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THE COST OF DOING NOTHING

Why the Cost of Failing to Fix Our Health
System is Greater than the Cost of Reform

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HEALTH POLICY PROGRAM

NEW AMERICA FOUNDATION



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Introduction

The U.S. health care system is in crisis. Health care costs too much; we often get too little in exchange for our health care dollar; and tens of millions of Americans are uninsured.

The moral case for health care reform is well documented. The uninsured live sicker and die sooner than the insured. People who are uninsured often forgo necessary care because of cost and sink into financial ruin because of health care bills. However, health care reform is not just a moral imperative; it is also an economic necessity.

Our economy loses hundreds of billions of dollars every year because of the diminished health and shorter lifespan of the uninsured. Rising health care costs undermine the ability of U.S. firms to compete internationally, threaten the stability of American jobs, and place increasing strain on local, state, and federal budgets. As health

care costs continue to rise faster than wages, health insurance becomes more and more unaffordable for more and more American families every day.

Yet, the recent financial services meltdown has led some people to suggest that we cannot afford health reform and that fixing our broken health care system will have to wait once again. But waiting comes with a price. The crisis worsens every day that we do not act. Premiums will continue to rise; Americans will continue to pay more for less-generous health coverage; and fewer employers will offer health insurance to their workers.

We must reform our struggling health system not in spite of our economic crisis, but rather because of the impact health care has on the American economy. The economic and social impact of inaction is high and it will only rise over time.

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THE COST OF DOING NOTHING

A NATIONAL SNAPSHOT

Introduction

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The moral case for health care reform is well documented. The uninsured live sicker and die sooner than the insured. People who are uninsured often forgo necessary care because of cost and sink into financial ruin because of health care bills. However, health care reform is not just a moral imperative; it is also an economic necessity.

Our economy loses hundreds of billions of dollars every year because of the diminished health and shorter lifespan of the uninsured. Rising health care costs undermine the ability of U.S. firms to compete internationally, threaten the stability of American jobs, and place increasing strain on local, state, and federal budgets. As health care costs continue to rise faster than wages, health insurance becomes more and more unaffordable for more and more American families every day.

Yet, the recent financial services meltdown has led some people to suggest that we cannot afford health reform and that fixing our broken health care system will have to wait once again. But waiting comes with a price. The crisis worsens every day that we do not act. Premiums will continue to rise; Americans will continue to pay more for less-generous health coverage; and fewer employers will offer health insurance to their workers.

We must reform our struggling health system not in spite of our economic crisis, but rather because of the impact health care has on the American economy. The economic and social impact of inaction is high and it will only rise over time.

Economic Cost

The economic cost of failing to fix our broken health care system is greater than the upfront expense of comprehensive health reform. In 2007, our economy lost as much as \$207 billion because of the poor health and shorter lifespan of the uninsured. This is by most estimates as much as, if not greater than, the public costs of ensuring all Americans have quality, affordable, health coverage.

In Tables 1, 2, and 3 below, we quantify the economic impact of the poor health and shorter lifespan of the uninsured. The **low bound** estimate of the cost of failure measures the amount our economy loses because of the shortened lifespans of the uninsured. The **high bound** measure is an estimate of how much the economy loses as a result of not only the premature deaths of the uninsured, but also their poorer health as compared to individuals with insurance. The **low bound** measure is a conservative estimate—the minimum economic cost of the uninsured. The **high bound** estimate presents a more complete picture of true costs of the uninsured by taking into account their poorer health and shorter lifespan relative to individuals with insurance. This metric is based on an Institute of Medicine report that estimated our economy lost between \$65 and \$135 million in 2001 because of the poor health and shorter lifespans of the uninsured. We updated these numbers to reflect the growth of our GDP, the increased number of uninsured, and the increased population of the United States since 2001. The **per uninsured cost** measure takes the **high bound** estimate for the cost of failure and divides it by the number of uninsured residents in a state. It illustrates that the economic cost per uninsured resident is greater than the cost of quality health coverage.

Table 1. Economic Cost of Failure, United States, 2007

Low Bound	High Bound	Per Uninsured Cost
\$103.9 Billion	\$207.3 Billion	\$4,541

Table 2. Economic Cost of Failure, States (Ranked by High Bound)

	Low Bound	High Bound
California	\$15.1 Billion	\$32.5 Billion
Texas	\$13.6 Billion	\$29.7 Billion
Florida	\$8.3 Billion	\$14.5 Billion
New York	\$5.7 Billion	\$14.3 Billion
Illinois	\$3.9 Billion	\$8.0 Billion

The economies in California, Texas, and Florida suffer most from productivity losses stemming from the uninsured. Yet, Delaware's economy loses more per uninsured person—over \$6,800 per uninsured resident.

Table 3. Economic Cost of Failure, States (Ranked by Per Uninsured Cost)*

	Per Uninsured Cost
Delaware	\$6,840
Alaska	\$6,625
Connecticut	\$6,126
Wyoming	\$5,990
New York	\$5,681

Affordability

As health care costs continue to grow faster than wages, health insurance will become more and more unaffordable for more and more American families every day. The financial burdens associated with health care and health insurance will only get worse over time without action.

In Table 4 below, the **full cost of family ESI** measures the total cost of the average health insurance plan offered by an employer. The **full cost of family ESI as a share of median household income** refers to the percentage of income the median household (the exact “middle” of the income distribution) would need to spend to purchase health insurance.

The cost of the average employer-sponsored health insurance plan (ESI) for a family will reach \$24,000 in 2016. This represents an 84 percent increase over 2008 premium levels. Under this scenario, we estimate that at least half of American households will need to spend more than 45 percent of their income to buy health insurance in 2016.

Table 4. Affordability of Premiums, National Averages

	2008	2016	Percent Change
Full Cost of Family ESI	\$13,244	\$24,291	83.41%
Full Cost of Family ESI as a Share of Median Household Income	26.34%	45.45%	n/a

New Mexico, Maine, and South Carolina will see the greatest increases in the cost of family policies over the next eight years. In Maine, the average family employer-sponsored insurance policy will top \$30,000 by 2016.

Table 5. Full Cost of Family ESI, State Averages (Highest Ranked States by Percent Change)

	2008	2016	Percent Change
New Mexico	\$13,581	\$28,553	110.23%
Maine	\$14,775	\$30,142	104.01%
South Carolina	\$13,007	\$25,840	98.66%
Oregon	\$13,752	\$27,047	96.67%
Montana	\$13,085	\$25,559	95.34%

Table 6. Full Cost of Family ESI, State Averages (Highest Ranked States by Level in 2016)

	2008	2016
Maine	\$14,775	\$30,142
Delaware	\$14,874	\$28,872
New Mexico	\$13,581	\$28,553
New Hampshire	\$14,882	\$28,180
Oregon	\$13,752	\$27,047

According to our estimates, households in South Carolina, Louisiana, and Maine will have to spend the greatest shares of their income in order to purchase health insurance in 2016. Half of households in South Carolina will have to spend more than 62 percent of their incomes to buy health insurance.

Table 7. Full Cost of Family ESI as a Share of Median Household Income, State Averages (Highest Ranked States by Level in 2016)

	2008	2016
South Carolina	30.70%	62.19%
Louisiana	31.95%	59.62%
Maine	30.87%	58.38%
New Mexico	31.18%	56.54%
Indiana	28.73%	55.74%

Coverage

The financial protection offered by health insurance coverage will continue to deteriorate if we do not act. Americans will pay more for less and copayments and deductibles will rise.

In Tables 8, 9, and 10 below, the **average copayment** measures the payment that a patient with employer-sponsored health insurance makes when he or she visits the doctor. Copayments are one way that consumers pay “out-of-pocket” for their health care. The **average deductible** measures the amount a consumer is responsible for paying before insurance begins to contribute towards the cost of care. This is another way consumers pay “out-of-pocket” for their health care. High deductibles and copayments can make health care unaffordable for many Americans, even if they have insurance.

The average deductible nationwide will increase 73 percent to almost \$2,700 by 2016. Average copayments will climb to \$30.

Table 8. Benefits: Copayments and Deductibles, National Averages

	2008	2016	Percent Change
Average Copayment	\$21	\$30	45.97%
Average Deductible	\$1,550	\$2,687	73.33%

Residents from Delaware and Vermont will see the biggest difference in their deductibles in 2016. Rising deductibles combined with higher premiums will make many Americans financially vulnerable to high health care bills.

Table 9. Benefits: Deductibles, State Averages, (Ranked by Percent Change)**

	2008	2016	Percent Change
Delaware	\$2,084	\$6,670	220.06%
Vermont	\$2,631	\$7,627	189.92%
Missouri	\$1,843	\$4,556	147.18%
Florida	\$1,961	\$4,814	145.45%
Washington	\$1,536	\$3,439	123.87%

Residents of New Mexico, Massachusetts, and Hawaii will notice the biggest difference in how much they pay when they see a doctor in 2016. In New Mexico, a single office visit could cost an insured patient almost \$50.

Table 10. Benefits: Copayments, State Averages, (Ranked by Percent Change)

	2008	2016	Percent Change
New Mexico	\$26	\$47	84.56%
Massachusetts	\$20	\$34	74.59%
Hawaii	\$16	\$27	71.32%
Alaska	\$25	\$42	67.47%
Georgia	\$25	\$42	66.45%

Conclusion

U.S. businesses, governments, and American families have all demonstrated that health care reform is a vital component of their long-term economic stability. Our nation will recover from its current financial services crisis, and when it does the U.S. will still be faced with a crumbling health system. As the data in this report shows, the cost of failing to act is high and it will only rise over time.

*The District of Columbia had the mathematically highest economic “Cost Per Uninsured” resident, but the calculation is an outlier as the result of the way that state GDP is calculated. Much of D.C.’s GDP is generated by individuals living outside the area. Therefore, D.C. had an artificially high cost per uninsured resident of \$16,170.

**Hawaii had the mathematically largest percent change in deductibles from 2008 to 2016; however, it is not included in this table. To determine the level of deductible in 2016, we based our calculations on the past decade of historic growth rates and used those numbers to predict future growth rates. As a result of Hawaii’s rapid deductible growth over that decade, their predicted deductible of \$18,283 is an outlier because their rapid increases in deductibles are unlikely to persist.

NATIONAL DATA: U.S. AVERAGES

Metric	2006 (Reported Data)	2008 (Projection)	2012 (Projection)	2016 (Projection)	Annual Rate of Growth
Full Cost of Family ESI	\$11,381	\$13,244	\$17,937	\$24,291	7.9%
Full Cost of Family ESI as a Share of Median Household Income	23.7%	26.3%	34.6%	45.4%	n/a
Employee Contribution to Family ESI Premium	\$2,890	\$3,388	\$4,657	\$6,401	8.3%
Employee Contribution to Family ESI as a Share of Median Income	6.0%	6.7%	9.0%	12.0%	n/a
Employee Contribution to Family ESI as a Share of Full Cost of Family ESI	25.4%	25.6%	26.0%	26.4%	n/a
Full Cost of Individual ESI	\$4,118	\$4,734	\$6,257	\$8,269	7.2%
Full Cost of Individual ESI as a Share of Median Annual Wage	13.5%	14.8%	17.9%	21.7%	n/a
Employee Contribution to Individual ESI	\$788	\$944	\$1,353	\$1,941	9.4%
Employee Contribution to Individual ESI as a Share of Median Annual Wage	2.59%	2.94%	3.87%	5.10%	n/a
Average Copayment	\$19	\$21	\$25	\$30	4.8%
Average Deductible	\$1,351	\$1,550	\$2,041	\$2,687	7.1%
Percent of Employees Offered ESI	86.9%	87.1%	87.6%	88.1%	0.1%
Percent of Employees Eligible for ESI	67.3%	67.2%	67.0%	66.8%	-0.1%
Percent of Employees who Enroll in ESI	52.7%	51.9%	50.3%	48.7%	-0.8%

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STATE SNAPSHOTS

Quality, affordable health insurance for every American should be a national priority. Yet, health care costs, wages, health system efficiencies (or inefficiencies), and insurance package design all vary from state to state. Therefore, our health care crisis manifests itself in different ways in different parts of the country. In this section, we explain how the states are performing now and how we expect things to change by 2016.

Glossary

Metric *	Definition
Cost of Failure Low Bound High Bound Per Uninsured Cost	The cost of failure is the value our economy loses because of the poor health and shorter lifespan of the uninsured. The low bound estimate measures the amount our economy loses because of the shortened lifespans of the uninsured. The high bound measure is an estimate of how much the economy loses as a result of not only the premature deaths of the uninsured, but also their poorer health as compared to individuals with insurance. The low bound is a conservative estimate—the minimum economic cost of the uninsured. The high bound estimate presents a more complete picture of true costs of the uninsured by taking into account their poorer health and shorter lifespan relative to individuals with insurance. This metric is based on an Institute of Medicine report that estimated the economy lost between \$65 and \$135 million in 2001 because of the poor health and shorter lifespans of the uninsured. We updated these numbers to reflect the growth of our GDP, the increased number of uninsured, and the increased population of the United States since 2001. The per uninsured cost measure takes the high bound estimate for the cost of failure and divides it by the number of uninsured residents in a state. It illustrates that the economic cost per uninsured resident is greater than the cost of covering them.
Full Cost of Family ESI	The total cost of the average family health insurance plan offered by an employer.
Full Cost of Family ESI as a Share of Median Household Income**	The share of median household income needed to buy a family ESI policy. Median household income is a measure of the income of the exact “middle” household (half of the households in the sample make more, half make less). The figure includes the earnings of all those in a household over the age of 15.
Employee Contribution to Family ESI Premium	The dollar amount that an employee is required to contribute to his or her family ESI policy.
Employee Contribution to Family ESI as a Share of Median Family Income**	The average share of median household income that an employee must contribute to his or her family ESI policy. Median household income is a measure of the income of the exact “middle” household (half of the households in the sample make more, half make less). The figure includes the earnings of all those in a household over the age of 15.
Employee Contribution to Family ESI as a Share of Full Cost of Family ESI	The average percentage of the total cost of a family ESI premium paid by the worker rather than the employer.

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Metric	Definition
Full Cost of Individual ESI	The total cost of the average individual health insurance plan offered by an employer.
Full Cost of Individual ESI as a Share of Median Annual Wage**	The share of median annual wage needed to buy an individual ESI policy. Median annual wage is the measure of the annual salary (or hourly wage times hour worked) of the single individual at the exact middle of the wage distribution (half of the individuals in the sample make more, half make less).
Employee Contribution to Individual ESI	The dollar amount that an employee is required to contribute to his or her individual ESI policy.
Employee Contribution to Individual ESI as a Share of Median Annual Wage**	The average share of median annual wage that an employee must contribute to his or her individual ESI policy. Median annual wage is the measure of the annual salary (or hourly wage times hour worked) of the single individual at the exact middle of the wage distribution (half of the individuals in the sample make more, half make less).
Average Copayment	The average payment that a patient with employer-sponsored health insurance makes when he or she visits the doctor. Copayments are one way that consumers pay “out-of-pocket” for their health care.
Average Deductible	The average amount a family with an employer-sponsored insurance plan is responsible for paying before insurance begins to contribute towards the cost of care. This is another way consumers pay “out-of-pocket” for their health care.
Percent of Employees Offered ESI	The percentage of workers who work at firms where at least one employee is offered health insurance.
Percent of Employees Eligible for ESI	The percentage of workers at firms where health insurance is offered who are also eligible for health benefits. For example, often workers are only eligible if they are full-time workers rather than just part-time workers.
Percent of Employees who Enroll in ESI	The percentage of workers who are eligible for health insurance who enroll in coverage.
Rank	The rank refers to where the state falls in comparison to other states on a given metric. The higher the rank (or the bigger the number) the more expensive the metric is in a given state. Rankings are on a 1-51 scale.
Annual Rate of Growth	The rate of growth is the annual compounded growth rate for the historical data used to project future health care cost growth. It tells us at what pace these metrics grew in the most recent decade and at what pace they are likely to continue to grow without systemic reform.

*All measures are in 2006 U.S. Dollars.

** See Appendix I: Relevant Data for the full data used in these projections.

ALABAMA

Alabama's economy lost as much as \$2 billion because of the poor health and shorter lifespan of the uninsured in 2007. This equates to more than \$3,500 per uninsured Alabama resident.

**Table 1. Economic Cost of Failure, 2007
(Ranked by High Bound and Per Uninsured)**

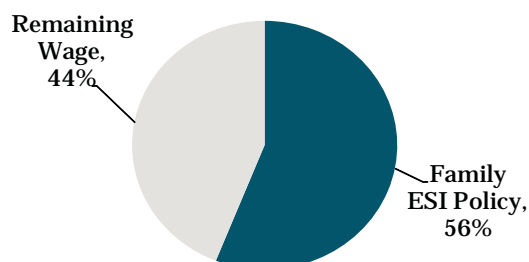
Low Bound	High Bound	Rank (High Bound)	Per Uninsured Cost	Rank (Per Uninsured)
\$1.25 Billion	\$1.97 Billion	24	\$3,588	6

By 2016, Alabama residents will have to spend \$23,000 or almost 56 percent of median household income to buy health insurance for themselves and their families. This represents an 87 percent increase over 2008 premium levels.

**Table 2. Affordability of Premiums,
(Ranked by Level in 2016 and Percent Change)**

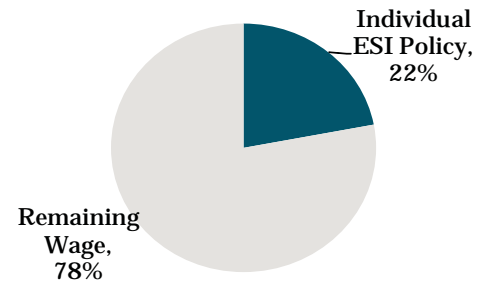
	2008	2016	Rank (2016)	Percent Change	Rank (%)
Full Cost of Family ESI	\$12,368	\$23,171	18	87.4%	32
Full Cost of Family ESI as a Share of Median Household Income	30.4%	55.6%	46	n/a	n/a

Figure 1. Full Cost of Family ESI as a Share of Median Household Income, 2016



A single person in Alabama will have to spend roughly 22 percent of their income or almost \$7,600 to buy an individual health insurance policy in 2016.

Figure 2. Full Cost of Individual ESI as a Share of Median Annual Wage, 2016



Meanwhile, people seeking health insurance through their employers will have to contribute close 90 percent more for their premiums in 2016 compared to 2008.

Table 3. Affordability of Premiums: Employee Contributions, (Ranked by Percent Change)

	2008	2016	Percent Change	Rank
Family ESI	\$3,455	\$6,430	86.1%	25
Individual ESI	\$1,046	\$1,987	89.9%	21

Average deductibles will increase by more than \$600 and rise to more than \$1,700 in 2016.

Table 4. Benefits: Copayments and Deductibles, (Ranked by Level in 2016 and Percent Change)

	2008	2016	Rank (2016)	Percent Change	Rank (%)
Average Copayment	\$24	\$28	16	15.7%	3
Average Deductible	\$1,142	\$1,782	9	56.0%	22

STATE DATA: ALABAMA

Metric	2006 (Reported Data)	2008 (Projection)	2012 (Projection)	2016 (Projection)	Annual Rate of Growth
Full Cost of Family ESI	\$10,571	\$12,368	\$16,928	\$23,171	8.2%
Full Cost of Family ESI as a Share of Median Household Income	27.7%	30.4%	41.1%	55.6%	n/a
Employee Contribution to Family ESI Premium	\$2,958	\$3,455	\$4,713	\$6,430	8.1%
Employee Contribution to Family ESI as a Share of Median Income	7.8%	8.5%	11.4%	15.4%	n/a
Employee Contribution to Family ESI as a Share of Full Cost of Family ESI	28.0%	27.9%	27.8%	27.7%	n/a
Full Cost of Individual ESI	\$3,943	\$4,493	\$5,834	\$7,575	6.7%
Full Cost of Individual ESI as a Share of Median Annual Wage	15.2%	16.1%	18.9%	22.2%	n/a
Employee Contribution to Individual ESI	\$891	\$1,046	\$1,441	\$1,987	8.3%
Employee Contribution to Individual ESI as a Share of Median Annual Wage	3.43%	3.74%	4.67%	5.83%	n/a
Average Copayment	\$23	\$24	\$26	\$28	1.8%
Average Deductible	\$1,022	\$1,142	\$1,427	\$1,782	5.7%
Percent of Employees Offered ESI	90.8%	91.1%	91.8%	92.5%	0.2%
Percent of Employees Eligible for ESI	72.5%	72.0%	71.2%	70.3%	-0.3%
Percent of Employees who Enroll in ESI	53.6%	52.6%	50.8%	49.0%	-0.9%

ALASKA

Alaska's economy lost as much as \$815 million because of the poor health and shorter lifespan of the uninsured in 2007. This total cost is relatively low compared to other states; however, the economic impact per uninsured person in Alaska—\$6,600 per uninsured resident—is one of the highest in the nation.

Table 1. Economic Cost of Failure, 2007
(Ranked by High Bound and Per Uninsured)

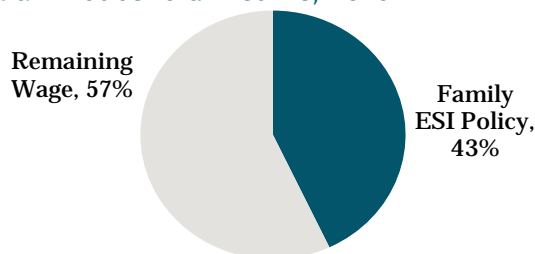
Low Bound	High Bound	Rank (High Bound)	Per Uninsured Cost	Rank (Per Uninsured)
\$0.28 Billion	\$0.81 Billion	13	\$6,625	49

By 2016, Alaska residents will have to spend more than \$24,000 or almost 43 percent of median household income to buy health insurance for themselves and their families. This represents a 76 percent increase over 2008 premium levels.

Table 2. Affordability of Premiums,
(Ranked by Level in 2016 and Percent Change)

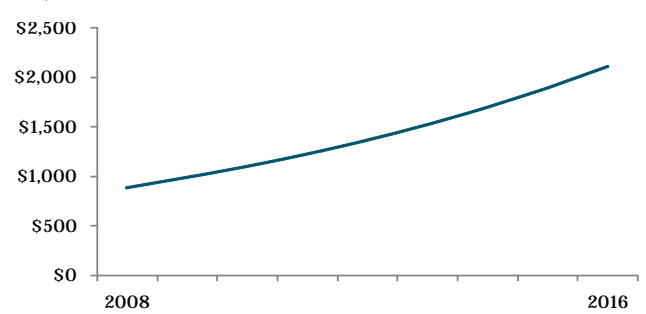
	2008	2016	Rank 2016	Percent Change	Rank %
Full Cost of Family ESI	\$14,046	\$24,693	24	75.8%	10
Full Cost of Family ESI as a Share of Median Household Income	23.3%	42.6%	20	n/a	n/a

Figure 2. Full Cost of Family ESI as a Share of Median Household Income, 2016



People seeking individual health insurance through their employers in Alaska will see a sharp rise in the amount they must contribute towards the premium between 2008 and 2016. Individual contributions to employer-sponsored health insurance will reach more than \$2,100 by 2016.

Figure 2. Employee Contribution to Individual ESI, 2006-2016



The amount Alaska residents will have to pay to see a doctor will rise sharply by 2016 when the average copayment reaches \$42, the fourth highest level in the country.

Table 3. Benefits: Copayments and Deductibles,
(Ranked by Level in 2016 and Percent Change)

	2008	2016	Rank (2016)	Percent Change	Rank (%)
Average Copayment	\$25	\$42	48	67.5%	48
Average Deductible	\$1,188	\$1,549	5	30.3%	6

STATE DATA: ALASKA

Metric	2006 (Reported Data)	2008 (Projection)	2012 (Projection)	2016 (Projection)	Annual Rate of Growth
Full Cost of Family ESI	\$12,198	\$14,046	\$18,623	\$24,693	7.3%
Full Cost of Family ESI as a Share of Median Household Income	21.4%	23.3%	31.5%	42.6%	n/a
Employee Contribution to Family ESI Premium	\$2,870	\$3,339	\$4,518	\$6,113	7.9%
Employee Contribution to Family ESI as a Share of Median Income	5.0%	5.5%	7.6%	10.6%	n/a
Employee Contribution to Family ESI as a Share of Full Cost of Family ESI	23.5%	23.8%	24.3%	24.8%	n/a
Full Cost of Individual ESI	\$4,539	\$5,091	\$6,404	\$8,055	5.9%
Full Cost of Individual ESI as a Share of Median Annual Wage	12.3%	13.0%	15.2%	17.7%	n/a
Employee Contribution to Individual ESI	\$714	\$887	\$1,368	\$2,109	11.4%
Employee Contribution to Individual ESI as a Share of Median Annual Wage	1.94%	2.27%	3.24%	4.62%	n/a
Average Copayment	\$22	\$25	\$32	\$42	6.7%
Average Deductible	\$1,112	\$1,188	\$1,357	\$1,549	3.4%
Percent of Employees Offered ESI	77.3%	77.4%	77.6%	77.8%	0.1%
Percent of Employees Eligible for ESI	55.6%	55.0%	53.8%	52.6%	-0.6%
Percent of Employees who Enroll in ESI	45.8%	45.2%	44.1%	43.0%	-0.6%

ARIZONA

Arizona's economy lost as much as \$4.5 billion because of the poor health and shorter lifespan of the uninsured in 2007. This equates to more than \$3,800 per uninsured Arizona resident.

**Table 1. Economic Cost of Failure, 2007
(Ranked by High Bound and Per Uninsured)**

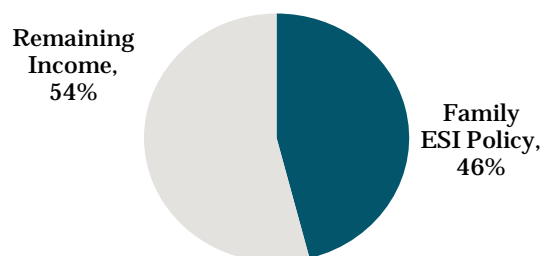
Low Bound	High Bound	Rank (High Bound)	Per Uninsured Cost	Rank (Per Uninsured)
\$2.65 Billion	\$4.50 Billion	40	\$3,864	13

By 2016, Arizona residents will have to spend almost \$25,000 or 46 percent of median household income to buy health insurance for themselves and their families. This represents an 85 percent increase over 2008 premium levels.

**Table 2. Affordability of Premiums,
(Ranked by Level in 2016 and Percent Change)**

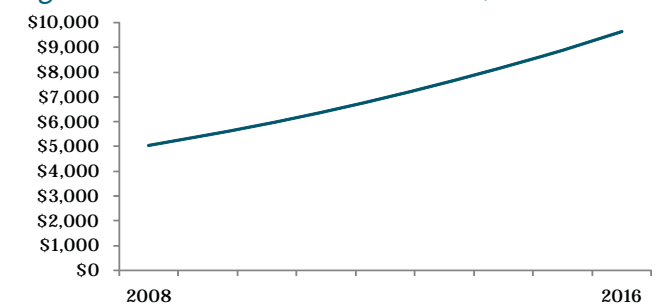
	2008	2016	Rank 2016	Percent Change	Rank %
Full Cost of Family ESI	\$13,468	\$24,909	29	85.0%	28
Full Cost of Family ESI as a Share of Median Household Income	27.9%	46.1%	26	n/a	n/a

Figure 1. Full Cost of Family ESI as a Share of Median Household Income, 2016



Arizona's individual employer-sponsored health insurance premiums will be the sixth highest in the nation by 2016. Premiums will grow more than 8.5 percent a year until they reach almost \$10,000.

Figure 1. Full Cost of Individual ESI, 2008-2016



Arizona families accessing health insurance through their employers will have to contribute more than \$8,000 or over 15 percent of median household income towards the cost of the premium.

Table 3. Affordability of Premiums: Employee Contributions for Family ESI

2008	2016	Percent Change	Rank
\$3,945	\$8,387	112.6%	45

The average deductible in Arizona will rise 82 percent or almost \$1,500 by 2016.

**Table 4. Benefits: Copayments and Deductibles,
(Ranked by Level in 2016 and Percent Change)**

	2008	2016	Rank (2016)	Percent Change	Rank (%)
Average Copayment	\$21	\$30	20	46.0%	29
Average Deductible	\$1,738	\$3,174	35	82.6%	32

STATE DATA: ARIZONA

Metric	2006 (Reported Data)	2008 (Projection)	2012 (Projection)	2016 (Projection)	Annual Rate of Growth
Full Cost of Family ESI	\$11,549	\$13,468	\$18,316	\$24,909	8.0%
Full Cost of Family ESI as a Share of Median Household Income	24.7%	27.9%	35.9%	46.1%	n/a
Employee Contribution to Family ESI Premium	\$3,267	\$3,945	\$5,752	\$8,387	9.9%
Employee Contribution to Family ESI as a Share of Median Income	7.0%	8.2%	11.3%	15.5%	n/a
Employee Contribution to Family ESI as a Share of Full Cost of Family ESI	28.3%	29.3%	31.4%	33.7%	n/a
Full Cost of Individual ESI	\$4,280	\$5,034	\$6,965	\$9,637	8.5%
Full Cost of Individual ESI as a Share of Median Annual Wage	14.9%	16.6%	21.2%	27.0%	n/a
Employee Contribution to Individual ESI	\$803	\$981	\$1,463	\$2,182	10.5%
Employee Contribution to Individual ESI as a Share of Median Annual Wage	2.80%	3.24%	4.45%	6.11%	n/a
Average Copayment	\$19	\$21	\$25	\$30	4.8%
Average Deductible	\$1,495	\$1,738	\$2,349	\$3,174	7.8%
Percent of Employees Offered ESI	84.1%	83.9%	83.6%	83.3%	-0.1%
Percent of Employees Eligible for ESI	63.3%	62.6%	61.2%	59.9%	-0.6%
Percent of Employees who Enroll in ESI	48.7%	47.5%	45.1%	42.9%	-1.3%

ARKANSAS

Arkansas' economy lost as much as \$1.53 billion because of the poor health and shorter lifespan of the uninsured in 2007. This equates to almost \$3,400 per uninsured Arkansas resident.

**Table 1. Economic Cost of Failure, 2007
(Ranked by High Bound and Per Uninsured)**

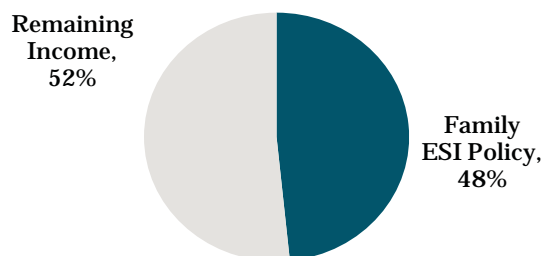
Low Bound	High Bound	Rank (High Bound)	Per Uninsured Cost	Rank (Per Uninsured)
\$1.03 Billion	\$1.53 Billion	19	\$3,391	3

By 2016, residents of Arkansas will have to spend almost \$21,715 or 48 percent of median household income to buy health insurance for themselves and their families. This represents an 87 percent increase over 2008 premium levels.

**Table 2. Affordability of Premiums,
(Ranked by Level in 2016 and Percent Change)**

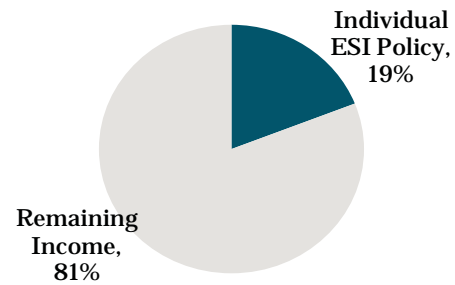
	2008	2016	Rank (2016)	Percent Change	Rank (%)
Full Cost of Family ESI	\$11,610	\$21,715	11	87.0%	31
Full Cost of Family ESI as a Share of Median Household Income	29.0%	48.4%	34	n/a	n/a

Figure 1. Full Cost of Family ESI as a Share of Median Household Income, 2016



Arkansas families accessing health insurance through their employer will need to contribute 19 percent of median household income toward the cost of the premium. This employee contribution to employer-provided family coverage is the second highest in the nation when considered as a share of median family income.

Figure 1. Employee Contribution to Family ESI as a Share of Median Household Income, 2016



The amount residents of Arkansas will have to pay to see a doctor will rise sharply by 2016 when the average copayment reaches \$42. This is the second highest copayment level in the country.

