

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**](https://www.ahip.org/CoverageAtWork)



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Alabama

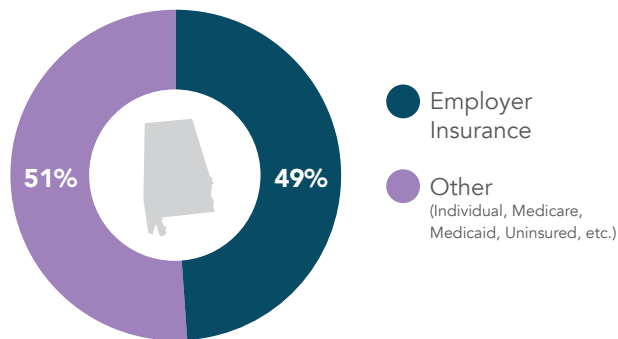
Employee Health Benefits by the Numbers

Coverage@Work

Population Coverage in Alabama

2,385,200

Covered by Employer Insurance¹



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

2015: **9.0%** 2018: **7.7%**

2019: **7.8%** 2020: **8.1%**

Employer-Provided Coverage in Alabama

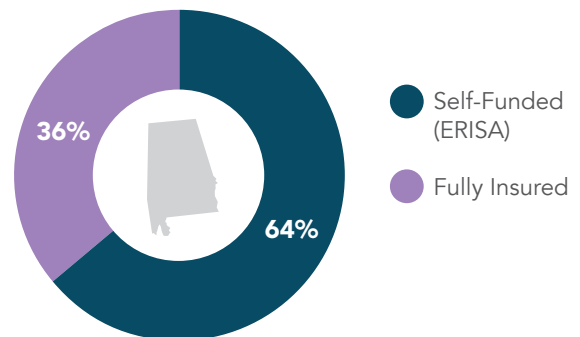
Share of Workers in Companies Offering Insurance⁷ **89%**

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



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



Alaska

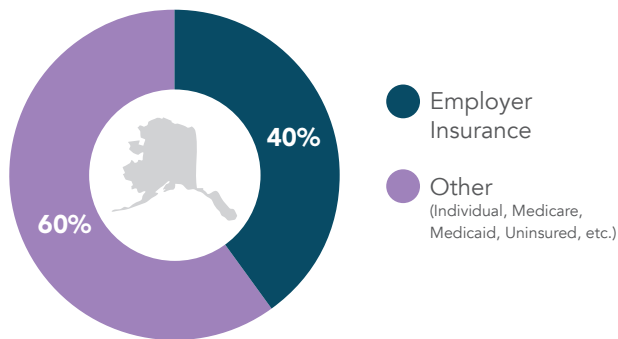
Employee Health Benefits by the Numbers

Coverage@Work

Population Coverage in Alaska

281,900

Covered by Employer Insurance¹



Health Insurance Employment in Alaska

105 Employees-Direct²

1,132 Employees-Insurance Related³

Active Physicians Financed by Employer Insurance Payments⁴ **658**

Community Hospitals Supported by Employer Insurance Payments⁵ **6**

Average Employee Contributions to Premiums as Share of Median Income⁶

2015: **5.2%** 2018: **5.1%**

2019: **5.7%** 2020: **6.6%**

Employer-Provided Coverage in Alaska

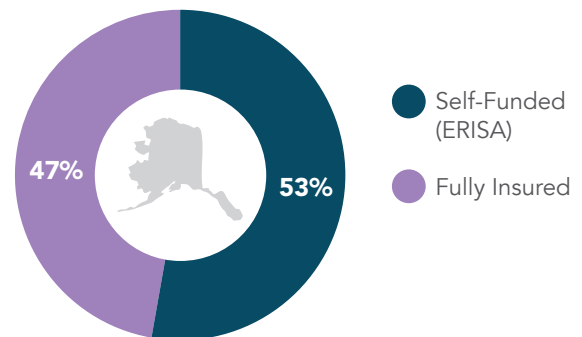
Share of Workers in Companies Offering Insurance⁷ **79%**

Average Employer Contribution for Single Coverage⁸ **7,301**

Share of Workers in Companies Offering a Choice Among Plans⁹ **66%**

Percent of Single Coverage Premiums Paid by Employers¹⁰ **85%**

Employer-Sponsored Insurance by Type¹¹



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



Arizona

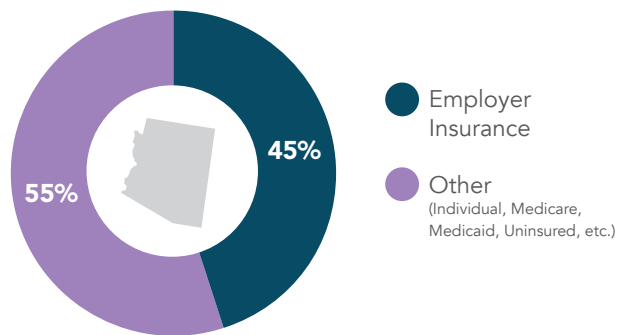
Employee Health Benefits by the Numbers

Coverage@Work

Population Coverage in Arizona

3,356,000

Covered by Employer Insurance¹



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

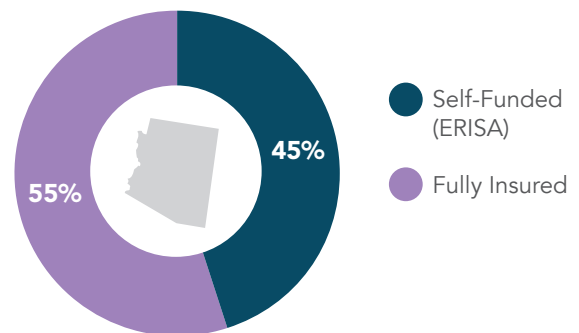
Share of Workers in Companies Offering Insurance⁷ **87%**

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



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



Arkansas

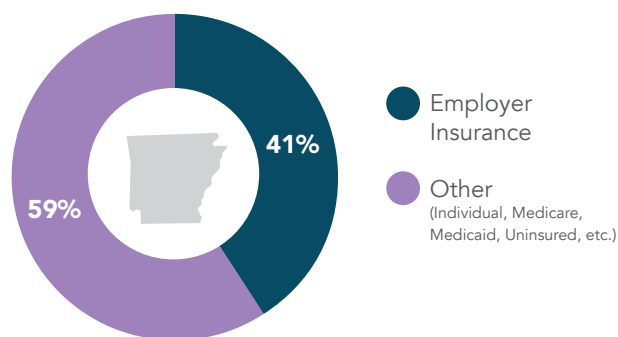
Employee Health Benefits by the Numbers

Coverage@Work

Population Coverage in Arkansas

1,215,900

Covered by Employer Insurance¹



Health Insurance Employment in Arkansas

4,542 Employees-Direct²

7,783 Employees-Insurance Related³

Active Physicians Financed by Employer Insurance Payments⁴ **2,390**

Community Hospitals Supported by Employer Insurance Payments⁵ **24**

Average Employee Contributions to Premiums as Share of Median Income⁶

2015: **7.4%** 2018: **8.9%**

2019: **9.0%** 2020: **8.3%**

Employer-Provided Coverage in Arkansas

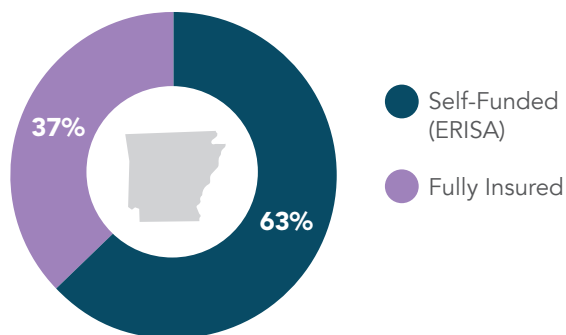
Share of Workers in Companies Offering Insurance⁷ **83%**

Average Employer Contribution for Single Coverage⁸ **4,944**

Share of Workers in Companies Offering a Choice Among Plans⁹ **67%**

Percent of Single Coverage Premiums Paid by Employers¹⁰ **77%**

Employer-Sponsored Insurance by Type¹¹



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



California

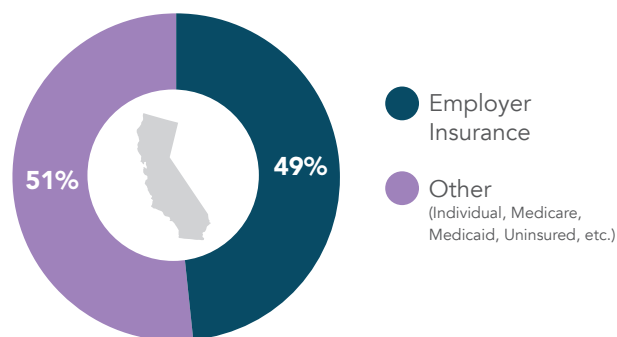
Employee Health Benefits by the Numbers

Coverage@Work

Population Coverage in California

18,985,300

Covered by Employer Insurance¹



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

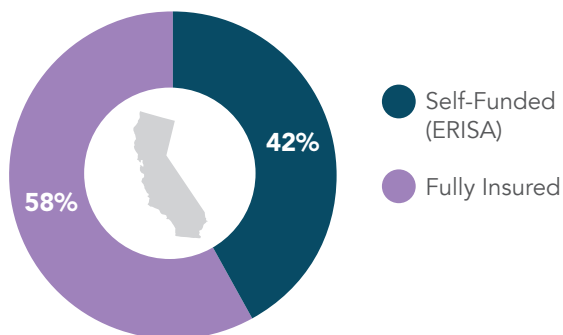
Share of Workers in Companies Offering Insurance⁷ **87%**

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



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



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

CALIFORNIA

Colorado

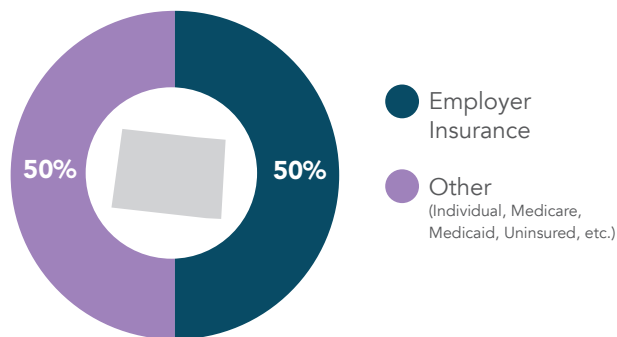
Employee Health Benefits by the Numbers

Coverage@Work

Population Coverage in Colorado

2,878,500

Covered by Employer Insurance¹



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%**

Employer-Provided Coverage in Colorado

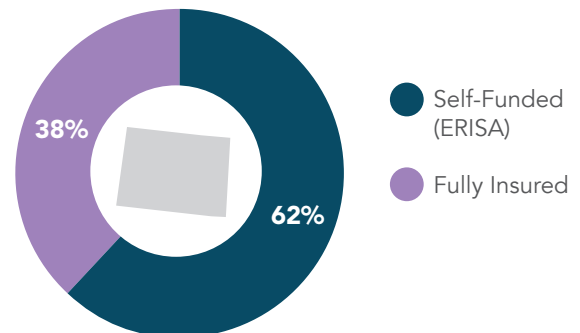
Share of Workers in Companies Offering Insurance⁷ **83%**

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



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

 **48%**
Dental Care

 **26%**
Vision Care

 **46%**
Wellness Programs

 **59%**
Employee Assistance Programs

Connecticut

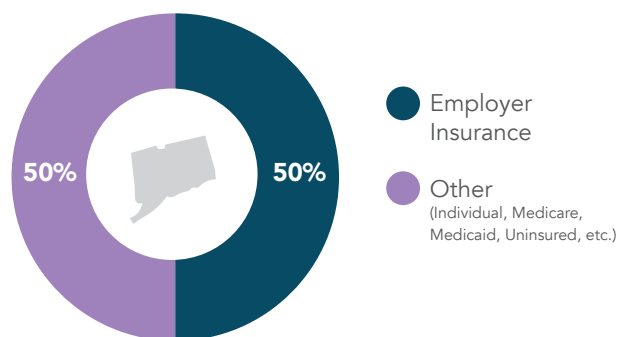
Employee Health Benefits by the Numbers

Coverage@Work

Population Coverage in Connecticut

1,728,000

Covered by Employer Insurance¹



Health Insurance Employment in Connecticut

13,040 Employees-Direct²

14,620 Employees-Insurance Related³

Active Physicians Financed by Employer Insurance Payments⁴ **5,556**

Community Hospitals Supported by Employer Insurance Payments⁵ **9**

Average Employee Contributions to Premiums as Share of Median Income⁶

2015: **6.0%** 2018: **5.7%**

2019: **5.1%** 2020: **5.3%**

Employer-Provided Coverage in Connecticut

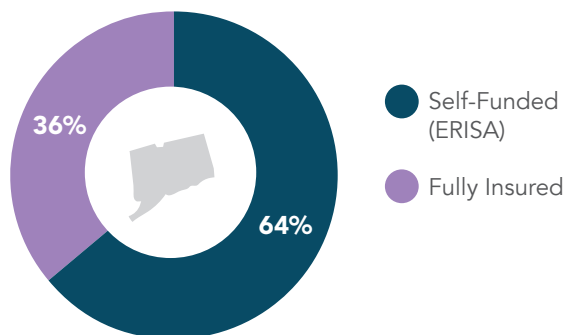
Share of Workers in Companies Offering Insurance⁷ **89%**

