

## **Private Health Insurance Expenditures by State of Residence Highlights and Methodology**

Estimates of health spending by state of residence<sup>1</sup> have thus far focused on total personal health care (PHC)<sup>2</sup> spending and two major payers: Medicare and Medicaid. Recently, however, the Office of the Actuary at Centers for Medicare & Medicaid Services (CMS) expanded the analysis of PHC by state to include another major payer: Private Health Insurance (PHI). This paper presents aggregate and per enrollee PHI expenditures for PHC (or benefits) by state of residence for 2001 through 2009 and a brief description of the methods used to develop these estimates.

### **Highlights**

At the national level, PHI spending on benefits grew from \$444.0 billion in 2001 to \$712.2 billion in 2009, an average annual increase of 6.1 percent. During the same period, total PHC spending for all payers grew from \$1,264.1 billion to \$2,089.9 billion, or 6.5 percent per year.<sup>3</sup> As a share of total PHC spending, PHI accounted for 34.1 percent nationally in 2009. At the same time, Medicare and Medicaid accounted for 22.5 percent and 16.5 percent, respectively.<sup>4</sup> Combined, these three payers<sup>5</sup> represented 73.2 percent of all PHC spending in the U.S. in 2009. Among states, the proportion of total PHC spending that was paid by PHI, Medicare, and Medicaid, varied. For example, in New York and Arizona, these three payers combined paid the most in the nation, (over 80 percent), while in Montana, they paid the least (60 percent).<sup>7</sup>

In 2009, spending on per enrollee PHI benefits averaged \$3,766, nationally. The majority of the states with above average per enrollee PHI spending were located in the New England and Mideast regions. The states with the highest level of spending on per enrollee PHI benefits were Alaska at \$5,938 (58 percent higher than the national average) and New York at \$4,559 (21 percent above the national average).<sup>6</sup> The states with the lowest spending on per enrollee PHI benefits were generally in the Rocky Mountain and the Southeast regions. Utah had the lowest level of per enrollee PHI spending at \$2,900 per enrollee (23 percent below the national average).<sup>7</sup>

While national spending on per enrollee PHI benefits grew 6.7 percent, on average, between 2001 and 2009, North Dakota grew the fastest (9.4 percent) and New Mexico grew the slowest (4.2 percent). Among regions, the Southwest, Plains and the Mideast regions grew the fastest during the 2001 to 2009 period, while all other regions grew at or below the national average.

### **Methodology**

The first step in developing PHI spending for PHC (or benefits) by state was estimating PHI premiums at the state level. We used various data sources to estimate premiums, including:

- The Agency for Healthcare Research and Quality's (AHRQ) Medical Expenditure Panel Survey – Insurance Component (MEPS-IC)<sup>8</sup>
- AHRQ's Medical Expenditure Panel Survey – Household Component (MEPS-HC)<sup>9</sup>
- Data from the Office of Personnel Management (OPM)<sup>10</sup>
- The Medicare Supplemental Experience Exhibit submitted to the National Association of Insurance Commissioners (NAIC)<sup>11</sup>

Second, we developed interim net cost ratios by state (based largely on data from the NAIC<sup>12</sup>), which we used to adjust premiums to exclude administrative expenses, changes in reserves, investment income, and profits.

Finally, we controlled the resulting estimates of PHI benefits by state to personal health care PHI spending levels from the 2009 National Health Expenditure Accounts (NHEA).<sup>13</sup>

The following sections provide further details on the method used to develop PHI premiums, benefits and enrollment by state.

## **1. Total PHI Premiums**

We estimated Employer Sponsored Insurance (ESI) and Individually Purchased Insurance (IPI) premiums separately for each state and then summed them to create total PHI premiums by state.<sup>14</sup>

### **a. ESI Premiums**

We estimated premiums for non-federal ESI and federal ESI separately and then summed them to derive total ESI premiums by state.

#### **i. Non-federal ESI (Private and State and Local ESI) Premiums**

We used the same method to estimate private and state and local ESI. First, we created per enrollee premiums by state using data from MEPS-IC by dividing total premiums by total enrollment. We defined enrollment as the sum of active workers, retirees, and former employees who are covered by the Consolidated Omnibus Budget Reconciliation Act (COBRA).

Second, we created residence-based enrollment estimates by state for active workers using a centered three-year moving-average from the Current Population Survey (CPS).<sup>15</sup> The CPS enrollment represents active workers by location of residence rather than the MEPS-IC definition of an individual's location of employment. For non-active workers we used the MEPS-IC data.

Third, we multiplied the MEPS-IC based per enrollee premiums by state by our residence-based enrollment estimates (CPS/MEPS-IC) to produce ESI premiums by state of residence (for both private and state and local employers).

Finally, we controlled the private and state and local ESI premiums by state to their corresponding 2009 NHEA levels.

