



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

Number of Employees	2003	2004	2005	2006	2008	2009	2010	2011	2012	2013	2014
U.S.	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%)
<50	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%)
50-99	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%)
100+	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

Number of Employees	2003	2004	2005	2006	2008	2009	2010	2011	2012	2013	2014
U.S.	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%)
<10	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%)
10-24	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%)
25-99	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%)
100-999	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%)
1,000+	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%* (1.4%)	Kentucky	83.6% (1.7%)	North Dakota	80.8% (1.7%)
Alaska	76.7%* (1.9%)	Louisiana	81.6% (1.6%)	Ohio	86.1%* (1.4%)
Arizona	85.6% (1.4%)	Maine	79.7% (1.9%)	Oklahoma	81.0% (1.7%)
Arkansas	80.0% (1.7%)	Maryland	84.8% (1.8%)	Oregon	76.5%* (2.2%)
California	81.9% (1.0%)	Massachusetts	91.2%* (0.9%)	Pennsylvania	87.9%* (1.1%)
Colorado	84.7% (1.2%)	Michigan	83.8% (1.6%)	Rhode Island	86.2%* (1.4%)
Connecticut	87.2%* (1.4%)	Minnesota	81.6% (1.9%)	South Carolina	80.1% (1.7%)
Delaware	84.0% (1.5%)	Mississippi	81.6% (1.8%)	South Dakota	79.4%* (1.8%)
District of Columbia	90.9%* (1.6%)	Missouri	82.7% (1.8%)	Tennessee	82.5% (1.6%)
Florida	81.0% (1.1%)	Montana	68.0%* (2.2%)	Texas	80.4%* (1.3%)
Georgia	82.7% (1.6%)	Nebraska	81.6% (1.4%)	Utah	78.3%* (1.9%)
Hawaii	95.8%* (1.2%)	Nevada	86.0% (1.6%)	Vermont	78.8%* (1.6%)
Idaho	74.5%* (2.2%)	New Hampshire	85.2% (1.4%)	Virginia	86.0%* (1.4%)
Illinois	83.9% (1.7%)	New Jersey	85.6% (1.6%)	Washington	81.0% (1.6%)
Indiana	83.5% (1.4%)	New Mexico	73.3%* (2.1%)	West Virginia	78.9%* (2.1%)
Iowa	84.8% (1.5%)	New York	85.3%* (0.9%)	Wisconsin	83.9% (1.4%)
Kansas	78.5%* (2.2%)	North Carolina	80.4% (1.6%)	Wyoming	73.6%* (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%* (3.6%)	Kentucky	47.0% (4.0%)	North Dakota	50.5% (3.6%)
Alaska	39.8%* (3.5%)	Louisiana	45.3% (4.0%)	Ohio	58.0%* (3.7%)
Arizona	44.5% (4.5%)	Maine	49.7% (4.0%)	Oklahoma	51.3% (3.9%)
Arkansas	37.7%* (4.0%)	Maryland	62.2%* (3.7%)	Oregon	46.0% (3.6%)
California	50.0% (2.1%)	Massachusetts	68.1%* (3.1%)	Pennsylvania	57.9%* (3.3%)
Colorado	47.5% (3.7%)	Michigan	53.2% (3.7%)	Rhode Island	61.0%* (3.6%)
Connecticut	59.5%* (3.8%)	Minnesota	44.6% (4.0%)	South Carolina	33.2%* (3.5%)
Delaware	44.5% (4.3%)	Mississippi	41.6% (4.1%)	South Dakota	45.2% (3.5%)
District of Columbia	66.1%* (4.0%)	Missouri	52.2% (3.9%)	Tennessee	45.6% (3.6%)
Florida	37.6%* (2.8%)	Montana	39.1%* (3.5%)	Texas	42.3%* (2.6%)
Georgia	40.6%* (4.4%)	Nebraska	42.1% (4.1%)	Utah	38.3%* (3.7%)
Hawaii	93.1%* (1.4%)	Nevada	53.7% (4.1%)	Vermont	50.0% (3.4%)
Idaho	42.1% (4.1%)	New Hampshire	55.3% (3.7%)	Virginia	55.1% (3.6%)
Illinois	55.1% (3.2%)	New Jersey	60.2%* (3.8%)	Washington	46.6% (3.9%)
Indiana	41.4%* (3.9%)	New Mexico	34.3%* (3.6%)	West Virginia	40.4%* (4.1%)
Iowa	47.5% (3.8%)	New York	56.8%* (2.5%)	Wisconsin	51.1% (3.6%)
Kansas	45.1% (4.0%)	North Carolina	42.9% (4.1%)	Wyoming	46.3% (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

Low Wage	2004	2005	2006	2008	2009	2010	2011	2012	2013	2014
Less than 50% Low-Wage Employees, Small Employers	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%)
50% or More Low-Wage Employees, Small Employers	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%)
Less than 50% Low-Wage Employees, Large Employers	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%)
50% or More Low-Wage Employees, Large Employers	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

Industry	
United States	83.2% (0.3%)
Agriculture, fisheries, forestry	46.3% (4.5%)
Mining and manufacturing	93.8% (0.5%)
Construction	72.5% (1.5%)
Utilities and transportation	90.3% (1.0%)
Wholesale trade	89.4% (0.9%)
Financial services and real estate	91.9% (0.6%)
Retail trade	85.1% (0.7%)
Professional services	87.7% (0.5%)
Other services	71.1% (0.8%)
Source: 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

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

Employer Characteristics	
United States	83.2% (0.3%)
Ownership: For Profit Inc.	84.4% (0.3%)
Ownership: For Profit Uninc.	66.7% (1.0%)
Ownership: Nonprofit	93.6% (0.4%)
Firm Age: 0-4 Years	45.7% (1.8%)
Firm Age: 5-9 Years	54.8% (1.4%)
Firm Age: 10-19 Years	68.0% (1.1%)
Firm Age: 20+ Years	93.0% (0.2%)
# of Locations: 2+ Locations	97.5% (0.2%)
# of Locations: 1 Location	62.9% (0.6%)
% Full Time: 0-24%	50.2% (1.5%)
% Full Time: 25-49%	77.3% (1.1%)
% Full Time: 50-74%	83.1% (0.7%)
% Full Time: 75%+	89.4% (0.3%)
% Low Wage: 50%+	70.6% (0.7%)
% Low Wage: <50%	88.5% (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 1.9

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

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

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

Number of Employees	2003	2004	2005	2006	2008	2009	2010	2011	2012	2013	2014
U.S.	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%)
<10	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%)
10-24	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%)
25-99	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%)
100-999	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%)
1,000+	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

Number of Employees	2003	2004	2005	2006	2008	2009	2010	2011	2012	2013	2014
U.S.	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%)
<10	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%)
10-24	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%)
25-99	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%)
100-999	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%)
1,000+	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

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

Number of Employees	2003	2004	2005	2006	2008	2009	2010	2011	2012	2013	2014
U.S.	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%)
<50	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%)
50-99	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%)
100+	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

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

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

Employer Characteristics	
United States	67.0% (0.6%)
Ownership: For Profit Inc.	68.0% (0.7%)
Ownership: For Profit Uninc.	59.3% (1.7%)
Ownership: Nonprofit	67.9% (1.4%)
Firm Age: 0-4 Years	54.7% (3.1%)
Firm Age: 5-9 Years	43.8% (2.4%)
Firm Age: 10-19 Years	51.9% (1.7%)
Firm Age: 20+ Years	71.2% (0.6%)
# of Locations: 2+ Locations	78.1% (0.6%)
# of Locations: 1 Location	42.3% (1.0%)
% Full Time: 0-24%	52.6% (2.5%)
% Full Time: 25-49%	62.4% (2.0%)
% Full Time: 50-74%	72.5% (1.4%)
% Full Time: 75%+	67.4% (0.7%)
% Low Wage: 50%+	64.3% (1.2%)
% Low Wage: <50%	67.9% (0.6%)
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.	

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

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

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

[†] 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

Number of Employees	2003	2004	2005	2006	2008	2009	2010	2011	2012	2013	2014
U.S.	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%)
<10	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%)
10-24	2.4%	2.1%	1.3%	1.8%	1.6%	1.6%	1.4%	1.0%	1.2%	1.0%†	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%)
25-99	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%)
100-999	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%)
1,000+	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.

† 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

Number of Employees	2003	2004	2005	2006	2008	2009	2010	2011	2012	2013	2014
U.S.	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%)
<10	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%)
10-24	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%)
25-99	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%)
100-999	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%)
1,000+	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

Number of Employees	2003	2004	2005	2006	2008	2009	2010	2011	2012	2013	2014
U.S.	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%)
<50	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%)
50-99	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%)
100+	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

Number of Employees	2003	2004	2005	2006	2008	2009	2010	2011	2012	2013	2014
U.S.	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%)
<10	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%)
10-24	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%)
25-99	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%)
100-999	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%)
1,000+	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

Number of Employees	2003	2004	2005	2006	2008	2009	2010	2011	2012	2013	2014
U.S.	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%)
<50	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%)
50-99	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%)
100+	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

Number of Employees	2003	2004	2005	2006	2008	2009	2010	2011	2012	2013	2014
U.S.	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%)
<10	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%)
10-24	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%)
25-99	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%)
100-999	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%)
1,000+	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

Number of Employees	2003	2004	2005	2006	2008	2009	2010	2011	2012	2013	2014
U.S.	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%)
<50	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%)
50-99	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%)
100+	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

Number of Employees	2003	2004	2005	2006	2008	2009	2010	2011	2012	2013	2014
U.S.	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%)
<10	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%)
10-24	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%)
25-99	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%)
100-999	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%)
1,000+	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**

Low Wage	2004	2005	2006	2008	2009	2010	2011	2012	2013	2014
Less than 50% Low-Wage Employees, Small Employers	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%)
50% or More Low-Wage Employees, Small Employers	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%)
Less than 50% Low-Wage Employees, Large Employers	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%)
50% or More Low-Wage Employees, Large Employers	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**

