



# MEPS Insurance Component Chartbook 2014 Appendix Tables



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# Medical Expenditure Panel Survey Insurance Component Chartbook 2014

Appendix Tables

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**Appendix Exhibit 1.1**

**Percentage (standard error) of private-sector employees in establishments that offer health insurance, by firm size, 2003-2014**

| <b>Number of Employees</b> | <b>2003</b> | <b>2004</b> | <b>2005</b> | <b>2006</b> | <b>2008</b> | <b>2009</b> | <b>2010</b> | <b>2011</b> | <b>2012</b> | <b>2013</b> | <b>2014</b> |
|----------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| <b>U.S.</b>                | 86.8%       | 86.7%       | 86.9%       | 86.9%       | 87.7%       | 87.6%       | 86.5%       | 85.3%       | 84.7%       | 84.9%       | 83.2%       |
| (U.S.)                     | (0.5%)      | (0.3%)      | (0.5%)      | (0.2%)      | (0.3%)      | (0.2%)      | (0.2%)      | (0.2%)      | (0.3%)      | (0.3%)      | (0.3%)      |
| <b>&lt;50</b>              | 61.6%       | 61.0%       | 62.2%       | 61.2%       | 61.6%       | 59.6%       | 57.8%       | 54.7%       | 52.9%       | 53.1%       | 49.8%       |
| (<50)                      | (0.7%)      | (0.5%)      | (0.6%)      | (0.4%)      | (0.5%)      | (0.5%)      | (0.5%)      | (0.4%)      | (0.6%)      | (0.7%)      | (0.6%)      |
| <b>50-99</b>               | 86.7%       | 88.0%       | 86.2%       | 87.6%       | 90.7%       | 89.6%       | 87.3%       | 85.6%       | 84.1%       | 87.0%       | 83.0%       |
| (50-99)                    | (2.1%)      | (1.4%)      | (1.7%)      | (1.2%)      | (0.9%)      | (1.3%)      | (0.9%)      | (1.0%)      | (1.4%)      | (1.0%)      | (1.3%)      |
| <b>100+</b>                | 97.9%       | 98.2%       | 97.5%       | 97.7%       | 98.2%       | 98.8%       | 98.5%       | 98.1%       | 98.2%       | 98.0%       | 97.3%       |
| (100+)                     | (0.4%)      | (0.3%)      | (0.7%)      | (0.4%)      | (0.3%)      | (0.1%)      | (0.2%)      | (0.2%)      | (0.2%)      | (0.2%)      | (0.2%)      |

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2003-2014.

**Note:** Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

**Appendix Exhibit 1.2**

**Percentage (standard error) of private-sector employees in establishments that offer health insurance, by detailed firm size, 2003-2014**

| <b>Number of Employees</b> | <b>2003</b> | <b>2004</b> | <b>2005</b> | <b>2006</b> | <b>2008</b> | <b>2009</b> | <b>2010</b> | <b>2011</b> | <b>2012</b> | <b>2013</b> | <b>2014</b> |
|----------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| <b>U.S.</b>                | 86.8%       | 86.7%       | 86.9%       | 86.9%       | 87.7%       | 87.6%       | 86.5%       | 85.3%       | 84.7%       | 84.9%       | 83.2%       |
| (U.S.)                     | (0.5%)      | (0.3%)      | (0.5%)      | (0.2%)      | (0.3%)      | (0.2%)      | (0.2%)      | (0.2%)      | (0.3%)      | (0.3%)      | (0.3%)      |
| <b>&lt;10</b>              | 45.8%       | 45.5%       | 43.7%       | 43.3%       | 45.0%       | 42.5%       | 40.5%       | 36.0%       | 35.3%       | 36.2%       | 32.9%       |
| (<10)                      | (0.8%)      | (1.0%)      | (0.5%)      | (0.9%)      | (0.7%)      | (0.6%)      | (0.6%)      | (0.6%)      | (0.5%)      | (0.7%)      | (0.7%)      |
| <b>10-24</b>               | 70.6%       | 68.4%       | 68.2%       | 67.4%       | 69.5%       | 66.6%       | 64.7%       | 62.7%       | 61.7%       | 59.3%       | 55.5%       |
| (10-24)                    | (1.5%)      | (0.7%)      | (1.8%)      | (1.2%)      | (0.8%)      | (1.0%)      | (1.2%)      | (0.9%)      | (1.1%)      | (0.6%)      | (1.1%)      |
| <b>25-99</b>               | 84.1%       | 84.2%       | 85.0%       | 85.0%       | 85.3%       | 85.0%       | 83.3%       | 80.6%       | 78.9%       | 81.2%       | 77.2%       |
| (25-99)                    | (1.2%)      | (0.8%)      | (1.1%)      | (0.8%)      | (1.0%)      | (0.7%)      | (0.6%)      | (0.9%)      | (0.7%)      | (0.9%)      | (0.9%)      |
| <b>100-999</b>             | 95.8%       | 94.8%       | 93.0%       | 95.1%       | 95.9%       | 96.3%       | 95.4%       | 94.4%       | 94.6%       | 95.2%       | 92.7%       |
| (100-999)                  | (0.5%)      | (0.9%)      | (2.2%)      | (1.0%)      | (0.7%)      | (0.5%)      | (0.5%)      | (0.6%)      | (0.7%)      | (0.4%)      | (0.7%)      |
| <b>1,000+</b>              | 98.7%       | 99.5%       | 99.4%       | 98.7%       | 99.0%       | 99.7%       | 99.6%       | 99.5%       | 99.6%       | 99.1%       | 99.1%       |
| (1,000+)                   | (0.5%)      | (0.1%)      | (0.2%)      | (0.3%)      | (0.4%)      | (0.1%)      | (0.1%)      | (0.1%)      | (0.1%)      | (0.3%)      | (0.2%)      |

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2003-2014.

**Note:** Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

**Appendix Exhibit 1.3**

**Percentage of private sector employees (standard error) in establishments that offer health insurance, by State, 2014**

|                      |                  |                |                  |                |                  |
|----------------------|------------------|----------------|------------------|----------------|------------------|
| Alabama              | 88.2%*<br>(1.4%) | Kentucky       | 83.6%<br>(1.7%)  | North Dakota   | 80.8%<br>(1.7%)  |
| Alaska               | 76.7%*<br>(1.9%) | Louisiana      | 81.6%<br>(1.6%)  | Ohio           | 86.1%*<br>(1.4%) |
| Arizona              | 85.6%<br>(1.4%)  | Maine          | 79.7%<br>(1.9%)  | Oklahoma       | 81.0%<br>(1.7%)  |
| Arkansas             | 80.0%<br>(1.7%)  | Maryland       | 84.8%<br>(1.8%)  | Oregon         | 76.5%*<br>(2.2%) |
| California           | 81.9%<br>(1.0%)  | Massachusetts  | 91.2%*<br>(0.9%) | Pennsylvania   | 87.9%*<br>(1.1%) |
| Colorado             | 84.7%<br>(1.2%)  | Michigan       | 83.8%<br>(1.6%)  | Rhode Island   | 86.2%*<br>(1.4%) |
| Connecticut          | 87.2%*<br>(1.4%) | Minnesota      | 81.6%<br>(1.9%)  | South Carolina | 80.1%<br>(1.7%)  |
| Delaware             | 84.0%<br>(1.5%)  | Mississippi    | 81.6%<br>(1.8%)  | South Dakota   | 79.4%*<br>(1.8%) |
| District of Columbia | 90.9%*<br>(1.6%) | Missouri       | 82.7%<br>(1.8%)  | Tennessee      | 82.5%<br>(1.6%)  |
| Florida              | 81.0%<br>(1.1%)  | Montana        | 68.0%*<br>(2.2%) | Texas          | 80.4%*<br>(1.3%) |
| Georgia              | 82.7%<br>(1.6%)  | Nebraska       | 81.6%<br>(1.4%)  | Utah           | 78.3%*<br>(1.9%) |
| Hawaii               | 95.8%*<br>(1.2%) | Nevada         | 86.0%<br>(1.6%)  | Vermont        | 78.8%*<br>(1.6%) |
| Idaho                | 74.5%*<br>(2.2%) | New Hampshire  | 85.2%<br>(1.4%)  | Virginia       | 86.0%*<br>(1.4%) |
| Illinois             | 83.9%<br>(1.7%)  | New Jersey     | 85.6%<br>(1.6%)  | Washington     | 81.0%<br>(1.6%)  |
| Indiana              | 83.5%<br>(1.4%)  | New Mexico     | 73.3%*<br>(2.1%) | West Virginia  | 78.9%*<br>(2.1%) |
| Iowa                 | 84.8%<br>(1.5%)  | New York       | 85.3%*<br>(0.9%) | Wisconsin      | 83.9%<br>(1.4%)  |
| Kansas               | 78.5%*<br>(2.2%) | North Carolina | 80.4%<br>(1.6%)  | Wyoming        | 73.6%*<br>(1.9%) |

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2014.

**Note:** \* Statistically different from the national average of 83.2 percent at  $p < 0.05$ . Note that the standard error on the national estimate of 83.2 percent is 0.26.

**Appendix Exhibit 1.4**

**Percentage of private sector employees (standard error) in establishments that offer health insurance, by State, firm size <50 employees, 2014**

|                      |                  |                |                  |                |                  |
|----------------------|------------------|----------------|------------------|----------------|------------------|
| Alabama              | 59.3%*<br>(3.6%) | Kentucky       | 47.0%<br>(4.0%)  | North Dakota   | 50.5%<br>(3.6%)  |
| Alaska               | 39.8%*<br>(3.5%) | Louisiana      | 45.3%<br>(4.0%)  | Ohio           | 58.0%*<br>(3.7%) |
| Arizona              | 44.5%<br>(4.5%)  | Maine          | 49.7%<br>(4.0%)  | Oklahoma       | 51.3%<br>(3.9%)  |
| Arkansas             | 37.7%*<br>(4.0%) | Maryland       | 62.2%*<br>(3.7%) | Oregon         | 46.0%<br>(3.6%)  |
| California           | 50.0%<br>(2.1%)  | Massachusetts  | 68.1%*<br>(3.1%) | Pennsylvania   | 57.9%*<br>(3.3%) |
| Colorado             | 47.5%<br>(3.7%)  | Michigan       | 53.2%<br>(3.7%)  | Rhode Island   | 61.0%*<br>(3.6%) |
| Connecticut          | 59.5%*<br>(3.8%) | Minnesota      | 44.6%<br>(4.0%)  | South Carolina | 33.2%*<br>(3.5%) |
| Delaware             | 44.5%<br>(4.3%)  | Mississippi    | 41.6%<br>(4.1%)  | South Dakota   | 45.2%<br>(3.5%)  |
| District of Columbia | 66.1%*<br>(4.0%) | Missouri       | 52.2%<br>(3.9%)  | Tennessee      | 45.6%<br>(3.6%)  |
| Florida              | 37.6%*<br>(2.8%) | Montana        | 39.1%*<br>(3.5%) | Texas          | 42.3%*<br>(2.6%) |
| Georgia              | 40.6%*<br>(4.4%) | Nebraska       | 42.1%<br>(4.1%)  | Utah           | 38.3%*<br>(3.7%) |
| Hawaii               | 93.1%*<br>(1.4%) | Nevada         | 53.7%<br>(4.1%)  | Vermont        | 50.0%<br>(3.4%)  |
| Idaho                | 42.1%<br>(4.1%)  | New Hampshire  | 55.3%<br>(3.7%)  | Virginia       | 55.1%<br>(3.6%)  |
| Illinois             | 55.1%<br>(3.2%)  | New Jersey     | 60.2%*<br>(3.8%) | Washington     | 46.6%<br>(3.9%)  |
| Indiana              | 41.4%*<br>(3.9%) | New Mexico     | 34.3%*<br>(3.6%) | West Virginia  | 40.4%*<br>(4.1%) |
| Iowa                 | 47.5%<br>(3.8%)  | New York       | 56.8%*<br>(2.5%) | Wisconsin      | 51.1%<br>(3.6%)  |
| Kansas               | 45.1%<br>(4.0%)  | North Carolina | 42.9%<br>(4.1%)  | Wyoming        | 46.3%<br>(3.6%)  |

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2014.

**Note:** \* Statistically different from the national average of 49.8 percent at  $p < 0.05$ . Note that the standard error on the national estimate of 49.8 percent is 0.60.

**Appendix Exhibit 1.5**

**Percentage (standard error) of private-sector employees in establishments that offer health insurance, by the percentage of the establishment's workforce that is low wage and by firm size, 2004-2014**

| <b>Low Wage</b>  | <b>2004</b> | <b>2005</b> | <b>2006</b> | <b>2008</b> | <b>2009</b> | <b>2010</b> | <b>2011</b> | <b>2012</b> | <b>2013</b> | <b>2014</b> |
|--|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| <b>Less than 50% Low-Wage Employees, Small Employers</b> | 72.4%       | 71.6%       | 72.2%       | 73.2%       | 71.6%       | 70.2%       | 68.0%       | 66.8%       | 65.6%       | 61.0%       |
|  | (0.5%)      | (0.7%)      | (0.4%)      | (0.5%)      | (0.5%)      | (0.5%)      | (0.4%)      | (0.3%)      | (0.6%)      | (0.7%)      |
| <b>50% or More Low-Wage Employees, Small Employers</b>   | 38.5%       | 41.1%       | 35.8%       | 36.8%       | 34.3%       | 34.1%       | 30.6%       | 28.0%       | 28.0%       | 26.6%       |
|  | (0.8%)      | (1.2%)      | (1.2%)      | (1.2%)      | (0.8%)      | (0.7%)      | (0.9%)      | (1.0%)      | (1.2%)      | (1.1%)      |
| <b>Less than 50% Low-Wage Employees, Large Employers</b> | 99.1%       | 98.7%       | 98.4%       | 98.4%       | 99.1%       | 98.9%       | 98.9%       | 98.6%       | 98.7%       | 98.2%       |
|  | (0.2%)      | (0.3%)      | (0.2%)      | (0.4%)      | (0.2%)      | (0.2%)      | (0.2%)      | (0.1%)      | (0.1%)      | (0.2%)      |
| <b>50% or More Low-Wage Employees, Large Employers</b>   | 92.5%       | 89.4%       | 92.1%       | 94.8%       | 94.7%       | 93.5%       | 91.4%       | 92.2%       | 92.4%       | 89.6%       |
|  | (1.1%)      | (2.2%)      | (1.2%)      | (0.5%)      | (0.4%)      | (0.6%)      | (0.7%)      | (0.6%)      | (0.7%)      | (0.7%)      |

**Key:** Small employers = fewer than 50 employees. Large employers = 50 or more employees.

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2004-2014.

**Note:** Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007. Estimates for 2003 are not included in this exhibit because of definitional differences with the 2004 to 2014 estimates.

Wage levels in the MEPS-IC questionnaires have been adjusted to account for changing wages over time. In 2014, low-wage employees were defined as those earning less than \$11.50 per hour.

**Appendix Exhibit 1.6**  
**Percentage (standard error) of private-sector employees**  
**in establishments that offer health insurance,**  
**overall and by industry, 2014**

| <b>Industry</b>   |                 |
|---|-----------------|
| United States   | 83.2%<br>(0.3%) |
| Agriculture, fisheries, forestry  | 46.3%<br>(4.5%) |
| Mining and manufacturing  | 93.8%<br>(0.5%) |
| Construction  | 72.5%<br>(1.5%) |
| Utilities and transportation  | 90.3%<br>(1.0%) |
| Wholesale trade   | 89.4%<br>(0.9%) |
| Financial services and real estate  | 91.9%<br>(0.6%) |
| Retail trade  | 85.1%<br>(0.7%) |
| Professional services   | 87.7%<br>(0.5%) |
| Other services  | 71.1%<br>(0.8%) |
| <b>Source:</b> Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2014. |                 |



**Appendix Exhibit 1.7**

**Percentage (standard error) of private-sector employees in establishments that offer health insurance, by firm size and industry, 2014**

| <b>Industry</b>                    | <b>&lt;50 employees</b> | <b>50-99 employees</b> | <b>100 or more employees</b> |
|------------------------------------|-------------------------|------------------------|------------------------------|
| Agriculture, fisheries, forestry   | 28.3%<br>(3.8%)         | 52.9%<br>(13.3%)       | 68.5%<br>(9.9%)              |
| Mining and manufacturing           | 69.3%<br>(2.1%)         | 93.1%<br>(2.6%)        | 99.2%<br>(0.4%)              |
| Construction                       | 55.9%<br>(1.9%)         | 85.5%<br>(4.9%)        | 97.4%<br>(1.5%)              |
| Utilities and transportation       | 55.3%<br>(3.5%)         | 85.2%<br>(6.8%)        | 99.1%<br>(0.5%)              |
| Wholesale trade                    | 70.5%<br>(2.1%)         | 94.2%<br>(3.2%)        | 99.7%<br>(0.2%)              |
| Financial services and real estate | 58.8%<br>(2.1%)         | 88.9%<br>(4.1%)        | 99.6%<br>(0.2%)              |
| Retail trade                       | 41.8%<br>(1.9%)         | 88.2%<br>(3.2%)        | 99.2%<br>(0.2%)              |
| Professional services              | 57.4%<br>(1.1%)         | 91.1%<br>(1.8%)        | 97.6%<br>(0.4%)              |
| Other services                     | 37.0%<br>(1.2%)         | 67.3%<br>(3.2%)        | 93.3%<br>(0.8%)              |

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2014.

**Appendix Exhibit 1.8**  
**Percentage (standard error) of private-sector employees in establishments that offer health insurance, overall and by selected characteristics, 2014**

|  |                 |
|--|-----------------|
| <b>Employer Characteristics</b>  |                 |
| United States  | 83.2%<br>(0.3%) |
| Ownership: For Profit Inc.   | 84.4%<br>(0.3%) |
| Ownership: For Profit Uninc.   | 66.7%<br>(1.0%) |
| Ownership: Nonprofit   | 93.6%<br>(0.4%) |
| Firm Age: 0-4 Years  | 45.7%<br>(1.8%) |
| Firm Age: 5-9 Years  | 54.8%<br>(1.4%) |
| Firm Age: 10-19 Years  | 68.0%<br>(1.1%) |
| Firm Age: 20+ Years  | 93.0%<br>(0.2%) |
| # of Locations: 2+ Locations   | 97.5%<br>(0.2%) |
| # of Locations: 1 Location   | 62.9%<br>(0.6%) |
| % Full Time: 0-24%   | 50.2%<br>(1.5%) |
| % Full Time: 25-49%  | 77.3%<br>(1.1%) |
| % Full Time: 50-74%  | 83.1%<br>(0.7%) |
| % Full Time: 75%+  | 89.4%<br>(0.3%) |
| % Low Wage: 50%+   | 70.6%<br>(0.7%) |
| % Low Wage: <50%   | 88.5%<br>(0.2%) |
| <b>Source:</b> Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2014.  |                 |
| <b>Note:</b> “% Full Time” refers to the percentage of the establishment’s workforce that worked full time in 2014. “% Low Wage” refers to the percentage of the establishment’s workforce that earned less than \$11.50 per hour in 2014. |                 |

**Appendix Exhibit 1.9**

**Percentage (standard error) of private-sector employees in establishments that offer health insurance, by firm size and selected characteristics (ownership type, age of firm, number of locations), 2014**

| <b>Employer Characteristics</b> | <b>&lt;50 employees</b> | <b>50-99 employees</b> | <b>100 or more employees</b> |
|---------------------------------|-------------------------|------------------------|------------------------------|
| Ownership: For Profit Inc.      | 52.1%<br>(0.7%)         | 83.4%<br>(1.6%)        | 97.2%<br>(0.3%)              |
| Ownership: For Profit Uninc.    | 36.5%<br>(1.3%)         | 72.8%<br>(3.8%)        | 94.5%<br>(0.9%)              |
| Ownership: Nonprofit            | 67.5%<br>(1.7%)         | 93.4%<br>(1.9%)        | 99.2%<br>(0.2%)              |
| Firm Age: 0-4 Years             | 27.8%<br>(1.5%)         | 71.8%<br>(5.3%)        | 86.7%<br>(3.5%)              |
| Firm Age: 5-9 Years             | 39.2%<br>(1.5%)         | 72.2%<br>(4.4%)        | 87.3%<br>(2.3%)              |
| Firm Age: 10-19 Years           | 48.9%<br>(1.2%)         | 80.5%<br>(2.8%)        | 88.7%<br>(1.9%)              |
| Firm Age: 20+ Years             | 64.7%<br>(0.9%)         | 88.5%<br>(1.4%)        | 98.7%<br>(0.1%)              |
| # of Locations: 2+ Locations    | 77.7%<br>(1.9%)         | 85.0%<br>(2.1%)        | 98.5%<br>(0.2%)              |
| # of Locations: 1 Location      | 48.1%<br>(0.6%)         | 82.4%<br>(1.5%)        | 90.5%<br>(1.2%)              |

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2014.

**Appendix Exhibit 1.10**

**Percentage (standard error) of private-sector employees in establishments that offer health insurance, by firm size and selected characteristics (% full time, % low wage), 2014**

| <b>Employer Characteristics</b> | <b>&lt;50 employees</b> | <b>50-99 employees</b> | <b>100 or more employees</b> |
|---------------------------------|-------------------------|------------------------|------------------------------|
| % Full Time: 0-24%              | 18.4%<br>(1.5%)         | 45.6%<br>(6.3%)        | 85.0%<br>(1.9%)              |
| % Full Time: 25-49%             | 39.2%<br>(1.9%)         | 71.4%<br>(4.6%)        | 96.2%<br>(0.8%)              |
| % Full Time: 50-74%             | 43.8%<br>(1.5%)         | 78.3%<br>(3.8%)        | 98.0%<br>(0.6%)              |
| % Full Time: 75%+               | 63.1%<br>(0.7%)         | 92.3%<br>(1.1%)        | 98.5%<br>(0.2%)              |
| % Low Wage: 50%+                | 26.6%<br>(1.1%)         | 62.5%<br>(3.3%)        | 92.9%<br>(0.7%)              |
| % Low Wage: <50%                | 61.0%<br>(0.7%)         | 91.4%<br>(1.1%)        | 99.0%<br>(0.2%)              |

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2014.

**Note:** “% Full Time” refers to the percentage of the establishment’s workforce that worked full time in 2014. “% Low Wage” refers to the percentage of the establishment’s workforce that earned less than \$11.50 per hour in 2014.

**Appendix Exhibit 1.11**

**Percentage (standard error) of private-sector establishments that offer health insurance that self-insure at least one plan, overall and by detailed firm size, 2003-2014**

| <b>Number of Employees</b> | <b>2003</b> | <b>2004</b> | <b>2005</b> | <b>2006</b> | <b>2008</b> | <b>2009</b> | <b>2010</b> | <b>2011</b> | <b>2012</b> | <b>2013</b> | <b>2014</b> |
|----------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| <b>U.S.</b>                | 32.4%       | 35.0%       | 32.7%       | 34.4%       | 34.2%       | 35.1%       | 35.8%       | 36.9%       | 37.2%       | 37.6%       | 37.2%       |
| (U.S.)                     | (1.0%)      | (0.7%)      | (0.5%)      | (0.5%)      | (0.4%)      | (0.4%)      | (0.5%)      | (0.5%)      | (0.5%)      | (0.5%)      | (0.5%)      |
| <b>&lt;10</b>              | 12.4%       | 13.7%       | 12.7%       | 14.9%       | 14.0%       | 14.6%       | 13.1%       | 12.6%       | 14.9%       | 15.2%       | 14.4%       |
| (<10)                      | (0.4%)      | (0.6%)      | (0.8%)      | (0.9%)      | (0.8%)      | (0.7%)      | (0.5%)      | (0.8%)      | (0.9%)      | (0.4%)      | (0.8%)      |
| <b>10-24</b>               | 11.3%       | 12.7%       | 11.2%       | 11.6%       | 11.1%       | 10.4%       | 11.6%       | 9.9%        | 10.7%       | 9.0%        | 12.0%       |
| (10-24)                    | (0.8%)      | (0.7%)      | (0.5%)      | (0.6%)      | (0.9%)      | (0.4%)      | (0.8%)      | (0.7%)      | (0.7%)      | (0.7%)      | (1.0%)      |
| <b>25-99</b>               | 12.7%       | 13.9%       | 12.2%       | 13.5%       | 12.6%       | 13.4%       | 14.3%       | 12.2%       | 13.5%       | 12.4%       | 12.2%       |
| (25-99)                    | (0.7%)      | (0.9%)      | (0.9%)      | (0.7%)      | (0.8%)      | (0.7%)      | (0.7%)      | (0.7%)      | (0.7%)      | (0.7%)      | (0.8%)      |
| <b>100-999</b>             | 33.5%       | 31.8%       | 34.9%       | 30.6%       | 32.7%       | 29.9%       | 30.9%       | 31.7%       | 30.1%       | 30.1%       | 32.5%       |
| (100-999)                  | (1.9%)      | (1.3%)      | (1.4%)      | (0.9%)      | (1.3%)      | (0.7%)      | (0.9%)      | (1.1%)      | (0.8%)      | (1.0%)      | (1.2%)      |
| <b>1,000+</b>              | 83.2%       | 87.0%       | 82.7%       | 83.8%       | 86.5%       | 85.8%       | 86.6%       | 87.5%       | 87.1%       | 88.0%       | 84.2%       |
| (1,000+)                   | (1.7%)      | (0.6%)      | (0.5%)      | (0.7%)      | (0.5%)      | (0.4%)      | (0.6%)      | (0.5%)      | (0.7%)      | (0.5%)      | (0.8%)      |

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2003-2014.

**Note:** Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

**Appendix Exhibit 1.12**

**Among establishments that offer insurance, percentage (standard error) of eligible employees in establishments that self-insure at least one plan, overall and by detailed firm size, 2003-2014**

| <b>Number of Employees</b> | <b>2003</b> | <b>2004</b> | <b>2005</b> | <b>2006</b> | <b>2008</b> | <b>2009</b> | <b>2010</b> | <b>2011</b> | <b>2012</b> | <b>2013</b> | <b>2014</b> |
|----------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| <b>U.S.</b>                | 54.7%       | 57.0%       | 55.5%       | 54.9%       | 56.8%       | 57.2%       | 58.4%       | 59.6%       | 60.1%       | 58.1%       | 59.2%       |
| (U.S.)                     | (1.0%)      | (0.7%)      | (0.8%)      | (0.7%)      | (0.5%)      | (0.7%)      | (0.7%)      | (0.6%)      | (0.7%)      | (0.6%)      | (0.6%)      |
| <b>&lt;10</b>              | 11.8%       | 18.3%       | 11.3%       | 13.1%       | 12.9%       | 12.3%       | 12.5%       | 11.5%       | 12.0%       | 13.2%       | 12.9%       |
| (<10)                      | (1.0%)      | (2.1%)      | (0.8%)      | (0.8%)      | (0.8%)      | (0.6%)      | (0.6%)      | (0.9%)      | (0.9%)      | (0.8%)      | (0.9%)      |
| <b>10-24</b>               | 11.3%       | 13.3%       | 11.2%       | 12.0%       | 11.5%       | 9.8%        | 11.5%       | 10.1%       | 11.1%       | 9.1%        | 11.4%       |
| (10-24)                    | (1.0%)      | (1.2%)      | (0.8%)      | (0.9%)      | (1.3%)      | (0.5%)      | (1.0%)      | (0.8%)      | (1.0%)      | (0.9%)      | (1.2%)      |
| <b>25-99</b>               | 15.3%       | 15.7%       | 13.8%       | 14.4%       | 12.8%       | 16.0%       | 17.3%       | 13.5%       | 15.5%       | 13.4%       | 14.0%       |
| (25-99)                    | (1.0%)      | (0.9%)      | (1.5%)      | (1.0%)      | (1.1%)      | (1.0%)      | (1.1%)      | (0.8%)      | (0.9%)      | (0.8%)      | (1.1%)      |
| <b>100-999</b>             | 35.4%       | 35.5%       | 36.3%       | 32.4%       | 36.1%       | 31.7%       | 35.7%       | 35.0%       | 35.7%       | 32.6%       | 39.5%       |
| (100-999)                  | (1.4%)      | (1.5%)      | (1.1%)      | (1.4%)      | (1.0%)      | (1.8%)      | (1.4%)      | (1.2%)      | (1.4%)      | (1.0%)      | (1.4%)      |
| <b>1,000+</b>              | 82.8%       | 84.8%       | 84.2%       | 83.4%       | 85.9%       | 85.8%       | 86.6%       | 89.0%       | 89.0%       | 86.9%       | 86.6%       |
| (1,000+)                   | (1.1%)      | (0.9%)      | (0.9%)      | (1.0%)      | (0.7%)      | (0.7%)      | (0.6%)      | (0.4%)      | (0.5%)      | (0.4%)      | (0.7%)      |

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2003-2014.

