



MEPS Insurance Component Chartbook 2020



Medical Expenditure Panel Survey Insurance Component 2020 Chartbook

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The data used in this report are from the Insurance Component of the Medical Expenditure Panel Survey. Information about this survey, including sample design, data collection, sample sizes, and response rates, can be found at https://meps.ahrq.gov/survey_comp/Insurance.jsp.

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Introduction



Introduction

The Medical Expenditure Panel Survey Insurance Component (MEPS-IC) is an annual survey of private employers and State and local governments. The MEPS-IC produces national and State-level estimates of employer-sponsored insurance, including offered plans, costs, employee eligibility, and number of enrollees. The MEPS-IC is sponsored by the Agency for Healthcare Research and Quality and is fielded by the U.S. Census Bureau.

This chartbook provides both single-year and multiyear trend analyses using private-sector MEPS-IC data from 2008 to 2020. To best convey key information from the MEPS-IC, the report is presented in five sections: Health Insurance Offer Rates; Employee Eligibility and Enrollment; Health Insurance Premiums; Employee and Employer Premium Contributions; and Employee Cost Sharing. Each section provides charts and discussion with links to MEPS-IC data tables that contain the estimates and standard errors for each exhibit.

Many of the estimates in this publication are categorized by firm sizes that are relevant to national healthcare policy. The firm-size categories used in the charts and tables are based on actual employment counts rather than full-time equivalent (FTE) counts, because the MEPS-IC does not collect FTE employment figures.

Each section discusses the estimates to highlight trends and differences by employer and workforce characteristics. If a comparison of estimates is presented in the discussion, any differences are statistically significant at the 0.05 level. In some cases, differences noted in the text, in estimates as well as statistical significance of comparisons, may vary slightly from calculations performed using data in the exhibits, MEPS-IC data available on the MEPS website, or MEPS-IC Statistical Briefs due to rounding. All dollar estimates are nominal (not adjusted for inflation).

Background

The IC is one of three annual component surveys that make up MEPS. The other two components are the Household Component (HC) and the Medical Provider Component (MPC). The HC is a nationally representative survey of the U.S. civilian noninstitutionalized population that collects data at both the person and household levels. The MPC collects information from a sample of physicians, hospitals, home health agencies, and pharmacies that provided services to HC respondents.

The MEPS-IC uses two independent samples: the private sector and the public sector. The private-sector sample is composed of approximately 42,000 business establishments from more than 7 million establishments found on the Business Register at the U.S. Census Bureau, with 4.2 percent of the sample determined during the data collection process to be out of scope. In 2020, the response rate for the private sector was 56.1 percent of the remaining in-scope sample units.

An establishment is a single business entity or location. Firms (also often referred to as companies) can include one or more establishments. An example of a multi-establishment firm is a chain of grocery stores, where the establishments of the firm are the sites of the individual

grocery stores. The charts and tables in this publication report characteristics within firm-based size categories.

The public-sector sample of the MEPS-IC selects almost 3,000 State and local government agencies. However, this report focuses only on the private sector. Additional information on MEPS-IC sampling can be found in [Sample Design of the 2020 Medical Expenditure Panel Survey Insurance Component](#) (Davis, 2021; PDF).

The unprecedented pandemic and economic disruption in 2020 have caused uncertainty in some of the private-sector employment estimates, particularly with respect to the distribution of employment across firm sizes.

The issue is a concern because offers of health insurance are strongly correlated with firm size. Consequently, changes in employment may have affected differences in the estimated percentages of employees offered, and covered by, employer-sponsored health insurance between 2019 and 2020. They also affect estimates of totals by firm size (e.g., totals of establishments and employees). However, our initial investigations suggest that the vast majority of means and proportions estimated in the MEPS-IC data are not affected by this issue.

AHRQ is currently investigating several factors that may have influenced the 2020 MEPS-IC data. These factors include: (1) when firms of different sizes respond to the survey; (2) openings and closures of establishments during the survey period; and (3) the role of openings and closures in multi-establishment firms.

Data Presentation

For purposes of the analyses presented in this chartbook, the District of Columbia is treated as a State. In addition, exhibits are organized by category (e.g., premium type, firm size), so references to exhibits in the text may not be in numeric order (e.g., Exhibits 3.1, 3.3, and 3.5 instead of 3.1, 3.2, and 3.3).

References

Davis K. Sample Design of the 2020 Medical Expenditure Panel Survey Insurance Component. Methodology Report #34. Rockville, MD: Agency for Healthcare Research and Quality; August 2021. https://meps.ahrq.gov/data_files/publications/mr34/mr34.pdf. Accessed September 29, 2021.

Kearney A, Sommers J. Switching from retrospective to current-year data collection in the Medical Expenditure Panel Survey - Insurance Component. ICES-III: Third International Conference on Establishment Surveys, Conference Proceedings, Montréal, Québec, Canada; June 2007.

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Executive Summary



Overview

Employer-sponsored insurance (ESI) is the primary source of health insurance coverage for individuals under age 65. This chartbook uses data for private-sector establishments in the Medical Expenditure Panel Survey-Insurance Component (MEPS-IC) to describe trends in employer coverage, premiums, and benefits from 2008 to 2020.

The MEPS-IC is an annual survey of private employers and State and local governments and is designed to be representative of all 50 States and the District of Columbia. The large sample size (about 42,000 private-sector establishments), combined with a response rate of 56.1 percent in 2020, permits analyses of variations in ESI by firm size and across States that are not readily available from other sources.

Examining trends by firm size and across States is important due to variation in insurance markets along these dimensions. Historically, insurance markets have differed by firm size due to smaller firms' more limited ability to pool risk and their higher administrative costs compared with larger firms. State variation in ESI markets may reflect differences in employment patterns, healthcare prices, and utilization, as well as differences in State approaches to regulating private insurance and administering Medicaid.

This chartbook describes trends and patterns in ESI overall, by firm size, and by State from 2008 to 2020. All differences noted are at the 0.05 significance level. All dollar estimates are nominal (not adjusted for inflation).

Summary of Findings

Employee Enrollment in Health Insurance

Between 2019 and 2020, there was a significant increase, from 47.6 percent to 49.5 percent, in the overall percentage of private-sector employees covered by a health insurance plan offered by their employers (the "enrollment rate"). There were no significant changes, however, in the enrollment rate within any of the three firm size groups examined in this study.

Compared with 2019, the increase in the overall 2020 enrollment rate reflects a large reduction in employment among small employers (fewer than 50 employees) and a subsequent increase in the proportion of employees in medium (50 to 99 employees) and large firms (100 or more employees). Since these firms have higher enrollment rates than small firms, the overall 2020 enrollment rate increased even though enrollment rates within firm sizes did not change.*

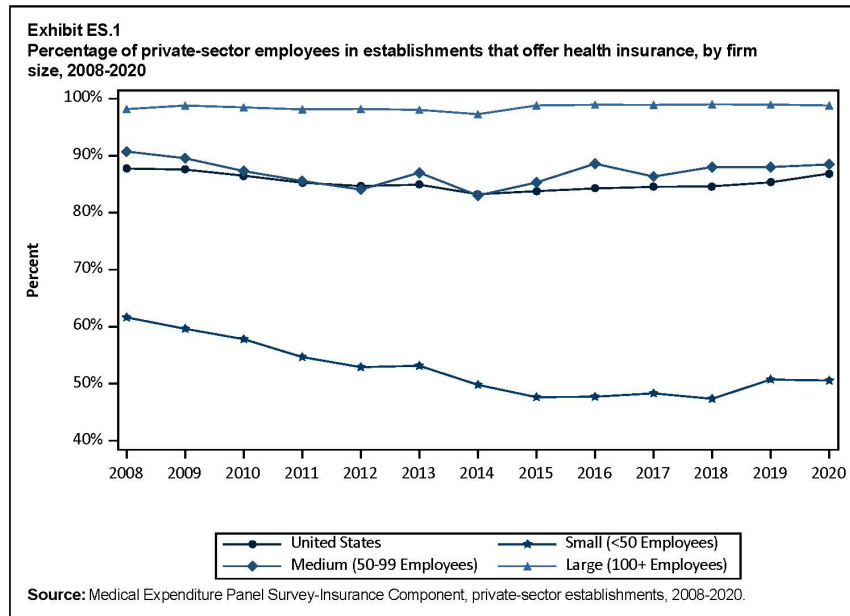
The enrollment rate reflects the combination of employers' decisions about offering health insurance and employee eligibility for such coverage, as well as employees' decisions to take up coverage if eligible. Offer rates, eligibility rates, and take-up rates, as well as coverage rates among employees offered insurance, are described further below.

* These findings may be affected by measurement issues related to the 2020 MEPS-IC employment and related estimates. For a discussion of these issues, see the [MEPS IC 2020 user note](#).

Availability of Coverage: Offer Rates

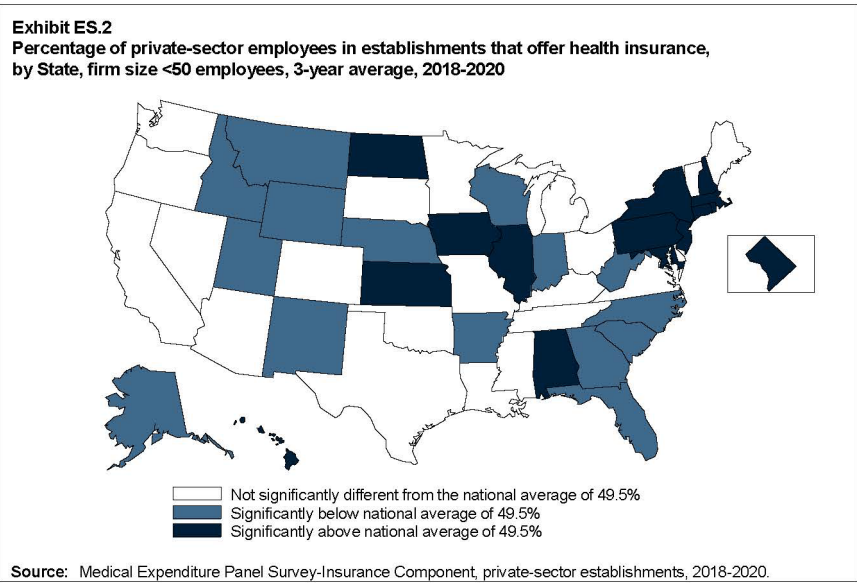
Overall, the percentage of private-sector employees working at establishments that offered insurance (“the offer rate”) increased from 85.3 percent in 2019 to 86.9 percent in 2020 (Exhibit ES.1). Offer rates at small (50.5 percent), medium (88.5 percent), and large firms (98.8 percent) were unchanged from their 2019 values.

The change in the overall offer rate was driven by the large decline in employment among small employers. Compared with 2019, the increase in the overall 2020 offer rate reflects an increase in the proportion of employees in medium and large firms. Since these firms have higher offer rates than small firms, the overall 2020 offer rate increased even though offer rates within firm sizes did not change.*



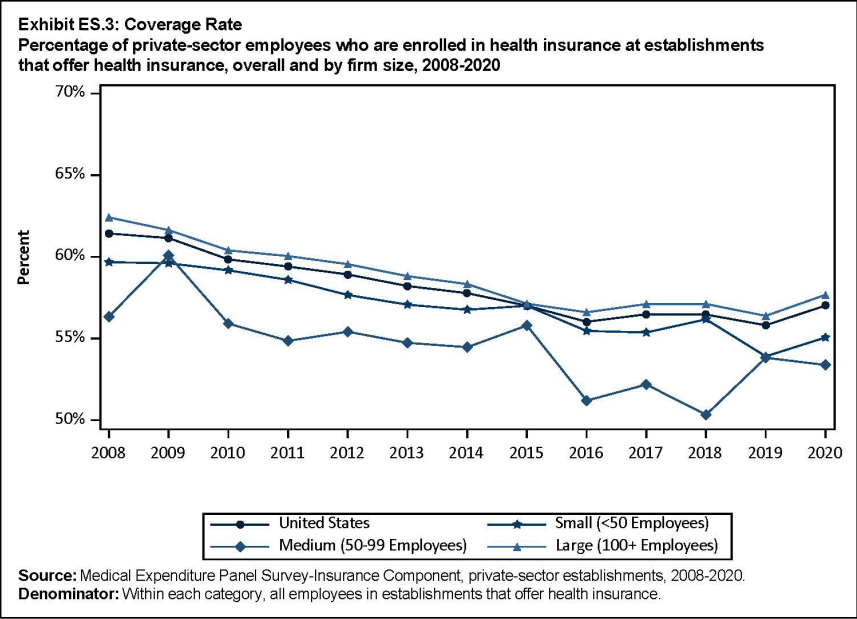
Since almost all large firms offer health insurance coverage, offer rates among small firms are an important factor contributing to overall State ESI offer rates, along with the distribution of employers by firm size in the State. Overall, the average annual offer rate for 2018-2020 was 49.5 percent for small firms, but there was substantial variation across the United States. Among small firms, 15 States were significantly below the national average, with average annual offer rates ranging from 35.5 to 44.4 percent. Another 15 States, with average annual offer rates ranging from 53.7 to 90.2 percent, were significantly above the national average for small firms (Exhibit ES.2).

* These findings may be affected by measurement issues related to the 2020 MEPS-IC employment and related estimates. For a discussion of these issues, see the [MEPS IC 2020 user note](#).



Employee Coverage, Eligibility, and Take-Up Rates

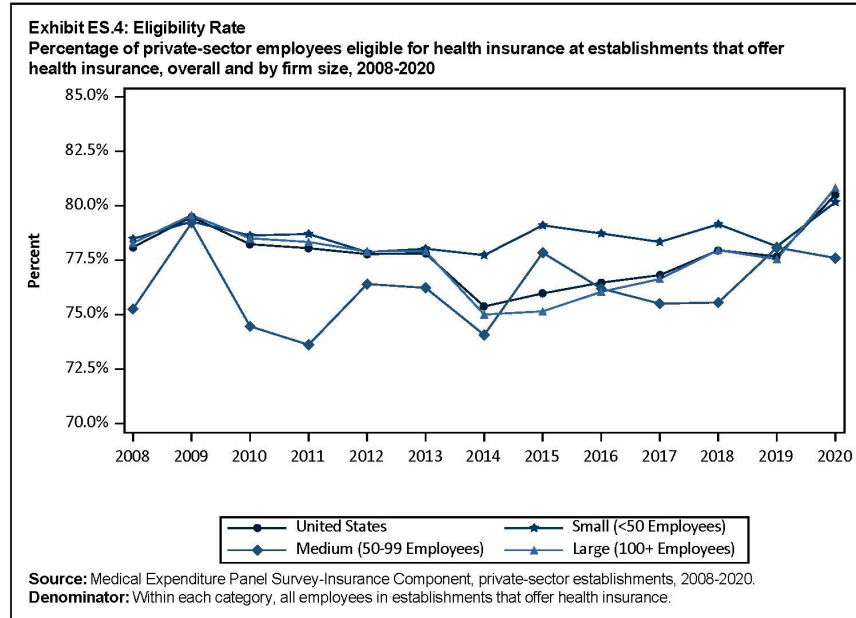
Among establishments that offered insurance, 57.0 percent of employees were enrolled in coverage through their employer (the “coverage rate”) and 80.5 percent were eligible for health insurance (the “eligibility rate”). Among eligible employees, 70.8 percent were enrolled in their employer’s health insurance (the “take-up rate”) (Exhibits ES.3, ES.4, and ES.5).



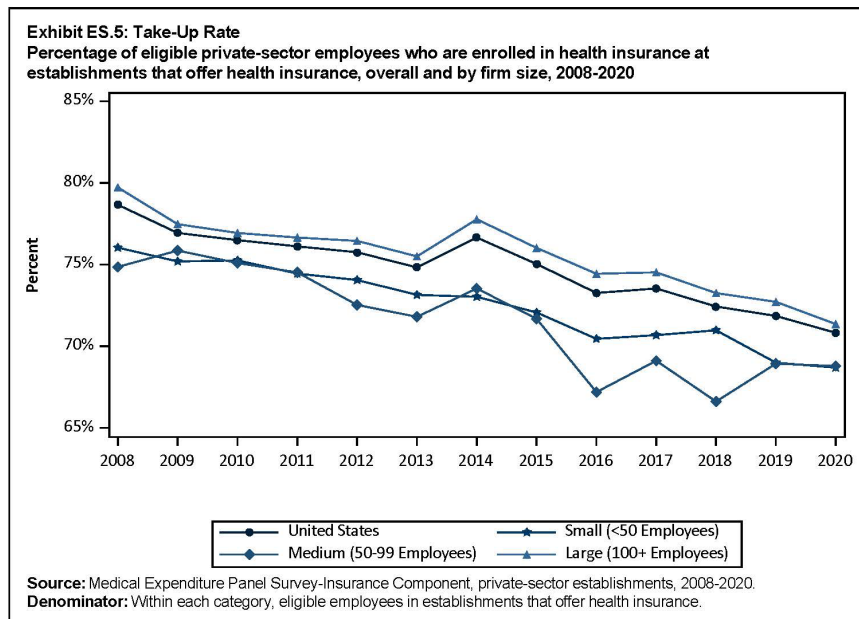
From 2019 to 2020, there was no significant change in the coverage rate overall, and no significant change in the coverage rate within small, medium, or large firms (Exhibit ES.3).

The overall eligibility rate for employees at private-sector establishments that offered insurance increased from 77.7 percent in 2019 to 80.5 percent in 2020. The eligibility rate for small

employers increased from 78.1 percent to 80.2 percent, and the eligibility rate for large firms increased from 77.5 percent to 80.8 percent (Exhibit ES.4).



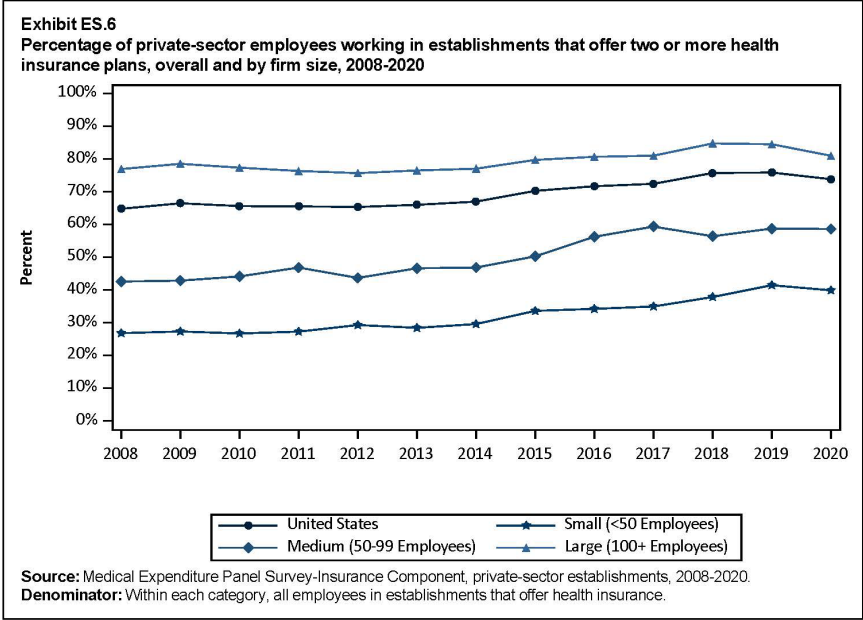
Among large employers (100 or more employees), take-up rates fell from 72.7 percent to 71.4 percent (Exhibit ES.5). Despite the decline, the take-up rate among large firms (71.4 percent) remained higher than in medium (68.8 percent) and small firms (68.7 percent), as has been true in almost every year from 2008 through 2020.



Choice of Plans

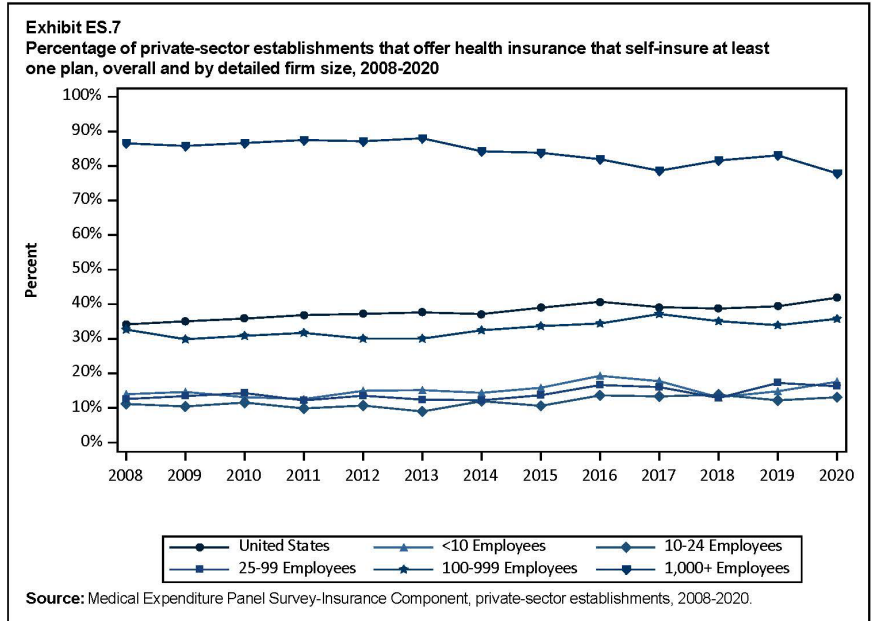
The overall share of employees at health insurance-offering firms who were offered a choice of two or more health plans fell from 75.8 percent in 2019 to 73.8 percent in 2020. This decline was driven by firms with 100 or more employees, where the share of employees offered a choice of plans fell from 84.5 percent in 2019 to 81.0 percent in 2020 (Exhibit ES.6).

In all years from 2008 to 2020, the likelihood that a worker at an offering establishment had a choice of plans increased with firm size. In 2020, the percentage of workers with a choice of plans was 39.9 percent in firms with fewer than 50 employees, 58.6 percent in firms with 50 to 99 employees, and 81.0 percent in firms with 100 or more workers.



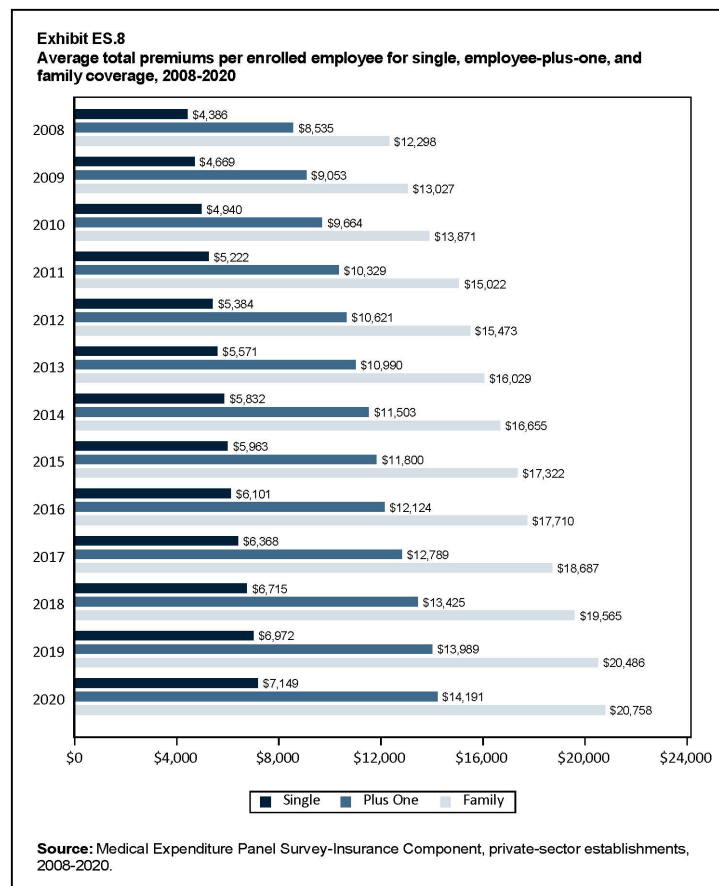
Self-Insured Plans

Between 2019 and 2020, the overall percentage of offering establishments that self-insured at least one plan increased from 39.4 percent to 41.9 percent. This increase occurred despite a decrease (from 83.1 percent to 77.8 percent) among establishments in firms with 1,000 or more employees (Exhibit ES.7).

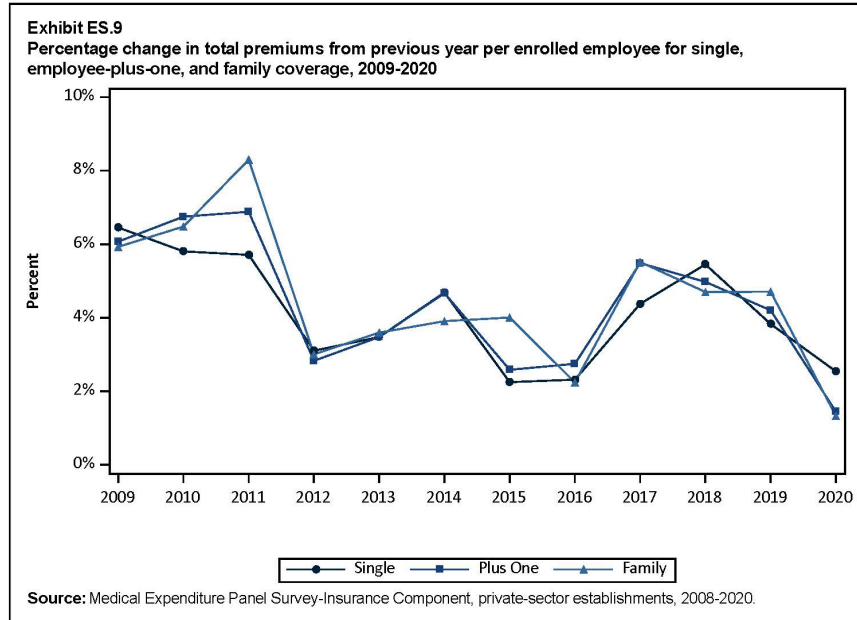


Premiums

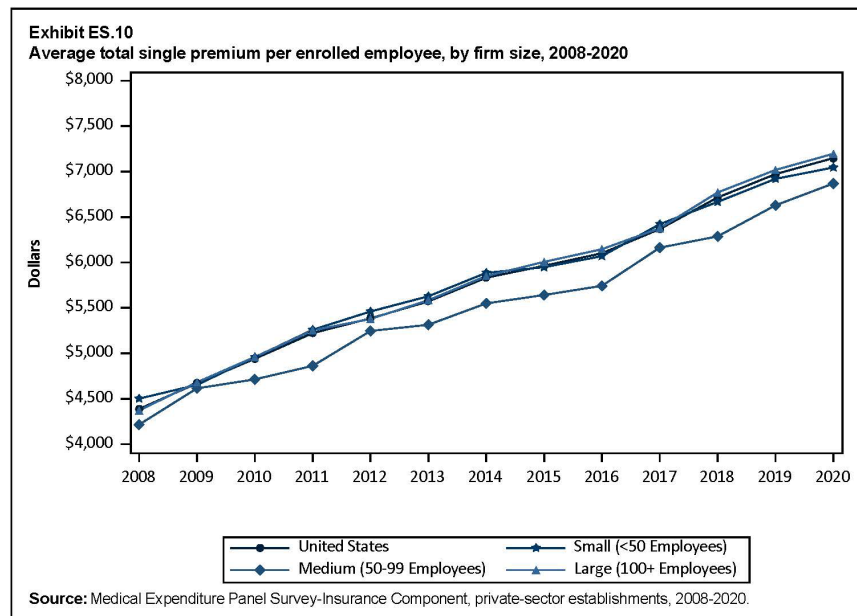
In 2020, average health insurance premiums were \$7,149 for single coverage, \$14,191 for employee-plus-one coverage, and \$20,758 for family coverage (Exhibit ES.8).



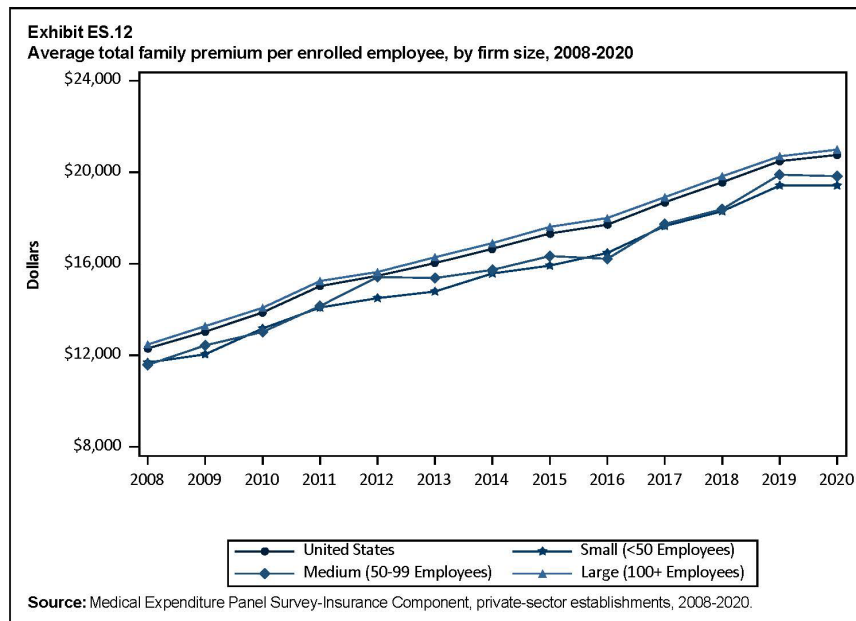
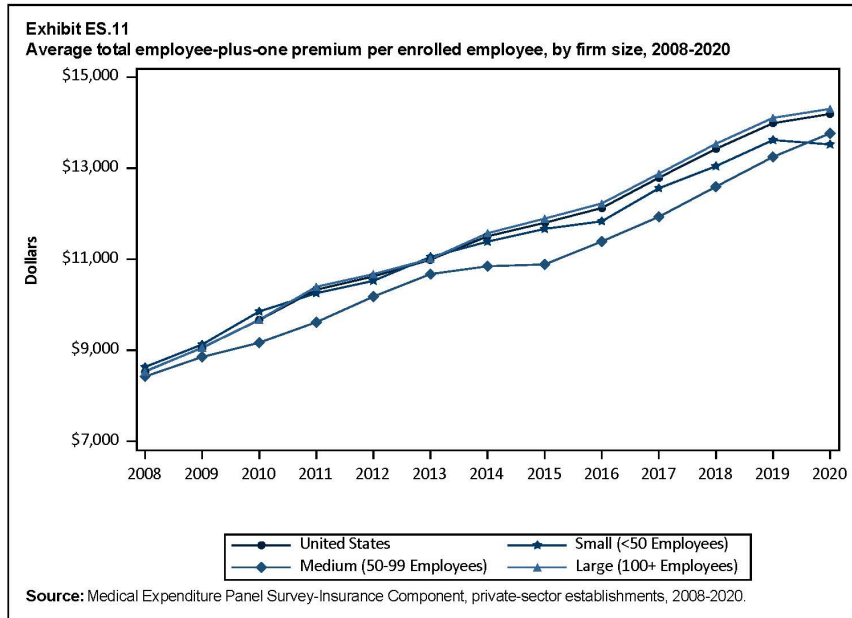
From 2019 to 2020, average single premiums increased by 2.5 percent (Exhibit ES.9). This 1-year percentage increase was significantly lower than the average annual growth rate (4.2 percent) for single premiums from 2008 to 2020 (data not shown). Average premiums for employee-plus-one coverage (\$14,191) and family coverage (\$20,758) were not significantly different from their 2019 levels. This was the first time in the 2008 to 2020 period that there was not a statistically significant increase in these premiums.



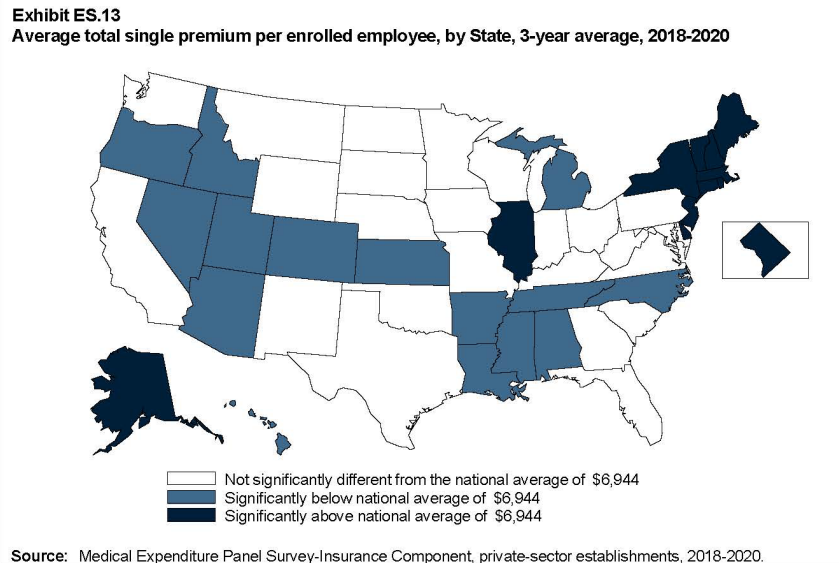
In 2020, average single premiums were lower in medium firms (\$6,870) than in large firms (\$7,197) (Exhibit ES.10).



In 2020, average total premiums for both types of dependent coverage (employee-plus-one and family) were higher in large firms (\$14,304 and \$20,990) than in small (\$13,522 and \$19,416)) and medium firms (\$13,766 and \$19,827) (Exhibits ES.11 and ES.12).



For the 3 years from 2018-2020, the overall average annual single premium was \$6,944. Fifteen States, with average annual premiums ranging from \$6,152 in Arkansas to \$6,731 in Hawaii, were significantly below the national average. Twelve States, with average annual premiums ranging from \$7,208 in Rhode Island to \$8,672 in Alaska, were significantly above the national average (Exhibit ES.13).

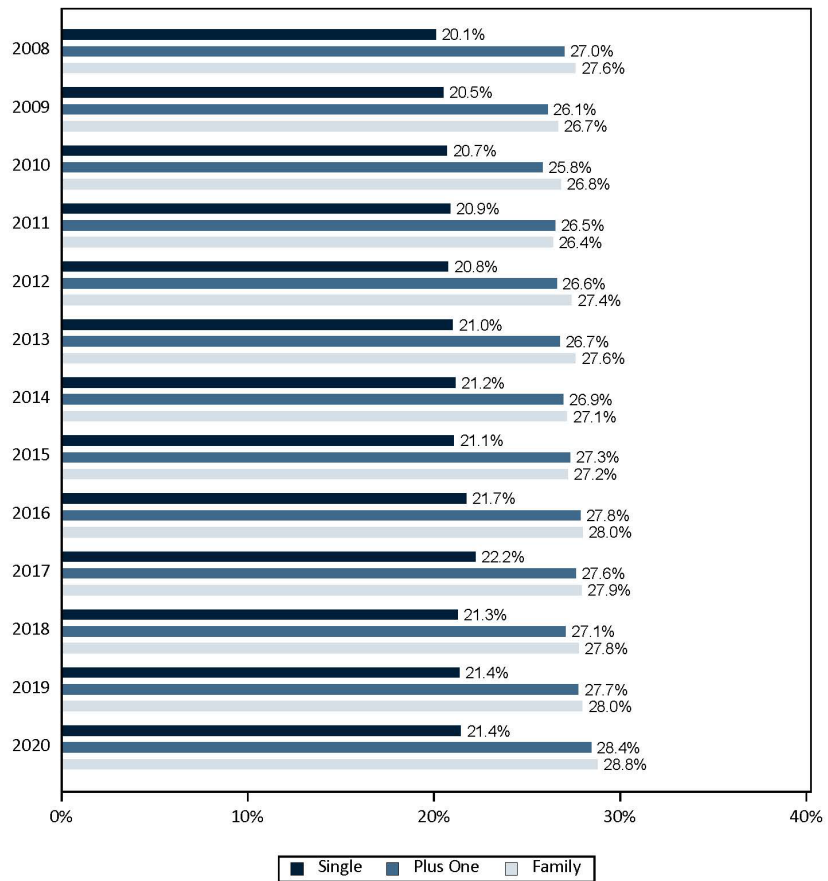


Employee Premium Contributions

In 2020, enrolled employees paid on average 21.4 percent of total premiums for single coverage, 28.4 percent for employee-plus-one coverage, and 28.8 percent for family coverage. In line with longer term trends, these shares were not significantly different from their 2019 levels (Exhibit ES.14).

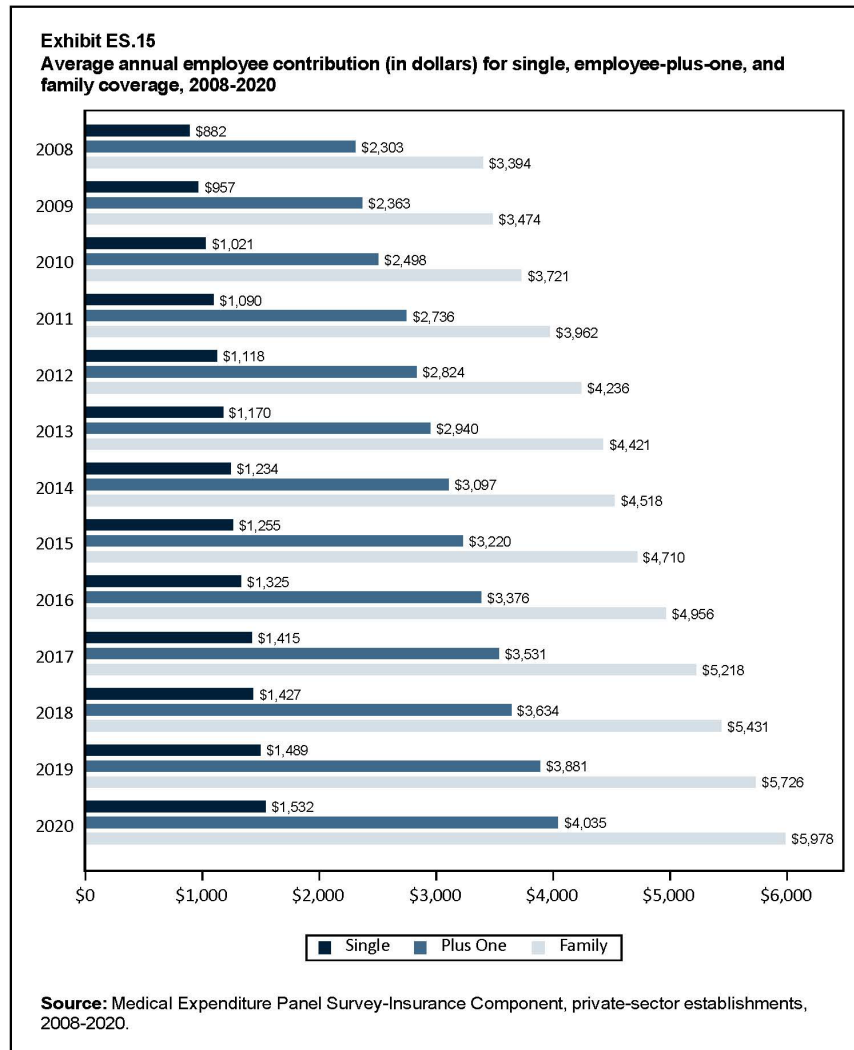
From 2008 to 2020, the percentage of premiums contributed by employees increased by 1.3 percentage points, 1.4 percentage points, and 1.2 percentage points for single, employee-plus-one, and family coverage, respectively (Exhibit ES.14). There were few significant year-to-year increases, or decreases, in the employee share for any of the three types of coverage, indicating that employee and employer premium contributions typically increased at similar rates during this period.

Exhibit ES.14
Average percentage of premium contributed by employees for single, employee-plus-one, and family coverage, 2008-2020



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

In 2020, the average employee contribution was \$1,532 for single coverage, which was not statistically different from the 2019 level (Exhibit ES.15). Average employee contributions for employee-plus-one coverage (\$4,035) and family coverage (\$5,978) were 4.0 percent and 4.4 percent, respectively, above their 2019 levels. These 1-year increases in contributions were in line with the average annual rate of increase (4.8 percent for both employee-plus-one and family coverage) from 2008 to 2020.

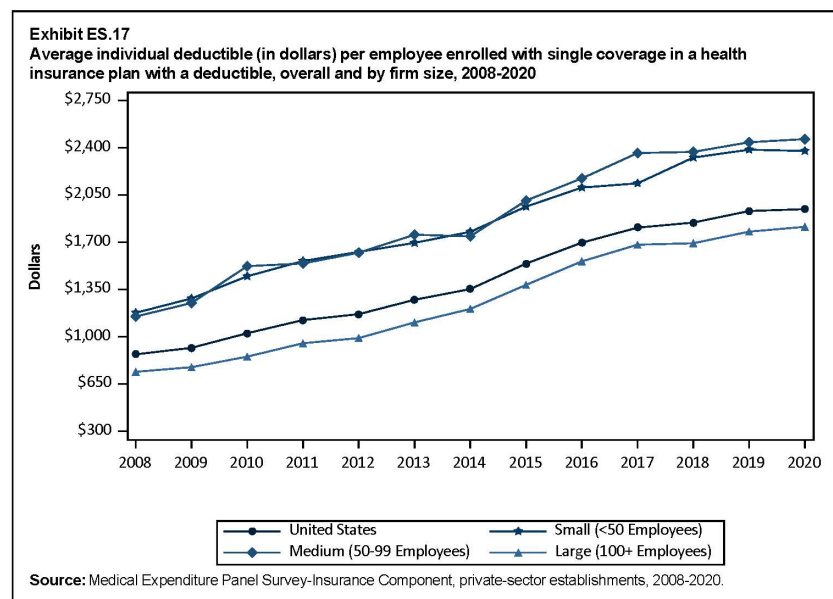
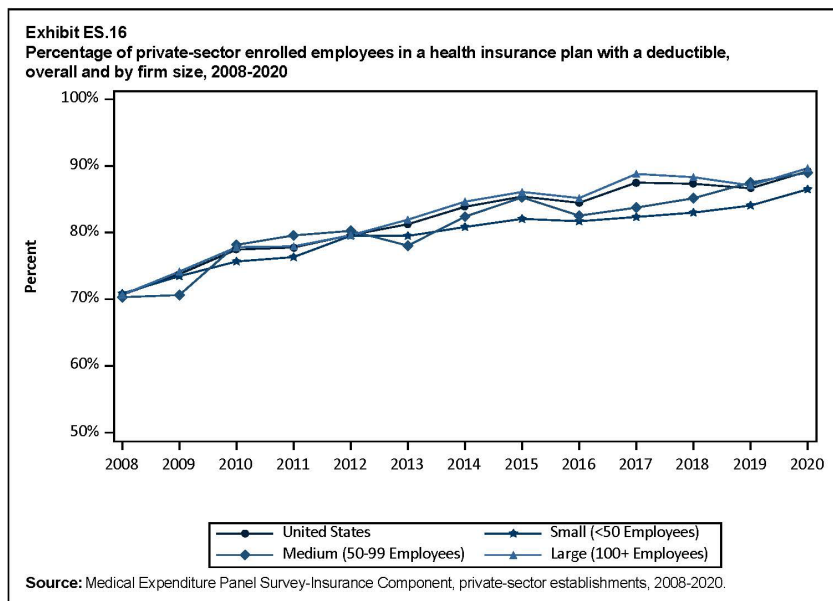


Plan Benefits: Deductibles

From 2019 to 2020, the percentage of enrollees in a health insurance plan with a deductible increased overall (86.6 percent to 89.2 percent), among small employers (84.1 percent to 86.5 percent), and among large employers (87.1 percent to 89.7 percent) (Exhibit ES.16). In the last 12 years, the overall percentage of enrollees with a deductible increased by 18.5 percentage points (from 70.7 percent in 2008 to 89.2 percent in 2020), but there was no significant change in this percentage from 2017 to 2019.

From 2019 to 2020, there were no significant changes in average deductible levels for single coverage overall, or within any of the three firm sizes (Exhibit ES.17). Similarly, there was no significant change in overall average deductibles for family coverage, and there was a 7.9 percent decrease in deductibles (\$5,067 to \$4,666) among small employers (Section 5, Exhibit 5.3). In the 2008 to 2020 period, single and family coverage deductibles showed overall increases in every year except 2018 and 2020.

Average individual deductibles were higher in small (\$2,376) and medium firms (\$2,464) than in large firms (\$1,814) in 2020 (Exhibit ES.17). Family deductibles were also higher in small (\$4,666) and medium firms (\$4,761) than in large firms (\$3,540) in 2020 (Section 5, Exhibit 5.3).



Conclusion

AHRQ produces this chartbook to make MEPS-IC data more readily usable by providing trends nationally and by firm size, by presenting national and State-level estimates in one document, and by providing additional firm-size cross-tabulations relevant to recent policy changes. More information is available at www.meps.ahrq.gov. AHRQ welcomes feedback on additional ways to make the data more usable.

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Section I: Health Insurance Offer Rates



Health Insurance Offer Rates

This section presents estimates of the percentage of employees who worked where coverage was offered (the “offer rate”), by firm size, State, establishment characteristics (i.e., industry, ownership type, firm age, number of locations, percentage of workers who are full time, and percentage of workers with low wages). It also shows interactions of the percentage of workers with low wages and firm size and State. In addition, this section provides information on the prevalence of self-insured plans, availability of dependent coverage, and availability of retiree coverage by firm size. Finally, it shows the percentage of establishments that offer two or more plans, by firm size and establishment characteristics.

In the MEPS IC survey, respondents are asked whether their organization offers, or makes available, any health insurance plans to its active employees. Health insurance plans are defined as policies that provide hospital or physician coverage. The plan may provide this coverage for the employee only, or it may also provide coverage for the employee’s dependents through employee-plus-one or family coverage.

Many organizations offer more than one plan. For example, an organization may offer both a high and standard option of a given plan, or it may offer coverage under a health maintenance organization (HMO) and a preferred provider organization (PPO) from the same or a different insurance company. A health plan is self-insured when the financial risk for the enrollee’s medical claims is assumed partially or entirely by the organization offering the plan.

Employers’ decisions about offering coverage depend on a range of characteristics associated with productivity, workforce demand for coverage, State policy, and other factors. Historically, firm size has been a key determinant of the offer rate, with smaller employers being less likely to offer health insurance coverage than larger employers for a number of reasons, including:

- Smaller risk pools, which result in higher premium costs (holding benefits constant),
- Higher administrative costs per employee, and
- Lack of dedicated staff to select and administer health benefits.

Highlights

- The percentage of employees working at insurance-offering establishments increased from 85.3 percent in 2019 to 86.9 percent in 2020, even as the offer rate within small, medium, and large firms remained stable over the same period (Exhibit 1.1). These findings reflect a marked reduction in small-firm employment relative to medium- and large-firm employment, causing a compositional shift in employment from small firms with low offer rates to medium and large firms with high offer rates.*
- The overall share of employees at health insurance-offering firms who were offered a choice of two or more health plans fell from 75.8 percent in 2019 to 73.8 percent in 2020. This

* These findings may be affected by measurement issues related to the 2020 MEPS-IC employment and related estimates. For a discussion of these issues, see the [MEPS IC 2020 user note](#).

decline was driven by 100+ employee firms, where the share of employees offered a choice of plans fell from 84.5 percent in 2019 to 81.0 percent in 2020 (Exhibit 1.10).

- Overall, the average annual offer rate for 2018-2020 was 85.6 percent for all firms and 49.5 percent for small firms (fewer than 50 employees). Offer rates showed substantial variation across the United States for both groups of employers (Exhibits 1.2 and 1.3):
 - Among all firms, the average annual offer rate ranged from 69.7 percent in Montana to 96.4 percent in Hawaii.
 - Among small firms, 15 States, with average annual offer rates ranging from 35.5 to 44.4 percent, were significantly below the national average. Another 15 States, with average annual offer rates ranging from 53.7 to 90.2 percent, were significantly above the national average for small firms.

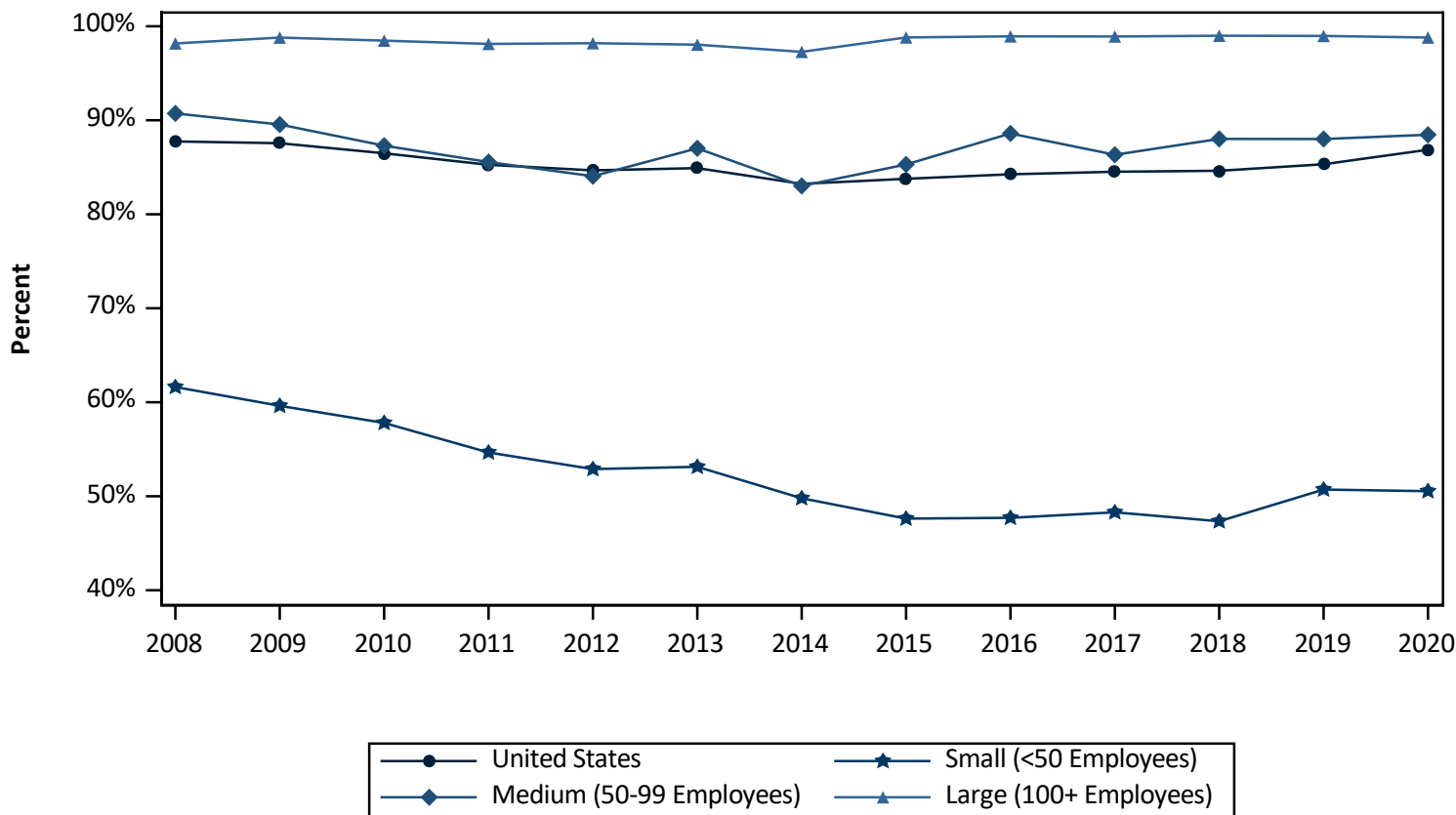
Key Trends

Beyond the key highlights presented above, many longstanding trends related to insurance coverage offers continued in 2020. Establishments in small firms continued to have a significantly lower offer rate relative to other firms. In addition, small-firm establishments that did offer insurance were less likely to self-insure their plans, less likely to offer dependent coverage, less likely to offer a choice of two or more plans, and less likely to offer retiree coverage.

Dependent coverage, as in prior years, was available at very high rates wherever health insurance was offered. Availability of retiree coverage of all kinds remained low and very rare outside of large firms.

Exhibit 1.1

Percentage of private-sector employees in establishments that offer health insurance, by firm size, 2008-2020



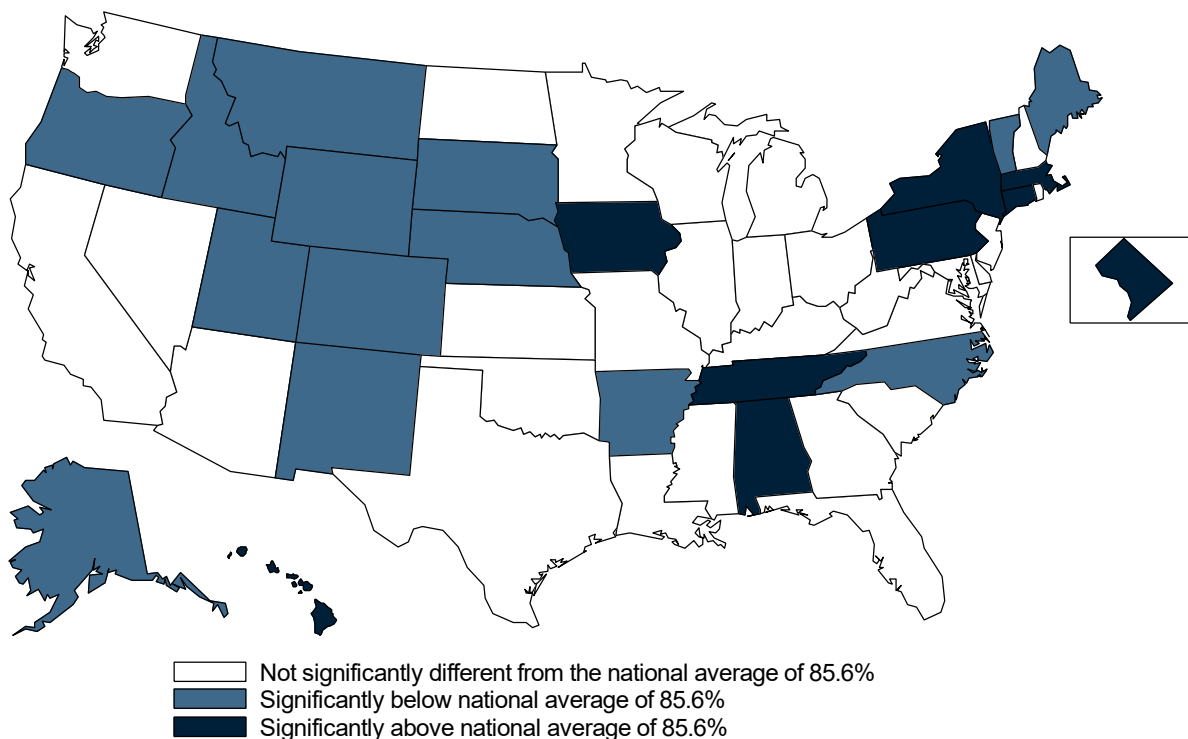
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

Data for Exhibit 1.1													
Percentage of private-sector employees in establishments that offer health insurance, by firm size, 2008-2020													
Number of Employees	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
U.S.	87.7%	87.6%	86.5%*	85.3%*	84.7%	84.9%	83.2%*	83.8%	84.3%	84.5%	84.6%	85.3%*	86.9%*
<50	61.6%	59.6%*	57.8%*	54.7%*	52.9%*	53.1%	49.8%*	47.6%*	47.7%	48.3%	47.3%	50.7%*	50.5%^
50-99	90.7%	89.6%	87.3%	85.6%	84.1%	87.0%	83.0%*	85.3%	88.6%*	86.3%	88.0%	88.0%	88.5%^
100+	98.2%	98.8%	98.5%	98.1%	98.2%	98.0%	97.3%*	98.8%*	98.9%	98.9%	99.0%	99.0%	98.8%

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.
Note: * indicates the estimate is statistically different from the previous year at p < 0.05. ^ indicates that the estimates for firms with <50 and 50-99 employees are statistically different from the estimate for firms with 100+ employees at p < 0.05. This test is conducted for 2020 only.

For data points and standard errors for this exhibit, select here.

Exhibit 1.2
Percentage of private-sector employees in establishments that offer health insurance,
by State, 3-year average, 2018-2020



Alabama	87.8%*	Kentucky	86.8%	North Dakota	84.6%
Alaska	76.1%*	Louisiana	83.7%	Ohio	86.8%
Arizona	86.7%	Maine	80.4%*	Oklahoma	84.7%
Arkansas	82.6%*	Maryland	86.8%	Oregon	82.1%*
California	85.8%	Massachusetts	89.9%*	Pennsylvania	88.5%*
Colorado	81.9%*	Michigan	85.8%	Rhode Island	85.7%
Connecticut	87.2%*	Minnesota	85.1%	South Carolina	84.0%
Delaware	85.8%	Mississippi	84.5%	South Dakota	81.5%*
District of Columbia	93.8%*	Missouri	85.9%	Tennessee	88.1%*
Florida	84.3%	Montana	69.7%*	Texas	84.4%
Georgia	85.8%	Nebraska	81.9%*	Utah	80.5%*
Hawaii	96.4%*	Nevada	86.5%	Vermont	79.3%*
Idaho	76.1%*	New Hampshire	86.4%	Virginia	86.7%
Illinois	87.3%	New Jersey	86.8%	Washington	84.6%
Indiana	85.5%	New Mexico	78.8%*	West Virginia	84.7%
Iowa	87.1%*	New York	87.1%*	Wisconsin	84.6%
Kansas	86.2%	North Carolina	82.3%*	Wyoming	72.1%*

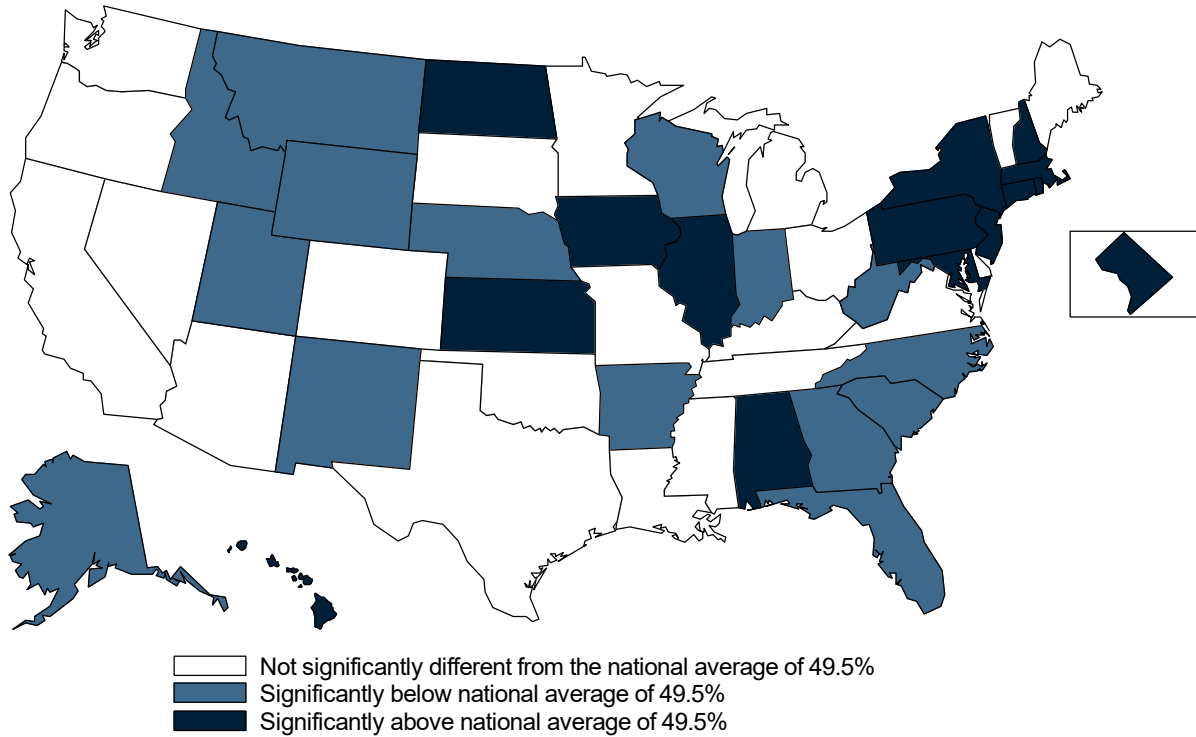
Source: Medical Expenditure Panel Survey - Insurance Component, private-sector establishments, 2018-2020.

Note: * Indicates the estimate is statistically different from the national average of 85.6 percent at $p < 0.05$.

For data points and standard errors for this exhibit, select here.

Exhibit 1.3

Percentage of private-sector employees in establishments that offer health insurance, by State, firm size <50 employees, 3-year average, 2018-2020



Alabama	54.9%*	Kentucky	49.4%	North Dakota	56.3%*
Alaska	35.5%*	Louisiana	50.2%	Ohio	50.0%
Arizona	45.5%	Maine	45.0%	Oklahoma	50.2%
Arkansas	40.4%*	Maryland	56.8%*	Oregon	48.2%
California	50.2%	Massachusetts	62.5%*	Pennsylvania	55.6%*
Colorado	46.1%	Michigan	50.5%	Rhode Island	56.1%*
Connecticut	57.8%*	Minnesota	49.2%	South Carolina	40.8%*
Delaware	50.5%	Mississippi	45.6%	South Dakota	50.1%
District of Columbia	70.4%*	Missouri	49.2%	Tennessee	48.3%
Florida	41.7%*	Montana	37.6%*	Texas	47.4%
Georgia	41.1%*	Nebraska	41.2%*	Utah	38.1%*
Hawaii	90.2%*	Nevada	51.3%	Vermont	46.1%
Idaho	39.9%*	New Hampshire	55.3%*	Virginia	50.8%
Illinois	53.7%*	New Jersey	57.1%*	Washington	50.1%
Indiana	43.9%*	New Mexico	40.9%*	West Virginia	44.1%*
Iowa	54.2%*	New York	55.7%*	Wisconsin	44.4%*
Kansas	54.7%*	North Carolina	38.5%*	Wyoming	38.0%*

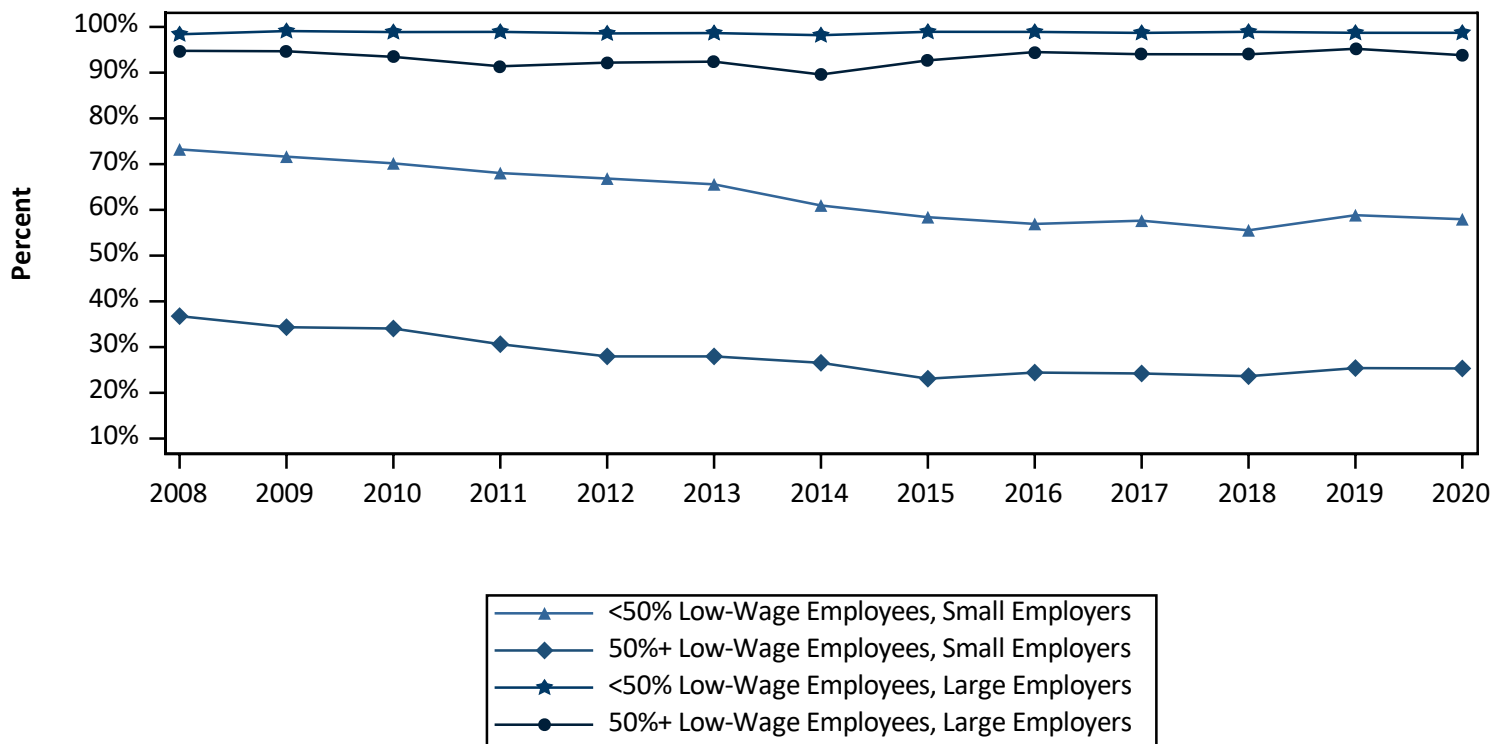
Source: Medical Expenditure Panel Survey - Insurance Component, private-sector establishments, 2018-2020.

Note: * Indicates the estimate is statistically different from the national average of 49.5 percent at $p < 0.05$.

For data points and standard errors for this exhibit, select here.

Exhibit 1.4

Percentage 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, 2008-2020



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

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

Note: Wage levels in the MEPS-IC questionnaires have been adjusted to account for changing wages over time. In 2020, low-wage employees were defined as those earning less than \$13.00 per hour.

Data for Exhibit 1.4

Percentage of private-sector employees in establishments that offer health insurance, by the percentage of the establishment's workforce that is low wage, by firm size, 2008-2020

Low Wage	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
<50% Low-Wage Employees, Small Employers	73.2%	71.6%*	70.2%*	68.0%*	66.8%*	65.6%*	61.0%*	58.4%*	56.9%	57.6%	55.5%*	58.8%*	58.0%
50%+ Low-Wage Employees, Small Employers	36.8%	34.3%	34.1%	30.6%*	28.0%*	28.0%	26.6%	23.1%*	24.4%	24.2%	23.6%	25.4%	25.3%^
<50% Low-Wage Employees, Large Employers	98.4%	99.1%	98.9%	98.9%	98.6%	98.7%	98.2%*	98.9%*	98.9%	98.7%	98.9%	98.7%	98.7%
50%+ Low-Wage Employees, Large Employers	94.8%	94.7%	93.5%	91.4%*	92.2%	92.4%	89.6%*	92.7%*	94.5%*	94.0%	94.0%	95.2%	93.8%^

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

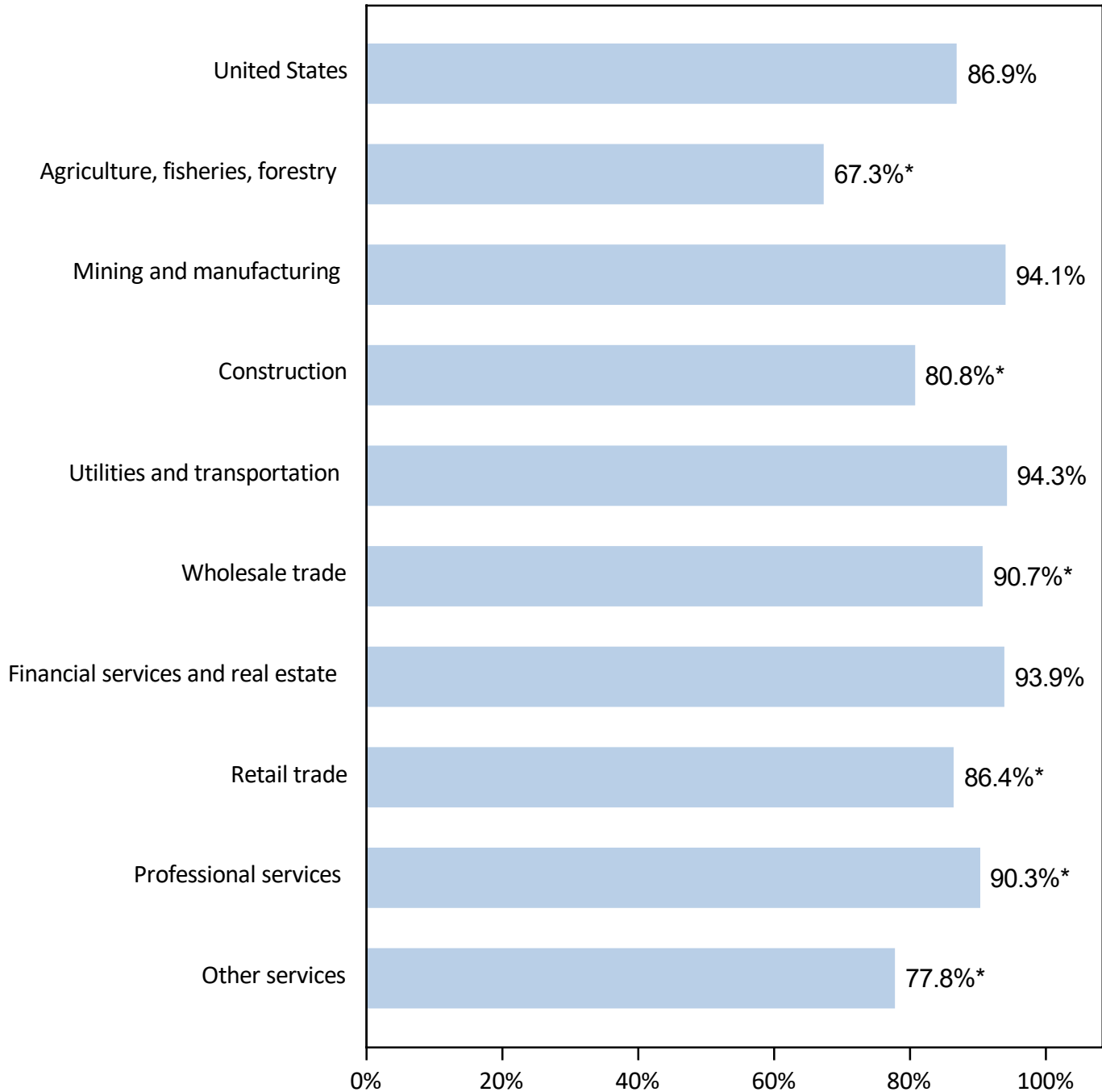
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

Note: Wage levels in the MEPS-IC questionnaires have been adjusted to account for changing wages over time. In 2020, low-wage employees were defined as those earning less than \$13.00 per hour. * indicates the estimate is statistically different from the previous year at $p < 0.05$. ^ indicates that the estimates for small (large) employers with 50%+ low wage employees are statistically different from the estimate for small (large) employers with < 50% percent low wage employees at $p < 0.05$. This test is conducted for 2020 only.

For data points and standard errors for this exhibit, select here.

Exhibit 1.5

Percentage of private-sector employees in establishments that offer health insurance, overall and by industry, 2020



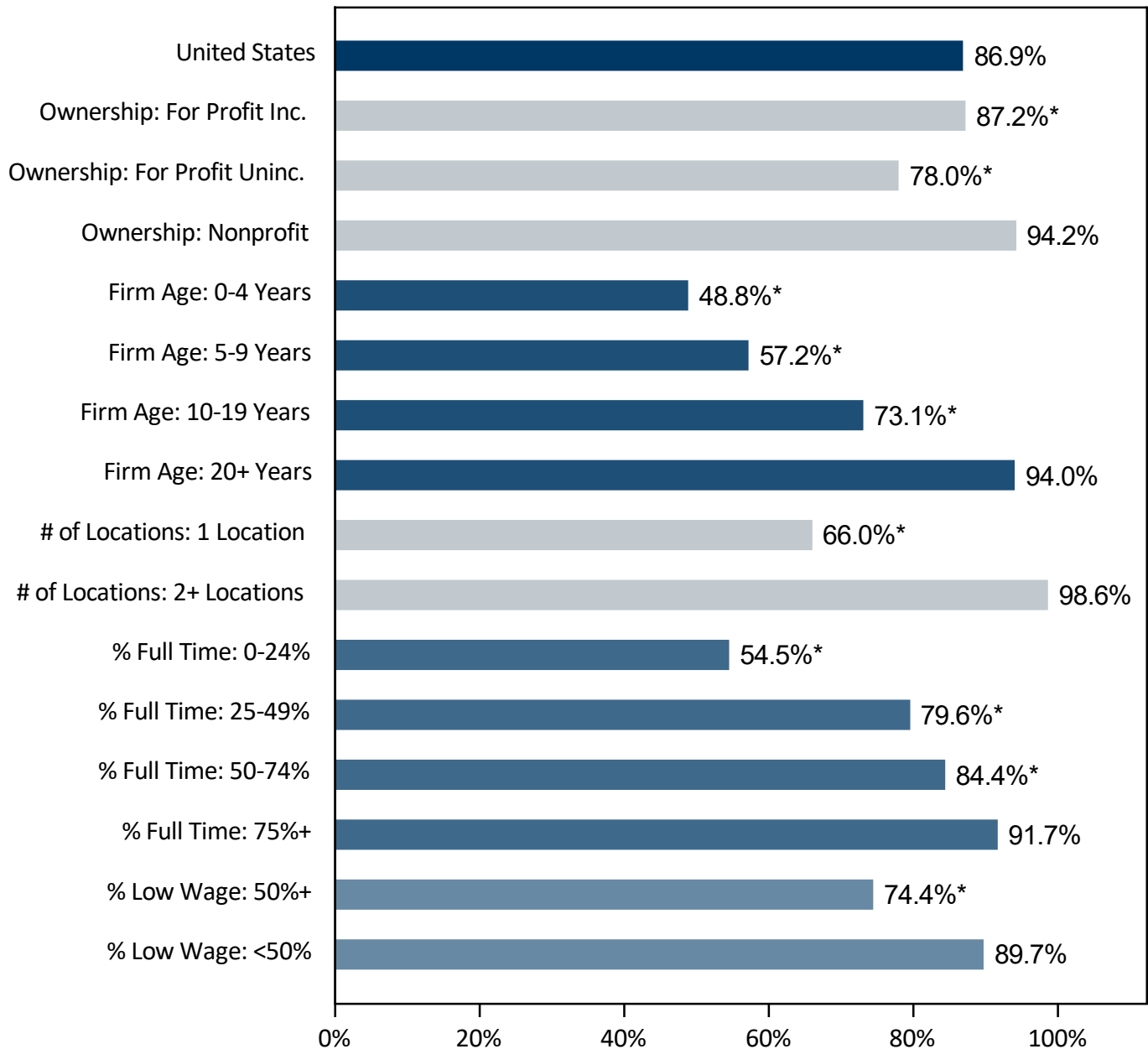
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2020

Note: * indicates that the estimate is statistically different from the estimate for firms in the financial services and real estate sector at $p < 0.05$.

For data points and standard errors for this exhibit, select here.

Exhibit 1.6

Percentage of private-sector employees in establishments that offer health insurance, overall and by selected characteristics, 2020



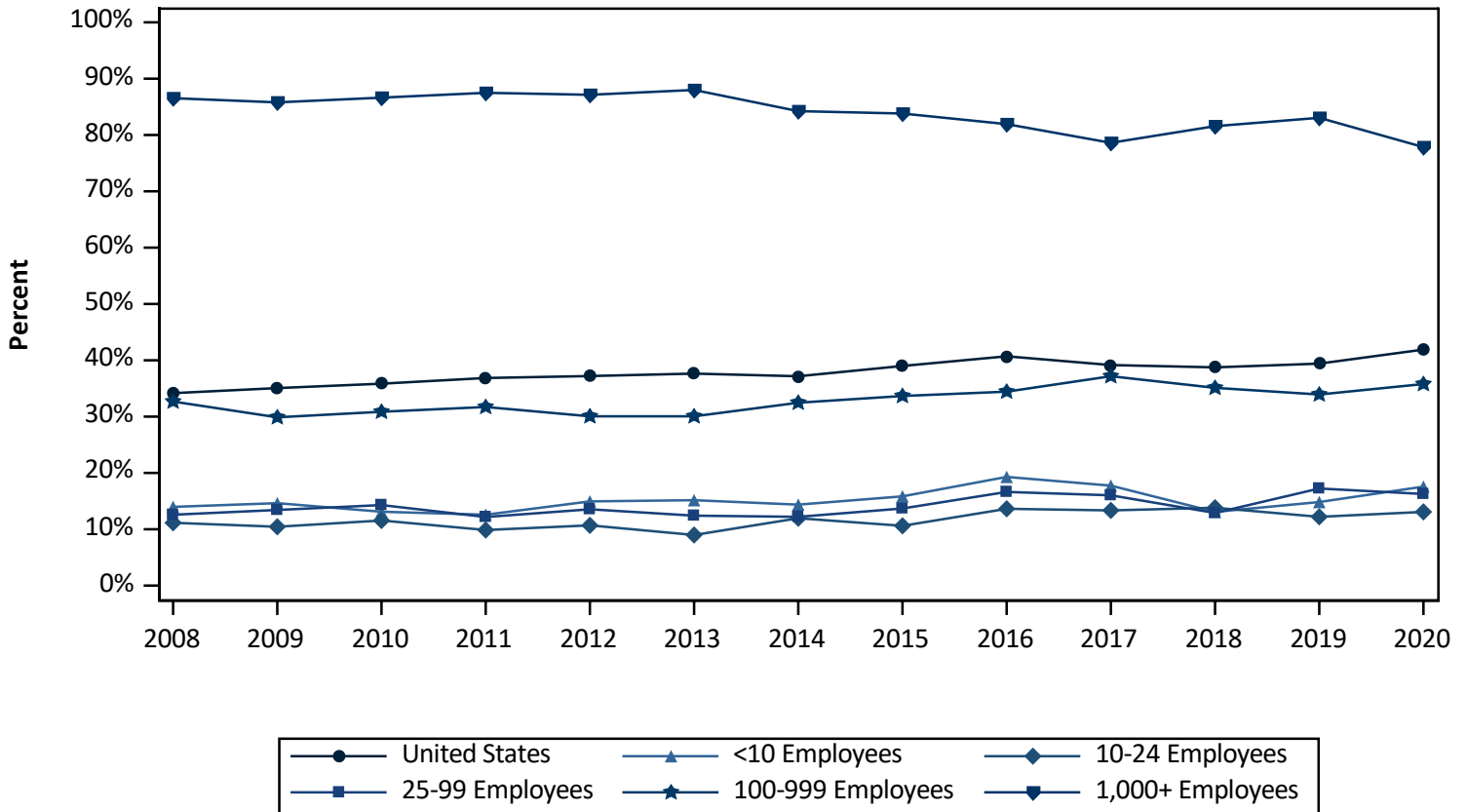
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2020.

Note: “% Full Time” refers to the percentage of the establishment’s workforce that worked full time in 2020. “% Low Wage” refers to the percentage of the establishment’s workforce that earned less than \$13.00 per hour in 2020. * indicates that the estimate is statistically different from the estimate for the reference category within each group at $p < 0.05$. Reference categories are: Nonprofit, Firm Age: 20+ Years, 2+ Locations, % Full Time 75%+, % Low Wage < 50%.

For data points and standard errors for this exhibit, select here.

Exhibit 1.7

Percentage of private-sector establishments that offer health insurance that self-insure at least one plan, overall and by detailed firm size, 2008-2020



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

Data for Exhibit 1.7

Percentage of private-sector establishments that offer health insurance that self-insure at least one plan, overall and by detailed firm size, 2008-2020

Number of Employees	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
U.S.	34.2%	35.1%	35.8%	36.9%	37.2%	37.6%	37.2%	39.0%*	40.7%*	39.2%	38.7%	39.4%	41.9%*
<10	14.0%	14.6%	13.1%	12.6%	14.9%	15.2%	14.4%	15.8%	19.3%*	17.7%	13.1%*	14.8%	17.6%^
10-24	11.1%	10.4%	11.6%	9.9%	10.7%	9.0%	12.0%*	10.6%	13.6%*	13.3%	13.8%	12.2%	13.1%^
25-99	12.6%	13.4%	14.3%	12.2%*	13.5%	12.4%	12.2%	13.7%	16.6%*	16.0%	12.9%*	17.2%*	16.3%^
100-999	32.7%	29.9%	30.9%	31.7%	30.1%	30.1%	32.5%	33.7%	34.4%	37.2%	35.1%	33.9%	35.8%^
1,000+	86.5%	85.8%	86.6%	87.5%	87.1%	88.0%	84.2%*	83.8%	81.9%	78.6%*	81.6%*	83.1%	77.8%*

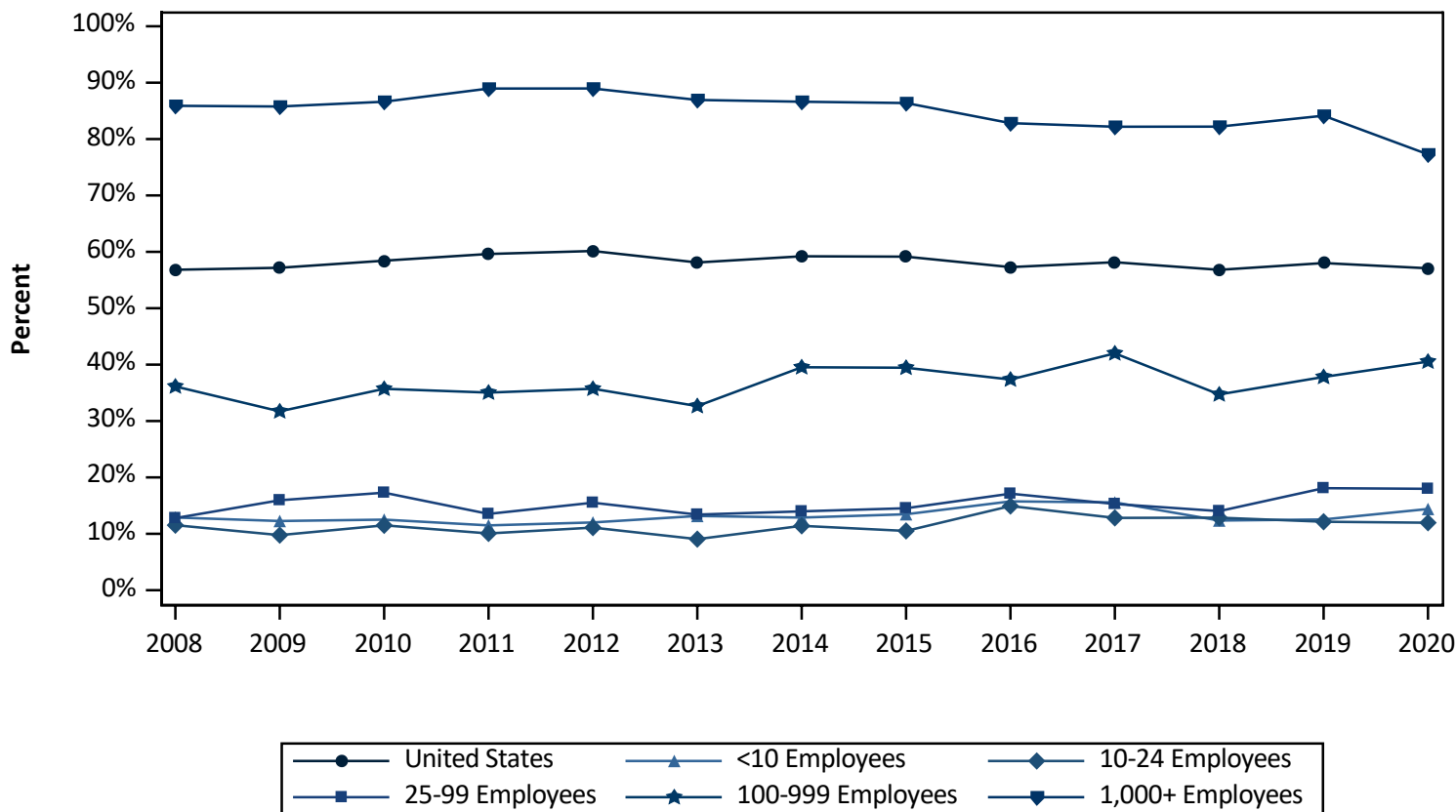
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

Note: * indicates the estimate is statistically different from the previous year at $p < 0.05$. ^ indicates that the estimates for firms with <10, 10-24, 25-99, and 100-999 employees are statistically different from the estimate for firms with 1,000+ employees at $p < 0.05$. This test is conducted for 2020 only.

For data points and standard errors for this exhibit, select here.

Exhibit 1.8

Among establishments that offer insurance, percentage of eligible employees in establishments that self-insure at least one plan, overall and by detailed firm size, 2008-2020



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

Data for Exhibit 1.8

Among establishments that offer insurance, percentage of eligible employees in establishments that self-insure at least one plan, overall and by detailed firm size, 2008-2020

Number of Employees	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
U.S.	56.8%	57.2%	58.4%	59.6%	60.1%	58.1%*	59.2%	59.1%	57.3%*	58.2%	56.8%	58.0%	57.1%
<10	12.9%	12.3%	12.5%	11.5%	12.0%	13.2%	12.9%	13.5%	15.7%	15.6%	12.4%	12.5%	14.4%^
10-24	11.5%	9.8%	11.5%	10.1%	11.1%	9.1%	11.4%	10.5%	14.9%*	12.8%	12.9%	12.1%	12.0%^
25-99	12.8%	16.0%*	17.3%	13.5%*	15.5%	13.4%	14.0%	14.5%	17.1%	15.3%	14.0%	18.1%*	18.0%^
100-999	36.1%	31.7%*	35.7%	35.0%	35.7%	32.6%	39.5%*	39.5%	37.4%	42.0%*	34.7%*	37.8%	40.5%^
1,000+	85.9%	85.8%	86.6%	89.0%*	89.0%	86.9%*	86.6%	86.4%	82.8%*	82.2%	82.2%	84.1%	77.3%*

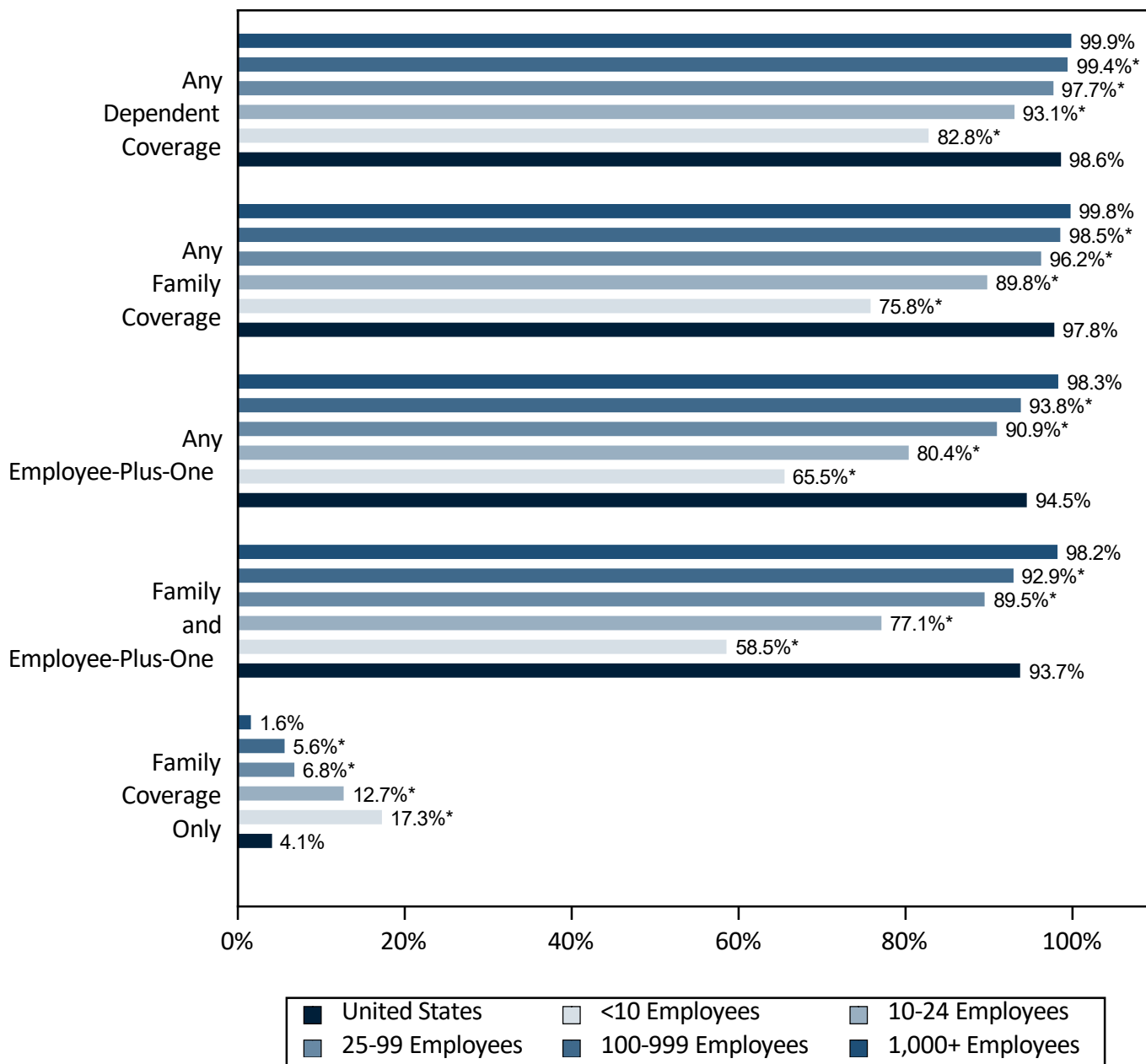
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

Note: * indicates the estimate is statistically different from the previous year at $p < 0.05$. ^ indicates that the estimates for firms with <10, 10-24, 25-99, and 100-999 employees are statistically different from the estimate for firms with 1,000+ employees at $p < 0.05$. This test is conducted for 2020 only.

For data points and standard errors for this exhibit, select here.

Exhibit 1.9

Percentage of eligible private-sector employees in establishments that offer family coverage and employee-plus-one coverage among establishments that offer coverage, overall and by detailed firm size, 2020



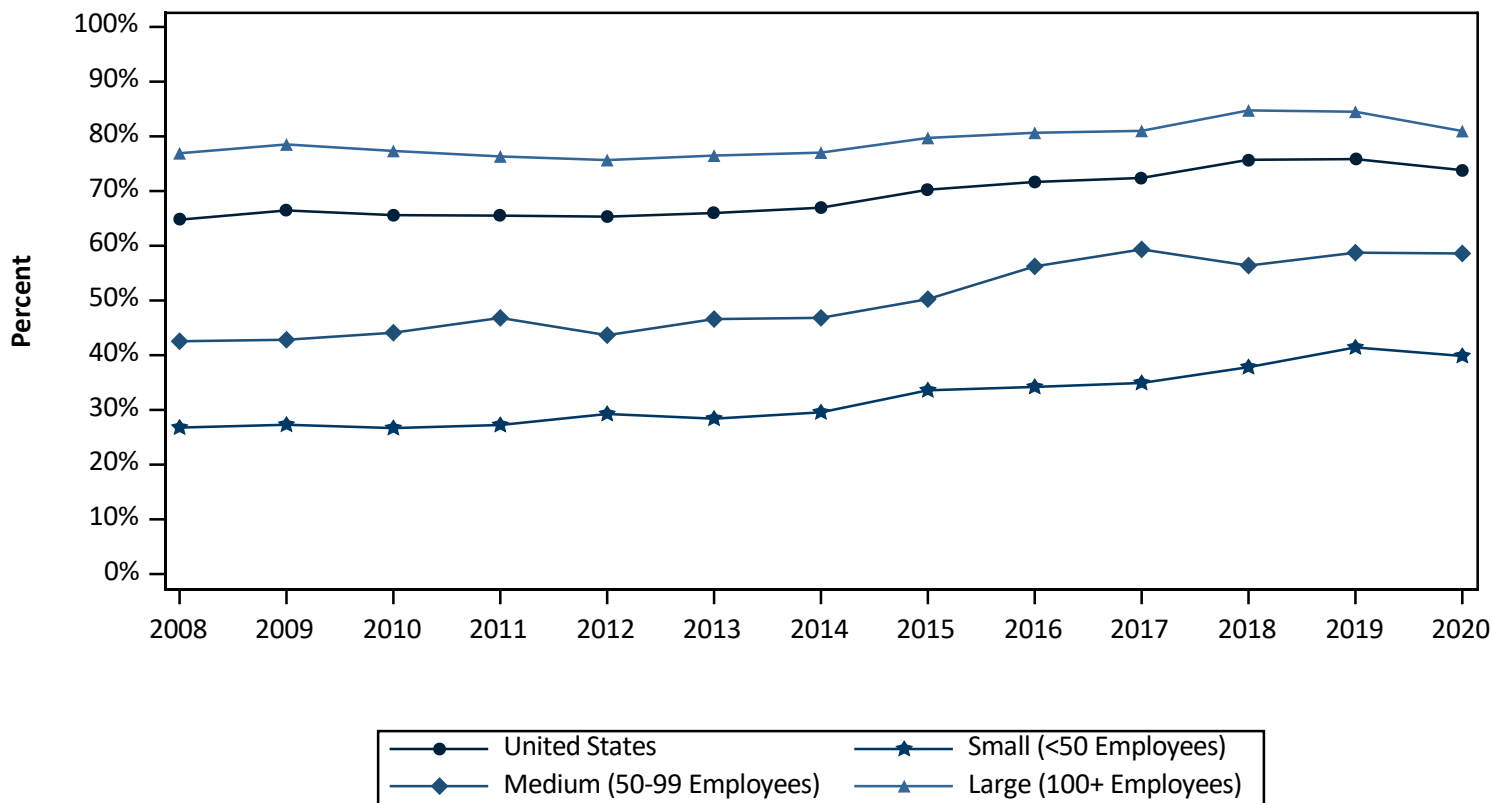
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2020.

