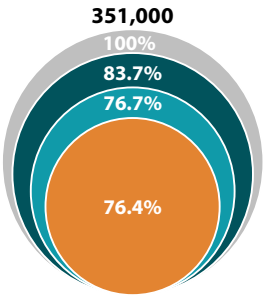
STATE-LEVEL TRENDS IN EMPLOYER-SPONSORED HEALTH INSURANCE (ESI), 2013-2017

ND
North Dakota

EMPLOYER-SPONSORED INSURANCE IN 2017

OFFER, ELIGIBILITY, AND ENROLLMENT

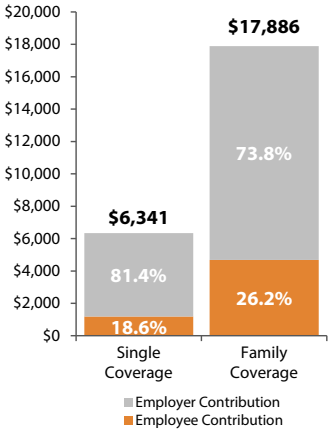


293,000 EMPLOYEES
work in establishments that OFFER coverage

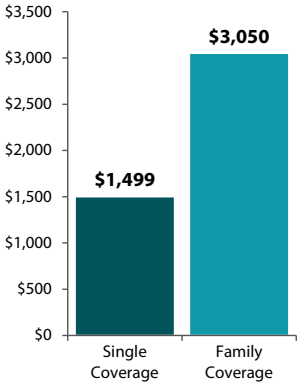
225,000 EMPLOYEES
with an offer are ELIGIBLE for coverage

172,000 EMPLOYEES
with an offer who are eligible ENROLLED in coverage

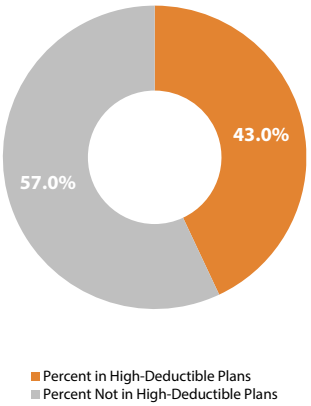
AVERAGE ANNUAL PREMIUM, SINGLE AND FAMILY COVERAGE



AVERAGE ANNUAL DEDUCTIBLE, SINGLE AND FAMILY COVERAGE



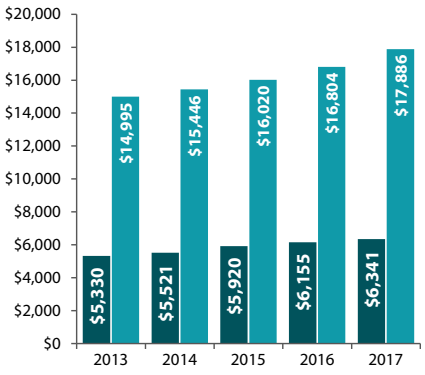
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS



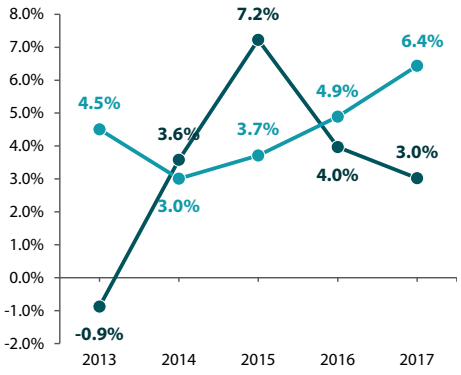
TRENDS IN ESI COSTS, 2013-2017

Single Coverage Family Coverage

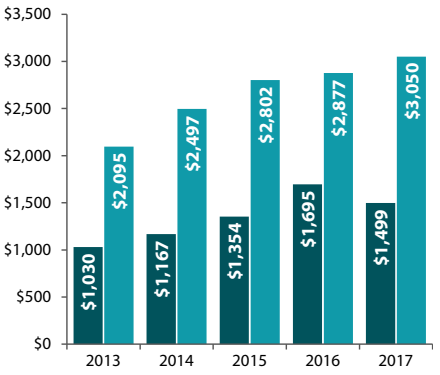
AVERAGE ANNUAL PREMIUM, SINGLE AND FAMILY COVERAGE



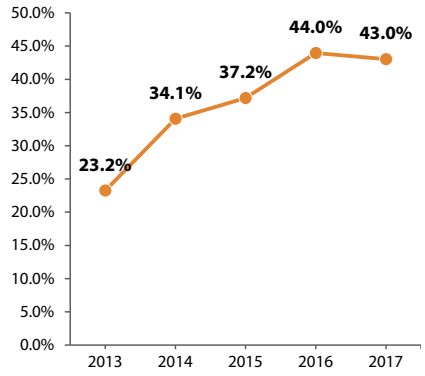
ANNUAL PREMIUM GROWTH RATE, SINGLE AND FAMILY COVERAGE



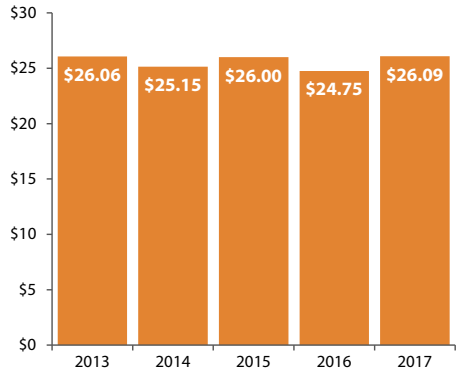
AVERAGE ANNUAL DEDUCTIBLE, SINGLE AND FAMILY COVERAGE