**Table 3. Benefits: Copayments and Deductibles,
(Ranked by Level in 2016 and Percent Change)**

	2008	2016	Rank (2016)	Percent Change	Rank (%)
Average Copayment	\$26	\$42	50	63.3%	46
Average Deductible	\$1,370	\$1,360	2	-0.7%	2

STATE DATA: ARKANSAS

Metric	2006 (Reported Data)	2008 (Projection)	2012 (Projection)	2016 (Projection)	Annual Rate of Growth
Full Cost of Family ESI	\$9,928	\$11,610	\$15,878	\$21,715	8.1%
Full Cost of Family ESI as a Share of Median Household Income	26.5%	29.0%	37.5%	48.4%	n/a
Employee Contribution to Family ESI Premium	\$3,183	\$3,877	\$5,752	\$8,535	10.4%
Employee Contribution to Family ESI as a Share of Median Income	8.5%	9.7%	13.6%	19.0%	n/a
Employee Contribution to Family ESI as a Share of Full Cost of Family ESI	32.1%	33.4%	36.2%	39.3%	n/a
Full Cost of Individual ESI	\$3,567	\$4,076	\$5,323	\$6,951	6.9%
Full Cost of Individual ESI as a Share of Median Annual Wage	14.4%	15.4%	18.2%	21.5%	n/a
Employee Contribution to Individual ESI	\$699	\$845	\$1,233	\$1,800	9.9%
Employee Contribution to Individual ESI as a Share of Median Annual Wage	2.82%	3.19%	4.21%	5.58%	n/a
Average Copayment	\$23	\$26	\$33	\$42	6.3%
Average Deductible	\$1,372	\$1,370	\$1,365	\$1,360	-0.1%
Percent of Employees Offered ESI	82.5%	82.6%	82.9%	83.1%	0.1%
Percent of Employees Eligible for ESI	63.6%	64.1%	65.2%	66.2%	0.4%
Percent of Employees who Enroll in ESI	51.5%	51.9%	52.6%	53.4%	0.4%

CALIFORNIA

California's economy lost as much as \$32 billion because of the poor health and shorter lifespan of the uninsured in 2007. This equates to more than \$4,900 per uninsured California resident.

**Table 1. Economic Cost of Failure, 2007
(Ranked by High Bound and Per Uninsured)**

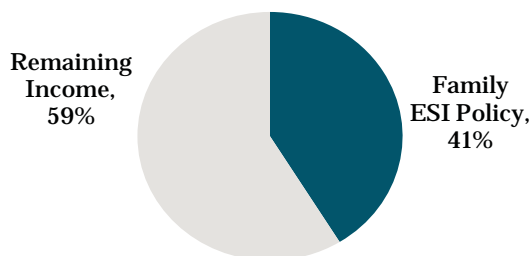
Low Bound	High Bound	Rank (High Bound)	Per Uninsured Cost	Rank (Per Uninsured)
\$15.06 Billion	\$32.47 Billion	51	\$4,910	40

By 2016, California residents will have to spend almost \$26,000 or 41 percent of median household income to buy health insurance for themselves and their families. This represents a 90 percent increase over 2008 premium levels.

**Table 2. Affordability of Premiums,
(Ranked by Level in 2016 and Percent Change)**

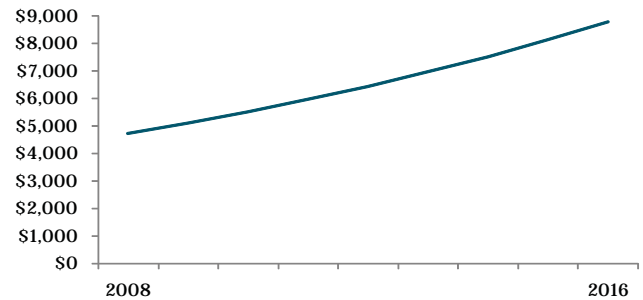
	2008	2016	Rank (2016)	Percent Change	Rank (%)
Full Cost of Family ESI	\$13,498	\$25,682	38	90.3%	36
Full Cost of Family ESI as a Share of Median Household Income	23.7%	41.2%	13	n/a	n/a

Figure 1. Full Cost of Family ESI as a Share of Median Household Income, 2016



The cost of health insurance for single individuals in California will grow faster than the national average—more than 8 percent a year between 2008 and 2016. During that time, people seeking individual health insurance through their employers will also see a sharp rise in the amount they must contribute towards the premium. Individual contributions to employer-sponsored health insurance will grow from \$826 to more than \$2,000 by 2016.

Figure 2. Full Cost of Individual ESI, 2008-2016



The average deductible in California will reach more than \$2,800 in 2016 – almost doubling the amount California residents will have to spend before their insurance begins to pay for their medical care.

**Table 3. Benefits: Copayments and Deductibles,
(Ranked by Level in 2016 and Percent Change)**

	2008	2016	Rank (2016)	Percent Change	Rank (%)
Average Copayment	\$19	\$26	9	33.9%	13
Average Deductible	\$1,485	\$2,822	30	90.0%	36

STATE DATA: CALIFORNIA

Metric	2006 (Reported Data)	2008 (Projection)	2012 (Projection)	2016 (Projection)	Annual Rate of Growth
Full Cost of Family ESI	\$11,493	\$13,498	\$18,619	\$25,682	8.4%
Full Cost of Family ESI as a Share of Median Household Income	21.1%	23.7%	31.2%	41.2%	n/a
Employee Contribution to Family ESI Premium	\$3,073	\$3,610	\$4,982	\$6,874	8.4%
Employee Contribution to Family ESI as a Share of Median Income	5.7%	6.3%	8.4%	11.0%	n/a
Employee Contribution to Family ESI as a Share of Full Cost of Family ESI	26.7%	26.7%	26.8%	26.8%	n/a
Full Cost of Individual ESI	\$4,036	\$4,715	\$6,434	\$8,779	8.1%
Full Cost of Individual ESI as a Share of Median Annual Wage	11.9%	13.1%	16.2%	20.1%	n/a
Employee Contribution to Individual ESI	\$658	\$826	\$1,303	\$2,054	12.1%
Employee Contribution to Individual ESI as a Share of Median Annual Wage	1.93%	2.29%	3.29%	4.71%	n/a
Average Copayment	\$18	\$19	\$22	\$26	3.7%
Average Deductible	\$1,265	\$1,485	\$2,047	\$2,822	8.4%
Percent of Employees Offered ESI	86.8%	88.3%	91.3%	94.4%	0.8%
Percent of Employees Eligible for ESI	66.1%	66.9%	68.5%	70.2%	0.6%
Percent of Employees who Enroll in ESI	54.7%	54.9%	55.3%	55.7%	0.2%

COLORADO

Colorado's economy lost as much as \$3.9 billion because of the poor health and shorter lifespan of the uninsured in 2007. This equates to almost \$4,900 per uninsured Colorado resident.

**Table 1. Economic Cost of Failure, 2007
(Ranked by High Bound and Per Uninsured)**

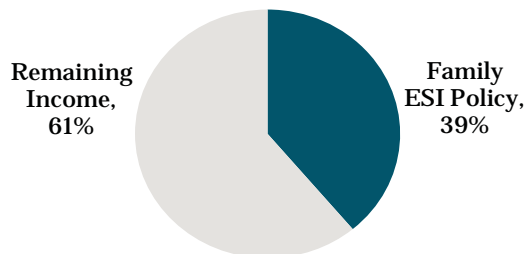
Low Bound	High Bound	Rank (High Bound)	Per Uninsured Cost	Rank (Per Uninsured)
\$1.82 Billion	\$3.87 Billion	37	\$4,825	37

By 2016, Colorado residents will have to spend more than \$25,000 or almost 40 percent of median household income to buy health insurance for themselves and their families. This represents a 91 percent increase over 2008 premium levels.

**Table 2. Affordability of Premiums,
(Ranked by Level in 2016 and Percent Change)**

	2008	2016	Rank (2016)	Percent Change	Rank (%)
Full Cost of Family ESI	\$13,159	\$25,119	32	90.9%	37
Full Cost of Family ESI as a Share of Median Household Income	22.0%	38.9%	11	n/a	n/a

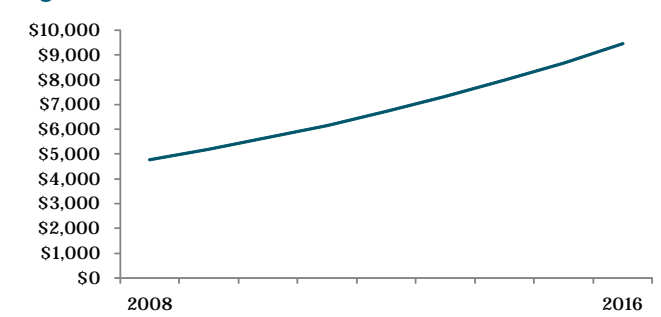
Figure 1. Full Cost of Family ESI as a Share of Median Household Income, 2016



The cost of health insurance for single individuals in

Colorado will grow faster than any where else in the country—almost 9 percent a year between 2008 and 2016. Premiums will reach nearly \$9,500—almost double 2008 levels.

Figure 2. Full Cost of Individual ESI, 2008-2016



During that same period, individual contributions to employer-sponsored health insurance will grow from \$840 to more than \$1,500 by 2016.

Table 3. Affordability of Premiums: Employee Contributions, (Ranked by Percent Change)

	2008	2016	Percent Change	Rank
Individual ESI	\$840	\$1,597	88.1%	20

The amount Colorado residents will have to pay to see a doctor will rise sharply by 2016 when the average copayment reaches \$37. This is one of the highest copayment levels in the country.

Table 4. Benefits: Copayments and Deductibles, (Ranked by Level in 2016 and Percent Change)

	2008	2016	Rank (2016)	Percent Change	Rank (%)
Average Copayment	\$24	\$37	44	51.1%	36
Average Deductible	\$1,831	\$3,069	33	67.6%	25

STATE DATA: COLORADO

Metric	2006 (Reported Data)	2008 (Projection)	2012 (Projection)	2016 (Projection)	Annual Rate of Growth
Full Cost of Family ESI	\$11,195	\$13,159	\$18,181	\$25,119	8.4%
Full Cost of Family ESI as a Share of Median Household Income	20.8%	22.0%	29.3%	38.9%	n/a
Employee Contribution to Family ESI Premium	\$2,851	\$3,212	\$4,075	\$5,171	6.1%
Employee Contribution to Family ESI as a Share of Median Income	5.3%	5.4%	6.6%	8.0%	n/a
Employee Contribution to Family ESI as a Share of Full Cost of Family ESI	25.5%	24.4%	22.4%	20.6%	n/a
Full Cost of Individual ESI	\$4,024	\$4,774	\$6,718	\$9,455	8.9%
Full Cost of Individual ESI as a Share of Median Annual Wage	12.2%	13.8%	17.9%	23.1%	n/a
Employee Contribution to Individual ESI	\$717	\$840	\$1,151	\$1,579	8.2%
Employee Contribution to Individual ESI as a Share of Median Annual Wage	2.18%	2.43%	3.06%	3.86%	n/a
Average Copayment	\$22	\$24	\$30	\$37	5.3%
Average Deductible	\$1,609	\$1,831	\$2,370	\$3,069	6.7%
Percent of Employees Offered ESI	85.2%	85.3%	85.6%	85.9%	0.1%
Percent of Employees Eligible for ESI	61.4%	60.3%	58.2%	56.2%	-0.9%
Percent of Employees who Enroll in ESI	48.9%	47.4%	44.5%	41.8%	-1.5%

CONNECTICUT

Connecticut's economy lost as much as \$2 billion because of the poor health and shorter lifespan of the uninsured in 2007. In addition, it experiences some of the largest economic losses per uninsured person nationwide – more than \$6,100 for every resident who lacks health insurance coverage.

**Table 1. Economic Cost of Failure, 2007
(Ranked by High Bound and Per Uninsured)**

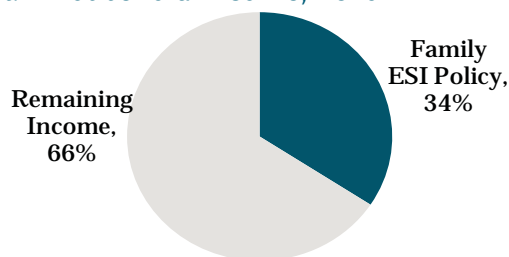
Low Bound	High Bound	Rank (High Bound)	Per Uninsured Cost	Rank (Per Uninsured)
\$0.74 Billion	\$2.00 Billion	25	\$6,126	48

By 2016, Connecticut residents will have to spend more than \$25,000 or almost 34 percent of median household income to buy health insurance for themselves and their families. This represents a 76 percent increase over 2008 premium levels.

**Table 2. Affordability of Premiums,
(Ranked by Level in 2016 and Percent Change)**

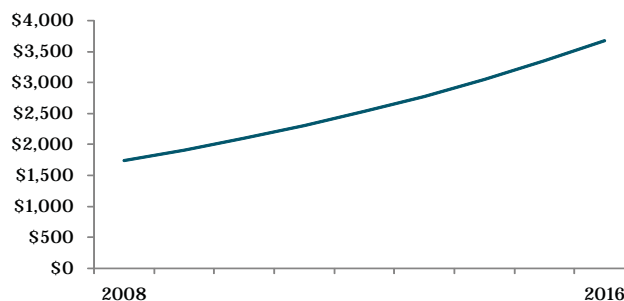
	2008	2016	Rank 2016	Percent Change	Rank %
Full Cost of Family ESI	\$14,294	\$25,109	31	75.7%	9
Full Cost of Family ESI as a Share of Median Household Income	22.0%	34.2%	5	n/a	n/a

Figure 1. Full Cost of Family ESI as a Share of Median Household Income, 2016



People in Connecticut will continue to see sharp rises in their deductibles from year to year. Deductibles will continue to grow an average of 10 percent a year between 2008 and 2016.

Figure 2. Average Deductibles, 2008-2016



By 2016, the average deductible in Connecticut will more than double – jumping from roughly \$1,700 in 2008 to nearly \$3,700 in 2016.

**Table 3. Benefits: Copayments and Deductibles,
(Ranked by Level in 2016 and Percent Change)**

	2008	2016	Rank (2016)	Percent Change	Rank (%)
Average Copayment	\$22	\$36	39	58.5%	40
Average Deductible	\$1,733	\$3,672	41	111.9%	44

STATE DATA: CONNECTICUT

Metric	2006 (Reported Data)	2008 (Projection)	2012 (Projection)	2016 (Projection)	Annual Rate of Growth
Full Cost of Family ESI	\$12,416	\$14,294	\$18,945	\$25,109	7.3%
Full Cost of Family ESI as a Share of Median Household Income	20.5%	22.0%	27.4%	34.2%	n/a
Employee Contribution to Family ESI Premium	\$2,947	\$3,457	\$4,756	\$6,544	8.3%
Employee Contribution to Family ESI as a Share of Median Income	4.9%	5.3%	6.9%	8.9%	n/a
Employee Contribution to Family ESI as a Share of Full Cost of Family ESI	23.7%	24.2%	25.1%	26.1%	n/a
Full Cost of Individual ESI	\$4,402	\$4,967	\$6,326	\$8,055	6.2%
Full Cost of Individual ESI as a Share of Median Annual Wage	11.9%	12.8%	15.0%	17.6%	n/a
Employee Contribution to Individual ESI	\$862	\$993	\$1,320	\$1,753	7.4%
Employee Contribution to Individual ESI as a Share of Median Annual Wage	2.33%	2.55%	3.13%	3.83%	n/a
Average Copayment	\$20	\$22	\$28	\$36	5.9%
Average Deductible	\$1,436	\$1,733	\$2,522	\$3,672	9.8%
Percent of Employees Offered ESI	93.6%	94.9%	97.7%	100.5%	0.7%
Percent of Employees Eligible for ESI	74.6%	75.4%	77.0%	78.7%	0.5%
Percent of Employees who Enroll in ESI	59.2%	59.0%	58.4%	57.9%	-0.2%

DELAWARE

Delaware's economy lost as much as \$657 million because of the poor health and shorter lifespan of the uninsured in 2007. This total cost is relatively low compared to other states; however, the economic impact per uninsured person in Delaware—\$6,840 per uninsured resident—is the second highest in the nation.

**Table 1. Economic Cost of Failure, 2007
(Ranked by High Bound and Per Uninsured)**

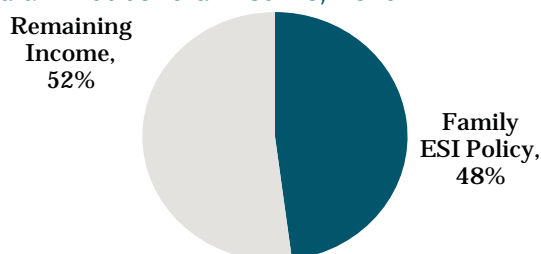
Low Bound	High Bound	Rank (High Bound)	Per Uninsured Cost	Rank (Per Uninsured)
\$0.22 Billion	\$0.66 Billion	14	\$6,840	50

By 2016, Delaware residents will have to spend almost \$29,000 or 48 percent of median household income to buy health insurance for themselves and their families. This represents a 94 percent increase over 2008 premium levels and the second highest premium level in the nation.

**Table 2. Affordability of Premiums,
(Ranked by Level in 2016 and Percent Change)**

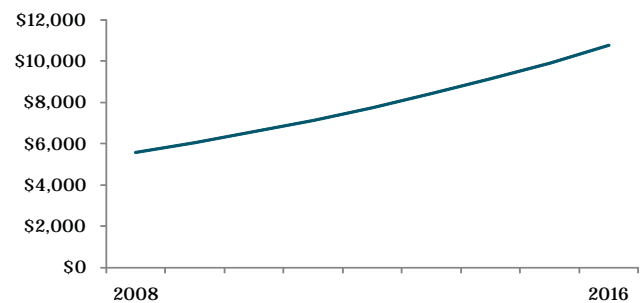
	2008	2016	Rank 2016	Percent Change	Rank %
Full Cost of Family ESI	\$14,874	\$28,872	50	94.1%	44
Full Cost of Family ESI as a Share of Median Household Income	29.0%	48.0%	32	n/a	n/a

Figure 1. Full Cost of Family ESI as a Share of Median Household Income, 2016



People seeking individual health insurance in Delaware will also be faced with the second highest premiums in the country. Between 2008 and 2016 individual premiums will double—climbing from \$5,500 today to almost \$11,000 in 2016.

Figure 2. Full Cost of Individual ESI, 2008-2016



Deductibles in Delaware will continue to grow by more than 15 percent a year. By 2016, the average deductible in Delaware will be the third highest in the nation—nearly \$6,700.

**Table 3. Benefits: Copayments and Deductibles,
(Ranked by Level in 2016 and Percent Change)**

	2008	2016	Rank 2016	Percent Change	Rank %
Average Copayment	\$17	\$21	2	23.8%	6
Average Deductible	\$2,084	\$6,670	49	220.1%	50

STATE DATA: DELAWARE

Metric	2006 (Reported Data)	2008 (Projection)	2012 (Projection)	2016 (Projection)	Annual Rate of Growth
Full Cost of Family ESI	\$12,601	\$14,874	\$20,723	\$28,872	8.6%
Full Cost of Family ESI as a Share of Median Household Income	26.5%	29.0%	37.3%	48.0%	n/a
Employee Contribution to Family ESI Premium	\$2,522	\$2,943	\$4,008	\$5,458	8.0%
Employee Contribution to Family ESI as a Share of Median Income	5.3%	5.7%	7.2%	9.1%	n/a
Employee Contribution to Family ESI as a Share of Full Cost of Family ESI	20.0%	19.8%	19.3%	18.9%	n/a
Full Cost of Individual ESI	\$4,712	\$5,561	\$7,744	\$10,784	8.6%
Full Cost of Individual ESI as a Share of Median Annual Wage	14.3%	17.0%	26.7%	41.9%	n/a
Employee Contribution to Individual ESI	\$735	\$855	\$1,156	\$1,564	7.8%
Employee Contribution to Individual ESI as a Share of Median Annual Wage	2.23%	2.62%	3.98%	6.07%	n/a
Average Copayment	\$16	\$17	\$19	\$21	2.7%
Average Deductible	\$1,558	\$2,084	\$3,728	\$6,670	15.7%
Percent of Employees Offered ESI	90.3%	90.6%	91.1%	91.7%	0.1%
Percent of Employees Eligible for ESI	70.3%	71.4%	73.9%	76.4%	0.8%
Percent of Employees who Enroll in ESI	56.3%	56.1%	55.9%	55.7%	-0.1%

DISTRICT OF COLUMBIA

The District of Columbia's economy lost as much as \$889 million because of the poor health and shorter lifespan of the uninsured in 2007. This total cost is relatively low compared to most states; however, the economic impact per uninsured person in the District of Columbia—\$16,170 per uninsured resident—is the highest in the nation.

**Table 1. Economic Cost of Failure, 2007
(Ranked by High Bound and Per Uninsured)**

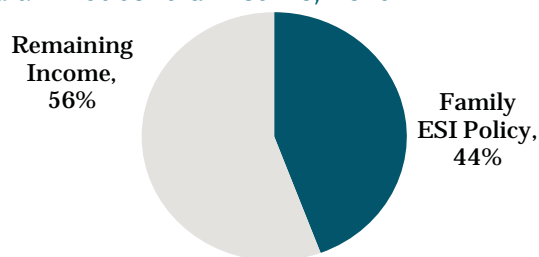
Low Bound	High Bound	Rank (High Bound)	Per Uninsured Cost	Rank (Per Uninsured)
\$0.13 Billion	\$0.89 Billion	10	\$16,170*	51

By 2016, District of Columbia residents will have to spend almost \$25,000 or roughly 44 percent of median household income to buy health insurance for themselves and their families. This represents a 76 percent increase over 2008 premium levels.

**Table 2. Affordability of Premiums,
(Ranked by Level in 2016 and Percent Change)**

	2008	2016	Rank (2016)	Percent Change	Rank (%)
Full Cost of Family ESI	\$14,123	\$24,851	28	76.0%	12
Full Cost of Family ESI as a Share of Median Household Income	25.9%	44.3%	24	n/a	n/a

Figure 1. Full Cost of Family ESI as a Share of Median Household Income, 2016



People seeking individual health insurance in the District of Columbia will also be faced with higher premiums. Between 2008 and 2016 individual premiums will almost double – climbing from \$5,134 to almost \$8,400.

Table 3. Affordability of Premiums: Full Cost of Individual ESI, 2008-2016

	2008	2016	Percent Change
Full Cost of Individual ESI	\$5,134	\$8,394	63.5%

The average District of Columbia deductible will rise to almost \$1,600 by 2016.

**Table 4. Benefits: Copayments and Deductibles,
(Ranked by Level in 2016 and Percent Change)**

	2008	2016	Rank (2016)	Percent Change	Rank (%)
Average Copayment	\$17	\$22	6	30.6%	9
Average Deductible	\$1,126	\$1,579	6	40.2%	8

**The District of Columbia had the mathematically highest economic “Cost Per Uninsured” resident, but the calculation is an outlier as the result of the way that state GDP is calculated. Much of D.C.’s GDP is generated by individuals living outside the area. Therefore, D.C. had an artificially high cost per uninsured resident of \$16,170.

STATE DATA: DISTRICT OF COLUMBIA

Metric	2006 (Reported Data)	2008 (Projection)	2012 (Projection)	2016 (Projection)	Annual Rate of Growth
Full Cost of Family ESI	\$12,262	\$14,123	\$18,734	\$24,851	7.3%
Full Cost of Family ESI as a Share of Median Household Income	23.3%	25.9%	33.9%	44.3%	n/a
Employee Contribution to Family ESI Premium	\$2,543	\$2,702	\$3,052	\$3,446	3.1%
Employee Contribution to Family ESI as a Share of Median Income	4.8%	5.0%	5.5%	6.1%	n/a
Employee Contribution to Family ESI as a Share of Full Cost of Family ESI	20.7%	19.1%	16.3%	13.9%	n/a
Full Cost of Individual ESI	\$4,540	\$5,134	\$6,565	\$8,394	6.3%
Full Cost of Individual ESI as a Share of Median Annual Wage	9.1%	9.0%	8.2%	7.4%	n/a
Employee Contribution to Individual ESI	\$699	\$811	\$1,091	\$1,468	7.7%
Employee Contribution to Individual ESI as a Share of Median Annual Wage	1.40%	1.42%	1.36%	1.30%	n/a
Average Copayment	\$16	\$17	\$20	\$22	3.4%
Average Deductible	\$1,035	\$1,126	\$1,334	\$1,579	4.3%
Percent of Employees Offered ESI	95.1%	95.3%	95.6%	96.0%	0.1%
Percent of Employees Eligible for ESI	78.7%	78.2%	77.2%	76.2%	-0.3%
Percent of Employees who Enroll in ESI	65.0%	65.0%	64.8%	64.7%	-0.1%

FLORIDA

Florida's economy lost as much as \$14.5 billion because of the poor health and shorter lifespan of the uninsured in 2007. This equates to almost \$4,000 per uninsured Florida resident.

**Table 1. Economic Cost of Failure, 2007
(Ranked by High Bound and Per Uninsured)**

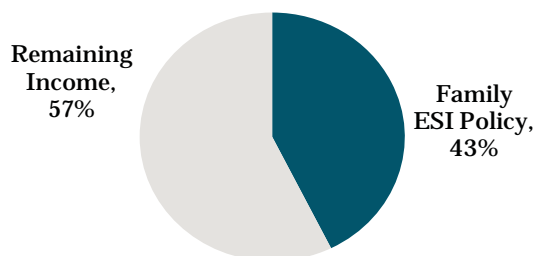
Low Bound	High Bound	Rank (High Bound)	Per Uninsured Cost	Rank (Per Uninsured)
\$8.31 Billion	\$14.55 Billion	49	\$3,988	17

By 2016, Florida residents will have to spend almost \$22,376 or almost 43 percent of median household income to buy health insurance for themselves and their families. This represents a 76 percent increase over 2008 premium levels.

**Table 2. Affordability of Premiums,
(Ranked by Level in 2016 and Percent Change)**

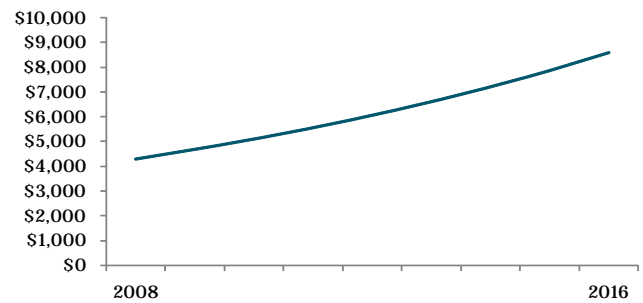
	2008	2016	Rank (2016)	Percent Change	Rank (%)
Full Cost of Family ESI	\$12,721	\$22,376	12	75.9%	11
Full Cost of Family ESI as a Share of Median Household Income	27.1%	42.7%	21	n/a	n/a

Figure 1. Full Cost of Family ESI as a Share of Median Household Income, 2016



Families seeking health insurance through their employers will see a sharp rise in the amount they must contribute towards the premium between 2008 and 2016. Contributions to family employer-sponsored health insurance will reach more than \$8,500 by 2016. This is third highest average contribution to family employer-provided coverage in the nation.

Figure 2. Employee Contribution to Family ESI, 2008-2016



Deductibles in Florida will continue to grow by almost 12 percent a year. By 2016, the average deductible in Florida will be the fourth highest in the nation – more than \$4,800.

**Table 3. Benefits: Copayments and Deductibles,
(Ranked by Level in 2016 and Percent Change)**

	2008	2016	Rank (2016)	Percent Change	Rank (%)
Average Copayment	\$20	\$27	12	31.6%	10
Average Deductible	\$1,961	\$4,814	48	145.5%	47

STATE DATA: FLORIDA

Metric	2006 (Reported Data)	2008 (Projection)	2012 (Projection)	2016 (Projection)	Annual Rate of Growth
Full Cost of Family ESI	\$11,046	\$12,721	\$16,871	\$22,376	7.3%
Full Cost of Family ESI as a Share of Median Household Income	24.5%	27.1%	34.0%	42.7%	n/a
Employee Contribution to Family ESI Premium	\$3,600	\$4,284	\$6,067	\$8,592	9.1%
Employee Contribution to Family ESI as a Share of Median Income	8.0%	9.1%	12.2%	16.4%	n/a
Employee Contribution to Family ESI as a Share of Full Cost of Family ESI	32.6%	33.7%	36.0%	38.4%	n/a
Full Cost of Individual ESI	\$3,936	\$4,482	\$5,812	\$7,536	6.7%
Full Cost of Individual ESI as a Share of Median Annual Wage	14.2%	15.1%	17.7%	20.7%	n/a
Employee Contribution to Individual ESI	\$860	\$994	\$1,328	\$1,774	7.5%
Employee Contribution to Individual ESI as a Share of Median Annual Wage	3.11%	3.36%	4.04%	4.87%	n/a
Average Copayment	\$19	\$20	\$23	\$27	3.5%
Average Deductible	\$1,567	\$1,961	\$3,073	\$4,814	11.9%
Percent of Employees Offered ESI	86.0%	86.2%	86.6%	87.0%	0.1%
Percent of Employees Eligible for ESI	64.3%	63.8%	62.7%	61.6%	-0.4%
Percent of Employees who Enroll in ESI	49.1%	47.9%	45.6%	43.4%	-1.2%

GEORGIA

Georgia's economy lost as much as \$6.9 billion because of the poor health and shorter lifespan of the uninsured in 2007. This equates to more than \$4,100 per uninsured Georgia resident.

**Table 1. Economic Cost of Failure, 2007
(Ranked by High Bound and Per Uninsured)**

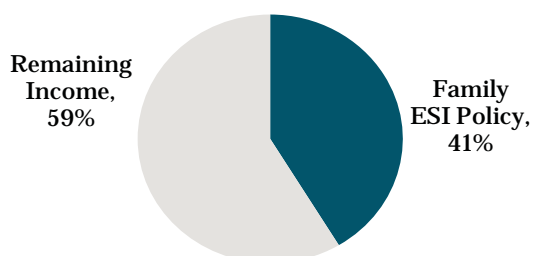
Low Bound	High Bound	Rank (High Bound)	Per Uninsured Cost	Rank (Per Uninsured)
\$3.78 Billion	\$6.91 Billion	45	\$4,160	22

By 2016, Georgia residents will have to spend almost \$23,000 or more than 41 percent of median household income to buy health insurance for themselves and their families. This represents an 82 percent increase over 2008 premium levels.

**Table 2. Affordability of Premiums,
(Ranked by Level in 2016 and Percent Change)**

	2008	2016	Rank 2016	Percent Change	Rank %
Full Cost of Family ESI	\$12,534	\$22,796	14	81.9%	19
Full Cost of Family ESI as a Share of Median Household Income	24.9%	41.3%	15	n/a	n/a

Figure 1. Full Cost of Family ESI as a Share of Median Household Income, 2016



People seeking individual health insurance in Georgia will also be faced with higher premiums. Between 2008 and 2016 individual premiums will climb from \$4,359 to nearly \$7,000.

Table 3. Affordability of Premiums: Full Cost of Individual ESI, 2008-2016

	2008	2016	Percent Change
Full Cost of Individual ESI	\$4,359	\$6,991	60.38%

Average copayments in Georgia will be the fifth highest in the country by 2016 – growing from \$22 in 2008 to \$42.

**Table 4. Benefits: Copayments and Deductibles,
(Ranked by Level in 2016 and Percent Change)**

	2008	2016	Rank (2016)	Percent Change	Rank (%)
Average Copayment	\$25	\$42	47	66.5%	47
Average Deductible	\$1,469	\$2,100	13	43.0%	10

STATE DATA: GEORGIA

Metric	2006 (Reported Data)	2008 (Projection)	2012 (Projection)	2016 (Projection)	Annual Rate of Growth
Full Cost of Family ESI	\$10,793	\$12,534	\$16,903	\$22,796	7.8%
Full Cost of Family ESI as a Share of Median Household Income	22.3%	24.9%	32.1%	41.3%	n/a
Employee Contribution to Family ESI Premium	\$2,909	\$3,260	\$4,095	\$5,144	5.9%
Employee Contribution to Family ESI as a Share of Median Income	6.0%	6.5%	7.8%	9.3%	n/a
Employee Contribution to Family ESI as a Share of Full Cost of Family ESI	27.0%	26.0%	24.2%	22.6%	n/a
Full Cost of Individual ESI	\$3,873	\$4,359	\$5,520	\$6,991	6.1%
Full Cost of Individual ESI as a Share of Median Annual Wage	13.5%	14.5%	17.0%	20.0%	n/a
Employee Contribution to Individual ESI	\$862	\$1,005	\$1,365	\$1,855	8.0%
Employee Contribution to Individual ESI as a Share of Median Annual Wage	3.01%	3.35%	4.22%	5.31%	n/a
Average Copayment	\$22	\$25	\$32	\$42	6.6%
Average Deductible	\$1,343	\$1,469	\$1,756	\$2,100	4.6%
Percent of Employees Offered ESI	86.2%	85.8%	85.1%	84.4%	-0.2%
Percent of Employees Eligible for ESI	67.0%	66.6%	65.8%	65.1%	-0.3%
Percent of Employees who Enroll in ESI	50.9%	49.9%	48.0%	46.2%	-1.0%

HAWAII

Hawaii's economy lost as much as \$462 million because of the poor health and shorter lifespan of the uninsured in 2007. This equates to more than \$4,800 per uninsured Hawaii resident.

