



AGENCY FOR HEALTHCARE RESEARCH AND QUALITY



STATISTICAL BRIEF #536

September 2021

Trends in Health Insurance at Private Employers, 2008–2020

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Highlights

- Employer-sponsored health insurance at private-sector employers was characterized by stability in premiums and cost-sharing for covered workers in 2020.
 - In 2020, single premiums increased by 2.5 percent, while premiums for employee-plus-one and family coverage were not significantly different from 2019 levels.
 - From 2019 to 2020, there was no statistically significant change in the average employee out-of-pocket premium for single coverage, while increases for employee-plus-one (4.0 percent) and family coverage (4.4 percent) were in line with the long-term average annual rate of change from 2008 to 2020.
 - From 2019 to 2020, the overall percentage enrolled in plans with a deductible increased from 86.6 to 89.2 percent. This increase was in line with long-term trends after 2 years with no change.
 - Deductible levels for individual and family coverage in 2020 were not statistically different from 2019.
- From 2019 to 2020, there were no statistically significant changes in enrollment rates or offer rates for small, medium, or large firms.
- Overall enrollment and offer rates increased from 2019 to 2020. These increases are due to a large reduction in employment among small employers, and a corresponding increase in the proportion of employees in medium and large firms.

Introduction

Employer-sponsored insurance (ESI) is the primary source of health insurance coverage for individuals under age 65. This Statistical Brief uses data from the Medical Expenditure Panel Survey-Insurance Component (MEPS-IC) private-sector national tables to describe trends in employer coverage, premiums, and deductibles from 2008 to 2020. The MEPS-IC is an annual survey of private employers and state and local governments and is designed to be representative of all 50 states and the District of Columbia.

This Statistical Brief describes trends and patterns in ESI for private-sector employees, overall and by three firm size categories: fewer than 50 employees (small firms), 50 to 99 employees (medium-sized firms), and 100 or more employees (large firms). All differences discussed in the text are at the 0.05 significance level or better. All dollar estimates are nominal (not adjusted for inflation).

Findings

Enrollment rates and number of covered employees (figures 1–2)

From 2019 to 2020, there was a significant increase, from 47.6 percent to 49.5 percent, in the overall percentage of private-sector employees covered by a health insurance plan offered by their employers (the “enrollment rate”) (figure 1). There were no significant changes, however, in the enrollment rate within any of the three firm size groups examined in this study. In 2020, the enrollment rate ranged from 27.8 percent at small employers to 57.0 percent at large employers. Compared to 2019, the increase in the overall 2020 enrollment rate reflects a large reduction in employment among small employers and a subsequent increase in the proportion of employees in medium and large firms. Since these firms have higher enrollment rates than small firms, the overall 2020 enrollment rate increased even though enrollment rates within firm sizes did not change.¹

From 2019 to 2020, the point estimate for the total number of private-sector workers enrolled in a health insurance plan offered by their employers declined from 62.5 to 60.8 million, but this change was not statistically significant (figure 2). Among small employers, the total number enrolled fell from 9.6 to 7.9 million (a 17.4 percent decline)

¹ For a discussion of measurement issues regarding 2020 MEPS IC employment and related estimates, see https://meps.ahrq.gov/data_stats/ic_udnote.shtml.

due to the large reduction in employment among small employers.² The decline in total enrollment, which occurred during the COVID-19 pandemic, stands in contrast to the previous year when the number of enrollees in small firms increased from 9.1 million in 2018 to 9.6 million in 2019. Overall between 2008 and 2019, the number of workers enrolled in a health plan provided by a small employer fell from 11.5 to 9.6 million.

Offer rates (figure 3)

Overall, the percentage of private-sector employees working at establishments that offered insurance (“the offer rate”) increased from 85.3 percent in 2019 to 86.9 percent in 2020 (figure 3). Offer rates at small (50.5 percent), medium (88.5 percent), and large firms (98.8 percent) were unchanged from their 2019 values. The change in the overall offer rate was driven by the large decline in employment among small employers. Compared to 2019, the increase in the overall 2020 offer rate reflects an increase in the proportion of employees in medium and large firms. Since these firms have higher offer rates than small firms, the overall 2020 offer rate increased even though offer rates within firm sizes did not change.²

Eligibility rates (figure 4)

The overall eligibility rate for employees at private-sector establishments that offered insurance increased from 77.7 percent in 2019 to 80.5 percent in 2020. The eligibility rate for small employers increased from 78.1 to 80.2 percent, and the eligibility rate for large firms increased from 77.5 to 80.8 percent (figure 4).

Take-up rates (figure 5)

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

Premiums (figures 6-9)

In 2020, average health insurance premiums were \$7,149 for single coverage (figure 6), representing a 2.5 percent increase over 2019 (figure 9). This 1-year percentage increase was significantly lower than the average annual growth rate (4.2 percent) for single premiums from 2008 to 2020. Average premiums for employee-plus-one coverage

² For a discussion of measurement issues regarding 2020 MEPS IC employment and related estimates, see https://meps.ahrq.gov/data_stats/ic_udnote.shtml.

(\$14,191) and family coverage (\$20,758) were not significantly different from their 2019 levels (figures 7 and 8). This was the first time in the 2008 to 2020 period that there was not a statistically significant increase in these premiums. From 2019 to 2020, there were also no statistically significant changes within any of the three firm size groups in employee-plus-one and family premiums.

Employee premium contributions (figure 10–12)

In 2020, average employee contributions were \$1,532 for single coverage, which was not statistically different from the 2019 level (figure 10). Average employee contributions for employee-plus-one coverage (\$4,035) and family coverage (\$5,978) were 4.0 and 4.4 percent, respectively, above their 2019 levels (figures 11 and 12). These 1-year percentage increases in contributions were in line with the average annual rate of increase (4.8 percent for both employee-plus-one and family coverage) from 2008 to 2020. In 2020, average employee contributions for the two types of dependent coverage—employee-plus-one and family—were lower at large employers (\$3,907 and \$5,804, respectively) than at small employers (\$4,398 and \$6,714, respectively) and medium employers (\$5,337 and \$7,261, respectively).

