Employer-Provided Health Coverage: State-to-State 2022
AHIP’s **Employer-Provided Health Coverage: State-to-State** details the important role health plans play in all 50 states and Washington, D.C. This report catalogues what health plans contribute in terms of:

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

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

Coverage@Work (C@W) is a campaign to educate policymakers and the public about the value employer-provided coverage delivers to nearly 180 million Americans. C@W supports and advocates for market-based solutions that advance health, choice, affordability, and value for every American.

**Learn more at AHIP.org/CoverageAtWork**
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*Click on the state name for more information.*

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</tr>
<tr>
<td>Illinois</td>
<td>Montana</td>
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<td></td>
</tr>
</tbody>
</table>
### Population Coverage in Alabama

2,385,200
Covered by Employer Insurance¹

- **Employer Insurance**: 51%
- **Other (Individual, Medicare, Medicaid, Uninsured, etc.)**: 49%

### Health Insurance Employment in Alabama

- **4,744** Employees-Direct²
- **14,155** Employees-Insurance Related³

### Active Physicians Financed by Employer Insurance Payments⁴

4,436

### Community Hospitals Supported by Employer Insurance Payments⁵

31

### Average Employee Contributions to Premiums as Share of Median Income⁶

<table>
<thead>
<tr>
<th>Year</th>
<th>2015</th>
<th>2018</th>
<th>2019</th>
<th>2020</th>
</tr>
</thead>
<tbody>
<tr>
<td>Share</td>
<td>9.0%</td>
<td>7.7%</td>
<td>7.8%</td>
<td>8.1%</td>
</tr>
</tbody>
</table>

### Employer-Provided Coverage in Alabama

- **Share of Workers in Companies Offering Insurance⁷**: 89%
- **Average Employer Contribution for Single Coverage⁸**: 4,717
- **Share of Workers in Companies Offering a Choice Among Plans⁹**: 59%
- **Percent of Single Coverage Premiums Paid by Employers¹⁰**: 74%

### Employer-Sponsored Insurance by Type¹¹

- **36%** Self-Funded (ERISA)
- **64%** Fully Insured

### Employees with Access To Additional Health Benefit Offerings (Regional)¹²

- **28%** Dental Care
- **18%** Vision Care
- **50%** Wellness Programs
- **53%** Employee Assistance Programs

---

All data sources and notes, labeled 1-12, are referenced in detail on the “Sources & Notes” page at the end of the full report, or at this link: [www.AHIP.org/EPC-State-Data-2022](http://www.AHIP.org/EPC-State-Data-2022)

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Arizona
Employee Health Benefits by the Numbers

Population Coverage in Arizona

3,356,000
Covered by Employer Insurance¹

Employer Insurance: 55%
Other (Individual, Medicare, Medicaid, Uninsured, etc.): 45%

Health Insurance Employment in Arizona
14,466 Employees-Direct²
28,284 Employees-Insurance Related³

Active Physicians Financed by Employer Insurance Payments⁴ ................. 6,347
Community Hospitals Supported by Employer Insurance Payments⁵ ............... 24

Average Employee Contributions to Premiums as Share of Median Income⁶
2015: 8.1%  2018: 7.8%
2019: 6.6%  2020: 7.2%

Employer-Provided Coverage in Arizona

Share of Workers in Companies Offering Insurance⁷ 87%
Average Employer Contribution for Single Coverage⁸ 5,058
Share of Workers in Companies Offering a Choice Among Plans⁹ 80%
Percent of Single Coverage Premiums Paid by Employers¹⁰ 77%

Employer-Sponsored Insurance by Type¹¹

Self-Funded (ERISA): 45%
Fully Insured: 55%

Employees with Access To Additional Health Benefit Offerings (Regional)¹²

48% Dental Care
26% Vision Care
46% Wellness Programs
59% Employee Assistance Programs

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Data compiled by AHIP, Center for Policy and Research, March 2022
Arkansas
Employee Health Benefits by the Numbers

Population Coverage in Arkansas

1,215,900
Covered by Employer Insurance

59% Employer Insurance
41% Other (Individual, Medicare, Medicaid, Uninsured, etc.)

Health Insurance Employment in Arkansas

4,542 Employees-Direct
7,783 Employees-Insurance Related

Active Physicians Financed by Employer Insurance Payments

Community Hospitals Supported by Employer Insurance Payments

Average Employee Contributions to Premiums as Share of Median Income

2015: 7.4%  2018: 8.9%
2019: 9.0%  2020: 8.3%

Employer-Provided Coverage in Arkansas

Share of Workers in Companies Offering Insurance
83%

Average Employer Contribution for Single Coverage
4,944

Share of Workers in Companies Offering a Choice Among Plans
67%

Percent of Single Coverage Premiums Paid by Employers
77%

Employer-Sponsored Insurance by Type

37% Self-Funded (ERISA)
63% Fully Insured

Employees with Access To Additional Health Benefit Offerings (Regional)

33% Dental Care
21% Vision Care
43% Wellness Programs
49% Employee Assistance Programs

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California
Employee Health Benefits by the Numbers

Population Coverage in California

18,985,300
Covered by Employer Insurance¹

51% Employer Insurance
49% Other (Individual, Medicare, Medicaid, Uninsured, etc.)

Health Insurance Employment in California
166,340 Employees-Direct²
112,694 Employees-Insurance Related³

Active Physicians Financed by Employer Insurance Payments⁴.................... 38,232
Community Hospitals Supported by Employer Insurance Payments⁵.................. 102
Average Employee Contributions to Premiums as Share of Median Income⁶
2015: 6.8% 2018: 6.8% 2019: 7.3% 2020: 6.3%

Employer-Provided Coverage in California

Share of Workers in Companies Offering Insurance⁷ 87%
Average Employer Contribution for Single Coverage⁸ 5,931
Share of Workers in Companies Offering a Choice Among Plans⁹ 80%
Percent of Single Coverage Premiums Paid by Employers¹⁰ 83%

Employer-Sponsored Insurance by Type¹¹

58% Self-Funded (ERISA)
42% Fully Insured

Employees with Access To Additional Health Benefit Offerings (Regional)¹²

55% Dental Care
43% Vision Care
43% Wellness Programs
55% Employee Assistance Programs

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Colorado
Employee Health Benefits by the Numbers

Population Coverage in Colorado

2,878,500
Covered by Employer Insurance¹

Employer Insurance 50%
Other (Individual, Medicare, Medicaid, Uninsured, etc.) 50%

Employer-Provided Coverage in Colorado

Share of Workers in Companies Offering Insurance⁷ 83%
Average Employer Contribution for Single Coverage⁸ 5,533
Share of Workers in Companies Offering a Choice Among Plans⁹ 72%
Percent of Single Coverage Premiums Paid by Employers¹⁰ 77%

Employer-Sponsored Insurance by Type¹¹

Self-Funded (ERISA) 38%
Fully Insured 62%

Health Insurance Employment in Colorado

11,898 Employees-Direct²
26,351 Employees-Insurance Related³

Active Physicians Financed by Employer Insurance Payments⁴ 5,043
Community Hospitals Supported by Employer Insurance Payments⁵ 26

Average Employee Contributions to Premiums as Share of Median Income⁶
2015: 6.3%  2018: 5.3%
2019: 6.4%  2020: 6.0%

Employees with Access To Additional Health Benefit Offerings (Regional)¹²

48% Dental Care
26% Vision Care
46% Wellness Programs
59% Employee Assistance Programs

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Connecticut
Employee Health Benefits by the Numbers

Population Coverage in Connecticut

1,728,000
Covered by Employer Insurance

50% Employer Insurance
50% Other (Individual, Medicare, Medicaid, Uninsured, etc.)

Health Insurance Employment in Connecticut

13,040 Employees-Direct
14,620 Employees-Insurance Related

Active Physicians Financed by Employer Insurance Payments

5,556

Community Hospitals Supported by Employer Insurance Payments

9

Average Employee Contributions to Premiums as Share of Median Income

2015: 6.0% 2018: 5.7%
2019: 5.1% 2020: 5.3%

Employer-Provided Coverage in Connecticut

Share of Workers in Companies Offering Insurance

89%

Average Employer Contribution for Single Coverage

5,761

Share of Workers in Companies Offering a Choice Among Plans

78%

Percent of Single Coverage Premiums Paid by Employers

77%

Employer-Sponsored Insurance by Type

36% Self-Funded (ERISA)
64% Fully Insured

Employees with Access To Additional Health Benefit Offerings (Regional)

43% Dental Care
15% Vision Care
47% Wellness Programs
60% Employee Assistance Programs

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Delaware
Employee Health Benefits by the Numbers

Population Coverage in Delaware

491,600
Covered by Employer Insurance\(^1\)

- Employer Insurance: 50%
- Other (Individual, Medicare, Medicaid, Uninsured, etc.): 50%

Health Insurance Employment in Delaware

- 1,345 Employees-Direct\(^2\)
- 2,678 Employees-Insurance Related\(^3\)

Active Physicians Financed by Employer Insurance Payments\(^4\): 1,162

Community Hospitals Supported by Employer Insurance Payments\(^5\): 2

Average Employee Contributions to Premiums as Share of Median Income\(^6\):
- 2015: 6.1%
- 2018: 6.3%
- 2019: 7.7%
- 2020: 8.4%

Employer-Provided Coverage in Delaware

- Share of Workers in Companies Offering Insurance\(^7\): 88%
- Average Employer Contribution for Single Coverage\(^8\): 5,477
- Share of Workers in Companies Offering a Choice Among Plans\(^9\): 78%
- Percent of Single Coverage Premiums Paid by Employers\(^10\): 75%

Employer-Sponsored Insurance by Type\(^11\)

- 70% Fully Insured
- 30% Self-Funded (ERISA)

Employees with Access To Additional Health Benefit Offerings (Regional)\(^12\)

- 36% Dental Care
- 22% Vision Care
- 47% Wellness Programs
- 54% Employee Assistance Programs

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Data compiled by AHIP, Center for Policy and Research, March 2022
Florida
Employee Health Benefits by the Numbers

Population Coverage in Florida

**8,557,300**
Covered by Employer Insurance

- **60%** Employer Insurance
- **40%** Other (Individual, Medicare, Medicaid, Uninsured, etc.)

