



MEPS Insurance Component Chartbook 2014



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Medical Expenditure Panel Survey Insurance Component Chartbook 2014

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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: http://meps.ahrq.gov/mepsweb/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 2003 to 2014. To best convey key information from the IC, the report is presented in five sections: Health Insurance Offer Rates; Employee Eligibility and Enrollment; Health Insurance Premiums; Employee and Employer Contributions; and Employee Cost Sharing. Each section provides charts and discussion with links to MEPS-IC data tables in the Appendix that contain the estimates and standard errors for each exhibit.

With the implementation of many provisions of the Affordable Care Act in 2014, there is a high level of interest in how this law will alter the health insurance landscape. Many of the estimates are categorized by firm sizes that will be most relevant as the Affordable Care Act is fully implemented. For example, the law has different provisions for employers in firms with fewer than 50, 50 to 99, and 100 or more full-time equivalent (FTE) employees. Because the MEPS-IC does not collect FTE employment figures, the charts and tables in this publication use actual employment counts that should be closely compatible.

Each section contains a discussion of 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, unless otherwise noted. In some cases, differences noted in the text may vary from calculations 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 the respondents of the HC.

The IC uses two independent samples: the private sector and the public sector. The private-sector sample selects about 39,000 business establishments from more than 7 million establishments found on the Business Register at the U.S. Census Bureau. In 2014, the survey response rate was 70 percent. 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 IC selects almost 3,000 State and local government agencies. However, the focus of this report is only on the private sector. Additional information on IC sampling can be found in *Sample Design of the 2014 Medical Expenditure Panel Survey Insurance Component* (Davis, 2015).

There was no IC survey to collect 2007 data due to the transition from retrospective to current-year data collection. This methodological change improved the accuracy of the IC estimates. More information about this design change can be found in *Switching From Retrospective to Current-Year Data Collection in the Medical Expenditure Panel Survey - Insurance Component* (Kearney & Sommers, 2007).

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) and may be referred to in groups rather than in numeric order (e.g., Exhibits 3.1, 3.3, and 3.5 instead of 3.1, 3.2, 3.3).

References

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- Vistnes J., Davis K., Miller GE. *Results from the 2014 MEPS-IC Private-Sector National Tables*. Statistical Brief #477. Agency for Healthcare Research and Quality, Rockville, MD. July 2015. http://www.meps.ahrq.gov/mepsweb/data_files/publications/st477/stat477.pdf

Executive Summary



Executive Summary

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 2003 to 2014. 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 39,000 establishments) and high response rate (70 percent in 2014) permits analyses of variations in ESI by firm size and across States that are not readily available from other sources.

Understanding trends by firm size and across States is important in light of longstanding differences in these markets. Insurance markets differ by firm size due to smaller firms' more limited ability to pool risk and higher administrative costs than larger firms. State variation in ESI markets may reflect differences in employment patterns, health care prices, and utilization, as well as differences in State approaches to regulating private insurance and administering Medicaid. In addition, the Affordable Care Act introduced policy changes that could affect national ESI trends, as well as trends by firm size and across States.

The period presented in the chartbook, 2003 to 2014, shows trends both before and after the passage of the Affordable Care Act and the implementation of many of its provisions. Certain provisions, such as preventive care services without cost sharing and coverage of young adults on parents' health insurance policies, began in 2010. Starting in 2014, subsidized coverage became available to individuals through State and Federal marketplaces, and Medicaid expansions began in many States. In addition, most people were required to either obtain health insurance or make an individual shared responsibility payment beginning that year.

This chartbook describes trends and patterns in ESI overall, by detailed firm sizes, by firm sizes relevant to provisions of the Affordable Care Act, and by State. All differences noted are at the 0.05 significance level unless otherwise specified. All dollar estimates are nominal (not adjusted for inflation).

Summary of Findings

Availability of Coverage: Offer Rates

National. Continuing a trend that began in 2008, the percentage of employees working in an establishment where insurance was offered fell from 84.9 percent in 2013 to 83.2 percent in 2014, a decline of 1.7 percentage points. Between 2003 and 2013, the percentage of employees at firms of all sizes who worked for employers that offered health insurance declined from 86.8 percent to 84.9 percent, with all the decline occurring between 2008 and 2012 (Exhibit ES.1).

Firm Size. Between 2013 and 2014, the percentage of employees working at establishments that offered insurance declined from 53.1 percent in 2013 to 49.8 percent at small employers (fewer than 50 employees), from 87.0 percent in 2013 to 83.0 percent at medium-sized employers (50 to 99 employees), and from 98.0 percent in 2013 to 97.3 percent at large employers (100 or more employees). These results are consistent with the trend observed for small employers since 2008.

Exhibit ES.1

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

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

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

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

States. Since almost all large firms offer health insurance coverage, offer rates among small firms are an important factor contributing to overall State ESI coverage rates, along with the distribution of employers by firm size in the State. Nationwide, nearly half (49.8 percent) of employees of small firms (fewer than 50 workers) worked at establishments that offered insurance. However, there was substantial variation in the availability of workplace coverage across the country. States with small-employer offer rates exceeding the national average were:

- Alabama (59.3 percent),
- Connecticut (59.5 percent),
- The District of Columbia (66.1 percent),
- Hawaii (93.1 percent),
- Maryland (62.2 percent),
- Massachusetts (68.1 percent),
- New Jersey (60.2 percent),
- New York (56.8 percent),
- Ohio (58.0 percent),
- Pennsylvania (57.9 percent), and
- Rhode Island (61.0 percent) (Exhibit ES.2).

States with small-employer offer rates below the national average were:

- Alaska (39.8 percent),
- Arkansas (37.7 percent),
- Florida (37.6 percent),
- Georgia (40.6 percent),
- Indiana (41.4 percent),
- Montana (39.1 percent),
- New Mexico (34.3 percent),
- South Carolina (33.2 percent),
- Texas (42.3 percent),

Exhibit ES.2

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

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

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

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

- Utah (38.3 percent), and
- West Virginia (40.4 percent) (Exhibit ES.2).

As shown in Exhibit ES.2, there were regional patterns in small-employer offer rates: the New England and the Mid-Atlantic Census Divisions were the two Census Divisions with the largest share of States with above average offer rates. Similarly, the South Atlantic and West South Central Census Divisions were the two Census Divisions with the largest share of States with lower than average offer rates.

Exhibit 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, 2003-2014

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

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2003-2014.
Denominator: Within each category, all employees in establishments that offer health insurance.
Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

Coverage, Eligibility, and Take-Up Among Workers Offered Coverage

National. There was no significant change in the percentage of employees enrolled in coverage at establishments that offered insurance (the “coverage rate”) between 2013 (58.2 percent) and 2014 (57.8 percent). This finding is due to offsetting changes in eligibility and take-up rates, which make up the coverage rate. The eligibility rate is the percentage of workers eligible to enroll in coverage in establishments that offer coverage. This rate declined by 2.4 percentage points (from 77.8 percent in 2013 to 75.4 percent in 2014). Take-up rates, the percentage of eligible workers who enroll in coverage, increased by 1.9 percentage points (from 74.8 percent in 2013 to 76.7 percent in 2014) (Exhibits ES.3, ES.4, and ES.5).

Trends. From 2003 through 2013, coverage rates declined by 4.8 percentage points, primarily due to declines in take-up. The increase in take-up rates in 2014 reversed a downward trend in the previous decade when take-up rates fell from 80.3 percent in 2003 to 74.8 percent in 2013. The 2013 to 2014 decline in eligibility rates came at the end of a decade in which eligibility rates had been generally stable, except for an increase of 1.4 percentage points in 2009 that was offset by a 1.3 percentage point decrease in 2010 (Exhibits ES.3, ES.4, and ES.5).

Firm Size. There was no significant change in coverage rates from 2013 to 2014 for large, medium, or small firms. At firms with fewer than 50 employees and with 50 to 99 employees, this was because there were no significant changes in eligibility or take-up rates during this 1-year period. In contrast, at firms with 100 or more employees, this was due to offsetting changes in eligibility and take-up rates. Between 2013 and 2014, eligibility rates at large firms (100 or more employees) declined by 2.9 percentage points and take-up rates increased by 2.3 percentage points (Exhibits ES.3, ES.4, and ES.5).

Exhibit 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, 2003-2014

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

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

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

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

Exhibit 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, 2003-2014

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

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

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

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

Exhibit 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, 2003-2014

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

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

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

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

Choice of Plans

A greater percentage of employees who were offered health insurance had a choice of two or more plans at the workplace in 2014 (67.0 percent) than in 2003 (59.7 percent). This change reflected increases in plan choice across all employer sizes. There was no significant change in the availability of a choice of plans between 2013 and 2014, overall or by firm size. In 2014, the percentage of workers with a choice of plans was 29.6 percent in firms with fewer than 50 employees, 46.8 percent in firms with 50 to 99 employees, and 77.0 percent in firms with 100 or more employees (Exhibit ES.6).

Exhibit 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, 2003-2014

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

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2003-2014.
Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

Self-Insured Plans

Nationally, there was no significant change between 2013 (37.6 percent) and 2014 (37.2 percent) in the percentage of offering establishments that self-insured at least one plan. Among offering establishments, rates of self-insurance varied by firm size. Among establishments in smaller firms (fewer than 10, 10 to 24, and 24 to 99 employees), between 12.0 and 14.4 percent of offering establishments self-insured at least one plan in 2014. By contrast, 32.5 percent and 84.2 percent of offering establishments in firms with 100 to 999 employees and with 1,000 or more employees, respectively, self-insured at least one plan. In firms with 1,000 or more workers, the percentage of offering establishments that self-insured at least one plan declined by 3.8 percentage points, from 88.0 percent in 2013 to 84.2 percent in 2014. By contrast, there was an increase in self-insurance among firms with 10 to 24 workers, from 9.0 percent in 2013 to 12.0 percent in 2014 (Exhibit ES.7).

Exhibit ES.8**Average total premiums (standard error) per enrolled employee for single, employee-plus-one, and family coverage, 2003-2014**

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

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

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

Premiums

National. In 2014, average health insurance premiums were \$5,832 (single coverage), \$11,503 (employee-plus-one coverage), and \$16,655 (family coverage), representing increases of 4.7 percent, 4.7 percent, and 3.9 percent, respectively, over 2013 levels. These annual growth rates were not statistically different from the 2012–2013 increases (3.5 percent for single coverage, 3.5 percent for employee-plus-one coverage, and 3.6 percent for family coverage) (Exhibit ES.8).

Trends. Between 2003 and 2014, premiums for all types of coverage increased substantially but at slightly faster rates for family coverage than for single or employee-plus-one coverage. Premiums grew by 67.5 percent for single coverage (\$3,481 to \$5,832), 73.1 percent for employee-plus-one coverage (\$6,647 to \$11,503), and 80.1 percent for family coverage (\$9,249 to \$16,655). These increases represented average annual growth rates of 4.8 percent for single coverage, 5.1 percent for employee-plus-one coverage, and 5.5 percent for family coverage (Exhibit ES.8).

Exhibit ES.9**Average annual growth rates (standard error) in total premiums per enrolled employee for single, employee-plus-one, and family coverage, 2003-2014**

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

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2003-2014.
Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

Premium growth rates varied over the 11 years from 2003 to 2014. From 2011 to 2014, average annual growth rates for single, employee-plus-one, and family coverage were all relatively low, between 3.5 and 3.8 percent. Another period of relatively slow growth for all three types of coverage lasted from 2005 to 2008, with growth rates ranging from 3.2 to 4.6 percent. There were also two periods of relatively fast premium growth for the three types of coverage: from 2003 to 2005, when average annual growth rates ranged from 7.1 percent to 7.7 percent, and from 2008 to 2011, when growth rates ranged from 6.0 percent to 6.9 percent (Exhibit ES.9).

Exhibit ES.10

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

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

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

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

Firm Size. In 2014, single premiums were about 5 to 6 percent higher in the largest firms (\$5,851) and the smallest firms (\$5,886) than in firms with 50 to 99 employees (\$5,549). In 2003, single premiums were lower in firms with 100 or more employees (\$3,430) than in firms with fewer than 50 employees (\$3,623). From 2003 to 2014, however, single premiums increased more rapidly in the largest firms than in the smallest firms (70.6 percent vs. 62.5 percent). Thus, by 2014, there was no statistically significant difference in single premiums between firms with 100 or more employees (\$5,851) and firms with fewer than 50 employees (\$5,886) (Exhibit ES.10).

Exhibit ES.11**Average total employee-plus-one premium (standard error) per enrolled employee, by firm size, 2003-2014**

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

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

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

In 2014, average employee-plus-one premiums were about 5 to 6 percent lower in firms with 50 to 99 employees (\$10,845) than in the smallest firms (\$11,386) and in the largest firms (\$11,571) (Exhibit ES.11). In 2003, there were no statistically significant differences in employee-plus-one premiums by firm size. From 2003 to 2014, however, employee-plus-one premiums grew more slowly in firms with 50 to 99 employees (57.1 percent) than in firms with fewer than 50 employees (68.4 percent) and in firms with 100 or more employees (75.1 percent).

Exhibit ES.12

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

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

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2003-2014.
Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

In 2014, family premiums in the largest firms (\$16,903) were about 7 to 8 percent higher than premiums in firms with fewer than 50 employees (\$15,575) and in firms with 50 to 99 employees (\$15,732) (Exhibit ES.12). In 2003, there were no statistically significant differences in family premiums by firm size. However, from 2003 to 2014, family premiums grew faster at the largest firms than at smaller firms (83.2 percent in firms with 100 or more employees vs. 68.2 percent in firms with 50 to 99 employees and 67.1 percent in firms with fewer than 50 employees).

