



MEPS Insurance Component Chartbook 2021



Medical Expenditure Panel Survey Insurance Component 2021 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 2009 to 2021. 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 5.9 percent of the sample determined during the data collection process to be out of scope. In 2021, the response rate for the private sector was 56.9 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).

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 August 30, 2022.

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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 2009 to 2021.

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 56.9 percent in 2021, permits analyses of variations in ESI by firm size and across States that are not readily available from other sources.

Examining variations 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 2009 to 2021. 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

The overall percentage of private-sector employees covered by a health insurance plan offered by their employers (the “enrollment rate”) fell from 49.5 percent in 2020 to 48.0 percent in 2021. There were no significant changes, however, in the enrollment rate within any of the three firm size groups examined in this study.

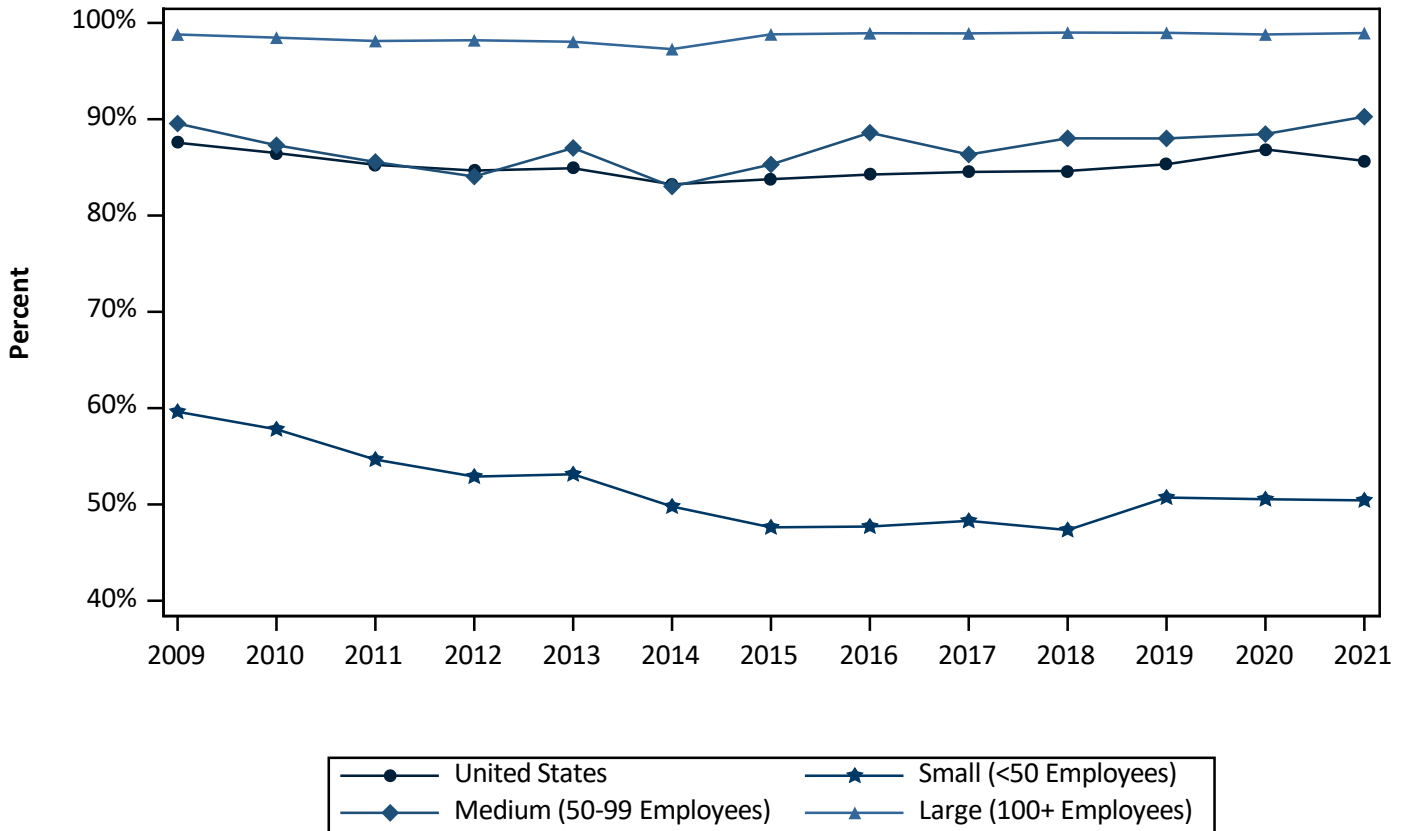
The enrollment rate reflects the combination of employers' decisions about offering health insurance and employee eligibility for such coverage, as well as employees' decisions to take up coverage if eligible. Offer rates, eligibility rates, and take-up rates, as well as coverage rates among employees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

Availability of Coverage: Offer Rates

Overall, the percentage of private-sector employees working at establishments that offered insurance (“the offer rate”) decreased from 86.9 percent in 2020 to 85.7 percent in 2021, returning closer to the 2019 value of 85.3 percent (Exhibit ES.1). This overall change reflects a compositional shift in employment from medium- and large-firm employment toward small-firm employment, largely undoing a similar but directionally opposite compositional shift that occurred in 2020. Offer rates at small (50.4 percent), medium (90.3 percent), and large firms (98.9 percent) were not significantly different from their 2020 values.

Exhibit ES.1

Percentage of private-sector employees in establishments that offer health insurance, by firm size, 2009-2021

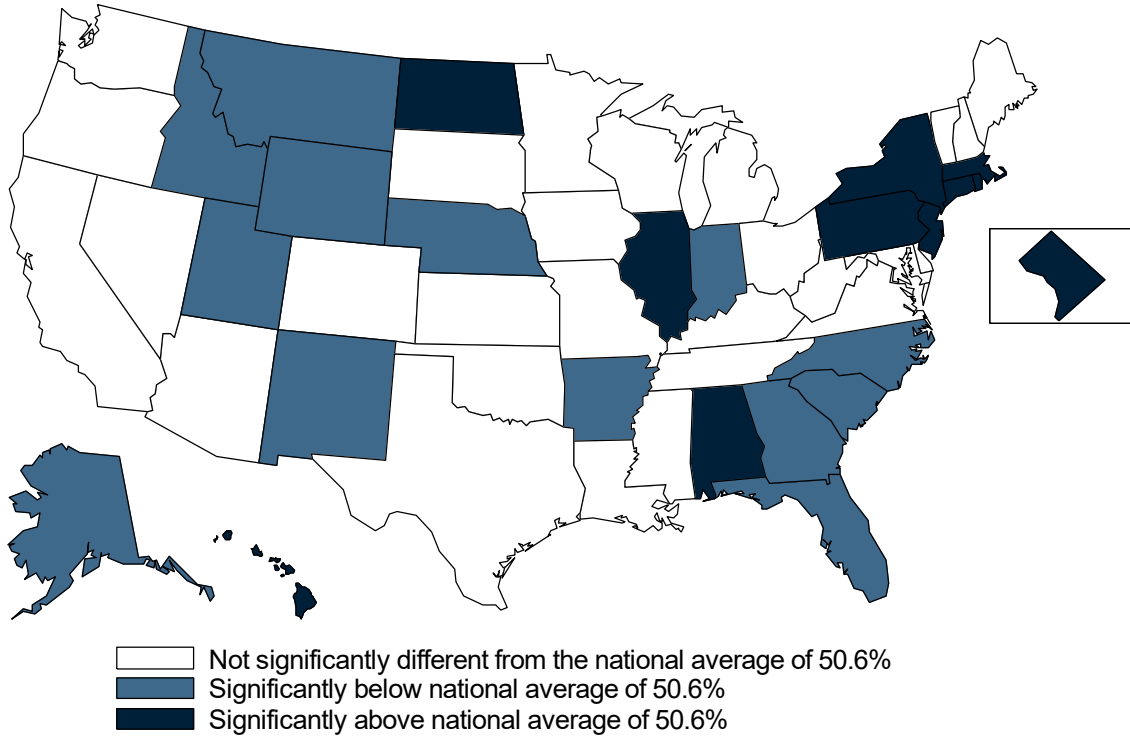


Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

Since almost all large firms offer health insurance coverage, offer rates among small firms (fewer than 50 employees) are an important factor contributing to overall differences in State ESI offer rates, along with the distribution of employers by firm size in the State. Overall, the average annual offer rate for 2019-2021 was 50.6 percent for small firms, but there was substantial variation across the United States. Among small firms, 13 States, with average annual offer rates ranging from 33.7 to 45.2 percent, were significantly below the national average. Another 11 States, with average annual offer rates ranging from 55.7 to 90.6 percent, were significantly above the national average for small firms (Exhibit ES.2).

Exhibit ES.2

Percentage of private-sector employees in establishments that offer health insurance, by State, firm size <50 employees, 3-year average, 2019-2021



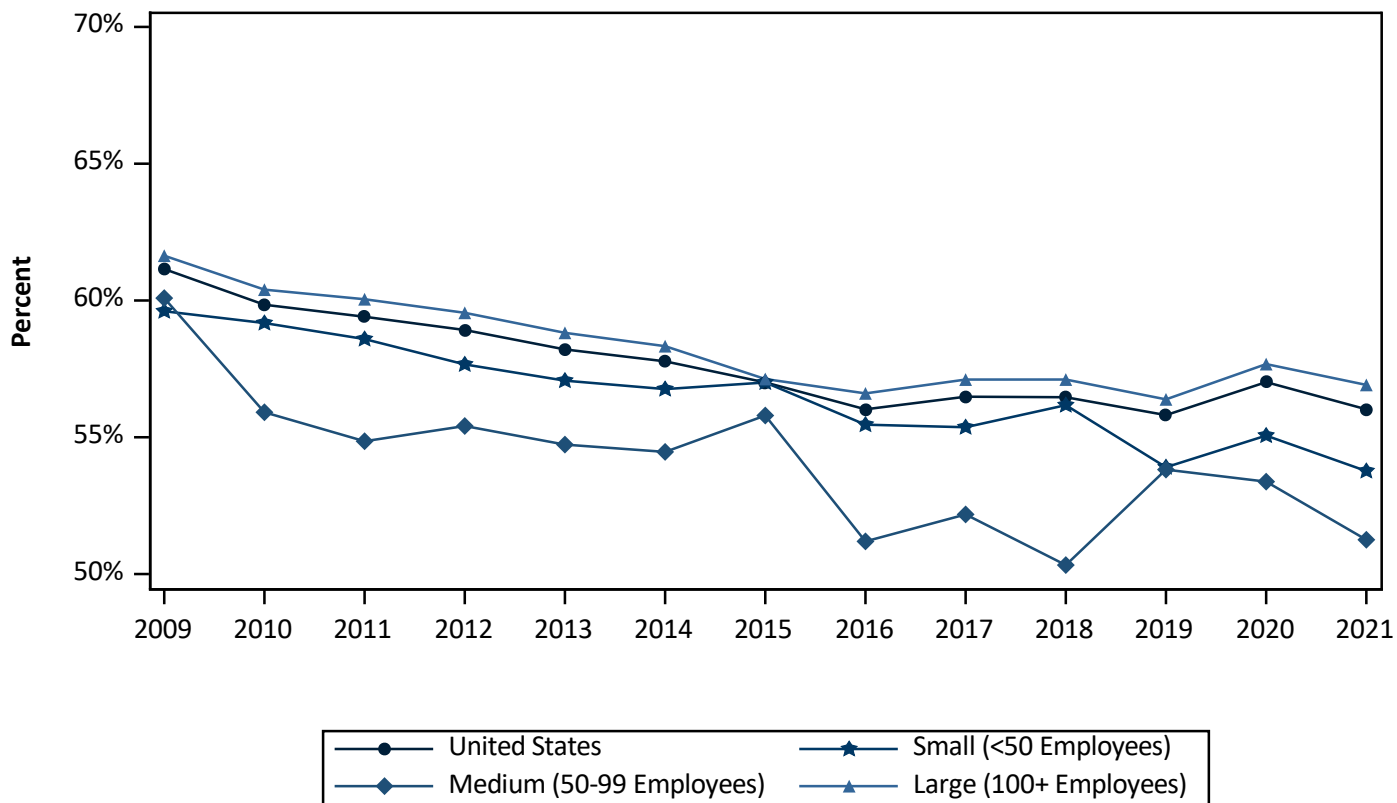
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2019-2021.

Employee Coverage, Eligibility, and Take-Up Rates

Among establishments that offered insurance in 2021, 56.0 percent of employees were enrolled in coverage through their employer (the “coverage rate”) and 80.3 percent were eligible for health insurance (the “eligibility rate”). Among eligible employees, 69.8 percent were enrolled in their employer’s health insurance (the “take-up rate”). The overall coverage, eligibility, and take-up rates did not change significantly from 2020 (Exhibits ES.3, ES.4, and ES.5).

Exhibit ES.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, 2009-2021

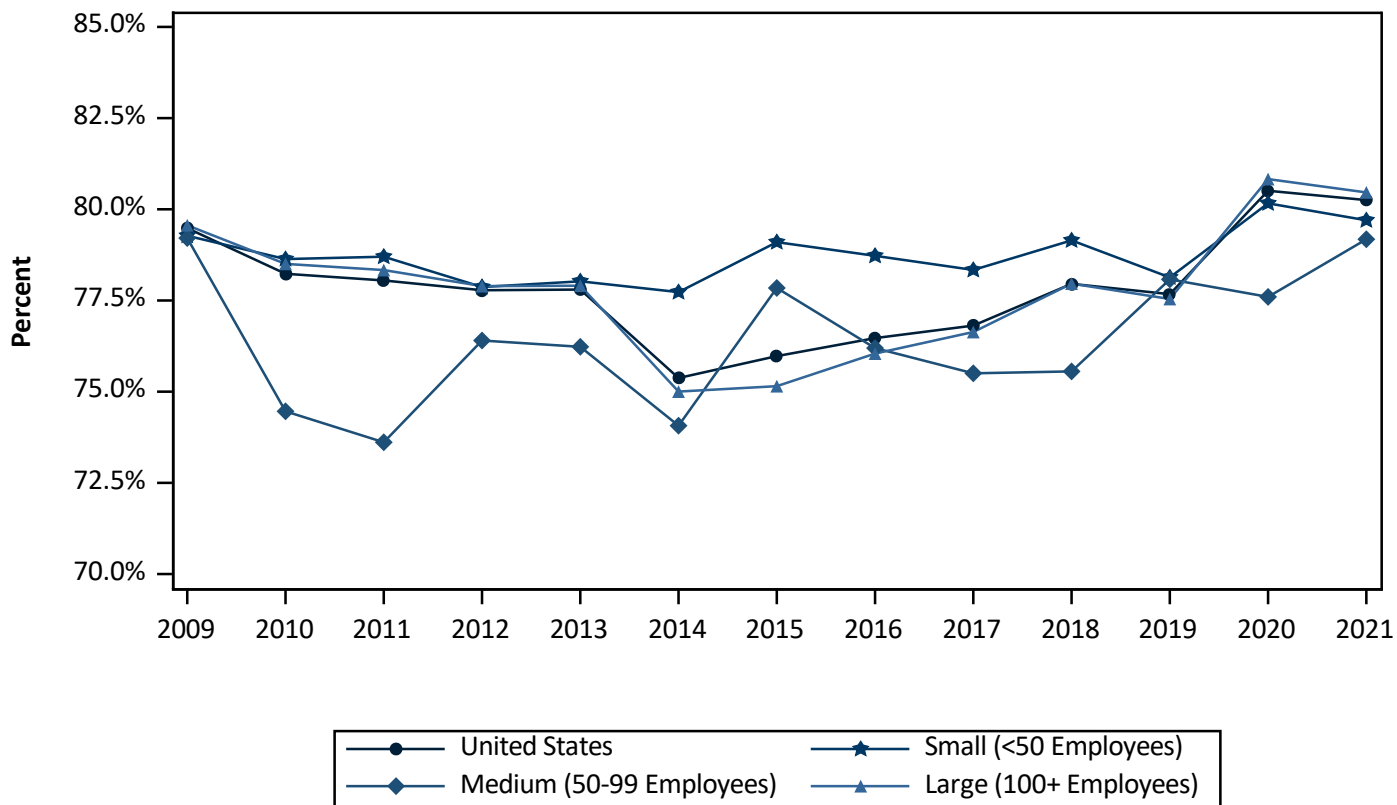


Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

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

Exhibit ES.4: Eligibility Rate

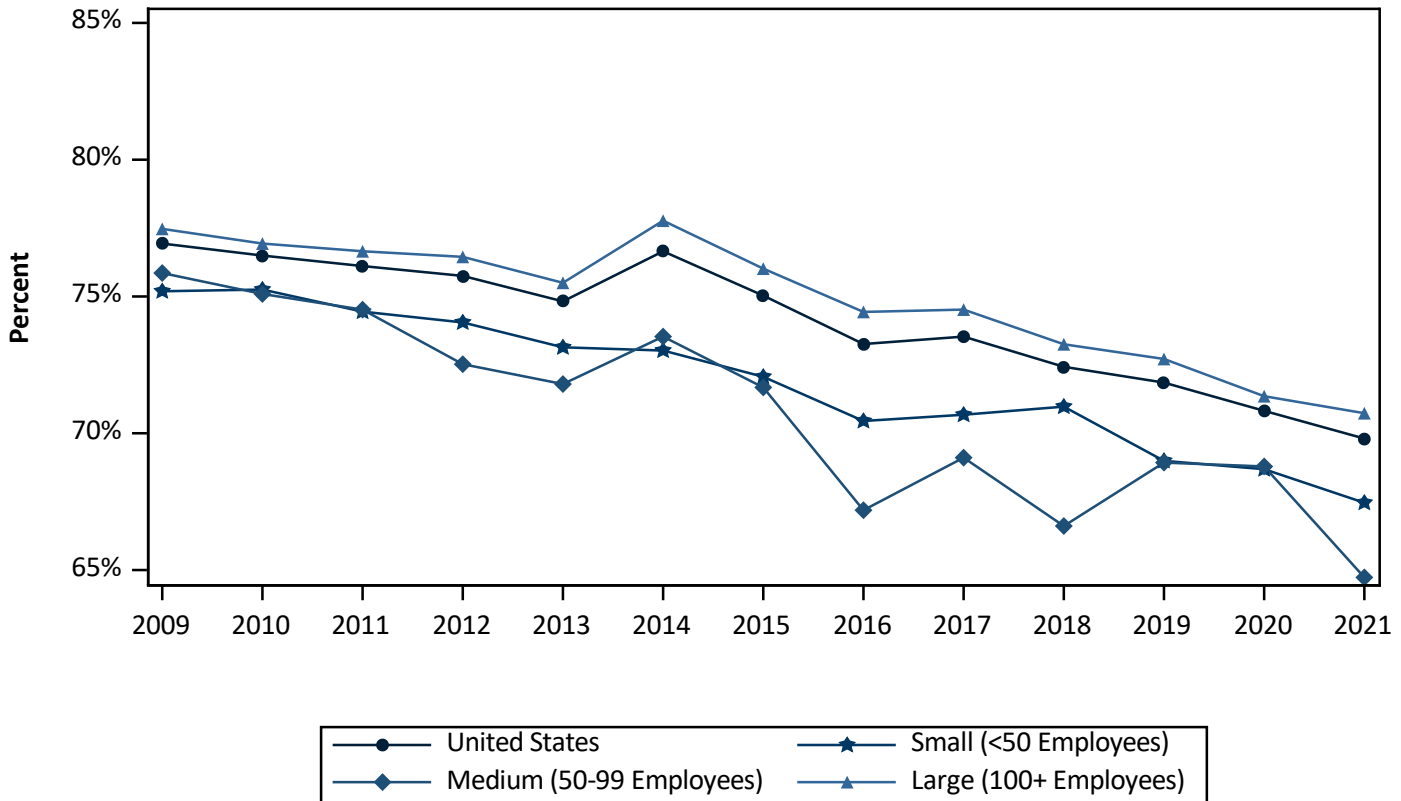
Percentage of private-sector employees eligible for health insurance at establishments that offer health insurance, overall and by firm size, 2009-2021



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

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

Exhibit ES.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, 2009-2021



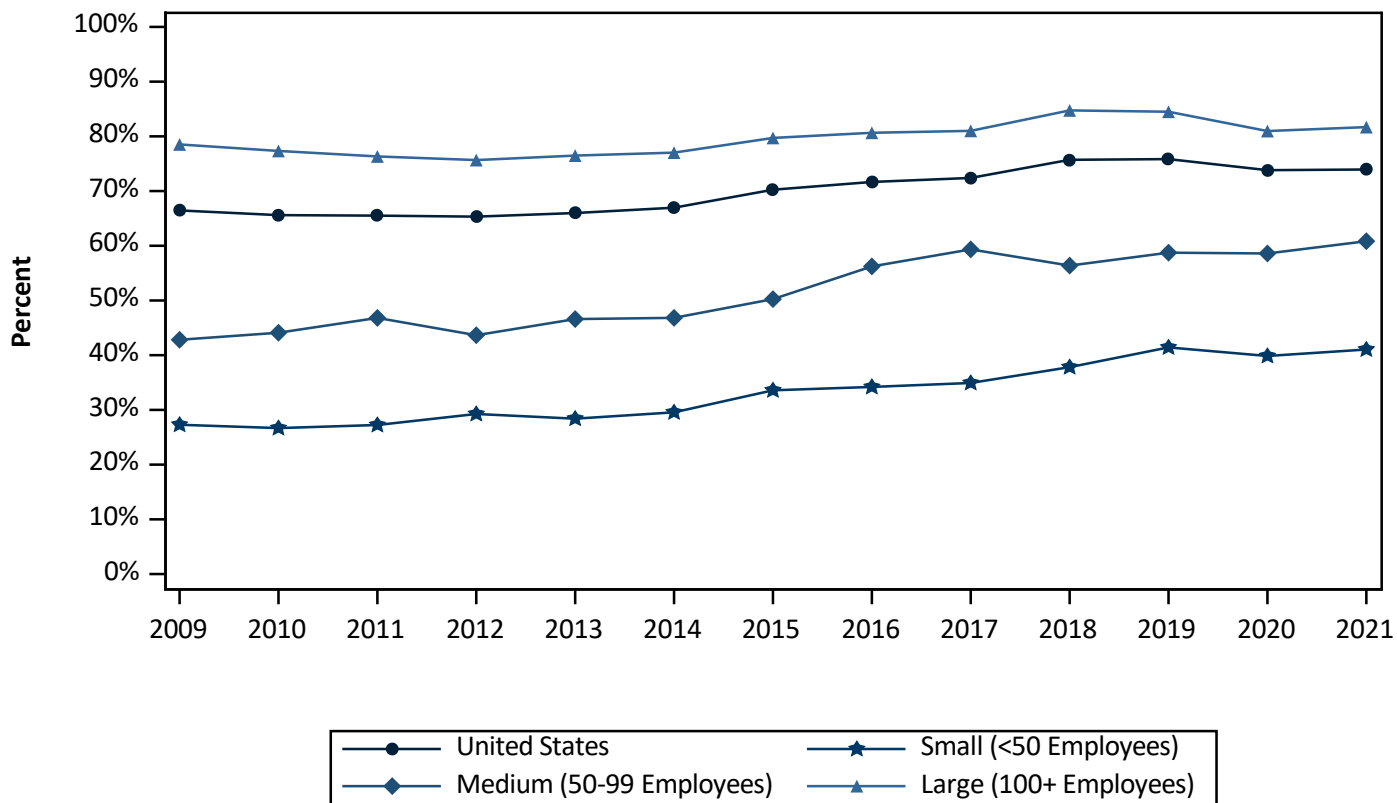
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.
Denominator: Within each category, eligible employees in establishments that offer health insurance.

Choice of Plans

The overall share of employees at health insurance-offering firms who were offered a choice of two or more health plans did not recover from its reduction in 2020, remaining at 73.9 percent in 2021 relative to the 2019 and 2020 values of 75.8 percent and 73.8 percent, respectively (Exhibit ES.6). In all years from 2009 to 2021, the likelihood that a worker at an offering establishment had a choice of plans increased with firm size.

Exhibit ES.6

Percentage of private-sector employees working in establishments that offer two or more health insurance plans, overall and by firm size, 2009-2021



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

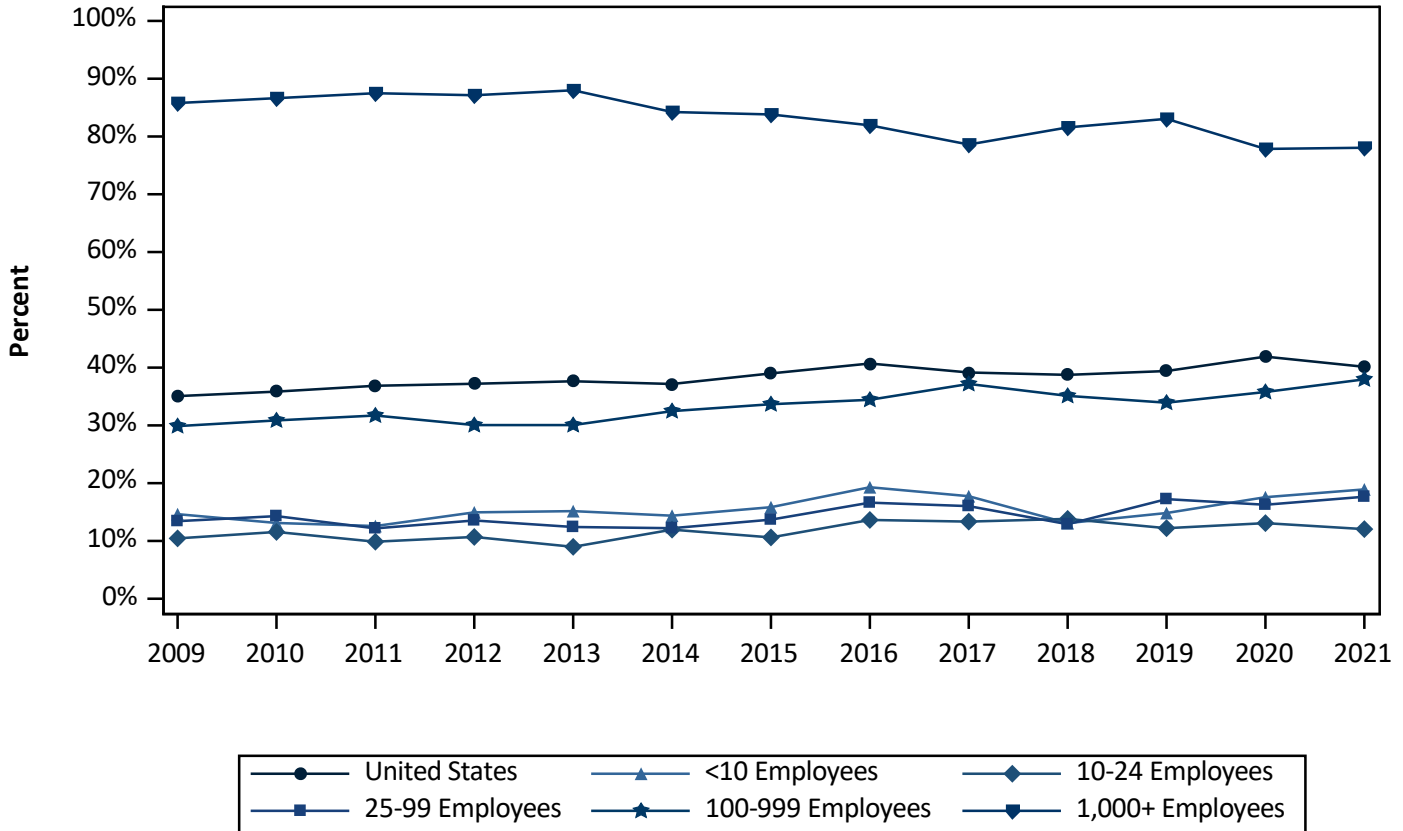
Denominator: Within each category, all employees in establishments that offer health insurance.

Self-Insured Plans

In 2021, the percentage of offering establishments that self-insured at least one plan (40.1 percent) was not significantly changed from the 2020 percentage (Exhibit ES.7).

Exhibit ES.7

Percentage of private-sector establishments that offer health insurance that self-insure at least one plan, overall and by detailed firm size, 2009-2021



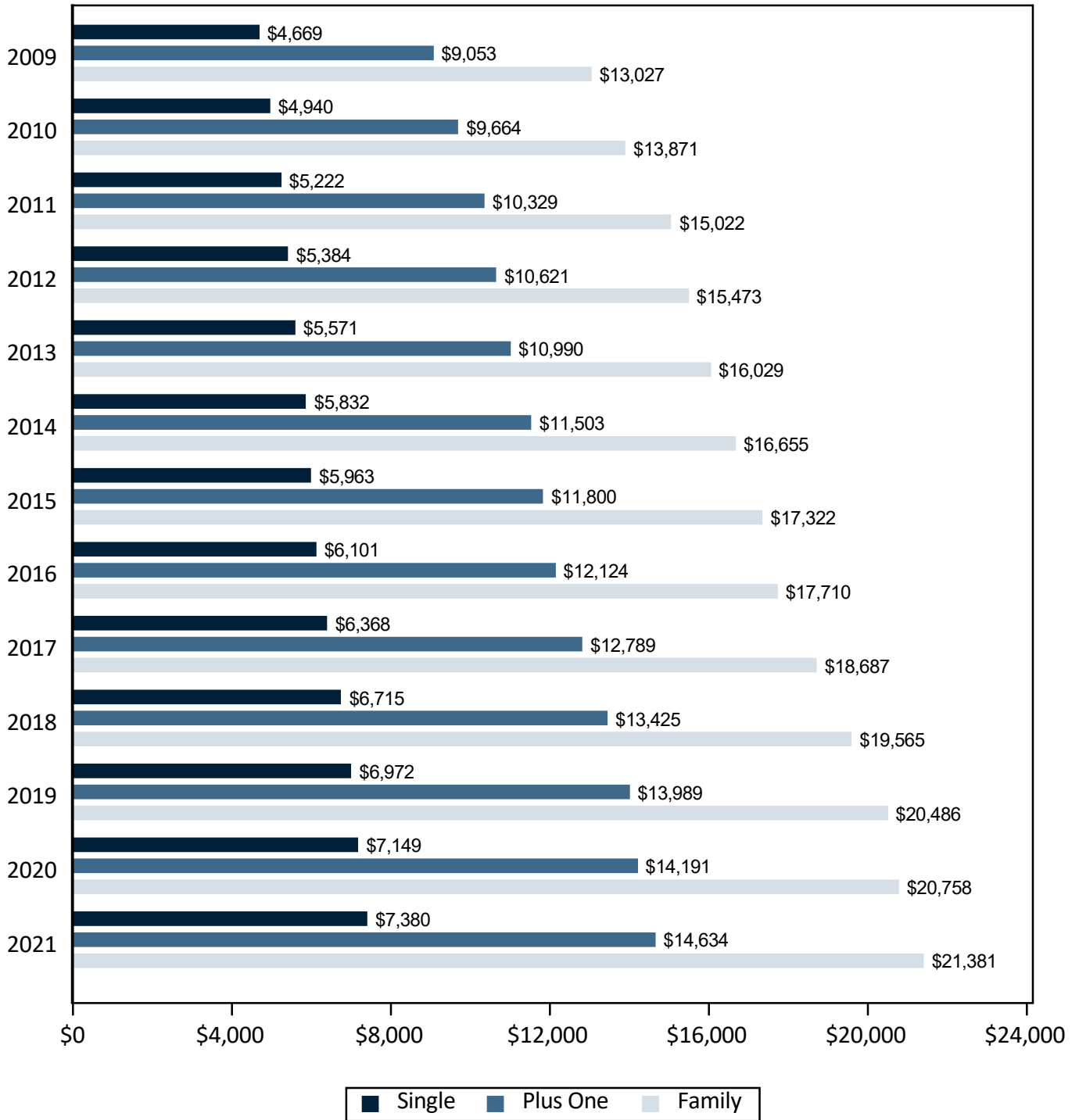
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

Premiums

In 2021, average total health insurance premiums were \$7,380 for single coverage, \$14,634 for employee-plus-one coverage, and \$21,381 for family coverage, representing increases over 2020 that ranged from 3.0 to 3.2 percent for the three types of coverage (Exhibits ES.8 and ES.9). These 1-year percentage increases were not significantly different from the average annual growth rates from 2009 to 2021, which ranged from 3.9 to 4.2 percent across the three types of coverage.

Exhibit ES.8

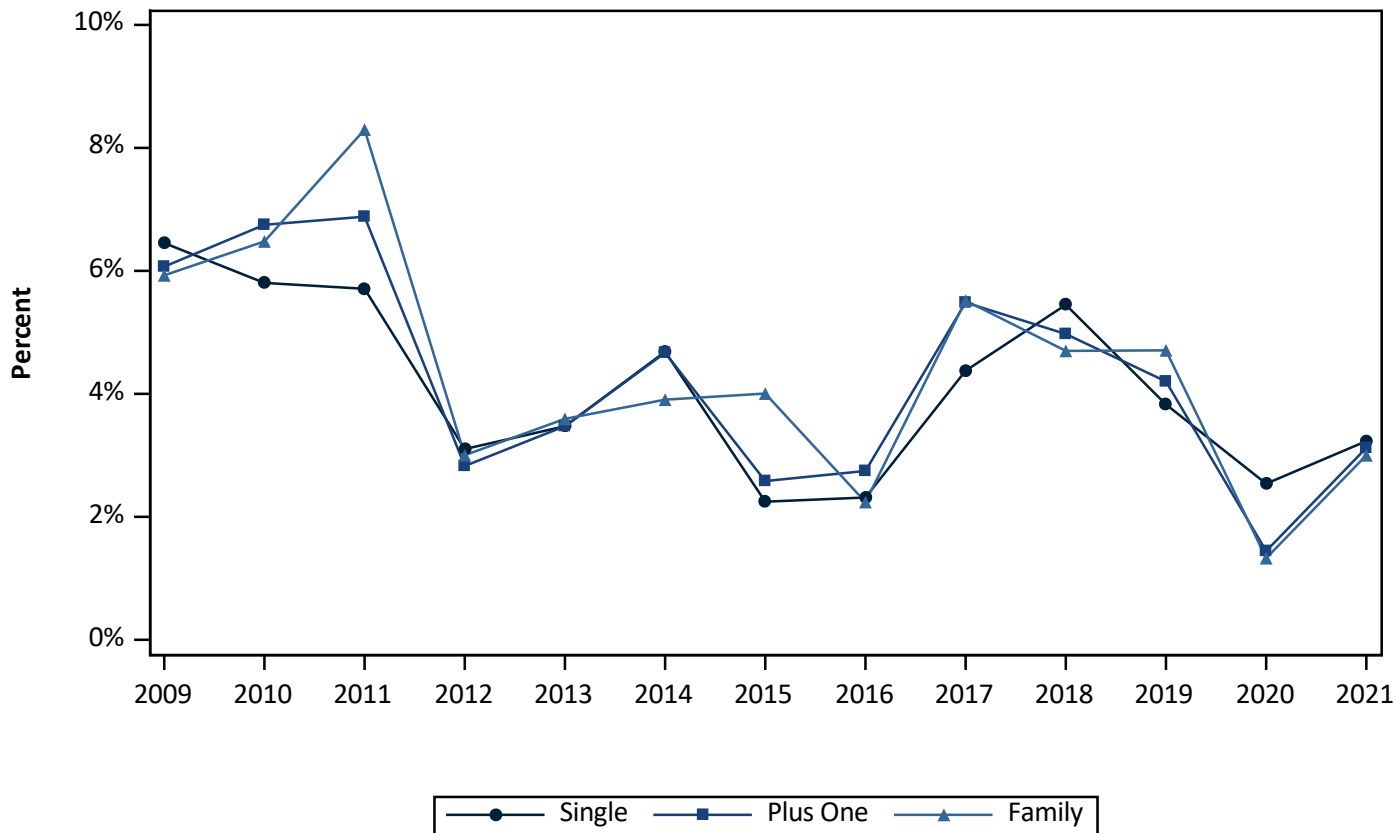
Average total premiums per enrolled employee for single, employee-plus-one, and family coverage, 2009-2021



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

Exhibit ES.9

Percentage change in total premiums from previous year per enrolled employee for single, employee-plus-one, and family coverage, 2009-2021

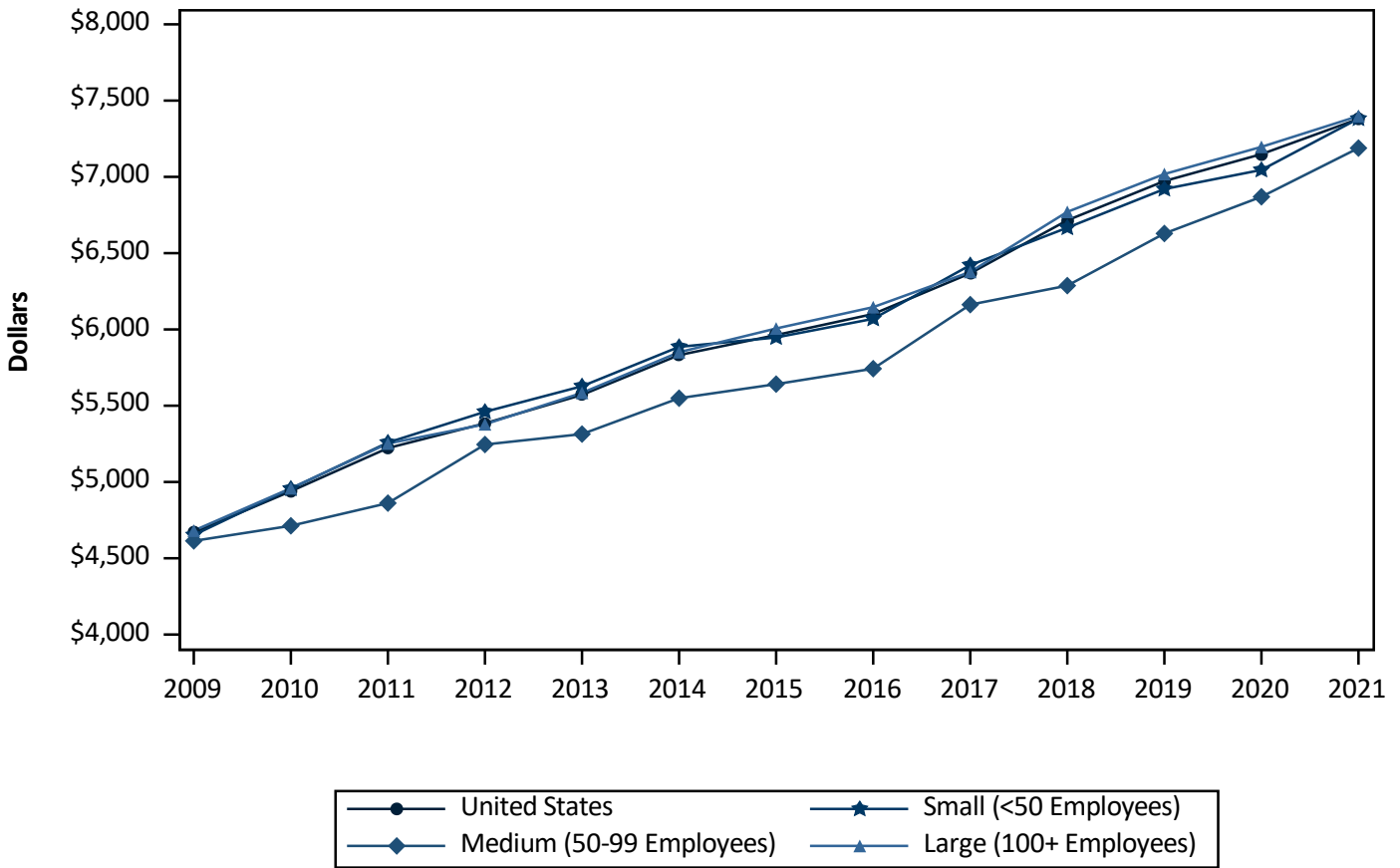


Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

In 2021, there were no differences by firm size in average single and employee-plus one premiums (Exhibits ES.10 and ES. 11).

Exhibit ES.10

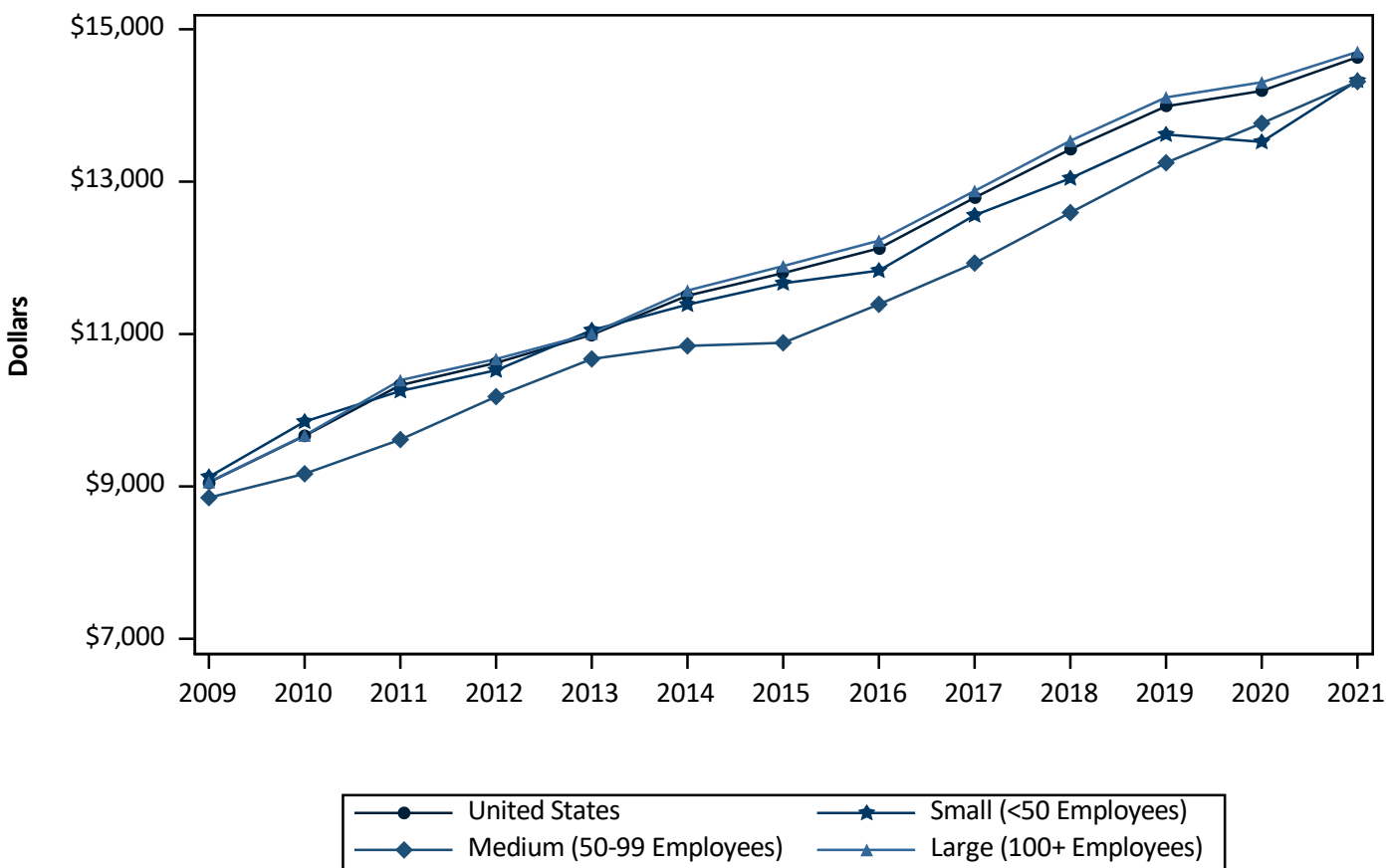
Average total single premium per enrolled employee, by firm size, 2009-2021



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

Exhibit ES.11

Average total employee-plus-one premium per enrolled employee, by firm size, 2009-2021

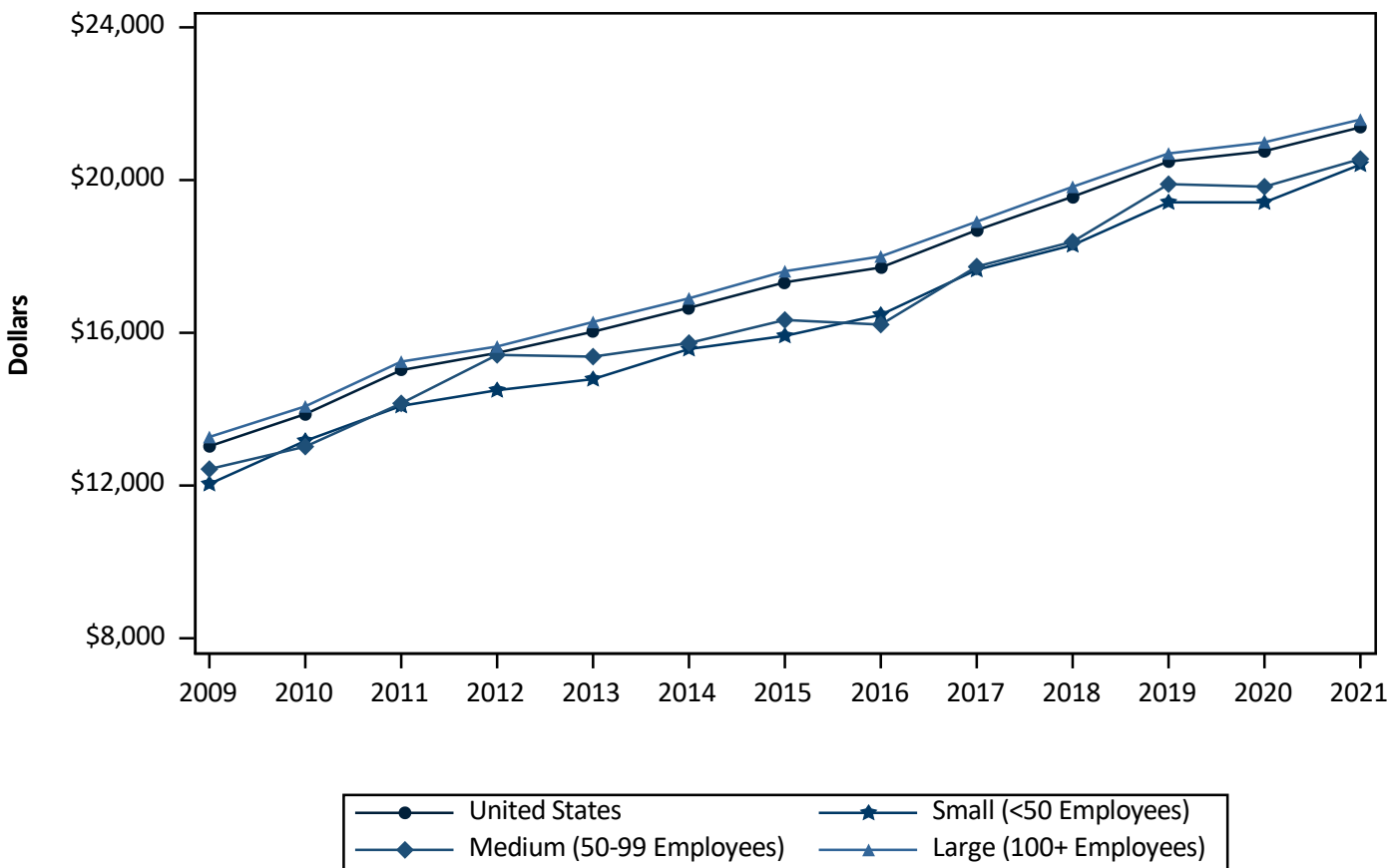


Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

In 2021, average total premiums for family coverage were higher in large firms (\$21,584) than in small (\$20,406) and medium (\$20,551) firms (Exhibit ES.12).

Exhibit ES.12

Average total family premium per enrolled employee, by firm size, 2009-2021

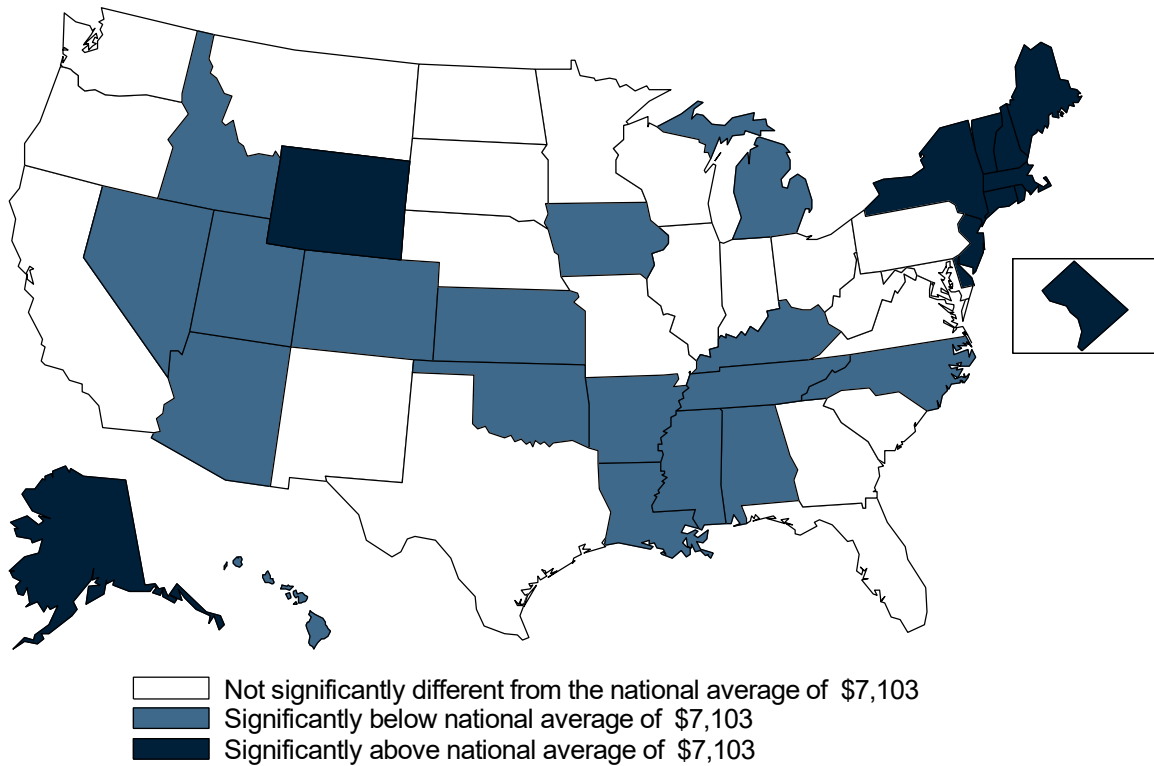


Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

Overall, for 2019-2021, the average annual single premium was \$7,103. Seventeen States, with average annual premiums ranging from \$6,220 in Arkansas to \$6,922 in North Carolina, were significantly below the national average. Twelve States, with average annual premiums ranging from \$7,485 in Rhode Island to \$8,798 in Alaska, were significantly above the national average (Exhibit ES.13).

Exhibit ES.13

Average total single premium per enrolled employee, by State, 3-year average, 2019-2021



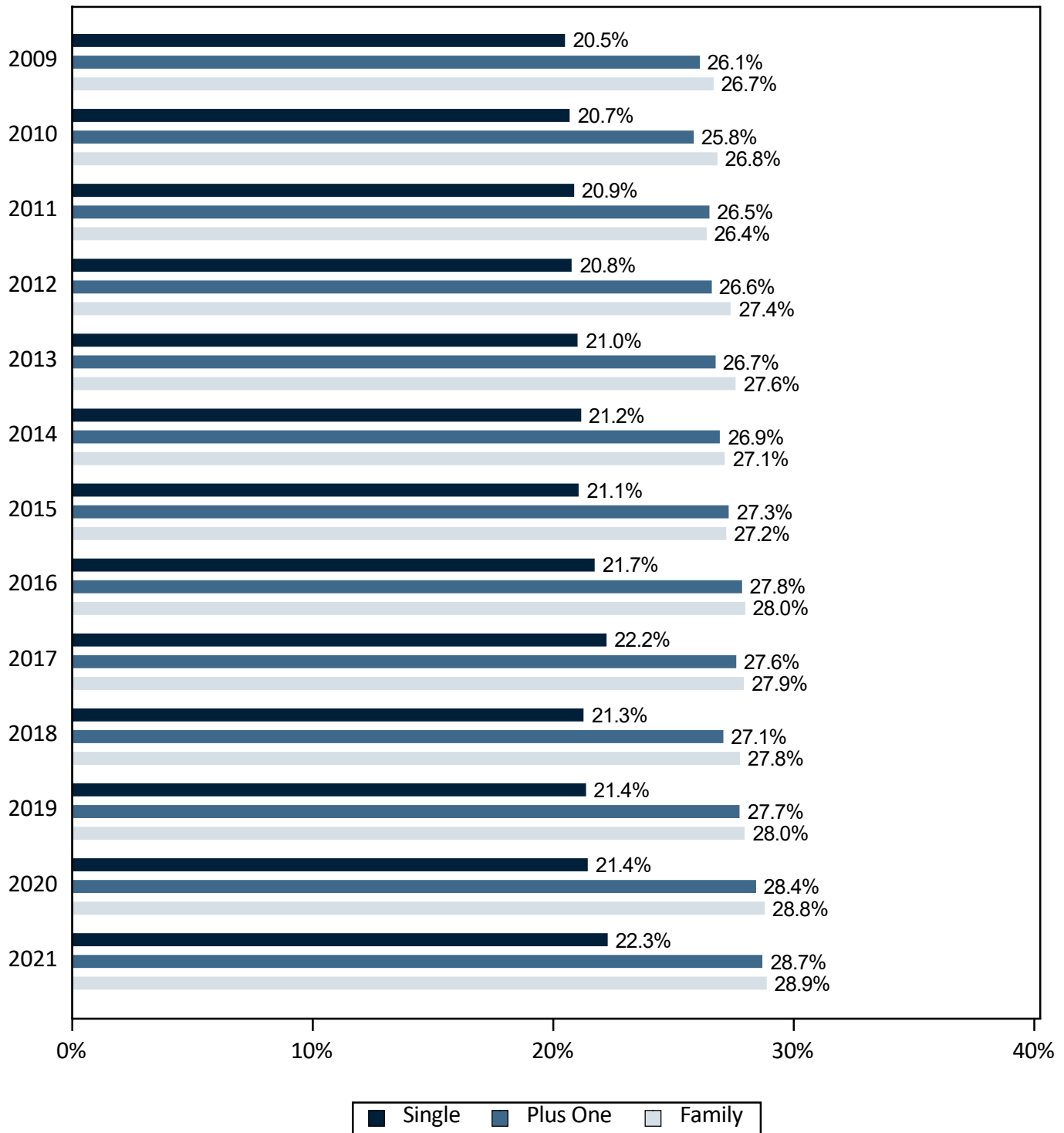
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2019-2021.

Employee Premium Contributions

In 2021, enrolled employees paid on average 22.3 percent of total premiums for single coverage, 28.7 percent for employee-plus-one coverage, and 28.9 percent for family coverage. Compared with employee shares in 2020, the share for single coverage in 2021 was higher, and the shares for employee-plus-one coverage and family coverage were not significantly different (Exhibit ES.14).

Exhibit ES.14

Average percentage of premium contributed by employees for single, employee-plus-one, and family coverage, 2009-2021

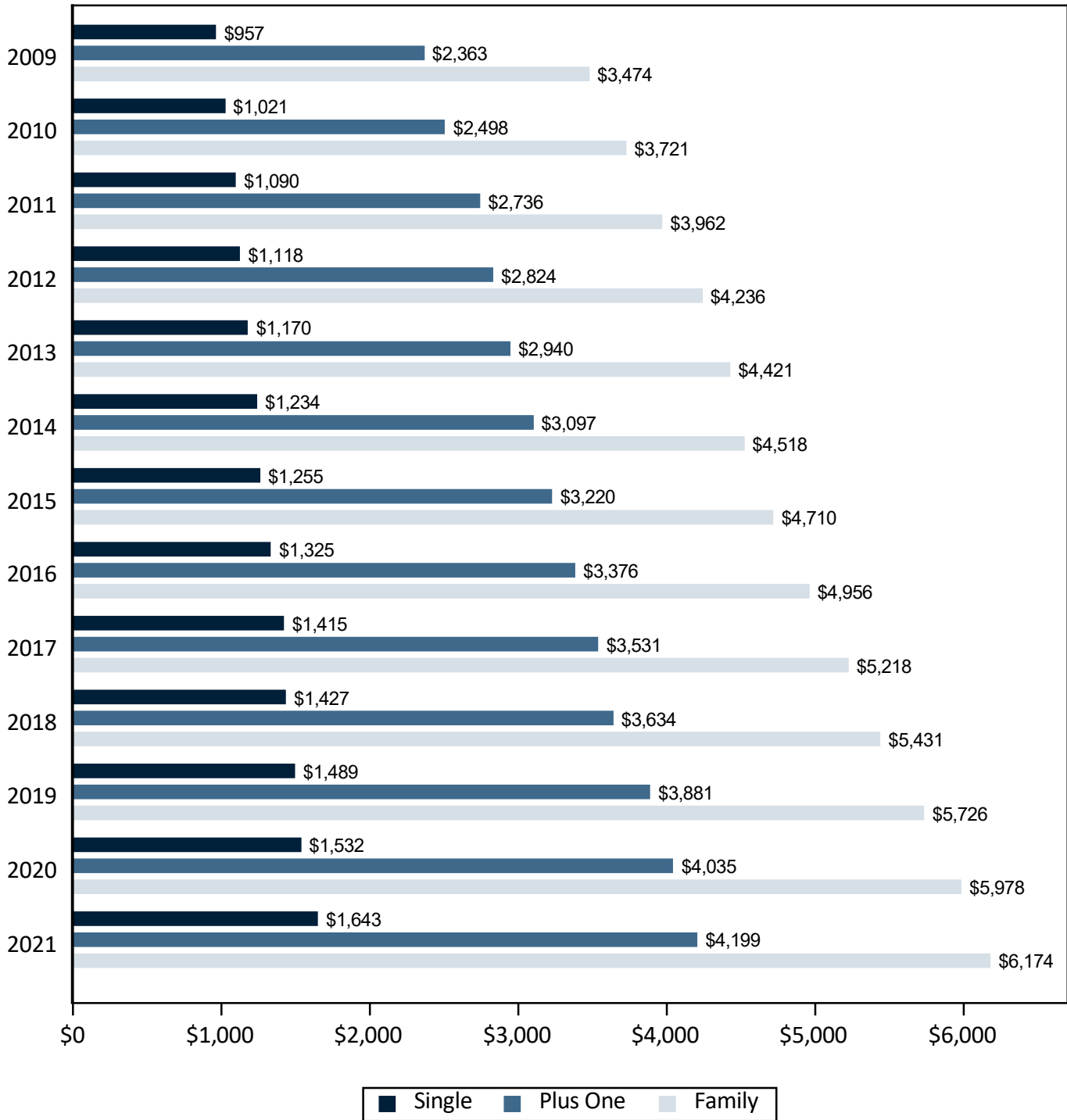


Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

In 2021, the average employee contribution for single coverage was \$1,643, representing an increase of 7.2 percent over the 2020 level (Exhibit ES.15). Average employee contributions in 2021 for employee-plus-one (\$4,199) and family (\$6,174) coverage were not significantly different from their 2020 levels.

Exhibit ES.15

Average annual employee contribution (in dollars) for single, employee-plus-one, and family coverage, 2009-2021



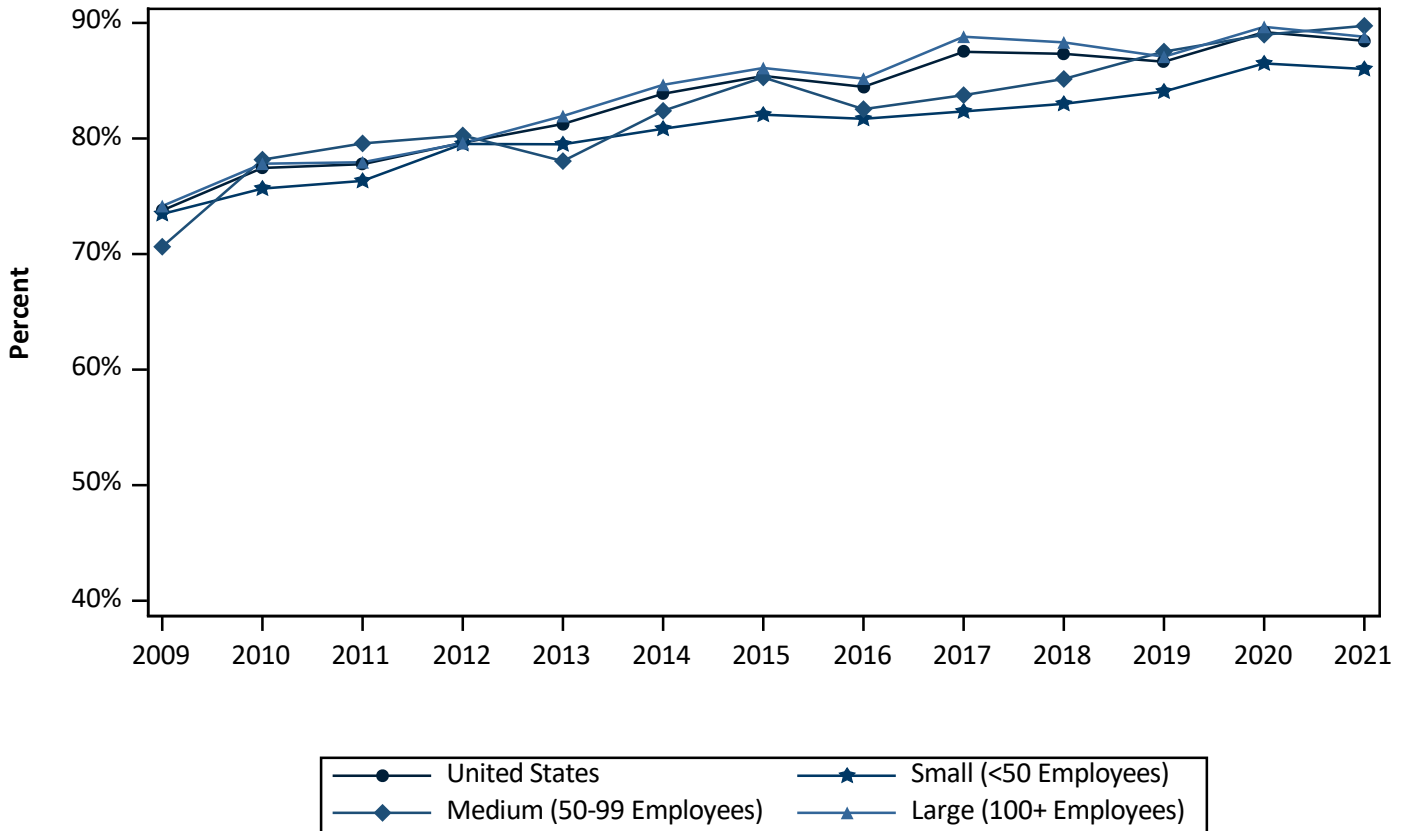
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

Plan Benefits: Deductibles

The percentage of enrollees in a health insurance plan with a deductible in 2021 was not significantly different from 2020 for firms overall (88.5 percent) or among small (86.0), medium (89.7), or large employers (88.8 percent) (Exhibit ES.16).

Exhibit ES.16

Percentage of private-sector enrolled employees in a health insurance plan with a deductible, overall and by firm size, 2009-2021

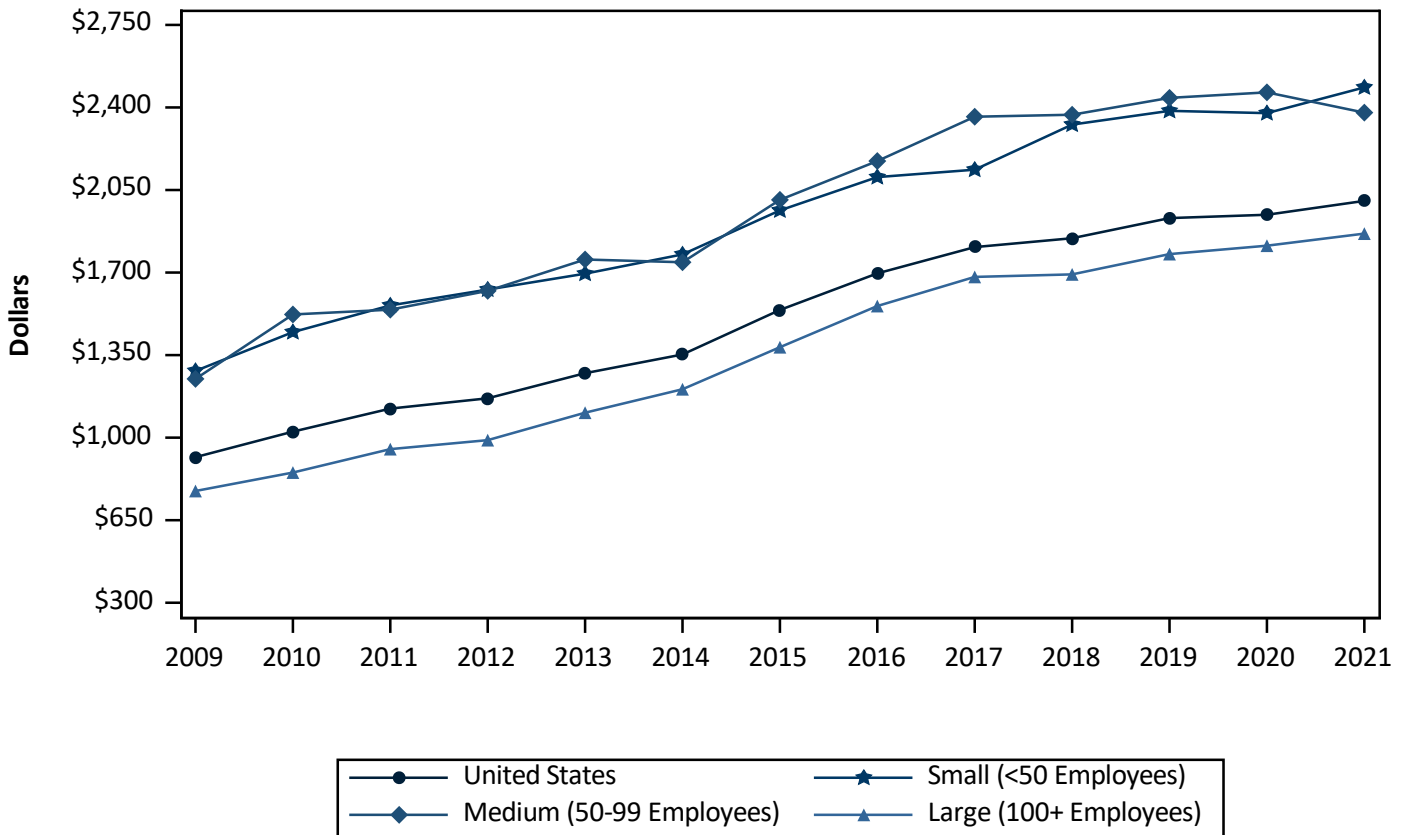


Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

From 2020 to 2021, the average deductible level for single coverage increased by 3.0 percent, to \$2,004 (Exhibit ES.17), and the average family coverage deductible increased by 3.9 percent, to \$3,868 (Section 5, Exhibit 5.3).

Exhibit ES.17

Average individual deductible (in dollars) per employee enrolled with single coverage in a health insurance plan with a deductible, overall and by firm size, 2009-2021



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

For both single and family coverage, the average deductible among enrollees with a deductible was higher in small and medium firms than in large firms (Exhibit ES.17; 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 and <https://datatools.ahrq.gov/meps-ic>. 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 between the percentage of workers with low wages and firm size and between 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 decreased from 86.9 percent in 2020 to 85.7 percent in 2021, returning closer to the 2019 value of 85.3 percent (Exhibit 1.1). This overall change reflects a compositional shift in employment from medium and large firms toward small firms, largely undoing a similar but directionally opposite compositional shift that occurred in 2020.
- The overall share of employees at health insurance-offering firms who were offered a choice of two or more health plans did not recover from its reduction in 2020, remaining at 73.9 percent in 2021 relative to the 2019 and 2020 values of 75.8 percent and 73.8 percent, respectively (Exhibit 1.10).

- Overall, the average annual offer rate for 2019-2021 was 85.9 percent for all firms and 50.6 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 70.8 percent in Wyoming to 97.0 percent in Hawaii.
 - Among small firms, 13 States, with average annual offer rates ranging from 33.7 to 45.2 percent, were significantly below the national average. Another 11 States, with average annual offer rates ranging from 55.7 to 90.6 percent, were significantly above the national average for small firms.

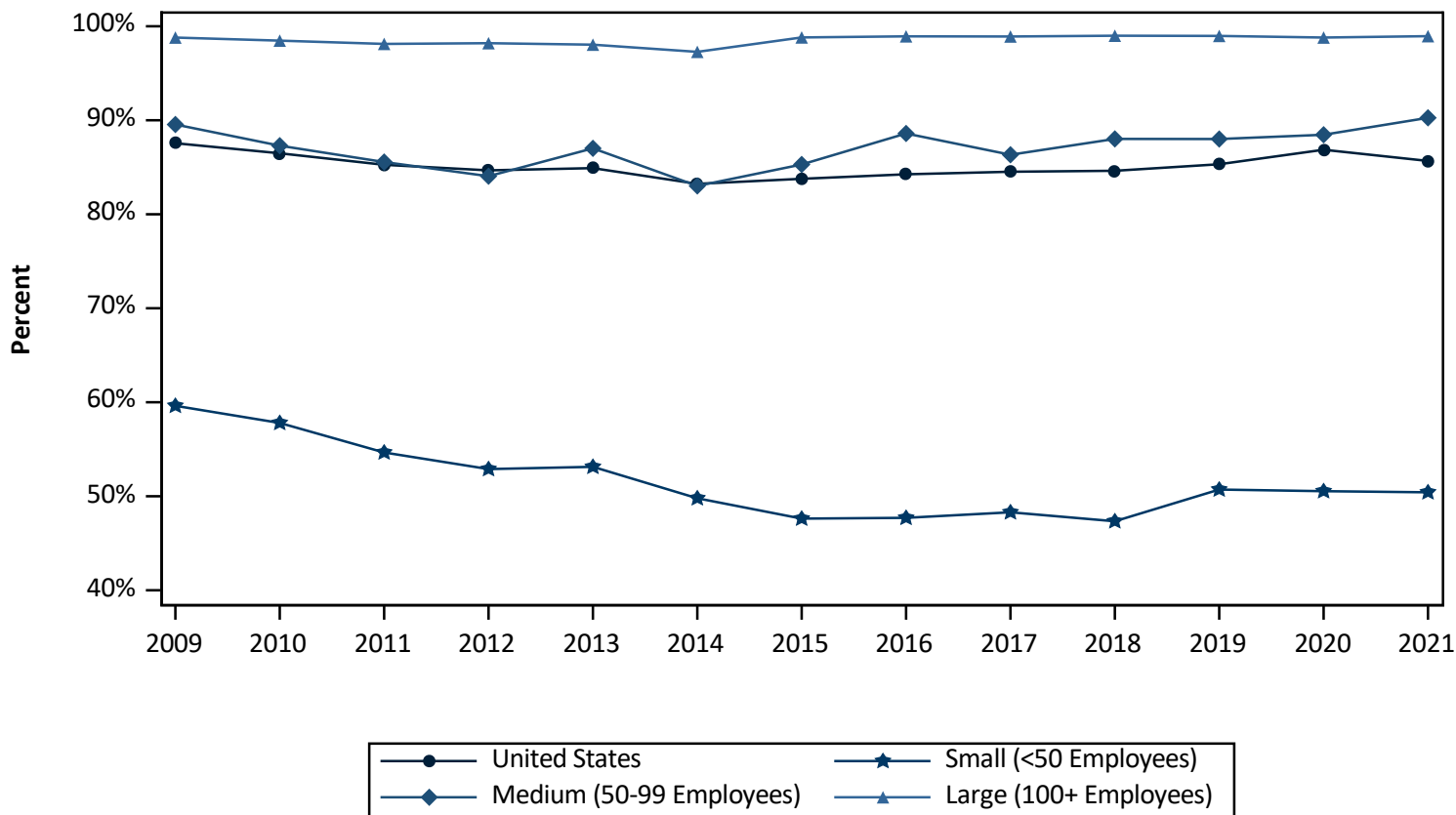
Key Trends and Differences

Many longstanding trends related to insurance coverage offers continued in 2021. Establishments in small firms continued to have a significantly lower offer rate than other firms. In addition, small-firm establishments that did offer insurance were less likely to self-insure their plans, offer dependent coverage, offer a choice of two or more plans, or offer retiree coverage.

Dependent coverage, as in prior years, was available to a very high percentage of employees in establishments where 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, 2009-2021



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

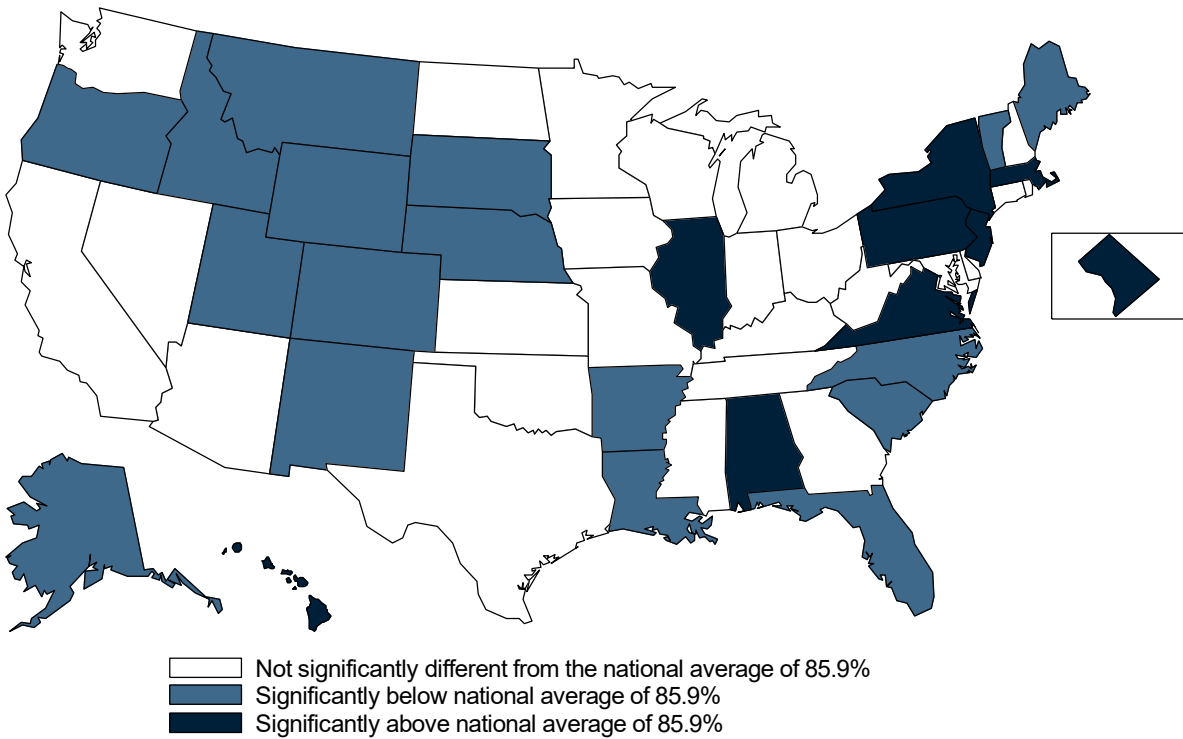
Data for Exhibit 1.1													
Percentage of private-sector employees in establishments that offer health insurance, by firm size, 2009-2021													
Number of Employees	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
U.S.	87.6%	86.5%*	85.3%*	84.7%	84.9%	83.2%*	83.8%	84.3%	84.5%	84.6%	85.3%*	86.9%*	85.7%*
<50	59.6%	57.8%*	54.7%*	52.9%*	53.1%	49.8%*	47.6%*	47.7%	48.3%	47.3%	50.7%*	50.5%	50.4%^
50-99	89.6%	87.3%	85.6%	84.1%	87.0%	83.0%*	85.3%	88.6%*	86.3%	88.0%	88.0%	88.5%	90.3%^
100+	98.8%	98.5%	98.1%	98.2%	98.0%	97.3%*	98.8%*	98.9%	98.9%	99.0%	99.0%	98.8%	98.9%

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.
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 2021 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, 2019-2021



Alabama	88.1%*	Kentucky	87.1%	North Dakota	84.9%
Alaska	76.8%*	Louisiana	82.9%*	Ohio	87.1%
Arizona	86.1%	Maine	81.5%*	Oklahoma	85.5%
Arkansas	82.8%*	Maryland	87.1%	Oregon	82.2%*
California	86.2%	Massachusetts	89.8%*	Pennsylvania	88.8%*
Colorado	83.5%*	Michigan	85.5%	Rhode Island	87.2%
Connecticut	87.3%	Minnesota	85.3%	South Carolina	84.2%*
Delaware	86.4%	Mississippi	85.5%	South Dakota	81.6%*
District of Columbia	94.5%*	Missouri	87.2%	Tennessee	87.3%
Florida	83.9%*	Montana	71.6%*	Texas	84.7%
Georgia	86.1%	Nebraska	82.8%*	Utah	81.6%*
Hawaii	97.0%*	Nevada	86.8%	Vermont	80.8%*
Idaho	76.8%*	New Hampshire	86.2%	Virginia	87.8%*
Illinois	88.4%*	New Jersey	88.1%*	Washington	83.8%
Indiana	86.0%	New Mexico	78.3%*	West Virginia	84.9%
Iowa	86.9%	New York	87.5%*	Wisconsin	85.0%
Kansas	86.2%	North Carolina	83.5%*	Wyoming	70.8%*

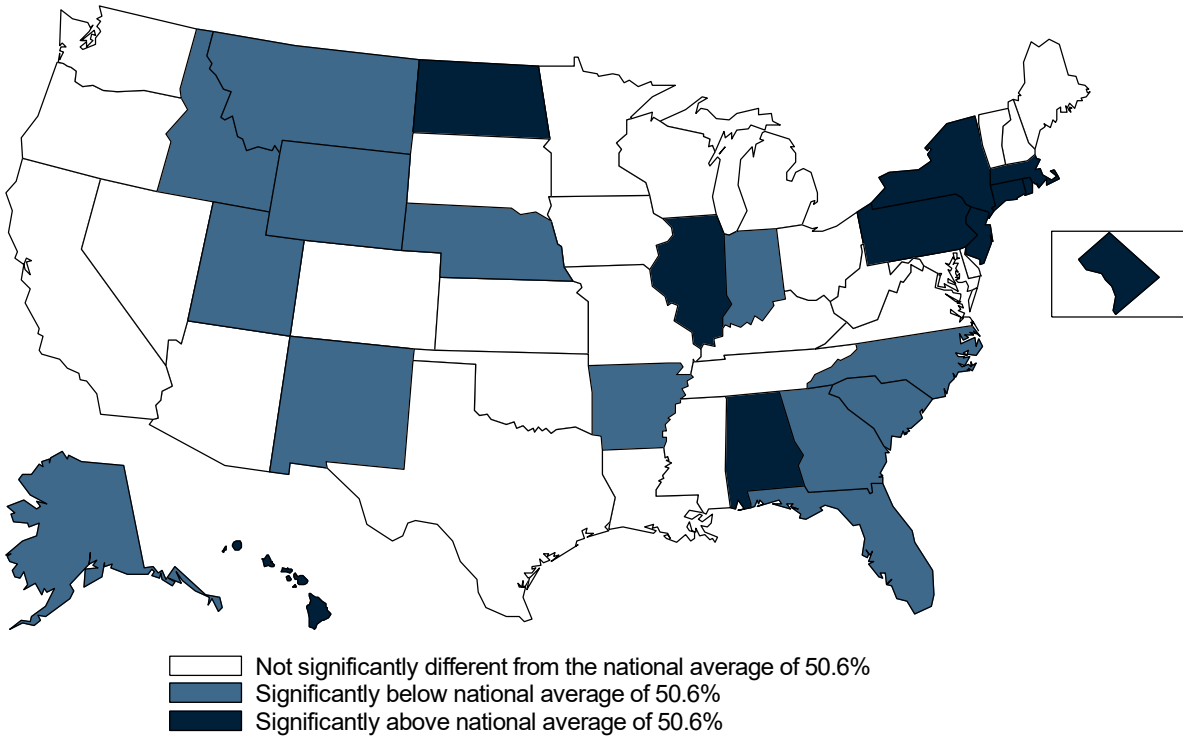
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2019-2021.

Note: * Indicates the estimate is statistically different from the national average of 85.9 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, 2019-2021



Alabama	56.5%*	Kentucky	47.8%	North Dakota	56.7%*
Alaska	33.7%*	Louisiana	47.1%	Ohio	51.5%
Arizona	45.4%	Maine	47.1%	Oklahoma	55.4%
Arkansas	40.3%*	Maryland	55.6%	Oregon	48.7%
California	52.4%	Massachusetts	62.3%*	Pennsylvania	57.2%*
Colorado	49.5%	Michigan	49.8%	Rhode Island	59.1%*
Connecticut	58.6%*	Minnesota	48.7%	South Carolina	41.7%*
Delaware	49.9%	Mississippi	49.6%	South Dakota	49.1%
District of Columbia	73.1%*	Missouri	52.0%	Tennessee	46.9%
Florida	41.4%*	Montana	41.6%*	Texas	47.6%
Georgia	42.9%*	Nebraska	45.2%*	Utah	42.6%*
Hawaii	90.6%*	Nevada	51.4%	Vermont	49.8%
Idaho	41.3%*	New Hampshire	53.7%	Virginia	53.1%
Illinois	57.1%*	New Jersey	59.4%*	Washington	50.6%
Indiana	42.7%*	New Mexico	42.2%*	West Virginia	46.1%
Iowa	52.3%	New York	55.7%*	Wisconsin	47.3%
Kansas	55.2%	North Carolina	42.5%*	Wyoming	38.6%*

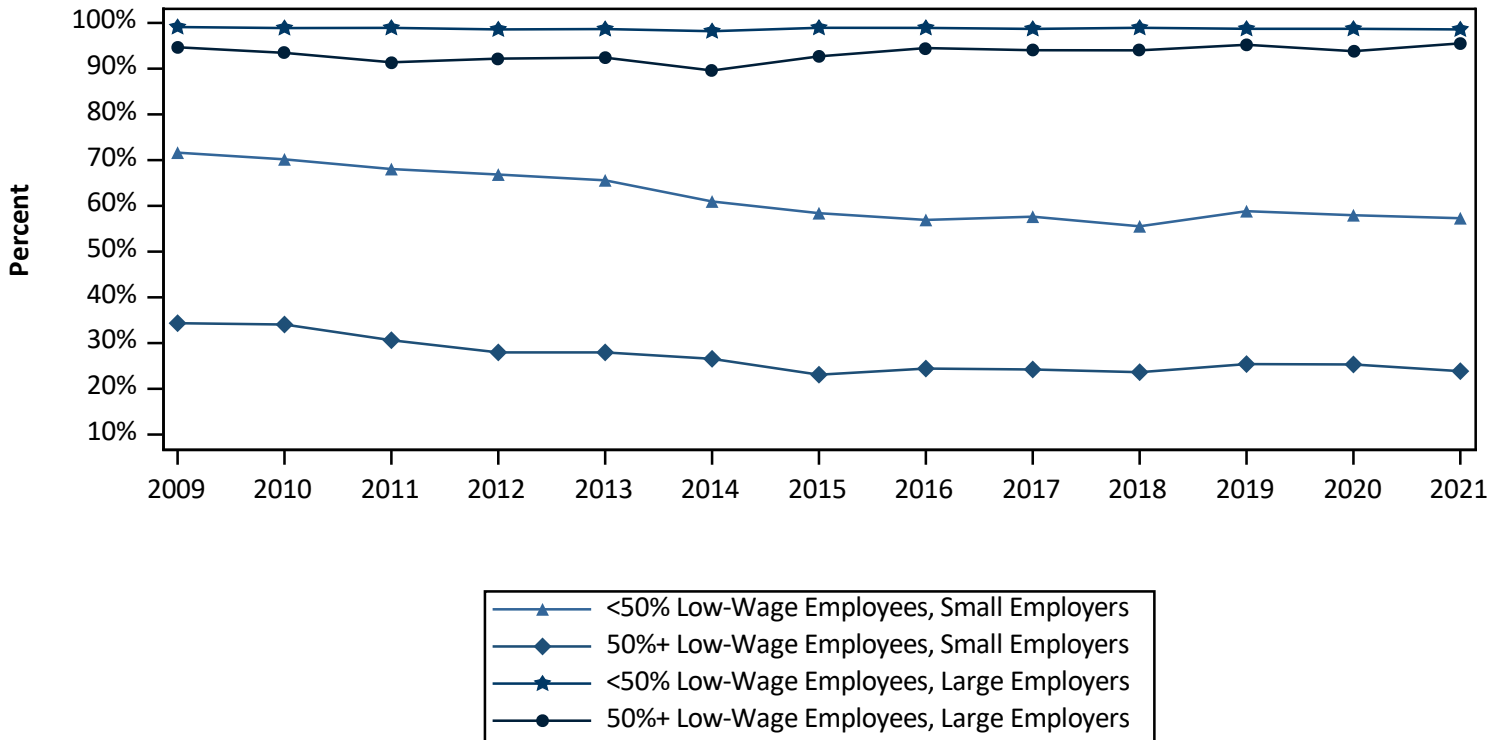
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2019-2021.