Note: This exhibit does not include 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." * indicates that the estimates for firms with <10, 10-24, 25-99 and 100-999 employees are statistically different from the estimate for firms with 1,000+ employees at p < 0.05.

For data points and standard errors for this exhibit, select here.

Exhibit 1.10

Percentage of private-sector employees working in establishments that offer two or more health insurance plans, overall and by firm size, 2008-2020



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

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

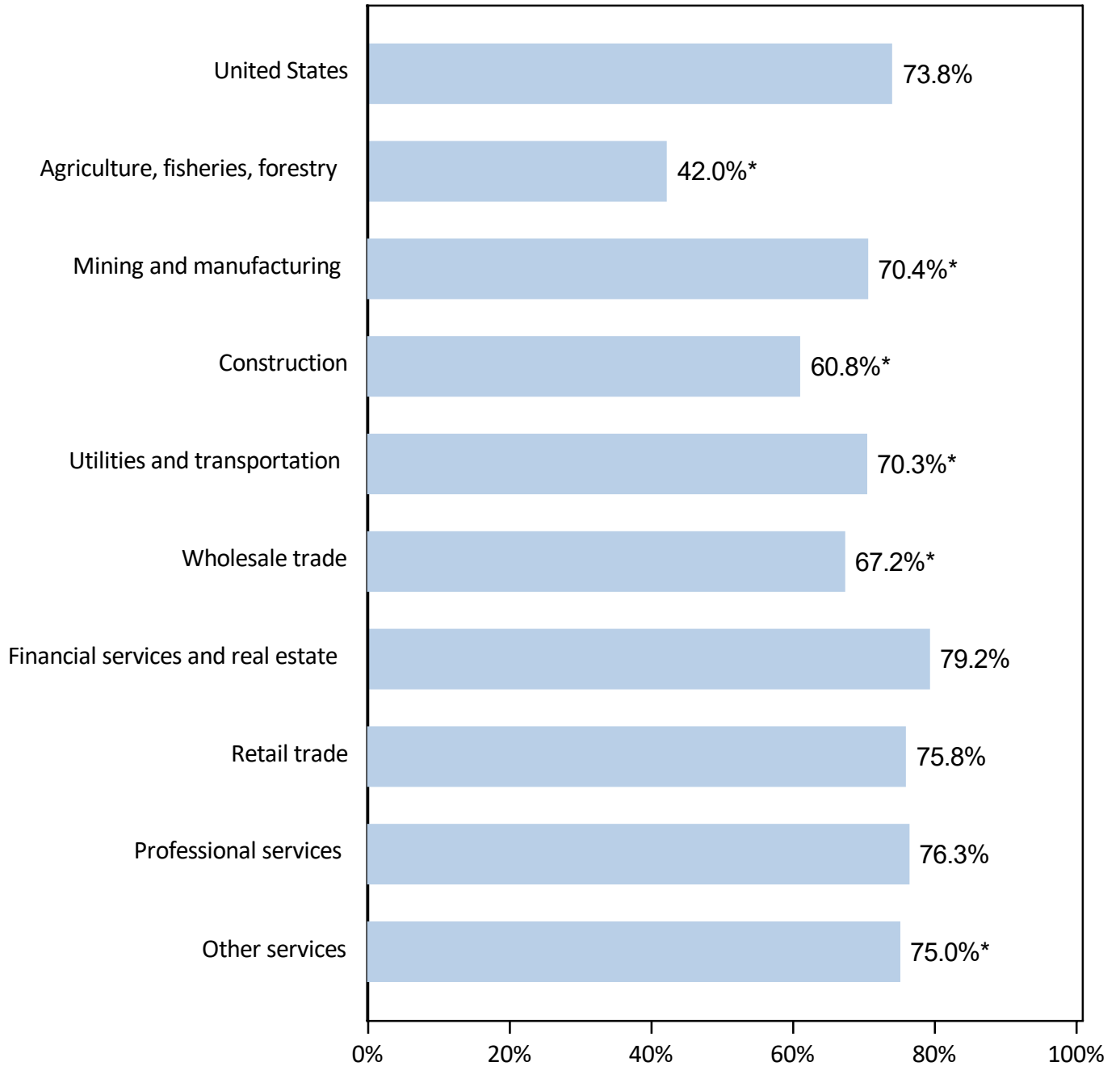
Data for Exhibit 1.10													
Percentage of private-sector employees working in establishments that offer two or more health insurance plans, overall and by firm size, 2008-2020													
Number of Employees	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
U.S.	64.8%	66.5%	65.6%	65.5%	65.3%	66.0%	67.0%	70.2%*	71.7%	72.4%	75.7%*	75.8%	73.8%*
<50	26.8%	27.3%	26.7%	27.2%	29.3%	28.4%	29.6%	33.6%*	34.2%	34.9%	37.8%*	41.4%*	39.9%^
50-99	42.5%	42.8%	44.1%	46.8%	43.7%	46.6%	46.8%	50.2%	56.2%*	59.3%	56.4%	58.7%	58.6%^
100+	76.9%	78.5%	77.3%	76.3%	75.7%	76.5%	77.0%	79.7%*	80.7%	81.0%	84.7%*	84.5%	81.0%*

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.
Denominator: Within each category, all employees in establishments that offer health insurance.
Note: * indicates the estimate is statistically different from the previous year at $p < 0.05$. ^ indicates that the estimates for firms with <50 and 50-99 employees are statistically different from the estimate for firms with 100+ employees at $p < 0.05$. This test is conducted for 2020 only.

For data points and standard errors for this exhibit, select here.

Exhibit 1.11

Percentage of private-sector employees working in establishments that offer two or more health insurance plans, overall and by industry, 2020



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2020.

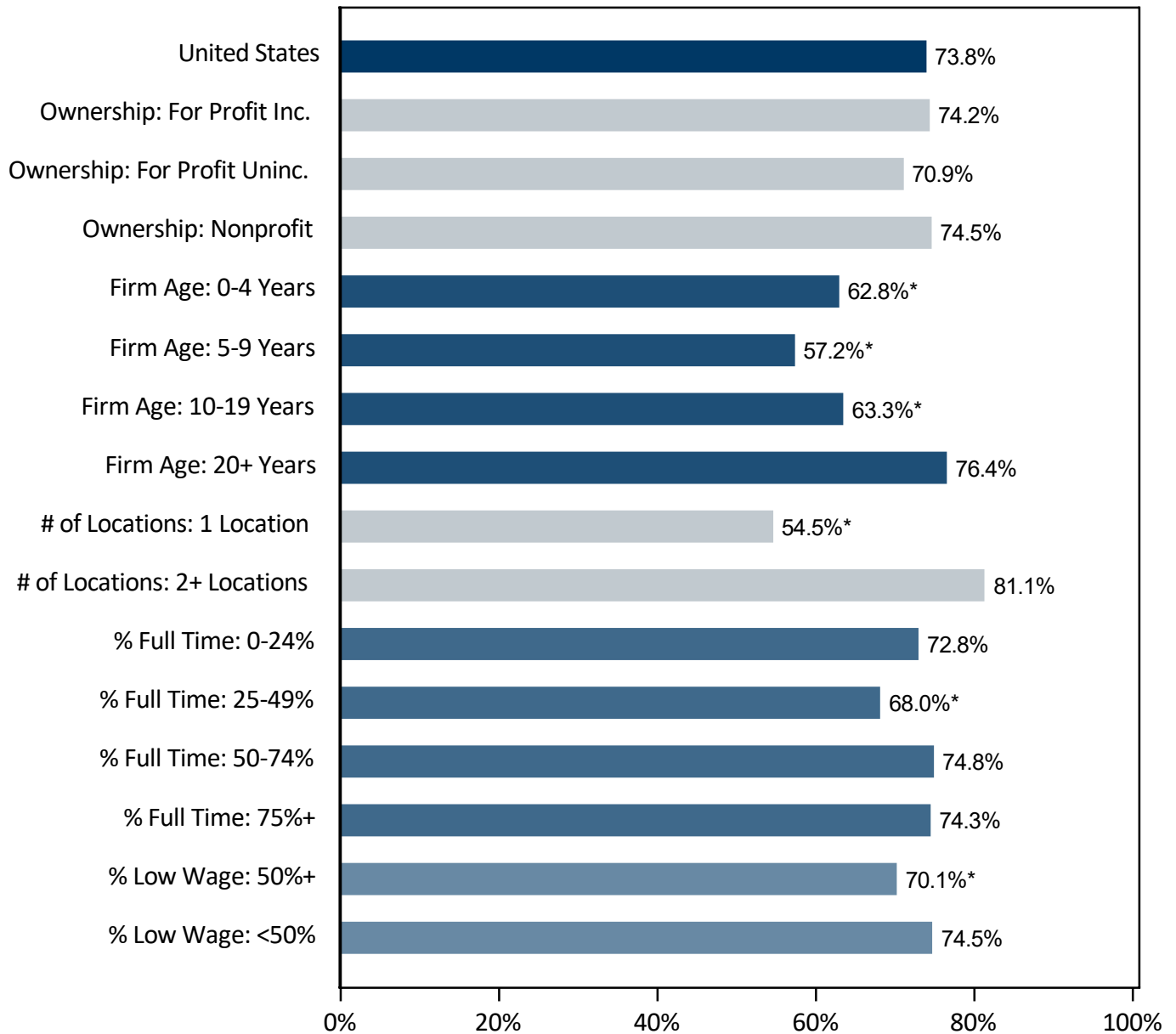
Denominator: Within each category, all employees in establishments that offer health insurance.

Note: * indicates that the estimate is statistically different from the estimate for firms in the financial services and real estate sector at $p < 0.05$.

For data points and standard errors for this exhibit, select here.

Exhibit 1.12

Percentage of private-sector employees working in establishments that offer two or more health insurance plans, overall and by selected characteristics, 2020



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2020.

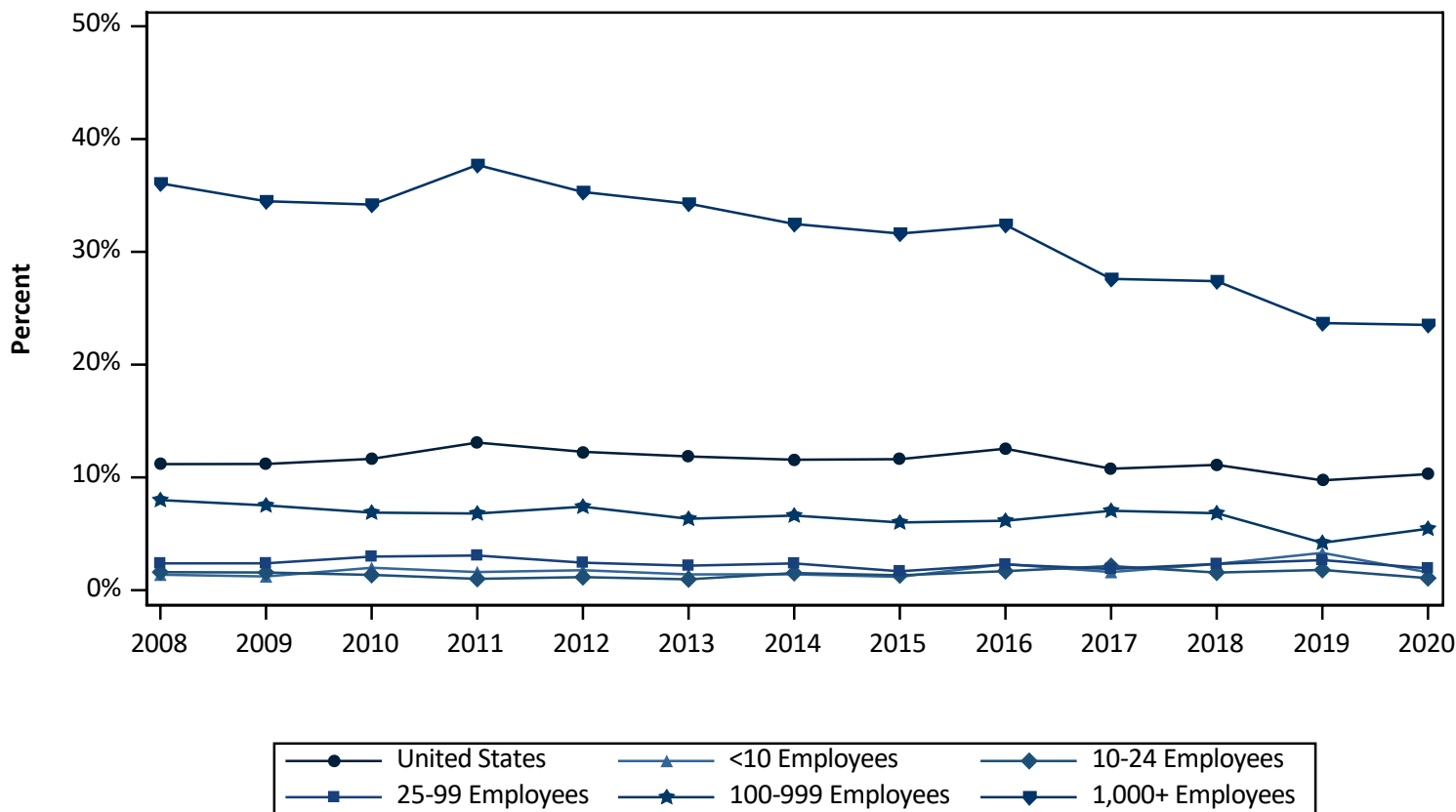
Denominator: Within each category, all employees in establishments that offer health insurance.

Note: “% Full Time” refers to the percentage of the establishment’s workforce that worked full time in 2020. “% Low Wage” refers to the percentage of the establishment’s workforce that earned less than \$13.00 per hour in 2020. * indicates that the estimate is statistically different from the estimate for the reference category within each group at $p < 0.05$. Reference categories are: Nonprofit, Firm Age: 20+ Years, 2+ Locations, % Full Time 75%+, % Low Wage < 50%.

For data points and standard errors for this exhibit, select here.

Exhibit 1.13

Among establishments offering health insurance, percentage offering coverage to retirees under age 65, overall and by detailed firm size, 2008-2020



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

Data for Exhibit 1.13

Among establishments offering health insurance, percentage offering coverage to retirees under age 65, overall and by detailed firm size, 2008-2020

Number of Employees	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
U.S.	11.2%	11.2%	11.6%	13.1%*	12.3%	11.9%	11.6%	11.6%	12.5%	10.8%*	11.1%	9.7%*	10.3%
<10	1.4%	1.2%	2.0%*	1.6%	1.8%	1.4%	1.4%	1.2%	2.3%	1.6%	2.3%	3.3%	1.6%^†
10-24	1.6%	1.6%	1.4%	1.0%	1.2%	1.0%†	1.5%	1.3%	1.7%	2.1%	1.6%	1.8%	1.1%^†
25-99	2.4%	2.4%	3.0%	3.1%	2.4%	2.2%	2.4%	1.7%	2.3%	1.9%	2.3%	2.7%	1.9%^
100-999	8.0%	7.5%	6.9%	6.8%	7.4%	6.3%	6.6%	6.0%	6.2%	7.0%	6.8%	4.2%*	5.4%^
1,000+	36.1%	34.5%	34.2%	37.7%*	35.3%	34.3%	32.5%	31.6%	32.4%	27.6%*	27.4%	23.7%*	23.5%

† Estimate does not meet standard of reliability or precision.

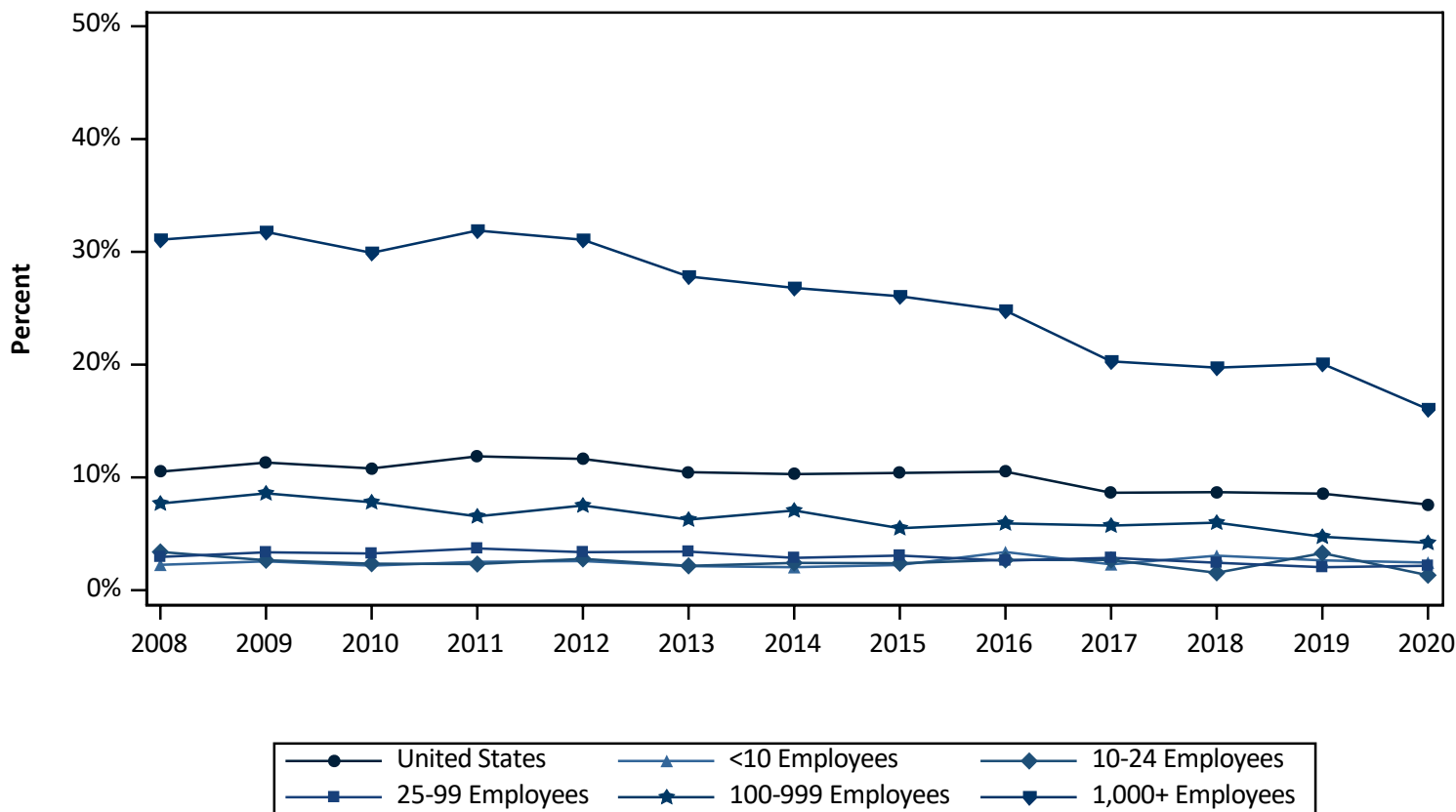
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

Note: * indicates the estimate is statistically different from the previous year at $p < 0.05$. ^ indicates that the estimates for firms with <10, 10-24, 25-99, and 100-999 employees are statistically different from the estimate for firms with 1,000+ employees at $p < 0.05$. This test is conducted for 2020 only.

For data points and standard errors for this exhibit, select here.

Exhibit 1.14

Among establishments offering health insurance, percentage offering coverage to retirees age 65 and over, overall and by detailed firm size, 2008-2020



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

Data for Exhibit 1.14

Among establishments offering health insurance, percentage offering coverage to retirees age 65 and over, overall and by detailed firm size, 2008-2020

Number of Employees	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
U.S.	10.5%	11.3%	10.8%	11.9%*	11.6%	10.5%*	10.3%	10.4%	10.5%	8.6%*	8.7%	8.6%	7.6%
<10	2.3%	2.6%	2.2%	2.5%	2.6%	2.1%	2.0%	2.2%	3.4%	2.3%	3.1%	2.6%	2.4%^
10-24	3.4%	2.7%	2.3%	2.3%	2.8%	2.2%	2.4%	2.4%	2.7%	2.7%	1.5%	3.3%*	1.3%^
25-99	2.9%	3.4%	3.3%	3.7%	3.4%	3.4%	2.9%	3.1%	2.6%	2.9%	2.4%	2.0%	2.2%^
100-999	7.7%	8.6%	7.8%	6.5%*	7.5%	6.3%	7.1%	5.5%	5.9%	5.7%	6.0%	4.7%	4.2%^
1,000+	31.1%	31.8%	29.9%	31.9%	31.1%	27.8%*	26.8%	26.1%	24.8%	20.3%*	19.7%	20.1%	16.1%*

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

Note: * indicates the estimate is statistically different from the previous year at $p < 0.05$. ^ indicates that the estimates for firms with <10, 10-24, 25-99, and 100-999 employees are statistically different from the estimate for firms with 1,000+ employees at $p < 0.05$. This test is conducted for 2020 only.

For data points and standard errors for this exhibit, select here.

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Section 2: Employee Eligibility and Enrollment



Employee Eligibility and Enrollment

The share of employees enrolled in a health plan through their employer is determined by the establishment offer rate (described in Section 1), the share of employees eligible for coverage at establishments that offer (“eligibility rate”), and the share of eligible employees who enroll in coverage (the “take-up rate”). Factors such as the share of workers who are part time or who are low wage, can affect eligibility and take-up rates.

This section presents estimates for 2008 to 2020 for private-sector employees for the:

- Enrollment rate (percentage of all employees enrolled in their employer’s health insurance plan regardless of whether the establishment offered health insurance). The enrollment rate is calculated by multiplying offer, eligibility, and take-up rates. Note that in this calculation the enrollment rate is equal to zero at employers that do not offer coverage;
- Coverage rate (percentage of all employees enrolled in their employer’s health insurance plan at establishments that offered health insurance). The coverage rate is equal to the eligibility rate multiplied by the take-up rate;
- Eligibility rate (percentage of employees eligible for health insurance through their employer at establishments offering health insurance); and
- Take-up rate (percentage of eligible employees who enrolled in their employer’s health insurance).

This section also presents estimates for 2008 to 2020 for the percentage of enrollees in single, employee-plus-one, and family coverage and examines variation in coverage, eligibility, and take-up rates by firm size, firm age, industry, ownership status, number of locations, percent full-time workers, and percent low-wage workers. Finally, this section presents coverage rates by the State in which the establishment was located.

Highlights

- From 2019 to 2020, there were no statistically significant changes in enrollment rates for small (fewer than 50 employees), medium (50 to 99 employees), or large firms (100 or more employees). The overall enrollment rate increased from 47.6 percent in 2019 to 49.5 percent in 2020, while among small firms the total number enrolled decreased (Exhibits 2.1 and 2.2). These changes are due to a large reduction in total employment among small employers and a corresponding increase in the *proportion* of employees working in medium and large firms.*
- The overall eligibility rate for employees at private-sector establishments that offered insurance increased from 77.7 percent in 2019 to 80.5 percent in 2020. The eligibility rate for small employers increased from 78.1 to 80.2 percent, and the eligibility rate for large firms increased from 77.5 to 80.8 percent (Exhibit 2.4).

* These findings may be affected by measurement issues related to the 2020 MEPS-IC employment and related estimates. For a discussion of these issues, see the [MEPS IC 2020 user note](#).

- Among large employers, take-up rates fell from 72.7 to 71.4 percent (Exhibit 2.5). Despite the decline, the take-up rate among large firms (71.4 percent) remained higher than in medium (68.8 percent) and small firms (68.7 percent), as has been true in almost every year from 2008 through 2020.
- Across the nation, nine States (District of Columbia, Hawaii, Idaho, Kentucky, Missouri, North Carolina, Oregon, Texas, and Washington) had coverage rates above the national average of 56.4 percent, ranging from 59.2 percent in Texas to 64.3 percent in Washington. Nine States had coverage rates below the national average (Florida, Maryland, Massachusetts, New Hampshire, New Mexico, New York, Rhode Island, Vermont, and West Virginia), ranging from 51.0 percent in New York to 53.8 percent in Vermont and Rhode Island. All of these States except New Mexico are in the South Atlantic, Mid-Atlantic, and New England census divisions (Exhibit 2.9).

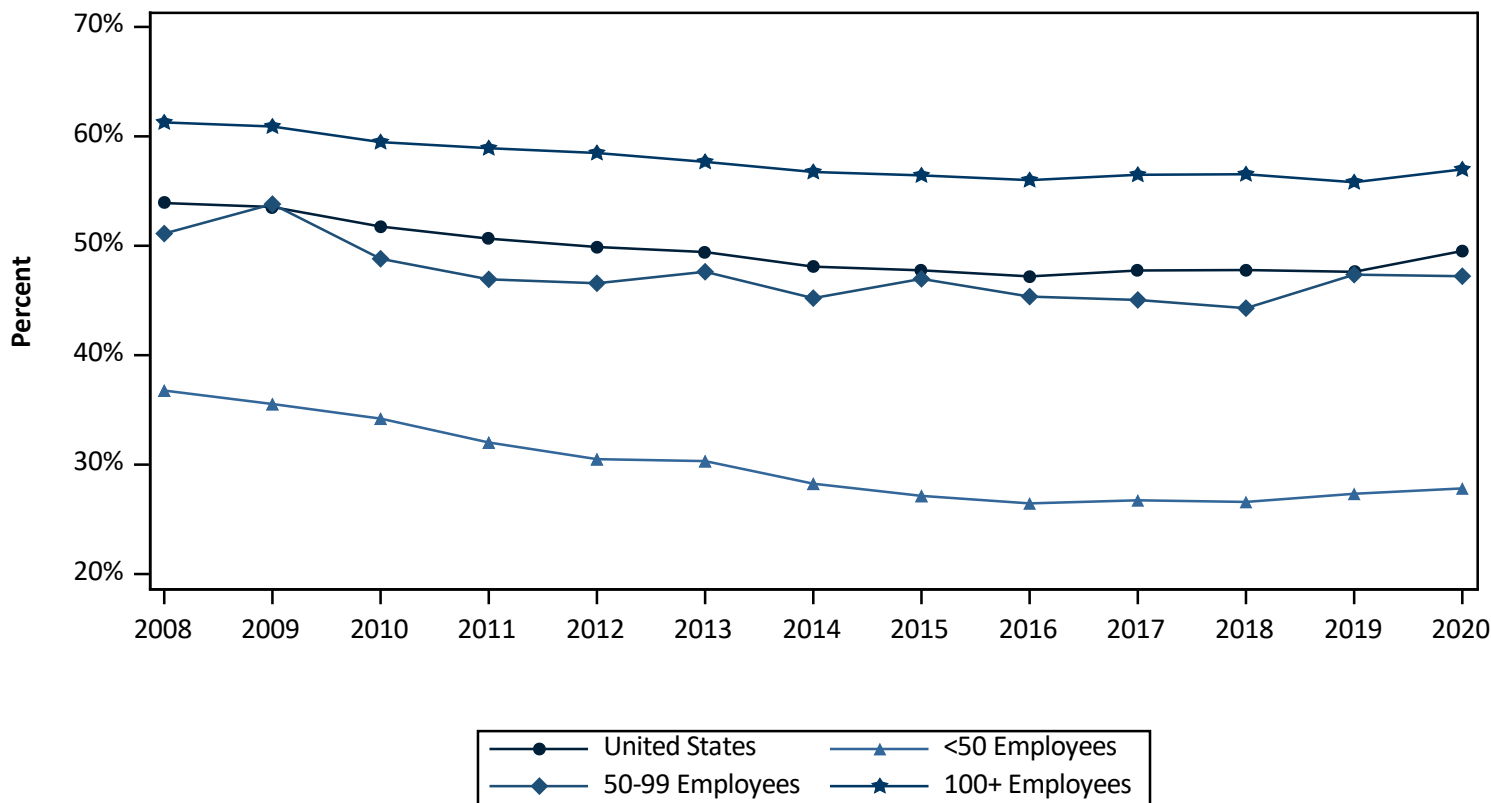
Key Trends

Enrollment rates are lower at small and medium firms, compared with large firms, reflecting lower offer rates (presented in Section 1). Coverage, eligibility, and take-up rates are lower among younger firms, firms with one location (versus multiple locations), with fewer full-time workers, and with a majority of workers who are low wage.

For firms with fewer than 50 workers and firms with 50 or more workers, coverage, eligibility, and take-up rates are substantially lower at firms with a majority (50 percent or more) of low-wage workers, compared with firms with less than 50 percent of workers who are low wage. Continuing a longstanding pattern, in 2020, a lower percentage of enrollees in large firms than in small and medium firms chose single coverage, while a higher percentage of large-firm enrollees chose employee-plus-one coverage and family coverage.

Exhibit 2.1: Enrollment Rate

Percentage of all private-sector employees enrolled in health insurance offered by their employers, overall and by firm size, 2008-2020



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

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

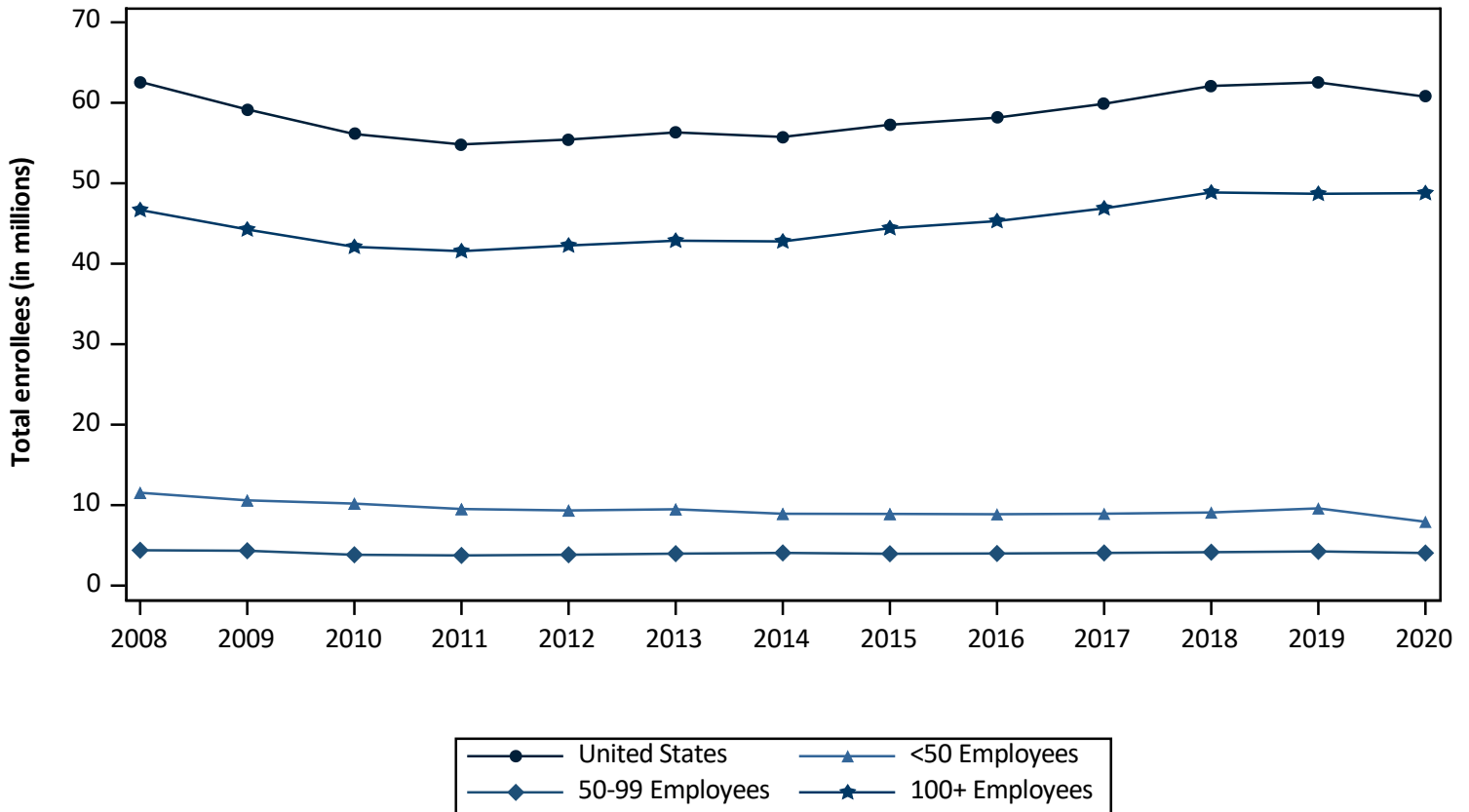
Number of Employees	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
U.S.	53.9%	53.5%	51.8%*	50.6%	49.9%	49.4%	48.1%*	47.8%	47.2%	47.7%	47.8%	47.6%	49.5%*
<50	36.8%	35.5%*	34.2%	32.0%*	30.5%*	30.3%	28.3%*	27.1%	26.5%	26.7%	26.6%	27.3%	27.8%^
50-99	51.1%	53.8%	48.8%*	46.9%	46.6%	47.6%	45.2%	47.0%	45.4%	45.0%	44.3%	47.4%	47.2%^
100+	61.3%	60.9%	59.5%	58.9%	58.5%	57.7%	56.7%	56.4%	56.0%	56.5%	56.5%	55.8%	57.0%

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.
Denominator: Within each category, all employees in all establishments.
Note: * indicates the estimate is statistically different from the previous year at p < 0.05. ^ indicates that the estimates for firms with <50 and 50-99 employees are statistically different from the estimate for firms with 100+ employees at p < 0.05. This test is conducted for 2020 only.

For data points and standard errors for this exhibit, select here.

Exhibit 2.2: Number Enrolled

Total number (in millions) of private-sector employees enrolled in health insurance offered by their employers, overall and by firm size, 2008-2020



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

Data for Exhibit 2.2: Number Enrolled

Total number (in millions) of private-sector employees enrolled in health insurance offered by their employers, overall and by firm size, 2008-2020

Number of Employees	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
U.S.	62.6	59.2*	56.1*	54.8	55.4	56.3	55.8	57.3	58.2	59.9	62.1*	62.5	60.8
<50	11.5	10.6*	10.2	9.5*	9.3	9.5	8.9*	8.9	8.9	8.9	9.1	9.6*	7.9*^
50-99	4.4	4.3	3.8*	3.7	3.8	4.0	4.1	4.0	4.0	4.1	4.2	4.2	4.0^
100+	46.7	44.3*	42.1*	41.6	42.3	42.9	42.8	44.4*	45.3	46.9	48.9*	48.7	48.8

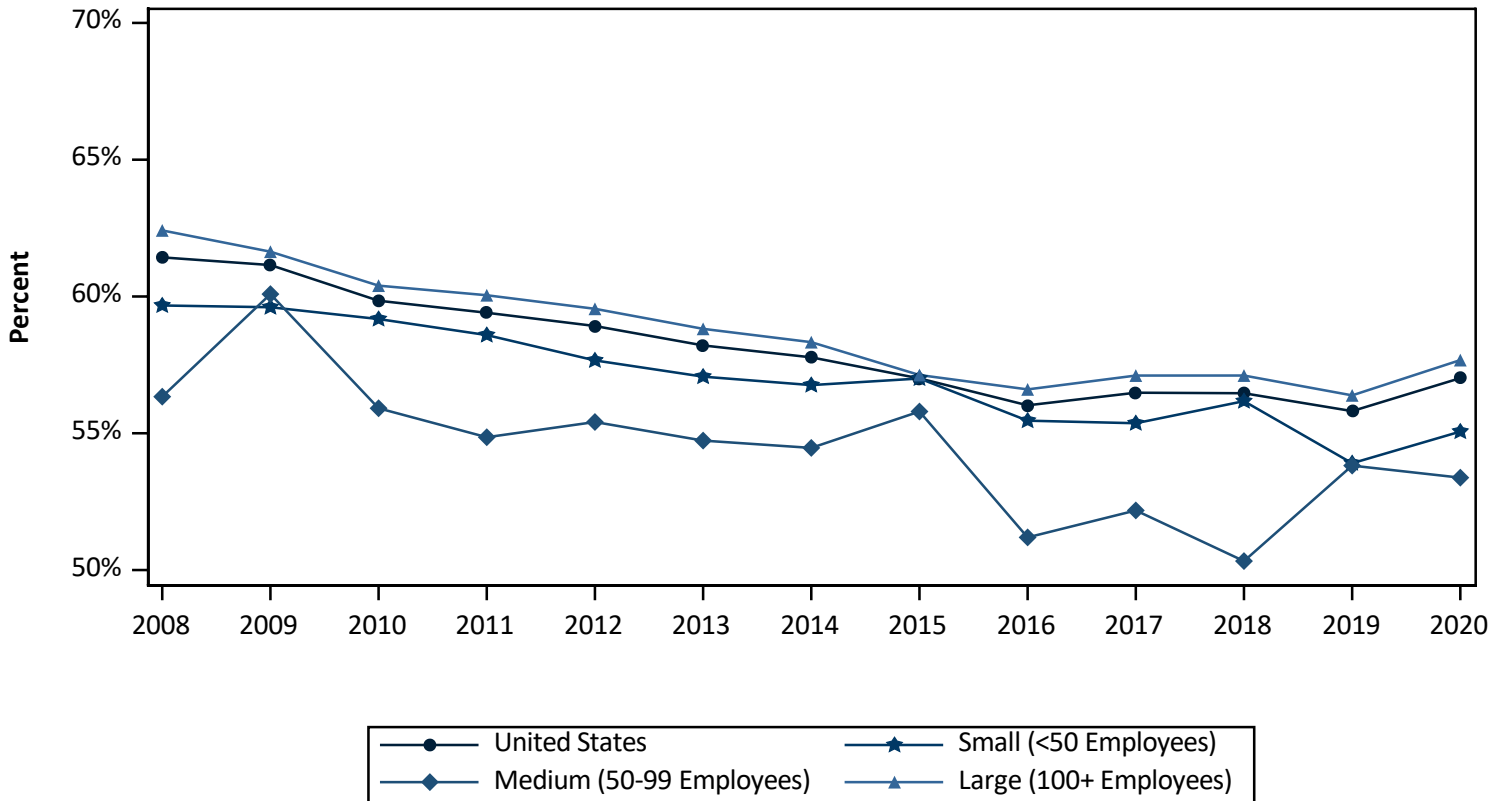
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

Note: The sum of estimates by firm size may differ from the U.S. total due to rounding. * indicates the estimate is statistically different from the previous year at $p < 0.05$. ^ indicates that the estimates for firms with <50 and 50-99 employees are statistically different from the estimate for firms with 100+ employees at $p < 0.05$. This test is conducted for 2020 only.

For data points and standard errors for this exhibit, select here.

Exhibit 2.3: Coverage Rate

Percentage of private-sector employees who are enrolled in health insurance at establishments that offer health insurance, overall and by firm size, 2008-2020



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

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

Data for Exhibit 2.3: Coverage Rate
Percentage of private-sector employees who are enrolled in health insurance at establishments that offer health insurance, overall and by firm size, 2008-2020

Number of Employees	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
U.S.	61.4%	61.1%	59.8%*	59.4%	58.9%	58.2%	57.8%	57.0%	56.0%	56.5%	56.5%	55.8%	57.0%
<50	59.7%	59.6%	59.2%	58.6%	57.7%	57.1%	56.8%	57.0%	55.5%	55.4%	56.2%	53.9%*	55.1%^
50-99	56.3%	60.1%*	55.9%*	54.9%	55.4%	54.7%	54.5%	55.8%	51.2%*	52.2%	50.3%	53.8%*	53.4%^
100+	62.4%	61.6%	60.4%	60.0%	59.5%	58.8%	58.3%	57.1%	56.6%	57.1%	57.1%	56.4%	57.7%

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

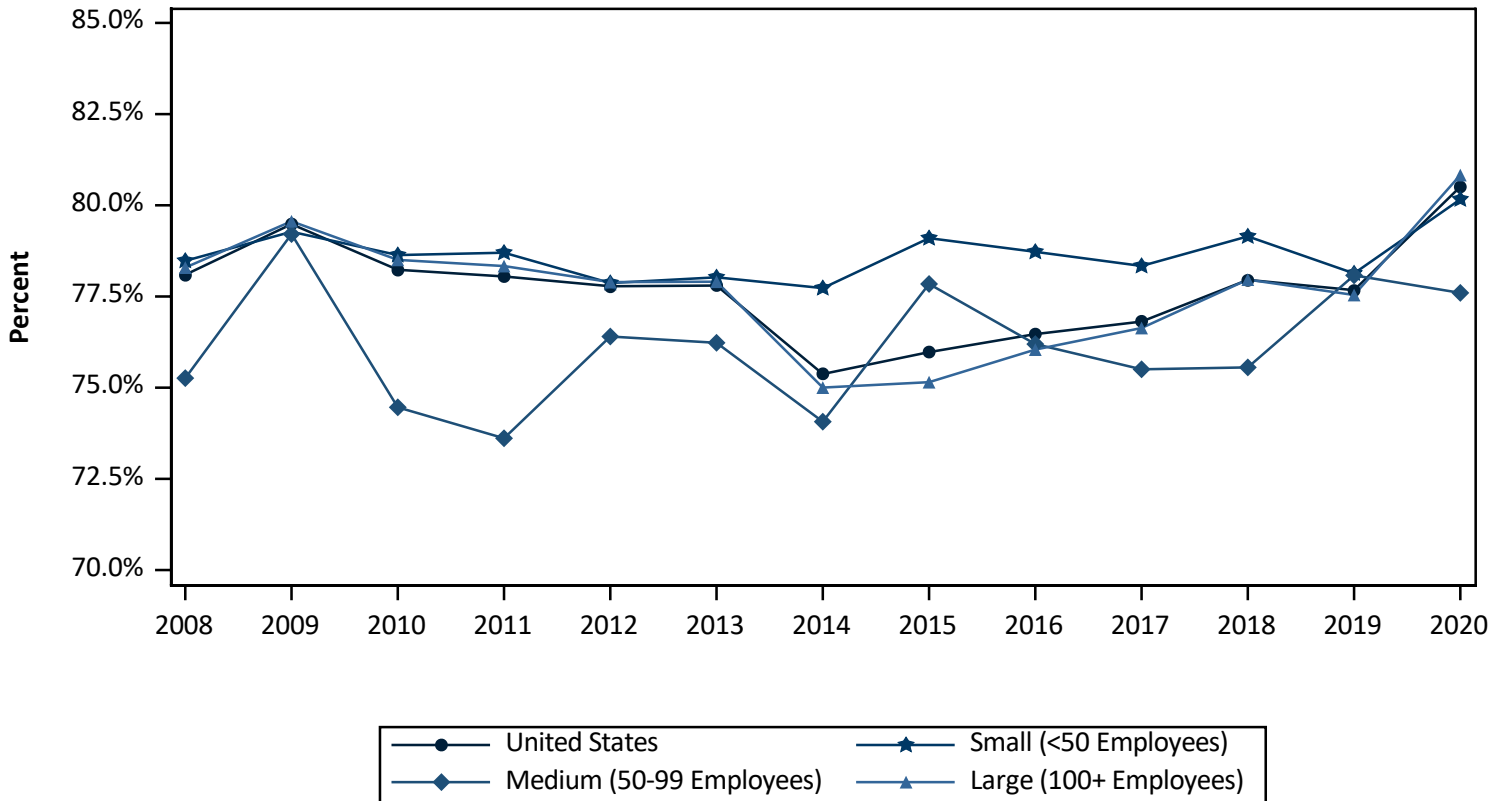
Denominator: Within each category, all employees in establishments that offer health insurance.

Note: * indicates the estimate is statistically different from the previous year at $p < 0.05$. ^ indicates that the estimates for firms with <50 and 50-99 employees are statistically different from the estimate for firms with 100+ employees at $p < 0.05$. This test is conducted for 2020 only.

For data points and standard errors for this exhibit, select here.

Exhibit 2.4: Eligibility Rate

Percentage of private-sector employees eligible for health insurance at establishments that offer health insurance, overall and by firm size, 2008-2020



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

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

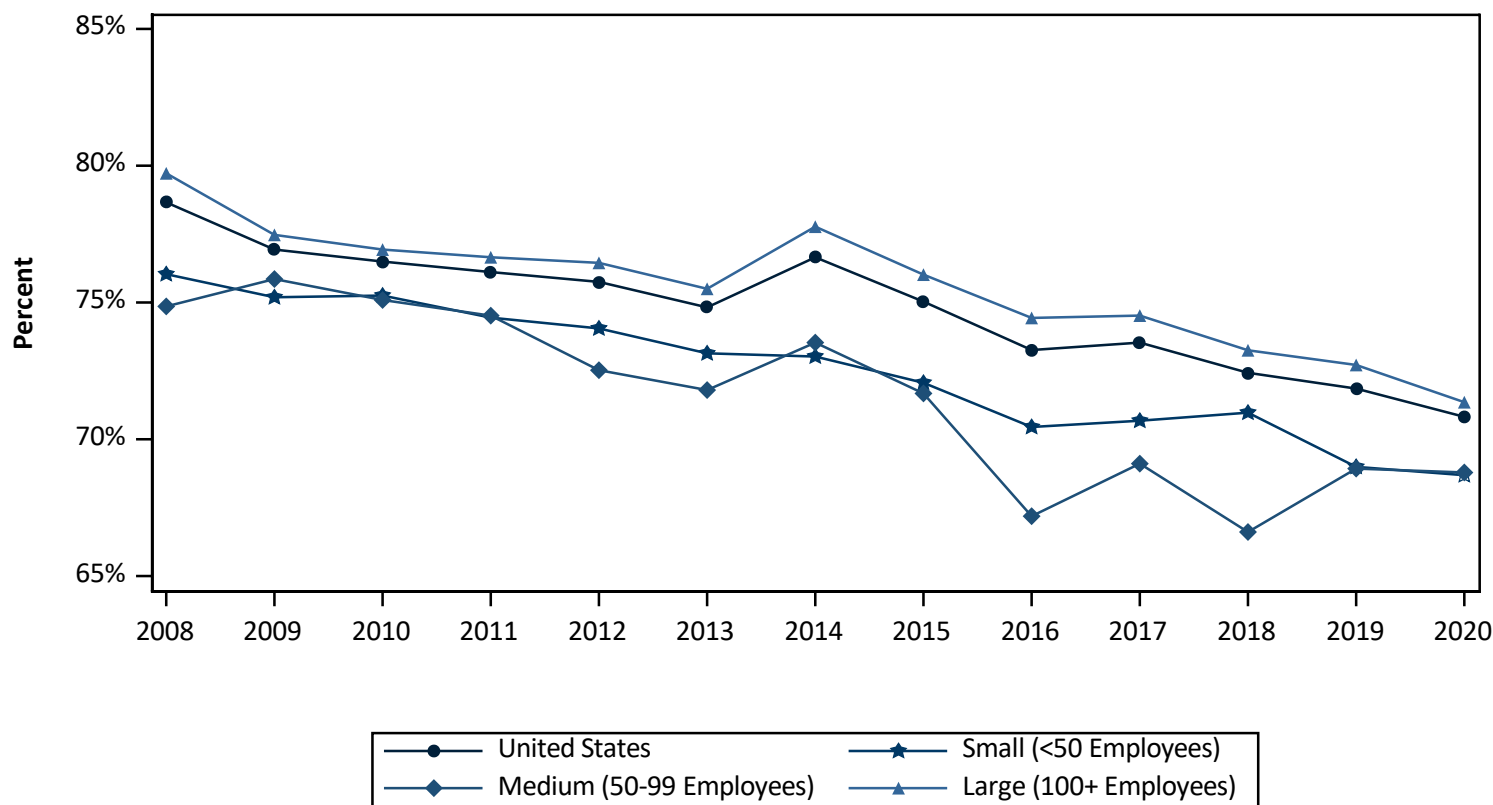
Number of Employees	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
U.S.	78.1%	79.5%*	78.2%*	78.0%	77.8%	77.8%	75.4%*	76.0%	76.5%	76.8%	78.0%*	77.7%	80.5%*
<50	78.5%	79.3%	78.6%	78.7%	77.9%	78.0%	77.7%	79.1%	78.7%	78.3%	79.1%	78.1%	80.2%*
50-99	75.3%	79.2%*	74.5%*	73.6%	76.4%	76.2%	74.1%	77.8%*	76.2%	75.5%	75.6%	78.1%	77.6%^
100+	78.3%	79.6%*	78.5%	78.3%	77.9%	77.9%	75.0%*	75.2%	76.0%	76.6%	78.0%	77.5%	80.8%*

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.
Denominator: Within each category, all employees in establishments that offer health insurance.
Note: * indicates the estimate is statistically different from the previous year at $p < 0.05$. ^ indicates that the estimates for firms with <50 and 50-99 employees are statistically different from the estimate for firms with 100+ employees at $p < 0.05$. This test is conducted for 2020 only.

For data points and standard errors for this exhibit, select here.

Exhibit 2.5: Take-Up Rate

Percentage of eligible private-sector employees who are enrolled in health insurance at establishments that offer health insurance, overall and by firm size, 2008-2020



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

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

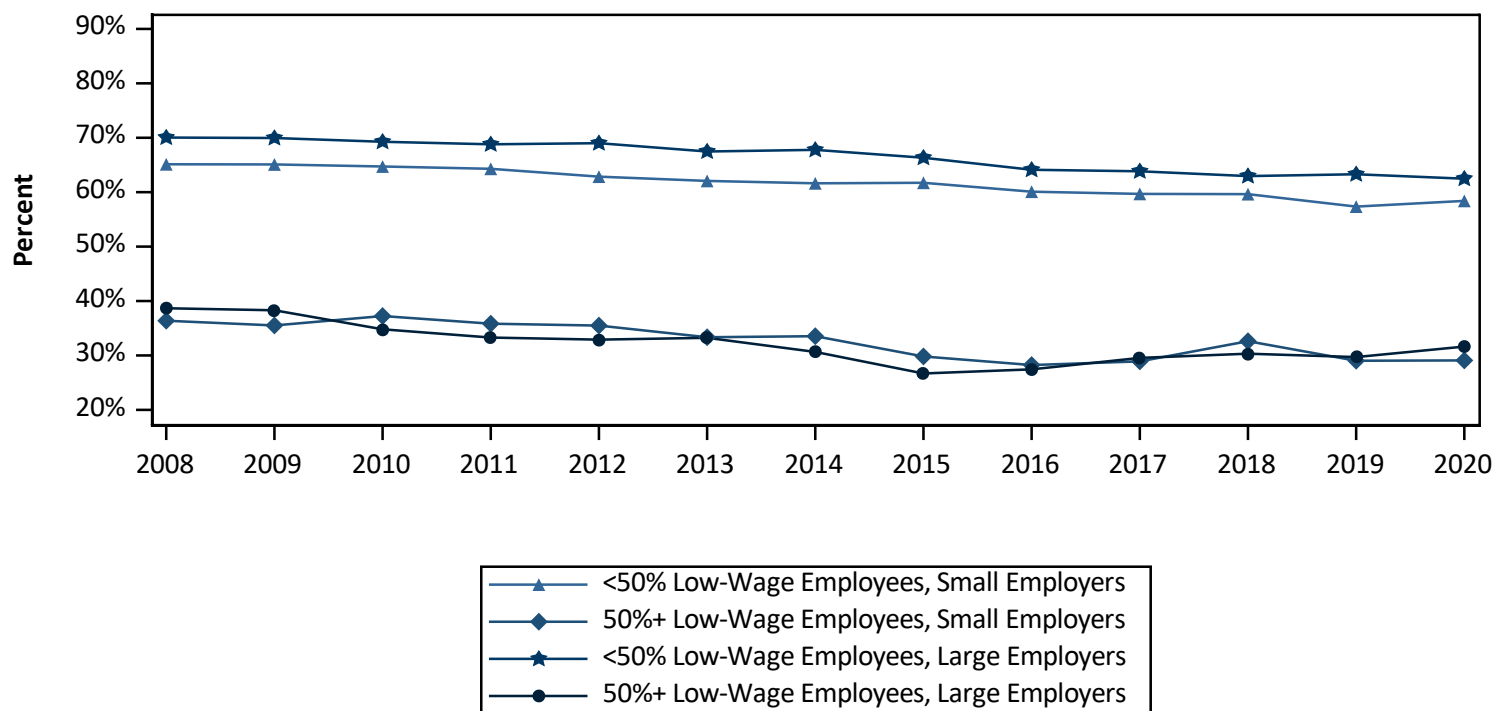
Number of Employees	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
U.S.	78.7%	76.9%*	76.5%	76.1%	75.8%	74.8%*	76.7%*	75.0%*	73.3%*	73.5%	72.4%*	71.9%	70.8%*
<50	76.0%	75.2%*	75.3%	74.4%	74.1%	73.1%	73.0%	72.1%	70.4%*	70.7%	71.0%	69.0%*	68.7%^
50-99	74.9%	75.9%	75.1%	74.5%	72.5%	71.8%	73.5%	71.7%	67.2%*	69.1%	66.6%	68.9%	68.8%^
100+	79.7%	77.5%*	76.9%	76.7%	76.4%	75.5%*	77.8%*	76.0%*	74.4%*	74.5%	73.3%*	72.7%	71.4%*

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.
Denominator: Within each category, eligible employees in establishments that offer health insurance.
Note: * indicates the estimate is statistically different from the previous year at $p < 0.05$. ^ indicates that the estimates for firms with <50 and 50-99 employees are statistically different from the estimate for firms with 100+ employees at $p < 0.05$. This test is conducted for 2020 only.

For data points and standard errors for this exhibit, select here.

Exhibit 2.6: Coverage Rate

Percentage 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, 2008-2020



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

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

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

Note: Wage levels in the MEPS-IC questionnaires have been adjusted to account for changing wages over time. In 2020, low-wage employees were defined as those earning less than \$13.00 per hour.

Data for Exhibit 2.6: Coverage Rate

Percentage 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, 2008-2020

Low Wage	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
<50% Low-Wage Employees, Small Employers	65.1%	65.1%	64.7%	64.3%	62.9%*	62.1%	61.6%	61.7%	60.1%*	59.7%	59.6%	57.4%*	58.4%
50%+ Low-Wage Employees, Small Employers	36.4%	35.5%	37.2%	35.8%	35.5%	33.3%	33.5%	29.8%	28.2%	28.9%	32.6%	29.0%	29.1%^
<50% Low-Wage Employees, Large Employers	70.0%	70.0%	69.3%	68.8%	69.0%	67.5%*	67.8%	66.3%*	64.1%*	63.8%	63.0%	63.3%	62.5%
50%+ Low-Wage Employees, Large Employers	38.7%	38.3%	34.8%*	33.3%	32.9%	33.2%	30.6%*	26.7%*	27.4%	29.5%*	30.3%	29.7%	31.6%^

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

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

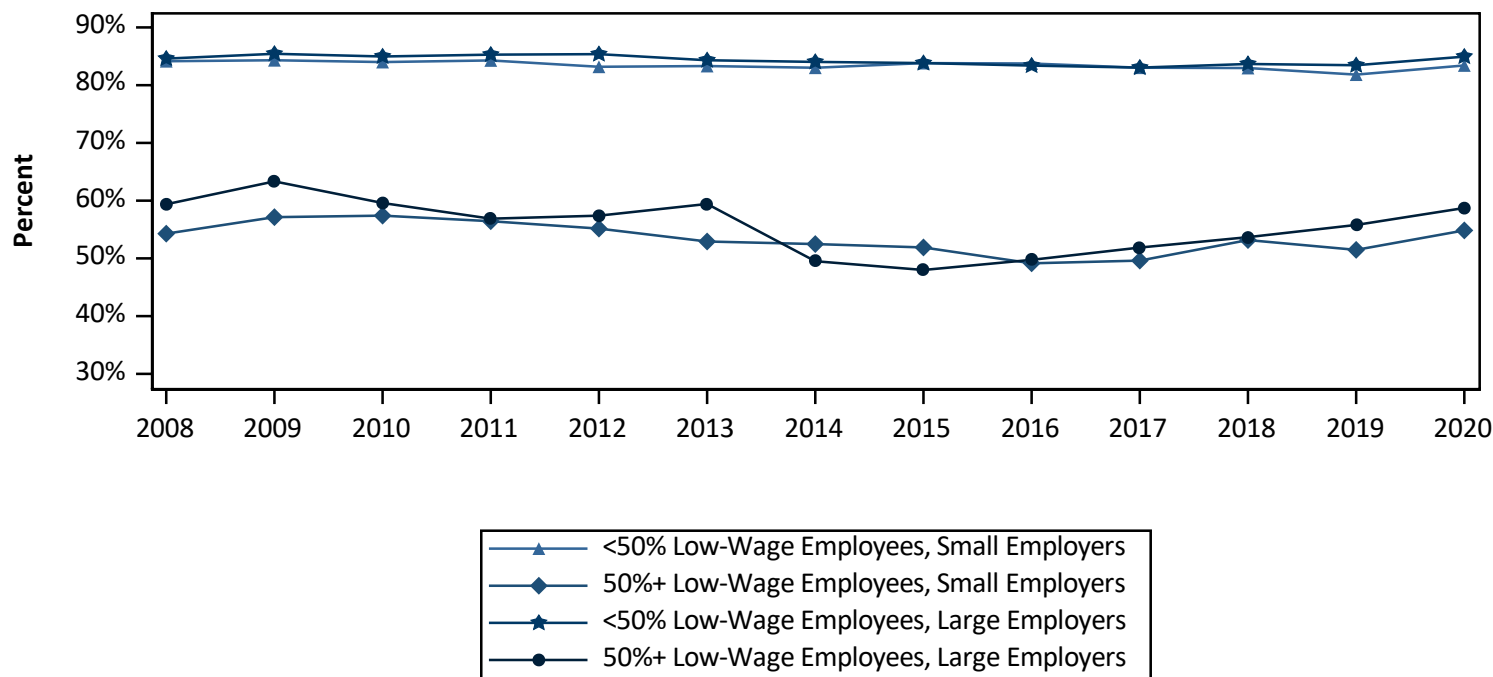
Denominator: Within each category, all employees in establishments that offer health insurance.

Note: Wage levels in the MEPS-IC questionnaires have been adjusted to account for changing wages over time. In 2020, low-wage employees were defined as those earning less than \$13.00 per hour. * indicates the estimate is statistically different from the previous year at $p < 0.05$. ^ indicates that the estimates for small (large) employers with 50%+ low wage employees are statistically different from the estimate for small (large) employers with < 50 percent low wage employees at $p < 0.05$. This test is conducted for 2020 only.

For data points and standard errors for this exhibit, select here.

Exhibit 2.7: Eligibility Rate

Percentage of private-sector employees eligible for health insurance at establishments that offer health insurance, by the percentage of the establishment's workforce that is low wage and by firm size, 2008-2020



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

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

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

Note: Wage levels in the MEPS-IC questionnaires have been adjusted to account for changing wages over time. In 2020, low-wage employees were defined as those earning less than \$13.00 per hour.

Data for Exhibit 2.7: Eligibility Rate

Percentage of private-sector employees eligible for health insurance at establishments that offer health insurance, by the percentage of the establishment's workforce that is low wage and by firm size, 2008-2020

Low Wage	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
<50% Low-Wage Employees, Small Employers	84.1%	84.3%	84.0%	84.3%	83.2%	83.3%	83.0%	83.8%	83.8%	83.0%	83.0%	81.8%	83.4%
50%+ Low-Wage Employees, Small Employers	54.3%	57.1%*	57.4%	56.4%	55.2%	52.9%	52.5%	51.9%	49.1%	49.6%	53.2%	51.5%	54.8%^
<50% Low-Wage Employees, Large Employers	84.6%	85.4%	85.0%	85.3%	85.4%	84.3%*	84.0%	83.8%	83.4%	83.0%	83.7%	83.5%	84.9%*
50%+ Low-Wage Employees, Large Employers	59.4%	63.3%*	59.6%*	56.9%*	57.4%	59.4%*	49.5%*	48.0%	49.7%	51.9%	53.7%	55.8%	58.7%^

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

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

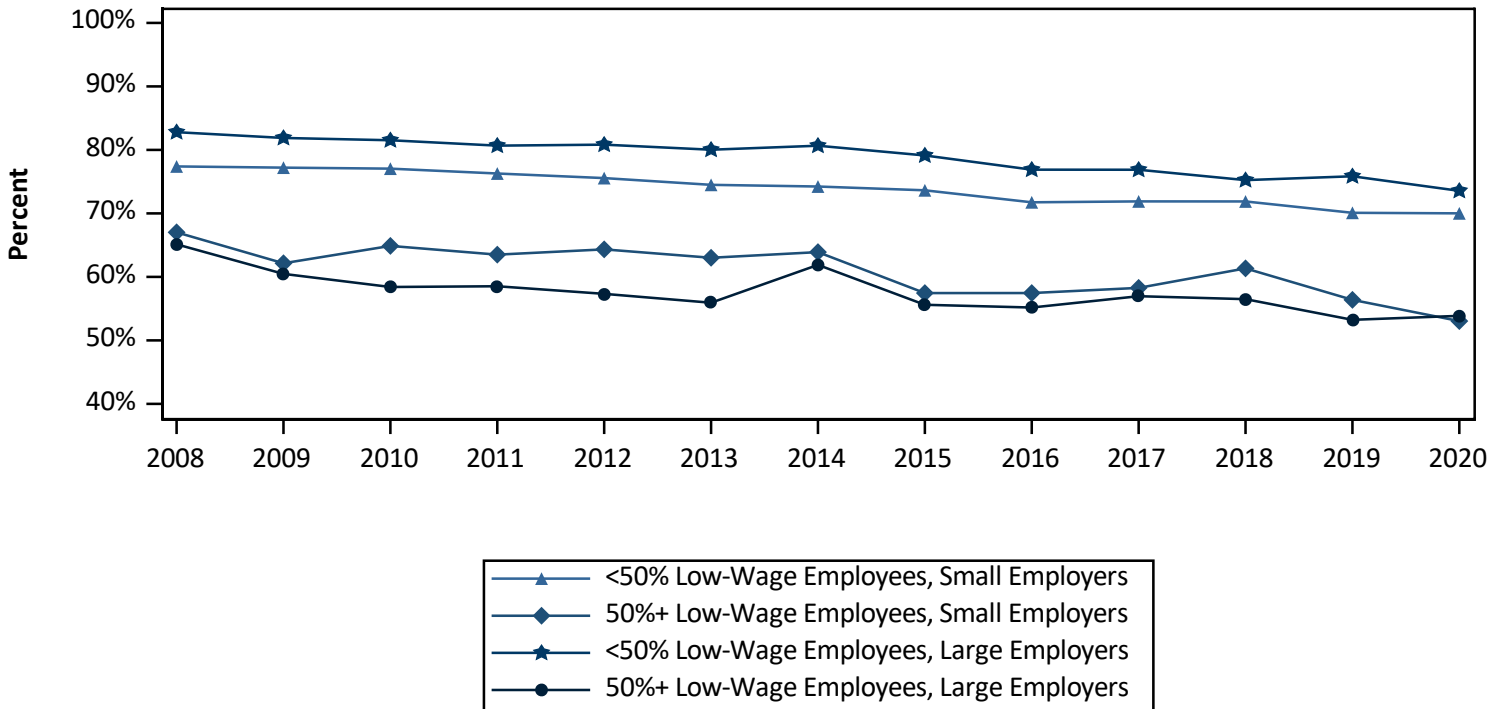
Denominator: Within each category, all employees in establishments that offer health insurance.

Note: Wage levels in the MEPS-IC questionnaires have been adjusted to account for changing wages over time. In 2020, low-wage employees were defined as those earning less than \$13.00 per hour. * indicates the estimate is statistically different from the previous year at $p < 0.05$. ^ indicates that the estimates for small (large) employers with 50%+ low wage employees are statistically different from the estimate for small (large) employers with < 50 percent low wage employees at $p < 0.05$. This test is conducted for 2020 only.

For data points and standard errors for this exhibit, select here.

Exhibit 2.8: Take-Up Rate

Percentage 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, 2008-2020



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

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

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

Note: Wage levels in the MEPS-IC questionnaires have been adjusted to account for changing wages over time. In 2020, low-wage employees were defined as those earning less than \$13.00 per hour.

Data for Exhibit 2.8: Take-Up Rate
Percentage 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, 2008-2020

Low Wage	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
<50% Low-Wage Employees, Small Employers	77.4%	77.2%	77.0%	76.3%	75.6%	74.5%*	74.2%	73.6%	71.7%*	71.9%	71.9%	70.1%*	70.0%
50%+ Low-Wage Employees, Small Employers	67.0%	62.1%*	64.9%	63.5%	64.3%	63.0%	63.9%	57.4%*	57.5%	58.3%	61.3%	56.4%	53.0%^
<50% Low-Wage Employees, Large Employers	82.8%	81.9%*	81.5%	80.7%	80.8%	80.0%	80.7%	79.1%*	76.9%*	76.9%	75.2%*	75.8%	73.6%*
50%+ Low-Wage Employees, Large Employers	65.1%	60.5%*	58.4%	58.5%	57.3%	55.9%	61.9%*	55.6%*	55.2%	57.0%	56.5%	53.2%	53.9%^

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

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

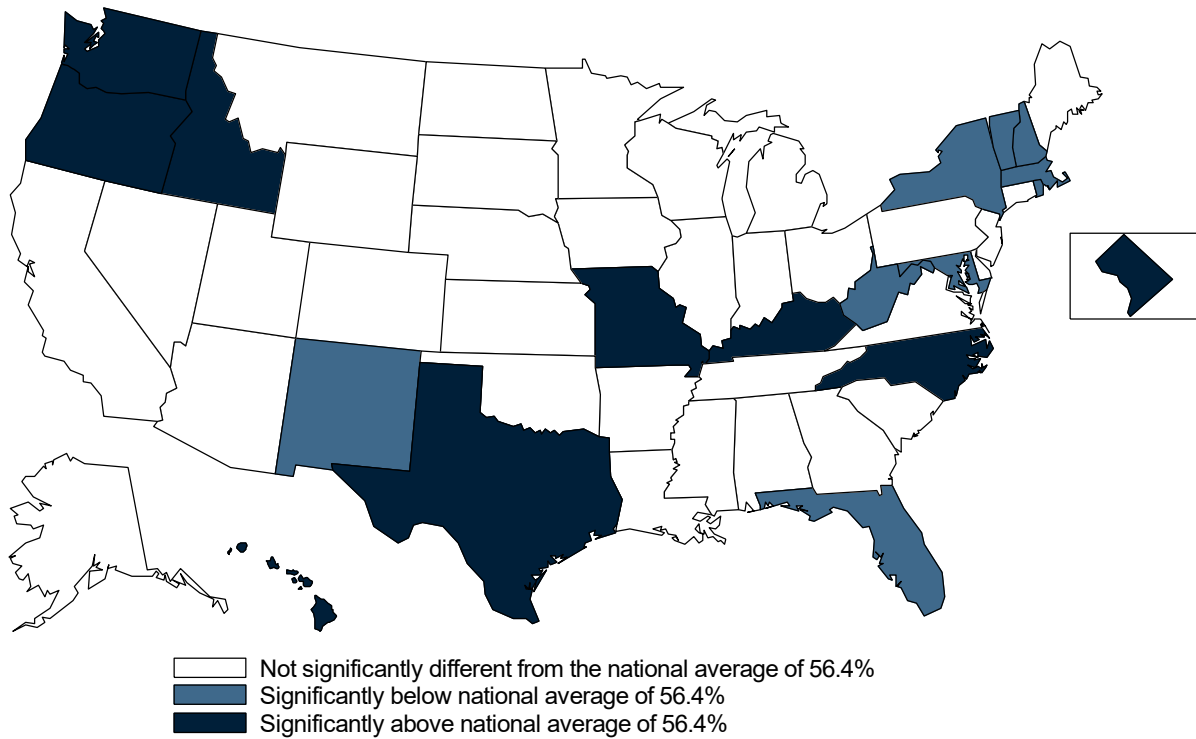
Denominator: Within each category, eligible employees in establishments that offer health insurance.

Note: Wage levels in the MEPS-IC questionnaires have been adjusted to account for changing wages over time. In 2020, low-wage employees were defined as those earning less than \$13.00 per hour. * indicates the estimate is statistically different from the previous year at $p < 0.05$. ^ indicates that the estimates for small (large) employers with 50%+ low wage employees are statistically different from the estimate for small (large) employers with < 50 percent low wage employees at $p < 0.05$. This test is conducted for 2020 only.

For data points and standard errors for this exhibit, select here.

Exhibit 2.9: Coverage Rate

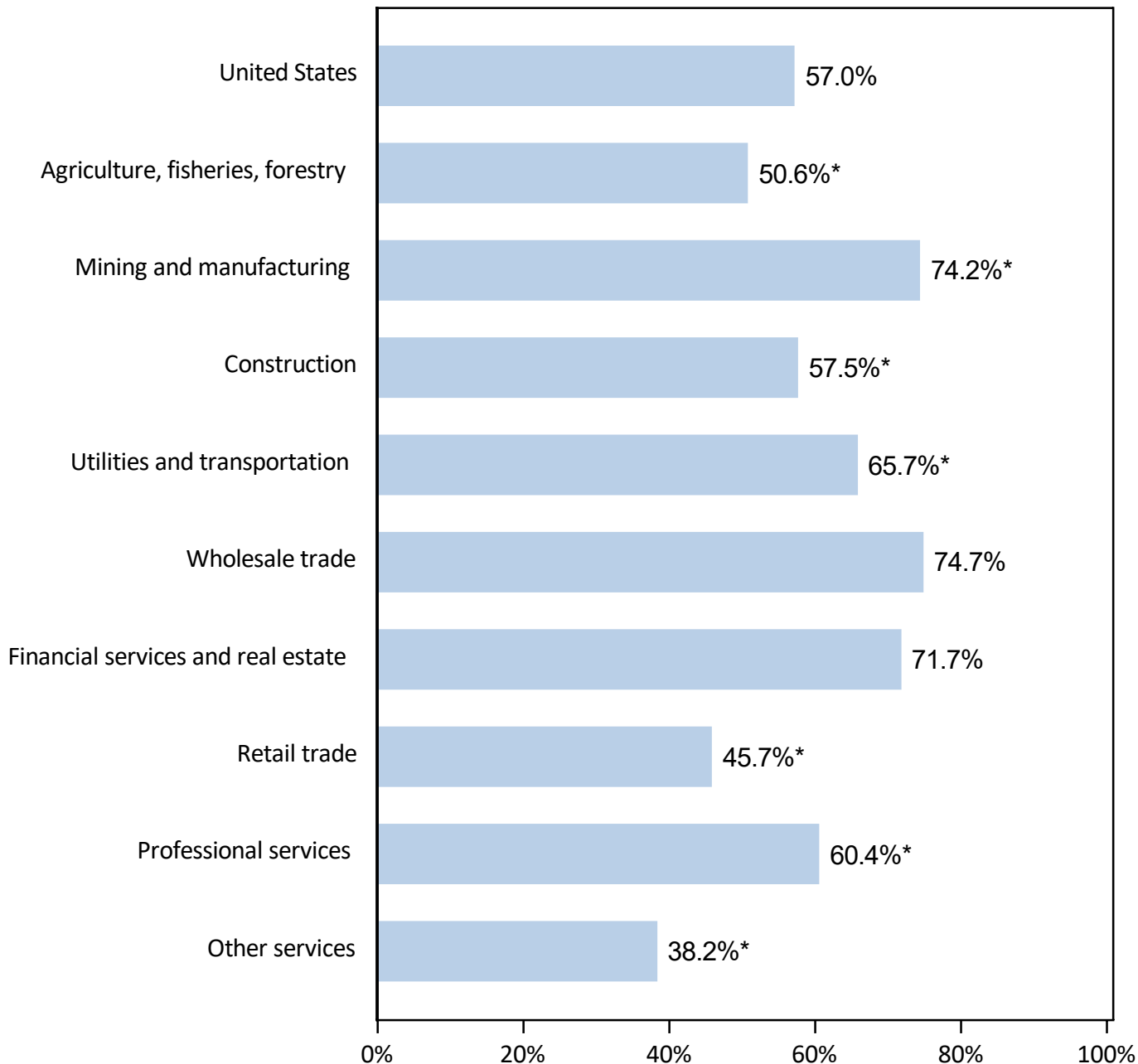
Percentage of private-sector employees who are enrolled in health insurance at establishments that offer health insurance, by State, 3-year average, 2018-2020



Alabama	56.3%	Kentucky	59.6%*	North Dakota	58.4%
Alaska	56.9%	Louisiana	54.0%	Ohio	57.2%
Arizona	54.3%	Maine	57.2%	Oklahoma	57.1%
Arkansas	57.7%	Maryland	52.8%*	Oregon	63.8%*
California	57.2%	Massachusetts	53.1%*	Pennsylvania	57.6%
Colorado	58.2%	Michigan	56.4%	Rhode Island	53.8%*
Connecticut	55.3%	Minnesota	59.0%	South Carolina	57.2%
Delaware	56.5%	Mississippi	57.3%	South Dakota	56.9%
District of Columbia	60.1%*	Missouri	59.9%*	Tennessee	55.5%
Florida	52.9%*	Montana	56.5%	Texas	59.2%*
Georgia	55.0%	Nebraska	57.7%	Utah	56.7%
Hawaii	62.8%*	Nevada	53.6%	Vermont	53.8%*
Idaho	60.2%*	New Hampshire	52.9%*	Virginia	55.4%
Illinois	55.9%	New Jersey	54.3%	Washington	64.3%*
Indiana	56.8%	New Mexico	51.3%*	West Virginia	52.2%*
Iowa	56.4%	New York	51.0%*	Wisconsin	56.3%
Kansas	55.4%	North Carolina	60.6%*	Wyoming	54.5%
<p>Source: Medical Expenditure Panel Survey - Insurance Component, private-sector establishments, 2018-2020. Denominator: Within each State, all employees in establishments that offer health insurance. Note: * Statistically different from national average of 56.4 percent at $p < 0.05$. For data points and standard errors for this exhibit, select here.</p>					

Exhibit 2.10: Coverage Rate

Percentage of private-sector employees who are enrolled in health insurance at establishments that offer health insurance, overall and by industry, 2020



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2020.

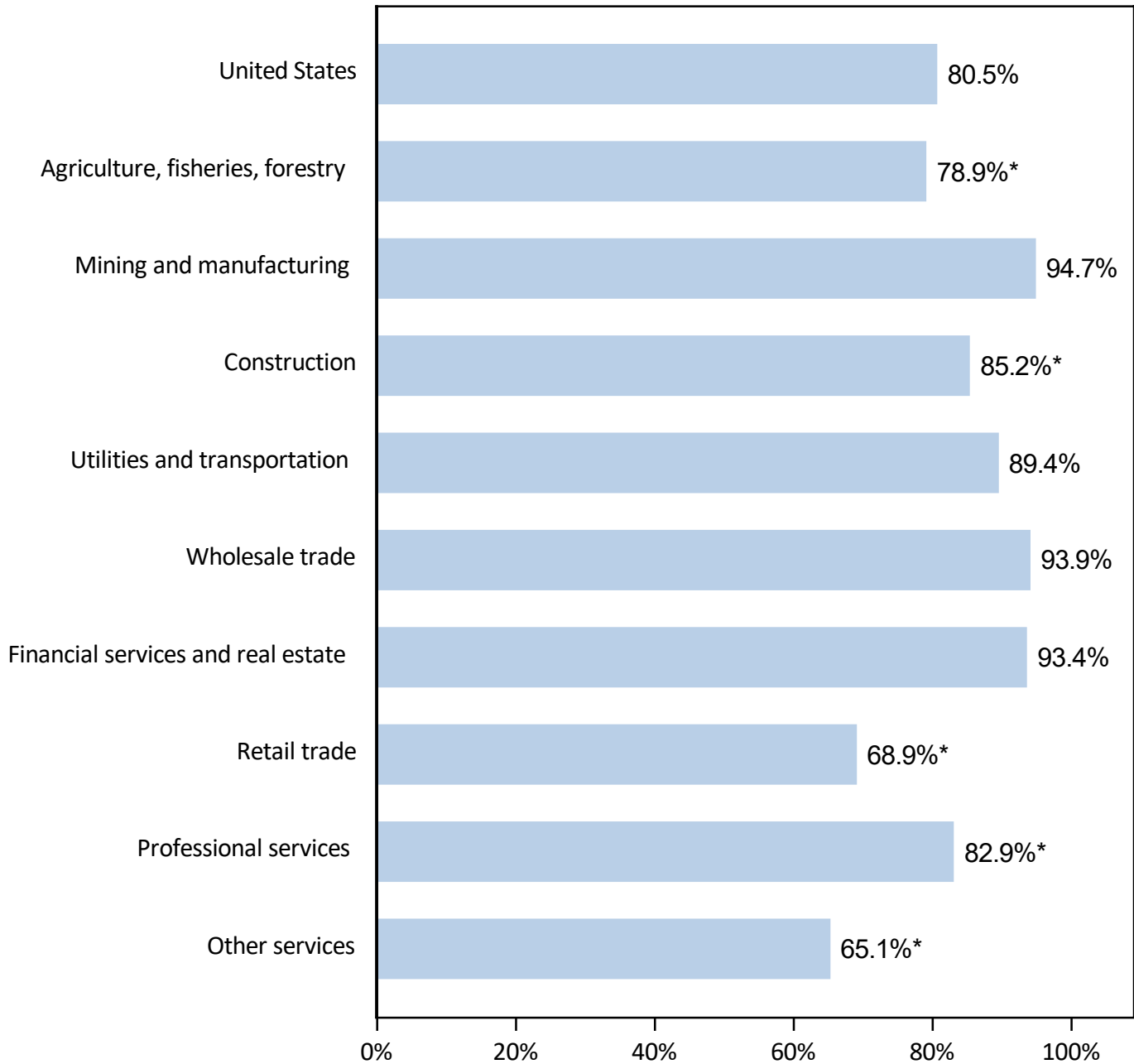
Denominator: Within each category, all employees in establishments that offer health insurance.

Note: * indicates that the estimate is statistically different from the estimate for firms in the financial services and real estate sector at $p < 0.05$.

For data points and standard errors for this exhibit, select here.

Exhibit 2.11: Eligibility Rate

Percentage of private-sector employees eligible for health insurance at establishments that offer health insurance, overall and by industry, 2020



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2020.

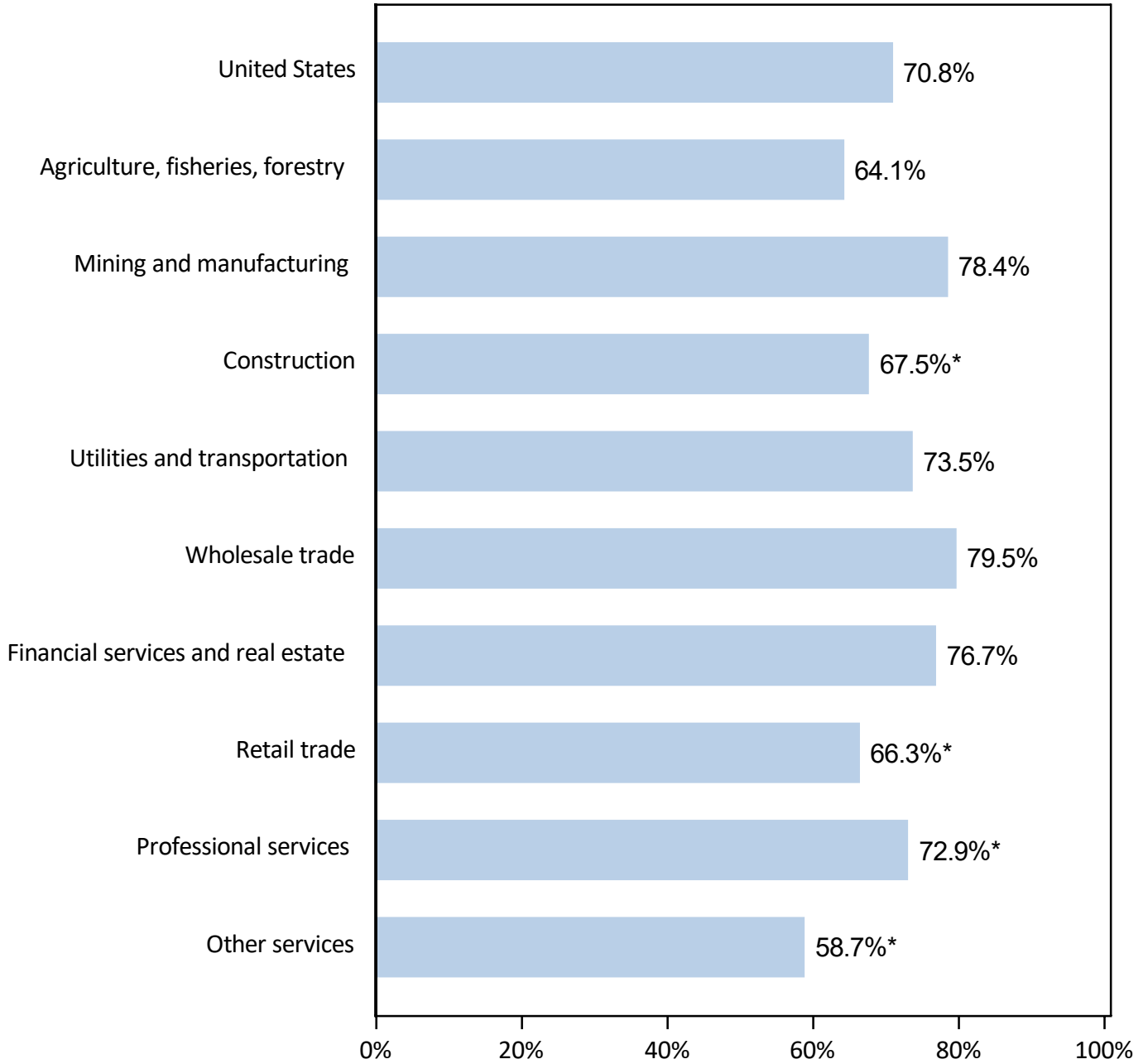
Denominator: Within each category, all employees in establishments that offer health insurance.

Note: * indicates that the estimate is statistically different from the estimate for firms in the financial services and real estate sector at $p < 0.05$.

For data points and standard errors for this exhibit, select here.

Exhibit 2.12: Take-Up Rate

Percentage of eligible private-sector employees who are enrolled in health insurance at establishments that offer health insurance, overall and by industry, 2020



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2020.

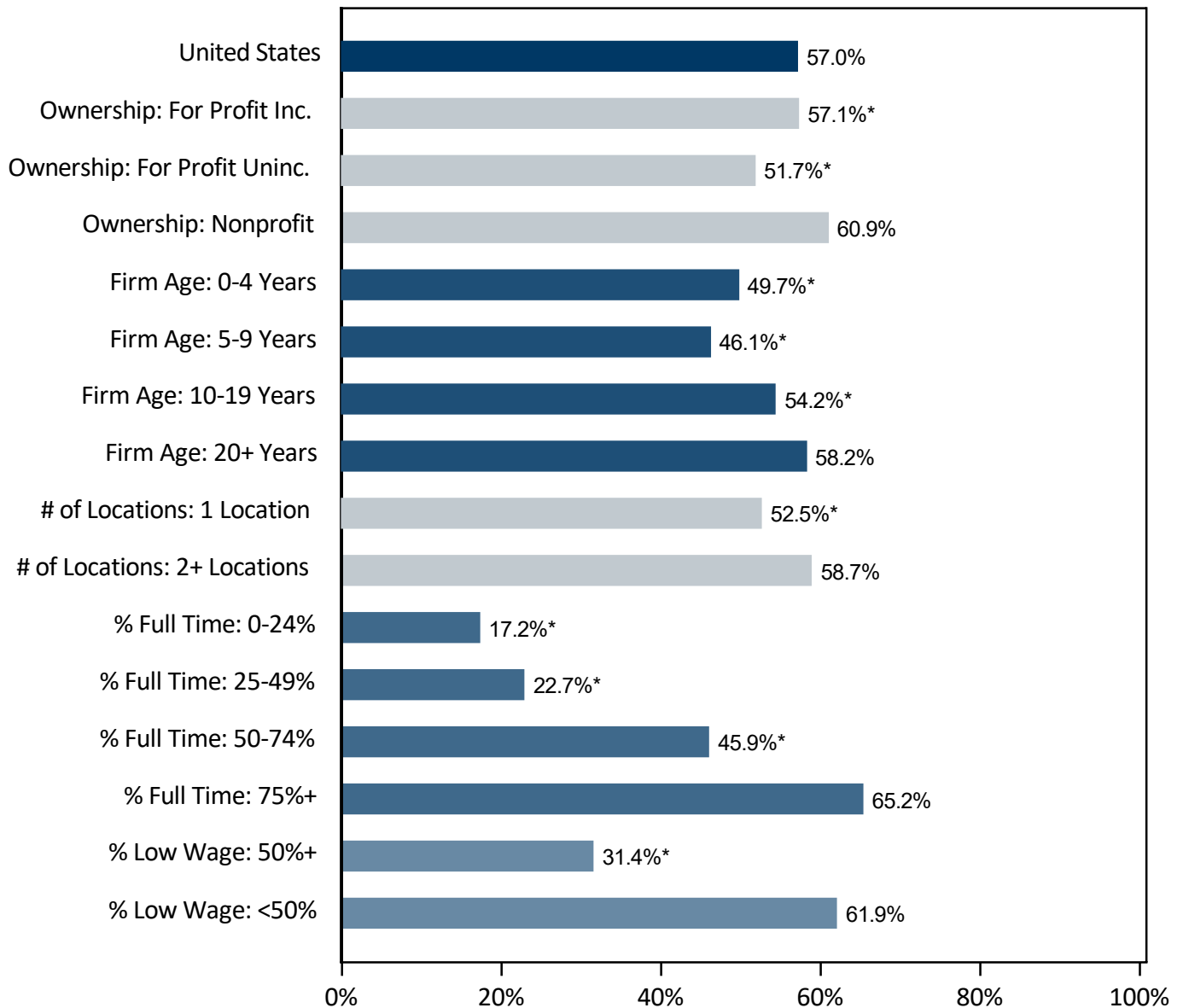
Denominator: Within each category, eligible employees in establishments that offer health insurance.

Note: * indicates that the estimate is statistically different from the estimate for firms in the financial services and real estate sector at $p < 0.05$.

For data points and standard errors for this exhibit, select here.

Exhibit 2.13: Coverage Rate

Percentage of private-sector employees who are enrolled in health insurance at establishments that offer health insurance, overall and by selected characteristics, 2020



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2020.

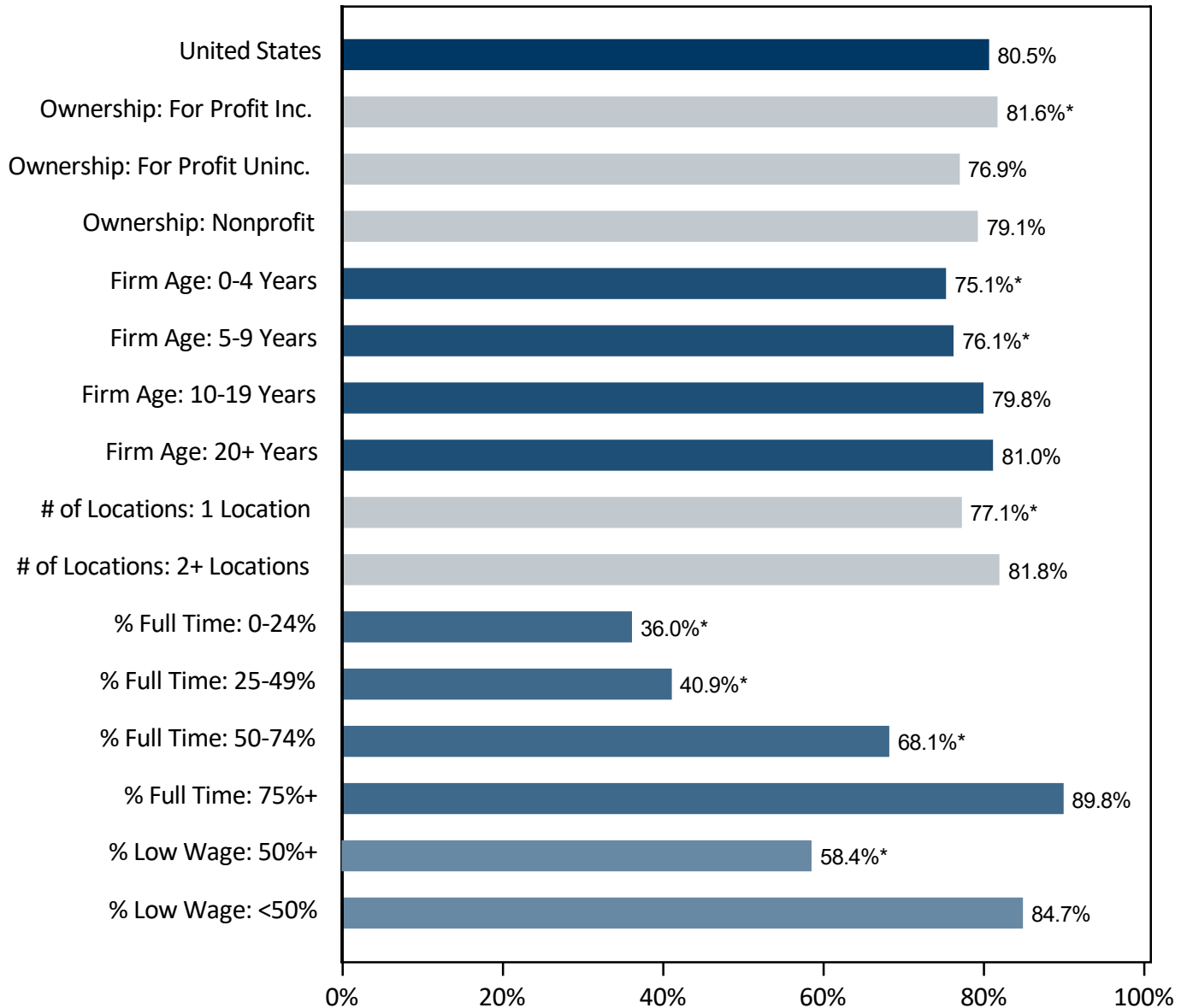
Denominator: Within each category, all employees in establishments that offer health insurance.

Note: “% Full Time” refers to the percentage of the establishment’s workforce that worked full time in 2020. “% Low Wage” refers to the percentage of the establishment’s workforce that earned less than \$13.00 per hour in 2020. * indicates that the estimate is statistically different from the estimate for the reference category within each group at $p < 0.05$. Reference categories are: Nonprofit, Firm Age: 20+ Years, 2+ Locations, % Full Time 75%+, % Low Wage < 50%.

For data points and standard errors for this exhibit, select here.