#### **ii. Federal ESI Premiums**

The OPM provided plan level data that we aggregated to state-level premiums. Then the state data were controlled to the 2009 NHEA levels.

### **b. IPI Premiums**

The MEPS-IC is designed to survey employers only; therefore, to estimate individually purchased (by households) insurance, we used the MEPS-HC. Premiums

for IPI were estimated separately for the under 65 and over 65 age groups, then summed and controlled to the national IPI totals as reported in the 2009 NHEA.

i. IPI for under 65 age group

The MEPS-HC survey is not designed to facilitate analysis of health spending at the state level. Therefore, we devised a method that grouped the MEPS-HC responses for individually purchased premiums and enrollment into three broad categories of states so that the responses would yield meaningful results at the total group level. We then converted the group results to state estimates using data from the MEPS-IC.

To create the three broad groups of states, we ranked the states from lowest to highest based on per enrollee premiums from MEPS-IC. Then the states were placed into roughly three groups of equal enrollment size. For example, private ESI enrollment in 2009 was approximately 68 million, so about 23 million enrollees were included in each of the three groups designated by low, medium, and high per enrollee premiums. AHRQ provided us with aggregate premium and enrollment data from MEPS-HC for each of these three state groupings.

We then used the MEPS-IC to determine the relationship between per enrollee premium by state and the per enrollee premium for its corresponding group. This relationship reflects the employer/group market, and was applied to the MEPS-HC data for individually purchased insurance. This allowed us to determine an IPI per enrollee premium for each state. This method assumes that the per enrollee premium for a state relative to the other states within their group is similar for the employer/group market and the IPI market.

Finally, we estimated IPI premiums for the under 65 population in each state by multiplying the IPI per enrollee premium by IPI enrollment from the Enhanced CPS (eCPS) for each state. The eCPS data, which is developed by the State Health Access Data Assistance Center, reflects methodological improvements over the CPS data for the time period covered by these estimates.<sup>16</sup>

ii. IPI for 65 and over age group

We estimated the premiums, benefits, and enrollment for IPI for the over 65 population or Medigap policies by using data from the Medicare Supplemental Experience Exhibit that is submitted to the NAIC. This exhibit brings together data on Medigap policies issued by insurance companies by state. An adjustment was made to California by using Medicare Current Beneficiary Survey<sup>17</sup> because not all insurers in California file with the NAIC.

## **2. Total PHI Benefits**

In order to develop PHI spending for PHC (or benefits) by state, we estimated and removed the net cost of PHI<sup>18</sup> from the state premium estimates.

For non-federal ESI, we developed separate interim net cost ratios for self-insured and fully insured plans. However, in order to apply these net cost ratios we first had to separate non-federal ESI premiums by state into self-insured and fully insured premiums. For both plan types, we used state enrollment and premium data from MEPS-IC<sup>19</sup> to develop total premiums for self-insured and fully insured plans by state. We calculated a share for each plan type by state, and then applied that share to each state’s non-federal ESI premiums to estimate self-insured and fully insured premiums by state for non-federal ESI.

We converted premiums for self-insured non-federal ESI, fully insured non-federal ESI, federal ESI, over 65 IPI and under 65 IPI into benefits by applying separate interim net cost ratios to each type of coverage. Because there is a lack of detailed data on premiums and benefits for self-insured plans by state, we applied the national net cost ratio for self-insured plans to all states to derive self-insured ESI premiums.

For fully insured non-federal ESI premiums and federal ESI premiums, we used an interim net cost ratio for group plans developed from NAIC data for all states except for California. An adjustment is made to California by using California’s Department of Managed Health Care<sup>20</sup> data because not all insurers in California file with the NAIC. For the under 65 IPI premiums, we used a net cost ratio for non-group plans created from the NAIC data. For the over 65 IPI premiums, we used a net cost ratio calculated from the Medicare Supplemental Experience Exhibit that is submitted to the NAIC.

In the final step, we controlled the PHI benefits by state to personal health care PHI expenditures spending levels reported in the 2009 NHEA.

### 3. PHI Enrollment

Though we used several sources of state PHI enrollment to develop the spending estimates, we used eCPS enrollment controlled to national PHI enrollment from the 2009 NHEA to calculate per enrollee PHI benefits.

A summary of the raw data sources used to develop the estimates of spending and enrollment for PHI benefits by state is provided in Table 1.

