



MEPS Insurance Component Chartbook 2015 Appendix Tables



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Medical Expenditure Panel Survey Insurance Component Chartbook 2015

Appendix Tables

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Appendix Exhibit 1.1
Percentage (standard error) of private-sector employees in establishments that offer health insurance, by firm size, 2003-2015

Number of Employees	2003	2004	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015
U.S.	86.8%	86.7%	86.9%	86.9%	87.7%	87.6%	86.5%	85.3%	84.7%	84.9%	83.2%	83.8%
(U.S.)	(0.5%)	(0.3%)	(0.5%)	(0.2%)	(0.3%)	(0.2%)	(0.2%)	(0.2%)	(0.3%)	(0.3%)	(0.3%)	(0.2%)
<50	61.6%	61.0%	62.2%	61.2%	61.6%	59.6%	57.8%	54.7%	52.9%	53.1%	49.8%	47.6%
(<50)	(0.7%)	(0.5%)	(0.6%)	(0.4%)	(0.5%)	(0.5%)	(0.5%)	(0.4%)	(0.6%)	(0.7%)	(0.6%)	(0.6%)
50-99	86.7%	88.0%	86.2%	87.6%	90.7%	89.6%	87.3%	85.6%	84.1%	87.0%	83.0%	85.3%
(50-99)	(2.1%)	(1.4%)	(1.7%)	(1.2%)	(0.9%)	(1.3%)	(0.9%)	(1.0%)	(1.4%)	(1.0%)	(1.3%)	(1.2%)
100+	97.9%	98.2%	97.5%	97.7%	98.2%	98.8%	98.5%	98.1%	98.2%	98.0%	97.3%	98.8%
(100+)	(0.4%)	(0.3%)	(0.7%)	(0.4%)	(0.3%)	(0.1%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2003-2015.

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

Appendix Exhibit 1.2
Percentage (standard error) of private-sector employees in establishments that offer health insurance,
by detailed firm size, 2003-2015

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

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2003-2015.

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

Appendix Exhibit 1.3
Percentage of private-sector employees (standard error) in establishments that offer health insurance, by State, 2015

Alabama	87.0% (1.7%)	Kentucky	85.6% (1.3%)	North Dakota	84.4% (1.3%)
Alaska	76.0%* (1.9%)	Louisiana	79.8%* (1.9%)	Ohio	85.4% (1.4%)
Arizona	82.4% (1.6%)	Maine	77.2%* (1.8%)	Oklahoma	82.2% (1.4%)
Arkansas	83.4% (1.5%)	Maryland	84.5% (1.5%)	Oregon	80.2%* (1.6%)
California	83.7% (0.9%)	Massachusetts	89.3%* (1.1%)	Pennsylvania	86.0%* (1.1%)
Colorado	82.8% (1.5%)	Michigan	82.0% (1.8%)	Rhode Island	86.7%* (1.4%)
Connecticut	86.3% (1.4%)	Minnesota	83.6% (1.5%)	South Carolina	83.1% (1.3%)
Delaware	85.1% (1.3%)	Mississippi	80.0%* (1.6%)	South Dakota	80.5%* (1.6%)
District of Columbia	92.6%* (1.0%)	Missouri	83.8% (1.4%)	Tennessee	82.2% (1.6%)
Florida	81.6%* (1.1%)	Montana	66.6%* (2.4%)	Texas	83.3% (1.1%)
Georgia	83.1% (1.7%)	Nebraska	78.9%* (1.5%)	Utah	81.9% (1.6%)
Hawaii	97.7%* (0.5%)	Nevada	89.1%* (1.1%)	Vermont	77.5%* (1.7%)
Idaho	71.8%* (2.2%)	New Hampshire	84.5% (1.6%)	Virginia	85.7% (1.2%)
Illinois	83.0% (1.5%)	New Jersey	87.3%* (1.4%)	Washington	80.5%* (1.6%)
Indiana	83.0% (1.5%)	New Mexico	76.4%* (1.7%)	West Virginia	84.0% (1.5%)
Iowa	82.2% (1.5%)	New York	86.8%* (0.9%)	Wisconsin	83.6% (1.4%)
Kansas	84.6% (1.6%)	North Carolina	82.5% (1.3%)	Wyoming	72.6%* (2.1%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2015.

Note: * Statistically different from the national average of 83.8 percent at $p < 0.05$. Note that the standard error on the national estimate of 83.8 percent is 0.24 percent.

Appendix Exhibit 1.4
Percentage of private-sector employees (standard error) in establishments that offer health insurance, by State, firm size <50 employees, 2015

Alabama	53.8% (3.9%)	Kentucky	43.0% (4.0%)	North Dakota	55.2%* (3.5%)
Alaska	36.2%* (3.8%)	Louisiana	40.7% (4.3%)	Ohio	51.0% (4.1%)
Arizona	38.3%* (4.6%)	Maine	39.3%* (3.7%)	Oklahoma	46.3% (3.6%)
Arkansas	42.2% (4.2%)	Maryland	48.3% (3.9%)	Oregon	48.8% (3.6%)
California	50.5% (2.2%)	Massachusetts	61.6%* (3.5%)	Pennsylvania	52.4% (3.4%)
Colorado	44.9% (4.0%)	Michigan	47.1% (4.1%)	Rhode Island	63.7%* (3.7%)
Connecticut	58.7%* (3.6%)	Minnesota	47.5% (4.0%)	South Carolina	40.9% (4.0%)
Delaware	42.3% (4.2%)	Mississippi	37.3%* (4.1%)	South Dakota	47.9% (3.6%)
District of Columbia	70.9%* (3.8%)	Missouri	42.4% (4.1%)	Tennessee	37.0%* (3.8%)
Florida	39.7%* (2.9%)	Montana	31.7%* (3.7%)	Texas	42.4% (2.7%)
Georgia	37.7%* (4.1%)	Nebraska	34.9%* (3.8%)	Utah	44.9% (4.7%)
Hawaii	91.9%* (1.8%)	Nevada	54.1% (4.2%)	Vermont	44.8% (3.2%)
Idaho	31.3%* (3.7%)	New Hampshire	53.5% (4.0%)	Virginia	46.6% (3.6%)
Illinois	44.3% (3.7%)	New Jersey	62.3%* (3.6%)	Washington	43.5% (3.4%)
Indiana	40.1% (7.2%)	New Mexico	34.2%* (3.5%)	West Virginia	49.6% (3.9%)
Iowa	42.3% (3.6%)	New York	59.7%* (2.4%)	Wisconsin	49.5% (3.8%)
Kansas	46.8% (3.9%)	North Carolina	44.0% (4.2%)	Wyoming	40.3% (3.9%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2015.

Note: * Statistically different from the national average of 47.6 percent at $p < 0.05$. Note that the standard error on the national estimate of 47.6 percent is 0.63 percent.

Appendix Exhibit 1.5
Percentage (standard error) of private-sector employees in establishments that offer health insurance,
by the percentage of the establishment's workforce that is low wage and by firm size, 2004-2015

Low Wage	2004	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015
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%	58.4%
	(0.5%)	(0.7%)	(0.4%)	(0.5%)	(0.5%)	(0.5%)	(0.4%)	(0.3%)	(0.6%)	(0.7%)	(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%	23.1%
	(0.8%)	(1.2%)	(1.2%)	(1.2%)	(0.8%)	(0.7%)	(0.9%)	(1.0%)	(1.2%)	(1.1%)	(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%	98.9%
	(0.2%)	(0.3%)	(0.2%)	(0.4%)	(0.2%)	(0.2%)	(0.2%)	(0.1%)	(0.1%)	(0.2%)	(0.1%)
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%	92.7%
	(1.1%)	(2.2%)	(1.2%)	(0.5%)	(0.4%)	(0.6%)	(0.7%)	(0.6%)	(0.7%)	(0.7%)	(0.6%)

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

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2004-2015.

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 2015 estimates.

Wage levels in the MEPS-IC questionnaires have been adjusted to account for changing wages over time. In 2015, low-wage employees were defined as those earning less than \$11.50 per hour.

Appendix Exhibit 1.6
Percentage (standard error) of private-sector employees
in establishments that offer health insurance,
overall and by industry, 2015

Industry	
United States	83.8% (0.2%)
Agriculture, fisheries, forestry	62.7% (4.2%)
Mining and manufacturing	94.3% (0.5%)
Construction	70.1% (1.7%)
Utilities and transportation	89.1% (1.3%)
Wholesale trade	89.9% (0.9%)
Financial services and real estate	92.3% (0.5%)
Retail trade	85.3% (0.7%)
Professional services	88.1% (0.4%)
Other services	72.4% (0.8%)
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2015.	

Appendix Exhibit 1.7
Percentage (standard error) of private-sector employees in establishments that offer health insurance, by firm size and industry, 2015

Industry	<50 employees	50-99 employees	100 or more employees
Agriculture, fisheries, forestry	29.5% (5.0%)	81.5% (8.6%)	95.7% (2.7%)
Mining and manufacturing	69.5% (2.2%)	97.4% (1.6%)	99.7% (0.2%)
Construction	51.3% (2.3%)	92.4% (3.2%)	100.0% (0.0%)
Utilities and transportation	48.1% (4.0%)	69.7% (10.9%)	98.9% (0.5%)
Wholesale trade	69.6% (2.3%)	96.4% (2.3%)	99.4% (0.5%)
Financial services and real estate	56.2% (2.3%)	97.1% (1.8%)	100.0% (0.0%)
Retail trade	38.5% (1.8%)	92.2% (2.4%)	99.6% (0.1%)
Professional services	57.0% (1.2%)	87.9% (2.2%)	98.8% (0.3%)
Other services	34.3% (1.2%)	70.8% (3.3%)	97.0% (0.6%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2015.

Appendix Exhibit 1.8
Percentage (standard error) of private-sector employees in
establishments that offer health insurance, overall and
by selected characteristics, 2015

Employer Characteristics	
United States	83.8% (0.2%)
Ownership: For Profit Inc.	84.9% (0.3%)
Ownership: For Profit Uninc.	69.4% (1.0%)
Ownership: Nonprofit	93.0% (0.4%)
Firm Age: 0-4 Years	45.4% (2.2%)
Firm Age: 5-9 Years	52.4% (1.6%)
Firm Age: 10-19 Years	69.7% (0.9%)
Firm Age: 20+ Years	93.1% (0.2%)
# of Locations: 2+ Locations	98.6% (0.1%)
# of Locations: 1 Location	62.6% (0.6%)
% Full Time: 0-24%	49.7% (1.5%)
% Full Time: 25-49%	77.8% (1.1%)
% Full Time: 50-74%	81.3% (0.8%)
% Full Time: 75%+	89.9% (0.2%)
% Low Wage: 50%+	70.6% (0.7%)
% Low Wage: <50%	88.5% (0.2%)
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2015.	
Note: "% Full Time" refers to the percentage of the establishment's workforce that worked full time in 2015. "% Low Wage" refers to the percentage of the establishment's workforce that earned less than \$11.50 per hour in 2015.	

Appendix Exhibit 1.9
Percentage (standard error) of private-sector employees in establishments that offer health insurance, by firm size and selected characteristics (ownership type, age of firm, number of locations), 2015

Employer Characteristics	<50 employees	50-99 employees	100 or more employees
Ownership: For Profit Inc.	49.9% (0.8%)	85.6% (1.4%)	98.7% (0.2%)
Ownership: For Profit Uninc.	36.3% (1.3%)	78.4% (3.6%)	98.6% (0.4%)
Ownership: Nonprofit	61.4% (2.0%)	94.2% (2.1%)	99.4% (0.3%)
Firm Age: 0-4 Years	30.2% (1.7%)	77.3% (4.6%)	88.1% (5.5%)
Firm Age: 5-9 Years	34.8% (1.6%)	73.8% (5.0%)	91.7% (2.4%)
Firm Age: 10-19 Years	48.3% (1.2%)	82.7% (2.5%)	95.5% (0.9%)
Firm Age: 20+ Years	59.9% (1.0%)	91.2% (1.3%)	99.5% (0.1%)
# of Locations: 2+ Locations	71.7% (2.2%)	88.9% (1.6%)	99.5% (0.1%)
# of Locations: 1 Location	46.4% (0.7%)	84.3% (1.5%)	94.8% (1.0%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2015.

Appendix Exhibit 1.10

Percentage (standard error) of private-sector employees in establishments that offer health insurance, by firm size and selected characteristics (% full time, % low wage), 2015

Employer Characteristics	<50 employees	50-99 employees	100 or more employees
% Full Time: 0-24%	15.8% (1.4%)	43.6% (5.3%)	91.2% (1.6%)
% Full Time: 25-49%	34.8% (2.0%)	70.9% (5.1%)	97.1% (0.8%)
% Full Time: 50-74%	40.8% (1.5%)	82.1% (4.0%)	99.5% (0.2%)
% Full Time: 75%+	60.8% (0.8%)	95.0% (0.8%)	99.5% (0.1%)
% Low Wage: 50%+	23.1% (1.1%)	63.7% (3.4%)	96.4% (0.6%)
% Low Wage: <50%	58.4% (0.7%)	93.0% (1.0%)	99.6% (0.1%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2015.

Note: “% Full Time” refers to the percentage of the establishment’s workforce that worked full time in 2015. “% Low Wage” refers to the percentage of the establishment’s workforce that earned less than \$11.50 per hour in 2015.

Appendix Exhibit 1.11
Percentage (standard error) of private-sector establishments that offer health insurance that self-insure at least one plan, overall and by detailed firm size, 2003-2015

Number of Employees	2003	2004	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015
U.S.	32.4%	35.0%	32.7%	34.4%	34.2%	35.1%	35.8%	36.9%	37.2%	37.6%	37.2%	39.0%
(U.S.)	(1.0%)	(0.7%)	(0.5%)	(0.5%)	(0.4%)	(0.4%)	(0.5%)	(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%	15.8%
(<10)	(0.4%)	(0.6%)	(0.8%)	(0.9%)	(0.8%)	(0.7%)	(0.5%)	(0.8%)	(0.9%)	(0.4%)	(0.8%)	(1.0%)
10-24	11.3%	12.7%	11.2%	11.6%	11.1%	10.4%	11.6%	9.9%	10.7%	9.0%	12.0%	10.6%
(10-24)	(0.8%)	(0.7%)	(0.5%)	(0.6%)	(0.9%)	(0.4%)	(0.8%)	(0.7%)	(0.7%)	(0.7%)	(1.0%)	(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%	13.7%
(25-99)	(0.7%)	(0.9%)	(0.9%)	(0.7%)	(0.8%)	(0.7%)	(0.7%)	(0.7%)	(0.7%)	(0.7%)	(0.8%)	(0.9%)
100-999	33.5%	31.8%	34.9%	30.6%	32.7%	29.9%	30.9%	31.7%	30.1%	30.1%	32.5%	33.7%
(100-999)	(1.9%)	(1.3%)	(1.4%)	(0.9%)	(1.3%)	(0.7%)	(0.9%)	(1.1%)	(0.8%)	(1.0%)	(1.2%)	(1.2%)
1,000+	83.2%	87.0%	82.7%	83.8%	86.5%	85.8%	86.6%	87.5%	87.1%	88.0%	84.2%	83.8%
(1,000+)	(1.7%)	(0.6%)	(0.5%)	(0.7%)	(0.5%)	(0.4%)	(0.6%)	(0.5%)	(0.7%)	(0.5%)	(0.8%)	(0.8%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2003-2015.

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

Appendix Exhibit 1.12

Among establishments that offer insurance, percentage (standard error) of eligible employees in establishments that self-insure at least one plan, overall and by detailed firm size, 2003-2015

Number of Employees	2003	2004	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015
U.S.	54.7%	57.0%	55.5%	54.9%	56.8%	57.2%	58.4%	59.6%	60.1%	58.1%	59.2%	59.1%
(U.S.)	(1.0%)	(0.7%)	(0.8%)	(0.7%)	(0.5%)	(0.7%)	(0.7%)	(0.6%)	(0.7%)	(0.6%)	(0.6%)	(0.6%)
<10	11.8%	18.3%	11.3%	13.1%	12.9%	12.3%	12.5%	11.5%	12.0%	13.2%	12.9%	13.5%
(<10)	(1.0%)	(2.1%)	(0.8%)	(0.8%)	(0.8%)	(0.6%)	(0.6%)	(0.9%)	(0.9%)	(0.8%)	(0.9%)	(1.1%)
10-24	11.3%	13.3%	11.2%	12.0%	11.5%	9.8%	11.5%	10.1%	11.1%	9.1%	11.4%	10.5%
(10-24)	(1.0%)	(1.2%)	(0.8%)	(0.9%)	(1.3%)	(0.5%)	(1.0%)	(0.8%)	(1.0%)	(0.9%)	(1.2%)	(1.1%)
25-99	15.3%	15.7%	13.8%	14.4%	12.8%	16.0%	17.3%	13.5%	15.5%	13.4%	14.0%	14.5%
(25-99)	(1.0%)	(0.9%)	(1.5%)	(1.0%)	(1.1%)	(1.0%)	(1.1%)	(0.8%)	(0.9%)	(0.8%)	(1.1%)	(1.1%)
100-999	35.4%	35.5%	36.3%	32.4%	36.1%	31.7%	35.7%	35.0%	35.7%	32.6%	39.5%	39.5%
(100-999)	(1.4%)	(1.5%)	(1.1%)	(1.4%)	(1.0%)	(1.8%)	(1.4%)	(1.2%)	(1.4%)	(1.0%)	(1.4%)	(1.5%)
1,000+	82.8%	84.8%	84.2%	83.4%	85.9%	85.8%	86.6%	89.0%	89.0%	86.9%	86.6%	86.4%
(1,000+)	(1.1%)	(0.9%)	(0.9%)	(1.0%)	(0.7%)	(0.7%)	(0.6%)	(0.4%)	(0.5%)	(0.4%)	(0.7%)	(0.7%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2003-2015.