**Note:** Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

**Appendix Exhibit 1.13**

**Percentage (standard error) of eligible employees in establishments that offer family coverage and employee-plus-one coverage among establishments that offer coverage, overall and by detailed firm size, 2014**

| <b>Coverage</b>              | <b>U.S.</b>     | <b>&lt;10</b>   | <b>10-24</b>    | <b>25-99</b>    | <b>100-999</b>  | <b>1,000+</b>    |
|------------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|------------------|
| Any Dependent Coverage       | 98.3%<br>(0.1%) | 81.0%<br>(1.1%) | 93.9%<br>(0.7%) | 97.4%<br>(0.4%) | 99.7%<br>(0.1%) | 100.0%<br>(0.0%) |
| Any Family Coverage          | 97.8%<br>(0.1%) | 76.5%<br>(1.1%) | 92.2%<br>(0.8%) | 96.9%<br>(0.5%) | 99.6%<br>(0.1%) | 99.9%<br>(0.0%)  |
| Any Employee-Plus-One        | 89.8%<br>(0.4%) | 56.2%<br>(1.4%) | 78.3%<br>(1.4%) | 87.1%<br>(0.9%) | 90.0%<br>(0.8%) | 94.6%<br>(0.7%)  |
| Family and Employee-Plus-One | 89.4%<br>(0.4%) | 51.7%<br>(1.4%) | 76.6%<br>(1.5%) | 86.6%<br>(0.9%) | 89.9%<br>(0.8%) | 94.5%<br>(0.7%)  |
| Family Coverage Only         | 8.5%<br>(0.4%)  | 24.8%<br>(1.2%) | 15.6%<br>(1.3%) | 10.2%<br>(0.9%) | 9.7%<br>(0.8%)  | 5.4%<br>(0.7%)   |

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2014.

**Note:** This table does not include a column with estimates for "Employee-plus-one only". These estimates can be calculated by subtracting the estimates for "Family and Employee-Plus-One" from the estimates for "Any Employee-Plus-One".

**Appendix Exhibit 1.14**

**Percentage (standard error) of private-sector employees working in establishments that offer two or more health insurance plans, overall and by firm size, 2003-2014**

| <b>Number of Employees</b> | <b>2003</b> | <b>2004</b> | <b>2005</b> | <b>2006</b> | <b>2008</b> | <b>2009</b> | <b>2010</b> | <b>2011</b> | <b>2012</b> | <b>2013</b> | <b>2014</b> |
|----------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| <b>U.S.</b>                | 59.7%       | 58.6%       | 56.3%       | 61.4%       | 64.8%       | 66.5%       | 65.6%       | 65.5%       | 65.3%       | 66.0%       | 67.0%       |
| (U.S.)                     | (0.7%)      | (0.8%)      | (0.8%)      | (0.7%)      | (0.6%)      | (0.7%)      | (0.8%)      | (0.5%)      | (0.7%)      | (0.6%)      | (0.6%)      |
| <b>&lt;50</b>              | 20.3%       | 24.7%       | 18.2%       | 21.5%       | 26.8%       | 27.3%       | 26.7%       | 27.2%       | 29.3%       | 28.4%       | 29.6%       |
| (<50)                      | (1.1%)      | (0.9%)      | (1.1%)      | (1.1%)      | (0.7%)      | (0.9%)      | (0.8%)      | (0.9%)      | (0.8%)      | (1.0%)      | (0.9%)      |
| <b>50-99</b>               | 33.6%       | 36.7%       | 32.1%       | 36.0%       | 42.5%       | 42.8%       | 44.1%       | 46.8%       | 43.7%       | 46.6%       | 46.8%       |
| (50-99)                    | (2.6%)      | (2.5%)      | (2.5%)      | (2.4%)      | (1.7%)      | (2.0%)      | (1.9%)      | (2.2%)      | (1.7%)      | (2.2%)      | (2.1%)      |
| <b>100+</b>                | 73.1%       | 70.2%       | 69.0%       | 74.3%       | 76.9%       | 78.5%       | 77.3%       | 76.3%       | 75.7%       | 76.5%       | 77.0%       |
| (100+)                     | (0.7%)      | (0.9%)      | (0.9%)      | (0.6%)      | (0.7%)      | (0.7%)      | (1.0%)      | (0.7%)      | (0.7%)      | (0.7%)      | (0.6%)      |

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2003-2014.

**Denominator:** Within each category, all employees in establishments that offer health insurance.

**Note:** Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.



**Appendix Exhibit 1.15**  
**Percentage (standard error) of private-sector employees**  
**in establishments that offer two or more health insurance plans,**  
**overall and by industry, 2014**

| <b>Industry</b>                    |                 |
|------------------------------------|-----------------|
| United States                      | 67.0%<br>(0.6%) |
| Agriculture, fisheries, forestry   | 34.9%<br>(6.9%) |
| Mining and manufacturing           | 60.6%<br>(1.8%) |
| Construction                       | 47.0%<br>(2.8%) |
| Utilities and transportation       | 71.6%<br>(2.6%) |
| Wholesale trade                    | 55.5%<br>(2.5%) |
| Financial services and real estate | 77.7%<br>(1.8%) |
| Retail trade                       | 74.9%<br>(1.4%) |
| Professional services              | 69.7%<br>(1.0%) |
| Other services                     | 62.9%<br>(1.3%) |

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2014.  
**Denominator:** Within each category, all employees in establishments that offer health insurance.

**Appendix Exhibit 1.16**

**Percentage (standard error) of private-sector employees in establishments that offer two or more health insurance plans, by firm size and industry, 2014**

| <b>Industry</b>                    | <b>&lt;50 employees</b> | <b>50-99 employees</b> | <b>100 or more employees</b> |
|------------------------------------|-------------------------|------------------------|------------------------------|
| Agriculture, fisheries, forestry   | 19.7%<br>(8.1%)         | †                      | 50.7%<br>(10.6%)             |
| Mining and manufacturing           | 29.8%<br>(3.2%)         | 47.6%<br>(5.2%)        | 66.6%<br>(2.1%)              |
| Construction                       | 33.1%<br>(3.1%)         | 43.1%<br>(7.7%)        | 62.9%<br>(5.1%)              |
| Utilities and transportation       | 24.8%<br>(4.7%)         | 26.3%<br>(8.9%)        | 80.3%<br>(2.7%)              |
| Wholesale trade                    | 26.5%<br>(3.0%)         | 49.4%<br>(6.7%)        | 69.0%<br>(3.1%)              |
| Financial services and real estate | 36.2%<br>(3.4%)         | 38.0%<br>(6.8%)        | 85.5%<br>(2.0%)              |
| Retail trade                       | 21.1%<br>(2.7%)         | 47.9%<br>(6.0%)        | 84.4%<br>(1.4%)              |
| Professional services              | 33.7%<br>(1.7%)         | 58.1%<br>(3.9%)        | 78.0%<br>(1.2%)              |
| Other services                     | 26.6%<br>(2.0%)         | 39.6%<br>(4.6%)        | 74.6%<br>(1.4%)              |

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2014.

**Denominator:** Within each category, all employees in establishments that offer health insurance.

† Estimate was suppressed due to insufficient sample size.

**Appendix Exhibit 1.17**  
**Percentage (standard error) of private-sector employees**  
**in establishments that offer two or more health insurance plans,**  
**by selected characteristics, 2014**

|  |                 |
|--|-----------------|
| <b>Employer Characteristics</b>  |                 |
| United States  | 67.0%<br>(0.6%) |
| Ownership: For Profit Inc.   | 68.0%<br>(0.7%) |
| Ownership: For Profit Uninc.   | 59.3%<br>(1.7%) |
| Ownership: Nonprofit   | 67.9%<br>(1.4%) |
| Firm Age: 0-4 Years  | 54.7%<br>(3.1%) |
| Firm Age: 5-9 Years  | 43.8%<br>(2.4%) |
| Firm Age: 10-19 Years  | 51.9%<br>(1.7%) |
| Firm Age: 20+ Years  | 71.2%<br>(0.6%) |
| # of Locations: 2+ Locations   | 78.1%<br>(0.6%) |
| # of Locations: 1 Location   | 42.3%<br>(1.0%) |
| % Full Time: 0-24%   | 52.6%<br>(2.5%) |
| % Full Time: 25-49%  | 62.4%<br>(2.0%) |
| % Full Time: 50-74%  | 72.5%<br>(1.4%) |
| % Full Time: 75%+  | 67.4%<br>(0.7%) |
| % Low Wage: 50%+   | 64.3%<br>(1.2%) |
| % Low Wage: <50%   | 67.9%<br>(0.6%) |
| <b>Source:</b> Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2014.  |                 |
| <b>Denominator:</b> Within each category, all employees in establishments that offer health insurance.   |                 |
| <b>Note:</b> “% Full Time” refers to the percentage of the establishment’s workforce that worked full time in 2014. “% Low Wage” refers to the percentage of the establishment’s workforce that earned less than \$11.50 per hour in 2014. |                 |

**Appendix Exhibit 1.18**

**Percentage (standard error) of private-sector employees in establishments that offer two or more health insurance plans, by firm size and selected characteristics (ownership type, age of firm, number of locations), 2014**

| <b>Employer Characteristics</b> | <b>&lt;50 employees</b> | <b>50-99 employees</b> | <b>100 or more employees</b> |
|---------------------------------|-------------------------|------------------------|------------------------------|
| Ownership: For Profit Inc.      | 28.8%<br>(1.1%)         | 47.7%<br>(2.4%)        | 78.1%<br>(0.8%)              |
| Ownership: For Profit Uninc.    | 31.9%<br>(2.4%)         | 44.7%<br>(6.5%)        | 71.8%<br>(2.1%)              |
| Ownership: Nonprofit            | 30.5%<br>(2.7%)         | 45.4%<br>(4.6%)        | 75.5%<br>(1.6%)              |
| Firm Age: 0-4 Years             | 37.3%<br>(3.7%)         | 46.7%<br>(8.9%)        | 75.1%<br>(4.7%)              |
| Firm Age: 5-9 Years             | 29.0%<br>(2.4%)         | 41.8%<br>(6.1%)        | 61.8%<br>(4.6%)              |
| Firm Age: 10-19 Years           | 32.7%<br>(1.9%)         | 51.0%<br>(4.6%)        | 66.1%<br>(2.6%)              |
| Firm Age: 20+ Years             | 26.7%<br>(1.3%)         | 46.1%<br>(2.6%)        | 78.4%<br>(0.7%)              |
| # of Locations: 2+ Locations    | 37.5%<br>(2.8%)         | 45.3%<br>(3.3%)        | 79.9%<br>(0.6%)              |
| # of Locations: 1 Location      | 28.8%<br>(1.0%)         | 47.3%<br>(2.5%)        | 58.8%<br>(2.3%)              |

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2014.  
**Denominator:** Within each category, all employees in establishments that offer health insurance.

**Appendix Exhibit 1.19**

**Percentage (standard error) of private-sector employees in establishments that offer two or more health insurance plans, by firm size and selected characteristics (% full time, % low wage), 2014**

| <b>Employer Characteristics</b> | <b>&lt;50 employees</b> | <b>50-99 employees</b>        | <b>100 or more employees</b> |
|---------------------------------|-------------------------|-------------------------------|------------------------------|
| % Full Time: 0-24%              | 20.4%<br>(3.8%)         | 29.2% <sup>†</sup><br>(11.0%) | 62.2%<br>(2.9%)              |
| % Full Time: 25-49%             | 20.8%<br>(2.7%)         | 26.7%<br>(5.8%)               | 74.4%<br>(2.3%)              |
| % Full Time: 50-74%             | 24.5%<br>(2.3%)         | 54.6%<br>(6.4%)               | 81.8%<br>(1.4%)              |
| % Full Time: 75%+               | 32.4%<br>(1.1%)         | 49.6%<br>(2.3%)               | 77.4%<br>(0.8%)              |
| % Low Wage: 50%+                | 25.0%<br>(2.4%)         | 31.8%<br>(4.6%)               | 72.4%<br>(1.3%)              |
| % Low Wage: <50%                | 30.5%<br>(1.0%)         | 51.0%<br>(2.3%)               | 78.7%<br>(0.7%)              |

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2014.

**Denominator:** Within each category, all employees in establishments that offer health insurance.

**Note:** “% Full Time” refers to the percentage of the establishment’s workforce that worked full time in 2014. “% Low Wage” refers to the percentage of the establishment’s workforce that earned less than \$11.50 per hour in 2014.

<sup>†</sup> Figure does not meet standard of reliability or precision.

**Appendix Exhibit 1.20**

**Among establishments offering health insurance, percentage (standard error) offering coverage to retirees under age 65, overall and by detailed firm size, 2003-2014**

| <b>Number of Employees</b> | <b>2003</b> | <b>2004</b> | <b>2005</b> | <b>2006</b> | <b>2008</b> | <b>2009</b> | <b>2010</b> | <b>2011</b> | <b>2012</b> | <b>2013</b>       | <b>2014</b> |
|----------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------------|-------------|
| <b>U.S.</b>                | 13.0%       | 14.0%       | 12.5%       | 13.0%       | 11.2%       | 11.2%       | 11.6%       | 13.1%       | 12.3%       | 11.9%             | 11.6%       |
| (U.S.)                     | (0.8%)      | (0.6%)      | (0.3%)      | (0.4%)      | (0.3%)      | (0.3%)      | (0.4%)      | (0.3%)      | (0.3%)      | (0.5%)            | (0.4%)      |
| <b>&lt;10</b>              | 1.3%        | 1.3%        | 1.6%        | 1.8%        | 1.4%        | 1.2%        | 2.0%        | 1.6%        | 1.8%        | 1.4%              | 1.4%        |
| (<10)                      | (0.2%)      | (0.2%)      | (0.3%)      | (0.2%)      | (0.2%)      | (0.2%)      | (0.2%)      | (0.3%)      | (0.2%)      | (0.2%)            | (0.3%)      |
| <b>10-24</b>               | 2.4%        | 2.1%        | 1.3%        | 1.8%        | 1.6%        | 1.6%        | 1.4%        | 1.0%        | 1.2%        | 1.0% <sup>†</sup> | 1.5%        |
| (10-24)                    | (0.6%)      | (0.4%)      | (0.4%)      | (0.4%)      | (0.2%)      | (0.2%)      | (0.2%)      | (0.2%)      | (0.2%)      | (0.4%)            | (0.4%)      |
| <b>25-99</b>               | 3.0%        | 3.3%        | 2.9%        | 2.9%        | 2.4%        | 2.4%        | 3.0%        | 3.1%        | 2.4%        | 2.2%              | 2.4%        |
| (25-99)                    | (0.7%)      | (0.4%)      | (0.6%)      | (0.4%)      | (0.4%)      | (0.4%)      | (0.4%)      | (0.4%)      | (0.3%)      | (0.3%)            | (0.3%)      |
| <b>100-999</b>             | 10.6%       | 8.7%        | 9.8%        | 8.3%        | 8.0%        | 7.5%        | 6.9%        | 6.8%        | 7.4%        | 6.3%              | 6.6%        |
| (100-999)                  | (1.1%)      | (0.8%)      | (0.6%)      | (0.6%)      | (0.6%)      | (0.4%)      | (0.6%)      | (0.2%)      | (0.6%)      | (0.6%)            | (0.6%)      |
| <b>1,000+</b>              | 42.3%       | 44.8%       | 40.5%       | 40.6%       | 36.1%       | 34.5%       | 34.2%       | 37.7%       | 35.3%       | 34.3%             | 32.5%       |
| (1,000+)                   | (2.4%)      | (1.8%)      | (1.2%)      | (1.5%)      | (0.9%)      | (1.2%)      | (1.3%)      | (0.9%)      | (1.1%)      | (0.9%)            | (1.2%)      |

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2003-2014.

**Note:** Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

<sup>†</sup> Figure does not meet standard of reliability or precision.

**Appendix Exhibit 1.21**

**Among establishments offering health insurance, percentage (standard error) offering coverage to retirees age 65 and over, overall and by detailed firm size, 2003-2014**

| <b>Number of Employees</b> | <b>2003</b> | <b>2004</b> | <b>2005</b> | <b>2006</b> | <b>2008</b> | <b>2009</b> | <b>2010</b> | <b>2011</b> | <b>2012</b> | <b>2013</b> | <b>2014</b> |
|----------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| <b>U.S.</b>                | 13.3%       | 13.6%       | 12.7%       | 12.4%       | 10.5%       | 11.3%       | 10.8%       | 11.9%       | 11.6%       | 10.5%       | 10.3%       |
| (U.S.)                     | (0.7%)      | (0.6%)      | (0.2%)      | (0.4%)      | (0.4%)      | (0.3%)      | (0.4%)      | (0.3%)      | (0.4%)      | (0.4%)      | (0.4%)      |
| <b>&lt;10</b>              | 2.3%        | 1.4%        | 2.3%        | 2.5%        | 2.3%        | 2.6%        | 2.2%        | 2.5%        | 2.6%        | 2.1%        | 2.0%        |
| (<10)                      | (0.4%)      | (0.2%)      | (0.3%)      | (0.3%)      | (0.2%)      | (0.3%)      | (0.3%)      | (0.2%)      | (0.3%)      | (0.4%)      | (0.3%)      |
| <b>10-24</b>               | 3.7%        | 2.6%        | 3.1%        | 3.6%        | 3.4%        | 2.7%        | 2.3%        | 2.3%        | 2.8%        | 2.2%        | 2.4%        |
| (10-24)                    | (0.5%)      | (0.3%)      | (0.6%)      | (0.5%)      | (0.7%)      | (0.3%)      | (0.5%)      | (0.4%)      | (0.5%)      | (0.6%)      | (0.5%)      |
| <b>25-99</b>               | 4.9%        | 4.9%        | 5.0%        | 4.3%        | 2.9%        | 3.4%        | 3.3%        | 3.7%        | 3.4%        | 3.4%        | 2.9%        |
| (25-99)                    | (0.7%)      | (0.5%)      | (0.8%)      | (0.4%)      | (0.3%)      | (0.2%)      | (0.3%)      | (0.4%)      | (0.3%)      | (0.4%)      | (0.4%)      |
| <b>100-999</b>             | 9.9%        | 9.4%        | 10.1%       | 8.3%        | 7.7%        | 8.6%        | 7.8%        | 6.5%        | 7.5%        | 6.3%        | 7.1%        |
| (100-999)                  | (1.0%)      | (0.5%)      | (0.5%)      | (0.9%)      | (0.7%)      | (0.4%)      | (0.4%)      | (0.4%)      | (0.8%)      | (0.7%)      | (0.6%)      |
| <b>1,000+</b>              | 40.9%       | 42.1%       | 38.1%       | 35.7%       | 31.1%       | 31.8%       | 29.9%       | 31.9%       | 31.1%       | 27.8%       | 26.8%       |
| (1,000+)                   | (2.3%)      | (1.2%)      | (0.8%)      | (1.1%)      | (1.0%)      | (1.0%)      | (1.1%)      | (0.9%)      | (1.4%)      | (0.7%)      | (1.2%)      |

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2003-2014.

**Note:** Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

**Appendix Exhibit 2.1: Coverage Rate**

**Percentage (standard error) of private-sector employees who are enrolled in health insurance at establishments that offer health insurance, overall and by firm size, 2003-2014**

| <b>Number of Employees</b> | <b>2003</b> | <b>2004</b> | <b>2005</b> | <b>2006</b> | <b>2008</b> | <b>2009</b> | <b>2010</b> | <b>2011</b> | <b>2012</b> | <b>2013</b> | <b>2014</b> |
|----------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| <b>U.S.</b>                | 63.0%       | 62.6%       | 62.5%       | 60.7%       | 61.4%       | 61.1%       | 59.8%       | 59.4%       | 58.9%       | 58.2%       | 57.8%       |
| (U.S.)                     | (0.3%)      | (0.5%)      | (0.4%)      | (0.3%)      | (0.4%)      | (0.4%)      | (0.5%)      | (0.2%)      | (0.4%)      | (0.3%)      | (0.4%)      |
| <b>&lt;50</b>              | 60.7%       | 61.9%       | 60.1%       | 60.1%       | 59.7%       | 59.6%       | 59.2%       | 58.6%       | 57.7%       | 57.1%       | 56.8%       |
| (<50)                      | (0.4%)      | (0.5%)      | (0.5%)      | (0.6%)      | (0.2%)      | (0.4%)      | (0.6%)      | (0.5%)      | (0.5%)      | (0.5%)      | (0.6%)      |
| <b>50-99</b>               | 58.9%       | 58.3%       | 57.4%       | 55.6%       | 56.3%       | 60.1%       | 55.9%       | 54.9%       | 55.4%       | 54.7%       | 54.5%       |
| (50-99)                    | (1.4%)      | (1.7%)      | (1.5%)      | (1.6%)      | (1.0%)      | (1.0%)      | (0.8%)      | (1.0%)      | (1.2%)      | (0.8%)      | (1.3%)      |
| <b>100+</b>                | 64.0%       | 63.2%       | 63.6%       | 61.4%       | 62.4%       | 61.6%       | 60.4%       | 60.0%       | 59.5%       | 58.8%       | 58.3%       |
| (100+)                     | (0.6%)      | (0.7%)      | (0.6%)      | (0.5%)      | (0.5%)      | (0.6%)      | (0.6%)      | (0.3%)      | (0.4%)      | (0.3%)      | (0.5%)      |

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2003-2014.

**Denominator:** Within each category, all employees in establishments that offer health insurance.

**Note:** Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.



**Appendix Exhibit 2.2: Coverage Rate**

**Percentage (standard error) of private-sector employees who are enrolled in health insurance at establishments that offer health insurance, overall and by detailed firm size, 2003-2014**

| <b>Number of Employees</b> | <b>2003</b> | <b>2004</b> | <b>2005</b> | <b>2006</b> | <b>2008</b> | <b>2009</b> | <b>2010</b> | <b>2011</b> | <b>2012</b> | <b>2013</b> | <b>2014</b> |
|----------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| <b>U.S.</b>                | 63.0%       | 62.6%       | 62.5%       | 60.7%       | 61.4%       | 61.1%       | 59.8%       | 59.4%       | 58.9%       | 58.2%       | 57.8%       |
| (U.S.)                     | (0.3%)      | (0.5%)      | (0.4%)      | (0.3%)      | (0.4%)      | (0.4%)      | (0.5%)      | (0.2%)      | (0.4%)      | (0.3%)      | (0.4%)      |
| <b>&lt;10</b>              | 65.1%       | 67.3%       | 66.2%       | 66.6%       | 65.0%       | 62.9%       | 64.4%       | 63.9%       | 62.2%       | 61.8%       | 61.7%       |
| (<10)                      | (0.7%)      | (0.7%)      | (0.6%)      | (0.8%)      | (0.4%)      | (0.5%)      | (0.5%)      | (0.8%)      | (0.8%)      | (0.4%)      | (0.8%)      |
| <b>10-24</b>               | 60.1%       | 59.3%       | 57.8%       | 58.4%       | 58.2%       | 58.8%       | 57.3%       | 56.5%       | 56.5%       | 56.3%       | 56.8%       |
| (10-24)                    | (0.9%)      | (0.7%)      | (1.0%)      | (0.9%)      | (0.7%)      | (1.0%)      | (0.8%)      | (0.8%)      | (0.8%)      | (0.7%)      | (0.9%)      |
| <b>25-99</b>               | 57.7%       | 58.6%       | 57.4%       | 55.9%       | 56.3%       | 58.9%       | 56.2%       | 55.7%       | 55.2%       | 54.4%       | 53.8%       |
| (25-99)                    | (1.0%)      | (1.0%)      | (1.1%)      | (1.0%)      | (0.6%)      | (0.6%)      | (0.7%)      | (0.7%)      | (0.9%)      | (0.7%)      | (0.9%)      |
| <b>100-999</b>             | 61.1%       | 59.0%       | 60.0%       | 59.5%       | 59.1%       | 59.2%       | 57.7%       | 57.2%       | 56.6%       | 55.3%       | 56.9%       |
| (100-999)                  | (0.8%)      | (0.8%)      | (1.2%)      | (1.1%)      | (0.6%)      | (1.2%)      | (1.1%)      | (0.7%)      | (0.8%)      | (0.6%)      | (0.8%)      |
| <b>1,000+</b>              | 65.1%       | 64.7%       | 65.0%       | 62.1%       | 63.7%       | 62.5%       | 61.4%       | 61.1%       | 60.6%       | 60.1%       | 58.8%       |
| (1,000+)                   | (1.0%)      | (0.9%)      | (0.7%)      | (0.7%)      | (0.7%)      | (0.7%)      | (0.6%)      | (0.4%)      | (0.6%)      | (0.5%)      | (0.6%)      |

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2003-2014.

**Denominator:** Within each category, all employees in establishments that offer health insurance.

**Note:** Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

**Appendix Exhibit 2.3: Eligibility Rate**  
**Percentage (standard error) of private-sector employees eligible for health insurance**  
**at establishments that offer health insurance, overall and by firm size, 2003-2014**

| <b>Number of Employees</b> | <b>2003</b> | <b>2004</b> | <b>2005</b> | <b>2006</b> | <b>2008</b> | <b>2009</b> | <b>2010</b> | <b>2011</b> | <b>2012</b> | <b>2013</b> | <b>2014</b> |
|----------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| <b>U.S.</b>                | 78.5%       | 78.4%       | 78.5%       | 77.5%       | 78.1%       | 79.5%       | 78.2%       | 78.0%       | 77.8%       | 77.8%       | 75.4%       |
| (U.S.)                     | (0.5%)      | (0.4%)      | (0.5%)      | (0.4%)      | (0.4%)      | (0.3%)      | (0.5%)      | (0.4%)      | (0.3%)      | (0.2%)      | (0.4%)      |
| <b>&lt;50</b>              | 78.5%       | 78.8%       | 78.0%       | 77.7%       | 78.5%       | 79.3%       | 78.6%       | 78.7%       | 77.9%       | 78.0%       | 77.7%       |
| (<50)                      | (0.5%)      | (0.6%)      | (0.7%)      | (0.6%)      | (0.4%)      | (0.5%)      | (0.5%)      | (0.6%)      | (0.5%)      | (0.4%)      | (0.6%)      |
| <b>50-99</b>               | 74.4%       | 74.1%       | 76.6%       | 72.3%       | 75.3%       | 79.2%       | 74.5%       | 73.6%       | 76.4%       | 76.2%       | 74.1%       |
| (50-99)                    | (1.3%)      | (1.5%)      | (1.4%)      | (1.5%)      | (1.3%)      | (0.8%)      | (0.6%)      | (1.0%)      | (1.2%)      | (0.8%)      | (1.4%)      |
| <b>100+</b>                | 78.8%       | 78.7%       | 78.8%       | 77.9%       | 78.3%       | 79.6%       | 78.5%       | 78.3%       | 77.9%       | 77.9%       | 75.0%       |
| (100+)                     | (0.8%)      | (0.6%)      | (0.6%)      | (0.6%)      | (0.4%)      | (0.5%)      | (0.6%)      | (0.4%)      | (0.3%)      | (0.3%)      | (0.5%)      |

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2003-2014.

**Denominator:** Within each category, all employees in establishments that offer health insurance.

**Note:** Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

**Appendix Exhibit 2.4: Eligibility Rate**  
**Percentage (standard error) of private-sector employees eligible for health insurance**  
**at establishments that offer health insurance, overall and by detailed firm size, 2003-2014**

| <b>Number of Employees</b> | <b>2003</b> | <b>2004</b> | <b>2005</b> | <b>2006</b> | <b>2008</b> | <b>2009</b> | <b>2010</b> | <b>2011</b> | <b>2012</b> | <b>2013</b> | <b>2014</b> |
|----------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| <b>U.S.</b>                | 78.5%       | 78.4%       | 78.5%       | 77.5%       | 78.1%       | 79.5%       | 78.2%       | 78.0%       | 77.8%       | 77.8%       | 75.4%       |
| (U.S.)                     | (0.5%)      | (0.4%)      | (0.5%)      | (0.4%)      | (0.4%)      | (0.3%)      | (0.5%)      | (0.4%)      | (0.3%)      | (0.2%)      | (0.4%)      |
| <b>&lt;10</b>              | 82.2%       | 82.5%       | 82.2%       | 81.9%       | 82.2%       | 80.7%       | 82.1%       | 82.2%       | 79.9%       | 81.2%       | 79.9%       |
| (<10)                      | (0.6%)      | (0.5%)      | (0.6%)      | (0.5%)      | (0.5%)      | (0.3%)      | (0.6%)      | (0.8%)      | (0.7%)      | (0.5%)      | (0.8%)      |
| <b>10-24</b>               | 77.6%       | 77.9%       | 77.8%       | 76.3%       | 78.3%       | 79.1%       | 78.5%       | 77.6%       | 77.5%       | 77.8%       | 79.8%       |
| (10-24)                    | (0.9%)      | (1.1%)      | (1.2%)      | (1.2%)      | (1.0%)      | (0.9%)      | (0.7%)      | (1.0%)      | (0.6%)      | (0.6%)      | (0.9%)      |
| <b>25-99</b>               | 74.8%       | 75.0%       | 75.7%       | 73.8%       | 75.2%       | 78.8%       | 75.0%       | 75.2%       | 76.4%       | 76.0%       | 74.0%       |
| (25-99)                    | (0.8%)      | (0.9%)      | (1.2%)      | (0.9%)      | (0.8%)      | (0.5%)      | (0.6%)      | (0.7%)      | (0.9%)      | (0.6%)      | (1.0%)      |
| <b>100-999</b>             | 76.6%       | 75.3%       | 76.1%       | 77.2%       | 75.4%       | 76.8%       | 76.0%       | 75.1%       | 75.0%       | 75.3%       | 74.5%       |
| (100-999)                  | (0.4%)      | (0.8%)      | (0.9%)      | (1.0%)      | (0.7%)      | (1.4%)      | (1.3%)      | (0.4%)      | (0.8%)      | (0.8%)      | (0.9%)      |
| <b>1,000+</b>              | 79.7%       | 79.9%       | 79.8%       | 78.2%       | 79.4%       | 80.5%       | 79.4%       | 79.5%       | 79.0%       | 78.9%       | 75.2%       |
| (1,000+)                   | (1.1%)      | (0.8%)      | (0.7%)      | (0.7%)      | (0.5%)      | (0.4%)      | (0.6%)      | (0.5%)      | (0.5%)      | (0.4%)      | (0.6%)      |

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2003-2014.