Deductibles (figures 13–15)

From 2019 to 2020, the percentage of enrollees in a health insurance plan with a deductible increased overall (86.6 to 89.2 percent), among small employers (84.1 to 86.5 percent), and among large employers (87.1 to 89.7 percent) (figure 13). In the last 12 years, the overall percentage of enrollees with a deductible increased by 18.5 percentage points (from 70.7 percent in 2008 to 89.2 percent in 2020), but there was no significant change in this percentage over the 2 preceding years (from 2017 to 2019). In 2020, enrollees in small firms were less likely than those in large firms to have a deductible, as has been the case in every year since 2013.

From 2019 to 2020, there were no significant changes in average deductible levels for single coverage overall, or within any of the three firm sizes (figure 14). Similarly, there was no significant change in overall average deductibles for family coverage, and there was a 7.9 percent decrease in deductibles (\$5,067 to \$4,666) among small employers (figure 15). In the 2008 to 2020 period, single and family coverage deductibles showed overall increases in every year except 2018 and 2020.

Average individual deductibles were higher in small (\$2,376) and medium-sized firms (\$2,464) than in large firms (\$1,814) in 2020. Family deductibles were also higher in small (\$4,666) and medium-sized firms (\$4,761) than in large firms (\$3,540) in 2020.

Data Source

This Statistical Brief summarizes data from the 2008 through 2020 MEPS-IC. The data are available on the Medical Expenditure Panel Survey (MEPS) website at http://www.meps.ahrq.gov/mepsweb/survey_comp/Insurance.jsp or have been produced using special computation runs on the confidential MEPS-IC data available from the U.S. Census Bureau.

Definitions

Single coverage

Single coverage is health insurance that covers the employee only.

Employee-plus-one coverage

Employee-plus-one coverage is health insurance that covers the employee and one other family member at a lower premium level than family coverage. If premiums differed for employee-plus-spouse and employee-plus-child coverage, information for employee-plus-child coverage was collected.

Family coverage

Family coverage is health insurance that covers the employee and one or more family members (spouse and/or children as defined by the plan). For the MEPS-IC survey, family coverage is any coverage other than single and employee-plus-one. Some plans offer more than one rate for family coverage, depending on family size and composition. If more than one rate is offered, survey respondents are asked to report costs for a family of four.

Enrollment rate

The enrollment rate is the percentage of all employees enrolled in their employer's health insurance at establishments both offering and not offering health insurance.

Offer rate

The offer rate is the percentage of employees who work at establishments that offer health insurance.

Eligible employees

Eligible employees are those that are allowed to enroll in employer-sponsored coverage offered by their employer. Common eligibility criteria include a minimum number of hours worked per pay period or a minimum length of service with the employer.

Employee

An employee is a person on the actual payroll. This definition excludes temporary and contract workers but includes the owner or manager if that person works at the firm.

Establishment

An establishment is a single physical location of a business.

Health insurance plan

A health insurance plan is an insurance contract that provides hospital and/or physician coverage to an employee for an agreed-upon fee (premium) for a defined benefit period.

Take-up rate

The take-up rate is the percentage of eligible employees who enroll in health insurance coverage through their employer at establishments that offer insurance.

Deductible

A deductible is a fixed dollar amount during the benefit period—usually a year—that an insured person pays before the insurer starts to make payments for covered medical services. The MEPS-IC collects information on deductibles for single and family coverage.

About MEPS-IC

The MEPS-IC is a survey of private-sector business establishments and state and local governments that collects information on employer-sponsored health insurance, such as whether insurance is offered, enrollments, types of plans, and premiums. The survey is conducted annually by the U.S. Census Bureau under the sponsorship of the Agency for Healthcare Research and Quality (AHRQ). A total sample of approximately 42,000 private-sector establishments was selected for the 2020 survey, with 4.2 percent of the sample determined to be out of scope during the data collection process. The response rate for the private sector was 56.1 percent of the remaining in-scope sample units. Private-sector responses to the 2020 survey were collected from June 2020 through February 2021.

Suggested Citation

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https://www.meps.ahrq.gov/mepsweb/data_files/publications/st536/stat536.pdf

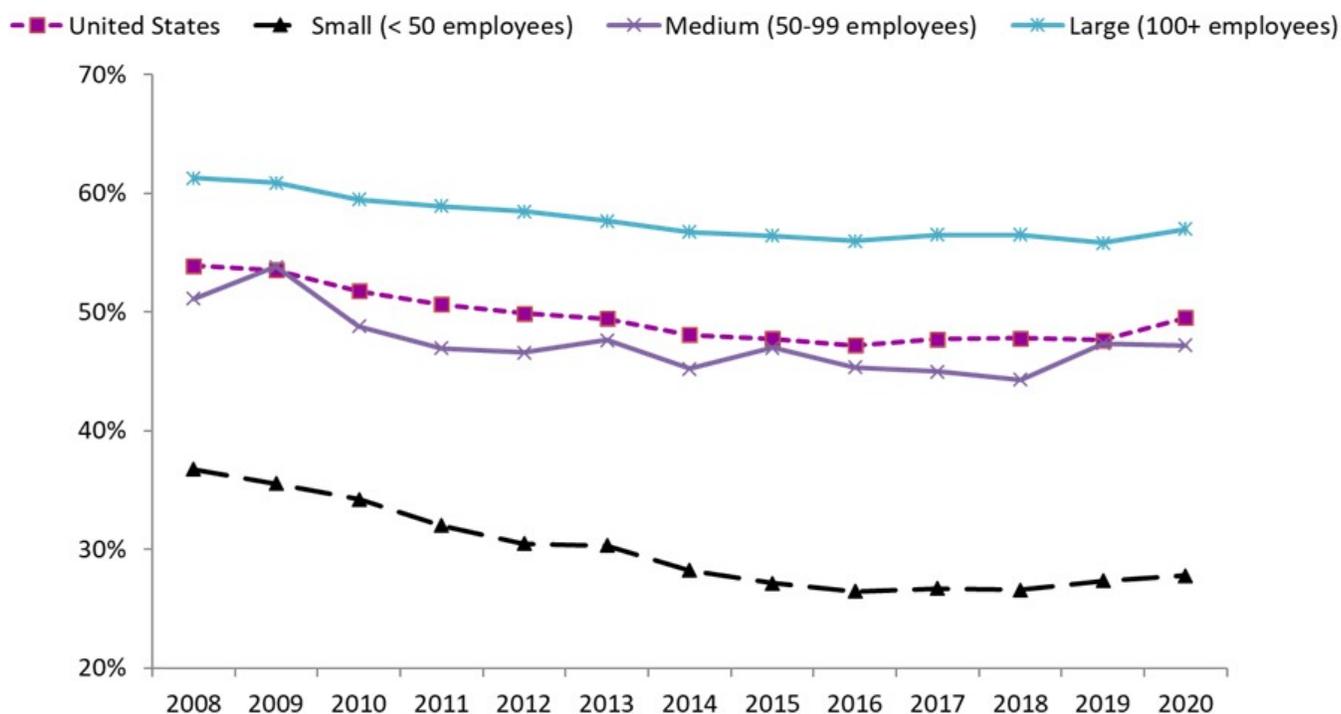
For a discussion of measurement issues regarding 2020 MEPS-IC employment and related estimates, see https://meps.ahrq.gov/data_stats/ic_udnote.shtml.