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

Appendix Exhibit 1.13
Percentage (standard error) of eligible employees in establishments that offer family coverage and employee-plus-one coverage among establishments that offer coverage, overall and by detailed firm size, 2015

Coverage	U.S.	<10	10-24	25-99	100-999	1,000+
Any Dependent Coverage	98.4% (0.1%)	83.3% (1.1%)	91.9% (0.9%)	97.7% (0.4%)	99.4% (0.2%)	100.0% (0.0%)
Any Family Coverage	97.7% (0.1%)	79.4% (1.2%)	89.5% (1.0%)	96.8% (0.5%)	99.0% (0.2%)	99.7% (0.1%)
Any Employee-Plus-One	89.9% (0.4%)	60.4% (1.6%)	74.7% (1.5%)	87.1% (0.9%)	89.9% (0.8%)	94.6% (0.5%)
Family and Employee-Plus-One	89.3% (0.4%)	56.4% (1.6%)	72.3% (1.6%)	86.2% (1.0%)	89.5% (0.8%)	94.4% (0.5%)
Family Coverage Only	8.4% (0.4%)	22.9% (1.3%)	17.2% (1.3%)	10.6% (0.8%)	9.5% (0.8%)	5.3% (0.5%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2015.

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

Appendix Exhibit 1.14

Percentage (standard error) of private-sector employees working in establishments that offer two or more health insurance plans, overall and by firm size, 2003-2015

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

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2003-2015.

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

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

Appendix Exhibit 1.15
Percentage (standard error) of private-sector employees
in establishments that offer two or more health insurance plans,
overall and by industry, 2015

Industry	
United States	70.2% (0.5%)
Agriculture, fisheries, forestry	60.9% (7.0%)
Mining and manufacturing	65.0% (1.7%)
Construction	52.3% (3.1%)
Utilities and transportation	74.1% (3.3%)
Wholesale trade	63.8% (2.2%)
Financial services and real estate	78.4% (1.4%)
Retail trade	76.2% (1.4%)
Professional services	69.8% (1.0%)
Other services	70.6% (1.2%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2015.
Denominator: Within each category, all employees in establishments that offer health insurance.

Appendix Exhibit 1.16

Percentage (standard error) of private-sector employees in establishments that offer two or more health insurance plans, by firm size and industry, 2015

Industry	<50 employees	50-99 employees	100 or more employees
Agriculture, fisheries, forestry	36.6% [†] (12.7%)	* (17.2%)	69.7% (9.3%)
Mining and manufacturing	32.4% (3.3%)	45.8% (5.5%)	72.2% (1.9%)
Construction	40.3% (4.0%)	50.7% (7.3%)	66.6% (5.1%)
Utilities and transportation	30.6% (6.3%)	51.9% (14.3%)	79.5% (3.5%)
Wholesale trade	34.1% (3.8%)	37.4% (7.4%)	78.1% (2.5%)
Financial services and real estate	40.1% (3.9%)	45.4% (7.3%)	84.8% (1.4%)
Retail trade	30.8% (3.3%)	48.4% (6.1%)	84.1% (1.4%)
Professional services	33.1% (1.8%)	58.7% (3.8%)	78.2% (1.2%)
Other services	30.5% (2.2%)	47.0% (5.3%)	82.3% (1.3%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2015.

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

[†] Estimate does not meet standard of reliability or precision.

* Estimate was suppressed due to insufficient sample size.

Appendix Exhibit 1.17
Percentage (standard error) of private-sector employees
in establishments that offer two or more health insurance plans,
by selected characteristics, 2015

Employer Characteristics	
United States	70.2% (0.5%)
Ownership: For Profit Inc.	71.5% (0.6%)
Ownership: For Profit Uninc.	66.4% (1.6%)
Ownership: Nonprofit	67.4% (1.5%)
Firm Age: 0-4 Years	54.7% (4.0%)
Firm Age: 5-9 Years	54.8% (2.6%)
Firm Age: 10-19 Years	54.3% (1.6%)
Firm Age: 20+ Years	74.1% (0.6%)
# of Locations: 2+ Locations	80.4% (0.6%)
# of Locations: 1 Location	47.3% (1.1%)
% Full Time: 0-24%	66.3% (2.4%)
% Full Time: 25-49%	68.4% (2.0%)
% Full Time: 50-74%	73.5% (1.4%)
% Full Time: 75%+	70.1% (0.6%)
% Low Wage: 50%+	68.6% (1.2%)
% Low Wage: <50%	70.7% (0.6%)
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2015.	
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 2015. “% Low Wage” refers to the percentage of the establishment’s workforce that earned less than \$11.50 per hour in 2015.	

Appendix Exhibit 1.18
Percentage (standard error) of private-sector employees in establishments that offer two or more health insurance plans, by firm size and selected characteristics (ownership type, age of firm, number of locations), 2015

Employer Characteristics	<50 employees	50-99 employees	100 or more employees
Ownership: For Profit Inc.	33.4% (1.3%)	50.8% (2.6%)	81.1% (0.7%)
Ownership: For Profit Uninc.	37.3% (2.5%)	51.3% (6.0%)	79.1% (1.8%)
Ownership: Nonprofit	28.6% (2.9%)	46.4% (5.1%)	74.2% (1.7%)
Firm Age: 0-4 Years	44.8% (3.9%)	51.2% (8.5%)	76.0% (7.4%)
Firm Age: 5-9 Years	34.1% (2.9%)	75.2% (5.2%)	68.6% (4.5%)
Firm Age: 10-19 Years	32.4% (2.0%)	49.1% (4.4%)	71.8% (2.5%)
Firm Age: 20+ Years	31.7% (1.5%)	46.0% (2.7%)	80.7% (0.6%)
# of Locations: 2+ Locations	35.0% (3.0%)	51.7% (3.3%)	81.9% (0.6%)
# of Locations: 1 Location	33.5% (1.1%)	49.8% (2.7%)	65.5% (2.2%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2015.
Denominator: Within each category, all employees in establishments that offer health insurance.

Appendix Exhibit 1.19

Percentage (standard error) of private-sector employees in establishments that offer two or more health insurance plans, by firm size and selected characteristics (% full time, % low wage), 2015

Employer Characteristics	<50 employees	50-99 employees	100 or more employees
% Full Time: 0-24%	30.0% (5.0%)	43.3% (8.5%)	76.2% (2.7%)
% Full Time: 25-49%	24.2% (3.3%)	38.7% (6.8%)	77.9% (2.1%)
% Full Time: 50-74%	31.2% (2.6%)	33.9% (6.5%)	84.7% (1.3%)
% Full Time: 75%+	35.3% (1.3%)	54.8% (2.4%)	79.2% (0.7%)
% Low Wage: 50%+	29.0% (2.9%)	35.0% (4.6%)	76.4% (1.4%)
% Low Wage: <50%	34.4% (1.2%)	54.0% (2.4%)	80.7% (0.7%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2015.

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 2015. “% Low Wage” refers to the percentage of the establishment’s workforce that earned less than \$11.50 per hour in 2015.

Appendix Exhibit 1.20

Among establishments offering health insurance, percentage (standard error) offering coverage to retirees under age 65, overall and by detailed firm size, 2003-2015

Number of Employees	2003	2004	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015
U.S.	13.0%	14.0%	12.5%	13.0%	11.2%	11.2%	11.6%	13.1%	12.3%	11.9%	11.6%	11.6%
(U.S.)	(0.8%)	(0.6%)	(0.3%)	(0.4%)	(0.3%)	(0.3%)	(0.4%)	(0.3%)	(0.3%)	(0.5%)	(0.4%)	(0.4%)
<10	1.3%	1.3%	1.6%	1.8%	1.4%	1.2%	2.0%	1.6%	1.8%	1.4%	1.4%	1.2%
(<10)	(0.2%)	(0.2%)	(0.3%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.3%)	(0.2%)	(0.2%)	(0.3%)	(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%	1.3%
(10-24)	(0.6%)	(0.4%)	(0.4%)	(0.4%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.4%)	(0.4%)	(0.3%)
25-99	3.0%	3.3%	2.9%	2.9%	2.4%	2.4%	3.0%	3.1%	2.4%	2.2%	2.4%	1.7%
(25-99)	(0.7%)	(0.4%)	(0.6%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.3%)	(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%	6.0%
(100-999)	(1.1%)	(0.8%)	(0.6%)	(0.6%)	(0.6%)	(0.4%)	(0.6%)	(0.2%)	(0.6%)	(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%	31.6%
(1,000+)	(2.4%)	(1.8%)	(1.2%)	(1.5%)	(0.9%)	(1.2%)	(1.3%)	(0.9%)	(1.1%)	(0.9%)	(1.2%)	(1.1%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2003-2015.

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

[†] Estimate does not meet standard of reliability or precision.

Appendix Exhibit 1.21

Among establishments offering health insurance, percentage (standard error) offering coverage to retirees age 65 and over, overall and by detailed firm size, 2003-2015

Number of Employees	2003	2004	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015
U.S.	13.3%	13.6%	12.7%	12.4%	10.5%	11.3%	10.8%	11.9%	11.6%	10.5%	10.3%	10.4%
(U.S.)	(0.7%)	(0.6%)	(0.2%)	(0.4%)	(0.4%)	(0.3%)	(0.4%)	(0.3%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)
<10	2.3%	1.4%	2.3%	2.5%	2.3%	2.6%	2.2%	2.5%	2.6%	2.1%	2.0%	2.2%
(<10)	(0.4%)	(0.2%)	(0.3%)	(0.3%)	(0.2%)	(0.3%)	(0.3%)	(0.2%)	(0.3%)	(0.4%)	(0.3%)	(0.4%)
10-24	3.7%	2.6%	3.1%	3.6%	3.4%	2.7%	2.3%	2.3%	2.8%	2.2%	2.4%	2.4%
(10-24)	(0.5%)	(0.3%)	(0.6%)	(0.5%)	(0.7%)	(0.3%)	(0.5%)	(0.4%)	(0.5%)	(0.6%)	(0.5%)	(0.5%)
25-99	4.9%	4.9%	5.0%	4.3%	2.9%	3.4%	3.3%	3.7%	3.4%	3.4%	2.9%	3.1%
(25-99)	(0.7%)	(0.5%)	(0.8%)	(0.4%)	(0.3%)	(0.2%)	(0.3%)	(0.4%)	(0.3%)	(0.4%)	(0.4%)	(0.5%)
100-999	9.9%	9.4%	10.1%	8.3%	7.7%	8.6%	7.8%	6.5%	7.5%	6.3%	7.1%	5.5%
(100-999)	(1.0%)	(0.5%)	(0.5%)	(0.9%)	(0.7%)	(0.4%)	(0.4%)	(0.4%)	(0.8%)	(0.7%)	(0.6%)	(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%	26.1%
(1,000+)	(2.3%)	(1.2%)	(0.8%)	(1.1%)	(1.0%)	(1.0%)	(1.1%)	(0.9%)	(1.4%)	(0.7%)	(1.2%)	(1.1%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2003-2015.

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

**Appendix Exhibit 2.1: Enrollment Rate
Percentage (standard error) of all private-sector employees enrolled in health insurance
offered by their employers, overall and by firm size, 2003-2015**

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

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2003-2015.

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

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

Appendix Exhibit 2.2: Number Enrolled
Total number (standard error) (in millions) of private-sector employees enrolled in health insurance offered by their employers, overall and by firm size, 2003-2015

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

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2003-2015.

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

Appendix Exhibit 2.3: Coverage Rate
Percentage (standard error) of private-sector employees who are enrolled in health insurance at establishments that offer health insurance, overall and by firm size, 2003-2015

Number of Employees	2003	2004	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015
U.S.	63.0%	62.6%	62.5%	60.7%	61.4%	61.1%	59.8%	59.4%	58.9%	58.2%	57.8%	57.0%
(U.S.)	(0.3%)	(0.5%)	(0.4%)	(0.3%)	(0.4%)	(0.4%)	(0.5%)	(0.2%)	(0.4%)	(0.3%)	(0.4%)	(0.4%)
<50	60.7%	61.9%	60.1%	60.1%	59.7%	59.6%	59.2%	58.6%	57.7%	57.1%	56.8%	57.0%
(<50)	(0.4%)	(0.5%)	(0.5%)	(0.6%)	(0.2%)	(0.4%)	(0.6%)	(0.5%)	(0.5%)	(0.5%)	(0.6%)	(0.6%)
50-99	58.9%	58.3%	57.4%	55.6%	56.3%	60.1%	55.9%	54.9%	55.4%	54.7%	54.5%	55.8%
(50-99)	(1.4%)	(1.7%)	(1.5%)	(1.6%)	(1.0%)	(1.0%)	(0.8%)	(1.0%)	(1.2%)	(0.8%)	(1.3%)	(1.2%)
100+	64.0%	63.2%	63.6%	61.4%	62.4%	61.6%	60.4%	60.0%	59.5%	58.8%	58.3%	57.1%
(100+)	(0.6%)	(0.7%)	(0.6%)	(0.5%)	(0.5%)	(0.6%)	(0.6%)	(0.3%)	(0.4%)	(0.3%)	(0.5%)	(0.5%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2003-2015.

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

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

Appendix Exhibit 2.4: Coverage Rate
Percentage (standard error) of private-sector employees who are enrolled in health insurance
at establishments that offer health insurance, overall and by detailed firm size, 2003-2015

Number of Employees	2003	2004	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015
U.S.	63.0%	62.6%	62.5%	60.7%	61.4%	61.1%	59.8%	59.4%	58.9%	58.2%	57.8%	57.0%
(U.S.)	(0.3%)	(0.5%)	(0.4%)	(0.3%)	(0.4%)	(0.4%)	(0.5%)	(0.2%)	(0.4%)	(0.3%)	(0.4%)	(0.4%)
<10	65.1%	67.3%	66.2%	66.6%	65.0%	62.9%	64.4%	63.9%	62.2%	61.8%	61.7%	61.9%
(<10)	(0.7%)	(0.7%)	(0.6%)	(0.8%)	(0.4%)	(0.5%)	(0.5%)	(0.8%)	(0.8%)	(0.4%)	(0.8%)	(0.9%)
10-24	60.1%	59.3%	57.8%	58.4%	58.2%	58.8%	57.3%	56.5%	56.5%	56.3%	56.8%	57.1%
(10-24)	(0.9%)	(0.7%)	(1.0%)	(0.9%)	(0.7%)	(1.0%)	(0.8%)	(0.8%)	(0.8%)	(0.7%)	(0.9%)	(1.0%)
25-99	57.7%	58.6%	57.4%	55.9%	56.3%	58.9%	56.2%	55.7%	55.2%	54.4%	53.8%	54.5%
(25-99)	(1.0%)	(1.0%)	(1.1%)	(1.0%)	(0.6%)	(0.6%)	(0.7%)	(0.7%)	(0.9%)	(0.7%)	(0.9%)	(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%	55.8%
(100-999)	(0.8%)	(0.8%)	(1.2%)	(1.1%)	(0.6%)	(1.2%)	(1.1%)	(0.7%)	(0.8%)	(0.6%)	(0.8%)	(0.8%)
1,000+	65.1%	64.7%	65.0%	62.1%	63.7%	62.5%	61.4%	61.1%	60.6%	60.1%	58.8%	57.7%
(1,000+)	(1.0%)	(0.9%)	(0.7%)	(0.7%)	(0.7%)	(0.7%)	(0.6%)	(0.4%)	(0.6%)	(0.5%)	(0.6%)	(0.6%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2003-2015.

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

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

**Appendix Exhibit 2.5: Eligibility Rate
Percentage (standard error) of private-sector employees eligible for health insurance
at establishments that offer health insurance, overall and by firm size, 2003-2015**

Number of Employees	2003	2004	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015
U.S.	78.5%	78.4%	78.5%	77.5%	78.1%	79.5%	78.2%	78.0%	77.8%	77.8%	75.4%	76.0%
(U.S.)	(0.5%)	(0.4%)	(0.5%)	(0.4%)	(0.4%)	(0.3%)	(0.5%)	(0.4%)	(0.3%)	(0.2%)	(0.4%)	(0.4%)
<50	78.5%	78.8%	78.0%	77.7%	78.5%	79.3%	78.6%	78.7%	77.9%	78.0%	77.7%	79.1%
(<50)	(0.5%)	(0.6%)	(0.7%)	(0.6%)	(0.4%)	(0.5%)	(0.5%)	(0.6%)	(0.5%)	(0.4%)	(0.6%)	(0.6%)
50-99	74.4%	74.1%	76.6%	72.3%	75.3%	79.2%	74.5%	73.6%	76.4%	76.2%	74.1%	77.8%
(50-99)	(1.3%)	(1.5%)	(1.4%)	(1.5%)	(1.3%)	(0.8%)	(0.6%)	(1.0%)	(1.2%)	(0.8%)	(1.4%)	(1.2%)
100+	78.8%	78.7%	78.8%	77.9%	78.3%	79.6%	78.5%	78.3%	77.9%	77.9%	75.0%	75.2%
(100+)	(0.8%)	(0.6%)	(0.6%)	(0.6%)	(0.4%)	(0.5%)	(0.6%)	(0.4%)	(0.3%)	(0.3%)	(0.5%)	(0.5%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2003-2015.