Low Wage	2004	2005	2006	2008	2009	2010	2011	2012	2013	2014
Less than 50% Low-Wage Employees, Small Employers	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%)
50% or More Low-Wage Employees, Small Employers	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%)
Less than 50% Low-Wage Employees, Large Employers	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%)
50% or More Low-Wage Employees, Large Employers	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**

Low Wage	2004	2005	2006	2008	2009	2010	2011	2012	2013	2014
Less than 50% Low-Wage Employees, Small Employers	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%)
50% or More Low-Wage Employees, Small Employers	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%)
Less than 50% Low-Wage Employees, Large Employers	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%)
50% or More Low-Wage Employees, Large Employers	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% (2.8%)	Kentucky	55.2% (3.3%)	North Dakota	58.5% (2.2%)
Alaska	59.0% (3.0%)	Louisiana	57.0% (2.2%)	Ohio	59.5% (2.1%)
Arizona	57.0% (3.2%)	Maine	51.1%* (2.2%)	Oklahoma	59.6% (2.1%)
Arkansas	61.2% (2.7%)	Maryland	58.2% (2.1%)	Oregon	58.0% (2.9%)
California	59.1% (1.2%)	Massachusetts	53.4%* (1.8%)	Pennsylvania	58.6% (2.8%)
Colorado	56.9% (2.5%)	Michigan	57.3% (2.5%)	Rhode Island	53.3%* (1.7%)
Connecticut	56.1% (2.5%)	Minnesota	56.2% (2.4%)	South Carolina	61.8% (3.5%)
Delaware	59.4% (2.7%)	Mississippi	58.3% (2.2%)	South Dakota	54.7% (2.1%)
District of Columbia	65.4%* (2.8%)	Missouri	58.9% (2.8%)	Tennessee	56.4% (2.1%)
Florida	54.9% (1.6%)	Montana	61.0% (2.7%)	Texas	60.5% (1.5%)
Georgia	58.8% (2.3%)	Nebraska	55.5% (2.1%)	Utah	58.1% (2.3%)
Hawaii	64.4%* (2.1%)	Nevada	55.1% (2.6%)	Vermont	51.4%* (2.0%)
Idaho	51.2%* (2.9%)	New Hampshire	54.6% (1.9%)	Virginia	57.1% (1.9%)
Illinois	57.9% (1.9%)	New Jersey	58.6% (2.7%)	Washington	59.3% (2.6%)
Indiana	60.3% (2.2%)	New Mexico	51.1%* (2.6%)	West Virginia	56.1% (2.1%)
Iowa	56.7% (2.7%)	New York	55.0% (1.5%)	Wisconsin	54.1% (2.2%)
Kansas	54.1% (2.9%)	North Carolina	61.9% (2.3%)	Wyoming	56.1% (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**

Industry	
United States	57.8% (0.4%)
Agriculture, fisheries, forestry	60.5% (4.7%)
Mining and manufacturing	77.7% (0.7%)
Construction	65.2% (1.7%)
Utilities and transportation	60.4% (2.0%)
Wholesale trade	75.1% (1.0%)
Financial services and real estate	75.0% (0.8%)
Retail trade	38.5% (0.7%)
Professional services	62.2% (0.6%)
Other services	38.9% (0.9%)
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 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**

Industry	
United States	75.4% (0.4%)
Agriculture, fisheries, forestry	75.2% (4.6%)
Mining and manufacturing	94.2% (0.4%)
Construction	82.3% (1.9%)
Utilities and transportation	75.0% (2.2%)
Wholesale trade	91.3% (0.8%)
Financial services and real estate	91.0% (0.7%)
Retail trade	60.0% (1.1%)
Professional services	79.2% (0.6%)
Other services	57.2% (1.0%)
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 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**

Industry	
United States	76.7% (0.3%)
Agriculture, fisheries, forestry	80.4% (3.3%)
Mining and manufacturing	82.4% (0.7%)
Construction	79.3% (1.1%)
Utilities and transportation	80.5% (1.2%)
Wholesale trade	82.3% (0.8%)
Financial services and real estate	82.5% (0.6%)
Retail trade	64.3% (0.8%)
Professional services	78.4% (0.4%)
Other services	67.9% (0.9%)
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2014.	
Denominator: 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**

Employer Characteristics	
United States	57.8% (0.4%)
Ownership: For Profit Inc.	58.2% (0.5%)
Ownership: For Profit Uninc.	52.3% (1.1%)
Ownership: Nonprofit	59.8% (0.7%)
Firm Age: 0-4 Years	53.3% (1.8%)
Firm Age: 5-9 Years	54.1% (1.7%)
Firm Age: 10-19 Years	56.2% (1.1%)
Firm Age: 20+ Years	58.5% (0.4%)
# of Locations: 2+ Locations	58.5% (0.5%)
# of Locations: 1 Location	56.1% (0.6%)
% Full Time: 0-24%	14.1% (0.8%)
% Full Time: 25-49%	24.3% (0.6%)
% Full Time: 50-74%	41.5% (0.7%)
% Full Time: 75%+	70.5% (0.4%)
% Low Wage: 50%+	31.0% (0.6%)
% Low Wage: <50%	66.7% (0.4%)
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.	

**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**

Employer Characteristics	
United States	75.4% (0.4%)
Ownership: For Profit Inc.	76.3% (0.5%)
Ownership: For Profit Uninc.	70.8% (1.2%)
Ownership: Nonprofit	74.7% (0.8%)
Firm Age: 0-4 Years	74.3% (1.9%)
Firm Age: 5-9 Years	73.3% (1.8%)
Firm Age: 10-19 Years	75.6% (1.1%)
Firm Age: 20+ Years	75.5% (0.4%)
# of Locations: 2+ Locations	75.2% (0.5%)
# of Locations: 1 Location	75.7% (0.6%)
% Full Time: 0-24%	24.2% (1.3%)
% Full Time: 25-49%	40.6% (0.9%)
% Full Time: 50-74%	60.7% (0.9%)
% Full Time: 75%+	88.6% (0.4%)
% Low Wage: 50%+	49.8% (0.8%)
% Low Wage: <50%	83.8% (0.4%)
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.	

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

Employer Characteristics	
United States	76.7% (0.3%)
Ownership: For Profit Inc.	76.3% (0.3%)
Ownership: For Profit Uninc.	73.8% (0.9%)
Ownership: Nonprofit	80.0% (0.4%)
Firm Age: 0-4 Years	71.7% (1.5%)
Firm Age: 5-9 Years	73.8% (1.2%)
Firm Age: 10-19 Years	74.3% (0.9%)
Firm Age: 20+ Years	77.4% (0.3%)
# of Locations: 2+ Locations	77.8% (0.3%)
# of Locations: 1 Location	74.1% (0.5%)
% Full Time: 0-24%	58.1% (2.0%)
% Full Time: 25-49%	59.9% (1.3%)
% Full Time: 50-74%	68.3% (0.8%)
% Full Time: 75%+	79.6% (0.3%)
% Low Wage: 50%+	62.1% (0.8%)
% Low Wage: <50%	79.5% (0.3%)
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2014.	
Denominator: Within each category, eligible 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.	

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 (\$11)	\$3,705 (\$16)	\$3,991 (\$24)	\$4,118 (\$25)	\$4,386 (\$15)	\$4,669 (\$21)	\$4,940 (\$22)	\$5,222 (\$26)	\$5,384 (\$28)	\$5,571 (\$23)	\$5,832 (\$25)
Plus One	\$6,647 (\$33)	\$7,056 (\$39)	\$7,671 (\$44)	\$7,988 (\$48)	\$8,535 (\$43)	\$9,053 (\$34)	\$9,664 (\$60)	\$10,329 (\$105)	\$10,621 (\$56)	\$10,990 (\$54)	\$11,503 (\$60)
Family	\$9,249 (\$45)	\$10,006 (\$28)	\$10,728 (\$41)	\$11,381 (\$32)	\$12,298 (\$81)	\$13,027 (\$25)	\$13,871 (\$75)	\$15,022 (\$98)	\$15,473 (\$95)	\$16,029 (\$61)	\$16,655 (\$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

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

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

Number of Employees	2003	2004	2005	2006	2008	2009	2010	2011	2012	2013	2014
U.S.	\$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)
<50	\$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)
50-99	\$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)
100+	\$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

Number of Employees	2003	2004	2005	2006	2008	2009	2010	2011	2012	2013	2014
U.S.	\$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)
<50	\$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)
50-99	\$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)
100+	\$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

Number of Employees	2003	2004	2005	2006	2008	2009	2010	2011	2012	2013	2014
U.S.	\$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)
<50	\$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)
50-99	\$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)
100+	\$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

