	76.2	69.4	-6.8 **	90.5	88.1	-2.4	68.9	54.0	-14.9 ***
South Dakota	45.6	34.2	-11.4 ***	73.5	74.0	0.5	88.8	84.9	-3.9	69.3	62.2	-7.2 ***
Tennessee	37.1	29.4	-7.7 **	78.9	72.0	-6.8 **	89.0	86.9	-2.0	67.1	57.4	-9.7 ***
Texas	34.6	24.5	-10.1 ***	74.2	65.1	-9.1 ***	88.5	86.1	-2.4	62.3	52.0	-10.3 ***
Utah	54.8	49.5	-5.4	85.2	80.9	-4.3	90.7	89.3	-1.4	77.2	71.7	-5.5 ***
Vermont	39.5	29.2	-10.3 ***	78.6	67.2	-11.4 ***	88.9	88.3	-0.6	70.0	63.1	-6.9 ***
Virginia	48.4	33.8	-14.6 ***	79.1	68.7	-10.4 ***	88.7	86.7	-2.0	75.2	65.6	-9.6 ***
Washington	38.5	27.5	-11.0 ***	74.8	67.5	-7.3 **	89.3	87.0	-2.3	69.5	59.5	-10.0 ***
West Virginia	35.7	28.1	-7.6 **	81.9	74.1	-7.9 **	91.8	89.9	-1.8	64.1	58.8	-5.2 **
Wisconsin	48.8	36.5	-12.3 ***	86.2	78.7	-7.5 **	92.7	91.3	-1.4	79.2	69.1	-10.0 ***
Wyoming	41.7	33.4	-8.3 **	75.8	69.5	-6.4 *	86.8	85.0	-1.7	68.0	63.0	-5.0 **
United States	39.3	29.2	-10.1 ***	79.0	70.6	-8.4 ***	90.7	88.0	-2.8 ***	69.7	59.5	-10.1 ***

Notes: Significant difference between periods is indicated by confidence levels of: * = 90%, ** = 95%, *** = 99%. Estimates reflect the primary source of health insurance coverage. FPG = Federal poverty guidelines established by the U.S. Department of Health and Human Services. Analysis by family income is based on the income of the health insurance unit.

Source: SHADAC-Enhanced CPS Data Series developed from the U.S. Census Bureau Current Population Survey Annual Social and Economic Supplement, 1999, 2000, 2010 and 2011

Table 3: Trend in Policyholder and Dependent ESI Coverage by State, Nonelderly Population (counts in millions)

State	Policyholders					Dependents					Total				
	1999/2000		2010/2011		Pct. Point Change	1999/2000		2010/2011		Pct. Point Change	1999/2000		2010/2011		Pct. Point Change
	Count	%	Count	%		Count	%	Count	%		Count	%	Count	%	
Alabama	1.3	33.3	1.2	29.2	-4.1 ***	1.4	36.2	1.3	30.8	-5.4 ***	2.7	69.5	2.5	60.0	-9.6 ***
Alaska	0.2	29.6	0.2	30.9	1.3	0.2	32.5	0.2	28.7	-3.8 **	0.4	62.0	0.4	59.5	-2.5
Arizona	1.4	30.8	1.5	26.9	-3.9 ***	1.5	32.2	1.6	27.9	-4.3 ***	2.9	63.0	3.1	54.8	-8.2 ***
Arkansas	0.7	31.0	0.7	27.8	-3.2 **	0.7	32.7	0.6	25.1	-7.6 ***	1.4	63.8	1.3	52.9	-10.9 ***
California	9.2	30.0	8.6	25.9	-4.1 ***	9.7	31.7	9.0	27.4	-4.3 ***	18.9	61.7	17.6	53.3	-8.4 ***
Colorado	1.4	36.9	1.3	29.8	-7.1 ***	1.4	34.9	1.5	33.2	-1.7	2.8	71.8	2.8	63.0	-8.8 ***
Connecticut	1.1	37.3	1.0	31.8	-5.5 ***	1.2	41.6	1.2	39.1	-2.5	2.3	79.0	2.2	70.9	-8.1 ***
Delaware	0.3	38.2	0.2	32.5	-5.7 ***	0.3	37.6	0.3	33.3	-4.3 ***	0.5	75.8	0.5	65.8	-10.0 ***
District of Columbia	0.2	42.2	0.2	39.5	-2.7 *	0.1	22.1	0.1	20.0	-2.1	0.3	64.3	0.3	59.4	-4.9 **
Florida	4.3	32.9	4.4	28.4	-4.5 ***	4.0	30.4	3.9	25.0	-5.4 ***	8.3	63.3	8.3	53.5	-9.9 ***
Georgia	2.5	35.1	2.3	26.0	-9.1 ***	2.5	34.1	2.6	30.2	-3.9 **	5.0	69.2	4.9	56.1	-13.1 ***
Hawaii	0.4	39.6	0.4	36.7	-2.9 **	0.4	34.1	0.3	30.3	-3.8 **	0.8	73.7	0.8	67.1	-6.6 ***
Idaho	0.4	31.8	0.4	25.8	-6.0 ***	0.4	35.9	0.4	29.6	-6.3 ***	0.8	67.7	0.8	55.4	-12.3 ***
Illinois	4.0	36.8	3.3	29.9	-6.9 ***	4.1	37.4	3.5	31.7	-5.7 ***	8.1	74.2	6.9	61.6	-12.6 ***
Indiana	2.0	38.4	1.6	29.5	-8.9 ***	2.1	39.5	1.9	33.7	-5.8 ***	4.1	78.0	3.5	63.1	-14.8 ***
Iowa	0.9	36.9	0.9	33.2	-3.7 ***	1.0	41.9	0.9	34.8	-7.1 ***	1.9	78.7	1.8	68.0	-10.7 ***
Kansas	0.8	34.9	0.7	30.8	-4.1 ***	0.9	39.0	0.8	33.2	-5.8 ***	1.7	73.9	1.5	64.0	-9.9 ***
Kentucky	1.2	33.9	1.1	30.0	-3.9 ***	1.2	34.8	1.1	29.6	-5.2 ***	2.4	68.7	2.2	59.5	-9.2 ***
Louisiana	1.1	28.5	1.0	24.4	-4.1 ***	1.2	31.7	1.0	25.5	-6.2 ***	2.3	60.2	1.9	49.9	-10.3 ***
Maine	0.4	34.8	0.3	31.1	-3.7 ***	0.4	36.7	0.3	31.2	-5.5 ***	0.8	71.6	0.7	62.3	-9.3 ***
Maryland	1.8	39.3	1.7	32.9	-6.4 ***	1.8	40.4	1.8	35.2	-5.2 ***	3.6	79.7	3.5	68.1	-11.6 ***
Massachusetts	2.0	37.0	1.8	32.5	-4.5 ***	2.0	37.3	2.3	40.5	3.2	4.1	74.3	4.1	72.9	-1.4
Michigan	3.1	35.1	2.3	26.9	-8.2 ***	3.8	43.1	3.0	36.0	-7.1 ***	6.9	78.1	5.3	62.9	-15.2 ***
Minnesota	1.6	37.8	1.5	33.5	-4.3 ***	1.8	42.5	1.7	37.9	-4.6 ***	3.5	80.4	3.2	71.4	-8.9 ***
Mississippi	0.8	32.4	0.7	27.4	-5.0 ***	0.8	32.1	0.6	24.7	-7.4 ***	1.6	64.5	1.3	52.1	-12.3 ***
Missouri	1.9	39.2	1.6	30.9	-8.3 ***	1.8	36.2	1.6	32.0	-4.2 ***	3.7	75.3	3.2	62.9	-12.4 ***
Montana	0.2	28.6	0.2	25.4	-3.2 **	0.2	31.6	0.2	27.6	-4.0 **	0.5	60.2	0.4	53.0	-7.2 ***
Nebraska	0.5	33.3	0.5	31.2	-2.1 *	0.6	38.6	0.6	36.3	-2.3	1.1	71.8	1.1	67.5	-4.3 **
Nevada	0.7	36.4	0.7	29.8	-6.6 ***	0.6	34.2	0.7	28.6	-5.6 ***	1.3	70.5	1.4	58.4	-12.1 ***
New Hampshire	0.4	37.4	0.4	33.4	-4.0 ***	0.5	44.3	0.5	40.5	-3.8 **	0.9	81.6	0.8	73.8	-7.8 ***
New Jersey	2.8	38.3	2.2	29.2	-9.1 ***	2.9	39.5	2.8	37.2	-2.3 **	5.6	77.8	5.0	66.3	-11.4 ***
New Mexico	0.4	26.4	0.4	22.7	-3.7 ***	0.4	27.5	0.4	25.3	-2.2	0.9	54.0	0.8	48.0	-5.9 ***
New York	5.3	32.5	4.9	29.4	-3.1 ***	5.4	33.1	5.1	30.8	-2.3 *	10.8	65.6	10.0	60.2	-5.3 ***
North Carolina	2.6	37.6	2.4	29.7	-7.9 ***	2.2	31.7	2.2	26.3	-5.4 ***	4.8	69.3	4.6	56.0	-13.3 ***
North Dakota	0.2	33.8	0.2	33.2	-0.6	0.2	35.1	0.2	35.1	0.0	0.4	68.9	0.4	68.3	-0.6
Ohio	3.6	36.4	3.0	30.4	-6.0 ***	4.0	40.5	3.2	32.9	-7.6 ***	7.5	77.0	6.2	63.2	-13.7 ***
Oklahoma	0.9	30.2	0.9	28.9	-1.3	0.9	31.9	0.9	28.4	-3.5 **	1.8	62.2	1.8	57.4	-4.8 **
Oregon	1.1	36.6	1.0	31.6	-5.0 ***	1.0	33.4	1.0	29.7	-3.7 **	2.1	70.0	2.0	61.3	-8.7 ***
Pennsylvania	3.8	37.3	3.5	32.7	-4.6 ***	4.1	40.2	3.6	34.4	-5.8 ***	7.9	77.5	7.1	67.1	-10.4 ***
Rhode Island	0.3	36.0	0.3	29.8	-6.2 ***	0.4	41.5	0.3	35.0	-6.5 ***	0.7	77.5	0.6	64.8	-12.7 ***
South Carolina	1.2	35.6	1.1	27.3	-8.3 ***	1.1	33.3	1.1	26.7	-6.6 ***	2.3	68.9	2.1	54.0	-14.9 ***
South Dakota	0.2	33.5	0.2	30.3	-3.2 ***	0.2	35.8	0.2	31.9	-3.9 ***	0.4	69.3	0.4	62.2	-7.2 ***
Tennessee	1.7	33.8	1.6	28.2	-5.6 ***	1.7	33.3	1.6	29.2	-4.1 **	3.4	67.1	3.2	57.4	-9.7 ***
Texas	5.7	31.1	6.0	26.3	-4.8 ***	5.7	31.2	5.8	25.7	-5.5 ***	11.4	62.3	11.8	52.0	-10.3 ***
Utah	0.6	29.9	0.7	27.5	-2.4 **	1.0	47.2	1.1	44.2	-3.0 *	1.6	77.2	1.8	71.7	-5.5 ***
Vermont	0.2	33.5	0.2	30.7	-2.8 **	0.2	36.5	0.2	32.5	-4.0 **	0.4	70.0	0.3	63.1	-6.9 ***
Virginia	2.3	38.3	2.1	31.0	-7.3 ***	2.3	36.9	2.4	34.7	-2.2	4.6	75.2	4.5	65.6	-9.6 ***
Washington	1.9	36.1	1.9	31.3	-4.8 ***	1.7	33.4	1.7	28.2	-5.2 ***	3.6	69.5	3.5	59.5	-10.0 ***
West Virginia	0.5	31.5	0.5	28.6	-2.9 **	0.5	32.5	0.5	30.2	-2.3	0.9	64.1	0.9	58.8	-5.2 **
Wisconsin	1.7	36.0	1.5	31.2	-4.8 ***	2.0	43.2	1.8	37.9	-5.3 ***	3.7	79.2	3.3	69.1	-10.0 ***
Wyoming	0.1	31.1	0.1	30.1	-1.0	0.2	36.9	0.2	32.9	-4.0 ***	0.3	68.0	0.3	63.0	-5.0 **
United States	83.9	34.3	77.2	28.9	-5.4 ***	86.6	35.4	81.8	30.6	-4.8 ***	170.5	69.7	159.0	59.5	-10.1 ***

Notes: Significant difference between periods is indicated by confidence levels of: * = 90%, ** = 95%, *** = 99%.

Source: SHADAC-Enhanced CPS Data Series developed from the U.S. Census Bureau Current Population Survey Annual Social and Economic Supplement, 1999, 2000, 2010 and 2011.

Table 4: Trend in Dependent ESI Coverage by Age and State, Nonelderly Population

State	Percent of 0-18 year olds:			Percent of 19-25 year olds:			Percent of 26-64 year olds:		
	1999/2000	2010/2011	Pct. Point Change	1999/2000	2010/2011	Pct. Point Change	1999/2000	2010/2011	Pct. Point Change
	%	%		%	%		%	%	
Alabama	63.7	56.9	-6.8 *	36.0	34.2	-1.8	21.0	17.6	-3.4 ***
Alaska	57.8	53.6	-4.2	24.2	27.7	3.5	17.7	15.7	-1.9 *
Arizona	57.7	48.8	-8.9 ***	26.1	33.9	7.8 *	18.1	15.9	-2.3 **
Arkansas	61.0	46.6	-14.4 ***	26.0	21.7	-4.2	18.2	14.6	-3.6 ***
California	56.8	48.9	-7.9 ***	27.2	30.7	3.6 *	17.7	15.8	-1.9 ***
Colorado	67.5	60.5	-7.0 **	21.5	37.2	15.8 ***	20.2	18.9	-1.3
Connecticut	78.0	67.8	-10.2 ***	34.4	47.8	13.5 ***	24.1	23.6	-0.5
Delaware	70.5	62.1	-8.4 **	35.2	39.6	4.5	21.1	18.4	-2.7 **
District of Columbia	50.2	45.0	-5.2	28.7	27.0	-1.6	9.5	10.6	1.1
Florida	59.1	49.0	-10.1 ***	22.7	29.8	7.2 ***	17.6	13.7	-3.9 ***
Georgia	64.4	50.3	-14.1 ***	26.2	37.0	10.8 ***	18.5	18.3	-0.2
Hawaii	66.9	58.3	-8.6 **	27.9	33.7	5.8	16.9	16.0	-0.9
Idaho	64.6	49.8	-14.7 ***	29.6	30.3	0.7	19.0	17.6	-1.4
Illinois	71.2	55.8	-15.4 ***	29.2	39.3	10.1 ***	20.5	18.3	-2.2 ***
Indiana	75.7	58.3	-17.3 ***	37.4	41.5	4.1	21.4	19.4	-2.1 **
Iowa	79.9	63.1	-16.8 ***	31.5	36.5	5.0	23.3	20.2	-3.1 ***
Kansas	70.2	58.3	-11.9 ***	40.1	37.8	-2.4	21.1	18.3	-2.8 ***
Kentucky	65.1	54.6	-10.5 ***	29.5	34.5	4.9	21.1	16.4	-4.7 ***
Louisiana	54.8	42.7	-12.1 ***	31.8	33.0	1.1	18.2	15.1	-3.1 ***
Maine	70.6	59.4	-11.2 ***	41.6	40.3	-1.3	20.6	18.1	-2.5 **
Maryland	78.5	63.0	-15.6 ***	30.4	41.4	10.9 **	23.2	21.3	-1.9 **
Massachusetts	68.3	70.7	2.4	32.0	50.1	18.1 ***	23.9	24.6	0.7
Michigan	75.8	61.7	-14.1 ***	43.5	45.7	2.2	25.0	21.4	-3.6 ***
Minnesota	79.1	69.6	-9.5 ***	44.0	41.3	-2.7	23.6	21.6	-2.0 **
Mississippi	59.6	44.1	-15.6 ***	27.3	32.1	4.8	16.8	12.5	-4.2 ***
Missouri	70.5	60.4	-10.2 ***	31.1	35.8	4.7	19.2	17.5	-1.7 *
Montana	57.3	50.9	-6.4	32.6	33.4	0.8	17.1	15.3	-1.7
Nebraska	69.1	62.6	-6.4 **	34.0	43.3	9.3 **	22.2	21.1	-1.2
Nevada	68.4	56.2	-12.2 ***	21.6	31.4	9.9 **	15.9	14.2	-1.7 *
New Hampshire	80.5	73.2	-7.3 ***	36.4	49.2	12.8 **	27.1	25.1	-2.0 *
New Jersey	76.6	64.9	-11.7 ***	38.3	47.7	9.4 **	21.9	21.5	-0.5
New Mexico	47.4	41.0	-6.4 *	22.8	28.4	5.6	15.7	16.5	0.8
New York	60.9	56.0	-4.9 ***	28.5	39.8	11.3 ***	19.4	17.5	-1.9 ***
North Carolina	62.8	49.5	-13.3 ***	26.0	33.1	7.0 *	17.3	13.3	-3.9 ***
North Dakota	63.8	67.1	3.4	42.3	41.0	-1.3	19.6	18.8	-0.7
Ohio	74.3	57.9	-16.4 ***	35.9	42.1	6.2 *	23.5	18.9	-4.6 ***
Oklahoma	55.5	50.6	-4.9	31.5	34.7	3.2	19.7	15.7	-4.0 ***
Oregon	66.9	55.5	-11.4 ***	26.5	38.7	12.3 ***	17.8	16.6	-1.2
Pennsylvania	76.6	63.0	-13.6 ***	38.8	39.8	1.0	23.1	20.3	-2.8 ***
Rhode Island	73.9	62.6	-11.3 ***	42.6	41.5	-1.1	24.6	21.8	-2.8 ***
South Carolina	65.2	49.2	-16.1 ***	25.0	36.9	12.0 **	18.8	14.0	-4.7 ***
South Dakota	68.0	56.3	-11.6 ***	31.1	33.8	2.7	18.3	18.2	-0.2
Tennessee	63.8	52.9	-11.0 ***	28.2	30.9	2.7	19.3	17.7	-1.6
Texas	56.7	43.9	-12.7 ***	26.9	29.2	2.4	16.9	14.8	-2.1 ***
Utah	77.1	69.3	-7.8 ***	43.7	51.3	7.7 *	26.3	24.5	-1.7
Vermont	65.8	57.1	-8.6 **	36.4	42.0	5.5	22.6	21.5	-1.1
Virginia	70.7	64.2	-6.6 **	33.2	38.4	5.2	20.7	20.4	-0.3
Washington	64.3	51.2	-13.2 ***	34.8	36.8	1.9	17.5	15.6	-1.9 **
West Virginia	59.0	57.3	-1.7	28.9	27.5	-1.4	21.5	19.8	-1.7
Wisconsin	77.9	67.4	-10.5 ***	36.5	42.7	6.2	25.7	22.8	-2.9 ***
Wyoming	65.5	59.0	-6.5 **	34.3	32.8	-1.5	22.1	19.9	-2.2 **
United States	65.6	54.7	-10.9 ***	30.7	36.5	5.8 ***	20.0	17.6	-2.4 ***

Notes: Significant difference between periods is indicated by confidence levels of: * = 90%, ** = 95%, *** = 99%.

Source: SHADAC-Enhanced CPS Data Series developed from the U.S. Census Bureau Current Population Survey Annual Social and Economic Supplement, 1999, 2000, 2010 and 2011.

Table 5: Trend in ESI Availability and Take-Up for Private Sector Workers

	Employers Offering ESI				Workers											
					Employer Offers ¹			Eligible ²			Take-Up ³					
	99/00	10/11	Change		99/00	10/11	Change	99/00	10/11	Change	99/00	10/11	Change			
State	%				%											
Alabama	63.1	57.8	-5.3	**	89.9	88.1	-1.8		82.3	81.9	-0.4	80.9	74.3	-6.6	***	
Alaska	NA	41.8	NA		NA	77.5	NA		NA	74.3	NA	NA	80.1	NA		
Arizona	60.9	49.9	-11.0	***	89.0	83.9	-5.1	***	78.0	76.4	-1.6	78.3	74.6	-3.7		
Arkansas	45.2	46.4	1.2		84.8	83.1	-1.7		77.5	81.1	3.6	**	80.6	78.0	-2.6	*
California	57.4	52.4	-5.0	***	87.8	85.0	-2.8	***	78.1	78.2	0.2		82.8	79.2	-3.7	***
Colorado	61.5	49.7	-11.8	***	90.3	85.8	-4.5	***	77.3	78.0	0.7		81.5	74.2	-7.3	***
Connecticut	67.1	57.9	-9.2	***	92.5	88.0	-4.5	***	78.7	78.6	-0.1		77.1	75.5	-1.6	
Delaware	NA	54.5	NA		NA	89.1	NA		NA	76.7	NA		NA	80.5	NA	
District of Columbia	NA	69.9	NA		NA	93.0	NA		NA	83.1	NA		NA	81.7	NA	
Florida	57.9	44.1	-13.8	***	89.3	83.8	-5.4	***	77.3	78.2	1.0		77.1	74.4	-2.6	
Georgia	54.8	48.2	-6.6	***	89.5	86.3	-3.2	**	78.9	78.2	-0.6		77.6	73.7	-4.0	*
Hawaii	NA	84.1	NA		NA	98.0	NA		NA	80.5	NA		NA	83.3	NA	
Idaho	NA	43.3	NA		NA	76.5	NA		NA	77.3	NA		NA	80.2	NA	
Illinois	59.8	49.7	-10.1	***	91.8	87.0	-4.8	***	80.5	77.6	-2.8		84.1	75.3	-8.8	***
Indiana	57.6	50.2	-7.3	**	88.9	85.7	-3.3	**	77.1	79.7	2.6		83.8	75.5	-8.3	***
Iowa	52.0	49.4	-2.7		87.2	84.9	-2.3		77.6	78.5	0.8		81.9	75.0	-6.9	***
Kansas	58.1	54.3	-3.8	*	89.4	84.9	-4.6	***	78.0	79.2	1.2		82.0	75.3	-6.7	***
Kentucky	58.3	54.6	-3.7		89.7	86.1	-3.6	**	77.7	81.2	3.5	**	82.0	76.3	-5.7	***
Louisiana	50.9	51.7	0.9		85.0	83.2	-1.7		77.7	77.9	0.2		78.4	75.1	-3.3	
Maine	NA	48.4	NA		NA	82.7	NA		NA	77.5	NA		NA	73.2	NA	
Maryland	62.5	58.2	-4.3	**	90.7	88.4	-2.3		77.8	79.0	1.2		77.8	76.1	-1.7	
Massachusetts	67.0	65.2	-1.8		93.1	92.9	-0.2		80.3	79.2	-1.1		81.3	72.7	-8.6	***
Michigan	65.3	52.2	-13.1	***	90.6	85.0	-5.7	***	79.4	77.7	-1.7		83.9	77.7	-6.2	***
Minnesota	55.6	47.3	-8.4	***	90.0	83.9	-6.1	***	77.2	77.5	0.3		81.5	79.4	-2.1	
Mississippi	50.6	48.7	-1.9		84.2	81.2	-3.0		78.4	77.7	-0.8		78.2	77.2	-1.0	
Missouri	55.8	53.0	-2.8		89.1	86.8	-2.3	*	78.3	78.9	0.6		83.7	78.1	-5.6	***
Montana	NA	42.0	NA		NA	73.4	NA		NA	76.3	NA		NA	79.1	NA	
Nebraska	48.5	44.1	-4.4	**	85.7	82.6	-3.1	*	77.6	73.5	-4.1	*	78.7	75.3	-3.4	**
Nevada	NA	55.4	NA		NA	87.2	NA		NA	76.7	NA		NA	78.3	NA	
New Hampshire	NA	53.8	NA		NA	87.2	NA		NA	78.7	NA		NA	74.7	NA	
New Jersey	63.8	59.5	-4.4	*	90.3	89.0	-1.4		78.4	78.5	0.1		81.4	75.6	-5.8	***
New Mexico	NA	47.0	NA		NA	79.7	NA		NA	76.6	NA		NA	70.5	NA	
New York	61.1	57.1	-4.0	**	90.6	87.6	-3.0	***	80.5	78.1	-2.4		80.9	75.3	-5.6	***
North Carolina	59.4	49.9	-9.5	***	90.3	84.1	-6.2	***	79.4	80.2	0.8		83.8	78.9	-4.8	***
North Dakota	NA	49.7	NA		NA	82.8	NA		NA	73.9	NA		NA	78.0	NA	
Ohio	65.2	59.0	-6.1	***	91.8	88.6	-3.2	***	79.0	78.3	-0.7		81.5	76.5	-5.0	***
Oklahoma	51.0	48.4	-2.6		83.8	83.3	-0.5		79.2	78.9	-0.4		80.0	76.0	-4.1	**
Oregon	56.2	50.0	-6.3	***	87.5	82.4	-5.1	***	81.5	76.2	-5.3	**	87.0	79.2	-7.8	***
Pennsylvania	66.3	59.5	-6.8	***	92.1	89.9	-2.2	*	80.6	79.5	-1.1		83.1	77.8	-5.3	***
Rhode Island	NA	60.0	NA		NA	89.3	NA		NA	76.8	NA		NA	75.5	NA	
South Carolina	57.6	49.7	-8.0	***	89.1	84.5	-4.6	***	80.6	77.1	-3.5		83.8	75.5	-8.3	***
South Dakota	NA	46.4	NA		NA	80.7	NA		NA	76.3	NA		NA	76.7	NA	
Tennessee	56.9	56.3	-0.6		88.8	87.7	-1.1		76.3	78.8	2.6		81.7	71.6	-10.1	***
Texas	52.7	49.1	-3.7	***	85.7	83.7	-2.0	**	79.4	75.5	-4.0	***	83.4	75.6	-7.8	***
Utah	NA	45.6	NA		NA	83.9	NA		NA	75.1	NA		NA	76.7	NA	
Vermont	NA	54.0	NA		NA	85.2	NA		NA	74.1	NA		NA	72.0	NA	
Virginia	60.2	55.9	-4.3	**	88.7	87.0	-1.8		78.2	79.4	1.3		82.0	74.8	-7.2	***
Washington	58.5	51.1	-7.5	***	88.2	85.0	-3.2	*	78.9	79.2	0.3		85.9	81.2	-4.7	**
West Virginia	NA	52.1	NA		NA	83.6	NA		NA	74.9	NA		NA	74.8	NA	
Wisconsin	59.9	49.3	-10.6	***	90.8	83.7	-7.1	***	76.8	77.8	1.0		80.0	75.4	-4.6	***
Wyoming	NA	42.6	NA		NA	76.5	NA		NA	75.1	NA		NA	78.8	NA	
United States	58.9	52.4	-6.5	***	89.3	85.9	-3.3	***	78.7	78.1	-0.6		81.8	76.3	-5.5	***

Note: Significant difference between periods is indicated by confidence levels of: * = 90%, ** = 95%, *** = 99%.

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. Medical Expenditure Panel Survey - Insurance Component. 1999, 2000, 2010, and 2011.

NA--Not available due to insufficient sample size.

¹ Percent of workers in establishments that offer coverage.² Percent of workers eligible for coverage in establishments that offer.³ Percent of workers who are eligible that take-up coverage.

Table 6: Trend in ESI Availability and Take-Up for Private Sector Workers in Small Firms (<50 employees)

	Employers Offering ESI				Workers											
					Employer Offers ¹			Eligible ²			Take-Up ³					
	99/00	10/11	Change		99/00	10/11	Change	99/00	10/11	Change	99/00	10/11	Change			
State	%				%											
Alabama	51.2	40.8	-10.4	***	71.3	62.0	-9.3	***	82.9	81.1	-1.8	76.9	70.0	-6.9	**	
Alaska	NA	26.4	NA		NA	41.5	NA		NA	75.8	NA	NA	76.1	NA		
Arizona	47.0	29.9	-17.2	***	64.2	46.0	-18.2	***	74.1	77.4	3.4	80.2	76.4	-3.8		
Arkansas	31.7	28.5	-3.2		55.1	47.4	-7.7	***	78.5	82.8	4.3	79.2	74.3	-4.9		
California	45.9	39.7	-6.2	***	66.0	57.1	-8.9	***	80.4	82.1	1.7	81.9	79.7	-2.2		
Colorado	51.1	35.9	-15.3	***	71.2	54.2	-17.0	***	72.7	79.0	6.3	76.1	73.0	-3.1		
Connecticut	58.8	45.1	-13.7	***	76.2	63.5	-12.7	***	74.1	77.4	3.3	78.7	69.1	-9.5	***	
Delaware	NA	38.4	NA		NA	60.0	NA		NA	75.9	NA	NA	76.4	NA		
District of Columbia	NA	54.1	NA		NA	72.8	NA		NA	84.3	NA	NA	81.4	NA		
Florida	46.4	29.1	-17.3	***	67.0	48.8	-18.2	***	82.8	84.0	1.2	76.8	73.7	-3.1		
Georgia	38.9	28.9	-10.1	***	60.7	48.9	-11.8	***	80.4	81.3	0.9	77.8	71.2	-6.6	**	
Hawaii	NA	78.4	NA		NA	93.1	NA		NA	77.7	NA	NA	86.5	NA		
Idaho	NA	27.9	NA		NA	41.6	NA		NA	80.4	NA	NA	79.4	NA		
Illinois	48.6	33.8	-14.9	***	70.7	56.6	-14.1	***	80.1	76.0	-4.1	84.3	76.9	-7.4	***	
Indiana	43.6	29.3	-14.3	***	64.8	50.1	-14.7	***	75.2	78.5	3.3	77.2	73.9	-3.3		
Iowa	40.1	33.5	-6.6	***	60.0	52.1	-8.0	***	77.5	78.1	0.6	78.1	72.7	-5.4	**	
Kansas	47.8	39.3	-8.5	***	67.6	57.3	-10.3	***	74.3	79.5	5.3	82.3	79.5	-2.8		
Kentucky	45.7	36.2	-9.5	***	64.9	54.1	-10.9	**	74.0	77.3	3.3	79.3	73.5	-5.8	**	
Louisiana	35.7	35.6	-0.1		58.7	57.0	-1.7		81.5	82.2	0.7	78.3	75.5	-2.8		
Maine	NA	33.3	NA		NA	53.7	NA		NA	75.7	NA	NA	69.0	NA		
Maryland	51.3	43.2	-8.1	***	72.3	64.4	-7.9	**	81.0	80.4	-0.5	73.4	71.7	-1.7		
Massachusetts	57.9	53.6	-4.3		79.5	73.6	-5.9	**	81.9	73.7	-8.3	***	77.2	67.0	-10.2	***
Michigan	55.7	37.9	-17.8	***	72.1	56.4	-15.7	***	74.6	75.0	0.4	83.2	72.7	-10.5	***	
Minnesota	44.1	33.5	-10.6	***	64.5	54.0	-10.6	***	73.3	73.0	-0.3	80.0	75.1	-5.0	*	
Mississippi	35.0	28.4	-6.6	**	56.2	43.3	-12.9	***	84.5	79.6	-4.9	*	83.7	83.0	-0.7	
Missouri	42.9	36.8	-6.1	**	64.9	57.1	-7.9	***	79.0	76.8	-2.2	80.7	77.6	-3.1		
Montana	NA	31.8	NA		NA	44.3	NA		NA	77.3	NA	NA	77.5	NA		
Nebraska	37.7	28.4	-9.3	***	58.5	46.3	-12.2	***	74.5	76.2	1.7	79.7	74.7	-5.0	*	
Nevada	NA	37.4	NA		NA	54.1	NA		NA	80.3	NA	NA	79.8	NA		
New Hampshire	NA	39.4	NA		NA	61.3	NA		NA	76.8	NA	NA	68.4	NA		
New Jersey	55.1	49.7	-5.3	*	69.1	67.6	-1.6		81.6	76.7	-4.8	*	77.5	69.7	-7.8	***
New Mexico	NA	29.1	NA		NA	45.8	NA		NA	76.4	NA	NA	63.1	NA		
New York	52.8	47.6	-5.3	***	75.6	66.0	-9.6	***	81.2	77.7	-3.5	77.6	70.8	-6.9	***	
North Carolina	45.9	32.9	-13.0	***	68.7	49.0	-19.8	***	82.4	79.8	-2.6	80.2	78.7	-1.5		
North Dakota	NA	37.9	NA		NA	57.4	NA		NA	71.4	NA	NA	80.6	NA		
Ohio	52.0	42.8	-9.3	***	71.6	59.6	-12.0	***	80.0	77.8	-2.2	76.1	74.6	-1.5		
Oklahoma	37.4	32.3	-5.1	*	56.9	52.8	-4.1		77.6	79.6	2.0	82.9	75.5	-7.4	***	
Oregon	45.4	36.9	-8.5	***	67.0	54.5	-12.5	***	76.8	75.7	-1.2	87.9	81.7	-6.2	***	
Pennsylvania	55.8	45.7	-10.1	***	75.1	65.2	-9.9	***	78.7	77.0	-1.7	81.3	78.1	-3.3		
Rhode Island	NA	49.5	NA		NA	70.5	NA		NA	71.8	NA	NA	73.1	NA		
South Carolina	42.9	31.6	-11.4	***	62.3	46.5	-15.8	***	77.0	82.8	5.8	**	77.7	75.0	-2.8	
South Dakota	NA	33.7	NA		NA	52.2	NA		NA	72.1	NA	NA	73.2	NA		
Tennessee	40.3	36.6	-3.7		60.9	55.4	-5.6	*	79.5	79.5	0.0	80.2	68.6	-11.6	***	
Texas	38.2	29.9	-8.3	***	56.3	46.1	-10.2	***	82.1	82.0	-0.1	84.5	77.5	-7.0	***	
Utah	NA	29.6	NA		NA	47.2	NA		NA	76.5	NA	NA	78.2	NA		
Vermont	NA	43.2	NA		NA	62.6	NA		NA	73.6	NA	NA	67.1	NA		
Virginia	47.8	38.9	-8.9	***	69.1	59.3	-9.8	***	77.0	80.4	3.3	73.6	73.1	-0.5		
Washington	47.8	37.3	-10.5	***	68.4	58.1	-10.3	***	80.6	78.8	-1.8	85.0	82.7	-2.4		
West Virginia	NA	32.8	NA		NA	49.5	NA		NA	73.1	NA	NA	71.1	NA		
Wisconsin	49.2	33.5	-15.7	***	71.8	51.2	-20.6	***	72.2	75.0	2.8	73.5	68.1	-5.5	**	
Wyoming	NA	29.2	NA		NA	49.4	NA		NA	72.2	NA	NA	78.5	NA		
United States	47.2	37.5	-9.7	***	67.7	56.3	-11.5	***	79.0	78.7	-0.3	79.7	74.9	-4.8	***	

Note: Significant difference between periods is indicated by confidence levels of: * = 90%, ** = 95%, *** = 99%.

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. Medical Expenditure Panel Survey - Insurance Component. 1999, 2000, 2010, and 2011.

NA--Not available due to insufficient sample size.

¹ Percent of workers in establishments that offer coverage.² Percent of workers eligible for coverage in establishments that offer.³ Percent of workers who are eligible that take-up coverage.

Table 7: Trend in ESI Availability and Take-Up for Private Sector Workers in Large Firms (50+ employees)

State	Employers Offering ESI			Workers								
				Employer Offers ¹			Eligible ²			Take-Up ³		
	99/00	10/11	Change	99/00	10/11	Change	99/00	10/11	Change	99/00	10/11	Change
State	%			%								
Alabama	96.8	97.8	1.0	97.3	98.2	1.0	82.1	82.1	0.0	82.0	75.3	-6.7 ***
Alaska	NA	93.7	NA	NA	94.7	NA	NA	73.6	NA	NA	80.9	NA
Arizona	97.3	95.6	-1.7	98.6	96.2	-2.4 **	78.9	76.2	-2.7	77.9	74.4	-3.6
Arkansas	94.1	94.2	0.1	97.3	96.4	-0.9	77.2	80.8	3.7 **	80.8	78.7	-2.1
California	96.7	95.0	-1.6 **	97.5	96.2	-1.3 *	77.3	77.3	0.0	83.1	79.1	-4.1 ***
Colorado	97.0	97.6	0.6	99.1	98.4	-0.6	79.1	77.7	-1.4	82.9	74.5	-8.4 ***
Connecticut	98.1	98.0	-0.1	99.7	97.3	-2.3 **	80.4	78.9	-1.4	76.6	77.2	0.6
Delaware	NA	95.5	NA	NA	98.9	NA	NA	77.0	NA	NA	81.3	NA
District of Columbia	NA	98.5	NA	NA	98.3	NA	NA	82.9	NA	NA	81.7	NA
Florida	97.3	96.6	-0.8	97.9	96.2	-1.7	75.8	77.3	1.5	77.2	74.5	-2.8
Georgia	95.8	97.0	1.2	97.8	98.4	0.7	78.5	77.8	-0.7	77.6	74.1	-3.5
Hawaii	NA	99.7	NA	NA	100.0	NA	NA	81.6	NA	NA	82.1	NA
Idaho	NA	95.8	NA	NA	96.9	NA	NA	76.6	NA	NA	80.4	NA
Illinois	96.5	96.1	-0.4	99.0	97.2	-1.8 **	80.6	78.0	-2.7	84.0	74.9	-9.1 ***
Indiana	96.9	97.1	0.2	98.9	97.8	-1.1	77.6	79.9	2.3	85.5	75.7	-9.8 ***
Iowa	96.0	96.3	0.3	98.3	98.2	-0.1	77.7	78.5	0.8	82.8	75.4	-7.4 ***
Kansas	96.3	96.6	0.4	99.1	95.8	-3.3 **	79.1	79.1	0.0	82.0	74.3	-7.7 ***
Kentucky	96.4	95.7	-0.7	98.9	97.3	-1.6	78.6	81.9	3.3	82.6	76.9	-5.8 **
Louisiana	94.8	94.1	-0.8	97.2	94.9	-2.4 *	76.6	76.8	0.2	78.6	75.1	-3.6
Maine	NA	97.6	NA	NA	97.8	NA	NA	78.0	NA	NA	74.4	NA
Maryland	96.6	97.6	1.0	99.1	97.5	-1.6 *	76.8	78.6	1.8	79.3	77.2	-2.1
Massachusetts	98.0	98.8	0.8	98.8	99.5	0.8	79.7	80.6	0.9	82.7	74.0	-8.7 ***
Michigan	96.3	96.1	-0.2	98.1	97.2	-0.9	80.9	78.4	-2.5	84.1	78.9	-5.2 ***
Minnesota	98.2	93.0	-5.3 ***	99.5	94.4	-5.1 **	78.2	78.3	0.1	81.9	80.3	-1.6
Mississippi	96.6	96.3	-0.4	97.2	96.2	-1.0	76.7	77.2	0.6	77.0	76.1	-0.9
Missouri	96.8	94.9	-1.9	98.3	97.6	-0.7	78.1	79.4	1.3	84.5	78.3	-6.2 ***
Montana	NA	95.3	NA	NA	96.5	NA	NA	75.8	NA	NA	79.7	NA
Nebraska	96.9	94.4	-2.5 *	98.5	97.5	-1.1	78.4	73.0	-5.4 *	78.4	75.4	-2.9
Nevada	NA	96.0	NA	NA	97.0	NA	NA	76.0	NA	NA	78.1	NA
New Hampshire	NA	97.0	NA	NA	98.8	NA	NA	79.2	NA	NA	76.3	NA
New Jersey	98.1	97.1	-1.1	98.8	97.9	-0.9	77.5	79.1	1.6	82.6	77.3	-5.3 **
New Mexico	NA	94.8	NA	NA	95.6	NA	NA	76.6	NA	NA	72.1	NA
New York	98.1	96.7	-1.4 *	98.5	96.9	-1.6 *	80.2	78.2	-2.0	82.3	76.7	-5.6 ***
North Carolina	98.2	95.2	-3.1 ***	98.7	97.2	-1.6 *	78.7	80.3	1.7	84.7	78.9	-5.8 ***
North Dakota	NA	95.3	NA	NA	96.9	NA	NA	74.7	NA	NA	77.2	NA
Ohio	98.3	96.4	-1.9	99.0	98.3	-0.7	78.7	78.5	-0.2	82.9	76.8	-6.1 ***
Oklahoma	96.6	94.3	-2.3 *	96.6	96.6	0.0	79.7	78.7	-1.0	79.2	76.0	-3.2
Oregon	98.2	95.0	-3.3 **	98.7	96.5	-2.2 *	83.1	76.3	-6.8 ***	86.7	78.5	-8.2 ***
Pennsylvania	97.4	97.6	0.2	99.1	98.5	-0.7	81.2	80.1	-1.2	83.6	77.8	-5.8 ***
Rhode Island	NA	98.5	NA	NA	98.0	NA	NA	78.4	NA	NA	76.2	NA
South Carolina	97.6	96.1	-1.5	98.6	98.6	0.0	81.5	76.2	-5.3 **	85.1	75.6	-9.5 ***
South Dakota	NA	95.7	NA	NA	97.8	NA	NA	77.7	NA	NA	77.7	NA
Tennessee	96.8	97.4	0.6	98.0	98.6	0.6	75.6	78.7	3.1	82.0	72.3	-9.7 ***
Texas	93.9	93.8	-0.1	96.6	95.9	-0.7	78.8	74.5	-4.4 **	83.1	75.3	-7.8 ***
Utah	NA	95.7	NA	NA	97.8	NA	NA	74.8	NA	NA	76.5	NA
Vermont	NA	98.6	NA	NA	99.9	NA	NA	74.3	NA	NA	74.0	NA
Virginia	96.4	97.2	0.8	96.3	97.0	0.8	78.4	79.2	0.8	84.4	75.3	-9.1 ***
Washington	96.6	96.4	-0.2	98.7	96.6	-2.1 *	78.2	79.4	1.2	86.4	80.7	-5.7 **
West Virginia	NA	95.6	NA	NA	97.4	NA	NA	75.3	NA	NA	75.5	NA
Wisconsin	98.6	96.2	-2.4 **	99.4	97.0	-2.4 ***	78.3	78.4	0.2	82.0	76.9	-5.1 **
Wyoming	NA	96.8	NA	NA	97.5	NA	NA	76.2	NA	NA	78.9	NA
United States	96.9	96.1	-0.8 ***	98.2	97.1	-1.1 ***	78.7	78.0	-0.6	82.4	76.7	-5.7 ***

Note: Significant difference between periods is indicated by confidence levels of: * = 90%, ** = 95%, *** = 99%.

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. Medical Expenditure Panel Survey - Insurance Component. 1999, 2000, 2010, and 2011.

NA--Not available due to insufficient sample size.

¹ Percent of workers in establishments that offer coverage.² Percent of workers eligible for coverage in establishments that offer.³ Percent of workers who are eligible that take-up coverage.

Table 8: Among Firms that Offer Coverage, Percent that Self-Insure, By Firm Size

	1999/2000			2010/2011			Change		
	All Firm Sizes	Less than 50	50 or more	All Firm Sizes	Less than 50	50 or more	All Firm Sizes	Less than 50	50 or more
State	%			%			%		
Alabama	26.7	10.8	50.5	42.7	15.6	69.2	16.0 ***	4.9 *	18.7 ***
Alaska	NA	NA	NA	47.6	23.0	70.8	NA	NA	NA
Arizona	31.2	11.8	55.9	43.8	10.7	67.3	12.6 ***	-1.1	11.4 **
Arkansas	28.3	6.9	54.6	41.6	11.4	65.9	13.3 ***	4.5	11.4 **
California	25.8	12.1	48.1	31.4	12.0	58.8	5.6 ***	-0.1	10.7 ***
Colorado	27.6	10.6	58.3	35.4	9.5	68.0	7.8 ***	-1.1	9.7 **
Connecticut	22.1	7.2	54.7	31.7	13.7	57.6	9.6 ***	6.5 **	2.9
Delaware	NA	NA	NA	39.3	15.7	63.2	NA	NA	NA
District of Columbia	NA	NA	NA	37.3	11.2	63.2	NA	NA	NA
Florida	24.6	9.2	49.6	36.3	10.2	63.7	11.7 ***	1.1	14.1 ***
Georgia	35.7	8.0	64.5	41.6	11.3	64.3	6.0 *	3.3	-0.2
Hawaii	NA	NA	NA	26.5	20.4	39.7	NA	NA	NA
Idaho	NA	NA	NA	39.7	14.7	64.2	NA	NA	NA
Illinois	29.2	12.8	56.1	42.3	18.8	66.2	13.1 ***	6.0 ***	10.2 ***
Indiana	34.9	11.7	64.3	48.7	13.9	72.6	13.8 ***	2.2	8.3 **
Iowa	25.7	8.9	51.4	38.1	15.4	61.4	12.4 ***	6.5 *	10.1 **
Kansas	25.9	11.8	51.7	37.2	14.1	63.8	11.3 ***	2.3	12.2 ***
Kentucky	28.3	9.5	55.4	44.0	12.1	70.9	15.7 ***	2.6	15.6 ***
Louisiana	34.5	8.7	62.7	38.1	9.0	66.9	3.6	0.3	4.3
Maine	NA	NA	NA	31.4	10.0	54.7	NA	NA	NA
Maryland	30.7	12.4	59.2	38.9	12.8	68.5	8.2 **	0.4	9.3 **
Massachusetts	28.1	15.4	53.6	31.2	12.8	60.2	3.1	-2.6	6.6 *
Michigan	27.0	10.9	56.8	34.5	9.0	65.1	7.5 ***	-2.0	8.3 **
Minnesota	30.1	12.6	58.8	36.0	12.8	64.0	6.0 **	0.2	5.1
Mississippi	36.0	10.0	63.4	45.9	11.3	69.7	10.0 ***	1.3	6.4 *
Missouri	27.5	8.4	54.6	39.0	11.4	66.5	11.5 ***	3.1	11.9 ***
Montana	NA	NA	NA	28.3	8.8	62.2	NA	NA	NA
Nebraska	25.5	8.1	55.3	40.5	12.6	66.8	15.0 ***	4.6	11.5 ***
Nevada	NA	NA	NA	39.0	12.1	63.0	NA	NA	NA
New Hampshire	NA	NA	NA	34.1	8.1	65.8	NA	NA	NA
New Jersey	25.2	8.5	61.7	28.7	9.7	66.0	3.6	1.2	4.3
New Mexico	NA	NA	NA	42.9	16.3	64.9	NA	NA	NA
New York	23.4	13.2	48.1	28.1	14.6	55.6	4.7 **	1.4	7.5 **
North Carolina	31.4	8.3	62.2	41.9	12.2	69.4	10.5 ***	4.0	7.1
North Dakota	NA	NA	NA	31.7	11.5	62.8	NA	NA	NA
Ohio	27.6	9.6	51.7	37.4	9.4	66.0	9.8 ***	-0.2	14.3 ***
Oklahoma	33.5	10.4	62.8	38.9	14.1	63.2	5.4 *	3.7	0.3
Oregon	25.4	10.5	52.1	33.0	12.9	59.7	7.6 ***	2.4	7.6 *
Pennsylvania	27.8	11.7	54.9	34.9	12.8	63.3	7.2 ***	1.1	8.4 *
Rhode Island	NA	NA	NA	29.0	12.3	59.5	NA	NA	NA
South Carolina	32.1	7.4	61.8	39.6	11.8	62.9	7.5 **	4.4 *	1.1
South Dakota	NA	NA	NA	29.7	8.7	58.5	NA	NA	NA
Tennessee	35.5	10.6	60.0	39.6	13.5	60.1	4.1	3.0	0.1
Texas	33.6	9.6	60.8	43.2	11.3	67.0	9.7 ***	1.7	6.2 **
Utah	NA	NA	NA	35.1	10.1	59.2	NA	NA	NA
Vermont	NA	NA	NA	28.0	11.1	58.4	NA	NA	NA
Virginia	31.2	11.2	60.2	38.7	10.9	65.7	7.5 **	-0.3	5.6
Washington	25.0	7.3	56.0	32.2	10.4	63.9	7.2 **	3.1	7.9 *
West Virginia	NA	NA	NA	40.9	11.1	62.3	NA	NA	NA
Wisconsin	26.2	8.6	57.9	36.4	11.5	66.8	10.2 ***	2.9	8.9 **
Wyoming	NA	NA	NA	40.0	18.3	59.2	NA	NA	NA
United States	28.1	10.7	55.8	36.4	12.3	63.8	8.3 ***	1.6	8.1 ***

Note: Significant difference between periods is indicated by confidence levels of: * = 90%, ** = 95%, *** = 99%.

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. Medical Expenditure Panel Survey - Insurance Component. 1999, 2000, 2010, and 2011.

NA--Not available due to insufficient sample size.

Table 9: Trends in Premiums for Single and Family Coverage

	1999/2000		2010/2011		Change in premium	
	Single Coverage	Family Coverage	Single Coverage	Family Coverage	% growth from 1999/2000 to 2010/2011	
State	\$		\$		Single	Family
Alabama	\$2,376	\$5,766	\$4,700	\$12,675	97.8	119.8
Alaska	NA	NA	\$6,281	\$15,153	NA	NA
Arizona	\$2,296	\$6,138	\$4,919	\$14,363	114.3	134.0
Arkansas	\$2,368	\$5,862	\$4,285	\$12,145	81.0	107.2
California	\$2,259	\$6,033	\$5,033	\$14,828	122.8	145.8
Colorado	\$2,381	\$6,310	\$4,921	\$14,122	106.7	123.8
Connecticut	\$2,871	\$7,125	\$5,447	\$15,577	89.7	118.6
Delaware	NA	NA	\$5,628	\$15,343	NA	NA
District of Columbia	NA	NA	\$5,714	\$15,906	NA	NA
Florida	\$2,428	\$6,399	\$5,168	\$14,882	112.9	132.6
Georgia	\$2,474	\$6,165	\$4,948	\$13,539	100.0	119.6
Hawaii	NA	NA	\$4,581	\$12,900	NA	NA
Idaho	NA	NA	\$4,528	\$12,295	NA	NA
Illinois	\$2,692	\$6,838	\$5,221	\$14,935	94.0	118.4
Indiana	\$2,527	\$6,293	\$5,074	\$14,299	100.8	127.2
Iowa	\$2,370	\$5,839	\$4,591	\$13,135	93.7	125.0
Kansas	\$2,395	\$6,074	\$4,857	\$13,960	102.8	129.8
Kentucky	\$2,382	\$6,382	\$4,871	\$14,385	104.5	125.4
Louisiana	\$2,409	\$6,353	\$4,996	\$13,401	107.4	111.0
Maine	NA	NA	\$5,516	\$15,081	NA	NA
Maryland	\$2,562	\$6,969	\$5,012	\$14,634	95.6	110.0
Massachusetts	\$2,629	\$6,944	\$5,618	\$15,780	113.7	127.2
Michigan	\$2,622	\$6,543	\$4,887	\$13,803	86.4	111.0
Minnesota	\$2,455	\$6,588	\$5,195	\$14,721	111.6	123.5
Mississippi	\$2,367	\$5,773	\$4,770	\$13,580	101.6	135.3
Missouri	\$2,450	\$6,199	\$4,811	\$13,321	96.4	114.9
Montana	NA	NA	\$5,207	\$13,413	NA	NA
Nebraska	\$2,335	\$6,155	\$4,979	\$13,499	113.2	119.3
Nevada	NA	NA	\$4,650	\$13,065	NA	NA
New Hampshire	NA	NA	\$5,490	\$16,053	NA	NA
New Jersey	\$2,823	\$7,201	\$5,413	\$14,824	91.7	105.9
New Mexico	NA	NA	\$4,996	\$14,705	NA	NA
New York	\$2,778	\$6,803	\$5,469	\$15,651	96.9	130.1
North Carolina	\$2,449	\$6,277	\$5,105	\$13,974	108.5	122.6
North Dakota	NA	NA	\$4,949	\$13,003	NA	NA
Ohio	\$2,429	\$6,159	\$4,847	\$13,705	99.6	122.5
Oklahoma	\$2,548	\$6,404	\$4,733	\$13,403	85.8	109.3
Oregon	\$2,327	\$6,060	\$5,121	\$14,020	120.0	131.3
Pennsylvania	\$2,426	\$6,415	\$5,102	\$14,323	110.3	123.3
Rhode Island	NA	NA	\$5,741	\$15,043	NA	NA
South Carolina	\$2,422	\$6,204	\$5,058	\$14,243	108.8	129.6
South Dakota	NA	NA	\$5,050	\$13,526	NA	NA
Tennessee	\$2,389	\$6,110	\$4,776	\$12,959	99.9	112.1
Texas	\$2,482	\$6,424	\$5,075	\$14,715	104.5	129.1
Utah	NA	NA	\$4,549	\$13,037	NA	NA
Vermont	NA	NA	\$5,376	\$14,931	NA	NA
Virginia	\$2,391	\$6,314	\$4,961	\$14,365	107.5	127.5
Washington	\$2,518	\$6,212	\$5,063	\$14,374	101.1	131.4
West Virginia	NA	NA	\$5,328	\$14,944	NA	NA
Wisconsin	\$2,664	\$6,794	\$5,414	\$15,024	103.2	121.1
Wyoming	NA	NA	\$5,271	\$14,339	NA	NA
United States	\$2,490	\$6,415	\$5,081	\$14,447	104.1	125.2

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. Medical Expenditure Panel Survey - Insurance Component. 1999, 2000, 2010, and 2011.
 NA--Not available due to insufficient sample size.

Table 10: Trends in Employee Share for Single and Family Coverage by State

State	Employee Share Single Coverage						Employee Share Family Coverage					
	\$			%			\$			%		
	99/00	10/11	Change	99/00	10/11	Change	99/00	10/11	Change	99/00	10/11	Change
Alabama	\$532	\$1,110	\$579 ***	22.6%	23.7%	1.1%	\$1,619	\$3,659	\$2,041 ***	28.1%	28.9%	0.8%
Alaska	NA	\$957	NA	NA	15.2%	NA	NA	\$3,662	NA	NA	24.0%	NA
Arizona	\$393	\$1,016	\$623 ***	17.1%	20.7%	3.6% **	\$1,755	\$4,450	\$2,695 ***	28.5%	31.0%	2.5%
Arkansas	\$426	\$928	\$502 ***	18.1%	21.7%	3.6% ***	\$1,581	\$3,795	\$2,214 ***	26.9%	31.3%	4.4% *
California	\$344	\$1,011	\$668 ***	15.3%	20.2%	4.9% ***	\$1,506	\$3,908	\$2,402 ***	25.0%	26.5%	1.5%
Colorado	\$399	\$971	\$572 ***	16.8%	19.7%	3.0% **	\$1,446	\$4,132	\$2,687 ***	23.0%	29.2%	6.2% **
Connecticut	\$553	\$1,218	\$665 ***	19.4%	22.4%	3.1% **	\$1,615	\$3,813	\$2,198 ***	22.7%	24.6%	1.9%
Delaware	NA	\$1,149	NA	NA	20.4%	NA	NA	\$4,323	NA	NA	28.2%	NA
District of Columbia	NA	\$1,123	NA	NA	19.7%	NA	NA	\$4,075	NA	NA	25.6%	NA
Florida	\$485	\$1,104	\$619 ***	20.0%	21.4%	1.4%	\$1,889	\$4,624	\$2,735 ***	29.6%	31.1%	1.6%
Georgia	\$489	\$1,103	\$614 ***	20.0%	22.3%	2.3%	\$1,623	\$3,971	\$2,348 ***	26.4%	29.3%	2.9%
Hawaii	NA	\$491	NA	NA	10.7%	NA	NA	\$3,214	NA	NA	25.0%	NA
Idaho	NA	\$858	NA	NA	19.0%	NA	NA	\$3,849	NA	NA	31.4%	NA
Illinois	\$495	\$1,164	\$669 ***	18.4%	22.3%	3.9% ***	\$1,623	\$3,869	\$2,246 ***	23.8%	25.9%	2.1%
Indiana	\$426	\$1,082	\$656 ***	16.9%	21.4%	4.5% ***	\$1,245	\$3,360	\$2,115 ***	19.8%	23.5%	3.8% *
Iowa	\$512	\$1,004	\$493 ***	21.7%	21.9%	0.2%	\$1,378	\$3,689	\$2,311 ***	23.7%	28.1%	4.5% **
Kansas	\$425	\$957	\$533 ***	17.8%	19.7%	2.0%	\$1,629	\$3,392	\$1,763 ***	26.8%	24.3%	-2.5%
Kentucky	\$413	\$997	\$585 ***	17.5%	20.4%	2.9% **	\$1,465	\$3,335	\$1,871 ***	22.9%	23.2%	0.3%
Louisiana	\$438	\$1,229	\$791 ***	18.3%	24.7%	6.4% ***	\$1,840	\$4,189	\$2,350 ***	29.0%	31.2%	2.2%
Maine	NA	\$1,160	NA	NA	21.0%	NA	NA	\$4,500	NA	NA	29.9%	NA
Maryland	\$533	\$1,159	\$626 ***	20.8%	23.1%	2.4%	\$1,664	\$4,046	\$2,383 ***	23.8%	27.6%	3.9%
Massachusetts	\$552	\$1,319	\$767 ***	21.1%	23.5%	2.4% **	\$1,491	\$3,892	\$2,401 ***	21.5%	24.6%	3.1% **
Michigan	\$394	\$1,026	\$632 ***	15.1%	21.0%	5.9% ***	\$954	\$3,175	\$2,221 ***	14.6%	23.0%	8.4% ***
Minnesota	\$469	\$1,055	\$586 ***	19.2%	20.3%	1.2%	\$1,728	\$3,655	\$1,927 ***	26.1%	24.8%	-1.3%
Mississippi	\$454	\$1,009	\$555 ***	19.3%	21.2%	1.9%	\$1,588	\$4,376	\$2,788 ***	27.6%	32.3%	4.7% *
Missouri	\$391	\$1,060	\$669 ***	16.2%	22.0%	5.8% ***	\$1,396	\$3,667	\$2,271 ***	22.7%	27.5%	4.8% *
Montana	NA	\$933	NA	NA	18.2%	NA	NA	\$3,351	NA	NA	25.0%	NA
Nebraska	\$501	\$1,067	\$566 ***	21.4%	21.4%	0.1%	\$1,635	\$3,825	\$2,191 ***	26.4%	28.4%	2.0%
Nevada	NA	\$900	NA	NA	19.5%	NA	NA	\$3,798	NA	NA	29.0%	NA
New Hampshire	NA	\$1,162	NA	NA	21.2%	NA	NA	\$4,027	NA	NA	25.1%	NA
New Jersey	\$494	\$1,154	\$660 ***	17.5%	21.3%	3.8% **	\$1,421	\$3,714	\$2,293 ***	19.7%	25.2%	5.6% **
New Mexico	NA	\$1,225	NA	NA	24.5%	NA	NA	\$4,338	NA	NA	29.5%	NA
New York	\$457	\$1,118	\$661 ***	16.5%	20.5%	4.0% ***	\$1,433	\$3,727	\$2,294 ***	21.1%	23.9%	2.8% *
North Carolina	\$417	\$994	\$577 ***	16.9%	19.5%	2.6% *	\$1,752	\$4,038	\$2,286 ***	28.0%	28.8%	0.9%
North Dakota	NA	\$939	NA	NA	19.0%	NA	NA	\$3,675	NA	NA	28.3%	NA
Ohio	\$466	\$1,039	\$573 ***	19.2%	21.4%	2.3%	\$1,278	\$3,291	\$2,014 ***	20.6%	24.1%	3.5% *
Oklahoma	\$379	\$1,039	\$660 ***	14.8%	22.0%	7.2% ***	\$1,689	\$4,081	\$2,392 ***	26.4%	30.4%	4.0%
Oregon	\$309	\$861	\$552 ***	13.4%	16.8%	3.5% **	\$1,570	\$3,787	\$2,217 ***	26.1%	27.1%	1.0%
Pennsylvania	\$385	\$1,009	\$624 ***	15.9%	19.8%	3.9% ***	\$1,231	\$3,361	\$2,130 ***	19.2%	23.4%	4.2% **
Rhode Island	NA	\$1,268	NA	NA	22.0%	NA	NA	\$3,400	NA	NA	22.6%	NA
South Carolina	\$447	\$1,116	\$669 ***	18.6%	22.0%	3.5% **	\$1,713	\$4,189	\$2,476 ***	27.7%	29.3%	1.6%
South Dakota	NA	\$1,036	NA	NA	20.5%	NA	NA	\$3,962	NA	NA	29.4%	NA
Tennessee	\$466	\$1,001	\$535 ***	19.6%	21.0%	1.4%	\$1,589	\$3,721	\$2,133 ***	26.1%	28.7%	2.7%
Texas	\$428	\$1,018	\$590 ***	17.4%	20.1%	2.7% **	\$1,780	\$4,409	\$2,630 ***	27.8%	30.0%	2.3%
Utah	NA	\$1,021	NA	NA	22.5%	NA	NA	\$3,547	NA	NA	27.3%	NA
Vermont	NA	\$1,160	NA	NA	21.6%	NA	NA	\$3,626	NA	NA	24.1%	NA
Virginia	\$512	\$1,098	\$586 ***	21.5%	22.2%	0.6%	\$1,783	\$4,505	\$2,723 ***	28.1%	31.4%	3.3% *
Washington	\$316	\$806	\$491 ***	12.8%	15.9%	3.2%	\$1,659	\$3,568	\$1,909 ***	26.6%	24.9%	-1.7%
West Virginia	NA	\$962	NA	NA	18.1%	NA	NA	\$3,218	NA	NA	21.6%	NA
Wisconsin	\$559	\$1,135	\$577 ***	20.9%	21.0%	0.1%	\$1,423	\$3,334	\$1,911 ***	21.0%	22.2%	1.3%
Wyoming	NA	\$839	NA	NA	15.9%	NA	NA	\$3,506	NA	NA	24.4%	NA
United States	\$435	\$1,056	\$621 ***	17.5%	20.8%	3.3% ***	\$1,526	\$3,842	\$2,316 ***	23.8%	26.6%	2.9% ***

Note: Significant difference between periods is indicated by confidence levels of: * = 90%, ** = 95%, *** = 99%.