One factor that may affect differences in family premiums by firm size is that larger firms are much more likely to offer employee-plus-one coverage than smaller firms (e.g., 94.6 percent of eligible employees in firms with 1,000 or more employees have offers of employee-plus-one coverage compared with 56.2 percent of eligible employees in firms with fewer than 10 employees) (data not shown). Thus, at large firms, two-person families are not likely to be included in the risk pool for family policies. At many small firms, on the other hand, workers seeking coverage for themselves and a single dependent may purchase a family policy if no employee-plus-one coverage is offered.

States. Thirteen States had average annual premiums for single coverage that were significantly lower than the national average of \$5,832 (Exhibit ES.13). These States were:

- Alabama (\$5,526),
- Arizona (\$5,356),
- Arkansas (\$4,846),
- Hawaii (\$5,316),
- Idaho (\$4,978),
- Kansas (\$5,365),
- Mississippi (\$5,443),
- Nevada (\$5,426),
- North Carolina (\$5,593),
- North Dakota (\$5,521),
- Tennessee (\$5,310),
- Utah (\$5,538), and
- Virginia (\$5,422).

Exhibit ES.13

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

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

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

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

Eight States had average annual premiums for single coverage that were significantly higher than the national average (Exhibit ES.13). These States were:

- Alaska (\$7,099),
- Massachusetts (\$6,348),
- New Hampshire (\$6,336),
- New Jersey (\$6,447),
- New York (\$6,307),
- Rhode Island (\$6,156),
- Vermont (\$6,180), and
- West Virginia (\$6,149).

Exhibit ES.14**Average percentage (standard error) of premium contributed by employees for single, employee-plus-one, and family coverage, 2003-2014**

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

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2003-2014.
Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

Employee Premium Contributions

National. In 2014, enrollees paid 21.2 percent of total premiums for single coverage, 26.9 percent for employee-plus-one coverage, and 27.1 percent for family coverage, unchanged from 2013 (Exhibit ES.14). Although the employee share of the total premium did not change significantly from 2013 to 2014, growth in total premiums resulted in an increase in the average employee contributions for single and employee-plus-one coverage. Average employee contributions in 2014 were \$1,234 for single coverage and \$3,097 for employee-plus-one coverage, representing increases of 5.5 percent and 5.3 percent, respectively, over 2013 levels. Employee contributions for family coverage in 2014 (\$4,518) were not significantly different from average contributions in 2013 (Exhibit ES.15).

Trends. From 2003 to 2013, employee contributions increased more rapidly than employer contributions within each coverage type (data not shown). Due to this more rapid growth, the percentage of premiums contributed by employees increased by 3.6 percentage points, 3.0 percentage points, and 2.9 percentage points for single, employee-plus-one, and family coverage, respectively, over this period.

Exhibit ES.15

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

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

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

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

Plan Benefits: Deductibles

National. The percentage of enrolled employees in a health insurance plan with a deductible increased from 81.3 percent in 2013 to 83.9 percent in 2014, continuing a trend since the start of the study period in 2003 (Exhibit ES.16). Among enrolled employees with deductibles, the average individual deductible increased from \$1,273 in 2013 to \$1,353 in 2014, an increase of 6.3 percent, again continuing a long term trend (Exhibit ES.17).

Firm Size. In 2003, enrolled employees in large firms (100 or more employees) were less likely to be in a plan with a deductible than those in small firms (fewer than 50 workers). By 2014, however, that pattern was reversed (Exhibit ES.16).

For enrolled employees with deductibles, average individual deductibles were higher in smaller firms (fewer than 100 employees) than in larger firms (100 or more employees) over the entire period from 2003 to 2014. In 2014, average individual deductibles were \$1,777 and \$1,744 in firms with fewer than 50 employees and with 50 to 99 employees, respectively, compared with \$1,205 in firms with 100 or more employees (Exhibit ES.17).

Exhibit ES.16

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

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

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

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

Exhibit 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, 2003-2014

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

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

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

Conclusion

AHRQ hopes this chartbook helps 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 cuts relevant to ongoing policy changes. More information is available at <https://meps.ahrq.gov/>. AHRQ welcomes feedback on additional ways to make the data more usable to the public.

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Section I: Health Insurance Offer Rates



Health Insurance Offer Rates

Availability of Coverage to Active Employees and Retirees

In 2014, almost all employees (97.3 percent) of firms with 100 or more workers worked at establishments that offered health insurance. In comparison, about half of employees at firms with fewer than 50 workers (49.8 percent) worked where health insurance was offered (Exhibit 1.1).

Historically, smaller employers have been less likely to offer 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, and
- Lack of dedicated staff to select and administer health benefits.

With the implementation of many of the provisions of the Affordable Care Act, small and large employers face new, but different, incentives regarding their employer-sponsored-insurance decisions, including:

- Availability of coverage through the Small Business Health Options Program,
- Small business health care tax credits,
- Subsidized coverage available to individuals through the marketplaces, and
- Medicaid expansions in many States.

This section presents estimates of the percentage of employees who work where coverage is offered (offer rates). It also contains estimates on the characteristics of offered coverage, including availability of dependent coverage, choice of plans, and retiree coverage. In addition, this section contains estimates of the percentage of establishments that self-insure at least one plan.

Offer Rates Overall and by Firm Size, 2003 to 2013

All Employers

- The percentage of employees working where insurance was offered (“offer rate”) fell from 84.9 percent in 2013 to 83.2 percent in 2014, a decline of 1.7 percentage points. There was no significant change in employee-level offer rates between 2012 (84.7 percent) and 2013 (84.9 percent). Between 2003 and 2012, the percentage of employees at firms of all sizes who worked for employers that offered health insurance declined from 86.8 percent to 84.7 percent, with all the decline occurring between 2008 and 2012. During that time, offer rates declined between 2009 and 2010 (1.1 percentage points) and between 2010 and 2011 (1.2 percentage points). The declines in these 2 years were not significantly different from the 1.7 percentage point decline from 2013 to 2014 (Exhibit 1.1).

Small Employers (Firms With Fewer Than 50 Employees)

- Offer rates at small employers declined from 53.1 percent in 2013 to 49.8 percent in 2014. There was no significant change in offer rates from 2012 (52.9 percent) to 2013 (53.1 percent). Offer rates at small employers declined by an average of 2.2 percentage points per year between 2008 and 2012. The decrease of 3.3 percentage points from 2013 to 2014 was not significantly different from any of the year-to-year declines from 2008 to 2012 (Exhibit 1.1).
- Offer rates in the smallest firms (fewer than 10 workers) declined by 3.3 percentage points from 2013 to 2014. This decline followed a period of stability from 2011 to 2013. From 2008 to 2011, offer rates in the smallest firms declined each year, falling from 45.0 percent to 36.0 percent, an average decline of 3.0 percentage points per year. The 2013-2014 decline in offer rates was not significantly different from these earlier 1-year declines (Exhibit 1.2).
- Similarly, the 3.8 percentage point decline in offer rates from 2013 to 2014 in firms with 10 to 24 workers was not significantly different from the 1-year decline of 2.9 percentage points from 2008 to 2009. Offer rates for employers of this size were stable from 2003 to 2008 but declined by 10.2 percentage points between 2008 and 2013, from 69.5 percent in 2008 to 59.3 percent in 2013. The most recent decline in 2014 brought offer rates at firms with 10 to 24 workers to 55.5 percent. (Exhibit 1.2).

Medium-sized employers (Firms With 50 to 99 Employees)

- The offer rate at medium-sized employers declined from 87.0 percent in 2013 to 83.0 percent in 2014. This decline offset the 3.0 percentage point increase that occurred between 2012 and 2013 ($p < 0.10$; this difference varies from the calculation due to rounding). Between 2008 and 2012, offer rates at medium-sized employers declined from 90.7 percent to 84.1 percent (Exhibit 1.1).

Large Employers (Firms With 100 or More Employees)

- Offer rates at large employers fell from 98.0 percent in 2013 to 97.3 percent in 2014, a 0.7 percentage point decline (Exhibit 1.1).
- The 2013-2014 decline in offer rates for large employers was driven by a decline in offer rates at employers with 100 to 999 employees. Offer rates in this firm-size category declined 2.5 percentage points, from 95.2 to 92.7 percent. This decline was the first significant 1-year decline in the 2003 to 2014 period for employers of this size. The offer rate at employers with 1,000 or more employees was stable at 99.1 percent in both 2013 and 2014 (Exhibit 1.2).

Offer Rates by State, 2014

- Nationwide, 83.2 percent of employees at firms of all sizes worked at establishments that offered insurance. There was substantial variation in the availability of workplace coverage across the country. This was driven in part by differences in the distribution of workers by employer size across States (data not shown) as well as by differences across States in offer rates at smaller employers (Exhibits 1.3 and 1.4).
- Before the Affordable Care Act was passed in 2010, two States, Hawaii and Massachusetts, had implemented State-level employer mandates. However, Massachusetts repealed their mandate in 2013. In 2014, both States had higher offer rates than the national average (95.8 percent in Hawaii and 91.2 percent in Massachusetts vs. 83.2 percent for the Nation). Other States with offer rates exceeding the national average were Alabama, Connecticut, the District of Columbia, New York, Ohio, Pennsylvania, Rhode Island, and Virginia (Exhibit 1.3).
- States with offer rates below the national average in 2014 were Alaska, Idaho, Kansas, Montana, New Mexico, Oregon, South Dakota, Texas, Utah, Vermont, West Virginia, and Wyoming (Exhibit 1.3).

Offer Rates at Small Employers, by State, 2014

- Nationwide, nearly half (49.8 percent) of employees of small firms (fewer than 50 workers) worked at establishments that offered insurance. However, there was substantial variation in the availability of workplace coverage across the country (Exhibit 1.4).
- Similar to the estimates for all employers, small-employer offer rates in Hawaii and Massachusetts were higher than that for the Nation in 2014 (93.1 percent in Hawaii and 68.1 percent in Massachusetts vs. 49.8 percent for the Nation). Other States with small-employer offer rates exceeding the national average were Alabama, Connecticut, the District of Columbia, Maryland, New Jersey, New York, Ohio, Pennsylvania, and Rhode Island. States with small-employer offer rates below the national average were Alaska, Arkansas, Florida, Georgia, Indiana, Montana, New Mexico, South Carolina, Texas, Utah and West Virginia.
- As shown in Exhibit 1.4, there were regional patterns in small-employer offer rates: the New England and the mid-Atlantic Census Divisions were the two Census Divisions with the largest share of states with above average offer rates. Similarly, the South Atlantic and West South Central Census Divisions were the two Census Divisions with the largest share of states with lower than average offer rates.

Offer Rates at Employers That Are Predominantly Low Wage vs. Higher Wage Establishments, by Firm Size, 2004 to 2014

Note: Data in this subsection do not include estimates for 2003 because of definitional differences with the 2004 to 2014 estimates.

- In 2014, workers at predominantly low-wage establishments in small firms (fewer than 50 workers) faced offer rates that were less than half the rate at small employers with higher wages (26.6 percent vs. 61.0 percent) (Exhibit 1.5). (Predominantly low-wage establishments are defined as those where 50 percent or more of an establishment's workforce were low wage. Wage levels in the MEPS-IC questionnaire have been adjusted to account for changing wages over time. In 2014, low-wage employees were defined as those earning less than \$11.50 per hour.)
- There were no significant changes in offer rates at low-wage small employers (fewer than 50 employees) between 2012 and 2014. However, offer rates at such employers were 11.9 percentage points lower in 2014 (26.6 percent) than in 2004 (38.5 percent). Most of the decline in offer rates at low-wage small employers occurred after 2008 (Exhibit 1.5).
- Offer rates for workers at small employers with higher wages (establishments that were not predominantly low wage) declined by 4.6 percentage points between 2013 and 2014. There was no significant change in offer rates at such employers between 2012 and 2013. Offer rates at higher wage small employers in 2014 (61.0 percent) were 11.4 percentage points lower than in 2004 (72.4 percent). Again, most of the decline occurred after 2008. The decline from 2013 to 2014 was significantly larger than the other significant 1-year declines that occurred from 2008 to 2012, which ranged between 1.2 and 2.2 percentage points. (Exhibit 1.5).
- Offer rates at large employers (50 or more workers) with a predominantly low-wage workforce declined by 2.8 percentage points between 2013 (92.4 percent) and 2014 (89.6 percent), a bigger decline than that experienced by higher wage large employers (0.5 percentage points). The decline for low-wage large employers was not significantly different from the 1-year decline that occurred from 2010 to 2011 (2.1 percentage points) (Exhibit 1.5).

Offer Rates by Industry, 2014

- Workers in mining and manufacturing had the highest likelihood of working where health insurance was offered (93.8 percent). Workers in agriculture, fisheries, and forestry had the lowest offer rate (46.3 percent) among all industry sectors. Workers in construction and the other services category also had relatively low offer rates (72.5 percent and 71.1 percent, respectively) (Exhibit 1.6).
- For workers at small firms (fewer than 50 workers), being employed in the following industries offered the highest likelihood of working where health insurance was offered: mining and manufacturing (69.3 percent) and wholesale trade (70.5 percent) (Exhibit 1.7).