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AHRQ welcomes questions and comments from readers of this publication who are interested in obtaining more information about access, cost, use, financing, and quality of healthcare in the United States. We also invite you to tell us how you are using this Statistical Brief and other MEPS data and tools, and to share suggestions on how MEPS products might be enhanced to further meet your needs. Please email us at MEPSProjectDirector@ahrq.hhs.gov or send a letter to the address below:

Joel Cohen, PhD, Director
Center for Financing, Access and Cost Trends
Agency for Healthcare Research and Quality
5600 Fishers Lane, Mail Stop 07W41A
Rockville, MD 20857

Figure 1. Enrollment rate: Percentage of all private-sector employees enrolled in employer-sponsored health insurance, overall and by firm size, 2008–2020

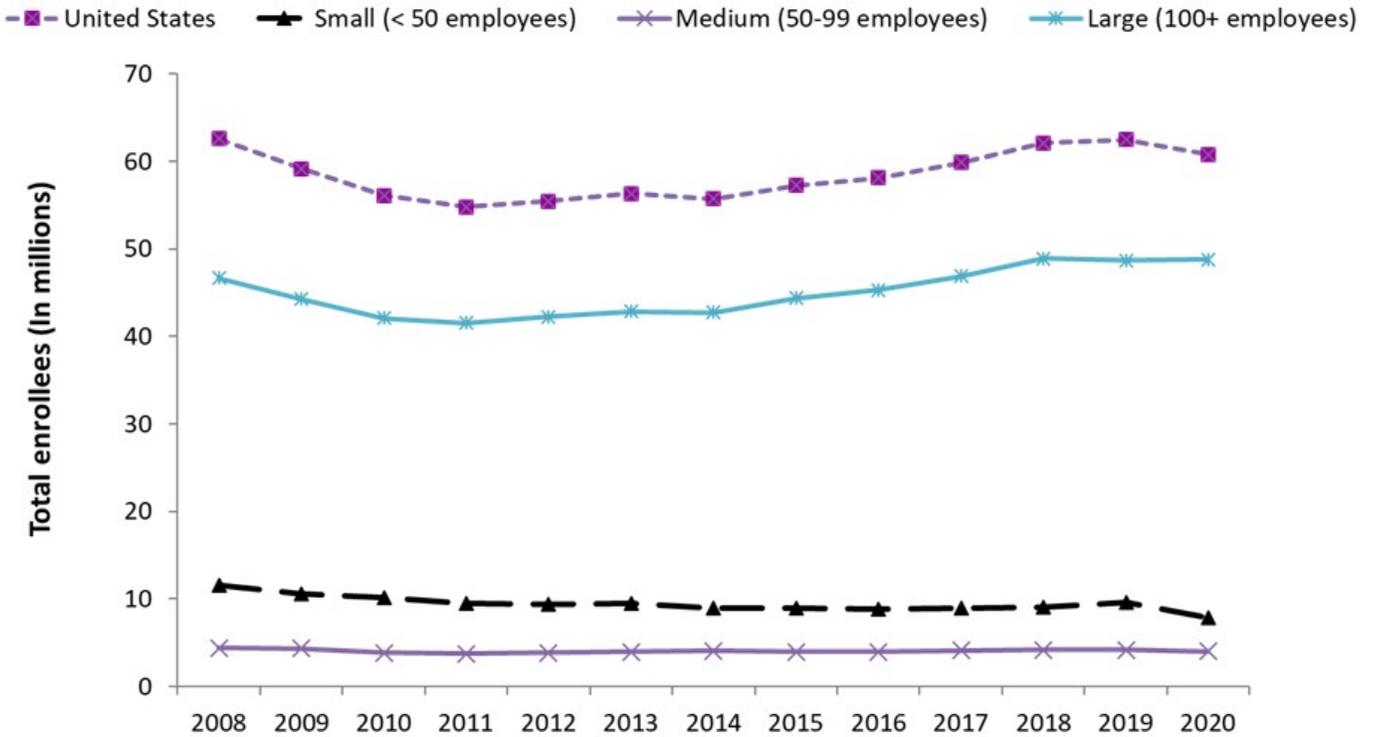


Source: Center for Financing, Access, and Cost Trends, AHRQ, Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008–2020.
Denominator: Within each category, all employees in establishments.

Figure 1. Enrollment rate: Percentage of all private-sector employees enrolled in employer-sponsored health insurance, overall and by firm size, 2008–2020

Year	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
United States	53.9%	53.5%	51.8%	50.6%	49.9%	49.4%	48.1%	47.8%	47.2%	47.7%	47.8%	47.6%	49.5%
Small (< 50 employees)	36.8%	35.5%	34.2%	32.0%	30.5%	30.3%	28.3%	27.1%	26.5%	26.7%	26.6%	27.3%	27.8%
Medium (50–99 employees)	51.1%	53.8%	48.8%	46.9%	46.6%	47.6%	45.2%	47.0%	45.4%	45.0%	44.3%	47.4%	47.2%
Large (100+ employees)	61.3%	60.9%	59.5%	58.9%	58.5%	57.7%	56.7%	56.4%	56.0%	56.5%	56.5%	55.8%	57.0%

Figure 2. Total number (in millions) of private-sector enrollees in employer-sponsored health insurance, overall and by firm size, 2008–2020



Source: Center for Financing, Access, and Cost Trends, AHRQ, Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008–2020.