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

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

**Appendix Exhibit 2.6: Eligibility Rate
Percentage (standard error) of private-sector employees eligible for health insurance
at establishments that offer health insurance, overall and by detailed firm size, 2003-2015**

Number of Employees	2003	2004	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015
U.S.	78.5%	78.4%	78.5%	77.5%	78.1%	79.5%	78.2%	78.0%	77.8%	77.8%	75.4%	76.0%
(U.S.)	(0.5%)	(0.4%)	(0.5%)	(0.4%)	(0.4%)	(0.3%)	(0.5%)	(0.4%)	(0.3%)	(0.2%)	(0.4%)	(0.4%)
<10	82.2%	82.5%	82.2%	81.9%	82.2%	80.7%	82.1%	82.2%	79.9%	81.2%	79.9%	80.3%
(<10)	(0.6%)	(0.5%)	(0.6%)	(0.5%)	(0.5%)	(0.3%)	(0.6%)	(0.8%)	(0.7%)	(0.5%)	(0.8%)	(0.9%)
10-24	77.6%	77.9%	77.8%	76.3%	78.3%	79.1%	78.5%	77.6%	77.5%	77.8%	79.8%	79.9%
(10-24)	(0.9%)	(1.1%)	(1.2%)	(1.2%)	(1.0%)	(0.9%)	(0.7%)	(1.0%)	(0.6%)	(0.6%)	(0.9%)	(1.0%)
25-99	74.8%	75.0%	75.7%	73.8%	75.2%	78.8%	75.0%	75.2%	76.4%	76.0%	74.0%	76.9%
(25-99)	(0.8%)	(0.9%)	(1.2%)	(0.9%)	(0.8%)	(0.5%)	(0.6%)	(0.7%)	(0.9%)	(0.6%)	(1.0%)	(0.9%)
100-999	76.6%	75.3%	76.1%	77.2%	75.4%	76.8%	76.0%	75.1%	75.0%	75.3%	74.5%	76.8%
(100-999)	(0.4%)	(0.8%)	(0.9%)	(1.0%)	(0.7%)	(1.4%)	(1.3%)	(0.4%)	(0.8%)	(0.8%)	(0.9%)	(0.8%)
1,000+	79.7%	79.9%	79.8%	78.2%	79.4%	80.5%	79.4%	79.5%	79.0%	78.9%	75.2%	74.8%
(1,000+)	(1.1%)	(0.8%)	(0.7%)	(0.7%)	(0.5%)	(0.4%)	(0.6%)	(0.5%)	(0.5%)	(0.4%)	(0.6%)	(0.6%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2003-2015.

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

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

Appendix Exhibit 2.7: Take-up Rate

Percentage (standard error) of eligible private-sector employees who are enrolled in health insurance at establishments that offer health insurance, overall and by firm size, 2003-2015

Number of Employees	2003	2004	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015
U.S.	80.3%	79.8%	79.6%	78.3%	78.7%	76.9%	76.5%	76.1%	75.8%	74.8%	76.7%	75.0%
(U.S.)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.2%)	(0.3%)	(0.3%)	(0.2%)	(0.3%)	(0.3%)
<50	77.3%	78.5%	77.0%	77.4%	76.0%	75.2%	75.3%	74.4%	74.1%	73.1%	73.0%	72.1%
(<50)	(0.3%)	(0.5%)	(0.6%)	(0.7%)	(0.3%)	(0.3%)	(0.6%)	(0.4%)	(0.4%)	(0.6%)	(0.5%)	(0.5%)
50-99	79.2%	78.7%	74.9%	76.9%	74.9%	75.9%	75.1%	74.5%	72.5%	71.8%	73.5%	71.7%
(50-99)	(0.7%)	(1.2%)	(1.2%)	(1.3%)	(0.5%)	(0.9%)	(0.7%)	(0.6%)	(0.8%)	(1.0%)	(1.0%)	(1.1%)
100+	81.2%	80.3%	80.7%	78.7%	79.7%	77.5%	76.9%	76.7%	76.4%	75.5%	77.8%	76.0%
(100+)	(0.4%)	(0.4%)	(0.5%)	(0.4%)	(0.4%)	(0.5%)	(0.3%)	(0.3%)	(0.4%)	(0.3%)	(0.3%)	(0.3%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2003-2015.

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

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

Appendix Exhibit 2.8: Take-up Rate

Percentage (standard error) of eligible private-sector employees who are enrolled in health insurance at establishments that offer health insurance, overall and by detailed firm size, 2003-2015

Number of Employees	2003	2004	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015
U.S.	80.3%	79.8%	79.6%	78.3%	78.7%	76.9%	76.5%	76.1%	75.8%	74.8%	76.7%	75.0%
(U.S.)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.2%)	(0.3%)	(0.3%)	(0.2%)	(0.3%)	(0.3%)
<10	79.2%	81.5%	80.5%	81.3%	79.2%	78.0%	78.5%	77.7%	77.9%	76.1%	77.2%	77.1%
(<10)	(0.8%)	(0.5%)	(0.5%)	(0.8%)	(0.5%)	(0.6%)	(0.5%)	(0.7%)	(0.8%)	(0.7%)	(0.8%)	(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%	71.5%
(10-24)	(0.8%)	(0.7%)	(0.7%)	(0.7%)	(0.4%)	(0.6%)	(0.5%)	(0.6%)	(1.0%)	(0.7%)	(0.9%)	(0.9%)
25-99	77.2%	78.1%	75.9%	75.8%	74.8%	74.8%	74.9%	74.1%	72.2%	71.6%	72.7%	70.8%
(25-99)	(0.7%)	(1.0%)	(0.9%)	(0.6%)	(0.4%)	(0.7%)	(0.6%)	(0.5%)	(0.4%)	(1.0%)	(0.7%)	(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%	72.7%
(100-999)	(0.9%)	(0.7%)	(1.2%)	(1.1%)	(0.2%)	(0.6%)	(0.6%)	(0.8%)	(0.6%)	(0.4%)	(0.6%)	(0.7%)
1,000+	81.7%	81.0%	81.4%	79.3%	80.2%	77.6%	77.3%	76.8%	76.8%	76.2%	78.3%	77.2%
(1,000+)	(0.7%)	(0.5%)	(0.4%)	(0.5%)	(0.6%)	(0.6%)	(0.4%)	(0.4%)	(0.4%)	(0.3%)	(0.4%)	(0.4%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2003-2015.

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

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

**Appendix Exhibit 2.9: Coverage Rate
Percentage (standard error) of private-sector employees who are enrolled in health insurance,
by the percentage of the establishment's workforce that is low wage and by firm size,
2004-2015**

Low Wage	2004	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015
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%	61.7%
	(0.6%)	(0.5%)	(0.6%)	(0.3%)	(0.4%)	(0.6%)	(0.4%)	(0.5%)	(0.4%)	(0.6%)	(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%	29.8%
	(1.1%)	(1.0%)	(1.0%)	(1.0%)	(0.7%)	(0.8%)	(0.6%)	(0.6%)	(1.2%)	(1.5%)	(1.4%)
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%	66.3%
	(0.5%)	(0.3%)	(0.5%)	(0.3%)	(0.5%)	(0.6%)	(0.4%)	(0.5%)	(0.4%)	(0.4%)	(0.5%)
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%	26.7%
	(1.3%)	(0.6%)	(1.0%)	(0.6%)	(0.8%)	(0.9%)	(0.6%)	(0.6%)	(0.6%)	(0.7%)	(0.7%)

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

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2004-2015.

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 2015 estimates. Wage levels in the MEPS-IC questionnaires have been adjusted to account for changing wages over time. In 2015, low-wage employees were defined as those earning less than \$11.50 per hour.

**Appendix Exhibit 2.10: Eligibility Rate
Percentage (standard error) of private-sector employees eligible for health insurance,
by the percentage of the establishment's workforce that is low wage and by firm size, 2004-2015**

Low Wage	2004	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015
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%	83.8%
	(0.6%)	(0.6%)	(0.5%)	(0.2%)	(0.3%)	(0.5%)	(0.4%)	(0.6%)	(0.4%)	(0.5%)	(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%	51.9%
	(1.9%)	(1.3%)	(1.3%)	(0.9%)	(1.0%)	(1.0%)	(1.3%)	(1.0%)	(1.5%)	(1.8%)	(1.9%)
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%	83.8%
	(0.3%)	(0.3%)	(0.5%)	(0.4%)	(0.5%)	(0.7%)	(0.5%)	(0.4%)	(0.3%)	(0.4%)	(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%	48.0%
	(1.5%)	(1.2%)	(1.5%)	(0.8%)	(0.9%)	(0.8%)	(1.0%)	(0.5%)	(0.6%)	(0.9%)	(0.9%)

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

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2004-2015.

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 2015 estimates. Wage levels in the MEPS-IC questionnaires have been adjusted to account for changing wages over time. In 2015, low-wage employees were defined as those earning less than \$11.50 per hour.

**Appendix Exhibit 2.11: Take-up Rate
Percentage (standard error) of eligible private-sector employees who are enrolled in health insurance,
by the percentage of the establishment's workforce that is low wage and by firm size, 2004-2015**

Low Wage	2004	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015
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%	73.6%
	(0.5%)	(0.7%)	(0.7%)	(0.3%)	(0.4%)	(0.5%)	(0.4%)	(0.2%)	(0.5%)	(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%	57.4%
	(1.3%)	(1.3%)	(1.4%)	(1.7%)	(1.3%)	(1.2%)	(1.1%)	(1.7%)	(1.9%)	(2.1%)	(2.2%)
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%	79.1%
	(0.4%)	(0.4%)	(0.4%)	(0.2%)	(0.4%)	(0.3%)	(0.4%)	(0.3%)	(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%	55.6%
	(1.2%)	(1.2%)	(0.9%)	(0.9%)	(0.9%)	(1.0%)	(0.8%)	(1.1%)	(0.5%)	(0.8%)	(1.0%)

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

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2004-2015.

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 2015 estimates. Wage levels in the MEPS-IC questionnaires have been adjusted to account for changing wages over time. In 2015, low-wage employees were defined as those earning less than \$11.50 per hour.

Appendix Exhibit 2.12: Coverage Rate
Percentage (standard error) of private-sector employees who are enrolled in health insurance at establishments that offer health insurance, by State, 2015

Alabama	54.4% (3.2%)	Kentucky	57.6% (2.8%)	North Dakota	56.0% (2.2%)
Alaska	55.8% (2.5%)	Louisiana	58.6% (2.5%)	Ohio	58.3% (2.2%)
Arizona	54.6% (2.3%)	Maine	57.2% (2.1%)	Oklahoma	62.2%* (2.2%)
Arkansas	59.5% (2.9%)	Maryland	55.7% (2.3%)	Oregon	60.4% (3.0%)
California	60.0%* (1.2%)	Massachusetts	54.6% (2.4%)	Pennsylvania	58.8% (2.0%)
Colorado	47.2%* (2.5%)	Michigan	58.0% (2.1%)	Rhode Island	49.9%* (2.8%)
Connecticut	56.4% (1.8%)	Minnesota	56.3% (2.2%)	South Carolina	57.8% (2.5%)
Delaware	60.7% (2.2%)	Mississippi	55.7% (2.6%)	South Dakota	57.8% (2.3%)
District of Columbia	63.6%* (2.3%)	Missouri	60.6% (2.0%)	Tennessee	53.5% (2.6%)
Florida	59.7%* (1.3%)	Montana	56.2% (3.0%)	Texas	59.1% (1.8%)
Georgia	56.0% (3.7%)	Nebraska	54.1% (2.5%)	Utah	52.1% (2.7%)
Hawaii	62.8%* (2.2%)	Nevada	57.0% (1.7%)	Vermont	54.0% (2.3%)
Idaho	62.4%* (2.6%)	New Hampshire	54.0% (2.9%)	Virginia	58.2% (2.1%)
Illinois	54.7% (2.3%)	New Jersey	53.7% (2.9%)	Washington	56.7% (2.9%)
Indiana	56.0% (2.2%)	New Mexico	52.4% (2.4%)	West Virginia	52.4% (2.5%)
Iowa	56.1% (1.9%)	New York	52.9%* (1.7%)	Wisconsin	53.2% (2.2%)
Kansas	56.4% (3.6%)	North Carolina	58.5% (2.1%)	Wyoming	56.3% (2.5%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2015.

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

Note: * Statistically different from national average of 57.0 percent at $p < 0.05$. Note that the standard error on the national estimate of 57.0 percent is 0.39.

**Appendix Exhibit 2.13: Coverage Rate
Percentage (standard error) of private-sector employees who are
enrolled in health insurance at establishments that offer health
insurance, overall and by industry, 2015**

Industry	
United States	57.0% (0.4%)
Agriculture, fisheries, forestry	54.7% (5.2%)
Mining and manufacturing	77.3% (0.8%)
Construction	65.4% (1.6%)
Utilities and transportation	66.7% (2.3%)
Wholesale trade	72.8% (1.1%)
Financial services and real estate	73.6% (0.8%)
Retail trade	37.2% (0.7%)
Professional services	62.0% (0.6%)
Other services	36.3% (0.8%)
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2015.	
Denominator: Within each category, all employees in establishments that offer health insurance.	

**Appendix Exhibit 2.14: Eligibility Rate
Percentage (standard error) of private-sector employees
eligible for health insurance at establishments that offer health
insurance, overall and by industry, 2015**

Industry	
United States	76.0% (0.4%)
Agriculture, fisheries, forestry	72.5% (5.2%)
Mining and manufacturing	93.6% (0.7%)
Construction	86.1% (1.4%)
Utilities and transportation	81.6% (2.3%)
Wholesale trade	90.6% (0.9%)
Financial services and real estate	91.3% (0.6%)
Retail trade	57.6% (1.0%)
Professional services	80.5% (0.5%)
Other services	57.9% (0.9%)
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2015.	
Denominator: Within each category, all employees in establishments that offer health insurance.	

**Appendix Exhibit 2.15: Take-up Rate
Percentage (standard error) of eligible private-sector employees
who are enrolled in health insurance at establishments that offer
health insurance, overall and by industry, 2015**

Industry	
United States	75.0% (0.3%)
Agriculture, fisheries, forestry	75.4% (4.0%)
Mining and manufacturing	82.6% (0.6%)
Construction	75.9% (1.3%)
Utilities and transportation	81.7% (1.3%)
Wholesale trade	80.3% (1.1%)
Financial services and real estate	80.6% (0.6%)
Retail trade	64.6% (0.8%)
Professional services	77.0% (0.5%)
Other services	62.8% (0.9%)
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2015.	
Denominator: Within each category, eligible employees in establishments that offer health insurance.	

**Appendix Exhibit 2.16: Coverage Rate
Percentage (standard error) of private-sector employees who are
enrolled in health insurance at establishments that offer health
insurance, overall and by selected characteristics, 2015**

Employer Characteristics	
United States	57.0% (0.4%)
Ownership: For Profit Inc.	57.8% (0.5%)
Ownership: For Profit Uninc.	50.9% (1.1%)
Ownership: Nonprofit	58.2% (0.7%)
Firm Age: 0-4 Years	49.0% (2.7%)
Firm Age: 5-9 Years	52.9% (1.7%)
Firm Age: 10-19 Years	54.0% (1.0%)
Firm Age: 20+ Years	58.0% (0.4%)
# of Locations: 2+ Locations	57.9% (0.5%)
# of Locations: 1 Location	55.0% (0.7%)
% Full Time: 0-24%	13.9% (0.8%)
% Full Time: 25-49%	23.7% (0.7%)
% Full Time: 50-74%	41.6% (0.8%)
% Full Time: 75%+	67.9% (0.4%)
% Low Wage: 50%+	27.0% (0.6%)
% Low Wage: <50%	65.5% (0.4%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2015.
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 2015. “% Low Wage” refers to the percentage of the establishment’s workforce that earned less than \$11.50 per hour in 2015.

**Appendix Exhibit 2.17: Eligibility Rate
Percentage (standard error) of private-sector employees
eligible for health insurance at establishments that offer health
insurance, overall and by selected characteristics, 2015**

Employer Characteristics	
United States	76.0% (0.4%)
Ownership: For Profit Inc.	77.0% (0.5%)
Ownership: For Profit Uninc.	72.6% (1.0%)
Ownership: Nonprofit	73.9% (0.8%)
Firm Age: 0-4 Years	73.6% (2.6%)
Firm Age: 5-9 Years	75.9% (1.6%)
Firm Age: 10-19 Years	76.2% (1.0%)
Firm Age: 20+ Years	76.1% (0.4%)
# of Locations: 2+ Locations	75.7% (0.5%)
# of Locations: 1 Location	76.6% (0.7%)
% Full Time: 0-24%	27.5% (1.4%)
% Full Time: 25-49%	41.0% (0.9%)
% Full Time: 50-74%	62.6% (0.8%)
% Full Time: 75%+	87.1% (0.4%)
% Low Wage: 50%+	48.4% (0.8%)
% Low Wage: <50%	83.8% (0.4%)
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2015.	
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 2015. “% Low Wage” refers to the percentage of the establishment’s workforce that earned less than \$11.50 per hour in 2015.	

**Appendix Exhibit 2.18: Take-up Rate
Percentage (standard error) of eligible private-sector employees
who are enrolled in health insurance at establishments
that offer health insurance, overall and
by selected characteristics, 2015**

Employer Characteristics	
United States	75.0% (0.3%)
Ownership: For Profit Inc.	75.1% (0.3%)
Ownership: For Profit Uninc.	70.1% (1.0%)
Ownership: Nonprofit	78.7% (0.5%)
Firm Age: 0-4 Years	66.6% (1.9%)
Firm Age: 5-9 Years	69.8% (1.6%)
Firm Age: 10-19 Years	70.9% (0.8%)
Firm Age: 20+ Years	76.3% (0.3%)
# of Locations: 2+ Locations	76.5% (0.3%)
# of Locations: 1 Location	71.8% (0.5%)
% Full Time: 0-24%	50.7% (2.3%)
% Full Time: 25-49%	57.9% (1.5%)
% Full Time: 50-74%	66.4% (0.9%)
% Full Time: 75%+	78.0% (0.3%)
% Low Wage: 50%+	55.8% (0.9%)
% Low Wage: <50%	78.2% (0.3%)
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2015.	
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 2015. “% Low Wage” refers to the percentage of the establishment’s workforce that earned less than \$11.50 per hour in 2015.	