**Table 1. Economic Cost of Failure, 2007
(Ranked by High Bound and Per Uninsured)**

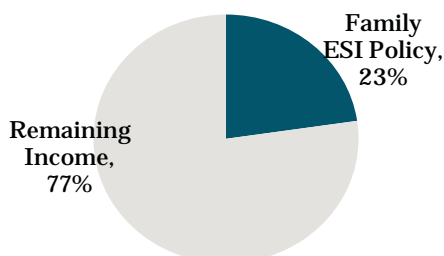
Low Bound	High Bound	Rank (High Bound)	Per Uninsured Cost	Rank (Per Uninsured)
\$0.22 Billion	\$0.46 Billion	6	\$4,808	35

By 2016, Hawaii residents will have to spend almost \$16,500 or nearly 23 percent of median household income to buy health insurance for themselves and their families. This represents a 58 percent increase over 2008 premium levels.

**Table 2. Affordability of Premiums,
(Ranked by Level in 2016 and Percent Change)**

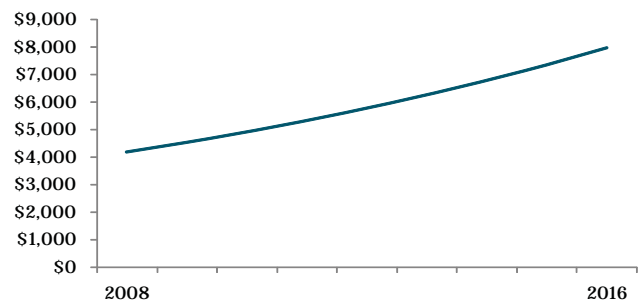
	2008	2016	Rank 2016	Percent Change	Rank %
Full Cost of Family ESI	\$10,566	\$16,679	1	57.9%	2
Full Cost of Family ESI as a Share of Median Household Income	16.5%	22.7%	1	n/a	n/a

Figure 1. Full Cost of Family ESI as a Share of Median Household Income, 2016



People seeking individual health insurance in Hawaii will see the fifth biggest increase in their premiums nationwide in future years. Between 2008 and 2016 individual premiums will almost double – climbing from \$4,172 to nearly \$8,000.

Figure 2. Full Cost of Individual ESI, 2008-2016



Previous growth trends indicate that deductibles in Hawaii could reach more than \$18,000 in 2016. While it is unlikely deductibles will continue to grow at this pace and reach this level, it is likely that Hawaii residents will see significantly higher deductibles in 2016.

**Table 3. Benefits: Copayments and Deductibles,
(Ranked by Level in 2016 and Percent Change)**

	2008	2016	Rank 2016	Percent Change	Rank %
Average Copayment	\$16	\$27	15	71.3%	49
Average Deductible	\$2,505	\$18,283*	51	629.9%*	51

*Hawaii had the mathematically largest percent change in deductibles from 2008 to 2016. To determine the level of deductible in 2016, we based our calculations on the past decade of historic growth rates and used those numbers to predict future growth rates. As a result of Hawaii's rapid deductible growth over that decade, their predicted deductible of \$18,283 is an outlier because their rapid increases in deductibles are unlikely to persist.

STATE DATA: HAWAII

Metric	2006 (Reported Data)	2008 (Projection)	2012 (Projection)	2016 (Projection)	Annual Rate of Growth
Full Cost of Family ESI	\$9,426	\$10,566	\$13,275	\$16,679	5.9%
Full Cost of Family ESI as a Share of Median Household Income	15.5%	16.5%	19.3%	22.7%	n/a
Employee Contribution to Family ESI Premium	\$2,480	\$2,961	\$4,221	\$6,018	9.3%
Employee Contribution to Family ESI as a Share of Median Income	4.1%	4.6%	6.1%	8.2%	n/a
Employee Contribution to Family ESI as a Share of Full Cost of Family ESI	26.3%	28.0%	31.8%	36.1%	n/a
Full Cost of Individual ESI	\$3,549	\$4,172	\$5,766	\$7,969	8.4%
Full Cost of Individual ESI as a Share of Median Annual Wage	11.4%	12.6%	15.9%	20.0%	n/a
Employee Contribution to Individual ESI	\$366	\$454	\$699	\$1,075	11.4%
Employee Contribution to Individual ESI as a Share of Median Annual Wage	1.18%	1.37%	1.92%	2.69%	n/a
Average Copayment	\$14	\$16	\$21	\$27	7.0%
Average Deductible	\$1,524	\$2,505	\$6,767	\$18,283	28.2%
Percent of Employees Offered ESI	96.0%	95.9%	95.6%	95.3%	-0.1%
Percent of Employees Eligible for ESI	73.5%	72.1%	69.4%	66.8%	-1.0%
Percent of Employees who Enroll in ESI	61.0%	59.5%	56.6%	53.9%	-1.2%

IDAHO

Idaho's economy lost as much as \$711 million because of the poor health and shorter lifespan of the uninsured in 2007. This equates to more than \$3,400 per uninsured Idaho resident.

**Table 1. Economic Cost of Failure, 2007
(Ranked by High Bound and Per Uninsured)**

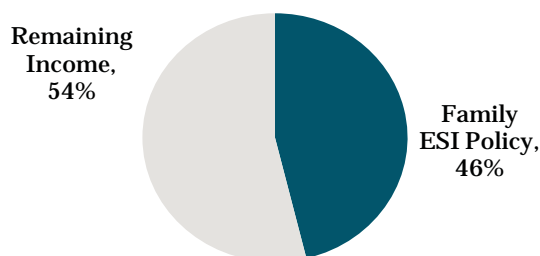
Low Bound	High Bound	Rank (High Bound)	Per Uninsured Cost	Rank (Per Uninsured)
\$0.48 Billion	\$0.71 Billion	11	\$3,401	4

By 2016, Idaho residents will have to spend almost \$25,000 or nearly 46 percent of median household income to buy health insurance for themselves and their families. This represents a 93 percent increase over 2008 premium levels.

**Table 2. Affordability of Premiums,
(Ranked by Level in 2016 and Percent Change)**

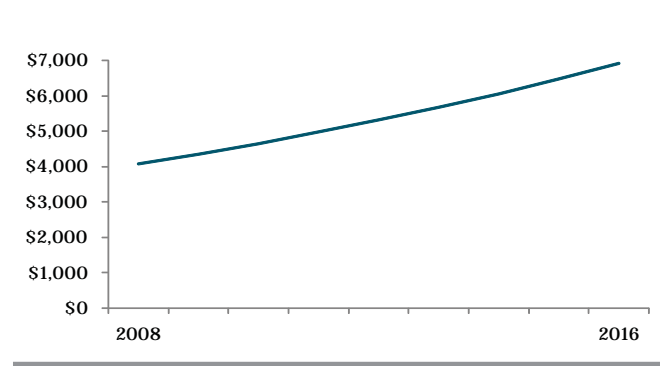
	2008	2016	Rank (2016)	Percent Change	Rank (%)
Full Cost of Family ESI	\$12,701	\$24,524	23	93.1%	40
Full Cost of Family ESI as a Share of Median Household Income	26.0%	46.2%	28	n/a	n/a

Figure 1. Full Cost of Family ESI as a Share of Median Household Income, 2016



People seeking individual health insurance in Idaho will also face higher premiums. Between 2008 and 2016 individual premiums will climb from \$4,077 to nearly \$7,000.

Figure 2. Full Cost of Individual ESI, 2008-2016



Deductibles in Idaho will be the lowest in the country in 2016.

**Table 3. Benefits: Copayments and Deductibles,
(Ranked by Level in 2016 and Percent Change)**

	2008	2016	Rank (2016)	Percent Change	Rank (%)
Average Copayment	\$20	\$22	5	11.4%	1
Average Deductible	\$1,148	\$937	1	-18.4%	1

STATE DATA: IDAHO

Metric	2006 (Reported Data)	2008 (Projection)	2012 (Projection)	2016 (Projection)	Annual Rate of Growth
Full Cost of Family ESI	\$10,775	\$12,701	\$17,649	\$24,524	8.6%
Full Cost of Family ESI as a Share of Median Household Income	23.5%	26.0%	34.7%	46.2%	n/a
Employee Contribution to Family ESI Premium	\$2,168	\$2,373	\$2,842	\$3,405	4.6%
Employee Contribution to Family ESI as a Share of Median Income	4.7%	4.9%	5.6%	6.4%	n/a
Employee Contribution to Family ESI as a Share of Full Cost of Family ESI	20.1%	18.7%	16.1%	13.9%	n/a
Full Cost of Individual ESI	\$3,573	\$4,077	\$5,308	\$6,910	6.8%
Full Cost of Individual ESI as a Share of Median Annual Wage	12.8%	13.9%	16.6%	19.9%	n/a
Employee Contribution to Individual ESI	\$565	\$659	\$898	\$1,224	8.0%
Employee Contribution to Individual ESI as a Share of Median Annual Wage	2.02%	2.25%	2.82%	3.53%	n/a
Average Copayment	\$19	\$20	\$21	\$22	1.4%
Average Deductible	\$1,208	\$1,148	\$1,037	\$937	-2.5%
Percent of Employees Offered ESI	80.7%	81.4%	82.8%	84.3%	0.4%
Percent of Employees Eligible for ESI	61.8%	63.2%	66.2%	69.3%	1.1%
Percent of Employees who Enroll in ESI	49.1%	49.5%	50.1%	50.7%	0.3%

ILLINOIS

Illinois' economy lost as much as \$8 billion because of the poor health and shorter lifespan of the uninsured in 2007. This equates to more than \$4,700 per uninsured Illinois resident.

**Table 1. Economic Cost of Failure, 2007
(Ranked by High Bound and Per Uninsured)**

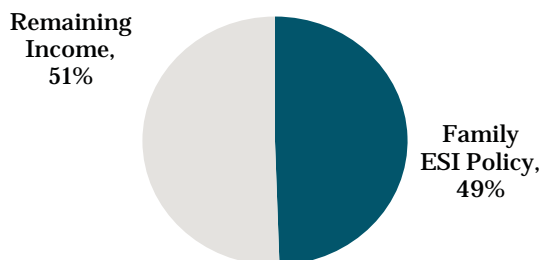
Low Bound	High Bound	Rank (High Bound)	Per Uninsured Cost	Rank (Per Uninsured)
\$3.87 Billion	\$8.04 Billion	47	\$4,728	34

By 2016, Illinois residents will have to spend almost \$25,500 or nearly 50 percent of median household income to buy health insurance for themselves and their families. This represents an 85 percent increase over 2008 premium levels.

**Table 2. Affordability of Premiums,
(Ranked by Level in 2016 and Percent Change)**

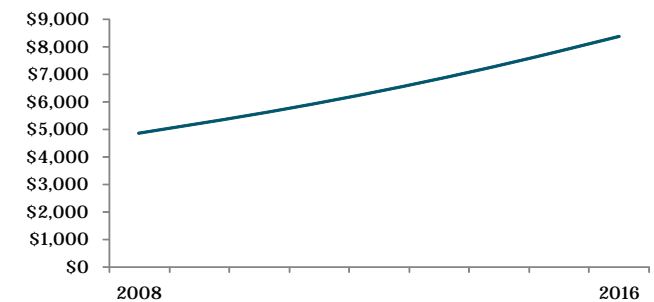
	2008	2016	Rank (2016)	Percent Change	Rank (%)
Full Cost of Family ESI	\$13,739	\$25,409	33	84.9%	27
Full Cost of Family ESI as a Share of Median Household Income	26.8%	49.5%	36	n/a	n/a

Figure 1. Full Cost of Family ESI as a Share of Median Household Income, 2016



People seeking individual health insurance in Illinois will also face higher premiums. Between 2008 and 2016 individual premiums will climb from roughly \$4,800 today to almost \$8,400.

Figure 2. Full Cost of Individual ESI, 2008-2016



Copayments and deductibles in Illinois will also rise by 2016. The average deductible in Illinois will rise to more than \$2,300.

**Table 3. Benefits: Copayments and Deductibles,
(Ranked by Level in 2016 and Percent Change)**

	2008	2016	Rank (2016)	Percent Change	Rank (%)
Average Copayment	\$22	\$31	27	42.9%	24
Average Deductible	\$1,484	\$2,323	21	56.5%	23

STATE DATA: ILLINOIS

Metric	2006 (Reported Data)	2008 (Projection)	2012 (Projection)	2016 (Projection)	Annual Rate of Growth
Full Cost of Family ESI	\$11,781	\$13,739	\$18,684	\$25,409	8.0%
Full Cost of Family ESI as a Share of Median Household Income	23.9%	26.8%	36.4%	49.5%	n/a
Employee Contribution to Family ESI Premium	\$2,743	\$3,207	\$4,384	\$5,994	8.1%
Employee Contribution to Family ESI as a Share of Median Income	5.6%	6.3%	8.5%	11.7%	n/a
Employee Contribution to Family ESI as a Share of Full Cost of Family ESI	23.3%	23.3%	23.5%	23.6%	n/a
Full Cost of Individual ESI	\$4,245	\$4,863	\$6,383	\$8,378	7.0%
Full Cost of Individual ESI as a Share of Median Annual Wage	13.4%	14.5%	17.3%	20.8%	n/a
Employee Contribution to Individual ESI	\$822	\$990	\$1,436	\$2,084	9.7%
Employee Contribution to Individual ESI as a Share of Median Annual Wage	2.60%	2.95%	3.90%	5.17%	n/a
Average Copayment	\$20	\$22	\$26	\$31	4.6%
Average Deductible	\$1,327	\$1,484	\$1,857	\$2,323	5.8%
Percent of Employees Offered ESI	88.2%	88.2%	88.2%	88.2%	0.0%
Percent of Employees Eligible for ESI	70.0%	70.4%	71.1%	71.7%	0.2%
Percent of Employees who Enroll in ESI	55.8%	55.5%	55.0%	54.4%	-0.3%

INDIANA

Indiana's economy lost as much as \$2.7 billion because of the poor health and shorter lifespan of the uninsured in 2007. This equates to more than \$3,800 per uninsured Indiana resident.

**Table 1. Economic Cost of Failure, 2007
(Ranked by High Bound and Per Uninsured)**

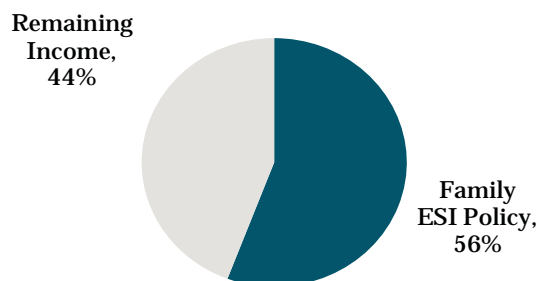
Low Bound	High Bound	Rank (High Bound)	Per Uninsured Cost	Rank (Per Uninsured)
\$1.63 Billion	\$2.73 Billion	32	\$3,814	11

By 2016, Indiana residents will have to spend more than \$26,000 or nearly 56 percent of median household income to buy health insurance for themselves and their families. This represents a 95 percent increase over 2008 levels and the eighth highest average premium in the nation.

**Table 2. Affordability of Premiums,
(Ranked by Level in 2016 and Percent Change)**

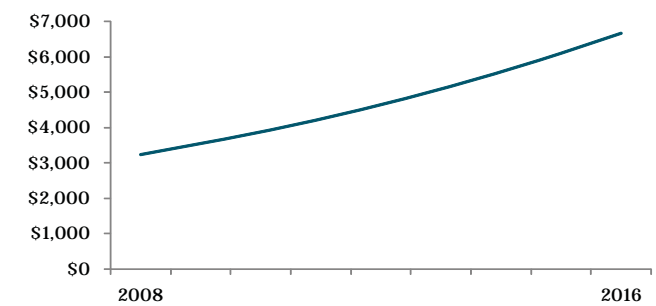
	2008	2016	Rank (2016)	Percent Change	Rank (%)
Full Cost of Family ESI	\$13,530	\$26,346	44	94.7%	46
Full Cost of Family ESI as a Share of Median Household Income	28.7%	55.7%	47	n/a	n/a

Figure 1. Full Cost of Family ESI as a Share of Median Household Income, 2016



Families seeking health insurance through their employers will see a sharp rise in the amount they must contribute towards the premium between 2008 and 2016. Contributions to family employer-sponsored health insurance will reach more than \$6,600 by 2016.

Figure 2. Employee Contribution to Family ESI, 2008-2016



Deductibles in Indiana will reach almost \$4,000 in 2016 – the sixth highest level in the nation.

**Table 3. Benefits: Copayments and Deductibles,
(Ranked by Level in 2016 and Percent Change)**

	2008	2016	Rank (2016)	Percent Change	Rank (%)
Average Copayment	\$22	\$31	28	42.9%	25
Average Deductible	\$1,888	\$3,916	46	107.4%	42

STATE DATA: INDIANA

Metric	2006 (Reported Data)	2008 (Projection)	2012 (Projection)	2016 (Projection)	Annual Rate of Growth
Full Cost of Family ESI	\$11,454	\$13,530	\$18,881	\$26,346	8.7%
Full Cost of Family ESI as a Share of Median Household Income	25.7%	28.7%	40.0%	55.7%	n/a
Employee Contribution to Family ESI Premium	\$2,685	\$3,221	\$4,633	\$6,666	9.5%
Employee Contribution to Family ESI as a Share of Median Income	6.0%	6.8%	9.8%	14.1%	n/a
Employee Contribution to Family ESI as a Share of Full Cost of Family ESI	23.4%	23.8%	24.5%	25.3%	n/a
Full Cost of Individual ESI	\$3,989	\$4,622	\$6,204	\$8,328	7.6%
Full Cost of Individual ESI as a Share of Median Annual Wage	14.0%	15.4%	19.1%	23.7%	n/a
Employee Contribution to Individual ESI	\$833	\$1,004	\$1,457	\$2,116	9.8%
Employee Contribution to Individual ESI as a Share of Median Annual Wage	2.92%	3.35%	4.49%	6.03%	n/a
Average Copayment	\$20	\$22	\$26	\$31	4.6%
Average Deductible	\$1,573	\$1,888	\$2,719	\$3,916	9.5%
Percent of Employees Offered ESI	87.0%	86.6%	85.7%	84.9%	-0.2%
Percent of Employees Eligible for ESI	68.0%	66.9%	64.7%	62.5%	-0.8%
Percent of Employees who Enroll in ESI	52.8%	51.0%	47.5%	44.3%	-1.7%

IOWA

Iowa's economy lost as much as \$1.2 billion because of the poor health and shorter lifespan of the uninsured in 2007. This equates to \$4,335 per uninsured Iowa resident.

**Table 1. Economic Cost of Failure, 2007
(Ranked by High Bound and Per Uninsured)**

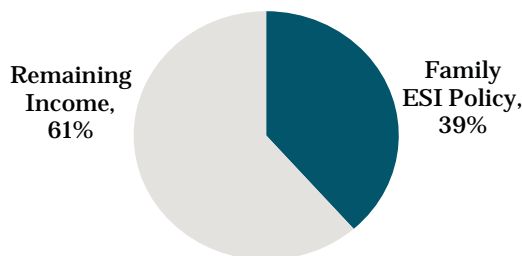
Low Bound	High Bound	Rank (High Bound)	Per Uninsured Cost	Rank (Per Uninsured)
\$0.63 Billion	\$1.19 Billion	16	\$4,335	28

By 2016, Iowa residents will have to spend almost \$21,500 or nearly 39 percent of median household income to buy health insurance for themselves and their families. This represents a 76 percent increase over 2008 levels.

**Table 2. Affordability of Premiums,
(Ranked by Level in 2016 and Percent Change)**

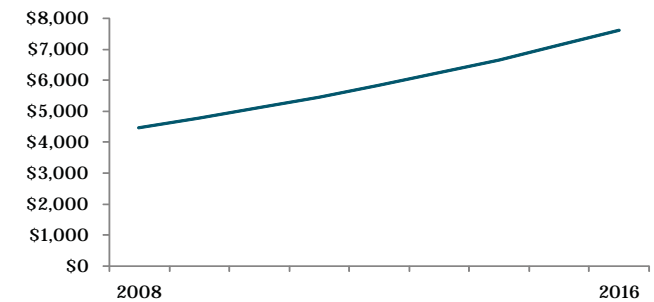
	2008	2016	Rank (2016)	Percent Change	Rank (%)
Full Cost of Family ESI	\$12,157	\$21,436	10	76.3%	13
Full Cost of Family ESI as a Share of Median Household Income	24.4%	38.6%	10	n/a	n/a

Figure 1. Full Cost of Family ESI as a Share of Median Household Income, 2016



People seeking individual health insurance in Iowa will also face higher premiums. Between 2008 and 2016 individual premiums will climb from roughly \$4,500 today to more than \$7,600.

Figure 2. Full Cost of Individual ESI, 2008-2016



The average deductible in Iowa will reach nearly \$3,300 by 2016 – almost doubling the amount Iowa residents will have to spend before their insurance begins to pay for their medical care.

**Table 3. Benefits: Copayments and Deductibles,
(Ranked by Level in 2016 and Percent Change)**

	2008	2016	Rank (2016)	Percent Change	Rank (%)
Average Copayment	\$21	\$30	21	46.0%	30
Average Deductible	\$1,759	\$3,283	37	86.6%	35

STATE DATA: IOWA

Metric	2006 (Reported Data)	2008 (Projection)	2012 (Projection)	2016 (Projection)	Annual Rate of Growth
Full Cost of Family ESI	\$10,550	\$12,157	\$16,143	\$21,436	7.3%
Full Cost of Family ESI as a Share of Median Household Income	21.9%	24.4%	30.7%	38.6%	n/a
Employee Contribution to Family ESI Premium	\$2,651	\$2,922	\$3,549	\$4,311	5.0%
Employee Contribution to Family ESI as a Share of Median Income	5.5%	5.9%	6.7%	7.8%	n/a
Employee Contribution to Family ESI as a Share of Full Cost of Family ESI	25.1%	24.0%	22.0%	20.1%	n/a
Full Cost of Individual ESI	\$3,916	\$4,472	\$5,834	\$7,609	6.9%
Full Cost of Individual ESI as a Share of Median Annual Wage	14.2%	15.4%	18.3%	21.8%	n/a
Employee Contribution to Individual ESI	\$784	\$909	\$1,221	\$1,640	7.7%
Employee Contribution to Individual ESI as a Share of Median Annual Wage	2.85%	3.12%	3.83%	4.70%	n/a
Average Copayment	\$19	\$21	\$25	\$30	4.8%
Average Deductible	\$1,505	\$1,759	\$2,403	\$3,283	8.1%
Percent of Employees Offered ESI	82.6%	82.0%	80.9%	79.8%	-0.3%
Percent of Employees Eligible for ESI	64.3%	63.5%	61.9%	60.5%	-0.6%
Percent of Employees who Enroll in ESI	50.0%	49.2%	47.6%	46.0%	-0.8%

KANSAS

Kansas' economy lost as much as \$1.5 billion because of the poor health and shorter lifespan of the uninsured in 2007. This equates to \$4,225 per uninsured Kansas resident.

**Table 1. Economic Cost of Failure, 2007
(Ranked by High Bound and Per Uninsured)**

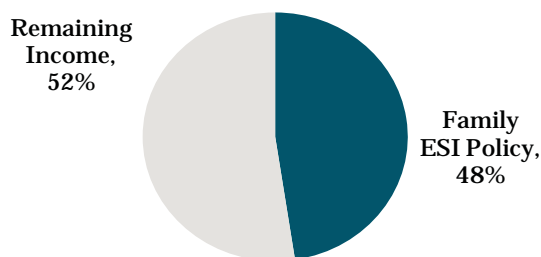
Low Bound	High Bound	Rank (High Bound)	Per Uninsured Cost	Rank (Per Uninsured)
\$0.79 Billion	\$1.46 Billion	18	\$4,225	25

By 2016, Kansas residents will have to spend almost \$25,000 or more than 47 percent of median household income to buy health insurance for themselves and their families. This represents an 88 percent increase over 2008 levels.

**Table 2. Affordability of Premiums,
(Ranked by Level in 2016 and Percent Change)**

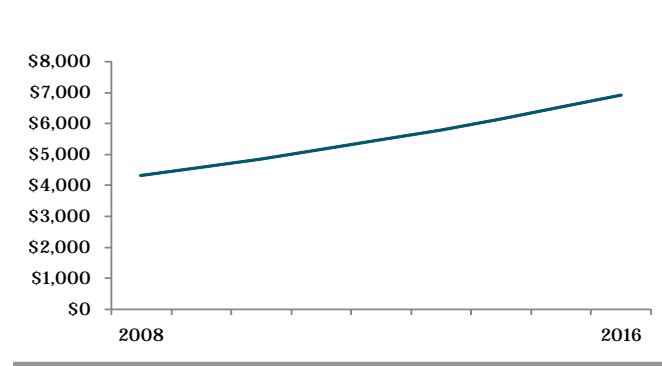
	2008	2016	Rank (2016)	Percent Change	Rank (%)
Full Cost of Family ESI	\$12,943	\$24,377	22	88.3%	33
Full Cost of Family ESI as a Share of Median Household Income	26.9%	47.6%	31	n/a	n/a

Figure 1. Full Cost of Family ESI as a Share of Median Household Income, 2016



People seeking individual health insurance in Kansas will also face higher premiums. Between 2008 and 2016 individual premiums will climb from roughly \$4,300 today to almost \$7,000.

Figure 2. Full Cost of Individual ESI, 2008-2016



Both copayments and deductibles will grow by more than 5 percent a year in Kansas between 2008 and 2016.

**Table 3. Benefits: Copayments and Deductibles,
(Ranked by Level in 2016 and Percent Change)**

	2008	2016	Rank (2016)	Percent Change	Rank (%)
Average Copayment	\$22	\$36	40	58.5%	41
Average Deductible	\$1,549	\$2,322	20	49.9%	17

STATE DATA: KANSAS

Metric	2006 (Reported Data)	2008 (Projection)	2012 (Projection)	2016 (Projection)	Annual Rate of Growth
Full Cost of Family ESI	\$11,048	\$12,943	\$17,763	\$24,377	8.2%
Full Cost of Family ESI as a Share of Median Household Income	24.8%	26.9%	35.8%	47.6%	n/a
Employee Contribution to Family ESI Premium	\$2,923	\$3,490	\$4,977	\$7,096	9.3%
Employee Contribution to Family ESI as a Share of Median Income	6.6%	7.3%	10.0%	13.9%	n/a
Employee Contribution to Family ESI as a Share of Full Cost of Family ESI	26.5%	27.0%	28.0%	29.1%	n/a
Full Cost of Individual ESI	\$3,833	\$4,314	\$5,465	\$6,923	6.1%
Full Cost of Individual ESI as a Share of Median Annual Wage	13.7%	14.5%	17.0%	19.8%	n/a
Employee Contribution to Individual ESI	\$765	\$887	\$1,194	\$1,606	7.7%
Employee Contribution to Individual ESI as a Share of Median Annual Wage	2.73%	2.99%	3.71%	4.59%	n/a
Average Copayment	\$20	\$22	\$28	\$36	5.9%
Average Deductible	\$1,400	\$1,549	\$1,897	\$2,322	5.2%
Percent of Employees Offered ESI	84.7%	84.3%	83.6%	82.9%	-0.2%
Percent of Employees Eligible for ESI	60.4%	58.6%	55.1%	51.8%	-1.5%
Percent of Employees who Enroll in ESI	47.0%	45.1%	41.4%	38.0%	-2.1%

KENTUCKY

Kentucky's economy lost as much as \$2 billion because of the poor health and shorter lifespan of the uninsured in 2007. This equates to almost \$3,700 per uninsured Kentucky resident.

**Table 1. Economic Cost of Failure, 2007
(Ranked by High Bound and Per Uninsured)**

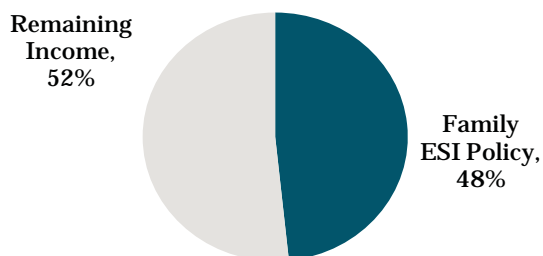
Low Bound	High Bound	Rank (High Bound)	Per Uninsured Cost	Rank (Per Uninsured)
\$1.30 Billion	\$2.10 Billion	26	\$3,683	9

By 2016, Kentucky residents will have to spend almost \$19,000 or more than 48 percent of median household income to buy health insurance for themselves and their families. This represents a 67 percent increase over 2008 levels.

**Table 2. Affordability of Premiums,
(Ranked by Level in 2016 and Percent Change)**

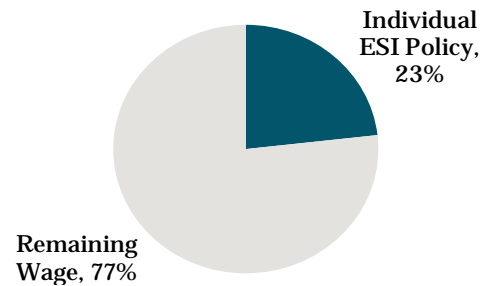
	2008	2016	Rank (2016)	Percent Change	Rank (%)
Full Cost of Family ESI	\$11,213	\$18,721	3	67.0%	3
Full Cost of Family ESI as a Share of Median Household Income	28.1%	48.3%	33	n/a	n/a

Figure 1. Full Cost of Family ESI as a Share of Median Household Income, 2016



People seeking individual health insurance in Kentucky will have to spend more of their income on coverage compared to residents of most other states. In 2016, Kentucky residents will have to spend in excess of 23 percent of the median annual wage to purchase individual health insurance.

Figure 2. Full Cost of Individual ESI as a Share of Median Annual Wage, 2016



The average deductible in Kentucky will reach almost \$2,300 in 2016 – almost doubling the amount Kentucky residents will have to spend before their insurance begins to pay for their medical care.

**Table 3. Benefits: Copayments and Deductibles,
(Ranked by Level in 2016 and Percent Change)**

	2008	2016	Rank (2016)	Percent Change	Rank (%)
Average Copayment	\$22	\$31	29	42.9%	26
Average Deductible	\$1,343	\$2,268	18	68.9%	26

STATE DATA: KENTUCKY

Metric	2006 (Reported Data)	2008 (Projection)	2012 (Projection)	2016 (Projection)	Annual Rate of Growth
Full Cost of Family ESI	\$9,864	\$11,213	\$14,488	\$18,721	6.6%
Full Cost of Family ESI as a Share of Median Household Income	25.5%	28.1%	36.9%	48.3%	n/a
Employee Contribution to Family ESI Premium	\$2,469	\$2,864	\$3,853	\$5,183	7.7%
Employee Contribution to Family ESI as a Share of Median Income	6.4%	7.2%	9.8%	13.4%	n/a
Employee Contribution to Family ESI as a Share of Full Cost of Family ESI	25.0%	25.5%	26.6%	27.7%	n/a
Full Cost of Individual ESI	\$3,791	\$4,394	\$5,905	\$7,934	7.7%
Full Cost of Individual ESI as a Share of Median Annual Wage	13.9%	15.3%	18.8%	23.2%	n/a
Employee Contribution to Individual ESI	\$691	\$782	\$1,003	\$1,286	6.4%
Employee Contribution to Individual ESI as a Share of Median Annual Wage	2.53%	2.72%	3.19%	3.76%	n/a
Average Copayment	\$20	\$22	\$26	\$31	4.6%
Average Deductible	\$1,178	\$1,343	\$1,745	\$2,268	6.8%
Percent of Employees Offered ESI	88.9%	88.9%	88.8%	88.8%	0.0%
Percent of Employees Eligible for ESI	68.8%	69.5%	70.8%	72.1%	0.5%
Percent of Employees who Enroll in ESI	53.4%	53.6%	54.1%	54.5%	0.2%

LOUISIANA

Louisiana’s economy lost as much as \$3.9 billion because of the poor health and shorter lifespan of the uninsured in 2007. The economic impact per uninsured person in Louisiana—\$5,000 per uninsured Louisiana resident—is the ninth highest in the nation.