Offer Rates by Selected Employer Characteristics, 2014

- Workers at nonprofit employers were more likely to work where health insurance was offered (93.6 percent) than workers at for-profit employers. Among for-profit employers, offer rates were higher at incorporated employers (84.4 percent) than at unincorporated employers (66.7 percent) (Exhibit 1.8).

- Offer rates increased with the firm's age, from 45.7 percent at firms 0 to 4 years old to 54.8 percent, 68.0 percent, and 93.0 percent for firms aged 5-9 years, 10-19 years, and 20 or more years, respectively (Exhibit 1.8).
- Workers at establishments that were part of firms with two or more locations had higher offer rates than those with only one location (97.5 percent vs. 62.9 percent) (Exhibit 1.8).
- Offer rates increased with the percentage of workers at the employee's establishment who worked full time. Workers at establishments where 75 percent or more of the employees worked full time had an offer rate of 89.4 percent, compared with 83.1 percent, 77.3 percent, and 50.2 percent, respectively, for workers at establishments where 50 to 74 percent, 25 to 49 percent, and 0 to 24 percent of employees worked full time (Exhibit 1.8).
- Employees in higher wage establishments were more likely to work where health insurance was offered than those in predominantly low-wage establishments (88.5 percent vs. 70.6 percent) (Exhibit 1.8).

Offer Rates by Selected Employer Characteristics and Firm Size, 2014

- Among large firms (100 or more employees), employees who worked at an employer that had been in business fewer than 20 years were less likely to be offered health insurance than employees at older firms (offer rates ranged from 86.7 to 88.7 percent at employers in business fewer than 20 years vs. 98.7 percent for employers in business 20 years or more) (Exhibit 1.9).
- Also among large firms, employees who worked at establishments with a low concentration of full-time workers (0 to 24 percent) were less likely to have an employer that offered coverage than employees who worked at establishments with a high concentration of full-time workers (85.0 percent for employers with 0 to 24 percent full-time workers vs. a range of 96.2 to 98.5 percent for employers with 25 percent or more full-time workers) (Exhibit 1.10).
- Overall, 49.8 percent of workers in establishments that were part of firms with fewer than 50 workers were offered coverage in 2014 (Exhibit 1.1). However, offer rates were higher for workers in small firms that were nonprofit (67.5 percent), were in business for 20 or more years (64.7 percent), had more than one location (77.7 percent), had workforces where 75 percent or more of employees worked full time (63.1 percent) or had workforces that were not predominantly low-wage (61.0 percent) (Exhibits 1.9 and 1.10).
- Offer rates were lower for workers in predominantly low-wage establishments than in higher wage establishments, regardless of whether they worked at a firm with fewer than 50 workers (26.6 percent vs. 61.0 percent), 50 to 99 workers (62.5 percent vs. 91.4 percent) or 100 or more workers (92.9 percent vs. 99.0 percent) (Exhibit 1.10).

Availability of Self-Insured Plans, 2003 to 2014

- Among employers that offered insurance, 12.0 to 14.4 percent of establishments in smaller firms (in firm size categories with fewer than 100 workers) self-insured at least one plan in 2014. By contrast, 32.5 and 84.2 percent of offering establishments in firms with 100 to 999 and with 1,000 or more employees, respectively, self-insured at least one plan. There are similar differences by firm size in the percentage of eligible employees who worked for an employer that self-insured at least one plan (Exhibits 1.11 and 1.12).
- Overall, there was no significant change in the percentage of offering establishments that self-insured at least one plan between 2013 (37.6 percent) and 2014 (37.2 percent). However, in firms with 1,000 or more workers, the percentage of offering establishments that self-insured at least one plan declined by 3.8 percentage points, from 88.0 percent in 2013 to 84.2 percent in 2014. By contrast, there was an increase in self-insurance among firms with 10 to 24 workers, from 9.0 percent in 2013 to 12.0 percent in 2014 (Exhibit 1.11).
- Among employers who offered insurance, there was no significant change in the overall percentage of eligible employees who worked for an employer that self-insured at least one plan from 2013 (58.1 percent) to 2014 (59.2 percent). However, there was a significant change at firms with 100 to 999 employees. The percentage of eligible employees working in establishments that offered at least one self-insured plan increased from 32.6 percent in 2013 to 39.5 percent in 2014 in firms of that size. There were no significant changes from 2013 to 2014 in the eligible-employee self-insurance rate in other firm size categories (Exhibit 1.12).

Availability of Dependent Coverage, 2014

- In 2014, 98.3 percent of all workers who were eligible for single coverage were also offered coverage for dependents. In comparison, 81.0 percent and 93.9 percent of eligible workers in firms with fewer than 10 workers and with 10 to 24 workers, respectively, were offered coverage for dependents (Exhibit 1.13).
- In 2014, 94.6 percent of workers in firms with 1,000 or more workers were offered employee-plus-one coverage as an option in addition to an offer of single coverage. A smaller percentage of eligible workers in small firms had access to employee-plus-one coverage (56.2 percent and 78.3 percent in firms with fewer than 10 and with 10 to 24 workers, respectively) (Exhibit 1.13).

Availability of a Choice of Plans at Employers That Offer Health Insurance, by Firm Size, 2003-2014

- The likelihood that a worker had a choice of plans increased with firm size in all years from 2003 to 2014. In 2014, the percentage of workers with a choice of plans was 29.6 percent in firms with fewer than 50 employees, 46.8 percent in firms with 50 to 99 employees, and 77.0 percent in firms with 100 or more workers (Exhibit 1.14).

- A greater percentage of employees who were offered health insurance had a choice of two or more plans at the workplace in 2014 (67.0 percent) than in 2003 (59.7 percent). This change reflected increases in plan choice across all employer sizes. There was no significant change in the availability of a choice of plans between 2013 and 2014, overall or by firm size (Exhibit 1.14).

Availability of a Choice of Plans at Employers That Offer Health Insurance, by Industry and Selected Employer Characteristics, 2014

- Workers in agriculture, fisheries, and forestry and in construction were less likely to be offered a choice of plans than workers in other industries (Exhibit 1.15). See Exhibit 1.16 for variation by firm size.
- Workers at for-profit, unincorporated employers were less likely to be offered a choice of plans than workers at for-profit, incorporated or nonprofit employers (59.3 percent vs. 68.0 percent and 67.9 percent, respectively) (Exhibit 1.17).
- Workers in firms in business for 20 or more years were more likely to be offered a choice of plans (71.2 percent) than employees at younger firms (54.7 percent, 43.8 percent, and 51.9 percent at firms in business for 0 to 4, 5 to 9, and 10 to 19 years, respectively) (Exhibit 1.17).
- Workers at establishments that were part of firms with two or more locations were more likely to be offered a choice of plans than those at firms with only one location (78.1 percent vs. 42.3 percent) (Exhibit 1.17).
- Workers at establishments where 50 percent or more of employees worked full time were more likely to be offered a choice of plans than those at establishments where less than half of employees worked full time (72.5 percent and 67.4 percent for establishments with 50 to 74 percent and 75 percent or more full time, respectively, vs. 52.6 percent and 62.4 percent for establishments with 0 to 24 percent and 25 to 49 percent full time, respectively) (Exhibit 1.17). See Exhibits 1.18 and 1.19 for variation by firm size.
- Workers in predominantly low-wage establishments were less likely to be offered a choice of plans than workers in higher-wage establishments (64.3 percent vs. 67.9 percent) (Exhibit 1.17). This was true regardless of whether they worked at a firm with fewer than 50 workers (25.0 percent vs. 30.5 percent), 50 to 99 workers (31.8 percent vs. 51.0 percent) or 100 or more workers (72.4 percent vs. 78.7 percent) (Exhibit 1.19).

Availability of Retiree Coverage, 2003 to 2014

- In 2014, retiree coverage was mainly available to workers who retired from establishments that were part of the largest employers (with 1,000 or more workers). In 2014, 32.5 percent of these large employers offered coverage to retirees under age 65. A smaller percentage, 26.8 percent, offered coverage to retirees age 65 and over. In contrast, in 2014, between 1.4 percent and 7.1 percent of establishments in firms in all other size categories (fewer than 10, 10 to 24, 25 to 99, and 100 to 999 workers) offered retiree coverage to retirees under age 65 or age 65 and over (Exhibits 1.20 and 1.21).

- The availability of retiree coverage declined between 2003 and 2014. In 2003, 42.3 percent and 40.9 percent of establishments in the largest firms offered coverage to retirees under age 65 and age 65 and over, respectively. By 2014, 32.5 percent of the largest employers offered retiree coverage to retirees under age 65 and 26.8 percent offered retiree coverage to retirees age 65 and over. There was no significant change in offers of coverage to retirees under age 65 and age 65 and over between 2013 and 2014 for establishments in the largest firms. (Exhibits 1.20 and 1.21).

Exhibit 1.1
Percentage (standard error) of private-sector employees in establishments that offer health insurance, by firm size, 2003-2014

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

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

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

Exhibit 1.2

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

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

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

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

Exhibit 1.3

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

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

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

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

Exhibit 1.4

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

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

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

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

Exhibit 1.5

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

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

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

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

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

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

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

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

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

Exhibit 1.7**Percentage (standard error) of private-sector employees in establishments that offer health insurance, by firm size and industry, 2014**

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

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

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

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

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2014.
Note: “% Full Time” refers to the percentage of the establishment’s workforce that worked full time in 2014. “% Low Wage” refers to the percentage of the establishment’s workforce that earned less than \$11.50 per hour in 2014.

Exhibit 1.9

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

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

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

Exhibit 1.10

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

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

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

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

Exhibit 1.11

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

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

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

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

Exhibit 1.12

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

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

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

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

Exhibit 1.13

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

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

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

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

Exhibit 1.14

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

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

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

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

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

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

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

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

Exhibit 1.16

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

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

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

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

† Estimate was suppressed due to insufficient sample size.

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

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

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2014.
Denominator: Within each category, all employees in establishments that offer health insurance.
Note: “% Full Time” refers to the percentage of the establishment’s workforce that worked full time in 2014. “% Low Wage” refers to the percentage of the establishment’s workforce that earned less than \$11.50 per hour in 2014.

Exhibit 1.18

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

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

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

Exhibit 1.19

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

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

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

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

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

† Figure does not meet standard of reliability or precision.

Exhibit 1.20

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

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

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

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

† Figure does not meet standard of reliability or precision.

Exhibit 1.21

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

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

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

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

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Section 2: Employee Eligibility and Enrollment



Employee Eligibility and Enrollment

In 2014, 75.4 percent of employees in establishments that offered health insurance were eligible for health insurance, and among eligible employees, 76.7 percent were enrolled. Thus, 57.8 percent of all employees in these establishments were enrolled in health insurance through their employer.

This section presents estimates for the subsample of employees who worked in establishments that offered health insurance. The section examines trends from 2003 to 2014 in the following rates:

- Coverage rate (percentage of all employees in establishments that offered health insurance who were enrolled in health insurance),
- Eligibility rate (percentage of employees in such establishments who were eligible for health insurance), and
- Take-up rate (percentage of eligible employees who enrolled in health insurance).

This section also examines variation in coverage, eligibility, and take-up rates by firm size, industry, and other employer characteristics and examines coverage rates by the State in which the establishment was located.

Changes From 2003 to 2014

- There was no significant change in coverage rates between 2013 (58.2 percent) and 2014 (57.8 percent), due to offsetting changes in eligibility and take-up rates. Eligibility rates declined by 2.4 percentage points (from 77.8 percent in 2013 to 75.4 percent in 2014), while take-up rates increased by 1.9 percentage points (from 74.8 percent in 2013 to 76.7 percent in 2014) (Exhibits 2.1, 2.3, and 2.5).
- The change in take-up rates reversed a downward trend over the 2003 to 2013 period. The 2013 to 2014 change in eligibility rates interrupted a period from 2003 to 2013 where rates had been generally stable, except for an increase of 1.4 percentage points in 2009 that was offset by a 1.3 percentage point decrease in 2010 (Exhibits 2.3 and 2.5).
- There was no significant change in coverage rates from 2013 to 2014 for firms of different sizes. At smaller firms (with fewer than 50 employees and with 50 to 99 employees) this was because there were no significant changes in eligibility and take-up rates during this 1-year period. In contrast, at large firms (with 100 or more employees), this was due to offsetting changes in eligibility and take-up rates. Between 2013 and 2014, eligibility rates declined by 2.9 percentage points and take-up rates increased by 2.3 percentage points in such firms. This pattern reflects changes at firms with 1,000 or more employees, where eligibility rates declined by 3.7 percentage points and take-up rates increased by 2.1 percentage points. In firms with 100 to 999 employees, take-up rates increased by 3.0 percentage points but there was no significant change in eligibility rates (Exhibits 2.2, 2.4, and 2.6).

- From 2003 through 2013, coverage rates declined by 4.8 percentage points for all employers (from 63.0 percent to 58.2 percent), with declines in firms of all sizes. These declines ranged from 3.3 percentage points in firms with fewer than 10 employees and with 25 to 99 employees to 5.8 percentage points in firms with 100 to 999 employees. The decreases in coverage rates in this period reflect declining take-up rates since eligibility rates were generally stable (Exhibits 2.2, 2.4, and 2.6).