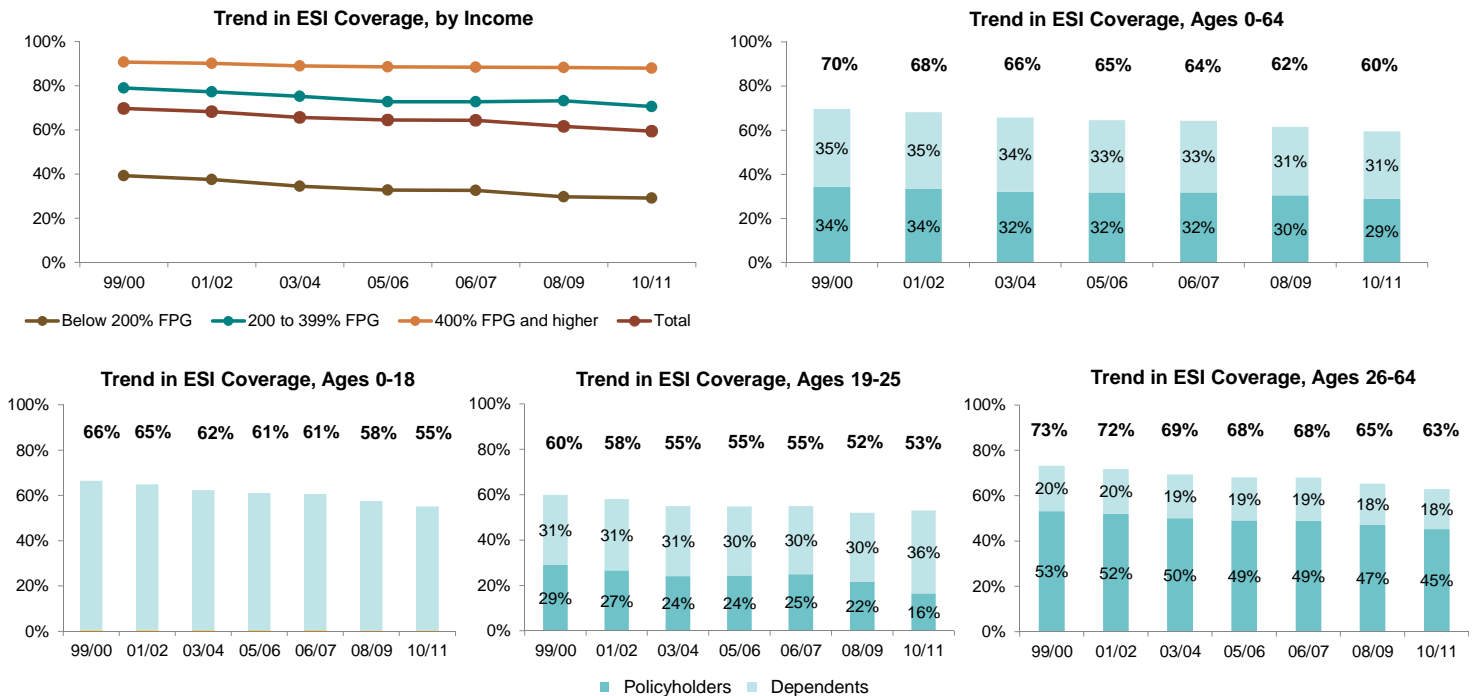
Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. Medical Expenditure Panel Survey - Insurance Component. 1999, 2000, 2010, and 2011.

NA--Not available due to insufficient sample size.

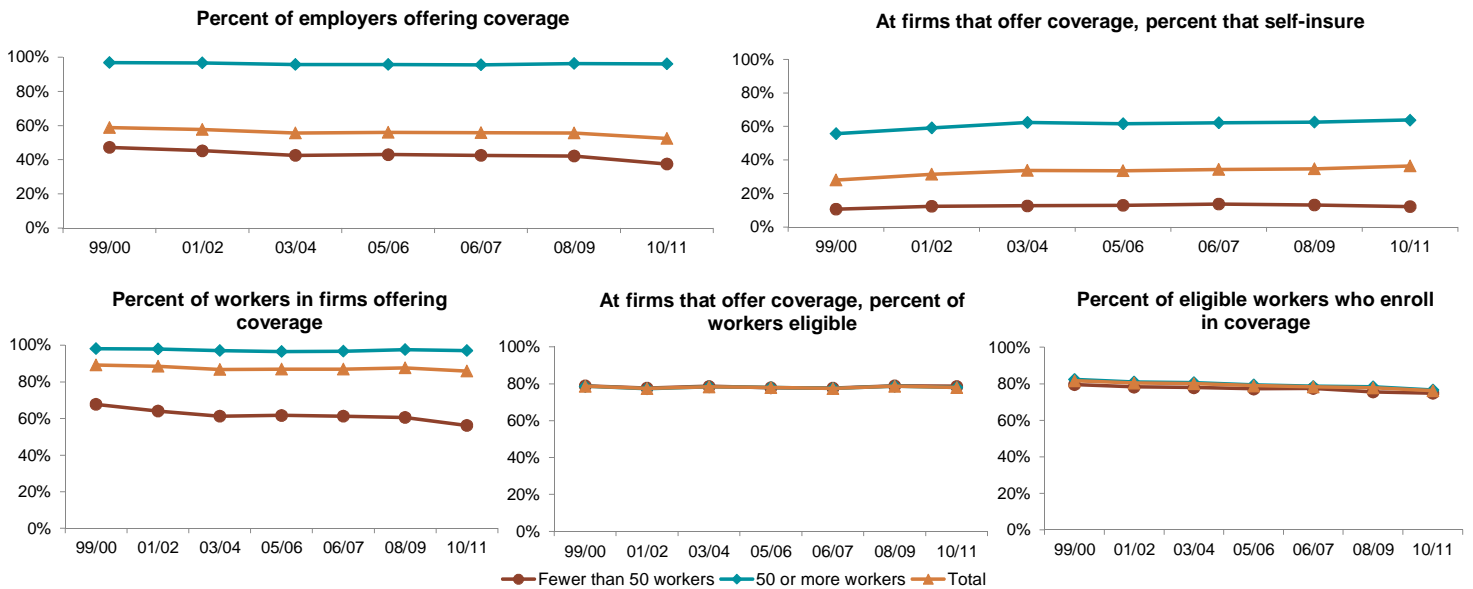
State-Level Trends in Employer-Sponsored Health Insurance, 1999-2011

UNITED STATES

TRENDS IN EMPLOYER-SPONSORED INSURANCE COVERAGE (ESI)

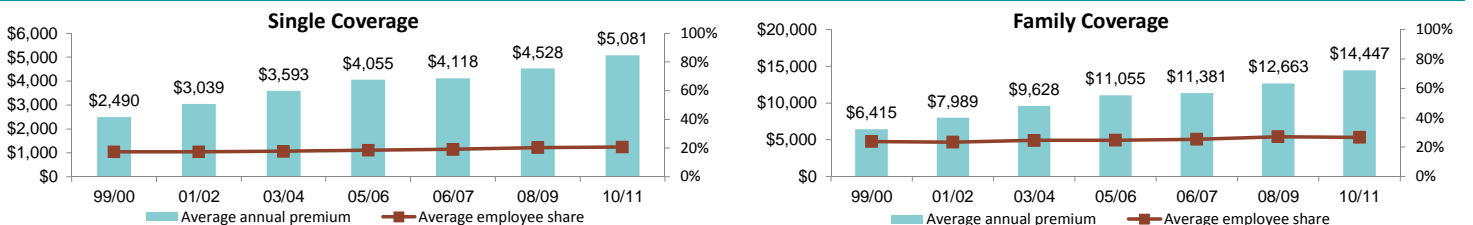


TRENDS IN ESI ACCESS & TAKE-UP (PRIVATE SECTOR EMPLOYERS)



For smaller states, data may be missing in one or more of the following years: 1999, 2000, 2001, or 2002.

TRENDS IN PREMIUMS AND EMPLOYEE CONTRIBUTION (PRIVATE SECTOR EMPLOYERS)

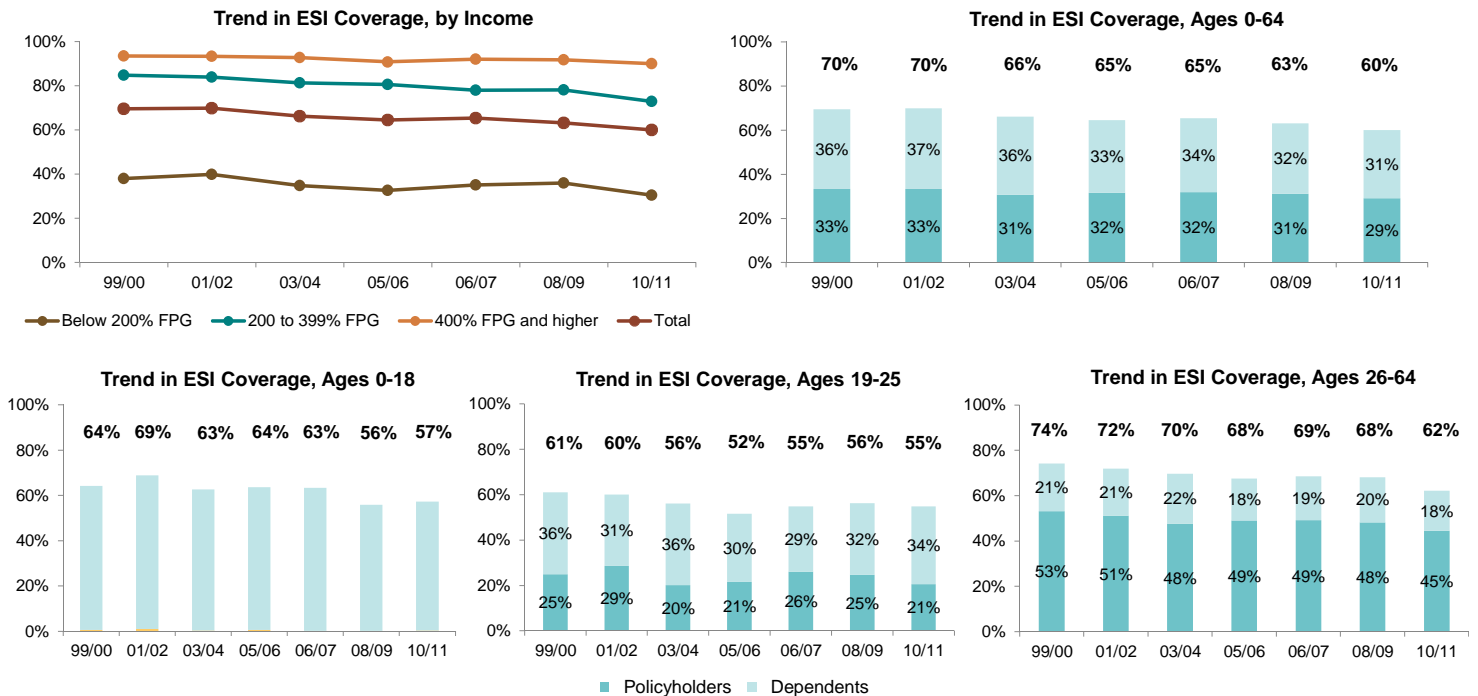


For smaller states, data may be missing in one or more of the following years: 1999, 2000, 2001, or 2002.

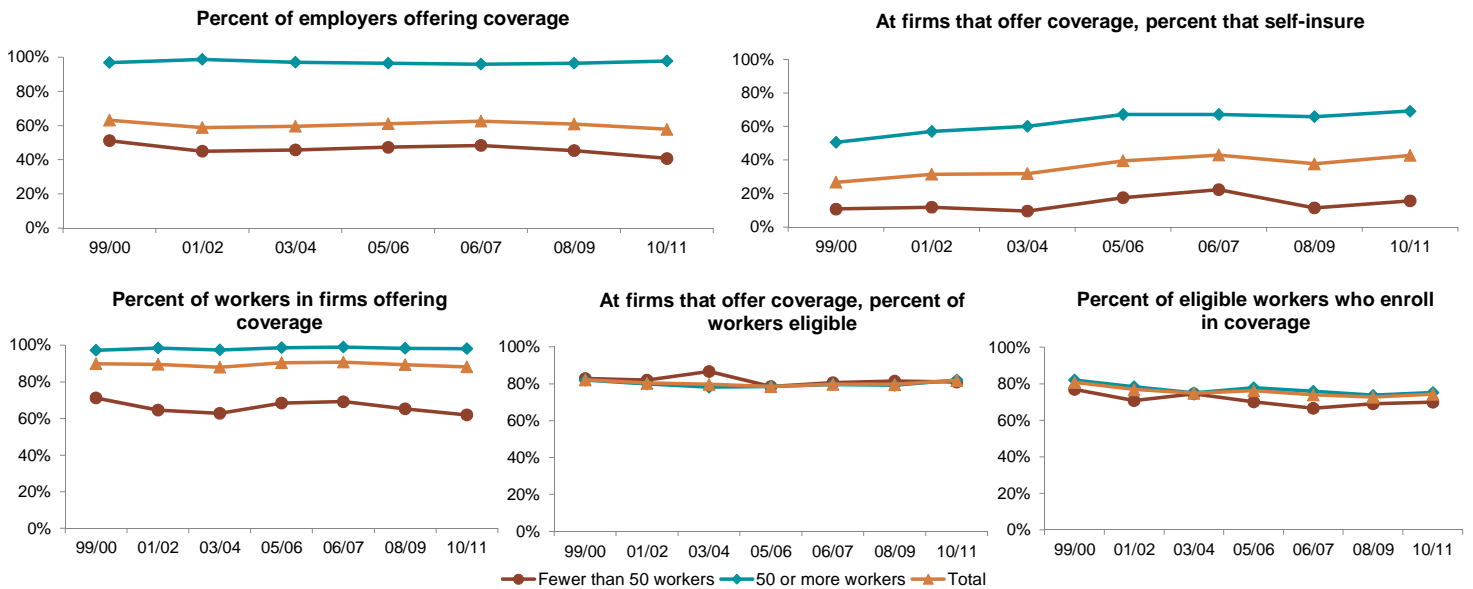
State-Level Trends in Employer-Sponsored Health Insurance, 1999-2011

ALABAMA

TRENDS IN EMPLOYER-SPONSORED INSURANCE COVERAGE (ESI)

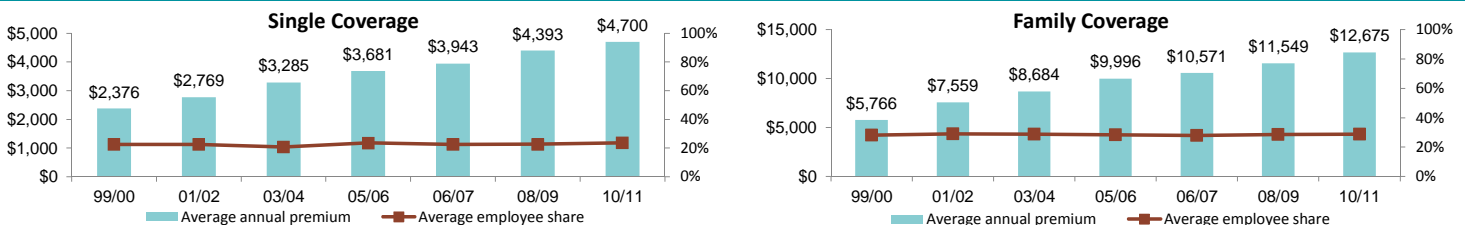


TRENDS IN ESI ACCESS & TAKE-UP (PRIVATE SECTOR EMPLOYERS)



For smaller states, data may be missing in one or more of the following years: 1999, 2000, 2001, or 2002.

TRENDS IN PREMIUMS AND EMPLOYEE CONTRIBUTION (PRIVATE SECTOR EMPLOYERS)

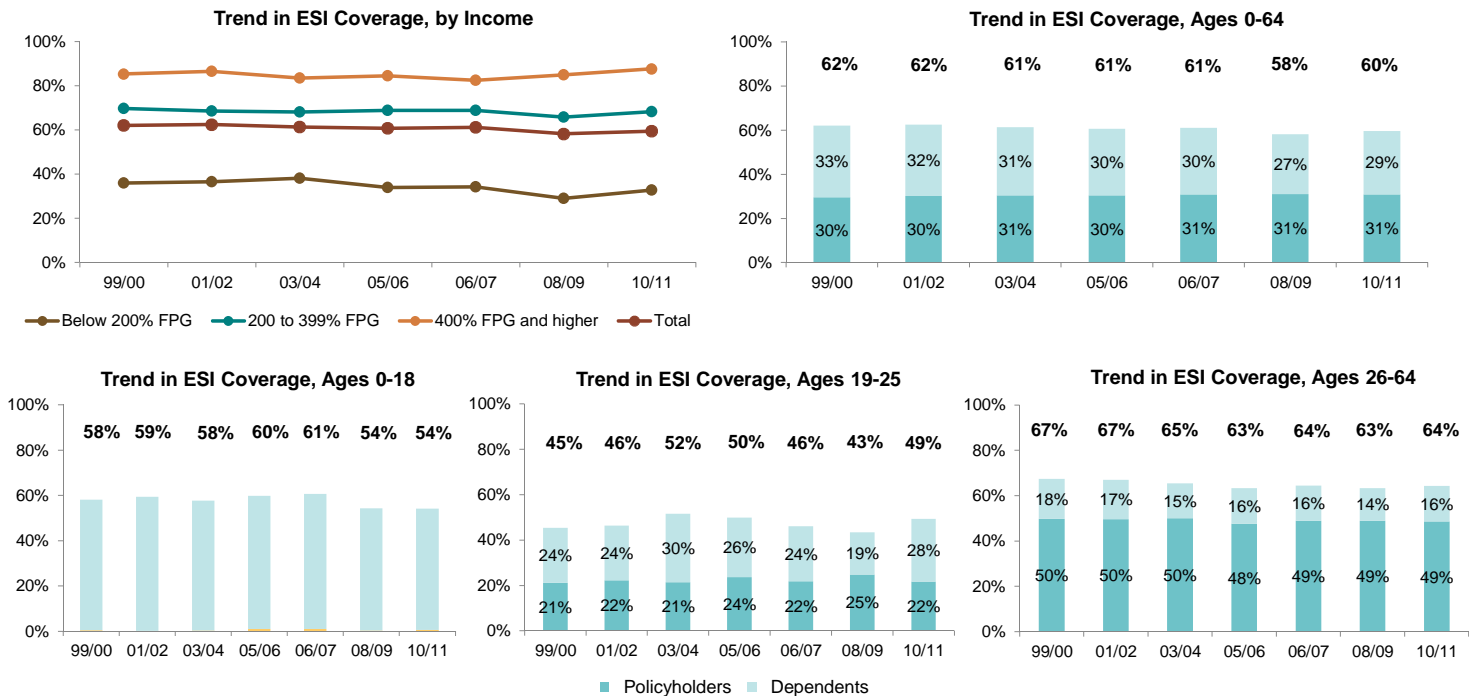


For smaller states, data may be missing in one or more of the following years: 1999, 2000, 2001, or 2002.

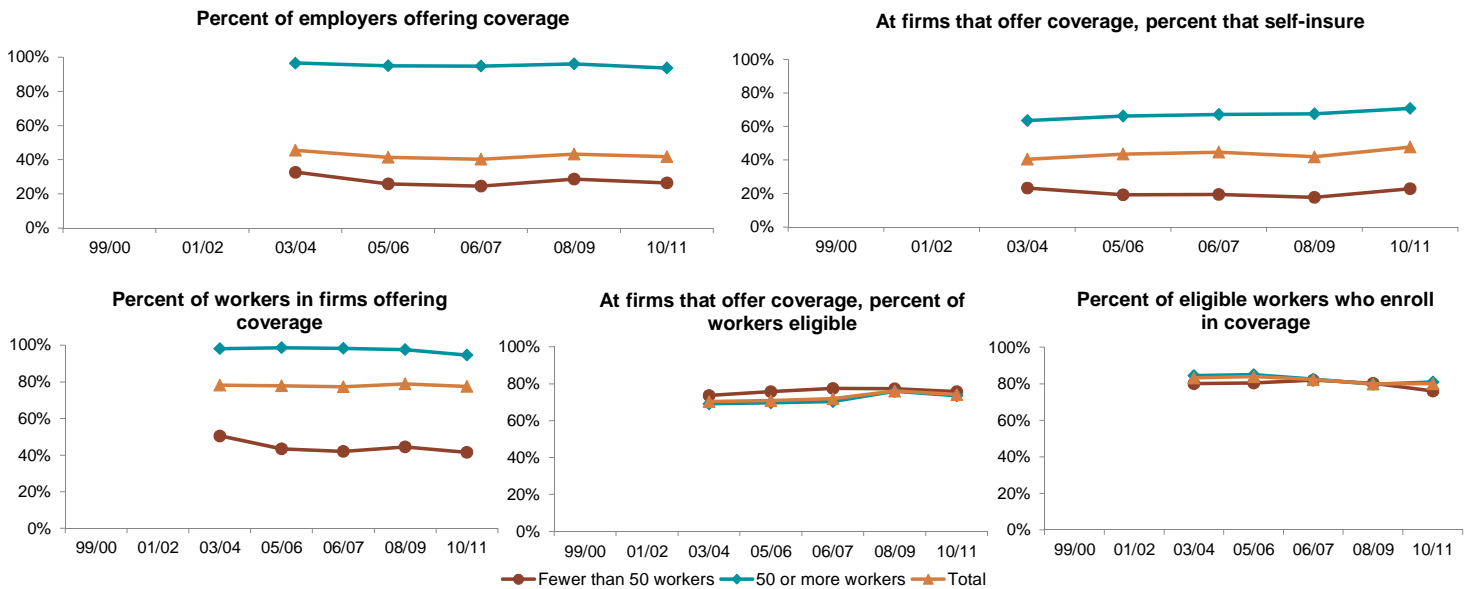
State-Level Trends in Employer-Sponsored Health Insurance, 1999-2011

ALASKA

TRENDS IN EMPLOYER-SPONSORED INSURANCE COVERAGE (ESI)

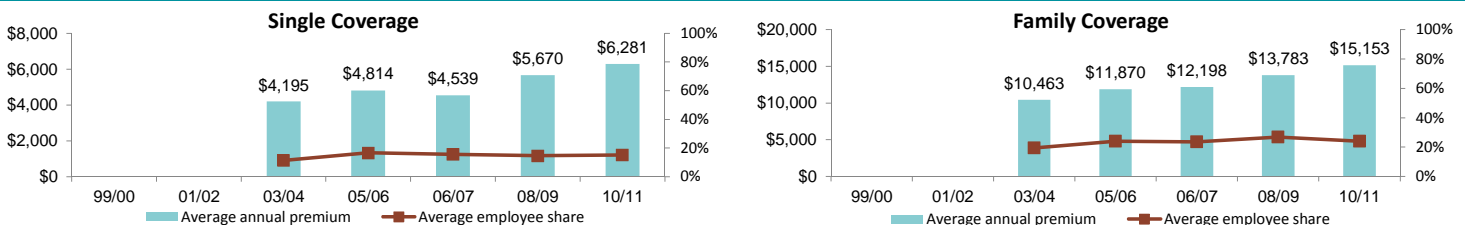


TRENDS IN ESI ACCESS & TAKE-UP (PRIVATE SECTOR EMPLOYERS)



For smaller states, data may be missing in one or more of the following years: 1999, 2000, 2001, or 2002.

TRENDS IN PREMIUMS AND EMPLOYEE CONTRIBUTION (PRIVATE SECTOR EMPLOYERS)

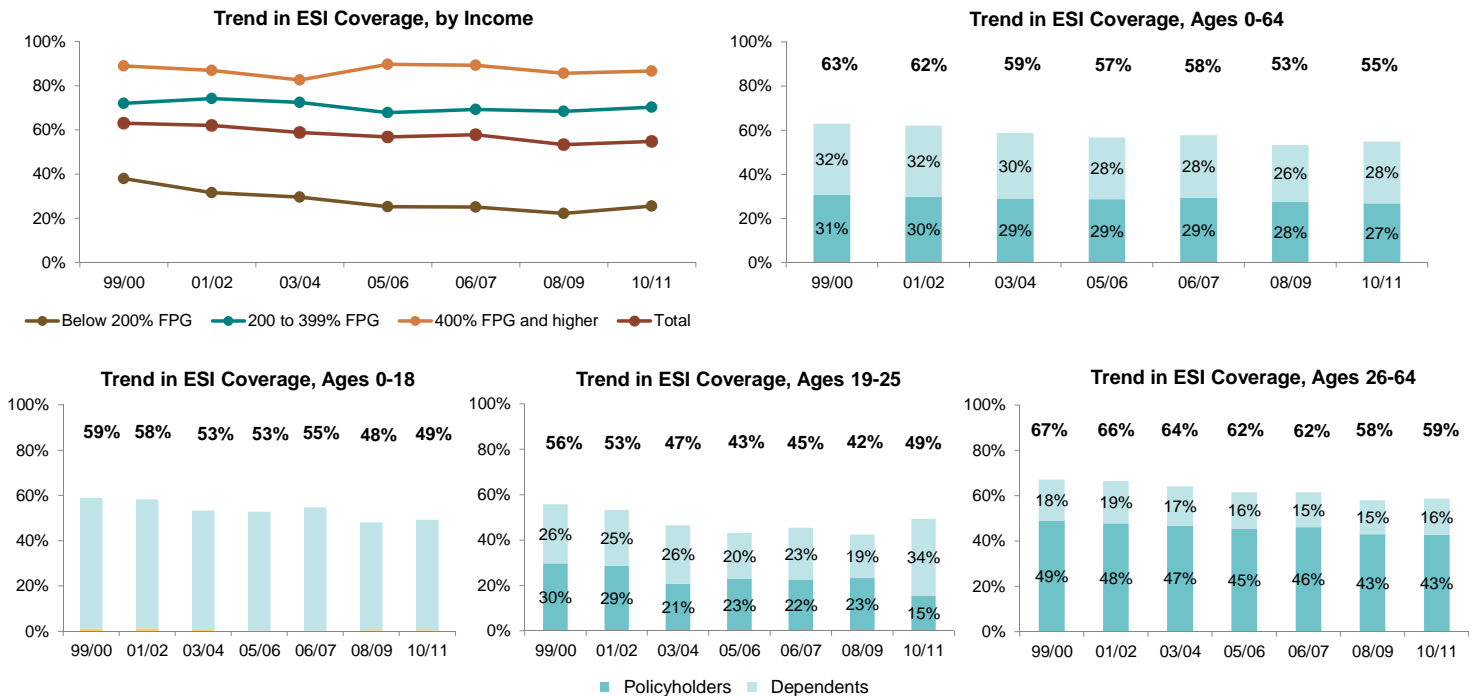


For smaller states, data may be missing in one or more of the following years: 1999, 2000, 2001, or 2002.

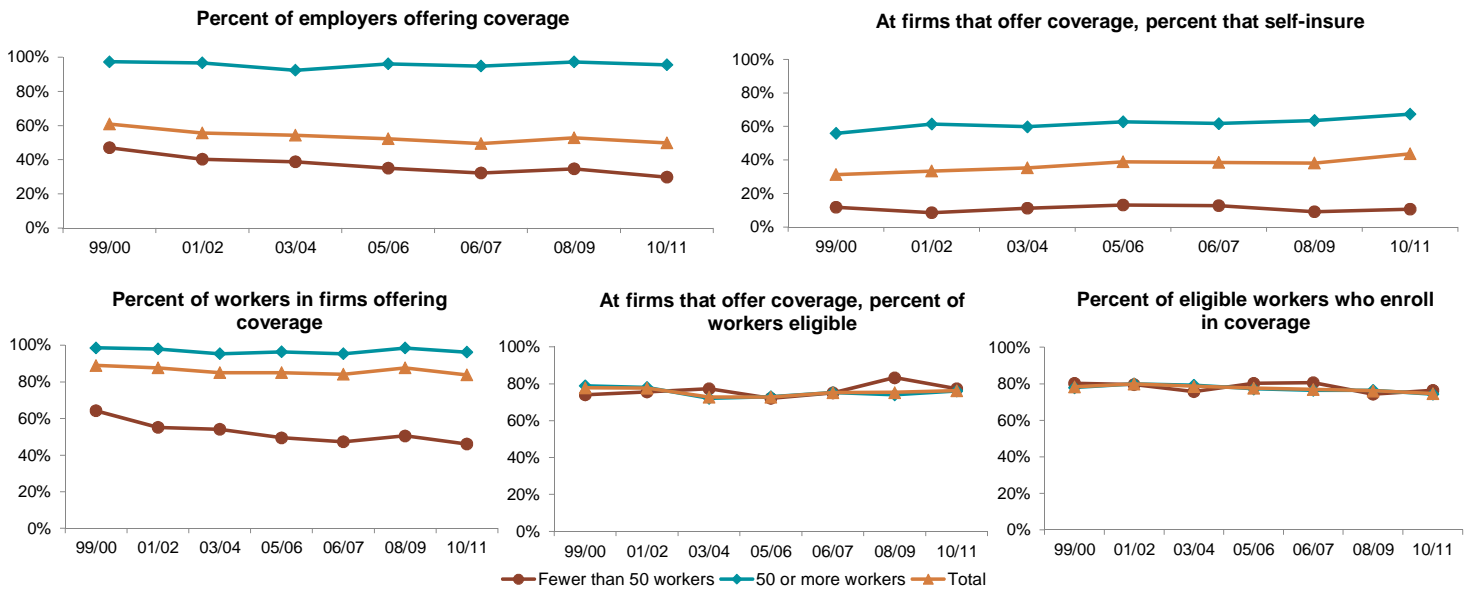
State-Level Trends in Employer-Sponsored Health Insurance, 1999-2011

ARIZONA

TRENDS IN EMPLOYER-SPONSORED INSURANCE COVERAGE (ESI)

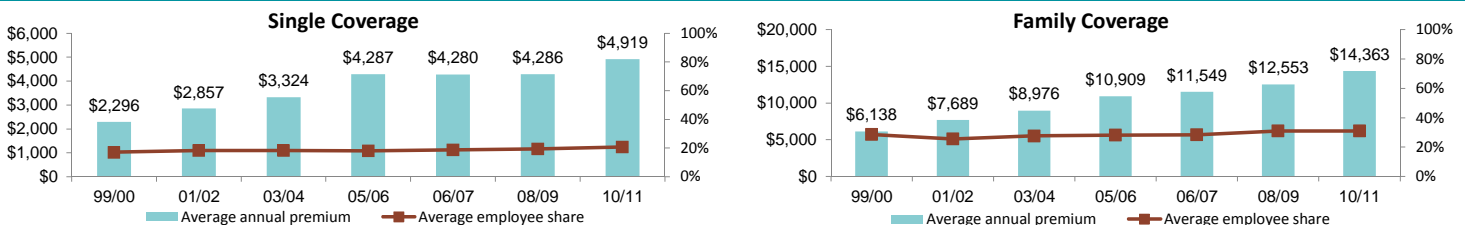


TRENDS IN ESI ACCESS & TAKE-UP (PRIVATE SECTOR EMPLOYERS)



For smaller states, data may be missing in one or more of the following years: 1999, 2000, 2001, or 2002.

TRENDS IN PREMIUMS AND EMPLOYEE CONTRIBUTION (PRIVATE SECTOR EMPLOYERS)

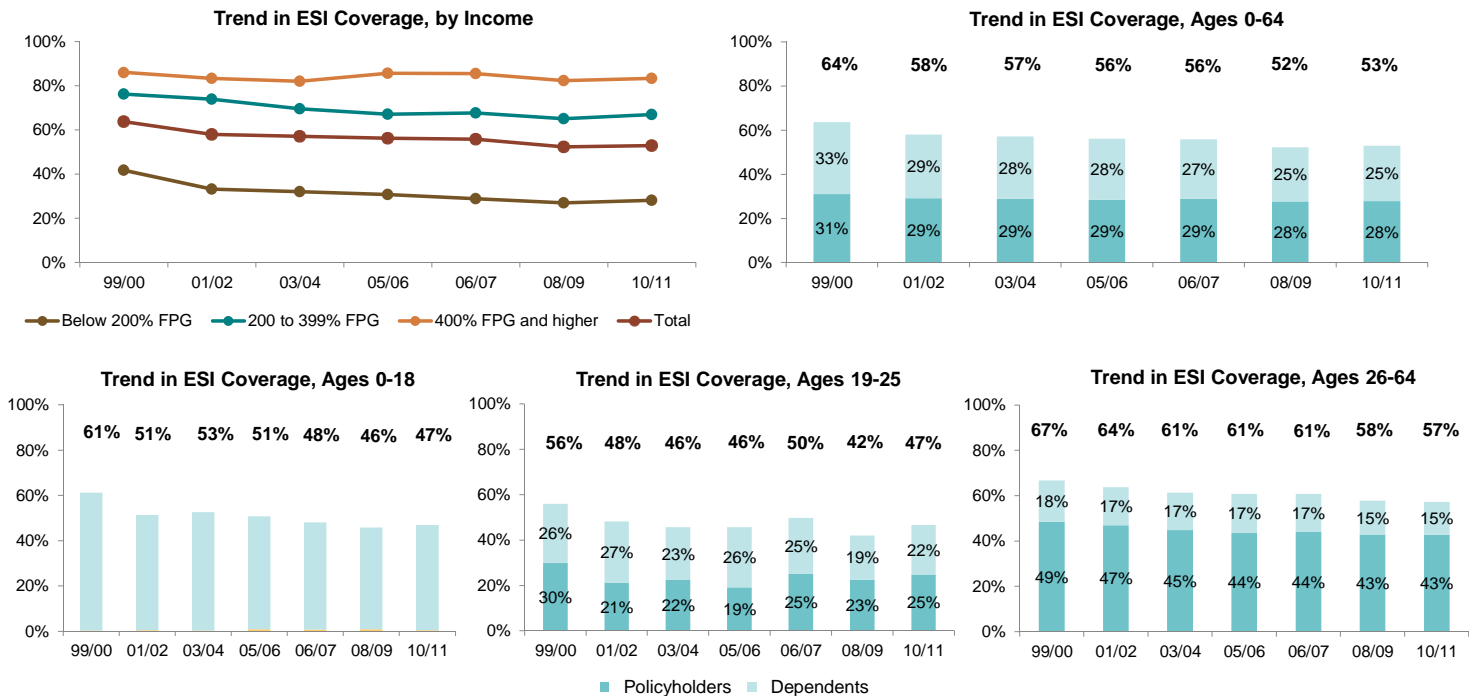


For smaller states, data may be missing in one or more of the following years: 1999, 2000, 2001, or 2002.

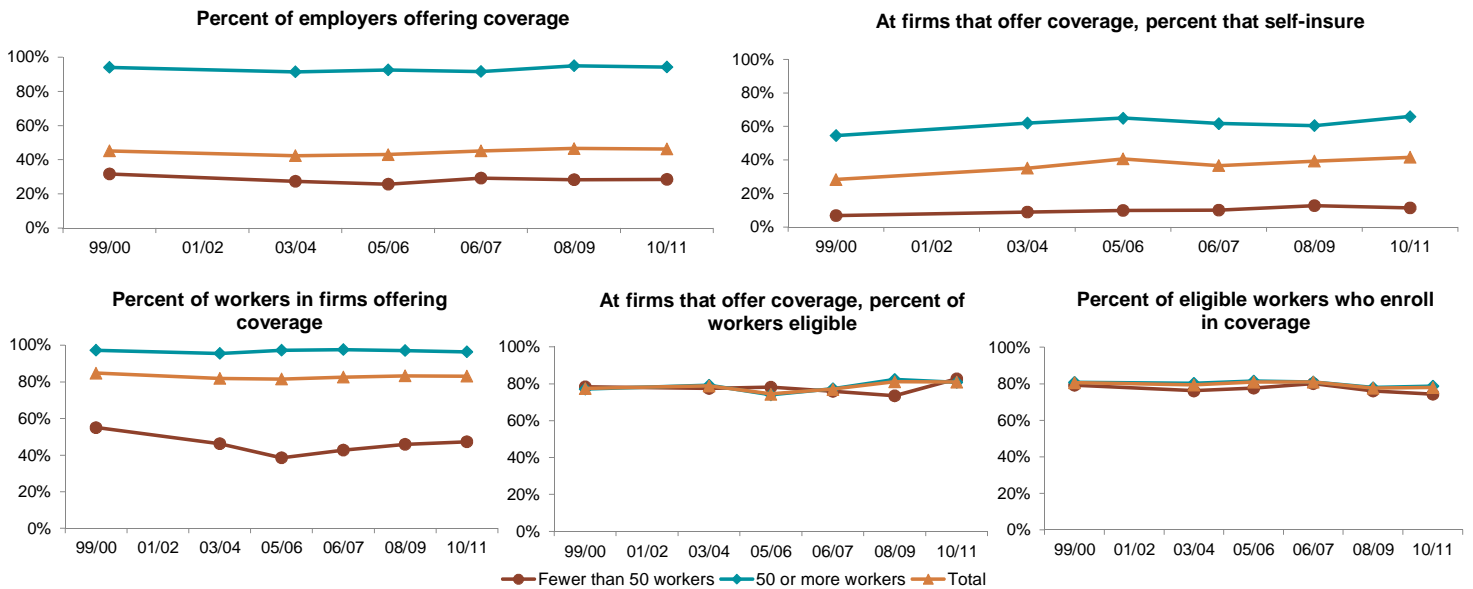
State-Level Trends in Employer-Sponsored Health Insurance, 1999-2011

ARKANSAS

TRENDS IN EMPLOYER-SPONSORED INSURANCE COVERAGE (ESI)

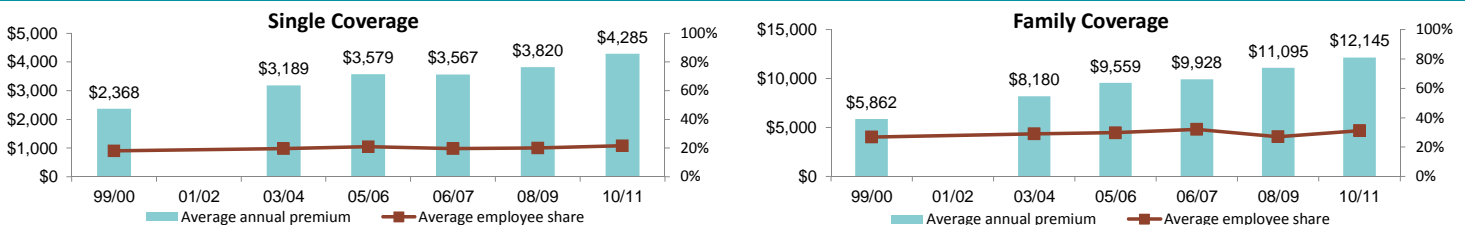


TRENDS IN ESI ACCESS & TAKE-UP (PRIVATE SECTOR EMPLOYERS)



For smaller states, data may be missing in one or more of the following years: 1999, 2000, 2001, or 2002.

TRENDS IN PREMIUMS AND EMPLOYEE CONTRIBUTION (PRIVATE SECTOR EMPLOYERS)

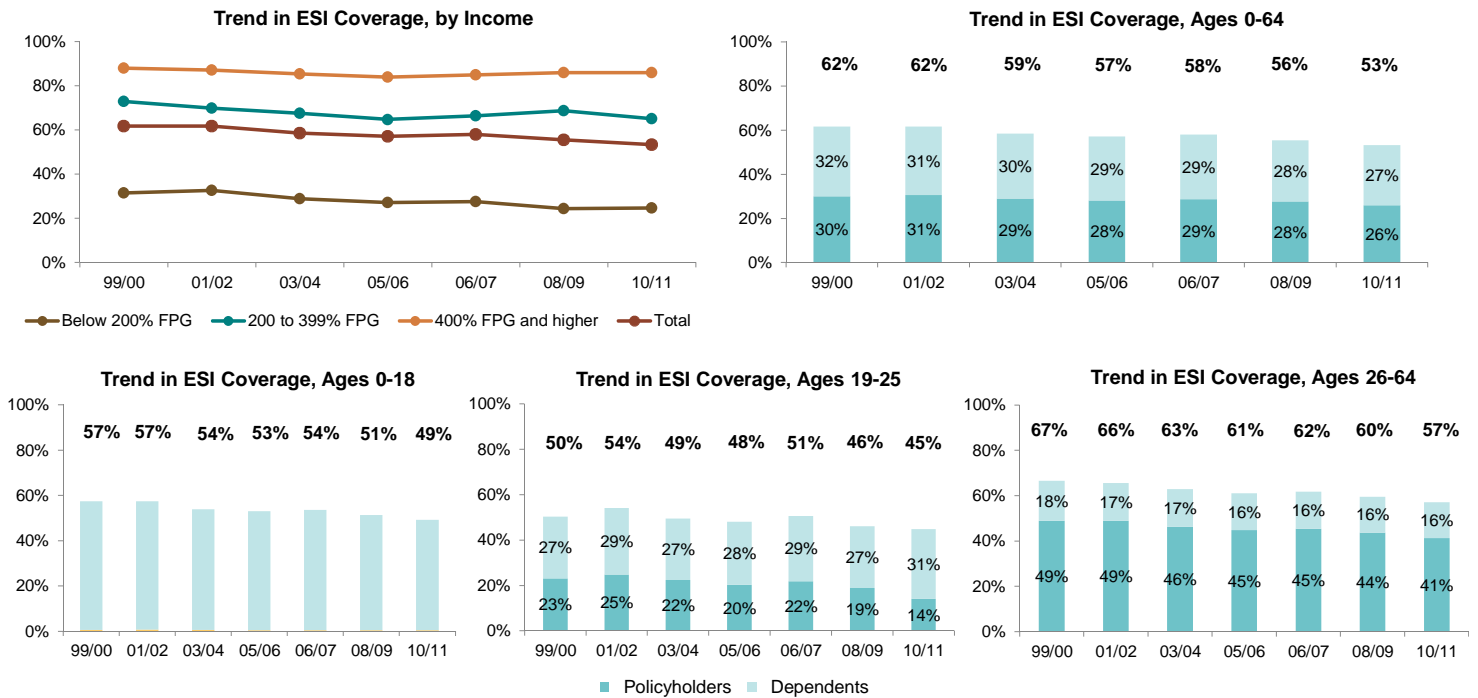


For smaller states, data may be missing in one or more of the following years: 1999, 2000, 2001, or 2002.

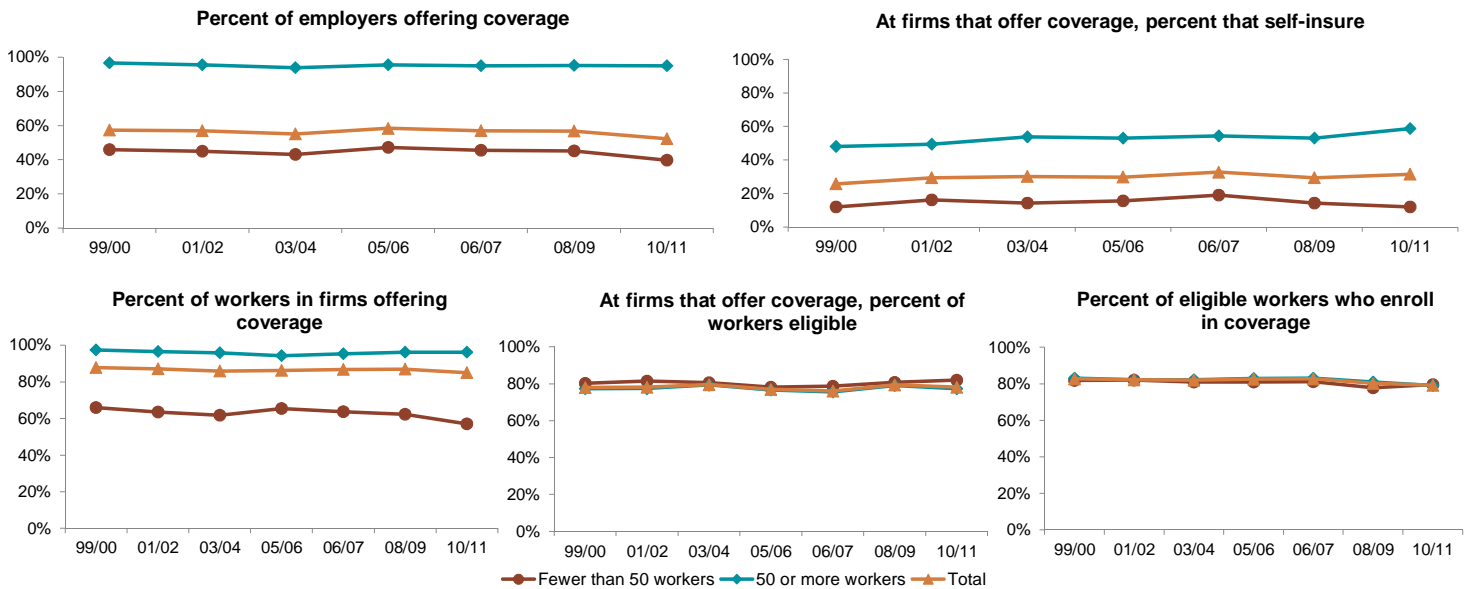
State-Level Trends in Employer-Sponsored Health Insurance, 1999-2011

CALIFORNIA

TRENDS IN EMPLOYER-SPONSORED INSURANCE COVERAGE (ESI)

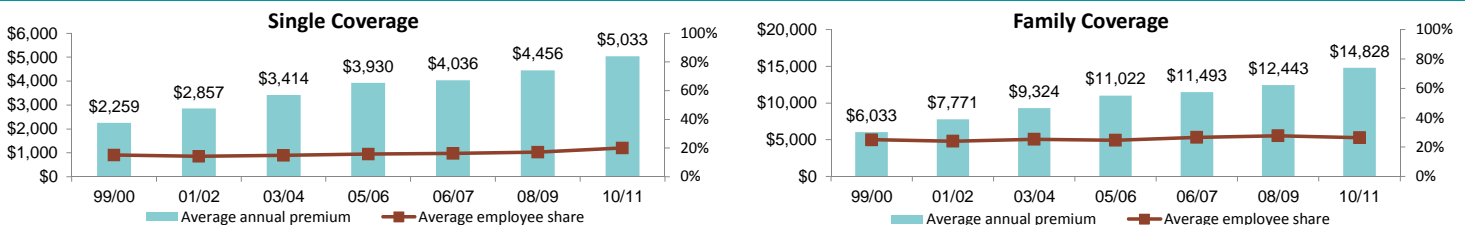


TRENDS IN ESI ACCESS & TAKE-UP (PRIVATE SECTOR EMPLOYERS)



For smaller states, data may be missing in one or more of the following years: 1999, 2000, 2001, or 2002.

TRENDS IN PREMIUMS AND EMPLOYEE CONTRIBUTION (PRIVATE SECTOR EMPLOYERS)

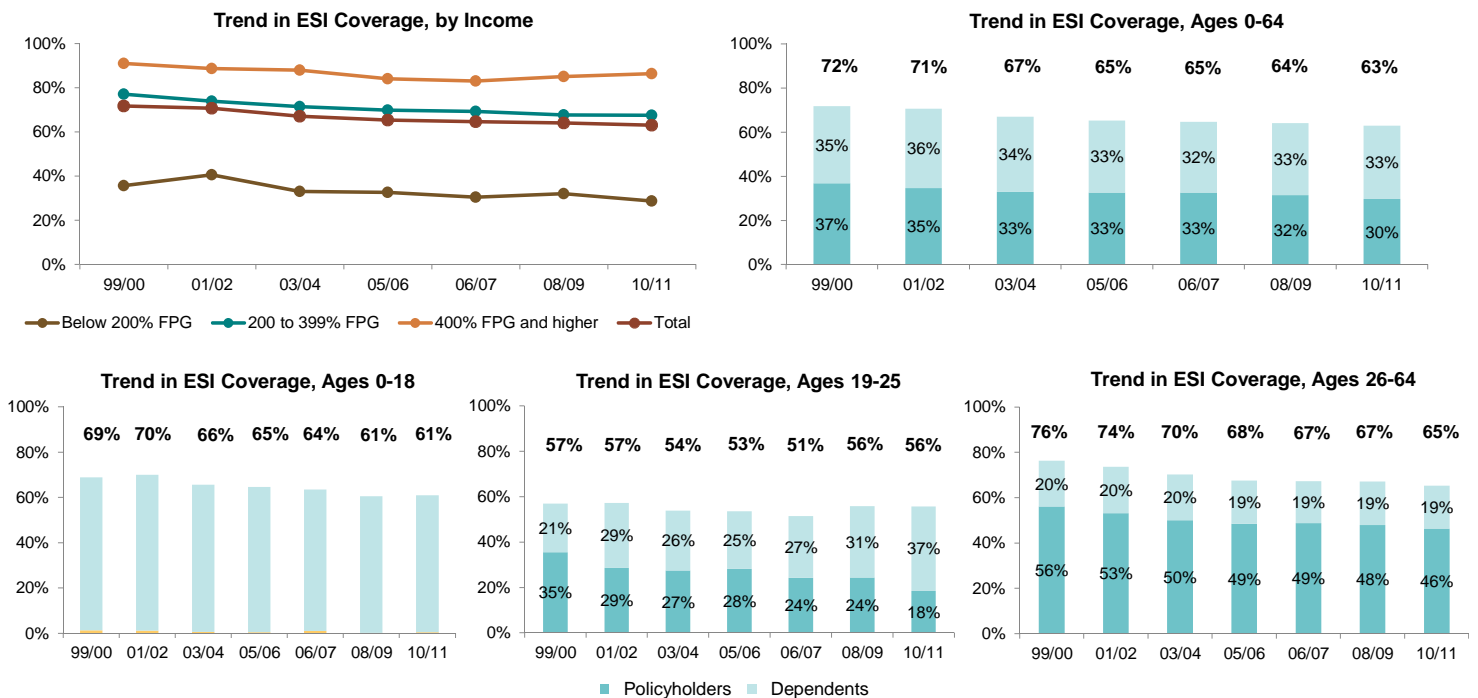


For smaller states, data may be missing in one or more of the following years: 1999, 2000, 2001, or 2002.

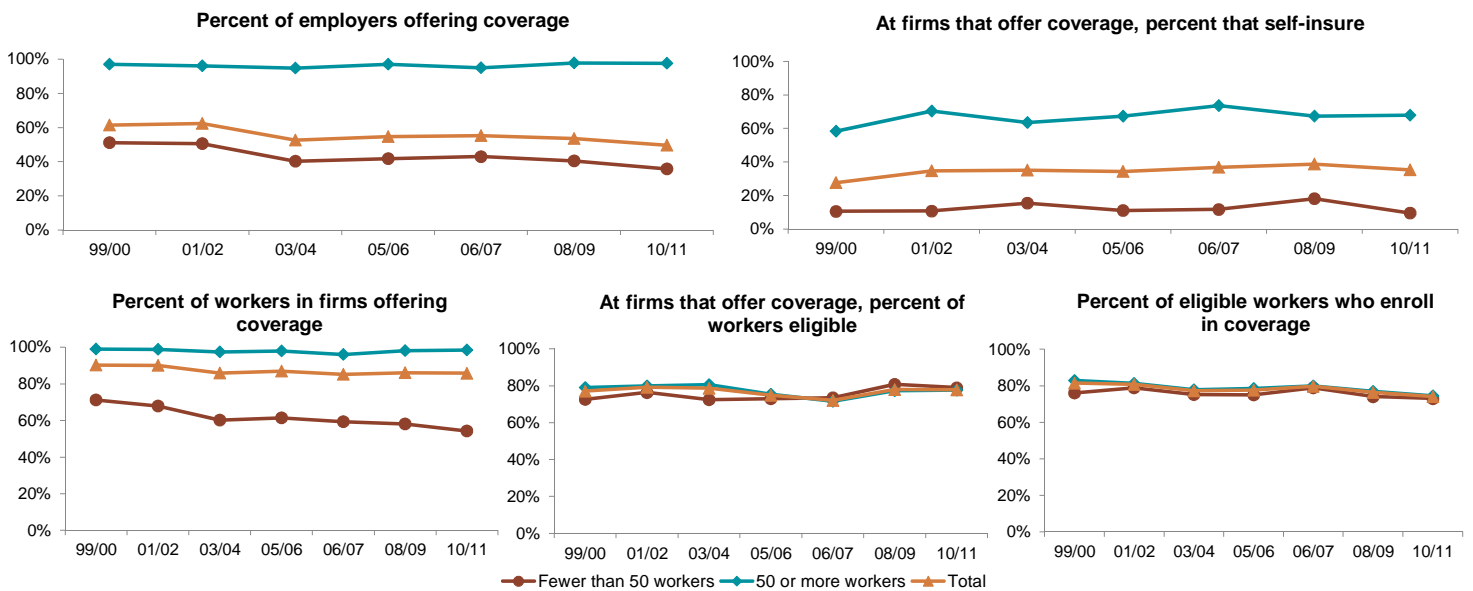
State-Level Trends in Employer-Sponsored Health Insurance, 1999-2011

COLORADO

TRENDS IN EMPLOYER-SPONSORED INSURANCE COVERAGE (ESI)

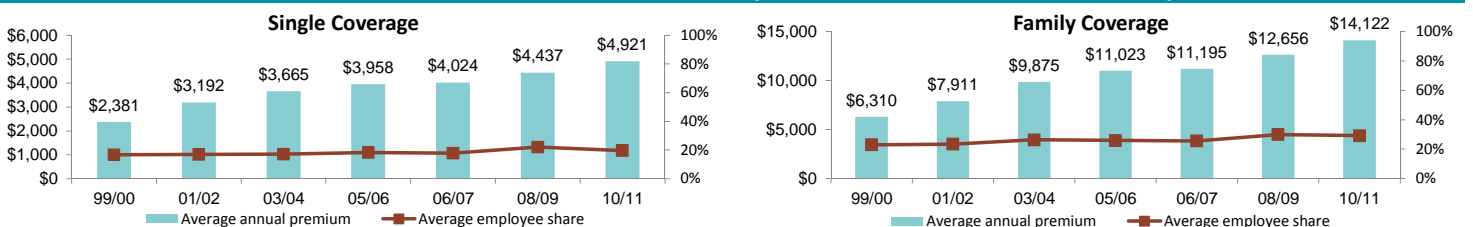


TRENDS IN ESI ACCESS & TAKE-UP (PRIVATE SECTOR EMPLOYERS)



For smaller states, data may be missing in one or more of the following years: 1999, 2000, 2001, or 2002.

