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Health Insurance: Overview and Economic Impact in the States

November 2007



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FOREWORD

In this report, "Health Insurance: Overview and Economic Impact in the States," we document the contributions insurance plans are making to state economies.

Health insurance plans:

- ▶ covered more than 249 million people (2006);
- ▶ employed nearly 470,000 people in health insurance jobs, at an average salary of \$61,409 (2004); and
- ▶ contributed to the \$14.8 billion collected in state insurance premium taxes (2004).

Our report looks at the economic benefits health insurers bring to your states by examining important factors such as jobs created, wages and taxes paid, and employees insured. We provide a concise one-page analysis of each state and the District of Columbia, as well as rankings that allow for easy comparison among individual states.

The members of America's Health Insurance Plans (AHIP) are committed to working with policymakers, health care providers, and consumers to contribute to our common fundamental interests in promoting a vibrant health care system and a vital economy.

For the nation, and in the states, lack of health insurance is a major economic drain, one that costs \$50 billion annually. We believe that access to health insurance coverage should be our number one domestic priority. In late 2006, we released a blueprint for achieving that goal. We will be working with states as each determines how best to move forward toward a goal that will improve the health of its citizens and the health of its economy.

Over the years, health insurance plans have worked to improve and strengthen our health care system by promoting consumer choice; product flexibility; and innovation in health benefits, quality, and consumer information. As the voice of America's health insurers, we represent nearly 1,300 members providing health benefits to more than 200 million Americans.

To learn more about our proposal to cover all Americans, and about AHIP's members and mission, please visit us at www.ahip.org.

Karen Ignagni
President and CEO
America's Health Insurance Plans

ABOUT THE DATA

This report provides an overview of state health insurance facts that should be of interest to state health policy leaders and other health policymakers. Key indicators are presented for each state, the District of Columbia, and the United States, and cover such topics as private health insurance coverage and premiums, jobs and wages in the insurance industry, premium taxes paid by insurance companies, and data on the uninsured and Medicaid.

All information contained in this report was compiled by America's Health Insurance Plans' Center for Policy and Research from publicly available sources. In states where data were not available for a particular indicator, the notation "N/A" (not available) is listed, followed by an explanatory endnote. A list of endnotes can be found on page 55. A complete description of the sources used is found on pages 56–57.

People with Private Health Insurance Coverage/Fully-insured v. Self-insured

The indicators for fully-insured and self-insured coverage reflect the type of coverage arrangement made by individuals' employers for group policies. A fully-insured plan is one under which an insurer or health plan bears the financial responsibility of guaranteeing claim payments and paying for all covered benefits and administration. Fully-insured plans are subject to state benefit laws and mandates, as well as premium taxes. A self-insured health plan is one under which an employer or other group sponsor, rather than a health plan or insurance company, is financially responsible for paying plan expenses, including claims made by group plan members. In general, self-insured plans are not subject to state benefit mandates or premium taxes.

Total State Premium Taxes Collected from Insurance Companies

It was not possible to compile state-level data on insurance premium taxes paid by health insurance companies alone. Most state agencies do not distinguish among different types of insurance companies

when reporting premium taxes collected. Therefore, we chose to list the total premium taxes collected from all types of insurance companies in each state.

Jobs in the Health Insurance Industry

The information on jobs is derived from the U.S. Census Bureau, using its database on the North American Industry Classification System (NAICS). The database includes two types of entities that account for the "Direct Jobs" category in our report: "Direct Health and Medical Insurance Carriers" and "HMO Medical Carriers." Four types of entities in the NAICS database account for the "Other Insurance-Related Jobs" listed in our report: "Insurance Brokers and Agents," "Reinsurance Carriers," "Claims Adjusting," and "Third-Party Administration of Insurance and Pension Funds." NAICS definitions of each of these categories are provided below. The NAICS database does not indicate the percent of "Other Insurance Related Jobs" that are attributable to health insurance plans.

Direct Jobs

- **Direct Health and Medical Insurance Carriers:** Establishments primarily engaged in underwriting (i.e., assuming the risk and assigning premiums for health and medical insurance policies). This classification also includes group hospitalization plans and HMO establishments that provide health and medical insurance policies without providing health care services.
- **HMO Medical Carriers:** Establishments with physicians and other medical staff primarily engaged in providing a range of outpatient medical services to HMO subscribers with a focus generally on primary health care. These establishments are owned by the HMO. Included in this category are HMO establishments that provide health care services and underwrite health and medical insurance policies.

Other Insurance-Related Jobs

- **Insurance Brokers and Agents:** Establishments primarily acting as agents (i.e., brokers) in selling annuities and insurance policies.
- **Reinsurance Carriers:** Insurers primarily engaged in assuming all or part of the risk associated with existing insurance policies originally underwritten by other insurance carriers.
- **Claims Adjusting:** Establishments primarily engaged in investigating, appraising, and settling insurance claims.
- **Third-Party Administration of Insurance and Pension Funds:** Establishments primarily engaged in providing third-party administration services of insurance and pension funds, such as claims processing and other administrative services to insurance carriers, employee-benefit plans, and self-insurance funds.

State Rankings

Each state page displays a ranking of several health indicators. A list of the indicators and a description are provided below:

- **Uninsured:** States are ranked from lowest to highest, so that the state with the lowest uninsured rate is ranked as #1.
- **Average Annual Medicaid Payment per Enrollee:** States are ranked from highest to lowest, so that the state with the highest average annual Medicaid payment is ranked as #1.
- **Percent covered by private insurance:** States are ranked from highest to lowest, so that the state with the highest rate of individuals covered by private insurance is ranked #1.
- **Percent of employers offering health insurance:** States are ranked from highest to lowest, so that the state with the highest percentage of employers offering health insurance coverage is ranked as #1.

This report was designed and researched by Christelle Jang and Teresa Chovan of AHIP's Center for Policy and Research. For further information, contact Christelle Jang, Policy Analyst, at (202) 778-3200 or visit www.ahipresearch.org.

PEOPLE WITH PRIVATE HEALTH INSURANCE COVERAGE

▶ People Covered by Private Insurance201,690,000

53% Self-Insured

47% Fully-Insured

PERCENT OF EMPLOYERS OFFERING HEALTH INSURANCE

96% Large Employers

43% Small Employers

AVERAGE ANNUAL HEALTH INSURANCE PREMIUMS

- ▶ Individual Market Single\$2,613
- ▶ Individual Market Family\$5,799
- ▶ Small Group Market Single\$3,732
- ▶ Small Group Market Family\$9,768
- ▶ Total State Premium Taxes Collected from Insurance Companies¹\$14,842,349,000

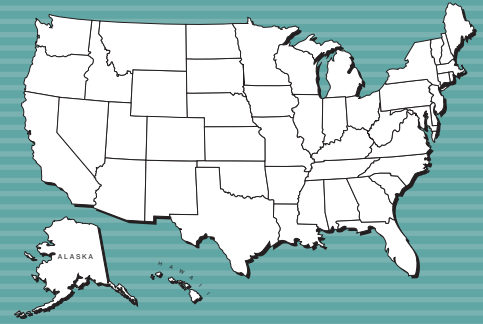
JOBS IN HEALTH INSURANCE INDUSTRY²

469,172 Direct Jobs

881,863 Other Insurance-Related Jobs

1,351,035 Total Jobs

- ▶ Payroll Direct Jobs \$25,235,205,000
- ▶ Payroll Other Insurance-Related Jobs\$43,465,937,000
- ▶ Average Wage Direct Jobs \$61,409
- ▶ Average Wage Other Insurance-Related Jobs\$50,119



UNITED STATES

U.S. HEALTH FACTS

16% Uninsured

Average Annual Medicaid Payment Per Enrollee\$4,072

¹Data from the U.S. Census Bureau; includes state premium tax collected from all types of insurance companies, including health insurance.

²Data from the U.S. Census Bureau, NAICS reports. Direct jobs include those specifically found in the health insurance industry; other insurance-related jobs consist of those found in all insurance industries, including the health insurance industry. (see page 57 for a full description of job categories.)



PEOPLE WITH PRIVATE HEALTH INSURANCE COVERAGE

▶ People Covered by Private Insurance3,107,000

58% Self-Insured

42% Fully-Insured

PERCENT OF EMPLOYERS OFFERING HEALTH INSURANCE

97% Large Employers

46% Small Employers

AVERAGE ANNUAL HEALTH INSURANCE PREMIUMS

▶ Individual Market Single\$2,208

▶ Individual Market Family\$4,601

▶ Small Group Market Single\$3,564

▶ Small Group Market Family\$9,324

▶ Total State Premium Taxes Collected from Insurance Companies¹\$272,681,000

JOBS IN HEALTH INSURANCE INDUSTRY²

3,924 Direct Jobs

9,802 Other Insurance-Related Jobs

13,726 Total Jobs

▶ Payroll Direct JobsN/A^h

▶ Payroll Other Insurance-Related Jobs\$589,020,000ⁱ

▶ Average Wage Direct JobsN/A^h

▶ Average Wage Other Insurance-Related Jobs\$60,095

STATE HEALTH FACTS

15% Uninsured

Average Annual Medicaid Payment Per Enrollee\$3,119

STATE RANKINGS

30th in uninsured rate³

46th in Medicaid payment per enrollee

35th in % of residents covered by private insurance

12th in % of employers offering health insurance

¹Data from the U.S. Census Bureau; includes state premium tax collected from all types of insurance companies, including health insurance.

²Data from the U.S. Census Bureau, NAICS reports. Direct jobs include those specifically found in the health insurance industry; other insurance-related jobs consist of those found in all insurance industries, including the health insurance industry. (see page 57 for a full description of job categories.)

³A ranking of #1 indicates the lowest percentage of uninsured.

PEOPLE WITH PRIVATE HEALTH INSURANCE COVERAGE

▶ People Covered by Private Insurance428,000

55% Self-Insured

45% Fully-Insured

PERCENT OF EMPLOYERS OFFERING HEALTH INSURANCE

95% Large Employers

27% Small Employers

AVERAGE ANNUAL HEALTH INSURANCE PREMIUMS

- ▶ Individual Market SingleN/A^a
- ▶ Individual Market FamilyN/A^b
- ▶ Small Group Market Single\$5,232
- ▶ Small Group Market Family\$13,692
- ▶ Total State Premium Taxes Collected from Insurance Companies¹\$52,958,000

JOBS IN HEALTH INSURANCE INDUSTRY²

174^f Direct Jobs

1,399^g Other Insurance-Related Jobs

1,573 Total Jobs

- ▶ Payroll Direct JobsN/A^h
- ▶ Payroll Other Insurance-Related Jobs\$61,487,000ⁱ
- ▶ Average Wage Direct JobsN/A^h
- ▶ Average Wage Other Insurance-Related Jobs\$43,966



STATE HEALTH FACTS

17% Uninsured

Average Annual Medicaid Payment Per Enrollee\$6,512

STATE RANKINGS

35th in uninsured rate³

4th in Medicaid payment per enrollee

47th in % of residents covered by private insurance

40th in % of employers offering health insurance

¹Data from the U.S. Census Bureau; includes state premium tax collected from all types of insurance companies, including health insurance.

²Data from the U.S. Census Bureau, NAICS reports. Direct jobs include those specifically found in the health insurance industry; other insurance-related jobs consist of those found in all insurance industries, including the health insurance industry. (see page 57 for a full description of job categories.)

³A ranking of #1 indicates the lowest percentage of uninsured.



PEOPLE WITH PRIVATE HEALTH INSURANCE COVERAGE

▶ People Covered by Private Insurance3,770,000

56% Self-Insured

44% Fully-Insured

PERCENT OF EMPLOYERS OFFERING HEALTH INSURANCE

97% Large Employers

38% Small Employers

AVERAGE ANNUAL HEALTH INSURANCE PREMIUMS

▶ Individual Market Single\$2,591

▶ Individual Market Family\$4,598

▶ Small Group Market Single\$3,372

▶ Small Group Market Family\$8,832

▶ Total State Premium Taxes Collected from Insurance Companies¹\$396,544,000

JOBS IN HEALTH INSURANCE INDUSTRY²

8,253 Direct Jobs

16,406 Other Insurance-Related Jobs

24,659 Total Jobs

▶ Payroll Direct Jobs\$419,729,000^h

▶ Payroll Other Insurance-Related Jobs\$656,524,000

▶ Average Wage Direct Jobs\$51,230

▶ Average Wage Other Insurance-Related Jobs\$40,017

STATE HEALTH FACTS

21% Uninsured

Average Annual Medicaid Payment Per Enrollee\$2,525

STATE RANKINGS

47th in uninsured rate³

50th in Medicaid payment per enrollee

48th in % of residents covered by private insurance

18th in % of employers offering health insurance

¹Data from the U.S. Census Bureau; includes state premium tax collected from all types of insurance companies, including health insurance.

²Data from the U.S. Census Bureau, NAICS reports. Direct jobs include those specifically found in the health insurance industry; other insurance-related jobs consist of those found in all insurance industries, including the health insurance industry. (see page 57 for a full description of job categories.)

³A ranking of #1 indicates the lowest percentage of uninsured.

PEOPLE WITH PRIVATE HEALTH INSURANCE COVERAGE

▶ People Covered by Private Insurance1,662,000

67% Self-Insured

33% Fully-Insured

PERCENT OF EMPLOYERS OFFERING HEALTH INSURANCE

93% Large Employers

22% Small Employers

AVERAGE ANNUAL HEALTH INSURANCE PREMIUMS

- ▶ Individual Market Single\$2,153
- ▶ Individual Market Family\$4,891
- ▶ Small Group Market SingleN/A^c
- ▶ Small Group Market FamilyN/A^d
- ▶ Total State Premium Taxes Collected from Insurance Companies¹\$124,954,000

JOBS IN HEALTH INSURANCE INDUSTRY²

2,377^f Direct Jobs

6,139^g Other Insurance-Related Jobs

8,516 Total Jobs

- ▶ Payroll Direct Jobs\$126,459,000^h
- ▶ Payroll Other Insurance-Related Jobs\$209,671,000ⁱ
- ▶ Average Wage Direct Jobs\$53,201
- ▶ Average Wage Other Insurance-Related Jobs\$35,156



STATE HEALTH FACTS

19% Uninsured

Average Annual Medicaid Payment Per Enrollee\$3,215

STATE RANKINGS

43rd in uninsured rate³

44th in Medicaid payment per enrollee

44th in % of residents covered by private insurance

43rd in % of employers offering health insurance

¹Data from the U.S. Census Bureau; includes state premium tax collected from all types of insurance companies, including health insurance.

²Data from the U.S. Census Bureau, NAICS reports. Direct jobs include those specifically found in the health insurance industry; other insurance-related jobs consist of those found in all insurance industries, including the health insurance industry. (see page 57 for a full description of job categories.)

³A ranking of #1 indicates the lowest percentage of uninsured.