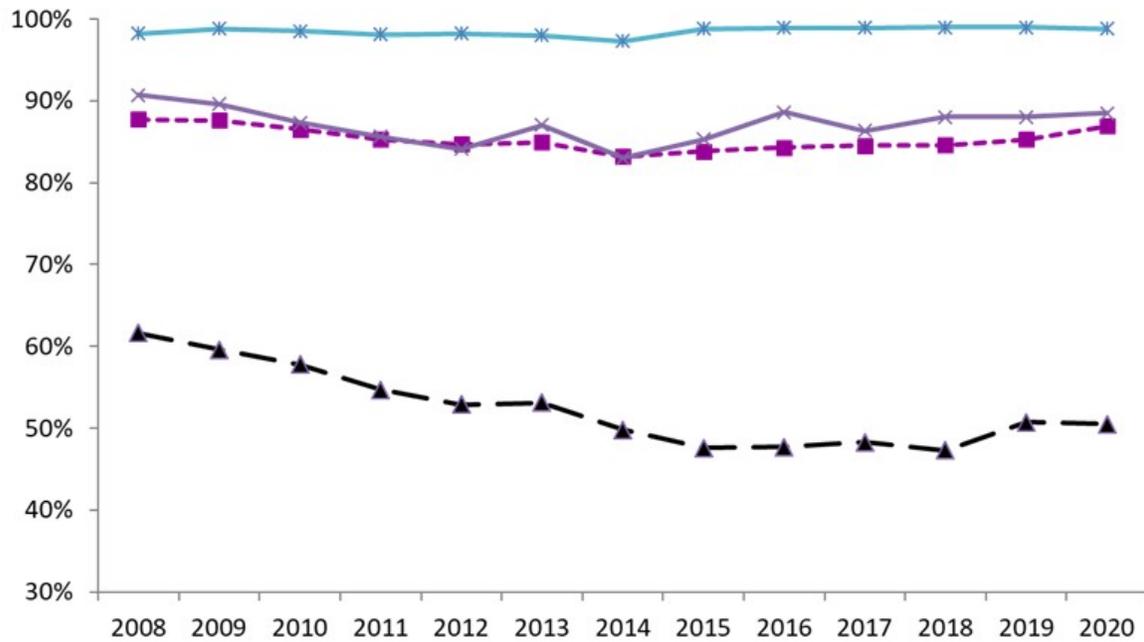
Figure 2. Total number (in millions) of private-sector enrollees in employer-sponsored health insurance, overall and by firm size, 2008–2020

Year	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
United States	62.6	59.2	56.1	54.8	55.4	56.3	55.8	57.3	58.2	59.9	62.1	62.5	60.8
Small (< 50 employees)	11.5	10.6	10.2	9.5	9.3	9.5	8.9	8.9	8.9	8.9	9.1	9.6	7.9
Medium (50–99 employees)	4.4	4.3	3.8	3.7	3.8	4.0	4.1	4.0	4.0	4.1	4.2	4.2	4.0
Large (100+ employees)	46.7	44.3	42.1	41.6	42.3	42.9	42.8	44.4	45.3	46.9	48.9	48.7	48.8

Figure 3. Offer rate: Percentage of private-sector employees in establishments that offer health insurance, overall and by firm size, 2008–2020



■ United States
 ▲ Small (< 50 employees)
 × Medium (50-99 employees)
 ✱ Large (100+ employees)

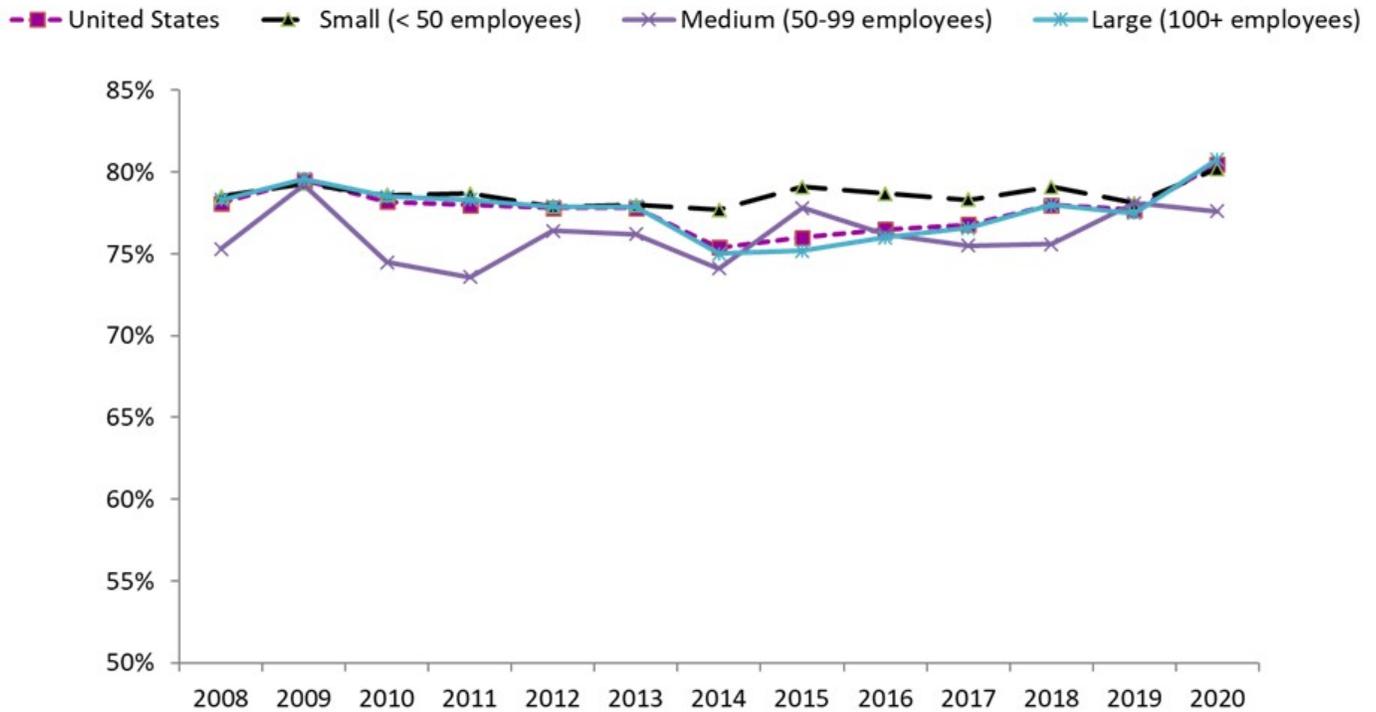


Source: Center for Financing, Access, and Cost Trends, AHRQ, Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008–2020.

