

State Employee Health Benefits - Monthly premium costs (Individual only coverage)

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

Year			2006			2009		
			Individual only coverage			Individual only coverage		
State cost			\$ 406.44	(49 states)		\$ 437.25	(47 state avg)	
Employee			\$ 38.60	(46 states)		\$ 37.48	(47 state avg)	
Ave. Total			\$ 441.91	(46 states)	Premium	\$ 438.33	(48 state avg)	
	FT #	Benefit yr	State	Employee	Total	State	Employee	Total
AL		10/1-9/30	\$ 650.00	\$ 0.00	\$ 650.00	\$ 775.00	\$ 0.00	\$ 775.00
AK		7/1 - 6/30	\$ 763.00	n/a	n/a	\$ 895.95	\$ 0.00	\$ 895.95
AZ		10/1-9/30	\$ 355.68	\$ 25.00	\$ 380.68	\$ 446.00	\$ 30.00	\$ 476.00
AR	1	1/1 - 12/31	\$ 243.96	\$ 83.98	\$ 327.94	\$ 299.58	\$ 105.04	\$ 450.64
CA		1/1 - 12/31	\$ 321.00	\$ 43.93	\$ 364.93	\$ 382.00	\$ 90.00	\$ 472.00
CO		7/1-6/30	\$ 190.20	n/a	n/a	\$ 340.26	\$ 6.50	\$ 346.76
CT		7/1-6/30	\$ 407.40	\$ 26.47	\$ 433.87	\$ 377.80	\$ 7.43	\$ 385.23
DE		7/1-6/30	\$ 410.56	n/a	n/a	\$ 472.10	\$ 0.00	\$ 472.12
FL		7/1-6/30	\$ 346.16	\$ 50.00	\$ 396.16	\$ 399.26	\$ 15.00	\$ 414.26
GA	2	1/1 - 12/31	\$ 368.70	\$ 71.14	\$ 439.84	\$ 301.36	\$ 91.10	\$ 392.46
HI		7/1-6/30	\$ 164.06	\$ 107.14	\$ 271.20	\$ 169.22	\$ 91.88	\$ 261.10
ID	3	7/1-6/30	\$ 576.68	\$ 23.00	\$ 599.68	\$ 705.08	\$ 28.00	\$ 733.08
IL	4	7/1-6/30	\$ 554.32	\$ 53.50	\$ 607.82	\$ 412.13	\$ 45.71	\$ 457.84
IN		1/1 - 12/31	\$ 333.67	\$ 97.50	\$ 431.17	\$ 349.68	\$ 66.06	\$ 415.74
IA		1/1 - 12/31	\$ 517.87	\$ 0.00	\$ 517.87	\$ 398.49	\$ 0.00	\$ 398.49
KS	5	7/1-6/30	\$ 326.18	\$ 17.18	\$ 343.36	\$ 401.06	\$ 57.82	\$ 458.88
KY	6	1/1 - 12/31	\$ 488.95	\$ 0.00	\$ 488.95	\$ 446.24	\$ 0.00	\$ 446.24
LA		7/1-6/30	\$ 373.10	\$ 124.38	\$ 497.48	\$ 390.54	\$ 130.18	\$ 520.72
ME		7/1-6/30	\$ 585.20	\$ 0.00	\$ 585.20	\$ 648.10	\$ 0.00	\$ 648.10
MD		7/1-6/30	\$ 283.94	\$ 63.40	\$ 347.34	\$ 298.26	\$ 52.63	\$ 350.86
MA	7	7/1-6/30	\$ 513.28	\$ 90.58	\$ 603.86	\$ 329.00	\$ 82.25	\$ 411.25
MI*		10/1-9/30	\$ 430.17	\$ 22.64	\$ 452.81	428.56*	47.62*	476.18*
MN		1/1-12/31	\$ 368.68	\$ 0.00	\$ 368.68	\$ 447.28	\$ 0.00	\$ 447.28
MS	8	7/1-6/30	\$ 305.00	\$ 0.00	\$ 305.00	\$ 343.00	\$ 18.00	\$ 361.00
MO	9	1/1-12/31	\$ 381.00	\$ 30.00	\$ 411.00	\$ 445.00	\$ 31.00	\$ 476.00
MT		1/1-12/31	\$ 506.00	\$ 0.00	\$ 506.00	\$ 590.00	\$ 0.00	\$ 590.00
NE		7/1-6/30	\$ 321.60	\$ 85.48	\$ 407.08	\$ 414.20	\$ 110.10	\$ 524.30
NV	10	1/1-12/31	\$ 395.36	\$ 20.81	\$ 416.17	\$ 325.63	\$ 17.14	\$ 342.77
NH		1/1-12/31	\$ 592.73	\$ 0.00	\$ 592.73	\$ 534.55	\$ 30.00	\$ 564.55
NJ	11	1/1-12/31	\$ 322.15	\$ 0.00	\$ 322.15	Remain \$	1.5% of Sal	\$ 432.24
NM	12	7/1-6/30	\$ 200.96	\$ 86.13	\$ 287.09	\$ 273.38	\$ 68.34	\$ 341.72
NY	13	1/1-12/31	\$ 411.97	\$ 45.77	\$ 457.74	\$ 343.41	\$ 38.12	\$ 381.53
NC		7/1-6/30	\$ 321.14	\$ 0.00	\$ 321.14	\$ 346.38	\$ 43.98	\$ 390.36
ND	14	1/1-12/31	\$ 553.94	\$ 0.00	\$ 553.94	\$ 664.66	\$ 0.00	\$ 664.66
OH		7/1-6/30	\$ 311.03	\$ 47.17	\$ 358.20	\$ 277.46	\$ 49.38	\$ 326.84
OK		1/1-12/31	n/a	n/a	n/a	\$ 574.37	\$ 0.00	\$ 484.72
OR	15	1/1-12/31	\$ 728.14	\$ 0.00	\$ 728.14	\$ 756.46	\$ 0.00	\$ 756.46
PA		1/1-12/31	\$ 595.83	\$ 64.56	\$ 660.39	n/a	n/a	n/a
RI		7/1-6/30	\$ 391.68	\$ 24.00	\$ 415.68	n/a	n/a	n/a
SC		1/1-12/31	\$ 231.84	\$ 93.46	\$ 325.30	\$ 260.90	\$ 93.46	\$ 354.36
SD		7/1-6/30	\$ 415.36	\$ 0.00	\$ 415.36	\$ 481.08	\$ 0.00	\$ 481.08
TN		1/1-12/31	\$ 354.71	\$ 88.68	\$ 443.39	\$ 406.11	\$ 71.92	\$ 478.03

