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2012 State Employee Health Benefits: Monthly premium costs (individual and family coverage)

—Compiled by the NCSL Health Program, July 2012

Among the 50 state employee health benefit plans, there is considerable variation in premium rates and in how the costs are shared between the state and employee. The NCSL Health Program staff compiled data (March through July 2012) on premiums for two different, but common, types of health insurance coverage (one low-cost plan and one comprehensive plan) to reflect the current diverse insurance market.

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

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

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

"**Individual coverage**" in Table 1 includes policies for the state employee only. For 2012, 43 states provided data.

"**Family coverage**" in Table 2 includes policies that cover the state employee, a spouse and all eligible dependents. For 2012, 45 states provided complete information on family coverage premiums, so averages do not include all states or jurisdictions.

Notes on Table Data

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

2012 State Employee Premiums for Individual Coverage

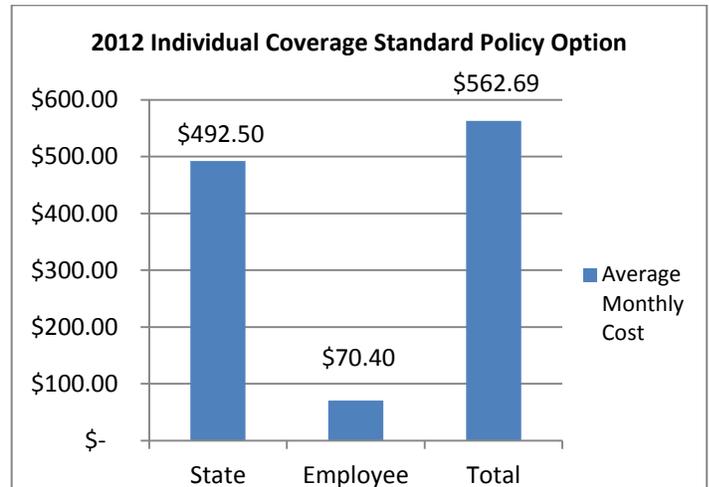
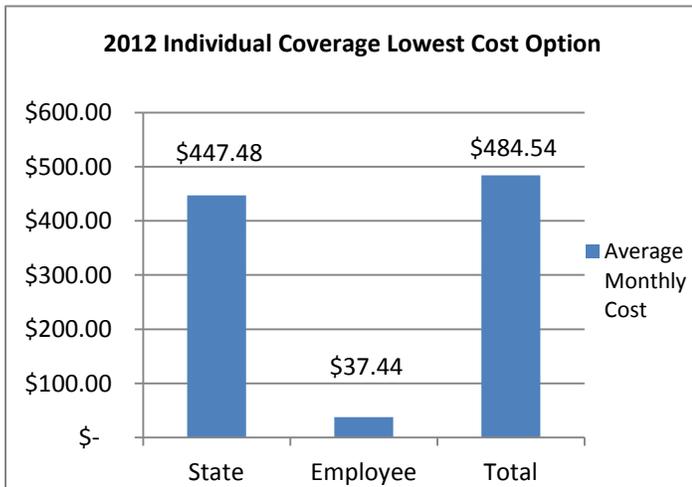
Information on individual coverage premiums for 2012, including averages (state, employee and totals), are based solely on the 43 states with available data as of July 2012.