PEOPLE WITH PRIVATE HEALTH INSURANCE COVERAGE

▶ People Covered by Private Insurance22,679,000

39% Self-Insured

61% Fully-Insured

PERCENT OF EMPLOYERS OFFERING HEALTH INSURANCE

96% Large Employers

49% Small Employers

AVERAGE ANNUAL HEALTH INSURANCE PREMIUMS

▶ Individual Market Single\$2,565

▶ Individual Market Family\$5,884

▶ Small Group Market Single\$3,552

▶ Small Group Market Family\$9,300

▶ Total State Premium Taxes Collected from Insurance Companies¹\$2,232,955,000

JOBS IN HEALTH INSURANCE INDUSTRY²

46,303 Direct Jobs

100,025 Other Insurance-Related Jobs

146,328 Total Jobs

▶ Payroll Direct Jobs\$3,389,015,000

▶ Payroll Other Insurance-Related Jobs\$5,679,483,000

▶ Average Wage Direct Jobs\$73,192

▶ Average Wage Other Insurance-Related Jobs\$56,781

STATE HEALTH FACTS

19% Uninsured

Average Annual
Medicaid Payment
Per Enrollee\$2,520

STATE RANKINGS

42nd in uninsured rate³

51st in Medicaid payment per enrollee

45th in % of residents covered by private insurance

22nd in % of employers offering health insurance

¹Data from the U.S. Census Bureau; includes state premium tax collected from all types of insurance companies, including health insurance.

²Data from the U.S. Census Bureau, NAICS reports. Direct jobs include those specifically found in the health insurance industry; other insurance-related jobs consist of those found in all insurance industries, including the health insurance industry. (see page 57 for a full description of job categories.)

³A ranking of #1 indicates the lowest percentage of uninsured.

PEOPLE WITH PRIVATE HEALTH INSURANCE COVERAGE

▶ People Covered by Private Insurance3,392,000

53% Self-Insured

47% Fully-Insured

PERCENT OF EMPLOYERS OFFERING HEALTH INSURANCE

99% Large Employers

41% Small Employers

AVERAGE ANNUAL HEALTH INSURANCE PREMIUMS

- ▶ Individual Market Single\$2,537
- ▶ Individual Market Family\$5,446
- ▶ Small Group Market Single\$4,344
- ▶ Small Group Market Family\$11,400
- ▶ Total State Premium Taxes Collected from Insurance Companies¹\$191,941,000

JOBS IN HEALTH INSURANCE INDUSTRY²

7,236 Direct Jobs

13,393 Other Insurance-Related Jobs

20,629 Total Jobs

- ▶ Payroll Direct Jobs\$232,593,000^h
- ▶ Payroll Other Insurance-Related Jobs\$570,006,000
- ▶ Average Wage Direct Jobs\$66,722
- ▶ Average Wage Other Insurance-Related Jobs\$43,786

COLORADO

STATE HEALTH FACTS

17% Uninsured

Average Annual Medicaid Payment Per Enrollee\$4,595

STATE RANKINGS

37th in uninsured rate³

19th in Medicaid payment per enrollee

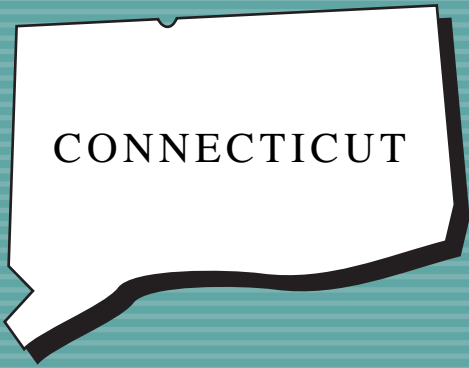
21st in % of residents covered by private insurance

25th in % of employers offering health insurance (tie)

¹Data from the U.S. Census Bureau; includes state premium tax collected from all types of insurance companies, including health insurance.

²Data from the U.S. Census Bureau, NAICS reports. Direct jobs include those specifically found in the health insurance industry; other insurance-related jobs consist of those found in all insurance industries, including the health insurance industry. (see page 57 for a full description of job categories.)

³A ranking of #1 indicates the lowest percentage of uninsured.



PEOPLE WITH PRIVATE HEALTH INSURANCE COVERAGE

▶ People Covered by Private Insurance2,639,000

52% Self-Insured

48% Fully-Insured

PERCENT OF EMPLOYERS OFFERING HEALTH INSURANCE

99% Large Employers

54% Small Employers

AVERAGE ANNUAL HEALTH INSURANCE PREMIUMS

▶ Individual Market Single\$3,326

▶ Individual Market Family\$7,749

▶ Small Group Market Single\$4,848

▶ Small Group Market Family\$12,708

▶ Total State Premium Taxes Collected from Insurance Companies¹\$238,284,000

JOBS IN HEALTH INSURANCE INDUSTRY²

22,106 Direct Jobs

14,879 Other Insurance-Related Jobs

36,985 Total Jobs

▶ Payroll Direct Jobs\$2,281,558,000^h

▶ Payroll Other Insurance-Related Jobs\$1,333,174,000

▶ Average Wage Direct Jobs\$103,257

▶ Average Wage Other Insurance-Related Jobs\$89,601

STATE HEALTH FACTS

9% Uninsured

Average Annual Medicaid Payment Per Enrollee\$6,657

STATE RANKINGS

6th in uninsured rate³

3rd in Medicaid payment per enrollee

7th in % of residents covered by private insurance

3rd in % of employers offering health insurance

¹Data from the U.S. Census Bureau; includes state premium tax collected from all types of insurance companies, including health insurance.

²Data from the U.S. Census Bureau, NAICS reports. Direct jobs include those specifically found in the health insurance industry; other insurance-related jobs consist of those found in all insurance industries, including the health insurance industry. (see page 57 for a full description of job categories.)

³A ranking of #1 indicates the lowest percentage of uninsured.

PEOPLE WITH PRIVATE HEALTH INSURANCE COVERAGE

▶ People Covered by Private Insurance637,000

62% Self-Insured

38% Fully-Insured

PERCENT OF EMPLOYERS OFFERING HEALTH INSURANCE

93% Large Employers

43% Small Employers

AVERAGE ANNUAL HEALTH INSURANCE PREMIUMS

▶ Individual Market Single\$2,346

▶ Individual Market FamilyN/A^b

▶ Small Group Market SingleN/A^c

▶ Small Group Market FamilyN/A^d

▶ Total State Premium Taxes Collected from Insurance Companies¹\$69,369,000

JOBS IN HEALTH INSURANCE INDUSTRY²

1,480 Direct Jobs

1,744 Other Insurance-Related Jobs

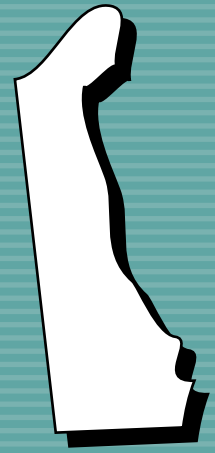
3,224 Total Jobs

▶ Payroll Direct Jobs\$74,745,000^h

▶ Payroll Other Insurance-Related Jobs\$71,125,000ⁱ

▶ Average Wage Direct Jobs\$50,847

▶ Average Wage Other Insurance-Related Jobs\$47,417



DELAWARE

STATE HEALTH FACTS

12% Uninsured

Average Annual Medicaid Payment Per Enrollee\$4,738

STATE RANKINGS

19th in uninsured rate³

17th in Medicaid payment per enrollee

24th in % of residents covered by private insurance

6th in % of employers offering health insurance

¹Data from the U.S. Census Bureau; includes state premium tax collected from all types of insurance companies, including health insurance.

²Data from the U.S. Census Bureau, NAICS reports. Direct jobs include those specifically found in the health insurance industry; other insurance-related jobs consist of those found in all insurance industries, including the health insurance industry. (see page 57 for a full description of job categories.)

³A ranking of #1 indicates the lowest percentage of uninsured.



DISTRICT OF COLUMBIA

PEOPLE WITH PRIVATE HEALTH INSURANCE COVERAGE

▶ People Covered by Private Insurance381,000

39% Self-Insured

61% Fully-Insured

PERCENT OF EMPLOYERS OFFERING HEALTH INSURANCE

96% Large Employers

62% Small Employers

AVERAGE ANNUAL HEALTH INSURANCE PREMIUMS

- ▶ Individual Market SingleN/A^a
- ▶ Individual Market FamilyN/A^b
- ▶ Small Group Market SingleN/A^c
- ▶ Small Group Market FamilyN/A^d
- ▶ Total State Premium Taxes Collected from Insurance Companies¹\$48,888,000

JOBS IN HEALTH INSURANCE INDUSTRY²

2,992 Direct Jobs

1,239^g Other Insurance-Related Jobs

4,231 Total Jobs

- ▶ Payroll Direct Jobs\$153,857,000^h
- ▶ Payroll Other Insurance-Related Jobs\$76,738,000ⁱ
- ▶ Average Wage Direct Jobs\$68,625
- ▶ Average Wage Other Insurance-Related Jobs\$65,588

STATE HEALTH FACTS

12% Uninsured

Average Annual Medicaid Payment Per Enrollee\$7,020

STATE RANKINGS

14th in uninsured rate³

2nd in Medicaid payment per enrollee

39th in % of residents covered by private insurance

2nd in % of employers offering health insurance

¹Data from the U.S. Census Bureau; includes state premium tax collected from all types of insurance companies, including health insurance.

²Data from the U.S. Census Bureau, NAICS reports. Direct jobs include those specifically found in the health insurance industry; other insurance-related jobs consist of those found in all insurance industries, including the health insurance industry. (see page 57 for a full description of job categories.)

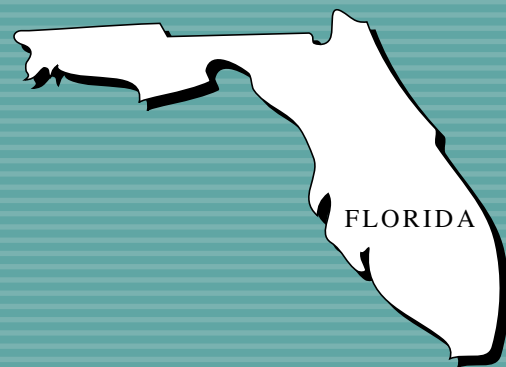
³A ranking of #1 indicates the lowest percentage of uninsured.

PEOPLE WITH PRIVATE HEALTH INSURANCE COVERAGE

▶ People Covered by Private Insurance11,318,000

58% Self-Insured

42% Fully-Insured



PERCENT OF EMPLOYERS OFFERING HEALTH INSURANCE

94% Large Employers

38% Small Employers

AVERAGE ANNUAL HEALTH INSURANCE PREMIUMS

- ▶ Individual Market Single\$2,949
- ▶ Individual Market Family\$4,282
- ▶ Small Group Market Single\$4,140
- ▶ Small Group Market Family\$10,848
- ▶ Total State Premium Taxes Collected from Insurance Companies¹\$764,559,000

JOBS IN HEALTH INSURANCE INDUSTRY²

23,876 Direct Jobs

58,862 Other Insurance-Related Jobs

82,738 Total Jobs

- ▶ Payroll Direct Jobs\$1,249,130,000
- ▶ Payroll Other Insurance-Related Jobs\$2,687,879,000
- ▶ Average Wage Direct Jobs\$52,317
- ▶ Average Wage Other Insurance-Related Jobs\$45,664

STATE HEALTH FACTS

21% Uninsured

Average Annual Medicaid Payment Per Enrollee\$3,621

STATE RANKINGS

48th in uninsured rate³

34th in Medicaid payment per enrollee

43rd in % of residents covered by private insurance

28th in % of employers offering health insurance

¹Data from the U.S. Census Bureau; includes state premium tax collected from all types of insurance companies, including health insurance.

²Data from the U.S. Census Bureau, NAICS reports. Direct jobs include those specifically found in the health insurance industry; other insurance-related jobs consist of those found in all insurance industries, including the health insurance industry. (see page 57 for a full description of job categories.)

³A ranking of #1 indicates the lowest percentage of uninsured.



PEOPLE WITH PRIVATE HEALTH INSURANCE COVERAGE

▶ People Covered by Private Insurance6,083,000

57% Self-Insured

43% Fully-Insured

PERCENT OF EMPLOYERS OFFERING HEALTH INSURANCE

95% Large Employers

36% Small Employers

AVERAGE ANNUAL HEALTH INSURANCE PREMIUMS

- ▶ Individual Market Single\$2,419
- ▶ Individual Market Family\$4,668
- ▶ Small Group Market Single\$3,588
- ▶ Small Group Market Family\$9,396
- ▶ Total State Premium Taxes Collected from Insurance Companies¹\$331,612,000

JOBS IN HEALTH INSURANCE INDUSTRY²

7,852 Direct Jobs

26,117 Other Insurance-Related Jobs

33,969 Total Jobs

- ▶ Payroll Direct Jobs\$362,890,000^h
- ▶ Payroll Other Insurance-Related Jobs\$1,358,509,000
- ▶ Average Wage Direct Jobs\$59,471
- ▶ Average Wage Other Insurance-Related Jobs\$52,016

STATE HEALTH FACTS

18% Uninsured

Average Annual Medicaid Payment Per Enrollee\$3,061

STATE RANKINGS

39th in uninsured rate³

47th in Medicaid payment per enrollee

46th in % of residents covered by private insurance

27th in % of employers offering health insurance (tie)

¹Data from the U.S. Census Bureau; includes state premium tax collected from all types of insurance companies, including health insurance.

²Data from the U.S. Census Bureau, NAICS reports. Direct jobs include those specifically found in the health insurance industry; other insurance-related jobs consist of those found in all insurance industries, including the health insurance industry. (see page 57 for a full description of job categories.)

³A ranking of #1 indicates the lowest percentage of uninsured.

PEOPLE WITH PRIVATE HEALTH INSURANCE COVERAGE

▶ People Covered by Private Insurance937,000

25% Self-Insured

75% Fully-Insured

PERCENT OF EMPLOYERS OFFERING HEALTH INSURANCE

100%^e Large Employers

86% Small Employers

AVERAGE ANNUAL HEALTH INSURANCE PREMIUMS

- ▶ Individual Market SingleN/A^a
- ▶ Individual Market FamilyN/A^b
- ▶ Small Group Market SingleN/A^c
- ▶ Small Group Market FamilyN/A^d
- ▶ Total State Premium Taxes Collected from Insurance Companies¹\$87,285,000

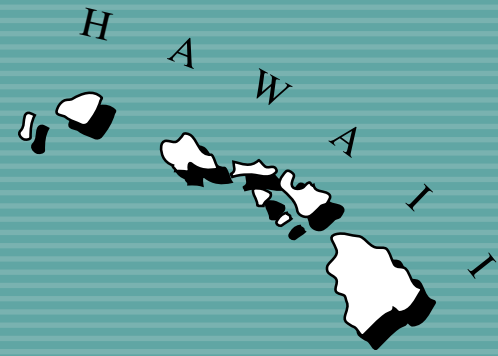
JOBS IN HEALTH INSURANCE INDUSTRY²

3,601 Direct Jobs

2,553 Other Insurance-Related Jobs

6,154 Total Jobs

- ▶ Payroll Direct Jobs\$84,028,000^h
- ▶ Payroll Other Insurance-Related Jobs\$124,550,000ⁱ
- ▶ Average Wage Direct Jobs\$45,396
- ▶ Average Wage Other Insurance-Related Jobs\$52,597



STATE HEALTH FACTS

9% Uninsured

Average Annual Medicaid Payment Per Enrollee\$3,462

STATE RANKINGS

2nd in uninsured rate³

38th in Medicaid payment per enrollee

13th in % of residents covered by private insurance

1st in % of employers offering health insurance

¹Data from the U.S. Census Bureau; includes state premium tax collected from all types of insurance companies, including health insurance.

²Data from the U.S. Census Bureau, NAICS reports. Direct jobs include those specifically found in the health insurance industry; other insurance-related jobs consist of those found in all insurance industries, including the health insurance industry. (see page 57 for a full description of job categories.)

³A ranking of #1 indicates the lowest percentage of uninsured.