**Table 1. Data Sources Used in the Estimation of PHI Expenditures for PHC (or benefits) by State**

	Employer Sponsored Insurance (ESI)			Individually Purchased Insurance (IPI)
	Private	State & Local	Federal	Individual
<b><u>Benefits</u></b>	MEPS-IC/NAIC	MEPS-IC/NAIC	OPM/NAIC	NAIC (Medicare Supplement) MEPS-HC/NAIC
Over 65				
Under 65				
<b><u>Enrollment</u></b>	MEPS-IC (Non-Active) & CPS (Active)	MEPS-IC (Non-Active) & CPS (Active)	OPM	NAIC (Medicare Supplement) eCPS
Over 65				
Under 65				

## Conclusion

This paper presents per enrollee PHI expenditures for PHC (or benefits) by state of residence for 2001 through 2009. Previous estimates of health spending by state reported spending for Medicare, Medicaid, and all other payers, however, these estimates now reflect spending for the three largest payers of health care (Medicare, Medicaid, and PHI). Estimates of PHI spending by state allows for a more complete analysis of the importance of these three funding sources in each state. Trends in per enrollee PHI benefit spending by state and region are varied and may reflect underlying differences in demographic factors, health care markets, levels of personal income, and numerous other factors.

CMS provides additional information regarding the State Health Expenditure Accounts [here](#).

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<sup>1</sup> Cuckler, Gigi, Martin, Anne, Whittle, Lekha, Heffler, Stephen, Sisko, Andrea, Lassman, Dave, and Benson, Joseph. "Health Spending by State of Residence, 1991-2009", Medicare & Medicaid Research Review, 2011: Vol. 1, Num. 4. December, 2011. [http://www.cms.gov/mmrr/Downloads/MMRR2011\\_001\\_04\\_A03-.pdf](http://www.cms.gov/mmrr/Downloads/MMRR2011_001_04_A03-.pdf)

<sup>2</sup> Aggregate state health spending data is at the Personal Health Care (PHC) level and is defined as total spending on health care goods and services. PHC excludes health spending on government administration, net costs of health insurance, government public health activity, non-commercial research, and investment in structures and equipment.

<sup>3</sup> Centers for Medicare & Medicaid Services: <http://www.cms.gov/Research-Statistics-Data-and-Systems/Statistics-Trends-and-Reports/NationalHealthExpendData/Downloads/res-tables.pdf>. These state estimates are controlled to PHC level from 2009 National Health Expenditure Accounts (NHEA). Comparisons to the current version of NHEA 2012 will not yield the same results.

<sup>4</sup> Cuckler, Gigi, Martin, Anne, Whittle, Lekha, Heffler, Stephen, Sisko, Andrea, Lassman, Dave, and Benson, Joseph. "Health Spending by State of Residence, 1991-2009", Medicare & Medicaid Research Review, 2011: Vol. 1, Num. 4. December, 2011. [http://www.cms.gov/mmrr/Downloads/MMRR2011\\_001\\_04\\_A03-.pdf](http://www.cms.gov/mmrr/Downloads/MMRR2011_001_04_A03-.pdf)

<sup>5</sup> Other payers accounting for the rest of the outstanding shares are out-of-pocket payments, Children's Health Insurance Program (Titles XIX and XXI), Department of Defense, Department of Veterans Affairs, worksite health care, other private revenues, Indian Health Service, workers' compensation, general assistance, maternal and child health, vocational rehabilitation, other federal programs, Substance Abuse and Mental Health Services Administration, other state and local programs, and school health.

<sup>6</sup> Overall health care costs may be higher in Alaska due to its relative isolation and small health care markets and in New York due to higher levels of annual personal income per capita. Cuckler, Gigi, Martin, Anne, Whittle, Lekha, Heffler, Stephen, Sisko, Andrea, Lassman, Dave, and Benson, Joseph. "Health Spending by State of Residence, 1991-2009", Medicare & Medicaid Research Review, 2011: Vol. 1, Num. 4. December, 2011. [http://www.cms.gov/mmrr/Downloads/MMRR2011\\_001\\_04\\_A03-.pdf](http://www.cms.gov/mmrr/Downloads/MMRR2011_001_04_A03-.pdf)

<sup>7</sup> Overall health care costs may be lower in Utah due to its relatively young and healthier population. Utah also had lower levels of annual personal income per capita. Cuckler, Gigi, Martin, Anne, Whittle, Lekha, Heffler, Stephen, Sisko, Andrea, Lassman, Dave, and Benson, Joseph. "Health Spending by State of Residence, 1991-2009", Medicare & Medicaid Research Review, 2011: Vol. 1, Num. 4. December, 2011. [http://www.cms.gov/mmrr/Downloads/MMRR2011\\_001\\_04\\_A03-.pdf](http://www.cms.gov/mmrr/Downloads/MMRR2011_001_04_A03-.pdf)

<sup>8</sup> Agency for Healthcare Research and Quality: *Medical Expenditure Panel Survey-Insurance Component*. 2001-2006 and 2008-2009. [http://www.meps.ahrq.gov/mepsweb/survey\\_comp/Insurance.jsp](http://www.meps.ahrq.gov/mepsweb/survey_comp/Insurance.jsp). We adjusted private employer data for Arkansas in 2001, Delaware in 2004, Maine in 2008 and Alaska in 2001-2009. State and local employer data was adjusted for Alaska in 2001-2009. AHRQ did not produce a survey for 2007; therefore, we estimated values for 2007 by using straight averages from 2006 and 2008 data.