**Table 1. Economic Cost of Failure, 2007
(Ranked by High Bound and Per Uninsured)**

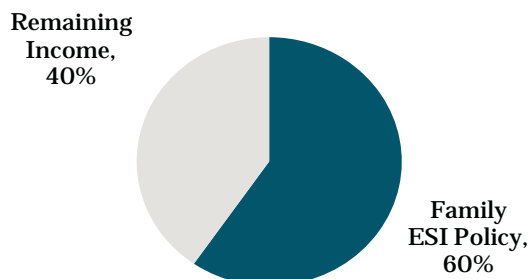
Low Bound	High Bound	Rank (High Bound)	Per Uninsured Cost	Rank (Per Uninsured)
\$1.77 Billion	\$3.91 Billion	38	\$5,033	43

By 2016, Louisiana residents will have to spend more than \$23,000 or almost 60 percent of median household income to buy health insurance for themselves and their families. This represents an 84 percent increase over 2008 premium levels.

**Table 2. Affordability of Premiums,
(Ranked by Level in 2016 and Percent Change)**

	2008	2016	Rank (2016)	Percent Change	Rank (%)
Full Cost of Family ESI	\$12,573	\$23,133	16	84.0%	26
Full Cost of Family ESI as a Share of Median Household Income	32.0%	59.6%	50	n/a	n/a

Figure 1. Full Cost of Family ESI as a Share of Median Household Income, 2016



People seeking health insurance through their employers in Louisiana will need to spend a greater percentage of their income than residents of most other states.

Table 3. Affordability of Premiums: Employee Contributions to ESI, 2008-2016

	2008	2016	Percent Change
Employee Contribution to Family ESI	\$3,466	\$5,944	71.48%
Employee Contribution to Family ESI as a Share of Median Household Income	8.8%	15.3%	n/a
Employee Contribution to Individual ESI	\$894	\$1,753	96.23%
Employee Contribution to Individual ESI as a Share of Median Annual Wage	3.17%	5.08%	n/a

Average copayments in Louisiana will be \$42 in 2016 – the third highest in level in the nation.

**Table 4. Benefits: Copayments and Deductibles,
(Ranked by Level in 2016 and Percent Change)**

	2008	2016	Rank (2016)	Percent Change	Rank (%)
Average Copayment	\$26	\$42	49	62.2%	44
Average Deductible	\$1,642	\$2,246	16	36.80%	7

STATE DATA: LOUISIANA

Metric	2006 (Reported Data)	2008 (Projection)	2012 (Projection)	2016 (Projection)	Annual Rate of Growth
Full Cost of Family ESI	\$10,796	\$12,573	\$17,054	\$23,133	7.9%
Full Cost of Family ESI as a Share of Median Household Income	28.8%	32.0%	43.6%	59.6%	n/a
Employee Contribution to Family ESI Premium	\$3,029	\$3,466	\$4,539	\$5,944	7.0%
Employee Contribution to Family ESI as a Share of Median Income	8.1%	8.8%	11.6%	15.3%	n/a
Employee Contribution to Family ESI as a Share of Full Cost of Family ESI	28.1%	27.6%	26.6%	25.7%	n/a
Full Cost of Individual ESI	\$3,938	\$4,488	\$5,830	\$7,573	6.8%
Full Cost of Individual ESI as a Share of Median Annual Wage	14.9%	15.9%	18.7%	21.9%	n/a
Employee Contribution to Individual ESI	\$755	\$894	\$1,252	\$1,753	8.8%
Employee Contribution to Individual ESI as a Share of Median Annual Wage	2.86%	3.17%	4.01%	5.08%	n/a
Average Copayment	\$23	\$26	\$33	\$42	6.2%
Average Deductible	\$1,518	\$1,642	\$1,920	\$2,246	4.0%
Percent of Employees Offered ESI	79.1%	78.9%	78.6%	78.2%	-0.1%
Percent of Employees Eligible for ESI	59.4%	59.9%	61.0%	62.0%	0.4%
Percent of Employees who Enroll in ESI	47.3%	47.5%	47.9%	48.3%	0.2%

MAINE

Maine's economy lost as much as \$413 million because of the poor health and shorter lifespan of the uninsured in 2007. This equates to almost \$3,600 per uninsured Maine resident.

**Table 1. Economic Cost of Failure, 2007
(Ranked by High Bound and Per Uninsured)**

Low Bound	High Bound	Rank (High Bound)	Per Uninsured Cost	Rank (Per Uninsured)
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\$0.26	\$0.41	4	\$3,588	7
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By 2016, Maine residents will have to spend more than \$30,000 or almost 59 percent of median household income to buy health insurance for themselves and their families. This represents a 104 percent increase over 2008 levels and the highest premium cost in the nation.

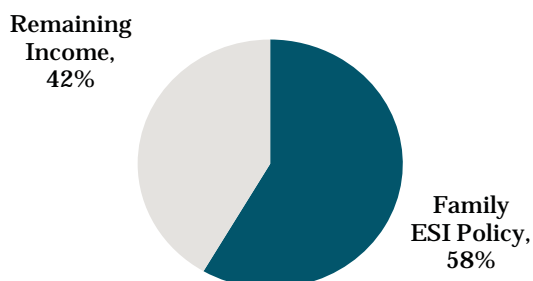
**Table 2. Affordability of Premiums,
(Ranked by Level in 2016 and Percent Change)**

	2008	2016	Rank (2016)	Percent Change (%)	Rank (%)
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Full Cost of Family ESI	\$14,775	\$30,142	51	104.0%	50
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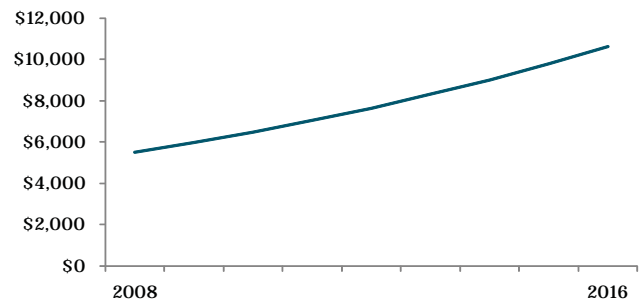
Full Cost of Family ESI as a Share of Median Household Income	30.9%	58.4%	49	n/a	n/a
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Figure 1. Full Cost of Family ESI as a Share of Median Household Income, 2016



People seeking individual health insurance in Maine will also face higher premiums. Between 2008 and 2016 individual premiums will climb from roughly \$5,500 today to more than \$10,600. This represents the second highest cost for individual health insurance in the country.

Figure 2. Full Cost of Individual ESI, 2008-2016



The average deductible in Maine will reach more than \$3,000 in 2016 – almost doubling the amount Maine residents will have to spend before their insurance begins to pay for their medical care.

**Table 3. Benefits: Copayments and Deductibles,
(Ranked by Level in 2016 and Percent Change)**

	2008	2016	Rank (2016)	Percent Change	Rank (%)
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Average Copayment	\$20	\$24	7	19.5%	5
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Average Deductible	\$1,650	\$3,055	32	85.1%	33
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STATE DATA: MAINE

Metric	2006 (Reported Data)	2008 (Projection)	2012 (Projection)	2016 (Projection)	Annual Rate of Growth
Full Cost of Family ESI	\$12,363	\$14,775	\$21,104	\$30,142	9.3%
Full Cost of Family ESI as a Share of Median Household Income	27.2%	30.9%	42.4%	58.4%	n/a
Employee Contribution to Family ESI Premium	\$3,660	\$4,299	\$5,932	\$8,186	8.4%
Employee Contribution to Family ESI as a Share of Median Income	8.0%	9.0%	11.9%	15.9%	n/a
Employee Contribution to Family ESI as a Share of Full Cost of Family ESI	29.6%	29.1%	28.1%	27.2%	n/a
Full Cost of Individual ESI	\$4,663	\$5,496	\$7,635	\$10,606	8.6%
Full Cost of Individual ESI as a Share of Median Annual Wage	16.3%	18.0%	22.6%	28.3%	n/a
Employee Contribution to Individual ESI	\$1,072	\$1,321	\$2,006	\$3,045	11.0%
Employee Contribution to Individual ESI as a Share of Median Annual Wage	3.74%	4.33%	5.94%	8.13%	n/a
Average Copayment	\$19	\$20	\$22	\$24	2.2%
Average Deductible	\$1,415	\$1,650	\$2,245	\$3,055	8.0%
Percent of Employees Offered ESI	86.2%	87.4%	89.9%	92.4%	0.7%
Percent of Employees Eligible for ESI	72.7%	75.0%	80.0%	85.3%	1.6%
Percent of Employees who Enroll in ESI	54.3%	55.3%	57.4%	59.6%	0.9%

MARYLAND

Maryland's economy lost as much as \$3.6 billion because of the poor health and shorter lifespan of the uninsured in 2007. This equates to roughly \$4,700 per uninsured Maryland resident.

**Table 1. Economic Cost of Failure, 2007
(Ranked by High Bound and Per Uninsured)**

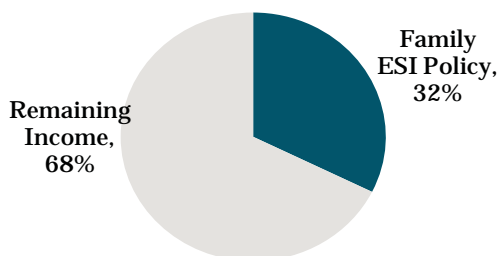
Low Bound	High Bound	Rank (High Bound)	Per Uninsured Cost	Rank (Per Uninsured)
\$1.74 Billion	\$3.58 Billion	36	\$4,694	33

By 2016, Maryland residents will have to spend almost \$24,000 or more than 32 percent of median household income to buy health insurance for themselves and their families. This represents an 81 percent increase over 2008 levels.

**Table 2. Affordability of Premiums,
(Ranked by Level in 2016 and Percent Change)**

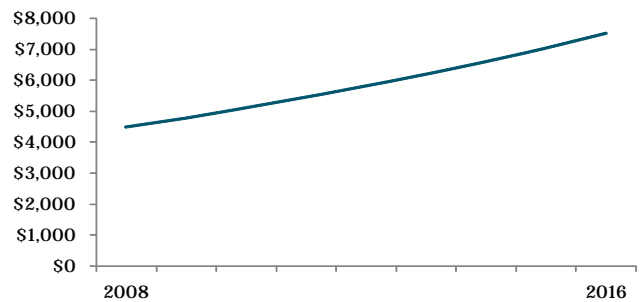
	2008	2016	Rank 2016	Percent Change	Rank %
Full Cost of Family ESI	\$13,068	\$23,608	19	80.7%	17
Full Cost of Family ESI as a Share of Median Household Income	19.7%	32.3%	3	n/a	n/a

Figure 1. Full Cost of Family ESI as a Share of Median Household Income, 2016



People seeking individual health insurance in Maryland will also face higher premiums. Between 2008 and 2016 individual premiums will climb from roughly \$4,500 today to more than \$7,500.

Figure 2. Full Cost of Individual ESI, 2008-2016



Both copayments and deductibles will grow by more than 5 percent a year in Maryland between 2008 and 2016.

**Table 3. Benefits: Copayments and Deductibles,
(Ranked by Level in 2016 and Percent Change)**

	2008	2016	Rank (2016)	Percent Change	Rank (%)
Average Copayment	\$20	\$30	19	49.5%	35
Average Deductible	\$1,099	\$1,651	8	50.2%	18

STATE DATA: MARYLAND

Metric	2006 (Reported Data)	2008 (Projection)	2012 (Projection)	2016 (Projection)	Annual Rate of Growth
Full Cost of Family ESI	\$11,272	\$13,068	\$17,565	\$23,608	7.7%
Full Cost of Family ESI as a Share of Median Household Income	17.9%	19.7%	25.2%	32.3%	n/a
Employee Contribution to Family ESI Premium	\$2,990	\$3,507	\$4,825	\$6,637	8.3%
Employee Contribution to Family ESI as a Share of Median Income	4.7%	5.3%	6.9%	9.1%	n/a
Employee Contribution to Family ESI as a Share of Full Cost of Family ESI	26.5%	26.8%	27.5%	28.1%	n/a
Full Cost of Individual ESI	\$3,930	\$4,474	\$5,798	\$7,513	6.7%
Full Cost of Individual ESI as a Share of Median Annual Wage	11.3%	12.0%	13.8%	16.0%	n/a
Employee Contribution to Individual ESI	\$898	\$1,069	\$1,513	\$2,143	9.1%
Employee Contribution to Individual ESI as a Share of Median Annual Wage	2.58%	2.86%	3.61%	4.55%	n/a
Average Copayment	\$18	\$20	\$24	\$30	5.2%
Average Deductible	\$993	\$1,099	\$1,347	\$1,651	5.2%
Percent of Employees Offered ESI	88.1%	87.8%	87.2%	86.5%	-0.2%
Percent of Employees Eligible for ESI	66.3%	66.2%	65.8%	65.4%	-0.1%
Percent of Employees who Enroll in ESI	48.4%	47.4%	45.4%	43.6%	-1.0%

MASSACHUSETTS

Massachusetts' economy lost as much as \$1.9 billion because of the poor health and shorter lifespan of the uninsured in 2007. The economic impact per uninsured person in Massachusetts—more than \$5,400 per uninsured Massachusetts resident—is the sixth highest in the nation.

**Table 1. Economic Cost of Failure, 2007
(Ranked by High Bound and Per Uninsured)**

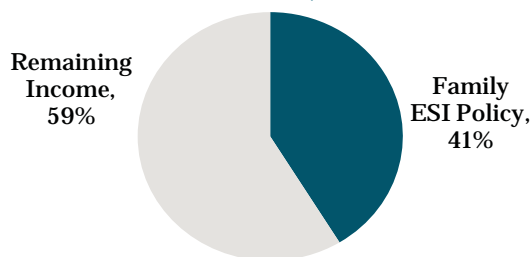
Low Bound	High Bound	Rank (High Bound)	Per Uninsured Cost	Rank (Per Uninsured)
\$0.77 Billion	\$1.85 Billion	22	\$5,442	45

By 2016, Massachusetts residents will have to spend more than \$26,000 or upwards of 41 percent of median household income to buy health insurance for themselves and their families. This represents an 83 percent increase over 2008 levels.

**Table 2. Affordability of Premiums,
(Ranked by Level in 2016 and Percent Change)**

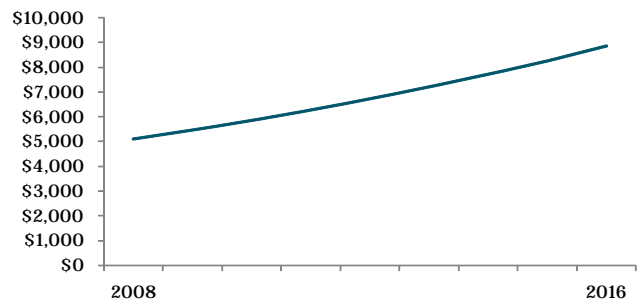
	2008	2016	Rank 2016	Percent Change	Rank %
Full Cost of Family ESI	\$14,285	\$26,069	41	82.5%	20
Full Cost of Family ESI as a Share of Median Household Income	24.5%	41.2%	14	n/a	n/a

Figure 1. Full Cost of Family ESI as a Share of Median Household Income, 2016



People seeking individual health insurance in Massachusetts will also face higher premiums. Between 2008 and 2016 individual premiums will climb from roughly \$5,100 today to more than \$8,400.

Figure 2. Full Cost of Individual ESI, 2008-2016



Both copayments and deductibles will grow by more than 7 percent a year in Massachusetts between 2008 and 2016.

**Table 3. Benefits: Copayments and Deductibles,
(Ranked by Level in 2016 and Percent Change)**

	2008	2016	Rank (2016)	Percent Change	Rank (%)
Average Copayment	\$20	\$34	37	74.6%	50
Average Deductible	\$1,335	\$2,350	23	76.0%	30

STATE DATA: MASSACHUSETTS

Metric	2006 (Reported Data)	2008 (Projection)	2012 (Projection)	2016 (Projection)	Annual Rate of Growth
Full Cost of Family ESI	\$12,290	\$14,285	\$19,297	\$26,069	7.8%
Full Cost of Family ESI as a Share of Median Household Income	21.7%	24.5%	31.8%	41.2%	n/a
Employee Contribution to Family ESI Premium	\$3,128	\$3,596	\$4,752	\$6,279	7.2%
Employee Contribution to Family ESI as a Share of Median Income	5.5%	6.2%	7.8%	9.9%	n/a
Employee Contribution to Family ESI as a Share of Full Cost of Family ESI	25.5%	25.2%	24.6%	24.1%	n/a
Full Cost of Individual ESI	\$4,448	\$5,104	\$6,719	\$8,845	7.1%
Full Cost of Individual ESI as a Share of Median Annual Wage	11.9%	13.0%	15.4%	18.4%	n/a
Employee Contribution to Individual ESI	\$1,011	\$1,172	\$1,575	\$2,117	7.7%
Employee Contribution to Individual ESI as a Share of Median Annual Wage	2.71%	2.97%	3.61%	4.39%	n/a
Average Copayment	\$17	\$20	\$26	\$34	7.2%
Average Deductible	\$1,159	\$1,335	\$1,771	\$2,350	7.3%
Percent of Employees Offered ESI	91.0%	91.4%	92.2%	92.9%	0.2%
Percent of Employees Eligible for ESI	68.9%	68.8%	68.5%	68.3%	-0.1%
Percent of Employees who Enroll in ESI	52.2%	51.3%	49.6%	47.9%	-0.9%

MICHIGAN

Michigan's economy lost as much as \$4.3 billion because of the poor health and shorter lifespan of the uninsured in 2007. This equates to almost \$3,800 per uninsured Michigan resident.

Table 1. Economic Cost of Failure, 2007 (Ranked by High Bound and Per Uninsured)

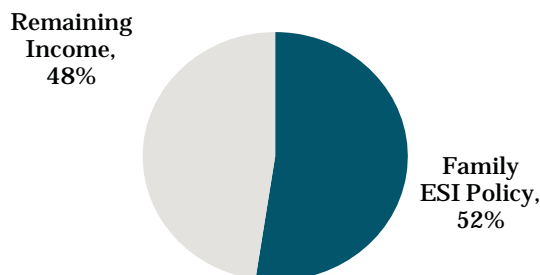
Low Bound	High Bound	Rank (High Bound)	Per Uninsured Cost	Rank (Per Uninsured)
\$2.62 Billion	\$4.32 Billion	39	\$3,757	10

By 2016, Michigan residents will have to spend more than \$26,000 or 52 percent of median household income to buy health insurance for themselves and their families. This represents a 94 percent increase over 2008 premium levels.

Table 2. Affordability of Premiums, (Ranked by Level in 2016 and Percent Change)

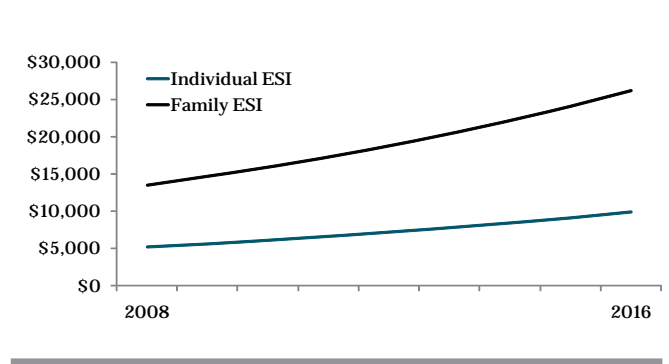
	2008	2016	Rank (2016)	Percent Change	Rank (%)
Full Cost of Family ESI	\$13,511	\$26,180	42	93.8%	43
Full Cost of Family ESI as a Share of Median Household Income	27.2%	52.4%	41	n/a	n/a

Figure 1. Full Cost of Family ESI as a Share of Median Household Income, 2016



Both family and individual premiums will rise more quickly in Michigan than in other states between 2008 and 2016. Premiums will grow by more than 8 percent every year.

Figure 2. Full Cost of Family and Individual ESI, 2008-2016



In Michigan, deductibles and copayments will grow more slowly than the national average.

Table 3. Benefits: Copayments and Deductibles, (Ranked by Level in 2016 and Percent Change)

	2008	2016	Rank (2016)	Percent Change	Rank (%)
Average Copayment	\$17	\$21	3	23.8%	7
Average Deductible	\$1,111	\$1,594	7	43.5%	12

STATE DATA: MICHIGAN

Metric	2006 (Reported Data)	2008 (Projection)	2012 (Projection)	2016 (Projection)	Annual Rate of Growth
Full Cost of Family ESI	\$11,452	\$13,511	\$18,807	\$26,180	8.6%
Full Cost of Family ESI as a Share of Median Household Income	23.8%	27.2%	37.7%	52.4%	n/a
Employee Contribution to Family ESI Premium	\$2,411	\$3,024	\$4,759	\$7,488	12.0%
Employee Contribution to Family ESI as a Share of Median Income	5.0%	6.1%	9.5%	15.0%	n/a
Employee Contribution to Family ESI as a Share of Full Cost of Family ESI	21.1%	22.4%	25.3%	28.6%	n/a
Full Cost of Individual ESI	\$4,446	\$5,219	\$7,193	\$9,914	8.3%
Full Cost of Individual ESI as a Share of Median Annual Wage	13.5%	15.3%	19.4%	24.7%	n/a
Employee Contribution to Individual ESI	\$682	\$840	\$1,274	\$1,931	11.0%
Employee Contribution to Individual ESI as a Share of Median Annual Wage	2.07%	2.45%	3.44%	4.82%	n/a
Average Copayment	\$16	\$17	\$19	\$21	2.7%
Average Deductible	\$1,015	\$1,111	\$1,331	\$1,594	4.6%
Percent of Employees Offered ESI	89.3%	89.2%	88.9%	88.6%	-0.1%
Percent of Employees Eligible for ESI	67.2%	66.3%	64.3%	62.5%	-0.7%
Percent of Employees who Enroll in ESI	54.5%	53.0%	50.1%	47.4%	-1.4%

MINNESOTA

Minnesota's economy lost as much as \$2.1 billion because of the poor health and shorter lifespan of the uninsured in 2007. This equates to more than \$4,800 per uninsured Minnesota resident.

**Table 1. Economic Cost of Failure, 2007
(Ranked by High Bound and Per Uninsured)**

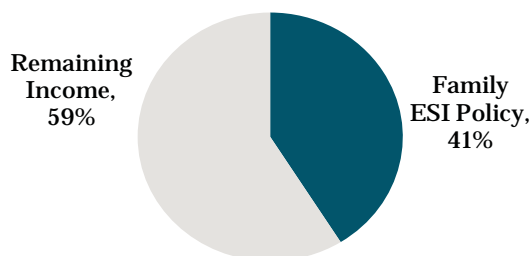
Low Bound	High Bound	Rank (High Bound)	Per Uninsured Cost	Rank (Per Uninsured)
\$0.99 Billion	\$2.10 Billion	27	\$4,856	39

By 2016, Minnesota residents will have to spend close to \$26,000 or 41 percent of median household income to buy health insurance for themselves and their families. This represents a 91 percent increase over 2008 premium levels.

**Table 2. Affordability of Premiums,
(Ranked by Level in 2016 and Percent Change)**

	2008	2016	Rank (2016)	Percent Change	Rank (%)
Full Cost of Family ESI	\$13,402	\$25,640	37	91.3%	38
Full Cost of Family ESI as a Share of Median Household Income	22.9%	41.1%	12	n/a	n/a

Figure 1. Full Cost of Family ESI as a Share of Median Household Income, 2016



People seeking individual health insurance through their employer will see their required premium contributions increase rapidly. Employee contributions to individual ESI will grow almost 133% between 2008 and 2016.

Table 3. Affordability of Premiums: Employee Contributions, (Ranked by Percent Change)

	2008	2016	Percent Change	Rank
Individual ESI	\$1,001	\$2,329	132.8%	44

The average deductible in Minnesota will more than double between 2008 and 2016 – reaching almost \$3,800. This represents the ninth highest deductible level in the country.

**Table 4. Benefits: Copayments and Deductibles,
(Ranked by Level in 2016 and Percent Change)**

	2008	2016	Rank (2016)	Percent Change	Rank (%)
Average Copayment	\$22	\$31	30	42.9%	27
Average Deductible	\$1,722	\$3,787	43	119.9%	45

STATE DATA: MINNESOTA

Metric	2006 (Reported Data)	2008 (Projection)	2012 (Projection)	2016 (Projection)	Annual Rate of Growth
Full Cost of Family ESI	\$11,395	\$13,402	\$18,537	\$25,640	8.4%
Full Cost of Family ESI as a Share of Median Household Income	20.3%	22.9%	30.7%	41.1%	n/a
Employee Contribution to Family ESI Premium	\$3,099	\$3,696	\$5,258	\$7,480	9.2%
Employee Contribution to Family ESI as a Share of Median Income	5.5%	6.3%	8.7%	12.0%	n/a
Employee Contribution to Family ESI as a Share of Full Cost of Family ESI	27.2%	27.6%	28.4%	29.2%	n/a
Full Cost of Individual ESI	\$3,981	\$4,601	\$6,147	\$8,211	7.5%
Full Cost of Individual ESI as a Share of Median Annual Wage	11.9%	13.0%	15.8%	19.3%	n/a
Employee Contribution to Individual ESI	\$810	\$1,001	\$1,527	\$2,329	11.1%
Employee Contribution to Individual ESI as a Share of Median Annual Wage	2.41%	2.83%	3.93%	5.46%	n/a
Average Copayment	\$20	\$22	\$26	\$31	4.6%
Average Deductible	\$1,414	\$1,722	\$2,554	\$3,787	10.4%
Percent of Employees Offered ESI	87.6%	87.7%	87.8%	88.0%	0.0%
Percent of Employees Eligible for ESI	68.0%	67.9%	67.7%	67.6%	-0.1%
Percent of Employees who Enroll in ESI	52.5%	51.7%	50.2%	48.8%	-0.7%

MISSISSIPPI

Mississippi's economy lost as much as \$1.6 billion because of the poor health and shorter lifespan of the uninsured in 2007. This equates to more than \$3,000 per uninsured Mississippi resident.

**Table 1. Economic Cost of Failure, 2007
(Ranked by High Bound and Per Uninsured)**

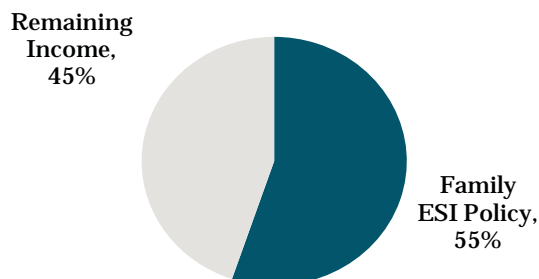
Low Bound	High Bound	Rank (High Bound)	Per Uninsured Cost	Rank (Per Uninsured)
\$1.24 Billion	\$1.64 Billion	20	\$3,003	1

By 2016, Mississippi residents will have to spend close to \$21,000 or 55 percent of median household income to buy health insurance for themselves and their families. This represents an 84percent increase over 2008 premium levels.

**Table 2. Affordability of Premiums,
(Ranked by Level in 2016 and Percent Change)**

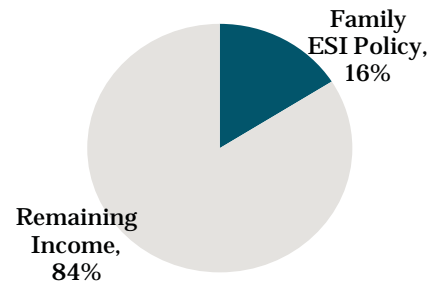
	2008	2016	Rank 2016	Percent Change	Rank %
Full Cost of Family ESI	\$11,372	\$20,878	7	83.6%	25
Full Cost of Family ESI as a Share of Median Household Income	31.0%	55.2%	45	n/a	n/a

Figure 1. Full Cost of Family ESI as a Share of Median Household Income, 2016



Mississippi residents seeking family health insurance through their employer will have to contribute more towards the cost of the premium than people in most other states. The median household will have to spend 16 percent of their income on family ESI.

Figure 2. Employee Contribution to Family ESI as a Share of Median Household Income, 2016



In Mississippi, deductibles and copayments will grow more slowly than the national average between 2008 and 2016.

**Table 3. Benefits: Copayments and Deductibles,
(Ranked by Level in 2016 and Percent Change)**

	2008	2016	Rank (2016)	Percent Change	Rank (%)
Average Copayment	\$20	\$27	13	31.6%	11
Average Deductible	\$1,743	\$2,593	28	48.8%	16

STATE DATA: MISSISSIPPI

Metric	2006 (Reported Data)	2008 (Projection)	2012 (Projection)	2016 (Projection)	Annual Rate of Growth
Full Cost of Family ESI	\$9,769	\$11,372	\$15,408	\$20,878	7.9%
Full Cost of Family ESI as a Share of Median Household Income	28.4%	31.0%	41.4%	55.2%	n/a
Employee Contribution to Family ESI Premium	\$3,028	\$3,476	\$4,579	\$6,033	7.1%
Employee Contribution to Family ESI as a Share of Median Income	8.8%	9.5%	12.3%	15.9%	n/a
Employee Contribution to Family ESI as a Share of Full Cost of Family ESI	31.0%	30.6%	29.7%	28.9%	n/a
Full Cost of Individual ESI	\$3,704	\$4,240	\$5,557	\$7,282	7.0%
Full Cost of Individual ESI as a Share of Median Annual Wage	15.2%	16.4%	19.7%	23.5%	n/a
Employee Contribution to Individual ESI	\$727	\$885	\$1,312	\$1,944	10.3%
Employee Contribution to Individual ESI as a Share of Median Annual Wage	2.99%	3.43%	4.64%	6.28%	n/a
Average Copayment	\$23	\$25	\$29	\$34	3.9%
Average Deductible	\$1,578	\$1,743	\$2,126	\$2,593	5.1%
Percent of Employees Offered ESI	83.3%	83.6%	84.3%	84.9%	0.2%
Percent of Employees Eligible for ESI	65.9%	65.5%	64.8%	64.1%	-0.3%
Percent of Employees who Enroll in ESI	49.2%	47.6%	44.6%	41.7%	-1.6%

MISSOURI

Missouri's economy lost as much as \$2.8 billion because of the poor health and shorter lifespan of the uninsured in 2007. This equates to nearly \$3,900 per uninsured Missouri resident.

**Table 1. Economic Cost of Failure, 2007
(Ranked by High Bound and Per Uninsured)**

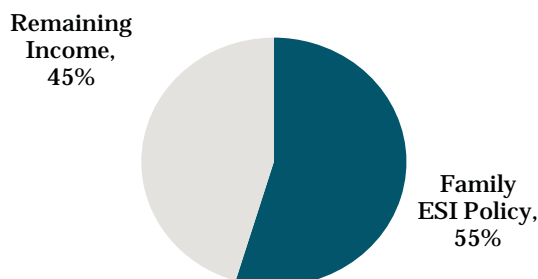
Low Bound	High Bound	Rank (High Bound)	Per Uninsured Cost	Rank (Per Uninsured)
\$1.66 Billion	\$2.83 Billion	33	\$3,880	14

By 2016, Missouri residents will have to spend more than \$25,600 or almost 55 percent of median household income to buy health insurance for themselves and their families. This represents a 94 percent increase over 2008 premium levels.

**Table 2. Affordability of Premiums,
(Ranked by Level in 2016 and Percent Change)**

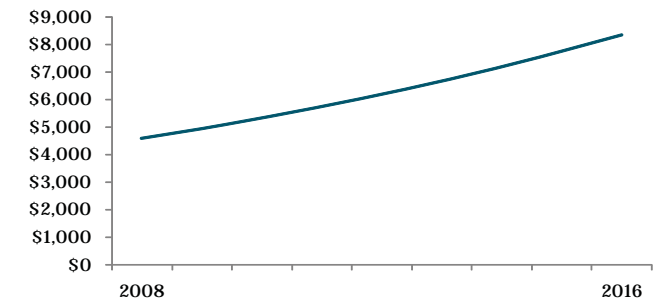
	2008	2016	Rank (2016)	Percent Change	Rank (%)
Full Cost of Family ESI	\$13,188	\$25,616	36	94.2%	45
Full Cost of Family ESI as a Share of Median Household Income	28.7%	54.7%	44	n/a	n/a

Figure 1. Full Cost of Family ESI as a Share of Median Household Income, 2016



People seeking individual health insurance in Missouri will also face higher premiums. Between 2008 and 2016 individual premiums will grow from roughly \$4,600 today to more than \$8,300.