Employer-Provided Coverage in Florida

- **85%** Share of Workers in Companies Offering Insurance
- **5,267** Average Employer Contribution for Single Coverage
- **84%** Share of Workers in Companies Offering a Choice Among Plans
- **74%** Percent of Single Coverage Premiums Paid by Employers

Employer-Sponsored Insurance by Type

- **47%** Self-Funded (ERISA)
- **53%** Fully Insured

Health Insurance Employment in Florida

- **36,635** Employees-Direct
- **82,966** Employees-Insurance Related

Active Physicians Financed by Employer Insurance Payments

**17,671**

Community Hospitals Supported by Employer Insurance Payments

**54**

Average Employee Contributions to Premiums as Share of Median Income

- **8.9%** 2015
- **8.6%** 2018
- **9.8%** 2019
- **10.4%** 2020

Employees with Access To Additional Health Benefit Offerings (Regional)

- **36%** Dental Care
- **22%** Vision Care
- **47%** Wellness Programs
- **54%** Employee Assistance Programs

Data compiled by AHIP, Center for Policy and Research, March 2022

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Georgia Employee Health Benefits by the Numbers

Population Coverage in Georgia

4,944,500
Covered by Employer Insurance¹

- Employer Insurance: 53%
- Other (Individual, Medicare, Medicaid, Uninsured, etc.): 47%

Employer-Provided Coverage in Georgia

- Share of Workers in Companies Offering Insurance⁷: 89%
- Average Employer Contribution for Single Coverage⁸: 5,346
- Share of Workers in Companies Offering a Choice Among Plans⁹: 69%
- Percent of Single Coverage Premiums Paid by Employers¹⁰: 78%

Health Insurance Employment in Georgia

16,053 Employees-Direct²
36,897 Employees-Insurance Related³

- Active Physicians Financed by Employer Insurance Payments⁴: 8,731
- Community Hospitals Supported by Employer Insurance Payments⁵: 41
- Average Employee Contributions to Premiums as Share of Median Income⁶:
  - 2015: 7.8%
  - 2018: 7.9%
  - 2019: 8.4%
  - 2020: 8.1%

Employer-Sponsored Insurance by Type¹¹

- Self-Funded (ERISA): 38%
- Fully Insured: 62%

Employees with Access To Additional Health Benefit Offerings (Regional)¹²

- Dental Care: 36%
- Vision Care: 22%
- Wellness Programs: 47%
- Employee Assistance Programs: 54%

All data sources and notes, labeled 1-12, are referenced in detail on the “Sources & Notes” page at the end of the full report, or at this link: www.AHIP.org/EPC-State-Data-2022.

Data compiled by AHIP, Center for Policy and Research, March 2022
Hawaii
Employee Health Benefits by the Numbers

Population Coverage in Hawaii

700,300
Covered by Employer Insurance

Health Insurance Employment in Hawaii
7,252 Employees-Direct
3,333 Employees-Insurance Related

Active Physicians Financed by Employer Insurance Payments
Community Hospitals Supported by Employer Insurance Payments
Average Employee Contributions to Premiums as Share of Median Income

2015: 5.3% 2018: 5.3%
2019: 4.7% 2020: 5.6%

Employer-Provided Coverage in Hawaii

Share of Workers in Companies Offering Insurance
98%
Average Employer Contribution for Single Coverage
6,188
Share of Workers in Companies Offering a Choice Among Plans
66%
Percent of Single Coverage Premiums Paid by Employers
88%

Employer-Sponsored Insurance by Type

Self-Funded (ERISA) 35%
Fully Insured 65%

Employees with Access To Additional Health Benefit Offerings (Regional)

55% Dental Care
43% Vision Care
43% Wellness Programs
55% Employee Assistance Programs

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Population Coverage in Idaho

**909,900**
Covered by Employer Insurance¹

Health Insurance Employment in Idaho

- **2,348** Employees-Direct²
- **3,822** Employees-Insurance Related³

Active Physicians Financed by Employer Insurance Payments⁴ ...................... **1,076**

Community Hospitals Supported by Employer Insurance Payments⁵ ..................... **13**

Average Employee Contributions to Premiums as Share of Median Income⁶

<table>
<thead>
<tr>
<th>Year</th>
<th>%</th>
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</thead>
<tbody>
<tr>
<td>2015</td>
<td>7.2%</td>
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<tr>
<td>2018</td>
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<tr>
<td>2019</td>
<td>5.4%</td>
</tr>
<tr>
<td>2020</td>
<td>7.4%</td>
</tr>
</tbody>
</table>

Employer-Provided Coverage in Idaho

- **78%** Share of Workers in Companies Offering Insurance⁷
- **5,593** Average Employer Contribution for Single Coverage⁸
- **70%** Share of Workers in Companies Offering a Choice Among Plans⁹
- **83%** Percent of Single Coverage Premiums Paid by Employers¹⁰

Employer-Sponsored Insurance by Type¹¹

- **39%** Self-Funded (ERISA)
- **61%** Fully Insured

Employees with Access To Additional Health Benefit Offerings (Regional)¹²

- **48%** Dental Care
- **26%** Vision Care
- **46%** Wellness Programs
- **59%** Employee Assistance Programs

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Data compiled by AHIP, Center for Policy and Research, March 2022
# Illinois

## Employee Health Benefits by the Numbers

### Population Coverage in Illinois

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Covered by Employer Insurance ¹</td>
<td>7,084,800</td>
</tr>
</tbody>
</table>

![State Map with Coverage Distribution](image)

- **Employer Insurance**: 43%
- **Other (Individual, Medicare, Medicaid, Uninsured, etc.)**: 57%

### Health Insurance Employment in Illinois

<table>
<thead>
<tr>
<th>Employment Type</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employees-Direct ²</td>
<td>24,291</td>
</tr>
<tr>
<td>Employees-Insurance Related ³</td>
<td>88,071</td>
</tr>
</tbody>
</table>

### Active Physicians Financed by Employer Insurance Payments ⁴

- 15,563

### Community Hospitals Supported by Employer Insurance Payments ⁵

- 55

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

<table>
<thead>
<tr>
<th>Year</th>
<th>Share</th>
</tr>
</thead>
<tbody>
<tr>
<td>2015</td>
<td>5.0%</td>
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</tr>
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<td>2019</td>
<td>6.1%</td>
</tr>
<tr>
<td>2020</td>
<td>6.2%</td>
</tr>
</tbody>
</table>

### Employer-Provided Coverage in Illinois

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Share of Workers in Companies Offering Insurance ⁷</td>
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</tr>
<tr>
<td>Average Employer Contribution for Single Coverage ⁸</td>
<td>5,717</td>
</tr>
<tr>
<td>Share of Workers in Companies Offering a Choice Among Plans ⁹</td>
<td>79%</td>
</tr>
<tr>
<td>Percent of Single Coverage Premiums Paid by Employers ¹⁰</td>
<td>78%</td>
</tr>
</tbody>
</table>

### Employer-Sponsored Insurance by Type ¹¹

<table>
<thead>
<tr>
<th>Type</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Self-Funded (ERISA)</td>
<td>41%</td>
</tr>
<tr>
<td>Fully Insured</td>
<td>59%</td>
</tr>
</tbody>
</table>

### Employees with Access To Additional Health Benefit Offerings (Regional) ¹²

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dental Care</td>
<td>47%</td>
</tr>
<tr>
<td>Vision Care</td>
<td>30%</td>
</tr>
<tr>
<td>Wellness Programs</td>
<td>48%</td>
</tr>
<tr>
<td>Employee Assistance Programs</td>
<td>58%</td>
</tr>
</tbody>
</table>

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Data compiled by AHIP, Center for Policy and Research, March 2022
Indiana
Employee Health Benefits by the Numbers

Population Coverage in Indiana

3,769,800
Covered by Employer Insurance

Employer Insurance 43%
Other (Individual, Medicare, Medicaid, Uninsured, etc.) 57%

Health Insurance Employment in Indiana

12,172 Employees-Direct
26,026 Employees-Insurance Related

Active Physicians Financed by Employer Insurance Payments 5,964

Community Hospitals Supported by Employer Insurance Payments 38

Average Employee Contributions to Premiums as Share of Median Income

2015: 6.3%  2018: 5.8%
2019: 6.6%  2020: 5.5%

Employer-Provided Coverage in Indiana

Share of Workers in Companies Offering Insurance 88%
Average Employer Contribution for Single Coverage 5,692
Share of Workers in Companies Offering a Choice Among Plans 73%
Percent of Single Coverage Premiums Paid by Employers 78%

Employer-Sponsored Insurance by Type

Self-Funded (ERISA) 29%
Fully Insured 71%

Employees with Access To Additional Health Benefit Offerings (Regional)

47% Dental Care
30% Vision Care
48% Wellness Programs
58% Employee Assistance Programs

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Iowa
Employee Health Benefits by the Numbers

Population Coverage in Iowa

1,707,100
Covered by Employer Insurance¹

Employer Insurance
Other (Individual, Medicare, Medicaid, Uninsured, etc.)