<sup>9</sup> Agency for Healthcare Research and Quality: *Medical Expenditure Panel Survey-Household Component*. 2001-2009. [http://www.meps.ahrq.gov/mepsweb/survey\\_comp/household.jsp](http://www.meps.ahrq.gov/mepsweb/survey_comp/household.jsp)

<sup>10</sup> Office of Personnel Management (OPM). Unpublished data. 2001-2009.

<sup>11</sup> National Association of Insurance Commissioners (NAIC) Medicare Supplemental Insurance Experience Exhibit. 2001-2009.

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<sup>12</sup> A.M. Best *A.M. Best's Financial Suite, Statement Products*. Oldwick, NJ. 2001-2011. <http://www.ambest.com/sales/bironlineh/default.asp>. <http://www.ambest.com/sales/Statement/default.asp>. Net cost ratios in several states were adjusted to reflect a more consistent time series.

<sup>13</sup> PHC expenditures are controlled to estimates presented in A. Martin et al., "Recession Contributes to Slowest Rate of Annual Increase in Health Spending in Five Decades," *Health Affairs* 30, no.1 (2011):11-22.

<sup>14</sup> Levit, Katherine, "Estimates of Private Health Insurance by State of Residence: 2001-2003," (dated 12 November 2006), Contract no. HHSM-500-2005-00153P, prepared for the Centers for Medicare & Medicaid Services, Baltimore, 2006, and Actuarial Research Corporation, "Estimates of Private Health Insurance: by State of Residence 2001-2006," (dated 17 December 2009), Contract no. HHSM-500-2008-00411G, prepared for the Centers for Medicare & Medicaid Services, Baltimore, 2009.

<sup>15</sup> U.S. Bureau of Labor Statistics and U.S. Census Bureau. Current Population Survey (CPS). 2000-2010. <http://dataferrett.census.gov/>

<sup>16</sup> State Health Access Data Assistance Center. 2000-2010. Minneapolis MN: University of Minnesota. <http://cps.ipums.org/cps/>

<sup>17</sup> Centers for Medicare & Medicaid Services. Medicare Current Beneficiary Survey. 2001-2008. <http://www.cms.gov/Research-Statistics-Data-and-Systems/Research/MCBS/index.html>

<sup>18</sup> The net cost of PHI represents the difference between premiums and benefits and includes administrative expenses, changes in reserves, and profit margins.

<sup>19</sup> Agency for Healthcare Research and Quality: *Medical Expenditure Panel Survey-Insurance Component*. 2001-2006 and 2008-2009. Unpublished data. AHRQ did not produce a survey for 2007; therefore, we estimated values for 2007 by using straight averages from 2006 and 2008 data.

<sup>20</sup> Department of Managed Health Care (DMHC) 2001-2009. The net cost ratio for fully insured plans in California was developed by using total revenue and total medical expenses for all plans.