Figure 2. Full Cost of Individual ESI, 2008-2016



The average deductible in Missouri will more than double between 2008 and 2016 – reaching almost \$4,600. This represents the fifth highest deductible level in the country.

**Table 3. Benefits: Copayments and Deductibles,
(Ranked by Level in 2016 and Percent Change)**

	2008	2016	Rank (2016)	Percent Change	Rank (%)
Average Copayment	\$20	\$27	13	31.6%	11
Average Deductible	\$1,843	\$4,556	47	147.2%	48

STATE DATA: MISSOURI

Metric	2006 (Reported Data)	2008 (Projection)	2012 (Projection)	2016 (Projection)	Annual Rate of Growth
Full Cost of Family ESI	\$11,171	\$13,188	\$18,380	\$25,616	8.7%
Full Cost of Family ESI as a Share of Median Household Income	25.1%	28.7%	39.6%	54.7%	n/a
Employee Contribution to Family ESI Premium	\$2,543	\$2,974	\$4,068	\$5,565	8.1%
Employee Contribution to Family ESI as a Share of Median Income	5.7%	6.5%	8.8%	11.9%	n/a
Employee Contribution to Family ESI as a Share of Full Cost of Family ESI	22.8%	22.6%	22.1%	21.7%	n/a
Full Cost of Individual ESI	\$3,958	\$4,595	\$6,191	\$8,343	7.7%
Full Cost of Individual ESI as a Share of Median Annual Wage	14.2%	15.4%	19.2%	23.9%	n/a
Employee Contribution to Individual ESI	\$703	\$826	\$1,141	\$1,575	8.4%
Employee Contribution to Individual ESI as a Share of Median Annual Wage	2.52%	2.78%	3.54%	4.51%	n/a
Average Copayment	\$19	\$20	\$23	\$27	3.5%
Average Deductible	\$1,470	\$1,843	\$2,898	\$4,556	12.0%
Percent of Employees Offered ESI	89.2%	89.7%	90.6%	91.6%	0.3%
Percent of Employees Eligible for ESI	69.6%	69.4%	68.9%	68.5%	-0.2%
Percent of Employees who Enroll in ESI	54.5%	53.8%	52.3%	50.9%	-0.7%

MONTANA

Montana's economy lost as much as \$530 million because of the poor health and shorter lifespan of the uninsured in 2007. This equates to more than \$3,600 per uninsured Montana resident.

**Table 1. Economic Cost of Failure, 2007
(Ranked by High Bound and Per Uninsured)**

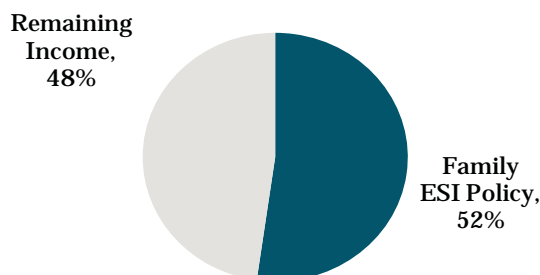
Low Bound	High Bound	Rank (High Bound)	Per Uninsured Cost	Rank (Per Uninsured)
\$0.33 Billion	\$0.53 Billion	8	\$3,608	8

By 2016, Montana residents will have to spend almost \$25,600 or almost 52 percent of median household income to buy health insurance for themselves and their families. This represents a 95 percent increase over 2008 premium levels.

**Table 2. Affordability of Premiums,
(Ranked by Level in 2016 and Percent Change)**

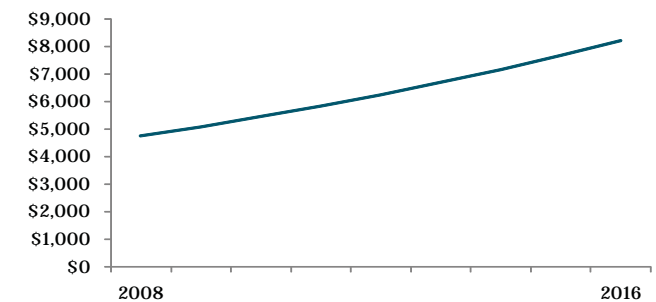
	2008	2016	Rank (2016)	Percent Change	Rank (%)
Full Cost of Family ESI	\$13,085	\$25,559	35	95.3%	47
Full Cost of Family ESI as a Share of Median Household Income	30.0%	52.2%	40	n/a	n/a

Figure 1. Full Cost of Family ESI as a Share of Median Household Income, 2016



People seeking individual health insurance in Montana will also face higher premiums. Between 2008 and 2016 individual premiums will grow from roughly \$4,800 today to more than \$8,200.

Figure 2. Full Cost of Individual ESI, 2008-2016



The average copayment in Montana will reach \$38 in 2016 – the sixth highest copayment level in the country.

**Table 3. Benefits: Copayments and Deductibles,
(Ranked by Level in 2016 and Percent Change)**

	2008	2016	Rank (2016)	Percent Change	Rank (%)
Average Copayment	\$25	\$38	46	48.0%	34
Average Deductible	\$1,767	\$2,252	17	27.5%	5

STATE DATA: MONTANA

Metric	2006 (Reported Data)	2008 (Projection)	2012 (Projection)	2016 (Projection)	Annual Rate of Growth
Full Cost of Family ESI	\$11,068	\$13,085	\$18,288	\$25,559	8.7%
Full Cost of Family ESI as a Share of Median Household Income	27.8%	30.0%	39.6%	52.2%	n/a
Employee Contribution to Family ESI Premium	\$2,759	\$3,218	\$4,376	\$5,951	8.0%
Employee Contribution to Family ESI as a Share of Median Income	6.9%	7.4%	9.5%	12.2%	n/a
Employee Contribution to Family ESI as a Share of Full Cost of Family ESI	24.9%	24.6%	23.9%	23.3%	n/a
Full Cost of Individual ESI	\$4,144	\$4,752	\$6,250	\$8,220	7.1%
Full Cost of Individual ESI as a Share of Median Annual Wage	16.1%	17.4%	20.7%	24.6%	n/a
Employee Contribution to Individual ESI	\$598	\$674	\$855	\$1,084	6.1%
Employee Contribution to Individual ESI as a Share of Median Annual Wage	2.33%	2.46%	2.83%	3.24%	n/a
Average Copayment	\$23	\$25	\$31	\$38	5.0%
Average Deductible	\$1,663	\$1,767	\$1,995	\$2,252	3.1%
Percent of Employees Offered ESI	78.5%	79.2%	80.5%	81.9%	0.4%
Percent of Employees Eligible for ESI	54.3%	53.7%	52.5%	51.3%	-0.6%
Percent of Employees who Enroll in ESI	40.7%	39.5%	37.3%	35.2%	-1.4%

NEBRASKA

Nebraska's economy lost as much as \$1 billion because of the poor health and shorter lifespan of the uninsured in 2007. This equates to more than \$4,400 per uninsured Nebraska resident.

**Table 1. Economic Cost of Failure, 2007
(Ranked by High Bound and Per Uninsured)**

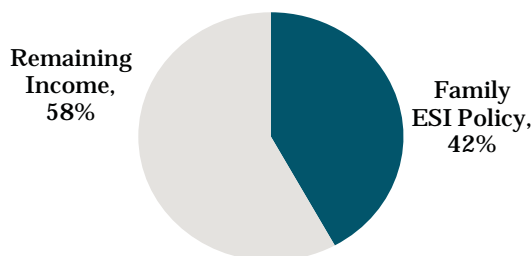
Low Bound	High Bound	Rank (High Bound)	Per Uninsured Cost	Rank (Per Uninsured)
\$0.53 Billion	\$1.03 Billion	15	\$4,445	32

By 2016, Nebraska residents will have to spend almost \$23,000 or 42 percent of median household income to buy health insurance for themselves and their families. This represents a 38 percent increase over 2008 premium levels.

**Table 2. Affordability of Premiums,
(Ranked by Level in 2016 and Percent Change)**

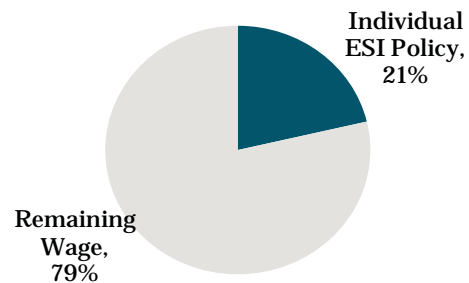
	2008	2016	Rank (2016)	Percent Change	Rank (%)
Full Cost of Family ESI	\$12,539	\$22,976	15	83.2%	24
Full Cost of Family ESI as a Share of Median Household Income	25.1%	42.0%	19	n/a	n/a

Figure 1. Full Cost of Family ESI as a Share of Median Household Income, 2016



People seeking health insurance through their employers in Nebraska will need to spend a greater percentage of their income to secure coverage than residents of many other state.

Figure 2. Full Cost of Individual ESI as a Share of Median Annual Wage, 2016



The average copayment in Nebraska will reach \$36 in 2016 – the ninth highest copayment level in the country.

**Table 3. Benefits: Copayments and Deductibles,
(Ranked by Level in 2016 and Percent Change)**

	2008	2016	Rank (2016)	Percent Change	Rank (%)
Average Copayment	\$23	\$36	43	54.5%	39
Average Deductible	\$1,455	\$2,118	14	45.5%	14

STATE DATA: NEBRASKA

Metric	2006 (Reported Data)	2008 (Projection)	2012 (Projection)	2016 (Projection)	Annual Rate of Growth
Full Cost of Family ESI	\$10,777	\$12,539	\$16,973	\$22,976	7.9%
Full Cost of Family ESI as a Share of Median Household Income	22.1%	25.1%	32.5%	42.0%	n/a
Employee Contribution to Family ESI Premium	\$3,041	\$3,688	\$5,423	\$7,976	10.1%
Employee Contribution to Family ESI as a Share of Median Income	6.2%	7.4%	10.4%	14.6%	n/a
Employee Contribution to Family ESI as a Share of Full Cost of Family ESI	28.2%	29.4%	32.0%	34.7%	n/a
Full Cost of Individual ESI	\$3,890	\$4,449	\$5,821	\$7,616	6.9%
Full Cost of Individual ESI as a Share of Median Annual Wage	14.1%	15.2%	18.0%	21.3%	n/a
Employee Contribution to Individual ESI	\$873	\$999	\$1,310	\$1,717	7.0%
Employee Contribution to Individual ESI as a Share of Median Annual Wage	3.15%	3.41%	4.05%	4.81%	n/a
Average Copayment	\$21	\$23	\$29	\$36	5.6%
Average Deductible	\$1,325	\$1,455	\$1,756	\$2,118	4.8%
Percent of Employees Offered ESI	81.3%	81.1%	80.8%	80.4%	-0.1%
Percent of Employees Eligible for ESI	64.4%	64.9%	65.8%	66.8%	0.4%
Percent of Employees who Enroll in ESI	48.2%	47.0%	44.7%	42.5%	-1.2%

NEVADA

Nevada's economy lost as much as \$2.2 billion because of the poor health and shorter lifespan of the uninsured in 2007. This equates to more than \$4,900 per uninsured Nevada resident.

**Table 1. Economic Cost of Failure, 2007
(Ranked by High Bound and Per Uninsured)**

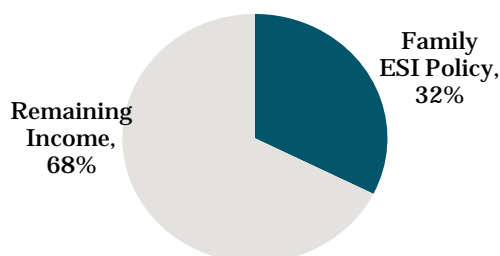
Low Bound	High Bound	Rank (High Bound)	Per Uninsured Cost	Rank (Per Uninsured)
\$1.00 Billion	\$2.17 Billion	28	\$4,921	41

By 2016, Nevada residents will have to spend almost \$19,000 or more than 32 percent of median household income to buy health insurance for themselves and their families. This represents a 70 percent increase over 2008 premium levels.

**Table 2. Affordability of Premiums,
(Ranked by Level in 2016 and Percent Change)**

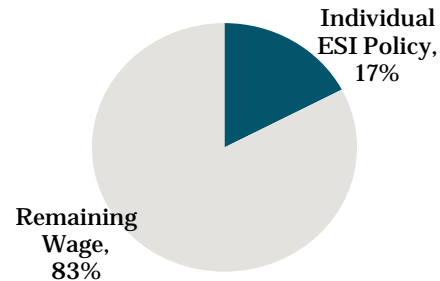
	2008	2016	Rank (2016)	Percent Change	Rank (%)
Full Cost of Family ESI	\$11,124	\$18,878	4	69.7%	4
Full Cost of Family ESI as a Share of Median Household Income	20.5%	32.4%	4	n/a	n/a

Figure 1. Full Cost of Family ESI as a Share of Median Household Income, 2016



People seeking health insurance through their employers in Nevada will need to spend a greater percentage of their income than residents of many other states.

Figure 2. Full Cost of Individual ESI as a Share of Median Annual Wage, 2016



The average deductible in Nevada will reach more than \$2,400 in 2016 – almost doubling the amount Nevada residents will have to spend before their insurance begins to pay for their medical care.

**Table 3. Benefits: Copayments and Deductibles,
(Ranked by Level in 2016 and Percent Change)**

	2008	2016	Rank (2016)	Percent Change	Rank (%)
Average Copayment	\$19	\$26	10	33.9%	14
Average Deductible	\$1,324	\$2,453	25	85.3%	34

STATE DATA: NEVADA

Metric	2006 (Reported Data)	2008 (Projection)	2012 (Projection)	2016 (Projection)	Annual Rate of Growth
Full Cost of Family ESI	\$9,746	\$11,124	\$14,491	\$18,878	6.8%
Full Cost of Family ESI as a Share of Median Household Income	19.1%	20.5%	25.7%	32.4%	n/a
Employee Contribution to Family ESI Premium	\$2,144	\$2,466	\$3,262	\$4,316	7.2%
Employee Contribution to Family ESI as a Share of Median Income	4.2%	4.5%	5.8%	7.4%	n/a
Employee Contribution to Family ESI as a Share of Full Cost of Family ESI	22.0%	22.2%	22.5%	22.9%	n/a
Full Cost of Individual ESI	\$3,583	\$4,000	\$4,985	\$6,212	5.7%
Full Cost of Individual ESI as a Share of Median Annual Wage	12.5%	13.1%	15.1%	17.3%	n/a
Employee Contribution to Individual ESI	\$551	\$665	\$970	\$1,414	9.9%
Employee Contribution to Individual ESI as a Share of Median Annual Wage	1.92%	2.18%	2.93%	3.94%	n/a
Average Copayment	\$18	\$19	\$22	\$26	3.7%
Average Deductible	\$1,135	\$1,324	\$1,802	\$2,453	8.0%
Percent of Employees Offered ESI	89.1%	89.3%	89.6%	90.0%	0.1%
Percent of Employees Eligible for ESI	67.4%	67.9%	69.0%	70.1%	0.4%
Percent of Employees who Enroll in ESI	55.7%	55.8%	55.9%	56.1%	0.1%

NEW HAMPSHIRE

New Hampshire's economy lost as much as \$589 million because of the poor health and shorter lifespan of the uninsured in 2007. This equates to nearly \$4,300 per uninsured New Hampshire resident.

**Table 1. Economic Cost of Failure, 2007
(Ranked by High Bound and Per Uninsured)**

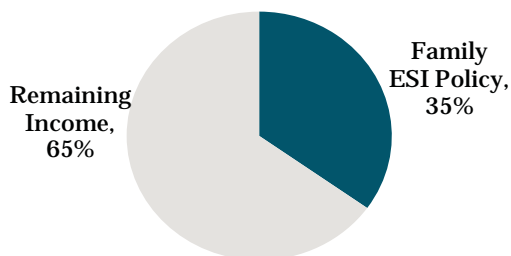
Low Bound	High Bound	Rank (High Bound)	Per Uninsured Cost	Rank (Per Uninsured)
\$0.31 Billion	\$0.59 Billion	9	\$4,296	26

By 2016, New Hampshire residents will have to spend more than \$28,000 or nearly 35 percent of median household income to buy health insurance for themselves and their families. This represents an 89 percent increase over 2008 levels and the fourth highest premium in the country.

**Table 2. Affordability of Premiums,
(Ranked by Level in 2016 and Percent Change)**

	2008	2016	Rank (2016)	Percent Change	Rank (%)
Full Cost of Family ESI	\$14,882	\$28,180	48	89.4%	35
Full Cost of Family ESI as a Share of Median Household Income	22.1%	34.8%	7	n/a	n/a

Figure 1. Full Cost of Family ESI as a Share of Median Household Income, 2016



People seeking individual health insurance through their employers in New Hampshire will have to contribute more towards the premium cost than residents of every other state.

Table 3. Affordability of Premiums: Employee Contributions, (Ranked by Percent Change)

	2008	2016	Percent Change	Rank
Individual ESI	\$1,291	\$3,534	173.7%	50

In New Hampshire, deductibles and copayments will grow more slowly than the national average.

Table 4. Benefits: Copayments and Deductibles, (Ranked by Level in 2016 and Percent Change)

	2008	2016	Rank (2016)	Percent Change	Rank (%)
Average Copayment	\$17	\$21	4	23.8%	8
Average Deductible	\$1,746	\$2,674	29	53.1%	20

STATE DATA: NEW HAMPSHIRE

Metric	2006 (Reported Data)	2008 (Projection)	2012 (Projection)	2016 (Projection)	Annual Rate of Growth
Full Cost of Family ESI	\$12,686	\$14,882	\$20,478	\$28,180	8.3%
Full Cost of Family ESI as a Share of Median Household Income	21.0%	22.1%	27.8%	34.8%	n/a
Employee Contribution to Family ESI Premium	\$3,318	\$3,729	\$4,711	\$5,951	6.0%
Employee Contribution to Family ESI as a Share of Median Income	5.5%	5.6%	6.4%	7.4%	n/a
Employee Contribution to Family ESI as a Share of Full Cost of Family ESI	26.2%	25.1%	23.0%	21.1%	n/a
Full Cost of Individual ESI	\$4,622	\$5,369	\$7,244	\$9,773	7.8%
Full Cost of Individual ESI as a Share of Median Annual Wage	14.7%	16.2%	19.5%	23.6%	n/a
Employee Contribution to Individual ESI	\$1,004	\$1,291	\$2,136	\$3,534	13.4%
Employee Contribution to Individual ESI as a Share of Median Annual Wage	3.19%	3.89%	5.76%	8.55%	n/a
Average Copayment	\$16	\$17	\$19	\$21	2.7%
Average Deductible	\$1,570	\$1,746	\$2,161	\$2,674	5.5%
Percent of Employees Offered ESI	88.9%	88.4%	87.5%	86.6%	-0.3%
Percent of Employees Eligible for ESI	65.0%	63.1%	59.5%	56.1%	-1.5%
Percent of Employees who Enroll in ESI	48.4%	45.8%	41.1%	36.9%	-2.7%

NEW JERSEY

New Jersey's economy lost as much as \$7.1 billion because of the poor health and shorter lifespan of the uninsured in 2007. The economic impact per uninsured person in New Jersey—nearly \$5,300 per uninsured New Jersey resident—is the eighth highest in the nation

**Table 1. Economic Cost of Failure, 2007
(Ranked by High Bound and Per Uninsured)**

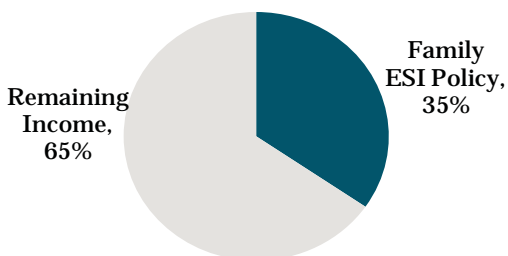
Low Bound	High Bound	Rank (High Bound)	Per Uninsured Cost	Rank (Per Uninsured)
\$3.07 Billion	\$7.11 Billion	46	\$5,271	44

By 2016, New Jersey residents will have to spend more than \$24,000 or nearly 35 percent of median household income to buy health insurance for themselves and their families. This represents a 71 percent increase over 2008 levels and the fourth highest premium cost in the country.

**Table 2. Affordability of Premiums,
(Ranked by Level in 2016 and Percent Change)**

	2008	2016	Rank 2016	Percent Change	Rank %
Full Cost of Family ESI	\$14,001	\$24,026	21	71.6%	8
Full Cost of Family ESI as a Share of Median Household Income	21.3%	34.6%	6	n/a	n/a

Figure 1. Full Cost of Family ESI as a Share of Median Household Income, 2016



Individuals seeking health insurance through their employers in New Jersey will have to contribute more towards the premium cost than residents in almost every other state.

Table 3. Affordability of Premiums: Employee Contributions, (Ranked by Percent Change)

	2008	2016	Percent Change	Rank
Individual ESI	\$1,139	\$2,899	154.48%	49

The amount New Jersey residents will have to pay to see a doctor will rise substantially by 2016 when the average copayment reaches \$36.

**Table 4. Benefits: Copayments and Deductibles,
(Ranked by Level in 2016 and Percent Change)**

	2008	2016	Rank (2016)	Percent Change	Rank (%)
Average Copayment	\$22	\$36	41	58.5%	42
Average Deductible	\$1,427	\$2,005	11	40.5%	9

STATE DATA: NEW JERSEY

Metric	2006 (Reported Data)	2008 (Projection)	2012 (Projection)	2016 (Projection)	Annual Rate of Growth
Full Cost of Family ESI	\$12,233	\$14,001	\$18,341	\$24,026	7.0%
Full Cost of Family ESI as a Share of Median Household Income	18.3%	21.3%	27.1%	34.6%	n/a
Employee Contribution to Family ESI Premium	\$2,981	\$3,453	\$4,633	\$6,217	7.6%
Employee Contribution to Family ESI as a Share of Median Income	4.5%	5.3%	6.9%	9.0%	n/a
Employee Contribution to Family ESI as a Share of Full Cost of Family ESI	24.4%	24.7%	25.3%	25.9%	n/a
Full Cost of Individual ESI	\$4,471	\$5,080	\$6,560	\$8,470	6.6%
Full Cost of Individual ESI as a Share of Median Annual Wage	12.5%	13.4%	15.8%	18.7%	n/a
Employee Contribution to Individual ESI	\$902	\$1,139	\$1,817	\$2,899	12.4%
Employee Contribution to Individual ESI as a Share of Median Annual Wage	2.52%	3.01%	4.39%	6.39%	n/a
Average Copayment	\$20	\$22	\$28	\$36	5.9%
Average Deductible	\$1,311	\$1,427	\$1,692	\$2,005	4.3%
Percent of Employees Offered ESI	90.6%	90.9%	91.6%	92.2%	0.2%
Percent of Employees Eligible for ESI	71.9%	71.9%	71.7%	71.5%	-0.1%
Percent of Employees who Enroll in ESI	57.4%	56.2%	53.9%	51.6%	-1.1%

NEW MEXICO

New Mexico's economy lost as much as \$1.7 billion because of the poor health and shorter lifespan of the uninsured in 2007. This equates to more than \$3,800 per uninsured New Mexico resident.

**Table 1. Economic Cost of Failure, 2007
(Ranked by High Bound and Per Uninsured)**

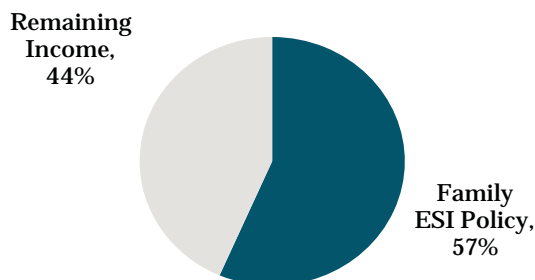
Low Bound	High Bound	Rank (High Bound)	Per Uninsured Cost	Rank (Per Uninsured)
\$1.00 Billion	\$1.68 Billion	21	\$3,845	12

By 2016, New Mexico residents will have to spend more than \$28,500 or nearly 57 percent of median household income to buy health insurance for themselves and their families. This represents an 110 percent increase over 2008 levels and the third highest premium cost in the country.

**Table 2. Affordability of Premiums,
(Ranked by Level in 2016 and Percent Change)**

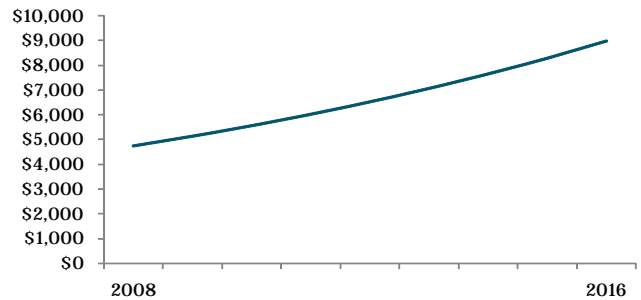
	2008	2016	Rank (2016)	Percent Change	Rank (%)
Full Cost of Family ESI	\$13,581	\$28,553	49	110.2%	51
Full Cost of Family ESI as a Share of Median Household Income	31.2%	56.5%	48	n/a	n/a

Figure 1. Full Cost of Family ESI as a Share of Median Household Income, 2016



New Mexico residents seeking individual health insurance will see some of the greatest increases in their premiums in the nation between 2008 and 2016.

Figure 2. Full Cost of Individual ESI, 2008-2016



The amount New Mexico residents will have to pay to see a doctor will be the highest in the nation by 2016 when the average copayment reaches \$47.

**Table 3. Benefits: Copayments and Deductibles,
(Ranked by Level in 2016 and Percent Change)**

	2008	2016	Rank (2016)	Percent Change	Rank (%)
Average Copayment	\$26	\$47	51	84.6%	51
Average Deductible	\$1,715	\$3,267	36	90.5%	37

STATE DATA: NEW MEXICO

Metric	2006 (Reported Data)	2008 (Projection)	2012 (Projection)	2016 (Projection)	Annual Rate of Growth
Full Cost of Family ESI	\$11,279	\$13,581	\$19,692	\$28,553	9.7%
Full Cost of Family ESI as a Share of Median Household Income	28.1%	31.2%	42.0%	56.5%	n/a
Employee Contribution to Family ESI Premium	\$2,961	\$3,393	\$4,455	\$5,850	7.0%
Employee Contribution to Family ESI as a Share of Median Income	7.4%	7.8%	9.5%	11.6%	n/a
Employee Contribution to Family ESI as a Share of Full Cost of Family ESI	26.3%	25.0%	22.6%	20.5%	n/a
Full Cost of Individual ESI	\$4,037	\$4,736	\$6,518	\$8,970	8.3%
Full Cost of Individual ESI as a Share of Median Annual Wage	15.1%	16.8%	21.1%	26.5%	n/a
Employee Contribution to Individual ESI	\$726	\$823	\$1,056	\$1,355	6.4%
Employee Contribution to Individual ESI as a Share of Median Annual Wage	2.72%	2.92%	3.42%	4.01%	n/a
Average Copayment	\$22	\$26	\$35	\$47	8.0%
Average Deductible	\$1,460	\$1,715	\$2,367	\$3,267	8.4%
Percent of Employees Offered ESI	81.5%	81.7%	82.2%	82.7%	0.2%
Percent of Employees Eligible for ESI	59.7%	59.9%	60.3%	60.6%	0.2%
Percent of Employees who Enroll in ESI	40.8%	39.5%	37.0%	34.7%	-1.6%

NEW YORK

New York's economy lost as much as \$14.3 billion because of the poor health and shorter lifespan of the uninsured in 2007. The economic impact per uninsured person in New York—close to \$5,700 per uninsured New York resident—is the sixth highest in the nation.

**Table 1. Economic Cost of Failure, 2007
(Ranked by High Bound and Per Uninsured)**

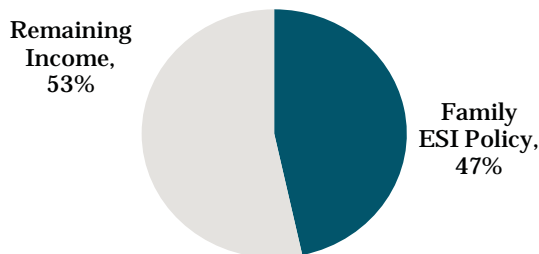
Low Bound	High Bound	Rank (High Bound)	Per Uninsured Cost	Rank (Per Uninsured)
\$5.74 Billion	\$14.31 Billion	48	\$5,681	46

By 2016, New York residents will have to spend roughly \$24,700 or more than 46 percent of median household income to buy health insurance for themselves and their families. This represents a 77 percent increase over 2008 levels.

**Table 2. Affordability of Premiums,
(Ranked by Level in 2016 and Percent Change)**

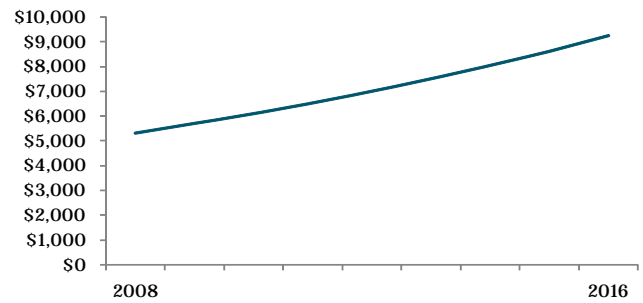
	2008	2016	Rank (2016)	Percent Change	Rank (%)
Full Cost of Family ESI	\$13,934	\$24,709	25	77.3%	15
Full Cost of Family ESI as a Share of Median Household Income	28.1%	46.6%	29	n/a	n/a

Figure 1. Full Cost of Family ESI as a Share of Median Household Income, 2016



People seeking individual health insurance in New York will also face some of the highest premiums in the country. Between 2008 and 2016 individual premiums will climb from roughly \$5,300 today to more than \$9,200.

Figure 2. Full Cost of Individual ESI, 2008-2016



The average deductible in New York will reach more than \$2,500 in 2016 – almost doubling the amount New York residents will have to spend before their insurance begins to pay for their medical care.

**Table 3. Benefits: Copayments and Deductibles,
(Ranked by Level in 2016 and Percent Change)**

	2008	2016	Rank (2016)	Percent Change	Rank (%)
Average Copayment	\$21	\$30	22	46.0%	31
Average Deductible	\$1,462	\$2,558	27	75.0%	28

STATE DATA: NEW YORK

Metric	2006 (Reported Data)	2008 (Projection)	2012 (Projection)	2016 (Projection)	Annual Rate of Growth
Full Cost of Family ESI	\$12,075	\$13,934	\$18,555	\$24,709	7.4%
Full Cost of Family ESI as a Share of Median Household Income	24.9%	28.1%	36.2%	46.6%	n/a
Employee Contribution to Family ESI Premium	\$2,620	\$3,047	\$4,123	\$5,577	7.8%
Employee Contribution to Family ESI as a Share of Median Income	5.4%	6.1%	8.0%	10.5%	n/a
Employee Contribution to Family ESI as a Share of Full Cost of Family ESI	21.7%	21.9%	22.2%	22.6%	n/a
Full Cost of Individual ESI	\$4,605	\$5,294	\$6,996	\$9,244	7.2%
Full Cost of Individual ESI as a Share of Median Annual Wage	13.1%	14.2%	17.1%	20.5%	n/a
Employee Contribution to Individual ESI	\$965	\$1,154	\$1,651	\$2,361	9.4%
Employee Contribution to Individual ESI as a Share of Median Annual Wage	2.74%	3.09%	4.02%	5.24%	n/a
Average Copayment	\$19	\$21	\$25	\$30	4.8%
Average Deductible	\$1,271	\$1,462	\$1,934	\$2,558	7.2%
Percent of Employees Offered ESI	88.3%	88.6%	89.2%	89.7%	0.2%
Percent of Employees Eligible for ESI	69.7%	69.4%	68.9%	68.4%	-0.2%
Percent of Employees who Enroll in ESI	54.3%	53.4%	51.6%	49.8%	-0.9%

NORTH CAROLINA

North Carolina's economy lost as much as \$6.7 billion because of the poor health and shorter lifespan of the uninsured in 2007. This equates to more than \$4,400 per uninsured North Carolina resident.