Exhibit 2.14: Eligibility Rate

Percentage of private-sector employees eligible for health insurance at establishments that offer health insurance, overall and by selected characteristics, 2020



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2020.

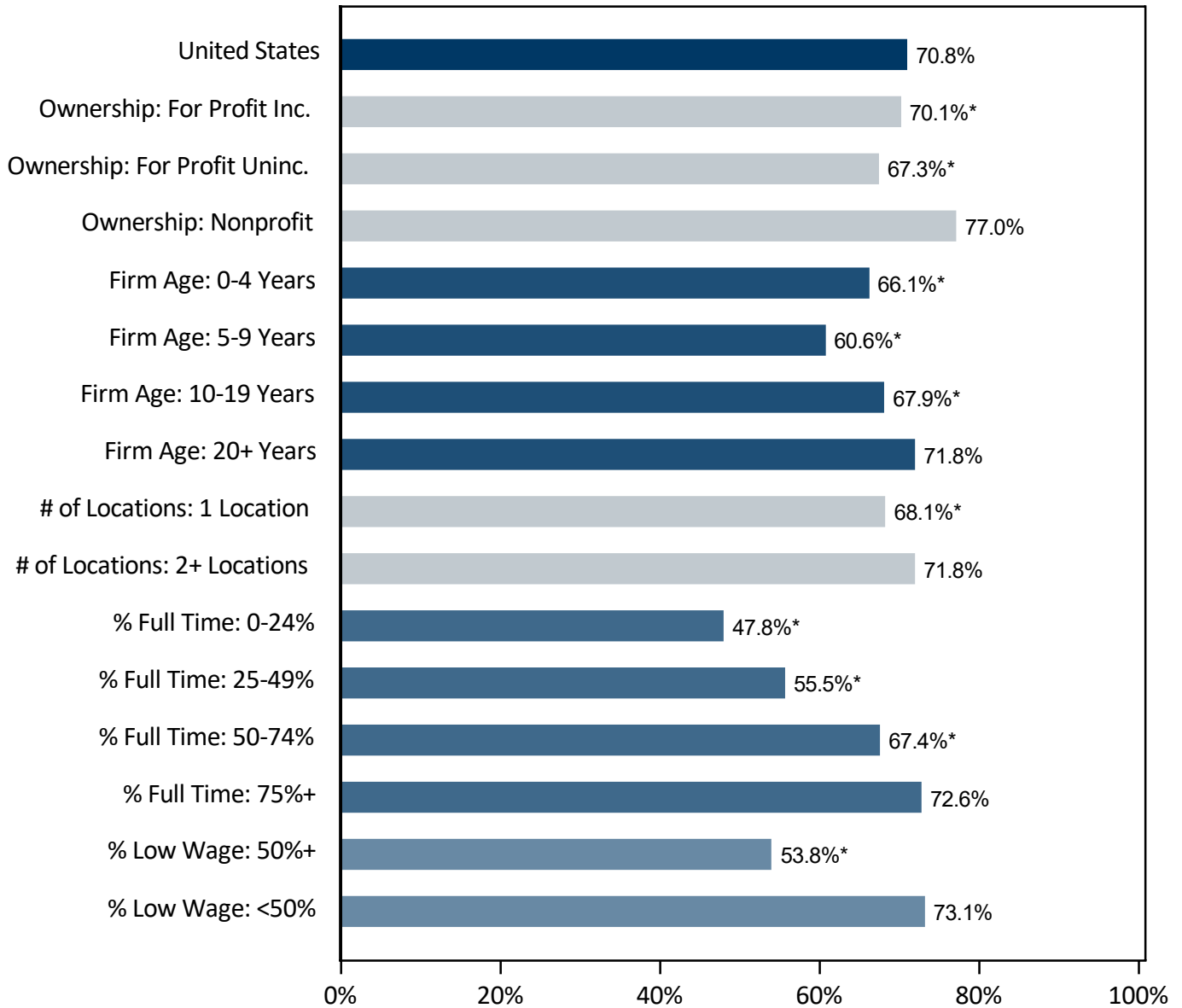
Denominator: Within each category, all employees in establishments that offer health insurance.

Note: “% Full Time” refers to the percentage of the establishment’s workforce that worked full time in 2020. “% Low Wage” refers to the percentage of the establishment’s workforce that earned less than \$13.00 per hour in 2020. * indicates that the estimate is statistically different from the estimate for the reference category within each group at $p < 0.05$. Reference categories are: Nonprofit, Firm Age: 20+ Years, 2+ Locations, % Full Time 75%+, % Low Wage < 50%.

For data points and standard errors for this exhibit, select here.

Exhibit 2.15: Take-Up Rate

Percentage of eligible private-sector employees who are enrolled in health insurance at establishments that offer health insurance, overall and by selected characteristics, 2020



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2020.

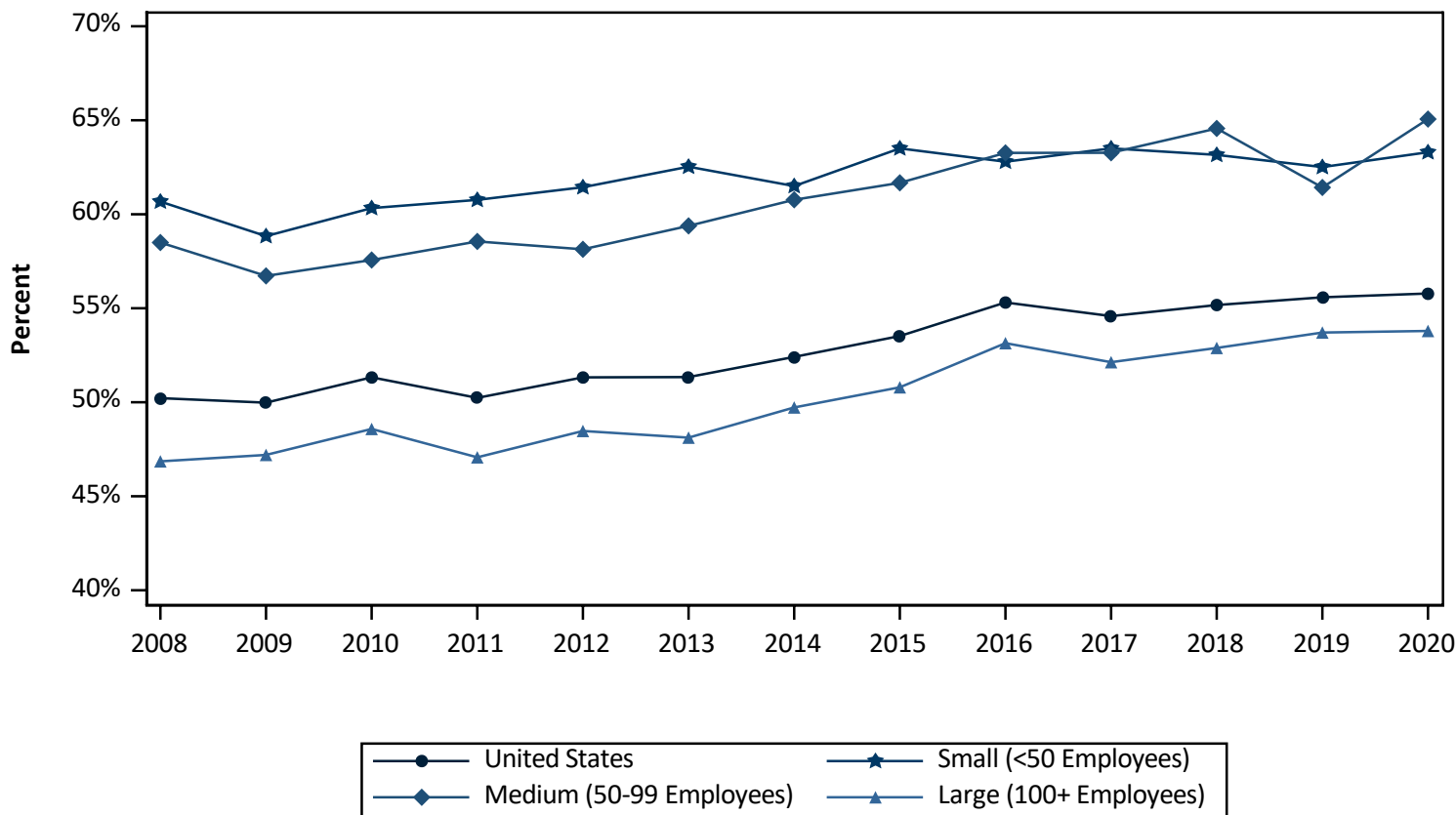
Denominator: Within each category, eligible employees in establishments that offer health insurance.

Note: “% Full Time” refers to the percentage of the establishment’s workforce that worked full time in 2020. “% Low Wage” refers to the percentage of the establishment’s workforce that earned less than \$13.00 per hour in 2020. * indicates that the estimate is statistically different from the estimate for the reference category within each group at $p < 0.05$. Reference categories are: Nonprofit, Firm Age: 20+ Years, 2+ Locations, % Full Time 75%+, % Low Wage < 50%.

For data points and standard errors for this exhibit, select here.

Exhibit 2.16

Percentage of private-sector employees enrolled in a health insurance plan who take single coverage, overall and by firm size, 2008-2020



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

Data for Exhibit 2.16
Percentage of private-sector employees enrolled in a health insurance plan who take single coverage, overall and by firm size, 2008-2020

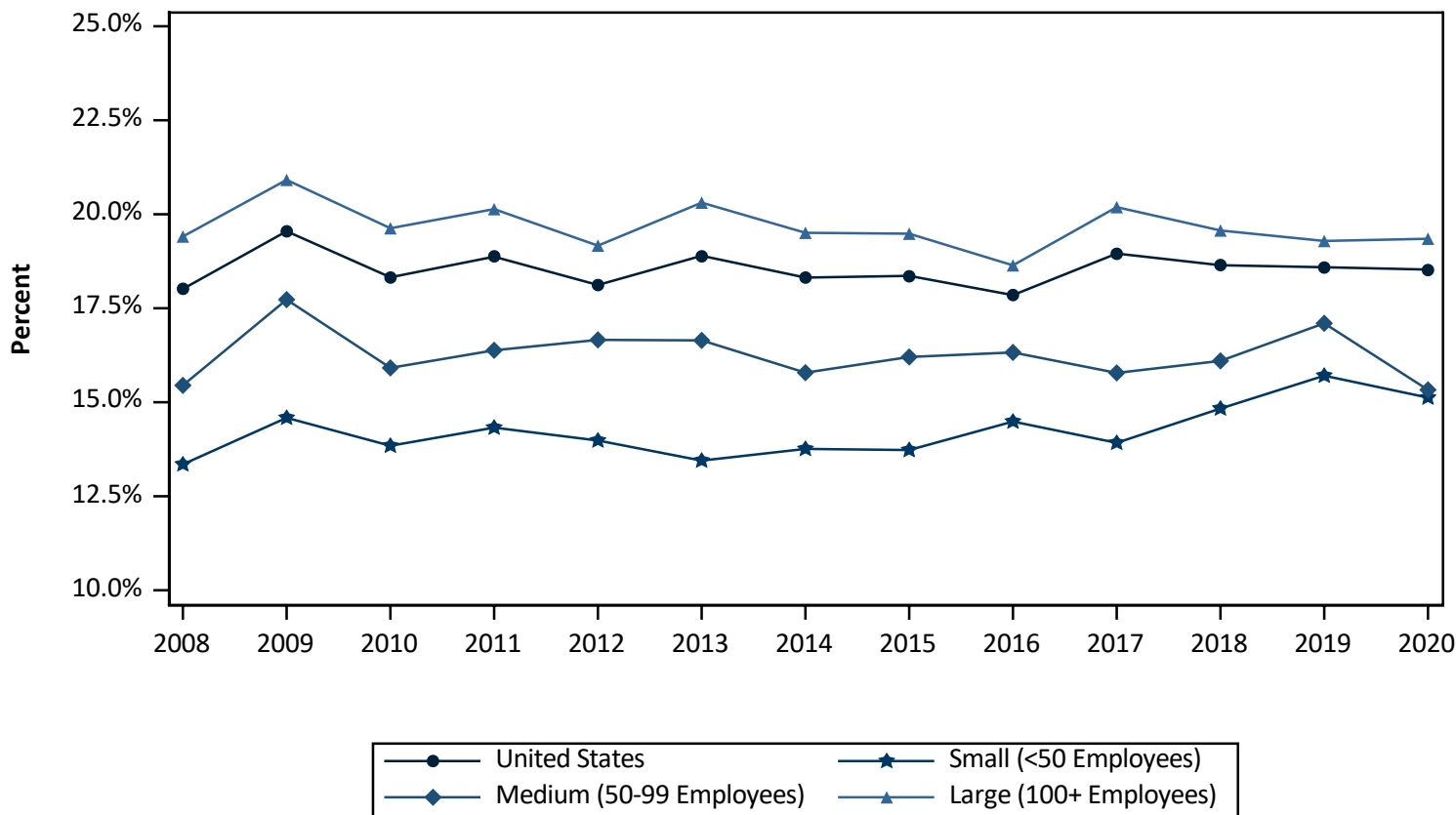
Number of Employees	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
U.S.	50.2%	50.0%	51.3%*	50.2%*	51.3%*	51.3%	52.4%*	53.5%*	55.3%*	54.6%	55.2%	55.6%	55.8%
<50	60.7%	58.8%*	60.3%*	60.8%	61.4%	62.5%	61.5%	63.5%*	62.8%	63.5%	63.2%	62.5%	63.3%^
50-99	58.5%	56.7%	57.6%	58.6%	58.1%	59.4%	60.8%	61.7%	63.3%	63.3%	64.6%	61.4%*	65.1%*^
100+	46.9%	47.2%	48.6%*	47.1%*	48.5%*	48.1%	49.7%*	50.8%*	53.1%*	52.1%*	52.9%	53.7%	53.8%

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.
 Note: * indicates the estimate is statistically different from the previous year at p < 0.05. ^ indicates that the estimates for firms with <50 and 50-99 employees are statistically different from the estimate for firms with 100+ employees at p < 0.05. This test is conducted for 2020 only.

For data points and standard errors for this exhibit, select here.

Exhibit 2.17

Percentage of private-sector employees enrolled in a health insurance plan who take employee-plus-one coverage, overall and by firm size, 2008-2020



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

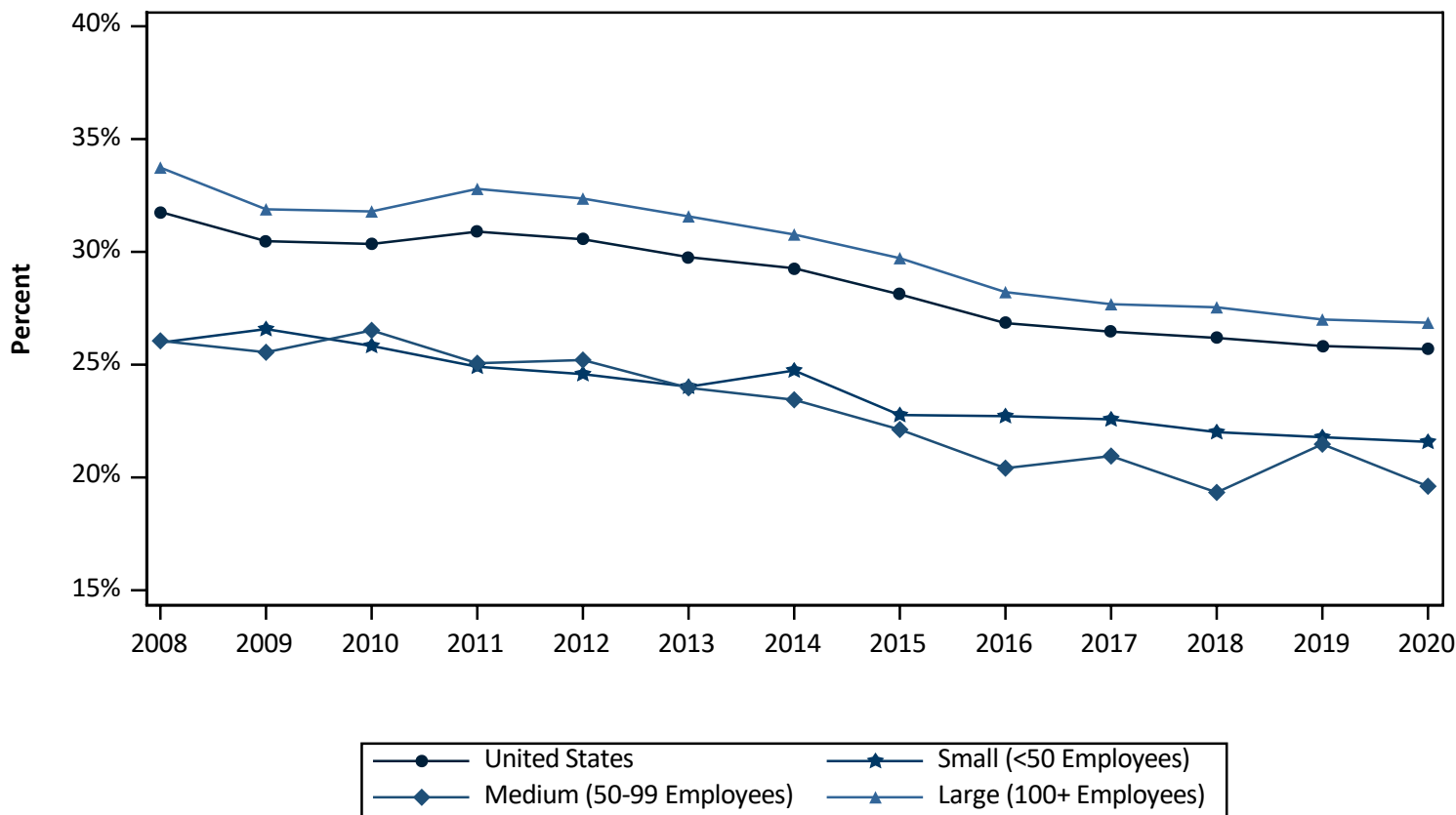
Data for Exhibit 2.17													
Percentage of private-sector employees enrolled in a health insurance plan who take employee-plus-one coverage, overall and by firm size, 2008-2020													
Number of Employees	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
U.S.	18.0%	19.5%*	18.3%*	18.9%	18.1%*	18.9%*	18.3%*	18.4%	17.8%*	19.0%*	18.6%	18.6%	18.5%
<50	13.3%	14.6%*	13.8%	14.3%	14.0%	13.4%	13.8%	13.7%	14.5%	13.9%	14.8%	15.7%	15.1%^
50-99	15.4%	17.7%*	15.9%	16.4%	16.7%	16.6%	15.8%	16.2%	16.3%	15.8%	16.1%	17.1%	15.3%^*
100+	19.4%	20.9%*	19.6%*	20.1%	19.2%*	20.3%*	19.5%*	19.5%	18.6%*	20.2%*	19.6%*	19.3%	19.3%

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.
Note: * indicates the estimate is statistically different from the previous year at $p < 0.05$. ^ indicates that the estimates for firms with <50 and 50-99 employees are statistically different from the estimate for firms with 100+ employees at $p < 0.05$. This test is conducted for 2020 only.

For data points and standard errors for this exhibit, select here.

Exhibit 2.18

Percentage of private-sector employees enrolled in a health insurance plan who take family coverage, overall and by firm size, 2008-2020



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

Data for Exhibit 2.18													
Percentage of private-sector employees enrolled in a health insurance plan who take family coverage, overall and by firm size, 2008-2020													
Number of Employees	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
U.S.	31.8%	30.5%*	30.3%	30.9%	30.6%	29.8%*	29.3%	28.1%*	26.8%*	26.5%	26.2%	25.8%	25.7%
<50	26.0%	26.6%	25.8%	24.9%	24.6%	24.0%	24.7%	22.8%*	22.7%	22.6%	22.0%	21.8%	21.6%^
50-99	26.1%	25.5%	26.5%	25.1%	25.2%	24.0%	23.4%	22.1%	20.4%	20.9%	19.3%	21.5%	19.6%^
100+	33.7%	31.9%*	31.8%	32.8%*	32.4%	31.6%*	30.8%*	29.7%*	28.2%*	27.7%	27.5%	27.0%	26.9%

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.
 Note: * indicates the estimate is statistically different from the previous year at p < 0.05. ^ indicates that the estimates for firms with <50 and 50-99 employees are statistically different from the estimate for firms with 100+ employees at p < 0.05. This test is conducted for 2020 only.

For data points and standard errors for this exhibit, select here.

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Section 3: Health Insurance Premiums



Health Insurance Premiums

This section presents estimates of total health insurance premiums (i.e., the amount of premiums paid by employees plus the amount paid by employers on behalf of their employees) for single, employee-plus-one, and family coverage. The section includes recent premium growth rates and trends in growth rates from 2008 to 2020 overall and by firm size.

This section also presents information on variation in total premiums in 2020 by firm size, State where the employer is located, industry, and other employer characteristics (including ownership type, firm age, and single- versus multilocation status). It also presents variation in total premiums by workforce characteristics in each establishment (including percentage of full-time workers and percentage of low-wage workers). Finally, this section provides information on the distribution of premiums, overall and by firm size.

In the MEPS-IC, respondents are asked to report total premiums for fully insured plans and to report total premium equivalents for self-insured plans. If employee-plus-one premiums were different for employee-plus-child and employee-plus-spouse coverage, respondents were instructed to report for employee-plus-one child. If premiums for family coverage varied by family size, respondents were instructed to report for a family of four. If an employer's premiums varied across employees for other reasons, respondents were instructed to report for the "typical" employee.

In employer-sponsored health insurance plans, total premiums may vary for many reasons, including demographic and health characteristics of employers' workforces and employers' industry and firm size. In addition, premiums may vary due to differences in plan provider networks, covered services, and actuarial values (i.e., percentage of medical expenses paid by the plan, rather than out of pocket by a typical group of enrollees). State-level factors that may affect premiums include healthcare prices and utilization, as well as differences in State approaches to regulating private insurance.

Highlights

- In 2020, the average total health insurance premium for single coverage was \$7,149, representing a 2.5 percent increase over 2019 (Exhibits 3.1 and 3.2). This one-year percentage increase was significantly lower than the average annual growth rate (4.2 percent) for single premiums from 2008 to 2020.
- Average total premiums for employee-plus-one coverage (\$14,191) and family coverage (\$20,758) were not significantly different from their 2019 levels (Exhibits 3.4 and 3.5). This was the first time in the 2008 to 2020 period that there was not a statistically significant increase in these premiums.
- In 2020, average total premiums for both types of dependent coverage (employee-plus-one and family) were higher in large firms (\$14,304 and \$20,990) than in small (\$13,522 and \$19,416) and medium firms (\$13,766 and \$19,827) (Exhibits 3.4 and 3.5).

- Average annual total premiums for 2018-2020 showed strong regional variation that was fairly consistent for single, employee-plus-one, and family coverage (Exhibits 3.6, 3.7, and 3.8):
 - In the Northeast census region, six of nine States had average annual total premiums that were higher than the national average for all three types of coverage. In the other three census regions, only two States (Alaska and the District of Colombia) had higher than average premiums for all three types of coverage.
 - Twelve States had average annual total premiums that were lower than the national average for all three types of coverage. Six of these States are located in the Southern census region, five are in the West, and one is in the Midwest.

Key Trends

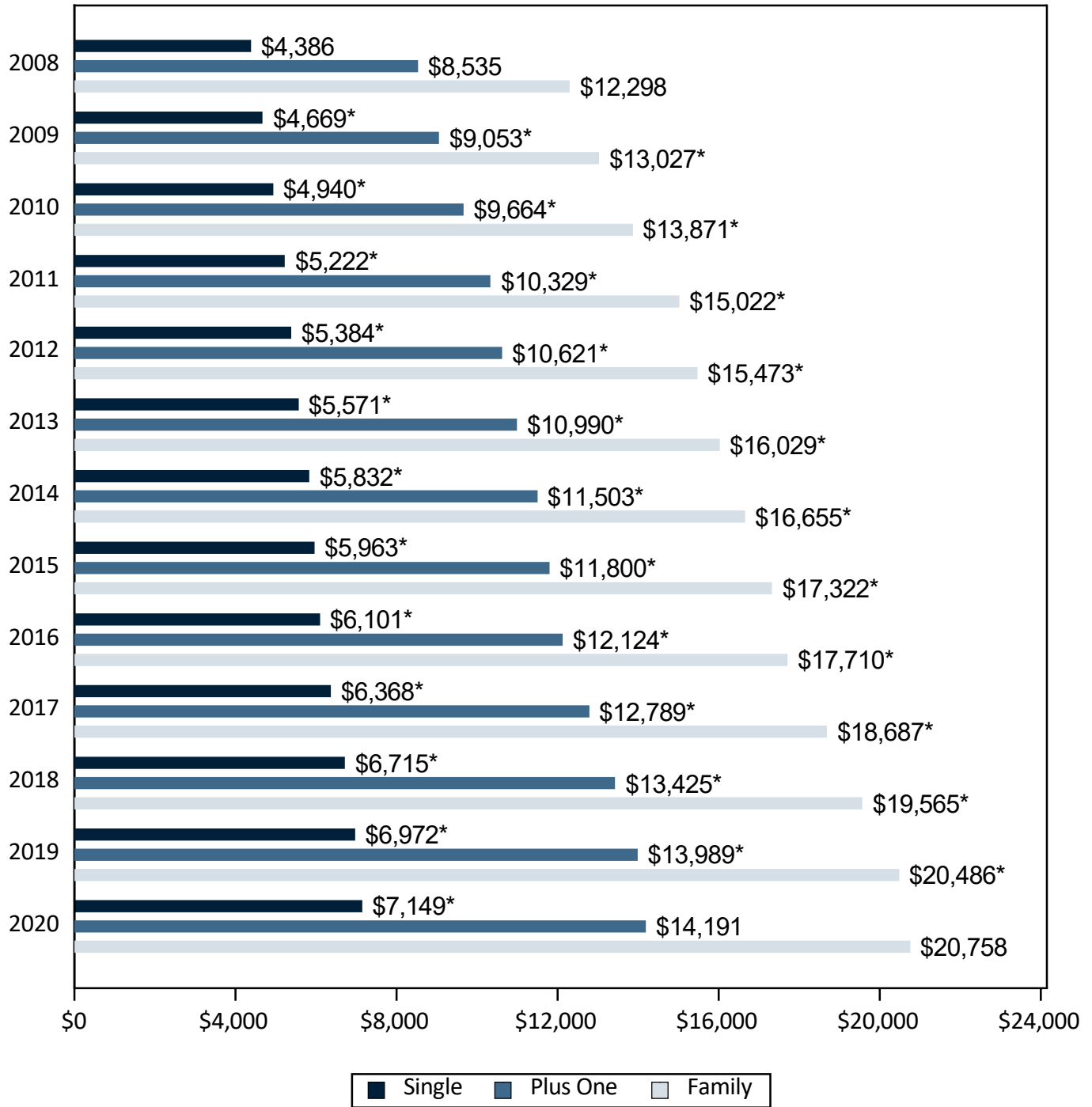
In addition to these highlights, variation in total premiums in 2020 followed a number of patterns that are in line with longer term trends. Average total premiums for single, employee-plus-one, and family coverage were consistently higher at nonprofit establishments, multilocation firms, and establishments where less than 50 percent of the workforce was low wage than at other establishments.

Average annual total premiums for 2018-2020 showed substantial variation across the United States. Average annual single premiums ranged from \$6,152 in Arkansas to \$8,672 in Alaska; average annual employee-plus-one premiums ranged from \$12,115 in Idaho to \$16,656 in Alaska; and average annual family premiums ranged from \$17,627 in Arkansas to \$22,716 in New York.

Finally, in 2020, overall total premium distributions for all three types of coverage showed substantial variation. The value of the premium at the 90th percentile was more than twice the value of the premium at the 10th percentile for single (\$10,000 vs. \$4,600), employee-plus-one (\$19,000 vs. \$9,100), and family coverage (\$28,000 vs. \$13,000).

Exhibit 3.1

Average total premiums per enrolled employee for single, employee-plus-one, and family coverage, 2008-2020



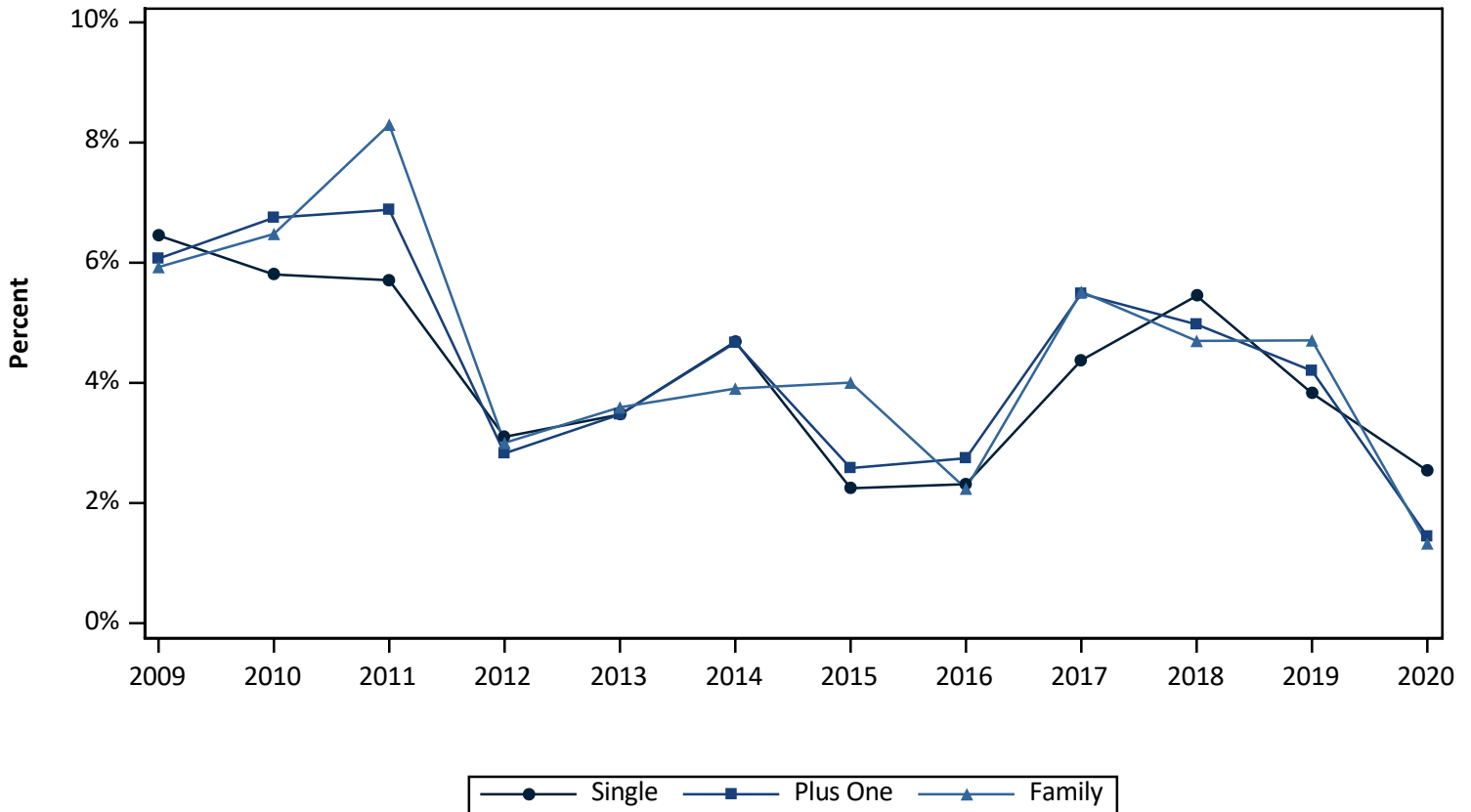
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

Note: * indicates the estimate is statistically different from the previous year at p < 0.05.

For data points and standard errors for this exhibit, select here.

Exhibit 3.2

Percentage change in total premiums from previous year per enrolled employee for single, employee-plus-one, and family coverage, 2009-2020



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

Data for Exhibit 3.2

Percentage change in total premiums from previous year per enrolled employee for single, employee-plus-one, and family coverage, 2009-2020

Coverage	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Single	6.5%*	5.8%*	5.7%*	3.1%*	3.5%*	4.7%*	2.2%*	2.3%*	4.4%*	5.4%*	3.8%*	2.5%*
Plus One	6.1%*	6.7%*	6.9%*	2.8%*	3.5%*	4.7%*	2.6%*	2.7%*	5.5%*	5.0%*	4.2%*	1.4%
Family	5.9%*	6.5%*	8.3%*	3.0%*	3.6%*	3.9%*	4.0%*	2.2%*	5.5%*	4.7%*	4.7%*	1.3%

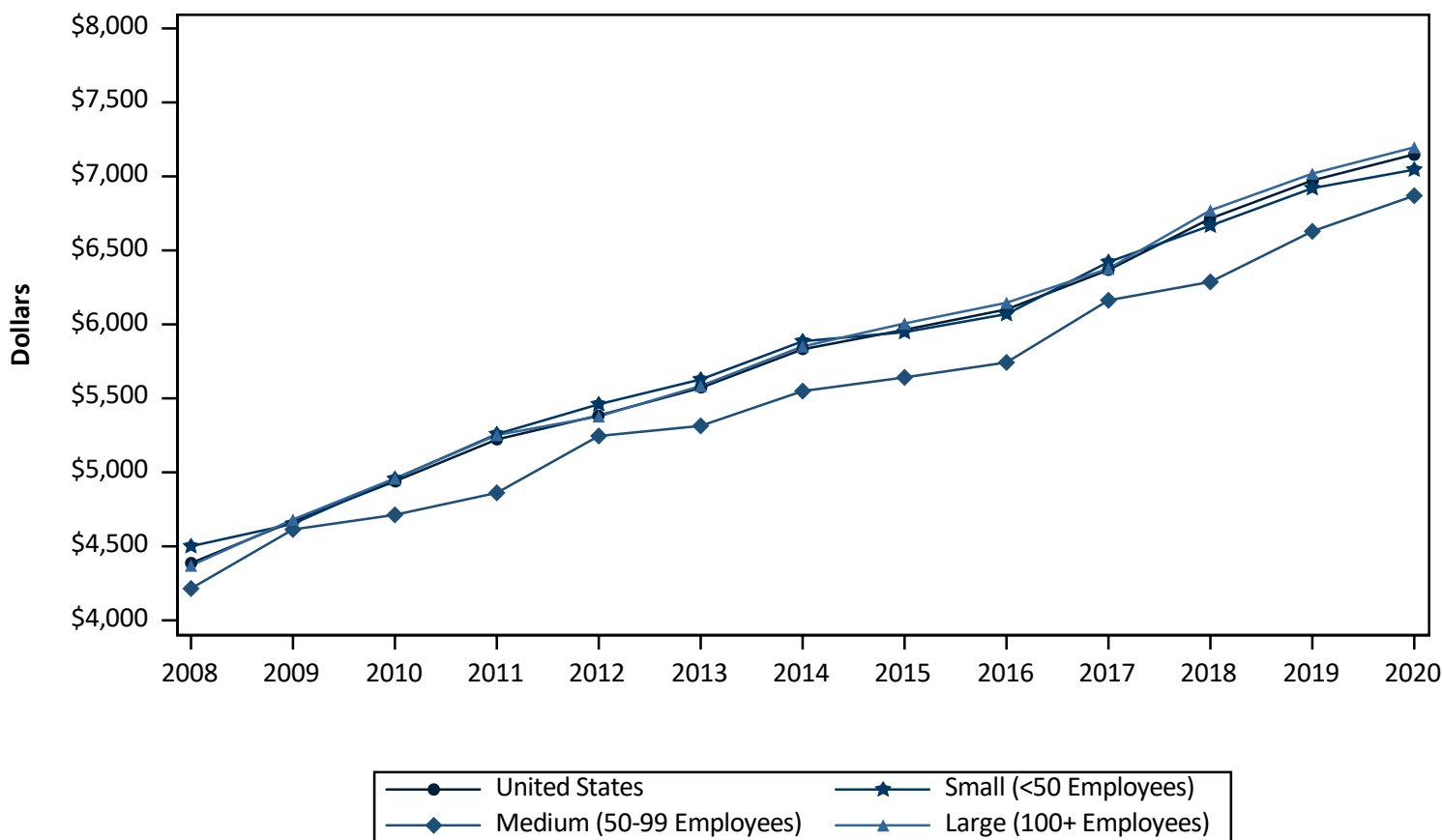
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

Note: * indicates the estimate is statistically different from zero at $p < 0.05$.

For data points and standard errors for this exhibit, select here.

Exhibit 3.3

Average total single premium per enrolled employee, by firm size, 2008-2020



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

Data for Exhibit 3.3

Average total single premium per enrolled employee, by firm size, 2008-2020

Number of Employees	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
U.S.	\$4,386	\$4,669*	\$4,940*	\$5,222*	\$5,384*	\$5,571*	\$5,832*	\$5,963*	\$6,101*	\$6,368*	\$6,715*	\$6,972*	\$7,149*
<50	\$4,501	\$4,652*	\$4,956*	\$5,258*	\$5,460*	\$5,628*	\$5,886*	\$5,947	\$6,070	\$6,421*	\$6,667*	\$6,920*	\$7,045
50-99	\$4,215	\$4,614*	\$4,713	\$4,861	\$5,246*	\$5,314	\$5,549*	\$5,642	\$5,743	\$6,163*	\$6,287	\$6,629*	\$6,870^
100+	\$4,370	\$4,681*	\$4,959*	\$5,252*	\$5,378*	\$5,584*	\$5,851*	\$6,006*	\$6,146*	\$6,377*	\$6,770*	\$7,019*	\$7,197*

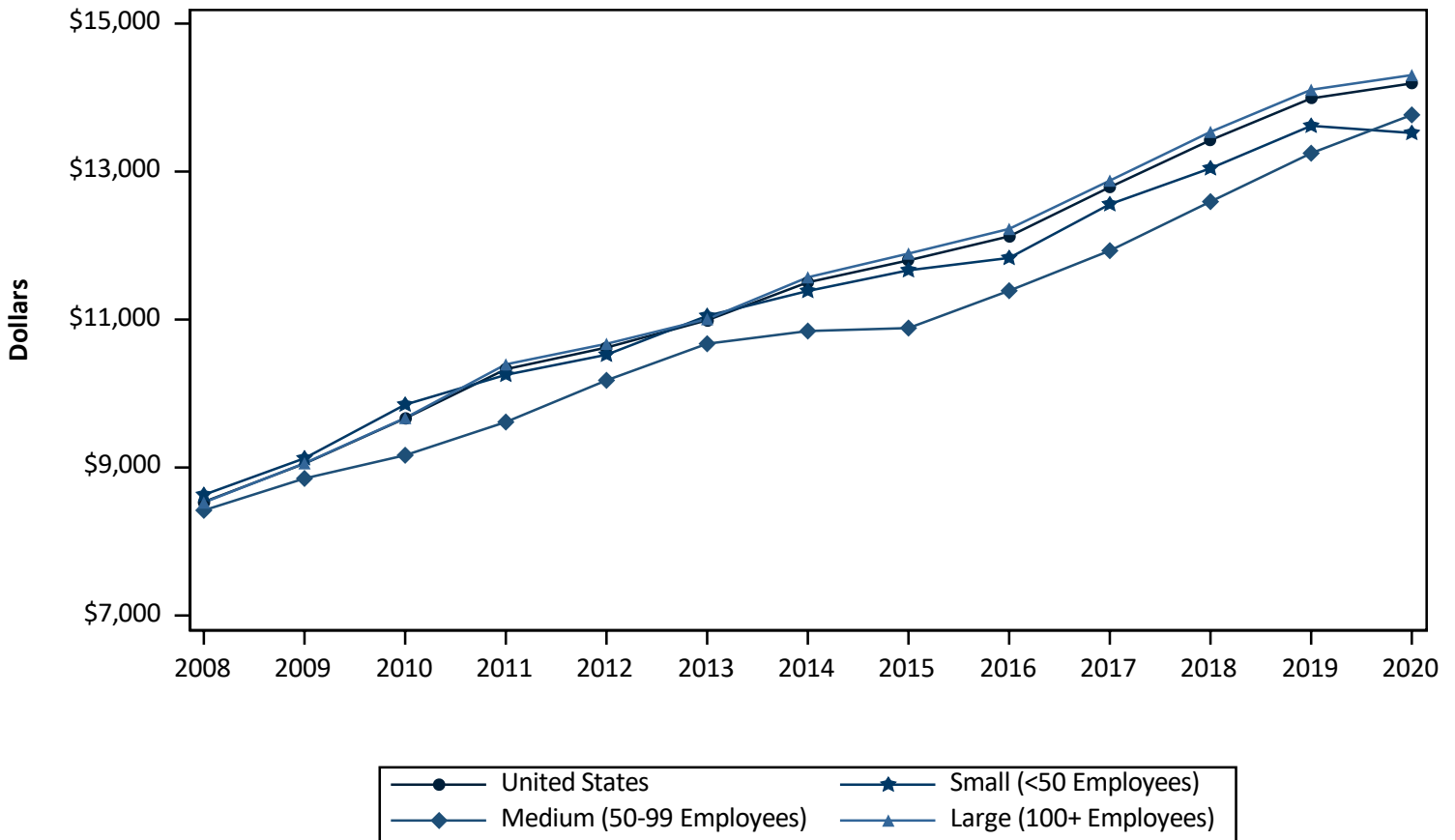
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

Note: * indicates the estimate is statistically different from the previous year at p < 0.05. ^ indicates that the estimates for firms with <50 and 50-99 employees are statistically different from the estimate for firms with 100+ employees at p < 0.05. This test is conducted for 2020 only.

For data points and standard errors for this exhibit, select here.

Exhibit 3.4

Average total employee-plus-one premium per enrolled employee, by firm size, 2008-2020



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

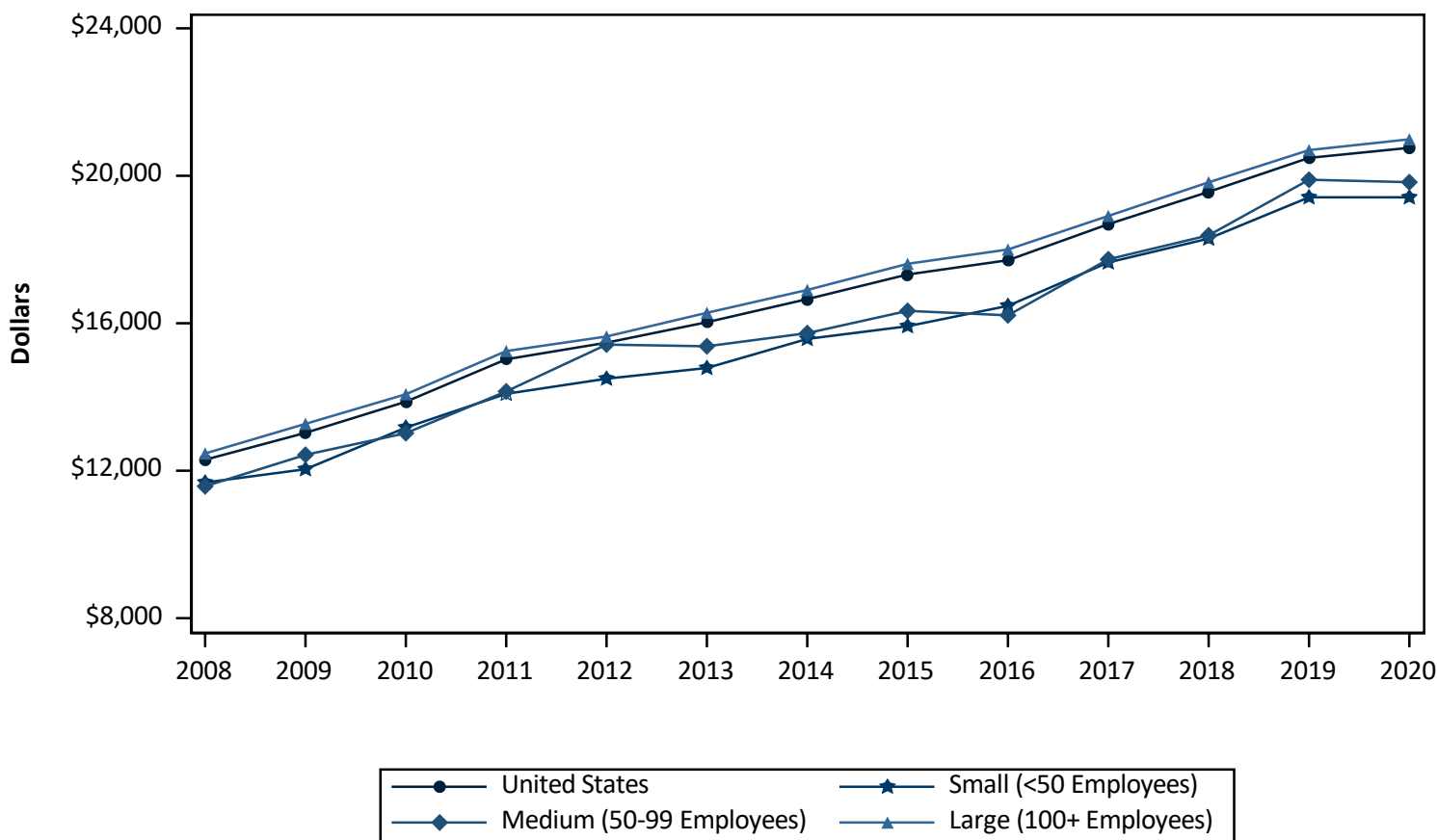
Data for Exhibit 3.4													
Average total employee-plus-one premium per enrolled employee, by firm size, 2008-2020													
Number of Employees	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
U.S.	\$8,535	\$9,053*	\$9,664*	\$10,329*	\$10,621*	\$10,990*	\$11,503*	\$11,800*	\$12,124*	\$12,789*	\$13,425*	\$13,989*	\$14,191
<50	\$8,631	\$9,124*	\$9,850*	\$10,253*	\$10,524	\$11,050*	\$11,386	\$11,666	\$11,833	\$12,558*	\$13,044*	\$13,619	\$13,522^
50-99	\$8,421	\$8,852*	\$9,166	\$9,615*	\$10,178*	\$10,673	\$10,845	\$10,885	\$11,389	\$11,931	\$12,593*	\$13,248	\$13,766^
100+	\$8,527	\$9,058*	\$9,669*	\$10,394*	\$10,672*	\$11,006*	\$11,571*	\$11,892*	\$12,225*	\$12,878*	\$13,537*	\$14,105*	\$14,304

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.
 Note: * indicates the estimate is statistically different from the previous year at p < 0.05. ^ indicates that the estimates for firms with <50 and 50-99 employees are statistically different from the estimate for firms with 100+ employees at p < 0.05. This test is conducted for 2020 only.

For data points and standard errors for this exhibit, select here.

Exhibit 3.5

Average total family premium per enrolled employee, by firm size, 2008-2020



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

Data for Exhibit 3.5

Average total family premium per enrolled employee, by firm size, 2008-2020

Number of Employees	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
U.S.	\$12,298	\$13,027*	\$13,871*	\$15,022*	\$15,473*	\$16,029*	\$16,655*	\$17,322*	\$17,710*	\$18,687*	\$19,565*	\$20,486*	\$20,758
<50	\$11,679	\$12,041	\$13,170*	\$14,086*	\$14,496	\$14,787	\$15,575*	\$15,919	\$16,471	\$17,649*	\$18,296*	\$19,417*	\$19,416^
50-99	\$11,578	\$12,431*	\$13,019*	\$14,151*	\$15,421*	\$15,376	\$15,732	\$16,336	\$16,214	\$17,735*	\$18,386	\$19,893*	\$19,827^
100+	\$12,468	\$13,271*	\$14,074*	\$15,245*	\$15,641*	\$16,284*	\$16,903*	\$17,612*	\$18,000*	\$18,911*	\$19,824*	\$20,697*	\$20,990

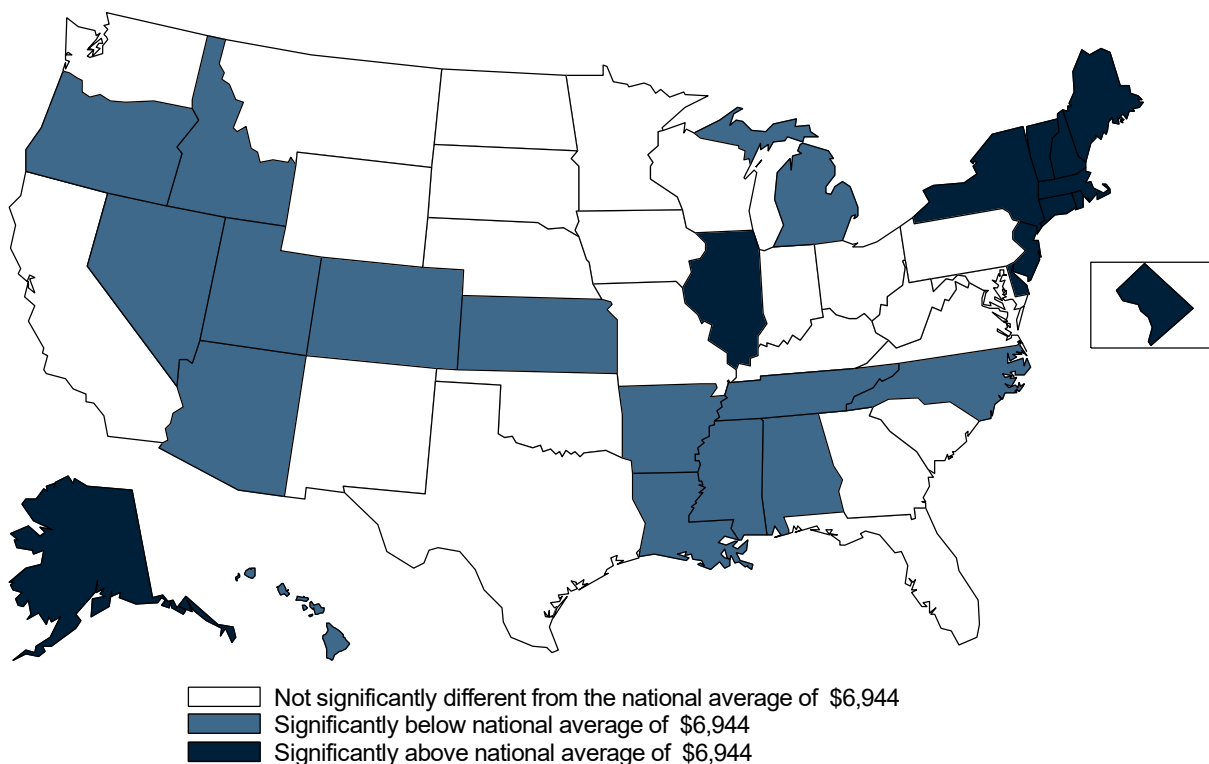
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

Note: * indicates the estimate is statistically different from the previous year at p < 0.05. ^ indicates that the estimates for firms with <50 and 50-99 employees are statistically different from the estimate for firms with 100+ employees at p < 0.05. This test is conducted for 2020 only.

For data points and standard errors for this exhibit, select here.

Exhibit 3.6

Average total single premium per enrolled employee, 3-year average, 2018-2020



Alabama	\$6,336*	Kentucky	\$6,770	North Dakota	\$6,841
Alaska	\$8,672*	Louisiana	\$6,666*	Ohio	\$6,995
Arizona	\$6,453*	Maine	\$7,261*	Oklahoma	\$6,807
Arkansas	\$6,152*	Maryland	\$7,048	Oregon	\$6,669*
California	\$6,884	Massachusetts	\$7,477*	Pennsylvania	\$7,059
Colorado	\$6,662*	Michigan	\$6,564*	Rhode Island	\$7,208*
Connecticut	\$7,426*	Minnesota	\$6,865	South Carolina	\$6,950
Delaware	\$7,427*	Mississippi	\$6,256*	South Dakota	\$7,058
District of Columbia	\$7,370*	Missouri	\$6,875	Tennessee	\$6,358*
Florida	\$6,830	Montana	\$6,871	Texas	\$6,849
Georgia	\$6,848	Nebraska	\$7,007	Utah	\$6,315*
Hawaii	\$6,731*	Nevada	\$6,365*	Vermont	\$7,369*
Idaho	\$6,428*	New Hampshire	\$7,544*	Virginia	\$6,780
Illinois	\$7,217*	New Jersey	\$7,554*	Washington	\$6,996
Indiana	\$7,016	New Mexico	\$6,932	West Virginia	\$6,988
Iowa	\$6,791	New York	\$7,937*	Wisconsin	\$7,021
Kansas	\$6,417*	North Carolina	\$6,723*	Wyoming	\$7,205

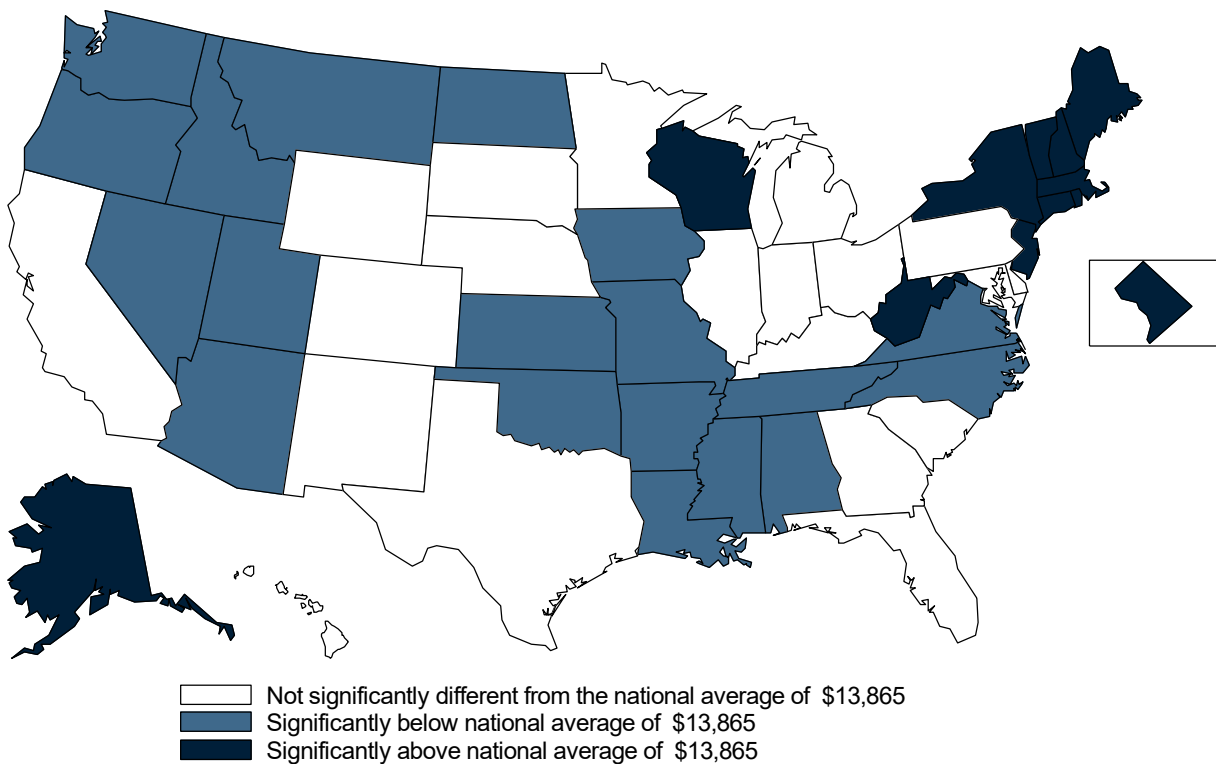
Source: Medical Expenditure Panel Survey - Insurance Component, private-sector establishments, 2018-2020.

Note: * Indicates the estimate is statistically different from the national average of \$6,944 at $p < 0.05$.

For data points and standard errors for this exhibit, select here.

Exhibit 3.7

Average total employee-plus-one premium per enrolled employee, by State, 3-year average, 2018-2020



Alabama	\$12,943*	Kentucky	\$13,608	North Dakota	\$13,118*
Alaska	\$16,656*	Louisiana	\$13,104*	Ohio	\$13,703
Arizona	\$13,036*	Maine	\$14,372*	Oklahoma	\$13,353*
Arkansas	\$12,382*	Maryland	\$14,074	Oregon	\$13,322*
California	\$13,898	Massachusetts	\$14,821*	Pennsylvania	\$14,244
Colorado	\$13,727	Michigan	\$14,150	Rhode Island	\$14,407*
Connecticut	\$14,690*	Minnesota	\$14,021	South Carolina	\$13,864
Delaware	\$13,789	Mississippi	\$12,502*	South Dakota	\$13,714
District of Columbia	\$15,066*	Missouri	\$13,431*	Tennessee	\$12,782*
Florida	\$13,449	Montana	\$13,329*	Texas	\$13,965
Georgia	\$13,515	Nebraska	\$13,820	Utah	\$12,898*
Hawaii	\$13,371	Nevada	\$12,475*	Vermont	\$15,015*
Idaho	\$12,115*	New Hampshire	\$15,097*	Virginia	\$12,937*
Illinois	\$14,237	New Jersey	\$15,170*	Washington	\$13,250*
Indiana	\$14,182	New Mexico	\$13,459	West Virginia	\$14,670*
Iowa	\$12,997*	New York	\$15,633*	Wisconsin	\$14,472*
Kansas	\$13,422*	North Carolina	\$12,802*	Wyoming	\$13,822

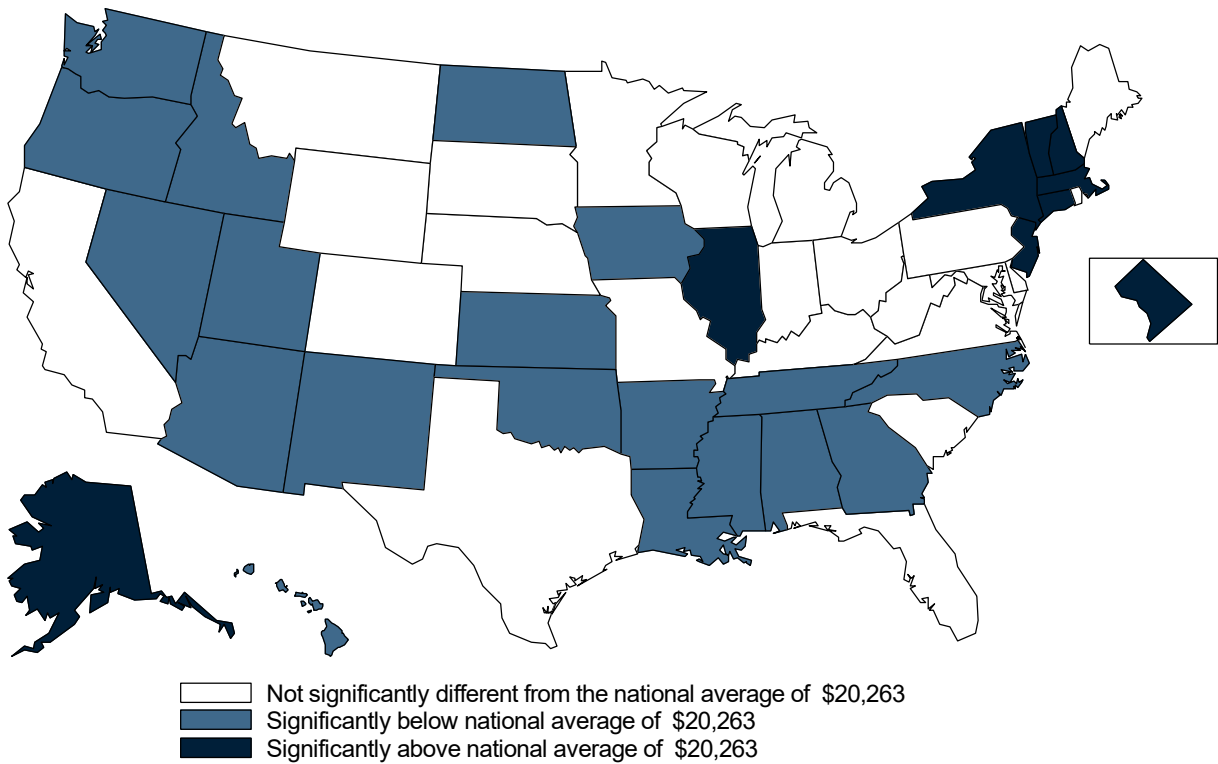
Source: Medical Expenditure Panel Survey - Insurance Component, private-sector establishments, 2018-2020.

Note: * Indicates the estimate is statistically different from the national average of \$13,865 at $p < 0.05$.

For data points and standard errors for this exhibit, select here.

Exhibit 3.8

Average total family premium per enrolled employee, by State, 3-year average, 2018-2020



Alabama	\$17,674*	Kentucky	\$20,107	North Dakota	\$18,490*
Alaska	\$22,170*	Louisiana	\$19,102*	Ohio	\$19,785
Arizona	\$19,530*	Maine	\$20,317	Oklahoma	\$19,450*
Arkansas	\$17,627*	Maryland	\$19,972	Oregon	\$19,539*
California	\$20,498	Massachusetts	\$21,740*	Pennsylvania	\$20,270
Colorado	\$19,961	Michigan	\$19,514	Rhode Island	\$20,153
Connecticut	\$21,349*	Minnesota	\$20,272	South Carolina	\$20,462
Delaware	\$20,756	Mississippi	\$18,093*	South Dakota	\$20,106
District of Columbia	\$22,205*	Missouri	\$20,070	Tennessee	\$18,315*
Florida	\$20,129	Montana	\$19,739	Texas	\$20,441
Georgia	\$19,395*	Nebraska	\$19,636	Utah	\$18,707*
Hawaii	\$18,913*	Nevada	\$18,848*	Vermont	\$21,274*
Idaho	\$19,320*	New Hampshire	\$21,281*	Virginia	\$19,956
Illinois	\$20,933*	New Jersey	\$22,433*	Washington	\$19,436*
Indiana	\$20,283	New Mexico	\$18,687*	West Virginia	\$21,095
Iowa	\$18,626*	New York	\$22,716*	Wisconsin	\$20,422
Kansas	\$19,292*	North Carolina	\$19,507*	Wyoming	\$20,245

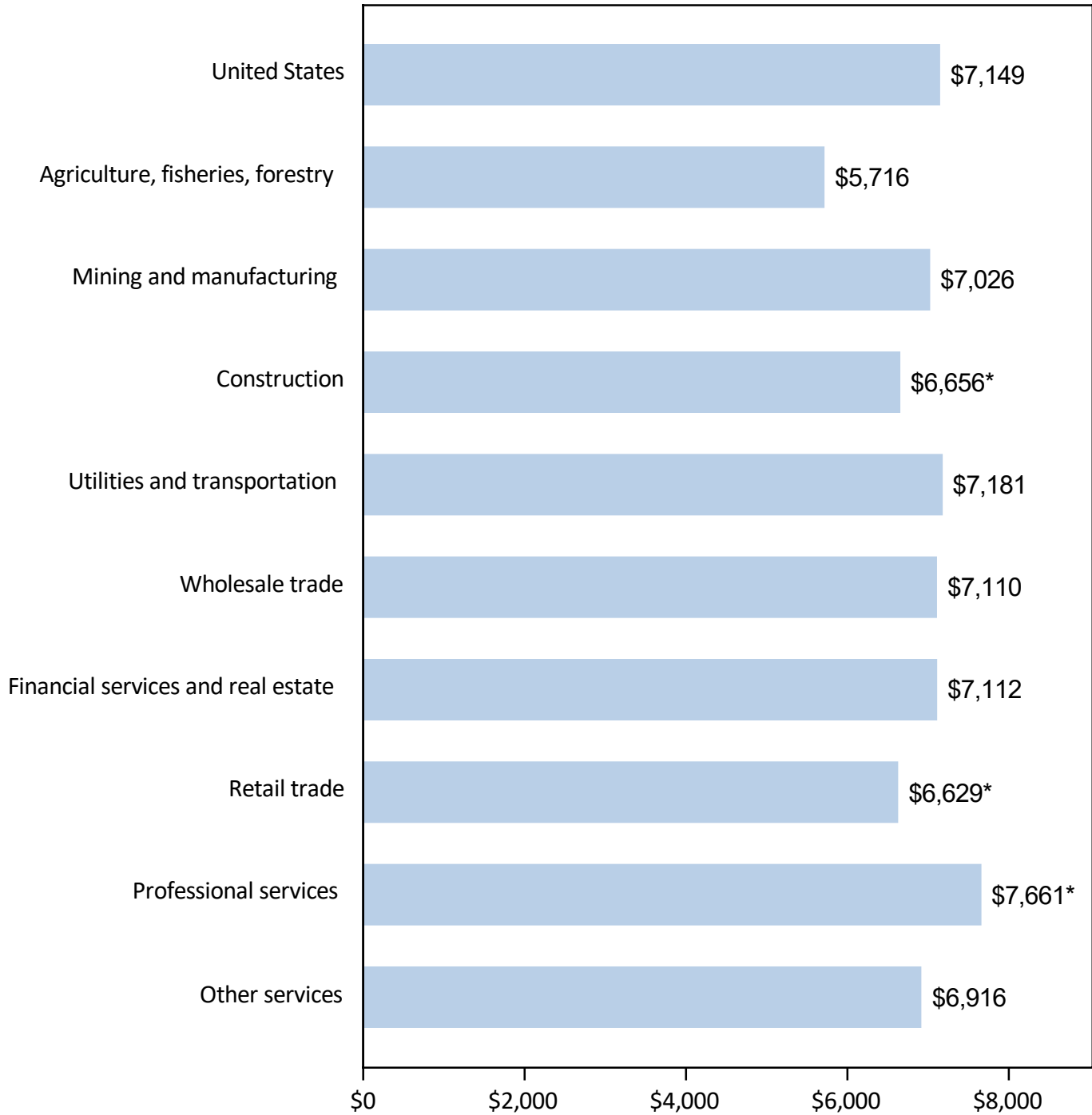
Source: Medical Expenditure Panel Survey - Insurance Component, private-sector establishments, 2018-2020.

Note: * Indicates the estimate is statistically different from the national average of \$20,263 at $p < 0.05$.

For data points and standard errors for this exhibit, select here.

Exhibit 3.9

Average total single premium per enrolled employee, overall and by industry, 2020

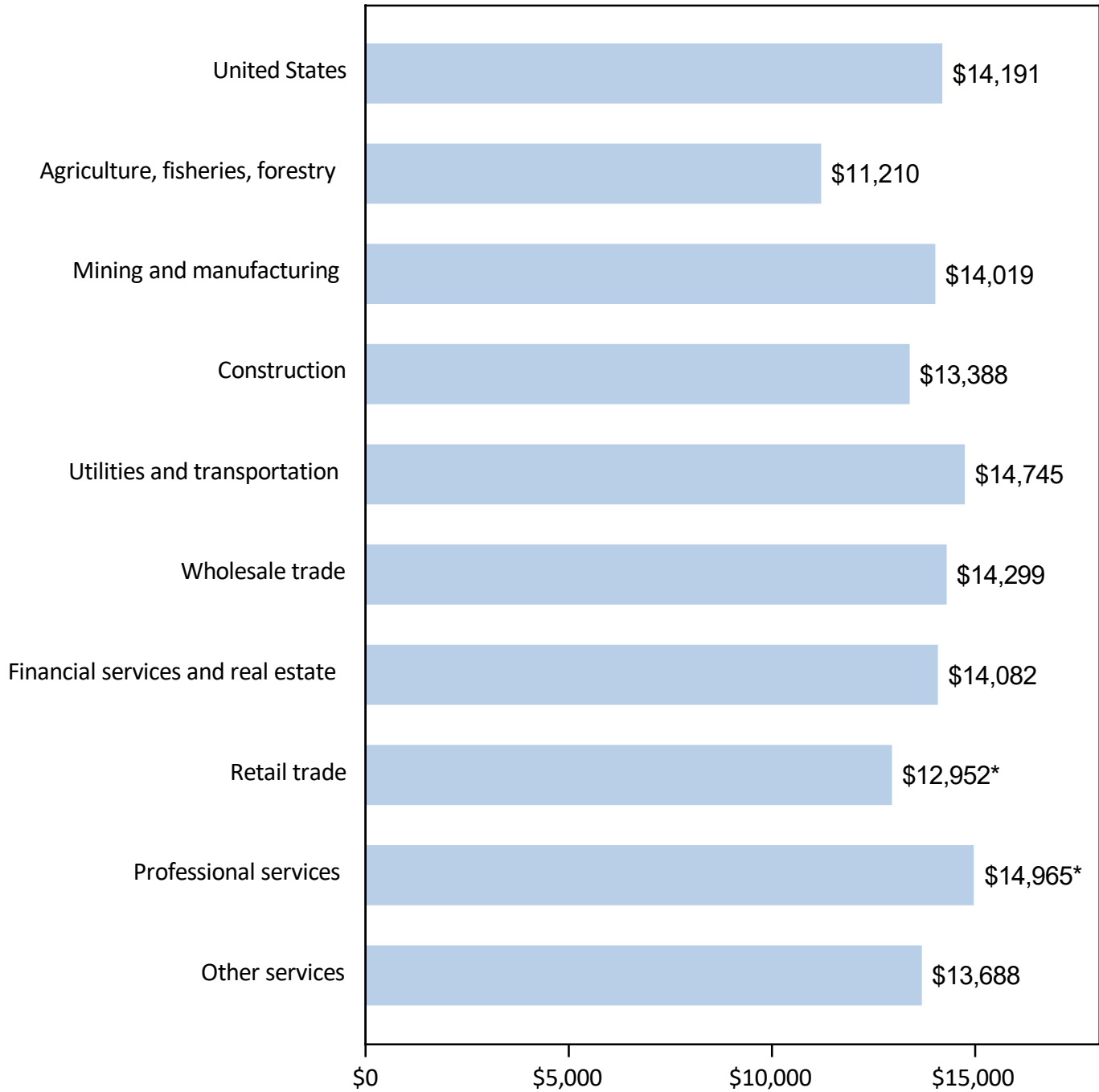


Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2020

Note: * indicates that the estimate is statistically different from the estimate for firms in the financial services and real estate sector at $p < 0.05$.

For data points and standard errors for this exhibit, select here.

Exhibit 3.10
Average total employee-plus-one premium per enrolled employee, overall and by industry, 2020



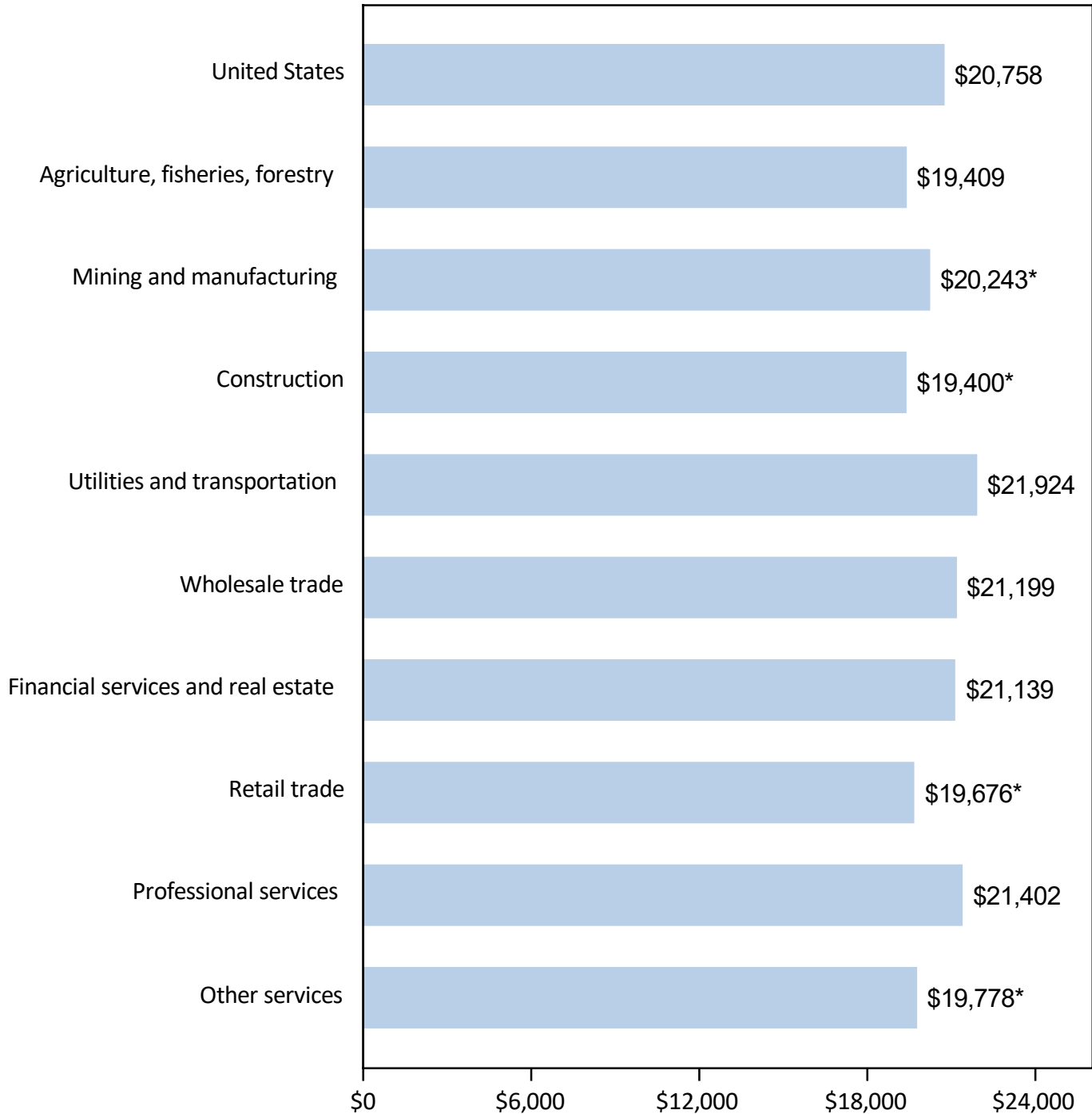
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2020

Note: * indicates that the estimate is statistically different from the estimate for firms in the financial services and real estate sector at $p < 0.05$.

For data points and standard errors for this exhibit, select here.

Exhibit 3.11

Average total family premium per enrolled employee, overall and by industry, 2020



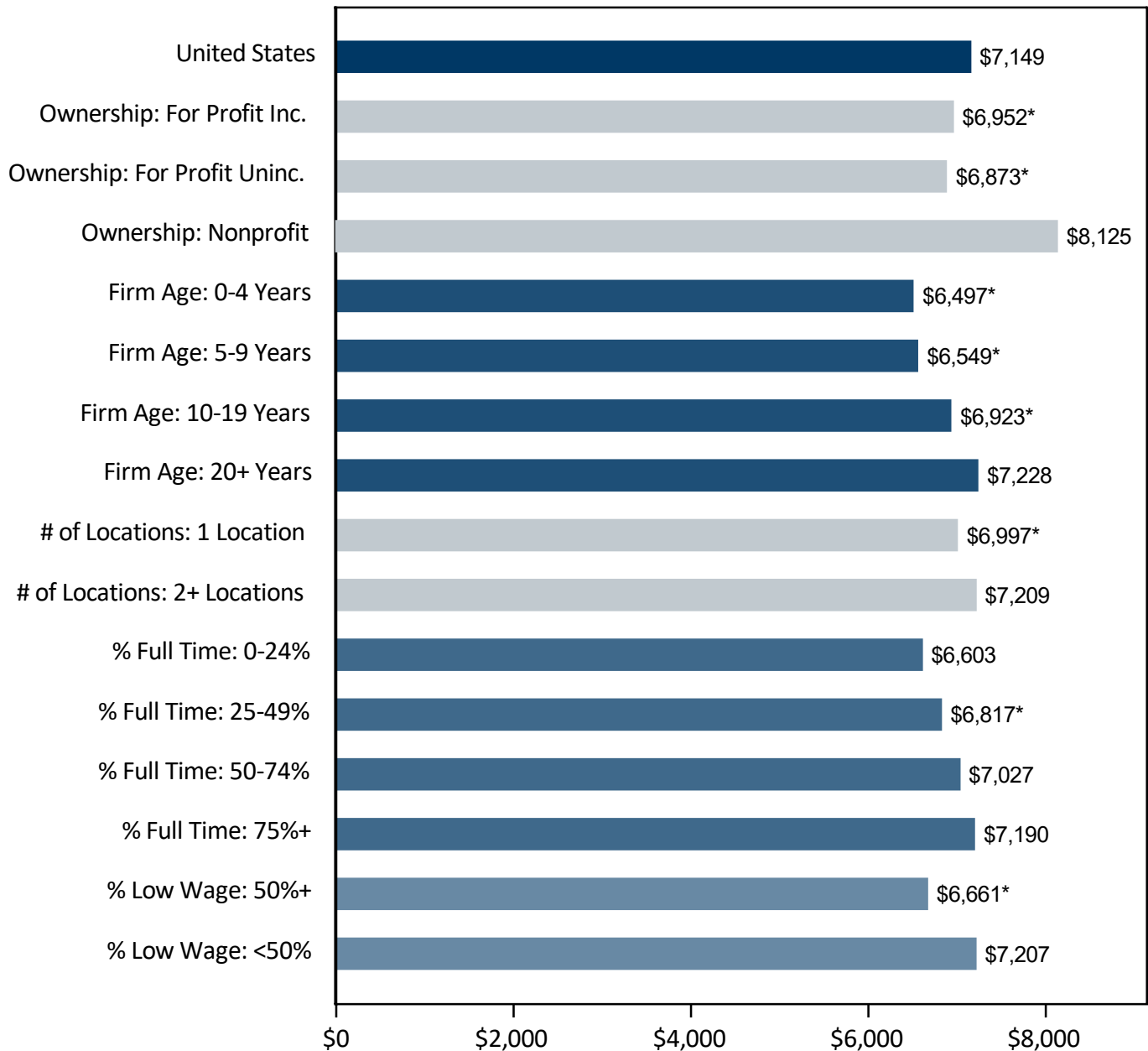
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2020

Note: * indicates that the estimate is statistically different from the estimate for firms in the financial services and real estate sector at $p < 0.05$.

For data points and standard errors for this exhibit, select here.

Exhibit 3.12

Average total single premium per enrolled employee, overall and by selected characteristics, 2020



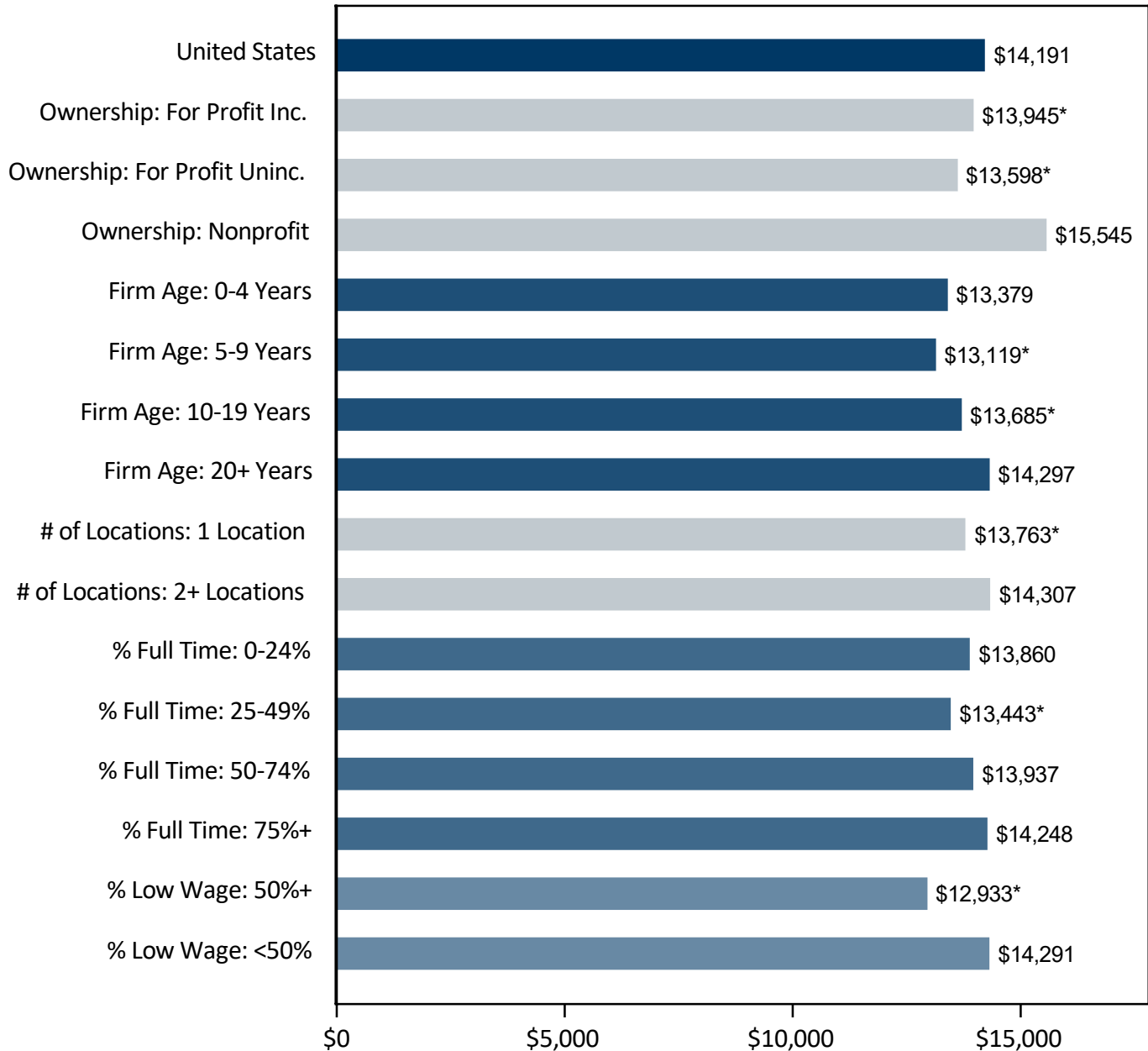
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2020.

Note: “% Full Time” refers to the percentage of the establishment’s workforce that worked full time in 2020. “% Low Wage” refers to the percentage of the establishment’s workforce that earned less than \$13.00 per hour in 2020. * indicates that the estimate is statistically different from the estimate for the reference category within each group at $p < 0.05$. Reference categories are: Nonprofit, Firm Age: 20+ Years, 2+ Locations, % Full Time 75%+, % Low Wage < 50%.

For data points and standard errors for this exhibit, select here.

Exhibit 3.13

Average total employee-plus-one premium per enrolled employee, overall and by selected characteristics, 2020



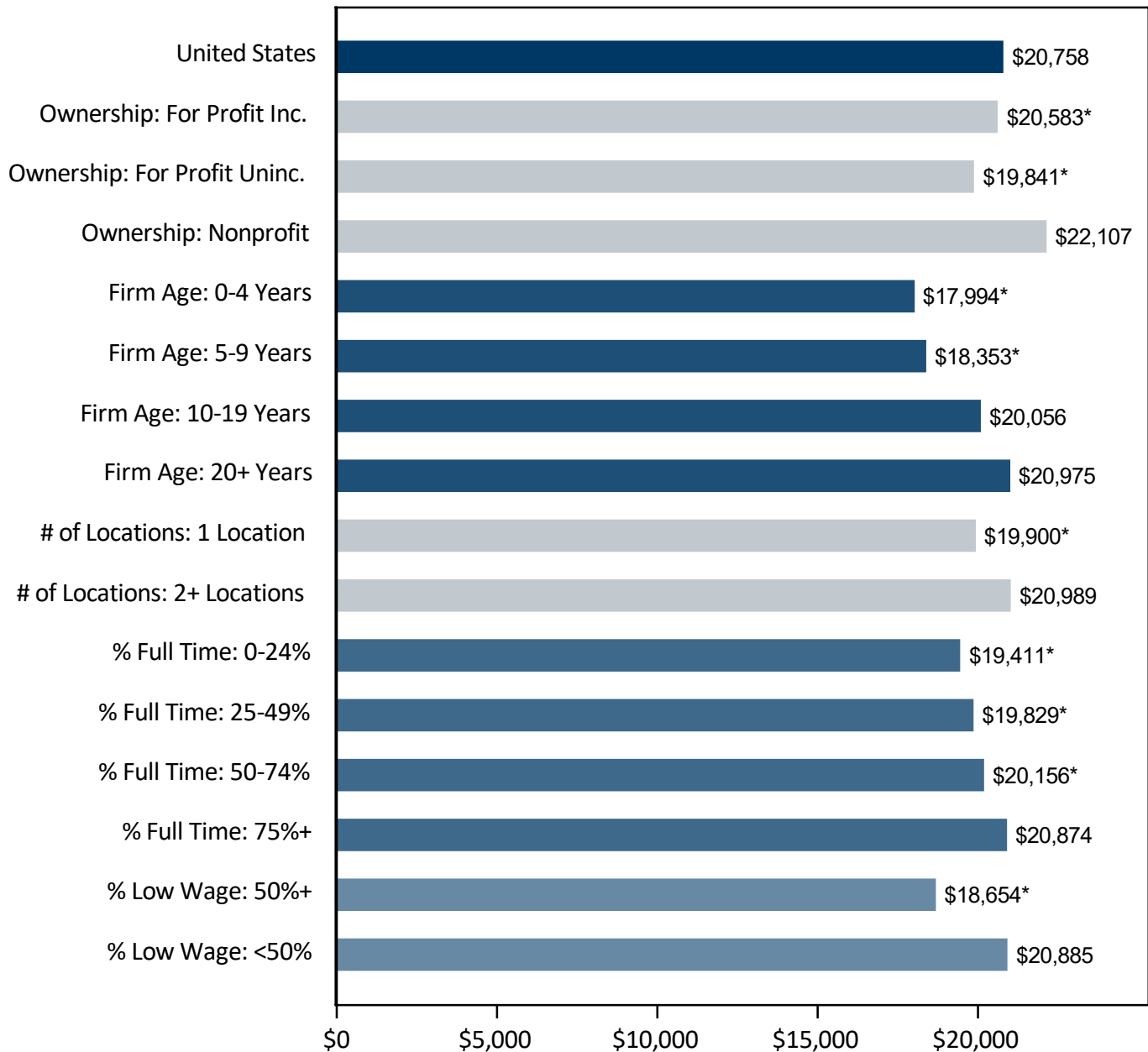
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2020.

Note: “% Full Time” refers to the percentage of the establishment’s workforce that worked full time in 2020. “% Low Wage” refers to the percentage of the establishment’s workforce that earned less than \$13.00 per hour in 2020. * indicates that the estimate is statistically different from the estimate for the reference category within each group at $p < 0.05$. Reference categories are: Nonprofit, Firm Age: 20+ Years, 2+ Locations, % Full Time 75%+, % Low Wage < 50%.

For data points and standard errors for this exhibit, select here.

Exhibit 3.14

Average total family premium per enrolled employee, overall and by selected characteristics, 2020



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2020.

Note: “% Full Time” refers to the percentage of the establishment’s workforce that worked full time in 2020. “% Low Wage” refers to the percentage of the establishment’s workforce that earned less than \$13.00 per hour in 2020. * indicates that the estimate is statistically different from the estimate for the reference category within each group at $p < 0.05$. Reference categories are: Nonprofit, Firm Age: 20+ Years, 2+ Locations, % Full Time 75%+, % Low Wage < 50%.

For data points and standard errors for this exhibit, select here.

Exhibit 3.15					
Premium distributions for employees enrolled in single, employee-plus-one, and family coverage, overall and by firm size, 2020					
Coverage	Estimate	Total	<50 employees	50-99 employees	100 or more employees
Single	Average (mean)	\$7,149	\$7,045	\$6,870*	\$7,197
	10 percentile	\$4,600	\$4,100*	\$4,000*	\$4,800
	25 percentile	\$5,700	\$5,200*	\$5,200*	\$5,800
	50 percentile (median)	\$6,900	\$6,600*	\$6,600*	\$7,000
	75 percentile	\$8,200	\$8,400	\$8,100	\$8,200
	90 percentile	\$10,000	\$11,000*	\$10,000	\$9,900
Employee-plus-one	Average (mean)	\$14,191	\$13,522*	\$13,766*	\$14,304
	10 percentile	\$9,100	\$7,100*	\$7,900*	\$9,600
	25 percentile	\$11,000	\$9,600*	\$11,000*	\$12,000
	50 percentile (median)	\$14,000	\$13,000*	\$13,000*	\$14,000
	75 percentile	\$16,000	\$17,000*	\$16,000	\$16,000
	90 percentile	\$19,000	\$21,000*	\$20,000	\$19,000
Family	Average (mean)	\$20,758	\$19,416*	\$19,827*	\$20,990
	10 percentile	\$13,000	\$11,000*	\$12,000*	\$14,000
	25 percentile	\$17,000	\$14,000*	\$15,000*	\$17,000
	50 percentile (median)	\$21,000	\$18,000*	\$20,000	\$21,000
	75 percentile	\$24,000	\$24,000	\$23,000*	\$24,000
	90 percentile	\$28,000	\$29,000	\$29,000	\$28,000
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2020.					
Note: * indicates that the estimates for firms with <50 and 50-99 employees are statistically different from the estimate for firms with 100+ employees at $p < 0.05$.					
For data points and standard errors for this exhibit, select here.					

Section 4: Employee and Employer Premium Contributions



Employee and Employer Premium Contributions

This section presents estimates of employee and employer premium contributions for single, employee-plus-one, and family coverage, both in nominal dollars and as a percentage of total annual premiums per enrolled employee. This section also presents trends from 2008 to 2020 and provides information on employee premium contributions by firm size, State where the enrolled employees' establishment was located, industry, and other employer characteristics. In addition, this section presents the distribution of employee contributions by firm size in 2020.

In the MEPS IC, respondents are asked to report the contributions employers and employees make to total health insurance premiums. If employee-plus-one total premiums were different for employee-plus-child and employee-plus-spouse coverage, respondents were instructed to report employer and employee contributions for employee-plus-one child coverage. If total premiums for family coverage varied by family size, respondents were instructed to report the information for a family of four. If an employer's premiums varied across employees for other reasons, respondents were instructed to report for the "typical" employee.

Employee and employer premium contributions (in nominal dollars) for employer-sponsored health insurance plans can vary due to (1) variation in total premiums and (2) variation in employee and employer shares of total premiums. Total premiums may vary for a number of reasons, including demographic and health characteristics of employers' workforces and employers' industry and firm size (as described in Section 3). The shares of total premiums paid by employees and employers can vary by firm size and other firm characteristics, as well as type of coverage. Employees typically pay a lower share of premiums for single coverage than for employee-plus-one and family coverage, which cover the employee and one or more dependents.

Highlights

- In 2020, enrolled employees paid on average 21.4 percent of total premiums for single coverage, 28.4 percent for employee-plus-one coverage, and 28.8 percent for family coverage. In line with longer term trends, these shares were not significantly different from their 2019 levels (Exhibit 4.1).
- In 2020, average employee and employer contributions for single coverage were \$1,532 and \$5,617, respectively, with the employer portion increasing by 2.4 percent over the 2019 level and the employee portion showing no significant change (Exhibit 4.3).
- Average employee contributions in 2020 were \$4,035 for employee-plus-one coverage and \$5,978 for family coverage, representing increases of 4.0 percent and 4.4 percent, respectively, over 2019 levels. In a departure from long-term trends, average employer contributions in 2020 for both types of dependent coverage were not statistically different from their 2019 levels (Exhibits 4.4 and 4.5).
- Average annual employee premium contributions, using pooled 2018-2020 data, vary widely by State, ranging from \$777 in Hawaii to \$1,750 in Massachusetts for single coverage; from \$2,912 in Washington to \$4,583 in Florida for employee-plus-one coverage; and from \$4,250 in Michigan to \$6,928 in South Carolina for family coverage (Exhibits 4.15, 4.16, and 4.17).

- In 2020, the distribution of employee premium contributions showed substantial variation for all three coverage types, with enrolled employees at the 90th percentile of the distribution paying much larger amounts than those at the 10th percentile for single (\$3,000 vs. \$0), employee-plus-one (\$7,600 vs. \$780), and family coverage (\$12,000 vs. \$1,100) (Exhibit 4.27).

Key Trends

In addition to these highlights, variation in employee premium contributions in 2020 exhibited a number of patterns consistent with those seen in previous years.