**Denominator:** Within each category, all employees in establishments that offer health insurance.

**Note:** Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

**Appendix Exhibit 2.5: Take-up Rate**  
**Percentage (standard error) of eligible private-sector employees who are enrolled in health insurance at establishments that offer health insurance, overall and by firm size, 2003-2014**

| <b>Number of Employees</b> | <b>2003</b> | <b>2004</b> | <b>2005</b> | <b>2006</b> | <b>2008</b> | <b>2009</b> | <b>2010</b> | <b>2011</b> | <b>2012</b> | <b>2013</b> | <b>2014</b> |
|----------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| <b>U.S.</b>                | 80.3%       | 79.8%       | 79.6%       | 78.3%       | 78.7%       | 76.9%       | 76.5%       | 76.1%       | 75.8%       | 74.8%       | 76.7%       |
| (U.S.)                     | (0.3%)      | (0.3%)      | (0.3%)      | (0.3%)      | (0.3%)      | (0.3%)      | (0.2%)      | (0.3%)      | (0.3%)      | (0.2%)      | (0.3%)      |
| <b>&lt;50</b>              | 77.3%       | 78.5%       | 77.0%       | 77.4%       | 76.0%       | 75.2%       | 75.3%       | 74.4%       | 74.1%       | 73.1%       | 73.0%       |
| (<50)                      | (0.3%)      | (0.5%)      | (0.6%)      | (0.7%)      | (0.3%)      | (0.3%)      | (0.6%)      | (0.4%)      | (0.4%)      | (0.6%)      | (0.5%)      |
| <b>50-99</b>               | 79.2%       | 78.7%       | 74.9%       | 76.9%       | 74.9%       | 75.9%       | 75.1%       | 74.5%       | 72.5%       | 71.8%       | 73.5%       |
| (50-99)                    | (0.7%)      | (1.2%)      | (1.2%)      | (1.3%)      | (0.5%)      | (0.9%)      | (0.7%)      | (0.6%)      | (0.8%)      | (1.0%)      | (1.0%)      |
| <b>100+</b>                | 81.2%       | 80.3%       | 80.7%       | 78.7%       | 79.7%       | 77.5%       | 76.9%       | 76.7%       | 76.4%       | 75.5%       | 77.8%       |
| (100+)                     | (0.4%)      | (0.4%)      | (0.5%)      | (0.4%)      | (0.4%)      | (0.5%)      | (0.3%)      | (0.3%)      | (0.4%)      | (0.3%)      | (0.3%)      |

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2003-2014.

**Denominator:** Within each category, eligible employees in establishments that offer health insurance.

**Note:** Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

**Appendix Exhibit 2.6: Take-up Rate**  
**Percentage (standard error) of eligible private-sector employees who are enrolled in health insurance at establishments that offer health insurance, overall and by detailed firm size, 2003-2014**

| <b>Number of Employees</b> | <b>2003</b> | <b>2004</b> | <b>2005</b> | <b>2006</b> | <b>2008</b> | <b>2009</b> | <b>2010</b> | <b>2011</b> | <b>2012</b> | <b>2013</b> | <b>2014</b> |
|----------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| <b>U.S.</b>                | 80.3%       | 79.8%       | 79.6%       | 78.3%       | 78.7%       | 76.9%       | 76.5%       | 76.1%       | 75.8%       | 74.8%       | 76.7%       |
| (U.S.)                     | (0.3%)      | (0.3%)      | (0.3%)      | (0.3%)      | (0.3%)      | (0.3%)      | (0.2%)      | (0.3%)      | (0.3%)      | (0.2%)      | (0.3%)      |
| <b>&lt;10</b>              | 79.2%       | 81.5%       | 80.5%       | 81.3%       | 79.2%       | 78.0%       | 78.5%       | 77.7%       | 77.9%       | 76.1%       | 77.2%       |
| (<10)                      | (0.8%)      | (0.5%)      | (0.5%)      | (0.8%)      | (0.5%)      | (0.6%)      | (0.5%)      | (0.7%)      | (0.8%)      | (0.7%)      | (0.8%)      |
| <b>10-24</b>               | 77.4%       | 76.1%       | 74.3%       | 76.5%       | 74.3%       | 74.4%       | 73.0%       | 72.8%       | 73.0%       | 72.4%       | 71.2%       |
| (10-24)                    | (0.8%)      | (0.7%)      | (0.7%)      | (0.7%)      | (0.4%)      | (0.6%)      | (0.5%)      | (0.6%)      | (1.0%)      | (0.7%)      | (0.9%)      |
| <b>25-99</b>               | 77.2%       | 78.1%       | 75.9%       | 75.8%       | 74.8%       | 74.8%       | 74.9%       | 74.1%       | 72.2%       | 71.6%       | 72.7%       |
| (25-99)                    | (0.7%)      | (1.0%)      | (0.9%)      | (0.6%)      | (0.4%)      | (0.7%)      | (0.6%)      | (0.5%)      | (0.4%)      | (1.0%)      | (0.7%)      |
| <b>100-999</b>             | 79.7%       | 78.4%       | 78.9%       | 77.1%       | 78.4%       | 77.0%       | 76.0%       | 76.2%       | 75.5%       | 73.4%       | 76.4%       |
| (100-999)                  | (0.9%)      | (0.7%)      | (1.2%)      | (1.1%)      | (0.2%)      | (0.6%)      | (0.6%)      | (0.8%)      | (0.6%)      | (0.4%)      | (0.6%)      |
| <b>1,000+</b>              | 81.7%       | 81.0%       | 81.4%       | 79.3%       | 80.2%       | 77.6%       | 77.3%       | 76.8%       | 76.8%       | 76.2%       | 78.3%       |
| (1,000+)                   | (0.7%)      | (0.5%)      | (0.4%)      | (0.5%)      | (0.6%)      | (0.6%)      | (0.4%)      | (0.4%)      | (0.4%)      | (0.3%)      | (0.4%)      |

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2003-2014.

**Denominator:** Within each category, eligible employees in establishments that offer health insurance.

**Note:** Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

**Appendix Exhibit 2.7: Coverage Rate  
Percentage (standard error) of private-sector employees who are enrolled in health insurance,  
by the percentage of the establishment's workforce that is low wage and by firm size,  
2004-2014**

| <b>Low Wage</b>  | <b>2004</b> | <b>2005</b> | <b>2006</b> | <b>2008</b> | <b>2009</b> | <b>2010</b> | <b>2011</b> | <b>2012</b> | <b>2013</b> | <b>2014</b> |
|--|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| <b>Less than 50% Low-Wage Employees, Small Employers</b> | 67.4%       | 65.7%       | 64.9%       | 65.1%       | 65.1%       | 64.7%       | 64.3%       | 62.9%       | 62.1%       | 61.6%       |
|  | (0.6%)      | (0.5%)      | (0.6%)      | (0.3%)      | (0.4%)      | (0.6%)      | (0.4%)      | (0.5%)      | (0.4%)      | (0.6%)      |
| <b>50% or More Low-Wage Employees, Small Employers</b>   | 41.4%       | 38.2%       | 37.6%       | 36.4%       | 35.5%       | 37.2%       | 35.8%       | 35.5%       | 33.3%       | 33.5%       |
|  | (1.1%)      | (1.0%)      | (1.0%)      | (1.0%)      | (0.7%)      | (0.8%)      | (0.6%)      | (0.6%)      | (1.2%)      | (1.5%)      |
| <b>Less than 50% Low-Wage Employees, Large Employers</b> | 70.8%       | 70.2%       | 68.6%       | 70.0%       | 70.0%       | 69.3%       | 68.8%       | 69.0%       | 67.5%       | 67.8%       |
|  | (0.5%)      | (0.3%)      | (0.5%)      | (0.3%)      | (0.5%)      | (0.6%)      | (0.4%)      | (0.5%)      | (0.4%)      | (0.4%)      |
| <b>50% or More Low-Wage Employees, Large Employers</b>   | 41.0%       | 39.1%       | 39.1%       | 38.7%       | 38.3%       | 34.8%       | 33.3%       | 32.9%       | 33.2%       | 30.6%       |
|  | (1.3%)      | (0.6%)      | (1.0%)      | (0.6%)      | (0.8%)      | (0.9%)      | (0.6%)      | (0.6%)      | (0.6%)      | (0.7%)      |

**Key:** Small employer = fewer than 50 employees. Large employer = 50 or more employees.

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2004-2014.

**Denominator:** Within each category, all employees in establishments that offer health insurance.

**Note:** Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

Estimates for 2003 are not included in this exhibit because of definitional differences with the 2004 to 2014 estimates. Wage levels in the MEPS-IC questionnaires have been adjusted to account for changing wages over time. In 2014, low-wage employees were defined as those earning less than \$11.50 per hour.

**Appendix Exhibit 2.8: Eligibility Rate  
Percentage (standard error) of private-sector employees eligible for health insurance,  
by the percentage of the establishment's workforce that is low wage and by firm size, 2004-2014**

| <b>Low Wage</b>  | <b>2004</b> | <b>2005</b> | <b>2006</b> | <b>2008</b> | <b>2009</b> | <b>2010</b> | <b>2011</b> | <b>2012</b> | <b>2013</b> | <b>2014</b> |
|--|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| <b>Less than 50% Low-Wage Employees, Small Employers</b> | 84.2%       | 84.0%       | 82.5%       | 84.1%       | 84.3%       | 84.0%       | 84.3%       | 83.2%       | 83.3%       | 83.0%       |
|  | (0.6%)      | (0.6%)      | (0.5%)      | (0.2%)      | (0.3%)      | (0.5%)      | (0.4%)      | (0.6%)      | (0.4%)      | (0.5%)      |
| <b>50% or More Low-Wage Employees, Small Employers</b>   | 58.8%       | 54.5%       | 55.4%       | 54.3%       | 57.1%       | 57.4%       | 56.4%       | 55.2%       | 52.9%       | 52.5%       |
|  | (1.9%)      | (1.3%)      | (1.3%)      | (0.9%)      | (1.0%)      | (1.0%)      | (1.3%)      | (1.0%)      | (1.5%)      | (1.8%)      |
| <b>Less than 50% Low-Wage Employees, Large Employers</b> | 84.8%       | 84.1%       | 83.3%       | 84.6%       | 85.4%       | 85.0%       | 85.3%       | 85.4%       | 84.3%       | 84.0%       |
|  | (0.3%)      | (0.3%)      | (0.5%)      | (0.4%)      | (0.5%)      | (0.7%)      | (0.5%)      | (0.4%)      | (0.3%)      | (0.4%)      |
| <b>50% or More Low-Wage Employees, Large Employers</b>   | 60.7%       | 59.9%       | 61.1%       | 59.4%       | 63.3%       | 59.6%       | 56.9%       | 57.4%       | 59.4%       | 49.5%       |
|  | (1.5%)      | (1.2%)      | (1.5%)      | (0.8%)      | (0.9%)      | (0.8%)      | (1.0%)      | (0.5%)      | (0.6%)      | (0.9%)      |

**Key:** Small employer = fewer than 50 employees. Large employer = 50 or more employees.

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2004-2014.

**Denominator:** Within each category, all employees in establishments that offer health insurance.

**Note:** Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

Estimates for 2003 are not included in this exhibit because of definitional differences with the 2004 to 2014 estimates. Wage levels in the MEPS-IC questionnaires have been adjusted to account for changing wages over time. In 2014, low-wage employees were defined as those earning less than \$11.50 per hour.

**Appendix Exhibit 2.9: Take-up Rate  
Percentage (standard error) of eligible private-sector employees who are enrolled in health insurance,  
by the percentage of the establishment's workforce that is low wage and by firm size, 2004-2014**

| <b>Low Wage</b>  | <b>2004</b> | <b>2005</b> | <b>2006</b> | <b>2008</b> | <b>2009</b> | <b>2010</b> | <b>2011</b> | <b>2012</b> | <b>2013</b> | <b>2014</b> |
|--|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| <b>Less than 50% Low-Wage Employees, Small Employers</b> | 80.0%       | 78.2%       | 78.7%       | 77.4%       | 77.2%       | 77.0%       | 76.3%       | 75.6%       | 74.5%       | 74.2%       |
|  | (0.5%)      | (0.7%)      | (0.7%)      | (0.3%)      | (0.4%)      | (0.5%)      | (0.4%)      | (0.2%)      | (0.5%)      | (0.5%)      |
| <b>50% or More Low-Wage Employees, Small Employers</b>   | 70.4%       | 70.1%       | 67.9%       | 67.0%       | 62.1%       | 64.9%       | 63.5%       | 64.3%       | 63.0%       | 63.9%       |
|  | (1.3%)      | (1.3%)      | (1.4%)      | (1.7%)      | (1.3%)      | (1.2%)      | (1.1%)      | (1.7%)      | (1.9%)      | (2.1%)      |
| <b>Less than 50% Low-Wage Employees, Large Employers</b> | 83.5%       | 83.4%       | 82.4%       | 82.8%       | 81.9%       | 81.5%       | 80.7%       | 80.8%       | 80.0%       | 80.7%       |
|  | (0.4%)      | (0.4%)      | (0.4%)      | (0.2%)      | (0.4%)      | (0.3%)      | (0.4%)      | (0.3%)      | (0.3%)      | (0.3%)      |
| <b>50% or More Low-Wage Employees, Large Employers</b>   | 67.5%       | 65.2%       | 64.0%       | 65.1%       | 60.5%       | 58.4%       | 58.5%       | 57.3%       | 55.9%       | 61.9%       |
|  | (1.2%)      | (1.2%)      | (0.9%)      | (0.9%)      | (0.9%)      | (1.0%)      | (0.8%)      | (1.1%)      | (0.5%)      | (0.8%)      |

**Key:** Small employer = fewer than 50 employees. Large employer = 50 or more employees.

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2004-2014.

**Denominator:** Within each category, eligible employees in establishments that offer health insurance.

**Note:** Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

Estimates for 2003 are not included in this exhibit because of definitional differences with the 2004 to 2014 estimates. Wage levels in the MEPS-IC questionnaires have been adjusted to account for changing wages over time. In 2014, low-wage employees were defined as those earning less than \$11.50 per hour.



**Appendix Exhibit 2.10: Coverage Rate**

**Percentage (standard error) of private-sector employees who are enrolled in health insurance at establishments that offer health insurance, by State, 2014**

|                      |                  |                |                  |                |                  |
|----------------------|------------------|----------------|------------------|----------------|------------------|
| Alabama              | 59.2%<br>(2.8%)  | Kentucky       | 55.2%<br>(3.3%)  | North Dakota   | 58.5%<br>(2.2%)  |
| Alaska               | 59.0%<br>(3.0%)  | Louisiana      | 57.0%<br>(2.2%)  | Ohio           | 59.5%<br>(2.1%)  |
| Arizona              | 57.0%<br>(3.2%)  | Maine          | 51.1%*<br>(2.2%) | Oklahoma       | 59.6%<br>(2.1%)  |
| Arkansas             | 61.2%<br>(2.7%)  | Maryland       | 58.2%<br>(2.1%)  | Oregon         | 58.0%<br>(2.9%)  |
| California           | 59.1%<br>(1.2%)  | Massachusetts  | 53.4%*<br>(1.8%) | Pennsylvania   | 58.6%<br>(2.8%)  |
| Colorado             | 56.9%<br>(2.5%)  | Michigan       | 57.3%<br>(2.5%)  | Rhode Island   | 53.3%*<br>(1.7%) |
| Connecticut          | 56.1%<br>(2.5%)  | Minnesota      | 56.2%<br>(2.4%)  | South Carolina | 61.8%<br>(3.5%)  |
| Delaware             | 59.4%<br>(2.7%)  | Mississippi    | 58.3%<br>(2.2%)  | South Dakota   | 54.7%<br>(2.1%)  |
| District of Columbia | 65.4%*<br>(2.8%) | Missouri       | 58.9%<br>(2.8%)  | Tennessee      | 56.4%<br>(2.1%)  |
| Florida              | 54.9%<br>(1.6%)  | Montana        | 61.0%<br>(2.7%)  | Texas          | 60.5%<br>(1.5%)  |
| Georgia              | 58.8%<br>(2.3%)  | Nebraska       | 55.5%<br>(2.1%)  | Utah           | 58.1%<br>(2.3%)  |
| Hawaii               | 64.4%*<br>(2.1%) | Nevada         | 55.1%<br>(2.6%)  | Vermont        | 51.4%*<br>(2.0%) |
| Idaho                | 51.2%*<br>(2.9%) | New Hampshire  | 54.6%<br>(1.9%)  | Virginia       | 57.1%<br>(1.9%)  |
| Illinois             | 57.9%<br>(1.9%)  | New Jersey     | 58.6%<br>(2.7%)  | Washington     | 59.3%<br>(2.6%)  |
| Indiana              | 60.3%<br>(2.2%)  | New Mexico     | 51.1%*<br>(2.6%) | West Virginia  | 56.1%<br>(2.1%)  |
| Iowa                 | 56.7%<br>(2.7%)  | New York       | 55.0%<br>(1.5%)  | Wisconsin      | 54.1%<br>(2.2%)  |
| Kansas               | 54.1%<br>(2.9%)  | North Carolina | 61.9%<br>(2.3%)  | Wyoming        | 56.1%<br>(2.9%)  |

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2014.

**Denominator:** Within each state, all employees in establishments that offer health insurance.

**Note:** \* Statistically different from national average of 57.8 percent at  $p < 0.05$ . Note that the standard error on the national estimate of 57.8 percent is 0.27.

**Appendix Exhibit 2.11: Coverage Rate  
Percentage (standard error) of private-sector employees who are  
enrolled in health insurance at establishments that offer health  
insurance, overall and by industry, 2014**

|   |                 |
|---|-----------------|
| <b>Industry</b>   |                 |
| United States   | 57.8%<br>(0.4%) |
| Agriculture, fisheries, forestry  | 60.5%<br>(4.7%) |
| Mining and manufacturing  | 77.7%<br>(0.7%) |
| Construction  | 65.2%<br>(1.7%) |
| Utilities and transportation  | 60.4%<br>(2.0%) |
| Wholesale trade   | 75.1%<br>(1.0%) |
| Financial services and real estate  | 75.0%<br>(0.8%) |
| Retail trade  | 38.5%<br>(0.7%) |
| Professional services   | 62.2%<br>(0.6%) |
| Other services  | 38.9%<br>(0.9%) |
| <b>Source:</b> Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2014. |                 |
| <b>Denominator:</b> Within each category, all employees in establishments that offer health insurance.    |                 |

**Appendix Exhibit 2.12: Eligibility Rate  
Percentage (standard error) of private-sector employees  
eligible for health insurance at establishments that offer health  
insurance, overall and by industry, 2014**

|   |                 |
|---|-----------------|
| <b>Industry</b>   |                 |
| United States   | 75.4%<br>(0.4%) |
| Agriculture, fisheries, forestry  | 75.2%<br>(4.6%) |
| Mining and manufacturing  | 94.2%<br>(0.4%) |
| Construction  | 82.3%<br>(1.9%) |
| Utilities and transportation  | 75.0%<br>(2.2%) |
| Wholesale trade   | 91.3%<br>(0.8%) |
| Financial services and real estate  | 91.0%<br>(0.7%) |
| Retail trade  | 60.0%<br>(1.1%) |
| Professional services   | 79.2%<br>(0.6%) |
| Other services  | 57.2%<br>(1.0%) |
| <b>Source:</b> Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2014. |                 |
| <b>Denominator:</b> Within each category, all employees in establishments that offer health insurance.    |                 |

**Appendix Exhibit 2.13: Take-up Rate  
Percentage (standard error) of eligible private-sector employees  
who are enrolled in health insurance at establishments that offer  
health insurance, overall and by industry, 2014**

| <b>Industry</b>   |                 |
|---|-----------------|
| United States   | 76.7%<br>(0.3%) |
| Agriculture, fisheries, forestry  | 80.4%<br>(3.3%) |
| Mining and manufacturing  | 82.4%<br>(0.7%) |
| Construction  | 79.3%<br>(1.1%) |
| Utilities and transportation  | 80.5%<br>(1.2%) |
| Wholesale trade   | 82.3%<br>(0.8%) |
| Financial services and real estate  | 82.5%<br>(0.6%) |
| Retail trade  | 64.3%<br>(0.8%) |
| Professional services   | 78.4%<br>(0.4%) |
| Other services  | 67.9%<br>(0.9%) |
| <b>Source:</b> Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2014.   |                 |
| <b>Denominator:</b> Within each category, eligible employees in establishments that offer health insurance. |                 |

**Appendix Exhibit 2.14: Coverage Rate  
Percentage (standard error) of private-sector employees who are  
enrolled in health insurance at establishments that offer health  
insurance, overall and by selected characteristics, 2014**

|  |                 |
|--|-----------------|
| <b>Employer Characteristics</b>  |                 |
| United States  | 57.8%<br>(0.4%) |
| Ownership: For Profit Inc.   | 58.2%<br>(0.5%) |
| Ownership: For Profit Uninc.   | 52.3%<br>(1.1%) |
| Ownership: Nonprofit   | 59.8%<br>(0.7%) |
| Firm Age: 0-4 Years  | 53.3%<br>(1.8%) |
| Firm Age: 5-9 Years  | 54.1%<br>(1.7%) |
| Firm Age: 10-19 Years  | 56.2%<br>(1.1%) |
| Firm Age: 20+ Years  | 58.5%<br>(0.4%) |
| # of Locations: 2+ Locations   | 58.5%<br>(0.5%) |
| # of Locations: 1 Location   | 56.1%<br>(0.6%) |
| % Full Time: 0-24%   | 14.1%<br>(0.8%) |
| % Full Time: 25-49%  | 24.3%<br>(0.6%) |
| % Full Time: 50-74%  | 41.5%<br>(0.7%) |
| % Full Time: 75%+  | 70.5%<br>(0.4%) |
| % Low Wage: 50%+   | 31.0%<br>(0.6%) |
| % Low Wage: <50%   | 66.7%<br>(0.4%) |
| <b>Source:</b> Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2014.  |                 |
| <b>Denominator:</b> Within each category, all employees in establishments that offer health insurance.   |                 |
| <b>Note:</b> “% Full Time” refers to the percentage of the establishment’s workforce that worked full time in 2014. “% Low Wage” refers to the percentage of the establishment’s workforce that earned less than \$11.50 per hour in 2014. |                 |

**Appendix Exhibit 2.15: Eligibility Rate  
Percentage (standard error) of private-sector employees  
eligible for health insurance at establishments that offer health  
insurance, overall and by selected characteristics, 2014**

|  |                 |
|--|-----------------|
| <b>Employer Characteristics</b>  |                 |
| United States  | 75.4%<br>(0.4%) |
| Ownership: For Profit Inc.   | 76.3%<br>(0.5%) |
| Ownership: For Profit Uninc.   | 70.8%<br>(1.2%) |
| Ownership: Nonprofit   | 74.7%<br>(0.8%) |
| Firm Age: 0-4 Years  | 74.3%<br>(1.9%) |
| Firm Age: 5-9 Years  | 73.3%<br>(1.8%) |
| Firm Age: 10-19 Years  | 75.6%<br>(1.1%) |
| Firm Age: 20+ Years  | 75.5%<br>(0.4%) |
| # of Locations: 2+ Locations   | 75.2%<br>(0.5%) |
| # of Locations: 1 Location   | 75.7%<br>(0.6%) |
| % Full Time: 0-24%   | 24.2%<br>(1.3%) |
| % Full Time: 25-49%  | 40.6%<br>(0.9%) |
| % Full Time: 50-74%  | 60.7%<br>(0.9%) |
| % Full Time: 75%+  | 88.6%<br>(0.4%) |
| % Low Wage: 50%+   | 49.8%<br>(0.8%) |
| % Low Wage: <50%   | 83.8%<br>(0.4%) |
| <b>Source:</b> Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2014.  |                 |
| <b>Denominator:</b> Within each category, all employees in establishments that offer health insurance.   |                 |
| <b>Note:</b> “% Full Time” refers to the percentage of the establishment’s workforce that worked full time in 2014. “% Low Wage” refers to the percentage of the establishment’s workforce that earned less than \$11.50 per hour in 2014. |                 |

**Appendix Exhibit 2.16: Take-up Rate  
Percentage (standard error) of eligible private-sector employees  
who are enrolled in health insurance at establishments  
that offer health insurance, overall and  
by selected characteristics, 2014**

|  |                 |
|--|-----------------|
| <b>Employer Characteristics</b>  |                 |
| United States  | 76.7%<br>(0.3%) |
| Ownership: For Profit Inc.   | 76.3%<br>(0.3%) |
| Ownership: For Profit Uninc.   | 73.8%<br>(0.9%) |
| Ownership: Nonprofit   | 80.0%<br>(0.4%) |
| Firm Age: 0-4 Years  | 71.7%<br>(1.5%) |
| Firm Age: 5-9 Years  | 73.8%<br>(1.2%) |
| Firm Age: 10-19 Years  | 74.3%<br>(0.9%) |
| Firm Age: 20+ Years  | 77.4%<br>(0.3%) |
| # of Locations: 2+ Locations   | 77.8%<br>(0.3%) |
| # of Locations: 1 Location   | 74.1%<br>(0.5%) |
| % Full Time: 0-24%   | 58.1%<br>(2.0%) |
| % Full Time: 25-49%  | 59.9%<br>(1.3%) |
| % Full Time: 50-74%  | 68.3%<br>(0.8%) |
| % Full Time: 75%+  | 79.6%<br>(0.3%) |
| % Low Wage: 50%+   | 62.1%<br>(0.8%) |
| % Low Wage: <50%   | 79.5%<br>(0.3%) |
| <b>Source:</b> Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2014.  |                 |
| <b>Denominator:</b> Within each category, eligible employees in establishments that offer health insurance.  |                 |
| <b>Note:</b> “% Full Time” refers to the percentage of the establishment’s workforce that worked full time in 2014. “% Low Wage” refers to the percentage of the establishment’s workforce that earned less than \$11.50 per hour in 2014. |                 |

**Appendix Exhibit 3.1**

**Average total premiums (standard error) per enrolled employee for single, employee-plus-one, and family coverage, 2003-2014**

| Coverage | 2003              | 2004               | 2005               | 2006               | 2008               | 2009               | 2010               | 2011                | 2012               | 2013               | 2014               |
|----------|-------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|---------------------|--------------------|--------------------|--------------------|
| Single   | \$3,481<br>(\$11) | \$3,705<br>(\$16)  | \$3,991<br>(\$24)  | \$4,118<br>(\$25)  | \$4,386<br>(\$15)  | \$4,669<br>(\$21)  | \$4,940<br>(\$22)  | \$5,222<br>(\$26)   | \$5,384<br>(\$28)  | \$5,571<br>(\$23)  | \$5,832<br>(\$25)  |
| Plus One | \$6,647<br>(\$33) | \$7,056<br>(\$39)  | \$7,671<br>(\$44)  | \$7,988<br>(\$48)  | \$8,535<br>(\$43)  | \$9,053<br>(\$34)  | \$9,664<br>(\$60)  | \$10,329<br>(\$105) | \$10,621<br>(\$56) | \$10,990<br>(\$54) | \$11,503<br>(\$60) |
| Family   | \$9,249<br>(\$45) | \$10,006<br>(\$28) | \$10,728<br>(\$41) | \$11,381<br>(\$32) | \$12,298<br>(\$81) | \$13,027<br>(\$25) | \$13,871<br>(\$75) | \$15,022<br>(\$98)  | \$15,473<br>(\$95) | \$16,029<br>(\$61) | \$16,655<br>(\$79) |

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2003-2014.

