



MEPS Insurance Component Chartbook 2016 Appendix Tables



Medical Expenditure Panel Survey Insurance Component 2016 Chartbook

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, 2003-2016

Number of Employees	2003	2004	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016
U.S.	86.8%	86.7%	86.9%	86.9%	87.7%	87.6%	86.5%	85.3%	84.7%	84.9%	83.2%	83.8%	84.3%
	(0.5%)	(0.3%)	(0.5%)	(0.2%)	(0.3%)	(0.2%)	(0.2%)	(0.2%)	(0.3%)	(0.3%)	(0.3%)	(0.2%)	(0.2%)
<50	61.6%	61.0%	62.2%	61.2%	61.6%	59.6%	57.8%	54.7%	52.9%	53.1%	49.8%	47.6%	47.7%
	(0.7%)	(0.5%)	(0.6%)	(0.4%)	(0.5%)	(0.5%)	(0.5%)	(0.4%)	(0.6%)	(0.7%)	(0.6%)	(0.6%)	(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%	85.3%	88.6%
	(2.1%)	(1.4%)	(1.7%)	(1.2%)	(0.9%)	(1.3%)	(0.9%)	(1.0%)	(1.4%)	(1.0%)	(1.3%)	(1.2%)	(1.0%)
100+	97.9%	98.2%	97.5%	97.7%	98.2%	98.8%	98.5%	98.1%	98.2%	98.0%	97.3%	98.8%	98.9%
	(0.4%)	(0.3%)	(0.7%)	(0.4%)	(0.3%)	(0.1%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.1%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2003-2016.

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, 2003-2016

Number of Employees	2003	2004	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016
U.S.	86.8%	86.7%	86.9%	86.9%	87.7%	87.6%	86.5%	85.3%	84.7%	84.9%	83.2%	83.8%	84.3%
	(0.5%)	(0.3%)	(0.5%)	(0.2%)	(0.3%)	(0.2%)	(0.2%)	(0.2%)	(0.3%)	(0.3%)	(0.3%)	(0.2%)	(0.2%)
<10	45.8%	45.5%	43.7%	43.3%	45.0%	42.5%	40.5%	36.0%	35.3%	36.2%	32.9%	30.4%	28.4%
	(0.8%)	(1.0%)	(0.5%)	(0.9%)	(0.7%)	(0.6%)	(0.6%)	(0.6%)	(0.5%)	(0.7%)	(0.7%)	(0.7%)	(0.8%)
10-24	70.6%	68.4%	68.2%	67.4%	69.5%	66.6%	64.7%	62.7%	61.7%	59.3%	55.5%	52.6%	54.0%
	(1.5%)	(0.7%)	(1.8%)	(1.2%)	(0.8%)	(1.0%)	(1.2%)	(0.9%)	(1.1%)	(0.6%)	(1.1%)	(1.2%)	(1.2%)
25-99	84.1%	84.2%	85.0%	85.0%	85.3%	85.0%	83.3%	80.6%	78.9%	81.2%	77.2%	77.3%	80.1%
	(1.2%)	(0.8%)	(1.1%)	(0.8%)	(1.0%)	(0.7%)	(0.6%)	(0.9%)	(0.7%)	(0.9%)	(0.9%)	(1.0%)	(0.8%)
100-999	95.8%	94.8%	93.0%	95.1%	95.9%	96.3%	95.4%	94.4%	94.6%	95.2%	92.7%	96.1%	97.3%
	(0.5%)	(0.9%)	(2.2%)	(1.0%)	(0.7%)	(0.5%)	(0.5%)	(0.6%)	(0.7%)	(0.4%)	(0.7%)	(0.5%)	(0.5%)
1,000+	98.7%	99.5%	99.4%	98.7%	99.0%	99.7%	99.6%	99.5%	99.6%	99.1%	99.1%	99.8%	99.6%
	(0.5%)	(0.1%)	(0.2%)	(0.3%)	(0.4%)	(0.1%)	(0.1%)	(0.1%)	(0.1%)	(0.3%)	(0.2%)	(0.1%)	(0.1%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2003-2016.

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, 2016

Alabama	85.7% (1.2%)	Kentucky	83.5% (1.7%)	North Dakota	82.7% (1.6%)
Alaska	75.2%* (1.7%)	Louisiana	82.6% (1.8%)	Ohio	87.0% (1.7%)
Arizona	83.5% (1.3%)	Maine	79.9%* (1.5%)	Oklahoma	85.8% (1.4%)
Arkansas	82.6% (1.4%)	Maryland	84.1% (1.6%)	Oregon	79.5%* (1.7%)
California	84.8% (0.7%)	Massachusetts	87.6%* (1.1%)	Pennsylvania	85.0% (1.3%)
Colorado	82.9% (1.4%)	Michigan	82.2% (1.5%)	Rhode Island	86.9% (1.4%)
Connecticut	86.4% (1.5%)	Minnesota	84.2% (1.4%)	South Carolina	81.3%* (1.3%)
Delaware	81.2% (1.7%)	Mississippi	83.3% (1.9%)	South Dakota	81.2%* (1.5%)
District of Columbia	92.9%* (0.9%)	Missouri	83.8% (1.3%)	Tennessee	86.4% (1.1%)
Florida	81.2%* (1.2%)	Montana	66.2%* (2.5%)	Texas	84.8% (0.8%)
Georgia	84.9% (1.2%)	Nebraska	79.1%* (1.7%)	Utah	83.1% (1.3%)
Hawaii	96.8%* (0.6%)	Nevada	87.2%* (1.2%)	Vermont	78.5%* (1.7%)
Idaho	75.6%* (1.9%)	New Hampshire	84.4% (1.8%)	Virginia	86.9%* (1.2%)
Illinois	85.6% (1.2%)	New Jersey	85.9% (1.1%)	Washington	82.1% (1.4%)
Indiana	84.1% (1.3%)	New Mexico	80.6%* (1.6%)	West Virginia	81.0% (1.8%)
Iowa	85.3% (1.2%)	New York	85.5% (1.0%)	Wisconsin	84.9% (1.3%)
Kansas	82.5% (1.5%)	North Carolina	81.5%* (1.4%)	Wyoming	72.1%* (1.9%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2016.

Note: * Statistically different from the national average of 84.3 percent at $p < 0.05$. Note that the standard error on the national estimate of 84.3 percent is 0.22 percent.

Appendix Exhibit 1.4
Percentage of private-sector employees (standard error) in establishments that offer health insurance, by State, firm size <50 employees, 2016

Alabama	48.1% (3.8%)	Kentucky	47.2% (4.1%)	North Dakota	53.3% (3.6%)
Alaska	31.2%* (3.6%)	Louisiana	49.0% (3.9%)	Ohio	57.3%* (3.3%)
Arizona	39.0%* (4.0%)	Maine	47.2% (3.7%)	Oklahoma	54.9% (3.6%)
Arkansas	40.2% (3.9%)	Maryland	49.0% (4.4%)	Oregon	42.5% (3.6%)
California	50.8% (2.0%)	Massachusetts	58.0%* (3.8%)	Pennsylvania	53.2% (3.1%)
Colorado	46.5% (4.1%)	Michigan	46.2% (3.6%)	Rhode Island	61.6%* (4.0%)
Connecticut	56.3%* (3.9%)	Minnesota	45.7% (3.8%)	South Carolina	34.4%* (3.3%)
Delaware	40.6% (4.5%)	Mississippi	45.4% (4.8%)	South Dakota	51.3% (3.8%)
District of Columbia	65.6%* (4.1%)	Missouri	45.5% (4.3%)	Tennessee	42.7% (3.8%)
Florida	39.2%* (3.4%)	Montana	32.5%* (3.4%)	Texas	43.2% (2.7%)
Georgia	38.2%* (3.7%)	Nebraska	36.2%* (3.7%)	Utah	42.2% (3.9%)
Hawaii	89.4%* (1.8%)	Nevada	55.0% (4.2%)	Vermont	48.0% (3.4%)
Idaho	34.7%* (3.6%)	New Hampshire	51.9% (4.4%)	Virginia	52.4% (3.9%)
Illinois	45.7% (4.0%)	New Jersey	56.9%* (3.1%)	Washington	44.7% (3.5%)
Indiana	41.9% (4.3%)	New Mexico	44.8% (3.9%)	West Virginia	38.7%* (3.9%)
Iowa	48.5% (3.8%)	New York	54.5%* (3.1%)	Wisconsin	50.9% (3.6%)
Kansas	45.9% (4.0%)	North Carolina	39.4%* (3.6%)	Wyoming	41.6% (3.6%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2016.

Note: * Statistically different from the national average of 47.7 percent at $p < 0.05$. Note that the standard error on the national estimate of 47.7 percent is 0.62 percent.

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, 2004-2016

Low Wage	2004	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016
<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%	58.4%	56.9%
	(0.5%)	(0.7%)	(0.4%)	(0.5%)	(0.5%)	(0.5%)	(0.4%)	(0.3%)	(0.6%)	(0.7%)	(0.7%)	(0.7%)
>=50% 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%	23.1%	24.4%
	(0.8%)	(1.2%)	(1.2%)	(1.2%)	(0.8%)	(0.7%)	(0.9%)	(1.0%)	(1.2%)	(1.1%)	(1.1%)	(1.3%)
<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%	98.9%	98.9%
	(0.2%)	(0.3%)	(0.2%)	(0.4%)	(0.2%)	(0.2%)	(0.2%)	(0.1%)	(0.1%)	(0.2%)	(0.1%)	(0.2%)
>=50% 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%	92.7%	94.5%
	(1.1%)	(2.2%)	(1.2%)	(0.5%)	(0.4%)	(0.6%)	(0.7%)	(0.6%)	(0.7%)	(0.7%)	(0.6%)	(0.5%)

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

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2004-2016.

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 2016 estimates.

Wage levels in the MEPS-IC questionnaires have been adjusted to account for changing wages over time. In 2016, 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, 2016

Industry	
United States	84.3% (0.2%)
Agriculture, fisheries, forestry	56.5% (5.1%)
Mining and manufacturing	94.1% (0.4%)
Construction	74.0% (1.5%)
Utilities and transportation	91.7% (0.9%)
Wholesale trade	89.8% (0.9%)
Financial services and real estate	92.2% (0.5%)
Retail trade	84.9% (0.7%)
Professional services	88.3% (0.5%)
Other services	73.9% (0.7%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2016.

Appendix Exhibit 1.7
Percentage (standard error) of private-sector employees in establishments that offer health insurance, by firm size and industry, 2016

Industry	<50 employees	50-99 employees	100 or more employees
Agriculture, fisheries, forestry	28.5% (5.2%)	67.6% (15.2%)	96.3% (3.3%)
Mining and manufacturing	65.1% (2.2%)	98.6% (0.8%)	99.8% (0.2%)
Construction	54.3% (2.0%)	94.7% (2.6%)	100.0% (0.0%)
Utilities and transportation	55.8% (3.8%)	87.7% (6.6%)	99.1% (0.4%)
Wholesale trade	69.1% (2.4%)	90.3% (4.8%)	100.0% (0.0%)
Financial services and real estate	54.2% (2.4%)	98.1% (0.9%)	99.8% (0.1%)
Retail trade	42.3% (1.9%)	93.0% (2.0%)	99.5% (0.2%)
Professional services	56.7% (1.2%)	92.0% (1.5%)	98.3% (0.4%)
Other services	34.7% (1.2%)	78.9% (2.4%)	98.1% (0.3%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2016.

Appendix Exhibit 1.8
Percentage (standard error) of private-sector employees in
establishments that offer health insurance, overall and
by selected characteristics, 2016

Employer Characteristics	
United States	84.3% (0.2%)
Ownership: For Profit Inc.	85.0% (0.3%)
Ownership: For Profit Uninc.	72.2% (0.9%)
Ownership: Nonprofit	93.9% (0.4%)
Firm Age: 0-4 Years	46.6% (1.8%)
Firm Age: 5-9 Years	59.0% (1.5%)
Firm Age: 10-19 Years	69.8% (0.9%)
Firm Age: 20+ Years	93.3% (0.2%)
# of Locations: 2+ Locations	98.7% (0.1%)
# of Locations: 1 Location	63.7% (0.6%)
% Full Time: 0-24%	54.5% (1.5%)
% Full Time: 25-49%	76.4% (1.1%)
% Full Time: 50-74%	80.2% (0.8%)
% Full Time: 75%+	90.3% (0.2%)
% Low Wage: 50%+	72.1% (0.7%)
% Low Wage: <50%	88.1% (0.2%)
<p>Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2016. Note: “% Full Time” refers to the percentage of the establishment’s workforce that worked full time in 2016. “% Low Wage” refers to the percentage of the establishment’s workforce that earned less than \$11.50 per hour in 2016.</p>	

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), 2016

Employer Characteristics	<50 employees	50-99 employees	100 or more employees
Ownership: For Profit Inc.	49.4% (0.8%)	87.4% (1.3%)	98.9% (0.2%)
Ownership: For Profit Uninc.	37.5% (1.2%)	86.6% (2.4%)	98.0% (0.4%)
Ownership: Nonprofit	64.0% (2.0%)	96.2% (1.1%)	99.6% (0.2%)
Firm Age: 0-4 Years	27.9% (1.5%)	84.6% (3.6%)	87.2% (5.0%)
Firm Age: 5-9 Years	38.7% (1.6%)	82.6% (3.3%)	93.9% (1.1%)
Firm Age: 10-19 Years	45.3% (1.2%)	86.0% (2.2%)	97.5% (0.6%)
Firm Age: 20+ Years	61.1% (1.0%)	92.2% (1.1%)	99.5% (0.1%)
# of Locations: 2+ Locations	77.2% (2.0%)	90.4% (1.4%)	99.5% (0.1%)
# of Locations: 1 Location	46.1% (0.6%)	88.1% (1.2%)	95.7% (0.8%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2016.

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), 2016

Employer Characteristics	<50 employees	50-99 employees	100 or more employees
% Full Time: 0-24%	16.5% (1.4%)	66.7% (4.7%)	91.2% (1.8%)
% Full Time: 25-49%	34.6% (2.0%)	73.6% (4.5%)	98.8% (0.2%)
% Full Time: 50-74%	39.1% (1.6%)	88.0% (2.5%)	98.9% (0.2%)
% Full Time: 75%+	60.9% (0.8%)	95.3% (0.8%)	99.6% (0.1%)
% Low Wage: 50%+	24.4% (1.3%)	72.2% (2.9%)	97.4% (0.4%)
% Low Wage: <50%	56.9% (0.7%)	94.4% (0.8%)	99.4% (0.2%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2016.

Note: “% Full Time” refers to the percentage of the establishment’s workforce that worked full time in 2016. “% Low Wage” refers to the percentage of the establishment’s workforce that earned less than \$11.50 per hour in 2016.

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, 2003-2016

Number of Employees	2003	2004	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016
U.S.	32.4%	35.0%	32.7%	34.4%	34.2%	35.1%	35.8%	36.9%	37.2%	37.6%	37.2%	39.0%	40.7%
	(1.0%)	(0.7%)	(0.5%)	(0.5%)	(0.4%)	(0.4%)	(0.5%)	(0.5%)	(0.5%)	(0.5%)	(0.5%)	(0.5%)	(0.6%)
<10	12.4%	13.7%	12.7%	14.9%	14.0%	14.6%	13.1%	12.6%	14.9%	15.2%	14.4%	15.8%	19.3%
	(0.4%)	(0.6%)	(0.8%)	(0.9%)	(0.8%)	(0.7%)	(0.5%)	(0.8%)	(0.9%)	(0.4%)	(0.8%)	(1.0%)	(1.4%)
10-24	11.3%	12.7%	11.2%	11.6%	11.1%	10.4%	11.6%	9.9%	10.7%	9.0%	12.0%	10.6%	13.6%
	(0.8%)	(0.7%)	(0.5%)	(0.6%)	(0.9%)	(0.4%)	(0.8%)	(0.7%)	(0.7%)	(0.7%)	(1.0%)	(1.0%)	(1.1%)
25-99	12.7%	13.9%	12.2%	13.5%	12.6%	13.4%	14.3%	12.2%	13.5%	12.4%	12.2%	13.7%	16.6%
	(0.7%)	(0.9%)	(0.9%)	(0.7%)	(0.8%)	(0.7%)	(0.7%)	(0.7%)	(0.7%)	(0.7%)	(0.8%)	(0.9%)	(0.9%)
100-999	33.5%	31.8%	34.9%	30.6%	32.7%	29.9%	30.9%	31.7%	30.1%	30.1%	32.5%	33.7%	34.4%
	(1.9%)	(1.3%)	(1.4%)	(0.9%)	(1.3%)	(0.7%)	(0.9%)	(1.1%)	(0.8%)	(1.0%)	(1.2%)	(1.2%)	(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%	83.8%	81.9%
	(1.7%)	(0.6%)	(0.5%)	(0.7%)	(0.5%)	(0.4%)	(0.6%)	(0.5%)	(0.7%)	(0.5%)	(0.8%)	(0.8%)	(0.8%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2003-2016.

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, 2003-2016

Number of Employees	2003	2004	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016
U.S.	54.7%	57.0%	55.5%	54.9%	56.8%	57.2%	58.4%	59.6%	60.1%	58.1%	59.2%	59.1%	57.3%
	(1.0%)	(0.7%)	(0.8%)	(0.7%)	(0.5%)	(0.7%)	(0.7%)	(0.6%)	(0.7%)	(0.6%)	(0.6%)	(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%	13.5%	15.7%
	(1.0%)	(2.1%)	(0.8%)	(0.8%)	(0.8%)	(0.6%)	(0.6%)	(0.9%)	(0.9%)	(0.8%)	(0.9%)	(1.1%)	(1.2%)
10-24	11.3%	13.3%	11.2%	12.0%	11.5%	9.8%	11.5%	10.1%	11.1%	9.1%	11.4%	10.5%	14.9%
	(1.0%)	(1.2%)	(0.8%)	(0.9%)	(1.3%)	(0.5%)	(1.0%)	(0.8%)	(1.0%)	(0.9%)	(1.2%)	(1.1%)	(1.3%)
25-99	15.3%	15.7%	13.8%	14.4%	12.8%	16.0%	17.3%	13.5%	15.5%	13.4%	14.0%	14.5%	17.1%
	(1.0%)	(0.9%)	(1.5%)	(1.0%)	(1.1%)	(1.0%)	(1.1%)	(0.8%)	(0.9%)	(0.8%)	(1.1%)	(1.1%)	(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%	39.5%	37.4%
	(1.4%)	(1.5%)	(1.1%)	(1.4%)	(1.0%)	(1.8%)	(1.4%)	(1.2%)	(1.4%)	(1.0%)	(1.4%)	(1.5%)	(1.3%)
1,000+	82.8%	84.8%	84.2%	83.4%	85.9%	85.8%	86.6%	89.0%	89.0%	86.9%	86.6%	86.4%	82.8%
	(1.1%)	(0.9%)	(0.9%)	(1.0%)	(0.7%)	(0.7%)	(0.6%)	(0.4%)	(0.5%)	(0.4%)	(0.7%)	(0.7%)	(0.8%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2003-2016.