Number of Employees	Single	Employee-plus-one	Family
United States	\$5,832 (\$25)	\$11,503 (\$60)	\$16,655 (\$79)
Firm size in 3 categories			
<50	\$5,886 (\$55)	\$11,386 (\$163)	\$15,575 (\$177)
50-99	\$5,549 (\$82)	\$10,845 (\$187)	\$15,732 (\$274)
100+	\$5,851 (\$30)	\$11,571 (\$68)	\$16,903 (\$91)
Firm size in 5 categories			
<10	\$6,171 (\$91)	\$11,439 (\$298)	\$15,610 (\$295)
10-24	\$5,911 (\$102)	\$11,662 (\$315)	\$15,888 (\$308)
25-99	\$5,563 (\$60)	\$10,935 (\$145)	\$15,501 (\$205)
100-999	\$5,882 (\$60)	\$11,648 (\$156)	\$16,660 (\$217)
1,000+	\$5,838 (\$35)	\$11,546 (\$74)	\$16,975 (\$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* (\$136)	Kentucky	\$5,914 (\$142)	North Dakota	\$5,521* (\$101)
Alaska	\$7,099* (\$174)	Louisiana	\$5,700 (\$116)	Ohio	\$5,930 (\$171)
Arizona	\$5,356* (\$130)	Maine	\$5,903 (\$125)	Oklahoma	\$5,649 (\$136)
Arkansas	\$4,846* (\$144)	Maryland	\$6,059 (\$139)	Oregon	\$5,707 (\$166)
California	\$5,841 (\$79)	Massachusetts	\$6,348* (\$124)	Pennsylvania	\$5,888 (\$123)
Colorado	\$5,848 (\$142)	Michigan	\$5,610 (\$245)	Rhode Island	\$6,156* (\$128)
Connecticut	\$6,223 (\$218)	Minnesota	\$5,832 (\$142)	South Carolina	\$5,850 (\$193)
Delaware	\$6,145 (\$213)	Mississippi	\$5,443* (\$180)	South Dakota	\$5,859 (\$228)
District of Columbia	\$6,097 (\$213)	Missouri	\$5,517 (\$180)	Tennessee	\$5,310* (\$177)
Florida	\$5,767 (\$103)	Montana	\$5,876 (\$192)	Texas	\$5,740 (\$101)
Georgia	\$5,570 (\$140)	Nebraska	\$5,557 (\$144)	Utah	\$5,538* (\$119)
Hawaii	\$5,316* (\$125)	Nevada	\$5,426* (\$173)	Vermont	\$6,180* (\$122)
Idaho	\$4,978* (\$149)	New Hampshire	\$6,336* (\$169)	Virginia	\$5,422* (\$139)
Illinois	\$6,126 (\$150)	New Jersey	\$6,447* (\$282)	Washington	\$5,910 (\$140)
Indiana	\$6,041 (\$204)	New Mexico	\$5,725 (\$186)	West Virginia	\$6,149* (\$150)
Iowa	\$5,557 (\$171)	New York	\$6,307* (\$116)	Wisconsin	\$5,868 (\$150)
Kansas	\$5,365* (\$142)	North Carolina	\$5,593* (\$98)	Wyoming	\$5,840 (\$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 (\$512)	Kentucky	\$11,580 (\$392)	North Dakota	\$10,958 (\$286)
Alaska	\$14,400* (\$441)	Louisiana	\$11,294 (\$309)	Ohio	\$11,132 (\$215)
Arizona	\$10,978 (\$304)	Maine	\$11,510 (\$326)	Oklahoma	\$11,123 (\$399)
Arkansas	\$8,771* (\$347)	Maryland	\$12,081 (\$419)	Oregon	\$10,655 (\$643)
California	\$11,708 (\$210)	Massachusetts	\$12,841* (\$315)	Pennsylvania	\$11,643 (\$246)
Colorado	\$11,735 (\$337)	Michigan	\$10,729* (\$379)	Rhode Island	\$12,180* (\$324)
Connecticut	\$12,810* (\$412)	Minnesota	\$11,615 (\$391)	South Carolina	\$10,901 (\$318)
Delaware	\$11,858 (\$320)	Mississippi	\$10,693* (\$399)	South Dakota	\$12,270 (\$977)
District of Columbia	\$11,626 (\$407)	Missouri	\$10,828 (\$350)	Tennessee	\$10,462 (\$542)
Florida	\$11,365 (\$203)	Montana	\$11,000 (\$457)	Texas	\$11,352 (\$218)
Georgia	\$10,569* (\$341)	Nebraska	\$11,186 (\$328)	Utah	\$11,153 (\$319)
Hawaii	\$10,539* (\$336)	Nevada	\$10,872 (\$554)	Vermont	\$11,630 (\$235)
Idaho	\$9,684* (\$410)	New Hampshire	\$12,815* (\$394)	Virginia	\$10,811* (\$244)
Illinois	\$12,552* (\$446)	New Jersey	\$12,758* (\$479)	Washington	\$11,419 (\$247)
Indiana	\$12,147 (\$475)	New Mexico	\$11,034 (\$668)	West Virginia	\$12,391* (\$410)
Iowa	\$10,528* (\$332)	New York	\$12,393* (\$299)	Wisconsin	\$12,294* (\$376)
Kansas	\$10,839* (\$268)	North Carolina	\$10,986* (\$251)	Wyoming	\$12,480 (\$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* (\$460)	Kentucky	\$16,711 (\$731)	North Dakota	\$15,446* (\$350)
Alaska	\$19,713* (\$615)	Louisiana	\$15,928 (\$435)	Ohio	\$15,974 (\$458)
Arizona	\$15,535* (\$454)	Maine	\$16,514 (\$487)	Oklahoma	\$16,280 (\$652)
Arkansas	\$14,143* (\$519)	Maryland	\$17,232 (\$357)	Oregon	\$16,330 (\$447)
California	\$17,444* (\$251)	Massachusetts	\$17,702* (\$297)	Pennsylvania	\$16,328 (\$414)
Colorado	\$15,932 (\$642)	Michigan	\$15,608 (\$630)	Rhode Island	\$16,419 (\$495)
Connecticut	\$18,123* (\$580)	Minnesota	\$16,361 (\$451)	South Carolina	\$16,044 (\$897)
Delaware	\$17,514* (\$309)	Mississippi	\$15,092* (\$550)	South Dakota	\$16,352 (\$499)
District of Columbia	\$17,039 (\$619)	Missouri	\$15,493* (\$354)	Tennessee	\$16,001 (\$511)
Florida	\$15,915 (\$369)	Montana	\$15,005* (\$558)	Texas	\$16,967 (\$322)
Georgia	\$16,209 (\$417)	Nebraska	\$16,139 (\$376)	Utah	\$15,963 (\$366)
Hawaii	\$14,848* (\$351)	Nevada	\$16,152 (\$541)	Vermont	\$16,659 (\$385)
Idaho	\$14,729* (\$479)	New Hampshire	\$18,126* (\$720)	Virginia	\$16,601 (\$291)
Illinois	\$17,193 (\$335)	New Jersey	\$19,143* (\$786)	Washington	\$17,445 (\$625)
Indiana	\$17,223 (\$580)	New Mexico	\$15,766 (\$529)	West Virginia	\$17,433 (\$451)
Iowa	\$15,899* (\$358)	New York	\$17,396* (\$342)	Wisconsin	\$17,209 (\$362)
Kansas	\$15,652* (\$345)	North Carolina	\$16,210 (\$404)	Wyoming	\$16,299 (\$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

Industry	
United States	\$5,832 (\$25)
Agriculture, fisheries, forestry	\$5,640 (\$401)
Mining and manufacturing	\$5,558 (\$73)
Construction	\$5,518 (\$152)
Utilities and transportation	\$5,606 (\$84)
Wholesale trade	\$5,927 (\$100)
Financial services and real estate	\$5,904 (\$81)
Retail trade	\$5,461 (\$53)
Professional services	\$6,224 (\$43)
Other services	\$5,594 (\$66)
Source: 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

Industry	
United States	\$11,503 (\$60)
Agriculture, fisheries, forestry	\$10,126 (\$719)
Mining and manufacturing	\$11,397 (\$140)
Construction	\$10,719 (\$292)
Utilities and transportation	\$11,087 (\$171)
Wholesale trade	\$12,004 (\$250)
Financial services and real estate	\$11,394 (\$134)
Retail trade	\$10,921 (\$181)
Professional services	\$12,073 (\$122)
Other services	\$10,929 (\$175)
Source: 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

Industry	
United States	\$16,655 (\$79)
Agriculture, fisheries, forestry	\$14,250 (\$815)
Mining and manufacturing	\$16,362 (\$205)
Construction	\$14,425 (\$305)
Utilities and transportation	\$16,164 (\$334)
Wholesale trade	\$17,259 (\$433)
Financial services and real estate	\$16,752 (\$163)
Retail trade	\$15,785 (\$216)
Professional services	\$17,558 (\$136)
Other services	\$16,267 (\$240)
Source: 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

Employer Characteristics	
United States	\$5,832 (\$25)
Ownership: For Profit Inc.	\$5,661 (\$29)
Ownership: For Profit Uninc.	\$5,742 (\$78)
Ownership: Nonprofit	\$6,552 (\$61)
Firm Age: 0-4 Years	\$5,384 (\$113)
Firm Age: 5-9 Years	\$5,432 (\$127)
Firm Age: 10-19 Years	\$5,681 (\$72)
Firm Age: 20+ Years	\$5,904 (\$29)
# of Locations: 2+ Locations	\$5,865 (\$30)
# of Locations: 1 Location	\$5,768 (\$46)
% Full Time: 0-24%	\$5,513 (\$127)
% Full Time: 25-49%	\$5,775 (\$79)
% Full Time: 50-74%	\$5,963 (\$61)
% Full Time: 75%+	\$5,820 (\$30)
% Low Wage: 50%+	\$5,599 (\$65)
% Low Wage: <50%	\$5,876 (\$28)
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 3.15
Average total employee-plus-one premium (standard error) per enrolled employee, overall and by selected characteristics, 2014

Employer Characteristics	
United States	\$11,503 (\$60)
Ownership: For Profit Inc.	\$11,229 (\$66)
Ownership: For Profit Uninc.	\$11,680 (\$223)
Ownership: Nonprofit	\$12,578 (\$159)
Firm Age: 0-4 Years	\$10,546 (\$246)
Firm Age: 5-9 Years	\$11,222 (\$383)
Firm Age: 10-19 Years	\$11,448 (\$186)
Firm Age: 20+ Years	\$11,558 (\$66)
# of Locations: 2+ Locations	\$11,591 (\$67)
# of Locations: 1 Location	\$11,247 (\$130)
% Full Time: 0-24%	\$10,991 (\$459)
% Full Time: 25-49%	\$11,555 (\$170)
% Full Time: 50-74%	\$11,962 (\$194)
% Full Time: 75%+	\$11,446 (\$65)
% Low Wage: 50%+	\$11,192 (\$229)
% Low Wage: <50%	\$11,543 (\$61)
<p>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.</p>	