Note: * Indicates the estimate is statistically different from the national average of 50.6 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, 2009-2021



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

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

Note: Wage levels in the MEPS-IC questionnaires have been adjusted to account for changing wages over time. In 2021, low-wage employees were defined as those earning less than \$13.50 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, 2009-2021

Low Wage	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
<50% Low-Wage Employees, Small Employers	71.6%	70.2%*	68.0%*	66.8%*	65.6%*	61.0%*	58.4%*	56.9%	57.6%	55.5%*	58.8%*	58.0%	57.3%
50%+ Low-Wage Employees, Small Employers	34.3%	34.1%	30.6%*	28.0%*	28.0%	26.6%	23.1%*	24.4%	24.2%	23.6%	25.4%	25.3%	23.9%^
<50% Low-Wage Employees, Large Employers	99.1%	98.9%	98.9%	98.6%	98.7%	98.2%*	98.9%*	98.9%	98.7%	98.9%	98.7%	98.7%	98.6%
50%+ Low-Wage Employees, Large Employers	94.7%	93.5%	91.4%*	92.2%	92.4%	89.6%*	92.7%*	94.5%*	94.0%	94.0%	95.2%	93.8%	95.5%^

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

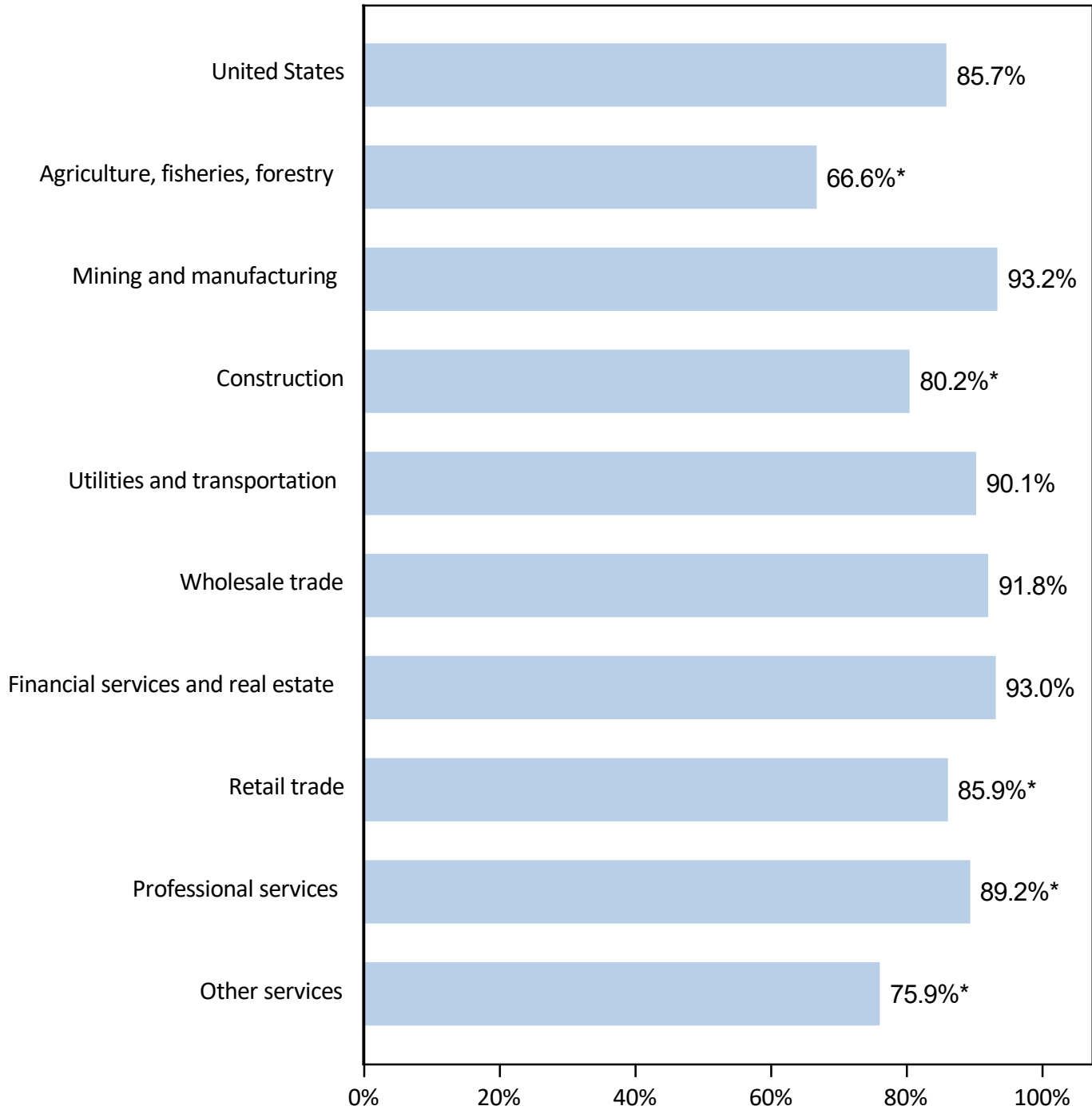
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

Note: Wage levels in the MEPS-IC questionnaires have been adjusted to account for changing wages over time. In 2021, low-wage employees were defined as those earning less than \$13.50 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% low-wage employees at $p < 0.05$. This test is conducted for 2021 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, 2021



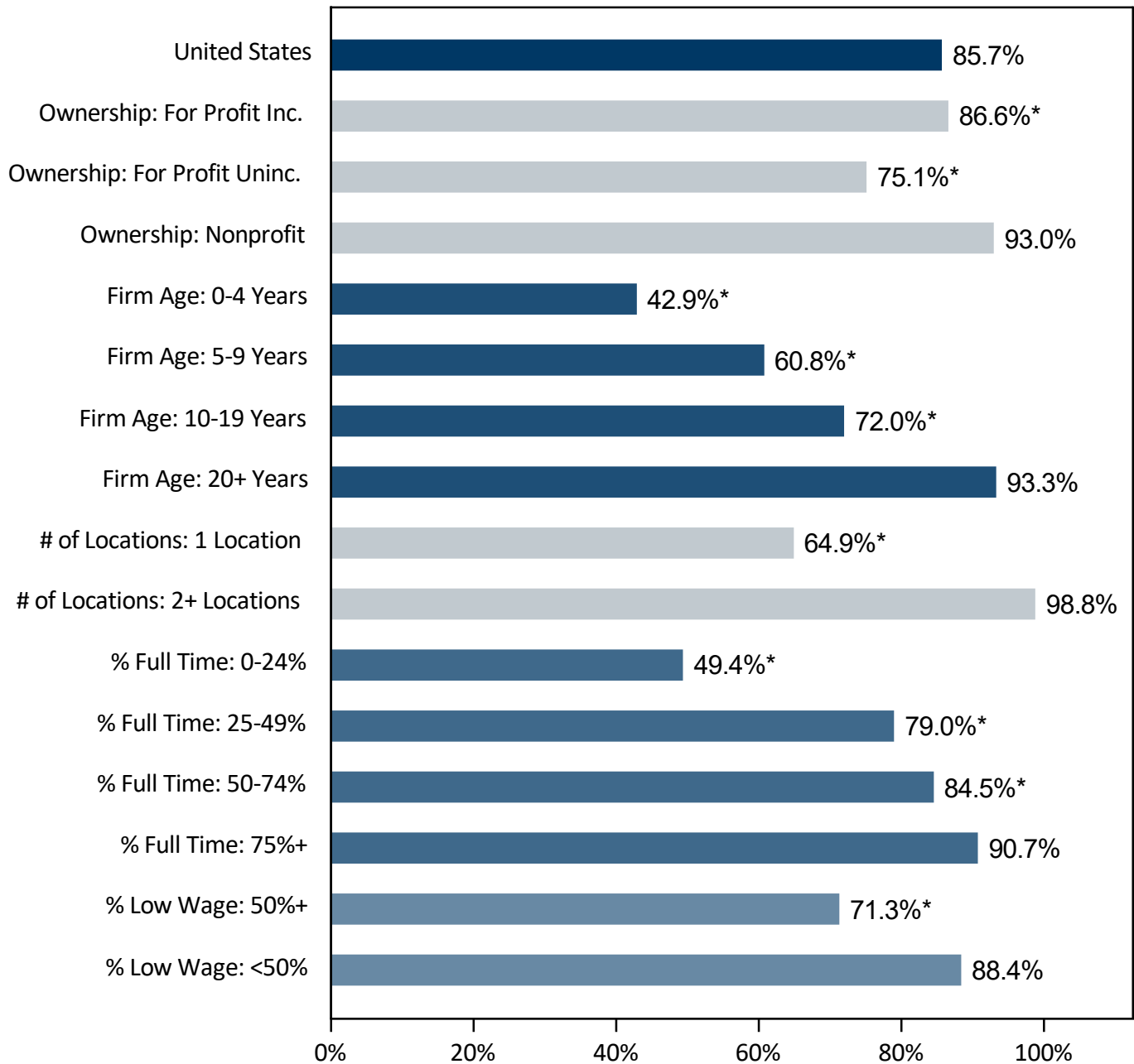
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2021.

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, 2021



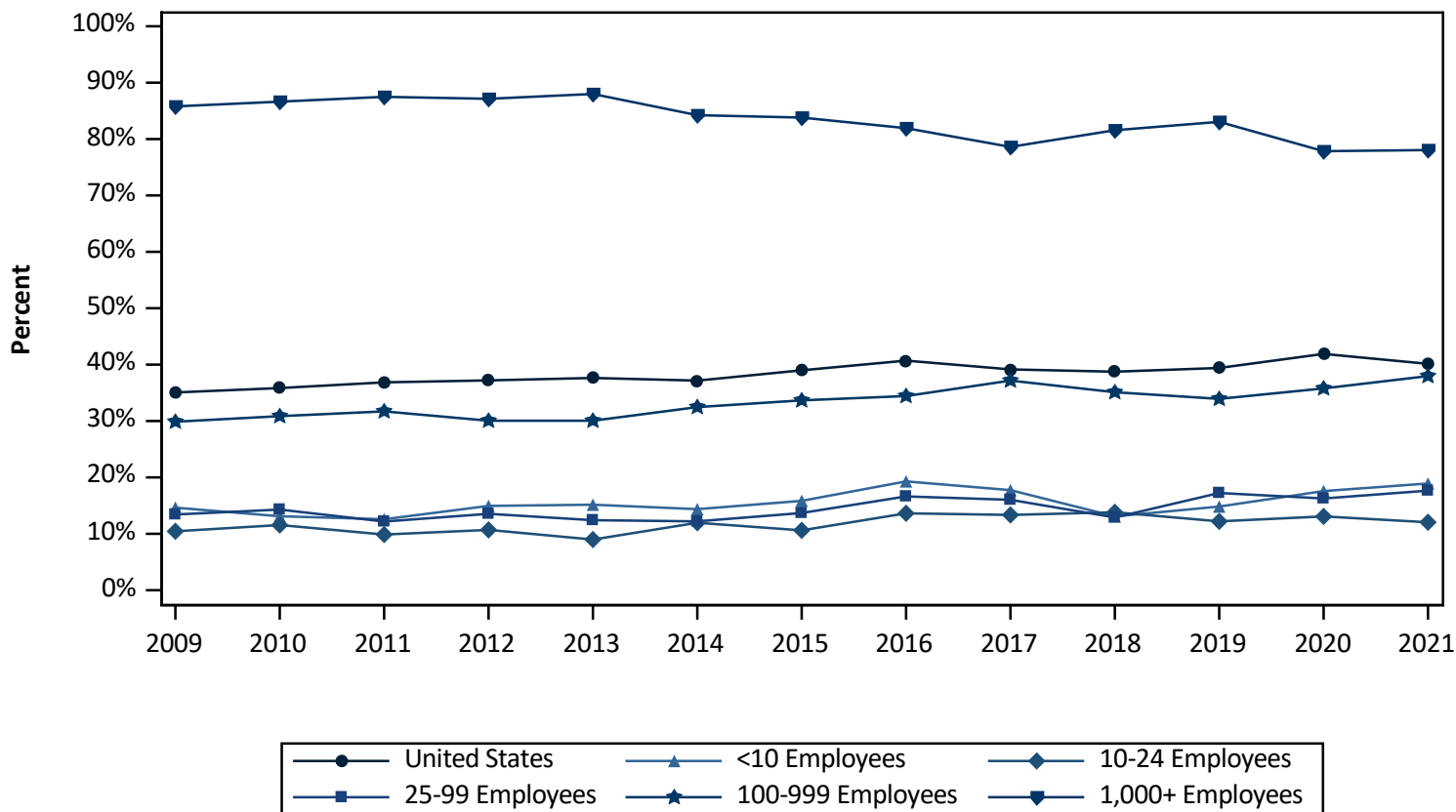
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2021.

Note: “% Full Time” refers to the percentage of the establishment’s workforce that worked full time in 2021. “% Low Wage” refers to the percentage of the establishment’s workforce that earned less than \$13.50 per hour in 2021. * 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, 2009-2021



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

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, 2009-2021

Number of Employees	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
U.S.	35.1%	35.8%	36.9%	37.2%	37.6%	37.2%	39.0%*	40.7%*	39.2%	38.7%	39.4%	41.9%*	40.1%
<10	14.6%	13.1%	12.6%	14.9%	15.2%	14.4%	15.8%	19.3%*	17.7%	13.1%*	14.8%	17.6%	18.9%^
10-24	10.4%	11.6%	9.9%	10.7%	9.0%	12.0%*	10.6%	13.6%*	13.3%	13.8%	12.2%	13.1%	12.0%^
25-99	13.4%	14.3%	12.2%*	13.5%	12.4%	12.2%	13.7%	16.6%*	16.0%	12.9%*	17.2%*	16.3%	17.7%^
100-999	29.9%	30.9%	31.7%	30.1%	30.1%	32.5%	33.7%	34.4%	37.2%	35.1%	33.9%	35.8%	38.0%^
1,000+	85.8%	86.6%	87.5%	87.1%	88.0%	84.2%*	83.8%	81.9%	78.6%*	81.6%*	83.1%	77.8%*	78.1%

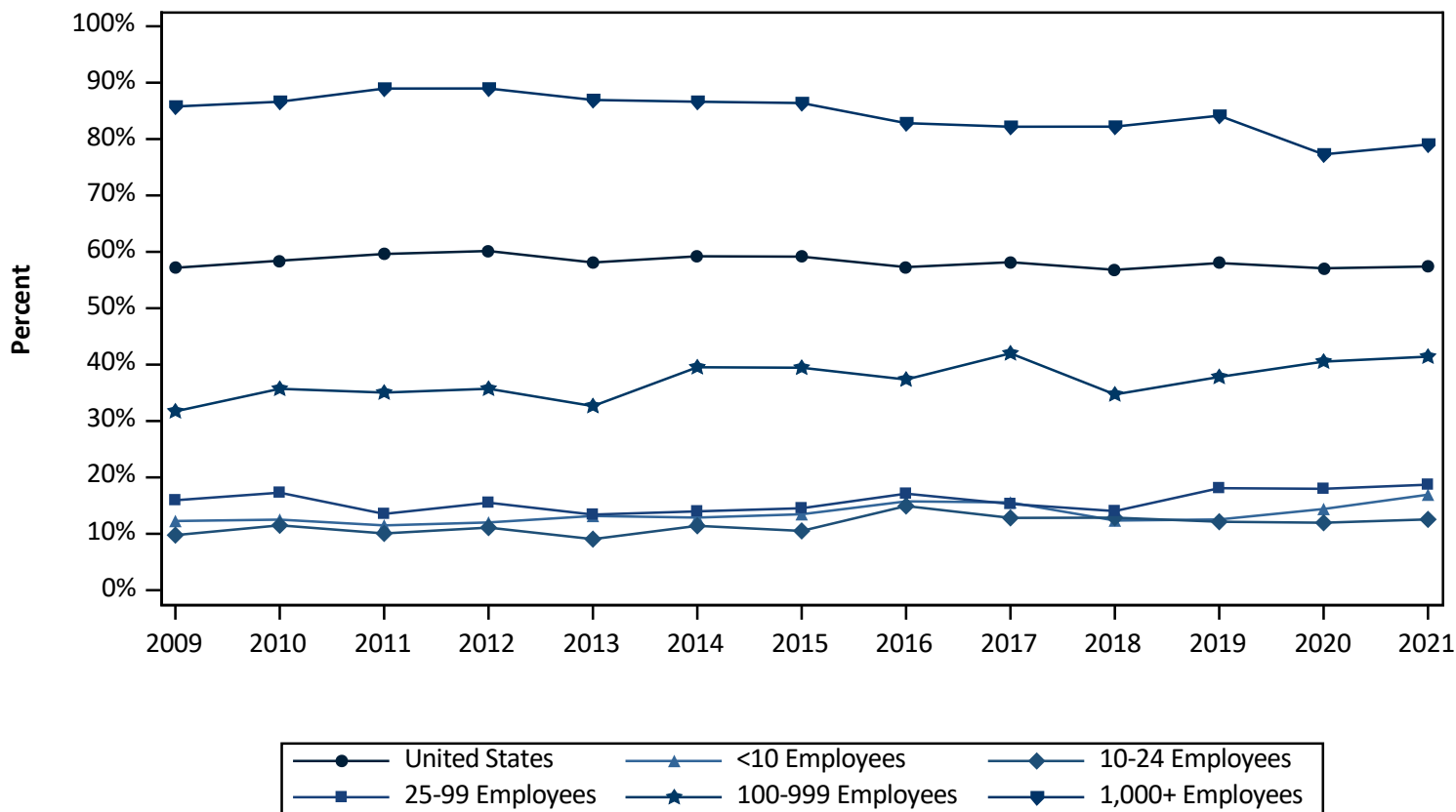
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

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 2021 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, 2009-2021



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

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, 2009-2021

Number of Employees	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
U.S.	57.2%	58.4%	59.6%	60.1%	58.1%*	59.2%	59.1%	57.3%*	58.2%	56.8%	58.0%	57.1%	57.4%
<10	12.3%	12.5%	11.5%	12.0%	13.2%	12.9%	13.5%	15.7%	15.6%	12.4%	12.5%	14.4%	16.9%^
10-24	9.8%	11.5%	10.1%	11.1%	9.1%	11.4%	10.5%	14.9%*	12.8%	12.9%	12.1%	12.0%	12.6%^
25-99	16.0%	17.3%	13.5%*	15.5%	13.4%	14.0%	14.5%	17.1%	15.3%	14.0%	18.1%*	18.0%	18.7%^
100-999	31.7%	35.7%	35.0%	35.7%	32.6%	39.5%*	39.5%	37.4%	42.0%*	34.7%*	37.8%	40.5%	41.4%^
1,000+	85.8%	86.6%	89.0%*	89.0%	86.9%*	86.6%	86.4%	82.8%*	82.2%	82.2%	84.1%	77.3%*	79.0%

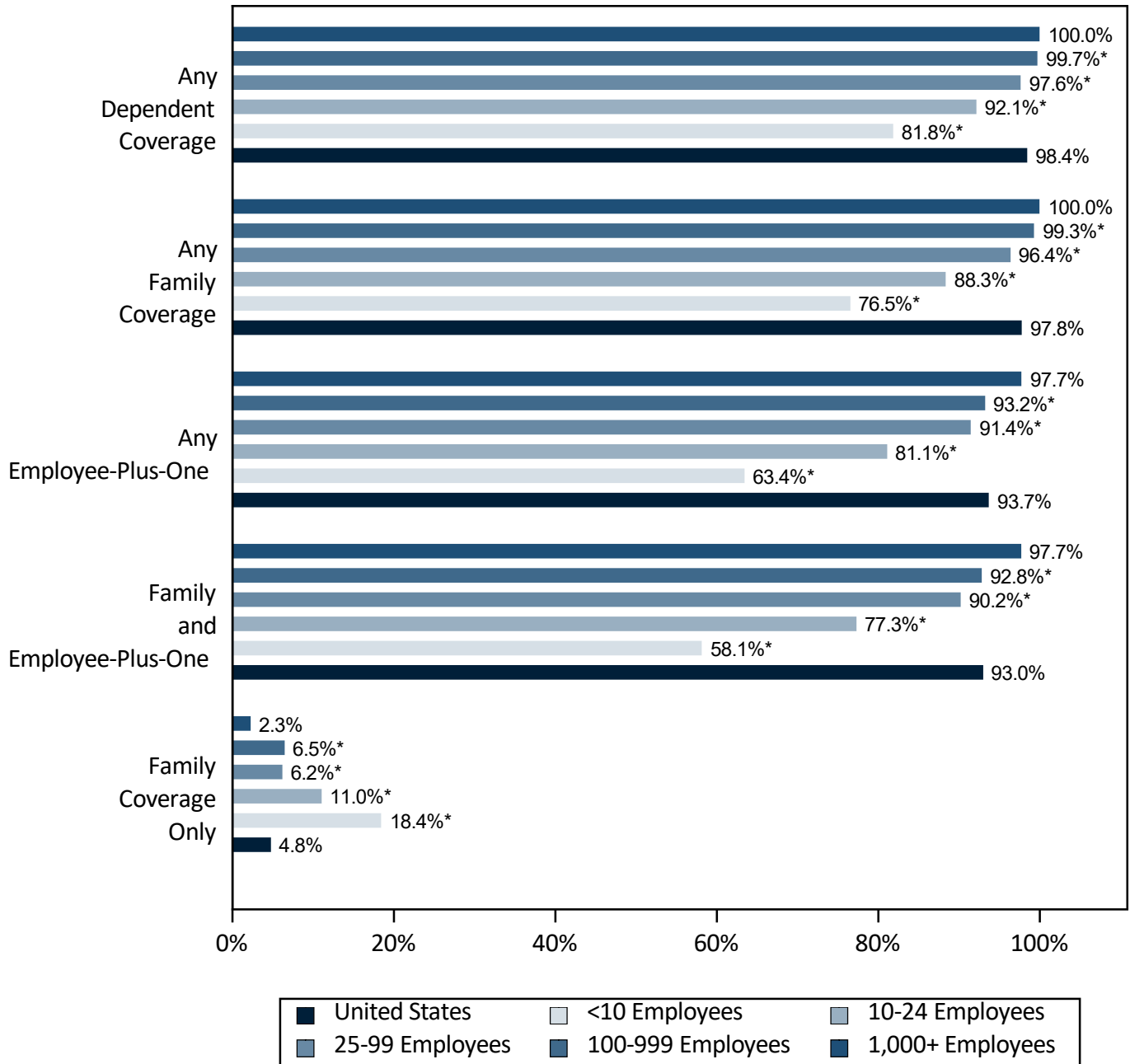
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

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 2021 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, 2021



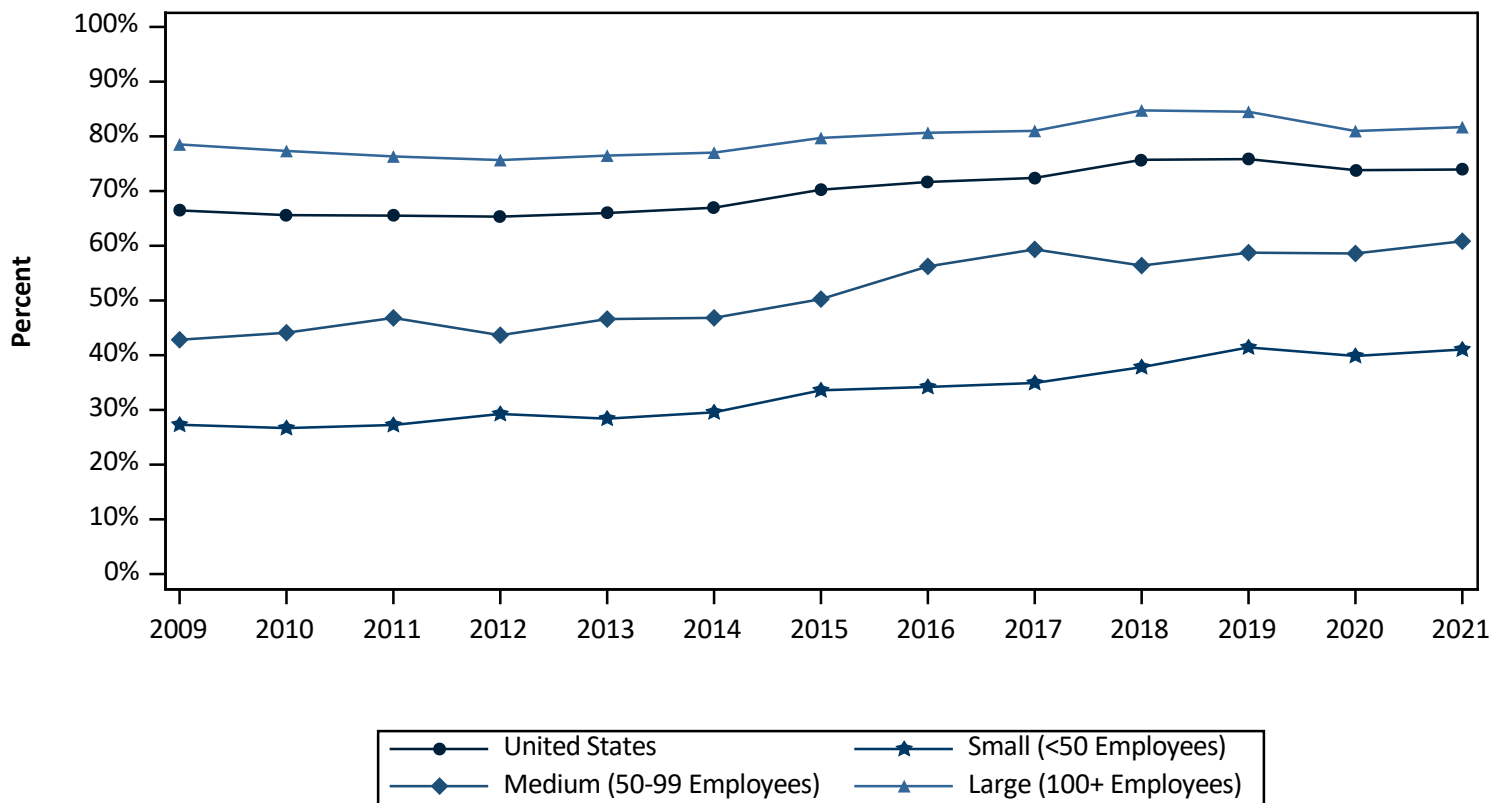
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2021.

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, 2009-2021



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

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, 2009-2021													
Number of Employees	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
U.S.	66.5%	65.6%	65.5%	65.3%	66.0%	67.0%	70.2%*	71.7%	72.4%	75.7%*	75.8%	73.8%*	73.9%
<50	27.3%	26.7%	27.2%	29.3%	28.4%	29.6%	33.6%*	34.2%	34.9%	37.8%*	41.4%*	39.9%	41.0%^
50-99	42.8%	44.1%	46.8%	43.7%	46.6%	46.8%	50.2%	56.2%*	59.3%	56.4%	58.7%	58.6%	60.8%^
100+	78.5%	77.3%	76.3%	75.7%	76.5%	77.0%	79.7%*	80.7%	81.0%	84.7%*	84.5%	81.0%*	81.7%

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.
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 2021 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, 2021



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2021.

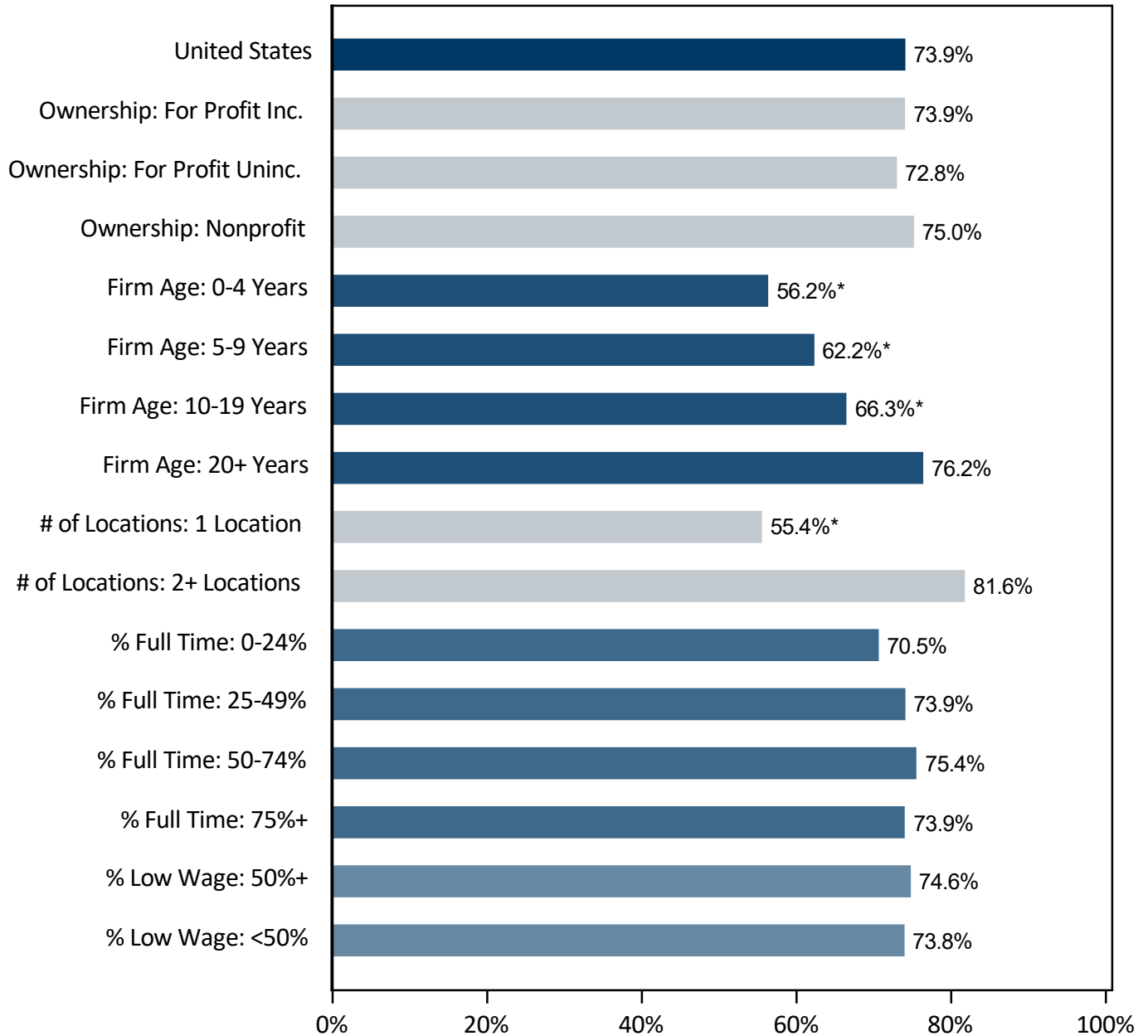
Denominator: Within each category, all employees in establishments that offer health insurance.

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, 2021



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2021.

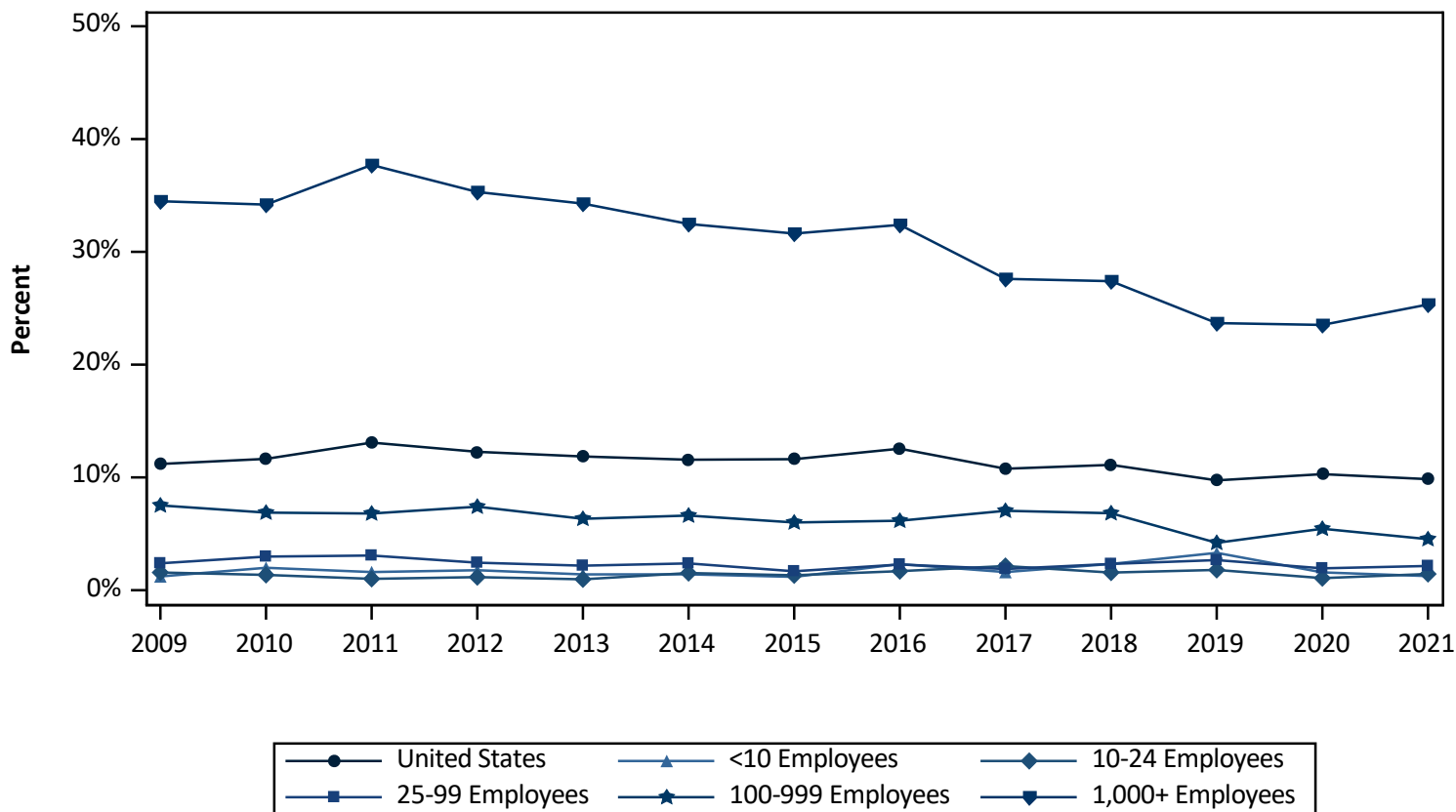
Denominator: Within each category, all employees in establishments that offer health insurance.

Note: “% Full Time” refers to the percentage of the establishment’s workforce that worked full time in 2021. “% Low Wage” refers to the percentage of the establishment’s workforce that earned less than \$13.50 per hour in 2021. * 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, 2009-2021



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

Data for Exhibit 1.13

Among establishments offering health insurance, percentage offering coverage to retirees under age 65, overall and by detailed firm size, 2009-2021

Number of Employees	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
U.S.	11.2%	11.6%	13.1%*	12.3%	11.9%	11.6%	11.6%	12.5%	10.8%*	11.1%	9.7%*	10.3%	9.8%
<10	1.2%	2.0%*	1.6%	1.8%	1.4%	1.4%	1.2%	2.3%	1.6%	2.3%	3.3%	1.6%†	1.3%^
10-24	1.6%	1.4%	1.0%	1.2%	1.0%†	1.5%	1.3%	1.7%	2.1%	1.6%	1.8%	1.1%†	1.4%^
25-99	2.4%	3.0%	3.1%	2.4%	2.2%	2.4%	1.7%	2.3%	1.9%	2.3%	2.7%	1.9%	2.1%^
100-999	7.5%	6.9%	6.8%	7.4%	6.3%	6.6%	6.0%	6.2%	7.0%	6.8%	4.2%*	5.4%	4.5%^
1,000+	34.5%	34.2%	37.7%*	35.3%	34.3%	32.5%	31.6%	32.4%	27.6%*	27.4%	23.7%*	23.5%	25.3%

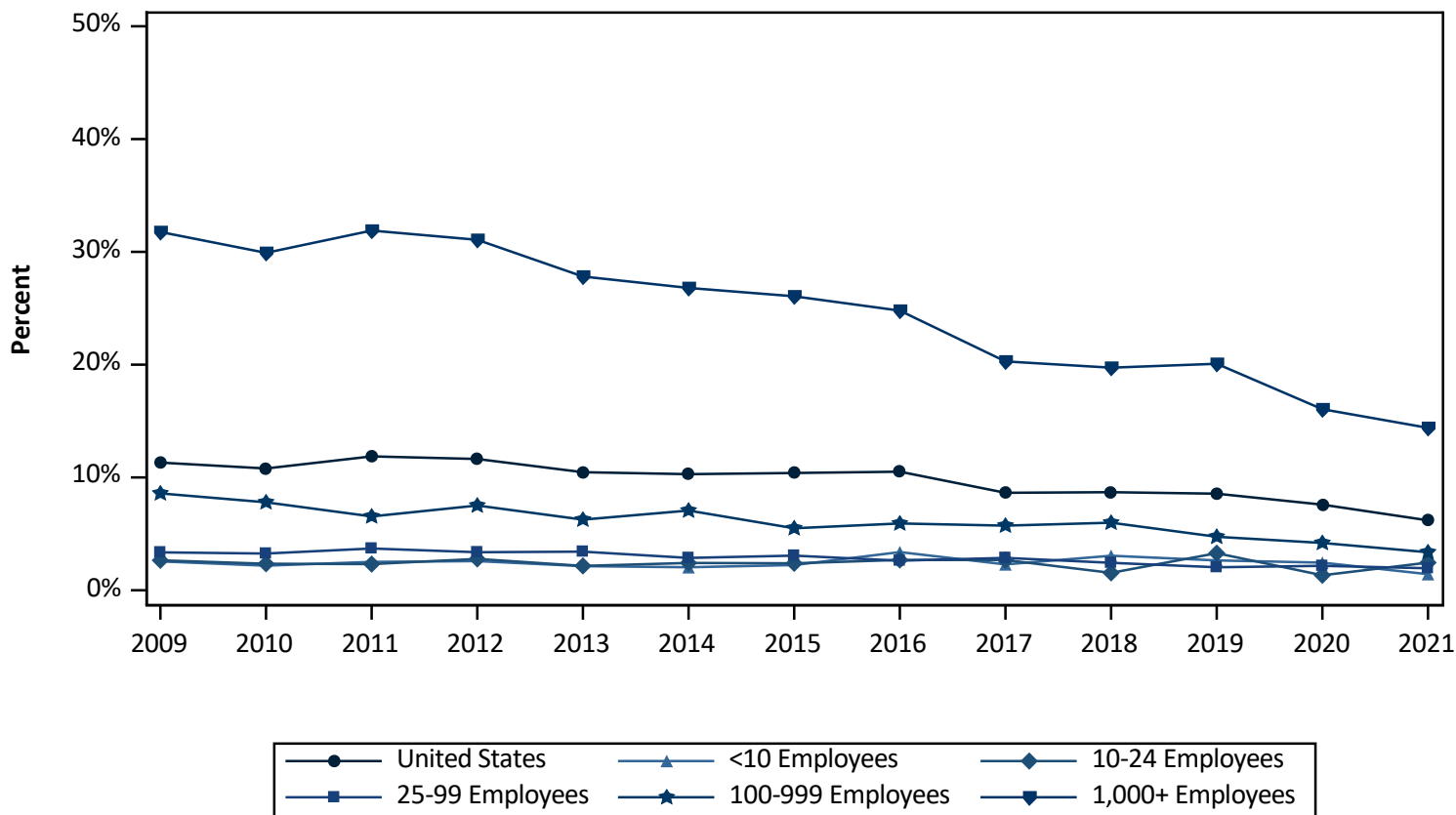
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

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 2021 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, 2009-2021



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

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, 2009-2021

Number of Employees	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
U.S.	11.3%	10.8%	11.9%*	11.6%	10.5%*	10.3%	10.4%	10.5%	8.6%*	8.7%	8.6%	7.6%	6.2%*
<10	2.6%	2.2%	2.5%	2.6%	2.1%	2.0%	2.2%	3.4%	2.3%	3.1%	2.6%	2.4%	1.4%^
10-24	2.7%	2.3%	2.3%	2.8%	2.2%	2.4%	2.4%	2.7%	2.7%	1.5%	3.3%*	1.3%*	2.5%^
25-99	3.4%	3.3%	3.7%	3.4%	3.4%	2.9%	3.1%	2.6%	2.9%	2.4%	2.0%	2.2%	1.9%^
100-999	8.6%	7.8%	6.5%*	7.5%	6.3%	7.1%	5.5%	5.9%	5.7%	6.0%	4.7%	4.2%	3.4%^
1,000+	31.8%	29.9%	31.9%	31.1%	27.8%*	26.8%	26.1%	24.8%	20.3%*	19.7%	20.1%	16.1%*	14.4%

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

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 2021 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 insurance (the “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 2009 to 2021 for private-sector employees for the:

- Enrollment rate (the 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. In this calculation, the enrollment rate is equal to zero at employers that do not offer coverage;
- Coverage rate (the 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 (the percentage of employees eligible for health insurance through their employer at establishments offering health insurance); and
- Take-up rate (the percentage of eligible employees who enrolled in their employer’s health insurance).

This section also presents estimates for 2009 to 2021 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 2020 to 2021, 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 fell from 49.5 percent in 2020 to 48.0 percent in 2021 (Exhibit 2.1). However, this reduction in the overall enrollment rate is not accompanied by a reduction in the total number of employees enrolled in employer-sponsored health insurance (Exhibit 2.2).
- There were no statistically significant changes from 2020 to 2021 in the eligibility rate for employees at private-sector establishments overall or for employees of small, medium, or large firms. The overall 2021 eligibility rate of 80.3 percent remains elevated relative to the 2019 eligibility rate of 77.7 percent (Exhibit 2.4).
- Among medium employers, take-up rates fell from 68.8 to 64.7 percent (Exhibit 2.5). As in 2020, the overall take-up rate in 2021 remained lower than in 2019.
- Across the Nation, nine States had coverage rates above the national average of 56.3 percent, ranging from 58.6 percent in Texas to 64.5 percent in Washington. Eight States had coverage

rates below the national average, ranging from 50.4 percent in New York to 53.4 percent in Vermont (Exhibit 2.9).

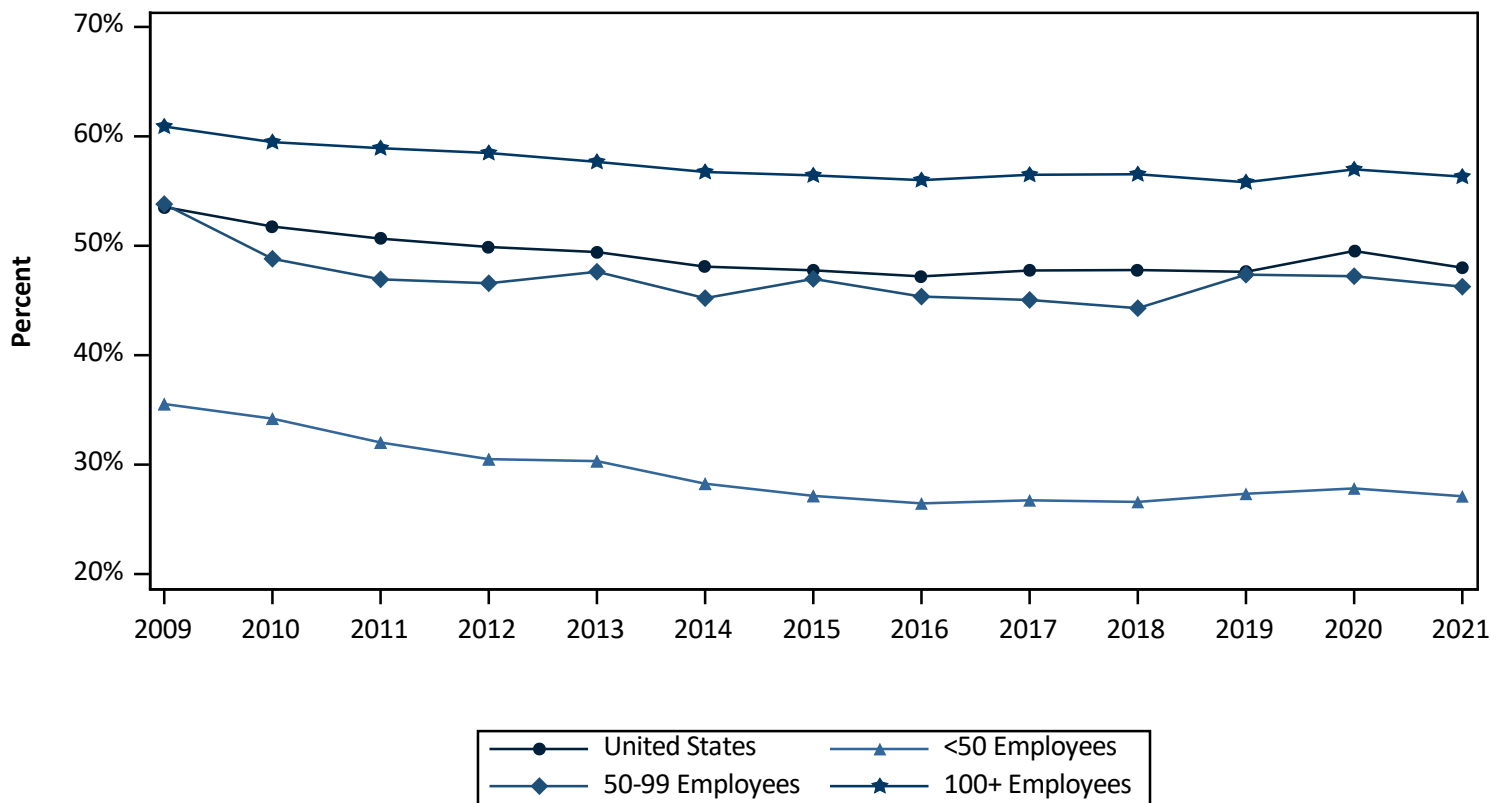
Key Trends and Differences

Enrollment rates were lower at small and medium firms, compared with large firms, reflecting lower offer rates (presented in Section 1). Coverage, eligibility, and take-up rates were lower among younger firms, firms with one location (versus multiple locations), firms with fewer full-time workers, and firms with 50 percent or more low-wage workers.

For both small employers (firms with fewer than 50 workers) and large employers (firms with 50 or more workers), coverage, eligibility, and take-up rates were substantially lower at firms with 50 percent or more low-wage workers compared with firms with less than 50 percent low-wage workers. Continuing a longstanding pattern, in 2021, a lower percentage of enrollees in large firms compared with small and medium firms chose single coverage, while a higher percentage of large-firm enrollees chose employee-plus-one coverage or 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, 2009-2021



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

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

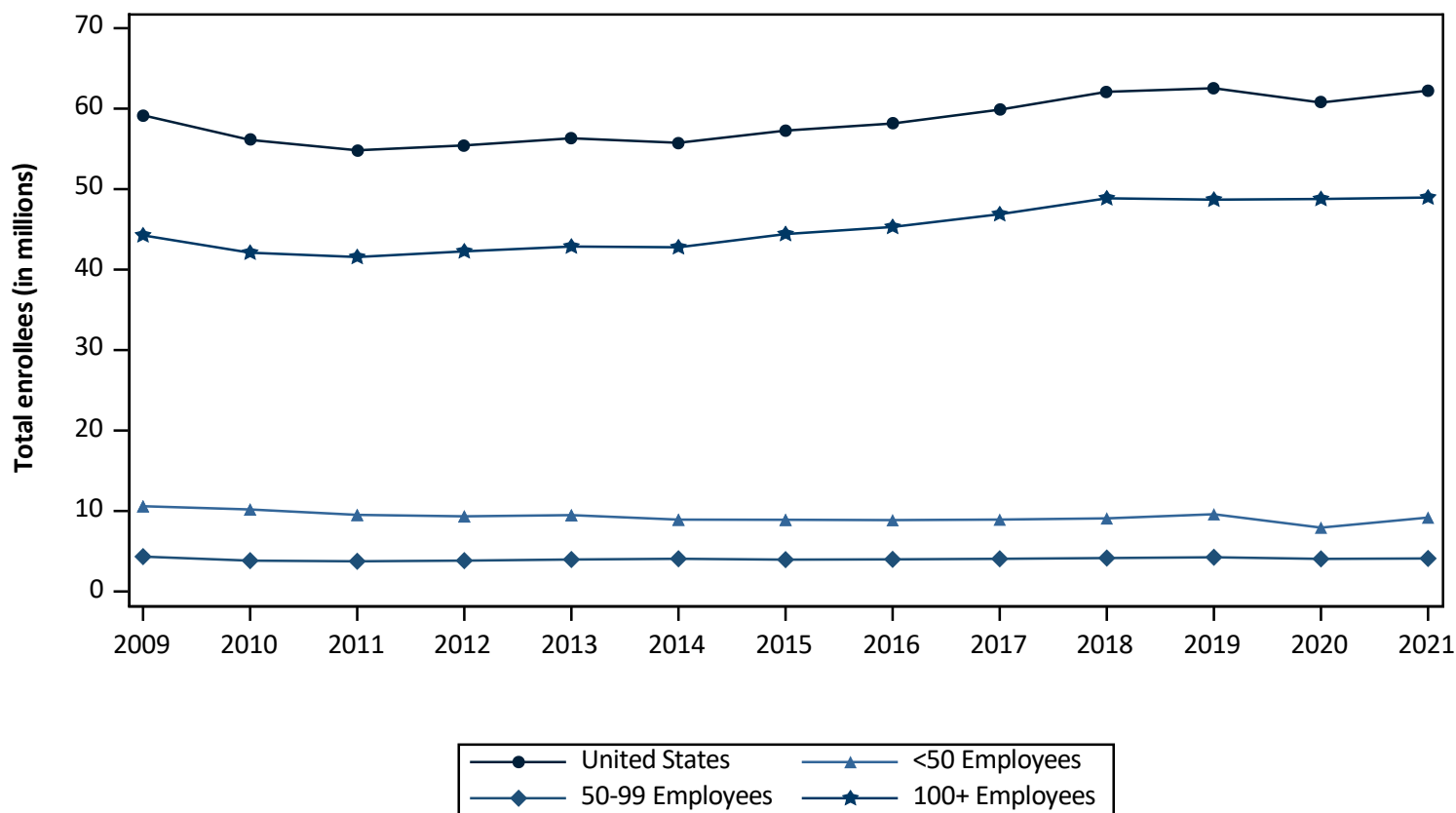
Number of Employees	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
U.S.	53.5%	51.8%*	50.6%	49.9%	49.4%	48.1%*	47.8%	47.2%	47.7%	47.8%	47.6%	49.5%*	48.0%*
<50	35.5%	34.2%	32.0%*	30.5%*	30.3%	28.3%*	27.1%	26.5%	26.7%	26.6%	27.3%	27.8%	27.1%^
50-99	53.8%	48.8%*	46.9%	46.6%	47.6%	45.2%	47.0%	45.4%	45.0%	44.3%	47.4%	47.2%	46.3%^
100+	60.9%	59.5%	58.9%	58.5%	57.7%	56.7%	56.4%	56.0%	56.5%	56.5%	55.8%	57.0%	56.3%

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.
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 2021 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, 2009-2021



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

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, 2009-2021

Number of Employees	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
U.S.	59.2	56.1*	54.8	55.4	56.3	55.8	57.3	58.2	59.9	62.1*	62.5	60.8	62.2
<50	10.6	10.2	9.5*	9.3	9.5	8.9*	8.9	8.9	8.9	9.1	9.6*	7.9*	9.2*^
50-99	4.3	3.8*	3.7	3.8	4.0	4.1	4.0	4.0	4.1	4.2	4.2	4.0	4.1^
100+	44.3	42.1*	41.6	42.3	42.9	42.8	44.4*	45.3	46.9	48.9*	48.7	48.8	49.0

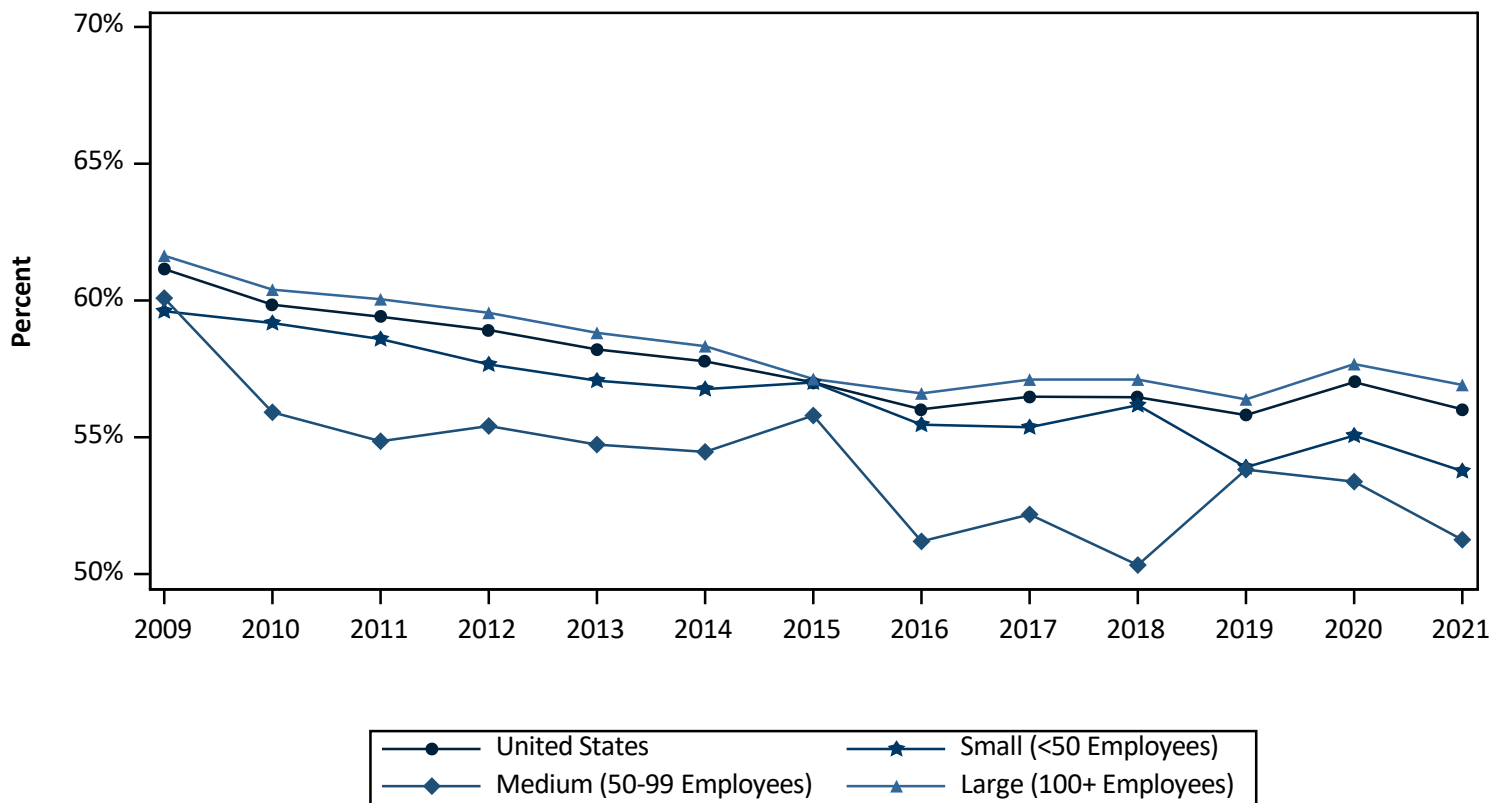
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

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 2021 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, 2009-2021



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

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

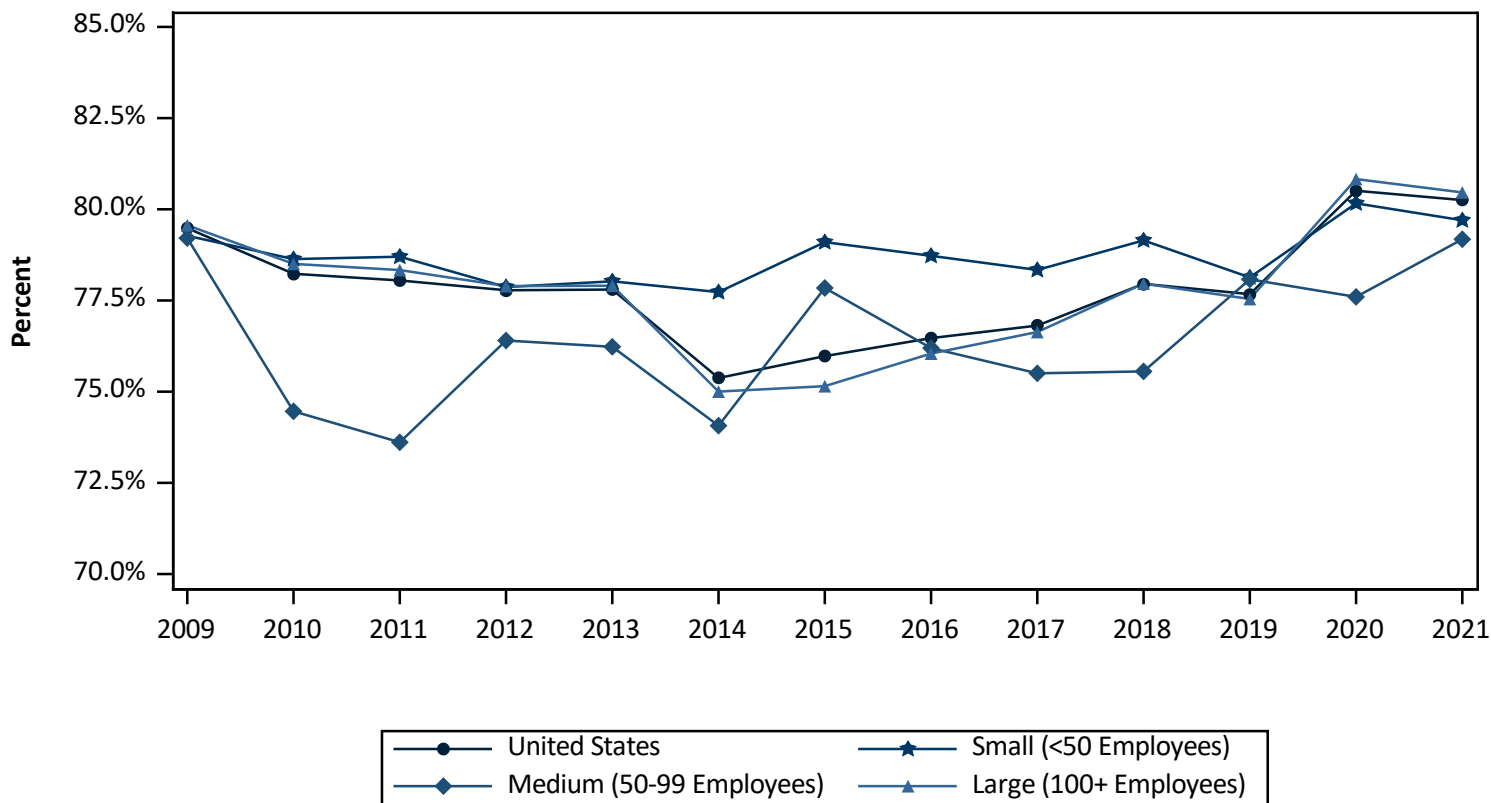
Number of Employees	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
U.S.	61.1%	59.8%*	59.4%	58.9%	58.2%	57.8%	57.0%	56.0%	56.5%	56.5%	55.8%	57.0%	56.0%
<50	59.6%	59.2%	58.6%	57.7%	57.1%	56.8%	57.0%	55.5%	55.4%	56.2%	53.9%*	55.1%	53.8%^
50-99	60.1%	55.9%*	54.9%	55.4%	54.7%	54.5%	55.8%	51.2%*	52.2%	50.3%	53.8%*	53.4%	51.3%^
100+	61.6%	60.4%	60.0%	59.5%	58.8%	58.3%	57.1%	56.6%	57.1%	57.1%	56.4%	57.7%	56.9%

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.
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 2021 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, 2009-2021



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

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

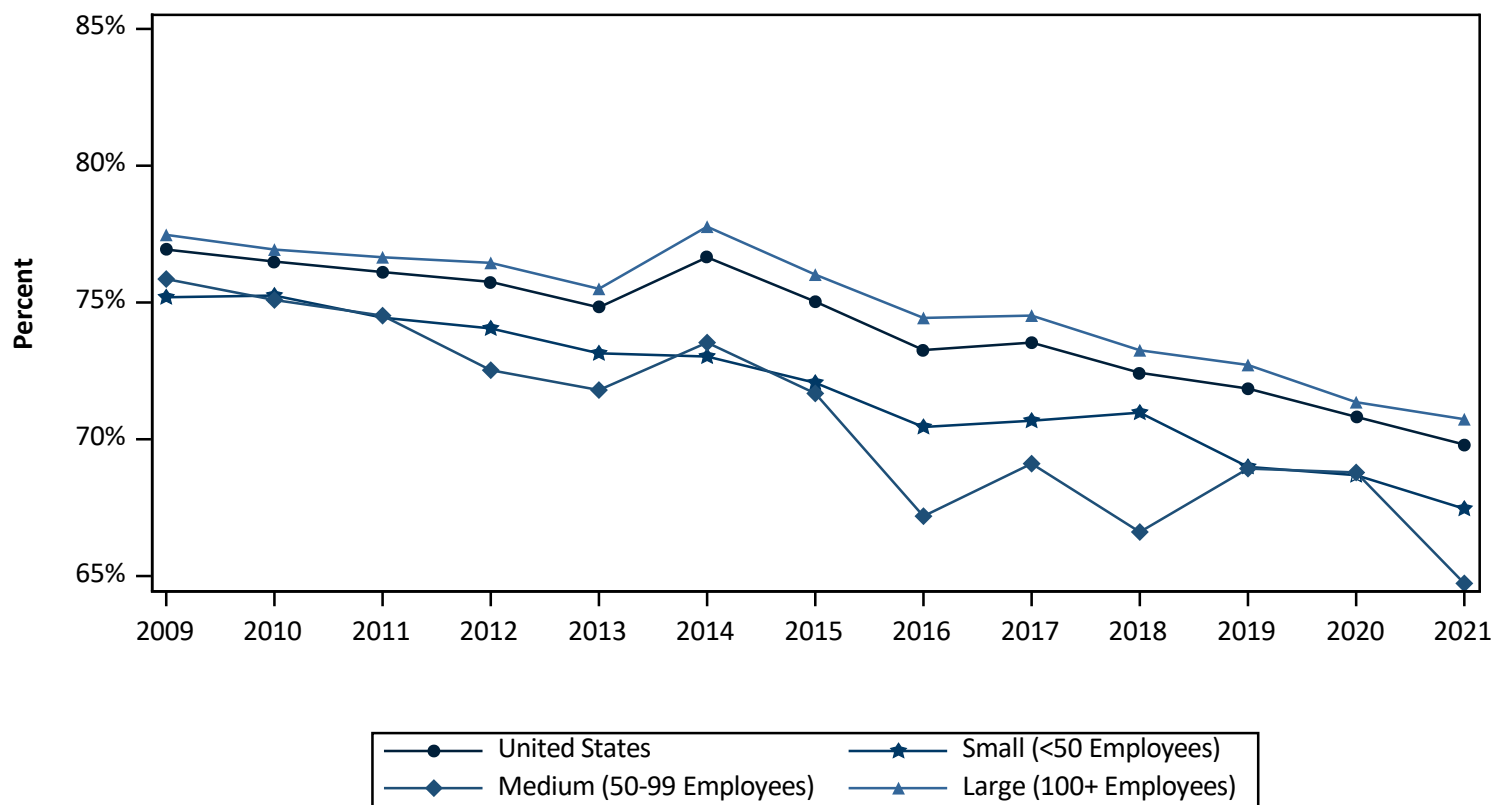
Number of Employees	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
U.S.	79.5%	78.2%*	78.0%	77.8%	77.8%	75.4%*	76.0%	76.5%	76.8%	78.0%*	77.7%	80.5%*	80.3%
<50	79.3%	78.6%	78.7%	77.9%	78.0%	77.7%	79.1%	78.7%	78.3%	79.1%	78.1%	80.2%*	79.7%
50-99	79.2%	74.5%*	73.6%	76.4%	76.2%	74.1%	77.8%*	76.2%	75.5%	75.6%	78.1%	77.6%	79.2%
100+	79.6%	78.5%	78.3%	77.9%	77.9%	75.0%*	75.2%	76.0%	76.6%	78.0%	77.5%	80.8%*	80.5%

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.
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 2021 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, 2009-2021



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

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

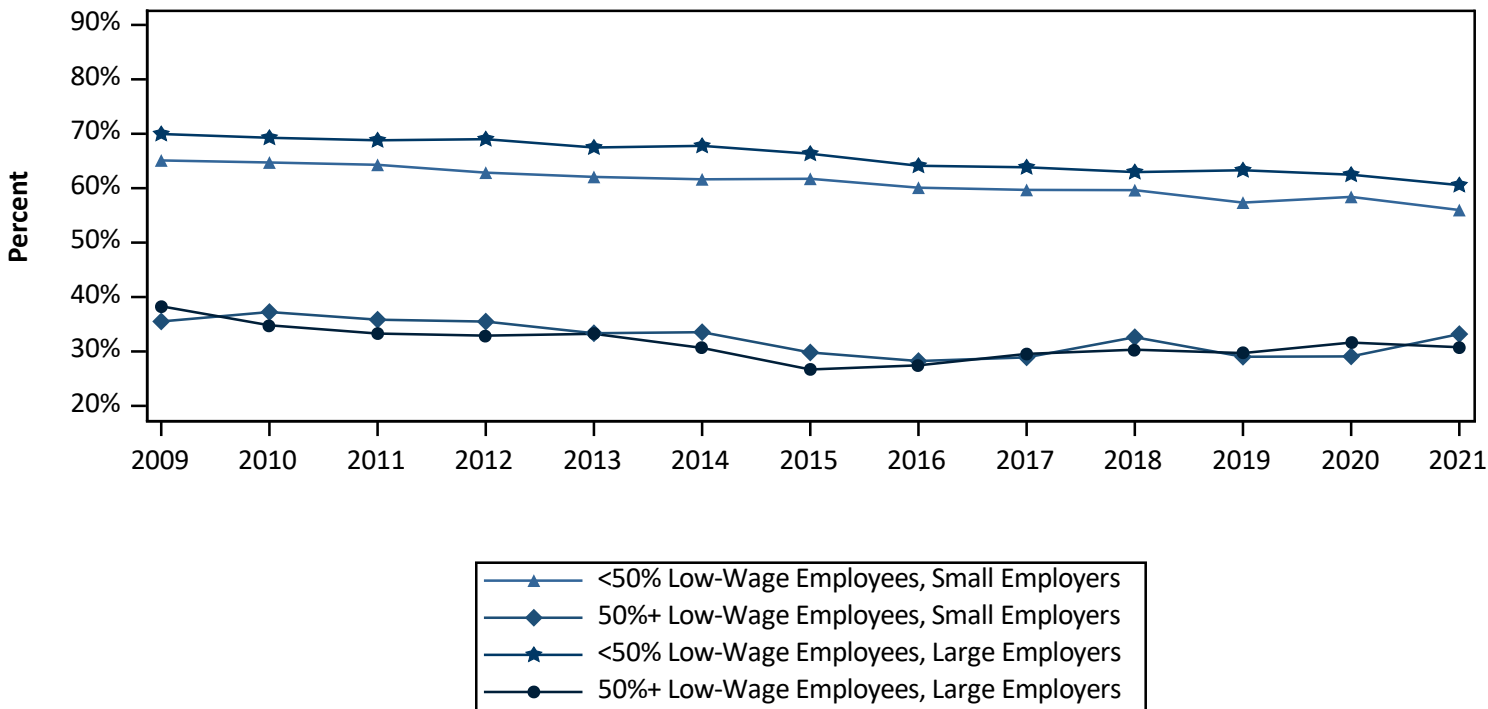
Number of Employees	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
U.S.	76.9%	76.5%	76.1%	75.8%	74.8%*	76.7%*	75.0%*	73.3%*	73.5%	72.4%*	71.9%	70.8%*	69.8%
<50	75.2%	75.3%	74.4%	74.1%	73.1%	73.0%	72.1%	70.4%*	70.7%	71.0%	69.0%*	68.7%	67.5%^
50-99	75.9%	75.1%	74.5%	72.5%	71.8%	73.5%	71.7%	67.2%*	69.1%	66.6%	68.9%	68.8%	64.7%^*
100+	77.5%	76.9%	76.7%	76.4%	75.5%*	77.8%*	76.0%*	74.4%*	74.5%	73.3%*	72.7%	71.4%*	70.7%

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.
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 2021 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, 2009-2021



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

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

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 2021, low-wage employees were defined as those earning less than \$13.50 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, 2009-2021

Low Wage	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
<50% Low-Wage Employees, Small Employers	65.1%	64.7%	64.3%	62.9%*	62.1%	61.6%	61.7%	60.1%*	59.7%	59.6%	57.4%*	58.4%	56.0%*
50%+ Low-Wage Employees, Small Employers	35.5%	37.2%	35.8%	35.5%	33.3%	33.5%	29.8%	28.2%	28.9%	32.6%	29.0%	29.1%	33.2%^
<50% Low-Wage Employees, Large Employers	70.0%	69.3%	68.8%	69.0%	67.5%*	67.8%	66.3%*	64.1%*	63.8%	63.0%	63.3%	62.5%	60.6%*
50%+ Low-Wage Employees, Large Employers	38.3%	34.8%*	33.3%	32.9%	33.2%	30.6%*	26.7%*	27.4%	29.5%*	30.3%	29.7%	31.6%	30.8%^

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

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

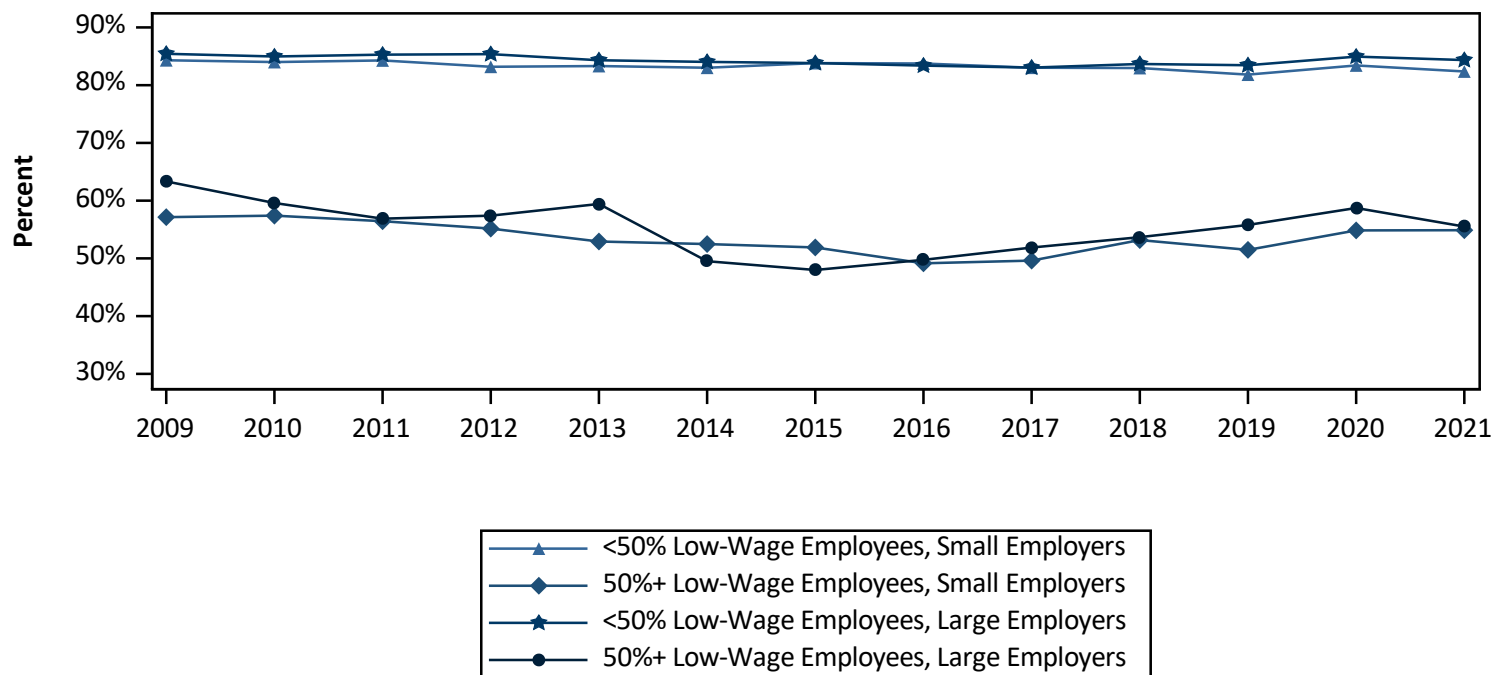
Denominator: Within each category, all employees in establishments that offer health insurance.

Note: Wage levels in the MEPS-IC questionnaires have been adjusted to account for changing wages over time. In 2021, low-wage employees were defined as those earning less than \$13.50 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% low-wage employees at $p < 0.05$. This test is conducted for 2021 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, 2009-2021



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

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

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 2021, low-wage employees were defined as those earning less than \$13.50 per hour.

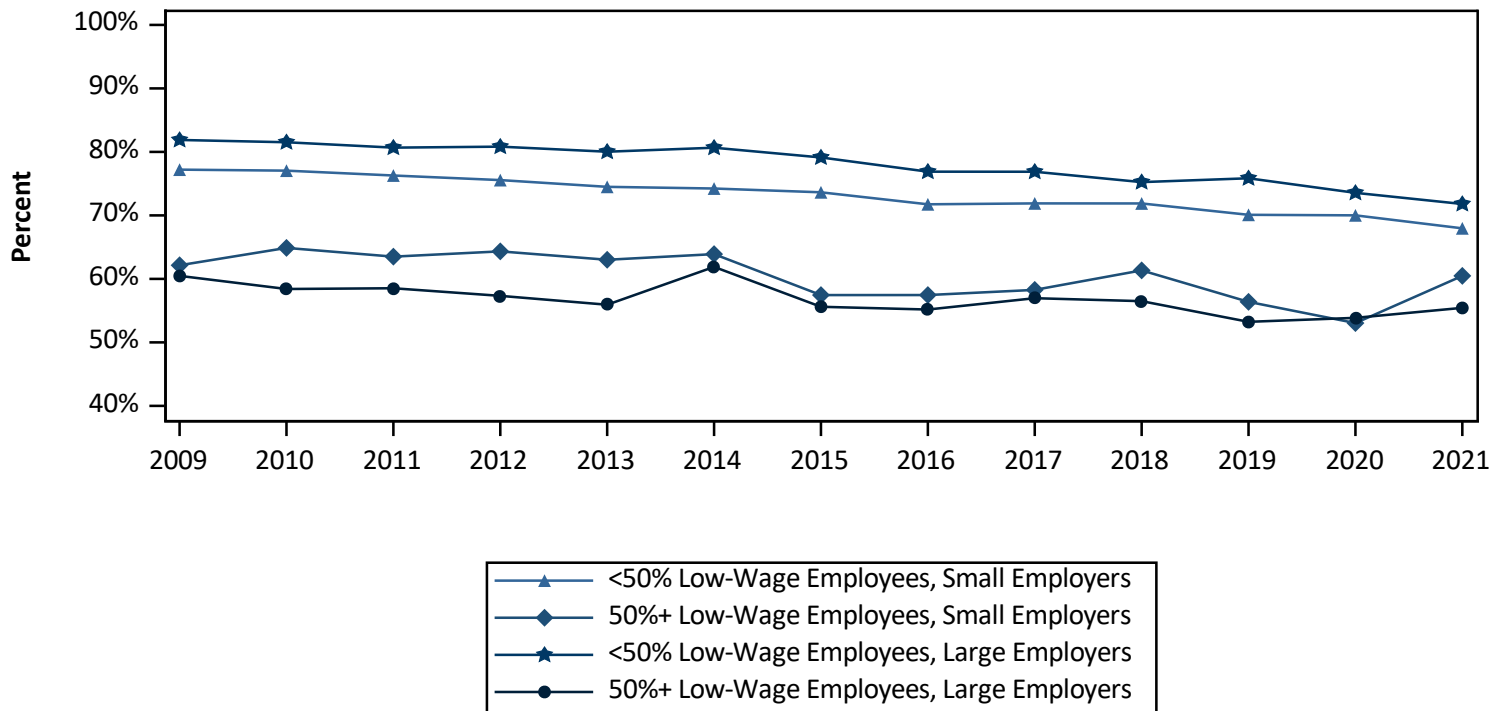
Data for Exhibit 2.7: Eligibility Rate													
Percentage of private-sector employees eligible for health insurance at establishments that offer health insurance, by the percentage of the establishment's workforce that is low wage and by firm size, 2009-2021													
Low Wage	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
<50% Low-Wage Employees, Small Employers	84.3%	84.0%	84.3%	83.2%	83.3%	83.0%	83.8%	83.8%	83.0%	83.0%	81.8%	83.4%	82.4%
50%+ Low-Wage Employees, Small Employers	57.1%	57.4%	56.4%	55.2%	52.9%	52.5%	51.9%	49.1%	49.6%	53.2%	51.5%	54.8%	54.9%^
<50% Low-Wage Employees, Large Employers	85.4%	85.0%	85.3%	85.4%	84.3%*	84.0%	83.8%	83.4%	83.0%	83.7%	83.5%	84.9%*	84.4%
50%+ Low-Wage Employees, Large Employers	63.3%	59.6%*	56.9%*	57.4%	59.4%*	49.5%*	48.0%	49.7%	51.9%	53.7%	55.8%	58.7%	55.5%^*

Key: Small employers = fewer than 50 employees. Large employers = 50 or more employees.
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.
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 2021, low-wage employees were defined as those earning less than \$13.50 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% low-wage employees at $p < 0.05$. This test is conducted for 2021 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, 2009-2021



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

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

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 2021, low-wage employees were defined as those earning less than \$13.50 per hour.

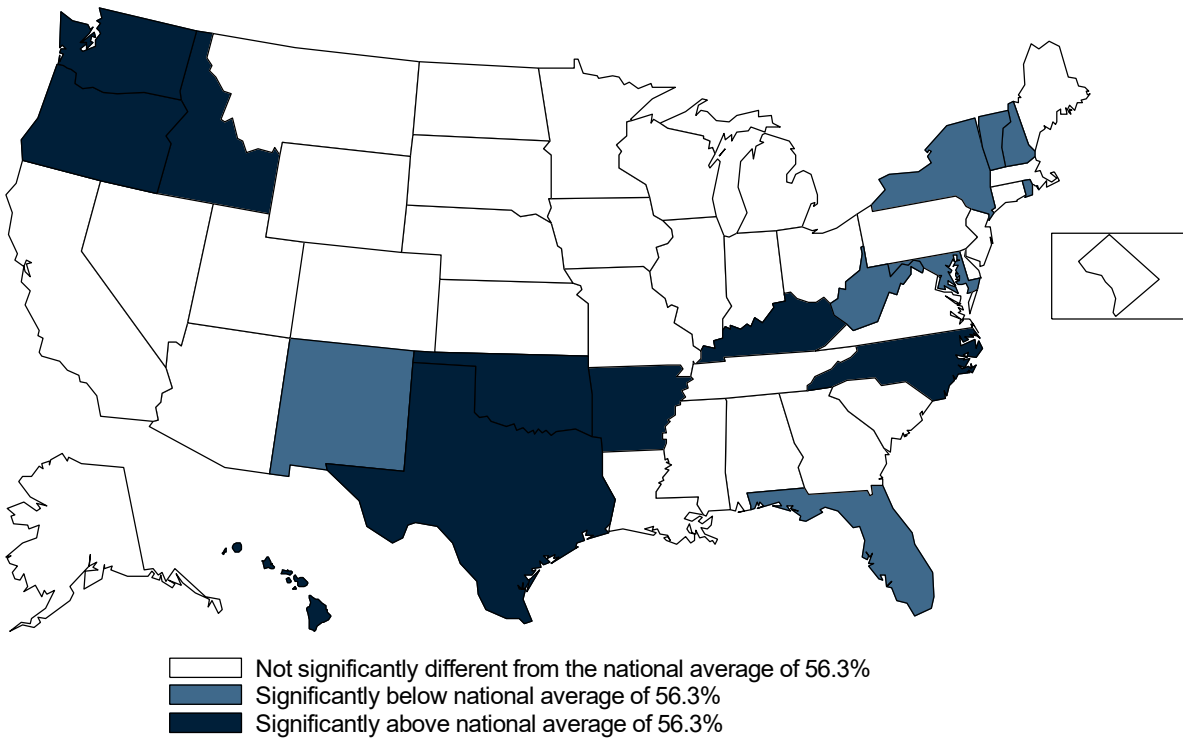
Low Wage	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
<50% Low-Wage Employees, Small Employers	77.2%	77.0%	76.3%	75.6%	74.5%*	74.2%	73.6%	71.7%*	71.9%	71.9%	70.1%*	70.0%	68.0%*
50%+ Low-Wage Employees, Small Employers	62.1%	64.9%	63.5%	64.3%	63.0%	63.9%	57.4%*	57.5%	58.3%	61.3%	56.4%	53.0%	60.5%*^
<50% Low-Wage Employees, Large Employers	81.9%	81.5%	80.7%	80.8%	80.0%	80.7%	79.1%*	76.9%*	76.9%	75.2%*	75.8%	73.6%*	71.8%*
50%+ Low-Wage Employees, Large Employers	60.5%	58.4%	58.5%	57.3%	55.9%	61.9%*	55.6%*	55.2%	57.0%	56.5%	53.2%	53.9%	55.4%*

Key: Small employers = fewer than 50 employees. Large employers = 50 or more employees.
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.
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 2021, low-wage employees were defined as those earning less than \$13.50 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% low-wage employees at $p < 0.05$. This test is conducted for 2021 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, 2019-2021



Alabama	58.6%	Kentucky	60.5%*	North Dakota	56.7%
Alaska	55.7%	Louisiana	54.1%	Ohio	56.2%
Arizona	53.9%	Maine	56.7%	Oklahoma	59.5%*
Arkansas	59.3%*	Maryland	51.1%*	Oregon	63.1%*
California	57.5%	Massachusetts	54.5%	Pennsylvania	57.0%
Colorado	57.5%	Michigan	57.1%	Rhode Island	53.0%*
Connecticut	55.1%	Minnesota	58.6%	South Carolina	56.6%
Delaware	55.0%	Mississippi	58.6%	South Dakota	56.4%
District of Columbia	58.5%	Missouri	57.9%	Tennessee	56.0%
Florida	52.8%*	Montana	57.5%	Texas	58.6%*
Georgia	54.6%	Nebraska	57.3%	Utah	54.8%
Hawaii	63.2%*	Nevada	54.5%	Vermont	53.4%*
Idaho	59.8%*	New Hampshire	52.4%*	Virginia	55.0%
Illinois	55.2%	New Jersey	55.3%	Washington	64.5%*
Indiana	56.9%	New Mexico	52.7%*	West Virginia	51.7%*
Iowa	56.1%	New York	50.4%*	Wisconsin	54.3%
Kansas	57.0%	North Carolina	60.4%*	Wyoming	57.4%

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2019-2021.

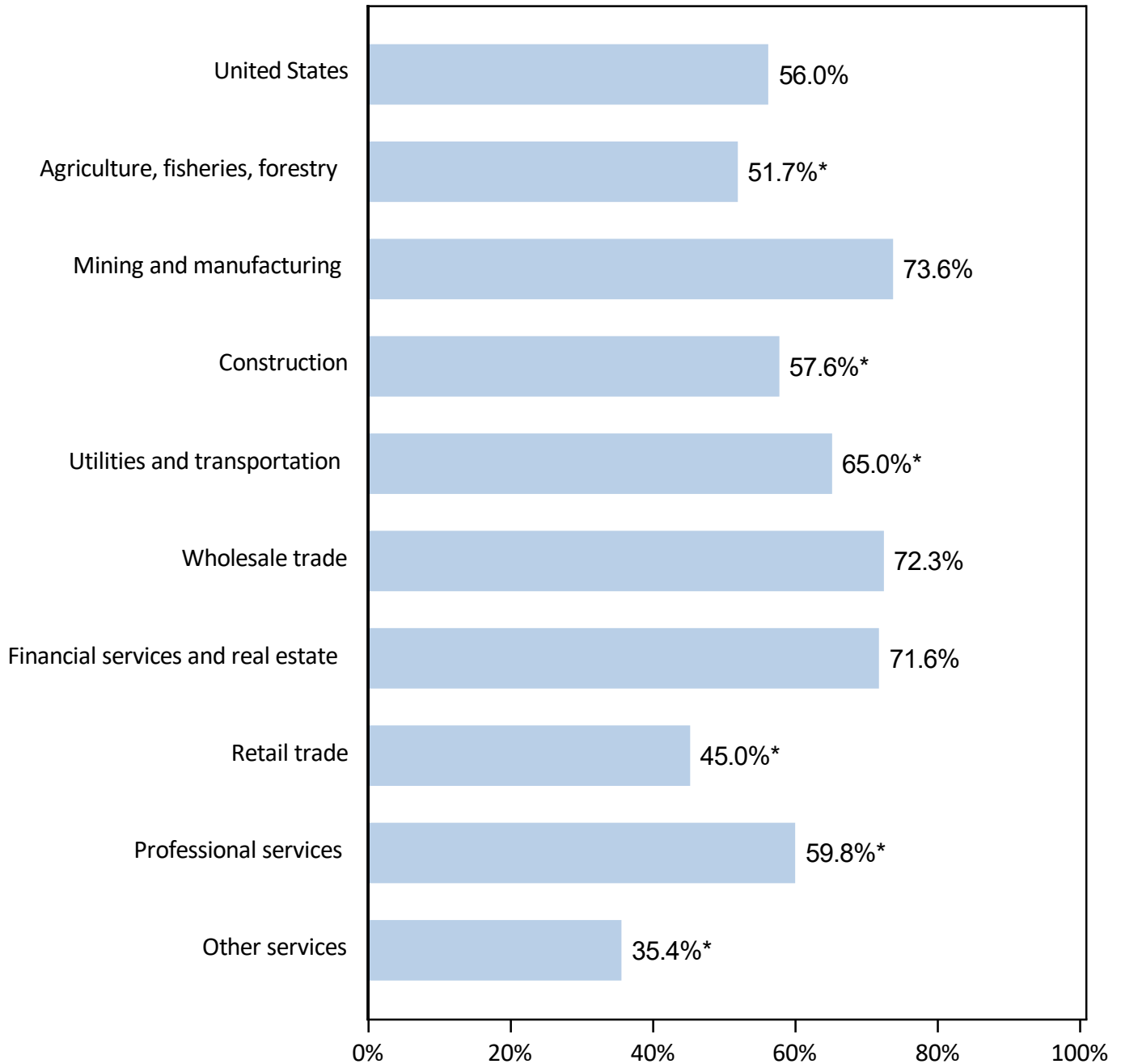
Denominator: Within each State, all employees in establishments that offer health insurance.

Note: * Statistically different from national average of 56.3 percent at $p < 0.05$.

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

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, 2021



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2021.

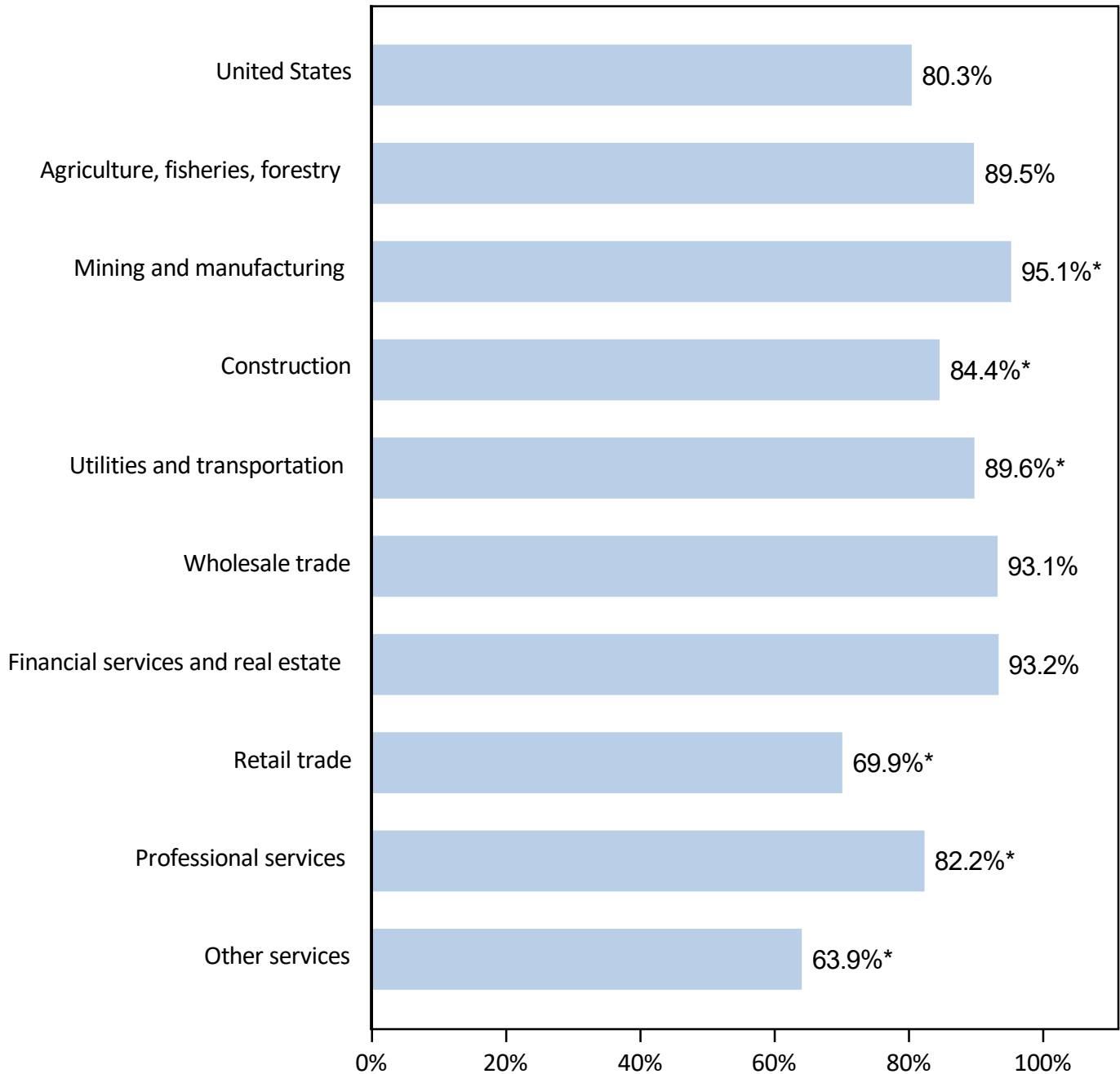
Denominator: Within each category, all employees in establishments that offer health insurance.

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, 2021



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2021.

