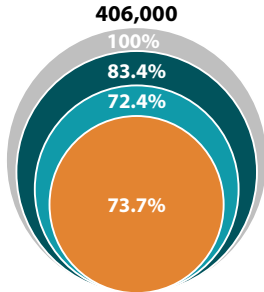


# STATE-LEVEL TRENDS IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2013-2017



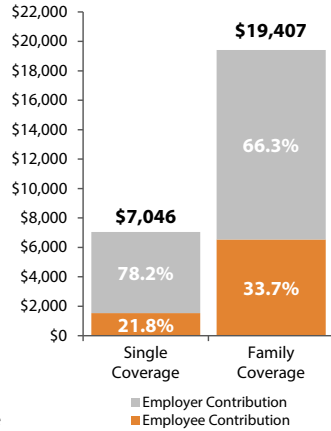
## EMPLOYER-SPONSORED INSURANCE IN 2017

### OFFER, ELIGIBILITY, AND ENROLLMENT

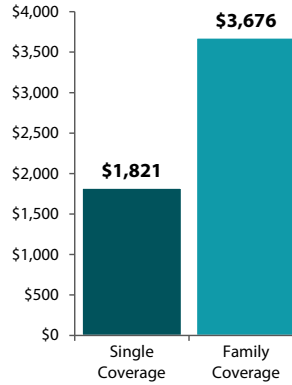


**339,000 EMPLOYEES**  
work in establishments that OFFER coverage  
**245,000 EMPLOYEES**  
with an offer are ELIGIBLE for coverage  
**181,000 EMPLOYEES**  
with an offer who are eligible ENROLLED in coverage

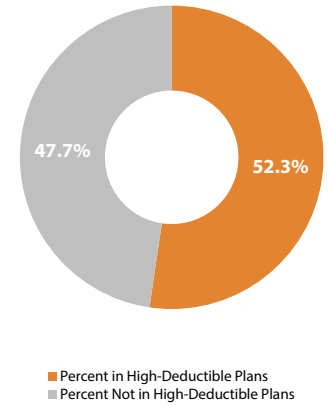
### AVERAGE ANNUAL PREMIUM, SINGLE AND FAMILY COVERAGE



### AVERAGE ANNUAL DEDUCTIBLE, SINGLE AND FAMILY COVERAGE



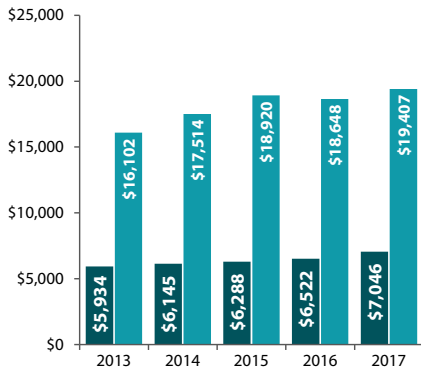
### PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS



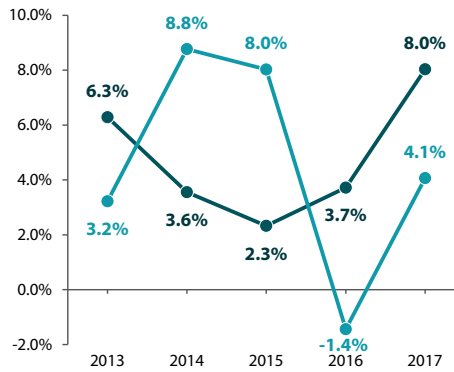
## TRENDS IN ESI COSTS, 2013-2017

■ Single Coverage ■ Family Coverage

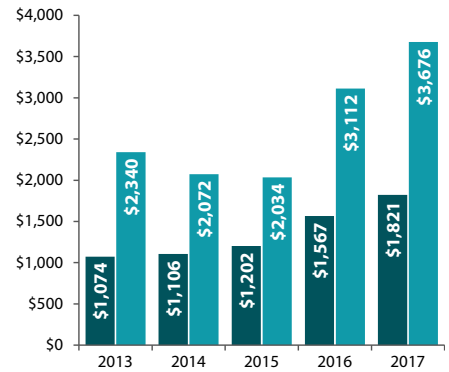
### AVERAGE ANNUAL PREMIUM, SINGLE AND FAMILY COVERAGE



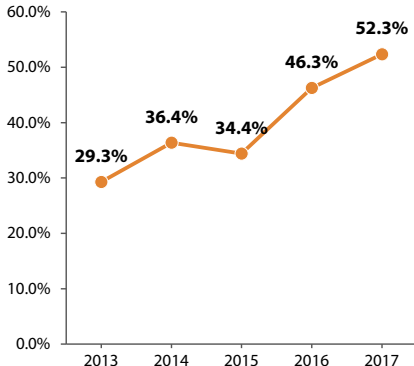
### ANNUAL PREMIUM GROWTH RATE, SINGLE AND FAMILY COVERAGE