Average Employer Contribution for Single Coverage⁸ **5,761**

Share of Workers in Companies Offering a Choice Among Plans⁹ **78%**

Percent of Single Coverage Premiums Paid by Employers¹⁰ **77%**

Employer-Sponsored Insurance by Type¹¹



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



Delaware

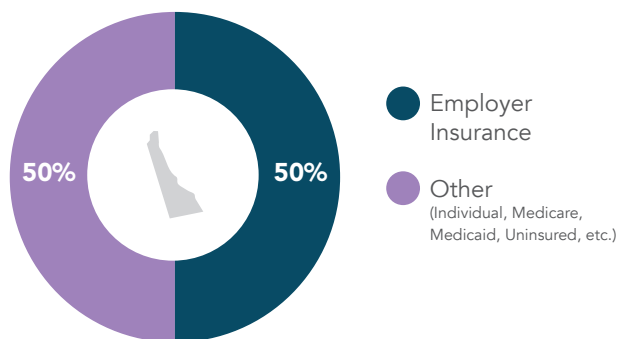
Employee Health Benefits by the Numbers

Coverage@Work

Population Coverage in Delaware

491,600

Covered by Employer Insurance¹



Health Insurance Employment in Delaware

1,345 Employees-Direct²

2,678 Employees-Insurance Related³

Active Physicians Financed by Employer Insurance Payments⁴ **1,162**

Community Hospitals Supported by Employer Insurance Payments⁵ **2**

Average Employee Contributions to Premiums as Share of Median Income⁶

2015: **6.1%** 2018: **6.3%**

2019: **7.7%** 2020: **8.4%**

Employer-Provided Coverage in Delaware

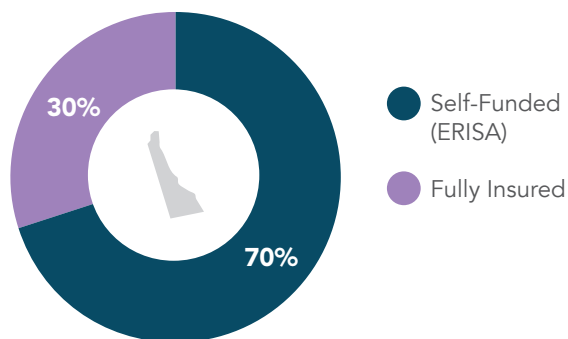
Share of Workers in Companies Offering Insurance⁷ **88%**

Average Employer Contribution for Single Coverage⁸ **5,477**

Share of Workers in Companies Offering a Choice Among Plans⁹ **78%**

Percent of Single Coverage Premiums Paid by Employers¹⁰ **75%**

Employer-Sponsored Insurance by Type¹¹



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



Florida

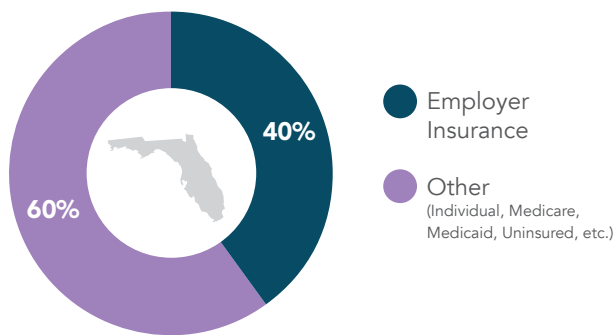
Employee Health Benefits by the Numbers

Coverage@Work

Population Coverage in Florida

8,557,300

Covered by Employer Insurance¹



Health Insurance Employment in Florida

36,635 Employees-Direct²

82,966 Employees-Insurance Related³

Active Physicians Financed by Employer Insurance Payments⁴ **17,671**

Community Hospitals Supported by Employer Insurance Payments⁵ **54**

Average Employee Contributions to Premiums as Share of Median Income⁶

2015: **8.9%** 2018: **8.6%**

2019: **9.8%** 2020: **10.4%**

Employer-Provided Coverage in Florida

Share of Workers in Companies Offering Insurance⁷

85%

Average Employer Contribution for Single Coverage⁸

5,267

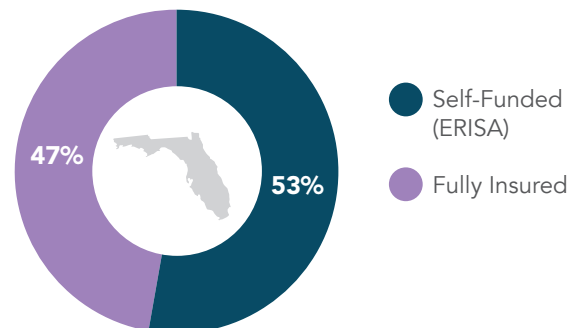
Share of Workers in Companies Offering a Choice Among Plans⁹

84%

Percent of Single Coverage Premiums Paid by Employers¹⁰

74%

Employer-Sponsored Insurance by Type¹¹



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



36%
Dental Care



22%
Vision Care



47%
Wellness Programs



54%
Employee Assistance Programs

Georgia

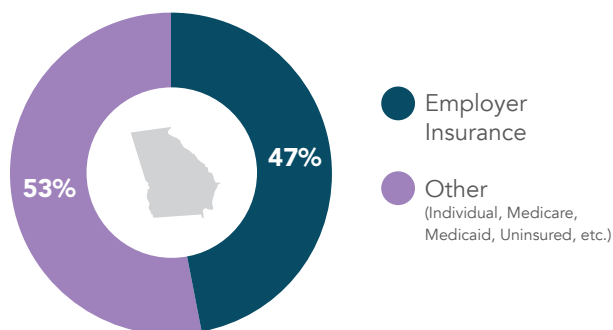
Employee Health Benefits by the Numbers

Coverage@Work

Population Coverage in Georgia

4,944,500

Covered by Employer Insurance¹



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-Provided Coverage in Georgia

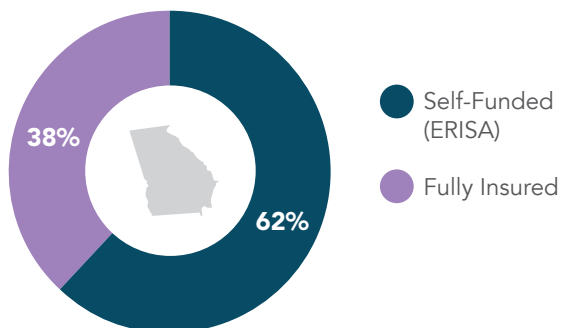
Share of Workers in Companies Offering Insurance⁷ **89%**

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%**

Employer-Sponsored Insurance by Type¹¹



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



Hawaii

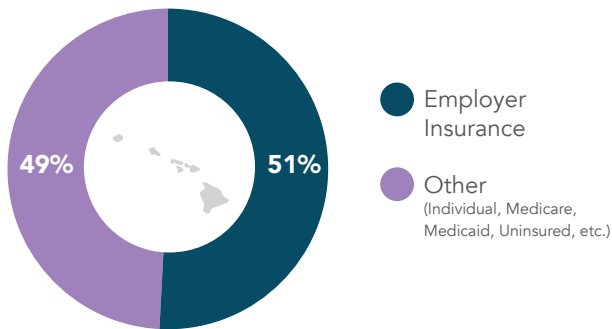
Employee Health Benefits by the Numbers

Coverage@Work

Population Coverage in Hawaii

700,300

Covered by Employer Insurance¹



Health Insurance Employment in Hawaii

7,252 Employees-Direct²

3,333 Employees-Insurance Related³

Active Physicians Financed by Employer Insurance Payments⁴ **1,319**

Community Hospitals Supported by Employer Insurance Payments⁵ **7**

Average Employee Contributions to Premiums as Share of Median Income⁶

2015: **5.3%** 2018: **5.3%**

2019: **4.7%** 2020: **5.6%**

Employer-Provided Coverage in Hawaii

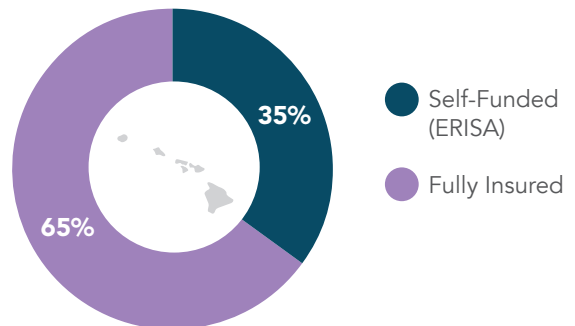
Share of Workers in Companies Offering Insurance⁷ **98%**

Average Employer Contribution for Single Coverage⁸ **6,188**

Share of Workers in Companies Offering a Choice Among Plans⁹ **66%**

Percent of Single Coverage Premiums Paid by Employers¹⁰ **88%**

Employer-Sponsored Insurance by Type¹¹



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

55%
Dental Care

43%
Vision Care

43%
Wellness Programs

55%
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

HAWAII

Idaho

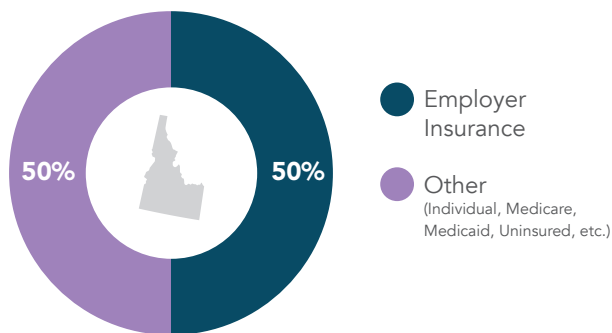
Employee Health Benefits by the Numbers

Coverage@Work

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

2015: **7.2%** 2018: **7.0%**

2019: **5.4%** 2020: **7.4%**

Employer-Provided Coverage in Idaho

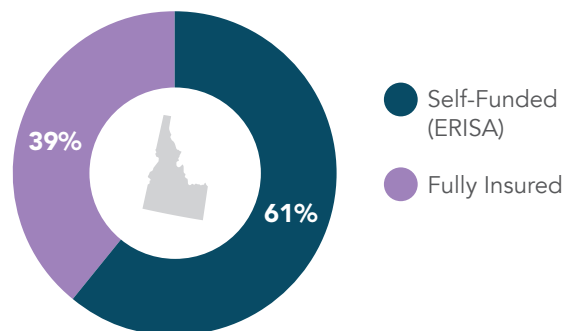
Share of Workers in Companies Offering Insurance⁷ **78%**

Average Employer Contribution for Single Coverage⁸ **5,593**

Share of Workers in Companies Offering a Choice Among Plans⁹ **70%**

Percent of Single Coverage Premiums Paid by Employers¹⁰ **83%**

Employer-Sponsored Insurance by Type¹¹



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



Illinois

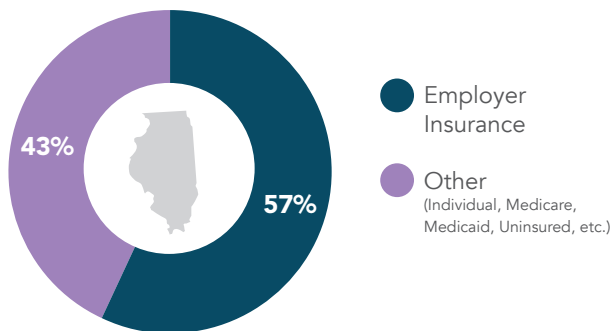
Employee Health Benefits by the Numbers

Coverage@Work

Population Coverage in Illinois

7,084,800

Covered by Employer Insurance¹



Health Insurance Employment in Illinois

24,291 Employees-Direct²

88,071 Employees-Insurance Related³

Active Physicians Financed by Employer Insurance Payments⁴ **15,563**

Community Hospitals Supported by Employer Insurance Payments⁵ **55**

Average Employee Contributions to Premiums as Share of Median Income⁶

2015: **5.0%** 2018: **6.0%**

2019: **6.1%** 2020: **6.2%**

Employer-Provided Coverage in Illinois

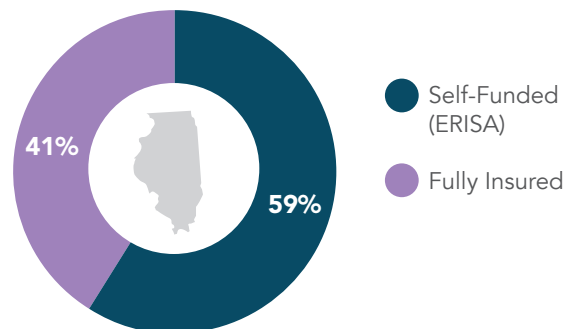
Share of Workers in Companies Offering Insurance⁷ **90%**

Average Employer Contribution for Single Coverage⁸ **5,717**

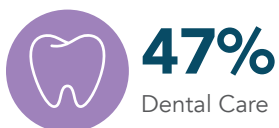
Share of Workers in Companies Offering a Choice Among Plans⁹ **79%**

Percent of Single Coverage Premiums Paid by Employers¹⁰ **78%**

Employer-Sponsored Insurance by Type¹¹



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



Indiana

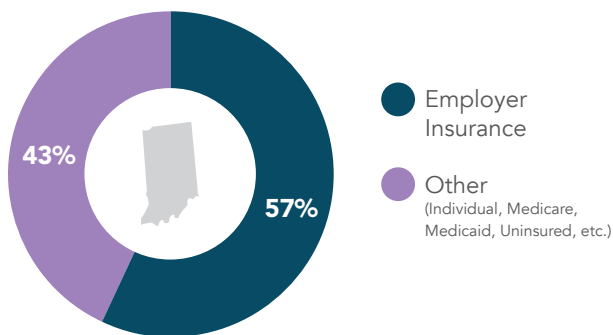
Employee Health Benefits by the Numbers

Coverage@Work

Population Coverage in Indiana

3,769,800

Covered by Employer Insurance¹



Health Insurance Employment in Indiana

12,172 Employees-Direct²

26,026 Employees-Insurance Related³

Active Physicians Financed by Employer Insurance Payments⁴ **5,964**

Community Hospitals Supported by Employer Insurance Payments⁵ **38**

Average Employee Contributions to Premiums as Share of Median Income⁶

2015: **6.3%** 2018: **5.8%**

2019: **6.6%** 2020: **5.5%**

Employer-Provided Coverage in Indiana

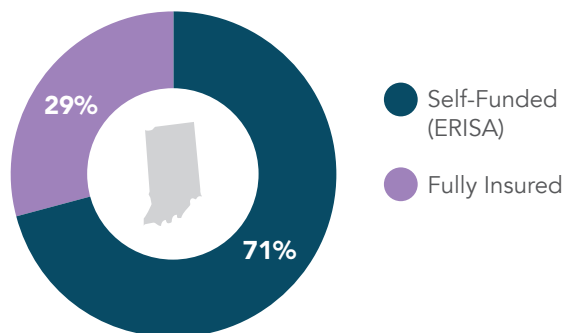
Share of Workers in Companies Offering Insurance⁷ **88%**