Figure 3. Offer rate: Percentage of private-sector employees in establishments that offer health insurance, overall and by firm size, 2008–2020

Year	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
United States	87.7%	87.6%	86.5%	85.3%	84.7%	84.9%	83.2%	83.8%	84.3%	84.5%	84.6%	85.3%	86.9%
Small (< 50 employees)	61.6%	59.6%	57.8%	54.7%	52.9%	53.1%	49.8%	47.6%	47.7%	48.3%	47.3%	50.7%	50.5%
Medium (50–99 employees)	90.7%	89.6%	87.3%	85.6%	84.1%	87.0%	83.0%	85.3%	88.6%	86.3%	88.0%	88.0%	88.5%
Large (100+ employees)	98.2%	98.8%	98.5%	98.1%	98.2%	98.0%	97.3%	98.8%	98.9%	98.9%	99.0%	99.0%	98.8%

Figure 4. Eligibility rate: Percentage of private-sector employees eligible for health insurance at establishments that offer health insurance, overall and by firm size, 2008–2020



Source: Center for Financing, Access, and Cost Trends, AHRQ, Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008–2020.
Denominator: Within each category, all employees at establishments that offer health insurance.

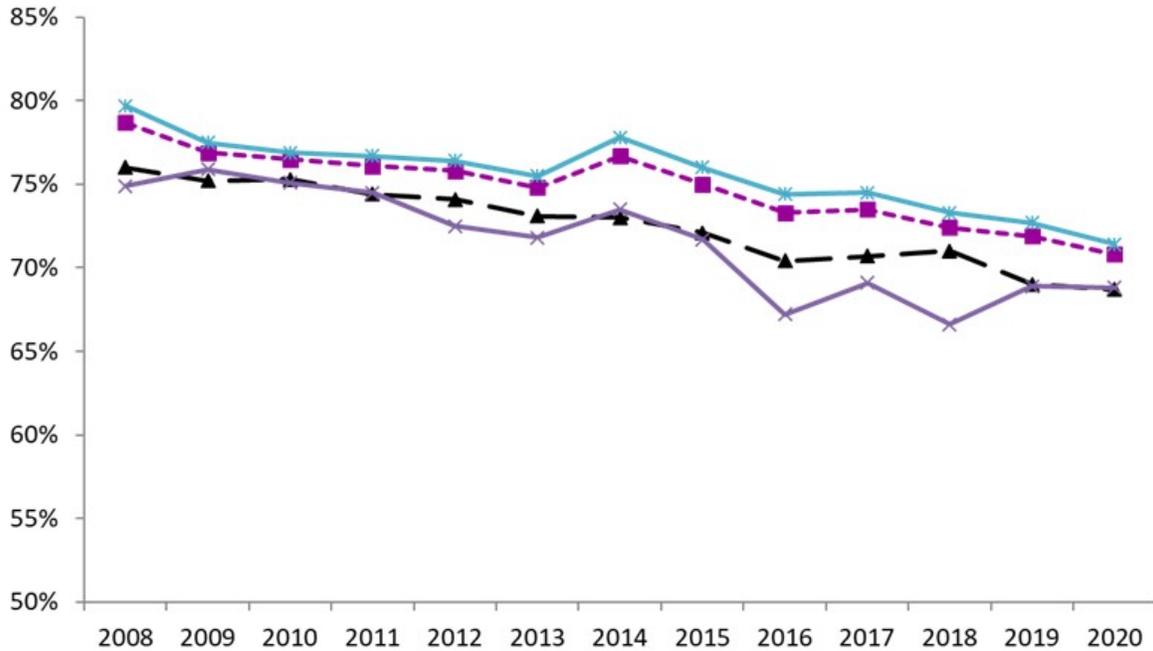
Figure 4. Eligibility rate: Percentage of private-sector employees eligible for health insurance at establishments that offer health insurance, overall and by firm size, 2008–2020

Year	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
United States	78.1%	79.5%	78.2%	78.0%	77.8%	77.8%	75.4%	76.0%	76.5%	76.8%	78.0%	77.7%	80.5%
Small (< 50 employees)	78.5%	79.3%	78.6%	78.7%	77.9%	78.0%	77.7%	79.1%	78.7%	78.3%	79.1%	78.1%	80.2%
Medium (50–99 employees)	75.3%	79.2%	74.5%	73.6%	76.4%	76.2%	74.1%	77.8%	76.2%	75.5%	75.6%	78.1%	77.6%
Large (100+ employees)	78.3%	79.6%	78.5%	78.3%	77.9%	77.9%	75.0%	75.2%	76.0%	76.6%	78.0%	77.5%	80.8%

Figure 5. Take-up rate: Percentage of eligible private-sector employees who are enrolled in health insurance at establishments that offer health insurance, overall and by firm size, 2008–2020



■ United States
 ▲ Small (< 50 employees)
 × Medium (50-99 employees)
 ✱ Large (100+ employees)



Source: Center for Financing, Access, and Cost Trends, AHRQ, Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008–2020.
Denominator: Within each category, eligible employees at establishments that offer health insurance.