PEOPLE WITH PRIVATE HEALTH INSURANCE COVERAGE

▶ People Covered by Private Insurance1,019,000

65% Self-Insured

35% Fully-Insured

PERCENT OF EMPLOYERS OFFERING HEALTH INSURANCE

95% Large Employers

31% Small Employers

AVERAGE ANNUAL HEALTH INSURANCE PREMIUMS

▶ Individual Market Single\$2,000

▶ Individual Market Family\$4,501

▶ Small Group Market SingleN/A^c

▶ Small Group Market FamilyN/A^d

▶ Total State Premium Taxes Collected from Insurance Companies¹\$86,913,000

JOBS IN HEALTH INSURANCE INDUSTRY²

1,809 Direct Jobs

2,849 Other Insurance-Related Jobs

4,658 Total Jobs

▶ Payroll Direct JobsN/A^h

▶ Payroll Other Insurance-Related Jobs\$85,865,000ⁱ

▶ Average Wage Direct JobsN/A^h

▶ Average Wage Other Insurance-Related Jobs\$32,232

STATE HEALTH FACTS

15% Uninsured

Average Annual Medicaid Payment Per Enrollee\$4,119

STATE RANKINGS

31st in uninsured rate³

28th in Medicaid payment per enrollee

26th in % of residents covered by private insurance

38th in % of employers offering health insurance (tie)

¹Data from the U.S. Census Bureau; includes state premium tax collected from all types of insurance companies, including health insurance.

²Data from the U.S. Census Bureau, NAICS reports. Direct jobs include those specifically found in the health insurance industry; other insurance-related jobs consist of those found in all insurance industries, including the health insurance industry. (see page 57 for a full description of job categories.)

³A ranking of #1 indicates the lowest percentage of uninsured.

PEOPLE WITH PRIVATE HEALTH INSURANCE COVERAGE

▶ People Covered by Private Insurance9,209,000

53% Self-Insured

47% Fully-Insured

PERCENT OF EMPLOYERS OFFERING HEALTH INSURANCE

95% Large Employers

40% Small Employers

AVERAGE ANNUAL HEALTH INSURANCE PREMIUMS

- ▶ Individual Market Single\$2,499
- ▶ Individual Market Family\$5,438
- ▶ Small Group Market Single\$3,804
- ▶ Small Group Market Family\$9,984
- ▶ Total State Premium Taxes Collected from Insurance Companies¹\$366,584,000

JOBS IN HEALTH INSURANCE INDUSTRY²

17,986 Direct Jobs

42,105 Other Insurance-Related Jobs

60,091 Total Jobs

- ▶ Payroll Direct Jobs\$1,073,183,000^h
- ▶ Payroll Other Insurance-Related Jobs\$2,128,274,000
- ▶ Average Wage Direct Jobs \$60,254
- ▶ Average Wage Other Insurance-Related Jobs\$50,547



STATE HEALTH FACTS

14% Uninsured

Average Annual Medicaid Payment Per Enrollee\$3,552

STATE RANKINGS

28th in uninsured rate³

35th in Medicaid payment per enrollee

18th in % of residents covered by private insurance

19th in % of employers offering health insurance

¹Data from the U.S. Census Bureau; includes state premium tax collected from all types of insurance companies, including health insurance.

²Data from the U.S. Census Bureau, NAICS reports. Direct jobs include those specifically found in the health insurance industry; other insurance-related jobs consist of those found in all insurance industries, including the health insurance industry. (see page 57 for a full description of job categories.)

³A ranking of #1 indicates the lowest percentage of uninsured.



PEOPLE WITH PRIVATE HEALTH INSURANCE COVERAGE

▶ People Covered by Private Insurance4,773,000

64% Self-Insured

36% Fully-Insured

PERCENT OF EMPLOYERS OFFERING HEALTH INSURANCE

93% Large Employers

41% Small Employers

AVERAGE ANNUAL HEALTH INSURANCE PREMIUMS

▶ Individual Market Single\$2,504

▶ Individual Market Family\$5,302

▶ Small Group Market Single\$3,768

▶ Small Group Market Family\$9,876

▶ Total State Premium Taxes Collected from Insurance Companies¹\$186,526,000

JOBS IN HEALTH INSURANCE INDUSTRY²

8,227 Direct Jobs

20,211 Other Insurance-Related Jobs

28,438 Total Jobs

▶ Payroll Direct Jobs\$529,588,000^h

▶ Payroll Other Insurance-Related Jobs\$818,529,000ⁱ

▶ Average Wage Direct Jobs\$65,771

▶ Average Wage Other Insurance-Related Jobs\$42,060

STATE HEALTH FACTS

12% Uninsured

Average Annual Medicaid Payment Per Enrollee\$4,087

STATE RANKINGS

15th in uninsured rate³

29th in Medicaid payment per enrollee

25th in % of residents covered by private insurance

30th in % of employers offering health insurance

¹Data from the U.S. Census Bureau; includes state premium tax collected from all types of insurance companies, including health insurance.

²Data from the U.S. Census Bureau, NAICS reports. Direct jobs include those specifically found in the health insurance industry; other insurance-related jobs consist of those found in all insurance industries, including the health insurance industry. (see page 57 for a full description of job categories.)

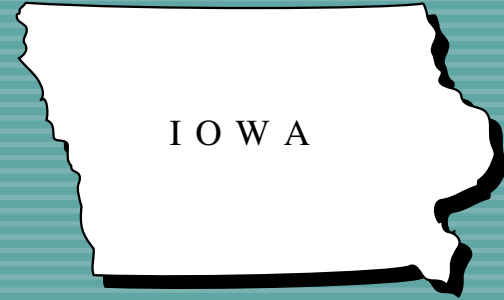
³A ranking of #1 indicates the lowest percentage of uninsured.

PEOPLE WITH PRIVATE HEALTH INSURANCE COVERAGE

▶ People Covered by Private Insurance2,215,000

66% Self-Insured

34% Fully-Insured



PERCENT OF EMPLOYERS OFFERING HEALTH INSURANCE

97% Large Employers

34% Small Employers

AVERAGE ANNUAL HEALTH INSURANCE PREMIUMS

- ▶ Individual Market Single\$2,202
- ▶ Individual Market Family\$4,477
- ▶ Small Group Market Single\$3,420
- ▶ Small Group Market Family\$8,964
- ▶ Total State Premium Taxes Collected from Insurance Companies¹\$131,183,000

JOBS IN HEALTH INSURANCE INDUSTRY²

4,111 Direct Jobs

13,049 Other Insurance-Related Jobs

17,160 Total Jobs

- ▶ Payroll Direct Jobs\$182,299,000^h
- ▶ Payroll Other Insurance-Related Jobs\$449,801,000ⁱ
- ▶ Average Wage Direct Jobs\$44,452
- ▶ Average Wage Other Insurance-Related Jobs\$37,100

STATE HEALTH FACTS

11% Uninsured

Average Annual Medicaid Payment Per Enrollee\$5,169

STATE RANKINGS

12th in uninsured rate³

15th in Medicaid payment per enrollee

2nd in % of residents covered by private insurance

33rd in % of employers offering health insurance

¹Data from the U.S. Census Bureau; includes state premium tax collected from all types of insurance companies, including health insurance.

²Data from the U.S. Census Bureau, NAICS reports. Direct jobs include those specifically found in the health insurance industry; other insurance-related jobs consist of those found in all insurance industries, including the health insurance industry. (see page 57 for a full description of job categories.)

³A ranking of #1 indicates the lowest percentage of uninsured.

KANSAS

PEOPLE WITH PRIVATE HEALTH INSURANCE COVERAGE

▶ People Covered by Private Insurance2,033,000

60% Self-Insured

40% Fully-Insured

PERCENT OF EMPLOYERS OFFERING HEALTH INSURANCE

96% Large Employers

37% Small Employers

AVERAGE ANNUAL HEALTH INSURANCE PREMIUMS

▶ Individual Market Single\$2,363

▶ Individual Market Family\$5,011

▶ Small Group Market Single\$3,588

▶ Small Group Market Family\$9,420

▶ Total State Premium Taxes Collected from Insurance Companies¹\$122,027,000

JOBS IN HEALTH INSURANCE INDUSTRY²

4,350 Direct Jobs

10,534 Other Insurance-Related Jobs

14,884 Total Jobs

▶ Payroll Direct Jobs\$197,516,000^h

▶ Payroll Other Insurance-Related Jobs\$379,156,000ⁱ

▶ Average Wage Direct Jobs\$49,690

▶ Average Wage Other Insurance-Related Jobs\$38,753

STATE HEALTH FACTS

12% Uninsured

Average Annual Medicaid Payment Per Enrollee\$4,856

STATE RANKINGS

21st in uninsured rate³

16th in Medicaid payment per enrollee

5th in % of residents covered by private insurance

26th in % of employers offering health insurance

¹Data from the U.S. Census Bureau; includes state premium tax collected from all types of insurance companies, including health insurance.

²Data from the U.S. Census Bureau, NAICS reports. Direct jobs include those specifically found in the health insurance industry; other insurance-related jobs consist of those found in all insurance industries, including the health insurance industry. (see page 57 for a full description of job categories.)

³A ranking of #1 indicates the lowest percentage of uninsured.

PEOPLE WITH PRIVATE HEALTH INSURANCE COVERAGE

▶ People Covered by Private Insurance2,738,000

64% Self-Insured

36% Fully-Insured



PERCENT OF EMPLOYERS OFFERING HEALTH INSURANCE

94% Large Employers

44% Small Employers

AVERAGE ANNUAL HEALTH INSURANCE PREMIUMS

- ▶ Individual Market Single\$2,537
- ▶ Individual Market Family\$5,517
- ▶ Small Group Market Single\$3,636
- ▶ Small Group Market Family\$9,528
- ▶ Total State Premium Taxes Collected from Insurance Companies¹\$357,504,000

JOBS IN HEALTH INSURANCE INDUSTRY²

7,189^f Direct Jobs

11,001 Other Insurance-Related Jobs

18,190 Total Jobs

- ▶ Payroll Direct Jobs\$404,016,000^h
- ▶ Payroll Other Insurance-Related Jobs\$445,580,000ⁱ
- ▶ Average Wage Direct Jobs\$56,199
- ▶ Average Wage Other Insurance-Related Jobs\$40,540

STATE HEALTH FACTS

16% Uninsured

Average Annual Medicaid Payment Per Enrollee\$4,339

STATE RANKINGS

33rd in uninsured rate³

24th in Medicaid payment per enrollee

29th in % of residents covered by private insurance

16th in % of employers offering health insurance

¹Data from the U.S. Census Bureau; includes state premium tax collected from all types of insurance companies, including health insurance.

²Data from the U.S. Census Bureau, NAICS reports. Direct jobs include those specifically found in the health insurance industry; other insurance-related jobs consist of those found in all insurance industries, including the health insurance industry. (see page 57 for a full description of job categories.)

³A ranking of #1 indicates the lowest percentage of uninsured.



PEOPLE WITH PRIVATE HEALTH INSURANCE COVERAGE

▶ People Covered by Private Insurance2,468,000

49% Self-Insured

51% Fully-Insured

PERCENT OF EMPLOYERS OFFERING HEALTH INSURANCE

93% Large Employers

37% Small Employers

AVERAGE ANNUAL HEALTH INSURANCE PREMIUMS

▶ Individual Market Single\$3,377

▶ Individual Market Family\$7,171

▶ Small Group Market Single\$4,476

▶ Small Group Market Family\$11,736

▶ Total State Premium Taxes Collected from Insurance Companies¹\$362,679,000

JOBS IN HEALTH INSURANCE INDUSTRY²

2,697 Direct Jobs

12,505 Other Insurance-Related Jobs

15,202 Total Jobs

▶ Payroll Direct Jobs\$138,611,000^h

▶ Payroll Other Insurance-Related Jobs\$512,856,000ⁱ

▶ Average Wage Direct Jobs\$52,564

▶ Average Wage Other Insurance-Related Jobs\$41,210

STATE HEALTH FACTS

22% Uninsured

Average Annual Medicaid Payment Per Enrollee\$3,236

STATE RANKINGS

49th in uninsured rate³

43rd in Medicaid payment per enrollee

41st in % of residents covered by private insurance

39th in % of employers offering health insurance

¹Data from the U.S. Census Bureau; includes state premium tax collected from all types of insurance companies, including health insurance.

²Data from the U.S. Census Bureau, NAICS reports. Direct jobs include those specifically found in the health insurance industry; other insurance-related jobs consist of those found in all insurance industries, including the health insurance industry. (see page 57 for a full description of job categories.)

³A ranking of #1 indicates the lowest percentage of uninsured.

PEOPLE WITH PRIVATE HEALTH INSURANCE COVERAGE

▶ People Covered by Private Insurance929,000

55% Self-Insured

45% Fully-Insured

PERCENT OF EMPLOYERS OFFERING HEALTH INSURANCE

97% Large Employers

45% Small Employers

AVERAGE ANNUAL HEALTH INSURANCE PREMIUMS

▶ Individual Market Single\$3,686

▶ Individual Market Family\$6,951

▶ Small Group Market Single\$4,092

▶ Small Group Market Family\$10,716

▶ Total State Premium Taxes Collected from Insurance Companies¹\$81,237,000

JOBS IN HEALTH INSURANCE INDUSTRY²

1,639^f Direct Jobs

4,709 Other Insurance-Related Jobs

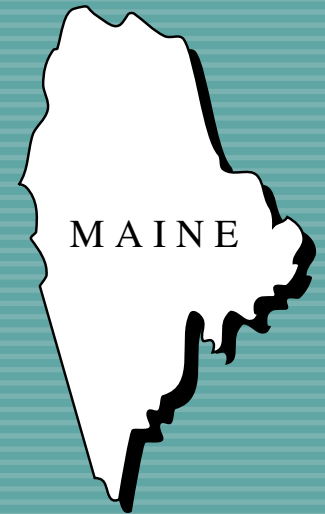
6,348 Total Jobs

▶ Payroll Direct Jobs\$105,203,000^h

▶ Payroll Other Insurance-Related Jobs\$194,540,000ⁱ

▶ Average Wage Direct Jobs\$64,187

▶ Average Wage Other Insurance-Related Jobs\$42,907



STATE HEALTH FACTS

9% Uninsured

Average Annual Medicaid Payment Per Enrollee\$5,445

STATE RANKINGS

5th in uninsured rate³

11th in Medicaid payment per enrollee

33rd in % of residents covered by private insurance

31st in % of employers offering health insurance

¹Data from the U.S. Census Bureau; includes state premium tax collected from all types of insurance companies, including health insurance.

²Data from the U.S. Census Bureau, NAICS reports. Direct jobs include those specifically found in the health insurance industry; other insurance-related jobs consist of those found in all insurance industries, including the health insurance industry. (see page 57 for a full description of job categories.)

³A ranking of #1 indicates the lowest percentage of uninsured.