45%
55%

Employer-Provided Coverage in Iowa

Share of Workers in Companies Offering Insurance⁷ 89%
Average Employer Contribution for Single Coverage⁸ 5,223
Share of Workers in Companies Offering a Choice Among Plans⁹ 71%
Percent of Single Coverage Premiums Paid by Employers¹⁰ 75%

Employer-Sponsored Insurance by Type¹¹

Self-Funded (ERISA)
Fully Insured

43%
57%

Health Insurance Employment in Iowa

4,293 Employees-Direct²
12,899 Employees-Insurance Related³

Active Physicians Financed by Employer Insurance Payments⁴ 3,061
Community Hospitals Supported by Employer Insurance Payments⁵ 34
Average Employee Contributions to Premiums as Share of Median Income⁶
2015: 5.9% 2018: 5.8%
2019: 6.1% 2020: 7.4%

Employees with Access To Additional Health Benefit Offerings (Regional)¹²

Dental Care 47%
Vision Care 22%
Wellness Programs 47%
Employee Assistance Programs 57%

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Data compiled by AHIP, Center for Policy and Research, March 2022
Kansas
Employee Health Benefits by the Numbers

Population Coverage in Kansas

1,602,700
Covered by Employer Insurance

44% Employer Insurance
56% Other (Individual, Medicare, Medicaid, Uninsured, etc.)

Health Insurance Employment in Kansas
3,921 Employees-Direct
15,971 Employees-Insurance Related

Active Physicians Financed by Employer Insurance Payments
......................... 2,821

Community Hospitals Supported by Employer Insurance Payments
......................... 41

Average Employee Contributions to Premiums as Share of Median Income
2015: 7.0%  2018: 6.3%
2019: 6.5%  2020: 7.6%

Employer-Provided Coverage in Kansas

Share of Workers in Companies Offering Insurance
87%

Average Employer Contribution for Single Coverage
5,134

Share of Workers in Companies Offering a Choice Among Plans
68%

Percent of Single Coverage Premiums Paid by Employers
77%

Employer-Sponsored Insurance by Type

39% Self-Funded (ERISA)
61% Fully Insured

Employees with Access To Additional Health Benefit Offerings (Regional)

47% Dental Care
22% Vision Care
47% Wellness Programs
57% Employee Assistance Programs

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Data compiled by AHIP, Center for Policy and Research, March 2022
Kentucky
Employee Health Benefits by the Numbers

Population Coverage in Kentucky

2,067,200
Covered by Employer Insurance

Employer Insurance 53%
Other (Individual, Medicare, Medicaid, Uninsured, etc.) 47%

Health Insurance Employment in Kentucky

14,512 Employees-Direct
14,813 Employees-Insurance Related

Active Physicians Financed by Employer Insurance Payments 4,275
Community Hospitals Supported by Employer Insurance Payments 31

Average Employee Contributions to Premiums as Share of Median Income

2015: 6.8%
2018: 7.6%
2019: 7.9%
2020: 7.5%

Employer-Provided Coverage in Kentucky

Share of Workers in Companies Offering Insurance 89%
Average Employer Contribution for Single Coverage 5,414
Share of Workers in Companies Offering a Choice Among Plans 80%
Percent of Single Coverage Premiums Paid by Employers 78%

Employer-Sponsored Insurance by Type

Self-Funded (ERISA) 33%
Fully Insured 67%

Employees with Access To Additional Health Benefit Offerings (Regional)

Dental Care 28%
Vision Care 18%
Wellness Programs 50%
Employee Assistance Programs 53%

All data sources and notes, labeled 1-12, are referenced in detail on the “Sources & Notes” page at the end of the full report, or at this link: www.AHIP.org/EPC-State-Data-2022
Data compiled by AHIP, Center for Policy and Research, March 2022
Louisiana Employee Health Benefits by the Numbers

Population Coverage in Louisiana

1,960,100
Covered by Employer Insurance

Employer Insurance: 57%
Other (Individual, Medicare, Medicaid, Uninsured, etc.): 43%

Health Insurance Employment in Louisiana

5,857 Employees-Direct
15,465 Employees-Insurance Related

Active Physicians Financed by Employer Insurance Payments: 5,009
Community Hospitals Supported by Employer Insurance Payments: 47

Employer-Provided Coverage in Louisiana

Share of Workers in Companies Offering Insurance: 84%
Average Employer Contribution for Single Coverage: 5,047
Share of Workers in Companies Offering a Choice Among Plans: 66%
Percent of Single Coverage Premiums Paid by Employers: 75%

Employer-Sponsored Insurance by Type

Self-Funded (ERISA): 46%
Fully Insured: 54%

Employees with Access To Additional Health Benefit Offerings (Regional)

33% Dental Care
21% Vision Care
43% Wellness Programs
49% Employee Assistance Programs

All data sources and notes, labeled 1-12, are referenced in detail on the “Sources & Notes” page at the end of the full report, or at this link: [www.AHIP.org/EPC-State-Data-2022](http://www.AHIP.org/EPC-State-Data-2022)

Data compiled by AHIP, Center for Policy and Research, March 2022
Maine
Employee Health Benefits by the Numbers

Population Coverage in Maine

618,000
Covered by Employer Insurance\(^1\)

Employer Insurance 54%
Other (Individual, Medicare, Medicaid, Uninsured, etc.) 46%

Health Insurance Employment in Maine
2,850 Employees-Direct\(^2\)
3,590 Employees-Insurance Related\(^3\)

Active Physicians Financed by Employer Insurance Payments\(^4\) ................. 1,603
Community Hospitals Supported by Employer Insurance Payments\(^5\) .......... 10
Average Employee Contributions to Premiums as Share of Median Income\(^6\)
2015: 6.5% 2018: 6.4%
2019: 6.8% 2020: 7.6%

Employer-Provided Coverage in Maine

Share of Workers in Companies Offering Insurance\(^7\) 83%
Average Employer Contribution for Single Coverage\(^8\) 5,946
Share of Workers in Companies Offering a Choice Among Plans\(^9\) 79%
Percent of Single Coverage Premiums Paid by Employers\(^10\) 79%

Employer-Sponsored Insurance by Type\(^11\)

Self-Funded (ERISA) 41%
Fully Insured 59%

Employees with Access To Additional Health Benefit Offerings (Regional)\(^12\)

Dental Care 43%
Vision Care 15%
Wellness Programs 47%
Employee Assistance Programs 60%

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Data compiled by AHIP, Center for Policy and Research, March 2022
Maryland
Employee Health Benefits by the Numbers

Population Coverage in Maryland

3,441,700
Covered by Employer Insurance

Employer Insurance: 42%
Other (Individual, Medicare, Medicaid, Uninsured, etc.): 58%

Health Insurance Employment in Maryland
10,937 Employees-Direct
16,805 Employees-Insurance Related

Active Physicians Financed by Employer Insurance Payments: 8,749
Community Hospitals Supported by Employer Insurance Payments: 14

Average Employee Contributions to Premiums as Share of Median Income:
2015: 6.5%
2018: 5.6%
2019: 5.9%
2020: 5.6%

Employer-Provided Coverage in Maryland

Share of Workers in Companies Offering Insurance: 87%
Average Employer Contribution for Single Coverage: 5,749
Share of Workers in Companies Offering a Choice Among Plans: 75%
Percent of Single Coverage Premiums Paid by Employers: 78%

Employer-Sponsored Insurance by Type

Self-Funded (ERISA): 42%
Fully Insured: 58%

Employees with Access To Additional Health Benefit Offerings (Regional)

36% Dental Care
22% Vision Care
47% Wellness Programs
54% Employee Assistance Programs

Data compiled by AHIP, Center for Policy and Research, March 2022
Massachusetts
Employee Health Benefits by the Numbers

Population Coverage in Massachusetts

3,743,100
Covered by Employer Insurance¹

Employer Insurance: 45%
Other (Individual, Medicare, Medicaid, Uninsured, etc.): 55%

Health Insurance Employment in Massachusetts

14,983 Employees-Direct²
25,575 Employees-Insurance Related³

Active Physicians Financed by Employer Insurance Payments⁴ ................. 13,131
Community Hospitals Supported by Employer Insurance Payments⁵ .................. 22
Average Employee Contributions to Premiums as Share of Median Income⁶
2015: 4.9%  2018: 5.3%
2019: 4.7%  2020: 5.1%

Employer-Provided Coverage in Massachusetts

Share of Workers in Companies Offering Insurance⁷ 91%
Average Employer Contribution for Single Coverage⁸ 5,894
Share of Workers in Companies Offering a Choice Among Plans⁹ 75%
Percent of Single Coverage Premiums Paid by Employers¹⁰ 79%

Employer-Sponsored Insurance by Type¹¹

45% Self-Funded (ERISA)
55% Fully Insured

Employees with Access To Additional Health Benefit Offerings (Regional)¹²

43% Dental Care
15% Vision Care
47% Wellness Programs
60% Employee Assistance Programs

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Data compiled by AHIP, Center for Policy and Research, March 2022
Michigan
Employee Health Benefits by the Numbers

Population Coverage in Michigan

5,146,500
Covered by Employer Insurance

Employer Insurance
Other (Individual, Medicare, Medicaid, Uninsured, etc.)