**Spending on Private Health Insurance by State of Residence - Personal Health Care (Millions of Dollars)**

State	2001	2002	2003	2004	2005	2006	2007	2008	2009	Average annual growth (2001-2009)
United States	\$444,070	\$487,961	\$526,188	\$562,831	\$603,774	\$636,392	\$663,784	\$692,674	\$712,165	6.1%
New England	26,795	29,139	29,833	33,382	36,141	36,066	38,162	41,187	42,231	5.9
Connecticut	7,158	7,019	7,838	8,582	9,643	9,084	9,814	10,622	10,391	4.8
Maine	2,064	2,281	2,395	2,674	2,789	3,213	3,234	3,278	3,174	5.5
Massachusetts	12,500	14,069	13,596	15,421	15,896	16,423	17,111	18,693	20,356	6.3
New Hampshire	2,319	2,590	2,747	3,051	3,821	3,382	3,761	4,100	3,974	7.0
Rhode Island	1,755	2,054	2,073	2,349	2,611	2,612	2,721	2,878	2,699	5.5
Vermont	999	1,125	1,184	1,305	1,380	1,352	1,522	1,615	1,637	6.4
Mideast	81,586	87,881	93,462	99,914	107,721	113,196	117,264	120,494	129,117	5.9
Delaware	1,666	1,837	1,868	2,166	2,032	2,427	2,441	2,416	2,358	4.4
District of Columbia	1,866	2,034	2,099	2,323	2,332	2,547	2,719	2,949	3,050	6.3
Maryland	8,944	9,757	10,398	11,355	12,044	12,873	13,189	13,899	15,748	7.3
New Jersey	15,446	17,857	18,031	19,589	21,019	21,766	21,708	21,236	23,105	5.2
New York	31,702	33,642	37,249	38,781	41,209	43,631	46,415	48,680	53,997	6.9
Pennsylvania	21,961	22,755	23,817	25,700	29,086	29,953	30,791	31,314	30,858	4.3
Great Lakes	81,522	89,794	96,643	101,707	105,374	114,600	117,239	118,613	120,055	5.0
Illinois	21,581	25,125	27,122	27,249	27,814	30,767	31,623	31,819	34,878	6.2
Indiana	11,130	12,548	13,475	13,183	13,815	15,712	16,100	16,396	14,821	3.6
Michigan	19,219	19,825	21,550	24,437	23,932	26,288	26,371	26,257	24,324	3.0
Ohio	19,608	19,803	23,010	23,757	25,944	26,652	27,487	28,408	28,407	4.7
Wisconsin	9,984	12,493	11,486	13,081	13,869	15,181	15,659	15,733	17,626	7.4
Plains	31,366	35,515	37,618	41,087	42,227	44,939	46,484	48,618	50,296	6.1
Iowa	4,681	5,196	5,806	6,232	6,352	7,359	7,361	7,465	7,832	6.6
Kansas	4,294	4,501	4,782	5,184	5,385	5,289	5,715	6,217	5,869	4.0
Minnesota	8,967	10,588	11,318	12,283	12,318	12,446	13,331	14,013	13,516	5.3
Missouri	8,312	9,384	9,892	10,915	11,801	12,830	12,834	13,236	13,770	6.5
Nebraska	2,948	3,401	3,348	3,901	3,608	4,064	4,148	4,356	5,573	8.3
North Dakota	1,001	1,081	1,071	1,156	1,156	1,355	1,401	1,552	1,965	8.8
South Dakota	1,164	1,364	1,400	1,417	1,606	1,596	1,694	1,778	1,773	5.4
Southeast	100,779	109,737	119,922	127,253	135,016	141,781	149,345	157,712	161,887	6.1
Alabama	6,911	7,037	7,877	8,303	8,304	9,205	9,707	9,888	10,322	5.1
Arkansas	3,308	3,735	3,751	3,921	4,182	4,612	4,844	5,059	4,918	5.1
Florida	23,151	25,151	27,812	28,843	31,572	33,256	35,138	36,412	36,145	5.7
Georgia	14,212	13,400	16,640	16,582	17,916	18,266	19,528	20,950	20,514	4.7
Kentucky	5,596	6,574	6,746	7,940	7,668	7,683	8,304	9,040	9,730	7.2
Louisiana	5,511	6,520	6,700	7,215	7,623	7,883	7,839	8,309	9,241	6.7
Mississippi	3,477	3,527	3,659	4,250	4,000	4,360	4,813	5,221	4,954	4.5
North Carolina	11,053	14,657	13,980	13,923	16,250	17,129	17,336	18,511	19,975	7.7
South Carolina	5,986	6,126	6,715	7,179	7,746	8,228	9,205	10,189	9,415	5.8
Tennessee	8,028	9,116	10,299	10,978	11,278	11,423	12,304	13,199	12,992	6.2
Virginia	11,357	11,344	12,962	15,275	15,341	15,909	16,501	17,179	20,004	7.3
West Virginia	2,189	2,551	2,780	2,844	3,137	3,827	3,826	3,754	3,678	6.7
Southwest	41,190	45,969	49,444	54,051	61,131	64,804	66,892	69,081	72,185	7.3
Arizona	6,730	7,095	8,457	8,546	9,872	11,595	13,851	15,920	13,273	8.9
New Mexico	2,304	1,955	2,294	2,503	2,838	2,906	2,859	2,849	3,211	4.2
Oklahoma	4,313	4,916	5,297	5,827	6,370	6,270	6,291	6,466	8,098	8.2
Texas	27,842	32,003	33,397	37,176	42,051	44,033	43,891	43,846	47,603	6.9
Rocky Mountains	13,949	15,425	16,292	17,860	20,191	21,461	22,438	23,460	24,437	7.3
Colorado	6,805	7,587	8,009	9,038	9,612	10,127	10,761	11,199	11,979	7.3
Idaho	1,738	1,879	2,265	2,363	2,697	2,927	2,889	2,893	3,172	7.8
Montana	1,233	1,218	1,284	1,369	1,643	1,736	1,791	1,921	1,803	4.9
Utah	3,400	3,864	3,780	4,105	5,184	5,491	5,676	6,040	6,081	7.5
Wyoming	773	877	955	986	1,055	1,180	1,321	1,407	1,402	7.7
Far West	66,884	74,502	82,975	87,576	95,972	99,545	105,959	113,510	111,957	6.7
Alaska	1,283	1,297	1,440	1,592	1,728	1,750	1,971	2,191	2,340	7.8
California	46,956	51,373	58,223	60,206	64,743	68,035	71,686	76,811	74,473	5.9
Hawaii	1,882	1,868	2,149	2,363	2,951	2,734	2,960	3,139	2,910	5.6
Nevada	3,025	3,421	3,909	4,639	5,392	4,652	5,066	5,403	6,470	10.0
Oregon	5,065	5,526	6,136	7,035	7,187	8,174	8,659	9,178	9,675	8.4
Washington	8,673	11,016	11,118	11,741	13,972	14,201	15,619	16,789	16,089	8.0

NOTE: Numbers may not add to totals shown because of rounding.