PEOPLE WITH PRIVATE HEALTH INSURANCE COVERAGE

▶ People Covered by Private Insurance4,212,000

53% Self-Insured

47% Fully-Insured

PERCENT OF EMPLOYERS OFFERING HEALTH INSURANCE

97% Large Employers

51% Small Employers

AVERAGE ANNUAL HEALTH INSURANCE PREMIUMS

▶ Individual Market Single\$2,208

▶ Individual Market Family\$5,055

▶ Small Group Market Single\$3,960

▶ Small Group Market Family\$10,368

▶ Total State Premium Taxes Collected from Insurance Companies¹\$268,912,000

JOBS IN HEALTH INSURANCE INDUSTRY²

15,080 Direct Jobs

15,247 Other Insurance-Related Jobs

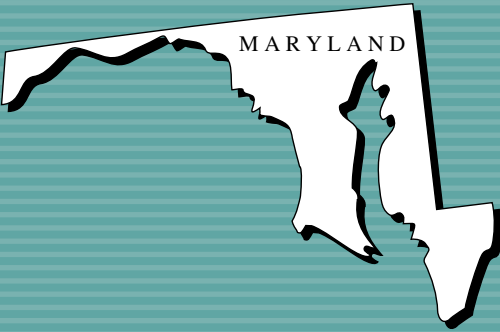
30,327 Total Jobs

▶ Payroll Direct Jobs\$731,225,000

▶ Payroll Other Insurance-Related Jobs\$777,041,000

▶ Average Wage Direct Jobs\$48,490

▶ Average Wage Other Insurance-Related Jobs\$50,964



STATE HEALTH FACTS

14% Uninsured

Average Annual Medicaid Payment Per Enrollee\$5,870¹

STATE RANKINGS

26th in uninsured rate³

9th in Medicaid payment per enrollee

15th in % of residents covered by private insurance

5th in % of employers offering health insurance

¹Data from the U.S. Census Bureau; includes state premium tax collected from all types of insurance companies, including health insurance.

²Data from the U.S. Census Bureau, NAICS reports. Direct jobs include those specifically found in the health insurance industry; other insurance-related jobs consist of those found in all insurance industries, including the health insurance industry. (see page 57 for a full description of job categories.)

³A ranking of #1 indicates the lowest percentage of uninsured.

PEOPLE WITH PRIVATE HEALTH INSURANCE COVERAGE

▶ People Covered by Private Insurance4,685,000

47% Self-Insured

53% Fully-Insured

PERCENT OF EMPLOYERS OFFERING HEALTH INSURANCE

96% Large Employers

53% Small Employers

AVERAGE ANNUAL HEALTH INSURANCE PREMIUMS

- ▶ Individual Market Single\$8,537^k
- ▶ Individual Market Family\$16,897^k
- ▶ Small Group Market Single\$4,704^k
- ▶ Small Group Market Family\$12,324^k
- ▶ Total State Premium Taxes Collected from Insurance Companies¹\$402,303,000

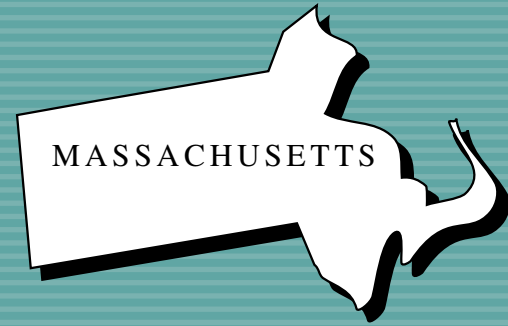
JOBS IN HEALTH INSURANCE INDUSTRY²

10,079 Direct Jobs

22,780 Other Insurance-Related Jobs

32,859 Total Jobs

- ▶ Payroll Direct Jobs\$598,971,000^h
- ▶ Payroll Other Insurance-Related Jobs\$1,306,399,000
- ▶ Average Wage Direct Jobs\$64,205
- ▶ Average Wage Other Insurance-Related Jobs\$57,349



STATE HEALTH FACTS

10% Uninsured

Average Annual Medicaid Payment Per Enrollee\$5,312

STATE RANKINGS

10th in uninsured rate³

12th in Medicaid payment per enrollee

12th in % of residents covered by private insurance

7th in % of employers offering health insurance

¹Data from the U.S. Census Bureau; includes state premium tax collected from all types of insurance companies, including health insurance.

²Data from the U.S. Census Bureau, NAICS reports. Direct jobs include those specifically found in the health insurance industry; other insurance-related jobs consist of those found in all insurance industries, including the health insurance industry. (see page 57 for a full description of job categories.)

³A ranking of #1 indicates the lowest percentage of uninsured.



PEOPLE WITH PRIVATE HEALTH INSURANCE COVERAGE

▶ People Covered by Private Insurance7,447,000

51% Self-Insured

49% Fully-Insured

PERCENT OF EMPLOYERS OFFERING HEALTH INSURANCE

94% Large Employers

50% Small Employers

AVERAGE ANNUAL HEALTH INSURANCE PREMIUMS

▶ Individual Market Single\$1,878

▶ Individual Market Family\$4,118

▶ Small Group Market Single\$3,780

▶ Small Group Market Family\$9,912

▶ Total State Premium Taxes Collected from Insurance Companies¹\$249,524,000

JOBS IN HEALTH INSURANCE INDUSTRY²

14,511 Direct Jobs

28,716 Other Insurance-Related Jobs

43,227 Total Jobs

▶ Payroll Direct Jobs\$718,478,000^h

▶ Payroll Other Insurance-Related Jobs\$1,288,247,000ⁱ

▶ Average Wage Direct Jobs\$52,211

▶ Average Wage Other Insurance-Related Jobs\$45,455

STATE HEALTH FACTS

10% Uninsured

Average Annual Medicaid Payment Per Enrollee\$3,741

STATE RANKINGS

11th in uninsured rate³

33rd in Medicaid payment per enrollee

10th in % of residents covered by private insurance

13th in % of employers offering health insurance

¹Data from the U.S. Census Bureau; includes state premium tax collected from all types of insurance companies, including health insurance.

²Data from the U.S. Census Bureau, NAICS reports. Direct jobs include those specifically found in the health insurance industry; other insurance-related jobs consist of those found in all insurance industries, including the health insurance industry. (see page 57 for a full description of job categories.)

³A ranking of #1 indicates the lowest percentage of uninsured.

PEOPLE WITH PRIVATE HEALTH INSURANCE COVERAGE

▶ People Covered by Private Insurance4,021,000

62% Self-Insured

38% Fully-Insured

PERCENT OF EMPLOYERS OFFERING HEALTH INSURANCE

99% Large Employers

41% Small Employers

AVERAGE ANNUAL HEALTH INSURANCE PREMIUMS

- ▶ Individual Market Single\$2,424
- ▶ Individual Market Family\$5,508
- ▶ Small Group Market Single\$3,888
- ▶ Small Group Market Family\$10,188
- ▶ Total State Premium Taxes Collected from Insurance Companies¹\$310,623,000

JOBS IN HEALTH INSURANCE INDUSTRY²

18,968 Direct Jobs

19,123 Other Insurance-Related Jobs

38,091 Total Jobs

- ▶ Payroll Direct Jobs\$1,523,992,000^h
- ▶ Payroll Other Insurance-Related Jobs\$907,854,000ⁱ
- ▶ Average Wage Direct Jobs\$100,144
- ▶ Average Wage Other Insurance-Related Jobs\$48,424



STATE HEALTH FACTS

9% Uninsured

Average Annual Medicaid Payment Per Enrollee\$6,376

STATE RANKINGS

4th in uninsured rate³

5th in Medicaid payment per enrollee

1st in % of residents covered by private insurance

24th in % of employers offering health insurance (tie)

¹Data from the U.S. Census Bureau; includes state premium tax collected from all types of insurance companies, including health insurance.

²Data from the U.S. Census Bureau, NAICS reports. Direct jobs include those specifically found in the health insurance industry; other insurance-related jobs consist of those found in all insurance industries, including the health insurance industry. (see page 57 for a full description of job categories.)

³A ranking of #1 indicates the lowest percentage of uninsured.



PEOPLE WITH PRIVATE HEALTH INSURANCE COVERAGE

▶ People Covered by Private Insurance1,712,000

59% Self-Insured

41% Fully-Insured

PERCENT OF EMPLOYERS OFFERING HEALTH INSURANCE

93% Large Employers

28% Small Employers

AVERAGE ANNUAL HEALTH INSURANCE PREMIUMS

▶ Individual Market Single\$2,489

▶ Individual Market Family\$5,015

▶ Small Group Market Single\$3,684

▶ Small Group Market Family\$9,636

▶ Total State Premium Taxes Collected from Insurance Companies¹\$164,466,000

JOBS IN HEALTH INSURANCE INDUSTRY²

1,340^f Direct Jobs

5,211 Other Insurance-Related Jobs

6,551 Total Jobs

▶ Payroll Direct Jobs\$64,092,000^h

▶ Payroll Other Insurance-Related Jobs\$185,632,000ⁱ

▶ Average Wage Direct Jobs\$47,830

▶ Average Wage Other Insurance-Related Jobs\$35,692

STATE HEALTH FACTS

21% Uninsured

Average Annual Medicaid Payment Per Enrollee\$3,495

STATE RANKINGS

46th in uninsured rate³

36th in Medicaid payment per enrollee

51st in % of residents covered by private insurance

44th in % of employers offering health insurance

¹Data from the U.S. Census Bureau; includes state premium tax collected from all types of insurance companies, including health insurance.

²Data from the U.S. Census Bureau, NAICS reports. Direct jobs include those specifically found in the health insurance industry; other insurance-related jobs consist of those found in all insurance industries, including the health insurance industry. (see page 57 for a full description of job categories.)

³A ranking of #1 indicates the lowest percentage of uninsured.

PEOPLE WITH PRIVATE HEALTH INSURANCE COVERAGE

▶ People Covered by Private Insurance4,114,000

60% Self-Insured

40% Fully-Insured



PERCENT OF EMPLOYERS OFFERING HEALTH INSURANCE

95% Large Employers

37% Small Employers

AVERAGE ANNUAL HEALTH INSURANCE PREMIUMS

- ▶ Individual Market Single\$2,518
- ▶ Individual Market Family\$5,535
- ▶ Small Group Market Single\$3,504
- ▶ Small Group Market Family\$9,180
- ▶ Total State Premium Taxes Collected from Insurance Companies¹\$287,739,000

JOBS IN HEALTH INSURANCE INDUSTRY²

7,447 Direct Jobs

20,425 Other Insurance-Related Jobs

27,872 Total Jobs

- ▶ Payroll Direct Jobs\$476,404,000
- ▶ Payroll Other Insurance-Related Jobs\$907,153,000
- ▶ Average Wage Direct Jobs\$63,973
- ▶ Average Wage Other Insurance-Related Jobs\$44,414

STATE HEALTH FACTS

13% Uninsured

Average Annual Medicaid Payment Per Enrollee\$3,784

STATE RANKINGS

22nd in uninsured rate³

32nd in Medicaid payment per enrollee

20th in % of residents covered by private insurance

21st in % of employers offering health insurance

¹Data from the U.S. Census Bureau; includes state premium tax collected from all types of insurance companies, including health insurance.

²Data from the U.S. Census Bureau, NAICS reports. Direct jobs include those specifically found in the health insurance industry; other insurance-related jobs consist of those found in all insurance industries, including the health insurance industry. (see page 57 for a full description of job categories.)

³A ranking of #1 indicates the lowest percentage of uninsured.



PEOPLE WITH PRIVATE HEALTH INSURANCE COVERAGE

▶ People Covered by Private Insurance630,000

50% Self-Insured

50% Fully-Insured

PERCENT OF EMPLOYERS OFFERING HEALTH INSURANCE

91% Large Employers

28% Small Employers

AVERAGE ANNUAL HEALTH INSURANCE PREMIUMS

▶ Individual Market Single\$2,866

▶ Individual Market Family\$5,683

▶ Small Group Market Single\$3,840

▶ Small Group Market Family.....\$10,056

▶ Total State Premium Taxes Collected from Insurance Companies¹\$61,290,000

JOBS IN HEALTH INSURANCE INDUSTRY²

750^f Direct Jobs

4,385 Other Insurance-Related Jobs

5,135 Total Jobs

▶ Payroll Direct JobsN/A^h

▶ Payroll Other Insurance-Related Jobs\$86,804,000ⁱ

▶ Average Wage Direct JobsN/A^h

▶ Average Wage Other Insurance-Related Jobs\$35,416

STATE HEALTH FACTS

17% Uninsured

Average Annual Medicaid Payment Per Enrollee\$4,664

STATE RANKINGS

36th in uninsured rate³

18th in Medicaid payment per enrollee

36th in % of residents covered by private insurance

46th in % of employers offering health insurance

¹Data from the U.S. Census Bureau; includes state premium tax collected from all types of insurance companies, including health insurance.

²Data from the U.S. Census Bureau, NAICS reports. Direct jobs include those specifically found in the health insurance industry; other insurance-related jobs consist of those found in all insurance industries, including the health insurance industry. (see page 57 for a full description of job categories.)

³A ranking of #1 indicates the lowest percentage of uninsured.

PEOPLE WITH PRIVATE HEALTH INSURANCE COVERAGE

▶ People Covered by Private Insurance1,326,000

64% Self-Insured

36% Fully-Insured



PERCENT OF EMPLOYERS OFFERING HEALTH INSURANCE

96% Large Employers

31% Small Employers

AVERAGE ANNUAL HEALTH INSURANCE PREMIUMS

- ▶ Individual Market Single\$2,505
- ▶ Individual Market Family\$5,037
- ▶ Small Group Market Single\$4,164
- ▶ Small Group Market Family\$10,920
- ▶ Total State Premium Taxes Collected from Insurance Companies¹\$38,600,000

JOBS IN HEALTH INSURANCE INDUSTRY²

7,437^f Direct Jobs

5,793 Other Insurance-Related Jobs

13,230 Total Jobs

- ▶ Payroll Direct Jobs\$412,998,000^h
- ▶ Payroll Other Insurance-Related Jobs\$198,295,000ⁱ
- ▶ Average Wage Direct Jobs\$55,533
- ▶ Average Wage Other Insurance-Related Jobs\$34,588

STATE HEALTH FACTS

12% Uninsured

Average Annual Medicaid Payment Per Enrollee\$4,344

STATE RANKINGS

20th in uninsured rate³

23rd in Medicaid payment per enrollee

9th in % of residents covered by private insurance

41st in % of employers offering health insurance (tie)

¹Data from the U.S. Census Bureau; includes state premium tax collected from all types of insurance companies, including health insurance.

²Data from the U.S. Census Bureau, NAICS reports. Direct jobs include those specifically found in the health insurance industry; other insurance-related jobs consist of those found in all insurance industries, including the health insurance industry. (see page 57 for a full description of job categories.)

³A ranking of #1 indicates the lowest percentage of uninsured.



PEOPLE WITH PRIVATE HEALTH INSURANCE COVERAGE

▶ People Covered by Private Insurance1,684,000

57% Self-Insured

43% Fully-Insured

PERCENT OF EMPLOYERS OFFERING HEALTH INSURANCE

97% Large Employers

36% Small Employers

AVERAGE ANNUAL HEALTH INSURANCE PREMIUMS

▶ Individual Market Single\$3,118

▶ Individual Market Family\$5,665

▶ Small Group Market Single\$4,188

▶ Small Group Market Family\$10,968

▶ Total State Premium Taxes Collected from Insurance Companies¹\$215,598,000

JOBS IN HEALTH INSURANCE INDUSTRY²

2,049 Direct Jobs

4,780 Other Insurance-Related Jobs

6,829 Total Jobs

▶ Payroll Direct Jobs\$112,891,000^h

▶ Payroll Other Insurance-Related Jobs\$204,280,000ⁱ

▶ Average Wage Direct Jobs\$60,241

▶ Average Wage Other Insurance-Related Jobs\$42,826

STATE HEALTH FACTS

20% Uninsured

Average Annual Medicaid Payment Per Enrollee\$3,491

STATE RANKINGS

45th in uninsured rate³

37th in Medicaid payment per enrollee

27th in % of residents covered by private insurance

20th in % of employers offering health insurance (tie)

¹Data from the U.S. Census Bureau; includes state premium tax collected from all types of insurance companies, including health insurance.