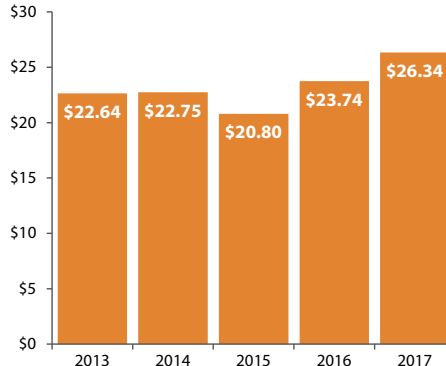
### AVERAGE ANNUAL DEDUCTIBLE, SINGLE AND FAMILY COVERAGE



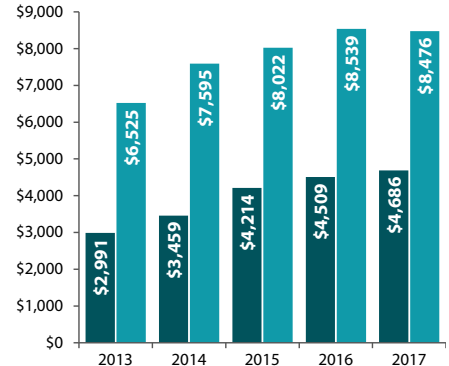
### PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS



### AVERAGE CO-PAYMENT FOR A PRIMARY CARE OFFICE VISIT



### AVERAGE ANNUAL OUT-OF-POCKET LIMIT, SINGLE AND FAMILY COVERAGE



# Delaware

	2013	2014	2015	2016	2017	Sig. dif. between 2016-2017
<b>TRENDS IN ESI OFFER AND EMPLOYEE ACCESS, 2013-2017</b>						
Percent of Employers Offering ESI	52.7%	49.1%	47.9%	42.0%	53.3%	*
Percent of Employees in Establishments that Offer ESI	85.8%	84.0%	85.1%	81.2%	83.4%	
Percent of Employees Eligible for ESI at Offering Establishments	79.6%	76.7%	78.8%	78.9%	72.4%	*
Percent of ESI-Eligible Employees Enrolled	71.4%	77.5%	77.1%	73.5%	73.7%	
<b>TRENDS IN ESI COSTS, 2013-2017</b>						
<b>Average Annual Premiums</b>						
Single Coverage	\$5,934	\$6,145	\$6,288	\$6,522	\$7,046	
Family Coverage	\$16,102	\$17,514	\$18,920	\$18,648	\$19,407	
<b>Average Employee Share of Premiums</b>						
Single Coverage	24.0%	20.1%	19.6%	21.6%	21.8%	
Family Coverage	30.8%	24.0%	23.7%	28.9%	33.7%	
<b>Average Annual Deductibles</b>						
Single Coverage	\$1,074	\$1,106	\$1,202	\$1,567	\$1,821	
Family Coverage	\$2,340	\$2,072	\$2,034	\$3,112	\$3,676	
Percent of Employees in High-Deductible Health Plans	29.3%	36.4%	34.4%	46.3%	52.3%	*
<b>Average Annual Out-of-Pocket Limit</b>						
Single Coverage	\$2,991	\$3,459	\$4,214	\$4,509	\$4,686	
Family Coverage	\$6,525	\$7,595	\$8,022	\$8,539	\$8,476	
Average Co-payment for a Primary Care Office Visit	\$22.64	\$22.75	\$20.80	\$23.74	\$26.34	

\* Significant difference between 2016 and 2017 estimates at the 95% confidence level.

For the purposes of this analysis, high-deductible health plans are defined as plans that meet the minimum deductible amount required for Health Savings Account (HSA) eligibility (\$1,300 for an individual and \$2,600 for a family in 2017).

All references are to private-sector employers and employees.

Average premium prices are not adjusted to account for variation in actuarial value.

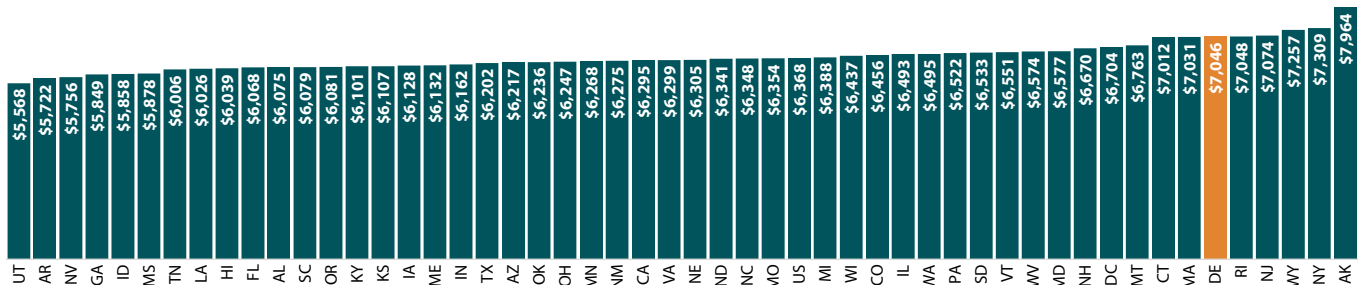
Please see [www.shadac.org/ESIReport2018](http://www.shadac.org/ESIReport2018) for information on definitions and methods.

Data Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies, Medical Expenditure Panel Survey - Insurance Component, 2013-2017.

## EXPLORING STATE VARIATION

To learn more about state variation across ESI indicators, access the 50-state comparison tables at [www.shadac.org/ESIReport2018](http://www.shadac.org/ESIReport2018).

### AVERAGE ANNUAL PREMIUM FOR SINGLE COVERAGE, 2017



### PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2017

