



September 2011

2011 State Employee Health Benefits: Monthly premium costs (family and individual coverage)

—Compiled by the NCSL Health Program

Among the 50 state employee health benefit plans, there is considerable variation in premium rates and in how the costs are shared between the state and employee. The NCSL Health Program staff, for the first time, compiled data (in March and April 2011, with supplemental data added in August 2011) on premiums for two different, but common, types of health insurance coverage (one low-cost plan and one comprehensive plan), to reflect the current diverse insurance market.

- **Lowest cost insurance options**—includes plans with high annual-deductibles; often linked with health savings accounts (HSAs).
- **Standard policy options**—includes managed-care, preferred-provider plans that usually cover a broad array of health services.

Most states offer more than two choices, and plans may vary by region or county. Premiums can vary by family size, income, and within limits, health habits such as smoking, which results in some employees paying different rates than those listed here. Particular categories of public employees (police, university employees) may be offered different coverage or rates as well.

Some states have a flat rate for the state's share, but offer several extra features or expanded networks from which employees may choose and pay for. For these reasons, premium rates listed are merely examples, and are not applied universally. It was often not practical to determine a mathematical average for these various categories of premium rates in a given state because of the many insurers, with several different offerings and widely varying "take up" rates among enrollees.

"**Family coverage**" in Table 1 includes policies that cover the state employee, a spouse and all eligible dependents. 42 states provided complete information on family coverage premiums (as of August 2011), so averages do not include all states or jurisdictions.

"**Individual coverage**" in Table 2 includes policies for the state employee only. 24 states provided data.

Notes on Table Data

- Most states offer several plans and options, so employees often pay different rates.
- The data were obtained from a 50-state survey of state employee benefit agency websites, supplemented with telephone inquiries with state officials and staff.
- Because state practices and offerings vary, please refer to individual state notes. For exact premiums and plan years, consult state premium charts on the Web.
- These tables are subject to future additions and recalculations. State sources may report changes, clarifications or newer information.

