Vital Signs: Best States for Healthcare 2019

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Recent polls identify healthcare as a leading concern for Americans. One aspect of healthcare that is a growing challenge for people across the nation is the difficulty of finding and paying for healthcare. It is much tougher in some states than others.

To help people understand how where they live might affect the healthcare they receive, MoneyRates.com created a proprietary study of the best and worst states for healthcare. Here are some examples from the study to illustrate how big a difference where you live can make to the healthcare you receive:

- The infant mortality rate in Mississippi is more than twice that of Massachusetts and four other states

- Available nursing-home capacity in South Dakota is less than a third than it is in Indiana

- You are more than twice as likely to find an available hospital bed in Idaho and six other states than in New York

- The District of Columbia has more than three times as many patient-care doctors per capita as Mississippi

Noticing the stark differences in healthcare conditions can help inform your decision process whether you are a recent graduate deciding where to look for a job, an older

American considering where to retire, or simply curious about how robust your state's healthcare system is as compared to other states.

Best states for healthcare - methodology

Using data from the U.S. Centers for Disease Control and the Census Bureau, MoneyRates.com ranked all 50 states plus the District of Columbia according to the following seven categories:

- **Health-insurance coverage -** based on the percentage of each state's population covered by health insurance

- **Longevity -** based on state death rates adjusted for age differences in state populations

- **Child-vaccination coverage** - based on the percentage of children in each state who have received comprehensive vaccinations

- **Infant survival** - based on the childbirth mortality rates in each state

- **Nursing-home capacity** - based on the percentage of nursing-home capacity currently available

- **Hospital capacity** - based on the percentage of hospital beds available

- **Patient-care doctors** - based on the number of patient-care doctors per capita

MoneyRates ranked each of the categories above and then based the overall rankings on the average rankings across all categories. Each category was rated overall the way you might describe a person's health:

- **Robust:** the top 20 percent
- **Healthy:** the next 20 percent
- **Average:** the middle 20 percent
- **Frail:** the next 20 percent
- **Critical Condition:** the bottom 20 percent

Healthcare conditions in the U.S.
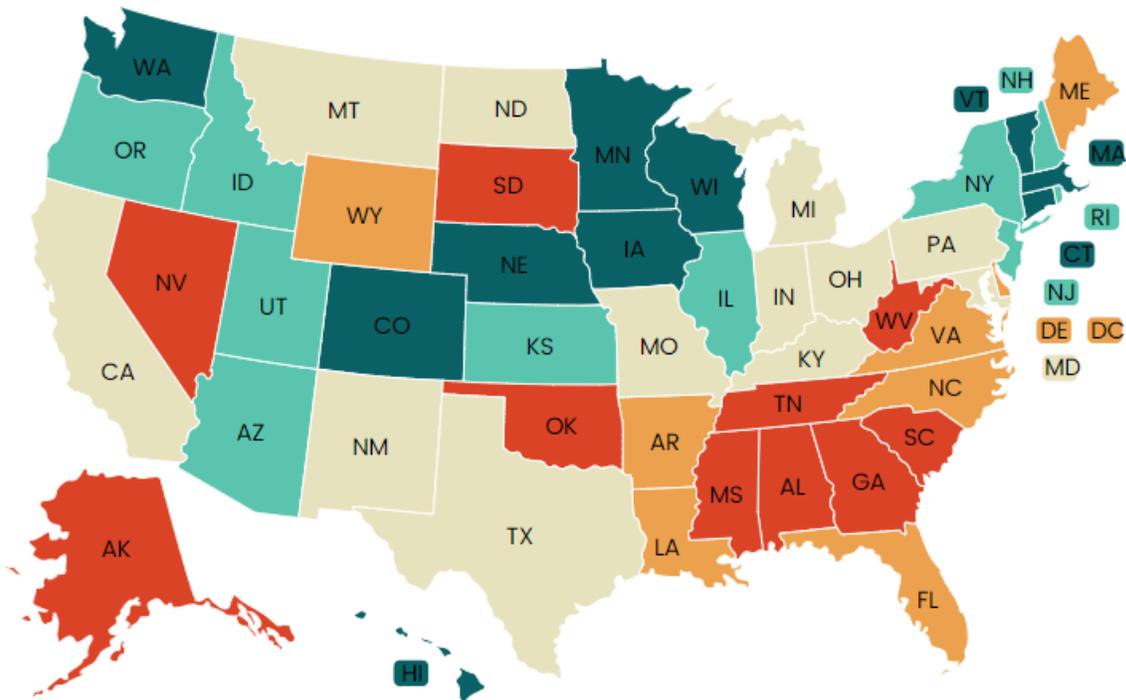
Compare healthcare conditions in each state

The color-coded map shows the overall assessment of healthcare in each state. Click on a state to show each of the categories that make up the overall assessment below.

Compare up to three states

Explore and compare the healthcare conditions in other states. To view a side-by-side comparison of up to three states, select a state from the map or the dropdown menu below. Click "Reset" to clear all and start over.

	Select State ⌄	Select State ⌄	Select State ⌄
Overall Condition	--	--	--
Health Insurance Coverage	--	--	--
Longevity	--	--	--
Child Vaccination	--	--	--
Infant Survival	--	--	--
Nursing Home Capacity	--	--	--
Hospital Capacity	--	--	--
Patient Care Doctors	--	--	--

↻ Reset

10 best states for healthcare 2019

1. Massachusetts

Conditions here are rated as robust in five out of seven categories, earning Massachusetts the best average ranking. Still, even in the best state for healthcare, not everything is ideal. Hospital capacity is constrained relative to demand, earning Massachusetts a critical classification in that category.