n/a = data not available

2012 Table 1			Individual coverage Lowest cost insurance option			Individual coverage Standard policy option, PPO		
State	FT#	Time Pd.	State	Employee	Total	State	Employee	Total
Alabama	1	10/1-9/30	\$805.00	\$15.00	\$820.00	\$805.00	\$80.00	\$885.00
Alaska	2	7/1-6/30	n/a	n/a	n/a	n/a	n/a	n/a
Arizona	3	10/1-9/30	\$464.30	\$24.00	\$488.30	\$684.00	\$143.08	\$827.08
Arkansas	4	1/1-12/31	\$146.46	\$0.00	\$146.46	\$146.46	\$0.00	\$146.46
California	5	1/1-12/31	\$452.00	\$11.00	\$463.00	\$452.00	\$94.00	\$546.00
Colorado	6	7/1-6/30	\$368.42	\$34.74	\$403.16	\$368.42	\$76.04	\$444.46
Connecticut	7	7/1-6/30	\$405.56	\$37.77	\$443.33	\$548.41	\$55.77	\$604.18
Delaware	8	7/1-6/30	\$514.56	\$0.00	\$514.56	\$514.56	\$72.90	\$587.46
Florida	9	7/1-6/30	\$499.80	\$15.00	\$514.80	\$499.80	\$50.00	\$549.80
Georgia	10	1/1-12/31	n/a	n/a	n/a	n/a	n/a	n/a
Hawaii	11	7/1-6/30	\$21.72	\$21.72	\$43.44	\$172.52	\$172.52	\$345.04
Idaho	12	7/1-6/30	\$681.26	\$12.00	\$693.26	\$681.26	\$15.00	\$696.26
Illinois	13	7/1-6/30	n/a	n/a	n/a	n/a	n/a	n/a
Indiana	14	1/1-12/31	\$11.34	\$306.70	\$318.04	\$302.54	\$393.10	\$695.64
Iowa	15	1/1-12/31	\$454.32	\$0.00	\$454.32	\$754.11	\$0.00	\$754.11
Kansas	16	7/1-6/30	\$542.24	\$3.60	\$545.84	\$542.24	\$14.90	\$557.14
Kentucky	17	1/1-12/31	\$496.14	\$0.00	\$496.14	\$496.14	\$0.00	\$496.14
Louisiana	18	7/1-6/30	\$360.54	\$120.18	\$480.72	\$464.46	\$154.82	\$619.28
Maine	19	7/1-6/30	\$727.54	\$0.00	\$727.54	\$727.54	\$0.00	\$727.54
Maryland	20	7/1-6/30	\$298.26	\$52.63	\$350.89	\$358.94	\$89.74	\$448.68
Massachusetts	21	7/1-6/30	n/a	n/a	n/a	n/a	n/a	n/a
Michigan	22	10/1-9/30	\$342.08	\$18.00	\$360.08	\$496.88	\$55.20	\$552.08
Minnesota	23	1/1-12/31	\$447.28	\$0.00	\$447.28	\$447.28	\$0.00	\$447.28
Mississippi	24	7/1-6/30	\$356.00	\$0.00	\$356.00	\$356.00	\$38.00	\$394.00
Missouri	25	1/1-12/31	\$466.00	\$81.00	\$547.00	\$466.00	\$81.00	\$547.00
Montana	26	1/1-12/31	\$696.00	\$0.00	\$682.00	\$696.00	\$0.00	\$682.00
Nebraska	27	7/1-6/30	\$236.64	\$62.92	\$299.56	\$394.40	\$104.84	\$499.24
Nevada	28	7/1-6/30	\$596.86	\$44.93	\$641.79	\$596.86	\$44.93	\$641.79
New Hampshire	29	1/1-12/31	\$586.36	\$40.00	\$626.36	\$616.44	\$40.00	\$656.44
New Jersey	30	1/1-12/31	\$344.45	\$57.48	\$401.93	\$492.86	\$57.48	\$550.34
New Mexico	31	7/1-6/30	\$273.38	\$68.34	\$341.72	\$317.94	\$79.48	\$397.42
New York	32	1/1-12/31	\$395.57	\$75.36	\$470.93	\$499.39	\$95.12	\$594.51
North Carolina	33	7/1-6/30	\$410.94	\$0.00	\$410.94	\$410.94	\$21.62	\$432.56
North Dakota	34	1/1-12/31	\$426.96	\$0.00	\$426.96	\$426.96	\$0.00	\$426.96
Ohio	35	7/1-6/30	\$406.32	\$72.11	\$478.43	\$406.32	\$72.11	\$478.43
Oklahoma	36	1/1-12/31	\$341.21	\$0.00	\$341.21	\$449.48	\$0.00	\$449.48
Oregon	37	1/1-12/31	\$826.71	\$43.51	\$870.22	\$940.99	\$49.53	\$990.52