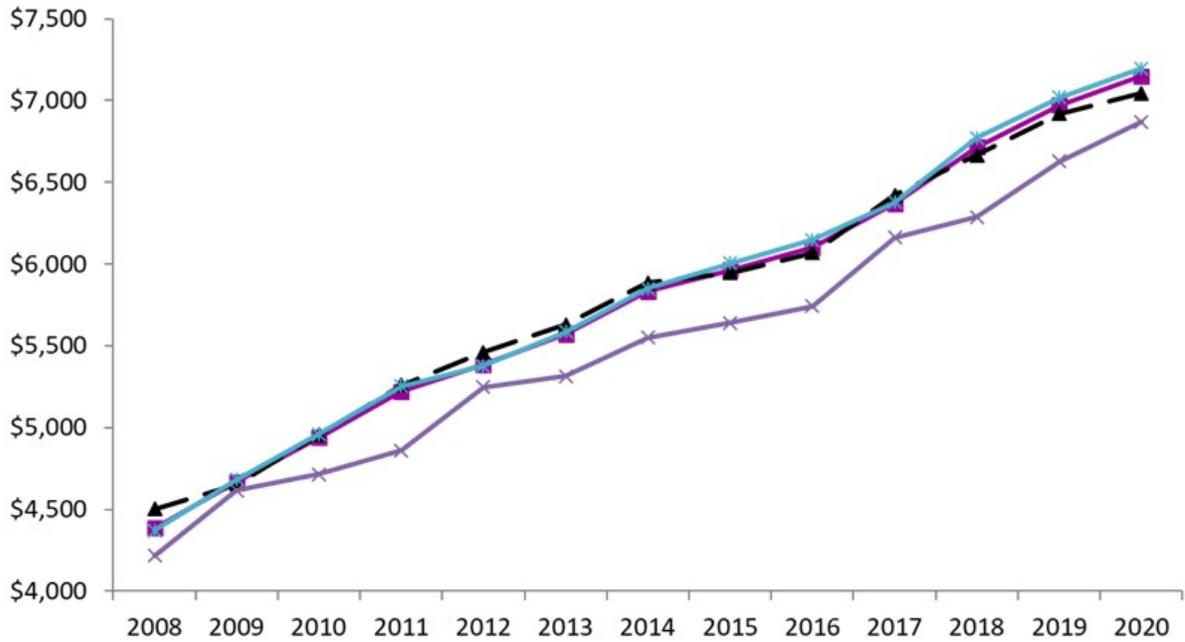
Figure 5. Take-up rate: Percentage of eligible private-sector employees who are enrolled in health insurance at establishments that offer health insurance, overall and by firm size, 2008–2020

Year	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
United States	78.7%	76.9%	76.5%	76.1%	75.8%	74.8%	76.7%	75.0%	73.3%	73.5%	72.4%	71.9%	70.8%
Small (< 50 employees)	76.0%	75.2%	75.3%	74.4%	74.1%	73.1%	73.0%	72.1%	70.4%	70.7%	71.0%	69.0%	68.7%
Medium (50–99 employees)	74.9%	75.9%	75.1%	74.5%	72.5%	71.8%	73.5%	71.7%	67.2%	69.1%	66.6%	68.9%	68.8%
Large (100+ employees)	79.7%	77.5%	76.9%	76.7%	76.4%	75.5%	77.8%	76.0%	74.4%	74.5%	73.3%	72.7%	71.4%

Figure 6. Average total single premium per enrolled private-sector employee, overall and by firm size, 2008–2020



■ United States
 ▲ Small (< 50 employees)
 × Medium (50-99 employees)
 ✱ Large (100+ employees)



Source: Center for Financing, Access, and Cost Trends, AHRQ, Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008–2020.

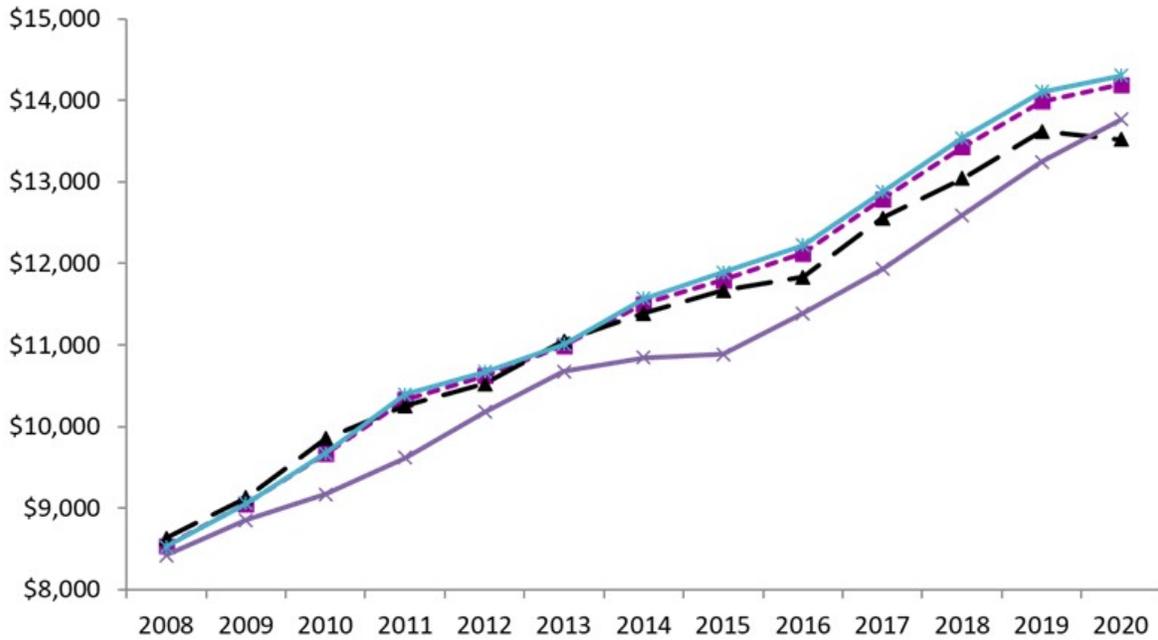
Figure 6. Average total single premium per enrolled private-sector employee, overall and by firm size, 2008–2020

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

Figure 7. Average total employee-plus-one premium per enrolled private-sector employee, overall and by firm size, 2008–2020



■ United States
 ▲ Small (< 50 employees)
 × Medium (50-99 employees)
 ✱ Large (100+ employees)



Source: Center for Financing, Access, and Cost Trends, AHRQ, Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008–2020.