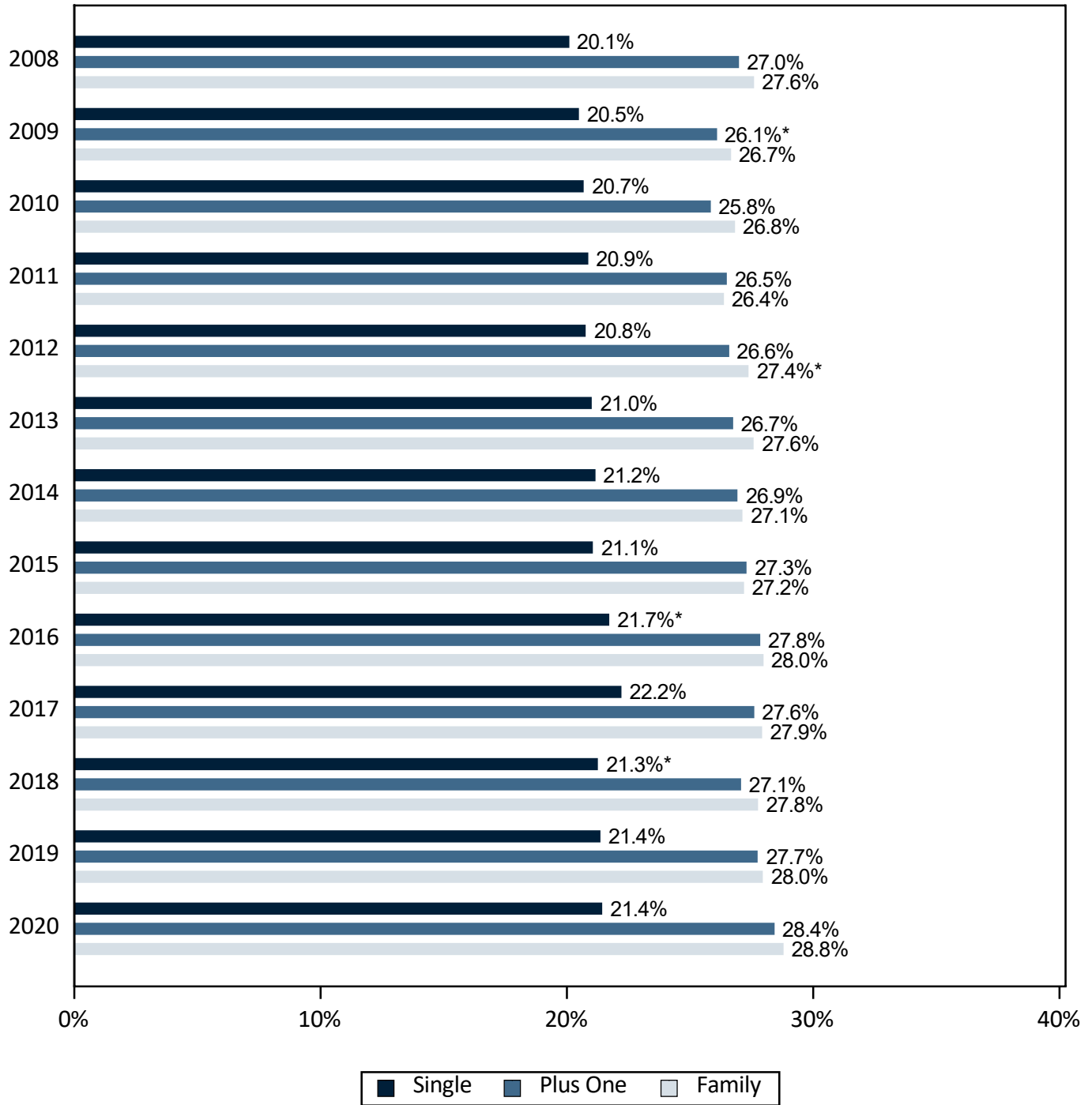
First, in 2020, the employee share of premiums for employee-plus-one and family coverage was lower at nonprofit establishments, older firms, multilocation firms, and establishments where less than 50 percent of the workforce was low wage than at other employers.

Second, employee premium contributions showed substantial variation by firm size. The percentages of enrollees with no required premium contribution for single, employee-plus-one, and family coverage were highest at the smallest firms (fewer than 10 employees) and fell steadily as firm size increased. Still, employees enrolled in employee-plus-one and family coverage in small (fewer than 50 employees) and medium firms (50 to 99 employees) had higher *average* employee contributions, both in dollars and percentages, than those in large firms (100 or more employees). This situation occurs because employee contributions at the top end of the distribution tend to be higher in smaller firms. For example, at the 90th percentile, the employee contribution for family coverage was \$16,000 at small firms, \$14,000 at medium firms, and \$11,000 at large firms.

Finally, average annual employee contributions for 2018-2020 showed regional variation that was not always consistent across coverage types. In the Northeast census region, seven of nine States had average annual employee contributions (in dollars) that were higher than the national average for single coverage, but no Northeastern State had higher than average employee contributions for dependent coverage. For all three types of coverage, average annual employee contributions (in dollars) tended to be higher than or not significantly different from the national average in the Southern census region and lower than or not significantly different from the national average in the West.

Exhibit 4.1

Average percentage of premium contributed by employees for single, employee-plus-one, and family coverage, 2008-2020



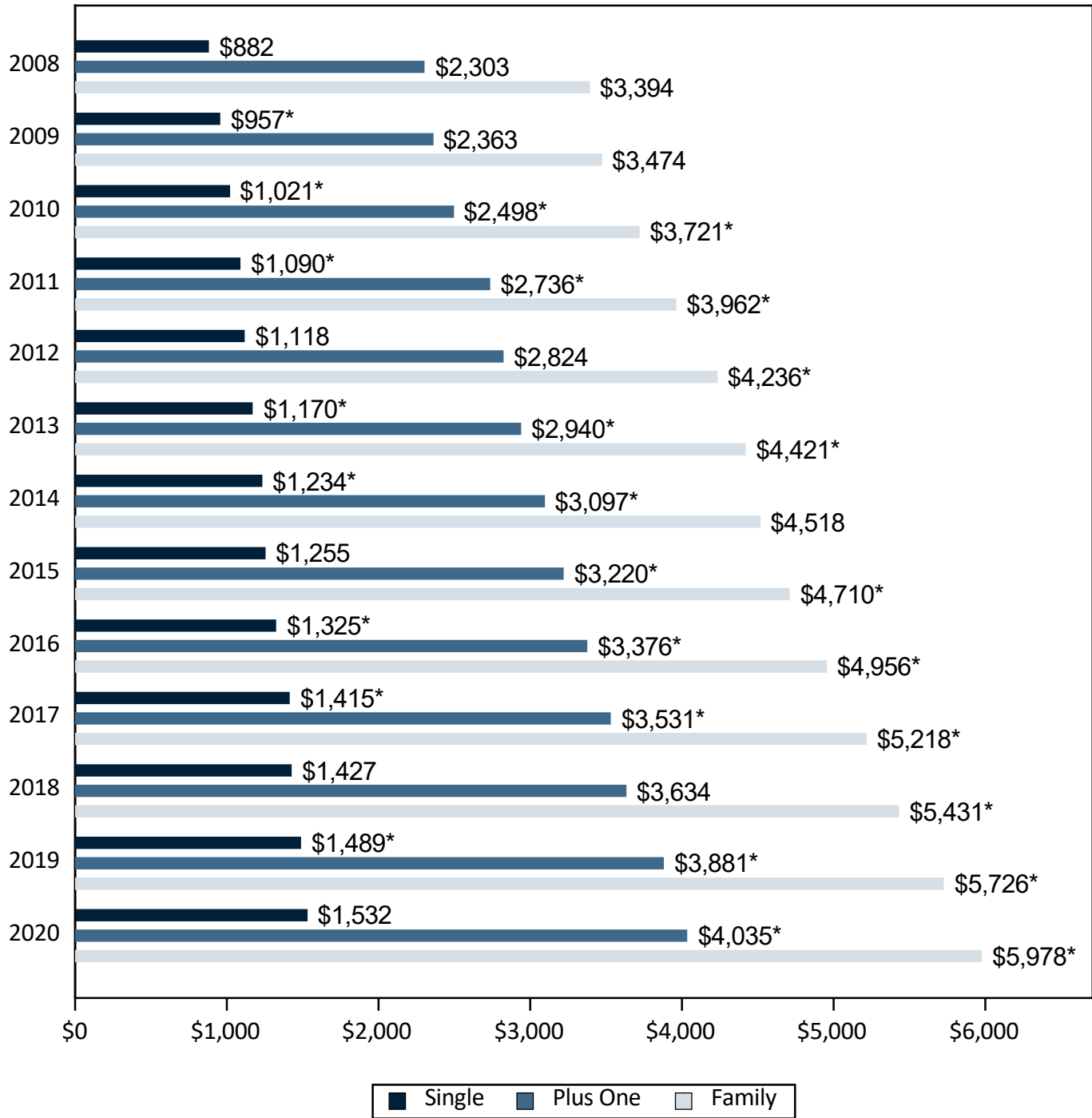
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

Note: * indicates the estimate is statistically different from the previous year at $p < 0.05$.

For data points and standard errors for this exhibit, select here.

Exhibit 4.2

Average annual employee contribution (in dollars) for single, employee-plus-one, and family coverage, 2008-2020



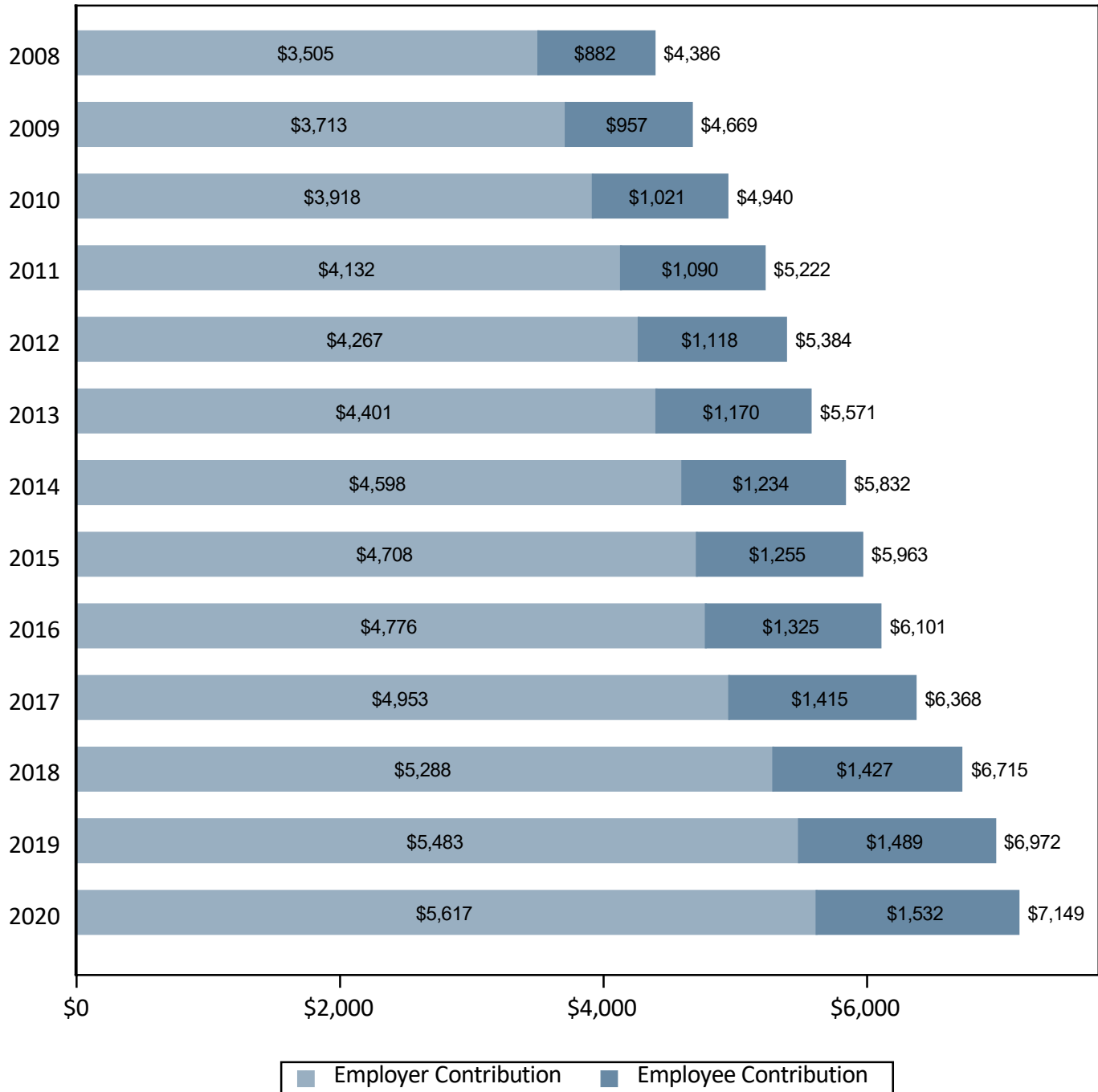
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

Note: * indicates the estimate is statistically different from the previous year at $p < 0.05$.

For data points and standard errors for this exhibit, select here.

Exhibit 4.3

Average annual employee contribution, employer contribution, and total premium for single coverage, 2008-2020



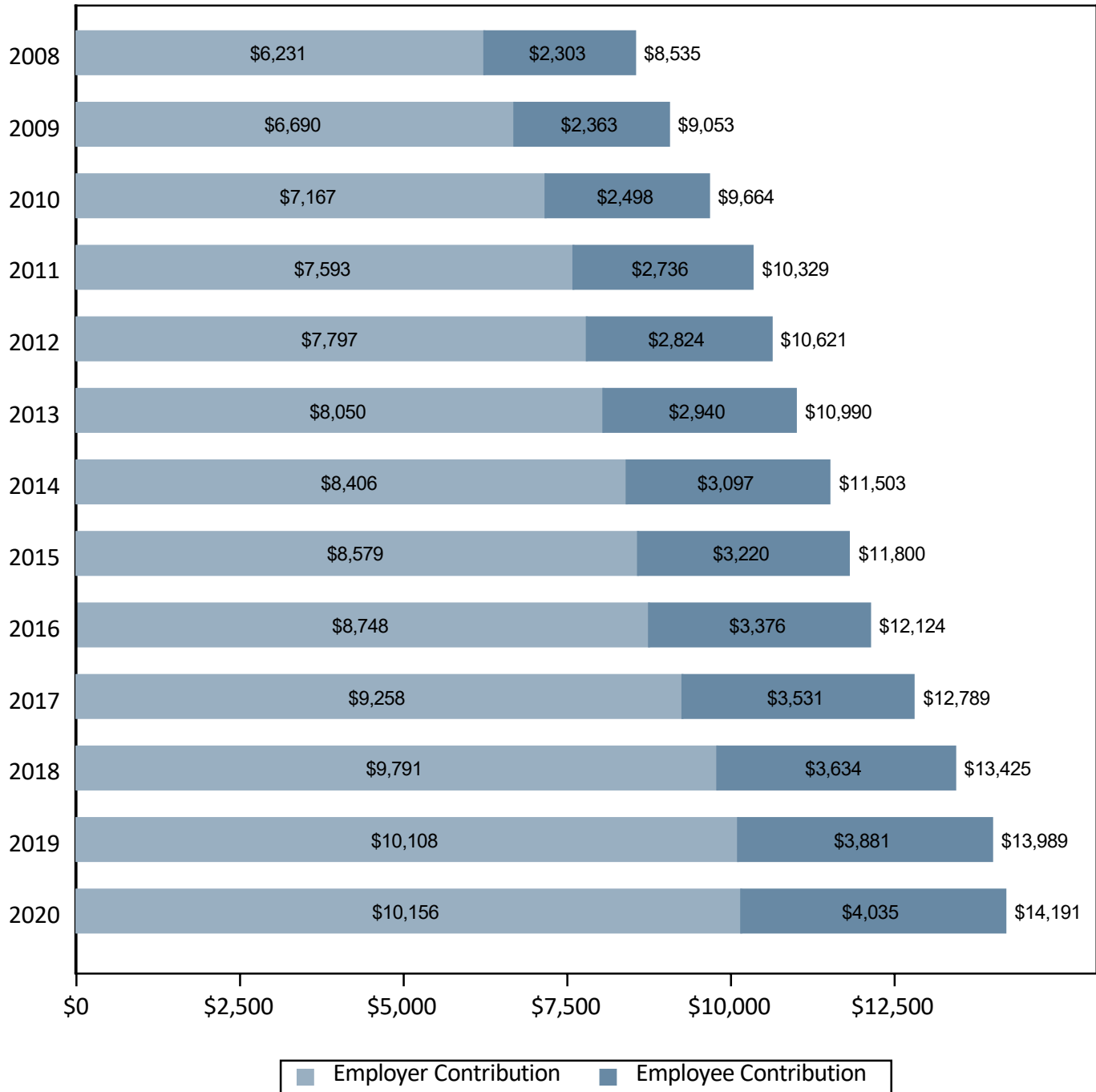
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

Note: The sum of employee and employer contributions may not exactly equal the total premium due to rounding.

For data points and standard errors for this exhibit, select here.

Exhibit 4.4

Average annual employee contribution, employer contribution, and total premium for employee-plus-one coverage, 2008-2020



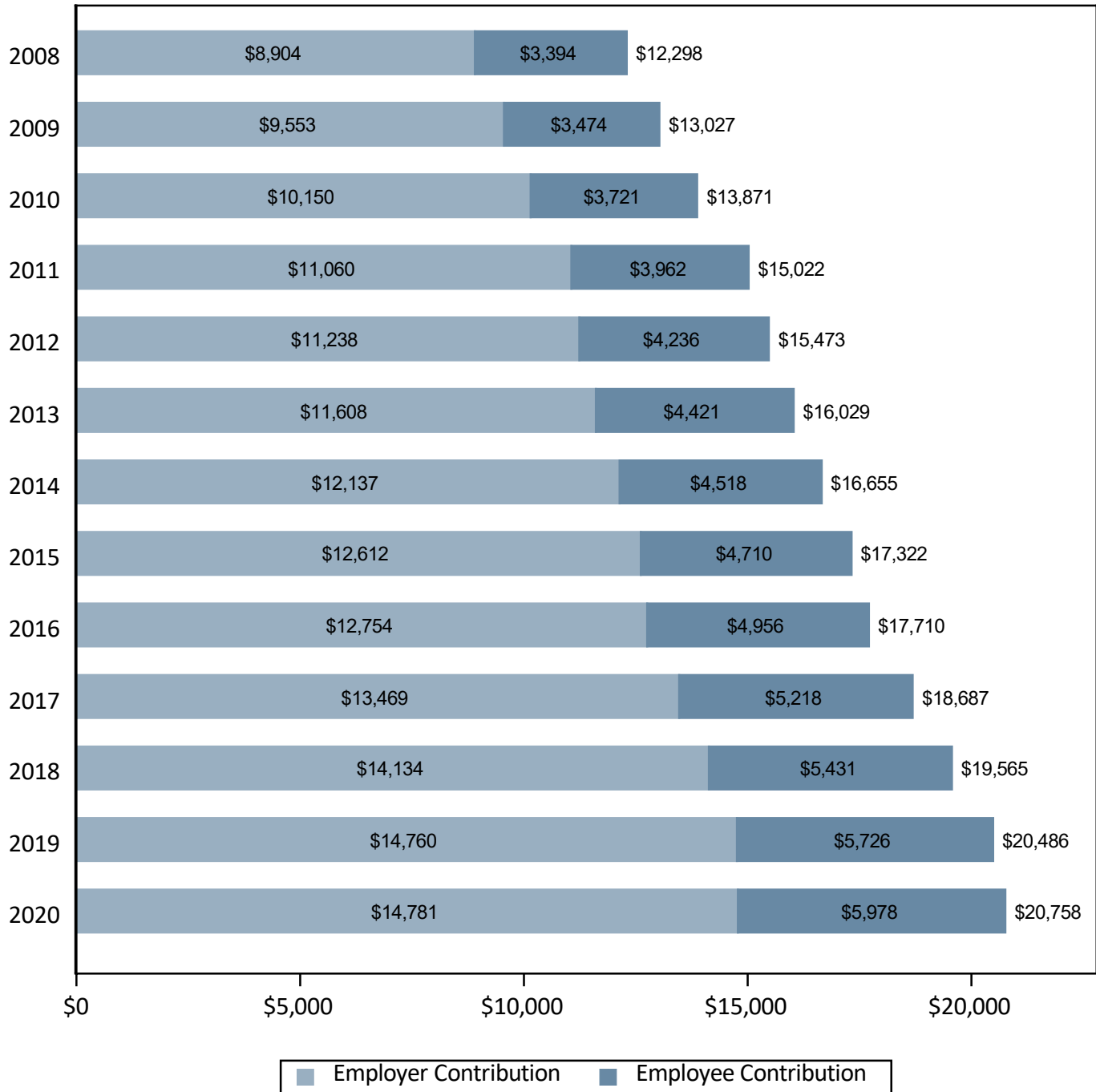
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

Note: The sum of employee and employer contributions may not exactly equal the total premium due to rounding.

For data points and standard errors for this exhibit, select here.

Exhibit 4.5

Average annual employee contribution, employer contribution, and total premium for family coverage, 2008-2020



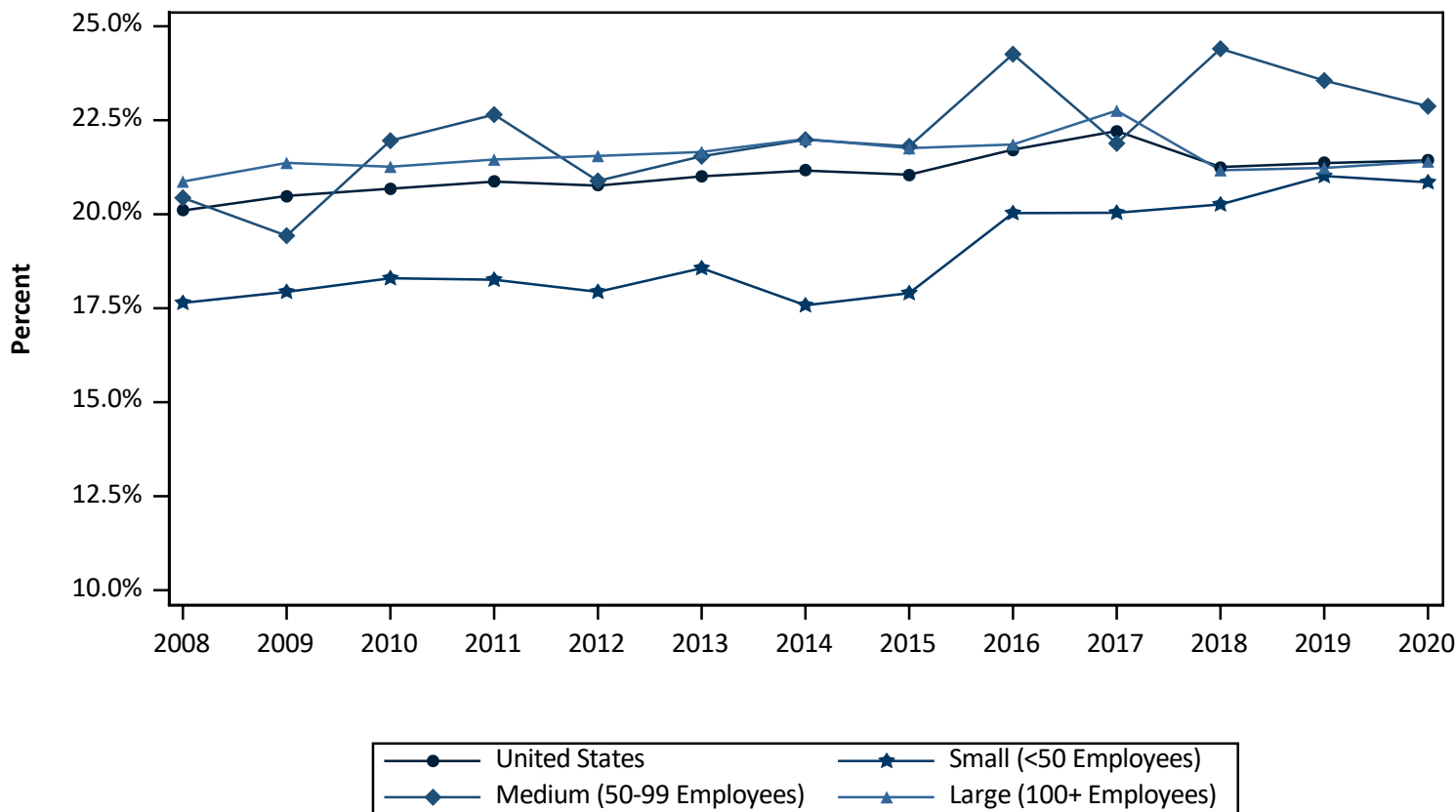
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

Note: The sum of employee and employer contributions may not exactly equal the total premium due to rounding.

For data points and standard errors for this exhibit, select here.

Exhibit 4.6

Average percentage of premium contributed by employees for single coverage, by firm size, 2008-2020



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

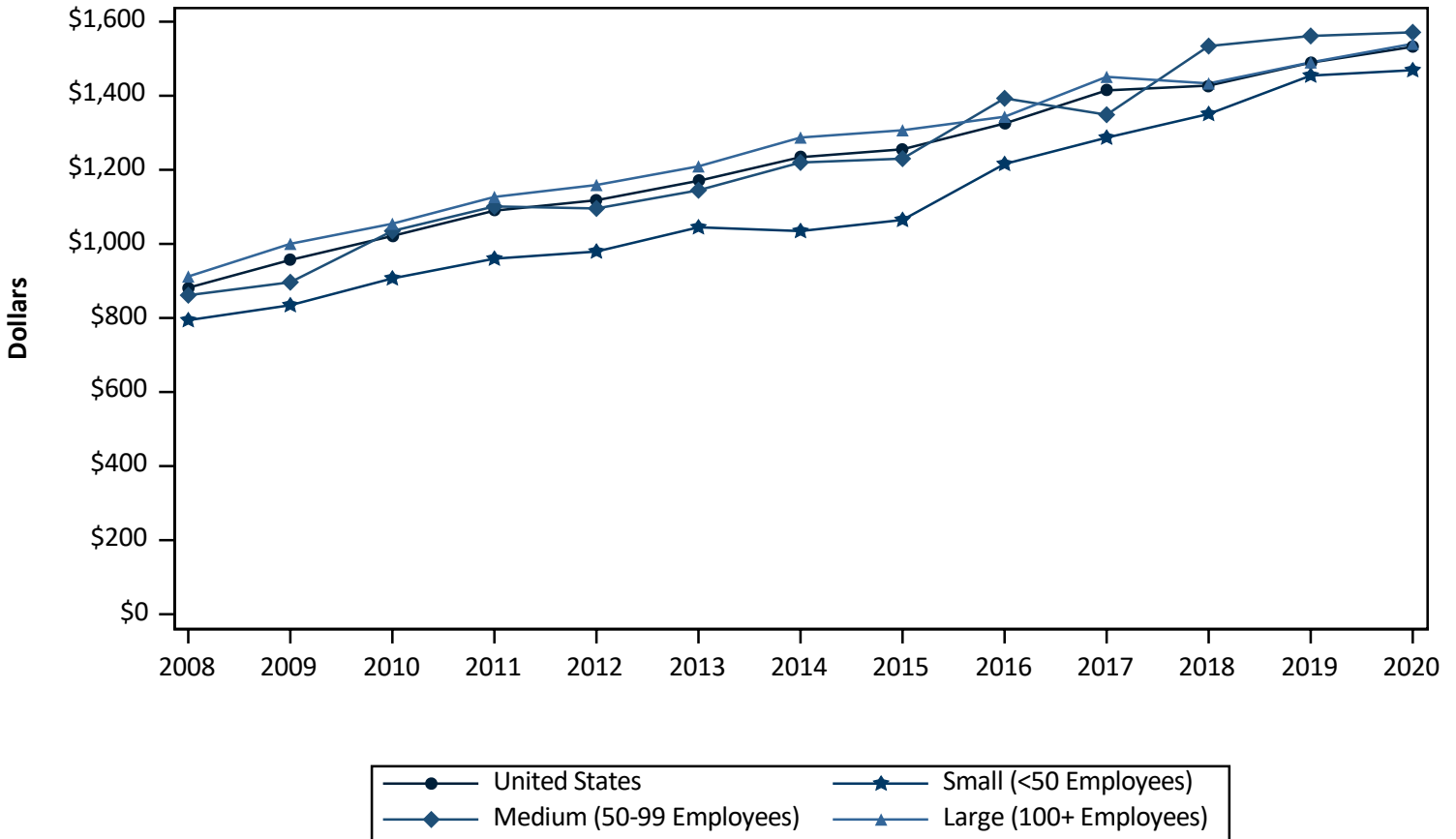
Data for Exhibit 4.6													
Average percentage of premium contributed by employees for single coverage, by firm size, 2008-2020													
Number of Employees	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
U.S.	20.1%	20.5%	20.7%	20.9%	20.8%	21.0%	21.2%	21.1%	21.7%*	22.2%	21.3%*	21.4%	21.4%
<50	17.6%	17.9%	18.3%	18.3%	17.9%	18.6%	17.6%	17.9%	20.0%*	20.0%	20.3%	21.0%	20.9%
50-99	20.4%	19.4%	22.0%	22.7%	20.9%	21.5%	22.0%	21.8%	24.3%	21.9%	24.4%*	23.6%	22.9%
100+	20.9%	21.4%	21.3%	21.5%	21.6%	21.7%	22.0%	21.8%	21.9%	22.8%*	21.2%*	21.2%	21.4%

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.
Note: * indicates the estimate is statistically different from the previous year at $p < 0.05$. ^ indicates that the estimates for firms with <50 and 50-99 employees are statistically different from the estimate for firms with 100+ employees at $p < 0.05$. This test is conducted for 2020 only.

For data points and standard errors for this exhibit, select here.

Exhibit 4.7

Average annual employee contribution (in dollars) for single coverage, by firm size, 2008-2020



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

Data for Exhibit 4.7

Average annual employee contribution (in dollars) for single coverage, by firm size, 2008-2020

Number of Employees	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
U.S.	\$882	\$957*	\$1,021*	\$1,090*	\$1,118	\$1,170*	\$1,234*	\$1,255	\$1,325*	\$1,415*	\$1,427	\$1,489*	\$1,532
<50	\$794	\$834	\$907*	\$960	\$979	\$1,045	\$1,035	\$1,065	\$1,216*	\$1,287	\$1,351	\$1,454	\$1,469
50-99	\$861	\$896	\$1,035*	\$1,101	\$1,096	\$1,145	\$1,220	\$1,230	\$1,393	\$1,349	\$1,534*	\$1,561	\$1,571
100+	\$912	\$1,000*	\$1,054*	\$1,127*	\$1,159	\$1,209*	\$1,287*	\$1,307	\$1,343	\$1,451*	\$1,433	\$1,490*	\$1,540

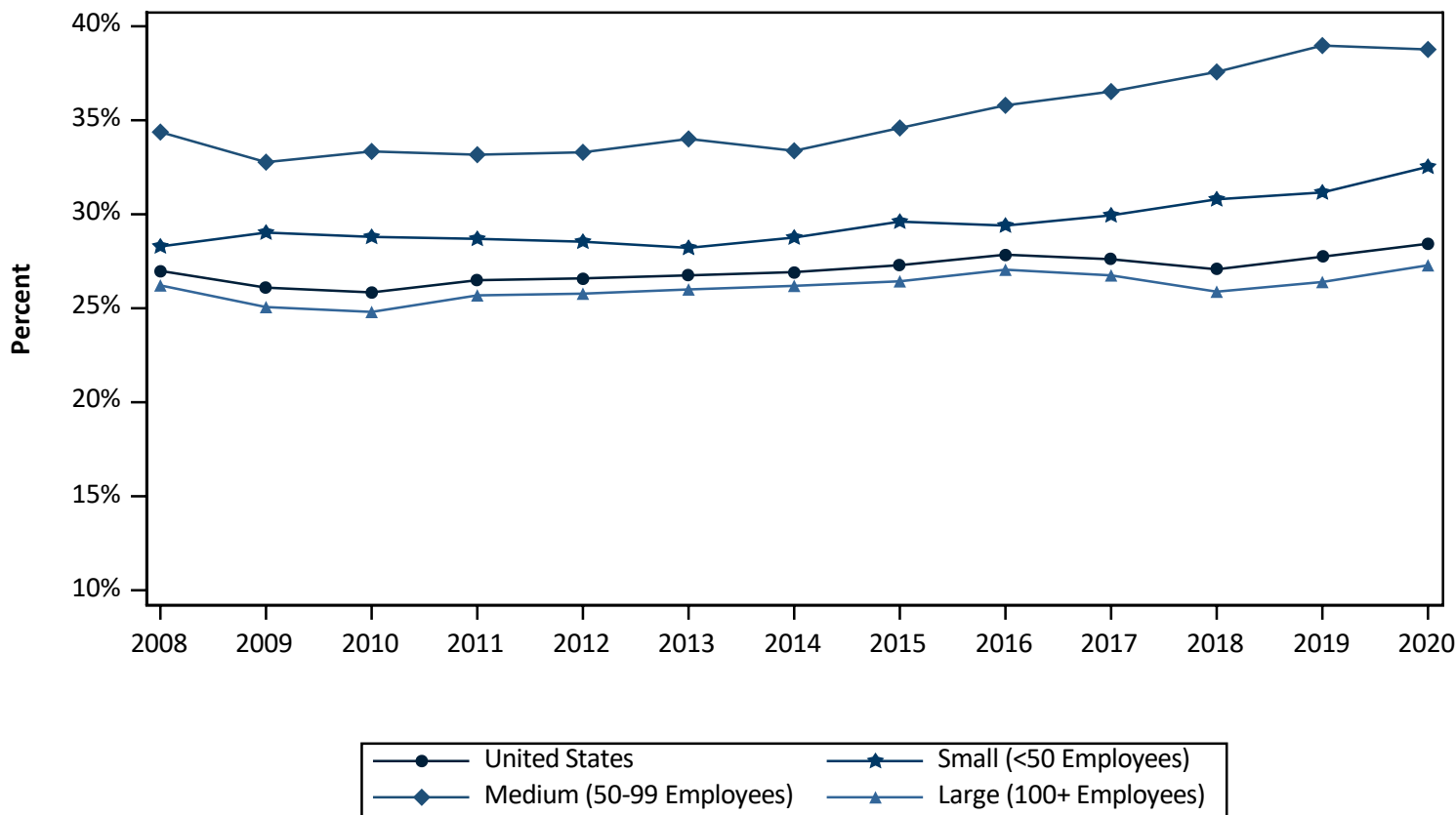
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

Note: * indicates the estimate is statistically different from the previous year at $p < 0.05$. ^ indicates that the estimates for firms with <50 and 50-99 employees are statistically different from the estimate for firms with 100+ employees at $p < 0.05$. This test is conducted for 2020 only.

For data points and standard errors for this exhibit, select here.

Exhibit 4.8

Average percentage of premium contributed by employees for employee-plus-one coverage, by firm size, 2008-2020



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

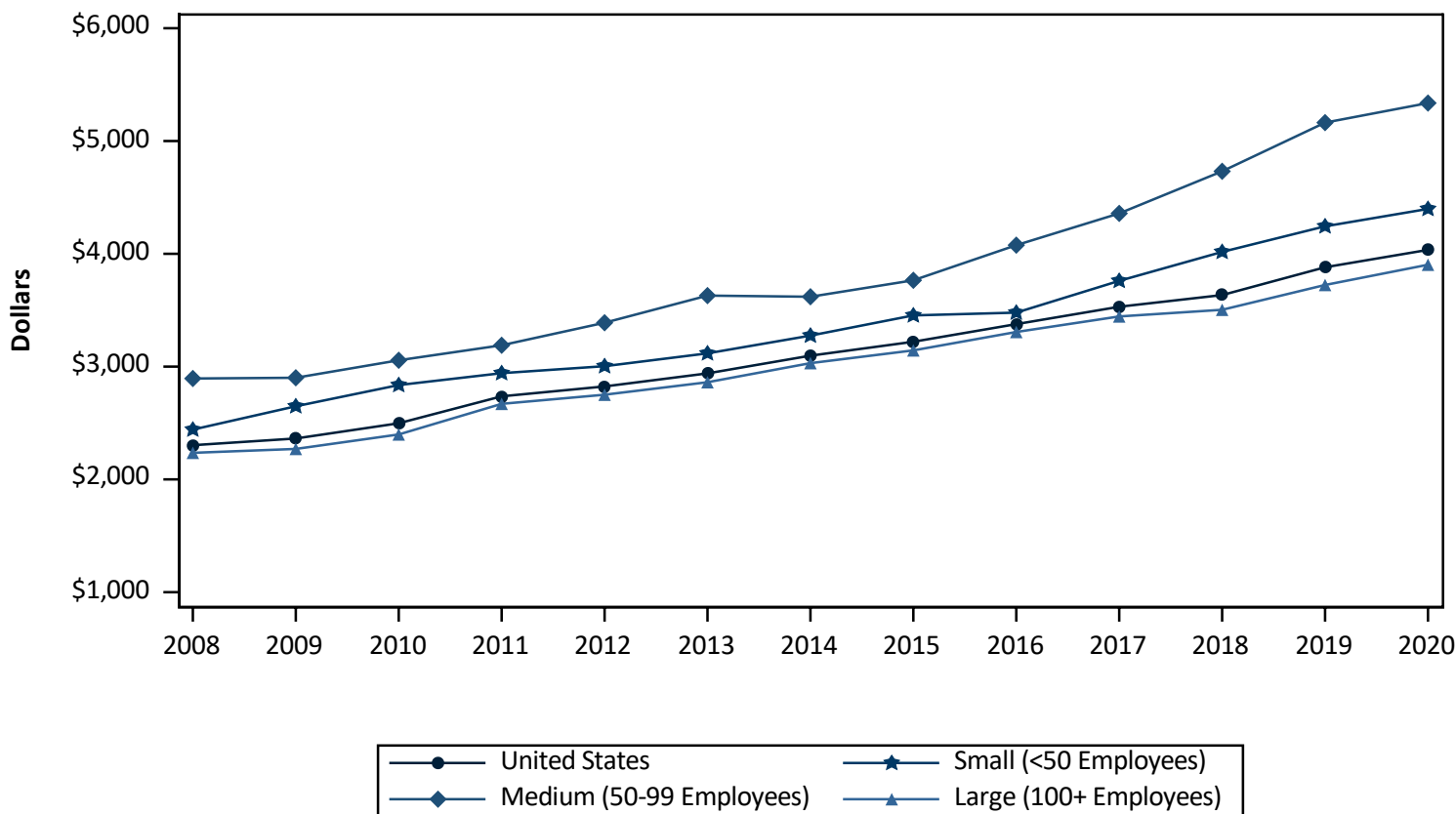
Data for Exhibit 4.8													
Average percentage of premium contributed by employees for employee-plus-one coverage, by firm size, 2008-2020													
Number of Employees	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
U.S.	27.0%	26.1%*	25.8%	26.5%	26.6%	26.7%	26.9%	27.3%	27.8%	27.6%	27.1%	27.7%	28.4%
<50	28.3%	29.0%	28.8%	28.7%	28.5%	28.2%	28.8%	29.6%	29.4%	29.9%	30.8%	31.2%	32.5%^
50-99	34.4%	32.8%	33.3%	33.2%	33.3%	34.0%	33.4%	34.6%	35.8%	36.5%	37.6%	39.0%	38.8%^
100+	26.2%	25.1%*	24.8%	25.7%	25.8%	26.0%	26.2%	26.4%	27.0%	26.7%	25.9%	26.4%	27.3%

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.
Note: * indicates the estimate is statistically different from the previous year at $p < 0.05$. ^ indicates that the estimates for firms with <50 and 50-99 employees are statistically different from the estimate for firms with 100+ employees at $p < 0.05$. This test is conducted for 2020 only.

For data points and standard errors for this exhibit, select here.

Exhibit 4.9

Average annual employee contribution (in dollars) for employee-plus-one coverage, by firm size, 2008-2020



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

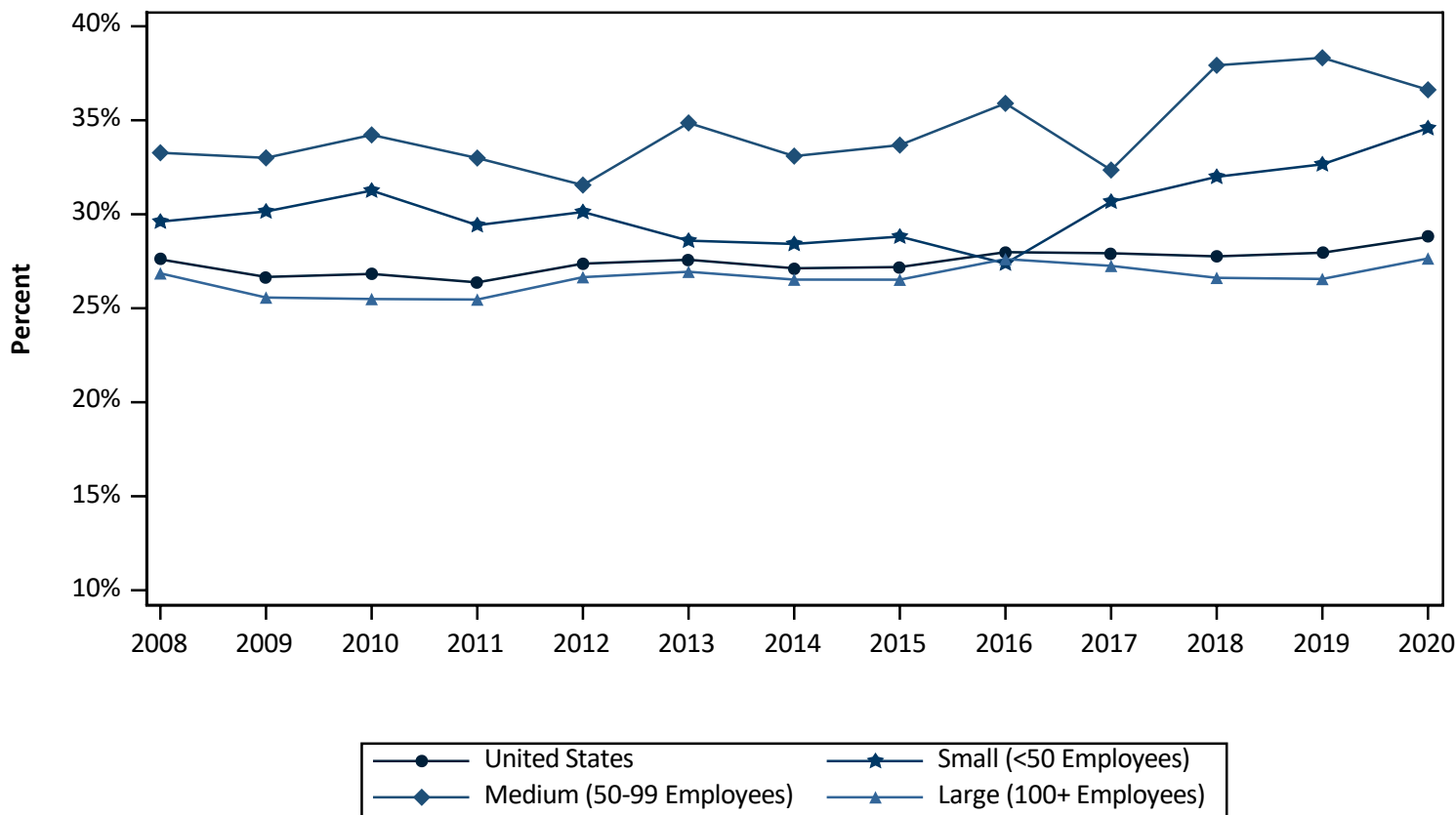
Data for Exhibit 4.9													
Average annual employee contribution (in dollars) for employee-plus-one coverage, by firm size, 2008-2020													
Number of Employees	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
U.S.	\$2,303	\$2,363	\$2,498*	\$2,736*	\$2,824	\$2,940*	\$3,097*	\$3,220*	\$3,376*	\$3,531*	\$3,634	\$3,881*	\$4,035*
<50	\$2,442	\$2,648	\$2,836	\$2,942	\$3,004	\$3,117	\$3,275	\$3,454	\$3,479	\$3,760	\$4,017	\$4,244	\$4,398^
50-99	\$2,894	\$2,901	\$3,056	\$3,189	\$3,389	\$3,630*	\$3,619	\$3,765	\$4,077	\$4,358	\$4,732	\$5,163	\$5,337^
100+	\$2,235	\$2,270	\$2,398*	\$2,670*	\$2,751	\$2,862	\$3,031*	\$3,144	\$3,307*	\$3,445*	\$3,504	\$3,723*	\$3,903*

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.
 Note: * indicates the estimate is statistically different from the previous year at p < 0.05. ^ indicates that the estimates for firms with <50 and 50-99 employees are statistically different from the estimate for firms with 100+ employees at p < 0.05. This test is conducted for 2020 only.

For data points and standard errors for this exhibit, select here.

Exhibit 4.10

Average percentage of premium contributed by employees for family coverage, by firm size, 2008-2020



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

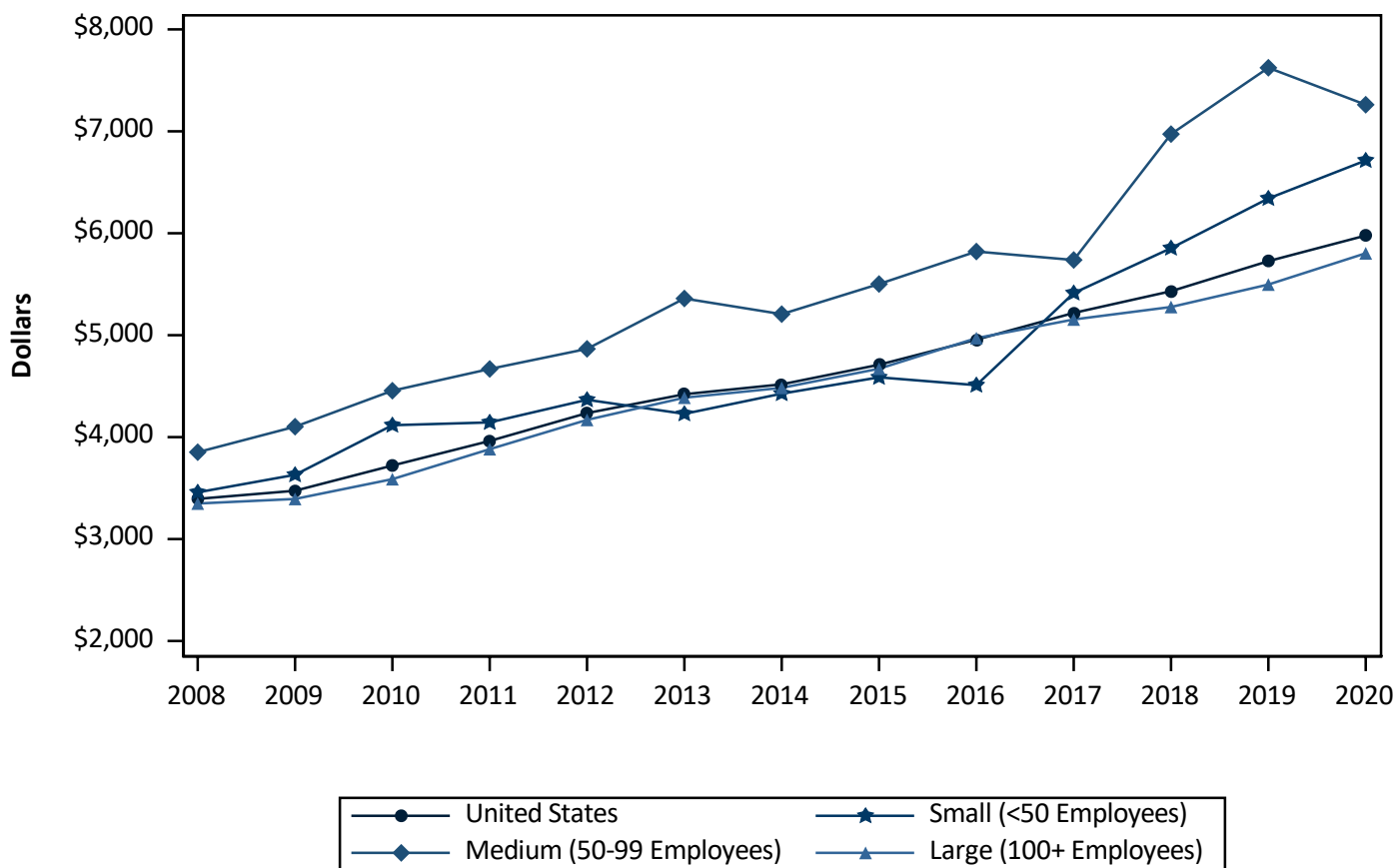
Data for Exhibit 4.10													
Average percentage of premium contributed by employees for family coverage, by firm size, 2008-2020													
Number of Employees	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
U.S.	27.6%	26.7%	26.8%	26.4%	27.4%*	27.6%	27.1%	27.2%	28.0%	27.9%	27.8%	28.0%	28.8%
<50	29.6%	30.1%	31.3%	29.4%	30.1%	28.6%	28.4%	28.8%	27.4%	30.7%*	32.0%	32.7%	34.6%^
50-99	33.3%	33.0%	34.2%	33.0%	31.6%	34.9%*	33.1%	33.7%	35.9%	32.4%	37.9%*	38.3%	36.6%^
100+	26.9%	25.6%*	25.5%	25.5%	26.7%*	26.9%	26.5%	26.5%	27.6%*	27.3%	26.6%	26.6%	27.6%

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.
 Note: * indicates the estimate is statistically different from the previous year at p < 0.05. ^ indicates that the estimates for firms with <50 and 50-99 employees are statistically different from the estimate for firms with 100+ employees at p < 0.05. This test is conducted for 2020 only.

For data points and standard errors for this exhibit, select here.

Exhibit 4.11

Average annual employee contribution (in dollars) for family coverage, by firm size, 2008-2020



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

Data for Exhibit 4.11

Average annual employee contribution (in dollars) for family coverage, by firm size, 2008-2020

Number of Employees	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
U.S.	\$3,394	\$3,474	\$3,721*	\$3,962*	\$4,236*	\$4,421*	\$4,518	\$4,710*	\$4,956*	\$5,218*	\$5,431*	\$5,726*	\$5,978*
<50	\$3,458	\$3,630	\$4,117*	\$4,144	\$4,366	\$4,228	\$4,426	\$4,587	\$4,510	\$5,413*	\$5,854	\$6,341	\$6,714^
50-99	\$3,852	\$4,102	\$4,455	\$4,669	\$4,866	\$5,360*	\$5,206	\$5,502	\$5,821	\$5,738	\$6,973*	\$7,623	\$7,261^
100+	\$3,348	\$3,393	\$3,588*	\$3,882*	\$4,169*	\$4,387*	\$4,483	\$4,671*	\$4,971*	\$5,154*	\$5,277	\$5,497	\$5,804*

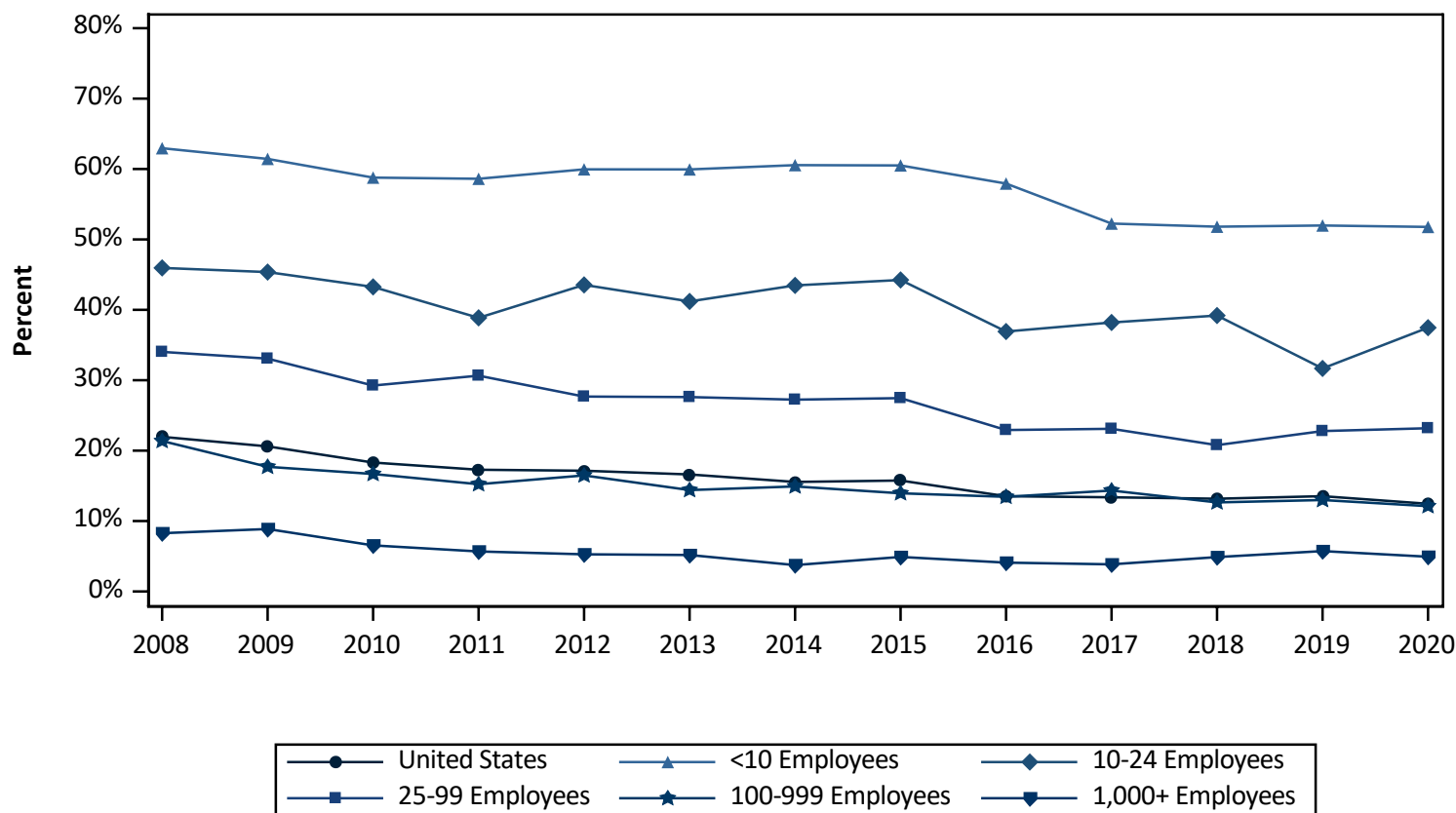
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

Note: * indicates the estimate is statistically different from the previous year at $p < 0.05$. ^ indicates that the estimates for firms with <50 and 50-99 employees are statistically different from the estimate for firms with 100+ employees at $p < 0.05$. This test is conducted for 2020 only.

For data points and standard errors for this exhibit, select here.

Exhibit 4.12

Percentage of single-coverage enrollees with no employee premium contribution, overall and by detailed firm size, 2008-2020



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

Data for Exhibit 4.12

Percentage of single-coverage enrollees with no employee premium contribution, overall and by detailed firm size, 2008-2020

Number of Employees	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
U.S.	22.0%	20.6%*	18.3%*	17.3%	17.1%	16.6%	15.6%	15.8%	13.5%*	13.4%	13.2%	13.5%	12.5%
<10	63.0%	61.4%	58.8%	58.6%	60.0%	59.9%	60.6%	60.5%	57.9%	52.3%*	51.8%	52.0%	51.8%^
10-24	46.0%	45.4%	43.3%	38.9%	43.5%*	41.2%	43.5%	44.2%	36.9%*	38.2%	39.2%	31.7%*	37.5%^*
25-99	34.0%	33.1%	29.2%	30.6%	27.7%	27.6%	27.2%	27.5%	22.9%*	23.1%	20.8%	22.8%	23.2%^
100-999	21.4%	17.7%*	16.7%	15.2%	16.5%	14.4%	14.9%	13.9%	13.4%	14.3%	12.6%	13.0%†	12.1%^
1,000+	8.3%	8.9%	6.5%*	5.7%	5.3%	5.2%	3.7%	4.9%*	4.1%	3.9%	4.9%	5.7%	4.9%

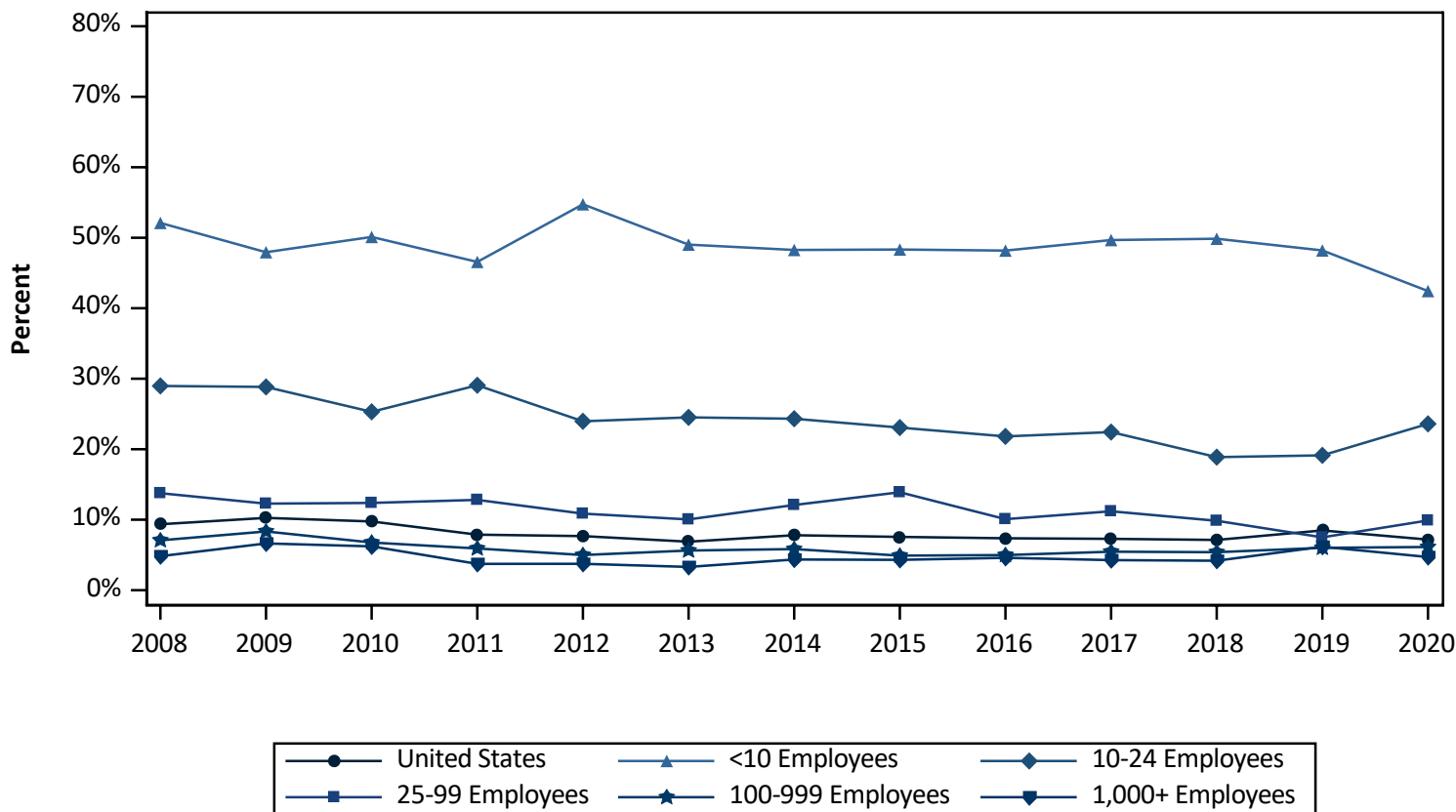
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

Note: † Estimate does not meet standard of reliability or precision. * indicates the estimate is statistically different from the previous year at $p < 0.05$. ^ indicates that the estimates for firms with <10, 10-24, 25-99, and 100-999 employees are statistically different from the estimate for firms with 1,000+ employees at $p < 0.05$. This test is conducted for 2020 only.

For data points and standard errors for this exhibit, select here.

Exhibit 4.13

Percentage of employee-plus-one coverage enrollees with no employee premium contribution, overall and by detailed firm size, 2008-2020



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

Data for Exhibit 4.13

Percentage of employee-plus-one coverage enrollees with no employee premium contribution, overall and by detailed firm size, 2008-2020

Number of Employees	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
U.S.	9.4%	10.3%	9.8%	7.9%	7.7%	6.9%	7.8%	7.6%	7.4%	7.3%	7.1%	8.5%*	7.2%
<10	52.1%	47.9%	50.1%	46.6%	54.7%*	49.0%	48.3%	48.3%	48.2%	49.7%	49.9%	48.2%	42.4%^
10-24	29.0%	28.8%	25.3%	29.1%	24.0%	24.5%	24.3%	23.1%	21.8%	22.4%	18.9%	19.1%	23.6%^
25-99	13.8%	12.3%	12.4%	12.8%	10.9%	10.0%	12.1%	13.9%	10.1%*	11.2%	9.8%	7.5%	9.9%^
100-999	7.1%	8.3%	6.8%	5.9%	5.0%	5.6%	5.8%	4.9%	5.0%	5.5%	5.4%	6.0%	6.1%
1,000+	4.8%	6.6%	6.2%	3.7%	3.7%	3.3%	4.4%	4.3%	4.6%	4.3%	4.2%	6.2%*	4.7%

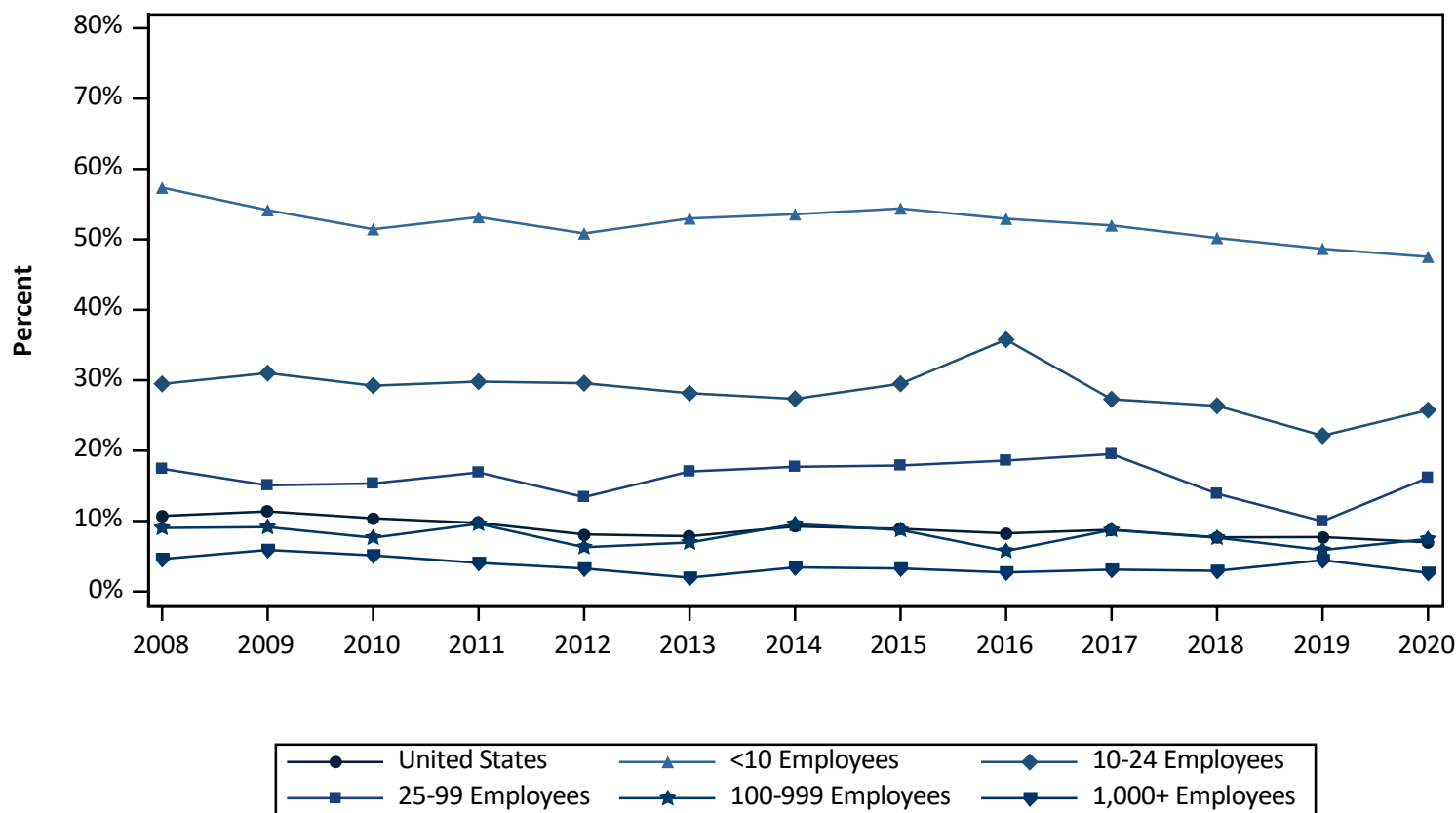
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

Note: † Estimate does not meet standard of reliability or precision. * indicates the estimate is statistically different from the previous year at $p < 0.05$. ^ indicates that the estimates for firms with <10, 10-24, 25-99, and 100-999 employees are statistically different from the estimate for firms with 1,000+ employees at $p < 0.05$. This test is conducted for 2020 only.

For data points and standard errors for this exhibit, select here.

Exhibit 4.14

Percentage of family-coverage enrollees with no employee premium contribution, overall and by detailed firm size, 2008-2020



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

Data for Exhibit 4.14

Percentage of family-coverage enrollees with no employee premium contribution, overall and by detailed firm size, 2008-2020

Number of Employees	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
U.S.	10.7%	11.4%	10.4%	9.7%	8.1%*	7.9%	9.2%	8.9%	8.3%	8.8%	7.7%	7.7%	7.0%
<10	57.3%	54.2%	51.4%	53.2%	50.9%	53.0%	53.6%	54.4%	52.9%	52.0%	50.2%	48.7%	47.5%^
10-24	29.5%	31.0%	29.2%	29.8%	29.6%	28.2%	27.4%	29.5%	35.8%	27.3%*	26.4%	22.1%	25.8%^
25-99	17.4%	15.1%	15.3%	16.9%	13.4%	17.0%	17.7%	17.9%	18.6%	19.5%	13.9%*	10.0%	16.2%^*
100-999	9.0%	9.1%	7.6%	9.6%	6.3%	7.0%	9.6%	8.7%	5.8%	8.7%	7.6%	5.9%	7.5%^
1,000+	4.6%	5.9%	5.1%	4.0%	3.3%	2.0%*	3.4%*	3.3%	2.7%	3.1%	2.9%	4.4%	2.6%

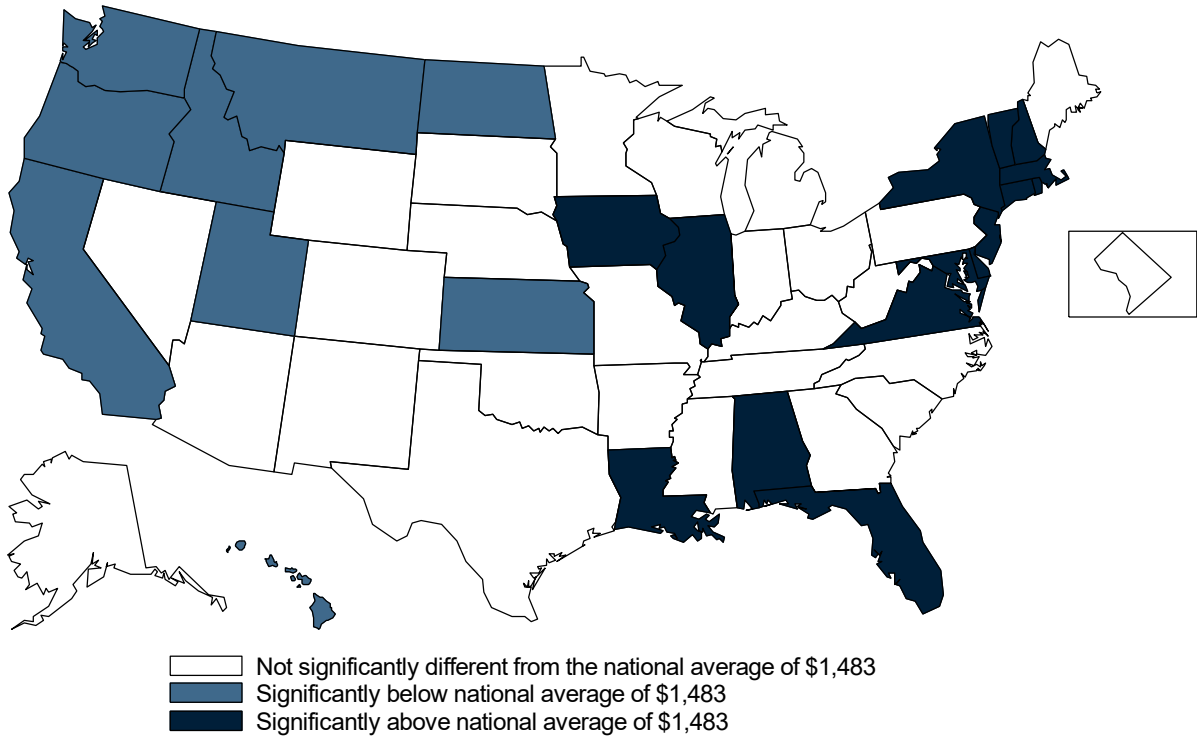
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

Note: † Estimate does not meet standard of reliability or precision. * indicates the estimate is statistically different from the previous year at $p < 0.05$. ^ indicates that the estimates for firms with <10, 10-24, 25-99, and 100-999 employees are statistically different from the estimate for firms with 1,000+ employees at $p < 0.05$. This test is conducted for 2020 only.

For data points and standard errors for this exhibit, select here.

Exhibit 4.15

Average annual employee contribution (in dollars) for single coverage, by State, 3-year average, 2018-2020



Alabama	\$1,594*	Kentucky	\$1,648	North Dakota	\$1,297*
Alaska	\$1,353	Louisiana	\$1,679*	Ohio	\$1,561
Arizona	\$1,541	Maine	\$1,464	Oklahoma	\$1,388
Arkansas	\$1,412	Maryland	\$1,649*	Oregon	\$1,120*
California	\$1,248*	Massachusetts	\$1,750*	Pennsylvania	\$1,403
Colorado	\$1,508	Michigan	\$1,409	Rhode Island	\$1,642*
Connecticut	\$1,734*	Minnesota	\$1,506	South Carolina	\$1,565
Delaware	\$1,607*	Mississippi	\$1,471	South Dakota	\$1,545
District of Columbia	\$1,434	Missouri	\$1,480	Tennessee	\$1,507
Florida	\$1,598*	Montana	\$1,165*	Texas	\$1,472
Georgia	\$1,491	Nebraska	\$1,548	Utah	\$1,359*
Hawaii	\$777*	Nevada	\$1,454	Vermont	\$1,593*
Idaho	\$1,192*	New Hampshire	\$1,661*	Virginia	\$1,681*
Illinois	\$1,607*	New Jersey	\$1,689*	Washington	\$1,019*
Indiana	\$1,535	New Mexico	\$1,616	West Virginia	\$1,435
Iowa	\$1,612*	New York	\$1,649*	Wisconsin	\$1,561
Kansas	\$1,359*	North Carolina	\$1,476	Wyoming	\$1,359

Source: Medical Expenditure Panel Survey - Insurance Component, private-sector establishments, 2018-2020.

Note: * Indicates the estimate is statistically different from the national average of \$1,483 at $p < 0.05$.

For data points and standard errors for this exhibit, select here.

Exhibit 4.18

Average percentage of premium contributed by employees for single coverage, overall and by industry, 2020



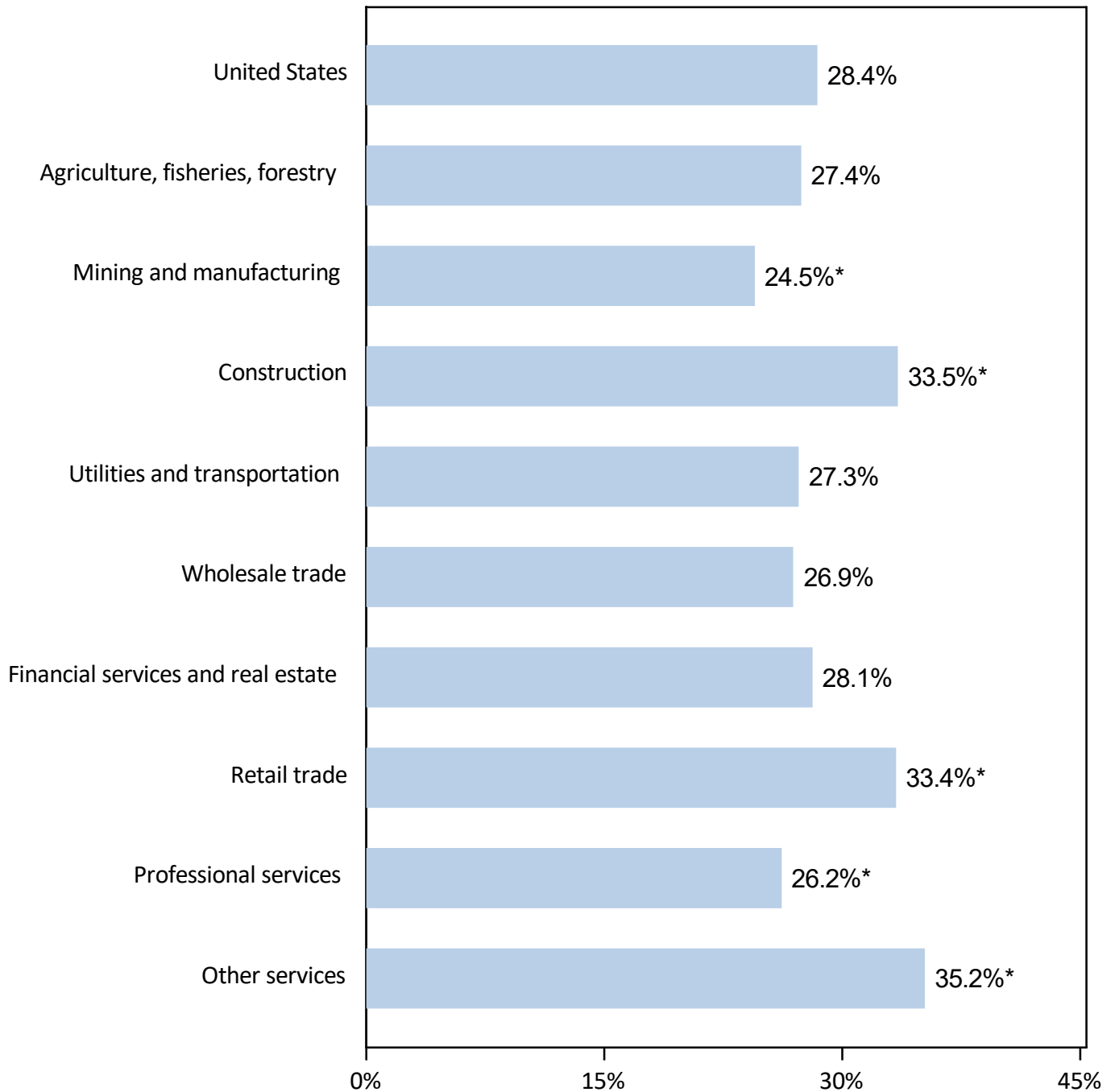
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2020

Note: * indicates that the estimate is statistically different from the estimate for firms in the financial services and real estate sector at $p < 0.05$.

For data points and standard errors for this exhibit, select here.

Exhibit 4.19

Average percentage of premium contributed by employees for employee-plus-one coverage, overall and by industry, 2020



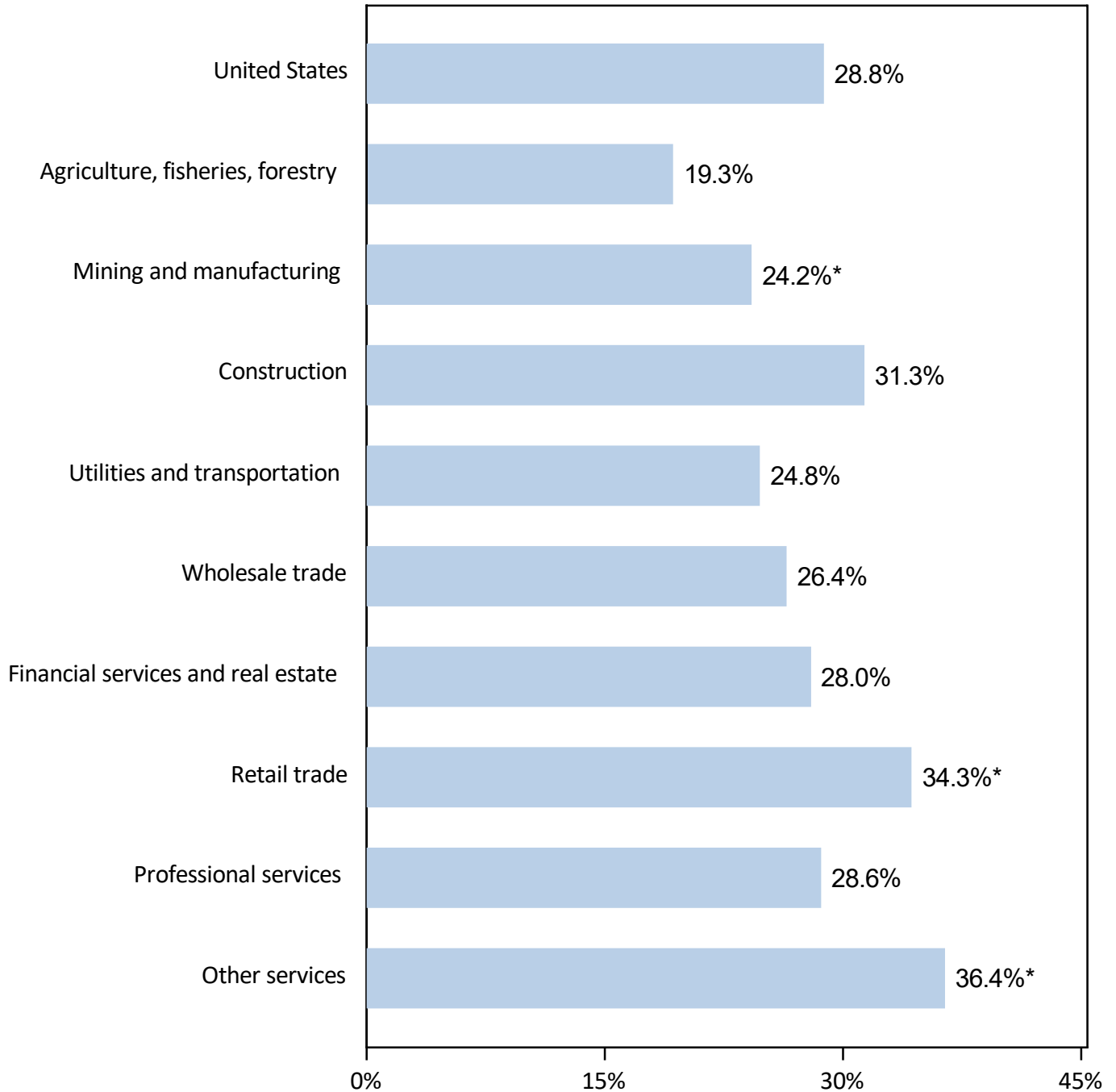
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2020

Note: * indicates that the estimate is statistically different from the estimate for firms in the financial services and real estate sector at $p < 0.05$.

For data points and standard errors for this exhibit, select here.

Exhibit 4.20

Average percentage of premium contributed by employees for family coverage, overall and by industry, 2020



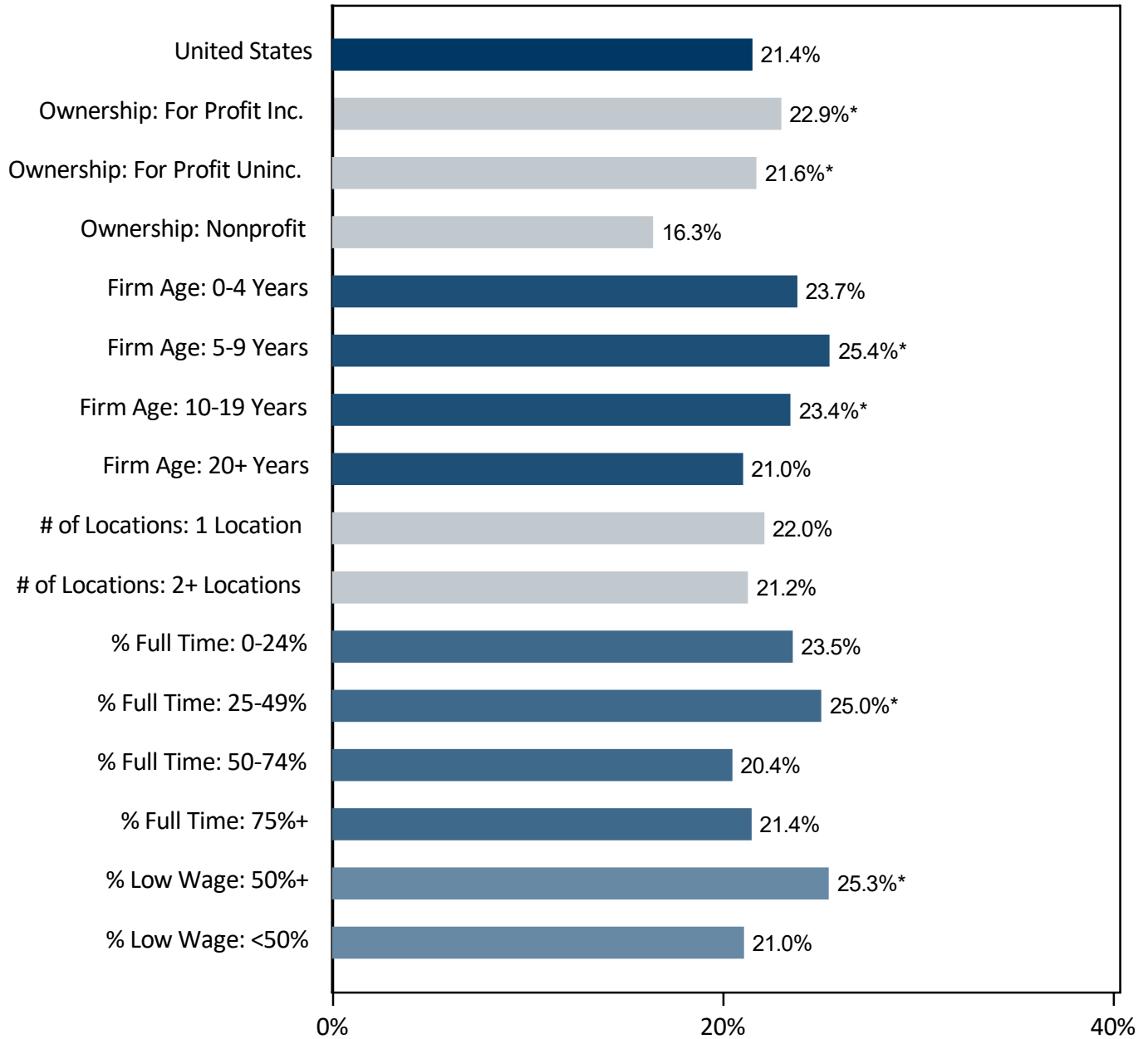
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2020

Note: * indicates that the estimate is statistically different from the estimate for firms in the financial services and real estate sector at $p < 0.05$.

For data points and standard errors for this exhibit, select here.

Exhibit 4.21

Average percentage of premium contributed by employees for single coverage, overall and by selected characteristics, 2020



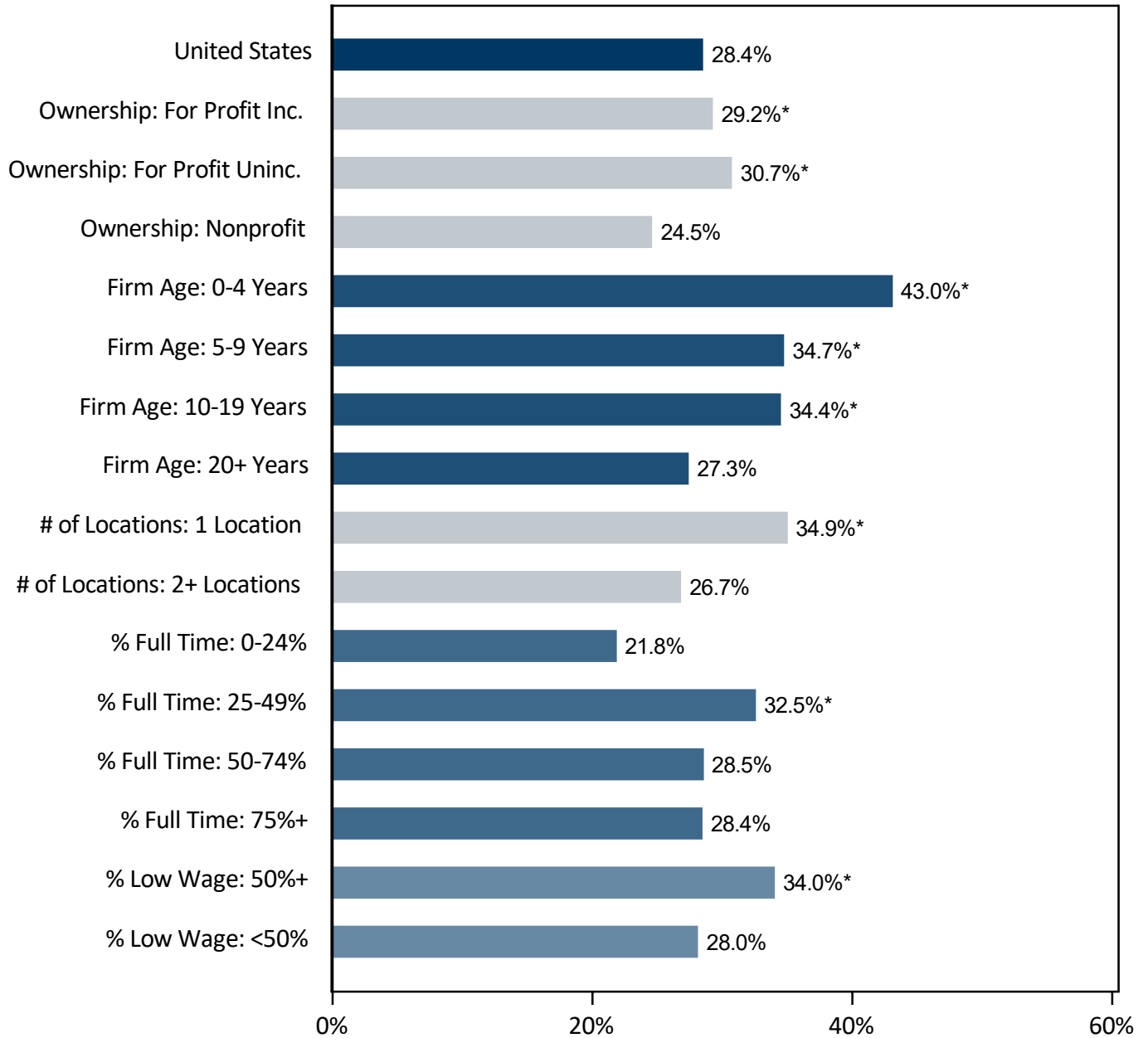
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2020.

Note: “% Full Time” refers to the percentage of the establishment’s workforce that worked full time in 2020. “% Low Wage” refers to the percentage of the establishment’s workforce that earned less than \$13.00 per hour in 2020. * indicates that the estimate is statistically different from the estimate for the reference category within each group at p < 0.05. Reference categories are: Nonprofit, Firm Age: 20+ Years, 2+ Locations, % Full Time 75%+, % Low Wage < 50%.

For data points and standard errors for this exhibit, select here.

Exhibit 4.22

Average percentage of premium contributed by employees for employee-plus-one coverage, overall and by selected characteristics, 2020



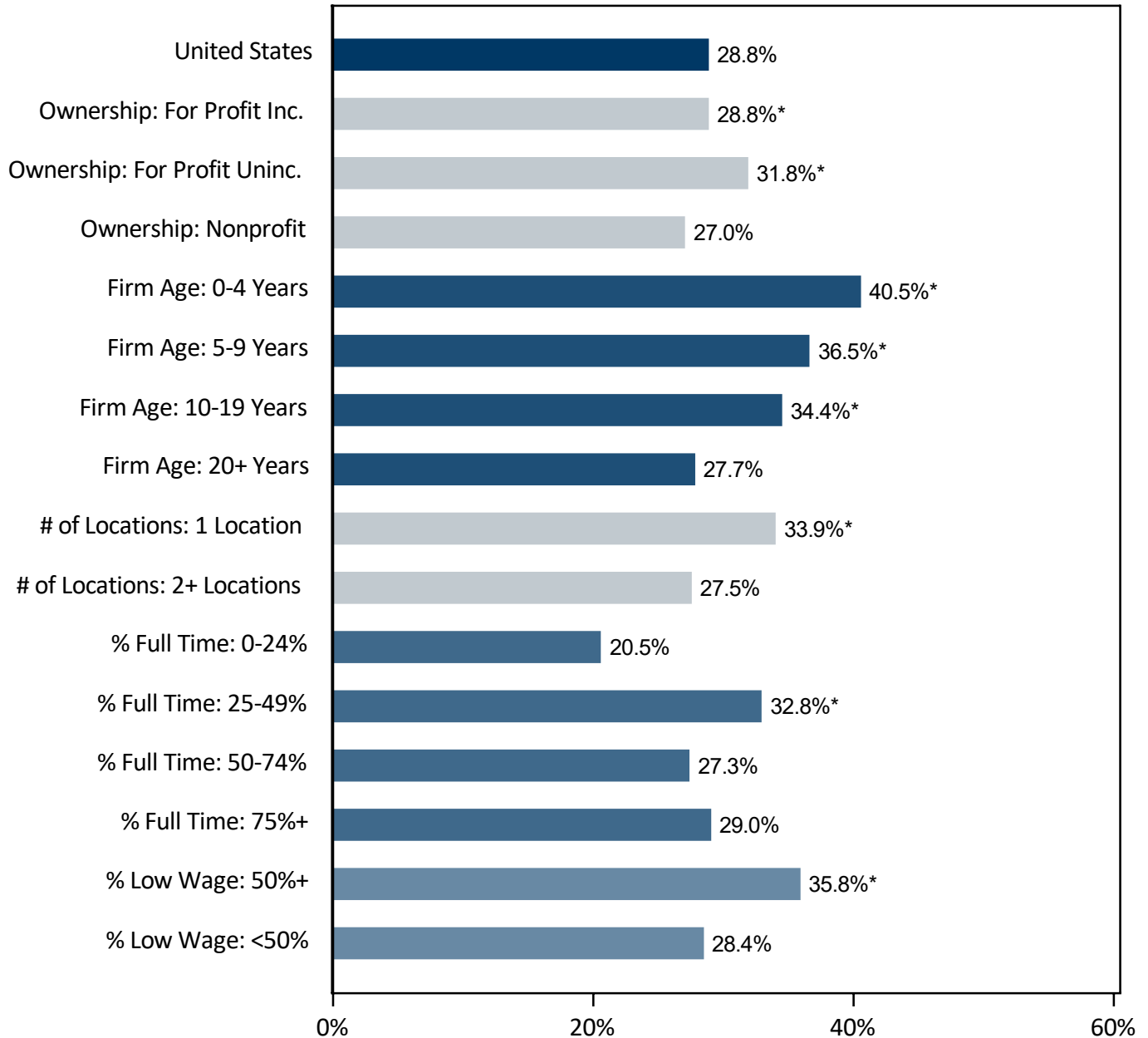
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2020.