**Note:** Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.



**Appendix Exhibit 3.2**  
**Percentage change (standard error) in total premiums per enrolled employee for single, employee-plus-one, and family coverage, 2004-2014**

| <b>Year</b> | <b>Single</b>  | <b>Employee-plus-one</b> | <b>Family</b>  |
|-------------|----------------|--------------------------|----------------|
| 2004        | 6.4%<br>(0.6%) | 6.2%<br>(0.8%)           | 8.2%<br>(0.6%) |
| 2005        | 7.7%<br>(0.8%) | 8.7%<br>(0.9%)           | 7.2%<br>(0.5%) |
| 2006        | 3.2%<br>(0.9%) | 4.1%<br>(0.9%)           | 6.1%<br>(0.5%) |
| 2007        | 3.2%<br>(0.8%) | 3.4%<br>(0.8%)           | 4.0%<br>(0.8%) |
| 2008        | 3.2%<br>(0.8%) | 3.4%<br>(0.8%)           | 4.0%<br>(0.8%) |
| 2009        | 6.5%<br>(0.6%) | 6.1%<br>(0.7%)           | 5.9%<br>(0.7%) |
| 2010        | 5.8%<br>(0.7%) | 6.7%<br>(0.8%)           | 6.5%<br>(0.6%) |
| 2011        | 5.7%<br>(0.7%) | 6.9%<br>(1.3%)           | 8.3%<br>(0.9%) |
| 2012        | 3.1%<br>(0.7%) | 2.8%<br>(1.2%)           | 3.0%<br>(0.9%) |
| 2013        | 3.5%<br>(0.7%) | 3.5%<br>(0.7%)           | 3.6%<br>(0.7%) |
| 2014        | 4.7%<br>(0.6%) | 4.7%<br>(0.7%)           | 3.9%<br>(0.6%) |

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2003-2014.

**Note:** Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007. Therefore, growth rates were annualized over the 2006-2008 period.

**Appendix Exhibit 3.3****Average annual growth rates (standard error) in total premiums per enrolled employee for single, employee-plus-one, and family coverage, 2003-2014**

| <b>Period</b> | <b>Single</b>  | <b>Employee-plus-one</b> | <b>Family</b>  |
|---------------|----------------|--------------------------|----------------|
| 2003-05       | 7.1%<br>(0.4%) | 7.4%<br>(0.4%)           | 7.7%<br>(0.3%) |
| 2005-08       | 3.2%<br>(0.2%) | 3.6%<br>(0.3%)           | 4.6%<br>(0.2%) |
| 2008-11       | 6.0%<br>(0.2%) | 6.6%<br>(0.4%)           | 6.9%<br>(0.3%) |
| 2011-14       | 3.8%<br>(0.2%) | 3.6%<br>(0.4%)           | 3.5%<br>(0.3%) |

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2003-2014.

**Note:** Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

**Appendix Exhibit 3.4**

**Average total single premium (standard error) per enrolled employee, by firm size, 2003-2014**

| <b>Number of Employees</b> | <b>2003</b> | <b>2004</b> | <b>2005</b> | <b>2006</b> | <b>2008</b> | <b>2009</b> | <b>2010</b> | <b>2011</b> | <b>2012</b> | <b>2013</b> | <b>2014</b> |
|----------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| <b>U.S.</b>                | \$3,481     | \$3,705     | \$3,991     | \$4,118     | \$4,386     | \$4,669     | \$4,940     | \$5,222     | \$5,384     | \$5,571     | \$5,832     |
| (U.S.)                     | (\$11)      | (\$16)      | (\$24)      | (\$25)      | (\$15)      | (\$21)      | (\$22)      | (\$26)      | (\$28)      | (\$23)      | (\$25)      |
| <b>&lt;50</b>              | \$3,623     | \$3,763     | \$4,121     | \$4,260     | \$4,501     | \$4,652     | \$4,956     | \$5,258     | \$5,460     | \$5,628     | \$5,886     |
| (<50)                      | (\$26)      | (\$44)      | (\$45)      | (\$34)      | (\$31)      | (\$31)      | (\$34)      | (\$39)      | (\$60)      | (\$39)      | (\$55)      |
| <b>50-99</b>               | \$3,513     | \$3,711     | \$3,962     | \$4,045     | \$4,215     | \$4,614     | \$4,713     | \$4,861     | \$5,246     | \$5,314     | \$5,549     |
| (50-99)                    | (\$51)      | (\$90)      | (\$70)      | (\$66)      | (\$37)      | (\$82)      | (\$52)      | (\$75)      | (\$39)      | (\$73)      | (\$82)      |
| <b>100+</b>                | \$3,430     | \$3,684     | \$3,950     | \$4,080     | \$4,370     | \$4,681     | \$4,959     | \$5,252     | \$5,378     | \$5,584     | \$5,851     |
| (100+)                     | (\$16)      | (\$25)      | (\$32)      | (\$32)      | (\$26)      | (\$38)      | (\$23)      | (\$31)      | (\$28)      | (\$29)      | (\$30)      |

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2003-2014.

**Note:** Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

**Appendix Exhibit 3.5**

**Average total employee-plus-one premium (standard error) per enrolled employee, by firm size, 2003-2014**

| <b>Number of Employees</b> | <b>2003</b> | <b>2004</b> | <b>2005</b> | <b>2006</b> | <b>2008</b> | <b>2009</b> | <b>2010</b> | <b>2011</b> | <b>2012</b> | <b>2013</b> | <b>2014</b> |
|----------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| <b>U.S.</b>                | \$6,647     | \$7,056     | \$7,671     | \$7,988     | \$8,535     | \$9,053     | \$9,664     | \$10,329    | \$10,621    | \$10,990    | \$11,503    |
| (U.S.)                     | (\$33)      | (\$39)      | (\$44)      | (\$48)      | (\$43)      | (\$34)      | (\$60)      | (\$105)     | (\$56)      | (\$54)      | (\$60)      |
| <b>&lt;50</b>              | \$6,763     | \$7,373     | \$7,841     | \$8,105     | \$8,631     | \$9,124     | \$9,850     | \$10,253    | \$10,524    | \$11,050    | \$11,386    |
| (<50)                      | (\$87)      | (\$125)     | (\$115)     | (\$113)     | (\$110)     | (\$119)     | (\$80)      | (\$104)     | (\$121)     | (\$92)      | (\$163)     |
| <b>50-99</b>               | \$6,903     | \$6,945     | \$7,645     | \$7,774     | \$8,421     | \$8,852     | \$9,166     | \$9,615     | \$10,178    | \$10,673    | \$10,845    |
| (50-99)                    | (\$154)     | (\$165)     | (\$138)     | (\$167)     | (\$88)      | (\$148)     | (\$124)     | (\$192)     | (\$185)     | (\$330)     | (\$187)     |
| <b>100+</b>                | \$6,607     | \$7,002     | \$7,640     | \$7,981     | \$8,527     | \$9,058     | \$9,669     | \$10,394    | \$10,672    | \$11,006    | \$11,571    |
| (100+)                     | (\$42)      | (\$40)      | (\$60)      | (\$61)      | (\$60)      | (\$34)      | (\$62)      | (\$113)     | (\$70)      | (\$59)      | (\$68)      |

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2003-2014.

**Note:** Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

**Appendix Exhibit 3.6**

**Average total family premium (standard error) per enrolled employee, by firm size, 2003-2014**

| <b>Number of Employees</b> | <b>2003</b> | <b>2004</b> | <b>2005</b> | <b>2006</b> | <b>2008</b> | <b>2009</b> | <b>2010</b> | <b>2011</b> | <b>2012</b> | <b>2013</b> | <b>2014</b> |
|----------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| <b>U.S.</b>                | \$9,249     | \$10,006    | \$10,728    | \$11,381    | \$12,298    | \$13,027    | \$13,871    | \$15,022    | \$15,473    | \$16,029    | \$16,655    |
| (U.S.)                     | (\$45)      | (\$28)      | (\$41)      | (\$32)      | (\$81)      | (\$25)      | (\$75)      | (\$98)      | (\$95)      | (\$61)      | (\$79)      |
| <b>&lt;50</b>              | \$9,321     | \$9,898     | \$10,632    | \$11,095    | \$11,679    | \$12,041    | \$13,170    | \$14,086    | \$14,496    | \$14,787    | \$15,575    |
| (<50)                      | (\$123)     | (\$106)     | (\$106)     | (\$116)     | (\$182)     | (\$129)     | (\$111)     | (\$145)     | (\$181)     | (\$89)      | (\$177)     |
| <b>50-99</b>               | \$9,354     | \$10,172    | \$10,619    | \$10,954    | \$11,578    | \$12,431    | \$13,019    | \$14,151    | \$15,421    | \$15,376    | \$15,732    |
| (50-99)                    | (\$177)     | (\$190)     | (\$208)     | (\$301)     | (\$128)     | (\$229)     | (\$153)     | (\$168)     | (\$273)     | (\$268)     | (\$274)     |
| <b>100+</b>                | \$9,226     | \$10,019    | \$10,754    | \$11,471    | \$12,468    | \$13,271    | \$14,074    | \$15,245    | \$15,641    | \$16,284    | \$16,903    |
| (100+)                     | (\$57)      | (\$50)      | (\$55)      | (\$51)      | (\$95)      | (\$33)      | (\$85)      | (\$117)     | (\$114)     | (\$82)      | (\$91)      |

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2003-2014.

**Note:** Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

**Appendix Exhibit 3.7**

**Average total premiums (standard error) per enrolled employee for single, employee-plus-one, and family coverage, overall and by firm size, 2014**

| <b>Number of Employees</b>       | <b>Single</b>      | <b>Employee-plus-one</b> | <b>Family</b>       |
|----------------------------------|--------------------|--------------------------|---------------------|
| United States                    | \$5,832<br>(\$25)  | \$11,503<br>(\$60)       | \$16,655<br>(\$79)  |
| <b>Firm size in 3 categories</b> |                    |                          |                     |
| <50                              | \$5,886<br>(\$55)  | \$11,386<br>(\$163)      | \$15,575<br>(\$177) |
| 50-99                            | \$5,549<br>(\$82)  | \$10,845<br>(\$187)      | \$15,732<br>(\$274) |
| 100+                             | \$5,851<br>(\$30)  | \$11,571<br>(\$68)       | \$16,903<br>(\$91)  |
| <b>Firm size in 5 categories</b> |                    |                          |                     |
| <10                              | \$6,171<br>(\$91)  | \$11,439<br>(\$298)      | \$15,610<br>(\$295) |
| 10-24                            | \$5,911<br>(\$102) | \$11,662<br>(\$315)      | \$15,888<br>(\$308) |
| 25-99                            | \$5,563<br>(\$60)  | \$10,935<br>(\$145)      | \$15,501<br>(\$205) |
| 100-999                          | \$5,882<br>(\$60)  | \$11,648<br>(\$156)      | \$16,660<br>(\$217) |
| 1,000+                           | \$5,838<br>(\$35)  | \$11,546<br>(\$74)       | \$16,975<br>(\$99)  |

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2014.

**Appendix Exhibit 3.8**

**Average total single premium (standard error) per enrolled employee, by State, 2014**

|                      |                     |                |                     |                |                     |
|----------------------|---------------------|----------------|---------------------|----------------|---------------------|
| Alabama              | \$5,526*<br>(\$136) | Kentucky       | \$5,914<br>(\$142)  | North Dakota   | \$5,521*<br>(\$101) |
| Alaska               | \$7,099*<br>(\$174) | Louisiana      | \$5,700<br>(\$116)  | Ohio           | \$5,930<br>(\$171)  |
| Arizona              | \$5,356*<br>(\$130) | Maine          | \$5,903<br>(\$125)  | Oklahoma       | \$5,649<br>(\$136)  |
| Arkansas             | \$4,846*<br>(\$144) | Maryland       | \$6,059<br>(\$139)  | Oregon         | \$5,707<br>(\$166)  |
| California           | \$5,841<br>(\$79)   | Massachusetts  | \$6,348*<br>(\$124) | Pennsylvania   | \$5,888<br>(\$123)  |
| Colorado             | \$5,848<br>(\$142)  | Michigan       | \$5,610<br>(\$245)  | Rhode Island   | \$6,156*<br>(\$128) |
| Connecticut          | \$6,223<br>(\$218)  | Minnesota      | \$5,832<br>(\$142)  | South Carolina | \$5,850<br>(\$193)  |
| Delaware             | \$6,145<br>(\$213)  | Mississippi    | \$5,443*<br>(\$180) | South Dakota   | \$5,859<br>(\$228)  |
| District of Columbia | \$6,097<br>(\$213)  | Missouri       | \$5,517<br>(\$180)  | Tennessee      | \$5,310*<br>(\$177) |
| Florida              | \$5,767<br>(\$103)  | Montana        | \$5,876<br>(\$192)  | Texas          | \$5,740<br>(\$101)  |
| Georgia              | \$5,570<br>(\$140)  | Nebraska       | \$5,557<br>(\$144)  | Utah           | \$5,538*<br>(\$119) |
| Hawaii               | \$5,316*<br>(\$125) | Nevada         | \$5,426*<br>(\$173) | Vermont        | \$6,180*<br>(\$122) |
| Idaho                | \$4,978*<br>(\$149) | New Hampshire  | \$6,336*<br>(\$169) | Virginia       | \$5,422*<br>(\$139) |
| Illinois             | \$6,126<br>(\$150)  | New Jersey     | \$6,447*<br>(\$282) | Washington     | \$5,910<br>(\$140)  |
| Indiana              | \$6,041<br>(\$204)  | New Mexico     | \$5,725<br>(\$186)  | West Virginia  | \$6,149*<br>(\$150) |
| Iowa                 | \$5,557<br>(\$171)  | New York       | \$6,307*<br>(\$116) | Wisconsin      | \$5,868<br>(\$150)  |
| Kansas               | \$5,365*<br>(\$142) | North Carolina | \$5,593*<br>(\$98)  | Wyoming        | \$5,840<br>(\$185)  |

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2014.

**Note:** \* Statistically different from national average of \$5,832 at  $p < 0.05$ . Note that the standard error on the national estimate of \$5,832 percent is \$25.

**Appendix Exhibit 3.9**

**Average total employee-plus-one premium (standard error) per enrolled employee, by State, 2014**

|                      |                      |                |                      |                |                      |
|----------------------|----------------------|----------------|----------------------|----------------|----------------------|
| Alabama              | \$10,778<br>(\$512)  | Kentucky       | \$11,580<br>(\$392)  | North Dakota   | \$10,958<br>(\$286)  |
| Alaska               | \$14,400*<br>(\$441) | Louisiana      | \$11,294<br>(\$309)  | Ohio           | \$11,132<br>(\$215)  |
| Arizona              | \$10,978<br>(\$304)  | Maine          | \$11,510<br>(\$326)  | Oklahoma       | \$11,123<br>(\$399)  |
| Arkansas             | \$8,771*<br>(\$347)  | Maryland       | \$12,081<br>(\$419)  | Oregon         | \$10,655<br>(\$643)  |
| California           | \$11,708<br>(\$210)  | Massachusetts  | \$12,841*<br>(\$315) | Pennsylvania   | \$11,643<br>(\$246)  |
| Colorado             | \$11,735<br>(\$337)  | Michigan       | \$10,729*<br>(\$379) | Rhode Island   | \$12,180*<br>(\$324) |
| Connecticut          | \$12,810*<br>(\$412) | Minnesota      | \$11,615<br>(\$391)  | South Carolina | \$10,901<br>(\$318)  |
| Delaware             | \$11,858<br>(\$320)  | Mississippi    | \$10,693*<br>(\$399) | South Dakota   | \$12,270<br>(\$977)  |
| District of Columbia | \$11,626<br>(\$407)  | Missouri       | \$10,828<br>(\$350)  | Tennessee      | \$10,462<br>(\$542)  |
| Florida              | \$11,365<br>(\$203)  | Montana        | \$11,000<br>(\$457)  | Texas          | \$11,352<br>(\$218)  |
| Georgia              | \$10,569*<br>(\$341) | Nebraska       | \$11,186<br>(\$328)  | Utah           | \$11,153<br>(\$319)  |
| Hawaii               | \$10,539*<br>(\$336) | Nevada         | \$10,872<br>(\$554)  | Vermont        | \$11,630<br>(\$235)  |
| Idaho                | \$9,684*<br>(\$410)  | New Hampshire  | \$12,815*<br>(\$394) | Virginia       | \$10,811*<br>(\$244) |
| Illinois             | \$12,552*<br>(\$446) | New Jersey     | \$12,758*<br>(\$479) | Washington     | \$11,419<br>(\$247)  |
| Indiana              | \$12,147<br>(\$475)  | New Mexico     | \$11,034<br>(\$668)  | West Virginia  | \$12,391*<br>(\$410) |
| Iowa                 | \$10,528*<br>(\$332) | New York       | \$12,393*<br>(\$299) | Wisconsin      | \$12,294*<br>(\$376) |
| Kansas               | \$10,839*<br>(\$268) | North Carolina | \$10,986*<br>(\$251) | Wyoming        | \$12,480<br>(\$605)  |

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2014.

**Note:** \* Statistically different from national average of \$11,503 at  $p < 0.05$ . Note that the standard error on the national estimate of \$11,503 percent is \$60.



**Appendix Exhibit 3.10**

**Average total family premium (standard error) per enrolled employee, by State, 2014**

|                      |                      |                |                      |                |                      |
|----------------------|----------------------|----------------|----------------------|----------------|----------------------|
| Alabama              | \$14,352*<br>(\$460) | Kentucky       | \$16,711<br>(\$731)  | North Dakota   | \$15,446*<br>(\$350) |
| Alaska               | \$19,713*<br>(\$615) | Louisiana      | \$15,928<br>(\$435)  | Ohio           | \$15,974<br>(\$458)  |
| Arizona              | \$15,535*<br>(\$454) | Maine          | \$16,514<br>(\$487)  | Oklahoma       | \$16,280<br>(\$652)  |
| Arkansas             | \$14,143*<br>(\$519) | Maryland       | \$17,232<br>(\$357)  | Oregon         | \$16,330<br>(\$447)  |
| California           | \$17,444*<br>(\$251) | Massachusetts  | \$17,702*<br>(\$297) | Pennsylvania   | \$16,328<br>(\$414)  |
| Colorado             | \$15,932<br>(\$642)  | Michigan       | \$15,608<br>(\$630)  | Rhode Island   | \$16,419<br>(\$495)  |
| Connecticut          | \$18,123*<br>(\$580) | Minnesota      | \$16,361<br>(\$451)  | South Carolina | \$16,044<br>(\$897)  |
| Delaware             | \$17,514*<br>(\$309) | Mississippi    | \$15,092*<br>(\$550) | South Dakota   | \$16,352<br>(\$499)  |
| District of Columbia | \$17,039<br>(\$619)  | Missouri       | \$15,493*<br>(\$354) | Tennessee      | \$16,001<br>(\$511)  |
| Florida              | \$15,915<br>(\$369)  | Montana        | \$15,005*<br>(\$558) | Texas          | \$16,967<br>(\$322)  |
| Georgia              | \$16,209<br>(\$417)  | Nebraska       | \$16,139<br>(\$376)  | Utah           | \$15,963<br>(\$366)  |
| Hawaii               | \$14,848*<br>(\$351) | Nevada         | \$16,152<br>(\$541)  | Vermont        | \$16,659<br>(\$385)  |
| Idaho                | \$14,729*<br>(\$479) | New Hampshire  | \$18,126*<br>(\$720) | Virginia       | \$16,601<br>(\$291)  |
| Illinois             | \$17,193<br>(\$335)  | New Jersey     | \$19,143*<br>(\$786) | Washington     | \$17,445<br>(\$625)  |
| Indiana              | \$17,223<br>(\$580)  | New Mexico     | \$15,766<br>(\$529)  | West Virginia  | \$17,433<br>(\$451)  |
| Iowa                 | \$15,899*<br>(\$358) | New York       | \$17,396*<br>(\$342) | Wisconsin      | \$17,209<br>(\$362)  |
| Kansas               | \$15,652*<br>(\$345) | North Carolina | \$16,210<br>(\$404)  | Wyoming        | \$16,299<br>(\$563)  |

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2014.

**Note:** \* Statistically different from national average of \$16,655 at  $p < 0.05$ . Note that the standard error on the national estimate of \$16,655 percent is \$79.

**Appendix Exhibit 3.11**  
**Average total single premium (standard error) per enrolled employee,**  
**overall and by industry, 2014**

|   |                    |
|---|--------------------|
| <b>Industry</b>   |                    |
| United States   | \$5,832<br>(\$25)  |
| Agriculture, fisheries, forestry  | \$5,640<br>(\$401) |
| Mining and manufacturing  | \$5,558<br>(\$73)  |
| Construction  | \$5,518<br>(\$152) |
| Utilities and transportation  | \$5,606<br>(\$84)  |
| Wholesale trade   | \$5,927<br>(\$100) |
| Financial services and real estate  | \$5,904<br>(\$81)  |
| Retail trade  | \$5,461<br>(\$53)  |
| Professional services   | \$6,224<br>(\$43)  |
| Other services  | \$5,594<br>(\$66)  |
| <b>Source:</b> Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2014. |                    |

**Appendix Exhibit 3.12**  
**Average total employee-plus-one premium (standard error) per**  
**enrolled employee, overall and by industry, 2014**

|   |                     |
|---|---------------------|
| <b>Industry</b>   |                     |
| United States   | \$11,503<br>(\$60)  |
| Agriculture, fisheries, forestry  | \$10,126<br>(\$719) |
| Mining and manufacturing  | \$11,397<br>(\$140) |
| Construction  | \$10,719<br>(\$292) |
| Utilities and transportation  | \$11,087<br>(\$171) |
| Wholesale trade   | \$12,004<br>(\$250) |
| Financial services and real estate  | \$11,394<br>(\$134) |
| Retail trade  | \$10,921<br>(\$181) |
| Professional services   | \$12,073<br>(\$122) |
| Other services  | \$10,929<br>(\$175) |
| <b>Source:</b> Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2014. |                     |

**Appendix Exhibit 3.13**  
**Average total family premium (standard error) per enrolled employee, overall and by industry, 2014**

|   |                     |
|---|---------------------|
| <b>Industry</b>   |                     |
| United States   | \$16,655<br>(\$79)  |
| Agriculture, fisheries, forestry  | \$14,250<br>(\$815) |
| Mining and manufacturing  | \$16,362<br>(\$205) |
| Construction  | \$14,425<br>(\$305) |
| Utilities and transportation  | \$16,164<br>(\$334) |
| Wholesale trade   | \$17,259<br>(\$433) |
| Financial services and real estate  | \$16,752<br>(\$163) |
| Retail trade  | \$15,785<br>(\$216) |
| Professional services   | \$17,558<br>(\$136) |
| Other services  | \$16,267<br>(\$240) |
| <b>Source:</b> Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2014. |                     |

**Appendix Exhibit 3.14**  
**Average total single premium (standard error) per enrolled employee,**  
**overall and by selected characteristics, 2014**

|  |                    |
|--|--------------------|
| <b>Employer Characteristics</b>  |                    |
| United States  | \$5,832<br>(\$25)  |
| Ownership: For Profit Inc.   | \$5,661<br>(\$29)  |
| Ownership: For Profit Uninc.   | \$5,742<br>(\$78)  |
| Ownership: Nonprofit   | \$6,552<br>(\$61)  |
| Firm Age: 0-4 Years  | \$5,384<br>(\$113) |
| Firm Age: 5-9 Years  | \$5,432<br>(\$127) |
| Firm Age: 10-19 Years  | \$5,681<br>(\$72)  |
| Firm Age: 20+ Years  | \$5,904<br>(\$29)  |
| # of Locations: 2+ Locations   | \$5,865<br>(\$30)  |
| # of Locations: 1 Location   | \$5,768<br>(\$46)  |
| % Full Time: 0-24%   | \$5,513<br>(\$127) |
| % Full Time: 25-49%  | \$5,775<br>(\$79)  |
| % Full Time: 50-74%  | \$5,963<br>(\$61)  |
| % Full Time: 75%+  | \$5,820<br>(\$30)  |
| % Low Wage: 50%+   | \$5,599<br>(\$65)  |
| % Low Wage: <50%   | \$5,876<br>(\$28)  |
| <b>Source:</b> Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2014.  |                    |
| <b>Note:</b> “% Full Time” refers to the percentage of the establishment’s workforce that worked full time in 2014. “% Low Wage” refers to the percentage of the establishment’s workforce that earned less than \$11.50 per hour in 2014. |                    |

**Appendix Exhibit 3.15**  
**Average total employee-plus-one premium (standard error) per enrolled employee, overall and by selected characteristics, 2014**

|  |                     |
|--|---------------------|
| <b>Employer Characteristics</b>  |                     |
| United States  | \$11,503<br>(\$60)  |
| Ownership: For Profit Inc.   | \$11,229<br>(\$66)  |
| Ownership: For Profit Uninc.   | \$11,680<br>(\$223) |
| Ownership: Nonprofit   | \$12,578<br>(\$159) |
| Firm Age: 0-4 Years  | \$10,546<br>(\$246) |
| Firm Age: 5-9 Years  | \$11,222<br>(\$383) |
| Firm Age: 10-19 Years  | \$11,448<br>(\$186) |
| Firm Age: 20+ Years  | \$11,558<br>(\$66)  |
| # of Locations: 2+ Locations   | \$11,591<br>(\$67)  |
| # of Locations: 1 Location   | \$11,247<br>(\$130) |
| % Full Time: 0-24%   | \$10,991<br>(\$459) |
| % Full Time: 25-49%  | \$11,555<br>(\$170) |
| % Full Time: 50-74%  | \$11,962<br>(\$194) |
| % Full Time: 75%+  | \$11,446<br>(\$65)  |
| % Low Wage: 50%+   | \$11,192<br>(\$229) |
| % Low Wage: <50%   | \$11,543<br>(\$61)  |
| <b>Source:</b> Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2014.  |                     |
| <b>Note:</b> “% Full Time” refers to the percentage of the establishment’s workforce that worked full time in 2014. “% Low Wage” refers to the percentage of the establishment’s workforce that earned less than \$11.50 per hour in 2014. |                     |

**Appendix Exhibit 3.16**  
**Average total family premium (standard error) per enrolled employee,**  
**overall and by selected characteristics, 2014**

|  |                     |
|--|---------------------|
| <b>Employer Characteristics</b>  |                     |
| United States  | \$16,655<br>(\$79)  |
| Ownership: For Profit Inc.   | \$16,297<br>(\$86)  |
| Ownership: For Profit Uninc.   | \$16,979<br>(\$336) |
| Ownership: Nonprofit   | \$18,077<br>(\$205) |
| Firm Age: 0-4 Years  | \$15,532<br>(\$345) |
| Firm Age: 5-9 Years  | \$16,023<br>(\$648) |
| Firm Age: 10-19 Years  | \$16,079<br>(\$242) |
| Firm Age: 20+ Years  | \$16,804<br>(\$84)  |
| # of Locations: 2+ Locations   | \$17,005<br>(\$88)  |
| # of Locations: 1 Location   | \$15,683<br>(\$170) |
| % Full Time: 0-24%   | \$15,936<br>(\$445) |
| % Full Time: 25-49%  | \$16,714<br>(\$252) |
| % Full Time: 50-74%  | \$16,723<br>(\$204) |
| % Full Time: 75%+  | \$16,651<br>(\$89)  |
| % Low Wage: 50%+   | \$15,951<br>(\$217) |
| % Low Wage: <50%   | \$16,732<br>(\$85)  |
| <b>Source:</b> Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2014.  |                     |
| <b>Note:</b> “% Full Time” refers to the percentage of the establishment’s workforce that worked full time in 2014. “% Low Wage” refers to the percentage of the establishment’s workforce that earned less than \$11.50 per hour in 2014. |                     |

**Appendix Exhibit 3.17**

**Premium distributions (standard error) for employees enrolled in single, employee-plus-one, and family coverage, overall and by firm size, 2014**

| <b>Coverage</b>   | <b>Estimate</b>        | <b>Total</b> | <b>&lt;50 employees</b> | <b>50-99 employees</b> | <b>100 or more employees</b> |
|-------------------|------------------------|--------------|-------------------------|------------------------|------------------------------|
| Single            | Average (mean)         | \$5,832      | \$5,886                 | \$5,549                | \$5,851                      |
|                   |                        | (\$25)       | (\$55)                  | (\$82)                 | (\$30)                       |
|                   | 10 percentile          | \$3,600      | \$3,200                 | \$3,300                | \$3,800                      |
|                   |                        | (\$30)       | (\$73)                  | (\$96)                 | (\$37)                       |
|                   | 25 percentile          | \$4,600      | \$4,200                 | \$4,300                | \$4,800                      |
|                   |                        | (\$29)       | (\$32)                  | (\$71)                 | (\$26)                       |
|                   | 50 percentile (median) | \$5,600      | \$5,400                 | \$5,200                | \$5,700                      |
|                   | (\$25)                 | (\$45)       | (\$104)                 | (\$30)                 |                              |
| Employee-plus-one | 75 percentile          | \$6,800      | \$7,000                 | \$6,600                | \$6,700                      |
|                   |                        | (\$35)       | (\$103)                 | (\$124)                | (\$42)                       |
|                   | 90 percentile          | \$8,200      | \$9,200                 | \$8,200                | \$8,000                      |
|                   |                        | (\$78)       | (\$134)                 | (\$188)                | (\$72)                       |
|                   | Average (mean)         | \$11,503     | \$11,386                | \$10,845               | \$11,571                     |
|                   |                        | (\$60)       | (\$163)                 | (\$187)                | (\$68)                       |
|                   | 10 percentile          | \$7,400      | \$5,900                 | \$6,500                | \$7,700                      |
|                   | (\$80)                 | (\$159)      | (\$195)                 | (\$64)                 |                              |
| Family            | 25 percentile          | \$9,200      | \$8,100                 | \$8,400                | \$9,400                      |
|                   |                        | (\$67)       | (\$162)                 | (\$148)                | (\$76)                       |
|                   | 50 percentile (median) | \$11,000     | \$11,000                | \$10,000               | \$11,000                     |
|                   |                        | (\$83)       | (\$123)                 | (\$223)                | (\$97)                       |
|                   | 75 percentile          | \$14,000     | \$14,000                | \$13,000               | \$14,000                     |
|                   |                        | (\$83)       | (\$272)                 | (\$300)                | (\$90)                       |
|                   | 90 percentile          | \$16,000     | \$18,000                | \$16,000               | \$16,000                     |
|                   | (\$85)                 | (\$482)      | (\$466)                 | (\$99)                 |                              |
| Family            | Average (mean)         | \$16,655     | \$15,575                | \$15,732               | \$16,903                     |
|                   |                        | (\$79)       | (\$177)                 | (\$274)                | (\$91)                       |
|                   | 10 percentile          | \$11,000     | \$8,900                 | \$9,600                | \$12,000                     |
|                   |                        | (\$102)      | (\$258)                 | (\$487)                | (\$139)                      |
|                   | 25 percentile          | \$13,000     | \$12,000                | \$12,000               | \$14,000                     |
|                   |                        | (\$65)       | (\$217)                 | (\$275)                | (\$108)                      |
|                   | 50 percentile (median) | \$16,000     | \$15,000                | \$15,000               | \$17,000                     |
|                   | (\$91)                 | (\$184)      | (\$284)                 | (\$85)                 |                              |
| Family            | 75 percentile          | \$19,000     | \$19,000                | \$19,000               | \$20,000                     |
|                   |                        | (\$111)      | (\$274)                 | (\$381)                | (\$139)                      |
|                   | 90 percentile          | \$23,000     | \$23,000                | \$22,000               | \$23,000                     |
|                   |                        | (\$185)      | (\$457)                 | (\$927)                | (\$192)                      |

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2014.