²Data from the U.S. Census Bureau, NAICS reports. Direct jobs include those specifically found in the health insurance industry; other insurance-related jobs consist of those found in all insurance industries, including the health insurance industry. (see page 57 for a full description of job categories.)

³A ranking of #1 indicates the lowest percentage of uninsured.

PEOPLE WITH PRIVATE HEALTH INSURANCE COVERAGE

▶ People Covered by Private Insurance1,032,000

52% Self-Insured

48% Fully-Insured

PERCENT OF EMPLOYERS OFFERING HEALTH INSURANCE

98% Large Employers

51% Small Employers

AVERAGE ANNUAL HEALTH INSURANCE PREMIUMS

▶ Individual Market Single\$3,368

▶ Individual Market Family\$7,105

▶ Small Group Market Single\$4,524

▶ Small Group Market Family\$11,868

▶ Total State Premium Taxes Collected from Insurance Companies¹\$80,315,000

JOBS IN HEALTH INSURANCE INDUSTRY²

1,639 Direct Jobs

3,996 Other Insurance-Related Jobs

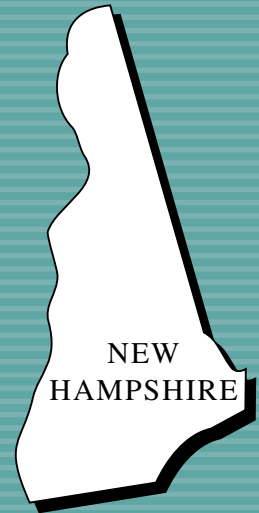
5,635 Total Jobs

▶ Payroll Direct Jobs\$95,785,000^h

▶ Payroll Other Insurance-Related Jobs\$149,982,000ⁱ

▶ Average Wage Direct Jobs\$60,662

▶ Average Wage Other Insurance-Related Jobs\$53,336



STATE HEALTH FACTS

11% Uninsured

Average Annual Medicaid Payment Per Enrollee\$6,039

STATE RANKINGS

13th in uninsured rate³

8th in Medicaid payment per enrollee

3rd in % of residents covered by private insurance

11th in % of employers offering health insurance

¹Data from the U.S. Census Bureau; includes state premium tax collected from all types of insurance companies, including health insurance.

²Data from the U.S. Census Bureau, NAICS reports. Direct jobs include those specifically found in the health insurance industry; other insurance-related jobs consist of those found in all insurance industries, including the health insurance industry. (see page 57 for a full description of job categories.)

³A ranking of #1 indicates the lowest percentage of uninsured.



PEOPLE WITH PRIVATE HEALTH INSURANCE COVERAGE

▶ People Covered by Private Insurance6,364,000

50% Self-Insured

50% Fully-Insured

PERCENT OF EMPLOYERS OFFERING HEALTH INSURANCE

94% Large Employers

62% Small Employers

AVERAGE ANNUAL HEALTH INSURANCE PREMIUMS

▶ Individual Market Single\$5,326

▶ Individual Market Family\$10,398

▶ Small Group Market Single\$4,104

▶ Small Group Market Family\$10,752

▶ Total State Premium Taxes Collected from Insurance Companies¹\$454,450,000

JOBS IN HEALTH INSURANCE INDUSTRY²

8,745 Direct Jobs

29,023 Other Insurance-Related Jobs

37,768 Total Jobs

▶ Payroll Direct Jobs\$673,136,000

▶ Payroll Other Insurance-Related Jobs\$2,053,238,000

▶ Average Wage Direct Jobs\$76,974

▶ Average Wage Other Insurance-Related Jobs\$70,745

STATE HEALTH FACTS

15% Uninsured

Average Annual Medicaid Payment Per Enrollee\$6,091

STATE RANKINGS

32nd in uninsured rate³

7th in Medicaid payment per enrollee

11th in % of residents covered by private insurance

8th in % of employers offering health insurance

¹Data from the U.S. Census Bureau; includes state premium tax collected from all types of insurance companies, including health insurance.

²Data from the U.S. Census Bureau, NAICS reports. Direct jobs include those specifically found in the health insurance industry; other insurance-related jobs consist of those found in all insurance industries, including the health insurance industry. (see page 57 for a full description of job categories.)

³A ranking of #1 indicates the lowest percentage of uninsured.

PEOPLE WITH PRIVATE HEALTH INSURANCE COVERAGE

▶ People Covered by Private Insurance1,081,000

53% Self-Insured

47% Fully-Insured

PERCENT OF EMPLOYERS OFFERING HEALTH INSURANCE

93% Large Employers

36% Small Employers

AVERAGE ANNUAL HEALTH INSURANCE PREMIUMS

▶ Individual Market Single\$3,362

▶ Individual Market FamilyN/A^b

▶ Small Group Market Single\$3,900

▶ Small Group Market Family\$10,224

▶ Total State Premium Taxes Collected from Insurance Companies¹\$95,464,000

JOBS IN HEALTH INSURANCE INDUSTRY²

2,992 Direct Jobs

3,766 Other Insurance-Related Jobs

6,758 Total Jobs

▶ Payroll Direct Jobs\$144,003,000^h

▶ Payroll Other Insurance-Related Jobs\$128,794,000ⁱ

▶ Average Wage Direct Jobs\$49,114

▶ Average Wage Other Insurance-Related Jobs\$35,966



STATE HEALTH FACTS

23% Uninsured

Average Annual Medicaid Payment Per Enrollee\$3,818

STATE RANKINGS

50th in uninsured rate³

31st in Medicaid payment per enrollee

50th in % of residents covered by private insurance

38th in % of employers offering health insurance (tie)

¹Data from the U.S. Census Bureau; includes state premium tax collected from all types of insurance companies, including health insurance.

²Data from the U.S. Census Bureau, NAICS reports. Direct jobs include those specifically found in the health insurance industry; other insurance-related jobs consist of those found in all insurance industries, including the health insurance industry. (see page 57 for a full description of job categories.)

³A ranking of #1 indicates the lowest percentage of uninsured.



PEOPLE WITH PRIVATE HEALTH INSURANCE COVERAGE

▶ People Covered by Private Insurance12,649,000

41% Self-Insured

59% Fully-Insured

PERCENT OF EMPLOYERS OFFERING HEALTH INSURANCE

99% Large Employers

51% Small Employers

AVERAGE ANNUAL HEALTH INSURANCE PREMIUMS

▶ Individual Market Single\$4,734

▶ Individual Market Family\$12,254

▶ Small Group Market Single\$5,028

▶ Small Group Market Family\$13,164

▶ Total State Premium Taxes Collected from Insurance Companies¹\$987,438,000

JOBS IN HEALTH INSURANCE INDUSTRY²

29,545 Direct Jobs

66,556 Other Insurance-Related Jobs

96,101 Total Jobs

▶ Payroll Direct Jobs\$1,588,531,000

▶ Payroll Other Insurance-Related Jobs\$4,407,242,000

▶ Average Wage Direct Jobs\$53,766

▶ Average Wage Other Insurance-Related Jobs\$66,219

STATE HEALTH FACTS

14% Uninsured

Average Annual Medicaid Payment Per Enrollee\$7,583

STATE RANKINGS

27th in uninsured rate³

1st in Medicaid payment per enrollee

32nd in % of residents covered by private insurance

14th in % of employers offering health insurance

¹Data from the U.S. Census Bureau; includes state premium tax collected from all types of insurance companies, including health insurance.

²Data from the U.S. Census Bureau, NAICS reports. Direct jobs include those specifically found in the health insurance industry; other insurance-related jobs consist of those found in all insurance industries, including the health insurance industry. (see page 57 for a full description of job categories.)

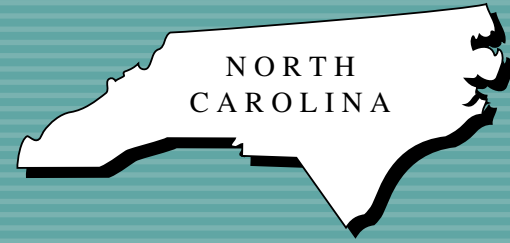
³A ranking of #1 indicates the lowest percentage of uninsured.

PEOPLE WITH PRIVATE HEALTH INSURANCE COVERAGE

▶ People Covered by Private Insurance5,714,000

61% Self-Insured

39% Fully-Insured



PERCENT OF EMPLOYERS OFFERING HEALTH INSURANCE

96% Large Employers

42% Small Employers

AVERAGE ANNUAL HEALTH INSURANCE PREMIUMS

- ▶ Individual Market Single\$3,080
- ▶ Individual Market Family\$7,125
- ▶ Small Group Market Single\$3,900
- ▶ Small Group Market Family\$10,224
- ▶ Total State Premium Taxes Collected from Insurance Companies¹\$442,228,000

JOBS IN HEALTH INSURANCE INDUSTRY²

8,541 Direct Jobs

19,302 Other Insurance-Related Jobs

27,843 Total Jobs

- ▶ Payroll Direct Jobs\$500,498,000^h
- ▶ Payroll Other Insurance-Related Jobs\$835,397,000
- ▶ Average Wage Direct Jobs\$59,014
- ▶ Average Wage Other Insurance-Related Jobs\$53,285

STATE HEALTH FACTS

18% Uninsured

Average Annual Medicaid Payment Per Enrollee\$4,463

STATE RANKINGS

41st in uninsured rate³

20th in Medicaid payment per enrollee

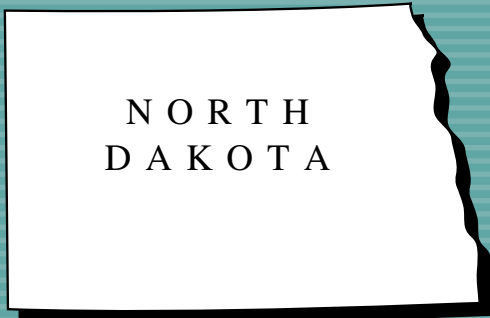
34th in % of residents covered by private insurance

27th in % of employers offering health insurance (tie)

¹Data from the U.S. Census Bureau; includes state premium tax collected from all types of insurance companies, including health insurance.

²Data from the U.S. Census Bureau, NAICS reports. Direct jobs include those specifically found in the health insurance industry; other insurance-related jobs consist of those found in all insurance industries, including the health insurance industry. (see page 57 for a full description of job categories.)

³A ranking of #1 indicates the lowest percentage of uninsured.



PEOPLE WITH PRIVATE HEALTH INSURANCE COVERAGE

▶ People Covered by Private Insurance473,000

50% Self-Insured

50% Fully-Insured

PERCENT OF EMPLOYERS OFFERING HEALTH INSURANCE

96% Large Employers

38% Small Employers

STATE HEALTH FACTS

12% Uninsured

Average Annual
Medicaid Payment
Per Enrollee\$5,702

STATE RANKINGS

18th in uninsured rate³

10th in Medicaid payment per enrollee

4th in % of residents covered by private insurance

42nd in % of employers offering health insurance

AVERAGE ANNUAL HEALTH INSURANCE PREMIUMS

▶ Individual Market Single\$2,316

▶ Individual Market Family\$4,715

▶ Small Group Market Single\$2,808

▶ Small Group Market Family\$7,344

▶ Total State Premium Taxes Collected from Insurance Companies¹\$30,671,000

JOBS IN HEALTH INSURANCE INDUSTRY²

1,750^f Direct Jobs

1,925^g Other Insurance-Related Jobs

3,675 Total Jobs

▶ Payroll Direct JobsN/A^h

▶ Payroll Other Insurance-Related Jobs\$59,342,000ⁱ

▶ Average Wage Direct JobsN/A^h

▶ Average Wage Other Insurance-Related Jobs\$32,858

¹Data from the U.S. Census Bureau; includes state premium tax collected from all types of insurance companies, including health insurance.

²Data from the U.S. Census Bureau, NAICS reports. Direct jobs include those specifically found in the health insurance industry; other insurance-related jobs consist of those found in all insurance industries, including the health insurance industry. (see page 57 for a full description of job categories.)

³A ranking of #1 indicates the lowest percentage of uninsured.

PEOPLE WITH PRIVATE HEALTH INSURANCE COVERAGE

▶ People Covered by Private Insurance8,339,000

61% Self-Insured

39% Fully-Insured

PERCENT OF EMPLOYERS OFFERING HEALTH INSURANCE

96% Large Employers

49% Small Employers

AVERAGE ANNUAL HEALTH INSURANCE PREMIUMS

▶ Individual Market Single\$2,498

▶ Individual Market Family\$5,303

▶ Small Group Market Single\$3,552

▶ Small Group Market Family\$9,312

▶ Total State Premium Taxes Collected from Insurance Companies¹\$440,475,000

JOBS IN HEALTH INSURANCE INDUSTRY²

15,173 Direct Jobs

35,888 Other Insurance-Related Jobs

51,061 Total Jobs

▶ Payroll Direct Jobs\$706,106,000^h

▶ Payroll Other Insurance-Related Jobs\$1,518,482,000

▶ Average Wage Direct Jobs\$52,604

▶ Average Wage Other Insurance-Related Jobs\$42,312



STATE HEALTH FACTS

10% Uninsured

Average Annual Medicaid Payment Per Enrollee\$5,265

STATE RANKINGS

8th in uninsured rate³

14th in Medicaid payment per enrollee

16th in % of residents covered by private insurance

10th in % of employers offering health insurance

¹Data from the U.S. Census Bureau; includes state premium tax collected from all types of insurance companies, including health insurance.

²Data from the U.S. Census Bureau, NAICS reports. Direct jobs include those specifically found in the health insurance industry; other insurance-related jobs consist of those found in all insurance industries, including the health insurance industry. (see page 57 for a full description of job categories.)

³A ranking of #1 indicates the lowest percentage of uninsured.



STATE HEALTH FACTS

19% Uninsured

Average Annual
Medicaid Payment
Per Enrollee\$3,171

STATE RANKINGS

44th in uninsured rate³

45th in Medicaid payment per enrollee

42nd in % of residents covered by private insurance

41st in % of employers offering health insurance (tie)

¹Data from the U.S. Census Bureau; includes state premium tax collected from all types of insurance companies, including health insurance.

²Data from the U.S. Census Bureau, NAICS reports. Direct jobs include those specifically found in the health insurance industry; other insurance-related jobs consist of those found in all insurance industries, including the health insurance industry. (see page 57 for a full description of job categories.)

³A ranking of #1 indicates the lowest percentage of uninsured.