Average Employer Contribution for Single Coverage⁸ **5,692**

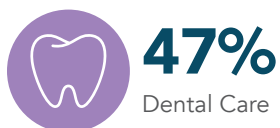
Share of Workers in Companies Offering a Choice Among Plans⁹ **73%**

Percent of Single Coverage Premiums Paid by Employers¹⁰ **78%**

Employer-Sponsored Insurance by Type¹¹



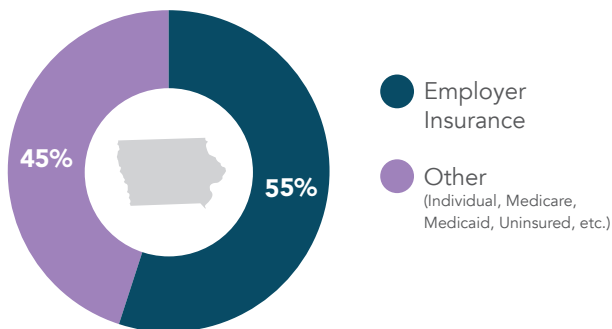
Employees with Access To Additional Health Benefit Offerings (Regional)¹²



Population Coverage in Iowa

1,707,100

Covered by Employer Insurance¹



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%**

Employer-Provided Coverage in Iowa

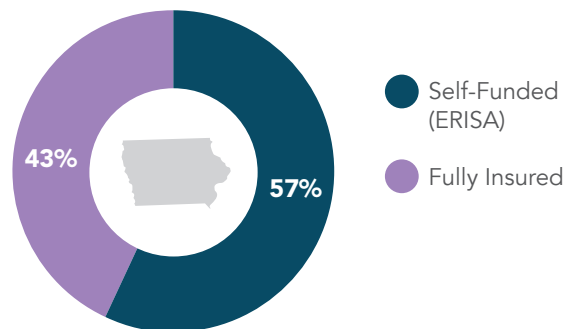
Share of Workers in Companies Offering Insurance⁷ **89%**

Average Employer Contribution for Single Coverage⁸ **5,223**

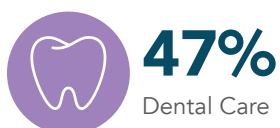
Share of Workers in Companies Offering a Choice Among Plans⁹ **71%**

Percent of Single Coverage Premiums Paid by Employers¹⁰ **75%**

Employer-Sponsored Insurance by Type¹¹



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



Kansas

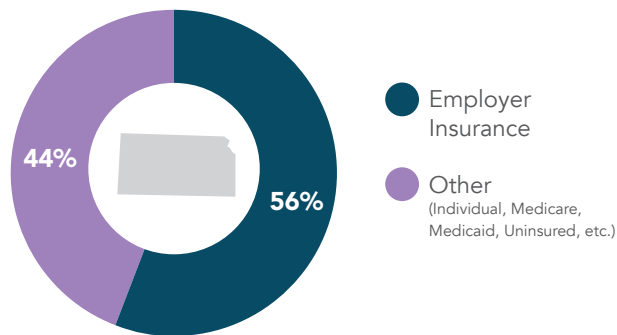
Employee Health Benefits by the Numbers

Coverage@Work

Population Coverage in Kansas

1,602,700

Covered by Employer Insurance¹



Health Insurance Employment in Kansas

3,921 Employees-Direct²

15,971 Employees-Insurance Related³

Active Physicians Financed by Employer Insurance Payments⁴ **2,821**

Community Hospitals Supported by Employer Insurance Payments⁵ **41**

Average Employee Contributions to Premiums as Share of Median Income⁶

2015: **7.0%** 2018: **6.3%**

2019: **6.5%** 2020: **7.6%**

Employer-Provided Coverage in Kansas

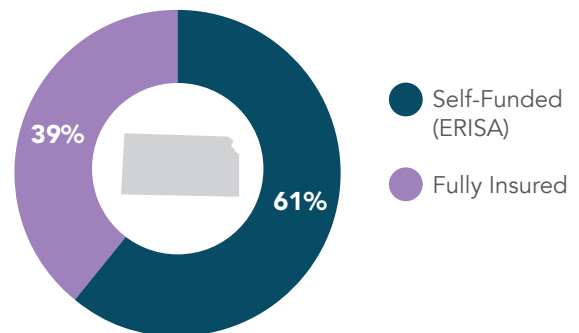
Share of Workers in Companies Offering Insurance⁷ **87%**

Average Employer Contribution for Single Coverage⁸ **5,134**

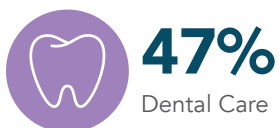
Share of Workers in Companies Offering a Choice Among Plans⁹ **68%**

Percent of Single Coverage Premiums Paid by Employers¹⁰ **77%**

Employer-Sponsored Insurance by Type¹¹



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



Kentucky

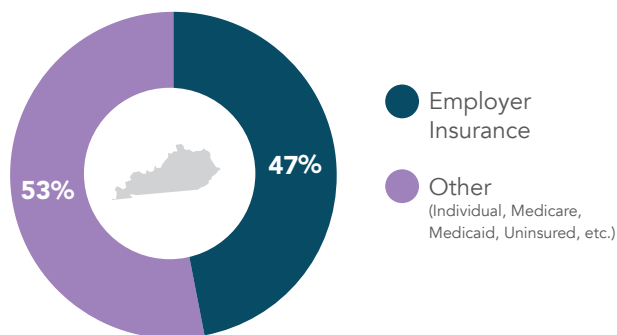
Employee Health Benefits by the Numbers

Coverage@Work

Population Coverage in Kentucky

2,067,200

Covered by Employer Insurance¹



Health Insurance Employment in Kentucky

14,512 Employees-Direct²

14,813 Employees-Insurance Related³

Active Physicians Financed by Employer Insurance Payments⁴ **4,275**

Community Hospitals Supported by Employer Insurance Payments⁵ **31**

Average Employee Contributions to Premiums as Share of Median Income⁶

2015: **6.8%** 2018: **7.6%**

2019: **7.9%** 2020: **7.5%**

Employer-Provided Coverage in Kentucky

Share of Workers in Companies Offering Insurance⁷

89%

Average Employer Contribution for Single Coverage⁸

5,414

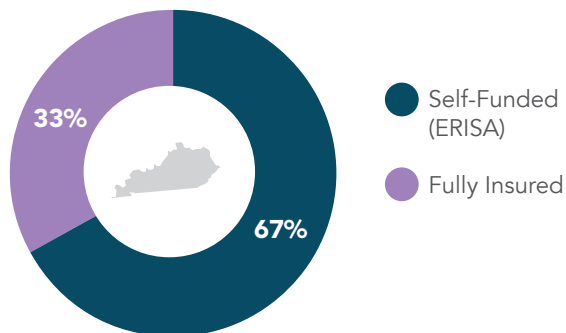
Share of Workers in Companies Offering a Choice Among Plans⁹

80%

Percent of Single Coverage Premiums Paid by Employers¹⁰

78%

Employer-Sponsored Insurance by Type¹¹



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



Louisiana

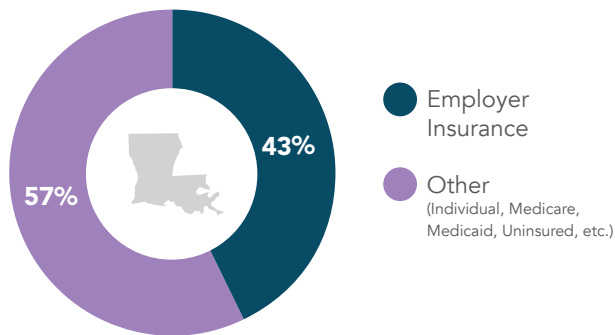
Employee Health Benefits by the Numbers

Coverage@Work

Population Coverage in Louisiana

1,960,100

Covered by Employer Insurance¹



Health Insurance Employment in Louisiana

5,857 Employees-Direct²

15,465 Employees-Insurance Related³

Active Physicians Financed by Employer Insurance Payments⁴ **5,009**

Community Hospitals Supported by Employer Insurance Payments⁵ **47**

Average Employee Contributions to Premiums as Share of Median Income⁶

2015: **9.1%** 2018: **9.9%**

2019: **10.4%** 2020: **9.8%**

Employer-Provided Coverage in Louisiana

Share of Workers in Companies Offering Insurance⁷

84%

Average Employer Contribution for Single Coverage⁸

5,047

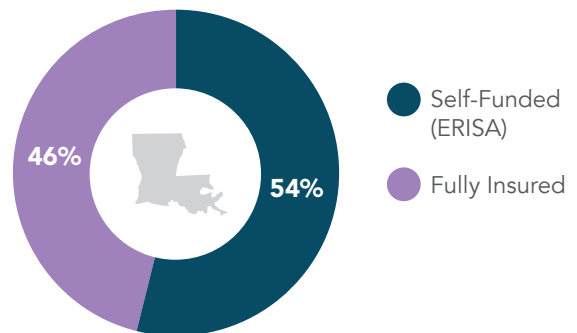
Share of Workers in Companies Offering a Choice Among Plans⁹

66%

Percent of Single Coverage Premiums Paid by Employers¹⁰

75%

Employer-Sponsored Insurance by Type¹¹



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



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

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

LOUISIANA

Maine

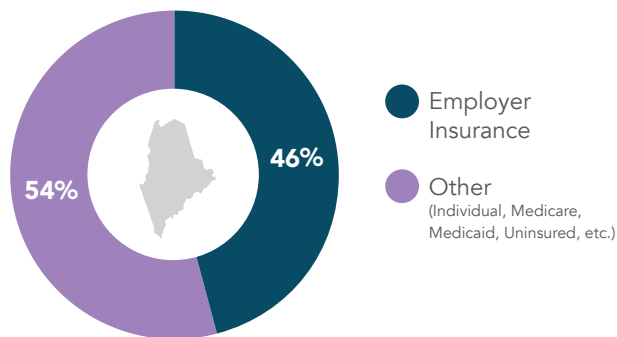
Employee Health Benefits by the Numbers

Coverage@Work

Population Coverage in Maine

618,000

Covered by Employer Insurance¹



Health Insurance Employment in Maine

2,850 Employees-Direct²

3,590 Employees-Insurance Related³

Active Physicians Financed by Employer Insurance Payments⁴ **1,603**

Community Hospitals Supported by Employer Insurance Payments⁵ **10**

Average Employee Contributions to Premiums as Share of Median Income⁶

2015: **6.5%** 2018: **6.4%**

2019: **6.8%** 2020: **7.6%**

Employer-Provided Coverage in Maine

Share of Workers in Companies Offering Insurance⁷

83%

Average Employer Contribution for Single Coverage⁸

5,946

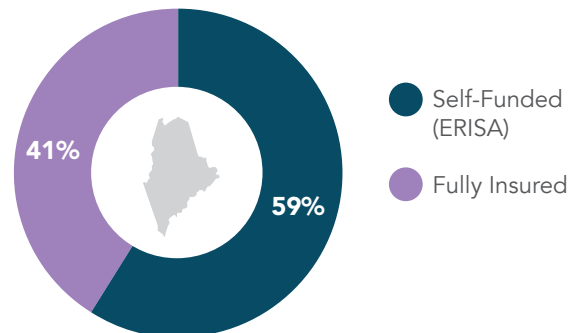
Share of Workers in Companies Offering a Choice Among Plans⁹

79%

Percent of Single Coverage Premiums Paid by Employers¹⁰

79%

Employer-Sponsored Insurance by Type¹¹



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



Maryland

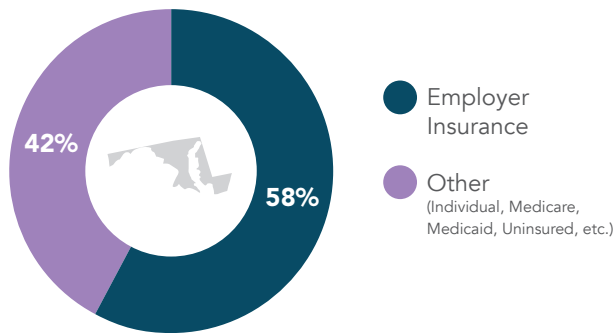
Employee Health Benefits by the Numbers

Coverage@Work

Population Coverage in Maryland

3,441,700

Covered by Employer Insurance¹



Health Insurance Employment in Maryland

10,937 Employees-Direct²

16,805 Employees-Insurance Related³

Active Physicians Financed by Employer Insurance Payments⁴ **8,749**

Community Hospitals Supported by Employer Insurance Payments⁵ **14**

Average Employee Contributions to Premiums as Share of Median Income⁶

2015: **6.5%** 2018: **5.6%**

2019: **5.9%** 2020: **5.6%**

Employer-Provided Coverage in Maryland

Share of Workers in Companies Offering Insurance⁷

87%

Average Employer Contribution for Single Coverage⁸

5,749

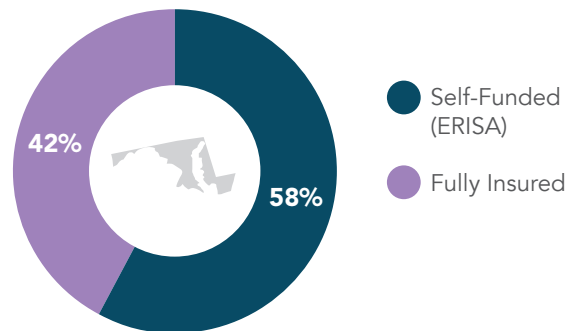
Share of Workers in Companies Offering a Choice Among Plans⁹

