



Health Coverage: State-to-State **2019**

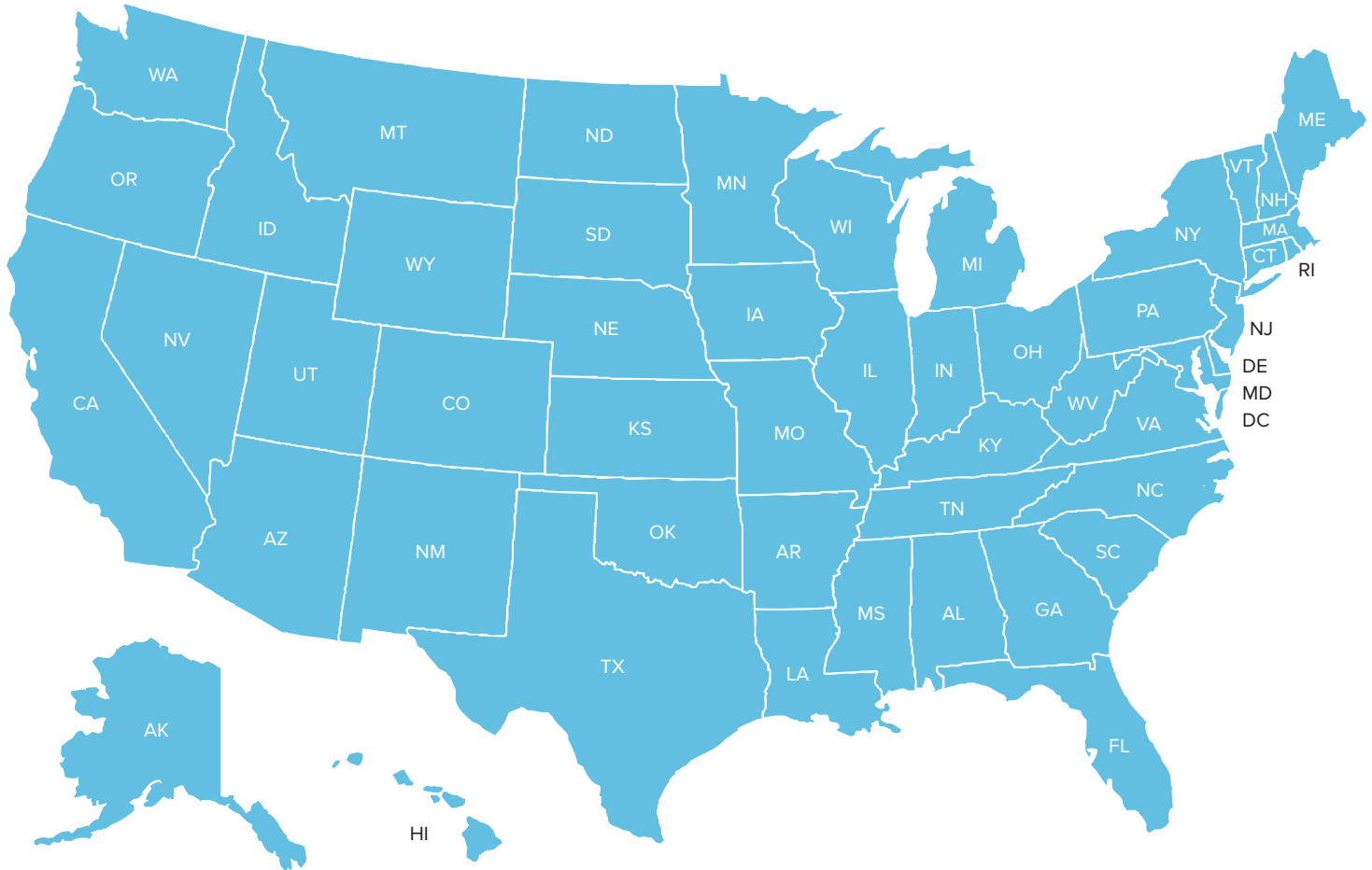
AHIP's Health Coverage: State-to-State details the important role health plans play in all fifty states and the District of Columbia. This report catalogues what health plans contribute in terms of:

- Access to health care coverage
- Number of jobs the industry generates, both directly and indirectly
- Tax revenues paid to support the local economy

Data for this report were compiled from various sources (please see end of the report for a detailed list) and represents the most recent and complete information available. Due to the lack of synchrony in the organizations' reporting cycles, some data are less recent than others.

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Nationwide

HEALTH INSURANCE BY THE NUMBERS

ACCESS TO INSURANCE

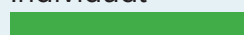
Large Group^{1A}



Small Group^{1A}



Individual^{1A}



HSA/HDHP^{2B}



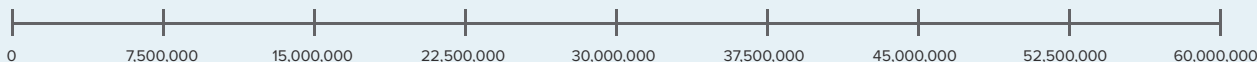
Medigap^{3C}



Medicare Advantage⁴



Medicaid^{5D}



COVERED LIVES

42,327,105

12,992,664

12,959,507

15,605,181

13,472,227

19,966,976

54,004,812

Health Insurance Employment Nationwide

EMPLOYEES

Health Plan Employees⁶

573,730

Insurance-Related Employees⁷

962,930

PAYROLL

Health Plan Employees^{6E}

\$45,334,549,000

Insurance-Related Employees^{7F}

\$64,156,703,000

AVERAGE WAGE

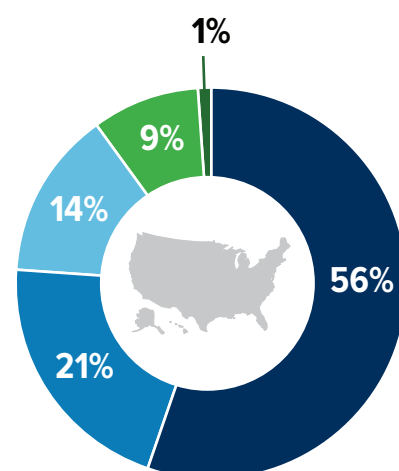
Health Plan Employees^{6E}

\$79,017

Insurance-Related Employees^{7F}

\$66,627

Health Insurance Coverage of the United States^{8G}



Largest Health Plans by Number of Covered Lives^H

Commercial ^{9I}	Aetna	Anthem	Health Care Service Corporation (HCSC)	Kaiser Permanente	UnitedHealthcare
Medigap ¹⁰	Aetna	Anthem	Health Care Service Corporation (HCSC)	Mutual Of Omaha	UnitedHealthcare
Medicare Advantage ¹¹	Aetna	Anthem	Humana	Kaiser Permanente	UnitedHealthcare
Medicaid ¹²	Anthem	Centene	Molina Healthcare	UnitedHealthcare	WellCare

State Premium Tax Collected^{13J}

\$21,001,801,000

Sources

All data sources, labeled 1 - 13, are referenced in detail on the “Sources” page at the end of the full report, or at this link:

<http://www.ahip.org/2019-State-Data>

Notes

A. Access to Insurance – Large Group, Small Group and Individual Covered Lives

Large group covered lives were calculated as domestic comprehensive health coverage policies issued to large group employers as of 12/31/17. This includes Federal Employees Health Benefit Plan, TRICARE, and similar insured state and local fully insured programs, but does not include the self-funded coverage.

Small group covered lives were calculated as domestic comprehensive health coverage policies that were issued to small groups as of 12/31/17. AHIP used NAIC’s definition of a “small group plan,” which is defined as a health plan offered in the small group market as such term is defined in the state law. Small group definitions may vary across states.

Individual covered lives were calculated as comprehensive health coverage policies that were issued to an individual covering the individual and/or their dependents in the United States’ individual market as of 12/31/17. Group conversion policies are also included, as defined in NAIC Group Insurance Mandatory Conversion Privilege Model Act #105. Available at: <http://www.naic.org/store/free/MDL-105.pdf> (accessed on April 24, 2019).

CALIFORNIA

Most of the California health insurance plans report their enrollment statistics not to NAIC, but to state agencies. We report California statistics for large group, small group, and individual covered lives using combined data from the NAIC and the California Department of Managed Health Care. For large groups, the reported statistic represents the number of enrollees receiving health insurance from an employer with 51 or more workers. For small groups, the reported statistic represents the number of enrollees receiving health insurance from an employer with 50 or fewer workers.

B. Access to Insurance – HSA/HDHP

The HSA/HDHP enrollment statistics are based on a survey of health plans as of January 2017 and may understate the HSA/HDHP enrollment due to the survey non-response or inability of some plans to provide a state-specific enrollment breakdown.

C. Access to Insurance – Medigap Covered Lives

Medigap covered lives included the sum of enrollment numbers reported to NAIC and in the case of California, the enrollment numbers reported to the California Department of Managed Health Care.

D. Access to Insurance – Medicaid Covered Lives

Medicaid Managed Care Enrollment, only, including the Medicaid expansion enrollment. The Medicaid enrollment in Puerto Rico and other U.S. territories is not included. All the data is as of December 2017 except for New Mexico, New York, South Carolina, and Utah (January 2018); Arizona, Georgia (February 2018); Illinois (November 2017); Virginia (Quarter III, 2017); Hawaii (September 2017); Nevada (June 2017); Texas (February 2017); District of Columbia, Delaware, and West Virginia (2016).

E. Number of Direct Jobs, Payroll, and Average Wages

The U.S. Census Bureau did NOT supply data on direct jobs in health insurance for NAIC code 524114 (Direct Health and Medical Insurance Carriers) for the following states: North Dakota. The U.S. Census Bureau could only provide direct jobs data for NAIC 621491 (HMO medical centers) for the following states: California, Florida, Georgia, Louisiana, Michigan, Minnesota, Nebraska, New Mexico, New York, and Ohio.

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H. Top 5 Largest Health Plans by Number of Covered Lives

Health plan listings are alphabetical among the set of plans with the highest enrollment in the nation in the year noted.

I. Top 5 Largest Health Plans by Number of Covered Lives

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J. State Premium Tax Collected

Includes state premium taxes collected from all types of insurance companies, including health insurance. This reflects existing state tax laws, not the federal ACA health insurance tax.

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Alabama

HEALTH INSURANCE BY THE NUMBERS

ACCESS TO INSURANCE

Large Group^{1A}



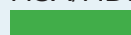
Small Group^{1A}



Individual^{1A}



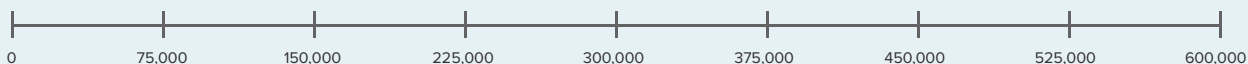
HSA/HDHP^{2B}



Medigap^{3C}



Medicare Advantage⁴



COVERED LIVES

519,985

216,040

198,306

70,104

205,806

407,387

Health Insurance Employment in Alabama

EMPLOYEES

Health Plan Employees⁶ 4,882

Insurance-Related Employees⁷ 11,959

PAYROLL

Health Plan Employees^{6E} \$433,768,000

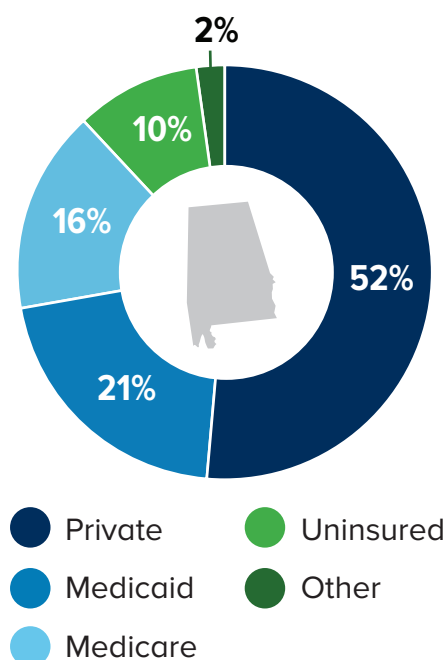
Insurance-Related Employees^{7F} \$863,961,000

AVERAGE WAGE

Health Plan Employees^{6E} \$88,850

Insurance-Related Employees^{7F} \$72,244

Health Insurance Coverage of Alabama Residents^{8G}



Largest Health Plans by Number of Covered Lives^H

Commercial ^{9I}	Blue Cross and Blue Shield of Alabama	Cigna	UnitedHealthcare	US Life	Viva Health
Medigap ¹⁰	Aetna	Blue Cross and Blue Shield of Alabama	Cigna	Mutual Of Omaha	UnitedHealthcare
Medicare Advantage ¹¹	Blue Cross and Blue Shield of Alabama	Cigna	Humana	UnitedHealthcare	Viva Health

State Premium Tax Collected^{13J}

\$339,719,000

Sources

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CALIFORNIA

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B. Access to Insurance – HSA/HDHP

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C. Access to Insurance – Medigap Covered Lives

Medigap covered lives included the sum of enrollment numbers reported to NAIC and in the case of California, the enrollment numbers reported to the California Department of Managed Health Care.

D. Access to Insurance – Medicaid Covered Lives

Medicaid Managed Care Enrollment, only, including the Medicaid expansion enrollment. The Medicaid enrollment in Puerto Rico and other U.S. territories is not included. All the data is as of December 2017 except for New Mexico, New York, South Carolina, and Utah (January 2018); Arizona, Georgia (February 2018); Illinois (November 2017); Virginia (Quarter III, 2017); Hawaii (September 2017); Nevada (June 2017); Texas (February 2017); District of Columbia, Delaware, and West Virginia (2016).

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J. State Premium Tax Collected

Includes state premium taxes collected from all types of insurance companies, including health insurance. This reflects existing state tax laws, not the federal ACA health insurance tax.

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Alaska

HEALTH INSURANCE BY THE NUMBERS

ACCESS TO INSURANCE

Large Group^{1A}



Small Group^{1A}



Individual^{1A}



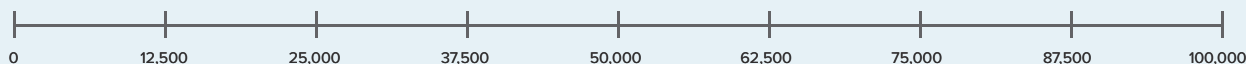
HSA/HDHP^{2B}



Medigap^{3C}



Medicare Advantage⁴



COVERED LIVES

67,986

15,280

17,254

5,313

14,656

1,100

Health Insurance Employment in Alaska

EMPLOYEES

Health Plan Employees⁶ 58

Insurance-Related Employees⁷ 1,261

PAYROLL

Health Plan Employees^{6E} \$4,283,000

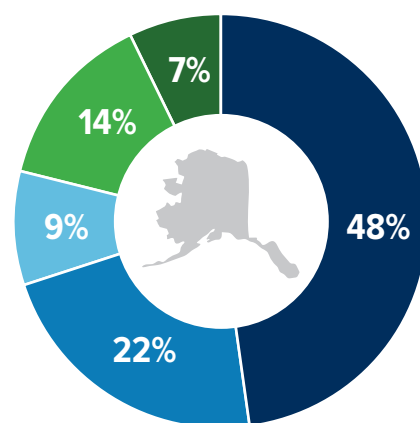
Insurance-Related Employees^{7F} \$78,957,000

AVERAGE WAGE

Health Plan Employees^{6E} \$73,845

Insurance-Related Employees^{7F} \$62,615

Health Insurance Coverage of Alaska Residents^{8G}



Largest Health Plans by Number of Covered Lives^H

Commercial ^{9I}	Aetna	Moda Health	Premiera Blue Cross Blue Shield of Alaska	UnitedHealthcare	US Life
Medigap ¹⁰	Humana	Mutual Of Omaha	Premiera BlueCross	State Farm	UnitedHealthcare
Medicare Advantage ¹¹	Aetna		Humana	UnitedHealthcare	

State Premium Tax Collected^{13J}

\$62,500,000

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J. State Premium Tax Collected

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Arizona

HEALTH INSURANCE BY THE NUMBERS

ACCESS TO INSURANCE

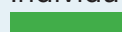
Large Group^{1A}



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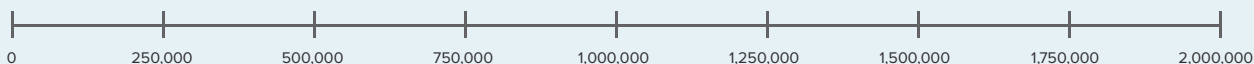
Medigap^{3C}



Medicare Advantage⁴



Medicaid^{5D}



COVERED LIVES

540,719

198,680

208,601

354,056

306,724

498,882

1,564,685

Health Insurance Employment in Arizona

EMPLOYEES

Health Plan Employees⁶ 15,683

Insurance-Related Employees⁷ 19,359

PAYROLL

Health Plan Employees^{6E} \$1,132,922,000

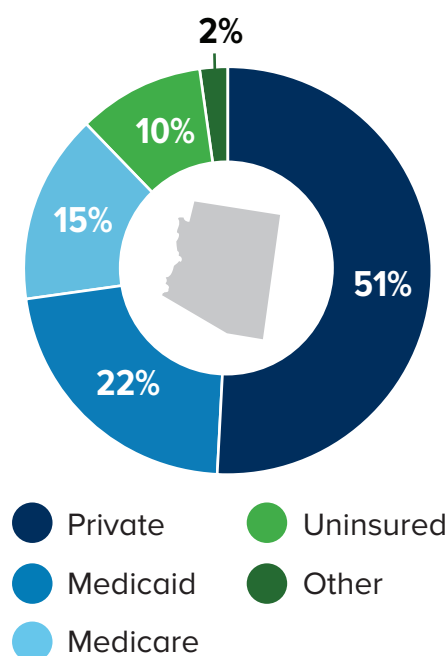
Insurance-Related Employees^{7F} \$1,189,150,000

AVERAGE WAGE

Health Plan Employees^{6E} \$72,239

Insurance-Related Employees^{7F} \$61,426

Health Insurance Coverage of Arizona Residents^{8G}



Largest Health Plans by Number of Covered Lives^H

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Medicare Advantage ¹¹	Blue Cross and Blue Shield of Arizona	Centene	Cigna	Humana	UnitedHealthcare
Medicaid ¹²	Aetna	Blue Shield of California	Health Choice Arizona	UnitedHealthcare	University Family Care

State Premium Tax Collected^{13J}

\$536,820,000

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These estimates are based on the Kaiser Family Foundation’s definitions. The sum may not add up to 100% due to exclusion of a small number of people with private coverage of an unknown source and rounding. Private health insurance coverage is defined as those either covered by employer-sponsored coverage through their own job or as a dependent in the same household, or as individuals/families that purchased or are covered as a dependent by non-group insurance. Private health insurance coverage also includes individuals covered by private insurance from outside the household for which the origin (employer-sponsored insurance or non-group plans) is unknown.

H. Top 5 Largest Health Plans by Number of Covered Lives

Health plan listings are alphabetical among the set of plans with the highest enrollment in the nation in the year noted.

I. Top 5 Largest Health Plans by Number of Covered Lives

For Medicaid health plan enrollment, all data is as of December 2017, except for New Mexico, New York, South Carolina, and Utah (January 2018); Arizona, Georgia (February 2018); Illinois (November 2017); Virginia (Quarter III, 2017); Hawaii (September 2017); Nevada (June 2017); Texas (February 2017); District of Columbia, Delaware, and West Virginia (2016).

J. State Premium Tax Collected

Includes state premium taxes collected from all types of insurance companies, including health insurance. This reflects existing state tax laws, not the federal ACA health insurance tax.

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Arkansas

HEALTH INSURANCE BY THE NUMBERS

ACCESS TO INSURANCE

Large Group^{1A}



Small Group^{1A}



Individual^{1A}



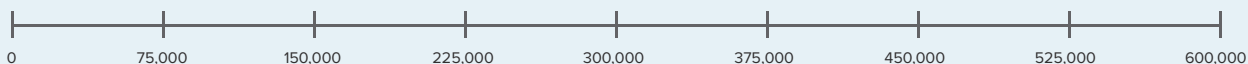
HSA/HDHP^{2B}



Medigap^{3C}



Medicare Advantage⁴



COVERED LIVES

251,385

80,262

369,187

89,680

182,462

153,374

Health Insurance Employment in Arkansas

EMPLOYEES

Health Plan Employees⁶ 3,746

Insurance-Related Employees⁷ 5,983

PAYROLL

Health Plan Employees^{6E} \$275,089,000

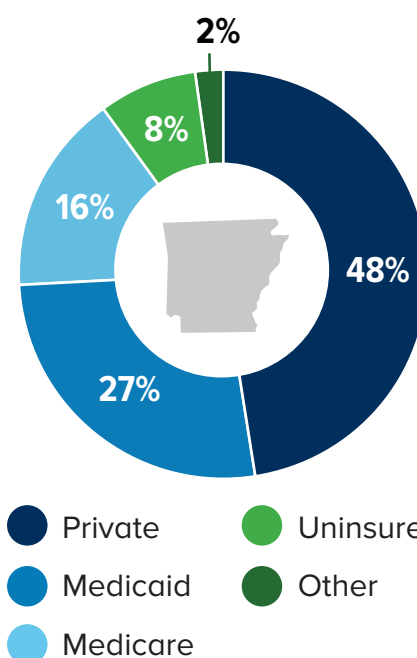
Insurance-Related Employees^{7F} \$295,849,000

AVERAGE WAGE

Health Plan Employees^{6E} \$73,435

Insurance-Related Employees^{7F} \$49,448

Health Insurance Coverage of Arkansas Residents^{8G}



Largest Health Plans by Number of Covered Lives^H

Commercial ^{9I}	Aetna	Arkansas Blue Cross and Blue Shield	Centene	QualChoice	UnitedHealthcare
Medigap ¹⁰	Cigna	Mutual Of Omaha	Old Surety Life	UnitedHealthcare	USABLE Mutual
Medicare Advantage ¹¹	Aetna	Humana	UnitedHealthcare	USABLE Mutual	WellCare

State Premium Tax Collected^{13J}

\$213,212,000

Sources

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Notes

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CALIFORNIA

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B. Access to Insurance – HSA/HDHP

The HSA/HDHP enrollment statistics are based on a survey of health plans as of January 2017 and may understate the HSA/HDHP enrollment due to the survey non-response or inability of some plans to provide a state-specific enrollment breakdown.

C. Access to Insurance – Medigap Covered Lives

Medigap covered lives included the sum of enrollment numbers reported to NAIC and in the case of California, the enrollment numbers reported to the California Department of Managed Health Care.

D. Access to Insurance – Medicaid Covered Lives

Medicaid Managed Care Enrollment, only, including the Medicaid expansion enrollment. The Medicaid enrollment in Puerto Rico and other U.S. territories is not included. All the data is as of December 2017 except for New Mexico, New York, South Carolina, and Utah (January 2018); Arizona, Georgia (February 2018); Illinois (November 2017); Virginia (Quarter III, 2017); Hawaii (September 2017); Nevada (June 2017); Texas (February 2017); District of Columbia, Delaware, and West Virginia (2016).

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J. State Premium Tax Collected

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California

HEALTH INSURANCE BY THE NUMBERS

ACCESS TO INSURANCE

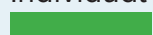
Large Group^{1A}



Small Group^{1A}



Individual^{1A}



HSA/HDHP^{2B}



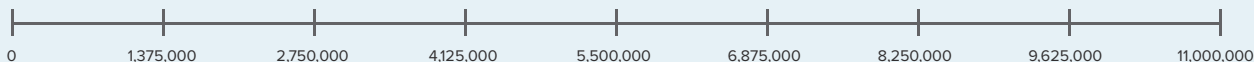
Medigap^{3C}



Medicare Advantage⁴



Medicaid^{5D}



COVERED LIVES

8,771,919

1,584,278

1,210,690

1,001,308

995,701

2,534,865

10,703,957

Health Insurance Employment in California

EMPLOYEES

Health Plan Employees⁶ 68,591

Insurance-Related Employees⁷ 99,289

PAYROLL

Health Plan Employees^{6E} \$6,381,200,000

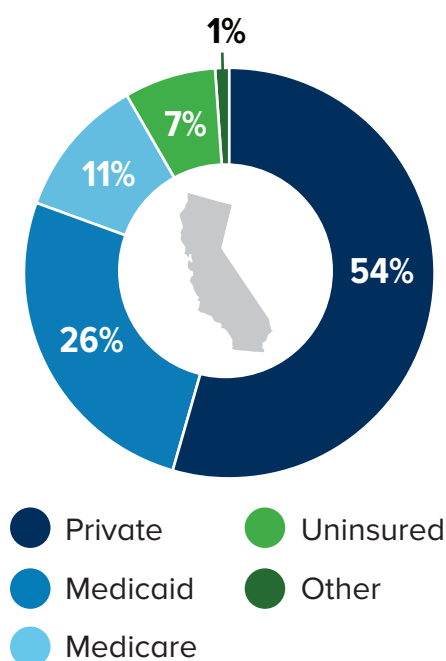
Insurance-Related Employees^{7F} \$7,533,643,000

AVERAGE WAGE

Health Plan Employees^{6E} \$93,033

Insurance-Related Employees^{7F} \$75,876

Health Insurance Coverage of California Residents^{8G}



Largest Health Plans by Number of Covered Lives^H

Commercial ^{9I}	Anthem	Blue Shield of California	Centene	Kaiser Permanente	UnitedHealthcare
Medigap ¹⁰	Anthem	Blue Shield of California	Centene	Mutual Of Omaha	UnitedHealthcare
Medicare Advantage ¹¹	Blue Shield of California	Centene	Kaiser Permanente	SCAN Health Plan	UnitedHealthcare
Medicaid ¹²	Anthem	CalOptima	Centene	Inland Empire	L.A. Care Health Plan

State Premium Tax Collected^{13J}

\$2,422,105,000

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CALIFORNIA

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J. State Premium Tax Collected

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Colorado

HEALTH INSURANCE BY THE NUMBERS

ACCESS TO INSURANCE

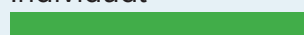
Large Group^{1A}



Small Group^{1A}



Individual^{1A}



HSA/HDHP^{2B}



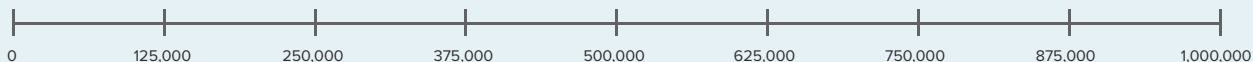
Medigap^{3C}



Medicare Advantage⁴



Medicaid^{5D}



COVERED LIVES

657,301

264,512

248,111

403,232

192,018

315,471

1,007,150

Health Insurance Employment in Colorado

EMPLOYEES

Health Plan Employees⁶

7,018

Insurance-Related Employees⁷

16,356

PAYROLL

Health Plan Employees^{6E}

\$495,250,000

Insurance-Related Employees^{7F}

\$1,073,077,000

AVERAGE WAGE

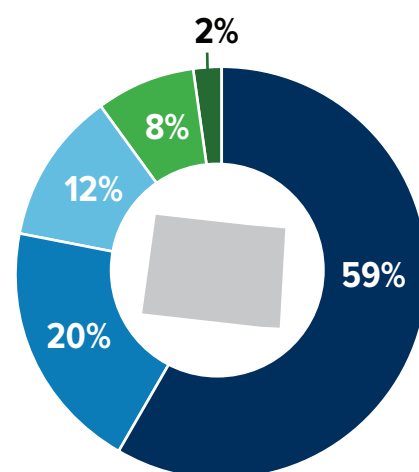
Health Plan Employees^{6E}

\$70,569

Insurance-Related Employees^{7F}

\$65,608

Health Insurance Coverage of Colorado Residents^{8G}



Largest Health Plans by Number of Covered Lives^H

Commercial ^{9I}	Aetna	Anthem	Cigna	Kaiser Permanente	UnitedHealthcare
Medigap ¹⁰	Anthem	Cigna	Humana	Mutual Of Omaha	UnitedHealthcare
Medicare Advantage ¹¹	Aetna	Denver Health Medical Plan	Humana	Kaiser Permanente	UnitedHealthcare
Medicaid ¹²	Colorado Access	Colorado Community Health Alliance	Community Care of Central Colorado	Integrated Community Health Partners	UnitedHealthcare

State Premium Tax Collected^{13J}

\$256,212,000

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Medicaid Managed Care Enrollment, only, including the Medicaid expansion enrollment. The Medicaid enrollment in Puerto Rico and other U.S. territories is not included. All the data is as of December 2017 except for New Mexico, New York, South Carolina, and Utah (January 2018); Arizona, Georgia (February 2018); Illinois (November 2017); Virginia (Quarter III, 2017); Hawaii (September 2017); Nevada (June 2017); Texas (February 2017); District of Columbia, Delaware, and West Virginia (2016).