47%
53%

Health Insurance Employment in Michigan
14,062 Employees-Direct
33,483 Employees-Insurance Related

Active Physicians Financed by Employer Insurance Payments
Community Hospitals Supported by Employer Insurance Payments
Average Employee Contributions to Premiums as Share of Median Income

2015: 5.0%
2018: 5.3%
2019: 4.4%
2020: 5.4%

Employer-Provided Coverage in Michigan

Share of Workers in Companies Offering Insurance
Average Employer Contribution for Single Coverage
Share of Workers in Companies Offering a Choice Among Plans
Percent of Single Coverage Premiums Paid by Employers

89%
5,243
71%
79%

Employer-Sponsored Insurance by Type

Self-Funded (ERISA)
Fully Insured
49%
51%

Employees with Access To Additional Health Benefit Offerings (Regional)
Dental Care
Vision Care
Wellness Programs
Employee Assistance Programs

47%
30%
48%
58%
Minnesota
Employee Health Benefits by the Numbers

Population Coverage in Minnesota

3,357,200
Covered by Employer Insurance\(^1\)

Employer Insurance 60%
Other (Individual, Medicare, Medicaid, Uninsured, etc.) 40%

Health Insurance Employment in Minnesota

29,802 Employees-Direct\(^2\)
34,127 Employees-Insurance Related\(^3\)

Active Physicians Financed by Employer Insurance Payments\(^4\) .................. 6,490

Community Hospitals Supported by Employer Insurance Payments\(^5\) .................. 37

Average Employee Contributions to Premiums as Share of Median Income\(^6\)

2015: 5.6%  2018: 6.1%
2019: 5.0%  2020: 5.2%

Employer-Provided Coverage in Minnesota

Share of Workers in Companies Offering Insurance\(^7\) 86%

Average Employer Contribution for Single Coverage\(^8\) 5,411

Share of Workers in Companies Offering a Choice Among Plans\(^9\) 67%

Percent of Single Coverage Premiums Paid by Employers\(^10\) 78%

Employer-Sponsored Insurance by Type\(^11\)

Self-Funded (ERISA) 36%
Fully Insured 64%

Employees with Access To Additional Health Benefit Offerings (Regional)\(^12\)

47% Dental Care
22% Vision Care
47% Wellness Programs
57% Employee Assistance Programs

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Data compiled by AHIP, Center for Policy and Research, March 2022
Mississippi
Employee Health Benefits by the Numbers

Population Coverage in Mississippi

1,349,500
Covered by Employer Insurance

Employer
54%
Insurance
Other
46%
(Individual, Medicare, Medicaid, Uninsured, etc.)

Health Insurance Employment in Mississippi

1,785 Employees-Direct
5,504 Employees-Insurance Related

Active Physicians Financed by Employer Insurance Payments

Community Hospitals Supported by Employer Insurance Payments

Average Employee Contributions to Premiums as Share of Median Income

2015: 9.8%
2018: 9.4%
2019: 9.9%
2020: 12.7%

Employer-Provided Coverage in Mississippi

Share of Workers in Companies Offering Insurance
86%

Average Employer Contribution for Single Coverage
4,995

Share of Workers in Companies Offering a Choice Among Plans
63%

Percent of Single Coverage Premiums Paid by Employers
76%

Employer-Sponsored Insurance by Type

Self-Funded (ERISA)
40%
Fully Insured
60%

Employees with Access To Additional Health Benefit Offerings (Regional)

Dental Care
28%
Vision Care
18%
Wellness Programs
50%
Employee Assistance Programs
53%

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Data compiled by AHIP, Center for Policy and Research, March 2022
Missouri
Employee Health Benefits by the Numbers

Population Coverage in Missouri

3,285,800
Covered by Employer Insurance

46%
Employer Insurance

54%
Other (Individual, Medicare, Medicaid, Uninsured, etc.)

Employer-Provided Coverage in Missouri

87%
Share of Workers in Companies Offering Insurance

5,568
Average Employer Contribution for Single Coverage

74%
Share of Workers in Companies Offering a Choice Among Plans

78%
Percent of Single Coverage Premiums Paid by Employers

Employer-Sponsored Insurance by Type

36%
Self-Funded (ERISA)

64%
Fully Insured

Health Insurance Employment in Missouri

13,706 Employees-Direct
28,524 Employees-Insurance Related

Active Physicians Financed by Employer Insurance Payments

7,411

Community Hospitals Supported by Employer Insurance Payments

36

Average Employee Contributions to Premiums as Share of Median Income

2015: 5.5%
2016: 6.5%
2019: 7.6%
2020: 7.9%

Employees with Access To Additional Health Benefit Offerings (Regional)

47%
Dental Care

22%
Vision Care

47%
Wellness Programs

57%
Employee Assistance Programs

All data sources and notes, labeled 1-12, are referenced in detail on the “Sources & Notes” page at the end of the full report, or at this link: [www.AHIP.org/EPC-State-Data-2022](http://www.AHIP.org/EPC-State-Data-2022)

Data compiled by AHIP, Center for Policy and Research, March 2022
Montana
Employee Health Benefits by the Numbers

Population Coverage in Montana

477,300
Covered by Employer Insurance

Employer Insurance

Other

(Individual, Medicare, Medicaid, Uninsured, etc.)

55%
45%

Employer-Provided Coverage in Montana

Share of Workers in Companies Offering Insurance
74%

Average Employer Contribution for Single Coverage
5,692

Share of Workers in Companies Offering a Choice Among Plans
66%

Percent of Single Coverage Premiums Paid by Employers
83%

Employer-Sponsored Insurance by Type

Self-Funded (ERISA)

Fully Insured

47%
53%

Health Insurance Employment in Montana

957 Employees-Direct
4,554 Employees-Insurance Related

Active Physicians Financed by Employer Insurance Payments
768

Community Hospitals Supported by Employer Insurance Payments
16

Average Employee Contributions to Premiums as Share of Median Income

2015: 5.8%
2018: 6.4%
2019: 6.0%
2020: 6.3%

Employees with Access To Additional Health Benefit Offerings (Regional)

48%
Dental Care

26%
Vision Care

46%
Wellness Programs

59%
Employee Assistance Programs

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Data compiled by AHIP, Center for Policy and Research, March 2022
Nebraska
Employee Health Benefits by the Numbers

Population Coverage in Nebraska

1,082,000
Covered by Employer Insurance\(^1\)

Employer Insurance: 44%
Other (Individual, Medicare, Medicaid, Uninsured, etc.): 56%

Employee Health Benefits by the Numbers
Covered by Employer Insurance

Active Physicians Financed by Employer Insurance Payments\(^4\) .......... 1,880
Community Hospitals Supported by Employer Insurance Payments\(^5\) ................. 26
Average Employee Contributions to Premiums as Share of Median Income\(^6\)
2015: 6.5% 2018: 6.1% 2019: 6.1% 2020: 6.7%

Employer-Provided Coverage in Nebraska

Share of Workers in Companies Offering Insurance\(^7\) .......... 80%
Average Employer Contribution for Single Coverage\(^8\) ........ 5,873
Share of Workers in Companies Offering a Choice Among Plans\(^9\) .......... 73%
Percent of Single Coverage Premiums Paid by Employers\(^10\) .......... 77%

Employer-Sponsored Insurance by Type\(^11\)

Self-Funded (ERISA): 27%
Fully Insured: 73%

Employees with Access To Additional Health Benefit Offerings (Regional)\(^12\)

47% Dental Care
22% Vision Care
47% Wellness Programs
57% Employee Assistance Programs
Nevada
Employee Health Benefits by the Numbers

Population Coverage in Nevada

1,506,500
Covered by Employer Insurance

52% Employed
48% Other

Employer-Provided Coverage in Nevada

<table>
<thead>
<tr>
<th></th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Share of Workers...</td>
<td>88%</td>
</tr>
<tr>
<td>Average Employer...</td>
<td>4,835</td>
</tr>
<tr>
<td>Share of Workers...</td>
<td>75%</td>
</tr>
<tr>
<td>Percent of Single...</td>
<td>75%</td>
</tr>
</tbody>
</table>

Employer-Sponsored Insurance by Type

<table>
<thead>
<tr>
<th></th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Self-Funded (ERISA)</td>
<td>54%</td>
</tr>
<tr>
<td>Fully Insured</td>
<td>46%</td>
</tr>
</tbody>
</table>

Health Insurance Employment in Nevada

2,926 Employees-Direct
9,942 Employees-Insurance Related

Active Physicians Financed by Employer Insurance Payments

2,186

Community Hospitals Supported by Employer Insurance Payments

13

Average Employee Contributions to Premiums as Share of Median Income

2015: 6.4% 2018: 8.4%
2019: 6.5% 2020: 9.4%

Employees with Access To Additional Health Benefit Offerings (Regional)