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, 2016

Coverage	U.S.	<10	10-24	25-99	100-999	1,000+
Any Dependent Coverage	98.4% (0.1%)	84.5% (1.2%)	92.9% (0.8%)	97.6% (0.4%)	99.2% (0.3%)	100.0% (0.0%)
Any Family Coverage	97.6% (0.1%)	80.2% (1.3%)	89.8% (1.0%)	95.6% (0.6%)	98.7% (0.4%)	99.8% (0.1%)
Any Employee-Plus-One	90.9% (0.4%)	61.3% (1.7%)	78.7% (1.4%)	89.6% (0.8%)	89.9% (0.9%)	95.2% (0.5%)
Family and Employee-Plus-One	90.1% (0.4%)	57.0% (1.7%)	75.6% (1.5%)	87.6% (0.9%)	89.5% (0.9%)	95.0% (0.5%)
Family Coverage Only	7.5% (0.3%)	23.2% (1.5%)	14.2% (1.2%)	8.0% (0.7%)	9.2% (0.8%)	4.8% (0.5%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2016.

Note: This table does not include a row 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, 2003-2016

Number of Employees	2003	2004	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016
U.S.	59.7%	58.6%	56.3%	61.4%	64.8%	66.5%	65.6%	65.5%	65.3%	66.0%	67.0%	70.2%	71.7%
	(0.7%)	(0.8%)	(0.8%)	(0.7%)	(0.6%)	(0.7%)	(0.8%)	(0.5%)	(0.7%)	(0.6%)	(0.6%)	(0.5%)	(0.5%)
<50	20.3%	24.7%	18.2%	21.5%	26.8%	27.3%	26.7%	27.2%	29.3%	28.4%	29.6%	33.6%	34.2%
	(1.1%)	(0.9%)	(1.1%)	(1.1%)	(0.7%)	(0.9%)	(0.8%)	(0.9%)	(0.8%)	(1.0%)	(0.9%)	(1.1%)	(1.0%)
50-99	33.6%	36.7%	32.1%	36.0%	42.5%	42.8%	44.1%	46.8%	43.7%	46.6%	46.8%	50.2%	56.2%
	(2.6%)	(2.5%)	(2.5%)	(2.4%)	(1.7%)	(2.0%)	(1.9%)	(2.2%)	(1.7%)	(2.2%)	(2.1%)	(2.2%)	(2.0%)
100+	73.1%	70.2%	69.0%	74.3%	76.9%	78.5%	77.3%	76.3%	75.7%	76.5%	77.0%	79.7%	80.7%
	(0.7%)	(0.9%)	(0.9%)	(0.6%)	(0.7%)	(0.7%)	(1.0%)	(0.7%)	(0.7%)	(0.7%)	(0.6%)	(0.6%)	(0.6%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2003-2016.

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, 2016

Industry	
United States	71.7% (0.5%)
Agriculture, fisheries, forestry	49.7% (9.4%)
Mining and manufacturing	64.1% (1.7%)
Construction	54.8% (2.9%)
Utilities and transportation	74.9% (2.5%)
Wholesale trade	65.7% (2.1%)
Financial services and real estate	81.0% (1.3%)
Retail trade	79.2% (1.2%)
Professional services	73.4% (1.0%)
Other services	69.4% (1.2%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2016.
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, 2016

Industry	<50 employees	50-99 employees	100 or more employees
Agriculture, fisheries, forestry	*	*	53.9%
	(13.6%)	(21.7%)	(13.7%)
Mining and manufacturing	35.4%	43.1%	70.1%
	(3.3%)	(5.3%)	(2.0%)
Construction	34.0%	64.5%	70.7%
	(3.2%)	(6.5%)	(4.9%)
Utilities and transportation	30.9%	49.0%	80.9%
	(6.1%)	(11.0%)	(2.6%)
Wholesale trade	30.5%	53.3%	79.2%
	(3.4%)	(7.4%)	(2.4%)
Financial services and real estate	33.6%	61.0%	87.2%
	(3.7%)	(6.9%)	(1.3%)
Retail trade	35.9%	62.1%	86.9%
	(3.2%)	(6.3%)	(1.2%)
Professional services	36.4%	61.1%	81.5%
	(1.7%)	(3.5%)	(1.1%)
Other services	32.4%	52.5%	80.0%
	(2.3%)	(4.1%)	(1.4%)

*Estimate was suppressed due to insufficient sample size.

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2016.

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

Appendix Exhibit 1.17
Percentage (standard error) of private-sector employees
in establishments that offer two or more health insurance plans,
by selected characteristics, 2016

Employer Characteristics	
United States	71.7% (0.5%)
Ownership: For Profit Inc.	72.3% (0.6%)
Ownership: For Profit Uninc.	68.7% (1.4%)
Ownership: Nonprofit	71.7% (1.4%)
Firm Age: 0-4 Years	59.3% (2.8%)
Firm Age: 5-9 Years	57.1% (2.6%)
Firm Age: 10-19 Years	60.4% (1.6%)
Firm Age: 20+ Years	74.9% (0.6%)
# of Locations: 2+ Locations	80.9% (0.6%)
# of Locations: 1 Location	51.5% (1.0%)
% Full Time: 0-24%	64.7% (2.5%)
% Full Time: 25-49%	72.7% (1.7%)
% Full Time: 50-74%	72.6% (1.4%)
% Full Time: 75%+	72.0% (0.6%)
% Low Wage: 50%+	70.9% (1.2%)
% Low Wage: <50%	71.9% (0.6%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2016.
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 2016. “% Low Wage” refers to the percentage of the establishment’s workforce that earned less than \$11.50 per hour in 2016.

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), 2016

Employer Characteristics	<50 employees	50-99 employees	100 or more employees
Ownership: For Profit Inc.	34.2% (1.3%)	58.0% (2.4%)	81.1% (0.7%)
Ownership: For Profit Uninc.	36.1% (2.2%)	57.1% (4.7%)	80.5% (1.6%)
Ownership: Nonprofit	30.9% (2.7%)	48.2% (4.8%)	79.0% (1.5%)
Firm Age: 0-4 Years	34.8% (3.3%)	73.3% (5.7%)	77.6% (4.3%)
Firm Age: 5-9 Years	39.0% (2.9%)	60.7% (5.8%)	72.6% (4.8%)
Firm Age: 10-19 Years	35.1% (2.0%)	55.7% (4.2%)	77.6% (2.2%)
Firm Age: 20+ Years	32.3% (1.4%)	52.4% (2.6%)	81.3% (0.6%)
# of Locations: 2+ Locations	39.1% (3.3%)	50.1% (3.4%)	82.4% (0.6%)
# of Locations: 1 Location	33.8% (1.1%)	57.9% (2.3%)	70.3% (1.9%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2016.
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), 2016

Employer Characteristics	<50 employees	50-99 employees	100 or more employees
% Full Time: 0-24%	27.4% (4.4%)	38.6% (7.9%)	75.3% (2.9%)
% Full Time: 25-49%	29.9% (3.5%)	53.9% (6.7%)	82.8% (1.8%)
% Full Time: 50-74%	29.9% (2.8%)	56.5% (5.4%)	82.0% (1.6%)
% Full Time: 75%+	35.9% (1.2%)	58.7% (2.3%)	80.6% (0.7%)
% Low Wage: 50%+	32.5% (3.3%)	45.1% (4.5%)	78.4% (1.3%)
% Low Wage: <50%	34.5% (1.0%)	59.2% (2.2%)	81.3% (0.7%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2016.

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 2016. “% Low Wage” refers to the percentage of the establishment’s workforce that earned less than \$11.50 per hour in 2016.

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, 2003-2016

Number of Employees	2003	2004	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016
U.S.	13.0%	14.0%	12.5%	13.0%	11.2%	11.2%	11.6%	13.1%	12.3%	11.9%	11.6%	11.6%	12.5%
	(0.8%)	(0.6%)	(0.3%)	(0.4%)	(0.3%)	(0.3%)	(0.4%)	(0.3%)	(0.3%)	(0.5%)	(0.4%)	(0.4%)	(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%	1.2%	2.3%
	(0.2%)	(0.2%)	(0.3%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.3%)	(0.2%)	(0.2%)	(0.3%)	(0.3%)	(0.6%)
10-24	2.4%	2.1%	1.3%	1.8%	1.6%	1.6%	1.4%	1.0%	1.2%	1.0%	1.5%	1.3%	1.7%
	(0.6%)	(0.4%)	(0.4%)	(0.4%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.4%)	(0.4%)	(0.3%)	(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%	1.7%	2.3%
	(0.7%)	(0.4%)	(0.6%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.4%)
100-999	10.6%	8.7%	9.8%	8.3%	8.0%	7.5%	6.9%	6.8%	7.4%	6.3%	6.6%	6.0%	6.2%
	(1.1%)	(0.8%)	(0.6%)	(0.6%)	(0.6%)	(0.4%)	(0.6%)	(0.2%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.7%)
1,000+	42.3%	44.8%	40.5%	40.6%	36.1%	34.5%	34.2%	37.7%	35.3%	34.3%	32.5%	31.6%	32.4%
	(2.4%)	(1.8%)	(1.2%)	(1.5%)	(0.9%)	(1.2%)	(1.3%)	(0.9%)	(1.1%)	(0.9%)	(1.2%)	(1.1%)	(1.0%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2003-2016.

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

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, 2003-2016

Number of Employees	2003	2004	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016
U.S.	13.3%	13.6%	12.7%	12.4%	10.5%	11.3%	10.8%	11.9%	11.6%	10.5%	10.3%	10.4%	10.5%
	(0.7%)	(0.6%)	(0.2%)	(0.4%)	(0.4%)	(0.3%)	(0.4%)	(0.3%)	(0.4%)	(0.4%)	(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%	2.2%	3.4%
	(0.4%)	(0.2%)	(0.3%)	(0.3%)	(0.2%)	(0.3%)	(0.3%)	(0.2%)	(0.3%)	(0.4%)	(0.3%)	(0.4%)	(0.7%)
10-24	3.7%	2.6%	3.1%	3.6%	3.4%	2.7%	2.3%	2.3%	2.8%	2.2%	2.4%	2.4%	2.7%
	(0.5%)	(0.3%)	(0.6%)	(0.5%)	(0.7%)	(0.3%)	(0.5%)	(0.4%)	(0.5%)	(0.6%)	(0.5%)	(0.5%)	(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%	3.1%	2.6%
	(0.7%)	(0.5%)	(0.8%)	(0.4%)	(0.3%)	(0.2%)	(0.3%)	(0.4%)	(0.3%)	(0.4%)	(0.4%)	(0.5%)	(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%	5.5%	5.9%
	(1.0%)	(0.5%)	(0.5%)	(0.9%)	(0.7%)	(0.4%)	(0.4%)	(0.4%)	(0.8%)	(0.7%)	(0.6%)	(0.6%)	(0.7%)
1,000+	40.9%	42.1%	38.1%	35.7%	31.1%	31.8%	29.9%	31.9%	31.1%	27.8%	26.8%	26.1%	24.8%
	(2.3%)	(1.2%)	(0.8%)	(1.1%)	(1.0%)	(1.0%)	(1.1%)	(0.9%)	(1.4%)	(0.7%)	(1.2%)	(1.1%)	(1.0%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2003-2016.

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

Appendix Exhibit 2.1: Enrollment Rate
Percentage (standard error) of all private-sector employees enrolled in health insurance
offered by their employers, overall and by firm size, 2003-2016

Number of Employees	2003	2004	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016
U.S.	54.7%	54.2%	54.3%	52.8%	53.9%	53.5%	51.8%	50.6%	49.9%	49.4%	48.1%	47.8%	47.2%
	(0.3%)	(0.5%)	(0.5%)	(0.3%)	(0.4%)	(0.4%)	(0.5%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.4%)	(0.3%)
<50	37.4%	37.7%	37.4%	36.8%	36.8%	35.5%	34.2%	32.0%	30.5%	30.3%	28.3%	27.1%	26.5%
	(0.5%)	(0.4%)	(0.4%)	(0.4%)	(0.3%)	(0.4%)	(0.6%)	(0.4%)	(0.3%)	(0.4%)	(0.4%)	(0.5%)	(0.4%)
50-99	51.1%	51.3%	49.4%	48.7%	51.1%	53.8%	48.8%	46.9%	46.6%	47.6%	45.2%	47.0%	45.4%
	(1.4%)	(1.7%)	(1.0%)	(1.5%)	(1.0%)	(1.1%)	(1.0%)	(1.2%)	(0.7%)	(0.7%)	(1.3%)	(1.3%)	(1.2%)
100+	62.6%	62.0%	62.0%	59.9%	61.3%	60.9%	59.5%	58.9%	58.5%	57.7%	56.7%	56.4%	56.0%
	(0.5%)	(0.7%)	(0.7%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.4%)	(0.4%)	(0.3%)	(0.5%)	(0.5%)	(0.5%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2003-2016.

Denominator: Within each category, all employees in all establishments.

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

Appendix Exhibit 2.2: Number Enrolled

Total number (standard error) (in millions) of private-sector employees enrolled in health insurance offered by their employers, overall and by firm size, 2003-2016

Number of Employees	2003	2004	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016
U.S.	60.6 (1.1)	60.8 (0.4)	60.9 (0.9)	60.5 (0.7)	62.6 (0.6)	59.2 (0.7)	56.1 (0.8)	54.8 (0.6)	55.4 (0.6)	56.3 (0.7)	55.8 (0.6)	57.3 (0.6)	58.2 (0.6)
<50	11.7 (0.2)	12.3 (0.2)	11.7 (0.2)	11.6 (0.2)	11.5 (0.1)	10.6 (0.2)	10.2 (0.2)	9.5 (0.1)	9.3 (0.1)	9.5 (0.2)	8.9 (0.1)	8.9 (0.1)	8.9 (0.1)
50-99	4.0 (0.2)	3.9 (0.2)	3.9 (0.2)	3.8 (0.2)	4.4 (0.2)	4.3 (0.1)	3.8 (0.2)	3.7 (0.1)	3.8 (0.2)	4.0 (0.2)	4.1 (0.1)	4.0 (0.2)	4.0 (0.1)
100+	44.9 (1.0)	44.6 (0.5)	45.3 (0.8)	45.1 (0.9)	46.7 (0.6)	44.3 (0.6)	42.1 (0.8)	41.6 (0.5)	42.3 (0.6)	42.9 (0.7)	42.8 (0.6)	44.4 (0.6)	45.3 (0.6)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2003-2016.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007. The sum of estimates by firm size may differ from the U.S. total due to rounding.

Appendix Exhibit 2.3: 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, 2003-2016

Number of Employees	2003	2004	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016
U.S.	63.0%	62.6%	62.5%	60.7%	61.4%	61.1%	59.8%	59.4%	58.9%	58.2%	57.8%	57.0%	56.0%
	(0.3%)	(0.5%)	(0.4%)	(0.3%)	(0.4%)	(0.4%)	(0.5%)	(0.2%)	(0.4%)	(0.3%)	(0.4%)	(0.4%)	(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%	57.0%	55.5%
	(0.4%)	(0.5%)	(0.5%)	(0.6%)	(0.2%)	(0.4%)	(0.6%)	(0.5%)	(0.5%)	(0.5%)	(0.6%)	(0.6%)	(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%	55.8%	51.2%
	(1.4%)	(1.7%)	(1.5%)	(1.6%)	(1.0%)	(1.0%)	(0.8%)	(1.0%)	(1.2%)	(0.8%)	(1.3%)	(1.2%)	(1.2%)
100+	64.0%	63.2%	63.6%	61.4%	62.4%	61.6%	60.4%	60.0%	59.5%	58.8%	58.3%	57.1%	56.6%
	(0.6%)	(0.7%)	(0.6%)	(0.5%)	(0.5%)	(0.6%)	(0.6%)	(0.3%)	(0.4%)	(0.3%)	(0.5%)	(0.5%)	(0.5%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2003-2016.

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: 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, 2003-2016

Number of Employees	2003	2004	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016
U.S.	63.0%	62.6%	62.5%	60.7%	61.4%	61.1%	59.8%	59.4%	58.9%	58.2%	57.8%	57.0%	56.0%
	(0.3%)	(0.5%)	(0.4%)	(0.3%)	(0.4%)	(0.4%)	(0.5%)	(0.2%)	(0.4%)	(0.3%)	(0.4%)	(0.4%)	(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%	61.9%	60.0%
	(0.7%)	(0.7%)	(0.6%)	(0.8%)	(0.4%)	(0.5%)	(0.5%)	(0.8%)	(0.8%)	(0.4%)	(0.8%)	(0.9%)	(1.1%)
10-24	60.1%	59.3%	57.8%	58.4%	58.2%	58.8%	57.3%	56.5%	56.5%	56.3%	56.8%	57.1%	55.5%
	(0.9%)	(0.7%)	(1.0%)	(0.9%)	(0.7%)	(1.0%)	(0.8%)	(0.8%)	(0.8%)	(0.7%)	(0.9%)	(1.0%)	(1.1%)
25-99	57.7%	58.6%	57.4%	55.9%	56.3%	58.9%	56.2%	55.7%	55.2%	54.4%	53.8%	54.5%	51.8%
	(1.0%)	(1.0%)	(1.1%)	(1.0%)	(0.6%)	(0.6%)	(0.7%)	(0.7%)	(0.9%)	(0.7%)	(0.9%)	(0.9%)	(0.8%)
100-999	61.1%	59.0%	60.0%	59.5%	59.1%	59.2%	57.7%	57.2%	56.6%	55.3%	56.9%	55.8%	54.5%
	(0.8%)	(0.8%)	(1.2%)	(1.1%)	(0.6%)	(1.2%)	(1.1%)	(0.7%)	(0.8%)	(0.6%)	(0.8%)	(0.8%)	(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%	57.7%	57.5%
	(1.0%)	(0.9%)	(0.7%)	(0.7%)	(0.7%)	(0.7%)	(0.6%)	(0.4%)	(0.6%)	(0.5%)	(0.6%)	(0.6%)	(0.6%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2003-2016.