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J. State Premium Tax Collected

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Connecticut

HEALTH INSURANCE BY THE NUMBERS

ACCESS TO INSURANCE

Large Group^{1A}



Small Group^{1A}



Individual^{1A}



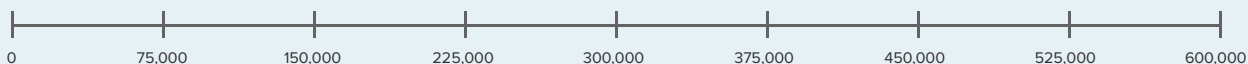
HSA/HDHP^{2B}



Medigap^{3C}



Medicare Advantage⁴



COVERED LIVES

351,667

166,480

133,593

377,817

160,266

259,863

Health Insurance Employment in Connecticut

EMPLOYEES

Health Plan Employees⁶ 12,296

Insurance-Related Employees⁷ 13,586

PAYROLL

Health Plan Employees^{6E} \$1,386,615,000

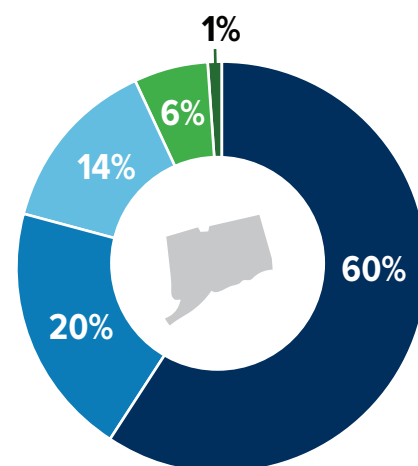
Insurance-Related Employees^{7F} \$1,408,193,000

AVERAGE WAGE

Health Plan Employees^{6E} \$112,770

Insurance-Related Employees^{7F} \$103,650

Health Insurance Coverage of Connecticut Residents^{8G}



Largest Health Plans by Number of Covered Lives^H

Commercial ^{9I}	Aetna	Anthem	EmblemHealth	Harvard Pilgrim Health Care	UnitedHealthcare
Medigap ¹⁰	Anthem	Cigna	Colonial Penn	UnitedHealthcare	USAA
Medicare Advantage ¹¹	Aetna	Anthem	EmblemHealth	UnitedHealthcare	WellCare

State Premium Tax Collected^{13J}

\$199,497,000

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For Medicaid health plan enrollment, all data is as of December 2017, except for New Mexico, New York, South Carolina, and Utah (January 2018); Arizona, Georgia (February 2018); Illinois (November 2017); Virginia (Quarter III, 2017); Hawaii (September 2017); Nevada (June 2017); Texas (February 2017); District of Columbia, Delaware, and West Virginia (2016).

J. State Premium Tax Collected

Includes state premium taxes collected from all types of insurance companies, including health insurance. This reflects existing state tax laws, not the federal ACA health insurance tax.

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Delaware

HEALTH INSURANCE BY THE NUMBERS

ACCESS TO INSURANCE

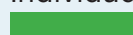
Large Group^{1A}



Small Group^{1A}



Individual^{1A}



HSA/HDHP^{2B}



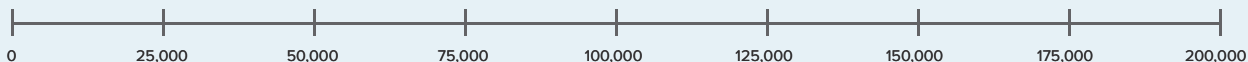
Medigap^{3C}



Medicare Advantage⁴



Medicaid^{5D}



COVERED LIVES

74,428

29,983

22,371

49,260

61,843

27,633

198,601

Health Insurance Employment in Delaware

EMPLOYEES

Health Plan Employees⁶ 1,476

Insurance-Related Employees⁷ 2,543

PAYROLL

Health Plan Employees^{6E} \$99,490,000

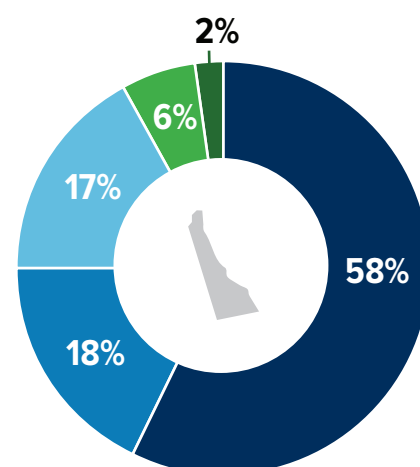
Insurance-Related Employees^{7F} \$169,118,000

AVERAGE WAGE

Health Plan Employees^{6E} \$67,405

Insurance-Related Employees^{7F} \$66,503

Health Insurance Coverage of Delaware Residents^{8G}



Largest Health Plans by Number of Covered Lives^H

Commercial ^{9I}	Aetna	Cigna	Highmark	UnitedHealthcare	US Life
Medigap ¹⁰	Aetna	Highmark	Humana	Transamerica Life	UnitedHealthcare
Medicare Advantage ¹¹	Aetna	Cigna	Horizon Blue Cross and Blue Shield of New Jersey	Humana	UnitedHealthcare
Medicaid ¹²		Highmark		UnitedHealthcare	

State Premium Tax Collected^{13J}

\$100,144,000

Sources

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Notes

A. Access to Insurance – Large Group, Small Group and Individual Covered Lives

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CALIFORNIA

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B. Access to Insurance – HSA/HDHP

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D. Access to Insurance – Medicaid Covered Lives

Medicaid Managed Care Enrollment, only, including the Medicaid expansion enrollment. The Medicaid enrollment in Puerto Rico and other U.S. territories is not included. All the data is as of December 2017 except for New Mexico, New York, South Carolina, and Utah (January 2018); Arizona, Georgia (February 2018); Illinois (November 2017); Virginia (Quarter III, 2017); Hawaii (September 2017); Nevada (June 2017); Texas (February 2017); District of Columbia, Delaware, and West Virginia (2016).

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These estimates are based on the Kaiser Family Foundation’s definitions. The sum may not add up to 100% due to exclusion of a small number of people with private coverage of an unknown source and rounding. Private health insurance coverage is defined as those either covered by employer-sponsored coverage through their own job or as a dependent in the same household, or as individuals/families that purchased or are covered as a dependent by non-group insurance. Private health insurance coverage also includes individuals covered by private insurance from outside the household for which the origin (employer-sponsored insurance or non-group plans) is unknown.

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J. State Premium Tax Collected

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Florida

HEALTH INSURANCE BY THE NUMBERS

ACCESS TO INSURANCE

Large Group^{1A}



2,155,518

Small Group^{1A}



513,330

Individual^{1A}



1,615,892

HSA/HDHP^{2B}



741,795

Medigap^{3C}



874,124

Medicare Advantage⁴

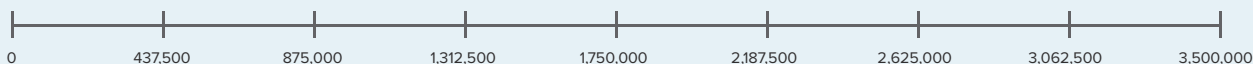


1,990,754

Medicaid^{5D}



3,112,207



COVERED LIVES

Health Insurance Employment in Florida

EMPLOYEES

Health Plan Employees⁶ 34,629

Insurance-Related Employees⁷ 64,623

PAYROLL

Health Plan Employees^{6E} \$2,390,372,000

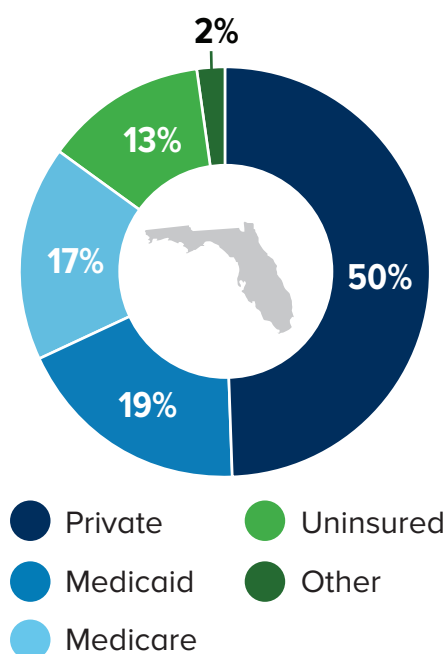
Insurance-Related Employees^{7F} \$4,049,112,000

AVERAGE WAGE

Health Plan Employees^{6E} \$69,028

Insurance-Related Employees^{7F} \$62,657

Health Insurance Coverage of Florida Residents^{8G}



Largest Health Plans by Number of Covered Lives^H

Commercial ^{9I}	Aetna	Centene	Florida Blue	Molina Healthcare	UnitedHealthcare
Medigap ¹⁰	Colonial Penn	Florida Blue	Mutual Of Omaha	United American	UnitedHealthcare
Medicare Advantage ¹¹	Aetna	Anthem	Florida Blue	Humana	UnitedHealthcare
Medicaid ¹²	AmeriHealth Caritas	Anthem	Centene	Molina Healthcare	WellCare

State Premium Tax Collected^{13J}

\$959,339,000

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CALIFORNIA

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D. Access to Insurance – Medicaid Covered Lives

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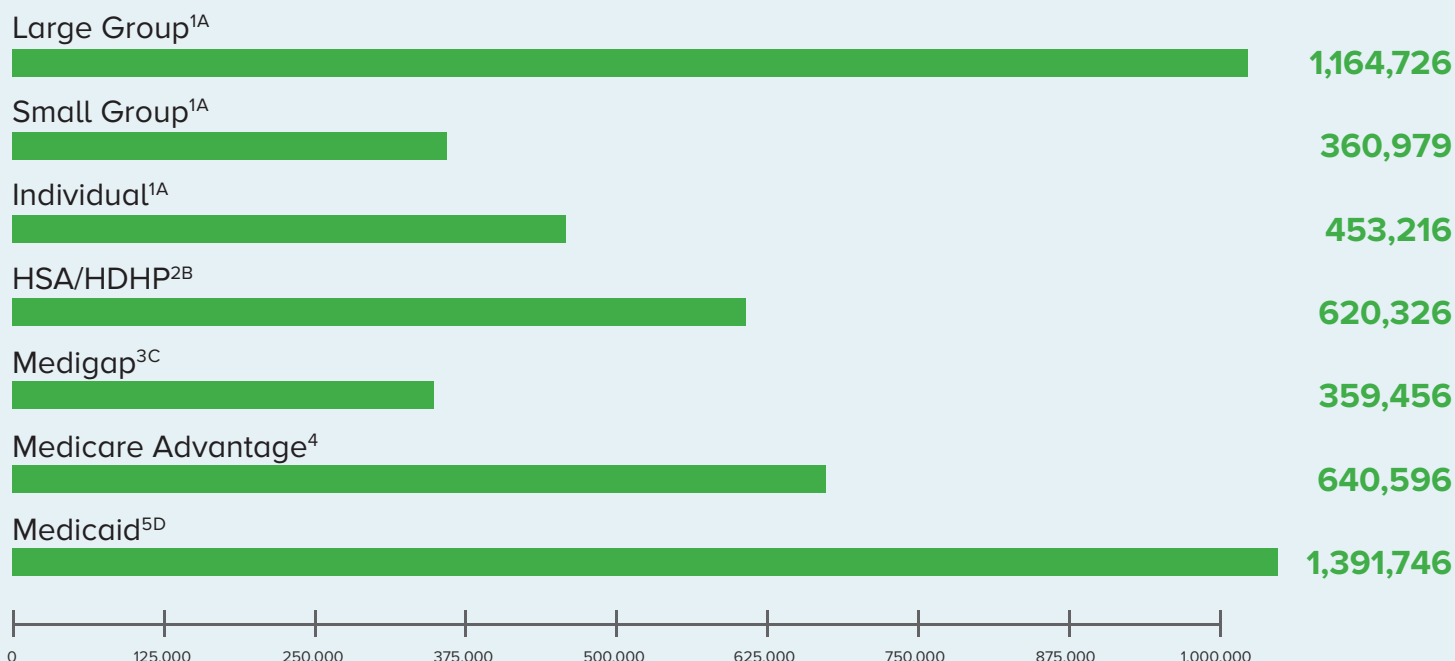
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Georgia

HEALTH INSURANCE BY THE NUMBERS

ACCESS TO INSURANCE

COVERED LIVES



Health Insurance Employment in Georgia

EMPLOYEES

Health Plan Employees⁶ 13,740

Insurance-Related Employees⁷ 29,414

PAYROLL

Health Plan Employees^{6E} \$941,116,000

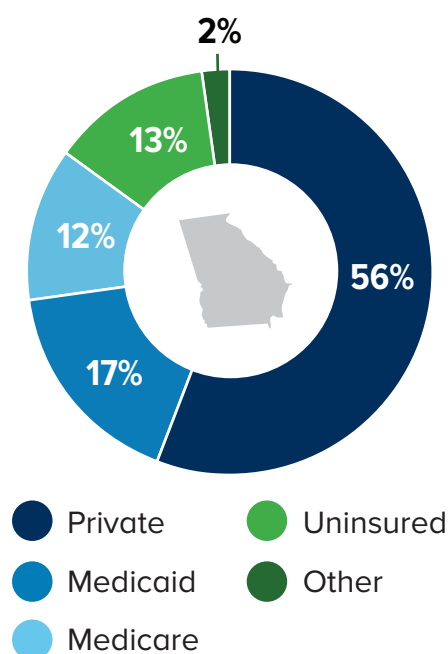
Insurance-Related Employees^{7F} \$2,217,441,000

AVERAGE WAGE

Health Plan Employees^{6E} \$68,495

Insurance-Related Employees^{7F} \$75,387

Health Insurance Coverage of Georgia Residents^{8G}



Largest Health Plans by Number of Covered Lives^H

Commercial ^{9I}	Aetna	Anthem	Humana	Kaiser Permanente	UnitedHealthcare
Medigap ¹⁰	Aetna	Anthem	Mutual Of Omaha	New Era Life	UnitedHealthcare
Medicare Advantage ¹¹	Aetna	Humana	Kaiser Permanente	UnitedHealthcare	WellCare
Medicaid ¹²	Anthem	CareSource	Centene	WellCare	

State Premium Tax Collected^{13J}

\$480,154,000

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B. Access to Insurance – HSA/HDHP

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C. Access to Insurance – Medigap Covered Lives

Medigap covered lives included the sum of enrollment numbers reported to NAIC and in the case of California, the enrollment numbers reported to the California Department of Managed Health Care.

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Hawaii

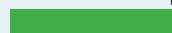
HEALTH INSURANCE BY THE NUMBERS

ACCESS TO INSURANCE

Large Group^{1A}



Small Group^{1A}



Individual^{1A}



HSA/HDHP^{2B}



Medigap^{3C}



Medicare Advantage⁴



Medicaid^{5D}



COVERED LIVES

648,570

129,192

36,148

181

10,390

122,834

358,235

Health Insurance Employment in Hawaii

EMPLOYEES

Health Plan Employees⁶ 3,783

Insurance-Related Employees⁷ 2,666

PAYROLL

Health Plan Employees^{6E} \$206,291,000

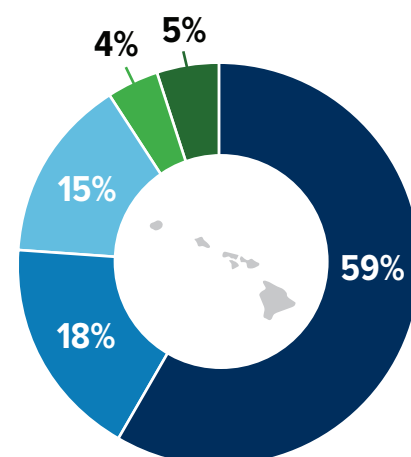
Insurance-Related Employees^{7F} \$172,682,000

AVERAGE WAGE

Health Plan Employees^{6E} \$54,531

Insurance-Related Employees^{7F} \$64,772

Health Insurance Coverage of Hawaii Residents^{8G}



Largest Health Plans by Number of Covered Lives^H

Commercial ^{9I}	Hawaii Medical Assurance Association	HMSA	Kaiser Permanente	UHA	UnitedHealthcare
Medigap ¹⁰	Cigna	Humana	Transamerica Life	UnitedHealthcare	USAA
Medicare Advantage ¹¹	HMSA	Humana	Kaiser Permanente	UnitedHealthcare	WellCare
Medicaid ¹²	AlohaCare	HMSA	Kaiser Permanente	UnitedHealthcare	WellCare

State Premium Tax Collected^{13J}

\$170,118,000

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J. State Premium Tax Collected

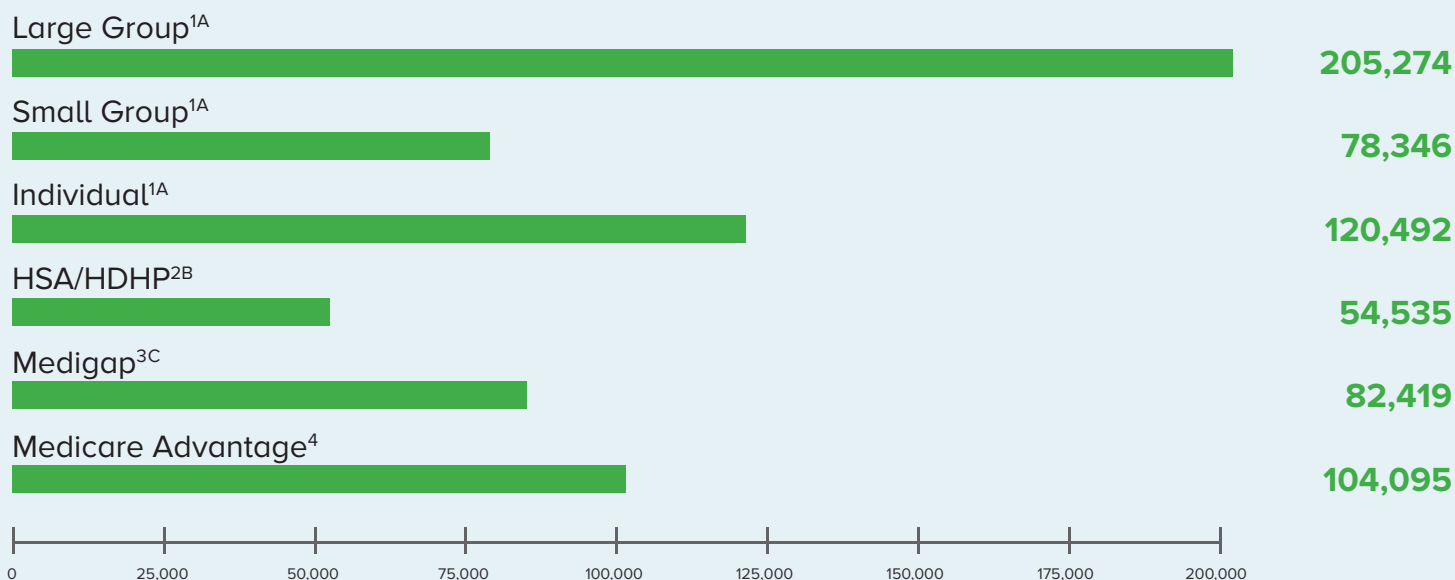
Includes state premium taxes collected from all types of insurance companies, including health insurance. This reflects existing state tax laws, not the federal ACA health insurance tax.

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Idaho

HEALTH INSURANCE BY THE NUMBERS

ACCESS TO INSURANCE



COVERED LIVES

Health Insurance Employment in Idaho

EMPLOYEES

Health Plan Employees ⁶	2,272
Insurance-Related Employees ⁷	3,402

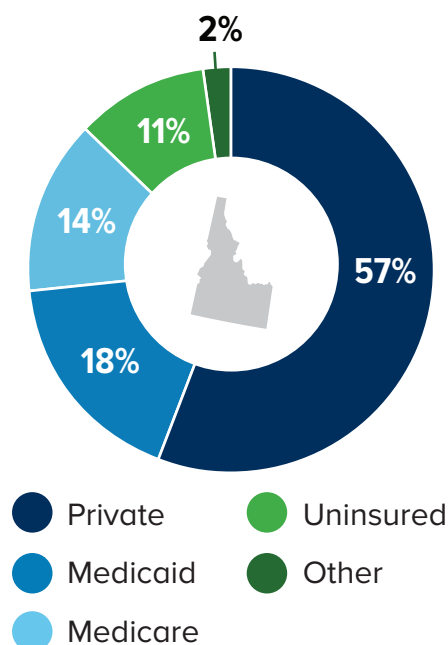
PAYROLL

Health Plan Employees ^{6E}	\$152,743,000
Insurance-Related Employees ^{7F}	\$163,653,000

AVERAGE WAGE

Health Plan Employees ^{6E}	\$67,228
Insurance-Related Employees ^{7F}	\$48,105

Health Insurance Coverage of Idaho Residents^{8G}



Largest Health Plans by Number of Covered Lives^H

Commercial ^{9I}	Blue Cross of Idaho	Mountain Health CO-OP	PacificSource	Regence BlueShield	SelectHealth
Medigap ¹⁰	Aetna	Blue Cross of Idaho	Mutual Of Omaha	Transamerica Life	UnitedHealthcare
Medicare Advantage ¹¹	Blue Cross of Idaho	PacificSource	Regence BlueShield	SelectHealth	UnitedHealthcare

State Premium Tax Collected^{13J}

\$91,985,000

Sources

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Notes

A. Access to Insurance – Large Group, Small Group and Individual Covered Lives

Large group covered lives were calculated as domestic comprehensive health coverage policies issued to large group employers as of 12/31/17. This includes Federal Employees Health Benefit Plan, TRICARE, and similar insured state and local fully insured programs, but does not include the self-funded coverage.

Small group covered lives were calculated as domestic comprehensive health coverage policies that were issued to small groups as of 12/31/17. AHIP used NAIC’s definition of a “small group plan,” which is defined as a health plan offered in the small group market as such term is defined in the state law. Small group definitions may vary across states.

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CALIFORNIA

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C. Access to Insurance – Medigap Covered Lives

Medigap covered lives included the sum of enrollment numbers reported to NAIC and in the case of California, the enrollment numbers reported to the California Department of Managed Health Care.

D. Access to Insurance – Medicaid Covered Lives

Medicaid Managed Care Enrollment, only, including the Medicaid expansion enrollment. The Medicaid enrollment in Puerto Rico and other U.S. territories is not included. All the data is as of December 2017 except for New Mexico, New York, South Carolina, and Utah (January 2018); Arizona, Georgia (February 2018); Illinois (November 2017); Virginia (Quarter III, 2017); Hawaii (September 2017); Nevada (June 2017); Texas (February 2017); District of Columbia, Delaware, and West Virginia (2016).

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J. State Premium Tax Collected

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Illinois

HEALTH INSURANCE BY THE NUMBERS

ACCESS TO INSURANCE

Large Group^{1A}



Small Group^{1A}



Individual^{1A}



HSA/HDHP^{2B}



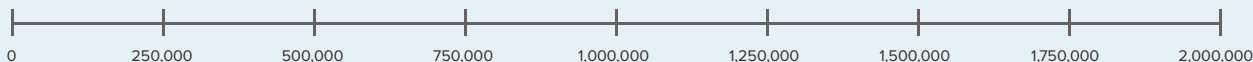
Medigap^{3C}



Medicare Advantage⁴



Medicaid^{5D}



COVERED LIVES

1,818,208

557,509

435,864

1,623,027

767,081

501,394

1,883,811

Health Insurance Employment in Illinois

EMPLOYEES

Health Plan Employees⁶ 23,524

Insurance-Related Employees⁷ 81,376

PAYROLL

Health Plan Employees^{6E} \$2,043,341,000

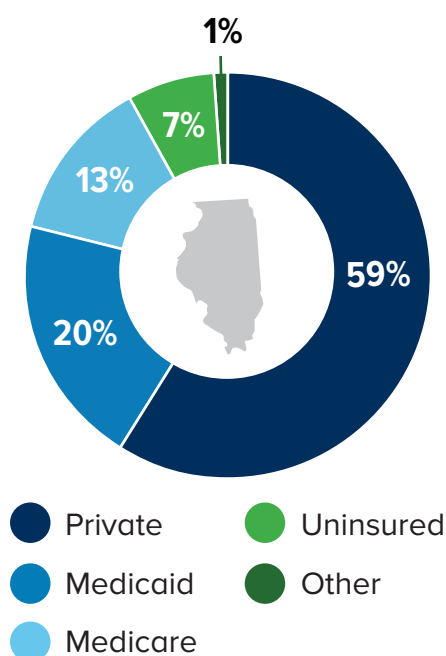
Insurance-Related Employees^{7F} \$4,005,849,000

AVERAGE WAGE

Health Plan Employees^{6E} \$86,862

Insurance-Related Employees^{7F} \$49,226

Health Insurance Coverage of Illinois Residents^{8G}



Largest Health Plans by Number of Covered Lives^H

Commercial ^{9I}	Aetna	Blue Cross and Blue Shield of Illinois (HCSC)	Health Alliance Medical Plans	Humana	UnitedHealthcare
Medigap ¹⁰	Aetna	Country Life	Health Care Service Corporation (HCSC)	Mutual Of Omaha	UnitedHealthcare
Medicare Advantage ¹¹	Aetna	Health Alliance Medical Plans	Health Care Service Corporation (HCSC)	Humana	UnitedHealthcare
Medicaid ¹²	Aetna	Centene	CountyCare Health Plan	Health Care Service Corporation (HCSC)	Meridian Health (WellCare)

State Premium Tax Collected^{13J}

\$418,582,000

Sources

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Notes

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CALIFORNIA

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C. Access to Insurance – Medigap Covered Lives

Medigap covered lives included the sum of enrollment numbers reported to NAIC and in the case of California, the enrollment numbers reported to the California Department of Managed Health Care.

D. Access to Insurance – Medicaid Covered Lives

Medicaid Managed Care Enrollment, only, including the Medicaid expansion enrollment. The Medicaid enrollment in Puerto Rico and other U.S. territories is not included. All the data is as of December 2017 except for New Mexico, New York, South Carolina, and Utah (January 2018); Arizona, Georgia (February 2018); Illinois (November 2017); Virginia (Quarter III, 2017); Hawaii (September 2017); Nevada (June 2017); Texas (February 2017); District of Columbia, Delaware, and West Virginia (2016).

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J. State Premium Tax Collected

Includes state premium taxes collected from all types of insurance companies, including health insurance. This reflects existing state tax laws, not the federal ACA health insurance tax.