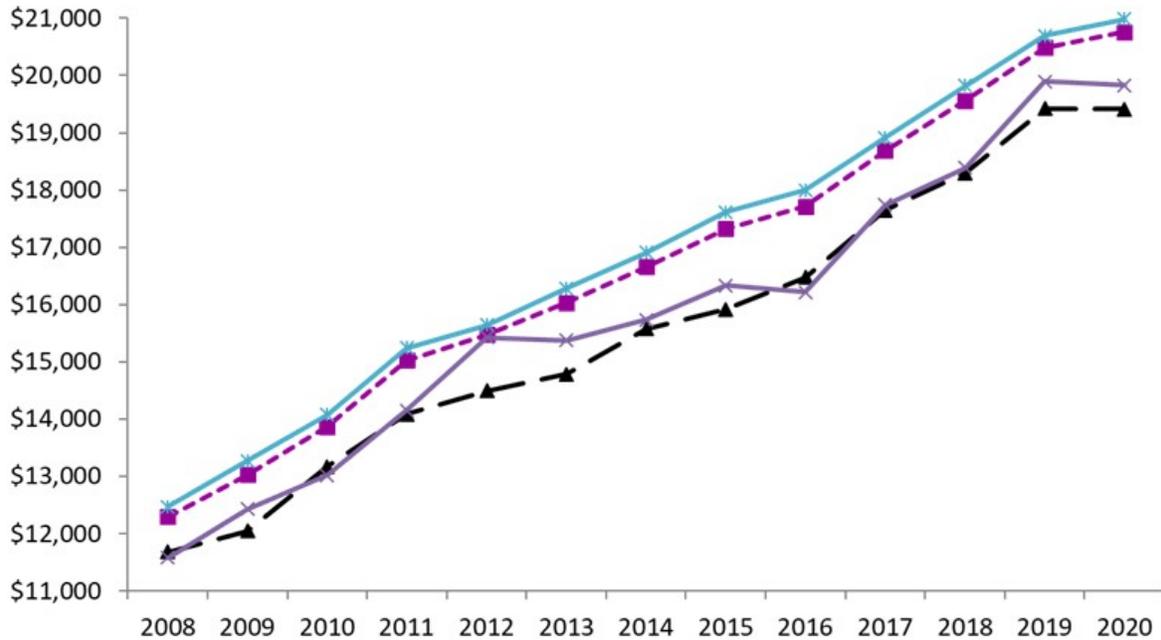
Figure 7. Average total employee-plus-one premium per enrolled private-sector employee, overall and by firm size, 2008–2020

Year	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
United States	\$8,535	\$9,053	\$9,664	\$10,329	\$10,621	\$10,990	\$11,503	\$11,800	\$12,124	\$12,789	\$13,425	\$13,989	\$14,191
Small (< 50 employees)	\$8,631	\$9,124	\$9,850	\$10,253	\$10,524	\$11,050	\$11,386	\$11,666	\$11,833	\$12,558	\$13,044	\$13,619	\$13,522
Medium (50–99 employees)	\$8,421	\$8,852	\$9,166	\$9,615	\$10,178	\$10,673	\$10,845	\$10,885	\$11,389	\$11,931	\$12,593	\$13,248	\$13,766
Large (100+ employees)	\$8,527	\$9,058	\$9,669	\$10,394	\$10,672	\$11,006	\$11,571	\$11,892	\$12,225	\$12,878	\$13,537	\$14,105	\$14,304

Figure 8. Average total family premium per enrolled private-sector employee, overall and by firm size, 2008–2020



■ United States
 ▲ Small (< 50 employees)
 × Medium (50-99 employees)
 ✦ Large (100+ employees)

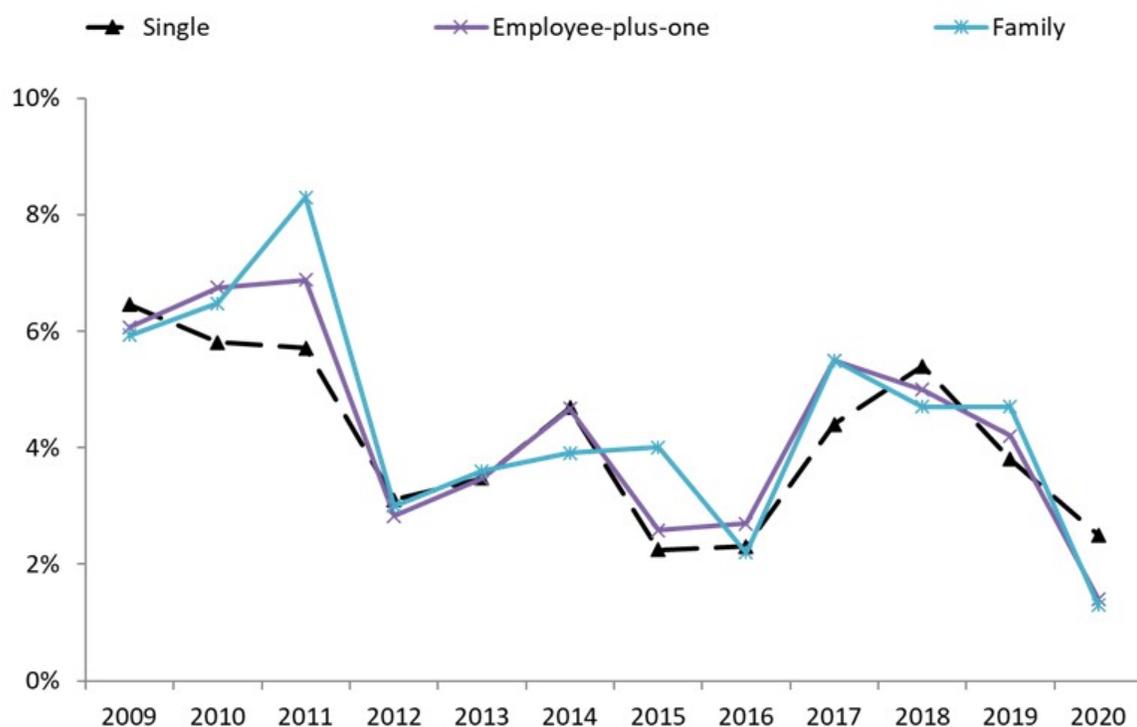


Source: Center for Financing, Access, and Cost Trends, AHRQ, Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008–2020.

Figure 8. Average total family premium per enrolled private-sector employee, overall and by firm size, 2008–2020

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

Figure 9. Percentage change in total premiums per enrolled private-sector employee for single, employee-plus-one, and family coverage, 2008–2020



Source: Center for Financing, Access, and Cost Trends, AHRQ, Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008–2020.