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: Eligibility Rate
Percentage (standard error) of private-sector employees eligible for health insurance
at establishments that offer health insurance, overall and by firm size, 2003-2016

Number of Employees	2003	2004	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016
U.S.	78.5%	78.4%	78.5%	77.5%	78.1%	79.5%	78.2%	78.0%	77.8%	77.8%	75.4%	76.0%	76.5%
	(0.5%)	(0.4%)	(0.5%)	(0.4%)	(0.4%)	(0.3%)	(0.5%)	(0.4%)	(0.3%)	(0.2%)	(0.4%)	(0.4%)	(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%	79.1%	78.7%
	(0.5%)	(0.6%)	(0.7%)	(0.6%)	(0.4%)	(0.5%)	(0.5%)	(0.6%)	(0.5%)	(0.4%)	(0.6%)	(0.6%)	(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%	77.8%	76.2%
	(1.3%)	(1.5%)	(1.4%)	(1.5%)	(1.3%)	(0.8%)	(0.6%)	(1.0%)	(1.2%)	(0.8%)	(1.4%)	(1.2%)	(1.2%)
100+	78.8%	78.7%	78.8%	77.9%	78.3%	79.6%	78.5%	78.3%	77.9%	77.9%	75.0%	75.2%	76.0%
	(0.8%)	(0.6%)	(0.6%)	(0.6%)	(0.4%)	(0.5%)	(0.6%)	(0.4%)	(0.3%)	(0.3%)	(0.5%)	(0.5%)	(0.4%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2003-2016.

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 2.6: 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, 2003-2016

Number of Employees	2003	2004	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016
U.S.	78.5%	78.4%	78.5%	77.5%	78.1%	79.5%	78.2%	78.0%	77.8%	77.8%	75.4%	76.0%	76.5%
	(0.5%)	(0.4%)	(0.5%)	(0.4%)	(0.4%)	(0.3%)	(0.5%)	(0.4%)	(0.3%)	(0.2%)	(0.4%)	(0.4%)	(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%	80.3%	80.6%
	(0.6%)	(0.5%)	(0.6%)	(0.5%)	(0.5%)	(0.3%)	(0.6%)	(0.8%)	(0.7%)	(0.5%)	(0.8%)	(0.9%)	(1.1%)
10-24	77.6%	77.9%	77.8%	76.3%	78.3%	79.1%	78.5%	77.6%	77.5%	77.8%	79.8%	79.9%	79.2%
	(0.9%)	(1.1%)	(1.2%)	(1.2%)	(1.0%)	(0.9%)	(0.7%)	(1.0%)	(0.6%)	(0.6%)	(0.9%)	(1.0%)	(1.1%)
25-99	74.8%	75.0%	75.7%	73.8%	75.2%	78.8%	75.0%	75.2%	76.4%	76.0%	74.0%	76.9%	76.6%
	(0.8%)	(0.9%)	(1.2%)	(0.9%)	(0.8%)	(0.5%)	(0.6%)	(0.7%)	(0.9%)	(0.6%)	(1.0%)	(0.9%)	(0.8%)
100-999	76.6%	75.3%	76.1%	77.2%	75.4%	76.8%	76.0%	75.1%	75.0%	75.3%	74.5%	76.8%	75.8%
	(0.4%)	(0.8%)	(0.9%)	(1.0%)	(0.7%)	(1.4%)	(1.3%)	(0.4%)	(0.8%)	(0.8%)	(0.9%)	(0.8%)	(0.8%)
1,000+	79.7%	79.9%	79.8%	78.2%	79.4%	80.5%	79.4%	79.5%	79.0%	78.9%	75.2%	74.8%	76.2%
	(1.1%)	(0.8%)	(0.7%)	(0.7%)	(0.5%)	(0.4%)	(0.6%)	(0.5%)	(0.5%)	(0.4%)	(0.6%)	(0.6%)	(0.5%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2003-2016.

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 2.7: 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, 2003-2016

Number of Employees	2003	2004	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016
U.S.	80.3%	79.8%	79.6%	78.3%	78.7%	76.9%	76.5%	76.1%	75.8%	74.8%	76.7%	75.0%	73.3%
	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.2%)	(0.3%)	(0.3%)	(0.2%)	(0.3%)	(0.3%)	(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%	72.1%	70.4%
	(0.3%)	(0.5%)	(0.6%)	(0.7%)	(0.3%)	(0.3%)	(0.6%)	(0.4%)	(0.4%)	(0.6%)	(0.5%)	(0.5%)	(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%	71.7%	67.2%
	(0.7%)	(1.2%)	(1.2%)	(1.3%)	(0.5%)	(0.9%)	(0.7%)	(0.6%)	(0.8%)	(1.0%)	(1.0%)	(1.1%)	(1.2%)
100+	81.2%	80.3%	80.7%	78.7%	79.7%	77.5%	76.9%	76.7%	76.4%	75.5%	77.8%	76.0%	74.4%
	(0.4%)	(0.4%)	(0.5%)	(0.4%)	(0.4%)	(0.5%)	(0.3%)	(0.3%)	(0.4%)	(0.3%)	(0.3%)	(0.3%)	(0.4%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2003-2016.

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 2.8: 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, 2003-2016

Number of Employees	2003	2004	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016
U.S.	80.3%	79.8%	79.6%	78.3%	78.7%	76.9%	76.5%	76.1%	75.8%	74.8%	76.7%	75.0%	73.3%
	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.2%)	(0.3%)	(0.3%)	(0.2%)	(0.3%)	(0.3%)	(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%	77.1%	74.4%
	(0.8%)	(0.5%)	(0.5%)	(0.8%)	(0.5%)	(0.6%)	(0.5%)	(0.7%)	(0.8%)	(0.7%)	(0.8%)	(0.8%)	(1.0%)
10-24	77.4%	76.1%	74.3%	76.5%	74.3%	74.4%	73.0%	72.8%	73.0%	72.4%	71.2%	71.5%	70.1%
	(0.8%)	(0.7%)	(0.7%)	(0.7%)	(0.4%)	(0.6%)	(0.5%)	(0.6%)	(1.0%)	(0.7%)	(0.9%)	(0.9%)	(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%	70.8%	67.6%
	(0.7%)	(1.0%)	(0.9%)	(0.6%)	(0.4%)	(0.7%)	(0.6%)	(0.5%)	(0.4%)	(1.0%)	(0.7%)	(0.7%)	(0.8%)
100-999	79.7%	78.4%	78.9%	77.1%	78.4%	77.0%	76.0%	76.2%	75.5%	73.4%	76.4%	72.7%	71.9%
	(0.9%)	(0.7%)	(1.2%)	(1.1%)	(0.2%)	(0.6%)	(0.6%)	(0.8%)	(0.6%)	(0.4%)	(0.6%)	(0.7%)	(0.8%)
1,000+	81.7%	81.0%	81.4%	79.3%	80.2%	77.6%	77.3%	76.8%	76.8%	76.2%	78.3%	77.2%	75.4%
	(0.7%)	(0.5%)	(0.4%)	(0.5%)	(0.6%)	(0.6%)	(0.4%)	(0.4%)	(0.4%)	(0.3%)	(0.4%)	(0.4%)	(0.5%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2003-2016.

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 2.9: 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,
2004-2016**

Low Wage	2004	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016
<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%	61.7%	60.1%
	(0.6%)	(0.5%)	(0.6%)	(0.3%)	(0.4%)	(0.6%)	(0.4%)	(0.5%)	(0.4%)	(0.6%)	(0.6%)	(0.6%)
>=50% 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%	29.8%	28.2%
	(1.1%)	(1.0%)	(1.0%)	(1.0%)	(0.7%)	(0.8%)	(0.6%)	(0.6%)	(1.2%)	(1.5%)	(1.4%)	(1.3%)
<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%	66.3%	64.1%
	(0.5%)	(0.3%)	(0.5%)	(0.3%)	(0.5%)	(0.6%)	(0.4%)	(0.5%)	(0.4%)	(0.4%)	(0.5%)	(0.5%)
>=50% 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%	26.7%	27.4%
	(1.3%)	(0.6%)	(1.0%)	(0.6%)	(0.8%)	(0.9%)	(0.6%)	(0.6%)	(0.6%)	(0.7%)	(0.7%)	(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, 2004-2016.

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 2016 estimates. Wage levels in the MEPS-IC questionnaires have been adjusted to account for changing wages over time. In 2016, low-wage employees were defined as those earning less than \$11.50 per hour.

**Appendix Exhibit 2.10: 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, 2004-2016**

Low Wage	2004	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016
<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%	83.8%	83.8%
	(0.6%)	(0.6%)	(0.5%)	(0.2%)	(0.3%)	(0.5%)	(0.4%)	(0.6%)	(0.4%)	(0.5%)	(0.5%)	(0.5%)
>=50% 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%	51.9%	49.1%
	(1.9%)	(1.3%)	(1.3%)	(0.9%)	(1.0%)	(1.0%)	(1.3%)	(1.0%)	(1.5%)	(1.8%)	(1.9%)	(2.0%)
<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%	83.8%	83.4%
	(0.3%)	(0.3%)	(0.5%)	(0.4%)	(0.5%)	(0.7%)	(0.5%)	(0.4%)	(0.3%)	(0.4%)	(0.4%)	(0.4%)
>=50% 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%	48.0%	49.7%
	(1.5%)	(1.2%)	(1.5%)	(0.8%)	(0.9%)	(0.8%)	(1.0%)	(0.5%)	(0.6%)	(0.9%)	(0.9%)	(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, 2004-2016.

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 2016 estimates. Wage levels in the MEPS-IC questionnaires have been adjusted to account for changing wages over time. In 2016, low-wage employees were defined as those earning less than \$11.50 per hour.

**Appendix Exhibit 2.11: 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, 2004-2016**

Low Wage	2004	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016
<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%	73.6%	71.7%
	(0.5%)	(0.7%)	(0.7%)	(0.3%)	(0.4%)	(0.5%)	(0.4%)	(0.2%)	(0.5%)	(0.5%)	(0.5%)	(0.6%)
>=50% 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%	57.4%	57.5%
	(1.3%)	(1.3%)	(1.4%)	(1.7%)	(1.3%)	(1.2%)	(1.1%)	(1.7%)	(1.9%)	(2.1%)	(2.2%)	(2.1%)
<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%	79.1%	76.9%
	(0.4%)	(0.4%)	(0.4%)	(0.2%)	(0.4%)	(0.3%)	(0.4%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.4%)
>=50% 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%	55.6%	55.2%
	(1.2%)	(1.2%)	(0.9%)	(0.9%)	(0.9%)	(1.0%)	(0.8%)	(1.1%)	(0.5%)	(0.8%)	(1.0%)	(1.0%)

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

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2004-2016.

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 2016 estimates. Wage levels in the MEPS-IC questionnaires have been adjusted to account for changing wages over time. In 2016, low-wage employees were defined as those earning less than \$11.50 per hour.

Appendix Exhibit 2.12: Coverage Rate

Percentage (standard error) of private-sector employees who are enrolled in health insurance at establishments that offer health insurance, by State, 2016

Alabama	59.0% (1.9%)	Kentucky	60.5% (2.3%)	North Dakota	60.4%* (2.0%)
Alaska	53.7% (2.6%)	Louisiana	59.4% (2.2%)	Ohio	51.5% (2.7%)
Arizona	54.6% (2.5%)	Maine	54.6% (1.9%)	Oklahoma	53.7% (3.7%)
Arkansas	61.2%* (2.4%)	Maryland	53.6% (2.4%)	Oregon	60.6% (2.3%)
California	57.1% (1.4%)	Massachusetts	55.2% (2.0%)	Pennsylvania	57.6% (1.6%)
Colorado	52.0% (2.5%)	Michigan	58.9% (2.4%)	Rhode Island	47.7%* (2.4%)
Connecticut	55.5% (3.1%)	Minnesota	58.4% (2.0%)	South Carolina	57.8% (2.4%)
Delaware	58.0% (2.7%)	Mississippi	61.4%* (2.4%)	South Dakota	56.2% (2.0%)
District of Columbia	55.0% (2.3%)	Missouri	57.4% (2.0%)	Tennessee	54.5% (2.3%)
Florida	55.6% (2.0%)	Montana	54.7% (2.7%)	Texas	57.3% (1.6%)
Georgia	56.9% (2.2%)	Nebraska	60.3% (2.3%)	Utah	56.7% (2.4%)
Hawaii	64.3%* (1.9%)	Nevada	49.3%* (2.0%)	Vermont	53.0% (2.7%)
Idaho	58.7% (2.9%)	New Hampshire	52.8% (2.0%)	Virginia	53.3% (2.3%)
Illinois	57.3% (2.2%)	New Jersey	53.5% (1.8%)	Washington	60.1% (2.4%)
Indiana	57.5% (2.3%)	New Mexico	50.6%* (2.3%)	West Virginia	52.4% (2.6%)
Iowa	56.1% (2.0%)	New York	50.3%* (1.6%)	Wisconsin	53.0% (2.7%)
Kansas	58.7% (2.8%)	North Carolina	60.1%* (1.8%)	Wyoming	55.9% (2.7%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2016.

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

Note: * Statistically different from national average of 56.0 percent at $p < 0.05$. Note that the standard error on the national estimate of 56.0 percent is 0.39.

**Appendix Exhibit 2.13: 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, 2016**

Industry	
United States	56.0% (0.4%)
Agriculture, fisheries, forestry	55.0% (7.5%)
Mining and manufacturing	74.9% (1.0%)
Construction	59.8% (1.6%)
Utilities and transportation	72.1% (1.8%)
Wholesale trade	72.0% (1.1%)
Financial services and real estate	71.2% (1.3%)
Retail trade	38.9% (0.8%)
Professional services	60.9% (0.6%)
Other services	35.5% (0.8%)
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2016.	
Denominator: Within each category, all employees in establishments that offer health insurance.	

**Appendix Exhibit 2.14: Eligibility Rate
Percentage (standard error) of private-sector employees
eligible for health insurance at establishments that offer health
insurance, overall and by industry, 2016**

Industry	
United States	76.5% (0.4%)
Agriculture, fisheries, forestry	72.0% (8.1%)
Mining and manufacturing	91.6% (0.8%)
Construction	85.6% (1.4%)
Utilities and transportation	88.5% (1.6%)
Wholesale trade	90.6% (0.8%)
Financial services and real estate	90.6% (0.7%)
Retail trade	63.3% (1.0%)
Professional services	80.2% (0.5%)
Other services	57.8% (0.9%)
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2016.	
Denominator: Within each category, all employees in establishments that offer health insurance.	

**Appendix Exhibit 2.15: 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, 2016**

Industry	
United States	73.3% (0.3%)
Agriculture, fisheries, forestry	76.4% (4.0%)
Mining and manufacturing	81.7% (0.7%)
Construction	69.9% (1.6%)
Utilities and transportation	81.5% (1.1%)
Wholesale trade	79.4% (1.0%)
Financial services and real estate	78.5% (1.4%)
Retail trade	61.5% (0.8%)
Professional services	75.9% (0.4%)
Other services	61.4% (1.0%)
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2016.	
Denominator: Within each category, eligible employees in establishments that offer health insurance.	

**Appendix Exhibit 2.16: 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, 2016**

Employer Characteristics	
United States	56.0% (0.4%)
Ownership: For Profit Inc.	56.3% (0.5%)
Ownership: For Profit Uninc.	51.1% (1.0%)
Ownership: Nonprofit	59.2% (0.8%)
Firm Age: 0-4 Years	49.9% (1.8%)
Firm Age: 5-9 Years	49.0% (1.8%)
Firm Age: 10-19 Years	52.8% (1.0%)
Firm Age: 20+ Years	57.3% (0.4%)
# of Locations: 2+ Locations	57.5% (0.5%)
# of Locations: 1 Location	52.7% (0.6%)
% Full Time: 0-24%	13.2% (0.7%)
% Full Time: 25-49%	24.7% (0.9%)
% Full Time: 50-74%	41.8% (0.7%)
% Full Time: 75%+	65.8% (0.4%)
% Low Wage: 50%+	27.5% (0.7%)
% Low Wage: <50%	63.4% (0.4%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2016.
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 2016. “% Low Wage” refers to the percentage of the establishment’s workforce that earned less than \$11.50 per hour in 2016.

**Appendix Exhibit 2.17: Eligibility Rate
Percentage (standard error) of private-sector employees
eligible for health insurance at establishments that offer health
insurance, overall and by selected characteristics, 2016**

Employer Characteristics	
United States	76.5% (0.4%)
Ownership: For Profit Inc.	77.6% (0.4%)
Ownership: For Profit Uninc.	72.0% (1.1%)
Ownership: Nonprofit	75.5% (0.8%)
Firm Age: 0-4 Years	74.9% (1.8%)
Firm Age: 5-9 Years	74.0% (1.9%)
Firm Age: 10-19 Years	76.2% (0.9%)
Firm Age: 20+ Years	76.7% (0.4%)
# of Locations: 2+ Locations	76.7% (0.5%)
# of Locations: 1 Location	76.0% (0.6%)
% Full Time: 0-24%	23.2% (1.0%)
% Full Time: 25-49%	42.5% (0.9%)
% Full Time: 50-74%	65.8% (0.7%)
% Full Time: 75%+	86.8% (0.4%)
% Low Wage: 50%+	49.7% (0.8%)
% Low Wage: <50%	83.5% (0.3%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2016.
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 2016. “% Low Wage” refers to the percentage of the establishment’s workforce that earned less than \$11.50 per hour in 2016.

**Appendix Exhibit 2.18: 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, 2016**

Employer Characteristics	
United States	73.3% (0.3%)
Ownership: For Profit Inc.	72.5% (0.4%)
Ownership: For Profit Uninc.	71.0% (0.8%)
Ownership: Nonprofit	78.4% (0.5%)
Firm Age: 0-4 Years	66.6% (1.8%)
Firm Age: 5-9 Years	66.2% (1.7%)
Firm Age: 10-19 Years	69.3% (1.0%)
Firm Age: 20+ Years	74.6% (0.4%)
# of Locations: 2+ Locations	75.0% (0.4%)
# of Locations: 1 Location	69.3% (0.6%)
% Full Time: 0-24%	57.0% (2.1%)
% Full Time: 25-49%	58.2% (1.5%)
% Full Time: 50-74%	63.5% (0.9%)
% Full Time: 75%+	75.8% (0.4%)
% Low Wage: 50%+	55.4% (1.0%)
% Low Wage: <50%	76.0% (0.4%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2016.

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 2016. “% Low Wage” refers to the percentage of the establishment’s workforce that earned less than \$11.50 per hour in 2016.

Appendix Exhibit 3.1

Average total premiums (standard error) per enrolled employee for single, employee-plus-one, and family coverage, 2003-2016

Coverage	2003	2004	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016
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)	\$5,963 (\$26)	\$6,101 (\$27)
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)	\$11,800 (\$58)	\$12,124 (\$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)	\$17,322 (\$95)	\$17,710 (\$84)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2003-2016.