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Indiana

HEALTH INSURANCE BY THE NUMBERS

ACCESS TO INSURANCE

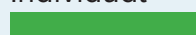
Large Group^{1A}



Small Group^{1A}



Individual^{1A}



HSA/HDHP^{2B}



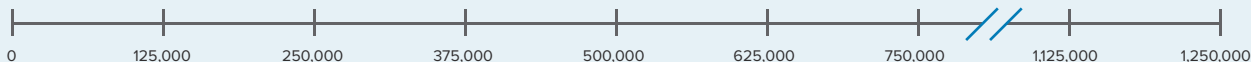
Medigap^{3C}



Medicare Advantage⁴



Medicaid^{5D}



COVERED LIVES

409,741

181,274

169,439

334,042

378,455

364,602

1,162,610

Health Insurance Employment in Indiana

EMPLOYEES

Health Plan Employees⁶ 10,028

Insurance-Related Employees⁷ 18,894

PAYROLL

Health Plan Employees^{6E} \$817,979,000

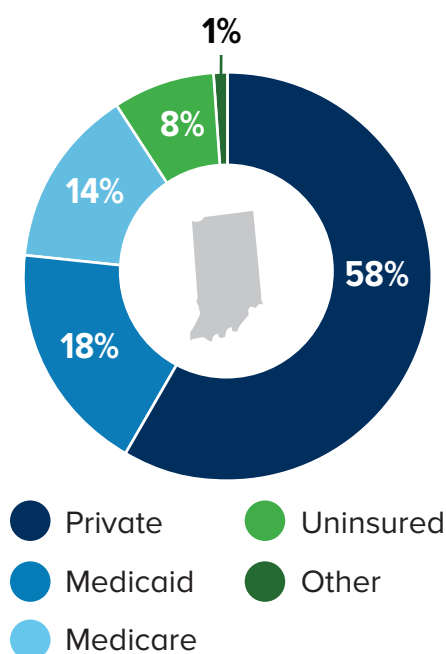
Insurance-Related Employees^{7F} \$1,067,740,000

AVERAGE WAGE

Health Plan Employees^{6E} \$81,570

Insurance-Related Employees^{7F} \$56,512

Health Insurance Coverage of Indiana Residents^{8G}



Largest Health Plans by Number of Covered Lives^H

Commercial ^{9I}	Anthem	CareSource	Centene	Indiana University Health Plans	UnitedHealthcare
Medigap ¹⁰	Aetna	Anthem	Cigna	Mutual Of Omaha	UnitedHealthcare
Medicare Advantage ¹¹	Aetna	Anthem	Blue Cross Blue Shield of Michigan	Humana	UnitedHealthcare
Medicaid ¹²	Anthem	CareSource	Centene		MDwise

State Premium Tax Collected^{13J}

\$235,171,000

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CALIFORNIA

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J. State Premium Tax Collected

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Iowa

HEALTH INSURANCE BY THE NUMBERS

ACCESS TO INSURANCE

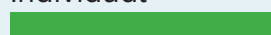
Large Group^{1A}



Small Group^{1A}



Individual^{1A}



HSA/HDHP^{2B}



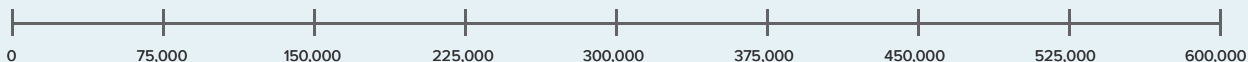
Medigap^{3C}



Medicare Advantage⁴



Medicaid^{5D}



COVERED LIVES

332,829

169,376

130,281

94,644

299,233

113,110

584,120

Health Insurance Employment in Iowa

EMPLOYEES

Health Plan Employees⁶

3,579

Insurance-Related Employees⁷

13,337

PAYROLL

Health Plan Employees^{6E}

\$280,638,000

Insurance-Related Employees^{7F}

\$762,299,000

AVERAGE WAGE

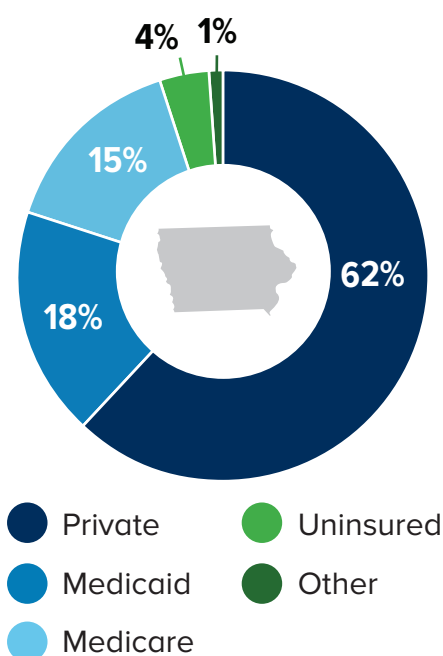
Health Plan Employees^{6E}

\$78,412

Insurance-Related Employees^{7F}

\$57,157

Health Insurance Coverage of Iowa Residents^{8G}



Largest Health Plans by Number of Covered Lives^H

Commercial ^{9I}	Aetna	Medica	Medical Associates Health Plans	UnitedHealthcare	Wellmark Blue Cross and Blue Shield
Medigap ¹⁰	Aetna	American Republic	Mutual Of Omaha	UnitedHealthcare	Wellmark Blue Cross and Blue Shield
Medicare Advantage ¹¹	Aetna	Health Alliance Medical Plans	HealthPartners UnityPoint Health	Humana	UnitedHealthcare
Medicaid ¹²		Anthem		UnitedHealthcare	

State Premium Tax Collected^{13J}

\$113,469,000

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Kansas

HEALTH INSURANCE BY THE NUMBERS

ACCESS TO INSURANCE

Large Group^{1A}



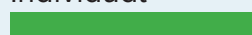
431,837

Small Group^{1A}



146,084

Individual^{1A}



129,697

HSA/HDHP^{2B}



127,044

Medigap^{3C}



241,225

Medicare Advantage⁴

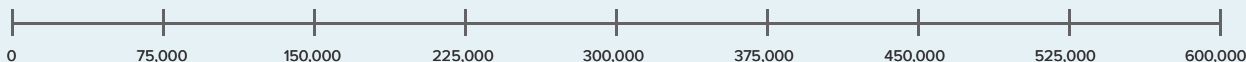


88,530

Medicaid^{5D}



388,139



Health Insurance Employment in Kansas

EMPLOYEES

Health Plan Employees⁶ 3,724

Insurance-Related Employees⁷ 13,323

PAYROLL

Health Plan Employees^{6E} \$271,082,000

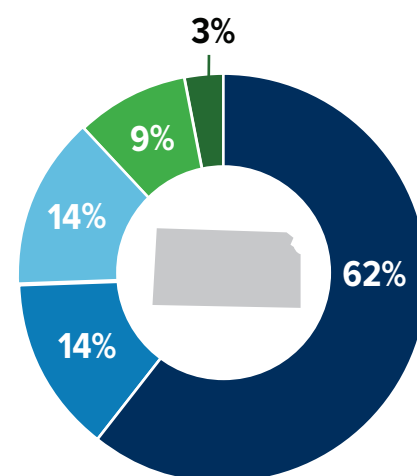
Insurance-Related Employees^{7F} \$837,329,000

AVERAGE WAGE

Health Plan Employees^{6E} \$72,793

Insurance-Related Employees^{7F} \$62,848

Health Insurance Coverage of Kansas Residents^{8G}



Largest Health Plans by Number of Covered Lives^H

Commercial ^{9I}	Aetna	Blue Cross and Blue Shield of Kansas	Blue Cross and Blue Shield of Kansas City	Humana	UnitedHealthcare
Medigap ¹⁰	Aetna	Blue Cross and Blue Shield of Kansas	Cigna	Mutual Of Omaha	UnitedHealthcare
Medicare Advantage ¹¹	Aetna	Blue Cross and Blue Shield of Kansas City	Highmark	Humana	UnitedHealthcare
Medicaid ¹²	Anthem		Centene		UnitedHealthcare

State Premium Tax Collected^{13J}

\$310,420,000

Sources

All data sources, labeled 1 - 13, are referenced in detail on the “Sources” page at the end of the full report, or at this link:

<http://www.ahip.org/2019-State-Data>

Notes

A. Access to Insurance – Large Group, Small Group and Individual Covered Lives

Large group covered lives were calculated as domestic comprehensive health coverage policies issued to large group employers as of 12/31/17. This includes Federal Employees Health Benefit Plan, TRICARE, and similar insured state and local fully insured programs, but does not include the self-funded coverage.

Small group covered lives were calculated as domestic comprehensive health coverage policies that were issued to small groups as of 12/31/17. AHIP used NAIC’s definition of a “small group plan,” which is defined as a health plan offered in the small group market as such term is defined in the state law. Small group definitions may vary across states.

Individual covered lives were calculated as comprehensive health coverage policies that were issued to an individual covering the individual and/or their dependents in the United States’ individual market as of 12/31/17. Group conversion policies are also included, as defined in NAIC Group Insurance Mandatory Conversion Privilege Model Act #105. Available at: <http://www.naic.org/store/free/MDL-105.pdf> (accessed on April 24, 2019).

CALIFORNIA

Most of the California health insurance plans report their enrollment statistics not to NAIC, but to state agencies. We report California statistics for large group, small group, and individual covered lives using combined data from the NAIC and the California Department of Managed Health Care. For large groups, the reported statistic represents the number of enrollees receiving health insurance from an employer with 51 or more workers. For small groups, the reported statistic represents the number of enrollees receiving health insurance from an employer with 50 or fewer workers.

B. Access to Insurance – HSA/HDHP

The HSA/HDHP enrollment statistics are based on a survey of health plans as of January 2017 and may understate the HSA/HDHP enrollment due to the survey non-response or inability of some plans to provide a state-specific enrollment breakdown.

C. Access to Insurance – Medigap Covered Lives

Medigap covered lives included the sum of enrollment numbers reported to NAIC and in the case of California, the enrollment numbers reported to the California Department of Managed Health Care.

D. Access to Insurance – Medicaid Covered Lives

Medicaid Managed Care Enrollment, only, including the Medicaid expansion enrollment. The Medicaid enrollment in Puerto Rico and other U.S. territories is not included. All the data is as of December 2017 except for New Mexico, New York, South Carolina, and Utah (January 2018); Arizona, Georgia (February 2018); Illinois (November 2017); Virginia (Quarter III, 2017); Hawaii (September 2017); Nevada (June 2017); Texas (February 2017); District of Columbia, Delaware, and West Virginia (2016).

E. Number of Direct Jobs, Payroll, and Average Wages

The U.S. Census Bureau did NOT supply data on direct jobs in health insurance for NAIC code 524114 (Direct Health and Medical Insurance Carriers) for the following states: North Dakota. The U.S. Census Bureau could only provide direct jobs data for NAIC 621491 (HMO medical centers) for the following states: California, Florida, Georgia, Louisiana, Michigan, Minnesota, Nebraska, New Mexico, New York, and Ohio.

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F. Number of Other Insurance-Related Jobs, Payroll, and Average Wages

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The U.S. Census Bureau was NOT able to supply data on NAIC 524130 (Reinsurance Carriers) for the following states: Arkansas, Delaware, District of Columbia, Hawaii, Idaho, Indiana, Iowa, Kentucky, Mississippi, Missouri, Nebraska, Nevada, New Hampshire, New Mexico, Oklahoma, Oregon, South Carolina, Utah, and Vermont.

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G. Health Insurance Coverage-Private

These estimates are based on the Kaiser Family Foundation’s definitions. The sum may not add up to 100% due to exclusion of a small number of people with private coverage of an unknown source and rounding. Private health insurance coverage is defined as those either covered by employer-sponsored coverage through their own job or as a dependent in the same household, or as individuals/families that purchased or are covered as a dependent by non-group insurance. Private health insurance coverage also includes individuals covered by private insurance from outside the household for which the origin (employer-sponsored insurance or non-group plans) is unknown.

H. Top 5 Largest Health Plans by Number of Covered Lives

Health plan listings are alphabetical among the set of plans with the highest enrollment in the nation in the year noted.

I. Top 5 Largest Health Plans by Number of Covered Lives

For Medicaid health plan enrollment, all data is as of December 2017, except for New Mexico, New York, South Carolina, and Utah (January 2018); Arizona, Georgia (February 2018); Illinois (November 2017); Virginia (Quarter III, 2017); Hawaii (September 2017); Nevada (June 2017); Texas (February 2017); District of Columbia, Delaware, and West Virginia (2016).

J. State Premium Tax Collected

Includes state premium taxes collected from all types of insurance companies, including health insurance. This reflects existing state tax laws, not the federal ACA health insurance tax.

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Kentucky

HEALTH INSURANCE BY THE NUMBERS

ACCESS TO INSURANCE

Large Group^{1A}



Small Group^{1A}



Individual^{1A}



HSA/HDHP^{2B}



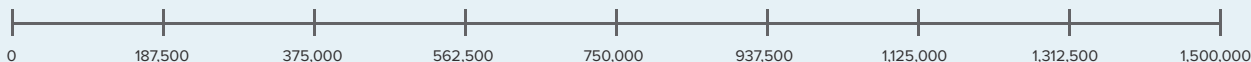
Medigap^{3C}



Medicare Advantage⁴



Medicaid^{5D}



COVERED LIVES

360,571

121,358

122,332

186,733

222,980

280,323

1,255,901

Health Insurance Employment in Kentucky

EMPLOYEES

Health Plan Employees⁶ 14,573

Insurance-Related Employees⁷ 13,700

PAYROLL

Health Plan Employees^{6E} \$1,223,743,000

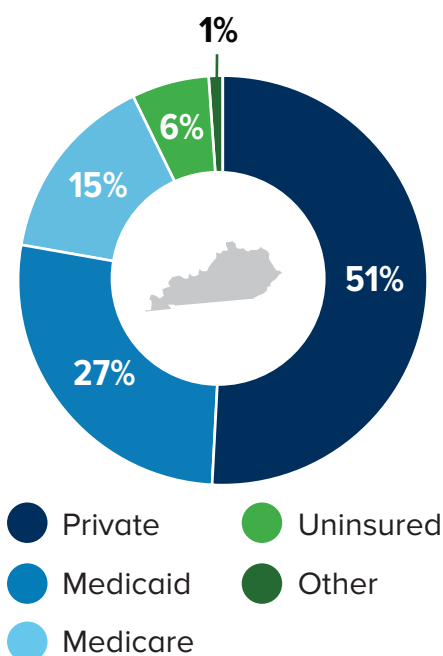
Insurance-Related Employees^{7F} \$809,731,000

AVERAGE WAGE

Health Plan Employees^{6E} \$83,973

Insurance-Related Employees^{7F} \$59,104

Health Insurance Coverage of Kentucky Residents^{8G}



Largest Health Plans by Number of Covered Lives^H

Commercial ^{9I}	Anthem	Baptist Health Plan (dissolved Dec. 1 2018)	CareSource	Humana	UnitedHealthcare
Medigap ¹⁰	Aetna	Anthem	Cigna	Mutual Of Omaha	UnitedHealthcare
Medicare Advantage ¹¹	Aetna	Anthem	Humana	UnitedHealthcare	WellCare
Medicaid ¹²	Aetna	Anthem	Humana	Passport Health Plan	WellCare

State Premium Tax Collected^{13J}

\$153,728,000

Sources

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Notes

A. Access to Insurance – Large Group, Small Group and Individual Covered Lives

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Small group covered lives were calculated as domestic comprehensive health coverage policies that were issued to small groups as of 12/31/17. AHIP used NAIC’s definition of a “small group plan,” which is defined as a health plan offered in the small group market as such term is defined in the state law. Small group definitions may vary across states.

Individual covered lives were calculated as comprehensive health coverage policies that were issued to an individual covering the individual and/or their dependents in the United States’ individual market as of 12/31/17. Group conversion policies are also included, as defined in NAIC Group Insurance Mandatory Conversion Privilege Model Act #105. Available at: <http://www.naic.org/store/free/MDL-105.pdf> (accessed on April 24, 2019).

CALIFORNIA

Most of the California health insurance plans report their enrollment statistics not to NAIC, but to state agencies. We report California statistics for large group, small group, and individual covered lives using combined data from the NAIC and the California Department of Managed Health Care. For large groups, the reported statistic represents the number of enrollees receiving health insurance from an employer with 51 or more workers. For small groups, the reported statistic represents the number of enrollees receiving health insurance from an employer with 50 or fewer workers.

B. Access to Insurance – HSA/HDHP

The HSA/HDHP enrollment statistics are based on a survey of health plans as of January 2017 and may understate the HSA/HDHP enrollment due to the survey non-response or inability of some plans to provide a state-specific enrollment breakdown.

C. Access to Insurance – Medigap Covered Lives

Medigap covered lives included the sum of enrollment numbers reported to NAIC and in the case of California, the enrollment numbers reported to the California Department of Managed Health Care.

D. Access to Insurance – Medicaid Covered Lives

Medicaid Managed Care Enrollment, only, including the Medicaid expansion enrollment. The Medicaid enrollment in Puerto Rico and other U.S. territories is not included. All the data is as of December 2017 except for New Mexico, New York, South Carolina, and Utah (January 2018); Arizona, Georgia (February 2018); Illinois (November 2017); Virginia (Quarter III, 2017); Hawaii (September 2017); Nevada (June 2017); Texas (February 2017); District of Columbia, Delaware, and West Virginia (2016).

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F. Number of Other Insurance-Related Jobs, Payroll, and Average Wages

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The U.S. Census Bureau was NOT able to supply data on NAIC 524130 (Reinsurance Carriers) for the following states: Arkansas, Delaware, District of Columbia, Hawaii, Idaho, Indiana, Iowa, Kentucky, Mississippi, Missouri, Nebraska, Nevada, New Hampshire, New Mexico, Oklahoma, Oregon, South Carolina, Utah, and Vermont.

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G. Health Insurance Coverage-Private

These estimates are based on the Kaiser Family Foundation’s definitions. The sum may not add up to 100% due to exclusion of a small number of people with private coverage of an unknown source and rounding. Private health insurance coverage is defined as those either covered by employer-sponsored coverage through their own job or as a dependent in the same household, or as individuals/families that purchased or are covered as a dependent by non-group insurance. Private health insurance coverage also includes individuals covered by private insurance from outside the household for which the origin (employer-sponsored insurance or non-group plans) is unknown.

H. Top 5 Largest Health Plans by Number of Covered Lives

Health plan listings are alphabetical among the set of plans with the highest enrollment in the nation in the year noted.

I. Top 5 Largest Health Plans by Number of Covered Lives

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J. State Premium Tax Collected

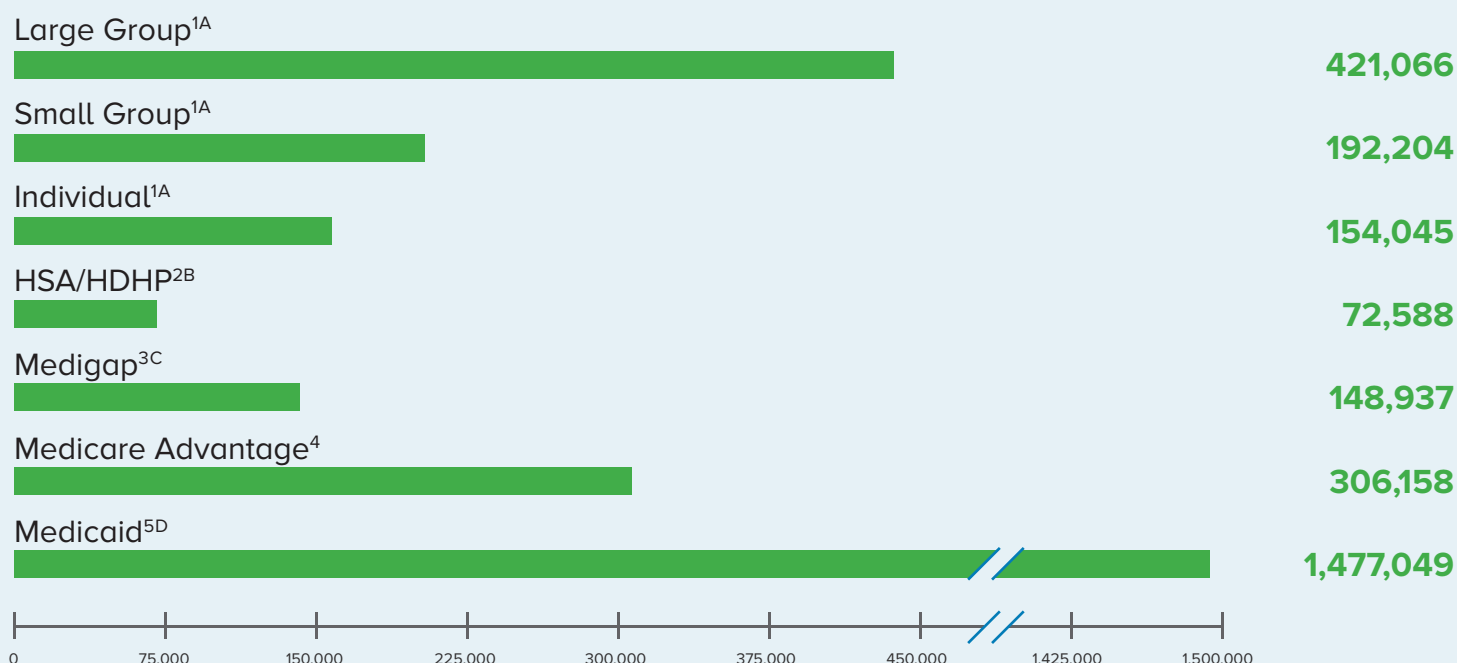
Includes state premium taxes collected from all types of insurance companies, including health insurance. This reflects existing state tax laws, not the federal ACA health insurance tax.

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Louisiana

HEALTH INSURANCE BY THE NUMBERS

ACCESS TO INSURANCE



COVERED LIVES

Health Insurance Employment in Louisiana

EMPLOYEES

Health Plan Employees ⁶	6,278
Insurance-Related Employees ⁷	13,679

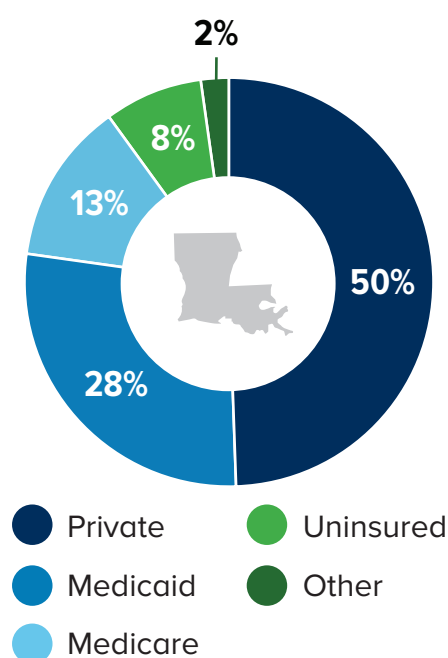
PAYROLL

Health Plan Employees ^{6E}	\$453,867,000
Insurance-Related Employees ^{7F}	\$913,432,000

AVERAGE WAGE

Health Plan Employees ^{6E}	\$72,295
Insurance-Related Employees ^{7F}	\$66,776

Health Insurance Coverage of Louisiana Residents^{8G}



Largest Health Plans by Number of Covered Lives^H

Commercial ^{9I}	Aetna	Blue Cross and Blue Shield of Louisiana	Humana	UnitedHealthcare	Vantage Health Plan
Medigap ¹⁰	Aetna	Blue Cross and Blue Shield of Louisiana	Cigna	Mutual Of Omaha	UnitedHealthcare
Medicare Advantage ¹¹	Humana	Peoples Health	UnitedHealthcare	Vantage Health Plan	WellCare
Medicaid ¹²	Aetna	AmeriHealth Caritas	Anthem	Centene	UnitedHealthcare

State Premium Tax Collected^{13J}

\$813,975,000

Sources

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Notes

A. Access to Insurance – Large Group, Small Group and Individual Covered Lives

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CALIFORNIA

Most of the California health insurance plans report their enrollment statistics not to NAIC, but to state agencies. We report California statistics for large group, small group, and individual covered lives using combined data from the NAIC and the California Department of Managed Health Care. For large groups, the reported statistic represents the number of enrollees receiving health insurance from an employer with 51 or more workers. For small groups, the reported statistic represents the number of enrollees receiving health insurance from an employer with 50 or fewer workers.

B. Access to Insurance – HSA/HDHP

The HSA/HDHP enrollment statistics are based on a survey of health plans as of January 2017 and may understate the HSA/HDHP enrollment due to the survey non-response or inability of some plans to provide a state-specific enrollment breakdown.

C. Access to Insurance – Medigap Covered Lives

Medigap covered lives included the sum of enrollment numbers reported to NAIC and in the case of California, the enrollment numbers reported to the California Department of Managed Health Care.

D. Access to Insurance – Medicaid Covered Lives

Medicaid Managed Care Enrollment, only, including the Medicaid expansion enrollment. The Medicaid enrollment in Puerto Rico and other U.S. territories is not included. All the data is as of December 2017 except for New Mexico, New York, South Carolina, and Utah (January 2018); Arizona, Georgia (February 2018); Illinois (November 2017); Virginia (Quarter III, 2017); Hawaii (September 2017); Nevada (June 2017); Texas (February 2017); District of Columbia, Delaware, and West Virginia (2016).

E. Number of Direct Jobs, Payroll, and Average Wages

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G. Health Insurance Coverage-Private

These estimates are based on the Kaiser Family Foundation’s definitions. The sum may not add up to 100% due to exclusion of a small number of people with private coverage of an unknown source and rounding. Private health insurance coverage is defined as those either covered by employer-sponsored coverage through their own job or as a dependent in the same household, or as individuals/families that purchased or are covered as a dependent by non-group insurance. Private health insurance coverage also includes individuals covered by private insurance from outside the household for which the origin (employer-sponsored insurance or non-group plans) is unknown.

H. Top 5 Largest Health Plans by Number of Covered Lives

Health plan listings are alphabetical among the set of plans with the highest enrollment in the nation in the year noted.

I. Top 5 Largest Health Plans by Number of Covered Lives

For Medicaid health plan enrollment, all data is as of December 2017, except for New Mexico, New York, South Carolina, and Utah (January 2018); Arizona, Georgia (February 2018); Illinois (November 2017); Virginia (Quarter III, 2017); Hawaii (September 2017); Nevada (June 2017); Texas (February 2017); District of Columbia, Delaware, and West Virginia (2016).

J. State Premium Tax Collected

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Maine

HEALTH INSURANCE BY THE NUMBERS

ACCESS TO INSURANCE

Large Group^{1A}



188,003

Small Group^{1A}



57,760

Individual^{1A}



71,578

HSA/HDHP^{2B}



89,490

Medigap^{3C}

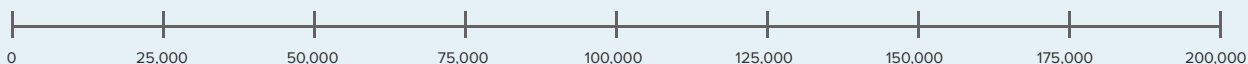


70,621

Medicare Advantage⁴



108,066



COVERED LIVES

Health Insurance Employment in Maine

EMPLOYEES

Health Plan Employees⁶ 1,745

Insurance-Related Employees⁷ 3,628

PAYROLL

Health Plan Employees^{6E} \$118,956,000

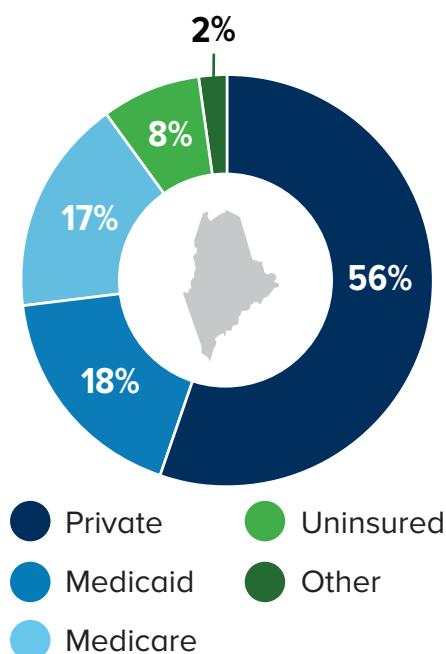
Insurance-Related Employees^{7F} \$229,838,000

AVERAGE WAGE

Health Plan Employees^{6E} \$68,170

Insurance-Related Employees^{7F} \$63,351

Health Insurance Coverage of Maine Residents^{8G}



Largest Health Plans by Number of Covered Lives^H

Commercial ^{9I}	Aetna	Anthem	Cigna	Community Health Options	Harvard Pilgrim Health Care
Medigap ¹⁰	Anthem	Colonial Penn	Harvard Pilgrim Health Care	Transamerica Life	UnitedHealthcare
Medicare Advantage ¹¹	Aetna	Humana	Martin's Point Health Care	UnitedHealthcare	WellCare

State Premium Tax Collected^{13J}

\$95,943,000

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Notes

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CALIFORNIA

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J. State Premium Tax Collected

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Maryland

HEALTH INSURANCE BY THE NUMBERS

ACCESS TO INSURANCE

Large Group^{1A}



Small Group^{1A}



Individual^{1A}



HSA/HDHP^{2B}



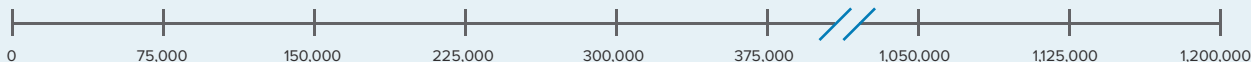
Medigap^{3C}



Medicare Advantage⁴



Medicaid^{5D}



COVERED LIVES

1,064,484

305,159

278,707

151,575

234,893

82,132

1,173,807

Health Insurance Employment in Maryland

EMPLOYEES

Health Plan Employees⁶ 9,070

Insurance-Related Employees⁷ 14,389

PAYROLL

Health Plan Employees^{6E} \$755,943,000

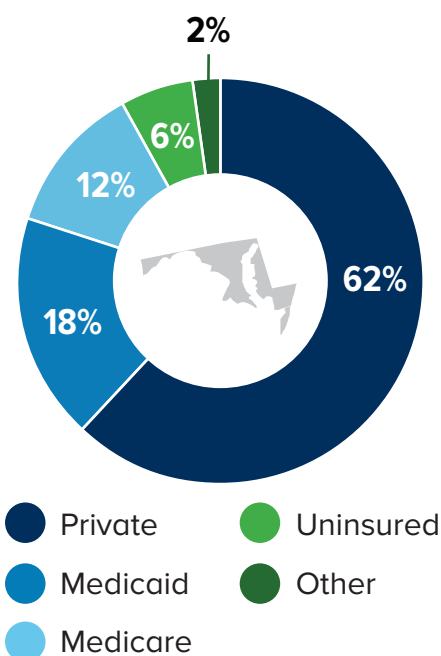
Insurance-Related Employees^{7F} \$998,428,000

AVERAGE WAGE

Health Plan Employees^{6E} \$83,345

Insurance-Related Employees^{7F} \$69,388

Health Insurance Coverage of Maryland Residents^{8G}



Largest Health Plans by Number of Covered Lives^H

Commercial ^{9I}	Aetna	CareFirst	Cigna	Kaiser Permanente	UnitedHealthcare
Medigap ¹⁰	Aetna	CareFirst	Colonial Penn	Mutual Of Omaha	UnitedHealthcare
Medicare Advantage ¹¹	Aetna	Cigna	Johns Hopkins Healthcare	UnitedHealthcare	University of Maryland Health Advantage
Medicaid ¹²	Anthem	Maryland Physicians Care	MedStar Family Choice	Priority Partners	UnitedHealthcare

State Premium Tax Collected^{13J}

\$516,533,000

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Notes

A. Access to Insurance – Large Group, Small Group and Individual Covered Lives

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CALIFORNIA

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Medicaid Managed Care Enrollment, only, including the Medicaid expansion enrollment. The Medicaid enrollment in Puerto Rico and other U.S. territories is not included. All the data is as of December 2017 except for New Mexico, New York, South Carolina, and Utah (January 2018); Arizona, Georgia (February 2018); Illinois (November 2017); Virginia (Quarter III, 2017); Hawaii (September 2017); Nevada (June 2017); Texas (February 2017); District of Columbia, Delaware, and West Virginia (2016).