Appendix Exhibit 3.1
Average total premiums (standard error) per enrolled employee for single, employee-plus-one, and family coverage, 2003-2015

Coverage	2003	2004	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015
Single	\$3,481	\$3,705	\$3,991	\$4,118	\$4,386	\$4,669	\$4,940	\$5,222	\$5,384	\$5,571	\$5,832	\$5,963
	(\$11)	(\$16)	(\$24)	(\$25)	(\$15)	(\$21)	(\$22)	(\$26)	(\$28)	(\$23)	(\$25)	(\$26)
Plus One	\$6,647	\$7,056	\$7,671	\$7,988	\$8,535	\$9,053	\$9,664	\$10,329	\$10,621	\$10,990	\$11,503	\$11,800
	(\$33)	(\$39)	(\$44)	(\$48)	(\$43)	(\$34)	(\$60)	(\$105)	(\$56)	(\$54)	(\$60)	(\$58)
Family	\$9,249	\$10,006	\$10,728	\$11,381	\$12,298	\$13,027	\$13,871	\$15,022	\$15,473	\$16,029	\$16,655	\$17,322
	(\$45)	(\$28)	(\$41)	(\$32)	(\$81)	(\$25)	(\$75)	(\$98)	(\$95)	(\$61)	(\$79)	(\$95)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2003-2015.

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

Appendix Exhibit 3.2
Percentage change (standard error) in total premiums from previous year per enrolled employee for single, employee-plus-one, and family coverage, 2004-2015

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

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2003-2015.

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

Appendix Exhibit 3.3
Average annual growth rates (standard error) in total premiums per enrolled employee for single, employee-plus-one, and family coverage, 2003-2015

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%)
2011-15	3.4% (0.2%)	3.4% (0.3%)	3.6% (0.2%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2003-2015.
Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

Appendix Exhibit 3.4

Average total single premium (standard error) per enrolled employee, by firm size, 2003-2015

Number of Employees	2003	2004	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015
U.S.	\$3,481	\$3,705	\$3,991	\$4,118	\$4,386	\$4,669	\$4,940	\$5,222	\$5,384	\$5,571	\$5,832	\$5,963
(U.S.)	(\$11)	(\$16)	(\$24)	(\$25)	(\$15)	(\$21)	(\$22)	(\$26)	(\$28)	(\$23)	(\$25)	(\$26)
<50	\$3,623	\$3,763	\$4,121	\$4,260	\$4,501	\$4,652	\$4,956	\$5,258	\$5,460	\$5,628	\$5,886	\$5,947
(<50)	(\$26)	(\$44)	(\$45)	(\$34)	(\$31)	(\$31)	(\$34)	(\$39)	(\$60)	(\$39)	(\$55)	(\$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	\$5,642
(50-99)	(\$51)	(\$90)	(\$70)	(\$66)	(\$37)	(\$82)	(\$52)	(\$75)	(\$39)	(\$73)	(\$82)	(\$104)
100+	\$3,430	\$3,684	\$3,950	\$4,080	\$4,370	\$4,681	\$4,959	\$5,252	\$5,378	\$5,584	\$5,851	\$6,006
(100+)	(\$16)	(\$25)	(\$32)	(\$32)	(\$26)	(\$38)	(\$23)	(\$31)	(\$28)	(\$29)	(\$30)	(\$31)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2003-2015.

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

Appendix Exhibit 3.5
Average total employee-plus-one premium (standard error) per enrolled employee, by firm size, 2003-2015

Number of Employees	2003	2004	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015
U.S.	\$6,647	\$7,056	\$7,671	\$7,988	\$8,535	\$9,053	\$9,664	\$10,329	\$10,621	\$10,990	\$11,503	\$11,800
(U.S.)	(\$33)	(\$39)	(\$44)	(\$48)	(\$43)	(\$34)	(\$60)	(\$105)	(\$56)	(\$54)	(\$60)	(\$58)
<50	\$6,763	\$7,373	\$7,841	\$8,105	\$8,631	\$9,124	\$9,850	\$10,253	\$10,524	\$11,050	\$11,386	\$11,666
(<50)	(\$87)	(\$125)	(\$115)	(\$113)	(\$110)	(\$119)	(\$80)	(\$104)	(\$121)	(\$92)	(\$163)	(\$158)
50-99	\$6,903	\$6,945	\$7,645	\$7,774	\$8,421	\$8,852	\$9,166	\$9,615	\$10,178	\$10,673	\$10,845	\$10,885
(50-99)	(\$154)	(\$165)	(\$138)	(\$167)	(\$88)	(\$148)	(\$124)	(\$192)	(\$185)	(\$330)	(\$187)	(\$198)
100+	\$6,607	\$7,002	\$7,640	\$7,981	\$8,527	\$9,058	\$9,669	\$10,394	\$10,672	\$11,006	\$11,571	\$11,892
(100+)	(\$42)	(\$40)	(\$60)	(\$61)	(\$60)	(\$34)	(\$62)	(\$113)	(\$70)	(\$59)	(\$68)	(\$66)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2003-2015.
Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

Appendix Exhibit 3.6
Average total family premium (standard error) per enrolled employee, by firm size, 2003-2015

Number of Employees	2003	2004	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015
U.S.	\$9,249	\$10,006	\$10,728	\$11,381	\$12,298	\$13,027	\$13,871	\$15,022	\$15,473	\$16,029	\$16,655	\$17,322
(U.S.)	(\$45)	(\$28)	(\$41)	(\$32)	(\$81)	(\$25)	(\$75)	(\$98)	(\$95)	(\$61)	(\$79)	(\$95)
<50	\$9,321	\$9,898	\$10,632	\$11,095	\$11,679	\$12,041	\$13,170	\$14,086	\$14,496	\$14,787	\$15,575	\$15,919
(<50)	(\$123)	(\$106)	(\$106)	(\$116)	(\$182)	(\$129)	(\$111)	(\$145)	(\$181)	(\$89)	(\$177)	(\$212)
50-99	\$9,354	\$10,172	\$10,619	\$10,954	\$11,578	\$12,431	\$13,019	\$14,151	\$15,421	\$15,376	\$15,732	\$16,336
(50-99)	(\$177)	(\$190)	(\$208)	(\$301)	(\$128)	(\$229)	(\$153)	(\$168)	(\$273)	(\$268)	(\$274)	(\$335)
100+	\$9,226	\$10,019	\$10,754	\$11,471	\$12,468	\$13,271	\$14,074	\$15,245	\$15,641	\$16,284	\$16,903	\$17,612
(100+)	(\$57)	(\$50)	(\$55)	(\$51)	(\$95)	(\$33)	(\$85)	(\$117)	(\$114)	(\$82)	(\$91)	(\$110)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2003-2015.

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

Appendix Exhibit 3.7
Average total premiums (standard error) per enrolled employee for single, employee-plus-one, and family coverage, overall and by firm size, 2015

Number of Employees	Single	Employee-plus-one	Family
United States	\$5,963 (\$26)	\$11,800 (\$58)	\$17,322 (\$95)
Firm size in 3 categories			
<50	\$5,947 (\$55)	\$11,666 (\$158)	\$15,919 (\$212)
50-99	\$5,642 (\$104)	\$10,885 (\$198)	\$16,336 (\$335)
100+	\$6,006 (\$31)	\$11,892 (\$66)	\$17,612 (\$110)
Firm size in 5 categories			
<10	\$6,341 (\$91)	\$12,725 (\$367)	\$15,686 (\$338)
10-24	\$5,976 (\$99)	\$11,366 (\$221)	\$16,536 (\$409)
25-99	\$5,672 (\$70)	\$11,026 (\$157)	\$16,020 (\$249)
100-999	\$5,983 (\$60)	\$12,018 (\$119)	\$17,162 (\$221)
1,000+	\$5,996 (\$36)	\$11,842 (\$78)	\$17,725 (\$125)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2015.

Appendix Exhibit 3.8
Average total single premium (standard error) per enrolled employee, by State, 2015

Alabama	\$5,733 (\$208)	Kentucky	\$5,984 (\$178)	North Dakota	\$5,920 (\$117)
Alaska	\$7,807* (\$225)	Louisiana	\$5,973 (\$135)	Ohio	\$5,939 (\$148)
Arizona	\$5,668 (\$165)	Maine	\$5,979 (\$126)	Oklahoma	\$5,608* (\$106)
Arkansas	\$5,119* (\$101)	Maryland	\$6,229 (\$158)	Oregon	\$5,822 (\$178)
California	\$5,938 (\$93)	Massachusetts	\$6,519* (\$144)	Pennsylvania	\$6,286* (\$125)
Colorado	\$5,794 (\$146)	Michigan	\$5,771 (\$201)	Rhode Island	\$6,509* (\$130)
Connecticut	\$6,478* (\$155)	Minnesota	\$5,651* (\$125)	South Carolina	\$5,880 (\$110)
Delaware	\$6,288* (\$126)	Mississippi	\$5,420* (\$188)	South Dakota	\$5,816 (\$208)
District of Columbia	\$6,409* (\$154)	Missouri	\$5,726 (\$168)	Tennessee	\$5,329* (\$111)
Florida	\$5,839 (\$121)	Montana	\$5,932 (\$238)	Texas	\$5,847 (\$84)
Georgia	\$5,565* (\$174)	Nebraska	\$5,788 (\$193)	Utah	\$5,796 (\$128)
Hawaii	\$5,522* (\$116)	Nevada	\$5,800 (\$250)	Vermont	\$5,861 (\$268)
Idaho	\$5,820 (\$157)	New Hampshire	\$6,573* (\$174)	Virginia	\$5,978 (\$114)
Illinois	\$6,055 (\$156)	New Jersey	\$6,248 (\$181)	Washington	\$6,053 (\$220)
Indiana	\$5,868 (\$140)	New Mexico	\$5,759 (\$136)	West Virginia	\$6,081 (\$219)
Iowa	\$5,571* (\$92)	New York	\$6,801* (\$140)	Wisconsin	\$6,011 (\$164)
Kansas	\$5,558* (\$202)	North Carolina	\$5,774 (\$117)	Wyoming	\$6,420 (\$260)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2015.

Note: * Statistically different from national average of \$5,963 at $p < 0.05$. Note that the standard error on the national estimate of \$5,963 is \$26.40.

Appendix Exhibit 3.9
Average total employee-plus-one premium (standard error) per enrolled employee, by State, 2015

Alabama	\$11,506 (\$804)	Kentucky	\$11,852 (\$282)	North Dakota	\$10,817* (\$353)
Alaska	\$14,942* (\$478)	Louisiana	\$11,660 (\$364)	Ohio	\$11,438 (\$330)
Arizona	\$11,524 (\$404)	Maine	\$11,693 (\$276)	Oklahoma	\$10,935* (\$248)
Arkansas	\$10,174* (\$308)	Maryland	\$12,162 (\$539)	Oregon	\$11,372 (\$294)
California	\$12,115 (\$198)	Massachusetts	\$12,791* (\$304)	Pennsylvania	\$12,111 (\$236)
Colorado	\$11,503 (\$413)	Michigan	\$11,731 (\$316)	Rhode Island	\$12,756* (\$386)
Connecticut	\$12,818* (\$382)	Minnesota	\$11,974 (\$264)	South Carolina	\$11,270 (\$295)
Delaware	\$12,226 (\$241)	Mississippi	\$10,084* (\$432)	South Dakota	\$11,989 (\$545)
District of Columbia	\$13,705* (\$675)	Missouri	\$11,319 (\$324)	Tennessee	\$10,548* (\$429)
Florida	\$11,394 (\$321)	Montana	\$12,240 (\$448)	Texas	\$11,465 (\$216)
Georgia	\$11,632 (\$276)	Nebraska	\$11,136* (\$304)	Utah	\$10,984* (\$312)
Hawaii	\$11,270 (\$298)	Nevada	\$11,404 (\$621)	Vermont	\$12,047 (\$534)
Idaho	\$10,923 (\$623)	New Hampshire	\$12,922* (\$421)	Virginia	\$11,297 (\$274)
Illinois	\$11,791 (\$298)	New Jersey	\$12,367 (\$300)	Washington	\$11,564 (\$425)
Indiana	\$12,378 (\$300)	New Mexico	\$11,465 (\$318)	West Virginia	\$12,134 (\$464)
Iowa	\$10,892* (\$207)	New York	\$13,220* (\$322)	Wisconsin	\$12,040 (\$264)
Kansas	\$11,110* (\$310)	North Carolina	\$11,488 (\$270)	Wyoming	\$12,362 (\$515)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2015.

Note: * Statistically different from national average of \$11800 at $p < 0.05$. Note that the standard error on the national estimate of \$11800 is \$58.43.

Appendix Exhibit 3.10
Average total family premium (standard error) per enrolled employee, by State, 2015

Alabama	\$15,953 (\$705)	Kentucky	\$16,622 (\$432)	North Dakota	\$16,020* (\$431)
Alaska	\$21,089* (\$717)	Louisiana	\$17,242 (\$435)	Ohio	\$16,900 (\$517)
Arizona	\$16,999 (\$729)	Maine	\$16,117* (\$279)	Oklahoma	\$16,811 (\$400)
Arkansas	\$14,218* (\$360)	Maryland	\$17,961 (\$584)	Oregon	\$17,141 (\$589)
California	\$18,045* (\$308)	Massachusetts	\$18,454* (\$382)	Pennsylvania	\$17,344 (\$315)
Colorado	\$16,940 (\$621)	Michigan	\$15,628* (\$395)	Rhode Island	\$17,590 (\$398)
Connecticut	\$18,269 (\$521)	Minnesota	\$16,925 (\$304)	South Carolina	\$16,764 (\$373)
Delaware	\$18,920* (\$399)	Mississippi	\$16,081* (\$551)	South Dakota	\$16,194* (\$542)
District of Columbia	\$19,104* (\$390)	Missouri	\$16,849 (\$453)	Tennessee	\$15,635* (\$477)
Florida	\$16,009* (\$551)	Montana	\$17,317 (\$583)	Texas	\$17,216 (\$308)
Georgia	\$17,307 (\$591)	Nebraska	\$16,201 (\$589)	Utah	\$15,998* (\$579)
Hawaii	\$15,959* (\$443)	Nevada	\$17,434 (\$704)	Vermont	\$17,835 (\$546)
Idaho	\$16,691 (\$525)	New Hampshire	\$19,208* (\$407)	Virginia	\$17,566 (\$283)
Illinois	\$17,227 (\$577)	New Jersey	\$18,280* (\$395)	Washington	\$16,627 (\$537)
Indiana	\$17,121 (\$595)	New Mexico	\$17,349 (\$445)	West Virginia	\$18,322 (\$1,011)
Iowa	\$16,257* (\$280)	New York	\$19,630* (\$624)	Wisconsin	\$17,662 (\$443)
Kansas	\$16,740 (\$842)	North Carolina	\$17,141 (\$552)	Wyoming	\$17,015 (\$587)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2015.

Note: * Statistically different from national average of \$17322 at $p < 0.05$. Note that the standard error on the national estimate of \$17322 is \$95.48.

Appendix Exhibit 3.11
Average total single premium (standard error) per enrolled employee,
overall and by industry, 2015

Industry	
United States	\$5,963 (\$26)
Agriculture, fisheries, forestry	\$4,698 (\$318)
Mining and manufacturing	\$5,722 (\$60)
Construction	\$5,565 (\$143)
Utilities and transportation	\$5,893 (\$138)
Wholesale trade	\$5,809 (\$91)
Financial services and real estate	\$6,206 (\$71)
Retail trade	\$5,499 (\$53)
Professional services	\$6,412 (\$47)
Other services	\$5,680 (\$77)
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2015.	

Appendix Exhibit 3.12
Average total employee-plus-one premium (standard error) per
enrolled employee, overall and by industry, 2015

Industry	
United States	\$11,800 (\$58)
Agriculture, fisheries, forestry	\$10,899 (\$804)
Mining and manufacturing	\$11,417 (\$135)
Construction	\$10,656 (\$309)
Utilities and transportation	\$11,726 (\$181)
Wholesale trade	\$11,535 (\$201)
Financial services and real estate	\$11,766 (\$124)
Retail trade	\$11,395 (\$145)
Professional services	\$12,349 (\$119)
Other services	\$11,843 (\$186)
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2015.	

Appendix Exhibit 3.13
Average total family premium (standard error) per enrolled
employee, overall and by industry, 2015

Industry	
United States	\$17,322 (\$95)
Agriculture, fisheries, forestry	\$12,709 (\$1,058)
Mining and manufacturing	\$16,768 (\$214)
Construction	\$15,177 (\$450)
Utilities and transportation	\$16,626 (\$391)
Wholesale trade	\$16,782 (\$261)
Financial services and real estate	\$17,864 (\$200)
Retail trade	\$16,568 (\$222)
Professional services	\$18,485 (\$195)
Other services	\$16,721 (\$287)
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2015.	

Appendix Exhibit 3.14
Average total single premium (standard error) per enrolled employee,
overall and by selected characteristics, 2015

Employer Characteristics	
United States	\$5,963 (\$26)
Ownership: For Profit Inc.	\$5,829 (\$30)
Ownership: For Profit Uninc.	\$5,786 (\$93)
Ownership: Nonprofit	\$6,704 (\$60)
Firm Age: 0-4 Years	\$5,136 (\$168)
Firm Age: 5-9 Years	\$5,584 (\$118)
Firm Age: 10-19 Years	\$5,782 (\$73)
Firm Age: 20+ Years	\$6,052 (\$29)
# of Locations: 2+ Locations	\$6,045 (\$31)
# of Locations: 1 Location	\$5,806 (\$49)
% Full Time: 0-24%	\$5,677 (\$183)
% Full Time: 25-49%	\$5,718 (\$100)
% Full Time: 50-74%	\$5,943 (\$71)
% Full Time: 75%+	\$5,985 (\$30)
% Low Wage: 50%+	\$5,517 (\$66)
% Low Wage: <50%	\$6,029 (\$29)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2015.