75%

Percent of Single Coverage Premiums Paid by Employers¹⁰

78%

Employer-Sponsored Insurance by Type¹¹



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



Massachusetts

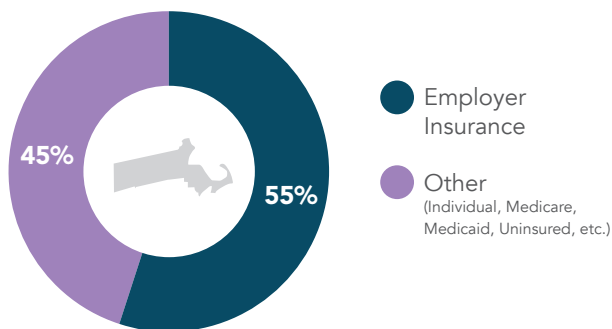
Employee Health Benefits by the Numbers

Coverage@Work

Population Coverage in Massachusetts

3,743,100

Covered by Employer Insurance¹



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

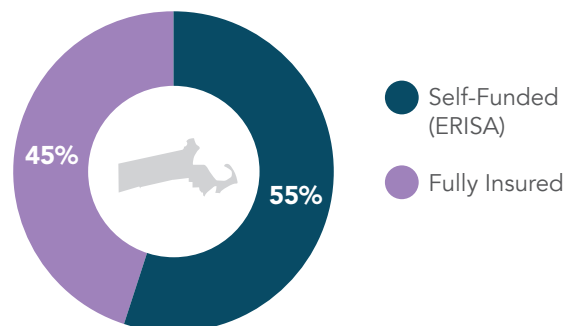
Share of Workers in Companies Offering Insurance⁷ **91%**

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



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



Michigan

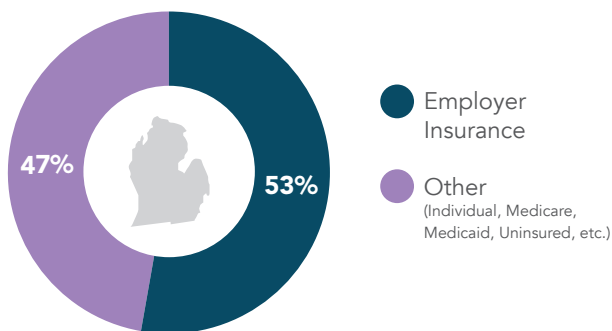
Employee Health Benefits by the Numbers

Coverage@Work

Population Coverage in Michigan

5,146,500

Covered by Employer Insurance¹



Health Insurance Employment in Michigan

14,062 Employees-Direct²

33,483 Employees-Insurance Related³

Active Physicians Financed by Employer Insurance Payments⁴ **14,419**

Community Hospitals Supported by Employer Insurance Payments⁵ **44**

Average Employee Contributions to Premiums as Share of Median Income⁶

2015: **5.0%** 2018: **5.3%**

2019: **4.4%** 2020: **5.4%**

Employer-Provided Coverage in Michigan

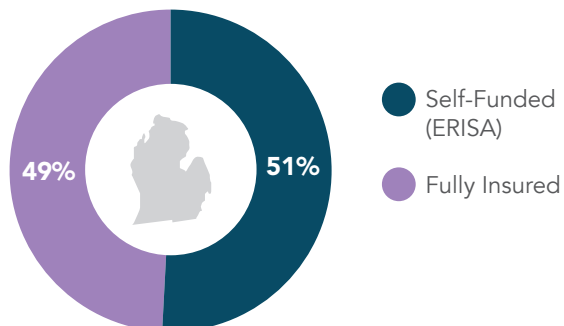
Share of Workers in Companies Offering Insurance⁷ **89%**

Average Employer Contribution for Single Coverage⁸ **5,243**

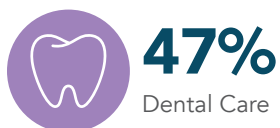
Share of Workers in Companies Offering a Choice Among Plans⁹ **71%**

Percent of Single Coverage Premiums Paid by Employers¹⁰ **79%**

Employer-Sponsored Insurance by Type¹¹



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



Minnesota

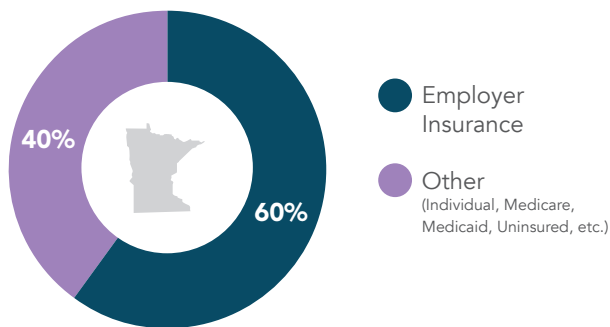
Employee Health Benefits by the Numbers

Coverage@Work

Population Coverage in Minnesota

3,357,200

Covered by Employer Insurance¹



Health Insurance Employment in Minnesota

29,802 Employees-Direct²

34,127 Employees-Insurance Related³

Active Physicians Financed by Employer Insurance Payments⁴ **6,490**

Community Hospitals Supported by Employer Insurance Payments⁵ **37**

Average Employee Contributions to Premiums as Share of Median Income⁶

2015: **5.6%** 2018: **6.1%**

2019: **5.0%** 2020: **5.2%**

Employer-Provided Coverage in Minnesota

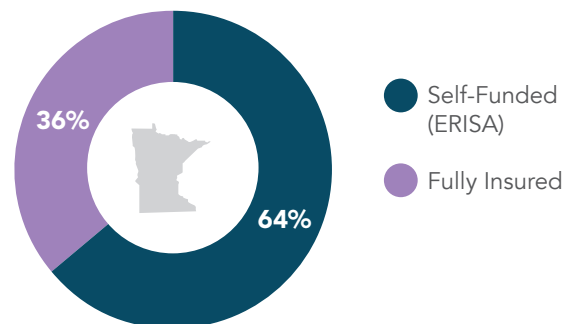
Share of Workers in Companies Offering Insurance⁷ **86%**

Average Employer Contribution for Single Coverage⁸ **5,411**

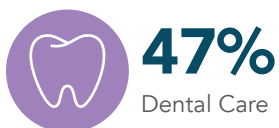
Share of Workers in Companies Offering a Choice Among Plans⁹ **67%**

Percent of Single Coverage Premiums Paid by Employers¹⁰ **78%**

Employer-Sponsored Insurance by Type¹¹



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



Mississippi

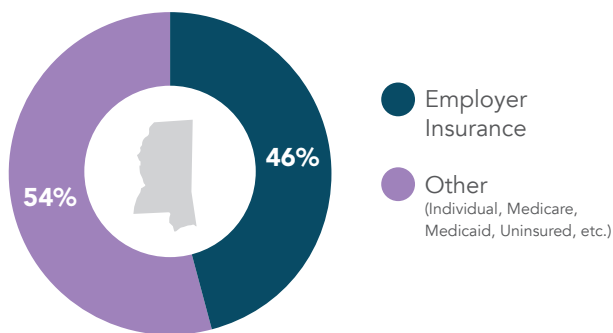
Employee Health Benefits by the Numbers

Coverage@Work

Population Coverage in Mississippi

1,349,500

Covered by Employer Insurance¹



Health Insurance Employment in Mississippi

1,785 Employees-Direct²

5,504 Employees-Insurance Related³

Active Physicians Financed by Employer Insurance Payments⁴ **2,334**

Community Hospitals Supported by Employer Insurance Payments⁵ **28**

Average Employee Contributions to Premiums as Share of Median Income⁶

2015: **9.8%** 2018: **9.4%**

2019: **9.9%** 2020: **12.7%**

Employer-Provided Coverage in Mississippi

Share of Workers in Companies Offering Insurance⁷

86%

Average Employer Contribution for Single Coverage⁸

4,995

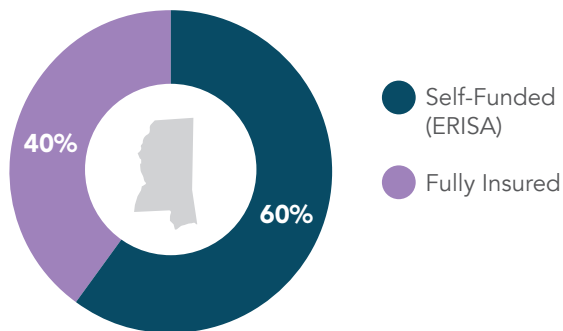
Share of Workers in Companies Offering a Choice Among Plans⁹

63%

Percent of Single Coverage Premiums Paid by Employers¹⁰

76%

Employer-Sponsored Insurance by Type¹¹



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



Missouri

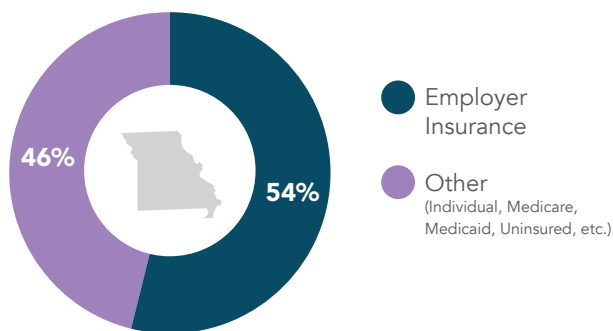
Employee Health Benefits by the Numbers

Coverage@Work

Population Coverage in Missouri

3,285,800

Covered by Employer Insurance¹



Health Insurance Employment in Missouri

13,706 Employees-Direct²

28,524 Employees-Insurance Related³

Active Physicians Financed by Employer Insurance Payments⁴ **7,411**

Community Hospitals Supported by Employer Insurance Payments⁵ **36**

Average Employee Contributions to Premiums as Share of Median Income⁶

2015: **5.5%** 2018: **6.5%**

2019: **7.6%** 2020: **7.9%**

Employer-Provided Coverage in Missouri

Share of Workers in Companies Offering Insurance⁷

87%

Average Employer Contribution for Single Coverage⁸

5,568

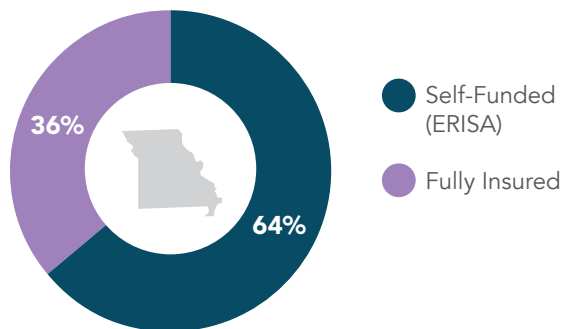
Share of Workers in Companies Offering a Choice Among Plans⁹

74%

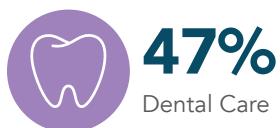
Percent of Single Coverage Premiums Paid by Employers¹⁰

78%

Employer-Sponsored Insurance by Type¹¹



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



Montana

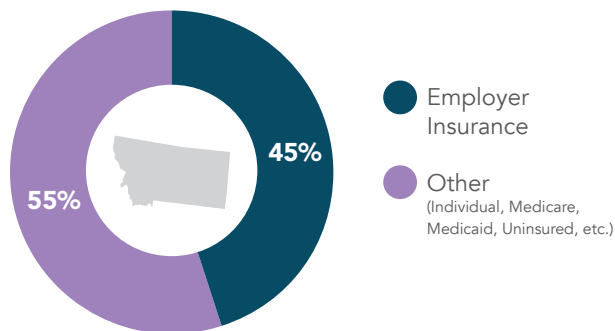
Employee Health Benefits by the Numbers

Coverage@Work

Population Coverage in Montana

477,300

Covered by Employer Insurance¹



Health Insurance Employment in Montana

957 Employees-Direct²

4,554 Employees-Insurance Related³

Active Physicians Financed by Employer Insurance Payments⁴ **768**

Community Hospitals Supported by Employer Insurance Payments⁵ **16**

Average Employee Contributions to Premiums as Share of Median Income⁶

2015: **5.8%** 2018: **6.4%**

2019: **6.0%** 2020: **6.3%**

Employer-Provided Coverage in Montana

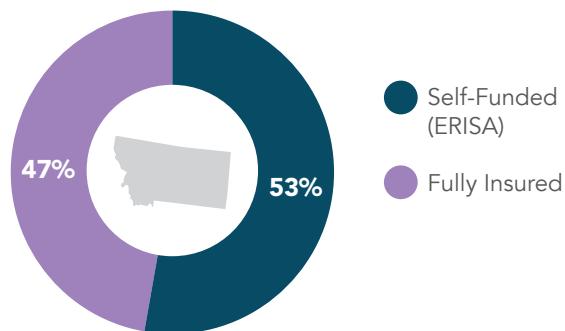
Share of Workers in Companies Offering Insurance⁷ **74%**