Changes From 2004 to 2014 by Percentage of Establishment's Workforce That Is Low Wage and by Firm Size

- Between 2013 and 2014, coverage rates declined by 2.6 percentage points for employees in large low-wage employers (with 50 or more employees and 50 percent or more of the establishment's workforce earning less than \$11.50 per hour). This decline was due to a 9.9 percentage point decline in eligibility rates that was only partially offset by a 6.0 percentage point increase in take-up rates. In contrast, there was no significant change in coverage, eligibility and take-up rates for workers at large higher wage employers (less than 50 percent earning \$11.50 or less). Similarly, workers in small firms (fewer than 50 employees) had no significant changes in coverage, eligibility, and take-up rates, regardless of whether their employer was low wage or higher wage (Exhibits 2.7, 2.8, and 2.9).
- In 2004, small and large low-wage employers had similar coverage rates (41.4 percent and 41.0 percent, respectively). (Estimates for 2003 are not included because of definitional differences with the 2004 to 2014 estimates.) Between 2004 and 2013, coverage rates declined at both small and large low-wage employers, with some differences in the exact timing of the declines. Despite these differences, small and large low-wage employers both ended the period with coverage rates that were about 8.0 percentage points below their 2004 levels (33.3 percent and 33.2 percent, respectively) (Exhibit 2.7).
- Between 2004 and 2013, eligibility rates declined by 5.9 percentage points at small low-wage employers. At large low-wage employers, despite some variability over time, there was no significant difference in eligibility rates between the start and end of the period. Due to these different trends, eligibility rates at small low-wage employers were lower than those at large low-wage employers at the end of the 2004 to 2013 period. However, between 2013 and 2014, eligibility rates at large, low-wage employers fell by 9.9 percentage points. This decline brought eligibility rates for such employers closer to those for small low-wage employers (Exhibit 2.8).
- Between 2004 and 2013, take-up rates declined for low- and higher wage employers in both firm size categories. While small low-wage employers had higher take-up rates than large low-wage employers from 2010 to 2013, the 2013-2014 rise in take-up rates at large low-wage employers brought their rates up to levels that were not significantly different from 2014 levels for small low-wage employers (Exhibit 2.9).

Differences by Firm Size

- In 2014, employees in the smallest firms (fewer than 10 employees) had higher coverage rates (61.7 percent) than employees in firms with 10 to 24 employees, 25 to 99 employees,

100-999 employees, and 1,000 or more employees (56.8, 53.8, 56.9, and 58.8 percent, respectively). This high rate was due to a combination of a high eligibility rate (79.9 percent) and a relatively high take-up rate (77.2 percent) (Exhibits 2.2, 2.4, and 2.6).

Differences by State, 2014

- The coverage rate varied by State in 2014, although most States were not significantly different from the national average of 57.8 percent. Of the 6 States significantly below the national average, 4 were clustered in the Northeast: Massachusetts (53.4 percent), Maine (51.1 percent), Rhode Island (53.3 percent), and Vermont (51.4 percent). Other States significantly below the national average were New Mexico (51.1 percent) and Idaho (51.2 percent). Only Hawaii (64.4 percent) and the District of Columbia (65.4 percent) were significantly above the national average (Exhibit 2.10).

Differences by Industry and Selected Characteristics, 2014

- Employees working in mining and manufacturing had the highest coverage rate (77.7 percent) of any industry sector. This high rate was due to a combination of a high eligibility rate (94.2 percent) and a high take-up rate (82.4 percent). Employees working in financial services and real estate and wholesale trade also had relatively high coverage rates (75.0 percent and 75.1 percent, respectively). This was also due to a combination of high eligibility rates (91.0 percent and 91.3 percent, respectively) and high take-up rates (82.5 percent and 82.3 percent, respectively). Conversely, employees working in retail trade and other services had the lowest coverage rates (38.5 percent and 38.9 percent, respectively), a product of both low eligibility rates (60.0 percent and 57.2 percent, respectively) and low take-up rates (64.3 percent and 67.9 percent, respectively) (Exhibits 2.11, 2.12, and 2.13).
- Establishments that were for profit and unincorporated had a lower coverage rate than establishments that were either nonprofit or for profit and incorporated (52.3 percent vs. 59.8 percent and 58.2 percent, respectively). Eligibility rates were lower at for-profit unincorporated employers than at either nonprofit or for-profit incorporated establishments (70.8 percent vs. 74.7 percent and 76.3 percent, respectively). For-profit unincorporated establishments also had a lower take-up rate (73.8 percent) than both nonprofit establishments (80.0 percent) and for-profit incorporated establishments (76.3 percent) (Exhibits 2.14, 2.15, and 2.16).
- Employees in firms that were 20 years old or older had a higher coverage rate (58.5 percent) than employees in firms that were less than 5 years old or 5 to 9 years old (53.3 percent and 54.1 percent, respectively). Since there was no difference in the eligibility rates, the difference in coverage was due to a higher take-up rate in older firms (77.4 percent vs. 71.7 and 73.8, respectively). (Exhibits 2.14, 2.15, and 2.16).
- Employees in firms with multiple locations had a higher coverage rate than those with a single location (58.5 percent vs. 56.1 percent). Since there was no difference in the eligibility rates (75.2 percent vs. 75.7 percent), the difference in coverage was due to a higher take-up rate in firms with multiple locations (77.8 percent vs. 74.1 percent) (Exhibits 2.14, 2.15, and 2.16).

- The coverage rate increased directly with the percentage of full-time employees at an establishment, increasing from 14.1 percent for employees in establishments with 0 to 24 percent full-time employees to 70.5 percent in establishments with 75 percent or more full-time employees. The eligibility rate followed the same pattern, increasing from 24.2 percent to 88.6 percent. Take-up rates followed a similar pattern. They were higher for employees in firms where half or more of employees worked full time (68.3 percent and 79.6 percent in firms with 50 to 74 percent and with 75 percent or more full-time employees, respectively) compared with those where less than 50 percent of employees worked full time (58.1 percent in firms with 0 to 24 percent full-time employees and 59.9 percent in firms with 25 to 49 percent full-time employees) (Exhibits 2.14, 2.15, and 2.16).
- Employees in higher wage establishments (less than 50 percent of the employees earned less than \$11.50 an hour) had more than double the coverage rate of employees in predominantly low-wage establishments (50 percent or more of the employees earned less than \$11.50 an hour) (66.7 percent vs. 31.0 percent). This was due to both a higher eligibility rate (83.8 percent vs. 49.8 percent) and a higher take-up rate (79.5 percent vs. 62.1 percent) among employees in higher wage establishments than in predominantly low-wage establishments (Exhibits 2.14, 2.15, and 2.16).

Exhibit 2.1: Coverage Rate

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

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

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

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

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

Exhibit 2.2: Coverage Rate

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

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

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

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

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

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

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

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

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

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

Exhibit 2.4: Eligibility Rate

Percentage (standard error) of private-sector employees eligible for health insurance at establishments that offer health insurance, overall and by detailed firm size, 2003-2014

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

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

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

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

Exhibit 2.5: Take-up Rate

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

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

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

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

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

Exhibit 2.6: Take-up Rate

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

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

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

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

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

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

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

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

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

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

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007. Estimates for 2003 are not included in this exhibit because of definitional differences with the 2004 to 2014 estimates. Wage levels in the MEPS-IC questionnaires have been adjusted to account for changing wages over time. In 2014, low-wage employees were defined as those earning less than \$11.50 per hour.

Exhibit 2.8: Eligibility Rate

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

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

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

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

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

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007. Estimates for 2003 are not included in this exhibit because of definitional differences with the 2004 to 2014 estimates. Wage levels in the MEPS-IC questionnaires have been adjusted to account for changing wages over time. In 2014, low-wage employees were defined as those earning less than \$11.50 per hour.

Exhibit 2.9: Take-up Rate

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

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

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

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

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

Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007. Estimates for 2003 are not included in this exhibit because of definitional differences with the 2004 to 2014 estimates. Wage levels in the MEPS-IC questionnaires have been adjusted to account for changing wages over time. In 2014, low-wage employees were defined as those earning less than \$11.50 per hour.

Exhibit 2.10: Coverage Rate

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

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

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

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

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

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

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

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

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

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

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

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

Industry	Percentage (SE)
United States	76.7% (0.3%)
Agriculture, fisheries, forestry	80.4% (3.3%)
Mining and manufacturing	82.4% (0.7%)
Construction	79.3% (1.1%)
Utilities and transportation	80.5% (1.2%)
Wholesale trade	82.3% (0.8%)
Financial services and real estate	82.5% (0.6%)
Retail trade	64.3% (0.8%)
Professional services	78.4% (0.4%)
Other services	67.9% (0.9%)

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

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

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

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2014.
Denominator: Within each category, all employees in establishments that offer health insurance.
Note: “% Full Time” refers to the percentage of the establishment’s workforce that worked full time in 2014. “% Low Wage” refers to the percentage of the establishment’s workforce that earned less than \$11.50 per hour in 2014.

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

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

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2014.
Denominator: Within each category, all employees in establishments that offer health insurance.
Note: “% Full Time” refers to the percentage of the establishment’s workforce that worked full time in 2014. “% Low Wage” refers to the percentage of the establishment’s workforce that earned less than \$11.50 per hour in 2014.

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

Employer Characteristics	Percentage (SE)
United States	76.7% (0.3%)
Ownership: For Profit Inc.	76.3% (0.3%)
Ownership: For Profit Uninc.	73.8% (0.9%)
Ownership: Nonprofit	80.0% (0.4%)
Firm Age: 0-4 Years	71.7% (1.5%)
Firm Age: 5-9 Years	73.8% (1.2%)
Firm Age: 10-19 Years	74.3% (0.9%)
Firm Age: 20+ Years	77.4% (0.3%)
# of Locations: 2+ Locations	77.8% (0.3%)
# of Locations: 1 Location	74.1% (0.5%)
% Full Time: 0-24%	58.1% (2.0%)
% Full Time: 25-49%	59.9% (1.3%)
% Full Time: 50-74%	68.3% (0.8%)
% Full Time: 75%+	79.6% (0.3%)
% Low Wage: 50%+	62.1% (0.8%)
% Low Wage: <50%	79.5% (0.3%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2014.
Denominator: Within each category, eligible employees in establishments that offer health insurance.
Note: “% Full Time” refers to the percentage of the establishment’s workforce that worked full time in 2014. “% Low Wage” refers to the percentage of the establishment’s workforce that earned less than \$11.50 per hour in 2014.

Section 3: Health Insurance Premiums



Health Insurance Premiums

In 2014, average annual premiums per enrollee were \$5,832 for single coverage, \$11,503 for employee-plus-one coverage, and \$16,655 for family coverage. Premium growth rates from 2013 to 2014, which ranged from 3.9 to 4.7 percent for the three types of coverage, were not statistically different from growth rates for 2012-2013. Between 2003 and 2014, premiums for the three types of coverage grew by between 67.5 and 80.1 percent (average annual growth rates of between 4.8 and 5.5 percent).

Premium growth rates showed substantial variation over the 11 years from 2003 to 2014. In the most recent 3-year period from 2011 to 2014, premium growth rates for all three types of coverage were relatively low, averaging between 3.5 and 3.8 percent per year. In 2014, five States had average annual premiums that were lower than the national average and five States had average annual premiums that were higher than the national average for all three types of coverage.

This section presents information on recent growth rates in total premiums for single, employee-plus-one, and family coverage and trends in growth rates from 2003 to 2014, overall and by firm size. This section also examines variation in premiums in 2014 by firm size, State where the employer is located, industry, and other employer characteristics. Finally, this section presents information on the distribution of premiums, overall and by firm size.

Premium Growth Rates: Comparison of 2013-2014 With Recent Years

- Average health insurance premiums in 2014 were \$5,832 (single coverage), \$11,503 (employee-plus-one coverage), and \$16,655 (family coverage), representing increases of 4.7 percent, 4.7 percent, and 3.9 percent, respectively over 2013 levels. These annual growth rates were not statistically different from the 2012–2013 increases (3.5 percent for single coverage, 3.5 percent for employee-plus-one coverage, and 3.6 percent for family coverage) (Exhibits 3.1 and 3.2).
- The growth rate for single premiums from 2013 to 2014 (4.7 percent) was significantly lower than the rate of growth from 2008 to 2009 but not statistically different from growth rates over any other 1-year period from 2009 to 2013. The employee-plus-one premium increase from 2013 to 2014 (4.7 percent) was not statistically different from growth rates in any year in the 2008 to 2013 period. By contrast, the rise in family premiums for 2013 to 2014 (3.9 percent) was lower than the growth rates from 2008 to 2009 (5.9 percent), 2009 to 2010 (6.5 percent), and 2010 to 2011 (8.3 percent) (Exhibit 3.2).

Premium Growth Rates From 2003 to 2014

- Between 2003 and 2014, premiums for all types of coverage increased substantially but at slightly faster rates for family coverage than for single or employee-plus-one coverage. Premiums grew by 67.5 percent for single coverage (\$3,481 to \$5,832), 73.1 percent for employee-plus-one coverage (\$6,647 to \$11,503), and 80.1 percent for family coverage (\$9,249 to \$16,655) (Exhibit 3.1). These increases represented average annual growth rates of 4.8 percent for single coverage, 5.1 percent for employee-plus-one coverage, and 5.5 percent for family coverage.