Note: “% Full Time” refers to the percentage of the establishment’s workforce that worked full time in 2015. “% Low Wage” refers to the percentage of the establishment’s workforce that earned less than \$11.50 per hour in 2015.

Appendix Exhibit 3.15
Average total employee-plus-one premium (standard error) per enrolled employee, overall and by selected characteristics, 2015

Employer Characteristics	
United States	\$11,800 (\$58)
Ownership: For Profit Inc.	\$11,622 (\$66)
Ownership: For Profit Uninc.	\$11,348 (\$177)
Ownership: Nonprofit	\$12,920 (\$169)
Firm Age: 0-4 Years	\$10,711 (\$300)
Firm Age: 5-9 Years	\$11,141 (\$266)
Firm Age: 10-19 Years	\$11,194 (\$177)
Firm Age: 20+ Years	\$11,927 (\$64)
# of Locations: 2+ Locations	\$11,919 (\$68)
# of Locations: 1 Location	\$11,420 (\$113)
% Full Time: 0-24%	\$11,198 (\$292)
% Full Time: 25-49%	\$11,688 (\$247)
% Full Time: 50-74%	\$12,055 (\$135)
% Full Time: 75%+	\$11,786 (\$65)
% Low Wage: 50%+	\$11,298 (\$186)
% Low Wage: <50%	\$11,844 (\$61)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2015.

Note: “% Full Time” refers to the percentage of the establishment’s workforce that worked full time in 2015. “% Low Wage” refers to the percentage of the establishment’s workforce that earned less than \$11.50 per hour in 2015.

Appendix Exhibit 3.16
Average total family premium (standard error) per enrolled employee,
overall and by selected characteristics, 2015

Employer Characteristics	
United States	\$17,322 (\$95)
Ownership: For Profit Inc.	\$16,996 (\$111)
Ownership: For Profit Uninc.	\$17,177 (\$262)
Ownership: Nonprofit	\$18,961 (\$252)
Firm Age: 0-4 Years	\$15,186 (\$522)
Firm Age: 5-9 Years	\$16,656 (\$431)
Firm Age: 10-19 Years	\$16,186 (\$295)
Firm Age: 20+ Years	\$17,543 (\$105)
# of Locations: 2+ Locations	\$17,703 (\$111)
# of Locations: 1 Location	\$16,171 (\$181)
% Full Time: 0-24%	\$16,266 (\$464)
% Full Time: 25-49%	\$16,446 (\$261)
% Full Time: 50-74%	\$17,417 (\$221)
% Full Time: 75%+	\$17,356 (\$107)
% Low Wage: 50%+	\$15,566 (\$309)
% Low Wage: <50%	\$17,466 (\$99)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2015.

Note: “% Full Time” refers to the percentage of the establishment’s workforce that worked full time in 2015. “% Low Wage” refers to the percentage of the establishment’s workforce that earned less than \$11.50 per hour in 2015.

Appendix Exhibit 3.17
Premium distributions (standard error) for employees enrolled in single, employee-plus-one, and family coverage, overall and by firm size, 2015

Coverage	Estimate	TOTAL	<50 employees	50-99 employees	100 or more employees
Single	Average (mean)	\$5,963 (\$26)	\$5,947 (\$55)	\$5,642 (\$104)	\$6,006 (\$31)
	10 percentile	\$3,600 (\$31)	\$3,300 (\$101)	\$3,100 (\$293)	\$3,800 (\$71)
	25 percentile	\$4,800 (\$19)	\$4,300 (\$46)	\$4,200 (\$154)	\$4,900 (\$31)
	50 percentile (median)	\$5,800 (\$31)	\$5,500 (\$65)	\$5,400 (\$109)	\$5,900 (\$33)
	75 percentile	\$7,000 (\$34)	\$7,200 (\$62)	\$6,600 (\$129)	\$6,900 (\$36)
	90 percentile	\$8,200 (\$54)	\$9,000 (\$109)	\$8,400 (\$216)	\$8,100 (\$48)
	Average (mean)	\$11,800 (\$58)	\$11,666 (\$158)	\$10,885 (\$198)	\$11,892 (\$66)
Employee-plus-one	10 percentile	\$7,500 (\$108)	\$6,300 (\$190)	\$6,500 (\$433)	\$7,800 (\$96)
	25 percentile	\$9,600 (\$64)	\$8,400 (\$150)	\$8,400 (\$184)	\$9,900 (\$72)
	50 percentile (median)	\$12,000 (\$63)	\$11,000 (\$184)	\$11,000 (\$205)	\$12,000 (\$73)
	75 percentile	\$14,000 (\$66)	\$14,000 (\$206)	\$13,000 (\$307)	\$14,000 (\$67)
	90 percentile	\$16,000 (\$123)	\$17,000 (\$312)	\$16,000 (\$380)	\$16,000 (\$114)
	Average (mean)	\$17,322 (\$95)	\$15,919 (\$212)	\$16,336 (\$335)	\$17,612 (\$110)
Family	10 percentile	\$11,000 (\$223)	\$8,500 (\$333)	\$10,000 (\$864)	\$12,000 (\$212)
	25 percentile	\$14,000 (\$92)	\$12,000 (\$215)	\$13,000 (\$371)	\$15,000 (\$123)
	50 percentile (median)	\$17,000 (\$104)	\$15,000 (\$245)	\$16,000 (\$334)	\$18,000 (\$74)
	75 percentile	\$20,000 (\$112)	\$19,000 (\$316)	\$19,000 (\$537)	\$20,000 (\$115)
	90 percentile	\$24,000 (\$216)	\$24,000 (\$388)	\$24,000 (\$883)	\$24,000 (\$270)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2015.

Appendix Exhibit 4.1

Average percentage (standard error) of premium contributed by employees for single, employee-plus-one, and family coverage, 2003-2015

Coverage	2003	2004	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015
Single	17.4%	18.1%	18.1%	19.1%	20.1%	20.5%	20.7%	20.9%	20.8%	21.0%	21.2%	21.1%
	(0.3%)	(0.2%)	(0.4%)	(0.4%)	(0.2%)	(0.3%)	(0.2%)	(0.2%)	(0.3%)	(0.3%)	(0.2%)	(0.2%)
Plus One	23.7%	23.6%	22.9%	23.8%	27.0%	26.1%	25.8%	26.5%	26.6%	26.7%	26.9%	27.3%
	(0.4%)	(0.5%)	(0.4%)	(0.4%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.4%)	(0.2%)	(0.3%)	(0.3%)
Family	24.7%	24.4%	24.1%	25.4%	27.6%	26.7%	26.8%	26.4%	27.4%	27.6%	27.1%	27.2%
	(0.4%)	(0.4%)	(0.4%)	(0.3%)	(0.4%)	(0.3%)	(0.4%)	(0.3%)	(0.4%)	(0.3%)	(0.3%)	(0.3%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2003-2015.

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

Appendix Exhibit 4.2
Average annual employee contribution (in dollars) (standard error) for single, employee-plus-one, and family coverage, 2003-2015

Coverage	2003	2004	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015
Single	\$606	\$671	\$723	\$788	\$882	\$957	\$1,021	\$1,090	\$1,118	\$1,170	\$1,234	\$1,255
	(\$12)	(\$8)	(\$14)	(\$16)	(\$6)	(\$13)	(\$14)	(\$9)	(\$14)	(\$16)	(\$13)	(\$14)
Plus One	\$1,577	\$1,667	\$1,759	\$1,903	\$2,303	\$2,363	\$2,498	\$2,736	\$2,824	\$2,940	\$3,097	\$3,220
	(\$28)	(\$40)	(\$29)	(\$24)	(\$22)	(\$27)	(\$42)	(\$36)	(\$46)	(\$23)	(\$40)	(\$35)
Family	\$2,283	\$2,438	\$2,585	\$2,890	\$3,394	\$3,474	\$3,721	\$3,962	\$4,236	\$4,421	\$4,518	\$4,710
	(\$36)	(\$39)	(\$38)	(\$34)	(\$54)	(\$44)	(\$53)	(\$42)	(\$69)	(\$50)	(\$48)	(\$56)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2003-2015.

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

Appendix Exhibit 4.3

Average annual employee contribution, employer contribution, and total premium (standard error) for single coverage, 2003-2015

Type of Premium	2003	2004	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015
Total Premium	\$3,481 (\$11)	\$3,705 (\$16)	\$3,991 (\$24)	\$4,118 (\$25)	\$4,386 (\$15)	\$4,669 (\$21)	\$4,940 (\$22)	\$5,222 (\$26)	\$5,384 (\$28)	\$5,571 (\$23)	\$5,832 (\$25)	\$5,963 (\$26)
Employer Contribution	\$2,875 (\$14)	\$3,034 (\$19)	\$3,268 (\$27)	\$3,330 (\$28)	\$3,505 (\$17)	\$3,713 (\$25)	\$3,918 (\$19)	\$4,132 (\$25)	\$4,267 (\$28)	\$4,401 (\$21)	\$4,598 (\$25)	\$4,708 (\$26)
Employee Contribution	\$606 (\$12)	\$671 (\$8)	\$723 (\$14)	\$788 (\$16)	\$882 (\$6)	\$957 (\$13)	\$1,021 (\$14)	\$1,090 (\$9)	\$1,118 (\$14)	\$1,170 (\$16)	\$1,234 (\$13)	\$1,255 (\$14)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2003-2015.

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

Appendix Exhibit 4.4

Average annual employee contribution, employer contribution, and total premium (standard error) for employee-plus-one coverage, 2003-2015

Type of Premium	2003	2004	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015
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)	\$11,800 (\$58)
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)	\$8,579 (\$57)
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)	\$3,220 (\$35)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2003-2015.

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

Appendix Exhibit 4.5
Average annual employee contribution, employer contribution, and total premium (standard error)
for family coverage, 2003-2015

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

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2003-2015.

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

Appendix Exhibit 4.6
Average percentage of premium contributed (standard error) by employees for single coverage,
by firm size, 2003-2015

Number of Employees	2003	2004	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015
U.S.	17.4%	18.1%	18.1%	19.1%	20.1%	20.5%	20.7%	20.9%	20.8%	21.0%	21.2%	21.1%
(U.S.)	(0.3%)	(0.2%)	(0.4%)	(0.4%)	(0.2%)	(0.3%)	(0.2%)	(0.2%)	(0.3%)	(0.3%)	(0.2%)	(0.2%)
<50	14.9%	14.5%	15.5%	16.5%	17.6%	17.9%	18.3%	18.3%	17.9%	18.6%	17.6%	17.9%
(<50)	(0.4%)	(0.5%)	(0.6%)	(0.7%)	(0.5%)	(0.3%)	(0.6%)	(0.4%)	(0.4%)	(0.4%)	(0.5%)	(0.5%)
50-99	18.6%	19.3%	21.4%	18.2%	20.4%	19.4%	22.0%	22.7%	20.9%	21.5%	22.0%	21.8%
(50-99)	(1.6%)	(1.3%)	(1.5%)	(1.0%)	(0.9%)	(1.3%)	(0.8%)	(1.2%)	(0.7%)	(1.0%)	(1.0%)	(1.1%)
100+	18.2%	19.3%	18.7%	20.1%	20.9%	21.4%	21.3%	21.5%	21.6%	21.7%	22.0%	21.8%
(100+)	(0.4%)	(0.4%)	(0.3%)	(0.4%)	(0.2%)	(0.4%)	(0.4%)	(0.2%)	(0.3%)	(0.2%)	(0.2%)	(0.3%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2003-2015.

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

Appendix Exhibit 4.7

Average annual employee contribution (in dollars) (standard error) for single coverage, by firm size, 2003-2015

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

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2003-2015.

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

Appendix Exhibit 4.8
Average percentage of premium contributed (standard error) by employees for employee-plus-one coverage, by firm size, 2003-2015

Number of Employees	2003	2004	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015
U.S.	23.7%	23.6%	22.9%	23.8%	27.0%	26.1%	25.8%	26.5%	26.6%	26.7%	26.9%	27.3%
(U.S.)	(0.4%)	(0.5%)	(0.4%)	(0.4%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.4%)	(0.2%)	(0.3%)	(0.3%)
<50	26.4%	25.8%	25.7%	26.7%	28.3%	29.0%	28.8%	28.7%	28.5%	28.2%	28.8%	29.6%
(<50)	(0.8%)	(0.9%)	(1.4%)	(0.8%)	(0.8%)	(1.0%)	(0.8%)	(0.8%)	(0.9%)	(1.0%)	(0.8%)	(0.9%)
50-99	31.3%	31.3%	30.1%	31.1%	34.4%	32.8%	33.3%	33.2%	33.3%	34.0%	33.4%	34.6%
(50-99)	(2.1%)	(1.0%)	(2.4%)	(1.6%)	(1.1%)	(0.9%)	(1.5%)	(0.7%)	(0.8%)	(1.0%)	(1.4%)	(1.5%)
100+	22.6%	22.6%	21.9%	22.8%	26.2%	25.1%	24.8%	25.7%	25.8%	26.0%	26.2%	26.4%
(100+)	(0.4%)	(0.6%)	(0.4%)	(0.4%)	(0.3%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.3%)	(0.4%)	(0.3%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2003-2015.

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

Appendix Exhibit 4.9
Average annual employee contribution (in dollars) (standard error) for employee-plus-one coverage, by firm size, 2003-2015

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

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2003-2015.

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

Appendix Exhibit 4.10
Average percentage of premium contributed (standard error) by employees for family coverage,
by firm size, 2003-2015

Number of Employees	2003	2004	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015
U.S.	24.7%	24.4%	24.1%	25.4%	27.6%	26.7%	26.8%	26.4%	27.4%	27.6%	27.1%	27.2%
(U.S.)	(0.4%)	(0.4%)	(0.4%)	(0.3%)	(0.4%)	(0.3%)	(0.4%)	(0.3%)	(0.4%)	(0.3%)	(0.3%)	(0.3%)
<50	26.8%	24.8%	27.6%	28.0%	29.6%	30.1%	31.3%	29.4%	30.1%	28.6%	28.4%	28.8%
(<50)	(0.8%)	(0.7%)	(0.7%)	(0.9%)	(0.9%)	(0.6%)	(0.4%)	(0.9%)	(0.9%)	(1.0%)	(0.8%)	(1.0%)
50-99	31.1%	29.9%	33.1%	32.3%	33.3%	33.0%	34.2%	33.0%	31.6%	34.9%	33.1%	33.7%
(50-99)	(1.9%)	(2.0%)	(1.4%)	(2.2%)	(1.4%)	(1.0%)	(1.7%)	(1.3%)	(0.8%)	(1.3%)	(1.3%)	(1.6%)
100+	23.8%	23.9%	22.8%	24.4%	26.9%	25.6%	25.5%	25.5%	26.7%	26.9%	26.5%	26.5%
(100+)	(0.4%)	(0.5%)	(0.5%)	(0.2%)	(0.5%)	(0.4%)	(0.5%)	(0.4%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2003-2015.
Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

Appendix Exhibit 4.11

Average annual employee contribution (in dollars) (standard error) for family coverage, by firm size, 2003-2015

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

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2003-2015.

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

Appendix Exhibit 4.12
Average percentage of premium contributed (standard error) by employees for single, employee-plus-one, and family coverage, by firm size, 2015

Number of Employees	Single	Employee-plus-one	Family
United States	21.1% (0.2%)	27.3% (0.3%)	27.2% (0.3%)
Firm size in 3 categories			
<50	17.9% (0.5%)	29.6% (0.9%)	28.8% (1.0%)
50-99	21.8% (1.1%)	34.6% (1.5%)	33.7% (1.6%)
100+	21.8% (0.3%)	26.4% (0.3%)	26.5% (0.3%)
Firm size in 5 categories			
<10	13.8% (0.8%)	20.9% (1.8%)	23.2% (1.9%)
10-24	17.5% (0.8%)	32.2% (1.4%)	29.8% (1.7%)
25-99	21.7% (0.8%)	34.3% (1.1%)	33.6% (1.2%)
100-999	21.0% (0.4%)	30.1% (0.6%)	30.0% (0.8%)
1,000+	22.1% (0.3%)	25.3% (0.3%)	25.6% (0.4%)
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2015.			

Appendix Exhibit 4.13

Average premium (in dollars) (standard error) contributed by employees for single, employee-plus-one, and family coverage, by firm size, 2015

Number of Employees	Single	Employee-plus-one	Family
United States	\$1,255 (\$14)	\$3,220 (\$35)	\$4,710 (\$56)
Firm size in 3 categories			
<50	\$1,065 (\$29)	\$3,454 (\$101)	\$4,587 (\$156)
50-99	\$1,230 (\$65)	\$3,765 (\$174)	\$5,502 (\$255)
100+	\$1,307 (\$17)	\$3,144 (\$37)	\$4,671 (\$62)
Firm size in 5 categories			
<10	\$877 (\$49)	\$2,663 (\$217)	\$3,635 (\$308)
10-24	\$1,043 (\$49)	\$3,663 (\$169)	\$4,934 (\$255)
25-99	\$1,232 (\$45)	\$3,785 (\$123)	\$5,389 (\$186)
100-999	\$1,258 (\$26)	\$3,619 (\$72)	\$5,143 (\$139)
1,000+	\$1,328 (\$21)	\$2,990 (\$43)	\$4,531 (\$69)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2015.

Appendix Exhibit 4.14

Percentage of single coverage enrollees (standard error) with no employee premium contribution, overall and by detailed firm size, 2003-2015

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

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2003-2015.

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

Appendix Exhibit 4.15

Percentage of employee-plus-one coverage enrollees (standard error) with no employee premium contribution, overall and by detailed firm size, 2003-2015

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

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2003-2015.