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

Employer Characteristics	
United States	\$16,655 (\$79)
Ownership: For Profit Inc.	\$16,297 (\$86)
Ownership: For Profit Uninc.	\$16,979 (\$336)
Ownership: Nonprofit	\$18,077 (\$205)
Firm Age: 0-4 Years	\$15,532 (\$345)
Firm Age: 5-9 Years	\$16,023 (\$648)
Firm Age: 10-19 Years	\$16,079 (\$242)
Firm Age: 20+ Years	\$16,804 (\$84)
# of Locations: 2+ Locations	\$17,005 (\$88)
# of Locations: 1 Location	\$15,683 (\$170)
% Full Time: 0-24%	\$15,936 (\$445)
% Full Time: 25-49%	\$16,714 (\$252)
% Full Time: 50-74%	\$16,723 (\$204)
% Full Time: 75%+	\$16,651 (\$89)
% Low Wage: 50%+	\$15,951 (\$217)
% Low Wage: <50%	\$16,732 (\$85)
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 3.17

Premium distributions (standard error) for employees enrolled in 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	Average (mean)	\$5,832 (\$25)	\$5,886 (\$55)	\$5,549 (\$82)	\$5,851 (\$30)
	10 percentile	\$3,600 (\$30)	\$3,200 (\$73)	\$3,300 (\$96)	\$3,800 (\$37)
	25 percentile	\$4,600 (\$29)	\$4,200 (\$32)	\$4,300 (\$71)	\$4,800 (\$26)
	50 percentile (median)	\$5,600 (\$25)	\$5,400 (\$45)	\$5,200 (\$104)	\$5,700 (\$30)
	75 percentile	\$6,800 (\$35)	\$7,000 (\$103)	\$6,600 (\$124)	\$6,700 (\$42)
	90 percentile	\$8,200 (\$78)	\$9,200 (\$134)	\$8,200 (\$188)	\$8,000 (\$72)
	Employee-plus-one	Average (mean)	\$11,503 (\$60)	\$11,386 (\$163)	\$10,845 (\$187)
	10 percentile	\$7,400 (\$80)	\$5,900 (\$159)	\$6,500 (\$195)	\$7,700 (\$64)
	25 percentile	\$9,200 (\$67)	\$8,100 (\$162)	\$8,400 (\$148)	\$9,400 (\$76)
	50 percentile (median)	\$11,000 (\$83)	\$11,000 (\$123)	\$10,000 (\$223)	\$11,000 (\$97)
	75 percentile	\$14,000 (\$83)	\$14,000 (\$272)	\$13,000 (\$300)	\$14,000 (\$90)
	90 percentile	\$16,000 (\$85)	\$18,000 (\$482)	\$16,000 (\$466)	\$16,000 (\$99)
Family	Average (mean)	\$16,655 (\$79)	\$15,575 (\$177)	\$15,732 (\$274)	\$16,903 (\$91)
	10 percentile	\$11,000 (\$102)	\$8,900 (\$258)	\$9,600 (\$487)	\$12,000 (\$139)
	25 percentile	\$13,000 (\$65)	\$12,000 (\$217)	\$12,000 (\$275)	\$14,000 (\$108)
	50 percentile (median)	\$16,000 (\$91)	\$15,000 (\$184)	\$15,000 (\$284)	\$17,000 (\$85)
	75 percentile	\$19,000 (\$111)	\$19,000 (\$274)	\$19,000 (\$381)	\$20,000 (\$139)
	90 percentile	\$23,000 (\$185)	\$23,000 (\$457)	\$22,000 (\$927)	\$23,000 (\$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 (\$12)	\$671 (\$8)	\$723 (\$14)	\$788 (\$16)	\$882 (\$6)	\$957 (\$13)	\$1,021 (\$14)	\$1,090 (\$9)	\$1,118 (\$14)	\$1,170 (\$16)	\$1,234 (\$13)
Plus One	\$1,577 (\$28)	\$1,667 (\$40)	\$1,759 (\$29)	\$1,903 (\$24)	\$2,303 (\$22)	\$2,363 (\$27)	\$2,498 (\$42)	\$2,736 (\$36)	\$2,824 (\$46)	\$2,940 (\$23)	\$3,097 (\$40)
Family	\$2,283 (\$36)	\$2,438 (\$39)	\$2,585 (\$38)	\$2,890 (\$34)	\$3,394 (\$54)	\$3,474 (\$44)	\$3,721 (\$53)	\$3,962 (\$42)	\$4,236 (\$69)	\$4,421 (\$50)	\$4,518 (\$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 (\$11)	\$3,705 (\$16)	\$3,991 (\$24)	\$4,118 (\$25)	\$4,386 (\$15)	\$4,669 (\$21)	\$4,940 (\$22)	\$5,222 (\$26)	\$5,384 (\$28)	\$5,571 (\$23)	\$5,832 (\$25)
Employer Contribution	\$2,875 (\$14)	\$3,034 (\$19)	\$3,268 (\$27)	\$3,330 (\$28)	\$3,505 (\$17)	\$3,713 (\$25)	\$3,918 (\$19)	\$4,132 (\$25)	\$4,267 (\$28)	\$4,401 (\$21)	\$4,598 (\$25)
Employee Contribution	\$606 (\$12)	\$671 (\$8)	\$723 (\$14)	\$788 (\$16)	\$882 (\$6)	\$957 (\$13)	\$1,021 (\$14)	\$1,090 (\$9)	\$1,118 (\$14)	\$1,170 (\$16)	\$1,234 (\$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 (\$33)	\$7,056 (\$39)	\$7,671 (\$44)	\$7,988 (\$48)	\$8,535 (\$43)	\$9,053 (\$34)	\$9,664 (\$60)	\$10,329 (\$105)	\$10,621 (\$56)	\$10,990 (\$54)	\$11,503 (\$60)
Employer Contribution	\$5,070 (\$27)	\$5,390 (\$44)	\$5,911 (\$51)	\$6,086 (\$59)	\$6,231 (\$43)	\$6,690 (\$44)	\$7,167 (\$40)	\$7,593 (\$95)	\$7,797 (\$45)	\$8,050 (\$55)	\$8,406 (\$65)
Employee Contribution	\$1,577 (\$28)	\$1,667 (\$40)	\$1,759 (\$29)	\$1,903 (\$24)	\$2,303 (\$22)	\$2,363 (\$27)	\$2,498 (\$42)	\$2,736 (\$36)	\$2,824 (\$46)	\$2,940 (\$23)	\$3,097 (\$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 (\$45)	\$10,006 (\$28)	\$10,728 (\$41)	\$11,381 (\$32)	\$12,298 (\$81)	\$13,027 (\$25)	\$13,871 (\$75)	\$15,022 (\$98)	\$15,473 (\$95)	\$16,029 (\$61)	\$16,655 (\$79)
Employer Contribution	\$6,966 (\$46)	\$7,568 (\$51)	\$8,143 (\$52)	\$8,491 (\$30)	\$8,904 (\$77)	\$9,553 (\$48)	\$10,150 (\$94)	\$11,060 (\$98)	\$11,238 (\$74)	\$11,608 (\$48)	\$12,137 (\$82)
Employee Contribution	\$2,283 (\$36)	\$2,438 (\$39)	\$2,585 (\$38)	\$2,890 (\$34)	\$3,394 (\$54)	\$3,474 (\$44)	\$3,721 (\$53)	\$3,962 (\$42)	\$4,236 (\$69)	\$4,421 (\$50)	\$4,518 (\$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

Number of Employees	2003	2004	2005	2006	2008	2009	2010	2011	2012	2013	2014
U.S.	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%)
<50	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%)
50-99	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%)
100+	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

Number of Employees	2003	2004	2005	2006	2008	2009	2010	2011	2012	2013	2014
<50	\$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)
50-99	\$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)
100+	\$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

Number of Employees	2003	2004	2005	2006	2008	2009	2010	2011	2012	2013	2014
U.S.	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%)
<50	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%)
50-99	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%)
100+	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

Number of Employees	2003	2004	2005	2006	2008	2009	2010	2011	2012	2013	2014
<50	\$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)
50-99	\$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)
100+	\$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

Number of Employees	2003	2004	2005	2006	2008	2009	2010	2011	2012	2013	2014
U.S.	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%)
<50	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%)
50-99	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%)
100+	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

Number of Employees	2003	2004	2005	2006	2008	2009	2010	2011	2012	2013	2014
<50	\$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)
50-99	\$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)
100+	\$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

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

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

Number of Employees	2003	2004	2005	2006	2008	2009	2010	2011	2012	2013	2014
U.S.	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%)
<10	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%)
10-24	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%)
25-99	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%)
100-999	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%)
1,000+	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

Number of Employees	2003	2004	2005	2006	2008	2009	2010	2011	2012	2013	2014
U.S.	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%)
<10	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%)
10-24	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%)
25-99	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%)
100-999	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%)
1,000+	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