**Appendix Exhibit 4.1**

**Average percentage (standard error) of premium contributed by employees for single, employee-plus-one, and family coverage, 2003-2014**

| Coverage | 2003   | 2004   | 2005   | 2006   | 2008   | 2009   | 2010   | 2011   | 2012   | 2013   | 2014   |
|----------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| Single   | 17.4%  | 18.1%  | 18.1%  | 19.1%  | 20.1%  | 20.5%  | 20.7%  | 20.9%  | 20.8%  | 21.0%  | 21.2%  |
|          | (0.3%) | (0.2%) | (0.4%) | (0.4%) | (0.2%) | (0.3%) | (0.2%) | (0.2%) | (0.3%) | (0.3%) | (0.2%) |
| Plus One | 23.7%  | 23.6%  | 22.9%  | 23.8%  | 27.0%  | 26.1%  | 25.8%  | 26.5%  | 26.6%  | 26.7%  | 26.9%  |
|          | (0.4%) | (0.5%) | (0.4%) | (0.4%) | (0.3%) | (0.3%) | (0.3%) | (0.3%) | (0.4%) | (0.2%) | (0.3%) |
| Family   | 24.7%  | 24.4%  | 24.1%  | 25.4%  | 27.6%  | 26.7%  | 26.8%  | 26.4%  | 27.4%  | 27.6%  | 27.1%  |
|          | (0.4%) | (0.4%) | (0.4%) | (0.3%) | (0.4%) | (0.3%) | (0.4%) | (0.3%) | (0.4%) | (0.3%) | (0.3%) |

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2003-2014.

**Note:** Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

**Appendix Exhibit 4.2**

**Average annual employee contribution (in dollars) (standard error) for single, employee-plus-one, and family coverage, 2003-2014**

| Coverage | 2003              | 2004              | 2005              | 2006              | 2008              | 2009              | 2010              | 2011              | 2012              | 2013              | 2014              |
|----------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| Single   | \$606<br>(\$12)   | \$671<br>(\$8)    | \$723<br>(\$14)   | \$788<br>(\$16)   | \$882<br>(\$6)    | \$957<br>(\$13)   | \$1,021<br>(\$14) | \$1,090<br>(\$9)  | \$1,118<br>(\$14) | \$1,170<br>(\$16) | \$1,234<br>(\$13) |
| Plus One | \$1,577<br>(\$28) | \$1,667<br>(\$40) | \$1,759<br>(\$29) | \$1,903<br>(\$24) | \$2,303<br>(\$22) | \$2,363<br>(\$27) | \$2,498<br>(\$42) | \$2,736<br>(\$36) | \$2,824<br>(\$46) | \$2,940<br>(\$23) | \$3,097<br>(\$40) |
| Family   | \$2,283<br>(\$36) | \$2,438<br>(\$39) | \$2,585<br>(\$38) | \$2,890<br>(\$34) | \$3,394<br>(\$54) | \$3,474<br>(\$44) | \$3,721<br>(\$53) | \$3,962<br>(\$42) | \$4,236<br>(\$69) | \$4,421<br>(\$50) | \$4,518<br>(\$48) |

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2003-2014.

**Note:** Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

**Appendix Exhibit 4.3**

**Average annual employee contribution, employer contribution, and total premium (standard error) for single coverage, 2003-2014**

| Type of Premium       | 2003              | 2004              | 2005              | 2006              | 2008              | 2009              | 2010              | 2011              | 2012              | 2013              | 2014              |
|-----------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| Total Premium         | \$3,481<br>(\$11) | \$3,705<br>(\$16) | \$3,991<br>(\$24) | \$4,118<br>(\$25) | \$4,386<br>(\$15) | \$4,669<br>(\$21) | \$4,940<br>(\$22) | \$5,222<br>(\$26) | \$5,384<br>(\$28) | \$5,571<br>(\$23) | \$5,832<br>(\$25) |
| Employer Contribution | \$2,875<br>(\$14) | \$3,034<br>(\$19) | \$3,268<br>(\$27) | \$3,330<br>(\$28) | \$3,505<br>(\$17) | \$3,713<br>(\$25) | \$3,918<br>(\$19) | \$4,132<br>(\$25) | \$4,267<br>(\$28) | \$4,401<br>(\$21) | \$4,598<br>(\$25) |
| Employee Contribution | \$606<br>(\$12)   | \$671<br>(\$8)    | \$723<br>(\$14)   | \$788<br>(\$16)   | \$882<br>(\$6)    | \$957<br>(\$13)   | \$1,021<br>(\$14) | \$1,090<br>(\$9)  | \$1,118<br>(\$14) | \$1,170<br>(\$16) | \$1,234<br>(\$13) |

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2003-2014.

**Note:** Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007. The sum of employee and employer contributions may not exactly equal the total premium due to rounding.

**Appendix Exhibit 4.4**

**Average annual employee contribution, employer contribution, and total premium (standard error) for employee-plus-one coverage, 2003-2014**

| Type of Premium       | 2003              | 2004              | 2005              | 2006              | 2008              | 2009              | 2010              | 2011                | 2012               | 2013               | 2014               |
|-----------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|---------------------|--------------------|--------------------|--------------------|
| Total Premium         | \$6,647<br>(\$33) | \$7,056<br>(\$39) | \$7,671<br>(\$44) | \$7,988<br>(\$48) | \$8,535<br>(\$43) | \$9,053<br>(\$34) | \$9,664<br>(\$60) | \$10,329<br>(\$105) | \$10,621<br>(\$56) | \$10,990<br>(\$54) | \$11,503<br>(\$60) |
| Employer Contribution | \$5,070<br>(\$27) | \$5,390<br>(\$44) | \$5,911<br>(\$51) | \$6,086<br>(\$59) | \$6,231<br>(\$43) | \$6,690<br>(\$44) | \$7,167<br>(\$40) | \$7,593<br>(\$95)   | \$7,797<br>(\$45)  | \$8,050<br>(\$55)  | \$8,406<br>(\$65)  |
| Employee Contribution | \$1,577<br>(\$28) | \$1,667<br>(\$40) | \$1,759<br>(\$29) | \$1,903<br>(\$24) | \$2,303<br>(\$22) | \$2,363<br>(\$27) | \$2,498<br>(\$42) | \$2,736<br>(\$36)   | \$2,824<br>(\$46)  | \$2,940<br>(\$23)  | \$3,097<br>(\$40)  |

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2003-2014.

**Note:** Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007. The sum of employee and employer contributions may not exactly equal the total premium due to rounding.

**Appendix Exhibit 4.5**

**Average annual employee contribution, employer contribution, and total premium (standard error) for family coverage, 2003-2014**

| Type of Premium       | 2003              | 2004               | 2005               | 2006               | 2008               | 2009               | 2010               | 2011               | 2012               | 2013               | 2014               |
|-----------------------|-------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|
| Total Premium         | \$9,249<br>(\$45) | \$10,006<br>(\$28) | \$10,728<br>(\$41) | \$11,381<br>(\$32) | \$12,298<br>(\$81) | \$13,027<br>(\$25) | \$13,871<br>(\$75) | \$15,022<br>(\$98) | \$15,473<br>(\$95) | \$16,029<br>(\$61) | \$16,655<br>(\$79) |
| Employer Contribution | \$6,966<br>(\$46) | \$7,568<br>(\$51)  | \$8,143<br>(\$52)  | \$8,491<br>(\$30)  | \$8,904<br>(\$77)  | \$9,553<br>(\$48)  | \$10,150<br>(\$94) | \$11,060<br>(\$98) | \$11,238<br>(\$74) | \$11,608<br>(\$48) | \$12,137<br>(\$82) |
| Employee Contribution | \$2,283<br>(\$36) | \$2,438<br>(\$39)  | \$2,585<br>(\$38)  | \$2,890<br>(\$34)  | \$3,394<br>(\$54)  | \$3,474<br>(\$44)  | \$3,721<br>(\$53)  | \$3,962<br>(\$42)  | \$4,236<br>(\$69)  | \$4,421<br>(\$50)  | \$4,518<br>(\$48)  |

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2003-2014.

**Note:** Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007. The sum of employee and employer contributions may not exactly equal the total premium due to rounding.

**Appendix Exhibit 4.6**

**Average percentage of premium contributed (standard error) by employees for single coverage, by firm size, 2003-2014**

| <b>Number of Employees</b> | <b>2003</b> | <b>2004</b> | <b>2005</b> | <b>2006</b> | <b>2008</b> | <b>2009</b> | <b>2010</b> | <b>2011</b> | <b>2012</b> | <b>2013</b> | <b>2014</b> |
|----------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| <b>U.S.</b>                | 17.4%       | 18.1%       | 18.1%       | 19.1%       | 20.1%       | 20.5%       | 20.7%       | 20.9%       | 20.8%       | 21.0%       | 21.2%       |
| (U.S.)                     | (0.3%)      | (0.2%)      | (0.4%)      | (0.4%)      | (0.2%)      | (0.3%)      | (0.2%)      | (0.2%)      | (0.3%)      | (0.3%)      | (0.2%)      |
| <b>&lt;50</b>              | 14.9%       | 14.5%       | 15.5%       | 16.5%       | 17.6%       | 17.9%       | 18.3%       | 18.3%       | 17.9%       | 18.6%       | 17.6%       |
| (<50)                      | (0.4%)      | (0.5%)      | (0.6%)      | (0.7%)      | (0.5%)      | (0.3%)      | (0.6%)      | (0.4%)      | (0.4%)      | (0.4%)      | (0.5%)      |
| <b>50-99</b>               | 18.6%       | 19.3%       | 21.4%       | 18.2%       | 20.4%       | 19.4%       | 22.0%       | 22.7%       | 20.9%       | 21.5%       | 22.0%       |
| (50-99)                    | (1.6%)      | (1.3%)      | (1.5%)      | (1.0%)      | (0.9%)      | (1.3%)      | (0.8%)      | (1.2%)      | (0.7%)      | (1.0%)      | (1.0%)      |
| <b>100+</b>                | 18.2%       | 19.3%       | 18.7%       | 20.1%       | 20.9%       | 21.4%       | 21.3%       | 21.5%       | 21.6%       | 21.7%       | 22.0%       |
| (100+)                     | (0.4%)      | (0.4%)      | (0.3%)      | (0.4%)      | (0.2%)      | (0.4%)      | (0.4%)      | (0.2%)      | (0.3%)      | (0.2%)      | (0.2%)      |

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2003-2014.

**Note:** Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

**Appendix Exhibit 4.7**

**Average annual employee contribution (in dollars) (standard error) for single coverage, by firm size, 2003-2014**

| <b>Number of Employees</b> | <b>2003</b> | <b>2004</b> | <b>2005</b> | <b>2006</b> | <b>2008</b> | <b>2009</b> | <b>2010</b> | <b>2011</b> | <b>2012</b> | <b>2013</b> | <b>2014</b> |
|----------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| <b>&lt;50</b>              | \$538       | \$547       | \$641       | \$705       | \$794       | \$834       | \$907       | \$960       | \$979       | \$1,045     | \$1,035     |
| (<50)                      | (\$18)      | (\$17)      | (\$20)      | (\$26)      | (\$22)      | (\$12)      | (\$29)      | (\$22)      | (\$20)      | (\$27)      | (\$30)      |
| <b>50-99</b>               | \$653       | \$717       | \$846       | \$737       | \$861       | \$896       | \$1,035     | \$1,101     | \$1,096     | \$1,145     | \$1,220     |
| (50-99)                    | (\$58)      | (\$45)      | (\$72)      | (\$40)      | (\$36)      | (\$57)      | (\$34)      | (\$64)      | (\$37)      | (\$59)      | (\$57)      |
| <b>100+</b>                | \$624       | \$710       | \$737       | \$821       | \$912       | \$1,000     | \$1,054     | \$1,127     | \$1,159     | \$1,209     | \$1,287     |
| (100+)                     | (\$14)      | (\$12)      | (\$14)      | (\$19)      | (\$11)      | (\$16)      | (\$20)      | (\$9)       | (\$16)      | (\$13)      | (\$15)      |

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2003-2014.

**Note:** Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

**Appendix Exhibit 4.8**

**Average percentage of premium contributed (standard error) by employees for employee-plus-one coverage, by firm size, 2003-2014**

| <b>Number of Employees</b> | <b>2003</b> | <b>2004</b> | <b>2005</b> | <b>2006</b> | <b>2008</b> | <b>2009</b> | <b>2010</b> | <b>2011</b> | <b>2012</b> | <b>2013</b> | <b>2014</b> |
|----------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| <b>U.S.</b>                | 23.7%       | 23.6%       | 22.9%       | 23.8%       | 27.0%       | 26.1%       | 25.8%       | 26.5%       | 26.6%       | 26.7%       | 26.9%       |
| (U.S.)                     | (0.4%)      | (0.5%)      | (0.4%)      | (0.4%)      | (0.3%)      | (0.3%)      | (0.3%)      | (0.3%)      | (0.4%)      | (0.2%)      | (0.3%)      |
| <b>&lt;50</b>              | 26.4%       | 25.8%       | 25.7%       | 26.7%       | 28.3%       | 29.0%       | 28.8%       | 28.7%       | 28.5%       | 28.2%       | 28.8%       |
| (<50)                      | (0.8%)      | (0.9%)      | (1.4%)      | (0.8%)      | (0.8%)      | (1.0%)      | (0.8%)      | (0.8%)      | (0.9%)      | (1.0%)      | (0.8%)      |
| <b>50-99</b>               | 31.3%       | 31.3%       | 30.1%       | 31.1%       | 34.4%       | 32.8%       | 33.3%       | 33.2%       | 33.3%       | 34.0%       | 33.4%       |
| (50-99)                    | (2.1%)      | (1.0%)      | (2.4%)      | (1.6%)      | (1.1%)      | (0.9%)      | (1.5%)      | (0.7%)      | (0.8%)      | (1.0%)      | (1.4%)      |
| <b>100+</b>                | 22.6%       | 22.6%       | 21.9%       | 22.8%       | 26.2%       | 25.1%       | 24.8%       | 25.7%       | 25.8%       | 26.0%       | 26.2%       |
| (100+)                     | (0.4%)      | (0.6%)      | (0.4%)      | (0.4%)      | (0.3%)      | (0.4%)      | (0.4%)      | (0.4%)      | (0.4%)      | (0.3%)      | (0.4%)      |

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2003-2014.

**Note:** Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.



**Appendix Exhibit 4.9**

**Average annual employee contribution (in dollars) (standard error) for employee-plus-one coverage, by firm size, 2003-2014**

| <b>Number of Employees</b> | <b>2003</b> | <b>2004</b> | <b>2005</b> | <b>2006</b> | <b>2008</b> | <b>2009</b> | <b>2010</b> | <b>2011</b> | <b>2012</b> | <b>2013</b> | <b>2014</b> |
|----------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| <b>&lt;50</b>              | \$1,787     | \$1,899     | \$2,016     | \$2,168     | \$2,442     | \$2,648     | \$2,836     | \$2,942     | \$3,004     | \$3,117     | \$3,275     |
| (<50)                      | (\$47)      | (\$60)      | (\$95)      | (\$66)      | (\$67)      | (\$114)     | (\$84)      | (\$84)      | (\$87)      | (\$107)     | (\$95)      |
| <b>50-99</b>               | \$2,163     | \$2,175     | \$2,300     | \$2,414     | \$2,894     | \$2,901     | \$3,056     | \$3,189     | \$3,389     | \$3,630     | \$3,619     |
| (50-99)                    | (\$147)     | (\$75)      | (\$187)     | (\$104)     | (\$101)     | (\$55)      | (\$121)     | (\$68)      | (\$87)      | (\$86)      | (\$140)     |
| <b>100+</b>                | \$1,494     | \$1,585     | \$1,673     | \$1,823     | \$2,235     | \$2,270     | \$2,398     | \$2,670     | \$2,751     | \$2,862     | \$3,031     |
| (100+)                     | (\$30)      | (\$42)      | (\$23)      | (\$33)      | (\$33)      | (\$35)      | (\$46)      | (\$48)      | (\$49)      | (\$30)      | (\$46)      |

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2003-2014.

**Note:** Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

**Appendix Exhibit 4.10**

**Average percentage of premium contributed (standard error) by employees for family coverage, by firm size, 2003-2014**

| <b>Number of Employees</b> | <b>2003</b> | <b>2004</b> | <b>2005</b> | <b>2006</b> | <b>2008</b> | <b>2009</b> | <b>2010</b> | <b>2011</b> | <b>2012</b> | <b>2013</b> | <b>2014</b> |
|----------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| <b>U.S.</b>                | 24.7%       | 24.4%       | 24.1%       | 25.4%       | 27.6%       | 26.7%       | 26.8%       | 26.4%       | 27.4%       | 27.6%       | 27.1%       |
| (U.S.)                     | (0.4%)      | (0.4%)      | (0.4%)      | (0.3%)      | (0.4%)      | (0.3%)      | (0.4%)      | (0.3%)      | (0.4%)      | (0.3%)      | (0.3%)      |
| <b>&lt;50</b>              | 26.8%       | 24.8%       | 27.6%       | 28.0%       | 29.6%       | 30.1%       | 31.3%       | 29.4%       | 30.1%       | 28.6%       | 28.4%       |
| (<50)                      | (0.8%)      | (0.7%)      | (0.7%)      | (0.9%)      | (0.9%)      | (0.6%)      | (0.4%)      | (0.9%)      | (0.9%)      | (1.0%)      | (0.8%)      |
| <b>50-99</b>               | 31.1%       | 29.9%       | 33.1%       | 32.3%       | 33.3%       | 33.0%       | 34.2%       | 33.0%       | 31.6%       | 34.9%       | 33.1%       |
| (50-99)                    | (1.9%)      | (2.0%)      | (1.4%)      | (2.2%)      | (1.4%)      | (1.0%)      | (1.7%)      | (1.3%)      | (0.8%)      | (1.3%)      | (1.3%)      |
| <b>100+</b>                | 23.8%       | 23.9%       | 22.8%       | 24.4%       | 26.9%       | 25.6%       | 25.5%       | 25.5%       | 26.7%       | 26.9%       | 26.5%       |
| (100+)                     | (0.4%)      | (0.5%)      | (0.5%)      | (0.2%)      | (0.5%)      | (0.4%)      | (0.5%)      | (0.4%)      | (0.3%)      | (0.3%)      | (0.3%)      |

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2003-2014.

**Note:** Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

**Appendix Exhibit 4.11**

**Average annual employee contribution (in dollars) (standard error) for family coverage, by firm size, 2003-2014**

| <b>Number of Employees</b> | <b>2003</b> | <b>2004</b> | <b>2005</b> | <b>2006</b> | <b>2008</b> | <b>2009</b> | <b>2010</b> | <b>2011</b> | <b>2012</b> | <b>2013</b> | <b>2014</b> |
|----------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| <b>&lt;50</b>              | \$2,494     | \$2,456     | \$2,930     | \$3,101     | \$3,458     | \$3,630     | \$4,117     | \$4,144     | \$4,366     | \$4,228     | \$4,426     |
| (<50)                      | (\$76)      | (\$68)      | (\$62)      | (\$110)     | (\$79)      | (\$60)      | (\$63)      | (\$148)     | (\$135)     | (\$155)     | (\$122)     |
| <b>50-99</b>               | \$2,913     | \$3,037     | \$3,511     | \$3,536     | \$3,852     | \$4,102     | \$4,455     | \$4,669     | \$4,866     | \$5,360     | \$5,206     |
| (50-99)                    | (\$203)     | (\$211)     | (\$176)     | (\$239)     | (\$168)     | (\$128)     | (\$196)     | (\$143)     | (\$150)     | (\$201)     | (\$220)     |
| <b>100+</b>                | \$2,194     | \$2,391     | \$2,455     | \$2,801     | \$3,348     | \$3,393     | \$3,588     | \$3,882     | \$4,169     | \$4,387     | \$4,483     |
| (100+)                     | (\$37)      | (\$50)      | (\$46)      | (\$28)      | (\$63)      | (\$58)      | (\$60)      | (\$62)      | (\$77)      | (\$53)      | (\$54)      |

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2003-2014.

**Note:** Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

**Appendix Exhibit 4.12**

**Average percentage of premium contributed (standard error) by employees for single, employee-plus-one, and family coverage, by firm size, 2014**

| <b>Number of Employees</b>       | <b>Single</b>   | <b>Employee-plus-one</b> | <b>Family</b>   |
|----------------------------------|-----------------|--------------------------|-----------------|
| United States                    | 21.2%<br>(0.2%) | 26.9%<br>(0.3%)          | 27.1%<br>(0.3%) |
| <b>Firm size in 3 categories</b> |                 |                          |                 |
| <50                              | 17.6%<br>(0.5%) | 28.8%<br>(0.8%)          | 28.4%<br>(0.8%) |
| 50-99                            | 22.0%<br>(1.0%) | 33.4%<br>(1.4%)          | 33.1%<br>(1.3%) |
| 100+                             | 22.0%<br>(0.2%) | 26.2%<br>(0.4%)          | 26.5%<br>(0.3%) |
| <b>Firm size in 5 categories</b> |                 |                          |                 |
| <10                              | 14.0%<br>(0.8%) | 23.1%<br>(1.8%)          | 21.6%<br>(1.2%) |
| 10-24                            | 17.7%<br>(0.9%) | 28.6%<br>(1.4%)          | 29.8%<br>(1.3%) |
| 25-99                            | 21.6%<br>(0.7%) | 33.4%<br>(0.9%)          | 33.1%<br>(1.0%) |
| 100-999                          | 20.3%<br>(0.5%) | 29.3%<br>(1.1%)          | 28.5%<br>(0.7%) |
| 1,000+                           | 22.7%<br>(0.3%) | 25.2%<br>(0.4%)          | 25.9%<br>(0.4%) |

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2014.

**Appendix Exhibit 4.13**

**Average premium (in dollars) (standard error) contributed by employees for single, employee-plus-one, and family coverage, by firm size, 2014**

| <b>Number of Employees</b>       | <b>Single</b>     | <b>Employee-plus-one</b> | <b>Family</b>      |
|----------------------------------|-------------------|--------------------------|--------------------|
| United States                    | \$1,234<br>(\$13) | \$3,097<br>(\$40)        | \$4,518<br>(\$48)  |
| <b>Firm size in 3 categories</b> |                   |                          |                    |
| <50                              | \$1,035<br>(\$30) | \$3,275<br>(\$95)        | \$4,426<br>(\$122) |
| 50-99                            | \$1,220<br>(\$57) | \$3,619<br>(\$140)       | \$5,206<br>(\$220) |
| 100+                             | \$1,287<br>(\$15) | \$3,031<br>(\$46)        | \$4,483<br>(\$54)  |
| <b>Firm size in 5 categories</b> |                   |                          |                    |
| <10                              | \$866<br>(\$53)   | \$2,643<br>(\$206)       | \$3,369<br>(\$200) |
| 10-24                            | \$1,047<br>(\$53) | \$3,337<br>(\$169)       | \$4,735<br>(\$204) |
| 25-99                            | \$1,204<br>(\$39) | \$3,651<br>(\$98)        | \$5,124<br>(\$162) |
| 100-999                          | \$1,196<br>(\$27) | \$3,412<br>(\$116)       | \$4,756<br>(\$115) |
| 1,000+                           | \$1,325<br>(\$17) | \$2,908<br>(\$47)        | \$4,403<br>(\$61)  |

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2014.

**Appendix Exhibit 4.14**

**Percentage of single coverage enrollees (standard error) with no employee premium contribution, overall and by detailed firm size, 2003-2014**

| <b>Number of Employees</b> | <b>2003</b> | <b>2004</b> | <b>2005</b> | <b>2006</b> | <b>2008</b> | <b>2009</b> | <b>2010</b> | <b>2011</b> | <b>2012</b> | <b>2013</b> | <b>2014</b> |
|----------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| <b>U.S.</b>                | 27.3%       | 23.7%       | 23.1%       | 21.9%       | 22.0%       | 20.6%       | 18.3%       | 17.3%       | 17.1%       | 16.6%       | 15.6%       |
| (U.S.)                     | (0.9%)      | (0.4%)      | (0.8%)      | (0.9%)      | (0.4%)      | (0.5%)      | (0.7%)      | (0.6%)      | (0.6%)      | (0.6%)      | (0.4%)      |
| <b>&lt;10</b>              | 66.4%       | 63.4%       | 67.0%       | 65.1%       | 63.0%       | 61.4%       | 58.8%       | 58.6%       | 60.0%       | 59.9%       | 60.6%       |
| (<10)                      | (0.9%)      | (2.5%)      | (1.4%)      | (2.0%)      | (1.4%)      | (1.2%)      | (1.6%)      | (1.1%)      | (1.6%)      | (2.0%)      | (1.6%)      |
| <b>10-24</b>               | 55.1%       | 52.7%       | 49.1%       | 49.4%       | 46.0%       | 45.4%       | 43.3%       | 38.9%       | 43.5%       | 41.2%       | 43.5%       |
| (10-24)                    | (1.5%)      | (2.1%)      | (1.6%)      | (2.6%)      | (1.6%)      | (1.4%)      | (1.8%)      | (1.5%)      | (1.4%)      | (1.3%)      | (1.9%)      |
| <b>25-99</b>               | 39.4%       | 35.7%       | 36.7%       | 34.7%       | 34.0%       | 33.1%       | 29.2%       | 30.6%       | 27.7%       | 27.6%       | 27.2%       |
| (25-99)                    | (2.4%)      | (1.2%)      | (1.8%)      | (1.9%)      | (1.1%)      | (1.6%)      | (1.8%)      | (1.7%)      | (1.4%)      | (1.3%)      | (1.4%)      |
| <b>100-999</b>             | 27.3%       | 19.9%       | 22.2%       | 20.0%       | 21.4%       | 17.7%       | 16.7%       | 15.2%       | 16.5%       | 14.4%       | 14.9%       |
| (100-999)                  | (2.2%)      | (1.5%)      | (1.6%)      | (2.0%)      | (1.1%)      | (1.0%)      | (1.3%)      | (1.4%)      | (1.0%)      | (0.8%)      | (1.2%)      |
| <b>1,000+</b>              | 11.7%       | 9.7%        | 8.2%        | 7.7%        | 8.3%        | 8.9%        | 6.5%        | 5.7%        | 5.3%        | 5.2%        | 3.7%        |
| (1,000+)                   | (0.8%)      | (0.5%)      | (0.6%)      | (0.5%)      | (0.4%)      | (0.7%)      | (0.8%)      | (0.7%)      | (0.4%)      | (0.8%)      | (0.4%)      |

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2003-2014.