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

Appendix Exhibit 4.16

Percentage of family coverage enrollees (standard error) with no employee premium contribution, overall and by detailed firm size, 2003-2015

Number of Employees	2003	2004	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015
U.S.	14.2%	14.7%	13.4%	12.6%	10.7%	11.4%	10.4%	9.7%	8.1%	7.9%	9.2%	8.9%
(U.S.)	(0.7%)	(1.0%)	(0.5%)	(0.4%)	(0.4%)	(0.7%)	(0.5%)	(0.5%)	(0.4%)	(0.6%)	(0.5%)	(0.5%)
<10	55.0%	53.0%	58.7%	51.7%	57.3%	54.2%	51.4%	53.2%	50.9%	53.0%	53.6%	54.4%
(<10)	(1.7%)	(2.1%)	(1.1%)	(3.2%)	(2.3%)	(1.4%)	(0.9%)	(1.3%)	(2.7%)	(3.5%)	(2.2%)	(2.6%)
10-24	36.0%	37.5%	32.9%	34.1%	29.5%	31.0%	29.2%	29.8%	29.6%	28.2%	27.4%	29.5%
(10-24)	(1.8%)	(2.9%)	(1.8%)	(2.5%)	(2.8%)	(1.5%)	(1.6%)	(1.4%)	(2.8%)	(2.6%)	(2.2%)	(2.6%)
25-99	21.2%	24.0%	15.9%	20.5%	17.4%	15.1%	15.3%	16.9%	13.4%	17.0%	17.7%	17.9%
(25-99)	(1.7%)	(2.0%)	(1.7%)	(1.8%)	(2.1%)	(1.9%)	(1.9%)	(1.8%)	(1.0%)	(1.7%)	(2.0%)	(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%	8.7%
(100-999)	(1.3%)	(2.3%)	(2.0%)	(1.2%)	(1.0%)	(1.6%)	(1.2%)	(1.6%)	(0.9%)	(1.4%)	(1.3%)	(1.5%)
1,000+	7.3%	7.9%	7.7%	6.3%	4.6%	5.9%	5.1%	4.0%	3.3%	2.0%	3.4%	3.3%
(1,000+)	(1.1%)	(1.2%)	(0.7%)	(0.5%)	(0.6%)	(0.7%)	(0.9%)	(0.7%)	(0.5%)	(0.3%)	(0.6%)	(0.5%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2003-2015.

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

Appendix Exhibit 4.17
Average percentage of premium contributed (standard error) by employees for single coverage
by State, 2015

Alabama	21.4% (2.1%)	Kentucky	18.7%* (1.1%)	North Dakota	21.6% (1.3%)
Alaska	17.3%* (1.6%)	Louisiana	24.1% (1.5%)	Ohio	20.6% (1.0%)
Arizona	19.6% (1.3%)	Maine	21.4% (1.1%)	Oklahoma	23.1% (1.4%)
Arkansas	21.9% (1.5%)	Maryland	24.3%* (1.2%)	Oregon	15.4%* (1.0%)
California	18.8%* (0.8%)	Massachusetts	24.4%* (0.8%)	Pennsylvania	18.7%* (0.8%)
Colorado	21.3% (1.0%)	Michigan	18.9% (1.2%)	Rhode Island	23.0% (1.4%)
Connecticut	25.5%* (1.7%)	Minnesota	23.6% (1.9%)	South Carolina	20.7% (1.3%)
Delaware	19.6% (1.0%)	Mississippi	23.3% (1.4%)	South Dakota	23.7% (1.5%)
District of Columbia	16.5%* (1.0%)	Missouri	21.1% (1.2%)	Tennessee	24.4% (2.8%)
Florida	23.1%* (0.8%)	Montana	14.6%* (1.2%)	Texas	21.8% (1.1%)
Georgia	21.5% (1.0%)	Nebraska	23.6%* (1.2%)	Utah	20.7% (1.2%)
Hawaii	9.9%* (1.1%)	Nevada	18.9% (2.3%)	Vermont	23.2% (1.5%)
Idaho	19.2% (1.4%)	New Hampshire	24.0% (2.0%)	Virginia	22.6% (1.4%)
Illinois	20.5% (0.9%)	New Jersey	25.1%* (1.6%)	Washington	12.2%* (1.3%)
Indiana	22.0% (1.3%)	New Mexico	20.4% (1.4%)	West Virginia	19.7% (1.6%)
Iowa	22.5% (0.9%)	New York	22.1% (1.2%)	Wisconsin	22.4% (1.0%)
Kansas	24.3% (1.7%)	North Carolina	21.5% (1.2%)	Wyoming	18.5% (2.0%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2015.

Note: * Statistically different from the national average of 21.1 percent at $p < 0.05$. Note that the standard error on the national estimate of 21.1 percent is 0.23.

Appendix Exhibit 4.18
Average percentage of premium contributed (standard error) by employees for
employee-plus-one coverage, by State, 2015

Alabama	21.1% (5.1%)	Kentucky	26.5% (2.0%)	North Dakota	31.5%* (2.0%)
Alaska	23.5%* (1.6%)	Louisiana	31.5%* (1.9%)	Ohio	25.5% (1.4%)
Arizona	30.2% (1.8%)	Maine	28.6% (1.6%)	Oklahoma	30.7% (1.9%)
Arkansas	30.6% (2.7%)	Maryland	30.5% (2.4%)	Oregon	25.8% (1.5%)
California	27.2% (1.0%)	Massachusetts	26.7% (1.0%)	Pennsylvania	22.0%* (1.1%)
Colorado	29.8% (1.6%)	Michigan	22.1%* (1.3%)	Rhode Island	26.0% (1.6%)
Connecticut	28.6% (1.4%)	Minnesota	28.9% (1.3%)	South Carolina	28.9% (1.3%)
Delaware	24.1%* (1.3%)	Mississippi	32.4% (2.6%)	South Dakota	30.5%* (1.5%)
District of Columbia	21.6% (2.9%)	Missouri	28.9% (1.5%)	Tennessee	29.1% (2.2%)
Florida	31.0%* (0.9%)	Montana	28.8% (1.9%)	Texas	30.2%* (1.1%)
Georgia	28.5% (1.4%)	Nebraska	31.7%* (1.8%)	Utah	27.3% (2.1%)
Hawaii	24.6% (2.0%)	Nevada	26.1% (2.0%)	Vermont	27.4% (1.3%)
Idaho	22.1%* (1.7%)	New Hampshire	24.3% (2.4%)	Virginia	27.8% (1.4%)
Illinois	25.4% (1.2%)	New Jersey	28.0% (1.2%)	Washington	24.1% (2.2%)
Indiana	26.8% (2.5%)	New Mexico	28.2% (1.7%)	West Virginia	25.1% (1.9%)
Iowa	25.3% (1.5%)	New York	27.4% (1.4%)	Wisconsin	24.9% (1.2%)
Kansas	29.3% (1.9%)	North Carolina	27.5% (1.6%)	Wyoming	25.3% (2.5%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2015.

Note: * Statistically different from the national average of 27.3 percent at $p < 0.05$. Note that the standard error on the national estimate of 27.3 percent is 0.28.

Appendix Exhibit 4.19
Average percentage of premium contributed (standard error) by employees for family coverage,
by State, 2015

Alabama	35.1%* (3.5%)	Kentucky	23.9% (1.7%)	North Dakota	32.8%* (1.6%)
Alaska	20.9%* (2.0%)	Louisiana	33.0%* (1.7%)	Ohio	22.0%* (1.2%)
Arizona	29.5% (1.7%)	Maine	28.9% (1.5%)	Oklahoma	34.1%* (2.2%)
Arkansas	30.0% (1.9%)	Maryland	35.4%* (2.2%)	Oregon	27.6% (2.9%)
California	25.7% (1.1%)	Massachusetts	24.3%* (1.1%)	Pennsylvania	21.9%* (1.1%)
Colorado	28.6% (2.0%)	Michigan	23.3%* (1.3%)	Rhode Island	25.6% (2.2%)
Connecticut	30.0% (1.5%)	Minnesota	30.0% (2.4%)	South Carolina	28.5% (2.0%)
Delaware	23.7%* (1.6%)	Mississippi	33.0%* (2.7%)	South Dakota	30.5%* (1.1%)
District of Columbia	26.8% (1.6%)	Missouri	24.8% (1.8%)	Tennessee	27.5% (1.6%)
Florida	34.2%* (1.5%)	Montana	24.3% (1.9%)	Texas	31.4%* (1.3%)
Georgia	28.1% (1.4%)	Nebraska	32.5%* (1.6%)	Utah	26.8% (2.0%)
Hawaii	26.0% (2.0%)	Nevada	22.9% (3.9%)	Vermont	27.5% (1.3%)
Idaho	29.1% (2.2%)	New Hampshire	25.4% (1.9%)	Virginia	28.2% (1.3%)
Illinois	22.6%* (1.5%)	New Jersey	26.9% (1.4%)	Washington	25.7% (1.9%)
Indiana	24.0% (2.6%)	New Mexico	26.3% (1.9%)	West Virginia	25.0% (3.7%)
Iowa	29.5%* (1.1%)	New York	26.4% (1.6%)	Wisconsin	25.3% (1.1%)
Kansas	30.3% (3.3%)	North Carolina	26.2% (1.4%)	Wyoming	29.1% (3.7%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2015.

Note: * Statistically different from the national average of 27.2 percent at $p < 0.05$. Note that the standard error on the national estimate of 27.2 percent is 0.31.

Appendix Exhibit 4.20

Average annual employee contribution (in dollars) (standard error) for single coverage, by State, 2015

Alabama	\$1,228 (\$95)	Kentucky	\$1,116* (\$67)	North Dakota	\$1,280 (\$80)
Alaska	\$1,351 (\$134)	Louisiana	\$1,437 (\$93)	Ohio	\$1,221 (\$54)
Arizona	\$1,113 (\$74)	Maine	\$1,279 (\$66)	Oklahoma	\$1,294 (\$79)
Arkansas	\$1,121 (\$79)	Maryland	\$1,515* (\$75)	Oregon	\$898* (\$63)
California	\$1,116* (\$51)	Massachusetts	\$1,590* (\$63)	Pennsylvania	\$1,174 (\$51)
Colorado	\$1,235 (\$62)	Michigan	\$1,091* (\$61)	Rhode Island	\$1,499* (\$86)
Connecticut	\$1,652* (\$118)	Minnesota	\$1,331 (\$113)	South Carolina	\$1,220 (\$74)
Delaware	\$1,232 (\$58)	Mississippi	\$1,261 (\$90)	South Dakota	\$1,380 (\$79)
District of Columbia	\$1,057* (\$67)	Missouri	\$1,207 (\$85)	Tennessee	\$1,300 (\$139)
Florida	\$1,348 (\$55)	Montana	\$863* (\$77)	Texas	\$1,273 (\$68)
Georgia	\$1,194 (\$63)	Nebraska	\$1,365 (\$78)	Utah	\$1,200 (\$64)
Hawaii	\$544* (\$67)	Nevada	\$1,098 (\$104)	Vermont	\$1,361 (\$60)
Idaho	\$1,117 (\$83)	New Hampshire	\$1,575* (\$124)	Virginia	\$1,354 (\$94)
Illinois	\$1,241 (\$70)	New Jersey	\$1,569* (\$107)	Washington	\$739* (\$69)
Indiana	\$1,289 (\$76)	New Mexico	\$1,174 (\$76)	West Virginia	\$1,199 (\$84)
Iowa	\$1,252 (\$51)	New York	\$1,503* (\$93)	Wisconsin	\$1,345 (\$64)
Kansas	\$1,353 (\$92)	North Carolina	\$1,243 (\$72)	Wyoming	\$1,187 (\$137)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2015.

Note: * Statistically different from the national average of \$1,255 at $p < 0.05$. Note that the standard error on the national estimate of \$1,255 is \$14.44.

Appendix Exhibit 4.21
Average annual employee contribution (in dollars) (standard error) for employee-plus-one coverage, by State, 2015

Alabama	\$2,428 (\$431)	Kentucky	\$3,145 (\$248)	North Dakota	\$3,405 (\$203)
Alaska	\$3,514 (\$282)	Louisiana	\$3,678* (\$231)	Ohio	\$2,916 (\$174)
Arizona	\$3,483 (\$240)	Maine	\$3,342 (\$180)	Oklahoma	\$3,361 (\$209)
Arkansas	\$3,114 (\$277)	Maryland	\$3,712 (\$270)	Oregon	\$2,935 (\$167)
California	\$3,298 (\$126)	Massachusetts	\$3,409 (\$154)	Pennsylvania	\$2,667* (\$132)
Colorado	\$3,430 (\$225)	Michigan	\$2,589* (\$153)	Rhode Island	\$3,322 (\$216)
Connecticut	\$3,669* (\$220)	Minnesota	\$3,455 (\$171)	South Carolina	\$3,253 (\$128)
Delaware	\$2,941 (\$165)	Mississippi	\$3,267 (\$300)	South Dakota	\$3,660 (\$246)
District of Columbia	\$2,961 (\$276)	Missouri	\$3,273 (\$188)	Tennessee	\$3,065 (\$193)
Florida	\$3,527 (\$157)	Montana	\$3,528 (\$251)	Texas	\$3,468 (\$137)
Georgia	\$3,314 (\$178)	Nebraska	\$3,528 (\$227)	Utah	\$3,000 (\$237)
Hawaii	\$2,778 (\$256)	Nevada	\$2,978 (\$160)	Vermont	\$3,295 (\$165)
Idaho	\$2,409* (\$225)	New Hampshire	\$3,144 (\$333)	Virginia	\$3,139 (\$161)
Illinois	\$3,000 (\$163)	New Jersey	\$3,457 (\$154)	Washington	\$2,786 (\$290)
Indiana	\$3,321 (\$271)	New Mexico	\$3,236 (\$201)	West Virginia	\$3,048 (\$230)
Iowa	\$2,753* (\$159)	New York	\$3,625 (\$222)	Wisconsin	\$3,002 (\$134)
Kansas	\$3,254 (\$198)	North Carolina	\$3,163 (\$187)	Wyoming	\$3,124 (\$245)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2015.

Note: * Statistically different from the national average of \$3,220 at $p < 0.05$. Note that the standard error on the national estimate of \$3,220 is \$34.75.

Appendix Exhibit 4.22
Average annual employee contribution (in dollars) (standard error) for family coverage,
by State, 2015

Alabama	\$5,606 (\$721)	Kentucky	\$3,980* (\$260)	North Dakota	\$5,249* (\$258)
Alaska	\$4,409 (\$422)	Louisiana	\$5,696* (\$300)	Ohio	\$3,725* (\$213)
Arizona	\$5,008 (\$364)	Maine	\$4,657 (\$241)	Oklahoma	\$5,730* (\$396)
Arkansas	\$4,269 (\$233)	Maryland	\$6,365* (\$313)	Oregon	\$4,729 (\$564)
California	\$4,646 (\$185)	Massachusetts	\$4,487 (\$200)	Pennsylvania	\$3,803* (\$203)
Colorado	\$4,848 (\$296)	Michigan	\$3,646* (\$194)	Rhode Island	\$4,495 (\$390)
Connecticut	\$5,484* (\$318)	Minnesota	\$5,083 (\$407)	South Carolina	\$4,771 (\$324)
Delaware	\$4,478 (\$253)	Mississippi	\$5,307 (\$488)	South Dakota	\$4,940 (\$195)
District of Columbia	\$5,120 (\$293)	Missouri	\$4,186 (\$309)	Tennessee	\$4,299 (\$213)
Florida	\$5,474* (\$265)	Montana	\$4,212 (\$326)	Texas	\$5,409* (\$241)
Georgia	\$4,859 (\$219)	Nebraska	\$5,257 (\$282)	Utah	\$4,286 (\$325)
Hawaii	\$4,150 (\$372)	Nevada	\$3,991 (\$588)	Vermont	\$4,900 (\$253)
Idaho	\$4,856 (\$431)	New Hampshire	\$4,878 (\$368)	Virginia	\$4,949 (\$218)
Illinois	\$3,890* (\$225)	New Jersey	\$4,916 (\$257)	Washington	\$4,265 (\$315)
Indiana	\$4,108 (\$361)	New Mexico	\$4,567 (\$333)	West Virginia	\$4,580 (\$557)
Iowa	\$4,804 (\$197)	New York	\$5,190 (\$394)	Wisconsin	\$4,475 (\$211)
Kansas	\$5,079 (\$747)	North Carolina	\$4,493 (\$219)	Wyoming	\$4,960 (\$617)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2015.

Note: * Statistically different from the national average of \$4,710 at $p < 0.05$. Note that the standard error on the national estimate of \$4,710 is \$56.20.

Appendix Exhibit 4.23
Average percentage of premium contributed (standard error) by
employees for single coverage, overall and by industry, 2015

Industry	
United States	21.1% (0.2%)
Agriculture, fisheries, forestry	24.9% (7.2%)
Mining and manufacturing	20.7% (0.6%)
Construction	19.4% (1.3%)
Utilities and transportation	21.4% (1.7%)
Wholesale trade	19.4% (0.7%)
Financial services and real estate	19.6% (0.5%)
Retail trade	26.8% (0.6%)
Professional services	19.4% (0.4%)
Other services	23.7% (0.5%)
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2015.	

Appendix Exhibit 4.24
Average percentage of premium contributed (standard error) by
employees for employee-plus-one coverage, overall and by industry, 2015

Industry	
United States	27.3% (0.3%)
Agriculture, fisheries, forestry	33.6% (8.4%)
Mining and manufacturing	23.7% (0.6%)
Construction	31.8% (1.8%)
Utilities and transportation	25.8% (1.2%)
Wholesale trade	28.6% (0.9%)
Financial services and real estate	26.6% (0.6%)
Retail trade	35.5% (1.0%)
Professional services	26.1% (0.5%)
Other services	30.4% (0.9%)
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2015.	