- Premium growth rates varied over the 11 years from 2003 to 2014. In the most recent years, from 2011 to 2014, average annual growth rates for single, employee-plus-one, and family coverage were all relatively low (between 3.5 and 3.8 percent). Another period of relatively slow growth for all three types of coverage lasted from 2005 to 2008, with growth rates ranging from 3.2 to 4.6 percent. There were also two periods of relatively higher premium growth for the three types of coverage: from 2003 to 2005, when average annual growth rates ranged from 7.1 to 7.7 percent, and from 2008 to 2011, when growth rates ranged from 6.0 to 6.9 percent (Exhibits 3.2 and 3.3).

Premiums by Firm Size, 2003 to 2014

- In 2003, single premiums were lower in firms with 100 or more employees (\$3,430) than in firms with fewer than 50 employees (\$3,623). From 2003 to 2014, however, single premiums increased more rapidly in the largest firms than in the smallest firms (70.6 vs. 62.5 percent). Thus, by 2014, there was no statistically significant difference in single premiums between firms with 100 or more employees (\$5,851) and firms with fewer than 50 employees (\$5,886) (Exhibit 3.4).
- In 2014, single premiums were about 5 to 6 percent higher in the largest firms (\$5,851) and the smallest firms (\$5,886) than in firms with 50 to 99 employees (\$5,549) (Exhibit 3.4).
- In 2003, there were no statistically significant differences in employee-plus-one premiums by firm size. From 2003 to 2014, however, employee-plus-one premiums grew more slowly in firms with 50 to 99 employees (57.1 percent) than in firms with fewer than 50 employees (68.4 percent) and in firms with 100 or more employees (75.1 percent). By 2014, average employee-plus one premiums were about 5 to 6 percent lower in firms with 50 to 99 employees (\$10,845) than in the smallest firms (\$11,386) and in the largest firms (\$11,571). (Exhibit 3.5).
- In 2003, there were no statistically significant differences in family premiums by firm size. However, from 2003 to 2014, family premiums grew faster at the largest firms than at smaller firms (83.2 percent in firms with 100 or more employees vs. 68.2 percent in firms with 50 to 99 employees and 67.1 percent in firms with fewer than 50 employees). Thus, by 2014, family premiums in the largest firms (\$16,903) were about 7 to 8 percent higher than premiums in firms with fewer than 50 employees (\$15,575) and in firms with 50 to 99 employees (\$15,732) (Exhibit 3.6).
- Premium estimates by detailed firm-size categories show that the smallest firms (fewer than 10 employees) had higher average annual single premiums (\$6,171) than any other firm-size category. However, the difference with firms with 10 to 24 employees was significant only at $p < 0.10$. In contrast, for family coverage, firms with 1,000 or more employees and firms with 100 to 999 employees had higher premiums (\$16,975 and \$16,660, respectively) than the three smaller firm-size categories (Exhibit 3.7).
- One factor that may affect differences in family premiums by firm size is that larger firms are much more likely to offer employee-plus-one coverage than smaller firms (e.g., 94.6 percent of eligible employees in firms with 1,000 or more employees have offers of employee-plus-one

coverage compared with 56.2 percent of eligible employees in firms with fewer than 10 employees) (Exhibit 1.13). Therefore, at large firms, two-person families are not likely to be included in the risk pool for family policies. At many small firms, on the other hand, workers seeking coverage for themselves and a single dependent may purchase a family policy if no employee-plus-one coverage is offered.

Premiums by State, 2014

- In 2014, average annual premiums for single, employee-plus-one and family coverage were \$5,832, \$11,503 and \$16,655, respectively. Five States had average annual premiums that were significantly lower than the national average for all three types of coverage. These States were Arkansas, Hawaii, Idaho, Kansas, and Mississippi. There were also five States (Alaska, Massachusetts, New Hampshire, New Jersey and New York) that had average annual premiums significantly higher than the national average for all three types of coverage (Exhibits 3.8, 3.9, and 3.10).
- In total, 13 States had average annual premiums for single coverage that were significantly lower than the national average of \$5,832. These States were Alabama, Arizona, Arkansas, Hawaii, Idaho, Kansas, Mississippi, Nevada, North Carolina, North Dakota, Tennessee, Utah, and Virginia. Eight States had average annual premiums for single coverage that were significantly higher than the national average. These States were Alaska, Massachusetts, New Hampshire, New Jersey, New York, Rhode Island, Vermont, and West Virginia (Exhibit 3.8).
- Ten States had average annual premiums for employee-plus-one coverage that were significantly lower than the national average of \$11,503. These States were Arkansas, Georgia, Hawaii, Idaho, Iowa, Kansas, Michigan, Mississippi, North Carolina, and Virginia. Ten States had average annual employee-plus-one premiums that were significantly above the national average. These States were Alaska, Connecticut, Illinois, Massachusetts, New Hampshire, New Jersey, New York, Rhode Island, West Virginia, and Wisconsin (Exhibit 3.9).
- In 2014, the average annual family premium was \$16,655. Eleven States had average annual family premiums that were significantly lower than this national average. These States were Alabama, Arizona, Arkansas, Hawaii, Idaho, Iowa, Kansas, Mississippi, Missouri, Montana, and North Dakota. Eight States had family premiums that were significantly above the national average. These States were Alaska, California, Connecticut, Delaware, Massachusetts, New Hampshire, New Jersey, and New York (Exhibit 3.10).

Premiums by Industry Category, 2014

- In 2014, establishments in professional services industries had premiums that were as high, or higher, than premiums in any other industry category for all three types of coverage. The average single premium (\$6,224) for professional services was significantly higher than premiums in any industry category except agriculture/fisheries/forestry. The average employee-plus-one (\$12,073) and family premiums (\$17,558) for professional services were significantly higher than premiums in any industry category except wholesale trade (Exhibits 3.11, 3.12, and 3.13).

- Establishments in retail trade had average single premiums (\$5,461) that were about 8 to 12 percent lower than single premiums for establishments in financial services/real estate (\$5,904), wholesale trade (\$5,927) and professional services (\$6,224) (Exhibit 3.11).
- In 2014, employee-plus-one premiums for establishments in retail trade (\$10,921) were about 4 percent lower than premiums for establishments in mining/manufacturing (\$11,397) and financial services/real estate (\$11,394) and about 10 percent lower than premiums for establishments in wholesale trade (\$12,004) and professional services (\$12,073) (Exhibit 3.12).
- Establishments in agriculture/fisheries/forestry had average family premiums (\$14,250) that were significantly lower than premiums for any other industry category except construction (\$14,425) and retail trade (\$15,785) and were about 19 percent lower than family premiums for establishments in professional services industries (17,558) (Exhibit 3.13).

Premiums by Selected Employer Characteristics, 2014

- In 2014, predominantly low-wage establishments (50 percent or more of employees earn less than \$11.50 per hour) had lower premiums than higher wage establishments for single coverage (\$5,599 vs. \$5,876) and for family coverage (\$15,951 vs. \$16,732) (Exhibits 3.14 and 3.16).
- Premiums for all three types of coverage for nonprofit employers were higher than premiums for unincorporated and incorporated for-profit employers (\$6,552 vs. \$5,742 and \$5,661, respectively, for single coverage; \$12,578 vs. \$11,680 and \$11,229, respectively, for employee-plus-one coverage; and \$18,077 vs. \$16,979 and \$16,297, respectively, for family coverage) (Exhibits 3.14, 3.15, and 3.16).
- In 2014, establishments in firms that were 20 years old or older had higher premiums (\$5,904) for single coverage than establishments in firms that were 0 to 4 years old (\$5,384), 5 to 9 years old (\$5,432), or 10 to 19 years old (\$5,681). Establishments in the oldest firms also had higher premiums for family coverage than establishments in firms that were 0 to 4 years old or 10 to 19 years old (\$16,804 vs. \$15,532 and \$16,079, respectively) and had higher employee-plus-one premiums than establishments in firms that were 0 to 4 years old (\$11,558 vs. \$10,546) (Exhibits 3.14, 3.15 and 3.16).
- Establishments in firms with multiple locations had higher premiums than establishments in single-location firms for family coverage (\$17,005 vs. \$15,683), employee-plus-one coverage (\$11,591 vs. \$11,247), and single coverage (\$5,865 vs. \$5,768, $p < 0.10$) (Exhibits 3.14, 3.15, and 3.16).

Premium Distributions, 2014

- In 2014, the average premium was about 4 percent higher than the median (50th percentile) premium for all three types of coverage: single coverage (\$5,832 vs. \$5,600), employee-plus-one coverage (\$11,503 vs. \$11,000), and family coverage (\$16,655 vs. \$16,000) (Exhibit 3.17).

- In 2014, premium distributions for all three types of coverage showed substantial variation as the 90th percentile value was more than twice as large as the 10th percentile value for single premiums (\$8,200 vs. \$3,600), employee-plus-one premiums (\$16,000 vs. \$7,400), and family premiums (\$23,000 vs. \$11,000) (Exhibit 3.17).
- Premiums for establishments in firms with fewer than 50 employees showed more variability than premiums for firms with 100 or more employees. In particular, premiums for all three types of coverage were lower in the smallest firms than in the largest firms at the 10th and 25th percentiles, but were *higher* at the 90th percentile for single coverage (\$9,200 vs. \$8,000) and employee-plus-one coverage (\$18,000 vs. \$16,000). Premiums for family coverage at the 90th percentile were the same for the smallest and largest firms, at \$23,000 (Exhibit 3.17).
- Similarly, premiums for all three types of coverage were lower in firms with 50 to 99 employees than in the largest firms at the 10th, 25th and 50th percentiles of the premium distributions. By contrast, there were no statistically significant differences in premiums for single, employee-plus-one, or family coverage across these two firm-size categories at the 90th percentile (Exhibit 3.17).

Exhibit 3.1**Average total premiums (standard error) per enrolled employee for single, employee-plus-one, and family coverage, 2003-2014**

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

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

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

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

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

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

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

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

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

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2003-2014.
Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

Exhibit 3.4

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

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

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

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

Exhibit 3.5

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

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

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

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

Exhibit 3.6

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

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

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

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

Exhibit 3.7

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

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

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

Exhibit 3.8

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

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

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

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

Exhibit 3.9

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

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

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

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

Exhibit 3.10

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Employer Characteristics	Premium (SE)
United States	\$5,832 (\$25)
Ownership: For Profit Inc.	\$5,661 (\$29)
Ownership: For Profit Uninc.	\$5,742 (\$78)
Ownership: Nonprofit	\$6,552 (\$61)
Firm Age: 0-4 Years	\$5,384 (\$113)
Firm Age: 5-9 Years	\$5,432 (\$127)
Firm Age: 10-19 Years	\$5,681 (\$72)
Firm Age: 20+ Years	\$5,904 (\$29)
# of Locations: 2+ Locations	\$5,865 (\$30)
# of Locations: 1 Location	\$5,768 (\$46)
% Full Time: 0-24%	\$5,513 (\$127)
% Full Time: 25-49%	\$5,775 (\$79)
% Full Time: 50-74%	\$5,963 (\$61)
% Full Time: 75%+	\$5,820 (\$30)
% Low Wage: 50%+	\$5,599 (\$65)
% Low Wage: <50%	\$5,876 (\$28)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2014.
Note: “% Full Time” refers to the percentage of the establishment’s workforce that worked full time in 2014. “% Low Wage” refers to the percentage of the establishment’s workforce that earned less than \$11.50 per hour in 2014.

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

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

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2014.
Note: “% Full Time” refers to the percentage of the establishment’s workforce that worked full time in 2014. “% Low Wage” refers to the percentage of the establishment’s workforce that earned less than \$11.50 per hour in 2014.

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

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

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2014.
Note: “% Full Time” refers to the percentage of the establishment’s workforce that worked full time in 2014. “% Low Wage” refers to the percentage of the establishment’s workforce that earned less than \$11.50 per hour in 2014.

Exhibit 3.17

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

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

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

Section 4: Employee and Employer Contributions



Employee and Employer Premium Contributions

In 2014, enrolled employees paid 21.2 percent of total premiums for single coverage, 26.9 percent for employee-plus-one coverage, and 27.1 percent for family coverage, unchanged from 2013. Although the employee share of the total premium did not change significantly from 2013 to 2014, growth in total premiums resulted in an increase in the average employee contributions for single and employee-plus-one coverage. Average employee contributions in 2014 were \$1,234 for single coverage and \$3,097 for employee-plus-one coverage, representing increases of 5.5 percent and 5.3 percent, respectively, over 2013 levels. Employee contributions for family coverage in 2014 (\$4,518) were not significantly different from average contributions in 2013. At the same time, average annual employer contributions for single, employee-plus-one, and family coverage increased by 4.4 percent to 4.6 percent, depending on the type of coverage. The observed increases in premium contribution amounts from 2013 to 2014 are consistent with a general pattern of increasing contributions from 2003 to 2013.

This section examines how employee and employer premium contributions changed between 2003 and 2014, both in nominal dollars and as a percentage of annual per-enrollee premiums. This section also examines variation in employee premium contributions by coverage type, the State where the enrolled employee's establishment is located, firm size, industry, and other employer characteristics. In addition, the distribution of employee contributions by firm size is presented.