Number of Employees	2003	2004	2005	2006	2008	2009	2010	2011	2012	2013	2014
U.S.	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%)
<10	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%)
10-24	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%)
25-99	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%)
100-999	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%)
1,000+	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%* (1.4%)	Kentucky	22.2% (1.2%)	North Dakota	20.6% (1.3%)
Alaska	18.1%* (1.3%)	Louisiana	22.9% (2.7%)	Ohio	21.2% (1.1%)
Arizona	20.5% (1.1%)	Maine	19.9% (1.3%)	Oklahoma	20.4% (1.5%)
Arkansas	19.8% (1.3%)	Maryland	23.5% (1.3%)	Oregon	16.0%* (1.2%)
California	19.3%* (0.7%)	Massachusetts	25.0%* (1.1%)	Pennsylvania	19.4% (1.2%)
Colorado	21.3% (1.3%)	Michigan	23.4% (1.6%)	Rhode Island	23.7% (1.3%)
Connecticut	21.0% (0.9%)	Minnesota	20.9% (0.9%)	South Carolina	22.8% (1.2%)
Delaware	20.1% (1.3%)	Mississippi	21.2% (1.4%)	South Dakota	20.7% (1.1%)
District of Columbia	19.6% (1.1%)	Missouri	22.5% (1.2%)	Tennessee	26.5%* (2.6%)
Florida	24.2%* (1.0%)	Montana	17.4% (2.1%)	Texas	21.1% (0.9%)
Georgia	21.6% (1.4%)	Nebraska	23.8%* (1.1%)	Utah	23.4% (1.5%)
Hawaii	8.6%* (0.9%)	Nevada	22.2% (1.7%)	Vermont	20.7% (1.1%)
Idaho	20.9% (1.9%)	New Hampshire	23.4%* (1.0%)	Virginia	23.9%* (1.2%)
Illinois	21.3% (0.9%)	New Jersey	20.1% (1.2%)	Washington	15.9%* (1.1%)
Indiana	22.3% (1.1%)	New Mexico	23.7%* (1.2%)	West Virginia	21.1% (1.1%)
Iowa	24.3%* (1.2%)	New York	19.4% (0.9%)	Wisconsin	21.4% (1.0%)
Kansas	20.0% (1.3%)	North Carolina	20.6% (1.1%)	Wyoming	19.5% (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% (1.8%)	Kentucky	21.9%* (1.6%)	North Dakota	26.2% (2.8%)
Alaska	21.9%* (1.8%)	Louisiana	28.2% (1.4%)	Ohio	23.4%* (1.1%)
Arizona	26.3% (1.4%)	Maine	27.5% (1.7%)	Oklahoma	25.9% (2.1%)
Arkansas	29.1% (1.8%)	Maryland	30.8%* (1.6%)	Oregon	27.4% (1.5%)
California	29.5% (1.9%)	Massachusetts	26.2% (1.3%)	Pennsylvania	24.0%* (1.2%)
Colorado	26.2% (1.2%)	Michigan	24.5% (2.3%)	Rhode Island	26.7% (1.3%)
Connecticut	20.2%* (1.5%)	Minnesota	23.1%* (1.5%)	South Carolina	28.5% (1.5%)
Delaware	23.9% (2.5%)	Mississippi	32.2%* (2.4%)	South Dakota	33.6% (3.9%)
District of Columbia	23.9%* (1.3%)	Missouri	27.2% (1.5%)	Tennessee	34.5%* (2.5%)
Florida	31.5%* (1.1%)	Montana	27.8% (3.1%)	Texas	30.4%* (1.2%)
Georgia	27.3% (1.7%)	Nebraska	25.5% (1.5%)	Utah	26.2% (1.4%)
Hawaii	24.7% (2.2%)	Nevada	26.9% (2.3%)	Vermont	27.6% (1.3%)
Idaho	27.4% (1.9%)	New Hampshire	26.1% (1.2%)	Virginia	29.6% (1.3%)
Illinois	30.2% (2.6%)	New Jersey	23.0%* (1.3%)	Washington	26.2% (2.1%)
Indiana	24.2% (2.1%)	New Mexico	32.3%* (2.2%)	West Virginia	23.4%* (1.5%)
Iowa	26.4% (1.2%)	New York	22.5%* (1.1%)	Wisconsin	20.0%* (1.2%)
Kansas	27.4% (1.7%)	North Carolina	27.5% (1.6%)	Wyoming	28.8% (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% (1.6%)	Kentucky	25.5% (2.0%)	North Dakota	25.8% (1.5%)
Alaska	21.5%* (2.2%)	Louisiana	31.7%* (1.9%)	Ohio	22.4%* (1.2%)
Arizona	30.5% (1.8%)	Maine	24.8% (3.0%)	Oklahoma	28.3% (2.0%)
Arkansas	25.5% (1.8%)	Maryland	30.3%* (1.6%)	Oregon	27.9% (1.6%)
California	28.4% (1.2%)	Massachusetts	27.3% (1.1%)	Pennsylvania	22.0%* (1.6%)
Colorado	28.3% (1.6%)	Michigan	24.7% (2.5%)	Rhode Island	28.5% (2.4%)
Connecticut	22.2%* (1.2%)	Minnesota	25.5% (1.3%)	South Carolina	25.6% (2.2%)
Delaware	24.0%* (0.9%)	Mississippi	31.0%* (1.8%)	South Dakota	28.9% (2.0%)
District of Columbia	25.4% (1.5%)	Missouri	25.0% (1.6%)	Tennessee	32.8%* (1.9%)
Florida	32.8%* (1.4%)	Montana	28.5% (2.2%)	Texas	31.5%* (1.3%)
Georgia	27.4% (1.7%)	Nebraska	27.2% (1.4%)	Utah	29.1% (1.5%)
Hawaii	21.7%* (2.1%)	Nevada	26.1% (1.9%)	Vermont	25.3% (1.5%)
Idaho	30.2% (1.9%)	New Hampshire	27.0% (1.0%)	Virginia	31.9%* (1.8%)
Illinois	27.6% (1.4%)	New Jersey	22.5%* (1.3%)	Washington	25.8% (1.9%)
Indiana	26.0% (2.0%)	New Mexico	28.9% (1.8%)	West Virginia	24.2% (2.1%)
Iowa	26.6% (1.3%)	New York	23.9%* (1.1%)	Wisconsin	22.0%* (1.1%)
Kansas	26.3% (2.1%)	North Carolina	28.7% (1.9%)	Wyoming	26.2% (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 (\$80)	Kentucky	\$1,314 (\$78)	North Dakota	\$1,136 (\$74)
Alaska	\$1,286 (\$98)	Louisiana	\$1,302 (\$155)	Ohio	\$1,260 (\$67)
Arizona	\$1,096* (\$63)	Maine	\$1,176 (\$74)	Oklahoma	\$1,154 (\$88)
Arkansas	\$958* (\$65)	Maryland	\$1,422* (\$83)	Oregon	\$914* (\$67)
California	\$1,129* (\$44)	Massachusetts	\$1,588* (\$72)	Pennsylvania	\$1,141 (\$60)
Colorado	\$1,244 (\$75)	Michigan	\$1,315 (\$77)	Rhode Island	\$1,459* (\$80)
Connecticut	\$1,305 (\$67)	Minnesota	\$1,217 (\$56)	South Carolina	\$1,332 (\$82)
Delaware	\$1,237 (\$75)	Mississippi	\$1,154 (\$75)	South Dakota	\$1,213 (\$56)
District of Columbia	\$1,197 (\$70)	Missouri	\$1,243 (\$79)	Tennessee	\$1,409 (\$166)
Florida	\$1,394* (\$58)	Montana	\$1,024 (\$133)	Texas	\$1,211 (\$55)
Georgia	\$1,203 (\$80)	Nebraska	\$1,322 (\$64)	Utah	\$1,297 (\$87)
Hawaii	\$460* (\$47)	Nevada	\$1,204 (\$93)	Vermont	\$1,281 (\$67)
Idaho	\$1,039 (\$100)	New Hampshire	\$1,481* (\$74)	Virginia	\$1,296 (\$69)
Illinois	\$1,306 (\$57)	New Jersey	\$1,293 (\$108)	Washington	\$937* (\$65)
Indiana	\$1,347 (\$78)	New Mexico	\$1,354 (\$77)	West Virginia	\$1,297 (\$71)
Iowa	\$1,353 (\$87)	New York	\$1,223 (\$60)	Wisconsin	\$1,257 (\$61)
Kansas	\$1,072* (\$73)	North Carolina	\$1,151 (\$60)	Wyoming	\$1,139 (\$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 (\$188)	Kentucky	\$2,531* (\$158)	North Dakota	\$2,875 (\$332)
Alaska	\$3,148 (\$273)	Louisiana	\$3,181 (\$167)	Ohio	\$2,608* (\$126)
Arizona	\$2,884 (\$148)	Maine	\$3,163 (\$203)	Oklahoma	\$2,878 (\$177)
Arkansas	\$2,550* (\$156)	Maryland	\$3,727* (\$258)	Oregon	\$2,922 (\$196)
California	\$3,457 (\$196)	Massachusetts	\$3,368 (\$179)	Pennsylvania	\$2,791* (\$148)
Colorado	\$3,079 (\$146)	Michigan	\$2,631* (\$201)	Rhode Island	\$3,255 (\$202)
Connecticut	\$2,592* (\$221)	Minnesota	\$2,689* (\$158)	South Carolina	\$3,109 (\$192)
Delaware	\$2,828 (\$288)	Mississippi	\$3,445 (\$269)	South Dakota	\$4,123 (\$649)
District of Columbia	\$2,783* (\$139)	Missouri	\$2,949 (\$163)	Tennessee	\$3,606 (\$342)
Florida	\$3,575* (\$131)	Montana	\$3,060 (\$424)	Texas	\$3,449* (\$139)
Georgia	\$2,883 (\$204)	Nebraska	\$2,854 (\$156)	Utah	\$2,925 (\$186)
Hawaii	\$2,601* (\$229)	Nevada	\$2,924 (\$197)	Vermont	\$3,205 (\$154)
Idaho	\$2,649* (\$212)	New Hampshire	\$3,341 (\$192)	Virginia	\$3,202 (\$147)
Illinois	\$3,794 (\$422)	New Jersey	\$2,932 (\$157)	Washington	\$2,995 (\$215)
Indiana	\$2,938 (\$203)	New Mexico	\$3,563 (\$299)	West Virginia	\$2,905 (\$198)
Iowa	\$2,776* (\$149)	New York	\$2,788* (\$136)	Wisconsin	\$2,456* (\$143)
Kansas	\$2,975 (\$183)	North Carolina	\$3,020 (\$177)	Wyoming	\$3,590 (\$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 (\$197)	Kentucky	\$4,259 (\$404)	North Dakota	\$3,985* (\$219)
Alaska	\$4,229 (\$430)	Louisiana	\$5,054 (\$299)	Ohio	\$3,572* (\$187)
Arizona	\$4,741 (\$294)	Maine	\$4,094 (\$457)	Oklahoma	\$4,609 (\$355)
Arkansas	\$3,609* (\$272)	Maryland	\$5,221* (\$262)	Oregon	\$4,555 (\$283)
California	\$4,955* (\$208)	Massachusetts	\$4,834 (\$201)	Pennsylvania	\$3,598* (\$214)
Colorado	\$4,502 (\$289)	Michigan	\$3,858 (\$402)	Rhode Island	\$4,681 (\$458)
Connecticut	\$4,027* (\$236)	Minnesota	\$4,170 (\$197)	South Carolina	\$4,110 (\$387)
Delaware	\$4,209 (\$186)	Mississippi	\$4,678 (\$255)	South Dakota	\$4,730 (\$381)
District of Columbia	\$4,324 (\$229)	Missouri	\$3,872* (\$235)	Tennessee	\$5,255* (\$313)
Florida	\$5,215* (\$225)	Montana	\$4,280 (\$385)	Texas	\$5,344* (\$215)
Georgia	\$4,448 (\$292)	Nebraska	\$4,385 (\$249)	Utah	\$4,642 (\$301)
Hawaii	\$3,227* (\$337)	Nevada	\$4,212 (\$338)	Vermont	\$4,216 (\$244)
Idaho	\$4,447 (\$282)	New Hampshire	\$4,899 (\$280)	Virginia	\$5,289* (\$301)
Illinois	\$4,750 (\$241)	New Jersey	\$4,310 (\$302)	Washington	\$4,505 (\$353)
Indiana	\$4,476 (\$357)	New Mexico	\$4,555 (\$316)	West Virginia	\$4,219 (\$362)
Iowa	\$4,227 (\$197)	New York	\$4,159 (\$203)	Wisconsin	\$3,791* (\$186)
Kansas	\$4,109 (\$316)	North Carolina	\$4,647 (\$283)	Wyoming	\$4,276 (\$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