SOURCE: Centers for Medicare & Medicaid Services, Office of the Actuary, National Health Statistics Group.

**Private Health Insurance Enrollment by State of Residence (in Thousands)**

State	2001	2002	2003	2004	2005	2006	2007	2008	2009	Average annual growth in enrollment (2001-2009)
United States	197,854	197,550	196,881	195,546	196,462	196,873	197,382	195,428	189,086	-0.6%
New England	10,320	10,398	10,359	10,296	10,283	10,352	10,331	10,256	9,930	-0.5
Connecticut	2,651	2,651	2,614	2,588	2,603	2,674	2,606	2,590	2,437	-1.0
Maine	888	889	870	866	866	866	895	890	839	-0.7
Massachusetts	4,607	4,646	4,680	4,674	4,655	4,626	4,637	4,618	4,600	0.0
New Hampshire	982	1,003	1,008	996	1,014	1,013	1,008	1,006	954	-0.4
Rhode Island	762	774	751	748	733	752	755	729	698	-1.1
Vermont	429	435	436	424	410	420	430	422	402	-0.8
Mideast	33,682	33,419	33,382	32,991	33,452	33,567	32,964	32,093	31,224	-0.9
Delaware	595	616	601	623	593	601	625	616	585	-0.2
District of Columbia	374	372	374	361	361	340	377	387	384	0.3
Maryland	4,251	4,178	4,194	4,136	4,093	4,057	4,144	4,030	3,914	-1.0
New Jersey	6,477	6,377	6,360	6,300	6,498	6,496	6,301	6,052	5,973	-1.0
New York	12,500	12,433	12,559	12,443	12,869	12,785	12,446	12,008	11,845	-0.7
Pennsylvania	9,485	9,442	9,294	9,129	9,037	9,287	9,070	9,000	8,523	-1.3
Great Lakes	34,438	34,281	34,053	33,482	33,392	33,021	33,403	32,468	30,958	-1.3
Illinois	9,131	9,014	9,079	9,079	9,291	9,016	9,037	8,893	8,553	-0.8
Indiana	4,686	4,717	4,582	4,519	4,291	4,305	4,681	4,397	4,178	-1.4
Michigan	7,804	7,771	7,552	7,539	7,428	7,422	7,301	7,140	6,739	-1.8
Ohio	8,573	8,538	8,603	8,296	8,308	8,169	8,205	7,952	7,590	-1.5
Wisconsin	4,244	4,240	4,237	4,049	4,074	4,109	4,178	4,086	3,897	-1.1
Plains	14,933	14,872	14,996	14,824	14,558	14,738	14,357	14,395	13,781	-1.0
Iowa	2,342	2,373	2,299	2,292	2,248	2,282	2,184	2,249	2,190	-0.8
Kansas	2,003	1,965	2,058	2,003	1,967	2,045	1,971	1,905	1,858	-0.9
Minnesota	4,011	4,043	4,111	4,019	4,126	4,065	3,924	4,007	3,704	-1.0
Missouri	4,264	4,152	4,194	4,187	3,919	4,000	3,969	3,930	3,782	-1.5
Nebraska	1,275	1,293	1,294	1,291	1,285	1,314	1,301	1,259	1,253	-0.2
North Dakota	474	466	477	477	478	479	458	467	453	-0.6
South Dakota	564	580	562	554	534	554	550	579	541	-0.5
Southeast	46,986	46,692	46,220	46,652	46,450	46,325	47,034	46,967	45,277	-0.5
Alabama	3,087	3,107	3,085	3,032	2,979	2,944	3,058	3,074	3,026	-0.3
Arkansas	1,715	1,660	1,597	1,576	1,624	1,668	1,608	1,646	1,518	-1.5
Florida	10,480	10,539	10,490	10,860	10,770	10,996	11,023	10,955	10,316	-0.2
Georgia	5,700	5,727	5,877	5,926	5,669	5,596	5,974	6,156	5,812	0.2
Kentucky	2,746	2,762	2,801	2,737	2,648	2,693	2,703	2,616	2,582	-0.8
Louisiana	2,738	2,681	2,689	2,684	2,647	2,477	2,405	2,474	2,377	-1.8
Mississippi	1,872	1,664	1,692	1,649	1,654	1,585	1,675	1,543	1,534	-2.5
North Carolina	5,628	5,449	5,282	5,183	5,610	5,585	5,624	5,681	5,576	-0.1
South Carolina	2,805	2,880	2,680	2,777	2,649	2,652	2,673	2,763	2,736	-0.3
Tennessee	3,804	3,840	3,823	3,906	3,713	3,679	3,804	3,776	3,480	-1.1
Virginia	5,225	5,260	5,132	5,260	5,381	5,338	5,372	5,168	5,205	0.0
West Virginia	1,185	1,123	1,072	1,062	1,107	1,112	1,114	1,115	1,115	-0.7
Southwest	19,517	19,769	19,141	19,061	19,815	19,935	20,168	19,955	19,583	0.0
Arizona	3,412	3,518	3,492	3,523	3,555	3,498	3,654	3,763	3,649	0.8
New Mexico	994	1,004	1,030	1,007	1,096	1,096	1,051	1,043	995	0.0
Oklahoma	2,125	2,205	2,228	2,118	2,117	2,164	2,088	2,089	2,211	0.5
Texas	12,985	13,042	12,391	12,413	13,046	13,177	13,376	13,061	12,728	-0.2
Rocky Mountains	6,780	6,740	6,729	6,665	6,913	6,996	7,086	7,276	7,278	0.9
Colorado	3,185	3,197	3,176	3,073	3,223	3,280	3,304	3,324	3,215	0.1
Idaho	928	907	892	893	946	985	995	1,037	1,010	1.1
Montana	588	609	608	575	592	616	612	619	608	0.4
Utah	1,742	1,687	1,718	1,795	1,796	1,770	1,812	1,933	2,097	2.3
Wyoming	338	340	335	329	355	345	363	362	347	0.3
Far West	31,198	31,380	32,002	31,576	31,600	31,940	32,041	32,018	31,055	-0.1
Alaska	396	411	387	392	406	403	418	414	394	-0.1
California	21,672	21,753	22,708	22,268	21,933	22,054	22,086	21,923	21,404	-0.2
Hawaii	921	893	890	931	933	948	930	921	851	-1.0
Nevada	1,448	1,544	1,432	1,508	1,623	1,653	1,655	1,738	1,634	1.5
Oregon	2,529	2,464	2,454	2,388	2,455	2,467	2,463	2,503	2,510	-0.1
Washington	4,232	4,313	4,131	4,089	4,250	4,414	4,489	4,519	4,263	0.1