Employee and Employer Premium Contributions, 2003 to 2014

- In 2014, enrolled employees paid 21.2 percent of total premiums for single coverage, 26.9 percent for employee-plus-one coverage, and 27.1 percent for family coverage. Enrolled employees in single coverage contributed a smaller share of premiums than enrolled employees in employee-plus-one and family coverage in all years from 2003 to 2014 (Exhibit 4.1).
- Average employee contributions in 2014 were \$1,234 (for single coverage) and \$3,097 (for employee-plus-one coverage), representing increases of 5.5 percent and 5.3 percent, respectively, over 2013 levels. The average employee contribution for family coverage in 2014 (\$4,518) was not significantly different from the average contribution in 2013. In most years from 2003 to 2013, there were significant annual increases in average employee contributions for each coverage type (Exhibit 4.2).
- Average employer contributions in 2014 were \$4,598 (for single coverage), \$8,406 (for employee-plus-one coverage), and \$12,137 (for family coverage), representing increases of 4.5 percent, 4.4 percent, and 4.6 percent, respectively, over employer contribution levels in 2013. Similar to employee contributions, there were significant annual increases in average employer contributions for each coverage type in most years from 2003 to 2013 (Exhibits 4.3, 4.4, and 4.5).
- From 2013 to 2014, growth rates for premium contributions paid by employees and employers were not significantly different for any type of coverage. Thus, the

percentages of premiums paid by enrolled employees for each type of coverage did not change significantly between these 2 years (Exhibit 4.1).

- However, from 2003 to 2013, employee contributions increased more rapidly than employer contributions for each type of coverage. Due to this more rapid growth, the percentage of premiums contributed by employees increased over this decade by 3.6 percentage points, 3.0 percentage points, and 2.9 percentage points for single, employee-plus-one, and family coverage, respectively (Exhibit 4.1).

Employee Premium Contributions by Firm Size, 2003 to 2014

Percentage Contributed for Single Coverage

- In 2014, enrolled employees in small firms contributed a lower percentage of single premiums than those in larger firms (17.6 percent in firms with fewer than 50 employees vs. 22.0 percent in firms with 50 to 99 and 100 or more employees). This was true in almost all years between 2003 and 2013. From 2003 to 2014, among enrolled employees in larger firms, there were no significant differences between enrolled employees in firms with 50 to 99 employees and those in firms with 100 or more employees (Exhibit 4.6).
- Employees with single coverage in smaller firms (fewer than 10 employees and 10 to 24 employees) paid 14.0 percent and 17.7 percent of their premiums, respectively, which was lower than the percentages paid by enrolled employees in firms with 25 to 99 employees (21.6 percent), 100 to 999 employees (20.3 percent), and 1,000 or more employees (22.7 percent) (Exhibit 4.12).
- One factor behind the lower percentage of single premiums contributed by enrolled employees in smaller firms (fewer than 10 employees and 10 to 24 employees) than in larger firms is the much higher percentage of small-firm enrollees with no required employee premium contribution. In 2014, for example, 60.6 percent and 43.5 percent of employees with single coverage in firms with fewer than 10 employees and with 10 to 24 employees, respectively, had no required premium contribution. In contrast, only 14.9 percent and 3.7 percent of employees with single coverage in firms with 100 to 999 employees and with 1,000 or more employees, respectively, were not required to contribute to single premiums (Exhibits 4.12 and 4.14).
- The percentage of enrolled employees with no required employee contribution for single coverage decreased between 2003 and 2014 for firms of all sizes but remained higher at smaller firms throughout the period (Exhibit 4.14).

Percentage Contributed for Dependent Coverage

- In all years between 2003 and 2014, enrolled employees in small firms (fewer than 50 employees) paid either the same or a higher percentage of premiums for both types of dependent coverage than enrolled employees in large firms (100 or more employees). Enrolled employees in medium-sized firms (50 to 99 employees) contributed the same or a larger share of premiums for employee-plus-one and family coverage than those in both small and large firms over the entire period (Exhibits 4.8 and 4.10).

- In 2014, employees with employee-plus-one coverage in the smallest firms paid a lower percentage of their premium (23.1 percent) than enrollees in firms with 10 to 24 employees (28.6 percent), 25 to 99 employees (33.4 percent), and 100 to 999 employees (29.3 percent) (Exhibit 4.12).
- Employees with employee-plus-one coverage in firms with 25 to 99 employees paid 33.4 percent of their premium in 2014, a higher percentage than enrolled employees in the four other firm size categories (fewer than 10, 10 to 24, 100 to 999, and 1,000 or more employees). Within the large firm category (100 or more employees), in 2014, employees with employee-plus-one coverage in firms with 100 to 999 employees paid a higher percentage of their premiums than those with 1,000 or more employees (29.3 percent vs. 25.2 percent, respectively) (Exhibit 4.12).
- In 2014, employees with family coverage in the smallest firms paid a lower percentage of their premium (21.6 percent) than enrollees in firms with 10 to 24 employees (29.8 percent), 25 to 99 employees (33.1 percent), 100 to 999 employees (28.5 percent), and 1,000 or more employees (25.9 percent) (Exhibit 4.12).
- Employees with family coverage in firms with 25 to 99 employees paid 33.1 percent of their premium in 2014, a higher percentage than enrolled employees in the four other firm size categories (fewer than 10, 10 to 24, 100 to 999, and 1,000 or more employees). Within the large firm category (100 or more employees), those in firms with 100 to 999 employees paid a higher percentage of their premium in 2014 than those with 1,000 or more employees (28.5 percent vs. 25.9 percent, respectively) (Exhibit 4.12).
- In 2014, the percentage of enrolled employees with no required premium contribution for employee-plus-one and family coverage was higher for employees in firms with fewer than 10 employees (48.3 percent and 53.6 percent, respectively) and with 10 to 24 employees (24.3 percent and 27.4 percent, respectively) than in firms with 25 to 99 employees (12.1 percent and 17.7 percent, respectively), 100 to 999 employees (5.8 percent and 9.6 percent, respectively), and 1,000 or more employees (4.4 percent and 3.4 percent, respectively) (Exhibits 4.15 and 4.16).

Employee Contributions for Single Coverage (Dollar Amount)

- In 2014, employees with single coverage in small firms (fewer than 50 employees) contributed a smaller dollar amount for their coverage (\$1,035) than employees in larger firms (\$1,220 in firms with 50 to 99 employees and \$1,287 in firms with 100 or more employees) (Exhibit 4.7).
- Within the small firm size category (fewer than 50 employees), enrolled employees in firms with fewer than 10 employees contributed a smaller dollar amount for their single coverage (\$866) in 2014 than those in firms with 10 to 24 employees (\$1,047). Within the large firm category (100 or more employees), enrolled employees in firms with 1,000 or more employees contributed a greater dollar amount for single coverage (\$1,325) in 2014 than those in firms with 100 to 999 employees (\$1,196) (Exhibits 4.13).

Employee Contributions for Dependent Coverage (Dollar Amount)

- In 2014, employees with employee-plus-one coverage in firms with 50 to 99 employees had the highest employee premium contribution (\$3,619), followed by employees in firms with fewer than 50 employees (\$3,275) and employees in firms with 100 or more employees (\$3,031) (Exhibit 4.9).
- In the more detailed firm size categories, there was no significant difference between the amount paid by employees with employee-plus-one coverage in the smallest firms (fewer than 10 employees) and the largest firms (1,000 or more employees) in 2014, but enrollees in both firm size categories paid a lower dollar amount (\$2,643 and \$2,908, respectively) than enrolled employees in the three other firm size categories (10 to 24, 25 to 99, and 100 to 999 employees) (Exhibit 4.13).
- In 2014, employees with family coverage in firms with 50 to 99 employees contributed a higher dollar amount (\$5,206) than those in firms with fewer than 50 employees (\$4,426) and with 100 or more employees (\$4,483) (Exhibit 4.11).
- In the more detailed firm size categories, employees with family coverage in the smallest firms (fewer than 10 employees) contributed \$3,369 in 2014, a smaller amount than employees with family coverage in the four other firm size categories (10 to 24, 25 to 99, 100 to 999, and 1,000 or more employees) (Exhibit 4.13).

Trends in Employee Contributions (Dollar Amount)

- Between 2013 and 2014, single and employee-plus-one employee premium contributions in firms with 100 or more employees increased by 6.5 percent (from \$1,209 to \$1,287) and 5.9 percent (from \$2,862 to \$3,031), respectively, but family premium contributions did not change significantly. Employee premium contributions were not significantly different from their 2013 levels for enrollees at firms with fewer than 100 employees for any coverage type (Exhibits 4.7, 4.9, and 4.11).
- Between 2003 and 2014, the growth rate of employee premium contributions for single coverage did not vary by firm size. In contrast, employee premium contributions for employee-plus-one and family coverage increased more rapidly in large firms (100 or more employees) than in small firms (fewer than 50 employees). In large firms, employee premium contributions for employee-plus-one and family coverage increased by 102.9 percent and 104.3 percent, respectively, compared with increases of 83.3 percent and 77.5 percent, respectively, in small firms (Exhibits 4.7, 4.9, and 4.11).
- The more rapid increase in family-coverage employee contributions at large firms than at small firms from 2003 to 2014 was due to a combination of a more rapid increase in total family premiums at large firms over this period and a greater percentage point increase in the share of premiums paid by employees (2.7 percentage points vs. 1.6 percentage points) (Exhibits 3.6 and 4.10). Since total employee-plus-one premiums rose at similar rates over this period for enrollees in large and small firms, the more rapid increase in employee-plus-one enrollee contributions at large firms was entirely due to a greater percentage point increase in the employee share of premiums (Exhibits 3.5 and 4.8).

Employee Premium Contributions by State, 2014

- The percentage of premiums paid by employees with single coverage varied by State in 2014, from a low of 8.6 percent to a high of 26.5 percent. States where the enrollee's share of single-coverage premiums was higher than the national average of 21.2 percent were Alabama, Florida, Iowa, Massachusetts, Nebraska, New Hampshire, New Mexico, Tennessee, and Virginia. States where the enrollees' share of single-coverage premiums was lower than the national average were Alaska, California, Hawaii, Oregon, and Washington (Exhibit 4.17).
- The percentage of premiums paid by employee-plus-one-coverage enrollees also varied by State, from a low of 20.0 percent to a high of 34.5 percent. States where the enrollee's share of employee-plus-one premiums was higher than the national average of 26.9 percent were Florida, Maryland, Mississippi, New Mexico, Tennessee, and Texas. States where the enrollee's share of employee-plus-one premiums was lower than the national average were Alaska, Connecticut, the District of Columbia, Kentucky, Minnesota, New Jersey, New York, Ohio, Pennsylvania, West Virginia, and Wisconsin (Exhibit 4.18).
- In 2014, the percentage of premiums paid by family-coverage enrollees varied by State, from a low of 21.5 percent to a high of 32.8 percent. States where the enrollee's share of family-coverage premiums was higher than the national average of 27.1 percent were Florida, Louisiana, Maryland, Mississippi, Tennessee, Texas, and Virginia. States where the enrollee's share was lower than the national average were Alaska, Connecticut, Delaware, Hawaii, New Jersey, New York, Ohio, Pennsylvania, and Wisconsin (Exhibit 4.19).
- The dollar amount of average single-coverage employee contributions also varied by State, from a low of \$460 to a high of \$1,588. States with employee premium contributions for single coverage that exceeded the national average of \$1,234 were Florida, Maryland, Massachusetts, New Hampshire, and Rhode Island. States with employee premium contributions that were smaller than the national average were Arizona, Arkansas, California, Hawaii, Kansas, Oregon, and Washington (Exhibit 4.20).
- The dollar amount of average employee-plus-one-coverage employee contributions varied by State, from a low of \$2,456 to a high of \$4,123. States with employee premium contributions for employee-plus-one coverage that exceeded the national average of \$3,097 were Florida, Maryland, and Texas. States with employee contributions for employee plus-one coverage that were smaller than the national average were Arkansas, Connecticut, the District of Columbia, Hawaii, Idaho, Iowa, Kentucky, Michigan, Minnesota, New York, Ohio, Pennsylvania, and Wisconsin (Exhibit 4.21).
- In 2014, the dollar amount of average family-coverage employee contributions varied by State, from a low of \$3,227 to a high of \$5,344. States with employee contributions for family coverage that exceeded the national average of \$4,518 were California, Florida, Maryland, Tennessee, Texas, and Virginia. States with employee contributions for family coverage that were smaller than the national average were Arkansas, Connecticut, Hawaii, Missouri, North Dakota, Ohio, Pennsylvania, and Wisconsin (Exhibit 4.22).

Employee Premium Contributions by Industry, 2014

- In 2014, enrollees in retail trade and the other services category paid a higher percentage of their single premiums (26.7 percent and 23.9 percent, respectively) than enrollees in any other industry group except utilities and transportation (22.7 percent) and agriculture, fisheries, and forestry (18.7 percent) (Exhibit 4.23).
- Enrollees in retail trade and the other services category paid a higher percentage of employee-plus-one premiums (33.2 percent and 30.6 percent, respectively) than enrollees in any other industry group except construction (29.5 percent) and agriculture, fisheries, and forestry (25.3 percent) (Exhibit 4.24).
- Among enrollees in different industries, the percentage of family premiums paid by enrollees was highest in retail trade and second highest in the other services category (34.0 percent and 30.8 percent, respectively) (Exhibit 4.25).