Average Employer Contribution for Single Coverage⁸ **5,692**

Share of Workers in Companies Offering a Choice Among Plans⁹ **66%**

Percent of Single Coverage Premiums Paid by Employers¹⁰ **83%**

Employer-Sponsored Insurance by Type¹¹



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



Nebraska

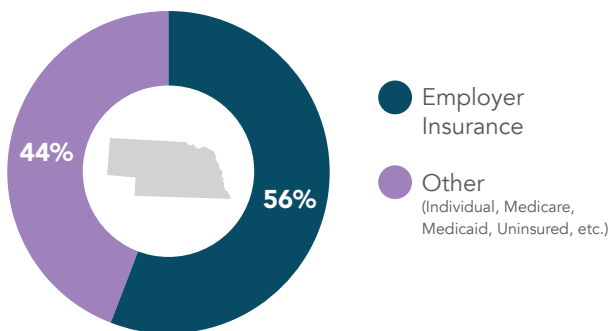
Employee Health Benefits by the Numbers

Coverage@Work

Population Coverage in Nebraska

1,082,000

Covered by Employer Insurance¹



Health Insurance Employment in Nebraska

7,151 Employees-Direct²

7,946 Employees-Insurance Related³

Active Physicians Financed by Employer Insurance Payments⁴ **1,880**

Community Hospitals Supported by Employer Insurance Payments⁵ **26**

Average Employee Contributions to Premiums as Share of Median Income⁶

2015: **6.5%** 2018: **6.1%**

2019: **6.1%** 2020: **6.7%**

Employer-Provided Coverage in Nebraska

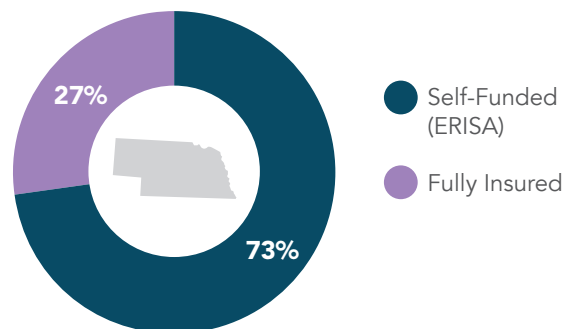
Share of Workers in Companies Offering Insurance⁷ **80%**

Average Employer Contribution for Single Coverage⁸ **5,873**

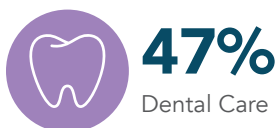
Share of Workers in Companies Offering a Choice Among Plans⁹ **73%**

Percent of Single Coverage Premiums Paid by Employers¹⁰ **77%**

Employer-Sponsored Insurance by Type¹¹



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



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

NEBRASKA

Nevada

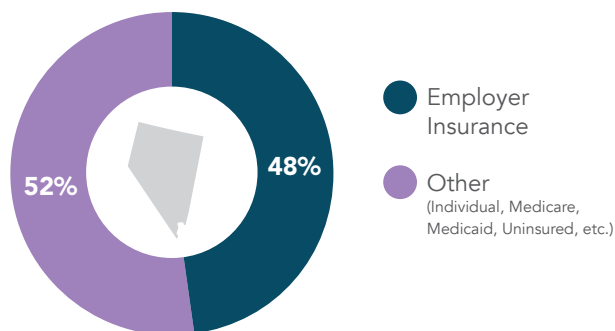
Employee Health Benefits by the Numbers

Coverage@Work

Population Coverage in Nevada

1,506,500

Covered by Employer Insurance¹



Health Insurance Employment in Nevada

2,926 Employees-Direct²

9,942 Employees-Insurance Related³

Active Physicians Financed by Employer Insurance Payments⁴ **2,186**

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

Average Employee Contributions to Premiums as Share of Median Income⁶

2015: **6.4%** 2018: **8.4%**

2019: **6.5%** 2020: **9.4%**

Employer-Provided Coverage in Nevada

Share of Workers in Companies Offering Insurance⁷

88%

Average Employer Contribution for Single Coverage⁸

4,835

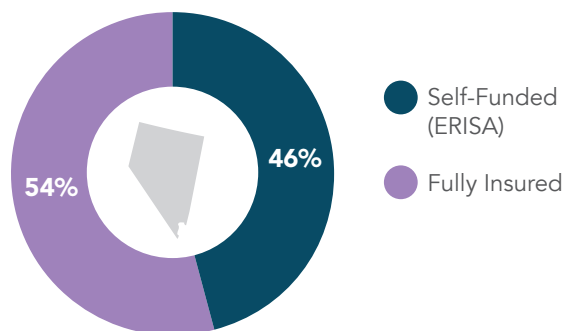
Share of Workers in Companies Offering a Choice Among Plans⁹

75%

Percent of Single Coverage Premiums Paid by Employers¹⁰

75%

Employer-Sponsored Insurance by Type¹¹



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



New Hampshire

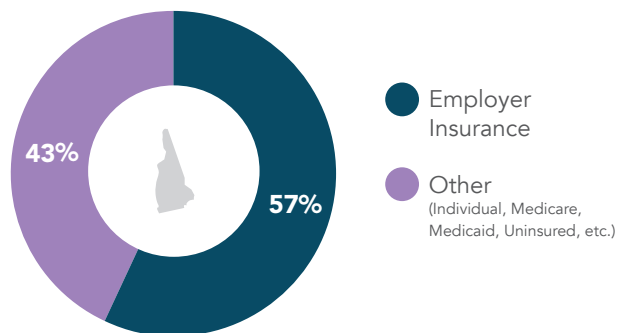
Employee Health Benefits by the Numbers

Coverage@Work

Population Coverage in New Hampshire

775,800

Covered by Employer Insurance¹



Health Insurance Employment in New Hampshire

2,345 Employees-Direct²

4,276 Employees-Insurance Related³

Active Physicians Financed by Employer Insurance Payments⁴ **1,517**

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

Average Employee Contributions to Premiums as Share of Median Income⁶

2015: **5.1%** 2018: **5.2%**

2019: **5.1%** 2020: **4.7%**

Employer-Provided Coverage in New Hampshire

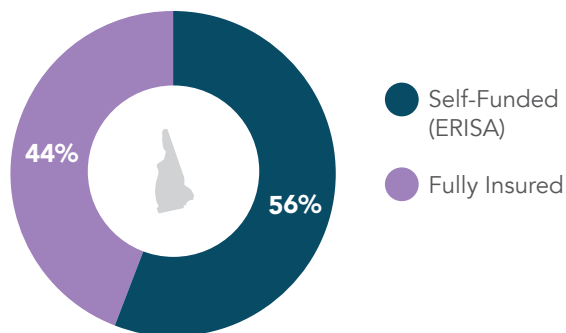
Share of Workers in Companies Offering Insurance⁷ **88%**

Average Employer Contribution for Single Coverage⁸ **6,310**

Share of Workers in Companies Offering a Choice Among Plans⁹ **73%**

Percent of Single Coverage Premiums Paid by Employers¹⁰ **79%**

Employer-Sponsored Insurance by Type¹¹



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



New Jersey

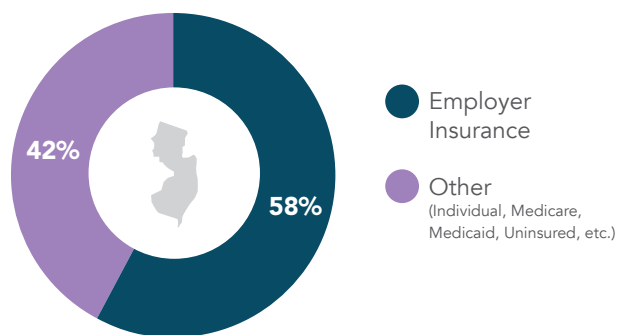
Employee Health Benefits by the Numbers

Coverage@Work

Population Coverage in New Jersey

5,065,600

Covered by Employer Insurance¹



Health Insurance Employment in New Jersey

10,025 Employees-Direct²

31,084 Employees-Insurance Related³

Active Physicians Financed by Employer Insurance Payments⁴ **11,077**

Community Hospitals Supported by Employer Insurance Payments⁵ **24**

Average Employee Contributions to Premiums as Share of Median Income⁶

2015: **5.8%** 2018: **6.4%**

2019: **4.9%** 2020: **6.1%**

Employer-Provided Coverage in New Jersey

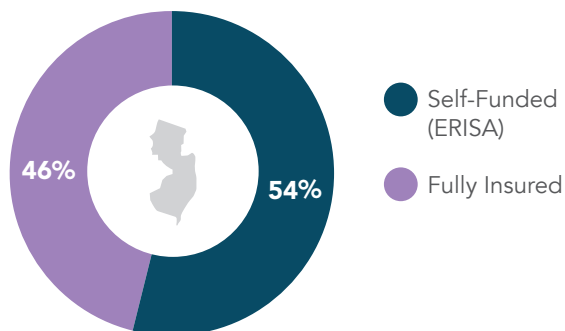
Share of Workers in Companies Offering Insurance⁷ **90%**

Average Employer Contribution for Single Coverage⁸ **5,518**

Share of Workers in Companies Offering a Choice Among Plans⁹ **73%**

Percent of Single Coverage Premiums Paid by Employers¹⁰ **75%**

Employer-Sponsored Insurance by Type¹¹



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



New Mexico

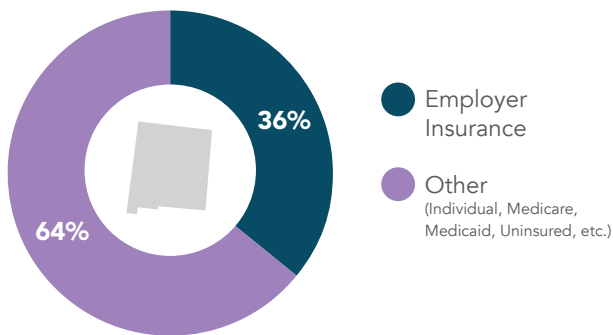
Employee Health Benefits by the Numbers

Coverage@Work

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

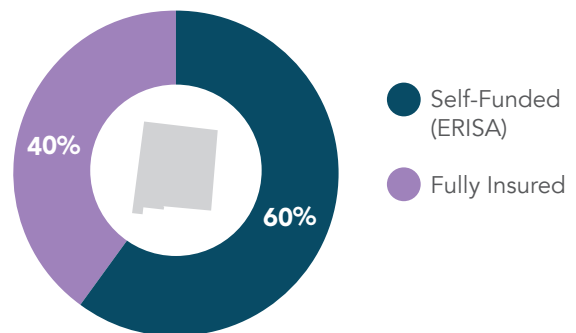
Share of Workers in Companies Offering a Choice Among Plans⁹

74%

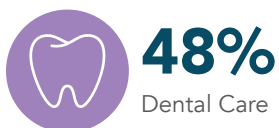
Percent of Single Coverage Premiums Paid by Employers¹⁰

79%

Employer-Sponsored Insurance by Type¹¹



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



New York

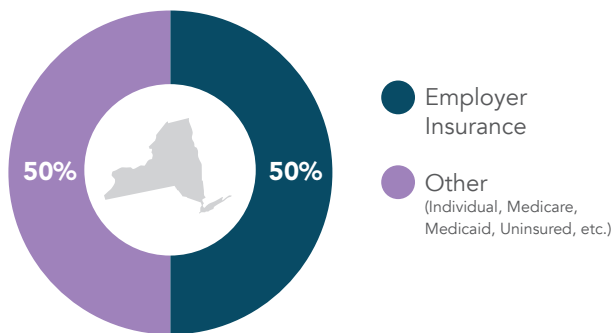
Employee Health Benefits by the Numbers

Coverage@Work

Population Coverage in New York

9,346,600

Covered by Employer Insurance¹



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%**

Employer-Provided Coverage in New York

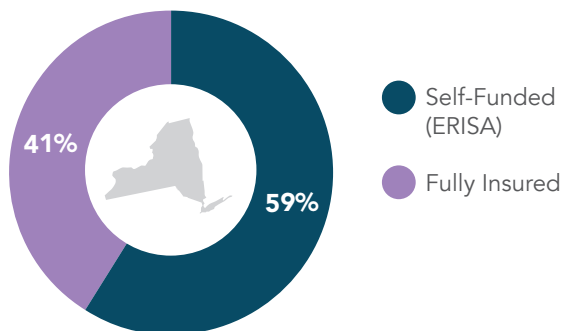
Share of Workers in Companies Offering Insurance⁷ **88%**

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



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



North Carolina

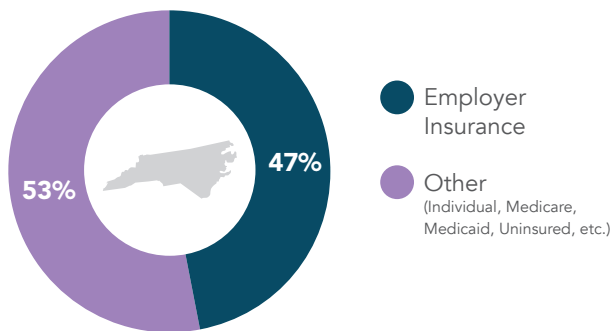
Employee Health Benefits by the Numbers

Coverage@Work

Population Coverage in North Carolina

4,993,500

Covered by Employer Insurance¹



Health Insurance Employment in North Carolina

10,963 Employees-Direct²

24,757 Employees-Insurance Related³

Active Physicians Financed by Employer Insurance Payments⁴ **10,020**

Community Hospitals Supported by Employer Insurance Payments⁵ **32**

Average Employee Contributions to Premiums as Share of Median Income⁶

2015: **7.0%** 2018: **8.4%**

2019: **7.7%** 2020: **8.3%**

Employer-Provided Coverage in North Carolina

Share of Workers in Companies Offering Insurance⁷

85%

Average Employer Contribution for Single Coverage⁸

5,383

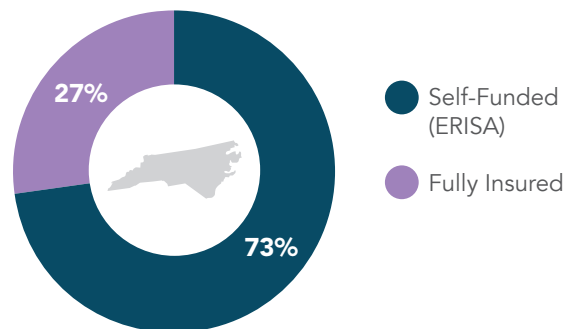
Share of Workers in Companies Offering a Choice Among Plans⁹

