

# Vital Signs: Best States for Healthcare 2020

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Healthcare has already emerged as one of the leading issues in the 2020 presidential campaign.

While healthcare is a national issue, it varies greatly from state to state.

This Best States for Healthcare 2020 study highlights just how wide the differences can be.

Here are some examples:

- A resident of Texas is six times more likely to be without health insurance than a resident of Massachusetts.
- A young child in Georgia is about twice as likely as one in Massachusetts to go without immunization.
- Thirteen states plus the District of Columbia have infant mortality rates at least twice as high as that of Vermont.
- Relative to the size of its elderly population, Alaska has just one-seventh as much staff for nursing care facilities as North Dakota.
- Idaho's doctors' offices have less than half the staff relative to the size of the state's population as Pennsylvania and three other states.
- The average cost of a day of inpatient care at a hospital is three times as high in Oregon as it is in Montana.

These disparities show that, while healthcare may be a matter of national debate, your view of it may depend on where you live.

MoneyRates.com examined eight different aspects of healthcare performance in all 50 states plus the District of Columbia. While every one of these had both strengths and weakness,

overall performance across these eight categories formed a picture of the best and worst states for healthcare.

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## Best States for Healthcare 2020: Methodology

Using data from the US Census Bureau and the Kaiser Family Foundation, MoneyRates.com ranked each state's performance in the following eight categories:

1. **Health Insurance Coverage** - based on the percentage of each state's population covered by health insurance.
2. **Self-Reported Health Status** - based on the percentage of each state's population that reported their health status to be better than "fair" or "poor."
3. **Child Immunization Coverage** - based on the percentage of young children in each state who had been immunized.
4. **Infant Survival Rates** - based on the percentage of births in each state to survive their first year.
5. **Adequacy of Nursing Home Staffing** - based on the number of such staffers compared to each state's population aged 65 or older.
6. **Adequacy of Doctors' Office Staffing** - based on the staffing of doctors' offices relative to each state's population.
7. **In-Patient Expense/Day** - based on the average cost of a day of inpatient care in each state.
8. **Annual Healthcare Premium affordability** - based on the average cost of health insurance premiums in each state.

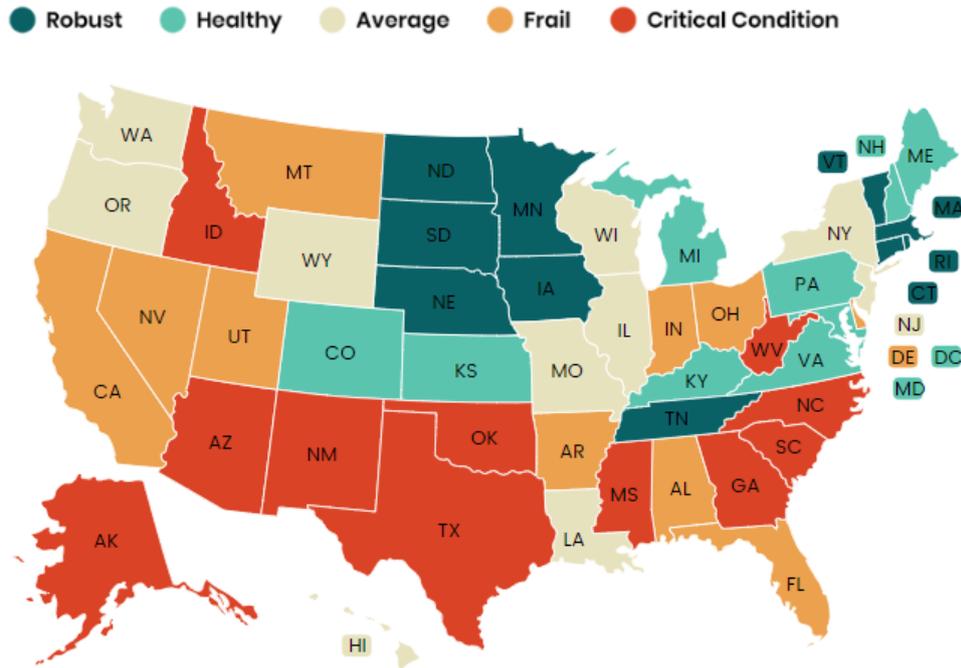
MoneyRates ranked each of these categories and then based the overall rankings on the average of rankings across all categories.

MoneyRates also classified state-by-state conditions in each category the way you might describe a person's health:

- **Robust** - the best 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.