Employee Premium Contributions by Selected Employer Characteristics, 2014

- In 2014, enrollees in nonprofit firms contributed a lower percentage of single and employee-plus-one premiums (17.0 and 24.8 percent, respectively) compared with employees in for-profit firms (22.2 percent and 27.3 percent for incorporated firms, and 22.6 percent and 28.5 percent for unincorporated firms, respectively). They also paid a lower percentage of family premiums (25.9 percent) than employees in for-profit unincorporated firms (29.5 percent) (Exhibits 4.26, 4.27, and 4.28).
- Among employees with family coverage in for-profit firms, those in incorporated firms contributed a lower percentage of their premiums in 2014 (27.1 percent) than those in unincorporated firms (29.5 percent) (Exhibit 4.28).
- Employees in firms with two or more locations contributed a higher percentage of premiums for single coverage than those with a single location but a lower percentage for employee-plus-one and family coverage (Exhibits 4.26, 4.27, and 4.28).
- Enrollees in establishments with 75 percent or more full-time employees paid a lower percentage of premiums for single and family coverage compared with enrollees in establishments where less than 50 percent of employees worked full time. They also paid a lower share of premiums for employee-plus-one coverage compared with enrollees in establishments where 25 to 49 percent of employees worked full time (Exhibits 4.26, 4.27, and 4.28).

Employee Premium Contributions in Predominantly Low Wage Vs. Higher Wage Establishments, 2004 to 2014

- In 2014, enrollees in establishments that were predominantly low wage (50 percent or more of employees earned less than \$11.50 per hour) contributed a larger percentage of their premiums than those in higher wage establishments. Employees in low-wage

establishments contributed 25.4 percent, 32.1 percent, and 33.1 percent of their premiums for single, employee-plus-one, and family coverage, respectively, compared with 20.4 percent, 26.3 percent, and 26.5 percent in higher wage establishments (Exhibits 4.26, 4.27, and 4.28).

- Enrolled employees in predominantly low-wage establishments contributed a larger percentage of their premiums for single, employee-plus-one, and family coverage than those in higher wage establishments in all years between 2004 and 2014 (Exhibits 4.29, 4.31, and 4.33).
- The percentage of total premiums contributed by employees for each coverage type was stable between 2013 and 2014 for both low- and higher wage establishments (Exhibits 4.29, 4.31, and 4.33).
- In 2014, enrollees in low-wage establishments had higher premium contributions than their counterparts in higher wage establishments. Average employee contributions were \$1,420, \$3,598, and \$5,276 for single, employee-plus-one, and family coverage in predominantly low-wage establishments and \$1,199, \$3,032, and \$4,435 in higher wage establishments (Exhibits 4.30, 4.32, and 4.34).
- Between 2004 and 2013, the percentage of total premiums contributed by employees increased in both low-wage and higher wage establishments at similar rates for each type of coverage. In low-wage establishments, the percentages increased by 2.9 percentage points, 3.7 percentage points, and 3.8 percentage points for single, employee-plus-one, and family coverage, respectively, over this period. In higher wage establishments, the percentages increased by 3.0 percentage points, 3.3 percentage points, and 3.3 percentage points, respectively (Exhibits 4.29, 4.31, and 4.33).

Distributions of Employee Contributions, Overall and by Firm Size, 2014

- In 2014, the average employee premium contribution was higher than the median (50th percentile) employee premium contribution for all three types of coverage: single coverage (\$1,234 vs. \$1,100), employee-plus-one coverage (\$3,097 vs. \$2,700), and family coverage (\$4,518 vs. \$4,000) (Exhibit 4.35).
- In 2014, the employee premium contribution distribution for all three coverage types showed substantial variation as enrolled employees at the top end of the distribution (the 90th percentile) paid much larger amounts than those at the bottom end of the distribution (the 10th percentile) for single coverage (\$2,400 vs. \$0), employee-plus-one coverage (\$5,800 vs. \$520), and family coverage (\$8,500 vs. \$520) (Exhibit 4.35).
- In 2014, enrolled employees in firms with fewer than 50 employees and with 50 to 99 employees had lower required contributions for all coverage types at the 10th percentile of the distribution and higher required contributions at the 90th percentile than enrolled employees in firms with 100 or more employees (Exhibit 4.35).

- Enrolled employees in smaller firms (fewer than 50 employees and 50 to 99 employees) had no required employee contribution at the 10th percentile for all coverage types. Enrolled employees in firms with fewer than 50 employees also had no required contributions at the 25th percentile for all coverage types (Exhibit 4.35).
- Employee premium contributions for all coverage types were lower at the 25th percentile for enrollees in firms with fewer than 50 employees than for enrollees in firms with 100 or more employees. Enrolled employees in firms with 50 to 99 workers also had lower single and family contributions at the 25th percentile than enrollees in firms with 100 or more employees. However, employee-plus-one contributions at the 25th percentile were the same for enrolled employees in firms with 50 to 99 and with 100 or more employees (Exhibit 4.35).
- At the 90th percentile, employee contributions for all coverage types were higher for enrolled employees in firms with fewer than 100 employees than in firms with 100 or more employees. This was also true at the 75th percentile for dependent coverage premiums (Exhibit 4.35).
- Premium contributions for enrolled employees in firms with 50 to 99 employees were either not statistically significantly different from or were higher than those for enrolled employees in firms with fewer than 50 employees at every point in the distribution for all coverage types. Thus, enrolled employees in firms with 50 to 99 employees had higher average employee contributions than enrolled employees in firms with fewer than 50 employees for all coverage types (Exhibit 4.35).

Exhibit 4.1**Average percentage (standard error) of premium contributed by employees for single, employee-plus-one, and family coverage, 2003-2014**

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

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2003-2014.**Note:** Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

Exhibit 4.2**Average annual employee contribution (in dollars) (standard error) for single, employee-plus-one, and family coverage, 2003-2014**

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

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

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

Exhibit 4.3**Average annual employee contribution, employer contribution, and total premium (standard error) for single coverage, 2003-2014**

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

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2003-2014.**Note:** Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007. The sum of employee and employer contributions may not exactly equal the total premium due to rounding.

Exhibit 4.4**Average annual employee contribution, employer contribution, and total premium (standard error) for employee-plus-one coverage, 2003-2014**

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

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

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

Exhibit 4.5**Average annual employee contribution, employer contribution, and total premium (standard error) for family coverage, 2003-2014**

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

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

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

Exhibit 4.6

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

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

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

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

Exhibit 4.7**Average annual employee contribution (in dollars) (standard error) for single coverage, by firm size, 2003-2014**

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

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2003-2014.**Note:** Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

Exhibit 4.8

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

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

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

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

Exhibit 4.9

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

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

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

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

Exhibit 4.10

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

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

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

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

Exhibit 4.11

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

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

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

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

Exhibit 4.12

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

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

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

Exhibit 4.13

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

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

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

Exhibit 4.14

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

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

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

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

Exhibit 4.15

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

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

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

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

Exhibit 4.16

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

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

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

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

Exhibit 4.17

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

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

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

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

Exhibit 4.18

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

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

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

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

Exhibit 4.19

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

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

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

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

Exhibit 4.20
Average annual employee contribution (in dollars) (standard error) for single coverage,
by State, 2014

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

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

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

Exhibit 4.21

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

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

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

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

Exhibit 4.22

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Employer Characteristics	Percentage (SE)
United States	21.2% (0.2%)
Ownership: For Profit Inc.	22.2% (0.3%)
Ownership: For Profit Uninc.	22.6% (0.8%)
Ownership: Nonprofit	17.0% (0.4%)
Firm Age: 0-4 Years	22.4% (1.2%)
Firm Age: 5-9 Years	19.3% (0.9%)
Firm Age: 10-19 Years	21.2% (0.6%)
Firm Age: 20+ Years	21.2% (0.2%)
# of Locations: 2+ Locations	22.2% (0.2%)
# of Locations: 1 Location	19.2% (0.4%)
% Full Time: 0-24%	23.4% (1.2%)
% Full Time: 25-49%	25.2% (0.8%)
% Full Time: 50-74%	23.7% (0.6%)
% Full Time: 75%+	20.4% (0.2%)
% Low Wage: 50%+	25.4% (0.5%)
% Low Wage: <50%	20.4% (0.2%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2014.
Note: “% Full Time” refers to the percentage of the establishment's workforce that worked full time in 2014. “% Low Wage” refers to the percentage of the establishment's workforce that earned less than \$11.50 per hour in 2014.

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

Employer Characteristics	Percentage (SE)
United States	26.9% (0.3%)
Ownership: For Profit Inc.	27.3% (0.4%)
Ownership: For Profit Uninc.	28.5% (1.0%)
Ownership: Nonprofit	24.8% (0.6%)
Firm Age: 0-4 Years	28.4% (2.3%)
Firm Age: 5-9 Years	30.0% (1.9%)
Firm Age: 10-19 Years	29.6% (1.0%)
Firm Age: 20+ Years	26.4% (0.4%)
# of Locations: 2+ Locations	25.9% (0.3%)
# of Locations: 1 Location	30.1% (1.0%)
% Full Time: 0-24%	31.6% (2.6%)
% Full Time: 25-49%	31.0% (1.1%)
% Full Time: 50-74%	28.3% (1.1%)
% Full Time: 75%+	26.5% (0.4%)
% Low Wage: 50%+	32.1% (1.2%)
% Low Wage: <50%	26.3% (0.4%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2014.
Note: “% Full Time” refers to the percentage of the establishment's workforce that worked full time in 2014. “% Low Wage” refers to the percentage of the establishment's workforce that earned less than \$11.50 per hour in 2014.

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

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

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2014.
Note: “% Full Time” refers to the percentage of the establishment's workforce that worked full time in 2014. “% Low Wage” refers to the percentage of the establishment's workforce that earned less than \$11.50 per hour in 2014.

Exhibit 4.29

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

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

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

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

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

Exhibit 4.30**Average total employee contribution (in dollars) (standard error) per enrolled employee for single coverage, by the percentage of the establishment's workforce that is low wage, 2004-2014**

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

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2004-2014.**Note:** Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

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

Exhibit 4.31

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

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

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

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

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

Exhibit 4.32

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

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

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

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

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

Exhibit 4.33**Average percentage of premium contributed (standard error) by enrolled employees for family coverage, by the percentage of the establishment's workforce that is low wage, 2004-2014**

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

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2004-2014.**Note:** Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

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

Exhibit 4.34**Average total employee contribution (in dollars) (standard error) per enrolled employee for family coverage, by the percentage of the establishment's workforce that is low wage, 2004-2014**

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

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2004-2014.**Note:** Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

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

Exhibit 4.35

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

Coverage	Estimate	Total	<50 employees	50-99 employees	100 or more employees	
Single coverage	Average (mean)	\$1,234 (\$13)	\$1,035 (\$30)	\$1,220 (\$57)	\$1,287 (\$15)	
	10 percentile	\$0 (\$31)	\$0 (\$66)	\$0 (\$61)	\$230 (\$22)	
	25 percentile	\$490 (\$14)	\$0 (\$66)	\$40 (\$61)	\$680 (\$18)	
	50 percentile (median)	\$1,100 (\$10)	\$480 (\$65)	\$1,000 (\$56)	\$1,100 (\$15)	
	75 percentile	\$1,700 (\$19)	\$1,700 (\$61)	\$1,700 (\$45)	\$1,700 (\$21)	
	90 percentile	\$2,400 (\$23)	\$2,800 (\$64)	\$2,700 (\$103)	\$2,300 (\$41)	
	Employee-plus-one coverage	Average (mean)	\$3,097 (\$40)	\$3,275 (\$95)	\$3,619 (\$140)	\$3,031 (\$46)
Employee-plus-one coverage	10 percentile	\$520 (\$61)	\$0 (\$157)	\$0 (\$231)	\$780 (\$52)	
	25 percentile	\$1,700 (\$43)	\$0 (\$157)	\$1,700 (\$215)	\$1,700 (\$40)	
	50 percentile (median)	\$2,700 (\$27)	\$2,800 (\$117)	\$3,200 (\$185)	\$2,700 (\$27)	
	75 percentile	\$4,100 (\$61)	\$5,000 (\$132)	\$5,100 (\$185)	\$3,900 (\$43)	
	90 percentile	\$5,800 (\$116)	\$7,400 (\$216)	\$7,000 (\$343)	\$5,400 (\$111)	
	Family coverage	Average (mean)	\$4,518 (\$48)	\$4,426 (\$122)	\$5,206 (\$220)	\$4,483 (\$54)
		10 percentile	\$520 (\$199)	\$0 (\$302)	\$0 (\$332)	\$1,100 (\$83)
25 percentile		\$2,300 (\$52)	\$0 (\$302)	\$1,700 (\$363)	\$2,500 (\$74)	
50 percentile (median)		\$4,000 (\$50)	\$3,500 (\$177)	\$4,600 (\$238)	\$4,000 (\$50)	
75 percentile		\$5,800 (\$70)	\$7,200 (\$202)	\$7,600 (\$306)	\$5,600 (\$80)	
90 percentile		\$8,500 (\$127)	\$11,000 (\$285)	\$11,000 (\$328)	\$8,000 (\$105)	

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

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Section 5: Employee Cost Sharing



Employee Cost Sharing

As health care costs in the United States have increased faster than the cost of other goods and services, employers have shifted some of the cost of health care to employees by increasing cost-sharing provisions such as deductibles, coinsurance rates, and copayments. A deductible is an amount an enrollee must pay before health services are covered by the health plan. Coinsurance rates are the percentage of a health service charge paid by an enrollee, while copayments are fixed dollar amounts paid by an enrollee for health services.