**Note:** Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

**Appendix Exhibit 4.15**

**Percentage of employee-plus-one coverage enrollees (standard error) with no employee premium contribution, overall and by detailed firm size, 2003-2014**

| <b>Number of Employees</b> | <b>2003</b> | <b>2004</b> | <b>2005</b> | <b>2006</b> | <b>2008</b> | <b>2009</b> | <b>2010</b> | <b>2011</b> | <b>2012</b> | <b>2013</b> | <b>2014</b> |
|----------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| <b>U.S.</b>                | 9.6%        | 9.5%        | 12.7%       | 11.6%       | 9.4%        | 10.3%       | 9.8%        | 7.9%        | 7.7%        | 6.9%        | 7.8%        |
| (U.S.)                     | (0.7%)      | (0.9%)      | (0.5%)      | (0.7%)      | (0.3%)      | (0.7%)      | (0.9%)      | (0.5%)      | (0.3%)      | (0.4%)      | (0.4%)      |
| <b>&lt;10</b>              | 35.4%       | 31.8%       | 62.7%       | 49.5%       | 52.1%       | 47.9%       | 50.1%       | 46.6%       | 54.7%       | 49.0%       | 48.3%       |
| (<10)                      | (3.3%)      | (1.6%)      | (1.7%)      | (3.1%)      | (2.8%)      | (1.7%)      | (2.0%)      | (2.3%)      | (2.1%)      | (3.3%)      | (2.7%)      |
| <b>10-24</b>               | 30.8%       | 27.4%       | 32.5%       | 30.8%       | 29.0%       | 28.8%       | 25.3%       | 29.1%       | 24.0%       | 24.5%       | 24.3%       |
| (10-24)                    | (2.2%)      | (1.5%)      | (2.9%)      | (3.1%)      | (2.0%)      | (1.4%)      | (2.4%)      | (1.9%)      | (2.8%)      | (3.0%)      | (2.2%)      |
| <b>25-99</b>               | 11.7%       | 15.6%       | 14.7%       | 17.1%       | 13.8%       | 12.3%       | 12.4%       | 12.8%       | 10.9%       | 10.0%       | 12.1%       |
| (25-99)                    | (1.8%)      | (1.6%)      | (2.2%)      | (1.5%)      | (1.4%)      | (1.5%)      | (1.3%)      | (1.0%)      | (0.7%)      | (0.7%)      | (1.5%)      |
| <b>100-999</b>             | 7.3%        | 5.6%        | 10.2%       | 10.5%       | 7.1%        | 8.3%        | 6.8%        | 5.9%        | 5.0%        | 5.6%        | 5.8%        |
| (100-999)                  | (1.3%)      | (0.6%)      | (0.8%)      | (1.4%)      | (0.8%)      | (1.5%)      | (0.9%)      | (1.0%)      | (1.0%)      | (0.6%)      | (1.1%)      |
| <b>1,000+</b>              | 6.1%        | 6.1%        | 7.6%        | 6.9%        | 4.8%        | 6.6%        | 6.2%        | 3.7%        | 3.7%        | 3.3%        | 4.4%        |
| (1,000+)                   | (1.0%)      | (1.3%)      | (0.8%)      | (0.8%)      | (0.4%)      | (0.9%)      | (1.2%)      | (0.7%)      | (0.5%)      | (0.4%)      | (0.5%)      |

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2003-2014.

**Note:** Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

**Appendix Exhibit 4.16**

**Percentage of family coverage enrollees (standard error) with no employee premium contribution, overall and by detailed firm size, 2003-2014**

| <b>Number of Employees</b> | <b>2003</b> | <b>2004</b> | <b>2005</b> | <b>2006</b> | <b>2008</b> | <b>2009</b> | <b>2010</b> | <b>2011</b> | <b>2012</b> | <b>2013</b> | <b>2014</b> |
|----------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| <b>U.S.</b>                | 14.2%       | 14.7%       | 13.4%       | 12.6%       | 10.7%       | 11.4%       | 10.4%       | 9.7%        | 8.1%        | 7.9%        | 9.2%        |
| (U.S.)                     | (0.7%)      | (1.0%)      | (0.5%)      | (0.4%)      | (0.4%)      | (0.7%)      | (0.5%)      | (0.5%)      | (0.4%)      | (0.6%)      | (0.5%)      |
| <b>&lt;10</b>              | 55.0%       | 53.0%       | 58.7%       | 51.7%       | 57.3%       | 54.2%       | 51.4%       | 53.2%       | 50.9%       | 53.0%       | 53.6%       |
| (<10)                      | (1.7%)      | (2.1%)      | (1.1%)      | (3.2%)      | (2.3%)      | (1.4%)      | (0.9%)      | (1.3%)      | (2.7%)      | (3.5%)      | (2.2%)      |
| <b>10-24</b>               | 36.0%       | 37.5%       | 32.9%       | 34.1%       | 29.5%       | 31.0%       | 29.2%       | 29.8%       | 29.6%       | 28.2%       | 27.4%       |
| (10-24)                    | (1.8%)      | (2.9%)      | (1.8%)      | (2.5%)      | (2.8%)      | (1.5%)      | (1.6%)      | (1.4%)      | (2.8%)      | (2.6%)      | (2.2%)      |
| <b>25-99</b>               | 21.2%       | 24.0%       | 15.9%       | 20.5%       | 17.4%       | 15.1%       | 15.3%       | 16.9%       | 13.4%       | 17.0%       | 17.7%       |
| (25-99)                    | (1.7%)      | (2.0%)      | (1.7%)      | (1.8%)      | (2.1%)      | (1.9%)      | (1.9%)      | (1.8%)      | (1.0%)      | (1.7%)      | (2.0%)      |
| <b>100-999</b>             | 11.9%       | 10.7%       | 11.7%       | 10.3%       | 9.0%        | 9.1%        | 7.6%        | 9.6%        | 6.3%        | 7.0%        | 9.6%        |
| (100-999)                  | (1.3%)      | (2.3%)      | (2.0%)      | (1.2%)      | (1.0%)      | (1.6%)      | (1.2%)      | (1.6%)      | (0.9%)      | (1.4%)      | (1.3%)      |
| <b>1,000+</b>              | 7.3%        | 7.9%        | 7.7%        | 6.3%        | 4.6%        | 5.9%        | 5.1%        | 4.0%        | 3.3%        | 2.0%        | 3.4%        |
| (1,000+)                   | (1.1%)      | (1.2%)      | (0.7%)      | (0.5%)      | (0.6%)      | (0.7%)      | (0.9%)      | (0.7%)      | (0.5%)      | (0.3%)      | (0.6%)      |

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2003-2014.

**Note:** Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.



**Appendix Exhibit 4.17**

**Average percentage of premium contributed (standard error) by employees for single coverage by State, 2014**

|                      |                  |                |                  |                |                  |
|----------------------|------------------|----------------|------------------|----------------|------------------|
| Alabama              | 24.7%*<br>(1.4%) | Kentucky       | 22.2%<br>(1.2%)  | North Dakota   | 20.6%<br>(1.3%)  |
| Alaska               | 18.1%*<br>(1.3%) | Louisiana      | 22.9%<br>(2.7%)  | Ohio           | 21.2%<br>(1.1%)  |
| Arizona              | 20.5%<br>(1.1%)  | Maine          | 19.9%<br>(1.3%)  | Oklahoma       | 20.4%<br>(1.5%)  |
| Arkansas             | 19.8%<br>(1.3%)  | Maryland       | 23.5%<br>(1.3%)  | Oregon         | 16.0%*<br>(1.2%) |
| California           | 19.3%*<br>(0.7%) | Massachusetts  | 25.0%*<br>(1.1%) | Pennsylvania   | 19.4%<br>(1.2%)  |
| Colorado             | 21.3%<br>(1.3%)  | Michigan       | 23.4%<br>(1.6%)  | Rhode Island   | 23.7%<br>(1.3%)  |
| Connecticut          | 21.0%<br>(0.9%)  | Minnesota      | 20.9%<br>(0.9%)  | South Carolina | 22.8%<br>(1.2%)  |
| Delaware             | 20.1%<br>(1.3%)  | Mississippi    | 21.2%<br>(1.4%)  | South Dakota   | 20.7%<br>(1.1%)  |
| District of Columbia | 19.6%<br>(1.1%)  | Missouri       | 22.5%<br>(1.2%)  | Tennessee      | 26.5%*<br>(2.6%) |
| Florida              | 24.2%*<br>(1.0%) | Montana        | 17.4%<br>(2.1%)  | Texas          | 21.1%<br>(0.9%)  |
| Georgia              | 21.6%<br>(1.4%)  | Nebraska       | 23.8%*<br>(1.1%) | Utah           | 23.4%<br>(1.5%)  |
| Hawaii               | 8.6%*<br>(0.9%)  | Nevada         | 22.2%<br>(1.7%)  | Vermont        | 20.7%<br>(1.1%)  |
| Idaho                | 20.9%<br>(1.9%)  | New Hampshire  | 23.4%*<br>(1.0%) | Virginia       | 23.9%*<br>(1.2%) |
| Illinois             | 21.3%<br>(0.9%)  | New Jersey     | 20.1%<br>(1.2%)  | Washington     | 15.9%*<br>(1.1%) |
| Indiana              | 22.3%<br>(1.1%)  | New Mexico     | 23.7%*<br>(1.2%) | West Virginia  | 21.1%<br>(1.1%)  |
| Iowa                 | 24.3%*<br>(1.2%) | New York       | 19.4%<br>(0.9%)  | Wisconsin      | 21.4%<br>(1.0%)  |
| Kansas               | 20.0%<br>(1.3%)  | North Carolina | 20.6%<br>(1.1%)  | Wyoming        | 19.5%<br>(1.6%)  |

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2014.

**Note:** \* Statistically different from the national average of 21.2 percent at  $p < 0.05$ . Note that the standard error on the national estimate of 21.2 percent is 0.21.

**Appendix Exhibit 4.18**

**Average percentage of premium contributed (standard error) by employees for employee-plus-one coverage, by State, 2014**

|                      |                  |                |                  |                |                  |
|----------------------|------------------|----------------|------------------|----------------|------------------|
| Alabama              | 27.4%<br>(1.8%)  | Kentucky       | 21.9%*<br>(1.6%) | North Dakota   | 26.2%<br>(2.8%)  |
| Alaska               | 21.9%*<br>(1.8%) | Louisiana      | 28.2%<br>(1.4%)  | Ohio           | 23.4%*<br>(1.1%) |
| Arizona              | 26.3%<br>(1.4%)  | Maine          | 27.5%<br>(1.7%)  | Oklahoma       | 25.9%<br>(2.1%)  |
| Arkansas             | 29.1%<br>(1.8%)  | Maryland       | 30.8%*<br>(1.6%) | Oregon         | 27.4%<br>(1.5%)  |
| California           | 29.5%<br>(1.9%)  | Massachusetts  | 26.2%<br>(1.3%)  | Pennsylvania   | 24.0%*<br>(1.2%) |
| Colorado             | 26.2%<br>(1.2%)  | Michigan       | 24.5%<br>(2.3%)  | Rhode Island   | 26.7%<br>(1.3%)  |
| Connecticut          | 20.2%*<br>(1.5%) | Minnesota      | 23.1%*<br>(1.5%) | South Carolina | 28.5%<br>(1.5%)  |
| Delaware             | 23.9%<br>(2.5%)  | Mississippi    | 32.2%*<br>(2.4%) | South Dakota   | 33.6%<br>(3.9%)  |
| District of Columbia | 23.9%*<br>(1.3%) | Missouri       | 27.2%<br>(1.5%)  | Tennessee      | 34.5%*<br>(2.5%) |
| Florida              | 31.5%*<br>(1.1%) | Montana        | 27.8%<br>(3.1%)  | Texas          | 30.4%*<br>(1.2%) |
| Georgia              | 27.3%<br>(1.7%)  | Nebraska       | 25.5%<br>(1.5%)  | Utah           | 26.2%<br>(1.4%)  |
| Hawaii               | 24.7%<br>(2.2%)  | Nevada         | 26.9%<br>(2.3%)  | Vermont        | 27.6%<br>(1.3%)  |
| Idaho                | 27.4%<br>(1.9%)  | New Hampshire  | 26.1%<br>(1.2%)  | Virginia       | 29.6%<br>(1.3%)  |
| Illinois             | 30.2%<br>(2.6%)  | New Jersey     | 23.0%*<br>(1.3%) | Washington     | 26.2%<br>(2.1%)  |
| Indiana              | 24.2%<br>(2.1%)  | New Mexico     | 32.3%*<br>(2.2%) | West Virginia  | 23.4%*<br>(1.5%) |
| Iowa                 | 26.4%<br>(1.2%)  | New York       | 22.5%*<br>(1.1%) | Wisconsin      | 20.0%*<br>(1.2%) |
| Kansas               | 27.4%<br>(1.7%)  | North Carolina | 27.5%<br>(1.6%)  | Wyoming        | 28.8%<br>(2.3%)  |

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2014.

**Note:** \* Statistically different from the national average of 26.9 percent at  $p < 0.05$ . Note that the standard error on the national estimate of 26.9 percent is 0.35.

**Appendix Exhibit 4.19**

**Average percentage of premium contributed (standard error) by employees for family coverage, by State, 2014**

|                      |                  |                |                  |                |                  |
|----------------------|------------------|----------------|------------------|----------------|------------------|
| Alabama              | 29.8%<br>(1.6%)  | Kentucky       | 25.5%<br>(2.0%)  | North Dakota   | 25.8%<br>(1.5%)  |
| Alaska               | 21.5%*<br>(2.2%) | Louisiana      | 31.7%*<br>(1.9%) | Ohio           | 22.4%*<br>(1.2%) |
| Arizona              | 30.5%<br>(1.8%)  | Maine          | 24.8%<br>(3.0%)  | Oklahoma       | 28.3%<br>(2.0%)  |
| Arkansas             | 25.5%<br>(1.8%)  | Maryland       | 30.3%*<br>(1.6%) | Oregon         | 27.9%<br>(1.6%)  |
| California           | 28.4%<br>(1.2%)  | Massachusetts  | 27.3%<br>(1.1%)  | Pennsylvania   | 22.0%*<br>(1.6%) |
| Colorado             | 28.3%<br>(1.6%)  | Michigan       | 24.7%<br>(2.5%)  | Rhode Island   | 28.5%<br>(2.4%)  |
| Connecticut          | 22.2%*<br>(1.2%) | Minnesota      | 25.5%<br>(1.3%)  | South Carolina | 25.6%<br>(2.2%)  |
| Delaware             | 24.0%*<br>(0.9%) | Mississippi    | 31.0%*<br>(1.8%) | South Dakota   | 28.9%<br>(2.0%)  |
| District of Columbia | 25.4%<br>(1.5%)  | Missouri       | 25.0%<br>(1.6%)  | Tennessee      | 32.8%*<br>(1.9%) |
| Florida              | 32.8%*<br>(1.4%) | Montana        | 28.5%<br>(2.2%)  | Texas          | 31.5%*<br>(1.3%) |
| Georgia              | 27.4%<br>(1.7%)  | Nebraska       | 27.2%<br>(1.4%)  | Utah           | 29.1%<br>(1.5%)  |
| Hawaii               | 21.7%*<br>(2.1%) | Nevada         | 26.1%<br>(1.9%)  | Vermont        | 25.3%<br>(1.5%)  |
| Idaho                | 30.2%<br>(1.9%)  | New Hampshire  | 27.0%<br>(1.0%)  | Virginia       | 31.9%*<br>(1.8%) |
| Illinois             | 27.6%<br>(1.4%)  | New Jersey     | 22.5%*<br>(1.3%) | Washington     | 25.8%<br>(1.9%)  |
| Indiana              | 26.0%<br>(2.0%)  | New Mexico     | 28.9%<br>(1.8%)  | West Virginia  | 24.2%<br>(2.1%)  |
| Iowa                 | 26.6%<br>(1.3%)  | New York       | 23.9%*<br>(1.1%) | Wisconsin      | 22.0%*<br>(1.1%) |
| Kansas               | 26.3%<br>(2.1%)  | North Carolina | 28.7%<br>(1.9%)  | Wyoming        | 26.2%<br>(2.3%)  |

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2014.

**Note:** \* Statistically different from the national average of 27.1 percent at  $p < 0.05$ . Note that the standard error on the national estimate of 27.1 percent is 0.29.

**Appendix Exhibit 4.20**

**Average annual employee contribution (in dollars) (standard error) for single coverage, by State, 2014**

|                      |                    |                |                    |                |                    |
|----------------------|--------------------|----------------|--------------------|----------------|--------------------|
| Alabama              | \$1,362<br>(\$80)  | Kentucky       | \$1,314<br>(\$78)  | North Dakota   | \$1,136<br>(\$74)  |
| Alaska               | \$1,286<br>(\$98)  | Louisiana      | \$1,302<br>(\$155) | Ohio           | \$1,260<br>(\$67)  |
| Arizona              | \$1,096*<br>(\$63) | Maine          | \$1,176<br>(\$74)  | Oklahoma       | \$1,154<br>(\$88)  |
| Arkansas             | \$958*<br>(\$65)   | Maryland       | \$1,422*<br>(\$83) | Oregon         | \$914*<br>(\$67)   |
| California           | \$1,129*<br>(\$44) | Massachusetts  | \$1,588*<br>(\$72) | Pennsylvania   | \$1,141<br>(\$60)  |
| Colorado             | \$1,244<br>(\$75)  | Michigan       | \$1,315<br>(\$77)  | Rhode Island   | \$1,459*<br>(\$80) |
| Connecticut          | \$1,305<br>(\$67)  | Minnesota      | \$1,217<br>(\$56)  | South Carolina | \$1,332<br>(\$82)  |
| Delaware             | \$1,237<br>(\$75)  | Mississippi    | \$1,154<br>(\$75)  | South Dakota   | \$1,213<br>(\$56)  |
| District of Columbia | \$1,197<br>(\$70)  | Missouri       | \$1,243<br>(\$79)  | Tennessee      | \$1,409<br>(\$166) |
| Florida              | \$1,394*<br>(\$58) | Montana        | \$1,024<br>(\$133) | Texas          | \$1,211<br>(\$55)  |
| Georgia              | \$1,203<br>(\$80)  | Nebraska       | \$1,322<br>(\$64)  | Utah           | \$1,297<br>(\$87)  |
| Hawaii               | \$460*<br>(\$47)   | Nevada         | \$1,204<br>(\$93)  | Vermont        | \$1,281<br>(\$67)  |
| Idaho                | \$1,039<br>(\$100) | New Hampshire  | \$1,481*<br>(\$74) | Virginia       | \$1,296<br>(\$69)  |
| Illinois             | \$1,306<br>(\$57)  | New Jersey     | \$1,293<br>(\$108) | Washington     | \$937*<br>(\$65)   |
| Indiana              | \$1,347<br>(\$78)  | New Mexico     | \$1,354<br>(\$77)  | West Virginia  | \$1,297<br>(\$71)  |
| Iowa                 | \$1,353<br>(\$87)  | New York       | \$1,223<br>(\$60)  | Wisconsin      | \$1,257<br>(\$61)  |
| Kansas               | \$1,072*<br>(\$73) | North Carolina | \$1,151<br>(\$60)  | Wyoming        | \$1,139<br>(\$101) |

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2014.

**Note:** \* Statistically different from the national average of \$1,234 at  $p < 0.05$ . Note that the standard error on the national estimate of \$1,234 is 12.92.

**Appendix Exhibit 4.21**

**Average annual employee contribution (in dollars) (standard error) for employee-plus-one coverage, by State, 2014**

|                      |                     |                |                     |                |                     |
|----------------------|---------------------|----------------|---------------------|----------------|---------------------|
| Alabama              | \$2,957<br>(\$188)  | Kentucky       | \$2,531*<br>(\$158) | North Dakota   | \$2,875<br>(\$332)  |
| Alaska               | \$3,148<br>(\$273)  | Louisiana      | \$3,181<br>(\$167)  | Ohio           | \$2,608*<br>(\$126) |
| Arizona              | \$2,884<br>(\$148)  | Maine          | \$3,163<br>(\$203)  | Oklahoma       | \$2,878<br>(\$177)  |
| Arkansas             | \$2,550*<br>(\$156) | Maryland       | \$3,727*<br>(\$258) | Oregon         | \$2,922<br>(\$196)  |
| California           | \$3,457<br>(\$196)  | Massachusetts  | \$3,368<br>(\$179)  | Pennsylvania   | \$2,791*<br>(\$148) |
| Colorado             | \$3,079<br>(\$146)  | Michigan       | \$2,631*<br>(\$201) | Rhode Island   | \$3,255<br>(\$202)  |
| Connecticut          | \$2,592*<br>(\$221) | Minnesota      | \$2,689*<br>(\$158) | South Carolina | \$3,109<br>(\$192)  |
| Delaware             | \$2,828<br>(\$288)  | Mississippi    | \$3,445<br>(\$269)  | South Dakota   | \$4,123<br>(\$649)  |
| District of Columbia | \$2,783*<br>(\$139) | Missouri       | \$2,949<br>(\$163)  | Tennessee      | \$3,606<br>(\$342)  |
| Florida              | \$3,575*<br>(\$131) | Montana        | \$3,060<br>(\$424)  | Texas          | \$3,449*<br>(\$139) |
| Georgia              | \$2,883<br>(\$204)  | Nebraska       | \$2,854<br>(\$156)  | Utah           | \$2,925<br>(\$186)  |
| Hawaii               | \$2,601*<br>(\$229) | Nevada         | \$2,924<br>(\$197)  | Vermont        | \$3,205<br>(\$154)  |
| Idaho                | \$2,649*<br>(\$212) | New Hampshire  | \$3,341<br>(\$192)  | Virginia       | \$3,202<br>(\$147)  |
| Illinois             | \$3,794<br>(\$422)  | New Jersey     | \$2,932<br>(\$157)  | Washington     | \$2,995<br>(\$215)  |
| Indiana              | \$2,938<br>(\$203)  | New Mexico     | \$3,563<br>(\$299)  | West Virginia  | \$2,905<br>(\$198)  |
| Iowa                 | \$2,776*<br>(\$149) | New York       | \$2,788*<br>(\$136) | Wisconsin      | \$2,456*<br>(\$143) |
| Kansas               | \$2,975<br>(\$183)  | North Carolina | \$3,020<br>(\$177)  | Wyoming        | \$3,590<br>(\$283)  |

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2014.

**Note:** \* Statistically different from the national average of \$3,097 at  $p < 0.05$ . Note that the standard error on the national estimate of \$3,097 is 40.42.

**Appendix Exhibit 4.22**

**Average annual employee contribution (in dollars) (standard error) for family coverage, by State, 2014**

|                      |                     |                |                     |                |                     |
|----------------------|---------------------|----------------|---------------------|----------------|---------------------|
| Alabama              | \$4,278<br>(\$197)  | Kentucky       | \$4,259<br>(\$404)  | North Dakota   | \$3,985*<br>(\$219) |
| Alaska               | \$4,229<br>(\$430)  | Louisiana      | \$5,054<br>(\$299)  | Ohio           | \$3,572*<br>(\$187) |
| Arizona              | \$4,741<br>(\$294)  | Maine          | \$4,094<br>(\$457)  | Oklahoma       | \$4,609<br>(\$355)  |
| Arkansas             | \$3,609*<br>(\$272) | Maryland       | \$5,221*<br>(\$262) | Oregon         | \$4,555<br>(\$283)  |
| California           | \$4,955*<br>(\$208) | Massachusetts  | \$4,834<br>(\$201)  | Pennsylvania   | \$3,598*<br>(\$214) |
| Colorado             | \$4,502<br>(\$289)  | Michigan       | \$3,858<br>(\$402)  | Rhode Island   | \$4,681<br>(\$458)  |
| Connecticut          | \$4,027*<br>(\$236) | Minnesota      | \$4,170<br>(\$197)  | South Carolina | \$4,110<br>(\$387)  |
| Delaware             | \$4,209<br>(\$186)  | Mississippi    | \$4,678<br>(\$255)  | South Dakota   | \$4,730<br>(\$381)  |
| District of Columbia | \$4,324<br>(\$229)  | Missouri       | \$3,872*<br>(\$235) | Tennessee      | \$5,255*<br>(\$313) |
| Florida              | \$5,215*<br>(\$225) | Montana        | \$4,280<br>(\$385)  | Texas          | \$5,344*<br>(\$215) |
| Georgia              | \$4,448<br>(\$292)  | Nebraska       | \$4,385<br>(\$249)  | Utah           | \$4,642<br>(\$301)  |
| Hawaii               | \$3,227*<br>(\$337) | Nevada         | \$4,212<br>(\$338)  | Vermont        | \$4,216<br>(\$244)  |
| Idaho                | \$4,447<br>(\$282)  | New Hampshire  | \$4,899<br>(\$280)  | Virginia       | \$5,289*<br>(\$301) |
| Illinois             | \$4,750<br>(\$241)  | New Jersey     | \$4,310<br>(\$302)  | Washington     | \$4,505<br>(\$353)  |
| Indiana              | \$4,476<br>(\$357)  | New Mexico     | \$4,555<br>(\$316)  | West Virginia  | \$4,219<br>(\$362)  |
| Iowa                 | \$4,227<br>(\$197)  | New York       | \$4,159<br>(\$203)  | Wisconsin      | \$3,791*<br>(\$186) |
| Kansas               | \$4,109<br>(\$316)  | North Carolina | \$4,647<br>(\$283)  | Wyoming        | \$4,276<br>(\$371)  |

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2014.

**Note:** \* Statistically different from the national average of \$4,518 at  $p < 0.05$ . Note that the standard error on the national estimate of \$4,518 is 48.39.