**Table 1. Economic Cost of Failure, 2007
(Ranked by High Bound and Per Uninsured)**

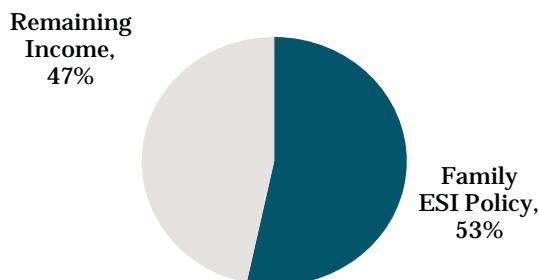
Low Bound	High Bound	Rank (High Bound)	Per Uninsured Cost	Rank (Per Uninsured)
\$3.44 Billion	\$6.68 Billion	44	\$4,426	31

By 2016, North Carolina residents will have to spend nearly \$21,300 or more than 53 percent of median household income to buy health insurance for themselves and their families. This represents a 70 percent increase over 2008 premium levels.

**Table 2. Affordability of Premiums,
(Ranked by Level in 2016 and Percent Change)**

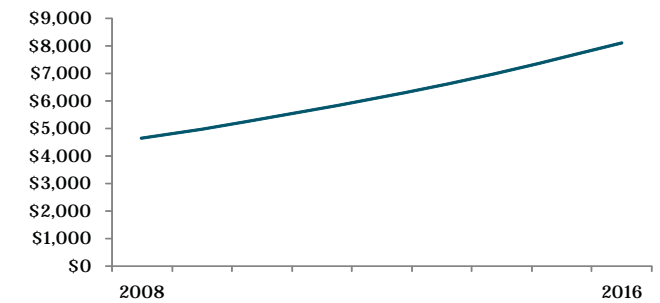
	2008	2016	Rank (2016)	Percent Change (%)	Rank (%)
Full Cost of Family ESI	\$12,507	\$21,288	9	70.2%	7
Full Cost of Family ESI as a Share of Median Household Income	29.8%	53.3%	43	n/a	n/a

Figure 1. Full Cost of Family ESI as a Share of Median Household Income, 2016



People seeking individual health insurance in North Carolina will also be faced with higher premiums. Between 2008 and 2016 individual premiums will grow from roughly \$4,600 today to more than \$8,100.

Figure 2. Full Cost of Individual ESI, 2008-2016



The average deductible in North Carolina will reach \$3,850 in 2016 – the eighth highest deductible level in the country.

**Table 3. Benefits: Copayments and Deductibles,
(Ranked by Level in 2016 and Percent Change)**

	2008	2016	Rank (2016)	Percent Change (%)	Rank (%)
Average Copayment	\$23	\$32	32	40.2%	19
Average Deductible	\$1,892	\$3,850	44	103.5%	41

STATE DATA: NORTH CAROLINA

Metric	2006 (Reported Data)	2008 (Projection)	2012 (Projection)	2016 (Projection)	Annual Rate of Growth
Full Cost of Family ESI	\$10,950	\$12,507	\$16,317	\$21,288	6.9%
Full Cost of Family ESI as a Share of Median Household Income	26.3%	29.8%	39.9%	53.3%	n/a
Employee Contribution to Family ESI Premium	\$2,871	\$3,284	\$4,297	\$5,623	7.0%
Employee Contribution to Family ESI as a Share of Median Income	6.9%	7.8%	10.5%	14.1%	n/a
Employee Contribution to Family ESI as a Share of Full Cost of Family ESI	26.2%	26.3%	26.3%	26.4%	n/a
Full Cost of Individual ESI	\$4,027	\$4,632	\$6,127	\$8,105	7.2%
Full Cost of Individual ESI as a Share of Median Annual Wage	14.4%	15.7%	19.1%	23.3%	n/a
Employee Contribution to Individual ESI	\$704	\$840	\$1,196	\$1,703	9.2%
Employee Contribution to Individual ESI as a Share of Median Annual Wage	2.52%	2.84%	3.73%	4.89%	n/a
Average Copayment	\$21	\$23	\$27	\$32	4.3%
Average Deductible	\$1,584	\$1,892	\$2,699	\$3,850	9.3%
Percent of Employees Offered ESI	84.4%	84.1%	83.4%	82.7%	-0.2%
Percent of Employees Eligible for ESI	66.7%	65.7%	63.8%	62.0%	-0.7%
Percent of Employees who Enroll in ESI	50.8%	49.1%	45.7%	42.6%	-1.7%

NORTH DAKOTA

North Dakota's economy lost as much as \$269 million because of the poor health and shorter lifespan of the uninsured in 2007. This equates to more than \$4,400 per uninsured North Dakota resident.

**Table 1. Economic Cost of Failure, 2007
(Ranked by High Bound and Per Uninsured)**

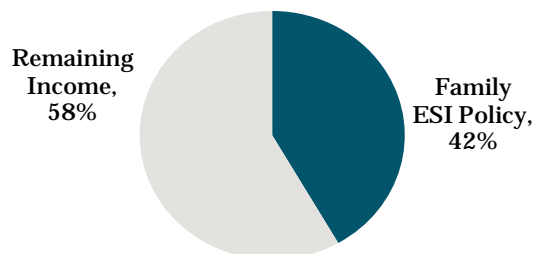
Low Bound	High Bound	Rank (High Bound)	Per Uninsured Cost	Rank (Per Uninsured)
\$0.14 Billion	\$0.27 Billion	2	\$4,407	30

By 2016, North Dakota residents will have to spend more than \$20,400 or nearly 42 percent of median household income to buy health insurance for themselves and their families. This represents a 76 percent increase over 2008 levels.

**Table 2. Affordability of Premiums,
(Ranked by Level in 2016 and Percent Change)**

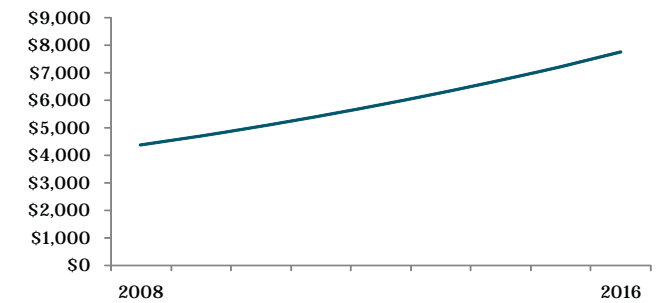
	2008	2016	Rank 2016	Percent Change	Rank %
Full Cost of Family ESI	\$11,593	\$20,443	6	76.3%	14
Full Cost of Family ESI as a Share of Median Household Income	25.7%	41.7%	17	n/a	n/a

Figure 1. Full Cost of Family ESI as a Share of Median Household Income, 2016



People seeking individual health insurance in North Dakota will also face higher premiums. Between 2008 and 2016 individual premiums will climb from roughly \$4,400 today to more than \$7,700.

Figure 2. Full Cost of Individual ESI, 2008-2016



Copayments and deductibles will grow more slowly than the national average in North Dakota between 2008 and 2016.

**Table 3. Benefits: Copayments and Deductibles,
(Ranked by Level in 2016 and Percent Change)**

	2008	2016	Rank (2016)	Percent Change	Rank (%)
Average Copayment	\$23	\$31	25	36.1%	17
Average Deductible	\$1,160	\$1,451	4	25.1%	4

STATE DATA: NORTH DAKOTA

Metric	2006 (Reported Data)	2008 (Projection)	2012 (Projection)	2016 (Projection)	Annual Rate of Growth
Full Cost of Family ESI	\$10,060	\$11,593	\$15,394	\$20,443	7.3%
Full Cost of Family ESI as a Share of Median Household Income	23.8%	25.7%	32.7%	41.7%	n/a
Employee Contribution to Family ESI Premium	\$3,056	\$3,587	\$4,942	\$6,808	8.3%
Employee Contribution to Family ESI as a Share of Median Income	7.2%	7.9%	10.5%	13.9%	n/a
Employee Contribution to Family ESI as a Share of Full Cost of Family ESI	30.4%	30.9%	32.1%	33.3%	n/a
Full Cost of Individual ESI	\$3,787	\$4,371	\$5,822	\$7,756	7.4%
Full Cost of Individual ESI as a Share of Median Annual Wage	14.3%	15.4%	18.3%	21.8%	n/a
Employee Contribution to Individual ESI	\$675	\$806	\$1,151	\$1,643	9.3%
Employee Contribution to Individual ESI as a Share of Median Annual Wage	2.54%	2.84%	3.62%	4.61%	n/a
Average Copayment	\$21	\$23	\$26	\$31	3.9%
Average Deductible	\$1,097	\$1,160	\$1,297	\$1,451	2.8%
Percent of Employees Offered ESI	80.4%	80.3%	80.2%	80.1%	0.0%
Percent of Employees Eligible for ESI	63.2%	63.6%	64.5%	65.4%	0.3%
Percent of Employees who Enroll in ESI	49.3%	48.8%	47.8%	46.8%	-0.5%

OHIO

Ohio's economy lost as much as \$5.3 billion because of the poor health and shorter lifespan of the uninsured in 2007. This equates to more than \$4,000 per uninsured Ohio resident.

**Table 1. Economic Cost of Failure, 2007
(Ranked by High Bound and Per Uninsured)**

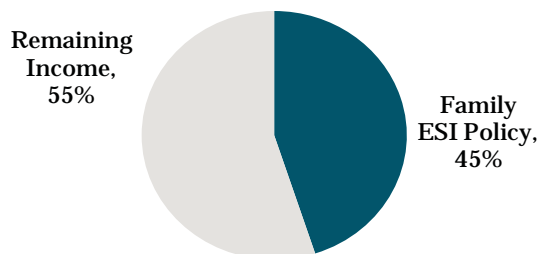
Low Bound	High Bound	Rank (High Bound)	Per Uninsured Cost	Rank (Per Uninsured)
\$3.01 Billion	\$5.34 Billion	42	\$4,040	19

By 2016, Ohio residents will have to spend more than \$23,000 or nearly 45 percent of median household income to buy health insurance for themselves and their families. This represents an 82 percent increase over 2008 levels.

**Table 2. Affordability of Premiums,
(Ranked by Level in 2016 and Percent Change)**

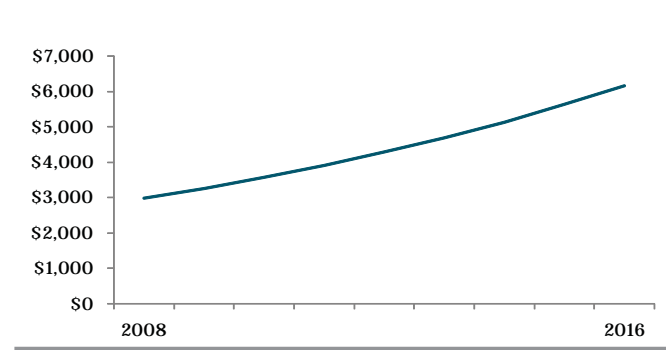
	2008	2016	Rank (2016)	Percent Change	Rank (%)
Full Cost of Family ESI	\$12,733	\$23,139	17	81.7%	18
Full Cost of Family ESI as a Share of Median Household Income	26.3%	45.0%	25	n/a	n/a

Figure 1. Full Cost of Family ESI as a Share of Median Household Income, 2016



People seeking family health insurance through their employers in Ohio will see some of the greatest increases in their required contributions. Employee contributions to family employer-sponsored insurance will grow almost 10 percent a year between 2008 and 2016.

Figure 2. Employee Contributions to Family ESI, 2008-2016



The amount Ohio residents will have to pay to see a doctor will grow to \$30 by 2016.

**Table 3. Benefits: Copayments and Deductibles,
(Ranked by Level in 2016 and Percent Change)**

	2008	2016	Rank (2016)	Percent Change	Rank (%)
Average Copayment	\$21	\$30	23	46.0%	32
Average Deductible	\$1,328	\$2,029	12	52.8%	19

STATE DATA: OHIO

Metric	2006 (Reported Data)	2008 (Projection)	2012 (Projection)	2016 (Projection)	Annual Rate of Growth
Full Cost of Family ESI	\$10,967	\$12,733	\$17,165	\$23,139	7.8%
Full Cost of Family ESI as a Share of Median Household Income	24.0%	26.3%	34.4%	45.0%	n/a
Employee Contribution to Family ESI Premium	\$2,488	\$2,983	\$4,287	\$6,161	9.5%
Employee Contribution to Family ESI as a Share of Median Income	5.4%	6.1%	8.6%	12.0%	n/a
Employee Contribution to Family ESI as a Share of Full Cost of Family ESI	22.7%	23.4%	25.0%	26.6%	n/a
Full Cost of Individual ESI	\$4,054	\$4,674	\$6,213	\$8,258	7.4%
Full Cost of Individual ESI as a Share of Median Annual Wage	13.5%	14.8%	18.3%	22.5%	n/a
Employee Contribution to Individual ESI	\$781	\$924	\$1,292	\$1,807	8.8%
Employee Contribution to Individual ESI as a Share of Median Annual Wage	2.59%	2.93%	3.80%	4.92%	n/a
Average Copayment	\$19	\$21	\$25	\$30	4.8%
Average Deductible	\$1,194	\$1,328	\$1,641	\$2,029	5.4%
Percent of Employees Offered ESI	90.3%	90.9%	92.1%	93.3%	0.3%
Percent of Employees Eligible for ESI	72.5%	73.0%	74.1%	75.1%	0.4%
Percent of Employees who Enroll in ESI	55.8%	55.3%	54.4%	53.4%	-0.4%

OKLAHOMA

Oklahoma's economy lost as much as \$2.5 billion because of the poor health and shorter lifespan of the uninsured in 2007. This equates to more than \$3,900 per uninsured Oklahoma resident.

**Table 1. Economic Cost of Failure, 2007
(Ranked by High Bound and Per Uninsured)**

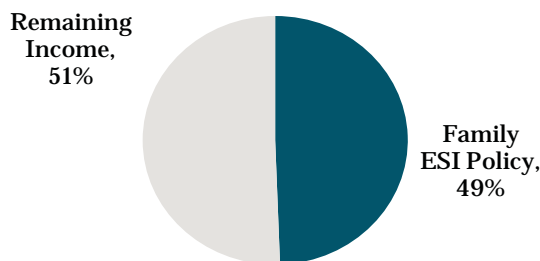
Low Bound	High Bound	Rank (High Bound)	Per Uninsured Cost	Rank (Per Uninsured)
\$1.44 Billion	\$2.47 Billion	29	\$3,913	16

By 2016, Oklahoma residents will have to spend roughly \$22,500 or more than 49 percent of median household income to buy health insurance for themselves and their families. This represents an 83 percent increase over 2008 levels.

**Table 2. Affordability of Premiums,
(Ranked by Level in 2016 and Percent Change)**

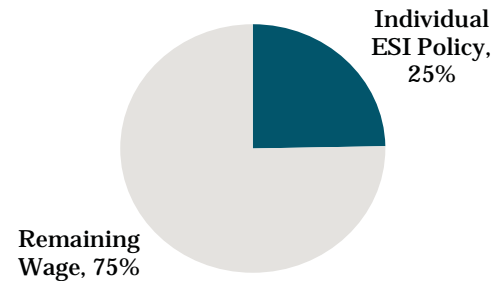
	2008	2016	Rank (2016)	Percent Change	Rank (%)
Full Cost of Family ESI	\$12,316	\$22,514	13	82.8%	21
Full Cost of Family ESI as a Share of Median Household Income	29.3%	49.4%	35	n/a	n/a

Figure 1. Full Cost of Family ESI as a Share of Median Household Income, 2016



People seeking individual health insurance in Oklahoma will need to spend a greater percentage of their income than residents in almost every other to secure coverage.

Figure 2. Full Cost of Individual ESI as a Share of Median Annual Wage, 2016



Average copayments and deductibles in Oklahoma will be the seventh highest in the country in 2016. People who live in Oklahoma will have to spend \$37 to see a doctor and close to \$3,900 before their insurance begins to pay for their medical care.

**Table 3. Benefits: Copayments and Deductibles,
(Ranked by Level in 2016 and Percent Change)**

	2008	2016	Rank (2016)	Percent Change	Rank (%)
Average Copayment	\$24	\$37	45	51.1%	37
Average Deductible	\$1,858	\$3,887	45	109.2%	43

STATE DATA: OKLAHOMA

Metric	2006 (Reported Data)	2008 (Projection)	2012 (Projection)	2016 (Projection)	Annual Rate of Growth
Full Cost of Family ESI	\$10,592	\$12,316	\$16,652	\$22,514	7.8%
Full Cost of Family ESI as a Share of Median Household Income	27.3%	29.3%	38.1%	49.4%	n/a
Employee Contribution to Family ESI Premium	\$3,081	\$3,601	\$4,919	\$6,719	8.1%
Employee Contribution to Family ESI as a Share of Median Income	7.9%	8.6%	11.2%	14.7%	n/a
Employee Contribution to Family ESI as a Share of Full Cost of Family ESI	29.1%	29.2%	29.5%	29.8%	n/a
Full Cost of Individual ESI	\$3,967	\$4,573	\$6,076	\$8,073	7.4%
Full Cost of Individual ESI as a Share of Median Annual Wage	15.4%	16.8%	20.4%	24.7%	n/a
Employee Contribution to Individual ESI	\$650	\$749	\$996	\$1,323	7.4%
Employee Contribution to Individual ESI as a Share of Median Annual Wage	2.52%	2.75%	3.34%	4.05%	n/a
Average Copayment	\$22	\$24	\$30	\$37	5.3%
Average Deductible	\$1,545	\$1,858	\$2,688	\$3,887	9.7%
Percent of Employees Offered ESI	82.9%	82.6%	82.0%	81.4%	-0.2%
Percent of Employees Eligible for ESI	66.2%	66.0%	65.4%	64.9%	-0.2%
Percent of Employees who Enroll in ESI	52.0%	51.0%	49.1%	47.2%	-1.0%

OREGON

Oregon's economy lost as much as \$2.6 billion because of the poor health and shorter lifespan of the uninsured in 2007. This equates to nearly \$4,200 per uninsured Oregon resident.

**Table 1. Economic Cost of Failure, 2007
(Ranked by High Bound and Per Uninsured)**

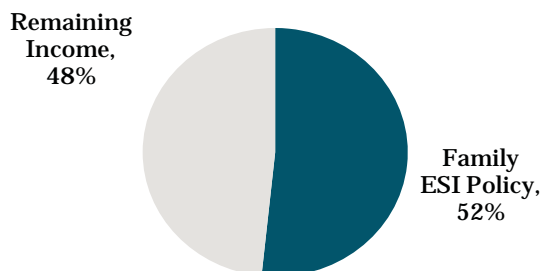
Low Bound	High Bound	Rank (High Bound)	Per Uninsured Cost	Rank (Per Uninsured)
\$1.44 Billion	\$2.64 Billion	31	\$4,177	23

By 2016, Oregon residents will have to spend more than \$27,000 or nearly 52 percent of median household income to buy health insurance for themselves and their families. This represents a 97 percent increase over 2008 levels and the fifth highest premium cost in the country.

**Table 2. Affordability of Premiums,
(Ranked by Level in 2016 and Percent Change)**

	2008	2016	Rank (2016)	Percent Change	Rank (%)
Full Cost of Family ESI	\$13,752	\$27,047	47	96.7%	48
Full Cost of Family ESI as a Share of Median Household Income	27.7%	51.8%	39	n/a	n/a

Figure 1. Full Cost of Family ESI as a Share of Median Household Income, 2016



People seeking family health insurance through their employer in Oregon will have to contribute more towards premiums than residents of any other state. In addition, they will also experience the greatest percent change in their premium contributions nationwide.

Table 3. Affordability of Premiums: Employee Contributions, (Ranked by Percent Change)

	2008	2016	Percent Change	Rank
Family ESI	\$4,182	\$10,862	159.74%	51

The average deductible in Oregon will reach more than \$3,100 in 2016 – almost doubling the amount Oregon residents will have to spend before their insurance begins to pay for their medical care.

**Table 4. Benefits: Copayments and Deductibles,
(Ranked by Level in 2016 and Percent Change)**

	2008	2016	Rank (2016)	Percent Change	Rank (%)
Average Copayment	\$21	\$35	38	63.0%	45
Average Deductible	\$1,596	\$3,142	34	96.9%	39

STATE DATA: OREGON

Metric	2006 (Reported Data)	2008 (Projection)	2012 (Projection)	2016 (Projection)	Annual Rate of Growth
Full Cost of Family ESI	\$11,613	\$13,752	\$19,286	\$27,047	8.8%
Full Cost of Family ESI as a Share of Median Household Income	25.1%	27.7%	37.9%	51.8%	n/a
Employee Contribution to Family ESI Premium	\$3,294	\$4,182	\$6,740	\$10,862	12.7%
Employee Contribution to Family ESI as a Share of Median Income	7.1%	8.4%	13.2%	20.8%	n/a
Employee Contribution to Family ESI as a Share of Full Cost of Family ESI	28.4%	30.4%	34.9%	40.2%	n/a
Full Cost of Individual ESI	\$4,122	\$4,715	\$6,170	\$8,074	7.0%
Full Cost of Individual ESI as a Share of Median Annual Wage	13.3%	14.5%	17.6%	21.4%	n/a
Employee Contribution to Individual ESI	\$547	\$655	\$937	\$1,342	9.4%
Employee Contribution to Individual ESI as a Share of Median Annual Wage	1.76%	2.01%	2.67%	3.55%	n/a
Average Copayment	\$19	\$21	\$27	\$35	6.3%
Average Deductible	\$1,347	\$1,596	\$2,239	\$3,142	8.8%
Percent of Employees Offered ESI	88.2%	88.8%	90.1%	91.3%	0.3%
Percent of Employees Eligible for ESI	67.2%	67.7%	68.7%	69.8%	0.4%
Percent of Employees who Enroll in ESI	55.7%	55.4%	54.8%	54.2%	-0.3%

PENNSYLVANIA

Pennsylvania's economy lost as much as \$5 billion because of the poor health and shorter lifespan of the uninsured in 2007. This equates to more than \$4,200 per uninsured Pennsylvania resident.

**Table 1. Economic Cost of Failure, 2007
(Ranked by High Bound and Per Uninsured)**

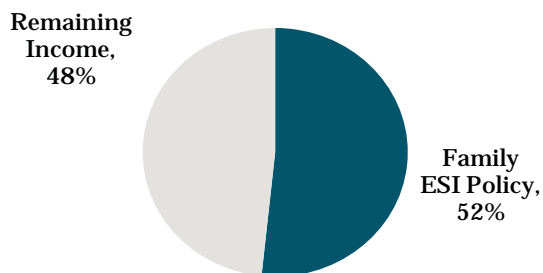
Low Bound	High Bound	Rank (High Bound)	Per Uninsured Cost	Rank (Per Uninsured)
\$2.68 Billion	\$4.96 Billion	41	\$4,219	24

By 2016, Pennsylvania residents will have to spend nearly \$27,000 or close to 52 percent of median household income to buy health insurance for themselves and their families. This represents a 93 percent increase over 2008 levels and the sixth highest premium cost in the country.

**Table 2. Affordability of Premiums,
(Ranked by Level in 2016 and Percent Change)**

	2008	2016	Rank (2016)	Percent Change	Rank (%)
Full Cost of Family ESI	\$13,906	\$26,879	46	93.3%	41
Full Cost of Family ESI as a Share of Median Household Income	28.1%	51.7%	38	n/a	n/a

Figure 1. Full Cost of Family ESI as a Share of Median Household Income, 2016



People seeking family health insurance through their employer in Pennsylvania will have to contribute more towards premiums than residents of all but one state. They will also experience the second greatest percent change in their premium contributions nationwide. By 2016, people in Pennsylvania seeking family coverage through their employer will have to contribute almost \$9,000 to the cost of the premium.

Table 3. Affordability of Premiums: Employee Contributions, (Ranked by Percent Change)

	2008	2016	Percent Change	Rank
Family ESI	\$3,510	\$8,830	151.56%	50

The amount Pennsylvania residents will have to pay to see a doctor will grow to \$29 by 2016.

Table 4. Benefits: Copayments and Deductibles, (Ranked by Level in 2016 and Percent Change)

	2008	2016	Rank (2016)	Percent Change	Rank (%)
Average Copayment	\$19	\$29	17	53.6%	38
Average Deductible	\$1,223	\$1,889	10	54.5%	21

STATE DATA: PENNSYLVANIA

Metric	2006 (Reported Data)	2008 (Projection)	2012 (Projection)	2016 (Projection)	Annual Rate of Growth
Full Cost of Family ESI	\$11,794	\$13,906	\$19,334	\$26,879	8.6%
Full Cost of Family ESI as a Share of Median Household Income	24.5%	28.1%	38.1%	51.7%	n/a
Employee Contribution to Family ESI Premium	\$2,787	\$3,510	\$5,567	\$8,830	12.2%
Employee Contribution to Family ESI as a Share of Median Income	5.8%	7.1%	11.0%	17.0%	n/a
Employee Contribution to Family ESI as a Share of Full Cost of Family ESI	23.6%	25.2%	28.8%	32.8%	n/a
Full Cost of Individual ESI	\$4,277	\$4,961	\$6,675	\$8,981	7.7%
Full Cost of Individual ESI as a Share of Median Annual Wage	14.4%	15.8%	19.6%	24.4%	n/a
Employee Contribution to Individual ESI	\$881	\$1,107	\$1,748	\$2,759	12.1%
Employee Contribution to Individual ESI as a Share of Median Annual Wage	2.96%	3.52%	5.14%	7.51%	n/a
Average Copayment	\$17	\$19	\$23	\$29	5.5%
Average Deductible	\$1,097	\$1,223	\$1,520	\$1,889	5.6%
Percent of Employees Offered ESI	90.8%	91.2%	92.1%	92.9%	0.2%
Percent of Employees Eligible for ESI	74.3%	75.2%	77.1%	79.1%	0.6%
Percent of Employees who Enroll in ESI	59.7%	59.9%	60.4%	60.9%	0.2%

RHODE ISLAND

Rhode Island's economy lost as much as \$493 million because of the poor health and shorter lifespan of the uninsured in 2007. This equates to nearly \$4,400 per uninsured Rhode Island resident.

**Table 1. Economic Cost of Failure, 2007
(Ranked by High Bound and Per Uninsured)**

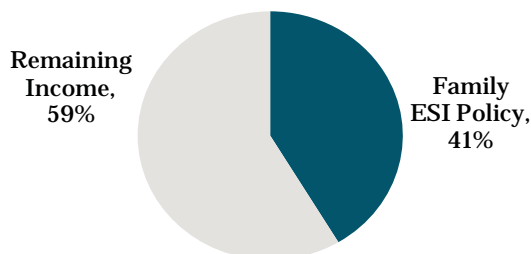
Low Bound	High Bound	Rank (High Bound)	Per Uninsured Cost	Rank (Per Uninsured)
\$0.26 Billion	\$0.49 Billion	7	\$4,364	29

By 2016, Rhode Island residents will have to spend nearly \$26,400 or more than 41 percent of median household income to buy health insurance for themselves and their families. This represents an 89 percent increase over 2008 levels and the seventh highest premium cost in the country.

**Table 2. Affordability of Premiums,
(Ranked by Level in 2016 and Percent Change)**

	2008	2016	Rank (2016)	Percent Change	Rank (%)
Full Cost of Family ESI	\$13,983	\$26,359	45	88.5%	34
Full Cost of Family ESI as a Share of Median Household Income	25.1%	41.4%	16	n/a	n/a

Figure 1. Full Cost of Family ESI as a Share of Median Household Income, 2016



People seeking family health insurance through their employer in Rhode Island will have to contribute more towards premiums than residents of most states. In 2016, people in Rhode Island accessing family health insurance through their employer will have to contribute almost \$4,700 toward the cost of their premium.

Table 3. Affordability of Premiums: Employee Contributions, (Ranked by Percent Change)

	2008	2016	Percent Change	Rank
Family ESI	\$2,713	\$4,679	72.42%	14

The average deductible in Rhode Island will reach nearly \$2,200 in 2016 – almost doubling the amount Rhode Island residents will have to spend before their insurance begins to pay for their medical care.

**Table 4. Benefits: Copayments and Deductibles,
(Ranked by Level in 2016 and Percent Change)**

	2008	2016	Rank (2016)	Percent Change	Rank (%)
Average Copayment	\$17	\$19	1	13.8%	2
Average Deductible	\$1,297	\$2,160	15	66.5%	24

STATE DATA: RHODE ISLAND

Metric	2006 (Reported Data)	2008 (Projection)	2012 (Projection)	2016 (Projection)	Annual Rate of Growth
Full Cost of Family ESI	\$11,934	\$13,983	\$19,199	\$26,359	8.2%
Full Cost of Family ESI as a Share of Median Household Income	22.8%	25.1%	32.2%	41.4%	n/a
Employee Contribution to Family ESI Premium	\$2,368	\$2,713	\$3,563	\$4,679	7.0%
Employee Contribution to Family ESI as a Share of Median Income	4.5%	4.9%	6.0%	7.3%	n/a
Employee Contribution to Family ESI as a Share of Full Cost of Family ESI	19.8%	19.4%	18.6%	17.7%	n/a
Full Cost of Individual ESI	\$4,595	\$5,298	\$7,045	\$9,367	7.4%
Full Cost of Individual ESI as a Share of Median Annual Wage	14.2%	15.5%	18.6%	22.3%	n/a
Employee Contribution to Individual ESI	\$862	\$1,026	\$1,453	\$2,057	9.1%
Employee Contribution to Individual ESI as a Share of Median Annual Wage	2.66%	3.00%	3.83%	4.90%	n/a
Average Copayment	\$16	\$17	\$18	\$19	1.6%
Average Deductible	\$1,142	\$1,297	\$1,674	\$2,160	6.6%
Percent of Employees Offered ESI	91.5%	92.1%	93.3%	94.6%	0.3%
Percent of Employees Eligible for ESI	68.2%	67.1%	65.0%	63.0%	-0.8%
Percent of Employees who Enroll in ESI	54.6%	53.9%	52.6%	51.3%	-0.6%

SOUTH CAROLINA

South Carolina's economy lost as much as \$2.6 billion because of the poor health and shorter lifespan of the uninsured in 2007. This equates to more than \$3,500 per uninsured South Carolina resident.

**Table 1. Economic Cost of Failure, 2007
(Ranked by High Bound and Per Uninsured)**

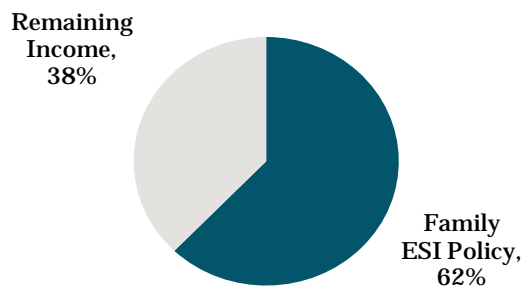
Low Bound	High Bound	Rank (High Bound)	Per Uninsured Cost	Rank (Per Uninsured)
\$1.64 Billion	\$2.56 Billion	30	\$3,547	5

By 2016, South Carolina residents will have to spend nearly \$25,900 or more than 62 percent of median household income to buy health insurance for themselves and their families. This represents a 99 percent increase over 2008 premium levels.

**Table 2. Affordability of Premiums,
(Ranked by Level in 2016 and Percent Change)**

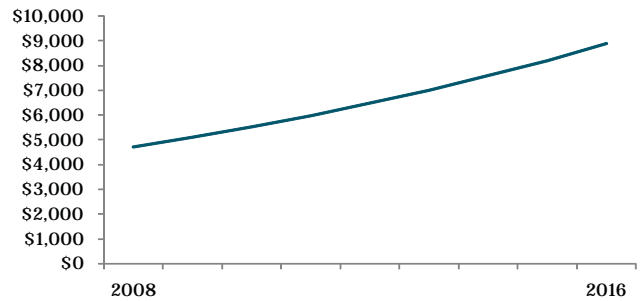
	2008	2016	Rank 2016	Percent Change	Rank %
Full Cost of Family ESI	\$13,007	\$25,840	39	98.7%	49
Full Cost of Family ESI as a Share of Median Household Income	30.7%	62.2%	51	n/a	n/a

Figure 1. Full Cost of Family ESI as a Share of Median Household Income, 2016



People seeking individual health insurance in South Carolina will see sharp increases in their premiums. Between 2008 and 2016 individual premiums will climb from roughly \$4,700 today to nearly \$8,900.