TRENDS IN PREMIUMS AND EMPLOYEE CONTRIBUTION (PRIVATE SECTOR EMPLOYERS)

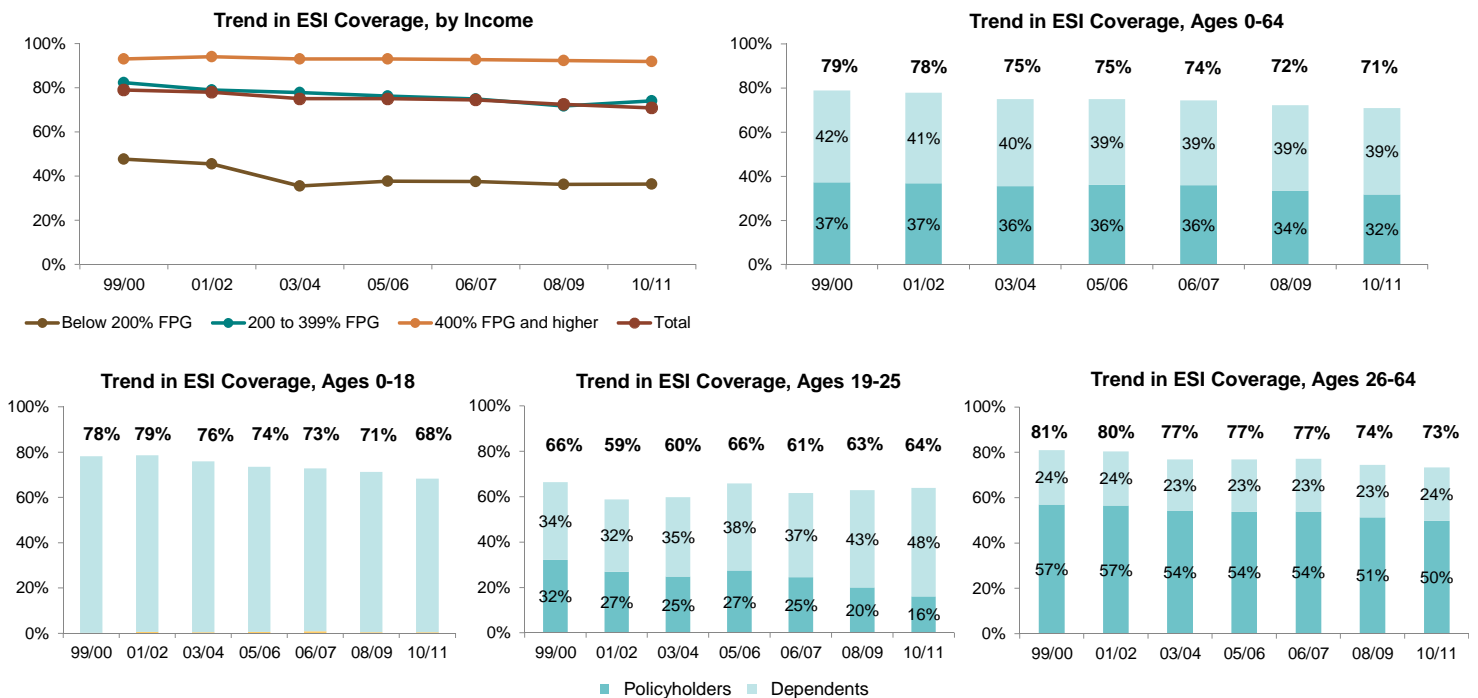


For smaller states, data may be missing in one or more of the following years: 1999, 2000, 2001, or 2002.

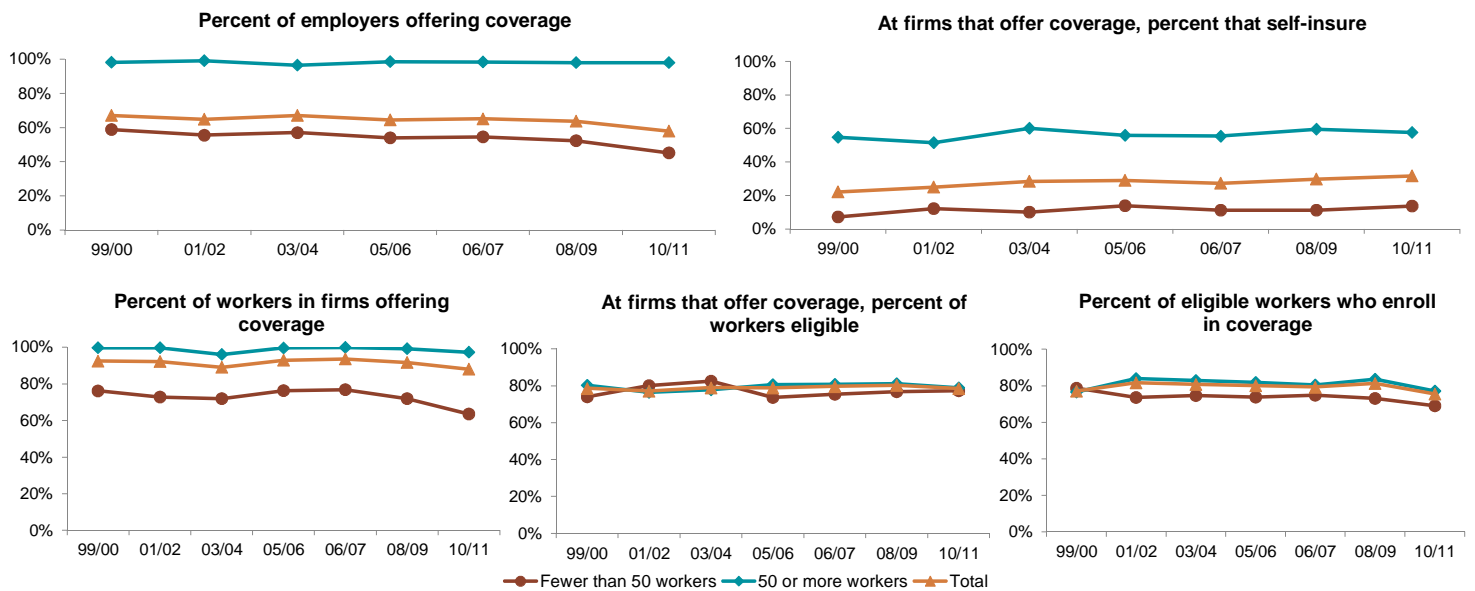
State-Level Trends in Employer-Sponsored Health Insurance, 1999-2011

CONNECTICUT

TRENDS IN EMPLOYER-SPONSORED INSURANCE COVERAGE (ESI)

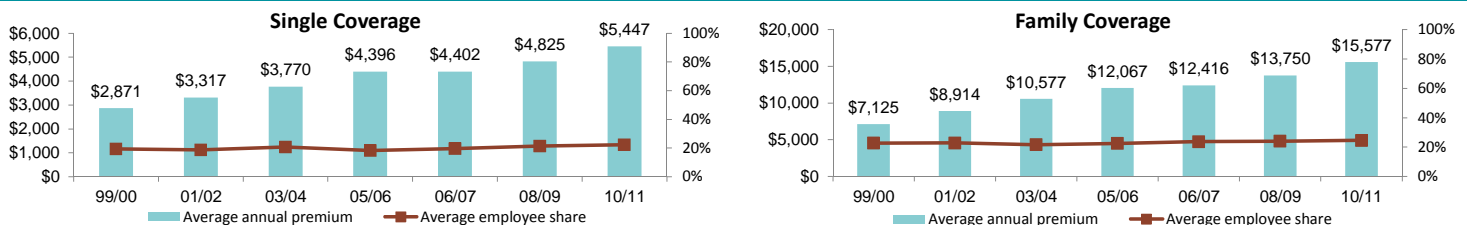


TRENDS IN ESI ACCESS & TAKE-UP (PRIVATE SECTOR EMPLOYERS)



For smaller states, data may be missing in one or more of the following years: 1999, 2000, 2001, or 2002.

TRENDS IN PREMIUMS AND EMPLOYEE CONTRIBUTION (PRIVATE SECTOR EMPLOYERS)

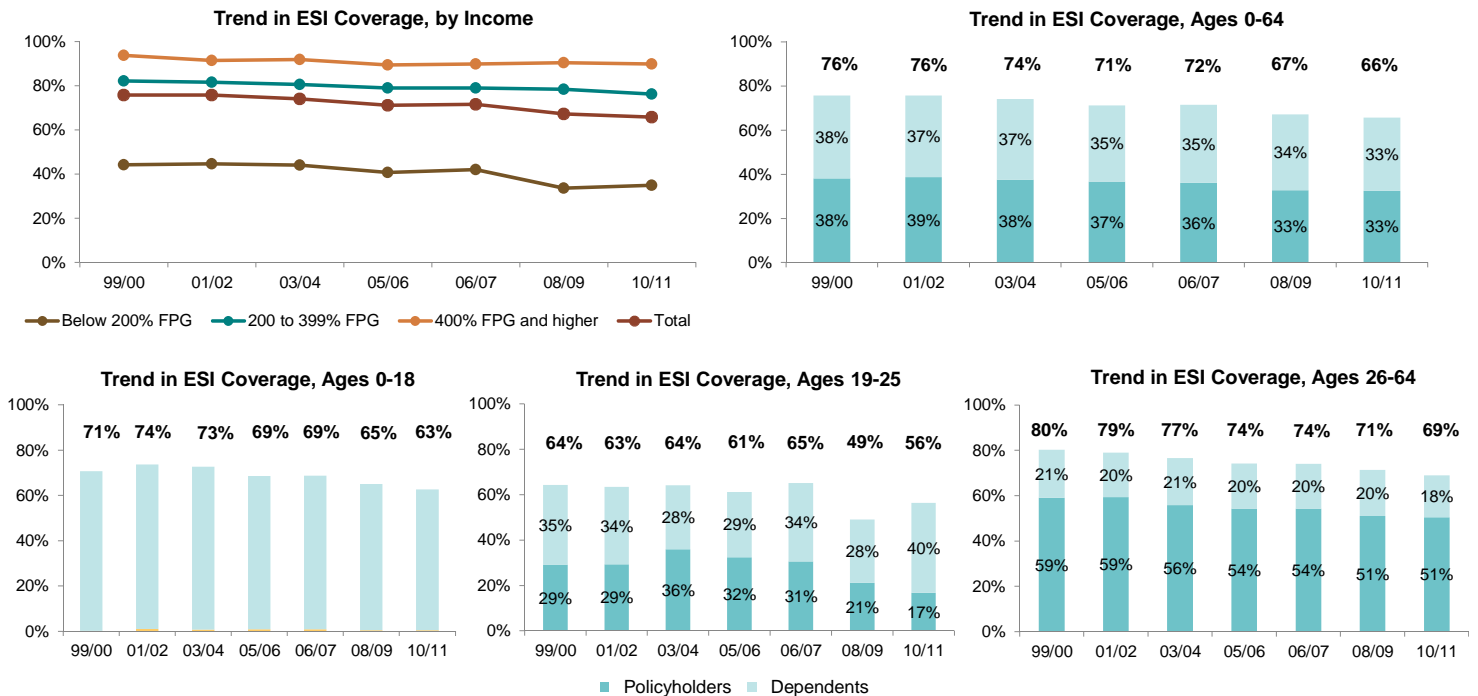


For smaller states, data may be missing in one or more of the following years: 1999, 2000, 2001, or 2002.

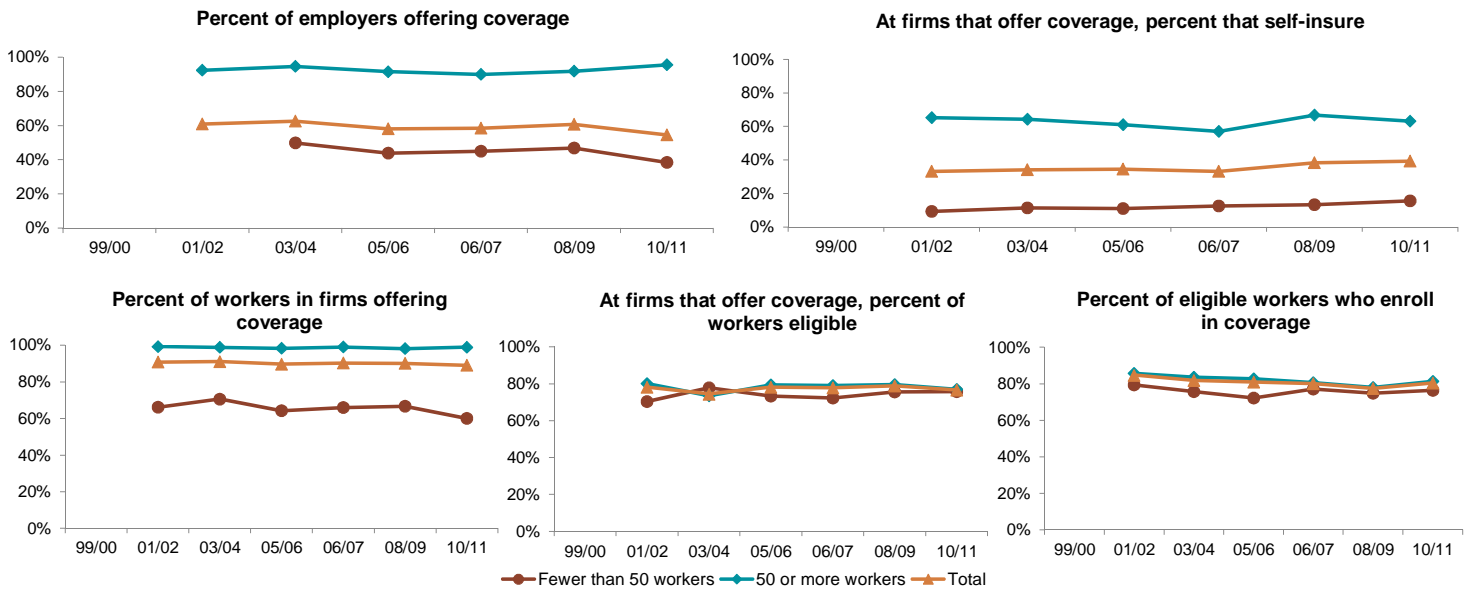
State-Level Trends in Employer-Sponsored Health Insurance, 1999-2011

DELAWARE

TRENDS IN EMPLOYER-SPONSORED INSURANCE COVERAGE (ESI)

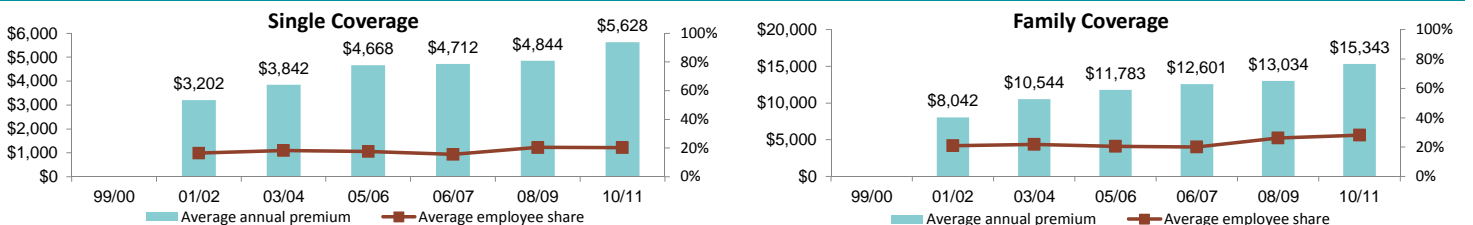


TRENDS IN ESI ACCESS & TAKE-UP (PRIVATE SECTOR EMPLOYERS)



For smaller states, data may be missing in one or more of the following years: 1999, 2000, 2001, or 2002.

TRENDS IN PREMIUMS AND EMPLOYEE CONTRIBUTION (PRIVATE SECTOR EMPLOYERS)

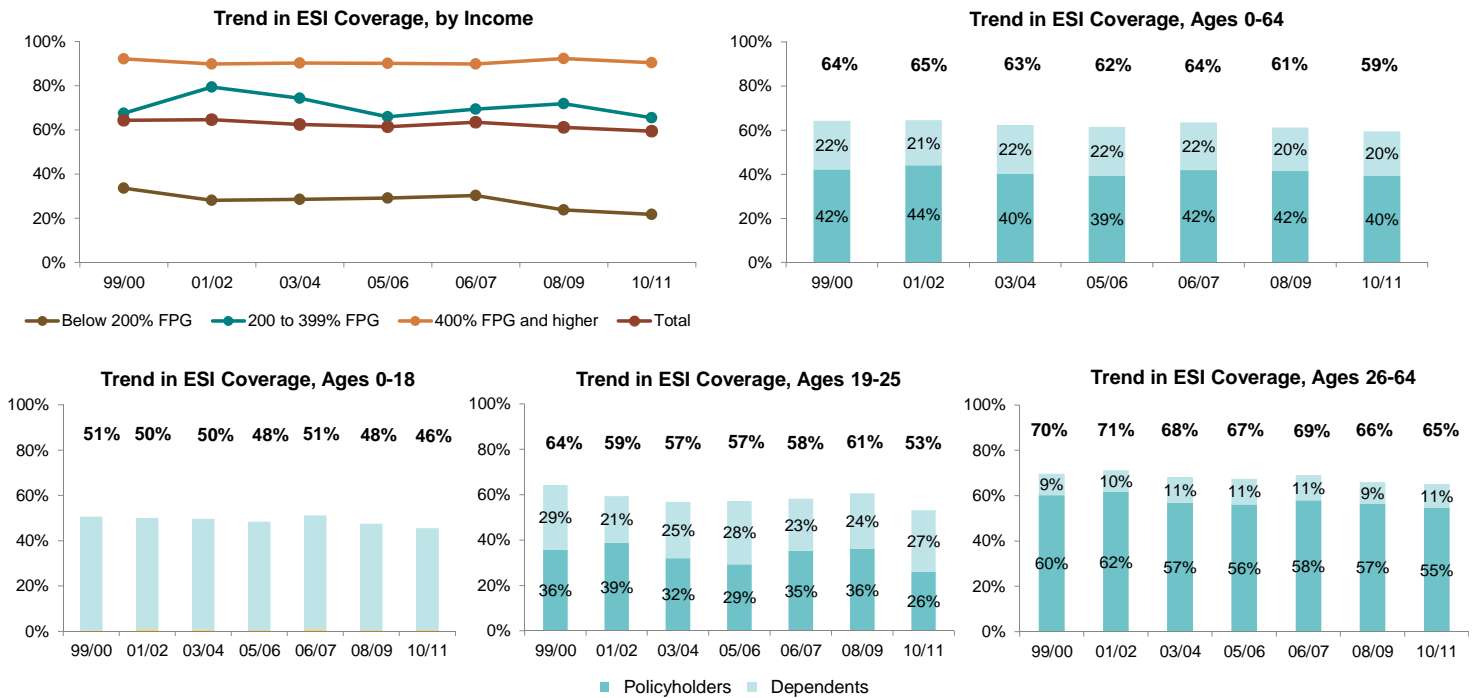


For smaller states, data may be missing in one or more of the following years: 1999, 2000, 2001, or 2002.

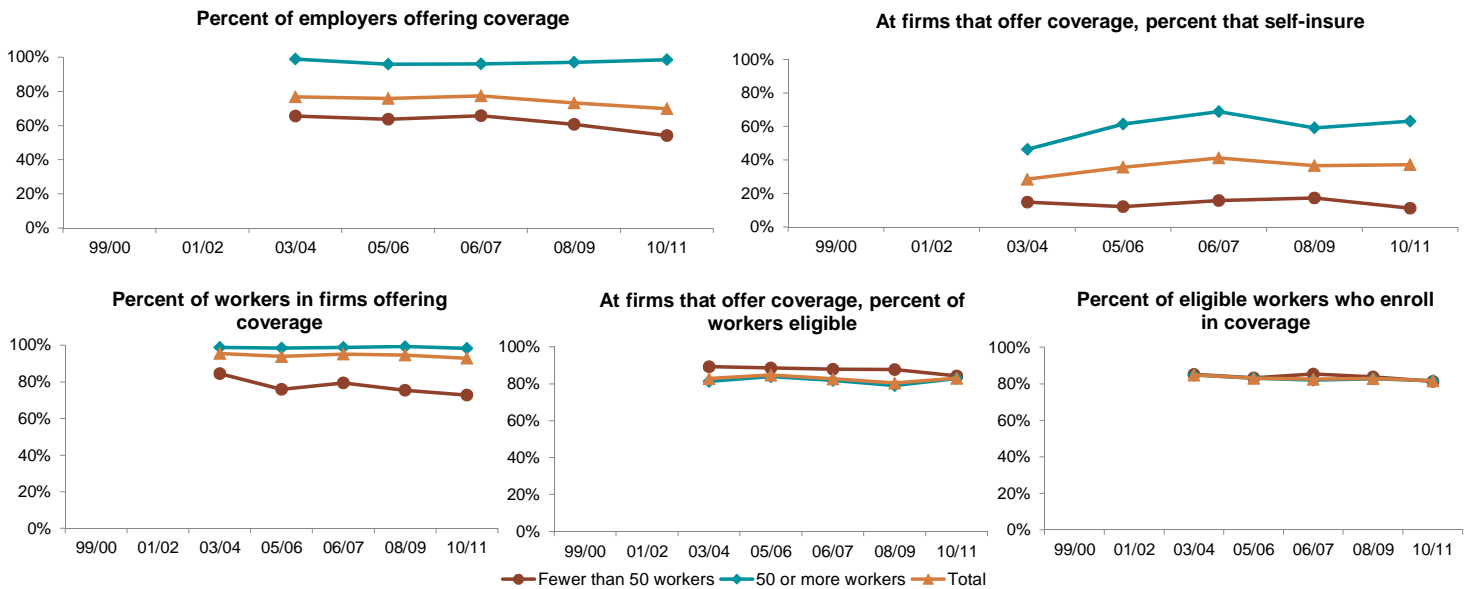
State-Level Trends in Employer-Sponsored Health Insurance, 1999-2011

DISTRICT OF COLUMBIA

TRENDS IN EMPLOYER-SPONSORED INSURANCE COVERAGE (ESI)

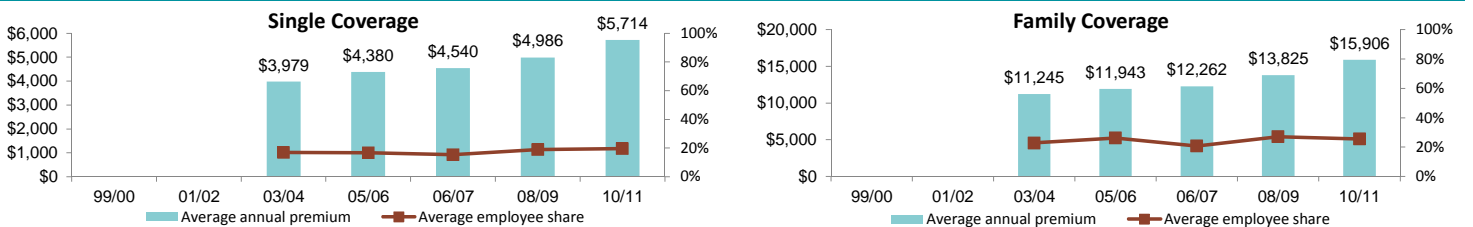


TRENDS IN ESI ACCESS & TAKE-UP (PRIVATE SECTOR EMPLOYERS)



For smaller states, data may be missing in one or more of the following years: 1999, 2000, 2001, or 2002.

TRENDS IN PREMIUMS AND EMPLOYEE CONTRIBUTION (PRIVATE SECTOR EMPLOYERS)

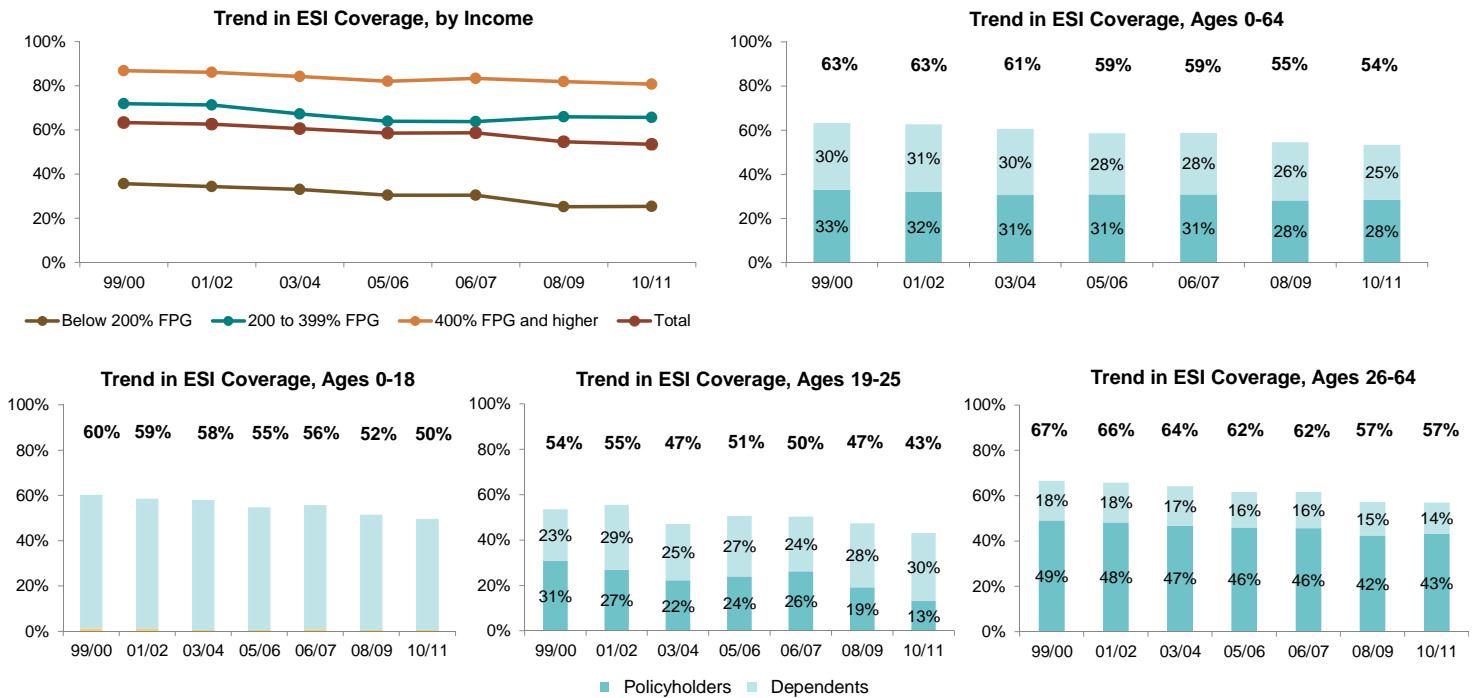


For smaller states, data may be missing in one or more of the following years: 1999, 2000, 2001, or 2002.

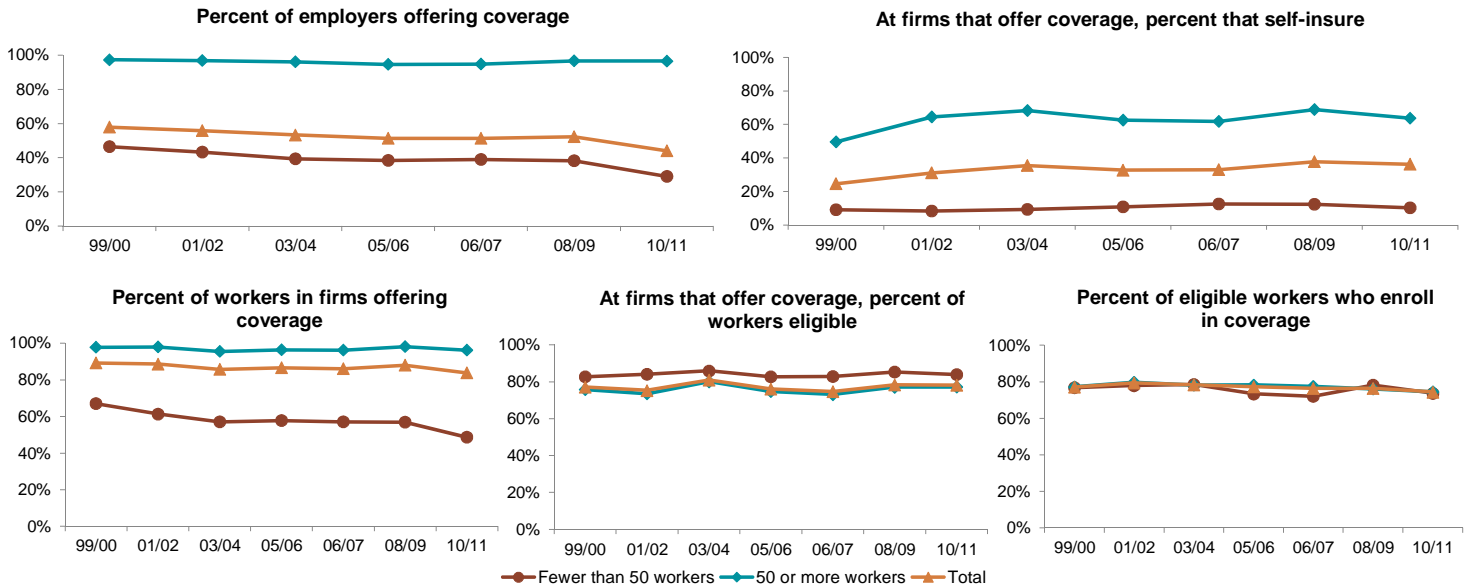
State-Level Trends in Employer-Sponsored Health Insurance, 1999-2011

FLORIDA

TRENDS IN EMPLOYER-SPONSORED INSURANCE COVERAGE (ESI)

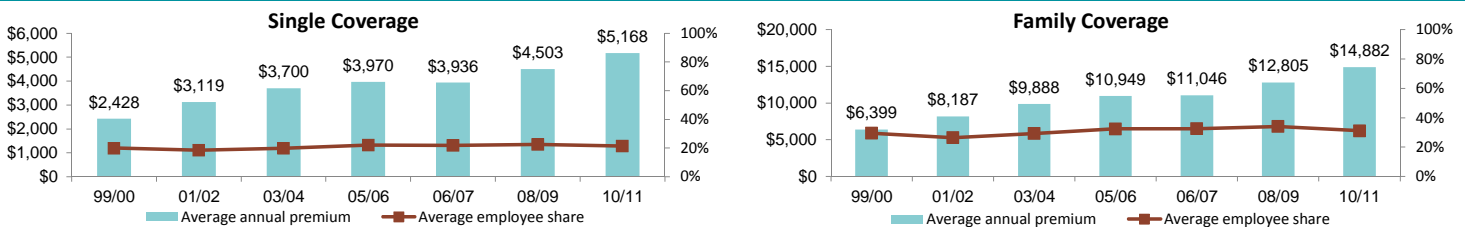


TRENDS IN ESI ACCESS & TAKE-UP (PRIVATE SECTOR EMPLOYERS)



For smaller states, data may be missing in one or more of the following years: 1999, 2000, 2001, or 2002.

TRENDS IN PREMIUMS AND EMPLOYEE CONTRIBUTION (PRIVATE SECTOR EMPLOYERS)

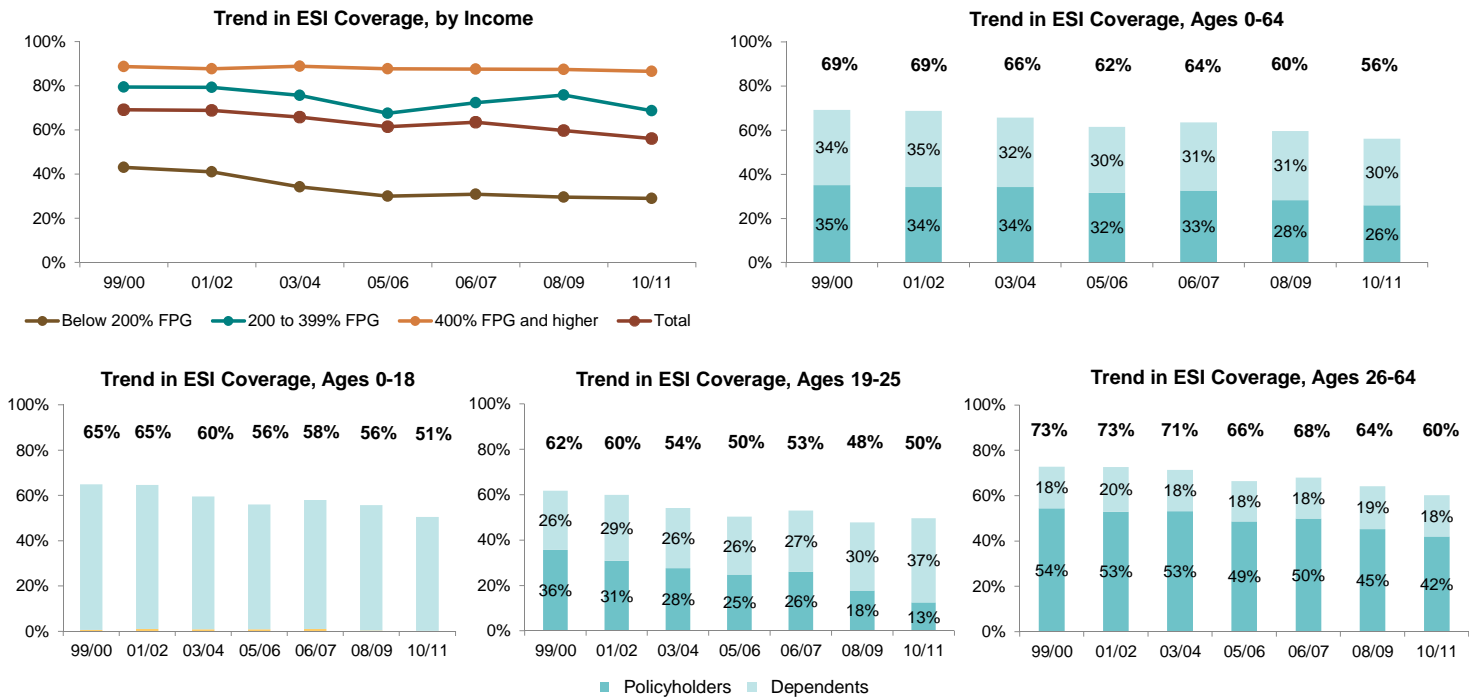


For smaller states, data may be missing in one or more of the following years: 1999, 2000, 2001, or 2002.

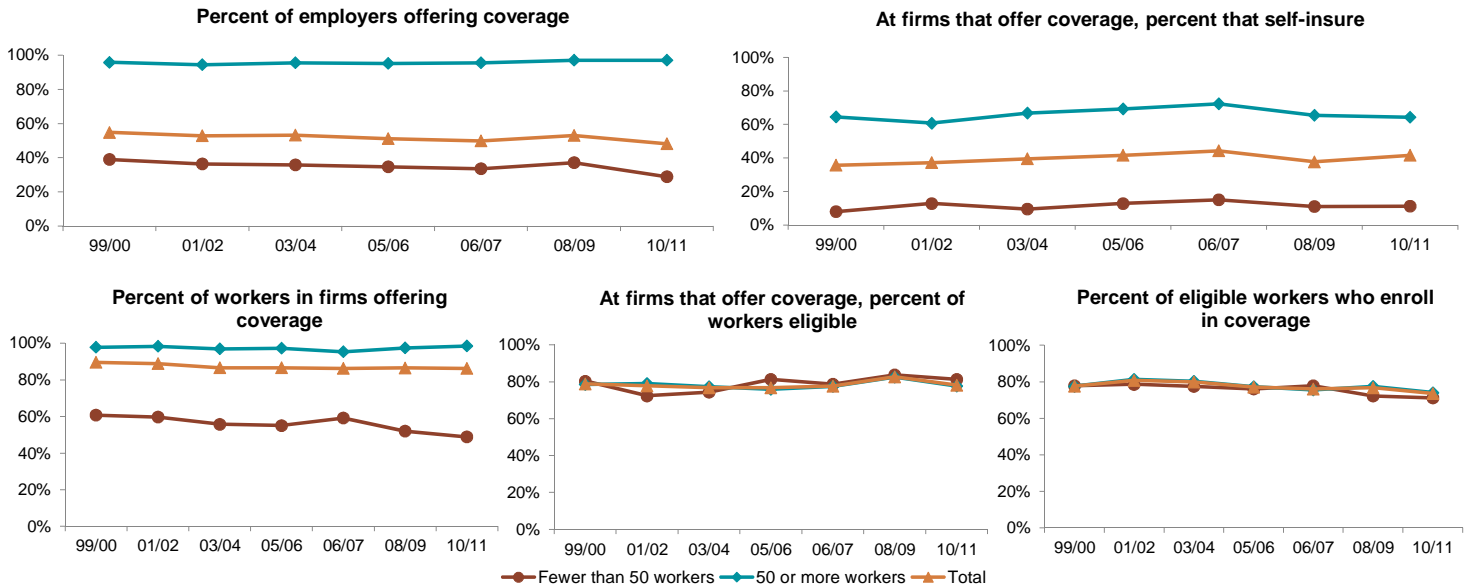
State-Level Trends in Employer-Sponsored Health Insurance, 1999-2011

GEORGIA

TRENDS IN EMPLOYER-SPONSORED INSURANCE COVERAGE (ESI)

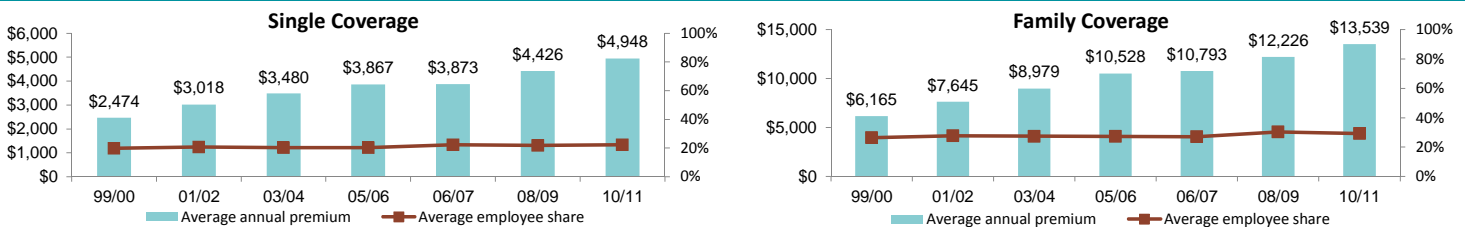


TRENDS IN ESI ACCESS & TAKE-UP (PRIVATE SECTOR EMPLOYERS)



For smaller states, data may be missing in one or more of the following years: 1999, 2000, 2001, or 2002.

TRENDS IN PREMIUMS AND EMPLOYEE CONTRIBUTION (PRIVATE SECTOR EMPLOYERS)

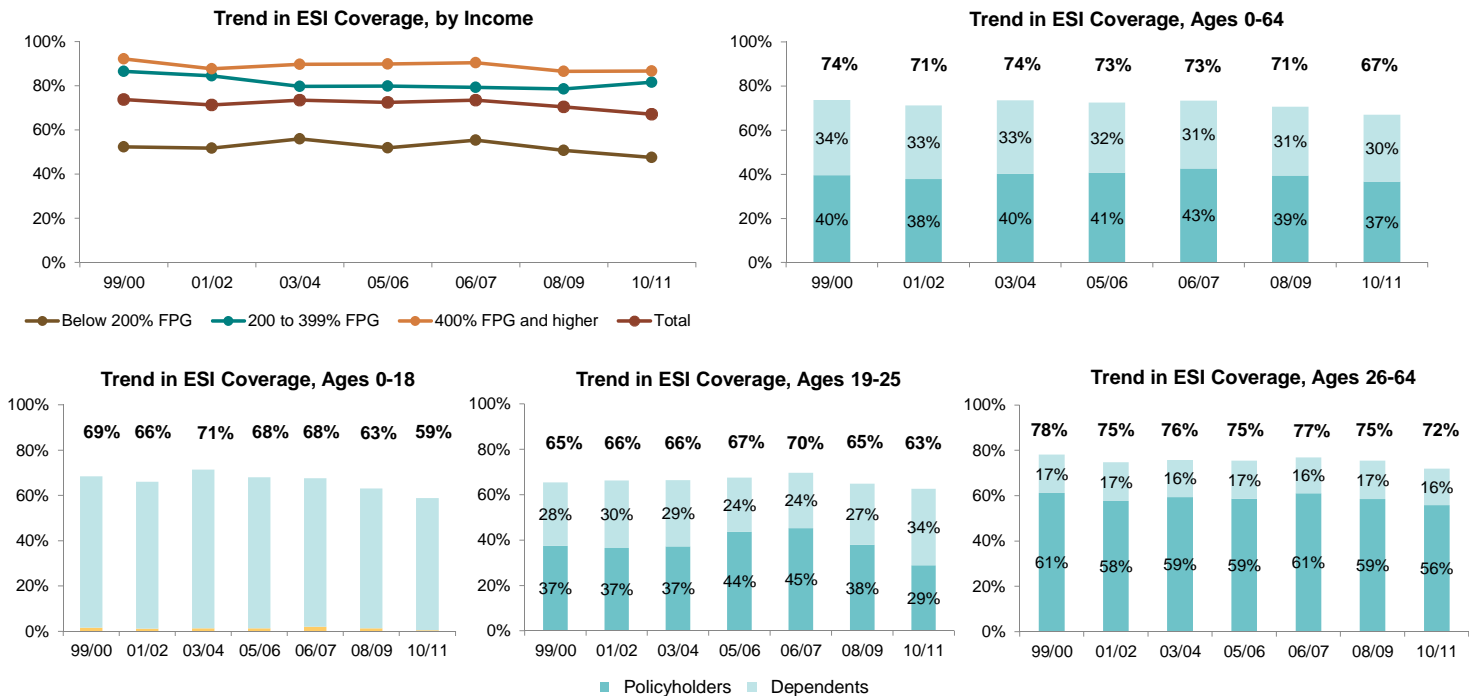


For smaller states, data may be missing in one or more of the following years: 1999, 2000, 2001, or 2002.

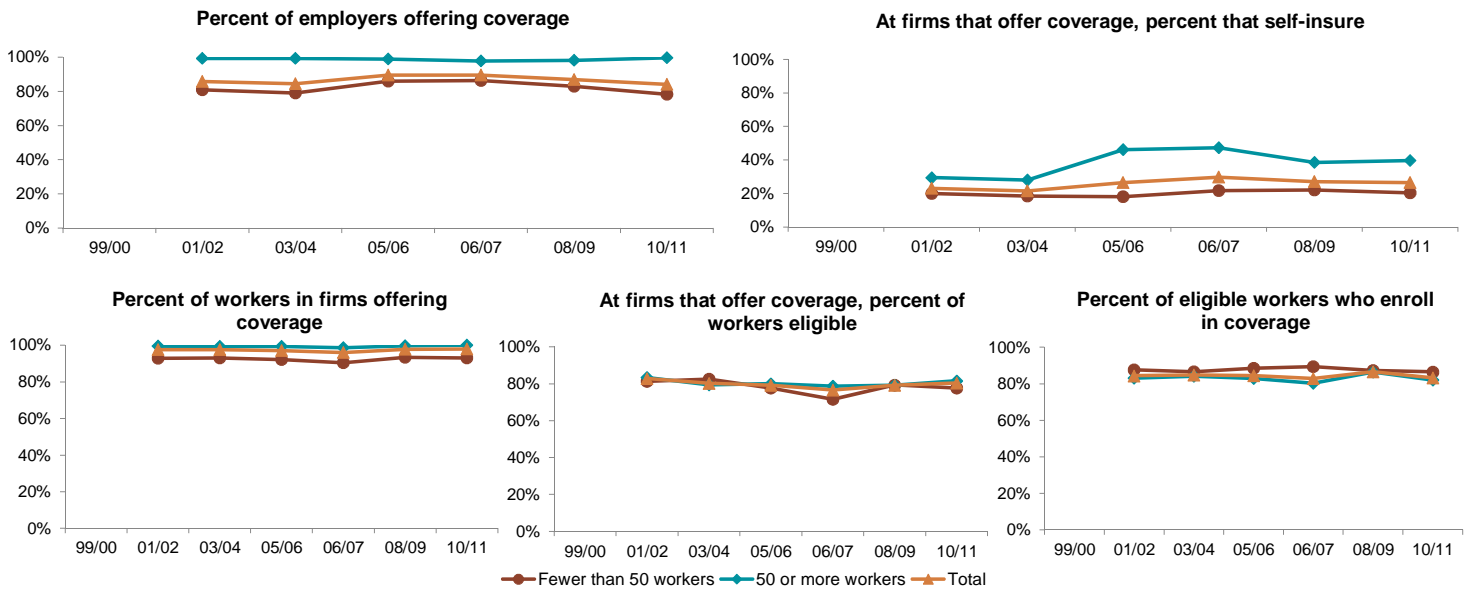
State-Level Trends in Employer-Sponsored Health Insurance, 1999-2011

HAWAII

TRENDS IN EMPLOYER-SPONSORED INSURANCE COVERAGE (ESI)

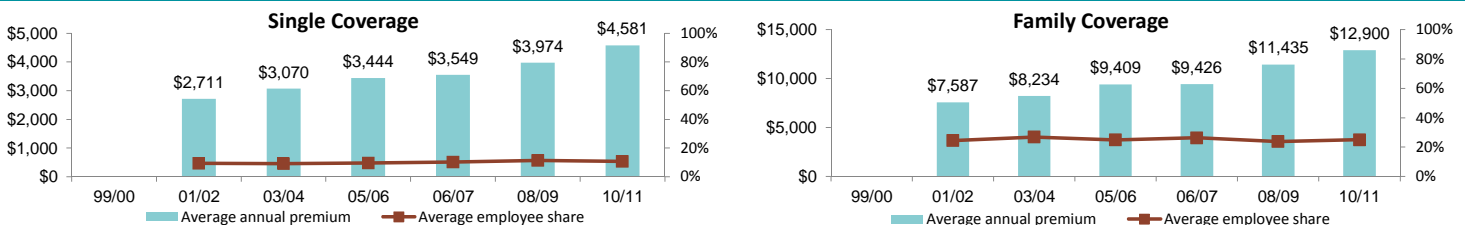


TRENDS IN ESI ACCESS & TAKE-UP (PRIVATE SECTOR EMPLOYERS)



For smaller states, data may be missing in one or more of the following years: 1999, 2000, 2001, or 2002.

TRENDS IN PREMIUMS AND EMPLOYEE CONTRIBUTION (PRIVATE SECTOR EMPLOYERS)

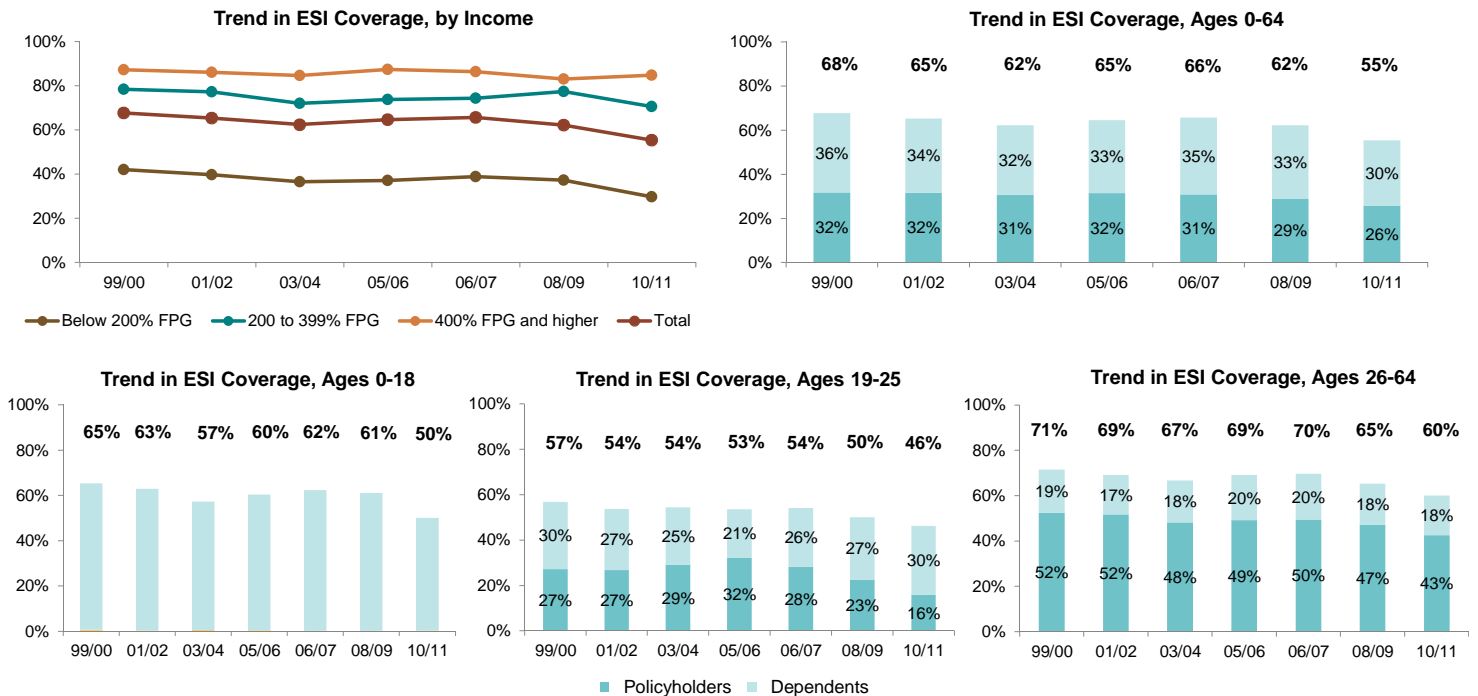


For smaller states, data may be missing in one or more of the following years: 1999, 2000, 2001, or 2002.

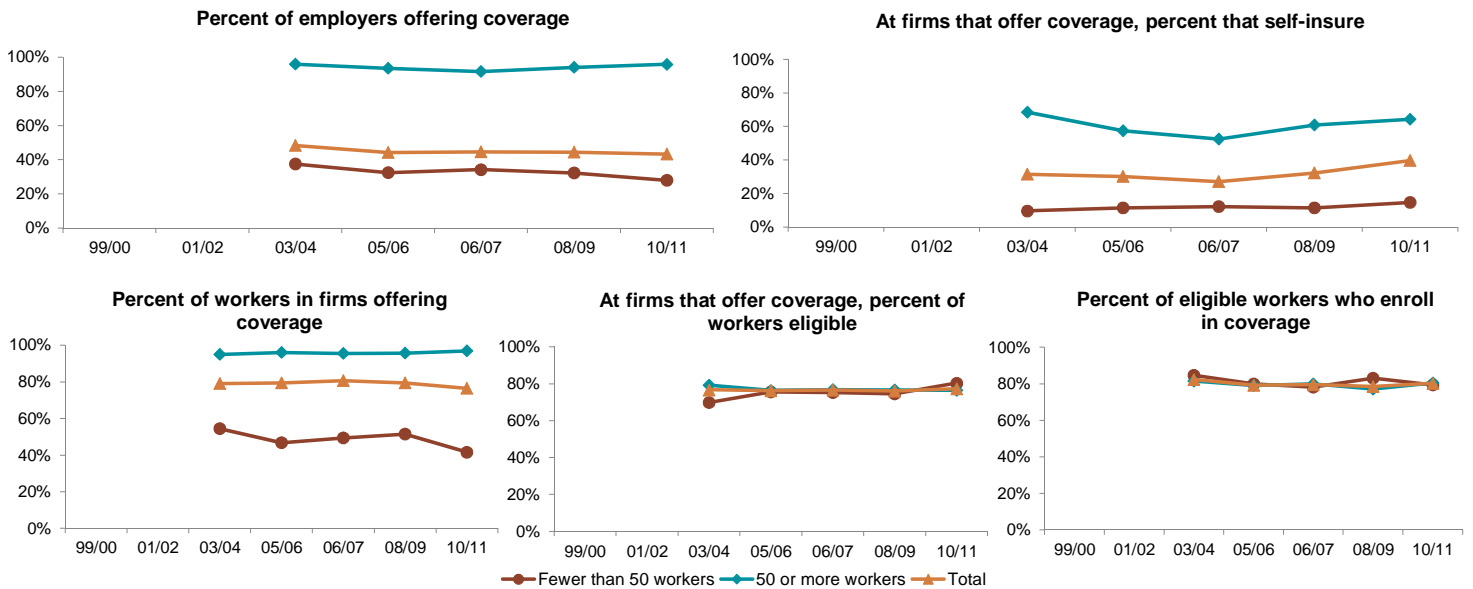
State-Level Trends in Employer-Sponsored Health Insurance, 1999-2011

IDAHO

TRENDS IN EMPLOYER-SPONSORED INSURANCE COVERAGE (ESI)

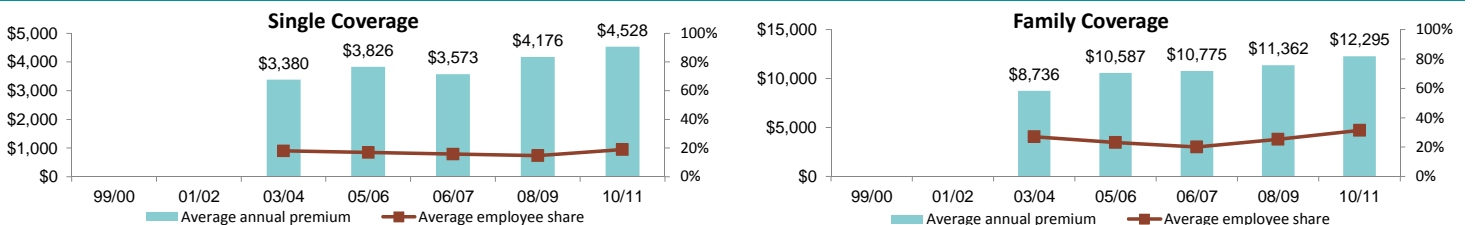


TRENDS IN ESI ACCESS & TAKE-UP (PRIVATE SECTOR EMPLOYERS)



For smaller states, data may be missing in one or more of the following years: 1999, 2000, 2001, or 2002.

TRENDS IN PREMIUMS AND EMPLOYEE CONTRIBUTION (PRIVATE SECTOR EMPLOYERS)

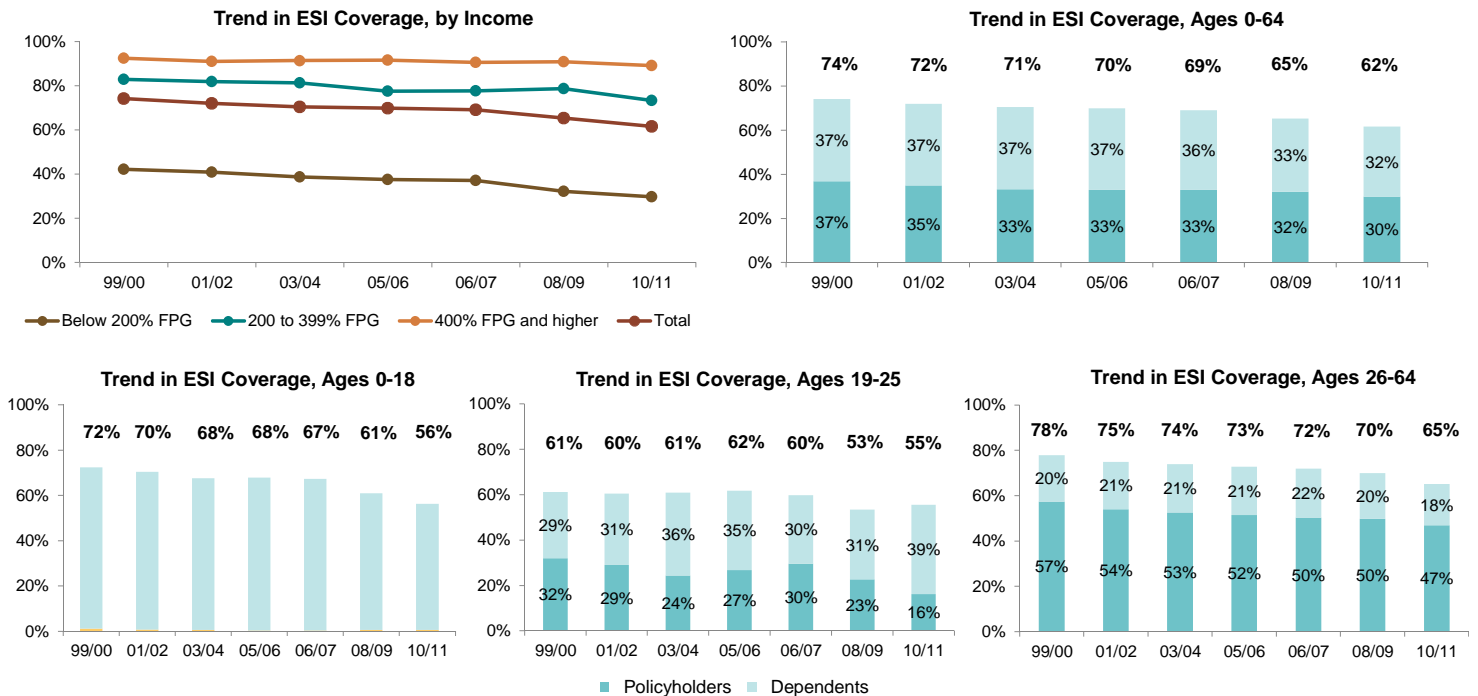


For smaller states, data may be missing in one or more of the following years: 1999, 2000, 2001, or 2002.