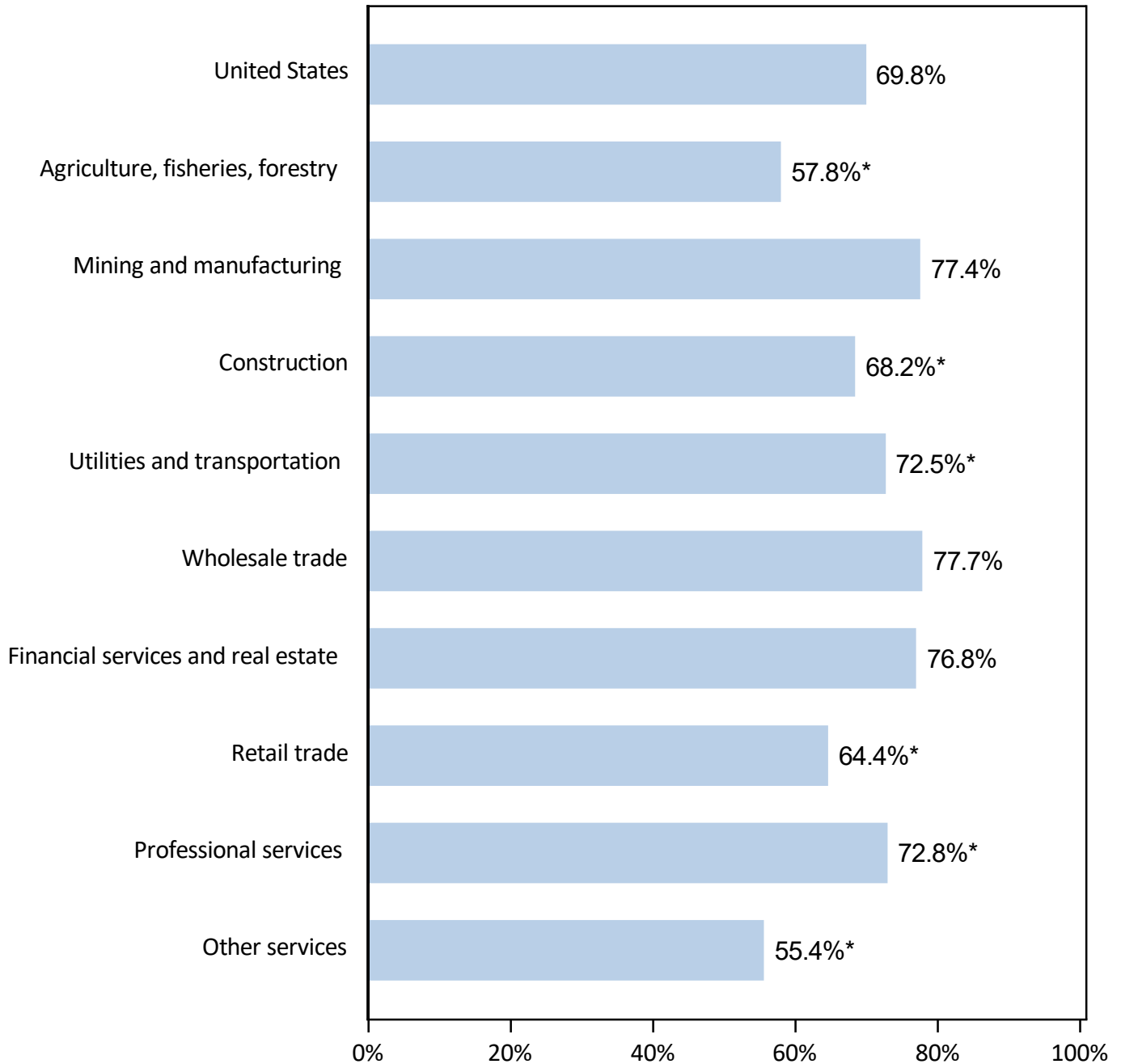
Denominator: Within each category, all employees in establishments that offer health insurance.

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, 2021



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2021.

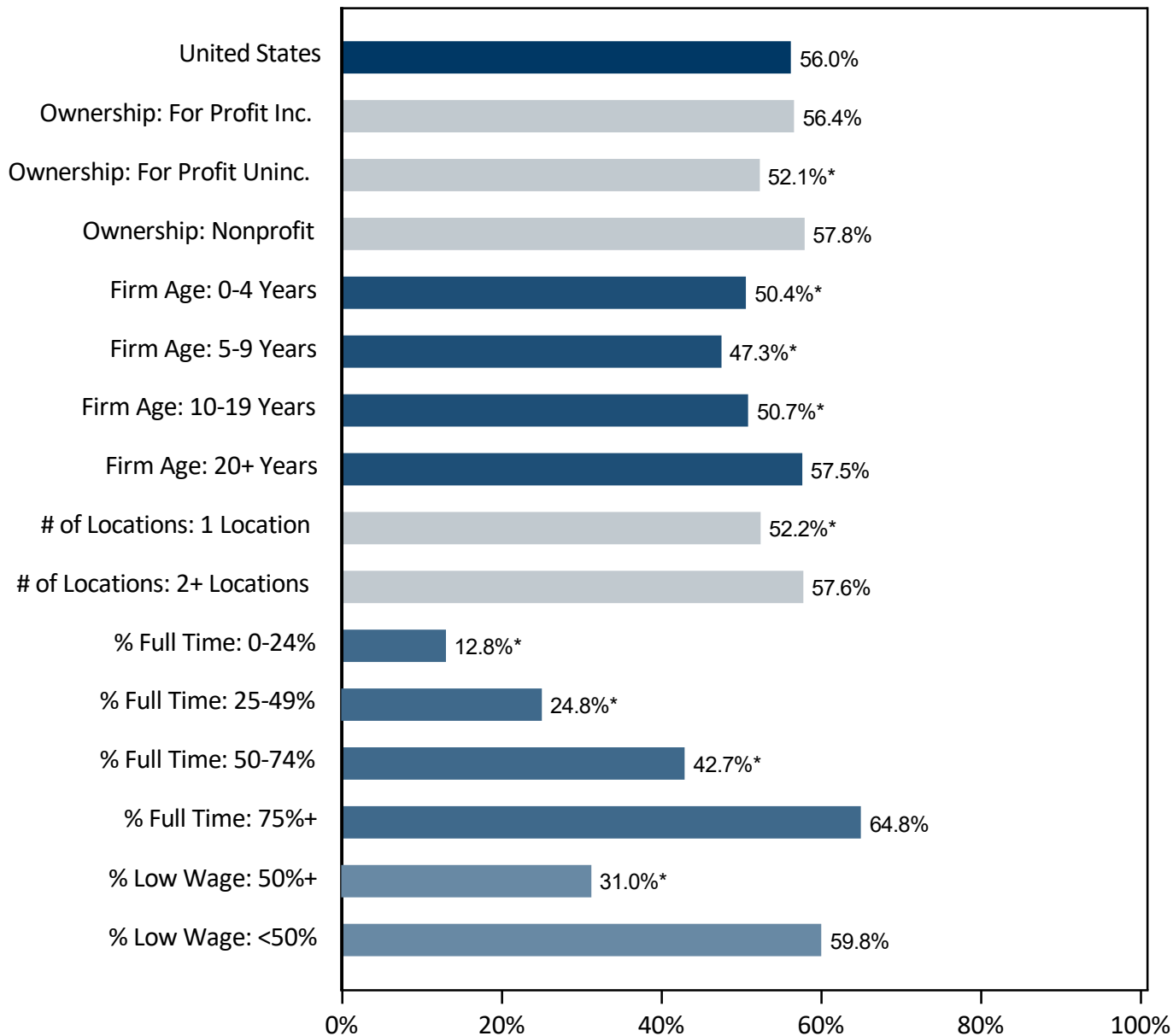
Denominator: Within each category, eligible employees in establishments that offer health insurance.

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, 2021



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2021.

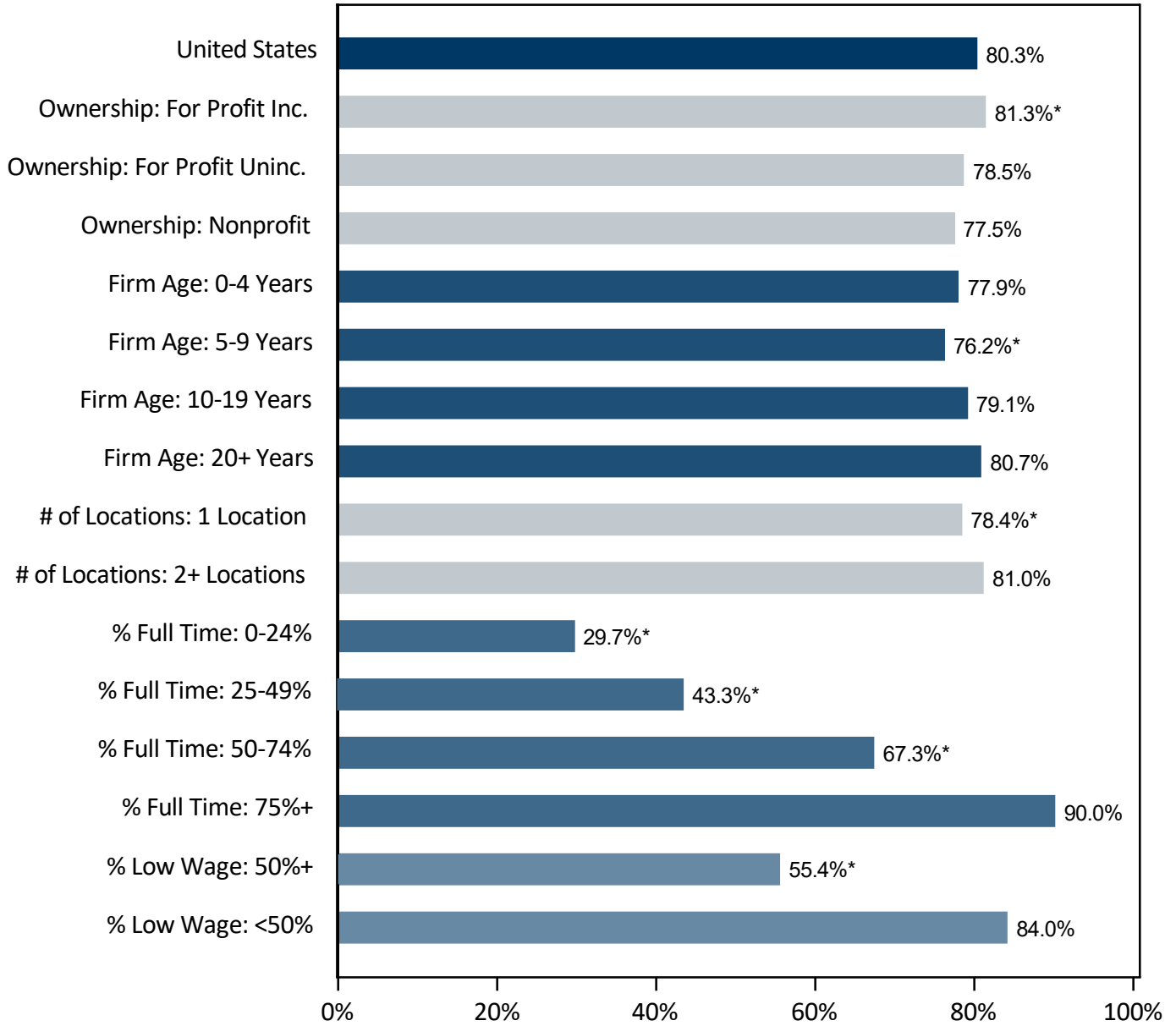
Denominator: Within each category, all employees in establishments that offer health insurance.

Note: “% Full Time” refers to the percentage of the establishment’s workforce that worked full time in 2021. “% Low Wage” refers to the percentage of the establishment’s workforce that earned less than \$13.50 per hour in 2021. * 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, 2021



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2021.

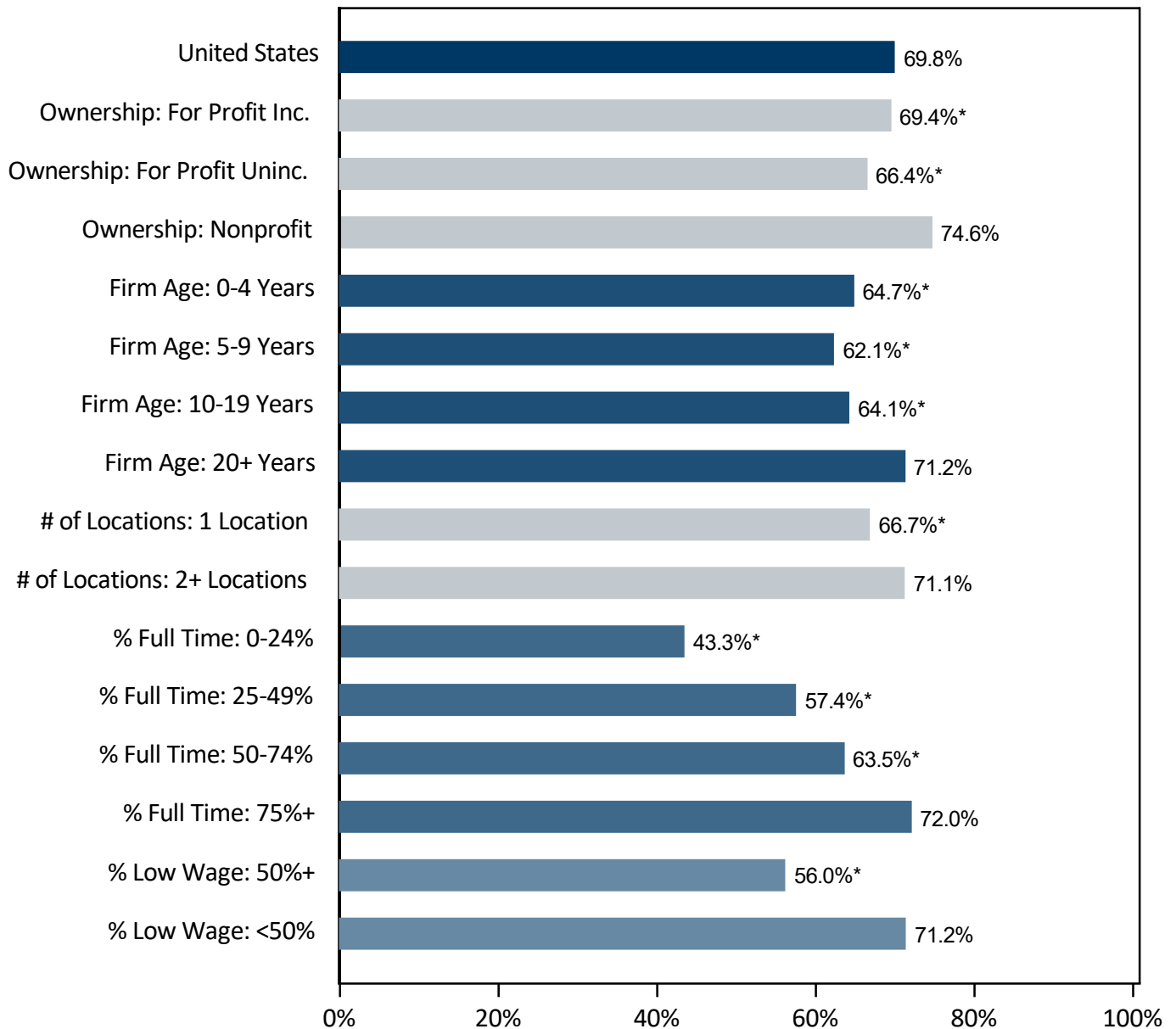
Denominator: Within each category, all employees in establishments that offer health insurance.

Note: “% Full Time” refers to the percentage of the establishment’s workforce that worked full time in 2021. “% Low Wage” refers to the percentage of the establishment’s workforce that earned less than \$13.50 per hour in 2021. * 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, 2021



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2021.

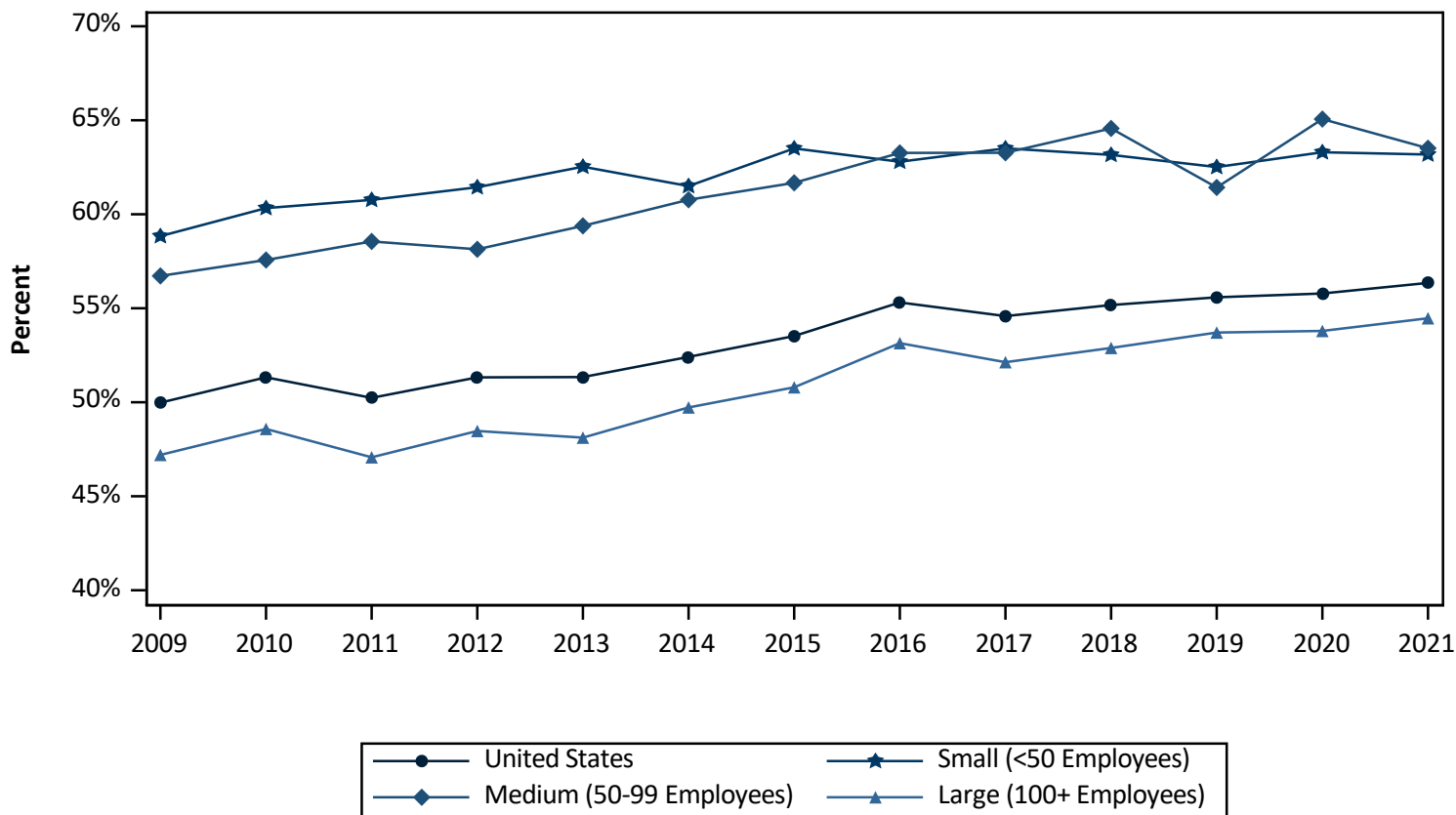
Denominator: Within each category, eligible employees in establishments that offer health insurance.

Note: “% Full Time” refers to the percentage of the establishment’s workforce that worked full time in 2021. “% Low Wage” refers to the percentage of the establishment’s workforce that earned less than \$13.50 per hour in 2021. * 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, 2009-2021



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

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, 2009-2021

Number of Employees	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
U.S.	50.0%	51.3%*	50.2%*	51.3%*	51.3%	52.4%*	53.5%*	55.3%*	54.6%	55.2%	55.6%	55.8%	56.3%
<50	58.8%	60.3%*	60.8%	61.4%	62.5%	61.5%	63.5%*	62.8%	63.5%	63.2%	62.5%	63.3%	63.2%^
50-99	56.7%	57.6%	58.6%	58.1%	59.4%	60.8%	61.7%	63.3%	63.3%	64.6%	61.4%*	65.1%*	63.5%^
100+	47.2%	48.6%*	47.1%*	48.5%*	48.1%	49.7%*	50.8%*	53.1%*	52.1%*	52.9%	53.7%	53.8%	54.5%

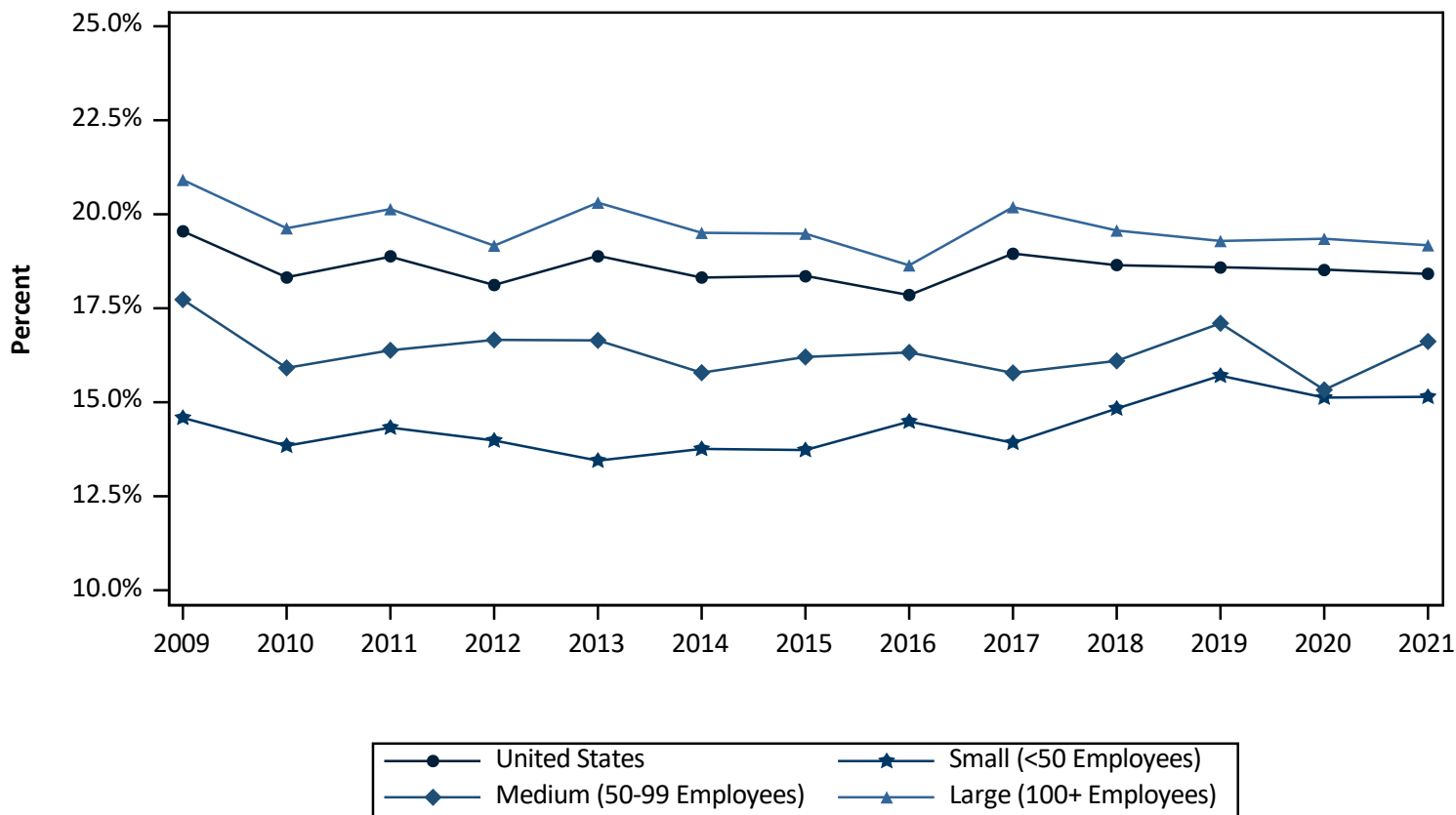
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

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 2021 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, 2009-2021



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

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, 2009-2021

Number of Employees	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
U.S.	19.5%	18.3%*	18.9%	18.1%*	18.9%*	18.3%*	18.4%	17.8%*	19.0%*	18.6%	18.6%	18.5%	18.4%
<50	14.6%	13.8%	14.3%	14.0%	13.4%	13.8%	13.7%	14.5%	13.9%	14.8%	15.7%	15.1%	15.1%^
50-99	17.7%	15.9%	16.4%	16.7%	16.6%	15.8%	16.2%	16.3%	15.8%	16.1%	17.1%	15.3%*	16.6%^
100+	20.9%	19.6%*	20.1%	19.2%*	20.3%*	19.5%*	19.5%	18.6%*	20.2%*	19.6%*	19.3%	19.3%	19.2%

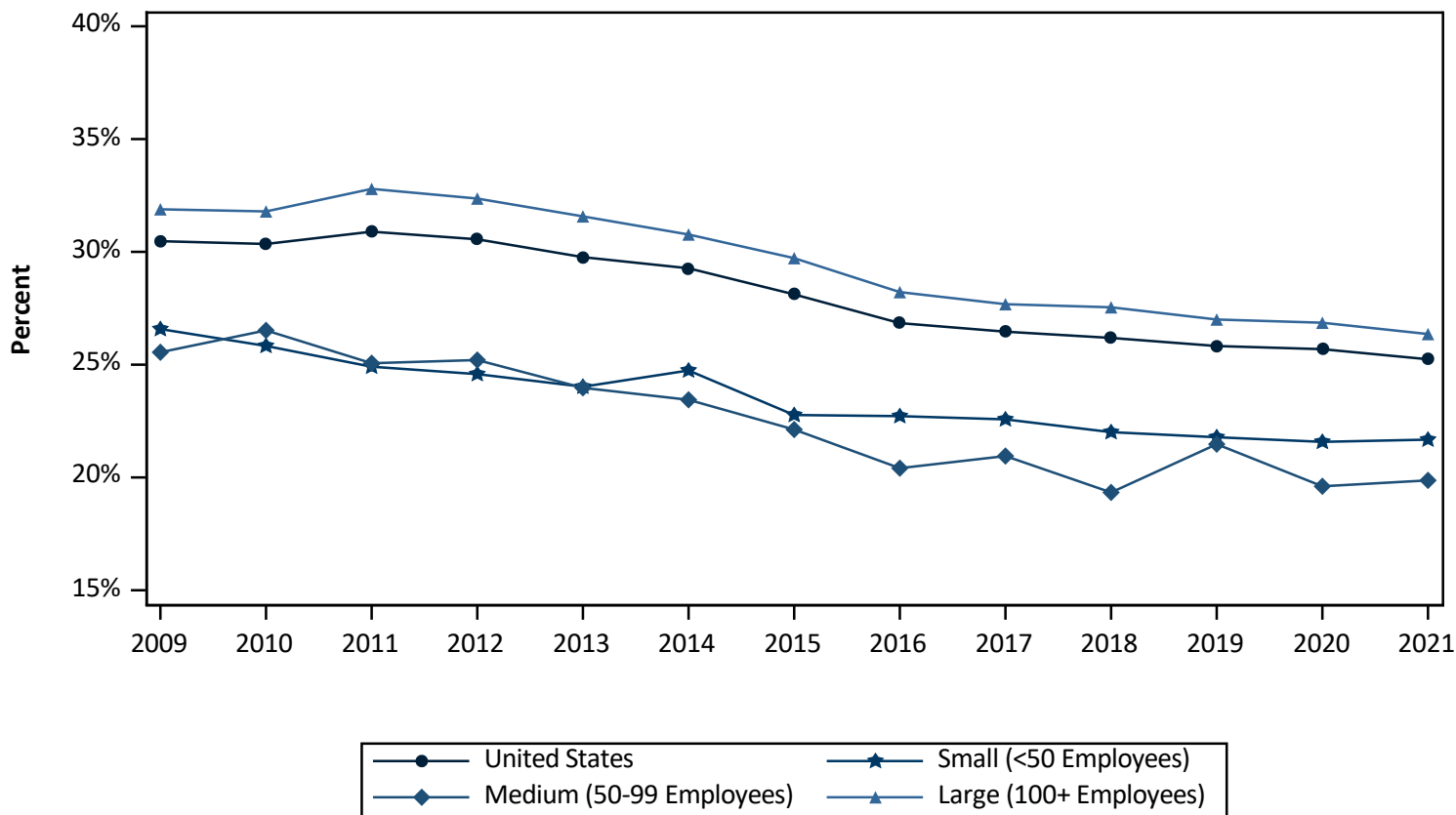
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

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 2021 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, 2009-2021



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

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, 2009-2021

Number of Employees	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
U.S.	30.5%	30.3%	30.9%	30.6%	29.8%*	29.3%	28.1%*	26.8%*	26.5%	26.2%	25.8%	25.7%	25.2%
<50	26.6%	25.8%	24.9%	24.6%	24.0%	24.7%	22.8%*	22.7%	22.6%	22.0%	21.8%	21.6%	21.7%^
50-99	25.5%	26.5%	25.1%	25.2%	24.0%	23.4%	22.1%	20.4%	20.9%	19.3%	21.5%	19.6%	19.9%^
100+	31.9%	31.8%	32.8%*	32.4%	31.6%*	30.8%*	29.7%*	28.2%*	27.7%	27.5%	27.0%	26.9%	26.4%

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

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 2021 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 2009 to 2021 overall and by firm size.

This section also presents information on variation in total premiums in 2021 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., the percentage of covered 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 2021, average total health insurance premiums were \$7,380 for single coverage, \$14,634 for employee-plus-one coverage, and \$21,381 for family coverage. These amounts represented an increase over 2020 that ranged from 3.0 to 3.2 percent for the three types of coverage (Exhibits 3.1 and 3.2). These 1-year percentage increases were not significantly different from the average annual growth rates from 2009 to 2021, which ranged from 3.9 to 4.2 percent across the three types of coverage.
- In 2021, 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. \$4,700), employee-plus-one (\$21,000 vs. \$9,100), and family coverage (\$29,000 vs. \$14,000) (Exhibit 3.15).
- Average annual total premiums for 2019-2021 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 Columbia) had higher than average premiums for all three types of coverage.
- Thirteen 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 two are in the Midwest.

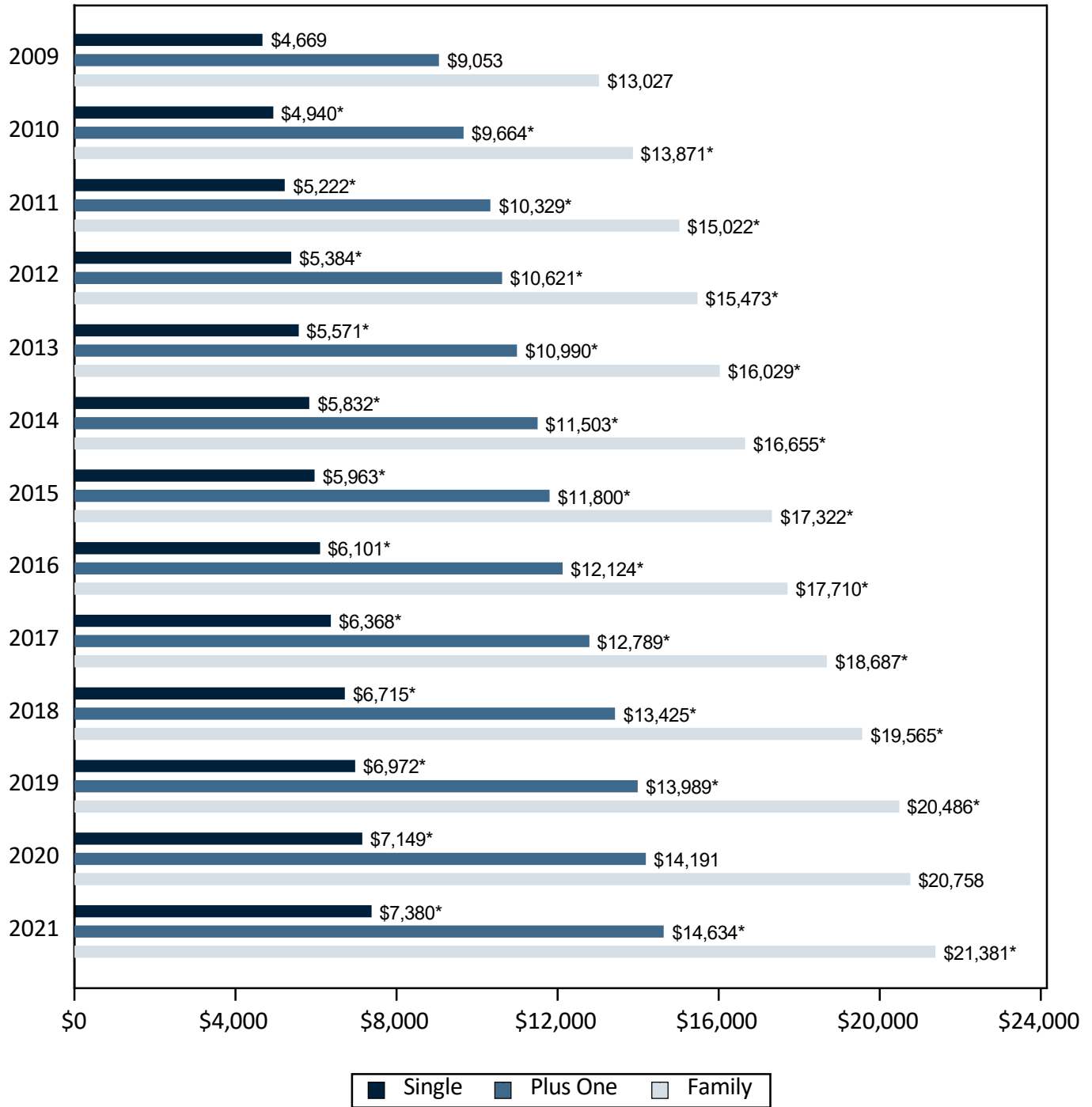
Key Trends and Differences

Variation in total premiums in 2021 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 and in the oldest firms (in business for 20 or more years). For single and employee-plus one coverage, premiums were higher in establishments with less than 50 percent low-wage workers. Premiums for both types of dependent coverage (employee plus one and family) were higher in multilocation firms.

Premiums in small firms (fewer than 50 employees) for single, employee-plus-one, and family coverage were lower than premiums at large firms (100+ employees) at the lower end of the premium distribution (10th percentile and 25th percentiles). However, they were almost always higher at the upper end of the distribution (75th and 90th percentile). The one exception was that there was no difference in the 75th percentile family premium between small and large firms.

Exhibit 3.1

Average total premiums per enrolled employee for single, employee-plus-one, and family coverage, 2009-2021



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

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, 2009-2021



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

Data for Exhibit 3.2

Percentage change in total premiums from previous year per enrolled employee for single, employee-plus-one, and family coverage, 2009-2021

Coverage	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
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%*	3.2%*
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%	3.1%*
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%	3.0%*

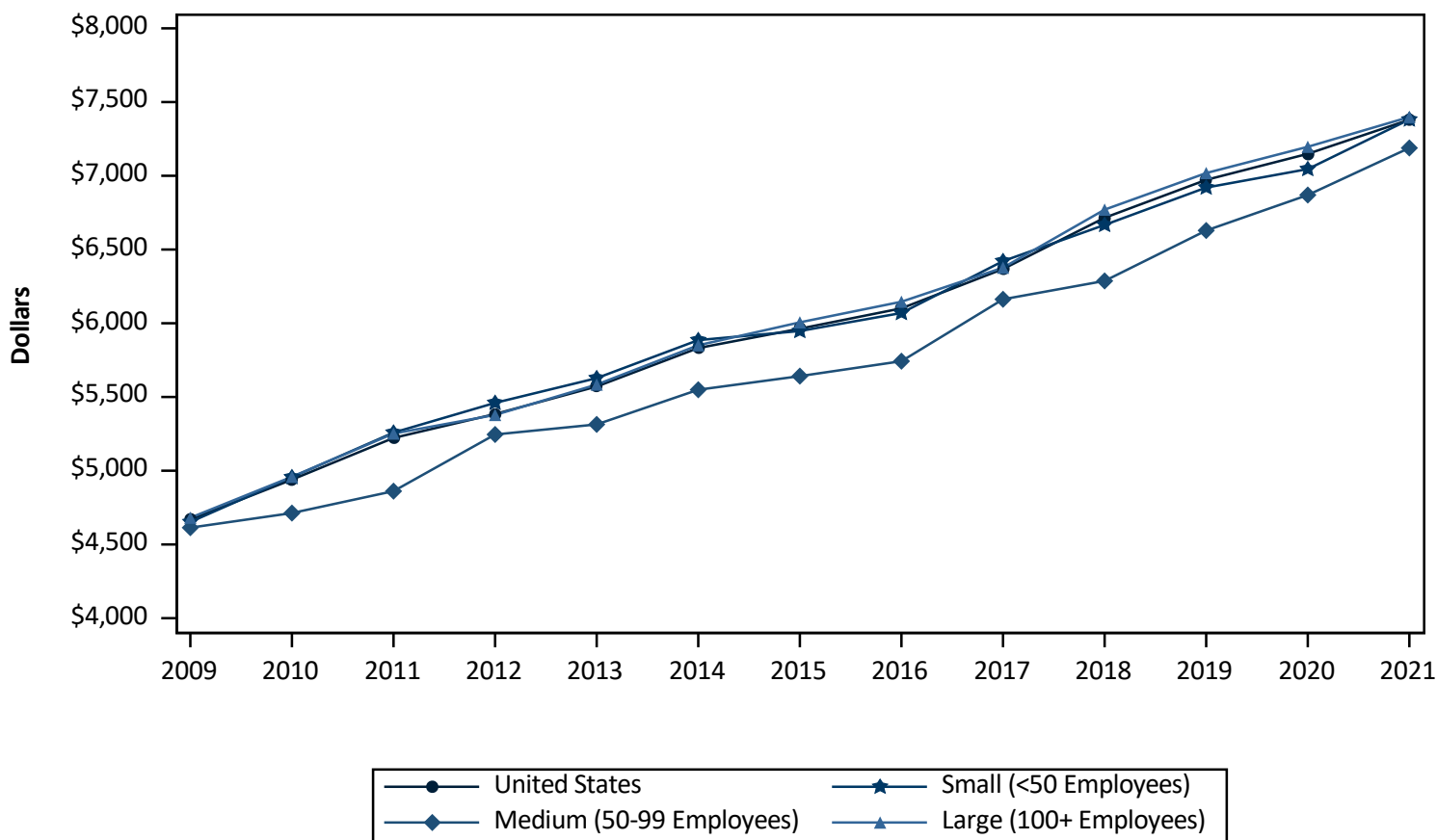
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

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, 2009-2021



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

Data for Exhibit 3.3

Average total single premium per enrolled employee, by firm size, 2009-2021

Number of Employees	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
U.S.	\$4,669	\$4,940*	\$5,222*	\$5,384*	\$5,571*	\$5,832*	\$5,963*	\$6,101*	\$6,368*	\$6,715*	\$6,972*	\$7,149*	\$7,380*
<50	\$4,652	\$4,956*	\$5,258*	\$5,460*	\$5,628*	\$5,886*	\$5,947	\$6,070	\$6,421*	\$6,667*	\$6,920*	\$7,045	\$7,382*
50-99	\$4,614	\$4,713	\$4,861	\$5,246*	\$5,314	\$5,549*	\$5,642	\$5,743	\$6,163*	\$6,287	\$6,629*	\$6,870	\$7,189
100+	\$4,681	\$4,959*	\$5,252*	\$5,378*	\$5,584*	\$5,851*	\$6,006*	\$6,146*	\$6,377*	\$6,770*	\$7,019*	\$7,197*	\$7,399*

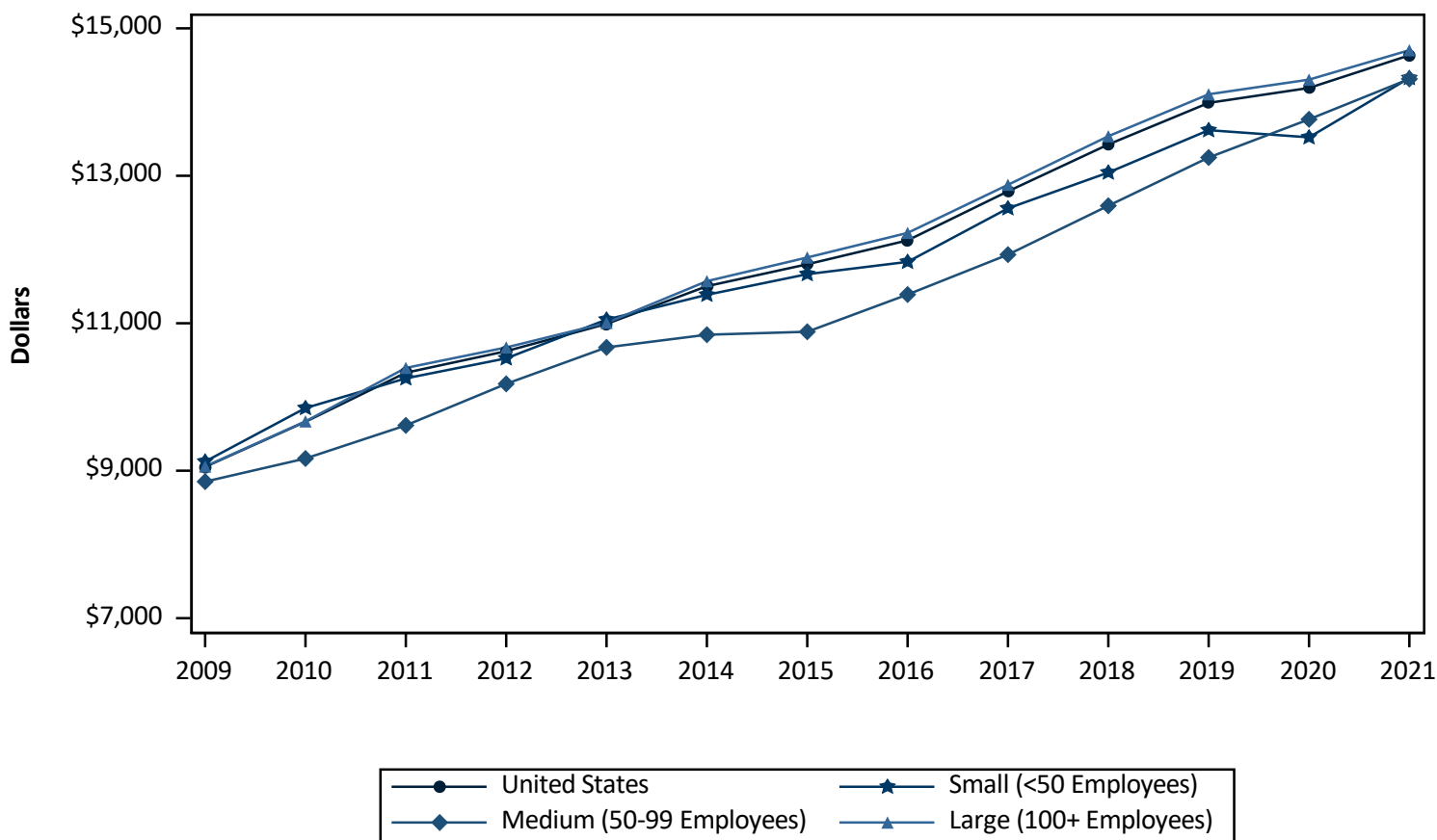
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

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 2021 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, 2009-2021



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

Data for Exhibit 3.4

Average total employee-plus-one premium per enrolled employee, by firm size, 2009-2021

Number of Employees	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
U.S.	\$9,053	\$9,664*	\$10,329*	\$10,621*	\$10,990*	\$11,503*	\$11,800*	\$12,124*	\$12,789*	\$13,425*	\$13,989*	\$14,191	\$14,634*
<50	\$9,124	\$9,850*	\$10,253*	\$10,524	\$11,050*	\$11,386	\$11,666	\$11,833	\$12,558*	\$13,044*	\$13,619	\$13,522	\$14,326*
50-99	\$8,852	\$9,166	\$9,615*	\$10,178*	\$10,673	\$10,845	\$10,885	\$11,389	\$11,931	\$12,593*	\$13,248	\$13,766	\$14,314
100+	\$9,058	\$9,669*	\$10,394*	\$10,672*	\$11,006*	\$11,571*	\$11,892*	\$12,225*	\$12,878*	\$13,537*	\$14,105*	\$14,304	\$14,703*

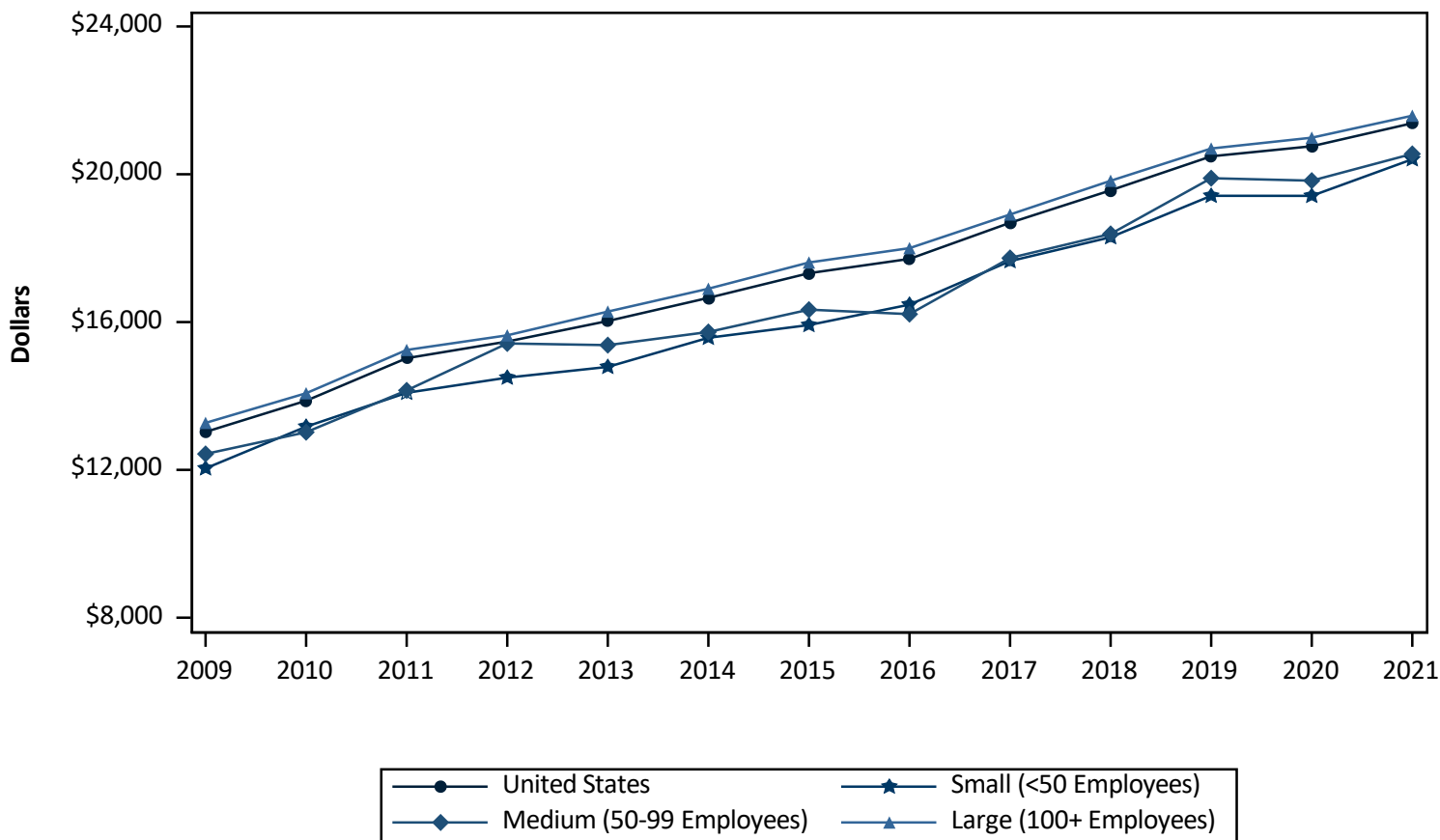
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

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 2021 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, 2009-2021



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

Data for Exhibit 3.5

Average total family premium per enrolled employee, by firm size, 2009-2021

Number of Employees	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
U.S.	\$13,027	\$13,871*	\$15,022*	\$15,473*	\$16,029*	\$16,655*	\$17,322*	\$17,710*	\$18,687*	\$19,565*	\$20,486*	\$20,758	\$21,381*
<50	\$12,041	\$13,170*	\$14,086*	\$14,496	\$14,787	\$15,575*	\$15,919	\$16,471	\$17,649*	\$18,296*	\$19,417*	\$19,416	\$20,406*^
50-99	\$12,431	\$13,019*	\$14,151*	\$15,421*	\$15,376	\$15,732	\$16,336	\$16,214	\$17,735*	\$18,386	\$19,893*	\$19,827	\$20,551^
100+	\$13,271	\$14,074*	\$15,245*	\$15,641*	\$16,284*	\$16,903*	\$17,612*	\$18,000*	\$18,911*	\$19,824*	\$20,697*	\$20,990	\$21,584*

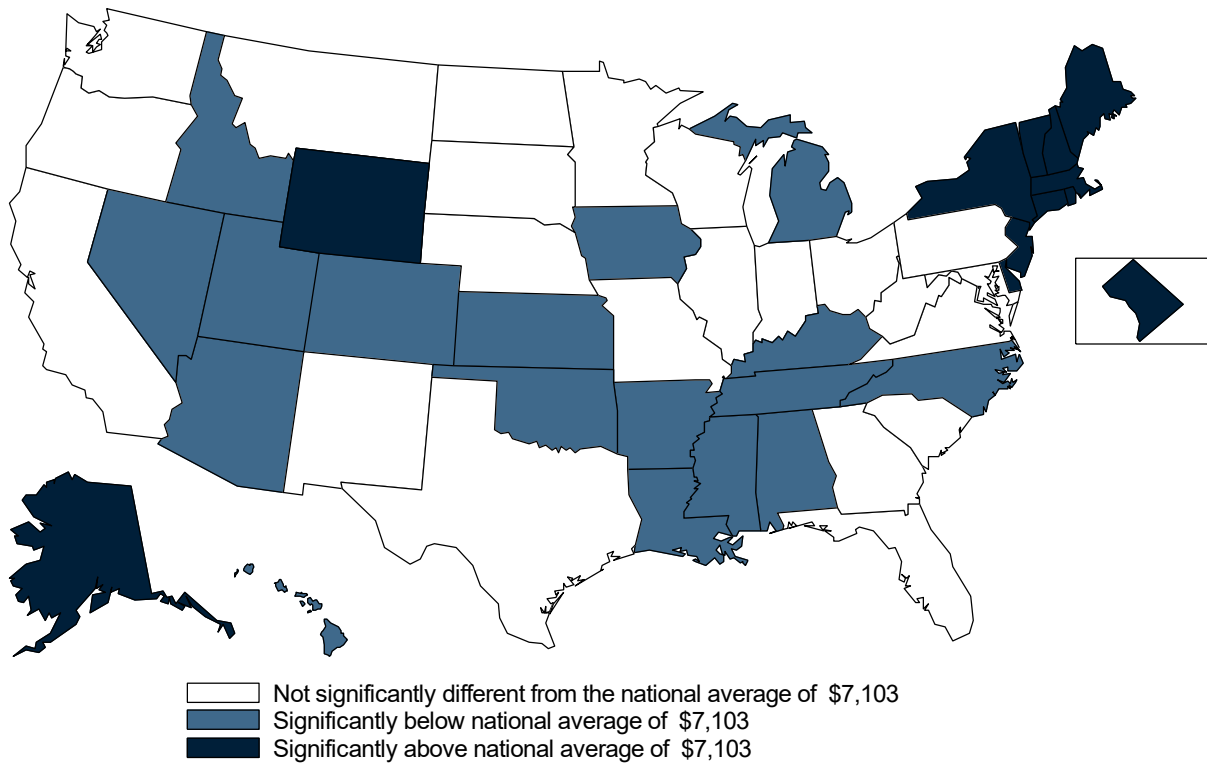
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

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 2021 only.

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

Exhibit 3.6

Average total single premium per enrolled employee, by State, 3-year average, 2019-2021



Alabama	\$6,481*	Kentucky	\$6,918*	North Dakota	\$6,998
Alaska	\$8,798*	Louisiana	\$6,696*	Ohio	\$7,030
Arizona	\$6,559*	Maine	\$7,467*	Oklahoma	\$6,893*
Arkansas	\$6,220*	Maryland	\$7,182	Oregon	\$6,929
California	\$7,165	Massachusetts	\$7,623*	Pennsylvania	\$7,218
Colorado	\$6,819*	Michigan	\$6,804*	Rhode Island	\$7,485*
Connecticut	\$7,512*	Minnesota	\$7,020	South Carolina	\$7,091
Delaware	\$7,701*	Mississippi	\$6,533*	South Dakota	\$7,133
District of Columbia	\$7,684*	Missouri	\$7,007	Tennessee	\$6,564*
Florida	\$7,002	Montana	\$6,957	Texas	\$6,992
Georgia	\$6,948	Nebraska	\$7,263	Utah	\$6,454*
Hawaii	\$6,715*	Nevada	\$6,550*	Vermont	\$7,676*
Idaho	\$6,549*	New Hampshire	\$7,662*	Virginia	\$6,948
Illinois	\$7,244	New Jersey	\$7,531*	Washington	\$7,232
Indiana	\$7,238	New Mexico	\$7,165	West Virginia	\$7,287
Iowa	\$6,798*	New York	\$8,126*	Wisconsin	\$7,107
Kansas	\$6,563*	North Carolina	\$6,922*	Wyoming	\$7,550*

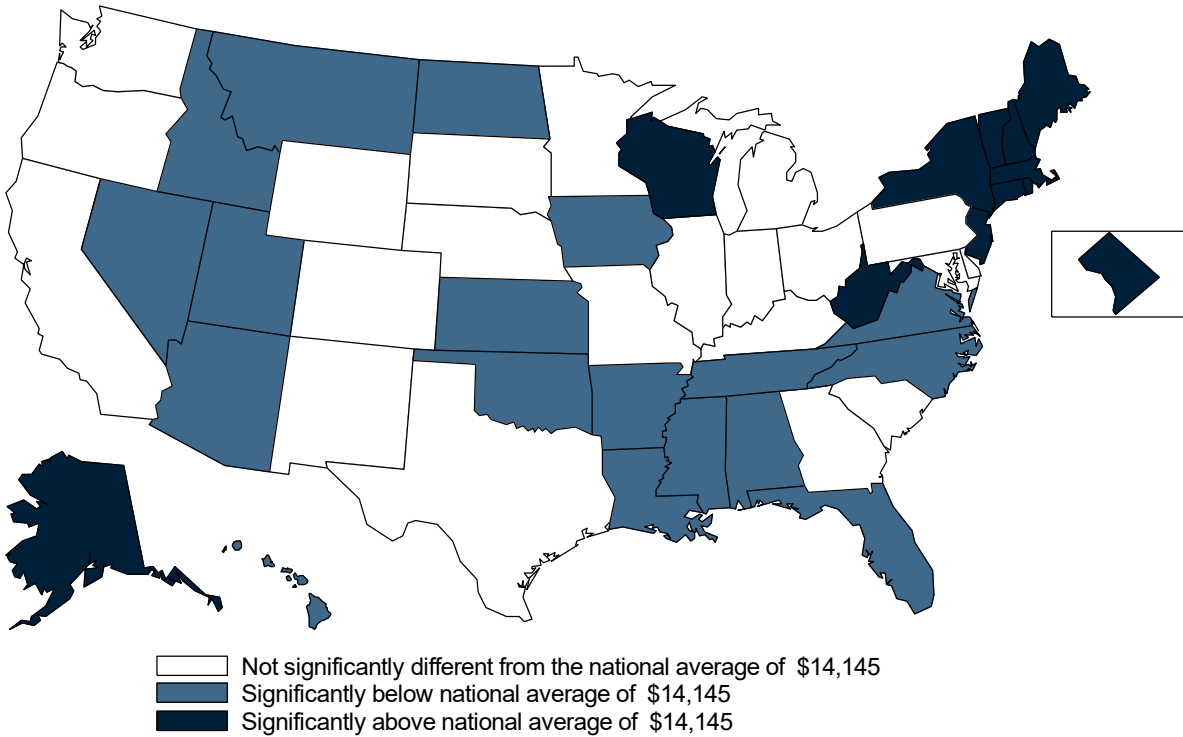
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2019-2021.

Note: * Indicates the estimate is statistically different from the national average of \$7,103 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, 2019-2021



Alabama	\$13,199*	Kentucky	\$14,238	North Dakota	\$13,649*
Alaska	\$17,229*	Louisiana	\$13,058*	Ohio	\$13,809
Arizona	\$13,306*	Maine	\$14,568*	Oklahoma	\$13,584*
Arkansas	\$12,452*	Maryland	\$14,662	Oregon	\$13,985
California	\$14,247	Massachusetts	\$14,833*	Pennsylvania	\$14,451
Colorado	\$14,132	Michigan	\$14,319	Rhode Island	\$14,873*
Connecticut	\$15,241*	Minnesota	\$14,499	South Carolina	\$14,306
Delaware	\$14,015	Mississippi	\$13,196*	South Dakota	\$14,316
District of Columbia	\$15,252*	Missouri	\$13,766	Tennessee	\$13,049*
Florida	\$13,587*	Montana	\$13,538*	Texas	\$13,952
Georgia	\$13,853	Nebraska	\$14,361	Utah	\$13,007*
Hawaii	\$13,207*	Nevada	\$12,924*	Vermont	\$15,585*
Idaho	\$12,238*	New Hampshire	\$15,732*	Virginia	\$13,342*
Illinois	\$14,394	New Jersey	\$15,426*	Washington	\$13,877
Indiana	\$14,384	New Mexico	\$13,714	West Virginia	\$15,331*
Iowa	\$13,073*	New York	\$15,957*	Wisconsin	\$14,596*
Kansas	\$13,274*	North Carolina	\$13,613*	Wyoming	\$14,888

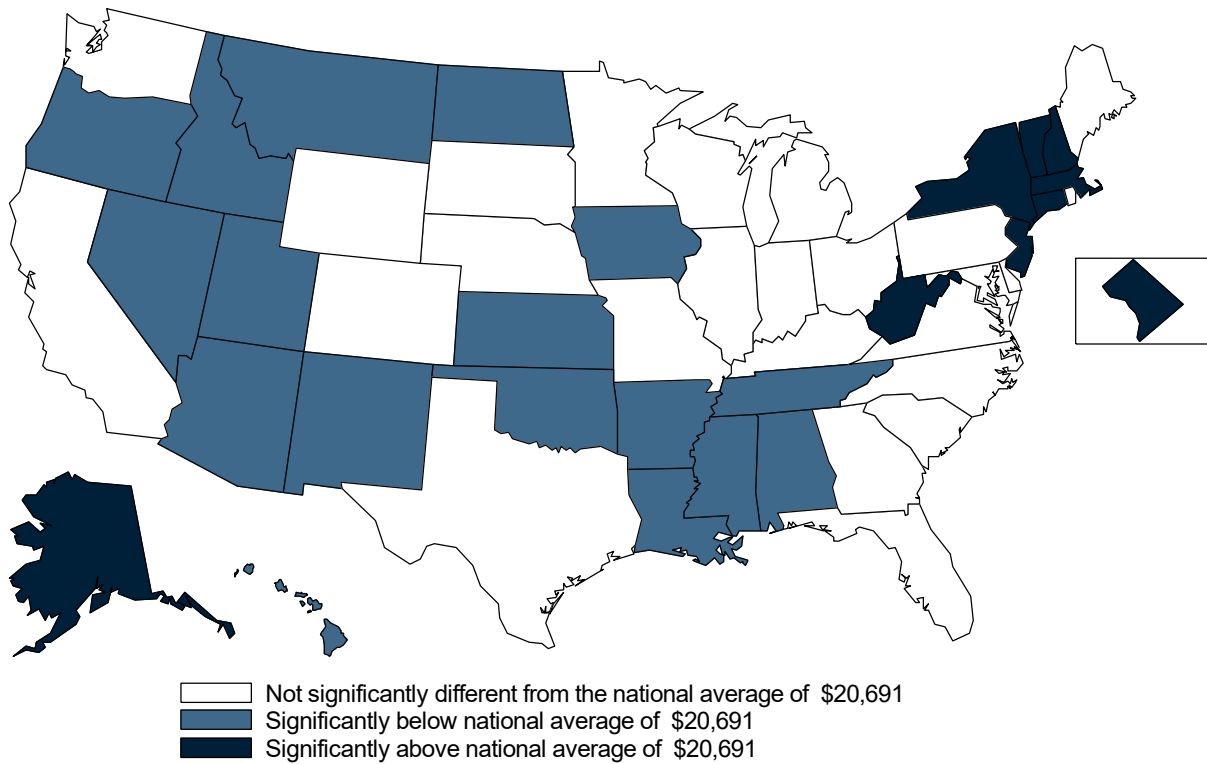
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2019-2021.

Note: * Indicates the estimate is statistically different from the national average of \$14,145 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, 2019-2021



Alabama	\$18,071*	Kentucky	\$20,669	North Dakota	\$19,527*
Alaska	\$22,563*	Louisiana	\$18,918*	Ohio	\$20,079
Arizona	\$19,800*	Maine	\$20,832	Oklahoma	\$19,726*
Arkansas	\$17,570*	Maryland	\$20,591	Oregon	\$19,998*
California	\$21,065	Massachusetts	\$21,659*	Pennsylvania	\$20,503
Colorado	\$20,622	Michigan	\$19,983	Rhode Island	\$21,228
Connecticut	\$22,246*	Minnesota	\$20,724	South Carolina	\$20,357
Delaware	\$21,233	Mississippi	\$18,955*	South Dakota	\$20,436
District of Columbia	\$22,879*	Missouri	\$20,768	Tennessee	\$18,756*
Florida	\$20,721	Montana	\$20,017*	Texas	\$20,886
Georgia	\$20,428	Nebraska	\$20,323	Utah	\$19,161*
Hawaii	\$18,876*	Nevada	\$19,261*	Vermont	\$22,170*
Idaho	\$19,886*	New Hampshire	\$22,375*	Virginia	\$20,392
Illinois	\$20,924	New Jersey	\$22,182*	Washington	\$20,200
Indiana	\$20,681	New Mexico	\$19,346*	West Virginia	\$21,788*
Iowa	\$19,220*	New York	\$23,044*	Wisconsin	\$20,822
Kansas	\$19,284*	North Carolina	\$20,665	Wyoming	\$21,083

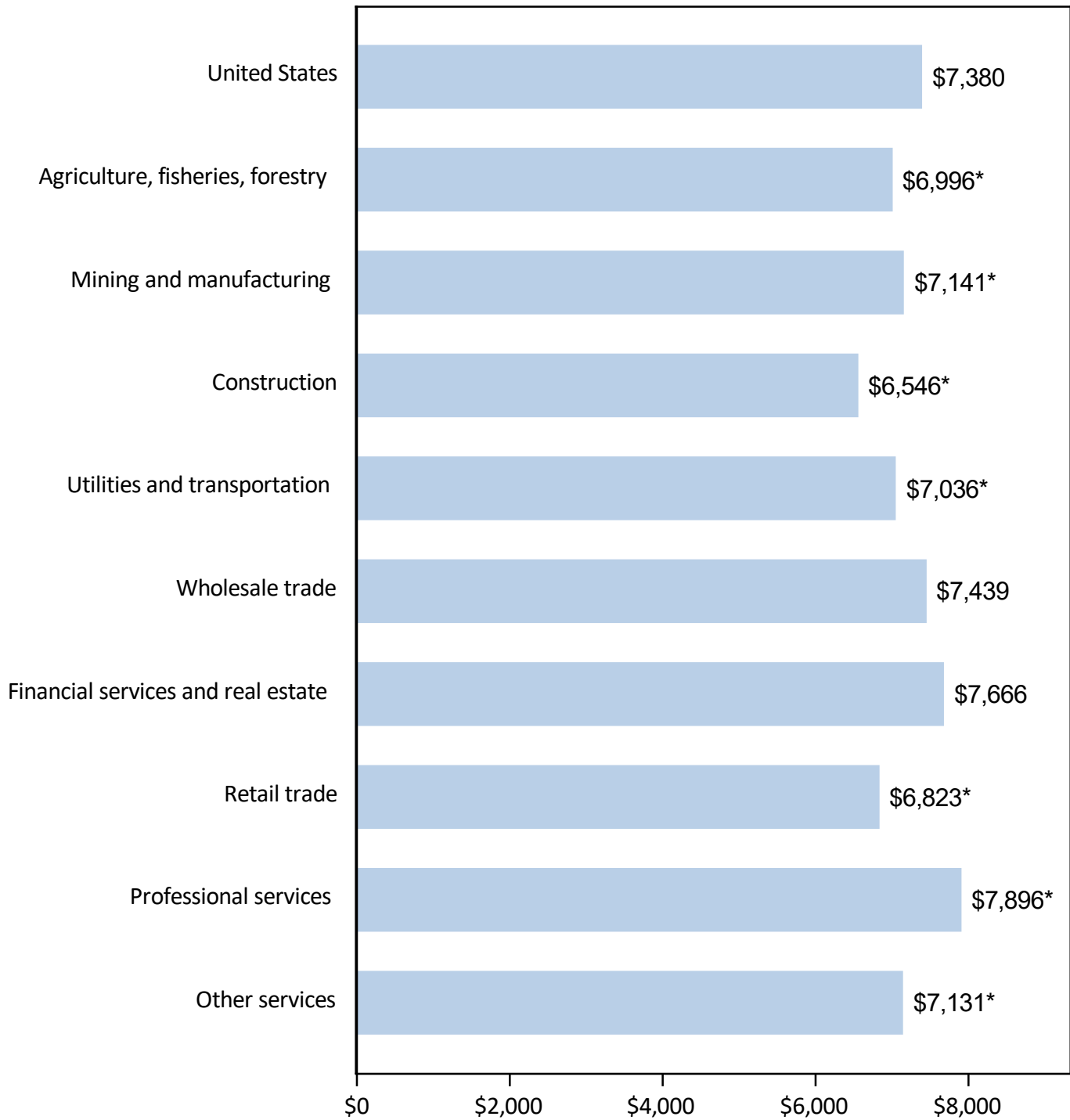
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2019-2021.

Note: * Indicates the estimate is statistically different from the national average of \$20,691 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, 2021



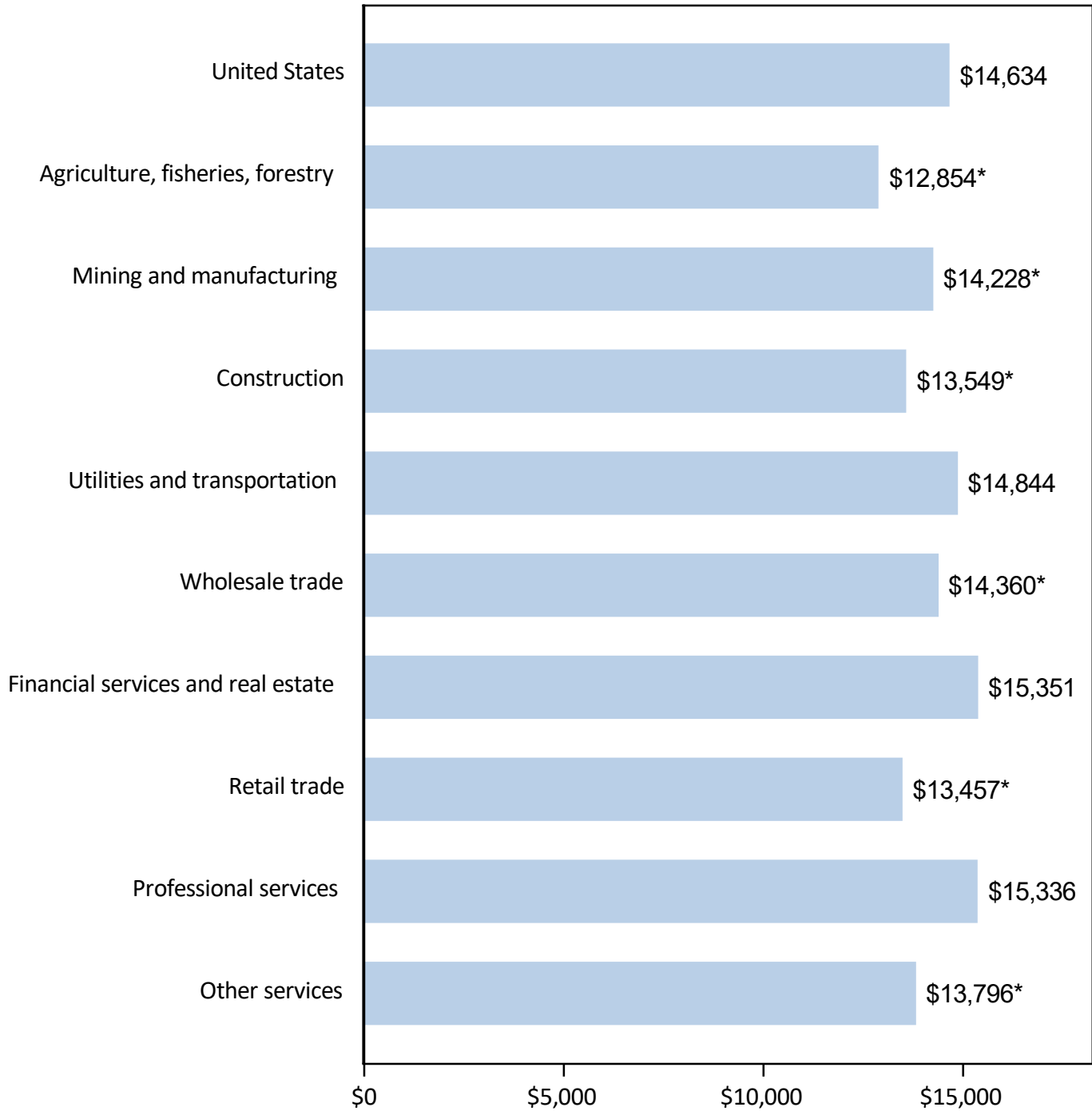
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2021.

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, 2021



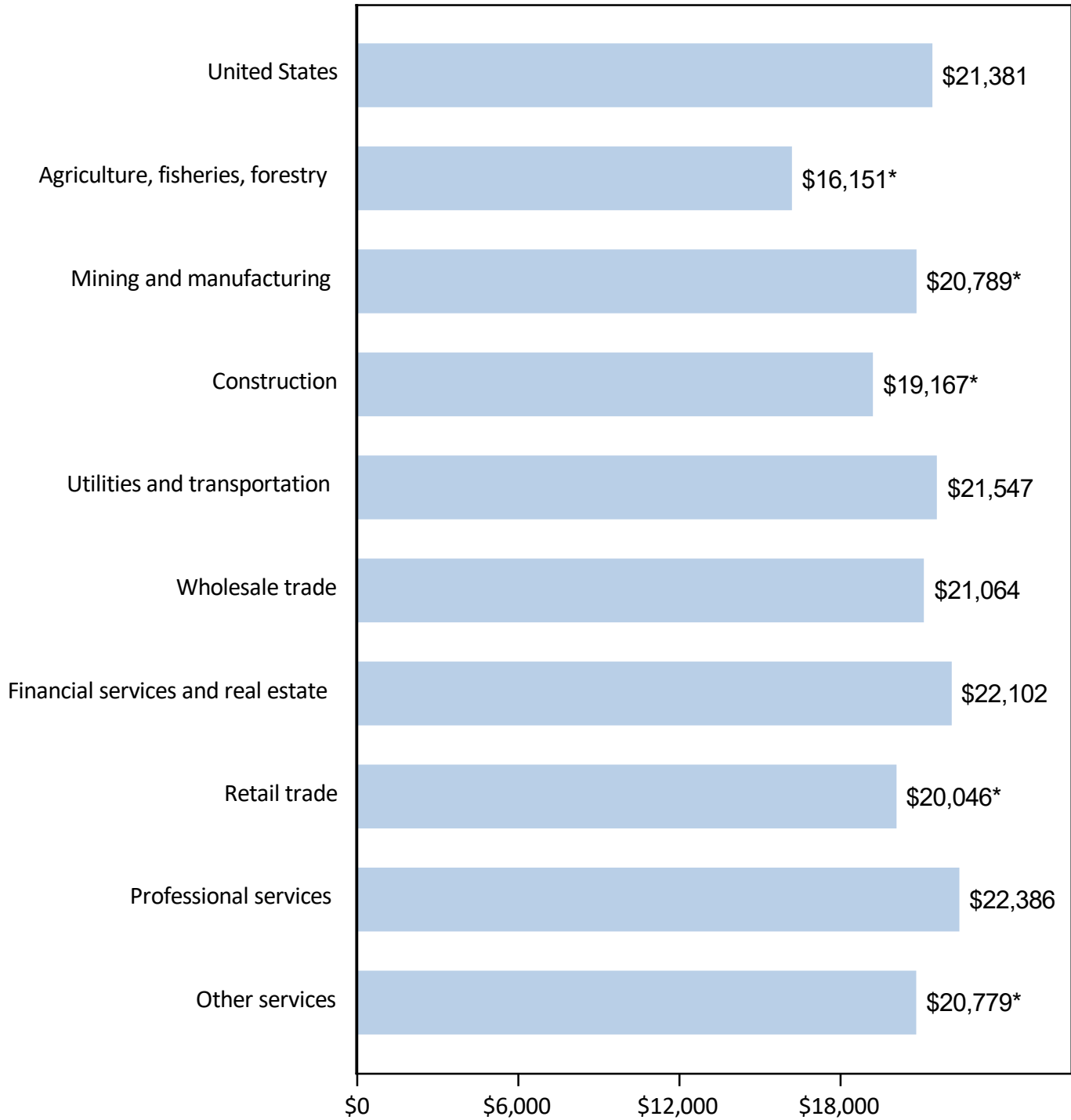
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2021.

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, 2021



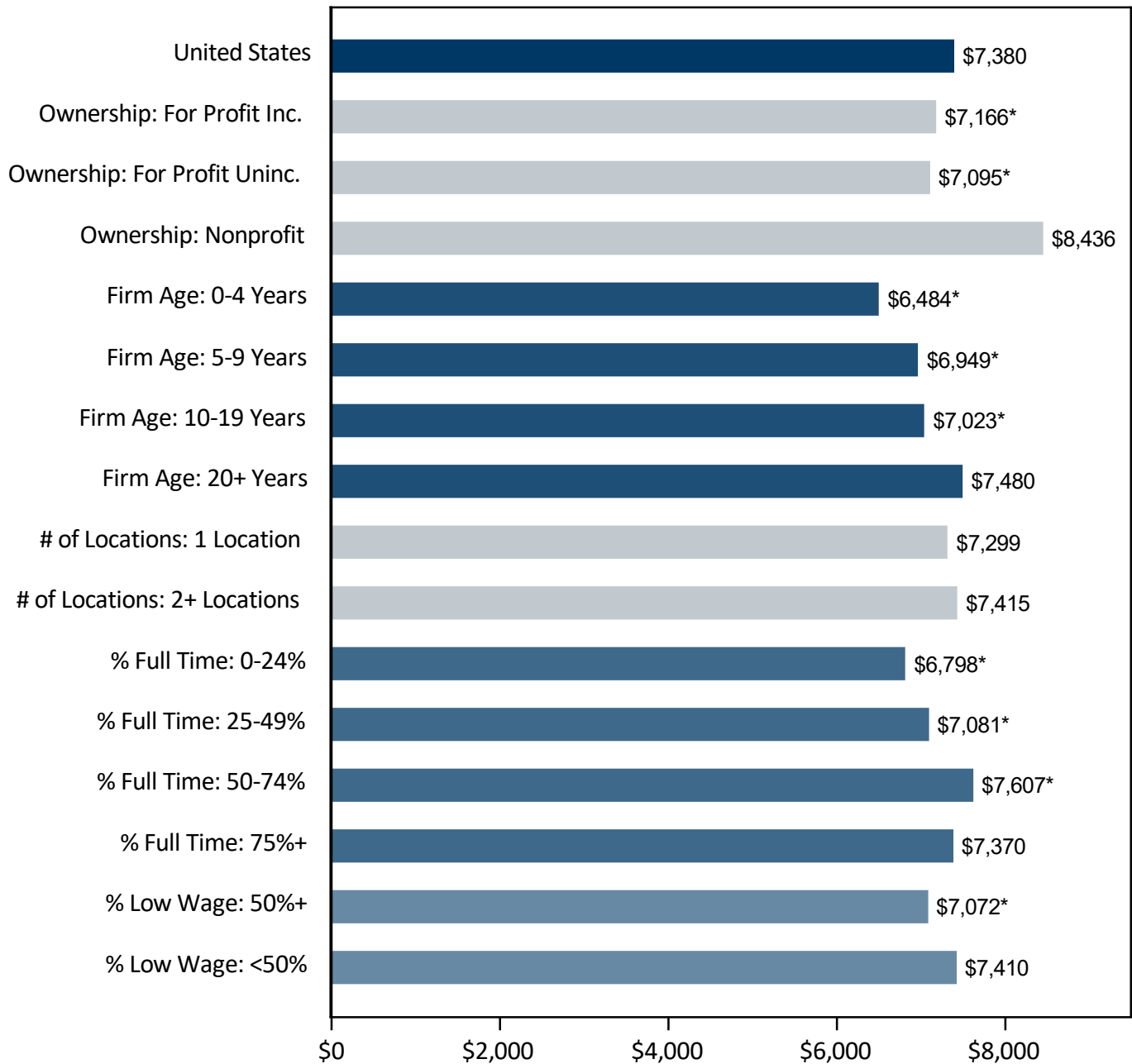
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2021.

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, 2021



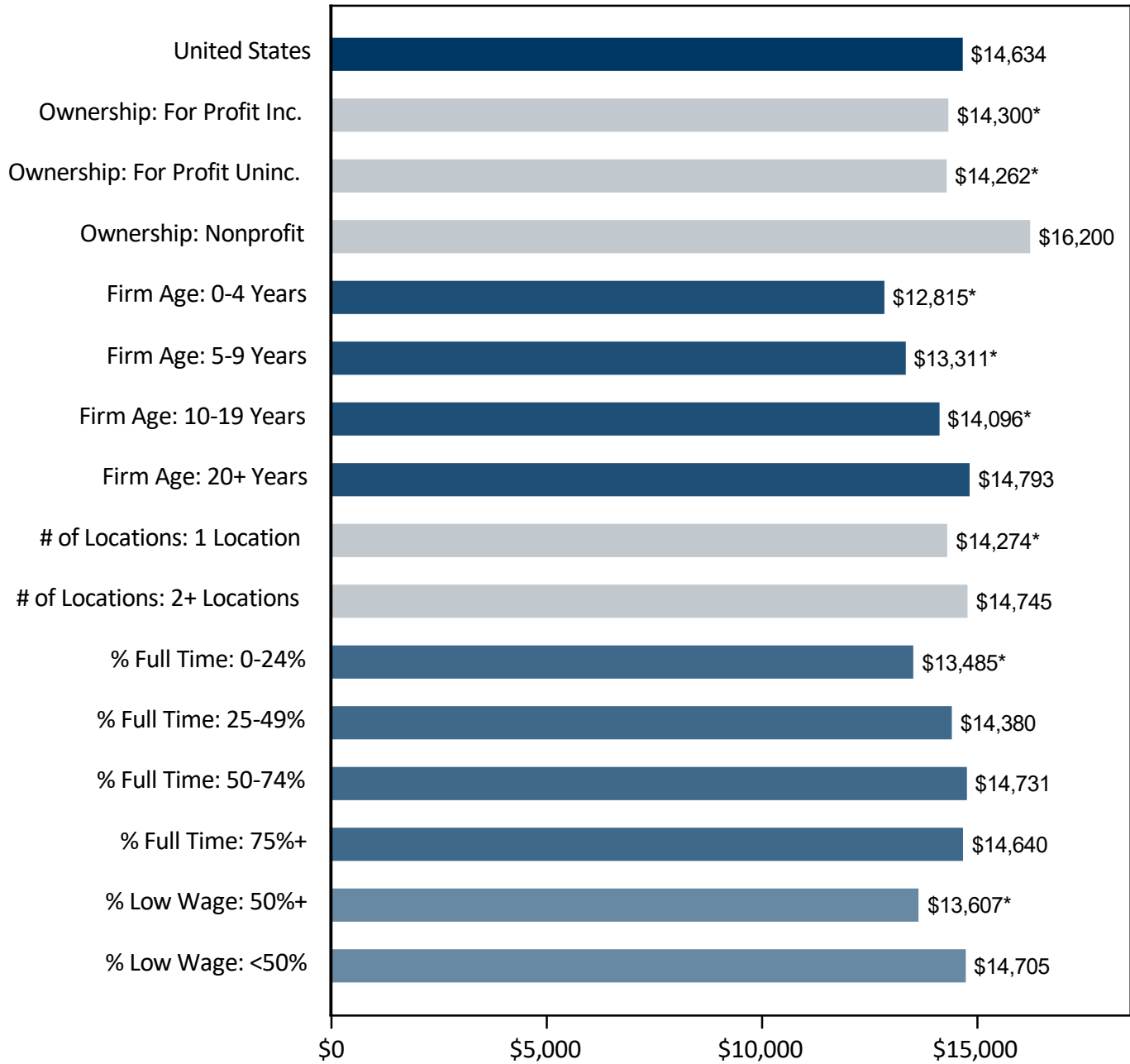
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2021.

Note: “% Full Time” refers to the percentage of the establishment’s workforce that worked full time in 2021. “% Low Wage” refers to the percentage of the establishment’s workforce that earned less than \$13.50 per hour in 2021. * 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, 2021



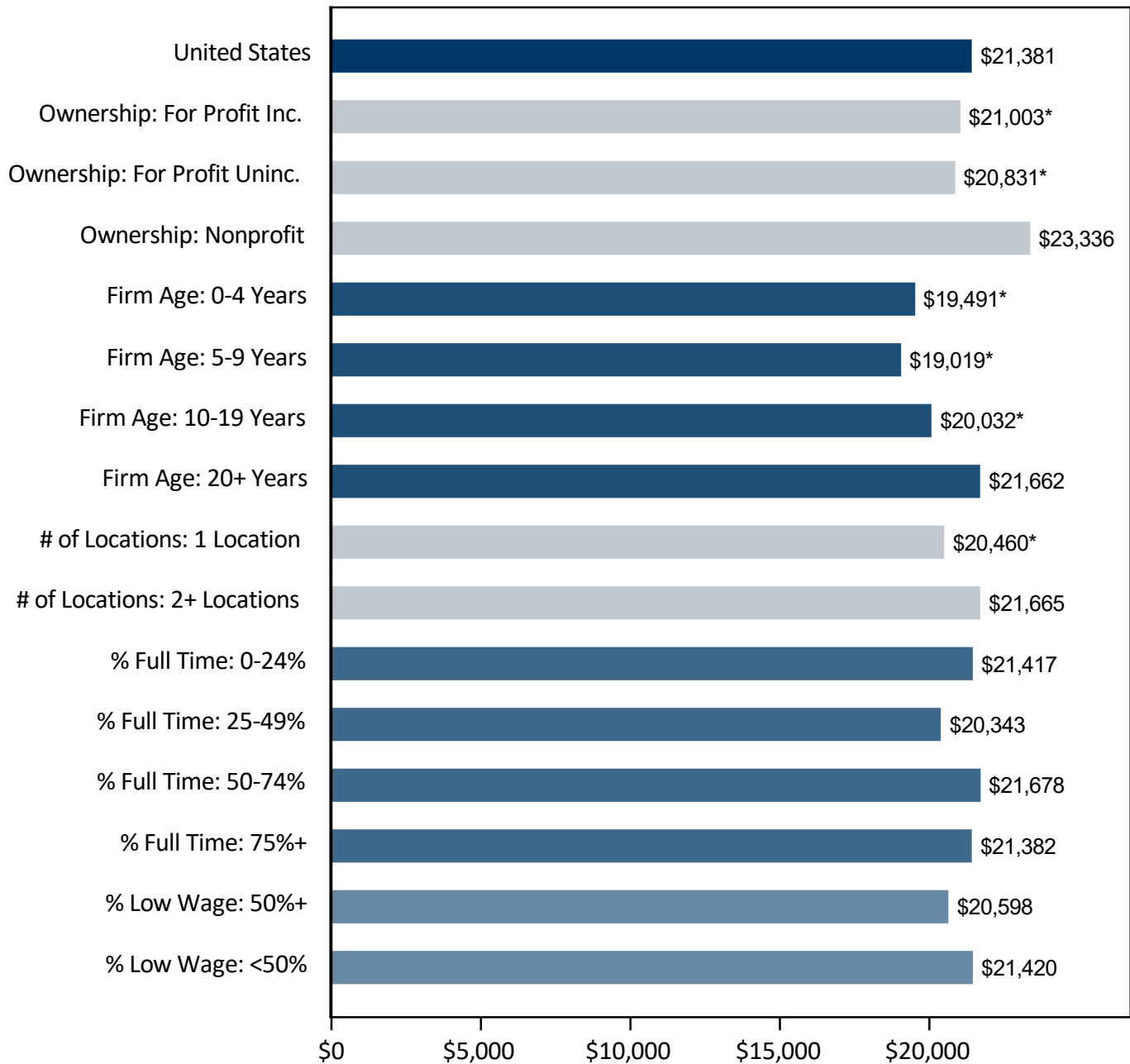
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2021.

Note: “% Full Time” refers to the percentage of the establishment’s workforce that worked full time in 2021. “% Low Wage” refers to the percentage of the establishment’s workforce that earned less than \$13.50 per hour in 2021. * 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, 2021



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2021.

Note: “% Full Time” refers to the percentage of the establishment’s workforce that worked full time in 2021. “% Low Wage” refers to the percentage of the establishment’s workforce that earned less than \$13.50 per hour in 2021. * 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, 2021					
Coverage	Estimate	Total	<50 employees	50-99 employees	100 or more employees
Single	Average (mean)	\$7,380	\$7,382	\$7,189	\$7,399
	10 percentile	\$4,700	\$4,200*	\$4,300*	\$4,800
	25 percentile	\$5,900	\$5,300*	\$5,400*	\$6,000
	50 percentile (median)	\$7,100	\$6,900	\$6,900	\$7,100
	75 percentile	\$8,600	\$9,000*	\$8,600	\$8,500
	90 percentile	\$10,000	\$11,000*	\$10,000	\$10,000
Employee-plus-one	Average (mean)	\$14,634	\$14,326	\$14,314	\$14,703
	10 percentile	\$9,100	\$7,200*	\$8,400*	\$9,600
	25 percentile	\$12,000	\$10,000*	\$11,000*	\$12,000
	50 percentile (median)	\$14,000	\$13,000*	\$14,000	\$14,000
	75 percentile	\$17,000	\$18,000*	\$18,000*	\$17,000
	90 percentile	\$21,000	\$22,000*	\$21,000	\$20,000
Family	Average (mean)	\$21,381	\$20,406*	\$20,551*	\$21,584
	10 percentile	\$14,000	\$11,000*	\$13,000	\$14,000
	25 percentile	\$17,000	\$15,000*	\$16,000*	\$18,000
	50 percentile (median)	\$21,000	\$20,000*	\$20,000	\$21,000
	75 percentile	\$25,000	\$25,000	\$24,000*	\$25,000
	90 percentile	\$29,000	\$30,000*	\$29,000	\$29,000
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2021.					
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.					

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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 2009 to 2021 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 2021.

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 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 2021, enrolled employees paid on average 22.3 percent of total premiums for single coverage, 28.7 percent for employee-plus-one coverage, and 28.9 percent for family coverage. Compared with employee shares in 2020, the share for single coverage was higher, and the shares for employee-plus-one coverage and family coverage were not significantly different (Exhibit 4.1).
- In 2021, average employee and employer contributions for single coverage were \$1,643 and \$5,737, representing increases of 7.2 percent and 2.1 percent, respectively, over the 2020 levels (Exhibit 4.3).
- Average employee contributions in 2021 for employee-plus-one (\$4,199) and family (\$6,174) coverage were not significantly different from their 2020 levels. Average employer contributions in 2021 for these types of dependent coverage were \$10,435 and \$15,207 representing increases of 2.7 percent and 2.9 percent, respectively, over the 2020 levels (Exhibits 4.4 and 4.5).
- Average annual employee premium contributions, based on pooled 2019-2021 data, vary widely by State. These contributions ranged from \$840 in Hawaii to \$1,778 in Connecticut for single coverage; from \$3,232 in Michigan to \$4,659 in Louisiana for

employee-plus-one coverage; and from \$4,124 in Michigan to \$6,968 in Florida for family coverage (Exhibits 4.15, 4.16, and 4.17).

- In 2021, the distribution of employee premium contributions showed substantial variation for all three coverage types. Enrolled employees at the 90th percentile of the distribution paid much larger amounts than those at the 10th percentile for single (\$3,300 vs. \$0), employee-plus-one (\$8,200 vs. \$760), and family coverage (\$13,000 vs. \$920) (Exhibit 4.27).

