

State Employee Health Benefits - Monthly premium costs (Family coverage)

Compiled by the NCSL Health Program - Updated: August 19, 2009

Year			2006			2009		
			Family coverage			Family coverage		
State cost			\$ 818.74	50 state avg		\$ 880.37	(47 state avg)	
Employee			\$ 193.93	as above		\$ 192.01	(47 state avg)	
Ave. Total			\$ 1,012.67	as above		\$ 1,075.60	(48 state avg)	
	FT #	period	State	Employee	Total	State	Employee	Total
AL		10/1-9/30	\$ 650.00	\$ 164.00	\$ 814.00	\$ 775.00	\$ 180.00	\$ 955.00
AK	1	7/1-6/30	\$ 763.00	\$ 270.00	\$ 1,033.00	\$ 895.95	\$ 0.00	\$ 895.95
AZ		10/1-9/30	\$ 818.52	\$ 125.00	\$ 943.52	\$ 1,158.00	\$ 150.00	\$ 1,308.00
AR	2	1/1-12/31	\$ 522.84	\$ 346.90	\$ 869.74	\$ 621.99	\$ 443.70	\$ 1,097.48
CA		1/1-12/31	\$ 807.00	\$ 141.82	\$ 948.82	\$ 994.00	\$ 233.00	\$ 1,227.00
CO		7/1-6/30	\$ 460.26	\$ 362.46	\$ 822.72	\$ 782.92	\$ 257.36	\$ 1,040.28
CT		7/1-6/30	\$ 995.38	\$ 176.07	\$ 1,171.45	\$ 942.57	\$ 97.57	\$ 1,040.13
DE		7/1-6/30	\$ 1,053.52	\$ 57.84	\$ 1,111.36	\$ 1,221.10	\$ 0.00	\$ 1,221.10
FL		7/1-6/30	\$ 715.92	\$ 180.00	\$ 895.92	\$ 835.98	\$ 64.30	\$ 900.28
GA	3	1/1-12/31	\$ 587.22	\$ 217.16	\$ 804.38	\$ 875.78	\$ 223.10	\$ 1,098.88
HI	4	7/1-6/30	\$ 487.38	\$ 322.34	\$ 809.72	\$ 523.72	\$ 284.20	\$ 807.92
ID		7/1-6/30	\$ 576.68	\$ 80.00	\$ 656.68	\$ 705.08	\$ 103.00	\$ 808.08
IL	5	7/1-6/30	\$ 1,096.52	\$ 245.50	\$ 1,342.02	\$ 715.71	\$ 127.99	\$ 843.70
IN		1/1-12/31	\$ 917.58	\$ 291.66	\$ 1,209.24	\$ 961.56	\$ 182.94	\$ 1,239.87
IA		1/1-12/31	\$ 989.75	\$ 222.08	\$ 1,211.83	\$ 932.47	\$ 0.00	\$ 932.47
KS	6	7/1-6/30	\$ 604.30	\$ 357.08	\$ 961.38	\$ 586.66	\$ 351.74	\$ 938.40
KY	7	1/1-12/31	\$ 703.37	\$ 320.14	\$ 1,023.51	\$ 785.44	\$ 376.72	\$ 1,162.16
LA		7/1-6/30	\$ 645.90	\$ 397.18	\$ 1,043.08	\$ 713.36	\$ 453.00	\$ 1,166.36
ME		7/1-6/30	\$ 1,117.44	\$ 337.34	\$ 1,454.78	\$ 1,238.26	\$ 373.84	\$ 1,612.10
MD		7/1-6/30	\$ 694.49	\$ 151.72	\$ 846.21	\$ 741.93	\$ 130.93	\$ 872.86
MA	8	7/1-6/30	\$ 1,160.14	\$ 204.73	\$ 1,364.87	\$ 781.92	\$ 195.48	\$ 977.40
MI*		10/1-9/30	\$ 1,187.27	\$ 62.49	\$ 1,249.76	1182.84*	131.42*	\$ 1,314.28
MN		1/1-12/31	\$ 976.84	\$ 107.32	\$ 1,084.16	\$ 1,185.14	\$ 130.20	\$ 1,315.34
MS	9	7/1-6/30	\$ 305.00	\$ 477.00	\$ 782.00	\$ 343.00	\$ 581.00	\$ 924.00
MO	10	1/1-12/31	\$ 977.00	\$ 258.00	\$ 1,235.00	\$ 1,219.00	\$ 277.00	\$ 1,496.00
MT		1/1-12/31	\$ 506.00	\$ 187.00	\$ 693.00	\$ 626.00	\$ 204.00	\$ 830.00
NE		7/1-6/30	\$ 1,141.64	\$ 303.46	\$ 1,445.10	\$ 1,470.28	\$ 390.84	\$ 1,861.12
NV	11	1/1-12/31	\$ 676.57	\$ 114.54	\$ 791.11	\$ 726.75	\$ 150.84	\$ 877.59
NH		1/1-12/31	\$ 1,886.21	\$ 0.00	\$ 1,886.21	\$ 1,710.47	\$ 30.00	\$ 1,740.47
NJ	12	1/1-12/31	\$ 835.77	\$ 0.00	\$ 835.77	Remain \$	1.5% of Sal	\$ 1,080.60
NM	13	7/1-6/30	\$ 550.87	\$ 236.09	\$ 786.96	\$ 806.42	\$ 201.62	\$ 1,008.04
NY	14	1/1-12/31	\$ 830.25	\$ 185.20	\$ 1,015.45	\$ 771.26	\$ 180.78	\$ 952.04
NC		7/1-6/30	\$ 321.14	\$ 521.32	\$ 842.46	\$ 346.38	\$ 413.46	\$ 759.84
ND	15	1/1-12/31	\$ 553.94	\$ 0.00	\$ 553.94	\$ 664.66	\$ 0.00	\$ 664.66
OH		7/1-6/30	\$ 853.23	\$ 128.50	\$ 981.73	\$ 762.04	\$ 134.88	\$ 896.92
OK		1/1-12/31	\$ 1,098.18	\$ 0.00	\$ 1,098.18	\$ 1,427.08	\$ 0.00	\$ 1,427.08
OR	16	1/1-12/31	\$ 1,002.97	\$ 0.00	\$ 1,002.97	\$ 1,036.36	\$ 0.00	\$ 1,036.36