72%

Percent of Single Coverage Premiums Paid by Employers¹⁰

77%

Employer-Sponsored Insurance by Type¹¹



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

NORTH CAROLINA

North Dakota

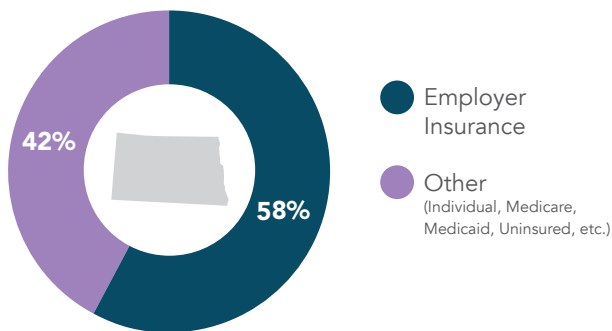
Employee Health Benefits by the Numbers

Coverage@Work

Population Coverage in North Dakota

433,100

Covered by Employer Insurance¹



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

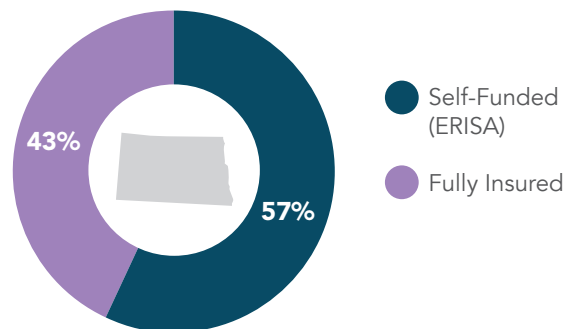
Share of Workers in Companies Offering Insurance⁷ **83%**

Average Employer Contribution for Single Coverage⁸ **5,959**

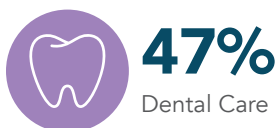
Share of Workers in Companies Offering a Choice Among Plans⁹ **56%**

Percent of Single Coverage Premiums Paid by Employers¹⁰ **83%**

Employer-Sponsored Insurance by Type¹¹



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



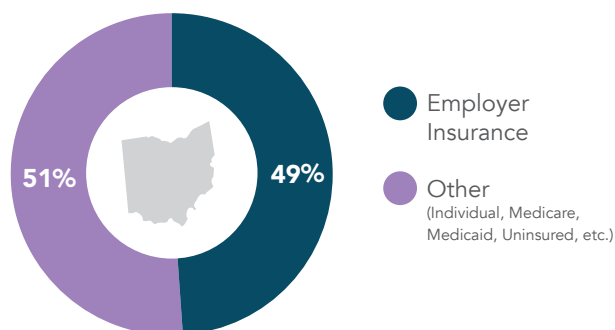
All data sources and notes, labeled 1-12, are referenced in detail on the "Sources & Notes" page at the end of the full report, or at this link: www.AHIP.org/EPC-State-Data-2022

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

NORTH DAKOTA

Population Coverage in Ohio

5,717,700

Covered by Employer Insurance¹

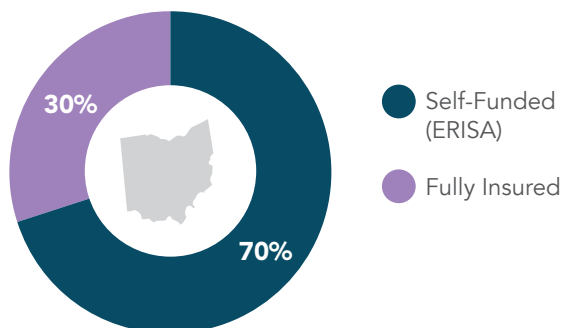
Health Insurance Employment in Ohio

20,054 Employees-Direct²37,114 Employees-Insurance Related³Active Physicians Financed by Employer Insurance Payments⁴ **15,205**Community Hospitals Supported by Employer Insurance Payments⁵ **57**Average Employee Contributions to Premiums as Share of Median Income⁶2015: **5.4%** 2018: **6.2%**2019: **5.5%** 2020: **6.1%**

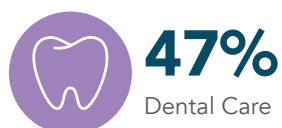
Employer-Provided Coverage in Ohio

Share of Workers in Companies Offering Insurance⁷ **89%**Average Employer Contribution for Single Coverage⁸ **5,406**Share of Workers in Companies Offering a Choice Among Plans⁹ **67%**Percent of Single Coverage Premiums Paid by Employers¹⁰ **77%**

Employer-Sponsored Insurance by Type¹¹



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



Oklahoma

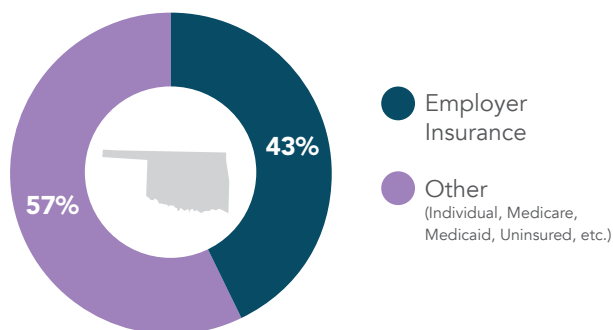
Employee Health Benefits by the Numbers

Coverage@Work

Population Coverage in Oklahoma

1,660,300

Covered by Employer Insurance¹



Health Insurance Employment in Oklahoma

3,417 Employees-Direct²

9,675 Employees-Insurance Related³

Active Physicians Financed by Employer Insurance Payments⁴ **3,325**

Community Hospitals Supported by Employer Insurance Payments⁵ **36**

Average Employee Contributions to Premiums as Share of Median Income⁶

2015: **8.9%** 2018: **7.4%**

2019: **8.1%** 2020: **8.9%**

Employer-Provided Coverage in Oklahoma

Share of Workers in Companies Offering Insurance⁷

85%

Average Employer Contribution for Single Coverage⁸

5,596

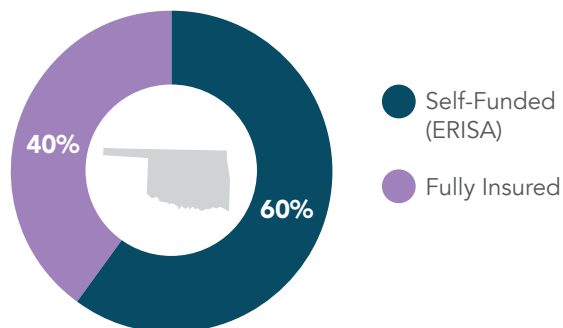
Share of Workers in Companies Offering a Choice Among Plans⁹

66%

Percent of Single Coverage Premiums Paid by Employers¹⁰

79%

Employer-Sponsored Insurance by Type¹¹



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



Oregon

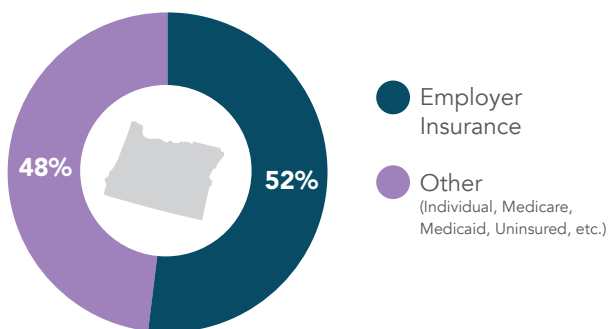
Employee Health Benefits by the Numbers

Coverage@Work

Population Coverage in Oregon

2,160,100

Covered by Employer Insurance¹



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%

Employer-Provided Coverage in Oregon

Share of Workers in Companies Offering Insurance⁷

83%

Average Employer Contribution for Single Coverage⁸

5,777

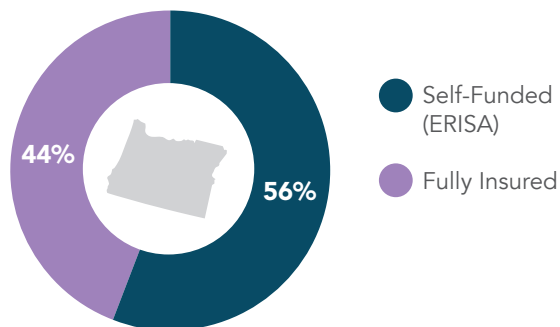
Share of Workers in Companies Offering a Choice Among Plans⁹

69%

Percent of Single Coverage Premiums Paid by Employers¹⁰

84%

Employer-Sponsored Insurance by Type¹¹



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



Pennsylvania

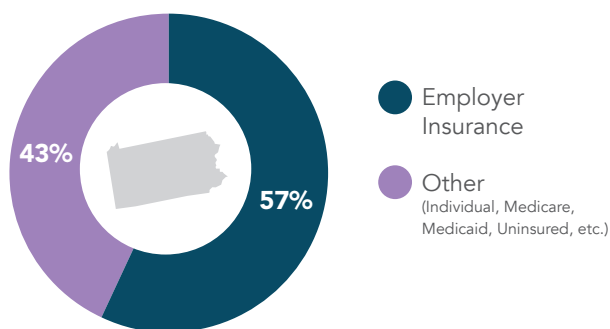
Employee Health Benefits by the Numbers

Coverage@Work

Population Coverage in Pennsylvania

7,073,700

Covered by Employer Insurance¹



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

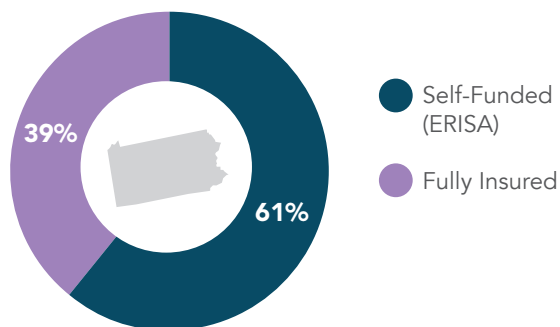
Share of Workers in Companies Offering Insurance⁷ **90%**

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



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

 **46%**
Dental Care

 **33%**
Vision Care

 **42%**
Wellness Programs

 **54%**
Employee Assistance Programs

Rhode Island

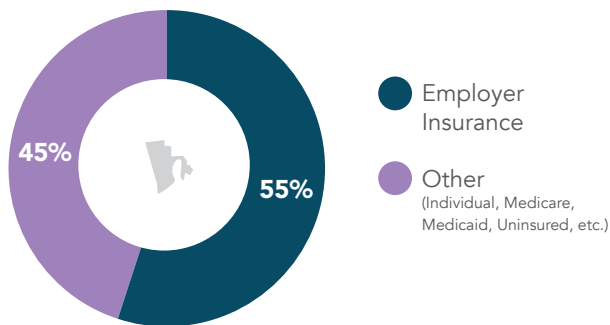
Employee Health Benefits by the Numbers

Coverage@Work

Population Coverage in Rhode Island

577,600

Covered by Employer Insurance¹



Health Insurance Employment in Rhode Island

1,622 Employees-Direct²

7,327 Employees-Insurance Related³

Active Physicians Financed by Employer Insurance Payments⁴ **1,920**

Community Hospitals Supported by Employer Insurance Payments⁵ **3**

Average Employee Contributions to Premiums as Share of Median Income⁶

2015: **5.8%** 2018: **6.9%**

2019: **6.0%** 2020: **5.6%**

Employer-Provided Coverage in Rhode Island

Share of Workers in Companies Offering Insurance⁷

89%

Average Employer Contribution for Single Coverage⁸

5,795

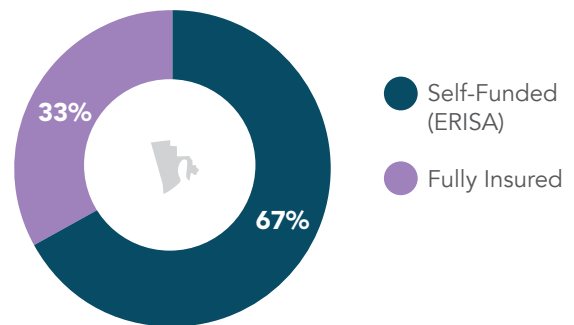
Share of Workers in Companies Offering a Choice Among Plans⁹

65%

Percent of Single Coverage Premiums Paid by Employers¹⁰

79%

Employer-Sponsored Insurance by Type¹¹



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



South Carolina

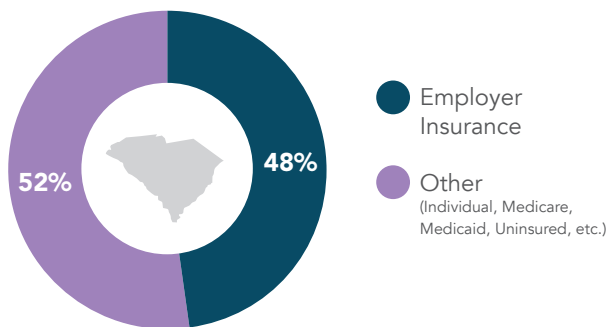
Employee Health Benefits by the Numbers

Coverage@Work

Population Coverage in South Carolina

2,466,600

Covered by Employer Insurance¹



Health Insurance Employment in South Carolina

11,589 Employees-Direct²

13,754 Employees-Insurance Related³

Active Physicians Financed by Employer Insurance Payments⁴ **4,641**

Community Hospitals Supported by Employer Insurance Payments⁵ **21**

Average Employee Contributions to Premiums as Share of Median Income⁶

2015: **7.6%** 2018: **7.2%**

2019: **10.7%** 2020: **9.0%**

Employer-Provided Coverage in South Carolina

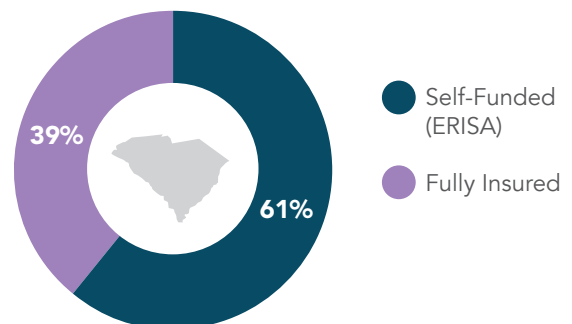
Share of Workers in Companies Offering Insurance⁷ **86%**