Note: “% Full Time” refers to the percentage of the establishment’s workforce that worked full time in 2020. “% Low Wage” refers to the percentage of the establishment’s workforce that earned less than \$13.00 per hour in 2020. * indicates that the estimate is statistically different from the estimate for the reference category within each group at $p < 0.05$. Reference categories are: Nonprofit, Firm Age: 20+ Years, 2+ Locations, % Full Time 75%+, % Low Wage < 50%.

For data points and standard errors for this exhibit, select here.

Exhibit 4.23

Average percentage of premium contributed by employees for family coverage, overall and by selected characteristics, 2020



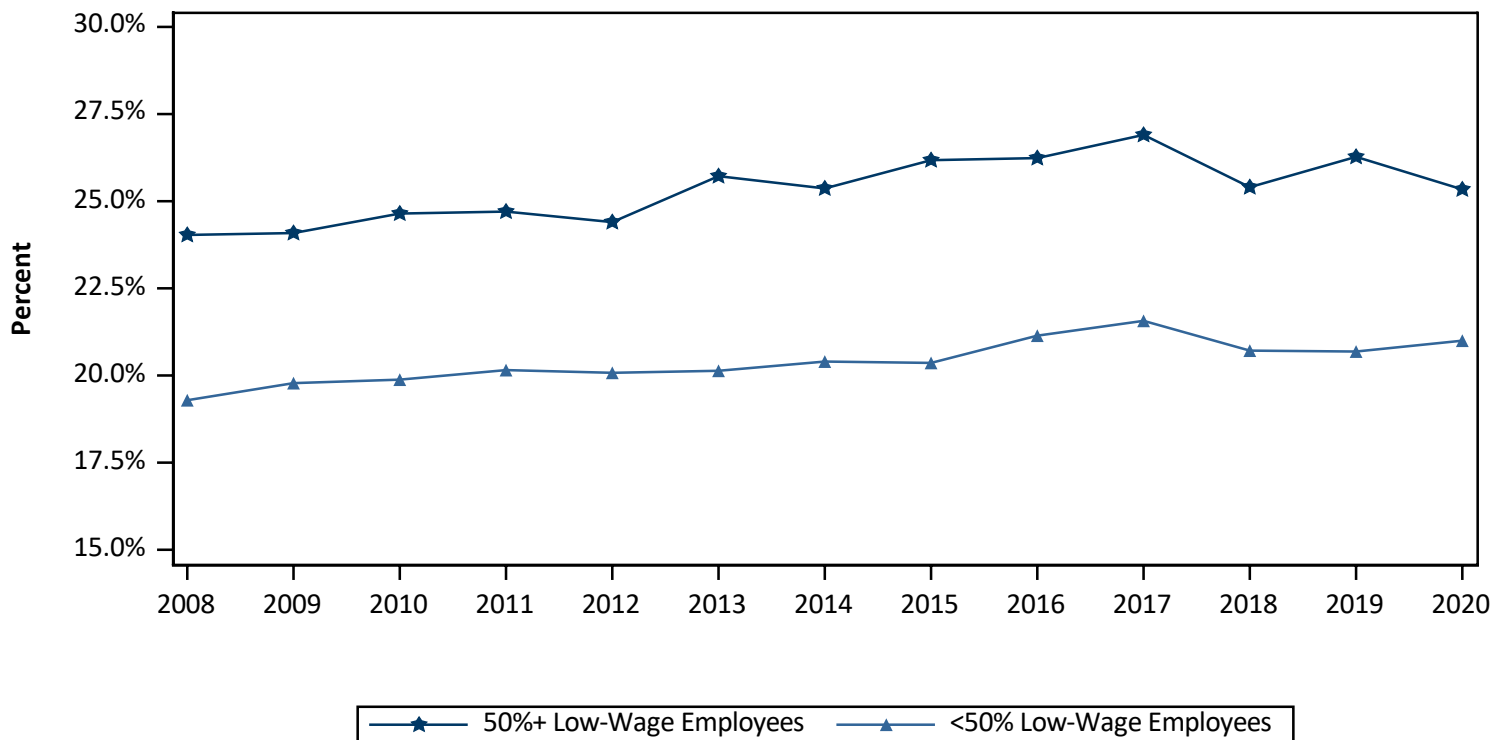
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2020.

Note: “% Full Time” refers to the percentage of the establishment’s workforce that worked full time in 2020. “% Low Wage” refers to the percentage of the establishment’s workforce that earned less than \$13.00 per hour in 2020. * indicates that the estimate is statistically different from the estimate for the reference category within each group at $p < 0.05$. Reference categories are: Nonprofit, Firm Age: 20+ Years, 2+ Locations, % Full Time 75%+, % Low Wage < 50%.

For data points and standard errors for this exhibit, select here.

Exhibit 4.24

Average percentage of premium contributed by employees for single coverage, by the percentage of the establishment's workforce that is low wage, 2008-2020



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

Note: Wage levels in the MEPS-IC questionnaires have been adjusted to account for changing wages over time. In 2020, low-wage employees were defined as those earning less than \$13.00 per hour.

For data points and standard errors for this exhibit, select here.

Data for Exhibit 4.24

Average percentage of premium contributed by employees for single coverage, by the percentage of the establishment's workforce that is low wage, 2008-2020

Low wage	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
50%+ Low-Wage Employees	24.0%	24.1%	24.6%	24.7%	24.4%	25.7%	25.4%	26.2%	26.2%	26.9%	25.4%	26.3%	25.3%^
<50% Low-Wage Employees	19.3%	19.8%	19.9%	20.2%	20.1%	20.1%	20.4%	20.4%	21.1%*	21.6%	20.7%*	20.7%	21.0%

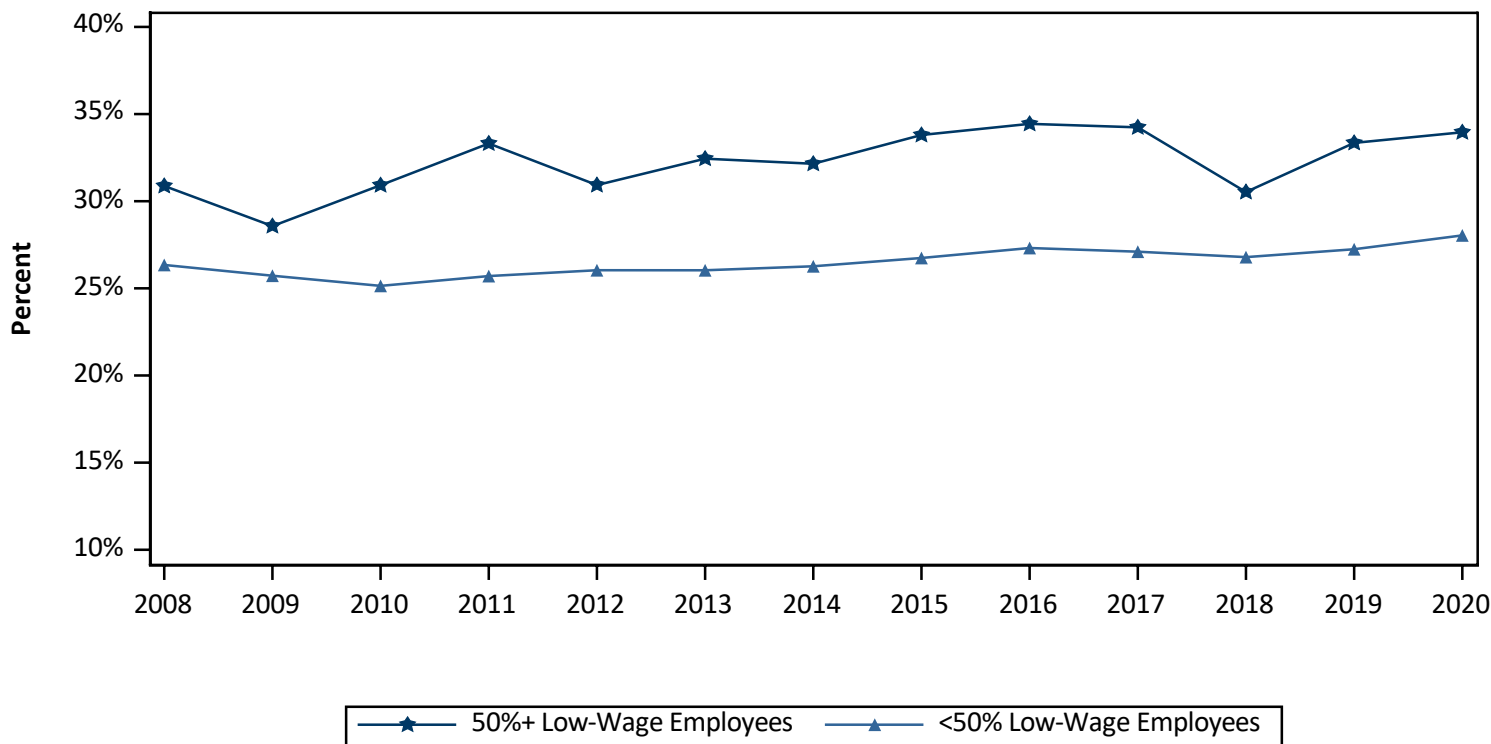
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

Note: Wage levels in the MEPS-IC questionnaires have been adjusted to account for changing wages over time. In 2020, low-wage employees were defined as those earning less than \$13.00 per hour. * indicates the estimate is significantly different from the previous year at $p < 0.05$. ^ indicates that the estimates for employers with 50%+ low wage employees are statistically different from the estimate for employers with <50% low wage employees at $p < 0.05$. This test is conducted for 2020 only.

For data points and standard errors for this exhibit, select here.

Exhibit 4.25

Average percentage of premium contributed by employees for employee-plus-one coverage, by the percentage of the establishment's workforce that is low wage, 2008-2020



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

Note: Wage levels in the MEPS-IC questionnaires have been adjusted to account for changing wages over time. In 2020, low-wage employees were defined as those earning less than \$13.00 per hour.

For data points and standard errors for this exhibit, select here.

Data for Exhibit 4.25

Average percentage of premium contributed by employees for employee-plus-one coverage, by the percentage of the establishment's workforce that is low wage, 2008-2020

Low wage	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
50%+ Low-Wage Employees	30.9%	28.6%*	30.9%*	33.3%*	30.9%*	32.4%	32.1%	33.8%	34.4%	34.2%	30.5%*	33.3%	34.0%^
<50% Low-Wage Employees	26.3%	25.7%	25.1%	25.7%	26.0%	26.0%	26.3%	26.7%	27.3%	27.1%	26.8%	27.2%	28.0%

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

Note: Wage levels in the MEPS-IC questionnaires have been adjusted to account for changing wages over time. In 2020, low-wage employees were defined as those earning less than \$13.00 per hour. * indicates the estimate is significantly different from the previous year at $p < 0.05$. ^ indicates that the estimates for employers with 50%+ low wage employees are statistically different from the estimate for employers with <50% low wage employees at $p < 0.05$. This test is conducted for 2020 only.

For data points and standard errors for this exhibit, select here.

Exhibit 4.26

Average percentage of premium contributed by employees for family coverage, by the percentage of the establishment's workforce that is low wage, 2008-2020



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

Note: Wage levels in the MEPS-IC questionnaires have been adjusted to account for changing wages over time. In 2020, low-wage employees were defined as those earning less than \$13.00 per hour.

For data points and standard errors for this exhibit, select here.

Data for Exhibit 4.26

Average percentage of premium contributed by employees for family coverage, by the percentage of the establishment's workforce that is low wage, 2008-2020

Low wage	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
50%+ Low-Wage Employees	32.0%	30.2%	31.6%	31.0%	33.4%*	31.7%	33.1%	34.4%	35.8%	35.7%	35.8%	34.1%	35.8%^
<50% Low-Wage Employees	27.0%	26.2%	26.3%	25.9%	26.7%	27.1%	26.5%	26.7%	27.5%	27.4%	27.2%	27.5%	28.4%

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

Note: Wage levels in the MEPS-IC questionnaires have been adjusted to account for changing wages over time. In 2020, low-wage employees were defined as those earning less than \$13.00 per hour. * indicates the estimate is significantly different from the previous year at $p < 0.05$. ^ indicates that the estimates for employers with 50%+ low wage employees are statistically different from the estimate for employers with <50% low wage employees at $p < 0.05$. This test is conducted for 2020 only.

For data points and standard errors for this exhibit, select here.

Exhibit 4.27
Distributions of employee contribution (in dollars) for single, employee-plus-one, and family coverage, by firm size, 2020

Coverage	Estimate	Total	<50 employees	50-99 employees	100 or more employees
Single	Average (mean)	\$1,532	\$1,469	\$1,571	\$1,540
	10 percentile	\$0	\$0*	\$0*	\$310
	25 percentile	\$700	\$0*	\$480*	\$820
	50 percentile (median)	\$1,300	\$1,000*	\$1,300	\$1,400
	75 percentile	\$2,000	\$2,400*	\$2,300*	\$2,000
	90 percentile	\$3,000	\$3,600*	\$3,300*	\$2,800
Employee-plus-one	Average (mean)	\$4,035	\$4,398*	\$5,337*	\$3,903
	10 percentile	\$780	\$0*	\$1,000†	\$1,000
	25 percentile	\$2,200	\$360†*	\$2,800*	\$2,200
	50 percentile (median)	\$3,500	\$3,600	\$4,600*	\$3,400
	75 percentile	\$5,200	\$6,600*	\$7,500*	\$4,900
	90 percentile	\$7,600	\$9,600*	\$9,900*	\$7,200
Family	Average (mean)	\$5,978	\$6,714*	\$7,261*	\$5,804
	10 percentile	\$1,100	\$0*	\$0*	\$1,600
	25 percentile	\$3,100	\$0*	\$3,100	\$3,300
	50 percentile (median)	\$5,200	\$5,400	\$6,300	\$5,100
	75 percentile	\$7,600	\$11,000*	\$11,000*	\$7,000
	90 percentile	\$12,000	\$16,000*	\$14,000*	\$11,000

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2020.

Note: † Estimate does not meet standard of reliability or precision. * indicates that the estimates for firms with <50 and 50-99 employees are statistically different from the estimate for firms with 100+ employees at $p < 0.05$.

For data points and standard errors for this exhibit, select here.

Section 5: Employee Cost Sharing



Employee Cost Sharing

Over the past 12 years, employers have increasingly turned to high-deductible health plans (HDHPs) and other cost-sharing measures to limit growth in health insurance costs and premiums. This section presents trends from 2008 to 2020 in cost-sharing measures overall and by firm size, as well as variation in cost-sharing measures by firm size and State in 2020.

The cost-sharing measures in this section include estimates of the percentages of private-sector employees enrolled in employer-sponsored health insurance (ESI) who face various cost-sharing arrangements, including deductibles, copayments, coinsurance rates, and maximum out-of-pocket payments. The measures also include the percentage enrolled in an HDHP. This section also provides information on average single and family deductibles (overall and among HDHP enrollees), average copayments and coinsurance rates, and average single and family maximum out-of-pocket limits these workers face.

Cost-sharing provisions may vary for different types of healthcare services. The individual and family deductibles reported in this section are general annual deductibles that must be met before many services are covered by the health plan. Coinsurance rates are the percentages of healthcare service expenses paid by the enrollee or family members covered by the plan, and copayments are fixed dollar amounts paid for each healthcare service. Coinsurance rates and copayments are reported separately for office visits to general practitioners and office visits to specialist physicians.

The individual and family maximum out-of-pocket payment limits are the maximum amount a covered individual or family would pay for covered services in a given year. When plans differentiate between in-network and out-of-network providers, the deductibles, coinsurance rates, copayments, and maximum out-of-pocket limits reported in this section are for in-network providers.

HDHPs, as defined in this section, are health insurance plans with deductibles at or above annual thresholds set by the Internal Revenue Service for plans to qualify for Health Savings Accounts. In 2020, the thresholds were \$1,400 for single coverage and \$2,800 for family coverage.

Despite significant economic disruption in 2020, ESI at private-sector employers was largely characterized by stability in cost sharing for covered workers and their families. Where present, changes in cost sharing from 2019 to 2020 tended to be in line with long-term trends. Longstanding differences in cost-sharing provisions between large employers and both small and medium employers continued in 2020, and cost sharing varies substantially across States.

Highlights

- From 2019 to 2020, the overall percentage enrolled in plans with a deductible increased from 86.6 to 89.2 percent (Exhibit 5.1). This increase was in line with the long-term trend after 2 years with no significant change.
- In 2020, the overall average single (\$1,945) and family (\$3,722) deductibles were not significantly different from their 2019 levels. From 2008 to 2020, average single and family

deductibles both more than doubled, with average annual rates of increase of 6.9 and 7.0 percent, respectively (Exhibits 5.2 and 5.3).

- The percentage of family-coverage enrollees with an out-of-pocket payment maximum fell from 91.6 percent in 2019 to 88.7 percent in 2020. The percentage of single-coverage enrollees with an out-of-pocket maximum remained steady, at about 91 percent, in both years (Exhibits 5.15 and 5.16).
- Across the United States, based on pooled 2018-2020 data, the average annual percentage of enrollees in a health plan with a deductible ranged from 40.7 percent in Hawaii to 98.2 percent in South Dakota. The average annual percentage of single enrollees in an HDHP ranged from 16.6 percent in Hawaii to 75.9 percent in South Dakota (Exhibits 5.4 and 5.21).
- For 2018-2020, five States (California, District of Columbia, New York, Massachusetts, and Maryland) had average annual percentages of enrollees in plans with a deductible and average annual single and family deductibles that were all lower than the national average, (Exhibits 5.4, 5.5, and 5.6).
- For 2018-2020, among single-coverage enrollees in HDHPs, average annual deductible amounts ranged from \$2,193 in Massachusetts to \$3,081 in Montana (Exhibit 5.23).
- Among family-coverage enrollees in HDHPs, average annual deductible amounts ranged from nearly \$4,500 in Massachusetts and Washington to approximately \$5,750 in New Hampshire and Tennessee (Exhibit 5.24).

Key Trends

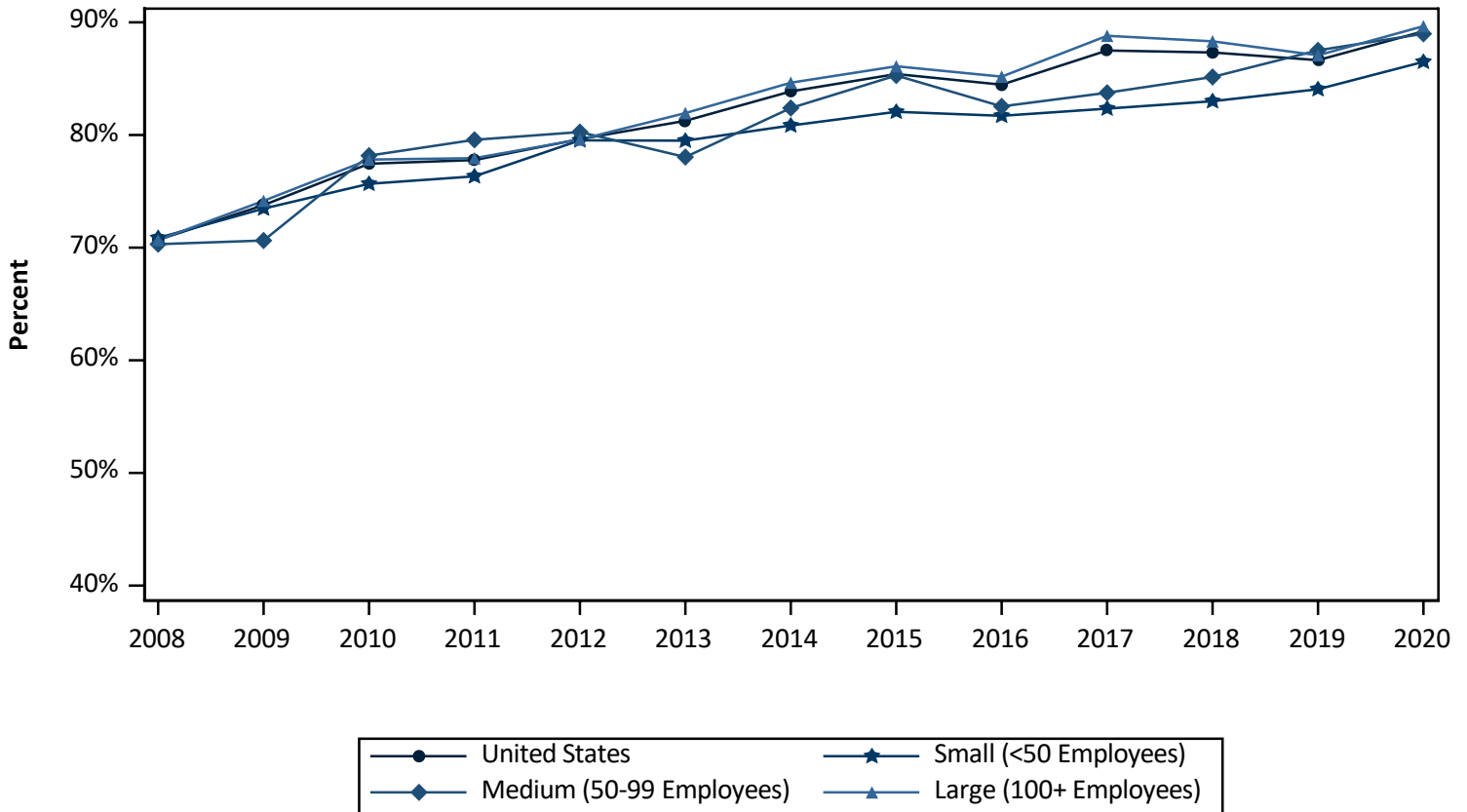
Beyond these highlights, the prevalence of coinsurance and copayments, average copayments and coinsurance, average maximum out-of-pocket payments, and HDHP enrollment in 2020 were all in line either with 2019 values or with long-term trends in these measures. Further, a number of longstanding differences in cost-sharing provisions between large employers and both small and medium employers were again evident in 2020. Specifically:

- Among enrollees in a plan with a deductible, average individual and family deductibles were significantly lower for large-firm enrollees, and the percentage of single and family enrollees in an HDHP was lower for large-firm enrollees than for those in small and medium firms.
- For office visits to both general practitioners and specialist physicians, large-firm enrollees were less likely to have a copayment and more likely to have required coinsurance. Among enrollees with these cost-sharing requirements, large-firm enrollees had significantly lower average copayments and coinsurance rates.
- Large-firm enrollees were more likely to have maximum out-of-pocket payment limits for both single and family coverage (and thus less likely to face the prospect of unlimited out-of-pocket spending). Among enrollees with limits, large-firm enrollees had lower average maximum out-of-pocket amounts for both individual and family coverage.

Most of these differences in cost sharing between large employers and small and medium employers were statistically significant in every year, and all differences were significant in most years for which data are presented in this section.

Exhibit 5.1

Percentage of private-sector enrolled employees in a health insurance plan with a deductible, overall and by firm size, 2008-2020



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

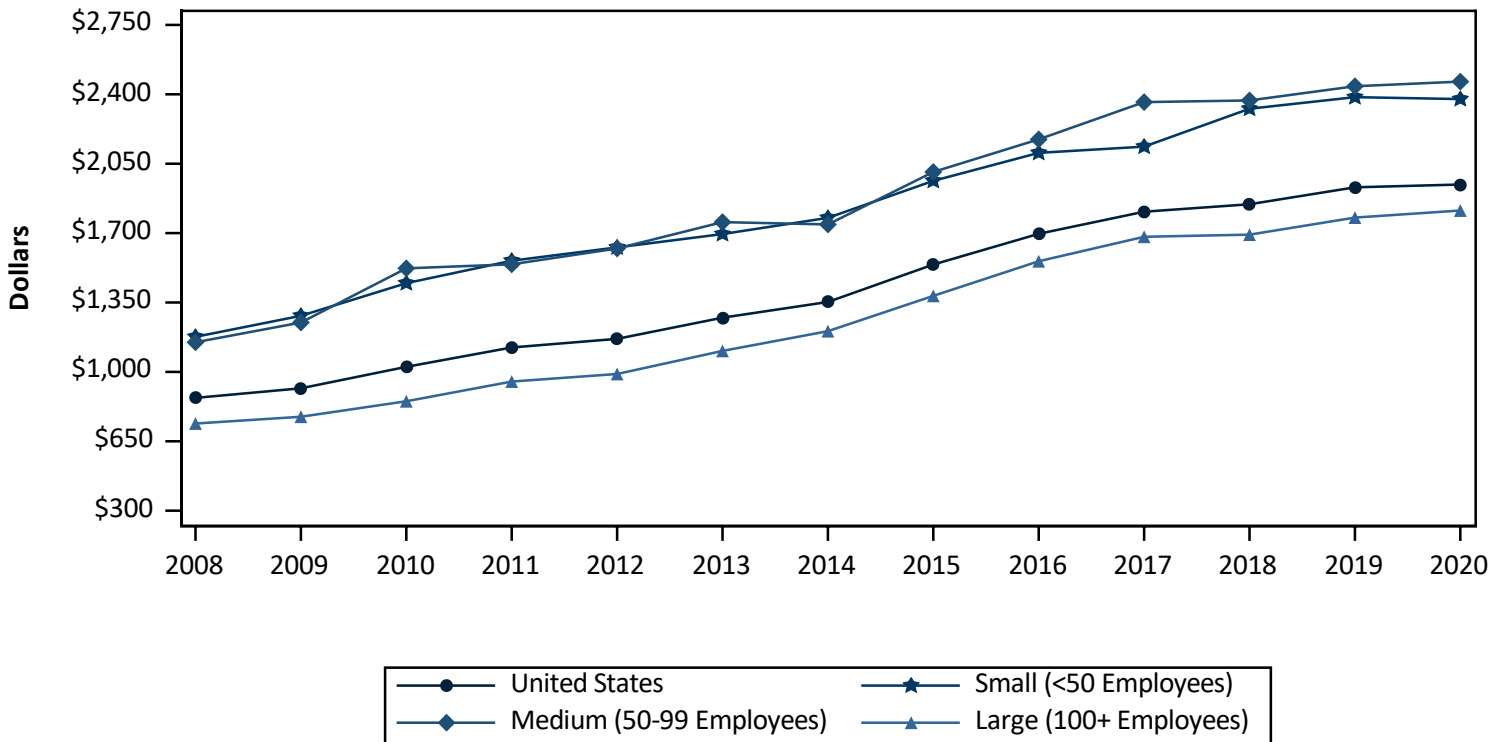
Data for Exhibit 5.1													
Percentage of private-sector enrolled employees in a health insurance plan with a deductible, overall and by firm size, 2008-2020													
Number of Employees	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
U.S.	70.7%	73.8%*	77.5%*	77.8%	79.6%*	81.3%	83.9%*	85.4%*	84.5%	87.5%*	87.3%	86.6%	89.2%*
<50	70.9%	73.5%*	75.7%*	76.3%	79.5%*	79.5%	80.8%	82.1%	81.7%	82.3%	83.0%	84.1%	86.5%*^
50-99	70.3%	70.6%	78.2%*	79.6%	80.3%	78.0%	82.4%*	85.3%	82.5%	83.7%	85.1%	87.5%	89.0%
100+	70.7%	74.2%*	77.8%*	77.9%	79.6%	81.9%*	84.6%*	86.1%	85.2%	88.8%*	88.3%	87.1%	89.7%*

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.
Note: * indicates the estimate is statistically different from the previous year at p < 0.05. ^ indicates that the estimates for firms with <50 and 50-99 employees are statistically different from the estimate for firms with 100+ employees at p < 0.05. This test is conducted for 2020 only.

For data points and standard errors for this exhibit, select here.

Exhibit 5.2

Average individual deductible (in dollars) per employee enrolled with single coverage in a health insurance plan with a deductible, overall and by firm size, 2008-2020



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

Note: 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.

Data for Exhibit 5.2

Average individual deductible (in dollars) per employee enrolled with single coverage in a health insurance plan with a deductible, overall and by firm size, 2008-2020

Number of Employees	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
U.S.	\$869	\$917*	\$1,025*	\$1,123*	\$1,167*	\$1,273*	\$1,353*	\$1,541*	\$1,696*	\$1,808*	\$1,846	\$1,931*	\$1,945
<50	\$1,177	\$1,283*	\$1,447*	\$1,561*	\$1,628	\$1,695	\$1,777*	\$1,964*	\$2,105*	\$2,136	\$2,327*	\$2,386	\$2,376^
50-99	\$1,149	\$1,249	\$1,522*	\$1,543	\$1,622	\$1,755	\$1,744	\$2,008*	\$2,173	\$2,361	\$2,369	\$2,441	\$2,464^
100+	\$740	\$774*	\$852*	\$951*	\$989*	\$1,106*	\$1,205*	\$1,383*	\$1,558*	\$1,681*	\$1,692	\$1,778*	\$1,814

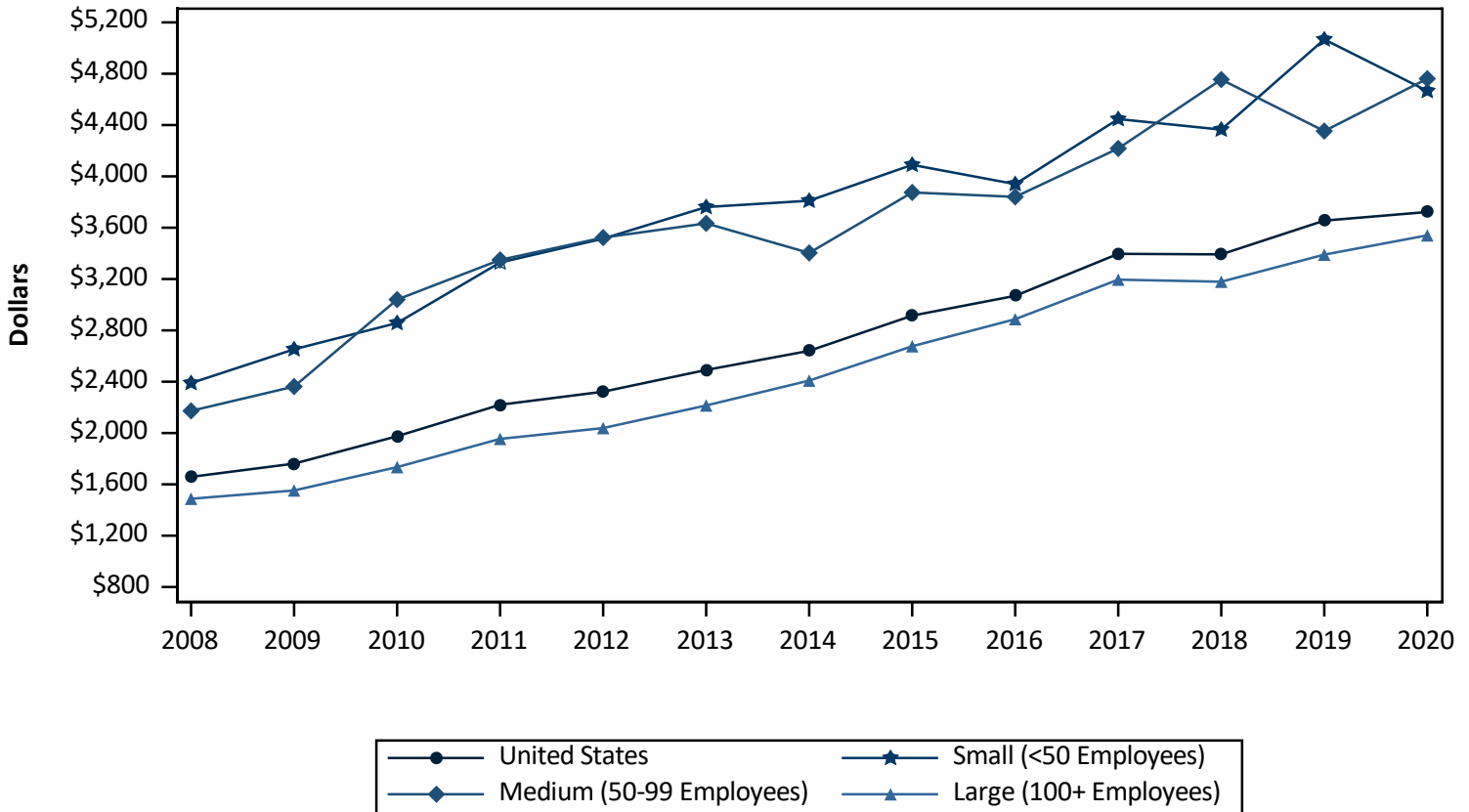
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

Note: 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. * indicates the estimate is statistically different from the previous year at $p < 0.05$. ^ indicates that the estimates for firms with <50 and 50-99 employees are statistically different from the estimate for firms with 100+ employees at $p < 0.05$. This test is conducted for 2020 only.

For data points and standard errors for this exhibit, select here.

Exhibit 5.3

Average family deductible (in dollars) per employee enrolled with family coverage in a health insurance plan with a deductible, overall and by firm size, 2008-2020



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

Data for Exhibit 5.3
Average family deductible (in dollars) per employee enrolled with family coverage in a health insurance plan with a deductible, overall and by firm size, 2008-2020

Number of Employees	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
U.S.	\$1,658	\$1,761*	\$1,975*	\$2,220*	\$2,322*	\$2,491*	\$2,640*	\$2,915*	\$3,069*	\$3,396*	\$3,392	\$3,655*	\$3,722
<50	\$2,389	\$2,652*	\$2,857*	\$3,329*	\$3,515*	\$3,761*	\$3,810	\$4,090*	\$3,940	\$4,447*	\$4,364	\$5,067*	\$4,666*^
50-99	\$2,173	\$2,362	\$3,040*	\$3,349	\$3,523	\$3,634	\$3,404	\$3,875*	\$3,840	\$4,218	\$4,755	\$4,353	\$4,761^
100+	\$1,488	\$1,552*	\$1,734*	\$1,954*	\$2,038	\$2,215*	\$2,408*	\$2,676*	\$2,887*	\$3,195*	\$3,179	\$3,390*	\$3,540

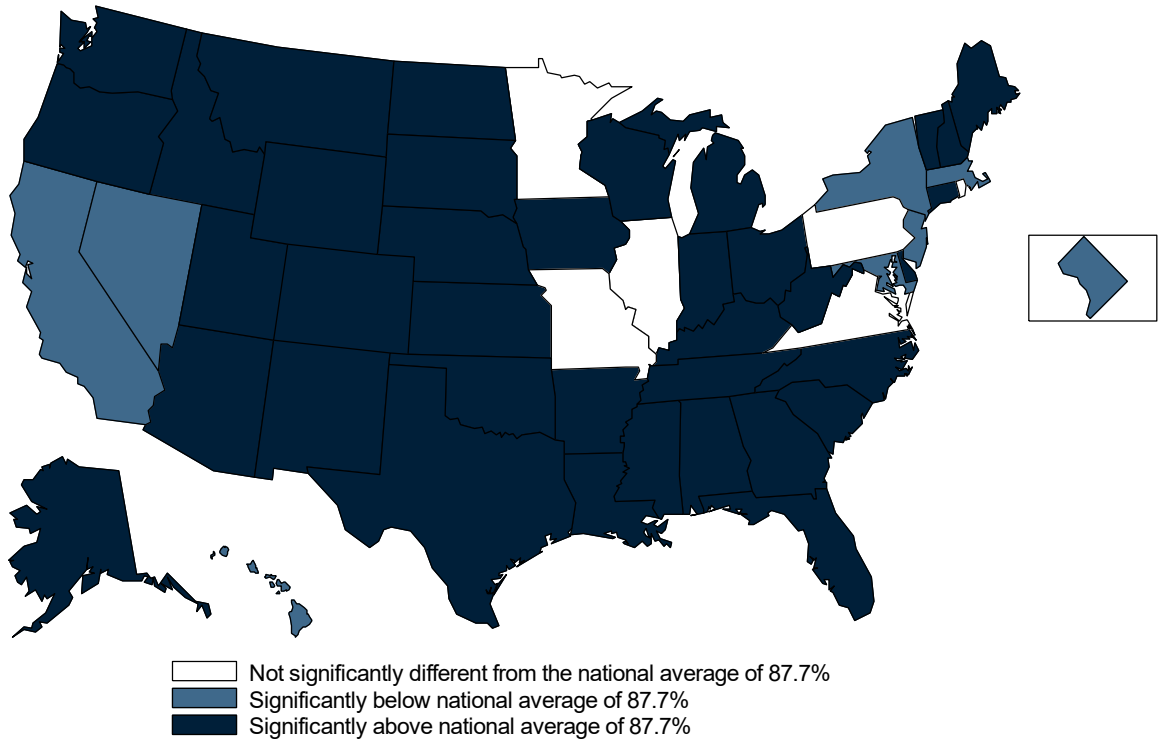
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

Note: * indicates the estimate is statistically different from the previous year at $p < 0.05$. ^ indicates that the estimates for firms with <50 and 50-99 employees are statistically different from the estimate for firms with 100+ employees at $p < 0.05$. This test is conducted for 2020 only.

For data points and standard errors for this exhibit, select here.

Exhibit 5.4

Percentage of private-sector enrolled employees in a health insurance plan with a deductible, overall and by State, 3-year average, 2018-2020



Alabama	90.8%*	Kentucky	92.4%*	North Dakota	94.6%*
Alaska	94.1%*	Louisiana	92.7%*	Ohio	90.6%*
Arizona	94.2%*	Maine	96.6%*	Oklahoma	95.8%*
Arkansas	96.3%*	Maryland	83.9%*	Oregon	92.2%*
California	71.7%*	Massachusetts	83.1%*	Pennsylvania	89.1%
Colorado	93.8%*	Michigan	94.0%*	Rhode Island	86.5%
Connecticut	91.5%*	Minnesota	91.0%	South Carolina	92.5%*
Delaware	91.3%*	Mississippi	95.0%*	South Dakota	98.2%*
District of Columbia	72.0%*	Missouri	90.9%	Tennessee	92.2%*
Florida	91.0%*	Montana	95.0%*	Texas	93.3%*
Georgia	92.4%*	Nebraska	97.5%*	Utah	94.4%*
Hawaii	40.7%*	Nevada	84.5%*	Vermont	94.5%*
Idaho	93.3%*	New Hampshire	92.7%*	Virginia	89.3%
Illinois	87.9%	New Jersey	81.5%*	Washington	93.5%*
Indiana	95.9%*	New Mexico	92.9%*	West Virginia	92.8%*
Iowa	94.0%*	New York	76.3%*	Wisconsin	93.3%*
Kansas	94.0%*	North Carolina	92.3%*	Wyoming	94.4%*

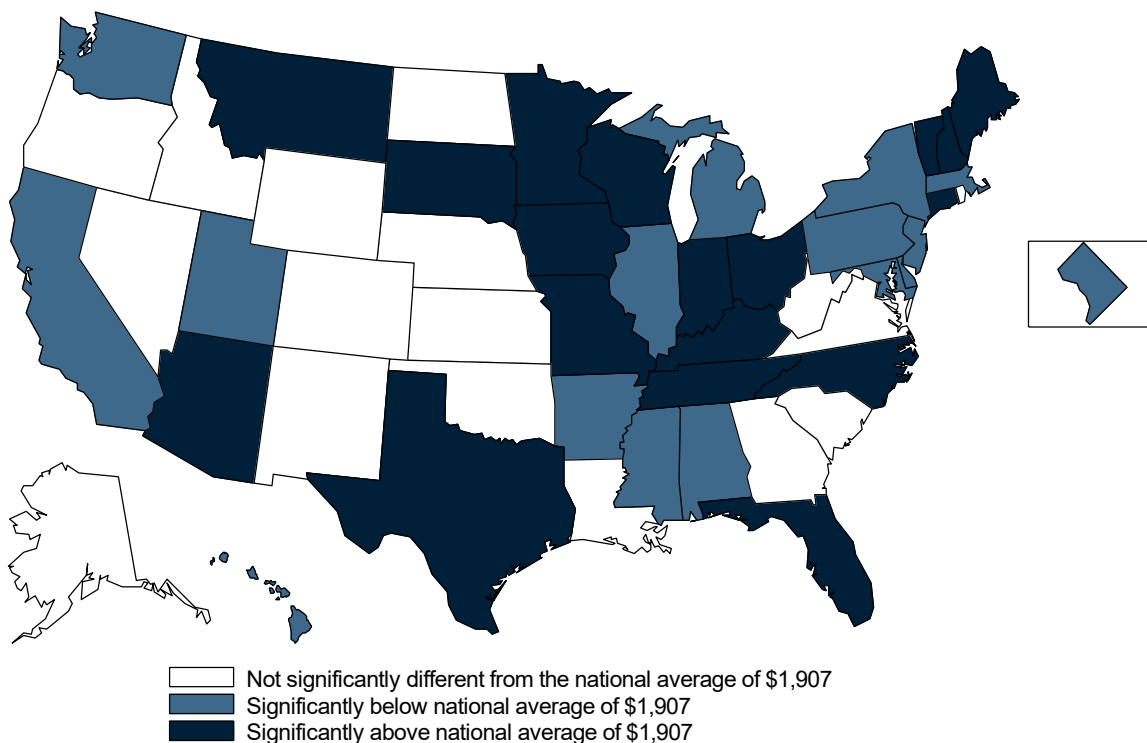
Source: Medical Expenditure Panel Survey - Insurance Component, private-sector establishments, 2018-2020.

Note: * Indicates the estimate is statistically different from the national average of 87.7 percent at $p < 0.05$.

For data points and standard errors for this exhibit, select here.

Exhibit 5.5

Average individual deductible (in dollars) per employee enrolled with single coverage in a health insurance plan with a deductible, overall and by State, 3-year average, 2018-2020



Alabama	\$1,584*	Kentucky	\$2,038*	North Dakota	\$1,844
Alaska	\$1,919	Louisiana	\$1,835	Ohio	\$2,012*
Arizona	\$2,243*	Maine	\$2,351*	Oklahoma	\$1,967
Arkansas	\$1,720*	Maryland	\$1,599*	Oregon	\$1,993
California	\$1,691*	Massachusetts	\$1,561*	Pennsylvania	\$1,718*
Colorado	\$1,985	Michigan	\$1,673*	Rhode Island	\$1,928
Connecticut	\$2,197*	Minnesota	\$2,208*	South Carolina	\$1,964
Delaware	\$1,771*	Mississippi	\$1,710*	South Dakota	\$2,339*
District of Columbia	\$1,347*	Missouri	\$2,095*	Tennessee	\$2,244*
Florida	\$2,030*	Montana	\$2,392*	Texas	\$2,092*
Georgia	\$1,939	Nebraska	\$1,998	Utah	\$1,685*
Hawaii	\$1,309*	Nevada	\$1,880	Vermont	\$2,062*
Idaho	\$1,964	New Hampshire	\$2,380*	Virginia	\$1,809
Illinois	\$1,811*	New Jersey	\$1,725*	Washington	\$1,747*
Indiana	\$2,050*	New Mexico	\$1,919	West Virginia	\$1,951
Iowa	\$2,159*	New York	\$1,681*	Wisconsin	\$2,077*
Kansas	\$1,878	North Carolina	\$2,208*	Wyoming	\$1,940

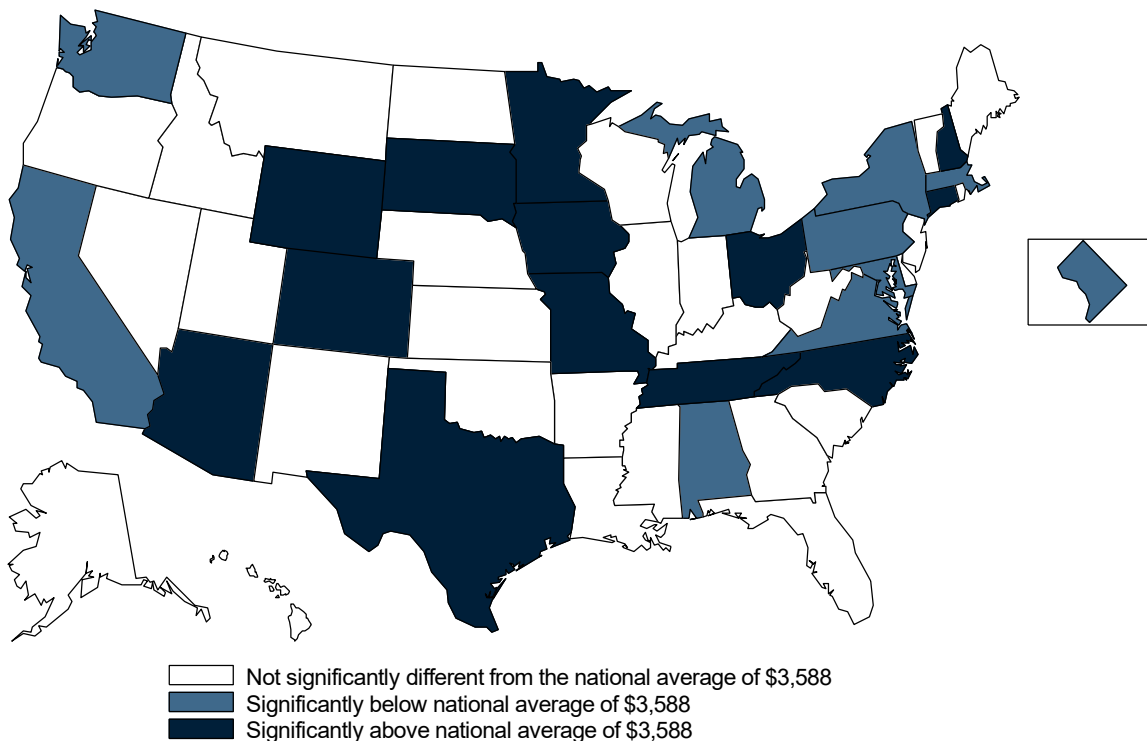
Source: Medical Expenditure Panel Survey - Insurance Component, private-sector establishments, 2018-2020.

Note: * Indicates the estimate is statistically different from the national average of \$1,907 at $p < 0.05$.

For data points and standard errors for this exhibit, select here.

Exhibit 5.6

Average family deductible (in dollars) per employee enrolled with family coverage in a health insurance plan with a deductible, overall and by State, 3-year average, 2018-2020



Alabama	\$2,978*	Kentucky	\$3,685	North Dakota	\$3,705
Alaska	\$3,577	Louisiana	\$3,857	Ohio	\$3,857*
Arizona	\$4,336*	Maine	\$3,665	Oklahoma	\$3,808
Arkansas	\$3,424	Maryland	\$3,105*	Oregon	\$3,479
California	\$3,329*	Massachusetts	\$3,062*	Pennsylvania	\$3,045*
Colorado	\$3,978*	Michigan	\$3,042*	Rhode Island	\$3,781
Connecticut	\$3,817*	Minnesota	\$4,248*	South Carolina	\$3,631
Delaware	\$3,308	Mississippi	\$3,515	South Dakota	\$4,178*
District of Columbia	\$2,688*	Missouri	\$3,954*	Tennessee	\$4,106*
Florida	\$3,729	Montana	\$3,730	Texas	\$3,912*
Georgia	\$3,868	Nebraska	\$3,699	Utah	\$3,615
Hawaii	\$3,070	Nevada	\$3,452	Vermont	\$3,595
Idaho	\$3,384	New Hampshire	\$4,509*	Virginia	\$3,245*
Illinois	\$3,627	New Jersey	\$3,508	Washington	\$3,279*
Indiana	\$3,765	New Mexico	\$3,719	West Virginia	\$3,505
Iowa	\$3,951*	New York	\$2,998*	Wisconsin	\$3,884
Kansas	\$3,582	North Carolina	\$3,886*	Wyoming	\$3,917*

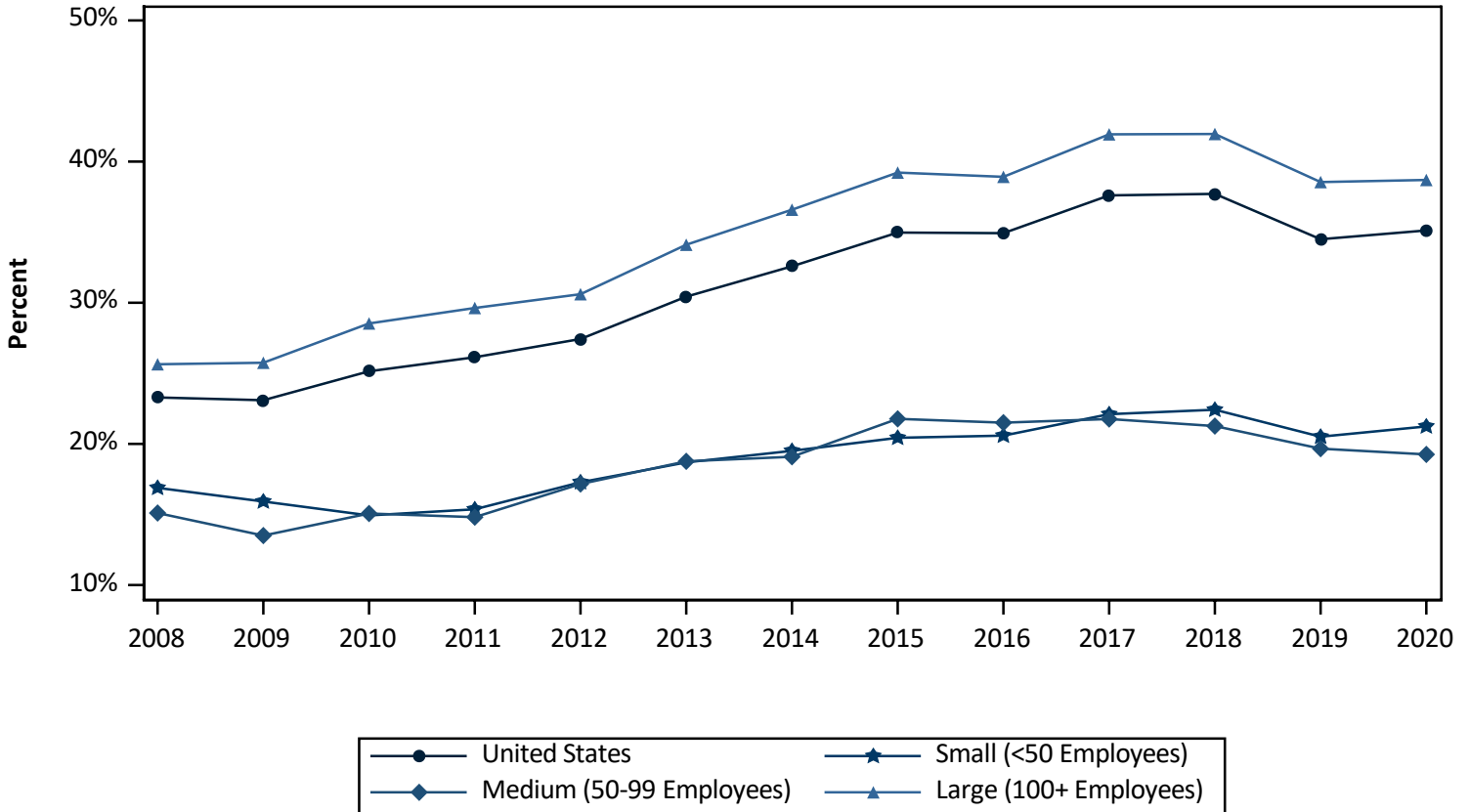
Source: Medical Expenditure Panel Survey - Insurance Component, private-sector establishments, 2018-2020.

Note: * Indicates the estimate is statistically different from the national average of \$3,588 at $p < 0.05$.

For data points and standard errors for this exhibit, select here.

Exhibit 5.7

Percentage of private-sector enrolled employees in a health insurance plan with a physician visit coinsurance rate, overall and by firm size, 2008-2020



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

Data for Exhibit 5.7

Percentage of private-sector enrolled employees in a health insurance plan with a physician visit coinsurance rate, overall and by firm size, 2008-2020

Number of Employees	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
U.S.	23.3%	23.1%	25.1%*	26.1%	27.4%*	30.4%*	32.6%*	35.0%*	34.9%	37.6%*	37.7%	34.5%*	35.1%
<50	16.9%	15.9%	14.9%	15.4%	17.3%*	18.7%	19.5%	20.4%	20.6%	22.1%	22.4%	20.5%	21.2%^
50-99	15.1%	13.5%	15.1%	14.8%	17.2%	18.8%	19.1%	21.8%	21.5%	21.8%	21.3%	19.7%	19.3%^
100+	25.6%	25.7%	28.5%*	29.6%	30.6%	34.1%*	36.6%*	39.2%*	38.9%	41.9%*	42.0%	38.5%*	38.7%

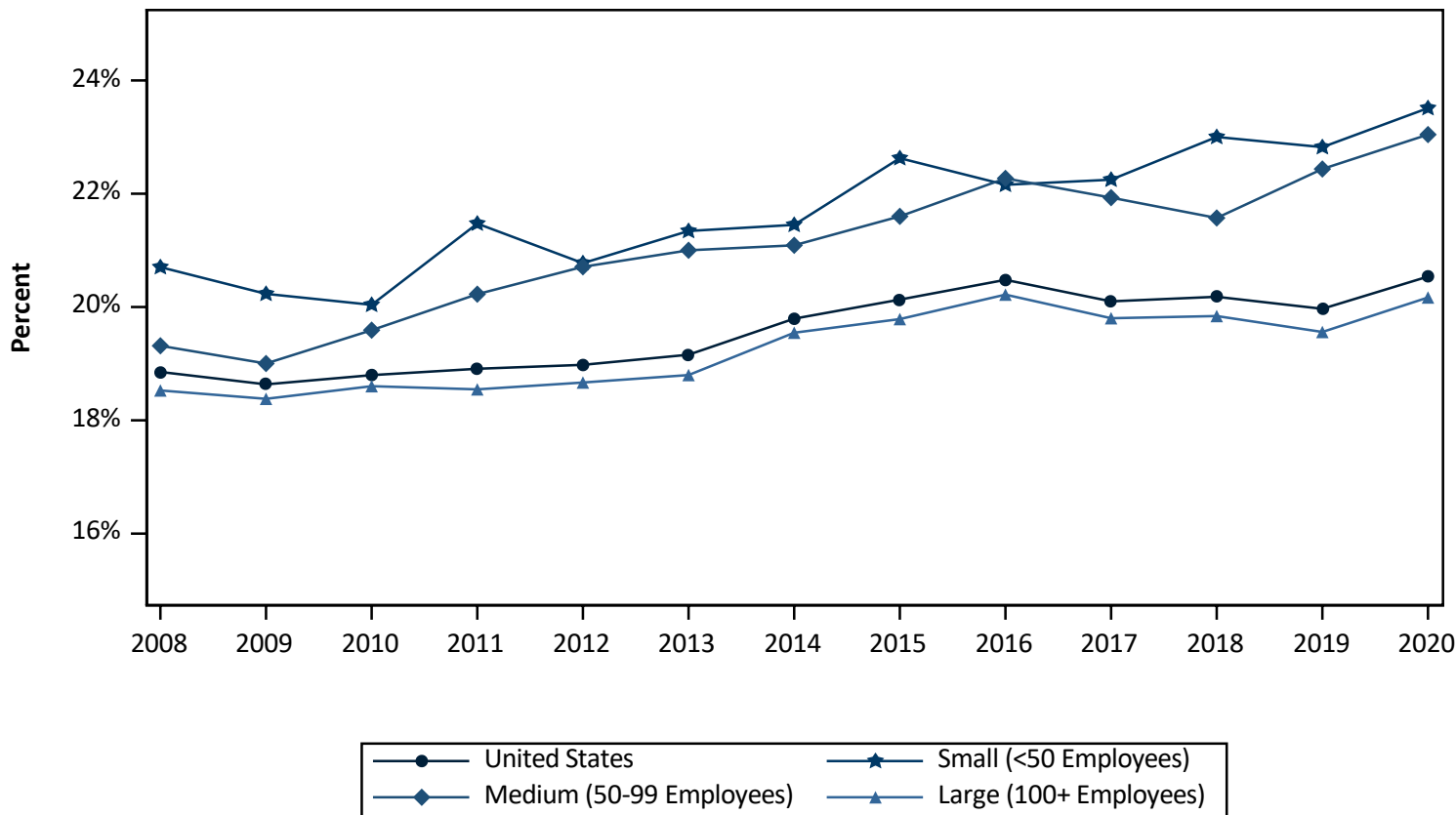
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

Note: * indicates the estimate is statistically different from the previous year at $p < 0.05$. ^ indicates that the estimates for firms with <50 and 50-99 employees are statistically different from the estimate for firms with 100+ employees at $p < 0.05$. This test is conducted for 2020 only.

For data points and standard errors for this exhibit, select here.

Exhibit 5.8

Average coinsurance rate (in percentage) for a physician office visit per employee enrolled in a health insurance plan with a physician visit coinsurance rate, overall and by firm size, 2008-2020



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

Data for Exhibit 5.8

Average coinsurance rate (in percentage) for a physician office visit per employee enrolled in a health insurance plan with a physician visit coinsurance rate, overall and by firm size, 2008-2020

Number of Employees	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
U.S.	18.9%	18.6%	18.8%	18.9%	19.0%	19.2%	19.8%*	20.1%	20.5%	20.1%	20.2%	20.0%	20.5%*
<50	20.7%	20.2%	20.0%	21.5%*	20.8%	21.3%	21.5%	22.6%*	22.2%	22.2%	23.0%	22.8%	23.5%^
50-99	19.3%	19.0%	19.6%	20.2%	20.7%	21.0%	21.1%	21.6%	22.3%	21.9%	21.6%	22.4%	23.0%^
100+	18.5%	18.4%	18.6%	18.5%	18.7%	18.8%	19.5%*	19.8%	20.2%	19.8%	19.8%	19.6%	20.2%*

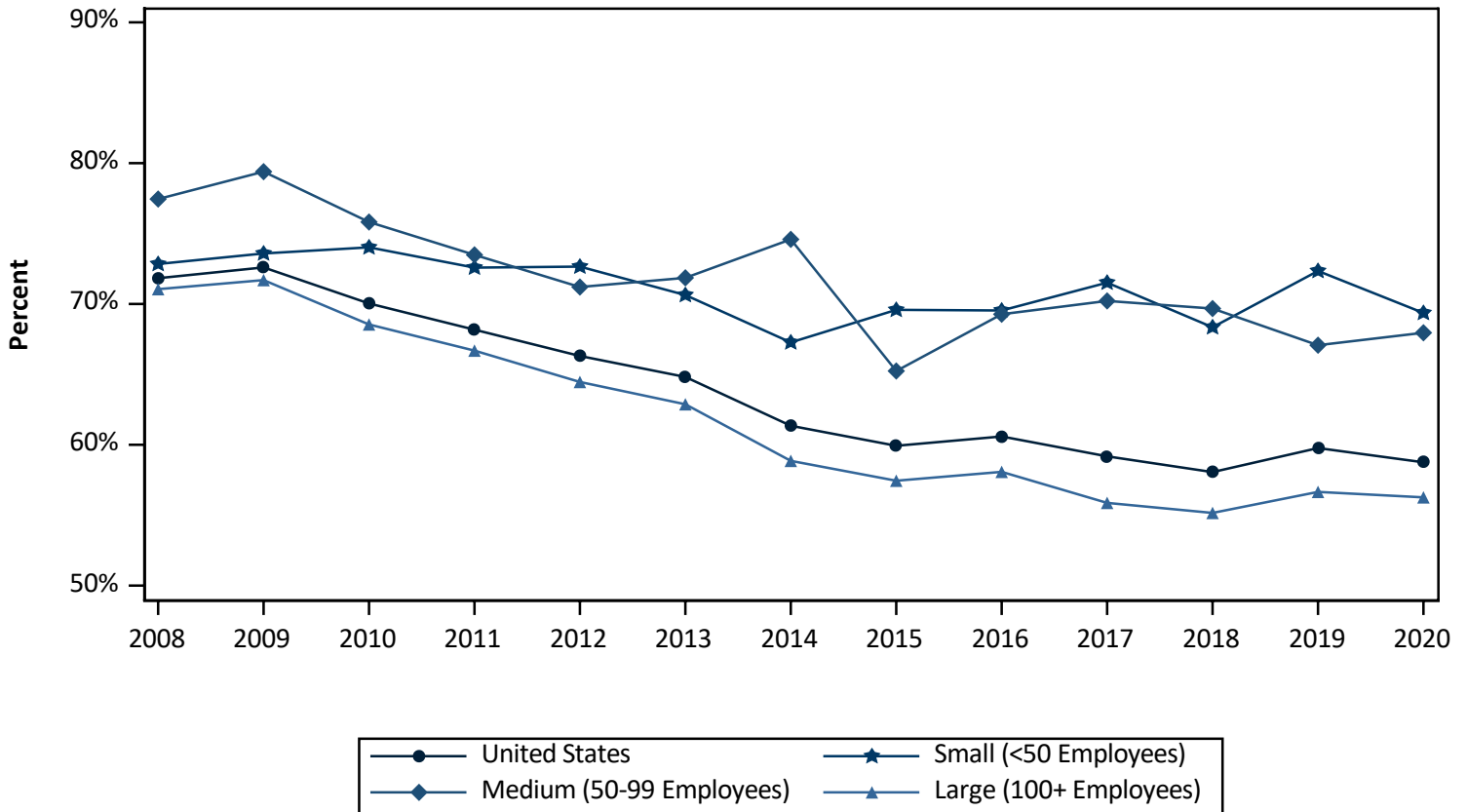
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

Note: * indicates the estimate is statistically different from the previous year at $p < 0.05$. ^ indicates that the estimates for firms with <50 and 50-99 employees are statistically different from the estimate for firms with 100+ employees at $p < 0.05$. This test is conducted for 2020 only.

For data points and standard errors for this exhibit, select here.

Exhibit 5.9

Percentage of private-sector enrolled employees in a health insurance plan with a copayment for a physician office visit, overall and by firm size, 2008-2020



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

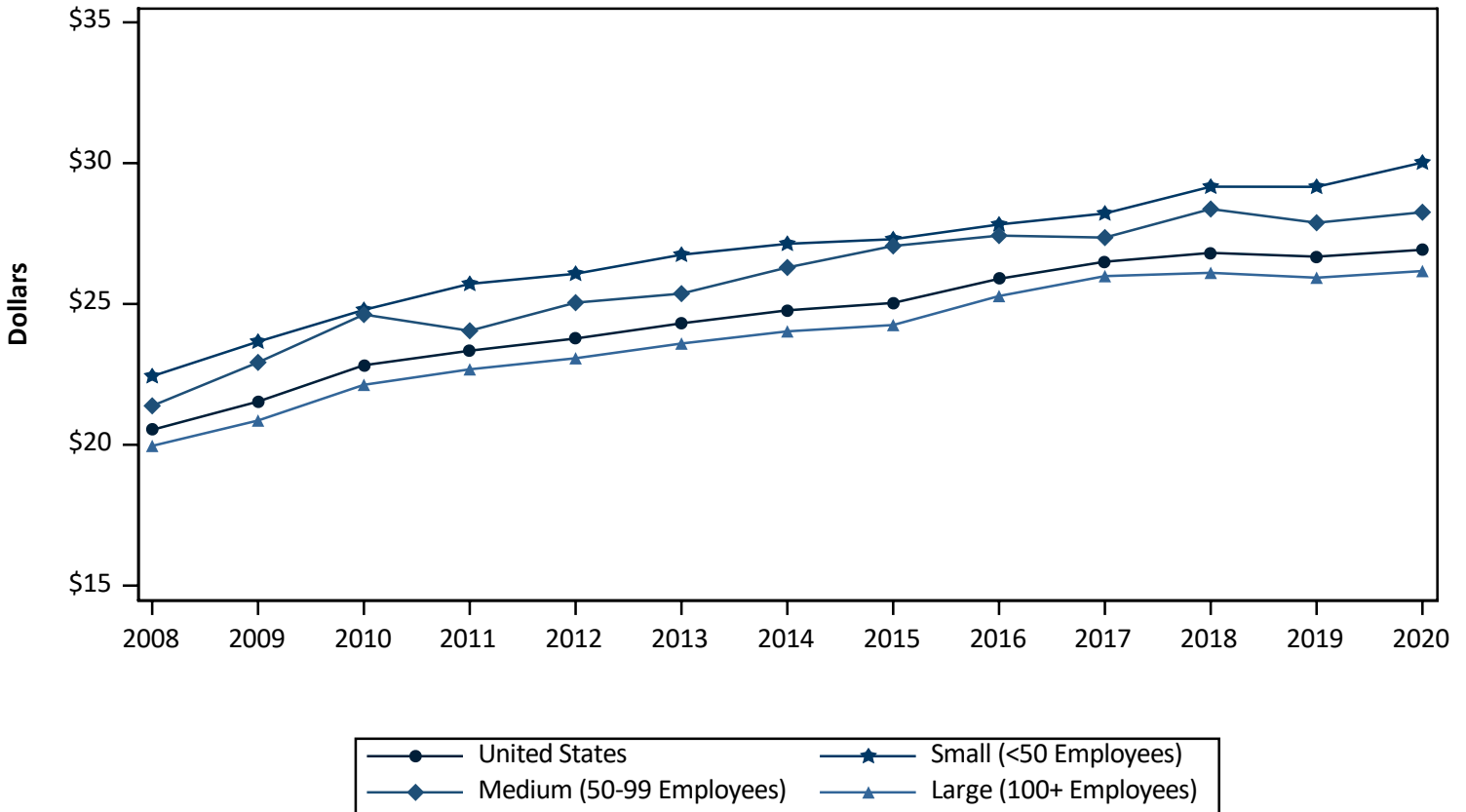
Data for Exhibit 5.9													
Percentage of private-sector enrolled employees in a health insurance plan with a copayment for a physician office visit, overall and by firm size, 2008-2020													
Number of Employees	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
U.S.	71.8%	72.6%	70.0%*	68.2%	66.3%	64.8%	61.3%*	59.9%	60.6%	59.2%	58.1%	59.8%	58.8%
<50	72.8%	73.6%	74.0%	72.6%	72.7%	70.6%	67.3%*	69.6%	69.5%	71.5%	68.3%*	72.3%*	69.4%*^
50-99	77.5%	79.4%	75.8%	73.5%	71.2%	71.9%	74.6%	65.2%*	69.3%	70.2%	69.7%	67.1%	68.0%*
100+	71.1%	71.7%	68.5%*	66.7%	64.5%	62.9%	58.9%*	57.4%	58.1%	55.9%	55.2%	56.7%	56.3%

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.
Note: * indicates the estimate is statistically different from the previous year at p < 0.05. ^ indicates that the estimates for firms with <50 and 50-99 employees are statistically different from the estimate for firms with 100+ employees at p < 0.05. This test is conducted for 2020 only.

For data points and standard errors for this exhibit, select here.

Exhibit 5.10

Average copayment (in dollars) for a physician office visit per employee enrolled in a health insurance plan with a physician visit copayment, overall and by firm size, 2008-2020



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

Data for Exhibit 5.10

Average copayment (in dollars) for a physician office visit per employee enrolled in a health insurance plan with a physician visit copayment, overall and by firm size, 2008-2020

Number of Employees	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
U.S.	\$20.53	\$21.53*	\$22.82*	\$23.34*	\$23.77*	\$24.31*	\$24.77*	\$25.04	\$25.89*	\$26.50*	\$26.81	\$26.68	\$26.92
<50	\$22.43	\$23.66*	\$24.79*	\$25.71*	\$26.07	\$26.75*	\$27.14	\$27.30	\$27.82	\$28.21	\$29.16*	\$29.16	\$30.02^
50-99	\$21.38	\$22.93*	\$24.62*	\$24.05	\$25.05*	\$25.37	\$26.29	\$27.06	\$27.43	\$27.36	\$28.37	\$27.88	\$28.26^
100+	\$19.96	\$20.86*	\$22.13*	\$22.68*	\$23.07	\$23.60	\$24.03*	\$24.25	\$25.28*	\$25.99*	\$26.11	\$25.93	\$26.17

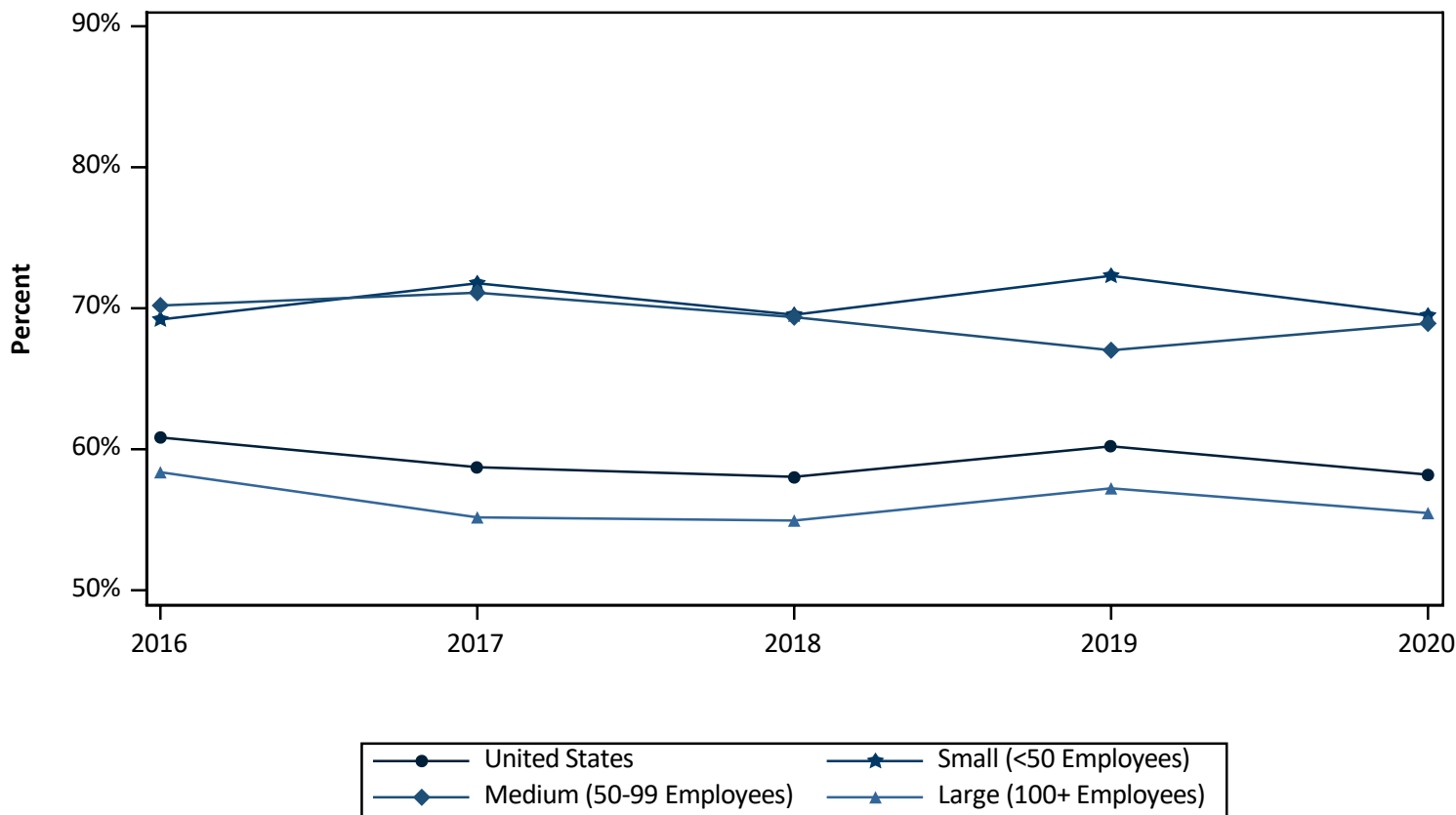
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

Note: * indicates the estimate is statistically different from the previous year at $p < 0.05$. ^ indicates that the estimates for firms with <50 and 50-99 employees are statistically different from the estimate for firms with 100+ employees at $p < 0.05$. This test is conducted for 2020 only.

For data points and standard errors for this exhibit, select here.

Exhibit 5.11

Percentage of private-sector enrolled employees in a health insurance plan with a copayment for an office visit to a specialist physician, overall and by firm size, 2016-2020



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2016-2020.

Data for Exhibit 5.11
Percentage of private-sector enrolled employees in a health insurance plan with a copayment for an office visit to a specialist physician, overall and by firm size, 2016-2020

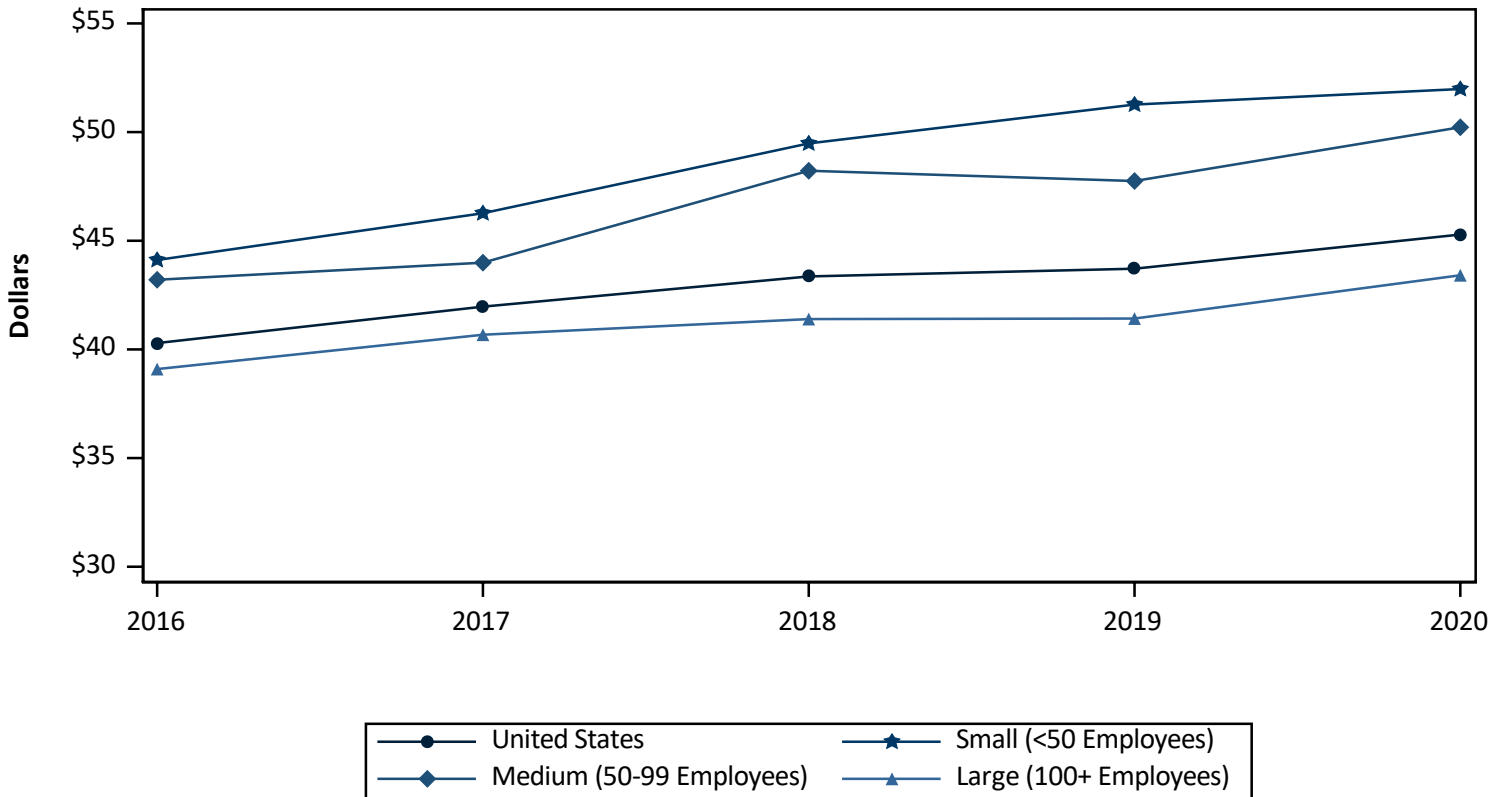
Number of Employees	2016	2017	2018	2019	2020
U.S.	60.8%	58.7%*	58.0%	60.2%*	58.2%*
<50	69.2%	71.8%*	69.5%	72.3%*	69.5%* [^]
50-99	70.2%	71.1%	69.4%	67.0%	68.9% [^]
100+	58.4%	55.2%*	54.9%	57.2%	55.5%

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2016-2020.
Note: * indicates the estimate is statistically different from the previous year at $p < 0.05$. [^] indicates that the estimates for firms with <50 and 50-99 employees are statistically different from the estimate for firms with 100+ employees at $p < 0.05$. This test is conducted for 2020 only.

For data points and standard errors for this exhibit, select here.

Exhibit 5.12

Average copayment (in dollars) for an office visit to a specialist physician per employee enrolled in a health insurance plan with a specialist physician copayment at private-sector establishments, overall and by firm size, 2016-2020



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2016-2020.

Data for Exhibit 5.12

Average copayment (in dollars) for an office visit to a specialist physician per employee enrolled in a health insurance plan with a specialist physician copayment at private-sector establishments, overall and by firm size, 2016-2020

Number of Employees	2016	2017	2018	2019	2020
U.S.	\$40.29	\$41.97*	\$43.36*	\$43.71	\$45.29*
<50	\$44.11	\$46.27*	\$49.48*	\$51.27*	\$51.98^
50-99	\$43.20	\$43.99	\$48.22*	\$47.75	\$50.22^
100+	\$39.10	\$40.68*	\$41.40	\$41.42	\$43.41*

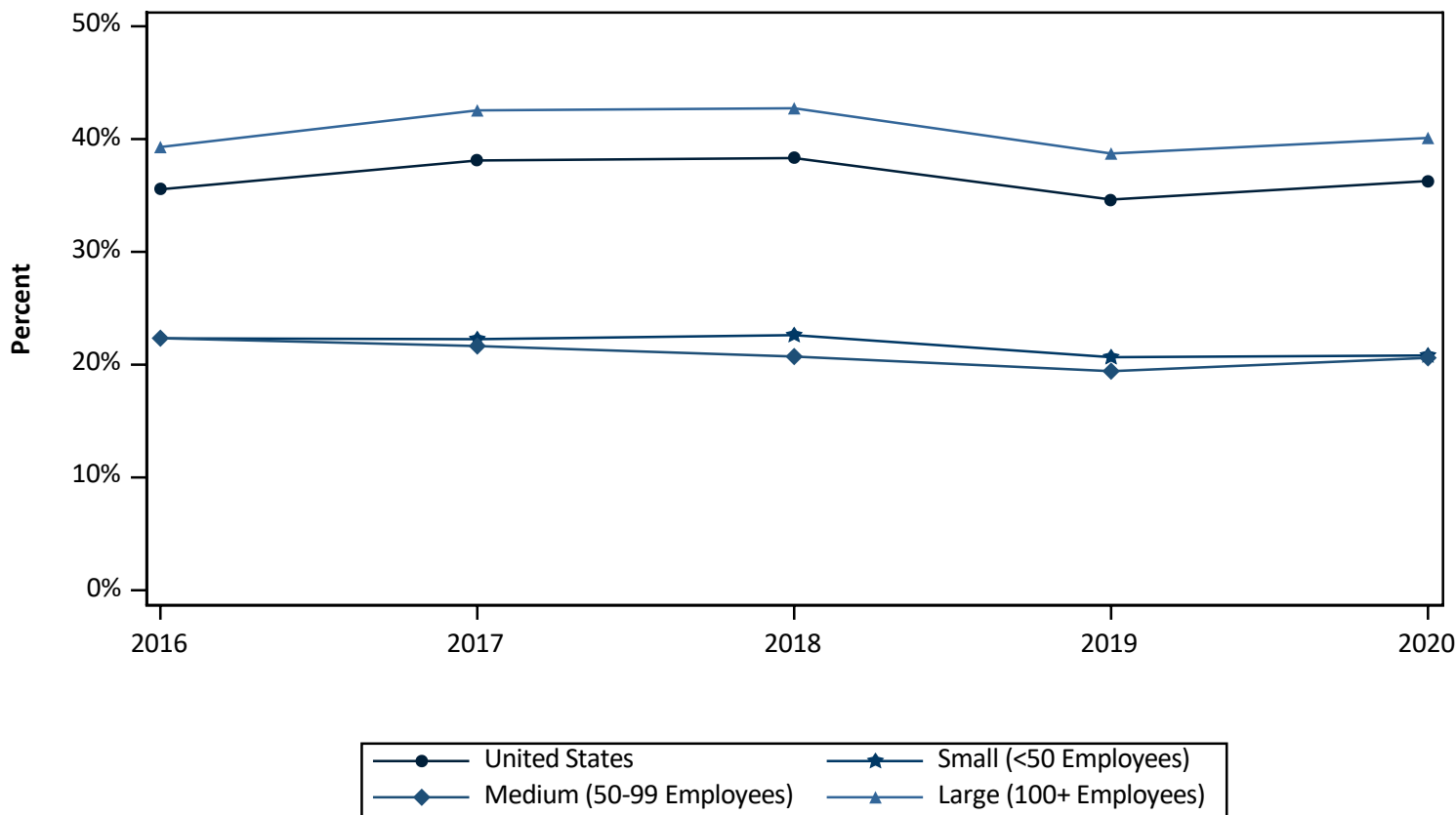
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2016-2020.

Note: * indicates the estimate is statistically different from the previous year at $p < 0.05$. ^ indicates that the estimates for firms with <50 and 50-99 employees are statistically different from the estimate for firms with 100+ employees at $p < 0.05$. This test is conducted for 2020 only.

For data points and standard errors for this exhibit, select here.

Exhibit 5.13

Percentage of private-sector enrolled employees in a health insurance plan with a coinsurance payment for an office visit to a specialist physician, overall and by firm size, 2016-2020



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2016-2020.

Data for Exhibit 5.13
Percentage of private-sector enrolled employees in a health insurance plan with a coinsurance payment for an office visit to a specialist physician, overall and by firm size, 2016-2020

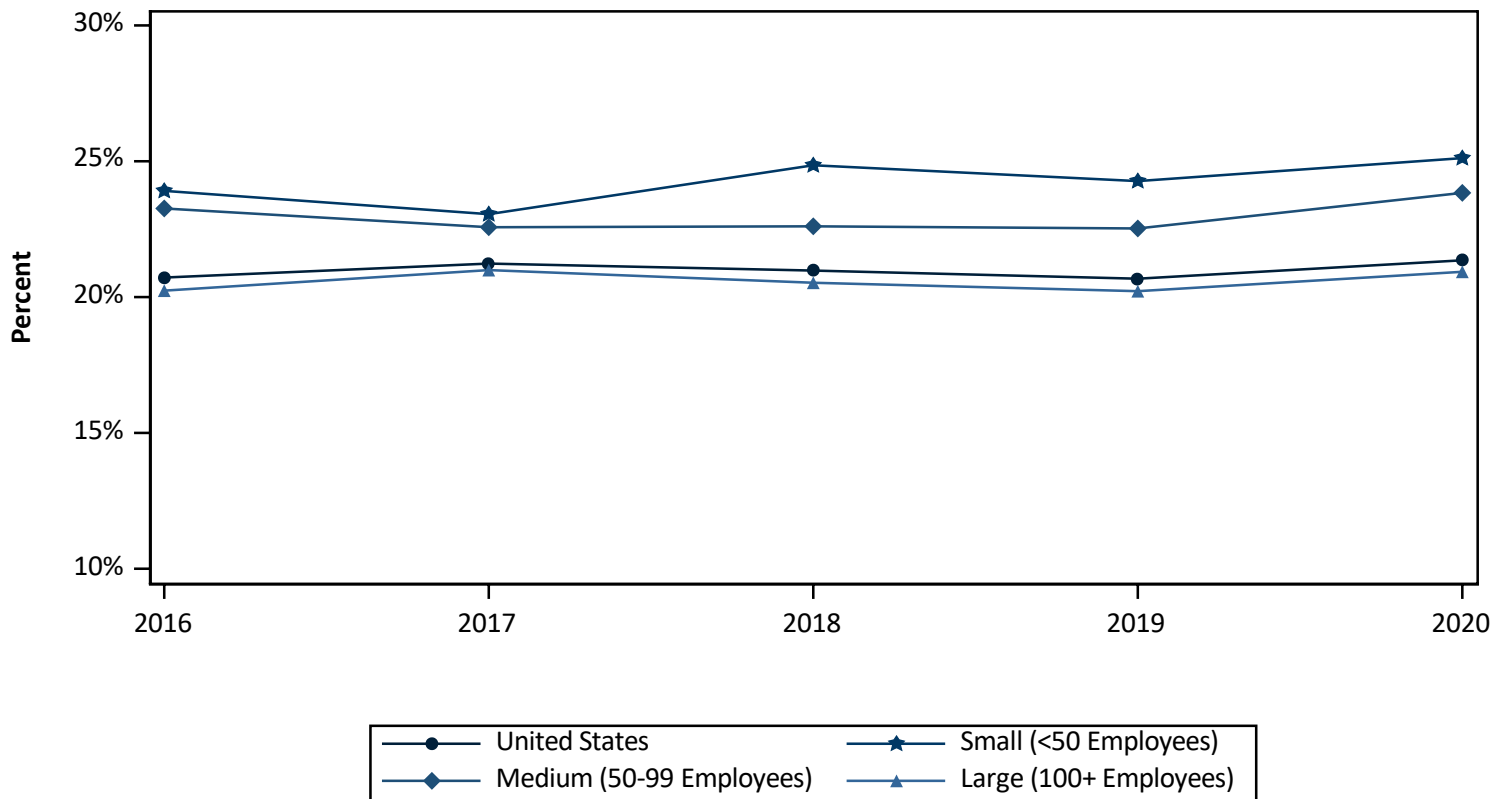
Number of Employees	2016	2017	2018	2019	2020
U.S.	35.5%	38.1%*	38.3%	34.6%*	36.3%
<50	22.3%	22.3%	22.6%	20.7%	20.8%^
50-99	22.3%	21.7%	20.7%	19.4%	20.6%^
100+	39.3%	42.5%*	42.7%	38.7%*	40.1%

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2016-2020.
Note: * indicates the estimate is statistically different from the previous year at $p < 0.05$. ^ indicates that the estimates for firms with <50 and 50-99 employees are statistically different from the estimate for firms with 100+ employees at $p < 0.05$. This test is conducted for 2020 only.

For data points and standard errors for this exhibit, select here.

Exhibit 5.14

Average coinsurance rate (in percentage) for an office visit to a specialist physician per employee enrolled in a health insurance plan with a specialist physician coinsurance rate at private-sector establishments, 2016-2020



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2016-2020.

Data for Exhibit 5.14

Average coinsurance rate (in percentage) for an office visit to a specialist physician per employee enrolled in a health insurance plan with a specialist physician coinsurance rate at private-sector establishments, 2016-2020

Number of Employees	2016	2017	2018	2019	2020
U.S.	20.7%	21.2%*	21.0%	20.7%	21.4%*
<50	23.9%	23.1%	24.9%*	24.3%	25.1%^
50-99	23.3%	22.6%	22.6%	22.5%	23.8%^
100+	20.2%	21.0%*	20.5%	20.2%	20.9%*

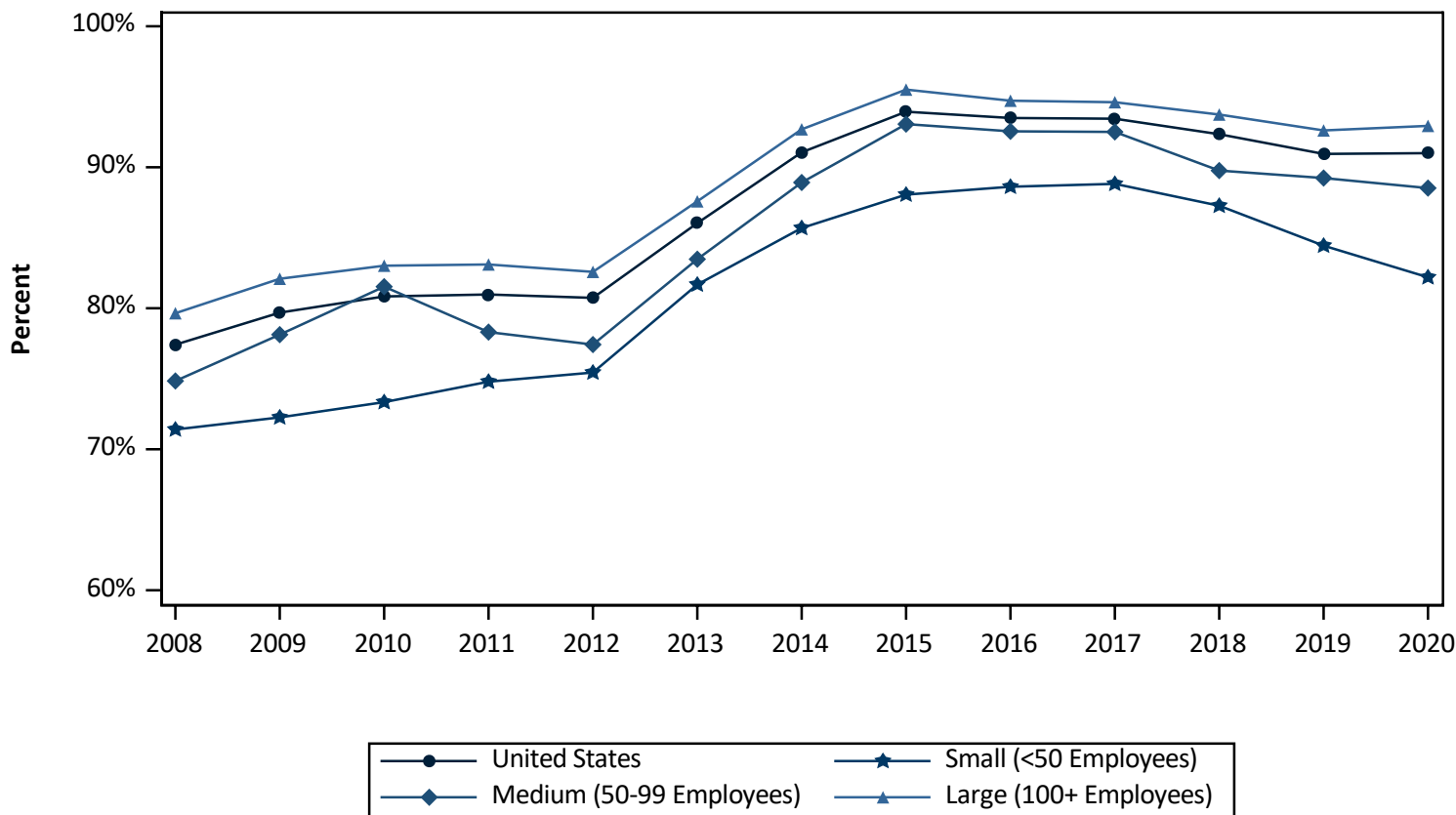
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2016-2020.

Note: * indicates the estimate is statistically different from the previous year at $p < 0.05$. ^ indicates that the estimates for firms with <50 and 50-99 employees are statistically different from the estimate for firms with 100+ employees at $p < 0.05$. This test is conducted for 2020 only.

For data points and standard errors for this exhibit, select here.