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

Appendix Exhibit 3.2

Percentage change (standard error) in total premiums from previous year per enrolled employee for single, employee-plus-one, and family coverage, 2004-2016

Year	Single	Employee-plus-one	Family
2004	6.4%	6.2%	8.2%
	(0.6%)	(0.8%)	(0.6%)
2005	7.7%	8.7%	7.2%
	(0.8%)	(0.9%)	(0.5%)
2006	3.2%	4.1%	6.1%
	(0.9%)	(0.9%)	(0.5%)
2007	3.2%	3.4%	4.0%
	(0.8%)	(0.8%)	(0.8%)
2008	3.2%	3.4%	4.0%
	(0.8%)	(0.8%)	(0.8%)
2009	6.5%	6.1%	5.9%
	(0.6%)	(0.7%)	(0.7%)
2010	5.8%	6.7%	6.5%
	(0.7%)	(0.8%)	(0.6%)
2011	5.7%	6.9%	8.3%
	(0.7%)	(1.3%)	(0.9%)
2012	3.1%	2.8%	3.0%
	(0.7%)	(1.2%)	(0.9%)
2013	3.5%	3.5%	3.6%
	(0.7%)	(0.7%)	(0.7%)
2014	4.7%	4.7%	3.9%
	(0.6%)	(0.7%)	(0.6%)
2015	2.2%	2.6%	4.0%
	(0.6%)	(0.7%)	(0.8%)
2016	2.3%	2.7%	2.2%
	(0.6%)	(0.7%)	(0.7%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2004-2016.

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, 2003-2016**

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% (0.3%)
2008-11	6.0% (0.2%)	6.6% (0.4%)	6.9% (0.3%)
2011-16	3.2% (0.1%)	3.3% (0.3%)	3.3% (0.2%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2003-2016.
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, 2003-2016

Number of Employees	2003	2004	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016
U.S.	\$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)	\$5,963 (\$26)	\$6,101 (\$27)
<50	\$3,623 (\$26)	\$3,763 (\$44)	\$4,121 (\$45)	\$4,260 (\$34)	\$4,501 (\$31)	\$4,652 (\$31)	\$4,956 (\$34)	\$5,258 (\$39)	\$5,460 (\$60)	\$5,628 (\$39)	\$5,886 (\$55)	\$5,947 (\$55)	\$6,070 (\$53)
50-99	\$3,513 (\$51)	\$3,711 (\$90)	\$3,962 (\$70)	\$4,045 (\$66)	\$4,215 (\$37)	\$4,614 (\$82)	\$4,713 (\$52)	\$4,861 (\$75)	\$5,246 (\$39)	\$5,314 (\$73)	\$5,549 (\$82)	\$5,642 (\$104)	\$5,743 (\$96)
100+	\$3,430 (\$16)	\$3,684 (\$25)	\$3,950 (\$32)	\$4,080 (\$32)	\$4,370 (\$26)	\$4,681 (\$38)	\$4,959 (\$23)	\$5,252 (\$31)	\$5,378 (\$28)	\$5,584 (\$29)	\$5,851 (\$30)	\$6,006 (\$31)	\$6,146 (\$32)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2003-2016.

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, 2003-2016

Number of Employees	2003	2004	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016
U.S.	\$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)	\$11,800 (\$58)	\$12,124 (\$60)
<50	\$6,763 (\$87)	\$7,373 (\$125)	\$7,841 (\$115)	\$8,105 (\$113)	\$8,631 (\$110)	\$9,124 (\$119)	\$9,850 (\$80)	\$10,253 (\$104)	\$10,524 (\$121)	\$11,050 (\$92)	\$11,386 (\$163)	\$11,666 (\$158)	\$11,833 (\$156)
50-99	\$6,903 (\$154)	\$6,945 (\$165)	\$7,645 (\$138)	\$7,774 (\$167)	\$8,421 (\$88)	\$8,852 (\$148)	\$9,166 (\$124)	\$9,615 (\$192)	\$10,178 (\$185)	\$10,673 (\$330)	\$10,845 (\$187)	\$10,885 (\$198)	\$11,389 (\$227)
100+	\$6,607 (\$42)	\$7,002 (\$40)	\$7,640 (\$60)	\$7,981 (\$61)	\$8,527 (\$60)	\$9,058 (\$34)	\$9,669 (\$62)	\$10,394 (\$113)	\$10,672 (\$70)	\$11,006 (\$59)	\$11,571 (\$68)	\$11,892 (\$66)	\$12,225 (\$68)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2003-2016.

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, 2003-2016

Number of Employees	2003	2004	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016
U.S.	\$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)	\$17,322 (\$95)	\$17,710 (\$84)
<50	\$9,321 (\$123)	\$9,898 (\$106)	\$10,632 (\$106)	\$11,095 (\$116)	\$11,679 (\$182)	\$12,041 (\$129)	\$13,170 (\$111)	\$14,086 (\$145)	\$14,496 (\$181)	\$14,787 (\$89)	\$15,575 (\$177)	\$15,919 (\$212)	\$16,471 (\$207)
50-99	\$9,354 (\$177)	\$10,172 (\$190)	\$10,619 (\$208)	\$10,954 (\$301)	\$11,578 (\$128)	\$12,431 (\$229)	\$13,019 (\$153)	\$14,151 (\$168)	\$15,421 (\$273)	\$15,376 (\$268)	\$15,732 (\$274)	\$16,336 (\$335)	\$16,214 (\$348)
100+	\$9,226 (\$57)	\$10,019 (\$50)	\$10,754 (\$55)	\$11,471 (\$51)	\$12,468 (\$95)	\$13,271 (\$33)	\$14,074 (\$85)	\$15,245 (\$117)	\$15,641 (\$114)	\$16,284 (\$82)	\$16,903 (\$91)	\$17,612 (\$110)	\$18,000 (\$95)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2003-2016.

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, 2016

Number of Employees	Single	Employee-plus-one	Family
United States	\$6,101 (\$27)	\$12,124 (\$60)	\$17,710 (\$84)
Firm size in 3 categories			
<50	\$6,070 (\$53)	\$11,833 (\$156)	\$16,471 (\$207)
50-99	\$5,743 (\$96)	\$11,389 (\$227)	\$16,214 (\$348)
100+	\$6,146 (\$32)	\$12,225 (\$68)	\$18,000 (\$95)
Firm size in 5 categories			
<10	\$6,340 (\$105)	\$12,155 (\$315)	\$16,148 (\$370)
10-24	\$6,100 (\$95)	\$11,971 (\$273)	\$16,736 (\$390)
25-99	\$5,786 (\$64)	\$11,444 (\$163)	\$16,310 (\$232)
100-999	\$6,084 (\$72)	\$12,291 (\$130)	\$17,600 (\$190)
1,000+	\$6,174 (\$34)	\$12,203 (\$79)	\$18,121 (\$109)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2016.

Appendix Exhibit 3.8
Average total single premium (standard error) per enrolled employee, by State, 2016

Alabama	\$5,536* (\$136)	Kentucky	\$5,758* (\$158)	North Dakota	\$6,155 (\$122)
Alaska	\$7,886* (\$210)	Louisiana	\$5,735 (\$186)	Ohio	\$6,291 (\$132)
Arizona	\$6,046 (\$153)	Maine	\$6,212 (\$133)	Oklahoma	\$5,784 (\$162)
Arkansas	\$5,341* (\$138)	Maryland	\$6,158 (\$218)	Oregon	\$5,974 (\$144)
California	\$6,054 (\$82)	Massachusetts	\$6,621* (\$135)	Pennsylvania	\$6,201 (\$107)
Colorado	\$5,972 (\$151)	Michigan	\$5,906 (\$174)	Rhode Island	\$6,665* (\$122)
Connecticut	\$6,545* (\$180)	Minnesota	\$6,030 (\$135)	South Carolina	\$5,797* (\$141)
Delaware	\$6,522* (\$197)	Mississippi	\$5,642* (\$150)	South Dakota	\$5,881 (\$139)
District of Columbia	\$6,504* (\$117)	Missouri	\$5,881 (\$125)	Tennessee	\$5,543* (\$136)
Florida	\$6,260 (\$150)	Montana	\$6,442 (\$189)	Texas	\$5,869 (\$142)
Georgia	\$6,055 (\$132)	Nebraska	\$6,088 (\$138)	Utah	\$6,117 (\$167)
Hawaii	\$5,863* (\$104)	Nevada	\$5,490* (\$145)	Vermont	\$6,338 (\$199)
Idaho	\$5,594* (\$217)	New Hampshire	\$6,637* (\$162)	Virginia	\$6,180 (\$141)
Illinois	\$6,268 (\$154)	New Jersey	\$6,492* (\$127)	Washington	\$6,433 (\$188)
Indiana	\$6,130 (\$164)	New Mexico	\$6,240 (\$181)	West Virginia	\$6,340 (\$247)
Iowa	\$5,893 (\$143)	New York	\$6,614* (\$116)	Wisconsin	\$6,386* (\$134)
Kansas	\$5,844 (\$157)	North Carolina	\$5,717* (\$121)	Wyoming	\$6,509 (\$225)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2016.

Note: * Statistically different from national average of \$6,101 at $p < 0.05$. Note that the standard error on the national estimate of \$6,101 is \$26.96.

Appendix Exhibit 3.9

Average total employee-plus-one premium (standard error) per enrolled employee, by State, 2016

Alabama	\$10,220* (\$436)	Kentucky	\$11,800 (\$458)	North Dakota	\$11,391 (\$418)
Alaska	\$15,017* (\$616)	Louisiana	\$11,594 (\$428)	Ohio	\$12,731* (\$283)
Arizona	\$11,803 (\$484)	Maine	\$12,245 (\$414)	Oklahoma	\$11,612 (\$317)
Arkansas	\$9,997* (\$435)	Maryland	\$12,146 (\$411)	Oregon	\$12,321 (\$486)
California	\$12,107 (\$189)	Massachusetts	\$13,592* (\$414)	Pennsylvania	\$12,773* (\$280)
Colorado	\$12,456 (\$294)	Michigan	\$12,274 (\$404)	Rhode Island	\$13,387* (\$384)
Connecticut	\$13,077* (\$388)	Minnesota	\$11,669 (\$273)	South Carolina	\$11,320* (\$291)
Delaware	\$12,153 (\$387)	Mississippi	\$10,868* (\$391)	South Dakota	\$12,070 (\$324)
District of Columbia	\$12,948 (\$470)	Missouri	\$11,045* (\$250)	Tennessee	\$11,509 (\$357)
Florida	\$11,909 (\$238)	Montana	\$11,911 (\$391)	Texas	\$12,074 (\$253)
Georgia	\$11,716 (\$406)	Nebraska	\$11,746 (\$272)	Utah	\$11,073* (\$307)
Hawaii	\$11,498* (\$192)	Nevada	\$10,269* (\$326)	Vermont	\$12,884 (\$501)
Idaho	\$11,771 (\$419)	New Hampshire	\$14,138* (\$394)	Virginia	\$11,847 (\$247)
Illinois	\$12,632 (\$372)	New Jersey	\$12,521 (\$285)	Washington	\$12,576 (\$512)
Indiana	\$12,409 (\$410)	New Mexico	\$11,196 (\$701)	West Virginia	\$12,119 (\$410)
Iowa	\$11,282* (\$296)	New York	\$12,855* (\$325)	Wisconsin	\$13,136* (\$347)
Kansas	\$11,548 (\$337)	North Carolina	\$11,158* (\$296)	Wyoming	\$12,878 (\$581)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2016.

Note: * Statistically different from national average of \$12,124 at $p < 0.05$. Note that the standard error on the national estimate of \$12,124 is \$60.14.

Appendix Exhibit 3.10
Average total family premium (standard error) per enrolled employee, by State, 2016

Alabama	\$16,098* (\$422)	Kentucky	\$16,678* (\$447)	North Dakota	\$16,804* (\$382)
Alaska	\$22,490* (\$681)	Louisiana	\$17,330 (\$554)	Ohio	\$17,523 (\$478)
Arizona	\$17,484 (\$439)	Maine	\$17,987 (\$346)	Oklahoma	\$16,646 (\$581)
Arkansas	\$14,929* (\$570)	Maryland	\$18,519 (\$534)	Oregon	\$17,127 (\$556)
California	\$17,458 (\$302)	Massachusetts	\$18,955* (\$564)	Pennsylvania	\$17,900 (\$322)
Colorado	\$17,459 (\$343)	Michigan	\$17,113 (\$479)	Rhode Island	\$18,010 (\$379)
Connecticut	\$18,637* (\$431)	Minnesota	\$17,545 (\$421)	South Carolina	\$17,673 (\$461)
Delaware	\$18,648* (\$433)	Mississippi	\$15,765* (\$524)	South Dakota	\$17,117 (\$345)
District of Columbia	\$18,864* (\$358)	Missouri	\$16,638* (\$357)	Tennessee	\$16,721 (\$558)
Florida	\$17,989 (\$325)	Montana	\$17,835 (\$659)	Texas	\$17,529 (\$354)
Georgia	\$18,252 (\$440)	Nebraska	\$16,617* (\$384)	Utah	\$17,025 (\$496)
Hawaii	\$16,362* (\$394)	Nevada	\$16,133* (\$484)	Vermont	\$17,795 (\$756)
Idaho	\$17,499 (\$655)	New Hampshire	\$19,066* (\$525)	Virginia	\$17,945 (\$372)
Illinois	\$18,510 (\$496)	New Jersey	\$18,242 (\$364)	Washington	\$18,301 (\$670)
Indiana	\$17,996 (\$683)	New Mexico	\$16,954 (\$546)	West Virginia	\$17,260 (\$785)
Iowa	\$16,123* (\$384)	New York	\$19,375* (\$404)	Wisconsin	\$17,477 (\$719)
Kansas	\$16,784 (\$482)	North Carolina	\$16,986 (\$615)	Wyoming	\$19,617* (\$621)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2016.

Note: * Statistically different from national average of \$17,710 at $p < 0.05$. Note that the standard error on the national estimate of \$17,710 is \$84.41.

Appendix Exhibit 3.11
Average total single premium (standard error) per enrolled employee,
overall and by industry, 2016

Industry	US
United States	\$6,101 (\$27)
Agriculture, fisheries, forestry	\$4,931 (\$328)
Mining and manufacturing	\$5,924 (\$60)
Construction	\$5,772 (\$133)
Utilities and transportation	\$6,125 (\$97)
Wholesale trade	\$5,910 (\$88)
Financial services and real estate	\$6,494 (\$63)
Retail trade	\$5,660 (\$57)
Professional services	\$6,499 (\$58)
Other services	\$5,698 (\$68)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2016.

Appendix Exhibit 3.12
Average total employee-plus-one premium (standard error) per
enrolled employee, overall and by industry, 2016

Industry	US
United States	\$12,124 (\$60)
Agriculture, fisheries, forestry	\$9,382 (\$972)
Mining and manufacturing	\$11,985 (\$143)
Construction	\$11,600 (\$250)
Utilities and transportation	\$11,955 (\$318)
Wholesale trade	\$11,636 (\$165)
Financial services and real estate	\$12,570 (\$138)
Retail trade	\$11,246 (\$155)
Professional services	\$12,701 (\$113)
Other services	\$11,472 (\$174)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2016.

Appendix Exhibit 3.13
Average total family premium (standard error) per enrolled
employee, overall and by industry, 2016

Industry	US
United States	\$17,710 (\$84)
Agriculture, fisheries, forestry	\$15,771 (\$1,291)
Mining and manufacturing	\$17,100 (\$204)
Construction	\$16,376 (\$528)
Utilities and transportation	\$18,136 (\$243)
Wholesale trade	\$16,951 (\$264)
Financial services and real estate	\$18,415 (\$201)
Retail trade	\$16,446 (\$269)
Professional services	\$18,784 (\$158)
Other services	\$16,596 (\$258)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2016.

Appendix Exhibit 3.14
Average total single premium (standard error) per enrolled employee,
overall and by selected characteristics, 2016

Employer Characteristics	
United States	\$6,101 (\$27)
Ownership: For Profit Inc.	\$5,925 (\$31)
Ownership: For Profit Uninc.	\$5,829 (\$65)
Ownership: Nonprofit	\$6,971 (\$66)
Firm Age: 0-4 Years	\$5,568 (\$152)
Firm Age: 5-9 Years	\$5,464 (\$94)
Firm Age: 10-19 Years	\$5,724 (\$96)
Firm Age: 20+ Years	\$6,227 (\$28)
# of Locations: 2+ Locations	\$6,211 (\$30)
# of Locations: 1 Location	\$5,877 (\$52)
% Full Time: 0-24%	\$5,398 (\$132)
% Full Time: 25-49%	\$6,063 (\$113)
% Full Time: 50-74%	\$6,033 (\$70)
% Full Time: 75%+	\$6,126 (\$30)
% Low Wage: 50%+	\$5,525 (\$63)
% Low Wage: <50%	\$6,183 (\$29)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2016.

Note: “% Full Time” refers to the percentage of the establishment’s workforce that worked full time in 2016. “% Low Wage” refers to the percentage of the establishment’s workforce that earned less than \$11.50 per hour in 2016.

Appendix Exhibit 3.15
Average total employee-plus-one premium (standard error) per enrolled employee, overall and by selected characteristics, 2016

Employer Characteristics	
United States	\$12,124 (\$60)
Ownership: For Profit Inc.	\$11,831 (\$66)
Ownership: For Profit Uninc.	\$11,481 (\$164)
Ownership: Nonprofit	\$13,552 (\$154)
Firm Age: 0-4 Years	\$11,224 (\$272)
Firm Age: 5-9 Years	\$10,522 (\$259)
Firm Age: 10-19 Years	\$11,619 (\$191)
Firm Age: 20+ Years	\$12,298 (\$66)
# of Locations: 2+ Locations	\$12,267 (\$70)
# of Locations: 1 Location	\$11,704 (\$118)
% Full Time: 0-24%	\$11,263 (\$448)
% Full Time: 25-49%	\$12,092 (\$357)
% Full Time: 50-74%	\$12,166 (\$184)
% Full Time: 75%+	\$12,132 (\$65)
% Low Wage: 50%+	\$11,175 (\$148)
% Low Wage: <50%	\$12,208 (\$64)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2016.

Note: “% Full Time” refers to the percentage of the establishment’s workforce that worked full time in 2016. “% Low Wage” refers to the percentage of the establishment’s workforce that earned less than \$11.50 per hour in 2016.