Pennsylvania	38	1/1-12/31	n/a	n/a	n/a	n/a	n/a	n/a
Rhode Island	39	7/1-6/30	\$448.58	\$97.96	\$546.54	\$448.58	\$97.96	\$546.54
South Carolina	40	1/1-12/31	\$291.92	\$9.70	\$301.62	\$291.92	\$97.68	\$389.60
South Dakota	41	7/1-6/30	n/a	n/a	n/a	n/a	n/a	n/a
Tennessee	42	1/1-12/31	\$484.67	\$106.39	\$591.06	\$484.67	\$131.39	\$616.06
Texas	43	9/1-8/31	\$384.34	\$0.00	\$384.34	\$438.30	\$0.00	\$438.30
Utah	44	7/1-6/30	n/a	n/a	n/a	n/a	n/a	n/a
Vermont	45	1/1-12/31	\$172.22	\$43.05	\$215.27	\$263.43	\$65.86	\$329.29
Virginia	46	7/1-6/30	\$401.00	\$0.00	\$401.00	\$457.00	\$43.00	\$500.00
Washington	47	1/1-12/31	\$456.07	\$24.00	\$480.07	\$447.91	\$82.00	\$529.91
West Virginia	48	7/1-6/30	\$214.00	\$30.00	\$244.00	\$214.00	\$80.00	\$294.00
Wisconsin	49	1/1-12/31	\$1,316.60	\$81.00	\$1,397.60	\$928.60	\$219.00	\$1,147.60
Wyoming	50	1/1-12/31	\$669.85	\$0.00	\$667.59	\$669.85	\$58.97	\$734.14

2012 Individual Coverage State Averages



In 2012:

- The average cost for the lowest cost individual policy is \$484.54, with the state paying an average of \$447.48 and the employee paying on average \$37.44. (Based on 43 states)
- The average cost for a standard individual policy was \$562.69, with the state paying an average of \$492.50 and the employee paying on average \$70.40 (Based on 43 states)
- Thirteen states paid 100 percent of the premiums for the lowest cost individual insurance policy option: Arizona, Iowa, Kentucky, Maine, Minnesota, Mississippi, Montana, North Carolina, North Dakota, Oklahoma, Texas, Virginia, and Wyoming.
- Nine states: Arizona, Iowa, Kentucky, Maine, Minnesota, Montana, North Dakota, Oklahoma and Texas, paid 100 percent of the premium for standard individual insurance policies.

2012 State Employee Premiums for Family Coverage

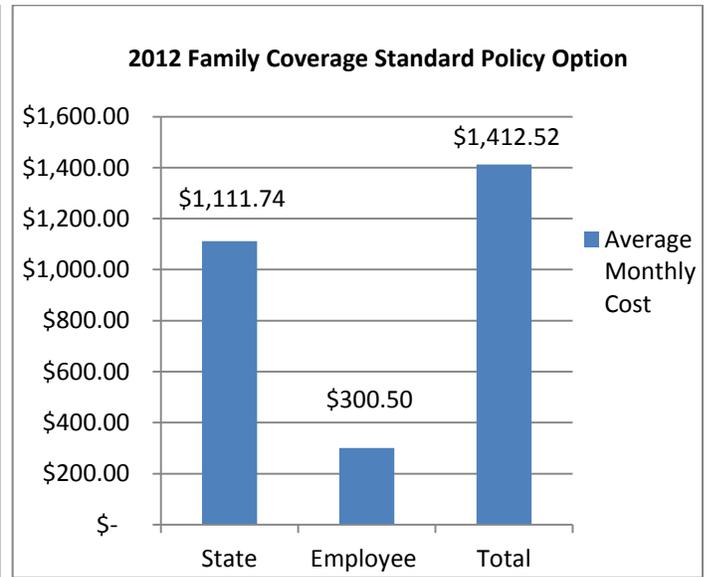
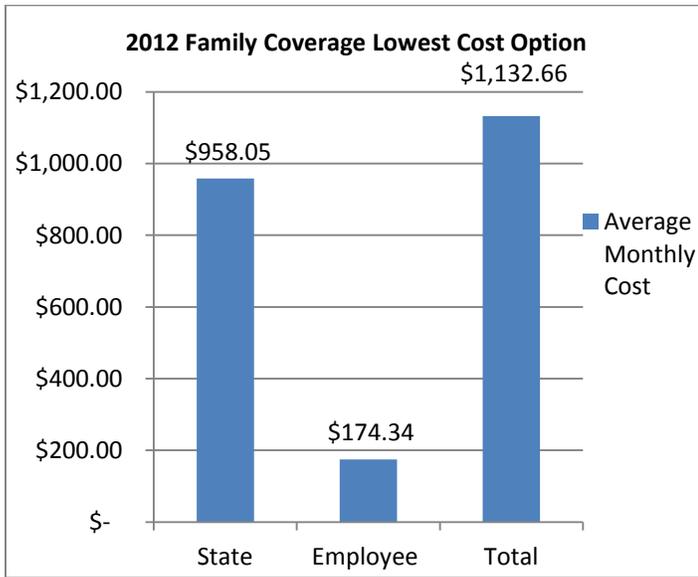
n/a = data not available