2011 Premiums for Family Coverage by State

n/a = data not available

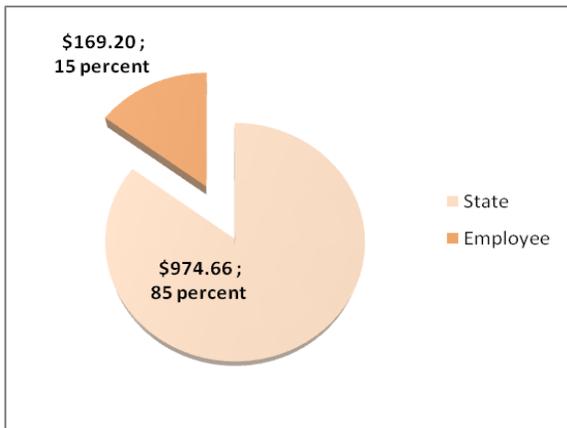
2011 TABLE 1				2011			2011		
				Family coverage			Family coverage		
				Lowest cost insurance option			Standard policy option, PPO		
State	Link	FT#	Plan Year	State	Employee	Total	State	Employee	Total
AL	Link	1	10/1-9/30	\$ 805.00	\$ 205.00	\$ 1,010.00	\$ 805.00	\$ 265.00	\$ 1,070.00
AK	Link	2	7/1-6/30	\$ 1,088.00	\$ 0.00	\$ 1,088.00	\$ 1,088.00	\$ 273.00	\$ 1,361.00
AZ	Link	3	10/1-9/30	\$ 1,167.70	\$ 178.16	\$ 1,345.86	\$ 1,780.62	\$ 448.62	\$ 2,229.24
AR	Link	4	1/1-12/31	\$ 647.78	\$ 183.54	\$ 831.32	\$ 647.78	\$ 183.54	\$ 831.32
CA	Link	5	1/1-12/31	\$ 1,129.00	\$ 88.00	\$ 1,217.00	\$ 1,129.00	\$ 263.00	\$ 1,392.00
CO	Link	6	7/1-6/30	\$ 883.84	\$ 205.10	\$ 1,088.94	\$ 883.84	\$ 391.28	\$ 1,275.12
CT	Link	7	7/1-6/30	n/a	\$ 132.36	n/a	n/a	\$ 198.72	n/a
DE	Link	8	7/1-6/30	\$ 1,330.86	\$ 0.00	\$ 1,330.86	\$ 1,330.86	\$ 193.12	\$ 1,523.98
FL	Link	9	7/1-6/30	\$ 1,063.34	\$ 64.30	\$ 1,127.64	\$ 1,063.34	\$ 180.00	\$ 1,243.34
GA	Link	10	1/1-12/31	\$ 865.62	\$ 210.86	\$ 1,076.48	\$ 958.97	\$ 284.94	\$ 1,243.91
HI	Link	11	7/1-6/30	\$ 718.58	\$ 176.72	\$ 895.30	\$ 586.10	\$ 386.36	\$ 972.46
ID	Link	12	7/1-6/30	\$ 676.13	\$ 91.00	\$ 767.13	\$ 676.13	\$ 109.00	\$ 785.13
IL	Link	13	7/1-6/30	n/a	\$ 168.00	n/a	n/a	\$ 303.00	n/a
IN	Link	14	1/1-12/31	\$ 876.24	\$ 20.32	\$ 896.56	\$ 1,068.72	\$ 578.08	\$ 1,646.80
IA	Link	15	1/1-12/31	\$ 1,054.65	\$ 0.00	\$ 1,054.65	\$ 1,487.62	\$ 262.52	\$ 1,750.14
KS	Link	16	7/1-6/30	n/a	\$ 184.62	n/a	n/a	\$ 353.48	n/a
KY	Link	17	1/1-12/31	\$ 965.12	\$ 288.44	\$ 1,253.56	\$ 965.12	\$ 288.44	\$ 1,253.56
LA	Link	18	7/1-6/30	\$ 594.08	\$ 377.24	\$ 971.32	\$ 765.36	\$ 486.04	\$ 1,251.40
ME	Link	19	7/1-6/30	\$ 1,390.78	\$ 419.92	\$ 1,810.70	\$ 1,390.78	\$ 419.92	\$ 1,810.70
MD	Link	20	7/1-6/30	\$ 762.27	\$ 134.52	\$ 896.79	\$ 868.85	\$ 217.21	\$ 1,086.06
MA	Link	21	7/1-6/30	\$ 735.00	\$ 245.00	\$ 980.00	\$ 1,110.00	\$ 370.00	\$ 1,480.00
MI	Link	22	10/1-9/30	\$ 815.86	\$ 42.94	\$ 858.80	\$ 1,364.54	\$ 151.62	\$ 1,516.16
MN	Link	23	1/1-12/31	\$ 1,185.14	\$ 130.20	\$ 1,315.34	\$ 1,185.14	\$ 130.20	\$ 1,315.34
MS	Link	24	7/1-6/30	\$ 356.00	\$ 593.00	\$ 949.00	\$ 356.00	\$ 685.00	\$ 1,041.00
MO	Link	25	1/1-12/31	\$ 1,235.00	\$ 381.00	\$ 1,616.00	\$ 1,235.00	\$ 453.00	\$ 1,688.00
MT	Link	26	1/1-12/31	\$ 733.00	\$ 250.46	\$ 983.46	\$ 733.00	\$ 250.46	\$ 983.46
NE	Link	27	7/1-6/30	\$ 923.68	\$ 245.52	\$ 1,169.20	\$ 1,319.52	\$ 350.76	\$ 1,670.28
NV	Link	28	1/1-12/31	\$ 994.78	\$ 195.14	\$ 1,189.92	\$ 994.78	\$ 195.14	\$ 1,189.92
NH	Link	29	1/1-12/31	\$ 1,973.19	\$ 30.00	\$ 2,003.19	\$ 2,130.09	\$ 30.00	\$ 2,160.09
NJ	Link	30	1/1-12/31	\$ 1,186.30	\$ 62.50	\$ 1,248.80	n/a	n/a	\$ 1,283.61
NM	Link	31	7/1-6/30	\$ 806.42	\$ 201.62	\$ 1,008.04	\$ 937.92	\$ 234.48	\$ 1,172.40
NY	Link	32	1/1-12/31	n/a	\$ 197.24	n/a	n/a	\$ 409.94	n/a
NC	Link	33	7/1-6/30	\$ 410.80	\$ 490.34	\$ 901.14	\$ 410.80	\$ 580.44	\$ 991.24
ND	Link	34	1/1-12/31	\$ 658.00	\$ 0.00	\$ 658.00	\$ 658.00	\$ 0.00	\$ 658.00
OH	Link	35	7/1-6/30	\$ 872.30	\$ 187.42	\$ 1,059.72	\$ 983.68	\$ 186.50	\$ 1,170.18
OK	Link	36	1/1-12/31	\$ 1,159.82	\$ 0.00	\$ 1,159.82	\$ 1,578.68	\$ 147.82	\$ 1,726.50
OR	Link	37	1/1-12/31	\$ 1,178.50	\$ 0.00	\$ 1,178.50	\$ 1,358.67	\$ 0.00	\$ 1,358.67
PA		38	1/1-12/31	n/a	\$ 0.00	n/a	n/a	\$ 134.18	n/a
RI	Link	39	7/1-6/30	\$ 1,212.91	\$ 274.62	\$ 1,487.53	\$ 1,212.91	\$ 274.62	\$ 1,487.53
SC	Link	40	1/1-12/31	\$ 695.10	\$ 108.56	\$ 803.66	\$ 695.10	\$ 294.58	\$ 989.68