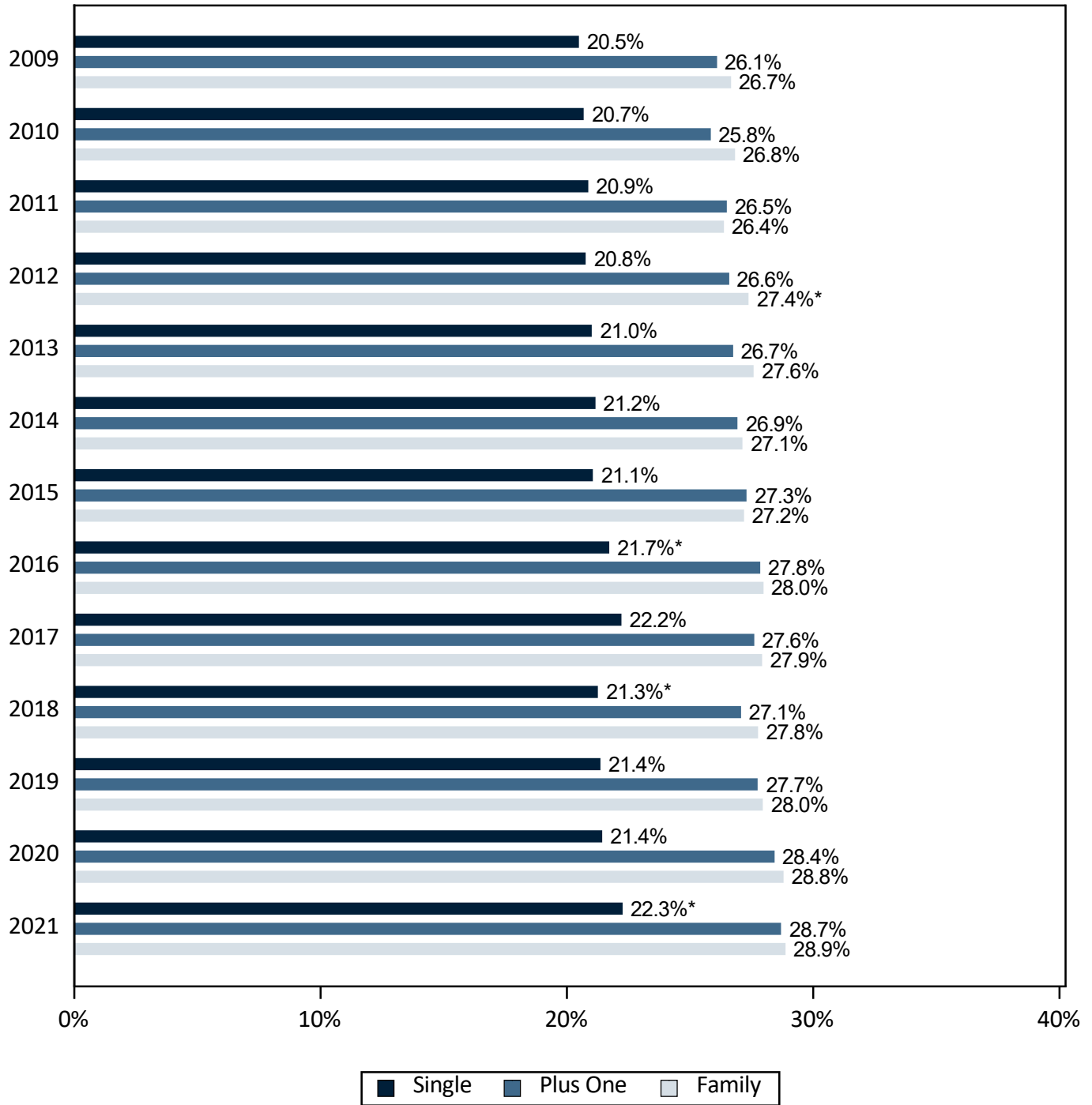
Key Trends and Differences

Variation in employee premium contributions in 2021 exhibited a number of patterns broadly consistent with those seen in previous years:

- First, in 2021, the employee share of premiums for single, employee-plus-one, and family coverage was lower at nonprofit establishments and establishments where less than 50 percent of the workforce was low wage than at other employers.
- Second, employee premium contributions showed substantial variation within and across firm size categories. 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 tended to fall as firm size increased.
- Third, 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 occurred because employee contributions at the top end of the distribution tended to be higher in smaller firms. For example, at the 90th percentile, the employee contribution for family coverage was \$16,000 at small firms, \$16,000 at medium firms, and \$11,000 at large firms.
- Finally, as in previous years, average annual employee contributions for 2019-2021 showed regional variation that was not always consistent across coverage types.
 - For this 3-year period, seven of the nine States in the Northeast Census region had average annual employee contributions (in dollars) that were higher than the national average for single coverage. However, no Northeastern State had higher than average employee contributions for dependent coverage.
 - Also, for this 3-year period, 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. Employee contributions tended to be 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, 2009-2021



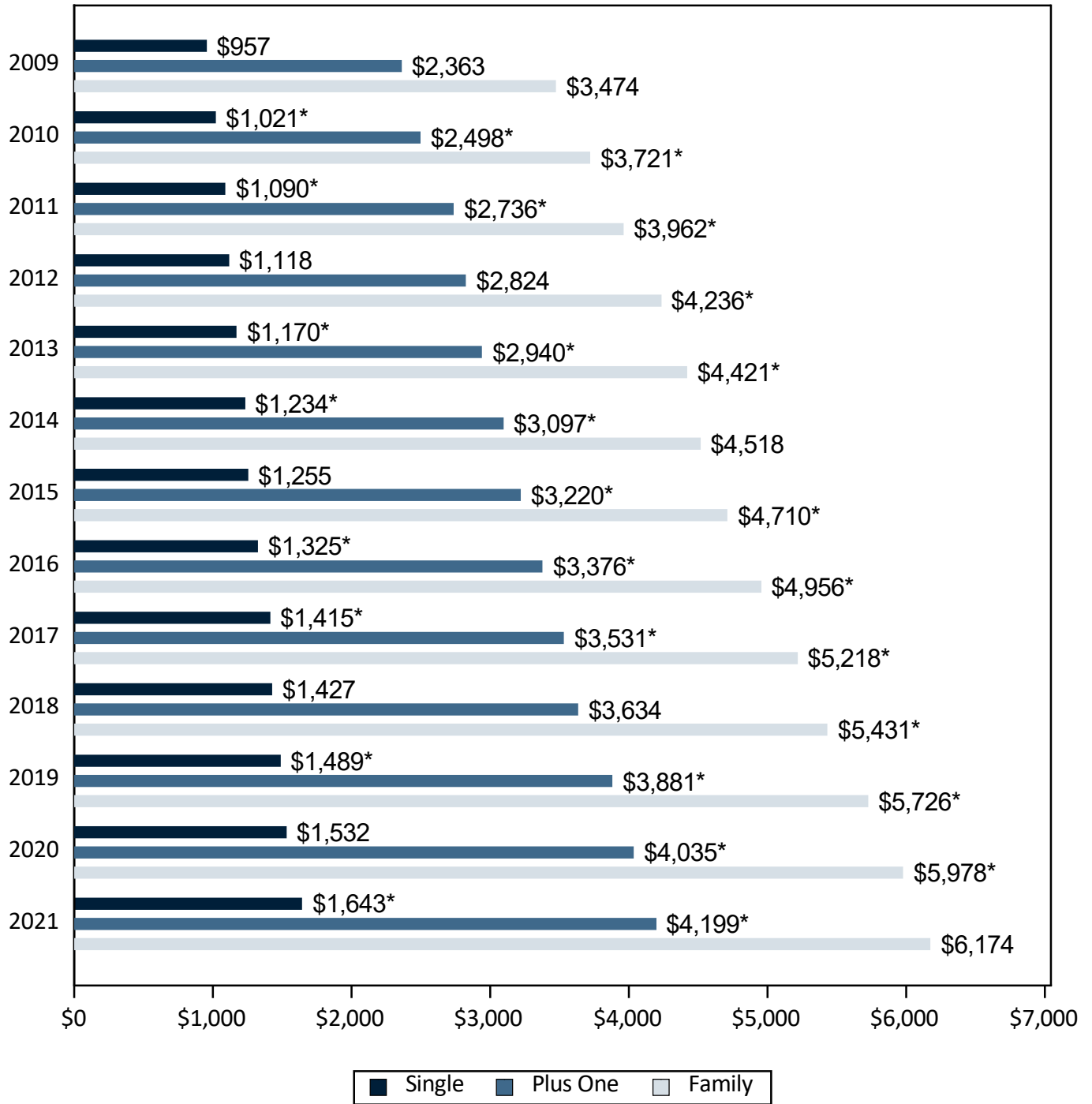
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

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, 2009-2021



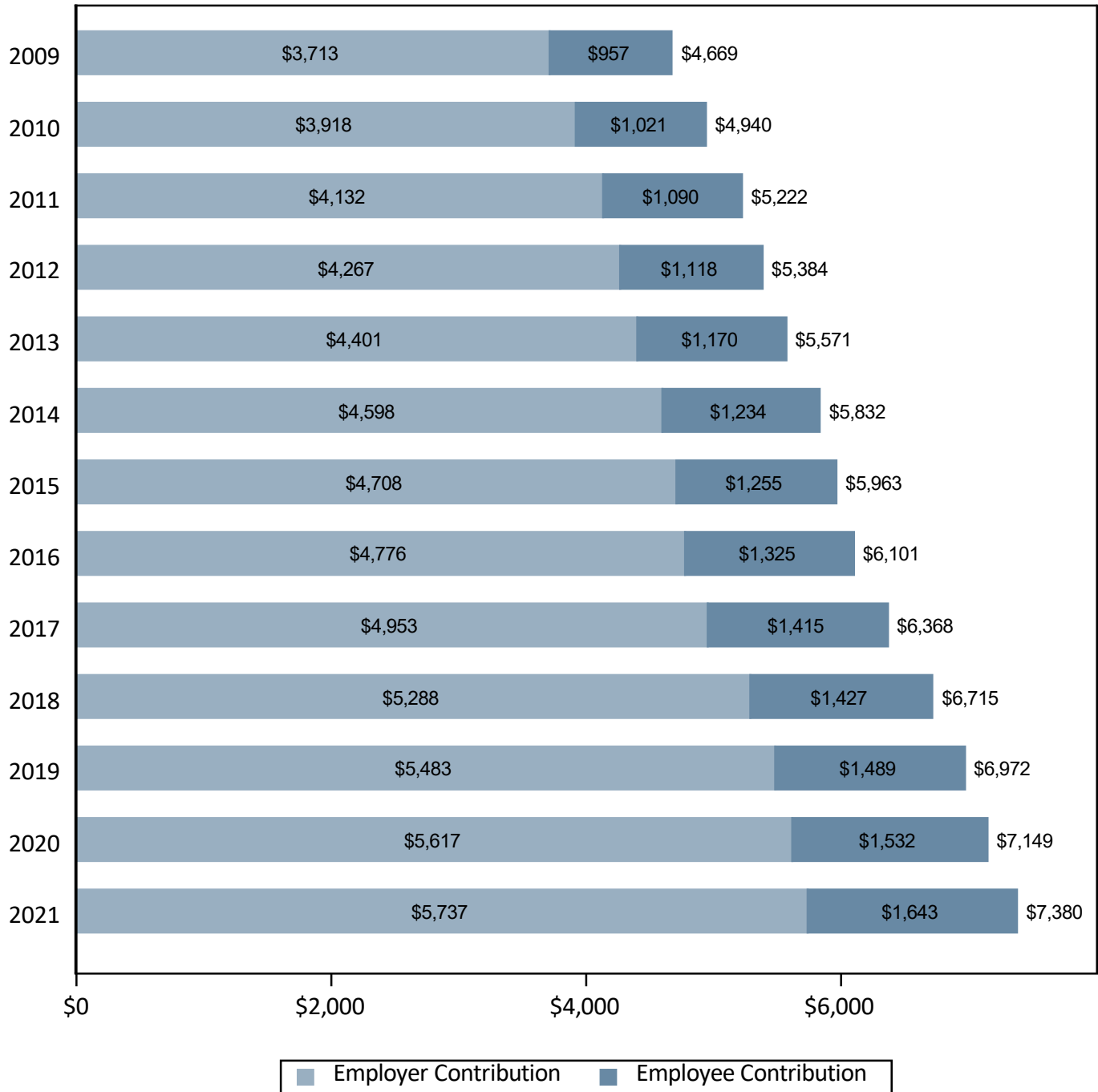
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

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, 2009-2021



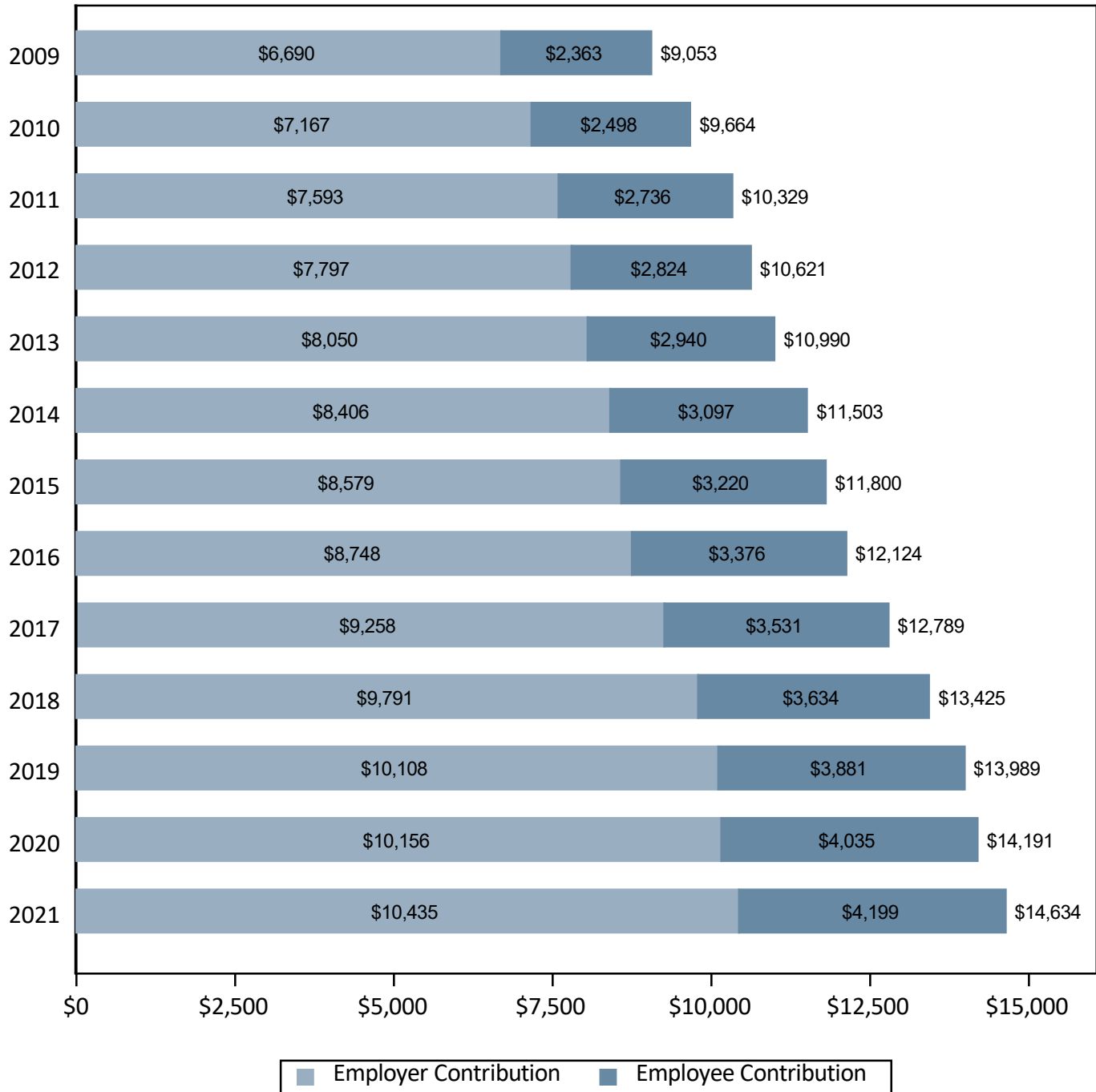
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

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, 2009-2021



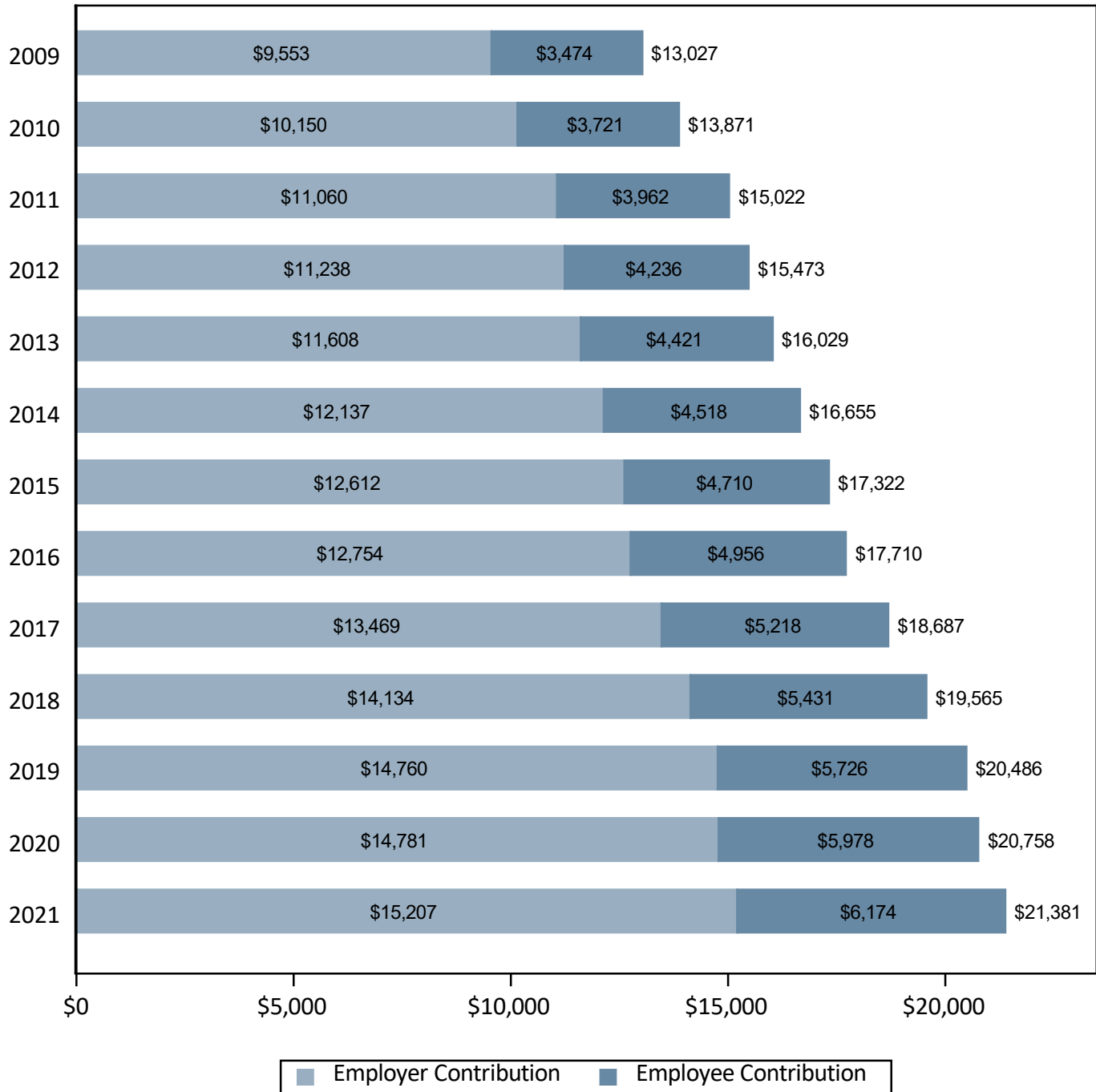
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

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, 2009-2021



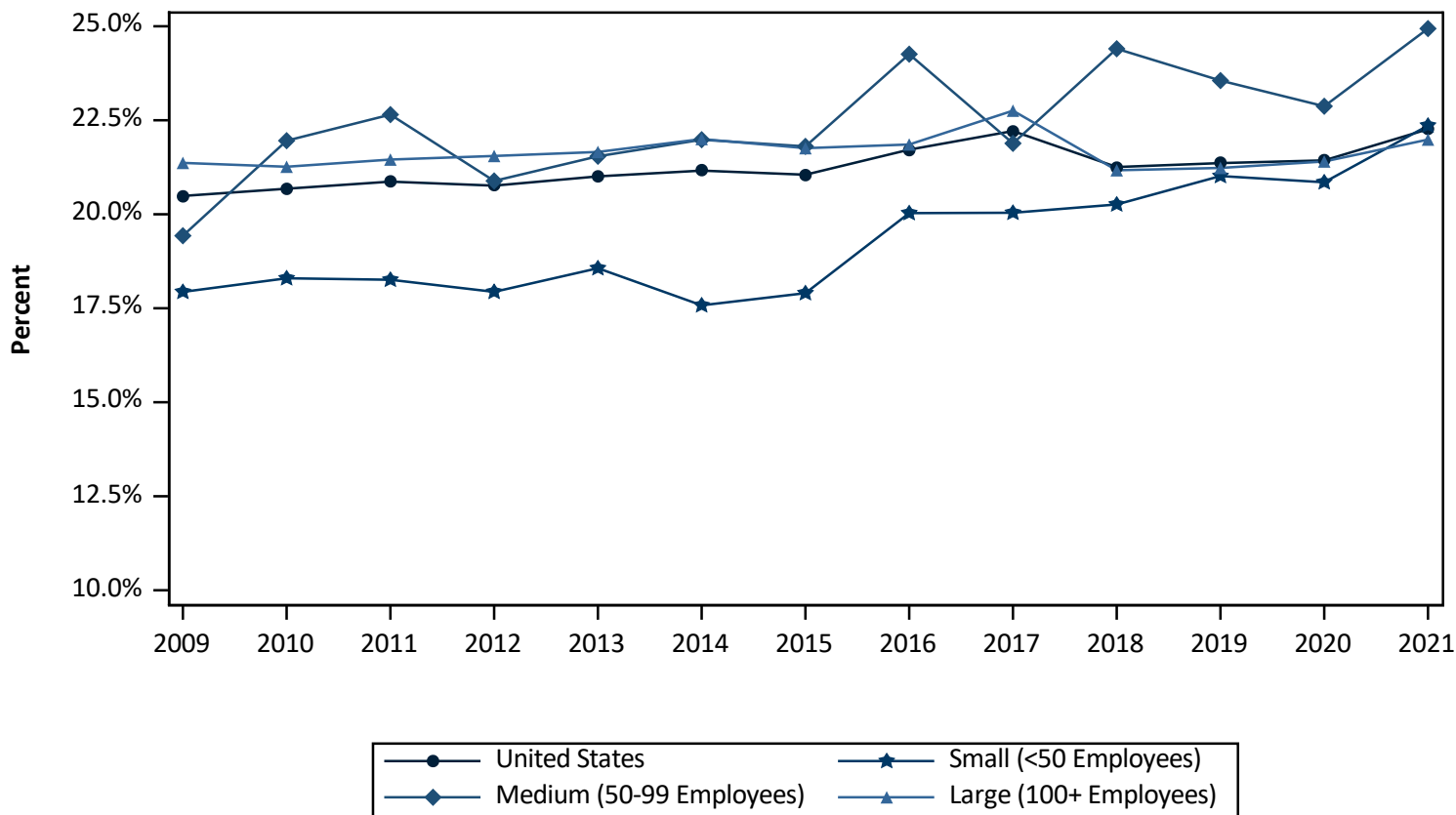
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

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, 2009-2021



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

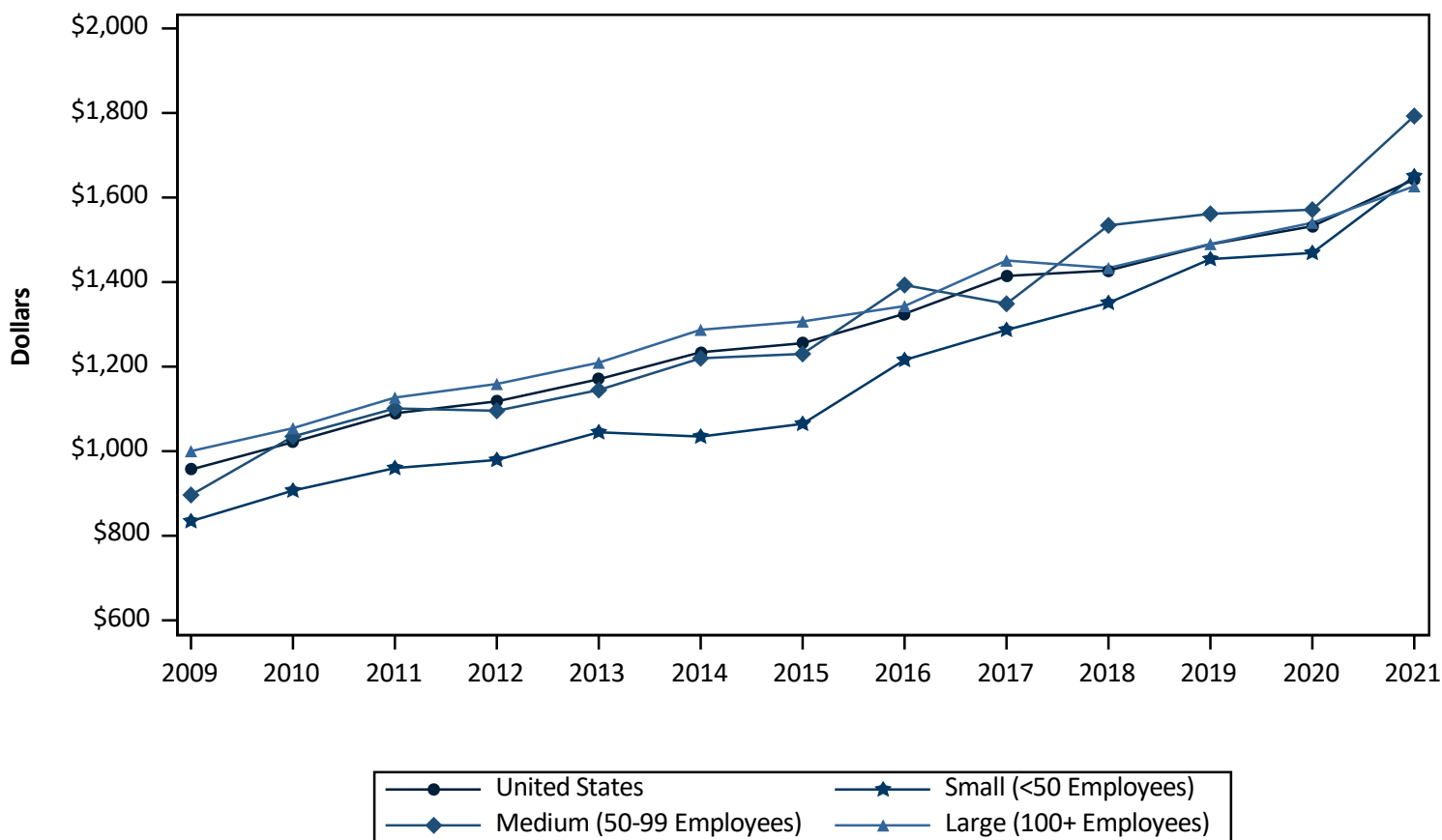
Data for Exhibit 4.6													
Average percentage of premium contributed by employees for single coverage, by firm size, 2009-2021													
Number of Employees	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
U.S.	20.5%	20.7%	20.9%	20.8%	21.0%	21.2%	21.1%	21.7%*	22.2%	21.3%*	21.4%	21.4%	22.3%*
<50	17.9%	18.3%	18.3%	17.9%	18.6%	17.6%	17.9%	20.0%*	20.0%	20.3%	21.0%	20.9%	22.4%
50-99	19.4%	22.0%	22.7%	20.9%	21.5%	22.0%	21.8%	24.3%	21.9%	24.4%*	23.6%	22.9%	24.9%^
100+	21.4%	21.3%	21.5%	21.6%	21.7%	22.0%	21.8%	21.9%	22.8%*	21.2%*	21.2%	21.4%	22.0%

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.
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 2021 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, 2009-2021



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

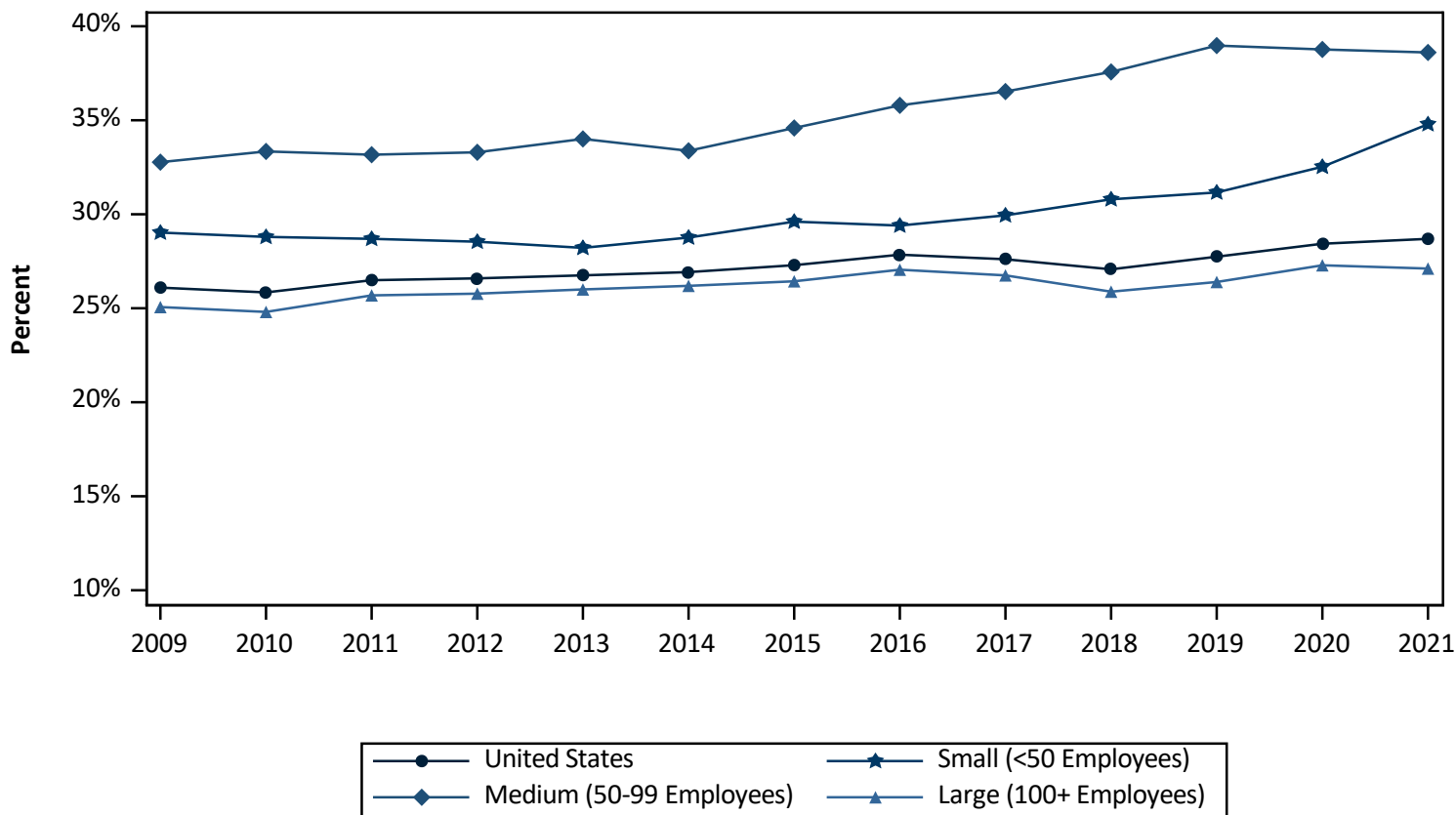
Data for Exhibit 4.7													
Average annual employee contribution (in dollars) for single coverage, by firm size, 2009-2021													
Number of Employees	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
U.S.	\$957	\$1,021*	\$1,090*	\$1,118	\$1,170*	\$1,234*	\$1,255	\$1,325*	\$1,415*	\$1,427	\$1,489*	\$1,532	\$1,643*
<50	\$834	\$907*	\$960	\$979	\$1,045	\$1,035	\$1,065	\$1,216*	\$1,287	\$1,351	\$1,454	\$1,469	\$1,650*
50-99	\$896	\$1,035*	\$1,101	\$1,096	\$1,145	\$1,220	\$1,230	\$1,393	\$1,349	\$1,534*	\$1,561	\$1,571	\$1,793*
100+	\$1,000	\$1,054*	\$1,127*	\$1,159	\$1,209*	\$1,287*	\$1,307	\$1,343	\$1,451*	\$1,433	\$1,490*	\$1,540	\$1,627*

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.
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 2021 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, 2009-2021



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

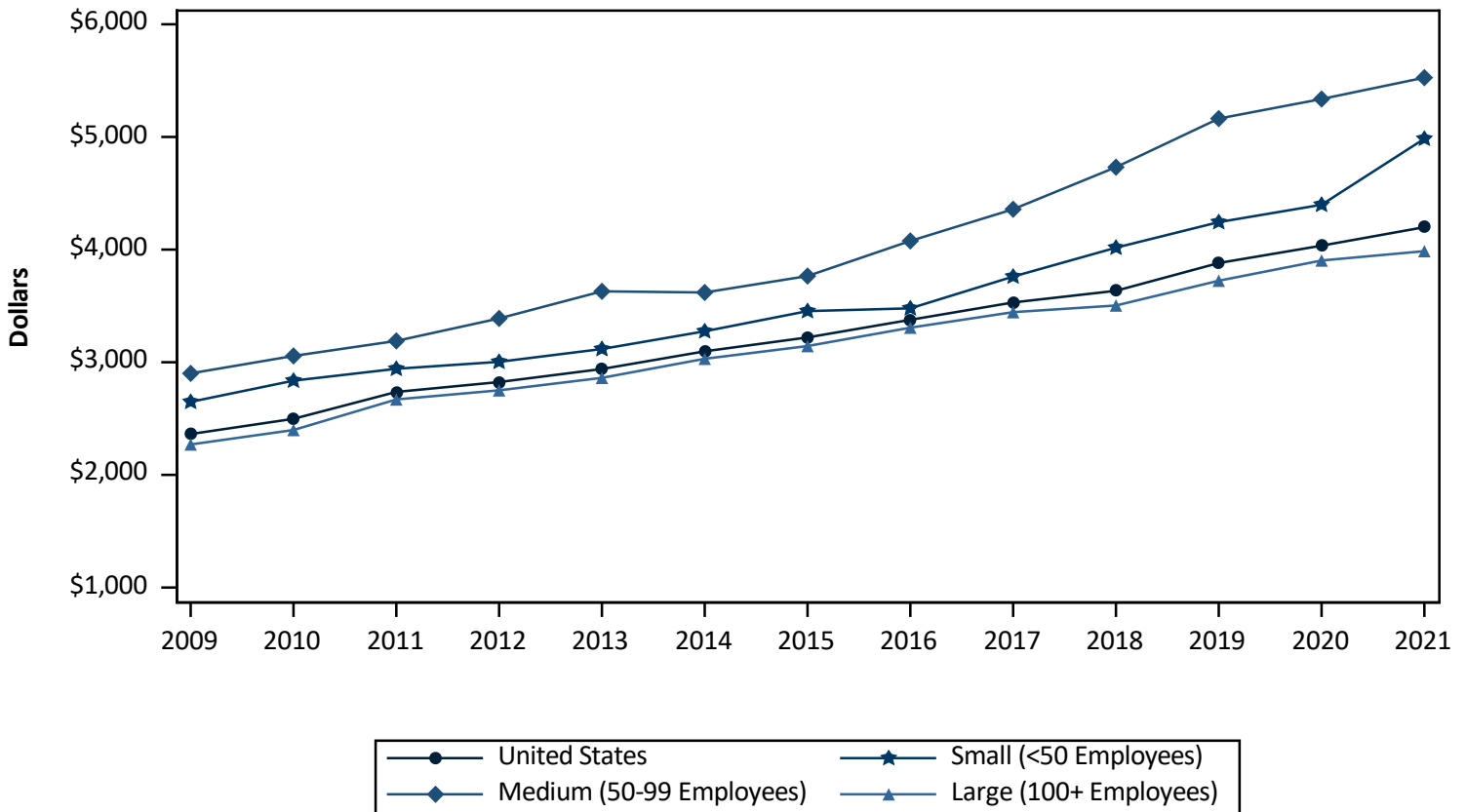
Data for Exhibit 4.8													
Average percentage of premium contributed by employees for employee-plus-one coverage, by firm size, 2009-2021													
Number of Employees	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
U.S.	26.1%	25.8%	26.5%	26.6%	26.7%	26.9%	27.3%	27.8%	27.6%	27.1%	27.7%	28.4%	28.7%
<50	29.0%	28.8%	28.7%	28.5%	28.2%	28.8%	29.6%	29.4%	29.9%	30.8%	31.2%	32.5%	34.8%^
50-99	32.8%	33.3%	33.2%	33.3%	34.0%	33.4%	34.6%	35.8%	36.5%	37.6%	39.0%	38.8%	38.6%^
100+	25.1%	24.8%	25.7%	25.8%	26.0%	26.2%	26.4%	27.0%	26.7%	25.9%	26.4%	27.3%	27.1%

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.
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 2021 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, 2009-2021



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

Data for Exhibit 4.9

Average annual employee contribution (in dollars) for employee-plus-one coverage, by firm size, 2009-2021

Number of Employees	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
U.S.	\$2,363	\$2,498*	\$2,736*	\$2,824	\$2,940*	\$3,097*	\$3,220*	\$3,376*	\$3,531*	\$3,634	\$3,881*	\$4,035*	\$4,199*
<50	\$2,648	\$2,836	\$2,942	\$3,004	\$3,117	\$3,275	\$3,454	\$3,479	\$3,760	\$4,017	\$4,244	\$4,398	\$4,984^
50-99	\$2,901	\$3,056	\$3,189	\$3,389	\$3,630*	\$3,619	\$3,765	\$4,077	\$4,358	\$4,732	\$5,163	\$5,337	\$5,526^
100+	\$2,270	\$2,398*	\$2,670*	\$2,751	\$2,862	\$3,031*	\$3,144	\$3,307*	\$3,445*	\$3,504	\$3,723*	\$3,903*	\$3,986

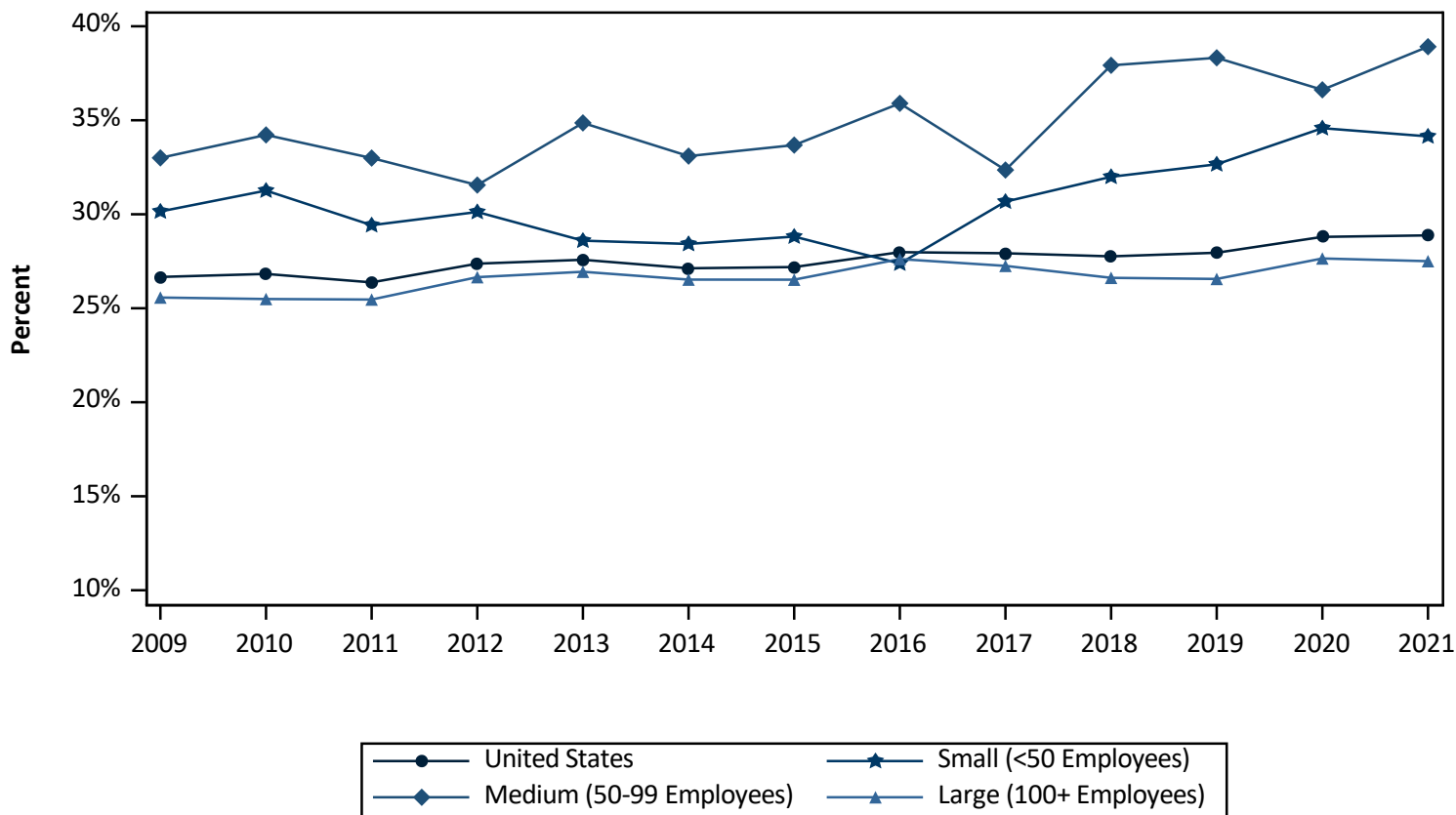
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

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 2021 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, 2009-2021



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

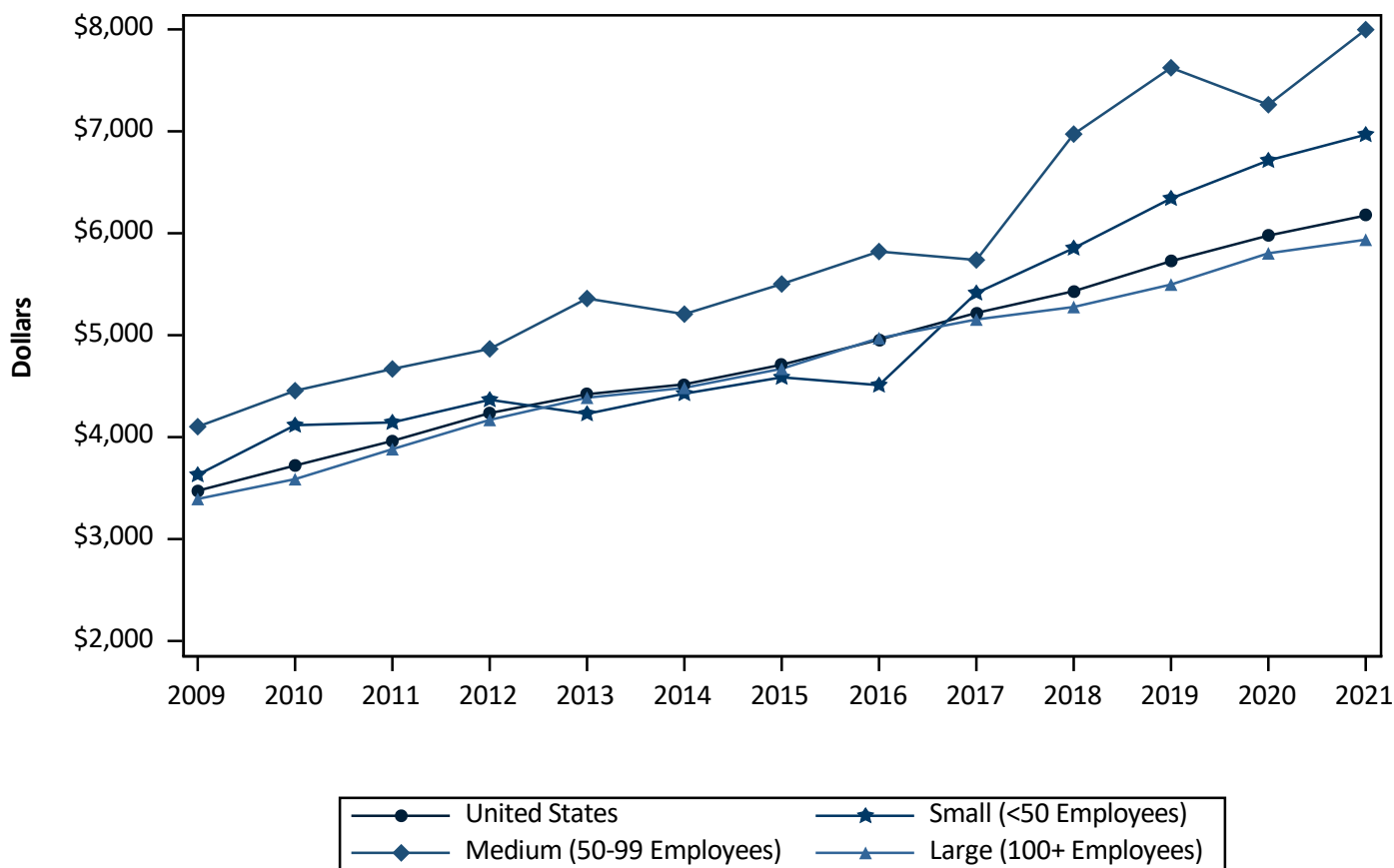
Data for Exhibit 4.10													
Average percentage of premium contributed by employees for family coverage, by firm size, 2009-2021													
Number of Employees	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
U.S.	26.7%	26.8%	26.4%	27.4%*	27.6%	27.1%	27.2%	28.0%	27.9%	27.8%	28.0%	28.8%	28.9%
<50	30.1%	31.3%	29.4%	30.1%	28.6%	28.4%	28.8%	27.4%	30.7%*	32.0%	32.7%	34.6%	34.1%^
50-99	33.0%	34.2%	33.0%	31.6%	34.9%*	33.1%	33.7%	35.9%	32.4%	37.9%*	38.3%	36.6%	38.9%^
100+	25.6%	25.5%	25.5%	26.7%*	26.9%	26.5%	26.5%	27.6%*	27.3%	26.6%	26.6%	27.6%	27.5%

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.
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 2021 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, 2009-2021



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

Data for Exhibit 4.11

Average annual employee contribution (in dollars) for family coverage, by firm size, 2009-2021

Number of Employees	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
U.S.	\$3,474	\$3,721*	\$3,962*	\$4,236*	\$4,421*	\$4,518	\$4,710*	\$4,956*	\$5,218*	\$5,431*	\$5,726*	\$5,978*	\$6,174
<50	\$3,630	\$4,117*	\$4,144	\$4,366	\$4,228	\$4,426	\$4,587	\$4,510	\$5,413*	\$5,854	\$6,341	\$6,714	\$6,967^
50-99	\$4,102	\$4,455	\$4,669	\$4,866	\$5,360*	\$5,206	\$5,502	\$5,821	\$5,738	\$6,973*	\$7,623	\$7,261	\$7,997^
100+	\$3,393	\$3,588*	\$3,882*	\$4,169*	\$4,387*	\$4,483	\$4,671*	\$4,971*	\$5,154*	\$5,277	\$5,497	\$5,804*	\$5,937

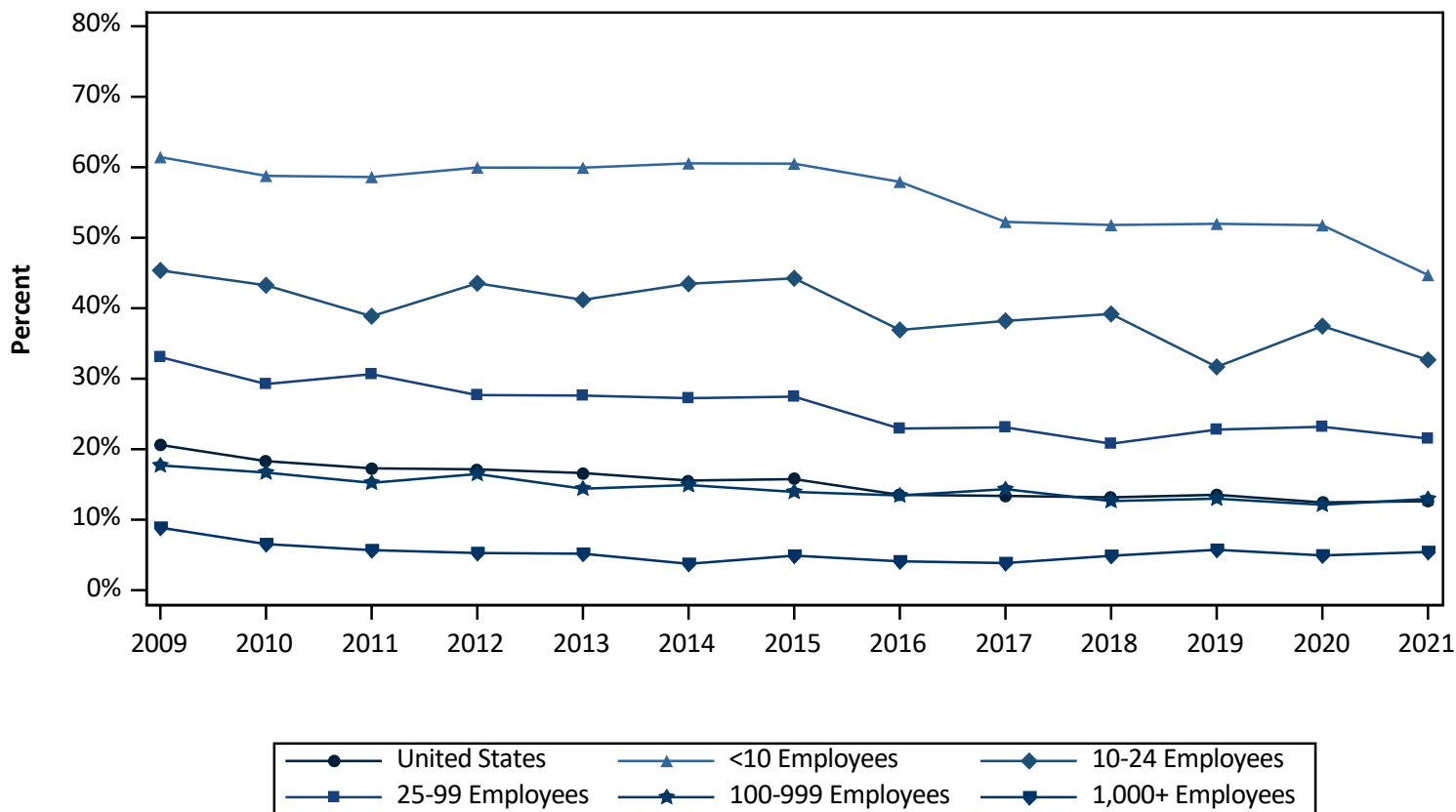
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

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 2021 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, 2009-2021



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

Data for Exhibit 4.12

Percentage of single-coverage enrollees with no employee premium contribution, overall and by detailed firm size, 2009-2021

Number of Employees	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
U.S.	20.6%	18.3%*	17.3%	17.1%	16.6%	15.6%	15.8%	13.5%*	13.4%	13.2%	13.5%	12.5%	12.6%
<10	61.4%	58.8%	58.6%	60.0%	59.9%	60.6%	60.5%	57.9%	52.3%*	51.8%	52.0%	51.8%	44.7%^
10-24	45.4%	43.3%	38.9%	43.5%*	41.2%	43.5%	44.2%	36.9%*	38.2%	39.2%	31.7%*	37.5%*	32.7%^
25-99	33.1%	29.2%	30.6%	27.7%	27.6%	27.2%	27.5%	22.9%*	23.1%	20.8%	22.8%	23.2%	21.5%^
100-999	17.7%	16.7%	15.2%	16.5%	14.4%	14.9%	13.9%	13.4%	14.3%	12.6%	13.0%	12.1%	13.0%^
1,000+	8.9%	6.5%*	5.7%	5.3%	5.2%	3.7%	4.9%*	4.1%	3.9%	4.9%	5.7%	4.9%	5.4%

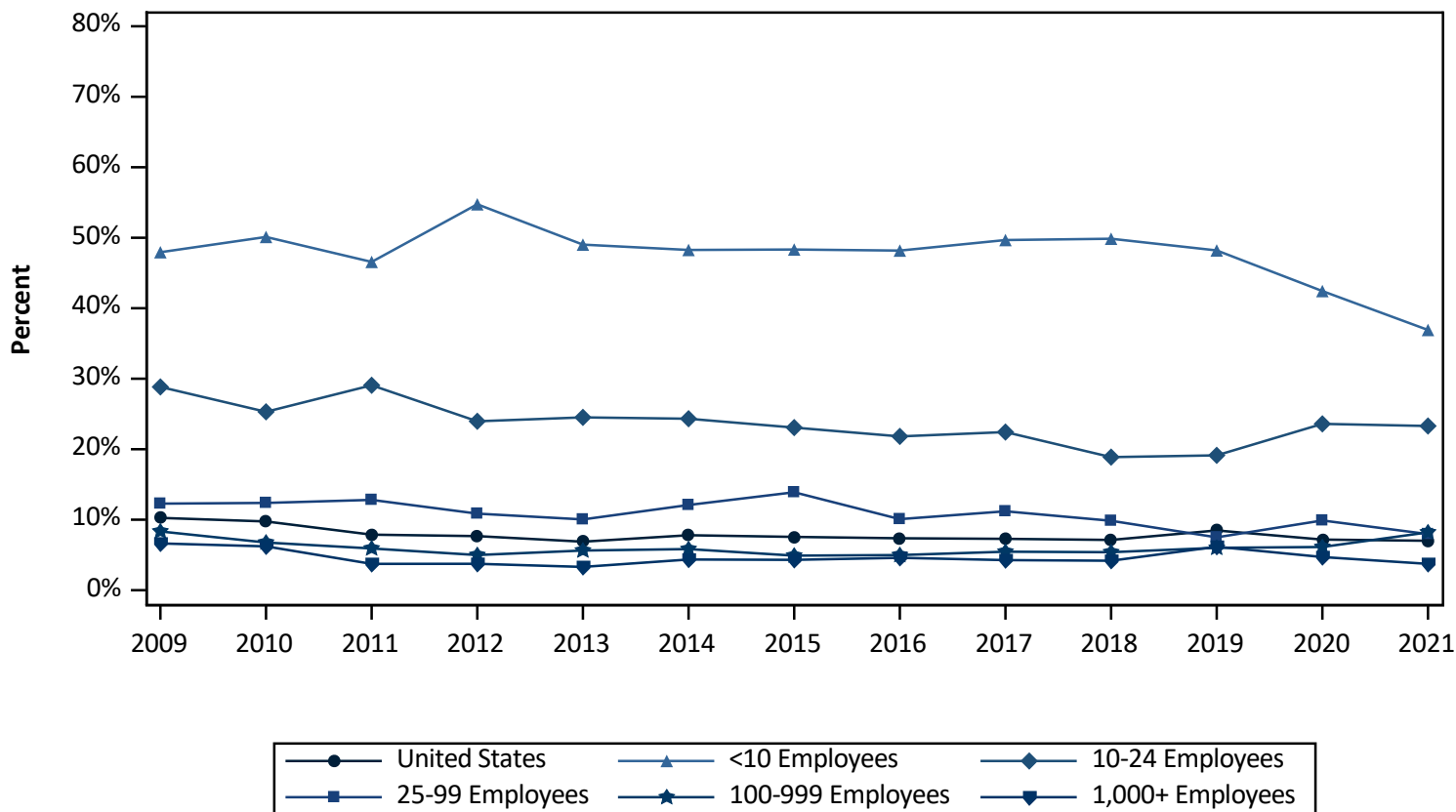
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

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 2021 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, 2009-2021



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

Data for Exhibit 4.13

Percentage of employee-plus-one coverage enrollees with no employee premium contribution, overall and by detailed firm size, 2009-2021

Number of Employees	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
U.S.	10.3%	9.8%	7.9%	7.7%	6.9%	7.8%	7.6%	7.4%	7.3%	7.1%	8.5%*	7.2%	7.0%
<10	47.9%	50.1%	46.6%	54.7%*	49.0%	48.3%	48.3%	48.2%	49.7%	49.9%	48.2%	42.4%	36.9% [^]
10-24	28.8%	25.3%	29.1%	24.0%	24.5%	24.3%	23.1%	21.8%	22.4%	18.9%	19.1%	23.6%	23.3% [^]
25-99	12.3%	12.4%	12.8%	10.9%	10.0%	12.1%	13.9%	10.1%*	11.2%	9.8%	7.5%	9.9%	8.0% [^]
100-999	8.3%	6.8%	5.9%	5.0%	5.6%	5.8%	4.9%	5.0%	5.5%	5.4%	6.0%	6.1%	8.2% [^]
1,000+	6.6%	6.2%	3.7%	3.7%	3.3%	4.4%	4.3%	4.6%	4.3%	4.2%	6.2%*	4.7%	3.7%

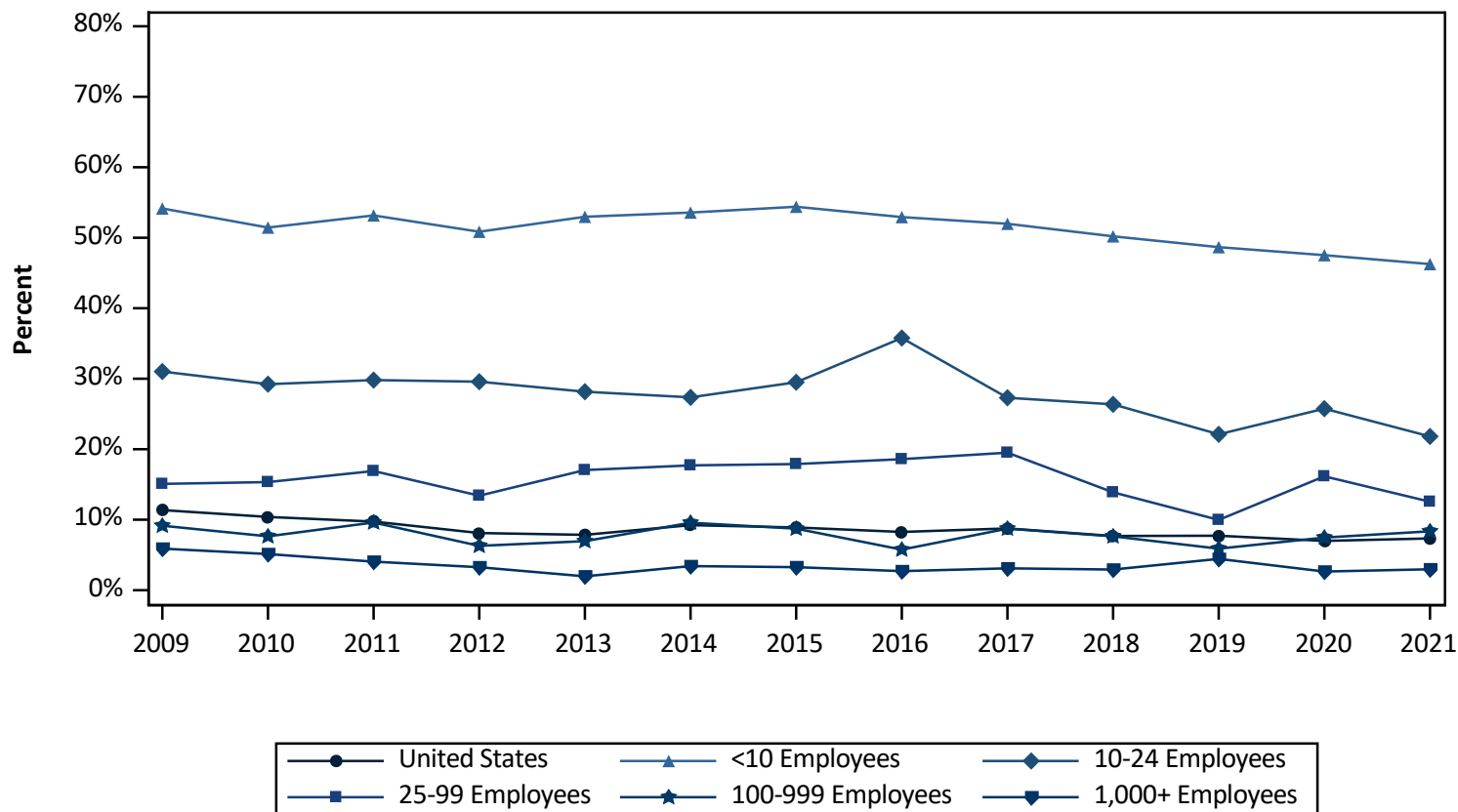
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

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 2021 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, 2009-2021



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

Data for Exhibit 4.14

Percentage of family-coverage enrollees with no employee premium contribution, overall and by detailed firm size, 2009-2021

Number of Employees	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
U.S.	11.4%	10.4%	9.7%	8.1%*	7.9%	9.2%	8.9%	8.3%	8.8%	7.7%	7.7%	7.0%	7.3%
<10	54.2%	51.4%	53.2%	50.9%	53.0%	53.6%	54.4%	52.9%	52.0%	50.2%	48.7%	47.5%	46.3%^
10-24	31.0%	29.2%	29.8%	29.6%	28.2%	27.4%	29.5%	35.8%	27.3%*	26.4%	22.1%	25.8%	21.8%^
25-99	15.1%	15.3%	16.9%	13.4%	17.0%	17.7%	17.9%	18.6%	19.5%	13.9%*	10.0%	16.2%*	12.6%^
100-999	9.1%	7.6%	9.6%	6.3%	7.0%	9.6%	8.7%	5.8%	8.7%	7.6%	5.9%†	7.5%	8.4%^
1,000+	5.9%	5.1%	4.0%	3.3%	2.0%*	3.4%*	3.3%	2.7%	3.1%	2.9%	4.4%	2.6%	3.0%

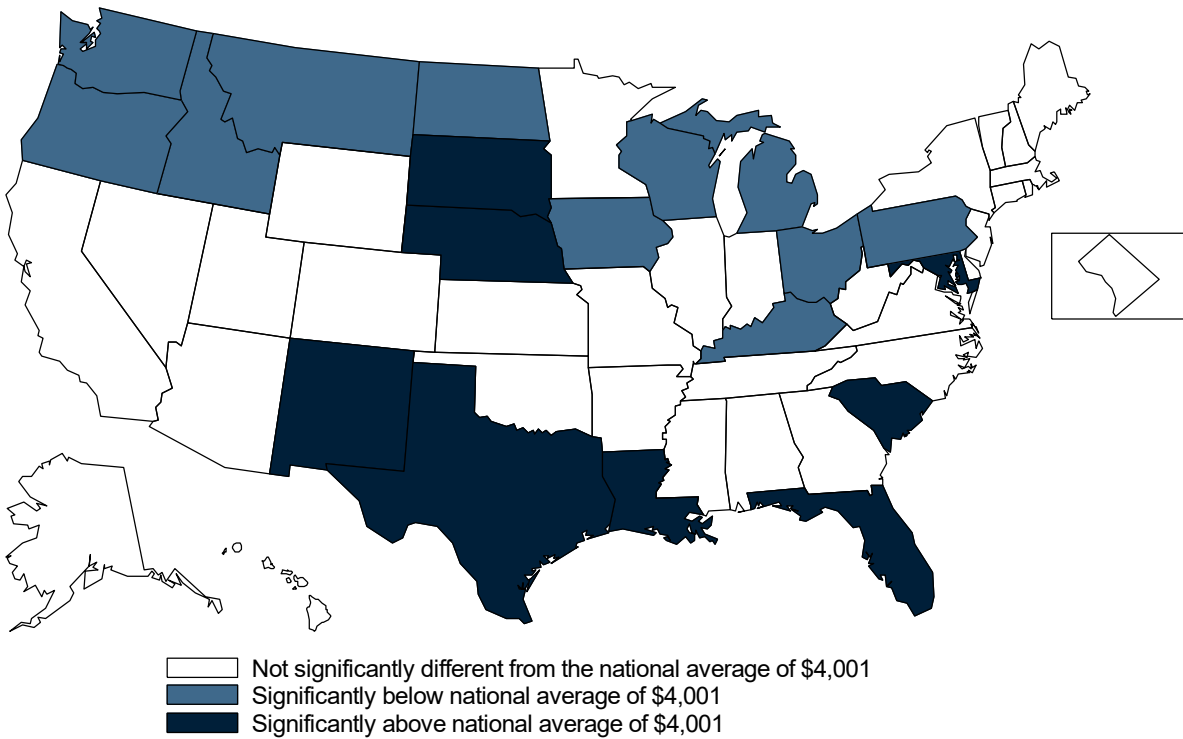
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

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 2021 only.

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

Exhibit 4.16

Average annual employee contribution (in dollars) for employee-plus-one coverage, by State, 3-year average, 2019-2021



Alabama	\$4,032	Kentucky	\$3,633*	North Dakota	\$3,674*
Alaska	\$4,124	Louisiana	\$4,659*	Ohio	\$3,612*
Arizona	\$4,220	Maine	\$3,879	Oklahoma	\$4,209
Arkansas	\$4,107	Maryland	\$4,330*	Oregon	\$3,414*
California	\$4,040	Massachusetts	\$3,929	Pennsylvania	\$3,750*
Colorado	\$4,473	Michigan	\$3,232*	Rhode Island	\$3,997
Connecticut	\$4,047	Minnesota	\$4,084	South Carolina	\$4,483*
Delaware	\$4,224	Mississippi	\$4,388	South Dakota	\$4,422*
District of Columbia	\$4,184	Missouri	\$4,127	Tennessee	\$3,970
Florida	\$4,641*	Montana	\$3,530*	Texas	\$4,238*
Georgia	\$3,957	Nebraska	\$4,398*	Utah	\$3,712
Hawaii	\$3,811	Nevada	\$4,032	Vermont	\$3,824
Idaho	\$3,643*	New Hampshire	\$4,203	Virginia	\$3,856
Illinois	\$4,022	New Jersey	\$4,050	Washington	\$3,330*
Indiana	\$3,725	New Mexico	\$4,382*	West Virginia	\$3,872
Iowa	\$3,654*	New York	\$3,744	Wisconsin	\$3,661*
Kansas	\$3,986	North Carolina	\$4,264	Wyoming	\$3,859

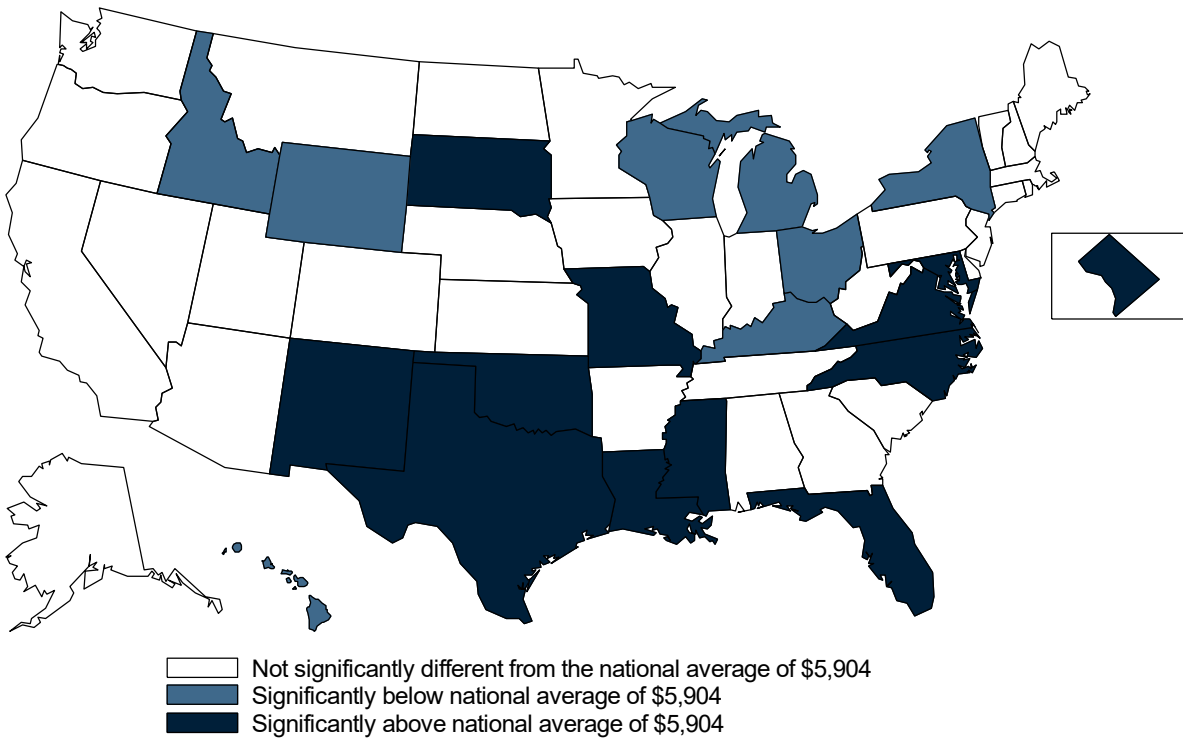
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2019-2021.

Note: * Indicates the estimate is statistically different from the national average of \$4,001 at $p < 0.05$.

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

Exhibit 4.17

Average annual employee contribution (in dollars) for family coverage, by State, 3-year average, 2019-2021



Alabama	\$5,865	Kentucky	\$5,413*	North Dakota	\$5,777
Alaska	\$5,537	Louisiana	\$6,934*	Ohio	\$5,071*
Arizona	\$6,052	Maine	\$6,086	Oklahoma	\$6,483*
Arkansas	\$6,160	Maryland	\$6,480*	Oregon	\$5,794
California	\$6,018	Massachusetts	\$5,570	Pennsylvania	\$5,632
Colorado	\$6,233	Michigan	\$4,124*	Rhode Island	\$5,625
Connecticut	\$5,696	Minnesota	\$5,489	South Carolina	\$6,827
Delaware	\$6,627	Mississippi	\$6,563*	South Dakota	\$6,457*
District of Columbia	\$6,736*	Missouri	\$6,726*	Tennessee	\$5,573
Florida	\$6,968*	Montana	\$5,332	Texas	\$6,681*
Georgia	\$6,103	Nebraska	\$6,247	Utah	\$5,699
Hawaii	\$5,336*	Nevada	\$5,954	Vermont	\$5,523
Idaho	\$5,424*	New Hampshire	\$5,815	Virginia	\$6,549*
Illinois	\$5,736	New Jersey	\$5,812	Washington	\$4,988
Indiana	\$5,347	New Mexico	\$6,464*	West Virginia	\$5,562
Iowa	\$5,684	New York	\$5,500*	Wisconsin	\$5,084*
Kansas	\$6,136	North Carolina	\$6,372*	Wyoming	\$5,305*

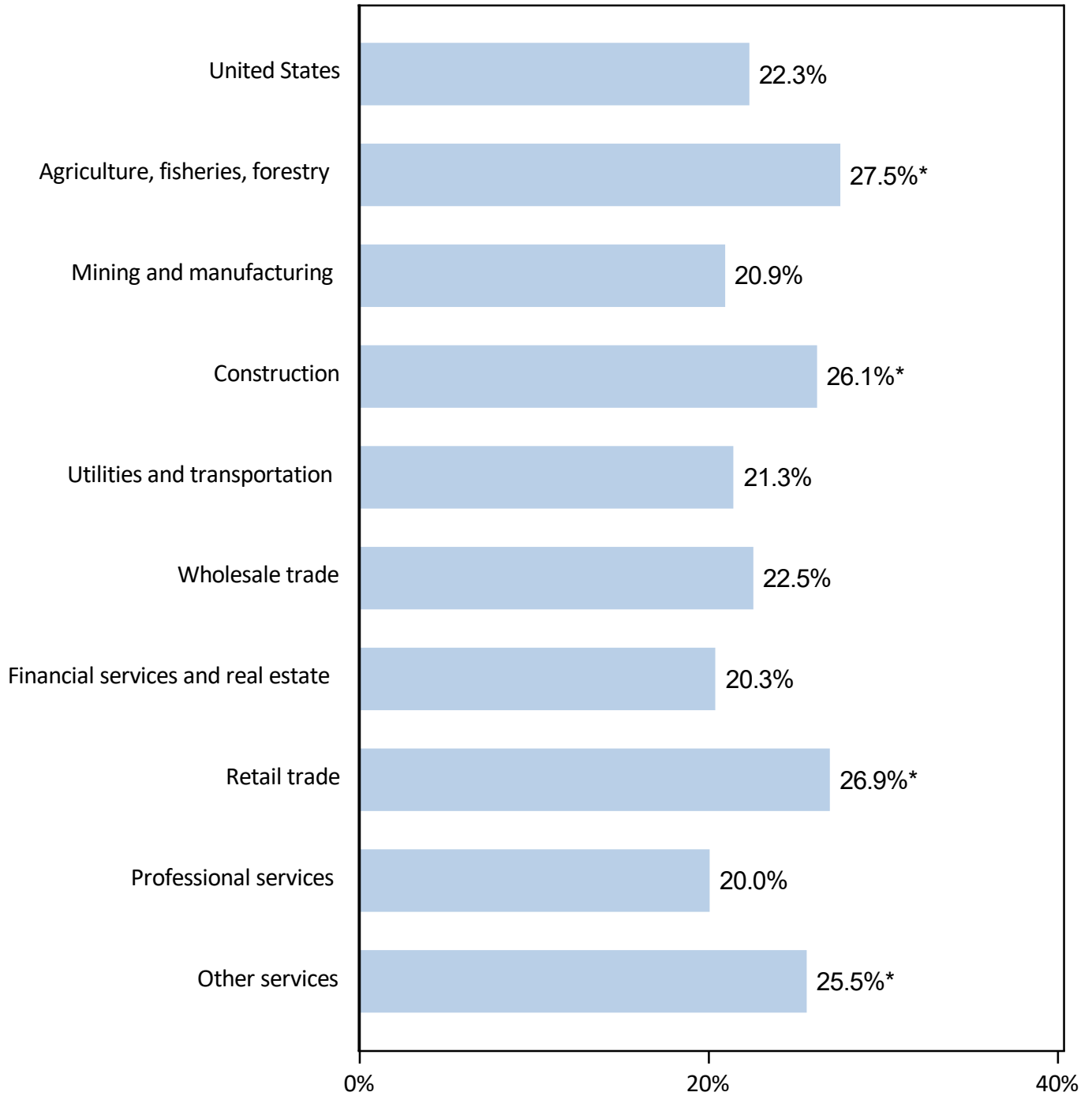
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2019-2021.

Note: * Indicates the estimate is statistically different from the national average of \$5,904 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, 2021



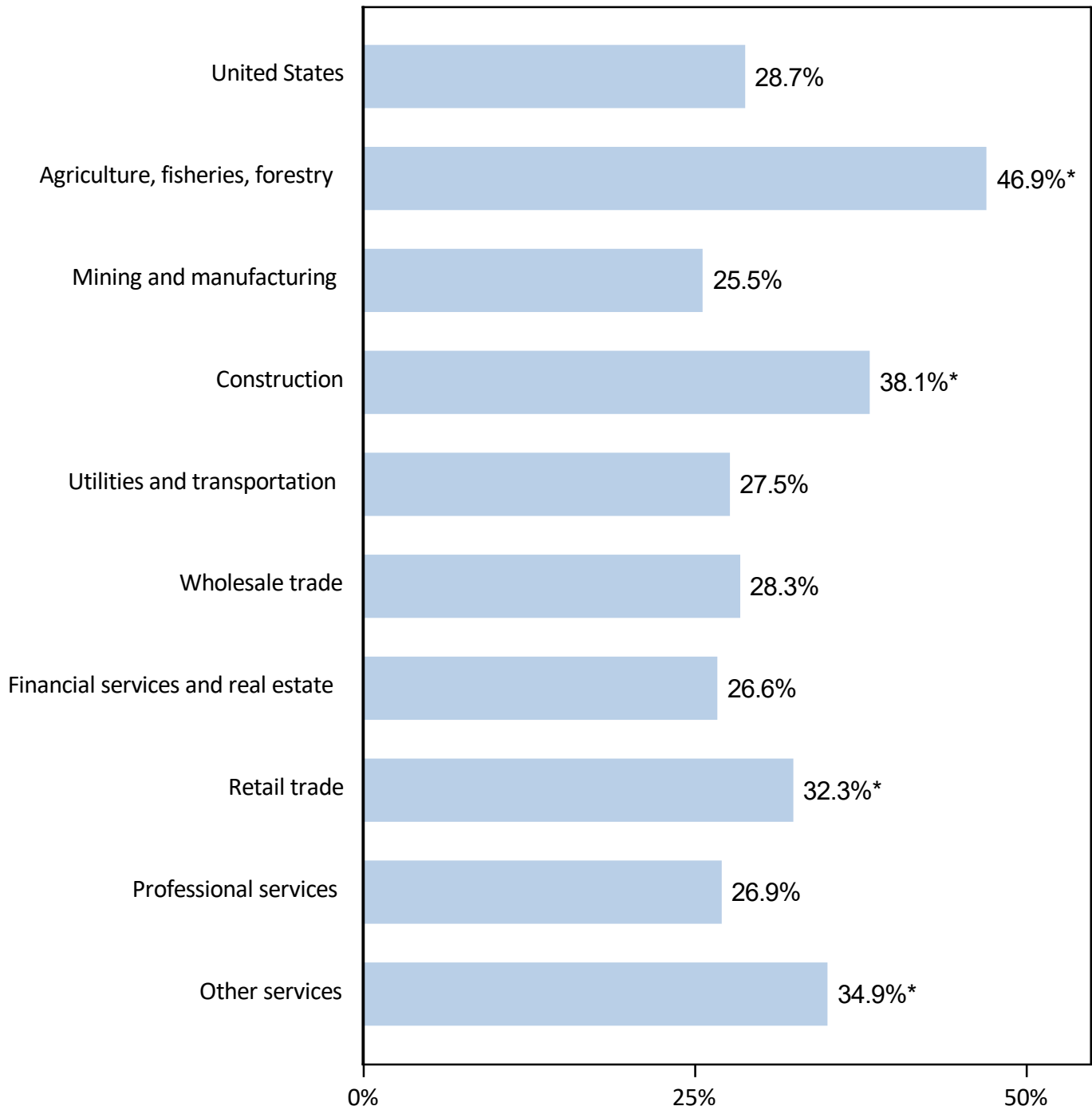
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2021.

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, 2021



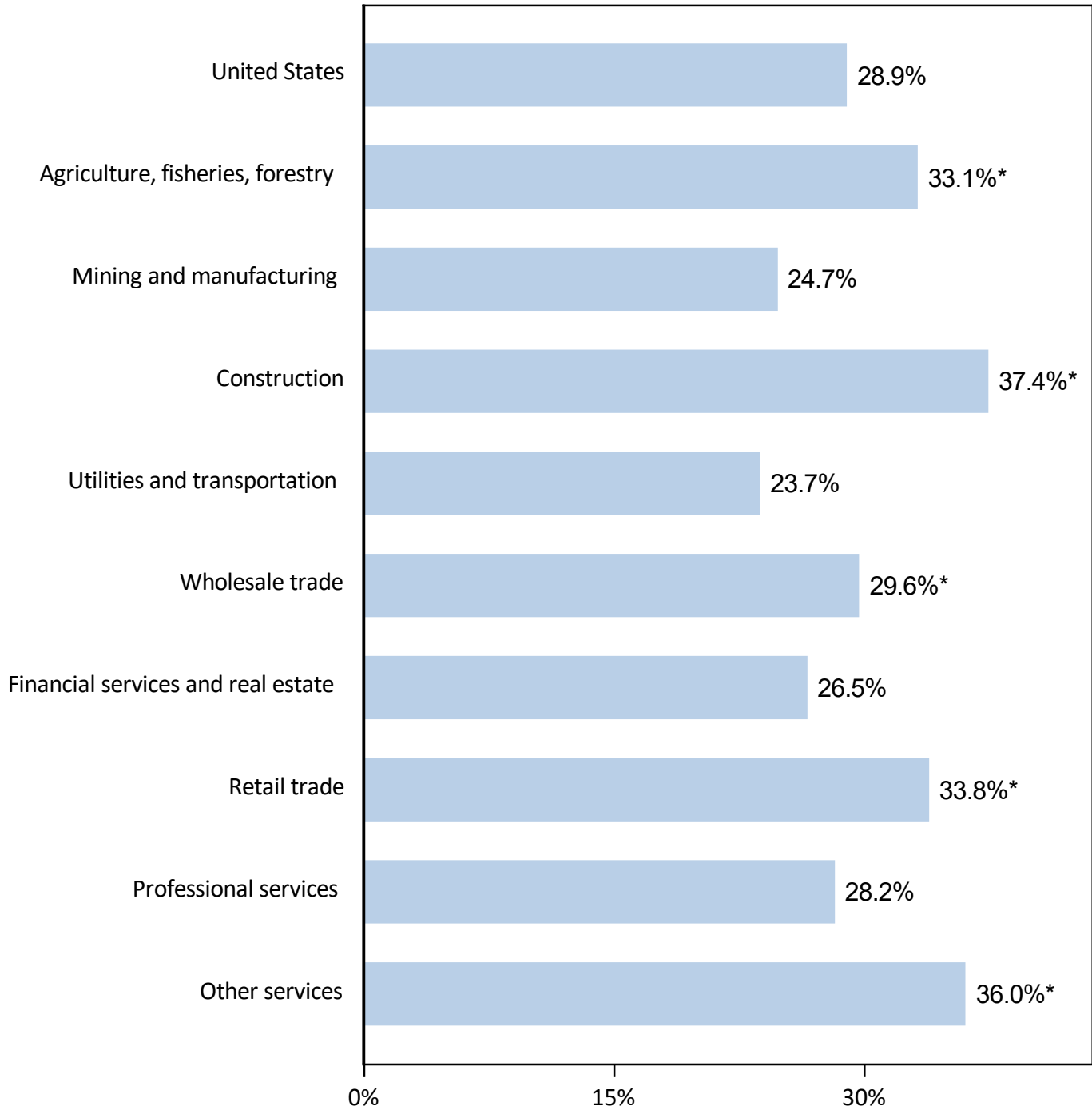
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2021.

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, 2021



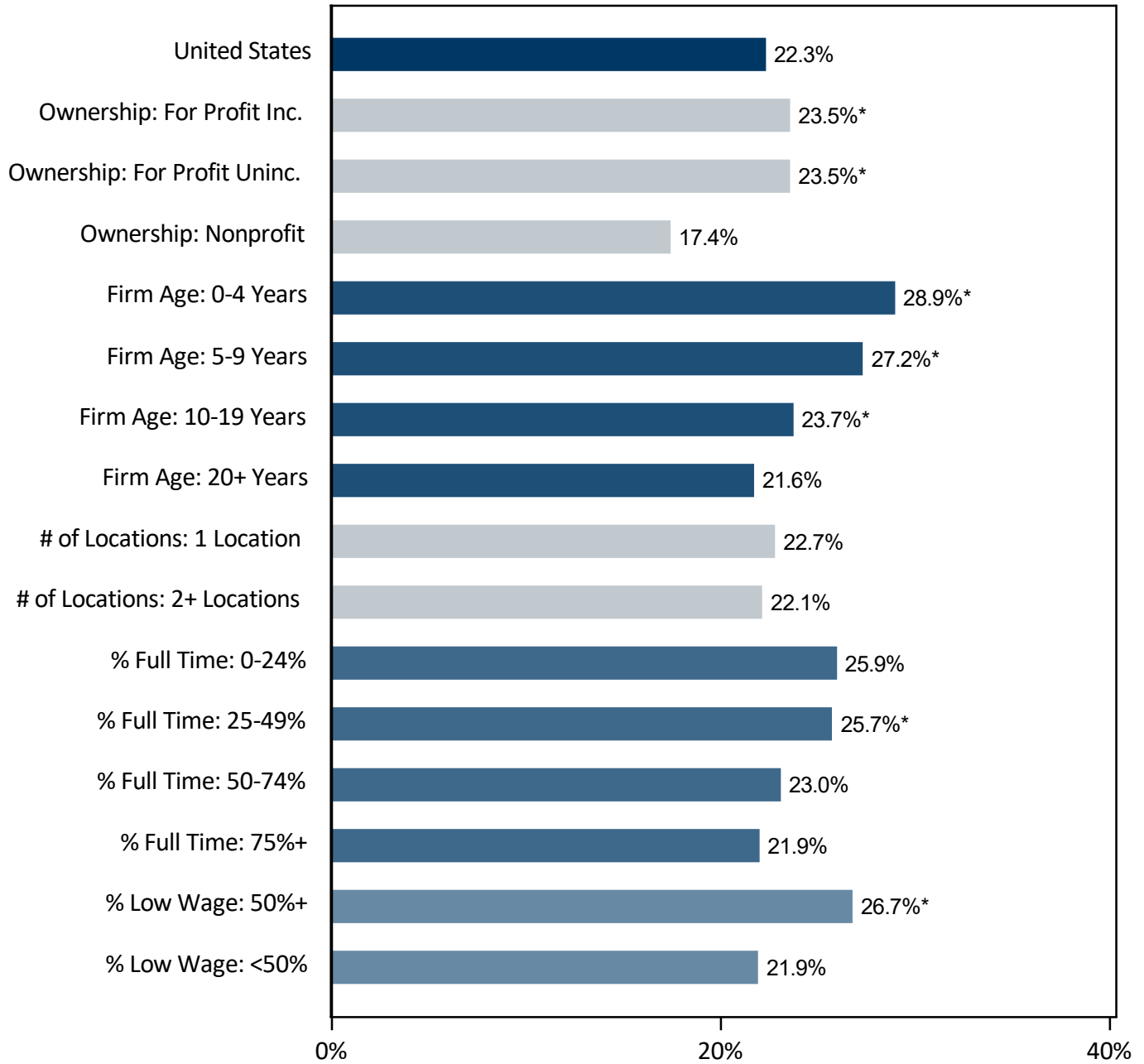
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2021.

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, 2021



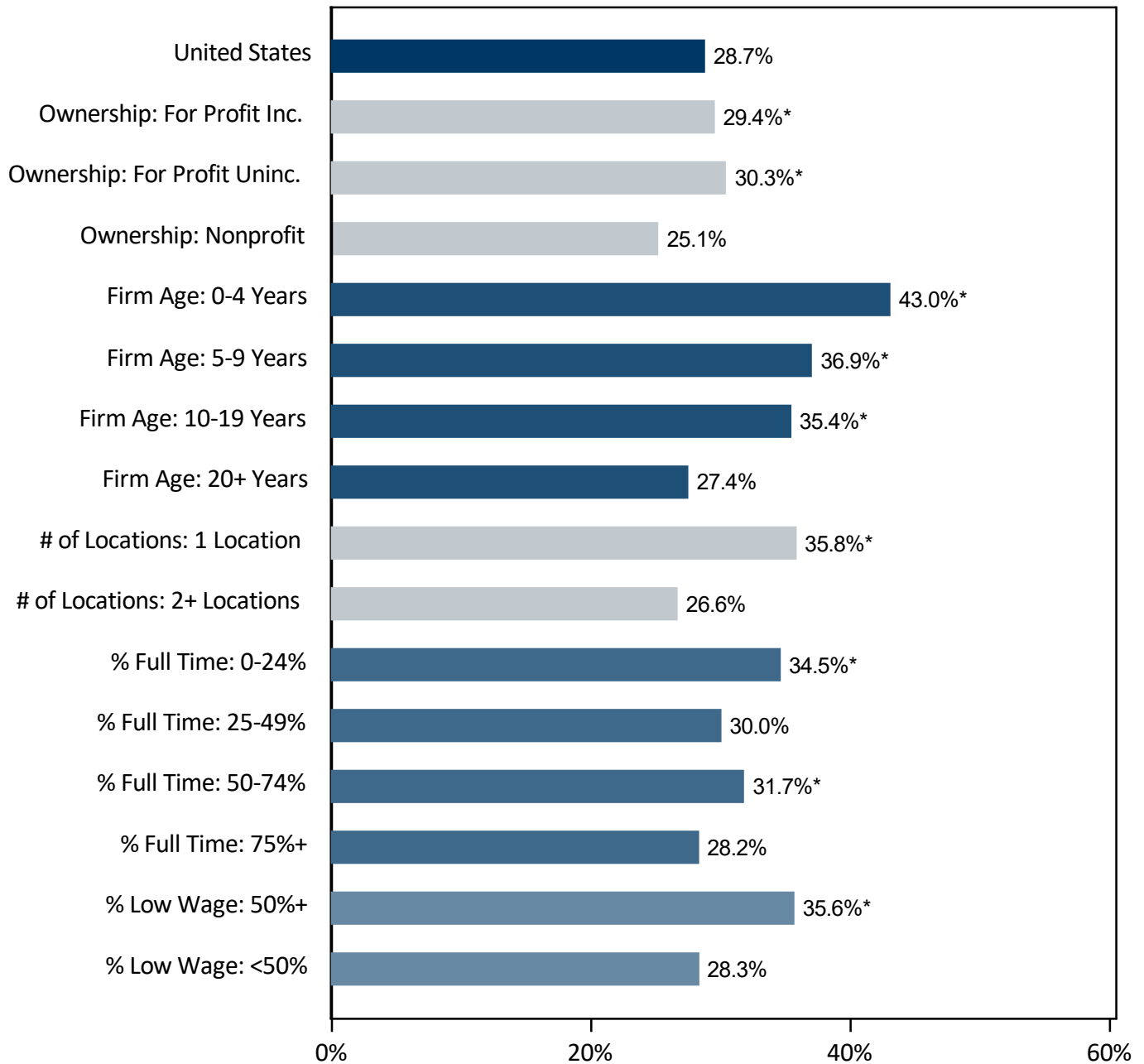
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2021.