Information on family coverage premiums for 2012, including averages (state, employee and totals), are based solely on the 45 states with available data as of July 2012.

2012 Table 2			Family coverage Lowest cost insurance option			Family coverage Standard policy option, PPO		
State	FT#	Time Pd.	State	Employee	Total	State	Employee	Total
Alabama	1	10/1-9/30	\$805.00	\$205.00	\$1,010.00	\$805.00	\$270.00	\$1,075.00
Alaska	2	7/1-6/30	\$1,250.00	\$0.00	\$1,250.00	\$1,250.00	\$218.00	\$1,468.00
Arizona	3	10/1-9/30	\$1,167.70	\$178.16	\$1,345.86	\$1,780.62	\$448.62	\$2,229.24
Arkansas	4	1/1-12/31	\$238.68	\$92.20	\$330.88	\$238.68	\$92.20	\$330.88
California	5	1/1-12/31	\$1,177.00	\$27.00	\$1,204.00	\$1,177.00	\$241.00	\$1,418.00
Colorado	6	7/1-6/30	\$914.50	\$285.16	\$1,199.66	\$914.50	\$465.62	\$1,380.12
Connecticut	7	7/1-6/30	\$1,058.02	\$138.97	\$1,196.99	\$1,407.64	\$223.65	\$1,631.29
Delaware	8	7/1-6/30	\$1,330.86	\$0.00	\$1,330.86	\$1,330.86	\$193.12	\$1,523.98
Florida	9	7/1-6/30	\$1,063.34	\$64.30	\$1,127.64	\$1,063.34	\$180.00	\$1,243.34
Georgia	10	1/1-12/31	n/a	n/a	n/a	n/a	n/a	n/a
Hawaii	11	7/1-6/30	\$60.36	\$60.36	\$120.72	\$533.34	\$533.34	\$1,066.68
Idaho	12	7/1-6/30	\$681.26	\$91.00	\$772.26	\$681.26	\$109.00	\$790.26
Illinois	13	7/1-6/30	n/a	n/a	n/a	n/a	n/a	n/a
Indiana	14	1/1-12/31	\$965.84	\$31.64	\$997.48	\$1,138.88	\$752.80	\$1,891.68
Iowa	15	1/1-12/31	\$1,063.14	\$0.00	\$1,063.14	\$1,499.93	\$264.68	\$1,764.61
Kansas	16	7/1-6/30	\$793.20	\$186.60	\$979.80	\$793.20	\$350.70	\$1,143.90
Kentucky	17	1/1-12/31	\$984.42	\$288.44	\$1,272.86	\$984.42	\$288.44	\$1,272.86
Louisiana	18	7/1-6/30	\$658.56	\$418.20	\$1,076.76	\$848.46	\$538.82	\$1,387.28
Maine	19	7/1-6/30	\$1,390.78	\$419.92	\$1,810.70	\$1,390.78	\$419.92	\$1,810.70
Maryland	20	7/1-6/30	\$775.43	\$136.84	\$912.27	\$897.39	\$224.35	\$1,121.74
Massachusetts	21	7/1-6/30	\$798.00	\$266.00	\$1,064.00	\$1,194.00	\$398.00	\$1,592.00
Michigan	22	10/1-9/30	\$923.62	\$48.62	\$972.24	\$1,371.36	\$152.38	\$1,523.74
Minnesota	23	1/1-12/31	\$1,185.14	\$130.20	\$1,315.34	\$1,185.14	\$130.20	\$1,315.34