PA		1/1-12/31	\$ 595.83	\$ 108.50	\$ 704.33	n/a	n/a	n/a
RI		7/1-6/30	\$ 1,098.01	\$ 43.92	\$ 1,141.93	n/a	n/a	n/a
SC		1/1-12/31	\$ 529.00	\$ 294.58	\$ 823.58	\$ 602.56	\$ 294.58	\$ 897.14
SD	17	7/1-6/30	\$ 415.36	\$ 297.68	\$ 713.04	\$ 481.08	\$ 155.00	\$ 636.08
TN		1/1-12/31	\$ 885.60	\$ 221.40	\$ 1,107.00	\$ 1,013.92	\$ 182.85	\$ 1,196.77
TX		9/1-8/31	\$ 671.08	\$ 327.60	\$ 998.68	\$ 637.84	\$ 311.31	\$ 949.15
UT		7/1-6/30	\$ 882.70	\$ 66.43	\$ 949.13	\$ 915.42	\$ 48.18	\$ 963.60
VT		1/1-12/31	\$ 1,200.55	\$ 300.15	\$ 1,500.70	\$ 1,123.82	\$ 280.96	\$ 1,404.78
VA	18	7/1-6/30	\$ 889.00	\$ 127.00	\$ 1,016.00	\$ 1,035.00	\$ 147.00	\$ 1,201.00
WA	19	1/1-12/31	\$ 953.00	\$ 49.00	\$ 1,002.00	\$ 561.00	\$ 79.00	\$ 640.00
WV	20	7/1-6/30	\$ 649.00	\$ 95.00	\$ 744.00	\$ 748.00	\$ 118.00	\$ 866.00
WI	21	1/1-12/31	\$ 1,200.45	\$ 55.00	\$ 1,255.45	\$ 1,189.60	\$ 78.00	\$ 1,267.60
WY	22	1/1-12/31	\$ 897.11	\$ 158.31	\$ 1,055.42	\$ 1,002.18	\$ 274.50	\$ 1,276.68

Data based on family coverage "standard benefit package", using lowest cost full-service HMO as example
Most states offer multiple plans and options, so certain employees often pay a different rate.

Supplemented with state research and NCSL telephone interviews with state agencies, 2001-2008.

* = MI's figures have been changed (8/20/09). The current figures are PPO figures. Previously HMO figures for the state's lowest cost plan was cited. Those figures (HMO) cited total cost as \$ 783.78; cost to state as \$744.60 and employee cost as \$ 39.18. The current PPO data was substituted for the HMO figures to allow for a even comparison between the 2006 figures which are PPO data as well.

v = \$ varies

[1] AK: Includes dental & vision.

[2] AR: Total cost includes contribution made by the ASE trust fund.

[3] GA: figure is the average of 10 different managed care plans; lowest cost basic is \$117.33 in '03.

[4] HI varies by union bargaining unit. State contribution varies from \$419 to \$465 in '03.

[5] IL: The most recent figures are for FY 2008 (Jul '07-Jun '08). FY'08 data represents weighted average for all salary levels.

[6] KS: For 2009, salary range: \$27,000-\$47,000; KS uses both a fiscal year and calendar year framework to administer its plan.

The employee contribution is assessed on a calendar year basis; the state's contribution to the premium per employee changes on a fiscal year basis.

[7] KY varies by county, up to \$397 for state share; rates for 2009 are for non-smoker plan.

[8] MA has ten plan offerings, including 5 HMOs, which average \$62.55; 2009 rates are for employees hired after 6/30/03.

[9] MS for 2009 rates are for employees hired after 12/31/05; MS had HD plan in 2009.

[10] MO 2009 rates are for Central and East Region.

[11] NV 2009 rate is for "Southern HMO".

[12] NJ: Employee pays 1.5% of salary as premium and states pays remainder of premium.

[13] NM - the 2009 rates are for salary range below \$50K.

[14] NY: for 2009 rates example county; most emp. pay 1.5% of their pay for ins.

[15] ND: 2009 figures based on w/o participation in wellness prog.

[16] OR: For 2009, state pays 100% for full time emp; prorated for part-time.

[17] SD: Rates for 2009 are for non-smokers with spouse age 40-44 and 2 + children.

[18] VA: separate HD plan available in 2009.

[19] WA: 2009 rates are for sample county.

[20] WV employee share varies by income- example is for \$30-\$36k annual income for both 2006 and 2009 rates.

[21] WI varies by county.

[22] WY: \$750 deductible plan.