SD	Link	41	7/1-6/30	n/a	\$ 125.92	n/a	n/a	\$ 208.66	n/a
TN	Link	42	1/1-12/31	\$ 1,211.68	\$ 265.98	\$ 1,477.66	\$ 1,211.68	\$ 315.98	\$ 1,527.66
TX	Link	43	9/1-8/31	\$ 703.92	\$ 343.70	\$ 1,047.62	\$ 807.86	\$ 394.60	\$ 1,202.46
UT		44	7/1-6/30	\$ 1,084.40	\$ 0.00	\$ 1,084.40	\$ 1,084.40	\$ 57.07	\$ 1,141.47
VT	Link	45	1/1-12/31	\$ 915.14	\$ 228.78	\$ 1,143.92	\$ 1,399.88	\$ 349.98	\$ 1,749.86
VA	Link	46	7/1-6/30	\$ 1,086.00	\$ 0.00	\$ 1,086.00	\$ 1,202.00	\$ 150.00	\$ 1,352.00
WA	Link	47	1/1-12/31	n/a	\$ 93.00	n/a	n/a	\$ 175.00	n/a
WV	Link	48	7/1-6/30	n/a	\$ 143.00	n/a	n/a	\$ 208.00	n/a
WI	Link	49	1/1-12/31	\$ 1,682.60	\$ 89.00	\$ 1,771.60	\$ 2,394.60	\$ 198.00	\$ 2,592.60
WY	Link	50	1/1-12/31	\$ 1,101.36	\$ 406.90	\$ 1,508.26	\$ 1,101.36	\$ 559.80	\$ 1,661.16

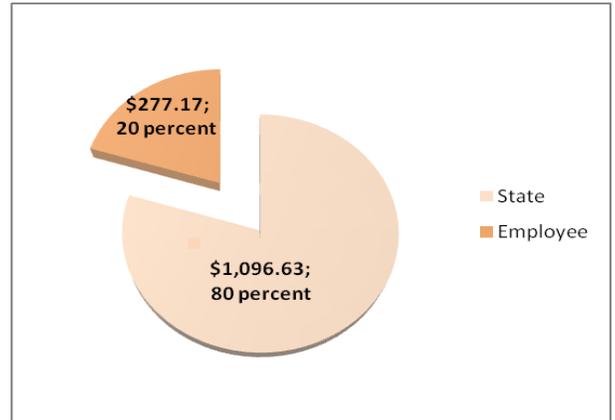
2011 Family Coverage State Averages

2011 Table 1	State	Employee	Total	State	Employee	Total
Available states with data = 40 to 50	\$ 974.66	\$ 169.20	\$ 1,101.28	\$ 1,096.63	\$ 277.17	\$ 1,377.03

Average 2011 Family Lowest Cost Option



Average 2011 Family Standard Policy Option, PPO



In 2011:

- The average premium for a standard family policy was \$1,377.03, with the state paying an average of \$1,096.63 (80 percent) and the employee paying the remainder. (Based on 42 states.)
- The average premium rate for the lowest cost family insurance option was \$1,101.28, with the state paying an average of \$974.66 (88 percent). (Based on 42 states.)
- Nine states covered 100 percent of the premium for the lowest cost family insurance policy: Alaska, Delaware, Iowa, North Dakota, Oklahoma, Oregon, Pennsylvania, Utah and Virginia.
- Two states, North Dakota and Oregon, paid 100 percent of the premium for standard family insurance policies.