Appendix Exhibit 3.16
Average total family premium (standard error) per enrolled employee,
overall and by selected characteristics, 2016

Employer Characteristics	
United States	\$17,710 (\$84)
Ownership: For Profit Inc.	\$17,327 (\$92)
Ownership: For Profit Uninc.	\$16,927 (\$256)
Ownership: Nonprofit	\$19,885 (\$228)
Firm Age: 0-4 Years	\$16,043 (\$457)
Firm Age: 5-9 Years	\$15,671 (\$415)
Firm Age: 10-19 Years	\$17,344 (\$271)
Firm Age: 20+ Years	\$17,903 (\$92)
# of Locations: 2+ Locations	\$18,056 (\$95)
# of Locations: 1 Location	\$16,670 (\$179)
% Full Time: 0-24%	\$16,805 (\$566)
% Full Time: 25-49%	\$17,541 (\$748)
% Full Time: 50-74%	\$17,162 (\$205)
% Full Time: 75%+	\$17,781 (\$91)
% Low Wage: 50%+	\$16,719 (\$248)
% Low Wage: <50%	\$17,781 (\$89)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2016.

Note: “% Full Time” refers to the percentage of the establishment’s workforce that worked full time in 2016. “% Low Wage” refers to the percentage of the establishment’s workforce that earned less than \$11.50 per hour in 2016.

Appendix Exhibit 3.17

Premium distributions (standard error) for employees enrolled in single, employee-plus-one, and family coverage, overall and by firm size, 2016

Coverage	Estimate	TOTAL	<50 employees	50-99 employees	100 or more employees
Single	Average (mean)	\$6,101 (\$27)	\$6,070 (\$53)	\$5,743 (\$96)	\$6,146 (\$32)
	10 percentile	\$3,700 (\$55)	\$3,600 (\$57)	\$3,300 (\$101)	\$3,900 (\$64)
	25 percentile	\$4,800 (\$22)	\$4,500 (\$57)	\$4,200 (\$71)	\$5,000 (\$31)
	50 percentile (median)	\$6,000 (\$18)	\$5,700 (\$77)	\$5,500 (\$94)	\$6,000 (\$25)
	75 percentile	\$7,200 (\$32)	\$7,200 (\$55)	\$7,000 (\$123)	\$7,100 (\$37)
	90 percentile	\$8,500 (\$74)	\$9,100 (\$167)	\$8,500 (\$245)	\$8,400 (\$65)
	Employee-plus-one	Average (mean)	\$12,124 (\$60)	\$11,833 (\$156)	\$11,389 (\$227)
	10 percentile	\$7,700 (\$68)	\$6,500 (\$202)	\$6,600 (\$324)	\$8,000 (\$106)
	25 percentile	\$9,600 (\$79)	\$8,400 (\$132)	\$8,600 (\$223)	\$9,900 (\$85)
	50 percentile (median)	\$12,000 (\$50)	\$11,000 (\$196)	\$11,000 (\$277)	\$12,000 (\$65)
	75 percentile	\$14,000 (\$91)	\$14,000 (\$298)	\$14,000 (\$289)	\$14,000 (\$96)
	90 percentile	\$17,000 (\$168)	\$18,000 (\$282)	\$17,000 (\$665)	\$17,000 (\$161)
Family	Average (mean)	\$17,710 (\$84)	\$16,471 (\$207)	\$16,214 (\$348)	\$18,000 (\$95)
	10 percentile	\$11,000 (\$128)	\$9,200 (\$313)	\$9,600 (\$618)	\$12,000 (\$141)
	25 percentile	\$14,000 (\$81)	\$12,000 (\$152)	\$12,000 (\$602)	\$15,000 (\$132)
	50 percentile (median)	\$18,000 (\$112)	\$16,000 (\$275)	\$16,000 (\$379)	\$18,000 (\$87)
	75 percentile	\$21,000 (\$97)	\$20,000 (\$308)	\$20,000 (\$416)	\$21,000 (\$96)
	90 percentile	\$24,000 (\$185)	\$24,000 (\$398)	\$23,000 (\$623)	\$24,000 (\$222)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2016.

Appendix Exhibit 4.1

Average percentage (standard error) of premium contributed by employees for single, employee-plus-one, and family coverage, 2003-2016

Coverage	2003	2004	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016
Single	17.4%	18.1%	18.1%	19.1%	20.1%	20.5%	20.7%	20.9%	20.8%	21.0%	21.2%	21.1%	21.7%
	(0.3%)	(0.2%)	(0.4%)	(0.4%)	(0.2%)	(0.3%)	(0.2%)	(0.2%)	(0.3%)	(0.3%)	(0.2%)	(0.2%)	(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%	27.3%	27.8%
	(0.4%)	(0.5%)	(0.4%)	(0.4%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.4%)	(0.2%)	(0.3%)	(0.3%)	(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%	27.2%	28.0%
	(0.4%)	(0.4%)	(0.4%)	(0.3%)	(0.4%)	(0.3%)	(0.4%)	(0.3%)	(0.4%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2003-2016.

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, 2003-2016

Coverage	2003	2004	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016
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)	\$1,255 (\$14)	\$1,325 (\$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)	\$3,220 (\$35)	\$3,376 (\$36)
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)	\$4,710 (\$56)	\$4,956 (\$56)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2003-2016.

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, 2003-2016

Type of Premium	2003	2004	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016
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)	\$5,963 (\$26)	\$6,101 (\$27)
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)	\$4,708 (\$26)	\$4,776 (\$26)
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)	\$1,255 (\$14)	\$1,325 (\$13)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2003-2016.

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, 2003-2016

Type of Premium	2003	2004	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016
Total Premium	\$6,647	\$7,056	\$7,671	\$7,988	\$8,535	\$9,053	\$9,664	\$10,329	\$10,621	\$10,990	\$11,503	\$11,800	\$12,124
	(\$33)	(\$39)	(\$44)	(\$48)	(\$43)	(\$34)	(\$60)	(\$105)	(\$56)	(\$54)	(\$60)	(\$58)	(\$60)
Employer Contribution	\$5,070	\$5,390	\$5,911	\$6,086	\$6,231	\$6,690	\$7,167	\$7,593	\$7,797	\$8,050	\$8,406	\$8,579	\$8,748
	(\$27)	(\$44)	(\$51)	(\$59)	(\$43)	(\$44)	(\$40)	(\$95)	(\$45)	(\$55)	(\$65)	(\$57)	(\$61)
Employee Contribution	\$1,577	\$1,667	\$1,759	\$1,903	\$2,303	\$2,363	\$2,498	\$2,736	\$2,824	\$2,940	\$3,097	\$3,220	\$3,376
	(\$28)	(\$40)	(\$29)	(\$24)	(\$22)	(\$27)	(\$42)	(\$36)	(\$46)	(\$23)	(\$40)	(\$35)	(\$36)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2003-2016.

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, 2003-2016

Type of Premium	2003	2004	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016
Total Premium	\$9,249	\$10,006	\$10,728	\$11,381	\$12,298	\$13,027	\$13,871	\$15,022	\$15,473	\$16,029	\$16,655	\$17,322	\$17,710
	(\$45)	(\$28)	(\$41)	(\$32)	(\$81)	(\$25)	(\$75)	(\$98)	(\$95)	(\$61)	(\$79)	(\$95)	(\$84)
Employer Contribution	\$6,966	\$7,568	\$8,143	\$8,491	\$8,904	\$9,553	\$10,150	\$11,060	\$11,238	\$11,608	\$12,137	\$12,612	\$12,754
	(\$46)	(\$51)	(\$52)	(\$30)	(\$77)	(\$48)	(\$94)	(\$98)	(\$74)	(\$48)	(\$82)	(\$94)	(\$90)
Employee Contribution	\$2,283	\$2,438	\$2,585	\$2,890	\$3,394	\$3,474	\$3,721	\$3,962	\$4,236	\$4,421	\$4,518	\$4,710	\$4,956
	(\$36)	(\$39)	(\$38)	(\$34)	(\$54)	(\$44)	(\$53)	(\$42)	(\$69)	(\$50)	(\$48)	(\$56)	(\$56)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2003-2016.

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, 2003-2016

Number of Employees	2003	2004	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016
U.S.	17.4%	18.1%	18.1%	19.1%	20.1%	20.5%	20.7%	20.9%	20.8%	21.0%	21.2%	21.1%	21.7%
	(0.3%)	(0.2%)	(0.4%)	(0.4%)	(0.2%)	(0.3%)	(0.2%)	(0.2%)	(0.3%)	(0.3%)	(0.2%)	(0.2%)	(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%	17.9%	20.0%
	(0.4%)	(0.5%)	(0.6%)	(0.7%)	(0.5%)	(0.3%)	(0.6%)	(0.4%)	(0.4%)	(0.4%)	(0.5%)	(0.5%)	(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%	21.8%	24.3%
	(1.6%)	(1.3%)	(1.5%)	(1.0%)	(0.9%)	(1.3%)	(0.8%)	(1.2%)	(0.7%)	(1.0%)	(1.0%)	(1.1%)	(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%	21.8%	21.9%
	(0.4%)	(0.4%)	(0.3%)	(0.4%)	(0.2%)	(0.4%)	(0.4%)	(0.2%)	(0.3%)	(0.2%)	(0.2%)	(0.3%)	(0.2%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2003-2016.

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, 2003-2016

Number of Employees	2003	2004	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016
<50	\$538	\$547	\$641	\$705	\$794	\$834	\$907	\$960	\$979	\$1,045	\$1,035	\$1,065	\$1,216
	(\$18)	(\$17)	(\$20)	(\$26)	(\$22)	(\$12)	(\$29)	(\$22)	(\$20)	(\$27)	(\$30)	(\$29)	(\$32)
50-99	\$653	\$717	\$846	\$737	\$861	\$896	\$1,035	\$1,101	\$1,096	\$1,145	\$1,220	\$1,230	\$1,393
	(\$58)	(\$45)	(\$72)	(\$40)	(\$36)	(\$57)	(\$34)	(\$64)	(\$37)	(\$59)	(\$57)	(\$65)	(\$60)
100+	\$624	\$710	\$737	\$821	\$912	\$1,000	\$1,054	\$1,127	\$1,159	\$1,209	\$1,287	\$1,307	\$1,343
	(\$14)	(\$12)	(\$14)	(\$19)	(\$11)	(\$16)	(\$20)	(\$9)	(\$16)	(\$13)	(\$15)	(\$17)	(\$15)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2003-2016.

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, 2003-2016

Number of Employees	2003	2004	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016
U.S.	23.7%	23.6%	22.9%	23.8%	27.0%	26.1%	25.8%	26.5%	26.6%	26.7%	26.9%	27.3%	27.8%
	(0.4%)	(0.5%)	(0.4%)	(0.4%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.4%)	(0.2%)	(0.3%)	(0.3%)	(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%	29.6%	29.4%
	(0.8%)	(0.9%)	(1.4%)	(0.8%)	(0.8%)	(1.0%)	(0.8%)	(0.8%)	(0.9%)	(1.0%)	(0.8%)	(0.9%)	(0.9%)
50-99	31.3%	31.3%	30.1%	31.1%	34.4%	32.8%	33.3%	33.2%	33.3%	34.0%	33.4%	34.6%	35.8%
	(2.1%)	(1.0%)	(2.4%)	(1.6%)	(1.1%)	(0.9%)	(1.5%)	(0.7%)	(0.8%)	(1.0%)	(1.4%)	(1.5%)	(1.3%)
100+	22.6%	22.6%	21.9%	22.8%	26.2%	25.1%	24.8%	25.7%	25.8%	26.0%	26.2%	26.4%	27.0%
	(0.4%)	(0.6%)	(0.4%)	(0.4%)	(0.3%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.3%)	(0.4%)	(0.3%)	(0.3%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2003-2016.

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, 2003-2016

Number of Employees	2003	2004	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016
<50	\$1,787	\$1,899	\$2,016	\$2,168	\$2,442	\$2,648	\$2,836	\$2,942	\$3,004	\$3,117	\$3,275	\$3,454	\$3,479
	(\$47)	(\$60)	(\$95)	(\$66)	(\$67)	(\$114)	(\$84)	(\$84)	(\$87)	(\$107)	(\$95)	(\$101)	(\$101)
50-99	\$2,163	\$2,175	\$2,300	\$2,414	\$2,894	\$2,901	\$3,056	\$3,189	\$3,389	\$3,630	\$3,619	\$3,765	\$4,077
	(\$147)	(\$75)	(\$187)	(\$104)	(\$101)	(\$55)	(\$121)	(\$68)	(\$87)	(\$86)	(\$140)	(\$174)	(\$131)
100+	\$1,494	\$1,585	\$1,673	\$1,823	\$2,235	\$2,270	\$2,398	\$2,670	\$2,751	\$2,862	\$3,031	\$3,144	\$3,307
	(\$30)	(\$42)	(\$23)	(\$33)	(\$33)	(\$35)	(\$46)	(\$48)	(\$49)	(\$30)	(\$46)	(\$37)	(\$40)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2003-2016.

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, 2003-2016

Number of Employees	2003	2004	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016
U.S.	24.7%	24.4%	24.1%	25.4%	27.6%	26.7%	26.8%	26.4%	27.4%	27.6%	27.1%	27.2%	28.0%
	(0.4%)	(0.4%)	(0.4%)	(0.3%)	(0.4%)	(0.3%)	(0.4%)	(0.3%)	(0.4%)	(0.3%)	(0.3%)	(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%	28.8%	27.4%
	(0.8%)	(0.7%)	(0.7%)	(0.9%)	(0.9%)	(0.6%)	(0.4%)	(0.9%)	(0.9%)	(1.0%)	(0.8%)	(1.0%)	(0.9%)
50-99	31.1%	29.9%	33.1%	32.3%	33.3%	33.0%	34.2%	33.0%	31.6%	34.9%	33.1%	33.7%	35.9%
	(1.9%)	(2.0%)	(1.4%)	(2.2%)	(1.4%)	(1.0%)	(1.7%)	(1.3%)	(0.8%)	(1.3%)	(1.3%)	(1.6%)	(1.8%)
100+	23.8%	23.9%	22.8%	24.4%	26.9%	25.6%	25.5%	25.5%	26.7%	26.9%	26.5%	26.5%	27.6%
	(0.4%)	(0.5%)	(0.5%)	(0.2%)	(0.5%)	(0.4%)	(0.5%)	(0.4%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2003-2016.

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, 2003-2016

Number of Employees	2003	2004	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016
<50	\$2,494 (\$76)	\$2,456 (\$68)	\$2,930 (\$62)	\$3,101 (\$110)	\$3,458 (\$79)	\$3,630 (\$60)	\$4,117 (\$63)	\$4,144 (\$148)	\$4,366 (\$135)	\$4,228 (\$155)	\$4,426 (\$122)	\$4,587 (\$156)	\$4,510 (\$146)
50-99	\$2,913 (\$203)	\$3,037 (\$211)	\$3,511 (\$176)	\$3,536 (\$239)	\$3,852 (\$168)	\$4,102 (\$128)	\$4,455 (\$196)	\$4,669 (\$143)	\$4,866 (\$150)	\$5,360 (\$201)	\$5,206 (\$220)	\$5,502 (\$255)	\$5,821 (\$330)
100+	\$2,194 (\$37)	\$2,391 (\$50)	\$2,455 (\$46)	\$2,801 (\$28)	\$3,348 (\$63)	\$3,393 (\$58)	\$3,588 (\$60)	\$3,882 (\$62)	\$4,169 (\$77)	\$4,387 (\$53)	\$4,483 (\$54)	\$4,671 (\$62)	\$4,971 (\$62)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2003-2016.

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, 2016

Number of Employees	Single	Employee-plus-one	Family
United States	21.7% (0.2%)	27.8% (0.3%)	28.0% (0.3%)
Firm size in 3 categories			
<50	20.0% (0.5%)	29.4% (0.9%)	27.4% (0.9%)
50-99	24.3% (1.0%)	35.8% (1.3%)	35.9% (1.8%)
100+	21.9% (0.2%)	27.0% (0.3%)	27.6% (0.3%)
Firm size in 5 categories			
<10	14.5% (0.9%)	21.7% (1.9%)	21.4% (1.5%)
10-24	21.3% (0.9%)	30.2% (1.4%)	26.1% (1.6%)
25-99	23.8% (0.7%)	34.8% (0.9%)	35.0% (1.2%)
100-999	22.2% (0.5%)	32.1% (0.7%)	32.5% (0.7%)
1,000+	21.7% (0.3%)	25.3% (0.3%)	26.2% (0.4%)
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2016.			

Appendix Exhibit 4.13

Average premium (in dollars) (standard error) contributed by employees for single, employee-plus-one, and family coverage, by firm size, 2016

Number of Employees	Single	Employee-plus-one	Family
United States	\$1,325 (\$13)	\$3,376 (\$36)	\$4,956 (\$56)
Firm size in 3 categories			
<50	\$1,216 (\$32)	\$3,479 (\$101)	\$4,510 (\$146)
50-99	\$1,393 (\$60)	\$4,077 (\$131)	\$5,821 (\$330)
100+	\$1,343 (\$15)	\$3,307 (\$40)	\$4,971 (\$62)
Firm size in 5 categories			
<10	\$919 (\$57)	\$2,637 (\$227)	\$3,452 (\$250)
10-24	\$1,302 (\$56)	\$3,611 (\$169)	\$4,371 (\$260)
25-99	\$1,375 (\$40)	\$3,986 (\$97)	\$5,706 (\$209)
100-999	\$1,348 (\$31)	\$3,942 (\$84)	\$5,726 (\$126)
1,000+	\$1,341 (\$16)	\$3,087 (\$45)	\$4,744 (\$71)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2016.