	California	Select State	Select State
<b>Overall Condition</b>	Frail	--	--
<b>Health Insurance Coverage</b>	Average	--	--
<b>Self-reported Health Status</b>	Average	--	--

<b>Child Immunization</b>	 Frail	--	--
<b>Infant Survival</b> ⓘ	 Robust	--	--
<b>Nursing Home Staff</b> ⓘ	 Frail	--	--
<b>Doctors' Staff</b> ⓘ	 Healthy	--	--
<b>In-patient Expense/Day</b>	 Critical	--	--
<b>Annual Healthcare Premium</b>	 Healthy	--	--

## The 10 Best States for Healthcare 2020

Based on average rankings across all eight categories, the following were found to be the ten best states for healthcare:

### 1. Massachusetts

In the two years MoneyRates.com has been conducting this study, Massachusetts was found to be the best state for healthcare overall both times.

Its greatest strengths were number-one rankings for health insurance coverage and child immunization. Massachusetts also ranked in the top ten in three other categories.

Apparently, though, good healthcare does not come cheaply: Massachusetts is one of the ten most expensive states for both hospital stays and health insurance premiums.

### 2. Connecticut

While it didn't top any individual category, Connecticut did well overall by finishing in the top ten in six different categories.

Its biggest weakness was being among the ten most expensive states for health insurance.

### **3. North Dakota**

The best category for North Dakota was adequacy of nursing care staffing, for which the state ranked number one.

The only category for which it received a rating of less than average was in infant survival, for which it was rated as frail.

### **4. Iowa**

Top-ten rankings for insurance coverage, nursing care staffing and affordability of hospitalization helped Iowa finish fourth overall.

Its below-average ratings were in doctors' office staffing and health insurance affordability.

### **5. Vermont**

This state ranked first for infant survival, and was also in the top ten for health insurance coverage and reported health status.

It was rated as frail for physicians' office staffing and affordability of health insurance coverage.

### **6. Nebraska**

By repeating last year's sixth-place overall finish, this year Nebraska's strongest suits were top-ten rankings in reported health status, child immunization coverage and nursing care staffing.

Its only weak point was a rating of frail for health insurance affordability.

### **7. Rhode Island**

One of four New England states in the top ten, Rhode Island scored top-ten finishes for nursing care staffing and health insurance coverage.

However, it is one of the ten most expensive states for health insurance premiums.

## 8. Minnesota

Top-ten rankings in three categories - reported health status, health insurance coverage and nursing care staffing - helped Minnesota overcome a bottom-ten ranking for child immunization to finish in the top ten overall.

## 9. South Dakota (tie)

In tying for ninth place, South Dakota benefited from ranking among the ten best for reported health status and hospitalization affordability. This helped make up for the state being in the bottom ten for doctors' office staffing and health insurance affordability.

## 9. Tennessee (tie)

Though tied with South Dakota for ninth, Tennessee's healthcare characteristics are very different. It finished first in health insurance affordability and second in both doctors' office staffing and child immunization.

On the downside were bottom-ten rankings for reported health status and infant survival.

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# Sort States by Healthcare Condition

In the chart below, you can see how each state ranked overall and look at its status in terms of individual categories. This is where you'll begin to see the differences in healthcare from state to state.

Though the default sort is by state (ranked by overall condition), you can sort on any column to explore that aspect of healthcare.

For example, if you're interested to learn where the most affordable healthcare premiums are, you can move the slider to the right side of the chart and sort the results on the Annual Healthcare Premium column.

Which state has the best child-immunization coverage? Click on the column heading to sort that column.

Rank/State	Overall Condition	Health Insurance Coverage	Self-reported Health Status	Child Immunization	Infant Survival	Nursing Home Staff	Doctors Staff	In-patient Expense/Day
1-MA	Robust	1	12	1	3	5	6	44
2-CT	Robust	8	7	10	10	2	3	37
3-ND	Robust	23	13	4	33	1	21	10
4-IA	Robust	7	14	17	24	4	33	6
5-VT	Robust	3	5	15	1	25	36	28
6-NE	Robust	30	10	5	27	7	28	11
7-RI	Robust	4	23	14	17	3	22	40
8-MN	Robust	6	2	49	13	9	34	25
9-SD	Robust	39	43	2	42	26	2	16
9-TN	Robust	37	6	12	11	13	47	3
11-NH	Healthy	14	4	3	2	32	38	33
12-DC	Healthy	2	1	15	39	20	5	47
13-MD	Healthy	16	14	11	35	22	10	41

## The 10 Worst States for Healthcare 2020

Here are the states that didn't fare as well in this year's study, listed from the worst on up to the tenth-worst:

### 1. South Carolina

After just missing the bottom spot last year, South Carolina fell to last place in this year's survey due to bottom-ten rankings in child immunization, nursing care staffing and doctors' office staffing.