2011 Averages for Individual Coverage by State

Information on individual coverage premiums for 2011, including averages (state, employee and totals), are based solely on the 24 states with available data as of August 2011.

n/a = data not available

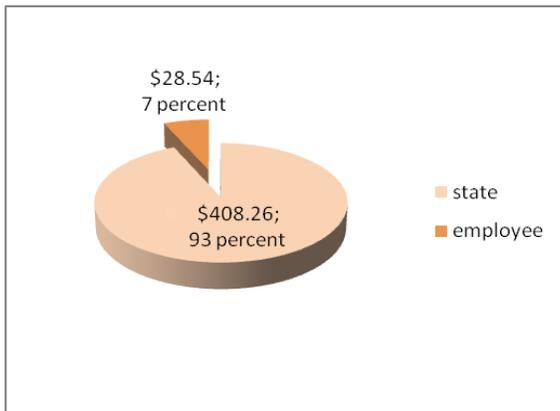
2011 Table 2			2011			2011		
			Individual coverage			Individual coverage		
			Lowest cost insurance option			Standard policy option, PPO		
State	FT#	Time Pd.	State	Employee	Total	State	Employee	Total
AL	1a	10/1-9/30	\$ 805.00	\$ 15.00	\$ 820.00	\$ 805.00	\$ 75.00	\$ 880.00
AK	2	7/1-6/30	n/a	n/a	n/a	n/a	n/a	n/a
AZ	3	10/1-9/30	\$ 464.30	\$ 24.00	\$ 488.30	\$ 684.00	\$ 143.08	\$ 827.08
AR	4	1/1-12/31	\$ 305.78	\$ 7.16	\$ 312.94	\$ 305.78	\$ 7.16	\$ 312.94
CA	5	1/1-12/31	\$ 433.00	\$ 35.00	\$ 468.00	\$ 433.00	\$ 169.00	\$ 602.00
CO	6	7/1-6/30	\$ 369.98	\$ 7.00	\$ 376.98	\$ 369.98	\$ 69.12	\$ 439.10
CT	7	7/1-6/30	n/a	n/a	n/a	n/a	n/a	n/a
DE	8	7/1-6/30	\$ 514.56	\$ 0.00	\$ 514.56	\$ 514.56	\$ 72.90	\$ 587.46
FL	9	7/1-6/30	\$ 499.80	\$ 15.00	\$ 514.80	\$ 499.80	\$ 50.00	\$ 549.80
GA	10	1/1-12/31	n/a	n/a	n/a	n/a	n/a	n/a
HI	11	7/1-6/30	n/a	n/a	n/a	n/a	n/a	n/a
ID	12	7/1-6/30	n/a	n/a	n/a	n/a	n/a	n/a
IL	13	7/1-6/30	\$ 546.14	\$ 59.85	\$ 605.99	\$ 629.45	\$ 89.59	\$ 719.04
IN	14	1/1-12/31	\$ 278.40	\$ 27.24	\$ 305.64	\$ 376.64	\$ 207.52	\$ 584.16
IA	15	1/1-12/31	\$ 450.69	\$ 0.00	\$ 450.69	\$ 450.69	\$ 0.00	\$ 450.69
KS	16	7/1-6/30	n/a	n/a	n/a	n/a	n/a	n/a
KY	17	1/1-12/31	\$ 486.40	\$ 0.00	\$ 486.40	\$ 486.40	\$ 0.00	\$ 486.40
LA	18	7/1-6/30	\$ 343.38	\$ 114.46	\$ 457.84	\$ 442.36	\$ 147.44	\$ 589.80
ME	19	7/1-6/30	n/a	n/a	n/a	n/a	n/a	n/a
MD	20	7/1-6/30	n/a	n/a	n/a	n/a	n/a	n/a
MA	21	7/1-6/30	n/a	n/a	n/a	n/a	n/a	n/a
MI	22	10/1-9/30	\$ 31.62	\$ 0.00	\$ 31.62	\$ 494.40	\$ 54.94	\$ 549.34
MN	23	1/1-12/31	\$ 447.28	\$ 0.00	\$ 447.28	\$ 447.28	\$ 0.00	\$ 447.28
MS	24	7/1-6/30	\$ 356.00	\$ 0.00	\$ 356.00	\$ 356.00	\$ 38.00	\$ 394.00
MO	25	1/1-12/31	n/a	n/a	n/a	n/a	n/a	n/a
MT	26	1/1-12/31	n/a	n/a	n/a	n/a	n/a	n/a
NE	27	7/1-6/30	\$ 236.64	\$ 62.92	\$ 299.56	\$ 394.40	\$ 104.84	\$ 499.24
NV	28	1/1-12/31	n/a	n/a	n/a	n/a	n/a	n/a
NH	29	1/1-12/31	n/a	n/a	n/a	n/a	n/a	n/a
NJ	30	1/1-12/31	n/a	n/a	n/a	n/a	n/a	n/a
NM	31	7/1-6/30	\$ 273.38	\$ 68.34	\$ 341.72	\$ 317.94	\$ 79.48	\$ 397.42
NY	32	1/1-12/31	n/a	n/a	n/a	n/a	n/a	n/a
NC	33	7/1-6/30	\$ 410.80	\$ 0.00	\$ 410.80	\$ 410.80	\$ 0.00	\$ 410.80
ND	34	1/1-12/31	n/a	n/a	n/a	n/a	n/a	n/a
OH	35	7/1-6/30	\$ 358.02	\$ 63.58	\$ 421.60	\$ 358.02	\$ 63.58	\$ 421.60
OK	36	1/1-12/31	n/a	n/a	n/a	n/a	n/a	n/a
OR	37	1/1-12/31	n/a	n/a	n/a	n/a	n/a	n/a
PA	38	1/1-12/31	n/a	n/a	n/a	n/a	n/a	n/a
RI	39	7/1-6/30	n/a	n/a	n/a	n/a	n/a	n/a