Appendix Exhibit 4.14

Percentage of single coverage enrollees (standard error) with no employee premium contribution, overall and by detailed firm size, 2003-2016

Number of Employees	2003	2004	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016
U.S.	27.3%	23.7%	23.1%	21.9%	22.0%	20.6%	18.3%	17.3%	17.1%	16.6%	15.6%	15.8%	13.5%
	(0.9%)	(0.4%)	(0.8%)	(0.9%)	(0.4%)	(0.5%)	(0.7%)	(0.6%)	(0.6%)	(0.6%)	(0.4%)	(0.5%)	(0.5%)
<10	66.4%	63.4%	67.0%	65.1%	63.0%	61.4%	58.8%	58.6%	60.0%	59.9%	60.6%	60.5%	57.9%
	(0.9%)	(2.5%)	(1.4%)	(2.0%)	(1.4%)	(1.2%)	(1.6%)	(1.1%)	(1.6%)	(2.0%)	(1.6%)	(1.8%)	(1.9%)
10-24	55.1%	52.7%	49.1%	49.4%	46.0%	45.4%	43.3%	38.9%	43.5%	41.2%	43.5%	44.2%	36.9%
	(1.5%)	(2.1%)	(1.6%)	(2.6%)	(1.6%)	(1.4%)	(1.8%)	(1.5%)	(1.4%)	(1.3%)	(1.9%)	(1.9%)	(1.8%)
25-99	39.4%	35.7%	36.7%	34.7%	34.0%	33.1%	29.2%	30.6%	27.7%	27.6%	27.2%	27.5%	22.9%
	(2.4%)	(1.2%)	(1.8%)	(1.9%)	(1.1%)	(1.6%)	(1.8%)	(1.7%)	(1.4%)	(1.3%)	(1.4%)	(1.6%)	(1.2%)
100-999	27.3%	19.9%	22.2%	20.0%	21.4%	17.7%	16.7%	15.2%	16.5%	14.4%	14.9%	13.9%	13.4%
	(2.2%)	(1.5%)	(1.6%)	(2.0%)	(1.1%)	(1.0%)	(1.3%)	(1.4%)	(1.0%)	(0.8%)	(1.2%)	(1.1%)	(1.3%)
1,000+	11.7%	9.7%	8.2%	7.7%	8.3%	8.9%	6.5%	5.7%	5.3%	5.2%	3.7%	4.9%	4.1%
	(0.8%)	(0.5%)	(0.6%)	(0.5%)	(0.4%)	(0.7%)	(0.8%)	(0.7%)	(0.4%)	(0.8%)	(0.4%)	(0.4%)	(0.5%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2003-2016.

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, 2003-2016

Number of Employees	2003	2004	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016
U.S.	9.6%	9.5%	12.7%	11.6%	9.4%	10.3%	9.8%	7.9%	7.7%	6.9%	7.8%	7.6%	7.4%
	(0.7%)	(0.9%)	(0.5%)	(0.7%)	(0.3%)	(0.7%)	(0.9%)	(0.5%)	(0.3%)	(0.4%)	(0.4%)	(0.5%)	(0.5%)
<10	35.4%	31.8%	62.7%	49.5%	52.1%	47.9%	50.1%	46.6%	54.7%	49.0%	48.3%	48.3%	48.2%
	(3.3%)	(1.6%)	(1.7%)	(3.1%)	(2.8%)	(1.7%)	(2.0%)	(2.3%)	(2.1%)	(3.3%)	(2.7%)	(3.1%)	(3.2%)
10-24	30.8%	27.4%	32.5%	30.8%	29.0%	28.8%	25.3%	29.1%	24.0%	24.5%	24.3%	23.1%	21.8%
	(2.2%)	(1.5%)	(2.9%)	(3.1%)	(2.0%)	(1.4%)	(2.4%)	(1.9%)	(2.8%)	(3.0%)	(2.2%)	(2.3%)	(2.1%)
25-99	11.7%	15.6%	14.7%	17.1%	13.8%	12.3%	12.4%	12.8%	10.9%	10.0%	12.1%	13.9%	10.1%
	(1.8%)	(1.6%)	(2.2%)	(1.5%)	(1.4%)	(1.5%)	(1.3%)	(1.0%)	(0.7%)	(0.7%)	(1.5%)	(1.5%)	(1.1%)
100-999	7.3%	5.6%	10.2%	10.5%	7.1%	8.3%	6.8%	5.9%	5.0%	5.6%	5.8%	4.9%	5.0%
	(1.3%)	(0.6%)	(0.8%)	(1.4%)	(0.8%)	(1.5%)	(0.9%)	(1.0%)	(1.0%)	(0.6%)	(1.1%)	(0.7%)	(1.0%)
1,000+	6.1%	6.1%	7.6%	6.9%	4.8%	6.6%	6.2%	3.7%	3.7%	3.3%	4.4%	4.3%	4.6%
	(1.0%)	(1.3%)	(0.8%)	(0.8%)	(0.4%)	(0.9%)	(1.2%)	(0.7%)	(0.5%)	(0.4%)	(0.5%)	(0.6%)	(0.7%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2003-2016.

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, 2003-2016

Number of Employees	2003	2004	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016
U.S.	14.2%	14.7%	13.4%	12.6%	10.7%	11.4%	10.4%	9.7%	8.1%	7.9%	9.2%	8.9%	8.3%
	(0.7%)	(1.0%)	(0.5%)	(0.4%)	(0.4%)	(0.7%)	(0.5%)	(0.5%)	(0.4%)	(0.6%)	(0.5%)	(0.5%)	(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%	54.4%	52.9%
	(1.7%)	(2.1%)	(1.1%)	(3.2%)	(2.3%)	(1.4%)	(0.9%)	(1.3%)	(2.7%)	(3.5%)	(2.2%)	(2.6%)	(2.7%)
10-24	36.0%	37.5%	32.9%	34.1%	29.5%	31.0%	29.2%	29.8%	29.6%	28.2%	27.4%	29.5%	35.8%
	(1.8%)	(2.9%)	(1.8%)	(2.5%)	(2.8%)	(1.5%)	(1.6%)	(1.4%)	(2.8%)	(2.6%)	(2.2%)	(2.6%)	(2.9%)
25-99	21.2%	24.0%	15.9%	20.5%	17.4%	15.1%	15.3%	16.9%	13.4%	17.0%	17.7%	17.9%	18.6%
	(1.7%)	(2.0%)	(1.7%)	(1.8%)	(2.1%)	(1.9%)	(1.9%)	(1.8%)	(1.0%)	(1.7%)	(2.0%)	(2.0%)	(2.3%)
100-999	11.9%	10.7%	11.7%	10.3%	9.0%	9.1%	7.6%	9.6%	6.3%	7.0%	9.6%	8.7%	5.8%
	(1.3%)	(2.3%)	(2.0%)	(1.2%)	(1.0%)	(1.6%)	(1.2%)	(1.6%)	(0.9%)	(1.4%)	(1.3%)	(1.5%)	(0.9%)
1,000+	7.3%	7.9%	7.7%	6.3%	4.6%	5.9%	5.1%	4.0%	3.3%	2.0%	3.4%	3.3%	2.7%
	(1.1%)	(1.2%)	(0.7%)	(0.5%)	(0.6%)	(0.7%)	(0.9%)	(0.7%)	(0.5%)	(0.3%)	(0.6%)	(0.5%)	(0.6%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2003-2016.

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, 2016

Alabama	27.3%* (1.9%)	Kentucky	22.4% (1.2%)	North Dakota	18.8%* (1.2%)
Alaska	16.7%* (1.3%)	Louisiana	22.4% (1.1%)	Ohio	21.5% (0.9%)
Arizona	21.2% (1.3%)	Maine	21.8% (1.4%)	Oklahoma	20.6% (1.2%)
Arkansas	23.1% (1.4%)	Maryland	24.3%* (1.2%)	Oregon	17.2%* (1.4%)
California	18.9%* (0.7%)	Massachusetts	25.2%* (1.2%)	Pennsylvania	21.6% (0.9%)
Colorado	23.2% (1.3%)	Michigan	20.9% (1.1%)	Rhode Island	24.2%* (1.2%)
Connecticut	22.9% (1.4%)	Minnesota	22.9% (0.8%)	South Carolina	23.5% (1.1%)
Delaware	21.6% (1.6%)	Mississippi	24.8% (2.2%)	South Dakota	20.4% (1.1%)
District of Columbia	23.0% (1.2%)	Missouri	21.9% (1.1%)	Tennessee	22.2% (1.6%)
Florida	25.0%* (1.4%)	Montana	21.2% (1.9%)	Texas	20.4% (0.8%)
Georgia	23.3% (1.2%)	Nebraska	23.9% (1.4%)	Utah	19.0%* (1.2%)
Hawaii	12.0%* (1.0%)	Nevada	22.5% (1.2%)	Vermont	22.0% (1.3%)
Idaho	15.6%* (1.3%)	New Hampshire	25.3%* (1.6%)	Virginia	24.1% (1.3%)
Illinois	23.7%* (0.8%)	New Jersey	26.9%* (1.6%)	Washington	15.3%* (1.7%)
Indiana	21.0% (1.1%)	New Mexico	20.8% (1.3%)	West Virginia	19.0%* (1.0%)
Iowa	21.4% (1.1%)	New York	20.5% (0.9%)	Wisconsin	21.9% (1.0%)
Kansas	21.6% (1.2%)	North Carolina	20.8% (0.8%)	Wyoming	18.4%* (1.2%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2016.

Note: * Statistically different from the national average of 21.7 percent at $p < 0.05$. Note that the standard error on the national estimate of 21.7 percent is 0.21.

Appendix Exhibit 4.18

Average percentage of premium contributed (standard error) by employees for employee-plus-one coverage, by State, 2016

Alabama	29.5% (2.1%)	Kentucky	24.6% (2.8%)	North Dakota	28.2% (1.5%)
Alaska	19.2%* (1.3%)	Louisiana	32.3%* (1.7%)	Ohio	24.3%* (1.0%)
Arizona	26.0% (1.6%)	Maine	28.6% (2.1%)	Oklahoma	28.8% (1.5%)
Arkansas	32.4%* (1.9%)	Maryland	30.0% (1.4%)	Oregon	25.2% (2.4%)
California	26.3% (1.1%)	Massachusetts	27.9% (1.4%)	Pennsylvania	25.0%* (1.3%)
Colorado	29.4% (1.5%)	Michigan	21.8%* (1.7%)	Rhode Island	26.6% (1.7%)
Connecticut	25.3% (1.6%)	Minnesota	25.0% (1.5%)	South Carolina	27.9% (1.5%)
Delaware	29.4% (2.2%)	Mississippi	32.3%* (1.8%)	South Dakota	30.8%* (1.2%)
District of Columbia	26.3% (2.0%)	Missouri	35.2%* (2.0%)	Tennessee	28.5% (1.6%)
Florida	35.1%* (1.7%)	Montana	30.4% (2.0%)	Texas	31.5%* (1.0%)
Georgia	29.0% (1.4%)	Nebraska	29.9% (1.7%)	Utah	23.9%* (1.2%)
Hawaii	28.1% (1.8%)	Nevada	29.4% (1.7%)	Vermont	26.3% (1.5%)
Idaho	27.1% (1.5%)	New Hampshire	25.9% (1.5%)	Virginia	29.4% (1.5%)
Illinois	29.4% (1.3%)	New Jersey	29.5% (1.5%)	Washington	26.3% (1.8%)
Indiana	21.4%* (2.0%)	New Mexico	30.7% (1.7%)	West Virginia	23.9%* (1.6%)
Iowa	24.4% (1.8%)	New York	26.2% (1.6%)	Wisconsin	23.5%* (1.5%)
Kansas	27.7% (1.3%)	North Carolina	31.7%* (1.6%)	Wyoming	29.5% (2.6%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2016.

Note: * Statistically different from the national average of 27.8 percent at $p < 0.05$. Note that the standard error on the national estimate of 27.8 percent is 0.29.

Appendix Exhibit 4.19

Average percentage of premium contributed (standard error) by employees for family coverage, by State, 2016

Alabama	29.1% (1.6%)	Kentucky	28.4% (2.1%)	North Dakota	27.0% (1.6%)
Alaska	21.5%* (1.9%)	Louisiana	33.6%* (1.7%)	Ohio	22.7%* (1.1%)
Arizona	30.3% (1.8%)	Maine	26.1% (1.3%)	Oklahoma	30.4% (2.2%)
Arkansas	32.9%* (2.2%)	Maryland	29.6% (1.4%)	Oregon	24.5% (1.9%)
California	27.7% (1.2%)	Massachusetts	26.7% (1.2%)	Pennsylvania	25.5%* (1.2%)
Colorado	27.6% (1.4%)	Michigan	20.1%* (1.1%)	Rhode Island	28.0% (1.7%)
Connecticut	28.4% (3.4%)	Minnesota	27.4% (1.8%)	South Carolina	28.3% (1.6%)
Delaware	28.9% (2.3%)	Mississippi	34.3%* (2.1%)	South Dakota	31.5%* (1.2%)
District of Columbia	29.0% (1.3%)	Missouri	36.1%* (2.0%)	Tennessee	28.0% (1.4%)
Florida	35.0%* (2.0%)	Montana	31.2% (2.0%)	Texas	32.3%* (1.7%)
Georgia	30.2% (1.5%)	Nebraska	28.9% (2.0%)	Utah	23.3%* (1.9%)
Hawaii	26.6% (1.6%)	Nevada	31.5% (2.2%)	Vermont	26.7% (1.6%)
Idaho	29.6% (1.7%)	New Hampshire	27.0% (2.0%)	Virginia	32.6%* (2.1%)
Illinois	27.5% (1.3%)	New Jersey	31.7%* (1.8%)	Washington	27.5% (2.2%)
Indiana	23.2%* (2.4%)	New Mexico	32.2% (2.2%)	West Virginia	23.7%* (1.9%)
Iowa	26.7% (1.5%)	New York	24.2%* (1.1%)	Wisconsin	21.8%* (1.1%)
Kansas	27.8% (1.8%)	North Carolina	28.4% (1.5%)	Wyoming	25.2% (2.1%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2016.

Note: * Statistically different from the national average of 28.0 percent at $p < 0.05$. Note that the standard error on the national estimate of 28.0 percent is 0.31.

Appendix Exhibit 4.20

Average annual employee contribution (in dollars) (standard error) for single coverage, by State, 2016

Alabama	\$1,510* (\$93)	Kentucky	\$1,290 (\$73)	North Dakota	\$1,155* (\$70)
Alaska	\$1,319 (\$100)	Louisiana	\$1,282 (\$67)	Ohio	\$1,351 (\$55)
Arizona	\$1,283 (\$75)	Maine	\$1,357 (\$88)	Oklahoma	\$1,189* (\$67)
Arkansas	\$1,235 (\$70)	Maryland	\$1,494* (\$78)	Oregon	\$1,028* (\$79)
California	\$1,146* (\$43)	Massachusetts	\$1,670* (\$79)	Pennsylvania	\$1,340 (\$56)
Colorado	\$1,385 (\$77)	Michigan	\$1,236 (\$60)	Rhode Island	\$1,614* (\$80)
Connecticut	\$1,498 (\$92)	Minnesota	\$1,380 (\$54)	South Carolina	\$1,361 (\$63)
Delaware	\$1,407 (\$89)	Mississippi	\$1,400 (\$122)	South Dakota	\$1,200* (\$62)
District of Columbia	\$1,493* (\$81)	Missouri	\$1,288 (\$66)	Tennessee	\$1,230 (\$100)
Florida	\$1,568* (\$81)	Montana	\$1,367 (\$126)	Texas	\$1,197* (\$56)
Georgia	\$1,409 (\$70)	Nebraska	\$1,456 (\$92)	Utah	\$1,162* (\$72)
Hawaii	\$703* (\$66)	Nevada	\$1,235 (\$68)	Vermont	\$1,395 (\$88)
Idaho	\$872* (\$68)	New Hampshire	\$1,678* (\$98)	Virginia	\$1,487* (\$74)
Illinois	\$1,488* (\$63)	New Jersey	\$1,745* (\$111)	Washington	\$984* (\$102)
Indiana	\$1,289 (\$63)	New Mexico	\$1,299 (\$72)	West Virginia	\$1,208 (\$63)
Iowa	\$1,259 (\$62)	New York	\$1,357 (\$59)	Wisconsin	\$1,401 (\$66)
Kansas	\$1,265 (\$72)	North Carolina	\$1,189* (\$51)	Wyoming	\$1,195 (\$81)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2016.

Note: * Statistically different from the national average of \$1,325 at $p < 0.05$. Note that the standard error on the national estimate of \$1,325 is \$13.19.

Appendix Exhibit 4.21
Average annual employee contribution (in dollars) (standard error) for employee-plus-one coverage, by State, 2016

Alabama	\$3,013 (\$240)	Kentucky	\$2,905 (\$261)	North Dakota	\$3,207 (\$192)
Alaska	\$2,879* (\$246)	Louisiana	\$3,742 (\$192)	Ohio	\$3,095* (\$129)
Arizona	\$3,070 (\$154)	Maine	\$3,497 (\$296)	Oklahoma	\$3,343 (\$161)
Arkansas	\$3,240 (\$249)	Maryland	\$3,638 (\$170)	Oregon	\$3,100 (\$214)
California	\$3,182 (\$143)	Massachusetts	\$3,788* (\$173)	Pennsylvania	\$3,194 (\$142)
Colorado	\$3,668 (\$197)	Michigan	\$2,674* (\$185)	Rhode Island	\$3,563 (\$207)
Connecticut	\$3,306 (\$250)	Minnesota	\$2,913* (\$161)	South Carolina	\$3,155 (\$170)
Delaware	\$3,579 (\$243)	Mississippi	\$3,508 (\$211)	South Dakota	\$3,722 (\$181)
District of Columbia	\$3,400 (\$200)	Missouri	\$3,882* (\$222)	Tennessee	\$3,279 (\$209)
Florida	\$4,179* (\$218)	Montana	\$3,625 (\$239)	Texas	\$3,799* (\$133)
Georgia	\$3,400 (\$189)	Nebraska	\$3,509 (\$212)	Utah	\$2,647* (\$147)
Hawaii	\$3,237 (\$212)	Nevada	\$3,015* (\$154)	Vermont	\$3,391 (\$208)
Idaho	\$3,192 (\$203)	New Hampshire	\$3,667 (\$176)	Virginia	\$3,488 (\$157)
Illinois	\$3,713* (\$159)	New Jersey	\$3,691 (\$190)	Washington	\$3,304 (\$327)
Indiana	\$2,656* (\$217)	New Mexico	\$3,437 (\$203)	West Virginia	\$2,902* (\$196)
Iowa	\$2,751* (\$213)	New York	\$3,374 (\$226)	Wisconsin	\$3,089 (\$195)
Kansas	\$3,203 (\$152)	North Carolina	\$3,535 (\$200)	Wyoming	\$3,802 (\$308)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2016.

Note: * Statistically different from the national average of \$3,376 at $p < 0.05$. Note that the standard error on the national estimate of \$3,376 is \$35.96.