Exhibit 5.15

Among private-sector enrolled employees with single coverage, percentage in a health insurance plan with an individual maximum out-of-pocket payment, overall and by firm size, 2008-2020



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

Data for Exhibit 5.15

Among private-sector enrolled employees with single coverage, percentage in a health insurance plan with an individual maximum out-of-pocket payment, overall and by firm size, 2008-2020

Number of Employees	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
U.S.	77.4%	79.7%*	80.8%	81.0%	80.7%	86.0%*	91.1%*	93.9%*	93.5%	93.4%	92.3%*	90.9%*	91.0%
<50	71.4%	72.3%	73.3%	74.8%	75.4%	81.7%*	85.7%*	88.1%*	88.6%	88.8%	87.3%	84.4%*	82.2%^
50-99	74.8%	78.1%	81.5%	78.3%	77.4%	83.5%*	88.9%*	93.1%*	92.5%	92.5%	89.8%	89.2%	88.5%^
100+	79.6%	82.1%*	83.0%	83.1%	82.6%	87.6%*	92.7%*	95.5%*	94.7%	94.6%	93.7%	92.6%	92.9%

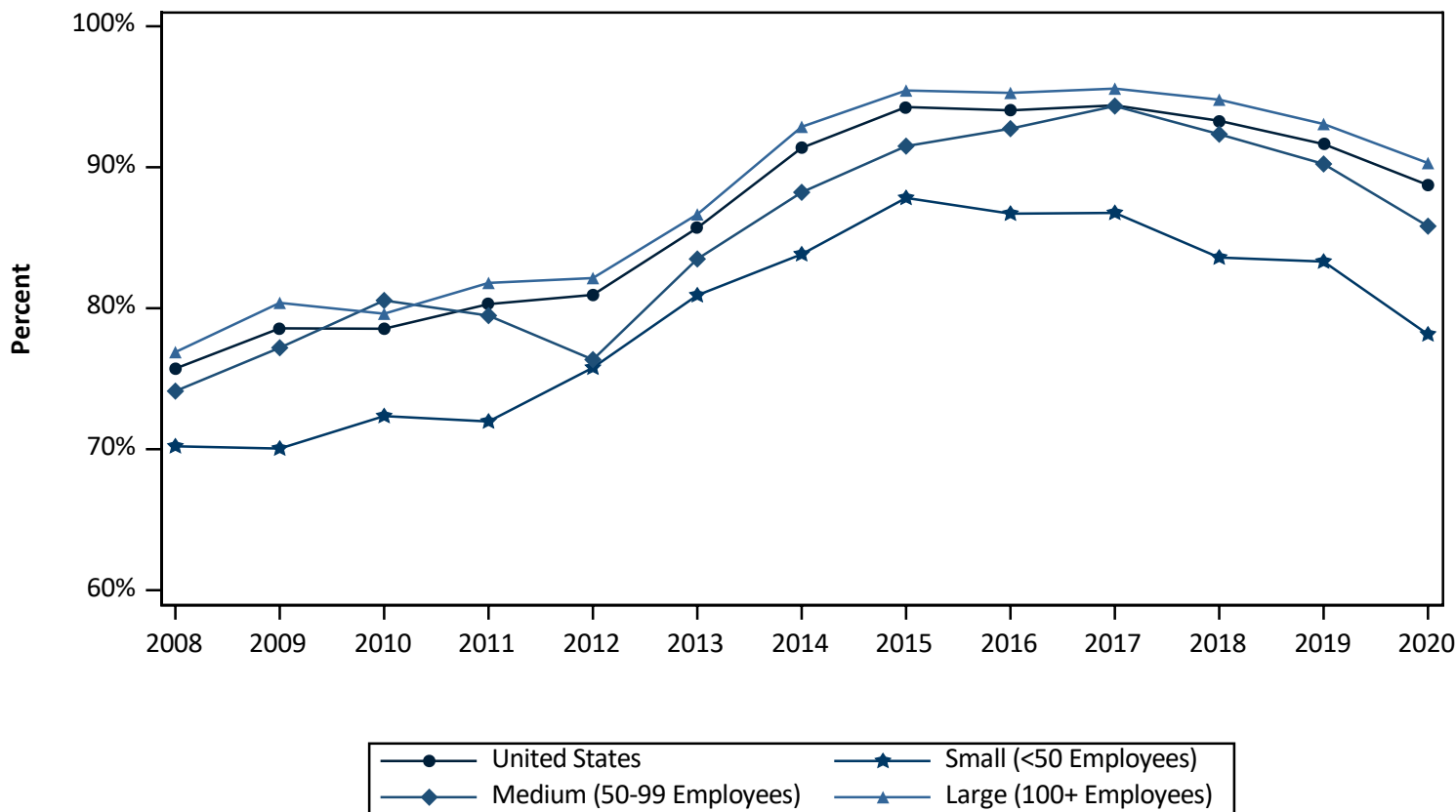
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

Note: * indicates the estimate is statistically different from the previous year at $p < 0.05$. ^ indicates that the estimates for firms with <50 and 50-99 employees are statistically different from the estimate for firms with 100+ employees at $p < 0.05$. This test is conducted for 2020 only.

For data points and standard errors for this exhibit, select here.

Exhibit 5.16

Among private-sector enrolled employees with family coverage, percentage in a health insurance plan with a family maximum out-of-pocket payment, overall and by firm size, 2008-2020



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

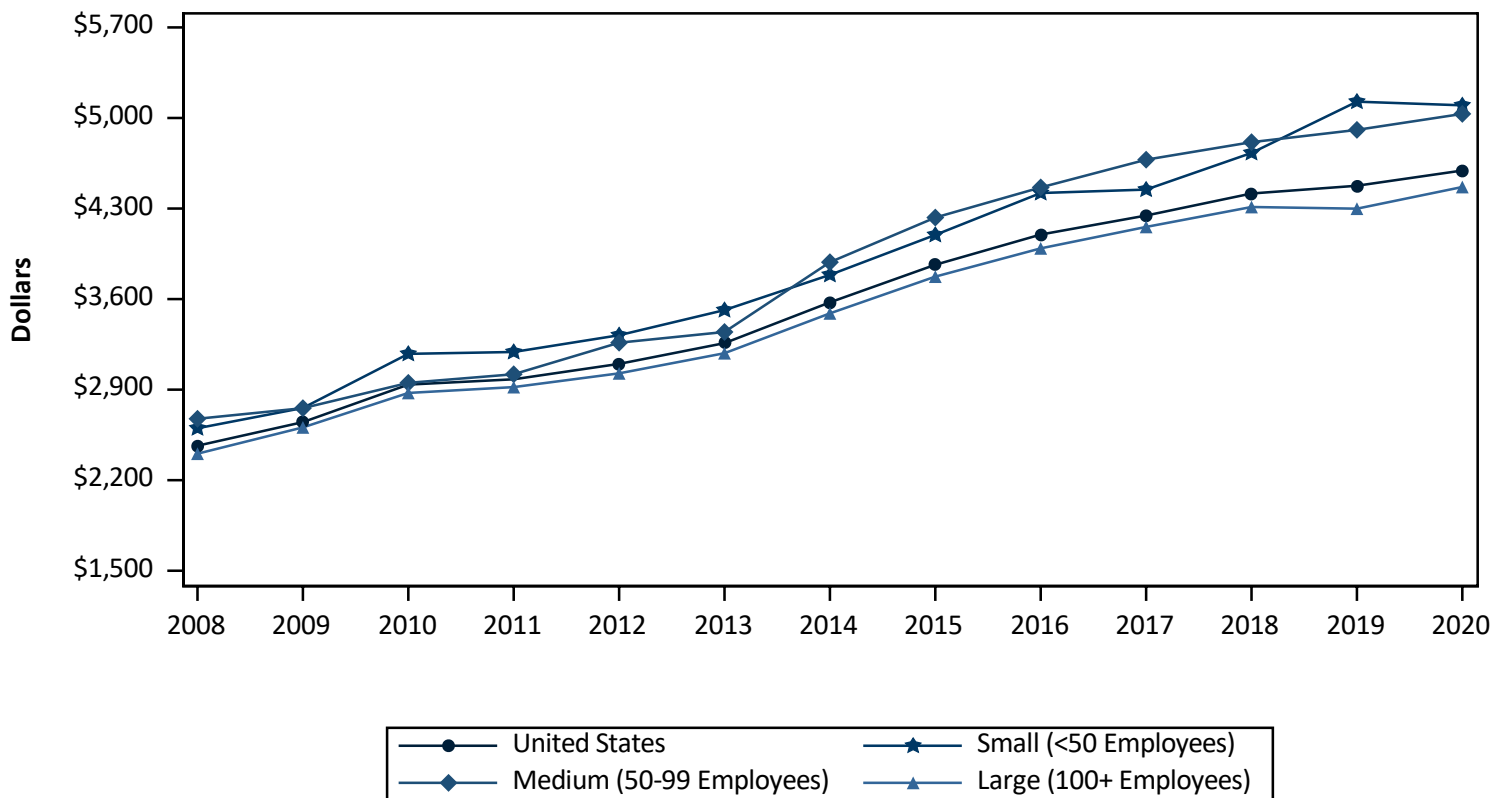
Data for Exhibit 5.16													
Among private-sector enrolled employees with family coverage, percentage in a health insurance plan with a family maximum out-of-pocket payment, overall and by firm size, 2008-2020													
Number of Employees	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
U.S.	75.7%	78.6%*	78.5%	80.3%	80.9%	85.7%*	91.4%*	94.3%*	94.0%	94.4%	93.3%	91.6%*	88.7%*
<50	70.2%	70.0%	72.3%	72.0%	75.8%*	80.9%*	83.8%	87.8%*	86.7%	86.8%	83.6%	83.3%	78.1%^*
50-99	74.1%	77.2%	80.6%	79.5%	76.4%	83.5%*	88.2%	91.5%	92.7%	94.3%	92.3%	90.2%	85.8%
100+	76.9%	80.4%*	79.6%	81.8%	82.1%	86.7%*	92.9%*	95.4%*	95.3%	95.6%	94.8%	93.1%*	90.3%*

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.
Note: * indicates the estimate is statistically different from the previous year at $p < 0.05$. ^ indicates that the estimates for firms with <50 and 50-99 employees are statistically different from the estimate for firms with 100+ employees at $p < 0.05$. This test is conducted for 2020 only.

For data points and standard errors for this exhibit, select here.

Exhibit 5.17

Average individual maximum out-of-pocket payment (in dollars) per employee enrolled with single coverage in a health insurance plan with an individual maximum out-of-pocket payment, overall and by firm size, 2008-2020



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

Data for Exhibit 5.17

Average individual maximum out-of-pocket payment (in dollars) per employee enrolled with single coverage in a health insurance plan with an individual maximum out-of-pocket payment, overall and by firm size, 2008-2020

Number of Employees	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
U.S.	\$2,466	\$2,649*	\$2,939*	\$2,980	\$3,099*	\$3,259*	\$3,575*	\$3,865*	\$4,099*	\$4,246*	\$4,416*	\$4,476	\$4,594*
<50	\$2,601	\$2,758*	\$3,177*	\$3,191	\$3,321*	\$3,515*	\$3,787*	\$4,096*	\$4,420*	\$4,446	\$4,730*	\$5,126*	\$5,098^
50-99	\$2,675	\$2,757	\$2,952*	\$3,019	\$3,263	\$3,346	\$3,885*	\$4,230*	\$4,463	\$4,678	\$4,813	\$4,908	\$5,032^
100+	\$2,405	\$2,608*	\$2,874*	\$2,920	\$3,026*	\$3,182*	\$3,489*	\$3,774*	\$3,992*	\$4,158*	\$4,312*	\$4,299	\$4,467*

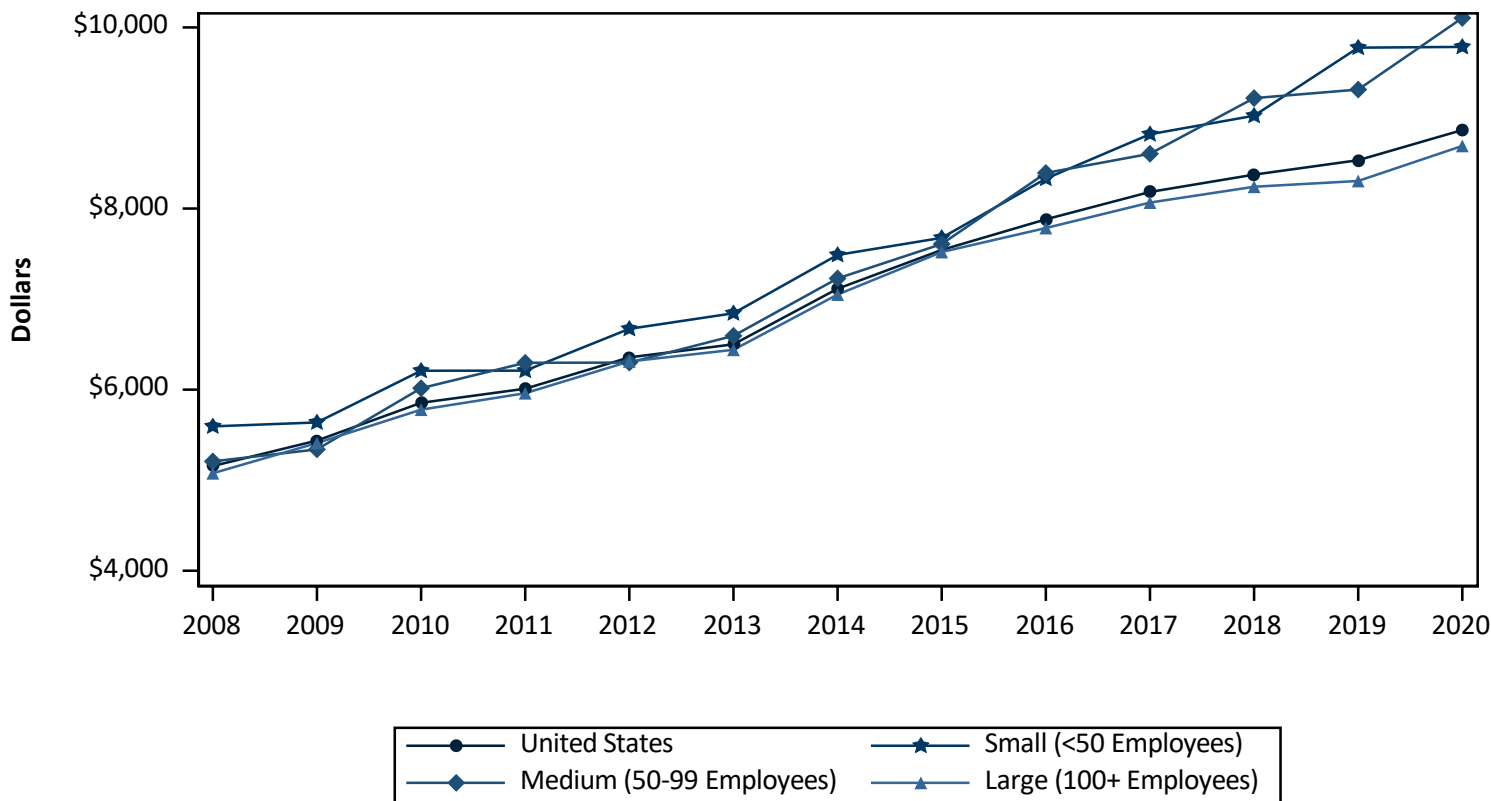
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

Note: * indicates the estimate is statistically different from the previous year at p < 0.05. ^ indicates that the estimates for firms with <50 and 50-99 employees are statistically different from the estimate for firms with 100+ employees at p < 0.05. This test is conducted for 2020 only.

For data points and standard errors for this exhibit, select here.

Exhibit 5.18

Average family maximum out-of-pocket payment (in dollars) per employee enrolled with family coverage in a health insurance plan with a family maximum out-of-pocket payment, overall and by firm size, 2008-2020



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

Data for Exhibit 5.18

Average family maximum out-of-pocket payment (in dollars) per employee enrolled with family coverage in a health insurance plan with a family maximum out-of-pocket payment, overall and by firm size, 2008-2020

Number of Employees	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
U.S.	\$5,156	\$5,438*	\$5,854*	\$6,010	\$6,356*	\$6,500*	\$7,114*	\$7,542*	\$7,881*	\$8,183*	\$8,375*	\$8,534	\$8,867*
<50	\$5,594	\$5,638	\$6,209*	\$6,210	\$6,671*	\$6,843	\$7,488*	\$7,676	\$8,330*	\$8,821*	\$9,025	\$9,777*	\$9,785^
50-99	\$5,207	\$5,340	\$6,015*	\$6,296	\$6,299	\$6,594	\$7,228	\$7,608	\$8,393*	\$8,605	\$9,219	\$9,314	\$10,104**^
100+	\$5,076	\$5,410*	\$5,779*	\$5,961	\$6,311*	\$6,440	\$7,050*	\$7,519*	\$7,785*	\$8,066*	\$8,240	\$8,304	\$8,692*

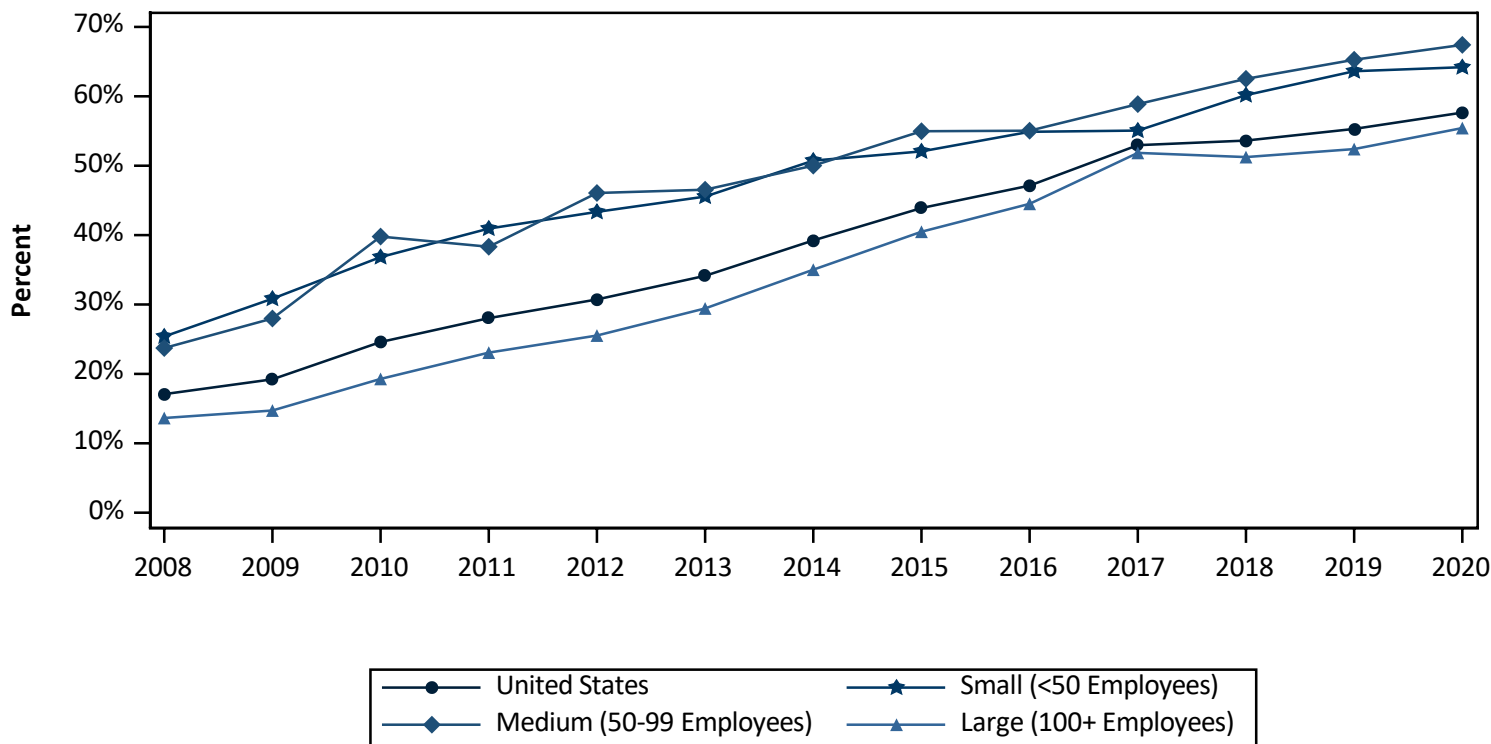
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

Note: * indicates the estimate is statistically different from the previous year at $p < 0.05$. ^ indicates that the estimates for firms with <50 and 50-99 employees are statistically different from the estimate for firms with 100+ employees at $p < 0.05$. This test is conducted for 2020 only.

For data points and standard errors for this exhibit, select here.

Exhibit 5.19

Among private-sector enrolled employees with single coverage, percentage in a high-deductible health insurance plan, overall and by firm size, 2008-2020



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

Note: Single-coverage plans are classified as “high deductible” if the individual deductible met or exceeded the Internal Revenue Service (IRS) threshold for a high-deductible plan in a given year. In 2020, the individual deductible threshold was \$1,400. Note that plans must also meet other requirements to be considered a high-deductible plan by the IRS.

Data for Exhibit 5.19

Among private-sector enrolled employees with single coverage, percentage in a high-deductible health insurance plan, overall and by firm size, 2008-2020

Number of Employees	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
U.S.	17.1%	19.2%*	24.6%*	28.0%*	30.7%*	34.1%*	39.2%*	43.9%*	47.1%*	53.0%*	53.6%	55.3%	57.7%*
<50	25.4%	30.8%*	36.8%*	40.9%*	43.3%	45.6%	50.7%*	52.1%	54.9%	55.1%	60.2%*	63.6%*	64.2%^
50-99	23.7%	28.0%	39.8%*	38.3%	46.1%*	46.5%	50.0%	55.0%	55.0%	58.9%	62.5%	65.3%	67.4%^
100+	13.6%	14.7%	19.3%*	23.1%*	25.5%*	29.4%*	35.0%*	40.5%*	44.5%*	51.8%*	51.2%	52.4%	55.4%*

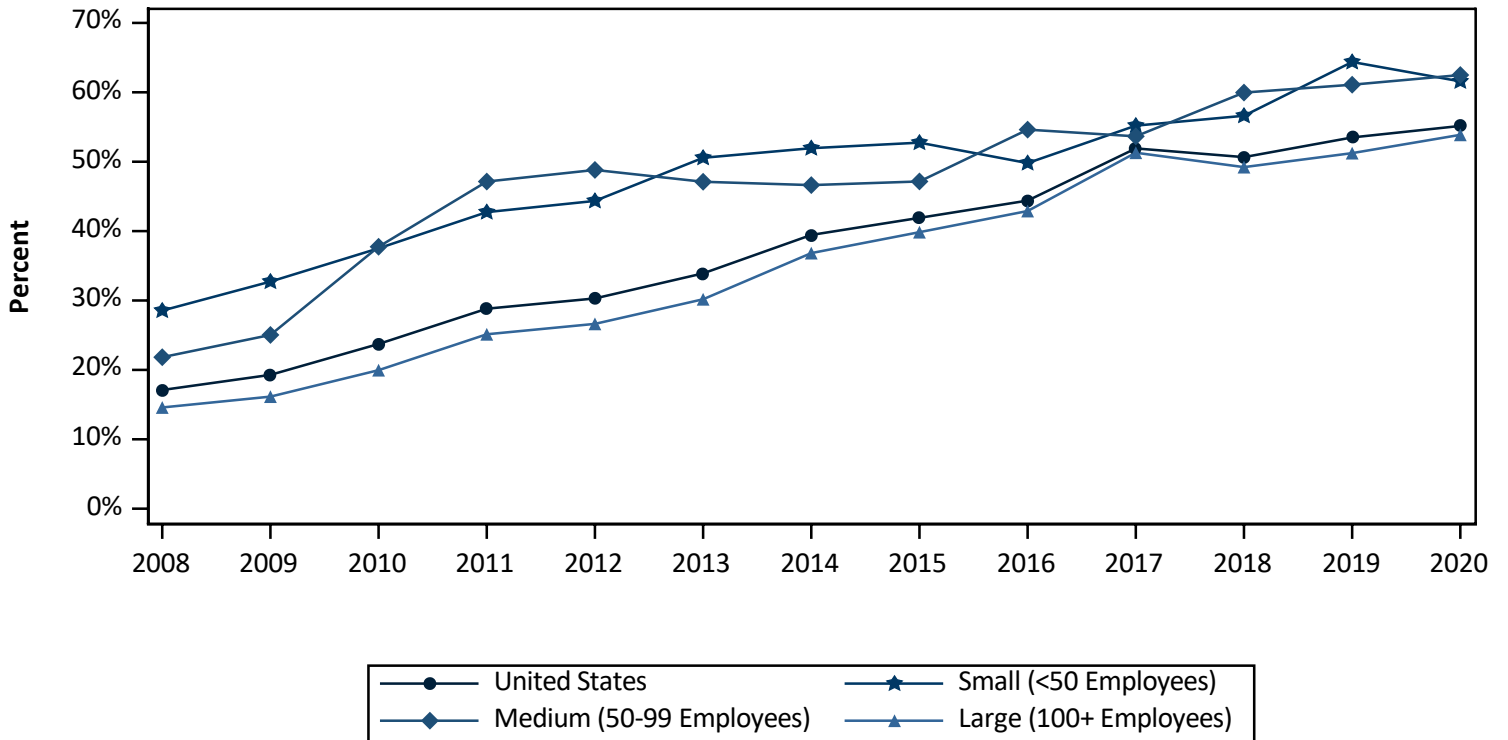
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

Note: Single-coverage plans are classified as “high deductible” if the individual deductible met or exceeded the Internal Revenue Service (IRS) threshold for a high-deductible plan in a given year. In 2020, the individual deductible threshold was \$1,400. Note that plans must also meet other requirements to be considered a high-deductible plan by the IRS. * indicates the estimate is statistically different from the previous year at $p < 0.05$. ^ indicates that the estimates for firms with <50 and 50-99 employees are statistically different from the estimate for firms with 100+ employees at $p < 0.05$. This test is conducted for 2020 only.

For data points and standard errors for this exhibit, select here.

Exhibit 5.20

Among private-sector enrolled employees with family coverage, percentage in a high-deductible health insurance plan, overall and by firm size, 2008-2020



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

Note: Family-coverage plans are classified as “high deductible” if the family deductible met or exceeded the Internal Revenue Service (IRS) threshold for a high-deductible plan in a given year. In 2020, the family deductible threshold was \$2,800. Note that plans must also meet other requirements to be considered a high-deductible plan by the IRS.

Data for Exhibit 5.20

Among private-sector enrolled employees with family coverage, percentage in a high-deductible health insurance plan, overall and by firm size, 2008-2020

Number of Employees	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
U.S.	17.1%	19.3%*	23.7%*	28.8%*	30.3%*	33.9%*	39.4%*	41.9%*	44.4%*	51.9%*	50.7%	53.5%*	55.2%
<50	28.5%	32.7%*	37.5%*	42.7%*	44.3%	50.6%*	51.9%	52.7%	49.8%	55.2%*	56.6%	64.4%*	61.6%^
50-99	21.8%	25.0%	37.7%*	47.1%*	48.8%	47.1%	46.6%	47.2%	54.6%	53.7%	60.0%	61.1%	62.5%^
100+	14.6%	16.2%	20.0%*	25.1%*	26.6%	30.2%*	36.8%*	39.8%*	42.9%*	51.3%*	49.2%	51.2%	53.9%

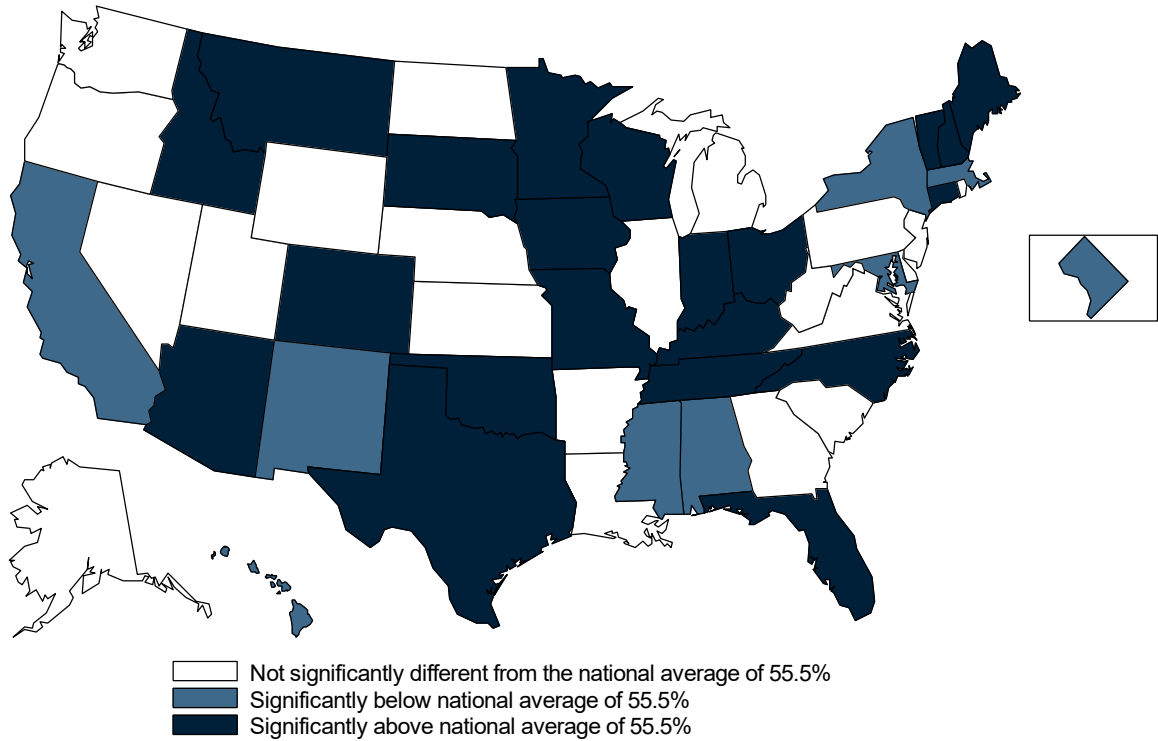
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

Note: Family-coverage plans are classified as “high deductible” if the family deductible met or exceeded the Internal Revenue Service (IRS) threshold for a high-deductible plan in a given year. In 2020, the family deductible threshold was \$2,800. Note that plans must also meet other requirements to be considered a high-deductible plan by the IRS. * indicates the estimate is statistically different from the previous year at $p < 0.05$. ^ indicates that the estimates for firms with <50 and 50-99 employees are statistically different from the estimate for firms with 100+ employees at $p < 0.05$. This test is conducted for 2020 only.

For data points and standard errors for this exhibit, select here.

Exhibit 5.21

Among private-sector enrolled employees with single coverage, percentage in a high-deductible health insurance plan, overall and by State, 3-year average, 2018-2020



Alabama	44.6%*	Kentucky	65.0%*	North Dakota	58.1%
Alaska	58.2%	Louisiana	51.8%	Ohio	61.3%*
Arizona	68.7%*	Maine	70.9%*	Oklahoma	60.2%*
Arkansas	54.1%	Maryland	49.0%*	Oregon	57.6%
California	42.9%*	Massachusetts	47.7%*	Pennsylvania	53.0%
Colorado	63.7%*	Michigan	54.5%	Rhode Island	58.1%
Connecticut	65.8%*	Minnesota	67.6%*	South Carolina	59.9%
Delaware	54.2%	Mississippi	48.6%*	South Dakota	75.9%*
District of Columbia	31.9%*	Missouri	63.3%*	Tennessee	61.6%*
Florida	60.9%*	Montana	66.8%*	Texas	60.6%*
Georgia	58.3%	Nebraska	59.1%	Utah	56.1%
Hawaii	16.6%*	Nevada	51.9%	Vermont	60.9%*
Idaho	61.9%*	New Hampshire	69.7%*	Virginia	51.4%
Illinois	54.1%	New Jersey	53.0%	Washington	57.9%
Indiana	64.5%*	New Mexico	50.9%*	West Virginia	57.2%
Iowa	66.5%*	New York	42.4%*	Wisconsin	62.6%*
Kansas	58.7%	North Carolina	68.4%*	Wyoming	60.4%

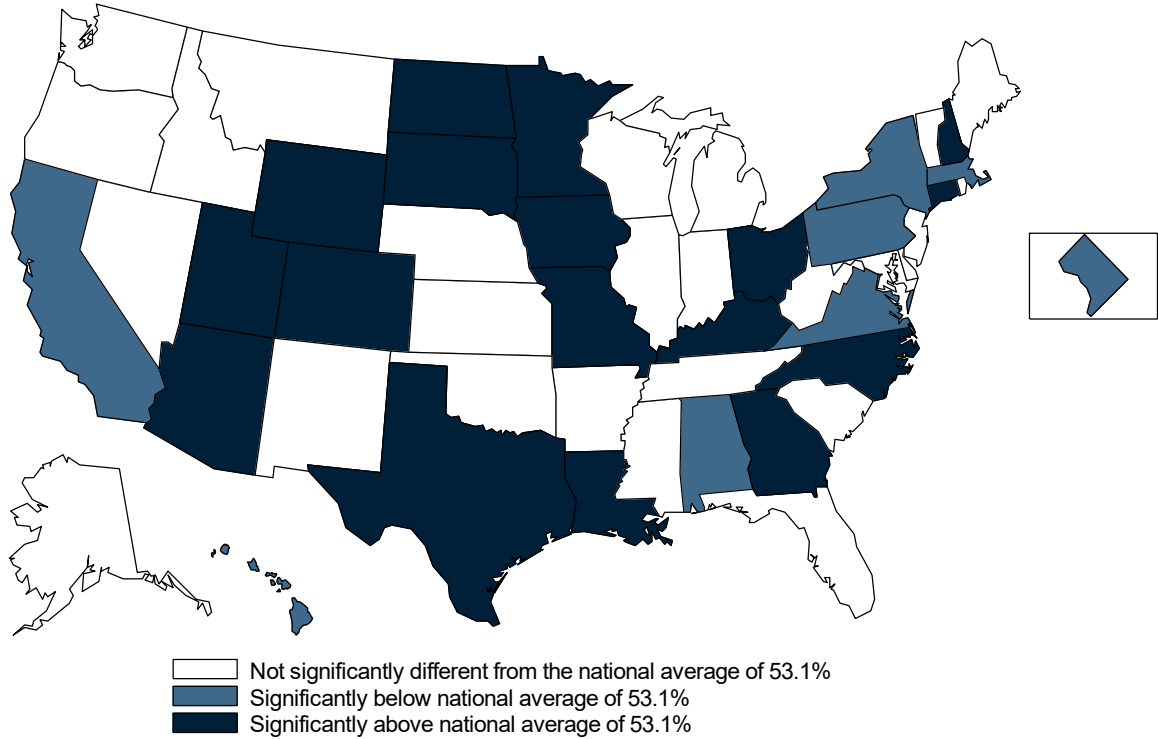
Source: Medical Expenditure Panel Survey - Insurance Component, private-sector establishments, 2018-2020.

Note: * Indicates the estimate is statistically different from the national average of 55.5 percent at $p < 0.05$.

For data points and standard errors for this exhibit, select here.

Exhibit 5.22

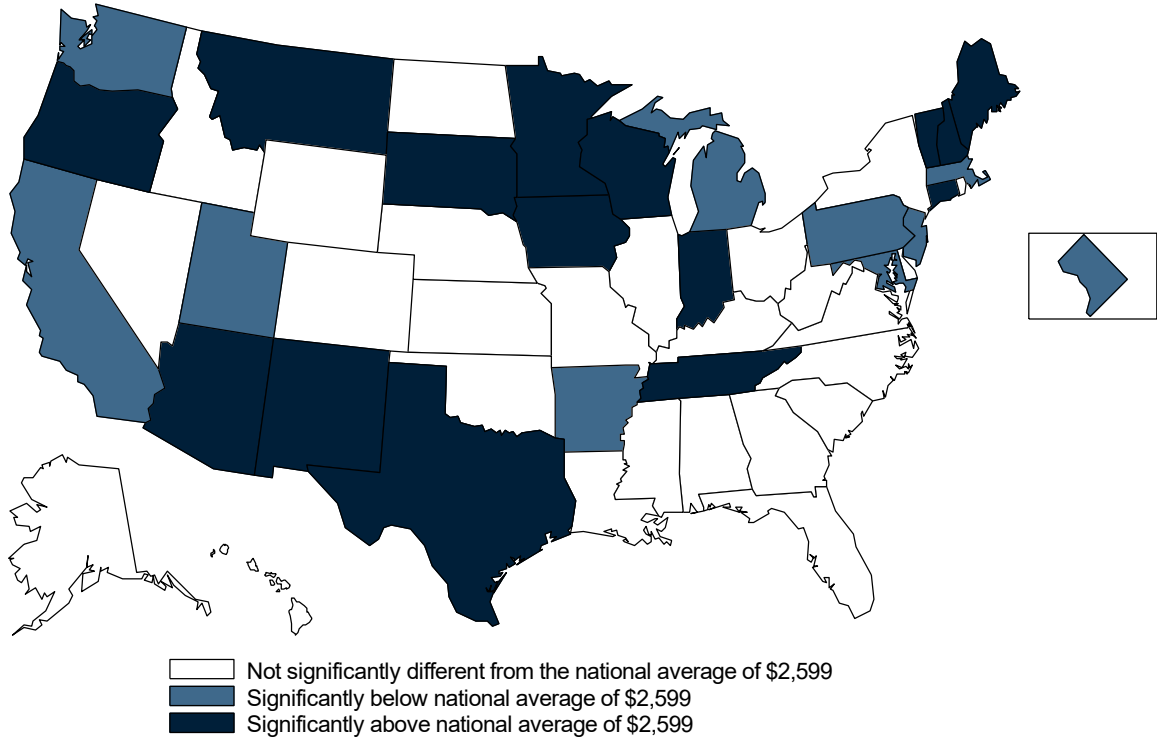
Among private-sector enrolled employees with family coverage, percentage in a high-deductible health insurance plan, overall and by State, 3-year average, 2018-2020



Alabama	38.4%*	Kentucky	61.0%*	North Dakota	59.6%*
Alaska	53.6%	Louisiana	60.4%*	Ohio	61.8%*
Arizona	66.3%*	Maine	55.8%	Oklahoma	57.1%
Arkansas	56.0%	Maryland	49.0%	Oregon	53.2%
California	42.8%*	Massachusetts	44.8%*	Pennsylvania	46.4%*
Colorado	64.3%*	Michigan	48.5%	Rhode Island	49.9%
Connecticut	63.5%*	Minnesota	63.0%*	South Carolina	55.5%
Delaware	49.7%	Mississippi	50.6%	South Dakota	68.4%*
District of Columbia	31.1%*	Missouri	58.9%*	Tennessee	56.2%
Florida	57.8%	Montana	55.0%	Texas	60.0%*
Georgia	59.8%*	Nebraska	55.1%	Utah	63.7%*
Hawaii	22.4%*	Nevada	48.8%	Vermont	54.2%
Idaho	47.3%	New Hampshire	67.5%*	Virginia	46.6%*
Illinois	52.2%	New Jersey	52.8%	Washington	57.5%
Indiana	58.6%	New Mexico	52.8%	West Virginia	49.6%
Iowa	58.5%*	New York	39.8%*	Wisconsin	54.9%
Kansas	54.1%	North Carolina	61.6%*	Wyoming	60.5%*
<p>Source: Medical Expenditure Panel Survey - Insurance Component, private-sector establishments, 2018-2020. Note: * Indicates the estimate is statistically different from the national average of 53.1 percent at $p < 0.05$. For data points and standard errors for this exhibit, select here.</p>					

Exhibit 5.23

Average individual deductible (in dollars) per employee enrolled with single coverage in a high-deductible health insurance plan, overall and by State, 3-year average, 2018-2020



Alabama	\$2,623	Kentucky	\$2,595	North Dakota	\$2,560
Alaska	\$2,662	Louisiana	\$2,684	Ohio	\$2,606
Arizona	\$2,815*	Maine	\$2,970*	Oklahoma	\$2,644
Arkansas	\$2,445*	Maryland	\$2,276*	Oregon	\$2,753*
California	\$2,379*	Massachusetts	\$2,193*	Pennsylvania	\$2,440*
Colorado	\$2,541	Michigan	\$2,375*	Rhode Island	\$2,559
Connecticut	\$2,754*	Minnesota	\$2,745*	South Carolina	\$2,630
Delaware	\$2,523	Mississippi	\$2,627	South Dakota	\$2,789*
District of Columbia	\$2,314*	Missouri	\$2,674	Tennessee	\$2,981*
Florida	\$2,700	Montana	\$3,081*	Texas	\$2,800*
Georgia	\$2,640	Nebraska	\$2,711	Utah	\$2,297*
Hawaii	\$2,496	Nevada	\$2,610	Vermont	\$2,854*
Idaho	\$2,606	New Hampshire	\$2,932*	Virginia	\$2,609
Illinois	\$2,503	New Jersey	\$2,261*	Washington	\$2,455*
Indiana	\$2,710*	New Mexico	\$2,914*	West Virginia	\$2,726
Iowa	\$2,722*	New York	\$2,500	Wisconsin	\$2,732*
Kansas	\$2,567	North Carolina	\$2,705	Wyoming	\$2,555

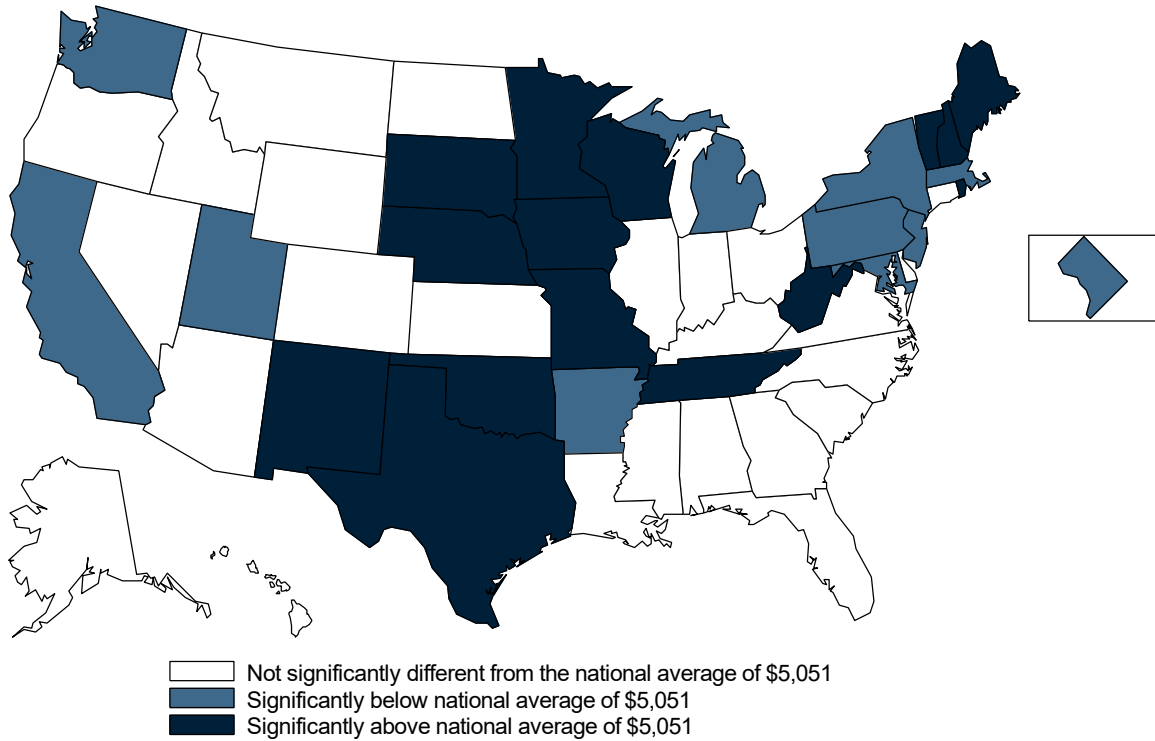
Source: Medical Expenditure Panel Survey - Insurance Component, private-sector establishments, 2018-2020.

Note: * Indicates the estimate is statistically different from the national average of \$2,599 at $p < 0.05$.

For data points and standard errors for this exhibit, select here.

Exhibit 5.24

Average family deductible (in dollars) per employee enrolled with family coverage in a high-deductible health insurance plan, overall and by State, 3-year average, 2018-2020



Alabama	\$5,128	Kentucky	\$4,865	North Dakota	\$5,052
Alaska	\$5,294	Louisiana	\$5,126	Ohio	\$4,973
Arizona	\$5,586	Maine	\$5,420*	Oklahoma	\$5,452*
Arkansas	\$4,732*	Maryland	\$4,510*	Oregon	\$4,986
California	\$4,798*	Massachusetts	\$4,457*	Pennsylvania	\$4,682*
Colorado	\$5,131	Michigan	\$4,746*	Rhode Island	\$5,498*
Connecticut	\$4,915	Minnesota	\$5,421*	South Carolina	\$5,019
Delaware	\$4,967	Mississippi	\$5,344	South Dakota	\$5,303*
District of Columbia	\$4,610*	Missouri	\$5,363*	Tennessee	\$5,756*
Florida	\$5,071	Montana	\$5,436	Texas	\$5,358*
Georgia	\$5,261	Nebraska	\$5,300*	Utah	\$4,652*
Hawaii	\$5,153	Nevada	\$4,978	Vermont	\$5,357*
Idaho	\$5,206	New Hampshire	\$5,740*	Virginia	\$4,941
Illinois	\$5,178	New Jersey	\$4,716*	Washington	\$4,467*
Indiana	\$5,287	New Mexico	\$5,557*	West Virginia	\$5,526*
Iowa	\$5,368*	New York	\$4,629*	Wisconsin	\$5,577*
Kansas	\$5,008	North Carolina	\$5,118	Wyoming	\$5,217

Source: Medical Expenditure Panel Survey - Insurance Component, private-sector establishments, 2018-2020.

Note: * Indicates the estimate is statistically different from the national average of \$5,051 at $p < 0.05$.

For data points and standard errors for this exhibit, select here.

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Appendix



The SAS System

Appendix ES.1

Percentage (standard error) of private-sector employees in establishments that offer health insurance, by firm size, 2008-2020

Number of Employees	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
U.S.	87.7%	87.6%	86.5%	85.3%	84.7%	84.9%	83.2%	83.8%	84.3%	84.5%	84.6%	85.3%	86.9%
U.S. (Std Err)	(0.3%)	(0.2%)	(0.2%)	(0.2%)	(0.3%)	(0.3%)	(0.3%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)
<50	61.6%	59.6%	57.8%	54.7%	52.9%	53.1%	49.8%	47.6%	47.7%	48.3%	47.3%	50.7%	50.5%
<50 (Std Err)	(0.5%)	(0.5%)	(0.5%)	(0.4%)	(0.6%)	(0.7%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.7%)	(0.7%)
50-99	90.7%	89.6%	87.3%	85.6%	84.1%	87.0%	83.0%	85.3%	88.6%	86.3%	88.0%	88.0%	88.5%
50-99 (Std Err)	(0.9%)	(1.3%)	(0.9%)	(1.0%)	(1.4%)	(1.0%)	(1.3%)	(1.2%)	(1.0%)	(1.2%)	(1.1%)	(1.1%)	(1.2%)
100+	98.2%	98.8%	98.5%	98.1%	98.2%	98.0%	97.3%	98.8%	98.9%	98.9%	99.0%	99.0%	98.8%
100+ (Std Err)	(0.3%)	(0.1%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.1%)	(0.2%)	(0.2%)	(0.1%)	(0.2%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

Appendix ES.2

Percentage of private-sector employees (standard error) in establishments that offer health insurance, by State, firm size <50 employees, 3-year average, 2018-2020

Alabama	54.9%*	Kentucky	49.4%	North Dakota	56.3%*
Alabama (Std Err)	(2.3%)	Kentucky (Std Err)	(2.6%)	North Dakota (Std Err)	(2.1%)
Alaska	35.5%*	Louisiana	50.2%	Ohio	50.0%
Alaska (Std Err)	(2.3%)	Louisiana (Std Err)	(2.5%)	Ohio (Std Err)	(2.4%)
Arizona	45.5%	Maine	45.0%	Oklahoma	50.2%
Arizona (Std Err)	(2.7%)	Maine (Std Err)	(2.4%)	Oklahoma (Std Err)	(2.3%)
Arkansas	40.4%*	Maryland	56.8%*	Oregon	48.2%
Arkansas (Std Err)	(2.5%)	Maryland (Std Err)	(2.4%)	Oregon (Std Err)	(2.1%)
California	50.2%	Massachusetts	62.5%*	Pennsylvania	55.6%*
California (Std Err)	(1.4%)	Massachusetts (Std Err)	(2.5%)	Pennsylvania (Std Err)	(1.9%)
Colorado	46.1%	Michigan	50.5%	Rhode Island	56.1%*
Colorado (Std Err)	(2.4%)	Michigan (Std Err)	(2.3%)	Rhode Island (Std Err)	(2.5%)
Connecticut	57.8%*	Minnesota	49.2%	South Carolina	40.8%*
Connecticut (Std Err)	(2.3%)	Minnesota (Std Err)	(2.4%)	South Carolina (Std Err)	(2.4%)
Delaware	50.5%	Mississippi	45.6%	South Dakota	50.1%
Delaware (Std Err)	(2.9%)	Mississippi (Std Err)	(2.6%)	South Dakota (Std Err)	(2.1%)
District of Columbia	70.4%*	Missouri	49.2%	Tennessee	48.3%
District of Columbia (Std Err)	(2.6%)	Missouri (Std Err)	(2.4%)	Tennessee (Std Err)	(2.5%)
Florida	41.7%*	Montana	37.6%*	Texas	47.4%
Florida (Std Err)	(2.1%)	Montana (Std Err)	(2.1%)	Texas (Std Err)	(1.7%)
Georgia	41.1%*	Nebraska	41.2%*	Utah	38.1%*
Georgia (Std Err)	(2.5%)	Nebraska (Std Err)	(2.3%)	Utah (Std Err)	(2.5%)
Hawaii	90.2%*	Nevada	51.3%	Vermont	46.1%
Hawaii (Std Err)	(1.3%)	Nevada (Std Err)	(2.9%)	Vermont (Std Err)	(2.0%)
Idaho	39.9%*	New Hampshire	55.3%*	Virginia	50.8%
Idaho (Std Err)	(2.3%)	New Hampshire (Std Err)	(2.3%)	Virginia (Std Err)	(2.3%)
Illinois	53.7%*	New Jersey	57.1%*	Washington	50.1%
Illinois (Std Err)	(2.0%)	New Jersey (Std Err)	(2.3%)	Washington (Std Err)	(2.2%)
Indiana	43.9%*	New Mexico	40.9%*	West Virginia	44.1%*
Indiana (Std Err)	(2.4%)	New Mexico (Std Err)	(2.3%)	West Virginia (Std Err)	(2.6%)
Iowa	54.2%*	New York	55.7%*	Wisconsin	44.4%*
Iowa (Std Err)	(2.2%)	New York (Std Err)	(1.6%)	Wisconsin (Std Err)	(2.3%)
Kansas	54.7%*	North Carolina	38.5%*	Wyoming	38.0%*
Kansas (Std Err)	(2.3%)	North Carolina (Std Err)	(2.2%)	Wyoming (Std Err)	(2.1%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2018-2020.

Note: * Statistically different from the national average of 49.5 percent at $p < 0.05$. Note that the standard error on the national estimate of 49.5 percent is 0.39 percent.

Appendix ES.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, 2008-2020

Number of Employees	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
U.S.	61.4%	61.1%	59.8%	59.4%	58.9%	58.2%	57.8%	57.0%	56.0%	56.5%	56.5%	55.8%	57.0%
U.S. (Std Err)	(0.4%)	(0.4%)	(0.5%)	(0.2%)	(0.4%)	(0.3%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.5%)	(0.4%)
<50	59.7%	59.6%	59.2%	58.6%	57.7%	57.1%	56.8%	57.0%	55.5%	55.4%	56.2%	53.9%	55.1%
<50 (Std Err)	(0.2%)	(0.4%)	(0.6%)	(0.5%)	(0.5%)	(0.5%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.7%)
50-99	56.3%	60.1%	55.9%	54.9%	55.4%	54.7%	54.5%	55.8%	51.2%	52.2%	50.3%	53.8%	53.4%
50-99 (Std Err)	(1.0%)	(1.0%)	(0.8%)	(1.0%)	(1.2%)	(0.8%)	(1.3%)	(1.2%)	(1.2%)	(1.2%)	(1.2%)	(1.2%)	(1.3%)
100+	62.4%	61.6%	60.4%	60.0%	59.5%	58.8%	58.3%	57.1%	56.6%	57.1%	57.1%	56.4%	57.7%
100+ (Std Err)	(0.5%)	(0.6%)	(0.6%)	(0.3%)	(0.4%)	(0.3%)	(0.5%)	(0.5%)	(0.5%)	(0.5%)	(0.5%)	(0.6%)	(0.5%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

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

Appendix ES.4

Eligibility Rate Percentage (standard error) of private-sector employees eligible for health insurance at establishments that offer health insurance, overall and by firm size, 2008-2020

Number of Employees	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
U.S.	78.1%	79.5%	78.2%	78.0%	77.8%	77.8%	75.4%	76.0%	76.5%	76.8%	78.0%	77.7%	80.5%
U.S. (Std Err)	(0.4%)	(0.3%)	(0.5%)	(0.4%)	(0.3%)	(0.2%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)
<50	78.5%	79.3%	78.6%	78.7%	77.9%	78.0%	77.7%	79.1%	78.7%	78.3%	79.1%	78.1%	80.2%
<50 (Std Err)	(0.4%)	(0.5%)	(0.5%)	(0.6%)	(0.5%)	(0.4%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)
50-99	75.3%	79.2%	74.5%	73.6%	76.4%	76.2%	74.1%	77.8%	76.2%	75.5%	75.6%	78.1%	77.6%
50-99 (Std Err)	(1.3%)	(0.8%)	(0.6%)	(1.0%)	(1.2%)	(0.8%)	(1.4%)	(1.2%)	(1.2%)	(1.2%)	(1.2%)	(1.2%)	(1.4%)
100+	78.3%	79.6%	78.5%	78.3%	77.9%	77.9%	75.0%	75.2%	76.0%	76.6%	78.0%	77.5%	80.8%
100+ (Std Err)	(0.4%)	(0.5%)	(0.6%)	(0.4%)	(0.3%)	(0.3%)	(0.5%)	(0.5%)	(0.4%)	(0.5%)	(0.5%)	(0.5%)	(0.5%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

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

Appendix ES.5

Take-Up Rate Percentage (standard error) of eligible private-sector employees who are enrolled in health insurance at establishments that offer health insurance, overall and by firm size, 2008-2020

Number of Employees	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
U.S.	78.7%	76.9%	76.5%	76.1%	75.8%	74.8%	76.7%	75.0%	73.3%	73.5%	72.4%	71.9%	70.8%
U.S. (Std Err)	(0.3%)	(0.3%)	(0.2%)	(0.3%)	(0.3%)	(0.2%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.4%)	(0.4%)	(0.4%)
<50	76.0%	75.2%	75.3%	74.4%	74.1%	73.1%	73.0%	72.1%	70.4%	70.7%	71.0%	69.0%	68.7%
<50 (Std Err)	(0.3%)	(0.3%)	(0.6%)	(0.4%)	(0.4%)	(0.6%)	(0.5%)	(0.5%)	(0.5%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)
50-99	74.9%	75.9%	75.1%	74.5%	72.5%	71.8%	73.5%	71.7%	67.2%	69.1%	66.6%	68.9%	68.8%
50-99 (Std Err)	(0.5%)	(0.9%)	(0.7%)	(0.6%)	(0.8%)	(1.0%)	(1.0%)	(1.1%)	(1.2%)	(1.1%)	(1.1%)	(1.0%)	(1.0%)
100+	79.7%	77.5%	76.9%	76.7%	76.4%	75.5%	77.8%	76.0%	74.4%	74.5%	73.3%	72.7%	71.4%
100+ (Std Err)	(0.4%)	(0.5%)	(0.3%)	(0.3%)	(0.4%)	(0.3%)	(0.3%)	(0.3%)	(0.4%)	(0.4%)	(0.4%)	(0.5%)	(0.4%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

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

Appendix ES.6

Percentage (standard error) of private-sector employees working in establishments that offer two or more health insurance plans, overall and by firm size, 2008-2020

Number of Employees	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
U.S.	64.8%	66.5%	65.6%	65.5%	65.3%	66.0%	67.0%	70.2%	71.7%	72.4%	75.7%	75.8%	73.8%
U.S. (Std Err)	(0.6%)	(0.7%)	(0.8%)	(0.5%)	(0.7%)	(0.6%)	(0.6%)	(0.5%)	(0.5%)	(0.5%)	(0.5%)	(0.5%)	(0.6%)
<50	26.8%	27.3%	26.7%	27.2%	29.3%	28.4%	29.6%	33.6%	34.2%	34.9%	37.8%	41.4%	39.9%
<50 (Std Err)	(0.7%)	(0.9%)	(0.8%)	(0.9%)	(0.8%)	(1.0%)	(0.9%)	(1.1%)	(1.0%)	(1.0%)	(1.0%)	(1.1%)	(1.1%)
50-99	42.5%	42.8%	44.1%	46.8%	43.7%	46.6%	46.8%	50.2%	56.2%	59.3%	56.4%	58.7%	58.6%
50-99 (Std Err)	(1.7%)	(2.0%)	(1.9%)	(2.2%)	(1.7%)	(2.2%)	(2.1%)	(2.2%)	(2.0%)	(1.9%)	(1.9%)	(2.0%)	(2.1%)
100+	76.9%	78.5%	77.3%	76.3%	75.7%	76.5%	77.0%	79.7%	80.7%	81.0%	84.7%	84.5%	81.0%
100+ (Std Err)	(0.7%)	(0.7%)	(1.0%)	(0.7%)	(0.7%)	(0.7%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.5%)	(0.6%)	(0.6%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

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

Appendix ES.7

Percentage (standard error) of private-sector establishments that offer health insurance that self-insure at least one plan, overall and by detailed firm size, 2008-2020

Number of Employees	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
U.S.	34.2%	35.1%	35.8%	36.9%	37.2%	37.6%	37.2%	39.0%	40.7%	39.2%	38.7%	39.4%	41.9%
U.S. (Std Err)	(0.4%)	(0.4%)	(0.5%)	(0.5%)	(0.5%)	(0.5%)	(0.5%)	(0.5%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.7%)
<10	14.0%	14.6%	13.1%	12.6%	14.9%	15.2%	14.4%	15.8%	19.3%	17.7%	13.1%	14.8%	17.6%
<10 (Std Err)	(0.8%)	(0.7%)	(0.5%)	(0.8%)	(0.9%)	(0.4%)	(0.8%)	(1.0%)	(1.4%)	(1.4%)	(1.1%)	(1.3%)	(1.7%)
10-24	11.1%	10.4%	11.6%	9.9%	10.7%	9.0%	12.0%	10.6%	13.6%	13.3%	13.8%	12.2%	13.1%
10-24 (Std Err)	(0.9%)	(0.4%)	(0.8%)	(0.7%)	(0.7%)	(0.7%)	(1.0%)	(1.0%)	(1.1%)	(1.2%)	(1.2%)	(1.1%)	(1.2%)
25-99	12.6%	13.4%	14.3%	12.2%	13.5%	12.4%	12.2%	13.7%	16.6%	16.0%	12.9%	17.2%	16.3%
25-99 (Std Err)	(0.8%)	(0.7%)	(0.7%)	(0.7%)	(0.7%)	(0.7%)	(0.8%)	(0.9%)	(0.9%)	(0.9%)	(0.8%)	(0.9%)	(0.9%)
100-999	32.7%	29.9%	30.9%	31.7%	30.1%	30.1%	32.5%	33.7%	34.4%	37.2%	35.1%	33.9%	35.8%
100-999 (Std Err)	(1.3%)	(0.7%)	(0.9%)	(1.1%)	(0.8%)	(1.0%)	(1.2%)	(1.2%)	(1.2%)	(1.3%)	(1.2%)	(1.1%)	(1.2%)
1,000+	86.5%	85.8%	86.6%	87.5%	87.1%	88.0%	84.2%	83.8%	81.9%	78.6%	81.6%	83.1%	77.8%
1,000+ (Std Err)	(0.5%)	(0.4%)	(0.6%)	(0.5%)	(0.7%)	(0.5%)	(0.8%)	(0.8%)	(0.8%)	(0.8%)	(0.8%)	(0.8%)	(0.9%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

Appendix ES.8

Average total premiums (standard error) per enrolled employee for single, employee-plus-one and family coverage, 2008-2020

Coverage	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Single	\$4,386	\$4,669	\$4,940	\$5,222	\$5,384	\$5,571	\$5,832	\$5,963	\$6,101	\$6,368	\$6,715	\$6,972	\$7,149
Single (Std Err)	(\$15)	(\$21)	(\$22)	(\$26)	(\$28)	(\$23)	(\$25)	(\$26)	(\$27)	(\$28)	(\$31)	(\$35)	(\$35)
Plus One	\$8,535	\$9,053	\$9,664	\$10,329	\$10,621	\$10,990	\$11,503	\$11,800	\$12,124	\$12,789	\$13,425	\$13,989	\$14,191
Plus One (Std Err)	(\$43)	(\$34)	(\$60)	(\$105)	(\$56)	(\$54)	(\$60)	(\$58)	(\$60)	(\$70)	(\$70)	(\$83)	(\$93)
Family	\$12,298	\$13,027	\$13,871	\$15,022	\$15,473	\$16,029	\$16,655	\$17,322	\$17,710	\$18,687	\$19,565	\$20,486	\$20,758
Family (Std Err)	(\$81)	(\$25)	(\$75)	(\$98)	(\$95)	(\$61)	(\$79)	(\$95)	(\$84)	(\$105)	(\$104)	(\$125)	(\$124)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

Appendix ES.9

Percentage change (standard error) in total premiums from previous year per enrolled employee for single, employee-plus-one, and family coverage, 2009-2020

Year	Single	Employee-plus-one	Family
2009	6.5%	6.1%	5.9%
2009 (Std Err)	(0.6%)	(0.7%)	(0.7%)
2010	5.8%	6.7%	6.5%
2010 (Std Err)	(0.7%)	(0.8%)	(0.6%)
2011	5.7%	6.9%	8.3%
2011 (Std Err)	(0.7%)	(1.3%)	(0.9%)
2012	3.1%	2.8%	3.0%
2012 (Std Err)	(0.7%)	(1.2%)	(0.9%)
2013	3.5%	3.5%	3.6%
2013 (Std Err)	(0.7%)	(0.7%)	(0.7%)
2014	4.7%	4.7%	3.9%
2014 (Std Err)	(0.6%)	(0.7%)	(0.6%)
2015	2.2%	2.6%	4.0%
2015 (Std Err)	(0.6%)	(0.7%)	(0.8%)
2016	2.3%	2.7%	2.2%
2016 (Std Err)	(0.6%)	(0.7%)	(0.7%)
2017	4.4%	5.5%	5.5%
2017 (Std Err)	(0.7%)	(0.8%)	(0.8%)
2018	5.4%	5.0%	4.7%
2018 (Std Err)	(0.7%)	(0.8%)	(0.8%)
2019	3.8%	4.2%	4.7%
2019 (Std Err)	(0.7%)	(0.8%)	(0.8%)
2020	2.5%	1.4%	1.3%
2020 (Std Err)	(0.7%)	(0.9%)	(0.9%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

Appendix ES.10

Average total single premium (standard error) per enrolled employee, by firm size, 2008-2020

Number of Employees	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
U.S.	\$4,386	\$4,669	\$4,940	\$5,222	\$5,384	\$5,571	\$5,832	\$5,963	\$6,101	\$6,368	\$6,715	\$6,972	\$7,149
U.S. (Std Err)	(\$15)	(\$21)	(\$22)	(\$26)	(\$28)	(\$23)	(\$25)	(\$26)	(\$27)	(\$28)	(\$31)	(\$35)	(\$35)
<50	\$4,501	\$4,652	\$4,956	\$5,258	\$5,460	\$5,628	\$5,886	\$5,947	\$6,070	\$6,421	\$6,667	\$6,920	\$7,045
<50 (Std Err)	(\$31)	(\$31)	(\$34)	(\$39)	(\$60)	(\$39)	(\$55)	(\$55)	(\$53)	(\$61)	(\$63)	(\$73)	(\$70)
50-99	\$4,215	\$4,614	\$4,713	\$4,861	\$5,246	\$5,314	\$5,549	\$5,642	\$5,743	\$6,163	\$6,287	\$6,629	\$6,870
50-99 (Std Err)	(\$37)	(\$82)	(\$52)	(\$75)	(\$39)	(\$73)	(\$82)	(\$104)	(\$96)	(\$121)	(\$111)	(\$99)	(\$129)
100+	\$4,370	\$4,681	\$4,959	\$5,252	\$5,378	\$5,584	\$5,851	\$6,006	\$6,146	\$6,377	\$6,770	\$7,019	\$7,197
100+ (Std Err)	(\$26)	(\$38)	(\$23)	(\$31)	(\$28)	(\$29)	(\$30)	(\$31)	(\$32)	(\$33)	(\$37)	(\$42)	(\$41)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

Appendix ES.11

Average total employee-plus-one premium (standard error) per enrolled employee, by firm size, 2008-2020

Number of Employees	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
U.S.	\$8,535	\$9,053	\$9,664	\$10,329	\$10,621	\$10,990	\$11,503	\$11,800	\$12,124	\$12,789	\$13,425	\$13,989	\$14,191
U.S. (Std Err)	(\$43)	(\$34)	(\$60)	(\$105)	(\$56)	(\$54)	(\$60)	(\$58)	(\$60)	(\$70)	(\$70)	(\$83)	(\$93)
<50	\$8,631	\$9,124	\$9,850	\$10,253	\$10,524	\$11,050	\$11,386	\$11,666	\$11,833	\$12,558	\$13,044	\$13,619	\$13,522
<50 (Std Err)	(\$110)	(\$119)	(\$80)	(\$104)	(\$121)	(\$92)	(\$163)	(\$158)	(\$156)	(\$170)	(\$176)	(\$248)	(\$212)
50-99	\$8,421	\$8,852	\$9,166	\$9,615	\$10,178	\$10,673	\$10,845	\$10,885	\$11,389	\$11,931	\$12,593	\$13,248	\$13,766
50-99 (Std Err)	(\$88)	(\$148)	(\$124)	(\$192)	(\$185)	(\$330)	(\$187)	(\$198)	(\$227)	(\$232)	(\$236)	(\$321)	(\$246)
100+	\$8,527	\$9,058	\$9,669	\$10,394	\$10,672	\$11,006	\$11,571	\$11,892	\$12,225	\$12,878	\$13,537	\$14,105	\$14,304
100+ (Std Err)	(\$60)	(\$34)	(\$62)	(\$113)	(\$70)	(\$59)	(\$68)	(\$66)	(\$68)	(\$79)	(\$79)	(\$92)	(\$106)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

Appendix ES.12

Average total family premium (standard error) per enrolled employee, by firm size, 2008-2020

Number of Employees	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
U.S.	\$12,298	\$13,027	\$13,871	\$15,022	\$15,473	\$16,029	\$16,655	\$17,322	\$17,710	\$18,687	\$19,565	\$20,486	\$20,758
U.S. (Std Err)	(\$81)	(\$25)	(\$75)	(\$98)	(\$95)	(\$61)	(\$79)	(\$95)	(\$84)	(\$105)	(\$104)	(\$125)	(\$124)
<50	\$11,679	\$12,041	\$13,170	\$14,086	\$14,496	\$14,787	\$15,575	\$15,919	\$16,471	\$17,649	\$18,296	\$19,417	\$19,416
<50 (Std Err)	(\$182)	(\$129)	(\$111)	(\$145)	(\$181)	(\$89)	(\$177)	(\$212)	(\$207)	(\$192)	(\$231)	(\$303)	(\$283)
50-99	\$11,578	\$12,431	\$13,019	\$14,151	\$15,421	\$15,376	\$15,732	\$16,336	\$16,214	\$17,735	\$18,386	\$19,893	\$19,827
50-99 (Std Err)	(\$128)	(\$229)	(\$153)	(\$168)	(\$273)	(\$268)	(\$274)	(\$335)	(\$348)	(\$327)	(\$473)	(\$435)	(\$422)
100+	\$12,468	\$13,271	\$14,074	\$15,245	\$15,641	\$16,284	\$16,903	\$17,612	\$18,000	\$18,911	\$19,824	\$20,697	\$20,990
100+ (Std Err)	(\$95)	(\$33)	(\$85)	(\$117)	(\$114)	(\$82)	(\$91)	(\$110)	(\$95)	(\$122)	(\$118)	(\$143)	(\$139)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

Appendix ES.13

**Average total single premium (standard error) per enrolled employee, by State,
3-year average, 2018-2020**

Alabama	\$6,336*	Kentucky	\$6,770	North Dakota	\$6,841
Alabama (Std Err)	(\$102)	Kentucky (Std Err)	(\$100)	North Dakota (Std Err)	(\$75)
Alaska	\$8,672*	Louisiana	\$6,666*	Ohio	\$6,995
Alaska (Std Err)	(\$206)	Louisiana (Std Err)	(\$106)	Ohio (Std Err)	(\$98)
Arizona	\$6,453*	Maine	\$7,261*	Oklahoma	\$6,807
Arizona (Std Err)	(\$88)	Maine (Std Err)	(\$89)	Oklahoma (Std Err)	(\$103)
Arkansas	\$6,152*	Maryland	\$7,048	Oregon	\$6,669*
Arkansas (Std Err)	(\$107)	Maryland (Std Err)	(\$116)	Oregon (Std Err)	(\$113)
California	\$6,884	Massachusetts	\$7,477*	Pennsylvania	\$7,059
California (Std Err)	(\$72)	Massachusetts (Std Err)	(\$114)	Pennsylvania (Std Err)	(\$87)
Colorado	\$6,662*	Michigan	\$6,564*	Rhode Island	\$7,208*
Colorado (Std Err)	(\$94)	Michigan (Std Err)	(\$100)	Rhode Island (Std Err)	(\$81)
Connecticut	\$7,426*	Minnesota	\$6,865	South Carolina	\$6,950
Connecticut (Std Err)	(\$104)	Minnesota (Std Err)	(\$108)	South Carolina (Std Err)	(\$95)
Delaware	\$7,427*	Mississippi	\$6,256*	South Dakota	\$7,058
Delaware (Std Err)	(\$151)	Mississippi (Std Err)	(\$91)	South Dakota (Std Err)	(\$86)
District of Columbia	\$7,370*	Missouri	\$6,875	Tennessee	\$6,358*
District of Columbia (Std Err)	(\$95)	Missouri (Std Err)	(\$107)	Tennessee (Std Err)	(\$79)
Florida	\$6,830	Montana	\$6,871	Texas	\$6,849
Florida (Std Err)	(\$113)	Montana (Std Err)	(\$99)	Texas (Std Err)	(\$77)
Georgia	\$6,848	Nebraska	\$7,007	Utah	\$6,315*
Georgia (Std Err)	(\$131)	Nebraska (Std Err)	(\$110)	Utah (Std Err)	(\$93)
Hawaii	\$6,731*	Nevada	\$6,365*	Vermont	\$7,369*
Hawaii (Std Err)	(\$79)	Nevada (Std Err)	(\$110)	Vermont (Std Err)	(\$84)
Idaho	\$6,428*	New Hampshire	\$7,544*	Virginia	\$6,780
Idaho (Std Err)	(\$104)	New Hampshire (Std Err)	(\$124)	Virginia (Std Err)	(\$86)
Illinois	\$7,217*	New Jersey	\$7,554*	Washington	\$6,996
Illinois (Std Err)	(\$76)	New Jersey (Std Err)	(\$115)	Washington (Std Err)	(\$114)
Indiana	\$7,016	New Mexico	\$6,932	West Virginia	\$6,988
Indiana (Std Err)	(\$102)	New Mexico (Std Err)	(\$107)	West Virginia (Std Err)	(\$132)
Iowa	\$6,791	New York	\$7,937*	Wisconsin	\$7,021
Iowa (Std Err)	(\$94)	New York (Std Err)	(\$105)	Wisconsin (Std Err)	(\$94)
Kansas	\$6,417*	North Carolina	\$6,723*	Wyoming	\$7,205
Kansas (Std Err)	(\$93)	North Carolina (Std Err)	(\$72)	Wyoming (Std Err)	(\$133)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2018-2020.

Note: * Statistically different from national average of \$6,944 at $p < 0.05$. Note that the standard error on the national estimate of \$6,944 is \$19.

Appendix ES.14

Average percentage (standard error) of premium contributed by employees for single, employee-plus-one, and family coverage, 2008-2020

Coverage	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Single	20.1%	20.5%	20.7%	20.9%	20.8%	21.0%	21.2%	21.1%	21.7%	22.2%	21.3%	21.4%	21.4%
Single (Std Err)	(0.2%)	(0.3%)	(0.2%)	(0.2%)	(0.3%)	(0.3%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.3%)	(0.2%)
Plus One	27.0%	26.1%	25.8%	26.5%	26.6%	26.7%	26.9%	27.3%	27.8%	27.6%	27.1%	27.7%	28.4%
Plus One (Std Err)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.4%)	(0.2%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.4%)	(0.4%)
Family	27.6%	26.7%	26.8%	26.4%	27.4%	27.6%	27.1%	27.2%	28.0%	27.9%	27.8%	28.0%	28.8%
Family (Std Err)	(0.4%)	(0.3%)	(0.4%)	(0.3%)	(0.4%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.4%)	(0.3%)	(0.4%)	(0.4%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

Appendix ES.15

Average annual employee contribution (in dollars) (standard error) for single, employee-plus-one, and family coverage, 2008-2020

Coverage	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Single	\$882	\$957	\$1,021	\$1,090	\$1,118	\$1,170	\$1,234	\$1,255	\$1,325	\$1,415	\$1,427	\$1,489	\$1,532
Single (Std Err)	(\$6)	(\$13)	(\$14)	(\$9)	(\$14)	(\$16)	(\$13)	(\$14)	(\$13)	(\$15)	(\$14)	(\$18)	(\$16)
Plus One	\$2,303	\$2,363	\$2,498	\$2,736	\$2,824	\$2,940	\$3,097	\$3,220	\$3,376	\$3,531	\$3,634	\$3,881	\$4,035
Plus One (Std Err)	(\$22)	(\$27)	(\$42)	(\$36)	(\$46)	(\$23)	(\$40)	(\$35)	(\$36)	(\$39)	(\$39)	(\$54)	(\$52)
Family	\$3,394	\$3,474	\$3,721	\$3,962	\$4,236	\$4,421	\$4,518	\$4,710	\$4,956	\$5,218	\$5,431	\$5,726	\$5,978
Family (Std Err)	(\$54)	(\$44)	(\$53)	(\$42)	(\$69)	(\$50)	(\$48)	(\$56)	(\$56)	(\$64)	(\$63)	(\$82)	(\$76)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

Appendix ES.16

Percentage (standard error) of private-sector enrolled employees in a health insurance plan with a deductible, overall and by firm size, 2008-2020

Number of Employees	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
U.S.	70.7%	73.8%	77.5%	77.8%	79.6%	81.3%	83.9%	85.4%	84.5%	87.5%	87.3%	86.6%	89.2%
U.S. (Std Err)	(0.5%)	(0.5%)	(0.3%)	(0.7%)	(0.6%)	(0.7%)	(0.5%)	(0.5%)	(0.5%)	(0.4%)	(0.4%)	(0.5%)	(0.4%)
<50	70.9%	73.5%	75.7%	76.3%	79.5%	79.5%	80.8%	82.1%	81.7%	82.3%	83.0%	84.1%	86.5%
<50 (Std Err)	(0.7%)	(0.7%)	(0.7%)	(0.4%)	(1.0%)	(0.8%)	(0.8%)	(0.8%)	(0.8%)	(0.8%)	(0.8%)	(0.9%)	(0.8%)
50-99	70.3%	70.6%	78.2%	79.6%	80.3%	78.0%	82.4%	85.3%	82.5%	83.7%	85.1%	87.5%	89.0%
50-99 (Std Err)	(1.4%)	(1.9%)	(1.5%)	(1.7%)	(1.4%)	(1.1%)	(1.5%)	(1.5%)	(1.5%)	(1.6%)	(1.4%)	(1.5%)	(1.5%)
100+	70.7%	74.2%	77.8%	77.9%	79.6%	81.9%	84.6%	86.1%	85.2%	88.8%	88.3%	87.1%	89.7%
100+ (Std Err)	(0.6%)	(0.6%)	(0.3%)	(1.0%)	(0.7%)	(0.7%)	(0.6%)	(0.6%)	(0.6%)	(0.4%)	(0.5%)	(0.5%)	(0.5%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

Appendix ES.17

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, 2008-2020

Number of Employees	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
U.S.	\$869	\$917	\$1,025	\$1,123	\$1,167	\$1,273	\$1,353	\$1,541	\$1,696	\$1,808	\$1,846	\$1,931	\$1,945
U.S. (Std Err)	(\$7)	(\$9)	(\$18)	(\$12)	(\$8)	(\$20)	(\$13)	(\$16)	(\$16)	(\$17)	(\$17)	(\$18)	(\$18)
<50	\$1,177	\$1,283	\$1,447	\$1,561	\$1,628	\$1,695	\$1,777	\$1,964	\$2,105	\$2,136	\$2,327	\$2,386	\$2,376
<50 (Std Err)	(\$13)	(\$24)	(\$21)	(\$26)	(\$25)	(\$24)	(\$28)	(\$35)	(\$34)	(\$35)	(\$36)	(\$35)	(\$39)
50-99	\$1,149	\$1,249	\$1,522	\$1,543	\$1,622	\$1,755	\$1,744	\$2,008	\$2,173	\$2,361	\$2,369	\$2,441	\$2,464
50-99 (Std Err)	(\$62)	(\$46)	(\$57)	(\$49)	(\$64)	(\$49)	(\$59)	(\$62)	(\$64)	(\$85)	(\$65)	(\$67)	(\$67)
100+	\$740	\$774	\$852	\$951	\$989	\$1,106	\$1,205	\$1,383	\$1,558	\$1,681	\$1,692	\$1,778	\$1,814
100+ (Std Err)	(\$8)	(\$7)	(\$20)	(\$14)	(\$10)	(\$19)	(\$14)	(\$18)	(\$18)	(\$20)	(\$19)	(\$21)	(\$20)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

Note: 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 1.1

Percentage (standard error) of private-sector employees in establishments that offer health insurance, by firm size, 2008-2020

Number of Employees	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
U.S.	87.7%	87.6%	86.5%	85.3%	84.7%	84.9%	83.2%	83.8%	84.3%	84.5%	84.6%	85.3%	86.9%
U.S. (Std Err)	(0.3%)	(0.2%)	(0.2%)	(0.2%)	(0.3%)	(0.3%)	(0.3%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)
<50	61.6%	59.6%	57.8%	54.7%	52.9%	53.1%	49.8%	47.6%	47.7%	48.3%	47.3%	50.7%	50.5%
<50 (Std Err)	(0.5%)	(0.5%)	(0.5%)	(0.4%)	(0.6%)	(0.7%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.7%)	(0.7%)
50-99	90.7%	89.6%	87.3%	85.6%	84.1%	87.0%	83.0%	85.3%	88.6%	86.3%	88.0%	88.0%	88.5%
50-99 (Std Err)	(0.9%)	(1.3%)	(0.9%)	(1.0%)	(1.4%)	(1.0%)	(1.3%)	(1.2%)	(1.0%)	(1.2%)	(1.1%)	(1.1%)	(1.2%)
100+	98.2%	98.8%	98.5%	98.1%	98.2%	98.0%	97.3%	98.8%	98.9%	98.9%	99.0%	99.0%	98.8%
100+ (Std Err)	(0.3%)	(0.1%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.1%)	(0.2%)	(0.2%)	(0.1%)	(0.2%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

Appendix Exhibit 1.2

Percentage (standard error) of private-sector employees in establishments that offer health insurance, by State, 3-year average, 2018-2020

Alabama	87.8%*	Kentucky	86.8%	North Dakota	84.6%
Alabama (Std Err)	(0.8%)	Kentucky (Std Err)	(0.8%)	North Dakota (Std Err)	(0.8%)
Alaska	76.1%*	Louisiana	83.7%	Ohio	86.8%
Alaska (Std Err)	(1.0%)	Louisiana (Std Err)	(1.1%)	Ohio (Std Err)	(0.7%)
Arizona	86.7%	Maine	80.4%*	Oklahoma	84.7%
Arizona (Std Err)	(0.9%)	Maine (Std Err)	(1.1%)	Oklahoma (Std Err)	(0.8%)
Arkansas	82.6%*	Maryland	86.8%	Oregon	82.1%*
Arkansas (Std Err)	(0.9%)	Maryland (Std Err)	(0.9%)	Oregon (Std Err)	(0.9%)
California	85.8%	Massachusetts	89.9%*	Pennsylvania	88.5%*
California (Std Err)	(0.5%)	Massachusetts (Std Err)	(0.8%)	Pennsylvania (Std Err)	(0.6%)
Colorado	81.9%*	Michigan	85.8%	Rhode Island	85.7%
Colorado (Std Err)	(1.1%)	Michigan (Std Err)	(0.8%)	Rhode Island (Std Err)	(0.9%)
Connecticut	87.2%*	Minnesota	85.1%	South Carolina	84.0%
Connecticut (Std Err)	(0.8%)	Minnesota (Std Err)	(0.9%)	South Carolina (Std Err)	(0.8%)
Delaware	85.8%	Mississippi	84.5%	South Dakota	81.5%*
Delaware (Std Err)	(1.1%)	Mississippi (Std Err)	(0.9%)	South Dakota (Std Err)	(1.1%)
District of Columbia	93.8%*	Missouri	85.9%	Tennessee	88.1%*
District of Columbia (Std Err)	(0.6%)	Missouri (Std Err)	(0.8%)	Tennessee (Std Err)	(0.7%)
Florida	84.3%	Montana	69.7%*	Texas	84.4%
Florida (Std Err)	(0.7%)	Montana (Std Err)	(1.2%)	Texas (Std Err)	(0.7%)
Georgia	85.8%	Nebraska	81.9%*	Utah	80.5%*
Georgia (Std Err)	(0.8%)	Nebraska (Std Err)	(1.0%)	Utah (Std Err)	(1.1%)
Hawaii	96.4%*	Nevada	86.5%	Vermont	79.3%*
Hawaii (Std Err)	(0.7%)	Nevada (Std Err)	(0.9%)	Vermont (Std Err)	(0.9%)
Idaho	76.1%*	New Hampshire	86.4%	Virginia	86.7%
Idaho (Std Err)	(1.2%)	New Hampshire (Std Err)	(0.8%)	Virginia (Std Err)	(0.9%)
Illinois	87.3%	New Jersey	86.8%	Washington	84.6%
Illinois (Std Err)	(0.8%)	New Jersey (Std Err)	(0.8%)	Washington (Std Err)	(0.9%)
Indiana	85.5%	New Mexico	78.8%*	West Virginia	84.7%
Indiana (Std Err)	(0.7%)	New Mexico (Std Err)	(1.1%)	West Virginia (Std Err)	(0.8%)
Iowa	87.1%*	New York	87.1%*	Wisconsin	84.6%
Iowa (Std Err)	(0.7%)	New York (Std Err)	(0.5%)	Wisconsin (Std Err)	(0.8%)
Kansas	86.2%	North Carolina	82.3%*	Wyoming	72.1%*
Kansas (Std Err)	(0.8%)	North Carolina (Std Err)	(0.9%)	Wyoming (Std Err)	(1.3%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2018-2020.

Note: * Statistically different from the national average of 85.6 percent at $p < 0.05$. Note that the standard error on the national estimate of 85.6 percent is 0.14 percent.

Appendix Exhibit 1.3

Percentage (standard error) of private-sector employees in establishments that offer health insurance, by State, firm size <50 employees, 3-year average, 2018-2020

Alabama	54.9%*	Kentucky	49.4%	North Dakota	56.3%*
Alabama (Std Err)	(2.3%)	Kentucky (Std Err)	(2.6%)	North Dakota (Std Err)	(2.1%)
Alaska	35.5%*	Louisiana	50.2%	Ohio	50.0%
Alaska (Std Err)	(2.3%)	Louisiana (Std Err)	(2.5%)	Ohio (Std Err)	(2.4%)
Arizona	45.5%	Maine	45.0%	Oklahoma	50.2%
Arizona (Std Err)	(2.7%)	Maine (Std Err)	(2.4%)	Oklahoma (Std Err)	(2.3%)
Arkansas	40.4%*	Maryland	56.8%*	Oregon	48.2%
Arkansas (Std Err)	(2.5%)	Maryland (Std Err)	(2.4%)	Oregon (Std Err)	(2.1%)
California	50.2%	Massachusetts	62.5%*	Pennsylvania	55.6%*
California (Std Err)	(1.4%)	Massachusetts (Std Err)	(2.5%)	Pennsylvania (Std Err)	(1.9%)
Colorado	46.1%	Michigan	50.5%	Rhode Island	56.1%*
Colorado (Std Err)	(2.4%)	Michigan (Std Err)	(2.3%)	Rhode Island (Std Err)	(2.5%)
Connecticut	57.8%*	Minnesota	49.2%	South Carolina	40.8%*
Connecticut (Std Err)	(2.3%)	Minnesota (Std Err)	(2.4%)	South Carolina (Std Err)	(2.4%)
Delaware	50.5%	Mississippi	45.6%	South Dakota	50.1%
Delaware (Std Err)	(2.9%)	Mississippi (Std Err)	(2.6%)	South Dakota (Std Err)	(2.1%)
District of Columbia	70.4%*	Missouri	49.2%	Tennessee	48.3%
District of Columbia (Std Err)	(2.6%)	Missouri (Std Err)	(2.4%)	Tennessee (Std Err)	(2.5%)
Florida	41.7%*	Montana	37.6%*	Texas	47.4%
Florida (Std Err)	(2.1%)	Montana (Std Err)	(2.1%)	Texas (Std Err)	(1.7%)
Georgia	41.1%*	Nebraska	41.2%*	Utah	38.1%*
Georgia (Std Err)	(2.5%)	Nebraska (Std Err)	(2.3%)	Utah (Std Err)	(2.5%)
Hawaii	90.2%*	Nevada	51.3%	Vermont	46.1%
Hawaii (Std Err)	(1.3%)	Nevada (Std Err)	(2.9%)	Vermont (Std Err)	(2.0%)
Idaho	39.9%*	New Hampshire	55.3%*	Virginia	50.8%
Idaho (Std Err)	(2.3%)	New Hampshire (Std Err)	(2.3%)	Virginia (Std Err)	(2.3%)
Illinois	53.7%*	New Jersey	57.1%*	Washington	50.1%
Illinois (Std Err)	(2.0%)	New Jersey (Std Err)	(2.3%)	Washington (Std Err)	(2.2%)
Indiana	43.9%*	New Mexico	40.9%*	West Virginia	44.1%*
Indiana (Std Err)	(2.4%)	New Mexico (Std Err)	(2.3%)	West Virginia (Std Err)	(2.6%)
Iowa	54.2%*	New York	55.7%*	Wisconsin	44.4%*
Iowa (Std Err)	(2.2%)	New York (Std Err)	(1.6%)	Wisconsin (Std Err)	(2.3%)
Kansas	54.7%*	North Carolina	38.5%*	Wyoming	38.0%*
Kansas (Std Err)	(2.3%)	North Carolina (Std Err)	(2.2%)	Wyoming (Std Err)	(2.1%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2018-2020.

Note: * Statistically different from the national average of 49.5 percent at $p < 0.05$. Note that the standard error on the national estimate of 49.5 percent is 0.39 percent.

Appendix Exhibit 1.4

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, 2008-2020

Low Wage	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
<50% Low-Wage Employees, Small Employers	73.2%	71.6%	70.2%	68.0%	66.8%	65.6%	61.0%	58.4%	56.9%	57.6%	55.5%	58.8%	58.0%
<50% Low-Wage Employees, Small Employers (Std Err)	(0.5%)	(0.5%)	(0.5%)	(0.4%)	(0.3%)	(0.6%)	(0.7%)	(0.7%)	(0.7%)	(0.7%)	(0.7%)	(0.8%)	(0.8%)
50%+ Low-Wage Employees, Small Employers	36.8%	34.3%	34.1%	30.6%	28.0%	28.0%	26.6%	23.1%	24.4%	24.2%	23.6%	25.4%	25.3%
50%+ Low-Wage Employees, Small Employers (Std Err)	(1.2%)	(0.8%)	(0.7%)	(0.9%)	(1.0%)	(1.2%)	(1.1%)	(1.1%)	(1.3%)	(1.2%)	(1.2%)	(1.4%)	(1.4%)
<50% Low-Wage Employees, Large Employers	98.4%	99.1%	98.9%	98.9%	98.6%	98.7%	98.2%	98.9%	98.9%	98.7%	98.9%	98.7%	98.7%
<50% Low-Wage Employees, Large Employers (Std Err)	(0.4%)	(0.2%)	(0.2%)	(0.2%)	(0.1%)	(0.1%)	(0.2%)	(0.1%)	(0.2%)	(0.2%)	(0.1%)	(0.2%)	(0.2%)
50%+ Low-Wage Employees, Large Employers	94.8%	94.7%	93.5%	91.4%	92.2%	92.4%	89.6%	92.7%	94.5%	94.0%	94.0%	95.2%	93.8%
50%+ Low-Wage Employees, Large Employers (Std Err)	(0.5%)	(0.4%)	(0.6%)	(0.7%)	(0.6%)	(0.7%)	(0.7%)	(0.6%)	(0.5%)	(0.6%)	(0.8%)	(0.5%)	(1.0%)

Key: Small employers = fewer than 50 employees. Large employers = 50 or more employees.
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.
Note: Wage levels in the MEPS-IC questionnaires have been adjusted to account for changing wages over time. In 2020, low-wage employees were defined as those earning less than \$13.00 per hour.

Appendix Exhibit 1.5

Percentage (standard error) of private-sector employees in establishments that offer health insurance, overall and by industry, 2020

Industry	Percentage
United States	86.9%
United States (Std Err)	(0.2%)
Agriculture, fisheries, forestry	67.3%
Agriculture, fisheries, forestry (Std Err)	(5.0%)
Mining and manufacturing	94.1%
Mining and manufacturing (Std Err)	(0.6%)
Construction	80.8%
Construction (Std Err)	(1.4%)
Utilities and transportation	94.3%
Utilities and transportation (Std Err)	(0.8%)
Wholesale trade	90.7%
Wholesale trade (Std Err)	(1.0%)
Financial services and real estate	93.9%
Financial services and real estate (Std Err)	(0.5%)
Retail trade	86.4%
Retail trade (Std Err)	(0.8%)
Professional services	90.3%
Professional services (Std Err)	(0.4%)
Other services	77.8%
Other services (Std Err)	(0.8%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2020.

Appendix Exhibit 1.6

Percentage (standard error) of private-sector employees in establishments that offer health insurance, overall and by selected characteristics, 2020

Employer Characteristics	Percentage
United States	86.9%
United States (Std Err)	(0.2%)
Ownership: For Profit Inc.	87.2%
Ownership: For Profit Inc. (Std Err)	(0.3%)
Ownership: For Profit Uninc.	78.0%
Ownership: For Profit Uninc. (Std Err)	(1.0%)
Ownership: Nonprofit	94.2%
Ownership: Nonprofit (Std Err)	(0.4%)
Firm Age: 0-4 Years	48.8%
Firm Age: 0-4 Years (Std Err)	(2.1%)
Firm Age: 5-9 Years	57.2%
Firm Age: 5-9 Years (Std Err)	(1.8%)
Firm Age: 10-19 Years	73.1%
Firm Age: 10-19 Years (Std Err)	(1.2%)
Firm Age: 20+ Years	94.0%
Firm Age: 20+ Years (Std Err)	(0.2%)
# of Locations: 2+ Locations	66.0%
# of Locations: 2+ Locations (Std Err)	(0.7%)
# of Locations: 1 Location	98.6%
# of Locations: 1 Location (Std Err)	(0.1%)
% Full Time: 0-24%	54.5%
% Full Time: 0-24% (Std Err)	(1.8%)
% Full Time: 25-49%	79.6%
% Full Time: 25-49% (Std Err)	(1.2%)
% Full Time: 50-74%	84.4%
% Full Time: 50-74% (Std Err)	(0.8%)
% Full Time: 75%+	91.7%
% Full Time: 75%+ (Std Err)	(0.3%)
% Low Wage: 50%+	74.4%
% Low Wage: 50%+ (Std Err)	(1.0%)
% Low Wage: <50%	89.7%
% Low Wage: <50% (Std Err)	(0.2%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2020.

Note: “% Full Time” refers to the percentage of the establishment's workforce that worked full time in 2020. “% Low Wage” refers to the percentage of the establishment's workforce that earned less than \$13.00 per hour in 2020.