SC	40	1/1-12/31	n/a	n/a	n/a	n/a	n/a	n/a
SD	41	7/1-6/30	n/a	n/a	n/a	n/a	n/a	n/a
TN	42	1/1-12/31	\$ 466.03	\$ 102.30	\$ 568.33	\$ 466.03	\$ 127.30	\$ 593.33
TX	43	9/1-8/31	\$ 360.22	\$ 0.00	\$ 360.22	\$ 413.26	\$ 0.00	\$ 413.26
UT	44	7/1-6/30	\$ 393.94	\$ 0.00	\$ 393.94	\$ 393.94	\$ 20.74	\$ 414.68
VT	45	1/1-12/31	\$ 332.78	\$ 83.20	\$ 415.98	\$ 509.04	\$ 127.26	\$ 636.30
VA	46	7/1-6/30	n/a	n/a	n/a	n/a	n/a	n/a
WA	47	1/1-12/31	n/a	n/a	n/a	n/a	n/a	n/a
WV	48	7/1-6/30	n/a	n/a	n/a	n/a	n/a	n/a
WI	49	1/1-12/31	n/a	n/a	n/a	n/a	n/a	n/a
WY	50	1/1-12/31	\$ 634.06	\$ 0.00	\$ 634.06	\$ 655.38	\$ 89.90	\$ 745.18

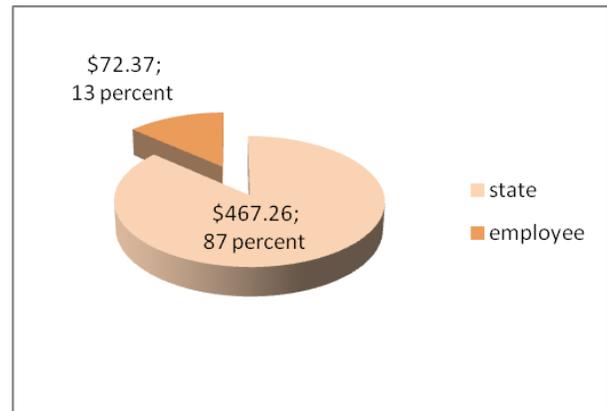
2011 Individual Coverage State Averages (of states with lists data)

2011 Table 2	State	Employee	Total	State	Employee	Total
Available states with data = 24	\$ 408.26	\$ 28.54	\$ 426.80	\$ 467.26	\$ 72.37	\$ 539.62

Average 2011 Individual Lowest Cost Option



Average 2011 Individual Standard Policy Option, PPO



In 2011:

- The average cost for a standard individual policy was \$519.13, with the state paying an average of \$460.63 (89 percent) and the employee paying the remainder. (Based on 24 states.)
- The average cost for the lowest cost individual policy is \$423.32, with the state paying an average of \$402.56 (95 percent). (Based on 24 states.)
- Ten states paid 100 percent of the premiums for the lowest cost individual insurance policy option: Delaware, Iowa, Kentucky, Michigan, Minnesota, Mississippi, North Carolina, Texas, Utah and Wyoming.
- Five states: Iowa, Kentucky, Minnesota, North Carolina, and Texas, paid 100 percent of the premium for standard individual insurance policies.

Research and Authors:

This report is based on a 50-state survey of state employee benefit agency websites, supplemented with telephone inquiries and consultation with individual state officials and staff. The research was conducted by Steven Landess, research analyst, and directed by Richard Cauchi, program director, at the NCSL Health Program in Denver, Colo. Ellen Steiner also contributed to data collection in spring 2011.

State Footnotes

Table 1 - Family Coverage

- [1] AL: There is one statewide plan provided; data show the lowest rate plan by including a \$35 discount for non-tobacco usage and a wellness discount. 'PPO' plan is the standard plan premium without discounts.
- [2] AK: The lowest rate plan is also the PPO standard plan indicated in the data above.
- [3] AZ: Data based on a 26 pay period schedule (biweekly) for premium deductions from paychecks.
- [4] AR: State contribution for all family coverage plans is \$647.78.
- [5] CA: All premium rates subject to bargaining unit number. Information shown is for Bargaining Unit #1. Lowest rate plan is a PPO "PERS Select" plan for employee & two+ dependents; standard PPO plan is a PERS Choice PPO plan for employee & two+ dependents.
- [6] CO: Colorado's lowest rate plan is a High-Deductible Health Plan for Employee + Spouse + Children; UHC Choice Plus Co-pay Option used as the median price range for a family health plan in Colorado (PPO column).
- [7] CT: Standard PPO example is taken from Anthem State BlueCare, a POE plan. Lowest rate plan is an HMO plan.
- [8] DE: Lowest rate plan shown is for the First State Basic Plan which includes prescription drug coverage.
- [9] FL: Data for these plans include "Career Service" employees; there is another insurance category for "pay alls" who include executive, legislative, and judicial branch agencies with enhanced benefits.
- [10] GA: There is an \$80 tobacco usage surcharge per enrollee not included in this data.
- [11] HI: Plan availability and cost varies by union bargaining unit.
- [12] ID: Data shown include employees in Tier 3 who work 36-40 hours; premiums differ for employees who work less hours per week.
- [13] IL: Lowest rate plan is the Managed care plan for an employee with a salary between \$29,801-\$45,000 with two+ dependents. Standard PPO plan example is with same salary using the "Quality Care" plan with two+ dependents.
- [14] IN: Indiana: Lowest rate plan used is CDHP w/ Non-Tobacco Incentive.
- [15] IA: Standard PPO plan used in data is the Iowa Select program, which has no premium for single coverage but a premium for family coverage. The lowest rate plan is the Blue Advantage and Blue Access plans, which the state pays between \$1,054.65 and \$1,095.34 respectively; there are two other plans offered to AFSCME and other union-affiliated employees.
- [16] KS: Rate plans listed include the discount for non-tobacco users; lowest rate plan has a high deductible. Standard PPO used is a Coventry Plan A, which is an HMO/PPO carrier.
- [17] KY: Plan indicates non-smoker monthly rates; smokers pay additional amount in premium. Data are the same because the standard PPO plan is also the lowest rate plan available.
- [18] LA: Lowest rate plan available is a Consumer Driven-Health Savings Account.
- [19] ME: The state offers only one plan through Anthem. PPO Plan shown is with 100 percent state contribution; lowest rate plan is for an 85% state contribution towards employee premium which is why the state contribution is less but employee premium is higher.
- [20] MD: PPO plan indicated is Care First BCBS with "Employee and two or more" plan.
- [21] MA: Data shown are for employees hired after 2003 at a 25 percent rate; employers hired prior to 2003 pay a 20 percent rate.
- [22] MI: Data used for full-time employee hired prior to April 1, 2010; however part time employees are also eligible for health benefits.
- [23] MN: Data is from a Full Employer Contribution with the three plans having identical rates.