PEOPLE WITH PRIVATE HEALTH INSURANCE COVERAGE

▶ People Covered by Private Insurance2,145,000

63% Self-Insured

37% Fully-Insured

PERCENT OF EMPLOYERS OFFERING HEALTH INSURANCE

95% Large Employers

33% Small Employers

AVERAGE ANNUAL HEALTH INSURANCE PREMIUMS

- ▶ Individual Market Single\$2,435
- ▶ Individual Market Family\$4,406
- ▶ Small Group Market Single\$3,792
- ▶ Small Group Market Family\$9,924
- ▶ Total State Premium Taxes Collected from Insurance Companies¹\$172,433,000

JOBS IN HEALTH INSURANCE INDUSTRY²

4,630 Direct Jobs

8,789 Other Insurance-Related Jobs

13,419 Total Jobs

- ▶ Payroll Direct Jobs\$191,348,000^h
- ▶ Payroll Other Insurance-Related Jobs\$306,472,000ⁱ
- ▶ Average Wage Direct Jobs\$44,970
- ▶ Average Wage Other Insurance-Related Jobs\$34,910

PEOPLE WITH PRIVATE HEALTH INSURANCE COVERAGE

▶ People Covered by Private Insurance2,534,000

45% Self-Insured

55% Fully-Insured

PERCENT OF EMPLOYERS OFFERING HEALTH INSURANCE

96% Large Employers

45% Small Employers

AVERAGE ANNUAL HEALTH INSURANCE PREMIUMS

- ▶ Individual Market Single\$1,297
- ▶ Individual Market Family\$4,627
- ▶ Small Group Market SingleN/A^c
- ▶ Small Group Market FamilyN/A^d
- ▶ Total State Premium Taxes Collected from Insurance Companies¹\$55,276,000

JOBS IN HEALTH INSURANCE INDUSTRY²

8,865 Direct Jobs

9,926 Other Insurance-Related Jobs

18,791 Total Jobs

- ▶ Payroll Direct Jobs\$271,839,000^h
- ▶ Payroll Other Insurance-Related Jobs\$394,136,000ⁱ
- ▶ Average Wage Direct Jobs\$53,145
- ▶ Average Wage Other Insurance-Related Jobs\$40,420



STATE HEALTH FACTS

18% Uninsured

Average Annual Medicaid Payment Per Enrollee\$3,345

STATE RANKINGS

40th in uninsured rate³

40th in Medicaid payment per enrollee

28th in % of residents covered by private insurance

25th in % of employers offering health insurance (tie)

¹Data from the U.S. Census Bureau; includes state premium tax collected from all types of insurance companies, including health insurance.

²Data from the U.S. Census Bureau, NAICS reports. Direct jobs include those specifically found in the health insurance industry; other insurance-related jobs consist of those found in all insurance industries, including the health insurance industry. (see page 57 for a full description of job categories.)

³A ranking of #1 indicates the lowest percentage of uninsured.



PEOPLE WITH PRIVATE HEALTH INSURANCE COVERAGE

▶ People Covered by Private Insurance9,275,000

53% Self-Insured

47% Fully-Insured

PERCENT OF EMPLOYERS OFFERING HEALTH INSURANCE

96% Large Employers

49% Small Employers

STATE HEALTH FACTS

10% Uninsured

Average Annual
Medicaid Payment
Per Enrollee\$5,268

STATE RANKINGS

7th in uninsured rate³

13th in Medicaid payment per enrollee

8th in % of residents covered by private insurance

4th in % of employers offering health insurance

¹Data from the U.S. Census Bureau; includes state premium tax collected from all types of insurance companies, including health insurance.

²Data from the U.S. Census Bureau, NAICS reports. Direct jobs include those specifically found in the health insurance industry; other insurance-related jobs consist of those found in all insurance industries, including the health insurance industry. (see page 57 for a full description of job categories.)

³A ranking of #1 indicates the lowest percentage of uninsured.

AVERAGE ANNUAL HEALTH INSURANCE PREMIUMS

▶ Individual Market Single\$3,949

▶ Individual Market Family\$6,535

▶ Small Group Market Single\$3,528

▶ Small Group Market Family\$9,240

▶ Total State Premium Taxes Collected from Insurance Companies¹\$677,098,000

JOBS IN HEALTH INSURANCE INDUSTRY²

38,234 Direct Jobs

42,529 Other Insurance-Related Jobs

80,763 Total Jobs

▶ Payroll Direct Jobs\$2,040,217,000^h

▶ Payroll Other Insurance-Related Jobs\$2,198,877,000

▶ Average Wage Direct Jobs\$53,890

▶ Average Wage Other Insurance-Related Jobs\$51,703

PEOPLE WITH PRIVATE HEALTH INSURANCE COVERAGE

▶ People Covered by Private Insurance774,000

44% Self-Insured

56% Fully-Insured

PERCENT OF EMPLOYERS OFFERING HEALTH INSURANCE

99% Large Employers

49% Small Employers

AVERAGE ANNUAL HEALTH INSURANCE PREMIUMS

▶ Individual Market Single\$4,412

▶ Individual Market Family\$10,062

▶ Small Group Market Single\$4,224

▶ Small Group Market Family\$11,076

▶ Total State Premium Taxes Collected from Insurance Companies¹\$53,418,000

JOBS IN HEALTH INSURANCE INDUSTRY²

1,750^f Direct Jobs

2,853 Other Insurance-Related Jobs

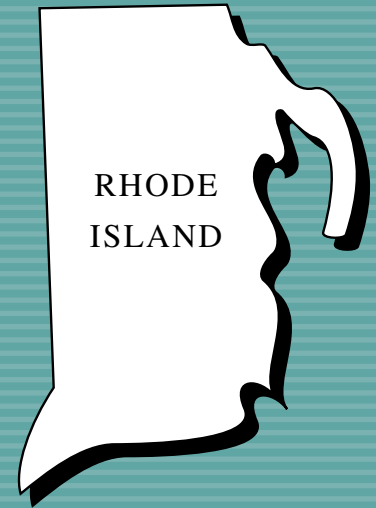
4,603 Total Jobs

▶ Payroll Direct JobsN/A^h

▶ Payroll Other Insurance-Related Jobs\$145,375,000ⁱ

▶ Average Wage Direct JobsN/A^h

▶ Average Wage Other Insurance-Related Jobs\$52,237



STATE HEALTH FACTS

9% Uninsured

Average Annual Medicaid Payment Per Enrollee\$6,308

STATE RANKINGS

1st in uninsured rate³

6th in Medicaid payment per enrollee

19th in % of residents covered by private insurance

15th in % of employers offering health insurance

¹Data from the U.S. Census Bureau; includes state premium tax collected from all types of insurance companies, including health insurance.

²Data from the U.S. Census Bureau, NAICS reports. Direct jobs include those specifically found in the health insurance industry; other insurance-related jobs consist of those found in all insurance industries, including the health insurance industry. (see page 57 for a full description of job categories.)

³A ranking of #1 indicates the lowest percentage of uninsured.



PEOPLE WITH PRIVATE HEALTH INSURANCE COVERAGE

▶ People Covered by Private Insurance2,747,000

65% Self-Insured

35% Fully-Insured

PERCENT OF EMPLOYERS OFFERING HEALTH INSURANCE

95% Large Employers

37% Small Employers

AVERAGE ANNUAL HEALTH INSURANCE PREMIUMS

▶ Individual Market Single\$2,981

▶ Individual Market Family\$5,346

▶ Small Group Market Single\$3,600

▶ Small Group Market Family\$9,432

▶ Total State Premium Taxes Collected from Insurance Companies¹\$128,821,000

JOBS IN HEALTH INSURANCE INDUSTRY²

17,559 Direct Jobs

12,889 Other Insurance-Related Jobs

30,448 Total Jobs

▶ Payroll Direct JobsN/A^h

▶ Payroll Other Insurance-Related Jobs\$461,081,000ⁱ

▶ Average Wage Direct JobsN/A^h

▶ Average Wage Other Insurance-Related Jobs\$36,266

STATE HEALTH FACTS

16% Uninsured

Average Annual Medicaid Payment Per Enrollee\$2,974

STATE RANKINGS

34th in uninsured rate³

48th in Medicaid payment per enrollee

37th in % of residents covered by private insurance

32nd in % of employers offering health insurance

¹Data from the U.S. Census Bureau; includes state premium tax collected from all types of insurance companies, including health insurance.

²Data from the U.S. Census Bureau, NAICS reports. Direct jobs include those specifically found in the health insurance industry; other insurance-related jobs consist of those found in all insurance industries, including the health insurance industry. (see page 57 for a full description of job categories.)

³A ranking of #1 indicates the lowest percentage of uninsured.

PEOPLE WITH PRIVATE HEALTH INSURANCE COVERAGE

▶ People Covered by Private Insurance568,000

52% Self-Insured

48% Fully-Insured

PERCENT OF EMPLOYERS OFFERING HEALTH INSURANCE

98% Large Employers

37% Small Employers

AVERAGE ANNUAL HEALTH INSURANCE PREMIUMS

▶ Individual Market Single\$2,914

▶ Individual Market Family\$6,585

▶ Small Group Market Single\$3,720

▶ Small Group Market Family\$9,732

▶ Total State Premium Taxes Collected from Insurance Companies¹\$57,647,000

JOBS IN HEALTH INSURANCE INDUSTRY²

1,307^f Direct Jobs

2,943 Other Insurance-Related Jobs

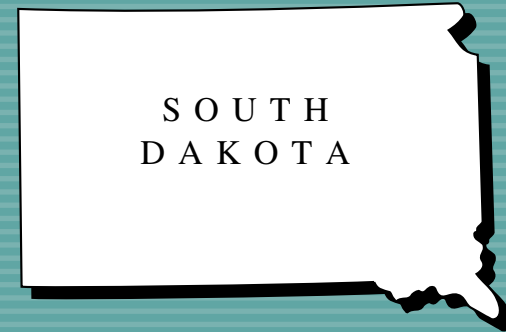
4,250 Total Jobs

▶ Payroll Direct Jobs\$46,538,000^h

▶ Payroll Other Insurance-Related Jobs\$77,108,000ⁱ

▶ Average Wage Direct Jobs\$35,607

▶ Average Wage Other Insurance-Related Jobs\$34,749



STATE HEALTH FACTS

12% Uninsured

Average Annual Medicaid Payment Per Enrollee\$4,451

STATE RANKINGS

17th in uninsured rate³

22nd in Medicaid payment per enrollee

14th in % of residents covered by private insurance

36th in % of employers offering health insurance

¹Data from the U.S. Census Bureau; includes state premium tax collected from all types of insurance companies, including health insurance.

²Data from the U.S. Census Bureau, NAICS reports. Direct jobs include those specifically found in the health insurance industry; other insurance-related jobs consist of those found in all insurance industries, including the health insurance industry. (see page 57 for a full description of job categories.)

³A ranking of #1 indicates the lowest percentage of uninsured.



PEOPLE WITH PRIVATE HEALTH INSURANCE COVERAGE

▶ People Covered by Private Insurance3,920,000

58% Self-Insured

42% Fully-Insured

PERCENT OF EMPLOYERS OFFERING HEALTH INSURANCE

98% Large Employers

35% Small Employers

AVERAGE ANNUAL HEALTH INSURANCE PREMIUMS

▶ Individual Market Single\$2,221

▶ Individual Market Family\$4,804

▶ Small Group Market Single\$3,564

▶ Small Group Market Family\$9,348

▶ Total State Premium Taxes Collected from Insurance Companies¹\$360,638,000

JOBS IN HEALTH INSURANCE INDUSTRY²

9,114 Direct Jobs

16,669 Other Insurance-Related Jobs

25,783 Total Jobs

▶ Payroll Direct Jobs\$400,774,000^h

▶ Payroll Other Insurance-Related Jobs\$749,294,000

▶ Average Wage Direct Jobs\$45,860

▶ Average Wage Other Insurance-Related Jobs\$44,951

STATE HEALTH FACTS

14% Uninsured

Average Annual Medicaid Payment Per Enrollee\$3,283

STATE RANKINGS

25th in uninsured rate³

41st in Medicaid payment per enrollee

38th in % of residents covered by private insurance

20th in % of employers offering health insurance (tie)

¹Data from the U.S. Census Bureau; includes state premium tax collected from all types of insurance companies, including health insurance.

²Data from the U.S. Census Bureau, NAICS reports. Direct jobs include those specifically found in the health insurance industry; other insurance-related jobs consist of those found in all insurance industries, including the health insurance industry. (see page 57 for a full description of job categories.)

³A ranking of #1 indicates the lowest percentage of uninsured.

PEOPLE WITH PRIVATE HEALTH INSURANCE COVERAGE

▶ People Covered by Private Insurance13,770,000

62% Self-Insured

38% Fully-Insured



PERCENT OF EMPLOYERS OFFERING HEALTH INSURANCE

93% Large Employers

34% Small Employers

AVERAGE ANNUAL HEALTH INSURANCE PREMIUMS

- ▶ Individual Market Single\$2,782
- ▶ Individual Market Family\$5,501
- ▶ Small Group Market Single\$4,056
- ▶ Small Group Market Family\$10,632
- ▶ Total State Premium Taxes Collected from Insurance Companies¹\$1,167,899,000

JOBS IN HEALTH INSURANCE INDUSTRY²

23,677 Direct Jobs

61,066 Other Insurance-Related Jobs

84,743 Total Jobs

- ▶ Payroll Direct Jobs\$1,192,756,000
- ▶ Payroll Other Insurance-Related Jobs\$2,717,033,000
- ▶ Average Wage Direct Jobs\$50,376
- ▶ Average Wage Other Insurance-Related Jobs\$44,493

STATE HEALTH FACTS

25% Uninsured

Average Annual Medicaid Payment Per Enrollee\$3,371

STATE RANKINGS

51st in uninsured rate³

39th in Medicaid payment per enrollee

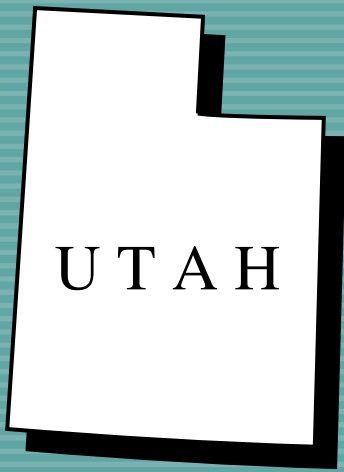
49th in % of residents covered by private insurance

37th in % of employers offering health insurance

¹Data from the U.S. Census Bureau; includes state premium tax collected from all types of insurance companies, including health insurance.

²Data from the U.S. Census Bureau, NAICS reports. Direct jobs include those specifically found in the health insurance industry; other insurance-related jobs consist of those found in all insurance industries, including the health insurance industry. (see page 57 for a full description of job categories.)

³A ranking of #1 indicates the lowest percentage of uninsured.



PEOPLE WITH PRIVATE HEALTH INSURANCE COVERAGE

▶ People Covered by Private Insurance1,825,000

61% Self-Insured

39% Fully-Insured

PERCENT OF EMPLOYERS OFFERING HEALTH INSURANCE

95% Large Employers

29% Small Employers

AVERAGE ANNUAL HEALTH INSURANCE PREMIUMS

▶ Individual Market Single\$1,574

▶ Individual Market Family\$3,259

▶ Small Group Market Single\$4,188

▶ Small Group Market Family\$10,956

▶ Total State Premium Taxes Collected from Insurance Companies¹\$119,705,000

JOBS IN HEALTH INSURANCE INDUSTRY²

2,586^f Direct Jobs

6,850 Other Insurance-Related Jobs

9,436 Total Jobs

▶ Payroll Direct Jobs\$199,984,000^h

▶ Payroll Other Insurance-Related Jobs\$262,813,000ⁱ

▶ Average Wage Direct Jobs\$77,333

▶ Average Wage Other Insurance-Related Jobs\$38,423

STATE HEALTH FACTS

17% Uninsured

Average Annual Medicaid Payment Per Enrollee\$3,268

STATE RANKINGS

38th in uninsured rate³

42nd in Medicaid payment per enrollee

23rd in % of residents covered by private insurance

34th in % of employers offering health insurance

¹Data from the U.S. Census Bureau; includes state premium tax collected from all types of insurance companies, including health insurance.

²Data from the U.S. Census Bureau, NAICS reports. Direct jobs include those specifically found in the health insurance industry; other insurance-related jobs consist of those found in all insurance industries, including the health insurance industry. (see page 57 for a full description of job categories.)