Figure 2. Full Cost of Individual ESI, 2008-2016



The average deductible in South Carolina will reach nearly \$3,500 in 2016 – more than doubling the amount South Carolina residents will have to spend before their insurance begins to pay for their medical care.

**Table 3. Benefits: Copayments and Deductibles,
(Ranked by Level in 2016 and Percent Change)**

	2008	2016	Rank (2016)	Percent Change	Rank (%)
Average Copayment	\$23	\$32	33	40.2%	20
Average Deductible	\$1,704	\$3,448	39	102.3%	40

STATE DATA: SOUTH CAROLINA

Metric	2006 (Reported Data)	2008 (Projection)	2012 (Projection)	2016 (Projection)	Annual Rate of Growth
Full Cost of Family ESI	\$10,956	\$13,007	\$18,333	\$25,840	9.0%
Full Cost of Family ESI as a Share of Median Household Income	27.0%	30.7%	43.7%	62.2%	n/a
Employee Contribution to Family ESI Premium	\$2,999	\$3,531	\$4,894	\$6,783	8.5%
Employee Contribution to Family ESI as a Share of Median Income	7.4%	8.3%	11.7%	16.3%	n/a
Employee Contribution to Family ESI as a Share of Full Cost of Family ESI	27.4%	27.1%	26.7%	26.2%	n/a
Full Cost of Individual ESI	\$4,013	\$4,705	\$6,469	\$8,893	8.3%
Full Cost of Individual ESI as a Share of Median Annual Wage	15.0%	16.6%	20.9%	26.4%	n/a
Employee Contribution to Individual ESI	\$810	\$988	\$1,471	\$2,191	10.5%
Employee Contribution to Individual ESI as a Share of Median Annual Wage	3.03%	3.48%	4.76%	6.50%	n/a
Average Copayment	\$21	\$23	\$27	\$32	4.3%
Average Deductible	\$1,429	\$1,704	\$2,424	\$3,448	9.2%
Percent of Employees Offered ESI	82.8%	82.1%	80.7%	79.4%	-0.4%
Percent of Employees Eligible for ESI	66.9%	65.9%	63.8%	61.8%	-0.8%
Percent of Employees who Enroll in ESI	50.0%	47.7%	43.5%	39.7%	-2.3%

SOUTH DAKOTA

South Dakota's economy lost as much as \$346 million because of the poor health and shorter lifespan of the uninsured in 2007. This equates to more than \$4,300 per uninsured South Dakota resident.

**Table 1. Economic Cost of Failure, 2007
(Ranked by High Bound and Per Uninsured)**

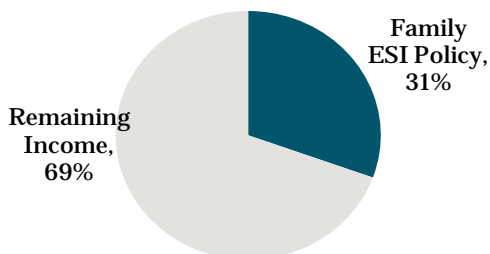
Low Bound	High Bound	Rank (High Bound)	Per Uninsured Cost	Rank (Per Uninsured)
\$0.18 Billion	\$0.35 Billion	3	\$4,322	27

By 2016, South Dakota residents will have to spend nearly \$17,000 or close to 31 percent of median household income to buy health insurance for themselves and their families. This represents a 54 percent increase over 2008 premium levels.

**Table 2. Affordability of Premiums,
(Ranked by Level in 2016 and Percent Change)**

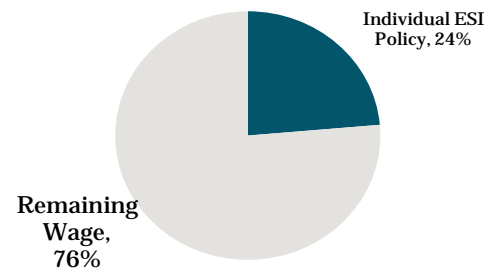
	2008	2016	Rank (2016)	Percent Change	Rank (%)
Full Cost of Family ESI	\$11,005	\$16,971	2	54.2%	1
Full Cost of Family ESI as a Share of Median Household Income	23.2%	30.5%	2	n/a	n/a

Figure 1. Full Cost of Family ESI as a Share of Median Household Income, 2016



People seeking individual health insurance in South Dakota will need to spend a greater percentage of their income than residents of most other states. Individual policies in South Dakota will represent 24 percent of that state's median annual wage by 2016.

Figure 2. Full Cost of Individual ESI as a Share of Median Annual Wage, 2016



Copayments and deductibles will grow between four and five percent a year in South Dakota until 2016.

**Table 3. Benefits: Copayments and Deductibles,
(Ranked by Level in 2016 and Percent Change)**

	2008	2016	Rank (2016)	Percent Change	Rank (%)
Average Copayment	\$23	\$31	26	36.1%	18
Average Deductible	\$1,703	\$2,473	26	45.2%	13

STATE DATA: SOUTH DAKOTA

Metric	2006 (Reported Data)	2008 (Projection)	2012 (Projection)	2016 (Projection)	Annual Rate of Growth
Full Cost of Family ESI	\$9,875	\$11,005	\$13,666	\$16,971	5.6%
Full Cost of Family ESI as a Share of Median Household Income	21.9%	23.2%	26.6%	30.5%	n/a
Employee Contribution to Family ESI Premium	\$2,552	\$2,797	\$3,359	\$4,033	4.7%
Employee Contribution to Family ESI as a Share of Median Income	5.7%	5.9%	6.5%	7.3%	n/a
Employee Contribution to Family ESI as a Share of Full Cost of Family ESI	25.8%	25.4%	24.6%	23.8%	n/a
Full Cost of Individual ESI	\$3,938	\$4,452	\$5,691	\$7,275	6.3%
Full Cost of Individual ESI as a Share of Median Annual Wage	15.8%	17.0%	20.0%	23.5%	n/a
Employee Contribution to Individual ESI	\$718	\$809	\$1,028	\$1,305	6.2%
Employee Contribution to Individual ESI as a Share of Median Annual Wage	2.89%	3.08%	3.60%	4.22%	n/a
Average Copayment	\$21	\$23	\$26	\$31	3.9%
Average Deductible	\$1,551	\$1,703	\$2,052	\$2,473	4.8%
Percent of Employees Offered ESI	78.3%	78.0%	77.4%	76.8%	-0.2%
Percent of Employees Eligible for ESI	56.8%	56.2%	55.1%	53.9%	-0.5%
Percent of Employees who Enroll in ESI	42.5%	41.4%	39.1%	37.0%	-1.4%

TENNESSEE

Tennessee's economy lost as much as \$3.6 billion because of the poor health and shorter lifespan of the uninsured in 2007. This equates to more than \$4,000 per uninsured Tennessee resident.

**Table 1. Economic Cost of Failure, 2007
(Ranked by High Bound and Per Uninsured)**

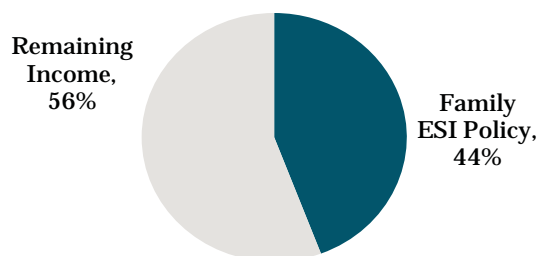
Low Bound	High Bound	Rank (High Bound)	Per Uninsured Cost	Rank (Per Uninsured)
\$2.01 Billion	\$3.57 Billion	35	\$4,040	18

By 2016, Tennessee residents will have to spend nearly \$19,400 or more than 44 percent of median household income to buy health insurance for themselves and their families. This represents a 70 percent increase over 2008 premium levels.

**Table 2. Affordability of Premiums,
(Ranked by Level in 2016 and Percent Change)**

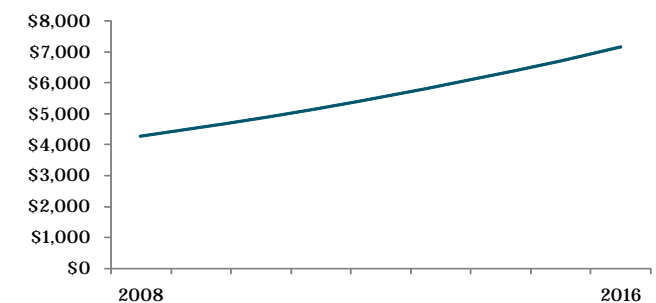
	2008	2016	Rank (2016)	Percent Change (%)	Rank (%)
Full Cost of Family ESI	\$11,412	\$19,390	5	69.9%	6
Full Cost of Family ESI as a Share of Median Household Income	27.3%	44.3%	23	n/a	n/a

Figure 1. Full Cost of Family ESI as a Share of Median Household Income, 2016



People seeking individual health insurance in Tennessee will also face higher premiums. Between 2008 and 2016 individual premiums will climb from roughly \$4,300 today to more than \$7,100.

Figure 2. Full Cost of Individual ESI, 2008-2016



The average deductible in Tennessee will reach more than \$2,900 in 2016 – increasing the amount Tennessee residents will have to spend before their insurance begins to pay for their medical care.

**Table 3. Benefits: Copayments and Deductibles,
(Ranked by Level in 2016 and Percent Change)**

	2008	2016	Rank 2016	Percent Change	Rank %
Average Copayment	\$23	\$32	34	40.2%	21
Average Deductible	\$1,679	\$2,907	31	73.1%	27

STATE DATA: TENNESSEE

Metric	2006 (Reported Data)	2008 (Projection)	2012 (Projection)	2016 (Projection)	Annual Rate of Growth
Full Cost of Family ESI	\$9,996	\$11,412	\$14,876	\$19,390	6.9%
Full Cost of Family ESI as a Share of Median Household Income	24.6%	27.3%	34.8%	44.3%	n/a
Employee Contribution to Family ESI Premium	\$2,764	\$3,196	\$4,274	\$5,715	7.5%
Employee Contribution to Family ESI as a Share of Median Income	6.8%	7.7%	10.0%	13.0%	n/a
Employee Contribution to Family ESI as a Share of Full Cost of Family ESI	27.7%	28.0%	28.7%	29.5%	n/a
Full Cost of Individual ESI	\$3,747	\$4,263	\$5,519	\$7,144	6.7%
Full Cost of Individual ESI as a Share of Median Annual Wage	13.7%	14.9%	17.8%	21.3%	n/a
Employee Contribution to Individual ESI	\$745	\$863	\$1,157	\$1,553	7.6%
Employee Contribution to Individual ESI as a Share of Median Annual Wage	2.73%	3.02%	3.74%	4.62%	n/a
Average Copayment	\$21	\$23	\$27	\$32	4.3%
Average Deductible	\$1,464	\$1,679	\$2,209	\$2,907	7.1%
Percent of Employees Offered ESI	87.4%	87.6%	88.1%	88.6%	0.1%
Percent of Employees Eligible for ESI	69.5%	69.5%	69.5%	69.5%	0.0%
Percent of Employees who Enroll in ESI	54.7%	54.3%	53.4%	52.5%	-0.4%

TEXAS

Texas' economy lost as much as \$28.7 billion because of the poor health and shorter lifespan of the uninsured in 2007. This equates to more than \$4,800 per uninsured Texas resident.

**Table 1. Economic Cost of Failure, 2007
(Ranked by High Bound and Per Uninsured)**

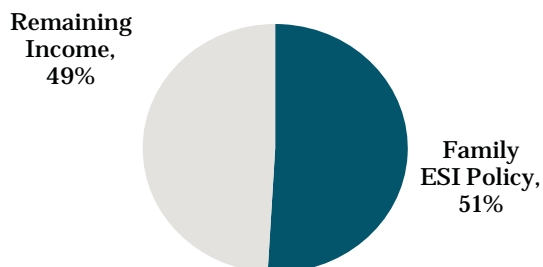
Low Bound	High Bound	Rank (High Bound)	Per Uninsured Cost	Rank (Per Uninsured)
\$13.58 Billion	\$28.74 Billion	50	\$4,820	36

By 2016, Texas residents will have to spend more than \$24,000 or close to 51 percent of median household income to buy health insurance for themselves and their families. This represents a 78 percent increase over 2008 premium levels.

**Table 2. Affordability of Premiums,
(Ranked by Level in 2016 and Percent Change)**

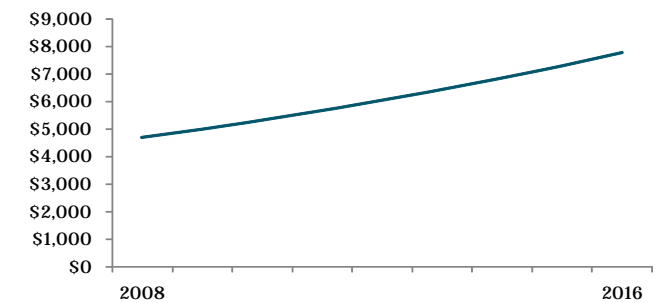
	2008	2016	Rank (2016)	Percent Change	Rank (%)
Full Cost of Family ESI	\$13,499	\$24,003	20	77.8%	16
Full Cost of Family ESI as a Share of Median Household Income	29.7%	50.9%	37	n/a	n/a

Figure 1. Full Cost of Family ESI as a Share of Median Household Income, 2016



People seeking individual health insurance in Texas will also face higher premiums. Between 2008 and 2016 individual premiums will climb from roughly \$4,700 today to almost \$7,800.

Figure 2. Full Cost of Individual ESI, 2008-2016



Copayments and deductibles in Texas will continue to grow by more than four percent a year.

**Table 3. Benefits: Copayments and Deductibles,
(Ranked by Level in 2016 and Percent Change)**

	2008	2016	Rank (2016)	Percent Change	Rank (%)
Average Copayment	\$23	\$32	35	40.2%	22
Average Deductible	\$1,701	\$2,434	24	43.1%	11

STATE DATA: TEXAS

Metric	2006 (Reported Data)	2008 (Projection)	2012 (Projection)	2016 (Projection)	Annual Rate of Growth
Full Cost of Family ESI	\$11,690	\$13,499	\$18,000	\$24,003	7.5%
Full Cost of Family ESI as a Share of Median Household Income	27.2%	29.7%	38.9%	50.9%	n/a
Employee Contribution to Family ESI Premium	\$3,024	\$3,367	\$4,173	\$5,173	5.5%
Employee Contribution to Family ESI as a Share of Median Income	7.0%	7.4%	9.0%	11.0%	n/a
Employee Contribution to Family ESI as a Share of Full Cost of Family ESI	25.9%	24.9%	23.2%	21.6%	n/a
Full Cost of Individual ESI	\$4,133	\$4,691	\$6,045	\$7,789	6.5%
Full Cost of Individual ESI as a Share of Median Annual Wage	15.0%	16.1%	19.2%	23.0%	n/a
Employee Contribution to Individual ESI	\$728	\$864	\$1,217	\$1,714	8.9%
Employee Contribution to Individual ESI as a Share of Median Annual Wage	2.64%	2.96%	3.87%	5.06%	n/a
Average Copayment	\$21	\$23	\$27	\$32	4.3%
Average Deductible	\$1,555	\$1,701	\$2,034	\$2,434	4.6%
Percent of Employees Offered ESI	82.1%	81.7%	80.9%	80.1%	-0.2%
Percent of Employees Eligible for ESI	65.6%	65.8%	66.2%	66.5%	0.1%
Percent of Employees who Enroll in ESI	51.9%	50.8%	48.8%	46.8%	-1.0%

UTAH

Utah's economy lost as much as \$1.4 billion because of the poor health and shorter lifespan of the uninsured in 2007. This equates to almost \$4,100 per uninsured Utah resident.

**Table 1. Economic Cost of Failure, 2007
(Ranked by High Bound and Per Uninsured)**

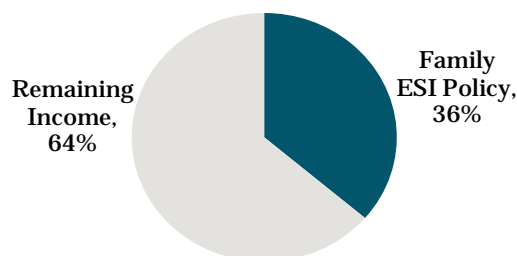
Low Bound	High Bound	Rank (High Bound)	Per Uninsured Cost	Rank (Per Uninsured)
\$0.77 Billion	\$1.39 Billion	17	\$4,084	20

By 2016, Utah residents will have to spend close to \$21,300 or more than 36 percent of median household income to buy health insurance for themselves and their families. This represents a 70 percent increase over 2008 premium levels.

**Table 2. Affordability of Premiums,
(Ranked by Level in 2016 and Percent Change)**

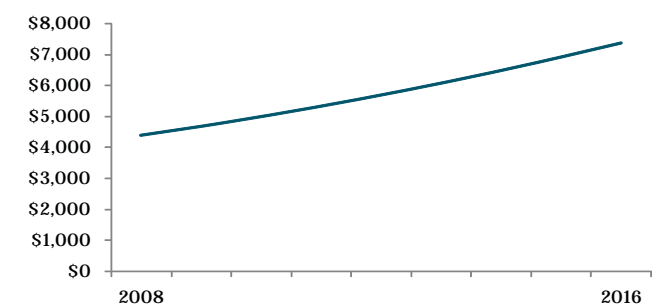
	2008	2016	Rank 2016	Percent Change	Rank %
Full Cost of Family ESI	\$12,529	\$21,282	8	69.9%	5
Full Cost of Family ESI as a Share of Median Household Income	22.7%	36.3%	8	n/a	n/a

Figure 1. Full Cost of Family ESI as a Share of Median Household Income, 2016



People seeking individual health insurance in Utah will also face higher premiums. Between 2008 and 2016 individual premiums will climb from roughly \$4,400 today to almost \$7,400.

Figure 2. Full Cost of Individual ESI, 2008-2016



Average copayments in Utah will increase to \$36 – one of the highest levels in the country.

**Table 3. Benefits: Copayments and Deductibles,
(Ranked by Level in 2016 and Percent Change)**

	2008	2016	Rank (2016)	Percent Change	Rank (%)
Average Copayment	\$22	\$36	42	58.5%	43
Average Deductible	\$1,767	\$3,465	40	96.1%	38

STATE DATA: UTAH

Metric	2006 (Reported Data)	2008 (Projection)	2012 (Projection)	2016 (Projection)	Annual Rate of Growth
Full Cost of Family ESI	\$10,975	\$12,529	\$16,329	\$21,282	6.8%
Full Cost of Family ESI as a Share of Median Household Income	19.7%	22.7%	28.7%	36.3%	n/a
Employee Contribution to Family ESI Premium	\$2,617	\$2,915	\$3,616	\$4,486	5.5%
Employee Contribution to Family ESI as a Share of Median Income	4.7%	5.3%	6.3%	7.6%	n/a
Employee Contribution to Family ESI as a Share of Full Cost of Family ESI	23.8%	23.3%	22.1%	21.1%	n/a
Full Cost of Individual ESI	\$3,849	\$4,383	\$5,685	\$7,374	6.7%
Full Cost of Individual ESI as a Share of Median Annual Wage	13.7%	14.7%	17.5%	20.9%	n/a
Employee Contribution to Individual ESI	\$826	\$939	\$1,215	\$1,571	6.6%
Employee Contribution to Individual ESI as a Share of Median Annual Wage	2.95%	3.16%	3.75%	4.45%	n/a
Average Copayment	\$20	\$22	\$28	\$36	5.9%
Average Deductible	\$1,493	\$1,767	\$2,474	\$3,465	8.8%
Percent of Employees Offered ESI	84.0%	83.6%	82.7%	81.9%	-0.3%
Percent of Employees Eligible for ESI	62.1%	60.6%	57.9%	55.3%	-1.2%
Percent of Employees who Enroll in ESI	46.6%	44.8%	41.5%	38.3%	-1.9%

VERMONT

Vermont's economy lost as much as \$268 million because of the poor health and shorter lifespan of the uninsured in 2007. This equates to almost \$3,900 per uninsured Vermont resident.

**Table 1. Economic Cost of Failure, 2007
(Ranked by High Bound and Per Uninsured)**

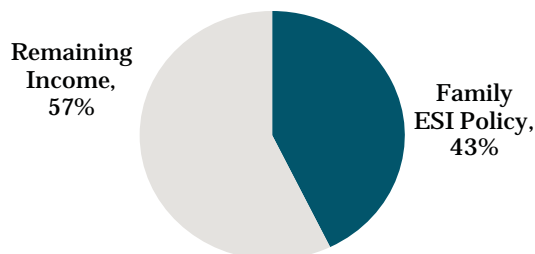
Low Bound	High Bound	Rank (High Bound)	Per Uninsured Cost	Rank (Per Uninsured)
\$0.16 Billion	\$0.27 Billion	1	\$3,882	15

By 2016, Vermont residents will have to spend close to \$25,000 or nearly 43 percent of median household income to buy health insurance for themselves and their families. This represents an 83 percent increase over 2008 premium levels.

**Table 2. Affordability of Premiums,
(Ranked by Level in 2016 and Percent Change)**

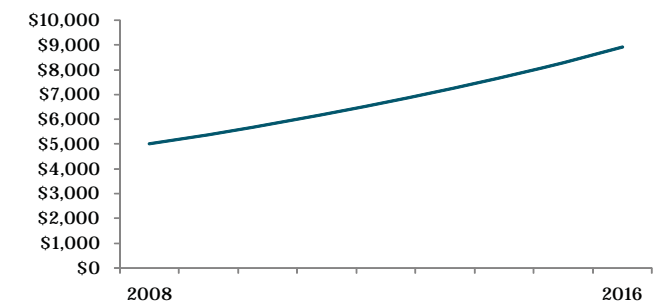
	2008	2016	Rank 2016	Percent Change	Rank %
Full Cost of Family ESI	\$13,527	\$24,747	26	82.9%	22
Full Cost of Family ESI as a Share of Median Household Income	26.4%	42.8%	22	n/a	n/a

Figure 1. Full Cost of Family ESI as a Share of Median Household Income, 2016



People seeking individual health insurance in Vermont will also face higher premiums. Between 2008 and 2016 individual premiums will climb from roughly \$5,000 today to almost \$9,000.

Figure 2. Full Cost of Individual ESI, 2008-2016



Deductibles will reach more than \$7,600 in 2016 – almost tripling the amount people in Vermont will have to spend before their insurance begins to pay for their medical care.

**Table 3. Benefits: Copayments and Deductibles,
(Ranked by Level in 2016 and Percent Change)**

	2008	2016	Rank (2016)	Percent Change	Rank (%)
Average Copayment	\$21	\$29	18	41.0%	23
Average Deductible	\$2,631	\$7,627	50	189.9%	49

STATE DATA: VERMONT

Metric	2006 (Reported Data)	2008 (Projection)	2012 (Projection)	2016 (Projection)	Annual Rate of Growth
Full Cost of Family ESI	\$11,631	\$13,527	\$18,296	\$24,747	7.8%
Full Cost of Family ESI as a Share of Median Household Income	22.3%	26.4%	33.6%	42.8%	n/a
Employee Contribution to Family ESI Premium	\$2,619	\$3,104	\$4,361	\$6,127	8.9%
Employee Contribution to Family ESI as a Share of Median Income	5.0%	6.1%	8.0%	10.6%	n/a
Employee Contribution to Family ESI as a Share of Full Cost of Family ESI	22.5%	22.9%	23.8%	24.8%	n/a
Full Cost of Individual ESI	\$4,322	\$4,997	\$6,679	\$8,927	7.5%
Full Cost of Individual ESI as a Share of Median Annual Wage	14.6%	15.8%	19.2%	23.4%	n/a
Employee Contribution to Individual ESI	\$738	\$833	\$1,060	\$1,350	6.2%
Employee Contribution to Individual ESI as a Share of Median Annual Wage	2.50%	2.64%	3.06%	3.54%	n/a
Average Copayment	\$19	\$21	\$25	\$29	4.4%
Average Deductible	\$2,016	\$2,631	\$4,479	\$7,627	14.2%
Percent of Employees Offered ESI	85.2%	84.7%	83.6%	82.5%	-0.3%
Percent of Employees Eligible for ESI	60.3%	58.4%	54.9%	51.5%	-1.6%
Percent of Employees who Enroll in ESI	44.9%	43.1%	39.8%	36.7%	-2.0%

VIRGINIA

Virginia's economy lost as much as \$5.7 billion because of the poor health and shorter lifespan of the uninsured in 2007. This equates to almost \$5,000 per uninsured Virginia resident.

**Table 1. Economic Cost of Failure, 2007
(Ranked by High Bound and Per Uninsured)**

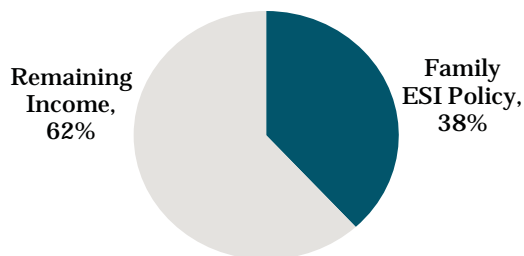
Low Bound	High Bound	Rank (High Bound)	Per Uninsured Cost	Rank (Per Uninsured)
\$2.58 Billion	\$5.66 Billion	43	\$4,982	42

By 2016, Virginia residents will have to spend close to \$25,000 or more than 38 percent of median household income to buy health insurance for themselves and their families. This represents an 86 percent increase over 2008 premium levels.

**Table 2. Affordability of Premiums,
(Ranked by Level in 2016 and Percent Change)**

	2008	2016	Rank 2016	Percent Change	Rank %
Full Cost of Family ESI	\$13,423	\$24,938	30	85.8%	29
Full Cost of Family ESI as a Share of Median Household Income	22.5%	38.2%	9	n/a	n/a

Figure 1. Full Cost of Family ESI as a Share of Median Household Income, 2016



People seeking family or individual health insurance through their employers will need to contribute more to the cost of the premium than residents of most other states. Required employee contributions will almost double over the next eight years.

Table 3. Affordability of Premiums: Employee Contributions, (Ranked by Percent Change)

	2008	2016	Percent Change	Rank
Family ESI	\$4,236	\$8,118	91.64%	35
Individual ESI	\$1,160	\$2,267	95.43%	23

People in Virginia will have to pay \$30—50 percent more than 2008—to see a doctor in 2016.

**Table 4. Benefits: Copayments and Deductibles,
(Ranked by Level in 2016 and Percent Change)**

	2008	2016	Rank (2016)	Percent Change	Rank (%)
Average Copayment	\$21	\$30	24	46.0%	33
Average Deductible	\$1,143	\$1,387	3	21.3%	3

STATE DATA: VIRGINIA

Metric	2006 (Reported Data)	2008 (Projection)	2012 (Projection)	2016 (Projection)	Annual Rate of Growth
Full Cost of Family ESI	\$11,497	\$13,423	\$18,296	\$24,938	8.1%
Full Cost of Family ESI as a Share of Median Household Income	20.8%	22.5%	29.3%	38.2%	n/a
Employee Contribution to Family ESI Premium	\$3,600	\$4,236	\$5,864	\$8,118	8.5%
Employee Contribution to Family ESI as a Share of Median Income	6.5%	7.1%	9.4%	12.4%	n/a
Employee Contribution to Family ESI as a Share of Full Cost of Family ESI	31.3%	31.6%	32.1%	32.6%	n/a
Full Cost of Individual ESI	\$4,091	\$4,729	\$6,318	\$8,442	7.5%
Full Cost of Individual ESI as a Share of Median Annual Wage	12.9%	14.1%	16.9%	20.4%	n/a
Employee Contribution to Individual ESI	\$981	\$1,160	\$1,621	\$2,267	8.7%
Employee Contribution to Individual ESI as a Share of Median Annual Wage	3.10%	3.46%	4.35%	5.47%	n/a
Average Copayment	\$19	\$21	\$25	\$30	4.8%
Average Deductible	\$1,089	\$1,143	\$1,259	\$1,387	2.4%
Percent of Employees Offered ESI	88.7%	89.6%	91.6%	93.6%	0.5%
Percent of Employees Eligible for ESI	66.1%	65.5%	64.3%	63.1%	-0.5%
Percent of Employees who Enroll in ESI	49.0%	47.5%	44.8%	42.2%	-1.5%

WASHINGTON

Washington's economy lost as much as \$3.6 billion because of the poor health and shorter lifespan of the uninsured in 2007. This equates to more than \$4,800 per uninsured Washington resident.

**Table 1. Economic Cost of Failure, 2007
(Ranked by High Bound and Per Uninsured)**

Low Bound	High Bound	Rank (High Bound)	Per Uninsured Cost	Rank (Per Uninsured)
\$1.68 Billion	\$3.56 Billion	34	\$4,832	38

By 2016, Washington residents will have to spend more than to \$26,000 or nearly 42 percent of median household income to buy health insurance for themselves and their families. This represents a 93 percent increase over 2008 levels.

**Table 2. Affordability of Premiums,
(Ranked by Level in 2016 and Percent Change)**

	2008	2016	Rank (2016)	Percent Change	Rank (%)
Full Cost of Family ESI	\$13,470	\$26,040	40	93.3%	42
Full Cost of Family ESI as a Share of Median Household Income	23.3%	41.7%	18	n/a	n/a

Figure 1. Full Cost of Family ESI as a Share of Median Household Income, 2016



People seeking family or individual health insurance through their employers in Washington will see some of the largest increases in the nation in their required contributions between 2008 and 2016. Required contributions for employer-sponsored individual coverage will almost triple over the next eight years.

Table 3. Affordability of Premiums: Employee Contributions, (Ranked by Percent Change)

	2008	2016	Percent Change	Rank
Family ESI	\$3,561	\$8,250	131.71%	48
Individual ESI	\$816	\$2,396	193.75%	51

The average deductible in Washington will grow to over \$3,400 – more than doubling the amount people in Washington will have to spend before their insurance begins to pay for their medical care.

**Table 4. Benefits: Copayments and Deductibles,
(Ranked by Level in 2016 and Percent Change)**

	2008	2016	Rank (2016)	Percent Change	Rank (%)
Average Copayment	\$20	\$27	14	31.6%	12
Average Deductible	\$1,536	\$3,439	38	123.9%	46

STATE DATA: WASHINGTON

Metric	2006 (Reported Data)	2008 (Projection)	2012 (Projection)	2016 (Projection)	Annual Rate of Growth
Full Cost of Family ESI	\$11,423	\$13,470	\$18,728	\$26,040	8.6%
Full Cost of Family ESI as a Share of Median Household Income	21.3%	23.3%	31.2%	41.7%	n/a
Employee Contribution to Family ESI Premium	\$2,886	\$3,561	\$5,420	\$8,250	11.1%
Employee Contribution to Family ESI as a Share of Median Income	5.4%	6.2%	9.0%	13.2%	n/a
Employee Contribution to Family ESI as a Share of Full Cost of Family ESI	25.3%	26.4%	28.9%	31.7%	n/a
Full Cost of Individual ESI	\$4,056	\$4,687	\$6,257	\$8,354	7.5%
Full Cost of Individual ESI as a Share of Median Annual Wage	11.6%	12.7%	15.7%	19.3%	n/a
Employee Contribution to Individual ESI	\$623	\$816	\$1,398	\$2,396	14.4%
Employee Contribution to Individual ESI as a Share of Median Annual Wage	1.78%	2.26%	3.57%	5.65%	n/a
Average Copayment	\$19	\$20	\$23	\$27	3.5%
Average Deductible	\$1,256	\$1,536	\$2,299	\$3,439	10.6%
Percent of Employees Offered ESI	86.4%	87.0%	88.3%	89.5%	0.4%
Percent of Employees Eligible for ESI	64.7%	64.0%	62.7%	61.4%	-0.5%
Percent of Employees who Enroll in ESI	51.7%	49.9%	46.6%	43.6%	-1.7%

WEST VIRGINIA

West Virginia's economy lost as much as \$792 million because of the poor health and shorter lifespan of the uninsured in 2007. This equates to more than \$3,100 per uninsured Washington resident.

**Table 1. Economic Cost of Failure, 2007
(Ranked by High Bound and Per Uninsured)**

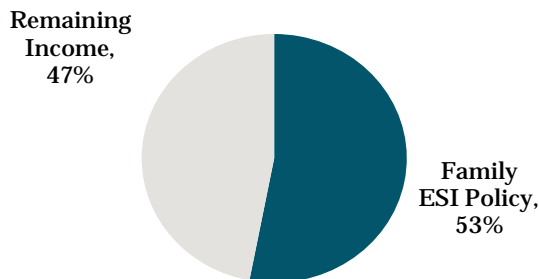
Low Bound	High Bound	Rank (High Bound)	Per Uninsured Cost	Rank (Per Uninsured)
\$0.58 Billion	\$0.79 Billion	12	\$3,120	2

By 2016, West Virginia residents will have to spend more than to \$25,500 or over 53 percent of median household income to buy health insurance for themselves and their families. This represents a 92 percent increase over 2008 premium levels.