**Appendix Exhibit 4.23**  
**Average percentage of premium contributed (standard error) by employees for single coverage, overall and by industry, 2014**

| <b>Industry</b>   |                 |
|---|-----------------|
| United States   | 21.2%<br>(0.2%) |
| Agriculture, fisheries, forestry  | 18.7%<br>(2.8%) |
| Mining and manufacturing  | 20.5%<br>(0.6%) |
| Construction  | 18.4%<br>(1.4%) |
| Utilities and transportation  | 22.7%<br>(0.9%) |
| Wholesale trade   | 20.0%<br>(0.8%) |
| Financial services and real estate  | 18.9%<br>(0.5%) |
| Retail trade  | 26.7%<br>(0.7%) |
| Professional services   | 19.9%<br>(0.4%) |
| Other services  | 23.9%<br>(0.6%) |
| <b>Source:</b> Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2014. |                 |

**Appendix Exhibit 4.24**  
**Average percentage of premium contributed (standard error) by**  
**employees for employee-plus-one coverage, overall and by industry,**  
**2014**

|   |                 |
|---|-----------------|
| <b>Industry</b>   |                 |
| United States   | 26.9%<br>(0.3%) |
| Agriculture, fisheries, forestry  | 25.3%<br>(3.5%) |
| Mining and manufacturing  | 23.2%<br>(0.6%) |
| Construction  | 29.5%<br>(2.0%) |
| Utilities and transportation  | 25.7%<br>(1.1%) |
| Wholesale trade   | 25.2%<br>(1.1%) |
| Financial services and real estate  | 25.2%<br>(0.5%) |
| Retail trade  | 33.2%<br>(0.9%) |
| Professional services   | 27.3%<br>(0.8%) |
| Other services  | 30.6%<br>(0.9%) |
| <b>Source:</b> Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2014. |                 |



**Appendix Exhibit 4.25**  
**Average percentage of premium contributed (standard error) by employees for family coverage, overall and by industry, 2014**

| <b>Industry</b>   |                 |
|---|-----------------|
| United States   | 27.1%<br>(0.3%) |
| Agriculture, fisheries, forestry  | 21.1%<br>(3.1%) |
| Mining and manufacturing  | 22.7%<br>(0.6%) |
| Construction  | 24.2%<br>(1.7%) |
| Utilities and transportation  | 24.4%<br>(1.2%) |
| Wholesale trade   | 26.2%<br>(1.1%) |
| Financial services and real estate  | 26.5%<br>(0.5%) |
| Retail trade  | 34.0%<br>(0.9%) |
| Professional services   | 27.9%<br>(0.5%) |
| Other services  | 30.8%<br>(1.0%) |
| <b>Source:</b> Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2014. |                 |

**Appendix Exhibit 4.26**  
**Average percentage of premium contributed (standard error)**  
**by employees for single coverage, overall and by selected**  
**characteristics, 2014**

|  |                 |
|--|-----------------|
| <b>Employer Characteristics</b>  |                 |
| United States  | 21.2%<br>(0.2%) |
| Ownership: For Profit Inc.   | 22.2%<br>(0.3%) |
| Ownership: For Profit Uninc.   | 22.6%<br>(0.8%) |
| Ownership: Nonprofit   | 17.0%<br>(0.4%) |
| Firm Age: 0-4 Years  | 22.4%<br>(1.2%) |
| Firm Age: 5-9 Years  | 19.3%<br>(0.9%) |
| Firm Age: 10-19 Years  | 21.2%<br>(0.6%) |
| Firm Age: 20+ Years  | 21.2%<br>(0.2%) |
| # of Locations: 2+ Locations   | 22.2%<br>(0.2%) |
| # of Locations: 1 Location   | 19.2%<br>(0.4%) |
| % Full Time: 0-24%   | 23.4%<br>(1.2%) |
| % Full Time: 25-49%  | 25.2%<br>(0.8%) |
| % Full Time: 50-74%  | 23.7%<br>(0.6%) |
| % Full Time: 75%+  | 20.4%<br>(0.2%) |
| % Low Wage: 50%+   | 25.4%<br>(0.5%) |
| % Low Wage: <50%   | 20.4%<br>(0.2%) |
| <b>Source:</b> Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2014.  |                 |
| <b>Note:</b> “% Full Time” refers to the percentage of the establishment's workforce that worked full time in 2014. “% Low Wage” refers to the percentage of the establishment's workforce that earned less than \$11.50 per hour in 2014. |                 |

**Appendix Exhibit 4.27**  
**Average percentage of premium contributed (standard error) by**  
**employees for employee-plus-one coverage, overall and by**  
**selected characteristics, 2014**

|  |                 |
|--|-----------------|
| <b>Employer Characteristics</b>  |                 |
| United States  | 26.9%<br>(0.3%) |
| Ownership: For Profit Inc.   | 27.3%<br>(0.4%) |
| Ownership: For Profit Uninc.   | 28.5%<br>(1.0%) |
| Ownership: Nonprofit   | 24.8%<br>(0.6%) |
| Firm Age: 0-4 Years  | 28.4%<br>(2.3%) |
| Firm Age: 5-9 Years  | 30.0%<br>(1.9%) |
| Firm Age: 10-19 Years  | 29.6%<br>(1.0%) |
| Firm Age: 20+ Years  | 26.4%<br>(0.4%) |
| # of Locations: 2+ Locations   | 25.9%<br>(0.3%) |
| # of Locations: 1 Location   | 30.1%<br>(1.0%) |
| % Full Time: 0-24%   | 31.6%<br>(2.6%) |
| % Full Time: 25-49%  | 31.0%<br>(1.1%) |
| % Full Time: 50-74%  | 28.3%<br>(1.1%) |
| % Full Time: 75%+  | 26.5%<br>(0.4%) |
| % Low Wage: 50%+   | 32.1%<br>(1.2%) |
| % Low Wage: <50%   | 26.3%<br>(0.4%) |
| <b>Source:</b> Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2014.  |                 |
| <b>Note:</b> “% Full Time” refers to the percentage of the establishment's workforce that worked full time in 2014. “% Low Wage” refers to the percentage of the establishment's workforce that earned less than \$11.50 per hour in 2014. |                 |

**Appendix Exhibit 4.28**  
**Average percentage of premium contributed (standard error) by**  
**employees for family coverage, overall and by selected**  
**characteristics, 2014**

|  |                 |
|--|-----------------|
| <b>Employer Characteristics</b>  |                 |
| United States  | 27.1%<br>(0.3%) |
| Ownership: For Profit Inc.   | 27.1%<br>(0.3%) |
| Ownership: For Profit Uninc.   | 29.5%<br>(1.0%) |
| Ownership: Nonprofit   | 25.9%<br>(0.7%) |
| Firm Age: 0-4 Years  | 26.6%<br>(2.6%) |
| Firm Age: 5-9 Years  | 33.1%<br>(1.6%) |
| Firm Age: 10-19 Years  | 29.3%<br>(1.0%) |
| Firm Age: 20+ Years  | 26.6%<br>(0.3%) |
| # of Locations: 2+ Locations   | 26.5%<br>(0.3%) |
| # of Locations: 1 Location   | 29.0%<br>(0.7%) |
| % Full Time: 0-24%   | 34.9%<br>(2.0%) |
| % Full Time: 25-49%  | 31.0%<br>(1.2%) |
| % Full Time: 50-74%  | 28.2%<br>(0.6%) |
| % Full Time: 75%+  | 26.8%<br>(0.3%) |
| % Low Wage: 50%+   | 33.1%<br>(0.7%) |
| % Low Wage: <50%   | 26.5%<br>(0.3%) |
| <b>Source:</b> Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2014.  |                 |
| <b>Note:</b> “% Full Time” refers to the percentage of the establishment's workforce that worked full time in 2014. “% Low Wage” refers to the percentage of the establishment's workforce that earned less than \$11.50 per hour in 2014. |                 |

**Appendix Exhibit 4.29**

**Average percentage of premium contributed (standard error) by enrolled employees for single coverage, by the percentage of the establishment's workforce that is low wage, 2004-2014**

| <b>Low wage</b>                  | <b>2004</b> | <b>2005</b> | <b>2006</b> | <b>2008</b> | <b>2009</b> | <b>2010</b> | <b>2011</b> | <b>2012</b> | <b>2013</b> | <b>2014</b> |
|----------------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| 50% or More Low-Wage Employees   | 22.8%       | 22.5%       | 22.6%       | 24.0%       | 24.1%       | 24.6%       | 24.7%       | 24.4%       | 25.7%       | 25.4%       |
|                                  | (0.8%)      | (1.0%)      | (0.5%)      | (0.5%)      | (0.3%)      | (0.5%)      | (0.8%)      | (0.4%)      | (0.6%)      | (0.5%)      |
| Less than 50% Low-Wage Employees | 17.1%       | 17.3%       | 18.4%       | 19.3%       | 19.8%       | 19.9%       | 20.2%       | 20.1%       | 20.1%       | 20.4%       |
|                                  | (0.2%)      | (0.3%)      | (0.4%)      | (0.1%)      | (0.3%)      | (0.3%)      | (0.1%)      | (0.3%)      | (0.2%)      | (0.2%)      |

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2004-2014.

**Note:** Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

Wage levels in the MEPS-IC questionnaires have been adjusted to account for changing wages over time. In 2014, low-wage employees were defined as those earning less than \$11.50 per hour. Estimates for 2003 are not included in this exhibit because of definitional differences with the 2004 to 2014 estimates.

**Appendix Exhibit 4.30**

**Average total employee contribution (in dollars) (standard error) per enrolled employee for single coverage, by the percentage of the establishment's workforce that is low wage, 2004-2014**

| <b>Low wage</b>                  | <b>2004</b>     | <b>2005</b>     | <b>2006</b>     | <b>2008</b>       | <b>2009</b>       | <b>2010</b>       | <b>2011</b>       | <b>2012</b>       | <b>2013</b>       | <b>2014</b>       |
|----------------------------------|-----------------|-----------------|-----------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| 50% or More Low-Wage Employees   | \$788<br>(\$24) | \$840<br>(\$49) | \$866<br>(\$18) | \$1,004<br>(\$27) | \$1,018<br>(\$13) | \$1,132<br>(\$22) | \$1,188<br>(\$35) | \$1,213<br>(\$21) | \$1,321<br>(\$37) | \$1,420<br>(\$28) |
| Less than 50% Low-Wage Employees | \$643<br>(\$7)  | \$699<br>(\$12) | \$771<br>(\$19) | \$855<br>(\$4)    | \$943<br>(\$14)   | \$997<br>(\$16)   | \$1,070<br>(\$7)  | \$1,098<br>(\$18) | \$1,140<br>(\$15) | \$1,199<br>(\$14) |

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2004-2014.

**Note:** Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

Wage levels in the MEPS-IC questionnaires have been adjusted to account for changing wages over time. In 2014, low-wage employees were defined as those earning less than \$11.50 per hour. Estimates for 2003 are not included in this exhibit because of definitional differences with the 2004 to 2014 estimates.

**Appendix Exhibit 4.31**

**Average percentage of premium contributed (standard error) by enrolled employees for employee-plus-one coverage, by the percentage of the establishment's workforce that is low wage, 2004-2014**

| <b>Low wage</b>                  | <b>2004</b> | <b>2005</b> | <b>2006</b> | <b>2008</b> | <b>2009</b> | <b>2010</b> | <b>2011</b> | <b>2012</b> | <b>2013</b> | <b>2014</b> |
|----------------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| 50% or More Low-Wage Employees   | 28.7%       | 27.7%       | 27.1%       | 30.9%       | 28.6%       | 30.9%       | 33.3%       | 30.9%       | 32.4%       | 32.1%       |
|                                  | (1.2%)      | (0.7%)      | (1.1%)      | (0.6%)      | (0.8%)      | (0.6%)      | (0.7%)      | (0.8%)      | (0.6%)      | (1.2%)      |
| Less than 50% Low-Wage Employees | 22.7%       | 22.3%       | 23.3%       | 26.3%       | 25.7%       | 25.1%       | 25.7%       | 26.0%       | 26.0%       | 26.3%       |
|                                  | (0.5%)      | (0.4%)      | (0.4%)      | (0.3%)      | (0.3%)      | (0.4%)      | (0.3%)      | (0.4%)      | (0.2%)      | (0.4%)      |

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2004-2014.

**Note:** Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

Wage levels in the MEPS-IC questionnaires have been adjusted to account for changing wages over time. In 2014, low-wage employees were defined as those earning less than \$11.50 per hour. Estimates for 2003 are not included in this exhibit because of definitional differences with the 2004 to 2014 estimates.

**Appendix Exhibit 4.32**

**Average total employee contribution (in dollars) (standard error) per enrolled employee for employee-plus-one coverage, by the percentage of the establishment's workforce that is low wage, 2004-2014**

| <b>Low wage</b>                  | <b>2004</b>       | <b>2005</b>       | <b>2006</b>       | <b>2008</b>       | <b>2009</b>       | <b>2010</b>       | <b>2011</b>       | <b>2012</b>       | <b>2013</b>       | <b>2014</b>        |
|----------------------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|--------------------|
| 50% or More Low-Wage Employees   | \$1,879<br>(\$87) | \$2,063<br>(\$48) | \$1,949<br>(\$95) | \$2,552<br>(\$76) | \$2,323<br>(\$56) | \$2,753<br>(\$70) | \$3,115<br>(\$75) | \$3,065<br>(\$81) | \$3,246<br>(\$71) | \$3,598<br>(\$172) |
| Less than 50% Low-Wage Employees | \$1,627<br>(\$40) | \$1,717<br>(\$30) | \$1,895<br>(\$25) | \$2,260<br>(\$22) | \$2,369<br>(\$31) | \$2,459<br>(\$52) | \$2,687<br>(\$36) | \$2,791<br>(\$50) | \$2,897<br>(\$26) | \$3,032<br>(\$40)  |

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2004-2014.

**Note:** Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

Wage levels in the MEPS-IC questionnaires have been adjusted to account for changing wages over time. In 2014, low-wage employees were defined as those earning less than \$11.50 per hour. Estimates for 2003 are not included in this exhibit because of definitional differences with the 2004 to 2014 estimates.



**Appendix Exhibit 4.33**

**Average percentage of premium contributed (standard error) by enrolled employees for family coverage, by the percentage of the establishment's workforce that is low wage, 2004-2014**

| <b>Low wage</b>                  | <b>2004</b> | <b>2005</b> | <b>2006</b> | <b>2008</b> | <b>2009</b> | <b>2010</b> | <b>2011</b> | <b>2012</b> | <b>2013</b> | <b>2014</b> |
|----------------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| 50% or More Low-Wage Employees   | 27.9%       | 30.6%       | 29.7%       | 32.0%       | 30.2%       | 31.6%       | 31.0%       | 33.4%       | 31.7%       | 33.1%       |
|                                  | (1.1%)      | (1.0%)      | (0.8%)      | (0.9%)      | (1.0%)      | (0.7%)      | (0.7%)      | (0.6%)      | (0.8%)      | (0.7%)      |
| Less than 50% Low-Wage Employees | 23.8%       | 23.4%       | 24.8%       | 27.0%       | 26.2%       | 26.3%       | 25.9%       | 26.7%       | 27.1%       | 26.5%       |
|                                  | (0.4%)      | (0.4%)      | (0.3%)      | (0.4%)      | (0.3%)      | (0.5%)      | (0.4%)      | (0.4%)      | (0.3%)      | (0.3%)      |

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2004-2014.

**Note:** Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

Wage levels in the MEPS-IC questionnaires have been adjusted to account for changing wages over time. In 2014, low-wage employees were defined as those earning less than \$11.50 per hour. Estimates for 2003 are not included in this exhibit because of definitional differences with the 2004 to 2014 estimates.

**Appendix Exhibit 4.34**

**Average total employee contribution (in dollars) (standard error) per enrolled employee for family coverage, by the percentage of the establishment's workforce that is low wage, 2004-2014**

| <b>Low wage</b>                  | <b>2004</b>        | <b>2005</b>        | <b>2006</b>        | <b>2008</b>        | <b>2009</b>        | <b>2010</b>       | <b>2011</b>        | <b>2012</b>       | <b>2013</b>        | <b>2014</b>        |
|----------------------------------|--------------------|--------------------|--------------------|--------------------|--------------------|-------------------|--------------------|-------------------|--------------------|--------------------|
| 50% or More Low-Wage Employees   | \$2,639<br>(\$104) | \$3,049<br>(\$118) | \$3,089<br>(\$103) | \$3,764<br>(\$140) | \$3,564<br>(\$121) | \$4,014<br>(\$83) | \$4,236<br>(\$108) | \$4,735<br>(\$85) | \$4,733<br>(\$106) | \$5,276<br>(\$129) |
| Less than 50% Low-Wage Employees | \$2,405<br>(\$36)  | \$2,530<br>(\$45)  | \$2,861<br>(\$40)  | \$3,343<br>(\$45)  | \$3,461<br>(\$42)  | \$3,684<br>(\$65) | \$3,928<br>(\$51)  | \$4,170<br>(\$86) | \$4,384<br>(\$63)  | \$4,435<br>(\$52)  |

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2004-2014.

**Note:** Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

Wage levels in the MEPS-IC questionnaires have been adjusted to account for changing wages over time. In 2014, low-wage employees were defined as those earning less than \$11.50 per hour. Estimates for 2003 are not included in this exhibit because of definitional differences with the 2004 to 2014 estimates.

**Appendix Exhibit 4.35**

**Distributions of employee contribution (in dollars)(standard error) for single, employee-plus-one, and family coverage, overall and by firm size, 2014**

| Coverage               | Estimate                   | Total              | <50 employees       | 50-99 employees     | 100 or more employees |
|------------------------|----------------------------|--------------------|---------------------|---------------------|-----------------------|
| Single coverage        | Average (mean)             | \$1,234<br>(\$13)  | \$1,035<br>(\$30)   | \$1,220<br>(\$57)   | \$1,287<br>(\$15)     |
|                        | 10 percentile              | \$0<br>(\$31)      | \$0<br>(\$66)       | \$0<br>(\$61)       | \$230<br>(\$22)       |
|                        | 25 percentile              | \$490<br>(\$14)    | \$0<br>(\$66)       | \$40<br>(\$61)      | \$680<br>(\$18)       |
|                        | 50 percentile (median)     | \$1,100<br>(\$10)  | \$480<br>(\$65)     | \$1,000<br>(\$56)   | \$1,100<br>(\$15)     |
|                        | 75 percentile              | \$1,700<br>(\$19)  | \$1,700<br>(\$61)   | \$1,700<br>(\$45)   | \$1,700<br>(\$21)     |
|                        | 90 percentile              | \$2,400<br>(\$23)  | \$2,800<br>(\$64)   | \$2,700<br>(\$103)  | \$2,300<br>(\$41)     |
|                        | Employee-plus-one coverage | Average (mean)     | \$3,097<br>(\$40)   | \$3,275<br>(\$95)   | \$3,619<br>(\$140)    |
| 10 percentile          |                            | \$520<br>(\$61)    | \$0<br>(\$157)      | \$0<br>(\$231)      | \$780<br>(\$52)       |
| 25 percentile          |                            | \$1,700<br>(\$43)  | \$0<br>(\$157)      | \$1,700<br>(\$215)  | \$1,700<br>(\$40)     |
| 50 percentile (median) |                            | \$2,700<br>(\$27)  | \$2,800<br>(\$117)  | \$3,200<br>(\$185)  | \$2,700<br>(\$27)     |
| 75 percentile          |                            | \$4,100<br>(\$61)  | \$5,000<br>(\$132)  | \$5,100<br>(\$185)  | \$3,900<br>(\$43)     |
| 90 percentile          |                            | \$5,800<br>(\$116) | \$7,400<br>(\$216)  | \$7,000<br>(\$343)  | \$5,400<br>(\$111)    |
| Family coverage        |                            | Average (mean)     | \$4,518<br>(\$48)   | \$4,426<br>(\$122)  | \$5,206<br>(\$220)    |
|                        | 10 percentile              | \$520<br>(\$199)   | \$0<br>(\$302)      | \$0<br>(\$332)      | \$1,100<br>(\$83)     |
|                        | 25 percentile              | \$2,300<br>(\$52)  | \$0<br>(\$302)      | \$1,700<br>(\$363)  | \$2,500<br>(\$74)     |
|                        | 50 percentile (median)     | \$4,000<br>(\$50)  | \$3,500<br>(\$177)  | \$4,600<br>(\$238)  | \$4,000<br>(\$50)     |
|                        | 75 percentile              | \$5,800<br>(\$70)  | \$7,200<br>(\$202)  | \$7,600<br>(\$306)  | \$5,600<br>(\$80)     |
|                        | 90 percentile              | \$8,500<br>(\$127) | \$11,000<br>(\$285) | \$11,000<br>(\$328) | \$8,000<br>(\$105)    |

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2014.

**Appendix Exhibit 5.1**

**Percentage (standard error) of private-sector enrolled employees in a health insurance plan with a deductible, overall and by firm size, 2003-2014**

| <b>Number of Employees</b> | <b>2003</b>     | <b>2004</b>     | <b>2005</b>     | <b>2006</b>     | <b>2008</b>     | <b>2009</b>     | <b>2010</b>     | <b>2011</b>     | <b>2012</b>     | <b>2013</b>     | <b>2014</b>     |
|----------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| U.S.                       | 52.1%<br>(0.7%) | 58.7%<br>(0.8%) | 63.9%<br>(0.9%) | 66.4%<br>(0.6%) | 70.7%<br>(0.5%) | 73.8%<br>(0.5%) | 77.5%<br>(0.3%) | 77.8%<br>(0.7%) | 79.6%<br>(0.6%) | 81.3%<br>(0.7%) | 83.9%<br>(0.5%) |
| <50                        | 59.7%<br>(1.1%) | 61.6%<br>(0.7%) | 65.5%<br>(1.0%) | 66.6%<br>(0.7%) | 70.9%<br>(0.7%) | 73.5%<br>(0.7%) | 75.7%<br>(0.7%) | 76.3%<br>(0.4%) | 79.5%<br>(1.0%) | 79.5%<br>(0.8%) | 80.8%<br>(0.8%) |
| 50-99                      | 58.0%<br>(1.8%) | 62.5%<br>(2.1%) | 61.1%<br>(2.6%) | 67.9%<br>(2.6%) | 70.3%<br>(1.4%) | 70.6%<br>(1.9%) | 78.2%<br>(1.5%) | 79.6%<br>(1.7%) | 80.3%<br>(1.4%) | 78.0%<br>(1.1%) | 82.4%<br>(1.5%) |
| 100+                       | 49.6%<br>(1.1%) | 57.6%<br>(1.0%) | 63.8%<br>(1.0%) | 66.2%<br>(0.8%) | 70.7%<br>(0.6%) | 74.2%<br>(0.6%) | 77.8%<br>(0.3%) | 77.9%<br>(1.0%) | 79.6%<br>(0.7%) | 81.9%<br>(0.7%) | 84.6%<br>(0.6%) |

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2003-2014.

**Note:** Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

**Appendix Exhibit 5.2**

**Average individual deductible (in dollars) (standard error) per employee enrolled with single coverage in a health insurance plan with a deductible, overall and by firm size, 2003-2014**

| <b>Number of Employees</b> | <b>2003</b>     | <b>2004</b>     | <b>2005</b>     | <b>2006</b>       | <b>2008</b>       | <b>2009</b>       | <b>2010</b>       | <b>2011</b>       | <b>2012</b>       | <b>2013</b>       | <b>2014</b>       |
|----------------------------|-----------------|-----------------|-----------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| U.S.                       | \$518<br>(\$10) | \$573<br>(\$10) | \$652<br>(\$11) | \$714<br>(\$9)    | \$869<br>(\$7)    | \$917<br>(\$9)    | \$1,025<br>(\$18) | \$1,123<br>(\$12) | \$1,167<br>(\$8)  | \$1,273<br>(\$20) | \$1,353<br>(\$13) |
| <50                        | \$703<br>(\$14) | \$849<br>(\$21) | \$929<br>(\$20) | \$1,007<br>(\$20) | \$1,177<br>(\$13) | \$1,283<br>(\$24) | \$1,447<br>(\$21) | \$1,561<br>(\$26) | \$1,628<br>(\$25) | \$1,695<br>(\$24) | \$1,777<br>(\$28) |
| 50-99                      | \$647<br>(\$20) | \$733<br>(\$50) | \$836<br>(\$67) | \$855<br>(\$71)   | \$1,149<br>(\$62) | \$1,249<br>(\$46) | \$1,522<br>(\$57) | \$1,543<br>(\$49) | \$1,622<br>(\$64) | \$1,755<br>(\$49) | \$1,744<br>(\$59) |
| 100+                       | \$427<br>(\$10) | \$457<br>(\$11) | \$539<br>(\$9)  | \$605<br>(\$12)   | \$740<br>(\$8)    | \$774<br>(\$7)    | \$852<br>(\$20)   | \$951<br>(\$14)   | \$989<br>(\$10)   | \$1,106<br>(\$19) | \$1,205<br>(\$14) |

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2003-2014.

**Note:** Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

**Appendix Exhibit 5.3**

**Average family deductible (in dollars) (standard error) per employee enrolled with family coverage in a health insurance plan with a deductible, overall and by firm size, 2003-2014**

| <b>Number of Employees</b> | <b>2003</b>       | <b>2004</b>        | <b>2005</b>        | <b>2006</b>       | <b>2008</b>       | <b>2009</b>        | <b>2010</b>        | <b>2011</b>        | <b>2012</b>        | <b>2013</b>        | <b>2014</b>        |
|----------------------------|-------------------|--------------------|--------------------|-------------------|-------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|
| U.S.                       | \$1,079<br>(\$15) | \$1,143<br>(\$22)  | \$1,232<br>(\$25)  | \$1,351<br>(\$14) | \$1,658<br>(\$21) | \$1,761<br>(\$20)  | \$1,975<br>(\$33)  | \$2,220<br>(\$31)  | \$2,322<br>(\$26)  | \$2,491<br>(\$23)  | \$2,640<br>(\$28)  |
| <50                        | \$1,575<br>(\$39) | \$1,771<br>(\$48)  | \$1,899<br>(\$133) | \$1,923<br>(\$58) | \$2,389<br>(\$56) | \$2,652<br>(\$50)  | \$2,857<br>(\$42)  | \$3,329<br>(\$57)  | \$3,515<br>(\$71)  | \$3,761<br>(\$56)  | \$3,810<br>(\$71)  |
| 50-99                      | \$1,326<br>(\$79) | \$1,577<br>(\$102) | \$1,534<br>(\$98)  | \$1,649<br>(\$81) | \$2,173<br>(\$93) | \$2,362<br>(\$113) | \$3,040<br>(\$101) | \$3,349<br>(\$138) | \$3,523<br>(\$113) | \$3,634<br>(\$157) | \$3,404<br>(\$112) |
| 100+                       | \$937<br>(\$14)   | \$959<br>(\$21)    | \$1,082<br>(\$17)  | \$1,215<br>(\$23) | \$1,488<br>(\$23) | \$1,552<br>(\$21)  | \$1,734<br>(\$33)  | \$1,954<br>(\$37)  | \$2,038<br>(\$31)  | \$2,215<br>(\$18)  | \$2,408<br>(\$31)  |

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2003-2014.

**Note:** Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

**Appendix Exhibit 5.4**

**Percentage (standard error) of private-sector enrolled employees in a health insurance plan with a deductible, overall and by State, 2014**

|                      |                  |                |                  |                |                  |
|----------------------|------------------|----------------|------------------|----------------|------------------|
| Alabama              | 79.5%<br>(5.2%)  | Kentucky       | 90.3%<br>(3.4%)  | North Dakota   | 95.1%*<br>(1.0%) |
| Alaska               | 91.7%*<br>(2.6%) | Louisiana      | 91.0%*<br>(2.1%) | Ohio           | 91.4%*<br>(1.8%) |
| Arizona              | 89.1%<br>(4.5%)  | Maine          | 95.3%*<br>(1.2%) | Oklahoma       | 95.4%*<br>(1.4%) |
| Arkansas             | 93.2%*<br>(1.9%) | Maryland       | 76.5%*<br>(2.9%) | Oregon         | 88.4%<br>(2.9%)  |
| California           | 65.8%*<br>(2.0%) | Massachusetts  | 74.2%*<br>(2.7%) | Pennsylvania   | 79.4%<br>(2.9%)  |
| Colorado             | 90.0%*<br>(1.7%) | Michigan       | 87.5%<br>(3.2%)  | Rhode Island   | 96.1%*<br>(1.4%) |
| Connecticut          | 74.0%*<br>(3.0%) | Minnesota      | 94.9%*<br>(1.7%) | South Carolina | 95.9%*<br>(1.4%) |
| Delaware             | 91.4%*<br>(2.2%) | Mississippi    | 97.5%*<br>(1.0%) | South Dakota   | 98.5%*<br>(0.6%) |
| District of Columbia | 68.2%*<br>(3.9%) | Missouri       | 92.0%*<br>(1.7%) | Tennessee      | 91.0%*<br>(2.5%) |
| Florida              | 87.6%*<br>(1.6%) | Montana        | 95.9%*<br>(1.4%) | Texas          | 92.0%*<br>(1.7%) |
| Georgia              | 93.9%*<br>(1.5%) | Nebraska       | 95.6%*<br>(1.3%) | Utah           | 92.5%*<br>(1.6%) |
| Hawaii               | 31.4%*<br>(3.0%) | Nevada         | 72.1%*<br>(4.1%) | Vermont        | 88.1%<br>(3.0%)  |
| Idaho                | 95.8%*<br>(1.4%) | New Hampshire  | 93.3%*<br>(1.5%) | Virginia       | 81.8%<br>(2.5%)  |
| Illinois             | 79.6%<br>(2.4%)  | New Jersey     | 74.4%*<br>(3.8%) | Washington     | 92.6%*<br>(2.1%) |
| Indiana              | 92.4%*<br>(2.4%) | New Mexico     | 83.6%<br>(4.1%)  | West Virginia  | 91.5%*<br>(2.4%) |
| Iowa                 | 96.2%*<br>(1.5%) | New York       | 71.7%*<br>(2.2%) | Wisconsin      | 92.1%*<br>(2.2%) |
| Kansas               | 95.7%*<br>(1.6%) | North Carolina | 94.1%*<br>(1.4%) | Wyoming        | 93.4%*<br>(2.0%) |

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2014.

**Note:** \* Statistically different from the national average of 83.9 percent at  $p < 0.05$ . Note that the standard error on the national estimate of 83.9 percent is 0.47.