³A ranking of #1 indicates the lowest percentage of uninsured.

PEOPLE WITH PRIVATE HEALTH INSURANCE COVERAGE

▶ People Covered by Private Insurance442,000

41% Self-Insured

59% Fully-Insured

PERCENT OF EMPLOYERS OFFERING HEALTH INSURANCE

97% Large Employers

48% Small Employers

AVERAGE ANNUAL HEALTH INSURANCE PREMIUMS

▶ Individual Market SingleN/A^a

▶ Individual Market FamilyN/A^b

▶ Small Group Market SingleN/A^c

▶ Small Group Market FamilyN/A^d

▶ Total State Premium Taxes Collected from Insurance Companies¹\$52,463,000

JOBS IN HEALTH INSURANCE INDUSTRY²

384 Direct Jobs

2,057 Other Insurance-Related Jobs

2,441 Total Jobs

▶ Payroll Direct JobsN/A^h

▶ Payroll Other Insurance-Related Jobs\$77,970,000ⁱ

▶ Average Wage Direct JobsN/A^h

▶ Average Wage Other Insurance-Related Jobs\$46,633



STATE HEALTH FACTS

10% Uninsured

Average Annual Medicaid Payment Per Enrollee\$3,977

STATE RANKINGS

9th in uninsured rate³

30th in Medicaid payment per enrollee

30th in % of residents covered by private insurance

23rd in % of employers offering health insurance

¹Data from the U.S. Census Bureau; includes state premium tax collected from all types of insurance companies, including health insurance.

²Data from the U.S. Census Bureau, NAICS reports. Direct jobs include those specifically found in the health insurance industry; other insurance-related jobs consist of those found in all insurance industries, including the health insurance industry. (see page 57 for a full description of job categories.)

³A ranking of #1 indicates the lowest percentage of uninsured.



PEOPLE WITH PRIVATE HEALTH INSURANCE COVERAGE

▶ People Covered by Private Insurance5,432,000

55% Self-Insured

45% Fully-Insured

PERCENT OF EMPLOYERS OFFERING HEALTH INSURANCE

97% Large Employers

43% Small Employers

STATE HEALTH FACTS

13% Uninsured

Average Annual
Medicaid Payment
Per Enrollee\$4,241

STATE RANKINGS

23rd in uninsured rate³

26th in Medicaid payment per enrollee

17th in % of residents covered by private insurance

9th in % of employers offering health insurance

¹Data from the U.S. Census Bureau; includes state premium tax collected from all types of insurance companies, including health insurance.

²Data from the U.S. Census Bureau, NAICS reports. Direct jobs include those specifically found in the health insurance industry; other insurance-related jobs consist of those found in all insurance industries, including the health insurance industry. (see page 57 for a full description of job categories.)

³A ranking of #1 indicates the lowest percentage of uninsured.

AVERAGE ANNUAL HEALTH INSURANCE PREMIUMS

▶ Individual Market Single\$2,359

▶ Individual Market Family\$4,763

▶ Small Group Market Single\$2,952

▶ Small Group Market Family\$7,740

▶ Total State Premium Taxes Collected from Insurance Companies¹\$373,571,000

JOBS IN HEALTH INSURANCE INDUSTRY²

11,497 Direct Jobs

19,828 Other Insurance-Related Jobs

31,325 Total Jobs

▶ Payroll Direct Jobs\$558,036,000^h

▶ Payroll Other Insurance-Related Jobs\$955,052,000

▶ Average Wage Direct Jobs\$57,252

▶ Average Wage Other Insurance-Related Jobs\$48,167

PEOPLE WITH PRIVATE HEALTH INSURANCE COVERAGE

▶ People Covered by Private Insurance4,592,000

57% Self-Insured

43% Fully-Insured

PERCENT OF EMPLOYERS OFFERING HEALTH INSURANCE

94% Large Employers

43% Small Employers

AVERAGE ANNUAL HEALTH INSURANCE PREMIUMS

- ▶ Individual Market Single\$2,015
- ▶ Individual Market FamilyNA
- ▶ Small Group Market Single\$2,940
- ▶ Small Group Market Family\$7,716
- ▶ Total State Premium Taxes Collected from Insurance Companies¹\$357,381,000

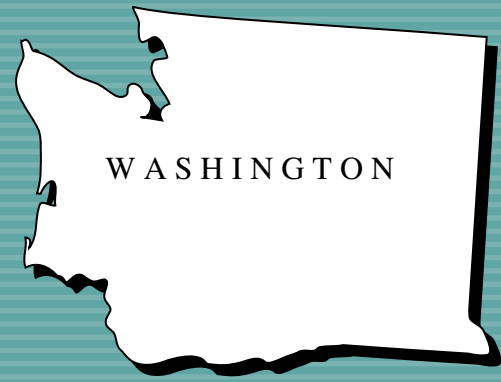
JOBS IN HEALTH INSURANCE INDUSTRY²

10,846 Direct Jobs

15,194 Other Insurance-Related Jobs

26,040 Total Jobs

- ▶ Payroll Direct Jobs\$367,137,000^h
- ▶ Payroll Other Insurance-Related Jobs\$705,564,000
- ▶ Average Wage Direct Jobs\$51,739
- ▶ Average Wage Other Insurance-Related Jobs\$46,437



STATE HEALTH FACTS

12% Uninsured

Average Annual Medicaid Payment Per Enrollee\$2,793

STATE RANKINGS

16th in uninsured rate³

49th in Medicaid payment per enrollee

22nd in % of residents covered by private insurance

17th in % of employers offering health insurance

¹Data from the U.S. Census Bureau; includes state premium tax collected from all types of insurance companies, including health insurance.

²Data from the U.S. Census Bureau, NAICS reports. Direct jobs include those specifically found in the health insurance industry; other insurance-related jobs consist of those found in all insurance industries, including the health insurance industry. (see page 57 for a full description of job categories.)

³A ranking of #1 indicates the lowest percentage of uninsured.



PEOPLE WITH PRIVATE HEALTH INSURANCE COVERAGE

▶ People Covered by Private Insurance1,161,000

62% Self-Insured

38% Fully-Insured

PERCENT OF EMPLOYERS OFFERING HEALTH INSURANCE

95% Large Employers

32% Small Employers

AVERAGE ANNUAL HEALTH INSURANCE PREMIUMS

▶ Individual Market Single\$2,540

▶ Individual Market Family\$5,097

▶ Small Group Market Single\$4,812

▶ Small Group Market Family\$12,612

▶ Total State Premium Taxes Collected from Insurance Companies¹\$113,426,000

JOBS IN HEALTH INSURANCE INDUSTRY²

1,650^f Direct Jobs

4,491^g Other Insurance-Related Jobs

6,141 Total Jobs

▶ Payroll Direct Jobs\$58,441,000^h

▶ Payroll Other Insurance-Related Jobs\$130,785,000ⁱ

▶ Average Wage Direct Jobs\$35,419

▶ Average Wage Other Insurance-Related Jobs\$30,302

STATE HEALTH FACTS

14% Uninsured

Average Annual Medicaid Payment Per Enrollee\$4,456

STATE RANKINGS

24th in uninsured rate³

21st in Medicaid payment per enrollee

40th in % of residents covered by private insurance

29th in % of employers offering health insurance

¹Data from the U.S. Census Bureau; includes state premium tax collected from all types of insurance companies, including health insurance.

²Data from the U.S. Census Bureau, NAICS reports. Direct jobs include those specifically found in the health insurance industry; other insurance-related jobs consist of those found in all insurance industries, including the health insurance industry. (see page 57 for a full description of job categories.)

³A ranking of #1 indicates the lowest percentage of uninsured.

PEOPLE WITH PRIVATE HEALTH INSURANCE COVERAGE

▶ People Covered by Private Insurance4,224,000

57% Self-Insured

43% Fully-Insured

PERCENT OF EMPLOYERS OFFERING HEALTH INSURANCE

98% Large Employers

47% Small Employers

AVERAGE ANNUAL HEALTH INSURANCE PREMIUMS

- ▶ Individual Market Single\$1,254
- ▶ Individual Market Family\$3,087
- ▶ Small Group Market Single\$3,924
- ▶ Small Group Market Family\$10,284
- ▶ Total State Premium Taxes Collected from Insurance Companies¹\$144,873,000

JOBS IN HEALTH INSURANCE INDUSTRY²

12,485 Direct Jobs

17,597 Other Insurance-Related Jobs

30,082 Total Jobs

- ▶ Payroll Direct Jobs\$556,605,000^h
- ▶ Payroll Other Insurance-Related Jobs\$782,108,000ⁱ
- ▶ Average Wage Direct Jobs\$47,431
- ▶ Average Wage Other Insurance-Related Jobs\$44,892



STATE HEALTH FACTS

9% Uninsured

Average Annual Medicaid Payment Per Enrollee\$4,317

STATE RANKINGS

3rd in uninsured rate³

25th in Medicaid payment per enrollee

6th in % of residents covered by private insurance

24th in % of employers offering health insurance (tie)

¹Data from the U.S. Census Bureau; includes state premium tax collected from all types of insurance companies, including health insurance.

²Data from the U.S. Census Bureau, NAICS reports. Direct jobs include those specifically found in the health insurance industry; other insurance-related jobs consist of those found in all insurance industries, including the health insurance industry. (see page 57 for a full description of job categories.)

³A ranking of #1 indicates the lowest percentage of uninsured.

WYOMING

STATE HEALTH FACTS

15% Uninsured

Average Annual
Medicaid Payment
Per Enrollee\$4,220

STATE RANKINGS

29th in uninsured rate³

27th in Medicaid payment per enrollee

31st in % of residents covered by private insurance

45th in % of employers offering health insurance

¹Data from the U.S. Census Bureau; includes state premium tax collected from all types of insurance companies, including health insurance.

²Data from the U.S. Census Bureau, NAICS reports. Direct jobs include those specifically found in the health insurance industry; other insurance-related jobs consist of those found in all insurance industries, including the health insurance industry. (see page 57 for a full description of job categories.)

³A ranking of #1 indicates the lowest percentage of uninsured.

PEOPLE WITH PRIVATE HEALTH INSURANCE COVERAGE

▶ People Covered by Private Insurance378,000

62% Self-Insured

38% Fully-Insured

PERCENT OF EMPLOYERS OFFERING HEALTH INSURANCE

96% Large Employers

25% Small Employers

AVERAGE ANNUAL HEALTH INSURANCE PREMIUMS

▶ Individual Market Single\$2,688

▶ Individual Market Family\$5,391

▶ Small Group Market Single\$4,428

▶ Small Group Market Family\$11,592

▶ Total State Premium Taxes Collected from Insurance Companies¹\$19,809,000

JOBS IN HEALTH INSURANCE INDUSTRY²

375^f Direct Jobs

1,750^g Other Insurance-Related Jobs

2,125 Total Jobs

▶ Payroll Direct JobsN/A^h

▶ Payroll Other Insurance-Related Jobs\$55,320,000ⁱ

▶ Average Wage Direct JobsN/A^h

▶ Average Wage Other Insurance-Related Jobs\$33,918

ENDNOTES - Health Insurance: Overview and Economic Impact in the States

- a. Data on average annual health insurance premiums for single coverage in the individual market were not available for the following states: Alaska, District of Columbia, Hawaii, and Vermont.
- b. Data on average annual health insurance premiums for family coverage in the individual market were not available for the following states: Alaska, Delaware, District of Columbia, Hawaii, New Mexico, Vermont, and West Virginia.
- c. Data on average annual premiums for single coverage in the small group market were not available for the following states: Arkansas, Delaware, District of Columbia, Hawaii, Idaho, Oregon, and Vermont.
- d. Data on average annual health insurance premiums for family coverage in the small group market were not available for the following states: Arkansas, Delaware, District of Columbia, Hawaii, Idaho, Oregon, and Vermont.
- e. Regarding the percent of employers offering health insurance, large v. small employers, Hawaii is exactly 100%.
- f. The U.S. Census Bureau did not supply data for direct jobs in health insurance, HMO Medical Carriers (NAICS code 621491), for the following states: Alaska, Arkansas, Kentucky, Maine, Mississippi, Montana, Nebraska, North Dakota, Rhode Island, South Dakota, Utah, West Virginia, and Wyoming.
- g. The U.S. Census Bureau did not supply data for other insurance-related jobs, Reinsurance Carriers (NAICS code 524130), for the following states: Alaska, Arkansas, District of Columbia, North Dakota, West Virginia, and Wyoming.
- h. The U.S. Census Bureau did not supply data on payroll for direct jobs in health insurance for the following states: Alabama, Alaska, Idaho, Montana, North Dakota, Rhode Island, South Carolina, Vermont, and Wyoming.

The U.S. Census Bureau did not supply data on payroll for direct jobs in health insurance, Direct Health and Medical Insurance Carriers (NAICS code 524114), for the following states: Alabama, Alaska, Idaho, Montana, North Dakota, Rhode Island, South Carolina, Vermont, and Wyoming.

The U.S. Census Bureau did not supply data on payroll for direct jobs, HMO Medical Carriers (NAICS code 621491), for

- h. (continued) the following states: Alabama, Alaska, Arizona, Arkansas, Colorado, Connecticut, Delaware, District of Columbia, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Massachusetts, Michigan, Minnesota, Mississippi, Montana, Nebraska, Nevada, New Hampshire, New Mexico, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Utah, Vermont, Virginia, Washington, West Virginia, Wisconsin, and Wyoming.
- i. The U.S. Census Bureau did not supply data on payroll for other insurance-related jobs, Reinsurance Carriers (NAICS code 524130), for the following states: Alabama, Alaska, Arkansas, Delaware, District of Columbia, Hawaii, Idaho, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Michigan, Minnesota, Mississippi, Montana, Nebraska, Nevada, New Hampshire, North Dakota, Oklahoma, Oregon, Rhode Island, South Carolina, South Dakota, Utah, Vermont, West Virginia, Wisconsin, and Wyoming.

The U.S. Census Bureau did not supply data on payroll for other insurance-related jobs, Claims Adjusting (NAICS code 524291), for the following states: Alabama, Alaska, Arkansas, Delaware, District of Columbia, Hawaii, Idaho, Montana, New Hampshire, New Mexico, North Dakota, Rhode Island, South Dakota, West Virginia, and Wyoming.

The U.S. Census Bureau did not supply data on payroll for other insurance-related jobs, Third Party Administration of Insurance and Pension Funds (NAICS code 524292), for the following states: Delaware, District of Columbia, Iowa, Montana, New Hampshire, North Dakota, South Dakota, Vermont, and Wyoming.

- j. Maryland's 2003 data have been replaced with 2002 data, due to a reporting error.
- k. Massachusetts changed its market for individual and small group coverage after these survey results were completed. According to preliminary data from the new system, Massachusetts officials reported that average monthly premiums for single coverage in mid-2007 ranged from \$225 to \$450 (\$2,700 to \$5,400 annually) for "silver" (medium-benefit) plans in the 35-39 year age bracket. (More information about the new Massachusetts system can be found at www.mahealthconnector.org.)

People with Private Health Insurance Coverage

Data provided by the U.S. Census Bureau through a joint project between the Bureau of Labor Statistics and the Census Bureau and made available through the Annual Social and Economic Supplement of the Current Population Survey. Data for each state were listed in Table HI05—"Health Insurance Coverage Status and Type of Coverage by State and Age for All People: 2006." State rankings are based on the number of people in the state with private coverage divided by the total number of people in the state. A ranking of #1 indicates the highest percentage of people with private coverage. Percents are displayed as whole numbers, but rankings are based on percentages calculated to one-hundredth of a percent.