NOTE: Numbers may not add to totals shown because of rounding.

SOURCE: Centers for Medicare & Medicaid Services, Office of the Actuary, National Health Statistics Group and State Health Access Data Assistance Center (SHADAC), 2000-2010. Minneapolis MN: University of Minnesota. <http://cps.ipums.org/cps/>

**Spending on Per Enrollee Private Health Insurance by State of Residence - Personal Health Care (Dollars)**

State	2001	2002	2003	2004	2005	2006	2007	2008	2009	Average annual growth in per enrollee spending (2001-2009)
United States	\$2,244	\$2,470	\$2,673	\$2,878	\$3,073	\$3,233	\$3,363	\$3,544	\$3,766	6.7%
New England	2,596	2,802	2,880	3,242	3,515	3,484	3,694	4,016	4,253	6.4
Connecticut	2,700	2,648	2,998	3,316	3,704	3,397	3,766	4,101	4,264	5.9
Maine	2,325	2,565	2,754	3,089	3,221	3,710	3,613	3,682	3,782	6.3
Massachusetts	2,713	3,028	2,905	3,299	3,414	3,550	3,690	4,048	4,426	6.3
New Hampshire	2,362	2,582	2,725	3,063	3,767	3,340	3,731	4,074	4,164	7.3
Rhode Island	2,303	2,654	2,761	3,138	3,561	3,471	3,606	3,948	3,868	6.7
Vermont	2,326	2,588	2,717	3,081	3,364	3,216	3,536	3,823	4,073	7.3
Mideast	2,422	2,630	2,800	3,029	3,220	3,372	3,557	3,754	4,135	6.9
Delaware	2,798	2,984	3,109	3,479	3,426	4,040	3,908	3,920	4,031	4.7
District of Columbia	4,988	5,461	5,611	6,433	6,459	7,499	7,206	7,617	7,948	6.0
Maryland	2,104	2,335	2,479	2,746	2,942	3,173	3,182	3,449	4,024	8.4
New Jersey	2,385	2,800	2,835	3,110	3,234	3,350	3,445	3,509	3,868	6.2
New York	2,536	2,706	2,966	3,117	3,202	3,413	3,729	4,054	4,559	7.6
Pennsylvania	2,315	2,410	2,563	2,815	3,218	3,225	3,395	3,479	3,620	5.7
Great Lakes	2,367	2,619	2,838	3,038	3,156	3,471	3,510	3,653	3,878	6.4
Illinois	2,364	2,787	2,987	3,001	2,994	3,412	3,499	3,578	4,078	7.1
Indiana	2,375	2,660	2,941	2,918	3,219	3,649	3,440	3,729	3,547	5.1
Michigan	2,463	2,551	2,853	3,241	3,222	3,542	3,612	3,678	3,609	4.9
Ohio	2,287	2,319	2,675	2,864	3,123	3,263	3,350	3,572	3,742	6.3
Wisconsin	2,353	2,946	2,711	3,230	3,404	3,695	3,748	3,851	4,523	8.5
Plains	2,100	2,388	2,509	2,772	2,901	3,049	3,238	3,377	3,650	7.1
Iowa	1,999	2,189	2,525	2,719	2,826	3,224	3,370	3,320	3,575	7.5
Kansas	2,144	2,291	2,324	2,588	2,737	2,586	2,900	3,263	3,159	5.0
Minnesota	2,236	2,619	2,753	3,056	2,985	3,062	3,398	3,497	3,649	6.3
Missouri	1,949	2,260	2,358	2,607	3,011	3,207	3,233	3,368	3,641	8.1
Nebraska	2,312	2,630	2,587	3,022	2,808	3,093	3,188	3,459	4,449	8.5