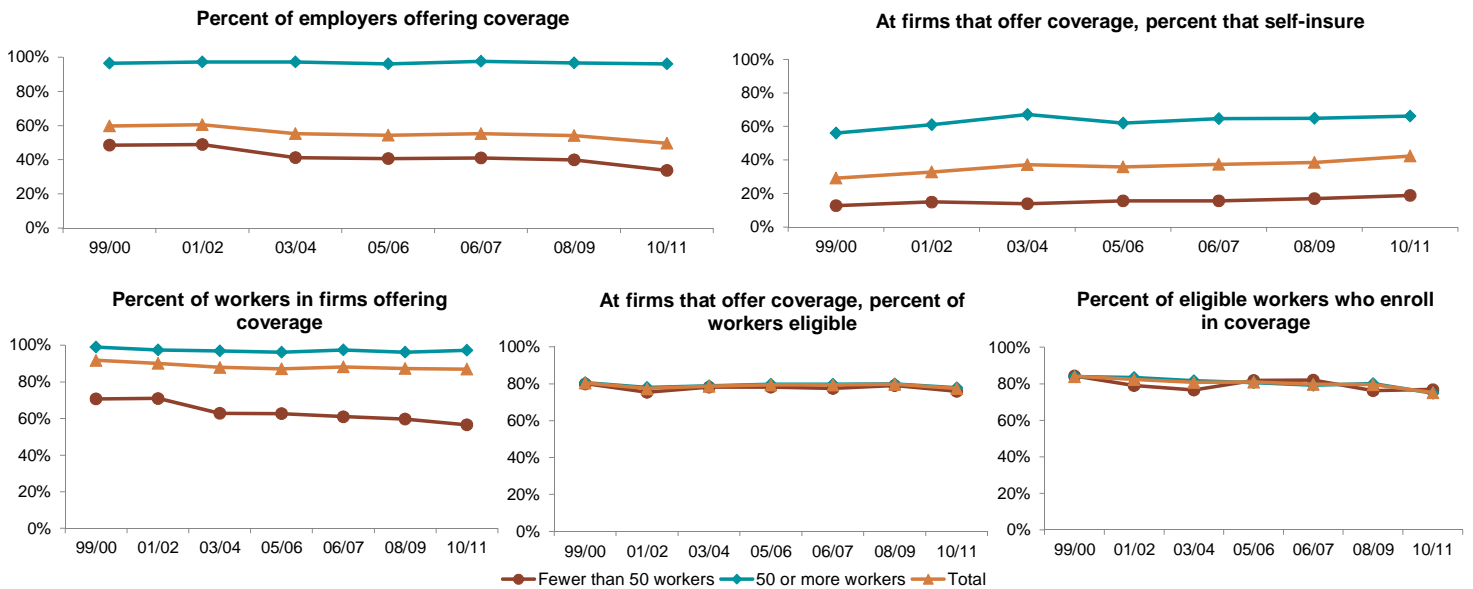
State-Level Trends in Employer-Sponsored Health Insurance, 1999-2011

ILLINOIS

TRENDS IN EMPLOYER-SPONSORED INSURANCE COVERAGE (ESI)

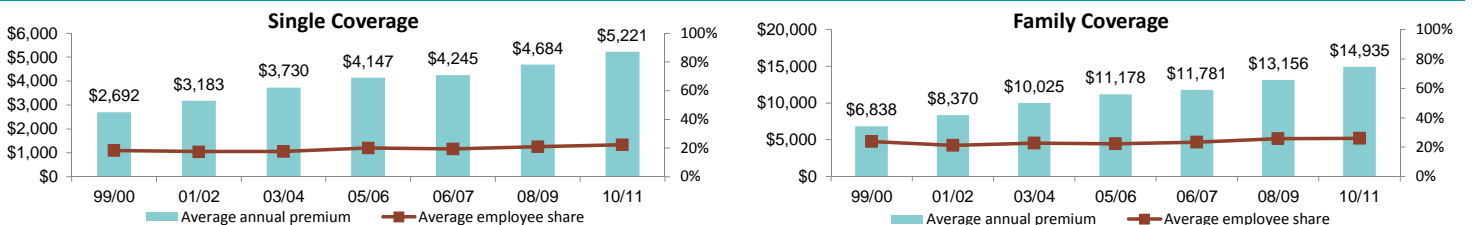


TRENDS IN ESI ACCESS & TAKE-UP (PRIVATE SECTOR EMPLOYERS)



For smaller states, data may be missing in one or more of the following years: 1999, 2000, 2001, or 2002.

TRENDS IN PREMIUMS AND EMPLOYEE CONTRIBUTION (PRIVATE SECTOR EMPLOYERS)

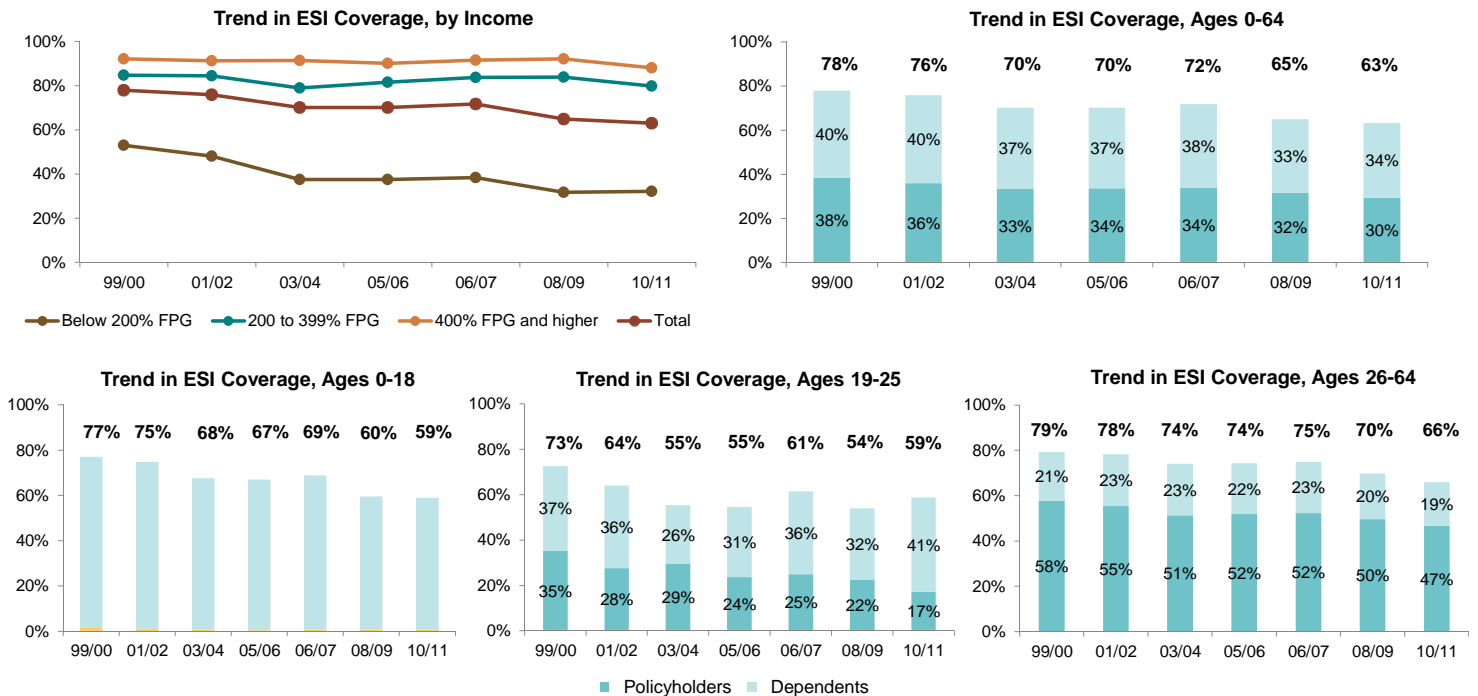


For smaller states, data may be missing in one or more of the following years: 1999, 2000, 2001, or 2002.

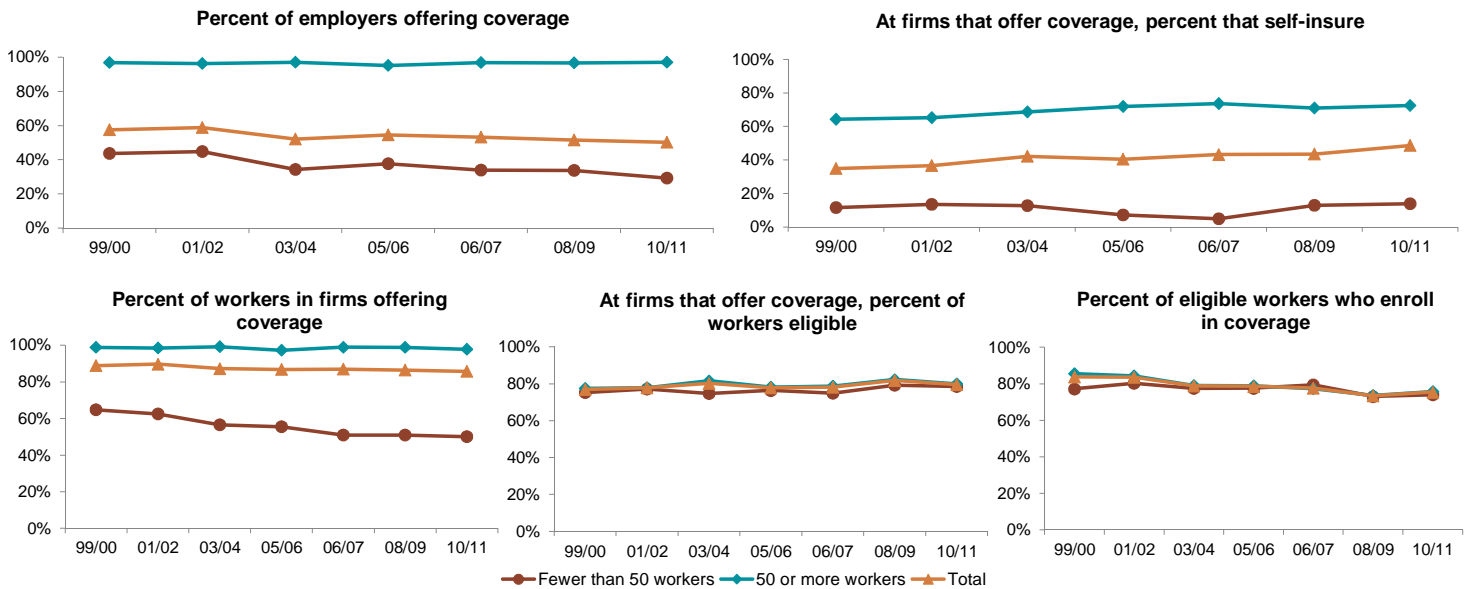
State-Level Trends in Employer-Sponsored Health Insurance, 1999-2011

INDIANA

TRENDS IN EMPLOYER-SPONSORED INSURANCE COVERAGE (ESI)

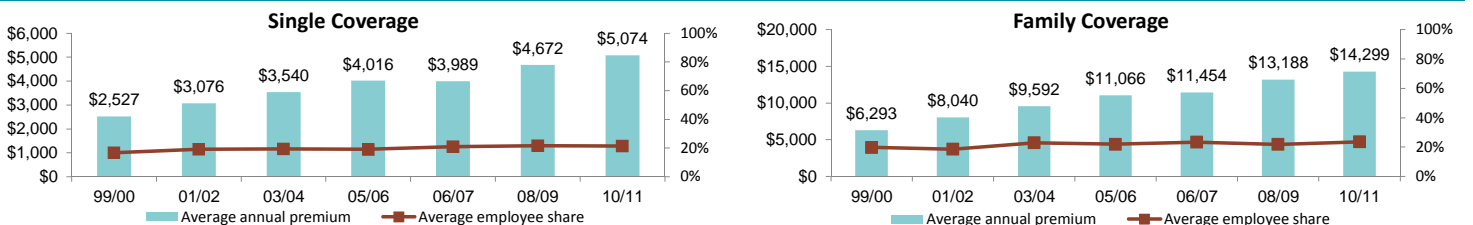


TRENDS IN ESI ACCESS & TAKE-UP (PRIVATE SECTOR EMPLOYERS)



For smaller states, data may be missing in one or more of the following years: 1999, 2000, 2001, or 2002.

TRENDS IN PREMIUMS AND EMPLOYEE CONTRIBUTION (PRIVATE SECTOR EMPLOYERS)

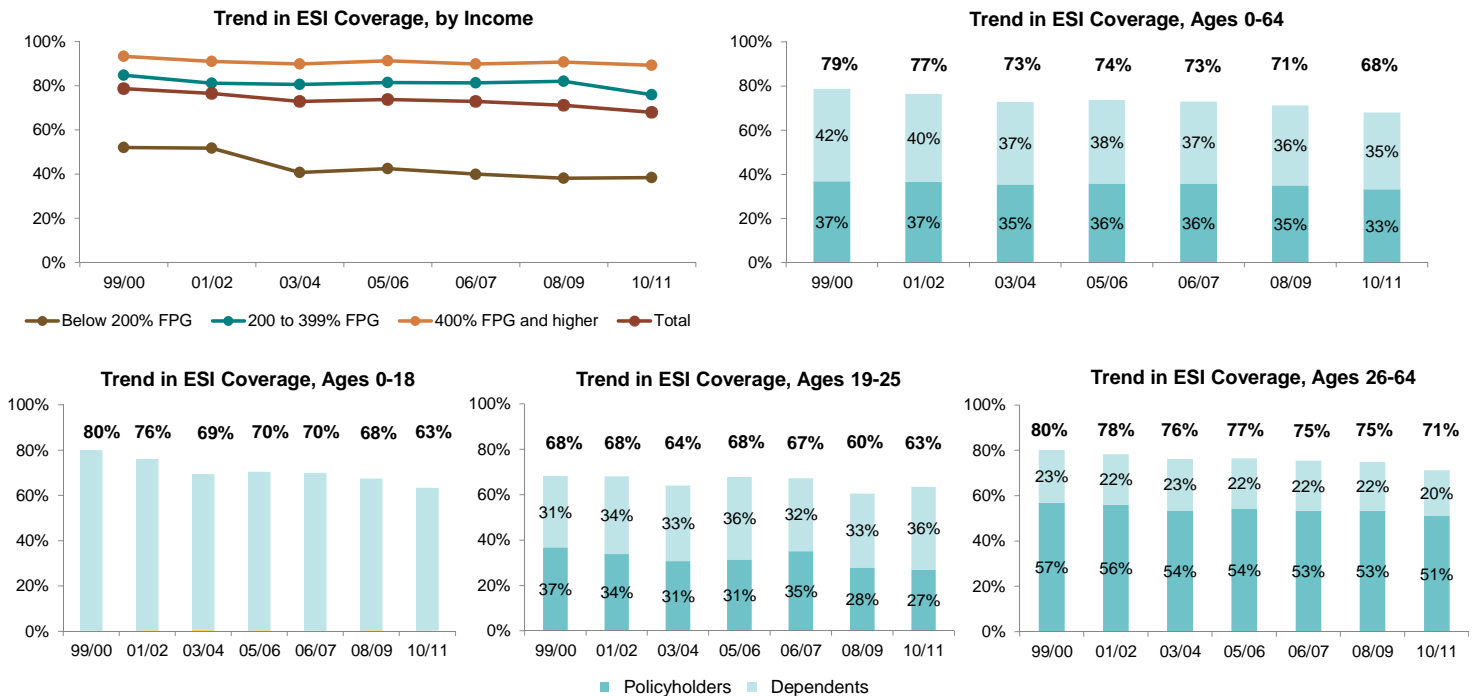


For smaller states, data may be missing in one or more of the following years: 1999, 2000, 2001, or 2002.

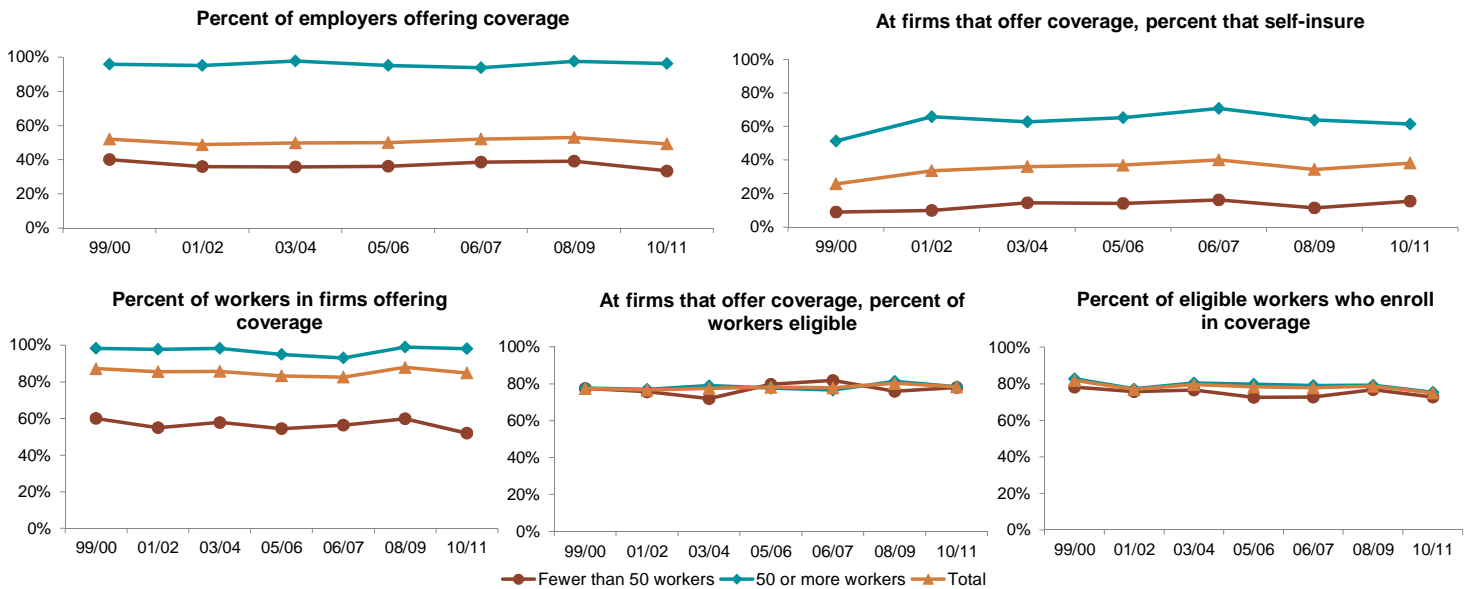
State-Level Trends in Employer-Sponsored Health Insurance, 1999-2011

IOWA

TRENDS IN EMPLOYER-SPONSORED INSURANCE COVERAGE (ESI)

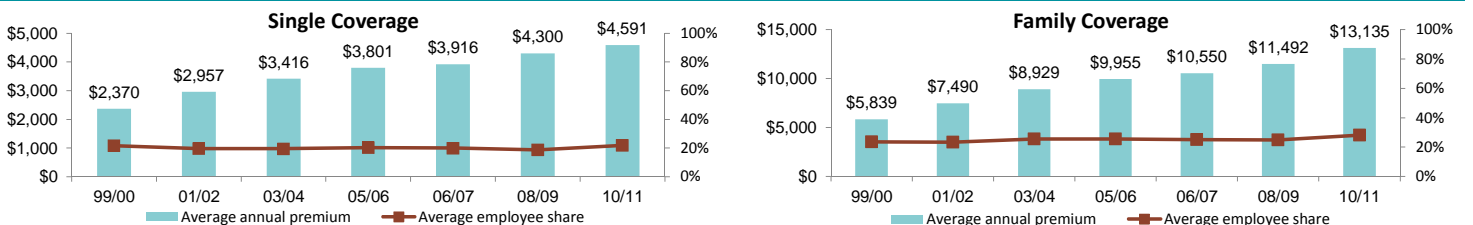


TRENDS IN ESI ACCESS & TAKE-UP (PRIVATE SECTOR EMPLOYERS)



For smaller states, data may be missing in one or more of the following years: 1999, 2000, 2001, or 2002.

TRENDS IN PREMIUMS AND EMPLOYEE CONTRIBUTION (PRIVATE SECTOR EMPLOYERS)

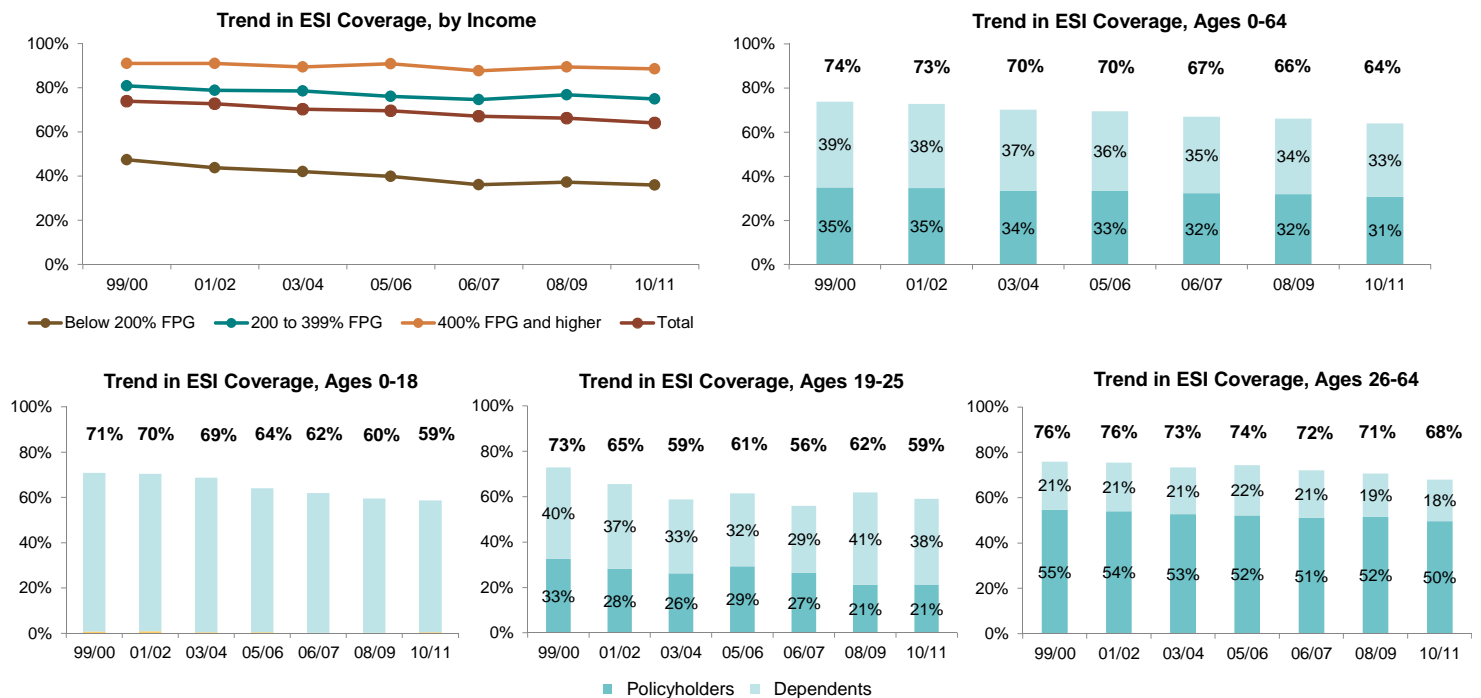


For smaller states, data may be missing in one or more of the following years: 1999, 2000, 2001, or 2002.

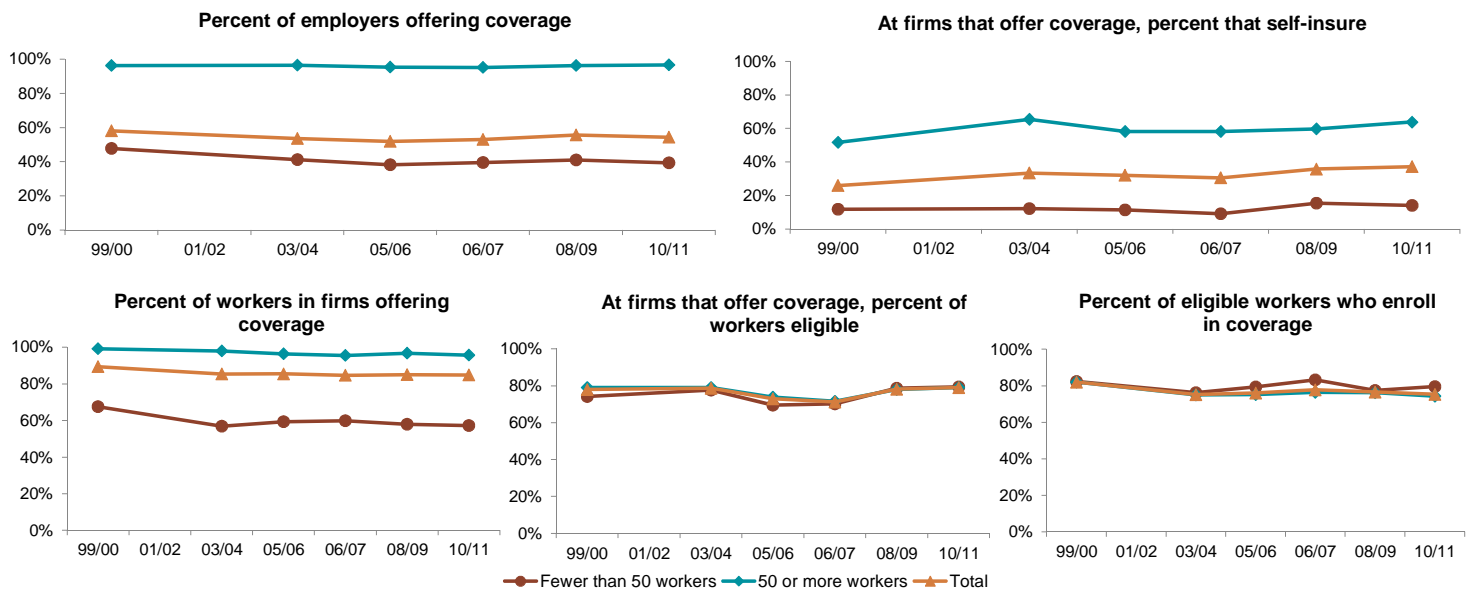
State-Level Trends in Employer-Sponsored Health Insurance, 1999-2011

KANSAS

TRENDS IN EMPLOYER-SPONSORED INSURANCE COVERAGE (ESI)

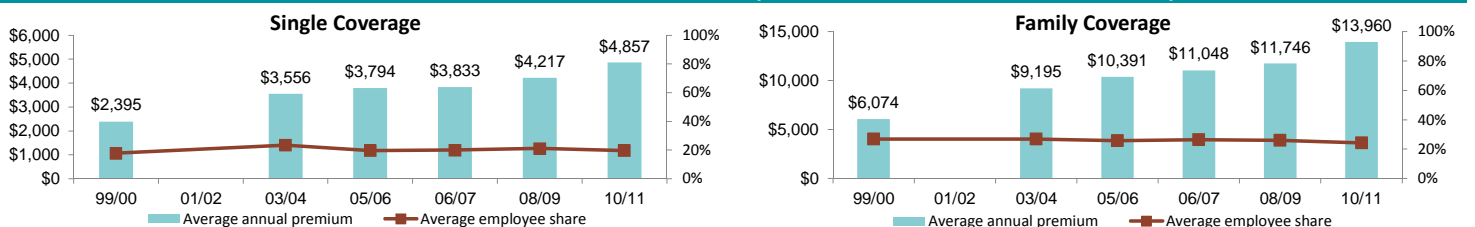


TRENDS IN ESI ACCESS & TAKE-UP (PRIVATE SECTOR EMPLOYERS)



For smaller states, data may be missing in one or more of the following years: 1999, 2000, 2001, or 2002.

TRENDS IN PREMIUMS AND EMPLOYEE CONTRIBUTION (PRIVATE SECTOR EMPLOYERS)

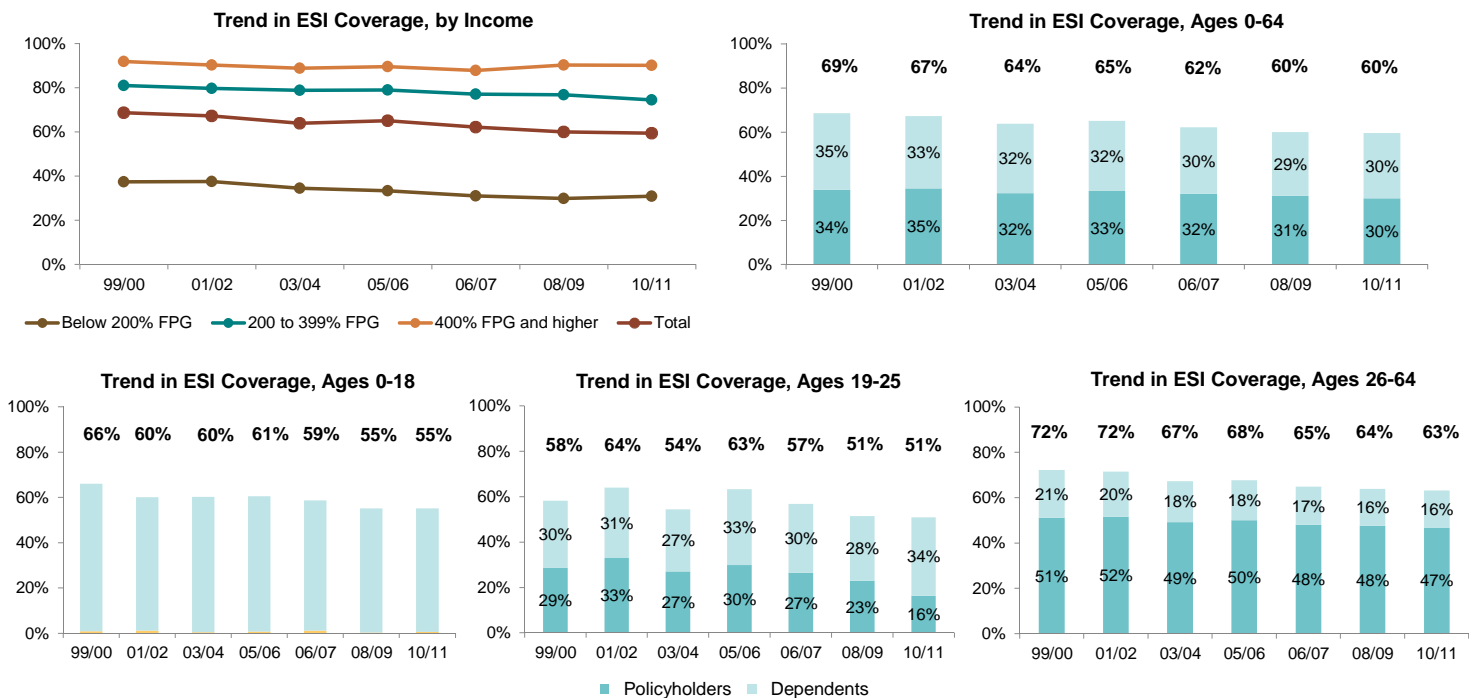


For smaller states, data may be missing in one or more of the following years: 1999, 2000, 2001, or 2002.

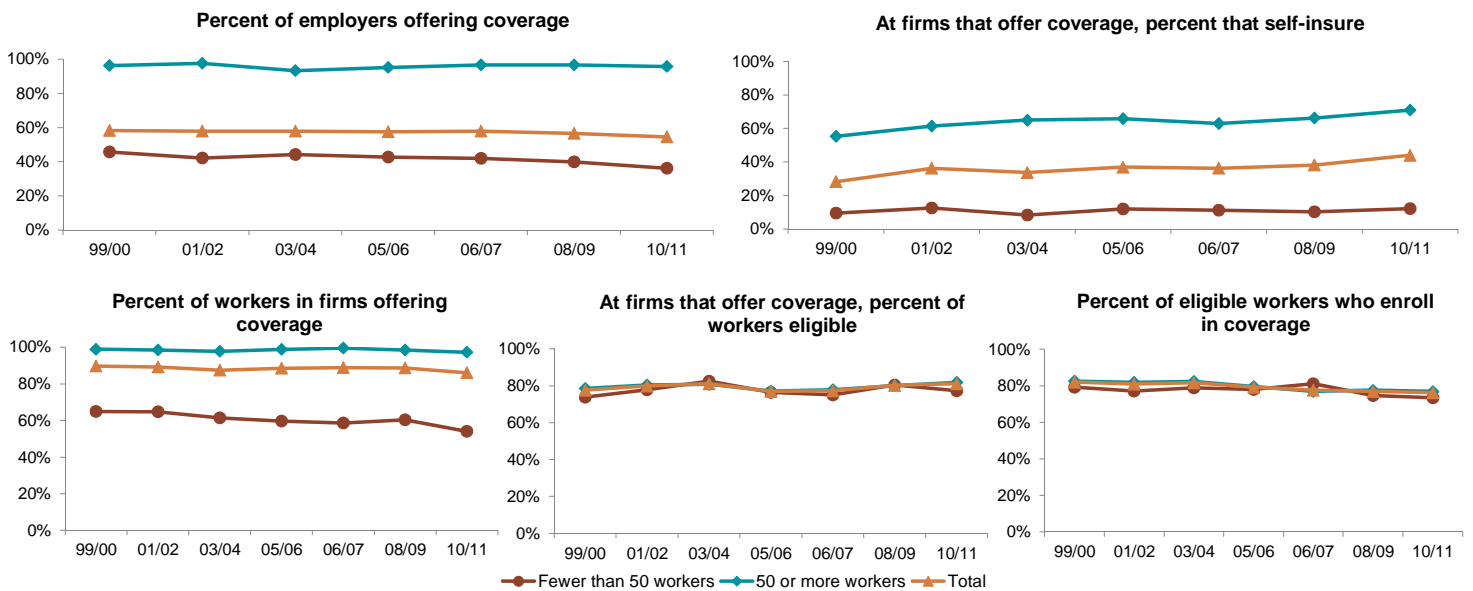
State-Level Trends in Employer-Sponsored Health Insurance, 1999-2011

KENTUCKY

TRENDS IN EMPLOYER-SPONSORED INSURANCE COVERAGE (ESI)

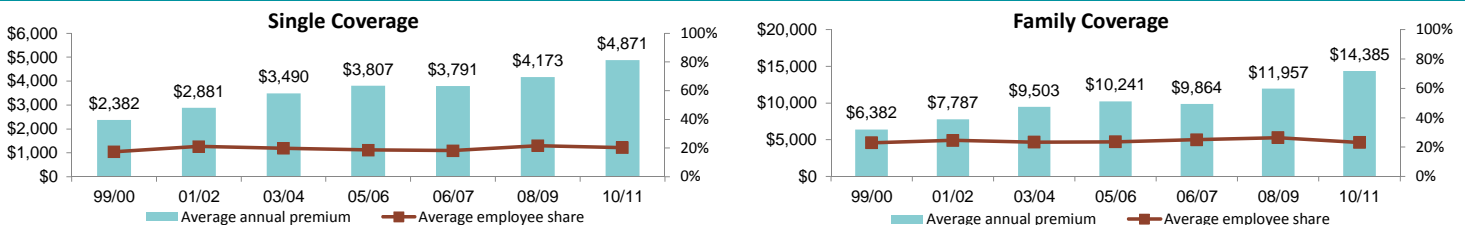


TRENDS IN ESI ACCESS & TAKE-UP (PRIVATE SECTOR EMPLOYERS)



For smaller states, data may be missing in one or more of the following years: 1999, 2000, 2001, or 2002.

TRENDS IN PREMIUMS AND EMPLOYEE CONTRIBUTION (PRIVATE SECTOR EMPLOYERS)

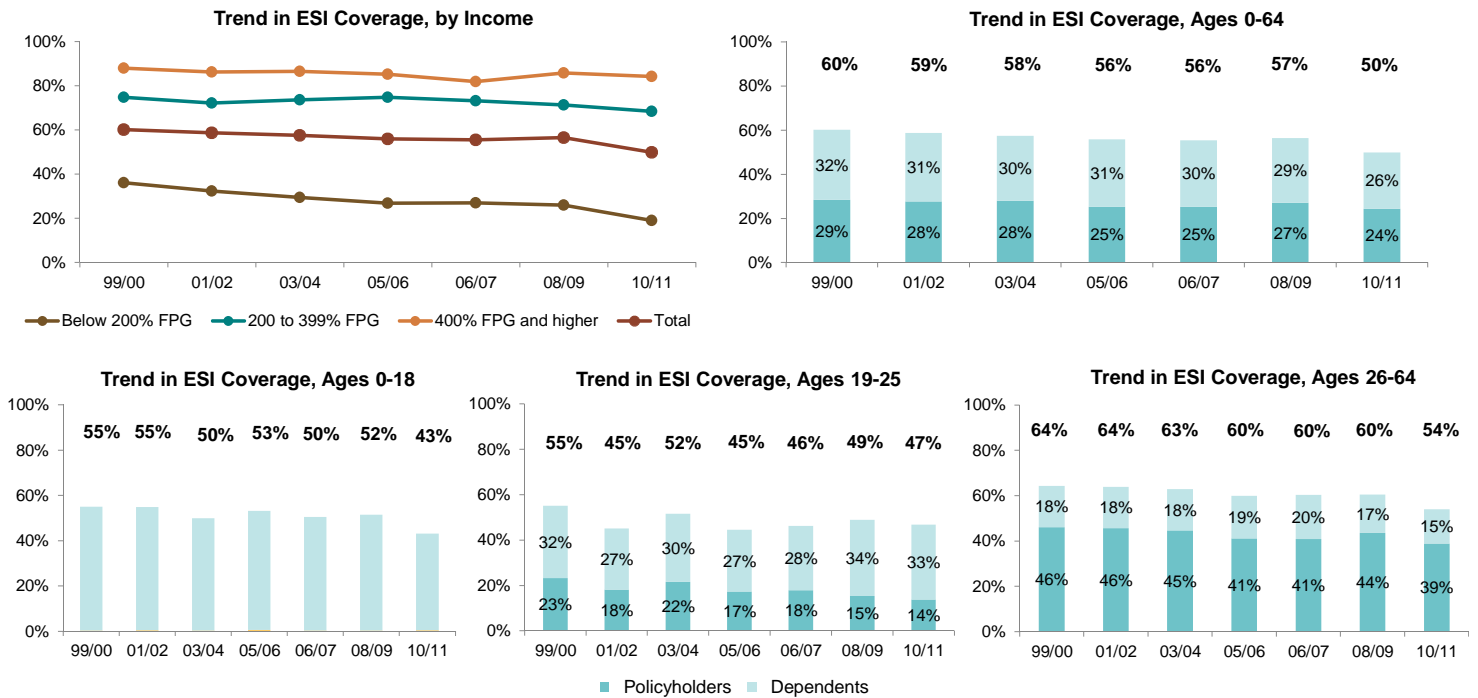


For smaller states, data may be missing in one or more of the following years: 1999, 2000, 2001, or 2002.

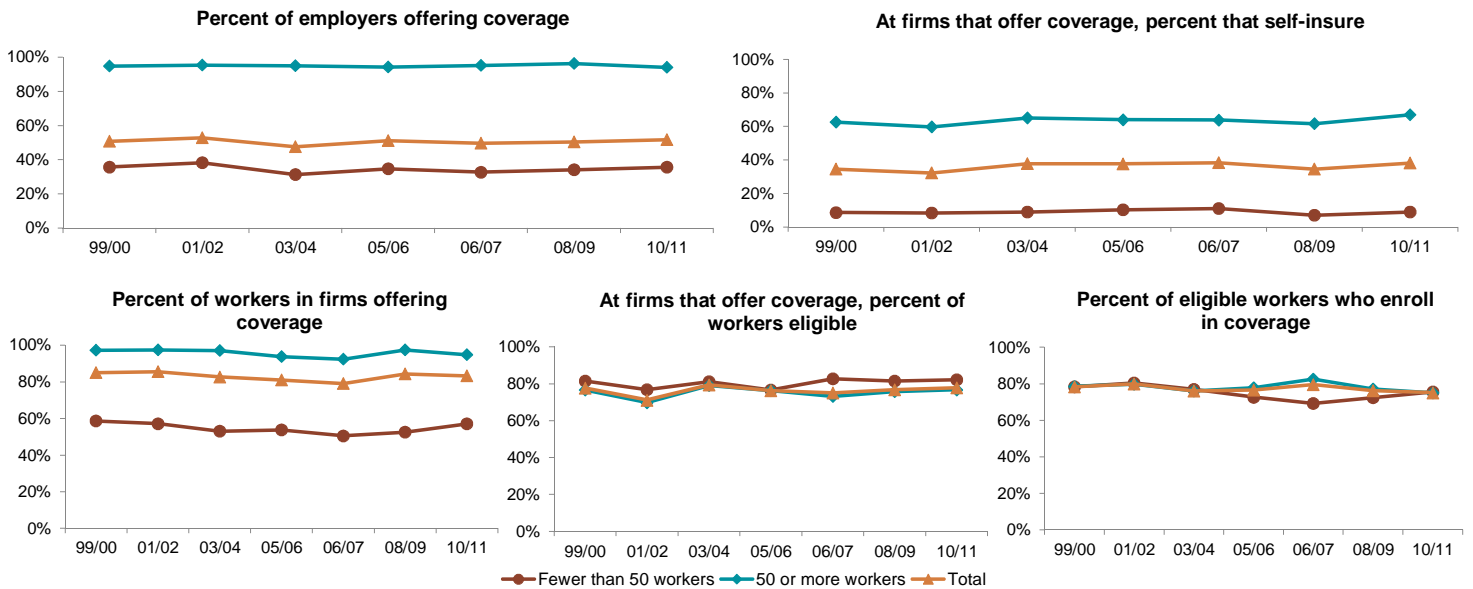
State-Level Trends in Employer-Sponsored Health Insurance, 1999-2011

LOUISIANA

TRENDS IN EMPLOYER-SPONSORED INSURANCE COVERAGE (ESI)

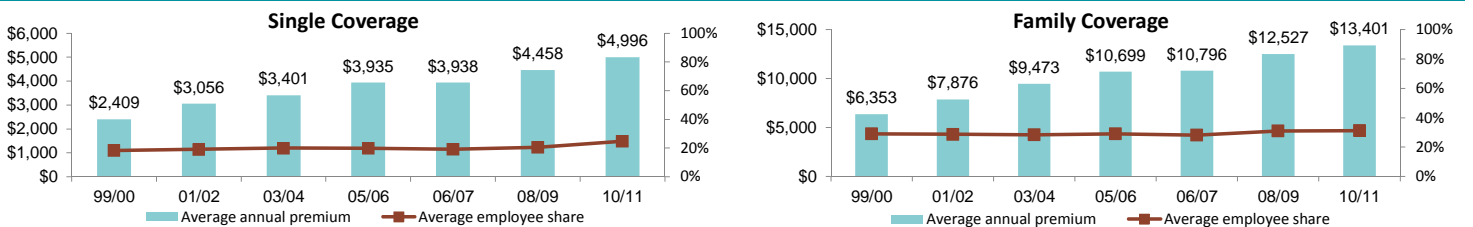


TRENDS IN ESI ACCESS & TAKE-UP (PRIVATE SECTOR EMPLOYERS)



For smaller states, data may be missing in one or more of the following years: 1999, 2000, 2001, or 2002.

TRENDS IN PREMIUMS AND EMPLOYEE CONTRIBUTION (PRIVATE SECTOR EMPLOYERS)

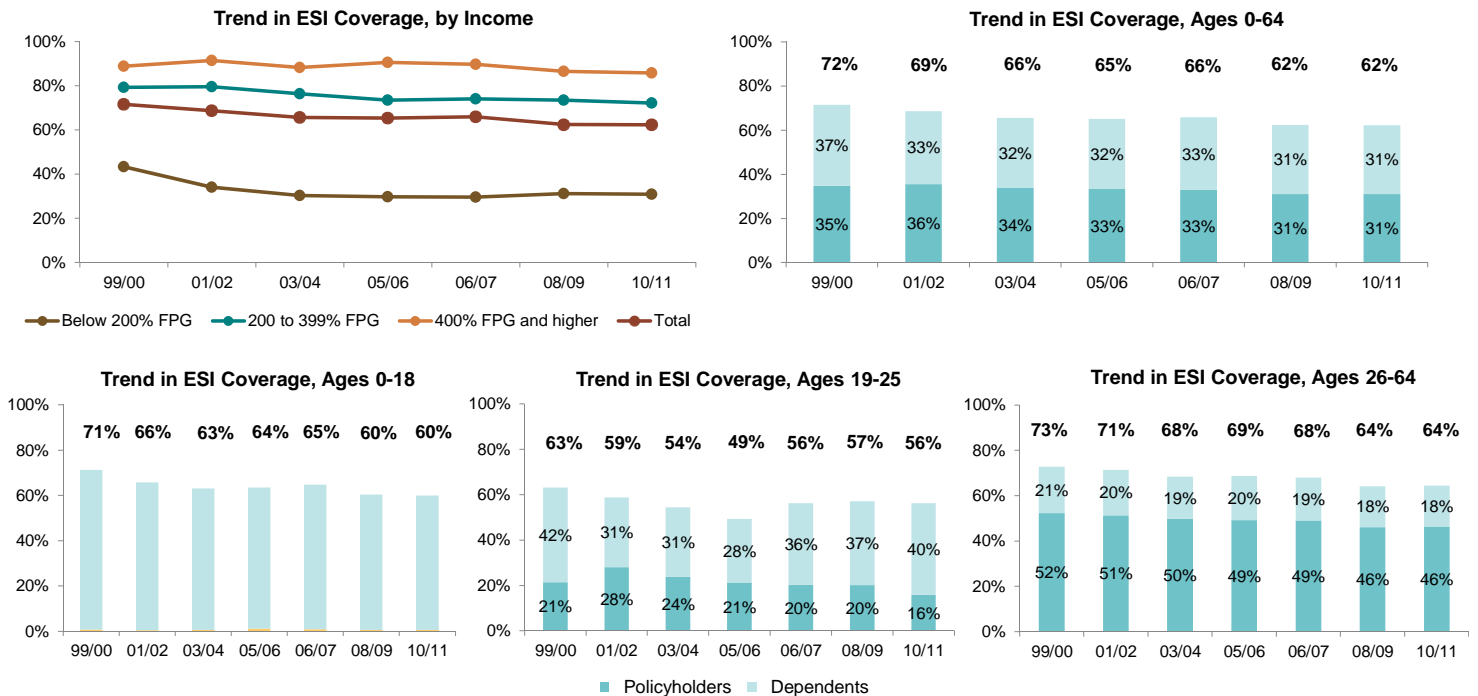


For smaller states, data may be missing in one or more of the following years: 1999, 2000, 2001, or 2002.

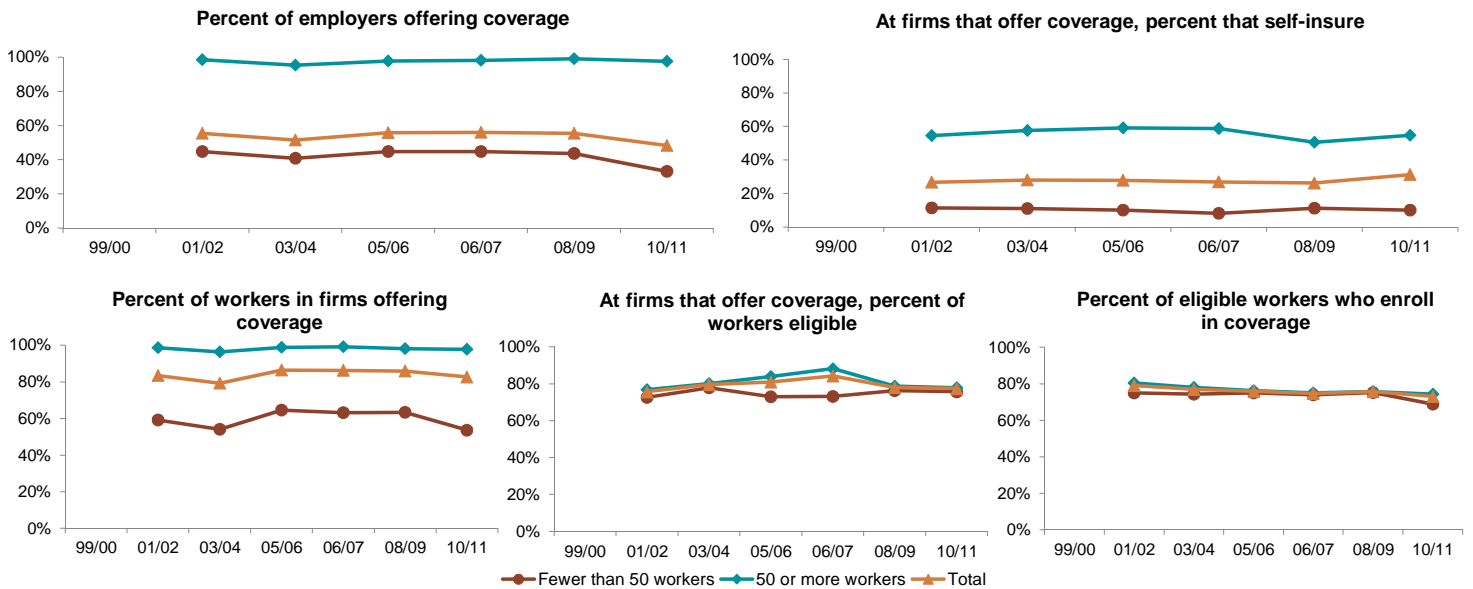
State-Level Trends in Employer-Sponsored Health Insurance, 1999-2011

MAINE

TRENDS IN EMPLOYER-SPONSORED INSURANCE COVERAGE (ESI)

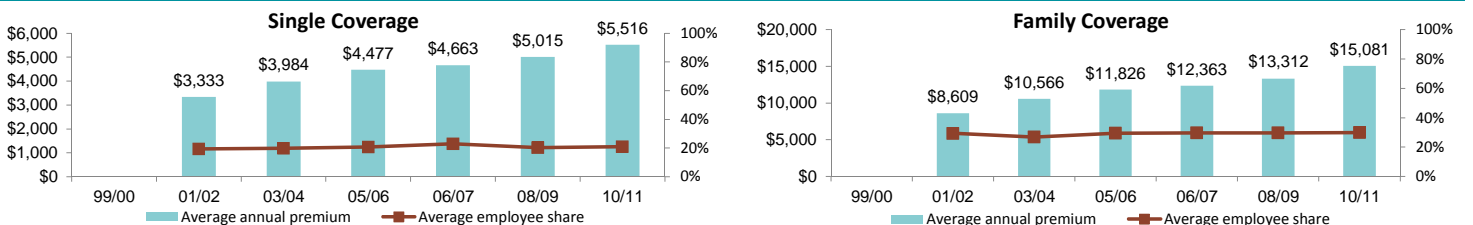


TRENDS IN ESI ACCESS & TAKE-UP (PRIVATE SECTOR EMPLOYERS)



For smaller states, data may be missing in one or more of the following years: 1999, 2000, 2001, or 2002.

TRENDS IN PREMIUMS AND EMPLOYEE CONTRIBUTION (PRIVATE SECTOR EMPLOYERS)

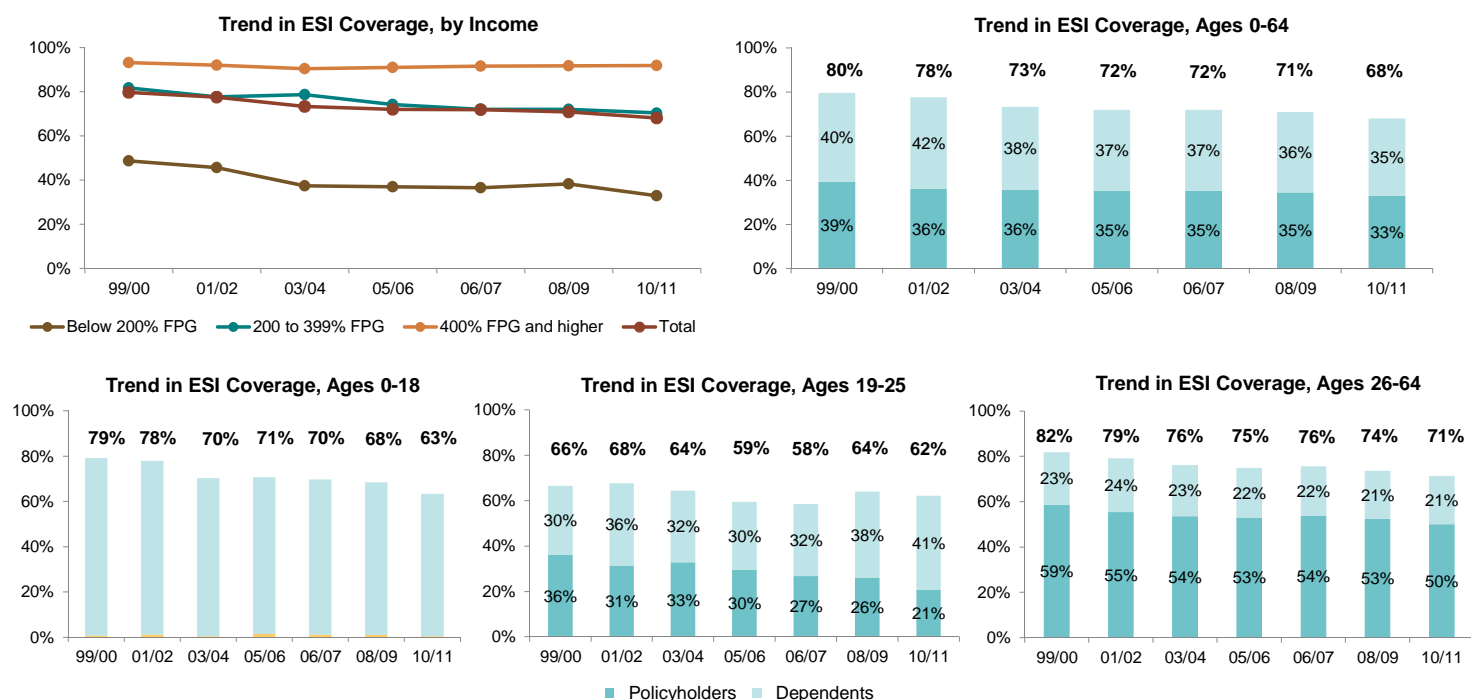


For smaller states, data may be missing in one or more of the following years: 1999, 2000, 2001, or 2002.

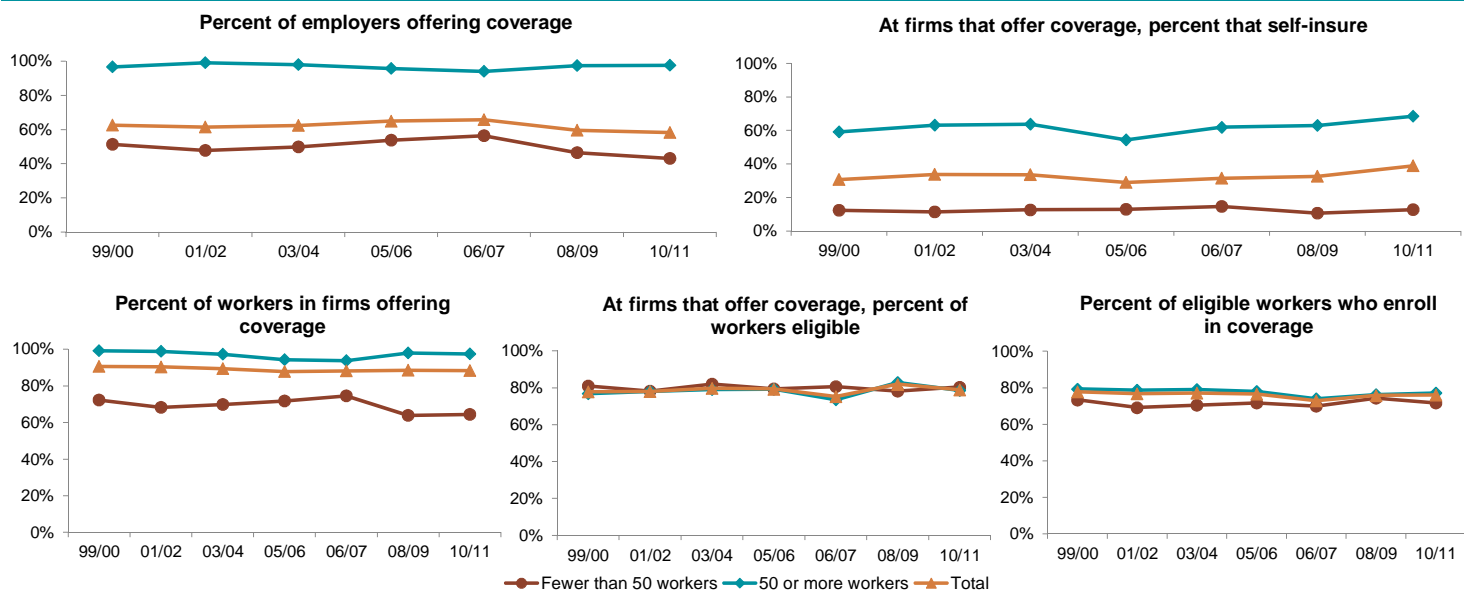
State-Level Trends in Employer-Sponsored Health Insurance, 1999-2011

MARYLAND

TRENDS IN EMPLOYER-SPONSORED INSURANCE COVERAGE (ESI)

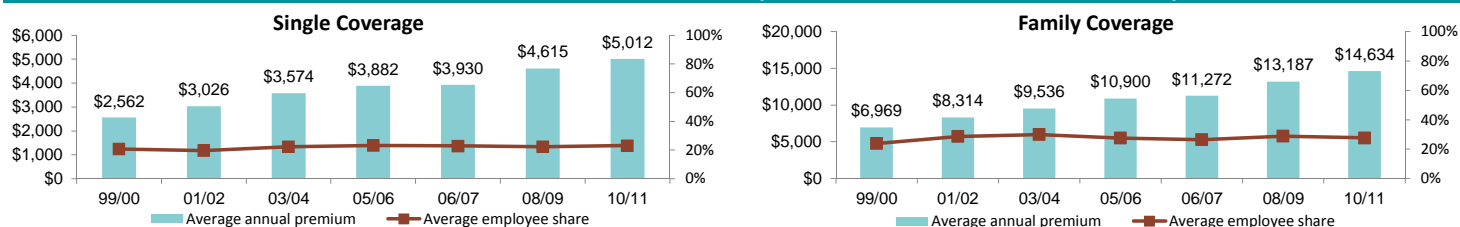


TRENDS IN ESI ACCESS & TAKE-UP (PRIVATE SECTOR EMPLOYERS)



For smaller states, data may be missing in one or more of the following years: 1999, 2000, 2001, or 2002.

