People with Private Health Insurance Coverage

Data provided by the U.S. Census Bureau through a joint project between the Bureau of Labor Statistics and the Census Bureau and made available through the Annual Social and Economic Supplement of the Current Population Survey. Data for each state were listed in Table III05 — “Health Insurance Coverage Status and Type of Coverage by State and Age for All People: 2009.” State rankings are based on the number of people in the state with private coverage divided by the total number of people in the state. A ranking of #1 indicates the highest percentage of people with private coverage. Percents are displayed as whole numbers, but rankings are based on percentages calculated to one-hundredth of a percent.

Private Health Insurance Enrollees, Self-Insured v. Fully-Insured Health Plans

Data provided by the Agency for Healthcare Research and Quality in their Center for Financing, Access and Cost Trends. These data were made available through the 2009 Medical Expenditure Panel Survey (MEPS) — Insurance Component and can be found in Table II.A.2(b)(1) titled, “Percent of private-sector employees that offer health insurance by firm size and state: United States, 2009.” A large employer group is defined as an establishment with 50 or more employees. A small employer group is defined as an establishment with fewer than 50 employees. An employee is defined as a person on the company’s payroll. Excludes temporary and contract workers but includes the owner or manager if that person works at the firm. All percentages are rounded to the nearest whole number. State rankings are based on the percentage of employers in the state that offer health insurance. A ranking of #1 indicates the highest percentage of employers offering health insurance.

Average Annual Health Insurance Premium for Single Coverage, Individual Market

Data provided by America’s Health Insurance Plans, Center for Policy and Research, and made available through the report, “Individual Health Insurance 2009: A Comprehensive Survey of Premiums, Availability, and Benefits,” October, 2009. The data for each state were listed in Table 3 — “Individual Market, Average Annual Premiums in Selected States, 2009.”

Average Annual Health Insurance Premium for Family Coverage, Small Group Market

Data provided by America’s Health Insurance Plans, Center for Policy and Research, and made available through the report, “Small Group Health Insurance in 2010: A Comprehensive Survey of Premiums, Product Choices, and Benefits,” June, 2011. The data for each state were listed in Table 5 — “Premiums by State, All Small Groups, 2010.”

Total State Premium Tax Collected From Insurance Companies

Data provided by the U.S. Census Bureau and made available through the 2010 Annual Survey of State Government Tax Collections. The data for the District of Columbia were made available through the D.C. government’s FY 2011 Proposed Budget and Financial Plan and can be found in Table 4-11 in the Revenue Appendix titled, “Gross Receipts Tax Revenue, Fiscal Years 2009-2014.” For this report, we used gross insurance premium data for FY 2009 (actual). Data include state premium tax collected from all types of insurance companies, including health insurance.

Percent of Employers Offering Health Insurance, Large v. Small Employers

Data provided by the Agency for Healthcare Research and Quality’s Center for Financing, Access and Cost Trends. These data were made available through the 2009 Medical Expenditure Panel Survey (MEPS) — Insurance Component and can be found in Table II.A.2(2009) titled, “Percent of private-sector establishments that offer health insurance by firm size and state: United States, 2009.”

Direct Jobs in Health Insurance

Data provided by the U.S. Census Bureau through the 2009 County Business Patterns (NAICS) report. AHIP compiled the data for several NAICS codes to compute a total amount of direct jobs in health insurance. “Direct Jobs” includes jobs in the insurance industry for NAICS codes 524114 (Direct Health and Medical Insurance Carriers) and 621491 (HMO Medical Carriers).

Other Insurance-Related Jobs

Data provided by the U.S. Census Bureau through the 2009 County Business Patterns (NAICS) report. AHIP compiled the data for several NAICS codes to compute a total number of “other insurance-related jobs.” AHIP describes this category as jobs that are categorized in the overall insurance industry, which are present in the health insurance industry, but not exclusively. The NAICS...
codes used for other insurance-related jobs are: 524210 (Insurance Brokers and Agents), 524130 (Reinsurance Carriers), 524291 (Claims Adjusting), and 524292 (Third Party Administration of Insurance and Pension Funds).

Payroll for Direct Jobs in Health Insurance

Data provided by the U.S. Census Bureau through the 2009 County Business Patterns (NAICS) report. AHIP compiled the data for several NAICS codes to compute a total amount of annual payroll in health insurance. This takes into account jobs in the insurance industry for NAICS codes 524114 (Direct Health and Medical Insurance Carriers) and 621491 (HMO Medical Carriers).

Payroll for Other Insurance-Related Jobs

Data provided by the U.S. Census Bureau through the 2009 County Business Patterns (NAICS) report. AHIP compiled the data for several NAICS codes to compute a total amount of annual payroll for direct jobs in health insurance. This takes into account jobs in the overall insurance industry for NAICS codes 524130 (Reinsurance Carriers), 524210 (Insurance Brokers and Agents), 524291 (Claims Adjusting), and 524292 (Third Party Administration of Insurance and Pension Funds). See the note for “Other Insurance-Related Jobs” above.

Average Wage, Direct Jobs in Health Insurance

Data provided by the U.S. Census Bureau through the 2009 County Business Patterns (NAICS) report. The average was calculated by dividing the total payroll for direct jobs in health insurance by the total number of direct jobs in health insurance. Only states that included information on the number of jobs and payroll were used in the calculation. For definitions of “Direct Jobs in Health Insurance” and “Payroll for Direct Jobs in Health Insurance” see those sections above.

Average Wage, Other Insurance-Related Jobs

Data provided by the U.S. Census Bureau and made available through the 2009 County Business Patterns (NAICS) report. AHIP compiled the data for several NAICS codes to compute a total amount of annual payroll for other insurance-related jobs in health insurance. This takes into account jobs in the overall insurance industry for NAICS codes 524130 (Reinsurance Carriers), 524210 (Insurance Brokers and Agents), 524291 (Claims Adjusting), and 524292 (Third Party Administration of Insurance and Pension Funds). See the note for “Other Insurance-Related Jobs” above.

Percent of Uninsured

Data provided by the U.S. Census Bureau through a joint project between the Bureau of Labor Statistics and the Bureau of the Census and made available through the Annual Social and Economic Supplement of the Current Population Survey. Data for each state were listed in Table HI05 — “Health Insurance Coverage Status and Type of Coverage by State and Age for All People: 2009.” State rankings are based on the total percentage of uninsured in the state. A ranking of #1 indicates the lowest percentage of uninsured. Percents are displayed as whole numbers, but rankings are based on percentages calculated to one-hundredth of a percent.

Average Medicaid Payment per Enrollee

Data provided by the Kaiser Family Foundation (KFF) and made available through the State Health Facts report, “Medicaid Payments per Enrollee, FY2007” table. This information includes both state and federal data. State rankings are based on the average Medicaid per capita expenditure in dollars. A ranking of #1 indicates the highest average amount of Medicaid per capita expenditure.