### 2. Alaska

This poor showing overall was due to bottom-ten rankings in four categories: health insurance coverage, nursing care staffing, hospitalization affordability and health insurance affordability.

### **3. New Mexico**

Healthcare staffing seems to be the big issue in New Mexico, which was near the bottom for adequacy of both nursing care and doctors' office staffing. The state was also in the bottom ten for reported health status.

### **4. Oklahoma**

Though this state was rated as "healthy" in three categories, it landed in the bottom ten in all five remaining categories: health insurance coverage, reported health status, child immunization, infant survival and doctors' office staffing.

### **5. Georgia**

The biggest problem in Georgia is that it ranks dead last for child immunization, though it was also in the bottom ten for health insurance coverage and infant mortality. That was more than enough to overcome the fact that Georgia is one of the ten cheapest states for hospitalization.

### **6. Arizona**

Bottom-ten rankings for health insurance coverage, child immunization and nursing care staffing more than offset a top-ten ranking for health insurance affordability.

### **7. Idaho**

Besides ranking dead last in per-capita doctors' office staff, Idaho also finished in the bottom ten for health insurance coverage, nursing care staffing and hospitalization cost. That more than overcame having one of the ten cheapest average health insurance premiums.

### **8. Texas**

This state has the highest percentage of residents without health insurance. It was also in the bottom ten for reported health status and child immunization.

## **9. North Carolina**

The biggest healthcare issue in North Carolina was a bottom-ten ranking for healthcare insurance coverage.

## **10. Mississippi**

Three bottom-ten rankings - in health insurance coverage, reported health status and infant survival - were enough to land Mississippi in the bottom ten overall despite some of the lowest hospitalization and health insurance costs in the nation.

# How to Manage Healthcare Costs

As this analysis shows, healthcare conditions depend a great deal on where you live. However, there is one common denominator: managing healthcare costs is vital to securing adequate coverage and treatment.

The following are some tips for managing healthcare costs:

### **1. Match health insurance with your needs**

Everyone should have some health insurance to cover them in case major healthcare issues arise, but the need for coverage of more routine expenses depends on your health and your habits.

A healthy person who rarely visits a doctor may be better off with a high-deductible healthcare plan. These won't cover routine expenses; but for this type of person, those expenses should be minimal. The payoff is that the insurance premiums will be lower while you will still have a safety net in case of a major setback.

However, someone in poorer health may want more comprehensive coverage. The premiums may cost more, but it should reduce out-of-pocket expenses for medical treatment.

## 2. Know what your plan covers

Don't feel secure just because you have health insurance. You need to find out if it will really cover you for major expenses. Also, it helps to know your coverage before you start making healthcare appointments.

Besides knowing what kind of treatments are covered, it is important to be prepared for your policy's deductible. This determines the amount you have to cover out of pocket before the insurance coverage kicks in. You should also be aware of any caps on the amount of expenses covered, because these could leave you exposed if medical costs really mount up.

## 3. Have money set aside for out-of-pocket expenses

Don't get caught short when it comes time to pay for medical treatment. Running up credit card debt will only add to the high cost of that treatment.

While having an [emergency fund](#) of savings can help, for many people a [health savings account](#) (HSA) is an even better idea. An HSA is only available if you are part of a high-deductible health care plan; but if so, it will allow you to put money for medical expenses aside tax-free.

## 4. Use your HSA to augment retirement savings

Your HSA can be used for more than just paying for near-term, out-of-pocket medical expenses. You are allowed to accumulate money in an HSA for future needs too.

Money in an HSA isn't taxed going in nor when you withdraw it, as long as it is used for qualified medical expenses. In this sense, the tax characteristics of an HSA are superior even to those of an IRA or a 401(k).

Given that medical expenses are a major portion of retirement spending, this means that an HSA can be an important supplement to your [retirement savings](#).

## 5. Don't put off long-term healthcare decisions

Major healthcare decisions tend to come up later in life, so it is all too easy to put them off. However, failure to plan can be a big mistake.

When you finally get to the point of needing continual care, you may not be in a state of mind to make the best decisions about how to get that care. It may also be too late to provide funding for that care.

Setting up a healthcare proxy, making plans for long-term care and saving to afford that care should all be part of your overall retirement plan. Like all retirement planning, the sooner you can start to address these issues the better.

Whether you live in one of the best or worst states for healthcare, paying medical expenses can be a challenge. These tips could help you meet that challenge.

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 <b>Personal Savings</b> <b>American Express National Bank</b> <small>Advertiser Comments</small>	<b>1.70%</b> Rates as of 12/17/2019	<b>\$1</b>	<b>Start Saving</b> FDIC Insured

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