Note: “% Full Time” refers to the percentage of the establishment’s workforce that worked full time in 2021. “% Low Wage” refers to the percentage of the establishment’s workforce that earned less than \$13.50 per hour in 2021. * 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, 2021



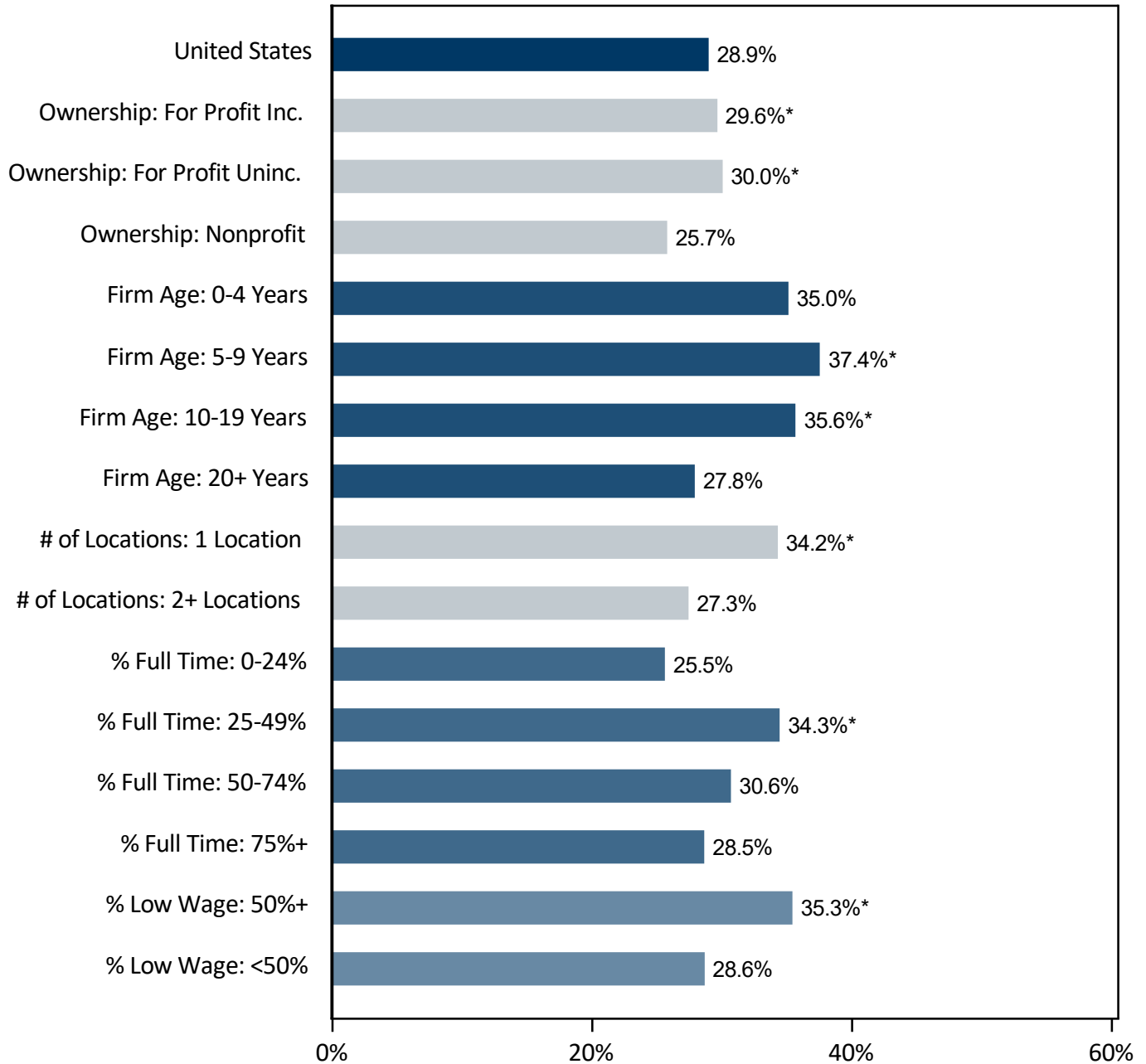
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2021.

Note: “% Full Time” refers to the percentage of the establishment’s workforce that worked full time in 2021. “% Low Wage” refers to the percentage of the establishment’s workforce that earned less than \$13.50 per hour in 2021. * 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, 2021



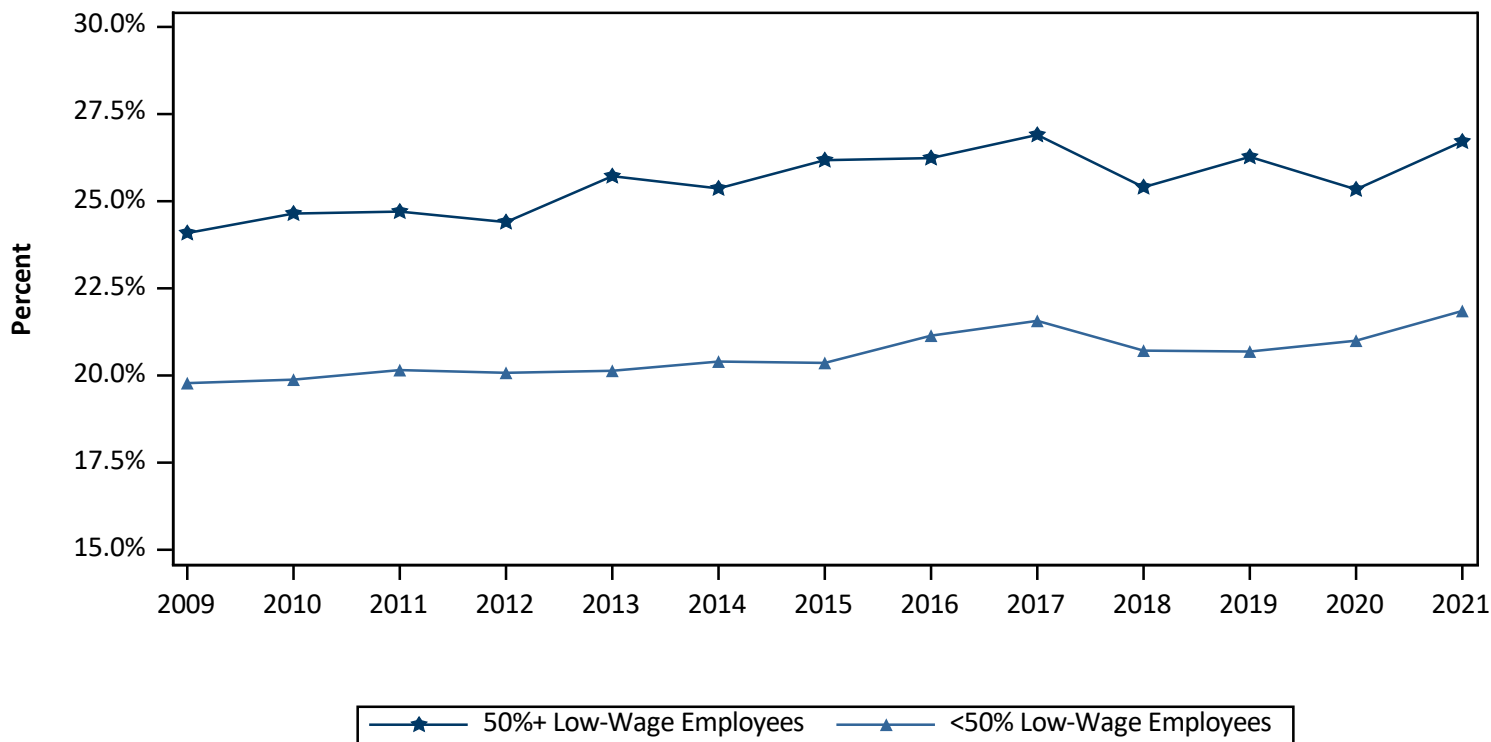
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2021.

Note: “% Full Time” refers to the percentage of the establishment’s workforce that worked full time in 2021. “% Low Wage” refers to the percentage of the establishment’s workforce that earned less than \$13.50 per hour in 2021. * 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, 2009-2021



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

Note: Wage levels in the MEPS-IC questionnaires have been adjusted to account for changing wages over time. In 2021, low-wage employees were defined as those earning less than \$13.50 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, 2009-2021

Low wage	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
50%+ Low-Wage Employees	24.1%	24.6%	24.7%	24.4%	25.7%	25.4%	26.2%	26.2%	26.9%	25.4%	26.3%	25.3%	26.7%^
<50% Low-Wage Employees	19.8%	19.9%	20.2%	20.1%	20.1%	20.4%	20.4%	21.1%*	21.6%	20.7%*	20.7%	21.0%	21.9%*

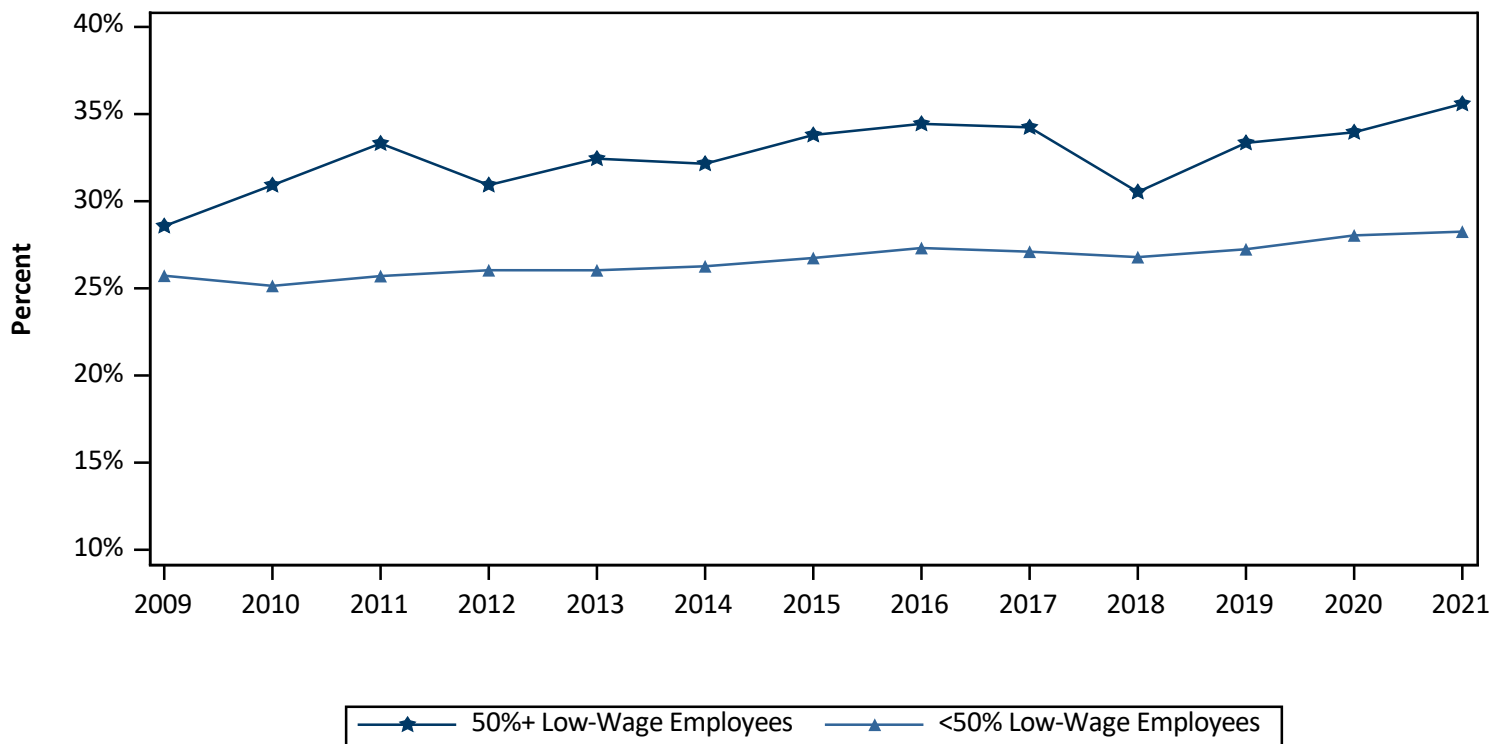
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

Note: Wage levels in the MEPS-IC questionnaires have been adjusted to account for changing wages over time. In 2021, low-wage employees were defined as those earning less than \$13.50 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 2021 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, 2009-2021



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

Note: Wage levels in the MEPS-IC questionnaires have been adjusted to account for changing wages over time. In 2021, low-wage employees were defined as those earning less than \$13.50 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, 2009-2021

Low wage	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
50%+ Low-Wage Employees	28.6%	30.9%*	33.3%*	30.9%*	32.4%	32.1%	33.8%	34.4%	34.2%	30.5%*	33.3%	34.0%	35.6%^
<50% Low-Wage Employees	25.7%	25.1%	25.7%	26.0%	26.0%	26.3%	26.7%	27.3%	27.1%	26.8%	27.2%	28.0%	28.3%

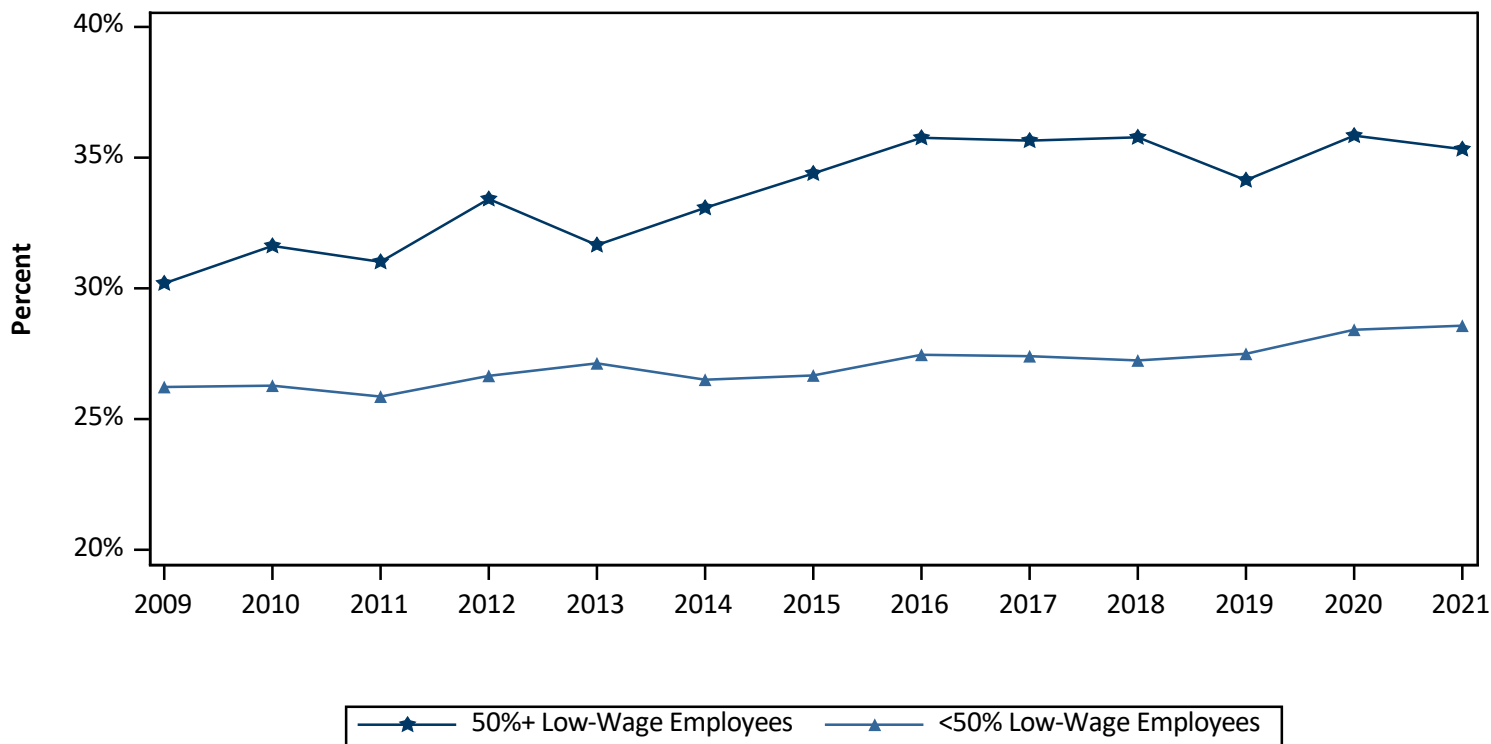
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

Note: Wage levels in the MEPS-IC questionnaires have been adjusted to account for changing wages over time. In 2021, low-wage employees were defined as those earning less than \$13.50 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 2021 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, 2009-2021



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

Note: Wage levels in the MEPS-IC questionnaires have been adjusted to account for changing wages over time. In 2021, low-wage employees were defined as those earning less than \$13.50 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, 2009-2021

Low wage	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
50%+ Low-Wage Employees	30.2%	31.6%	31.0%	33.4%*	31.7%	33.1%	34.4%	35.8%	35.7%	35.8%	34.1%	35.8%	35.3%^
<50% Low-Wage Employees	26.2%	26.3%	25.9%	26.7%	27.1%	26.5%	26.7%	27.5%	27.4%	27.2%	27.5%	28.4%	28.6%

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

Note: Wage levels in the MEPS-IC questionnaires have been adjusted to account for changing wages over time. In 2021, low-wage employees were defined as those earning less than \$13.50 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 2021 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, 2021

Coverage	Estimate	Total	<50 employees	50-99 employees	100 or more employees
Single	Average (mean)	\$1,643	\$1,650	\$1,793	\$1,627
	10 percentile	\$0	\$0*	\$0*	\$310
	25 percentile	\$700	\$0*	\$530*	\$820
	50 percentile (median)	\$1,400	\$1,200*	\$1,500	\$1,400
	75 percentile	\$2,200	\$2,600*	\$2,600*	\$2,100
	90 percentile	\$3,300	\$4,000*	\$3,800*	\$3,100
Employee-plus-one	Average (mean)	\$4,199	\$4,984*	\$5,526*	\$3,986
	10 percentile	\$760	\$0*	\$1,500*	\$940
	25 percentile	\$2,100	\$590†*	\$2,800*	\$2,200
	50 percentile (median)	\$3,500	\$4,200*	\$4,900*	\$3,400
	75 percentile	\$5,400	\$7,300*	\$7,000*	\$5,000
	90 percentile	\$8,200	\$11,000*	\$10,000*	\$7,500
Family	Average (mean)	\$6,174	\$6,967*	\$7,997*	\$5,937
	10 percentile	\$920	\$0*	\$890†	\$1,400
	25 percentile	\$3,000	\$0*	\$3,800	\$3,200
	50 percentile (median)	\$5,100	\$5,500	\$6,600*	\$5,100
	75 percentile	\$7,900	\$11,000*	\$11,000*	\$7,400
	90 percentile	\$13,000	\$16,000*	\$16,000*	\$11,000

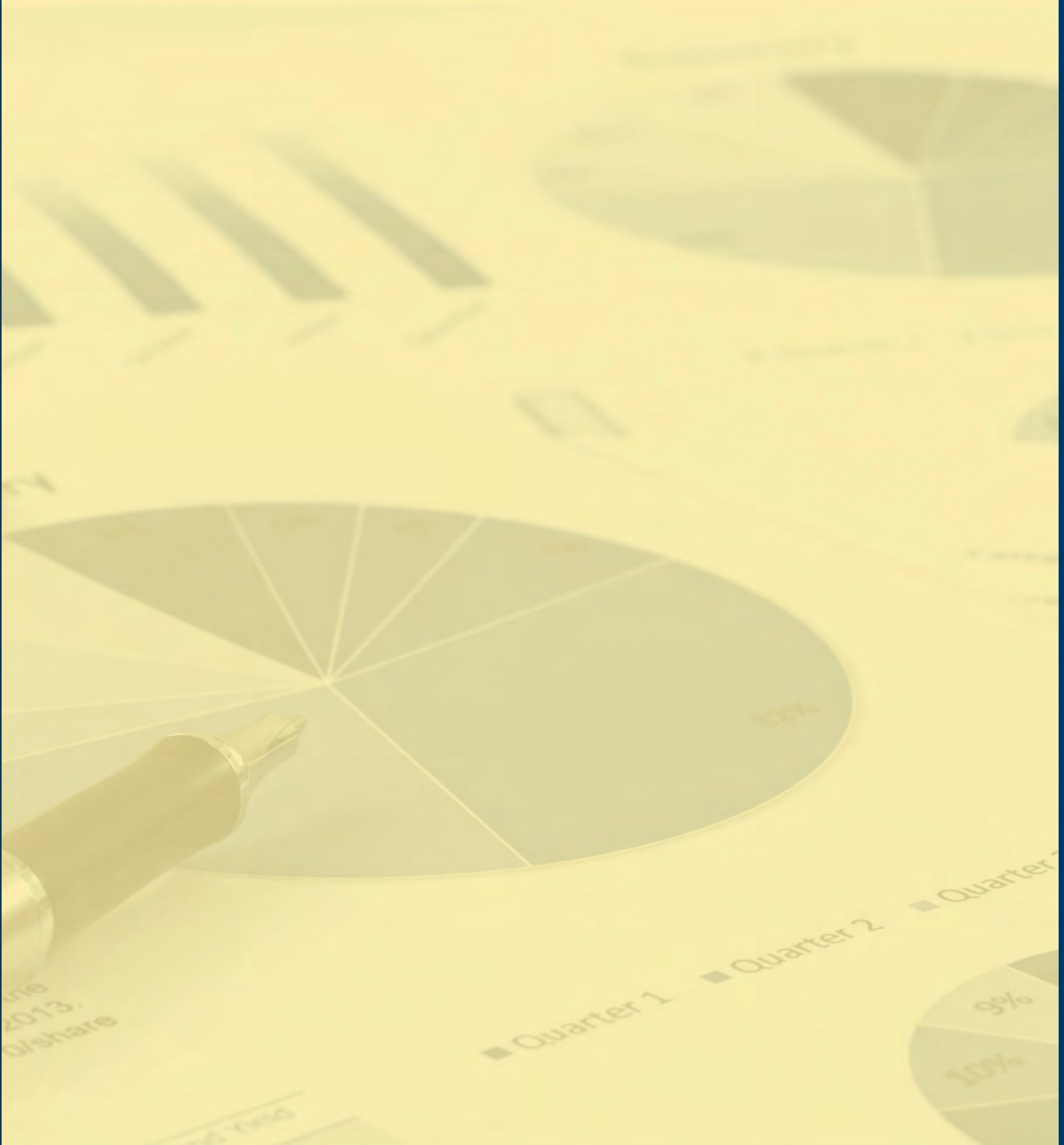
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2021.

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.

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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 2009 to 2021 in cost-sharing measures overall and by firm size, as well as variation in cost-sharing measures by firm size and State in 2021.

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, coinsurance rates, copayments, 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 enrolled workers and their families 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 2021, the thresholds were \$1,400 for single coverage and \$2,800 for family coverage.

Highlights

- The percentage of enrollees in a health insurance plan with a deductible in 2021 was not significantly different from 2020 for firms overall (88.5 percent) or for small (86.0), medium (89.7), or large employers (88.8 percent) (Exhibit 5.1).
- From 2020 to 2021, average deductible levels for single coverage overall increased by 3.0 percent, to \$2,004, and family coverage deductibles increased by 3.9 percent, to \$3,868 (Exhibits 5.2 and 5.3).
- From 2020 to 2021, the percentage of enrollees with a coinsurance payment for physician visits increased overall (from 35.1 to 38.3 percent), among medium firms (from 19.3 to 24.4 percent), and among large firms (from 38.7 to 42.7 percent). The percentage of enrollees with a coinsurance payment for a specialist physician also increased overall

(from 36.3 to 38.6 percent) and among large firms (from 40.1 to 43.3 percent) (Exhibits 5.7 and 5.13).

- Overall, the percentage of single-coverage enrollees with an out-of-pocket payment maximum increased from 2012 (80.7 percent) to 2015 (93.9 percent) and declined slightly over the next 4 years. It then increased from 91.0 percent in 2020 to 93.5 percent in 2021, reaching nearly the same level as in 2015 (Exhibit 5.15).
- The overall percentage of family-coverage enrollees with an out-of-pocket payment maximum increased from 2012 (80.9 percent) to 2015 (94.3 percent), fell to 88.7 percent in 2020, then did not change significantly between 2020 and 2021 (89.6 percent) (Exhibit 5.16).
- Among small firms (fewer than 50 employees), the percentage of family-coverage enrollees with an out-of-pocket payment maximum increased by 17.8 percentage points, from 2009 (70.0 percent) to 2015 (87.8 percent). It then fell by 14.0 percentage points to 73.8 percent in 2021 (Exhibit 5.16).
- Based on average annual estimates for 2019-2021, six states (California, District of Columbia, Hawaii, Massachusetts, New Jersey, and New York), had percentages of enrollees in a plan with a deductible, average individual deductibles, and average family deductibles significantly lower than the national average (Exhibits 5.4, 5.5, and 5.6).
- In four of these states (California, District of Columbia, Massachusetts, and New York), the percentage of single and family enrollees in HDHPs and average deductibles among single and family enrollees in HDHPs were also significantly lower than the national average (Exhibits 5.21, 5.22, 5.23, and 5.24).

Key Trends and Differences

A number of longstanding differences in cost-sharing provisions between large employers and both small and medium employers were again evident in 2021.¹ Specifically:

- Small-firm enrollees were less likely than large-firm enrollees to have an annual deductible, but average deductibles among enrollees with a deductible were higher in both small and medium firms than in large firms.
- For office visits to general practitioners and specialists, large-firm enrollees were less likely to have a copayment and more likely to have coinsurance. Among enrollees with these cost-sharing requirements, large-firm enrollees tended to have significantly lower average copayments and coinsurance rates. The one exception is that there was no significant difference between large- and medium-firm enrollees in physician visit coinsurance rates.
- In 2021, large-firm enrollees were more likely than medium- and small-firm enrollees 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). The difference between large and small firms was evident in all years, but the difference between large

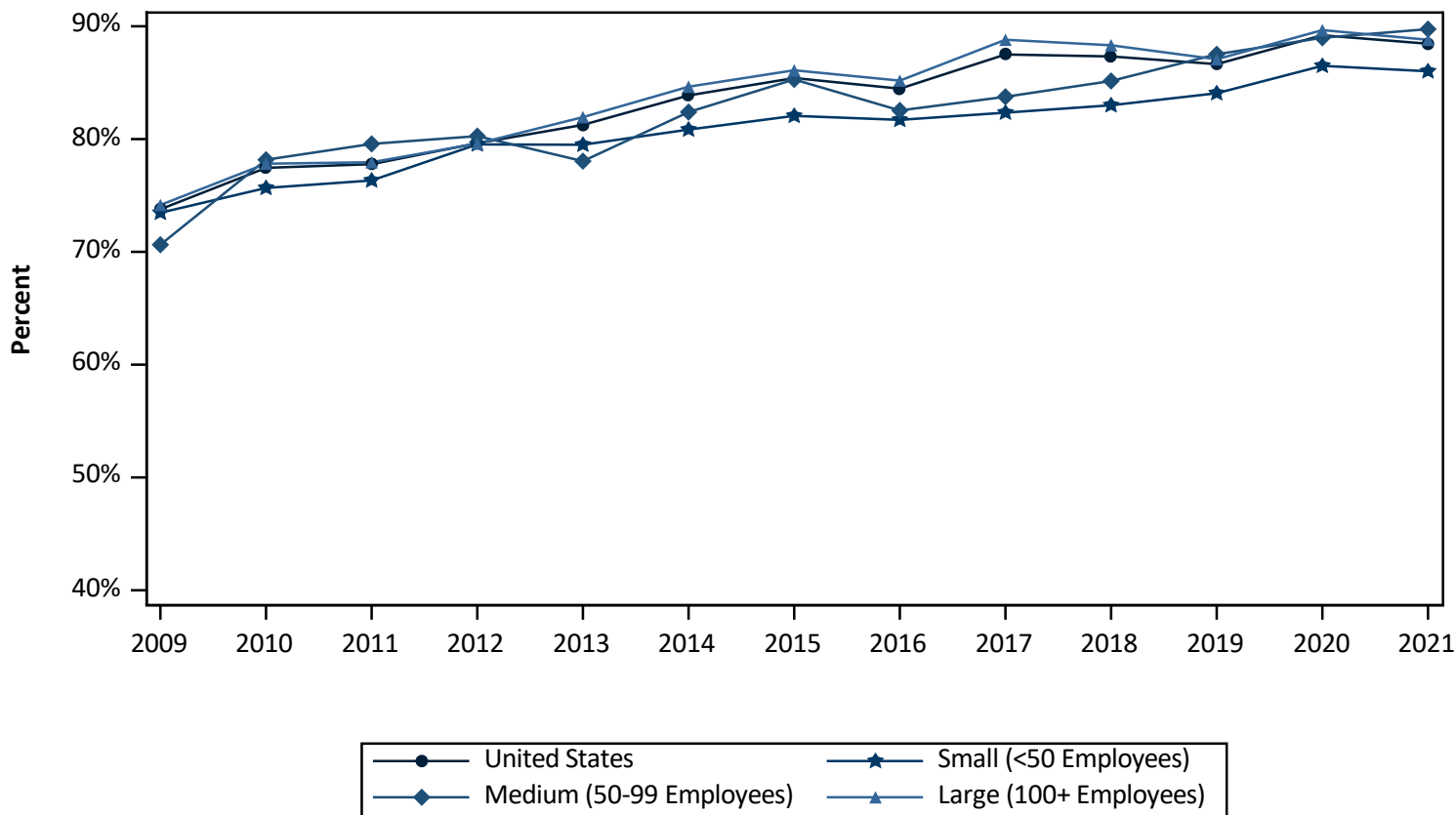
¹ Statistical significance tests for firm-size differences are marked only for 2021.

and medium firms was insignificant in most years. Among enrollees with limits, large-firm enrollees had lower average maximum out-of-pocket amounts for both individual and family coverage.

- For both single and family coverage, large-firm enrollees were less likely than medium- and small-firm enrollees to be in HDHPs. For small firms, this difference is consistent in nearly every year. For medium firms, the difference is consistent over the last 4 to 5 years.

Exhibit 5.1

Percentage of private-sector enrolled employees in a health insurance plan with a deductible, overall and by firm size, 2009-2021



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

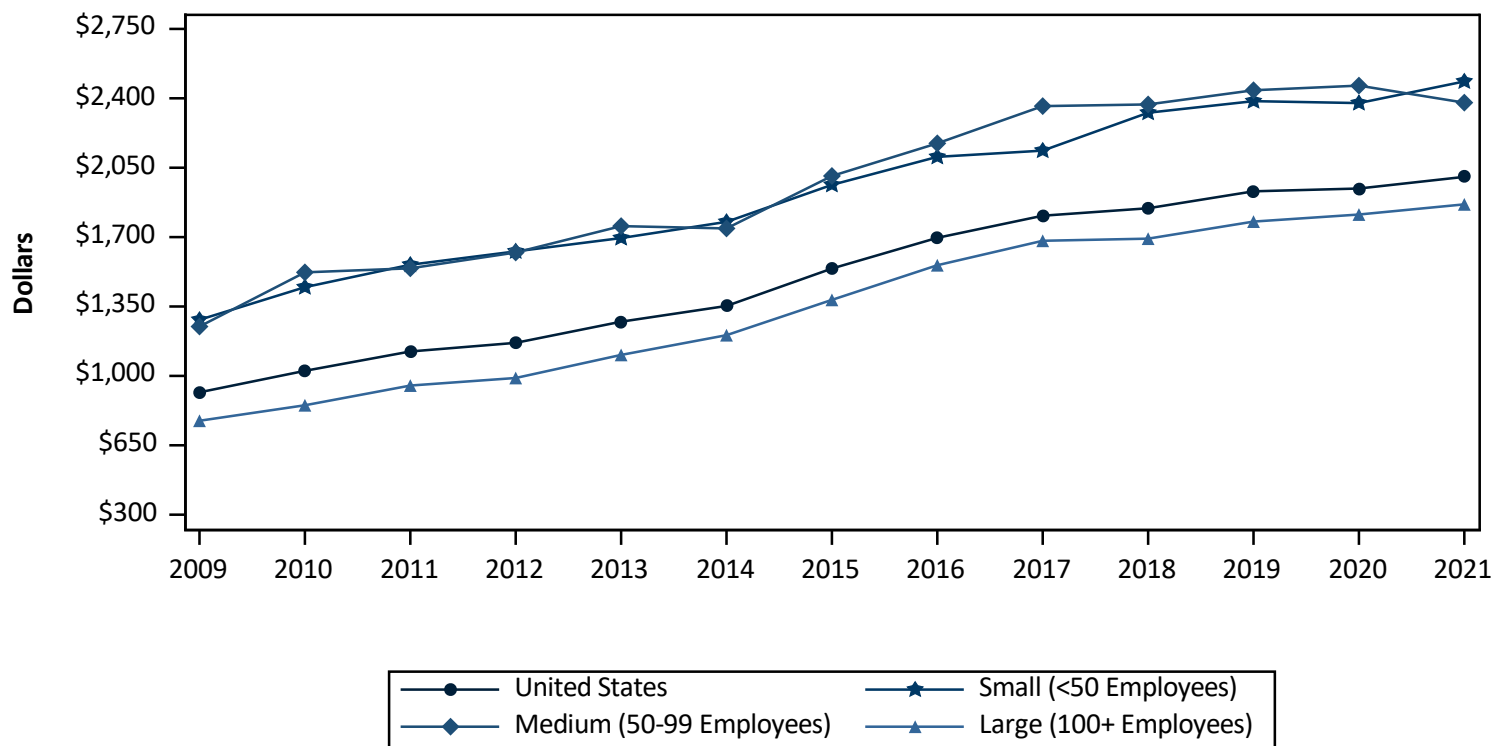
Data for Exhibit 5.1													
Percentage of private-sector enrolled employees in a health insurance plan with a deductible, overall and by firm size, 2009-2021													
Number of Employees	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
U.S.	73.8%	77.5%*	77.8%	79.6%*	81.3%	83.9%*	85.4%*	84.5%	87.5%*	87.3%	86.6%	89.2%*	88.5%
<50	73.5%	75.7%*	76.3%	79.5%*	79.5%	80.8%	82.1%	81.7%	82.3%	83.0%	84.1%	86.5%*	86.0%^
50-99	70.6%	78.2%*	79.6%	80.3%	78.0%	82.4%*	85.3%	82.5%	83.7%	85.1%	87.5%	89.0%	89.7%
100+	74.2%	77.8%*	77.9%	79.6%	81.9%*	84.6%*	86.1%	85.2%	88.8%*	88.3%	87.1%	89.7%*	88.8%

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.
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 2021 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, 2009-2021



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

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, 2009-2021

Number of Employees	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
U.S.	\$917	\$1,025*	\$1,123*	\$1,167*	\$1,273*	\$1,353*	\$1,541*	\$1,696*	\$1,808*	\$1,846	\$1,931*	\$1,945	\$2,004*
<50	\$1,283	\$1,447*	\$1,561*	\$1,628	\$1,695	\$1,777*	\$1,964*	\$2,105*	\$2,136	\$2,327*	\$2,386	\$2,376	\$2,485^
50-99	\$1,249	\$1,522*	\$1,543	\$1,622	\$1,755	\$1,744	\$2,008*	\$2,173	\$2,361	\$2,369	\$2,441	\$2,464	\$2,378^
100+	\$774	\$852*	\$951*	\$989*	\$1,106*	\$1,205*	\$1,383*	\$1,558*	\$1,681*	\$1,692	\$1,778*	\$1,814	\$1,865

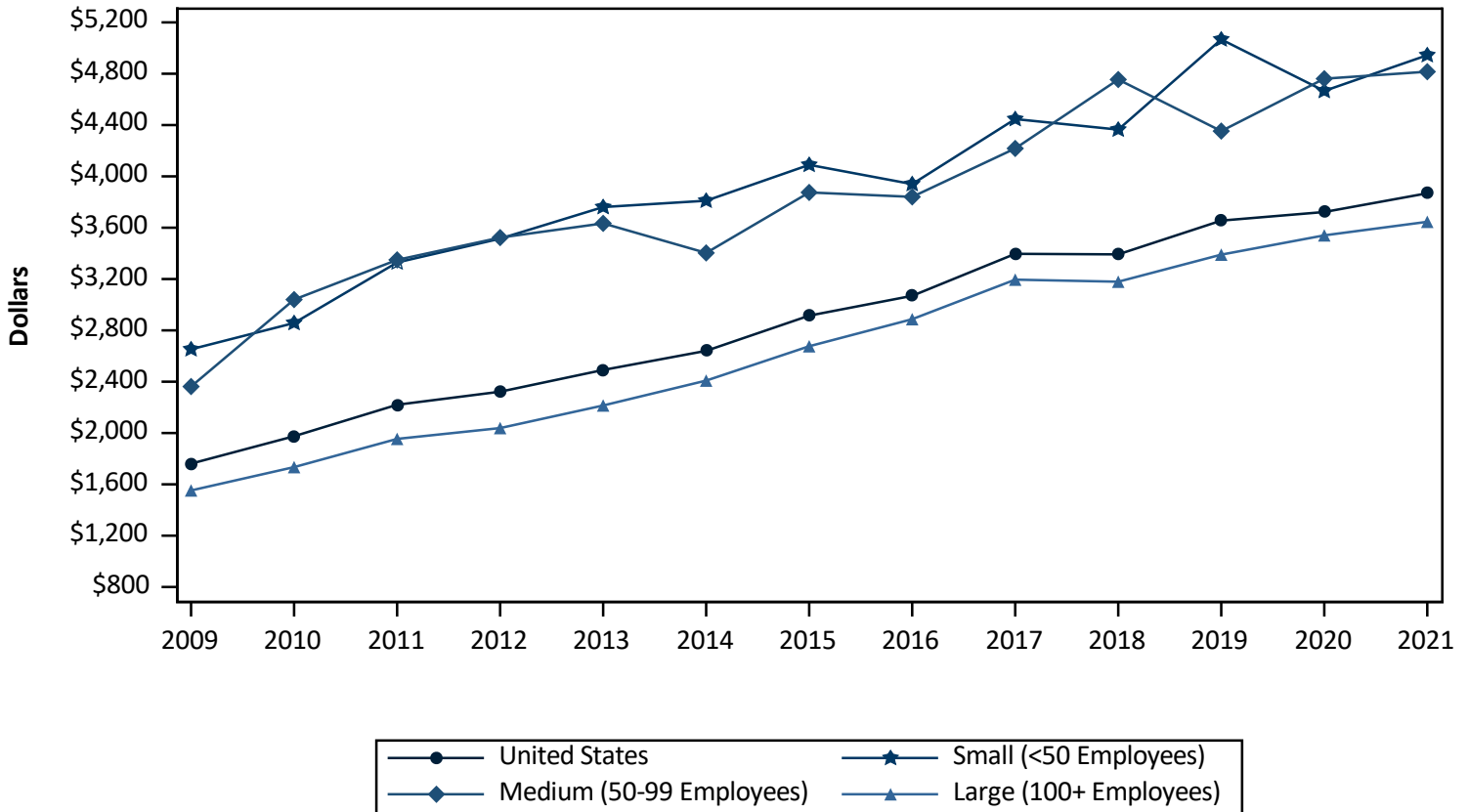
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

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 2021 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, 2009-2021



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

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, 2009-2021

Number of Employees	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
U.S.	\$1,761	\$1,975*	\$2,220*	\$2,322*	\$2,491*	\$2,640*	\$2,915*	\$3,069*	\$3,396*	\$3,392	\$3,655*	\$3,722	\$3,868*
<50	\$2,652	\$2,857*	\$3,329*	\$3,515*	\$3,761*	\$3,810	\$4,090*	\$3,940	\$4,447*	\$4,364	\$5,067*	\$4,666*	\$4,945^
50-99	\$2,362	\$3,040*	\$3,349	\$3,523	\$3,634	\$3,404	\$3,875*	\$3,840	\$4,218	\$4,755	\$4,353	\$4,761	\$4,816^
100+	\$1,552	\$1,734*	\$1,954*	\$2,038	\$2,215*	\$2,408*	\$2,676*	\$2,887*	\$3,195*	\$3,179	\$3,390*	\$3,540	\$3,646

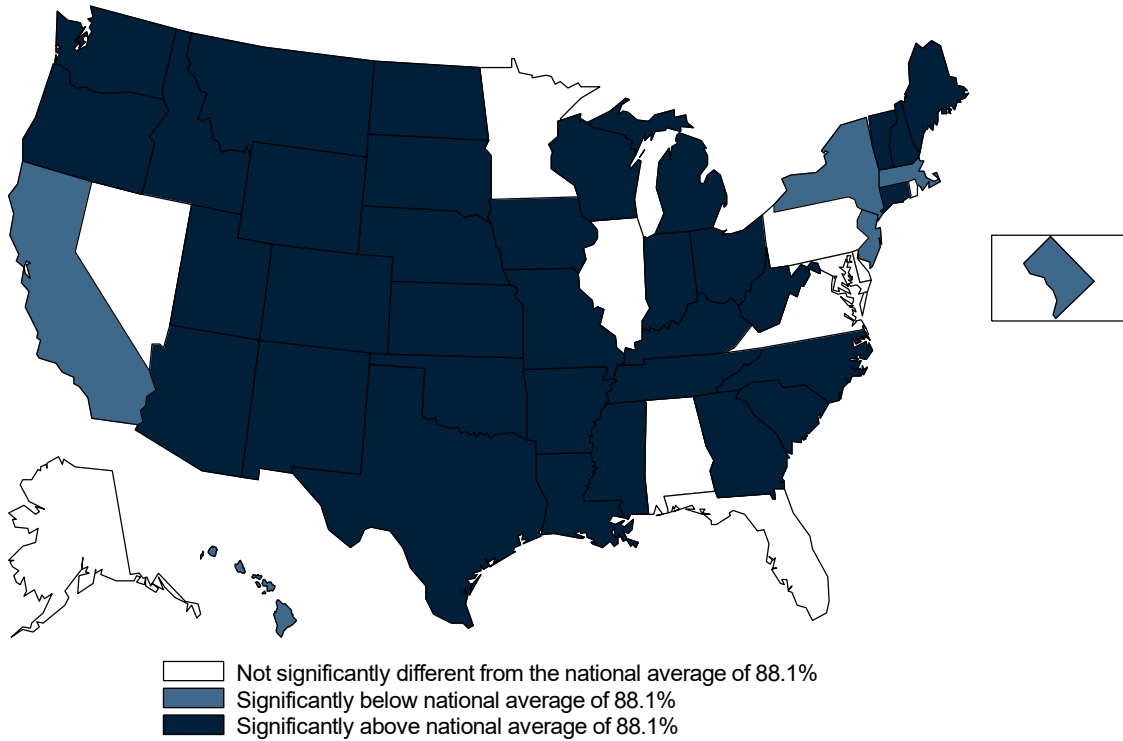
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

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 2021 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, 2019-2021



Alabama	90.8%	Kentucky	93.0%*	North Dakota	95.3%*
Alaska	91.8%	Louisiana	92.0%*	Ohio	92.5%*
Arizona	94.4%*	Maine	96.3%*	Oklahoma	95.1%*
Arkansas	95.7%*	Maryland	85.1%	Oregon	93.8%*
California	73.2%*	Massachusetts	81.6%*	Pennsylvania	89.1%
Colorado	94.4%*	Michigan	94.1%*	Rhode Island	88.1%
Connecticut	91.6%*	Minnesota	90.0%	South Carolina	93.4%*
Delaware	90.9%	Mississippi	96.1%*	South Dakota	97.1%*
District of Columbia	74.6%*	Missouri	92.5%*	Tennessee	91.1%*
Florida	90.3%	Montana	96.5%*	Texas	93.0%*
Georgia	91.2%*	Nebraska	97.5%*	Utah	93.9%*
Hawaii	37.6%*	Nevada	84.7%	Vermont	95.0%*
Idaho	94.7%*	New Hampshire	91.2%*	Virginia	89.7%
Illinois	88.7%	New Jersey	82.4%*	Washington	93.5%*
Indiana	95.2%*	New Mexico	92.3%*	West Virginia	94.2%*
Iowa	95.0%*	New York	77.6%*	Wisconsin	93.2%*
Kansas	93.7%*	North Carolina	94.4%*	Wyoming	94.4%*

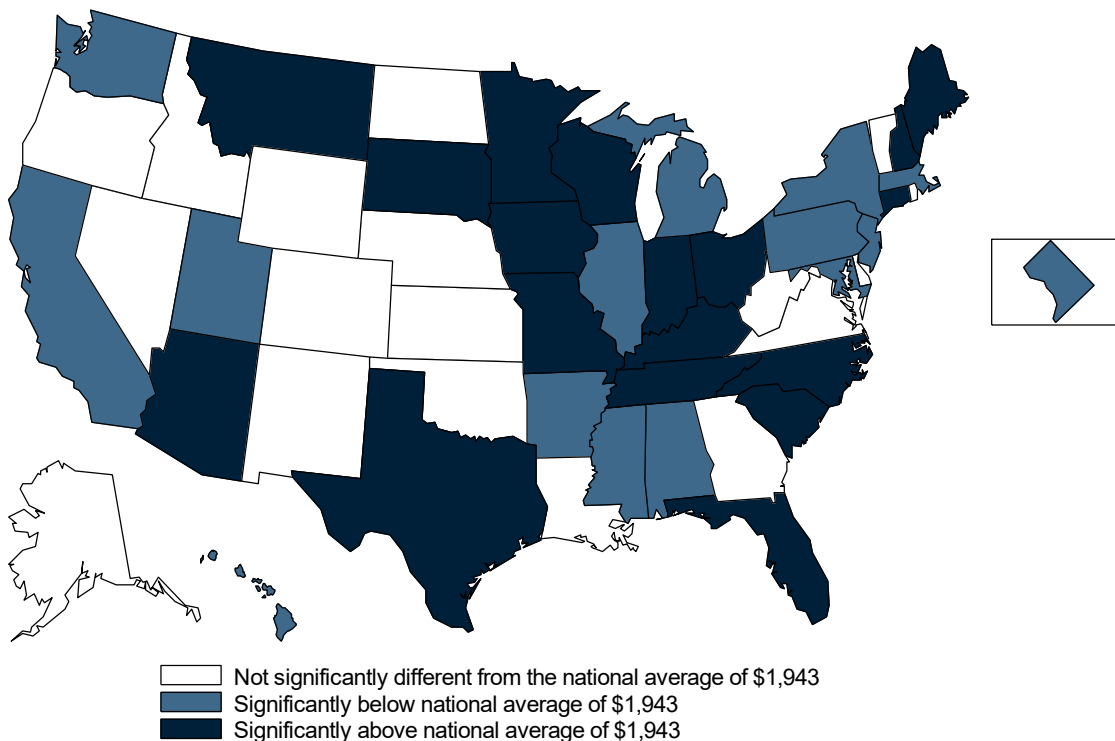
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2019-2021.

Note: * Indicates the estimate is statistically different from the national average of 88.1 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, 2019-2021



Alabama	\$1,587*	Kentucky	\$2,128*	North Dakota	\$1,941
Alaska	\$1,894	Louisiana	\$1,927	Ohio	\$2,081*
Arizona	\$2,274*	Maine	\$2,380*	Oklahoma	\$2,039
Arkansas	\$1,828*	Maryland	\$1,658*	Oregon	\$2,121
California	\$1,683*	Massachusetts	\$1,693*	Pennsylvania	\$1,711*
Colorado	\$2,063	Michigan	\$1,661*	Rhode Island	\$1,947
Connecticut	\$2,130*	Minnesota	\$2,230*	South Carolina	\$2,097*
Delaware	\$1,828	Mississippi	\$1,728*	South Dakota	\$2,407*
District of Columbia	\$1,346*	Missouri	\$2,129*	Tennessee	\$2,250*
Florida	\$2,087*	Montana	\$2,461*	Texas	\$2,090*
Georgia	\$1,976	Nebraska	\$2,024	Utah	\$1,819*
Hawaii	\$1,273*	Nevada	\$1,839	Vermont	\$2,032
Idaho	\$2,000	New Hampshire	\$2,429*	Virginia	\$1,868
Illinois	\$1,834*	New Jersey	\$1,675*	Washington	\$1,807*
Indiana	\$2,165*	New Mexico	\$1,971	West Virginia	\$1,950
Iowa	\$2,155*	New York	\$1,739*	Wisconsin	\$2,174*
Kansas	\$1,953	North Carolina	\$2,258*	Wyoming	\$1,877

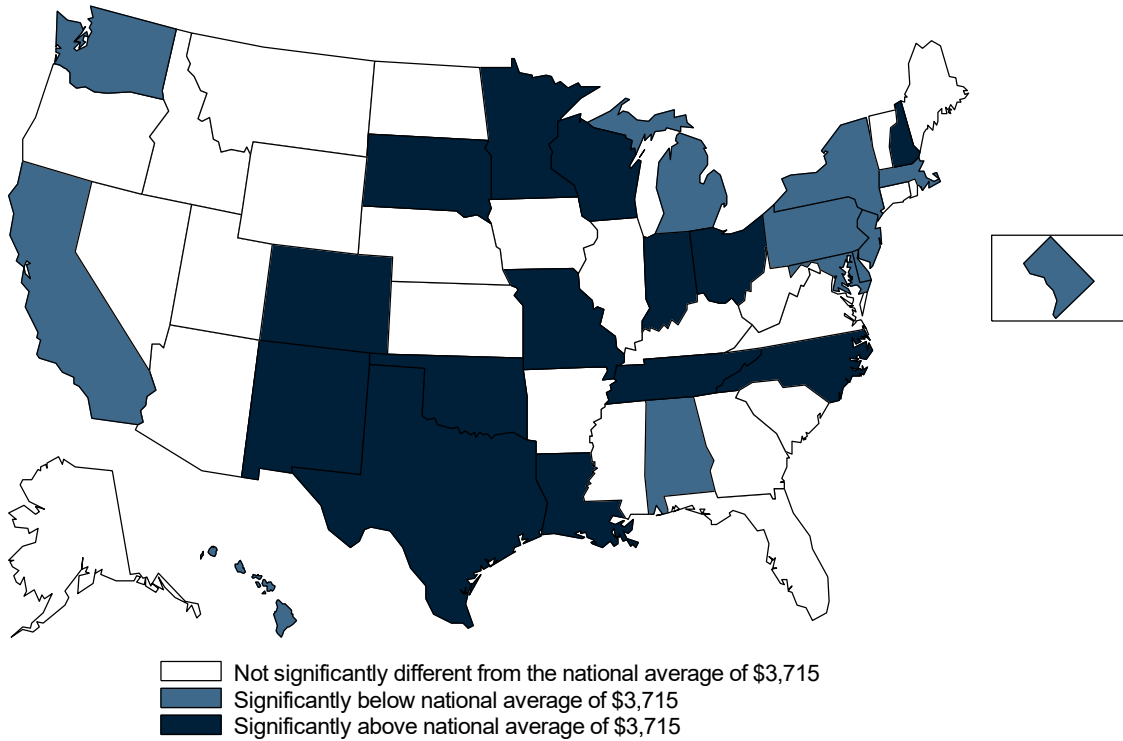
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2019-2021.

Note: * Indicates the estimate is statistically different from the national average of \$1,943 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, 2019-2021



Alabama	\$3,101*	Kentucky	\$3,851	North Dakota	\$3,596
Alaska	\$3,611	Louisiana	\$4,138*	Ohio	\$4,011*
Arizona	\$4,433	Maine	\$3,804	Oklahoma	\$4,075*
Arkansas	\$3,550	Maryland	\$3,287*	Oregon	\$3,509
California	\$3,432*	Massachusetts	\$3,384*	Pennsylvania	\$3,185*
Colorado	\$4,141*	Michigan	\$3,044*	Rhode Island	\$3,697
Connecticut	\$3,985	Minnesota	\$4,280*	South Carolina	\$3,912
Delaware	\$3,355*	Mississippi	\$3,430	South Dakota	\$4,114*
District of Columbia	\$2,867*	Missouri	\$4,142*	Tennessee	\$4,284*
Florida	\$3,825	Montana	\$3,630	Texas	\$4,023*
Georgia	\$4,062	Nebraska	\$3,829	Utah	\$3,854
Hawaii	\$2,795*	Nevada	\$3,476	Vermont	\$3,700
Idaho	\$3,486	New Hampshire	\$4,428*	Virginia	\$3,600
Illinois	\$3,709	New Jersey	\$3,309*	Washington	\$3,365*
Indiana	\$4,086*	New Mexico	\$4,040*	West Virginia	\$3,749
Iowa	\$3,943	New York	\$3,216*	Wisconsin	\$4,122*
Kansas	\$3,627	North Carolina	\$4,033*	Wyoming	\$3,897

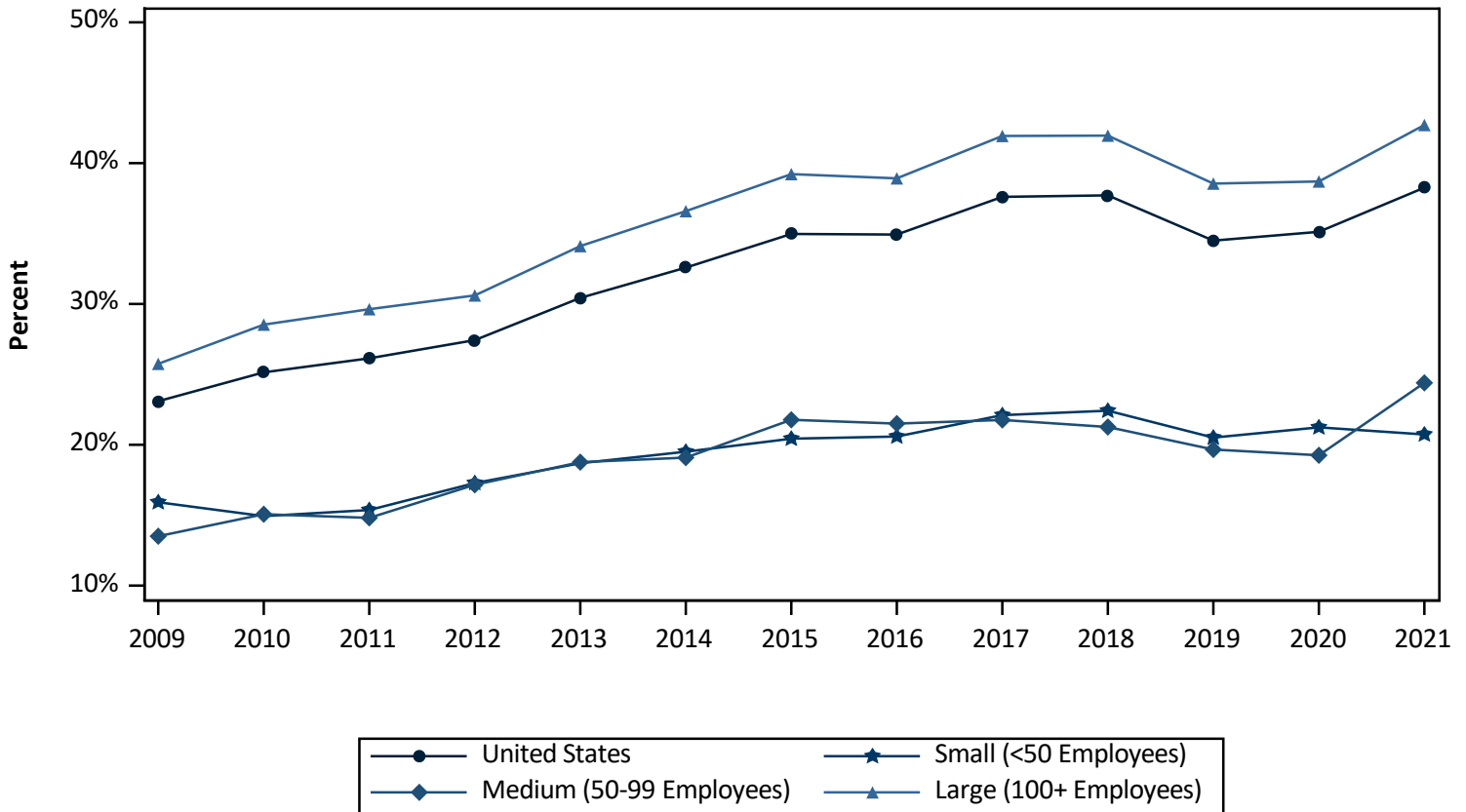
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2019-2021.

Note: * Indicates the estimate is statistically different from the national average of \$3,715 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, 2009-2021



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

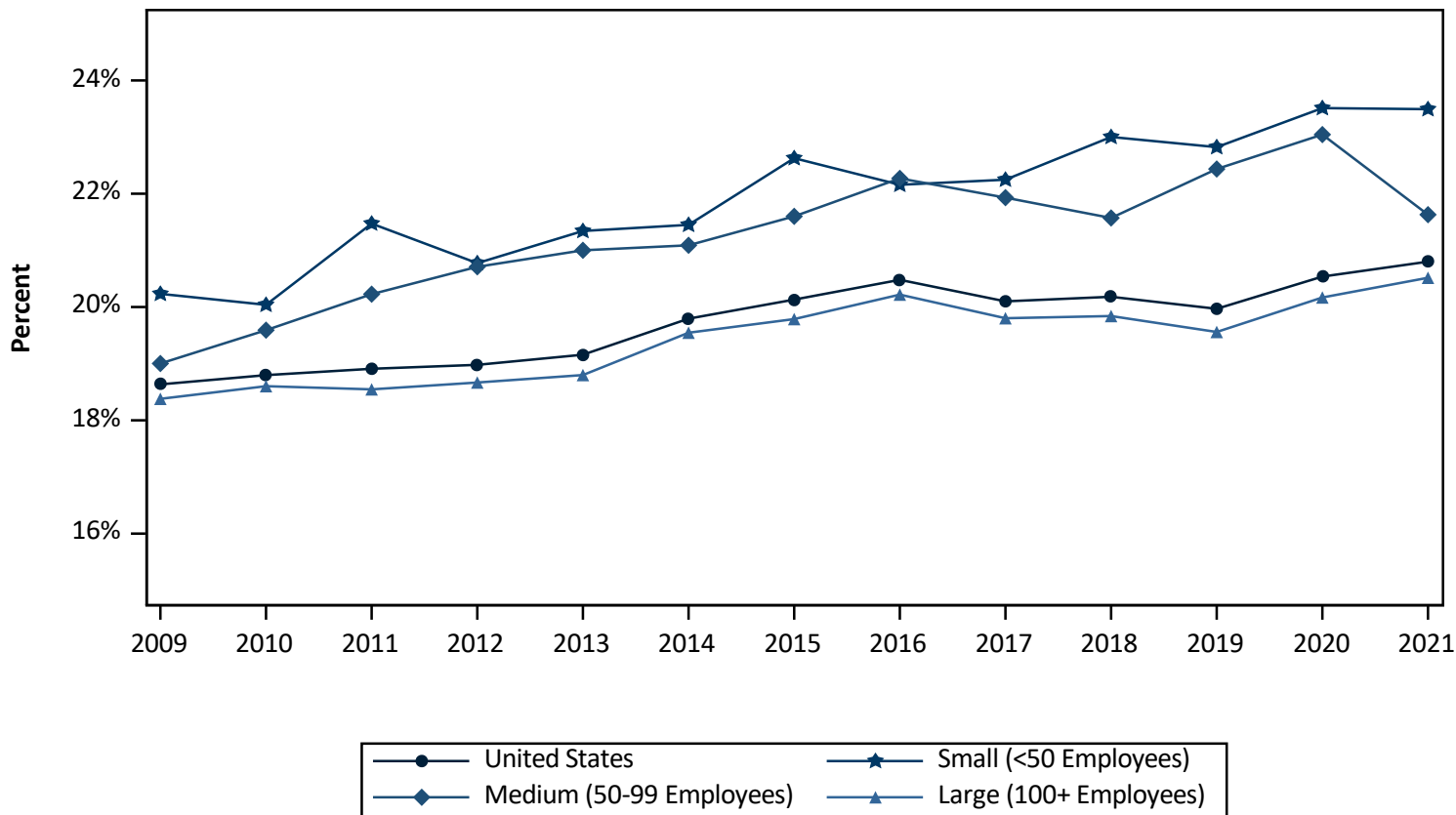
Data for Exhibit 5.7													
Percentage of private-sector enrolled employees in a health insurance plan with a physician visit coinsurance rate, overall and by firm size, 2009-2021													
Number of Employees	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
U.S.	23.1%	25.1%*	26.1%	27.4%*	30.4%*	32.6%*	35.0%*	34.9%	37.6%*	37.7%	34.5%*	35.1%	38.3%*
<50	15.9%	14.9%	15.4%	17.3%*	18.7%	19.5%	20.4%	20.6%	22.1%	22.4%	20.5%	21.2%	20.7%^
50-99	13.5%	15.1%	14.8%	17.2%	18.8%	19.1%	21.8%	21.5%	21.8%	21.3%	19.7%	19.3%	24.4%^*
100+	25.7%	28.5%*	29.6%	30.6%	34.1%*	36.6%*	39.2%*	38.9%	41.9%*	42.0%	38.5%*	38.7%	42.7%*

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.
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 2021 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, 2009-2021



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

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, 2009-2021

Number of Employees	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
U.S.	18.6%	18.8%	18.9%	19.0%	19.2%	19.8%*	20.1%	20.5%	20.1%	20.2%	20.0%	20.5%*	20.8%
<50	20.2%	20.0%	21.5%*	20.8%	21.3%	21.5%	22.6%*	22.2%	22.2%	23.0%	22.8%	23.5%	23.5%^
50-99	19.0%	19.6%	20.2%	20.7%	21.0%	21.1%	21.6%	22.3%	21.9%	21.6%	22.4%	23.0%	21.6%
100+	18.4%	18.6%	18.5%	18.7%	18.8%	19.5%*	19.8%	20.2%	19.8%	19.8%	19.6%	20.2%*	20.5%

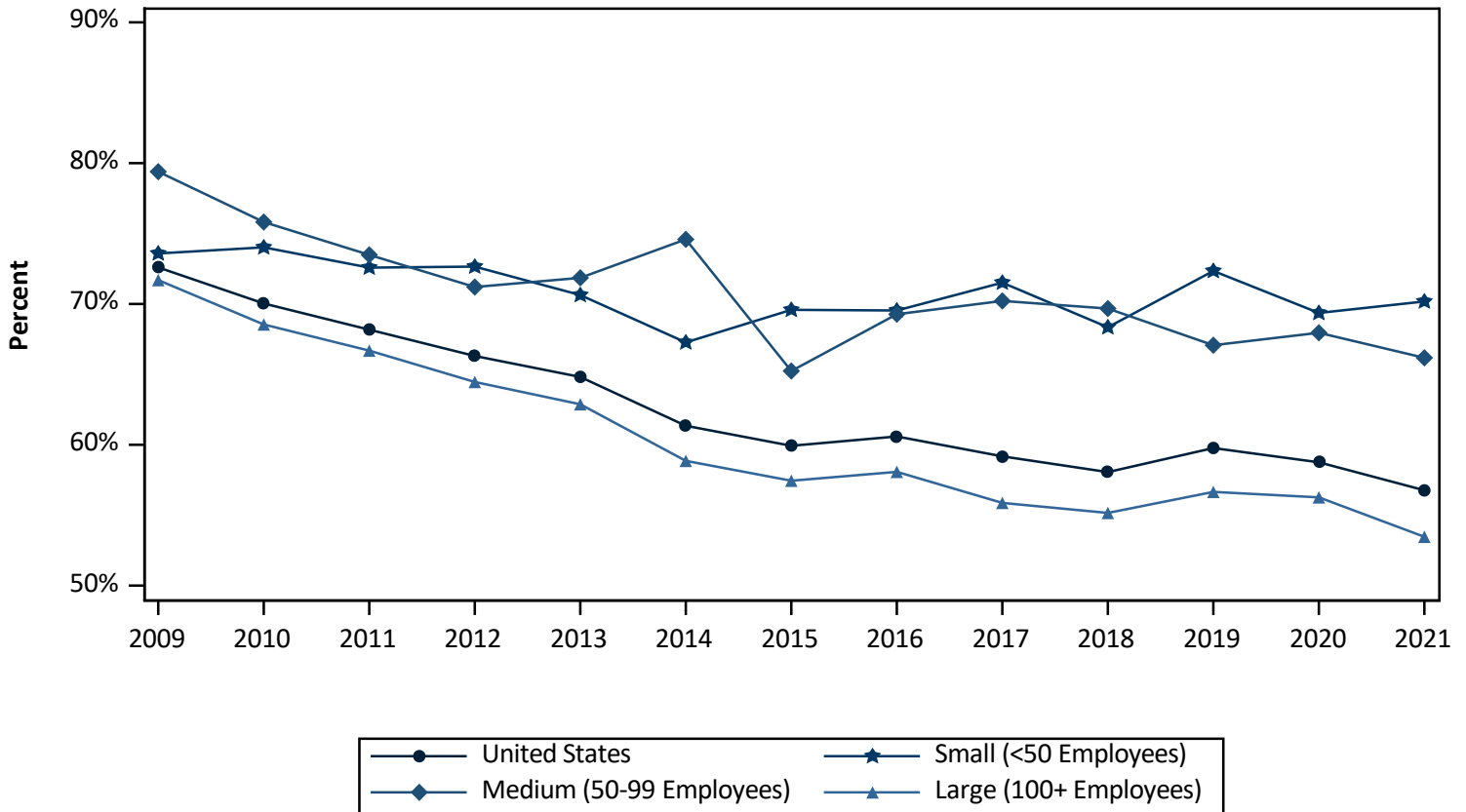
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

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 2021 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, 2009-2021



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

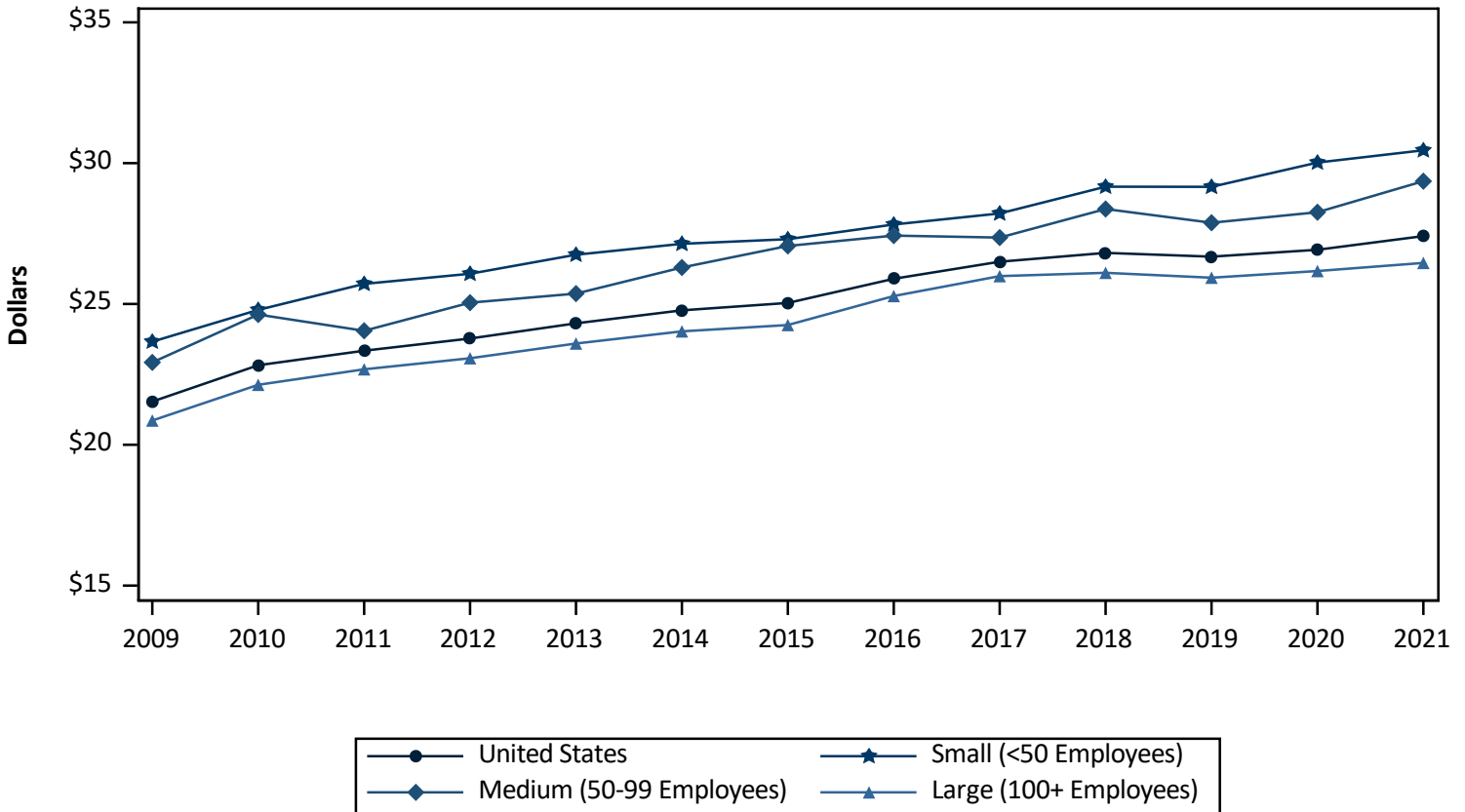
Data for Exhibit 5.9													
Percentage of private-sector enrolled employees in a health insurance plan with a copayment for a physician office visit, overall and by firm size, 2009-2021													
Number of Employees	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
U.S.	72.6%	70.0%*	68.2%	66.3%	64.8%	61.3%*	59.9%	60.6%	59.2%	58.1%	59.8%	58.8%	56.8%*
<50	73.6%	74.0%	72.6%	72.7%	70.6%	67.3%*	69.6%	69.5%	71.5%	68.3%*	72.3%*	69.4%*	70.2%^
50-99	79.4%	75.8%	73.5%	71.2%	71.9%	74.6%	65.2%*	69.3%	70.2%	69.7%	67.1%	68.0%	66.2%^
100+	71.7%	68.5%*	66.7%	64.5%	62.9%	58.9%*	57.4%	58.1%	55.9%	55.2%	56.7%	56.3%	53.5%*

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.
 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 2021 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, 2009-2021



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

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, 2009-2021

Number of Employees	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
U.S.	\$21.53	\$22.82*	\$23.34*	\$23.77*	\$24.31*	\$24.77*	\$25.04	\$25.89*	\$26.50*	\$26.81	\$26.68	\$26.92	\$27.41*
<50	\$23.66	\$24.79*	\$25.71*	\$26.07	\$26.75*	\$27.14	\$27.30	\$27.82	\$28.21	\$29.16*	\$29.16	\$30.02	\$30.46^
50-99	\$22.93	\$24.62*	\$24.05	\$25.05*	\$25.37	\$26.29	\$27.06	\$27.43	\$27.36	\$28.37	\$27.88	\$28.26	\$29.36^
100+	\$20.86	\$22.13*	\$22.68*	\$23.07	\$23.60	\$24.03*	\$24.25	\$25.28*	\$25.99*	\$26.11	\$25.93	\$26.17	\$26.46

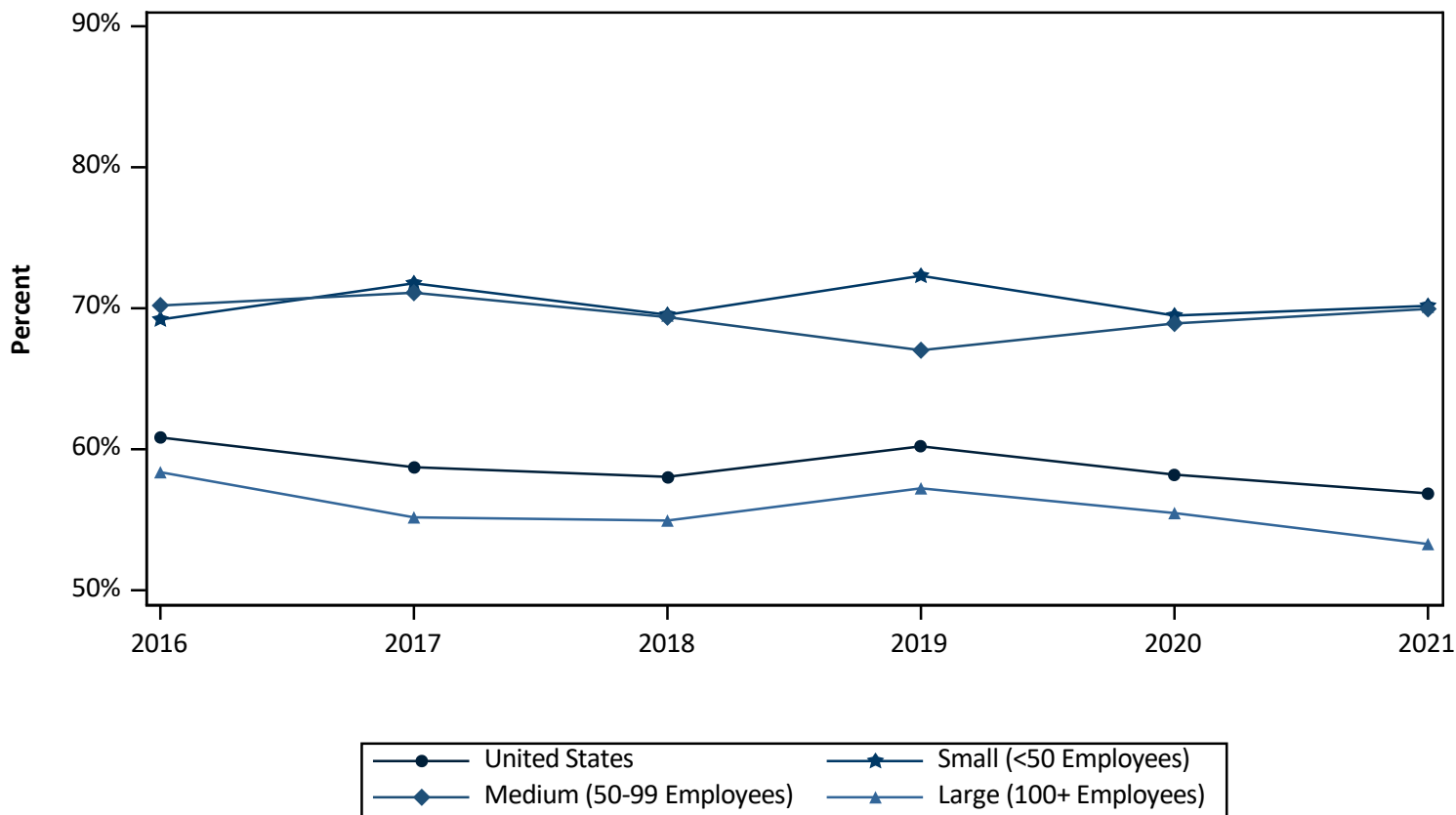
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

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 2021 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, 2016-2021



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2016-2021.

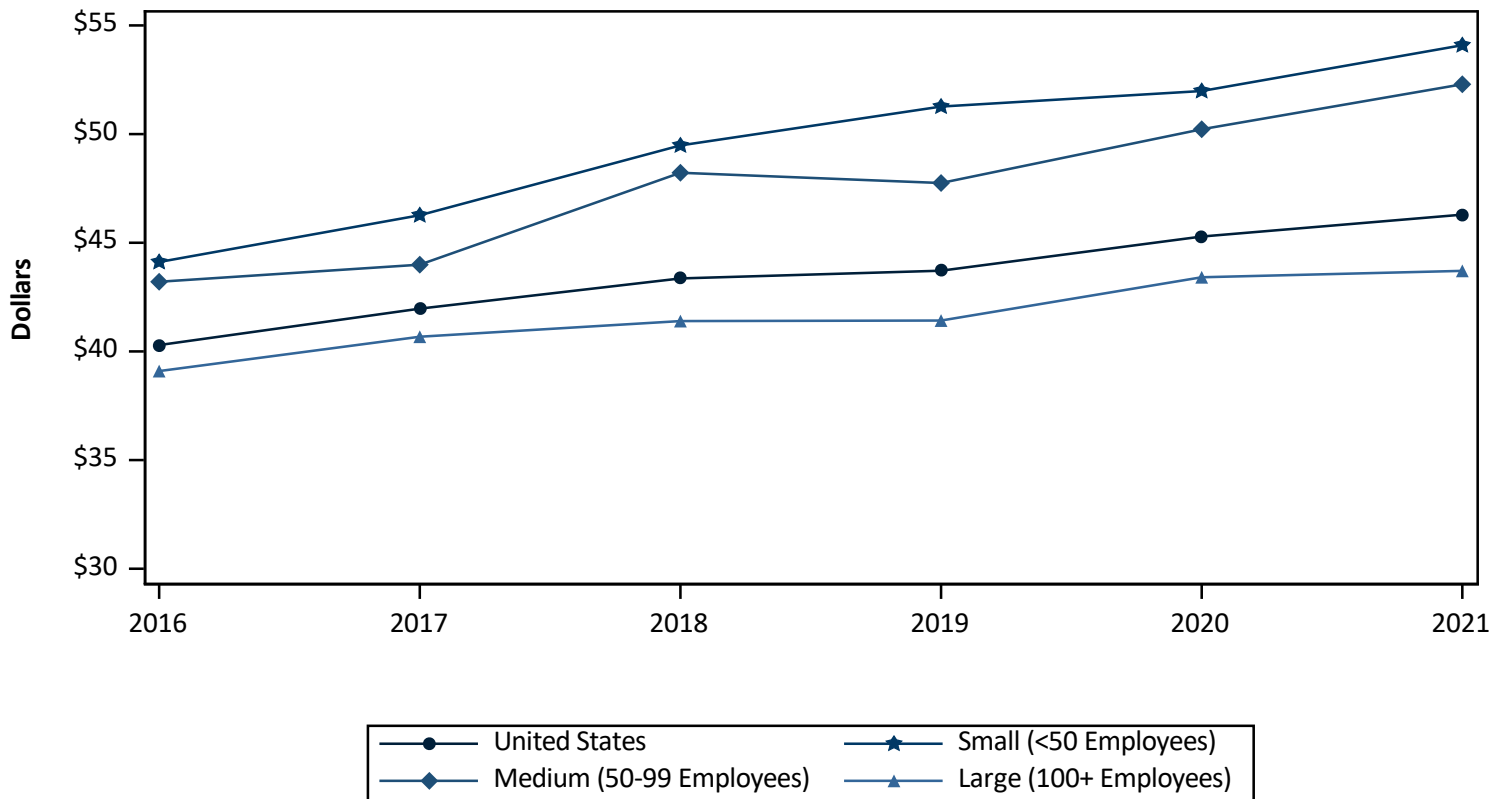
Data for Exhibit 5.11						
Percentage of private-sector enrolled employees in a health insurance plan with a copayment for an office visit to a specialist physician, overall and by firm size, 2016-2021						
Number of Employees	2016	2017	2018	2019	2020	2021
U.S.	60.8%	58.7%*	58.0%	60.2%*	58.2%*	56.9%
<50	69.2%	71.8%*	69.5%	72.3%*	69.5%*	70.2%^
50-99	70.2%	71.1%	69.4%	67.0%	68.9%	70.0%^
100+	58.4%	55.2%*	54.9%	57.2%	55.5%	53.3%

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2016-2021.
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 2021 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, 2016-2021



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2016-2021.

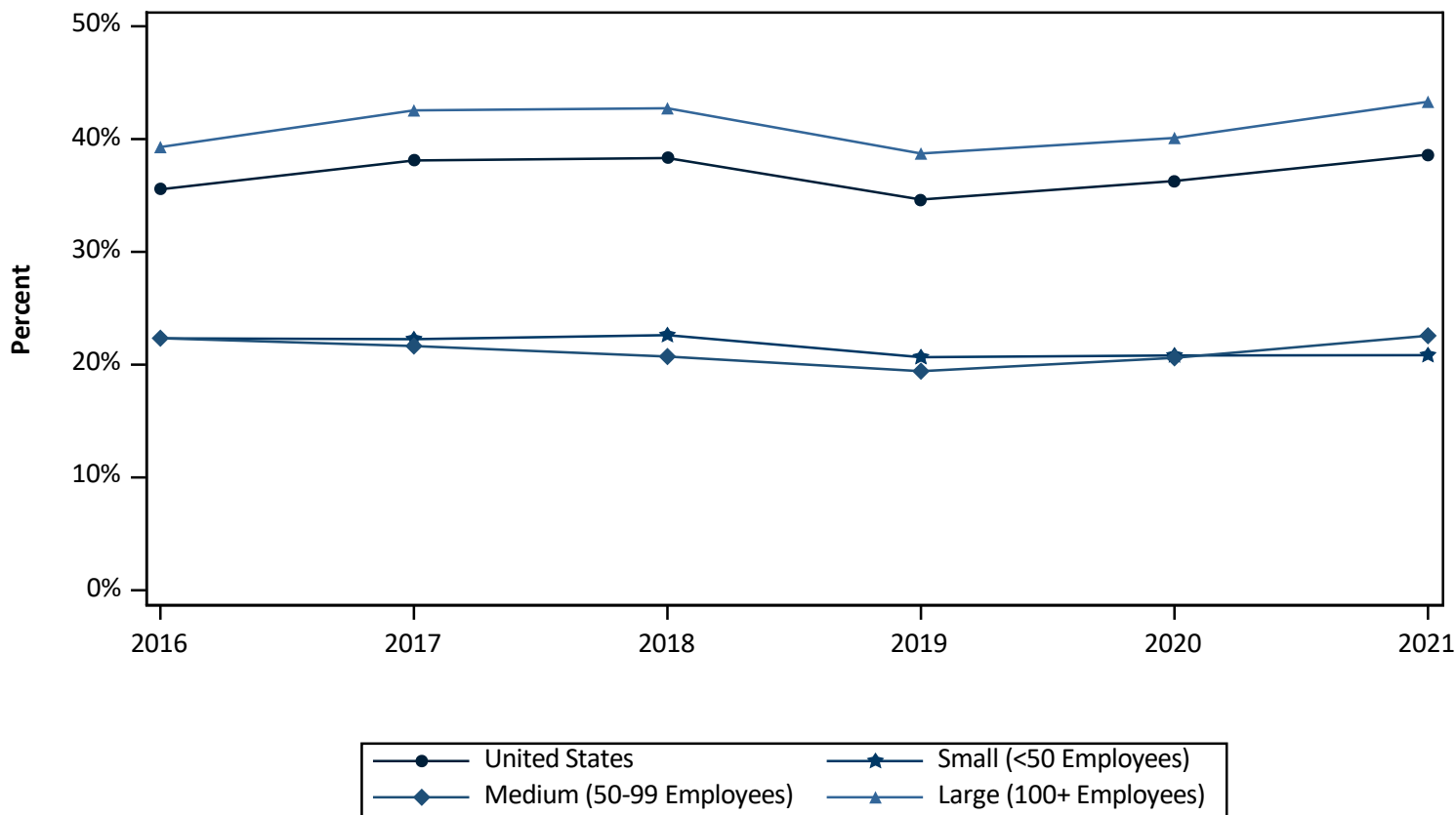
Data for Exhibit 5.12						
Average copayment (in dollars) for an office visit to a specialist physician per employee enrolled in a health insurance plan with a specialist physician copayment at private-sector establishments, overall and by firm size, 2016-2021						
Number of Employees	2016	2017	2018	2019	2020	2021
U.S.	\$40.29	\$41.97*	\$43.36*	\$43.71	\$45.29*	\$46.29
<50	\$44.11	\$46.27*	\$49.48*	\$51.27*	\$51.98	\$54.09^
50-99	\$43.20	\$43.99	\$48.22*	\$47.75	\$50.22	\$52.29^
100+	\$39.10	\$40.68*	\$41.40	\$41.42	\$43.41*	\$43.71

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2016-2021.
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 2021 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, 2016-2021



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2016-2021.

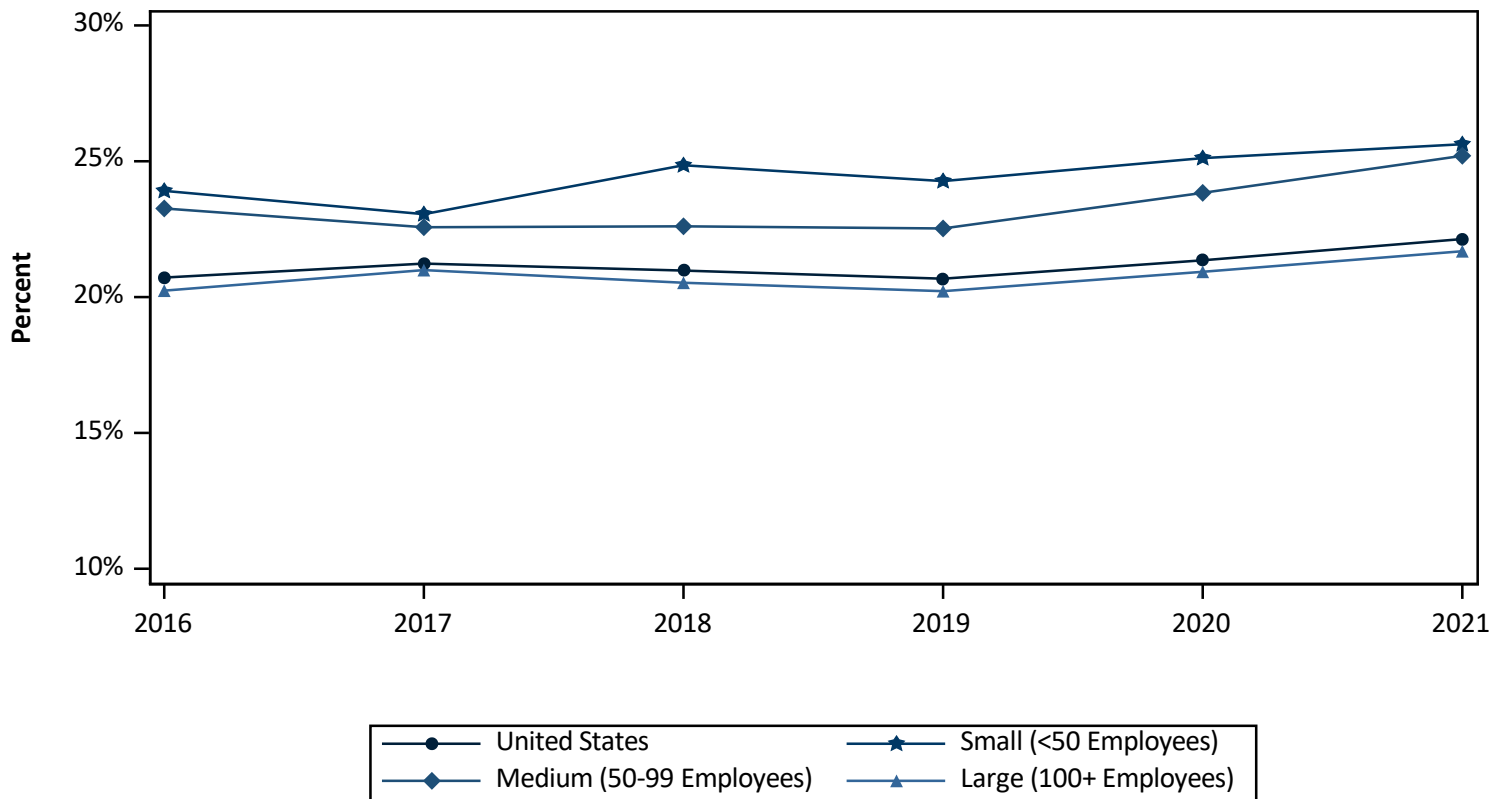
Data for Exhibit 5.13						
Percentage of private-sector enrolled employees in a health insurance plan with a coinsurance payment for an office visit to a specialist physician, overall and by firm size, 2016-2021						
Number of Employees	2016	2017	2018	2019	2020	2021
U.S.	35.5%	38.1%*	38.3%	34.6%*	36.3%	38.6%*
<50	22.3%	22.3%	22.6%	20.7%	20.8%	20.8%^
50-99	22.3%	21.7%	20.7%	19.4%	20.6%	22.6%^
100+	39.3%	42.5%*	42.7%	38.7%*	40.1%	43.3%*

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2016-2021.
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 2021 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, overall and by firm size, 2016-2021



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2016-2021.