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H. Top 5 Largest Health Plans by Number of Covered Lives

Health plan listings are alphabetical among the set of plans with the highest enrollment in the nation in the year noted.

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J. State Premium Tax Collected

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Massachusetts

HEALTH INSURANCE BY THE NUMBERS

ACCESS TO INSURANCE

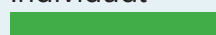
Large Group^{1A}



Small Group^{1A}



Individual^{1A}



HSA/HDHP^{2B}



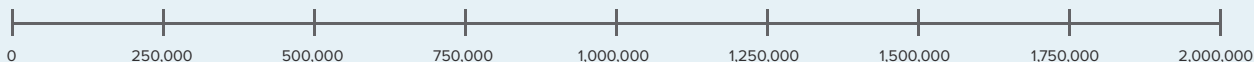
Medigap^{3C}



Medicare Advantage⁴



Medicaid^{5D}



COVERED LIVES

1,238,548

445,927

320,972

469,590

322,856

291,055

861,623

Health Insurance Employment in Massachusetts

EMPLOYEES

Health Plan Employees⁶ 13,903

Insurance-Related Employees⁷ 26,115

PAYROLL

Health Plan Employees^{6E} \$1,255,974,000

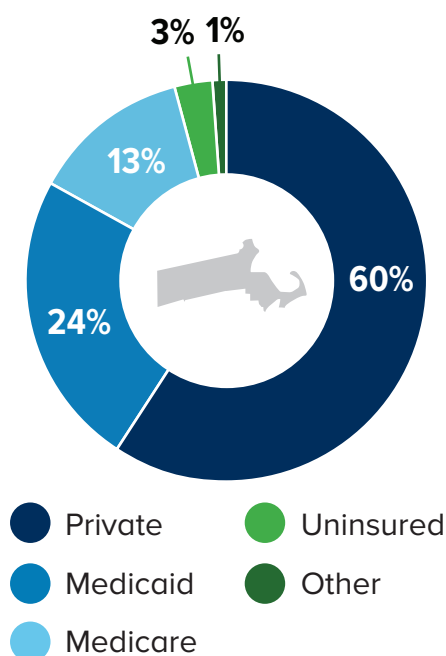
Insurance-Related Employees^{7F} \$2,106,825,000

AVERAGE WAGE

Health Plan Employees^{6E} \$90,338

Insurance-Related Employees^{7F} \$80,675

Health Insurance Coverage of Massachusetts Residents^{8G}



Largest Health Plans by Number of Covered Lives^H

Commercial ^{9I}	AllWays Health Partners	BlueCross BlueShield of Massachusetts	Harvard Pilgrim Health Care	Health New England	Tufts Health Plan
Medigap ¹⁰	BlueCross BlueShield of Massachusetts	Harvard Pilgrim Health Care	Humana	Tufts Health Plan	UnitedHealthcare
Medicare Advantage ¹¹	Blue Cross Blue Shield of Massachusetts	Fallon Health	Magellan Health	Tufts Health Plan	UnitedHealthcare
Medicaid ¹²	AllWays Health Partners	BMC HealthNet Plan	Fallon Health	Health New England	Tufts Health Plan

State Premium Tax Collected^{13J}

\$397,519,000

Sources

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Notes

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CALIFORNIA

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B. Access to Insurance – HSA/HDHP

The HSA/HDHP enrollment statistics are based on a survey of health plans as of January 2017 and may understate the HSA/HDHP enrollment due to the survey non-response or inability of some plans to provide a state-specific enrollment breakdown.

C. Access to Insurance – Medigap Covered Lives

Medigap covered lives included the sum of enrollment numbers reported to NAIC and in the case of California, the enrollment numbers reported to the California Department of Managed Health Care.

D. Access to Insurance – Medicaid Covered Lives

Medicaid Managed Care Enrollment, only, including the Medicaid expansion enrollment. The Medicaid enrollment in Puerto Rico and other U.S. territories is not included. All the data is as of December 2017 except for New Mexico, New York, South Carolina, and Utah (January 2018); Arizona, Georgia (February 2018); Illinois (November 2017); Virginia (Quarter III, 2017); Hawaii (September 2017); Nevada (June 2017); Texas (February 2017); District of Columbia, Delaware, and West Virginia (2016).

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The U.S. Census Bureau was NOT able to supply data on NAIC code 524292 (Third Party Administration of Insurance and Pension Funds), for the following states: North Dakota.

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J. State Premium Tax Collected

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Michigan

HEALTH INSURANCE BY THE NUMBERS

ACCESS TO INSURANCE

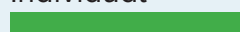
Large Group^{1A}



Small Group^{1A}



Individual^{1A}



HSA/HDHP^{2B}



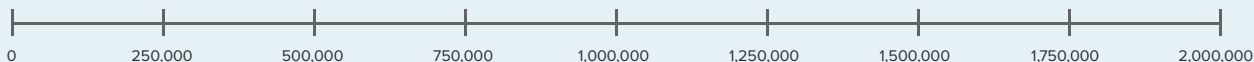
Medigap^{3C}



Medicare Advantage⁴



Medicaid^{5D}



COVERED LIVES

1,663,622

467,051

378,019

146,492

420,086

777,307

1,778,889

Health Insurance Employment in Michigan

EMPLOYEES

Health Plan Employees⁶ 14,482

Insurance-Related Employees⁷ 31,329

PAYROLL

Health Plan Employees^{6E} \$1,190,438,000

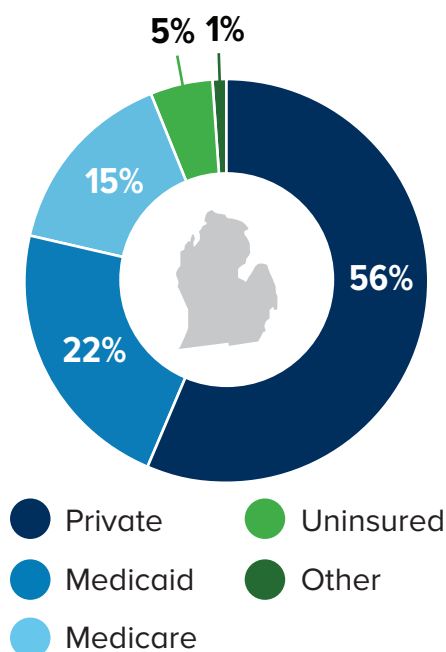
Insurance-Related Employees^{7F} \$1,770,840,000

AVERAGE WAGE

Health Plan Employees^{6E} \$82,201

Insurance-Related Employees^{7F} \$56,524

Health Insurance Coverage of Michigan Residents^{8G}



Largest Health Plans by Number of Covered Lives^H

Commercial ^{9I}	Blue Cross and Blue Shield of Michigan	Health Alliance Plan (HAP)	Physicians Health Plan	Priority Health	UnitedHealthcare
Medigap ¹⁰	Aetna	Blue Cross and Blue Shield of Michigan	Mutual Of Omaha	Priority Health	UnitedHealthcare
Medicare Advantage ¹¹	Blue Cross and Blue Shield of Michigan	Health Alliance Plan (HAP)	Humana	Priority Health	UnitedHealthcare
Medicaid ¹²	Blue Cross and Blue Shield of Michigan	McLaren Health Plan	Meridian Health (WellCare)	Molina Healthcare	UnitedHealthcare

State Premium Tax Collected^{13J}

\$337,254,000

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Minnesota

HEALTH INSURANCE BY THE NUMBERS

ACCESS TO INSURANCE

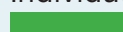
Large Group^{1A}



Small Group^{1A}



Individual^{1A}



HSA/HDHP^{2B}



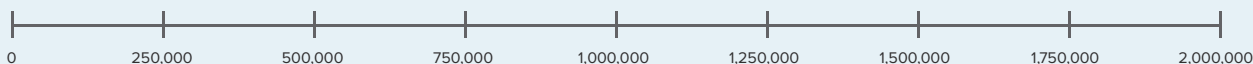
Medigap^{3C}



Medicare Advantage⁴



Medicaid^{5D}



COVERED LIVES

731,870

298,139

149,461

1,178,559

113,195

184,090

958,285

Health Insurance Employment in Minnesota

EMPLOYEES

Health Plan Employees⁶ 27,695

Insurance-Related Employees⁷ 23,723

PAYROLL

Health Plan Employees^{6E} \$2,972,680,000

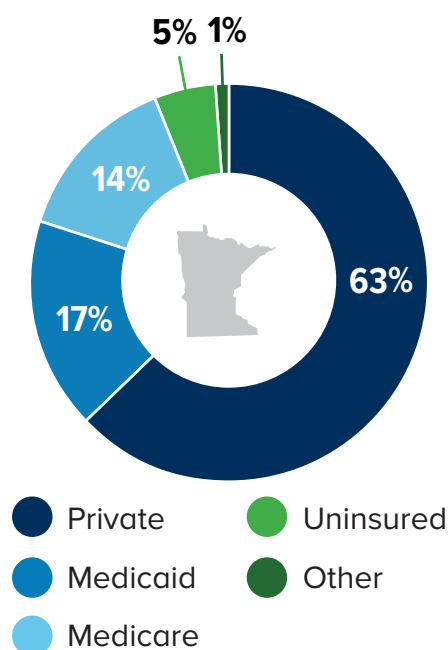
Insurance-Related Employees^{7F} \$1,674,036,000

AVERAGE WAGE

Health Plan Employees^{6E} \$107,336

Insurance-Related Employees^{7F} \$70,566

Health Insurance Coverage of Minnesota Residents^{8G}



Largest Health Plans by Number of Covered Lives^H

Commercial ^{9I}	Blue Cross and Blue Shield of Minnesota	HealthPartners	Medica	PreferredOne	UCare
Medigap ¹⁰	Aetna	Blue Cross and Blue Shield of Minnesota	Mutual Of Omaha	State Farm	UnitedHealthcare
Medicare Advantage ¹¹	Blue Cross and Blue Shield of Minnesota	HealthPartners	Humana	Medica	UCare
Medicaid ¹²	Blue Cross and Blue Shield of Minnesota	HealthPartners	PrimeWest	South Country Health Alliance	UCare

State Premium Tax Collected^{13J}

\$486,403,000

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J. State Premium Tax Collected

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Mississippi

HEALTH INSURANCE BY THE NUMBERS

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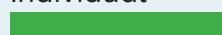
Large Group^{1A}



Small Group^{1A}



Individual^{1A}



HSA/HDHP^{2B}



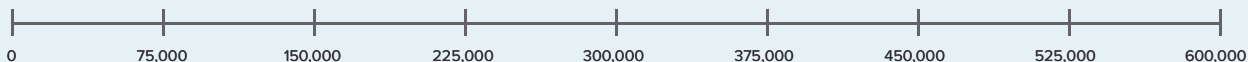
Medigap^{3C}



Medicare Advantage⁴



Medicaid^{5D}



COVERED LIVES

205,653

89,403

110,043

28,328

157,226

111,680

476,166

Health Insurance Employment in Mississippi

EMPLOYEES

Health Plan Employees⁶ 2,991

Insurance-Related Employees⁷ 5,375

PAYROLL

Health Plan Employees^{6E} \$94,105,000

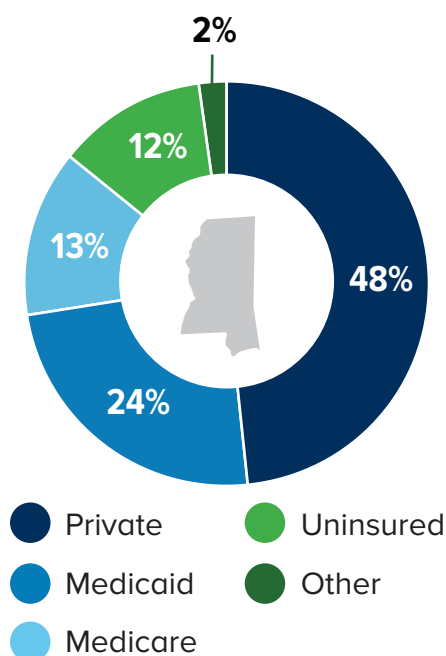
Insurance-Related Employees^{7F} \$287,130,000

AVERAGE WAGE

Health Plan Employees^{6E} \$31,463

Insurance-Related Employees^{7F} \$53,420

Health Insurance Coverage of Mississippi Residents^{8G}



Largest Health Plans by Number of Covered Lives^H

Commercial ^{9I}	Blue Cross and Blue Shield of Mississippi	Centene	Cigna	Humana	UnitedHealthcare
Medigap ¹⁰	Aetna	Blue Cross and Blue Shield of Mississippi	Mutual Of Omaha	New Era Life	UnitedHealthcare
Medicare Advantage ¹¹	Aetna	Cigna	Humana	UnitedHealthcare	WellCare
Medicaid ¹²		Centene		UnitedHealthcare	

State Premium Tax Collected^{13J}

\$327,778,000

Sources

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Notes

A. Access to Insurance – Large Group, Small Group and Individual Covered Lives

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CALIFORNIA

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Medigap covered lives included the sum of enrollment numbers reported to NAIC and in the case of California, the enrollment numbers reported to the California Department of Managed Health Care.

D. Access to Insurance – Medicaid Covered Lives

Medicaid Managed Care Enrollment, only, including the Medicaid expansion enrollment. The Medicaid enrollment in Puerto Rico and other U.S. territories is not included. All the data is as of December 2017 except for New Mexico, New York, South Carolina, and Utah (January 2018); Arizona, Georgia (February 2018); Illinois (November 2017); Virginia (Quarter III, 2017); Hawaii (September 2017); Nevada (June 2017); Texas (February 2017); District of Columbia, Delaware, and West Virginia (2016).

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Health plan listings are alphabetical among the set of plans with the highest enrollment in the nation in the year noted.

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J. State Premium Tax Collected

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Missouri

HEALTH INSURANCE BY THE NUMBERS

ACCESS TO INSURANCE

Large Group^{1A}



Small Group^{1A}



Individual^{1A}



HSA/HDHP^{2B}



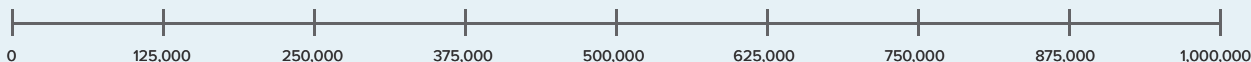
Medigap^{3C}



Medicare Advantage⁴



Medicaid^{5D}



COVERED LIVES

725,697

213,298

279,282

380,835

320,933

412,768

715,121

Health Insurance Employment in Missouri

EMPLOYEES

Health Plan Employees⁶ 12,221

Insurance-Related Employees⁷ 19,162

PAYROLL

Health Plan Employees^{6E} \$797,901,000

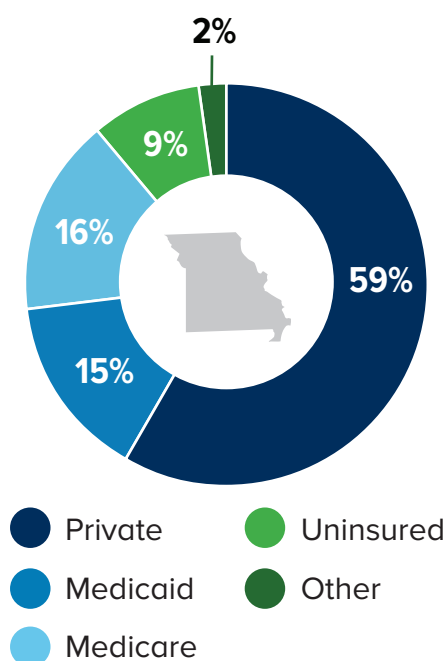
Insurance-Related Employees^{7F} \$1,110,041,000

AVERAGE WAGE

Health Plan Employees^{6E} \$65,289

Insurance-Related Employees^{7F} \$57,929

Health Insurance Coverage of Missouri Residents^{8G}



Largest Health Plans by Number of Covered Lives^H

Commercial ^{9I}	Aetna	Anthem	Blue Cross and Blue Shield of Kansas City	Cigna	UnitedHealthcare
Medigap ¹⁰	Anthem	Blue Cross and Blue Shield of Kansas City	Mutual Of Omaha	Transamerica Life	UnitedHealthcare
Medicare Advantage ¹¹	Aetna	Anthem	Essence	Humana	UnitedHealthcare
Medicaid ¹²	Aetna	Centene	UnitedHealthcare	WellCare	

State Premium Tax Collected^{13J}

\$432,560,000

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J. State Premium Tax Collected

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Montana

HEALTH INSURANCE BY THE NUMBERS

ACCESS TO INSURANCE

Large Group^{1A}



Small Group^{1A}



Individual^{1A}



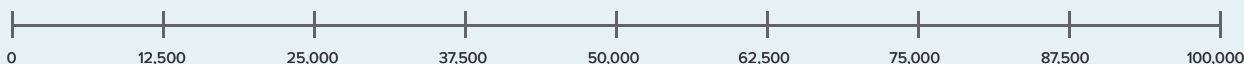
HSA/HDHP^{2B}



Medigap^{3C}



Medicare Advantage⁴



COVERED LIVES

68,873

46,196

56,758

80,743

66,468

41,260

Health Insurance Employment in Montana

EMPLOYEES

Health Plan Employees⁶ 727

Insurance-Related Employees⁷ 4,171

PAYROLL

Health Plan Employees^{6E} \$56,231,000

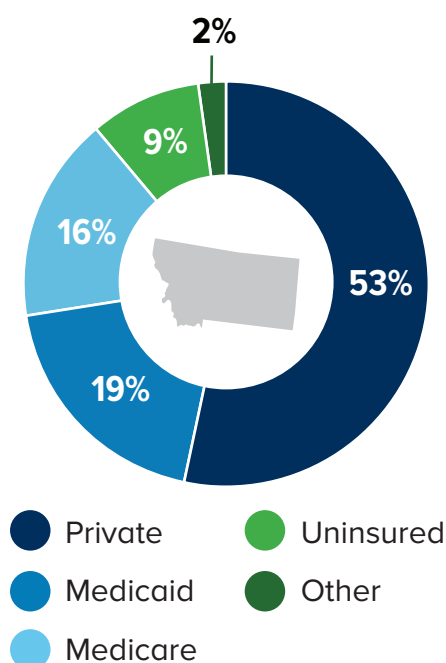
Insurance-Related Employees^{7F} \$209,590,000

AVERAGE WAGE

Health Plan Employees^{6E} \$77,347

Insurance-Related Employees^{7F} \$50,249

Health Insurance Coverage of Montana Residents^{8G}



Largest Health Plans by Number of Covered Lives^H

Commercial ^{9I}	BlueCross BlueShield of Montana (HCSC)	Cigna	Montana Health CO-OP	PacificSource	Timber Products Manufacturers Trust
Medigap ¹⁰	Health Care Service Corporation (HCSC)	Humana	Mutual Of Omaha	Sterling Life	UnitedHealthcare
Medicare Advantage ¹¹	Aetna	Health Care Service Corporation (HCSC)	Humana	PacificSource	UnitedHealthcare

State Premium Tax Collected^{13J}

\$108,383,000

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J. State Premium Tax Collected

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Nebraska

HEALTH INSURANCE BY THE NUMBERS

ACCESS TO INSURANCE

Large Group^{1A}



Small Group^{1A}



Individual^{1A}



HSA/HDHP^{2B}



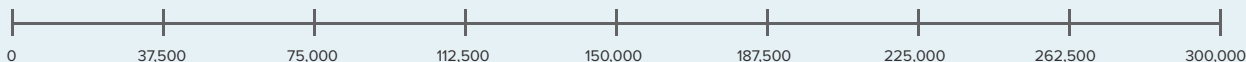
Medigap^{3C}



Medicare Advantage⁴



Medicaid^{5D}



COVERED LIVES

252,053

69,968

112,741

207,957

175,075

48,651

230,426

Health Insurance Employment in Nebraska

EMPLOYEES

Health Plan Employees⁶ 6,608

Insurance-Related Employees⁷ 6,955

PAYROLL

Health Plan Employees^{6E} \$496,878,000

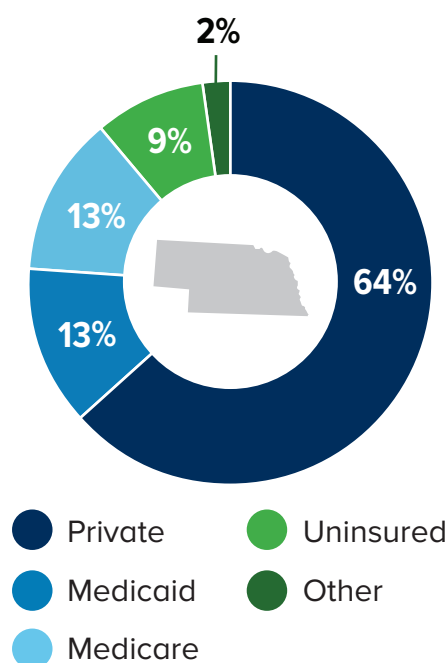
Insurance-Related Employees^{7F} \$389,439,000

AVERAGE WAGE

Health Plan Employees^{6E} \$75,193

Insurance-Related Employees^{7F} \$55,994

Health Insurance Coverage of Nebraska Residents^{8G}



Largest Health Plans by Number of Covered Lives^H

Commercial ^{9I}	Aetna	Blue Cross and Blue Shield of Nebraska	Cigna	Medica	UnitedHealthcare
Medigap ¹⁰	Aetna	Blue Cross and Blue Shield of Nebraska	Mutual Of Omaha	Physicians Mutual	UnitedHealthcare
Medicare Advantage ¹¹	Aetna	Blue Cross and Blue Shield of Nebraska	Highmark	Humana	UnitedHealthcare
Medicaid ¹²	Centene		UnitedHealthcare		WellCare

State Premium Tax Collected^{13J}

\$54,350,000

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J. State Premium Tax Collected

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Nevada

HEALTH INSURANCE BY THE NUMBERS

ACCESS TO INSURANCE

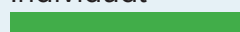
Large Group^{1A}



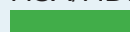
Small Group^{1A}



Individual^{1A}



HSA/HDHP^{2B}



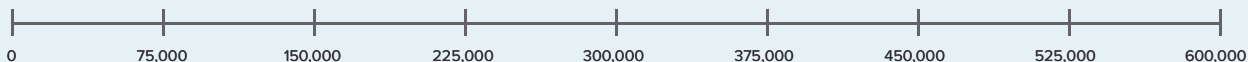
Medigap^{3C}



Medicare Advantage⁴



Medicaid^{5D}



COVERED LIVES

390,613

95,925

111,226

57,997

90,737

187,176

471,783

Health Insurance Employment in Nevada

EMPLOYEES

Health Plan Employees⁶ 4,525

Insurance-Related Employees⁷ 5,549

PAYROLL

Health Plan Employees^{6E} \$300,170,000

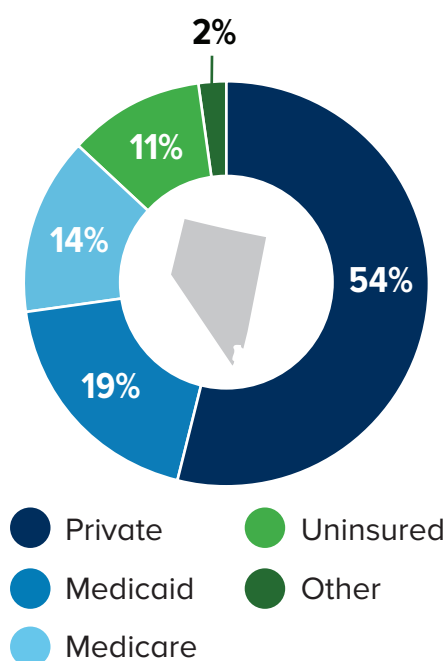
Insurance-Related Employees^{7F} \$285,401,000

AVERAGE WAGE

Health Plan Employees^{6E} \$66,336

Insurance-Related Employees^{7F} \$51,433

Health Insurance Coverage of Nevada Residents^{8G}



Largest Health Plans by Number of Covered Lives^H

Commercial ^{9I}	Aetna	Anthem	Hometown Health Plan	Prominence Health Plan	UnitedHealthcare
Medigap ¹⁰	Aetna	Anthem	Cigna	Mutual Of Omaha	UnitedHealthcare
Medicare Advantage ¹¹	Aetna	Anthem	Hometown Health Plan	Humana	UnitedHealthcare
Medicaid ¹²		Anthem		UnitedHealthcare	

State Premium Tax Collected^{13J}

\$359,741,000

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CALIFORNIA

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B. Access to Insurance – HSA/HDHP

The HSA/HDHP enrollment statistics are based on a survey of health plans as of January 2017 and may understate the HSA/HDHP enrollment due to the survey non-response or inability of some plans to provide a state-specific enrollment breakdown.

C. Access to Insurance – Medigap Covered Lives

Medigap covered lives included the sum of enrollment numbers reported to NAIC and in the case of California, the enrollment numbers reported to the California Department of Managed Health Care.

D. Access to Insurance – Medicaid Covered Lives

Medicaid Managed Care Enrollment, only, including the Medicaid expansion enrollment. The Medicaid enrollment in Puerto Rico and other U.S. territories is not included. All the data is as of December 2017 except for New Mexico, New York, South Carolina, and Utah (January 2018); Arizona, Georgia (February 2018); Illinois (November 2017); Virginia (Quarter III, 2017); Hawaii (September 2017); Nevada (June 2017); Texas (February 2017); District of Columbia, Delaware, and West Virginia (2016).

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These estimates are based on the Kaiser Family Foundation’s definitions. The sum may not add up to 100% due to exclusion of a small number of people with private coverage of an unknown source and rounding. Private health insurance coverage is defined as those either covered by employer-sponsored coverage through their own job or as a dependent in the same household, or as individuals/families that purchased or are covered as a dependent by non-group insurance. Private health insurance coverage also includes individuals covered by private insurance from outside the household for which the origin (employer-sponsored insurance or non-group plans) is unknown.