Appendix Exhibit 4.25
Average percentage of premium contributed (standard error) by
employees for family coverage, overall and by industry, 2015

Industry	
United States	27.2% (0.3%)
Agriculture, fisheries, forestry	28.8% (3.4%)
Mining and manufacturing	24.0% (0.7%)
Construction	25.8% (1.9%)
Utilities and transportation	24.9% (1.2%)
Wholesale trade	26.5% (0.8%)
Financial services and real estate	27.6% (0.7%)
Retail trade	33.5% (1.0%)
Professional services	26.8% (0.6%)
Other services	30.8% (1.1%)
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2015.	

Appendix Exhibit 4.26
Average percentage of premium contributed (standard error)
by employees for single coverage, overall and by selected
characteristics, 2015

Employer Characteristics	
United States	21.1% (0.2%)
Ownership: For Profit Inc.	22.0% (0.3%)
Ownership: For Profit Uninc.	22.6% (0.8%)
Ownership: Nonprofit	16.5% (0.4%)
Firm Age: 0-4 Years	24.6% (1.2%)
Firm Age: 5-9 Years	21.1% (1.1%)
Firm Age: 10-19 Years	20.5% (0.8%)
Firm Age: 20+ Years	21.0% (0.2%)
# of Locations: 2+ Locations	21.8% (0.3%)
# of Locations: 1 Location	19.5% (0.4%)
% Full Time: 0-24%	26.6% (1.3%)
% Full Time: 25-49%	26.1% (1.0%)
% Full Time: 50-74%	21.9% (0.5%)
% Full Time: 75%+	20.6% (0.3%)
% Low Wage: 50%+	26.2% (0.8%)
% Low Wage: <50%	20.4% (0.2%)
<p>Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2015.</p> <p>Note: “% Full Time” refers to the percentage of the establishment’s workforce that worked full time in 2015. “% Low Wage” refers to the percentage of the establishment’s workforce that earned less than \$11.50 per hour in 2015.</p>	

Appendix Exhibit 4.27
Average percentage of premium contributed (standard error) by
employees for employee-plus-one coverage, overall and by
selected characteristics, 2015

Employer Characteristics	
United States	27.3% (0.3%)
Ownership: For Profit Inc.	27.4% (0.3%)
Ownership: For Profit Uninc.	32.7% (1.1%)
Ownership: Nonprofit	23.6% (0.7%)
Firm Age: 0-4 Years	36.1% (2.2%)
Firm Age: 5-9 Years	28.1% (1.5%)
Firm Age: 10-19 Years	32.7% (1.1%)
Firm Age: 20+ Years	26.4% (0.3%)
# of Locations: 2+ Locations	26.3% (0.3%)
# of Locations: 1 Location	30.7% (0.7%)
% Full Time: 0-24%	34.6% (2.2%)
% Full Time: 25-49%	30.4% (1.1%)
% Full Time: 50-74%	27.4% (0.7%)
% Full Time: 75%+	27.1% (0.3%)
% Low Wage: 50%+	33.8% (1.0%)
% Low Wage: <50%	26.7% (0.3%)
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2015.	
Note: "% Full Time" refers to the percentage of the establishment's workforce that worked full time in 2015. "% Low Wage" refers to the percentage of the establishment's workforce that earned less than \$11.50 per hour in 2015.	

Appendix Exhibit 4.28
Average percentage of premium contributed (standard error) by
employees for family coverage, overall and by selected
characteristics, 2015

Employer Characteristics	
United States	27.2% (0.3%)
Ownership: For Profit Inc.	27.5% (0.4%)
Ownership: For Profit Uninc.	30.9% (1.1%)
Ownership: Nonprofit	23.9% (0.8%)
Firm Age: 0-4 Years	33.6% (2.6%)
Firm Age: 5-9 Years	30.3% (2.0%)
Firm Age: 10-19 Years	30.7% (1.1%)
Firm Age: 20+ Years	26.5% (0.3%)
# of Locations: 2+ Locations	26.4% (0.3%)
# of Locations: 1 Location	29.9% (0.7%)
% Full Time: 0-24%	33.1% (2.0%)
% Full Time: 25-49%	31.6% (1.9%)
% Full Time: 50-74%	27.1% (0.7%)
% Full Time: 75%+	27.0% (0.3%)
% Low Wage: 50%+	34.4% (0.9%)
% Low Wage: <50%	26.7% (0.3%)
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2015.	
Note: "% Full Time" refers to the percentage of the establishment's workforce that worked full time in 2015. "% Low Wage" refers to the percentage of the establishment's workforce that earned less than \$11.50 per hour in 2015.	

Appendix Exhibit 4.29

Average percentage of premium contributed (standard error) by enrolled employees for single coverage, by the percentage of the establishment's workforce that is low wage, 2004-2015

Low wage	2004	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015
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%	26.2%
	(0.8%)	(1.0%)	(0.5%)	(0.5%)	(0.3%)	(0.5%)	(0.8%)	(0.4%)	(0.6%)	(0.5%)	(0.8%)
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%	20.4%
	(0.2%)	(0.3%)	(0.4%)	(0.1%)	(0.3%)	(0.3%)	(0.1%)	(0.3%)	(0.2%)	(0.2%)	(0.2%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2004-2015.

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 2015, 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 2015 estimates.

Appendix Exhibit 4.30

Average total employee contribution (in dollars) (standard error) per enrolled employee for single coverage, by the percentage of the establishment's workforce that is low wage, 2004-2015

Low wage	2004	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015
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)	\$1,444 (\$49)
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)	\$1,228 (\$15)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2004-2015.

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 2015, 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 2015 estimates.

Appendix Exhibit 4.31
Average percentage of premium contributed (standard error) by enrolled employees for employee-plus-one coverage, by the percentage of the establishment's workforce that is low wage, 2004-2015

Low wage	2004	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015
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%	33.8%
	(1.2%)	(0.7%)	(1.1%)	(0.6%)	(0.8%)	(0.6%)	(0.7%)	(0.8%)	(0.6%)	(1.2%)	(1.0%)
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%	26.7%
	(0.5%)	(0.4%)	(0.4%)	(0.3%)	(0.3%)	(0.4%)	(0.3%)	(0.4%)	(0.2%)	(0.4%)	(0.3%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2004-2015.

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 2015, 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 2015 estimates.

Appendix Exhibit 4.32

Average total employee contribution (in dollars) (standard error) per enrolled employee for employee-plus-one coverage, by the percentage of the establishment's workforce that is low wage, 2004-2015

Low wage	2004	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015
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)	\$3,819 (\$113)
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)	\$3,167 (\$36)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2004-2015.

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 2015, 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 2015 estimates.

Appendix Exhibit 4.33

Average percentage of premium contributed (standard error) by enrolled employees for family coverage, by the percentage of the establishment's workforce that is low wage, 2004-2015

Low wage	2004	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015
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%	34.4%
	(1.1%)	(1.0%)	(0.8%)	(0.9%)	(1.0%)	(0.7%)	(0.7%)	(0.6%)	(0.8%)	(0.7%)	(0.9%)
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%	26.7%
	(0.4%)	(0.4%)	(0.3%)	(0.4%)	(0.3%)	(0.5%)	(0.4%)	(0.4%)	(0.3%)	(0.3%)	(0.3%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2004-2015.

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 2015, 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 2015 estimates.

Appendix Exhibit 4.34

Average total employee contribution (in dollars) (standard error) per enrolled employee for family coverage, by the percentage of the establishment's workforce that is low wage, 2004-2015

Low wage	2004	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015
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)	\$5,354 (\$171)
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)	\$4,658 (\$59)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2004-2015.

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 2015, 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 2015 estimates.

Appendix Exhibit 4.35
Distributions of employee contribution (in dollars) (standard error) for single, employee-plus-one, and family coverage, overall and by firm size, 2015

Coverage	Estimate	TOTAL	<50 employees	50-99 employees	100 or more employees	
Single	Average (mean)	\$1,255 (\$14)	\$1,065 (\$29)	\$1,230 (\$65)	\$1,307 (\$17)	
	10 percentile	\$0 (\$33)	\$0 (\$92)	\$0 (\$91)	\$230 (\$37)	
	25 percentile	\$540 (\$18)	\$0 (\$92)	\$0 (\$91)	\$710 (\$12)	
	50 percentile (median)	\$1,100 (\$12)	\$600 (\$52)	\$1,100 (\$65)	\$1,200 (\$16)	
	75 percentile	\$1,700 (\$15)	\$1,700 (\$51)	\$1,800 (\$76)	\$1,700 (\$18)	
	90 percentile	\$2,500 (\$30)	\$2,800 (\$72)	\$2,600 (\$108)	\$2,400 (\$40)	
	Employee-plus-one	Average (mean)	\$3,220 (\$35)	\$3,454 (\$101)	\$3,765 (\$174)	\$3,144 (\$37)
	10 percentile	\$690 [†] (\$98)	\$0 (\$247)	\$0 (\$235)	\$1,000 (\$43)	
	25 percentile	\$1,700 (\$42)	\$0 (\$247)	\$1,800 (\$192)	\$1,800 (\$53)	
50 percentile (median)	\$2,800 (\$29)	\$3,000 (\$132)	\$3,200 (\$134)	\$2,800 (\$37)		
75 percentile	\$4,200 (\$53)	\$5,300 (\$168)	\$5,300 (\$272)	\$4,000 (\$53)		
90 percentile	\$6,000 (\$80)	\$7,800 (\$172)	\$7,300 (\$419)	\$5,600 (\$89)		
Family	Average (mean)	\$4,710 (\$56)	\$4,587 (\$156)	\$5,502 (\$255)	\$4,671 (\$62)	
	10 percentile	\$640 (\$228)	\$0 (\$305)	\$0 (\$435)	\$1,500 (\$56)	
	25 percentile	\$2,500 (\$55)	\$0 (\$305)	\$2,300 (\$472)	\$2,700 (\$63)	
	50 percentile (median)	\$4,100 (\$58)	\$3,500 (\$223)	\$4,900 (\$262)	\$4,200 (\$67)	
	75 percentile	\$6,100 (\$68)	\$7,300 (\$212)	\$7,800 (\$320)	\$5,800 (\$79)	
	90 percentile	\$8,900 (\$168)	\$12,000 (\$371)	\$11,000 (\$619)	\$8,300 (\$149)	

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2015.
[†] Estimate does not meet standard of reliability or precision.

Appendix Exhibit 5.1

Percentage (standard error) of private-sector enrolled employees in a health insurance plan with a deductible, overall and by firm size, 2003-2015

Number of Employees	2003	2004	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015
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%)	85.4% (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%)	82.1% (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%)	85.3% (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%)	86.1% (0.6%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2003-2015.

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

Appendix Exhibit 5.2

Average individual deductible (in dollars) (standard error) per employee enrolled with single coverage in a health insurance plan with a deductible, overall and by firm size, 2003-2015

Number of Employees	2003	2004	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015
U.S.	\$518 (\$10)	\$573 (\$10)	\$652 (\$11)	\$714 (\$9)	\$869 (\$7)	\$917 (\$9)	\$1,025 (\$18)	\$1,123 (\$12)	\$1,167 (\$8)	\$1,273 (\$20)	\$1,353 (\$13)	\$1,541 (\$16)
<50	\$703 (\$14)	\$849 (\$21)	\$929 (\$20)	\$1,007 (\$20)	\$1,177 (\$13)	\$1,283 (\$24)	\$1,447 (\$21)	\$1,561 (\$26)	\$1,628 (\$25)	\$1,695 (\$24)	\$1,777 (\$28)	\$1,964 (\$35)
50-99	\$647 (\$20)	\$733 (\$50)	\$836 (\$67)	\$855 (\$71)	\$1,149 (\$62)	\$1,249 (\$46)	\$1,522 (\$57)	\$1,543 (\$49)	\$1,622 (\$64)	\$1,755 (\$49)	\$1,744 (\$59)	\$2,008 (\$62)
100+	\$427 (\$10)	\$457 (\$11)	\$539 (\$9)	\$605 (\$12)	\$740 (\$8)	\$774 (\$7)	\$852 (\$20)	\$951 (\$14)	\$989 (\$10)	\$1,106 (\$19)	\$1,205 (\$14)	\$1,383 (\$18)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2003-2015.

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

Appendix Exhibit 5.3

Average family deductible (in dollars) (standard error) per employee enrolled with family coverage in a health insurance plan with a deductible, overall and by firm size, 2003-2015

Number of Employees	2003	2004	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015
U.S.	\$1,079 (\$15)	\$1,143 (\$22)	\$1,232 (\$25)	\$1,351 (\$14)	\$1,658 (\$21)	\$1,761 (\$20)	\$1,975 (\$33)	\$2,220 (\$31)	\$2,322 (\$26)	\$2,491 (\$23)	\$2,640 (\$28)	\$2,915 (\$32)
<50	\$1,575 (\$39)	\$1,771 (\$48)	\$1,899 (\$133)	\$1,923 (\$58)	\$2,389 (\$56)	\$2,652 (\$50)	\$2,857 (\$42)	\$3,329 (\$57)	\$3,515 (\$71)	\$3,761 (\$56)	\$3,810 (\$71)	\$4,090 (\$88)
50-99	\$1,326 (\$79)	\$1,577 (\$102)	\$1,534 (\$98)	\$1,649 (\$81)	\$2,173 (\$93)	\$2,362 (\$113)	\$3,040 (\$101)	\$3,349 (\$138)	\$3,523 (\$113)	\$3,634 (\$157)	\$3,404 (\$112)	\$3,875 (\$148)
100+	\$937 (\$14)	\$959 (\$21)	\$1,082 (\$17)	\$1,215 (\$23)	\$1,488 (\$23)	\$1,552 (\$21)	\$1,734 (\$33)	\$1,954 (\$37)	\$2,038 (\$31)	\$2,215 (\$18)	\$2,408 (\$31)	\$2,676 (\$34)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2003-2015.

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

Appendix Exhibit 5.4
Percentage (standard error) of private-sector enrolled employees in a health insurance plan with a deductible, overall and by State, 2015

Alabama	90.8%* (2.3%)	Kentucky	93.2%* (2.0%)	North Dakota	96.7%* (1.1%)
Alaska	95.1%* (1.8%)	Louisiana	92.2%* (2.1%)	Ohio	92.4%* (3.0%)
Arizona	90.7%* (2.4%)	Maine	91.1%* (2.4%)	Oklahoma	97.7%* (0.7%)
Arkansas	89.6% (4.0%)	Maryland	83.0% (3.2%)	Oregon	90.6%* (2.4%)
California	66.9%* (1.9%)	Massachusetts	71.6%* (3.4%)	Pennsylvania	76.9%* (2.9%)
Colorado	93.4%* (1.6%)	Michigan	87.9% (2.6%)	Rhode Island	85.8% (3.9%)
Connecticut	82.5% (2.9%)	Minnesota	95.7%* (1.1%)	South Carolina	96.7%* (1.0%)
Delaware	91.2%* (1.9%)	Mississippi	88.9% (3.3%)	South Dakota	98.5%* (0.6%)
District of Columbia	67.6%* (3.8%)	Missouri	94.5%* (1.7%)	Tennessee	93.5%* (3.4%)
Florida	90.5%* (1.3%)	Montana	97.8%* (1.0%)	Texas	92.7%* (1.2%)
Georgia	90.8%* (2.4%)	Nebraska	95.5%* (1.5%)	Utah	89.2% (3.7%)
Hawaii	44.1%* (3.4%)	Nevada	83.8% (3.8%)	Vermont	87.7% (3.0%)
Idaho	94.7%* (1.4%)	New Hampshire	90.8%* (2.3%)	Virginia	80.7% (2.6%)
Illinois	87.4% (2.1%)	New Jersey	80.9% (3.4%)	Washington	96.2%* (1.3%)
Indiana	98.0%* (0.7%)	New Mexico	83.0% (3.5%)	West Virginia	91.1%* (2.5%)
Iowa	94.5%* (1.4%)	New York	73.7%* (2.6%)	Wisconsin	94.3%* (1.3%)
Kansas	95.2%* (1.9%)	North Carolina	91.8%* (2.1%)	Wyoming	90.2% (2.9%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2015.

Note: * Statistically different from the national average of 85.4 percent at $p < 0.05$. Note that the standard error on the national estimate of 85.4 percent is 0.46.

Appendix Exhibit 5.5
Average individual deductible (in dollars) (standard error) per employee enrolled with single coverage in a health insurance plan with a deductible, overall and by State, 2015

Alabama	\$1,026* (\$188)	Kentucky	\$1,543 (\$126)	North Dakota	\$1,354* (\$77)
Alaska	\$1,616 (\$128)	Louisiana	\$1,320* (\$81)	Ohio	\$1,461 (\$71)
Arizona	\$1,819* (\$132)	Maine	\$2,067* (\$94)	Oklahoma	\$1,639 (\$105)
Arkansas	\$1,313* (\$70)	Maryland	\$1,128* (\$77)	Oregon	\$1,496 (\$81)
California	\$1,428 (\$55)	Massachusetts	\$1,202* (\$58)	Pennsylvania	\$1,289* (\$76)
Colorado	\$1,680 (\$88)	Michigan	\$1,431 (\$110)	Rhode Island	\$1,400 (\$109)
Connecticut	\$1,733* (\$96)	Minnesota	\$1,819* (\$106)	South Carolina	\$1,767 (\$117)
Delaware	\$1,202* (\$112)	Mississippi	\$1,470 (\$95)	South Dakota	\$1,725* (\$88)
District of Columbia	\$1,108* (\$167)	Missouri	\$1,762 (\$115)	Tennessee	\$1,836* (\$115)
Florida	\$1,691* (\$66)	Montana	\$2,104* (\$184)	Texas	\$1,802* (\$79)
Georgia	\$1,776* (\$87)	Nebraska	\$1,760* (\$90)	Utah	\$1,549 (\$60)
Hawaii	\$986* (\$121)	Nevada	\$1,087* (\$195)	Vermont	\$1,583 (\$170)
Idaho	\$1,558 (\$135)	New Hampshire	\$1,988* (\$107)	Virginia	\$1,162* (\$60)
Illinois	\$1,323* (\$72)	New Jersey	\$1,608 (\$93)	Washington	\$1,426 (\$89)
Indiana	\$1,834* (\$117)	New Mexico	\$1,461 (\$108)	West Virginia	\$1,423 (\$116)
Iowa	\$1,614 (\$74)	New York	\$1,317* (\$59)	Wisconsin	\$1,617 (\$98)
Kansas	\$1,369 (\$91)	North Carolina	\$1,794* (\$91)	Wyoming	\$1,689 (\$111)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2015.