- [24] MS: Premiums shown are for "Horizon Employees" who were hired on or after Jan. 1, 2006, and account for employee + spouse + child(ren). The state pays a base rate for the plans at \$356.
- [25] MO: Plan accounts for active employee + spouse + two children; lowest rate plan is a PPO 600 Plan; employees may get a wellness reduction of \$50 to their premium but these numbers do not reflect that deduction.
- [26] MT: State statute reflects the \$733 base rate for state contribution, regardless of plan or number of dependents on the plan. The employee contribution level data are taken from the AFSCME 2010/2011 Monthly State Health Care Premium chart.
- [27] NE: Lowest rate plan is a High Deductible PPO Plan; "Regular PPO Plan" is listed for standard PPO data.
- [28] NV: The Statewide Self-funded PPO is also the lowest rate of the three plans available to state employees.
- [29] NH: Lowest rate plan indicated is an HMO; data for standard PPO plan is a POS health plan.
- [30] NJ: Most employees contribute 1.5 percent of their monthly salary; in this example an employee earning \$50k annually pays \$62.50/month for the lowest cost option, and the state pays \$1,186.30.
- [31] NM: Premiums based on salaries; the data shown are for individuals with a salary at less than \$50K with employee covering 20 percent of premium and state covering 80 percent.
- [32] NY: The State offers 21 different health plans, some available by region. Plans are also divided by their employment category (i.e. law enforcement).
- [33] NC: Two available plans in the state (Basic and Standard) with the state contribution for all active employee plans, regardless of coverage type is \$410.80.
- [34] ND: State pays the entire premium for regular (non-temporary) employees who work more than 20 hours per week.
- [35] OH: There are five plans available and the data above shows that the lowest rate plan is the PPO; all other plans are HMO and cost more than the PPO Ohio Med plan.
- [36] OK: Plan listed is for 'employee, spouse and children.' OK provides a benefit allowance of \$1,578.68 for employee, spouse & 2 children; this means that a plan may cost less than the allowance as indicated in the lowest rate plan column for the state.
- [37] OR: The state pays 100 percent of the premiums for certain coverage packages; some employees are required to pay a portion of monthly premiums.
- [38] PA: Lowest rate plan is an HMO and a high deductible plan; there is also a "Dependent Buy-Up" available as part of a health plan but that information is not included here.
- [39] RI: Both rate plan examples are for an employee health "co-share" plan where an employee who makes more than \$46,350 and less than \$92,700 pays 20 percent of their premium and employer pays 80 percent. State share calculated using this formula which can be found in the Rhode Island Payroll Manual beginning in Dec. 2010.
- [40] SC: Lowest rate plan is a "Savings Plan" administered by the state; PPO plan example is for a "Standard Plan" also managed by the state.
- [41] SD: Premium contingent upon employee's spouse's age, amount of deductible, and tobacco usage. PPO example based on employee + spouse (age 40-44), non-tobacco user, and two children with a \$1,000 deductible. Lowest rate plan is same demographics but a \$2,000 deductible Health Savings Account.
- [42] TN: Rate plans divided by regions of East/Middle TN and West TN.
- [43] TX: Health plan coverage includes \$2.22/month for life insurance.
- [44] UT: Lowest rate plan is a High Deductible Health Plan with no employee contribution.

- [45] VT: There are four plans offered with the "Safety Net" plan being the lowest premium cost.
- [46] VA: Number noted is for a full-time employee.
- [47] WA: State share of 87.4 percent for a family PPO plan was determined from AFSCME chart (2011)
- [48] WV: PPO example is based on employee earning \$36,001-\$42,000 and both employee and spouse are tobacco free (\$50 discount); lowest rate plan also includes these features.
- [49] WI: Rates are based on a 3 Tier system; data used for PPO plan is a "Tier 3/Non represented employee in the Standard Plan (preferred provider)" while lowest rate plan is "Tier 1/non represented State Maintenance Plan." Members of certain unions are part of a "represented" plan which has slightly lower monthly premiums.
- [50] WY: If employee elects to have health coverage, they are mandated to purchase "preventative dental" coverage at a rate of \$40.92/monthly family cost; this cost is included in the data above. The lowest rate plan is based on a \$2,000 deductible; PPO plan data based on employee with \$750 deductible.