Appendix Exhibit 1.7

Percentage (standard error) of private-sector establishments that offer health insurance that self-insure at least one plan, overall and by detailed firm size, 2008-2020

Number of Employees	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
U.S.	34.2%	35.1%	35.8%	36.9%	37.2%	37.6%	37.2%	39.0%	40.7%	39.2%	38.7%	39.4%	41.9%
U.S. (Std Err)	(0.4%)	(0.4%)	(0.5%)	(0.5%)	(0.5%)	(0.5%)	(0.5%)	(0.5%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.7%)
<10	14.0%	14.6%	13.1%	12.6%	14.9%	15.2%	14.4%	15.8%	19.3%	17.7%	13.1%	14.8%	17.6%
<10 (Std Err)	(0.8%)	(0.7%)	(0.5%)	(0.8%)	(0.9%)	(0.4%)	(0.8%)	(1.0%)	(1.4%)	(1.4%)	(1.1%)	(1.3%)	(1.7%)
10-24	11.1%	10.4%	11.6%	9.9%	10.7%	9.0%	12.0%	10.6%	13.6%	13.3%	13.8%	12.2%	13.1%
10-24 (Std Err)	(0.9%)	(0.4%)	(0.8%)	(0.7%)	(0.7%)	(0.7%)	(1.0%)	(1.0%)	(1.1%)	(1.2%)	(1.2%)	(1.1%)	(1.2%)
25-99	12.6%	13.4%	14.3%	12.2%	13.5%	12.4%	12.2%	13.7%	16.6%	16.0%	12.9%	17.2%	16.3%
25-99 (Std Err)	(0.8%)	(0.7%)	(0.7%)	(0.7%)	(0.7%)	(0.7%)	(0.8%)	(0.9%)	(0.9%)	(0.9%)	(0.8%)	(0.9%)	(0.9%)
100-999	32.7%	29.9%	30.9%	31.7%	30.1%	30.1%	32.5%	33.7%	34.4%	37.2%	35.1%	33.9%	35.8%
100-999 (Std Err)	(1.3%)	(0.7%)	(0.9%)	(1.1%)	(0.8%)	(1.0%)	(1.2%)	(1.2%)	(1.2%)	(1.3%)	(1.2%)	(1.1%)	(1.2%)
1,000+	86.5%	85.8%	86.6%	87.5%	87.1%	88.0%	84.2%	83.8%	81.9%	78.6%	81.6%	83.1%	77.8%
1,000+ (Std Err)	(0.5%)	(0.4%)	(0.6%)	(0.5%)	(0.7%)	(0.5%)	(0.8%)	(0.8%)	(0.8%)	(0.8%)	(0.8%)	(0.8%)	(0.9%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

Appendix Exhibit 1.8

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, 2008-2020

Number of Employees	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
U.S.	56.8%	57.2%	58.4%	59.6%	60.1%	58.1%	59.2%	59.1%	57.3%	58.2%	56.8%	58.0%	57.1%
U.S. (Std Err)	(0.5%)	(0.7%)	(0.7%)	(0.6%)	(0.7%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.7%)	(0.7%)
<10	12.9%	12.3%	12.5%	11.5%	12.0%	13.2%	12.9%	13.5%	15.7%	15.6%	12.4%	12.5%	14.4%
<10 (Std Err)	(0.8%)	(0.6%)	(0.6%)	(0.9%)	(0.9%)	(0.8%)	(0.9%)	(1.1%)	(1.2%)	(1.3%)	(1.1%)	(1.3%)	(1.5%)
10-24	11.5%	9.8%	11.5%	10.1%	11.1%	9.1%	11.4%	10.5%	14.9%	12.8%	12.9%	12.1%	12.0%
10-24 (Std Err)	(1.3%)	(0.5%)	(1.0%)	(0.8%)	(1.0%)	(0.9%)	(1.2%)	(1.1%)	(1.3%)	(1.2%)	(1.1%)	(1.3%)	(1.2%)
25-99	12.8%	16.0%	17.3%	13.5%	15.5%	13.4%	14.0%	14.5%	17.1%	15.3%	14.0%	18.1%	18.0%
25-99 (Std Err)	(1.1%)	(1.0%)	(1.1%)	(0.8%)	(0.9%)	(0.8%)	(1.1%)	(1.1%)	(1.1%)	(1.0%)	(0.9%)	(1.2%)	(1.1%)
100-999	36.1%	31.7%	35.7%	35.0%	35.7%	32.6%	39.5%	39.5%	37.4%	42.0%	34.7%	37.8%	40.5%
100-999 (Std Err)	(1.0%)	(1.8%)	(1.4%)	(1.2%)	(1.4%)	(1.0%)	(1.4%)	(1.5%)	(1.3%)	(1.4%)	(1.3%)	(1.4%)	(1.4%)
1,000+	85.9%	85.8%	86.6%	89.0%	89.0%	86.9%	86.6%	86.4%	82.8%	82.2%	82.2%	84.1%	77.3%
1,000+ (Std Err)	(0.7%)	(0.7%)	(0.6%)	(0.4%)	(0.5%)	(0.4%)	(0.7%)	(0.7%)	(0.8%)	(0.7%)	(0.9%)	(0.8%)	(1.0%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

Appendix Exhibit 1.9

Percentage (standard error) of eligible private-sector employees in establishments that offer family coverage and employee-plus-one coverage among establishments that offer coverage, overall and by detailed firm size, 2020

Coverage	U.S.	<10	10-24	25-99	100-999	1,000+
Any Dependent Coverage	98.6%	82.8%	93.1%	97.7%	99.4%	99.9%
Any Dependent Coverage (Std Err)	(0.1%)	(1.7%)	(0.8%)	(0.4%)	(0.2%)	(0.1%)
Any Family Coverage	97.8%	75.8%	89.8%	96.2%	98.5%	99.8%
Any Family Coverage (Std Err)	(0.1%)	(1.9%)	(1.0%)	(0.5%)	(0.3%)	(0.1%)
Any Employee-Plus-One	94.5%	65.5%	80.4%	90.9%	93.8%	98.3%
Any Employee-Plus-One (Std Err)	(0.2%)	(2.2%)	(1.4%)	(0.8%)	(0.7%)	(0.2%)
Family and Employee-Plus-One	93.7%	58.5%	77.1%	89.5%	92.9%	98.2%
Family and Employee-Plus-One (Std Err)	(0.3%)	(2.3%)	(1.5%)	(0.8%)	(0.7%)	(0.2%)
Family Coverage Only	4.1%	17.3%	12.7%	6.8%	5.6%	1.6%
Family Coverage Only (Std Err)	(0.2%)	(1.7%)	(1.2%)	(0.7%)	(0.6%)	(0.2%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2020.

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 1.10

Percentage (standard error) of private-sector employees working in establishments that offer two or more health insurance plans, overall and by firm size, 2008-2020

Number of Employees	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
U.S.	64.8%	66.5%	65.6%	65.5%	65.3%	66.0%	67.0%	70.2%	71.7%	72.4%	75.7%	75.8%	73.8%
U.S. (Std Err)	(0.6%)	(0.7%)	(0.8%)	(0.5%)	(0.7%)	(0.6%)	(0.6%)	(0.5%)	(0.5%)	(0.5%)	(0.5%)	(0.5%)	(0.6%)
<50	26.8%	27.3%	26.7%	27.2%	29.3%	28.4%	29.6%	33.6%	34.2%	34.9%	37.8%	41.4%	39.9%
<50 (Std Err)	(0.7%)	(0.9%)	(0.8%)	(0.9%)	(0.8%)	(1.0%)	(0.9%)	(1.1%)	(1.0%)	(1.0%)	(1.0%)	(1.1%)	(1.1%)
50-99	42.5%	42.8%	44.1%	46.8%	43.7%	46.6%	46.8%	50.2%	56.2%	59.3%	56.4%	58.7%	58.6%
50-99 (Std Err)	(1.7%)	(2.0%)	(1.9%)	(2.2%)	(1.7%)	(2.2%)	(2.1%)	(2.2%)	(2.0%)	(1.9%)	(1.9%)	(2.0%)	(2.1%)
100+	76.9%	78.5%	77.3%	76.3%	75.7%	76.5%	77.0%	79.7%	80.7%	81.0%	84.7%	84.5%	81.0%
100+ (Std Err)	(0.7%)	(0.7%)	(1.0%)	(0.7%)	(0.7%)	(0.7%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.5%)	(0.6%)	(0.6%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

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

Appendix Exhibit 1.11**Percentage (standard error) of private-sector employees in establishments that offer two or more health insurance plans, overall and by industry, 2020**

Industry	Percentage
United States	73.8%
United States (Std Err)	(0.6%)
Agriculture, fisheries, forestry	42.0%
Agriculture, fisheries, forestry (Std Err)	(9.1%)
Mining and manufacturing	70.4%
Mining and manufacturing (Std Err)	(1.6%)
Construction	60.8%
Construction (Std Err)	(2.9%)
Utilities and transportation	70.3%
Utilities and transportation (Std Err)	(3.8%)
Wholesale trade	67.2%
Wholesale trade (Std Err)	(2.4%)
Financial services and real estate	79.2%
Financial services and real estate (Std Err)	(1.7%)
Retail trade	75.8%
Retail trade (Std Err)	(1.4%)
Professional services	76.3%
Professional services (Std Err)	(0.9%)
Other services	75.0%
Other services (Std Err)	(1.2%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2020.**Denominator:** Within each category, employees in establishments that offer health insurance.

Appendix Exhibit 1.12

Percentage (standard error) of private-sector employees in establishments that offer two or more health insurance plans, overall and by selected characteristics, 2020

Employer Characteristics	Percentage
United States	73.8%
United States (Std Err)	(0.6%)
Ownership: For Profit Inc.	74.2%
Ownership: For Profit Inc. (Std Err)	(0.7%)
Ownership: For Profit Uninc.	70.9%
Ownership: For Profit Uninc. (Std Err)	(1.5%)
Ownership: Nonprofit	74.5%
Ownership: Nonprofit (Std Err)	(1.4%)
Firm Age: 0-4 Years	62.8%
Firm Age: 0-4 Years (Std Err)	(3.2%)
Firm Age: 5-9 Years	57.2%
Firm Age: 5-9 Years (Std Err)	(3.0%)
Firm Age: 10-19 Years	63.3%
Firm Age: 10-19 Years (Std Err)	(1.7%)
Firm Age: 20+ Years	76.4%
Firm Age: 20+ Years (Std Err)	(0.6%)
# of Locations: 2+ Locations	54.5%
# of Locations: 2+ Locations (Std Err)	(1.1%)
# of Locations: 1 Location	81.1%
# of Locations: 1 Location (Std Err)	(0.6%)
% Full Time: 0-24%	72.8%
% Full Time: 0-24% (Std Err)	(2.5%)
% Full Time: 25-49%	68.0%
% Full Time: 25-49% (Std Err)	(2.5%)
% Full Time: 50-74%	74.8%
% Full Time: 50-74% (Std Err)	(1.5%)
% Full Time: 75%+	74.3%
% Full Time: 75%+ (Std Err)	(0.6%)
% Low Wage: 50%+	70.1%
% Low Wage: 50%+ (Std Err)	(1.6%)
% Low Wage: <50%	74.5%
% Low Wage: <50% (Std Err)	(0.6%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2020.

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

Note: “% Full Time” refers to the percentage of the establishment’s workforce that worked full time in 2020. “% Low Wage” refers to the percentage of the establishment’s workforce that earned less than \$13.00 per hour in 2020.

Appendix Exhibit 1.13

Among establishments offering health insurance, percentage (standard error) offering coverage to retirees under age 65, overall and by detailed firm size, 2008-2020

Number of Employees	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
U.S.	11.2%	11.2%	11.6%	13.1%	12.3%	11.9%	11.6%	11.6%	12.5%	10.8%	11.1%	9.7%	10.3%
U.S. (Std Err)	(0.3%)	(0.3%)	(0.4%)	(0.3%)	(0.3%)	(0.5%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.5%)
<10	1.4%	1.2%	2.0%	1.6%	1.8%	1.4%	1.4%	1.2%	2.3%	1.6%	2.3%	3.3%	1.6%†
<10 (Std Err)	(0.2%)	(0.2%)	(0.2%)	(0.3%)	(0.2%)	(0.2%)	(0.3%)	(0.3%)	(0.6%)	(0.4%)	(0.5%)	(0.7%)	(0.6%)
10-24	1.6%	1.6%	1.4%	1.0%	1.2%	1.0%†	1.5%	1.3%	1.7%	2.1%	1.6%	1.8%	1.1%†
10-24 (Std Err)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.4%)	(0.4)	(0.3%)	(0.4%)	(0.5%)	(0.4%)	(0.5%)	(0.3%)
25-99	2.4%	2.4%	3.0%	3.1%	2.4%	2.2%	2.4%	1.7%	2.3%	1.9%	2.3%	2.7%	1.9%
25-99 (Std Err)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.4%)	(0.3%)	(0.4%)	(0.4%)	(0.3%)
100-999	8.0%	7.5%	6.9%	6.8%	7.4%	6.3%	6.6%	6.0%	6.2%	7.0%	6.8%	4.2%	5.4%
100-999 (Std Err)	(0.6%)	(0.4%)	(0.6%)	(0.2%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.7%)	(0.7%)	(0.6%)	(0.5%)	(0.6%)
1,000+	36.1%	34.5%	34.2%	37.7%	35.3%	34.3%	32.5%	31.6%	32.4%	27.6%	27.4%	23.7%	23.5%
1,000+ (Std Err)	(0.9%)	(1.2%)	(1.3%)	(0.9%)	(1.1%)	(0.9%)	(1.2%)	(1.1%)	(1.0%)	(1.0%)	(1.0%)	(1.0%)	(1.1%)

† Estimate does not meet standard of reliability or precision.

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

Appendix Exhibit 1.14

Among establishments offering health insurance, percentage (standard error) offering coverage to retirees age 65 and over, overall and by detailed firm size, 2008-2020

Number of Employees	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
U.S.	10.5%	11.3%	10.8%	11.9%	11.6%	10.5%	10.3%	10.4%	10.5%	8.6%	8.7%	8.6%	7.6%
U.S. (Std Err)	(0.4%)	(0.3%)	(0.4%)	(0.3%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)
<10	2.3%	2.6%	2.2%	2.5%	2.6%	2.1%	2.0%	2.2%	3.4%	2.3%	3.1%	2.6%	2.4%
<10 (Std Err)	(0.2%)	(0.3%)	(0.3%)	(0.2%)	(0.3%)	(0.4%)	(0.3%)	(0.4%)	(0.7%)	(0.5%)	(0.6%)	(0.7%)	(0.6%)
10-24	3.4%	2.7%	2.3%	2.3%	2.8%	2.2%	2.4%	2.4%	2.7%	2.7%	1.5%	3.3%	1.3%
10-24 (Std Err)	(0.7%)	(0.3%)	(0.5%)	(0.4%)	(0.5%)	(0.6%)	(0.5%)	(0.5%)	(0.5%)	(0.5%)	(0.4%)	(0.6%)	(0.4%)
25-99	2.9%	3.4%	3.3%	3.7%	3.4%	3.4%	2.9%	3.1%	2.6%	2.9%	2.4%	2.0%	2.2%
25-99 (Std Err)	(0.3%)	(0.2%)	(0.3%)	(0.4%)	(0.3%)	(0.4%)	(0.4%)	(0.5%)	(0.4%)	(0.4%)	(0.4%)	(0.3%)	(0.3%)
100-999	7.7%	8.6%	7.8%	6.5%	7.5%	6.3%	7.1%	5.5%	5.9%	5.7%	6.0%	4.7%	4.2%
100-999 (Std Err)	(0.7%)	(0.4%)	(0.4%)	(0.4%)	(0.8%)	(0.7%)	(0.6%)	(0.6%)	(0.7%)	(0.6%)	(0.6%)	(0.5%)	(0.5%)
1,000+	31.1%	31.8%	29.9%	31.9%	31.1%	27.8%	26.8%	26.1%	24.8%	20.3%	19.7%	20.1%	16.1%
1,000+ (Std Err)	(1.0%)	(1.0%)	(1.1%)	(0.9%)	(1.4%)	(0.7%)	(1.2%)	(1.1%)	(1.0%)	(0.9%)	(0.9%)	(1.0%)	(0.9%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

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, 2008-2020

Number of Employees	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
U.S.	53.9%	53.5%	51.8%	50.6%	49.9%	49.4%	48.1%	47.8%	47.2%	47.7%	47.8%	47.6%	49.5%
U.S. (Std Err)	(0.4%)	(0.4%)	(0.5%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.4%)	(0.3%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)
<50	36.8%	35.5%	34.2%	32.0%	30.5%	30.3%	28.3%	27.1%	26.5%	26.7%	26.6%	27.3%	27.8%
<50 (Std Err)	(0.3%)	(0.4%)	(0.6%)	(0.4%)	(0.3%)	(0.4%)	(0.4%)	(0.5%)	(0.4%)	(0.4%)	(0.4%)	(0.5%)	(0.5%)
50-99	51.1%	53.8%	48.8%	46.9%	46.6%	47.6%	45.2%	47.0%	45.4%	45.0%	44.3%	47.4%	47.2%
50-99 (Std Err)	(1.0%)	(1.1%)	(1.0%)	(1.2%)	(0.7%)	(0.7%)	(1.3%)	(1.3%)	(1.2%)	(1.2%)	(1.2%)	(1.2%)	(1.3%)
100+	61.3%	60.9%	59.5%	58.9%	58.5%	57.7%	56.7%	56.4%	56.0%	56.5%	56.5%	55.8%	57.0%
100+ (Std Err)	(0.6%)	(0.6%)	(0.6%)	(0.4%)	(0.4%)	(0.3%)	(0.5%)	(0.5%)	(0.5%)	(0.5%)	(0.5%)	(0.6%)	(0.5%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

Denominator: Within each category, employees in all establishments.

Appendix Exhibit 2.2

Number Enrolled Total number (in millions) (standard error) of private-sector employees enrolled in health insurance offered by their employers, overall and by firm size, 2008-2020

Number of Employees	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
U.S.	62.6	59.2	56.1	54.8	55.4	56.3	55.8	57.3	58.2	59.9	62.1	62.5	60.8
U.S. (Std Err)	(0.6)	(0.7)	(0.8)	(0.6)	(0.6)	(0.7)	(0.6)	(0.6)	(0.6)	(0.7)	(0.7)	(0.9)	(0.7)
<50	11.5	10.6	10.2	9.5	9.3	9.5	8.9	8.9	8.9	8.9	9.1	9.6	7.9
<50 (Std Err)	(0.1)	(0.2)	(0.2)	(0.1)	(0.1)	(0.2)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.2)	(0.1)
50-99	4.4	4.3	3.8	3.7	3.8	4.0	4.1	4.0	4.0	4.1	4.2	4.2	4.0
50-99 (Std Err)	(0.2)	(0.1)	(0.2)	(0.1)	(0.2)	(0.2)	(0.1)	(0.2)	(0.1)	(0.2)	(0.2)	(0.2)	(0.2)
100+	46.7	44.3	42.1	41.6	42.3	42.9	42.8	44.4	45.3	46.9	48.9	48.7	48.8
100+ (Std Err)	(0.6)	(0.6)	(0.8)	(0.5)	(0.6)	(0.7)	(0.6)	(0.6)	(0.6)	(0.7)	(0.7)	(0.8)	(0.7)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

Note: 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, 2008-2020

Number of Employees	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
U.S.	61.4%	61.1%	59.8%	59.4%	58.9%	58.2%	57.8%	57.0%	56.0%	56.5%	56.5%	55.8%	57.0%
U.S. (Std Err)	(0.4%)	(0.4%)	(0.5%)	(0.2%)	(0.4%)	(0.3%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.5%)	(0.4%)
<50	59.7%	59.6%	59.2%	58.6%	57.7%	57.1%	56.8%	57.0%	55.5%	55.4%	56.2%	53.9%	55.1%
<50 (Std Err)	(0.2%)	(0.4%)	(0.6%)	(0.5%)	(0.5%)	(0.5%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.7%)
50-99	56.3%	60.1%	55.9%	54.9%	55.4%	54.7%	54.5%	55.8%	51.2%	52.2%	50.3%	53.8%	53.4%
50-99 (Std Err)	(1.0%)	(1.0%)	(0.8%)	(1.0%)	(1.2%)	(0.8%)	(1.3%)	(1.2%)	(1.2%)	(1.2%)	(1.2%)	(1.2%)	(1.3%)
100+	62.4%	61.6%	60.4%	60.0%	59.5%	58.8%	58.3%	57.1%	56.6%	57.1%	57.1%	56.4%	57.7%
100+ (Std Err)	(0.5%)	(0.6%)	(0.6%)	(0.3%)	(0.4%)	(0.3%)	(0.5%)	(0.5%)	(0.5%)	(0.5%)	(0.5%)	(0.6%)	(0.5%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

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

Appendix Exhibit 2.4

Eligibility Rate Percentage (standard error) of private-sector employees eligible for health insurance at establishments that offer health insurance, overall and by firm size, 2008-2020

Number of Employees	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
U.S.	78.1%	79.5%	78.2%	78.0%	77.8%	77.8%	75.4%	76.0%	76.5%	76.8%	78.0%	77.7%	80.5%
U.S. (Std Err)	(0.4%)	(0.3%)	(0.5%)	(0.4%)	(0.3%)	(0.2%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)
<50	78.5%	79.3%	78.6%	78.7%	77.9%	78.0%	77.7%	79.1%	78.7%	78.3%	79.1%	78.1%	80.2%
<50 (Std Err)	(0.4%)	(0.5%)	(0.5%)	(0.6%)	(0.5%)	(0.4%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)
50-99	75.3%	79.2%	74.5%	73.6%	76.4%	76.2%	74.1%	77.8%	76.2%	75.5%	75.6%	78.1%	77.6%
50-99 (Std Err)	(1.3%)	(0.8%)	(0.6%)	(1.0%)	(1.2%)	(0.8%)	(1.4%)	(1.2%)	(1.2%)	(1.2%)	(1.2%)	(1.2%)	(1.4%)
100+	78.3%	79.6%	78.5%	78.3%	77.9%	77.9%	75.0%	75.2%	76.0%	76.6%	78.0%	77.5%	80.8%
100+ (Std Err)	(0.4%)	(0.5%)	(0.6%)	(0.4%)	(0.3%)	(0.3%)	(0.5%)	(0.5%)	(0.4%)	(0.5%)	(0.5%)	(0.5%)	(0.5%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

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

Appendix Exhibit 2.5

Take-Up Rate Percentage (standard error) of eligible private-sector employees who are enrolled in health insurance at establishments that offer health insurance, overall and by firm size, 2008-2020

Number of Employees	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
U.S.	78.7%	76.9%	76.5%	76.1%	75.8%	74.8%	76.7%	75.0%	73.3%	73.5%	72.4%	71.9%	70.8%
U.S. (Std Err)	(0.3%)	(0.3%)	(0.2%)	(0.3%)	(0.3%)	(0.2%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.4%)	(0.4%)	(0.4%)
<50	76.0%	75.2%	75.3%	74.4%	74.1%	73.1%	73.0%	72.1%	70.4%	70.7%	71.0%	69.0%	68.7%
<50 (Std Err)	(0.3%)	(0.3%)	(0.6%)	(0.4%)	(0.4%)	(0.6%)	(0.5%)	(0.5%)	(0.5%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)
50-99	74.9%	75.9%	75.1%	74.5%	72.5%	71.8%	73.5%	71.7%	67.2%	69.1%	66.6%	68.9%	68.8%
50-99 (Std Err)	(0.5%)	(0.9%)	(0.7%)	(0.6%)	(0.8%)	(1.0%)	(1.0%)	(1.1%)	(1.2%)	(1.1%)	(1.1%)	(1.0%)	(1.0%)
100+	79.7%	77.5%	76.9%	76.7%	76.4%	75.5%	77.8%	76.0%	74.4%	74.5%	73.3%	72.7%	71.4%
100+ (Std Err)	(0.4%)	(0.5%)	(0.3%)	(0.3%)	(0.4%)	(0.3%)	(0.3%)	(0.3%)	(0.4%)	(0.4%)	(0.4%)	(0.5%)	(0.4%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

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

Appendix Exhibit 2.6

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, 2008-2020

Low Wage	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
<50% Low-Wage Employees, Small Employers	65.1%	65.1%	64.7%	64.3%	62.9%	62.1%	61.6%	61.7%	60.1%	59.7%	59.6%	57.4%	58.4%
<50% Low-Wage Employees, Small Employers (Std Err)	(0.3%)	(0.4%)	(0.6%)	(0.4%)	(0.5%)	(0.4%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.7%)
50%+ Low-Wage Employees, Small Employers	36.4%	35.5%	37.2%	35.8%	35.5%	33.3%	33.5%	29.8%	28.2%	28.9%	32.6%	29.0%	29.1%
50%+ Low-Wage Employees, Small Employers (Std Err)	(1.0%)	(0.7%)	(0.8%)	(0.6%)	(0.6%)	(1.2%)	(1.5%)	(1.4%)	(1.3%)	(1.3%)	(1.5%)	(1.6%)	(1.6%)
<50% Low-Wage Employees, Large Employers	70.0%	70.0%	69.3%	68.8%	69.0%	67.5%	67.8%	66.3%	64.1%	63.8%	63.0%	63.3%	62.5%
<50% Low-Wage Employees, Large Employers (Std Err)	(0.3%)	(0.5%)	(0.6%)	(0.4%)	(0.5%)	(0.4%)	(0.4%)	(0.5%)	(0.5%)	(0.5%)	(0.5%)	(0.6%)	(0.5%)
50%+ Low-Wage Employees, Large Employers	38.7%	38.3%	34.8%	33.3%	32.9%	33.2%	30.6%	26.7%	27.4%	29.5%	30.3%	29.7%	31.6%
50%+ Low-Wage Employees, Large Employers (Std Err)	(0.6%)	(0.8%)	(0.9%)	(0.6%)	(0.6%)	(0.6%)	(0.7%)	(0.7%)	(0.7%)	(0.7%)	(0.9%)	(0.9%)	(0.9%)

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

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

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

Note: Wage levels in the MEPS-IC questionnaires have been adjusted to account for changing wages over time. In 2020, low-wage employees were defined as those earning less than \$13.00 per hour.

Appendix Exhibit 2.7

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, 2008-2020

Low Wage	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
<50% Low-Wage Employees, Small Employers	84.1%	84.3%	84.0%	84.3%	83.2%	83.3%	83.0%	83.8%	83.8%	83.0%	83.0%	81.8%	83.4%
<50% Low-Wage Employees, Small Employers (Std Err)	(0.2%)	(0.3%)	(0.5%)	(0.4%)	(0.6%)	(0.4%)	(0.5%)	(0.5%)	(0.5%)	(0.5%)	(0.6%)	(0.6%)	(0.6%)
50%+ Low-Wage Employees, Small Employers	54.3%	57.1%	57.4%	56.4%	55.2%	52.9%	52.5%	51.9%	49.1%	49.6%	53.2%	51.5%	54.8%
50%+ Low-Wage Employees, Small Employers (Std Err)	(0.9%)	(1.0%)	(1.0%)	(1.3%)	(1.0%)	(1.5%)	(1.8%)	(1.9%)	(2.0%)	(1.8%)	(1.9%)	(2.3%)	(2.2%)
<50% Low-Wage Employees, Large Employers	84.6%	85.4%	85.0%	85.3%	85.4%	84.3%	84.0%	83.8%	83.4%	83.0%	83.7%	83.5%	84.9%
<50% Low-Wage Employees, Large Employers (Std Err)	(0.4%)	(0.5%)	(0.7%)	(0.5%)	(0.4%)	(0.3%)	(0.4%)	(0.4%)	(0.4%)	(0.5%)	(0.5%)	(0.5%)	(0.5%)
50%+ Low-Wage Employees, Large Employers	59.4%	63.3%	59.6%	56.9%	57.4%	59.4%	49.5%	48.0%	49.7%	51.9%	53.7%	55.8%	58.7%
50%+ Low-Wage Employees, Large Employers (Std Err)	(0.8%)	(0.9%)	(0.8%)	(1.0%)	(0.5%)	(0.6%)	(0.9%)	(0.9%)	(0.9%)	(0.9%)	(1.1%)	(1.1%)	(1.1%)

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

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

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

Note: Wage levels in the MEPS-IC questionnaires have been adjusted to account for changing wages over time. In 2020, low-wage employees were defined as those earning less than \$13.00 per hour.

Appendix Exhibit 2.8

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, 2008-2020

Low Wage	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
<50% Low-Wage Employees, Small Employers	77.4%	77.2%	77.0%	76.3%	75.6%	74.5%	74.2%	73.6%	71.7%	71.9%	71.9%	70.1%	70.0%
<50% Low-Wage Employees, Small Employers (Std Err)	(0.3%)	(0.4%)	(0.5%)	(0.4%)	(0.2%)	(0.5%)	(0.5%)	(0.5%)	(0.6%)	(0.5%)	(0.6%)	(0.6%)	(0.7%)
50%+ Low-Wage Employees, Small Employers	67.0%	62.1%	64.9%	63.5%	64.3%	63.0%	63.9%	57.4%	57.5%	58.3%	61.3%	56.4%	53.0%
50%+ Low-Wage Employees, Small Employers (Std Err)	(1.7%)	(1.3%)	(1.2%)	(1.1%)	(1.7%)	(1.9%)	(2.1%)	(2.2%)	(2.1%)	(2.3%)	(2.2%)	(2.2%)	(2.3%)
<50% Low-Wage Employees, Large Employers	82.8%	81.9%	81.5%	80.7%	80.8%	80.0%	80.7%	79.1%	76.9%	76.9%	75.2%	75.8%	73.6%
<50% Low-Wage Employees, Large Employers (Std Err)	(0.2%)	(0.4%)	(0.3%)	(0.4%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)
50%+ Low-Wage Employees, Large Employers	65.1%	60.5%	58.4%	58.5%	57.3%	55.9%	61.9%	55.6%	55.2%	57.0%	56.5%	53.2%	53.9%
50%+ Low-Wage Employees, Large Employers (Std Err)	(0.9%)	(0.9%)	(1.0%)	(0.8%)	(1.1%)	(0.5%)	(0.8%)	(1.0%)	(1.0%)	(1.0%)	(1.2%)	(1.2%)	(1.2%)

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

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

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

Note: Wage levels in the MEPS-IC questionnaires have been adjusted to account for changing wages over time. In 2020, low-wage employees were defined as those earning less than \$13.00 per hour.

Appendix Exhibit 2.9

Coverage Rate Percentage (standard error) of private-sector employees who are enrolled in health insurance at establishments that offer health insurance, by State, 3-year average, 2018-2020

Alabama	56.3%	Kentucky	59.6%*	North Dakota	58.4%
Alabama (Std Err)	(1.6%)	Kentucky (Std Err)	(1.2%)	North Dakota (Std Err)	(1.1%)
Alaska	56.9%	Louisiana	54.0%	Ohio	57.2%
Alaska (Std Err)	(1.4%)	Louisiana (Std Err)	(1.4%)	Ohio (Std Err)	(1.3%)
Arizona	54.3%	Maine	57.2%	Oklahoma	57.1%
Arizona (Std Err)	(1.9%)	Maine (Std Err)	(1.2%)	Oklahoma (Std Err)	(1.5%)
Arkansas	57.7%	Maryland	52.8%*	Oregon	63.8%*
Arkansas (Std Err)	(1.4%)	Maryland (Std Err)	(1.2%)	Oregon (Std Err)	(1.4%)
California	57.2%	Massachusetts	53.1%*	Pennsylvania	57.6%
California (Std Err)	(1.0%)	Massachusetts (Std Err)	(1.4%)	Pennsylvania (Std Err)	(1.0%)
Colorado	58.2%	Michigan	56.4%	Rhode Island	53.8%*
Colorado (Std Err)	(1.3%)	Michigan (Std Err)	(1.3%)	Rhode Island (Std Err)	(1.1%)
Connecticut	55.3%	Minnesota	59.0%	South Carolina	57.2%
Connecticut (Std Err)	(1.3%)	Minnesota (Std Err)	(1.3%)	South Carolina (Std Err)	(1.3%)
Delaware	56.5%	Mississippi	57.3%	South Dakota	56.9%
Delaware (Std Err)	(1.8%)	Mississippi (Std Err)	(1.5%)	South Dakota (Std Err)	(1.2%)
District of Columbia	60.1%*	Missouri	59.9%*	Tennessee	55.5%
District of Columbia (Std Err)	(1.4%)	Missouri (Std Err)	(1.3%)	Tennessee (Std Err)	(1.4%)
Florida	52.9%*	Montana	56.5%	Texas	59.2%*
Florida (Std Err)	(1.5%)	Montana (Std Err)	(1.2%)	Texas (Std Err)	(1.0%)
Georgia	55.0%	Nebraska	57.7%	Utah	56.7%
Georgia (Std Err)	(1.6%)	Nebraska (Std Err)	(1.2%)	Utah (Std Err)	(1.6%)
Hawaii	62.8%*	Nevada	53.6%	Vermont	53.8%*
Hawaii (Std Err)	(1.4%)	Nevada (Std Err)	(1.5%)	Vermont (Std Err)	(1.1%)
Idaho	60.2%*	New Hampshire	52.9%*	Virginia	55.4%
Idaho (Std Err)	(1.6%)	New Hampshire (Std Err)	(1.4%)	Virginia (Std Err)	(1.6%)
Illinois	55.9%	New Jersey	54.3%	Washington	64.3%*
Illinois (Std Err)	(1.3%)	New Jersey (Std Err)	(1.4%)	Washington (Std Err)	(1.8%)
Indiana	56.8%	New Mexico	51.3%*	West Virginia	52.2%*
Indiana (Std Err)	(1.4%)	New Mexico (Std Err)	(1.3%)	West Virginia (Std Err)	(1.4%)
Iowa	56.4%	New York	51.0%*	Wisconsin	56.3%
Iowa (Std Err)	(1.1%)	New York (Std Err)	(0.9%)	Wisconsin (Std Err)	(1.3%)
Kansas	55.4%	North Carolina	60.6%*	Wyoming	54.5%
Kansas (Std Err)	(1.5%)	North Carolina (Std Err)	(1.3%)	Wyoming (Std Err)	(1.9%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2018-2020.

Note: * Statistically different from national average of 56.4 percent at $p < 0.05$. Note that the standard error on the national estimate of 56.4 percent is 0.25.

Appendix Exhibit 2.10**Coverage Rate Percentage (standard error) of private-sector employees who are enrolled in health insurance at establishments that offer health insurance, overall and by industry, 2020**

Industry	Percentage
United States	57.0%
United States (Std Err)	(0.4%)
Agriculture, fisheries, forestry	50.6%
Agriculture, fisheries, forestry (Std Err)	(7.3%)
Mining and manufacturing	74.2%
Mining and manufacturing (Std Err)	(0.7%)
Construction	57.5%
Construction (Std Err)	(1.8%)
Utilities and transportation	65.7%
Utilities and transportation (Std Err)	(2.3%)
Wholesale trade	74.7%
Wholesale trade (Std Err)	(1.4%)
Financial services and real estate	71.7%
Financial services and real estate (Std Err)	(1.0%)
Retail trade	45.7%
Retail trade (Std Err)	(1.1%)
Professional services	60.4%
Professional services (Std Err)	(0.6%)
Other services	38.2%
Other services (Std Err)	(1.0%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2020.**Denominator:** Within each category, employees in establishments that offer health insurance.

Appendix Exhibit 2.11

Eligibility Rate Percentage (standard error) of private-sector employees eligible for health insurance at establishments that offer health insurance, overall and by industry, 2020

Industry	Percentage
United States	80.5%
United States (Std Err)	(0.4%)
Agriculture, fisheries, forestry	78.9%
Agriculture, fisheries, forestry (Std Err)	(4.2%)
Mining and manufacturing	94.7%
Mining and manufacturing (Std Err)	(0.5%)
Construction	85.2%
Construction (Std Err)	(1.5%)
Utilities and transportation	89.4%
Utilities and transportation (Std Err)	(2.4%)
Wholesale trade	93.9%
Wholesale trade (Std Err)	(0.7%)
Financial services and real estate	93.4%
Financial services and real estate (Std Err)	(0.7%)
Retail trade	68.9%
Retail trade (Std Err)	(1.1%)
Professional services	82.9%
Professional services (Std Err)	(0.5%)
Other services	65.1%
Other services (Std Err)	(1.1%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2020.

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

Appendix Exhibit 2.12**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, 2020**

Industry	Percentage
United States	70.8%
United States (Std Err)	(0.4%)
Agriculture, fisheries, forestry	64.1%
Agriculture, fisheries, forestry (Std Err)	(8.6%)
Mining and manufacturing	78.4%
Mining and manufacturing (Std Err)	(0.7%)
Construction	67.5%
Construction (Std Err)	(1.7%)
Utilities and transportation	73.5%
Utilities and transportation (Std Err)	(1.8%)
Wholesale trade	79.5%
Wholesale trade (Std Err)	(1.4%)
Financial services and real estate	76.7%
Financial services and real estate (Std Err)	(0.8%)
Retail trade	66.3%
Retail trade (Std Err)	(1.1%)
Professional services	72.9%
Professional services (Std Err)	(0.6%)
Other services	58.7%
Other services (Std Err)	(1.1%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2020.**Denominator:** Within each category, employees in establishments that offer health insurance.

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 selected characteristics, 2020

Employer Characteristics	Percentage
United States	57.0%
United States (Std Err)	(0.4%)
Ownership: For Profit Inc.	57.1%
Ownership: For Profit Inc. (Std Err)	(0.5%)
Ownership: For Profit Uninc.	51.7%
Ownership: For Profit Uninc. (Std Err)	(1.1%)
Ownership: Nonprofit	60.9%
Ownership: Nonprofit (Std Err)	(0.7%)
Firm Age: 0-4 Years	49.7%
Firm Age: 0-4 Years (Std Err)	(2.0%)
Firm Age: 5-9 Years	46.1%
Firm Age: 5-9 Years (Std Err)	(1.9%)
Firm Age: 10-19 Years	54.2%
Firm Age: 10-19 Years (Std Err)	(1.2%)
Firm Age: 20+ Years	58.2%
Firm Age: 20+ Years (Std Err)	(0.5%)
# of Locations: 2+ Locations	52.5%
# of Locations: 2+ Locations (Std Err)	(0.7%)
# of Locations: 1 Location	58.7%
# of Locations: 1 Location (Std Err)	(0.5%)
% Full Time: 0-24%	17.2%
% Full Time: 0-24% (Std Err)	(2.1%)
% Full Time: 25-49%	22.7%
% Full Time: 25-49% (Std Err)	(0.7%)
% Full Time: 50-74%	45.9%
% Full Time: 50-74% (Std Err)	(1.1%)
% Full Time: 75%+	65.2%
% Full Time: 75%+ (Std Err)	(0.5%)
% Low Wage: 50%+	31.4%
% Low Wage: 50%+ (Std Err)	(0.9%)
% Low Wage: <50%	61.9%
% Low Wage: <50% (Std Err)	(0.5%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2020.

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

Note: “% Full Time” refers to the percentage of the establishment’s workforce that worked full time in 2020. “% Low Wage” refers to the percentage of the establishment’s workforce that earned less than \$13.00 per hour in 2020.

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 selected characteristics, 2020

Employer Characteristics	Percentage
United States	80.5%
United States (Std Err)	(0.4%)
Ownership: For Profit Inc.	81.6%
Ownership: For Profit Inc. (Std Err)	(0.5%)
Ownership: For Profit Uninc.	76.9%
Ownership: For Profit Uninc. (Std Err)	(1.0%)
Ownership: Nonprofit	79.1%
Ownership: Nonprofit (Std Err)	(0.7%)
Firm Age: 0-4 Years	75.1%
Firm Age: 0-4 Years (Std Err)	(1.9%)
Firm Age: 5-9 Years	76.1%
Firm Age: 5-9 Years (Std Err)	(1.7%)
Firm Age: 10-19 Years	79.8%
Firm Age: 10-19 Years (Std Err)	(1.0%)
Firm Age: 20+ Years	81.0%
Firm Age: 20+ Years (Std Err)	(0.4%)
# of Locations: 2+ Locations	77.1%
# of Locations: 2+ Locations (Std Err)	(0.7%)
# of Locations: 1 Location	81.8%
# of Locations: 1 Location (Std Err)	(0.5%)
% Full Time: 0-24%	36.0%
% Full Time: 0-24% (Std Err)	(2.3%)
% Full Time: 25-49%	40.9%
% Full Time: 25-49% (Std Err)	(1.0%)
% Full Time: 50-74%	68.1%
% Full Time: 50-74% (Std Err)	(0.8%)
% Full Time: 75%+	89.8%
% Full Time: 75%+ (Std Err)	(0.4%)
% Low Wage: 50%+	58.4%
% Low Wage: 50%+ (Std Err)	(1.0%)
% Low Wage: <50%	84.7%
% Low Wage: <50% (Std Err)	(0.4%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2020.

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

Note: “% Full Time” refers to the percentage of the establishment’s workforce that worked full time in 2020. “% Low Wage” refers to the percentage of the establishment’s workforce that earned less than \$13.00 per hour in 2020.

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 selected characteristics, 2020

Employer Characteristics	Percentage
United States	70.8%
United States (Std Err)	(0.4%)
Ownership: For Profit Inc.	70.1%
Ownership: For Profit Inc. (Std Err)	(0.5%)
Ownership: For Profit Uninc.	67.3%
Ownership: For Profit Uninc. (Std Err)	(1.0%)
Ownership: Nonprofit	77.0%
Ownership: Nonprofit (Std Err)	(0.6%)
Firm Age: 0-4 Years	66.1%
Firm Age: 0-4 Years (Std Err)	(1.9%)
Firm Age: 5-9 Years	60.6%
Firm Age: 5-9 Years (Std Err)	(2.0%)
Firm Age: 10-19 Years	67.9%
Firm Age: 10-19 Years (Std Err)	(1.1%)
Firm Age: 20+ Years	71.8%
Firm Age: 20+ Years (Std Err)	(0.4%)
# of Locations: 2+ Locations	68.1%
# of Locations: 2+ Locations (Std Err)	(0.6%)
# of Locations: 1 Location	71.8%
# of Locations: 1 Location (Std Err)	(0.4%)
% Full Time: 0-24%	47.8%
% Full Time: 0-24% (Std Err)	(4.1%)
% Full Time: 25-49%	55.5%
% Full Time: 25-49% (Std Err)	(1.6%)
% Full Time: 50-74%	67.4%
% Full Time: 50-74% (Std Err)	(1.1%)
% Full Time: 75%+	72.6%
% Full Time: 75%+ (Std Err)	(0.4%)
% Low Wage: 50%+	53.8%
% Low Wage: 50%+ (Std Err)	(1.1%)
% Low Wage: <50%	73.1%
% Low Wage: <50% (Std Err)	(0.4%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2020.

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

Note: “% Full Time” refers to the percentage of the establishment’s workforce that worked full time in 2020. “% Low Wage” refers to the percentage of the establishment’s workforce that earned less than \$13.00 per hour in 2020.

Appendix Exhibit 2.16

Percentage (standard error) of private-sector employees enrolled in a health insurance plan who take single coverage, overall and by firm size, 2008-2020

Number of Employees	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
U.S.	50.2%	50.0%	51.3%	50.2%	51.3%	51.3%	52.4%	53.5%	55.3%	54.6%	55.2%	55.6%	55.8%
U.S. (Std Err)	(0.4%)	(0.2%)	(0.3%)	(0.3%)	(0.3%)	(0.2%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)
<50	60.7%	58.8%	60.3%	60.8%	61.4%	62.5%	61.5%	63.5%	62.8%	63.5%	63.2%	62.5%	63.3%
<50 (Std Err)	(0.5%)	(0.5%)	(0.6%)	(0.7%)	(0.5%)	(0.7%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.7%)	(0.7%)
50-99	58.5%	56.7%	57.6%	58.6%	58.1%	59.4%	60.8%	61.7%	63.3%	63.3%	64.6%	61.4%	65.1%
50-99 (Std Err)	(0.6%)	(1.1%)	(1.2%)	(0.9%)	(0.6%)	(0.8%)	(1.0%)	(1.0%)	(1.0%)	(1.0%)	(0.9%)	(1.2%)	(1.2%)
100+	46.9%	47.2%	48.6%	47.1%	48.5%	48.1%	49.7%	50.8%	53.1%	52.1%	52.9%	53.7%	53.8%
100+ (Std Err)	(0.4%)	(0.2%)	(0.3%)	(0.4%)	(0.3%)	(0.2%)	(0.4%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.4%)	(0.3%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

Appendix Exhibit 2.17

Percentage (standard error) of private-sector employees enrolled in a health insurance plan who take employee-plus-one coverage, overall and by firm size, 2008-2020

Number of Employees	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
U.S.	18.0%	19.5%	18.3%	18.9%	18.1%	18.9%	18.3%	18.4%	17.8%	19.0%	18.6%	18.6%	18.5%
U.S. (Std Err)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.1%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)
<50	13.3%	14.6%	13.8%	14.3%	14.0%	13.4%	13.8%	13.7%	14.5%	13.9%	14.8%	15.7%	15.1%
<50 (Std Err)	(0.3%)	(0.4%)	(0.3%)	(0.2%)	(0.4%)	(0.2%)	(0.3%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.5%)	(0.4%)
50-99	15.4%	17.7%	15.9%	16.4%	16.7%	16.6%	15.8%	16.2%	16.3%	15.8%	16.1%	17.1%	15.3%
50-99 (Std Err)	(0.5%)	(0.8%)	(0.6%)	(0.5%)	(0.5%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.5%)	(0.6%)	(0.6%)
100+	19.4%	20.9%	19.6%	20.1%	19.2%	20.3%	19.5%	19.5%	18.6%	20.2%	19.6%	19.3%	19.3%
100+ (Std Err)	(0.2%)	(0.2%)	(0.3%)	(0.3%)	(0.2%)	(0.1%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

Appendix Exhibit 2.18

Percentage (standard error) of private-sector employees enrolled in a health insurance plan who take family coverage, overall and by firm size, 2008-2020

Number of Employees	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
U.S.	31.8%	30.5%	30.3%	30.9%	30.6%	29.8%	29.3%	28.1%	26.8%	26.5%	26.2%	25.8%	25.7%
U.S. (Std Err)	(0.2%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.2%)	(0.3%)	(0.2%)	(0.3%)	(0.3%)	(0.2%)	(0.3%)	(0.3%)
<50	26.0%	26.6%	25.8%	24.9%	24.6%	24.0%	24.7%	22.8%	22.7%	22.6%	22.0%	21.8%	21.6%
<50 (Std Err)	(0.3%)	(0.5%)	(0.4%)	(0.6%)	(0.4%)	(0.6%)	(0.5%)	(0.5%)	(0.5%)	(0.6%)	(0.5%)	(0.6%)	(0.6%)
50-99	26.1%	25.5%	26.5%	25.1%	25.2%	24.0%	23.4%	22.1%	20.4%	20.9%	19.3%	21.5%	19.6%
50-99 (Std Err)	(0.7%)	(0.7%)	(0.9%)	(1.0%)	(0.7%)	(0.5%)	(0.8%)	(0.9%)	(0.9%)	(0.9%)	(0.8%)	(0.9%)	(1.1%)
100+	33.7%	31.9%	31.8%	32.8%	32.4%	31.6%	30.8%	29.7%	28.2%	27.7%	27.5%	27.0%	26.9%
100+ (Std Err)	(0.3%)	(0.3%)	(0.4%)	(0.3%)	(0.3%)	(0.2%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

Appendix Exhibit 3.1

Average total premiums (standard error) per enrolled employee for single, employee-plus-one and family coverage, 2008-2020

Coverage	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Single	\$4,386	\$4,669	\$4,940	\$5,222	\$5,384	\$5,571	\$5,832	\$5,963	\$6,101	\$6,368	\$6,715	\$6,972	\$7,149
Single (Std Err)	(\$15)	(\$21)	(\$22)	(\$26)	(\$28)	(\$23)	(\$25)	(\$26)	(\$27)	(\$28)	(\$31)	(\$35)	(\$35)
Plus One	\$8,535	\$9,053	\$9,664	\$10,329	\$10,621	\$10,990	\$11,503	\$11,800	\$12,124	\$12,789	\$13,425	\$13,989	\$14,191
Plus One (Std Err)	(\$43)	(\$34)	(\$60)	(\$105)	(\$56)	(\$54)	(\$60)	(\$58)	(\$60)	(\$70)	(\$70)	(\$83)	(\$93)
Family	\$12,298	\$13,027	\$13,871	\$15,022	\$15,473	\$16,029	\$16,655	\$17,322	\$17,710	\$18,687	\$19,565	\$20,486	\$20,758
Family (Std Err)	(\$81)	(\$25)	(\$75)	(\$98)	(\$95)	(\$61)	(\$79)	(\$95)	(\$84)	(\$105)	(\$104)	(\$125)	(\$124)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

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, 2008-2020

Year	Single	Employee-plus-one	Family
2009	6.5%	6.1%	5.9%
2009 (Std Err)	(0.6%)	(0.7%)	(0.7%)
2010	5.8%	6.7%	6.5%
2010 (Std Err)	(0.7%)	(0.8%)	(0.6%)
2011	5.7%	6.9%	8.3%
2011 (Std Err)	(0.7%)	(1.3%)	(0.9%)
2012	3.1%	2.8%	3.0%
2012 (Std Err)	(0.7%)	(1.2%)	(0.9%)
2013	3.5%	3.5%	3.6%
2013 (Std Err)	(0.7%)	(0.7%)	(0.7%)
2014	4.7%	4.7%	3.9%
2014 (Std Err)	(0.6%)	(0.7%)	(0.6%)
2015	2.2%	2.6%	4.0%
2015 (Std Err)	(0.6%)	(0.7%)	(0.8%)
2016	2.3%	2.7%	2.2%
2016 (Std Err)	(0.6%)	(0.7%)	(0.7%)
2017	4.4%	5.5%	5.5%
2017 (Std Err)	(0.7%)	(0.8%)	(0.8%)
2018	5.4%	5.0%	4.7%
2018 (Std Err)	(0.7%)	(0.8%)	(0.8%)
2019	3.8%	4.2%	4.7%
2019 (Std Err)	(0.7%)	(0.8%)	(0.8%)
2020	2.5%	1.4%	1.3%
2020 (Std Err)	(0.7%)	(0.9%)	(0.9%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

Appendix Exhibit 3.3

Average total single premium (standard error) per enrolled employee, by firm size, 2008-2020

Number of Employees	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
U.S.	\$4,386	\$4,669	\$4,940	\$5,222	\$5,384	\$5,571	\$5,832	\$5,963	\$6,101	\$6,368	\$6,715	\$6,972	\$7,149
U.S. (Std Err)	(\$15)	(\$21)	(\$22)	(\$26)	(\$28)	(\$23)	(\$25)	(\$26)	(\$27)	(\$28)	(\$31)	(\$35)	(\$35)
<50	\$4,501	\$4,652	\$4,956	\$5,258	\$5,460	\$5,628	\$5,886	\$5,947	\$6,070	\$6,421	\$6,667	\$6,920	\$7,045
<50 (Std Err)	(\$31)	(\$31)	(\$34)	(\$39)	(\$60)	(\$39)	(\$55)	(\$55)	(\$53)	(\$61)	(\$63)	(\$73)	(\$70)
50-99	\$4,215	\$4,614	\$4,713	\$4,861	\$5,246	\$5,314	\$5,549	\$5,642	\$5,743	\$6,163	\$6,287	\$6,629	\$6,870
50-99 (Std Err)	(\$37)	(\$82)	(\$52)	(\$75)	(\$39)	(\$73)	(\$82)	(\$104)	(\$96)	(\$121)	(\$111)	(\$99)	(\$129)
100+	\$4,370	\$4,681	\$4,959	\$5,252	\$5,378	\$5,584	\$5,851	\$6,006	\$6,146	\$6,377	\$6,770	\$7,019	\$7,197
100+ (Std Err)	(\$26)	(\$38)	(\$23)	(\$31)	(\$28)	(\$29)	(\$30)	(\$31)	(\$32)	(\$33)	(\$37)	(\$42)	(\$41)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

Appendix Exhibit 3.4

Average total employee-plus-one premium (standard error) per enrolled employee, by firm size, 2008-2020

Number of Employees	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
U.S.	\$8,535	\$9,053	\$9,664	\$10,329	\$10,621	\$10,990	\$11,503	\$11,800	\$12,124	\$12,789	\$13,425	\$13,989	\$14,191
U.S. (Std Err)	(\$43)	(\$34)	(\$60)	(\$105)	(\$56)	(\$54)	(\$60)	(\$58)	(\$60)	(\$70)	(\$70)	(\$83)	(\$93)
<50	\$8,631	\$9,124	\$9,850	\$10,253	\$10,524	\$11,050	\$11,386	\$11,666	\$11,833	\$12,558	\$13,044	\$13,619	\$13,522
<50 (Std Err)	(\$110)	(\$119)	(\$80)	(\$104)	(\$121)	(\$92)	(\$163)	(\$158)	(\$156)	(\$170)	(\$176)	(\$248)	(\$212)
50-99	\$8,421	\$8,852	\$9,166	\$9,615	\$10,178	\$10,673	\$10,845	\$10,885	\$11,389	\$11,931	\$12,593	\$13,248	\$13,766
50-99 (Std Err)	(\$88)	(\$148)	(\$124)	(\$192)	(\$185)	(\$330)	(\$187)	(\$198)	(\$227)	(\$232)	(\$236)	(\$321)	(\$246)
100+	\$8,527	\$9,058	\$9,669	\$10,394	\$10,672	\$11,006	\$11,571	\$11,892	\$12,225	\$12,878	\$13,537	\$14,105	\$14,304
100+ (Std Err)	(\$60)	(\$34)	(\$62)	(\$113)	(\$70)	(\$59)	(\$68)	(\$66)	(\$68)	(\$79)	(\$79)	(\$92)	(\$106)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

Appendix Exhibit 3.5

Average total family premium (standard error) per enrolled employee, by firm size, 2008-2020

Number of Employees	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
U.S.	\$12,298	\$13,027	\$13,871	\$15,022	\$15,473	\$16,029	\$16,655	\$17,322	\$17,710	\$18,687	\$19,565	\$20,486	\$20,758
U.S. (Std Err)	(\$81)	(\$25)	(\$75)	(\$98)	(\$95)	(\$61)	(\$79)	(\$95)	(\$84)	(\$105)	(\$104)	(\$125)	(\$124)
<50	\$11,679	\$12,041	\$13,170	\$14,086	\$14,496	\$14,787	\$15,575	\$15,919	\$16,471	\$17,649	\$18,296	\$19,417	\$19,416
<50 (Std Err)	(\$182)	(\$129)	(\$111)	(\$145)	(\$181)	(\$89)	(\$177)	(\$212)	(\$207)	(\$192)	(\$231)	(\$303)	(\$283)
50-99	\$11,578	\$12,431	\$13,019	\$14,151	\$15,421	\$15,376	\$15,732	\$16,336	\$16,214	\$17,735	\$18,386	\$19,893	\$19,827
50-99 (Std Err)	(\$128)	(\$229)	(\$153)	(\$168)	(\$273)	(\$268)	(\$274)	(\$335)	(\$348)	(\$327)	(\$473)	(\$435)	(\$422)
100+	\$12,468	\$13,271	\$14,074	\$15,245	\$15,641	\$16,284	\$16,903	\$17,612	\$18,000	\$18,911	\$19,824	\$20,697	\$20,990
100+ (Std Err)	(\$95)	(\$33)	(\$85)	(\$117)	(\$114)	(\$82)	(\$91)	(\$110)	(\$95)	(\$122)	(\$118)	(\$143)	(\$139)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

Appendix Exhibit 3.6

**Average total single premium (standard error) per enrolled employee, by State,
3-year average, 2018-2020**

Alabama	\$6,336*	Kentucky	\$6,770	North Dakota	\$6,841
Alabama (Std Err)	(\$102)	Kentucky (Std Err)	(\$100)	North Dakota (Std Err)	(\$75)
Alaska	\$8,672*	Louisiana	\$6,666*	Ohio	\$6,995
Alaska (Std Err)	(\$206)	Louisiana (Std Err)	(\$106)	Ohio (Std Err)	(\$98)
Arizona	\$6,453*	Maine	\$7,261*	Oklahoma	\$6,807
Arizona (Std Err)	(\$88)	Maine (Std Err)	(\$89)	Oklahoma (Std Err)	(\$103)
Arkansas	\$6,152*	Maryland	\$7,048	Oregon	\$6,669*
Arkansas (Std Err)	(\$107)	Maryland (Std Err)	(\$116)	Oregon (Std Err)	(\$113)
California	\$6,884	Massachusetts	\$7,477*	Pennsylvania	\$7,059
California (Std Err)	(\$72)	Massachusetts (Std Err)	(\$114)	Pennsylvania (Std Err)	(\$87)
Colorado	\$6,662*	Michigan	\$6,564*	Rhode Island	\$7,208*
Colorado (Std Err)	(\$94)	Michigan (Std Err)	(\$100)	Rhode Island (Std Err)	(\$81)
Connecticut	\$7,426*	Minnesota	\$6,865	South Carolina	\$6,950
Connecticut (Std Err)	(\$104)	Minnesota (Std Err)	(\$108)	South Carolina (Std Err)	(\$95)
Delaware	\$7,427*	Mississippi	\$6,256*	South Dakota	\$7,058
Delaware (Std Err)	(\$151)	Mississippi (Std Err)	(\$91)	South Dakota (Std Err)	(\$86)
District of Columbia	\$7,370*	Missouri	\$6,875	Tennessee	\$6,358*
District of Columbia (Std Err)	(\$95)	Missouri (Std Err)	(\$107)	Tennessee (Std Err)	(\$79)
Florida	\$6,830	Montana	\$6,871	Texas	\$6,849
Florida (Std Err)	(\$113)	Montana (Std Err)	(\$99)	Texas (Std Err)	(\$77)
Georgia	\$6,848	Nebraska	\$7,007	Utah	\$6,315*
Georgia (Std Err)	(\$131)	Nebraska (Std Err)	(\$110)	Utah (Std Err)	(\$93)
Hawaii	\$6,731*	Nevada	\$6,365*	Vermont	\$7,369*
Hawaii (Std Err)	(\$79)	Nevada (Std Err)	(\$110)	Vermont (Std Err)	(\$84)
Idaho	\$6,428*	New Hampshire	\$7,544*	Virginia	\$6,780
Idaho (Std Err)	(\$104)	New Hampshire (Std Err)	(\$124)	Virginia (Std Err)	(\$86)
Illinois	\$7,217*	New Jersey	\$7,554*	Washington	\$6,996
Illinois (Std Err)	(\$76)	New Jersey (Std Err)	(\$115)	Washington (Std Err)	(\$114)
Indiana	\$7,016	New Mexico	\$6,932	West Virginia	\$6,988
Indiana (Std Err)	(\$102)	New Mexico (Std Err)	(\$107)	West Virginia (Std Err)	(\$132)
Iowa	\$6,791	New York	\$7,937*	Wisconsin	\$7,021
Iowa (Std Err)	(\$94)	New York (Std Err)	(\$105)	Wisconsin (Std Err)	(\$94)
Kansas	\$6,417*	North Carolina	\$6,723*	Wyoming	\$7,205
Kansas (Std Err)	(\$93)	North Carolina (Std Err)	(\$72)	Wyoming (Std Err)	(\$133)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2018-2020.

Note: * Statistically different from national average of \$6,944 at $p < 0.05$. Note that the standard error on the national estimate of \$6,944 is \$19.

Appendix Exhibit 3.7

Average total employee-plus-one premium (standard error) per enrolled employee, by State, 3-year average, 2018-2020

Alabama	\$12,943*	Kentucky	\$13,608	North Dakota	\$13,118*
Alabama (Std Err)	(\$255)	Kentucky (Std Err)	(\$188)	North Dakota (Std Err)	(\$186)
Alaska	\$16,656*	Louisiana	\$13,104*	Ohio	\$13,703
Alaska (Std Err)	(\$282)	Louisiana (Std Err)	(\$215)	Ohio (Std Err)	(\$202)
Arizona	\$13,036*	Maine	\$14,372*	Oklahoma	\$13,353*
Arizona (Std Err)	(\$224)	Maine (Std Err)	(\$223)	Oklahoma (Std Err)	(\$247)
Arkansas	\$12,382*	Maryland	\$14,074	Oregon	\$13,322*
Arkansas (Std Err)	(\$207)	Maryland (Std Err)	(\$251)	Oregon (Std Err)	(\$239)
California	\$13,898	Massachusetts	\$14,821*	Pennsylvania	\$14,244
California (Std Err)	(\$215)	Massachusetts (Std Err)	(\$337)	Pennsylvania (Std Err)	(\$200)
Colorado	\$13,727	Michigan	\$14,150	Rhode Island	\$14,407*
Colorado (Std Err)	(\$254)	Michigan (Std Err)	(\$332)	Rhode Island (Std Err)	(\$193)
Connecticut	\$14,690*	Minnesota	\$14,021	South Carolina	\$13,864
Connecticut (Std Err)	(\$373)	Minnesota (Std Err)	(\$193)	South Carolina (Std Err)	(\$226)
Delaware	\$13,789	Mississippi	\$12,502*	South Dakota	\$13,714
Delaware (Std Err)	(\$302)	Mississippi (Std Err)	(\$312)	South Dakota (Std Err)	(\$203)
District of Columbia	\$15,066*	Missouri	\$13,431*	Tennessee	\$12,782*
District of Columbia (Std Err)	(\$226)	Missouri (Std Err)	(\$206)	Tennessee (Std Err)	(\$182)
Florida	\$13,449	Montana	\$13,329*	Texas	\$13,965
Florida (Std Err)	(\$222)	Montana (Std Err)	(\$244)	Texas (Std Err)	(\$156)
Georgia	\$13,515	Nebraska	\$13,820	Utah	\$12,898*
Georgia (Std Err)	(\$269)	Nebraska (Std Err)	(\$237)	Utah (Std Err)	(\$204)
Hawaii	\$13,371	Nevada	\$12,475*	Vermont	\$15,015*
Hawaii (Std Err)	(\$257)	Nevada (Std Err)	(\$265)	Vermont (Std Err)	(\$189)
Idaho	\$12,115*	New Hampshire	\$15,097*	Virginia	\$12,937*
Idaho (Std Err)	(\$256)	New Hampshire (Std Err)	(\$241)	Virginia (Std Err)	(\$218)
Illinois	\$14,237	New Jersey	\$15,170*	Washington	\$13,250*
Illinois (Std Err)	(\$245)	New Jersey (Std Err)	(\$238)	Washington (Std Err)	(\$257)
Indiana	\$14,182	New Mexico	\$13,459	West Virginia	\$14,670*
Indiana (Std Err)	(\$224)	New Mexico (Std Err)	(\$255)	West Virginia (Std Err)	(\$304)
Iowa	\$12,997*	New York	\$15,633*	Wisconsin	\$14,472*
Iowa (Std Err)	(\$224)	New York (Std Err)	(\$240)	Wisconsin (Std Err)	(\$210)
Kansas	\$13,422*	North Carolina	\$12,802*	Wyoming	\$13,822
Kansas (Std Err)	(\$203)	North Carolina (Std Err)	(\$186)	Wyoming (Std Err)	(\$287)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2018-2020.

Note: * Statistically different from national average of \$13,865 at $p < 0.05$. Note that the standard error on the national estimate of \$13,865 is \$47.

Appendix Exhibit 3.8

**Average total family premium (standard error) per enrolled employee, by State,
3-year average, 2018-2020**

Alabama	\$17,674*	Kentucky	\$20,107	North Dakota	\$18,490*
Alabama (Std Err)	(\$316)	Kentucky (Std Err)	(\$301)	North Dakota (Std Err)	(\$208)
Alaska	\$22,170*	Louisiana	\$19,102*	Ohio	\$19,785
Alaska (Std Err)	(\$420)	Louisiana (Std Err)	(\$355)	Ohio (Std Err)	(\$330)
Arizona	\$19,530*	Maine	\$20,317	Oklahoma	\$19,450*
Arizona (Std Err)	(\$362)	Maine (Std Err)	(\$216)	Oklahoma (Std Err)	(\$301)
Arkansas	\$17,627*	Maryland	\$19,972	Oregon	\$19,539*
Arkansas (Std Err)	(\$333)	Maryland (Std Err)	(\$315)	Oregon (Std Err)	(\$277)
California	\$20,498	Massachusetts	\$21,740*	Pennsylvania	\$20,270
California (Std Err)	(\$296)	Massachusetts (Std Err)	(\$484)	Pennsylvania (Std Err)	(\$300)
Colorado	\$19,961	Michigan	\$19,514	Rhode Island	\$20,153
Colorado (Std Err)	(\$289)	Michigan (Std Err)	(\$445)	Rhode Island (Std Err)	(\$262)
Connecticut	\$21,349*	Minnesota	\$20,272	South Carolina	\$20,462
Connecticut (Std Err)	(\$302)	Minnesota (Std Err)	(\$304)	South Carolina (Std Err)	(\$460)
Delaware	\$20,756	Mississippi	\$18,093*	South Dakota	\$20,106
Delaware (Std Err)	(\$384)	Mississippi (Std Err)	(\$376)	South Dakota (Std Err)	(\$281)
District of Columbia	\$22,205*	Missouri	\$20,070	Tennessee	\$18,315*
District of Columbia (Std Err)	(\$305)	Missouri (Std Err)	(\$360)	Tennessee (Std Err)	(\$237)
Florida	\$20,129	Montana	\$19,739	Texas	\$20,441
Florida (Std Err)	(\$354)	Montana (Std Err)	(\$403)	Texas (Std Err)	(\$267)
Georgia	\$19,395*	Nebraska	\$19,636	Utah	\$18,707*
Georgia (Std Err)	(\$352)	Nebraska (Std Err)	(\$327)	Utah (Std Err)	(\$258)
Hawaii	\$18,913*	Nevada	\$18,848*	Vermont	\$21,274*
Hawaii (Std Err)	(\$335)	Nevada (Std Err)	(\$368)	Vermont (Std Err)	(\$255)
Idaho	\$19,320*	New Hampshire	\$21,281*	Virginia	\$19,956
Idaho (Std Err)	(\$399)	New Hampshire (Std Err)	(\$295)	Virginia (Std Err)	(\$307)
Illinois	\$20,933*	New Jersey	\$22,433*	Washington	\$19,436*
Illinois (Std Err)	(\$281)	New Jersey (Std Err)	(\$453)	Washington (Std Err)	(\$380)
Indiana	\$20,283	New Mexico	\$18,687*	West Virginia	\$21,095
Indiana (Std Err)	(\$371)	New Mexico (Std Err)	(\$411)	West Virginia (Std Err)	(\$464)
Iowa	\$18,626*	New York	\$22,716*	Wisconsin	\$20,422
Iowa (Std Err)	(\$283)	New York (Std Err)	(\$337)	Wisconsin (Std Err)	(\$271)
Kansas	\$19,292*	North Carolina	\$19,507*	Wyoming	\$20,245
Kansas (Std Err)	(\$296)	North Carolina (Std Err)	(\$216)	Wyoming (Std Err)	(\$324)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2018-2020.

Note: * Statistically different from national average of \$20,263 at $p < 0.05$. Note that the standard error on the national estimate of \$20,263 is \$68.

Appendix Exhibit 3.9**Average total single premium (standard error) per enrolled employee, overall and by industry, 2020**

Industry	Amount
United States	\$7,149
United States (Std Err)	(\$35)
Agriculture, fisheries, forestry	\$5,716
Agriculture, fisheries, forestry (Std Err)	(\$714)
Mining and manufacturing	\$7,026
Mining and manufacturing (Std Err)	(\$100)
Construction	\$6,656
Construction (Std Err)	(\$129)
Utilities and transportation	\$7,181
Utilities and transportation (Std Err)	(\$213)
Wholesale trade	\$7,110
Wholesale trade (Std Err)	(\$108)
Financial services and real estate	\$7,112
Financial services and real estate (Std Err)	(\$84)
Retail trade	\$6,629
Retail trade (Std Err)	(\$86)
Professional services	\$7,661
Professional services (Std Err)	(\$64)
Other services	\$6,916
Other services (Std Err)	(\$84)
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2020.	

Appendix Exhibit 3.10**Average total employee-plus-one premium (standard error) per enrolled employee, overall and by industry, 2020**

Industry	Amount
United States	\$14,191
United States (Std Err)	(\$93)
Agriculture, fisheries, forestry	\$11,210
Agriculture, fisheries, forestry (Std Err)	(\$1,547)
Mining and manufacturing	\$14,019
Mining and manufacturing (Std Err)	(\$198)
Construction	\$13,388
Construction (Std Err)	(\$331)
Utilities and transportation	\$14,745
Utilities and transportation (Std Err)	(\$890)
Wholesale trade	\$14,299
Wholesale trade (Std Err)	(\$227)
Financial services and real estate	\$14,082
Financial services and real estate (Std Err)	(\$149)
Retail trade	\$12,952
Retail trade (Std Err)	(\$217)
Professional services	\$14,965
Professional services (Std Err)	(\$141)
Other services	\$13,688
Other services (Std Err)	(\$228)
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2020.	

Appendix Exhibit 3.11**Average total family premium (standard error) per enrolled employee, overall and by industry, 2020**

Industry	Amount
United States	\$20,758
United States (Std Err)	(\$124)
Agriculture, fisheries, forestry	\$19,409
Agriculture, fisheries, forestry (Std Err)	(\$2,066)
Mining and manufacturing	\$20,243
Mining and manufacturing (Std Err)	(\$261)
Construction	\$19,400
Construction (Std Err)	(\$446)
Utilities and transportation	\$21,924
Utilities and transportation (Std Err)	(\$1,036)
Wholesale trade	\$21,199
Wholesale trade (Std Err)	(\$321)
Financial services and real estate	\$21,139
Financial services and real estate (Std Err)	(\$241)
Retail trade	\$19,676
Retail trade (Std Err)	(\$486)
Professional services	\$21,402
Professional services (Std Err)	(\$202)
Other services	\$19,778
Other services (Std Err)	(\$245)
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2020.	

Appendix Exhibit 3.12

Average total single premium (standard error) per enrolled employee, overall and by selected characteristics, 2020

Employer Characteristics	Amount
United States	\$7,149
United States (Std Err)	(\$35)
Ownership: For Profit Inc.	\$6,952
Ownership: For Profit Inc. (Std Err)	(\$42)
Ownership: For Profit Uninc.	\$6,873
Ownership: For Profit Uninc. (Std Err)	(\$81)
Ownership: Nonprofit	\$8,125
Ownership: Nonprofit (Std Err)	(\$84)
Firm Age: 0-4 Years	\$6,497
Firm Age: 0-4 Years (Std Err)	(\$265)
Firm Age: 5-9 Years	\$6,549
Firm Age: 5-9 Years (Std Err)	(\$203)
Firm Age: 10-19 Years	\$6,923
Firm Age: 10-19 Years (Std Err)	(\$109)
Firm Age: 20+ Years	\$7,228
Firm Age: 20+ Years (Std Err)	(\$38)
# of Locations: 2+ Locations	\$6,997
# of Locations: 2+ Locations (Std Err)	(\$66)
# of Locations: 1 Location	\$7,209
# of Locations: 1 Location (Std Err)	(\$41)
% Full Time: 0-24%	\$6,603
% Full Time: 0-24% (Std Err)	(\$334)
% Full Time: 25-49%	\$6,817
% Full Time: 25-49% (Std Err)	(\$107)
% Full Time: 50-74%	\$7,027
% Full Time: 50-74% (Std Err)	(\$93)
% Full Time: 75%+	\$7,190
% Full Time: 75%+ (Std Err)	(\$39)
% Low Wage: 50%+	\$6,661
% Low Wage: 50%+ (Std Err)	(\$105)
% Low Wage: <50%	\$7,207
% Low Wage: <50% (Std Err)	(\$37)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2020.

Note: “% Full Time” refers to the percentage of the establishment's workforce that worked full time in 2020. “% Low Wage” refers to the percentage of the establishment's workforce that earned less than \$13.00 per hour in 2020.

Appendix Exhibit 3.13

Average total employee-plus-one premium (standard error) per enrolled employee, overall and by selected characteristics, 2020

Employer Characteristics	Amount
United States	\$14,191
United States (Std Err)	(\$93)
Ownership: For Profit Inc.	\$13,945
Ownership: For Profit Inc. (Std Err)	(\$119)
Ownership: For Profit Uninc.	\$13,598
Ownership: For Profit Uninc. (Std Err)	(\$181)
Ownership: Nonprofit	\$15,545
Ownership: Nonprofit (Std Err)	(\$188)
Firm Age: 0-4 Years	\$13,379
Firm Age: 0-4 Years (Std Err)	(\$589)
Firm Age: 5-9 Years	\$13,119
Firm Age: 5-9 Years (Std Err)	(\$428)
Firm Age: 10-19 Years	\$13,685
Firm Age: 10-19 Years (Std Err)	(\$258)
Firm Age: 20+ Years	\$14,297
Firm Age: 20+ Years (Std Err)	(\$102)
# of Locations: 2+ Locations	\$13,763
# of Locations: 2+ Locations (Std Err)	(\$171)
# of Locations: 1 Location	\$14,307
# of Locations: 1 Location (Std Err)	(\$109)
% Full Time: 0-24%	\$13,860
% Full Time: 0-24% (Std Err)	(\$540)
% Full Time: 25-49%	\$13,443
% Full Time: 25-49% (Std Err)	(\$324)
% Full Time: 50-74%	\$13,937
% Full Time: 50-74% (Std Err)	(\$209)
% Full Time: 75%+	\$14,248
% Full Time: 75%+ (Std Err)	(\$104)
% Low Wage: 50%+	\$12,933
% Low Wage: 50%+ (Std Err)	(\$300)
% Low Wage: <50%	\$14,291
% Low Wage: <50% (Std Err)	(\$96)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2020.

Note: “% Full Time” refers to the percentage of the establishment’s workforce that worked full time in 2020. “% Low Wage” refers to the percentage of the establishment’s workforce that earned less than \$13.00 per hour in 2020.

Appendix Exhibit 3.14

Average total family premium (standard error) per enrolled employee, overall and by selected characteristics, 2020

Employer Characteristics	Amount
United States	\$20,758
United States (Std Err)	(\$124)
Ownership: For Profit Inc.	\$20,583
Ownership: For Profit Inc. (Std Err)	(\$157)
Ownership: For Profit Uninc.	\$19,841
Ownership: For Profit Uninc. (Std Err)	(\$262)
Ownership: Nonprofit	\$22,107
Ownership: Nonprofit (Std Err)	(\$271)
Firm Age: 0-4 Years	\$17,994
Firm Age: 0-4 Years (Std Err)	(\$662)
Firm Age: 5-9 Years	\$18,353
Firm Age: 5-9 Years (Std Err)	(\$502)
Firm Age: 10-19 Years	\$20,056
Firm Age: 10-19 Years (Std Err)	(\$492)
Firm Age: 20+ Years	\$20,975
Firm Age: 20+ Years (Std Err)	(\$131)
# of Locations: 2+ Locations	\$19,900
# of Locations: 2+ Locations (Std Err)	(\$212)
# of Locations: 1 Location	\$20,989
# of Locations: 1 Location (Std Err)	(\$146)
% Full Time: 0-24%	\$19,411
% Full Time: 0-24% (Std Err)	(\$630)
% Full Time: 25-49%	\$19,829
% Full Time: 25-49% (Std Err)	(\$447)
% Full Time: 50-74%	\$20,156
% Full Time: 50-74% (Std Err)	(\$276)
% Full Time: 75%+	\$20,874
% Full Time: 75%+ (Std Err)	(\$137)
% Low Wage: 50%+	\$18,654
% Low Wage: 50%+ (Std Err)	(\$451)
% Low Wage: <50%	\$20,885
% Low Wage: <50% (Std Err)	(\$127)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2020.

Note: “% Full Time” refers to the percentage of the establishment's workforce that worked full time in 2020. “% Low Wage” refers to the percentage of the establishment's workforce that earned less than \$13.00 per hour in 2020.

Appendix Exhibit 3.15

Premium distributions (standard error) for employees enrolled in single, employee-plus-one, and family coverage, overall and by firm size, 2020

Coverage	Estimate	Total	<50 employees	50-99 employees	100 or more employees
Single	Average (mean)	\$7,149	\$7,045	\$6,870	\$7,197
Single	Average (mean) (Std Err)	(\$35)	(\$70)	(\$129)	(\$41)
Single	10 percentile	\$4,600	\$4,100	\$4,000	\$4,800
Single	10 percentile (Std Err)	(\$48)	(\$75)	(\$231)	(\$52)
Single	25 percentile	\$5,700	\$5,200	\$5,200	\$5,800
Single	25 percentile (Std Err)	(\$30)	(\$60)	(\$142)	(\$28)
Single	50 percentile (median)	\$6,900	\$6,600	\$6,600	\$7,000
Single	50 percentile (median) (Std Err)	(\$36)	(\$78)	(\$138)	(\$40)
Single	75 percentile	\$8,200	\$8,400	\$8,100	\$8,200
Single	75 percentile (Std Err)	(\$51)	(\$93)	(\$152)	(\$46)
Single	90 percentile	\$10,000	\$11,000	\$10,000	\$9,900
Single	90 percentile (Std Err)	(\$78)	(\$225)	(\$315)	(\$92)
Employee-plus-one	Average (mean)	\$14,191	\$13,522	\$13,766	\$14,304
Employee-plus-one	Average (mean) (Std Err)	(\$93)	(\$212)	(\$246)	(\$106)
Employee-plus-one	10 percentile	\$9,100	\$7,100	\$7,900	\$9,600
Employee-plus-one	10 percentile (Std Err)	(\$179)	(\$159)	(\$406)	(\$93)
Employee-plus-one	25 percentile	\$11,000	\$9,600	\$11,000	\$12,000
Employee-plus-one	25 percentile (Std Err)	(\$104)	(\$245)	(\$318)	(\$115)
Employee-plus-one	50 percentile (median)	\$14,000	\$13,000	\$13,000	\$14,000
Employee-plus-one	50 percentile (median) (Std Err)	(\$86)	(\$288)	(\$178)	(\$98)
Employee-plus-one	75 percentile	\$16,000	\$17,000	\$16,000	\$16,000
Employee-plus-one	75 percentile (Std Err)	(\$132)	(\$352)	(\$425)	(\$135)
Employee-plus-one	90 percentile	\$19,000	\$21,000	\$20,000	\$19,000
Employee-plus-one	90 percentile (Std Err)	(\$263)	(\$512)	(\$799)	(\$259)
Family	Average (mean)	\$20,758	\$19,416	\$19,827	\$20,990
Family	Average (mean) (Std Err)	(\$124)	(\$283)	(\$422)	(\$139)
Family	10 percentile	\$13,000	\$11,000	\$12,000	\$14,000
Family	10 percentile (Std Err)	(\$214)	(\$459)	(\$674)	(\$217)
Family	25 percentile	\$17,000	\$14,000	\$15,000	\$17,000
Family	25 percentile (Std Err)	(\$110)	(\$194)	(\$515)	(\$137)
Family	50 percentile (median)	\$21,000	\$18,000	\$20,000	\$21,000
Family	50 percentile (median) (Std Err)	(\$120)	(\$272)	(\$674)	(\$158)
Family	75 percentile	\$24,000	\$24,000	\$23,000	\$24,000
Family	75 percentile (Std Err)	(\$138)	(\$318)	(\$341)	(\$139)
Family	90 percentile	\$28,000	\$29,000	\$29,000	\$28,000
Family	90 percentile (Std Err)	(\$232)	(\$608)	(\$1,333)	(\$233)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2020.