Note: * Statistically different from the national average of \$1,541 at $p < 0.05$. Note that the standard error on the national estimate of \$1,541 is \$16.02.

Appendix Exhibit 5.6

Average family deductible (in dollars) (standard error) per employee enrolled with family coverage in a health insurance plan with a deductible, overall and by State, 2015

Alabama	\$1,974* (\$204)	Kentucky	\$2,755 (\$176)	North Dakota	\$2,765 (\$152)
Alaska	\$2,709 (\$187)	Louisiana	\$2,731 (\$161)	Ohio	\$2,792 (\$168)
Arizona	\$3,082 (\$209)	Maine	\$3,650* (\$233)	Oklahoma	\$3,053 (\$188)
Arkansas	\$2,547* (\$158)	Maryland	\$2,115* (\$154)	Oregon	\$2,638 (\$218)
California	\$2,691* (\$103)	Massachusetts	\$2,417* (\$136)	Pennsylvania	\$2,581 (\$190)
Colorado	\$3,062 (\$194)	Michigan	\$2,915 (\$211)	Rhode Island	\$2,935 (\$345)
Connecticut	\$3,407* (\$198)	Minnesota	\$3,543* (\$191)	South Carolina	\$2,899 (\$170)
Delaware	\$2,231* (\$212)	Mississippi	\$2,884 (\$211)	South Dakota	\$3,076 (\$181)
District of Columbia	\$2,091* (\$235)	Missouri	\$3,365* (\$226)	Tennessee	\$3,263 (\$183)
Florida	\$3,216* (\$144)	Montana	\$3,306 (\$225)	Texas	\$3,388* (\$155)
Georgia	\$3,032 (\$149)	Nebraska	\$3,082 (\$167)	Utah	\$3,259* (\$143)
Hawaii	\$2,352 (\$376)	Nevada	\$1,815* (\$420)	Vermont	\$3,324 (\$293)
Idaho	\$3,134 (\$449)	New Hampshire	\$4,284* (\$238)	Virginia	\$2,196* (\$124)
Illinois	\$2,633 (\$165)	New Jersey	\$3,037 (\$164)	Washington	\$2,785 (\$165)
Indiana	\$3,376* (\$213)	New Mexico	\$2,765 (\$199)	West Virginia	\$2,522 (\$208)
Iowa	\$3,283 (\$205)	New York	\$2,625* (\$113)	Wisconsin	\$3,689* (\$204)
Kansas	\$2,330* (\$143)	North Carolina	\$3,037 (\$189)	Wyoming	\$3,470* (\$257)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2015.

Note: * Statistically different from the national average of \$2,915 at $p < 0.05$. Note that the standard error on the national estimate of \$2,915 is \$32.16.

Appendix Exhibit 5.7

Percentage (standard error) of private-sector enrolled employees in a health insurance plan with a physician visit coinsurance rate, overall and by firm size, 2003-2015

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

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2003-2015.

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

Appendix Exhibit 5.8

Average coinsurance rate (in percents) (standard error) for a physician office visit per employee enrolled in a health insurance plan with a physician visit coinsurance rate, overall and by firm size, 2003-2015

Number of Employees	2003	2004	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015
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%)	20.1% (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%)	22.6% (0.4%)
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%)	21.6% (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%)	19.8% (0.2%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2003-2015.

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

Appendix Exhibit 5.9

Percentage (standard error) of private-sector enrolled employees in a health insurance plan with a physician visit coinsurance rate, overall and by State, 2015

Alabama	13.0%* (2.8%)	Kentucky	31.5% (3.7%)	North Dakota	46.4%* (4.4%)
Alaska	65.8%* (3.8%)	Louisiana	40.0% (4.5%)	Ohio	36.7% (3.7%)
Arizona	39.7% (4.2%)	Maine	47.1%* (3.7%)	Oklahoma	33.1% (3.4%)
Arkansas	34.1% (4.5%)	Maryland	24.7%* (3.2%)	Oregon	35.4% (3.6%)
California	28.9%* (1.8%)	Massachusetts	16.6%* (2.4%)	Pennsylvania	20.6%* (2.4%)
Colorado	39.7% (4.2%)	Michigan	24.1%* (3.1%)	Rhode Island	18.5%* (2.9%)
Connecticut	35.6% (3.3%)	Minnesota	49.3%* (3.9%)	South Carolina	40.6% (4.2%)
Delaware	30.4% (4.7%)	Mississippi	43.7%* (4.1%)	South Dakota	34.8% (4.1%)
District of Columbia	24.9%* (3.5%)	Missouri	42.6% (3.9%)	Tennessee	49.4%* (4.4%)
Florida	43.4%* (3.2%)	Montana	47.7%* (4.9%)	Texas	35.2% (2.7%)
Georgia	40.6% (3.6%)	Nebraska	38.9% (3.8%)	Utah	53.7%* (4.6%)
Hawaii	33.5% (3.5%)	Nevada	48.2% (9.9%)	Vermont	23.6%* (3.1%)
Idaho	36.6% (5.9%)	New Hampshire	31.2% (6.1%)	Virginia	33.3% (3.3%)
Illinois	41.8% (3.9%)	New Jersey	32.7% (3.8%)	Washington	49.4%* (3.8%)
Indiana	35.4% (3.7%)	New Mexico	35.7% (3.9%)	West Virginia	31.5% (4.1%)
Iowa	34.4% (3.9%)	New York	29.4% (2.8%)	Wisconsin	46.7%* (3.9%)
Kansas	42.0% (4.7%)	North Carolina	38.2% (3.5%)	Wyoming	46.3%* (4.5%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2015.

Note: * Statistically different from the national average of 35.0 percent at $p < 0.05$. Note that the standard error on the national estimate of 35.0 percent is 0.63.

Appendix Exhibit 5.10

Average coinsurance (in percents) (standard error) for a physician office visit per employee enrolled in a health insurance plan with a physician visit coinsurance rate, overall and by State, 2015

Alabama	23.0%* (1.4%)	Kentucky	18.4%* (0.7%)	North Dakota	18.1%* (0.7%)
Alaska	20.7% (0.4%)	Louisiana	21.2% (1.5%)	Ohio	18.6%* (0.5%)
Arizona	19.2% (0.6%)	Maine	20.3% (0.9%)	Oklahoma	20.4% (0.6%)
Arkansas	21.7%* (0.7%)	Maryland	20.1% (1.2%)	Oregon	21.5% (1.0%)
California	20.7% (0.4%)	Massachusetts	20.7% (0.7%)	Pennsylvania	19.0% (1.1%)
Colorado	21.0% (0.7%)	Michigan	19.9% (0.9%)	Rhode Island	20.2% (0.8%)
Connecticut	18.3%* (0.8%)	Minnesota	19.8% (0.8%)	South Carolina	20.8% (0.7%)
Delaware	17.2%* (1.3%)	Mississippi	21.9%* (0.8%)	South Dakota	20.3% (0.8%)
District of Columbia	16.1%* (1.0%)	Missouri	20.7% (1.1%)	Tennessee	21.8%* (0.7%)
Florida	20.6% (0.6%)	Montana	21.7% (0.9%)	Texas	20.1% (0.6%)
Georgia	20.9% (0.8%)	Nebraska	20.2% (0.9%)	Utah	18.1%* (0.9%)
Hawaii	15.6%* (1.4%)	Nevada	20.3% (0.4%)	Vermont	21.2% (0.8%)
Idaho	21.7%* (0.6%)	New Hampshire	17.7% (2.0%)	Virginia	20.8% (0.9%)
Illinois	21.7% (0.9%)	New Jersey	19.2% (0.9%)	Washington	19.9% (0.8%)
Indiana	19.2% (0.7%)	New Mexico	21.7% (1.4%)	West Virginia	20.5% (0.5%)
Iowa	19.7% (0.8%)	New York	18.4% (1.0%)	Wisconsin	18.6%* (0.5%)
Kansas	20.4% (1.2%)	North Carolina	21.3% (0.7%)	Wyoming	22.2%* (1.0%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2015.

Note: * Statistically different from the national average of 20.1 percent at $p < 0.05$. Note that the standard error on the national estimate of 20.1 percent is 0.14.

Appendix Exhibit 5.11
Percentage (standard error) of private-sector enrolled employees in a health insurance plan with a copayment for a physician office visit, overall and by firm size, 2003-2015

Number of Employees	2003	2004	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015
U.S.	77.1% (0.8%)	77.3% (0.7%)	76.4% (0.6%)	74.9% (0.5%)	71.8% (0.8%)	72.6% (0.5%)	70.0% (0.7%)	68.2% (0.7%)	66.3% (0.7%)	64.8% (0.5%)	61.3% (0.6%)	59.9% (0.6%)
<50	77.9% (0.8%)	78.5% (0.9%)	79.2% (0.7%)	77.2% (0.3%)	72.8% (0.7%)	73.6% (0.5%)	74.0% (0.4%)	72.6% (0.7%)	72.7% (1.0%)	70.6% (0.7%)	67.3% (0.9%)	69.6% (1.0%)
50-99	80.1% (1.9%)	80.1% (2.0%)	78.9% (1.2%)	82.4% (1.2%)	77.5% (1.0%)	79.4% (1.8%)	75.8% (1.6%)	73.5% (1.1%)	71.2% (1.7%)	71.9% (1.5%)	74.6% (1.6%)	65.2% (2.0%)
100+	76.6% (1.1%)	76.8% (0.9%)	75.5% (0.8%)	73.7% (0.7%)	71.1% (1.0%)	71.7% (0.5%)	68.5% (0.9%)	66.7% (0.9%)	64.5% (0.9%)	62.9% (0.6%)	58.9% (0.8%)	57.4% (0.8%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2003-2015.
Note: Medical Expenditure Panel Survey-Insurance Component estimates are not available for 2007.

Appendix Exhibit 5.12

Average copayment (in dollars) (standard error) for a physician office visit per employee enrolled in a health insurance plan with a physician visit copayment, overall and by firm size, 2003-2015

Number of Employees	2003	2004	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015
U.S.	\$16.51 (\$0.06)	\$18.01 (\$0.11)	\$18.76 (\$0.09)	\$19.33 (\$0.11)	\$20.53 (\$0.07)	\$21.53 (\$0.10)	\$22.82 (\$0.10)	\$23.34 (\$0.11)	\$23.77 (\$0.16)	\$24.31 (\$0.13)	\$24.77 (\$0.12)	\$25.04 (\$0.12)
<50	\$18.02 (\$0.13)	\$19.05 (\$0.09)	\$20.40 (\$0.17)	\$20.88 (\$0.24)	\$22.43 (\$0.13)	\$23.66 (\$0.07)	\$24.79 (\$0.15)	\$25.71 (\$0.17)	\$26.07 (\$0.14)	\$26.75 (\$0.22)	\$27.14 (\$0.22)	\$27.30 (\$0.22)
50-99	\$16.78 (\$0.25)	\$19.57 (\$0.38)	\$19.49 (\$0.33)	\$20.03 (\$0.50)	\$21.38 (\$0.34)	\$22.93 (\$0.31)	\$24.62 (\$0.36)	\$24.05 (\$0.34)	\$25.05 (\$0.26)	\$25.37 (\$0.44)	\$26.29 (\$0.35)	\$27.06 (\$0.40)
100+	\$16.09 (\$0.07)	\$17.58 (\$0.12)	\$18.25 (\$0.12)	\$18.85 (\$0.15)	\$19.96 (\$0.08)	\$20.86 (\$0.12)	\$22.13 (\$0.11)	\$22.68 (\$0.12)	\$23.07 (\$0.22)	\$23.60 (\$0.17)	\$24.03 (\$0.14)	\$24.25 (\$0.15)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2003-2015.

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

Appendix Exhibit 5.13

Percentage (standard error) of private-sector enrolled employees in a health insurance plan with a copayment for a physician office visit, overall and by State, 2015

Alabama	77.1%* (5.3%)	Kentucky	59.7% (4.0%)	North Dakota	42.9%* (4.4%)
Alaska	40.1%* (4.2%)	Louisiana	55.4% (4.5%)	Ohio	48.7%* (4.0%)
Arizona	55.1% (4.3%)	Maine	45.1%* (3.6%)	Oklahoma	64.3% (3.4%)
Arkansas	69.9%* (3.9%)	Maryland	68.3%* (3.4%)	Oregon	63.6% (3.7%)
California	65.7%* (1.9%)	Massachusetts	77.3%* (2.7%)	Pennsylvania	74.5%* (2.5%)
Colorado	54.6% (4.2%)	Michigan	64.9% (3.8%)	Rhode Island	65.4% (4.3%)
Connecticut	53.5% (3.6%)	Minnesota	34.5%* (3.6%)	South Carolina	54.3% (4.2%)
Delaware	61.8% (5.2%)	Mississippi	64.0% (4.0%)	South Dakota	60.5% (4.2%)
District of Columbia	69.7%* (3.6%)	Missouri	54.7% (3.9%)	Tennessee	42.6%* (4.4%)
Florida	52.8%* (3.1%)	Montana	32.6%* (4.7%)	Texas	64.7% (2.6%)
Georgia	61.1% (3.6%)	Nebraska	46.4%* (4.0%)	Utah	45.1%* (4.5%)
Hawaii	65.4% (3.4%)	Nevada	50.4% (9.6%)	Vermont	56.1% (4.8%)
Idaho	63.1% (5.9%)	New Hampshire	58.6% (5.5%)	Virginia	65.2% (3.3%)
Illinois	54.3% (3.8%)	New Jersey	62.3% (3.8%)	Washington	48.1%* (3.8%)
Indiana	53.9% (4.3%)	New Mexico	61.2% (4.1%)	West Virginia	58.6% (4.4%)
Iowa	59.4% (3.9%)	New York	65.7%* (2.8%)	Wisconsin	49.9%* (3.9%)
Kansas	57.2% (4.6%)	North Carolina	58.8% (3.5%)	Wyoming	54.6% (4.4%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2015.

Note: * Statistically different from the national average of 59.9 percent at $p < 0.05$. Note that the standard error on the national estimate of 59.9 percent is 0.64.

Appendix Exhibit 5.14

Average copayment (in dollars) (standard error) for a physician office visit per employee enrolled in a health insurance plan with a physician visit copayment, overall and by State, 2015

Alabama	\$29.77* (\$0.5)	Kentucky	\$23.36* (\$0.7)	North Dakota	\$26.00 (\$0.5)
Alaska	\$24.18 (\$0.8)	Louisiana	\$28.33* (\$0.8)	Ohio	\$24.24 (\$0.6)
Arizona	\$24.66 (\$1.0)	Maine	\$24.26 (\$0.7)	Oklahoma	\$27.85* (\$0.6)
Arkansas	\$26.07 (\$0.9)	Maryland	\$23.79 (\$0.8)	Oregon	\$24.69 (\$0.6)
California	\$23.57* (\$0.4)	Massachusetts	\$22.98* (\$0.6)	Pennsylvania	\$22.18* (\$0.5)
Colorado	\$28.39* (\$0.6)	Michigan	\$24.45 (\$0.7)	Rhode Island	\$21.37* (\$1.0)
Connecticut	\$25.13 (\$0.7)	Minnesota	\$29.17* (\$0.8)	South Carolina	\$26.41* (\$0.6)
Delaware	\$20.80* (\$1.0)	Mississippi	\$27.90* (\$0.8)	South Dakota	\$26.78 (\$1.0)
District of Columbia	\$21.86* (\$0.6)	Missouri	\$25.50 (\$0.7)	Tennessee	\$27.40* (\$0.9)
Florida	\$26.10* (\$0.5)	Montana	\$27.84 (\$2.6)	Texas	\$27.32* (\$0.6)
Georgia	\$27.14* (\$0.7)	Nebraska	\$27.49* (\$0.8)	Utah	\$23.36 (\$0.9)
Hawaii	\$16.49* (\$0.4)	Nevada	\$25.18 (\$0.8)	Vermont	\$19.77* (\$1.3)
Idaho	\$26.47 (\$1.2)	New Hampshire	\$25.68 (\$1.0)	Virginia	\$23.84* (\$0.4)
Illinois	\$23.70* (\$0.6)	New Jersey	\$25.44 (\$0.8)	Washington	\$25.12 (\$0.7)
Indiana	\$24.21 (\$1.0)	New Mexico	\$26.17 (\$0.8)	West Virginia	\$23.10 (\$1.0)
Iowa	\$23.94 (\$0.8)	New York	\$24.75 (\$0.4)	Wisconsin	\$26.77* (\$0.8)
Kansas	\$26.02 (\$0.6)	North Carolina	\$26.46 (\$0.9)	Wyoming	\$25.64 (\$0.9)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2015.

Note: * Statistically different from the national average of \$25.04 at p < 0.05. Note that the standard error on the national estimate of \$25.04 is \$0.12.



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■ Quarter 1 ■ Quarter 2 ■ Qu

(per cent)	Dividend Yield
1.3%	6.86%
1.4%	5.14%
1.5%	7.86%
1.6%	8.14%
1.7%	8.42%