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J. State Premium Tax Collected

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New Hampshire

HEALTH INSURANCE BY THE NUMBERS

ACCESS TO INSURANCE

Large Group^{1A}



Small Group^{1A}



Individual^{1A}



HSA/HDHP^{2B}



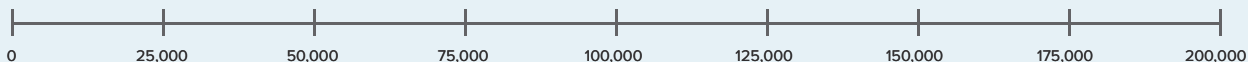
Medigap^{3C}



Medicare Advantage⁴



Medicaid^{5D}



COVERED LIVES

144,788

68,606

72,333

94,153

96,336

39,116

130,892

Health Insurance Employment in New Hampshire

EMPLOYEES

Health Plan Employees⁶ 1,987

Insurance-Related Employees⁷ 3,918

PAYROLL

Health Plan Employees^{6E} \$159,509,000

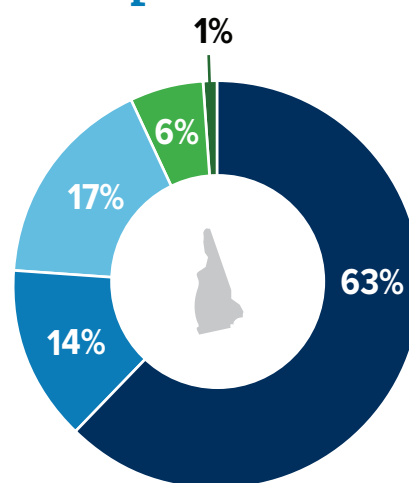
Insurance-Related Employees^{7F} \$301,049,000

AVERAGE WAGE

Health Plan Employees^{6E} \$80,276

Insurance-Related Employees^{7F} \$76,837

Health Insurance Coverage of New Hampshire Residents^{8G}



Largest Health Plans by Number of Covered Lives^H

Commercial ^{9I}	Anthem	Centene	Cigna	Harvard Pilgrim Health Care	Tufts Health Plan
Medigap ¹⁰	Aetna	Anthem	Colonial Penn	Harvard Pilgrim Health Care	UnitedHealthcare
Medicare Advantage ¹¹	Anthem	Harvard Pilgrim Health Care	Humana	Martin's Point Health Care	UnitedHealthcare
Medicaid ¹²	Well Sense Health Plan (Boston Medical Center)			Centene	

State Premium Tax Collected^{13J}

\$108,013,000

Sources

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Notes

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CALIFORNIA

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J. State Premium Tax Collected

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New Jersey

HEALTH INSURANCE BY THE NUMBERS

ACCESS TO INSURANCE

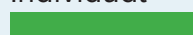
Large Group^{1A}



Small Group^{1A}



Individual^{1A}



HSA/HDHP^{2B}



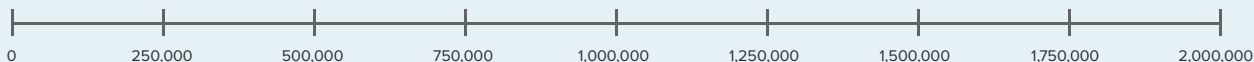
Medigap^{3C}



Medicare Advantage⁴



Medicaid^{5D}



COVERED LIVES

965,358

372,955

314,186

223,926

464,604

375,631

1,650,804

Health Insurance Employment in New Jersey

EMPLOYEES

Health Plan Employees⁶ 10,689

Insurance-Related Employees⁷ 26,335

PAYROLL

Health Plan Employees^{6E} \$986,515,000

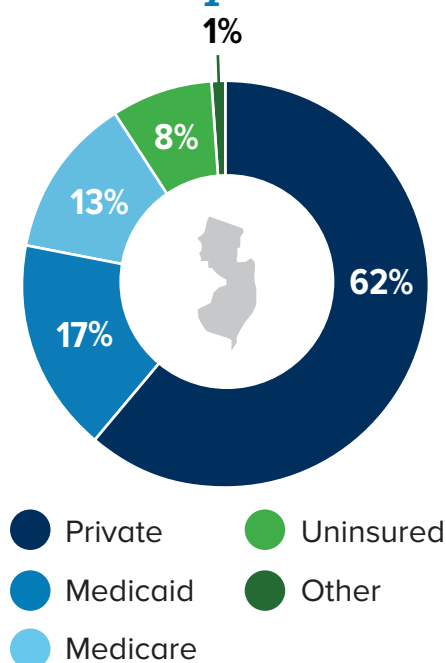
Insurance-Related Employees^{7F} \$2,364,876,000

AVERAGE WAGE

Health Plan Employees^{6E} \$92,293

Insurance-Related Employees^{7F} \$89,800

Health Insurance Coverage of New Jersey Residents^{8G}



Largest Health Plans by Number of Covered Lives^H

Commercial ^{9I}	Aetna	AmeriHealth	Cigna	Horizon Blue Cross and Blue Shield of New Jersey	UnitedHealthcare
Medigap ¹⁰	Aetna	Colonial Penn	Horizon Blue Cross and Blue Shield of New Jersey	Mutual Of Omaha	UnitedHealthcare
Medicare Advantage ¹¹	Aetna	Anthem	Clover Health	Horizon Blue Cross and Blue Shield of New Jersey	UnitedHealthcare
Medicaid ¹²	Aetna	Anthem	Horizon Blue Cross and Blue Shield of New Jersey	UnitedHealthcare	WellCare

State Premium Tax Collected^{13J}

\$579,642,000

Sources

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CALIFORNIA

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D. Access to Insurance – Medicaid Covered Lives

Medicaid Managed Care Enrollment, only, including the Medicaid expansion enrollment. The Medicaid enrollment in Puerto Rico and other U.S. territories is not included. All the data is as of December 2017 except for New Mexico, New York, South Carolina, and Utah (January 2018); Arizona, Georgia (February 2018); Illinois (November 2017); Virginia (Quarter III, 2017); Hawaii (September 2017); Nevada (June 2017); Texas (February 2017); District of Columbia, Delaware, and West Virginia (2016).

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J. State Premium Tax Collected

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New Mexico

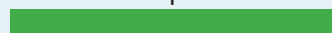
HEALTH INSURANCE BY THE NUMBERS

ACCESS TO INSURANCE

Large Group^{1A}



Small Group^{1A}



Individual^{1A}



HSA/HDHP^{2B}



Medigap^{3C}



Medicare Advantage⁴



Medicaid^{5D}



COVERED LIVES

128,992

53,171

54,617

34,423

62,391

143,113

668,600

Health Insurance Employment in New Mexico

EMPLOYEES

Health Plan Employees⁶ 4,769

Insurance-Related Employees⁷ 3,501

PAYROLL

Health Plan Employees^{6E} \$241,153,000

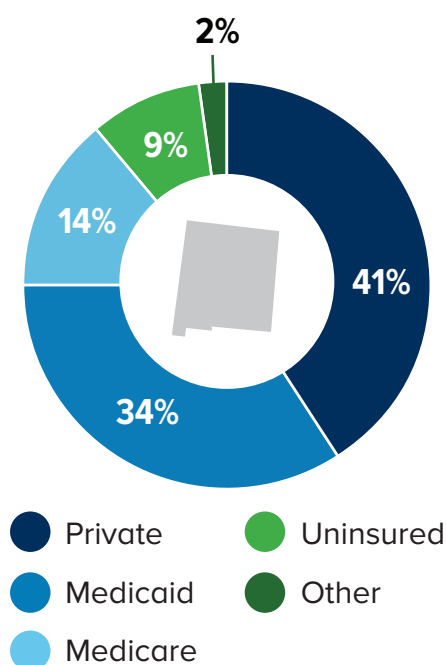
Insurance-Related Employees^{7F} \$161,504,000

AVERAGE WAGE

Health Plan Employees^{6E} \$50,567

Insurance-Related Employees^{7F} \$46,131

Health Insurance Coverage of New Mexico Residents^{8G}



Largest Health Plans by Number of Covered Lives^H

Commercial ^{9I}	Blue Cross and Blue Shield of New Mexico (HCSC)	Molina Healthcare	New Mexico Health Connections	Presbyterian Health Plan	UnitedHealthcare
Medigap ¹⁰	Cigna	Health Care Service Corporation (HCSC)	Humana	Mutual Of Omaha	UnitedHealthcare
Medicare Advantage ¹¹	Health Care Service Corporation (HCSC)	Humana	Molina Healthcare	Presbyterian Health Plan	UnitedHealthcare
Medicaid ¹²	Health Care Service Corporation (HCSC)	Molina Healthcare		Presbyterian Health Plan	UnitedHealthcare

State Premium Tax Collected^{13J}

\$163,453,000

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J. State Premium Tax Collected

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New York

HEALTH INSURANCE BY THE NUMBERS

ACCESS TO INSURANCE

Large Group^{1A}



Small Group^{1A}



Individual^{1A}



HSA/HDHP^{2B}



Medigap^{3C}



Medicare Advantage⁴



Medicaid^{5D}



COVERED LIVES

2,413,420

1,097,120

224,877

679,780

473,315

1,454,326

4,689,794

Health Insurance Employment in New York

EMPLOYEES

Health Plan Employees⁶ 36,983

Insurance-Related Employees⁷ 61,106

PAYROLL

Health Plan Employees^{6E} \$2,974,058,000

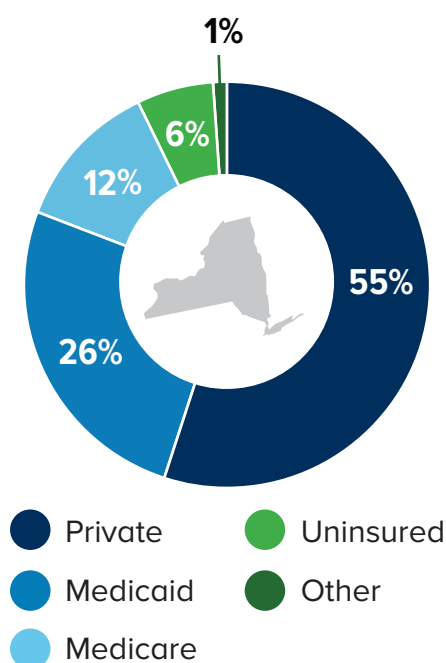
Insurance-Related Employees^{7F} \$5,936,270,000

AVERAGE WAGE

Health Plan Employees^{6E} \$80,417

Insurance-Related Employees^{7F} \$97,147

Health Insurance Coverage of New York Residents^{8G}



Largest Health Plans by Number of Covered Lives^H

Commercial ^{9I}	Aetna	Anthem	EmblemHealth	Excellus BlueCross BlueShield	UnitedHealthcare
Medigap ¹⁰	Anthem	Excellus BlueCross BlueShield	Globe Life	Humana	UnitedHealthcare
Medicare Advantage ¹¹	Aetna	EmblemHealth	Excellus BlueCross BlueShield	Healthfirst	UnitedHealthcare
Medicaid ¹²	Anthem	Healthfirst	MetroPlus	New York State Catholic Health Plan	UnitedHealthcare

State Premium Tax Collected^{13J}

\$1,381,080,000

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CALIFORNIA

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B. Access to Insurance – HSA/HDHP

The HSA/HDHP enrollment statistics are based on a survey of health plans as of January 2017 and may understate the HSA/HDHP enrollment due to the survey non-response or inability of some plans to provide a state-specific enrollment breakdown.

C. Access to Insurance – Medigap Covered Lives

Medigap covered lives included the sum of enrollment numbers reported to NAIC and in the case of California, the enrollment numbers reported to the California Department of Managed Health Care.

D. Access to Insurance – Medicaid Covered Lives

Medicaid Managed Care Enrollment, only, including the Medicaid expansion enrollment. The Medicaid enrollment in Puerto Rico and other U.S. territories is not included. All the data is as of December 2017 except for New Mexico, New York, South Carolina, and Utah (January 2018); Arizona, Georgia (February 2018); Illinois (November 2017); Virginia (Quarter III, 2017); Hawaii (September 2017); Nevada (June 2017); Texas (February 2017); District of Columbia, Delaware, and West Virginia (2016).

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J. State Premium Tax Collected

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North Carolina

HEALTH INSURANCE BY THE NUMBERS

ACCESS TO INSURANCE

Large Group^{1A}



Small Group^{1A}



Individual^{1A}



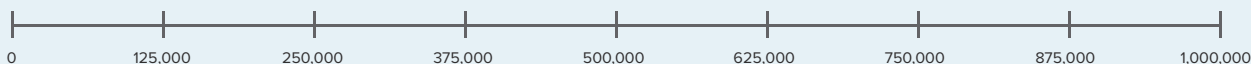
HSA/HDHP^{2B}



Medigap^{3C}



Medicare Advantage⁴



COVERED LIVES

614,859

298,960

548,669

268,870

486,014

675,641

Health Insurance Employment in North Carolina

EMPLOYEES

Health Plan Employees⁶ 12,443

Insurance-Related Employees⁷ 20,256

PAYROLL

Health Plan Employees^{6E} \$861,668,000

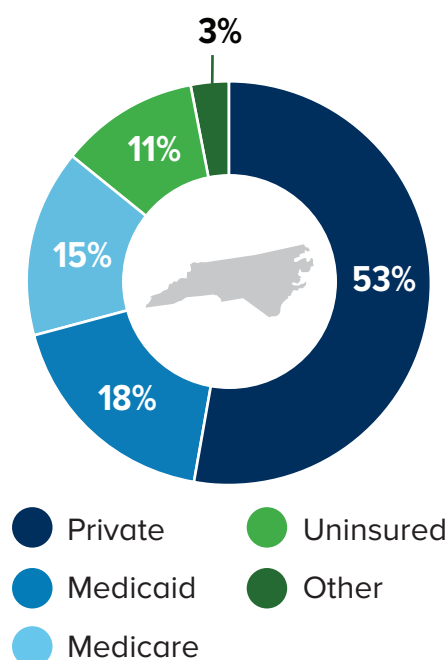
Insurance-Related Employees^{7F} \$1,211,947,000

AVERAGE WAGE

Health Plan Employees^{6E} \$69,249

Insurance-Related Employees^{7F} \$59,832

Health Insurance Coverage of North Carolina Residents^{8G}



Largest Health Plans by Number of Covered Lives^H

Commercial ^{9I}	Aetna	BlueCross BlueShield of North Carolina	Cigna	FirstCarolinaCare	UnitedHealthcare
Medigap ¹⁰	Aetna	BlueCross BlueShield of North Carolina	Cigna	Mutual Of Omaha	UnitedHealthcare
Medicare Advantage ¹¹	Aetna	BlueCross BlueShield of North Carolina	Care N' Care	Humana	UnitedHealthcare

State Premium Tax Collected^{13J}

\$517,095,000

Sources

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D. Access to Insurance – Medicaid Covered Lives

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J. State Premium Tax Collected

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North Dakota

HEALTH INSURANCE BY THE NUMBERS

ACCESS TO INSURANCE

Large Group^{1A}



149,111

Small Group^{1A}



60,381

Individual^{1A}



47,190

HSA/HDHP^{2B}



19,350

Medigap^{3C}



52,163

Medicare Advantage⁴

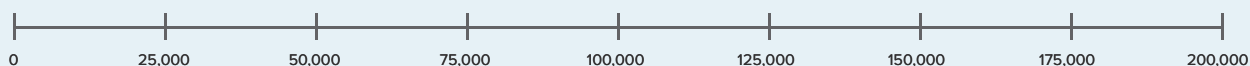


3,659

Medicaid^{5D}



20,334



COVERED LIVES

Health Insurance Employment in North Dakota

EMPLOYEES

Health Plan Employees⁶ 3,759

Insurance-Related Employees⁷ 2,156

PAYROLL

Health Plan Employees^{6E} Not Reported

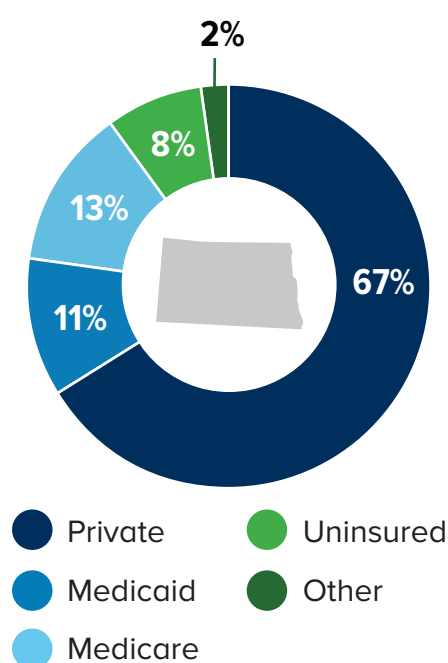
Insurance-Related Employees^{7F} \$114,720,000

AVERAGE WAGE

Health Plan Employees^{6E} Not Reported

Insurance-Related Employees^{7F} \$53,210

Health Insurance Coverage of North Dakota Residents^{8G}



Largest Health Plans by Number of Covered Lives^H

Commercial ^{9I}	Aetna	Blue Cross and Blue Shield of North Dakota	Medica	Sanford Health Plan	US Life
Medigap ¹⁰	Aetna	American Republic	Blue Cross and Blue Shield of North Dakota	Mutual Of Omaha	UnitedHealthcare
Medicare Advantage ¹¹	Aetna	Great Plains Medicare Advantage	Health Care Service Corporation (HCSC)	Humana	UnitedHealthcare
Medicaid ¹²	Sanford Health Plan				

State Premium Tax Collected^{13J}

\$63,558,000

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J. State Premium Tax Collected

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Ohio

HEALTH INSURANCE BY THE NUMBERS

ACCESS TO INSURANCE

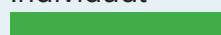
Large Group^{1A}



Small Group^{1A}



Individual^{1A}



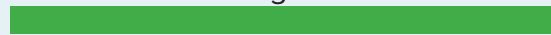
HSA/HDHP^{2B}



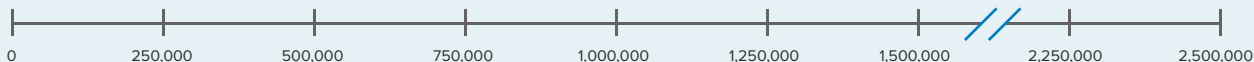
Medigap^{3C}



Medicare Advantage⁴



Medicaid^{5D}



COVERED LIVES

1,033,019

446,397

365,837

1,008,177

568,794

882,434

2,375,205

Health Insurance Employment in Ohio

EMPLOYEES

Health Plan Employees⁶ 22,453

Insurance-Related Employees⁷ 33,400

PAYROLL

Health Plan Employees^{6E} \$1,587,857,000

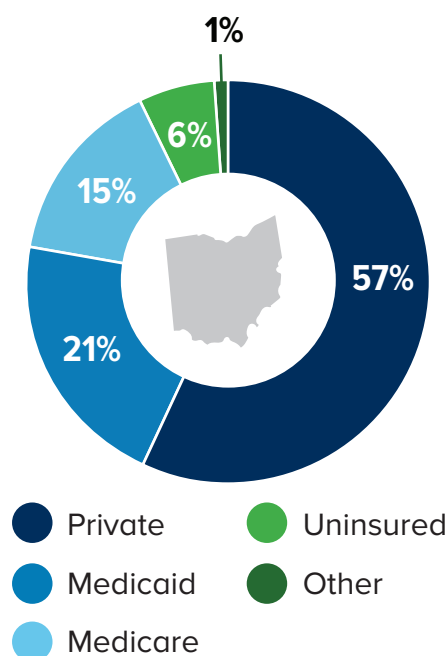
Insurance-Related Employees^{7F} \$1,922,936,000

AVERAGE WAGE

Health Plan Employees^{6E} \$70,719

Insurance-Related Employees^{7F} \$57,573

Health Insurance Coverage of Ohio Residents^{8G}



Largest Health Plans by Number of Covered Lives^H

Commercial ^{9I}	Aetna	Anthem	Humana	Medical Mutual	UnitedHealthcare
Medigap ¹⁰	Community Insurance	Humana	Medical Mutual	Mutual Of Omaha	UnitedHealthcare
Medicare Advantage ¹¹	Aetna	Anthem	Humana	Mount Carmel Health Plan	UnitedHealthcare
Medicaid ¹²	CareSource	Centene	Molina Healthcare	ProMedica Health System	UnitedHealthcare

State Premium Tax Collected^{13J}

\$629,684,000

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Oklahoma

HEALTH INSURANCE BY THE NUMBERS

ACCESS TO INSURANCE

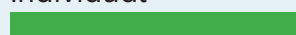
Large Group^{1A}



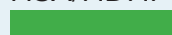
Small Group^{1A}



Individual^{1A}



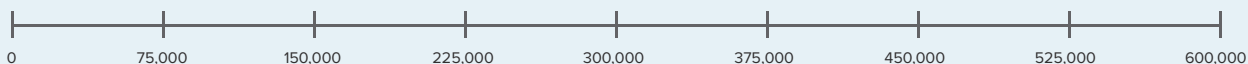
HSA/HDHP^{2B}



Medigap^{3C}



Medicare Advantage⁴



COVERED LIVES

394,372

185,041

142,896

84,866

187,998

140,278

Health Insurance Employment in Oklahoma

EMPLOYEES

Health Plan Employees⁶ 3,517

Insurance-Related Employees⁷ 9,402

PAYROLL

Health Plan Employees^{6E} \$268,145,000

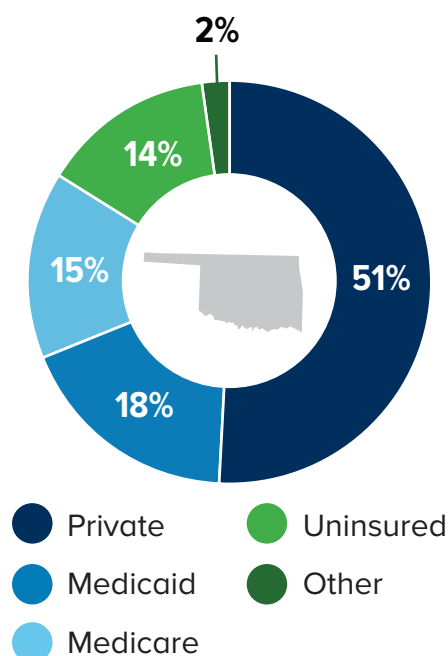
Insurance-Related Employees^{7F} \$464,740,000

AVERAGE WAGE

Health Plan Employees^{6E} \$76,243

Insurance-Related Employees^{7F} \$49,430

Health Insurance Coverage of Oklahoma Residents^{8G}



Largest Health Plans by Number of Covered Lives^H

Commercial ^{9I}	Aetna	Blue Cross and Blue Shield of Oklahoma (HCSC)	CommunityCare	GlobalHealth	UnitedHealthcare
Medigap ¹⁰	Cigna	Health Care Service Corporation (HCSC)	Mutual Of Omaha	Physicians Mutual	UnitedHealthcare
Medicare Advantage ¹¹	Aetna	CommunityCare	GlobalHealth	Humana	UnitedHealthcare

State Premium Tax Collected^{13J}

\$304,448,000

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CALIFORNIA

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B. Access to Insurance – HSA/HDHP

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C. Access to Insurance – Medigap Covered Lives

Medigap covered lives included the sum of enrollment numbers reported to NAIC and in the case of California, the enrollment numbers reported to the California Department of Managed Health Care.

D. Access to Insurance – Medicaid Covered Lives

Medicaid Managed Care Enrollment, only, including the Medicaid expansion enrollment. The Medicaid enrollment in Puerto Rico and other U.S. territories is not included. All the data is as of December 2017 except for New Mexico, New York, South Carolina, and Utah (January 2018); Arizona, Georgia (February 2018); Illinois (November 2017); Virginia (Quarter III, 2017); Hawaii (September 2017); Nevada (June 2017); Texas (February 2017); District of Columbia, Delaware, and West Virginia (2016).

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These estimates are based on the Kaiser Family Foundation’s definitions. The sum may not add up to 100% due to exclusion of a small number of people with private coverage of an unknown source and rounding. Private health insurance coverage is defined as those either covered by employer-sponsored coverage through their own job or as a dependent in the same household, or as individuals/families that purchased or are covered as a dependent by non-group insurance. Private health insurance coverage also includes individuals covered by private insurance from outside the household for which the origin (employer-sponsored insurance or non-group plans) is unknown.

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Health plan listings are alphabetical among the set of plans with the highest enrollment in the nation in the year noted.

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J. State Premium Tax Collected

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Oregon

HEALTH INSURANCE BY THE NUMBERS

ACCESS TO INSURANCE

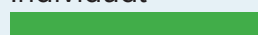
Large Group^{1A}



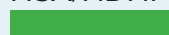
Small Group^{1A}



Individual^{1A}



HSA/HDHP^{2B}



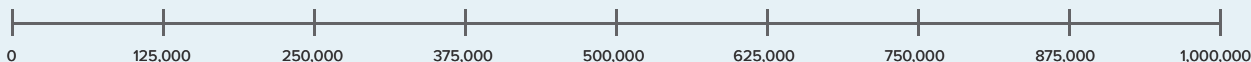
Medigap^{3C}



Medicare Advantage⁴



Medicaid^{5D}



COVERED LIVES

708,360

180,162

198,518

130,162

149,713

380,289

835,787

Health Insurance Employment in Oregon

EMPLOYEES

Health Plan Employees⁶ 7,187

Insurance-Related Employees⁷ 9,458

PAYROLL

Health Plan Employees^{6E} \$497,434,000

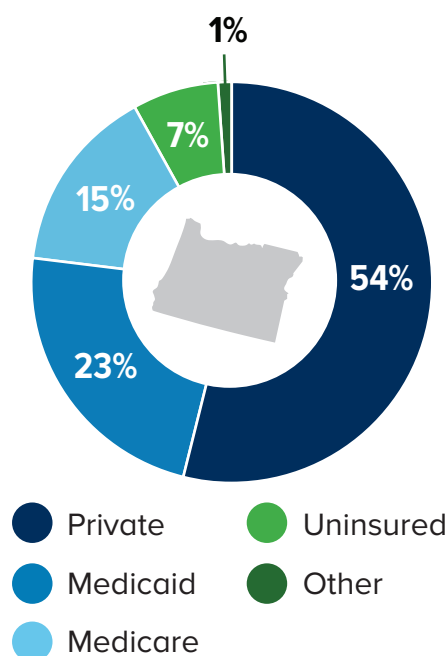
Insurance-Related Employees^{7F} \$547,768,000

AVERAGE WAGE

Health Plan Employees^{6E} \$69,213

Insurance-Related Employees^{7F} \$57,916

Health Insurance Coverage of Oregon Residents^{8G}



Largest Health Plans by Number of Covered Lives^H

Commercial ^{9I}	Kaiser Permanente	Moda Health	PacificSource	Providence Health Plan	Regence BlueCross BlueShield
Medigap ¹⁰	Individual Assurance Company	Manhattan Life	Mutual Of Omaha	Transamerica Life	UnitedHealthcare
Medicare Advantage ¹¹	Centene	Kaiser Permanente	Providence Health Plan	Regence BlueCross BlueShield	UnitedHealthcare
Medicaid ¹²	Centene	FamilyCare CCO (closed in 2018)	Health Share of Oregon	PacificSource	Willamette Valley Community Health

State Premium Tax Collected^{13J}

\$68,481,000

Sources

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Notes

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CALIFORNIA

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Medigap covered lives included the sum of enrollment numbers reported to NAIC and in the case of California, the enrollment numbers reported to the California Department of Managed Health Care.

D. Access to Insurance – Medicaid Covered Lives

Medicaid Managed Care Enrollment, only, including the Medicaid expansion enrollment. The Medicaid enrollment in Puerto Rico and other U.S. territories is not included. All the data is as of December 2017 except for New Mexico, New York, South Carolina, and Utah (January 2018); Arizona, Georgia (February 2018); Illinois (November 2017); Virginia (Quarter III, 2017); Hawaii (September 2017); Nevada (June 2017); Texas (February 2017); District of Columbia, Delaware, and West Virginia (2016).

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H. Top 5 Largest Health Plans by Number of Covered Lives

Health plan listings are alphabetical among the set of plans with the highest enrollment in the nation in the year noted.