Appendix Exhibit 4.1

Average percentage (standard error) of premium contributed by employees for single, employee-plus-one, and family coverage, 2008-2020

Coverage	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Single	20.1%	20.5%	20.7%	20.9%	20.8%	21.0%	21.2%	21.1%	21.7%	22.2%	21.3%	21.4%	21.4%
Single (Std Err)	(0.2%)	(0.3%)	(0.2%)	(0.2%)	(0.3%)	(0.3%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.3%)	(0.2%)
Plus One	27.0%	26.1%	25.8%	26.5%	26.6%	26.7%	26.9%	27.3%	27.8%	27.6%	27.1%	27.7%	28.4%
Plus One (Std Err)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.4%)	(0.2%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.4%)	(0.4%)
Family	27.6%	26.7%	26.8%	26.4%	27.4%	27.6%	27.1%	27.2%	28.0%	27.9%	27.8%	28.0%	28.8%
Family (Std Err)	(0.4%)	(0.3%)	(0.4%)	(0.3%)	(0.4%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.4%)	(0.3%)	(0.4%)	(0.4%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

Appendix Exhibit 4.2

Average annual employee contribution (in dollars) (standard error) for single, employee-plus-one, and family coverage, 2008-2020

Coverage	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Single	\$882	\$957	\$1,021	\$1,090	\$1,118	\$1,170	\$1,234	\$1,255	\$1,325	\$1,415	\$1,427	\$1,489	\$1,532
Single (Std Err)	(\$6)	(\$13)	(\$14)	(\$9)	(\$14)	(\$16)	(\$13)	(\$14)	(\$13)	(\$15)	(\$14)	(\$18)	(\$16)
Plus One	\$2,303	\$2,363	\$2,498	\$2,736	\$2,824	\$2,940	\$3,097	\$3,220	\$3,376	\$3,531	\$3,634	\$3,881	\$4,035
Plus One (Std Err)	(\$22)	(\$27)	(\$42)	(\$36)	(\$46)	(\$23)	(\$40)	(\$35)	(\$36)	(\$39)	(\$39)	(\$54)	(\$52)
Family	\$3,394	\$3,474	\$3,721	\$3,962	\$4,236	\$4,421	\$4,518	\$4,710	\$4,956	\$5,218	\$5,431	\$5,726	\$5,978
Family (Std Err)	(\$54)	(\$44)	(\$53)	(\$42)	(\$69)	(\$50)	(\$48)	(\$56)	(\$56)	(\$64)	(\$63)	(\$82)	(\$76)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

Appendix Exhibit 4.3

Average annual employee contribution, employer contribution, and total premium (standard error) for single coverage, 2008-2020

Type of Premium	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Total Premium	\$4,386	\$4,669	\$4,940	\$5,222	\$5,384	\$5,571	\$5,832	\$5,963	\$6,101	\$6,368	\$6,715	\$6,972	\$7,149
Total Premium (Std Err)	(\$15)	(\$21)	(\$22)	(\$26)	(\$28)	(\$23)	(\$25)	(\$26)	(\$27)	(\$28)	(\$31)	(\$35)	(\$35)
Employer Contribution	\$3,505	\$3,713	\$3,918	\$4,132	\$4,267	\$4,401	\$4,598	\$4,708	\$4,776	\$4,953	\$5,288	\$5,483	\$5,617
Employer Contribution (Std Err)	(\$17)	(\$25)	(\$19)	(\$25)	(\$28)	(\$21)	(\$25)	(\$26)	(\$26)	(\$29)	(\$31)	(\$36)	(\$35)
Employee Contribution	\$882	\$957	\$1,021	\$1,090	\$1,118	\$1,170	\$1,234	\$1,255	\$1,325	\$1,415	\$1,427	\$1,489	\$1,532
Employee Contribution (Std Err)	(\$6)	(\$13)	(\$14)	(\$9)	(\$14)	(\$16)	(\$13)	(\$14)	(\$13)	(\$15)	(\$14)	(\$18)	(\$16)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.
Note: 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, 2008-2020

Type of Premium	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Total Premium	\$8,535	\$9,053	\$9,664	\$10,329	\$10,621	\$10,990	\$11,503	\$11,800	\$12,124	\$12,789	\$13,425	\$13,989	\$14,191
Total Premium (Std Err)	(\$43)	(\$34)	(\$60)	(\$105)	(\$56)	(\$54)	(\$60)	(\$58)	(\$60)	(\$70)	(\$70)	(\$83)	(\$93)
Employer Contribution	\$6,231	\$6,690	\$7,167	\$7,593	\$7,797	\$8,050	\$8,406	\$8,579	\$8,748	\$9,258	\$9,791	\$10,108	\$10,156
Employer Contrib. (Std Err)	(\$43)	(\$44)	(\$40)	(\$95)	(\$45)	(\$55)	(\$65)	(\$57)	(\$61)	(\$75)	(\$70)	(\$93)	(\$99)
Employee Contribution	\$2,303	\$2,363	\$2,498	\$2,736	\$2,824	\$2,940	\$3,097	\$3,220	\$3,376	\$3,531	\$3,634	\$3,881	\$4,035
Employee Contrib. (Std Err)	(\$22)	(\$27)	(\$42)	(\$36)	(\$46)	(\$23)	(\$40)	(\$35)	(\$36)	(\$39)	(\$39)	(\$54)	(\$52)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.
Note: 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, 2008-2020

Type of Premium	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Total Premium	\$12,298	\$13,027	\$13,871	\$15,022	\$15,473	\$16,029	\$16,655	\$17,322	\$17,710	\$18,687	\$19,565	\$20,486	\$20,758
Total Premium (Std Err)	(\$81)	(\$25)	(\$75)	(\$98)	(\$95)	(\$61)	(\$79)	(\$95)	(\$84)	(\$105)	(\$104)	(\$125)	(\$124)
Employer Contribution	\$8,904	\$9,553	\$10,150	\$11,060	\$11,238	\$11,608	\$12,137	\$12,612	\$12,754	\$13,469	\$14,134	\$14,760	\$14,781
Employer Contrib. (Std Err)	(\$77)	(\$48)	(\$94)	(\$98)	(\$74)	(\$48)	(\$82)	(\$94)	(\$90)	(\$113)	(\$110)	(\$132)	(\$139)
Employee Contribution	\$3,394	\$3,474	\$3,721	\$3,962	\$4,236	\$4,421	\$4,518	\$4,710	\$4,956	\$5,218	\$5,431	\$5,726	\$5,978
Employee Contrib. (Std Err)	(\$54)	(\$44)	(\$53)	(\$42)	(\$69)	(\$50)	(\$48)	(\$56)	(\$56)	(\$64)	(\$63)	(\$82)	(\$76)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.
Note: 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, 2008-2020

Number of Employees	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
U.S.	20.1%	20.5%	20.7%	20.9%	20.8%	21.0%	21.2%	21.1%	21.7%	22.2%	21.3%	21.4%	21.4%
U.S. (Std Err)	(0.2%)	(0.3%)	(0.2%)	(0.2%)	(0.3%)	(0.3%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.3%)	(0.2%)
<50	17.6%	17.9%	18.3%	18.3%	17.9%	18.6%	17.6%	17.9%	20.0%	20.0%	20.3%	21.0%	20.9%
<50 (Std Err)	(0.5%)	(0.3%)	(0.6%)	(0.4%)	(0.4%)	(0.4%)	(0.5%)	(0.5%)	(0.5%)	(0.5%)	(0.6%)	(0.6%)	(0.6%)
50-99	20.4%	19.4%	22.0%	22.7%	20.9%	21.5%	22.0%	21.8%	24.3%	21.9%	24.4%	23.6%	22.9%
50-99 (Std Err)	(0.9%)	(1.3%)	(0.8%)	(1.2%)	(0.7%)	(1.0%)	(1.0%)	(1.1%)	(1.0%)	(0.9%)	(0.9%)	(1.0%)	(0.9%)
100+	20.9%	21.4%	21.3%	21.5%	21.6%	21.7%	22.0%	21.8%	21.9%	22.8%	21.2%	21.2%	21.4%
100+ (Std Err)	(0.2%)	(0.4%)	(0.4%)	(0.2%)	(0.3%)	(0.2%)	(0.2%)	(0.3%)	(0.2%)	(0.3%)	(0.2%)	(0.3%)	(0.3%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

Appendix Exhibit 4.7

Average annual employee contribution (in dollars) (standard error) for single coverage, by firm size, 2008-2020

Number of Employees	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
U.S.	\$882	\$957	\$1,021	\$1,090	\$1,118	\$1,170	\$1,234	\$1,255	\$1,325	\$1,415	\$1,427	\$1,489	\$1,532
U.S. (Std Err)	(\$6)	(\$13)	(\$14)	(\$9)	(\$14)	(\$16)	(\$13)	(\$14)	(\$13)	(\$15)	(\$14)	(\$18)	(\$16)
<50	\$794	\$834	\$907	\$960	\$979	\$1,045	\$1,035	\$1,065	\$1,216	\$1,287	\$1,351	\$1,454	\$1,469
<50 (Std Err)	(\$22)	(\$12)	(\$29)	(\$22)	(\$20)	(\$27)	(\$30)	(\$29)	(\$32)	(\$34)	(\$39)	(\$43)	(\$43)
50-99	\$861	\$896	\$1,035	\$1,101	\$1,096	\$1,145	\$1,220	\$1,230	\$1,393	\$1,349	\$1,534	\$1,561	\$1,571
50-99 (Std Err)	(\$36)	(\$57)	(\$34)	(\$64)	(\$37)	(\$59)	(\$57)	(\$65)	(\$60)	(\$50)	(\$51)	(\$69)	(\$60)
100+	\$912	\$1,000	\$1,054	\$1,127	\$1,159	\$1,209	\$1,287	\$1,307	\$1,343	\$1,451	\$1,433	\$1,490	\$1,540
100+ (Std Err)	(\$11)	(\$16)	(\$20)	(\$9)	(\$16)	(\$13)	(\$15)	(\$17)	(\$15)	(\$18)	(\$16)	(\$21)	(\$18)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

Appendix Exhibit 4.8

Average percentage of premium contributed (standard error) by employees for employee-plus-one coverage, by firm size, 2008-2020

Number of Employees	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
U.S.	27.0%	26.1%	25.8%	26.5%	26.6%	26.7%	26.9%	27.3%	27.8%	27.6%	27.1%	27.7%	28.4%
U.S. (Std Err)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.4%)	(0.2%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.4%)	(0.4%)
<50	28.3%	29.0%	28.8%	28.7%	28.5%	28.2%	28.8%	29.6%	29.4%	29.9%	30.8%	31.2%	32.5%
<50 (Std Err)	(0.8%)	(1.0%)	(0.8%)	(0.8%)	(0.9%)	(1.0%)	(0.8%)	(0.9%)	(0.9%)	(1.0%)	(0.9%)	(1.2%)	(1.2%)
50-99	34.4%	32.8%	33.3%	33.2%	33.3%	34.0%	33.4%	34.6%	35.8%	36.5%	37.6%	39.0%	38.8%
50-99 (Std Err)	(1.1%)	(0.9%)	(1.5%)	(0.7%)	(0.8%)	(1.0%)	(1.4%)	(1.5%)	(1.3%)	(1.3%)	(1.3%)	(2.2%)	(1.3%)
100+	26.2%	25.1%	24.8%	25.7%	25.8%	26.0%	26.2%	26.4%	27.0%	26.7%	25.9%	26.4%	27.3%
100+ (Std Err)	(0.3%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.3%)	(0.4%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.4%)	(0.4%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

Appendix Exhibit 4.9

Average annual employee contribution (in dollars) (standard error) for employee-plus-one coverage, by firm size, 2008-2020

Number of Employees	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
U.S.	\$2,303	\$2,363	\$2,498	\$2,736	\$2,824	\$2,940	\$3,097	\$3,220	\$3,376	\$3,531	\$3,634	\$3,881	\$4,035
U.S. (Std Err)	(\$22)	(\$27)	(\$42)	(\$36)	(\$46)	(\$23)	(\$40)	(\$35)	(\$36)	(\$39)	(\$39)	(\$54)	(\$52)
<50	\$2,442	\$2,648	\$2,836	\$2,942	\$3,004	\$3,117	\$3,275	\$3,454	\$3,479	\$3,760	\$4,017	\$4,244	\$4,398
<50 (Std Err)	(\$67)	(\$114)	(\$84)	(\$84)	(\$87)	(\$107)	(\$95)	(\$101)	(\$101)	(\$130)	(\$120)	(\$149)	(\$171)
50-99	\$2,894	\$2,901	\$3,056	\$3,189	\$3,389	\$3,630	\$3,619	\$3,765	\$4,077	\$4,358	\$4,732	\$5,163	\$5,337
50-99 (Std Err)	(\$101)	(\$55)	(\$121)	(\$68)	(\$87)	(\$86)	(\$140)	(\$174)	(\$131)	(\$176)	(\$161)	(\$353)	(\$196)
100+	\$2,235	\$2,270	\$2,398	\$2,670	\$2,751	\$2,862	\$3,031	\$3,144	\$3,307	\$3,445	\$3,504	\$3,723	\$3,903
100+ (Std Err)	(\$33)	(\$35)	(\$46)	(\$48)	(\$49)	(\$30)	(\$46)	(\$37)	(\$40)	(\$41)	(\$43)	(\$55)	(\$56)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

Appendix Exhibit 4.10

Average percentage of premium contributed (standard error) by employees for family coverage, by firm size, 2008-2020

Number of Employees	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
U.S.	27.6%	26.7%	26.8%	26.4%	27.4%	27.6%	27.1%	27.2%	28.0%	27.9%	27.8%	28.0%	28.8%
U.S. (Std Err)	(0.4%)	(0.3%)	(0.4%)	(0.3%)	(0.4%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.4%)	(0.3%)	(0.4%)	(0.4%)
<50	29.6%	30.1%	31.3%	29.4%	30.1%	28.6%	28.4%	28.8%	27.4%	30.7%	32.0%	32.7%	34.6%
<50 (Std Err)	(0.9%)	(0.6%)	(0.4%)	(0.9%)	(0.9%)	(1.0%)	(0.8%)	(1.0%)	(0.9%)	(1.1%)	(1.1%)	(1.1%)	(1.3%)
50-99	33.3%	33.0%	34.2%	33.0%	31.6%	34.9%	33.1%	33.7%	35.9%	32.4%	37.9%	38.3%	36.6%
50-99 (Std Err)	(1.4%)	(1.0%)	(1.7%)	(1.3%)	(0.8%)	(1.3%)	(1.3%)	(1.6%)	(1.8%)	(1.7%)	(1.9%)	(1.8%)	(2.6%)
100+	26.9%	25.6%	25.5%	25.5%	26.7%	26.9%	26.5%	26.5%	27.6%	27.3%	26.6%	26.6%	27.6%
100+ (Std Err)	(0.5%)	(0.4%)	(0.5%)	(0.4%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.4%)	(0.3%)	(0.4%)	(0.4%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

Appendix Exhibit 4.11

Average annual employee contribution (in dollars) (standard error) for family coverage, by firm size, 2008-2020

Number of Employees	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
U.S.	\$3,394	\$3,474	\$3,721	\$3,962	\$4,236	\$4,421	\$4,518	\$4,710	\$4,956	\$5,218	\$5,431	\$5,726	\$5,978
U.S. (Std Err)	(\$54)	(\$44)	(\$53)	(\$42)	(\$69)	(\$50)	(\$48)	(\$56)	(\$56)	(\$64)	(\$63)	(\$82)	(\$76)
<50	\$3,458	\$3,630	\$4,117	\$4,144	\$4,366	\$4,228	\$4,426	\$4,587	\$4,510	\$5,413	\$5,854	\$6,341	\$6,714
<50 (Std Err)	(\$79)	(\$60)	(\$63)	(\$148)	(\$135)	(\$155)	(\$122)	(\$156)	(\$146)	(\$188)	(\$188)	(\$209)	(\$271)
50-99	\$3,852	\$4,102	\$4,455	\$4,669	\$4,866	\$5,360	\$5,206	\$5,502	\$5,821	\$5,738	\$6,973	\$7,623	\$7,261
50-99 (Std Err)	(\$168)	(\$128)	(\$196)	(\$143)	(\$150)	(\$201)	(\$220)	(\$255)	(\$330)	(\$317)	(\$336)	(\$354)	(\$477)
100+	\$3,348	\$3,393	\$3,588	\$3,882	\$4,169	\$4,387	\$4,483	\$4,671	\$4,971	\$5,154	\$5,277	\$5,497	\$5,804
100+ (Std Err)	(\$63)	(\$58)	(\$60)	(\$62)	(\$77)	(\$53)	(\$54)	(\$62)	(\$62)	(\$70)	(\$68)	(\$91)	(\$79)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

Appendix Exhibit 4.12

Percentage of single-coverage enrollees (standard error) with no employee premium contribution, overall and by detailed firm size, 2008-2020

Number of Employees	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
U.S.	22.0%	20.6%	18.3%	17.3%	17.1%	16.6%	15.6%	15.8%	13.5%	13.4%	13.2%	13.5%	12.5%
U.S. (Std Err)	(0.4%)	(0.5%)	(0.7%)	(0.6%)	(0.6%)	(0.6%)	(0.4%)	(0.5%)	(0.5%)	(0.4%)	(0.4%)	(0.6%)	(0.4%)
<10	63.0%	61.4%	58.8%	58.6%	60.0%	59.9%	60.6%	60.5%	57.9%	52.3%	51.8%	52.0%	51.8%
<10 (Std Err)	(1.4%)	(1.2%)	(1.6%)	(1.1%)	(1.6%)	(2.0%)	(1.6%)	(1.8%)	(1.9%)	(2.0%)	(2.0%)	(2.4%)	(2.8%)
10-24	46.0%	45.4%	43.3%	38.9%	43.5%	41.2%	43.5%	44.2%	36.9%	38.2%	39.2%	31.7%	37.5%
10-24 (Std Err)	(1.6%)	(1.4%)	(1.8%)	(1.5%)	(1.4%)	(1.3%)	(1.9%)	(1.9%)	(1.8%)	(2.1%)	(2.0%)	(2.0%)	(2.0%)
25-99	34.0%	33.1%	29.2%	30.6%	27.7%	27.6%	27.2%	27.5%	22.9%	23.1%	20.8%	22.8%	23.2%
25-99 (Std Err)	(1.1%)	(1.6%)	(1.8%)	(1.7%)	(1.4%)	(1.3%)	(1.4%)	(1.6%)	(1.2%)	(1.3%)	(1.2%)	(1.3%)	(1.4%)
100-999	21.4%	17.7%	16.7%	15.2%	16.5%	14.4%	14.9%	13.9%	13.4%	14.3%	12.6%	13.0%	12.1%
100-999 (Std Err)	(1.1%)	(1.0%)	(1.3%)	(1.4%)	(1.0%)	(0.8%)	(1.2%)	(1.1%)	(1.3%)	(1.2%)	(1.0%)	(1.2%)	(1.0%)
1,000+	8.3%	8.9%	6.5%	5.7%	5.3%	5.2%	3.7%	4.9%	4.1%	3.9%	4.9%	5.7%	4.9%
1,000+ (Std Err)	(0.4%)	(0.7%)	(0.8%)	(0.7%)	(0.4%)	(0.8%)	(0.4%)	(0.4%)	(0.5%)	(0.4%)	(0.4%)	(1.0%)	(0.5%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

Appendix Exhibit 4.13

Percentage of employee-plus-one coverage enrollees (standard error) with no employee premium contribution, overall and by detailed firm size, 2008-2020

Number of Employees	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
U.S.	9.4%	10.3%	9.8%	7.9%	7.7%	6.9%	7.8%	7.6%	7.4%	7.3%	7.1%	8.5%	7.2%
U.S. (Std Err)	(0.3%)	(0.7%)	(0.9%)	(0.5%)	(0.3%)	(0.4%)	(0.4%)	(0.5%)	(0.5%)	(0.4%)	(0.4%)	(0.6%)	(0.4%)
<10	52.1%	47.9%	50.1%	46.6%	54.7%	49.0%	48.3%	48.3%	48.2%	49.7%	49.9%	48.2%	42.4%
<10 (Std Err)	(2.8%)	(1.7%)	(2.0%)	(2.3%)	(2.1%)	(3.3%)	(2.7%)	(3.1%)	(3.2%)	(3.4%)	(3.3%)	(3.9%)	(4.1%)
10-24	29.0%	28.8%	25.3%	29.1%	24.0%	24.5%	24.3%	23.1%	21.8%	22.4%	18.9%	19.1%	23.6%
10-24 (Std Err)	(2.0%)	(1.4%)	(2.4%)	(1.9%)	(2.8%)	(3.0%)	(2.2%)	(2.3%)	(2.1%)	(2.6%)	(2.1%)	(2.7%)	(2.6%)
25-99	13.8%	12.3%	12.4%	12.8%	10.9%	10.0%	12.1%	13.9%	10.1%	11.2%	9.8%	7.5%	9.9%
25-99 (Std Err)	(1.4%)	(1.5%)	(1.3%)	(1.0%)	(0.7%)	(0.7%)	(1.5%)	(1.5%)	(1.1%)	(1.5%)	(1.2%)	(1.0%)	(1.2%)
100-999	7.1%	8.3%	6.8%	5.9%	5.0%	5.6%	5.8%	4.9%	5.0%	5.5%	5.4%	6.0%	6.1%
100-999 (Std Err)	(0.8%)	(1.5%)	(0.9%)	(1.0%)	(1.0%)	(0.6%)	(1.1%)	(0.7%)	(1.0%)	(0.8%)	(0.8%)	(1.1%)	(1.1%)
1,000+	4.8%	6.6%	6.2%	3.7%	3.7%	3.3%	4.4%	4.3%	4.6%	4.3%	4.2%	6.2%	4.7%
1,000+ (Std Err)	(0.4%)	(0.9%)	(1.2%)	(0.7%)	(0.5%)	(0.4%)	(0.5%)	(0.6%)	(0.7%)	(0.5%)	(0.4%)	(0.7%)	(0.5%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

Appendix Exhibit 4.14

Percentage of family-coverage enrollees (standard error) with no employee premium contribution, overall and by detailed firm size, 2008-2020

Number of Employees	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
U.S.	10.7%	11.4%	10.4%	9.7%	8.1%	7.9%	9.2%	8.9%	8.3%	8.8%	7.7%	7.7%	7.0%
U.S. (Std Err)	(0.4%)	(0.7%)	(0.5%)	(0.5%)	(0.4%)	(0.6%)	(0.5%)	(0.5%)	(0.5%)	(0.6%)	(0.5%)	(0.7%)	(0.6%)
<10	57.3%	54.2%	51.4%	53.2%	50.9%	53.0%	53.6%	54.4%	52.9%	52.0%	50.2%	48.7%	47.5%
<10 (Std Err)	(2.3%)	(1.4%)	(0.9%)	(1.3%)	(2.7%)	(3.5%)	(2.2%)	(2.6%)	(2.7%)	(2.8%)	(3.2%)	(3.4%)	(4.1%)
10-24	29.5%	31.0%	29.2%	29.8%	29.6%	28.2%	27.4%	29.5%	35.8%	27.3%	26.4%	22.1%	25.8%
10-24 (Std Err)	(2.8%)	(1.5%)	(1.6%)	(1.4%)	(2.8%)	(2.6%)	(2.2%)	(2.6%)	(2.9%)	(2.6%)	(2.5%)	(2.4%)	(2.6%)
25-99	17.4%	15.1%	15.3%	16.9%	13.4%	17.0%	17.7%	17.9%	18.6%	19.5%	13.9%	10.0%	16.2%
25-99 (Std Err)	(2.1%)	(1.9%)	(1.9%)	(1.8%)	(1.0%)	(1.7%)	(2.0%)	(2.0%)	(2.3%)	(2.3%)	(1.7%)	(1.2%)	(2.9%)
100-999	9.0%	9.1%	7.6%	9.6%	6.3%	7.0%	9.6%	8.7%	5.8%	8.7%	7.6%	5.9%	7.5%
100-999 (Std Err)	(1.0%)	(1.6%)	(1.2%)	(1.6%)	(0.9%)	(1.4%)	(1.3%)	(1.5%)	(0.9%)	(1.7%)	(1.2%)	(1.8%)	(1.5%)
1,000+	4.6%	5.9%	5.1%	4.0%	3.3%	2.0%	3.4%	3.3%	2.7%	3.1%	2.9%	4.4%	2.6%
1,000+ (Std Err)	(0.6%)	(0.7%)	(0.9%)	(0.7%)	(0.5%)	(0.3%)	(0.6%)	(0.5%)	(0.6%)	(0.6%)	(0.5%)	(0.8%)	(0.6%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

Appendix Exhibit 4.15

Average annual employee contribution (in dollars) (standard error) for single coverage, by State, 3-year average, 2018-2020

Alabama	\$1,594*	Kentucky	\$1,648	North Dakota	\$1,297*
Alabama (Std Err)	(\$52)	Kentucky (Std Err)	(\$88)	North Dakota (Std Err)	(\$42)
Alaska	\$1,353	Louisiana	\$1,679*	Ohio	\$1,561
Alaska (Std Err)	(\$76)	Louisiana (Std Err)	(\$52)	Ohio (Std Err)	(\$44)
Arizona	\$1,541	Maine	\$1,464	Oklahoma	\$1,388
Arizona (Std Err)	(\$48)	Maine (Std Err)	(\$51)	Oklahoma (Std Err)	(\$50)
Arkansas	\$1,412	Maryland	\$1,649*	Oregon	\$1,120*
Arkansas (Std Err)	(\$46)	Maryland (Std Err)	(\$51)	Oregon (Std Err)	(\$52)
California	\$1,248*	Massachusetts	\$1,750*	Pennsylvania	\$1,403
California (Std Err)	(\$38)	Massachusetts (Std Err)	(\$57)	Pennsylvania (Std Err)	(\$46)
Colorado	\$1,508	Michigan	\$1,409	Rhode Island	\$1,642*
Colorado (Std Err)	(\$64)	Michigan (Std Err)	(\$42)	Rhode Island (Std Err)	(\$48)
Connecticut	\$1,734*	Minnesota	\$1,506	South Carolina	\$1,565
Connecticut (Std Err)	(\$55)	Minnesota (Std Err)	(\$42)	South Carolina (Std Err)	(\$76)
Delaware	\$1,607*	Mississippi	\$1,471	South Dakota	\$1,545
Delaware (Std Err)	(\$43)	Mississippi (Std Err)	(\$59)	South Dakota (Std Err)	(\$45)
District of Columbia	\$1,434	Missouri	\$1,480	Tennessee	\$1,507
District of Columbia (Std Err)	(\$45)	Missouri (Std Err)	(\$54)	Tennessee (Std Err)	(\$41)
Florida	\$1,598*	Montana	\$1,165*	Texas	\$1,472
Florida (Std Err)	(\$48)	Montana (Std Err)	(\$50)	Texas (Std Err)	(\$33)
Georgia	\$1,491	Nebraska	\$1,548	Utah	\$1,359*
Georgia (Std Err)	(\$53)	Nebraska (Std Err)	(\$40)	Utah (Std Err)	(\$47)
Hawaii	\$777*	Nevada	\$1,454	Vermont	\$1,593*
Hawaii (Std Err)	(\$47)	Nevada (Std Err)	(\$56)	Vermont (Std Err)	(\$44)
Idaho	\$1,192*	New Hampshire	\$1,661*	Virginia	\$1,681*
Idaho (Std Err)	(\$58)	New Hampshire (Std Err)	(\$49)	Virginia (Std Err)	(\$65)
Illinois	\$1,607*	New Jersey	\$1,689*	Washington	\$1,019*
Illinois (Std Err)	(\$41)	New Jersey (Std Err)	(\$57)	Washington (Std Err)	(\$57)
Indiana	\$1,535	New Mexico	\$1,616	West Virginia	\$1,435
Indiana (Std Err)	(\$47)	New Mexico (Std Err)	(\$84)	West Virginia (Std Err)	(\$45)
Iowa	\$1,612*	New York	\$1,649*	Wisconsin	\$1,561
Iowa (Std Err)	(\$42)	New York (Std Err)	(\$43)	Wisconsin (Std Err)	(\$43)
Kansas	\$1,359*	North Carolina	\$1,476	Wyoming	\$1,359
Kansas (Std Err)	(\$47)	North Carolina (Std Err)	(\$52)	Wyoming (Std Err)	(\$63)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2018-2020.

Note: * Statistically different from the national average of \$1,483 at $p < 0.05$. Note that the standard error on the national estimate of \$1,483 is \$9.

Appendix Exhibit 4.16

Average annual employee contribution (in dollars) (standard error) for employee-plus-one coverage, by State, 3-year average, 2018-2020

Alabama	\$3,907	Kentucky	\$3,697	North Dakota	\$3,441*
Alabama (Std Err)	(\$123)	Kentucky (Std Err)	(\$142)	North Dakota (Std Err)	(\$106)
Alaska	\$3,829	Louisiana	\$4,487*	Ohio	\$3,528*
Alaska (Std Err)	(\$146)	Louisiana (Std Err)	(\$163)	Ohio (Std Err)	(\$114)
Arizona	\$4,035	Maine	\$3,877	Oklahoma	\$3,949
Arizona (Std Err)	(\$161)	Maine (Std Err)	(\$108)	Oklahoma (Std Err)	(\$181)
Arkansas	\$3,918	Maryland	\$4,123*	Oregon	\$3,403*
Arkansas (Std Err)	(\$130)	Maryland (Std Err)	(\$137)	Oregon (Std Err)	(\$128)
California	\$3,788	Massachusetts	\$3,808	Pennsylvania	\$3,492*
California (Std Err)	(\$113)	Massachusetts (Std Err)	(\$130)	Pennsylvania (Std Err)	(\$111)
Colorado	\$4,264	Michigan	\$3,273*	Rhode Island	\$3,909
Colorado (Std Err)	(\$330)	Michigan (Std Err)	(\$133)	Rhode Island (Std Err)	(\$114)
Connecticut	\$3,780	Minnesota	\$4,074	South Carolina	\$4,253*
Connecticut (Std Err)	(\$169)	Minnesota (Std Err)	(\$135)	South Carolina (Std Err)	(\$204)
Delaware	\$4,144	Mississippi	\$4,006	South Dakota	\$4,083*
Delaware (Std Err)	(\$163)	Mississippi (Std Err)	(\$234)	South Dakota (Std Err)	(\$114)
District of Columbia	\$4,124	Missouri	\$3,988	Tennessee	\$3,906
District of Columbia (Std Err)	(\$148)	Missouri (Std Err)	(\$128)	Tennessee (Std Err)	(\$137)
Florida	\$4,583*	Montana	\$3,383*	Texas	\$4,217*
Florida (Std Err)	(\$200)	Montana (Std Err)	(\$163)	Texas (Std Err)	(\$110)
Georgia	\$3,882	Nebraska	\$3,957	Utah	\$3,557*
Georgia (Std Err)	(\$136)	Nebraska (Std Err)	(\$102)	Utah (Std Err)	(\$136)
Hawaii	\$3,586	Nevada	\$3,870	Vermont	\$3,733
Hawaii (Std Err)	(\$256)	Nevada (Std Err)	(\$238)	Vermont (Std Err)	(\$123)
Idaho	\$3,443*	New Hampshire	\$4,032	Virginia	\$3,847
Idaho (Std Err)	(\$177)	New Hampshire (Std Err)	(\$128)	Virginia (Std Err)	(\$140)
Illinois	\$3,736	New Jersey	\$3,952	Washington	\$2,912*
Illinois (Std Err)	(\$102)	New Jersey (Std Err)	(\$186)	Washington (Std Err)	(\$233)
Indiana	\$3,549	New Mexico	\$4,240*	West Virginia	\$3,659
Indiana (Std Err)	(\$151)	New Mexico (Std Err)	(\$197)	West Virginia (Std Err)	(\$161)
Iowa	\$3,771	New York	\$3,623*	Wisconsin	\$3,411*
Iowa (Std Err)	(\$104)	New York (Std Err)	(\$101)	Wisconsin (Std Err)	(\$101)
Kansas	\$3,775	North Carolina	\$3,851	Wyoming	\$3,460*
Kansas (Std Err)	(\$113)	North Carolina (Std Err)	(\$113)	Wyoming (Std Err)	(\$152)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2018-2020.

Note: * Statistically different from the national average of \$3,847 at $p < 0.05$. Note that the standard error on the national estimate of \$3,847 is \$28.

Appendix Exhibit 4.17

Average annual employee contribution (in dollars) (standard error) for family coverage, by State, 3-year average, 2018-2020

Alabama	\$5,593	Kentucky	\$5,454	North Dakota	\$5,430
Alabama (Std Err)	(\$224)	Kentucky (Std Err)	(\$243)	North Dakota (Std Err)	(\$181)
Alaska	\$5,019*	Louisiana	\$6,841*	Ohio	\$4,867*
Alaska (Std Err)	(\$279)	Louisiana (Std Err)	(\$242)	Ohio (Std Err)	(\$138)
Arizona	\$5,718	Maine	\$5,751	Oklahoma	\$5,916
Arizona (Std Err)	(\$218)	Maine (Std Err)	(\$163)	Oklahoma (Std Err)	(\$244)
Arkansas	\$5,954	Maryland	\$6,456*	Oregon	\$5,831
Arkansas (Std Err)	(\$232)	Maryland (Std Err)	(\$227)	Oregon (Std Err)	(\$298)
California	\$5,662	Massachusetts	\$5,540	Pennsylvania	\$5,170*
California (Std Err)	(\$182)	Massachusetts (Std Err)	(\$161)	Pennsylvania (Std Err)	(\$163)
Colorado	\$5,778	Michigan	\$4,250*	Rhode Island	\$5,451
Colorado (Std Err)	(\$267)	Michigan (Std Err)	(\$209)	Rhode Island (Std Err)	(\$155)
Connecticut	\$5,527	Minnesota	\$5,717	South Carolina	\$6,928*
Connecticut (Std Err)	(\$168)	Minnesota (Std Err)	(\$253)	South Carolina (Std Err)	(\$573)
Delaware	\$6,452	Mississippi	\$6,334*	South Dakota	\$6,230*
Delaware (Std Err)	(\$411)	Mississippi (Std Err)	(\$264)	South Dakota (Std Err)	(\$155)
District of Columbia	\$6,577*	Missouri	\$6,108	Tennessee	\$5,487
District of Columbia (Std Err)	(\$242)	Missouri (Std Err)	(\$285)	Tennessee (Std Err)	(\$208)
Florida	\$6,874*	Montana	\$5,150	Texas	\$6,505*
Florida (Std Err)	(\$246)	Montana (Std Err)	(\$294)	Texas (Std Err)	(\$174)
Georgia	\$5,979	Nebraska	\$5,730	Utah	\$4,970*
Georgia (Std Err)	(\$207)	Nebraska (Std Err)	(\$205)	Utah (Std Err)	(\$168)
Hawaii	\$5,196*	Nevada	\$6,156	Vermont	\$5,324
Hawaii (Std Err)	(\$239)	Nevada (Std Err)	(\$335)	Vermont (Std Err)	(\$210)
Idaho	\$5,134*	New Hampshire	\$5,642	Virginia	\$6,460*
Idaho (Std Err)	(\$231)	New Hampshire (Std Err)	(\$187)	Virginia (Std Err)	(\$263)
Illinois	\$5,659	New Jersey	\$6,138	Washington	\$4,356*
Illinois (Std Err)	(\$198)	New Jersey (Std Err)	(\$292)	Washington (Std Err)	(\$521)
Indiana	\$4,981*	New Mexico	\$5,964	West Virginia	\$4,782*
Indiana (Std Err)	(\$225)	New Mexico (Std Err)	(\$245)	West Virginia (Std Err)	(\$238)
Iowa	\$5,617	New York	\$5,309*	Wisconsin	\$4,965*
Iowa (Std Err)	(\$154)	New York (Std Err)	(\$152)	Wisconsin (Std Err)	(\$185)
Kansas	\$6,007	North Carolina	\$5,961	Wyoming	\$5,564
Kansas (Std Err)	(\$192)	North Carolina (Std Err)	(\$193)	Wyoming (Std Err)	(\$267)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2018-2020.

Note: * Statistically different from the national average of \$5,707 at $p < 0.05$. Note that the standard error on the national estimate of \$5,707 is \$44.

Appendix Exhibit 4.18**Average percentage of premium contributed (standard error) by employees for single coverage, overall and by industry, 2020**

Industry	Percentage
United States	21.4%
United States (Std Err)	(0.2%)
Agriculture, fisheries, forestry	22.6%
Agriculture, fisheries, forestry (Std Err)	(3.4%)
Mining and manufacturing	21.8%
Mining and manufacturing (Std Err)	(0.6%)
Construction	23.6%
Construction (Std Err)	(1.4%)
Utilities and transportation	20.5%
Utilities and transportation (Std Err)	(1.0%)
Wholesale trade	20.3%
Wholesale trade (Std Err)	(0.8%)
Financial services and real estate	19.7%
Financial services and real estate (Std Err)	(0.5%)
Retail trade	24.9%
Retail trade (Std Err)	(0.6%)
Professional services	18.7%
Professional services (Std Err)	(0.4%)
Other services	25.9%
Other services (Std Err)	(0.6%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2020.

Appendix Exhibit 4.19**Average percentage of premium contributed (standard error) by employees for employee-plus-one coverage, overall and by industry, 2020**

Industry	Percentage
United States	28.4%
United States (Std Err)	(0.4%)
Agriculture, fisheries, forestry	27.4%
Agriculture, fisheries, forestry (Std Err)	(4.9%)
Mining and manufacturing	24.5%
Mining and manufacturing (Std Err)	(0.9%)
Construction	33.5%
Construction (Std Err)	(2.2%)
Utilities and transportation	27.3%
Utilities and transportation (Std Err)	(3.0%)
Wholesale trade	26.9%
Wholesale trade (Std Err)	(1.0%)
Financial services and real estate	28.1%
Financial services and real estate (Std Err)	(0.7%)
Retail trade	33.4%
Retail trade (Std Err)	(1.2%)
Professional services	26.2%
Professional services (Std Err)	(0.6%)
Other services	35.2%
Other services (Std Err)	(1.0%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2020.

Appendix Exhibit 4.20**Average percentage of premium contributed (standard error) by employees for family coverage, overall and by industry, 2020**

Industry	Percentage
United States	28.8%
United States (Std Err)	(0.4%)
Agriculture, fisheries, forestry	19.3%
Agriculture, fisheries, forestry (Std Err)	(6.7%)
Mining and manufacturing	24.2%
Mining and manufacturing (Std Err)	(0.7%)
Construction	31.3%
Construction (Std Err)	(2.7%)
Utilities and transportation	24.8%
Utilities and transportation (Std Err)	(1.9%)
Wholesale trade	26.4%
Wholesale trade (Std Err)	(1.1%)
Financial services and real estate	28.0%
Financial services and real estate (Std Err)	(0.8%)
Retail trade	34.3%
Retail trade (Std Err)	(1.5%)
Professional services	28.6%
Professional services (Std Err)	(0.7%)
Other services	36.4%
Other services (Std Err)	(1.2%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2020.

Appendix Exhibit 4.21

Average percentage of premium contributed (standard error) by employees for single coverage, overall and by selected characteristics, 2020

Employer Characteristics	Percentage
United States	21.4%
United States (Std Err)	(0.2%)
Ownership: For Profit Inc.	22.9%
Ownership: For Profit Inc. (Std Err)	(0.3%)
Ownership: For Profit Uninc.	21.6%
Ownership: For Profit Uninc. (Std Err)	(0.6%)
Ownership: Nonprofit	16.3%
Ownership: Nonprofit (Std Err)	(0.5%)
Firm Age: 0-4 Years	23.7%
Firm Age: 0-4 Years (Std Err)	(2.0%)
Firm Age: 5-9 Years	25.4%
Firm Age: 5-9 Years (Std Err)	(1.3%)
Firm Age: 10-19 Years	23.4%
Firm Age: 10-19 Years (Std Err)	(0.7%)
Firm Age: 20+ Years	21.0%
Firm Age: 20+ Years (Std Err)	(0.2%)
# of Locations: 2+ Locations	22.0%
# of Locations: 2+ Locations (Std Err)	(0.5%)
# of Locations: 1 Location	21.2%
# of Locations: 1 Location (Std Err)	(0.3%)
% Full Time: 0-24%	23.5%
% Full Time: 0-24% (Std Err)	(2.1%)
% Full Time: 25-49%	25.0%
% Full Time: 25-49% (Std Err)	(0.8%)
% Full Time: 50-74%	20.4%
% Full Time: 50-74% (Std Err)	(0.6%)
% Full Time: 75%+	21.4%
% Full Time: 75%+ (Std Err)	(0.3%)
% Low Wage: 50%+	25.3%
% Low Wage: 50%+ (Std Err)	(0.7%)
% Low Wage: <50%	21.0%
% Low Wage: <50% (Std Err)	(0.2%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2020.

Note: “% Full Time” refers to the percentage of the establishment's workforce that worked full time in 2020. “% Low Wage” refers to the percentage of the establishment's workforce that earned less than \$13.00 per hour in 2020.

Appendix Exhibit 4.22

Average percentage of premium contributed (standard error) by employees for employee-plus-one coverage, overall and by selected characteristics, 2020

Employer Characteristics	Percentage
United States	28.4%
United States (Std Err)	(0.4%)
Ownership: For Profit Inc.	29.2%
Ownership: For Profit Inc. (Std Err)	(0.5%)
Ownership: For Profit Uninc.	30.7%
Ownership: For Profit Uninc. (Std Err)	(0.9%)
Ownership: Nonprofit	24.5%
Ownership: Nonprofit (Std Err)	(0.7%)
Firm Age: 0-4 Years	43.0%
Firm Age: 0-4 Years (Std Err)	(5.8%)
Firm Age: 5-9 Years	34.7%
Firm Age: 5-9 Years (Std Err)	(2.5%)
Firm Age: 10-19 Years	34.4%
Firm Age: 10-19 Years (Std Err)	(1.2%)
Firm Age: 20+ Years	27.3%
Firm Age: 20+ Years (Std Err)	(0.4%)
# of Locations: 2+ Locations	34.9%
# of Locations: 2+ Locations (Std Err)	(1.0%)
# of Locations: 1 Location	26.7%
# of Locations: 1 Location (Std Err)	(0.4%)
% Full Time: 0-24%	21.8%
% Full Time: 0-24% (Std Err)	(3.6%)
% Full Time: 25-49%	32.5%
% Full Time: 25-49% (Std Err)	(1.5%)
% Full Time: 50-74%	28.5%
% Full Time: 50-74% (Std Err)	(1.3%)
% Full Time: 75%+	28.4%
% Full Time: 75%+ (Std Err)	(0.4%)
% Low Wage: 50%+	34.0%
% Low Wage: 50%+ (Std Err)	(1.1%)
% Low Wage: <50%	28.0%
% Low Wage: <50% (Std Err)	(0.4%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2020.

Note: “% Full Time” refers to the percentage of the establishment's workforce that worked full time in 2020. “% Low Wage” refers to the percentage of the establishment's workforce that earned less than \$13.00 per hour in 2020.

Appendix Exhibit 4.23

Average percentage of premium contributed (standard error) by employees for family coverage, overall and by selected characteristics, 2020

Employer Characteristics	Percentage
United States	28.8%
United States (Std Err)	(0.4%)
Ownership: For Profit Inc.	28.8%
Ownership: For Profit Inc. (Std Err)	(0.5%)
Ownership: For Profit Uninc.	31.8%
Ownership: For Profit Uninc. (Std Err)	(1.3%)
Ownership: Nonprofit	27.0%
Ownership: Nonprofit (Std Err)	(0.8%)
Firm Age: 0-4 Years	40.5%
Firm Age: 0-4 Years (Std Err)	(3.1%)
Firm Age: 5-9 Years	36.5%
Firm Age: 5-9 Years (Std Err)	(2.2%)
Firm Age: 10-19 Years	34.4%
Firm Age: 10-19 Years (Std Err)	(1.7%)
Firm Age: 20+ Years	27.7%
Firm Age: 20+ Years (Std Err)	(0.4%)
# of Locations: 2+ Locations	33.9%
# of Locations: 2+ Locations (Std Err)	(1.0%)
# of Locations: 1 Location	27.5%
# of Locations: 1 Location (Std Err)	(0.4%)
% Full Time: 0-24%	20.5%
% Full Time: 0-24% (Std Err)	(5.1%)
% Full Time: 25-49%	32.8%
% Full Time: 25-49% (Std Err)	(1.3%)
% Full Time: 50-74%	27.3%
% Full Time: 50-74% (Std Err)	(1.2%)
% Full Time: 75%+	29.0%
% Full Time: 75%+ (Std Err)	(0.4%)
% Low Wage: 50%+	35.8%
% Low Wage: 50%+ (Std Err)	(0.9%)
% Low Wage: <50%	28.4%
% Low Wage: <50% (Std Err)	(0.4%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2020.

Note: “% Full Time” refers to the percentage of the establishment's workforce that worked full time in 2020. “% Low Wage” refers to the percentage of the establishment's workforce that earned less than \$13.00 per hour in 2020.

Appendix Exhibit 4.24

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, 2008-2020

Low wage	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
50%+ Low-Wage Employees	24.0%	24.1%	24.6%	24.7%	24.4%	25.7%	25.4%	26.2%	26.2%	26.9%	25.4%	26.3%	25.3%
50%+ Low-Wage Employees (Std Err)	(0.5%)	(0.3%)	(0.5%)	(0.8%)	(0.4%)	(0.6%)	(0.5%)	(0.8%)	(0.5%)	(0.6%)	(0.8%)	(0.7%)	(0.7%)
<50% Low-Wage Employees	19.3%	19.8%	19.9%	20.2%	20.1%	20.1%	20.4%	20.4%	21.1%	21.6%	20.7%	20.7%	21.0%
<50% Low-Wage Employees (Std Err)	(0.1%)	(0.3%)	(0.3%)	(0.1%)	(0.3%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.3%)	(0.2%)	(0.3%)	(0.2%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.
Note: Wage levels in the MEPS-IC questionnaires have been adjusted to account for changing wages over time. In 2020, low-wage employees were defined as those earning less than \$13.00 per hour.

Appendix Exhibit 4.25

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, 2008-2020

Low wage	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
50%+ Low-Wage Employees	30.9%	28.6%	30.9%	33.3%	30.9%	32.4%	32.1%	33.8%	34.4%	34.2%	30.5%	33.3%	34.0%
50%+ Low-Wage Employees (Std Err)	(0.6%)	(0.8%)	(0.6%)	(0.7%)	(0.8%)	(0.6%)	(1.2%)	(1.0%)	(1.0%)	(1.1%)	(1.3%)	(1.3%)	(1.1%)
<50% Low-Wage Employees	26.3%	25.7%	25.1%	25.7%	26.0%	26.0%	26.3%	26.7%	27.3%	27.1%	26.8%	27.2%	28.0%
<50% Low-Wage Employees (Std Err)	(0.3%)	(0.3%)	(0.4%)	(0.3%)	(0.4%)	(0.2%)	(0.4%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.4%)	(0.4%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.
Note: Wage levels in the MEPS-IC questionnaires have been adjusted to account for changing wages over time. In 2020, low-wage employees were defined as those earning less than \$13.00 per hour.

Appendix Exhibit 4.26

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, 2008-2020

Low wage	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
50%+ Low-Wage Employees	32.0%	30.2%	31.6%	31.0%	33.4%	31.7%	33.1%	34.4%	35.8%	35.7%	35.8%	34.1%	35.8%
50%+ Low-Wage Employees (Std Err)	(0.9%)	(1.0%)	(0.7%)	(0.7%)	(0.6%)	(0.8%)	(0.7%)	(0.9%)	(0.9%)	(1.0%)	(1.5%)	(1.3%)	(0.9%)
<50% Low-Wage Employees	27.0%	26.2%	26.3%	25.9%	26.7%	27.1%	26.5%	26.7%	27.5%	27.4%	27.2%	27.5%	28.4%
<50% Low-Wage Employees (Std Err)	(0.4%)	(0.3%)	(0.5%)	(0.4%)	(0.4%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.4%)	(0.3%)	(0.4%)	(0.4%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.
Note: Wage levels in the MEPS-IC questionnaires have been adjusted to account for changing wages over time. In 2020, low-wage employees were defined as those earning less than \$13.00 per hour.

Appendix Exhibit 4.27

Distributions of employee contribution (in dollars) (standard error) for single, employee-plus-one, and family coverage, overall and by firm size, 2020

Coverage	Estimate	Total	<50 employees	50-99 employees	100 or more employees
Single	Average (mean)	\$1,532	\$1,469	\$1,571	\$1,540
Single	Average (mean) (Std Err)	(\$16)	(\$43)	(\$60)	(\$18)
Single	10 percentile	\$0	\$0	\$0	\$310
Single	10 percentile (Std Err)	(\$43)	(\$74)	(\$97)	(\$27)
Single	25 percentile	\$700	\$0	\$480	\$820
Single	25 percentile (Std Err)	(\$18)	(\$74)	(\$112)	(\$15)
Single	50 percentile (median)	\$1,300	\$1,000	\$1,300	\$1,400
Single	50 percentile (median) (Std Err)	(\$12)	(\$76)	(\$66)	(\$16)
Single	75 percentile	\$2,000	\$2,400	\$2,300	\$2,000
Single	75 percentile (Std Err)	(\$19)	(\$61)	(\$126)	(\$20)
Single	90 percentile	\$3,000	\$3,600	\$3,300	\$2,800
Single	90 percentile (Std Err)	(\$28)	(\$104)	(\$156)	(\$39)
Employee-plus-one	Average (mean)	\$4,035	\$4,398	\$5,337	\$3,903
Employee-plus-one	Average (mean) (Std Err)	(\$52)	(\$171)	(\$196)	(\$56)
Employee-plus-one	10 percentile	\$780	\$0	\$1,000†	\$1,000
Employee-plus-one	10 percentile (Std Err)	(\$100)	(\$196)	(\$349)	(\$66)
Employee-plus-one	25 percentile	\$2,200	\$360†	\$2,800	\$2,200
Employee-plus-one	25 percentile (Std Err)	(\$52)	(\$229)	(\$161)	(\$52)
Employee-plus-one	50 percentile (median)	\$3,500	\$3,600	\$4,600	\$3,400
Employee-plus-one	50 percentile (median) (Std Err)	(\$42)	(\$170)	(\$290)	(\$43)
Employee-plus-one	75 percentile	\$5,200	\$6,600	\$7,500	\$4,900
Employee-plus-one	75 percentile (Std Err)	(\$58)	(\$183)	(\$292)	(\$79)
Employee-plus-one	90 percentile	\$7,600	\$9,600	\$9,900	\$7,200
Employee-plus-one	90 percentile (Std Err)	(\$128)	(\$385)	(\$307)	(\$115)
Family	Average (mean)	\$5,978	\$6,714	\$7,261	\$5,804
Family	Average (mean) (Std Err)	(\$76)	(\$271)	(\$477)	(\$79)
Family	10 percentile	\$1,100	\$0	\$0†	\$1,600
Family	10 percentile (Std Err)	(\$151)	(\$447)	(\$691)	(\$126)
Family	25 percentile	\$3,100	\$0	\$3,100	\$3,300
Family	25 percentile (Std Err)	(\$105)	(\$447)	(\$686)	(\$94)
Family	50 percentile (median)	\$5,200	\$5,400	\$6,300	\$5,100
Family	50 percentile (median) (Std Err)	(\$69)	(\$333)	(\$653)	(\$70)
Family	75 percentile	\$7,600	\$11,000	\$11,000	\$7,000
Family	75 percentile (Std Err)	(\$121)	(\$397)	(\$463)	(\$109)
Family	90 percentile	\$12,000	\$16,000	\$14,000	\$11,000
Family	90 percentile (Std Err)	(\$232)	(\$673)	(\$604)	(\$237)

† Estimate does not meet standard of reliability or precision.

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2020.

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, 2008-2020

Number of Employees	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
U.S.	70.7%	73.8%	77.5%	77.8%	79.6%	81.3%	83.9%	85.4%	84.5%	87.5%	87.3%	86.6%	89.2%
U.S. (Std Err)	(0.5%)	(0.5%)	(0.3%)	(0.7%)	(0.6%)	(0.7%)	(0.5%)	(0.5%)	(0.5%)	(0.4%)	(0.4%)	(0.5%)	(0.4%)
<50	70.9%	73.5%	75.7%	76.3%	79.5%	79.5%	80.8%	82.1%	81.7%	82.3%	83.0%	84.1%	86.5%
<50 (Std Err)	(0.7%)	(0.7%)	(0.7%)	(0.4%)	(1.0%)	(0.8%)	(0.8%)	(0.8%)	(0.8%)	(0.8%)	(0.8%)	(0.9%)	(0.8%)
50-99	70.3%	70.6%	78.2%	79.6%	80.3%	78.0%	82.4%	85.3%	82.5%	83.7%	85.1%	87.5%	89.0%
50-99 (Std Err)	(1.4%)	(1.9%)	(1.5%)	(1.7%)	(1.4%)	(1.1%)	(1.5%)	(1.5%)	(1.5%)	(1.6%)	(1.4%)	(1.5%)	(1.5%)
100+	70.7%	74.2%	77.8%	77.9%	79.6%	81.9%	84.6%	86.1%	85.2%	88.8%	88.3%	87.1%	89.7%
100+ (Std Err)	(0.6%)	(0.6%)	(0.3%)	(1.0%)	(0.7%)	(0.7%)	(0.6%)	(0.6%)	(0.6%)	(0.4%)	(0.5%)	(0.5%)	(0.5%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

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, 2008-2020

Number of Employees	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
U.S.	\$869	\$917	\$1,025	\$1,123	\$1,167	\$1,273	\$1,353	\$1,541	\$1,696	\$1,808	\$1,846	\$1,931	\$1,945
U.S. (Std Err)	(\$7)	(\$9)	(\$18)	(\$12)	(\$8)	(\$20)	(\$13)	(\$16)	(\$16)	(\$17)	(\$17)	(\$18)	(\$18)
<50	\$1,177	\$1,283	\$1,447	\$1,561	\$1,628	\$1,695	\$1,777	\$1,964	\$2,105	\$2,136	\$2,327	\$2,386	\$2,376
<50 (Std Err)	(\$13)	(\$24)	(\$21)	(\$26)	(\$25)	(\$24)	(\$28)	(\$35)	(\$34)	(\$35)	(\$36)	(\$35)	(\$39)
50-99	\$1,149	\$1,249	\$1,522	\$1,543	\$1,622	\$1,755	\$1,744	\$2,008	\$2,173	\$2,361	\$2,369	\$2,441	\$2,464
50-99 (Std Err)	(\$62)	(\$46)	(\$57)	(\$49)	(\$64)	(\$49)	(\$59)	(\$62)	(\$64)	(\$85)	(\$65)	(\$67)	(\$67)
100+	\$740	\$774	\$852	\$951	\$989	\$1,106	\$1,205	\$1,383	\$1,558	\$1,681	\$1,692	\$1,778	\$1,814
100+ (Std Err)	(\$8)	(\$7)	(\$20)	(\$14)	(\$10)	(\$19)	(\$14)	(\$18)	(\$18)	(\$20)	(\$19)	(\$21)	(\$20)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

Note: 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, 2008-2020

Number of Employees	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
U.S.	\$1,658	\$1,761	\$1,975	\$2,220	\$2,322	\$2,491	\$2,640	\$2,915	\$3,069	\$3,396	\$3,392	\$3,655	\$3,722
U.S. (Std Err)	(\$21)	(\$20)	(\$33)	(\$31)	(\$26)	(\$23)	(\$28)	(\$32)	(\$37)	(\$48)	(\$37)	(\$48)	(\$52)
<50	\$2,389	\$2,652	\$2,857	\$3,329	\$3,515	\$3,761	\$3,810	\$4,090	\$3,940	\$4,447	\$4,364	\$5,067	\$4,666
<50 (Std Err)	(\$56)	(\$50)	(\$42)	(\$57)	(\$71)	(\$56)	(\$71)	(\$88)	(\$98)	(\$126)	(\$97)	(\$113)	(\$126)
50-99	\$2,173	\$2,362	\$3,040	\$3,349	\$3,523	\$3,634	\$3,404	\$3,875	\$3,840	\$4,218	\$4,755	\$4,353	\$4,761
50-99 (Std Err)	(\$93)	(\$113)	(\$101)	(\$138)	(\$113)	(\$157)	(\$112)	(\$148)	(\$174)	(\$216)	(\$172)	(\$166)	(\$168)
100+	\$1,488	\$1,552	\$1,734	\$1,954	\$2,038	\$2,215	\$2,408	\$2,676	\$2,887	\$3,195	\$3,179	\$3,390	\$3,540
100+ (Std Err)	(\$23)	(\$21)	(\$33)	(\$37)	(\$31)	(\$18)	(\$31)	(\$34)	(\$41)	(\$53)	(\$40)	(\$53)	(\$58)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

Appendix Exhibit 5.4

Percentage (standard error) of private-sector enrolled employees in a health insurance plan with a deductible, overall and by State, 3-year average, 2018-2020

Alabama	90.8%*	Kentucky	92.4%*	North Dakota	94.6%*
Alabama (Std Err)	(1.4%)	Kentucky (Std Err)	(1.3%)	North Dakota (Std Err)	(0.8%)
Alaska	94.1%*	Louisiana	92.7%*	Ohio	90.6%*
Alaska (Std Err)	(0.9%)	Louisiana (Std Err)	(1.0%)	Ohio (Std Err)	(1.4%)
Arizona	94.2%*	Maine	96.6%*	Oklahoma	95.8%*
Arizona (Std Err)	(1.1%)	Maine (Std Err)	(0.8%)	Oklahoma (Std Err)	(0.7%)
Arkansas	96.3%*	Maryland	83.9%*	Oregon	92.2%*
Arkansas (Std Err)	(0.7%)	Maryland (Std Err)	(1.9%)	Oregon (Std Err)	(1.3%)
California	71.7%*	Massachusetts	83.1%*	Pennsylvania	89.1%
California (Std Err)	(1.3%)	Massachusetts (Std Err)	(1.6%)	Pennsylvania (Std Err)	(1.0%)
Colorado	93.8%*	Michigan	94.0%*	Rhode Island	86.5%
Colorado (Std Err)	(1.0%)	Michigan (Std Err)	(0.8%)	Rhode Island (Std Err)	(1.3%)
Connecticut	91.5%*	Minnesota	91.0%	South Carolina	92.5%*
Connecticut (Std Err)	(1.0%)	Minnesota (Std Err)	(2.0%)	South Carolina (Std Err)	(1.5%)
Delaware	91.3%*	Mississippi	95.0%*	South Dakota	98.2%*
Delaware (Std Err)	(1.3%)	Mississippi (Std Err)	(1.0%)	South Dakota (Std Err)	(0.5%)
District of Columbia	72.0%*	Missouri	90.9%	Tennessee	92.2%*
District of Columbia (Std Err)	(1.7%)	Missouri (Std Err)	(1.7%)	Tennessee (Std Err)	(1.2%)
Florida	91.0%*	Montana	95.0%*	Texas	93.3%*
Florida (Std Err)	(1.1%)	Montana (Std Err)	(1.0%)	Texas (Std Err)	(0.6%)
Georgia	92.4%*	Nebraska	97.5%*	Utah	94.4%*
Georgia (Std Err)	(1.2%)	Nebraska (Std Err)	(0.6%)	Utah (Std Err)	(0.8%)
Hawaii	40.7%*	Nevada	84.5%*	Vermont	94.5%*
Hawaii (Std Err)	(2.3%)	Nevada (Std Err)	(1.6%)	Vermont (Std Err)	(1.0%)
Idaho	93.3%*	New Hampshire	92.7%*	Virginia	89.3%
Idaho (Std Err)	(1.4%)	New Hampshire (Std Err)	(1.1%)	Virginia (Std Err)	(1.4%)
Illinois	87.9%	New Jersey	81.5%*	Washington	93.5%*
Illinois (Std Err)	(1.2%)	New Jersey (Std Err)	(1.9%)	Washington (Std Err)	(1.2%)
Indiana	95.9%*	New Mexico	92.9%*	West Virginia	92.8%*
Indiana (Std Err)	(0.8%)	New Mexico (Std Err)	(1.0%)	West Virginia (Std Err)	(1.0%)
Iowa	94.0%*	New York	76.3%*	Wisconsin	93.3%*
Iowa (Std Err)	(1.0%)	New York (Std Err)	(1.2%)	Wisconsin (Std Err)	(1.1%)
Kansas	94.0%*	North Carolina	92.3%*	Wyoming	94.4%*
Kansas (Std Err)	(0.8%)	North Carolina (Std Err)	(1.2%)	Wyoming (Std Err)	(1.2%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2018-2020.

Note: * Statistically different from the national average of 87.7 percent at $p < 0.05$. Note that the standard error on the national estimate of 87.7 percent is 0.25 percent.

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, 3-year average, 2018-2020

Alabama	\$1,584*	Kentucky	\$2,038*	North Dakota	\$1,844
Alabama (Std Err)	(\$60)	Kentucky (Std Err)	(\$56)	North Dakota (Std Err)	(\$47)
Alaska	\$1,919	Louisiana	\$1,835	Ohio	\$2,012*
Alaska (Std Err)	(\$61)	Louisiana (Std Err)	(\$62)	Ohio (Std Err)	(\$49)
Arizona	\$2,243*	Maine	\$2,351*	Oklahoma	\$1,967
Arizona (Std Err)	(\$61)	Maine (Std Err)	(\$67)	Oklahoma (Std Err)	(\$54)
Arkansas	\$1,720*	Maryland	\$1,599*	Oregon	\$1,993
Arkansas (Std Err)	(\$50)	Maryland (Std Err)	(\$55)	Oregon (Std Err)	(\$64)
California	\$1,691*	Massachusetts	\$1,561*	Pennsylvania	\$1,718*
California (Std Err)	(\$41)	Massachusetts (Std Err)	(\$41)	Pennsylvania (Std Err)	(\$42)
Colorado	\$1,985	Michigan	\$1,673*	Rhode Island	\$1,928
Colorado (Std Err)	(\$59)	Michigan (Std Err)	(\$58)	Rhode Island (Std Err)	(\$58)
Connecticut	\$2,197*	Minnesota	\$2,208*	South Carolina	\$1,964
Connecticut (Std Err)	(\$55)	Minnesota (Std Err)	(\$54)	South Carolina (Std Err)	(\$62)
Delaware	\$1,771*	Mississippi	\$1,710*	South Dakota	\$2,339*
Delaware (Std Err)	(\$54)	Mississippi (Std Err)	(\$60)	South Dakota (Std Err)	(\$51)
District of Columbia	\$1,347*	Missouri	\$2,095*	Tennessee	\$2,244*
District of Columbia (Std Err)	(\$47)	Missouri (Std Err)	(\$53)	Tennessee (Std Err)	(\$71)
Florida	\$2,030*	Montana	\$2,392*	Texas	\$2,092*
Florida (Std Err)	(\$61)	Montana (Std Err)	(\$69)	Texas (Std Err)	(\$42)
Georgia	\$1,939	Nebraska	\$1,998	Utah	\$1,685*
Georgia (Std Err)	(\$55)	Nebraska (Std Err)	(\$57)	Utah (Std Err)	(\$51)
Hawaii	\$1,309*	Nevada	\$1,880	Vermont	\$2,062*
Hawaii (Std Err)	(\$110)	Nevada (Std Err)	(\$74)	Vermont (Std Err)	(\$59)
Idaho	\$1,964	New Hampshire	\$2,380*	Virginia	\$1,809
Idaho (Std Err)	(\$54)	New Hampshire (Std Err)	(\$70)	Virginia (Std Err)	(\$62)
Illinois	\$1,811*	New Jersey	\$1,725*	Washington	\$1,747*
Illinois (Std Err)	(\$45)	New Jersey (Std Err)	(\$50)	Washington (Std Err)	(\$54)
Indiana	\$2,050*	New Mexico	\$1,919	West Virginia	\$1,951
Indiana (Std Err)	(\$58)	New Mexico (Std Err)	(\$95)	West Virginia (Std Err)	(\$58)
Iowa	\$2,159*	New York	\$1,681*	Wisconsin	\$2,077*
Iowa (Std Err)	(\$55)	New York (Std Err)	(\$48)	Wisconsin (Std Err)	(\$61)
Kansas	\$1,878	North Carolina	\$2,208*	Wyoming	\$1,940
Kansas (Std Err)	(\$58)	North Carolina (Std Err)	(\$50)	Wyoming (Std Err)	(\$53)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2018-2020.

Note: * Statistically different from the national average of \$1,907 at $p < 0.05$. Note that the standard error on the national estimate of \$1,907 is \$10.

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, 3-year average, 2018-2020

Alabama	\$2,978*	Kentucky	\$3,685	North Dakota	\$3,705
Alabama (Std Err)	(\$124)	Kentucky (Std Err)	(\$151)	North Dakota (Std Err)	(\$120)
Alaska	\$3,577	Louisiana	\$3,857	Ohio	\$3,857*
Alaska (Std Err)	(\$161)	Louisiana (Std Err)	(\$143)	Ohio (Std Err)	(\$117)
Arizona	\$4,336*	Maine	\$3,665	Oklahoma	\$3,808
Arizona (Std Err)	(\$359)	Maine (Std Err)	(\$197)	Oklahoma (Std Err)	(\$163)
Arkansas	\$3,424	Maryland	\$3,105*	Oregon	\$3,479
Arkansas (Std Err)	(\$110)	Maryland (Std Err)	(\$122)	Oregon (Std Err)	(\$148)
California	\$3,329*	Massachusetts	\$3,062*	Pennsylvania	\$3,045*
California (Std Err)	(\$113)	Massachusetts (Std Err)	(\$109)	Pennsylvania (Std Err)	(\$103)
Colorado	\$3,978*	Michigan	\$3,042*	Rhode Island	\$3,781
Colorado (Std Err)	(\$149)	Michigan (Std Err)	(\$154)	Rhode Island (Std Err)	(\$192)
Connecticut	\$3,817*	Minnesota	\$4,248*	South Carolina	\$3,631
Connecticut (Std Err)	(\$112)	Minnesota (Std Err)	(\$137)	South Carolina (Std Err)	(\$133)
Delaware	\$3,308	Mississippi	\$3,515	South Dakota	\$4,178*
Delaware (Std Err)	(\$143)	Mississippi (Std Err)	(\$180)	South Dakota (Std Err)	(\$122)
District of Columbia	\$2,688*	Missouri	\$3,954*	Tennessee	\$4,106*
District of Columbia (Std Err)	(\$114)	Missouri (Std Err)	(\$134)	Tennessee (Std Err)	(\$212)
Florida	\$3,729	Montana	\$3,730	Texas	\$3,912*
Florida (Std Err)	(\$126)	Montana (Std Err)	(\$198)	Texas (Std Err)	(\$107)
Georgia	\$3,868	Nebraska	\$3,699	Utah	\$3,615
Georgia (Std Err)	(\$167)	Nebraska (Std Err)	(\$135)	Utah (Std Err)	(\$115)
Hawaii	\$3,070	Nevada	\$3,452	Vermont	\$3,595
Hawaii (Std Err)	(\$268)	Nevada (Std Err)	(\$156)	Vermont (Std Err)	(\$135)
Idaho	\$3,384	New Hampshire	\$4,509*	Virginia	\$3,245*
Idaho (Std Err)	(\$151)	New Hampshire (Std Err)	(\$148)	Virginia (Std Err)	(\$149)
Illinois	\$3,627	New Jersey	\$3,508	Washington	\$3,279*
Illinois (Std Err)	(\$124)	New Jersey (Std Err)	(\$159)	Washington (Std Err)	(\$126)
Indiana	\$3,765	New Mexico	\$3,719	West Virginia	\$3,505
Indiana (Std Err)	(\$148)	New Mexico (Std Err)	(\$168)	West Virginia (Std Err)	(\$175)
Iowa	\$3,951*	New York	\$2,998*	Wisconsin	\$3,884
Iowa (Std Err)	(\$119)	New York (Std Err)	(\$91)	Wisconsin (Std Err)	(\$151)
Kansas	\$3,582	North Carolina	\$3,886*	Wyoming	\$3,917*
Kansas (Std Err)	(\$114)	North Carolina (Std Err)	(\$138)	Wyoming (Std Err)	(\$137)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2018-2020.

Note: * Statistically different from the national average of \$3,588 at $p < 0.05$. Note that the standard error on the national estimate of \$3,588 is \$26.

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, 2008-2020

Number of Employees	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
U.S.	23.3%	23.1%	25.1%	26.1%	27.4%	30.4%	32.6%	35.0%	34.9%	37.6%	37.7%	34.5%	35.1%
U.S. (Std Err)	(0.7%)	(0.7%)	(0.7%)	(0.4%)	(0.4%)	(0.3%)	(0.6%)	(0.6%)	(0.6%)	(0.7%)	(0.6%)	(0.7%)	(0.6%)
<50	16.9%	15.9%	14.9%	15.4%	17.3%	18.7%	19.5%	20.4%	20.6%	22.1%	22.4%	20.5%	21.2%
<50 (Std Err)	(0.4%)	(0.5%)	(0.4%)	(0.5%)	(0.5%)	(1.0%)	(0.7%)	(0.9%)	(0.8%)	(0.8%)	(0.8%)	(0.9%)	(0.9%)
50-99	15.1%	13.5%	15.1%	14.8%	17.2%	18.8%	19.1%	21.8%	21.5%	21.8%	21.3%	19.7%	19.3%
50-99 (Std Err)	(0.9%)	(1.7%)	(1.4%)	(1.6%)	(1.2%)	(1.0%)	(1.5%)	(1.7%)	(1.6%)	(1.6%)	(1.6%)	(1.6%)	(1.5%)
100+	25.6%	25.7%	28.5%	29.6%	30.6%	34.1%	36.6%	39.2%	38.9%	41.9%	42.0%	38.5%	38.7%
100+ (Std Err)	(1.0%)	(0.9%)	(0.9%)	(0.5%)	(0.5%)	(0.5%)	(0.8%)	(0.8%)	(0.7%)	(0.9%)	(0.8%)	(0.9%)	(0.7%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

Appendix Exhibit 5.8

Average coinsurance rate (in percentage) (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, 2008-2020

Number of Employees	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
U.S.	18.9%	18.6%	18.8%	18.9%	19.0%	19.2%	19.8%	20.1%	20.5%	20.1%	20.2%	20.0%	20.5%
U.S. (Std Err)	(0.2%)	(0.1%)	(0.2%)	(0.2%)	(0.2%)	(0.1%)	(0.1%)	(0.1%)	(0.1%)	(0.2%)	(0.2%)	(0.1%)	(0.2%)
<50	20.7%	20.2%	20.0%	21.5%	20.8%	21.3%	21.5%	22.6%	22.2%	22.2%	23.0%	22.8%	23.5%
<50 (Std Err)	(0.4%)	(0.3%)	(0.2%)	(0.3%)	(0.2%)	(0.4%)	(0.3%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.6%)
50-99	19.3%	19.0%	19.6%	20.2%	20.7%	21.0%	21.1%	21.6%	22.3%	21.9%	21.6%	22.4%	23.0%
50-99 (Std Err)	(0.7%)	(0.6%)	(0.8%)	(0.8%)	(0.4%)	(0.7%)	(0.7%)	(0.7%)	(0.7%)	(0.7%)	(0.7%)	(0.7%)	(0.8%)
100+	18.5%	18.4%	18.6%	18.5%	18.7%	18.8%	19.5%	19.8%	20.2%	19.8%	19.8%	19.6%	20.2%
100+ (Std Err)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.1%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

Appendix Exhibit 5.9

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, 2008-2020

Number of Employees	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
U.S.	71.8%	72.6%	70.0%	68.2%	66.3%	64.8%	61.3%	59.9%	60.6%	59.2%	58.1%	59.8%	58.8%
U.S. (Std Err)	(0.8%)	(0.5%)	(0.7%)	(0.7%)	(0.7%)	(0.5%)	(0.6%)	(0.6%)	(0.6%)	(0.7%)	(0.6%)	(0.7%)	(0.6%)
<50	72.8%	73.6%	74.0%	72.6%	72.7%	70.6%	67.3%	69.6%	69.5%	71.5%	68.3%	72.3%	69.4%
<50 (Std Err)	(0.7%)	(0.5%)	(0.4%)	(0.7%)	(1.0%)	(0.7%)	(0.9%)	(1.0%)	(0.9%)	(0.9%)	(0.9%)	(1.0%)	(1.0%)
50-99	77.5%	79.4%	75.8%	73.5%	71.2%	71.9%	74.6%	65.2%	69.3%	70.2%	69.7%	67.1%	68.0%
50-99 (Std Err)	(1.0%)	(1.8%)	(1.6%)	(1.1%)	(1.7%)	(1.5%)	(1.6%)	(2.0%)	(1.8%)	(1.8%)	(1.8%)	(2.0%)	(2.0%)
100+	71.1%	71.7%	68.5%	66.7%	64.5%	62.9%	58.9%	57.4%	58.1%	55.9%	55.2%	56.7%	56.3%
100+ (Std Err)	(1.0%)	(0.5%)	(0.9%)	(0.9%)	(0.9%)	(0.6%)	(0.8%)	(0.8%)	(0.8%)	(0.9%)	(0.8%)	(0.9%)	(0.8%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

Appendix Exhibit 5.10

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, 2008-2020

Number of Employees	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
U.S.	\$20.53	\$21.53	\$22.82	\$23.34	\$23.77	\$24.31	\$24.77	\$25.04	\$25.89	\$26.50	\$26.81	\$26.68	\$26.92
U.S. (Std Err)	(\$0.07)	(\$0.10)	(\$0.10)	(\$0.11)	(\$0.16)	(\$0.13)	(\$0.12)	(\$0.12)	(\$0.12)	(\$0.13)	(\$0.14)	(\$0.16)	(\$0.17)
<50	\$22.43	\$23.66	\$24.79	\$25.71	\$26.07	\$26.75	\$27.14	\$27.30	\$27.82	\$28.21	\$29.16	\$29.16	\$30.02
<50 (Std Err)	(\$0.13)	(\$0.07)	(\$0.15)	(\$0.17)	(\$0.14)	(\$0.22)	(\$0.22)	(\$0.22)	(\$0.23)	(\$0.27)	(\$0.25)	(\$0.30)	(\$0.34)
50-99	\$21.38	\$22.93	\$24.62	\$24.05	\$25.05	\$25.37	\$26.29	\$27.06	\$27.43	\$27.36	\$28.37	\$27.88	\$28.26
50-99 (Std Err)	(\$0.34)	(\$0.31)	(\$0.36)	(\$0.34)	(\$0.26)	(\$0.44)	(\$0.35)	(\$0.40)	(\$0.39)	(\$0.48)	(\$0.42)	(\$0.48)	(\$0.53)
100+	\$19.96	\$20.86	\$22.13	\$22.68	\$23.07	\$23.60	\$24.03	\$24.25	\$25.28	\$25.99	\$26.11	\$25.93	\$26.17
100+ (Std Err)	(\$0.08)	(\$0.12)	(\$0.11)	(\$0.12)	(\$0.22)	(\$0.17)	(\$0.14)	(\$0.15)	(\$0.15)	(\$0.16)	(\$0.16)	(\$0.20)	(\$0.20)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

Appendix Exhibit 5.11

Percentage (standard error) of private-sector enrolled employees in a health insurance plan with a copayment for an office visit to a specialist physician, overall and by firm size, 2016-2020

Number of Employees	2016	2017	2018	2019	2020
U.S.	60.8%	58.7%	58.0%	60.2%	58.2%
U.S. (Std Err)	(0.6%)	(0.7%)	(0.6%)	(0.7%)	(0.7%)
<50	69.2%	71.8%	69.5%	72.3%	69.5%
<50 (Std Err)	(0.9%)	(0.9%)	(0.9%)	(1.0%)	(1.0%)
50-99	70.2%	71.1%	69.4%	67.0%	68.9%
50-99 (Std Err)	(1.8%)	(1.8%)	(1.8%)	(1.9%)	(1.9%)
100+	58.4%	55.2%	54.9%	57.2%	55.5%
100+ (Std Err)	(0.7%)	(0.8%)	(0.8%)	(0.9%)	(0.8%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2016-2020.

Appendix Exhibit 5.12

Average copayment (in dollars) (standard error) for an office visit to a specialist physician per employee enrolled in a health insurance plan with a specialist physician copayment at private-sector establishments, overall and by firm size, 2016-2020

Number of Employees	2016	2017	2018	2019	2020
U.S.	\$40.29	\$41.97	\$43.36	\$43.71	\$45.29
U.S. (Std Err)	(\$0.23)	(\$0.26)	(\$0.28)	(\$0.31)	(\$0.41)
<50	\$44.11	\$46.27	\$49.48	\$51.27	\$51.98
<50 (Std Err)	(\$0.42)	(\$0.44)	(\$0.47)	(\$0.61)	(\$0.69)
50-99	\$43.20	\$43.99	\$48.22	\$47.75	\$50.22
50-99 (Std Err)	(\$0.87)	(\$0.82)	(\$0.88)	(\$0.97)	(\$1.05)
100+	\$39.10	\$40.68	\$41.40	\$41.42	\$43.41
100+ (Std Err)	(\$0.28)	(\$0.32)	(\$0.34)	(\$0.36)	(\$0.51)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2016-2020.

Appendix Exhibit 5.13

Percentage (standard error) of private-sector enrolled employees in a health insurance plan with a coinsurance payment for an office visit to a specialist physician, overall and by firm size, 2016-2020

Number of Employees	2016	2017	2018	2019	2020
U.S.	35.5%	38.1%	38.3%	34.6%	36.3%
U.S. (Std Err)	(0.6%)	(0.7%)	(0.6%)	(0.8%)	(0.7%)
<50	22.3%	22.3%	22.6%	20.7%	20.8%
<50 (Std Err)	(0.8%)	(0.8%)	(0.8%)	(0.9%)	(0.9%)
50-99	22.3%	21.7%	20.7%	19.4%	20.6%
50-99 (Std Err)	(1.6%)	(1.6%)	(1.5%)	(1.6%)	(1.6%)
100+	39.3%	42.5%	42.7%	38.7%	40.1%
100+ (Std Err)	(0.7%)	(0.8%)	(0.8%)	(0.9%)	(0.8%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2016-2020.

Appendix Exhibit 5.14

Average coinsurance rate (in percentage) (standard error) for an office visit to a specialist physician per employee enrolled in a health insurance plan with a specialist physician coinsurance rate at private-sector establishments, overall and by firm size, 2016-2020

Number of Employees	2016	2017	2018	2019	2020
U.S.	20.7%	21.2%	21.0%	20.7%	21.4%
U.S. (Std Err)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)
<50	23.9%	23.1%	24.9%	24.3%	25.1%
<50 (Std Err)	(0.4%)	(0.4%)	(0.5%)	(0.5%)	(0.6%)
50-99	23.3%	22.6%	22.6%	22.5%	23.8%
50-99 (Std Err)	(0.8%)	(0.7%)	(0.8%)	(0.7%)	(0.9%)
100+	20.2%	21.0%	20.5%	20.2%	20.9%
100+ (Std Err)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2016-2020.

Appendix Exhibit 5.15

Among private-sector enrolled employees with single coverage, percentage (standard error) in a health insurance plan with an individual maximum out-of-pocket payment, overall and by firm size, 2008-2020

Number of Employees	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
U.S.	77.4%	79.7%	80.8%	81.0%	80.7%	86.0%	91.1%	93.9%	93.5%	93.4%	92.3%	90.9%	91.0%
U.S. (Std Err)	(0.5%)	(0.6%)	(0.5%)	(0.5%)	(0.3%)	(0.5%)	(0.4%)	(0.3%)	(0.4%)	(0.3%)	(0.3%)	(0.4%)	(0.4%)
<50	71.4%	72.3%	73.3%	74.8%	75.4%	81.7%	85.7%	88.1%	88.6%	88.8%	87.3%	84.4%	82.2%
<50 (Std Err)	(0.8%)	(0.8%)	(0.7%)	(1.1%)	(0.4%)	(0.7%)	(0.8%)	(0.7%)	(0.7%)	(0.7%)	(0.7%)	(1.0%)	(1.0%)
50-99	74.8%	78.1%	81.5%	78.3%	77.4%	83.5%	88.9%	93.1%	92.5%	92.5%	89.8%	89.2%	88.5%
50-99 (Std Err)	(1.4%)	(1.6%)	(2.5%)	(1.8%)	(2.6%)	(0.8%)	(1.3%)	(1.2%)	(1.4%)	(1.2%)	(1.4%)	(1.5%)	(1.3%)
100+	79.6%	82.1%	83.0%	83.1%	82.6%	87.6%	92.7%	95.5%	94.7%	94.6%	93.7%	92.6%	92.9%
100+ (Std Err)	(0.5%)	(0.8%)	(0.7%)	(0.6%)	(0.5%)	(0.6%)	(0.4%)	(0.3%)	(0.5%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

Appendix Exhibit 5.16

Among private-sector enrolled employees with family coverage, percentage (standard error) in a health insurance plan with a family maximum out-of-pocket payment, overall and by firm size, 2008-2020

Number of Employees	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
U.S.	75.7%	78.6%	78.5%	80.3%	80.9%	85.7%	91.4%	94.3%	94.0%	94.4%	93.3%	91.6%	88.7%
U.S. (Std Err)	(0.7%)	(0.9%)	(0.8%)	(0.5%)	(0.5%)	(0.9%)	(0.5%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.5%)	(0.5%)
<50	70.2%	70.0%	72.3%	72.0%	75.8%	80.9%	83.8%	87.8%	86.7%	86.8%	83.6%	83.3%	78.1%
<50 (Std Err)	(0.9%)	(1.3%)	(0.8%)	(0.6%)	(1.4%)	(1.2%)	(1.3%)	(1.1%)	(1.1%)	(1.0%)	(1.3%)	(1.3%)	(1.7%)
50-99	74.1%	77.2%	80.6%	79.5%	76.4%	83.5%	88.2%	91.5%	92.7%	94.3%	92.3%	90.2%	85.8%
50-99 (Std Err)	(1.6%)	(2.5%)	(2.0%)	(1.6%)	(2.7%)	(1.9%)	(1.8%)	(1.5%)	(1.4%)	(1.2%)	(1.6%)	(1.7%)	(2.3%)
100+	76.9%	80.4%	79.6%	81.8%	82.1%	86.7%	92.9%	95.4%	95.3%	95.6%	94.8%	93.1%	90.3%
100+ (Std Err)	(0.8%)	(0.9%)	(0.9%)	(0.7%)	(0.8%)	(1.0%)	(0.5%)	(0.5%)	(0.4%)	(0.4%)	(0.5%)	(0.5%)	(0.5%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

Appendix Exhibit 5.17

Average individual maximum out-of-pocket payment (in dollars) (standard error) per employee enrolled with single coverage in a health insurance plan with an individual maximum out-of-pocket payment, overall and by firm size, 2008-2020

Number of Employees	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
U.S.	\$2,466	\$2,649	\$2,939	\$2,980	\$3,099	\$3,259	\$3,575	\$3,865	\$4,099	\$4,246	\$4,416	\$4,476	\$4,594
U.S. (Std Err)	(\$28)	(\$29)	(\$46)	(\$18)	(\$25)	(\$17)	(\$30)	(\$24)	(\$24)	(\$21)	(\$25)	(\$28)	(\$25)
<50	\$2,601	\$2,758	\$3,177	\$3,191	\$3,321	\$3,515	\$3,787	\$4,096	\$4,420	\$4,446	\$4,730	\$5,126	\$5,098
<50 (Std Err)	(\$33)	(\$26)	(\$125)	(\$43)	(\$48)	(\$38)	(\$49)	(\$52)	(\$53)	(\$47)	(\$45)	(\$54)	(\$58)
50-99	\$2,675	\$2,757	\$2,952	\$3,019	\$3,263	\$3,346	\$3,885	\$4,230	\$4,463	\$4,678	\$4,813	\$4,908	\$5,032
50-99 (Std Err)	(\$69)	(\$47)	(\$84)	(\$92)	(\$99)	(\$71)	(\$100)	(\$96)	(\$81)	(\$87)	(\$80)	(\$76)	(\$103)
100+	\$2,405	\$2,608	\$2,874	\$2,920	\$3,026	\$3,182	\$3,489	\$3,774	\$3,992	\$4,158	\$4,312	\$4,299	\$4,467
100+ (Std Err)	(\$36)	(\$39)	(\$68)	(\$31)	(\$29)	(\$21)	(\$37)	(\$28)	(\$28)	(\$25)	(\$30)	(\$34)	(\$29)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

Appendix Exhibit 5.18

Average family maximum out-of-pocket payment (in dollars) (standard error) per employee enrolled with family coverage in a health insurance plan with a family maximum out-of-pocket payment, overall and by firm size, 2008-2020

Number of Employees	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
U.S.	\$5,156	\$5,438	\$5,854	\$6,010	\$6,356	\$6,500	\$7,114	\$7,542	\$7,881	\$8,183	\$8,375	\$8,534	\$8,867
U.S. (Std Err)	(\$42)	(\$67)	(\$78)	(\$54)	(\$61)	(\$40)	(\$63)	(\$60)	(\$67)	(\$65)	(\$63)	(\$65)	(\$69)
<50	\$5,594	\$5,638	\$6,209	\$6,210	\$6,671	\$6,843	\$7,488	\$7,676	\$8,330	\$8,821	\$9,025	\$9,777	\$9,785
<50 (Std Err)	(\$153)	(\$67)	(\$129)	(\$102)	(\$155)	(\$140)	(\$123)	(\$135)	(\$155)	(\$136)	(\$143)	(\$157)	(\$177)
50-99	\$5,207	\$5,340	\$6,015	\$6,296	\$6,299	\$6,594	\$7,228	\$7,608	\$8,393	\$8,605	\$9,219	\$9,314	\$10,104
50-99 (Std Err)	(\$155)	(\$159)	(\$178)	(\$234)	(\$277)	(\$281)	(\$301)	(\$239)	(\$265)	(\$246)	(\$231)	(\$217)	(\$228)
100+	\$5,076	\$5,410	\$5,779	\$5,961	\$6,311	\$6,440	\$7,050	\$7,519	\$7,785	\$8,066	\$8,240	\$8,304	\$8,692
100+ (Std Err)	(\$41)	(\$73)	(\$97)	(\$64)	(\$65)	(\$53)	(\$72)	(\$68)	(\$76)	(\$74)	(\$72)	(\$73)	(\$76)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

Appendix Exhibit 5.19

Among private-sector enrolled employees with single coverage, percentage (standard error) in a high-deductible health insurance plan, overall and by firm size, 2008-2020

Number of Employees	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
U.S.	17.1%	19.2%	24.6%	28.0%	30.7%	34.1%	39.2%	43.9%	47.1%	53.0%	53.6%	55.3%	57.7%
U.S. (Std Err)	(0.4%)	(0.6%)	(0.7%)	(0.4%)	(0.4%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.7%)	(0.7%)
<50	25.4%	30.8%	36.8%	40.9%	43.3%	45.6%	50.7%	52.1%	54.9%	55.1%	60.2%	63.6%	64.2%
<50 (Std Err)	(0.6%)	(1.0%)	(0.8%)	(0.7%)	(1.1%)	(1.2%)	(1.1%)	(1.1%)	(1.1%)	(1.1%)	(1.0%)	(1.2%)	(1.2%)
50-99	23.7%	28.0%	39.8%	38.3%	46.1%	46.5%	50.0%	55.0%	55.0%	58.9%	62.5%	65.3%	67.4%
50-99 (Std Err)	(1.7%)	(1.8%)	(2.2%)	(1.9%)	(1.9%)	(2.1%)	(2.1%)	(2.3%)	(2.0%)	(2.0%)	(2.0%)	(2.1%)	(2.1%)
100+	13.6%	14.7%	19.3%	23.1%	25.5%	29.4%	35.0%	40.5%	44.5%	51.8%	51.2%	52.4%	55.4%
100+ (Std Err)	(0.5%)	(0.5%)	(0.6%)	(0.4%)	(0.5%)	(0.6%)	(0.8%)	(0.8%)	(0.8%)	(0.8%)	(0.8%)	(0.9%)	(0.8%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

Note: Single-coverage plans are classified as “high deductible” if the individual deductible met or exceeded the Internal Revenue Service (IRS) threshold for a high-deductible plan in a given year. In 2020, the individual deductible threshold was \$1,400. Note that plans must also meet other requirements to be considered a high-deductible plan by the IRS.

Appendix Exhibit 5.20

Among private-sector enrolled employees with family coverage, percentage (standard error) in a high-deductible health insurance plan, overall and by firm size, 2008-2020

Number of Employees	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
U.S.	17.1%	19.3%	23.7%	28.8%	30.3%	33.9%	39.4%	41.9%	44.4%	51.9%	50.7%	53.5%	55.2%
U.S. (Std Err)	(0.6%)	(0.6%)	(0.7%)	(0.5%)	(0.4%)	(0.4%)	(0.8%)	(0.8%)	(0.8%)	(0.9%)	(0.8%)	(0.9%)	(0.9%)
<50	28.5%	32.7%	37.5%	42.7%	44.3%	50.6%	51.9%	52.7%	49.8%	55.2%	56.6%	64.4%	61.6%
<50 (Std Err)	(0.8%)	(1.0%)	(1.1%)	(1.7%)	(1.6%)	(1.0%)	(1.5%)	(1.6%)	(1.6%)	(1.7%)	(1.6%)	(1.7%)	(1.9%)
50-99	21.8%	25.0%	37.7%	47.1%	48.8%	47.1%	46.6%	47.2%	54.6%	53.7%	60.0%	61.1%	62.5%
50-99 (Std Err)	(1.7%)	(1.7%)	(2.4%)	(2.1%)	(2.6%)	(3.0%)	(2.6%)	(2.8%)	(3.1%)	(3.1%)	(2.9%)	(2.7%)	(4.1%)
100+	14.6%	16.2%	20.0%	25.1%	26.6%	30.2%	36.8%	39.8%	42.9%	51.3%	49.2%	51.2%	53.9%
100+ (Std Err)	(0.7%)	(0.8%)	(0.7%)	(0.6%)	(0.5%)	(0.5%)	(0.9%)	(0.9%)	(1.0%)	(1.1%)	(0.9%)	(1.1%)	(1.0%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008-2020.

Note: Family-coverage plans are classified as “high deductible” if the family deductible met or exceeded the Internal Revenue Service (IRS) threshold for a high-deductible plan in a given year. In 2020, the family deductible threshold was \$2,800. Note that plans must also meet other requirements to be considered a high-deductible plan by the IRS.

Appendix Exhibit 5.21

Among private-sector enrolled employees with single coverage, percentage in a high-deductible health insurance plan, overall and by State, 3-year average, 2018-2020

Alabama	44.6%*	Kentucky	65.0%*	North Dakota	58.1%
Alabama (Std Err)	(2.5%)	Kentucky (Std Err)	(2.0%)	North Dakota (Std Err)	(1.9%)
Alaska	58.2%	Louisiana	51.8%	Ohio	61.3%*
Alaska (Std Err)	(2.1%)	Louisiana (Std Err)	(2.2%)	Ohio (Std Err)	(2.0%)
Arizona	68.7%*	Maine	70.9%*	Oklahoma	60.2%*
Arizona (Std Err)	(2.4%)	Maine (Std Err)	(2.1%)	Oklahoma (Std Err)	(2.3%)
Arkansas	54.1%	Maryland	49.0%*	Oregon	57.6%
Arkansas (Std Err)	(2.3%)	Maryland (Std Err)	(2.2%)	Oregon (Std Err)	(2.1%)
California	42.9%*	Massachusetts	47.7%*	Pennsylvania	53.0%
California (Std Err)	(1.6%)	Massachusetts (Std Err)	(2.0%)	Pennsylvania (Std Err)	(1.7%)
Colorado	63.7%*	Michigan	54.5%	Rhode Island	58.1%
Colorado (Std Err)	(2.4%)	Michigan (Std Err)	(2.3%)	Rhode Island (Std Err)	(2.0%)
Connecticut	65.8%*	Minnesota	67.6%*	South Carolina	59.9%
Connecticut (Std Err)	(2.0%)	Minnesota (Std Err)	(2.2%)	South Carolina (Std Err)	(2.3%)
Delaware	54.2%	Mississippi	48.6%*	South Dakota	75.9%*
Delaware (Std Err)	(2.3%)	Mississippi (Std Err)	(2.3%)	South Dakota (Std Err)	(2.0%)
District of Columbia	31.9%*	Missouri	63.3%*	Tennessee	61.6%*
District of Columbia (Std Err)	(1.7%)	Missouri (Std Err)	(2.1%)	Tennessee (Std Err)	(2.1%)
Florida	60.9%*	Montana	66.8%*	Texas	60.6%*
Florida (Std Err)	(2.1%)	Montana (Std Err)	(2.1%)	Texas (Std Err)	(1.4%)
Georgia	58.3%	Nebraska	59.1%	Utah	56.1%
Georgia (Std Err)	(2.4%)	Nebraska (Std Err)	(2.4%)	Utah (Std Err)	(2.5%)
Hawaii	16.6%*	Nevada	51.9%	Vermont	60.9%*
Hawaii (Std Err)	(2.1%)	Nevada (Std Err)	(2.9%)	Vermont (Std Err)	(2.1%)
Idaho	61.9%*	New Hampshire	69.7%*	Virginia	51.4%
Idaho (Std Err)	(2.1%)	New Hampshire (Std Err)	(2.1%)	Virginia (Std Err)	(2.4%)
Illinois	54.1%	New Jersey	53.0%	Washington	57.9%
Illinois (Std Err)	(1.7%)	New Jersey (Std Err)	(2.6%)	Washington (Std Err)	(2.4%)
Indiana	64.5%*	New Mexico	50.9%*	West Virginia	57.2%
Indiana (Std Err)	(2.2%)	New Mexico (Std Err)	(2.3%)	West Virginia (Std Err)	(2.4%)
Iowa	66.5%*	New York	42.4%*	Wisconsin	62.6%*
Iowa (Std Err)	(1.9%)	New York (Std Err)	(1.5%)	Wisconsin (Std Err)	(2.1%)
Kansas	58.7%	North Carolina	68.4%*	Wyoming	60.4%
Kansas (Std Err)	(2.2%)	North Carolina (Std Err)	(1.9%)	Wyoming (Std Err)	(2.5%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2018-2020.

Note: * Statistically different from the national average of 55.5 percent at $p < 0.05$. Note that the standard error on the national estimate of 55.5 percent is 0.38 percent.

Appendix Exhibit 5.22

Among private-sector enrolled employees with family coverage, percentage in a high-deductible health insurance plan, overall and by State, 3-year average, 2018-2020

Alabama	38.4%*	Kentucky	61.0%*	North Dakota	59.6%*
Alabama (Std Err)	(2.8%)	Kentucky (Std Err)	(2.8%)	North Dakota (Std Err)	(2.5%)
Alaska	53.6%	Louisiana	60.4%*	Ohio	61.8%*
Alaska (Std Err)	(2.8%)	Louisiana (Std Err)	(2.8%)	Ohio (Std Err)	(2.9%)
Arizona	66.3%*	Maine	55.8%	Oklahoma	57.1%
Arizona (Std Err)	(4.0%)	Maine (Std Err)	(3.7%)	Oklahoma (Std Err)	(2.9%)
Arkansas	56.0%	Maryland	49.0%	Oregon	53.2%
Arkansas (Std Err)	(2.9%)	Maryland (Std Err)	(2.7%)	Oregon (Std Err)	(4.0%)
California	42.8%*	Massachusetts	44.8%*	Pennsylvania	46.4%*
California (Std Err)	(1.8%)	Massachusetts (Std Err)	(2.3%)	Pennsylvania (Std Err)	(2.3%)
Colorado	64.3%*	Michigan	48.5%	Rhode Island	49.9%
Colorado (Std Err)	(2.9%)	Michigan (Std Err)	(3.1%)	Rhode Island (Std Err)	(2.6%)
Connecticut	63.5%*	Minnesota	63.0%*	South Carolina	55.5%
Connecticut (Std Err)	(2.6%)	Minnesota (Std Err)	(2.7%)	South Carolina (Std Err)	(3.1%)
Delaware	49.7%	Mississippi	50.6%	South Dakota	68.4%*
Delaware (Std Err)	(3.1%)	Mississippi (Std Err)	(3.6%)	South Dakota (Std Err)	(2.6%)
District of Columbia	31.1%*	Missouri	58.9%*	Tennessee	56.2%
District of Columbia (Std Err)	(2.1%)	Missouri (Std Err)	(2.8%)	Tennessee (Std Err)	(3.4%)
Florida	57.8%	Montana	55.0%	Texas	60.0%*
Florida (Std Err)	(2.6%)	Montana (Std Err)	(3.4%)	Texas (Std Err)	(1.9%)
Georgia	59.8%*	Nebraska	55.1%	Utah	63.7%*
Georgia (Std Err)	(2.7%)	Nebraska (Std Err)	(3.1%)	Utah (Std Err)	(2.3%)
Hawaii	22.4%*	Nevada	48.8%	Vermont	54.2%
Hawaii (Std Err)	(3.1%)	Nevada (Std Err)	(3.0%)	Vermont (Std Err)	(2.6%)
Idaho	47.3%	New Hampshire	67.5%*	Virginia	46.6%*
Idaho (Std Err)	(3.0%)	New Hampshire (Std Err)	(2.2%)	Virginia (Std Err)	(3.0%)
Illinois	52.2%	New Jersey	52.8%	Washington	57.5%
Illinois (Std Err)	(2.5%)	New Jersey (Std Err)	(3.7%)	Washington (Std Err)	(4.4%)
Indiana	58.6%	New Mexico	52.8%	West Virginia	49.6%
Indiana (Std Err)	(3.1%)	New Mexico (Std Err)	(2.8%)	West Virginia (Std Err)	(3.1%)
Iowa	58.5%*	New York	39.8%*	Wisconsin	54.9%
Iowa (Std Err)	(2.6%)	New York (Std Err)	(1.8%)	Wisconsin (Std Err)	(2.6%)
Kansas	54.1%	North Carolina	61.6%*	Wyoming	60.5%*
Kansas (Std Err)	(2.5%)	North Carolina (Std Err)	(3.1%)	Wyoming (Std Err)	(3.0%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2018-2020.
Note: * Statistically different from the national average of 53.1 percent at $p < 0.05$. Note that the standard error on the national estimate of 53.1 percent is 0.50 percent.

Appendix Exhibit 5.23

Average individual deductible (in dollars) per employee enrolled with single coverage in a high-deductible health insurance plan, overall and by State, 3-year average, 2018-2020

Alabama	\$2,623	Kentucky	\$2,595	North Dakota	\$2,560
Alabama (Std Err)	(\$74)	Kentucky (Std Err)	(\$54)	North Dakota (Std Err)	(\$46)
Alaska	\$2,662	Louisiana	\$2,684	Ohio	\$2,606
Alaska (Std Err)	(\$65)	Louisiana (Std Err)	(\$58)	Ohio (Std Err)	(\$53)
Arizona	\$2,815*	Maine	\$2,970*	Oklahoma	\$2,644
Arizona (Std Err)	(\$56)	Maine (Std Err)	(\$55)	Oklahoma (Std Err)	(\$60)
Arkansas	\$2,445*	Maryland	\$2,276*	Oregon	\$2,753*
Arkansas (Std Err)	(\$54)	Maryland (Std Err)	(\$57)	Oregon (Std Err)	(\$64)
California	\$2,379*	Massachusetts	\$2,193*	Pennsylvania	\$2,440*
California (Std Err)	(\$38)	Massachusetts (Std Err)	(\$37)	Pennsylvania (Std Err)	(\$45)
Colorado	\$2,541	Michigan	\$2,375*	Rhode Island	\$2,559
Colorado (Std Err)	(\$51)	Michigan (Std Err)	(\$62)	Rhode Island (Std Err)	(\$60)
Connecticut	\$2,754*	Minnesota	\$2,745*	South Carolina	\$2,630
Connecticut (Std Err)	(\$52)	Minnesota (Std Err)	(\$51)	South Carolina (Std Err)	(\$66)
Delaware	\$2,523	Mississippi	\$2,627	South Dakota	\$2,789*
Delaware (Std Err)	(\$55)	Mississippi (Std Err)	(\$73)	South Dakota (Std Err)	(\$41)
District of Columbia	\$2,314*	Missouri	\$2,674	Tennessee	\$2,981*
District of Columbia (Std Err)	(\$69)	Missouri (Std Err)	(\$53)	Tennessee (Std Err)	(\$68)
Florida	\$2,700	Montana	\$3,081*	Texas	\$2,800*
Florida (Std Err)	(\$52)	Montana (Std Err)	(\$70)	Texas (Std Err)	(\$43)
Georgia	\$2,640	Nebraska	\$2,711	Utah	\$2,297*
Georgia (Std Err)	(\$54)	Nebraska (Std Err)	(\$61)	Utah (Std Err)	(\$48)
Hawaii	\$2,496	Nevada	\$2,610	Vermont	\$2,854*
Hawaii (Std Err)	(\$71)	Nevada (Std Err)	(\$66)	Vermont (Std Err)	(\$50)
Idaho	\$2,606	New Hampshire	\$2,932*	Virginia	\$2,609
Idaho (Std Err)	(\$55)	New Hampshire (Std Err)	(\$70)	Virginia (Std Err)	(\$73)
Illinois	\$2,503	New Jersey	\$2,261*	Washington	\$2,455*
Illinois (Std Err)	(\$49)	New Jersey (Std Err)	(\$44)	Washington (Std Err)	(\$69)
Indiana	\$2,710*	New Mexico	\$2,914*	West Virginia	\$2,726
Indiana (Std Err)	(\$47)	New Mexico (Std Err)	(\$114)	West Virginia (Std Err)	(\$71)
Iowa	\$2,722*	New York	\$2,500	Wisconsin	\$2,732*
Iowa (Std Err)	(\$57)	New York (Std Err)	(\$54)	Wisconsin (Std Err)	(\$63)
Kansas	\$2,567	North Carolina	\$2,705	Wyoming	\$2,555
Kansas (Std Err)	(\$63)	North Carolina (Std Err)	(\$56)	Wyoming (Std Err)	(\$60)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2018-2020.

Note: * Statistically different from the national average of \$2,599 at $p < 0.05$. Note that the standard error on the national estimate of \$2,599 is \$10.

Appendix Exhibit 5.24

Average family deductible (in dollars) per employee enrolled with family coverage in a high-deductible health insurance plan, overall and by State, 3-year average, 2018-2020

Alabama	\$5,128	Kentucky	\$4,865	North Dakota	\$5,052
Alabama (Std Err)	(\$157)	Kentucky (Std Err)	(\$134)	North Dakota (Std Err)	(\$110)
Alaska	\$5,294	Louisiana	\$5,126	Ohio	\$4,973
Alaska (Std Err)	(\$177)	Louisiana (Std Err)	(\$146)	Ohio (Std Err)	(\$121)
Arizona	\$5,586	Maine	\$5,420*	Oklahoma	\$5,452*
Arizona (Std Err)	(\$330)	Maine (Std Err)	(\$131)	Oklahoma (Std Err)	(\$173)
Arkansas	\$4,732*	Maryland	\$4,510*	Oregon	\$4,986
Arkansas (Std Err)	(\$105)	Maryland (Std Err)	(\$133)	Oregon (Std Err)	(\$167)
California	\$4,798*	Massachusetts	\$4,457*	Pennsylvania	\$4,682*
California (Std Err)	(\$118)	Massachusetts (Std Err)	(\$104)	Pennsylvania (Std Err)	(\$105)
Colorado	\$5,131	Michigan	\$4,746*	Rhode Island	\$5,498*
Colorado (Std Err)	(\$121)	Michigan (Std Err)	(\$124)	Rhode Island (Std Err)	(\$214)
Connecticut	\$4,915	Minnesota	\$5,421*	South Carolina	\$5,019
Connecticut (Std Err)	(\$116)	Minnesota (Std Err)	(\$133)	South Carolina (Std Err)	(\$131)
Delaware	\$4,967	Mississippi	\$5,344	South Dakota	\$5,303*
Delaware (Std Err)	(\$132)	Mississippi (Std Err)	(\$175)	South Dakota (Std Err)	(\$93)
District of Columbia	\$4,610*	Missouri	\$5,363*	Tennessee	\$5,756*
District of Columbia (Std Err)	(\$144)	Missouri (Std Err)	(\$132)	Tennessee (Std Err)	(\$207)
Florida	\$5,071	Montana	\$5,436	Texas	\$5,358*
Florida (Std Err)	(\$108)	Montana (Std Err)	(\$198)	Texas (Std Err)	(\$108)
Georgia	\$5,261	Nebraska	\$5,300*	Utah	\$4,652*
Georgia (Std Err)	(\$193)	Nebraska (Std Err)	(\$118)	Utah (Std Err)	(\$117)
Hawaii	\$5,153	Nevada	\$4,978	Vermont	\$5,357*
Hawaii (Std Err)	(\$180)	Nevada (Std Err)	(\$174)	Vermont (Std Err)	(\$138)
Idaho	\$5,206	New Hampshire	\$5,740*	Virginia	\$4,941
Idaho (Std Err)	(\$132)	New Hampshire (Std Err)	(\$151)	Virginia (Std Err)	(\$160)
Illinois	\$5,178	New Jersey	\$4,716*	Washington	\$4,467*
Illinois (Std Err)	(\$123)	New Jersey (Std Err)	(\$144)	Washington (Std Err)	(\$168)
Indiana	\$5,287	New Mexico	\$5,557*	West Virginia	\$5,526*
Indiana (Std Err)	(\$126)	New Mexico (Std Err)	(\$141)	West Virginia (Std Err)	(\$150)
Iowa	\$5,368*	New York	\$4,629*	Wisconsin	\$5,577*
Iowa (Std Err)	(\$108)	New York (Std Err)	(\$103)	Wisconsin (Std Err)	(\$159)
Kansas	\$5,008	North Carolina	\$5,118	Wyoming	\$5,217
Kansas (Std Err)	(\$122)	North Carolina (Std Err)	(\$151)	Wyoming (Std Err)	(\$139)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2018-2020.

Note: * Statistically different from the national average of \$5,051 at $p < 0.05$. Note that the standard error on the national estimate of \$5,051 is \$27.

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...line
ed in 2013.
\$18.70/share

■ Quarter 1 ■ Quarter 2 ■ Q

...	Dividend Yield
...	6.88%
...	1.24%
...	1.88%
...	1.24%