Private Health Insurance Enrollees, Self-Insured v. Fully-Insured Health Plans

Data provided by the Agency for Healthcare Research and Quality in their Center for Financing, Access and Cost Trends. These data were made available through the 2005 Medical Expenditure Panel Survey (MEPS)—Insurance Component and can be found in Table II.B.2.b(1) titled, "Percent of private-sector enrollees that are enrolled in self-insured plans at establishments that offer health insurance by firm size and State: United States, 2005."

Average Annual Health Insurance Premium for Single Coverage, Individual Market

Data provided by America's Health Insurance Plans, Center for Policy and Research, and made available through

the report, "Individual Health Insurance 2006-2007: A Comprehensive Survey of Premiums, Availability, and Benefits", October, 2007. The data for each state were listed in Table 3—"Individual Market, Average Annual Premiums by State - Single Coverage, 2006-2007."

Average Annual Health Insurance Premium for Family Coverage, Individual Market

Data provided by America's Health Insurance Plans, Center for Policy and Research, and made available through the report, "Individual Health Insurance 2006-2007: A Comprehensive Survey of Premiums, Availability, and Benefits", October, 2007. The data for each state were listed in Table 4—"Individual Market, Average Annual Premiums by State - Family Coverage, 2006-2007."

Average Annual Premium for Single Coverage, Small Group Market

Data provided by America's Health Insurance Plans, Center for Policy and Research, and made available through the report, "Small Group Health Insurance in 2006", September, 2006. The data for each state were listed in Table 5—"Premiums by State, All Small Groups, 2006."

Average Annual Health Insurance Premium for Family Coverage, Small Group Market

Data provided by America's Health Insurance Plans, Center for Policy and Research, and made available through the report, "Small Group Health Insurance in 2006," September, 2006. The data for each state were listed in Table 5—"Premiums by State, All Small Groups, 2006." Family premiums are estimated for a family of four.

Total State Premium Tax Collected From Insurance Companies

Data provided by the U.S. Census Bureau and made available through the 2005 State Government Tax Collections report. The data for the District of Columbia were made available through the D.C. government's FY 2007 Proposed Budget and Financial Plan and can be found in Table 4-15 titled, "General Fund Revenue by Source, Fiscal Year 2005 Actual, Fiscal Years 2006-2010 Estimates and Projects." Data include state premium tax collected from all types of insurance companies, including health insurance.

Percent of Employers Offering Health Insurance, Large v. Small Employers

Data provided by the Agency for Healthcare Research and Quality's Center for Financing, Access and Cost Trends. These data were made available through the 2005 Medical Expenditure Panel Survey (MEPS)—Insurance Component and can be found in Table II.A.2(2005) titled, "Percent of private-sector establishments that offer health insurance by firm size and state: United States, 2005." A large employer group is defined as an establishment with 50 or more employees. A small employer group is defined as an establishment with fewer than 50 employees. An employee is defined as a person on the company's payroll.

Excludes temporary and contract workers but includes the owner or manager if that person works at the firm. All percentages are rounded to the nearest whole number. State rankings are based on the percentage of employers in the state that offer health insurance. A ranking of #1 indicates the

Sources for Health Insurance: Overview and Economic Impact in the States

highest percentage of employers offering health insurance.

Direct Jobs in Health Insurance

Data provided by the U.S. Census Bureau through the 2004 County Business Patterns (NAICS) report. AHIP compiled the data for several NAICS codes to compute a total amount of direct jobs in health insurance. "Direct Jobs" includes jobs in the insurance industry for NAICS codes 524114 (Direct Health and Medical Insurance Carriers) and 621491 (HMO Medical Carriers).

Other Insurance-Related Jobs

Data provided by the U.S. Census Bureau through the 2004 County Business Patterns (NAICS) report. AHIP compiled the data for several NAICS codes to compute a total number of "other insurance-related jobs." AHIP describes this category as jobs that are categorized in the overall insurance industry, which are present in the health insurance industry, but not exclusively. The NAICS codes used for other insurance-related jobs are: 524210 (Insurance Brokers and Agents), 524130 (Reinsurance Carriers), 524291 (Claims Adjusting), and 524292 (Third Party Administration of Insurance and Pension Funds).

Payroll for Direct Jobs in Health Insurance

Data provided by the U.S. Census Bureau through the 2004 County Business Patterns (NAICS) report. AHIP compiled the data for several NAICS codes to compute a total amount of annual payroll in health insurance. This takes into account jobs in the insurance

industry for NAICS codes 524114 (Direct Health and Medical Insurance Carriers) and 621491 (HMO Medical Carriers).

Payroll for Other Insurance-Related Jobs

Data provided by the U.S. Census Bureau through the 2004 County Business Patterns (NAICS) report. AHIP compiled the data for several NAICS codes to compute a total amount of annual payroll for direct jobs in health insurance. This takes into account jobs in the overall insurance industry for NAICS codes 524130 (Reinsurance Carriers), 524210 (Insurance Brokers and Agents), 524291 (Claims Adjusting), and 524292 (Third Party Administration of Insurance and Pension Funds). See the note for "Other Insurance-Related Jobs" above.

Average Wage, Direct Jobs in Health Insurance

Data provided by the U.S. Census Bureau through the 2004 County Business Patterns (NAICS) report. The average was calculated by dividing the total payroll for direct jobs in health insurance by the total number of direct jobs in health insurance. Only states that included information on number of jobs and payroll were used in the calculation. For definitions of "Direct Jobs in Health Insurance" and "Payroll for Direct Jobs in Health Insurance" see those sections above.

Average Wage, Other Insurance-Related Jobs

Data provided by the U.S. Census Bureau and made available through the 2004 County Business Patterns (NAICS)

report. The average was calculated by dividing the total payroll for other insurance-related jobs by the total number of other insurance-related jobs. Only states that included information on number of jobs and payroll were used in the calculation. For definitions of "Other Insurance-Related Jobs" and "Payroll for Other Insurance-Related Jobs," see those sections above.

Percent of Uninsured

Data provided by the U.S. Census Bureau through a joint project between the Bureau of Labor Statistics and the Bureau of the Census and made available through the Annual Social and Economic Supplement of the Current Population Survey. Data for each state were listed in Table HI05—"Health Insurance Coverage Status and Type of Coverage by State and Age for All People: 2006." State rankings are based on the total percentage of uninsured in the state. A ranking of #1 indicates the lowest percentage of uninsured. Percents are displayed as whole numbers, but rankings are based on percentages calculated to one-hundredth of a percent.

Average Medicaid Payment per Enrollee

Data provided by the Kaiser Family Foundation (KFF) and made available through the State Health Facts report, "Medicaid Payments per Enrollee, FY2003" table. This information includes both state and federal data. State rankings are based on the average Medicaid per capita expenditure in dollars. A ranking of #1 indicates the highest average amount of Medicaid per

A

Advantage Health Solutions, Inc.
 AEGON USA, Inc.
 Aetna Inc.
 Affinity Health Plan
 Aflac
 Alameda Alliance for Health
 Alere Medical, Inc.
 Allegiance Life & Health Insurance Company
 AlohaCare
 AMA Insurance Agency, Inc.
 American Family Mutual Insurance Company
 American Fidelity Assurance Company
 American Heritage Life Insurance Company
 American Republic Insurance Company
 American Specialty Health, Inc.
 AMERIGROUP Corporation
 Arkansas Blue Cross and Blue Shield
 Assurant
 AultCare
 Aveta Inc.
 AvMed Health Plans

B

Blue Cross & Blue Shield of Rhode Island
 Blue Cross and Blue Shield of Florida
 Blue Cross and Blue Shield of Illinois
 Blue Cross and Blue Shield of Kansas
 Blue Cross and Blue Shield of Louisiana
 Blue Cross and Blue Shield of Massachusetts
 Blue Cross and Blue Shield of Minnesota
 Blue Cross and Blue Shield of Montana
 Blue Cross and Blue Shield of Nebraska
 Blue Cross and Blue Shield of New Mexico
 Blue Cross and Blue Shield of North Carolina
 Blue Cross Blue Shield of Oklahoma
 Blue Cross Blue Shield of Michigan
 Blue Cross Blue Shield of North Dakota
 Blue Cross of Idaho
 Blue Cross of Northeastern Pennsylvania
 Blue Shield of California
 BlueCross and BlueShield of South Carolina

BlueCross BlueShield of Arizona

BlueCross BlueShield of Tennessee

BlueCross BlueShield of Texas

BlueCross BlueShield of Vermont

Bluegrass Family Health

Boston Medical Center HealthNet Plan

Bravo Health

C

CalOptima
 Capital BlueCross
 Capital District Physicians Health Plan, Inc.
 Cardiocom
 Care1st Health Plan
 CareMore Medical Enterprises
 CareOregon, Inc.
 CareSource
 Celtic Insurance Company
 Centene Corporation
 Chartered Health Plan
 Children's Mercy Family Health Partners
 Chinese Community Health Plan
 CIGNA Corporation

Citrus Health Care

Columbia United Providers

Combined Insurance Company of America/AON

Commercial Travelers Mutual Insurance Co.

Commonwealth Health Corporation

CommunityCare, Inc.

Community Health Network of Connecticut, Inc.

Community Health Partnership, Inc.

Community Health Plan of Washington

ConnectiCare

Conseco, Inc.

Coventry Health Care, Inc.

D

Delta Dental Plans Association

Denver Health Medical Plan, Inc.

Devon Health Services, Inc.

Disability Management Services, Inc.

E

Elderplan, Inc.

ENCOMPASS Health Management Systems

Enfold, Inc.

Erickson Advantage

AMERICA'S HEALTH INSURANCE PLANS MEMBER LISTING (CONT'D)

As of October 2007

Essence Healthcare	Inc.	Highmark Inc.	LifeCare Assurance Company
F			
Fallon Community Health Plan	Harvard University Health Services	HIP Health Plan of New York	LifeMasters
FamilyCare, Inc.	Health Alliance Plan of Michigan	Horizon Blue Cross Blue Shield of New Jersey	The Lifetime Healthcare Companies/Excellus
Federated Insurance Company	Health Dialog	Hudson Health Plan	Lincoln Financial Group
FirstCarolinaCare, Inc.	Health First Health Plans	Humana, Inc.	Long Term Care Group, Inc.
First Choice Health	Health Medicare Ultra	I	Long Term Care Partners, LLC
Fiserv Inc.	Health Net, Inc.	Illinois Mutual Life Insurance Company	Lovelace Sandia/Lovelace Health Plan
G	Health New England, Inc.	Imerica Life & Health Insurance Company	M
Geisinger Health Plan	Health Partners, Inc.	Independence Blue Cross	Martin's Point Health Care
General Re Life Corporation	Health Plan of Michigan, Inc.	Independence Holding Company	Matria Healthcare, Inc.
Genworth Financial, Inc.	Health Plan of San Joaquin	Independent Health Association, Inc.	MedAmerica Insurance Company of New York
GlobalHealth, Inc.	Health Plan San Mateo	Inland Empire Health Plan	MedAvant Healthcare Solutions
Great-West Life and Annuity Insurance Company	Health Plus	Inter Valley Health Plan	Medco YOURx PLAN
Group Health Coop Eau Claire	Health Right, Inc.	InterGroup Services Corporation	Medcore HP
Group Health Coop of South Central Wisconsin	Health Tradition Health Plan	Intermountain HealthCare	Medica Health Plans
Group Health Cooperative	HealthEquity, Inc.	Interplan Health Group	Medical Card Systems, Inc.
Group Health Incorporated	Healthfirst, Inc.	I/m ^x Companies	Memphis Managed Care Corporation
Guarantee Trust Life Insurance Company	HealthMarkets	J & K	MetLife
The Guardian Life Insurance Company of America	HealthNow New York, Inc.	John Hancock Life Insurance	Metropolitan Health Plan
GuildNet	HealthPartners, Inc.	Kaiser Foundation Health Plan	Mid Rogue Health Plan
Gundersen Lutheran Health Plan, Inc.	HealthPlan Services, Inc.	L	Molina Healthcare, Inc.
H	HealthPlus of Michigan	L.A. Care Health Plan	Mount Carmel Health Plan, Inc.
Harvard Pilgrim Health Care,	HealthSpring, Inc.	Legacy Health Plan	MultiPlan, Inc.
	Healthways, Inc.		
	HDM Corp.		

AMERICA'S HEALTH INSURANCE PLANS MEMBER LISTING (CONT'D)

As of October 2007

Munich Re America HealthCare

Mutual of Omaha Insurance Company

MVP Health Care

N

National Teachers Associates Life Insurance Company

Nationwide Health Plans

Neighborhood Health Plan

Neighborhood Health Plan of Rhode Island

Neighborhood Health Providers

New West Health Plan

New York Life Insurance Company

O

The ODS Companies

On Lok Senior Health Services

OSF Health Plans

P

PacificSource Health Plans

Partnership HealthPlan of California

Passport Health Plan

Pearle Vision Managed Care - HMO of Texas, Inc.

Penn Highlands Health Plan

Penn Treaty American Corporation

Peoples Health Network

PHP Companies/Cariten

Physicians HealthPlan of Northern Indiana, Inc.

Physicians Mutual Insurance Company

Preferred Care

Preferred Health Systems

PreferredOne

Presbyterian Health Plan

PrimeWest Health System

Principal Financial Group

ProSalud HMO Corporation

Protective Life Insurance Company

Providence Health Plans

Prudential Insurance Company of America

Puget Sound Health Partners

Q, R & S

QMed, Inc.

QualCare, Inc.

QualChoice of Arkansas

Regence BlueCross BlueShield of Oregon

Regence BlueCross BlueShield of Utah

Regence BlueShield

Regence BlueShield of Idaho

Renown Health/Hometown Health Plan

Resolution Health, Inc.

Rocky Mountain Health Plans

Samaritan Health Plans, Inc.

San Luis Valley HMO

San Miguel Health Plan

Santa Clara Family Health Plan

SCAN Health Plan

Scott & White Health Plans

Secured Independence

Sentara Health Management

Sharp Health Plan

Sierra Health Services, Inc.

Silver Script Insurance Company

Southeastern Indiana Health Organization

State Farm Insurance Companies

Suffolk Health Plan

Sun Health MediSun, Inc.

Swiss Re Life & Health of America, Inc.

T

TakeCare Insurance Company, Inc.

Talbert Health Plan

Teachers Protective Mutual Life Insurance Company

Thrivant Financial for Lutherans

Touchstone Health Partnership, Inc.

TriWest Healthcare Alliance Corp.

Trustmark Insurance Company

Tufts Health Plan

U

UAHC Health Plan of Tennessee

UCare Minnesota

Unison Health Plan

United Teacher Associates Insurance Company

UnitedHealthcare

Unity Health Plans

Universal American Financial Corp.

University Health Alliance

Unum

UPMC Health Plan

USAA Life Insurance Company

USHEALTH Group

V

ViaHealth Managed Care Services

Viant Health Payment Solutions

Virginia Premier Health Plan, Inc.

VNS Choice Select

Vytra Health Plans

W

AMERICA'S HEALTH INSURANCE PLANS MEMBER LISTING (CONT'D)

As of October 2007

WellPoint, Inc.

Western Health

Western Health Advantage

WINHealth Partners

Woodmen of the World Life
Insurance Society

WPPA, Inc.

X, Y & Z

XL Health Corporation

Yale University Health Plan

Zurich American Insurance
Group



**America's Health
Insurance Plans**

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