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J. State Premium Tax Collected

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Pennsylvania

HEALTH INSURANCE BY THE NUMBERS

ACCESS TO INSURANCE

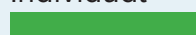
Large Group^{1A}



Small Group^{1A}



Individual^{1A}



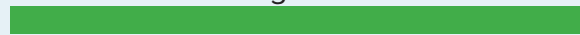
HSA/HDHP^{2B}



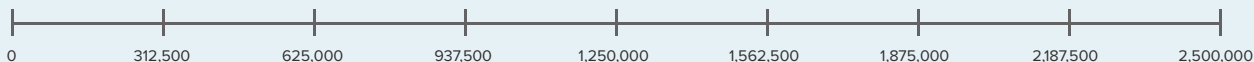
Medigap^{3C}



Medicare Advantage⁴



Medicaid^{5D}



COVERED LIVES

1,830,708

507,440

419,962

404,247

683,370

1,112,318

2,314,606

Health Insurance Employment in Pennsylvania

EMPLOYEES

Health Plan Employees⁶ 40,300

Insurance-Related Employees⁷ 43,410

PAYROLL

Health Plan Employees^{6E} \$3,079,211,000

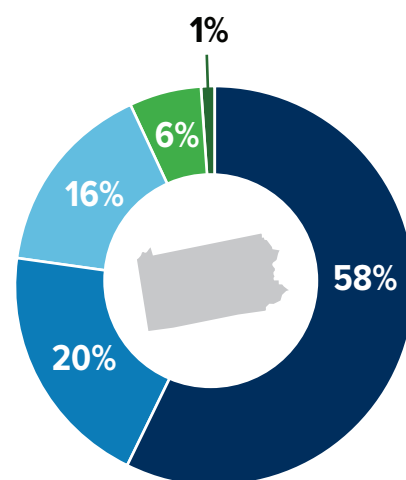
Insurance-Related Employees^{7F} \$3,049,325,000

AVERAGE WAGE

Health Plan Employees^{6E} \$76,407

Insurance-Related Employees^{7F} \$70,245

Health Insurance Coverage of Pennsylvania Residents^{8G}



Largest Health Plans by Number of Covered Lives^H

Commercial ^{9I}	Aetna	Capital BlueCross	Highmark	Independence Blue Cross	UPMC Health Plan
Medigap ¹⁰	Aetna	Capital BlueCross	Highmark	Independence Blue Cross	UnitedHealthcare
Medicare Advantage ¹¹	Aetna	Geisinger Health Plan	Highmark	Independence Blue Cross	UPMC Health Plan
Medicaid ¹²	AmeriHealth Caritas	Health Partners	Highmark	UnitedHealthcare	UPMC Health Plan

State Premium Tax Collected^{13J}

\$808,250,000

Sources

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Notes

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Medicaid Managed Care Enrollment, only, including the Medicaid expansion enrollment. The Medicaid enrollment in Puerto Rico and other U.S. territories is not included. All the data is as of December 2017 except for New Mexico, New York, South Carolina, and Utah (January 2018); Arizona, Georgia (February 2018); Illinois (November 2017); Virginia (Quarter III, 2017); Hawaii (September 2017); Nevada (June 2017); Texas (February 2017); District of Columbia, Delaware, and West Virginia (2016).

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J. State Premium Tax Collected

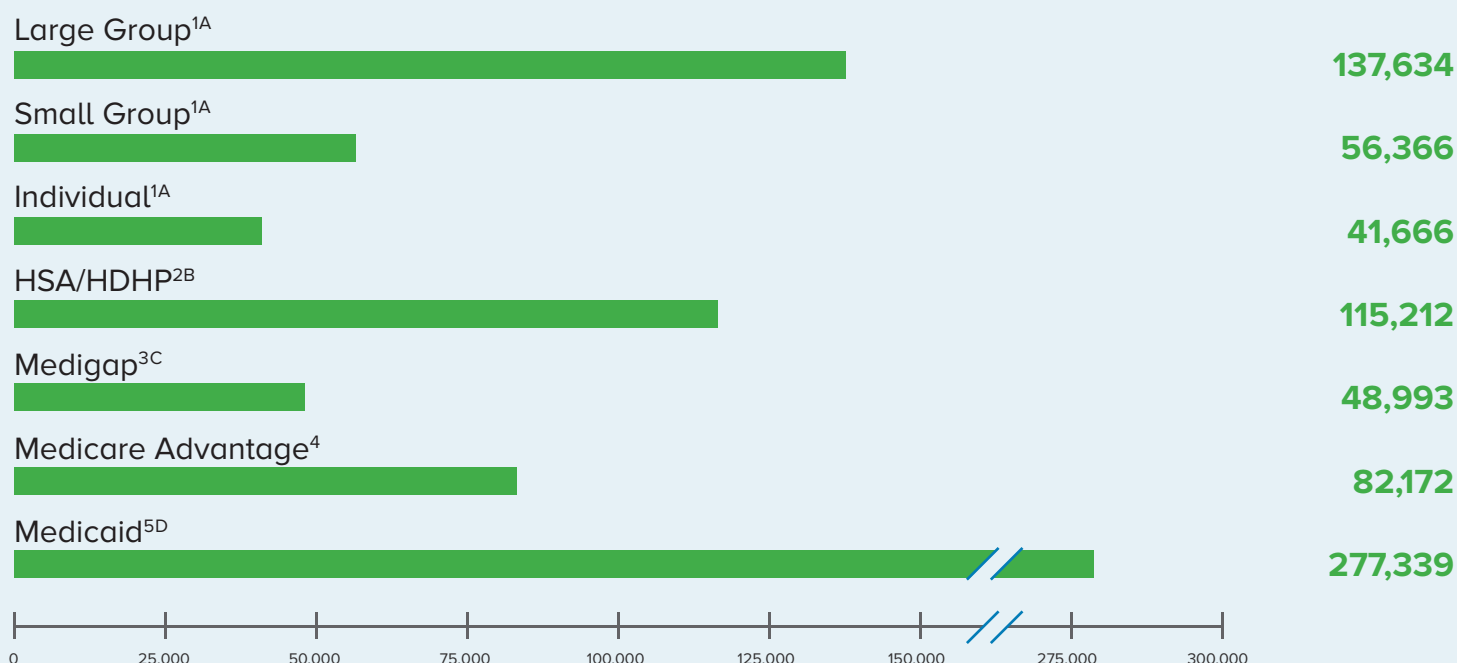
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Rhode Island

HEALTH INSURANCE BY THE NUMBERS

ACCESS TO INSURANCE



COVERED LIVES

Health Insurance Employment in Rhode Island

EMPLOYEES

Health Plan Employees⁶ 2,256

Insurance-Related Employees⁷ 2,934

PAYROLL

Health Plan Employees^{6E} \$176,844,000

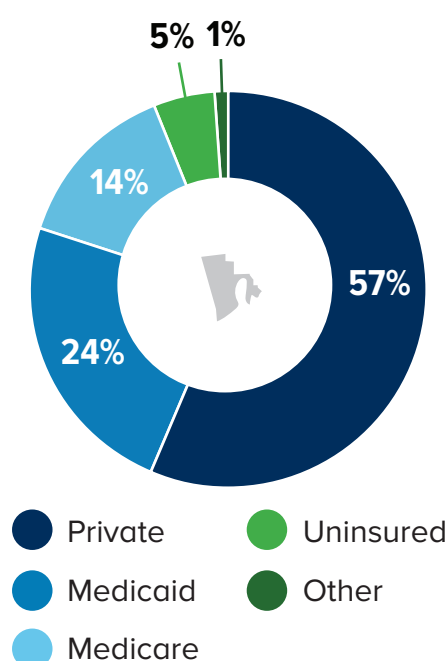
Insurance-Related Employees^{7F} \$246,718,000

AVERAGE WAGE

Health Plan Employees^{6E} \$78,388

Insurance-Related Employees^{7F} \$84,089

Health Insurance Coverage of Rhode Island Residents^{8G}



Largest Health Plans by Number of Covered Lives^H

Commercial ^{9I}	Blue Cross & Blue Shield of Rhode Island	Cigna	Neighborhood Health Plan of Rhode Island	Tufts Health Plan	UnitedHealthcare
Medigap ¹⁰	Blue Cross & Blue Shield of Rhode Island	CNO Financial Group	Colonial Penn	Humana	UnitedHealthcare
Medicare Advantage ¹¹	Aetna	Anthem	Blue Cross & Blue Shield of Rhode Island	Magellan Health	UnitedHealthcare
Medicaid ¹²	Neighborhood Health Plan of Rhode Island			UnitedHealthcare	

State Premium Tax Collected^{13J}

\$120,587,000

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South Carolina

HEALTH INSURANCE BY THE NUMBERS

ACCESS TO INSURANCE

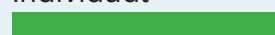
Large Group^{1A}



Small Group^{1A}



Individual^{1A}



HSA/HDHP^{2B}



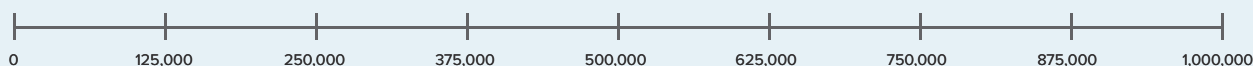
Medigap^{3C}



Medicare Advantage⁴



Medicaid^{5D}



COVERED LIVES

361,800

124,292

224,959

66,934

266,039

278,943

767,994

Health Insurance Employment in South Carolina

EMPLOYEES

Health Plan Employees⁶ 11,531

Insurance-Related Employees⁷ 11,309

PAYROLL

Health Plan Employees^{6E} \$737,717,000

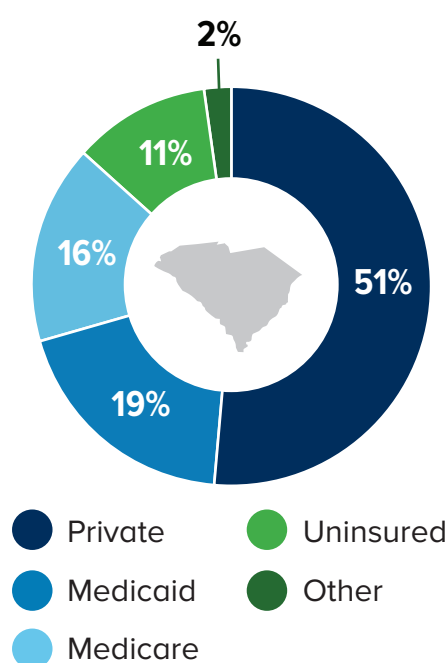
Insurance-Related Employees^{7F} \$618,166,000

AVERAGE WAGE

Health Plan Employees^{6E} \$63,977

Insurance-Related Employees^{7F} \$54,661

Health Insurance Coverage of South Carolina Residents^{8G}



Largest Health Plans by Number of Covered Lives^H

Commercial ^{9I}	Aetna	BlueCross BlueShield of South Carolina	Cigna	UnitedHealthcare	US Life
Medigap ¹⁰	Aetna	BlueCross BlueShield of South Carolina	Cigna	Mutual Of Omaha	UnitedHealthcare
Medicare Advantage ¹¹	Aetna	Cigna	Humana	UnitedHealthcare	WellCare
Medicaid ¹²	AmeriHealth Caritas	BlueCross BlueShield of South Carolina	Centene	Molina Healthcare	WellCare

State Premium Tax Collected^{13J}

\$228,259,000

Sources

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Notes

A. Access to Insurance – Large Group, Small Group and Individual Covered Lives

Large group covered lives were calculated as domestic comprehensive health coverage policies issued to large group employers as of 12/31/17. This includes Federal Employees Health Benefit Plan, TRICARE, and similar insured state and local fully insured programs, but does not include the self-funded coverage.

Small group covered lives were calculated as domestic comprehensive health coverage policies that were issued to small groups as of 12/31/17. AHIP used NAIC’s definition of a “small group plan,” which is defined as a health plan offered in the small group market as such term is defined in the state law. Small group definitions may vary across states.

Individual covered lives were calculated as comprehensive health coverage policies that were issued to an individual covering the individual and/or their dependents in the United States’ individual market as of 12/31/17. Group conversion policies are also included, as defined in NAIC Group Insurance Mandatory Conversion Privilege Model Act #105. Available at: <http://www.naic.org/store/free/MDL-105.pdf> (accessed on April 24, 2019).

CALIFORNIA

Most of the California health insurance plans report their enrollment statistics not to NAIC, but to state agencies. We report California statistics for large group, small group, and individual covered lives using combined data from the NAIC and the California Department of Managed Health Care. For large groups, the reported statistic represents the number of enrollees receiving health insurance from an employer with 51 or more workers. For small groups, the reported statistic represents the number of enrollees receiving health insurance from an employer with 50 or fewer workers.

B. Access to Insurance – HSA/HDHP

The HSA/HDHP enrollment statistics are based on a survey of health plans as of January 2017 and may understate the HSA/HDHP enrollment due to the survey non-response or inability of some plans to provide a state-specific enrollment breakdown.

C. Access to Insurance – Medigap Covered Lives

Medigap covered lives included the sum of enrollment numbers reported to NAIC and in the case of California, the enrollment numbers reported to the California Department of Managed Health Care.

D. Access to Insurance – Medicaid Covered Lives

Medicaid Managed Care Enrollment, only, including the Medicaid expansion enrollment. The Medicaid enrollment in Puerto Rico and other U.S. territories is not included. All the data is as of December 2017 except for New Mexico, New York, South Carolina, and Utah (January 2018); Arizona, Georgia (February 2018); Illinois (November 2017); Virginia (Quarter III, 2017); Hawaii (September 2017); Nevada (June 2017); Texas (February 2017); District of Columbia, Delaware, and West Virginia (2016).

E. Number of Direct Jobs, Payroll, and Average Wages

The U.S. Census Bureau did NOT supply data on direct jobs in health insurance for NAIC code 524114 (Direct Health and Medical Insurance Carriers) for the following states: North Dakota. The U.S. Census Bureau could only provide direct jobs data for NAIC 621491 (HMO medical centers) for the following states: California, Florida, Georgia, Louisiana, Michigan, Minnesota, Nebraska, New Mexico, New York, and Ohio.

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F. Number of Other Insurance-Related Jobs, Payroll, and Average Wages

The U.S. Census Bureau was NOT able to supply data on NAIC code 524292 (Third Party Administration of Insurance and Pension Funds), for the following states: North Dakota.

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G. Health Insurance Coverage-Private

These estimates are based on the Kaiser Family Foundation’s definitions. The sum may not add up to 100% due to exclusion of a small number of people with private coverage of an unknown source and rounding. Private health insurance coverage is defined as those either covered by employer-sponsored coverage through their own job or as a dependent in the same household, or as individuals/families that purchased or are covered as a dependent by non-group insurance. Private health insurance coverage also includes individuals covered by private insurance from outside the household for which the origin (employer-sponsored insurance or non-group plans) is unknown.

H. Top 5 Largest Health Plans by Number of Covered Lives

Health plan listings are alphabetical among the set of plans with the highest enrollment in the nation in the year noted.

I. Top 5 Largest Health Plans by Number of Covered Lives

For Medicaid health plan enrollment, all data is as of December 2017, except for New Mexico, New York, South Carolina, and Utah (January 2018); Arizona, Georgia (February 2018); Illinois (November 2017); Virginia (Quarter III, 2017); Hawaii (September 2017); Nevada (June 2017); Texas (February 2017); District of Columbia, Delaware, and West Virginia (2016).

J. State Premium Tax Collected

Includes state premium taxes collected from all types of insurance companies, including health insurance. This reflects existing state tax laws, not the federal ACA health insurance tax.

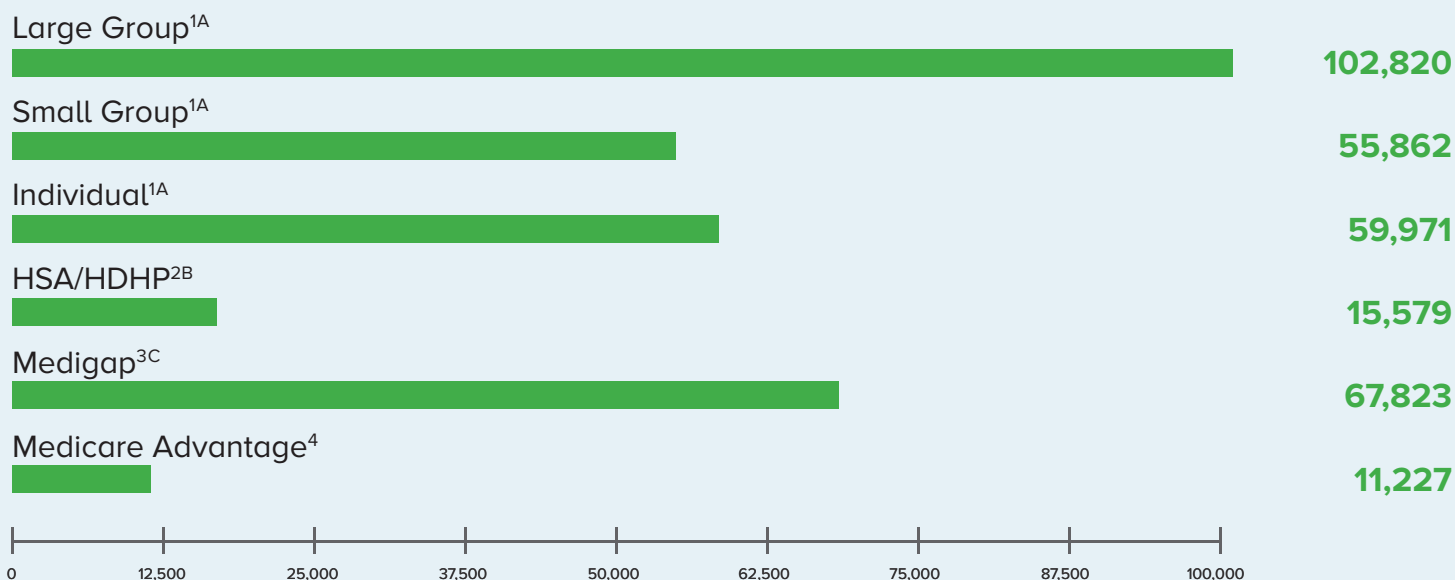
Illustrations are for graphical representation only and may not be exact.

South Dakota

HEALTH INSURANCE BY THE NUMBERS

ACCESS TO INSURANCE

COVERED LIVES



Health Insurance Employment in South Dakota

EMPLOYEES

Health Plan Employees ⁶	1,161
Insurance-Related Employees ⁷	3,150

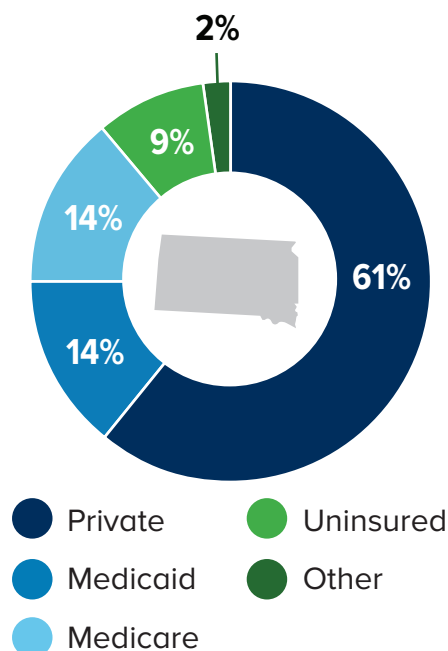
PAYROLL

Health Plan Employees ^{6E}	\$84,965,000
Insurance-Related Employees ^{7F}	\$155,362,000

AVERAGE WAGE

Health Plan Employees ^{6E}	\$73,183
Insurance-Related Employees ^{7F}	\$49,321

Health Insurance Coverage of South Dakota Residents^{8G}



Largest Health Plans by Number of Covered Lives^H

Commercial ^{9I}	Avera	Medica	Sanford Health Plan	UnitedHealthcare	Wellmark Blue Cross and Blue Shield
Medigap ¹⁰	Avera	Mutual Of Omaha	Physicians Mutual	UnitedHealthcare	Wellmark Blue Cross and Blue Shield
Medicare Advantage ¹¹	Aetna	Blue Cross and Blue Shield of Michigan	Great Plains Medicare Advantage	Humana	UnitedHealthcare

State Premium Tax Collected^{13J}

\$66,496,000

Sources

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Notes

A. Access to Insurance – Large Group, Small Group and Individual Covered Lives

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CALIFORNIA

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H. Top 5 Largest Health Plans by Number of Covered Lives

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J. State Premium Tax Collected

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Tennessee

HEALTH INSURANCE BY THE NUMBERS

ACCESS TO INSURANCE

Large Group^{1A}



Small Group^{1A}



Individual^{1A}



HSA/HDHP^{2B}



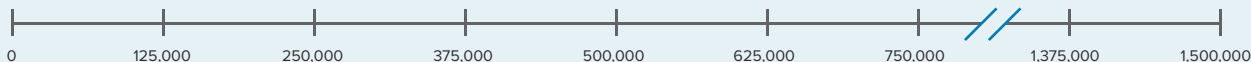
Medigap^{3C}



Medicare Advantage⁴



Medicaid^{5D}



COVERED LIVES

561,968

209,327

266,625

547,172

296,560

513,481

1,462,940

Health Insurance Employment in Tennessee

EMPLOYEES

Health Plan Employees⁶ 12,676

Insurance-Related Employees⁷ 19,588

PAYROLL

Health Plan Employees^{6E} \$913,723,000

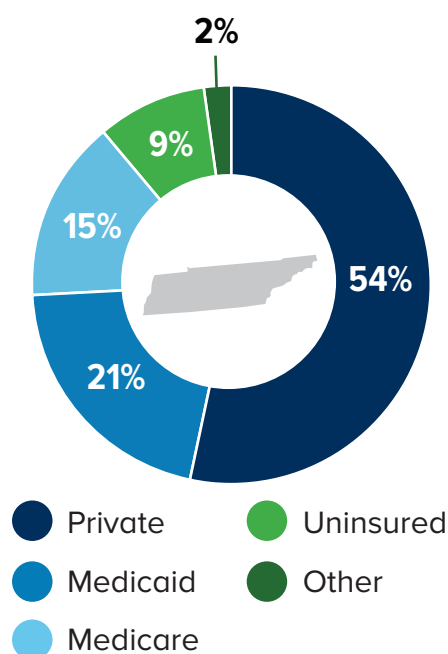
Insurance-Related Employees^{7F} \$1,215,961,000

AVERAGE WAGE

Health Plan Employees^{6E} \$72,083

Insurance-Related Employees^{7F} \$62,077

Health Insurance Coverage of Tennessee Residents^{8G}



Largest Health Plans by Number of Covered Lives^H

Commercial ^{9I}	BlueCross BlueShield of Tennessee	Cigna	Farm Bureau Health Plans	Humana	UnitedHealthcare
Medigap ¹⁰	BlueCross BlueShield of Tennessee	Cigna	Farm Bureau Health Plans	Mutual Of Omaha	UnitedHealthcare
Medicare Advantage ¹¹	Anthem	BlueCross BlueShield of Tennessee	Cigna	Humana	UnitedHealthcare
Medicaid ¹²	Anthem	BlueCross BlueShield of Tennessee			UnitedHealthcare

State Premium Tax Collected^{13J}

\$912,324,000

Sources

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CALIFORNIA

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D. Access to Insurance – Medicaid Covered Lives

Medicaid Managed Care Enrollment, only, including the Medicaid expansion enrollment. The Medicaid enrollment in Puerto Rico and other U.S. territories is not included. All the data is as of December 2017 except for New Mexico, New York, South Carolina, and Utah (January 2018); Arizona, Georgia (February 2018); Illinois (November 2017); Virginia (Quarter III, 2017); Hawaii (September 2017); Nevada (June 2017); Texas (February 2017); District of Columbia, Delaware, and West Virginia (2016).

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Health plan listings are alphabetical among the set of plans with the highest enrollment in the nation in the year noted.

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J. State Premium Tax Collected

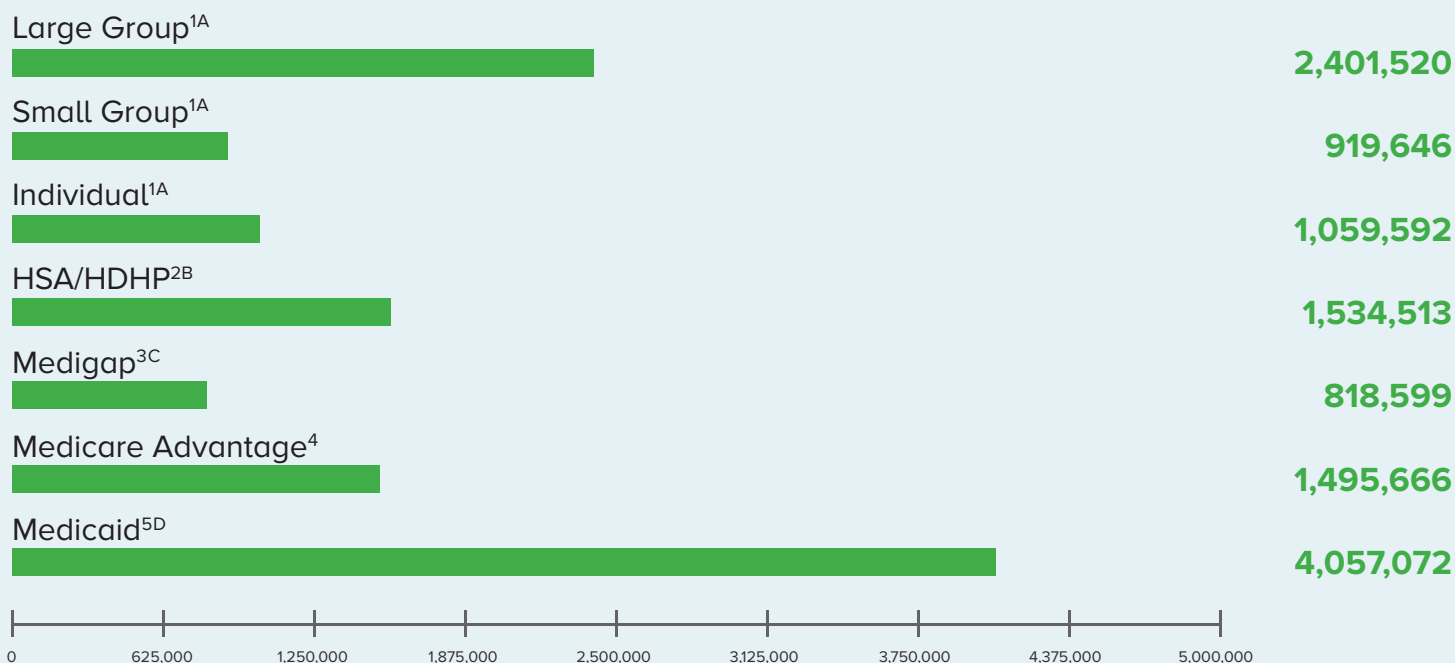
Includes state premium taxes collected from all types of insurance companies, including health insurance. This reflects existing state tax laws, not the federal ACA health insurance tax.

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Texas

HEALTH INSURANCE BY THE NUMBERS

ACCESS TO INSURANCE



COVERED LIVES

Health Insurance Employment in Texas

EMPLOYEES

Health Plan Employees⁶ 36,404

Insurance-Related Employees⁷ 77,847

PAYROLL

Health Plan Employees^{6E} \$2,446,482,000

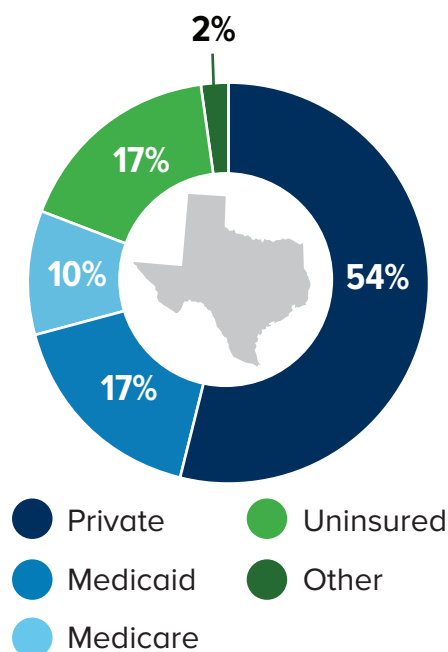
Insurance-Related Employees^{7F} \$4,956,272,000

AVERAGE WAGE

Health Plan Employees^{6E} \$67,204

Insurance-Related Employees^{7F} \$63,667

Health Insurance Coverage of Texas Residents^{8G}



Largest Health Plans by Number of Covered Lives^H

Commercial ^{9I}	Aetna	Blue Cross and Blue Shield of Texas (HCSC)	Humana	Molina Healthcare	UnitedHealthcare
Medigap ¹⁰	Aetna	Cigna	Health Care Service Corporation (HCSC)	Mutual Of Omaha	UnitedHealthcare
Medicare Advantage ¹¹	Aetna	Cigna	Humana	UnitedHealthcare	WellCare
Medicaid ¹²	Anthem	Centene	Community Health Choice	Texas Children's Health Plan	UnitedHealthcare

State Premium Tax Collected^{13J}

\$2,325,941,000

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J. State Premium Tax Collected

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Utah

HEALTH INSURANCE BY THE NUMBERS

ACCESS TO INSURANCE

Large Group^{1A}



Small Group^{1A}



Individual^{1A}



HSA/HDHP^{2B}



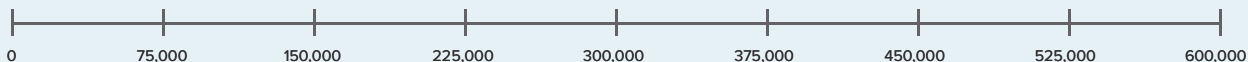
Medigap^{3C}



Medicare Advantage⁴



Medicaid^{5D}



COVERED LIVES

444,677

167,327

206,179

176,512

78,223

140,613

245,416

Health Insurance Employment in Utah

EMPLOYEES

Health Plan Employees⁶ 3,269

Insurance-Related Employees⁷ 9,603

PAYROLL

Health Plan Employees^{6E} \$240,696,000

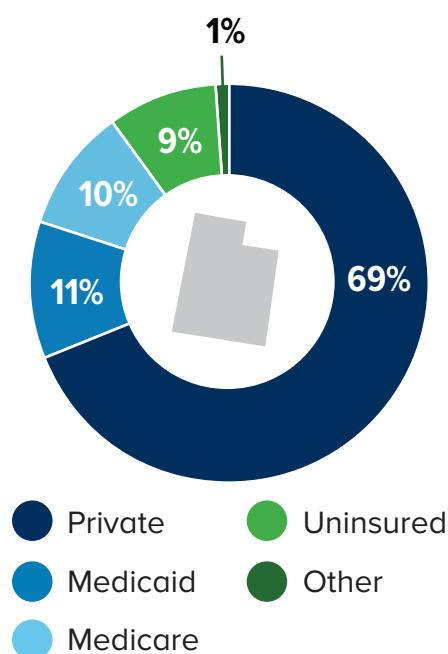
Insurance-Related Employees^{7F} \$560,509,000

AVERAGE WAGE

Health Plan Employees^{6E} \$73,630

Insurance-Related Employees^{7F} \$58,368

Health Insurance Coverage of Utah Residents^{8G}



Largest Health Plans by Number of Covered Lives^H

Commercial ^{9I}	Aetna	Molina Healthcare	Regence BlueCross BlueShield	SelectHealth	UnitedHealthcare
Medigap ¹⁰	Aetna	Cigna	Mutual Of Omaha	Regence BlueCross BlueShield	UnitedHealthcare
Medicare Advantage ¹¹	Aetna	Molina Healthcare	Regence BlueCross BlueShield	SelectHealth	UnitedHealthcare
Medicaid ¹²	Health Choice Utah	Healthy U Medicaid	HOME (Healthy Outcomes Medical Excellence)	Molina Healthcare	SelectHealth

State Premium Tax Collected^{13J}

\$130,122,000

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Medicaid Managed Care Enrollment, only, including the Medicaid expansion enrollment. The Medicaid enrollment in Puerto Rico and other U.S. territories is not included. All the data is as of December 2017 except for New Mexico, New York, South Carolina, and Utah (January 2018); Arizona, Georgia (February 2018); Illinois (November 2017); Virginia (Quarter III, 2017); Hawaii (September 2017); Nevada (June 2017); Texas (February 2017); District of Columbia, Delaware, and West Virginia (2016).

