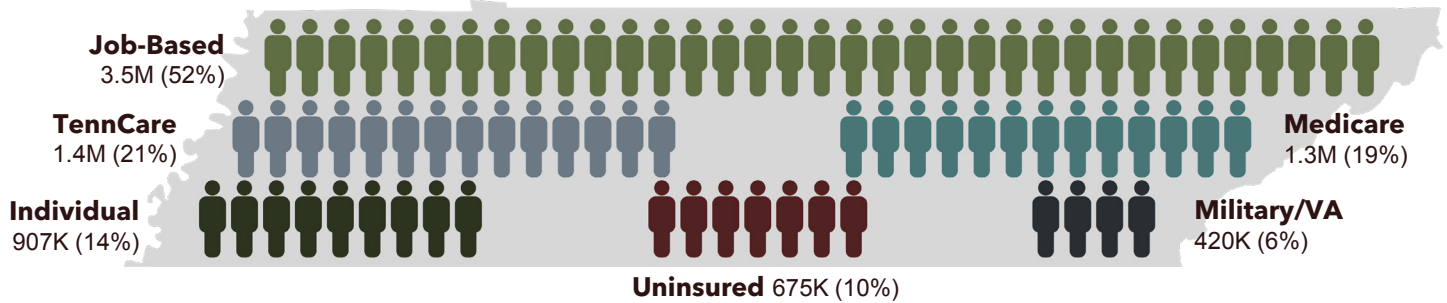




Health Insurance Coverage in Tennessee

Where Tennesseans Get Coverage

90% of Tennesseans had health insurance in 2018, with just over half the population getting job-based coverage through an employer. People can have more than one type of coverage.



Job-Based Coverage

Most TN workers are offered **job-based health insurance**, typically with at least two plan options.

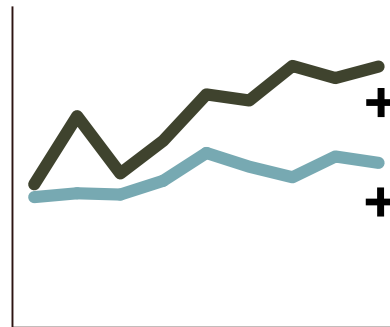


87% of TN employees were at firms offering coverage (2018)



72% of TN employees offered coverage had 2+ options (2018)

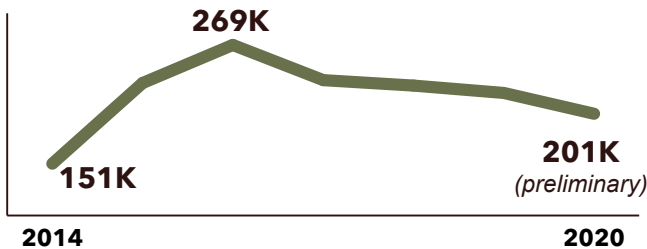
Costs for job-based coverage in TN have increased substantially since 2010.



Individual Coverage (Adj. for Inflation)

Healthcare.gov

Marketplace enrollment peaked in 2016 and has slowly declined each year since.



There are **large differences** in avg. monthly premiums for people in different areas and with/without subsidies.

8x

w/out subsidies v. w/ subsidies (\$560 v. \$73) (2019)

4x

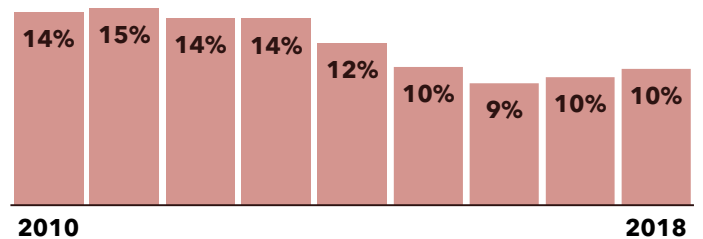
highest v. lowest cost areas – w/ subsidies (\$98 v. \$22) (2019)

3x

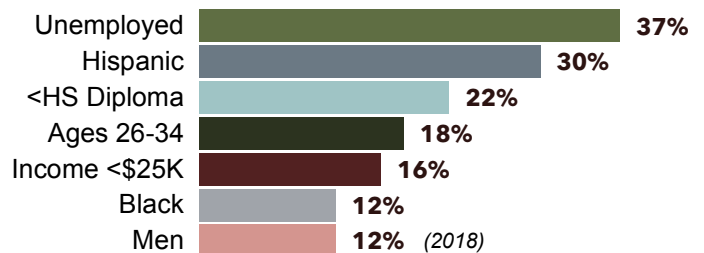
highest v. lowest cost areas – w/out subsidies (\$735 v. \$267) (2019)

The Uninsured

TN's **uninsured rate** has fallen over the last decade but ticked back up since reaching a low of 9% in 2016.



Some Tennesseans are **more likely** than others to be uninsured.



February 2020