Industry	
United States	21.2% (0.2%)
Agriculture, fisheries, forestry	18.7% (2.8%)
Mining and manufacturing	20.5% (0.6%)
Construction	18.4% (1.4%)
Utilities and transportation	22.7% (0.9%)
Wholesale trade	20.0% (0.8%)
Financial services and real estate	18.9% (0.5%)
Retail trade	26.7% (0.7%)
Professional services	19.9% (0.4%)
Other services	23.9% (0.6%)
Source: 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

Industry	
United States	26.9% (0.3%)
Agriculture, fisheries, forestry	25.3% (3.5%)
Mining and manufacturing	23.2% (0.6%)
Construction	29.5% (2.0%)
Utilities and transportation	25.7% (1.1%)
Wholesale trade	25.2% (1.1%)
Financial services and real estate	25.2% (0.5%)
Retail trade	33.2% (0.9%)
Professional services	27.3% (0.8%)
Other services	30.6% (0.9%)
Source: 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

Industry	
United States	27.1% (0.3%)
Agriculture, fisheries, forestry	21.1% (3.1%)
Mining and manufacturing	22.7% (0.6%)
Construction	24.2% (1.7%)
Utilities and transportation	24.4% (1.2%)
Wholesale trade	26.2% (1.1%)
Financial services and real estate	26.5% (0.5%)
Retail trade	34.0% (0.9%)
Professional services	27.9% (0.5%)
Other services	30.8% (1.0%)
Source: 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

Employer Characteristics	
United States	21.2% (0.2%)
Ownership: For Profit Inc.	22.2% (0.3%)
Ownership: For Profit Uninc.	22.6% (0.8%)
Ownership: Nonprofit	17.0% (0.4%)
Firm Age: 0-4 Years	22.4% (1.2%)
Firm Age: 5-9 Years	19.3% (0.9%)
Firm Age: 10-19 Years	21.2% (0.6%)
Firm Age: 20+ Years	21.2% (0.2%)
# of Locations: 2+ Locations	22.2% (0.2%)
# of Locations: 1 Location	19.2% (0.4%)
% Full Time: 0-24%	23.4% (1.2%)
% Full Time: 25-49%	25.2% (0.8%)
% Full Time: 50-74%	23.7% (0.6%)
% Full Time: 75%+	20.4% (0.2%)
% Low Wage: 50%+	25.4% (0.5%)
% Low Wage: <50%	20.4% (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 4.27
Average percentage of premium contributed (standard error) by
employees for employee-plus-one coverage, overall and by
selected characteristics, 2014

Employer Characteristics	
United States	26.9% (0.3%)
Ownership: For Profit Inc.	27.3% (0.4%)
Ownership: For Profit Uninc.	28.5% (1.0%)
Ownership: Nonprofit	24.8% (0.6%)
Firm Age: 0-4 Years	28.4% (2.3%)
Firm Age: 5-9 Years	30.0% (1.9%)
Firm Age: 10-19 Years	29.6% (1.0%)
Firm Age: 20+ Years	26.4% (0.4%)
# of Locations: 2+ Locations	25.9% (0.3%)
# of Locations: 1 Location	30.1% (1.0%)
% Full Time: 0-24%	31.6% (2.6%)
% Full Time: 25-49%	31.0% (1.1%)
% Full Time: 50-74%	28.3% (1.1%)
% Full Time: 75%+	26.5% (0.4%)
% Low Wage: 50%+	32.1% (1.2%)
% Low Wage: <50%	26.3% (0.4%)
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 4.28
Average percentage of premium contributed (standard error) by
employees for family coverage, overall and by selected
characteristics, 2014

Employer Characteristics	
United States	27.1% (0.3%)
Ownership: For Profit Inc.	27.1% (0.3%)
Ownership: For Profit Uninc.	29.5% (1.0%)
Ownership: Nonprofit	25.9% (0.7%)
Firm Age: 0-4 Years	26.6% (2.6%)
Firm Age: 5-9 Years	33.1% (1.6%)
Firm Age: 10-19 Years	29.3% (1.0%)
Firm Age: 20+ Years	26.6% (0.3%)
# of Locations: 2+ Locations	26.5% (0.3%)
# of Locations: 1 Location	29.0% (0.7%)
% Full Time: 0-24%	34.9% (2.0%)
% Full Time: 25-49%	31.0% (1.2%)
% Full Time: 50-74%	28.2% (0.6%)
% Full Time: 75%+	26.8% (0.3%)
% Low Wage: 50%+	33.1% (0.7%)
% Low Wage: <50%	26.5% (0.3%)
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 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

Low wage	2004	2005	2006	2008	2009	2010	2011	2012	2013	2014
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

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

Low wage	2004	2005	2006	2008	2009	2010	2011	2012	2013	2014
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

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

Low wage	2004	2005	2006	2008	2009	2010	2011	2012	2013	2014
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

Low wage	2004	2005	2006	2008	2009	2010	2011	2012	2013	2014
50% or More Low-Wage Employees	\$2,639 (\$104)	\$3,049 (\$118)	\$3,089 (\$103)	\$3,764 (\$140)	\$3,564 (\$121)	\$4,014 (\$83)	\$4,236 (\$108)	\$4,735 (\$85)	\$4,733 (\$106)	\$5,276 (\$129)
Less than 50% Low-Wage Employees	\$2,405 (\$36)	\$2,530 (\$45)	\$2,861 (\$40)	\$3,343 (\$45)	\$3,461 (\$42)	\$3,684 (\$65)	\$3,928 (\$51)	\$4,170 (\$86)	\$4,384 (\$63)	\$4,435 (\$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 (\$13)	\$1,035 (\$30)	\$1,220 (\$57)	\$1,287 (\$15)	
	10 percentile	\$0 (\$31)	\$0 (\$66)	\$0 (\$61)	\$230 (\$22)	
	25 percentile	\$490 (\$14)	\$0 (\$66)	\$40 (\$61)	\$680 (\$18)	
	50 percentile (median)	\$1,100 (\$10)	\$480 (\$65)	\$1,000 (\$56)	\$1,100 (\$15)	
	75 percentile	\$1,700 (\$19)	\$1,700 (\$61)	\$1,700 (\$45)	\$1,700 (\$21)	
	90 percentile	\$2,400 (\$23)	\$2,800 (\$64)	\$2,700 (\$103)	\$2,300 (\$41)	
	Employee-plus-one coverage	Average (mean)	\$3,097 (\$40)	\$3,275 (\$95)	\$3,619 (\$140)	\$3,031 (\$46)
Employee-plus-one coverage	10 percentile	\$520 (\$61)	\$0 (\$157)	\$0 (\$231)	\$780 (\$52)	
	25 percentile	\$1,700 (\$43)	\$0 (\$157)	\$1,700 (\$215)	\$1,700 (\$40)	
	50 percentile (median)	\$2,700 (\$27)	\$2,800 (\$117)	\$3,200 (\$185)	\$2,700 (\$27)	
	75 percentile	\$4,100 (\$61)	\$5,000 (\$132)	\$5,100 (\$185)	\$3,900 (\$43)	
	90 percentile	\$5,800 (\$116)	\$7,400 (\$216)	\$7,000 (\$343)	\$5,400 (\$111)	
	Family coverage	Average (mean)	\$4,518 (\$48)	\$4,426 (\$122)	\$5,206 (\$220)	\$4,483 (\$54)
		10 percentile	\$520 (\$199)	\$0 (\$302)	\$0 (\$332)	\$1,100 (\$83)
25 percentile		\$2,300 (\$52)	\$0 (\$302)	\$1,700 (\$363)	\$2,500 (\$74)	
50 percentile (median)		\$4,000 (\$50)	\$3,500 (\$177)	\$4,600 (\$238)	\$4,000 (\$50)	
75 percentile		\$5,800 (\$70)	\$7,200 (\$202)	\$7,600 (\$306)	\$5,600 (\$80)	
90 percentile		\$8,500 (\$127)	\$11,000 (\$285)	\$11,000 (\$328)	\$8,000 (\$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