E. Number of Direct Jobs, Payroll, and Average Wages

The U.S. Census Bureau did NOT supply data on direct jobs in health insurance for NAIC code 524114 (Direct Health and Medical Insurance Carriers) for the following states: North Dakota. The U.S. Census Bureau could only provide direct jobs data for NAIC 621491 (HMO medical centers) for the following states: California, Florida, Georgia, Louisiana, Michigan, Minnesota, Nebraska, New Mexico, New York, and Ohio.

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F. Number of Other Insurance-Related Jobs, Payroll, and Average Wages

The U.S. Census Bureau was NOT able to supply data on NAIC code 524292 (Third Party Administration of Insurance and Pension Funds), for the following states: North Dakota.

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G. Health Insurance Coverage-Private

These estimates are based on the Kaiser Family Foundation’s definitions. The sum may not add up to 100% due to exclusion of a small number of people with private coverage of an unknown source and rounding. Private health insurance coverage is defined as those either covered by employer-sponsored coverage through their own job or as a dependent in the same household, or as individuals/families that purchased or are covered as a dependent by non-group insurance. Private health insurance coverage also includes individuals covered by private insurance from outside the household for which the origin (employer-sponsored insurance or non-group plans) is unknown.

H. Top 5 Largest Health Plans by Number of Covered Lives

Health plan listings are alphabetical among the set of plans with the highest enrollment in the nation in the year noted.

I. Top 5 Largest Health Plans by Number of Covered Lives

For Medicaid health plan enrollment, all data is as of December 2017, except for New Mexico, New York, South Carolina, and Utah (January 2018); Arizona, Georgia (February 2018); Illinois (November 2017); Virginia (Quarter III, 2017); Hawaii (September 2017); Nevada (June 2017); Texas (February 2017); District of Columbia, Delaware, and West Virginia (2016).

J. State Premium Tax Collected

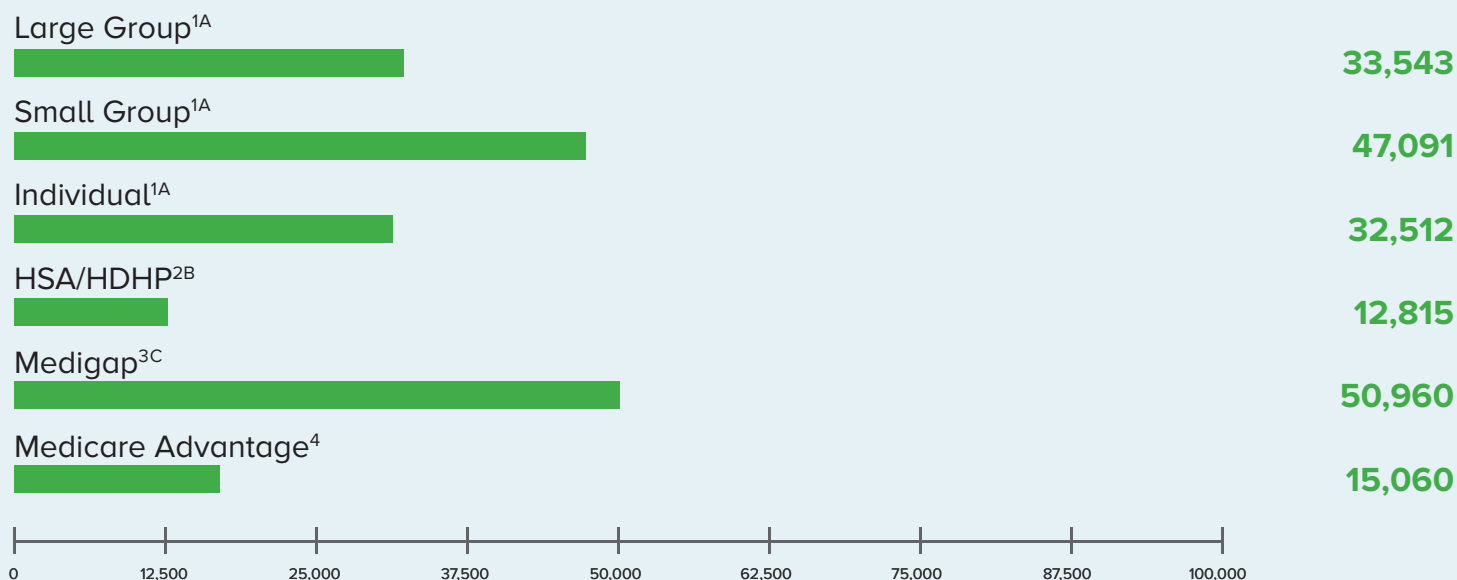
Includes state premium taxes collected from all types of insurance companies, including health insurance. This reflects existing state tax laws, not the federal ACA health insurance tax.

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Vermont

HEALTH INSURANCE BY THE NUMBERS

ACCESS TO INSURANCE



COVERED LIVES

Health Insurance Employment in Vermont

EMPLOYEES

Health Plan Employees ⁶	819
Insurance-Related Employees ⁷	1,719

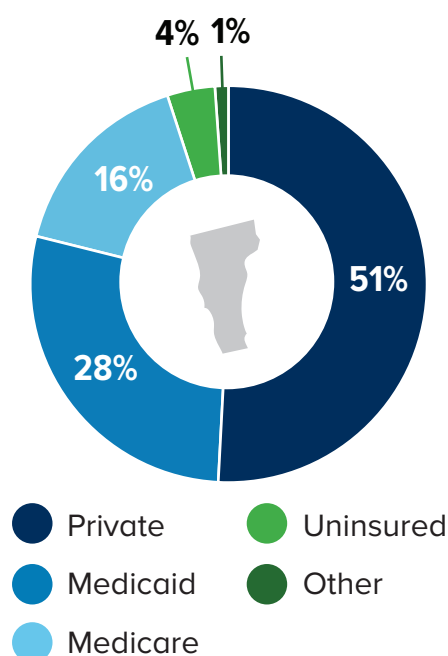
PAYROLL

Health Plan Employees ^{6E}	\$37,758,000
Insurance-Related Employees ^{7F}	\$109,814,000

AVERAGE WAGE

Health Plan Employees ^{6E}	\$46,103
Insurance-Related Employees ^{7F}	\$63,882

Health Insurance Coverage of Vermont Residents^{8G}



Largest Health Plans by Number of Covered Lives^H

Commercial ^{9I}	Blue Cross and Blue Shield of Vermont	Cigna	MVP Health Care	New York Life	US Life
Medigap ¹⁰	Aetna	Blue Cross and Blue Shield of Vermont	Colonial Penn	Genworth Life	UnitedHealthcare
Medicare Advantage ¹¹	Aetna	Anthem	Horizon Blue Cross and Blue Shield of New Jersey	MVP Health Care	UnitedHealthcare

State Premium Tax Collected^{13J}

\$59,895,000

Sources

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Notes

A. Access to Insurance – Large Group, Small Group and Individual Covered Lives

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CALIFORNIA

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Medigap covered lives included the sum of enrollment numbers reported to NAIC and in the case of California, the enrollment numbers reported to the California Department of Managed Health Care.

D. Access to Insurance – Medicaid Covered Lives

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J. State Premium Tax Collected

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Virginia

HEALTH INSURANCE BY THE NUMBERS

ACCESS TO INSURANCE

Large Group^{1A}



1,150,976

Small Group^{1A}



358,211

Individual^{1A}



425,292

HSA/HDHP^{2B}



338,096

Medigap^{3C}



412,150

Medicare Advantage⁴

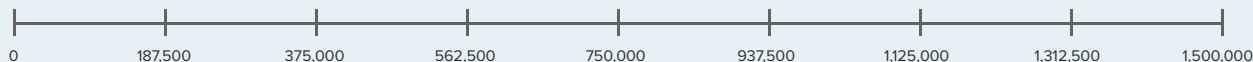


273,487

Medicaid^{5D}



805,566



COVERED LIVES

Health Insurance Employment in Virginia

EMPLOYEES

Health Plan Employees⁶ 13,497

Insurance-Related Employees⁷ 17,471

PAYROLL

Health Plan Employees^{6E} \$1,012,223,000

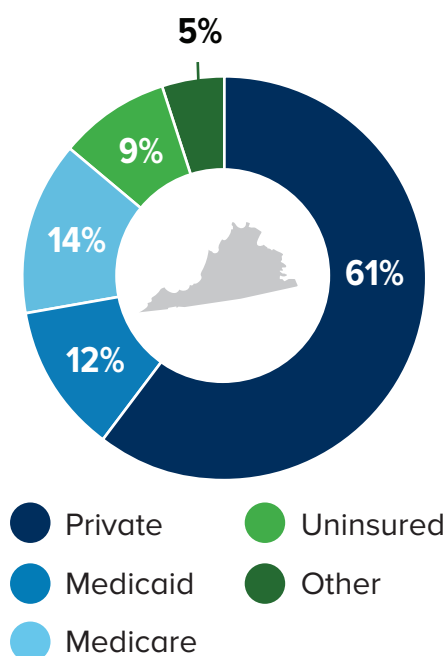
Insurance-Related Employees^{7F} \$1,080,142,000

AVERAGE WAGE

Health Plan Employees^{6E} \$74,996

Insurance-Related Employees^{7F} \$61,825

Health Insurance Coverage of Virginia Residents^{8G}



Largest Health Plans by Number of Covered Lives^H

Commercial ^{9I}	Aetna	Anthem	CareFirst	Kaiser Permanente	UnitedHealthcare
Medigap ¹⁰	Aetna	Anthem	Cigna	Mutual Of Omaha	UnitedHealthcare
Medicare Advantage ¹¹	Aetna	Anthem	Humana	Piedmont Community Health Plan	UnitedHealthcare
Medicaid ¹²	Aetna	Anthem	INTotal Health	Optima Health	Virginia Premier Health Plan

State Premium Tax Collected^{13J}

\$479,192,000

Sources

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Notes

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CALIFORNIA

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C. Access to Insurance – Medigap Covered Lives

Medigap covered lives included the sum of enrollment numbers reported to NAIC and in the case of California, the enrollment numbers reported to the California Department of Managed Health Care.

D. Access to Insurance – Medicaid Covered Lives

Medicaid Managed Care Enrollment, only, including the Medicaid expansion enrollment. The Medicaid enrollment in Puerto Rico and other U.S. territories is not included. All the data is as of December 2017 except for New Mexico, New York, South Carolina, and Utah (January 2018); Arizona, Georgia (February 2018); Illinois (November 2017); Virginia (Quarter III, 2017); Hawaii (September 2017); Nevada (June 2017); Texas (February 2017); District of Columbia, Delaware, and West Virginia (2016).

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G. Health Insurance Coverage-Private

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H. Top 5 Largest Health Plans by Number of Covered Lives

Health plan listings are alphabetical among the set of plans with the highest enrollment in the nation in the year noted.

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J. State Premium Tax Collected

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Washington

HEALTH INSURANCE BY THE NUMBERS

ACCESS TO INSURANCE

Large Group^{1A}



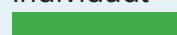
1,124,829

Small Group^{1A}



290,024

Individual^{1A}



276,308

HSA/HDHP^{2B}



208,693

Medigap^{3C}



288,708

Medicare Advantage⁴

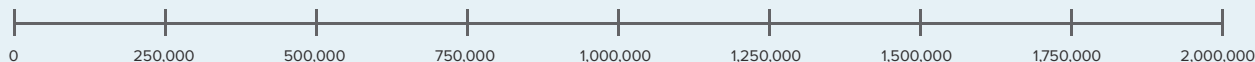


432,063

Medicaid^{5D}



1,608,031



COVERED LIVES

Health Insurance Employment in Washington

EMPLOYEES

Health Plan Employees⁶ 8,852

Insurance-Related Employees⁷ 17,043

PAYROLL

Health Plan Employees^{6E} \$697,938,000

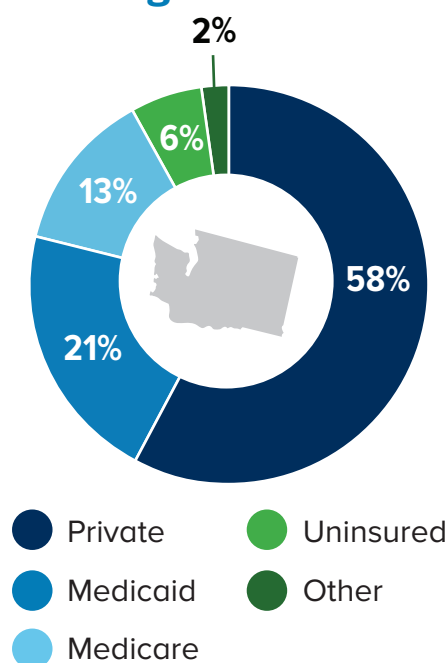
Insurance-Related Employees^{7F} \$1,119,568,000

AVERAGE WAGE

Health Plan Employees^{6E} \$78,845

Insurance-Related Employees^{7F} \$65,691

Health Insurance Coverage of Washington Residents^{8G}



Largest Health Plans by Number of Covered Lives^H

Commercial ^{9I}	Aetna	Kaiser Permanente	Premiera BlueCross	Regence BlueShield	UnitedHealthcare
Medigap ¹⁰	Cigna	Mutual Of Omaha	Premiera BlueCross	Regence BlueShield	UnitedHealthcare
Medicare Advantage ¹¹	Humana	Kaiser Permanente	Premiera BlueCross	Regence BlueShield	UnitedHealthcare
Medicaid ¹²	Anthem	Centene	Community Health Plan of Washington	Molina Healthcare	UnitedHealthcare

State Premium Tax Collected^{13J}

\$603,963,000

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CALIFORNIA

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Washington, D.C.

HEALTH INSURANCE BY THE NUMBERS

ACCESS TO INSURANCE

Large Group^{1A}



Small Group^{1A}



Individual^{1A}



HSA/HDHP^{2B}



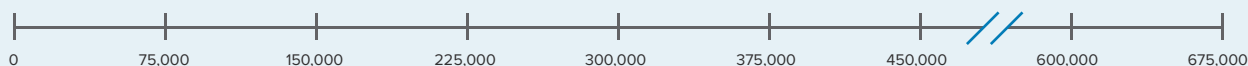
Medigap^{3C}



Medicare Advantage⁴



Medicaid^{5D}



COVERED LIVES

667,403

102,294

27,213

15,039

10,648

11,426

194,830

Health Insurance Employment in Washington, D.C.

EMPLOYEES

Health Plan Employees⁶ 1,046

Insurance-Related Employees⁷ 1,304

PAYROLL

Health Plan Employees^{6E} \$124,987,000

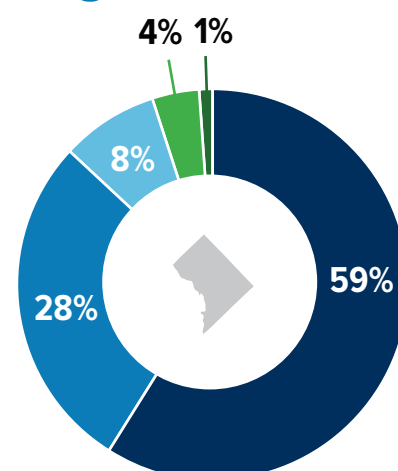
Insurance-Related Employees^{7F} \$129,190,000

AVERAGE WAGE

Health Plan Employees^{6E} \$119,490

Insurance-Related Employees^{7F} \$99,072

Health Insurance Coverage of Washington, D.C. Residents^{8G}



Largest Health Plans by Number of Covered Lives^H

Commercial ^{9I}	Aetna	CareFirst	Cigna	Kaiser Permanente	UnitedHealthcare
Medigap ¹⁰	Carefirst	Colonial Penn	Humana	UnitedHealthcare	USAA
Medicare Advantage ¹¹	Aetna	Cigna	Kaiser Permanente	MedStar Medicare Choice (as of Jan 1, 2019 no longer offers Medicare Advantage)	UnitedHealthcare
Medicaid ¹²	AmeriHealth Caritas	Anthem	HSC Health Care System	Trusted Health Plan	

State Premium Tax Collected^{13J}

\$110,392,000

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The U.S. Census Bureau does not report data for those states having a limited number of employers in order to maintain anonymity. These states were listed as “Not Reported” and therefore, their data were not included in the calculation of national statistics on payroll and average wages.

F. Number of Other Insurance-Related Jobs, Payroll, and Average Wages

The U.S. Census Bureau was NOT able to supply data on NAIC code 524292 (Third Party Administration of Insurance and Pension Funds), for the following states: North Dakota.

The U.S. Census Bureau was NOT able to supply data on NAIC 524130 (Reinsurance Carriers) for the following states: Arkansas, Delaware, District of Columbia, Hawaii, Idaho, Indiana, Iowa, Kentucky, Mississippi, Missouri, Nebraska, Nevada, New Hampshire, New Mexico, Oklahoma, Oregon, South Carolina, Utah, and Vermont.

The U.S. Census Bureau was NOT able to supply data on NAIC code 524291 (Claims Adjusting) for the following states: District of Columbia.

The U.S. Census Bureau does not report data for those states having a limited number of employers in order to maintain anonymity. These states were listed as “Not Reported” and therefore, their data were not included in the calculation of national statistics on payroll and average wages.

G. Health Insurance Coverage-Private

These estimates are based on the Kaiser Family Foundation’s definitions. The sum may not add up to 100% due to exclusion of a small number of people with private coverage of an unknown source and rounding. Private health insurance coverage is defined as those either covered by employer-sponsored coverage through their own job or as a dependent in the same household, or as individuals/families that purchased or are covered as a dependent by non-group insurance. Private health insurance coverage also includes individuals covered by private insurance from outside the household for which the origin (employer-sponsored insurance or non-group plans) is unknown.

H. Top 5 Largest Health Plans by Number of Covered Lives

Health plan listings are alphabetical among the set of plans with the highest enrollment in the nation in the year noted.

I. Top 5 Largest Health Plans by Number of Covered Lives

For Medicaid health plan enrollment, all data is as of December 2017, except for New Mexico, New York, South Carolina, and Utah (January 2018); Arizona, Georgia (February 2018); Illinois (November 2017); Virginia (Quarter III, 2017); Hawaii (September 2017); Nevada (June 2017); Texas (February 2017); District of Columbia, Delaware, and West Virginia (2016).

J. State Premium Tax Collected

Includes state premium taxes collected from all types of insurance companies, including health insurance. This reflects existing state tax laws, not the federal ACA health insurance tax.

Illustrations are for graphical representation only and may not be exact.

West Virginia

HEALTH INSURANCE BY THE NUMBERS

ACCESS TO INSURANCE

Large Group^{1A}



Small Group^{1A}



Individual^{1A}



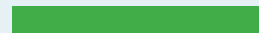
HSA/HDHP^{2B}



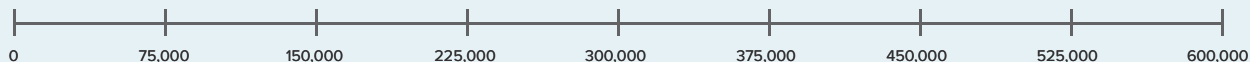
Medigap^{3C}



Medicare Advantage⁴



Medicaid^{5D}



COVERED LIVES

139,246

38,123

32,539

154,074

88,482

121,214

416,621

Health Insurance Employment in West Virginia

EMPLOYEES

Health Plan Employees⁶ 637

Insurance-Related Employees⁷ 3,487

PAYROLL

Health Plan Employees^{6E} \$44,029,000

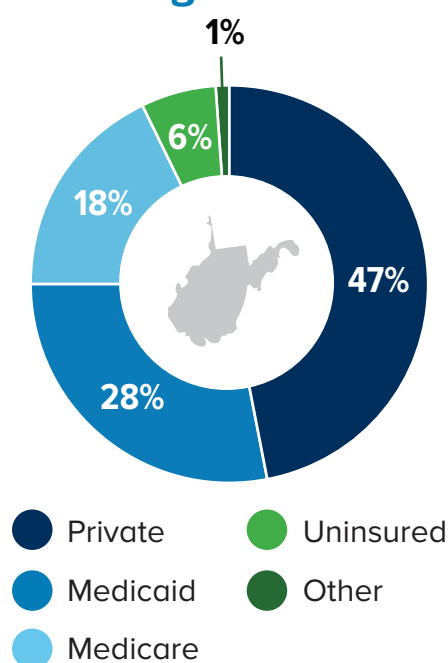
Insurance-Related Employees^{7F} \$157,238,000

AVERAGE WAGE

Health Plan Employees^{6E} \$69,119

Insurance-Related Employees^{7F} \$45,093

Health Insurance Coverage of West Virginia Residents^{8G}



Largest Health Plans by Number of Covered Lives^H

Commercial ^{9I}	Aetna	CareSource	Highmark	The Health Plan	UnitedHealthcare
Medigap ¹⁰	Aetna	Cigna	Highmark	Mutual Of Omaha	UnitedHealthcare
Medicare Advantage ¹¹	Aetna	Highmark	Humana	The Health Plan	UnitedHealthcare
Medicaid ¹²	Aetna	Anthem	Highmark	The Health Plan	

State Premium Tax Collected^{13J}

\$120,163,000

Sources

All data sources, labeled 1 - 13, are referenced in detail on the “Sources” page at the end of the full report, or at this link:

<http://www.ahip.org/2019-State-Data>

Notes

A. Access to Insurance – Large Group, Small Group and Individual Covered Lives

Large group covered lives were calculated as domestic comprehensive health coverage policies issued to large group employers as of 12/31/17. This includes Federal Employees Health Benefit Plan, TRICARE, and similar insured state and local fully insured programs, but does not include the self-funded coverage.

Small group covered lives were calculated as domestic comprehensive health coverage policies that were issued to small groups as of 12/31/17. AHIP used NAIC’s definition of a “small group plan,” which is defined as a health plan offered in the small group market as such term is defined in the state law. Small group definitions may vary across states.

Individual covered lives were calculated as comprehensive health coverage policies that were issued to an individual covering the individual and/or their dependents in the United States’ individual market as of 12/31/17. Group conversion policies are also included, as defined in NAIC Group Insurance Mandatory Conversion Privilege Model Act #105. Available at: <http://www.naic.org/store/free/MDL-105.pdf> (accessed on April 24, 2019).

CALIFORNIA

Most of the California health insurance plans report their enrollment statistics not to NAIC, but to state agencies. We report California statistics for large group, small group, and individual covered lives using combined data from the NAIC and the California Department of Managed Health Care. For large groups, the reported statistic represents the number of enrollees receiving health insurance from an employer with 51 or more workers. For small groups, the reported statistic represents the number of enrollees receiving health insurance from an employer with 50 or fewer workers.

B. Access to Insurance – HSA/HDHP

The HSA/HDHP enrollment statistics are based on a survey of health plans as of January 2017 and may understate the HSA/HDHP enrollment due to the survey non-response or inability of some plans to provide a state-specific enrollment breakdown.

C. Access to Insurance – Medigap Covered Lives

Medigap covered lives included the sum of enrollment numbers reported to NAIC and in the case of California, the enrollment numbers reported to the California Department of Managed Health Care.

D. Access to Insurance – Medicaid Covered Lives

Medicaid Managed Care Enrollment, only, including the Medicaid expansion enrollment. The Medicaid enrollment in Puerto Rico and other U.S. territories is not included. All the data is as of December 2017 except for New Mexico, New York, South Carolina, and Utah (January 2018); Arizona, Georgia (February 2018); Illinois (November 2017); Virginia (Quarter III, 2017); Hawaii (September 2017); Nevada (June 2017); Texas (February 2017); District of Columbia, Delaware, and West Virginia (2016).

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The U.S. Census Bureau did NOT supply data on direct jobs in health insurance for NAIC code 524114 (Direct Health and Medical Insurance Carriers) for the following states: North Dakota. The U.S. Census Bureau could only provide direct jobs data for NAIC 621491 (HMO medical centers) for the following states: California, Florida, Georgia, Louisiana, Michigan, Minnesota, Nebraska, New Mexico, New York, and Ohio.

The U.S. Census Bureau does not report data for those states having a limited number of employers in order to maintain anonymity. These states were listed as “Not Reported” and therefore, their data were not included in the calculation of national statistics on payroll and average wages.

F. Number of Other Insurance-Related Jobs, Payroll, and Average Wages

The U.S. Census Bureau was NOT able to supply data on NAIC code 524292 (Third Party Administration of Insurance and Pension Funds), for the following states: North Dakota.

The U.S. Census Bureau was NOT able to supply data on NAIC 524130 (Reinsurance Carriers) for the following states: Arkansas, Delaware, District of Columbia, Hawaii, Idaho, Indiana, Iowa, Kentucky, Mississippi, Missouri, Nebraska, Nevada, New Hampshire, New Mexico, Oklahoma, Oregon, South Carolina, Utah, and Vermont.

The U.S. Census Bureau was NOT able to supply data on NAIC code 524291 (Claims Adjusting) for the following states: District of Columbia.

The U.S. Census Bureau does not report data for those states having a limited number of employers in order to maintain anonymity. These states were listed as “Not Reported” and therefore, their data were not included in the calculation of national statistics on payroll and average wages.

G. Health Insurance Coverage-Private

These estimates are based on the Kaiser Family Foundation’s definitions. The sum may not add up to 100% due to exclusion of a small number of people with private coverage of an unknown source and rounding. Private health insurance coverage is defined as those either covered by employer-sponsored coverage through their own job or as a dependent in the same household, or as individuals/families that purchased or are covered as a dependent by non-group insurance. Private health insurance coverage also includes individuals covered by private insurance from outside the household for which the origin (employer-sponsored insurance or non-group plans) is unknown.

H. Top 5 Largest Health Plans by Number of Covered Lives

Health plan listings are alphabetical among the set of plans with the highest enrollment in the nation in the year noted.

I. Top 5 Largest Health Plans by Number of Covered Lives

For Medicaid health plan enrollment, all data is as of December 2017, except for New Mexico, New York, South Carolina, and Utah (January 2018); Arizona, Georgia (February 2018); Illinois (November 2017); Virginia (Quarter III, 2017); Hawaii (September 2017); Nevada (June 2017); Texas (February 2017); District of Columbia, Delaware, and West Virginia (2016).