48% Dental Care
26% Vision Care
46% Wellness Programs
59% Employee Assistance Programs

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Data compiled by AHIP, Center for Policy and Research, March 2022
New Hampshire
Employee Health Benefits by the Numbers

Population Coverage in New Hampshire

775,800
Covered by Employer Insurance

Employer Insurance
57%
Other (Individual, Medicare, Medicaid, Uninsured, etc.)
43%

Health Insurance Employment in New Hampshire

2,345 Employees-Direct
4,276 Employees-Insurance Related

Active Physicians Financed by Employer Insurance Payments
1,517

Community Hospitals Supported by Employer Insurance Payments
8

Average Employee Contributions to Premiums as Share of Median Income

2015: 5.1%  2018: 5.2%
2019: 5.1%  2020: 4.7%

Employer-Provided Coverage in New Hampshire

Share of Workers in Companies Offering Insurance
88%

Average Employer Contribution for Single Coverage
6,310

Share of Workers in Companies Offering a Choice Among Plans
73%

Percent of Single Coverage Premiums Paid by Employers
79%

Employer-Sponsored Insurance by Type

44% Self-Funded (ERISA)
56% Fully Insured

Employees with Access To Additional Health Benefit Offerings (Regional)

43% Dental Care
15% Vision Care
47% Wellness Programs
60% Employee Assistance Programs

All data sources and notes, labeled 1-12, are referenced in detail on the “Sources & Notes” page at the end of the full report, or at this link: www.AHIP.org/EPC-State-Data-2022
Data compiled by AHIP, Center for Policy and Research, March 2022
New Jersey
Employee Health Benefits by the Numbers

Population Coverage in New Jersey

5,065,600
Covered by Employer Insurance¹

<table>
<thead>
<tr>
<th>Coverage Source</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employer Insurance</td>
<td>42%</td>
</tr>
<tr>
<td>Other (Individual, Medicare, Medicaid, Uninsured, etc.)</td>
<td>58%</td>
</tr>
</tbody>
</table>

Employer-Provided Coverage in New Jersey

<table>
<thead>
<tr>
<th>Description</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Share of Workers in Companies Offering Insurance⁷</td>
<td>90%</td>
</tr>
<tr>
<td>Average Employer Contribution for Single Coverage⁸</td>
<td>5,518</td>
</tr>
<tr>
<td>Share of Workers in Companies Offering a Choice Among Plans⁹</td>
<td>73%</td>
</tr>
<tr>
<td>Percent of Single Coverage Premiums Paid by Employers¹⁰</td>
<td>75%</td>
</tr>
</tbody>
</table>

Health Insurance Employment in New Jersey

10,025 Employees-Direct²
31,084 Employees-Insurance Related³

<table>
<thead>
<tr>
<th>Category</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Active Physicians Financed by Employer Insurance Payments⁴</td>
<td>11,077</td>
</tr>
<tr>
<td>Community Hospitals Supported by Employer Insurance Payments⁵</td>
<td>24</td>
</tr>
<tr>
<td>Average Employee Contributions to Premiums as Share of Median Income⁶</td>
<td></td>
</tr>
<tr>
<td>2015: 5.8%</td>
<td>2018: 6.4%</td>
</tr>
<tr>
<td>2019: 4.9%</td>
<td>2020: 6.1%</td>
</tr>
</tbody>
</table>

Employee-Sponsored Insurance by Type¹¹

<table>
<thead>
<tr>
<th>Coverage Type</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Self-Funded (ERISA)</td>
<td>46%</td>
</tr>
<tr>
<td>Fully Insured</td>
<td>54%</td>
</tr>
</tbody>
</table>

Employees with Access To Additional Health Benefit Offerings (Regional)¹²

<table>
<thead>
<tr>
<th>Benefit Offering</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dental Care</td>
<td>46%</td>
</tr>
<tr>
<td>Vision Care</td>
<td>33%</td>
</tr>
<tr>
<td>Wellness Programs</td>
<td>42%</td>
</tr>
<tr>
<td>Employee Assistance Programs</td>
<td>54%</td>
</tr>
</tbody>
</table>

All data sources and notes, labeled 1-12, are referenced in detail on the “Sources & Notes” page at the end of the full report, or at this link: [www.AHIP.org/EPC-State-Data-2022](http://www.AHIP.org/EPC-State-Data-2022).

Data compiled by AHIP, Center for Policy and Research, March 2022.
New Mexico
Employee Health Benefits by the Numbers

Population Coverage in New Mexico

732,900
Covered by Employer Insurance¹

Health Insurance Employment in New Mexico
3,936 Employees-Direct²
5,285 Employees-Insurance Related³

Active Physicians Financed by Employer Insurance Payments⁴ ...................... 2,103
Community Hospitals Supported by Employer Insurance Payments⁵ ................... 13
Average Employee Contributions to Premiums as Share of Median Income⁶
2015: 8.1% 2018: 8.0%
2019: 10.4% 2020: 10.8%

Employer-Provided Coverage in New Mexico

Share of Workers in Companies Offering Insurance⁷ 82%
Average Employer Contribution for Single Coverage⁸ 5,864
Share of Workers in Companies Offering a Choice Among Plans⁹ 74%
Percent of Single Coverage Premiums Paid by Employers¹⁰ 79%

Employer-Sponsored Insurance by Type¹¹

Self-Funded (ERISA) 40%
Fully Insured 60%

Employees with Access To Additional Health Benefit Offerings (Regional)¹²

48% Dental Care
26% Vision Care
46% Wellness Programs
59% Employee Assistance Programs

All data sources and notes, labeled 1-12, are referenced in detail on the “Sources & Notes” page at the end of the full report, or at this link: www.AHIP.org/EPC-State-Data-2022
Data compiled by AHIP, Center for Policy and Research, March 2022
New York
Employee Health Benefits by the Numbers

Population Coverage in New York

9,346,600
Covered by Employer Insurance¹

Employer Insurance 50%
Other (Individual, Medicare, Medicaid, Uninsured, etc.) 50%

Employer-Provided Coverage in New York

Share of Workers in Companies Offering Insurance⁷ 88%
Average Employer Contribution for Single Coverage⁸ 6,493
Share of Workers in Companies Offering a Choice Among Plans⁹ 74%
Percent of Single Coverage Premiums Paid by Employers¹⁰ 79%

Employer-Sponsored Insurance by Type¹¹

Self-Funded (ERISA) 41%
Fully Insured 59%

Health Insurance Employment in New York

31,671 Employees-Direct²
73,637 Employees-Insurance Related³

Active Physicians Financed by Employer Insurance Payments⁴ 32,483
Community Hospitals Supported by Employer Insurance Payments⁵ 47

Average Employee Contributions to Premiums as Share of Median Income⁶

2015: 7.1%  2018: 6.3%
2019: 6.0%  2020: 6.6%

Employees with Access To Additional Health Benefit Offerings (Regional)¹²

Dental Care 46%
Vision Care 33%
Wellness Programs 42%
Employee Assistance Programs 54%

All data sources and notes, labeled 1-12, are referenced in detail on the “Sources & Notes” page at the end of the full report, or at this link: www.AHIP.org/EPC-State-Data-2022
Data compiled by AHIP, Center for Policy and Research, March 2022
North Carolina
Employee Health Benefits by the Numbers

Population Coverage in North Carolina

4,993,500
Covered by Employer Insurance

Employer Insurance: 53%
Other (Individual, Medicare, Medicaid, Uninsured, etc.): 47%

Health Insurance Employment in North Carolina

10,963 Employees-Direct
24,757 Employees-Insurance Related

Active Physicians Financed by Employer Insurance Payments: 10,020

Community Hospitals Supported by Employer Insurance Payments: 32

Average Employee Contributions to Premiums as Share of Median Income:
2015: 7.0% 2018: 8.4%
2019: 7.7% 2020: 8.3%

Employer-Provided Coverage in North Carolina

Share of Workers in Companies Offering Insurance: 85%
Average Employer Contribution for Single Coverage: $5,383
Share of Workers in Companies Offering a Choice Among Plans: 72%
Percent of Single Coverage Premiums Paid by Employers: 77%

Employer-Sponsored Insurance by Type

Employer Insurance: 73%
Self-Funded (ERISA): 27%

Employees with Access To Additional Health Benefit Offerings (Regional)

36% Dental Care
22% Vision Care
47% Wellness Programs
54% Employee Assistance Programs

All data sources and notes, labeled 1-12, are referenced in detail on the “Sources & Notes” page at the end of the full report, or at this link: www.AHIP.org/EPC-State-Data-2022
Data compiled by AHIP, Center for Policy and Research, March 2022
North Dakota
Employee Health Benefits by the Numbers

Population Coverage in North Dakota

433,100
Covered by Employer Insurance¹

Employer Insurance 58%
Other (Individual, Medicare, Medicaid, Uninsured, etc.) 42%

Health Insurance Employment in North Dakota
2,381 Employees-Direct²
3,299 Employees-Insurance Related³

Active Physicians Financed by Employer Insurance Payments⁴ ....................... 723
Community Hospitals Supported by Employer Insurance Payments⁵ ................... 12
Average Employee Contributions to Premiums as Share of Median Income⁶
2015: 6.0%  2018: 5.6%  2019: 5.7%  2020: 6.3%