Cost-sharing provisions may vary for different types of health care services. The deductibles reported in this section are general annual deductibles that must be met before many services are covered by the health plan. The reported coinsurance rates and copayments are cost-sharing measures for physician office visits to general practitioners. When plans differentiate between in-network and out-of-network providers, the deductibles, coinsurance rates, and copayments reported in this section are for in-network providers.

From 2003 to 2014, the percentage of enrolled employees in plans with a deductible increased by 31.8 percentage points (from 52.1 percent to 83.9 percent). Enrollment also shifted away from plans that structured their cost sharing for physician office visits as copayments to plans that used coinsurance rates. The percentage of enrollees in plans with coinsurance rates increased from 19.5 percent in 2003 to 32.6 percent in 2014, while the percentage of enrollees in plans with copayments declined from 77.1 percent in 2003 to 61.3 percent in 2014. These changes in cost-sharing provisions may have resulted, at least in part, from a shift in plan types over this time, away from health maintenance organizations (HMOs) and toward preferred provider organizations (PPOs).

MEPS-IC data indicate that the percentage of establishments offering plans with “exclusive providers” (HMOs and other plan types with this provider arrangement) declined from 38.4 percent to 29.5 percent from 2003 to 2014 (data not shown). At the same time, employers increasingly offered plans with a “mixed provider network” (e.g., PPOs and point-of-service [POS] plans) (67.4 percent in 2003 to 72.1 percent in 2014, data not shown).

Among enrolled employees in plans with deductibles, average individual deductibles rose from \$518 in 2003 to \$1,353 in 2014, while average family deductibles rose from \$1,079 to \$2,640. Among enrollees with cost sharing for physician office visits, average coinsurance rates increased from 18.0 percent in 2003 to 19.8 percent in 2014, while copayment amounts increased from \$16.51 in 2003 to \$24.77 in 2014.

This section presents information on trends from 2003 to 2014 in the percentage of enrolled employees in plans with a deductible, the percentages of enrolled employees in plans that have coinsurance rates and copayments for physician office visits, and average deductibles, coinsurance rates, and copayments among enrolled employees in plans with these cost-sharing provisions. Trends in cost-sharing provisions are presented overall and by firm size. Information on cost-sharing provisions is presented by State for 2014.

Individual and Family Deductibles

- The percentage of enrolled employees in a health insurance plan with a deductible increased from 81.3 percent in 2013 to 83.9 percent in 2014. There was no significant change in the percentage of enrollees with a deductible between 2012 and 2013. From 2003 to 2012, the percentage of enrollees in plans with deductibles increased by 27.5 percentage points, from 52.1 percent in 2003 to 79.6 percent in 2012. Most of this increase occurred between 2003 and 2008. During this time, the percentage of enrollees in plans with deductibles increased by 18.6 percentage points, from 52.1 percent in 2003 to 70.7 percent in 2008. From 2008 to 2012, the percentage of enrollees in plans with deductibles increased every year except from 2010 to 2011, rising by 8.9 percentage points over the period (Exhibit 5.1).
- Enrolled employees in large firms (100 or more employees) began the 2003 to 2014 period less likely to be in a plan with a deductible than those in small firms (fewer than 50 employees). By 2014, however, that pattern was reversed (Exhibit 5.1).
- In 2003, 49.6 percent of enrolled employees at large employers (100 or more employees) were in plans with a deductible compared with 59.7 percent and 58.0 percent of enrollees in firms with fewer than 50 employees and with 50 to 99 employees, respectively. This pattern continued in 2004. Between 2005 and 2012, however, enrolled employees in large and smaller firms were equally likely to be in such plans in almost all years.
- Between 2012 and 2014, the percentage of enrolled employees with a deductible did not change significantly at small employers (fewer than 50 employees) but increased from 79.6 percent to 84.6 percent at large employers (100 or more employees). Thus, in 2013 and 2014, enrolled employees at large employers were more likely to be in plans with deductibles than enrolled employees in firms with fewer than 50 employees.
- Among enrolled employees with deductibles, the average individual deductible increased from \$1,273 in 2013 to \$1,353 in 2014, an increase of 6.3 percent. Except for 2004-2005, when the growth rate was 13.8 percent, this growth rate was not statistically different from that in any other 1-year period from 2003 to 2013 (Exhibit 5.2).
- The average family deductible increased from \$2,491 in 2013 to \$2,640 in 2014, an increase of 6.0 percent. This growth rate was lower than rates observed from 2009 to 2010 (12.2 percent) and 2010 to 2011 (12.4 percent) but similar to rates for other years in this period (Exhibit 5.3).
- The 2013 to 2014 increase in individual deductible levels reflected increases at both small firms (fewer than 50 employees) and large firms (100 or more employees) (Exhibit 5.2).
- The increase in family deductibles from 2013 to 2014 was driven by an increase at large firms (100 or more employees). There was no change in family deductible levels at firms with fewer than 100 employees (Exhibit 5.3).

- For enrollees with deductibles, average individual deductibles were higher in smaller firms (fewer than 100 employees) than in large firms (100 or more employees) over the entire period from 2003 to 2014. In 2014, average individual deductibles were \$1,777 and \$1,744 in firms with fewer than 50 employees and with 50 to 99 employees, respectively, compared with \$1,205 in firms with 100 or more employees. There has been no significant difference between average individual deductibles for enrolled employees in firms with fewer than 50 employees and with 50 to 99 employees since 2008 (Exhibit 5.2).
- Family deductibles were also higher in smaller firms (fewer than 100 employees) than in large firms (100 or more employees) throughout the 2003 to 2014 period. In 2014, average family deductibles were \$3,810 and \$3,404 in firms with fewer than 50 and with 50 to 99 employees, respectively, compared with \$2,408 in firms with 100 or more employees (Exhibit 5.3).
- In 2014, 83.9 percent of enrolled employees were in plans with a deductible. This figure was lower in California, Connecticut, the District of Columbia, Hawaii, Maryland, Massachusetts, Nevada, New Jersey, and New York. It was not significantly different from the national average in Alabama, Arizona, Illinois, Kentucky, Michigan, New Mexico, Oregon, Pennsylvania, Vermont, and Virginia. In the remaining 32 States, the percentage of enrolled employees that were in a plan with a deductible was higher than the national average (Exhibit 5.4).
- Among enrolled employees in plans with deductibles, the average individual deductible was \$1,353 in 2014. This figure was lower in Alabama, Delaware, the District of Columbia, Hawaii, Maryland, Massachusetts, New Mexico, New York, North Dakota, Pennsylvania, and Washington. It was higher in Arizona, Connecticut, Maine, New Hampshire, North Carolina, Tennessee, Texas, and Vermont (Exhibit 5.5).
- Among enrolled employees in plans with family deductibles, the average family deductible was \$2,640 in 2014. This figure was lower in Alabama, Delaware, the District of Columbia, Hawaii, Maryland, Massachusetts, New York, Washington, and West Virginia. It was higher in Arizona, Colorado, Connecticut, Maine, Missouri, New Hampshire, Tennessee, and Wisconsin (Exhibit 5.6).

Coinsurance Rates for Physician Office Visits

- Between 2013 and 2014, the percentage of enrolled employees in plans with physician office visit coinsurance rates increased by 2.2 percentage points, from 30.4 percent to 32.6 percent. This increase was significant solely among enrolled employees at large firms (100 or more employees). There was no significant change among enrolled employees in smaller firms (Exhibit 5.7). From 2003 to 2013, the percentage of enrolled employees in plans with coinsurance rates increased from 19.5 percent to 30.4 percent. The 2013 to 2014 increase of 2.2 percentage points was similar in magnitude to all the significant 1-year increases that occurred in this period except for the 4.0 percentage point increase from 2005 to 2006 (This difference varies from the calculation due to rounding.) (Exhibit 5.7).
- Enrolled employees in large firms (100 or more employees) were more likely to have plans with coinsurance rates than enrolled employees in smaller firms in all years from 2003 to 2014. In 2014, 36.6 percent of enrollees in firms with 100 or more employees had

coinsurance rates compared with 19.5 percent and 19.1 percent in firms with fewer than 50 and with 50 to 99 employees, respectively (Exhibit 5.7).

- Between 2003 and 2014, the percentage of enrolled employees in plans with a coinsurance rate increased for all enrollees, regardless of firm size. However, the increase was more pronounced among enrolled employees in firms with 100 or more employees (15.6 percentage points) than in smaller firms (4.3 and 4.5 percentage point increases at firms with fewer than 50 and with 50 to 99 employees, respectively) (Exhibit 5.7).
- Among enrolled employees in plans with physician office visit coinsurance rates, average coinsurance rates rose from 19.2 percent in 2013 to 19.8 percent in 2014. This was the first significant 1-year change in this measure since the change from 2003 to 2004 (18.0 percent to 18.6 percent) and was similar in size to that earlier increase. The rise was driven by an increase for enrolled employees at firms with 100 or more employees, from 18.8 percent in 2013 to 19.5 percent in 2014. Average coinsurance rates did not change for enrolled employees in smaller firms between 2013 and 2014 (Exhibit 5.8).
- Average coinsurance rates for enrolled employees in large firms (100 or more employees) were lower than those for enrolled employees in small firms (fewer than 50 workers) over the entire period and were lower than for enrolled employees in firms with 50 to 99 employees in 2003 and from 2011 to 2014. In 2014, average coinsurance rates were 21.5 percent and 21.1 percent for enrolled employees in firms with fewer than 50 and with 50 to 99 employees, respectively, compared with 19.5 percent for enrolled employees in firms with 100 or more employees (Exhibit 5.8).
- In 2014, 32.6 percent of enrolled employees in the United States had plans with coinsurance rates for physician office visits. This percentage was lower in Alabama, California, the District of Columbia, Kentucky, Massachusetts, New York, and Pennsylvania. It was higher in Alaska, Idaho, Kansas, Minnesota, Montana, Nebraska, North Dakota, Utah, Washington, Wisconsin, and Wyoming (Exhibit 5.9).
- Among enrolled employees in plans with coinsurance rates for physician office visits, the average coinsurance rate was 19.8 percent in 2014. The rate was lower in Arkansas, Colorado, the District of Columbia, Hawaii, and Wisconsin. It was higher in Idaho, Louisiana, Mississippi, Montana, New Mexico, Tennessee, and Wyoming (Exhibit 5.10).

Copayments for Physician Office Visits

- Between 2013 and 2014, the percentage of enrolled employees in health plans with a physician office visit copayment decreased by 3.5 percentage points, from 64.8 percent in 2013 to 61.3 percent in 2014. The decline from 2013 to 2014 occurred for enrolled employees at small firms (fewer than 50 employees) and at large firms (100 or more employees). Between 2003 and 2013, the percentage of enrolled employees in plans with copayments decreased from 77.1 percent to 64.8 percent (Exhibit 5.11).
- In 2003 and 2004, the percentage of enrolled employees in plans with copayments was similar for enrollees in firms of all sizes. However, between 2005 and 2014, the percentage

declined more sharply for enrollees in large firms (by 16.6 percentage points) than in smaller firms (by 11.9 percentage points in firms with fewer than 50 employees and by 4.3 percentage points in firms with 50 to 99 employees). Therefore, the percentage of enrolled employees with copayments in large firms was lower than that in smaller firms in almost all years from 2005 to 2014. (Exhibit 5.11).

- For enrolled employees in plans with copayments, average copayments increased from \$24.31 to \$24.77 from 2013 to 2014. From 2003 to 2013, average copayments increased from \$16.51 to \$24.31 (Exhibit 5.12).
- Average copayments for enrolled employees in firms with 100 or more employees were lower than those for enrolled employees in firms with fewer than 50 employees and with 50 to 99 employees throughout the 2003 to 2014 period. In 2014, the average copayment for a physician office visit was \$27.14 for enrolled employees in firms with fewer than 50 employees, \$26.29 for enrolled employees in firms with 50 to 99 employees, and \$24.03 for enrolled employees in firms with 100 or more employees (Exhibit 5.12).
- In 2014, 61.3 percent of enrolled employees in the United States had plans with copayments for physician office visits. This figure was lower in Alaska, Kansas, Louisiana, Maine, Minnesota, Montana, Nebraska, North Dakota, Ohio, Tennessee, Utah, Vermont, Washington, Wisconsin, and Wyoming. It was higher in Alabama, California, the District of Columbia, Hawaii, Massachusetts, Michigan, Nevada, New York, Pennsylvania, and Texas (Exhibit 5.13).
- Among plans with copayments, the average copayment was \$24.77 in 2014. This figure was lower in Delaware, the District of Columbia, Hawaii, Iowa, Maryland, Massachusetts, Oregon, Pennsylvania, Rhode Island, Vermont, and West Virginia. It was higher in Alabama, Arkansas, Colorado, Georgia, Idaho, Kansas, Louisiana, Mississippi, Missouri, Montana, Nebraska, Tennessee, Texas, Wisconsin, and Wyoming (Exhibit 5.14).

Exhibit 5.1

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

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

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

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

Exhibit 5.2

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

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

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

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

Exhibit 5.3

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

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

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

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

Exhibit 5.4

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

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

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

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

Exhibit 5.5

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

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

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

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

Exhibit 5.6

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

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

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

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

Exhibit 5.7

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

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

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

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

Exhibit 5.8

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

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

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

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

Exhibit 5.9

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

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

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

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

Exhibit 5.10

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

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

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

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

Exhibit 5.11

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

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

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

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

Exhibit 5.12

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

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

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

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

Exhibit 5.13

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

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

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

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

Exhibit 5.14

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

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

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

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

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