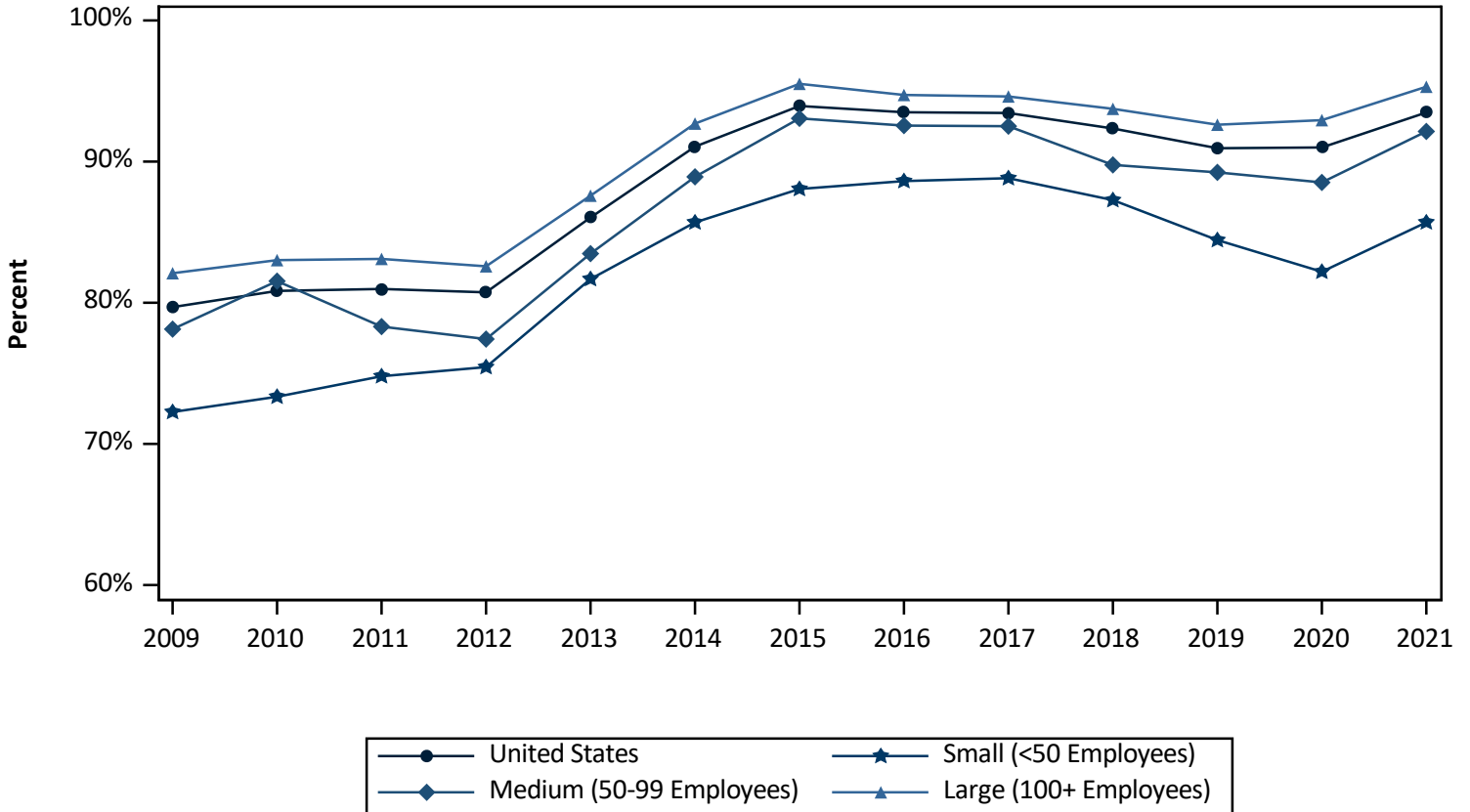
Data for Exhibit 5.14						
Average coinsurance rate (in percentage) for an office visit to a specialist physician per employee enrolled in a health insurance plan with a specialist physician coinsurance rate at private-sector establishments, overall and by firm size, 2016-2021						
Number of Employees	2016	2017	2018	2019	2020	2021
U.S.	20.7%	21.2%*	21.0%	20.7%	21.4%*	22.1%*
<50	23.9%	23.1%	24.9%*	24.3%	25.1%	25.6% [^]
50-99	23.3%	22.6%	22.6%	22.5%	23.8%	25.2% [^]
100+	20.2%	21.0%*	20.5%	20.2%	20.9%*	21.7%*

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2016-2021.
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 2021 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, 2009-2021



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

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, 2009-2021

Number of Employees	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
U.S.	79.7%	80.8%	81.0%	80.7%	86.0%*	91.1%*	93.9%*	93.5%	93.4%	92.3%*	90.9%*	91.0%	93.5%*
<50	72.3%	73.3%	74.8%	75.4%	81.7%*	85.7%*	88.1%*	88.6%	88.8%	87.3%	84.4%*	82.2%	85.7%*^
50-99	78.1%	81.5%	78.3%	77.4%	83.5%*	88.9%*	93.1%*	92.5%	92.5%	89.8%	89.2%	88.5%	92.1%*^
100+	82.1%	83.0%	83.1%	82.6%	87.6%*	92.7%*	95.5%*	94.7%	94.6%	93.7%	92.6%	92.9%	95.3%*

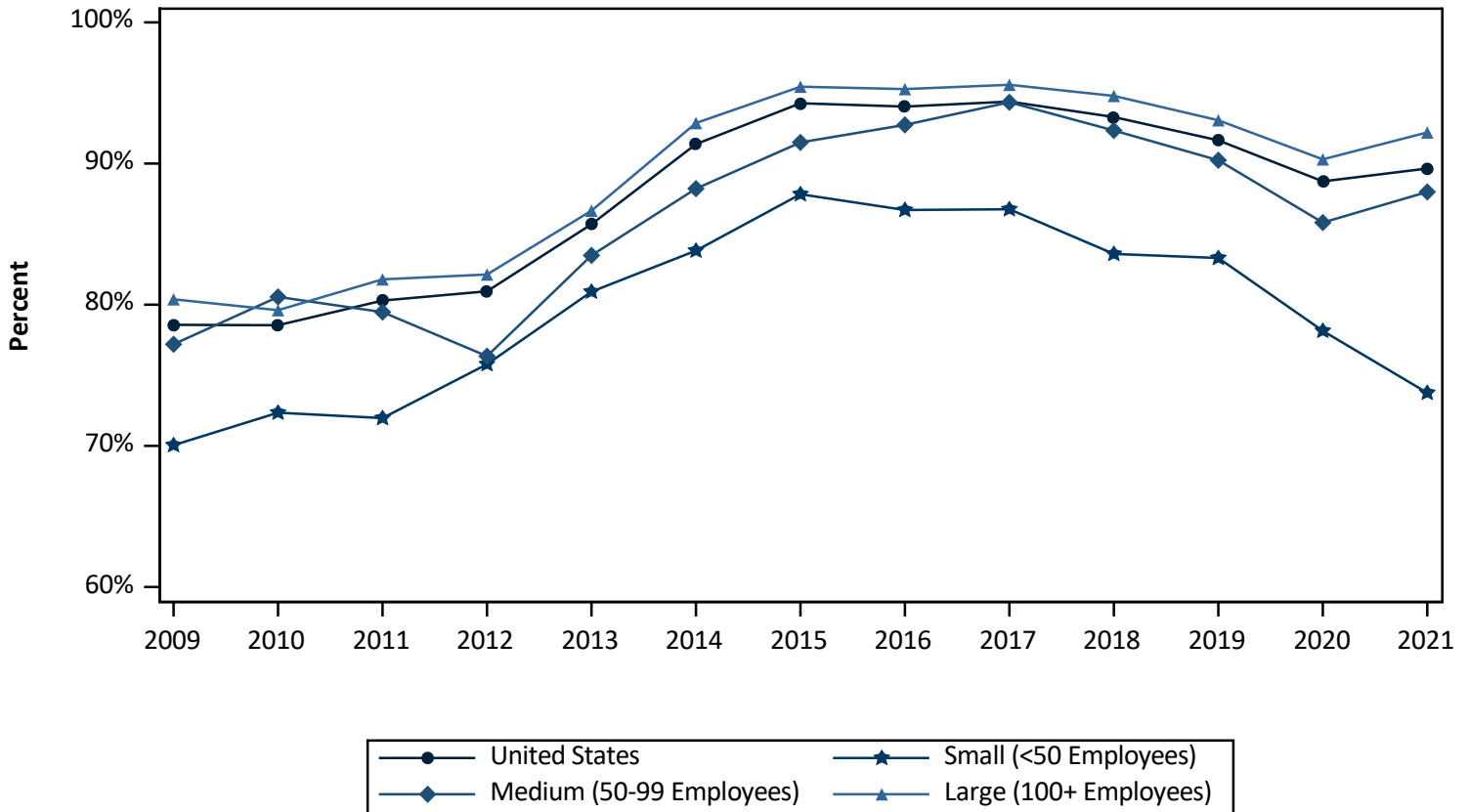
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

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 2021 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, 2009-2021



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

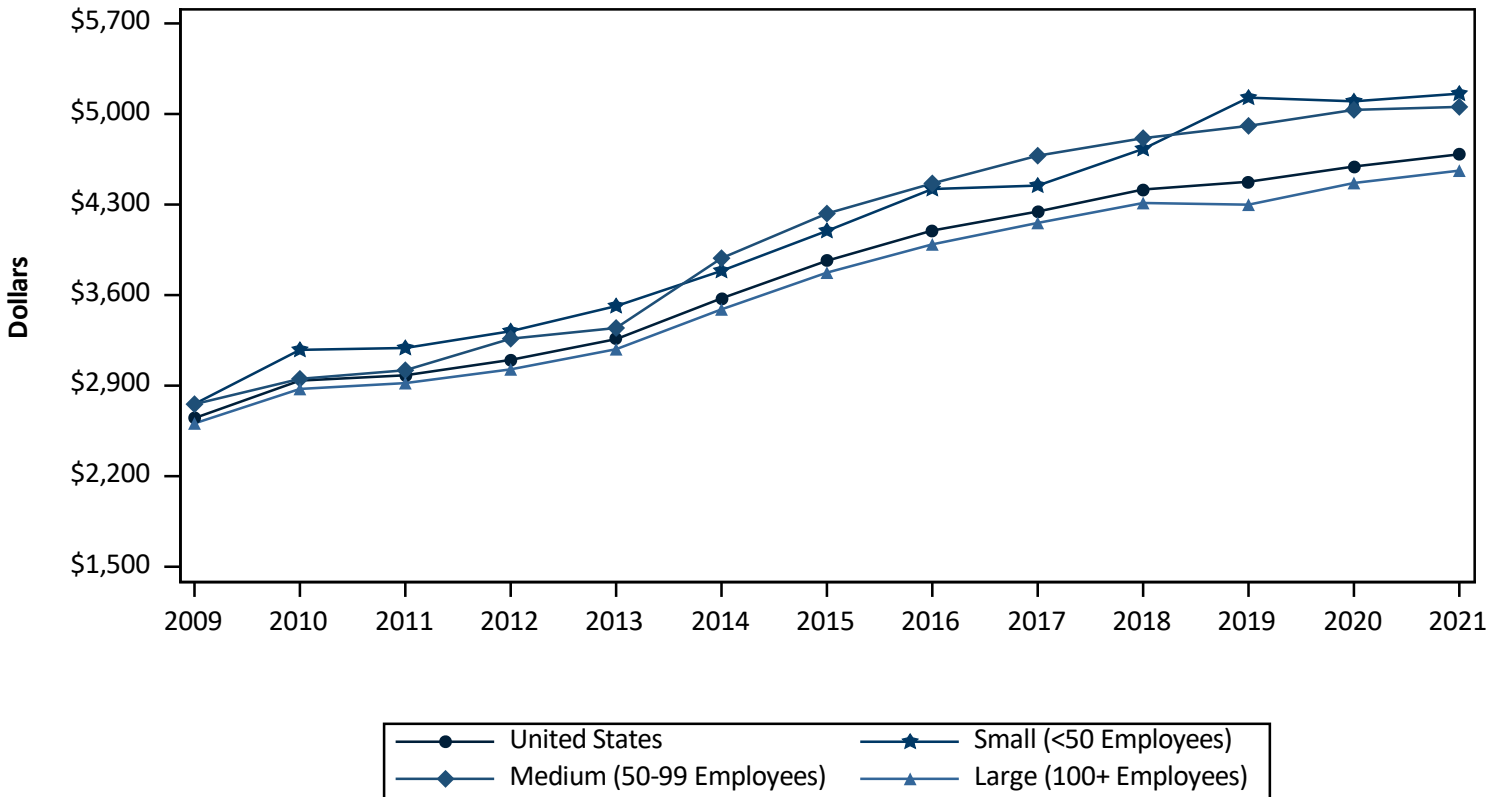
Data for Exhibit 5.16													
Among private-sector enrolled employees with family coverage, percentage in a health insurance plan with a family maximum out-of-pocket payment, overall and by firm size, 2009-2021													
Number of Employees	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
U.S.	78.6%	78.5%	80.3%	80.9%	85.7%*	91.4%*	94.3%*	94.0%	94.4%	93.3%	91.6%*	88.7%*	89.6%
<50	70.0%	72.3%	72.0%	75.8%*	80.9%*	83.8%	87.8%*	86.7%	86.8%	83.6%	83.3%	78.1%*	73.8%^
50-99	77.2%	80.6%	79.5%	76.4%	83.5%*	88.2%	91.5%	92.7%	94.3%	92.3%	90.2%	85.8%	88.0%^
100+	80.4%	79.6%	81.8%	82.1%	86.7%*	92.9%*	95.4%*	95.3%	95.6%	94.8%	93.1%*	90.3%*	92.2%*

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.
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 2021 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, 2009-2021



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

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, 2009-2021

Number of Employees	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
U.S.	\$2,649	\$2,939*	\$2,980	\$3,099*	\$3,259*	\$3,575*	\$3,865*	\$4,099*	\$4,246*	\$4,416*	\$4,476	\$4,594*	\$4,688*
<50	\$2,758	\$3,177*	\$3,191	\$3,321*	\$3,515*	\$3,787*	\$4,096*	\$4,420*	\$4,446	\$4,730*	\$5,126*	\$5,098	\$5,157^
50-99	\$2,757	\$2,952*	\$3,019	\$3,263	\$3,346	\$3,885*	\$4,230*	\$4,463	\$4,678	\$4,813	\$4,908	\$5,032	\$5,055^
100+	\$2,608	\$2,874*	\$2,920	\$3,026*	\$3,182*	\$3,489*	\$3,774*	\$3,992*	\$4,158*	\$4,312*	\$4,299	\$4,467*	\$4,562*

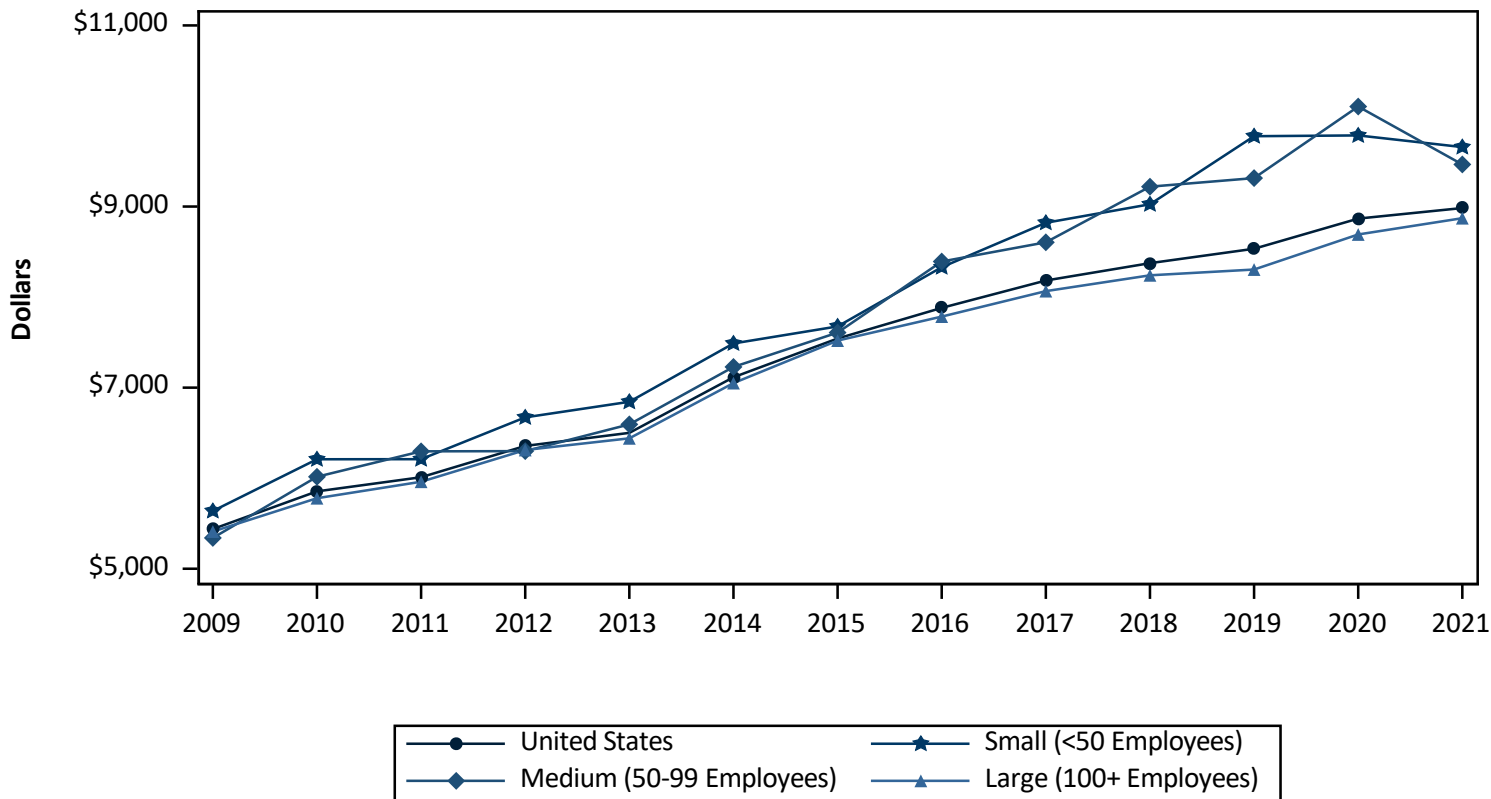
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

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 2021 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, 2009-2021



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

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, 2009-2021

Number of Employees	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
U.S.	\$5,438	\$5,854*	\$6,010	\$6,356*	\$6,500*	\$7,114*	\$7,542*	\$7,881*	\$8,183*	\$8,375*	\$8,534	\$8,867*	\$8,983
<50	\$5,638	\$6,209*	\$6,210	\$6,671*	\$6,843	\$7,488*	\$7,676	\$8,330*	\$8,821*	\$9,025	\$9,777*	\$9,785	\$9,657^
50-99	\$5,340	\$6,015*	\$6,296	\$6,299	\$6,594	\$7,228	\$7,608	\$8,393*	\$8,605	\$9,219	\$9,314	\$10,104*	\$9,465^
100+	\$5,410	\$5,779*	\$5,961	\$6,311*	\$6,440	\$7,050*	\$7,519*	\$7,785*	\$8,066*	\$8,240	\$8,304	\$8,692*	\$8,871

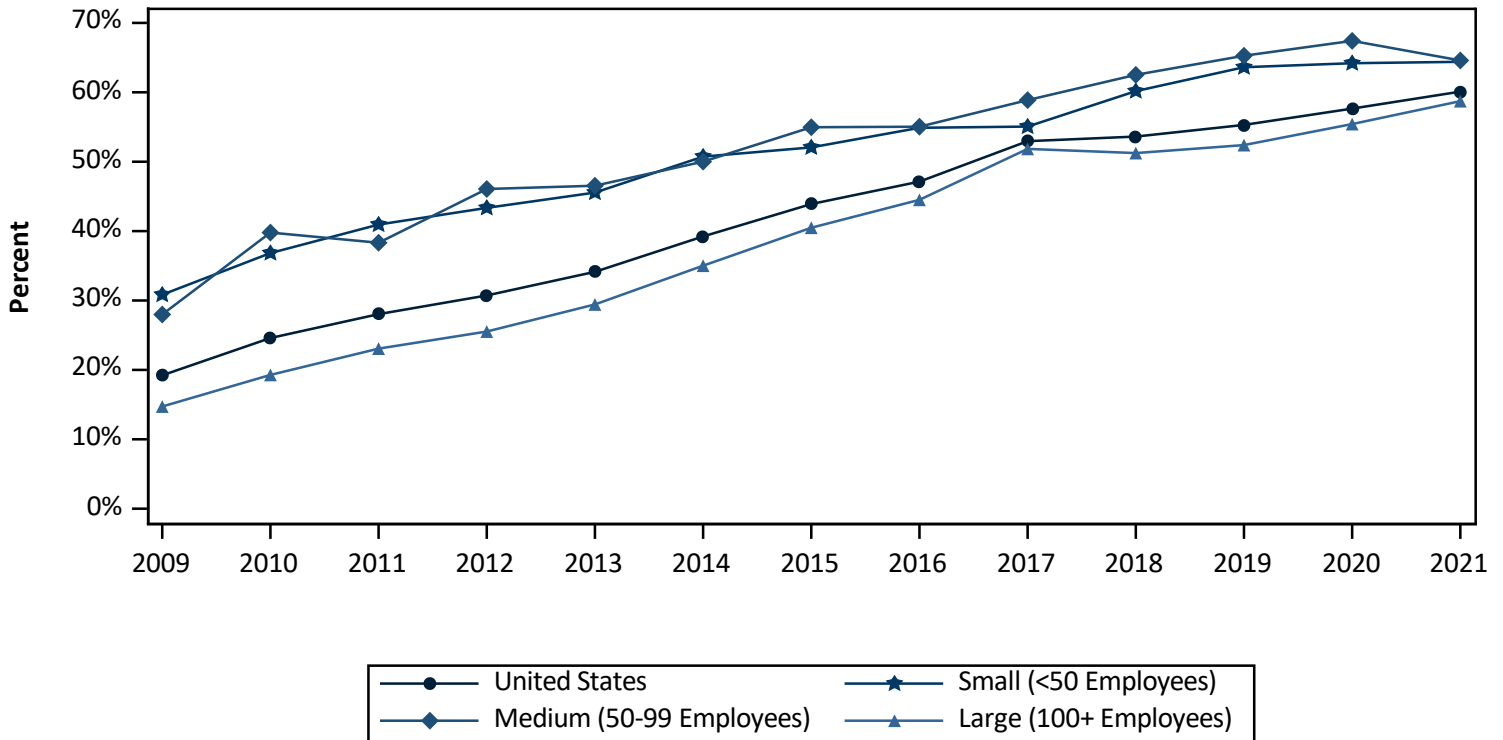
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

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 2021 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, 2009-2021



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

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 2021, 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, 2009-2021

Number of Employees	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
U.S.	19.2%	24.6%*	28.0%*	30.7%*	34.1%*	39.2%*	43.9%*	47.1%*	53.0%*	53.6%	55.3%	57.7%*	60.1%*
<50	30.8%	36.8%*	40.9%*	43.3%	45.6%	50.7%*	52.1%	54.9%	55.1%	60.2%*	63.6%*	64.2%	64.4%^
50-99	28.0%	39.8%*	38.3%	46.1%*	46.5%	50.0%	55.0%	55.0%	58.9%	62.5%	65.3%	67.4%	64.6%^
100+	14.7%	19.3%*	23.1%*	25.5%*	29.4%*	35.0%*	40.5%*	44.5%*	51.8%*	51.2%	52.4%	55.4%*	58.7%*

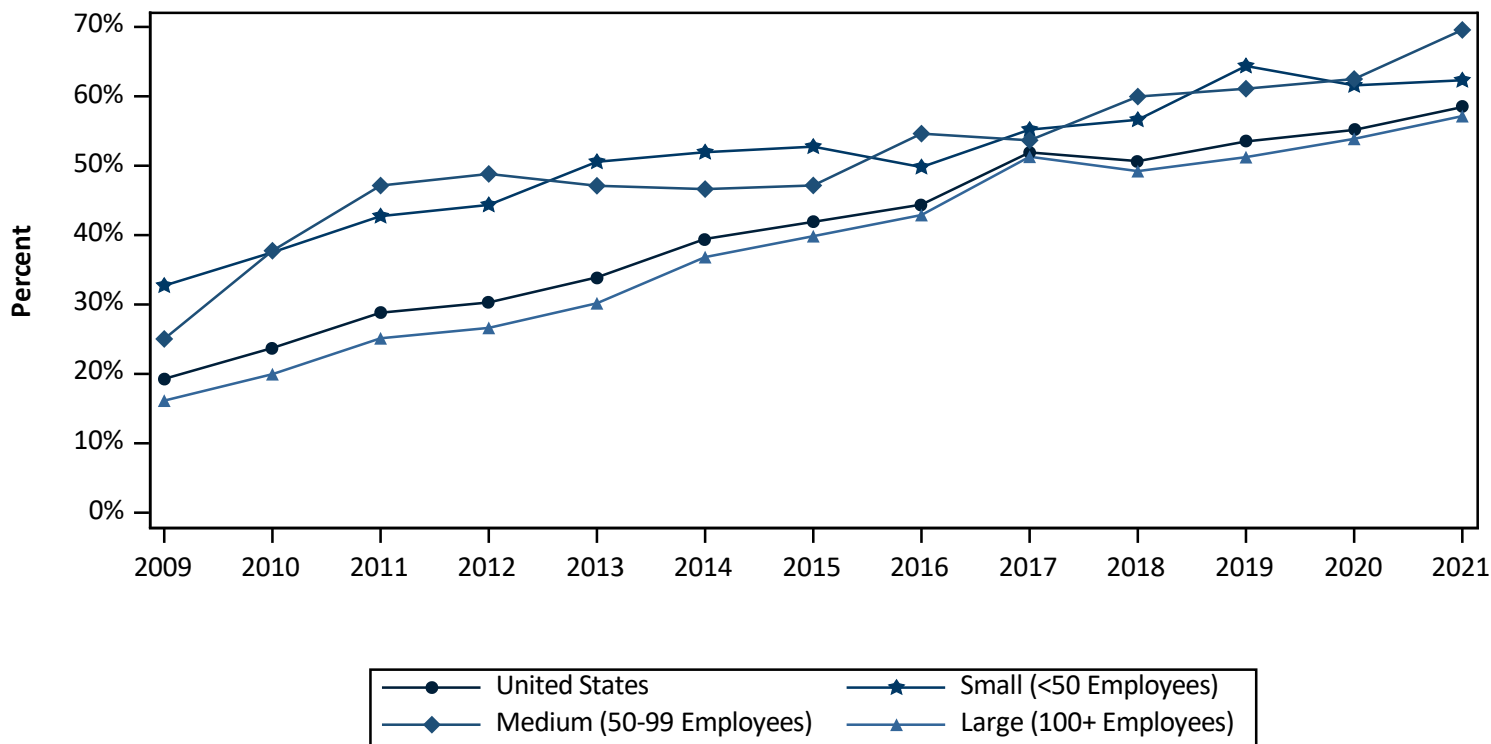
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

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 2021, 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 2021 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, 2009-2021



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

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 2021, 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, 2009-2021

Number of Employees	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
U.S.	19.3%	23.7%*	28.8%*	30.3%*	33.9%*	39.4%*	41.9%*	44.4%*	51.9%*	50.7%	53.5%*	55.2%	58.4%*
<50	32.7%	37.5%*	42.7%*	44.3%	50.6%*	51.9%	52.7%	49.8%	55.2%*	56.6%	64.4%*	61.6%	62.3%^
50-99	25.0%	37.7%*	47.1%*	48.8%	47.1%	46.6%	47.2%	54.6%	53.7%	60.0%	61.1%	62.5%	69.6%^
100+	16.2%	20.0%*	25.1%*	26.6%	30.2%*	36.8%*	39.8%*	42.9%*	51.3%*	49.2%	51.2%	53.9%	57.1%*

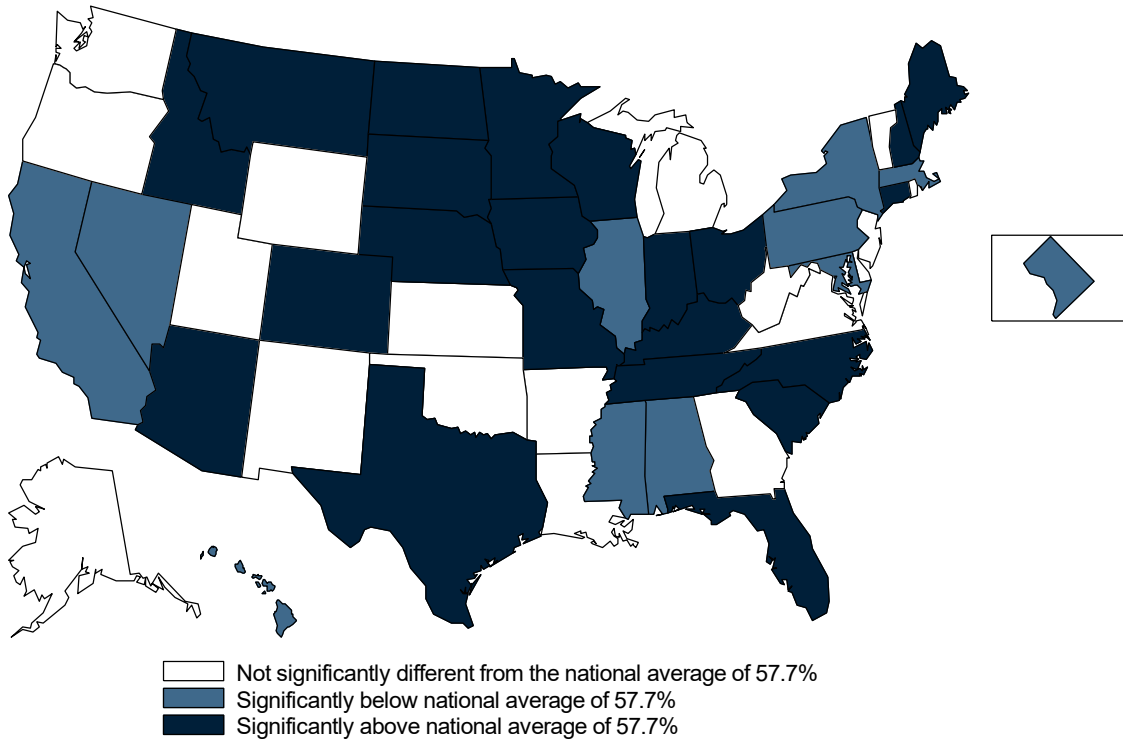
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

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 2021, 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 2021 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, 2019-2021



Alabama	44.6%*	Kentucky	70.7%*	North Dakota	61.5%*
Alaska	54.9%	Louisiana	55.6%	Ohio	65.1%*
Arizona	70.6%*	Maine	72.0%*	Oklahoma	61.6%
Arkansas	60.0%	Maryland	52.3%*	Oregon	62.0%
California	45.1%*	Massachusetts	51.6%*	Pennsylvania	53.1%*
Colorado	65.9%*	Michigan	56.9%	Rhode Island	58.0%
Connecticut	65.1%*	Minnesota	67.0%*	South Carolina	64.7%*
Delaware	55.2%	Mississippi	49.2%*	South Dakota	76.7%*
District of Columbia	32.3%*	Missouri	65.2%*	Tennessee	65.0%*
Florida	62.9%*	Montana	70.5%*	Texas	61.1%*
Georgia	60.2%	Nebraska	65.7%*	Utah	62.2%
Hawaii	15.7%*	Nevada	49.2%*	Vermont	61.1%
Idaho	66.9%*	New Hampshire	70.0%*	Virginia	53.8%
Illinois	54.0%*	New Jersey	53.2%	Washington	59.8%
Indiana	67.2%*	New Mexico	54.7%	West Virginia	58.6%
Iowa	68.6%*	New York	47.1%*	Wisconsin	65.9%*
Kansas	60.0%	North Carolina	72.3%*	Wyoming	60.1%

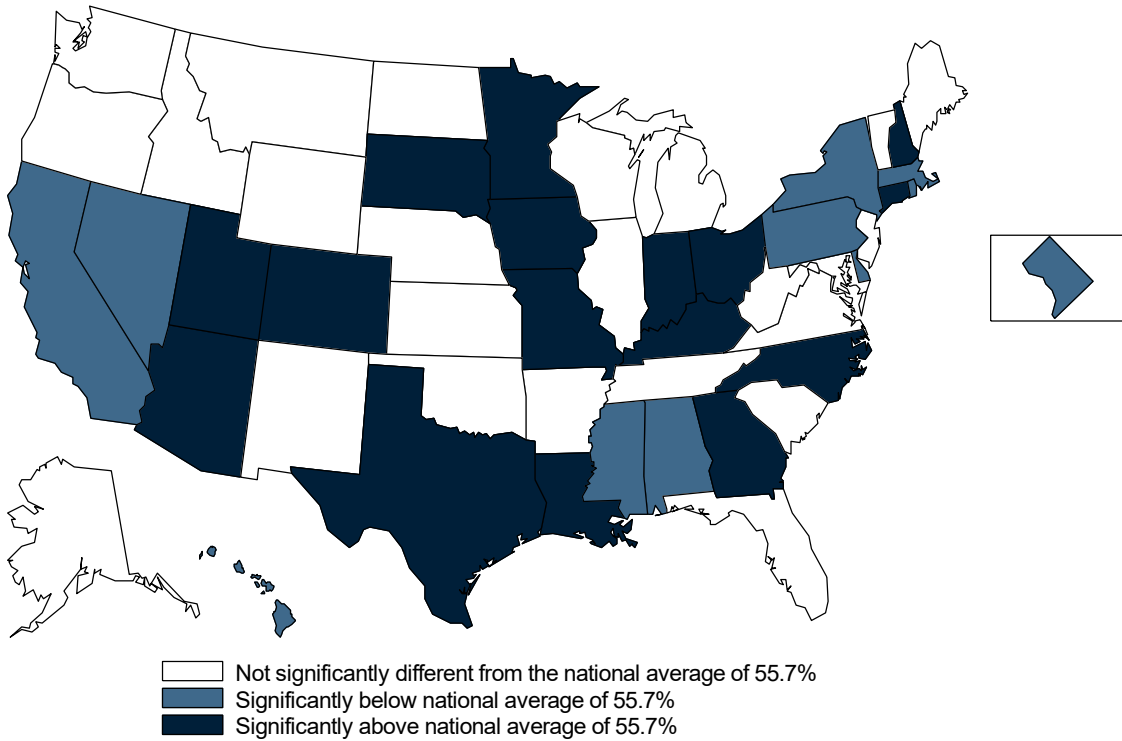
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2019-2021.

Note: * Indicates the estimate is statistically different from the national average of 57.7 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, 2019-2021



Alabama	42.5%*	Kentucky	65.0%*	North Dakota	54.3%
Alaska	51.1%	Louisiana	65.3%*	Ohio	64.1%*
Arizona	68.9%*	Maine	60.4%	Oklahoma	61.0%
Arkansas	58.0%	Maryland	51.2%	Oregon	55.9%
California	45.7%*	Massachusetts	48.3%*	Pennsylvania	48.2%*
Colorado	66.2%*	Michigan	55.3%	Rhode Island	48.1%*
Connecticut	62.4%*	Minnesota	62.8%*	South Carolina	58.6%
Delaware	47.2%*	Mississippi	49.7%*	South Dakota	64.8%*
District of Columbia	35.7%*	Missouri	64.3%*	Tennessee	60.9%
Florida	58.3%	Montana	55.9%	Texas	60.3%*
Georgia	62.2%*	Nebraska	61.1%	Utah	65.6%*
Hawaii	18.0%*	Nevada	48.2%*	Vermont	57.8%
Idaho	51.5%	New Hampshire	63.8%*	Virginia	51.1%
Illinois	55.9%	New Jersey	51.3%	Washington	59.5%
Indiana	65.1%*	New Mexico	59.6%	West Virginia	57.6%
Iowa	61.0%*	New York	44.8%*	Wisconsin	59.9%
Kansas	53.9%	North Carolina	66.1%*	Wyoming	60.8%

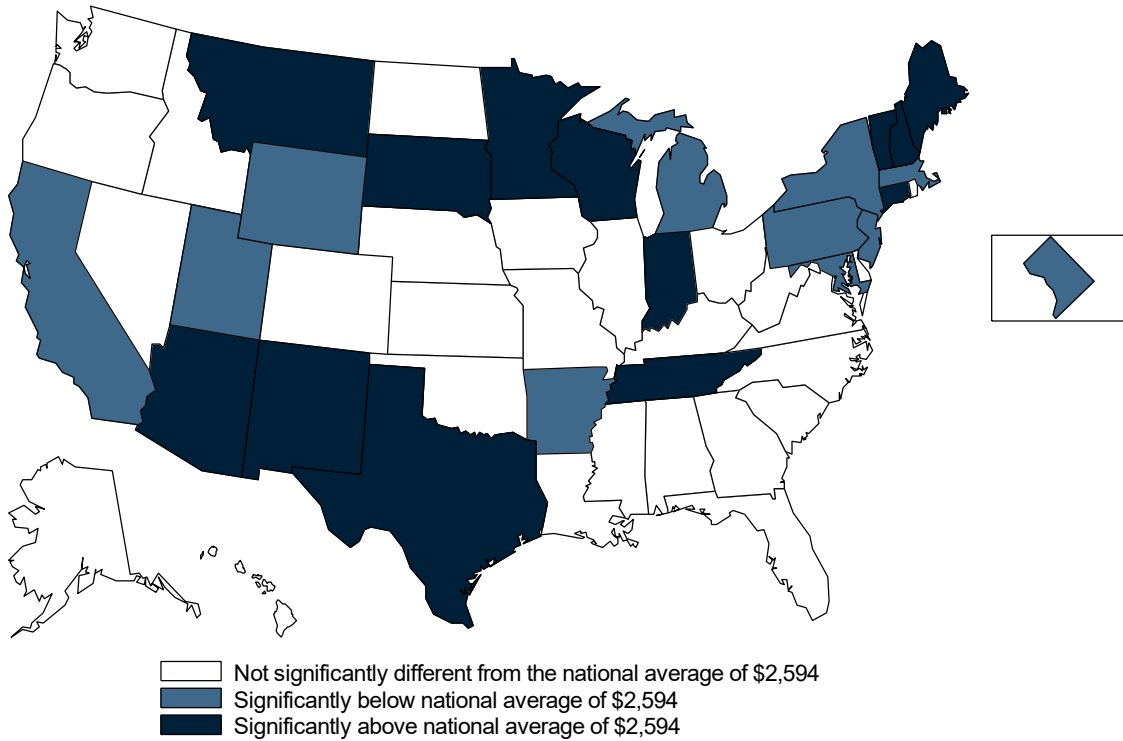
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2019-2021.

Note: * Indicates the estimate is statistically different from the national average of 55.7 percent at $p < 0.05$.

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

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, 2019-2021



Alabama	\$2,614	Kentucky	\$2,579	North Dakota	\$2,621
Alaska	\$2,684	Louisiana	\$2,686	Ohio	\$2,640
Arizona	\$2,797*	Maine	\$2,972*	Oklahoma	\$2,707
Arkansas	\$2,456*	Maryland	\$2,297*	Oregon	\$2,863
California	\$2,338*	Massachusetts	\$2,300*	Pennsylvania	\$2,417*
Colorado	\$2,605	Michigan	\$2,287*	Rhode Island	\$2,623
Connecticut	\$2,731*	Minnesota	\$2,782*	South Carolina	\$2,708
Delaware	\$2,600	Mississippi	\$2,687	South Dakota	\$2,825*
District of Columbia	\$2,318*	Missouri	\$2,696	Tennessee	\$2,843*
Florida	\$2,695	Montana	\$3,086*	Texas	\$2,778*
Georgia	\$2,601	Nebraska	\$2,587	Utah	\$2,358*
Hawaii	\$2,444	Nevada	\$2,632	Vermont	\$2,799*
Idaho	\$2,556	New Hampshire	\$2,947*	Virginia	\$2,626
Illinois	\$2,551	New Jersey	\$2,221*	Washington	\$2,482
Indiana	\$2,741*	New Mexico	\$2,820*	West Virginia	\$2,695
Iowa	\$2,689	New York	\$2,437*	Wisconsin	\$2,772*
Kansas	\$2,655	North Carolina	\$2,703	Wyoming	\$2,469*

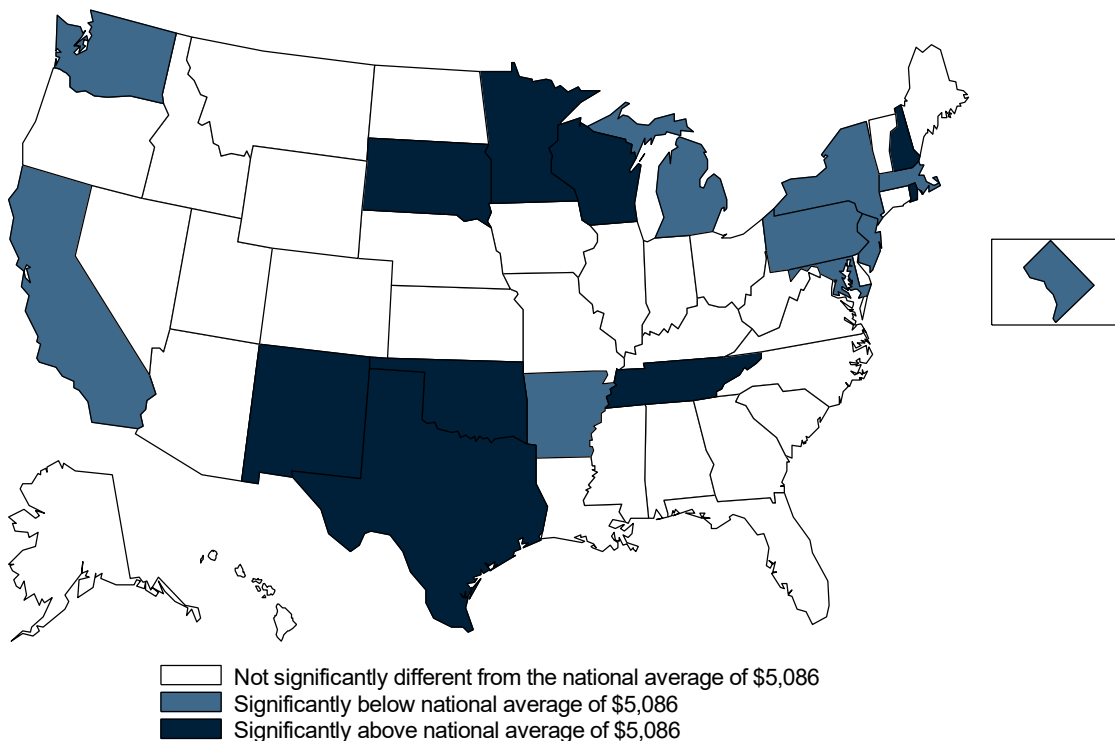
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2019-2021.

Note: * Indicates the estimate is statistically different from the national average of \$2,594 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, 2019-2021



Alabama	\$5,124	Kentucky	\$4,887	North Dakota	\$5,202
Alaska	\$5,261	Louisiana	\$5,254	Ohio	\$5,168
Arizona	\$5,552	Maine	\$5,320	Oklahoma	\$5,553*
Arkansas	\$4,849*	Maryland	\$4,641*	Oregon	\$5,095
California	\$4,784*	Massachusetts	\$4,684*	Pennsylvania	\$4,745*
Colorado	\$5,269	Michigan	\$4,339*	Rhode Island	\$5,536*
Connecticut	\$5,170	Minnesota	\$5,460*	South Carolina	\$5,284
Delaware	\$5,273	Mississippi	\$5,291	South Dakota	\$5,374*
District of Columbia	\$4,766*	Missouri	\$5,273	Tennessee	\$5,585*
Florida	\$5,140	Montana	\$5,250	Texas	\$5,513*
Georgia	\$5,313	Nebraska	\$5,166	Utah	\$4,908
Hawaii	\$4,909	Nevada	\$5,085	Vermont	\$5,260
Idaho	\$5,080	New Hampshire	\$5,759*	Virginia	\$5,269
Illinois	\$5,179	New Jersey	\$4,517*	Washington	\$4,640*
Indiana	\$5,289	New Mexico	\$5,471*	West Virginia	\$5,363
Iowa	\$5,274	New York	\$4,603*	Wisconsin	\$5,550*
Kansas	\$5,146	North Carolina	\$5,085	Wyoming	\$5,173

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2019-2021.

Note: * Indicates the estimate is statistically different from the national average of \$5,086 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, 2009-2021

Number of Employees	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
U.S.	87.6%	86.5%	85.3%	84.7%	84.9%	83.2%	83.8%	84.3%	84.5%	84.6%	85.3%	86.9%	85.7%
U.S. (Std Err)	(0.2%)	(0.2%)	(0.2%)	(0.3%)	(0.3%)	(0.3%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.3%)
<50	59.6%	57.8%	54.7%	52.9%	53.1%	49.8%	47.6%	47.7%	48.3%	47.3%	50.7%	50.5%	50.4%
<50 (Std Err)	(0.5%)	(0.5%)	(0.4%)	(0.6%)	(0.7%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.7%)	(0.7%)	(0.7%)
50-99	89.6%	87.3%	85.6%	84.1%	87.0%	83.0%	85.3%	88.6%	86.3%	88.0%	88.0%	88.5%	90.3%
50-99 (Std Err)	(1.3%)	(0.9%)	(1.0%)	(1.4%)	(1.0%)	(1.3%)	(1.2%)	(1.0%)	(1.2%)	(1.1%)	(1.1%)	(1.2%)	(1.2%)
100+	98.8%	98.5%	98.1%	98.2%	98.0%	97.3%	98.8%	98.9%	98.9%	99.0%	99.0%	98.8%	98.9%
100+ (Std Err)	(0.1%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.1%)	(0.2%)	(0.2%)	(0.1%)	(0.2%)	(0.2%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

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, 2019-2021

Alabama	56.5%*	Kentucky	47.8%	North Dakota	56.7%*
Alabama (Std Err)	(2.5%)	Kentucky (Std Err)	(2.8%)	North Dakota (Std Err)	(2.3%)
Alaska	33.7%*	Louisiana	47.1%	Ohio	51.5%
Alaska (Std Err)	(2.4%)	Louisiana (Std Err)	(2.9%)	Ohio (Std Err)	(2.6%)
Arizona	45.4%	Maine	47.1%	Oklahoma	55.4%
Arizona (Std Err)	(2.9%)	Maine (Std Err)	(2.3%)	Oklahoma (Std Err)	(2.4%)
Arkansas	40.3%*	Maryland	55.6%	Oregon	48.7%
Arkansas (Std Err)	(2.7%)	Maryland (Std Err)	(2.6%)	Oregon (Std Err)	(2.2%)
California	52.4%	Massachusetts	62.3%*	Pennsylvania	57.2%*
California (Std Err)	(1.6%)	Massachusetts (Std Err)	(2.6%)	Pennsylvania (Std Err)	(2.1%)
Colorado	49.5%	Michigan	49.8%	Rhode Island	59.1%*
Colorado (Std Err)	(2.5%)	Michigan (Std Err)	(2.4%)	Rhode Island (Std Err)	(2.7%)
Connecticut	58.6%*	Minnesota	48.7%	South Carolina	41.7%*
Connecticut (Std Err)	(2.5%)	Minnesota (Std Err)	(2.5%)	South Carolina (Std Err)	(2.7%)
Delaware	49.9%	Mississippi	49.6%	South Dakota	49.1%
Delaware (Std Err)	(2.9%)	Mississippi (Std Err)	(2.7%)	South Dakota (Std Err)	(2.2%)
District of Columbia	73.1%*	Missouri	52.0%	Tennessee	46.9%
District of Columbia (Std Err)	(2.6%)	Missouri (Std Err)	(2.4%)	Tennessee (Std Err)	(2.6%)
Florida	41.4%*	Montana	41.6%*	Texas	47.6%
Florida (Std Err)	(2.2%)	Montana (Std Err)	(2.2%)	Texas (Std Err)	(1.7%)
Georgia	42.9%*	Nebraska	45.2%*	Utah	42.6%*
Georgia (Std Err)	(2.8%)	Nebraska (Std Err)	(2.5%)	Utah (Std Err)	(2.5%)
Hawaii	90.6%*	Nevada	51.4%	Vermont	49.8%
Hawaii (Std Err)	(1.3%)	Nevada (Std Err)	(2.9%)	Vermont (Std Err)	(2.1%)
Idaho	41.3%*	New Hampshire	53.7%	Virginia	53.1%
Idaho (Std Err)	(2.4%)	New Hampshire (Std Err)	(2.6%)	Virginia (Std Err)	(2.6%)
Illinois	57.1%*	New Jersey	59.4%*	Washington	50.6%
Illinois (Std Err)	(1.8%)	New Jersey (Std Err)	(2.5%)	Washington (Std Err)	(2.4%)
Indiana	42.7%*	New Mexico	42.2%*	West Virginia	46.1%
Indiana (Std Err)	(2.5%)	New Mexico (Std Err)	(2.5%)	West Virginia (Std Err)	(2.8%)
Iowa	52.3%	New York	55.7%*	Wisconsin	47.3%
Iowa (Std Err)	(2.3%)	New York (Std Err)	(1.6%)	Wisconsin (Std Err)	(2.4%)
Kansas	55.2%	North Carolina	42.5%*	Wyoming	38.6%*
Kansas (Std Err)	(2.4%)	North Carolina (Std Err)	(2.5%)	Wyoming (Std Err)	(2.2%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2019-2021.

Note: * Statistically different from the national average of 50.6 percent at $p < 0.05$. Note that the standard error on the national estimate of 50.6 percent is 0.41 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, 2009-2021

Number of Employees	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
U.S.	61.1%	59.8%	59.4%	58.9%	58.2%	57.8%	57.0%	56.0%	56.5%	56.5%	55.8%	57.0%	56.0%
U.S. (Std Err)	(0.4%)	(0.5%)	(0.2%)	(0.4%)	(0.3%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.5%)	(0.4%)	(0.4%)
<50	59.6%	59.2%	58.6%	57.7%	57.1%	56.8%	57.0%	55.5%	55.4%	56.2%	53.9%	55.1%	53.8%
<50 (Std Err)	(0.4%)	(0.6%)	(0.5%)	(0.5%)	(0.5%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.7%)	(0.7%)
50-99	60.1%	55.9%	54.9%	55.4%	54.7%	54.5%	55.8%	51.2%	52.2%	50.3%	53.8%	53.4%	51.3%
50-99 (Std Err)	(1.0%)	(0.8%)	(1.0%)	(1.2%)	(0.8%)	(1.3%)	(1.2%)	(1.2%)	(1.2%)	(1.2%)	(1.2%)	(1.3%)	(1.3%)
100+	61.6%	60.4%	60.0%	59.5%	58.8%	58.3%	57.1%	56.6%	57.1%	57.1%	56.4%	57.7%	56.9%
100+ (Std Err)	(0.6%)	(0.6%)	(0.3%)	(0.4%)	(0.3%)	(0.5%)	(0.5%)	(0.5%)	(0.5%)	(0.5%)	(0.6%)	(0.5%)	(0.5%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

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, 2009-2021

Number of Employees	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
U.S.	79.5%	78.2%	78.0%	77.8%	77.8%	75.4%	76.0%	76.5%	76.8%	78.0%	77.7%	80.5%	80.3%
U.S. (Std Err)	(0.3%)	(0.5%)	(0.4%)	(0.3%)	(0.2%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)
<50	79.3%	78.6%	78.7%	77.9%	78.0%	77.7%	79.1%	78.7%	78.3%	79.1%	78.1%	80.2%	79.7%
<50 (Std Err)	(0.5%)	(0.5%)	(0.6%)	(0.5%)	(0.4%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)
50-99	79.2%	74.5%	73.6%	76.4%	76.2%	74.1%	77.8%	76.2%	75.5%	75.6%	78.1%	77.6%	79.2%
50-99 (Std Err)	(0.8%)	(0.6%)	(1.0%)	(1.2%)	(0.8%)	(1.4%)	(1.2%)	(1.2%)	(1.2%)	(1.2%)	(1.2%)	(1.4%)	(1.3%)
100+	79.6%	78.5%	78.3%	77.9%	77.9%	75.0%	75.2%	76.0%	76.6%	78.0%	77.5%	80.8%	80.5%
100+ (Std Err)	(0.5%)	(0.6%)	(0.4%)	(0.3%)	(0.3%)	(0.5%)	(0.5%)	(0.4%)	(0.5%)	(0.5%)	(0.5%)	(0.5%)	(0.4%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

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, 2009-2021

Number of Employees	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
U.S.	76.9%	76.5%	76.1%	75.8%	74.8%	76.7%	75.0%	73.3%	73.5%	72.4%	71.9%	70.8%	69.8%
U.S. (Std Err)	(0.3%)	(0.2%)	(0.3%)	(0.3%)	(0.2%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)
<50	75.2%	75.3%	74.4%	74.1%	73.1%	73.0%	72.1%	70.4%	70.7%	71.0%	69.0%	68.7%	67.5%
<50 (Std Err)	(0.3%)	(0.6%)	(0.4%)	(0.4%)	(0.6%)	(0.5%)	(0.5%)	(0.5%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.7%)
50-99	75.9%	75.1%	74.5%	72.5%	71.8%	73.5%	71.7%	67.2%	69.1%	66.6%	68.9%	68.8%	64.7%
50-99 (Std Err)	(0.9%)	(0.7%)	(0.6%)	(0.8%)	(1.0%)	(1.0%)	(1.1%)	(1.2%)	(1.1%)	(1.1%)	(1.0%)	(1.0%)	(1.2%)
100+	77.5%	76.9%	76.7%	76.4%	75.5%	77.8%	76.0%	74.4%	74.5%	73.3%	72.7%	71.4%	70.7%
100+ (Std Err)	(0.5%)	(0.3%)	(0.3%)	(0.4%)	(0.3%)	(0.3%)	(0.3%)	(0.4%)	(0.4%)	(0.4%)	(0.5%)	(0.4%)	(0.5%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

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, 2009-2021

Number of Employees	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
U.S.	66.5%	65.6%	65.5%	65.3%	66.0%	67.0%	70.2%	71.7%	72.4%	75.7%	75.8%	73.8%	73.9%
U.S. (Std Err)	(0.7%)	(0.8%)	(0.5%)	(0.7%)	(0.6%)	(0.6%)	(0.5%)	(0.5%)	(0.5%)	(0.5%)	(0.5%)	(0.6%)	(0.6%)
<50	27.3%	26.7%	27.2%	29.3%	28.4%	29.6%	33.6%	34.2%	34.9%	37.8%	41.4%	39.9%	41.0%
<50 (Std Err)	(0.9%)	(0.8%)	(0.9%)	(0.8%)	(1.0%)	(0.9%)	(1.1%)	(1.0%)	(1.0%)	(1.0%)	(1.1%)	(1.1%)	(1.1%)
50-99	42.8%	44.1%	46.8%	43.7%	46.6%	46.8%	50.2%	56.2%	59.3%	56.4%	58.7%	58.6%	60.8%
50-99 (Std Err)	(2.0%)	(1.9%)	(2.2%)	(1.7%)	(2.2%)	(2.1%)	(2.2%)	(2.0%)	(1.9%)	(1.9%)	(2.0%)	(2.1%)	(2.2%)
100+	78.5%	77.3%	76.3%	75.7%	76.5%	77.0%	79.7%	80.7%	81.0%	84.7%	84.5%	81.0%	81.7%
100+ (Std Err)	(0.7%)	(1.0%)	(0.7%)	(0.7%)	(0.7%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.5%)	(0.6%)	(0.6%)	(0.6%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

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, 2009-2021

Number of Employees	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
U.S.	35.1%	35.8%	36.9%	37.2%	37.6%	37.2%	39.0%	40.7%	39.2%	38.7%	39.4%	41.9%	40.1%
U.S. (Std Err)	(0.4%)	(0.5%)	(0.5%)	(0.5%)	(0.5%)	(0.5%)	(0.5%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.7%)	(0.7%)
<10	14.6%	13.1%	12.6%	14.9%	15.2%	14.4%	15.8%	19.3%	17.7%	13.1%	14.8%	17.6%	18.9%
<10 (Std Err)	(0.7%)	(0.5%)	(0.8%)	(0.9%)	(0.4%)	(0.8%)	(1.0%)	(1.4%)	(1.4%)	(1.1%)	(1.3%)	(1.7%)	(1.7%)
10-24	10.4%	11.6%	9.9%	10.7%	9.0%	12.0%	10.6%	13.6%	13.3%	13.8%	12.2%	13.1%	12.0%
10-24 (Std Err)	(0.4%)	(0.8%)	(0.7%)	(0.7%)	(0.7%)	(1.0%)	(1.0%)	(1.1%)	(1.2%)	(1.2%)	(1.1%)	(1.2%)	(1.0%)
25-99	13.4%	14.3%	12.2%	13.5%	12.4%	12.2%	13.7%	16.6%	16.0%	12.9%	17.2%	16.3%	17.7%
25-99 (Std Err)	(0.7%)	(0.7%)	(0.7%)	(0.7%)	(0.7%)	(0.8%)	(0.9%)	(0.9%)	(0.9%)	(0.8%)	(0.9%)	(0.9%)	(1.0%)
100-999	29.9%	30.9%	31.7%	30.1%	30.1%	32.5%	33.7%	34.4%	37.2%	35.1%	33.9%	35.8%	38.0%
100-999 (Std Err)	(0.7%)	(0.9%)	(1.1%)	(0.8%)	(1.0%)	(1.2%)	(1.2%)	(1.2%)	(1.3%)	(1.2%)	(1.1%)	(1.2%)	(1.3%)
1,000+	85.8%	86.6%	87.5%	87.1%	88.0%	84.2%	83.8%	81.9%	78.6%	81.6%	83.1%	77.8%	78.1%
1,000+ (Std Err)	(0.4%)	(0.6%)	(0.5%)	(0.7%)	(0.5%)	(0.8%)	(0.8%)	(0.8%)	(0.8%)	(0.8%)	(0.8%)	(0.9%)	(0.9%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

Appendix ES.8

Average total premiums (standard error) per enrolled employee for single, employee-plus-one and family coverage, 2009-2021

Coverage	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
Single	\$4,669	\$4,940	\$5,222	\$5,384	\$5,571	\$5,832	\$5,963	\$6,101	\$6,368	\$6,715	\$6,972	\$7,149	\$7,380
Single (Std Err)	(\$21)	(\$22)	(\$26)	(\$28)	(\$23)	(\$25)	(\$26)	(\$27)	(\$28)	(\$31)	(\$35)	(\$35)	(\$37)
Plus One	\$9,053	\$9,664	\$10,329	\$10,621	\$10,990	\$11,503	\$11,800	\$12,124	\$12,789	\$13,425	\$13,989	\$14,191	\$14,634
Plus One (Std Err)	(\$34)	(\$60)	(\$105)	(\$56)	(\$54)	(\$60)	(\$58)	(\$60)	(\$70)	(\$70)	(\$83)	(\$93)	(\$84)
Family	\$13,027	\$13,871	\$15,022	\$15,473	\$16,029	\$16,655	\$17,322	\$17,710	\$18,687	\$19,565	\$20,486	\$20,758	\$21,381
Family (Std Err)	(\$25)	(\$75)	(\$98)	(\$95)	(\$61)	(\$79)	(\$95)	(\$84)	(\$105)	(\$104)	(\$125)	(\$124)	(\$111)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

Appendix ES.9

Percentage change (standard error) in total premiums from previous year per enrolled employee for single, employee-plus-one, and family coverage, 2009-2021

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%)
2021	3.2%	3.1%	3.0%
2021 (Std Err)	(0.7%)	(0.9%)	(0.8%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

Appendix ES.10

Average total single premium (standard error) per enrolled employee, by firm size, 2009-2021

Number of Employees	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
U.S.	\$4,669	\$4,940	\$5,222	\$5,384	\$5,571	\$5,832	\$5,963	\$6,101	\$6,368	\$6,715	\$6,972	\$7,149	\$7,380
U.S. (Std Err)	(\$21)	(\$22)	(\$26)	(\$28)	(\$23)	(\$25)	(\$26)	(\$27)	(\$28)	(\$31)	(\$35)	(\$35)	(\$37)
<50	\$4,652	\$4,956	\$5,258	\$5,460	\$5,628	\$5,886	\$5,947	\$6,070	\$6,421	\$6,667	\$6,920	\$7,045	\$7,382
<50 (Std Err)	(\$31)	(\$34)	(\$39)	(\$60)	(\$39)	(\$55)	(\$55)	(\$53)	(\$61)	(\$63)	(\$73)	(\$70)	(\$84)
50-99	\$4,614	\$4,713	\$4,861	\$5,246	\$5,314	\$5,549	\$5,642	\$5,743	\$6,163	\$6,287	\$6,629	\$6,870	\$7,189
50-99 (Std Err)	(\$82)	(\$52)	(\$75)	(\$39)	(\$73)	(\$82)	(\$104)	(\$96)	(\$121)	(\$111)	(\$99)	(\$129)	(\$129)
100+	\$4,681	\$4,959	\$5,252	\$5,378	\$5,584	\$5,851	\$6,006	\$6,146	\$6,377	\$6,770	\$7,019	\$7,197	\$7,399
100+ (Std Err)	(\$38)	(\$23)	(\$31)	(\$28)	(\$29)	(\$30)	(\$31)	(\$32)	(\$33)	(\$37)	(\$42)	(\$41)	(\$43)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

Appendix ES.11

Average total employee-plus-one premium (standard error) per enrolled employee, by firm size, 2009-2021

Number of Employees	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
U.S.	\$9,053	\$9,664	\$10,329	\$10,621	\$10,990	\$11,503	\$11,800	\$12,124	\$12,789	\$13,425	\$13,989	\$14,191	\$14,634
U.S. (Std Err)	(\$34)	(\$60)	(\$105)	(\$56)	(\$54)	(\$60)	(\$58)	(\$60)	(\$70)	(\$70)	(\$83)	(\$93)	(\$84)
<50	\$9,124	\$9,850	\$10,253	\$10,524	\$11,050	\$11,386	\$11,666	\$11,833	\$12,558	\$13,044	\$13,619	\$13,522	\$14,326
<50 (Std Err)	(\$119)	(\$80)	(\$104)	(\$121)	(\$92)	(\$163)	(\$158)	(\$156)	(\$170)	(\$176)	(\$248)	(\$212)	(\$262)
50-99	\$8,852	\$9,166	\$9,615	\$10,178	\$10,673	\$10,845	\$10,885	\$11,389	\$11,931	\$12,593	\$13,248	\$13,766	\$14,314
50-99 (Std Err)	(\$148)	(\$124)	(\$192)	(\$185)	(\$330)	(\$187)	(\$198)	(\$227)	(\$232)	(\$236)	(\$321)	(\$246)	(\$295)
100+	\$9,058	\$9,669	\$10,394	\$10,672	\$11,006	\$11,571	\$11,892	\$12,225	\$12,878	\$13,537	\$14,105	\$14,304	\$14,703
100+ (Std Err)	(\$34)	(\$62)	(\$113)	(\$70)	(\$59)	(\$68)	(\$66)	(\$68)	(\$79)	(\$79)	(\$92)	(\$106)	(\$93)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

Appendix ES.12

Average total family premium (standard error) per enrolled employee, by firm size, 2009-2021

Number of Employees	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
U.S.	\$13,027	\$13,871	\$15,022	\$15,473	\$16,029	\$16,655	\$17,322	\$17,710	\$18,687	\$19,565	\$20,486	\$20,758	\$21,381
U.S. (Std Err)	(\$25)	(\$75)	(\$98)	(\$95)	(\$61)	(\$79)	(\$95)	(\$84)	(\$105)	(\$104)	(\$125)	(\$124)	(\$111)
<50	\$12,041	\$13,170	\$14,086	\$14,496	\$14,787	\$15,575	\$15,919	\$16,471	\$17,649	\$18,296	\$19,417	\$19,416	\$20,406
<50 (Std Err)	(\$129)	(\$111)	(\$145)	(\$181)	(\$89)	(\$177)	(\$212)	(\$207)	(\$192)	(\$231)	(\$303)	(\$283)	(\$320)
50-99	\$12,431	\$13,019	\$14,151	\$15,421	\$15,376	\$15,732	\$16,336	\$16,214	\$17,735	\$18,386	\$19,893	\$19,827	\$20,551
50-99 (Std Err)	(\$229)	(\$153)	(\$168)	(\$273)	(\$268)	(\$274)	(\$335)	(\$348)	(\$327)	(\$473)	(\$435)	(\$422)	(\$396)
100+	\$13,271	\$14,074	\$15,245	\$15,641	\$16,284	\$16,903	\$17,612	\$18,000	\$18,911	\$19,824	\$20,697	\$20,990	\$21,584
100+ (Std Err)	(\$33)	(\$85)	(\$117)	(\$114)	(\$82)	(\$91)	(\$110)	(\$95)	(\$122)	(\$118)	(\$143)	(\$139)	(\$124)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

Appendix ES.13

**Average total single premium (standard error) per enrolled employee, by State,
3-year average, 2019-2021**

Alabama	\$6,481*	Kentucky	\$6,918*	North Dakota	\$6,998
Alabama (Std Err)	(\$101)	Kentucky (Std Err)	(\$88)	North Dakota (Std Err)	(\$86)
Alaska	\$8,798*	Louisiana	\$6,696*	Ohio	\$7,030
Alaska (Std Err)	(\$232)	Louisiana (Std Err)	(\$98)	Ohio (Std Err)	(\$100)
Arizona	\$6,559*	Maine	\$7,467*	Oklahoma	\$6,893*
Arizona (Std Err)	(\$92)	Maine (Std Err)	(\$93)	Oklahoma (Std Err)	(\$104)
Arkansas	\$6,220*	Maryland	\$7,182	Oregon	\$6,929
Arkansas (Std Err)	(\$104)	Maryland (Std Err)	(\$116)	Oregon (Std Err)	(\$154)
California	\$7,165	Massachusetts	\$7,623*	Pennsylvania	\$7,218
California (Std Err)	(\$87)	Massachusetts (Std Err)	(\$101)	Pennsylvania (Std Err)	(\$87)
Colorado	\$6,819*	Michigan	\$6,804*	Rhode Island	\$7,485*
Colorado (Std Err)	(\$105)	Michigan (Std Err)	(\$116)	Rhode Island (Std Err)	(\$104)
Connecticut	\$7,512*	Minnesota	\$7,020	South Carolina	\$7,091
Connecticut (Std Err)	(\$113)	Minnesota (Std Err)	(\$109)	South Carolina (Std Err)	(\$99)
Delaware	\$7,701*	Mississippi	\$6,533*	South Dakota	\$7,133
Delaware (Std Err)	(\$162)	Mississippi (Std Err)	(\$105)	South Dakota (Std Err)	(\$80)
District of Columbia	\$7,684*	Missouri	\$7,007	Tennessee	\$6,564*
District of Columbia (Std Err)	(\$120)	Missouri (Std Err)	(\$107)	Tennessee (Std Err)	(\$90)
Florida	\$7,002	Montana	\$6,957	Texas	\$6,992
Florida (Std Err)	(\$116)	Montana (Std Err)	(\$98)	Texas (Std Err)	(\$74)
Georgia	\$6,948	Nebraska	\$7,263	Utah	\$6,454*
Georgia (Std Err)	(\$131)	Nebraska (Std Err)	(\$100)	Utah (Std Err)	(\$103)
Hawaii	\$6,715*	Nevada	\$6,550*	Vermont	\$7,676*
Hawaii (Std Err)	(\$91)	Nevada (Std Err)	(\$122)	Vermont (Std Err)	(\$90)
Idaho	\$6,549*	New Hampshire	\$7,662*	Virginia	\$6,948
Idaho (Std Err)	(\$103)	New Hampshire (Std Err)	(\$103)	Virginia (Std Err)	(\$88)
Illinois	\$7,244	New Jersey	\$7,531*	Washington	\$7,232
Illinois (Std Err)	(\$82)	New Jersey (Std Err)	(\$129)	Washington (Std Err)	(\$119)
Indiana	\$7,238	New Mexico	\$7,165	West Virginia	\$7,287
Indiana (Std Err)	(\$102)	New Mexico (Std Err)	(\$105)	West Virginia (Std Err)	(\$125)
Iowa	\$6,798*	New York	\$8,126*	Wisconsin	\$7,107
Iowa (Std Err)	(\$95)	New York (Std Err)	(\$93)	Wisconsin (Std Err)	(\$100)
Kansas	\$6,563*	North Carolina	\$6,922*	Wyoming	\$7,550*
Kansas (Std Err)	(\$100)	North Carolina (Std Err)	(\$85)	Wyoming (Std Err)	(\$159)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2019-2021.

Note: * Statistically different from national average of \$7,103 at $p < 0.05$. Note that the standard error on the national estimate of \$7,103 is \$20.

Appendix ES.14

Average percentage (standard error) of premium contributed by employees for single, employee-plus-one, and family coverage, 2009-2021

Coverage	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
Single	20.5%	20.7%	20.9%	20.8%	21.0%	21.2%	21.1%	21.7%	22.2%	21.3%	21.4%	21.4%	22.3%
Single (Std Err)	(0.3%)	(0.2%)	(0.2%)	(0.3%)	(0.3%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.3%)	(0.2%)	(0.2%)
Plus One	26.1%	25.8%	26.5%	26.6%	26.7%	26.9%	27.3%	27.8%	27.6%	27.1%	27.7%	28.4%	28.7%
Plus One (Std Err)	(0.3%)	(0.3%)	(0.3%)	(0.4%)	(0.2%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.4%)	(0.4%)	(0.4%)
Family	26.7%	26.8%	26.4%	27.4%	27.6%	27.1%	27.2%	28.0%	27.9%	27.8%	28.0%	28.8%	28.9%
Family (Std Err)	(0.3%)	(0.4%)	(0.3%)	(0.4%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.4%)	(0.3%)	(0.4%)	(0.4%)	(0.4%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

Appendix ES.15

Average annual employee contribution (in dollars) (standard error) for single, employee-plus-one, and family coverage, 2009-2021

Coverage	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
Single	\$957	\$1,021	\$1,090	\$1,118	\$1,170	\$1,234	\$1,255	\$1,325	\$1,415	\$1,427	\$1,489	\$1,532	\$1,643
Single (Std Err)	(\$13)	(\$14)	(\$9)	(\$14)	(\$16)	(\$13)	(\$14)	(\$13)	(\$15)	(\$14)	(\$18)	(\$16)	(\$19)
Plus One	\$2,363	\$2,498	\$2,736	\$2,824	\$2,940	\$3,097	\$3,220	\$3,376	\$3,531	\$3,634	\$3,881	\$4,035	\$4,199
Plus One (Std Err)	(\$27)	(\$42)	(\$36)	(\$46)	(\$23)	(\$40)	(\$35)	(\$36)	(\$39)	(\$39)	(\$54)	(\$52)	(\$64)
Family	\$3,474	\$3,721	\$3,962	\$4,236	\$4,421	\$4,518	\$4,710	\$4,956	\$5,218	\$5,431	\$5,726	\$5,978	\$6,174
Family (Std Err)	(\$44)	(\$53)	(\$42)	(\$69)	(\$50)	(\$48)	(\$56)	(\$56)	(\$64)	(\$63)	(\$82)	(\$76)	(\$87)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

Appendix ES.16

Percentage (standard error) of private-sector enrolled employees in a health insurance plan with a deductible, overall and by firm size, 2009-2021

Number of Employees	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
U.S.	73.8%	77.5%	77.8%	79.6%	81.3%	83.9%	85.4%	84.5%	87.5%	87.3%	86.6%	89.2%	88.5%
U.S. (Std Err)	(0.5%)	(0.3%)	(0.7%)	(0.6%)	(0.7%)	(0.5%)	(0.5%)	(0.5%)	(0.4%)	(0.4%)	(0.5%)	(0.4%)	(0.5%)
<50	73.5%	75.7%	76.3%	79.5%	79.5%	80.8%	82.1%	81.7%	82.3%	83.0%	84.1%	86.5%	86.0%
<50 (Std Err)	(0.7%)	(0.7%)	(0.4%)	(1.0%)	(0.8%)	(0.8%)	(0.8%)	(0.8%)	(0.8%)	(0.8%)	(0.9%)	(0.8%)	(0.9%)
50-99	70.6%	78.2%	79.6%	80.3%	78.0%	82.4%	85.3%	82.5%	83.7%	85.1%	87.5%	89.0%	89.7%
50-99 (Std Err)	(1.9%)	(1.5%)	(1.7%)	(1.4%)	(1.1%)	(1.5%)	(1.5%)	(1.5%)	(1.6%)	(1.4%)	(1.5%)	(1.5%)	(1.3%)
100+	74.2%	77.8%	77.9%	79.6%	81.9%	84.6%	86.1%	85.2%	88.8%	88.3%	87.1%	89.7%	88.8%
100+ (Std Err)	(0.6%)	(0.3%)	(1.0%)	(0.7%)	(0.7%)	(0.6%)	(0.6%)	(0.6%)	(0.4%)	(0.5%)	(0.5%)	(0.5%)	(0.5%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

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, 2009-2021

Number of Employees	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
U.S.	\$917	\$1,025	\$1,123	\$1,167	\$1,273	\$1,353	\$1,541	\$1,696	\$1,808	\$1,846	\$1,931	\$1,945	\$2,004
U.S. (Std Err)	(\$9)	(\$18)	(\$12)	(\$8)	(\$20)	(\$13)	(\$16)	(\$16)	(\$17)	(\$17)	(\$18)	(\$18)	(\$20)
<50	\$1,283	\$1,447	\$1,561	\$1,628	\$1,695	\$1,777	\$1,964	\$2,105	\$2,136	\$2,327	\$2,386	\$2,376	\$2,485
<50 (Std Err)	(\$24)	(\$21)	(\$26)	(\$25)	(\$24)	(\$28)	(\$35)	(\$34)	(\$35)	(\$36)	(\$35)	(\$39)	(\$43)
50-99	\$1,249	\$1,522	\$1,543	\$1,622	\$1,755	\$1,744	\$2,008	\$2,173	\$2,361	\$2,369	\$2,441	\$2,464	\$2,378
50-99 (Std Err)	(\$46)	(\$57)	(\$49)	(\$64)	(\$49)	(\$59)	(\$62)	(\$64)	(\$85)	(\$65)	(\$67)	(\$67)	(\$74)
100+	\$774	\$852	\$951	\$989	\$1,106	\$1,205	\$1,383	\$1,558	\$1,681	\$1,692	\$1,778	\$1,814	\$1,865
100+ (Std Err)	(\$7)	(\$20)	(\$14)	(\$10)	(\$19)	(\$14)	(\$18)	(\$18)	(\$20)	(\$19)	(\$21)	(\$20)	(\$23)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

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, 2009-2021

Number of Employees	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
U.S.	87.6%	86.5%	85.3%	84.7%	84.9%	83.2%	83.8%	84.3%	84.5%	84.6%	85.3%	86.9%	85.7%
U.S. (Std Err)	(0.2%)	(0.2%)	(0.2%)	(0.3%)	(0.3%)	(0.3%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.3%)
<50	59.6%	57.8%	54.7%	52.9%	53.1%	49.8%	47.6%	47.7%	48.3%	47.3%	50.7%	50.5%	50.4%
<50 (Std Err)	(0.5%)	(0.5%)	(0.4%)	(0.6%)	(0.7%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.7%)	(0.7%)	(0.7%)
50-99	89.6%	87.3%	85.6%	84.1%	87.0%	83.0%	85.3%	88.6%	86.3%	88.0%	88.0%	88.5%	90.3%
50-99 (Std Err)	(1.3%)	(0.9%)	(1.0%)	(1.4%)	(1.0%)	(1.3%)	(1.2%)	(1.0%)	(1.2%)	(1.1%)	(1.1%)	(1.2%)	(1.2%)
100+	98.8%	98.5%	98.1%	98.2%	98.0%	97.3%	98.8%	98.9%	98.9%	99.0%	99.0%	98.8%	98.9%
100+ (Std Err)	(0.1%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.1%)	(0.2%)	(0.2%)	(0.1%)	(0.2%)	(0.2%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

Appendix Exhibit 1.2

Percentage (standard error) of private-sector employees in establishments that offer health insurance, by State, 3-year average, 2019-2021

Alabama	88.1%*	Kentucky	87.1%	North Dakota	84.9%
Alabama (Std Err)	(0.8%)	Kentucky (Std Err)	(0.8%)	North Dakota (Std Err)	(0.8%)
Alaska	76.8%*	Louisiana	82.9%*	Ohio	87.1%
Alaska (Std Err)	(1.2%)	Louisiana (Std Err)	(1.1%)	Ohio (Std Err)	(0.8%)
Arizona	86.1%	Maine	81.5%*	Oklahoma	85.5%
Arizona (Std Err)	(1.0%)	Maine (Std Err)	(0.9%)	Oklahoma (Std Err)	(0.8%)
Arkansas	82.8%*	Maryland	87.1%	Oregon	82.2%*
Arkansas (Std Err)	(0.9%)	Maryland (Std Err)	(0.9%)	Oregon (Std Err)	(1.0%)
California	86.2%	Massachusetts	89.8%*	Pennsylvania	88.8%*
California (Std Err)	(0.5%)	Massachusetts (Std Err)	(0.8%)	Pennsylvania (Std Err)	(0.6%)
Colorado	83.5%*	Michigan	85.5%	Rhode Island	87.2%
Colorado (Std Err)	(1.0%)	Michigan (Std Err)	(0.9%)	Rhode Island (Std Err)	(0.9%)
Connecticut	87.3%	Minnesota	85.3%	South Carolina	84.2%*
Connecticut (Std Err)	(0.9%)	Minnesota (Std Err)	(0.9%)	South Carolina (Std Err)	(0.8%)
Delaware	86.4%	Mississippi	85.5%	South Dakota	81.6%*
Delaware (Std Err)	(1.0%)	Mississippi (Std Err)	(0.9%)	South Dakota (Std Err)	(0.9%)
District of Columbia	94.5%*	Missouri	87.2%	Tennessee	87.3%
District of Columbia (Std Err)	(0.5%)	Missouri (Std Err)	(0.8%)	Tennessee (Std Err)	(0.8%)
Florida	83.9%*	Montana	71.6%*	Texas	84.7%
Florida (Std Err)	(0.8%)	Montana (Std Err)	(1.2%)	Texas (Std Err)	(0.7%)
Georgia	86.1%	Nebraska	82.8%*	Utah	81.6%*
Georgia (Std Err)	(0.9%)	Nebraska (Std Err)	(1.0%)	Utah (Std Err)	(1.0%)
Hawaii	97.0%*	Nevada	86.8%	Vermont	80.8%*
Hawaii (Std Err)	(0.5%)	Nevada (Std Err)	(0.9%)	Vermont (Std Err)	(0.9%)
Idaho	76.8%*	New Hampshire	86.2%	Virginia	87.8%*
Idaho (Std Err)	(1.2%)	New Hampshire (Std Err)	(0.9%)	Virginia (Std Err)	(0.8%)
Illinois	88.4%*	New Jersey	88.1%*	Washington	83.8%
Illinois (Std Err)	(0.6%)	New Jersey (Std Err)	(0.8%)	Washington (Std Err)	(1.1%)
Indiana	86.0%	New Mexico	78.3%*	West Virginia	84.9%
Indiana (Std Err)	(0.7%)	New Mexico (Std Err)	(1.3%)	West Virginia (Std Err)	(0.9%)
Iowa	86.9%	New York	87.5%*	Wisconsin	85.0%
Iowa (Std Err)	(0.7%)	New York (Std Err)	(0.5%)	Wisconsin (Std Err)	(0.8%)
Kansas	86.2%	North Carolina	83.5%*	Wyoming	70.8%*
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, 2019-2021.

Note: * Statistically different from the national average of 85.9 percent at $p < 0.05$. Note that the standard error on the national estimate of 85.9 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, 2019-2021

Alabama	56.5%*	Kentucky	47.8%	North Dakota	56.7%*
Alabama (Std Err)	(2.5%)	Kentucky (Std Err)	(2.8%)	North Dakota (Std Err)	(2.3%)
Alaska	33.7%*	Louisiana	47.1%	Ohio	51.5%
Alaska (Std Err)	(2.4%)	Louisiana (Std Err)	(2.9%)	Ohio (Std Err)	(2.6%)
Arizona	45.4%	Maine	47.1%	Oklahoma	55.4%
Arizona (Std Err)	(2.9%)	Maine (Std Err)	(2.3%)	Oklahoma (Std Err)	(2.4%)
Arkansas	40.3%*	Maryland	55.6%	Oregon	48.7%
Arkansas (Std Err)	(2.7%)	Maryland (Std Err)	(2.6%)	Oregon (Std Err)	(2.2%)
California	52.4%	Massachusetts	62.3%*	Pennsylvania	57.2%*
California (Std Err)	(1.6%)	Massachusetts (Std Err)	(2.6%)	Pennsylvania (Std Err)	(2.1%)
Colorado	49.5%	Michigan	49.8%	Rhode Island	59.1%*
Colorado (Std Err)	(2.5%)	Michigan (Std Err)	(2.4%)	Rhode Island (Std Err)	(2.7%)
Connecticut	58.6%*	Minnesota	48.7%	South Carolina	41.7%*
Connecticut (Std Err)	(2.5%)	Minnesota (Std Err)	(2.5%)	South Carolina (Std Err)	(2.7%)
Delaware	49.9%	Mississippi	49.6%	South Dakota	49.1%
Delaware (Std Err)	(2.9%)	Mississippi (Std Err)	(2.7%)	South Dakota (Std Err)	(2.2%)
District of Columbia	73.1%*	Missouri	52.0%	Tennessee	46.9%
District of Columbia (Std Err)	(2.6%)	Missouri (Std Err)	(2.4%)	Tennessee (Std Err)	(2.6%)
Florida	41.4%*	Montana	41.6%*	Texas	47.6%
Florida (Std Err)	(2.2%)	Montana (Std Err)	(2.2%)	Texas (Std Err)	(1.7%)
Georgia	42.9%*	Nebraska	45.2%*	Utah	42.6%*
Georgia (Std Err)	(2.8%)	Nebraska (Std Err)	(2.5%)	Utah (Std Err)	(2.5%)
Hawaii	90.6%*	Nevada	51.4%	Vermont	49.8%
Hawaii (Std Err)	(1.3%)	Nevada (Std Err)	(2.9%)	Vermont (Std Err)	(2.1%)
Idaho	41.3%*	New Hampshire	53.7%	Virginia	53.1%
Idaho (Std Err)	(2.4%)	New Hampshire (Std Err)	(2.6%)	Virginia (Std Err)	(2.6%)
Illinois	57.1%*	New Jersey	59.4%*	Washington	50.6%
Illinois (Std Err)	(1.8%)	New Jersey (Std Err)	(2.5%)	Washington (Std Err)	(2.4%)
Indiana	42.7%*	New Mexico	42.2%*	West Virginia	46.1%
Indiana (Std Err)	(2.5%)	New Mexico (Std Err)	(2.5%)	West Virginia (Std Err)	(2.8%)
Iowa	52.3%	New York	55.7%*	Wisconsin	47.3%
Iowa (Std Err)	(2.3%)	New York (Std Err)	(1.6%)	Wisconsin (Std Err)	(2.4%)
Kansas	55.2%	North Carolina	42.5%*	Wyoming	38.6%*
Kansas (Std Err)	(2.4%)	North Carolina (Std Err)	(2.5%)	Wyoming (Std Err)	(2.2%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2019-2021.

Note: * Statistically different from the national average of 50.6 percent at $p < 0.05$. Note that the standard error on the national estimate of 50.6 percent is 0.41 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, 2009-2021

Low Wage	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
<50% Low-Wage Employees, Small Employers	71.6%	70.2%	68.0%	66.8%	65.6%	61.0%	58.4%	56.9%	57.6%	55.5%	58.8%	58.0%	57.3%
<50% Low-Wage Employees, Small Employers (Std Err)	(0.5%)	(0.5%)	(0.4%)	(0.3%)	(0.6%)	(0.7%)	(0.7%)	(0.7%)	(0.7%)	(0.7%)	(0.8%)	(0.8%)	(0.8%)
50%+ Low-Wage Employees, Small Employers	34.3%	34.1%	30.6%	28.0%	28.0%	26.6%	23.1%	24.4%	24.2%	23.6%	25.4%	25.3%	23.9%
50%+ Low-Wage Employees, Small Employers (Std Err)	(0.8%)	(0.7%)	(0.9%)	(1.0%)	(1.2%)	(1.1%)	(1.1%)	(1.3%)	(1.2%)	(1.2%)	(1.4%)	(1.4%)	(1.4%)
<50% Low-Wage Employees, Large Employers	99.1%	98.9%	98.9%	98.6%	98.7%	98.2%	98.9%	98.9%	98.7%	98.9%	98.7%	98.7%	98.6%
<50% Low-Wage Employees, Large Employers (Std Err)	(0.2%)	(0.2%)	(0.2%)	(0.1%)	(0.1%)	(0.2%)	(0.1%)	(0.2%)	(0.2%)	(0.1%)	(0.2%)	(0.2%)	(0.2%)
50%+ Low-Wage Employees, Large Employers	94.7%	93.5%	91.4%	92.2%	92.4%	89.6%	92.7%	94.5%	94.0%	94.0%	95.2%	93.8%	95.5%
50%+ Low-Wage Employees, Large Employers (Std Err)	(0.4%)	(0.6%)	(0.7%)	(0.6%)	(0.7%)	(0.7%)	(0.6%)	(0.5%)	(0.6%)	(0.8%)	(0.5%)	(1.0%)	(0.6%)

Key: Small employers = fewer than 50 employees. Large employers = 50 or more employees.
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.
Note: Wage levels in the MEPS-IC questionnaires have been adjusted to account for changing wages over time. In 2021, low-wage employees were defined as those earning less than \$13.50 per hour.

Appendix Exhibit 1.5

Percentage (standard error) of private-sector employees in establishments that offer health insurance, overall and by industry, 2021

Industry	Percentage
United States	85.7%
United States (Std Err)	(0.3%)
Agriculture, fisheries, forestry	66.6%
Agriculture, fisheries, forestry (Std Err)	(6.1%)
Mining and manufacturing	93.2%
Mining and manufacturing (Std Err)	(0.6%)
Construction	80.2%
Construction (Std Err)	(1.4%)
Utilities and transportation	90.1%
Utilities and transportation (Std Err)	(1.4%)
Wholesale trade	91.8%
Wholesale trade (Std Err)	(0.9%)
Financial services and real estate	93.0%
Financial services and real estate (Std Err)	(0.7%)
Retail trade	85.9%
Retail trade (Std Err)	(0.9%)
Professional services	89.2%
Professional services (Std Err)	(0.4%)
Other services	75.9%
Other services (Std Err)	(0.8%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2021.

Appendix Exhibit 1.6

Percentage (standard error) of private-sector employees in establishments that offer health insurance, overall and by selected characteristics, 2021

Employer Characteristics	Percentage
United States	85.7%
United States (Std Err)	(0.3%)
Ownership: For Profit Inc.	86.6%
Ownership: For Profit Inc. (Std Err)	(0.3%)
Ownership: For Profit Uninc.	75.1%
Ownership: For Profit Uninc. (Std Err)	(1.0%)
Ownership: Nonprofit	93.0%
Ownership: Nonprofit (Std Err)	(0.6%)
Firm Age: 0-4 Years	42.9%
Firm Age: 0-4 Years (Std Err)	(2.2%)
Firm Age: 5-9 Years	60.8%
Firm Age: 5-9 Years (Std Err)	(1.9%)
Firm Age: 10-19 Years	72.0%
Firm Age: 10-19 Years (Std Err)	(1.1%)
Firm Age: 20+ Years	93.3%
Firm Age: 20+ Years (Std Err)	(0.2%)
# of Locations: 1 Location	64.9%
# of Locations: 1 Location (Std Err)	(0.7%)
# of Locations: 2+ Locations	98.8%
# of Locations: 2+ Locations (Std Err)	(0.1%)
% Full Time: 0-24%	49.4%
% Full Time: 0-24% (Std Err)	(1.9%)
% Full Time: 25-49%	79.0%
% Full Time: 25-49% (Std Err)	(1.2%)
% Full Time: 50-74%	84.5%
% Full Time: 50-74% (Std Err)	(0.8%)
% Full Time: 75%+	90.7%
% Full Time: 75%+ (Std Err)	(0.3%)
% Low Wage: 50%+	71.3%
% Low Wage: 50%+ (Std Err)	(1.1%)
% Low Wage: <50%	88.4%
% Low Wage: <50% (Std Err)	(0.3%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2021.

Note: “% Full Time” refers to the percentage of the establishment's workforce that worked full time in 2021. “% Low Wage” refers to the percentage of the establishment's workforce that earned less than \$13.50 per hour in 2021.