Employer-Provided Coverage in North Dakota

Share of Workers in Companies Offering Insurance⁷ 83%
Average Employer Contribution for Single Coverage⁸ 5,959
Share of Workers in Companies Offering a Choice Among Plans⁹ 56%
Percent of Single Coverage Premiums Paid by Employers¹⁰ 83%

Employer-Sponsored Insurance by Type¹¹

Self-Funded (ERISA) 43%
Fully Insured 57%

Employees with Access To Additional Health Benefit Offerings (Regional)¹²

47% Dental Care
22% Vision Care
47% Wellness Programs
57% Employee Assistance Programs

All data sources and notes, labeled 1-12, are referenced in detail on the “Sources & Notes” page at the end of the full report, or at this link: www.AHIP.org/EPC-State-Data-2022
Data compiled by AHIP, Center for Policy and Research, March 2022
Ohio
Employee Health Benefits by the Numbers

Population Coverage in Ohio

5,717,700
Covered by Employer Insurance

Employer Insurance: 51%
Other (Individual, Medicare, Medicaid, Uninsured, etc.): 49%

Employer-Provided Coverage in Ohio

Share of Workers in Companies Offering Insurance: 89%
Average Employer Contribution for Single Coverage: 5,406
Share of Workers in Companies Offering a Choice Among Plans: 67%
Percent of Single Coverage Premiums Paid by Employers: 77%

Employer-Sponsored Insurance by Type

Self-Funded (ERISA): 30%
Fully Insured: 70%

Health Insurance Employment in Ohio

20,054 Employees-Direct
37,114 Employees-Insurance Related

Active Physicians Financed by Employer Insurance Payments: 15,205
Community Hospitals Supported by Employer Insurance Payments: 57

Average Employee Contributions to Premiums as Share of Median Income:
2015: 5.4%  2018: 6.2%
2019: 5.5%  2020: 6.1%

Employees with Access To Additional Health Benefit Offerings (Regional)

Dental Care: 47%
Vision Care: 30%
Wellness Programs: 48%
Employee Assistance Programs: 58%

All data sources and notes, labeled 1-12, are referenced in detail on the “Sources & Notes” page at the end of the full report, or at this link: www.AHIP.org/EPC-State-Data-2022
Data compiled by AHIP, Center for Policy and Research, March 2022
**Oklahoma**
Employee Health Benefits by the Numbers

### Population Coverage in Oklahoma

1,660,300
Covered by Employer Insurance

- **Employer Insurance**: 57%
- **Other (Individual, Medicare, Medicaid, Uninsured, etc.)**: 43%

### Employer-Provided Coverage in Oklahoma

- **Share of Workers in Companies Offering Insurance**: 85%
- **Average Employer Contribution for Single Coverage**: 5,596
- **Share of Workers in Companies Offering a Choice Among Plans**: 66%
- **Percent of Single Coverage Premiums Paid by Employers**: 79%

### Health Insurance Employment in Oklahoma

- **3,417** Employees-Direct
- **9,675** Employees-Insurance Related

### Employer-Sponsored Insurance by Type

- **Self-Funded (ERISA)**: 40%
- **Fully Insured**: 60%

### Active Physicians Financed by Employer Insurance Payments

- **3,325**

### Community Hospitals Supported by Employer Insurance Payments

- **36**

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

- **2015**: 8.9%
- **2018**: 7.4%
- **2019**: 8.1%
- **2020**: 8.9%

### Employees with Access To Additional Health Benefit Offerings (Regional)

- **33%** Dental Care
- **21%** Vision Care
- **43%** Wellness Programs
- **49%** Employee Assistance Programs

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Data compiled by AHIP, Center for Policy and Research, March 2022
Oregon
Employee Health Benefits by the Numbers

Population Coverage in Oregon

2,160,100
Covered by Employer Insurance¹

Employer Insurance: 48%
Other (Individual, Medicare, Medicaid, Uninsured, etc.): 52%

Employer-Provided Coverage in Oregon

Share of Workers in Companies Offering Insurance⁷: 83%
Average Employer Contribution for Single Coverage⁸: 5,777
Share of Workers in Companies Offering a Choice Among Plans⁹: 69%
Percent of Single Coverage Premiums Paid by Employers¹⁰: 84%

Employer-Sponsored Insurance by Type¹¹

Self-Funded (ERISA): 56%
Fully Insured: 44%

Health Insurance Employment in Oregon

14,194 Employees-Direct²
10,607 Employees-Insurance Related³

Active Physicians Financed by Employer Insurance Payments⁴: 4,152
Community Hospitals Supported by Employer Insurance Payments⁵: 17

Average Employee Contributions to Premiums as Share of Median Income⁶:
2015: 6.5%  2018: 6.8%  2019: 5.8%  2020: 6.2%

Employees with Access To Additional Health Benefit Offerings (Regional)¹²

55% Dental Care
43% Vision Care
43% Wellness Programs
55% Employee Assistance Programs

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Data compiled by AHIP, Center for Policy and Research, March 2022
Pennsylvania
Employee Health Benefits by the Numbers

Population Coverage in Pennsylvania

7,073,700
Covered by Employer Insurance¹

Employer Insurance 43%
Other (Individual, Medicare, Medicaid, Uninsured, etc.) 57%

Health Insurance Employment in Pennsylvania

47,067 Employees-Direct²
52,032 Employees-Insurance Related³

Active Physicians Financed by Employer Insurance Payments⁴ 18,927
Community Hospitals Supported by Employer Insurance Payments⁵ 57
Average Employee Contributions to Premiums as Share of Median Income⁶
2015: 4.9% 2018: 6.0%
2019: 5.9% 2020: 6.0%

Employer-Provided Coverage in Pennsylvania

Share of Workers in Companies Offering Insurance⁷ 90%
Average Employer Contribution for Single Coverage⁸ 5,878
Share of Workers in Companies Offering a Choice Among Plans⁹ 67%
Percent of Single Coverage Premiums Paid by Employers¹⁰ 81%

Employer-Sponsored Insurance by Type¹¹

Self-Funded (ERISA) 39%
Fully Insured 61%

Employees with Access To Additional Health Benefit Offerings (Regional)¹²

46% Dental Care
33% Vision Care
42% Wellness Programs
54% Employee Assistance Programs

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Data compiled by AHIP, Center for Policy and Research, March 2022
# Rhode Island

## Employee Health Benefits by the Numbers

### Population Coverage in Rhode Island

577,600

Covered by Employer Insurance

- 45% Employer Insurance
- 55% Other (Individual, Medicare, Medicaid, Uninsured, etc.)

### Employer-Provided Coverage in Rhode Island

- Share of Workers in Companies Offering Insurance: 89%
- Average Employer Contribution for Single Coverage: $5,795
- Share of Workers in Companies Offering a Choice Among Plans: 65%
- Percent of Single Coverage Premiums Paid by Employers: 79%

### Health Insurance Employment in Rhode Island

- 1,622 Employees-Direct
- 7,327 Employees-Insurance Related

### Active Physicians Financed by Employer Insurance Payments: 1,920

### Community Hospitals Supported by Employer Insurance Payments: 3

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

- 2015: 5.8%
- 2016: 6.9%
- 2019: 6.0%
- 2020: 5.6%

### Employer-Sponsored Insurance by Type

- 67% Fully Insured
- 33% Self-Funded (ERISA)

### Employees with Access To Additional Health Benefit Offerings (Regional)

- 43% Dental Care
- 15% Vision Care
- 47% Wellness Programs
- 60% Employee Assistance Programs

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Data compiled by AHIP, Center for Policy and Research, March 2022
South Carolina
Employee Health Benefits by the Numbers

Population Coverage in South Carolina

2,466,600
Covered by Employer Insurance

Employer Insurance: 52%
Other (Individual, Medicare, Medicaid, Uninsured, etc.): 48%

Health Insurance Employment in South Carolina

11,589 Employees-Direct
13,754 Employees-Insurance Related

Active Physicians Financed by Employer Insurance Payments: 4,641
Community Hospitals Supported by Employer Insurance Payments: 21

Average Employee Contributions to Premiums as Share of Median Income:
2015: 7.6%  2018: 7.2%
2019: 10.7%  2020: 9.0%

Employer-Provided Coverage in South Carolina

Share of Workers in Companies Offering Insurance: 86%
Average Employer Contribution for Single Coverage: 5,621
Share of Workers in Companies Offering a Choice Among Plans: 71%
Percent of Single Coverage Premiums Paid by Employers: 75%

Employer-Sponsored Insurance by Type

Self-Funded (ERISA): 39%
Fully Insured: 61%

Employees with Access To Additional Health Benefit Offerings (Regional)

36% Dental Care
22% Vision Care
47% Wellness Programs
54% Employee Assistance Programs

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Data compiled by AHIP, Center for Policy and Research, March 2022

SOUTH CAROLINA
South Dakota
Employee Health Benefits by the Numbers

Population Coverage in South Dakota

492,600
Covered by Employer Insurance¹

Employer Insurance
Other (Individual, Medicare, Medicaid, Uninsured, etc.)