North Dakota	2,110	2,319	2,244	2,423	2,418	2,832	3,061	3,325	4,337	9.4
South Dakota	2,064	2,352	2,491	2,559	3,009	2,883	3,080	3,073	3,275	5.9
Southeast	2,145	2,350	2,595	2,728	2,907	3,061	3,175	3,358	3,575	6.6
Alabama	2,239	2,265	2,553	2,738	2,787	3,127	3,174	3,217	3,411	5.4
Arkansas	1,929	2,250	2,348	2,488	2,576	2,764	3,012	3,073	3,240	6.7
Florida	2,209	2,386	2,651	2,656	2,932	3,024	3,188	3,324	3,504	5.9
Georgia	2,493	2,340	2,831	2,798	3,160	3,264	3,269	3,403	3,530	4.4
Kentucky	2,038	2,380	2,409	2,900	2,896	2,853	3,072	3,456	3,769	8.0
Louisiana	2,013	2,432	2,492	2,688	2,880	3,182	3,260	3,359	3,887	8.6
Mississippi	1,858	2,120	2,163	2,578	2,418	2,750	2,873	3,383	3,230	7.2
North Carolina	1,964	2,690	2,647	2,686	2,896	3,067	3,083	3,258	3,582	7.8
South Carolina	2,134	2,127	2,506	2,585	2,924	3,103	3,443	3,687	3,441	6.2
Tennessee	2,110	2,374	2,694	2,810	3,038	3,105	3,234	3,496	3,733	7.4
Virginia	2,173	2,157	2,526	2,904	2,851	2,981	3,072	3,324	3,844	7.4
West Virginia	1,848	2,272	2,594	2,678	2,835	3,440	3,435	3,366	3,297	7.5
Southwest	2,110	2,325	2,583	2,836	3,085	3,251	3,317	3,462	3,686	7.2
Arizona	1,972	2,017	2,422	2,426	2,777	3,315	3,791	4,231	3,637	8.0
New Mexico	2,317	1,946	2,227	2,485	2,589	2,651	2,720	2,733	3,228	4.2
Oklahoma	2,030	2,229	2,377	2,751	3,009	2,897	3,013	3,095	3,663	7.7
Texas	2,144	2,454	2,695	2,995	3,223	3,342	3,281	3,357	3,740	7.2
Rocky Mountains	2,057	2,289	2,421	2,680	2,921	3,068	3,167	3,224	3,358	6.3
Colorado	2,137	2,373	2,521	2,941	2,982	3,087	3,257	3,369	3,726	7.2
Idaho	1,873	2,072	2,538	2,647	2,850	2,972	2,905	2,790	3,140	6.7
Montana	2,097	1,999	2,112	2,379	2,775	2,820	2,927	3,102	2,966	4.4
Utah	1,951	2,290	2,200	2,287	2,886	3,101	3,133	3,124	2,900	5.1
Wyoming	2,289	2,580	2,855	2,997	2,975	3,422	3,638	3,886	4,037	7.3
Far West	2,144	2,374	2,593	2,774	3,037	3,117	3,307	3,545	3,605	6.7
Alaska	3,239	3,154	3,720	4,059	4,253	4,346	4,719	5,295	5,938	7.9
California	2,167	2,362	2,564	2,704	2,952	3,085	3,246	3,504	3,479	6.1
Hawaii	2,042	2,091	2,414	2,539	3,162	2,883	3,183	3,408	3,422	6.7
Nevada	2,090	2,215	2,729	3,077	3,322	2,814	3,062	3,109	3,960	8.3
Oregon	2,003	2,243	2,500	2,946	2,928	3,313	3,515	3,667	3,855	8.5
Washington	2,049	2,554	2,692	2,871	3,288	3,217	3,479	3,715	3,774	7.9

SOURCE: Centers for Medicare & Medicaid Services, Office of the Actuary, National Health Statistics Group.