Mississippi	24	7/1-6/30	\$356.00	\$593.00	\$949.00	\$356.00	\$685.00	\$1,041.00
Missouri	25	1/1-12/31	\$1,286.00	\$411.00	\$1,697.00	\$1,286.00	\$411.00	\$1,697.00
Montana	26	1/1-12/31	\$696.00	\$212.00	\$908.00	\$696.00	\$212.00	\$908.00
Nebraska	27	7/1-6/30	\$840.02	\$223.30	\$1,063.32	\$1,400.04	\$372.16	\$1,772.20
Nevada	28	1/1-12/31	\$1,173.87	\$258.34	\$1,432.21	\$1,173.87	\$258.34	\$1,432.21
New Hampshire	29	1/1-12/31	\$1,884.24	\$120.00	\$2,004.24	\$1,980.56	\$120.00	\$2,100.56
New Jersey	30	1/1-12/31	\$947.36	\$57.48	\$1,004.84	\$1,318.57	\$57.48	\$1,376.05
New Mexico	31	7/1-6/30	\$806.42	\$201.62	\$1,008.04	\$937.92	\$234.48	\$1,172.40
New York	32	1/1-12/31	\$866.86	\$287.10	\$1,153.96	\$1,393.34	\$1,050.60	\$2,443.94
North Carolina	33	7/1-6/30	\$410.94	\$516.26	\$927.20	\$410.94	\$632.74	\$1,043.68
North Dakota	34	1/1-12/31	\$1,029.00	\$0.00	\$1,029.00	\$1,029.00	\$0.00	\$1,029.00
Ohio	35	7/1-6/30	\$1,114.97	\$209.67	\$1,324.64	\$1,114.97	\$209.67	\$1,324.64
Oklahoma	36	1/1-12/31	\$1,216.98	\$0.00	\$1,216.98	\$1,469.66	\$0.00	\$1,469.66
Oregon	37	1/1-12/31	\$1,132.57	\$59.61	\$1,192.18	\$1,289.03	\$67.84	\$1,356.87

Pennsylvania	38	1/1-12/31	n/a	n/a	n/a	n/a	n/a	n/a
Rhode Island	39	7/1-6/30	\$1,249.30	\$282.86	\$1,532.16	\$1,249.30	\$282.86	\$1,532.16
South Carolina	40	1/1-12/31	\$724.00	\$113.00	\$837.00	\$724.00	\$306.56	\$1,030.56
South Dakota	41	7/1-6/30	n/a	n/a	n/a	n/a	n/a	n/a
Tennessee	42	1/1-12/31	\$1,260.15	\$276.62	\$1,536.77	\$1,260.15	\$326.62	\$1,586.77
Texas	43	9/1-8/31	\$751.18	\$366.84	\$1,118.02	\$856.94	\$418.64	\$1,275.58
Utah	44	7/1-6/30	n/a	n/a	n/a	n/a	n/a	n/a
Vermont	45	1/1-12/31	\$473.58	\$118.40	\$591.98	\$724.44	\$181.11	\$905.55
Virginia	46	7/1-6/30	\$1,086.00	\$0.00	\$1,086.00	\$1,202.00	\$150.00	\$1,352.00
Washington	47	1/1-12/31	\$1,194.39	\$76.00	\$1,270.39	\$1,221.25	\$236.00	\$1,457.25
West Virginia	48	7/1-6/30	\$611.00	\$182.00	\$793.00	\$611.00	\$100.00	\$711.00
Wisconsin	49	1/1-12/31	\$1,196.60	\$201.00	\$1,397.60	\$2,317.60	\$548.00	\$2,865.60
Wyoming	50	1/1-12/31	\$1,520.00	\$10.54	\$1,542.86	\$1,520.00	\$166.78	\$1,699.10