TRENDS IN PREMIUMS AND EMPLOYEE CONTRIBUTION (PRIVATE SECTOR EMPLOYERS)

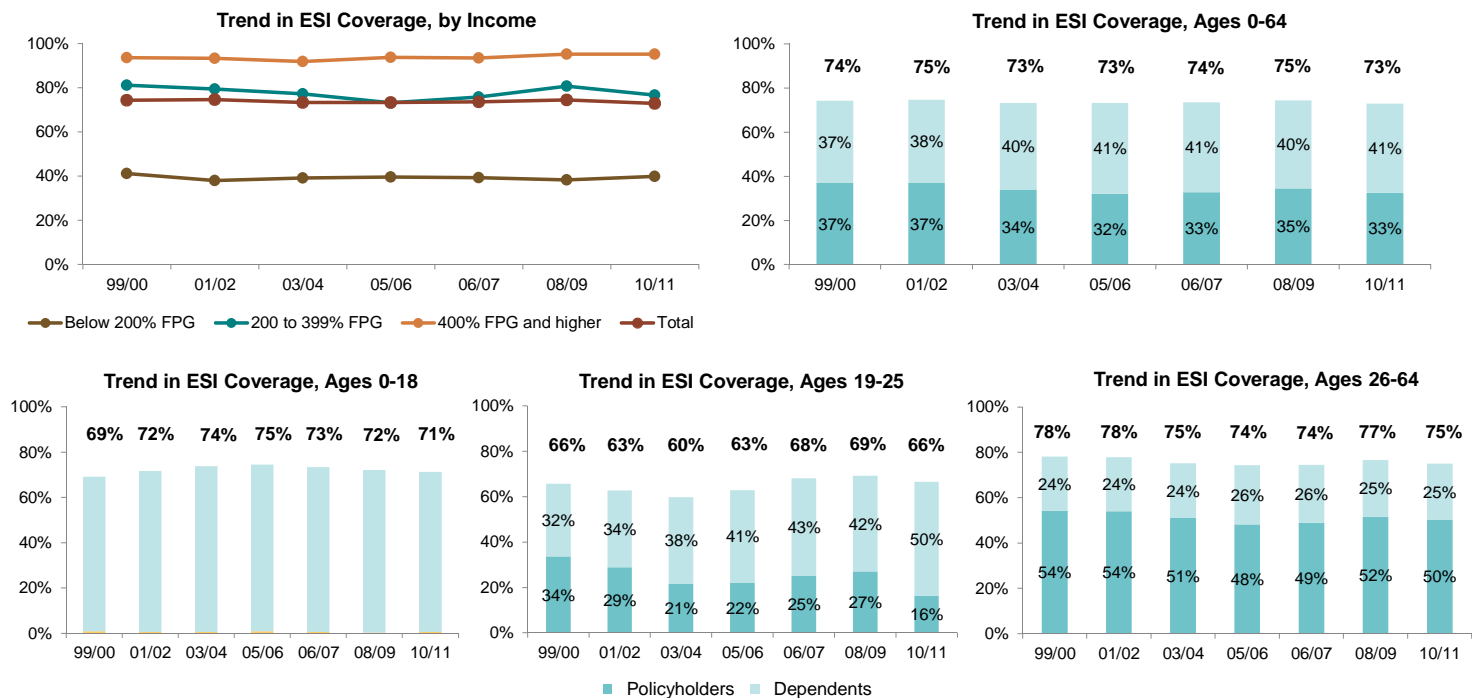


For smaller states, data may be missing in one or more of the following years: 1999, 2000, 2001, or 2002.

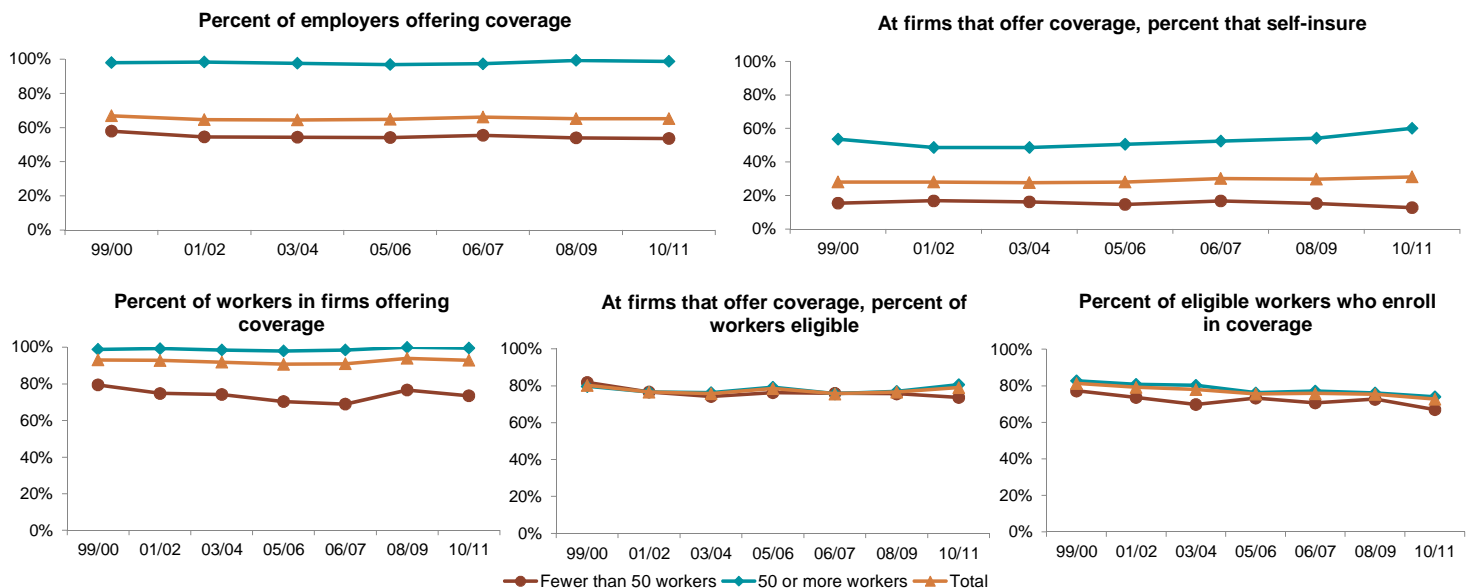
State-Level Trends in Employer-Sponsored Health Insurance, 1999-2011

MASSACHUSETTS

TRENDS IN EMPLOYER-SPONSORED INSURANCE COVERAGE (ESI)

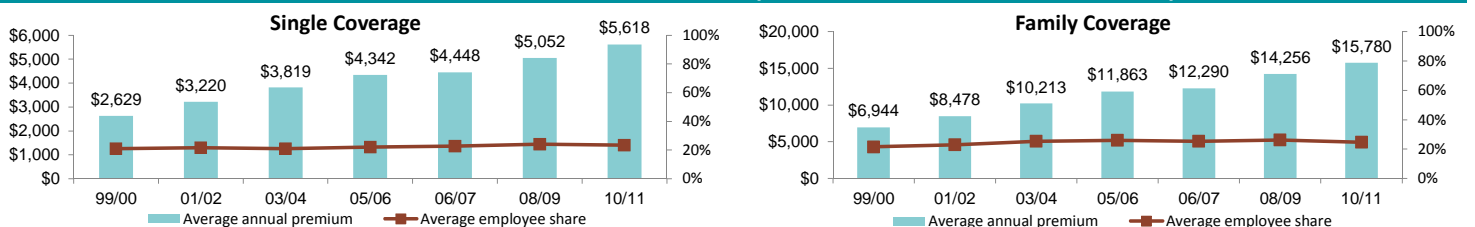


TRENDS IN ESI ACCESS & TAKE-UP (PRIVATE SECTOR EMPLOYERS)



For smaller states, data may be missing in one or more of the following years: 1999, 2000, 2001, or 2002.

TRENDS IN PREMIUMS AND EMPLOYEE CONTRIBUTION (PRIVATE SECTOR EMPLOYERS)

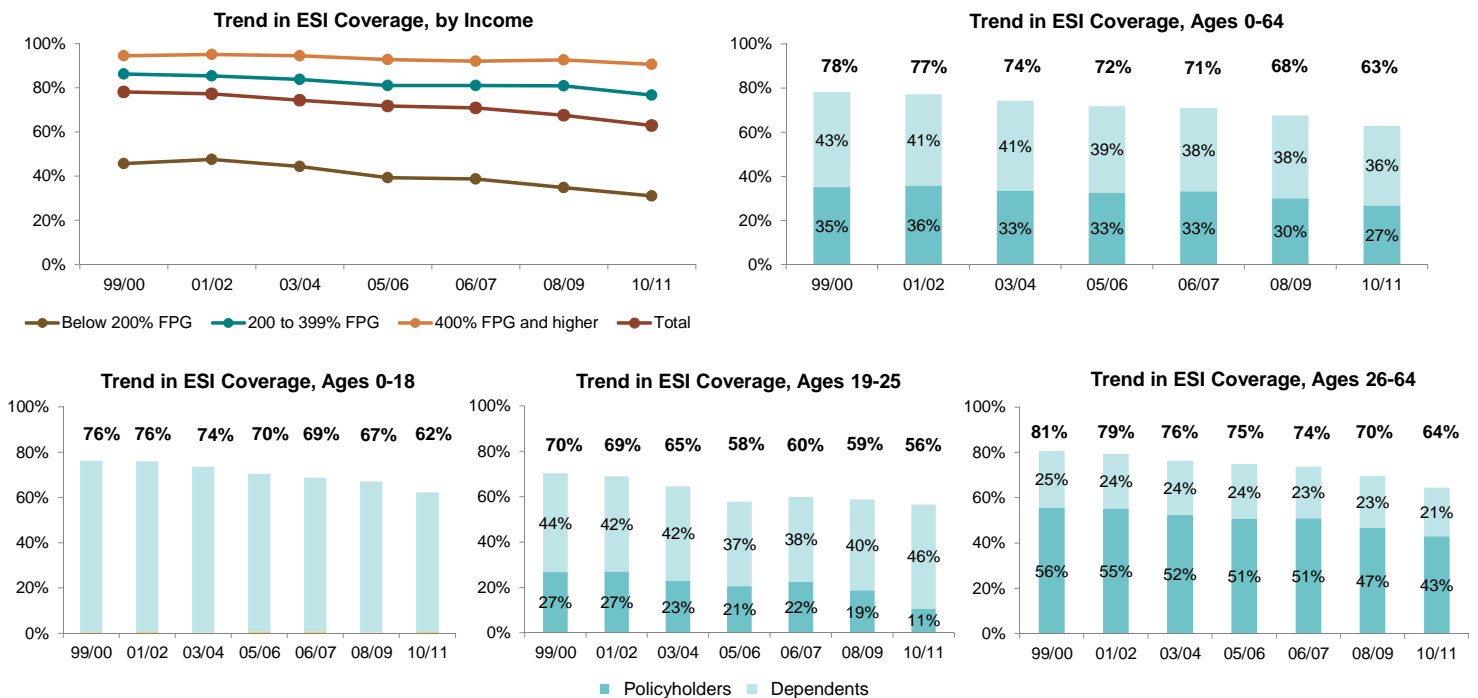


For smaller states, data may be missing in one or more of the following years: 1999, 2000, 2001, or 2002.

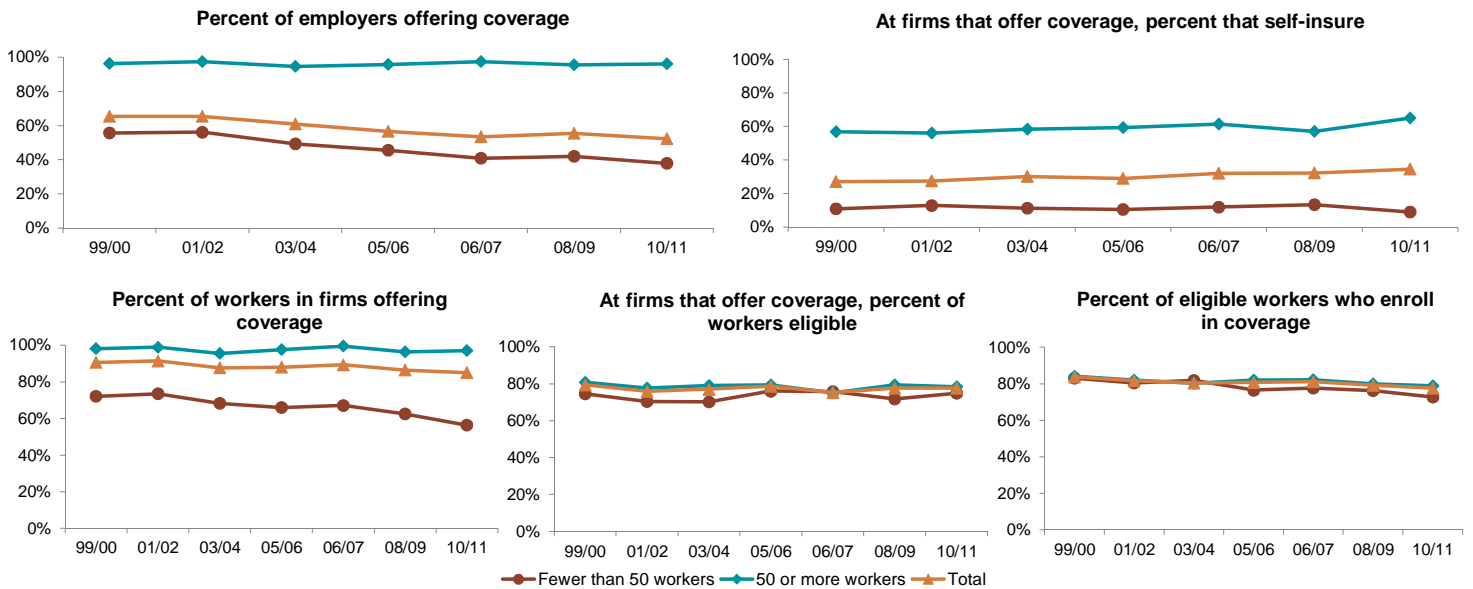
State-Level Trends in Employer-Sponsored Health Insurance, 1999-2011

MICHIGAN

TRENDS IN EMPLOYER-SPONSORED INSURANCE COVERAGE (ESI)

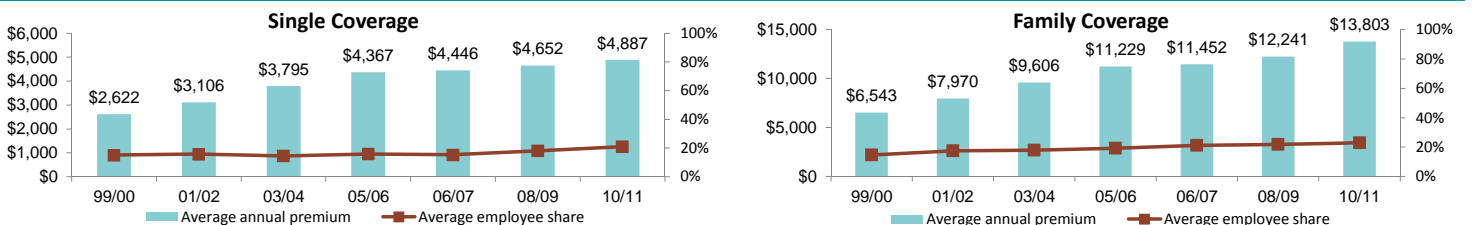


TRENDS IN ESI ACCESS & TAKE-UP (PRIVATE SECTOR EMPLOYERS)



For smaller states, data may be missing in one or more of the following years: 1999, 2000, 2001, or 2002.

TRENDS IN PREMIUMS AND EMPLOYEE CONTRIBUTION (PRIVATE SECTOR EMPLOYERS)

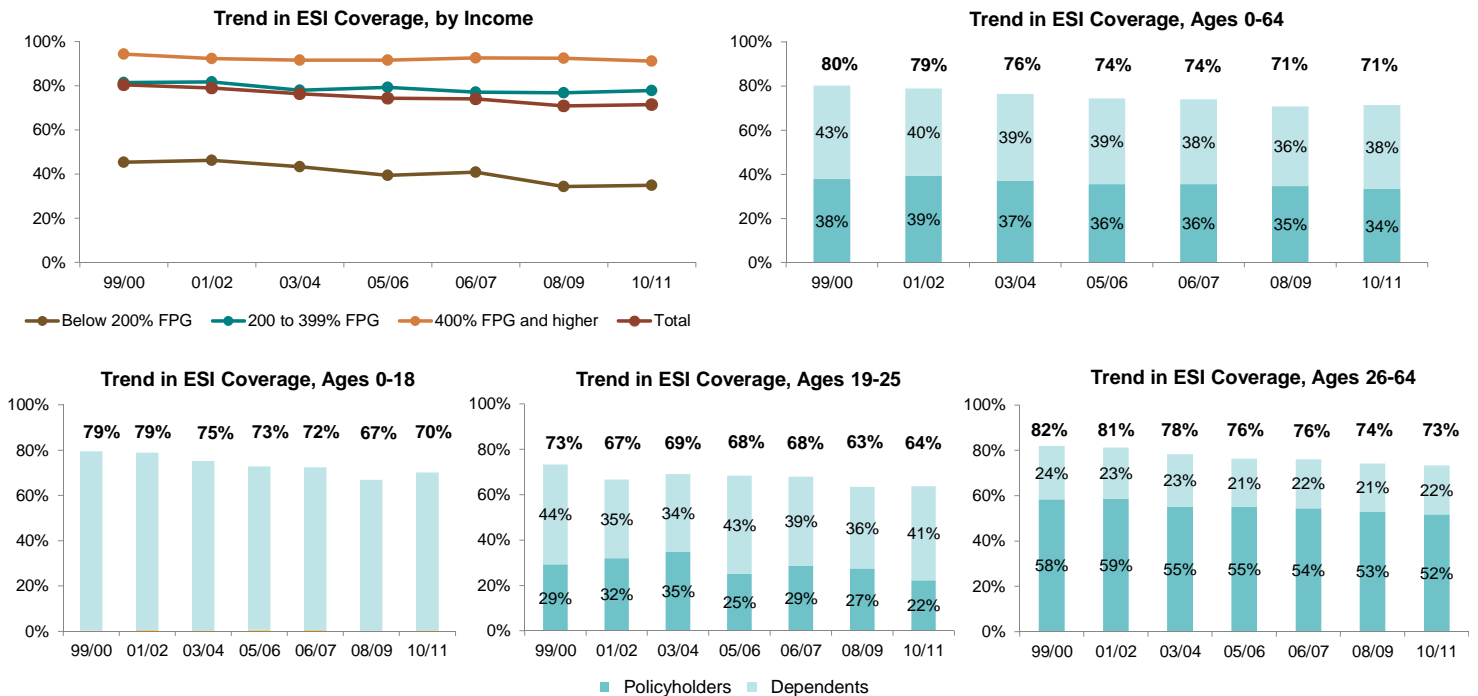


For smaller states, data may be missing in one or more of the following years: 1999, 2000, 2001, or 2002.

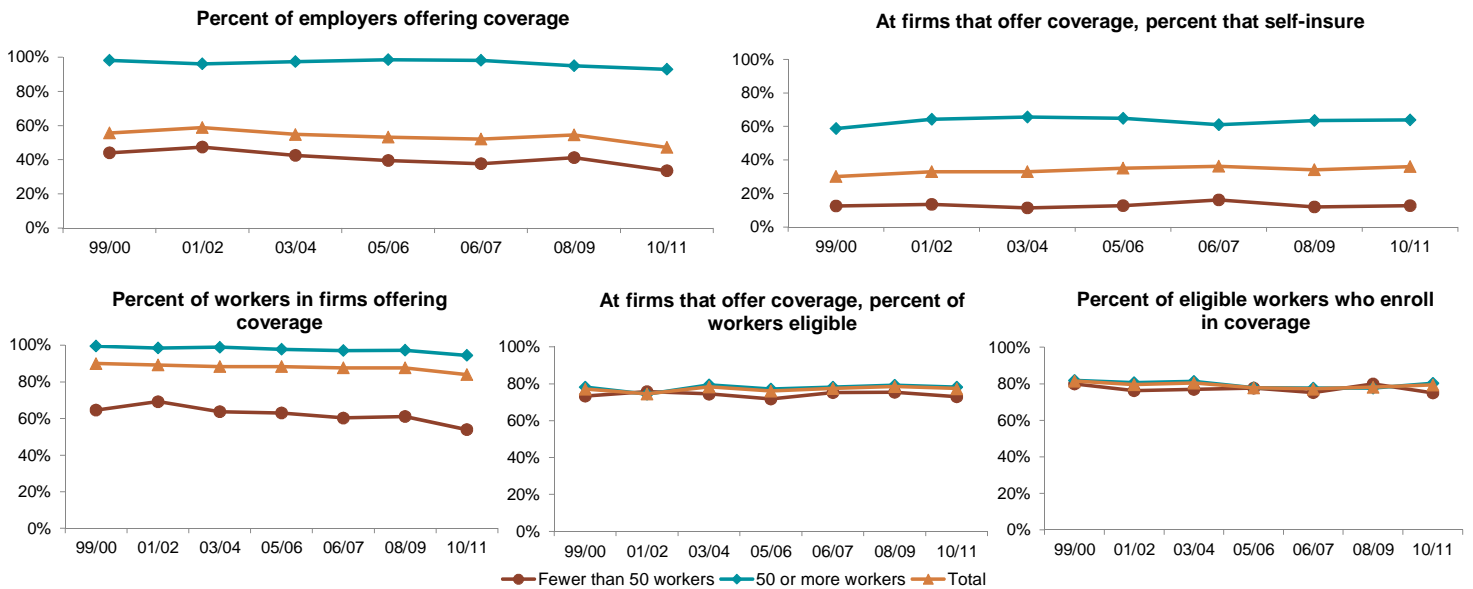
State-Level Trends in Employer-Sponsored Health Insurance, 1999-2011

MINNESOTA

TRENDS IN EMPLOYER-SPONSORED INSURANCE COVERAGE (ESI)

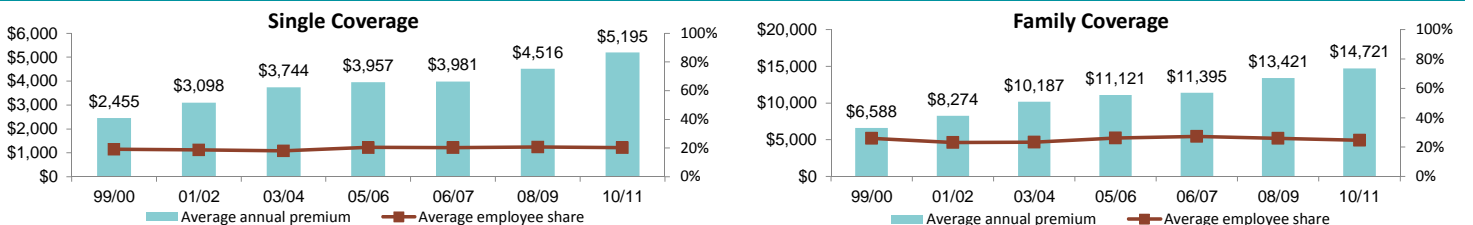


TRENDS IN ESI ACCESS & TAKE-UP (PRIVATE SECTOR EMPLOYERS)



For smaller states, data may be missing in one or more of the following years: 1999, 2000, 2001, or 2002.

TRENDS IN PREMIUMS AND EMPLOYEE CONTRIBUTION (PRIVATE SECTOR EMPLOYERS)

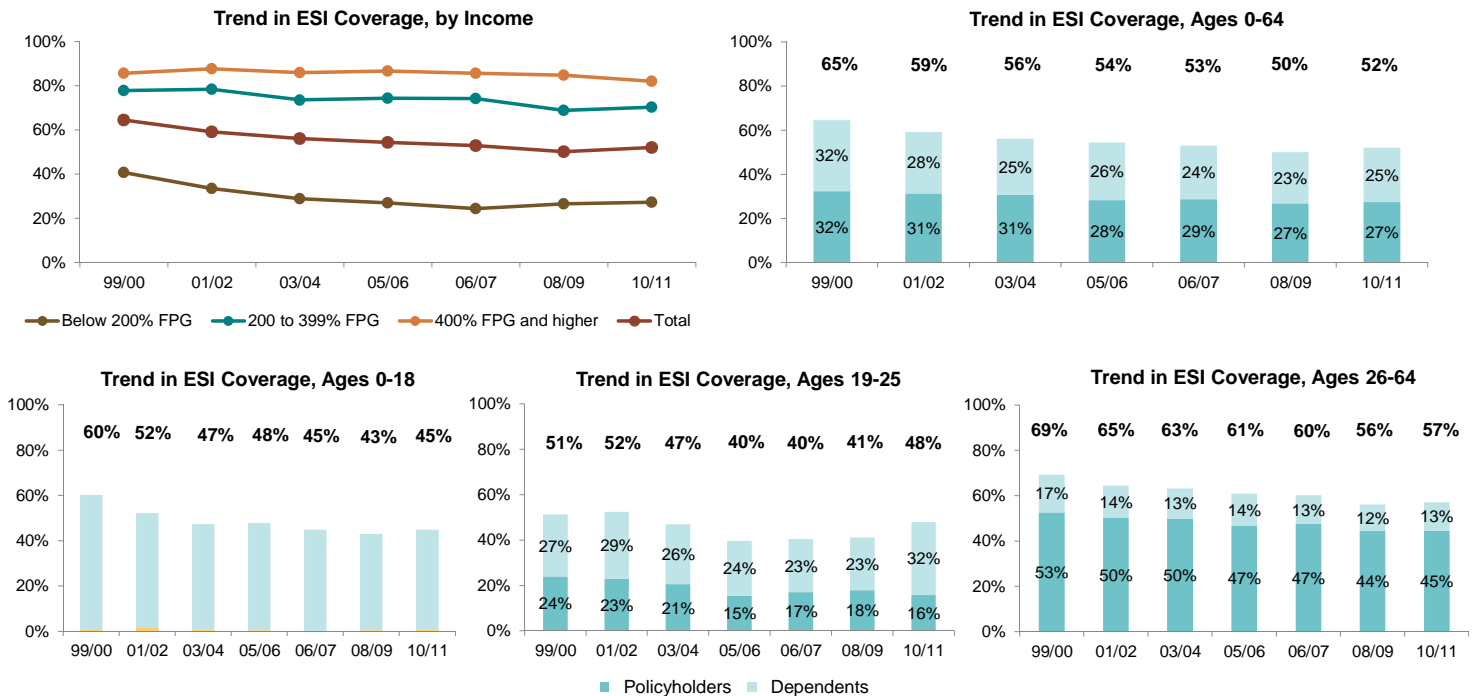


For smaller states, data may be missing in one or more of the following years: 1999, 2000, 2001, or 2002.

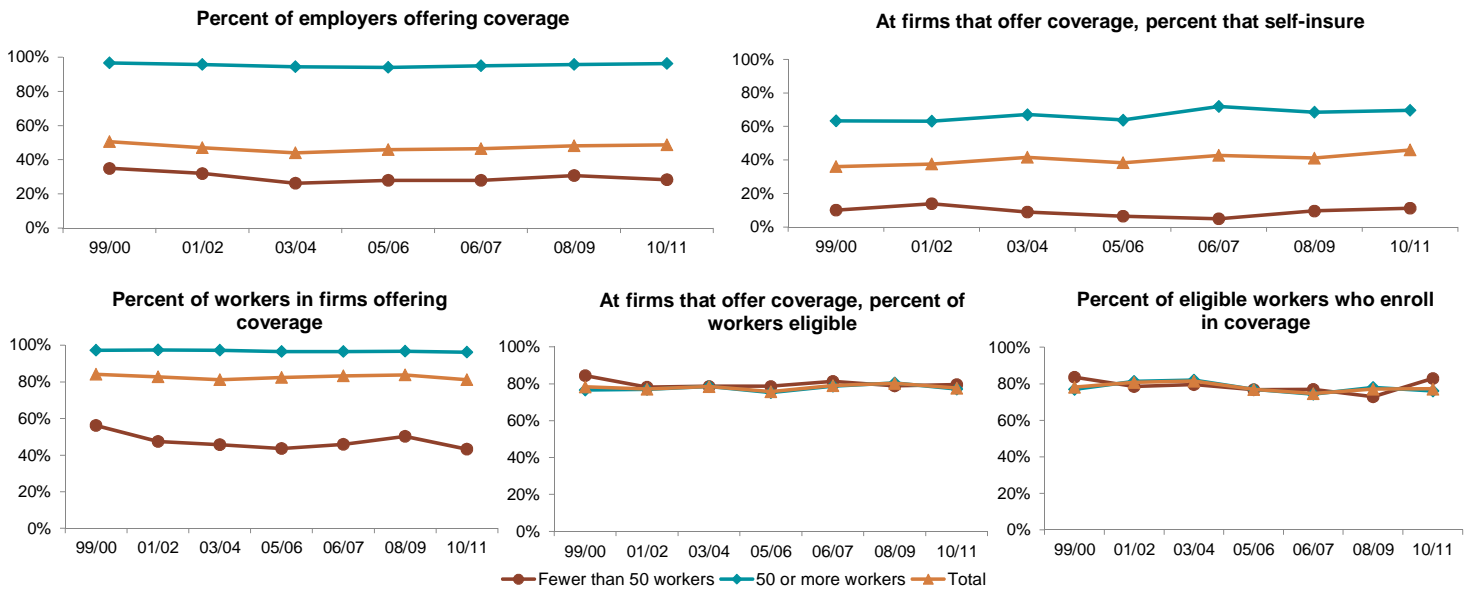
State-Level Trends in Employer-Sponsored Health Insurance, 1999-2011

MISSISSIPPI

TRENDS IN EMPLOYER-SPONSORED INSURANCE COVERAGE (ESI)

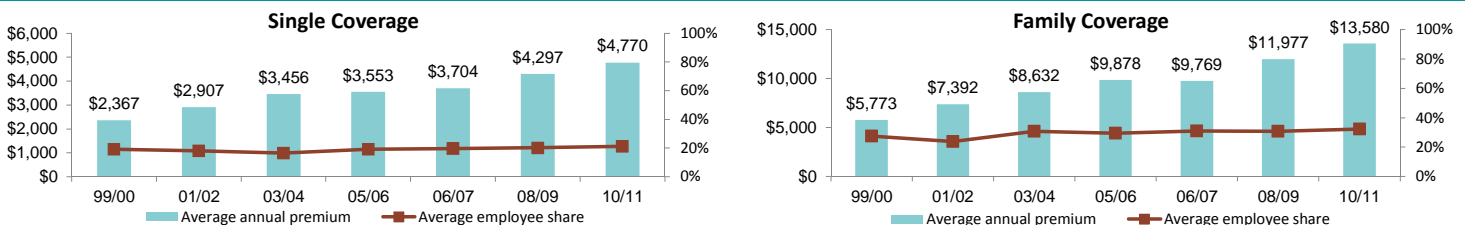


TRENDS IN ESI ACCESS & TAKE-UP (PRIVATE SECTOR EMPLOYERS)



For smaller states, data may be missing in one or more of the following years: 1999, 2000, 2001, or 2002.

TRENDS IN PREMIUMS AND EMPLOYEE CONTRIBUTION (PRIVATE SECTOR EMPLOYERS)

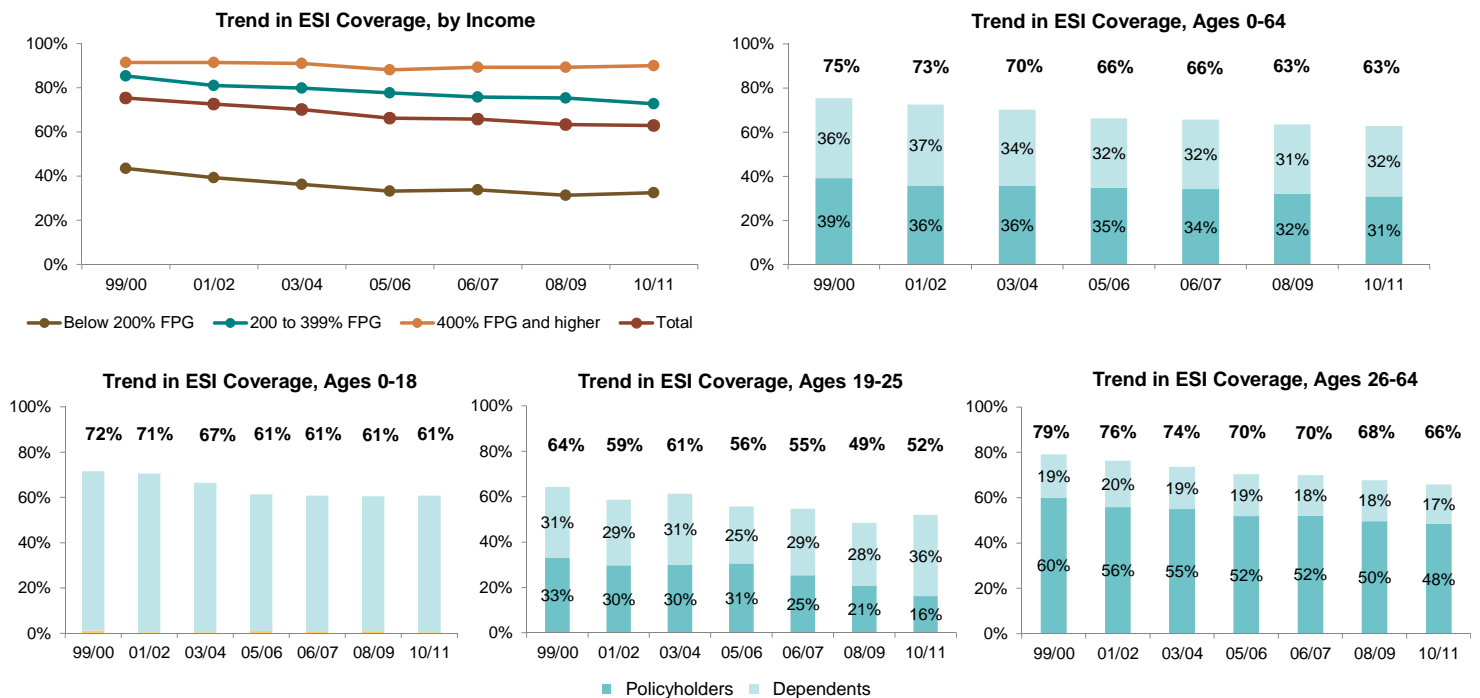


For smaller states, data may be missing in one or more of the following years: 1999, 2000, 2001, or 2002.

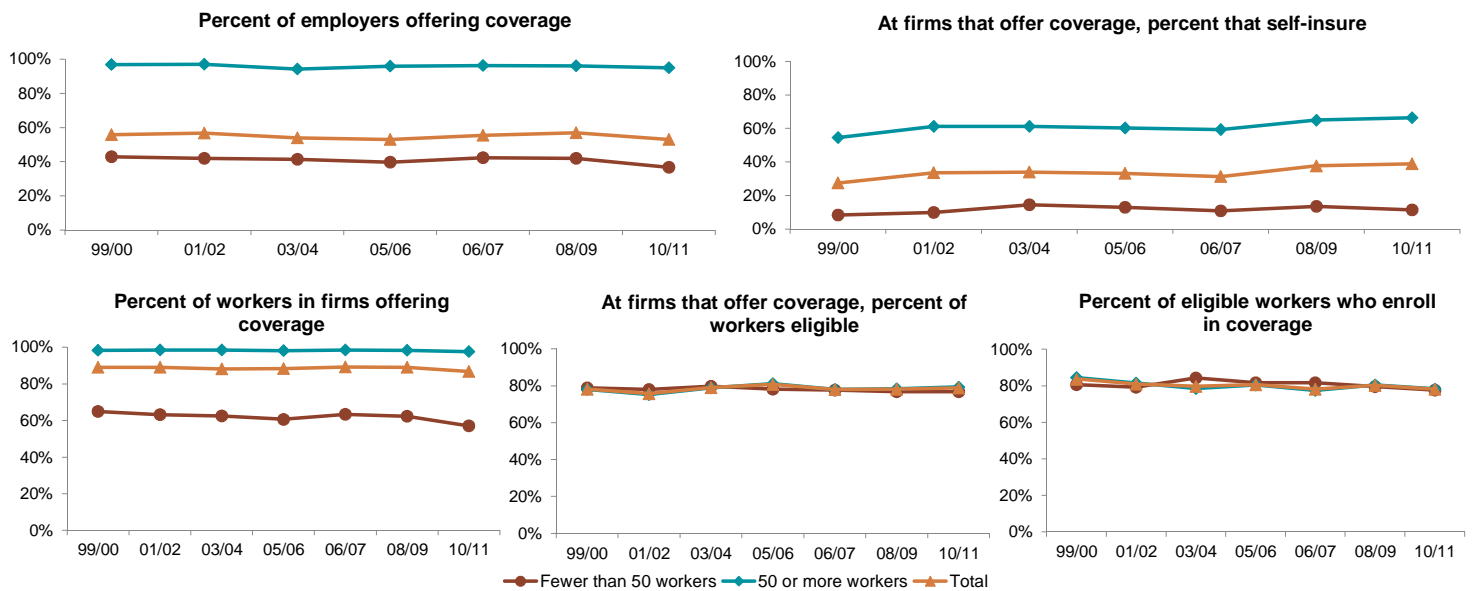
State-Level Trends in Employer-Sponsored Health Insurance, 1999-2011

MISSOURI

TRENDS IN EMPLOYER-SPONSORED INSURANCE COVERAGE (ESI)

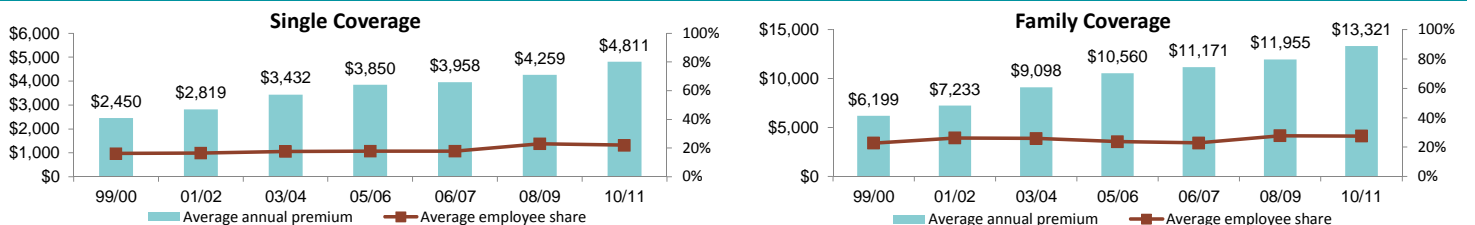


TRENDS IN ESI ACCESS & TAKE-UP (PRIVATE SECTOR EMPLOYERS)



For smaller states, data may be missing in one or more of the following years: 1999, 2000, 2001, or 2002.

TRENDS IN PREMIUMS AND EMPLOYEE CONTRIBUTION (PRIVATE SECTOR EMPLOYERS)

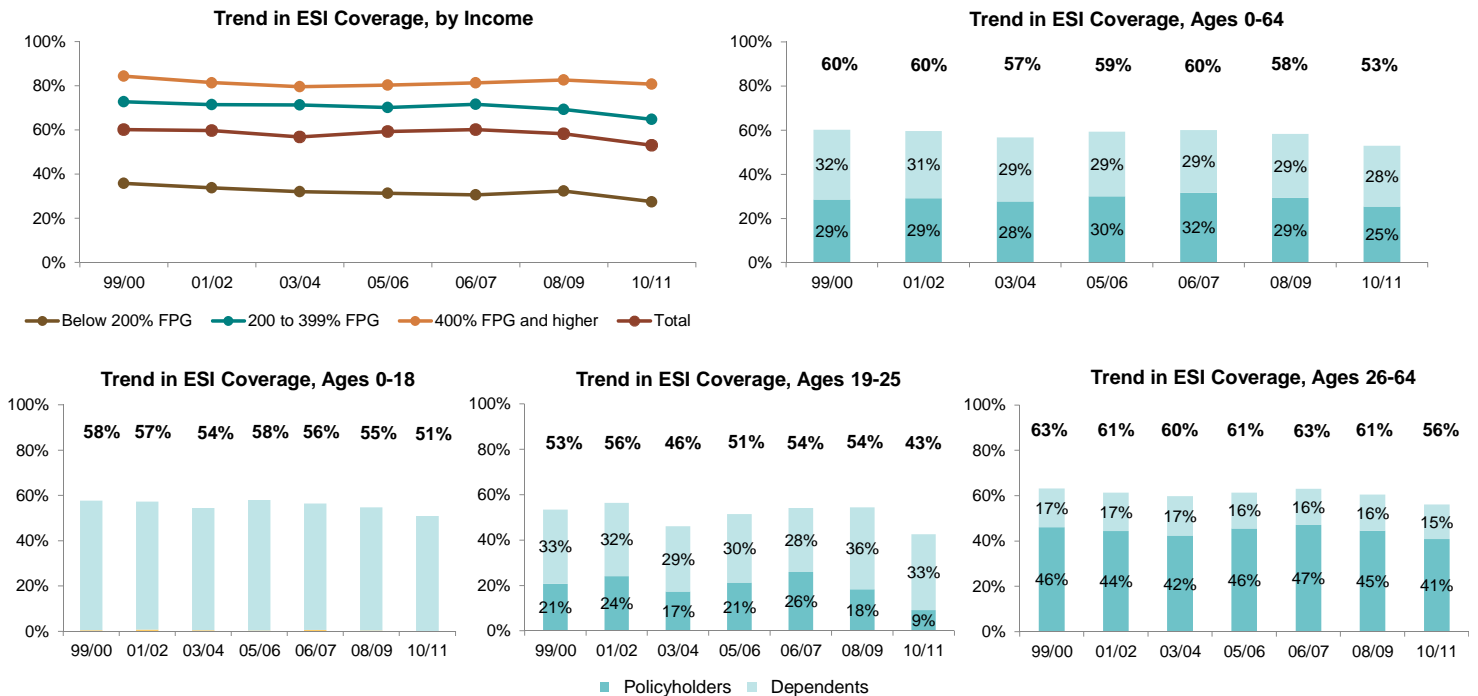


For smaller states, data may be missing in one or more of the following years: 1999, 2000, 2001, or 2002.

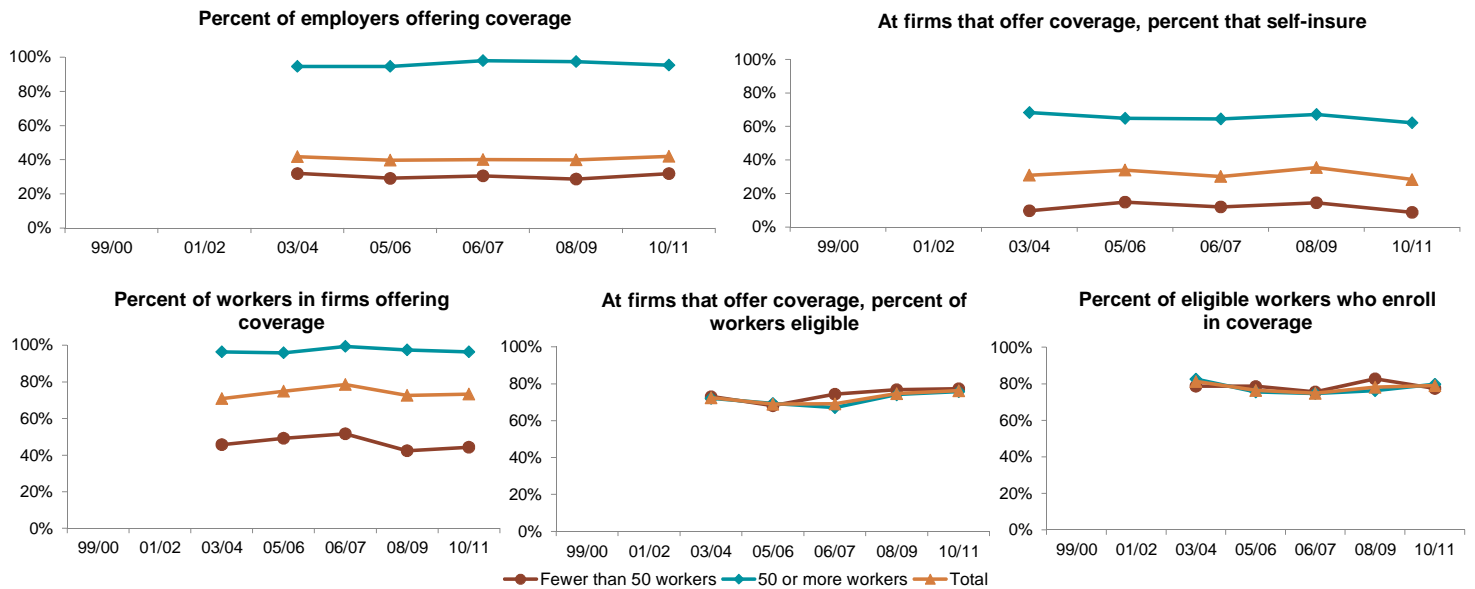
State-Level Trends in Employer-Sponsored Health Insurance, 1999-2011

MONTANA

TRENDS IN EMPLOYER-SPONSORED INSURANCE COVERAGE (ESI)

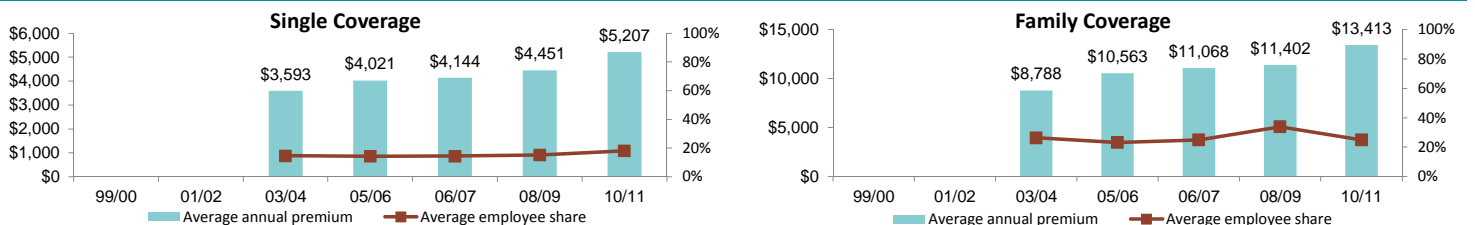


TRENDS IN ESI ACCESS & TAKE-UP (PRIVATE SECTOR EMPLOYERS)



For smaller states, data may be missing in one or more of the following years: 1999, 2000, 2001, or 2002.

TRENDS IN PREMIUMS AND EMPLOYEE CONTRIBUTION (PRIVATE SECTOR EMPLOYERS)

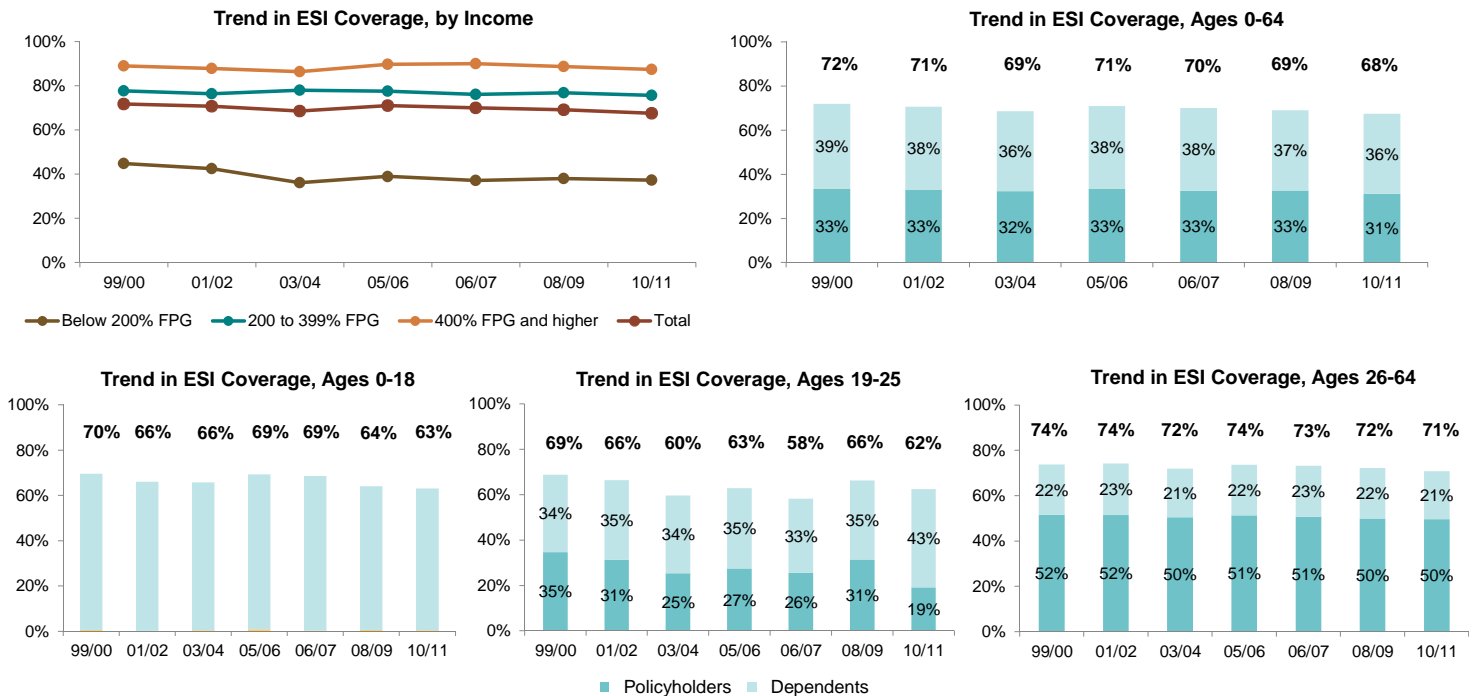


For smaller states, data may be missing in one or more of the following years: 1999, 2000, 2001, or 2002.

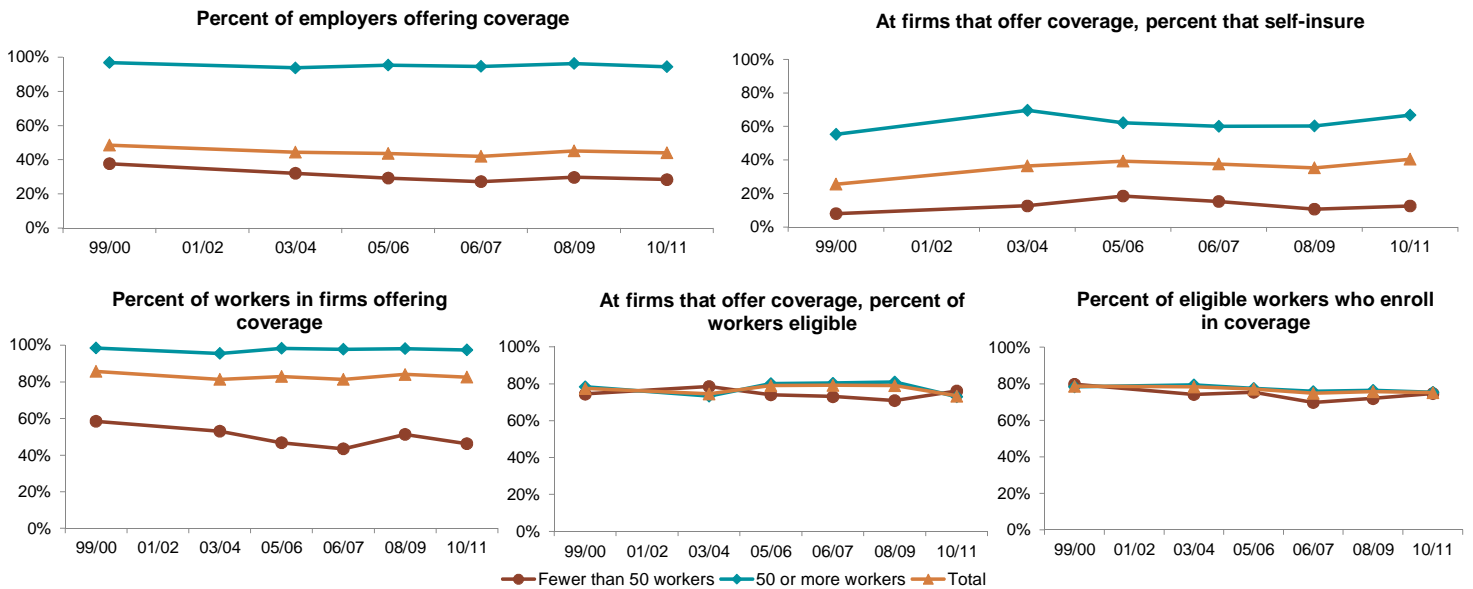
State-Level Trends in Employer-Sponsored Health Insurance, 1999-2011

NEBRASKA

TRENDS IN EMPLOYER-SPONSORED INSURANCE COVERAGE (ESI)

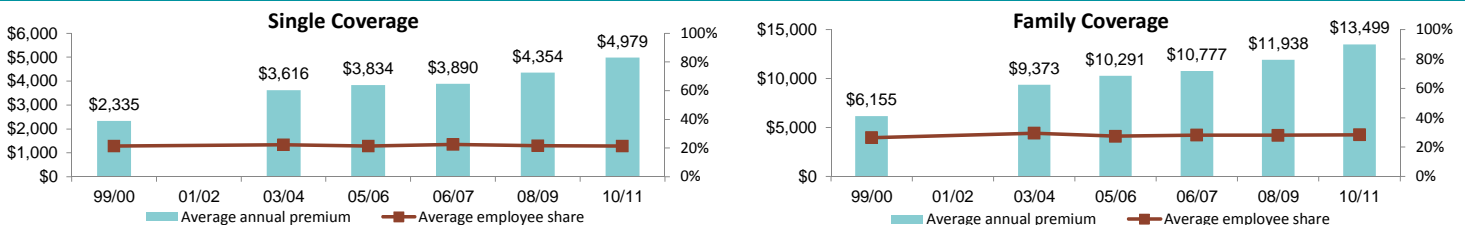


TRENDS IN ESI ACCESS & TAKE-UP (PRIVATE SECTOR EMPLOYERS)



For smaller states, data may be missing in one or more of the following years: 1999, 2000, 2001, or 2002.

TRENDS IN PREMIUMS AND EMPLOYEE CONTRIBUTION (PRIVATE SECTOR EMPLOYERS)

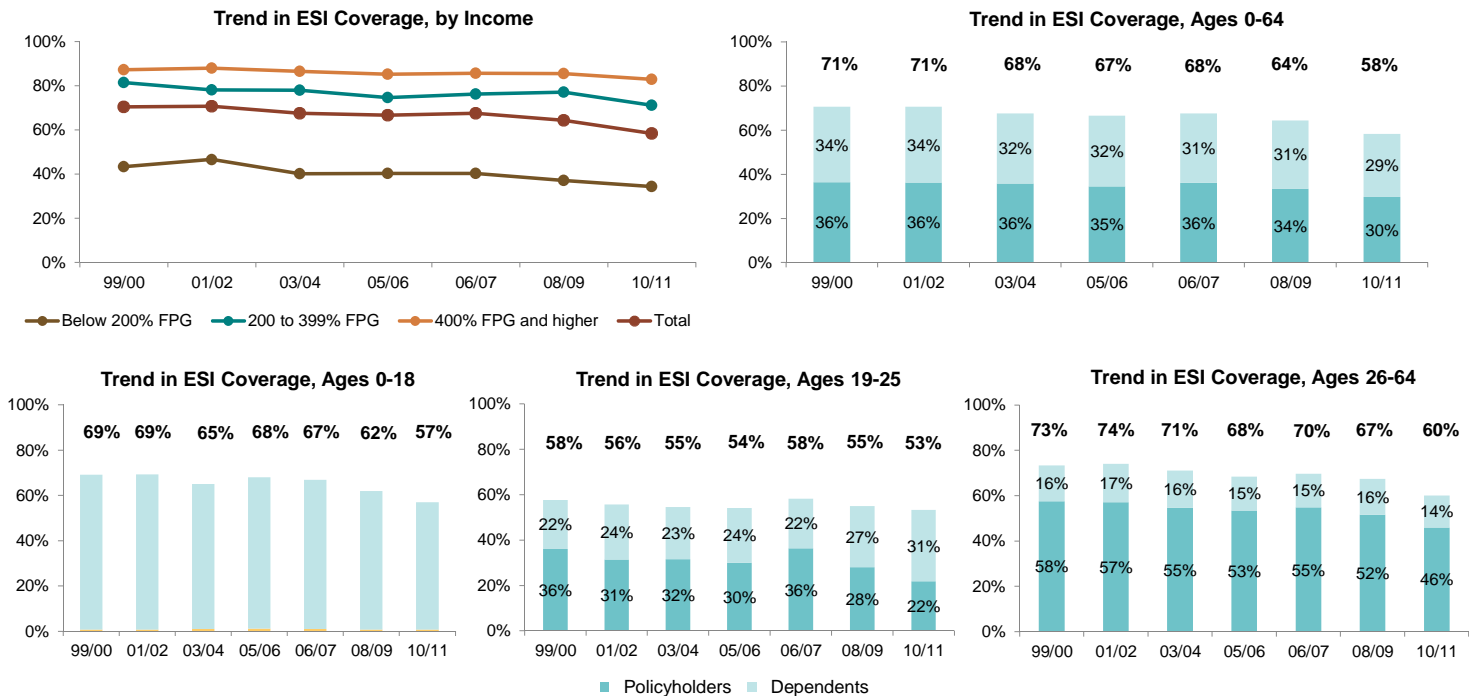


For smaller states, data may be missing in one or more of the following years: 1999, 2000, 2001, or 2002.