State Footnotes

Table 2 - Individual Coverage

- [1] AL: There is one statewide plan provided; here data shows the lowest rate plan by including a \$35 discount for non-tobacco usage and a \$25 wellness discount.
- [2] AK: Data not available as of date of publication.
- [3] AZ: Data based on a 26 pay period schedule (biweekly) for premium deductions from paychecks.
- [4] AR: State contribution for all individual coverage plans is \$305.78.
- [5] CA: All premium rates subject to bargaining unit number. Information shown is for Bargaining Unit #1. Lowest rate plan is a "PERS Select" plan for employee only.
- [6] CO: Colorado's lowest rate plan is a High-Deductible Health Plan for employee only; UHC Choice Plus Co-pay Option used as the median price range for an individual health plan in Colorado (PPO column).
- [7] CT: Data not available as of date of publication.
- [8] DE: Lowest rate plan shown is for the First State Basic Plan which includes prescription drug coverage.
- [9] FL: Data for these plans include "Career Service" employees; there is another insurance category for "Pay alls" who include executive, legislative, and judicial branch agencies with enhanced benefits.
- [10] GA: Data not available as of date of publication.
- [11] HI: Data not available as of date of publication.
- [12] ID: Data not available as of date of publication.
- [13] IL: Lowest rate plan is the Managed Care Health Plan for an employee only. Standard PPO plan is the Quality Care Health Plan for an employee only.
- [14] IN: Indiana: Lowest rate plan used is CDHP 1.
- [15] IA: All Iowa 2011 health insurance plans have a \$0.00 monthly premium for individual plans.
- [16] KS: Data not available as of date of publication.
- [17] KY: Plan indicates non-smoker monthly rates; smokers pay additional amount in premium. Data is the same because the standard PPO plan is also the lowest rate plan available.
- [18] LA: Lowest rate plan available is a Consumer Driven-Health Savings Account.
- [19] ME: Data not available as of date of publication.
- [20] MD: Data not available as of date of publication.
- [21] MA: Data not available as of date of publication.
- [22] MI: Data used for full-time employee hired prior to April 1, 2010; however part-time employees are also eligible for health benefits.
- [23] MN: Data are from a Full Employer Contribution with the three plans having identical rates.
- [24] MS: Premiums shown are for "Horizon Employees" who were hired on or after Jan. 1, 2006, and account for the employee only. The state pays a base rate for the plans at \$356.
- [25] MO: Data not available as of date of publication.
- [26] MT: Data not available as of date of publication.
- [27] NE: Lowest rate plan is a High Deductible PPO Plan; "Regular PPO Plan" is listed for standard PPO data.
- [28] NV: Data not available as of date of publication.
- [29] NH: Data not available as of date of publication.
- [30] NJ: Data not available as of date of publication.
- [31] NM: Premiums based on salaries; the data shown are for individuals with a salary at less than \$50K with employee covering 20 percent of premium and state covering 80 percent.
- [32] NY: Data not available as of date of publication.
- [33] NC: Two available plans in the state (Basic and Standard) with the state contribution for all active employee plans, regardless of coverage type is \$410.80.
- [34] ND: Data not available as of date of publication.
- [35] OH: There are five plans available and the data above shows that the lowest rate plan is the PPO; all other plans are HMO and cost more than the PPO Ohio Med plan.
- [36] OK: Data not available as of date of publication.
- [37] OR: Data not available as of date of publication.
- [38] PA: Data not available as of date of publication.
- [39] RI: Data not available as of date of publication.
- [40] SC: Data not available as of date of publication.
- [41] SD: Data not available as of date of publication.
- [42] TN: Rate plans divided by regions of East/Middle TN and West TN.
- [43] TX: Health plan coverage includes \$2.22/month for life insurance.
- [44] UT: Lowest rate plan is a High Deductible Health Plan with employee contributing \$0.00.
- [45] VT: There are four plans offered with the "Safety Net" plan being the lowest premium cost.

[46] VA: Data not available as of date of publication.

[47] WA: Data not available as of date of publication.

[48] WV: Data not available as of date of publication.

[49] WI: Data not available as of date of publication.

[50] WY: If employee elects to have health coverage, they are mandated to purchase "preventative dental" coverage at a rate of \$18.53/monthly employee cost; this cost is included in the data above. The lowest rate plan is based on a \$2,000 deductible.