2012 Family Coverage State Averages



In 2012:

- The average premium rate for the lowest cost family insurance option was \$1,132.66, with the state paying an average of \$958.05 and the employee paying an average of \$174.34. (Based on 45 states)
- The average premium for a standard family policy was \$1,412.52, with the state paying an average of \$1,111.74 and the employee paying an average of \$300.50. (Based on 45 states)
- Four states covered 100 percent of the premium for the lowest cost family insurance policy: Alaska, North Dakota, Oklahoma, and Virginia.
- Two states, North Dakota and Oklahoma, paid 100 percent of the premium for standard family insurance policies.

Research and Authors:

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

State Footnotes

- [1] AL: For October 2011, the rate will be \$325 per employee to allow the average monthly employer premium to equal the \$765 appropriation approved by the legislature and Governor.
- [2] AK: The lowest rate plan is the Economy medical plan, with preventive dental and no vision. The Standard PPO plan is the Standard medical plan with standard dental and standard vision. The Alaska health plan does not have an "individual" option. The state is required under statute, AS39.30.090(a)(2), to provide family coverage to all eligible state employees.
- [3] AZ: Lowest rate plan is an HSA, standard rate plan is a PPO. Rates based on 26 pay periods.
- [4] AR: The lowest rate plan and the standard rate plan are the Arkansas Bronze Plan.
- [5] CA: Lowest rate plan is a PPO PERS Select plan. Standard PPO is a PERS Choice PPO plan.
- [6] CO: Lowest rate plan is a PPO HDHP. Standard PPO is a PPO Co-Pay Choice Plus plan.
- [7] CT: Lowest rate plan is an HMO plan. Standard PPO example is taken from Anthem POE plan.
- [8] DE: Lowest rate plan shown is for the First State Basic Plan. Standard PPO is a BCBSD Comprehensive PPO plan.
- [9] FL: Lowest rate plan shown is for the PPO/HMO HIHP. Standard PPO is the PPO/HMO standard plan. Data for these plans include "Career Service" employees; there is another insurance category for "Pay all" who include executive, legislative, and judicial branch agencies with enhanced benefits.
- [10] GA: N/A
- [11] HI: Plan availability and cost varies by union bargaining unit. Lowest rate plan is the Royal State National Supplemental Prescription Drug and RSN Chiropractic Plan. Standard PPO is HMSA90/10 PPO.
- [12] ID: Data shown is for employees in Tier 3 who work 36 - 40 hours; premiums differ for employees who work less hours per week. Lowest rate plan is a HDHP.
- [13] IL: N/A
- [14] IN: Lowest rate plan is a CDHP w/Non-Tobacco incentive.
- [15] IA: Lowest rate plan is the Blue Advantage plan. Standard PPO is the Iowa Select plan.
- [16] KS: Rate plans are listed for non-tobacco user discount by employee annual pay rate. Lowest plan rate is Plan C BCBS, with annual pay between \$28,000 and \$48,000. Standard plan is Plan C Coventry/PHS.
- [17] KY: Plan indicates non-smoker monthly rates. Standard PPO plan is also the lowest rate plan.
- [18] LA: Lowest rate plan is a Consumer-Driven Health Savings Account.
- [19] ME: Lowest rate plan and PPO plan shown is with 100 percent state contribution.
- [20] MD: Lowest rate plan is a Carefirst BCBS EPO plan. Standard PPO plan is a Carefirst BCBS PPO plan, designated as an "employee and 2 more."
- [21] MA: Data shown is for employees hired after 2003 at a 25 percent rate; employees hired prior to 2003 pay a 20 percent rate.
- [22] MI: Data used for full-time employees hired prior to April 1, 2010.
- [23] MN: Data is from a full employer contribution with the three plans having identical rates.
- [24] MS: Premiums shown are for "Horizon Employees" who were hired on or after 1/1/2006 and account for employee + spouse + child(ren). The state pays a base rate for the plans at \$356.
- [25] MO: MCHCP contributions to premium vary based on each plan's design, including copayments, deductibles, coinsurance and/or HSA contributions. Funds from the Early Retiree Reinsurance Program (ERRP) were used to reduce each member's premium. The premiums listed include the ERRP reduction.
- [26] MT: Lowest cost plan is the standard PPO plan.
- [27] NE: Lowest rate plan is a high deductible health plan. Standard plan is a regular PPO.
- [28] NV: The lowest rate plan and the standard PPO plan are both the Statewide PPO Consumer Driven High Deductible Health Plan
- [29] NH: Lowest rate plan is a HMO plan, standard plan is a POS plan.
- [30] NJ: Most employees contribute 1.5% of their monthly salary; in this example an employee premiums are based on an annual salary of \$50,000, using the New Jersey premium calculator for phase 1.
- [31] NM: Premiums based on salaries; the data shown are for individuals with a salary at less than \$50,000 with employee covering 20 percent or premium and state covering 80 percent.
- [32] NY: For employees in salary grade equal to or greater than SG 10 (approx. \$40,137.00)
- [33] NC: Two available plans in the state (basic and standard) with the state contribution for all active employee plans, regardless of coverage type is \$410.94.
- [34] ND: The State of ND pays a flat rate whether it is individual or full family coverage. This is a composite rate that reflects the % of individual contracts vs, % of full family contracts. The state pays 100% of the premium for the PPO and HDHP option. The breakdown of the composite rate is: Single: 4426.96; Family: 1029.00.
- [35] OH: Family coverage rates include a charge of \$12.50 per month to cover a spouse.
- [36] OK: Oklahoma provides a benefits allowance of \$1677.96 for employee, spouse, and children; and an allowance of \$640.98 for individual employee.

