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

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

- **+82%** Increase for Deductibles (2010-2018)
- **+26%** Increase for Premiums (2010-2018)

### Individual Coverage

(Adj. for Inflation)

### The Uninsured

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

- 14% 15% 14% 12% 10% 9% 10% 10%

Some Tennesseans are more likely than others to be uninsured.

- **3x** highest v. lowest cost areas – w/out subsidies ($735 v. $267) (2019)
- **4x** highest v. lowest cost areas – w/ subsidies ($98 v. $22) (2019)
- **8x** w/ out subsidies v. w/ subsidies ($560 v. $73) (2019)

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