Average Employer Contribution for Single Coverage⁸ **5,621**

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



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

 **36%**
Dental Care

 **22%**
Vision Care

 **47%**
Wellness Programs

 **54%**
Employee Assistance Programs

South Dakota

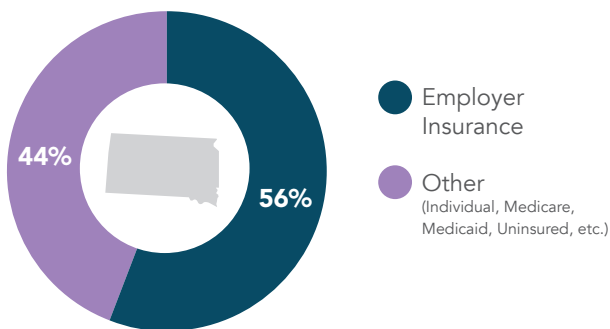
Employee Health Benefits by the Numbers

Coverage@Work

Population Coverage in South Dakota

492,600

Covered by Employer Insurance¹



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

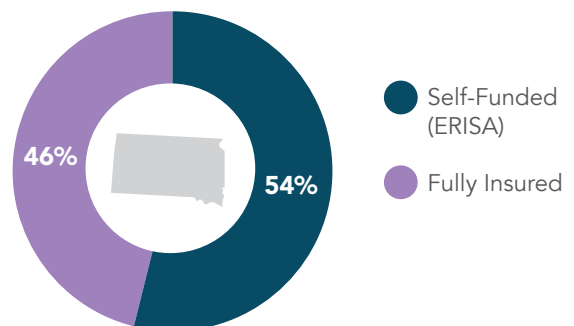
Share of Workers in Companies Offering a Choice Among Plans⁹

69%

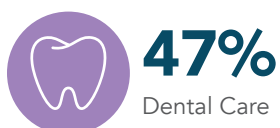
Percent of Single Coverage Premiums Paid by Employers¹⁰

79%

Employer-Sponsored Insurance by Type¹¹



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



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

SOUTH DAKOTA

Tennessee

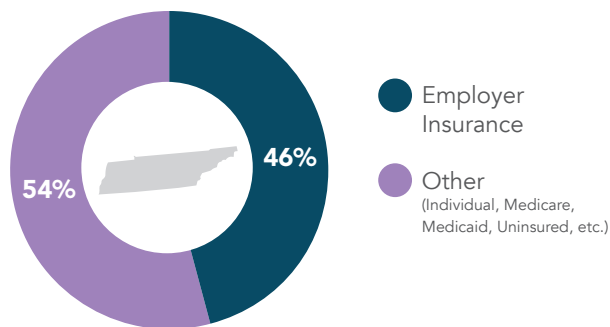
Employee Health Benefits by the Numbers

Coverage@Work

Population Coverage in Tennessee

3,135,300

Covered by Employer Insurance¹



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

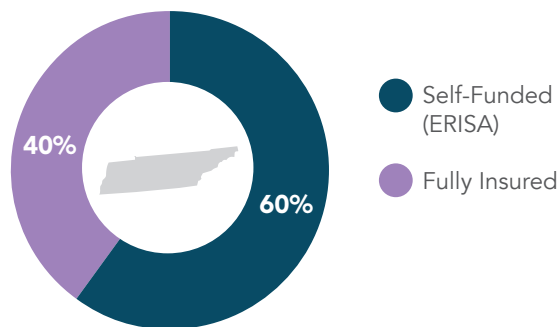
Share of Workers in Companies Offering Insurance⁷ **91%**

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



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



Texas

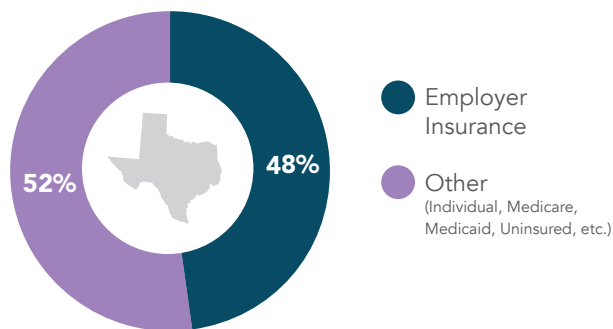
Employee Health Benefits by the Numbers

Coverage@Work

Population Coverage in Texas

13,992,200

Covered by Employer Insurance¹



Health Insurance Employment in Texas

33,930 Employees-Direct²

100,122 Employees-Insurance Related³

Active Physicians Financed by Employer Insurance Payments⁴ **22,878**

Community Hospitals Supported by Employer Insurance Payments⁵ **149**

Average Employee Contributions to Premiums as Share of Median Income⁶

2015: **8.2%** 2018: **8.1%**

2019: **8.6%** 2020: **8.7%**

Employer-Provided Coverage in Texas

Share of Workers in Companies Offering Insurance⁷

83%

Average Employer Contribution for Single Coverage⁸

5,520

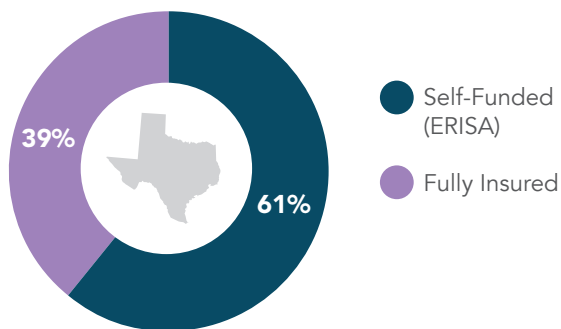
Share of Workers in Companies Offering a Choice Among Plans⁹

76%

Percent of Single Coverage Premiums Paid by Employers¹⁰

79%

Employer-Sponsored Insurance by Type¹¹



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



Utah

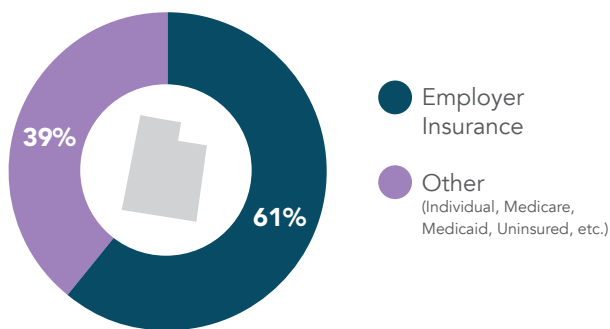
Employee Health Benefits by the Numbers

Coverage@Work

Population Coverage in Utah

1,973,100

Covered by Employer Insurance¹



Health Insurance Employment in Utah

3,253 Employees-Direct²

13,015 Employees-Insurance Related³

Active Physicians Financed by Employer Insurance Payments⁴ **2,448**

Community Hospitals Supported by Employer Insurance Payments⁵ **16**

Average Employee Contributions to Premiums as Share of Median Income⁶

2015: **5.6%** 2018: **5.1%**

2019: **5.5%** 2020: **5.2%**

Employer-Provided Coverage in Utah

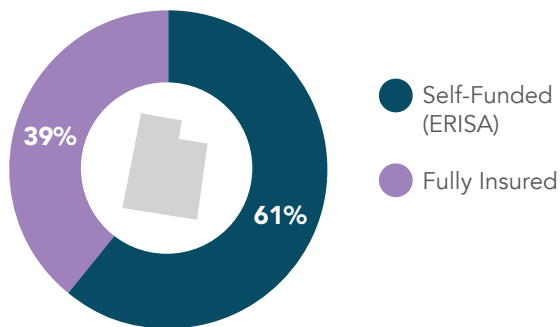
Share of Workers in Companies Offering Insurance⁷ **82%**

Average Employer Contribution for Single Coverage⁸ **5,132**

Share of Workers in Companies Offering a Choice Among Plans⁹ **77%**

Percent of Single Coverage Premiums Paid by Employers¹⁰ **78%**

Employer-Sponsored Insurance by Type¹¹



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



Vermont

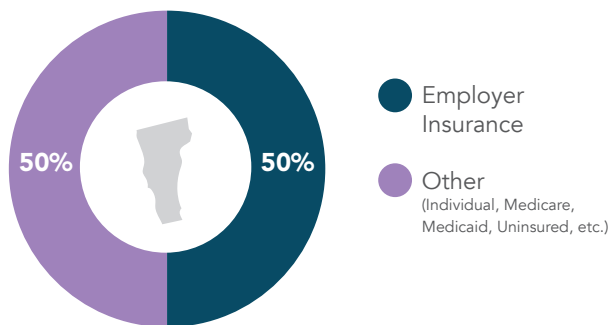
Employee Health Benefits by the Numbers

Coverage@Work

Population Coverage in Vermont

310,900

Covered by Employer Insurance¹



Health Insurance Employment in Vermont

568 Employees-Direct²

1,905 Employees-Insurance Related³

Active Physicians Financed by Employer Insurance Payments⁴ **802**

Community Hospitals Supported by Employer Insurance Payments⁵ **4**

Average Employee Contributions to Premiums as Share of Median Income⁶

2015: **5.8%** 2018: **5.8%**

2019: **5.2%** 2020: **6.1%**

Employer-Provided Coverage in Vermont

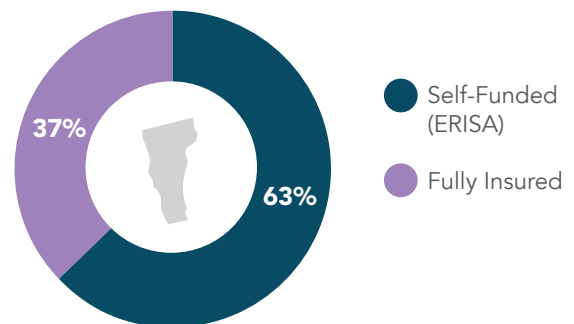
Share of Workers in Companies Offering Insurance⁷ **85%**

Average Employer Contribution for Single Coverage⁸ **6,058**

Share of Workers in Companies Offering a Choice Among Plans⁹ **54%**

Percent of Single Coverage Premiums Paid by Employers¹⁰ **77%**

Employer-Sponsored Insurance by Type¹¹



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



Virginia

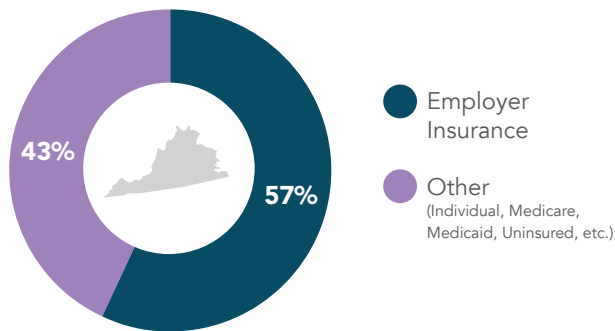
Employee Health Benefits by the Numbers

Coverage@Work

Population Coverage in Virginia

4,789,300

Covered by Employer Insurance¹



Health Insurance Employment in Virginia

18,264 Employees-Direct²

21,183 Employees-Insurance Related³

Active Physicians Financed by Employer Insurance Payments⁴ **8,583**

Community Hospitals Supported by Employer Insurance Payments⁵ **29**

Average Employee Contributions to Premiums as Share of Median Income⁶

2015: **5.9%** 2018: **7.0%**

2019: **6.4%** 2020: **6.2%**

Employer-Provided Coverage in Virginia

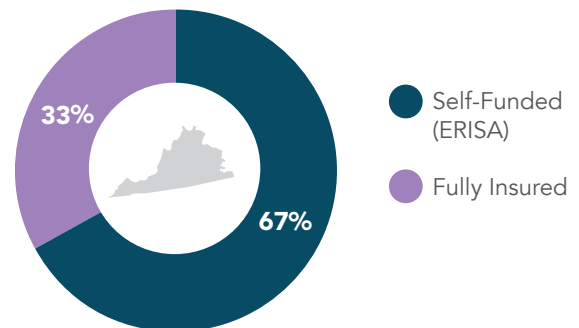
Share of Workers in Companies Offering Insurance⁷ **89%**

Average Employer Contribution for Single Coverage⁸ **5,249**

Share of Workers in Companies Offering a Choice Among Plans⁹ **75%**

Percent of Single Coverage Premiums Paid by Employers¹⁰ **76%**

Employer-Sponsored Insurance by Type¹¹



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



Washington

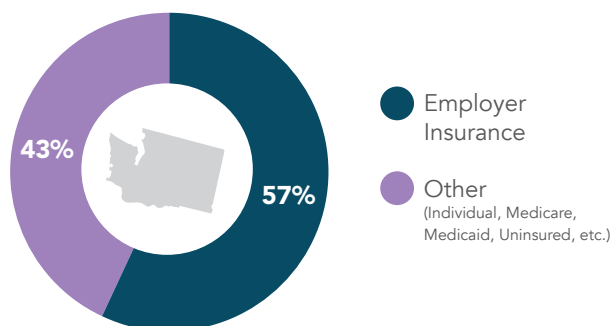
Employee Health Benefits by the Numbers

Coverage@Work

Population Coverage in Washington

4,307,600

Covered by Employer Insurance¹



Health Insurance Employment in Washington

15,820 Employees-Direct²

20,700 Employees-Insurance Related³

Active Physicians Financed by Employer Insurance Payments⁴ **7,899**

Community Hospitals Supported by Employer Insurance Payments⁵ **27**

Average Employee Contributions to Premiums as Share of Median Income⁶

2015: **5.3%** 2018: **4.0%**

2019: **4.3%** 2020: **4.3%**

Employer-Provided Coverage in Washington

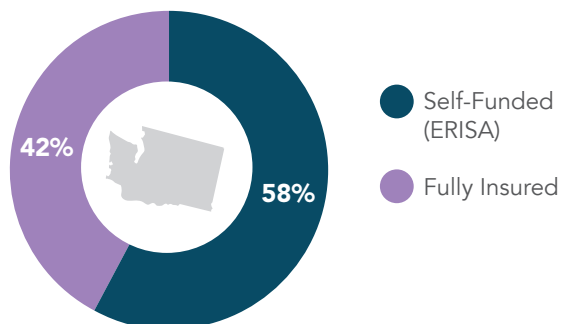
Share of Workers in Companies Offering Insurance⁷ **86%**