Appendix Exhibit 4.22

Average annual employee contribution (in dollars) (standard error) for family coverage, by State, 2016

Alabama	\$4,686 (\$272)	Kentucky	\$4,737 (\$398)	North Dakota	\$4,536 (\$253)
Alaska	\$4,843 (\$422)	Louisiana	\$5,817* (\$300)	Ohio	\$3,969* (\$235)
Arizona	\$5,305 (\$301)	Maine	\$4,699 (\$231)	Oklahoma	\$5,061 (\$317)
Arkansas	\$4,917 (\$342)	Maryland	\$5,478* (\$227)	Oregon	\$4,200* (\$337)
California	\$4,829 (\$237)	Massachusetts	\$5,052 (\$289)	Pennsylvania	\$4,560 (\$206)
Colorado	\$4,822 (\$237)	Michigan	\$3,439* (\$196)	Rhode Island	\$5,035 (\$289)
Connecticut	\$5,296 (\$657)	Minnesota	\$4,803 (\$300)	South Carolina	\$5,007 (\$250)
Delaware	\$5,393 (\$378)	Mississippi	\$5,408 (\$365)	South Dakota	\$5,386 (\$213)
District of Columbia	\$5,476* (\$253)	Missouri	\$6,003* (\$348)	Tennessee	\$4,689 (\$290)
Florida	\$6,297* (\$370)	Montana	\$5,570 (\$318)	Texas	\$5,660* (\$265)
Georgia	\$5,506* (\$266)	Nebraska	\$4,808 (\$320)	Utah	\$3,966* (\$325)
Hawaii	\$4,354* (\$258)	Nevada	\$5,089 (\$348)	Vermont	\$4,751 (\$331)
Idaho	\$5,171 (\$393)	New Hampshire	\$5,148 (\$422)	Virginia	\$5,857* (\$374)
Illinois	\$5,085 (\$226)	New Jersey	\$5,785* (\$349)	Washington	\$5,028 (\$456)
Indiana	\$4,175* (\$347)	New Mexico	\$5,460 (\$374)	West Virginia	\$4,092* (\$237)
Iowa	\$4,306* (\$220)	New York	\$4,679 (\$212)	Wisconsin	\$3,817* (\$242)
Kansas	\$4,669 (\$287)	North Carolina	\$4,832 (\$281)	Wyoming	\$4,948 (\$403)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2016.

Note: * Statistically different from the national average of \$4,956 at $p < 0.05$. Note that the standard error on the national estimate of \$4,956 is \$56.41.

Appendix Exhibit 4.23
Average percentage of premium contributed (standard error) by
employees for single coverage, overall and by industry, 2016

Industry	
United States	21.7% (0.2%)
Agriculture, fisheries, forestry	16.3% (2.9%)
Mining and manufacturing	21.7% (0.5%)
Construction	23.7% (1.5%)
Utilities and transportation	21.8% (1.0%)
Wholesale trade	22.7% (0.7%)
Financial services and real estate	19.8% (0.5%)
Retail trade	28.0% (0.6%)
Professional services	18.6% (0.3%)
Other services	25.5% (0.7%)
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2016.	

Appendix Exhibit 4.24
Average percentage of premium contributed (standard error) by
employees for employee-plus-one coverage, overall and by industry, 2016

Industry	
United States	27.8% (0.3%)
Agriculture, fisheries, forestry	20.6% (3.5%)
Mining and manufacturing	24.2% (0.6%)
Construction	36.7% (2.0%)
Utilities and transportation	27.7% (1.2%)
Wholesale trade	29.3% (0.8%)
Financial services and real estate	26.5% (0.5%)
Retail trade	34.1% (1.3%)
Professional services	27.0% (0.5%)
Other services	30.1% (1.2%)
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2016.	

Appendix Exhibit 4.25
Average percentage of premium contributed (standard error) by
employees for family coverage, overall and by industry, 2016

Industry	
United States	28.0% (0.3%)
Agriculture, fisheries, forestry	22.8% (2.1%)
Mining and manufacturing	24.3% (0.6%)
Construction	31.7% (2.2%)
Utilities and transportation	23.5% (1.1%)
Wholesale trade	28.6% (1.6%)
Financial services and real estate	27.0% (0.6%)
Retail trade	35.7% (1.1%)
Professional services	27.3% (0.5%)
Other services	32.9% (1.1%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2016.

Appendix Exhibit 4.26
Average percentage of premium contributed (standard error)
by employees for single coverage, overall and by selected
characteristics, 2016

Employer Characteristics	
United States	21.7% (0.2%)
Ownership: For Profit Inc.	23.0% (0.3%)
Ownership: For Profit Uninc.	23.7% (0.7%)
Ownership: Nonprofit	16.5% (0.4%)
Firm Age: 0-4 Years	24.7% (1.2%)
Firm Age: 5-9 Years	24.6% (1.1%)
Firm Age: 10-19 Years	22.1% (0.7%)
Firm Age: 20+ Years	21.4% (0.2%)
# of Locations: 2+ Locations	21.9% (0.2%)
# of Locations: 1 Location	21.4% (0.4%)
% Full Time: 0-24%	25.3% (1.0%)
% Full Time: 25-49%	24.7% (0.9%)
% Full Time: 50-74%	22.6% (0.6%)
% Full Time: 75%+	21.4% (0.2%)
% Low Wage: 50%+	26.2% (0.5%)
% Low Wage: <50%	21.1% (0.2%)
<p>Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2016. Note: “% Full Time” refers to the percentage of the establishment’s workforce that worked full time in 2016. “% Low Wage” refers to the percentage of the establishment’s workforce that earned less than \$11.50 per hour in 2016.</p>	

Appendix Exhibit 4.27
Average percentage of premium contributed (standard error) by
employees for employee-plus-one coverage, overall and by
selected characteristics, 2016

Employer Characteristics	
United States	27.8% (0.3%)
Ownership: For Profit Inc.	28.6% (0.4%)
Ownership: For Profit Uninc.	30.0% (0.7%)
Ownership: Nonprofit	24.3% (0.7%)
Firm Age: 0-4 Years	34.5% (2.1%)
Firm Age: 5-9 Years	35.9% (1.5%)
Firm Age: 10-19 Years	31.8% (1.1%)
Firm Age: 20+ Years	26.8% (0.3%)
# of Locations: 2+ Locations	26.6% (0.3%)
# of Locations: 1 Location	31.6% (0.7%)
% Full Time: 0-24%	31.1% (1.9%)
% Full Time: 25-49%	29.1% (1.7%)
% Full Time: 50-74%	29.0% (1.0%)
% Full Time: 75%+	27.7% (0.3%)
% Low Wage: 50%+	34.4% (1.0%)
% Low Wage: <50%	27.3% (0.3%)
<p>Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2016.</p> <p>Note: “% Full Time” refers to the percentage of the establishment’s workforce that worked full time in 2016. “% Low Wage” refers to the percentage of the establishment’s workforce that earned less than \$11.50 per hour in 2016.</p>	

Appendix Exhibit 4.28
Average percentage of premium contributed (standard error) by
employees for family coverage, overall and by selected
characteristics, 2016

Employer Characteristics	
United States	28.0% (0.3%)
Ownership: For Profit Inc.	28.4% (0.4%)
Ownership: For Profit Uninc.	31.4% (1.4%)
Ownership: Nonprofit	24.4% (0.6%)
Firm Age: 0-4 Years	35.2% (2.4%)
Firm Age: 5-9 Years	32.0% (1.6%)
Firm Age: 10-19 Years	30.6% (1.1%)
Firm Age: 20+ Years	27.3% (0.3%)
# of Locations: 2+ Locations	27.4% (0.4%)
# of Locations: 1 Location	29.8% (0.7%)
% Full Time: 0-24%	30.1% (3.2%)
% Full Time: 25-49%	29.1% (1.7%)
% Full Time: 50-74%	29.8% (0.9%)
% Full Time: 75%+	27.7% (0.3%)
% Low Wage: 50%+	35.8% (0.9%)
% Low Wage: <50%	27.5% (0.3%)
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2016.	
Note: “% Full Time” refers to the percentage of the establishment’s workforce that worked full time in 2016. “% Low Wage” refers to the percentage of the establishment’s workforce that earned less than \$11.50 per hour in 2016.	

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, 2004-2016

Low wage	2004	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016
>=50% Low-Wage Employees	22.8%	22.5%	22.6%	24.0%	24.1%	24.6%	24.7%	24.4%	25.7%	25.4%	26.2%	26.2%
	(0.8%)	(1.0%)	(0.5%)	(0.5%)	(0.3%)	(0.5%)	(0.8%)	(0.4%)	(0.6%)	(0.5%)	(0.8%)	(0.5%)
<50% Low-Wage Employees	17.1%	17.3%	18.4%	19.3%	19.8%	19.9%	20.2%	20.1%	20.1%	20.4%	20.4%	21.1%
	(0.2%)	(0.3%)	(0.4%)	(0.1%)	(0.3%)	(0.3%)	(0.1%)	(0.3%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2004-2016.

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 2016, 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 2016 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, 2004-2016

Low wage	2004	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016
>=50% Low-Wage Employees	\$788	\$840	\$866	\$1,004	\$1,018	\$1,132	\$1,188	\$1,213	\$1,321	\$1,420	\$1,444	\$1,450
	(\$24)	(\$49)	(\$18)	(\$27)	(\$13)	(\$22)	(\$35)	(\$21)	(\$37)	(\$28)	(\$49)	(\$31)
<50% Low-Wage Employees	\$643	\$699	\$771	\$855	\$943	\$997	\$1,070	\$1,098	\$1,140	\$1,199	\$1,228	\$1,307
	(\$7)	(\$12)	(\$19)	(\$4)	(\$14)	(\$16)	(\$7)	(\$18)	(\$15)	(\$14)	(\$15)	(\$14)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2004-2016.

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 2016, 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 2016 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, 2004-2016

Low wage	2004	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016
>=50% Low-Wage Employees	28.7%	27.7%	27.1%	30.9%	28.6%	30.9%	33.3%	30.9%	32.4%	32.1%	33.8%	34.4%
	(1.2%)	(0.7%)	(1.1%)	(0.6%)	(0.8%)	(0.6%)	(0.7%)	(0.8%)	(0.6%)	(1.2%)	(1.0%)	(1.0%)
<50% Low-Wage Employees	22.7%	22.3%	23.3%	26.3%	25.7%	25.1%	25.7%	26.0%	26.0%	26.3%	26.7%	27.3%
	(0.5%)	(0.4%)	(0.4%)	(0.3%)	(0.3%)	(0.4%)	(0.3%)	(0.4%)	(0.2%)	(0.4%)	(0.3%)	(0.3%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2004-2016.

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 2016, 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 2016 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, 2004-2016

Low wage	2004	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016
>=50% 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)	\$3,819 (\$113)	\$3,849 (\$110)
<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)	\$3,167 (\$36)	\$3,335 (\$38)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2004-2016.

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 2016, 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 2016 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, 2004-2016

Low wage	2004	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016
>=50% Low-Wage Employees	27.9%	30.6%	29.7%	32.0%	30.2%	31.6%	31.0%	33.4%	31.7%	33.1%	34.4%	35.8%
	(1.1%)	(1.0%)	(0.8%)	(0.9%)	(1.0%)	(0.7%)	(0.7%)	(0.6%)	(0.8%)	(0.7%)	(0.9%)	(0.9%)
<50% Low-Wage Employees	23.8%	23.4%	24.8%	27.0%	26.2%	26.3%	25.9%	26.7%	27.1%	26.5%	26.7%	27.5%
	(0.4%)	(0.4%)	(0.3%)	(0.4%)	(0.3%)	(0.5%)	(0.4%)	(0.4%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2004-2016.

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 2016, 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 2016 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, 2004-2016

Low wage	2004	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016
>=50% Low-Wage Employees	\$2,639	\$3,049	\$3,089	\$3,764	\$3,564	\$4,014	\$4,236	\$4,735	\$4,733	\$5,276	\$5,354	\$5,978
	(\$104)	(\$118)	(\$103)	(\$140)	(\$121)	(\$83)	(\$108)	(\$85)	(\$106)	(\$129)	(\$171)	(\$163)
<50% Low-Wage Employees	\$2,405	\$2,530	\$2,861	\$3,343	\$3,461	\$3,684	\$3,928	\$4,170	\$4,384	\$4,435	\$4,658	\$4,882
	(\$36)	(\$45)	(\$40)	(\$45)	(\$42)	(\$65)	(\$51)	(\$86)	(\$63)	(\$52)	(\$59)	(\$59)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2004-2016.

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 2016, 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 2016 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, 2016

Coverage	Estimate	Total	<50 employees	50-99 employees	100 or more employees	
Single	Average (mean)	\$1,325 (\$13)	\$1,216 (\$32)	\$1,393 (\$60)	\$1,343 (\$15)	
	10 percentile	\$0 (\$25)	\$0 (\$61)	\$0 (\$74)	\$240 (\$30)	
	25 percentile	\$600 (\$16)	\$0 (\$61)	\$350 (\$97)	\$720 (\$17)	
	50 percentile (median)	\$1,200 (\$15)	\$810 (\$47)	\$1,200 (\$58)	\$1,200 (\$12)	
	75 percentile	\$1,800 (\$16)	\$2,000 (\$50)	\$2,000 (\$72)	\$1,700 (\$20)	
	90 percentile	\$2,600 (\$28)	\$3,000 (\$47)	\$2,800 (\$108)	\$2,500 (\$31)	
	Employee-plus-one	Average (mean)	\$3,376 (\$36)	\$3,479 (\$101)	\$4,077 (\$131)	\$3,307 (\$40)
	10 percentile	\$750 (\$92)	\$0 (\$153)	\$840 (\$323)	\$1,100 (\$71)	
	25 percentile	\$1,900 (\$41)	\$40 (\$154)	\$2,200 (\$133)	\$2,000 (\$35)	
50 percentile (median)	\$3,000 (\$31)	\$3,000 (\$154)	\$3,600 (\$145)	\$2,900 (\$33)		
75 percentile	\$4,400 (\$59)	\$5,200 (\$155)	\$5,600 (\$212)	\$4,100 (\$70)		
90 percentile	\$6,200 (\$102)	\$7,600 (\$219)	\$7,600 (\$241)	\$5,800 (\$85)		
Family	Average (mean)	\$4,956 (\$56)	\$4,510 (\$146)	\$5,821 (\$330)	\$4,971 (\$62)	
	10 percentile	\$890 (\$158)	\$0 (\$340)	\$0 (\$525)	\$1,600 (\$73)	
	25 percentile	\$2,700 (\$61)	\$0 (\$340)	\$1,900 (\$715)	\$2,900 (\$64)	
	50 percentile (median)	\$4,400 (\$46)	\$3,300 (\$177)	\$5,100 (\$307)	\$4,400 (\$45)	
	75 percentile	\$6,400 (\$85)	\$7,200 (\$248)	\$8,600 (\$440)	\$6,200 (\$92)	
	90 percentile	\$9,500 (\$166)	\$12,000 (\$311)	\$13,000 (\$669)	\$8,700 (\$174)	

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2016.

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, 2003-2016

Number of Employees	2003	2004	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016
U.S.	52.1%	58.7%	63.9%	66.4%	70.7%	73.8%	77.5%	77.8%	79.6%	81.3%	83.9%	85.4%	84.5%
	(0.7%)	(0.8%)	(0.9%)	(0.6%)	(0.5%)	(0.5%)	(0.3%)	(0.7%)	(0.6%)	(0.7%)	(0.5%)	(0.5%)	(0.5%)
<50	59.7%	61.6%	65.5%	66.6%	70.9%	73.5%	75.7%	76.3%	79.5%	79.5%	80.8%	82.1%	81.7%
	(1.1%)	(0.7%)	(1.0%)	(0.7%)	(0.7%)	(0.7%)	(0.7%)	(0.4%)	(1.0%)	(0.8%)	(0.8%)	(0.8%)	(0.8%)
50-99	58.0%	62.5%	61.1%	67.9%	70.3%	70.6%	78.2%	79.6%	80.3%	78.0%	82.4%	85.3%	82.5%
	(1.8%)	(2.1%)	(2.6%)	(2.6%)	(1.4%)	(1.9%)	(1.5%)	(1.7%)	(1.4%)	(1.1%)	(1.5%)	(1.5%)	(1.5%)
100+	49.6%	57.6%	63.8%	66.2%	70.7%	74.2%	77.8%	77.9%	79.6%	81.9%	84.6%	86.1%	85.2%
	(1.1%)	(1.0%)	(1.0%)	(0.8%)	(0.6%)	(0.6%)	(0.3%)	(1.0%)	(0.7%)	(0.7%)	(0.6%)	(0.6%)	(0.6%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2003-2016.

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, 2003-2016

Number of Employees	2003	2004	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016
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)	\$1,541 (\$16)	\$1,696 (\$16)
<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)	\$1,964 (\$35)	\$2,105 (\$34)
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)	\$2,008 (\$62)	\$2,173 (\$64)
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)	\$1,383 (\$18)	\$1,558 (\$18)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2003-2016.

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007. In 2015, the methodology for calibrating the upper edit bound for the individual deductible amount changed, causing the average individual deductible per employee enrolled with single coverage in a health insurance plan with a deductible to increase by about 5 percent at the national level in 2015 relative to the earlier methodology.

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, 2003-2016

Number of Employees	2003	2004	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016
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)	\$2,915 (\$32)	\$3,069 (\$37)
<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)	\$4,090 (\$88)	\$3,940 (\$98)
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)	\$3,875 (\$148)	\$3,840 (\$174)
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)	\$2,676 (\$34)	\$2,887 (\$41)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2003-2016.

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, 2016

Alabama	91.9%* (2.3%)	Kentucky	96.0%* (1.1%)	North Dakota	94.4%* (1.3%)
Alaska	95.8%* (1.9%)	Louisiana	90.8%* (3.0%)	Ohio	94.9%* (1.8%)
Arizona	88.5% (3.8%)	Maine	94.4%* (1.4%)	Oklahoma	93.2%* (1.6%)
Arkansas	95.5%* (2.4%)	Maryland	88.7%* (2.0%)	Oregon	87.1% (6.1%)
California	61.6%* (2.2%)	Massachusetts	77.5%* (3.4%)	Pennsylvania	82.2% (2.4%)
Colorado	89.7%* (2.4%)	Michigan	91.4%* (1.7%)	Rhode Island	83.5% (4.1%)
Connecticut	87.6% (2.3%)	Minnesota	94.7%* (1.5%)	South Carolina	95.1%* (1.4%)
Delaware	90.4%* (1.9%)	Mississippi	94.3%* (1.8%)	South Dakota	96.8%* (1.3%)
District of Columbia	75.0%* (3.6%)	Missouri	88.9%* (2.1%)	Tennessee	93.6%* (2.3%)
Florida	82.5% (3.1%)	Montana	96.6%* (1.2%)	Texas	91.8%* (1.8%)
Georgia	91.3%* (1.4%)	Nebraska	97.4%* (1.2%)	Utah	87.0% (3.0%)
Hawaii	40.1%* (3.2%)	Nevada	83.0% (2.7%)	Vermont	94.7%* (1.4%)
Idaho	96.7%* (1.0%)	New Hampshire	91.6%* (2.2%)	Virginia	80.5% (3.7%)
Illinois	83.8% (2.4%)	New Jersey	83.1% (2.0%)	Washington	91.8%* (2.0%)
Indiana	92.4%* (2.4%)	New Mexico	90.2%* (2.4%)	West Virginia	89.7% (4.4%)
Iowa	93.1%* (2.1%)	New York	71.6%* (2.6%)	Wisconsin	95.6%* (1.3%)
Kansas	95.3%* (1.3%)	North Carolina	88.2% (3.4%)	Wyoming	94.2%* (1.9%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2016.