[37] OR: Lowest cost plan is Providence Choice. The PPO is PEBB Statewide. Premium share for most employees is 5% of monthly premium, with employer share at 95%.

[38] PA: N/A

[39] RI: 20 Pay Period Employees pay \$327.92 for individual coverage, and \$919.29 for family coverage.

[40] SC: Lowest rate plan is a "savings plan" administered by the state; PPO plan example is for a "standard plan" also managed by the state.

[41] SD: N/A

[42] TN: Rate plans divided by regions of East/Middle TN and West TN.

[43] TX: Lowest rate plan is an HMO. Standard rate plan is HealthSelect of Texas.

[44] UT: N/A

[45] VT: Lowest rate plan is a safety net plan. Standard rate plan is a Health Guard PPO.

[46] VA: Lowest rate plan is a high deductible health plan.

[47] WA: Lowest cost plan is the Kaiser Permanente consumer-directed health plan with a health savings account. The PPO plan is a Uniform Medical Plan Classic- the state's self insured medical plan.

[48] WV: Based on an employee earning \$36,001 - \$42,000; total premium cost does not include \$167.00 contribution from the Retiree Health Benefit Trust Fund.

[49] WI: Rates are based on a 3 tier system; data used for PPO plan is a "tier 3/non represented employee in the standard plan (preferred provider)" while the lowest rate plan is a "tier 1/ Mercycare Health Plan."

[50] WY: If employee elects to have health coverage, they are mandated to purchase "preventative dental" coverage at a rate of \$43.52/monthly family cost, and \$19.70/monthly single cost; this cost is included in total premium cost. Individual coverage includes a \$5.32 Early Retiree Reinsurance Program (EERP) discount, family coverage includes \$12.32 EERP discount.