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, 2009-2021

Number of Employees	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
U.S.	35.1%	35.8%	36.9%	37.2%	37.6%	37.2%	39.0%	40.7%	39.2%	38.7%	39.4%	41.9%	40.1%
U.S. (Std Err)	(0.4%)	(0.5%)	(0.5%)	(0.5%)	(0.5%)	(0.5%)	(0.5%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.7%)	(0.7%)
<10	14.6%	13.1%	12.6%	14.9%	15.2%	14.4%	15.8%	19.3%	17.7%	13.1%	14.8%	17.6%	18.9%
<10 (Std Err)	(0.7%)	(0.5%)	(0.8%)	(0.9%)	(0.4%)	(0.8%)	(1.0%)	(1.4%)	(1.4%)	(1.1%)	(1.3%)	(1.7%)	(1.7%)
10-24	10.4%	11.6%	9.9%	10.7%	9.0%	12.0%	10.6%	13.6%	13.3%	13.8%	12.2%	13.1%	12.0%
10-24 (Std Err)	(0.4%)	(0.8%)	(0.7%)	(0.7%)	(0.7%)	(1.0%)	(1.0%)	(1.1%)	(1.2%)	(1.2%)	(1.1%)	(1.2%)	(1.0%)
25-99	13.4%	14.3%	12.2%	13.5%	12.4%	12.2%	13.7%	16.6%	16.0%	12.9%	17.2%	16.3%	17.7%
25-99 (Std Err)	(0.7%)	(0.7%)	(0.7%)	(0.7%)	(0.7%)	(0.8%)	(0.9%)	(0.9%)	(0.9%)	(0.8%)	(0.9%)	(0.9%)	(1.0%)
100-999	29.9%	30.9%	31.7%	30.1%	30.1%	32.5%	33.7%	34.4%	37.2%	35.1%	33.9%	35.8%	38.0%
100-999 (Std Err)	(0.7%)	(0.9%)	(1.1%)	(0.8%)	(1.0%)	(1.2%)	(1.2%)	(1.2%)	(1.3%)	(1.2%)	(1.1%)	(1.2%)	(1.3%)
1,000+	85.8%	86.6%	87.5%	87.1%	88.0%	84.2%	83.8%	81.9%	78.6%	81.6%	83.1%	77.8%	78.1%
1,000+ (Std Err)	(0.4%)	(0.6%)	(0.5%)	(0.7%)	(0.5%)	(0.8%)	(0.8%)	(0.8%)	(0.8%)	(0.8%)	(0.8%)	(0.9%)	(0.9%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

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, 2009-2021

Number of Employees	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
U.S.	57.2%	58.4%	59.6%	60.1%	58.1%	59.2%	59.1%	57.3%	58.2%	56.8%	58.0%	57.1%	57.4%
U.S. (Std Err)	(0.7%)	(0.7%)	(0.6%)	(0.7%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.7%)	(0.7%)	(0.7%)
<10	12.3%	12.5%	11.5%	12.0%	13.2%	12.9%	13.5%	15.7%	15.6%	12.4%	12.5%	14.4%	16.9%
<10 (Std Err)	(0.6%)	(0.6%)	(0.9%)	(0.9%)	(0.8%)	(0.9%)	(1.1%)	(1.2%)	(1.3%)	(1.1%)	(1.3%)	(1.5%)	(1.8%)
10-24	9.8%	11.5%	10.1%	11.1%	9.1%	11.4%	10.5%	14.9%	12.8%	12.9%	12.1%	12.0%	12.6%
10-24 (Std Err)	(0.5%)	(1.0%)	(0.8%)	(1.0%)	(0.9%)	(1.2%)	(1.1%)	(1.3%)	(1.2%)	(1.1%)	(1.3%)	(1.2%)	(1.2%)
25-99	16.0%	17.3%	13.5%	15.5%	13.4%	14.0%	14.5%	17.1%	15.3%	14.0%	18.1%	18.0%	18.7%
25-99 (Std Err)	(1.0%)	(1.1%)	(0.8%)	(0.9%)	(0.8%)	(1.1%)	(1.1%)	(1.1%)	(1.0%)	(0.9%)	(1.2%)	(1.1%)	(1.2%)
100-999	31.7%	35.7%	35.0%	35.7%	32.6%	39.5%	39.5%	37.4%	42.0%	34.7%	37.8%	40.5%	41.4%
100-999 (Std Err)	(1.8%)	(1.4%)	(1.2%)	(1.4%)	(1.0%)	(1.4%)	(1.5%)	(1.3%)	(1.4%)	(1.3%)	(1.4%)	(1.4%)	(1.6%)
1,000+	85.8%	86.6%	89.0%	89.0%	86.9%	86.6%	86.4%	82.8%	82.2%	82.2%	84.1%	77.3%	79.0%
1,000+ (Std Err)	(0.7%)	(0.6%)	(0.4%)	(0.5%)	(0.4%)	(0.7%)	(0.7%)	(0.8%)	(0.7%)	(0.9%)	(0.8%)	(1.0%)	(0.9%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

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, 2021

Coverage	U.S.	<10	10-24	25-99	100-999	1,000+
Any Dependent Coverage	98.4%	81.8%	92.1%	97.6%	99.7%	100.0%
Any Dependent Coverage (Std Err)	(0.1%)	(2.0%)	(1.1%)	(0.4%)	(0.1%)	(0.0%)
Any Family Coverage	97.8%	76.5%	88.3%	96.4%	99.3%	100.0%
Any Family Coverage (Std Err)	(0.1%)	(2.1%)	(1.2%)	(0.5%)	(0.2%)	(0.0%)
Any Employee-Plus-One	93.7%	63.4%	81.1%	91.4%	93.2%	97.7%
Any Employee-Plus-One (Std Err)	(0.3%)	(2.4%)	(1.6%)	(0.8%)	(0.8%)	(0.4%)
Family and Employee-Plus-One	93.0%	58.1%	77.3%	90.2%	92.8%	97.7%
Family and Employee-Plus-One (Std Err)	(0.3%)	(2.4%)	(1.7%)	(0.8%)	(0.8%)	(0.4%)
Family Coverage Only	4.8%	18.4%	11.0%	6.2%	6.5%	2.3%
Family Coverage Only (Std Err)	(0.3%)	(1.9%)	(1.2%)	(0.7%)	(0.8%)	(0.4%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2021.

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, 2009-2021

Number of Employees	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
U.S.	66.5%	65.6%	65.5%	65.3%	66.0%	67.0%	70.2%	71.7%	72.4%	75.7%	75.8%	73.8%	73.9%
U.S. (Std Err)	(0.7%)	(0.8%)	(0.5%)	(0.7%)	(0.6%)	(0.6%)	(0.5%)	(0.5%)	(0.5%)	(0.5%)	(0.5%)	(0.6%)	(0.6%)
<50	27.3%	26.7%	27.2%	29.3%	28.4%	29.6%	33.6%	34.2%	34.9%	37.8%	41.4%	39.9%	41.0%
<50 (Std Err)	(0.9%)	(0.8%)	(0.9%)	(0.8%)	(1.0%)	(0.9%)	(1.1%)	(1.0%)	(1.0%)	(1.0%)	(1.1%)	(1.1%)	(1.1%)
50-99	42.8%	44.1%	46.8%	43.7%	46.6%	46.8%	50.2%	56.2%	59.3%	56.4%	58.7%	58.6%	60.8%
50-99 (Std Err)	(2.0%)	(1.9%)	(2.2%)	(1.7%)	(2.2%)	(2.1%)	(2.2%)	(2.0%)	(1.9%)	(1.9%)	(2.0%)	(2.1%)	(2.2%)
100+	78.5%	77.3%	76.3%	75.7%	76.5%	77.0%	79.7%	80.7%	81.0%	84.7%	84.5%	81.0%	81.7%
100+ (Std Err)	(0.7%)	(1.0%)	(0.7%)	(0.7%)	(0.7%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.5%)	(0.6%)	(0.6%)	(0.6%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

Denominator: Within each category, all 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, 2021**

Industry	Percentage
United States	73.9%
United States (Std Err)	(0.6%)
Agriculture, fisheries, forestry	55.7%
Agriculture, fisheries, forestry (Std Err)	(9.4%)
Mining and manufacturing	70.1%
Mining and manufacturing (Std Err)	(1.7%)
Construction	61.4%
Construction (Std Err)	(2.8%)
Utilities and transportation	74.3%
Utilities and transportation (Std Err)	(2.4%)
Wholesale trade	68.3%
Wholesale trade (Std Err)	(2.9%)
Financial services and real estate	82.4%
Financial services and real estate (Std Err)	(1.5%)
Retail trade	78.1%
Retail trade (Std Err)	(1.5%)
Professional services	76.9%
Professional services (Std Err)	(1.0%)
Other services	70.2%
Other services (Std Err)	(1.3%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2021.**Denominator:** Within each category, all 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, 2021

Employer Characteristics	Percentage
United States	73.9%
United States (Std Err)	(0.6%)
Ownership: For Profit Inc.	73.9%
Ownership: For Profit Inc. (Std Err)	(0.7%)
Ownership: For Profit Uninc.	72.8%
Ownership: For Profit Uninc. (Std Err)	(1.4%)
Ownership: Nonprofit	75.0%
Ownership: Nonprofit (Std Err)	(1.4%)
Firm Age: 0-4 Years	56.2%
Firm Age: 0-4 Years (Std Err)	(3.9%)
Firm Age: 5-9 Years	62.2%
Firm Age: 5-9 Years (Std Err)	(3.0%)
Firm Age: 10-19 Years	66.3%
Firm Age: 10-19 Years (Std Err)	(1.7%)
Firm Age: 20+ Years	76.2%
Firm Age: 20+ Years (Std Err)	(0.6%)
# of Locations: 1 Location	55.4%
# of Locations: 1 Location (Std Err)	(1.1%)
# of Locations: 2+ Locations	81.6%
# of Locations: 2+ Locations (Std Err)	(0.6%)
% Full Time: 0-24%	70.5%
% Full Time: 0-24% (Std Err)	(2.5%)
% Full Time: 25-49%	73.9%
% Full Time: 25-49% (Std Err)	(1.9%)
% Full Time: 50-74%	75.4%
% Full Time: 50-74% (Std Err)	(1.6%)
% Full Time: 75%+	73.9%
% Full Time: 75%+ (Std Err)	(0.6%)
% Low Wage: 50%+	74.6%
% Low Wage: 50%+ (Std Err)	(1.4%)
% Low Wage: <50%	73.8%
% Low Wage: <50% (Std Err)	(0.6%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2021.

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 2021. “% Low Wage” refers to the percentage of the establishment’s workforce that earned less than \$13.50 per hour in 2021.

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, 2009-2021

Number of Employees	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
U.S.	11.2%	11.6%	13.1%	12.3%	11.9%	11.6%	11.6%	12.5%	10.8%	11.1%	9.7%	10.3%	9.8%
U.S. (Std Err)	(0.3%)	(0.4%)	(0.3%)	(0.3%)	(0.5%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.5%)	(0.4%)
<10	1.2%	2.0%	1.6%	1.8%	1.4%	1.4%	1.2%	2.3%	1.6%	2.3%	3.3%	1.6%†	1.3%
<10 (Std Err)	(0.2%)	(0.2%)	(0.3%)	(0.2%)	(0.2%)	(0.3%)	(0.3%)	(0.6%)	(0.4%)	(0.5%)	(0.7%)	(0.6%)	(0.3%)
10-24	1.6%	1.4%	1.0%	1.2%	1.0%†	1.5%	1.3%	1.7%	2.1%	1.6%	1.8%	1.1%†	1.4%
10-24 (Std Err)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.4%)	(0.4%)	(0.3)	(0.4%)	(0.5%)	(0.4%)	(0.5%)	(0.3%)	(0.4%)
25-99	2.4%	3.0%	3.1%	2.4%	2.2%	2.4%	1.7%	2.3%	1.9%	2.3%	2.7%	1.9%	2.1%
25-99 (Std Err)	(0.4%)	(0.4%)	(0.4%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.4%)	(0.3%)	(0.4%)	(0.4%)	(0.3%)	(0.4%)
100-999	7.5%	6.9%	6.8%	7.4%	6.3%	6.6%	6.0%	6.2%	7.0%	6.8%	4.2%	5.4%	4.5%
100-999 (Std Err)	(0.4%)	(0.6%)	(0.2%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.7%)	(0.7%)	(0.6%)	(0.5%)	(0.6%)	(0.5%)
1,000+	34.5%	34.2%	37.7%	35.3%	34.3%	32.5%	31.6%	32.4%	27.6%	27.4%	23.7%	23.5%	25.3%
1,000+ (Std Err)	(1.2%)	(1.3%)	(0.9%)	(1.1%)	(0.9%)	(1.2%)	(1.1%)	(1.0%)	(1.0%)	(1.0%)	(1.0%)	(1.1%)	(1.1%)

† Estimate does not meet standard of reliability or precision.

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

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, 2009-2021

Number of Employees	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
U.S.	11.3%	10.8%	11.9%	11.6%	10.5%	10.3%	10.4%	10.5%	8.6%	8.7%	8.6%	7.6%	6.2%
U.S. (Std Err)	(0.3%)	(0.4%)	(0.3%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)
<10	2.6%	2.2%	2.5%	2.6%	2.1%	2.0%	2.2%	3.4%	2.3%	3.1%	2.6%	2.4%	1.4%
<10 (Std Err)	(0.3%)	(0.3%)	(0.2%)	(0.3%)	(0.4%)	(0.3%)	(0.4%)	(0.7%)	(0.5%)	(0.6%)	(0.7%)	(0.6%)	(0.4%)
10-24	2.7%	2.3%	2.3%	2.8%	2.2%	2.4%	2.4%	2.7%	2.7%	1.5%	3.3%	1.3%	2.5%
10-24 (Std Err)	(0.3%)	(0.5%)	(0.4%)	(0.5%)	(0.6%)	(0.5%)	(0.5%)	(0.5%)	(0.5%)	(0.4%)	(0.6%)	(0.4%)	(0.6%)
25-99	3.4%	3.3%	3.7%	3.4%	3.4%	2.9%	3.1%	2.6%	2.9%	2.4%	2.0%	2.2%	1.9%
25-99 (Std Err)	(0.2%)	(0.3%)	(0.4%)	(0.3%)	(0.4%)	(0.4%)	(0.5%)	(0.4%)	(0.4%)	(0.4%)	(0.3%)	(0.3%)	(0.4%)
100-999	8.6%	7.8%	6.5%	7.5%	6.3%	7.1%	5.5%	5.9%	5.7%	6.0%	4.7%	4.2%	3.4%
100-999 (Std Err)	(0.4%)	(0.4%)	(0.4%)	(0.8%)	(0.7%)	(0.6%)	(0.6%)	(0.7%)	(0.6%)	(0.6%)	(0.5%)	(0.5%)	(0.5%)
1,000+	31.8%	29.9%	31.9%	31.1%	27.8%	26.8%	26.1%	24.8%	20.3%	19.7%	20.1%	16.1%	14.4%
1,000+ (Std Err)	(1.0%)	(1.1%)	(0.9%)	(1.4%)	(0.7%)	(1.2%)	(1.1%)	(1.0%)	(0.9%)	(0.9%)	(1.0%)	(0.9%)	(0.9%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

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, 2009-2021

Number of Employees	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
U.S.	53.5%	51.8%	50.6%	49.9%	49.4%	48.1%	47.8%	47.2%	47.7%	47.8%	47.6%	49.5%	48.0%
U.S. (Std Err)	(0.4%)	(0.5%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.4%)	(0.3%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)
<50	35.5%	34.2%	32.0%	30.5%	30.3%	28.3%	27.1%	26.5%	26.7%	26.6%	27.3%	27.8%	27.1%
<50 (Std Err)	(0.4%)	(0.6%)	(0.4%)	(0.3%)	(0.4%)	(0.4%)	(0.5%)	(0.4%)	(0.4%)	(0.4%)	(0.5%)	(0.5%)	(0.5%)
50-99	53.8%	48.8%	46.9%	46.6%	47.6%	45.2%	47.0%	45.4%	45.0%	44.3%	47.4%	47.2%	46.3%
50-99 (Std Err)	(1.1%)	(1.0%)	(1.2%)	(0.7%)	(0.7%)	(1.3%)	(1.3%)	(1.2%)	(1.2%)	(1.2%)	(1.2%)	(1.3%)	(1.3%)
100+	60.9%	59.5%	58.9%	58.5%	57.7%	56.7%	56.4%	56.0%	56.5%	56.5%	55.8%	57.0%	56.3%
100+ (Std Err)	(0.6%)	(0.6%)	(0.4%)	(0.4%)	(0.3%)	(0.5%)	(0.5%)	(0.5%)	(0.5%)	(0.5%)	(0.6%)	(0.5%)	(0.5%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

Denominator: Within each category, all 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, 2009-2021

Number of Employees	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
U.S.	59.2	56.1	54.8	55.4	56.3	55.8	57.3	58.2	59.9	62.1	62.5	60.8	62.2
U.S. (Std Err)	(0.7)	(0.8)	(0.6)	(0.6)	(0.7)	(0.6)	(0.6)	(0.6)	(0.7)	(0.7)	(0.9)	(0.7)	(0.7)
<50	10.6	10.2	9.5	9.3	9.5	8.9	8.9	8.9	8.9	9.1	9.6	7.9	9.2
<50 (Std Err)	(0.2)	(0.2)	(0.1)	(0.1)	(0.2)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.2)	(0.1)	(0.2)
50-99	4.3	3.8	3.7	3.8	4.0	4.1	4.0	4.0	4.1	4.2	4.2	4.0	4.1
50-99 (Std Err)	(0.1)	(0.2)	(0.1)	(0.2)	(0.2)	(0.1)	(0.2)	(0.1)	(0.2)	(0.2)	(0.2)	(0.2)	(0.2)
100+	44.3	42.1	41.6	42.3	42.9	42.8	44.4	45.3	46.9	48.9	48.7	48.8	49.0
100+ (Std Err)	(0.6)	(0.8)	(0.5)	(0.6)	(0.7)	(0.6)	(0.6)	(0.6)	(0.7)	(0.7)	(0.8)	(0.7)	(0.7)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

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, 2009-2021

Number of Employees	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
U.S.	61.1%	59.8%	59.4%	58.9%	58.2%	57.8%	57.0%	56.0%	56.5%	56.5%	55.8%	57.0%	56.0%
U.S. (Std Err)	(0.4%)	(0.5%)	(0.2%)	(0.4%)	(0.3%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.5%)	(0.4%)	(0.4%)
<50	59.6%	59.2%	58.6%	57.7%	57.1%	56.8%	57.0%	55.5%	55.4%	56.2%	53.9%	55.1%	53.8%
<50 (Std Err)	(0.4%)	(0.6%)	(0.5%)	(0.5%)	(0.5%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.7%)	(0.7%)
50-99	60.1%	55.9%	54.9%	55.4%	54.7%	54.5%	55.8%	51.2%	52.2%	50.3%	53.8%	53.4%	51.3%
50-99 (Std Err)	(1.0%)	(0.8%)	(1.0%)	(1.2%)	(0.8%)	(1.3%)	(1.2%)	(1.2%)	(1.2%)	(1.2%)	(1.2%)	(1.3%)	(1.3%)
100+	61.6%	60.4%	60.0%	59.5%	58.8%	58.3%	57.1%	56.6%	57.1%	57.1%	56.4%	57.7%	56.9%
100+ (Std Err)	(0.6%)	(0.6%)	(0.3%)	(0.4%)	(0.3%)	(0.5%)	(0.5%)	(0.5%)	(0.5%)	(0.5%)	(0.6%)	(0.5%)	(0.5%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

Denominator: Within each category, all 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, 2009-2021

Number of Employees	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
U.S.	79.5%	78.2%	78.0%	77.8%	77.8%	75.4%	76.0%	76.5%	76.8%	78.0%	77.7%	80.5%	80.3%
U.S. (Std Err)	(0.3%)	(0.5%)	(0.4%)	(0.3%)	(0.2%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)
<50	79.3%	78.6%	78.7%	77.9%	78.0%	77.7%	79.1%	78.7%	78.3%	79.1%	78.1%	80.2%	79.7%
<50 (Std Err)	(0.5%)	(0.5%)	(0.6%)	(0.5%)	(0.4%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)
50-99	79.2%	74.5%	73.6%	76.4%	76.2%	74.1%	77.8%	76.2%	75.5%	75.6%	78.1%	77.6%	79.2%
50-99 (Std Err)	(0.8%)	(0.6%)	(1.0%)	(1.2%)	(0.8%)	(1.4%)	(1.2%)	(1.2%)	(1.2%)	(1.2%)	(1.2%)	(1.4%)	(1.3%)
100+	79.6%	78.5%	78.3%	77.9%	77.9%	75.0%	75.2%	76.0%	76.6%	78.0%	77.5%	80.8%	80.5%
100+ (Std Err)	(0.5%)	(0.6%)	(0.4%)	(0.3%)	(0.3%)	(0.5%)	(0.5%)	(0.4%)	(0.5%)	(0.5%)	(0.5%)	(0.5%)	(0.4%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

Denominator: Within each category, all 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, 2009-2021

Number of Employees	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
U.S.	76.9%	76.5%	76.1%	75.8%	74.8%	76.7%	75.0%	73.3%	73.5%	72.4%	71.9%	70.8%	69.8%
U.S. (Std Err)	(0.3%)	(0.2%)	(0.3%)	(0.3%)	(0.2%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)
<50	75.2%	75.3%	74.4%	74.1%	73.1%	73.0%	72.1%	70.4%	70.7%	71.0%	69.0%	68.7%	67.5%
<50 (Std Err)	(0.3%)	(0.6%)	(0.4%)	(0.4%)	(0.6%)	(0.5%)	(0.5%)	(0.5%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.7%)
50-99	75.9%	75.1%	74.5%	72.5%	71.8%	73.5%	71.7%	67.2%	69.1%	66.6%	68.9%	68.8%	64.7%
50-99 (Std Err)	(0.9%)	(0.7%)	(0.6%)	(0.8%)	(1.0%)	(1.0%)	(1.1%)	(1.2%)	(1.1%)	(1.1%)	(1.0%)	(1.0%)	(1.2%)
100+	77.5%	76.9%	76.7%	76.4%	75.5%	77.8%	76.0%	74.4%	74.5%	73.3%	72.7%	71.4%	70.7%
100+ (Std Err)	(0.5%)	(0.3%)	(0.3%)	(0.4%)	(0.3%)	(0.3%)	(0.3%)	(0.4%)	(0.4%)	(0.4%)	(0.5%)	(0.4%)	(0.5%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

Denominator: Within each category, eligible 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, 2009-2021

Low Wage	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
<50% Low-Wage Employees, Small Employers	65.1%	64.7%	64.3%	62.9%	62.1%	61.6%	61.7%	60.1%	59.7%	59.6%	57.4%	58.4%	56.0%
<50% Low-Wage Employees, Small Employers (Std Err)	(0.4%)	(0.6%)	(0.4%)	(0.5%)	(0.4%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.7%)	(0.8%)
50%+ Low-Wage Employees, Small Employers	35.5%	37.2%	35.8%	35.5%	33.3%	33.5%	29.8%	28.2%	28.9%	32.6%	29.0%	29.1%	33.2%
50%+ Low-Wage Employees, Small Employers (Std Err)	(0.7%)	(0.8%)	(0.6%)	(0.6%)	(1.2%)	(1.5%)	(1.4%)	(1.3%)	(1.3%)	(1.5%)	(1.6%)	(1.6%)	(1.8%)
<50% Low-Wage Employees, Large Employers	70.0%	69.3%	68.8%	69.0%	67.5%	67.8%	66.3%	64.1%	63.8%	63.0%	63.3%	62.5%	60.6%
<50% Low-Wage Employees, Large Employers (Std Err)	(0.5%)	(0.6%)	(0.4%)	(0.5%)	(0.4%)	(0.4%)	(0.5%)	(0.5%)	(0.5%)	(0.5%)	(0.6%)	(0.5%)	(0.5%)
50%+ Low-Wage Employees, Large Employers	38.3%	34.8%	33.3%	32.9%	33.2%	30.6%	26.7%	27.4%	29.5%	30.3%	29.7%	31.6%	30.8%
50%+ Low-Wage Employees, Large Employers (Std Err)	(0.8%)	(0.9%)	(0.6%)	(0.6%)	(0.6%)	(0.7%)	(0.7%)	(0.7%)	(0.7%)	(0.9%)	(0.9%)	(0.9%)	(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, 2009-2021.

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 2021, low-wage employees were defined as those earning less than \$13.50 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, 2009-2021

Low Wage	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
<50% Low-Wage Employees, Small Employers	84.3%	84.0%	84.3%	83.2%	83.3%	83.0%	83.8%	83.8%	83.0%	83.0%	81.8%	83.4%	82.4%
<50% Low-Wage Employees, Small Employers (Std Err)	(0.3%)	(0.5%)	(0.4%)	(0.6%)	(0.4%)	(0.5%)	(0.5%)	(0.5%)	(0.5%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)
50%+ Low-Wage Employees, Small Employers	57.1%	57.4%	56.4%	55.2%	52.9%	52.5%	51.9%	49.1%	49.6%	53.2%	51.5%	54.8%	54.9%
50%+ Low-Wage Employees, Small Employers (Std Err)	(1.0%)	(1.0%)	(1.3%)	(1.0%)	(1.5%)	(1.8%)	(1.9%)	(2.0%)	(1.8%)	(1.9%)	(2.3%)	(2.2%)	(2.2%)
<50% Low-Wage Employees, Large Employers	85.4%	85.0%	85.3%	85.4%	84.3%	84.0%	83.8%	83.4%	83.0%	83.7%	83.5%	84.9%	84.4%
<50% Low-Wage Employees, Large Employers (Std Err)	(0.5%)	(0.7%)	(0.5%)	(0.4%)	(0.3%)	(0.4%)	(0.4%)	(0.4%)	(0.5%)	(0.5%)	(0.5%)	(0.5%)	(0.4%)
50%+ Low-Wage Employees, Large Employers	63.3%	59.6%	56.9%	57.4%	59.4%	49.5%	48.0%	49.7%	51.9%	53.7%	55.8%	58.7%	55.5%
50%+ Low-Wage Employees, Large Employers (Std Err)	(0.9%)	(0.8%)	(1.0%)	(0.5%)	(0.6%)	(0.9%)	(0.9%)	(0.9%)	(0.9%)	(1.1%)	(1.1%)	(1.1%)	(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, 2009-2021.

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 2021, low-wage employees were defined as those earning less than \$13.50 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, 2009-2021

Low Wage	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
<50% Low-Wage Employees, Small Employers	77.2%	77.0%	76.3%	75.6%	74.5%	74.2%	73.6%	71.7%	71.9%	71.9%	70.1%	70.0%	68.0%
<50% Low-Wage Employees, Small Employers (Std Err)	(0.4%)	(0.5%)	(0.4%)	(0.2%)	(0.5%)	(0.5%)	(0.5%)	(0.6%)	(0.5%)	(0.6%)	(0.6%)	(0.7%)	(0.7%)
50%+ Low-Wage Employees, Small Employers	62.1%	64.9%	63.5%	64.3%	63.0%	63.9%	57.4%	57.5%	58.3%	61.3%	56.4%	53.0%	60.5%
50%+ Low-Wage Employees, Small Employers (Std Err)	(1.3%)	(1.2%)	(1.1%)	(1.7%)	(1.9%)	(2.1%)	(2.2%)	(2.1%)	(2.3%)	(2.2%)	(2.2%)	(2.3%)	(2.7%)
<50% Low-Wage Employees, Large Employers	81.9%	81.5%	80.7%	80.8%	80.0%	80.7%	79.1%	76.9%	76.9%	75.2%	75.8%	73.6%	71.8%
<50% Low-Wage Employees, Large Employers (Std Err)	(0.4%)	(0.3%)	(0.4%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.5%)
50%+ Low-Wage Employees, Large Employers	60.5%	58.4%	58.5%	57.3%	55.9%	61.9%	55.6%	55.2%	57.0%	56.5%	53.2%	53.9%	55.4%
50%+ Low-Wage Employees, Large Employers (Std Err)	(0.9%)	(1.0%)	(0.8%)	(1.1%)	(0.5%)	(0.8%)	(1.0%)	(1.0%)	(1.0%)	(1.2%)	(1.2%)	(1.2%)	(1.3%)

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

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

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 2021, low-wage employees were defined as those earning less than \$13.50 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, 2019-2021

Alabama	58.6%	Kentucky	60.5%*	North Dakota	56.7%
Alabama (Std Err)	(1.4%)	Kentucky (Std Err)	(1.2%)	North Dakota (Std Err)	(1.3%)
Alaska	55.7%	Louisiana	54.1%	Ohio	56.2%
Alaska (Std Err)	(1.5%)	Louisiana (Std Err)	(1.3%)	Ohio (Std Err)	(1.3%)
Arizona	53.9%	Maine	56.7%	Oklahoma	59.5%*
Arizona (Std Err)	(1.8%)	Maine (Std Err)	(1.3%)	Oklahoma (Std Err)	(1.4%)
Arkansas	59.3%*	Maryland	51.1%*	Oregon	63.1%*
Arkansas (Std Err)	(1.2%)	Maryland (Std Err)	(1.3%)	Oregon (Std Err)	(1.3%)
California	57.5%	Massachusetts	54.5%	Pennsylvania	57.0%
California (Std Err)	(1.1%)	Massachusetts (Std Err)	(1.3%)	Pennsylvania (Std Err)	(1.0%)
Colorado	57.5%	Michigan	57.1%	Rhode Island	53.0%*
Colorado (Std Err)	(1.4%)	Michigan (Std Err)	(1.3%)	Rhode Island (Std Err)	(1.2%)
Connecticut	55.1%	Minnesota	58.6%	South Carolina	56.6%
Connecticut (Std Err)	(1.3%)	Minnesota (Std Err)	(1.3%)	South Carolina (Std Err)	(1.3%)
Delaware	55.0%	Mississippi	58.6%	South Dakota	56.4%
Delaware (Std Err)	(1.8%)	Mississippi (Std Err)	(1.4%)	South Dakota (Std Err)	(1.1%)
District of Columbia	58.5%	Missouri	57.9%	Tennessee	56.0%
District of Columbia (Std Err)	(1.3%)	Missouri (Std Err)	(1.4%)	Tennessee (Std Err)	(1.4%)
Florida	52.8%*	Montana	57.5%	Texas	58.6%*
Florida (Std Err)	(1.5%)	Montana (Std Err)	(1.2%)	Texas (Std Err)	(1.0%)
Georgia	54.6%	Nebraska	57.3%	Utah	54.8%
Georgia (Std Err)	(1.7%)	Nebraska (Std Err)	(1.3%)	Utah (Std Err)	(1.6%)
Hawaii	63.2%*	Nevada	54.5%	Vermont	53.4%*
Hawaii (Std Err)	(1.2%)	Nevada (Std Err)	(1.2%)	Vermont (Std Err)	(1.2%)
Idaho	59.8%*	New Hampshire	52.4%*	Virginia	55.0%
Idaho (Std Err)	(1.4%)	New Hampshire (Std Err)	(1.2%)	Virginia (Std Err)	(1.4%)
Illinois	55.2%	New Jersey	55.3%	Washington	64.5%*
Illinois (Std Err)	(1.1%)	New Jersey (Std Err)	(1.4%)	Washington (Std Err)	(1.7%)
Indiana	56.9%	New Mexico	52.7%*	West Virginia	51.7%*
Indiana (Std Err)	(1.2%)	New Mexico (Std Err)	(1.4%)	West Virginia (Std Err)	(1.4%)
Iowa	56.1%	New York	50.4%*	Wisconsin	54.3%
Iowa (Std Err)	(1.2%)	New York (Std Err)	(0.8%)	Wisconsin (Std Err)	(1.2%)
Kansas	57.0%	North Carolina	60.4%*	Wyoming	57.4%
Kansas (Std Err)	(1.3%)	North Carolina (Std Err)	(1.2%)	Wyoming (Std Err)	(2.1%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2019-2021.

Note: * Statistically different from national average of 56.3 percent at $p < 0.05$. Note that the standard error on the national estimate of 56.3 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, 2021**

Industry	Percentage
United States	56.0%
United States (Std Err)	(0.4%)
Agriculture, fisheries, forestry	51.7%
Agriculture, fisheries, forestry (Std Err)	(5.6%)
Mining and manufacturing	73.6%
Mining and manufacturing (Std Err)	(0.7%)
Construction	57.6%
Construction (Std Err)	(2.2%)
Utilities and transportation	65.0%
Utilities and transportation (Std Err)	(1.6%)
Wholesale trade	72.3%
Wholesale trade (Std Err)	(1.7%)
Financial services and real estate	71.6%
Financial services and real estate (Std Err)	(1.0%)
Retail trade	45.0%
Retail trade (Std Err)	(1.0%)
Professional services	59.8%
Professional services (Std Err)	(0.6%)
Other services	35.4%
Other services (Std Err)	(0.9%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2021.**Denominator:** Within each category, all 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, 2021

Industry	Percentage
United States	80.3%
United States (Std Err)	(0.4%)
Agriculture, fisheries, forestry	89.5%
Agriculture, fisheries, forestry (Std Err)	(2.9%)
Mining and manufacturing	95.1%
Mining and manufacturing (Std Err)	(0.3%)
Construction	84.4%
Construction (Std Err)	(2.2%)
Utilities and transportation	89.6%
Utilities and transportation (Std Err)	(1.2%)
Wholesale trade	93.1%
Wholesale trade (Std Err)	(0.7%)
Financial services and real estate	93.2%
Financial services and real estate (Std Err)	(0.6%)
Retail trade	69.9%
Retail trade (Std Err)	(1.0%)
Professional services	82.2%
Professional services (Std Err)	(0.5%)
Other services	63.9%
Other services (Std Err)	(1.0%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2021.

Denominator: Within each category, all 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, 2021

Industry	Percentage
United States	69.8%
United States (Std Err)	(0.4%)
Agriculture, fisheries, forestry	57.8%
Agriculture, fisheries, forestry (Std Err)	(5.4%)
Mining and manufacturing	77.4%
Mining and manufacturing (Std Err)	(0.7%)
Construction	68.2%
Construction (Std Err)	(1.7%)
Utilities and transportation	72.5%
Utilities and transportation (Std Err)	(1.4%)
Wholesale trade	77.7%
Wholesale trade (Std Err)	(1.5%)
Financial services and real estate	76.8%
Financial services and real estate (Std Err)	(0.9%)
Retail trade	64.4%
Retail trade (Std Err)	(1.0%)
Professional services	72.8%
Professional services (Std Err)	(0.5%)
Other services	55.4%
Other services (Std Err)	(1.3%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2021.

Denominator: Within each category, eligible 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, 2021

Employer Characteristics	Percentage
United States	56.0%
United States (Std Err)	(0.4%)
Ownership: For Profit Inc.	56.4%
Ownership: For Profit Inc. (Std Err)	(0.5%)
Ownership: For Profit Uninc.	52.1%
Ownership: For Profit Uninc. (Std Err)	(1.1%)
Ownership: Nonprofit	57.8%
Ownership: Nonprofit (Std Err)	(0.8%)
Firm Age: 0-4 Years	50.4%
Firm Age: 0-4 Years (Std Err)	(2.5%)
Firm Age: 5-9 Years	47.3%
Firm Age: 5-9 Years (Std Err)	(2.0%)
Firm Age: 10-19 Years	50.7%
Firm Age: 10-19 Years (Std Err)	(1.4%)
Firm Age: 20+ Years	57.5%
Firm Age: 20+ Years (Std Err)	(0.4%)
# of Locations: 1 Location	52.2%
# of Locations: 1 Location (Std Err)	(0.7%)
# of Locations: 2+ Locations	57.6%
# of Locations: 2+ Locations (Std Err)	(0.5%)
% Full Time: 0-24%	12.8%
% Full Time: 0-24% (Std Err)	(0.7%)
% Full Time: 25-49%	24.8%
% Full Time: 25-49% (Std Err)	(1.1%)
% Full Time: 50-74%	42.7%
% Full Time: 50-74% (Std Err)	(0.9%)
% Full Time: 75%+	64.8%
% Full Time: 75%+ (Std Err)	(0.5%)
% Low Wage: 50%+	31.0%
% Low Wage: 50%+ (Std Err)	(0.9%)
% Low Wage: <50%	59.8%
% Low Wage: <50% (Std Err)	(0.4%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2021.

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 2021. “% Low Wage” refers to the percentage of the establishment’s workforce that earned less than \$13.50 per hour in 2021.

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, 2021

Employer Characteristics	Percentage
United States	80.3%
United States (Std Err)	(0.4%)
Ownership: For Profit Inc.	81.3%
Ownership: For Profit Inc. (Std Err)	(0.4%)
Ownership: For Profit Uninc.	78.5%
Ownership: For Profit Uninc. (Std Err)	(0.9%)
Ownership: Nonprofit	77.5%
Ownership: Nonprofit (Std Err)	(0.8%)
Firm Age: 0-4 Years	77.9%
Firm Age: 0-4 Years (Std Err)	(2.1%)
Firm Age: 5-9 Years	76.2%
Firm Age: 5-9 Years (Std Err)	(1.9%)
Firm Age: 10-19 Years	79.1%
Firm Age: 10-19 Years (Std Err)	(1.1%)
Firm Age: 20+ Years	80.7%
Firm Age: 20+ Years (Std Err)	(0.4%)
# of Locations: 1 Location	78.4%
# of Locations: 1 Location (Std Err)	(0.7%)
# of Locations: 2+ Locations	81.0%
# of Locations: 2+ Locations (Std Err)	(0.4%)
% Full Time: 0-24%	29.7%
% Full Time: 0-24% (Std Err)	(1.6%)
% Full Time: 25-49%	43.3%
% Full Time: 25-49% (Std Err)	(1.3%)
% Full Time: 50-74%	67.3%
% Full Time: 50-74% (Std Err)	(0.8%)
% Full Time: 75%+	90.0%
% Full Time: 75%+ (Std Err)	(0.3%)
% Low Wage: 50%+	55.4%
% Low Wage: 50%+ (Std Err)	(1.1%)
% Low Wage: <50%	84.0%
% Low Wage: <50% (Std Err)	(0.4%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2021.

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 2021. “% Low Wage” refers to the percentage of the establishment’s workforce that earned less than \$13.50 per hour in 2021.

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, 2021

Employer Characteristics	Percentage
United States	69.8%
United States (Std Err)	(0.4%)
Ownership: For Profit Inc.	69.4%
Ownership: For Profit Inc. (Std Err)	(0.5%)
Ownership: For Profit Uninc.	66.4%
Ownership: For Profit Uninc. (Std Err)	(1.2%)
Ownership: Nonprofit	74.6%
Ownership: Nonprofit (Std Err)	(0.6%)
Firm Age: 0-4 Years	64.7%
Firm Age: 0-4 Years (Std Err)	(2.4%)
Firm Age: 5-9 Years	62.1%
Firm Age: 5-9 Years (Std Err)	(2.0%)
Firm Age: 10-19 Years	64.1%
Firm Age: 10-19 Years (Std Err)	(1.5%)
Firm Age: 20+ Years	71.2%
Firm Age: 20+ Years (Std Err)	(0.4%)
# of Locations: 1 Location	66.7%
# of Locations: 1 Location (Std Err)	(0.7%)
# of Locations: 2+ Locations	71.1%
# of Locations: 2+ Locations (Std Err)	(0.5%)
% Full Time: 0-24%	43.3%
% Full Time: 0-24% (Std Err)	(2.6%)
% Full Time: 25-49%	57.4%
% Full Time: 25-49% (Std Err)	(1.5%)
% Full Time: 50-74%	63.5%
% Full Time: 50-74% (Std Err)	(1.0%)
% Full Time: 75%+	72.0%
% Full Time: 75%+ (Std Err)	(0.4%)
% Low Wage: 50%+	56.0%
% Low Wage: 50%+ (Std Err)	(1.2%)
% Low Wage: <50%	71.2%
% Low Wage: <50% (Std Err)	(0.4%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2021.

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 2021. “% Low Wage” refers to the percentage of the establishment’s workforce that earned less than \$13.50 per hour in 2021.

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, 2009-2021

Number of Employees	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
U.S.	50.0%	51.3%	50.2%	51.3%	51.3%	52.4%	53.5%	55.3%	54.6%	55.2%	55.6%	55.8%	56.3%
U.S. (Std Err)	(0.2%)	(0.3%)	(0.3%)	(0.3%)	(0.2%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)
<50	58.8%	60.3%	60.8%	61.4%	62.5%	61.5%	63.5%	62.8%	63.5%	63.2%	62.5%	63.3%	63.2%
<50 (Std Err)	(0.5%)	(0.6%)	(0.7%)	(0.5%)	(0.7%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.7%)	(0.7%)	(0.8%)
50-99	56.7%	57.6%	58.6%	58.1%	59.4%	60.8%	61.7%	63.3%	63.3%	64.6%	61.4%	65.1%	63.5%
50-99 (Std Err)	(1.1%)	(1.2%)	(0.9%)	(0.6%)	(0.8%)	(1.0%)	(1.0%)	(1.0%)	(1.0%)	(0.9%)	(1.2%)	(1.2%)	(1.1%)
100+	47.2%	48.6%	47.1%	48.5%	48.1%	49.7%	50.8%	53.1%	52.1%	52.9%	53.7%	53.8%	54.5%
100+ (Std Err)	(0.2%)	(0.3%)	(0.4%)	(0.3%)	(0.2%)	(0.4%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.4%)	(0.3%)	(0.3%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

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, 2009-2021

Number of Employees	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
U.S.	19.5%	18.3%	18.9%	18.1%	18.9%	18.3%	18.4%	17.8%	19.0%	18.6%	18.6%	18.5%	18.4%
U.S. (Std Err)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.1%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)
<50	14.6%	13.8%	14.3%	14.0%	13.4%	13.8%	13.7%	14.5%	13.9%	14.8%	15.7%	15.1%	15.1%
<50 (Std Err)	(0.4%)	(0.3%)	(0.2%)	(0.4%)	(0.2%)	(0.3%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.5%)	(0.4%)	(0.5%)
50-99	17.7%	15.9%	16.4%	16.7%	16.6%	15.8%	16.2%	16.3%	15.8%	16.1%	17.1%	15.3%	16.6%
50-99 (Std Err)	(0.8%)	(0.6%)	(0.5%)	(0.5%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.5%)	(0.6%)	(0.6%)	(0.6%)
100+	20.9%	19.6%	20.1%	19.2%	20.3%	19.5%	19.5%	18.6%	20.2%	19.6%	19.3%	19.3%	19.2%
100+ (Std Err)	(0.2%)	(0.3%)	(0.3%)	(0.2%)	(0.1%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

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, 2009-2021

Number of Employees	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
U.S.	30.5%	30.3%	30.9%	30.6%	29.8%	29.3%	28.1%	26.8%	26.5%	26.2%	25.8%	25.7%	25.2%
U.S. (Std Err)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.2%)	(0.3%)	(0.2%)	(0.3%)	(0.3%)	(0.2%)	(0.3%)	(0.3%)	(0.3%)
<50	26.6%	25.8%	24.9%	24.6%	24.0%	24.7%	22.8%	22.7%	22.6%	22.0%	21.8%	21.6%	21.7%
<50 (Std Err)	(0.5%)	(0.4%)	(0.6%)	(0.4%)	(0.6%)	(0.5%)	(0.5%)	(0.5%)	(0.6%)	(0.5%)	(0.6%)	(0.6%)	(0.7%)
50-99	25.5%	26.5%	25.1%	25.2%	24.0%	23.4%	22.1%	20.4%	20.9%	19.3%	21.5%	19.6%	19.9%
50-99 (Std Err)	(0.7%)	(0.9%)	(1.0%)	(0.7%)	(0.5%)	(0.8%)	(0.9%)	(0.9%)	(0.9%)	(0.8%)	(0.9%)	(1.1%)	(0.9%)
100+	31.9%	31.8%	32.8%	32.4%	31.6%	30.8%	29.7%	28.2%	27.7%	27.5%	27.0%	26.9%	26.4%
100+ (Std Err)	(0.3%)	(0.4%)	(0.3%)	(0.3%)	(0.2%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

Appendix Exhibit 3.1

Average total premiums (standard error) per enrolled employee for single, employee-plus-one and family coverage, 2009-2021

Coverage	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
Single	\$4,669	\$4,940	\$5,222	\$5,384	\$5,571	\$5,832	\$5,963	\$6,101	\$6,368	\$6,715	\$6,972	\$7,149	\$7,380
Single (Std Err)	(\$21)	(\$22)	(\$26)	(\$28)	(\$23)	(\$25)	(\$26)	(\$27)	(\$28)	(\$31)	(\$35)	(\$35)	(\$37)
Plus One	\$9,053	\$9,664	\$10,329	\$10,621	\$10,990	\$11,503	\$11,800	\$12,124	\$12,789	\$13,425	\$13,989	\$14,191	\$14,634
Plus One (Std Err)	(\$34)	(\$60)	(\$105)	(\$56)	(\$54)	(\$60)	(\$58)	(\$60)	(\$70)	(\$70)	(\$83)	(\$93)	(\$84)
Family	\$13,027	\$13,871	\$15,022	\$15,473	\$16,029	\$16,655	\$17,322	\$17,710	\$18,687	\$19,565	\$20,486	\$20,758	\$21,381
Family (Std Err)	(\$25)	(\$75)	(\$98)	(\$95)	(\$61)	(\$79)	(\$95)	(\$84)	(\$105)	(\$104)	(\$125)	(\$124)	(\$111)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

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, 2009-2021

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%)
2021	3.2%	3.1%	3.0%
2021 (Std Err)	(0.7%)	(0.9%)	(0.8%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

Appendix Exhibit 3.3

Average total single premium (standard error) per enrolled employee, by firm size, 2009-2021

Number of Employees	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
U.S.	\$4,669	\$4,940	\$5,222	\$5,384	\$5,571	\$5,832	\$5,963	\$6,101	\$6,368	\$6,715	\$6,972	\$7,149	\$7,380
U.S. (Std Err)	(\$21)	(\$22)	(\$26)	(\$28)	(\$23)	(\$25)	(\$26)	(\$27)	(\$28)	(\$31)	(\$35)	(\$35)	(\$37)
<50	\$4,652	\$4,956	\$5,258	\$5,460	\$5,628	\$5,886	\$5,947	\$6,070	\$6,421	\$6,667	\$6,920	\$7,045	\$7,382
<50 (Std Err)	(\$31)	(\$34)	(\$39)	(\$60)	(\$39)	(\$55)	(\$55)	(\$53)	(\$61)	(\$63)	(\$73)	(\$70)	(\$84)
50-99	\$4,614	\$4,713	\$4,861	\$5,246	\$5,314	\$5,549	\$5,642	\$5,743	\$6,163	\$6,287	\$6,629	\$6,870	\$7,189
50-99 (Std Err)	(\$82)	(\$52)	(\$75)	(\$39)	(\$73)	(\$82)	(\$104)	(\$96)	(\$121)	(\$111)	(\$99)	(\$129)	(\$129)
100+	\$4,681	\$4,959	\$5,252	\$5,378	\$5,584	\$5,851	\$6,006	\$6,146	\$6,377	\$6,770	\$7,019	\$7,197	\$7,399
100+ (Std Err)	(\$38)	(\$23)	(\$31)	(\$28)	(\$29)	(\$30)	(\$31)	(\$32)	(\$33)	(\$37)	(\$42)	(\$41)	(\$43)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

Appendix Exhibit 3.4

Average total employee-plus-one premium (standard error) per enrolled employee, by firm size, 2009-2021

Number of Employees	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
U.S.	\$9,053	\$9,664	\$10,329	\$10,621	\$10,990	\$11,503	\$11,800	\$12,124	\$12,789	\$13,425	\$13,989	\$14,191	\$14,634
U.S. (Std Err)	(\$34)	(\$60)	(\$105)	(\$56)	(\$54)	(\$60)	(\$58)	(\$60)	(\$70)	(\$70)	(\$83)	(\$93)	(\$84)
<50	\$9,124	\$9,850	\$10,253	\$10,524	\$11,050	\$11,386	\$11,666	\$11,833	\$12,558	\$13,044	\$13,619	\$13,522	\$14,326
<50 (Std Err)	(\$119)	(\$80)	(\$104)	(\$121)	(\$92)	(\$163)	(\$158)	(\$156)	(\$170)	(\$176)	(\$248)	(\$212)	(\$262)
50-99	\$8,852	\$9,166	\$9,615	\$10,178	\$10,673	\$10,845	\$10,885	\$11,389	\$11,931	\$12,593	\$13,248	\$13,766	\$14,314
50-99 (Std Err)	(\$148)	(\$124)	(\$192)	(\$185)	(\$330)	(\$187)	(\$198)	(\$227)	(\$232)	(\$236)	(\$321)	(\$246)	(\$295)
100+	\$9,058	\$9,669	\$10,394	\$10,672	\$11,006	\$11,571	\$11,892	\$12,225	\$12,878	\$13,537	\$14,105	\$14,304	\$14,703
100+ (Std Err)	(\$34)	(\$62)	(\$113)	(\$70)	(\$59)	(\$68)	(\$66)	(\$68)	(\$79)	(\$79)	(\$92)	(\$106)	(\$93)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

Appendix Exhibit 3.5

Average total family premium (standard error) per enrolled employee, by firm size, 2009-2021

Number of Employees	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
U.S.	\$13,027	\$13,871	\$15,022	\$15,473	\$16,029	\$16,655	\$17,322	\$17,710	\$18,687	\$19,565	\$20,486	\$20,758	\$21,381
U.S. (Std Err)	(\$25)	(\$75)	(\$98)	(\$95)	(\$61)	(\$79)	(\$95)	(\$84)	(\$105)	(\$104)	(\$125)	(\$124)	(\$111)
<50	\$12,041	\$13,170	\$14,086	\$14,496	\$14,787	\$15,575	\$15,919	\$16,471	\$17,649	\$18,296	\$19,417	\$19,416	\$20,406
<50 (Std Err)	(\$129)	(\$111)	(\$145)	(\$181)	(\$89)	(\$177)	(\$212)	(\$207)	(\$192)	(\$231)	(\$303)	(\$283)	(\$320)
50-99	\$12,431	\$13,019	\$14,151	\$15,421	\$15,376	\$15,732	\$16,336	\$16,214	\$17,735	\$18,386	\$19,893	\$19,827	\$20,551
50-99 (Std Err)	(\$229)	(\$153)	(\$168)	(\$273)	(\$268)	(\$274)	(\$335)	(\$348)	(\$327)	(\$473)	(\$435)	(\$422)	(\$396)
100+	\$13,271	\$14,074	\$15,245	\$15,641	\$16,284	\$16,903	\$17,612	\$18,000	\$18,911	\$19,824	\$20,697	\$20,990	\$21,584
100+ (Std Err)	(\$33)	(\$85)	(\$117)	(\$114)	(\$82)	(\$91)	(\$110)	(\$95)	(\$122)	(\$118)	(\$143)	(\$139)	(\$124)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

Appendix Exhibit 3.6

**Average total single premium (standard error) per enrolled employee, by State,
3-year average, 2019-2021**

Alabama	\$6,481*	Kentucky	\$6,918*	North Dakota	\$6,998
Alabama (Std Err)	(\$101)	Kentucky (Std Err)	(\$88)	North Dakota (Std Err)	(\$86)
Alaska	\$8,798*	Louisiana	\$6,696*	Ohio	\$7,030
Alaska (Std Err)	(\$232)	Louisiana (Std Err)	(\$98)	Ohio (Std Err)	(\$100)
Arizona	\$6,559*	Maine	\$7,467*	Oklahoma	\$6,893*
Arizona (Std Err)	(\$92)	Maine (Std Err)	(\$93)	Oklahoma (Std Err)	(\$104)
Arkansas	\$6,220*	Maryland	\$7,182	Oregon	\$6,929
Arkansas (Std Err)	(\$104)	Maryland (Std Err)	(\$116)	Oregon (Std Err)	(\$154)
California	\$7,165	Massachusetts	\$7,623*	Pennsylvania	\$7,218
California (Std Err)	(\$87)	Massachusetts (Std Err)	(\$101)	Pennsylvania (Std Err)	(\$87)
Colorado	\$6,819*	Michigan	\$6,804*	Rhode Island	\$7,485*
Colorado (Std Err)	(\$105)	Michigan (Std Err)	(\$116)	Rhode Island (Std Err)	(\$104)
Connecticut	\$7,512*	Minnesota	\$7,020	South Carolina	\$7,091
Connecticut (Std Err)	(\$113)	Minnesota (Std Err)	(\$109)	South Carolina (Std Err)	(\$99)
Delaware	\$7,701*	Mississippi	\$6,533*	South Dakota	\$7,133
Delaware (Std Err)	(\$162)	Mississippi (Std Err)	(\$105)	South Dakota (Std Err)	(\$80)
District of Columbia	\$7,684*	Missouri	\$7,007	Tennessee	\$6,564*
District of Columbia (Std Err)	(\$120)	Missouri (Std Err)	(\$107)	Tennessee (Std Err)	(\$90)
Florida	\$7,002	Montana	\$6,957	Texas	\$6,992
Florida (Std Err)	(\$116)	Montana (Std Err)	(\$98)	Texas (Std Err)	(\$74)
Georgia	\$6,948	Nebraska	\$7,263	Utah	\$6,454*
Georgia (Std Err)	(\$131)	Nebraska (Std Err)	(\$100)	Utah (Std Err)	(\$103)
Hawaii	\$6,715*	Nevada	\$6,550*	Vermont	\$7,676*
Hawaii (Std Err)	(\$91)	Nevada (Std Err)	(\$122)	Vermont (Std Err)	(\$90)
Idaho	\$6,549*	New Hampshire	\$7,662*	Virginia	\$6,948
Idaho (Std Err)	(\$103)	New Hampshire (Std Err)	(\$103)	Virginia (Std Err)	(\$88)
Illinois	\$7,244	New Jersey	\$7,531*	Washington	\$7,232
Illinois (Std Err)	(\$82)	New Jersey (Std Err)	(\$129)	Washington (Std Err)	(\$119)
Indiana	\$7,238	New Mexico	\$7,165	West Virginia	\$7,287
Indiana (Std Err)	(\$102)	New Mexico (Std Err)	(\$105)	West Virginia (Std Err)	(\$125)
Iowa	\$6,798*	New York	\$8,126*	Wisconsin	\$7,107
Iowa (Std Err)	(\$95)	New York (Std Err)	(\$93)	Wisconsin (Std Err)	(\$100)
Kansas	\$6,563*	North Carolina	\$6,922*	Wyoming	\$7,550*
Kansas (Std Err)	(\$100)	North Carolina (Std Err)	(\$85)	Wyoming (Std Err)	(\$159)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2019-2021.

Note: * Statistically different from national average of \$7,103 at $p < 0.05$. Note that the standard error on the national estimate of \$7,103 is \$20.

Appendix Exhibit 3.7

Average total employee-plus-one premium (standard error) per enrolled employee, by State, 3-year average, 2019-2021

Alabama	\$13,199*	Kentucky	\$14,238	North Dakota	\$13,649*
Alabama (Std Err)	(\$253)	Kentucky (Std Err)	(\$271)	North Dakota (Std Err)	(\$189)
Alaska	\$17,229*	Louisiana	\$13,058*	Ohio	\$13,809
Alaska (Std Err)	(\$296)	Louisiana (Std Err)	(\$215)	Ohio (Std Err)	(\$210)
Arizona	\$13,306*	Maine	\$14,568*	Oklahoma	\$13,584*
Arizona (Std Err)	(\$241)	Maine (Std Err)	(\$193)	Oklahoma (Std Err)	(\$236)
Arkansas	\$12,452*	Maryland	\$14,662	Oregon	\$13,985
Arkansas (Std Err)	(\$199)	Maryland (Std Err)	(\$277)	Oregon (Std Err)	(\$257)
California	\$14,247	Massachusetts	\$14,833*	Pennsylvania	\$14,451
California (Std Err)	(\$233)	Massachusetts (Std Err)	(\$270)	Pennsylvania (Std Err)	(\$205)
Colorado	\$14,132	Michigan	\$14,319	Rhode Island	\$14,873*
Colorado (Std Err)	(\$263)	Michigan (Std Err)	(\$326)	Rhode Island (Std Err)	(\$242)
Connecticut	\$15,241*	Minnesota	\$14,499	South Carolina	\$14,306
Connecticut (Std Err)	(\$290)	Minnesota (Std Err)	(\$205)	South Carolina (Std Err)	(\$228)
Delaware	\$14,015	Mississippi	\$13,196*	South Dakota	\$14,316
Delaware (Std Err)	(\$300)	Mississippi (Std Err)	(\$254)	South Dakota (Std Err)	(\$213)
District of Columbia	\$15,252*	Missouri	\$13,766	Tennessee	\$13,049*
District of Columbia (Std Err)	(\$284)	Missouri (Std Err)	(\$225)	Tennessee (Std Err)	(\$202)
Florida	\$13,587*	Montana	\$13,538*	Texas	\$13,952
Florida (Std Err)	(\$260)	Montana (Std Err)	(\$231)	Texas (Std Err)	(\$164)
Georgia	\$13,853	Nebraska	\$14,361	Utah	\$13,007*
Georgia (Std Err)	(\$287)	Nebraska (Std Err)	(\$224)	Utah (Std Err)	(\$237)
Hawaii	\$13,207*	Nevada	\$12,924*	Vermont	\$15,585*
Hawaii (Std Err)	(\$297)	Nevada (Std Err)	(\$254)	Vermont (Std Err)	(\$209)
Idaho	\$12,238*	New Hampshire	\$15,732*	Virginia	\$13,342*
Idaho (Std Err)	(\$263)	New Hampshire (Std Err)	(\$274)	Virginia (Std Err)	(\$228)
Illinois	\$14,394	New Jersey	\$15,426*	Washington	\$13,877
Illinois (Std Err)	(\$190)	New Jersey (Std Err)	(\$251)	Washington (Std Err)	(\$252)
Indiana	\$14,384	New Mexico	\$13,714	West Virginia	\$15,331*
Indiana (Std Err)	(\$217)	New Mexico (Std Err)	(\$265)	West Virginia (Std Err)	(\$272)
Iowa	\$13,073*	New York	\$15,957*	Wisconsin	\$14,596*
Iowa (Std Err)	(\$196)	New York (Std Err)	(\$252)	Wisconsin (Std Err)	(\$202)
Kansas	\$13,274*	North Carolina	\$13,613*	Wyoming	\$14,888
Kansas (Std Err)	(\$210)	North Carolina (Std Err)	(\$229)	Wyoming (Std Err)	(\$377)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2019-2021.

Note: * Statistically different from national average of \$14,145 at $p < 0.05$. Note that the standard error on the national estimate of \$14,145 is \$49.

Appendix Exhibit 3.8

Average total family premium (standard error) per enrolled employee, by State, 3-year average, 2019-2021

Alabama	\$18,071*	Kentucky	\$20,669	North Dakota	\$19,527*
Alabama (Std Err)	(\$288)	Kentucky (Std Err)	(\$345)	North Dakota (Std Err)	(\$224)
Alaska	\$22,563*	Louisiana	\$18,918*	Ohio	\$20,079
Alaska (Std Err)	(\$436)	Louisiana (Std Err)	(\$347)	Ohio (Std Err)	(\$351)
Arizona	\$19,800*	Maine	\$20,832	Oklahoma	\$19,726*
Arizona (Std Err)	(\$390)	Maine (Std Err)	(\$216)	Oklahoma (Std Err)	(\$301)
Arkansas	\$17,570*	Maryland	\$20,591	Oregon	\$19,998*
Arkansas (Std Err)	(\$314)	Maryland (Std Err)	(\$378)	Oregon (Std Err)	(\$298)
California	\$21,065	Massachusetts	\$21,659*	Pennsylvania	\$20,503
California (Std Err)	(\$315)	Massachusetts (Std Err)	(\$300)	Pennsylvania (Std Err)	(\$300)
Colorado	\$20,622	Michigan	\$19,983	Rhode Island	\$21,228
Colorado (Std Err)	(\$298)	Michigan (Std Err)	(\$441)	Rhode Island (Std Err)	(\$302)
Connecticut	\$22,246*	Minnesota	\$20,724	South Carolina	\$20,357
Connecticut (Std Err)	(\$362)	Minnesota (Std Err)	(\$338)	South Carolina (Std Err)	(\$477)
Delaware	\$21,233	Mississippi	\$18,955*	South Dakota	\$20,436
Delaware (Std Err)	(\$433)	Mississippi (Std Err)	(\$366)	South Dakota (Std Err)	(\$271)
District of Columbia	\$22,879*	Missouri	\$20,768	Tennessee	\$18,756*
District of Columbia (Std Err)	(\$335)	Missouri (Std Err)	(\$352)	Tennessee (Std Err)	(\$253)
Florida	\$20,721	Montana	\$20,017*	Texas	\$20,886
Florida (Std Err)	(\$416)	Montana (Std Err)	(\$321)	Texas (Std Err)	(\$252)
Georgia	\$20,428	Nebraska	\$20,323	Utah	\$19,161*
Georgia (Std Err)	(\$373)	Nebraska (Std Err)	(\$323)	Utah (Std Err)	(\$257)
Hawaii	\$18,876*	Nevada	\$19,261*	Vermont	\$22,170*
Hawaii (Std Err)	(\$366)	Nevada (Std Err)	(\$359)	Vermont (Std Err)	(\$310)
Idaho	\$19,886*	New Hampshire	\$22,375*	Virginia	\$20,392
Idaho (Std Err)	(\$336)	New Hampshire (Std Err)	(\$336)	Virginia (Std Err)	(\$308)
Illinois	\$20,924	New Jersey	\$22,182*	Washington	\$20,200
Illinois (Std Err)	(\$292)	New Jersey (Std Err)	(\$505)	Washington (Std Err)	(\$385)
Indiana	\$20,681	New Mexico	\$19,346*	West Virginia	\$21,788*
Indiana (Std Err)	(\$443)	New Mexico (Std Err)	(\$427)	West Virginia (Std Err)	(\$424)
Iowa	\$19,220*	New York	\$23,044*	Wisconsin	\$20,822
Iowa (Std Err)	(\$313)	New York (Std Err)	(\$300)	Wisconsin (Std Err)	(\$271)
Kansas	\$19,284*	North Carolina	\$20,665	Wyoming	\$21,083
Kansas (Std Err)	(\$301)	North Carolina (Std Err)	(\$286)	Wyoming (Std Err)	(\$385)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2019-2021.

Note: * Statistically different from national average of \$20,691 at $p < 0.05$. Note that the standard error on the national estimate of \$20,691 is \$69.

Appendix Exhibit 3.9**Average total single premium (standard error) per enrolled employee, overall and by industry, 2021**

Industry	Amount
United States	\$7,380
United States (Std Err)	(\$37)
Agriculture, fisheries, forestry	\$6,996
Agriculture, fisheries, forestry (Std Err)	(\$237)
Mining and manufacturing	\$7,141
Mining and manufacturing (Std Err)	(\$82)
Construction	\$6,546
Construction (Std Err)	(\$136)
Utilities and transportation	\$7,036
Utilities and transportation (Std Err)	(\$126)
Wholesale trade	\$7,439
Wholesale trade (Std Err)	(\$267)
Financial services and real estate	\$7,666
Financial services and real estate (Std Err)	(\$81)
Retail trade	\$6,823
Retail trade (Std Err)	(\$124)
Professional services	\$7,896
Professional services (Std Err)	(\$63)
Other services	\$7,131
Other services (Std Err)	(\$79)
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2021.	

Appendix Exhibit 3.10**Average total employee-plus-one premium (standard error) per enrolled employee, overall and by industry, 2021**

Industry	Amount
United States	\$14,634
United States (Std Err)	(\$84)
Agriculture, fisheries, forestry	\$12,854
Agriculture, fisheries, forestry (Std Err)	(\$781)
Mining and manufacturing	\$14,228
Mining and manufacturing (Std Err)	(\$178)
Construction	\$13,549
Construction (Std Err)	(\$560)
Utilities and transportation	\$14,844
Utilities and transportation (Std Err)	(\$326)
Wholesale trade	\$14,360
Wholesale trade (Std Err)	(\$452)
Financial services and real estate	\$15,351
Financial services and real estate (Std Err)	(\$198)
Retail trade	\$13,457
Retail trade (Std Err)	(\$153)
Professional services	\$15,336
Professional services (Std Err)	(\$160)
Other services	\$13,796
Other services (Std Err)	(\$192)
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2021.	

Appendix Exhibit 3.11**Average total family premium (standard error) per enrolled employee, overall and by industry, 2021**

Industry	Amount
United States	\$21,381
United States (Std Err)	(\$111)
Agriculture, fisheries, forestry	\$16,151
Agriculture, fisheries, forestry (Std Err)	(\$1,938)
Mining and manufacturing	\$20,789
Mining and manufacturing (Std Err)	(\$219)
Construction	\$19,167
Construction (Std Err)	(\$580)
Utilities and transportation	\$21,547
Utilities and transportation (Std Err)	(\$394)
Wholesale trade	\$21,064
Wholesale trade (Std Err)	(\$542)
Financial services and real estate	\$22,102
Financial services and real estate (Std Err)	(\$293)
Retail trade	\$20,046
Retail trade (Std Err)	(\$242)
Professional services	\$22,386
Professional services (Std Err)	(\$196)
Other services	\$20,779
Other services (Std Err)	(\$331)
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2021.	

Appendix Exhibit 3.12

Average total single premium (standard error) per enrolled employee, overall and by selected characteristics, 2021

Employer Characteristics	Amount
United States	\$7,380
United States (Std Err)	(\$37)
Ownership: For Profit Inc.	\$7,166
Ownership: For Profit Inc. (Std Err)	(\$45)
Ownership: For Profit Uninc.	\$7,095
Ownership: For Profit Uninc. (Std Err)	(\$74)
Ownership: Nonprofit	\$8,436
Ownership: Nonprofit (Std Err)	(\$81)
Firm Age: 0-4 Years	\$6,484
Firm Age: 0-4 Years (Std Err)	(\$189)
Firm Age: 5-9 Years	\$6,949
Firm Age: 5-9 Years (Std Err)	(\$169)
Firm Age: 10-19 Years	\$7,023
Firm Age: 10-19 Years (Std Err)	(\$99)
Firm Age: 20+ Years	\$7,480
Firm Age: 20+ Years (Std Err)	(\$41)
# of Locations: 1 Location	\$7,299
# of Locations: 1 Location (Std Err)	(\$70)
# of Locations: 2+ Locations	\$7,415
# of Locations: 2+ Locations (Std Err)	(\$43)
% Full Time: 0-24%	\$6,798
% Full Time: 0-24% (Std Err)	(\$255)
% Full Time: 25-49%	\$7,081
% Full Time: 25-49% (Std Err)	(\$100)
% Full Time: 50-74%	\$7,607
% Full Time: 50-74% (Std Err)	(\$112)
% Full Time: 75%+	\$7,370
% Full Time: 75%+ (Std Err)	(\$41)
% Low Wage: 50%+	\$7,072
% Low Wage: 50%+ (Std Err)	(\$108)
% Low Wage: <50%	\$7,410
% Low Wage: <50% (Std Err)	(\$39)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2021.

Note: “% Full Time” refers to the percentage of the establishment's workforce that worked full time in 2021. “% Low Wage” refers to the percentage of the establishment's workforce that earned less than \$13.50 per hour in 2021.

Appendix Exhibit 3.13

Average total employee-plus-one premium (standard error) per enrolled employee, overall and by selected characteristics, 2021

Employer Characteristics	Amount
United States	\$14,634
United States (Std Err)	(\$84)
Ownership: For Profit Inc.	\$14,300
Ownership: For Profit Inc. (Std Err)	(\$99)
Ownership: For Profit Uninc.	\$14,262
Ownership: For Profit Uninc. (Std Err)	(\$213)
Ownership: Nonprofit	\$16,200
Ownership: Nonprofit (Std Err)	(\$196)
Firm Age: 0-4 Years	\$12,815
Firm Age: 0-4 Years (Std Err)	(\$643)
Firm Age: 5-9 Years	\$13,311
Firm Age: 5-9 Years (Std Err)	(\$424)
Firm Age: 10-19 Years	\$14,096
Firm Age: 10-19 Years (Std Err)	(\$222)
Firm Age: 20+ Years	\$14,793
Firm Age: 20+ Years (Std Err)	(\$93)
# of Locations: 1 Location	\$14,274
# of Locations: 1 Location (Std Err)	(\$183)
# of Locations: 2+ Locations	\$14,745
# of Locations: 2+ Locations (Std Err)	(\$95)
% Full Time: 0-24%	\$13,485
% Full Time: 0-24% (Std Err)	(\$442)
% Full Time: 25-49%	\$14,380
% Full Time: 25-49% (Std Err)	(\$310)
% Full Time: 50-74%	\$14,731
% Full Time: 50-74% (Std Err)	(\$282)
% Full Time: 75%+	\$14,640
% Full Time: 75%+ (Std Err)	(\$92)
% Low Wage: 50%+	\$13,607
% Low Wage: 50%+ (Std Err)	(\$247)
% Low Wage: <50%	\$14,705
% Low Wage: <50% (Std Err)	(\$88)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2021.

Note: “% Full Time” refers to the percentage of the establishment's workforce that worked full time in 2021. “% Low Wage” refers to the percentage of the establishment's workforce that earned less than \$13.50 per hour in 2021.

Appendix Exhibit 3.14

Average total family premium (standard error) per enrolled employee, overall and by selected characteristics, 2021

Employer Characteristics	Amount
United States	\$21,381
United States (Std Err)	(\$111)
Ownership: For Profit Inc.	\$21,003
Ownership: For Profit Inc. (Std Err)	(\$133)
Ownership: For Profit Uninc.	\$20,831
Ownership: For Profit Uninc. (Std Err)	(\$280)
Ownership: Nonprofit	\$23,336
Ownership: Nonprofit (Std Err)	(\$264)
Firm Age: 0-4 Years	\$19,491
Firm Age: 0-4 Years (Std Err)	(\$839)
Firm Age: 5-9 Years	\$19,019
Firm Age: 5-9 Years (Std Err)	(\$710)
Firm Age: 10-19 Years	\$20,032
Firm Age: 10-19 Years (Std Err)	(\$325)
Firm Age: 20+ Years	\$21,662
Firm Age: 20+ Years (Std Err)	(\$120)
# of Locations: 1 Location	\$20,460
# of Locations: 1 Location (Std Err)	(\$252)
# of Locations: 2+ Locations	\$21,665
# of Locations: 2+ Locations (Std Err)	(\$123)
% Full Time: 0-24%	\$21,417
% Full Time: 0-24% (Std Err)	(\$984)
% Full Time: 25-49%	\$20,343
% Full Time: 25-49% (Std Err)	(\$887)
% Full Time: 50-74%	\$21,678
% Full Time: 50-74% (Std Err)	(\$344)
% Full Time: 75%+	\$21,382
% Full Time: 75%+ (Std Err)	(\$119)
% Low Wage: 50%+	\$20,598
% Low Wage: 50%+ (Std Err)	(\$531)
% Low Wage: <50%	\$21,420
% Low Wage: <50% (Std Err)	(\$114)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2021.

Note: “% Full Time” refers to the percentage of the establishment's workforce that worked full time in 2021. “% Low Wage” refers to the percentage of the establishment's workforce that earned less than \$13.50 per hour in 2021.

Appendix Exhibit 3.15

Premium distributions (standard error) for employees enrolled in single, employee-plus-one, and family coverage, overall and by firm size, 2021

Coverage	Estimate	Total	<50 employees	50-99 employees	100 or more employees
Single	Average (mean)	\$7,380	\$7,382	\$7,189	\$7,399
Single	Average (mean) (Std Err)	(\$37)	(\$84)	(\$129)	(\$43)
Single	10 percentile	\$4,700	\$4,200	\$4,300	\$4,800
Single	10 percentile (Std Err)	(\$52)	(\$94)	(\$160)	(\$42)
Single	25 percentile	\$5,900	\$5,300	\$5,400	\$6,000
Single	25 percentile (Std Err)	(\$28)	(\$76)	(\$126)	(\$18)
Single	50 percentile (median)	\$7,100	\$6,900	\$6,900	\$7,100
Single	50 percentile (median) (Std Err)	(\$31)	(\$121)	(\$136)	(\$33)
Single	75 percentile	\$8,600	\$9,000	\$8,600	\$8,500
Single	75 percentile (Std Err)	(\$56)	(\$160)	(\$196)	(\$59)
Single	90 percentile	\$10,000	\$11,000	\$10,000	\$10,000
Single	90 percentile (Std Err)	(\$91)	(\$274)	(\$211)	(\$102)
Employee-plus-one	Average (mean)	\$14,634	\$14,326	\$14,314	\$14,703
Employee-plus-one	Average (mean) (Std Err)	(\$84)	(\$262)	(\$295)	(\$93)
Employee-plus-one	10 percentile	\$9,100	\$7,200	\$8,400	\$9,600
Employee-plus-one	10 percentile (Std Err)	(\$144)	(\$371)	(\$505)	(\$102)
Employee-plus-one	25 percentile	\$12,000	\$10,000	\$11,000	\$12,000
Employee-plus-one	25 percentile (Std Err)	(\$114)	(\$294)	(\$347)	(\$144)
Employee-plus-one	50 percentile (median)	\$14,000	\$13,000	\$14,000	\$14,000
Employee-plus-one	50 percentile (median) (Std Err)	(\$79)	(\$318)	(\$385)	(\$100)
Employee-plus-one	75 percentile	\$17,000	\$18,000	\$18,000	\$17,000
Employee-plus-one	75 percentile (Std Err)	(\$89)	(\$298)	(\$414)	(\$109)
Employee-plus-one	90 percentile	\$21,000	\$22,000	\$21,000	\$20,000
Employee-plus-one	90 percentile (Std Err)	(\$194)	(\$368)	(\$796)	(\$266)
Family	Average (mean)	\$21,381	\$20,406	\$20,551	\$21,584
Family	Average (mean) (Std Err)	(\$111)	(\$320)	(\$396)	(\$124)
Family	10 percentile	\$14,000	\$11,000	\$13,000	\$14,000
Family	10 percentile (Std Err)	(\$207)	(\$594)	(\$778)	(\$332)
Family	25 percentile	\$17,000	\$15,000	\$16,000	\$18,000
Family	25 percentile (Std Err)	(\$147)	(\$384)	(\$523)	(\$158)
Family	50 percentile (median)	\$21,000	\$20,000	\$20,000	\$21,000
Family	50 percentile (median) (Std Err)	(\$84)	(\$304)	(\$616)	(\$120)
Family	75 percentile	\$25,000	\$25,000	\$24,000	\$25,000
Family	75 percentile (Std Err)	(\$128)	(\$443)	(\$422)	(\$142)
Family	90 percentile	\$29,000	\$30,000	\$29,000	\$29,000
Family	90 percentile (Std Err)	(\$236)	(\$407)	(\$877)	(\$247)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2021.

Appendix Exhibit 4.1

Average percentage (standard error) of premium contributed by employees for single, employee-plus-one, and family coverage, 2009-2021

Coverage	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
Single	20.5%	20.7%	20.9%	20.8%	21.0%	21.2%	21.1%	21.7%	22.2%	21.3%	21.4%	21.4%	22.3%
Single (Std Err)	(0.3%)	(0.2%)	(0.2%)	(0.3%)	(0.3%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.3%)	(0.2%)	(0.2%)
Plus One	26.1%	25.8%	26.5%	26.6%	26.7%	26.9%	27.3%	27.8%	27.6%	27.1%	27.7%	28.4%	28.7%
Plus One (Std Err)	(0.3%)	(0.3%)	(0.3%)	(0.4%)	(0.2%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.4%)	(0.4%)	(0.4%)
Family	26.7%	26.8%	26.4%	27.4%	27.6%	27.1%	27.2%	28.0%	27.9%	27.8%	28.0%	28.8%	28.9%
Family (Std Err)	(0.3%)	(0.4%)	(0.3%)	(0.4%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.4%)	(0.3%)	(0.4%)	(0.4%)	(0.4%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

Appendix Exhibit 4.2

Average annual employee contribution (in dollars) (standard error) for single, employee-plus-one, and family coverage, 2009-2021

Coverage	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
Single	\$957	\$1,021	\$1,090	\$1,118	\$1,170	\$1,234	\$1,255	\$1,325	\$1,415	\$1,427	\$1,489	\$1,532	\$1,643
Single (Std Err)	(\$13)	(\$14)	(\$9)	(\$14)	(\$16)	(\$13)	(\$14)	(\$13)	(\$15)	(\$14)	(\$18)	(\$16)	(\$19)
Plus One	\$2,363	\$2,498	\$2,736	\$2,824	\$2,940	\$3,097	\$3,220	\$3,376	\$3,531	\$3,634	\$3,881	\$4,035	\$4,199
Plus One (Std Err)	(\$27)	(\$42)	(\$36)	(\$46)	(\$23)	(\$40)	(\$35)	(\$36)	(\$39)	(\$39)	(\$54)	(\$52)	(\$64)
Family	\$3,474	\$3,721	\$3,962	\$4,236	\$4,421	\$4,518	\$4,710	\$4,956	\$5,218	\$5,431	\$5,726	\$5,978	\$6,174
Family (Std Err)	(\$44)	(\$53)	(\$42)	(\$69)	(\$50)	(\$48)	(\$56)	(\$56)	(\$64)	(\$63)	(\$82)	(\$76)	(\$87)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

Appendix Exhibit 4.3

Average annual employee contribution, employer contribution, and total premium (standard error) for single coverage, 2009-2021

Type of Premium	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
Total Premium	\$4,669	\$4,940	\$5,222	\$5,384	\$5,571	\$5,832	\$5,963	\$6,101	\$6,368	\$6,715	\$6,972	\$7,149	\$7,380
Total Premium (Std Err)	(\$21)	(\$22)	(\$26)	(\$28)	(\$23)	(\$25)	(\$26)	(\$27)	(\$28)	(\$31)	(\$35)	(\$35)	(\$37)
Employer Contribution	\$3,713	\$3,918	\$4,132	\$4,267	\$4,401	\$4,598	\$4,708	\$4,776	\$4,953	\$5,288	\$5,483	\$5,617	\$5,737
Employer Contribution (Std Err)	(\$25)	(\$19)	(\$25)	(\$28)	(\$21)	(\$25)	(\$26)	(\$26)	(\$29)	(\$31)	(\$36)	(\$35)	(\$36)
Employee Contribution	\$957	\$1,021	\$1,090	\$1,118	\$1,170	\$1,234	\$1,255	\$1,325	\$1,415	\$1,427	\$1,489	\$1,532	\$1,643
Employee Contribution (Std Err)	(\$13)	(\$14)	(\$9)	(\$14)	(\$16)	(\$13)	(\$14)	(\$13)	(\$15)	(\$14)	(\$18)	(\$16)	(\$19)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.
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, 2009-2021

Type of Premium	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
Total Premium	\$9,053	\$9,664	\$10,329	\$10,621	\$10,990	\$11,503	\$11,800	\$12,124	\$12,789	\$13,425	\$13,989	\$14,191	\$14,634
Total Premium (Std Err)	(\$34)	(\$60)	(\$105)	(\$56)	(\$54)	(\$60)	(\$58)	(\$60)	(\$70)	(\$70)	(\$83)	(\$93)	(\$84)
Employer Contribution	\$6,690	\$7,167	\$7,593	\$7,797	\$8,050	\$8,406	\$8,579	\$8,748	\$9,258	\$9,791	\$10,108	\$10,156	\$10,435
Employer Contrib. (Std Err)	(\$44)	(\$40)	(\$95)	(\$45)	(\$55)	(\$65)	(\$57)	(\$61)	(\$75)	(\$70)	(\$93)	(\$99)	(\$79)
Employee Contribution	\$2,363	\$2,498	\$2,736	\$2,824	\$2,940	\$3,097	\$3,220	\$3,376	\$3,531	\$3,634	\$3,881	\$4,035	\$4,199
Employee Contrib. (Std Err)	(\$27)	(\$42)	(\$36)	(\$46)	(\$23)	(\$40)	(\$35)	(\$36)	(\$39)	(\$39)	(\$54)	(\$52)	(\$64)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.
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, 2009-2021

Type of Premium	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
Total Premium	\$13,027	\$13,871	\$15,022	\$15,473	\$16,029	\$16,655	\$17,322	\$17,710	\$18,687	\$19,565	\$20,486	\$20,758	\$21,381
Total Premium (Std Err)	(\$25)	(\$75)	(\$98)	(\$95)	(\$61)	(\$79)	(\$95)	(\$84)	(\$105)	(\$104)	(\$125)	(\$124)	(\$111)
Employer Contribution	\$9,553	\$10,150	\$11,060	\$11,238	\$11,608	\$12,137	\$12,612	\$12,754	\$13,469	\$14,134	\$14,760	\$14,781	\$15,207
Employer Contrib. (Std Err)	(\$48)	(\$94)	(\$98)	(\$74)	(\$48)	(\$82)	(\$94)	(\$90)	(\$113)	(\$110)	(\$132)	(\$139)	(\$116)
Employee Contribution	\$3,474	\$3,721	\$3,962	\$4,236	\$4,421	\$4,518	\$4,710	\$4,956	\$5,218	\$5,431	\$5,726	\$5,978	\$6,174
Employee Contrib. (Std Err)	(\$44)	(\$53)	(\$42)	(\$69)	(\$50)	(\$48)	(\$56)	(\$56)	(\$64)	(\$63)	(\$82)	(\$76)	(\$87)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.
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, 2009-2021

Number of Employees	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
U.S.	20.5%	20.7%	20.9%	20.8%	21.0%	21.2%	21.1%	21.7%	22.2%	21.3%	21.4%	21.4%	22.3%
U.S. (Std Err)	(0.3%)	(0.2%)	(0.2%)	(0.3%)	(0.3%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.3%)	(0.2%)	(0.2%)
<50	17.9%	18.3%	18.3%	17.9%	18.6%	17.6%	17.9%	20.0%	20.0%	20.3%	21.0%	20.9%	22.4%
<50 (Std Err)	(0.3%)	(0.6%)	(0.4%)	(0.4%)	(0.4%)	(0.5%)	(0.5%)	(0.5%)	(0.5%)	(0.6%)	(0.6%)	(0.6%)	(0.7%)
50-99	19.4%	22.0%	22.7%	20.9%	21.5%	22.0%	21.8%	24.3%	21.9%	24.4%	23.6%	22.9%	24.9%
50-99 (Std Err)	(1.3%)	(0.8%)	(1.2%)	(0.7%)	(1.0%)	(1.0%)	(1.1%)	(1.0%)	(0.9%)	(0.9%)	(1.0%)	(0.9%)	(1.1%)
100+	21.4%	21.3%	21.5%	21.6%	21.7%	22.0%	21.8%	21.9%	22.8%	21.2%	21.2%	21.4%	22.0%
100+ (Std Err)	(0.4%)	(0.4%)	(0.2%)	(0.3%)	(0.2%)	(0.2%)	(0.3%)	(0.2%)	(0.3%)	(0.2%)	(0.3%)	(0.3%)	(0.3%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

Appendix Exhibit 4.7

Average annual employee contribution (in dollars) (standard error) for single coverage, by firm size, 2009-2021

Number of Employees	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
U.S.	\$957	\$1,021	\$1,090	\$1,118	\$1,170	\$1,234	\$1,255	\$1,325	\$1,415	\$1,427	\$1,489	\$1,532	\$1,643
U.S. (Std Err)	(\$13)	(\$14)	(\$9)	(\$14)	(\$16)	(\$13)	(\$14)	(\$13)	(\$15)	(\$14)	(\$18)	(\$16)	(\$19)
<50	\$834	\$907	\$960	\$979	\$1,045	\$1,035	\$1,065	\$1,216	\$1,287	\$1,351	\$1,454	\$1,469	\$1,650
<50 (Std Err)	(\$12)	(\$29)	(\$22)	(\$20)	(\$27)	(\$30)	(\$29)	(\$32)	(\$34)	(\$39)	(\$43)	(\$43)	(\$47)
50-99	\$896	\$1,035	\$1,101	\$1,096	\$1,145	\$1,220	\$1,230	\$1,393	\$1,349	\$1,534	\$1,561	\$1,571	\$1,793
50-99 (Std Err)	(\$57)	(\$34)	(\$64)	(\$37)	(\$59)	(\$57)	(\$65)	(\$60)	(\$50)	(\$51)	(\$69)	(\$60)	(\$89)
100+	\$1,000	\$1,054	\$1,127	\$1,159	\$1,209	\$1,287	\$1,307	\$1,343	\$1,451	\$1,433	\$1,490	\$1,540	\$1,627
100+ (Std Err)	(\$16)	(\$20)	(\$9)	(\$16)	(\$13)	(\$15)	(\$17)	(\$15)	(\$18)	(\$16)	(\$21)	(\$18)	(\$21)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

Appendix Exhibit 4.8

Average percentage of premium contributed (standard error) by employees for employee-plus-one coverage, by firm size, 2009-2021

Number of Employees	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
U.S.	26.1%	25.8%	26.5%	26.6%	26.7%	26.9%	27.3%	27.8%	27.6%	27.1%	27.7%	28.4%	28.7%
U.S. (Std Err)	(0.3%)	(0.3%)	(0.3%)	(0.4%)	(0.2%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.4%)	(0.4%)	(0.4%)
<50	29.0%	28.8%	28.7%	28.5%	28.2%	28.8%	29.6%	29.4%	29.9%	30.8%	31.2%	32.5%	34.8%
<50 (Std Err)	(1.0%)	(0.8%)	(0.8%)	(0.9%)	(1.0%)	(0.8%)	(0.9%)	(0.9%)	(1.0%)	(0.9%)	(1.2%)	(1.2%)	(1.7%)
50-99	32.8%	33.3%	33.2%	33.3%	34.0%	33.4%	34.6%	35.8%	36.5%	37.6%	39.0%	38.8%	38.6%
50-99 (Std Err)	(0.9%)	(1.5%)	(0.7%)	(0.8%)	(1.0%)	(1.4%)	(1.5%)	(1.3%)	(1.3%)	(1.3%)	(2.2%)	(1.3%)	(1.3%)
100+	25.1%	24.8%	25.7%	25.8%	26.0%	26.2%	26.4%	27.0%	26.7%	25.9%	26.4%	27.3%	27.1%
100+ (Std Err)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.3%)	(0.4%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.4%)	(0.4%)	(0.4%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

Appendix Exhibit 4.9

Average annual employee contribution (in dollars) (standard error) for employee-plus-one coverage, by firm size, 2009-2021

Number of Employees	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
U.S.	\$2,363	\$2,498	\$2,736	\$2,824	\$2,940	\$3,097	\$3,220	\$3,376	\$3,531	\$3,634	\$3,881	\$4,035	\$4,199
U.S. (Std Err)	(\$27)	(\$42)	(\$36)	(\$46)	(\$23)	(\$40)	(\$35)	(\$36)	(\$39)	(\$39)	(\$54)	(\$52)	(\$64)
<50	\$2,648	\$2,836	\$2,942	\$3,004	\$3,117	\$3,275	\$3,454	\$3,479	\$3,760	\$4,017	\$4,244	\$4,398	\$4,984
<50 (Std Err)	(\$114)	(\$84)	(\$84)	(\$87)	(\$107)	(\$95)	(\$101)	(\$101)	(\$130)	(\$120)	(\$149)	(\$171)	(\$288)
50-99	\$2,901	\$3,056	\$3,189	\$3,389	\$3,630	\$3,619	\$3,765	\$4,077	\$4,358	\$4,732	\$5,163	\$5,337	\$5,526
50-99 (Std Err)	(\$55)	(\$121)	(\$68)	(\$87)	(\$86)	(\$140)	(\$174)	(\$131)	(\$176)	(\$161)	(\$353)	(\$196)	(\$224)
100+	\$2,270	\$2,398	\$2,670	\$2,751	\$2,862	\$3,031	\$3,144	\$3,307	\$3,445	\$3,504	\$3,723	\$3,903	\$3,986
100+ (Std Err)	(\$35)	(\$46)	(\$48)	(\$49)	(\$30)	(\$46)	(\$37)	(\$40)	(\$41)	(\$43)	(\$55)	(\$56)	(\$62)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

Appendix Exhibit 4.10

Average percentage of premium contributed (standard error) by employees for family coverage, by firm size, 2009-2021

Number of Employees	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
U.S.	26.7%	26.8%	26.4%	27.4%	27.6%	27.1%	27.2%	28.0%	27.9%	27.8%	28.0%	28.8%	28.9%
U.S. (Std Err)	(0.3%)	(0.4%)	(0.3%)	(0.4%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.4%)	(0.3%)	(0.4%)	(0.4%)	(0.4%)
<50	30.1%	31.3%	29.4%	30.1%	28.6%	28.4%	28.8%	27.4%	30.7%	32.0%	32.7%	34.6%	34.1%
<50 (Std Err)	(0.6%)	(0.4%)	(0.9%)	(0.9%)	(1.0%)	(0.8%)	(1.0%)	(0.9%)	(1.1%)	(1.1%)	(1.1%)	(1.3%)	(1.4%)
50-99	33.0%	34.2%	33.0%	31.6%	34.9%	33.1%	33.7%	35.9%	32.4%	37.9%	38.3%	36.6%	38.9%
50-99 (Std Err)	(1.0%)	(1.7%)	(1.3%)	(0.8%)	(1.3%)	(1.3%)	(1.6%)	(1.8%)	(1.7%)	(1.9%)	(1.8%)	(2.6%)	(1.8%)
100+	25.6%	25.5%	25.5%	26.7%	26.9%	26.5%	26.5%	27.6%	27.3%	26.6%	26.6%	27.6%	27.5%
100+ (Std Err)	(0.4%)	(0.5%)	(0.4%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.4%)	(0.3%)	(0.4%)	(0.4%)	(0.4%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