44%
56%

Health Insurance Employment in South Dakota

1,123 Employees-Direct²
3,039 Employees-Insurance Related³

Active Physicians Financed by Employer Insurance Payments⁴

700

Community Hospitals Supported by Employer Insurance Payments⁵

16

Average Employee Contributions to Premiums as Share of Median Income⁶

2015: 6.3% 2018: 6.9%
2019: 7.9% 2020: 7.1%

Employer-Provided Coverage in South Dakota

Share of Workers in Companies Offering Insurance⁷

83%

Average Employer Contribution for Single Coverage⁸

5,562

Share of Workers in Companies Offering a Choice Among Plans⁹

69%

Percent of Single Coverage Premiums Paid by Employers¹⁰

79%

Employer-Sponsored Insurance by Type¹¹

Self-Funded (ERISA) Fully Insured

46% 54%

Employees with Access To Additional Health Benefit Offerings (Regional)¹²

47%
Dental Care

22%
Vision Care

47%
Wellness Programs

57%
Employee Assistance Programs

All data sources and notes, labeled 1-12, are referenced in detail on the “Sources & Notes” page at the end of the full report, or at this link: www.AHIP.org/EPC-State-Data-2022

Data compiled by AHIP, Center for Policy and Research, March 2022
Tennessee
Employee Health Benefits by the Numbers

Population Coverage in Tennessee

3,135,300
Covered by Employer Insurance¹

Employer Insurance: 54%
Other (Individual, Medicare, Medicaid, Uninsured, etc.): 46%

Health Insurance Employment in Tennessee

15,093 Employees-Direct²
20,644 Employees-Insurance Related³

Active Physicians Financed by Employer Insurance Payments⁴: 6,643
Community Hospitals Supported by Employer Insurance Payments⁵: 33
Average Employee Contributions to Premiums as Share of Median Income⁶:
2015: 7.1%  2018: 7.6%  2019: 7.9%  2020: 7.3%

Employer-Provided Coverage in Tennessee

Share of Workers in Companies Offering Insurance⁷: 91%
Average Employer Contribution for Single Coverage⁸: 4,935
Share of Workers in Companies Offering a Choice Among Plans⁹: 71%
Percent of Single Coverage Premiums Paid by Employers¹⁰: 76%

Employer-Sponsored Insurance by Type¹¹

Self-Funded (ERISA): 60%
Fully Insured: 40%

Employees with Access To Additional Health Benefit Offerings (Regional)¹²

28% Dental Care
18% Vision Care
50% Wellness Programs
53% Employee Assistance Programs

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Data compiled by AHIP, Center for Policy and Research, March 2022
# Texas
Employee Health Benefits by the Numbers

## Population Coverage in Texas

13,992,200
Covered by Employer Insurance

<table>
<thead>
<tr>
<th>Employer Insurance</th>
<th>Other (Individual, Medicare, Medicaid, Uninsured, etc.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>52%</td>
<td>48%</td>
</tr>
</tbody>
</table>

## Employer-Provided Coverage in Texas

- **Share of Workers in Companies Offering Insurance**: 83%
- **Average Employer Contribution for Single Coverage**: 5,520
- **Share of Workers in Companies Offering a Choice Among Plans**: 76%
- **Percent of Single Coverage Premiums Paid by Employers**: 79%

## Employer-Sponsored Insurance by Type

- **Self-Funded (ERISA)**: 39%
- **Fully Insured**: 61%

## Health Insurance Employment in Texas

- **33,930 Employees-Direct**
- **100,122 Employees-Insurance Related**

## Active Physicians Financed by Employer Insurance Payments

22,878

## Community Hospitals Supported by Employer Insurance Payments

149

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

<table>
<thead>
<tr>
<th>Year</th>
<th>Employee Contributions as Share of Median Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>2015</td>
<td>8.2%</td>
</tr>
<tr>
<td>2016</td>
<td>8.6%</td>
</tr>
<tr>
<td>2017</td>
<td>8.1%</td>
</tr>
<tr>
<td>2018</td>
<td>8.7%</td>
</tr>
</tbody>
</table>

## Employees with Access To Additional Health Benefit Offerings (Regional)

- **33%** Dental Care
- **21%** Vision Care
- **43%** Wellness Programs
- **49%** Employee Assistance Programs

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Data compiled by AHIP, Center for Policy and Research, March 2022
## Utah
Employee Health Benefits by the Numbers

### Population Coverage in Utah

1,973,100
Covered by Employer Insurance\(^1\)

- Employer Insurance: 61%
- Other (Individual, Medicare, Medicaid, Uninsured, etc.): 39%

### Employer-Provided Coverage in Utah

- Share of Workers in Companies Offering Insurance\(^7\): 82%
- Average Employer Contribution for Single Coverage\(^8\): 5,132
- Share of Workers in Companies Offering a Choice Among Plans\(^9\): 77%
- Percent of Single Coverage Premiums Paid by Employers\(^10\): 78%

### Employer-Sponsored Insurance by Type\(^11\)

- Self-Funded (ERISA): 39%
- Fully Insured: 61%

### Health Insurance Employment in Utah

- Employees-Direct\(^2\): 3,253
- Employees-Insurance Related\(^3\): 13,015

### Active Physicians Financed by Employer Insurance Payments\(^4\):

- 2,448

### Community Hospitals Supported by Employer Insurance Payments\(^5\):

- 16

### Average Employee Contributions to Premiums as Share of Median Income\(^6\):

- 2015: 5.6%
- 2018: 5.1%
- 2019: 5.5%
- 2020: 5.2%

### Employees with Access To Additional Health Benefit Offerings (Regional)\(^12\)

- Dental Care: 48%
- Vision Care: 26%
- Wellness Programs: 46%
- Employee Assistance Programs: 59%
Vermont
Employee Health Benefits by the Numbers

Population Coverage in Vermont

310,900
Covered by Employer Insurance

Employer Insurance 50%
Other (Individual, Medicare, Medicaid, Uninsured, etc.) 50%

Health Insurance Employment in Vermont

568 Employees-Direct
1,905 Employees-Insurance Related

Active Physicians Financed by Employer Insurance Payments 802
Community Hospitals Supported by Employer Insurance Payments 4

Average Employee Contributions to Premiums as Share of Median Income

2015: 5.8% 2018: 5.8% 2019: 5.2% 2020: 6.1%

Employer-Provided Coverage in Vermont

Share of Workers in Companies Offering Insurance 85%
Average Employer Contribution for Single Coverage 6,058
Share of Workers in Companies Offering a Choice Among Plans 54%
Percent of Single Coverage Premiums Paid by Employers 77%

Employer-Sponsored Insurance by Type

Self-Funded (ERISA) 37%
Fully Insured 63%

Employees with Access To Additional Health Benefit Offerings (Regional)

43% Dental Care
15% Vision Care
47% Wellness Programs
60% Employee Assistance Programs

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Data compiled by AHIP, Center for Policy and Research, March 2022
# Virginia

**Employee Health Benefits by the Numbers**

## Population Coverage in Virginia

<table>
<thead>
<tr>
<th>Total Population</th>
<th>Covered by Employer Insurance</th>
<th>Employer Insurance</th>
<th>Other (Individual, Medicare, Medicaid, Uninsured, etc.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>4,789,300</td>
<td>2,118,878</td>
<td>57%</td>
<td>43%</td>
</tr>
</tbody>
</table>

## Employer-Provided Coverage in Virginia

<table>
<thead>
<tr>
<th>Coverage Feature</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Share of Workers in Companies Offering Insurance</td>
<td>89%</td>
</tr>
<tr>
<td>Average Employer Contribution for Single Coverage</td>
<td>5,249</td>
</tr>
<tr>
<td>Share of Workers in Companies Offering a Choice Among Plans</td>
<td>75%</td>
</tr>
<tr>
<td>Percent of Single Coverage Premiums Paid by Employers</td>
<td>76%</td>
</tr>
</tbody>
</table>

## Health Insurance Employment in Virginia

<table>
<thead>
<tr>
<th>Employment Type</th>
<th>Number of Employees</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employees-Direct</td>
<td>18,264</td>
</tr>
<tr>
<td>Employees-Insurance Related</td>
<td>21,183</td>
</tr>
</tbody>
</table>

## Employer-Sponsored Insurance by Type

<table>
<thead>
<tr>
<th>Insurance Type</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Self-Funded (ERISA)</td>
<td>33%</td>
</tr>
<tr>
<td>Fully Insured</td>
<td>67%</td>
</tr>
</tbody>
</table>

## Active Physicians Financed by Employer Insurance Payments

8,583 physicians are financed by employer insurance payments.

## Community Hospitals Supported by Employer Insurance Payments

29 community hospitals are supported by employer insurance payments.