2. Colorado

Four of seven categories earned Colorado a robust rating, and the state was not below average in any category.

3. Vermont

Like Colorado, Vermont earned robust ratings in four of seven categories; but a relative shortage of available hospital beds earned it a frail classification in that category.

4. Wisconsin

While Wisconsin was only rated as robust in two of seven categories, it was either average or healthy in all the other five.

5. Minnesota

A rating of frail for available nursing-home capacity was the only below-average grade for Minnesota.

6. (tie) Nebraska

Consistency helped Nebraska make the top ten, as it was rated average or better in all seven categories.

6. (tie) Washington

Like Nebraska, Washington made the top ten by delivering average or better results in all seven categories.

8. Iowa

Ratings of robust in three of seven categories helped Iowa, though its one weakness was a frail rating for the number of patient-care doctors per capita.

9. Hawaii

The good news for Hawaii is that it is number one in longevity and also rated as robust for health insurance coverage. The only downside is that low availability of hospital beds earned it a critical rating in that category.

10. Connecticut

The overall ranking for Connecticut was pulled up by robust ratings for longevity and patient-care doctors per capita. However, the state does have some capacity issues with a frail rating for nursing-home availability and a critical rating for availability of hospital beds.

10 worst states for healthcare 2019

1. Mississippi

Ranking worst overall should be no surprise considering Mississippi was dead last in three out of seven categories: longevity, infant survival, and patient-care doctors per capita.

2. South Carolina

The best grade for South Carolina was average for available hospital capacity; ratings in all other six categories were either frail or critical.

3. Georgia

Though it earned a robust rating for child vaccinations, three critical and two frail ratings in other categories were enough to pull Georgia down.

4. Alabama

Like Georgia, Alabama earned a robust rating for child vaccinations, but fell down in most of the other categories.

5. West Virginia

There are a couple pieces of good news for healthcare in West Virginia, as the state was rated healthy for insurance coverage and available hospital capacity. However, that wasn't enough to overcome two critical and two frail ratings.

6. South Dakota

The biggest problem here was ranking last for available nursing-home capacity; low hospital capacity also helped earn the state a critical rating.

7. Oklahoma

Oddly enough, Oklahoma is one of the five top states for both nursing-home capacity and hospital capacity relative to demand. Unfortunately, ranking in the bottom ten for the five other categories was enough to drag it down into the bottom ten overall.

8. Alaska

This is one of the worst states for health insurance coverage, earning it a critical rating for that category. Everything else was rated average or frail.

9. (tie) Tennessee

The one critical rating for Tennessee came from being one of the worst states for longevity. It earned a healthy rating for nursing-home capacity, but that wasn't enough to overcome its weaker categories.

9. (tie) Nevada

Though it earned a rating of healthy for both infant survival and nursing-home capacity, its overall ranking was pulled down by critical ratings in the categories of insurance coverage, hospital capacity, and patient-care doctors per capita.

Tips on how to pay for healthcare

Wherever you live, chances are you're going to see healthcare expenses continue to rise in 2019. Here are some tips for paying for healthcare costs as they continue to get more expensive.

- **Consider your health and habits when choosing a health insurance plan**

The fundamental trade-off in how health insurance plans are structured is that plans with lower premiums are likely to require you to pay more expenses out of pocket, and vice versa. So, the choice you make should be informed by how many out-of-pocket expenses you are likely to incur over the course of the year.

The key figure is the plan's deductible, which is the amount of money you have to pay for healthcare expenses before the insurance kicks in. If you see doctors regularly, and/or if you have multiple, high-cost prescriptions, your out-of-pocket costs might be enough to justify paying higher premiums in return for a lower deductible. If you are healthy and rarely incur medical expenses, you might be better off with lower premiums and a higher deductible.

- **Check the coverage of any healthcare plan you consider**

  Some of the consumer protections that were part of the Affordable Care Act have been rolled back, so make sure you check on what a plan actually covers before you sign up for it. In particular, be wary of short-term healthcare plans which look attractive because of low premiums but may not cover preexisting conditions or may have caps on total coverage.

- **Know your deductible when making healthcare decisions**

  Whatever kind of deductible your plan has, make sure you are aware of it when making healthcare decisions. Knowing whether the insurance company will pick up the cost or you'll have to cover it yourself may affect your choices of how and when you seek healthcare.

- **Have money set aside for out-of-pocket expenses**

  Whether you have a low or a high deductible, chances are you're going to encounter some out-of-pocket expenses. Having a little money set aside to cover these expenses could save you from having to put them on your credit card and incurring interest charges.

If you participate in a high-deductible health plan, you should be eligible to also participate in a [health savings account (HSA)](#). An HSA allows you to save tax-free for healthcare expenses, and the money can be used any time you encounter a qualified medical expense.

If you don't participate in a high-deductible health plan, you can't have an HSA - but you can still set aside money for medical expenses in an [emergency fund](#). This won't have the tax advantages of an HSA, but it could still save you money by helping you avoid using debt to pay for healthcare.

- **Use your HSA to augment retirement savings**

  If you are able to start an HSA, be aware that these can be used for long-term savings as well as for immediate expenses. By saving long term in an HSA, you can prepare for medical expenses in retirement -- and you never have to pay taxes on HSA money when you withdraw it as long as you use it for qualified healthcare expenses.

  If you take this approach, be sure to allocate some of your HSA savings to long-term investments to grow for the future, while leaving a reserve in more liquid assets to meet near-term expenses.

[>> How to use a health savings account to build retirement wealth](#)

Paying for healthcare is a challenge no matter where you live. Whether you live in one of the best or one of the worst states for healthcare, these tips can help you meet those challenges in 2019. Your physical and your financial health should be better off for it.