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

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

Number of Employees	2003	2004	2005	2006	2008	2009	2010	2011	2012	2013	2014
U.S.	\$1,079 (\$15)	\$1,143 (\$22)	\$1,232 (\$25)	\$1,351 (\$14)	\$1,658 (\$21)	\$1,761 (\$20)	\$1,975 (\$33)	\$2,220 (\$31)	\$2,322 (\$26)	\$2,491 (\$23)	\$2,640 (\$28)
<50	\$1,575 (\$39)	\$1,771 (\$48)	\$1,899 (\$133)	\$1,923 (\$58)	\$2,389 (\$56)	\$2,652 (\$50)	\$2,857 (\$42)	\$3,329 (\$57)	\$3,515 (\$71)	\$3,761 (\$56)	\$3,810 (\$71)
50-99	\$1,326 (\$79)	\$1,577 (\$102)	\$1,534 (\$98)	\$1,649 (\$81)	\$2,173 (\$93)	\$2,362 (\$113)	\$3,040 (\$101)	\$3,349 (\$138)	\$3,523 (\$113)	\$3,634 (\$157)	\$3,404 (\$112)
100+	\$937 (\$14)	\$959 (\$21)	\$1,082 (\$17)	\$1,215 (\$23)	\$1,488 (\$23)	\$1,552 (\$21)	\$1,734 (\$33)	\$1,954 (\$37)	\$2,038 (\$31)	\$2,215 (\$18)	\$2,408 (\$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% (5.2%)	Kentucky	90.3% (3.4%)	North Dakota	95.1%* (1.0%)
Alaska	91.7%* (2.6%)	Louisiana	91.0%* (2.1%)	Ohio	91.4%* (1.8%)
Arizona	89.1% (4.5%)	Maine	95.3%* (1.2%)	Oklahoma	95.4%* (1.4%)
Arkansas	93.2%* (1.9%)	Maryland	76.5%* (2.9%)	Oregon	88.4% (2.9%)
California	65.8%* (2.0%)	Massachusetts	74.2%* (2.7%)	Pennsylvania	79.4% (2.9%)
Colorado	90.0%* (1.7%)	Michigan	87.5% (3.2%)	Rhode Island	96.1%* (1.4%)
Connecticut	74.0%* (3.0%)	Minnesota	94.9%* (1.7%)	South Carolina	95.9%* (1.4%)
Delaware	91.4%* (2.2%)	Mississippi	97.5%* (1.0%)	South Dakota	98.5%* (0.6%)
District of Columbia	68.2%* (3.9%)	Missouri	92.0%* (1.7%)	Tennessee	91.0%* (2.5%)
Florida	87.6%* (1.6%)	Montana	95.9%* (1.4%)	Texas	92.0%* (1.7%)
Georgia	93.9%* (1.5%)	Nebraska	95.6%* (1.3%)	Utah	92.5%* (1.6%)
Hawaii	31.4%* (3.0%)	Nevada	72.1%* (4.1%)	Vermont	88.1% (3.0%)
Idaho	95.8%* (1.4%)	New Hampshire	93.3%* (1.5%)	Virginia	81.8% (2.5%)
Illinois	79.6% (2.4%)	New Jersey	74.4%* (3.8%)	Washington	92.6%* (2.1%)
Indiana	92.4%* (2.4%)	New Mexico	83.6% (4.1%)	West Virginia	91.5%* (2.4%)
Iowa	96.2%* (1.5%)	New York	71.7%* (2.2%)	Wisconsin	92.1%* (2.2%)
Kansas	95.7%* (1.6%)	North Carolina	94.1%* (1.4%)	Wyoming	93.4%* (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* (\$53)	Kentucky	\$1,373 (\$71)	North Dakota	\$1,167* (\$87)
Alaska	\$1,442 (\$86)	Louisiana	\$1,233 (\$68)	Ohio	\$1,408 (\$68)
Arizona	\$1,651* (\$120)	Maine	\$2,081* (\$105)	Oklahoma	\$1,491 (\$90)
Arkansas	\$1,233 (\$60)	Maryland	\$1,010* (\$57)	Oregon	\$1,274 (\$71)
California	\$1,270 (\$46)	Massachusetts	\$1,165* (\$56)	Pennsylvania	\$1,148* (\$61)
Colorado	\$1,453 (\$75)	Michigan	\$1,280 (\$66)	Rhode Island	\$1,363 (\$92)
Connecticut	\$1,547* (\$63)	Minnesota	\$1,419 (\$84)	South Carolina	\$1,343 (\$76)
Delaware	\$1,106* (\$76)	Mississippi	\$1,454 (\$156)	South Dakota	\$1,619 (\$138)
District of Columbia	\$766* (\$46)	Missouri	\$1,541 (\$100)	Tennessee	\$1,883* (\$103)
Florida	\$1,447 (\$72)	Montana	\$1,533 (\$110)	Texas	\$1,515* (\$57)
Georgia	\$1,295 (\$73)	Nebraska	\$1,375 (\$73)	Utah	\$1,238 (\$58)
Hawaii	\$637* (\$75)	Nevada	\$1,374 (\$172)	Vermont	\$1,687* (\$119)
Idaho	\$1,454 (\$93)	New Hampshire	\$1,894* (\$89)	Virginia	\$1,303 (\$59)
Illinois	\$1,279 (\$48)	New Jersey	\$1,239 (\$108)	Washington	\$1,075* (\$58)
Indiana	\$1,425 (\$92)	New Mexico	\$1,175* (\$83)	West Virginia	\$1,231 (\$67)
Iowa	\$1,424 (\$66)	New York	\$1,212* (\$56)	Wisconsin	\$1,464 (\$97)
Kansas	\$1,354 (\$67)	North Carolina	\$1,515* (\$77)	Wyoming	\$1,474 (\$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* (\$123)	Kentucky	\$2,738 (\$159)	North Dakota	\$2,497 (\$187)
Alaska	\$2,641 (\$212)	Louisiana	\$2,586 (\$116)	Ohio	\$2,575 (\$150)
Arizona	\$3,253* (\$260)	Maine	\$3,207* (\$157)	Oklahoma	\$2,669 (\$217)
Arkansas	\$2,586 (\$203)	Maryland	\$2,197* (\$146)	Oregon	\$2,647 (\$193)
California	\$2,516 (\$98)	Massachusetts	\$2,377* (\$108)	Pennsylvania	\$2,429 (\$170)
Colorado	\$3,095* (\$167)	Michigan	\$2,544 (\$171)	Rhode Island	\$2,555 (\$189)
Connecticut	\$3,080* (\$140)	Minnesota	\$2,892 (\$231)	South Carolina	\$2,451 (\$200)
Delaware	\$2,072* (\$118)	Mississippi	\$2,412 (\$131)	South Dakota	\$3,301 (\$338)
District of Columbia	\$1,514* (\$155)	Missouri	\$3,092* (\$198)	Tennessee	\$3,240* (\$168)
Florida	\$2,814 (\$135)	Montana	\$2,862 (\$199)	Texas	\$2,746 (\$106)
Georgia	\$2,598 (\$202)	Nebraska	\$2,641 (\$171)	Utah	\$2,571 (\$123)
Hawaii	\$1,242* (\$162)	Nevada	\$2,652 (\$208)	Vermont	\$3,029 (\$242)
Idaho	\$2,996 (\$253)	New Hampshire	\$3,944* (\$243)	Virginia	\$2,739 (\$134)
Illinois	\$2,617 (\$127)	New Jersey	\$2,482 (\$155)	Washington	\$2,094* (\$139)
Indiana	\$2,516 (\$171)	New Mexico	\$2,681 (\$211)	West Virginia	\$2,209* (\$138)
Iowa	\$2,816 (\$133)	New York	\$2,369* (\$123)	Wisconsin	\$3,011* (\$160)
Kansas	\$2,675 (\$162)	North Carolina	\$2,722 (\$192)	Wyoming	\$2,541 (\$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

Number of Employees	2003	2004	2005	2006	2008	2009	2010	2011	2012	2013	2014
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