**Table 2. Affordability of Premiums,
(Ranked by Level in 2016 and Percent Change)**

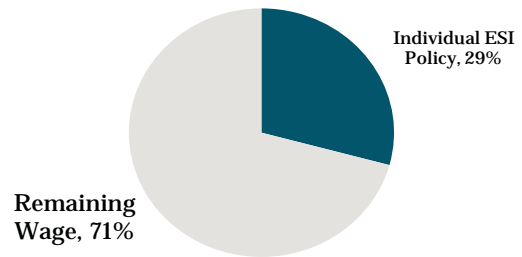
	2008	2016	Rank (2016)	Percent Change	Rank (%)
Full Cost of Family ESI	\$13,284	\$25,529	34	92.2%	39
Full Cost of Family ESI as a Share of Median Household Income	32.0%	53.1%	42	n/a	n/a

Figure 1. Full Cost of Family ESI as a Share of Median Household Income, 2016



People seeking individual health insurance in West Virginia will have to spend a larger percent of their income on coverage than residents of almost every other state. Individual policies in West Virginia will represent 29 percent of that state's median annual wage in 2016.

Figure 2. Full Cost of Individual ESI as a Share of Median Annual Wage, 2016



By 2016, people in West Virginia will have to spend nearly \$2,300 before their insurance begins to pay for their medical care.

**Table 3. Benefits: Copayments and Deductibles,
(Ranked by Level in 2016 and Percent Change)**

	2008	2016	Rank (2016)	Percent Change	Rank (%)
Average Copayment	\$19	\$26	11	33.9%	15
Average Deductible	\$1,300	\$2,277	19	75.2%	29

STATE DATA: WEST VIRGINIA

Metric	2006 (Reported Data)	2008 (Projection)	2012 (Projection)	2016 (Projection)	Annual Rate of Growth
Full Cost of Family ESI	\$11,282	\$13,284	\$18,415	\$25,529	8.5%
Full Cost of Family ESI as a Share of Median Household Income	29.7%	32.0%	41.2%	53.1%	n/a
Employee Contribution to Family ESI Premium	\$2,426	\$2,606	\$3,007	\$3,469	3.6%
Employee Contribution to Family ESI as a Share of Median Income	6.4%	6.3%	6.7%	7.2%	n/a
Employee Contribution to Family ESI as a Share of Full Cost of Family ESI	21.5%	19.6%	16.3%	13.6%	n/a
Full Cost of Individual ESI	\$4,349	\$5,007	\$6,637	\$8,797	7.3%
Full Cost of Individual ESI as a Share of Median Annual Wage	17.6%	19.3%	23.8%	29.2%	n/a
Employee Contribution to Individual ESI	\$825	\$998	\$1,461	\$2,138	10.0%
Employee Contribution to Individual ESI as a Share of Median Annual Wage	3.33%	3.93%	5.33%	7.23%	n/a
Average Copayment	\$18	\$19	\$22	\$26	3.7%
Average Deductible	\$1,130	\$1,300	\$1,721	\$2,277	7.3%
Percent of Employees Offered ESI	79.6%	78.8%	77.3%	75.8%	-0.5%
Percent of Employees Eligible for ESI	62.7%	62.3%	61.4%	60.6%	-0.3%
Percent of Employees who Enroll in ESI	47.4%	45.5%	41.9%	38.6%	-2.0%

WISCONSIN

Wisconsin's economy lost as much as \$1.9 billion because of the poor health and shorter lifespan of the uninsured in 2007. This equates to close to \$4,200 per uninsured Wisconsin resident.

**Table 1. Economic Cost of Failure, 2007
(Ranked by High Bound and Per Uninsured)**

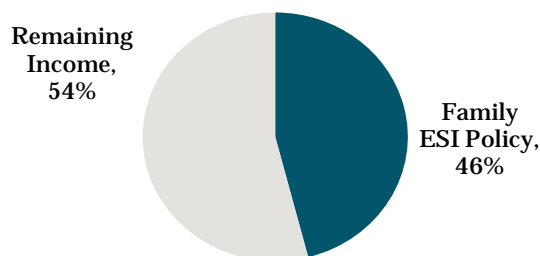
Low Bound	High Bound	Rank (High Bound)	Per Uninsured Cost	Rank (Per Uninsured)
\$1.03 Billion	\$1.88 Billion	23	\$4,160	21

By 2016, Wisconsin residents will have to spend close to \$25,000 or over 46 percent of median household income to buy health insurance for themselves and their families. This represents an 83 percent increase over 2008 premium levels.

**Table 2. Affordability of Premiums,
(Ranked by Level in 2016 and Percent Change)**

	2008	2016	Rank (2016)	Percent Change	Rank (%)
Full Cost of Family ESI	\$13,559	\$24,812	27	83.0%	23
Full Cost of Family ESI as a Share of Median Household Income	25.9%	46.2%	27	n/a	n/a

Figure 1. Full Cost of Family ESI as a Share of Median Household Income, 2016



People seeking family health insurance through their employer will see some of the largest increases in their required contributions in the nation between 2008 and 2016. Required contributions for employer-sponsored insurance will more than double between 2008 and 2016.

Table 3. Affordability of Premiums: Employee Contributions, (Ranked by Percent Change)

	2008	2016	Percent Change	Rank
Family ESI	\$2,907	\$5,989	106.05%	42
Individual ESI	\$1,077	\$2,358	119.04%	38

Average copayments and deductibles will grow by roughly 5 percent a year between 2008 and 2016.

Table 4. Benefits: Copayments and Deductibles, (Ranked by Level in 2016 and Percent Change)

	2008	2016	Rank (2016)	Percent Change	Rank (%)
Average Copayment	\$22	\$31	31	42.9%	28
Average Deductible	\$1,575	\$2,337	22	48.4%	15

STATE DATA: WISCONSIN

Metric	2006 (Reported Data)	2008 (Projection)	2012 (Projection)	2016 (Projection)	Annual Rate of Growth
Full Cost of Family ESI	\$11,658	\$13,559	\$18,342	\$24,812	7.8%
Full Cost of Family ESI as a Share of Median Household Income	23.8%	25.9%	34.6%	46.2%	n/a
Employee Contribution to Family ESI Premium	\$2,426	\$2,907	\$4,172	\$5,989	9.5%
Employee Contribution to Family ESI as a Share of Median Income	5.0%	5.5%	7.9%	11.1%	n/a
Employee Contribution to Family ESI as a Share of Full Cost of Family ESI	20.8%	21.4%	22.7%	24.1%	n/a
Full Cost of Individual ESI	\$4,241	\$4,916	\$6,606	\$8,877	7.7%
Full Cost of Individual ESI as a Share of Median Annual Wage	14.1%	15.5%	19.1%	23.5%	n/a
Employee Contribution to Individual ESI	\$885	\$1,077	\$1,593	\$2,358	10.3%
Employee Contribution to Individual ESI as a Share of Median Annual Wage	2.94%	3.47%	4.70%	6.37%	n/a
Average Copayment	\$20	\$22	\$26	\$31	4.6%
Average Deductible	\$1,427	\$1,575	\$1,919	\$2,337	5.1%
Percent of Employees Offered ESI	87.4%	87.2%	86.7%	86.3%	-0.1%
Percent of Employees Eligible for ESI	66.7%	66.2%	65.1%	64.1%	-0.4%
Percent of Employees who Enroll in ESI	49.4%	47.7%	44.5%	41.6%	-1.7%

WYOMING

Wyoming's economy lost as much as \$419 million because of the poor health and shorter lifespan of the uninsured in 2007. This equates to close to \$6,000 per uninsured Wyoming resident.

**Table 1. Economic Cost of Failure, 2007
(Ranked by High Bound and Per Uninsured)**

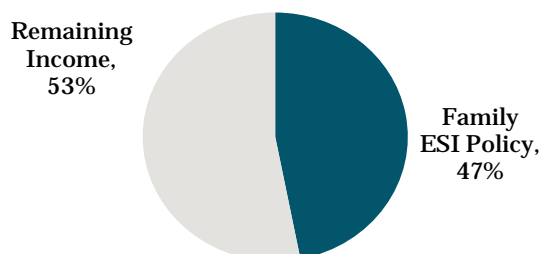
Low Bound	High Bound	Rank (High Bound)	Per Uninsured Cost	Rank (Per Uninsured)
\$0.16 Billion	\$0.42 Billion	5	\$5,990	47

By 2016, Wyoming residents will have to spend more than \$26,300 or close to 50 percent of median household income to buy health insurance for themselves and their families. This represents an 86 percent increase over 2008 levels and the ninth highest premiums in the country.

**Table 2. Affordability of Premiums,
(Ranked by Level in 2016 and Percent Change)**

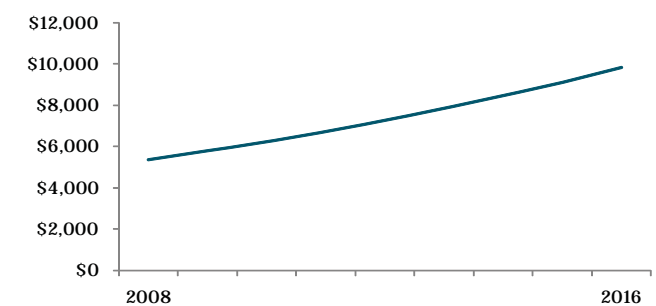
	2008	2016	Rank (2016)	Percent Change	Rank (%)
Full Cost of Family ESI	\$14,123	\$26,327	43	86.4%	30
Full Cost of Family ESI as a Share of Median Household Income	28.6%	47.0%	30	n/a	n/a

Figure 1. Full Cost of Family ESI as a Share of Median Household Income, 2016



People seeking individual health insurance in Wyoming will also face higher premiums. Between 2008 and 2016 individual premiums will climb from roughly \$5,400 today to more than \$9,800 – the fourth highest individual premium level in the country.

Figure 2. Full Cost of Individual ESI, 2008-2016



Deductibles in Wyoming will be some of the highest in the nation in 2016 – people in Wyoming will have to spend \$3,750 before their insurance begins to pay for their medical care.

**Table 3. Benefits: Copayments and Deductibles,
(Ranked by Level in 2016 and Percent Change)**

	2008	2016	Rank (2016)	Percent Change	Rank (%)
Average Copayment	\$21	\$25	8	18.4%	4
Average Deductible	\$2,123	\$3,750	42	76.6%	31

STATE DATA: WYOMING

Metric	2006 (Reported Data)	2008 (Projection)	2012 (Projection)	2016 (Projection)	Annual Rate of Growth
Full Cost of Family ESI	\$12,087	\$14,123	\$19,283	\$26,327	8.1%
Full Cost of Family ESI as a Share of Median Household Income	25.9%	28.6%	36.7%	47.0%	n/a
Employee Contribution to Family ESI Premium	\$2,284	\$2,678	\$3,684	\$5,066	8.3%
Employee Contribution to Family ESI as a Share of Median Income	4.9%	5.4%	7.0%	9.0%	n/a
Employee Contribution to Family ESI as a Share of Full Cost of Family ESI	18.9%	19.0%	19.1%	19.2%	n/a
Full Cost of Individual ESI	\$4,605	\$5,359	\$7,259	\$9,831	7.9%
Full Cost of Individual ESI as a Share of Median Annual Wage	16.1%	17.0%	20.3%	24.2%	n/a
Employee Contribution to Individual ESI	\$655	\$752	\$991	\$1,306	7.1%
Employee Contribution to Individual ESI as a Share of Median Annual Wage	2.29%	2.47%	2.86%	3.32%	n/a
Average Copayment	\$20	\$21	\$23	\$25	2.1%
Average Deductible	\$1,842	\$2,123	\$2,822	\$3,750	7.4%
Percent of Employees Offered ESI	76.8%	77.5%	78.9%	80.3%	0.4%
Percent of Employees Eligible for ESI	58.0%	59.1%	61.5%	64.0%	1.0%
Percent of Employees who Enroll in ESI	46.5%	46.7%	47.2%	47.6%	0.2%

APPENDIX I: RELEVANT DATA

Glossary

Metric	Definition
Cost of Failure Low Bound High Bound Per Uninsured Cost As a Percent of State GDP	<p>The cost of failure is the value our economy loses because of the poor health and shorter lifespan of the uninsured. The low bound estimate measures the amount our economy loses because of the shortened lifespans of the uninsured. The high bound measure is an estimate of how much the economy loses as a result of not only the premature deaths of the uninsured, but also their poorer health as compared to individuals with insurance. The low bound is a conservative estimate—the minimum economic cost of the uninsured. The high bound estimate presents a more complete picture of true costs of the uninsured by taking into account their poorer health and shorter lifespan relative to individuals with insurance. This metric is based on an Institute of Medicine report that estimated the economy lost between \$65 and \$135 million in 2001 because of the poor health and shorter lifespans of the uninsured. We updated these numbers to reflect the growth of our GDP, the increased number of uninsured, and the increased population of the United States since 2001. The per uninsured cost measure takes the high bound estimate for the cost of failure and divides it by the number of uninsured residents in a state. It illustrates that the economic cost per uninsured resident is greater than the cost of covering them. The cost of failure as a percent of state GDP that our economy loses because of the poor health and shorter lifespan of the uninsured reflects the magnitude of the drain the economic cost of failure has on our national and states' economies.</p>
Median Household Income	<p>Median household income is a measure of the income of the exact “middle” household (half of the households in the sample make more, half make less). The figure includes the earnings of all those in a household over the age of 15.</p>
Median Annual Wage	<p>Median annual wage is the measure of the annual salary (or hourly wage times hours worked) of the single individual at the exact middle of the wage distribution (half of the individuals in the sample make more, half make less).</p>

ECONOMIC COST OF FAILURE

State	Low Bound	High Bound	Per Capita Cost of Failure	Per Uninsured Cost of Failure	Cost of Failure as a Percent of State GDP
United States	\$103,973,001,720	\$207,313,948,719	\$698	\$4,541	1.51%
Alabama	\$1,250,217,446	\$1,969,674,430	\$435	\$3,588	1.19%
Alaska	\$280,103,362	\$814,861,017	\$1,237	\$6,625	1.83%
Arizona	\$2,650,734,258	\$4,498,200,898	\$718	\$3,864	1.82%
Arkansas	\$1,027,045,662	\$1,529,454,535	\$555	\$3,391	1.60%
California	\$15,059,540,933	\$32,472,975,128	\$897	\$4,910	1.79%
Colorado	\$1,824,087,749	\$3,865,144,310	\$805	\$4,825	1.64%
Connecticut	\$742,387,773	\$1,997,177,844	\$577	\$6,126	0.92%
Delaware	\$218,617,258	\$656,608,418	\$762	\$6,840	1.09%
District of Columbia	\$125,249,471	\$889,363,246	\$1,563	\$16,170	0.95%
Florida	\$8,307,455,818	\$14,548,894,050	\$805	\$3,988	1.98%
Georgia	\$3,784,811,285	\$6,914,237,686	\$740	\$4,160	1.74%
Hawaii	\$218,617,258	\$461,600,737	\$368	\$4,808	0.75%
Idaho	\$475,947,990	\$710,770,457	\$482	\$3,401	1.39%
Illinois	\$3,871,347,284	\$8,037,592,323	\$636	\$4,728	1.32%
Indiana	\$1,632,797,648	\$2,734,530,940	\$432	\$3,814	1.11%
Iowa	\$626,247,355	\$1,192,103,019	\$408	\$4,335	0.92%
Kansas	\$785,655,772	\$1,457,558,293	\$535	\$4,225	1.24%
Kentucky	\$1,298,039,972	\$2,099,100,220	\$511	\$3,683	1.36%
Louisiana	\$1,767,156,172	\$3,905,337,007	\$927	\$5,033	1.81%
Maine	\$261,885,257	\$412,598,215	\$314	\$3,588	0.86%

ECONOMIC COST OF FAILURE

State	Low Bound	High Bound	Per Capita Cost of Failure	Per Uninsured Cost of Failure	Cost of Failure as a Percent of State GDP
Maryland	\$1,735,274,488	\$3,577,184,217	\$637	\$4,694	1.33%
Massachusetts	\$774,269,457	\$1,850,175,304	\$292	\$5,442	0.53%
Michigan	\$2,621,129,837	\$4,324,534,999	\$434	\$3,757	1.13%
Minnesota	\$986,054,926	\$2,102,771,314	\$408	\$4,856	0.82%
Mississippi	\$1,241,108,394	\$1,636,458,951	\$566	\$3,003	1.85%
Missouri	\$1,660,124,806	\$2,828,547,040	\$488	\$3,880	1.23%
Montana	\$332,480,414	\$526,792,696	\$566	\$3,608	1.54%
Nebraska	\$528,325,041	\$1,031,297,468	\$584	\$4,445	1.29%
Nevada	\$1,004,273,031	\$2,170,351,498	\$856	\$4,921	1.71%
New Hampshire	\$311,985,046	\$588,551,049	\$450	\$4,296	1.03%
New Jersey	\$3,069,750,670	\$7,105,828,361	\$821	\$5,271	1.53%
New Mexico	\$995,163,978	\$1,680,258,720	\$865	\$3,845	2.21%
New York	\$5,736,425,769	\$14,311,466,580	\$752	\$5,681	1.30%
North Carolina	\$3,438,667,293	\$6,683,141,221	\$755	\$4,426	1.67%
North Dakota	\$138,913,050	\$268,815,422	\$436	\$4,407	0.97%
Ohio	\$3,010,541,829	\$5,341,154,591	\$472	\$4,040	1.15%
Oklahoma	\$1,436,953,021	\$2,468,970,477	\$707	\$3,913	1.77%
Oregon	\$1,439,230,284	\$2,639,935,265	\$711	\$4,177	1.67%
Pennsylvania	\$2,678,061,415	\$4,961,793,219	\$402	\$4,219	0.93%
Rhode Island	\$257,330,731	\$493,115,474	\$468	\$4,364	1.05%
South Carolina	\$1,641,906,701	\$2,557,127,250	\$605	\$3,547	1.67%

ECONOMIC COST OF FAILURE

State	Low Bound	High Bound	Per Capita Cost of Failure	Per Uninsured Cost of Failure	Cost of Failure as a Percent of State GDP
South Dakota	\$182,181,049	\$345,758,028	\$449	\$4,322	1.02%
Tennessee	\$2,010,823,324	\$3,567,250,023	\$603	\$4,040	1.46%
Texas	\$13,577,042,650	\$28,735,671,652	\$1,237	\$4,820	2.52%
Utah	\$774,269,457	\$1,388,669,160	\$547	\$4,084	1.31%
Vermont	\$157,131,154	\$267,869,338	\$432	\$3,882	1.09%
Virginia	\$2,584,693,628	\$5,655,039,389	\$750	\$4,982	1.48%
Washington	\$1,678,342,911	\$3,560,927,136	\$564	\$4,832	1.14%
West Virginia	\$578,424,829	\$792,488,537	\$437	\$3,120	1.37%
Wisconsin	\$1,027,045,662	\$1,876,234,772	\$343	\$4,160	0.81%
Wyoming	\$159,408,418	\$419,266,173	\$813	\$5,990	1.33%

MEDIAN HOUSEHOLD INCOME

State	1997	2006	2008	2012	2016	Rate of Growth
United States	\$45,883	\$48,023	\$50,283	\$51,841	\$53,448	0.77%
Alabama	\$39,390	\$38,160	\$40,734	\$41,192	\$41,655	0.28%
Alaska	\$63,825	\$57,071	\$60,213	\$59,055	\$57,919	-0.48%
Arizona	\$40,745	\$46,693	\$48,275	\$51,083	\$54,054	1.42%
Arkansas	\$33,738	\$37,458	\$40,017	\$42,359	\$44,839	1.43%
California	\$49,691	\$54,385	\$56,955	\$59,605	\$62,379	1.14%
Colorado	\$53,275	\$53,900	\$59,780	\$62,121	\$64,553	0.96%
Connecticut	\$54,494	\$60,551	\$65,117	\$69,100	\$73,326	1.50%
Delaware	\$52,100	\$52,676	\$54,458	\$55,267	\$56,089	0.37%
D.C.	\$40,405	\$47,473	\$51,331	\$55,594	\$60,212	2.01%
Florida	\$39,930	\$45,038	\$47,019	\$49,651	\$52,431	1.37%
Georgia	\$43,752	\$48,388	\$50,271	\$52,653	\$55,148	1.16%
Hawaii	\$52,361	\$61,005	\$64,183	\$68,690	\$73,513	1.71%
Idaho	\$43,127	\$45,919	\$48,860	\$50,935	\$53,099	1.05%
Illinois	\$51,161	\$49,328	\$51,290	\$51,333	\$51,376	0.02%
Indiana	\$46,842	\$44,618	\$47,095	\$47,180	\$47,265	0.04%
Iowa	\$42,404	\$48,075	\$49,869	\$52,639	\$55,562	1.36%
Kansas	\$43,689	\$44,478	\$48,050	\$49,598	\$51,197	0.80%
Kentucky	\$41,688	\$38,694	\$39,881	\$39,296	\$38,720	-0.37%
Louisiana	\$40,191	\$37,472	\$39,349	\$39,072	\$38,797	-0.18%
Maine	\$42,723	\$45,503	\$47,867	\$49,715	\$51,636	0.95%

MEDIAN HOUSEHOLD INCOME

State	1997	2006	2008	2012	2016	Rate of Growth
Maryland	\$57,384	\$63,082	\$66,350	\$69,640	\$73,093	1.22%
Massachusetts	\$51,586	\$56,592	\$58,270	\$60,685	\$63,200	1.02%
Michigan	\$49,359	\$48,043	\$49,730	\$49,854	\$49,978	0.06%
Minnesota	\$52,883	\$56,102	\$58,414	\$60,383	\$62,419	0.83%
Mississippi	\$34,916	\$34,343	\$36,646	\$37,242	\$37,847	0.40%
Missouri	\$44,815	\$44,487	\$46,027	\$46,438	\$46,852	0.22%
Montana	\$36,647	\$39,821	\$43,589	\$46,183	\$48,932	1.46%
Nebraska	\$43,489	\$48,820	\$49,912	\$52,257	\$54,713	1.15%
Nevada	\$48,991	\$51,036	\$54,383	\$56,309	\$58,303	0.87%
New Hampshire	\$50,888	\$60,411	\$67,190	\$73,712	\$80,866	2.34%
New Jersey	\$60,444	\$66,752	\$65,704	\$67,557	\$69,463	0.70%
New Mexico	\$34,892	\$40,126	\$43,558	\$46,900	\$50,500	1.87%
New York	\$45,075	\$48,472	\$49,667	\$51,299	\$52,985	0.81%
North Carolina	\$45,223	\$41,616	\$41,957	\$40,921	\$39,911	-0.62%
North Dakota	\$39,963	\$42,311	\$45,167	\$47,048	\$49,007	1.03%
Ohio	\$44,428	\$45,776	\$48,504	\$49,944	\$51,427	0.73%
Oklahoma	\$37,188	\$38,859	\$42,002	\$43,741	\$45,552	1.02%
Oregon	\$46,034	\$46,349	\$49,643	\$50,907	\$52,204	0.63%
Pennsylvania	\$45,824	\$48,148	\$49,458	\$50,733	\$52,040	0.64%
Rhode Island	\$45,456	\$52,421	\$55,667	\$59,558	\$63,720	1.70%
South Carolina	\$43,636	\$40,583	\$42,373	\$41,960	\$41,552	-0.24%

MEDIAN HOUSEHOLD INCOME

State	1997	2006	2008	2012	2016	Rate of Growth
South Dakota	\$37,487	\$44,996	\$47,494	\$51,392	\$55,609	1.99%
Tennessee	\$38,886	\$40,696	\$41,769	\$42,777	\$43,810	0.60%
Texas	\$43,126	\$43,044	\$45,497	\$46,316	\$47,149	0.45%
Utah	\$50,486	\$55,619	\$55,269	\$56,962	\$58,706	0.76%
Vermont	\$42,655	\$52,174	\$51,196	\$54,407	\$57,819	1.53%
Virginia	\$51,990	\$55,368	\$59,627	\$62,415	\$65,333	1.15%
Washington	\$51,373	\$53,515	\$57,737	\$60,029	\$62,412	0.98%
West Virginia	\$33,368	\$38,029	\$41,553	\$44,705	\$48,096	1.84%
Wisconsin	\$50,390	\$48,903	\$52,387	\$53,070	\$53,762	0.32%
Wyoming	\$40,736	\$46,613	\$49,342	\$52,597	\$56,066	1.61%

MEDIAN ANNUAL WAGE

State	2001	2007	2008	2012	2016	Rate of Growth
United States	\$27,060	\$31,410	\$32,086	\$34,939	\$38,046	2.15%
Alabama	\$22,910	\$27,260	\$27,945	\$30,864	\$34,088	2.51%
Alaska	\$33,540	\$38,370	\$39,115	\$42,240	\$45,616	1.94%
Arizona	\$25,650	\$29,640	\$30,259	\$32,865	\$35,695	2.09%
Arkansas	\$21,780	\$25,870	\$26,514	\$29,254	\$32,277	2.49%
California	\$29,760	\$35,170	\$36,019	\$39,627	\$43,595	2.41%
Colorado	\$29,290	\$33,880	\$34,592	\$37,593	\$40,854	2.10%
Connecticut	\$33,110	\$38,150	\$38,930	\$42,213	\$45,773	2.04%
Delaware	\$41,470	\$33,670	\$32,683	\$29,014	\$25,757	-2.93%
D.C.	\$28,800	\$52,400	\$57,078	\$80,353	\$113,120	8.93%
Florida	\$24,090	\$28,860	\$29,615	\$32,835	\$36,406	2.61%
Georgia	\$25,790	\$29,450	\$30,014	\$32,378	\$34,929	1.91%
Hawaii	\$27,420	\$32,320	\$33,088	\$36,347	\$39,928	2.38%
Idaho	\$24,720	\$28,680	\$29,295	\$31,891	\$34,717	2.15%
Illinois	\$28,030	\$32,860	\$33,615	\$36,812	\$40,312	2.30%
Indiana	\$25,620	\$29,400	\$29,984	\$32,437	\$35,091	1.99%
Iowa	\$24,300	\$28,460	\$29,110	\$31,861	\$34,872	2.28%
Kansas	\$25,160	\$29,050	\$29,653	\$32,192	\$34,948	2.07%
Kentucky	\$24,270	\$28,200	\$28,811	\$31,391	\$34,202	2.17%
Louisiana	\$23,020	\$27,490	\$28,196	\$31,205	\$34,535	2.57%
Maine	\$24,820	\$29,710	\$30,483	\$33,782	\$37,438	2.60%

MEDIAN ANNUAL WAGE

State	2001	2007	2008	2012	2016	Rate of Growth
Maryland	\$29,740	\$36,350	\$37,407	\$41,953	\$47,051	2.91%
Massachusetts	\$32,210	\$38,420	\$39,400	\$43,576	\$48,195	2.55%
Michigan	\$29,190	\$33,540	\$34,212	\$37,039	\$40,099	2.00%
Minnesota	\$29,210	\$34,470	\$35,295	\$38,798	\$42,648	2.39%
Mississippi	\$21,510	\$25,220	\$25,800	\$28,256	\$30,945	2.30%
Missouri	\$25,380	\$29,170	\$29,756	\$32,219	\$34,886	2.01%
Montana	\$22,340	\$26,660	\$27,342	\$30,248	\$33,464	2.56%
Nebraska	\$23,980	\$28,550	\$29,270	\$32,338	\$35,728	2.52%
Nevada	\$25,820	\$29,830	\$30,452	\$33,070	\$35,914	2.08%
New Hampshire	\$26,690	\$32,320	\$33,216	\$37,055	\$41,337	2.77%
New Jersey	\$31,530	\$36,970	\$37,820	\$41,421	\$45,365	2.30%
New Mexico	\$23,530	\$27,580	\$28,213	\$30,893	\$33,828	2.29%
New York	\$30,940	\$36,470	\$37,337	\$41,015	\$45,056	2.38%
North Carolina	\$25,090	\$28,950	\$29,548	\$32,066	\$34,798	2.07%
North Dakota	\$22,560	\$27,550	\$28,348	\$31,777	\$35,620	2.90%
Ohio	\$27,000	\$30,900	\$31,501	\$34,026	\$36,753	1.95%
Oklahoma	\$22,760	\$26,660	\$27,269	\$29,849	\$32,672	2.29%
Oregon	\$28,010	\$31,930	\$32,533	\$35,062	\$37,787	1.89%
Pennsylvania	\$26,910	\$30,840	\$31,446	\$33,994	\$36,748	1.97%
Rhode Island	\$27,880	\$33,340	\$34,203	\$37,883	\$41,960	2.59%
South Carolina	\$23,880	\$27,770	\$28,375	\$30,931	\$33,717	2.18%

MEDIAN ANNUAL WAGE

State	2001	2007	2008	2012	2016	Rate of Growth
South Dakota	\$22,270	\$25,720	\$26,255	\$28,507	\$30,952	2.08%
Tennessee	\$24,250	\$27,960	\$28,534	\$30,953	\$33,576	2.05%
Texas	\$25,110	\$28,620	\$29,160	\$31,424	\$33,863	1.89%
Utah	\$25,030	\$29,100	\$29,733	\$32,406	\$35,320	2.18%
Vermont	\$26,090	\$30,810	\$31,551	\$34,696	\$38,154	2.40%
Virginia	\$27,180	\$32,680	\$33,552	\$37,278	\$41,417	2.67%
Washington	\$31,450	\$36,160	\$36,888	\$39,950	\$43,267	2.01%
West Virginia	\$22,280	\$25,420	\$25,903	\$27,930	\$30,116	1.90%
Wisconsin	\$26,560	\$31,010	\$31,704	\$34,638	\$37,844	2.24%
Wyoming	\$24,430	\$30,500	\$31,482	\$35,739	\$40,571	3.22%

APPENDIX II: METHODS & SOURCES

Methods:

All of the projections in this paper are computed through the use of historical data. We assumed that if nothing is done to reform our health care system, then costs would continue to grow at a similar rate as they have been for the past decade. Therefore, to compute our projections, we took 10 years of data and determined a compound annual growth rate over that 10 year period. In cases where 10 years of matching data was not available, we took the longest possible span--the shortest being 7 years. These compound annual growth rates were then applied to the most recent year of data, in most cases, data from 2006 or 2007. By continually applying the annual growth rate, year by year, until 2016, we were able to estimate how prohibitively expensive our health care system will be if we do not act soon.

Data Notes:

All projected data is presented in 2006 U.S. dollars.

Sources:

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2. Medical Expenditure Panel Survey, Insurance Component,"Table II.C.2: Average total employee contribution (in dollars) per enrolled employee for single coverage at private-sector establishments that offer health insurance by firm size and State: United States, various years" accessed October 2008.
3. Medical Expenditure Panel Survey, Insurance Component,"Table II.D.1: Average total family premium (in dollars) per enrolled employee at private-sector establishments that offer health insurance by firm size and State: United States, various years" accessed October 2008.
4. Medical Expenditure Panel Survey, Insurance Component,"Table II.D.2: Average total employee contribution (in dollars) per enrolled employee for family coverage at private-sector establishments that offer health insurance by firm size and State: United States, various years" accessed October 2008.
5. Medical Expenditure Panel Survey, Insurance Component,"Table II.F.3: Average family deductible (in dollars) per employee enrolled with family coverage in a health insurance plan that had a deductible at private-sector establishments by firm size and State: United States, various years" accessed October 2008.
6. Medical Expenditure Panel Survey, Insurance Component,"Table II.F.5: Average copayment (in dollars) for an office visit to a physician per employee enrolled in a health insurance plan that had a physician copayment at private-sector establishments by firm size and State: United States, various years" accessed October 2008.
7. Medical Expenditure Panel Survey, Insurance Component,"Table II.B.2: Percent of private-sector employees in establishments that offer health insurance by firm size and State: United States, various years" accessed October 2008.
8. Medical Expenditure Panel Survey, Insurance Component,"Table II.B.2.a: Percent of private-sector employees eligible for health insurance at establishments that offer health insurance by firm size and State: United States, various years" accessed October 2008.
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