**Appendix Exhibit 5.5**

**Average individual deductible (in dollars) (standard error) per employee enrolled with single coverage in a health insurance plan with a deductible, overall and by State, 2014**

|                      |                     |                |                     |                |                     |
|----------------------|---------------------|----------------|---------------------|----------------|---------------------|
| Alabama              | \$925*<br>(\$53)    | Kentucky       | \$1,373<br>(\$71)   | North Dakota   | \$1,167*<br>(\$87)  |
| Alaska               | \$1,442<br>(\$86)   | Louisiana      | \$1,233<br>(\$68)   | Ohio           | \$1,408<br>(\$68)   |
| Arizona              | \$1,651*<br>(\$120) | Maine          | \$2,081*<br>(\$105) | Oklahoma       | \$1,491<br>(\$90)   |
| Arkansas             | \$1,233<br>(\$60)   | Maryland       | \$1,010*<br>(\$57)  | Oregon         | \$1,274<br>(\$71)   |
| California           | \$1,270<br>(\$46)   | Massachusetts  | \$1,165*<br>(\$56)  | Pennsylvania   | \$1,148*<br>(\$61)  |
| Colorado             | \$1,453<br>(\$75)   | Michigan       | \$1,280<br>(\$66)   | Rhode Island   | \$1,363<br>(\$92)   |
| Connecticut          | \$1,547*<br>(\$63)  | Minnesota      | \$1,419<br>(\$84)   | South Carolina | \$1,343<br>(\$76)   |
| Delaware             | \$1,106*<br>(\$76)  | Mississippi    | \$1,454<br>(\$156)  | South Dakota   | \$1,619<br>(\$138)  |
| District of Columbia | \$766*<br>(\$46)    | Missouri       | \$1,541<br>(\$100)  | Tennessee      | \$1,883*<br>(\$103) |
| Florida              | \$1,447<br>(\$72)   | Montana        | \$1,533<br>(\$110)  | Texas          | \$1,515*<br>(\$57)  |
| Georgia              | \$1,295<br>(\$73)   | Nebraska       | \$1,375<br>(\$73)   | Utah           | \$1,238<br>(\$58)   |
| Hawaii               | \$637*<br>(\$75)    | Nevada         | \$1,374<br>(\$172)  | Vermont        | \$1,687*<br>(\$119) |
| Idaho                | \$1,454<br>(\$93)   | New Hampshire  | \$1,894*<br>(\$89)  | Virginia       | \$1,303<br>(\$59)   |
| Illinois             | \$1,279<br>(\$48)   | New Jersey     | \$1,239<br>(\$108)  | Washington     | \$1,075*<br>(\$58)  |
| Indiana              | \$1,425<br>(\$92)   | New Mexico     | \$1,175*<br>(\$83)  | West Virginia  | \$1,231<br>(\$67)   |
| Iowa                 | \$1,424<br>(\$66)   | New York       | \$1,212*<br>(\$56)  | Wisconsin      | \$1,464<br>(\$97)   |
| Kansas               | \$1,354<br>(\$67)   | North Carolina | \$1,515*<br>(\$77)  | Wyoming        | \$1,474<br>(\$76)   |

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2014.

**Note:** \* Statistically different from the national average of \$1,353 at  $p < 0.05$ . Note that the standard error on the national estimate of \$1,353 is 13.24.



**Appendix Exhibit 5.6**

**Average family deductible (in dollars) (standard error) per employee enrolled with family coverage in a health insurance plan with a deductible, overall and by State, 2014**

|                      |                     |                |                     |                |                     |
|----------------------|---------------------|----------------|---------------------|----------------|---------------------|
| Alabama              | \$1,936*<br>(\$123) | Kentucky       | \$2,738<br>(\$159)  | North Dakota   | \$2,497<br>(\$187)  |
| Alaska               | \$2,641<br>(\$212)  | Louisiana      | \$2,586<br>(\$116)  | Ohio           | \$2,575<br>(\$150)  |
| Arizona              | \$3,253*<br>(\$260) | Maine          | \$3,207*<br>(\$157) | Oklahoma       | \$2,669<br>(\$217)  |
| Arkansas             | \$2,586<br>(\$203)  | Maryland       | \$2,197*<br>(\$146) | Oregon         | \$2,647<br>(\$193)  |
| California           | \$2,516<br>(\$98)   | Massachusetts  | \$2,377*<br>(\$108) | Pennsylvania   | \$2,429<br>(\$170)  |
| Colorado             | \$3,095*<br>(\$167) | Michigan       | \$2,544<br>(\$171)  | Rhode Island   | \$2,555<br>(\$189)  |
| Connecticut          | \$3,080*<br>(\$140) | Minnesota      | \$2,892<br>(\$231)  | South Carolina | \$2,451<br>(\$200)  |
| Delaware             | \$2,072*<br>(\$118) | Mississippi    | \$2,412<br>(\$131)  | South Dakota   | \$3,301<br>(\$338)  |
| District of Columbia | \$1,514*<br>(\$155) | Missouri       | \$3,092*<br>(\$198) | Tennessee      | \$3,240*<br>(\$168) |
| Florida              | \$2,814<br>(\$135)  | Montana        | \$2,862<br>(\$199)  | Texas          | \$2,746<br>(\$106)  |
| Georgia              | \$2,598<br>(\$202)  | Nebraska       | \$2,641<br>(\$171)  | Utah           | \$2,571<br>(\$123)  |
| Hawaii               | \$1,242*<br>(\$162) | Nevada         | \$2,652<br>(\$208)  | Vermont        | \$3,029<br>(\$242)  |
| Idaho                | \$2,996<br>(\$253)  | New Hampshire  | \$3,944*<br>(\$243) | Virginia       | \$2,739<br>(\$134)  |
| Illinois             | \$2,617<br>(\$127)  | New Jersey     | \$2,482<br>(\$155)  | Washington     | \$2,094*<br>(\$139) |
| Indiana              | \$2,516<br>(\$171)  | New Mexico     | \$2,681<br>(\$211)  | West Virginia  | \$2,209*<br>(\$138) |
| Iowa                 | \$2,816<br>(\$133)  | New York       | \$2,369*<br>(\$123) | Wisconsin      | \$3,011*<br>(\$160) |
| Kansas               | \$2,675<br>(\$162)  | North Carolina | \$2,722<br>(\$192)  | Wyoming        | \$2,541<br>(\$164)  |

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2014.

**Note:** \* Statistically different from the national average of \$2,640 at  $p < 0.05$ . Note that the standard error on the national estimate of \$2,640 is 27.84.

**Appendix Exhibit 5.7**

**Percentage (standard error) of private-sector enrolled employees in a health insurance plan with a physician visit coinsurance rate, overall and by firm size, 2003-2014**

| <b>Number of Employees</b> | <b>2003</b> | <b>2004</b> | <b>2005</b> | <b>2006</b> | <b>2008</b> | <b>2009</b> | <b>2010</b> | <b>2011</b> | <b>2012</b> | <b>2013</b> | <b>2014</b> |
|----------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| U.S.                       | 19.5%       | 19.0%       | 18.3%       | 22.4%       | 23.3%       | 23.1%       | 25.1%       | 26.1%       | 27.4%       | 30.4%       | 32.6%       |
|                            | (0.7%)      | (0.4%)      | (0.4%)      | (0.2%)      | (0.7%)      | (0.7%)      | (0.7%)      | (0.4%)      | (0.4%)      | (0.3%)      | (0.6%)      |
| <50                        | 15.2%       | 15.5%       | 14.0%       | 17.2%       | 16.9%       | 15.9%       | 14.9%       | 15.4%       | 17.3%       | 18.7%       | 19.5%       |
|                            | (0.5%)      | (0.6%)      | (0.7%)      | (0.7%)      | (0.4%)      | (0.5%)      | (0.4%)      | (0.5%)      | (0.5%)      | (1.0%)      | (0.7%)      |
| 50-99                      | 14.6%       | 14.4%       | 16.8%       | 14.5%       | 15.1%       | 13.5%       | 15.1%       | 14.8%       | 17.2%       | 18.8%       | 19.1%       |
|                            | (2.0%)      | (1.7%)      | (1.2%)      | (1.6%)      | (0.9%)      | (1.7%)      | (1.4%)      | (1.6%)      | (1.2%)      | (1.0%)      | (1.5%)      |
| 100+                       | 21.0%       | 20.4%       | 19.5%       | 24.4%       | 25.6%       | 25.7%       | 28.5%       | 29.6%       | 30.6%       | 34.1%       | 36.6%       |
|                            | (1.1%)      | (0.7%)      | (0.6%)      | (0.6%)      | (1.0%)      | (0.9%)      | (0.9%)      | (0.5%)      | (0.5%)      | (0.5%)      | (0.8%)      |

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2003-2014.

**Note:** Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

**Appendix Exhibit 5.8**

**Average coinsurance rate (in percents) (standard error) for a physician office visit per employee enrolled in a health insurance plan with a physician visit coinsurance rate, overall and by firm size, 2003-2014**

| <b>Number of Employees</b> | <b>2003</b>     | <b>2004</b>     | <b>2005</b>     | <b>2006</b>     | <b>2008</b>     | <b>2009</b>     | <b>2010</b>     | <b>2011</b>     | <b>2012</b>     | <b>2013</b>     | <b>2014</b>     |
|----------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| U.S.                       | 18.0%<br>(0.1%) | 18.6%<br>(0.2%) | 18.3%<br>(0.1%) | 18.5%<br>(0.1%) | 18.9%<br>(0.2%) | 18.6%<br>(0.1%) | 18.8%<br>(0.2%) | 18.9%<br>(0.2%) | 19.0%<br>(0.2%) | 19.2%<br>(0.1%) | 19.8%<br>(0.1%) |
| <50                        | 19.7%<br>(0.2%) | 20.2%<br>(0.2%) | 20.4%<br>(0.5%) | 20.2%<br>(0.1%) | 20.7%<br>(0.4%) | 20.2%<br>(0.3%) | 20.0%<br>(0.2%) | 21.5%<br>(0.3%) | 20.8%<br>(0.2%) | 21.3%<br>(0.4%) | 21.5%<br>(0.3%) |
| 50-99                      | 19.0%<br>(0.7%) | 18.6%<br>(0.7%) | 18.0%<br>(0.6%) | 18.9%<br>(0.7%) | 19.3%<br>(0.7%) | 19.0%<br>(0.6%) | 19.6%<br>(0.8%) | 20.2%<br>(0.8%) | 20.7%<br>(0.4%) | 21.0%<br>(0.7%) | 21.1%<br>(0.7%) |
| 100+                       | 17.5%<br>(0.2%) | 18.2%<br>(0.2%) | 17.9%<br>(0.2%) | 18.1%<br>(0.1%) | 18.5%<br>(0.2%) | 18.4%<br>(0.2%) | 18.6%<br>(0.2%) | 18.5%<br>(0.2%) | 18.7%<br>(0.2%) | 18.8%<br>(0.1%) | 19.5%<br>(0.2%) |

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2003-2014.

**Note:** Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

**Appendix Exhibit 5.9**

**Percentage (standard error) of private-sector enrolled employees in a health insurance plan with a physician visit coinsurance rate, overall and by State, 2014**

|                      |                  |                |                  |                |                  |
|----------------------|------------------|----------------|------------------|----------------|------------------|
| Alabama              | 16.3%*<br>(2.9%) | Kentucky       | 26.3%*<br>(3.1%) | North Dakota   | 45.8%*<br>(3.8%) |
| Alaska               | 57.9%*<br>(4.5%) | Louisiana      | 34.7%<br>(3.6%)  | Ohio           | 35.7%<br>(3.4%)  |
| Arizona              | 38.9%<br>(5.0%)  | Maine          | 32.1%<br>(3.9%)  | Oklahoma       | 29.4%<br>(3.8%)  |
| Arkansas             | 39.1%<br>(4.7%)  | Maryland       | 29.2%<br>(3.4%)  | Oregon         | 34.6%<br>(4.0%)  |
| California           | 27.1%*<br>(1.9%) | Massachusetts  | 19.6%*<br>(2.6%) | Pennsylvania   | 22.8%*<br>(2.9%) |
| Colorado             | 35.1%<br>(3.5%)  | Michigan       | 28.1%<br>(3.3%)  | Rhode Island   | 27.8%<br>(3.8%)  |
| Connecticut          | 29.9%<br>(4.2%)  | Minnesota      | 47.9%*<br>(4.5%) | South Carolina | 34.0%<br>(5.3%)  |
| Delaware             | 33.5%<br>(4.3%)  | Mississippi    | 42.1%<br>(4.8%)  | South Dakota   | 32.6%<br>(5.4%)  |
| District of Columbia | 16.3%*<br>(2.9%) | Missouri       | 31.8%<br>(3.7%)  | Tennessee      | 38.6%<br>(3.6%)  |
| Florida              | 36.2%<br>(2.8%)  | Montana        | 46.8%*<br>(4.5%) | Texas          | 29.3%<br>(2.3%)  |
| Georgia              | 32.2%<br>(4.0%)  | Nebraska       | 42.4%*<br>(3.7%) | Utah           | 41.4%*<br>(3.1%) |
| Hawaii               | 28.5%<br>(2.8%)  | Nevada         | 26.1%<br>(3.3%)  | Vermont        | 30.3%<br>(3.7%)  |
| Idaho                | 45.7%*<br>(4.6%) | New Hampshire  | 32.7%<br>(4.6%)  | Virginia       | 37.1%<br>(3.3%)  |
| Illinois             | 36.8%<br>(2.9%)  | New Jersey     | 36.3%<br>(6.1%)  | Washington     | 47.5%*<br>(3.6%) |
| Indiana              | 32.5%<br>(4.2%)  | New Mexico     | 27.2%<br>(4.1%)  | West Virginia  | 34.9%<br>(3.5%)  |
| Iowa                 | 35.8%<br>(6.8%)  | New York       | 27.1%*<br>(2.3%) | Wisconsin      | 55.9%*<br>(3.8%) |
| Kansas               | 45.2%*<br>(4.0%) | North Carolina | 34.1%<br>(4.2%)  | Wyoming        | 46.9%*<br>(4.0%) |

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2014.

**Note:** \* Statistically different from the national average of 32.6 percent at  $p < 0.05$ . Note that the standard error on the national estimate of 32.6 percent is 0.61.

**Appendix Exhibit 5.10**

**Average coinsurance (in percents) (standard error) for a physician office visit per employee enrolled in a health insurance plan with a physician visit coinsurance rate, overall and by State, 2014**

|                      |                  |                |                  |                |                  |
|----------------------|------------------|----------------|------------------|----------------|------------------|
| Alabama              | 22.1%<br>(1.4%)  | Kentucky       | 19.4%<br>(0.5%)  | North Dakota   | 20.1%<br>(0.7%)  |
| Alaska               | 20.5%<br>(0.8%)  | Louisiana      | 21.6%*<br>(0.8%) | Ohio           | 19.9%<br>(0.8%)  |
| Arizona              | 18.0%<br>(1.0%)  | Maine          | 19.6%<br>(0.6%)  | Oklahoma       | 18.9%<br>(0.8%)  |
| Arkansas             | 16.9%*<br>(0.9%) | Maryland       | 19.2%<br>(0.7%)  | Oregon         | 18.8%<br>(0.9%)  |
| California           | 20.1%<br>(0.6%)  | Massachusetts  | 19.2%<br>(1.0%)  | Pennsylvania   | 19.7%<br>(1.0%)  |
| Colorado             | 18.4%*<br>(0.6%) | Michigan       | 19.6%<br>(0.5%)  | Rhode Island   | 18.7%<br>(1.4%)  |
| Connecticut          | 18.9%<br>(1.1%)  | Minnesota      | 18.9%<br>(0.7%)  | South Carolina | 20.8%<br>(0.6%)  |
| Delaware             | 18.5%<br>(1.0%)  | Mississippi    | 24.8%*<br>(0.8%) | South Dakota   | 20.2%<br>(0.9%)  |
| District of Columbia | 16.3%*<br>(1.2%) | Missouri       | 20.7%<br>(1.0%)  | Tennessee      | 21.5%*<br>(0.8%) |
| Florida              | 20.6%<br>(0.7%)  | Montana        | 22.7%*<br>(0.6%) | Texas          | 20.2%<br>(0.7%)  |
| Georgia              | 19.0%<br>(0.9%)  | Nebraska       | 19.0%<br>(0.7%)  | Utah           | 19.6%<br>(0.5%)  |
| Hawaii               | 14.6%*<br>(0.6%) | Nevada         | 20.1%<br>(0.6%)  | Vermont        | 19.1%<br>(1.0%)  |
| Idaho                | 21.8%*<br>(1.0%) | New Hampshire  | 19.6%<br>(0.8%)  | Virginia       | 21.0%<br>(0.8%)  |
| Illinois             | 18.6%<br>(0.7%)  | New Jersey     | 19.1%<br>(1.0%)  | Washington     | 19.6%<br>(0.7%)  |
| Indiana              | 18.4%<br>(0.9%)  | New Mexico     | 22.3%*<br>(1.1%) | West Virginia  | 19.9%<br>(0.7%)  |
| Iowa                 | 19.7%<br>(0.5%)  | New York       | 20.9%<br>(0.7%)  | Wisconsin      | 17.8%*<br>(0.7%) |
| Kansas               | 21.1%<br>(0.8%)  | North Carolina | 20.6%<br>(1.1%)  | Wyoming        | 22.8%*<br>(1.0%) |

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2014.

**Note:** \* Statistically different from the national average of 19.8 percent at  $p < 0.05$ . Note that the standard error on the national estimate of 19.8 percent is 0.15.

**Appendix Exhibit 5.11**

**Percentage (standard error) of private-sector enrolled employees in a health insurance plan with a copayment for a physician office visit, overall and by firm size, 2003-2014**

| <b>Number of Employees</b> | <b>2003</b>     | <b>2004</b>     | <b>2005</b>     | <b>2006</b>     | <b>2008</b>     | <b>2009</b>     | <b>2010</b>     | <b>2011</b>     | <b>2012</b>     | <b>2013</b>     | <b>2014</b>     |
|----------------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| U.S.                       | 77.1%<br>(0.8%) | 77.3%<br>(0.7%) | 76.4%<br>(0.6%) | 74.9%<br>(0.5%) | 71.8%<br>(0.8%) | 72.6%<br>(0.5%) | 70.0%<br>(0.7%) | 68.2%<br>(0.7%) | 66.3%<br>(0.7%) | 64.8%<br>(0.5%) | 61.3%<br>(0.6%) |
| <50                        | 77.9%<br>(0.8%) | 78.5%<br>(0.9%) | 79.2%<br>(0.7%) | 77.2%<br>(0.3%) | 72.8%<br>(0.7%) | 73.6%<br>(0.5%) | 74.0%<br>(0.4%) | 72.6%<br>(0.7%) | 72.7%<br>(1.0%) | 70.6%<br>(0.7%) | 67.3%<br>(0.9%) |
| 50-99                      | 80.1%<br>(1.9%) | 80.1%<br>(2.0%) | 78.9%<br>(1.2%) | 82.4%<br>(1.2%) | 77.5%<br>(1.0%) | 79.4%<br>(1.8%) | 75.8%<br>(1.6%) | 73.5%<br>(1.1%) | 71.2%<br>(1.7%) | 71.9%<br>(1.5%) | 74.6%<br>(1.6%) |
| 100+                       | 76.6%<br>(1.1%) | 76.8%<br>(0.9%) | 75.5%<br>(0.8%) | 73.7%<br>(0.7%) | 71.1%<br>(1.0%) | 71.7%<br>(0.5%) | 68.5%<br>(0.9%) | 66.7%<br>(0.9%) | 64.5%<br>(0.9%) | 62.9%<br>(0.6%) | 58.9%<br>(0.8%) |

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2003-2014.

**Note:** Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

**Appendix Exhibit 5.12**

**Average copayment (in dollars) (standard error) for a physician office visit per employee enrolled in a health insurance plan with a physician visit copayment, overall and by firm size, 2003-2014**

| <b>Number of Employees</b> | <b>2003</b>         | <b>2004</b>         | <b>2005</b>         | <b>2006</b>         | <b>2008</b>         | <b>2009</b>         | <b>2010</b>         | <b>2011</b>         | <b>2012</b>         | <b>2013</b>         | <b>2014</b>         |
|----------------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|
| U.S.                       | \$16.51<br>(\$0.06) | \$18.01<br>(\$0.11) | \$18.76<br>(\$0.09) | \$19.33<br>(\$0.11) | \$20.53<br>(\$0.07) | \$21.53<br>(\$0.10) | \$22.82<br>(\$0.10) | \$23.34<br>(\$0.11) | \$23.77<br>(\$0.16) | \$24.31<br>(\$0.13) | \$24.77<br>(\$0.12) |
| <50                        | \$18.02<br>(\$0.13) | \$19.05<br>(\$0.09) | \$20.40<br>(\$0.17) | \$20.88<br>(\$0.24) | \$22.43<br>(\$0.13) | \$23.66<br>(\$0.07) | \$24.79<br>(\$0.15) | \$25.71<br>(\$0.17) | \$26.07<br>(\$0.14) | \$26.75<br>(\$0.22) | \$27.14<br>(\$0.22) |
| 50-99                      | \$16.78<br>(\$0.25) | \$19.57<br>(\$0.38) | \$19.49<br>(\$0.33) | \$20.03<br>(\$0.50) | \$21.38<br>(\$0.34) | \$22.93<br>(\$0.31) | \$24.62<br>(\$0.36) | \$24.05<br>(\$0.34) | \$25.05<br>(\$0.26) | \$25.37<br>(\$0.44) | \$26.29<br>(\$0.35) |
| 100+                       | \$16.09<br>(\$0.07) | \$17.58<br>(\$0.12) | \$18.25<br>(\$0.12) | \$18.85<br>(\$0.15) | \$19.96<br>(\$0.08) | \$20.86<br>(\$0.12) | \$22.13<br>(\$0.11) | \$22.68<br>(\$0.12) | \$23.07<br>(\$0.22) | \$23.60<br>(\$0.17) | \$24.03<br>(\$0.14) |

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2003-2014.

**Note:** Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

**Appendix Exhibit 5.13**

**Percentage (standard error) of private-sector enrolled employees in a health insurance plan with a copayment for a physician office visit, overall and by State, 2014**

|                      |                  |                |                  |                |                  |
|----------------------|------------------|----------------|------------------|----------------|------------------|
| Alabama              | 80.6%*<br>(2.7%) | Kentucky       | 66.6%<br>(3.4%)  | North Dakota   | 46.0%*<br>(4.0%) |
| Alaska               | 43.2%*<br>(4.5%) | Louisiana      | 51.4%*<br>(4.0%) | Ohio           | 52.1%*<br>(3.5%) |
| Arizona              | 52.4%<br>(5.0%)  | Maine          | 45.3%*<br>(4.7%) | Oklahoma       | 68.7%<br>(3.8%)  |
| Arkansas             | 58.7%<br>(4.7%)  | Maryland       | 60.9%<br>(3.6%)  | Oregon         | 57.3%<br>(4.2%)  |
| California           | 67.1%*<br>(2.1%) | Massachusetts  | 70.4%*<br>(2.9%) | Pennsylvania   | 68.7%*<br>(3.2%) |
| Colorado             | 56.7%<br>(3.6%)  | Michigan       | 69.2%*<br>(3.4%) | Rhode Island   | 57.8%<br>(4.0%)  |
| Connecticut          | 55.6%<br>(4.4%)  | Minnesota      | 32.4%*<br>(4.3%) | South Carolina | 61.7%<br>(5.5%)  |
| Delaware             | 62.9%<br>(4.4%)  | Mississippi    | 68.5%<br>(3.9%)  | South Dakota   | 63.3%<br>(5.8%)  |
| District of Columbia | 74.7%*<br>(3.0%) | Missouri       | 60.5%<br>(3.7%)  | Tennessee      | 48.1%*<br>(3.8%) |
| Florida              | 62.3%<br>(2.8%)  | Montana        | 39.1%*<br>(4.6%) | Texas          | 68.4%*<br>(2.2%) |
| Georgia              | 61.8%<br>(4.3%)  | Nebraska       | 51.2%*<br>(3.7%) | Utah           | 53.1%*<br>(3.2%) |
| Hawaii               | 68.6%*<br>(2.9%) | Nevada         | 71.1%*<br>(3.4%) | Vermont        | 45.6%*<br>(4.5%) |
| Idaho                | 64.7%<br>(4.3%)  | New Hampshire  | 59.6%<br>(4.7%)  | Virginia       | 58.2%<br>(3.4%)  |
| Illinois             | 56.0%<br>(3.0%)  | New Jersey     | 64.0%<br>(6.1%)  | Washington     | 51.8%*<br>(3.6%) |
| Indiana              | 58.1%<br>(4.5%)  | New Mexico     | 59.1%<br>(4.6%)  | West Virginia  | 60.6%<br>(3.5%)  |
| Iowa                 | 52.3%<br>(6.0%)  | New York       | 68.8%*<br>(2.3%) | Wisconsin      | 40.2%*<br>(3.8%) |
| Kansas               | 47.9%*<br>(3.9%) | North Carolina | 64.8%<br>(4.1%)  | Wyoming        | 45.6%*<br>(4.0%) |

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2014.

**Note:** \* Statistically different from the national average of 61.3 percent at  $p < 0.05$ . Note that the standard error on the national estimate of 61.3 percent is 0.62.



**Appendix Exhibit 5.14**

**Average copayment (in dollars) (standard error) for a physician office visit per employee enrolled in a health insurance plan with a physician visit copayment, overall and by State, 2014**

|                      |                     |                |                     |                |                     |
|----------------------|---------------------|----------------|---------------------|----------------|---------------------|
| Alabama              | \$28.34*<br>(\$0.7) | Kentucky       | \$24.85<br>(\$0.7)  | North Dakota   | \$25.15<br>(\$0.5)  |
| Alaska               | \$26.44<br>(\$0.8)  | Louisiana      | \$28.47*<br>(\$1.0) | Ohio           | \$23.91<br>(\$0.7)  |
| Arizona              | \$26.35<br>(\$0.9)  | Maine          | \$25.21<br>(\$0.7)  | Oklahoma       | \$25.65<br>(\$0.7)  |
| Arkansas             | \$26.33*<br>(\$0.7) | Maryland       | \$22.44*<br>(\$0.6) | Oregon         | \$23.22*<br>(\$0.6) |
| California           | \$24.01<br>(\$0.4)  | Massachusetts  | \$21.80*<br>(\$0.5) | Pennsylvania   | \$22.38*<br>(\$0.5) |
| Colorado             | \$26.48*<br>(\$0.6) | Michigan       | \$24.31<br>(\$0.7)  | Rhode Island   | \$21.42*<br>(\$0.7) |
| Connecticut          | \$24.71<br>(\$0.7)  | Minnesota      | \$25.28<br>(\$0.9)  | South Carolina | \$25.01<br>(\$0.9)  |
| Delaware             | \$22.75*<br>(\$0.5) | Mississippi    | \$28.16*<br>(\$1.0) | South Dakota   | \$24.51<br>(\$1.0)  |
| District of Columbia | \$20.74*<br>(\$0.6) | Missouri       | \$26.72*<br>(\$0.6) | Tennessee      | \$27.12*<br>(\$0.7) |
| Florida              | \$25.78<br>(\$0.5)  | Montana        | \$26.85*<br>(\$0.8) | Texas          | \$26.01*<br>(\$0.5) |
| Georgia              | \$26.24*<br>(\$0.7) | Nebraska       | \$27.06*<br>(\$0.7) | Utah           | \$25.49<br>(\$0.6)  |
| Hawaii               | \$15.18*<br>(\$0.6) | Nevada         | \$24.38<br>(\$0.7)  | Vermont        | \$20.91*<br>(\$0.8) |
| Idaho                | \$26.52*<br>(\$0.7) | New Hampshire  | \$23.89<br>(\$0.6)  | Virginia       | \$24.60<br>(\$0.5)  |
| Illinois             | \$24.55<br>(\$0.6)  | New Jersey     | \$25.06<br>(\$0.5)  | Washington     | \$23.63<br>(\$0.7)  |
| Indiana              | \$23.86<br>(\$0.6)  | New Mexico     | \$26.33<br>(\$0.8)  | West Virginia  | \$22.41*<br>(\$0.6) |
| Iowa                 | \$22.70*<br>(\$0.7) | New York       | \$25.35<br>(\$0.4)  | Wisconsin      | \$27.50*<br>(\$0.7) |
| Kansas               | \$26.97*<br>(\$0.6) | North Carolina | \$23.96<br>(\$0.6)  | Wyoming        | \$26.89*<br>(\$0.7) |

**Source:** Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2014.

**Note:** \* Statistically different from the national average of \$24.77 at  $p < 0.05$ . Note that the standard error on the national estimate of \$24.77 is 0.12.



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■ Quarter 1 ■ Quarter 2 ■ Qu

| (per sec.) | Dividend Yield |
|------------|----------------|
| 1.3%       | 6.86%          |
| 1.4%       | 5.44%          |
| 1.5%       | 7.46%          |
| 1.6%       | 8.14%          |
| 1.7%       | 9.14%          |