Average Employer Contribution for Single Coverage⁸ **6,305**

Share of Workers in Companies Offering a Choice Among Plans⁹ **70%**

Percent of Single Coverage Premiums Paid by Employers¹⁰ **85%**

Employer-Sponsored Insurance by Type¹¹



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



West Virginia

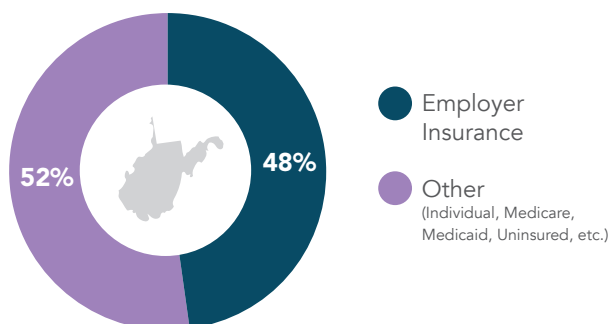
Employee Health Benefits by the Numbers

Coverage@Work

Population Coverage in West Virginia

830,600

Covered by Employer Insurance¹



Health Insurance Employment in West Virginia

1,365 Employees-Direct²

3,402 Employees-Insurance Related³

Active Physicians Financed by Employer Insurance Payments⁴ **2,078**

Community Hospitals Supported by Employer Insurance Payments⁵ **16**

Average Employee Contributions to Premiums as Share of Median Income⁶

2015: **7.8%** 2018: **7.0%**

2019: **6.8%** 2020: **7.1%**

Employer-Provided Coverage in West Virginia

Share of Workers in Companies Offering Insurance⁷

86%

Average Employer Contribution for Single Coverage⁸

5,447

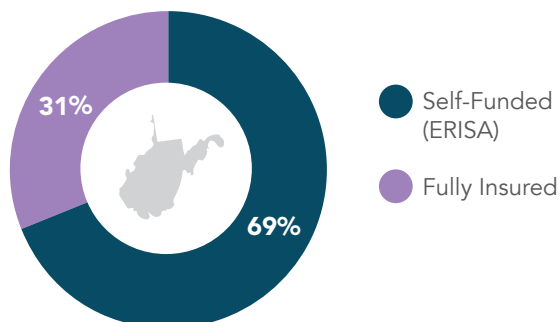
Share of Workers in Companies Offering a Choice Among Plans⁹

61%

Percent of Single Coverage Premiums Paid by Employers¹⁰

78%

Employer-Sponsored Insurance by Type¹¹



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



Wisconsin

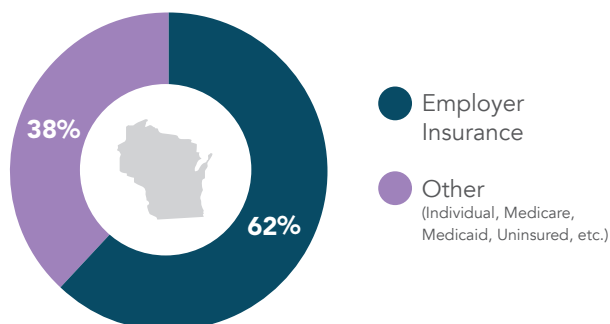
Employee Health Benefits by the Numbers

Coverage@Work

Population Coverage in Wisconsin

3,570,400

Covered by Employer Insurance¹



Health Insurance Employment in Wisconsin

26,868 Employees-Direct²

21,202 Employees-Insurance Related³

Active Physicians Financed by Employer Insurance Payments⁴ **6,389**

Community Hospitals Supported by Employer Insurance Payments⁵ **40**

Average Employee Contributions to Premiums as Share of Median Income⁶

2015: **5.9%** 2018: **6.0%**

2019: **5.5%** 2020: **5.8%**

Employer-Provided Coverage in Wisconsin

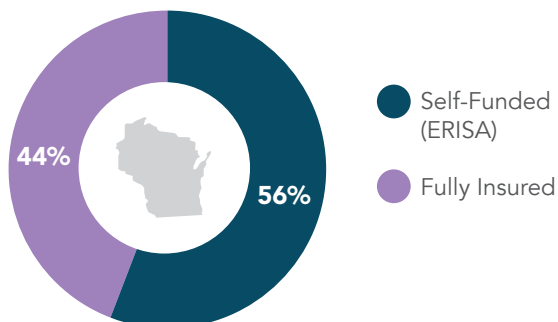
Share of Workers in Companies Offering Insurance⁷ **87%**

Average Employer Contribution for Single Coverage⁸ **5,669**

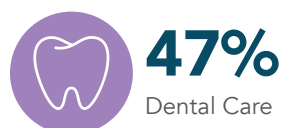
Share of Workers in Companies Offering a Choice Among Plans⁹ **71%**

Percent of Single Coverage Premiums Paid by Employers¹⁰ **78%**

Employer-Sponsored Insurance by Type¹¹



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



Wyoming

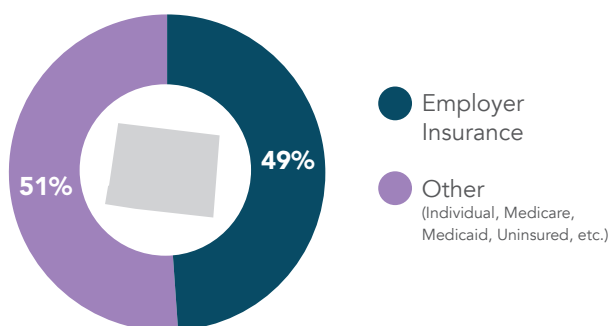
Employee Health Benefits by the Numbers

Coverage@Work

Population Coverage in Wyoming

279,000

Covered by Employer Insurance¹



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

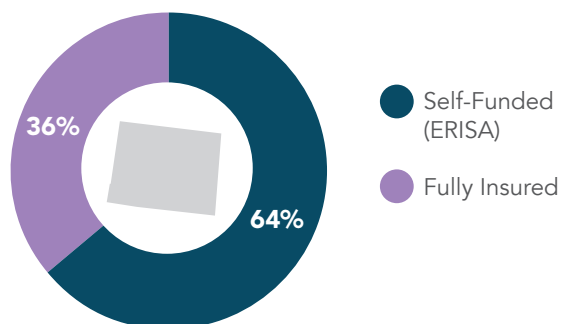
Share of Workers in Companies Offering Insurance⁷ **71%**

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



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



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

WYOMING

Washington, D.C.

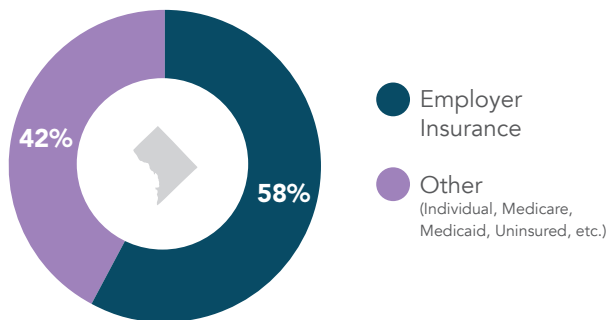
Employee Health Benefits by the Numbers

Coverage@Work

Population Coverage in Washington, D.C.

415,600

Covered by Employer Insurance¹



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-Provided Coverage in Washington, D.C.

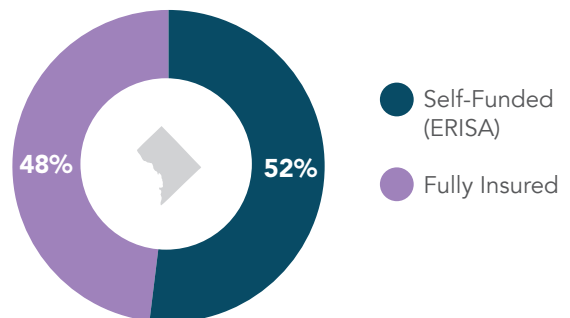
Share of Workers in Companies Offering Insurance⁷ **95%**

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%**

Employer-Sponsored Insurance by Type¹¹



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

WASHINGTON, D.C.

Sources & Notes

1. Population Coverage: Covered by Employer Insurance

SOURCES:

Kaiser Family Foundation (KFF) estimates based on the 2020 Current Population Survey (CPS). Available at: <https://www.kff.org/other/state-indicator/health-insurance-coverage-of-the-total-population-cps/> (accessed on February 9, 2022).

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).

Centers for Medicare & Medicaid Services, Office of the Actuary. National Health Expenditures (NHE) data. NHE Tables. Table 4. National Health Expenditures by Source of Funds and Type of Expenditure: Calendar Years 2013-2020, 2020. Available at: <https://www.cms.gov/Research-Statistics-Data-and-Systems/Statistics-Trends-and-Reports/NationalHealthExpendData> (accessed on February 9, 2022).

Kaiser Family Foundation (KFF) estimates based on the 2020 Current Population Survey. Available at: <https://www.kff.org/other/state-indicator/health-insurance-coverage-of-the-total-population-cps/> (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:

Kaiser Family Foundation (KFF) estimates of hospital numbers based on the 2019 AHA Annual Survey, Copyright 2020 by Health Forum, LLC, an affiliate of the American Hospital Association. Special data request, 2020. Available at: <https://www.kff.org/other/state-indicator/total-hospitals/> (accessed on February 9, 2022).

Centers for Medicare & Medicaid Services, Office of the Actuary. National Health Expenditures (NHE) data. NHE Tables. Table 4. National Health Expenditures by Source of Funds and Type of Expenditure: Calendar Years 2013-2020, 2020. Available at: <https://www.cms.gov/Research-Statistics-Data-and-Systems/Statistics-Trends-and-Reports/NationalHealthExpendData> (accessed on February 9, 2022).

Kaiser Family Foundation (KFF) estimates based on the 2020 Current Population Survey. Available at: <https://www.kff.org/other/state-indicator/health-insurance-coverage-of-the-total-population-cps/> (accessed on February 9, 2022).

NOTES:

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

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

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

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

SOURCES:

The Commonwealth Fund estimates based on the data from the Agency for Healthcare Research and Quality, Medical Expenditure Panel Survey–Insurance Component, 2010–2020; and Median household income and household distribution type — U.S. Census Bureau, Current Population Survey (CPS), 2010–2020. Available at: <https://www.commonwealthfund.org/publications/fund-reports/2022/jan/state-trends-employer-premiums-deductibles-2010-2020> (accessed on February 11, 2022).

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

SOURCES:

Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. Medical Expenditure Panel Survey–Insurance Component, 2020. Medical Expenditure Panel Survey. Private Sector Insurance Component, State and Metro Area Tables, Table II.B.2. Available at: https://meps.ahrq.gov/data_stats/summ_tables/insr/state/series_2/2020/tiib2.htm (accessed on February 11, 2022).

NOTES:

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

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

SOURCES:

AHIP analysis of Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. Medical Expenditure Panel Survey-Insurance Component, 2020. Medical Expenditure Panel Survey. Private Sector Insurance Component, State and Metro Area Tables, Table II.C.1 and Table II.C.2. Available at: https://meps.ahrq.gov/data_stats/summ_tables/insr/state/series_2/2020/tiic1.htm and https://meps.ahrq.gov/data_stats/summ_tables/insr/state/series_2/2020/tiic2.htm (accessed on February 11, 2022).

NOTES:

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

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

SOURCES:

Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. Medical Expenditure Panel Survey-Insurance Component, 2020. Medical Expenditure Panel Survey. Private Sector Insurance Component, State and Metro Area Tables, Table II.B.2.c Available at: https://meps.ahrq.gov/data_stats/summ_tables/insr/state/series_2/2020/tiib2c.htm (accessed on February 11, 2022).

NOTES:

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

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

SOURCES:

AHIP analysis of Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. Medical Expenditure Panel Survey-Insurance Component, 2020. Medical Expenditure Panel Survey. Private Sector Insurance Component, State and Metro Area Tables, Table II.C.3 Available at: https://meps.ahrq.gov/data_stats/summ_tables/insr/state/series_2/2020/tiic3.htm (accessed on February 11, 2022).

NOTES:

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

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

SOURCES:

AHIP analysis of Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. Medical Expenditure Panel Survey-Insurance Component, 2020. Medical Expenditure Panel Survey. Private Sector Insurance Component, State and Metro Area Tables, Table II.B.2.b(1). Available at https://meps.ahrq.gov/data_stats/summ_tables/insr/state/series_2/2020/tiib2b1.htm (accessed on February 11, 2022).

NOTES:

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

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

SOURCES:

AHIP analysis of U.S. Department of Labor. National Compensation Survey: Employee Benefits in the United States, March 2021. Tables 10, 41. Available at <https://www.bls.gov/ncs/ebs/benefits/2021/employee-benefits-in-the-united-states-march-2021.pdf> (accessed on February 11, 2022).

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.



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