Number of Employees	2003	2004	2005	2006	2008	2009	2010	2011	2012	2013	2014
U.S.	18.0% (0.1%)	18.6% (0.2%)	18.3% (0.1%)	18.5% (0.1%)	18.9% (0.2%)	18.6% (0.1%)	18.8% (0.2%)	18.9% (0.2%)	19.0% (0.2%)	19.2% (0.1%)	19.8% (0.1%)
<50	19.7% (0.2%)	20.2% (0.2%)	20.4% (0.5%)	20.2% (0.1%)	20.7% (0.4%)	20.2% (0.3%)	20.0% (0.2%)	21.5% (0.3%)	20.8% (0.2%)	21.3% (0.4%)	21.5% (0.3%)
50-99	19.0% (0.7%)	18.6% (0.7%)	18.0% (0.6%)	18.9% (0.7%)	19.3% (0.7%)	19.0% (0.6%)	19.6% (0.8%)	20.2% (0.8%)	20.7% (0.4%)	21.0% (0.7%)	21.1% (0.7%)
100+	17.5% (0.2%)	18.2% (0.2%)	17.9% (0.2%)	18.1% (0.1%)	18.5% (0.2%)	18.4% (0.2%)	18.6% (0.2%)	18.5% (0.2%)	18.7% (0.2%)	18.8% (0.1%)	19.5% (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%* (2.9%)	Kentucky	26.3%* (3.1%)	North Dakota	45.8%* (3.8%)
Alaska	57.9%* (4.5%)	Louisiana	34.7% (3.6%)	Ohio	35.7% (3.4%)
Arizona	38.9% (5.0%)	Maine	32.1% (3.9%)	Oklahoma	29.4% (3.8%)
Arkansas	39.1% (4.7%)	Maryland	29.2% (3.4%)	Oregon	34.6% (4.0%)
California	27.1%* (1.9%)	Massachusetts	19.6%* (2.6%)	Pennsylvania	22.8%* (2.9%)
Colorado	35.1% (3.5%)	Michigan	28.1% (3.3%)	Rhode Island	27.8% (3.8%)
Connecticut	29.9% (4.2%)	Minnesota	47.9%* (4.5%)	South Carolina	34.0% (5.3%)
Delaware	33.5% (4.3%)	Mississippi	42.1% (4.8%)	South Dakota	32.6% (5.4%)
District of Columbia	16.3%* (2.9%)	Missouri	31.8% (3.7%)	Tennessee	38.6% (3.6%)
Florida	36.2% (2.8%)	Montana	46.8%* (4.5%)	Texas	29.3% (2.3%)
Georgia	32.2% (4.0%)	Nebraska	42.4%* (3.7%)	Utah	41.4%* (3.1%)
Hawaii	28.5% (2.8%)	Nevada	26.1% (3.3%)	Vermont	30.3% (3.7%)
Idaho	45.7%* (4.6%)	New Hampshire	32.7% (4.6%)	Virginia	37.1% (3.3%)
Illinois	36.8% (2.9%)	New Jersey	36.3% (6.1%)	Washington	47.5%* (3.6%)
Indiana	32.5% (4.2%)	New Mexico	27.2% (4.1%)	West Virginia	34.9% (3.5%)
Iowa	35.8% (6.8%)	New York	27.1%* (2.3%)	Wisconsin	55.9%* (3.8%)
Kansas	45.2%* (4.0%)	North Carolina	34.1% (4.2%)	Wyoming	46.9%* (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% (1.4%)	Kentucky	19.4% (0.5%)	North Dakota	20.1% (0.7%)
Alaska	20.5% (0.8%)	Louisiana	21.6%* (0.8%)	Ohio	19.9% (0.8%)
Arizona	18.0% (1.0%)	Maine	19.6% (0.6%)	Oklahoma	18.9% (0.8%)
Arkansas	16.9%* (0.9%)	Maryland	19.2% (0.7%)	Oregon	18.8% (0.9%)
California	20.1% (0.6%)	Massachusetts	19.2% (1.0%)	Pennsylvania	19.7% (1.0%)
Colorado	18.4%* (0.6%)	Michigan	19.6% (0.5%)	Rhode Island	18.7% (1.4%)
Connecticut	18.9% (1.1%)	Minnesota	18.9% (0.7%)	South Carolina	20.8% (0.6%)
Delaware	18.5% (1.0%)	Mississippi	24.8%* (0.8%)	South Dakota	20.2% (0.9%)
District of Columbia	16.3%* (1.2%)	Missouri	20.7% (1.0%)	Tennessee	21.5%* (0.8%)
Florida	20.6% (0.7%)	Montana	22.7%* (0.6%)	Texas	20.2% (0.7%)
Georgia	19.0% (0.9%)	Nebraska	19.0% (0.7%)	Utah	19.6% (0.5%)
Hawaii	14.6%* (0.6%)	Nevada	20.1% (0.6%)	Vermont	19.1% (1.0%)
Idaho	21.8%* (1.0%)	New Hampshire	19.6% (0.8%)	Virginia	21.0% (0.8%)
Illinois	18.6% (0.7%)	New Jersey	19.1% (1.0%)	Washington	19.6% (0.7%)
Indiana	18.4% (0.9%)	New Mexico	22.3%* (1.1%)	West Virginia	19.9% (0.7%)
Iowa	19.7% (0.5%)	New York	20.9% (0.7%)	Wisconsin	17.8%* (0.7%)
Kansas	21.1% (0.8%)	North Carolina	20.6% (1.1%)	Wyoming	22.8%* (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

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

Number of Employees	2003	2004	2005	2006	2008	2009	2010	2011	2012	2013	2014
U.S.	\$16.51 (\$0.06)	\$18.01 (\$0.11)	\$18.76 (\$0.09)	\$19.33 (\$0.11)	\$20.53 (\$0.07)	\$21.53 (\$0.10)	\$22.82 (\$0.10)	\$23.34 (\$0.11)	\$23.77 (\$0.16)	\$24.31 (\$0.13)	\$24.77 (\$0.12)
<50	\$18.02 (\$0.13)	\$19.05 (\$0.09)	\$20.40 (\$0.17)	\$20.88 (\$0.24)	\$22.43 (\$0.13)	\$23.66 (\$0.07)	\$24.79 (\$0.15)	\$25.71 (\$0.17)	\$26.07 (\$0.14)	\$26.75 (\$0.22)	\$27.14 (\$0.22)
50-99	\$16.78 (\$0.25)	\$19.57 (\$0.38)	\$19.49 (\$0.33)	\$20.03 (\$0.50)	\$21.38 (\$0.34)	\$22.93 (\$0.31)	\$24.62 (\$0.36)	\$24.05 (\$0.34)	\$25.05 (\$0.26)	\$25.37 (\$0.44)	\$26.29 (\$0.35)
100+	\$16.09 (\$0.07)	\$17.58 (\$0.12)	\$18.25 (\$0.12)	\$18.85 (\$0.15)	\$19.96 (\$0.08)	\$20.86 (\$0.12)	\$22.13 (\$0.11)	\$22.68 (\$0.12)	\$23.07 (\$0.22)	\$23.60 (\$0.17)	\$24.03 (\$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%* (2.7%)	Kentucky	66.6% (3.4%)	North Dakota	46.0%* (4.0%)
Alaska	43.2%* (4.5%)	Louisiana	51.4%* (4.0%)	Ohio	52.1%* (3.5%)
Arizona	52.4% (5.0%)	Maine	45.3%* (4.7%)	Oklahoma	68.7% (3.8%)
Arkansas	58.7% (4.7%)	Maryland	60.9% (3.6%)	Oregon	57.3% (4.2%)
California	67.1%* (2.1%)	Massachusetts	70.4%* (2.9%)	Pennsylvania	68.7%* (3.2%)
Colorado	56.7% (3.6%)	Michigan	69.2%* (3.4%)	Rhode Island	57.8% (4.0%)
Connecticut	55.6% (4.4%)	Minnesota	32.4%* (4.3%)	South Carolina	61.7% (5.5%)
Delaware	62.9% (4.4%)	Mississippi	68.5% (3.9%)	South Dakota	63.3% (5.8%)
District of Columbia	74.7%* (3.0%)	Missouri	60.5% (3.7%)	Tennessee	48.1%* (3.8%)
Florida	62.3% (2.8%)	Montana	39.1%* (4.6%)	Texas	68.4%* (2.2%)
Georgia	61.8% (4.3%)	Nebraska	51.2%* (3.7%)	Utah	53.1%* (3.2%)
Hawaii	68.6%* (2.9%)	Nevada	71.1%* (3.4%)	Vermont	45.6%* (4.5%)
Idaho	64.7% (4.3%)	New Hampshire	59.6% (4.7%)	Virginia	58.2% (3.4%)
Illinois	56.0% (3.0%)	New Jersey	64.0% (6.1%)	Washington	51.8%* (3.6%)
Indiana	58.1% (4.5%)	New Mexico	59.1% (4.6%)	West Virginia	60.6% (3.5%)
Iowa	52.3% (6.0%)	New York	68.8%* (2.3%)	Wisconsin	40.2%* (3.8%)
Kansas	47.9%* (3.9%)	North Carolina	64.8% (4.1%)	Wyoming	45.6%* (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* (\$0.7)	Kentucky	\$24.85 (\$0.7)	North Dakota	\$25.15 (\$0.5)
Alaska	\$26.44 (\$0.8)	Louisiana	\$28.47* (\$1.0)	Ohio	\$23.91 (\$0.7)
Arizona	\$26.35 (\$0.9)	Maine	\$25.21 (\$0.7)	Oklahoma	\$25.65 (\$0.7)
Arkansas	\$26.33* (\$0.7)	Maryland	\$22.44* (\$0.6)	Oregon	\$23.22* (\$0.6)
California	\$24.01 (\$0.4)	Massachusetts	\$21.80* (\$0.5)	Pennsylvania	\$22.38* (\$0.5)
Colorado	\$26.48* (\$0.6)	Michigan	\$24.31 (\$0.7)	Rhode Island	\$21.42* (\$0.7)
Connecticut	\$24.71 (\$0.7)	Minnesota	\$25.28 (\$0.9)	South Carolina	\$25.01 (\$0.9)
Delaware	\$22.75* (\$0.5)	Mississippi	\$28.16* (\$1.0)	South Dakota	\$24.51 (\$1.0)
District of Columbia	\$20.74* (\$0.6)	Missouri	\$26.72* (\$0.6)	Tennessee	\$27.12* (\$0.7)
Florida	\$25.78 (\$0.5)	Montana	\$26.85* (\$0.8)	Texas	\$26.01* (\$0.5)
Georgia	\$26.24* (\$0.7)	Nebraska	\$27.06* (\$0.7)	Utah	\$25.49 (\$0.6)
Hawaii	\$15.18* (\$0.6)	Nevada	\$24.38 (\$0.7)	Vermont	\$20.91* (\$0.8)
Idaho	\$26.52* (\$0.7)	New Hampshire	\$23.89 (\$0.6)	Virginia	\$24.60 (\$0.5)
Illinois	\$24.55 (\$0.6)	New Jersey	\$25.06 (\$0.5)	Washington	\$23.63 (\$0.7)
Indiana	\$23.86 (\$0.6)	New Mexico	\$26.33 (\$0.8)	West Virginia	\$22.41* (\$0.6)
Iowa	\$22.70* (\$0.7)	New York	\$25.35 (\$0.4)	Wisconsin	\$27.50* (\$0.7)
Kansas	\$26.97* (\$0.6)	North Carolina	\$23.96 (\$0.6)	Wyoming	\$26.89* (\$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 cent)	Dividend Yield
1.3%	6.86%
1.4%	5.44%
1.5%	4.14%
1.6%	3.14%
1.7%	2.44%