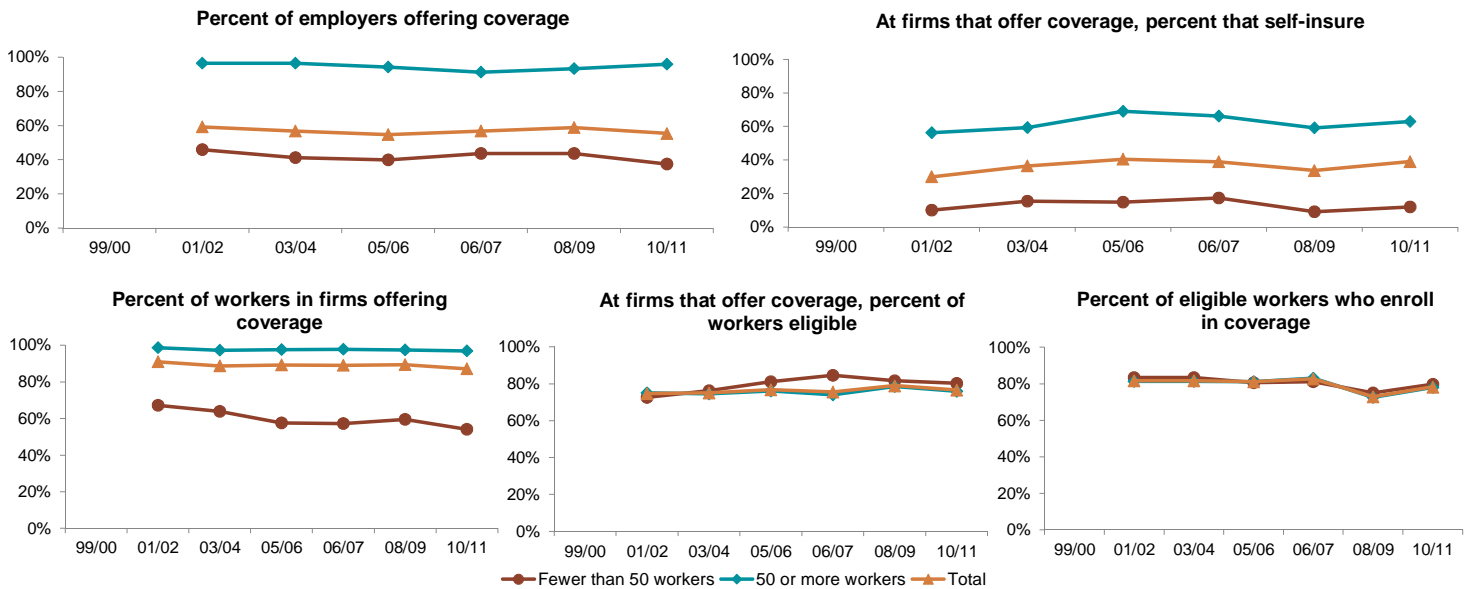
State-Level Trends in Employer-Sponsored Health Insurance, 1999-2011

NEVADA

TRENDS IN EMPLOYER-SPONSORED INSURANCE COVERAGE (ESI)

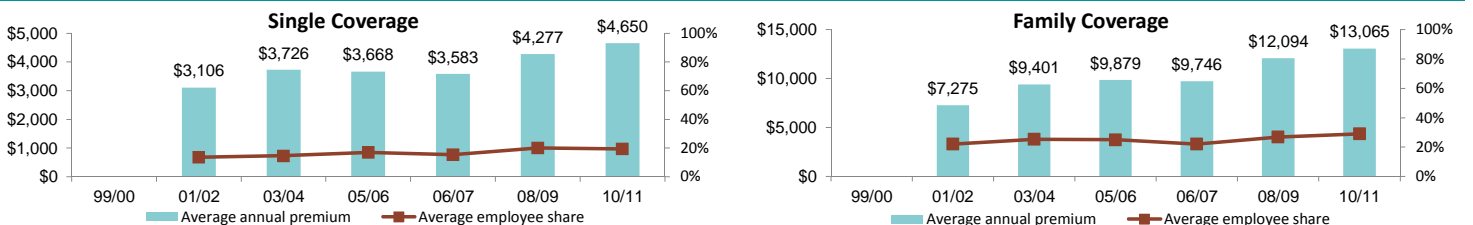


TRENDS IN ESI ACCESS & TAKE-UP (PRIVATE SECTOR EMPLOYERS)



For smaller states, data may be missing in one or more of the following years: 1999, 2000, 2001, or 2002.

TRENDS IN PREMIUMS AND EMPLOYEE CONTRIBUTION (PRIVATE SECTOR EMPLOYERS)

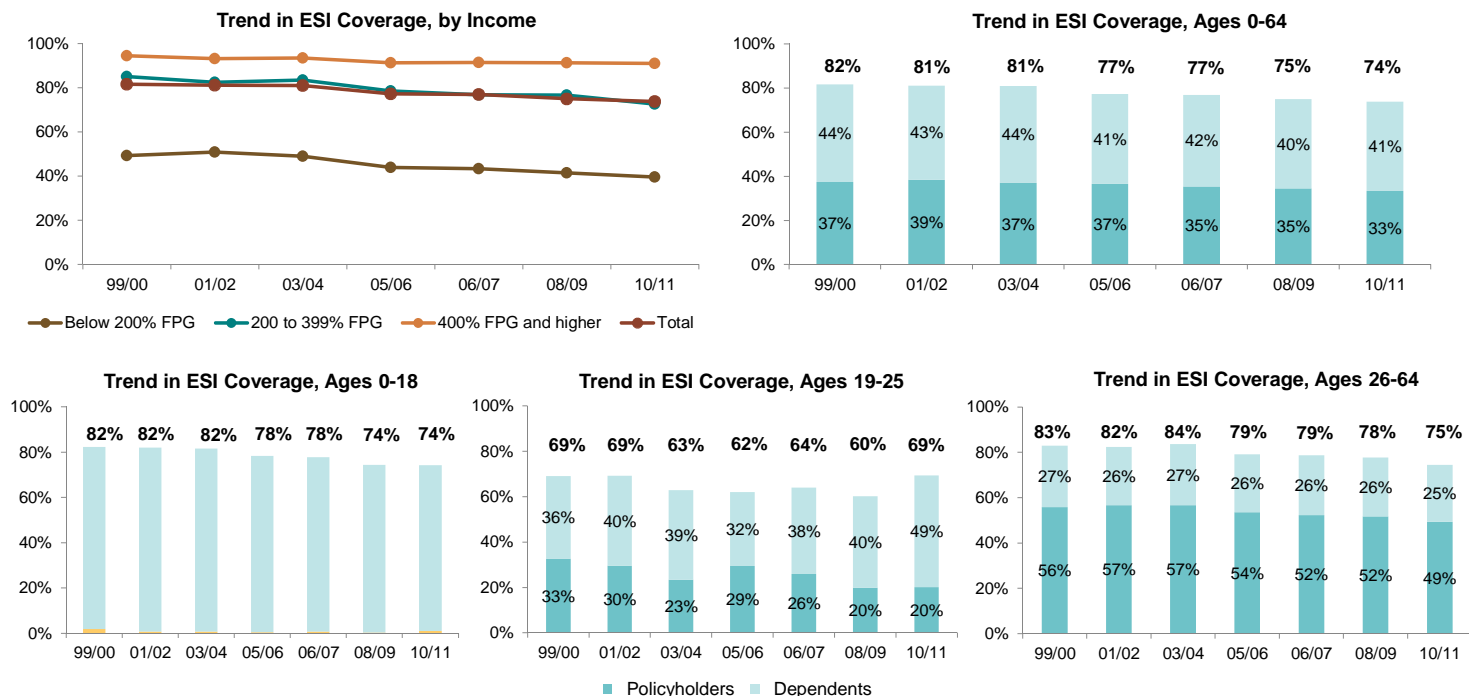


For smaller states, data may be missing in one or more of the following years: 1999, 2000, 2001, or 2002.

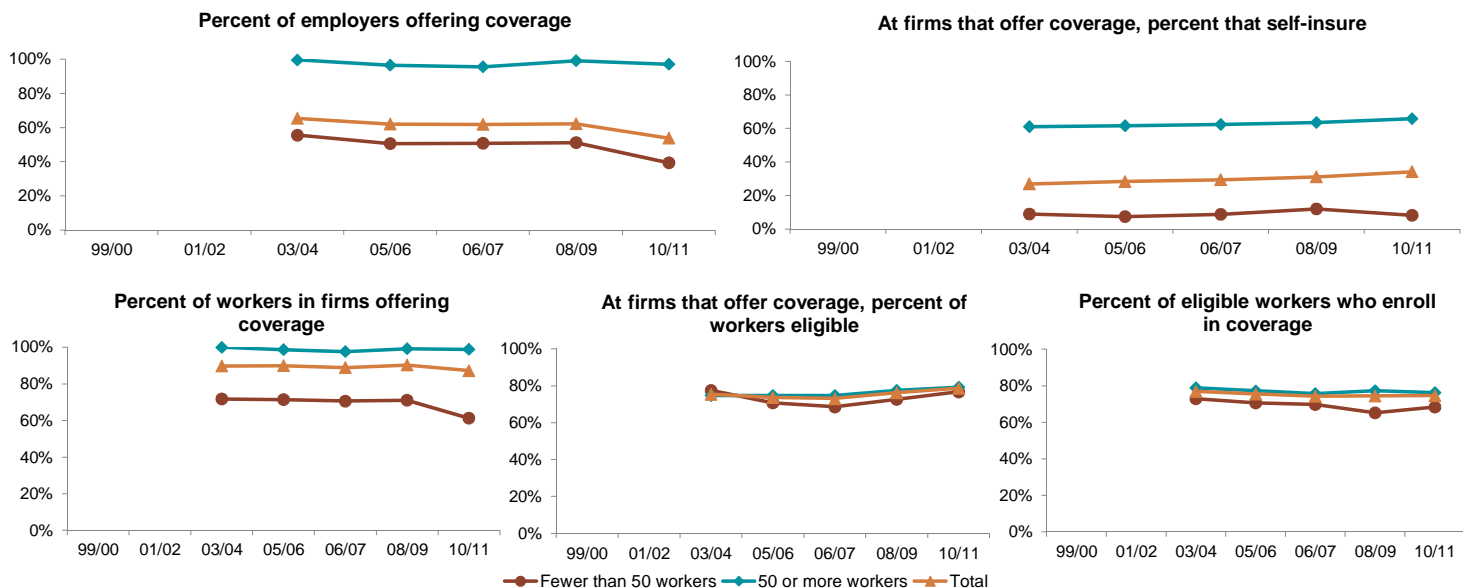
State-Level Trends in Employer-Sponsored Health Insurance, 1999-2011

NEW HAMPSHIRE

TRENDS IN EMPLOYER-SPONSORED INSURANCE COVERAGE (ESI)

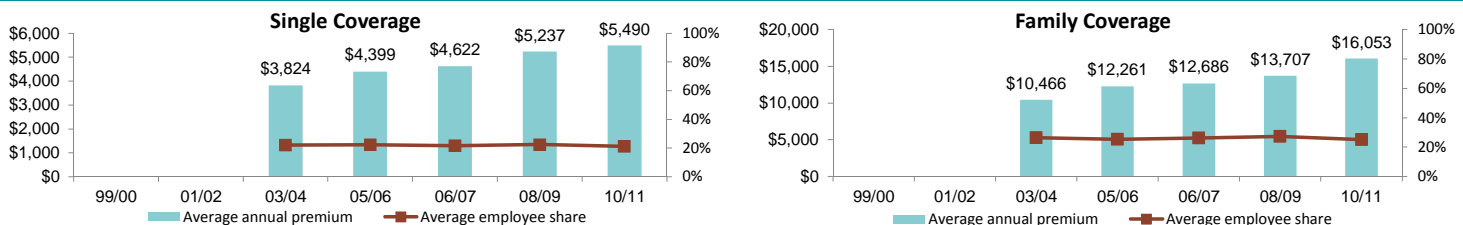


TRENDS IN ESI ACCESS & TAKE-UP (PRIVATE SECTOR EMPLOYERS)



For smaller states, data may be missing in one or more of the following years: 1999, 2000, 2001, or 2002.

TRENDS IN PREMIUMS AND EMPLOYEE CONTRIBUTION (PRIVATE SECTOR EMPLOYERS)

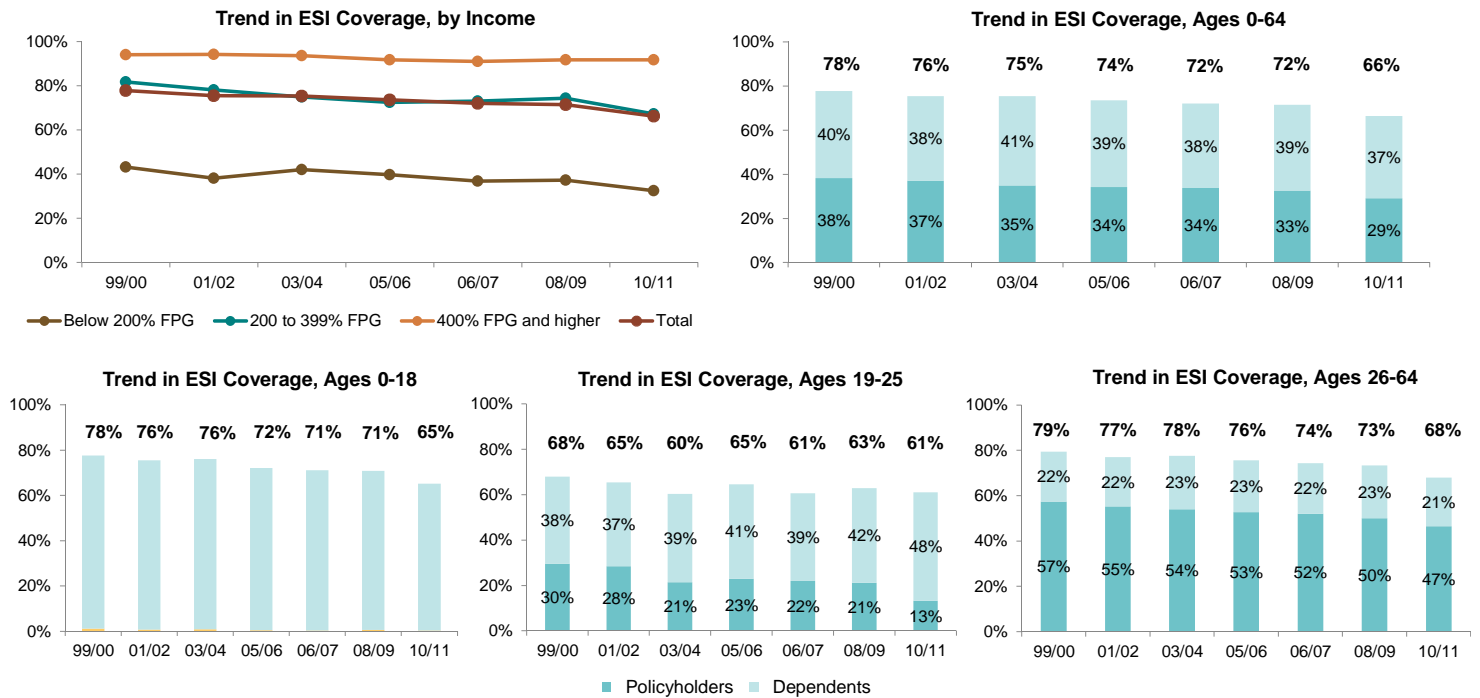


For smaller states, data may be missing in one or more of the following years: 1999, 2000, 2001, or 2002.

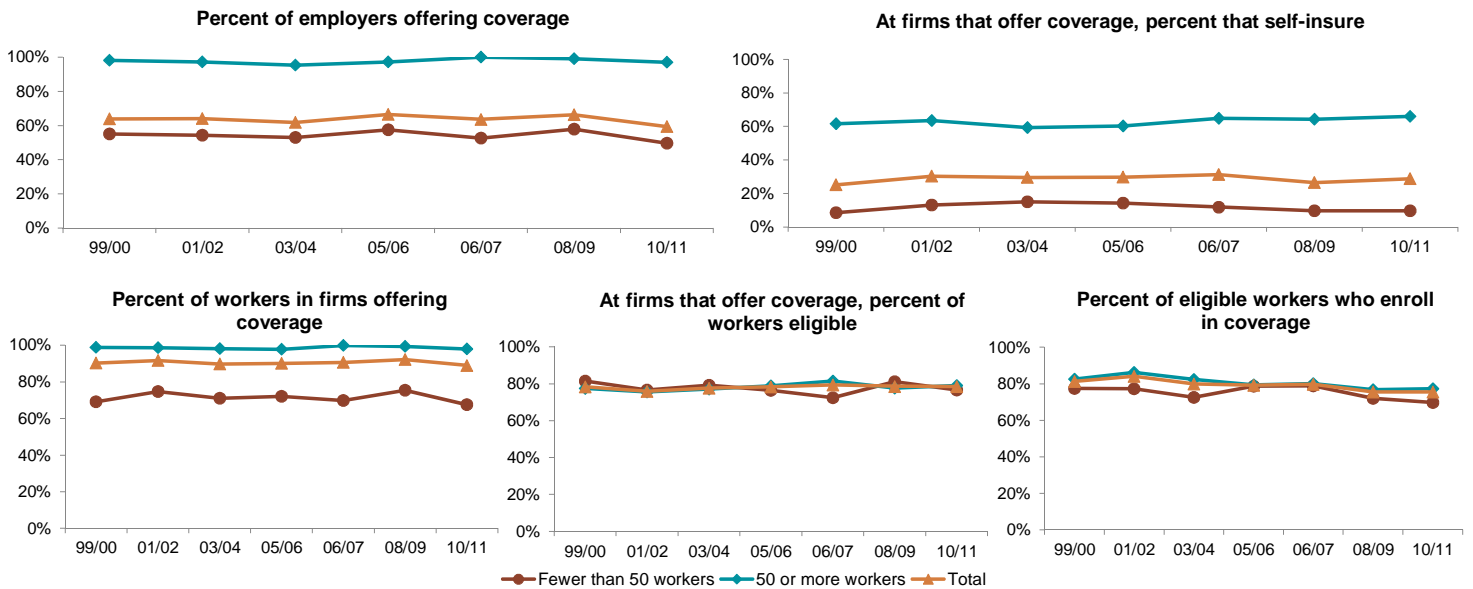
State-Level Trends in Employer-Sponsored Health Insurance, 1999-2011

NEW JERSEY

TRENDS IN EMPLOYER-SPONSORED INSURANCE COVERAGE (ESI)

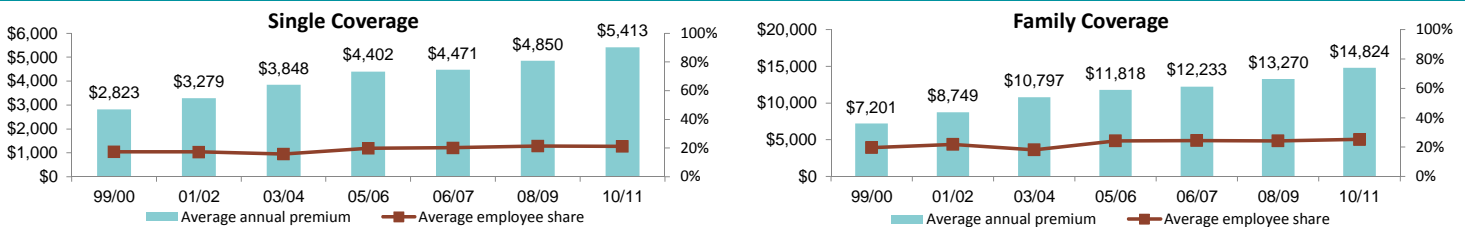


TRENDS IN ESI ACCESS & TAKE-UP (PRIVATE SECTOR EMPLOYERS)



For smaller states, data may be missing in one or more of the following years: 1999, 2000, 2001, or 2002.

TRENDS IN PREMIUMS AND EMPLOYEE CONTRIBUTION (PRIVATE SECTOR EMPLOYERS)

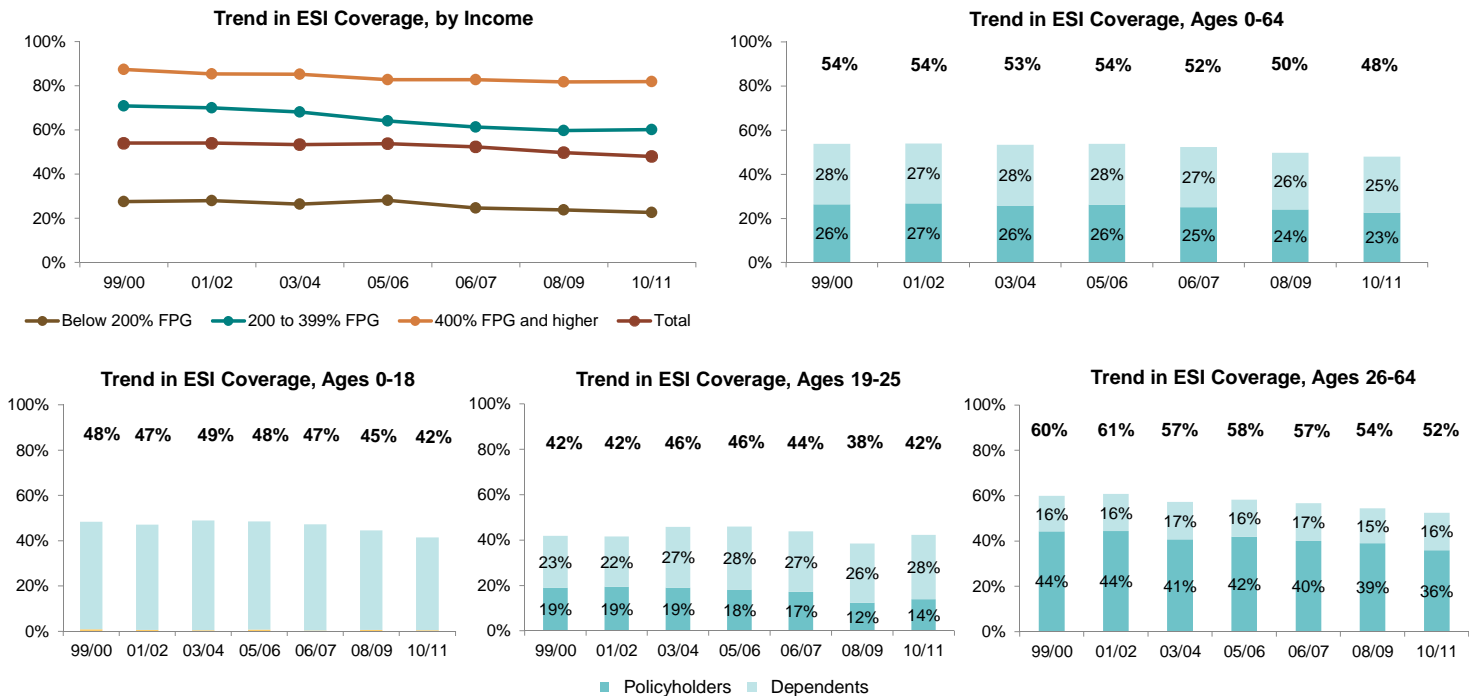


For smaller states, data may be missing in one or more of the following years: 1999, 2000, 2001, or 2002.

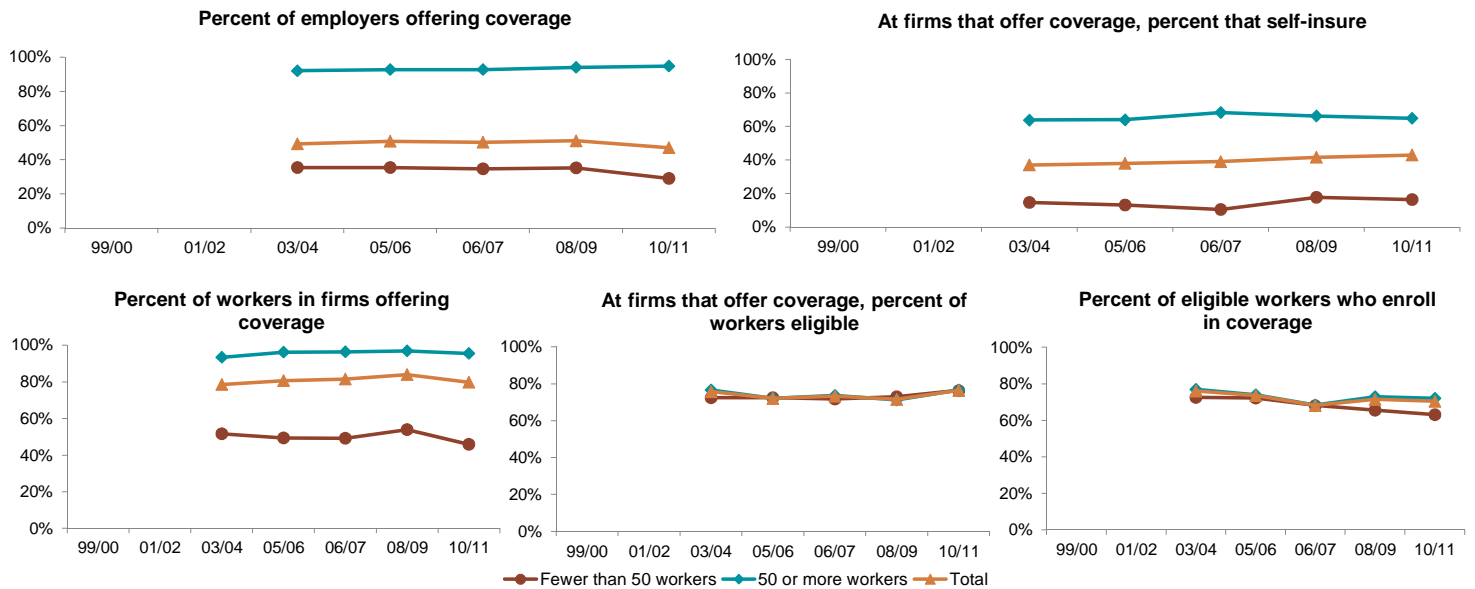
State-Level Trends in Employer-Sponsored Health Insurance, 1999-2011

NEW MEXICO

TRENDS IN EMPLOYER-SPONSORED INSURANCE COVERAGE (ESI)

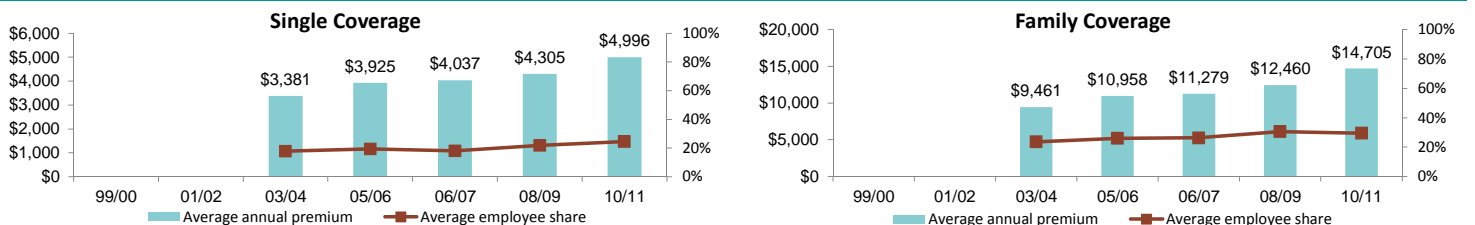


TRENDS IN ESI ACCESS & TAKE-UP (PRIVATE SECTOR EMPLOYERS)



For smaller states, data may be missing in one or more of the following years: 1999, 2000, 2001, or 2002.

TRENDS IN PREMIUMS AND EMPLOYEE CONTRIBUTION (PRIVATE SECTOR EMPLOYERS)

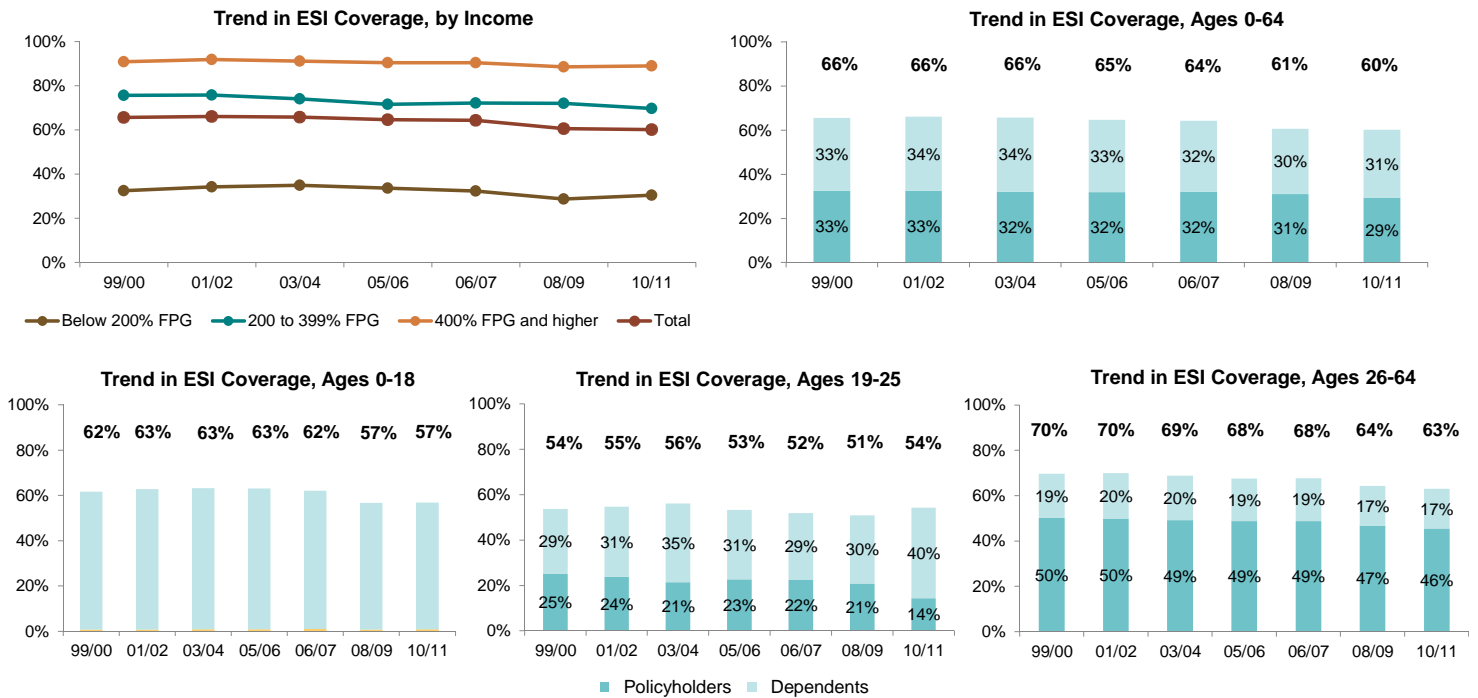


For smaller states, data may be missing in one or more of the following years: 1999, 2000, 2001, or 2002.

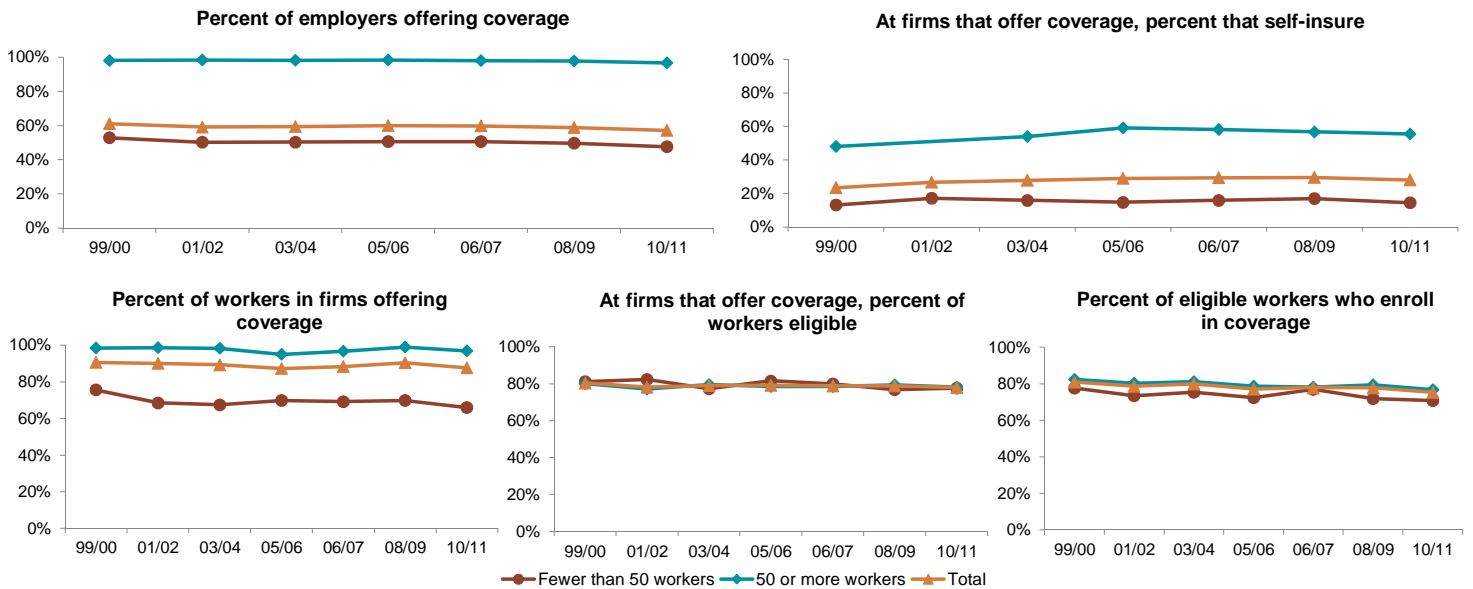
State-Level Trends in Employer-Sponsored Health Insurance, 1999-2011

NEW YORK

TRENDS IN EMPLOYER-SPONSORED INSURANCE COVERAGE (ESI)

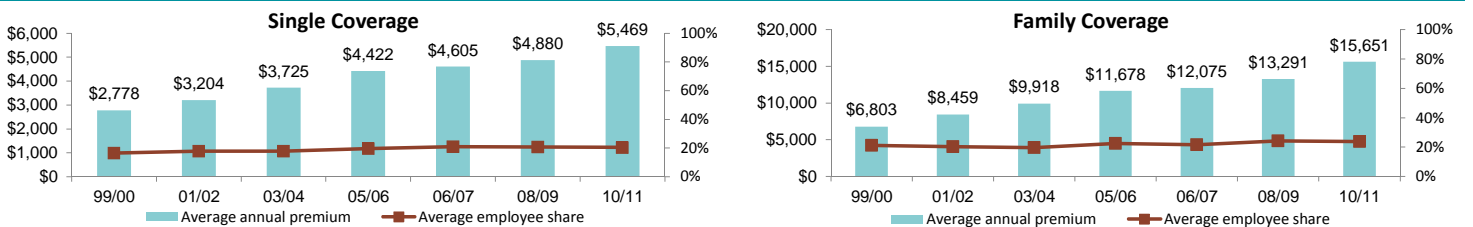


TRENDS IN ESI ACCESS & TAKE-UP (PRIVATE SECTOR EMPLOYERS)



For smaller states, data may be missing in one or more of the following years: 1999, 2000, 2001, or 2002.

TRENDS IN PREMIUMS AND EMPLOYEE CONTRIBUTION (PRIVATE SECTOR EMPLOYERS)

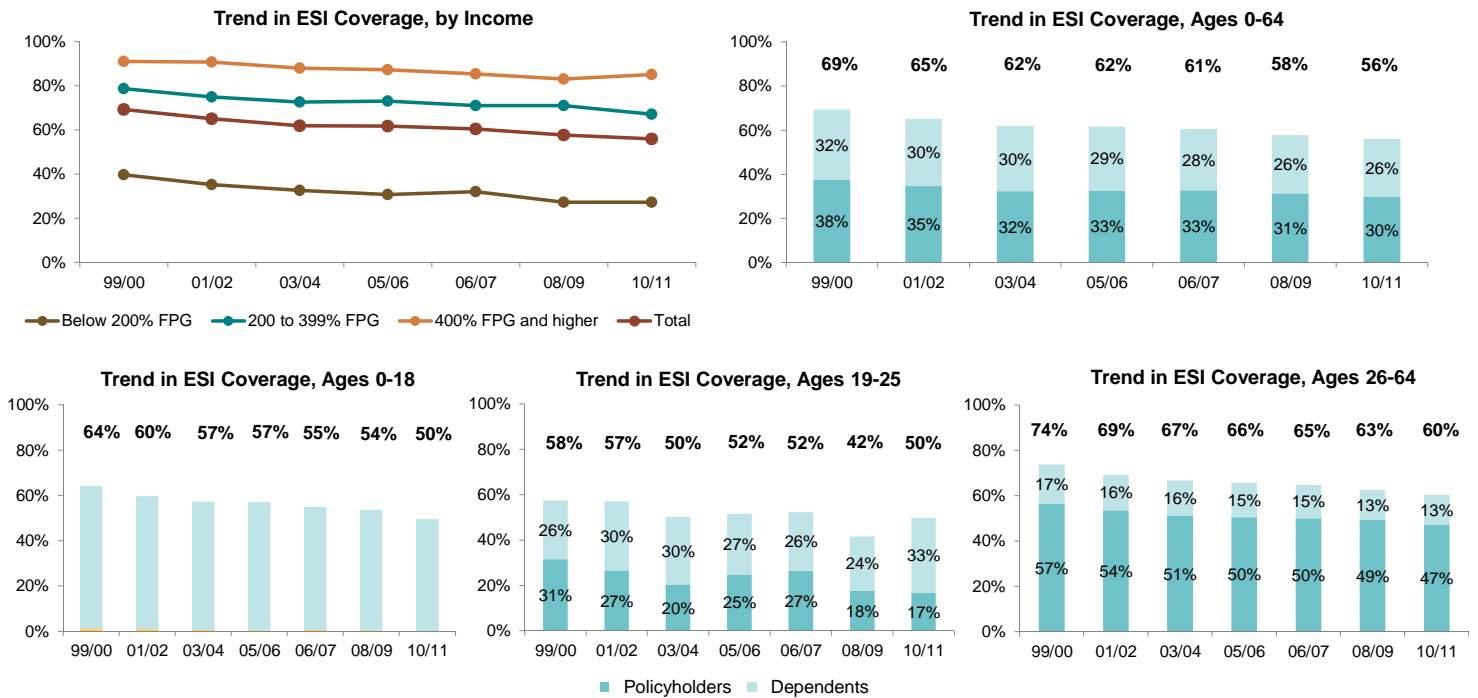


For smaller states, data may be missing in one or more of the following years: 1999, 2000, 2001, or 2002.

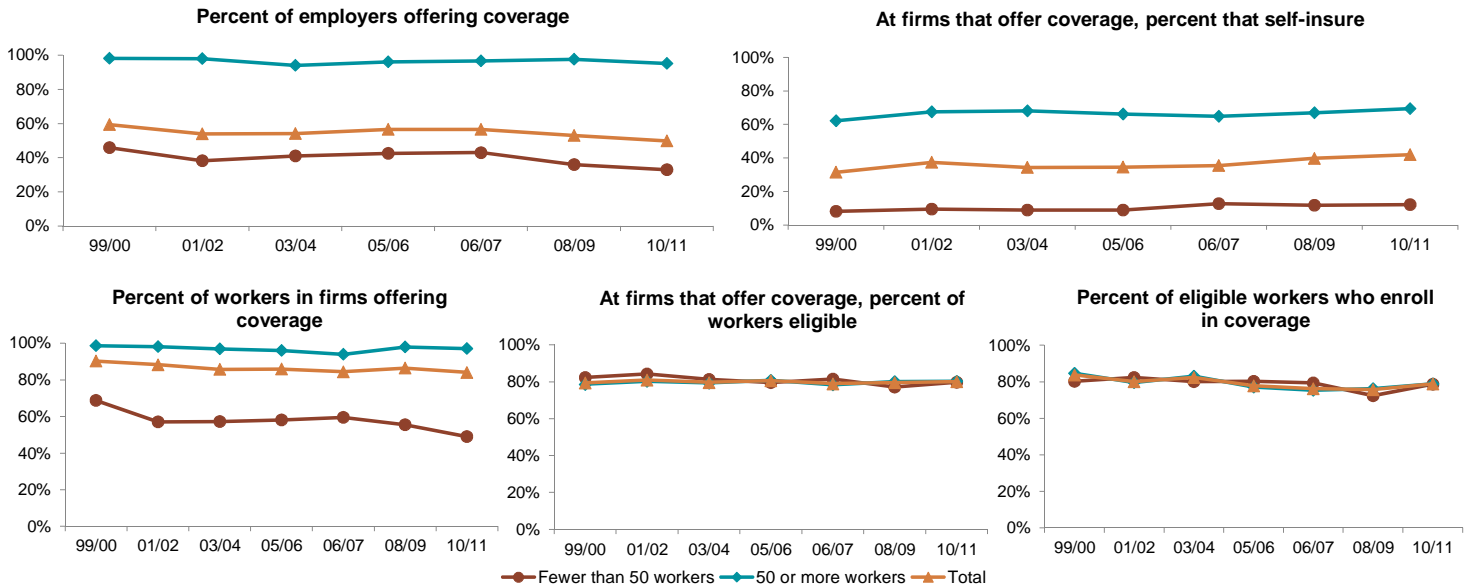
State-Level Trends in Employer-Sponsored Health Insurance, 1999-2011

NORTH CAROLINA

TRENDS IN EMPLOYER-SPONSORED INSURANCE COVERAGE (ESI)

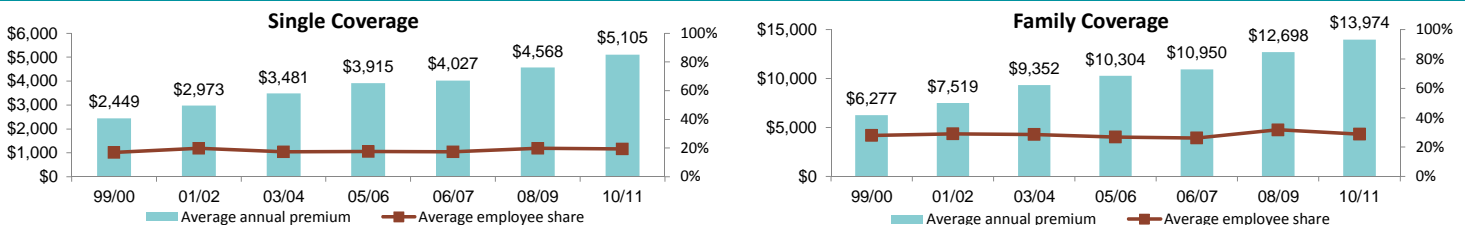


TRENDS IN ESI ACCESS & TAKE-UP (PRIVATE SECTOR EMPLOYERS)



For smaller states, data may be missing in one or more of the following years: 1999, 2000, 2001, or 2002.

TRENDS IN PREMIUMS AND EMPLOYEE CONTRIBUTION (PRIVATE SECTOR EMPLOYERS)

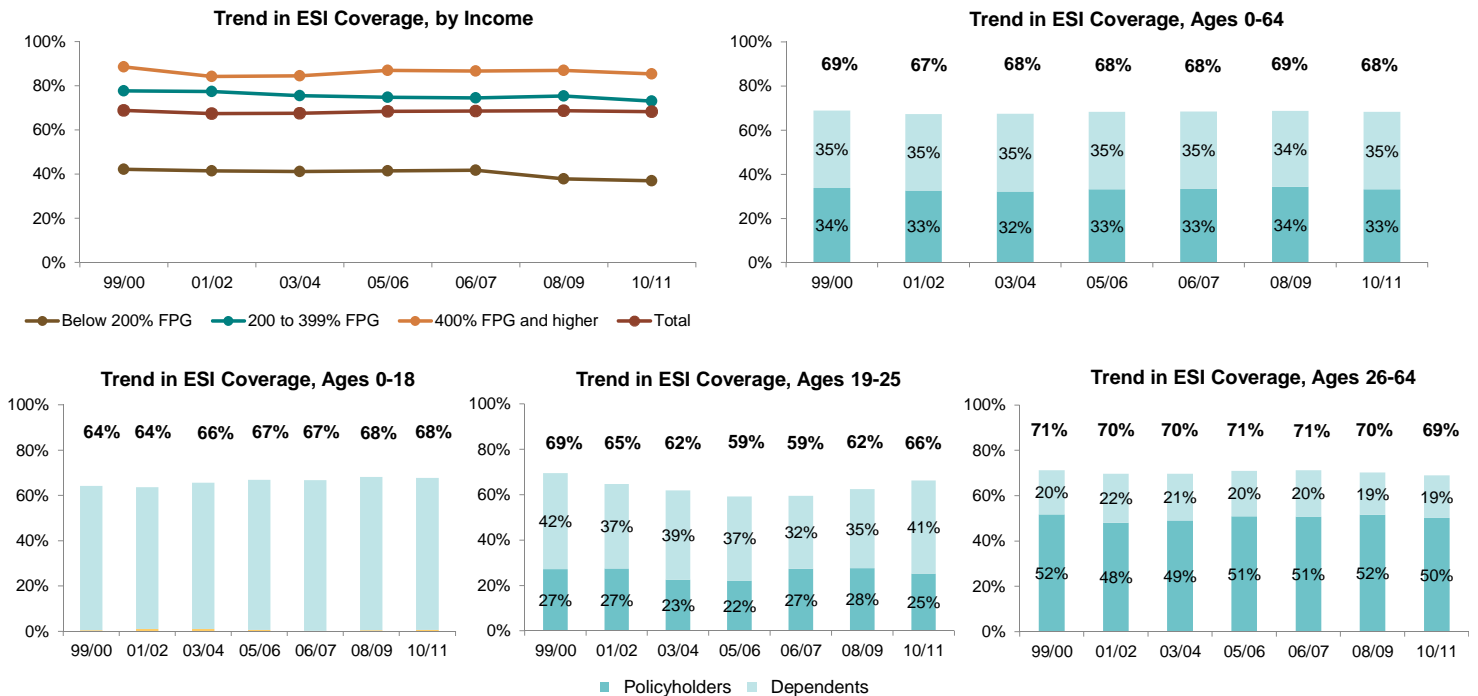


For smaller states, data may be missing in one or more of the following years: 1999, 2000, 2001, or 2002.

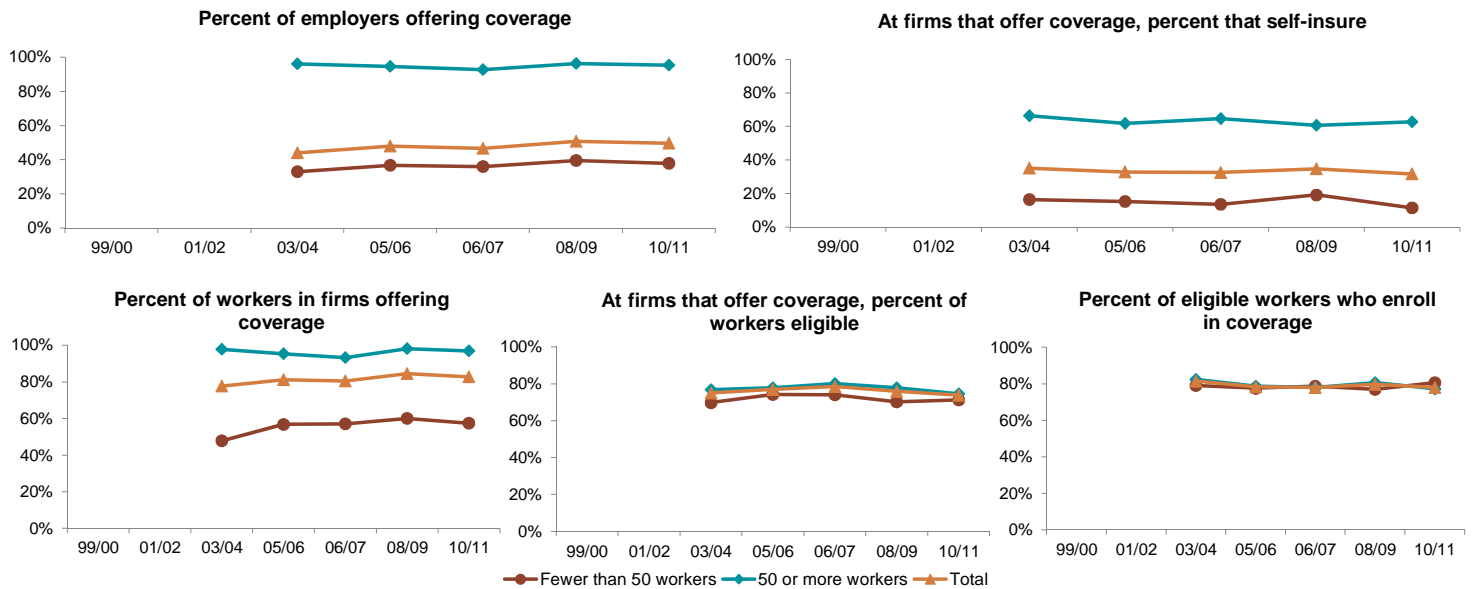
State-Level Trends in Employer-Sponsored Health Insurance, 1999-2011

NORTH DAKOTA

TRENDS IN EMPLOYER-SPONSORED INSURANCE COVERAGE (ESI)

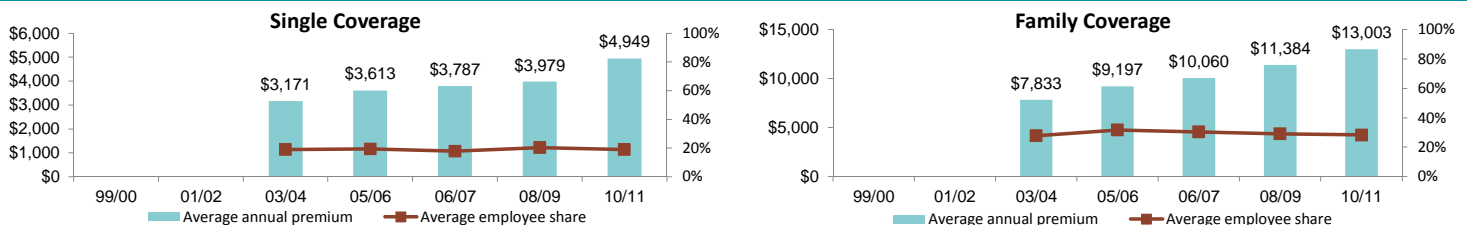


TRENDS IN ESI ACCESS & TAKE-UP (PRIVATE SECTOR EMPLOYERS)



For smaller states, data may be missing in one or more of the following years: 1999, 2000, 2001, or 2002.

TRENDS IN PREMIUMS AND EMPLOYEE CONTRIBUTION (PRIVATE SECTOR EMPLOYERS)

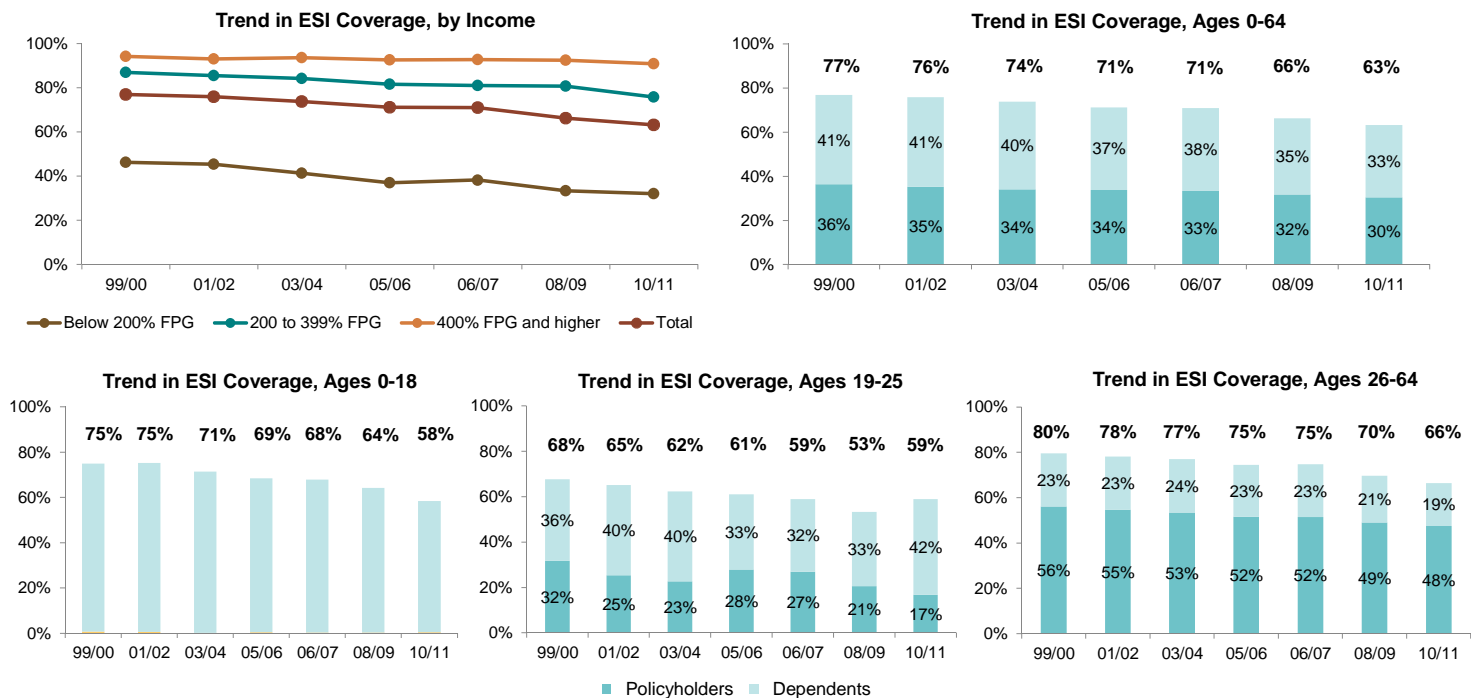


For smaller states, data may be missing in one or more of the following years: 1999, 2000, 2001, or 2002.

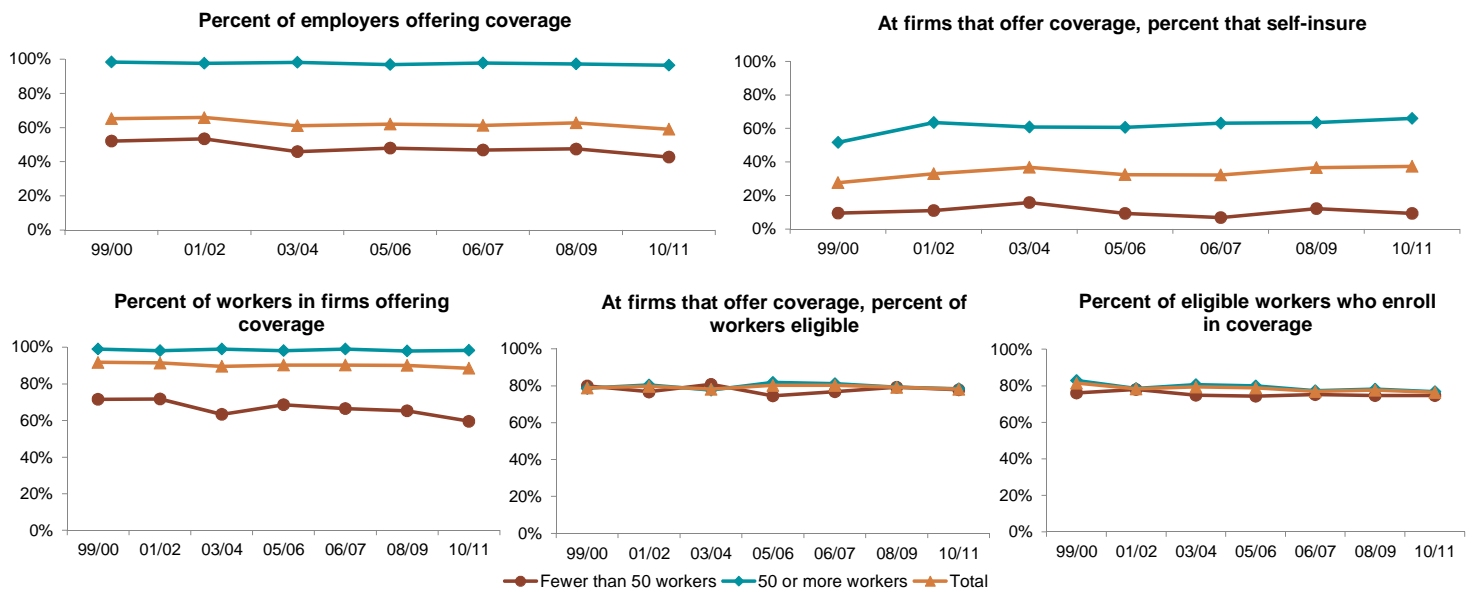
State-Level Trends in Employer-Sponsored Health Insurance, 1999-2011

OHIO

TRENDS IN EMPLOYER-SPONSORED INSURANCE COVERAGE (ESI)

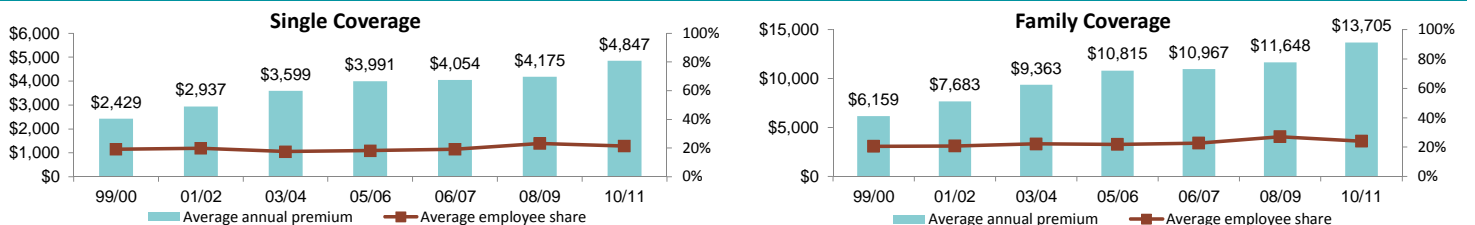


TRENDS IN ESI ACCESS & TAKE-UP (PRIVATE SECTOR EMPLOYERS)



For smaller states, data may be missing in one or more of the following years: 1999, 2000, 2001, or 2002.