Appendix Exhibit 4.11

Average annual employee contribution (in dollars) (standard error) for family coverage, by firm size, 2009-2021

Number of Employees	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
U.S.	\$3,474	\$3,721	\$3,962	\$4,236	\$4,421	\$4,518	\$4,710	\$4,956	\$5,218	\$5,431	\$5,726	\$5,978	\$6,174
U.S. (Std Err)	(\$44)	(\$53)	(\$42)	(\$69)	(\$50)	(\$48)	(\$56)	(\$56)	(\$64)	(\$63)	(\$82)	(\$76)	(\$87)
<50	\$3,630	\$4,117	\$4,144	\$4,366	\$4,228	\$4,426	\$4,587	\$4,510	\$5,413	\$5,854	\$6,341	\$6,714	\$6,967
<50 (Std Err)	(\$60)	(\$63)	(\$148)	(\$135)	(\$155)	(\$122)	(\$156)	(\$146)	(\$188)	(\$188)	(\$209)	(\$271)	(\$283)
50-99	\$4,102	\$4,455	\$4,669	\$4,866	\$5,360	\$5,206	\$5,502	\$5,821	\$5,738	\$6,973	\$7,623	\$7,261	\$7,997
50-99 (Std Err)	(\$128)	(\$196)	(\$143)	(\$150)	(\$201)	(\$220)	(\$255)	(\$330)	(\$317)	(\$336)	(\$354)	(\$477)	(\$384)
100+	\$3,393	\$3,588	\$3,882	\$4,169	\$4,387	\$4,483	\$4,671	\$4,971	\$5,154	\$5,277	\$5,497	\$5,804	\$5,937
100+ (Std Err)	(\$58)	(\$60)	(\$62)	(\$77)	(\$53)	(\$54)	(\$62)	(\$62)	(\$70)	(\$68)	(\$91)	(\$79)	(\$93)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

Appendix Exhibit 4.12

Percentage of single-coverage enrollees (standard error) with no employee premium contribution, overall and by detailed firm size, 2009-2021

Number of Employees	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
U.S.	20.6%	18.3%	17.3%	17.1%	16.6%	15.6%	15.8%	13.5%	13.4%	13.2%	13.5%	12.5%	12.6%
U.S. (Std Err)	(0.5%)	(0.7%)	(0.6%)	(0.6%)	(0.6%)	(0.4%)	(0.5%)	(0.5%)	(0.4%)	(0.4%)	(0.6%)	(0.4%)	(0.5%)
<10	61.4%	58.8%	58.6%	60.0%	59.9%	60.6%	60.5%	57.9%	52.3%	51.8%	52.0%	51.8%	44.7%
<10 (Std Err)	(1.2%)	(1.6%)	(1.1%)	(1.6%)	(2.0%)	(1.6%)	(1.8%)	(1.9%)	(2.0%)	(2.0%)	(2.4%)	(2.8%)	(2.7%)
10-24	45.4%	43.3%	38.9%	43.5%	41.2%	43.5%	44.2%	36.9%	38.2%	39.2%	31.7%	37.5%	32.7%
10-24 (Std Err)	(1.4%)	(1.8%)	(1.5%)	(1.4%)	(1.3%)	(1.9%)	(1.9%)	(1.8%)	(2.1%)	(2.0%)	(2.0%)	(2.0%)	(2.2%)
25-99	33.1%	29.2%	30.6%	27.7%	27.6%	27.2%	27.5%	22.9%	23.1%	20.8%	22.8%	23.2%	21.5%
25-99 (Std Err)	(1.6%)	(1.8%)	(1.7%)	(1.4%)	(1.3%)	(1.4%)	(1.6%)	(1.2%)	(1.3%)	(1.2%)	(1.3%)	(1.4%)	(1.4%)
100-999	17.7%	16.7%	15.2%	16.5%	14.4%	14.9%	13.9%	13.4%	14.3%	12.6%	13.0%	12.1%	13.0%
100-999 (Std Err)	(1.0%)	(1.3%)	(1.4%)	(1.0%)	(0.8%)	(1.2%)	(1.1%)	(1.3%)	(1.2%)	(1.0%)	(1.2%)	(1.0%)	(1.4%)
1,000+	8.9%	6.5%	5.7%	5.3%	5.2%	3.7%	4.9%	4.1%	3.9%	4.9%	5.7%	4.9%	5.4%
1,000+ (Std Err)	(0.7%)	(0.8%)	(0.7%)	(0.4%)	(0.8%)	(0.4%)	(0.4%)	(0.5%)	(0.4%)	(0.4%)	(1.0%)	(0.5%)	(0.5%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

Appendix Exhibit 4.13

Percentage of employee-plus-one coverage enrollees (standard error) with no employee premium contribution, overall and by detailed firm size, 2009-2021

Number of Employees	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
U.S.	10.3%	9.8%	7.9%	7.7%	6.9%	7.8%	7.6%	7.4%	7.3%	7.1%	8.5%	7.2%	7.0%
U.S. (Std Err)	(0.7%)	(0.9%)	(0.5%)	(0.3%)	(0.4%)	(0.4%)	(0.5%)	(0.5%)	(0.4%)	(0.4%)	(0.6%)	(0.4%)	(0.5%)
<10	47.9%	50.1%	46.6%	54.7%	49.0%	48.3%	48.3%	48.2%	49.7%	49.9%	48.2%	42.4%	36.9%
<10 (Std Err)	(1.7%)	(2.0%)	(2.3%)	(2.1%)	(3.3%)	(2.7%)	(3.1%)	(3.2%)	(3.4%)	(3.3%)	(3.9%)	(4.1%)	(4.0%)
10-24	28.8%	25.3%	29.1%	24.0%	24.5%	24.3%	23.1%	21.8%	22.4%	18.9%	19.1%	23.6%	23.3%
10-24 (Std Err)	(1.4%)	(2.4%)	(1.9%)	(2.8%)	(3.0%)	(2.2%)	(2.3%)	(2.1%)	(2.6%)	(2.1%)	(2.7%)	(2.6%)	(3.1%)
25-99	12.3%	12.4%	12.8%	10.9%	10.0%	12.1%	13.9%	10.1%	11.2%	9.8%	7.5%	9.9%	8.0%
25-99 (Std Err)	(1.5%)	(1.3%)	(1.0%)	(0.7%)	(0.7%)	(1.5%)	(1.5%)	(1.1%)	(1.5%)	(1.2%)	(1.0%)	(1.2%)	(1.1%)
100-999	8.3%	6.8%	5.9%	5.0%	5.6%	5.8%	4.9%	5.0%	5.5%	5.4%	6.0%	6.1%	8.2%
100-999 (Std Err)	(1.5%)	(0.9%)	(1.0%)	(1.0%)	(0.6%)	(1.1%)	(0.7%)	(1.0%)	(0.8%)	(0.8%)	(1.1%)	(1.1%)	(1.6%)
1,000+	6.6%	6.2%	3.7%	3.7%	3.3%	4.4%	4.3%	4.6%	4.3%	4.2%	6.2%	4.7%	3.7%
1,000+ (Std Err)	(0.9%)	(1.2%)	(0.7%)	(0.5%)	(0.4%)	(0.5%)	(0.6%)	(0.7%)	(0.5%)	(0.4%)	(0.7%)	(0.5%)	(0.4%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

Appendix Exhibit 4.14

Percentage of family-coverage enrollees (standard error) with no employee premium contribution, overall and by detailed firm size, 2009-2021

Number of Employees	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
U.S.	11.4%	10.4%	9.7%	8.1%	7.9%	9.2%	8.9%	8.3%	8.8%	7.7%	7.7%	7.0%	7.3%
U.S. (Std Err)	(0.7%)	(0.5%)	(0.5%)	(0.4%)	(0.6%)	(0.5%)	(0.5%)	(0.5%)	(0.6%)	(0.5%)	(0.7%)	(0.6%)	(0.5%)
<10	54.2%	51.4%	53.2%	50.9%	53.0%	53.6%	54.4%	52.9%	52.0%	50.2%	48.7%	47.5%	46.3%
<10 (Std Err)	(1.4%)	(0.9%)	(1.3%)	(2.7%)	(3.5%)	(2.2%)	(2.6%)	(2.7%)	(2.8%)	(3.2%)	(3.4%)	(4.1%)	(4.2%)
10-24	31.0%	29.2%	29.8%	29.6%	28.2%	27.4%	29.5%	35.8%	27.3%	26.4%	22.1%	25.8%	21.8%
10-24 (Std Err)	(1.5%)	(1.6%)	(1.4%)	(2.8%)	(2.6%)	(2.2%)	(2.6%)	(2.9%)	(2.6%)	(2.5%)	(2.4%)	(2.6%)	(2.9%)
25-99	15.1%	15.3%	16.9%	13.4%	17.0%	17.7%	17.9%	18.6%	19.5%	13.9%	10.0%	16.2%	12.6%
25-99 (Std Err)	(1.9%)	(1.9%)	(1.8%)	(1.0%)	(1.7%)	(2.0%)	(2.0%)	(2.3%)	(2.3%)	(1.7%)	(1.2%)	(2.9%)	(1.8%)
100-999	9.1%	7.6%	9.6%	6.3%	7.0%	9.6%	8.7%	5.8%	8.7%	7.6%	5.9%	7.5%	8.4%
100-999 (Std Err)	(1.6%)	(1.2%)	(1.6%)	(0.9%)	(1.4%)	(1.3%)	(1.5%)	(0.9%)	(1.7%)	(1.2%)	(1.8%)	(1.5%)	(1.7%)
1,000+	5.9%	5.1%	4.0%	3.3%	2.0%	3.4%	3.3%	2.7%	3.1%	2.9%	4.4%	2.6%	3.0%
1,000+ (Std Err)	(0.7%)	(0.9%)	(0.7%)	(0.5%)	(0.3%)	(0.6%)	(0.5%)	(0.6%)	(0.6%)	(0.5%)	(0.8%)	(0.6%)	(0.5%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

Appendix Exhibit 4.15

Average annual employee contribution (in dollars) (standard error) for single coverage, by State, 3-year average, 2019-2021

Alabama	\$1,594	Kentucky	\$1,638	North Dakota	\$1,364*
Alabama (Std Err)	(\$49)	Kentucky (Std Err)	(\$49)	North Dakota (Std Err)	(\$47)
Alaska	\$1,475	Louisiana	\$1,726*	Ohio	\$1,587
Alaska (Std Err)	(\$77)	Louisiana (Std Err)	(\$63)	Ohio (Std Err)	(\$44)
Arizona	\$1,553	Maine	\$1,500	Oklahoma	\$1,444
Arizona (Std Err)	(\$57)	Maine (Std Err)	(\$44)	Oklahoma (Std Err)	(\$53)
Arkansas	\$1,505	Maryland	\$1,659*	Oregon	\$1,078*
Arkansas (Std Err)	(\$51)	Maryland (Std Err)	(\$55)	Oregon (Std Err)	(\$74)
California	\$1,380*	Massachusetts	\$1,759*	Pennsylvania	\$1,495
California (Std Err)	(\$47)	Massachusetts (Std Err)	(\$56)	Pennsylvania (Std Err)	(\$49)
Colorado	\$1,559	Michigan	\$1,456	Rhode Island	\$1,701*
Colorado (Std Err)	(\$67)	Michigan (Std Err)	(\$44)	Rhode Island (Std Err)	(\$51)
Connecticut	\$1,778*	Minnesota	\$1,467	South Carolina	\$1,598
Connecticut (Std Err)	(\$72)	Minnesota (Std Err)	(\$39)	South Carolina (Std Err)	(\$68)
Delaware	\$1,742*	Mississippi	\$1,552	South Dakota	\$1,576
Delaware (Std Err)	(\$62)	Mississippi (Std Err)	(\$67)	South Dakota (Std Err)	(\$47)
District of Columbia	\$1,482	Missouri	\$1,575	Tennessee	\$1,594
District of Columbia (Std Err)	(\$54)	Missouri (Std Err)	(\$56)	Tennessee (Std Err)	(\$46)
Florida	\$1,657*	Montana	\$1,188*	Texas	\$1,513
Florida (Std Err)	(\$54)	Montana (Std Err)	(\$50)	Texas (Std Err)	(\$32)
Georgia	\$1,550	Nebraska	\$1,730*	Utah	\$1,455
Georgia (Std Err)	(\$58)	Nebraska (Std Err)	(\$59)	Utah (Std Err)	(\$50)
Hawaii	\$840*	Nevada	\$1,483	Vermont	\$1,678*
Hawaii (Std Err)	(\$47)	Nevada (Std Err)	(\$61)	Vermont (Std Err)	(\$44)
Idaho	\$1,176*	New Hampshire	\$1,727*	Virginia	\$1,664*
Idaho (Std Err)	(\$55)	New Hampshire (Std Err)	(\$51)	Virginia (Std Err)	(\$59)
Illinois	\$1,667*	New Jersey	\$1,717*	Washington	\$1,125*
Illinois (Std Err)	(\$41)	New Jersey (Std Err)	(\$58)	Washington (Std Err)	(\$64)
Indiana	\$1,638	New Mexico	\$1,669	West Virginia	\$1,582
Indiana (Std Err)	(\$51)	New Mexico (Std Err)	(\$78)	West Virginia (Std Err)	(\$74)
Iowa	\$1,698*	New York	\$1,677*	Wisconsin	\$1,623
Iowa (Std Err)	(\$63)	New York (Std Err)	(\$43)	Wisconsin (Std Err)	(\$46)
Kansas	\$1,412*	North Carolina	\$1,549	Wyoming	\$1,316*
Kansas (Std Err)	(\$55)	North Carolina (Std Err)	(\$54)	Wyoming (Std Err)	(\$58)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2019-2021.

Note: * Statistically different from the national average of \$1,540 at p < 0.05. Note that the standard error on the national estimate of \$1,540 is \$10.

Appendix Exhibit 4.16

Average annual employee contribution (in dollars) (standard error) for employee-plus-one coverage, by State, 3-year average, 2019-2021

Alabama	\$4,032	Kentucky	\$3,633*	North Dakota	\$3,674*
Alabama (Std Err)	(\$140)	Kentucky (Std Err)	(\$136)	North Dakota (Std Err)	(\$124)
Alaska	\$4,124	Louisiana	\$4,659*	Ohio	\$3,612*
Alaska (Std Err)	(\$172)	Louisiana (Std Err)	(\$171)	Ohio (Std Err)	(\$141)
Arizona	\$4,220	Maine	\$3,879	Oklahoma	\$4,209
Arizona (Std Err)	(\$155)	Maine (Std Err)	(\$112)	Oklahoma (Std Err)	(\$184)
Arkansas	\$4,107	Maryland	\$4,330*	Oregon	\$3,414*
Arkansas (Std Err)	(\$143)	Maryland (Std Err)	(\$153)	Oregon (Std Err)	(\$147)
California	\$4,040	Massachusetts	\$3,929	Pennsylvania	\$3,750*
California (Std Err)	(\$146)	Massachusetts (Std Err)	(\$127)	Pennsylvania (Std Err)	(\$122)
Colorado	\$4,473	Michigan	\$3,232*	Rhode Island	\$3,997
Colorado (Std Err)	(\$331)	Michigan (Std Err)	(\$137)	Rhode Island (Std Err)	(\$116)
Connecticut	\$4,047	Minnesota	\$4,084	South Carolina	\$4,483*
Connecticut (Std Err)	(\$177)	Minnesota (Std Err)	(\$153)	South Carolina (Std Err)	(\$221)
Delaware	\$4,224	Mississippi	\$4,388	South Dakota	\$4,422*
Delaware (Std Err)	(\$168)	Mississippi (Std Err)	(\$215)	South Dakota (Std Err)	(\$118)
District of Columbia	\$4,184	Missouri	\$4,127	Tennessee	\$3,970
District of Columbia (Std Err)	(\$151)	Missouri (Std Err)	(\$128)	Tennessee (Std Err)	(\$173)
Florida	\$4,641*	Montana	\$3,530*	Texas	\$4,238*
Florida (Std Err)	(\$229)	Montana (Std Err)	(\$158)	Texas (Std Err)	(\$106)
Georgia	\$3,957	Nebraska	\$4,398*	Utah	\$3,712
Georgia (Std Err)	(\$140)	Nebraska (Std Err)	(\$137)	Utah (Std Err)	(\$155)
Hawaii	\$3,811	Nevada	\$4,032	Vermont	\$3,824
Hawaii (Std Err)	(\$198)	Nevada (Std Err)	(\$229)	Vermont (Std Err)	(\$125)
Idaho	\$3,643*	New Hampshire	\$4,203	Virginia	\$3,856
Idaho (Std Err)	(\$178)	New Hampshire (Std Err)	(\$158)	Virginia (Std Err)	(\$132)
Illinois	\$4,022	New Jersey	\$4,050	Washington	\$3,330*
Illinois (Std Err)	(\$106)	New Jersey (Std Err)	(\$197)	Washington (Std Err)	(\$222)
Indiana	\$3,725	New Mexico	\$4,382*	West Virginia	\$3,872
Indiana (Std Err)	(\$180)	New Mexico (Std Err)	(\$163)	West Virginia (Std Err)	(\$175)
Iowa	\$3,654*	New York	\$3,744	Wisconsin	\$3,661*
Iowa (Std Err)	(\$115)	New York (Std Err)	(\$161)	Wisconsin (Std Err)	(\$113)
Kansas	\$3,986	North Carolina	\$4,264	Wyoming	\$3,859
Kansas (Std Err)	(\$125)	North Carolina (Std Err)	(\$231)	Wyoming (Std Err)	(\$237)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2019-2021.

Note: * Statistically different from the national average of \$4,001 at $p < 0.05$. Note that the standard error on the national estimate of \$4,001 is \$33.

Appendix Exhibit 4.17

Average annual employee contribution (in dollars) (standard error) for family coverage, by State, 3-year average, 2019-2021

Alabama	\$5,865	Kentucky	\$5,413*	North Dakota	\$5,777
Alabama (Std Err)	(\$208)	Kentucky (Std Err)	(\$224)	North Dakota (Std Err)	(\$196)
Alaska	\$5,537	Louisiana	\$6,934*	Ohio	\$5,071*
Alaska (Std Err)	(\$296)	Louisiana (Std Err)	(\$252)	Ohio (Std Err)	(\$208)
Arizona	\$6,052	Maine	\$6,086	Oklahoma	\$6,483*
Arizona (Std Err)	(\$242)	Maine (Std Err)	(\$165)	Oklahoma (Std Err)	(\$256)
Arkansas	\$6,160	Maryland	\$6,480*	Oregon	\$5,794
Arkansas (Std Err)	(\$238)	Maryland (Std Err)	(\$245)	Oregon (Std Err)	(\$303)
California	\$6,018	Massachusetts	\$5,570	Pennsylvania	\$5,632
California (Std Err)	(\$215)	Massachusetts (Std Err)	(\$168)	Pennsylvania (Std Err)	(\$215)
Colorado	\$6,233	Michigan	\$4,124*	Rhode Island	\$5,625
Colorado (Std Err)	(\$300)	Michigan (Std Err)	(\$216)	Rhode Island (Std Err)	(\$145)
Connecticut	\$5,696	Minnesota	\$5,489	South Carolina	\$6,827
Connecticut (Std Err)	(\$196)	Minnesota (Std Err)	(\$212)	South Carolina (Std Err)	(\$603)
Delaware	\$6,627	Mississippi	\$6,563*	South Dakota	\$6,457*
Delaware (Std Err)	(\$453)	Mississippi (Std Err)	(\$268)	South Dakota (Std Err)	(\$163)
District of Columbia	\$6,736*	Missouri	\$6,726*	Tennessee	\$5,573
District of Columbia (Std Err)	(\$276)	Missouri (Std Err)	(\$294)	Tennessee (Std Err)	(\$227)
Florida	\$6,968*	Montana	\$5,332	Texas	\$6,681*
Florida (Std Err)	(\$263)	Montana (Std Err)	(\$335)	Texas (Std Err)	(\$185)
Georgia	\$6,103	Nebraska	\$6,247	Utah	\$5,699
Georgia (Std Err)	(\$218)	Nebraska (Std Err)	(\$222)	Utah (Std Err)	(\$225)
Hawaii	\$5,336*	Nevada	\$5,954	Vermont	\$5,523
Hawaii (Std Err)	(\$246)	Nevada (Std Err)	(\$311)	Vermont (Std Err)	(\$234)
Idaho	\$5,424*	New Hampshire	\$5,815	Virginia	\$6,549*
Idaho (Std Err)	(\$211)	New Hampshire (Std Err)	(\$171)	Virginia (Std Err)	(\$260)
Illinois	\$5,736	New Jersey	\$5,812	Washington	\$4,988
Illinois (Std Err)	(\$166)	New Jersey (Std Err)	(\$290)	Washington (Std Err)	(\$471)
Indiana	\$5,347	New Mexico	\$6,464*	West Virginia	\$5,562
Indiana (Std Err)	(\$339)	New Mexico (Std Err)	(\$258)	West Virginia (Std Err)	(\$342)
Iowa	\$5,684	New York	\$5,500*	Wisconsin	\$5,084*
Iowa (Std Err)	(\$158)	New York (Std Err)	(\$159)	Wisconsin (Std Err)	(\$157)
Kansas	\$6,136	North Carolina	\$6,372*	Wyoming	\$5,305*
Kansas (Std Err)	(\$232)	North Carolina (Std Err)	(\$215)	Wyoming (Std Err)	(\$296)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2019-2021.

Note: * Statistically different from the national average of \$5,904 at $p < 0.05$. Note that the standard error on the national estimate of \$5,904 is \$47.

Appendix Exhibit 4.18**Average percentage of premium contributed (standard error) by employees for single coverage, overall and by industry, 2021**

Industry	Percentage
United States	22.3%
United States (Std Err)	(0.2%)
Agriculture, fisheries, forestry	27.5%
Agriculture, fisheries, forestry (Std Err)	(3.2%)
Mining and manufacturing	20.9%
Mining and manufacturing (Std Err)	(0.5%)
Construction	26.1%
Construction (Std Err)	(1.4%)
Utilities and transportation	21.3%
Utilities and transportation (Std Err)	(1.0%)
Wholesale trade	22.5%
Wholesale trade (Std Err)	(1.1%)
Financial services and real estate	20.3%
Financial services and real estate (Std Err)	(0.6%)
Retail trade	26.9%
Retail trade (Std Err)	(0.7%)
Professional services	20.0%
Professional services (Std Err)	(0.4%)
Other services	25.5%
Other services (Std Err)	(0.7%)
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2021.	

Appendix Exhibit 4.19**Average percentage of premium contributed (standard error) by employees for employee-plus-one coverage, overall and by industry, 2021**

Industry	Percentage
United States	28.7%
United States (Std Err)	(0.4%)
Agriculture, fisheries, forestry	46.9%
Agriculture, fisheries, forestry (Std Err)	(4.3%)
Mining and manufacturing	25.5%
Mining and manufacturing (Std Err)	(0.8%)
Construction	38.1%
Construction (Std Err)	(3.0%)
Utilities and transportation	27.5%
Utilities and transportation (Std Err)	(2.2%)
Wholesale trade	28.3%
Wholesale trade (Std Err)	(1.4%)
Financial services and real estate	26.6%
Financial services and real estate (Std Err)	(1.0%)
Retail trade	32.3%
Retail trade (Std Err)	(0.9%)
Professional services	26.9%
Professional services (Std Err)	(0.6%)
Other services	34.9%
Other services (Std Err)	(1.1%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2021.

Appendix Exhibit 4.20**Average percentage of premium contributed (standard error) by employees for family coverage, overall and by industry, 2021**

Industry	Percentage
United States	28.9%
United States (Std Err)	(0.4%)
Agriculture, fisheries, forestry	33.1%
Agriculture, fisheries, forestry (Std Err)	(2.7%)
Mining and manufacturing	24.7%
Mining and manufacturing (Std Err)	(0.8%)
Construction	37.4%
Construction (Std Err)	(2.9%)
Utilities and transportation	23.7%
Utilities and transportation (Std Err)	(1.6%)
Wholesale trade	29.6%
Wholesale trade (Std Err)	(1.2%)
Financial services and real estate	26.5%
Financial services and real estate (Std Err)	(0.8%)
Retail trade	33.8%
Retail trade (Std Err)	(1.3%)
Professional services	28.2%
Professional services (Std Err)	(0.6%)
Other services	36.0%
Other services (Std Err)	(1.3%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2021.

Appendix Exhibit 4.21

Average percentage of premium contributed (standard error) by employees for single coverage, overall and by selected characteristics, 2021

Employer Characteristics	Percentage
United States	22.3%
United States (Std Err)	(0.2%)
Ownership: For Profit Inc.	23.5%
Ownership: For Profit Inc. (Std Err)	(0.3%)
Ownership: For Profit Uninc.	23.5%
Ownership: For Profit Uninc. (Std Err)	(0.7%)
Ownership: Nonprofit	17.4%
Ownership: Nonprofit (Std Err)	(0.6%)
Firm Age: 0-4 Years	28.9%
Firm Age: 0-4 Years (Std Err)	(2.1%)
Firm Age: 5-9 Years	27.2%
Firm Age: 5-9 Years (Std Err)	(1.5%)
Firm Age: 10-19 Years	23.7%
Firm Age: 10-19 Years (Std Err)	(0.9%)
Firm Age: 20+ Years	21.6%
Firm Age: 20+ Years (Std Err)	(0.3%)
# of Locations: 1 Location	22.7%
# of Locations: 1 Location (Std Err)	(0.6%)
# of Locations: 2+ Locations	22.1%
# of Locations: 2+ Locations (Std Err)	(0.3%)
% Full Time: 0-24%	25.9%
% Full Time: 0-24% (Std Err)	(2.0%)
% Full Time: 25-49%	25.7%
% Full Time: 25-49% (Std Err)	(0.9%)
% Full Time: 50-74%	23.0%
% Full Time: 50-74% (Std Err)	(0.9%)
% Full Time: 75%+	21.9%
% Full Time: 75%+ (Std Err)	(0.3%)
% Low Wage: 50%+	26.7%
% Low Wage: 50%+ (Std Err)	(0.7%)
% Low Wage: <50%	21.9%
% Low Wage: <50% (Std Err)	(0.3%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2021.

Note: “% Full Time” refers to the percentage of the establishment's workforce that worked full time in 2021. “% Low Wage” refers to the percentage of the establishment's workforce that earned less than \$13.50 per hour in 2021.

Appendix Exhibit 4.22

Average percentage of premium contributed (standard error) by employees for employee-plus-one coverage, overall and by selected characteristics, 2021

Employer Characteristics	Percentage
United States	28.7%
United States (Std Err)	(0.4%)
Ownership: For Profit Inc.	29.4%
Ownership: For Profit Inc. (Std Err)	(0.5%)
Ownership: For Profit Uninc.	30.3%
Ownership: For Profit Uninc. (Std Err)	(1.1%)
Ownership: Nonprofit	25.1%
Ownership: Nonprofit (Std Err)	(0.9%)
Firm Age: 0-4 Years	43.0%
Firm Age: 0-4 Years (Std Err)	(4.9%)
Firm Age: 5-9 Years	36.9%
Firm Age: 5-9 Years (Std Err)	(2.9%)
Firm Age: 10-19 Years	35.4%
Firm Age: 10-19 Years (Std Err)	(1.1%)
Firm Age: 20+ Years	27.4%
Firm Age: 20+ Years (Std Err)	(0.4%)
# of Locations: 1 Location	35.8%
# of Locations: 1 Location (Std Err)	(1.1%)
# of Locations: 2+ Locations	26.6%
# of Locations: 2+ Locations (Std Err)	(0.4%)
% Full Time: 0-24%	34.5%
% Full Time: 0-24% (Std Err)	(2.5%)
% Full Time: 25-49%	30.0%
% Full Time: 25-49% (Std Err)	(1.5%)
% Full Time: 50-74%	31.7%
% Full Time: 50-74% (Std Err)	(1.7%)
% Full Time: 75%+	28.2%
% Full Time: 75%+ (Std Err)	(0.4%)
% Low Wage: 50%+	35.6%
% Low Wage: 50%+ (Std Err)	(1.1%)
% Low Wage: <50%	28.3%
% Low Wage: <50% (Std Err)	(0.4%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2021.

Note: “% Full Time” refers to the percentage of the establishment's workforce that worked full time in 2021. “% Low Wage” refers to the percentage of the establishment's workforce that earned less than \$13.50 per hour in 2021.

Appendix Exhibit 4.23

Average percentage of premium contributed (standard error) by employees for family coverage, overall and by selected characteristics, 2021

Employer Characteristics	Percentage
United States	28.9%
United States (Std Err)	(0.4%)
Ownership: For Profit Inc.	29.6%
Ownership: For Profit Inc. (Std Err)	(0.5%)
Ownership: For Profit Uninc.	30.0%
Ownership: For Profit Uninc. (Std Err)	(1.0%)
Ownership: Nonprofit	25.7%
Ownership: Nonprofit (Std Err)	(0.8%)
Firm Age: 0-4 Years	35.0%
Firm Age: 0-4 Years (Std Err)	(3.8%)
Firm Age: 5-9 Years	37.4%
Firm Age: 5-9 Years (Std Err)	(3.4%)
Firm Age: 10-19 Years	35.6%
Firm Age: 10-19 Years (Std Err)	(1.6%)
Firm Age: 20+ Years	27.8%
Firm Age: 20+ Years (Std Err)	(0.4%)
# of Locations: 1 Location	34.2%
# of Locations: 1 Location (Std Err)	(1.1%)
# of Locations: 2+ Locations	27.3%
# of Locations: 2+ Locations (Std Err)	(0.4%)
% Full Time: 0-24%	25.5%
% Full Time: 0-24% (Std Err)	(4.2%)
% Full Time: 25-49%	34.3%
% Full Time: 25-49% (Std Err)	(2.3%)
% Full Time: 50-74%	30.6%
% Full Time: 50-74% (Std Err)	(1.4%)
% Full Time: 75%+	28.5%
% Full Time: 75%+ (Std Err)	(0.4%)
% Low Wage: 50%+	35.3%
% Low Wage: 50%+ (Std Err)	(1.5%)
% Low Wage: <50%	28.6%
% Low Wage: <50% (Std Err)	(0.4%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2021.

Note: “% Full Time” refers to the percentage of the establishment's workforce that worked full time in 2021. “% Low Wage” refers to the percentage of the establishment's workforce that earned less than \$13.50 per hour in 2021.

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, 2009-2021

Low wage	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
50%+ Low-Wage Employees	24.1%	24.6%	24.7%	24.4%	25.7%	25.4%	26.2%	26.2%	26.9%	25.4%	26.3%	25.3%	26.7%
50%+ Low-Wage Employees (Std Err)	(0.3%)	(0.5%)	(0.8%)	(0.4%)	(0.6%)	(0.5%)	(0.8%)	(0.5%)	(0.6%)	(0.8%)	(0.7%)	(0.7%)	(0.7%)
<50% Low-Wage Employees	19.8%	19.9%	20.2%	20.1%	20.1%	20.4%	20.4%	21.1%	21.6%	20.7%	20.7%	21.0%	21.9%
<50% Low-Wage Employees (Std Err)	(0.3%)	(0.3%)	(0.1%)	(0.3%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.3%)	(0.2%)	(0.3%)	(0.2%)	(0.3%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.
Note: Wage levels in the MEPS-IC questionnaires have been adjusted to account for changing wages over time. In 2021, low-wage employees were defined as those earning less than \$13.50 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, 2009-2021

Low wage	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
50%+ Low-Wage Employees	28.6%	30.9%	33.3%	30.9%	32.4%	32.1%	33.8%	34.4%	34.2%	30.5%	33.3%	34.0%	35.6%
50%+ Low-Wage Employees (Std Err)	(0.8%)	(0.6%)	(0.7%)	(0.8%)	(0.6%)	(1.2%)	(1.0%)	(1.0%)	(1.1%)	(1.3%)	(1.3%)	(1.1%)	(1.1%)
<50% Low-Wage Employees	25.7%	25.1%	25.7%	26.0%	26.0%	26.3%	26.7%	27.3%	27.1%	26.8%	27.2%	28.0%	28.3%
<50% Low-Wage Employees (Std Err)	(0.3%)	(0.4%)	(0.3%)	(0.4%)	(0.2%)	(0.4%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.4%)	(0.4%)	(0.4%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.
Note: Wage levels in the MEPS-IC questionnaires have been adjusted to account for changing wages over time. In 2021, low-wage employees were defined as those earning less than \$13.50 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, 2009-2021

Low wage	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
50%+ Low-Wage Employees	30.2%	31.6%	31.0%	33.4%	31.7%	33.1%	34.4%	35.8%	35.7%	35.8%	34.1%	35.8%	35.3%
50%+ Low-Wage Employees (Std Err)	(1.0%)	(0.7%)	(0.7%)	(0.6%)	(0.8%)	(0.7%)	(0.9%)	(0.9%)	(1.0%)	(1.5%)	(1.3%)	(0.9%)	(1.5%)
<50% Low-Wage Employees	26.2%	26.3%	25.9%	26.7%	27.1%	26.5%	26.7%	27.5%	27.4%	27.2%	27.5%	28.4%	28.6%
<50% Low-Wage Employees (Std Err)	(0.3%)	(0.5%)	(0.4%)	(0.4%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.4%)	(0.3%)	(0.4%)	(0.4%)	(0.4%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.
Note: Wage levels in the MEPS-IC questionnaires have been adjusted to account for changing wages over time. In 2021, low-wage employees were defined as those earning less than \$13.50 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, 2021

Coverage	Estimate	Total	<50 employees	50-99 employees	100 or more employees
Single	Average (mean)	\$1,643	\$1,650	\$1,793	\$1,627
Single	Average (mean) (Std Err)	(\$19)	(\$47)	(\$89)	(\$21)
Single	10 percentile	\$0	\$0	\$0	\$310
Single	10 percentile (Std Err)	(\$43)	(\$96)	(\$75)	(\$40)
Single	25 percentile	\$700	\$0	\$530	\$820
Single	25 percentile (Std Err)	(\$16)	(\$96)	(\$132)	(\$25)
Single	50 percentile (median)	\$1,400	\$1,200	\$1,500	\$1,400
Single	50 percentile (median) (Std Err)	(\$21)	(\$67)	(\$90)	(\$19)
Single	75 percentile	\$2,200	\$2,600	\$2,600	\$2,100
Single	75 percentile (Std Err)	(\$28)	(\$77)	(\$105)	(\$30)
Single	90 percentile	\$3,300	\$4,000	\$3,800	\$3,100
Single	90 percentile (Std Err)	(\$35)	(\$85)	(\$206)	(\$64)
Employee-plus-one	Average (mean)	\$4,199	\$4,984	\$5,526	\$3,986
Employee-plus-one	Average (mean) (Std Err)	(\$64)	(\$288)	(\$224)	(\$62)
Employee-plus-one	10 percentile	\$760	\$0	\$1,500	\$940
Employee-plus-one	10 percentile (Std Err)	(\$101)	(\$245)	(\$232)	(\$65)
Employee-plus-one	25 percentile	\$2,100	\$590†	\$2,800	\$2,200
Employee-plus-one	25 percentile (Std Err)	(\$52)	(\$318)	(\$214)	(\$43)
Employee-plus-one	50 percentile (median)	\$3,500	\$4,200	\$4,900	\$3,400
Employee-plus-one	50 percentile (median) (Std Err)	(\$43)	(\$306)	(\$247)	(\$41)
Employee-plus-one	75 percentile	\$5,400	\$7,300	\$7,000	\$5,000
Employee-plus-one	75 percentile (Std Err)	(\$79)	(\$249)	(\$286)	(\$68)
Employee-plus-one	90 percentile	\$8,200	\$11,000	\$10,000	\$7,500
Employee-plus-one	90 percentile (Std Err)	(\$141)	(\$650)	(\$506)	(\$148)
Family	Average (mean)	\$6,174	\$6,967	\$7,997	\$5,937
Family	Average (mean) (Std Err)	(\$87)	(\$283)	(\$384)	(\$93)
Family	10 percentile	\$920	\$0	\$890†	\$1,400
Family	10 percentile (Std Err)	(\$122)	(\$513)	(\$501)	(\$111)
Family	25 percentile	\$3,000	\$0	\$3,800	\$3,200
Family	25 percentile (Std Err)	(\$100)	(\$513)	(\$409)	(\$99)
Family	50 percentile (median)	\$5,100	\$5,500	\$6,600	\$5,100
Family	50 percentile (median) (Std Err)	(\$72)	(\$371)	(\$306)	(\$70)
Family	75 percentile	\$7,900	\$11,000	\$11,000	\$7,400
Family	75 percentile (Std Err)	(\$124)	(\$443)	(\$568)	(\$120)
Family	90 percentile	\$13,000	\$16,000	\$16,000	\$11,000
Family	90 percentile (Std Err)	(\$307)	(\$636)	(\$933)	(\$318)

Note: † Estimate does not meet standard of reliability or precision.

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2021.

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, 2009-2021

Number of Employees	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
U.S.	73.8%	77.5%	77.8%	79.6%	81.3%	83.9%	85.4%	84.5%	87.5%	87.3%	86.6%	89.2%	88.5%
U.S. (Std Err)	(0.5%)	(0.3%)	(0.7%)	(0.6%)	(0.7%)	(0.5%)	(0.5%)	(0.5%)	(0.4%)	(0.4%)	(0.5%)	(0.4%)	(0.5%)
<50	73.5%	75.7%	76.3%	79.5%	79.5%	80.8%	82.1%	81.7%	82.3%	83.0%	84.1%	86.5%	86.0%
<50 (Std Err)	(0.7%)	(0.7%)	(0.4%)	(1.0%)	(0.8%)	(0.8%)	(0.8%)	(0.8%)	(0.8%)	(0.8%)	(0.9%)	(0.8%)	(0.9%)
50-99	70.6%	78.2%	79.6%	80.3%	78.0%	82.4%	85.3%	82.5%	83.7%	85.1%	87.5%	89.0%	89.7%
50-99 (Std Err)	(1.9%)	(1.5%)	(1.7%)	(1.4%)	(1.1%)	(1.5%)	(1.5%)	(1.5%)	(1.6%)	(1.4%)	(1.5%)	(1.5%)	(1.3%)
100+	74.2%	77.8%	77.9%	79.6%	81.9%	84.6%	86.1%	85.2%	88.8%	88.3%	87.1%	89.7%	88.8%
100+ (Std Err)	(0.6%)	(0.3%)	(1.0%)	(0.7%)	(0.7%)	(0.6%)	(0.6%)	(0.6%)	(0.4%)	(0.5%)	(0.5%)	(0.5%)	(0.5%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

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, 2009-2021

Number of Employees	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
U.S.	\$917	\$1,025	\$1,123	\$1,167	\$1,273	\$1,353	\$1,541	\$1,696	\$1,808	\$1,846	\$1,931	\$1,945	\$2,004
U.S. (Std Err)	(\$9)	(\$18)	(\$12)	(\$8)	(\$20)	(\$13)	(\$16)	(\$16)	(\$17)	(\$17)	(\$18)	(\$18)	(\$20)
<50	\$1,283	\$1,447	\$1,561	\$1,628	\$1,695	\$1,777	\$1,964	\$2,105	\$2,136	\$2,327	\$2,386	\$2,376	\$2,485
<50 (Std Err)	(\$24)	(\$21)	(\$26)	(\$25)	(\$24)	(\$28)	(\$35)	(\$34)	(\$35)	(\$36)	(\$35)	(\$39)	(\$43)
50-99	\$1,249	\$1,522	\$1,543	\$1,622	\$1,755	\$1,744	\$2,008	\$2,173	\$2,361	\$2,369	\$2,441	\$2,464	\$2,378
50-99 (Std Err)	(\$46)	(\$57)	(\$49)	(\$64)	(\$49)	(\$59)	(\$62)	(\$64)	(\$85)	(\$65)	(\$67)	(\$67)	(\$74)
100+	\$774	\$852	\$951	\$989	\$1,106	\$1,205	\$1,383	\$1,558	\$1,681	\$1,692	\$1,778	\$1,814	\$1,865
100+ (Std Err)	(\$7)	(\$20)	(\$14)	(\$10)	(\$19)	(\$14)	(\$18)	(\$18)	(\$20)	(\$19)	(\$21)	(\$20)	(\$23)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

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, 2009-2021

Number of Employees	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
U.S.	\$1,761	\$1,975	\$2,220	\$2,322	\$2,491	\$2,640	\$2,915	\$3,069	\$3,396	\$3,392	\$3,655	\$3,722	\$3,868
U.S. (Std Err)	(\$20)	(\$33)	(\$31)	(\$26)	(\$23)	(\$28)	(\$32)	(\$37)	(\$48)	(\$37)	(\$48)	(\$52)	(\$50)
<50	\$2,652	\$2,857	\$3,329	\$3,515	\$3,761	\$3,810	\$4,090	\$3,940	\$4,447	\$4,364	\$5,067	\$4,666	\$4,945
<50 (Std Err)	(\$50)	(\$42)	(\$57)	(\$71)	(\$56)	(\$71)	(\$88)	(\$98)	(\$126)	(\$97)	(\$113)	(\$126)	(\$157)
50-99	\$2,362	\$3,040	\$3,349	\$3,523	\$3,634	\$3,404	\$3,875	\$3,840	\$4,218	\$4,755	\$4,353	\$4,761	\$4,816
50-99 (Std Err)	(\$113)	(\$101)	(\$138)	(\$113)	(\$157)	(\$112)	(\$148)	(\$174)	(\$216)	(\$172)	(\$166)	(\$168)	(\$170)
100+	\$1,552	\$1,734	\$1,954	\$2,038	\$2,215	\$2,408	\$2,676	\$2,887	\$3,195	\$3,179	\$3,390	\$3,540	\$3,646
100+ (Std Err)	(\$21)	(\$33)	(\$37)	(\$31)	(\$18)	(\$31)	(\$34)	(\$41)	(\$53)	(\$40)	(\$53)	(\$58)	(\$54)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

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, 2019-2021

Alabama	90.8%	Kentucky	93.0%*	North Dakota	95.3%*
Alabama (Std Err)	(2.4%)	Kentucky (Std Err)	(1.2%)	North Dakota (Std Err)	(0.8%)
Alaska	91.8%	Louisiana	92.0%*	Ohio	92.5%*
Alaska (Std Err)	(2.1%)	Louisiana (Std Err)	(1.1%)	Ohio (Std Err)	(1.2%)
Arizona	94.4%*	Maine	96.3%*	Oklahoma	95.1%*
Arizona (Std Err)	(1.3%)	Maine (Std Err)	(0.9%)	Oklahoma (Std Err)	(0.9%)
Arkansas	95.7%*	Maryland	85.1%	Oregon	93.8%*
Arkansas (Std Err)	(0.8%)	Maryland (Std Err)	(2.0%)	Oregon (Std Err)	(1.3%)
California	73.2%*	Massachusetts	81.6%*	Pennsylvania	89.1%
California (Std Err)	(1.3%)	Massachusetts (Std Err)	(1.6%)	Pennsylvania (Std Err)	(1.0%)
Colorado	94.4%*	Michigan	94.1%*	Rhode Island	88.1%
Colorado (Std Err)	(0.9%)	Michigan (Std Err)	(0.9%)	Rhode Island (Std Err)	(1.3%)
Connecticut	91.6%*	Minnesota	90.0%	South Carolina	93.4%*
Connecticut (Std Err)	(1.2%)	Minnesota (Std Err)	(1.9%)	South Carolina (Std Err)	(1.5%)
Delaware	90.9%	Mississippi	96.1%*	South Dakota	97.1%*
Delaware (Std Err)	(1.5%)	Mississippi (Std Err)	(0.8%)	South Dakota (Std Err)	(0.5%)
District of Columbia	74.6%*	Missouri	92.5%*	Tennessee	91.1%*
District of Columbia (Std Err)	(1.6%)	Missouri (Std Err)	(1.0%)	Tennessee (Std Err)	(1.2%)
Florida	90.3%	Montana	96.5%*	Texas	93.0%*
Florida (Std Err)	(1.4%)	Montana (Std Err)	(0.7%)	Texas (Std Err)	(0.7%)
Georgia	91.2%*	Nebraska	97.5%*	Utah	93.9%*
Georgia (Std Err)	(1.3%)	Nebraska (Std Err)	(0.6%)	Utah (Std Err)	(0.9%)
Hawaii	37.6%*	Nevada	84.7%	Vermont	95.0%*
Hawaii (Std Err)	(1.9%)	Nevada (Std Err)	(1.8%)	Vermont (Std Err)	(0.8%)
Idaho	94.7%*	New Hampshire	91.2%*	Virginia	89.7%
Idaho (Std Err)	(0.8%)	New Hampshire (Std Err)	(1.4%)	Virginia (Std Err)	(1.4%)
Illinois	88.7%	New Jersey	82.4%*	Washington	93.5%*
Illinois (Std Err)	(1.0%)	New Jersey (Std Err)	(1.9%)	Washington (Std Err)	(1.3%)
Indiana	95.2%*	New Mexico	92.3%*	West Virginia	94.2%*
Indiana (Std Err)	(0.9%)	New Mexico (Std Err)	(1.1%)	West Virginia (Std Err)	(0.8%)
Iowa	95.0%*	New York	77.6%*	Wisconsin	93.2%*
Iowa (Std Err)	(0.8%)	New York (Std Err)	(1.2%)	Wisconsin (Std Err)	(1.2%)
Kansas	93.7%*	North Carolina	94.4%*	Wyoming	94.4%*
Kansas (Std Err)	(1.0%)	North Carolina (Std Err)	(0.9%)	Wyoming (Std Err)	(1.2%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2019-2021.

Note: * Statistically different from the national average of 88.1 percent at $p < 0.05$. Note that the standard error on the national estimate of 88.1 percent is 0.26 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, 2019-2021

Alabama	\$1,587*	Kentucky	\$2,128*	North Dakota	\$1,941
Alabama (Std Err)	(\$55)	Kentucky (Std Err)	(\$53)	North Dakota (Std Err)	(\$55)
Alaska	\$1,894	Louisiana	\$1,927	Ohio	\$2,081*
Alaska (Std Err)	(\$68)	Louisiana (Std Err)	(\$59)	Ohio (Std Err)	(\$49)
Arizona	\$2,274*	Maine	\$2,380*	Oklahoma	\$2,039
Arizona (Std Err)	(\$66)	Maine (Std Err)	(\$65)	Oklahoma (Std Err)	(\$57)
Arkansas	\$1,828*	Maryland	\$1,658*	Oregon	\$2,121
Arkansas (Std Err)	(\$47)	Maryland (Std Err)	(\$57)	Oregon (Std Err)	(\$148)
California	\$1,683*	Massachusetts	\$1,693*	Pennsylvania	\$1,711*
California (Std Err)	(\$41)	Massachusetts (Std Err)	(\$65)	Pennsylvania (Std Err)	(\$43)
Colorado	\$2,063	Michigan	\$1,661*	Rhode Island	\$1,947
Colorado (Std Err)	(\$62)	Michigan (Std Err)	(\$46)	Rhode Island (Std Err)	(\$70)
Connecticut	\$2,130*	Minnesota	\$2,230*	South Carolina	\$2,097*
Connecticut (Std Err)	(\$61)	Minnesota (Std Err)	(\$62)	South Carolina (Std Err)	(\$67)
Delaware	\$1,828	Mississippi	\$1,728*	South Dakota	\$2,407*
Delaware (Std Err)	(\$61)	Mississippi (Std Err)	(\$65)	South Dakota (Std Err)	(\$52)
District of Columbia	\$1,346*	Missouri	\$2,129*	Tennessee	\$2,250*
District of Columbia (Std Err)	(\$42)	Missouri (Std Err)	(\$56)	Tennessee (Std Err)	(\$66)
Florida	\$2,087*	Montana	\$2,461*	Texas	\$2,090*
Florida (Std Err)	(\$67)	Montana (Std Err)	(\$70)	Texas (Std Err)	(\$43)
Georgia	\$1,976	Nebraska	\$2,024	Utah	\$1,819*
Georgia (Std Err)	(\$60)	Nebraska (Std Err)	(\$49)	Utah (Std Err)	(\$56)
Hawaii	\$1,273*	Nevada	\$1,839	Vermont	\$2,032
Hawaii (Std Err)	(\$87)	Nevada (Std Err)	(\$63)	Vermont (Std Err)	(\$61)
Idaho	\$2,000	New Hampshire	\$2,429*	Virginia	\$1,868
Idaho (Std Err)	(\$47)	New Hampshire (Std Err)	(\$71)	Virginia (Std Err)	(\$62)
Illinois	\$1,834*	New Jersey	\$1,675*	Washington	\$1,807*
Illinois (Std Err)	(\$42)	New Jersey (Std Err)	(\$55)	Washington (Std Err)	(\$62)
Indiana	\$2,165*	New Mexico	\$1,971	West Virginia	\$1,950
Indiana (Std Err)	(\$56)	New Mexico (Std Err)	(\$94)	West Virginia (Std Err)	(\$57)
Iowa	\$2,155*	New York	\$1,739*	Wisconsin	\$2,174*
Iowa (Std Err)	(\$50)	New York (Std Err)	(\$43)	Wisconsin (Std Err)	(\$61)
Kansas	\$1,953	North Carolina	\$2,258*	Wyoming	\$1,877
Kansas (Std Err)	(\$61)	North Carolina (Std Err)	(\$58)	Wyoming (Std Err)	(\$53)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2019-2021.

Note: * Statistically different from the national average of \$1,943 at $p < 0.05$. Note that the standard error on the national estimate of \$1,943 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, 2019-2021

Alabama	\$3,101*	Kentucky	\$3,851	North Dakota	\$3,596
Alabama (Std Err)	(\$152)	Kentucky (Std Err)	(\$135)	North Dakota (Std Err)	(\$121)
Alaska	\$3,611	Louisiana	\$4,138*	Ohio	\$4,011*
Alaska (Std Err)	(\$175)	Louisiana (Std Err)	(\$154)	Ohio (Std Err)	(\$127)
Arizona	\$4,433	Maine	\$3,804	Oklahoma	\$4,075*
Arizona (Std Err)	(\$378)	Maine (Std Err)	(\$183)	Oklahoma (Std Err)	(\$165)
Arkansas	\$3,550	Maryland	\$3,287*	Oregon	\$3,509
Arkansas (Std Err)	(\$117)	Maryland (Std Err)	(\$125)	Oregon (Std Err)	(\$161)
California	\$3,432*	Massachusetts	\$3,384*	Pennsylvania	\$3,185*
California (Std Err)	(\$124)	Massachusetts (Std Err)	(\$124)	Pennsylvania (Std Err)	(\$105)
Colorado	\$4,141*	Michigan	\$3,044*	Rhode Island	\$3,697
Colorado (Std Err)	(\$162)	Michigan (Std Err)	(\$135)	Rhode Island (Std Err)	(\$195)
Connecticut	\$3,985	Minnesota	\$4,280*	South Carolina	\$3,912
Connecticut (Std Err)	(\$181)	Minnesota (Std Err)	(\$153)	South Carolina (Std Err)	(\$154)
Delaware	\$3,355*	Mississippi	\$3,430	South Dakota	\$4,114*
Delaware (Std Err)	(\$176)	Mississippi (Std Err)	(\$148)	South Dakota (Std Err)	(\$131)
District of Columbia	\$2,867*	Missouri	\$4,142*	Tennessee	\$4,284*
District of Columbia (Std Err)	(\$125)	Missouri (Std Err)	(\$128)	Tennessee (Std Err)	(\$216)
Florida	\$3,825	Montana	\$3,630	Texas	\$4,023*
Florida (Std Err)	(\$188)	Montana (Std Err)	(\$169)	Texas (Std Err)	(\$114)
Georgia	\$4,062	Nebraska	\$3,829	Utah	\$3,854
Georgia (Std Err)	(\$192)	Nebraska (Std Err)	(\$123)	Utah (Std Err)	(\$127)
Hawaii	\$2,795*	Nevada	\$3,476	Vermont	\$3,700
Hawaii (Std Err)	(\$171)	Nevada (Std Err)	(\$144)	Vermont (Std Err)	(\$144)
Idaho	\$3,486	New Hampshire	\$4,428*	Virginia	\$3,600
Idaho (Std Err)	(\$130)	New Hampshire (Std Err)	(\$166)	Virginia (Std Err)	(\$153)
Illinois	\$3,709	New Jersey	\$3,309*	Washington	\$3,365*
Illinois (Std Err)	(\$119)	New Jersey (Std Err)	(\$157)	Washington (Std Err)	(\$149)
Indiana	\$4,086*	New Mexico	\$4,040*	West Virginia	\$3,749
Indiana (Std Err)	(\$153)	New Mexico (Std Err)	(\$145)	West Virginia (Std Err)	(\$163)
Iowa	\$3,943	New York	\$3,216*	Wisconsin	\$4,122*
Iowa (Std Err)	(\$122)	New York (Std Err)	(\$83)	Wisconsin (Std Err)	(\$143)
Kansas	\$3,627	North Carolina	\$4,033*	Wyoming	\$3,897
Kansas (Std Err)	(\$131)	North Carolina (Std Err)	(\$144)	Wyoming (Std Err)	(\$150)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2019-2021.

Note: * Statistically different from the national average of \$3,715 at $p < 0.05$. Note that the standard error on the national estimate of \$3,715 is \$28.

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, 2009-2021

Number of Employees	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
U.S.	23.1%	25.1%	26.1%	27.4%	30.4%	32.6%	35.0%	34.9%	37.6%	37.7%	34.5%	35.1%	38.3%
U.S. (Std Err)	(0.7%)	(0.7%)	(0.4%)	(0.4%)	(0.3%)	(0.6%)	(0.6%)	(0.6%)	(0.7%)	(0.6%)	(0.7%)	(0.6%)	(0.7%)
<50	15.9%	14.9%	15.4%	17.3%	18.7%	19.5%	20.4%	20.6%	22.1%	22.4%	20.5%	21.2%	20.7%
<50 (Std Err)	(0.5%)	(0.4%)	(0.5%)	(0.5%)	(1.0%)	(0.7%)	(0.9%)	(0.8%)	(0.8%)	(0.8%)	(0.9%)	(0.9%)	(1.0%)
50-99	13.5%	15.1%	14.8%	17.2%	18.8%	19.1%	21.8%	21.5%	21.8%	21.3%	19.7%	19.3%	24.4%
50-99 (Std Err)	(1.7%)	(1.4%)	(1.6%)	(1.2%)	(1.0%)	(1.5%)	(1.7%)	(1.6%)	(1.6%)	(1.6%)	(1.6%)	(1.5%)	(1.9%)
100+	25.7%	28.5%	29.6%	30.6%	34.1%	36.6%	39.2%	38.9%	41.9%	42.0%	38.5%	38.7%	42.7%
100+ (Std Err)	(0.9%)	(0.9%)	(0.5%)	(0.5%)	(0.5%)	(0.8%)	(0.8%)	(0.7%)	(0.9%)	(0.8%)	(0.9%)	(0.7%)	(0.8%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

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, 2009-2021

Number of Employees	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
U.S.	18.6%	18.8%	18.9%	19.0%	19.2%	19.8%	20.1%	20.5%	20.1%	20.2%	20.0%	20.5%	20.8%
U.S. (Std Err)	(0.1%)	(0.2%)	(0.2%)	(0.2%)	(0.1%)	(0.1%)	(0.1%)	(0.1%)	(0.2%)	(0.2%)	(0.1%)	(0.2%)	(0.2%)
<50	20.2%	20.0%	21.5%	20.8%	21.3%	21.5%	22.6%	22.2%	22.2%	23.0%	22.8%	23.5%	23.5%
<50 (Std Err)	(0.3%)	(0.2%)	(0.3%)	(0.2%)	(0.4%)	(0.3%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.6%)	(0.5%)
50-99	19.0%	19.6%	20.2%	20.7%	21.0%	21.1%	21.6%	22.3%	21.9%	21.6%	22.4%	23.0%	21.6%
50-99 (Std Err)	(0.6%)	(0.8%)	(0.8%)	(0.4%)	(0.7%)	(0.7%)	(0.7%)	(0.7%)	(0.7%)	(0.7%)	(0.7%)	(0.8%)	(0.7%)
100+	18.4%	18.6%	18.5%	18.7%	18.8%	19.5%	19.8%	20.2%	19.8%	19.8%	19.6%	20.2%	20.5%
100+ (Std Err)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.1%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

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, 2009-2021

Number of Employees	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
U.S.	72.6%	70.0%	68.2%	66.3%	64.8%	61.3%	59.9%	60.6%	59.2%	58.1%	59.8%	58.8%	56.8%
U.S. (Std Err)	(0.5%)	(0.7%)	(0.7%)	(0.7%)	(0.5%)	(0.6%)	(0.6%)	(0.6%)	(0.7%)	(0.6%)	(0.7%)	(0.6%)	(0.7%)
<50	73.6%	74.0%	72.6%	72.7%	70.6%	67.3%	69.6%	69.5%	71.5%	68.3%	72.3%	69.4%	70.2%
<50 (Std Err)	(0.5%)	(0.4%)	(0.7%)	(1.0%)	(0.7%)	(0.9%)	(1.0%)	(0.9%)	(0.9%)	(0.9%)	(1.0%)	(1.0%)	(1.1%)
50-99	79.4%	75.8%	73.5%	71.2%	71.9%	74.6%	65.2%	69.3%	70.2%	69.7%	67.1%	68.0%	66.2%
50-99 (Std Err)	(1.8%)	(1.6%)	(1.1%)	(1.7%)	(1.5%)	(1.6%)	(2.0%)	(1.8%)	(1.8%)	(1.8%)	(2.0%)	(2.0%)	(2.1%)
100+	71.7%	68.5%	66.7%	64.5%	62.9%	58.9%	57.4%	58.1%	55.9%	55.2%	56.7%	56.3%	53.5%
100+ (Std Err)	(0.5%)	(0.9%)	(0.9%)	(0.9%)	(0.6%)	(0.8%)	(0.8%)	(0.8%)	(0.9%)	(0.8%)	(0.9%)	(0.8%)	(0.8%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

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, 2009-2021

Number of Employees	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
U.S.	\$21.53	\$22.82	\$23.34	\$23.77	\$24.31	\$24.77	\$25.04	\$25.89	\$26.50	\$26.81	\$26.68	\$26.92	\$27.41
U.S. (Std Err)	(\$0.10)	(\$0.10)	(\$0.11)	(\$0.16)	(\$0.13)	(\$0.12)	(\$0.12)	(\$0.12)	(\$0.13)	(\$0.14)	(\$0.16)	(\$0.17)	(\$0.18)
<50	\$23.66	\$24.79	\$25.71	\$26.07	\$26.75	\$27.14	\$27.30	\$27.82	\$28.21	\$29.16	\$29.16	\$30.02	\$30.46
<50 (Std Err)	(\$0.07)	(\$0.15)	(\$0.17)	(\$0.14)	(\$0.22)	(\$0.22)	(\$0.22)	(\$0.23)	(\$0.27)	(\$0.25)	(\$0.30)	(\$0.34)	(\$0.44)
50-99	\$22.93	\$24.62	\$24.05	\$25.05	\$25.37	\$26.29	\$27.06	\$27.43	\$27.36	\$28.37	\$27.88	\$28.26	\$29.36
50-99 (Std Err)	(\$0.31)	(\$0.36)	(\$0.34)	(\$0.26)	(\$0.44)	(\$0.35)	(\$0.40)	(\$0.39)	(\$0.48)	(\$0.42)	(\$0.48)	(\$0.53)	(\$0.64)
100+	\$20.86	\$22.13	\$22.68	\$23.07	\$23.60	\$24.03	\$24.25	\$25.28	\$25.99	\$26.11	\$25.93	\$26.17	\$26.46
100+ (Std Err)	(\$0.12)	(\$0.11)	(\$0.12)	(\$0.22)	(\$0.17)	(\$0.14)	(\$0.15)	(\$0.15)	(\$0.16)	(\$0.16)	(\$0.20)	(\$0.20)	(\$0.19)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

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, 2016-2021

Number of Employees	2016	2017	2018	2019	2020	2021
U.S.	60.8%	58.7%	58.0%	60.2%	58.2%	56.9%
U.S. (Std Err)	(0.6%)	(0.7%)	(0.6%)	(0.7%)	(0.7%)	(0.7%)
<50	69.2%	71.8%	69.5%	72.3%	69.5%	70.2%
<50 (Std Err)	(0.9%)	(0.9%)	(0.9%)	(1.0%)	(1.0%)	(1.1%)
50-99	70.2%	71.1%	69.4%	67.0%	68.9%	70.0%
50-99 (Std Err)	(1.8%)	(1.8%)	(1.8%)	(1.9%)	(1.9%)	(2.0%)
100+	58.4%	55.2%	54.9%	57.2%	55.5%	53.3%
100+ (Std Err)	(0.7%)	(0.8%)	(0.8%)	(0.9%)	(0.8%)	(0.8%)
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2016-2021.						

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, 2016-2021

Number of Employees	2016	2017	2018	2019	2020	2021
U.S.	\$40.29	\$41.97	\$43.36	\$43.71	\$45.29	\$46.29
U.S. (Std Err)	(\$0.23)	(\$0.26)	(\$0.28)	(\$0.31)	(\$0.41)	(\$0.35)
<50	\$44.11	\$46.27	\$49.48	\$51.27	\$51.98	\$54.09
<50 (Std Err)	(\$0.42)	(\$0.44)	(\$0.47)	(\$0.61)	(\$0.69)	(\$0.84)
50-99	\$43.20	\$43.99	\$48.22	\$47.75	\$50.22	\$52.29
50-99 (Std Err)	(\$0.87)	(\$0.82)	(\$0.88)	(\$0.97)	(\$1.05)	(\$1.10)
100+	\$39.10	\$40.68	\$41.40	\$41.42	\$43.41	\$43.71
100+ (Std Err)	(\$0.28)	(\$0.32)	(\$0.34)	(\$0.36)	(\$0.51)	(\$0.38)
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2016-2021.						

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, 2016-2021

Number of Employees	2016	2017	2018	2019	2020	2021
U.S.	35.5%	38.1%	38.3%	34.6%	36.3%	38.6%
U.S. (Std Err)	(0.6%)	(0.7%)	(0.6%)	(0.8%)	(0.7%)	(0.7%)
<50	22.3%	22.3%	22.6%	20.7%	20.8%	20.8%
<50 (Std Err)	(0.8%)	(0.8%)	(0.8%)	(0.9%)	(0.9%)	(1.0%)
50-99	22.3%	21.7%	20.7%	19.4%	20.6%	22.6%
50-99 (Std Err)	(1.6%)	(1.6%)	(1.5%)	(1.6%)	(1.6%)	(1.8%)
100+	39.3%	42.5%	42.7%	38.7%	40.1%	43.3%
100+ (Std Err)	(0.7%)	(0.8%)	(0.8%)	(0.9%)	(0.8%)	(0.8%)
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2016-2021.						

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, 2016-2021

Number of Employees	2016	2017	2018	2019	2020	2021
U.S.	20.7%	21.2%	21.0%	20.7%	21.4%	22.1%
U.S. (Std Err)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)
<50	23.9%	23.1%	24.9%	24.3%	25.1%	25.6%
<50 (Std Err)	(0.4%)	(0.4%)	(0.5%)	(0.5%)	(0.6%)	(0.7%)
50-99	23.3%	22.6%	22.6%	22.5%	23.8%	25.2%
50-99 (Std Err)	(0.8%)	(0.7%)	(0.8%)	(0.7%)	(0.9%)	(0.9%)
100+	20.2%	21.0%	20.5%	20.2%	20.9%	21.7%
100+ (Std Err)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2016-2021.						

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, 2009-2021

Number of Employees	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
U.S.	79.7%	80.8%	81.0%	80.7%	86.0%	91.1%	93.9%	93.5%	93.4%	92.3%	90.9%	91.0%	93.5%
U.S. (Std Err)	(0.6%)	(0.5%)	(0.5%)	(0.3%)	(0.5%)	(0.4%)	(0.3%)	(0.4%)	(0.3%)	(0.3%)	(0.4%)	(0.4%)	(0.3%)
<50	72.3%	73.3%	74.8%	75.4%	81.7%	85.7%	88.1%	88.6%	88.8%	87.3%	84.4%	82.2%	85.7%
<50 (Std Err)	(0.8%)	(0.7%)	(1.1%)	(0.4%)	(0.7%)	(0.8%)	(0.7%)	(0.7%)	(0.7%)	(0.7%)	(1.0%)	(1.0%)	(0.9%)
50-99	78.1%	81.5%	78.3%	77.4%	83.5%	88.9%	93.1%	92.5%	92.5%	89.8%	89.2%	88.5%	92.1%
50-99 (Std Err)	(1.6%)	(2.5%)	(1.8%)	(2.6%)	(0.8%)	(1.3%)	(1.2%)	(1.4%)	(1.2%)	(1.4%)	(1.5%)	(1.3%)	(1.2%)
100+	82.1%	83.0%	83.1%	82.6%	87.6%	92.7%	95.5%	94.7%	94.6%	93.7%	92.6%	92.9%	95.3%
100+ (Std Err)	(0.8%)	(0.7%)	(0.6%)	(0.5%)	(0.6%)	(0.4%)	(0.3%)	(0.5%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.3%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

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, 2009-2021

Number of Employees	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
U.S.	78.6%	78.5%	80.3%	80.9%	85.7%	91.4%	94.3%	94.0%	94.4%	93.3%	91.6%	88.7%	89.6%
U.S. (Std Err)	(0.9%)	(0.8%)	(0.5%)	(0.5%)	(0.9%)	(0.5%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.5%)	(0.5%)	(0.5%)
<50	70.0%	72.3%	72.0%	75.8%	80.9%	83.8%	87.8%	86.7%	86.8%	83.6%	83.3%	78.1%	73.8%
<50 (Std Err)	(1.3%)	(0.8%)	(0.6%)	(1.4%)	(1.2%)	(1.3%)	(1.1%)	(1.1%)	(1.0%)	(1.3%)	(1.3%)	(1.7%)	(2.1%)
50-99	77.2%	80.6%	79.5%	76.4%	83.5%	88.2%	91.5%	92.7%	94.3%	92.3%	90.2%	85.8%	88.0%
50-99 (Std Err)	(2.5%)	(2.0%)	(1.6%)	(2.7%)	(1.9%)	(1.8%)	(1.5%)	(1.4%)	(1.2%)	(1.6%)	(1.7%)	(2.3%)	(2.0%)
100+	80.4%	79.6%	81.8%	82.1%	86.7%	92.9%	95.4%	95.3%	95.6%	94.8%	93.1%	90.3%	92.2%
100+ (Std Err)	(0.9%)	(0.9%)	(0.7%)	(0.8%)	(1.0%)	(0.5%)	(0.5%)	(0.4%)	(0.4%)	(0.5%)	(0.5%)	(0.5%)	(0.5%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

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, 2009-2021

Number of Employees	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
U.S.	\$2,649	\$2,939	\$2,980	\$3,099	\$3,259	\$3,575	\$3,865	\$4,099	\$4,246	\$4,416	\$4,476	\$4,594	\$4,688
U.S. (Std Err)	(\$29)	(\$46)	(\$18)	(\$25)	(\$17)	(\$30)	(\$24)	(\$24)	(\$21)	(\$25)	(\$28)	(\$25)	(\$26)
<50	\$2,758	\$3,177	\$3,191	\$3,321	\$3,515	\$3,787	\$4,096	\$4,420	\$4,446	\$4,730	\$5,126	\$5,098	\$5,157
<50 (Std Err)	(\$26)	(\$125)	(\$43)	(\$48)	(\$38)	(\$49)	(\$52)	(\$53)	(\$47)	(\$45)	(\$54)	(\$58)	(\$66)
50-99	\$2,757	\$2,952	\$3,019	\$3,263	\$3,346	\$3,885	\$4,230	\$4,463	\$4,678	\$4,813	\$4,908	\$5,032	\$5,055
50-99 (Std Err)	(\$47)	(\$84)	(\$92)	(\$99)	(\$71)	(\$100)	(\$96)	(\$81)	(\$87)	(\$80)	(\$76)	(\$103)	(\$99)
100+	\$2,608	\$2,874	\$2,920	\$3,026	\$3,182	\$3,489	\$3,774	\$3,992	\$4,158	\$4,312	\$4,299	\$4,467	\$4,562
100+ (Std Err)	(\$39)	(\$68)	(\$31)	(\$29)	(\$21)	(\$37)	(\$28)	(\$28)	(\$25)	(\$30)	(\$34)	(\$29)	(\$30)
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.													

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, 2009-2021

Number of Employees	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
U.S.	\$5,438	\$5,854	\$6,010	\$6,356	\$6,500	\$7,114	\$7,542	\$7,881	\$8,183	\$8,375	\$8,534	\$8,867	\$8,983
U.S. (Std Err)	(\$67)	(\$78)	(\$54)	(\$61)	(\$40)	(\$63)	(\$60)	(\$67)	(\$65)	(\$63)	(\$65)	(\$69)	(\$70)
<50	\$5,638	\$6,209	\$6,210	\$6,671	\$6,843	\$7,488	\$7,676	\$8,330	\$8,821	\$9,025	\$9,777	\$9,785	\$9,657
<50 (Std Err)	(\$67)	(\$129)	(\$102)	(\$155)	(\$140)	(\$123)	(\$135)	(\$155)	(\$136)	(\$143)	(\$157)	(\$177)	(\$185)
50-99	\$5,340	\$6,015	\$6,296	\$6,299	\$6,594	\$7,228	\$7,608	\$8,393	\$8,605	\$9,219	\$9,314	\$10,104	\$9,465
50-99 (Std Err)	(\$159)	(\$178)	(\$234)	(\$277)	(\$281)	(\$301)	(\$239)	(\$265)	(\$246)	(\$231)	(\$217)	(\$228)	(\$254)
100+	\$5,410	\$5,779	\$5,961	\$6,311	\$6,440	\$7,050	\$7,519	\$7,785	\$8,066	\$8,240	\$8,304	\$8,692	\$8,871
100+ (Std Err)	(\$73)	(\$97)	(\$64)	(\$65)	(\$53)	(\$72)	(\$68)	(\$76)	(\$74)	(\$72)	(\$73)	(\$76)	(\$78)
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.													

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, 2009-2021

Number of Employees	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
U.S.	19.2%	24.6%	28.0%	30.7%	34.1%	39.2%	43.9%	47.1%	53.0%	53.6%	55.3%	57.7%	60.1%
U.S. (Std Err)	(0.6%)	(0.7%)	(0.4%)	(0.4%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.7%)	(0.7%)	(0.7%)
<50	30.8%	36.8%	40.9%	43.3%	45.6%	50.7%	52.1%	54.9%	55.1%	60.2%	63.6%	64.2%	64.4%
<50 (Std Err)	(1.0%)	(0.8%)	(0.7%)	(1.1%)	(1.2%)	(1.1%)	(1.1%)	(1.1%)	(1.1%)	(1.0%)	(1.2%)	(1.2%)	(1.3%)
50-99	28.0%	39.8%	38.3%	46.1%	46.5%	50.0%	55.0%	55.0%	58.9%	62.5%	65.3%	67.4%	64.6%
50-99 (Std Err)	(1.8%)	(2.2%)	(1.9%)	(1.9%)	(2.1%)	(2.1%)	(2.3%)	(2.0%)	(2.0%)	(2.0%)	(2.1%)	(2.1%)	(2.3%)
100+	14.7%	19.3%	23.1%	25.5%	29.4%	35.0%	40.5%	44.5%	51.8%	51.2%	52.4%	55.4%	58.7%
100+ (Std Err)	(0.5%)	(0.6%)	(0.4%)	(0.5%)	(0.6%)	(0.8%)	(0.8%)	(0.8%)	(0.8%)	(0.8%)	(0.9%)	(0.8%)	(0.8%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

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 2021, 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, 2009-2021

Number of Employees	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
U.S.	19.3%	23.7%	28.8%	30.3%	33.9%	39.4%	41.9%	44.4%	51.9%	50.7%	53.5%	55.2%	58.4%
U.S. (Std Err)	(0.6%)	(0.7%)	(0.5%)	(0.4%)	(0.4%)	(0.8%)	(0.8%)	(0.8%)	(0.9%)	(0.8%)	(0.9%)	(0.9%)	(0.9%)
<50	32.7%	37.5%	42.7%	44.3%	50.6%	51.9%	52.7%	49.8%	55.2%	56.6%	64.4%	61.6%	62.3%
<50 (Std Err)	(1.0%)	(1.1%)	(1.7%)	(1.6%)	(1.0%)	(1.5%)	(1.6%)	(1.6%)	(1.7%)	(1.6%)	(1.7%)	(1.9%)	(2.0%)
50-99	25.0%	37.7%	47.1%	48.8%	47.1%	46.6%	47.2%	54.6%	53.7%	60.0%	61.1%	62.5%	69.6%
50-99 (Std Err)	(1.7%)	(2.4%)	(2.1%)	(2.6%)	(3.0%)	(2.6%)	(2.8%)	(3.1%)	(3.1%)	(2.9%)	(2.7%)	(4.1%)	(2.6%)
100+	16.2%	20.0%	25.1%	26.6%	30.2%	36.8%	39.8%	42.9%	51.3%	49.2%	51.2%	53.9%	57.1%
100+ (Std Err)	(0.8%)	(0.7%)	(0.6%)	(0.5%)	(0.5%)	(0.9%)	(0.9%)	(1.0%)	(1.1%)	(0.9%)	(1.1%)	(1.0%)	(1.0%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2009-2021.

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 2021, 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 (standard error) in a high-deductible health insurance plan, overall and by State, 3-year average, 2019-2021

Alabama	44.6%*	Kentucky	70.7%*	North Dakota	61.5%*
Alabama (Std Err)	(2.5%)	Kentucky (Std Err)	(1.9%)	North Dakota (Std Err)	(1.9%)
Alaska	54.9%	Louisiana	55.6%	Ohio	65.1%*
Alaska (Std Err)	(2.4%)	Louisiana (Std Err)	(2.2%)	Ohio (Std Err)	(2.0%)
Arizona	70.6%*	Maine	72.0%*	Oklahoma	61.6%
Arizona (Std Err)	(2.4%)	Maine (Std Err)	(1.9%)	Oklahoma (Std Err)	(2.2%)
Arkansas	60.0%	Maryland	52.3%*	Oregon	62.0%
Arkansas (Std Err)	(2.3%)	Maryland (Std Err)	(2.4%)	Oregon (Std Err)	(2.9%)
California	45.1%*	Massachusetts	51.6%*	Pennsylvania	53.1%*
California (Std Err)	(1.6%)	Massachusetts (Std Err)	(2.3%)	Pennsylvania (Std Err)	(1.7%)
Colorado	65.9%*	Michigan	56.9%	Rhode Island	58.0%
Colorado (Std Err)	(2.4%)	Michigan (Std Err)	(2.2%)	Rhode Island (Std Err)	(2.2%)
Connecticut	65.1%*	Minnesota	67.0%*	South Carolina	64.7%*
Connecticut (Std Err)	(2.2%)	Minnesota (Std Err)	(2.4%)	South Carolina (Std Err)	(2.4%)
Delaware	55.2%	Mississippi	49.2%*	South Dakota	76.7%*
Delaware (Std Err)	(2.4%)	Mississippi (Std Err)	(2.4%)	South Dakota (Std Err)	(1.9%)
District of Columbia	32.3%*	Missouri	65.2%*	Tennessee	65.0%*
District of Columbia (Std Err)	(1.8%)	Missouri (Std Err)	(2.1%)	Tennessee (Std Err)	(2.1%)
Florida	62.9%*	Montana	70.5%*	Texas	61.1%*
Florida (Std Err)	(2.2%)	Montana (Std Err)	(2.0%)	Texas (Std Err)	(1.5%)
Georgia	60.2%	Nebraska	65.7%*	Utah	62.2%
Georgia (Std Err)	(2.7%)	Nebraska (Std Err)	(2.4%)	Utah (Std Err)	(2.3%)
Hawaii	15.7%*	Nevada	49.2%*	Vermont	61.1%
Hawaii (Std Err)	(1.4%)	Nevada (Std Err)	(2.4%)	Vermont (Std Err)	(2.0%)
Idaho	66.9%*	New Hampshire	70.0%*	Virginia	53.8%
Idaho (Std Err)	(2.0%)	New Hampshire (Std Err)	(2.3%)	Virginia (Std Err)	(2.5%)
Illinois	54.0%*	New Jersey	53.2%	Washington	59.8%
Illinois (Std Err)	(1.6%)	New Jersey (Std Err)	(2.7%)	Washington (Std Err)	(2.4%)
Indiana	67.2%*	New Mexico	54.7%	West Virginia	58.6%
Indiana (Std Err)	(2.0%)	New Mexico (Std Err)	(2.4%)	West Virginia (Std Err)	(2.3%)
Iowa	68.6%*	New York	47.1%*	Wisconsin	65.9%*
Iowa (Std Err)	(1.8%)	New York (Std Err)	(1.5%)	Wisconsin (Std Err)	(2.0%)
Kansas	60.0%	North Carolina	72.3%*	Wyoming	60.1%
Kansas (Std Err)	(2.2%)	North Carolina (Std Err)	(1.9%)	Wyoming (Std Err)	(2.6%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2019-2021.

Note: * Statistically different from the national average of 57.7 percent at $p < 0.05$. Note that the standard error on the national estimate of 57.7 percent is 0.39 percent.

Appendix Exhibit 5.22

Among private-sector enrolled employees with family coverage, percentage (standard error) in a high-deductible health insurance plan, overall and by State, 3-year average, 2019-2021

Alabama	42.5%*	Kentucky	65.0%*	North Dakota	54.3%
Alabama (Std Err)	(3.2%)	Kentucky (Std Err)	(3.4%)	North Dakota (Std Err)	(2.6%)
Alaska	51.1%	Louisiana	65.3%*	Ohio	64.1%*
Alaska (Std Err)	(3.7%)	Louisiana (Std Err)	(2.7%)	Ohio (Std Err)	(2.7%)
Arizona	68.9%*	Maine	60.4%	Oklahoma	61.0%
Arizona (Std Err)	(3.9%)	Maine (Std Err)	(3.6%)	Oklahoma (Std Err)	(2.7%)
Arkansas	58.0%	Maryland	51.2%	Oregon	55.9%
Arkansas (Std Err)	(2.8%)	Maryland (Std Err)	(2.8%)	Oregon (Std Err)	(3.0%)
California	45.7%*	Massachusetts	48.3%*	Pennsylvania	48.2%*
California (Std Err)	(1.9%)	Massachusetts (Std Err)	(2.5%)	Pennsylvania (Std Err)	(2.3%)
Colorado	66.2%*	Michigan	55.3%	Rhode Island	48.1%*
Colorado (Std Err)	(3.0%)	Michigan (Std Err)	(3.2%)	Rhode Island (Std Err)	(2.7%)
Connecticut	62.4%*	Minnesota	62.8%*	South Carolina	58.6%
Connecticut (Std Err)	(3.0%)	Minnesota (Std Err)	(2.8%)	South Carolina (Std Err)	(3.3%)
Delaware	47.2%*	Mississippi	49.7%*	South Dakota	64.8%*
Delaware (Std Err)	(3.4%)	Mississippi (Std Err)	(2.9%)	South Dakota (Std Err)	(2.7%)
District of Columbia	35.7%*	Missouri	64.3%*	Tennessee	60.9%
District of Columbia (Std Err)	(2.4%)	Missouri (Std Err)	(2.5%)	Tennessee (Std Err)	(3.4%)
Florida	58.3%	Montana	55.9%	Texas	60.3%*
Florida (Std Err)	(2.7%)	Montana (Std Err)	(3.4%)	Texas (Std Err)	(2.0%)
Georgia	62.2%*	Nebraska	61.1%	Utah	65.6%*
Georgia (Std Err)	(2.7%)	Nebraska (Std Err)	(2.9%)	Utah (Std Err)	(2.3%)
Hawaii	18.0%*	Nevada	48.2%*	Vermont	57.8%
Hawaii (Std Err)	(1.7%)	Nevada (Std Err)	(2.6%)	Vermont (Std Err)	(2.9%)
Idaho	51.5%	New Hampshire	63.8%*	Virginia	51.1%
Idaho (Std Err)	(2.5%)	New Hampshire (Std Err)	(2.8%)	Virginia (Std Err)	(3.1%)
Illinois	55.9%	New Jersey	51.3%	Washington	59.5%
Illinois (Std Err)	(2.1%)	New Jersey (Std Err)	(4.0%)	Washington (Std Err)	(3.6%)
Indiana	65.1%*	New Mexico	59.6%	West Virginia	57.6%
Indiana (Std Err)	(3.0%)	New Mexico (Std Err)	(2.4%)	West Virginia (Std Err)	(2.8%)
Iowa	61.0%*	New York	44.8%*	Wisconsin	59.9%
Iowa (Std Err)	(2.6%)	New York (Std Err)	(1.8%)	Wisconsin (Std Err)	(2.5%)
Kansas	53.9%	North Carolina	66.1%*	Wyoming	60.8%
Kansas (Std Err)	(2.5%)	North Carolina (Std Err)	(3.1%)	Wyoming (Std Err)	(3.2%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2019-2021.

Note: * Statistically different from the national average of 55.7 percent at $p < 0.05$. Note that the standard error on the national estimate of 55.7 percent is 0.50 percent.

Appendix Exhibit 5.23

Average individual deductible (in dollars) (standard error) per employee enrolled with single coverage in a high-deductible health insurance plan, overall and by State, 3-year average, 2019-2021

Alabama	\$2,614	Kentucky	\$2,579	North Dakota	\$2,621
Alabama (Std Err)	(\$72)	Kentucky (Std Err)	(\$65)	North Dakota (Std Err)	(\$57)
Alaska	\$2,684	Louisiana	\$2,686	Ohio	\$2,640
Alaska (Std Err)	(\$80)	Louisiana (Std Err)	(\$63)	Ohio (Std Err)	(\$54)
Arizona	\$2,797*	Maine	\$2,972*	Oklahoma	\$2,707
Arizona (Std Err)	(\$63)	Maine (Std Err)	(\$60)	Oklahoma (Std Err)	(\$67)
Arkansas	\$2,456*	Maryland	\$2,297*	Oregon	\$2,863
Arkansas (Std Err)	(\$55)	Maryland (Std Err)	(\$56)	Oregon (Std Err)	(\$154)
California	\$2,338*	Massachusetts	\$2,300*	Pennsylvania	\$2,417*
California (Std Err)	(\$42)	Massachusetts (Std Err)	(\$64)	Pennsylvania (Std Err)	(\$45)
Colorado	\$2,605	Michigan	\$2,287*	Rhode Island	\$2,623
Colorado (Std Err)	(\$57)	Michigan (Std Err)	(\$45)	Rhode Island (Std Err)	(\$60)
Connecticut	\$2,731*	Minnesota	\$2,782*	South Carolina	\$2,708
Connecticut (Std Err)	(\$54)	Minnesota (Std Err)	(\$54)	South Carolina (Std Err)	(\$63)
Delaware	\$2,600	Mississippi	\$2,687	South Dakota	\$2,825*
Delaware (Std Err)	(\$68)	Mississippi (Std Err)	(\$79)	South Dakota (Std Err)	(\$43)
District of Columbia	\$2,318*	Missouri	\$2,696	Tennessee	\$2,843*
District of Columbia (Std Err)	(\$52)	Missouri (Std Err)	(\$60)	Tennessee (Std Err)	(\$65)
Florida	\$2,695	Montana	\$3,086*	Texas	\$2,778*
Florida (Std Err)	(\$67)	Montana (Std Err)	(\$72)	Texas (Std Err)	(\$40)
Georgia	\$2,601	Nebraska	\$2,587	Utah	\$2,358*
Georgia (Std Err)	(\$59)	Nebraska (Std Err)	(\$67)	Utah (Std Err)	(\$50)
Hawaii	\$2,444	Nevada	\$2,632	Vermont	\$2,799*
Hawaii (Std Err)	(\$100)	Nevada (Std Err)	(\$70)	Vermont (Std Err)	(\$57)
Idaho	\$2,556	New Hampshire	\$2,947*	Virginia	\$2,626
Idaho (Std Err)	(\$48)	New Hampshire (Std Err)	(\$73)	Virginia (Std Err)	(\$67)
Illinois	\$2,551	New Jersey	\$2,221*	Washington	\$2,482
Illinois (Std Err)	(\$45)	New Jersey (Std Err)	(\$42)	Washington (Std Err)	(\$69)
Indiana	\$2,741*	New Mexico	\$2,820*	West Virginia	\$2,695
Indiana (Std Err)	(\$55)	New Mexico (Std Err)	(\$111)	West Virginia (Std Err)	(\$67)
Iowa	\$2,689	New York	\$2,437*	Wisconsin	\$2,772*
Iowa (Std Err)	(\$49)	New York (Std Err)	(\$48)	Wisconsin (Std Err)	(\$62)
Kansas	\$2,655	North Carolina	\$2,703	Wyoming	\$2,469*
Kansas (Std Err)	(\$68)	North Carolina (Std Err)	(\$57)	Wyoming (Std Err)	(\$60)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2019-2021.

Note: * Statistically different from the national average of \$2,594 at $p < 0.05$. Note that the standard error on the national estimate of \$2,594 is \$11.

Appendix Exhibit 5.24

Average family deductible (in dollars) (standard error) per employee enrolled with family coverage in a high-deductible health insurance plan, overall and by State, 3-year average, 2019-2021

Alabama	\$5,124	Kentucky	\$4,887	North Dakota	\$5,202
Alabama (Std Err)	(\$164)	Kentucky (Std Err)	(\$170)	North Dakota (Std Err)	(\$118)
Alaska	\$5,261	Louisiana	\$5,254	Ohio	\$5,168
Alaska (Std Err)	(\$181)	Louisiana (Std Err)	(\$146)	Ohio (Std Err)	(\$124)
Arizona	\$5,552	Maine	\$5,320	Oklahoma	\$5,553*
Arizona (Std Err)	(\$366)	Maine (Std Err)	(\$129)	Oklahoma (Std Err)	(\$184)
Arkansas	\$4,849*	Maryland	\$4,641*	Oregon	\$5,095
Arkansas (Std Err)	(\$112)	Maryland (Std Err)	(\$127)	Oregon (Std Err)	(\$166)
California	\$4,784*	Massachusetts	\$4,684*	Pennsylvania	\$4,745*
California (Std Err)	(\$135)	Massachusetts (Std Err)	(\$120)	Pennsylvania (Std Err)	(\$106)
Colorado	\$5,269	Michigan	\$4,339*	Rhode Island	\$5,536*
Colorado (Std Err)	(\$134)	Michigan (Std Err)	(\$123)	Rhode Island (Std Err)	(\$198)
Connecticut	\$5,170	Minnesota	\$5,460*	South Carolina	\$5,284
Connecticut (Std Err)	(\$199)	Minnesota (Std Err)	(\$131)	South Carolina (Std Err)	(\$157)
Delaware	\$5,273	Mississippi	\$5,291	South Dakota	\$5,374*
Delaware (Std Err)	(\$167)	Mississippi (Std Err)	(\$181)	South Dakota (Std Err)	(\$94)
District of Columbia	\$4,766*	Missouri	\$5,273	Tennessee	\$5,585*
District of Columbia (Std Err)	(\$154)	Missouri (Std Err)	(\$147)	Tennessee (Std Err)	(\$197)
Florida	\$5,140	Montana	\$5,250	Texas	\$5,513*
Florida (Std Err)	(\$221)	Montana (Std Err)	(\$176)	Texas (Std Err)	(\$102)
Georgia	\$5,313	Nebraska	\$5,166	Utah	\$4,908
Georgia (Std Err)	(\$218)	Nebraska (Std Err)	(\$116)	Utah (Std Err)	(\$126)
Hawaii	\$4,909	Nevada	\$5,085	Vermont	\$5,260
Hawaii (Std Err)	(\$179)	Nevada (Std Err)	(\$173)	Vermont (Std Err)	(\$162)
Idaho	\$5,080	New Hampshire	\$5,759*	Virginia	\$5,269
Idaho (Std Err)	(\$126)	New Hampshire (Std Err)	(\$158)	Virginia (Std Err)	(\$138)
Illinois	\$5,179	New Jersey	\$4,517*	Washington	\$4,640*
Illinois (Std Err)	(\$114)	New Jersey (Std Err)	(\$123)	Washington (Std Err)	(\$175)
Indiana	\$5,289	New Mexico	\$5,471*	West Virginia	\$5,363
Indiana (Std Err)	(\$151)	New Mexico (Std Err)	(\$138)	West Virginia (Std Err)	(\$154)
Iowa	\$5,274	New York	\$4,603*	Wisconsin	\$5,550*
Iowa (Std Err)	(\$105)	New York (Std Err)	(\$84)	Wisconsin (Std Err)	(\$150)
Kansas	\$5,146	North Carolina	\$5,085	Wyoming	\$5,173
Kansas (Std Err)	(\$134)	North Carolina (Std Err)	(\$144)	Wyoming (Std Err)	(\$154)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2019-2021.

Note: * Statistically different from the national average of \$5,086 at $p < 0.05$. Note that the standard error on the national estimate of \$5,086 is \$30.