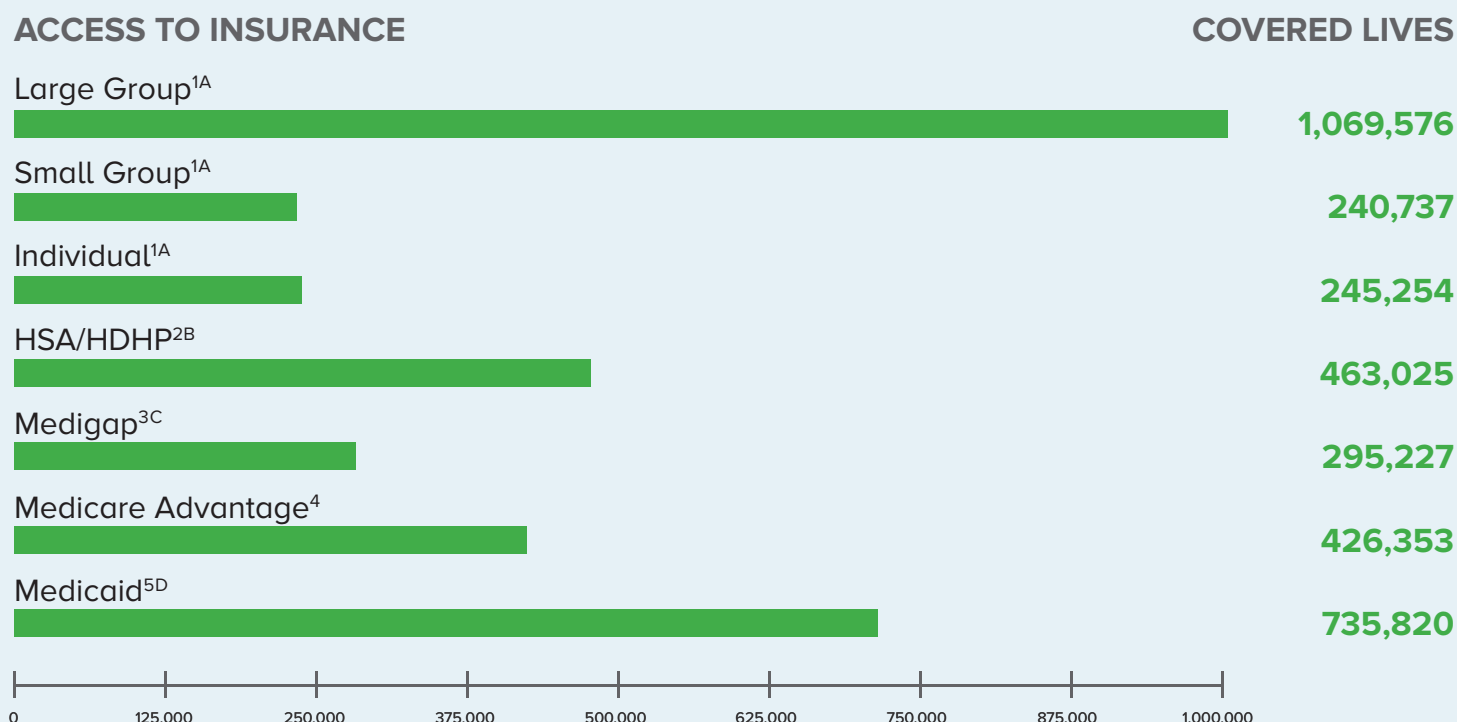
J. State Premium Tax Collected

Includes state premium taxes collected from all types of insurance companies, including health insurance. This reflects existing state tax laws, not the federal ACA health insurance tax.

Illustrations are for graphical representation only and may not be exact.

Wisconsin

HEALTH INSURANCE BY THE NUMBERS



Health Insurance Employment in Wisconsin

EMPLOYEES

Health Plan Employees ⁶	17,060
Insurance-Related Employees ⁷	18,256

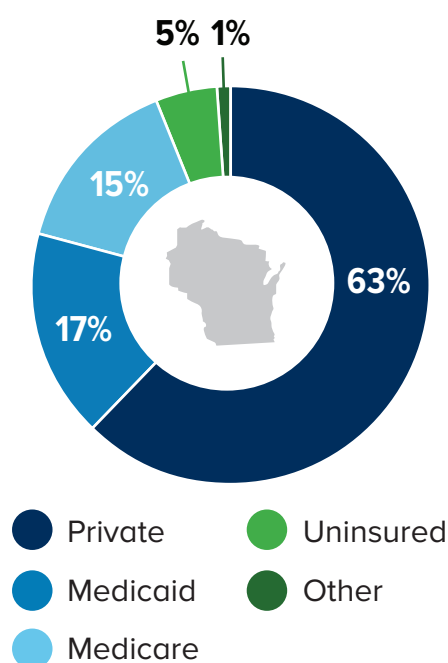
PAYROLL

Health Plan Employees ^{6E}	\$1,109,538,000
Insurance-Related Employees ^{7F}	\$1,010,157,000

AVERAGE WAGE

Health Plan Employees ^{6E}	\$65,037
Insurance-Related Employees ^{7F}	\$55,333

Health Insurance Coverage of Wisconsin Residents^{8G}



Largest Health Plans by Number of Covered Lives^H

Commercial ^{9I}	Anthem	Dean Health Plan	Humana	UnitedHealthcare	Unity Health Insurance (Quartz)
Medigap ¹⁰	Aetna	Dean Health Plan	Physicians Mutual	UnitedHealthcare	Wisconsin Physicians Services
Medicare Advantage ¹¹	Gundersen Health Plan (Quartz)	Humana	Network Health	Security Health Plan of Wisconsin	UnitedHealthcare
Medicaid ¹²	Anthem	Children's Community Health Plan	Molina Healthcare	Security Health Plan of Wisconsin	UnitedHealthcare

State Premium Tax Collected^{13J}

\$202,387,000

Sources

All data sources, labeled 1 - 13, are referenced in detail on the "Sources" page at the end of the full report, or at this link:

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Notes

A. Access to Insurance – Large Group, Small Group and Individual Covered Lives

Large group covered lives were calculated as domestic comprehensive health coverage policies issued to large group employers as of 12/31/17. This includes Federal Employees Health Benefit Plan, TRICARE, and similar insured state and local fully insured programs, but does not include the self-funded coverage.

Small group covered lives were calculated as domestic comprehensive health coverage policies that were issued to small groups as of 12/31/17. AHIP used NAIC's definition of a "small group plan," which is defined as a health plan offered in the small group market as such term is defined in the state law. Small group definitions may vary across states.

Individual covered lives were calculated as comprehensive health coverage policies that were issued to an individual covering the individual and/or their dependents in the United States' individual market as of 12/31/17. Group conversion policies are also included, as defined in NAIC Group Insurance Mandatory Conversion Privilege Model Act #105. Available at: <http://www.naic.org/store/free/MDL-105.pdf> (accessed on April 24, 2019).

CALIFORNIA

Most of the California health insurance plans report their enrollment statistics not to NAIC, but to state agencies. We report California statistics for large group, small group, and individual covered lives using combined data from the NAIC and the California Department of Managed Health Care. For large groups, the reported statistic represents the number of enrollees receiving health insurance from an employer with 51 or more workers. For small groups, the reported statistic represents the number of enrollees receiving health insurance from an employer with 50 or fewer workers.

B. Access to Insurance – HSA/HDHP

The HSA/HDHP enrollment statistics are based on a survey of health plans as of January 2017 and may understate the HSA/HDHP enrollment due to the survey non-response or inability of some plans to provide a state-specific enrollment breakdown.

C. Access to Insurance – Medigap Covered Lives

Medigap covered lives included the sum of enrollment numbers reported to NAIC and in the case of California, the enrollment numbers reported to the California Department of Managed Health Care.

D. Access to Insurance – Medicaid Covered Lives

Medicaid Managed Care Enrollment, only, including the Medicaid expansion enrollment. The Medicaid enrollment in Puerto Rico and other U.S. territories is not included. All the data is as of December 2017 except for New Mexico, New York, South Carolina, and Utah (January 2018); Arizona, Georgia (February 2018); Illinois (November 2017); Virginia (Quarter III, 2017); Hawaii (September 2017); Nevada (June 2017); Texas (February 2017); District of Columbia, Delaware, and West Virginia (2016).

E. Number of Direct Jobs, Payroll, and Average Wages

The U.S. Census Bureau did NOT supply data on direct jobs in health insurance for NAIC code 524114 (Direct Health and Medical Insurance Carriers) for the following states: North Dakota. The U.S. Census Bureau could only provide direct jobs data for NAIC 621491 (HMO medical centers) for the following states: California, Florida, Georgia, Louisiana, Michigan, Minnesota, Nebraska, New Mexico, New York, and Ohio.

The U.S. Census Bureau does not report data for those states having a limited number of employers in order to maintain anonymity. These states were listed as "Not Reported" and therefore, their data were not included in the calculation of national statistics on payroll and average wages.

F. Number of Other Insurance-Related Jobs, Payroll, and Average Wages

The U.S. Census Bureau was NOT able to supply data on NAIC code 524292 (Third Party Administration of Insurance and Pension Funds), for the following states: North Dakota.

The U.S. Census Bureau was NOT able to supply data on NAIC 524130 (Reinsurance Carriers) for the following states: Arkansas, Delaware, District of Columbia, Hawaii, Idaho, Indiana, Iowa, Kentucky, Mississippi, Missouri, Nebraska, Nevada, New Hampshire, New Mexico, Oklahoma, Oregon, South Carolina, Utah, and Vermont.

The U.S. Census Bureau was NOT able to supply data on NAIC code 524291 (Claims Adjusting) for the following states: District of Columbia.

The U.S. Census Bureau does not report data for those states having a limited number of employers in order to maintain anonymity. These states were listed as "Not Reported" and therefore, their data were not included in the calculation of national statistics on payroll and average wages.

G. Health Insurance Coverage-Private

These estimates are based on the Kaiser Family Foundation's definitions. The sum may not add up to 100% due to exclusion of a small number of people with private coverage of an unknown source and rounding. Private health insurance coverage is defined as those either covered by employer-sponsored coverage through their own job or as a dependent in the same household, or as individuals/families that purchased or are covered as a dependent by non-group insurance. Private health insurance coverage also includes individuals covered by private insurance from outside the household for which the origin (employer-sponsored insurance or non-group plans) is unknown.

H. Top 5 Largest Health Plans by Number of Covered Lives

Health plan listings are alphabetical among the set of plans with the highest enrollment in the nation in the year noted.

I. Top 5 Largest Health Plans by Number of Covered Lives

For Medicaid health plan enrollment, all data is as of December 2017, except for New Mexico, New York, South Carolina, and Utah (January 2018); Arizona, Georgia (February 2018); Illinois (November 2017); Virginia (Quarter III, 2017); Hawaii (September 2017); Nevada (June 2017); Texas (February 2017); District of Columbia, Delaware, and West Virginia (2016).

J. State Premium Tax Collected

Includes state premium taxes collected from all types of insurance companies, including health insurance. This reflects existing state tax laws, not the federal ACA health insurance tax.

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Wyoming

HEALTH INSURANCE BY THE NUMBERS

ACCESS TO INSURANCE

Large Group^{1A}



Small Group^{1A}



Individual^{1A}



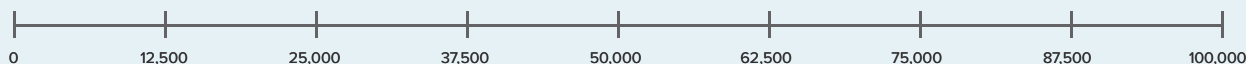
HSA/HDHP^{2B}



Medigap^{3C}



Medicare Advantage⁴



COVERED LIVES

34,980

19,138

28,006

12,312

49,251

3,310

Health Insurance Employment in Wyoming

EMPLOYEES

Health Plan Employees⁶ 347

Insurance-Related Employees⁷ 1,131

PAYROLL

Health Plan Employees^{6E} \$23,034,000

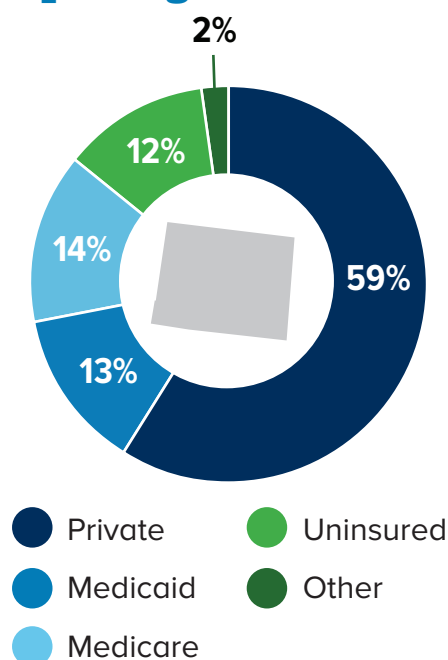
Insurance-Related Employees^{7F} \$49,687,000

AVERAGE WAGE

Health Plan Employees^{6E} \$66,380

Insurance-Related Employees^{7F} \$43,932

Health Insurance Coverage of Wyoming Residents^{8G}



Largest Health Plans by Number of Covered Lives^H

Commercial ^{9I}	Aetna	BlueCross BlueShield of Wyoming	Cigna	Timber Products Manufacturers Trust	UnitedHealthcare
Medigap ¹⁰	Aetna	BlueCross BlueShield of Wyoming	Cigna	Mutual Of Omaha	UnitedHealthcare
Medicare Advantage ¹¹	Aetna		Humana		UnitedHealthcare

State Premium Tax Collected^{13J}

\$24,762,000

Sources

All data sources, labeled 1 - 13, are referenced in detail on the “Sources” page at the end of the full report, or at this link:
<http://www.ahip.org/2019-State-Data>

Notes

A. Access to Insurance – Large Group, Small Group and Individual Covered Lives

Large group covered lives were calculated as domestic comprehensive health coverage policies issued to large group employers as of 12/31/17. This includes Federal Employees Health Benefit Plan, TRICARE, and similar insured state and local fully insured programs, but does not include the self-funded coverage.

Small group covered lives were calculated as domestic comprehensive health coverage policies that were issued to small groups as of 12/31/17. AHIP used NAIC’s definition of a “small group plan,” which is defined as a health plan offered in the small group market as such term is defined in the state law. Small group definitions may vary across states.

Individual covered lives were calculated as comprehensive health coverage policies that were issued to an individual covering the individual and/or their dependents in the United States’ individual market as of 12/31/17. Group conversion policies are also included, as defined in NAIC Group Insurance Mandatory Conversion Privilege Model Act #105. Available at: <http://www.naic.org/store/free/MDL-105.pdf> (accessed on April 24, 2019).

CALIFORNIA

Most of the California health insurance plans report their enrollment statistics not to NAIC, but to state agencies. We report California statistics for large group, small group, and individual covered lives using combined data from the NAIC and the California Department of Managed Health Care. For large groups, the reported statistic represents the number of enrollees receiving health insurance from an employer with 51 or more workers. For small groups, the reported statistic represents the number of enrollees receiving health insurance from an employer with 50 or fewer workers.

B. Access to Insurance – HSA/HDHP

The HSA/HDHP enrollment statistics are based on a survey of health plans as of January 2017 and may understate the HSA/HDHP enrollment due to the survey non-response or inability of some plans to provide a state-specific enrollment breakdown.

C. Access to Insurance – Medigap Covered Lives

Medigap covered lives included the sum of enrollment numbers reported to NAIC and in the case of California, the enrollment numbers reported to the California Department of Managed Health Care.

D. Access to Insurance – Medicaid Covered Lives

Medicaid Managed Care Enrollment, only, including the Medicaid expansion enrollment. The Medicaid enrollment in Puerto Rico and other U.S. territories is not included. All the data is as of December 2017 except for New Mexico, New York, South Carolina, and Utah (January 2018); Arizona, Georgia (February 2018); Illinois (November 2017); Virginia (Quarter III, 2017); Hawaii (September 2017); Nevada (June 2017); Texas (February 2017); District of Columbia, Delaware, and West Virginia (2016).

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The U.S. Census Bureau was NOT able to supply data on NAIC code 524292 (Third Party Administration of Insurance and Pension Funds), for the following states: North Dakota.

The U.S. Census Bureau was NOT able to supply data on NAIC 524130 (Reinsurance Carriers) for the following states: Arkansas, Delaware, District of Columbia, Hawaii, Idaho, Indiana, Iowa, Kentucky, Mississippi, Missouri, Nebraska, Nevada, New Hampshire, New Mexico, Oklahoma, Oregon, South Carolina, Utah, and Vermont.

The U.S. Census Bureau was NOT able to supply data on NAIC code 524291 (Claims Adjusting) for the following states: District of Columbia.

The U.S. Census Bureau does not report data for those states having a limited number of employers in order to maintain anonymity. These states were listed as “Not Reported” and therefore, their data were not included in the calculation of national statistics on payroll and average wages.

G. Health Insurance Coverage-Private

These estimates are based on the Kaiser Family Foundation’s definitions. The sum may not add up to 100% due to exclusion of a small number of people with private coverage of an unknown source and rounding. Private health insurance coverage is defined as those either covered by employer-sponsored coverage through their own job or as a dependent in the same household, or as individuals/families that purchased or are covered as a dependent by non-group insurance. Private health insurance coverage also includes individuals covered by private insurance from outside the household for which the origin (employer-sponsored insurance or non-group plans) is unknown.

H. Top 5 Largest Health Plans by Number of Covered Lives

Health plan listings are alphabetical among the set of plans with the highest enrollment in the nation in the year noted.

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J. State Premium Tax Collected

Includes state premium taxes collected from all types of insurance companies, including health insurance. This reflects existing state tax laws, not the federal ACA health insurance tax.

Illustrations are for graphical representation only and may not be exact.

Sources

1. Access to Insurance – Large Group, Small Group and Individual Covered Lives (All States)

AHIP compilation of data from National Association of Insurance Commissioners (NAIC), Supplemental Health Care Exhibit Part 1 (for the year ending December 2017), by permission. The NAIC does not endorse any analysis or conclusion based upon the use of its data.

Large Group, Small Group and Individual Covered Lives (Only CA)

Data from the California Department of Managed Health Care for 2017. Available at <http://www.dmhc.ca.gov/DataResearch/FinancialSummaryData.aspx> (accessed on February 2, 2019).

2. Access to Insurance – HSA Covered Lives

“America’s Health Insurance Plans, Center for Policy and Research, “Health Savings Accounts and Consumer-Directed Health Plans Grow as Valuable Financial Planning Tools” Table 2 – “Table 2: Total HSA/CDHP Enrollment by State/Territory, January 2017.” https://www.ahip.org/wp-content/uploads/2018/04/HSA_Report_4.12.18-1.pdf (accessed on January 3, 2019). “

3. Access to Insurance – Medigap Covered Lives

AHIP Center for Policy and Research analysis of the NAIC Medicare Supplement Insurance Experience Exhibit for the year ended December 31, 2017 and of the California DMHC the Enrollment Summary Report, 2017.

4. Access to Insurance – Medicare Advantage Covered Lives

Medicare Advantage Enrollment Data from the Centers of Medicare and Medicaid Services. December 2018. Excludes enrollment in Cost, Medicare-Medicaid, PACE, and HCPP plans. Available at: <https://www.cms.gov/Research-Statistics-Data-and-Systems/Statistics-Trends-and-Reports/MCRAdvPartDEnrolData/Monthly-Enrollment-by-State-Items/Monthly-Enrollment-by-State-2018-12.html> (accessed on January 7, 2019).

5. Access to Insurance – Medicaid

Health Management Associates analysis for AHIP of data from state agencies, NAIC and S&P Global Market Intelligence.

6. Number of Direct Jobs, Payroll and Average Wages

U.S. Census Bureau 2016 County Business Patterns (NAICS) report. Direct jobs are defined using the insurance industry NAICS codes 524114 (direct health and medical insurance carriers) and 621491 (HMO medical carriers). Note: Only states that included information on number of jobs and payroll were used in this calculation.

7. Number of Other Insurance-Related Jobs, Payroll and Average Wages

U.S. Census Bureau 2016 County Business Patterns (NAICS) report. Other insurance-related jobs are defined using the insurance industry NAICS codes 524130 (reinsurance carriers), 524210 (insurance agencies and brokerages), 524291 (claims adjusting), and 524292 (third party administration of insurance and pension funds). Note: Only states that included information on number of jobs and payroll were used in this calculation.

8. Health Insurance Coverage

Kaiser Family Foundation (KFF) estimates based on the Census Bureau’s 2017 American Community Survey (ACS). Available at: <http://kff.org/other/state-indicator/total-population/> (accessed on January 3, 2019). Coverage is defined using the following hierarchy:

“Medicaid” Includes those covered by Medicaid, Medical Assistance, Children’s Health Insurance Plan (CHIP) or any kind of government-assistance plan for those with low incomes or a disability, as well as those who have both Medicaid and another type of coverage, such as dual eligibles.

“Medicare”: Includes those covered by Medicare, Medicare Advantage, and those who have Medicare and another type of non-Medicaid coverage where Medicare appears to be the primary payer.

“Private” includes those covered by employer-sponsored coverage either through their own job or as a dependent in the same household, as well as individuals/families that purchased or are covered as a dependent by a non-group insurance. This also includes individuals covered by private insurance outside the household for which the origin (employer-sponsored insurance or non-group plans) is unknown.

“Other” includes those covered under the military or Veterans Administration.

“Uninsured” includes those without health insurance and those who have coverage under the Indian Health Service only.

9. Top 5 Largest Health Plans by Number of Covered Lives – Commercial, Fully-Insured (All States)

AHIP compilation of data from National Association of Insurance Commissioners (NAIC), Supplemental Health Care Exhibit Part 1 (for the year ending December 2017), by permission. The NAIC does not endorse any analysis or conclusion based upon the use of its data.

Commercial, Fully-Insured (CA only)

Data from the California Department of Managed Health Care for 2017. Available at <http://www.dmhc.ca.gov/DataResearch/FinancialSummaryData.aspx> (accessed on February 2, 2019).

10. Top 5 Largest Health Plans by Number of Covered Lives – Medigap

AHIP analysis of 2017 Medicare Supplement insurance data from National Association of Insurance Commissioners (NAIC), by permission. The NAIC does not endorse any analysis or conclusion based upon the use of its data.

11. Top 5 Largest Health Plans by Number of Covered Lives – Medicare Advantage

AHIP analysis of data from Centers for Medicare & Medicaid Services (CMS). December 2018. Available at: <https://www.cms.gov/Research-Statistics-Data-and-Systems/Statistics-Trends-and-Reports/MCRAdvPartDEnrolData/index.html> (accessed on February 7, 2019).

12. Top 5 Largest Health Plans by Number of Covered Lives – Medicaid

For Medicaid health plan enrollment all data is as of December 2017, except for New Mexico, New York, South Carolina, and Utah (January 2018); Arizona, Georgia (February 2018); Illinois (November 2017); Virginia (Quarter III, 2017); Hawaii (September 2017); Nevada (June 2017); Texas (February 2017); District of Columbia, Delaware, and West Virginia (2016).

Health Management Associates analysis for AHIP of data from state agencies, NAIC and S&P Global Market Intelligence.

13. State Premium Tax Collected

U.S. Census Bureau, 2017 Annual Survey of State Government Tax Collections. Available at: <https://www.census.gov/data/tables/2017/econ/stc/2017-annual.html> (accessed on January 3, 2019).

Notes

A. Access to Insurance – Large Group, Small Group and Individual Covered Lives

Large group covered lives were calculated as domestic comprehensive health coverage policies issued to large group employers as of December 31, 2017. This includes Federal Employees Health Benefit Plan, TRICARE, and similar insured state and local fully insured programs, but does not include the self-funded coverage.

Small group covered lives were calculated as domestic comprehensive health coverage policies that were issued to small groups as of December 31, 2017. AHIP used NAIC's definition of a "small group plan," which is defined as a health plan offered in the small group market as such term is defined in the state law. Small group definitions may vary across states.

Individual covered lives were calculated as comprehensive health coverage policies that were issued to an individual covering the individual and/or their dependents in the United States' individual market as of December 31, 2017. Group conversion policies are also included, as defined in NAIC Group Insurance Mandatory Conversion Privilege Model Act #105. Available at: <http://www.naic.org/store/free/MDL-105.pdf> (accessed on April 24, 2019).

CALIFORNIA

Most of the California health insurance plans report their enrollment statistics not to NAIC, but to state agencies. We report California statistics for large group, small group, and individual covered lives using combined data from the NAIC and the California Department of Managed Health Care. For large groups, the reported statistic represents the number of enrollees receiving health insurance from an employer with 51 or more workers. For small groups, the reported statistic represents the number of enrollees receiving health insurance from an employer with 50 or fewer workers.

B. Access to Insurance – HSA/HDHP

The HSA/HDHP enrollment statistics are based on a survey of health plans as of January 2017 and may understate the HSA/HDHP enrollment due to the survey non-response or inability of some plans to provide a state-specific enrollment breakdown.

C. Access to Insurance – Medigap Covered Lives

Medigap covered lives included the sum of enrollment numbers reported to NAIC and in the case of California, the enrollment numbers reported to the California Department of Managed Health Care.

D. Access to Insurance – Medicaid Covered Lives

Medicaid Managed Care Enrollment, only, including the Medicaid expansion enrollment. The Medicaid enrollment in Puerto Rico and other U.S. territories is not included. All the data is as of December 2017 except for New Mexico, New York, South Carolina, and Utah (January 2018); Arizona, Georgia (February 2018); Illinois (November 2017); Virginia (Quarter III, 2017); Hawaii (September 2017); Nevada (June 2017); Texas (February 2017); District of Columbia, Delaware, and West Virginia (2016).

E. Number of Direct Jobs, Payroll, and Average Wages

The U.S. Census Bureau did NOT supply data on direct jobs in health insurance for NAIC code 524114 (Direct Health and Medical Insurance Carriers) for the following states: North Dakota. The U.S. Census Bureau could only provide direct jobs data for NAIC 621491 (HMO medical centers) for the following states: California, Florida, Georgia, Louisiana, Michigan, Minnesota, Nebraska, New Mexico, New York, and Ohio.

The U.S. Census Bureau does not report data for those states having a limited number of employers in order to maintain anonymity. These states were listed as "Not Reported" and therefore, their data were not included in the calculation of national statistics on payroll and average wages.

F. Number of Other Insurance-Related Jobs, Payroll, and Average Wages

The U.S. Census Bureau was NOT able to supply data on NAIC code 524292 (Third Party Administration of Insurance and Pension Funds), for the following states: North Dakota.

The U.S. Census Bureau was NOT able to supply data on NAIC 524130 (Reinsurance Carriers) for the following states: Arkansas, Delaware, District of Columbia, Hawaii, Idaho, Indiana, Iowa, Kentucky, Mississippi, Missouri, Nebraska, Nevada, New Hampshire, New Mexico, Oklahoma, Oregon, South Carolina, Utah, and Vermont.

The U.S. Census Bureau was NOT able to supply data on NAIC code 524291 (Claims Adjusting) for the following states: District of Columbia.

The U.S. Census Bureau does not report data for those states having a limited number of employers in order to maintain anonymity. These states were listed as “Not Reported” and therefore, their data were not included in the calculation of national statistics on payroll and average wages.

G. Health Insurance Coverage-Private

These estimates are based on the Kaiser Family Foundation’s definitions. The sum may not add up to 100% due to exclusion of a small number of people with private coverage of an unknown source and rounding. Private health insurance coverage is defined as those either covered by employer-sponsored coverage through their own job or as a dependent in the same household, or as individuals/families that purchased or are covered as a dependent by non-group insurance. Private health insurance coverage also includes individuals covered by private insurance from outside the household for which the origin (employer-sponsored insurance or non-group plans) is unknown.

H. Top 5 Largest Health Plans by Number of Covered Lives

Health plan listings are alphabetical among the set of plans with the highest enrollment in the nation in the year noted.

I. Top 5 Largest Health Plans by Number of Covered Lives

For Medicaid health plan enrollment, all data is as of December 2017, except for New Mexico, New York, South Carolina, and Utah (January 2018); Arizona, Georgia (February 2018); Illinois (November 2017); Virginia (Quarter III, 2017); Hawaii (September 2017); Nevada (June 2017); Texas (February 2017); District of Columbia, Delaware, and West Virginia (2016).

J. State Premium Tax Collected

Includes state premium taxes collected from all types of insurance companies, including health insurance. This reflects existing state tax laws, not the federal ACA health insurance tax.