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

- 2015: 5.9%
- 2018: 7.0%
- 2019: 6.4%
- 2020: 6.2%

## Employees with Access To Additional Health Benefit Offerings (Regional)

- **Dental Care:** 36%
- **Vision Care:** 22%
- **Wellness Programs:** 47%
- **Employee Assistance Programs:** 54%

---

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Data compiled by AHIP, Center for Policy and Research, March 2022
## Washington
Employee Health Benefits by the Numbers

### Population Coverage in Washington

**4,307,600**
Covered by Employer Insurance\(^1\)

- Employer Insurance: 43%
- Other (Individual, Medicare, Medicaid, Uninsured, etc.): 57%

### Health Insurance Employment in Washington

- **15,820** Employees-Direct\(^2\)
- **20,700** Employees-Insurance Related\(^3\)

### Active Physicians Financed by Employer Insurance Payments\(^4\)

- 7,899

### Community Hospitals Supported by Employer Insurance Payments\(^5\)

- 27

### Average Employee Contributions to Premiums as Share of Median Income\(^6\)

<table>
<thead>
<tr>
<th>Year</th>
<th>Share of Median Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>2015</td>
<td>5.3%</td>
</tr>
<tr>
<td>2018</td>
<td>4.0%</td>
</tr>
<tr>
<td>2019</td>
<td>4.3%</td>
</tr>
<tr>
<td>2020</td>
<td>4.3%</td>
</tr>
</tbody>
</table>

### Employer-Provided Coverage in Washington

- Share of Workers in Companies Offering Insurance\(^7\): 86%
- Average Employer Contribution for Single Coverage\(^8\): 6,305
- Share of Workers in Companies Offering a Choice Among Plans\(^9\): 70%
- Percent of Single Coverage Premiums Paid by Employers\(^10\): 85%

### Employer-Sponsored Insurance by Type\(^11\)

- **42%** Self-Funded (ERISA)
- **58%** Fully Insured

### Employees with Access To Additional Health Benefit Offerings (Regional)\(^12\)

- **55%** Dental Care
- **43%** Vision Care
- **43%** Wellness Programs
- **55%** Employee Assistance Programs

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All data sources and notes, labeled 1-12, are referenced in detail on the “Sources & Notes” page at the end of the full report, or at this link: [www.AHIP.org/EPC-State-Data-2022](http://www.AHIP.org/EPC-State-Data-2022)

Data compiled by AHIP, Center for Policy and Research, March 2022
West Virginia
Employee Health Benefits by the Numbers

Population Coverage in West Virginia
830,600
Covered by Employer Insurance

Employer-Provided Coverage in West Virginia
Share of Workers in Companies Offering Insurance 86%
Average Employer Contribution for Single Coverage 5,447
Share of Workers in Companies Offering a Choice Among Plans 61%
Percent of Single Coverage Premiums Paid by Employers 78%

Employer-Sponsored Insurance by Type
31% Self-Funded (ERISA)
69% Fully Insured

Health Insurance Employment in West Virginia
1,365 Employees-Direct
3,402 Employees-Insurance Related

Active Physicians Financed by Employer Insurance Payments 2,078
Community Hospitals Supported by Employer Insurance Payments 16
Average Employee Contributions to Premiums as Share of Median Income
2015: 7.8% 2018: 7.0%
2019: 6.8% 2020: 7.1%

Employees with Access To Additional Health Benefit Offerings (Regional)
36% Dental Care
22% Vision Care
47% Wellness Programs
54% Employee Assistance Programs

All data sources and notes, labeled 1-12, are referenced in detail on the “Sources & Notes” page at the end of the full report, or at this link: www.AHIP.org/EPC-State-Data-2022
Data compiled by AHIP, Center for Policy and Research, March 2022
Wisconsin
Employee Health Benefits by the Numbers

Population Coverage in Wisconsin

3,570,400
Covered by Employer Insurance

Employer Insurance: 38%
Other (Individual, Medicare, Medicaid, Uninsured, etc.): 62%

Health Insurance Employment in Wisconsin

26,868 Employees-Direct
21,202 Employees-Insurance Related

Active Physicians Financed by Employer Insurance Payments: 6,389

Community Hospitals Supported by Employer Insurance Payments: 40

Average Employee Contributions to Premiums as Share of Median Income:

2015: 5.9%  2018: 6.0%
2019: 5.5%  2020: 5.8%

Employer-Provided Coverage in Wisconsin

Share of Workers in Companies Offering Insurance: 87%
Average Employer Contribution for Single Coverage: 5,669
Share of Workers in Companies Offering a Choice Among Plans: 71%
Percent of Single Coverage Premiums Paid by Employers: 78%

Employer-Sponsored Insurance by Type

Self-Funded (ERISA): 56%
Fully Insured: 44%

Employees with Access To Additional Health Benefit Offerings (Regional)

47% Dental Care
30% Vision Care
48% Wellness Programs
58% Employee Assistance Programs

All data sources and notes, labeled 1-12, are referenced in detail on the “Sources & Notes” page at the end of the full report, or at this link: www.AHIP.org/EPC-State-Data-2022

Data compiled by AHIP, Center for Policy and Research, March 2022
Wyoming
Employee Health Benefits by the Numbers

Population Coverage in Wyoming

279,000
Covered by Employer Insurance¹

Employer Insurance

Other (Individual, Medicare, Medicaid, Uninsured, etc.)

51%
49%

Health Insurance Employment in Wyoming

356 Employees-Direct²
1,238 Employees-Insurance Related³

Active Physicians Financed by Employer Insurance Payments⁴ ...................... 407

Community Hospitals Supported by Employer Insurance Payments⁵ .................... 8

Average Employee Contributions to Premiums as Share of Median Income⁶

2015: 5.9%  2018: 6.5%
2019: 6.6%  2020: 6.8%

Employer-Provided Coverage in Wyoming

Share of Workers in Companies Offering Insurance⁷ 71%

Average Employer Contribution for Single Coverage⁸ 6,389

Share of Workers in Companies Offering a Choice Among Plans⁹ 51%

Percent of Single Coverage Premiums Paid by Employers¹⁰ 83%

Employer-Sponsored Insurance by Type¹¹

Self-Funded (ERISA)

Fully Insured

36%
64%

Employees with Access To Additional Health Benefit Offerings (Regional)¹²

48% Dental Care

26% Vision Care

46% Wellness Programs

59% Employee Assistance Programs
Coverage @ Work

Employee Health Benefits by the Numbers

Population Coverage in Washington, D.C.

415,600
Covered by Employer Insurance¹

Employer Insurance 58%
Other (Individual, Medicare, Medicaid, Uninsured, etc.) 42%

Employer-Provided Coverage in Washington, D.C.

Share of Workers in Companies Offering Insurance⁷ 95%
Average Employer Contribution for Single Coverage⁸ 5,978
Share of Workers in Companies Offering a Choice Among Plans⁹ 82%
Percent of Single Coverage Premiums Paid by Employers¹⁰ 79%

Health Insurance Employment in Washington, D.C.

1,785 Employees-Direct²
3,105 Employees-Insurance Related³

Active Physicians Financed by Employer Insurance Payments⁴ ................. 2,742
Community Hospitals Supported by Employer Insurance Payments⁵ ................. 3
Average Employee Contributions to Premiums as Share of Median Income⁶
2015: 5.4% 2018: 5.3%
2019: 4.8% 2020: 5.5%

Employer-Sponsored Insurance by Type¹¹

Self-Funded (ERISA) 52%
Fully Insured 48%

Employees with Access To Additional Health Benefit Offerings (Regional)¹²

36% Dental Care
22% Vision Care
47% Wellness Programs
54% Employee Assistance Programs

All data sources and notes, labeled 1-12, are referenced in detail on the “Sources & Notes” page at the end of the full report, or at this link: www.AHIP.org/EPC-State-Data-2022

Data compiled by AHIP, Center for Policy and Research, March 2022
Sources & Notes

1. **Population Coverage: Covered by Employer Insurance**
   
   **SOURCES:**
   

   **NOTES:**
   
   In the previous edition the population coverage estimates used came from the KFF analysis of the American Community Survey (ACS) data. However, due to coronavirus pandemic the release of ACS data was delayed. Due to methodological differences, the data from the 2020 CPS cannot be directly compared to the 2019 ACS data.

   “Employer Insurance” includes those covered by employer-sponsored coverage either through their own job or as a dependent in the same household.

   “Other” includes those covered by Medicaid, Children’s Health Insurance Plan (CHIP), Medicare, Medicare Advantage, the military, Veterans Administration, other public insurance, by a non-group insurance, and the uninsured.

2. **Health Insurance Employment - Employees, Direct**
   
   **SOURCES:**
   
   U.S. Census Bureau 2019 County Business Patterns (NAICS) report. Direct jobs are defined using the insurance industry NAICS codes 524114 (direct health and medical insurance carriers) and 621491 (HMO medical centers).

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

3. **Health Insurance Employment - Employees, Insurance-Related**
   
   **SOURCES:**
   
   U.S. Census Bureau 2019 County Business Patterns (NAICS) report. Other insurance-related jobs are defined using the insurance industry NAICS codes 524130 (reinsurance carriers), 524210 (insurance agencies and brokerages), 524291 (claims adjusting), and 524292 (third party administration of insurance and pension funds).

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

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

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

4. **Active Physicians Financed by Employer Insurance Payments**
   
   **SOURCES:**
   
   Kaiser Family Foundation (KFF) estimates of professionally active physicians based on the data on active state licensed physicians from Redi-Data, Inc, January 2022. Available at: https://www.kff.org/other/state-indicator/total-active-physicians/ (accessed on February 9, 2022).


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

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

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

5. Community Hospitals Supported by Employer Insurance Payments

SOURCES:


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

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

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

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

SOURCES:

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

SOURCES:

NOTES:
The survey statistics describe coverage practices of the private sector companies and exclude government, the unincorporated, and self-employed with no employees.
8. **Employer Provided Coverage - Average Employer Contribution for Single Coverage**

**SOURCES:**

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

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

**SOURCES:**

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

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

**SOURCES:**

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

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

**SOURCES:**

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

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

**SOURCES:**

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