TRENDS IN PREMIUMS AND EMPLOYEE CONTRIBUTION (PRIVATE SECTOR EMPLOYERS)

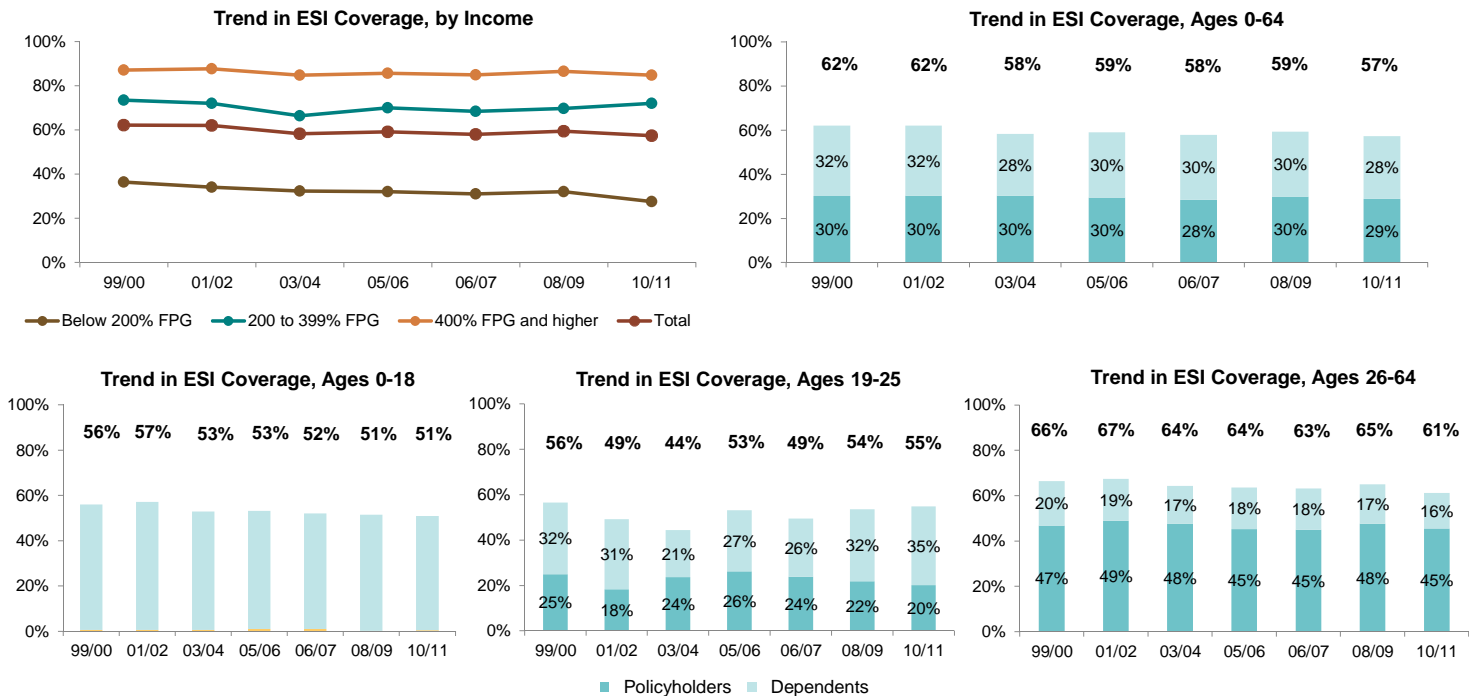


For smaller states, data may be missing in one or more of the following years: 1999, 2000, 2001, or 2002.

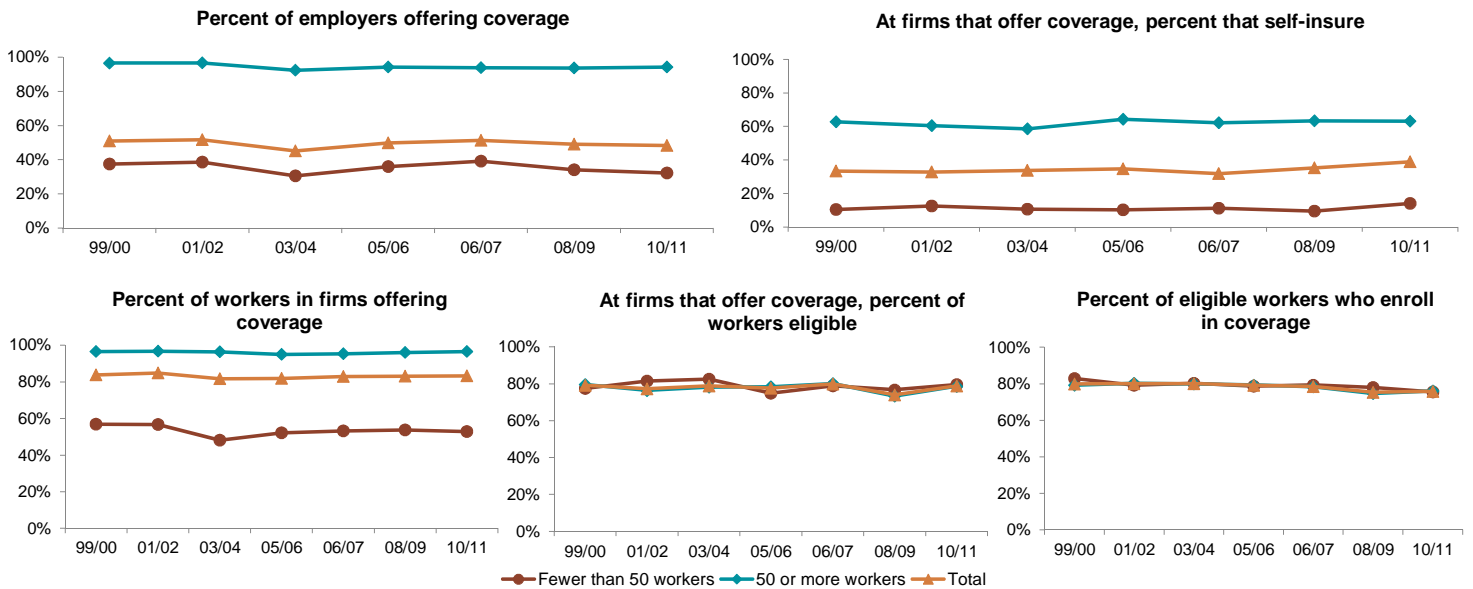
State-Level Trends in Employer-Sponsored Health Insurance, 1999-2011

OKLAHOMA

TRENDS IN EMPLOYER-SPONSORED INSURANCE COVERAGE (ESI)

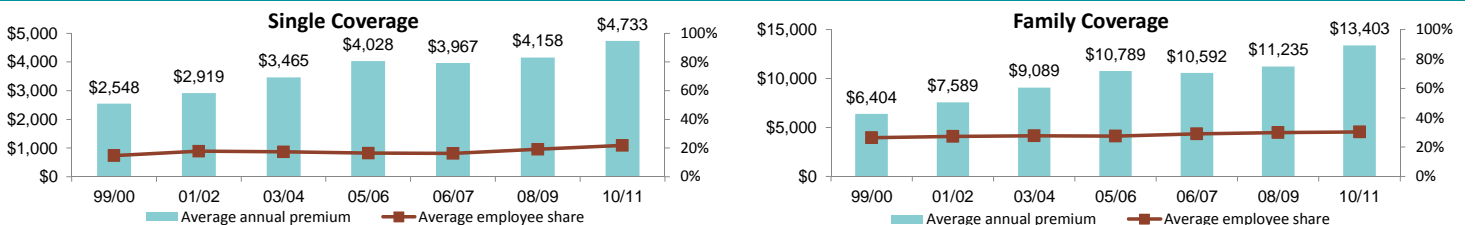


TRENDS IN ESI ACCESS & TAKE-UP (PRIVATE SECTOR EMPLOYERS)



For smaller states, data may be missing in one or more of the following years: 1999, 2000, 2001, or 2002.

TRENDS IN PREMIUMS AND EMPLOYEE CONTRIBUTION (PRIVATE SECTOR EMPLOYERS)

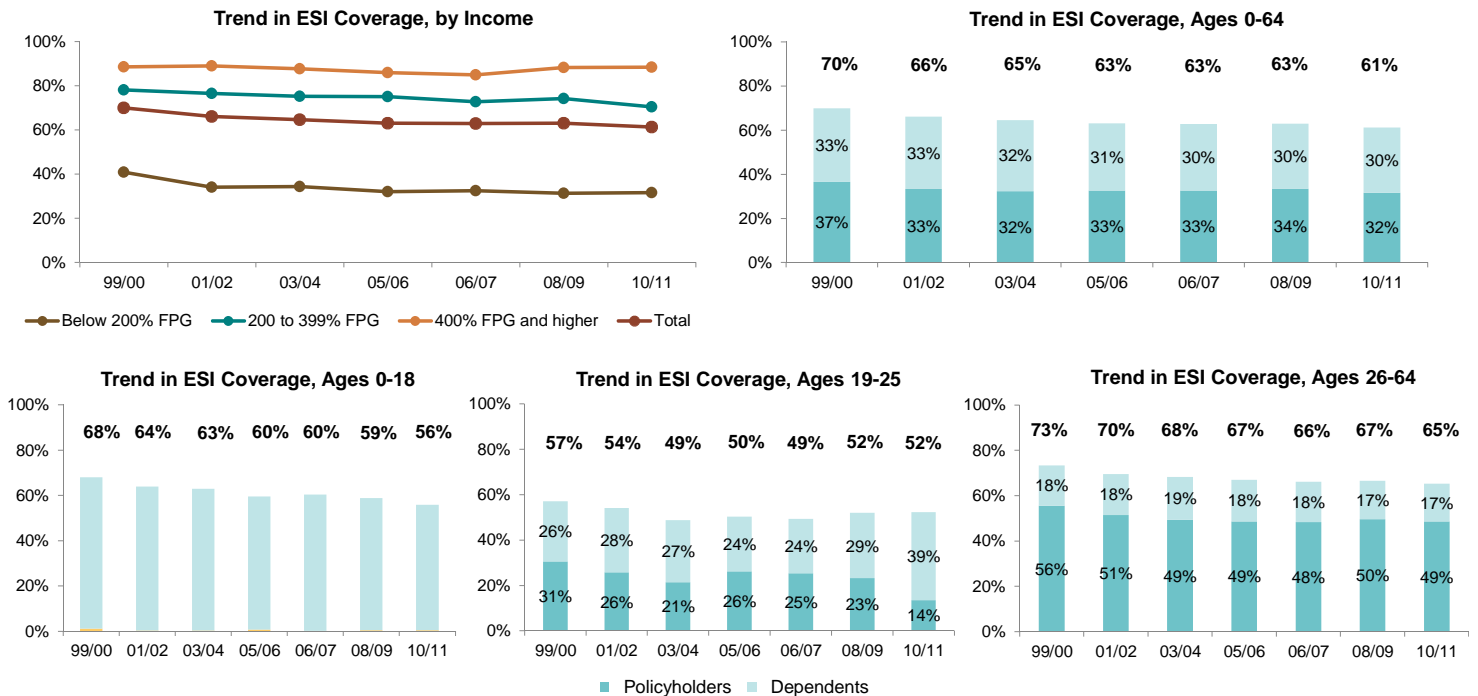


For smaller states, data may be missing in one or more of the following years: 1999, 2000, 2001, or 2002.

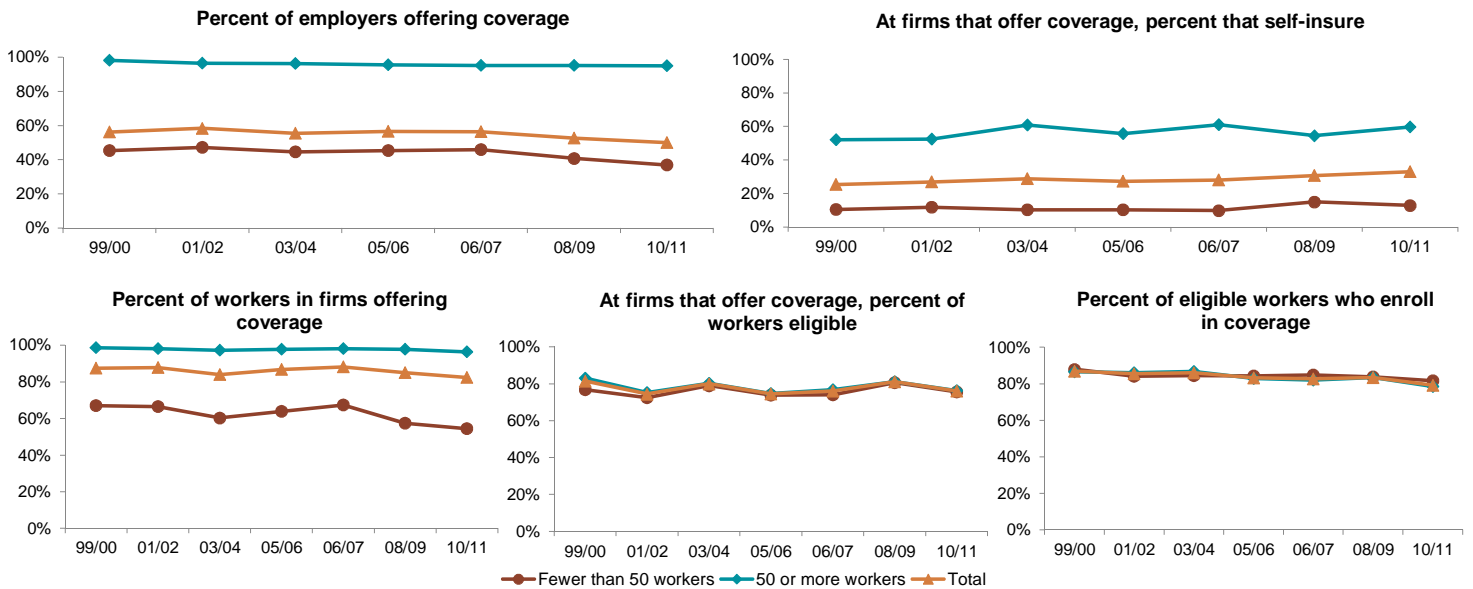
State-Level Trends in Employer-Sponsored Health Insurance, 1999-2011

OREGON

TRENDS IN EMPLOYER-SPONSORED INSURANCE COVERAGE (ESI)

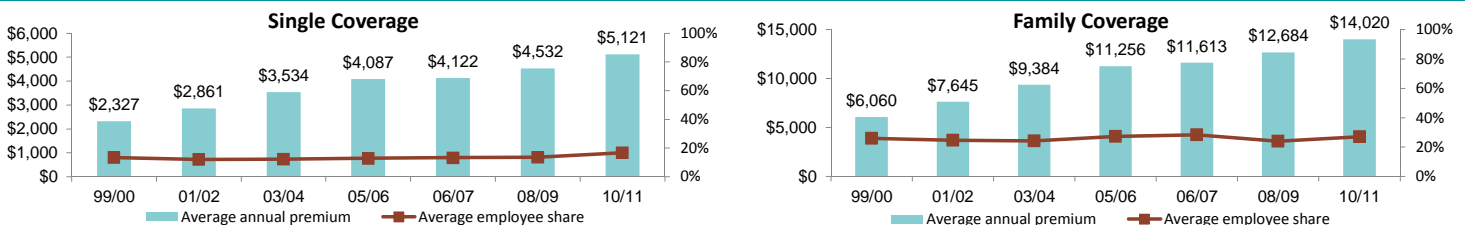


TRENDS IN ESI ACCESS & TAKE-UP (PRIVATE SECTOR EMPLOYERS)



For smaller states, data may be missing in one or more of the following years: 1999, 2000, 2001, or 2002.

TRENDS IN PREMIUMS AND EMPLOYEE CONTRIBUTION (PRIVATE SECTOR EMPLOYERS)

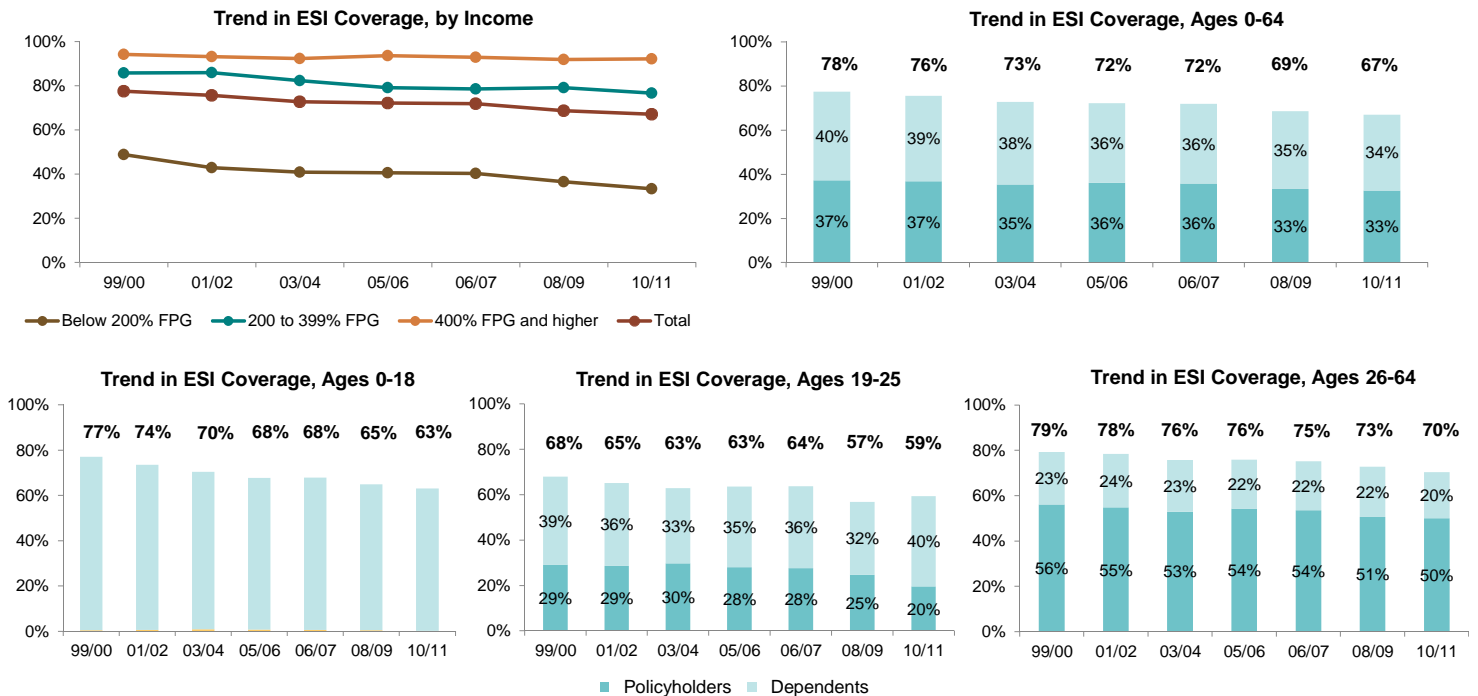


For smaller states, data may be missing in one or more of the following years: 1999, 2000, 2001, or 2002.

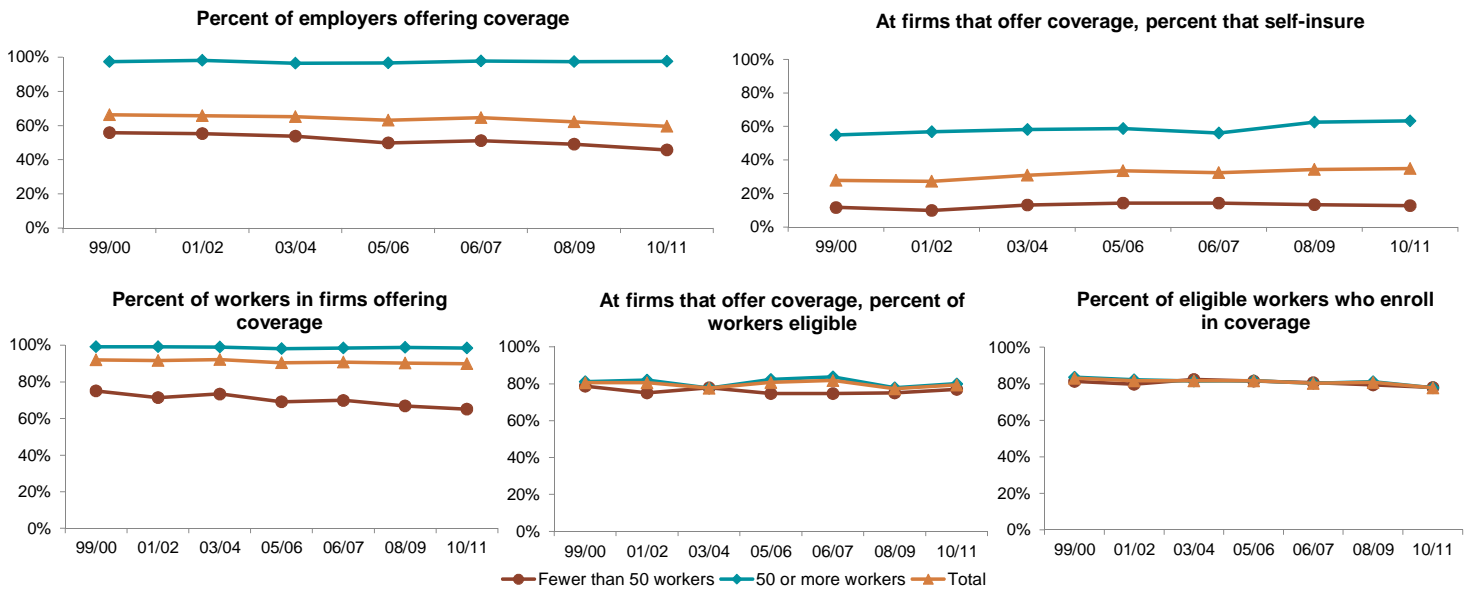
State-Level Trends in Employer-Sponsored Health Insurance, 1999-2011

PENNSYLVANIA

TRENDS IN EMPLOYER-SPONSORED INSURANCE COVERAGE (ESI)

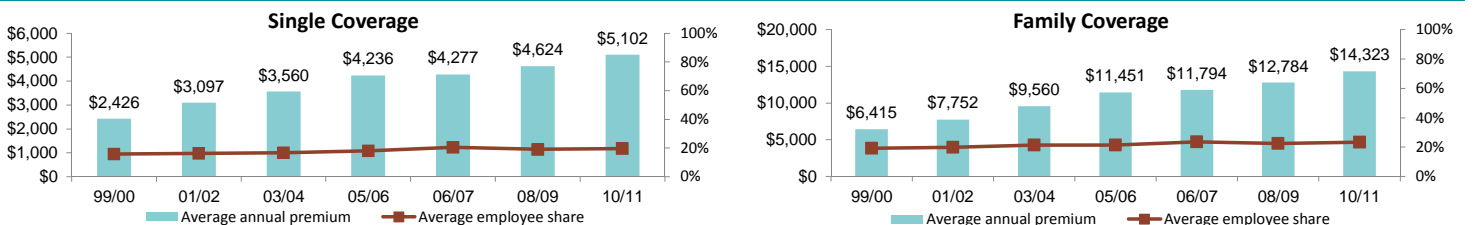


TRENDS IN ESI ACCESS & TAKE-UP (PRIVATE SECTOR EMPLOYERS)



For smaller states, data may be missing in one or more of the following years: 1999, 2000, 2001, or 2002.

TRENDS IN PREMIUMS AND EMPLOYEE CONTRIBUTION (PRIVATE SECTOR EMPLOYERS)

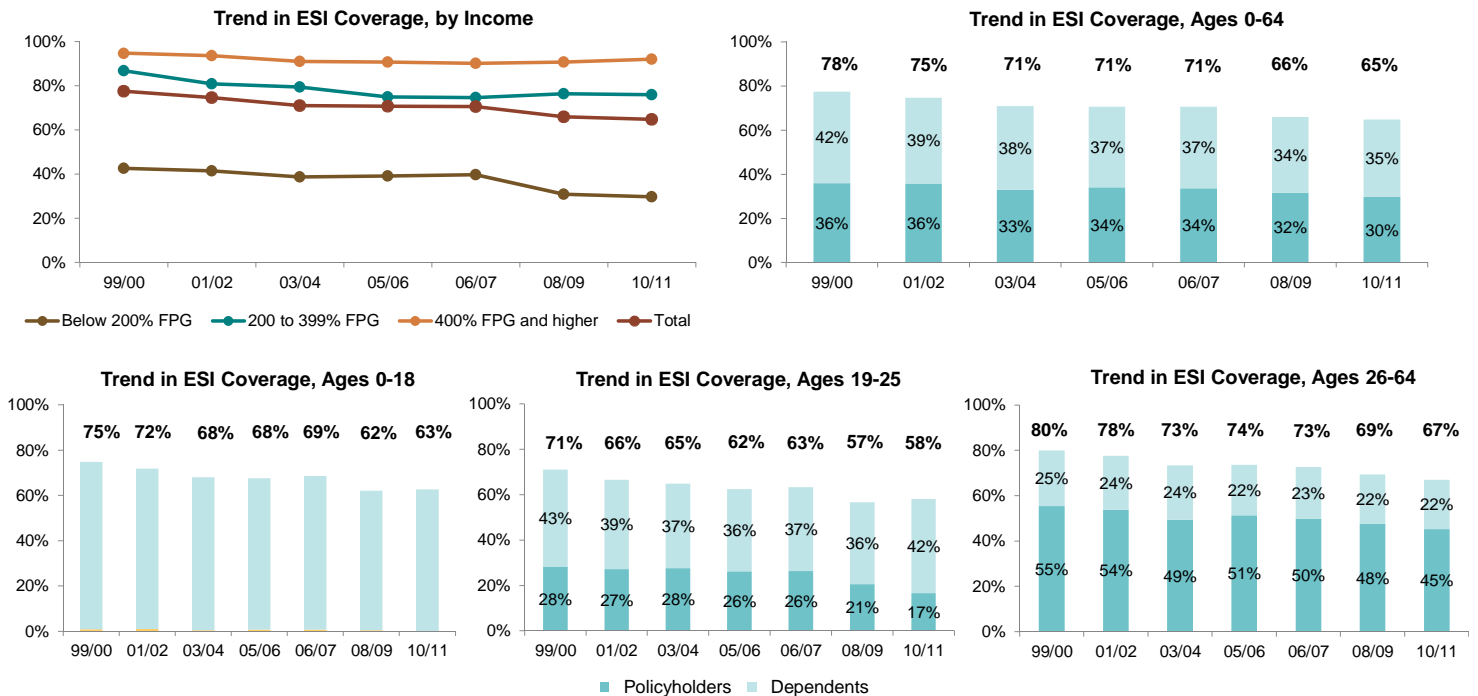


For smaller states, data may be missing in one or more of the following years: 1999, 2000, 2001, or 2002.

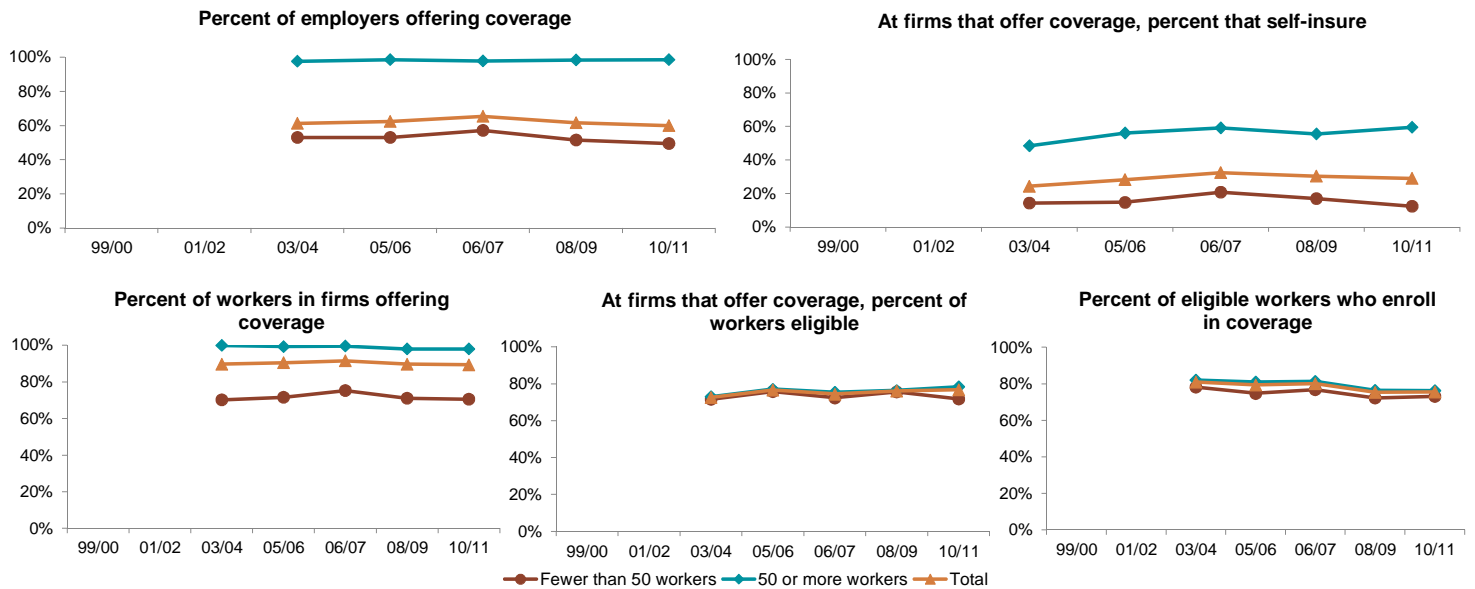
State-Level Trends in Employer-Sponsored Health Insurance, 1999-2011

RHODE ISLAND

TRENDS IN EMPLOYER-SPONSORED INSURANCE COVERAGE (ESI)

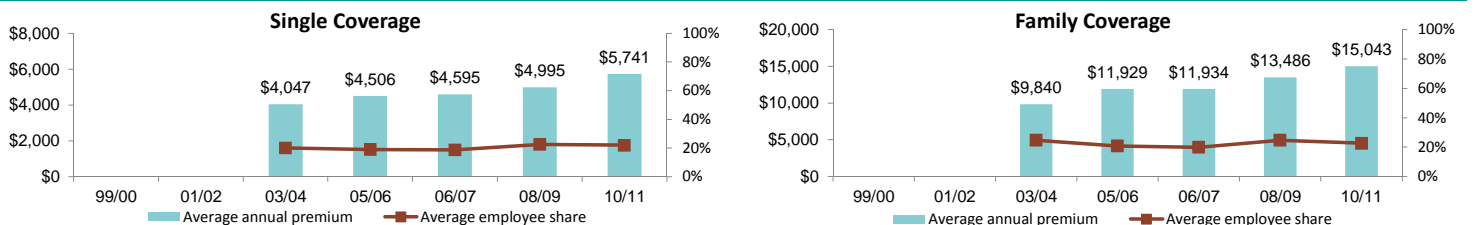


TRENDS IN ESI ACCESS & TAKE-UP (PRIVATE SECTOR EMPLOYERS)



For smaller states, data may be missing in one or more of the following years: 1999, 2000, 2001, or 2002.

TRENDS IN PREMIUMS AND EMPLOYEE CONTRIBUTION (PRIVATE SECTOR EMPLOYERS)

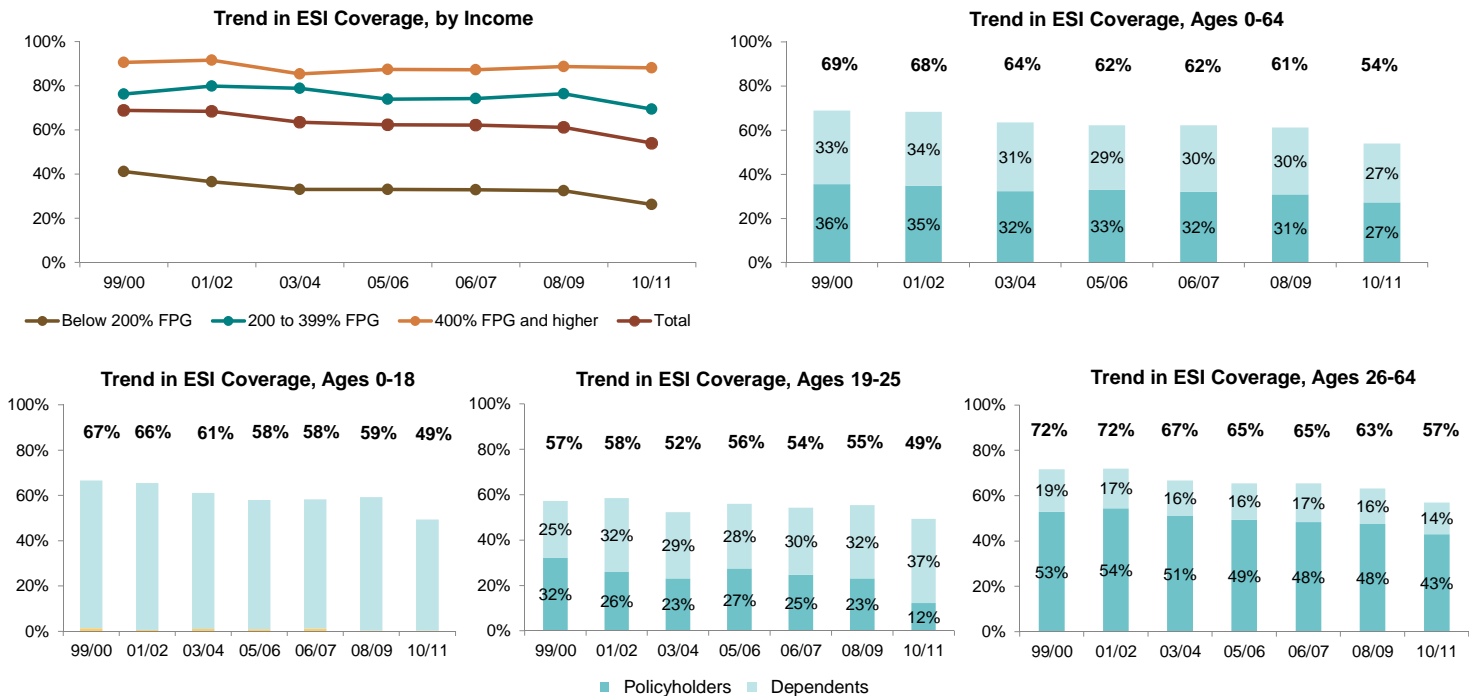


For smaller states, data may be missing in one or more of the following years: 1999, 2000, 2001, or 2002.

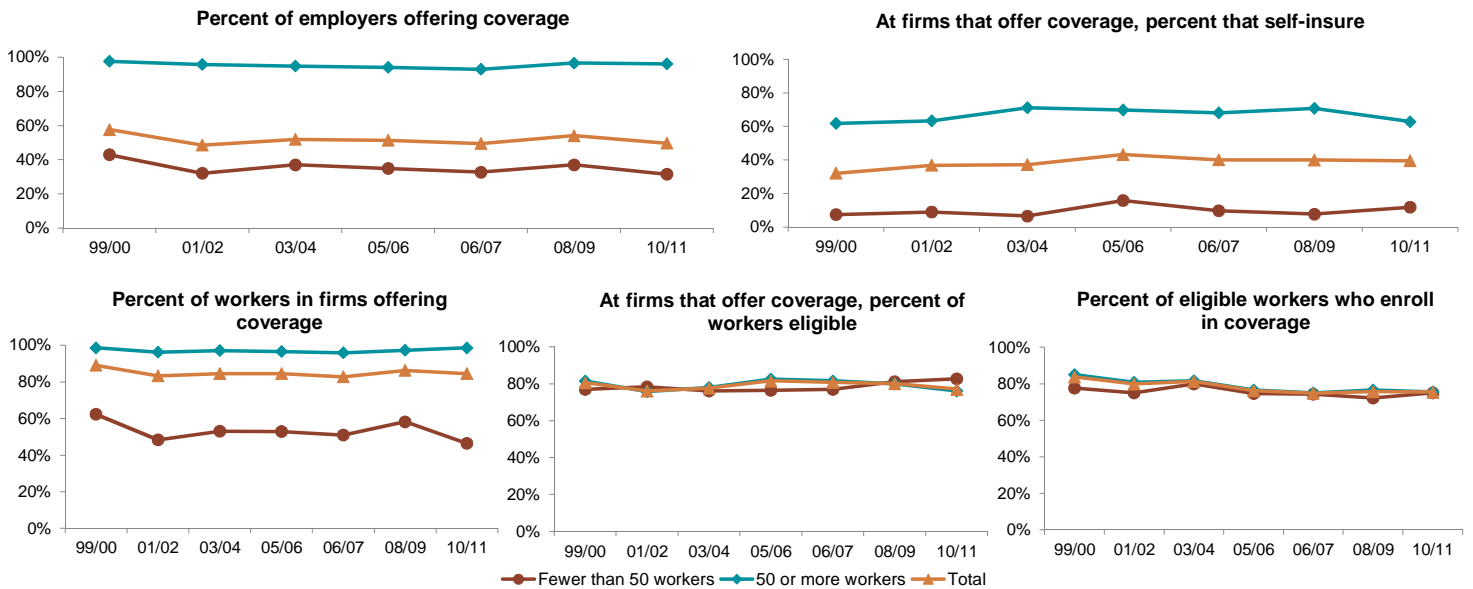
State-Level Trends in Employer-Sponsored Health Insurance, 1999-2011

SOUTH CAROLINA

TRENDS IN EMPLOYER-SPONSORED INSURANCE COVERAGE (ESI)

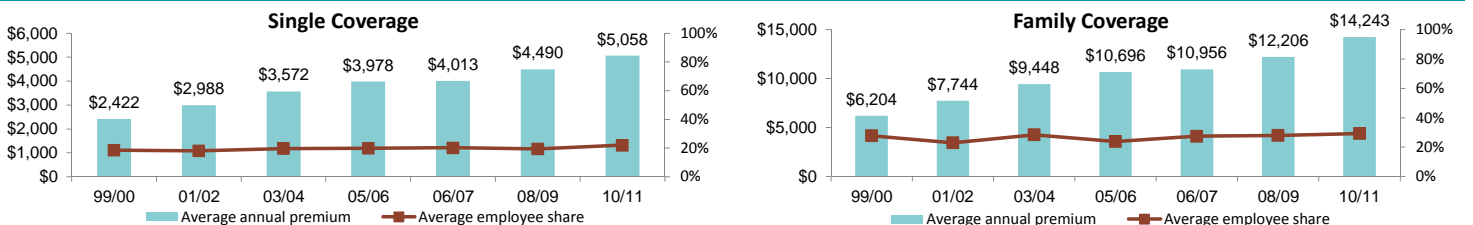


TRENDS IN ESI ACCESS & TAKE-UP (PRIVATE SECTOR EMPLOYERS)



For smaller states, data may be missing in one or more of the following years: 1999, 2000, 2001, or 2002.

TRENDS IN PREMIUMS AND EMPLOYEE CONTRIBUTION (PRIVATE SECTOR EMPLOYERS)

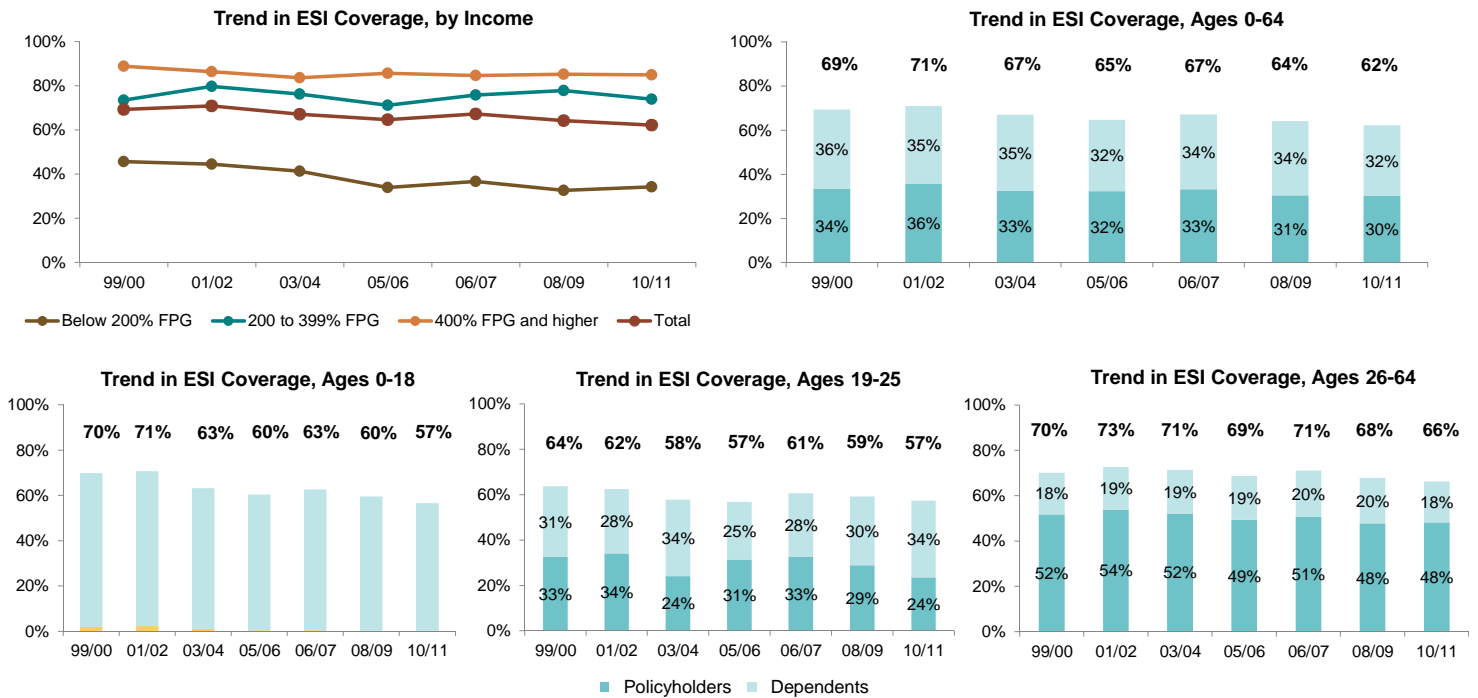


For smaller states, data may be missing in one or more of the following years: 1999, 2000, 2001, or 2002.

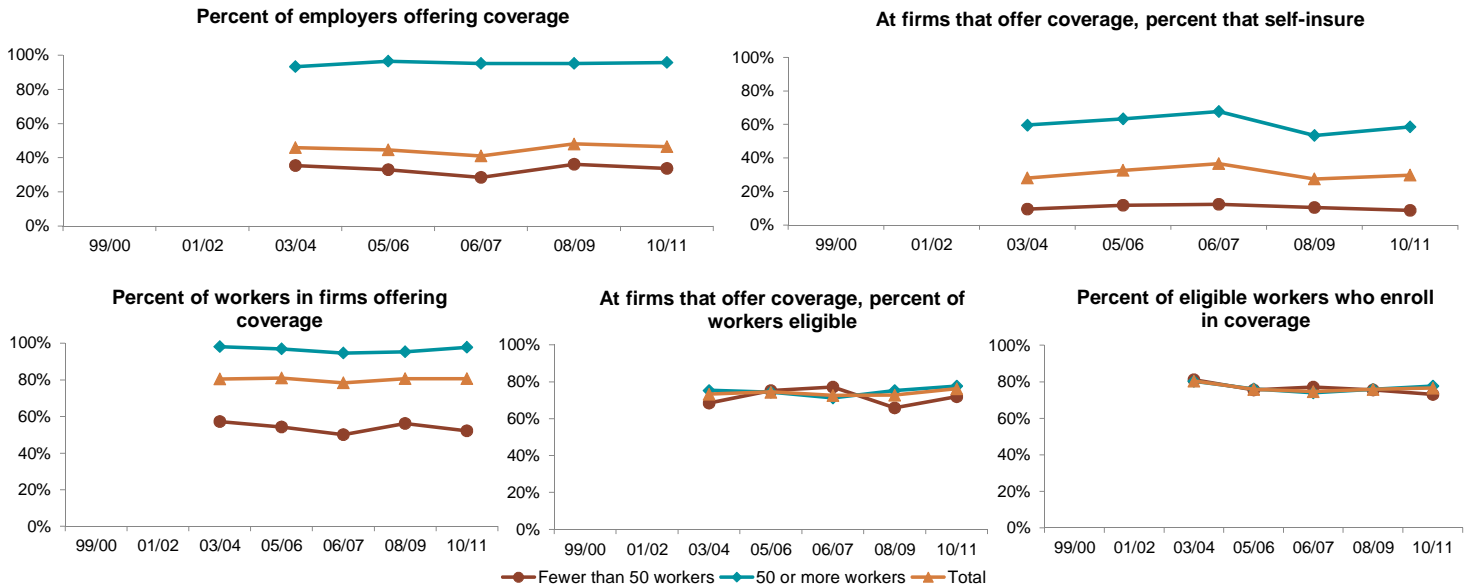
State-Level Trends in Employer-Sponsored Health Insurance, 1999-2011

SOUTH DAKOTA

TRENDS IN EMPLOYER-SPONSORED INSURANCE COVERAGE (ESI)

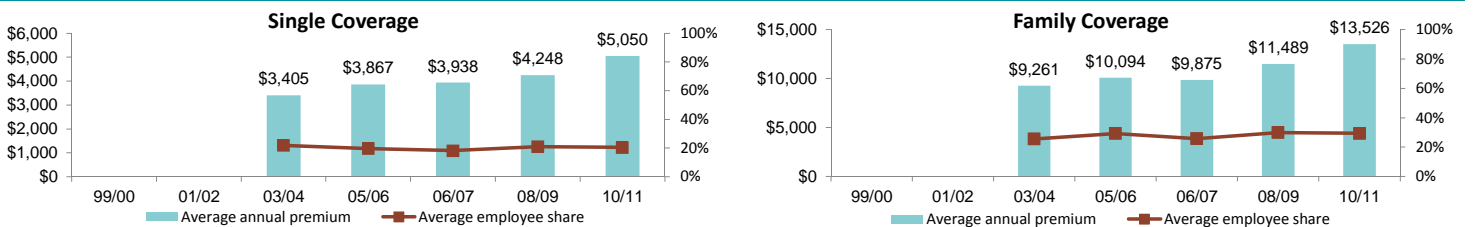


TRENDS IN ESI ACCESS & TAKE-UP (PRIVATE SECTOR EMPLOYERS)



For smaller states, data may be missing in one or more of the following years: 1999, 2000, 2001, or 2002.

TRENDS IN PREMIUMS AND EMPLOYEE CONTRIBUTION (PRIVATE SECTOR EMPLOYERS)

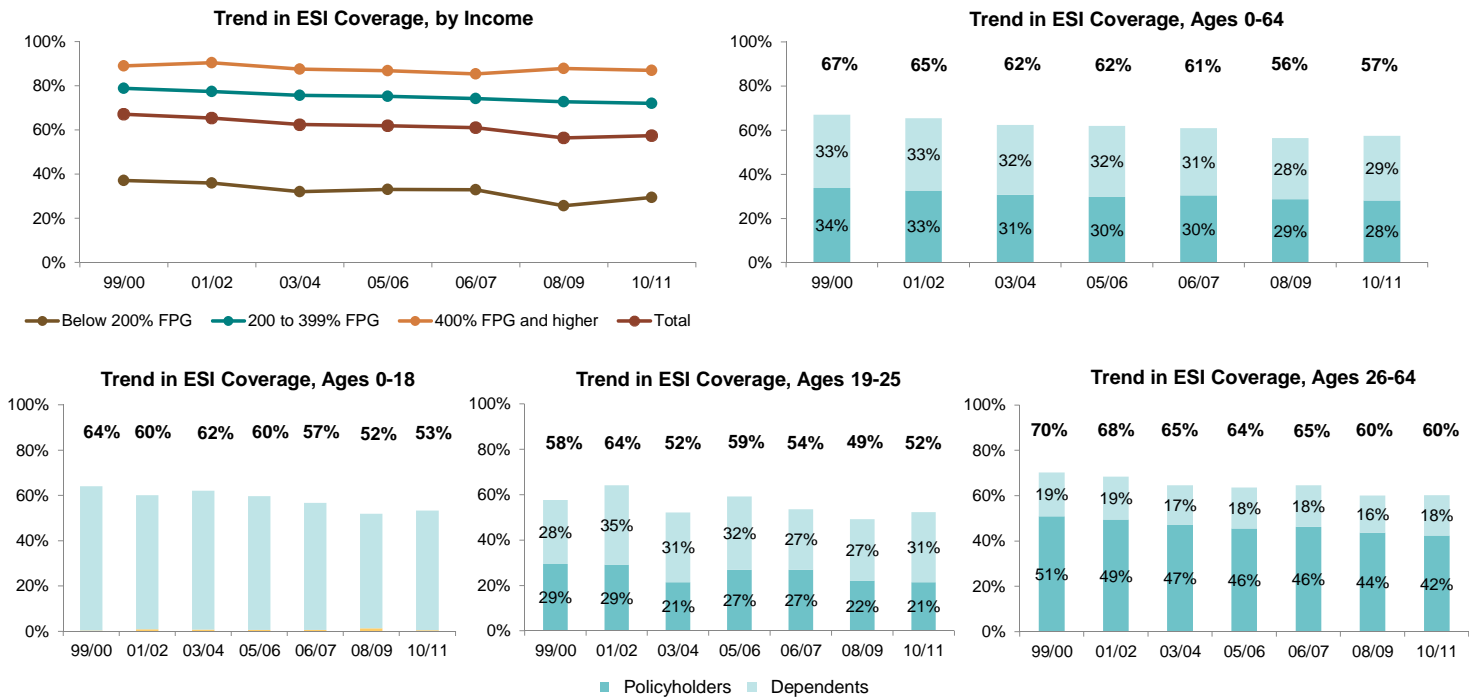


For smaller states, data may be missing in one or more of the following years: 1999, 2000, 2001, or 2002.

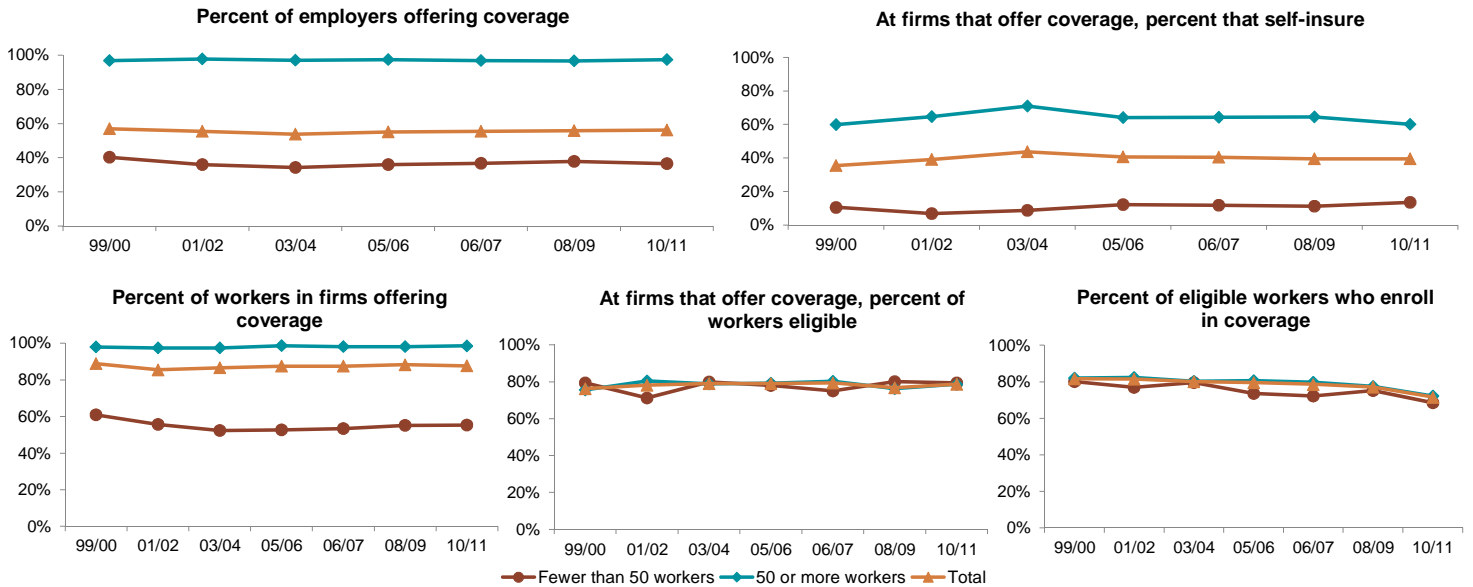
State-Level Trends in Employer-Sponsored Health Insurance, 1999-2011

TENNESSEE

TRENDS IN EMPLOYER-SPONSORED INSURANCE COVERAGE (ESI)

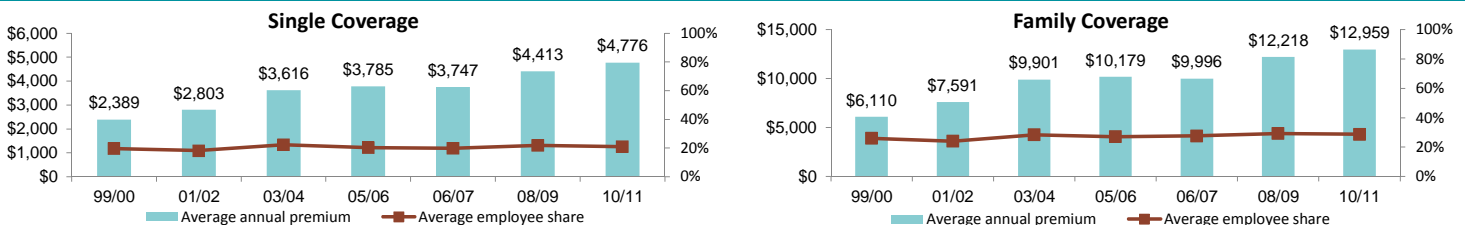


TRENDS IN ESI ACCESS & TAKE-UP (PRIVATE SECTOR EMPLOYERS)



For smaller states, data may be missing in one or more of the following years: 1999, 2000, 2001, or 2002.

TRENDS IN PREMIUMS AND EMPLOYEE CONTRIBUTION (PRIVATE SECTOR EMPLOYERS)

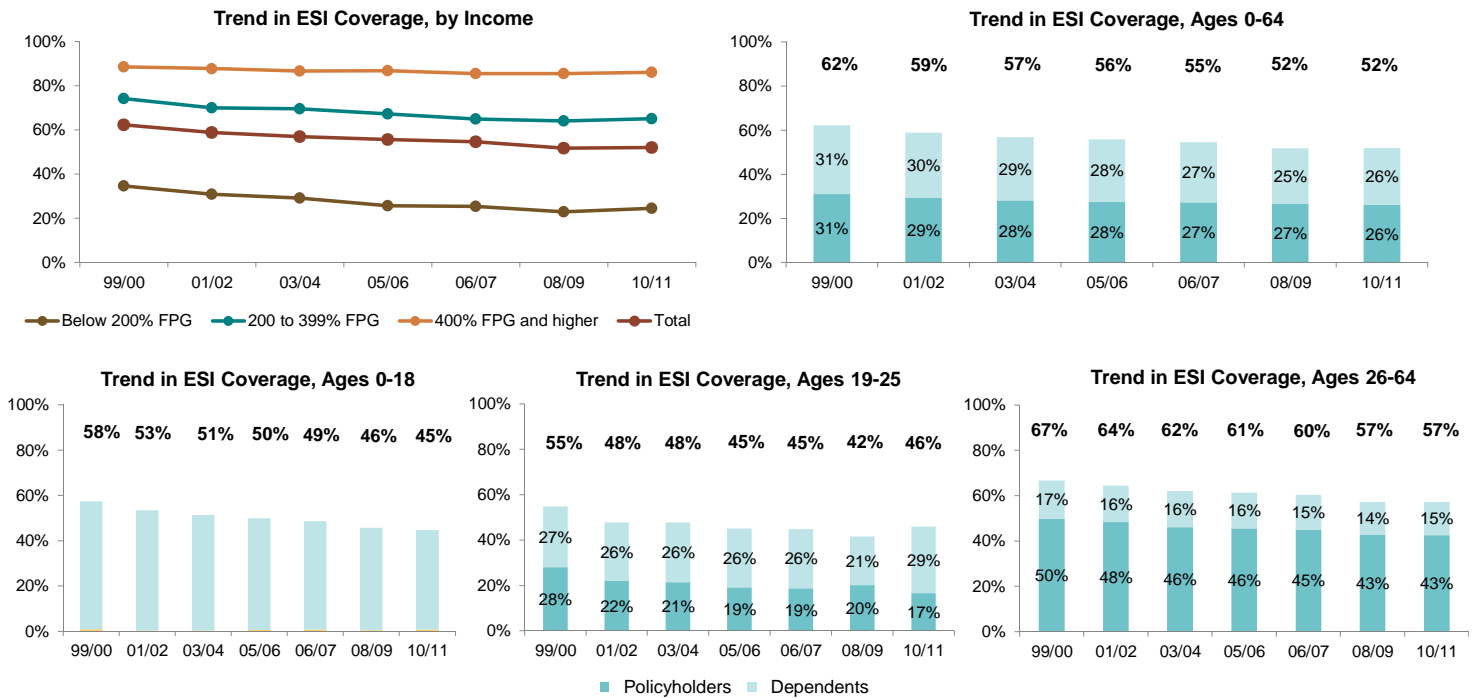


For smaller states, data may be missing in one or more of the following years: 1999, 2000, 2001, or 2002.