Note: * Statistically different from the national average of 84.5 percent at $p < 0.05$. Note that the standard error on the national estimate of 84.5 percent is 0.51.

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, 2016

Alabama	\$1,205* (\$81)	Kentucky	\$1,905* (\$92)	North Dakota	\$1,695 (\$105)
Alaska	\$1,707 (\$98)	Louisiana	\$1,494* (\$72)	Ohio	\$1,781 (\$78)
Arizona	\$1,958* (\$106)	Maine	\$2,103* (\$101)	Oklahoma	\$1,787 (\$104)
Arkansas	\$1,418* (\$82)	Maryland	\$1,727 (\$140)	Oregon	\$1,950* (\$105)
California	\$1,476* (\$56)	Massachusetts	\$1,391* (\$85)	Pennsylvania	\$1,603 (\$86)
Colorado	\$1,880* (\$85)	Michigan	\$1,379* (\$81)	Rhode Island	\$1,583 (\$93)
Connecticut	\$1,959* (\$113)	Minnesota	\$1,782 (\$86)	South Carolina	\$1,719 (\$79)
Delaware	\$1,567 (\$113)	Mississippi	\$1,709 (\$113)	South Dakota	\$1,889* (\$91)
District of Columbia	\$1,181* (\$74)	Missouri	\$2,009* (\$124)	Tennessee	\$2,142* (\$98)
Florida	\$1,694 (\$83)	Montana	\$2,039* (\$134)	Texas	\$1,872* (\$63)
Georgia	\$1,738 (\$86)	Nebraska	\$1,710 (\$84)	Utah	\$1,438* (\$71)
Hawaii	\$988* (\$114)	Nevada	\$1,634 (\$113)	Vermont	\$1,819 (\$131)
Idaho	\$1,732 (\$115)	New Hampshire	\$2,434* (\$142)	Virginia	\$1,523* (\$76)
Illinois	\$1,474* (\$80)	New Jersey	\$1,515* (\$64)	Washington	\$1,379* (\$96)
Indiana	\$1,866 (\$117)	New Mexico	\$1,301* (\$118)	West Virginia	\$1,758 (\$118)
Iowa	\$1,659 (\$72)	New York	\$1,789 (\$85)	Wisconsin	\$1,828 (\$90)
Kansas	\$1,715 (\$81)	North Carolina	\$1,963* (\$80)	Wyoming	\$1,746 (\$97)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2016.

Note: * Statistically different from the national average of \$1,696 at p < 0.05. Note that the standard error on the national estimate of \$1,696 is \$15.59.

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, 2016

Alabama	\$2,193* (\$153)	Kentucky	\$3,520 (\$273)	North Dakota	\$2,877 (\$250)
Alaska	\$2,845 (\$207)	Louisiana	\$2,738 (\$189)	Ohio	\$3,119 (\$187)
Arizona	\$3,652* (\$271)	Maine	\$3,714* (\$258)	Oklahoma	\$3,051 (\$226)
Arkansas	\$2,632* (\$202)	Maryland	\$3,100 (\$302)	Oregon	\$3,988* (\$305)
California	\$2,790 (\$152)	Massachusetts	\$2,746 (\$235)	Pennsylvania	\$3,030 (\$196)
Colorado	\$3,481 (\$237)	Michigan	\$2,834 (\$215)	Rhode Island	\$2,912 (\$283)
Connecticut	\$4,041* (\$267)	Minnesota	\$3,295 (\$229)	South Carolina	\$3,133 (\$176)
Delaware	\$3,112 (\$217)	Mississippi	\$3,111 (\$220)	South Dakota	\$3,767* (\$257)
District of Columbia	\$2,234* (\$157)	Missouri	\$3,773* (\$262)	Tennessee	\$3,662* (\$218)
Florida	\$3,118 (\$162)	Montana	\$3,590 (\$401)	Texas	\$3,185 (\$143)
Georgia	\$2,950 (\$226)	Nebraska	\$3,424 (\$216)	Utah	\$2,606* (\$223)
Hawaii	\$2,358 (\$389)	Nevada	\$2,712 (\$193)	Vermont	\$3,145 (\$261)
Idaho	\$3,410 (\$332)	New Hampshire	\$4,992* (\$305)	Virginia	\$2,683* (\$193)
Illinois	\$2,628* (\$200)	New Jersey	\$2,689* (\$181)	Washington	\$2,747 (\$220)
Indiana	\$3,391 (\$252)	New Mexico	\$2,724 (\$268)	West Virginia	\$3,156 (\$303)
Iowa	\$2,921 (\$183)	New York	\$3,099 (\$151)	Wisconsin	\$3,534* (\$230)
Kansas	\$3,056 (\$192)	North Carolina	\$3,215 (\$177)	Wyoming	\$3,024 (\$193)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2016.

Note: * Statistically different from the national average of \$3,069 at p < 0.05. Note that the standard error on the national estimate of \$3,069 is \$37.13.

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, 2003-2016

Number of Employees	2003	2004	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016
U.S.	19.5% (0.7%)	19.0% (0.4%)	18.3% (0.4%)	22.4% (0.2%)	23.3% (0.7%)	23.1% (0.7%)	25.1% (0.7%)	26.1% (0.4%)	27.4% (0.4%)	30.4% (0.3%)	32.6% (0.6%)	35.0% (0.6%)	34.9% (0.6%)
<50	15.2% (0.5%)	15.5% (0.6%)	14.0% (0.7%)	17.2% (0.7%)	16.9% (0.4%)	15.9% (0.5%)	14.9% (0.4%)	15.4% (0.5%)	17.3% (0.5%)	18.7% (1.0%)	19.5% (0.7%)	20.4% (0.9%)	20.6% (0.8%)
50-99	14.6% (2.0%)	14.4% (1.7%)	16.8% (1.2%)	14.5% (1.6%)	15.1% (0.9%)	13.5% (1.7%)	15.1% (1.4%)	14.8% (1.6%)	17.2% (1.2%)	18.8% (1.0%)	19.1% (1.5%)	21.8% (1.7%)	21.5% (1.6%)
100+	21.0% (1.1%)	20.4% (0.7%)	19.5% (0.6%)	24.4% (0.6%)	25.6% (1.0%)	25.7% (0.9%)	28.5% (0.9%)	29.6% (0.5%)	30.6% (0.5%)	34.1% (0.5%)	36.6% (0.8%)	39.2% (0.8%)	38.9% (0.7%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2003-2016.

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

Appendix Exhibit 5.8

Average coinsurance rate (in percent) (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, 2003-2016

Number of Employees	2003	2004	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016
U.S.	18.0%	18.6%	18.3%	18.5%	18.9%	18.6%	18.8%	18.9%	19.0%	19.2%	19.8%	20.1%	20.5%
	(0.1%)	(0.2%)	(0.1%)	(0.1%)	(0.2%)	(0.1%)	(0.2%)	(0.2%)	(0.2%)	(0.1%)	(0.1%)	(0.1%)	(0.1%)
<50	19.7%	20.2%	20.4%	20.2%	20.7%	20.2%	20.0%	21.5%	20.8%	21.3%	21.5%	22.6%	22.2%
	(0.2%)	(0.2%)	(0.5%)	(0.1%)	(0.4%)	(0.3%)	(0.2%)	(0.3%)	(0.2%)	(0.4%)	(0.3%)	(0.4%)	(0.4%)
50-99	19.0%	18.6%	18.0%	18.9%	19.3%	19.0%	19.6%	20.2%	20.7%	21.0%	21.1%	21.6%	22.3%
	(0.7%)	(0.7%)	(0.6%)	(0.7%)	(0.7%)	(0.6%)	(0.8%)	(0.8%)	(0.4%)	(0.7%)	(0.7%)	(0.7%)	(0.7%)
100+	17.5%	18.2%	17.9%	18.1%	18.5%	18.4%	18.6%	18.5%	18.7%	18.8%	19.5%	19.8%	20.2%
	(0.2%)	(0.2%)	(0.2%)	(0.1%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.1%)	(0.2%)	(0.2%)	(0.2%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2003-2016.

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, 2016

Alabama	27.1%* (3.4%)	Kentucky	42.3% (4.4%)	North Dakota	51.9%* (3.8%)
Alaska	52.5%* (4.1%)	Louisiana	35.2% (3.9%)	Ohio	43.1%* (3.3%)
Arizona	44.4%* (4.1%)	Maine	38.0% (3.3%)	Oklahoma	32.6% (3.3%)
Arkansas	33.7% (4.2%)	Maryland	34.2% (4.1%)	Oregon	38.9% (5.3%)
California	27.6%* (1.9%)	Massachusetts	24.5%* (3.3%)	Pennsylvania	28.8%* (2.7%)
Colorado	35.9% (3.4%)	Michigan	31.8% (3.5%)	Rhode Island	23.4%* (3.4%)
Connecticut	50.1%* (4.9%)	Minnesota	46.6%* (4.6%)	South Carolina	37.3% (3.3%)
Delaware	43.1% (4.8%)	Mississippi	47.3%* (4.2%)	South Dakota	33.2% (3.0%)
District of Columbia	24.9%* (3.5%)	Missouri	38.2% (3.5%)	Tennessee	40.5% (3.9%)
Florida	33.3% (3.2%)	Montana	46.0%* (4.7%)	Texas	35.2% (2.5%)
Georgia	32.6% (3.1%)	Nebraska	47.7%* (3.9%)	Utah	43.5%* (3.9%)
Hawaii	27.8%* (3.1%)	Nevada	23.6%* (3.1%)	Vermont	31.7% (3.6%)
Idaho	47.6%* (4.0%)	New Hampshire	34.7% (4.4%)	Virginia	31.6% (3.2%)
Illinois	32.1% (3.7%)	New Jersey	30.8% (2.8%)	Washington	49.0%* (4.4%)
Indiana	43.4%* (3.9%)	New Mexico	23.3%* (3.7%)	West Virginia	39.4% (4.5%)
Iowa	35.1% (3.5%)	New York	33.8% (2.6%)	Wisconsin	53.1%* (3.8%)
Kansas	41.6% (4.9%)	North Carolina	26.3%* (2.5%)	Wyoming	44.3%* (4.0%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2016.

Note: * Statistically different from the national average of 34.9 percent at $p < 0.05$. Note that the standard error on the national estimate of 34.9 percent is 0.60.

Appendix Exhibit 5.10

Average coinsurance (in percent) (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, 2016

Alabama	20.5% (0.9%)	Kentucky	20.4% (0.8%)	North Dakota	19.7% (0.6%)
Alaska	20.7% (0.7%)	Louisiana	21.6% (0.9%)	Ohio	20.8% (0.7%)
Arizona	18.2%* (0.8%)	Maine	21.9%* (0.5%)	Oklahoma	20.5% (0.7%)
Arkansas	21.0% (0.4%)	Maryland	21.2% (1.4%)	Oregon	22.3% (1.0%)
California	20.8% (0.6%)	Massachusetts	18.0%* (1.0%)	Pennsylvania	18.5%* (0.6%)
Colorado	20.0% (0.5%)	Michigan	20.3% (0.6%)	Rhode Island	18.7%* (0.6%)
Connecticut	20.8% (0.7%)	Minnesota	21.8% (0.9%)	South Carolina	22.3%* (0.7%)
Delaware	18.3%* (0.8%)	Mississippi	22.4% (1.2%)	South Dakota	21.5% (0.7%)
District of Columbia	21.4% (1.6%)	Missouri	19.5%* (0.5%)	Tennessee	22.0%* (0.7%)
Florida	21.2% (0.8%)	Montana	24.1%* (1.4%)	Texas	21.0% (0.5%)
Georgia	20.3% (0.7%)	Nebraska	20.1% (1.5%)	Utah	20.2% (0.8%)
Hawaii	16.7%* (1.3%)	Nevada	21.3% (0.9%)	Vermont	21.9% (1.0%)
Idaho	21.0% (0.7%)	New Hampshire	18.3% (1.2%)	Virginia	19.8% (0.8%)
Illinois	19.2%* (0.4%)	New Jersey	21.2% (0.6%)	Washington	19.8% (1.1%)
Indiana	19.3% (0.9%)	New Mexico	23.8%* (1.1%)	West Virginia	20.7% (0.8%)
Iowa	19.8% (0.7%)	New York	19.7% (1.0%)	Wisconsin	20.0% (0.7%)
Kansas	21.8% (1.9%)	North Carolina	22.6% (1.2%)	Wyoming	22.7%* (0.9%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2016.

Note: * Statistically different from the national average of 20.5 percent at $p < 0.05$. Note that the standard error on the national estimate of 20.5 percent is 0.14.

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, 2003-2016

Number of Employees	2003	2004	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016
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%)	59.9% (0.6%)	60.6% (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%)	69.6% (1.0%)	69.5% (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%)	65.2% (2.0%)	69.3% (1.8%)
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%)	57.4% (0.8%)	58.1% (0.8%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2003-2016.

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, 2003-2016

Number of Employees	2003	2004	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015	2016
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)	\$25.04 (\$0.12)	\$25.89 (\$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)	\$27.30 (\$0.22)	\$27.82 (\$0.23)
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)	\$27.06 (\$0.40)	\$27.43 (\$0.39)
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)	\$24.25 (\$0.15)	\$25.28 (\$0.15)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2003-2016.

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, 2016

Alabama	69.4%* (3.7%)	Kentucky	54.6% (4.3%)	North Dakota	43.9%* (3.9%)
Alaska	49.5%* (4.1%)	Louisiana	58.0% (4.2%)	Ohio	50.0%* (3.3%)
Arizona	51.5%* (4.2%)	Maine	55.8% (3.4%)	Oklahoma	67.4%* (3.3%)
Arkansas	61.9% (4.4%)	Maryland	61.3% (4.1%)	Oregon	60.5% (5.3%)
California	69.4%* (1.9%)	Massachusetts	66.3% (3.7%)	Pennsylvania	64.9% (3.0%)
Colorado	53.8% (3.7%)	Michigan	66.4% (3.5%)	Rhode Island	68.4%* (3.7%)
Connecticut	42.3%* (4.5%)	Minnesota	37.3%* (4.9%)	South Carolina	59.3% (3.4%)
Delaware	52.3% (4.9%)	Mississippi	58.4% (4.1%)	South Dakota	62.2% (3.1%)
District of Columbia	65.3% (4.0%)	Missouri	57.4% (3.6%)	Tennessee	54.5% (3.9%)
Florida	65.6% (3.2%)	Montana	37.4%* (4.3%)	Texas	60.4% (2.5%)
Georgia	66.6% (3.1%)	Nebraska	45.7%* (3.9%)	Utah	55.8% (3.9%)
Hawaii	68.9%* (3.2%)	Nevada	67.3% (3.7%)	Vermont	51.5%* (4.1%)
Idaho	51.6%* (4.0%)	New Hampshire	56.5% (4.1%)	Virginia	60.0% (3.4%)
Illinois	63.8% (3.6%)	New Jersey	69.5%* (2.7%)	Washington	55.1% (4.3%)
Indiana	49.0%* (4.1%)	New Mexico	77.8%* (3.5%)	West Virginia	61.9% (4.5%)
Iowa	55.8% (3.7%)	New York	60.4% (2.6%)	Wisconsin	45.0%* (3.8%)
Kansas	57.4% (4.8%)	North Carolina	64.4% (3.2%)	Wyoming	45.4%* (4.2%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2016.

Note: * Statistically different from the national average of 60.6 percent at $p < 0.05$. Note that the standard error on the national estimate of 60.6 percent is 0.61.

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, 2016

Alabama	\$29.50* (\$0.5)	Kentucky	\$25.22 (\$0.6)	North Dakota	\$24.75* (\$0.5)
Alaska	\$26.58 (\$0.9)	Louisiana	\$29.42* (\$0.7)	Ohio	\$24.28* (\$0.7)
Arizona	\$24.70* (\$0.6)	Maine	\$23.41* (\$0.7)	Oklahoma	\$28.29* (\$0.8)
Arkansas	\$27.32* (\$0.7)	Maryland	\$22.49* (\$0.8)	Oregon	\$24.70* (\$0.5)
California	\$25.41 (\$0.4)	Massachusetts	\$24.91 (\$0.7)	Pennsylvania	\$22.72* (\$0.5)
Colorado	\$25.14 (\$0.6)	Michigan	\$25.57 (\$0.7)	Rhode Island	\$21.03* (\$0.9)
Connecticut	\$26.55 (\$0.7)	Minnesota	\$27.80* (\$0.7)	South Carolina	\$27.16* (\$0.6)
Delaware	\$23.74* (\$1.1)	Mississippi	\$27.87* (\$0.8)	South Dakota	\$24.51* (\$0.6)
District of Columbia	\$20.39* (\$0.7)	Missouri	\$26.11 (\$0.8)	Tennessee	\$26.61 (\$0.7)
Florida	\$26.28 (\$0.6)	Montana	\$27.97* (\$0.8)	Texas	\$28.70* (\$0.5)
Georgia	\$26.64 (\$0.6)	Nebraska	\$26.07 (\$0.7)	Utah	\$23.36* (\$0.8)
Hawaii	\$16.64* (\$0.3)	Nevada	\$24.33* (\$0.6)	Vermont	\$21.98* (\$0.6)
Idaho	\$27.18 (\$0.7)	New Hampshire	\$26.21 (\$0.5)	Virginia	\$24.02* (\$0.7)
Illinois	\$26.32 (\$0.7)	New Jersey	\$25.93 (\$0.5)	Washington	\$24.36 (\$0.8)
Indiana	\$26.63 (\$0.6)	New Mexico	\$27.30 (\$0.9)	West Virginia	\$23.64* (\$0.9)
Iowa	\$25.50 (\$0.8)	New York	\$26.41 (\$0.6)	Wisconsin	\$29.35* (\$0.8)
Kansas	\$27.13* (\$0.5)	North Carolina	\$26.85 (\$0.5)	Wyoming	\$27.78* (\$0.8)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2016.

Note: * Statistically different from the national average of \$25.89 at $p < 0.05$. Note that the standard error on the national estimate of \$25.89 is \$0.12.



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	Unlevered Yield
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