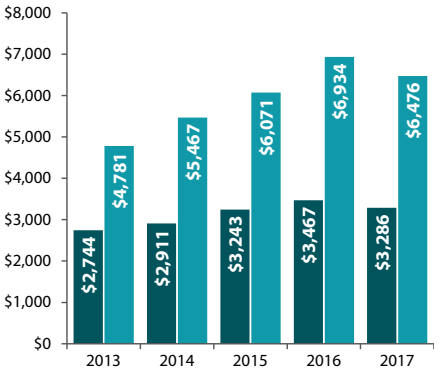
PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS



AVERAGE CO-PAYMENT FOR A PRIMARY CARE OFFICE VISIT



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



Source: SHADAC analysis of the Medical Expenditure Panel Survey - Insurance Component.

shadac
STATE HEALTH ACCESS DATA ASSISTANCE CENTER

North Dakota

	2013	2014	2015	2016	2017	Sig. dif. between 2016-2017
TRENDS IN ESI OFFER AND EMPLOYEE ACCESS, 2013-2017						
Percent of Employers Offering ESI	47.3%	46.0%	44.9%	51.4%	48.0%	
Percent of Employees in Establishments that Offer ESI	79.9%	80.8%	84.4%	82.7%	83.7%	
Percent of Employees Eligible for ESI at Offering Establishments	77.8%	77.8%	75.0%	76.9%	76.7%	
Percent of ESI-Eligible Employees Enrolled	75.7%	75.2%	74.6%	78.5%	76.4%	
TRENDS IN ESI COSTS, 2013-2017						
Average Annual Premiums						
Single Coverage	$5,330	$5,521	$5,920	$6,155	$6,341	
Family Coverage	$14,995	$15,446	$16,020	$16,804	$17,886	*
Average Employee Share of Premiums						
Single Coverage	18.2%	20.6%	21.6%	18.8%	18.6%	
Family Coverage	25.6%	25.8%	32.8%	27.0%	26.2%	
Average Annual Deductibles						
Single Coverage	$1,030	$1,167	$1,354	$1,695	$1,499	
Family Coverage	$2,095	$2,497	$2,802	$2,877	$3,050	
Percent of Employees in High-Deductible Health Plans	23.2%	34.1%	37.2%	44.0%	43.0%	
Average Annual Out-of-Pocket Limit						
Single Coverage	$2,744	$2,911	$3,243	$3,467	$3,286	
Family Coverage	$4,781	$5,467	$6,071	$6,934	$6,476	
Average Co-payment for a Primary Care Office Visit	$26.06	$25.15	$26.00	$24.75	$26.09	

* 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.

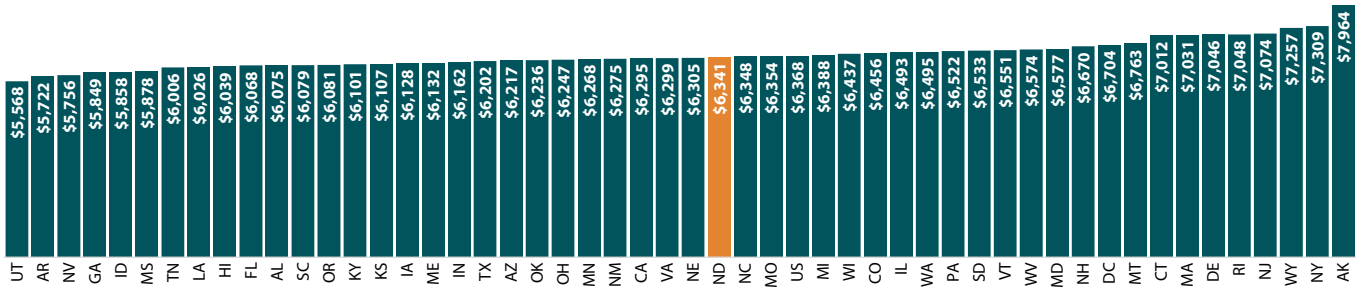
Please see www.shadac.org/ESIReport2018 for information on definitions and methods.

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

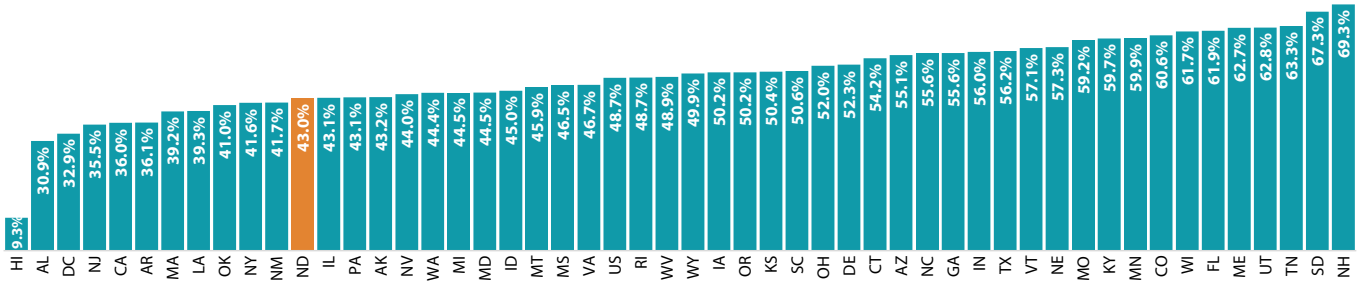
EXPLORING STATE VARIATION

To learn more about state variation across ESI indicators, access the 50-state comparison tables at www.shadac.org/ESIReport2018.

AVERAGE ANNUAL PREMIUM FOR SINGLE COVERAGE, 2017



PERCENT OF EMPLOYEES IN HIGH-DEDUCTIBLE HEALTH PLANS, 2017



Source: SHADAC analysis of the Medical Expenditure Panel Survey - Insurance Component.

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