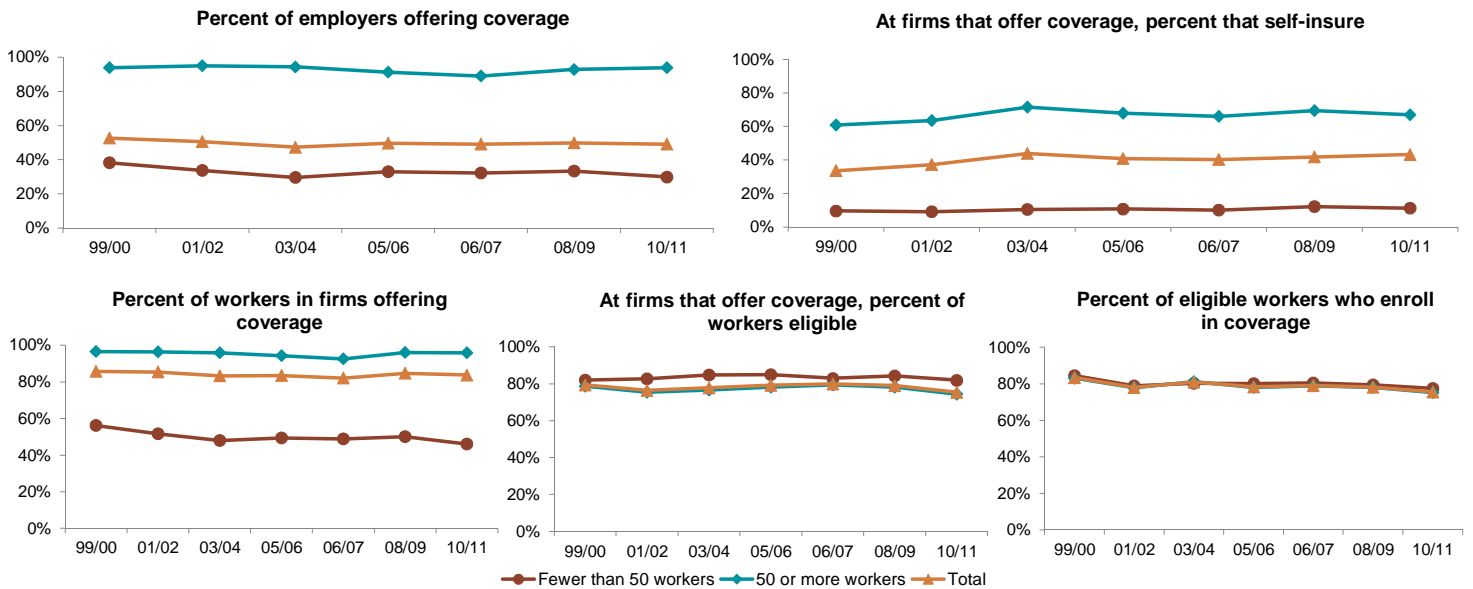
State-Level Trends in Employer-Sponsored Health Insurance, 1999-2011

TEXAS

TRENDS IN EMPLOYER-SPONSORED INSURANCE COVERAGE (ESI)

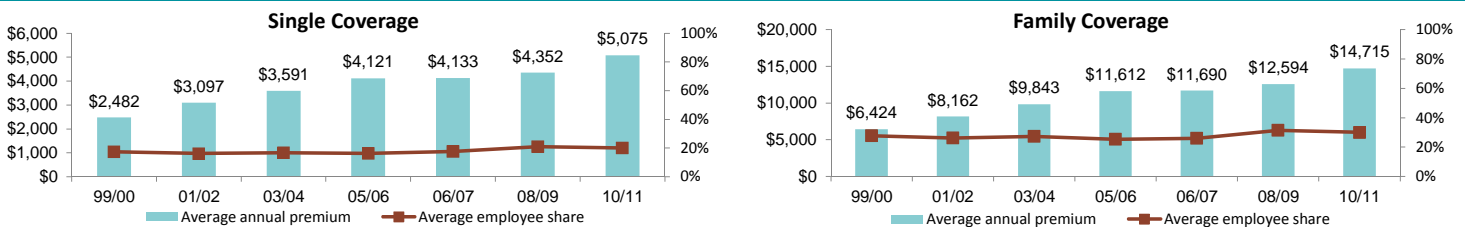


TRENDS IN ESI ACCESS & TAKE-UP (PRIVATE SECTOR EMPLOYERS)



For smaller states, data may be missing in one or more of the following years: 1999, 2000, 2001, or 2002.

TRENDS IN PREMIUMS AND EMPLOYEE CONTRIBUTION (PRIVATE SECTOR EMPLOYERS)

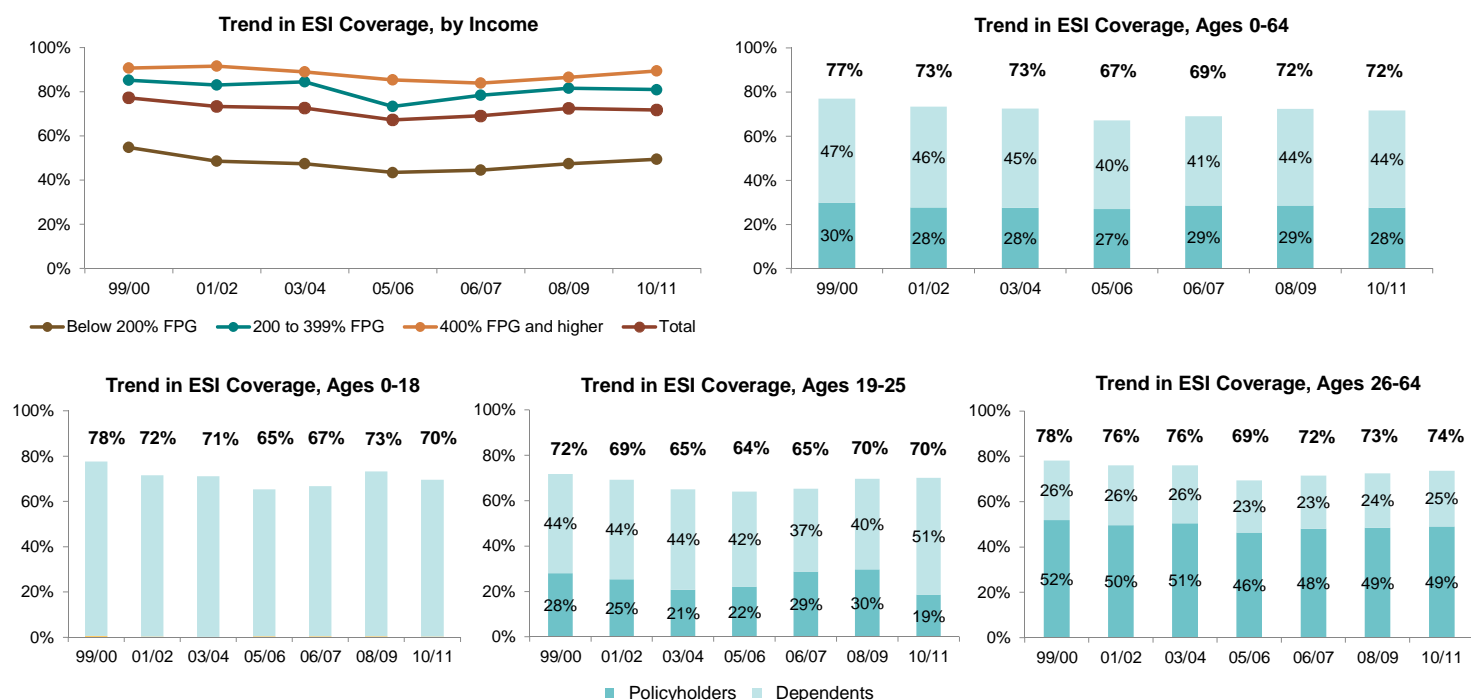


For smaller states, data may be missing in one or more of the following years: 1999, 2000, 2001, or 2002.

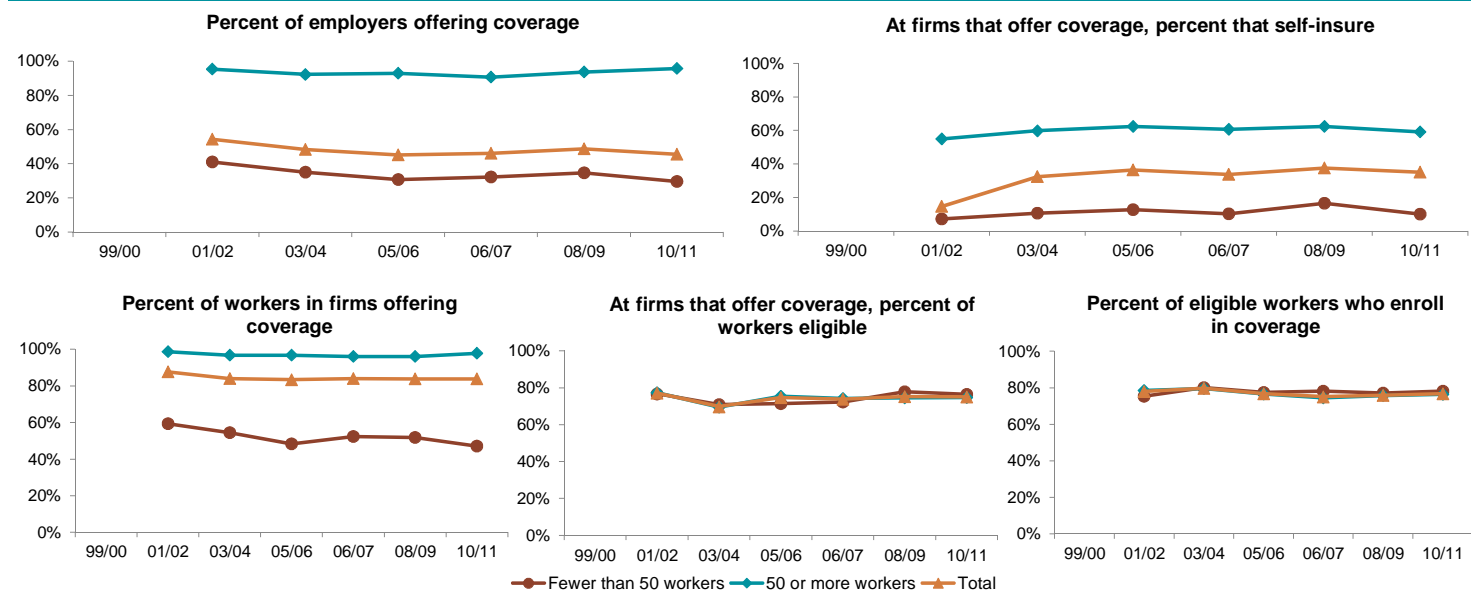
State-Level Trends in Employer-Sponsored Health Insurance, 1999-2011

UTAH

TRENDS IN EMPLOYER-SPONSORED INSURANCE COVERAGE (ESI)

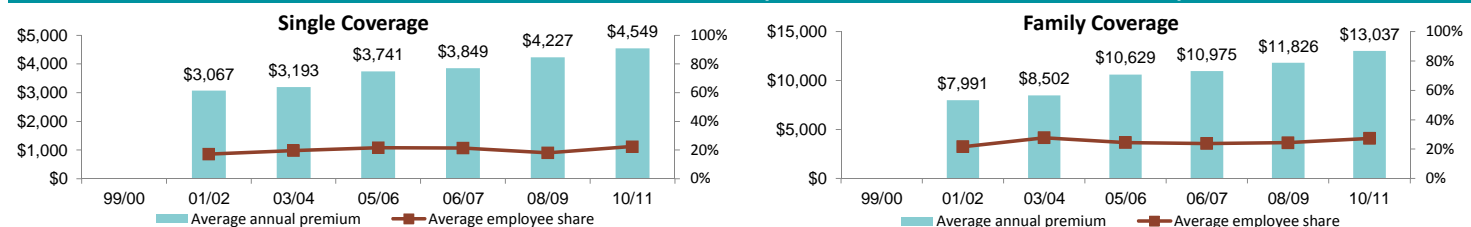


TRENDS IN ESI ACCESS & TAKE-UP (PRIVATE SECTOR EMPLOYERS)



For smaller states, data may be missing in one or more of the following years: 1999, 2000, 2001, or 2002.

TRENDS IN PREMIUMS AND EMPLOYEE CONTRIBUTION (PRIVATE SECTOR EMPLOYERS)

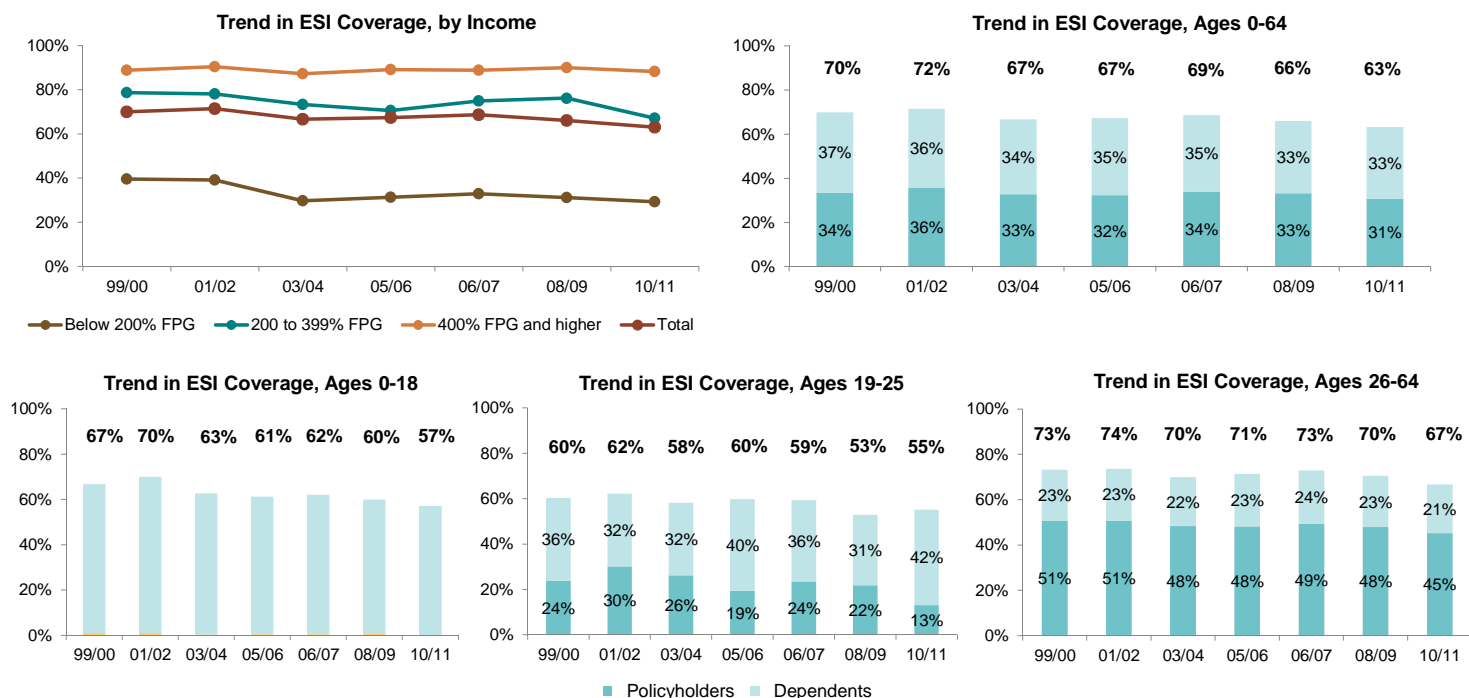


For smaller states, data may be missing in one or more of the following years: 1999, 2000, 2001, or 2002.

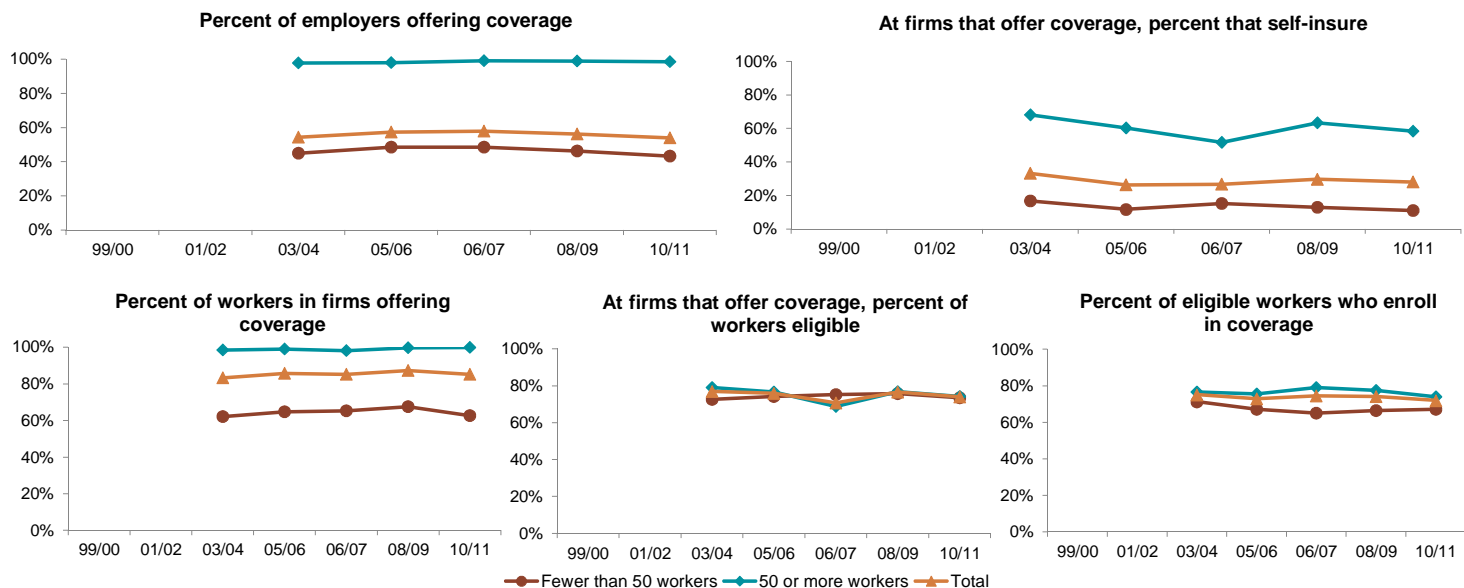
State-Level Trends in Employer-Sponsored Health Insurance, 1999-2011

VERMONT

TRENDS IN EMPLOYER-SPONSORED INSURANCE COVERAGE (ESI)

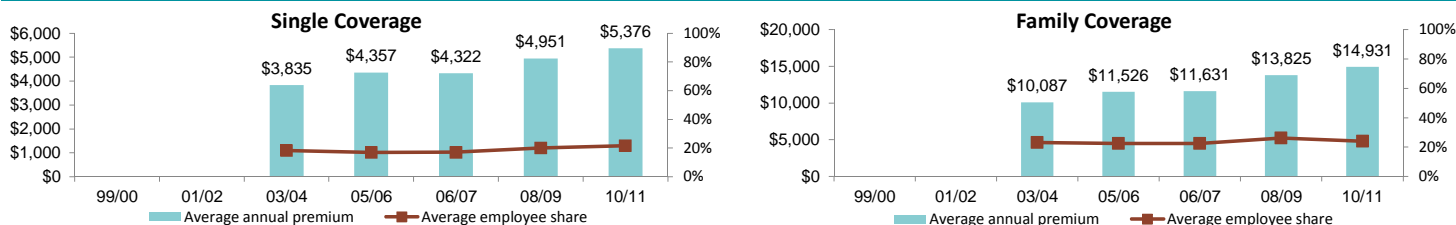


TRENDS IN ESI ACCESS & TAKE-UP (PRIVATE SECTOR EMPLOYERS)



For smaller states, data may be missing in one or more of the following years: 1999, 2000, 2001, or 2002.

TRENDS IN PREMIUMS AND EMPLOYEE CONTRIBUTION (PRIVATE SECTOR EMPLOYERS)

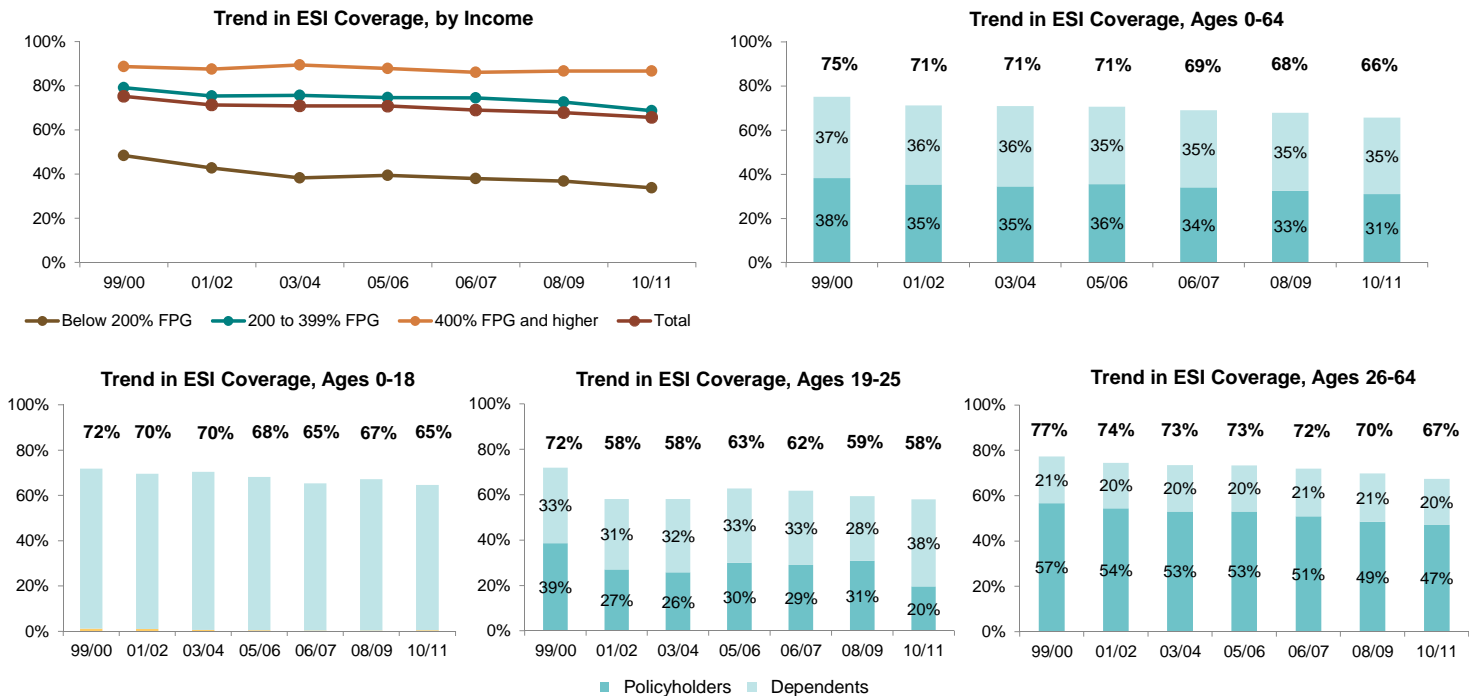


For smaller states, data may be missing in one or more of the following years: 1999, 2000, 2001, or 2002.

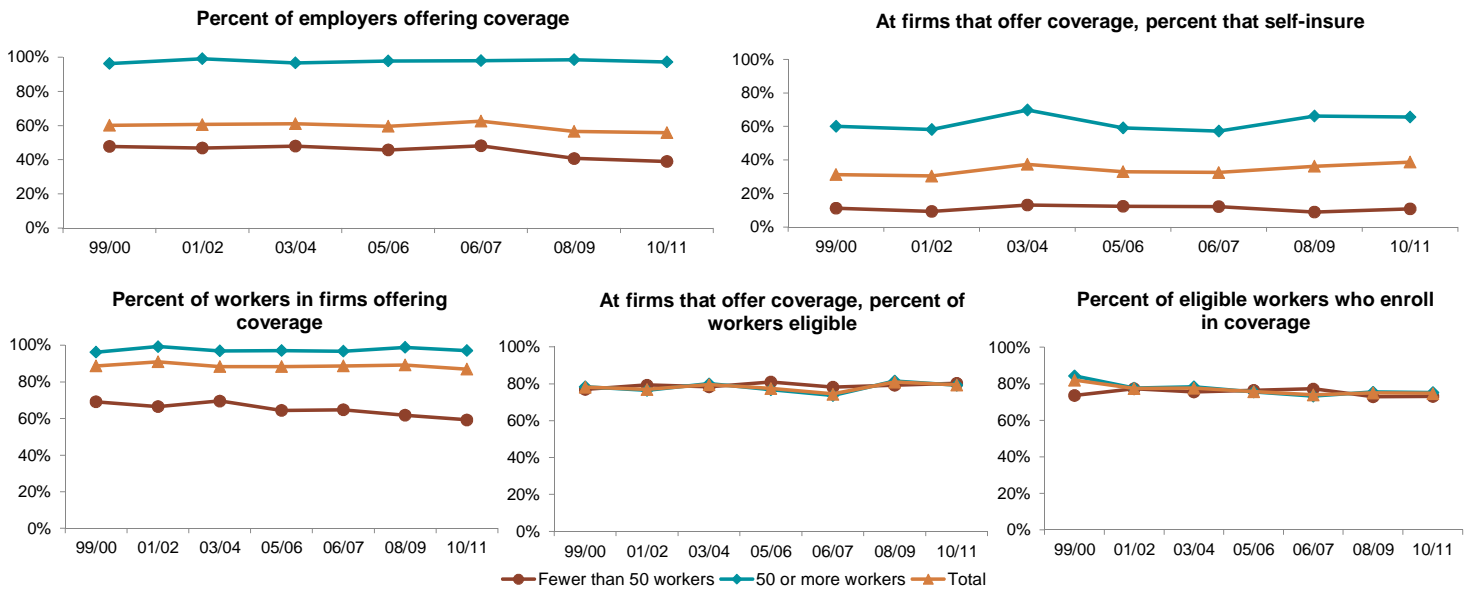
State-Level Trends in Employer-Sponsored Health Insurance, 1999-2011

VIRGINIA

TRENDS IN EMPLOYER-SPONSORED INSURANCE COVERAGE (ESI)

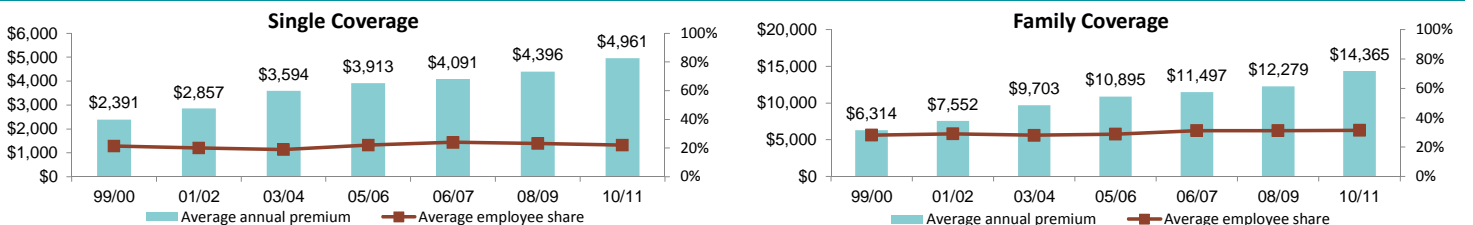


TRENDS IN ESI ACCESS & TAKE-UP (PRIVATE SECTOR EMPLOYERS)



For smaller states, data may be missing in one or more of the following years: 1999, 2000, 2001, or 2002.

TRENDS IN PREMIUMS AND EMPLOYEE CONTRIBUTION (PRIVATE SECTOR EMPLOYERS)

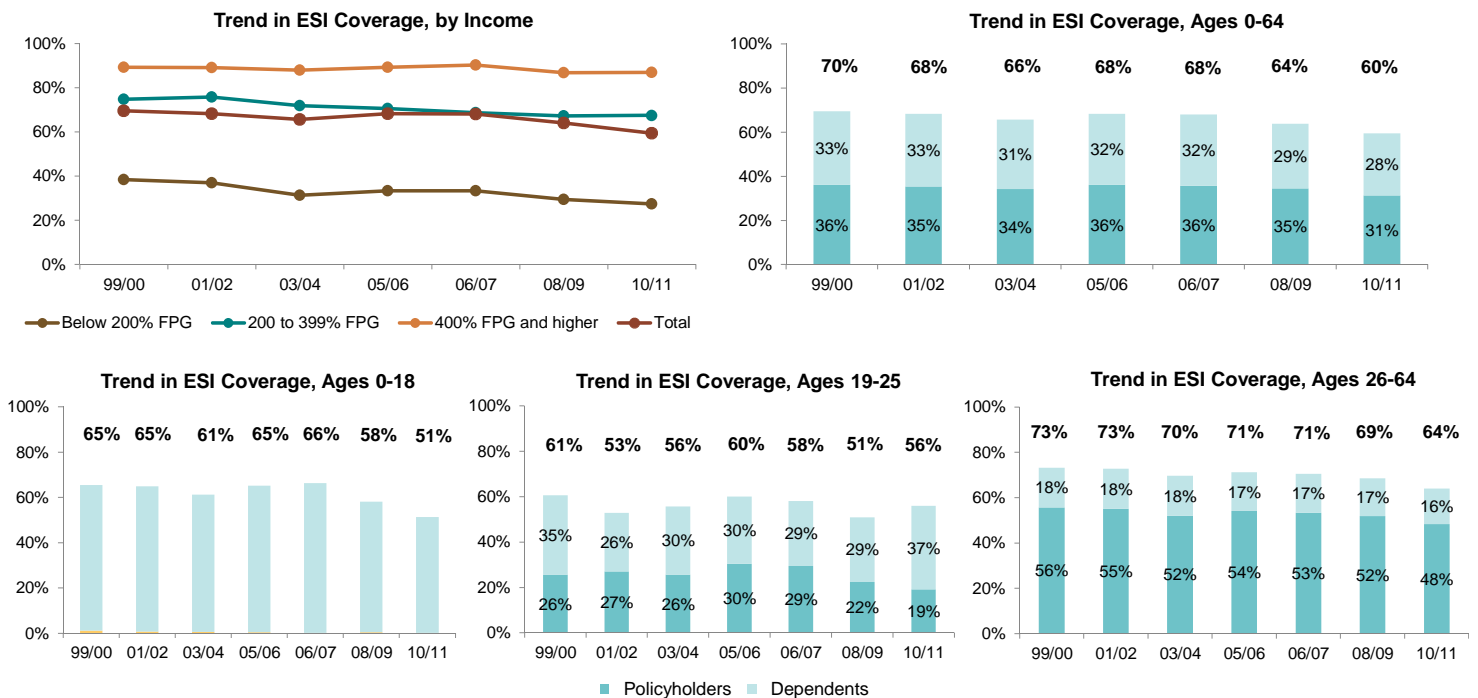


For smaller states, data may be missing in one or more of the following years: 1999, 2000, 2001, or 2002.

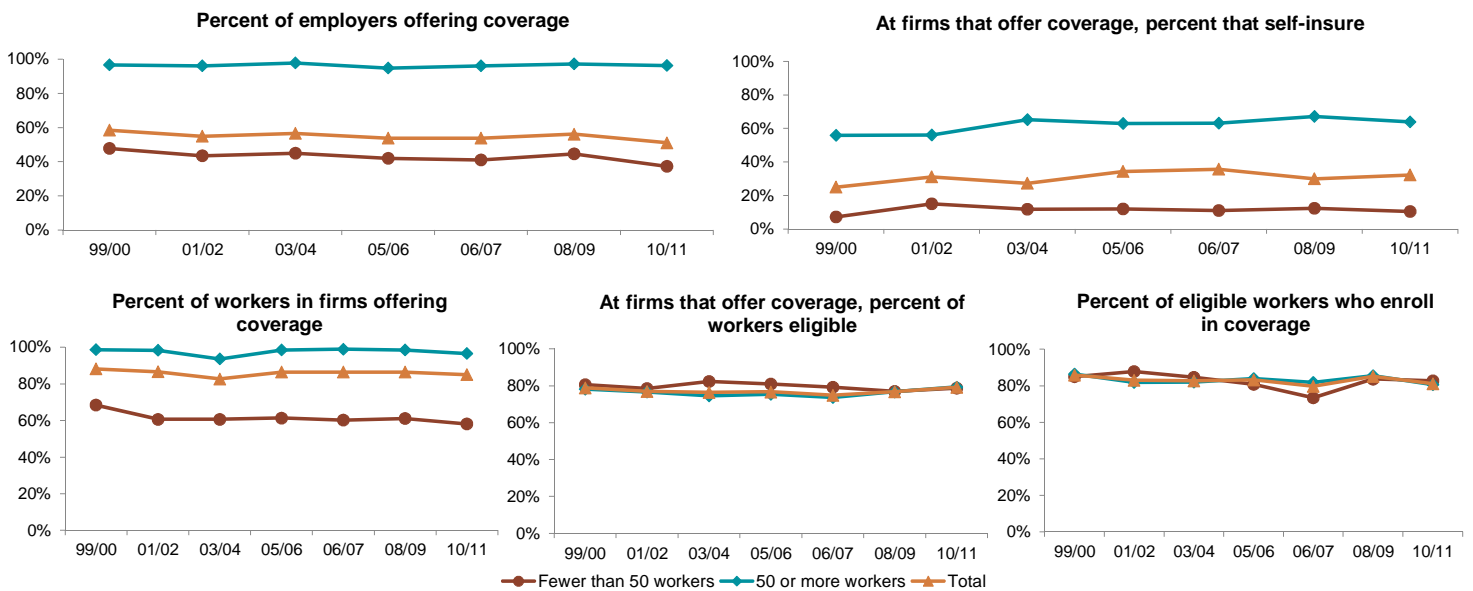
State-Level Trends in Employer-Sponsored Health Insurance, 1999-2011

WASHINGTON

TRENDS IN EMPLOYER-SPONSORED INSURANCE COVERAGE (ESI)

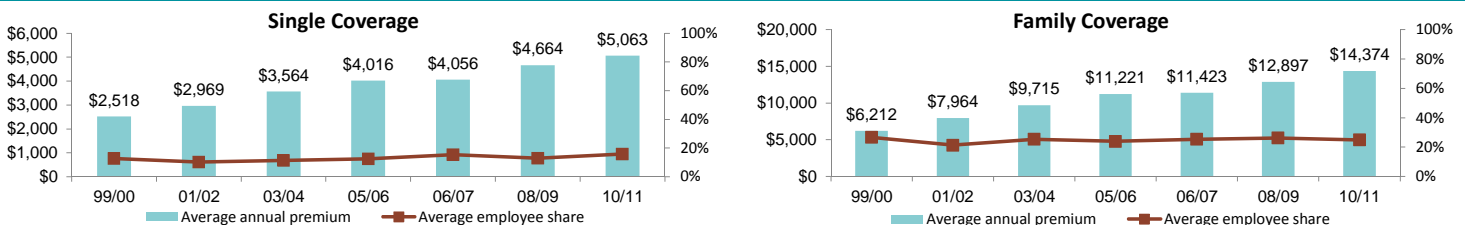


TRENDS IN ESI ACCESS & TAKE-UP (PRIVATE SECTOR EMPLOYERS)



For smaller states, data may be missing in one or more of the following years: 1999, 2000, 2001, or 2002.

TRENDS IN PREMIUMS AND EMPLOYEE CONTRIBUTION (PRIVATE SECTOR EMPLOYERS)

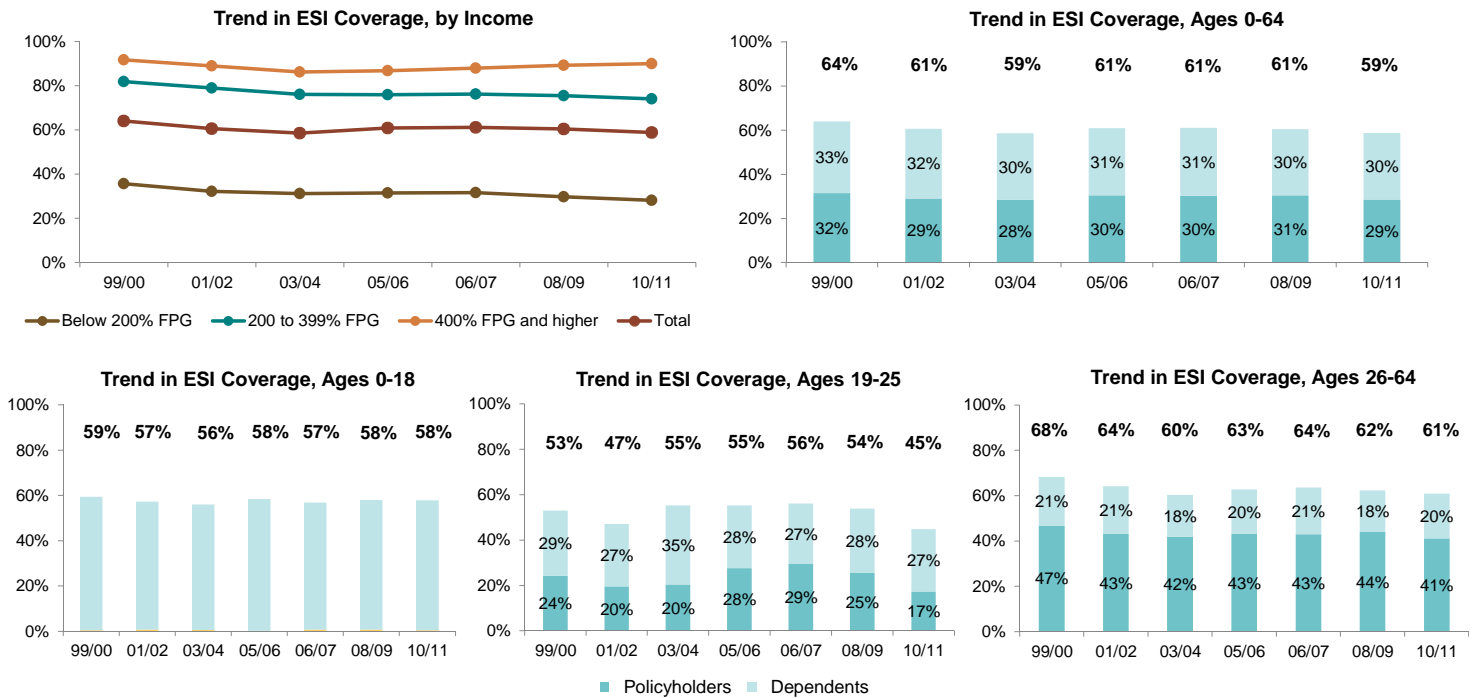


For smaller states, data may be missing in one or more of the following years: 1999, 2000, 2001, or 2002.

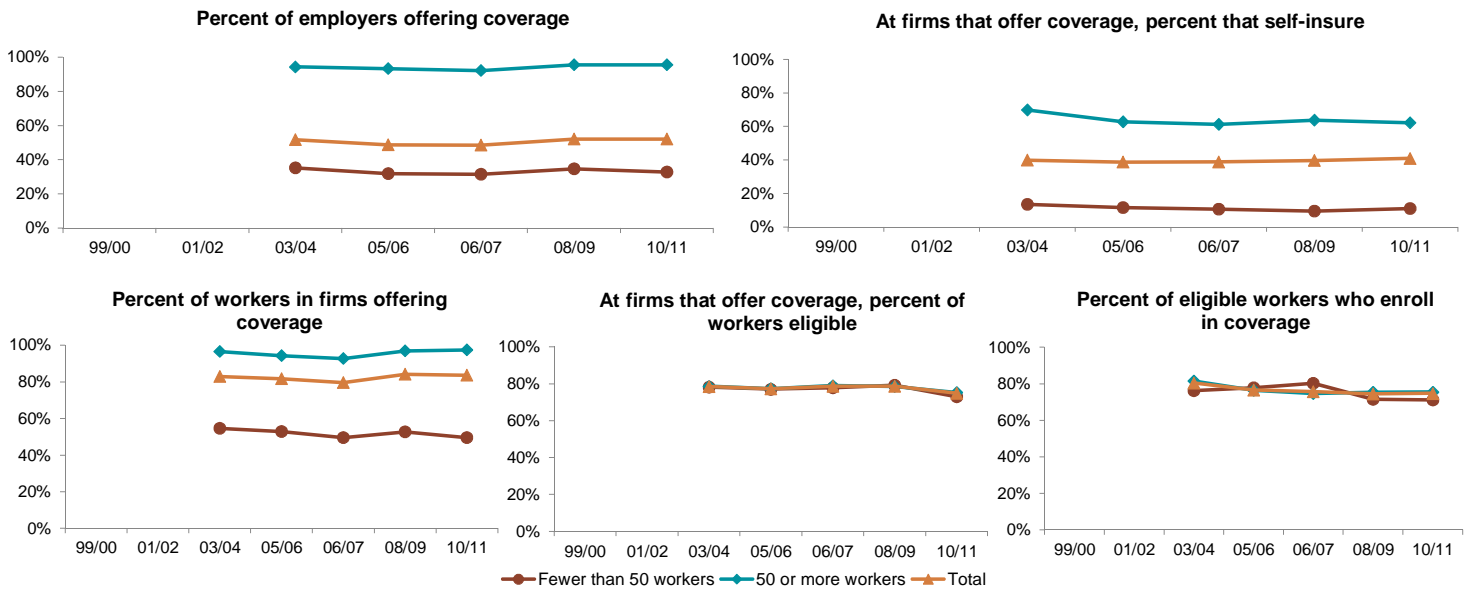
State-Level Trends in Employer-Sponsored Health Insurance, 1999-2011

WEST VIRGINIA

TRENDS IN EMPLOYER-SPONSORED INSURANCE COVERAGE (ESI)

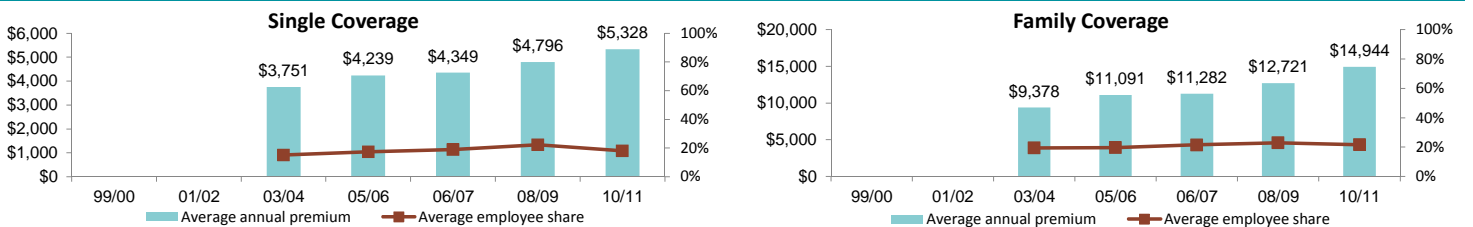


TRENDS IN ESI ACCESS & TAKE-UP (PRIVATE SECTOR EMPLOYERS)



For smaller states, data may be missing in one or more of the following years: 1999, 2000, 2001, or 2002.

TRENDS IN PREMIUMS AND EMPLOYEE CONTRIBUTION (PRIVATE SECTOR EMPLOYERS)

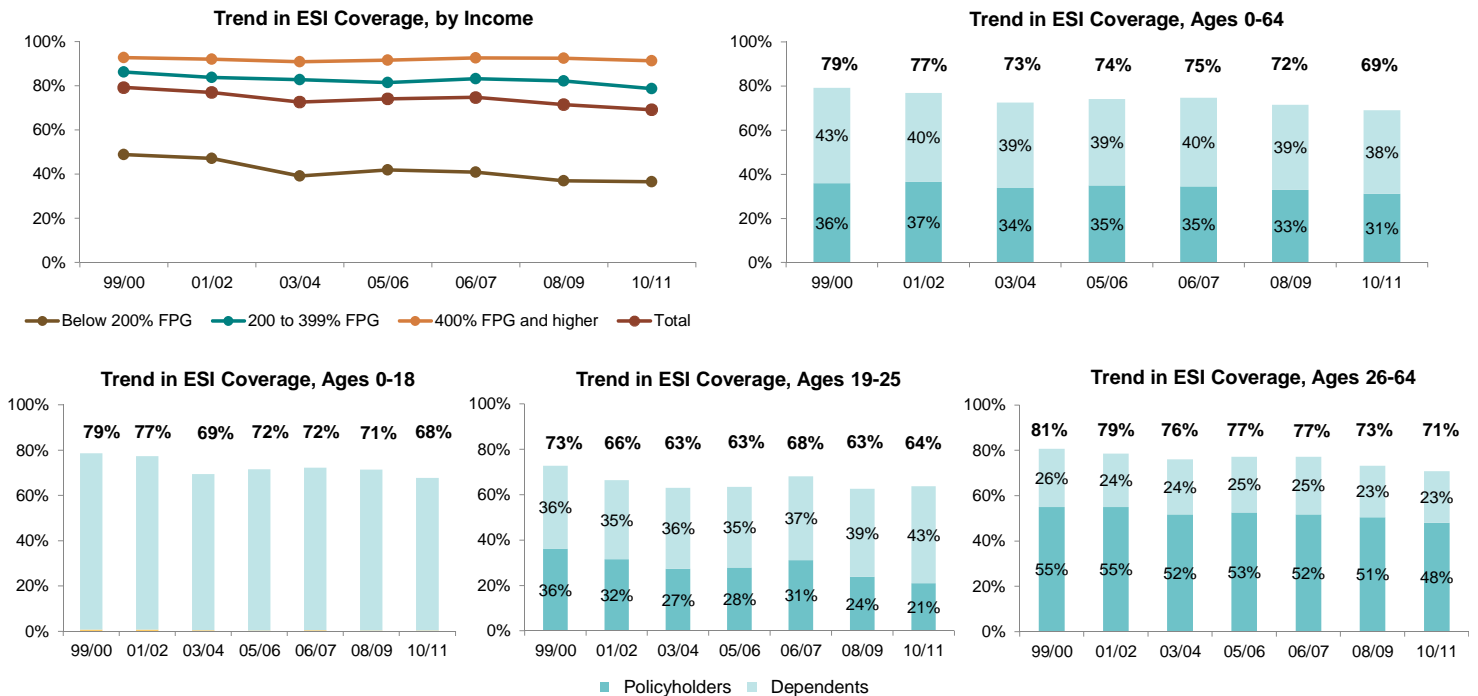


For smaller states, data may be missing in one or more of the following years: 1999, 2000, 2001, or 2002.

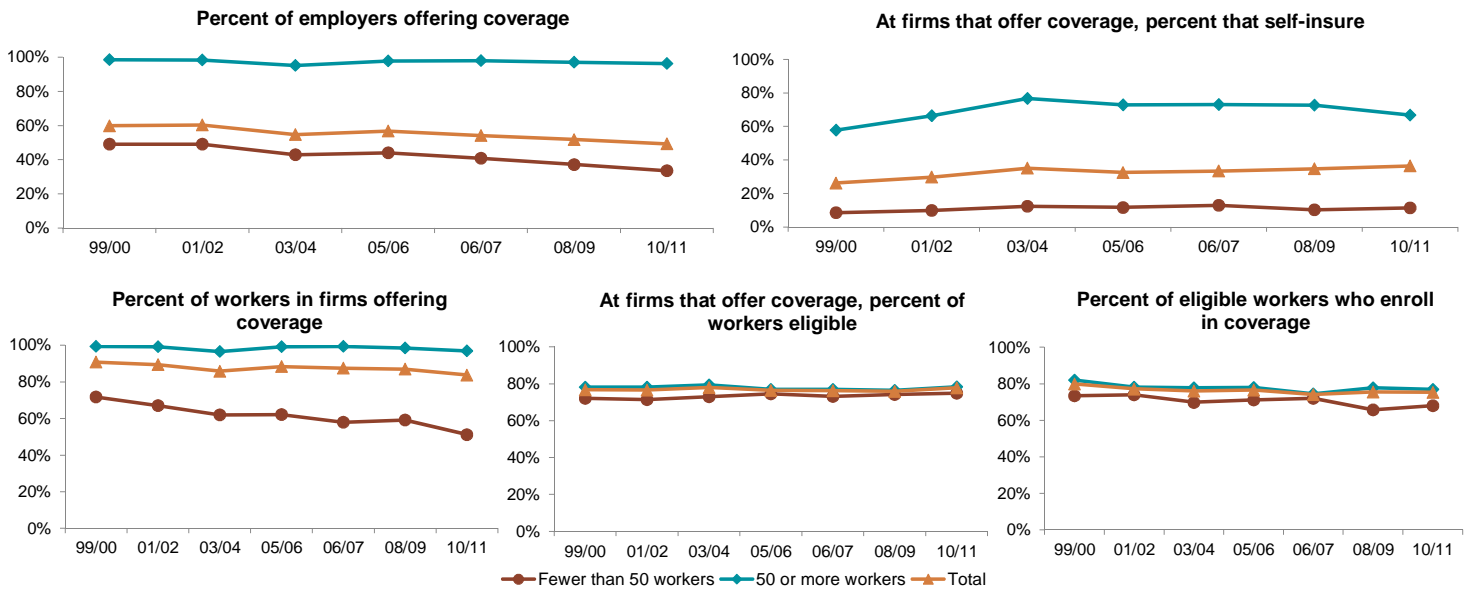
State-Level Trends in Employer-Sponsored Health Insurance, 1999-2011

WISCONSIN

TRENDS IN EMPLOYER-SPONSORED INSURANCE COVERAGE (ESI)

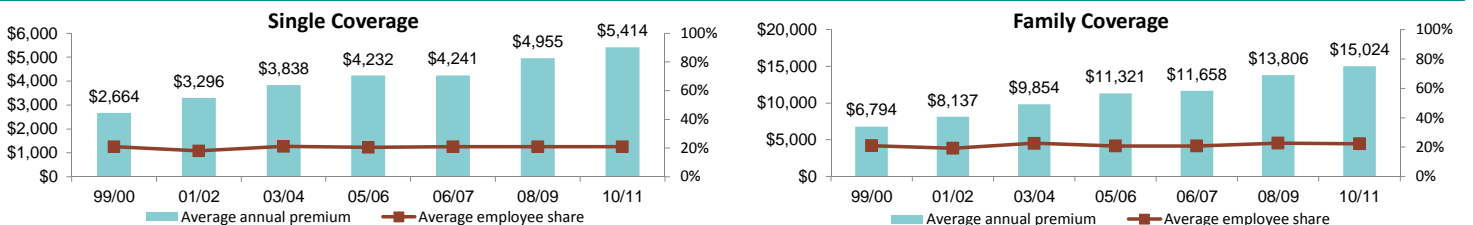


TRENDS IN ESI ACCESS & TAKE-UP (PRIVATE SECTOR EMPLOYERS)



For smaller states, data may be missing in one or more of the following years: 1999, 2000, 2001, or 2002.

TRENDS IN PREMIUMS AND EMPLOYEE CONTRIBUTION (PRIVATE SECTOR EMPLOYERS)

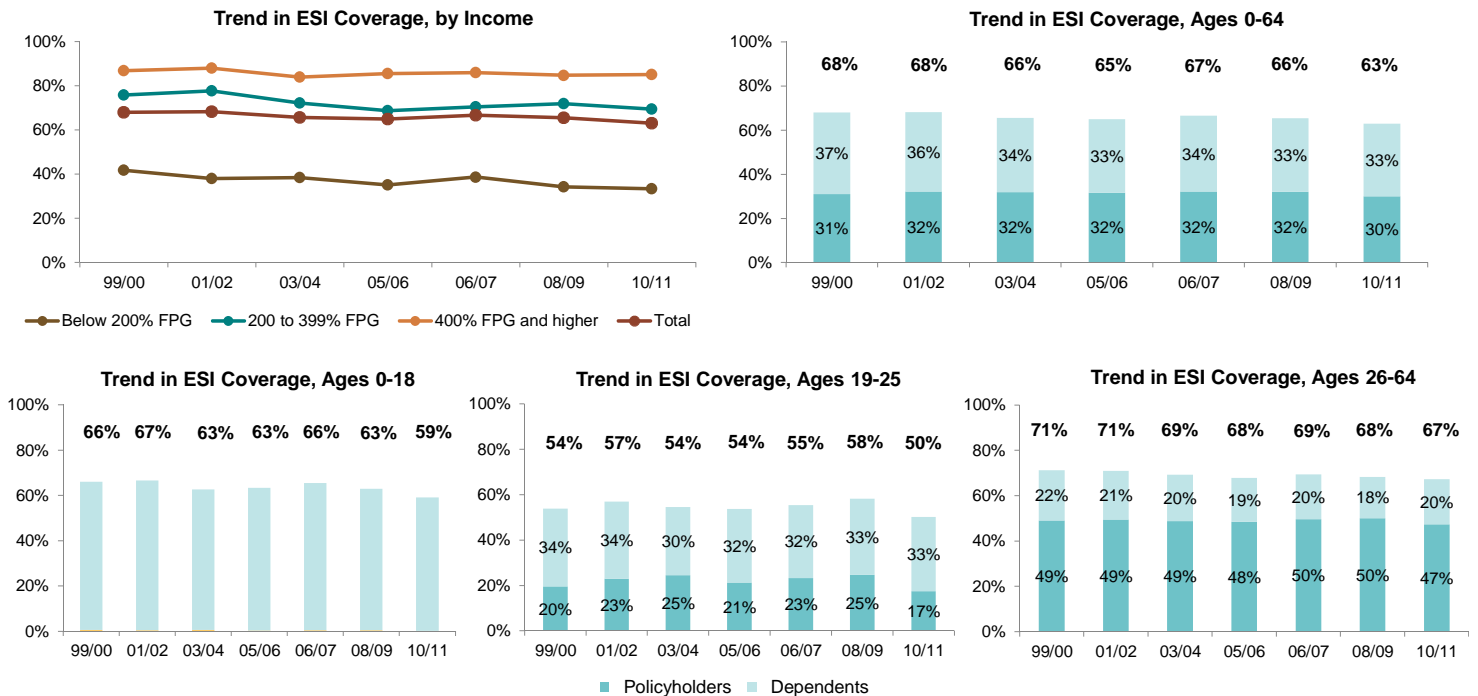


For smaller states, data may be missing in one or more of the following years: 1999, 2000, 2001, or 2002.

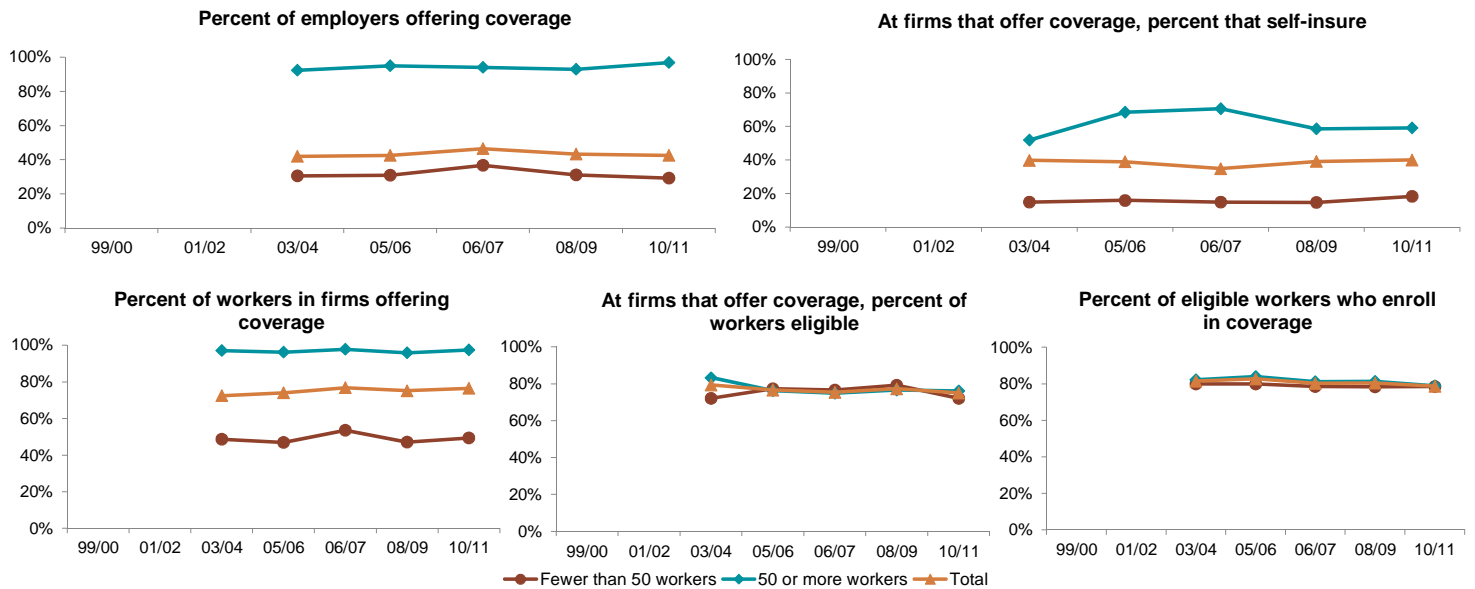
State-Level Trends in Employer-Sponsored Health Insurance, 1999-2011

WYOMING

TRENDS IN EMPLOYER-SPONSORED INSURANCE COVERAGE (ESI)

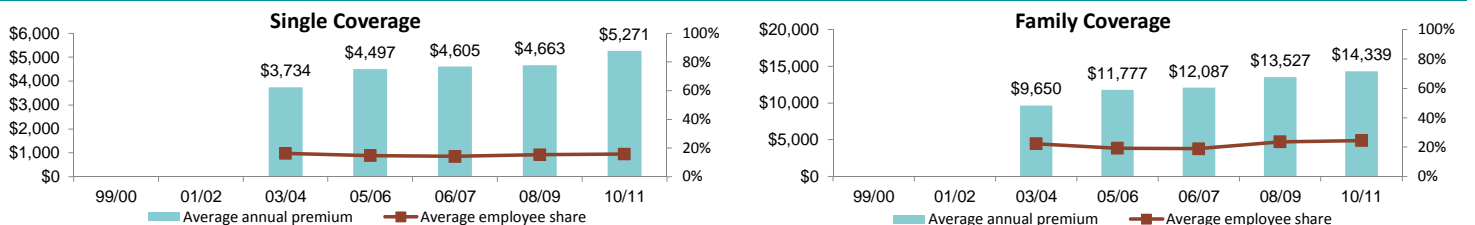


TRENDS IN ESI ACCESS & TAKE-UP (PRIVATE SECTOR EMPLOYERS)



For smaller states, data may be missing in one or more of the following years: 1999, 2000, 2001, or 2002.

TRENDS IN PREMIUMS AND EMPLOYEE CONTRIBUTION (PRIVATE SECTOR EMPLOYERS)



For smaller states, data may be missing in one or more of the following years: 1999, 2000, 2001, or 2002.