TX		9/1-8/31	\$ 343.48	\$ 0.00	\$ 343.48	\$ 360.54	\$ 0.00	\$ 360.54
UT		7/1-6/30	\$ 320.69	\$ 24.14	\$ 344.83	\$ 332.56	\$ 17.50	\$ 350.06
VT		1/1-12/31	\$ 436.58	\$ 109.14	\$ 545.72	\$ 408.68	\$ 102.16	\$ 510.84
VA	16	7/1-6/30	\$ 340.00	\$ 36.00	\$ 376.00	\$ 395.00	\$ 42.00	\$ 437.00
WA	17	1/1-12/31	\$ 350.00	\$ 14.00	\$ 364.00	\$ 561.00	\$ 25.00	\$ 586.00
WV	18	7/1-6/30	\$ 339.00	\$ 19.00	\$ 358.00	\$ 365.00	\$ 25.00	\$ 390.00
WI		1/1-12/31	\$ 484.17	\$ 22.00	\$ 506.17	\$ 477.50	\$ 31.00	\$ 508.50
WY		1/1-12/31	\$ 388.59	\$ 65.58	\$ 454.17	\$ 551.48	\$ 0.00	\$ 551.48

***MI:** MI's data have been changed (8/20/09) from HMO rates to PPO rates. Previously the data cited HMO rates of total cost of \$290.28; employee share of \$ 14.52 and state contribution of \$275.78 for 2009. The 2006 figures are PPO figures and the 2009 figures are also PPO after the change.

Footnotes

- 1: AR: State contribution + employee contribution does not equal total cost as there is small contribution made by the ASE trust fund.
- 2: GA: For 2009, state contributes 75% and employee contributes 25%.
- 3: ID in 2009 also had a HD plan.
- 4: IL: The most recent data available for IL are FY 08 (Jul '07-Jun'08). FY 08 data represents weighted average for all salary levels.
- 5: KS: For 2009, sal rge: \$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.
- 6: KY: For 2009, rates are for non-smokers.
- 7: MA: 2009 rates are for employees hired after 6/30/03.
- 8:MS: for 2009 also has a HD plan.
- 9: MO: For 2009, rates are for Central & East Region.
- 10: NV: For 2009, rates are for "Southern HMO".
- 11: NJ: For 2009, employees pay 1.5% of their pay as premium and state covers the rest.
- 12:NM: For 2006 rates, the sal rge= \$30K-\$30K; (2009) sal rge: below \$50K.
- 13: NY: For 2009 rates, the rate is based on a sample county.
- 14: ND: 2009 rate is based on not participating in state's wellness program.
- 15: OR: 2009 rate is based on state paying entire premium for fulltime employees and prorated for part-time employees.
- 16:VA: also has HD plan in 2009.
- 17: WA: 2009 rates are for sample county.
- 18: WV: 2009 rates are for salary range between \$30K and \$36K.