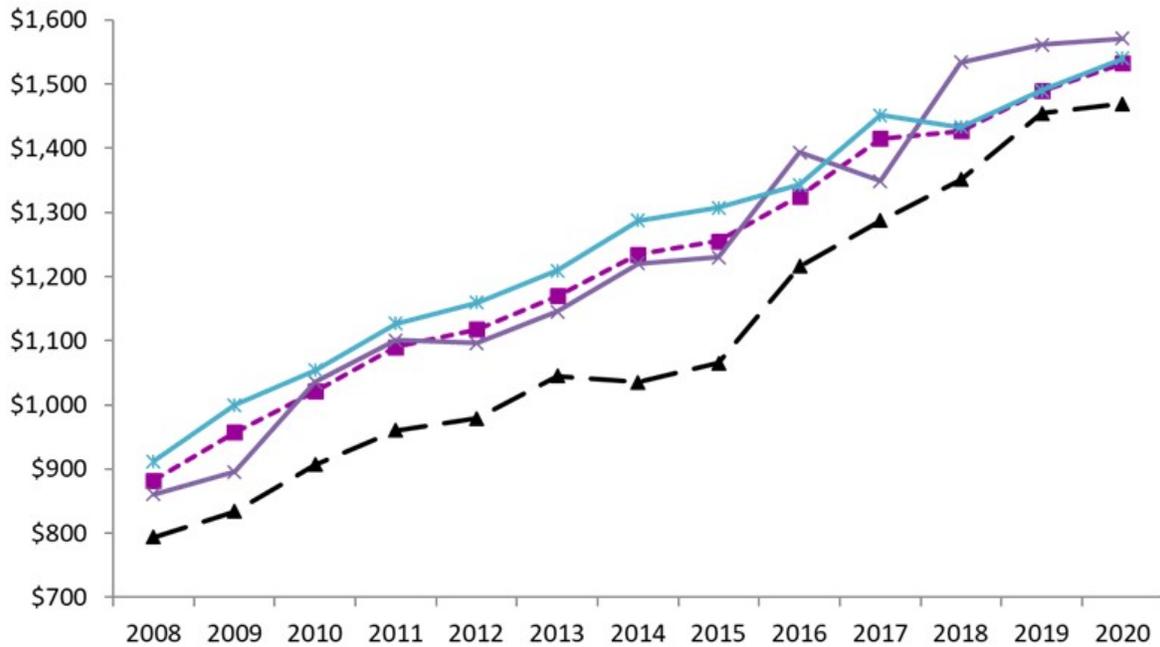
Figure 9. Percent change in total premiums per enrolled private-sector employee for single, employee-plus-one, and family coverage, 2008–2020

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

Figure 10. Average annual employee contribution (in dollars) for single coverage, overall and by firm size, 2008–2020



■ United States
 ▲ Small (< 50 employees)
 × Medium (50-99 employees)
 ✱ Large (100+ employees)

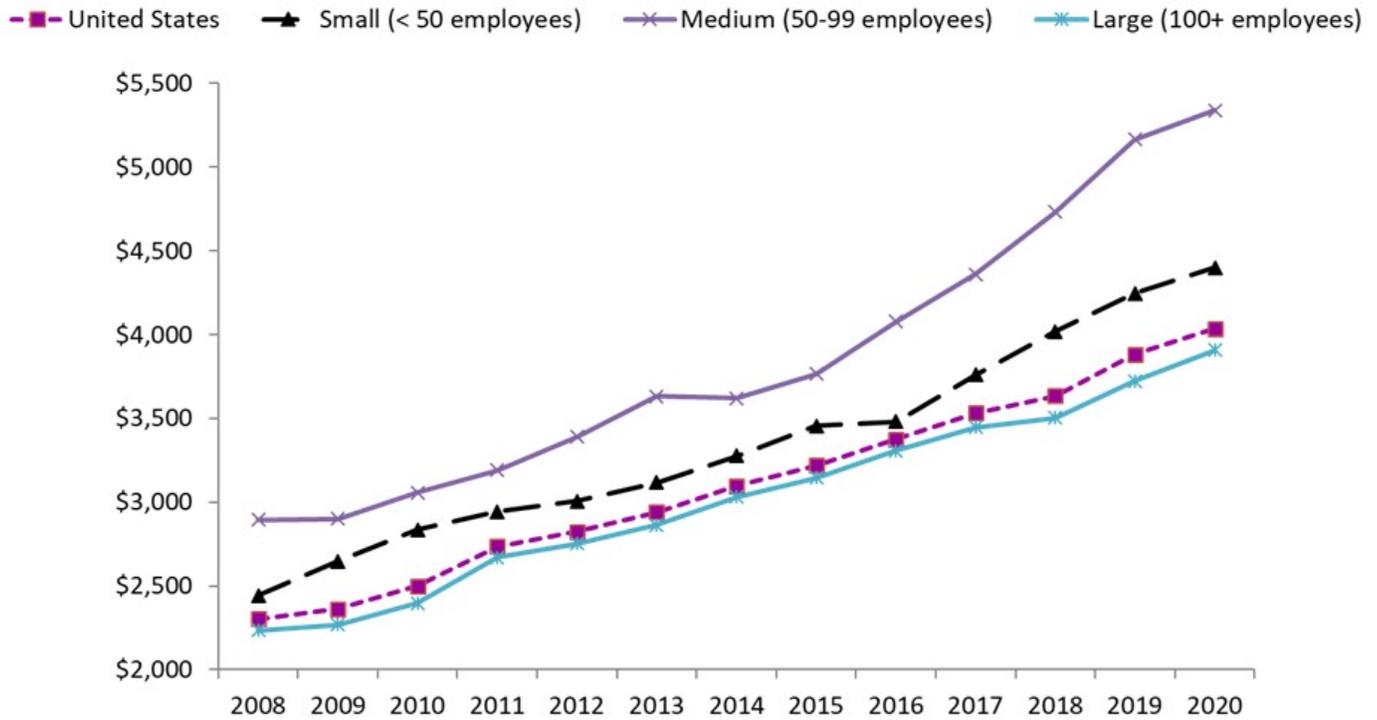


Source: Center for Financing, Access, and Cost Trends, AHRQ, Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008–2020.

Figure 10. Average annual employee contribution (in dollars) for single coverage, overall and by firm size, 2008–2020

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

Figure 11. Average annual employee contribution (in dollars) for employee-plus-one coverage, overall and by firm size, 2008–2020



Source: Center for Financing, Access, and Cost Trends, AHRQ, Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008–2020.

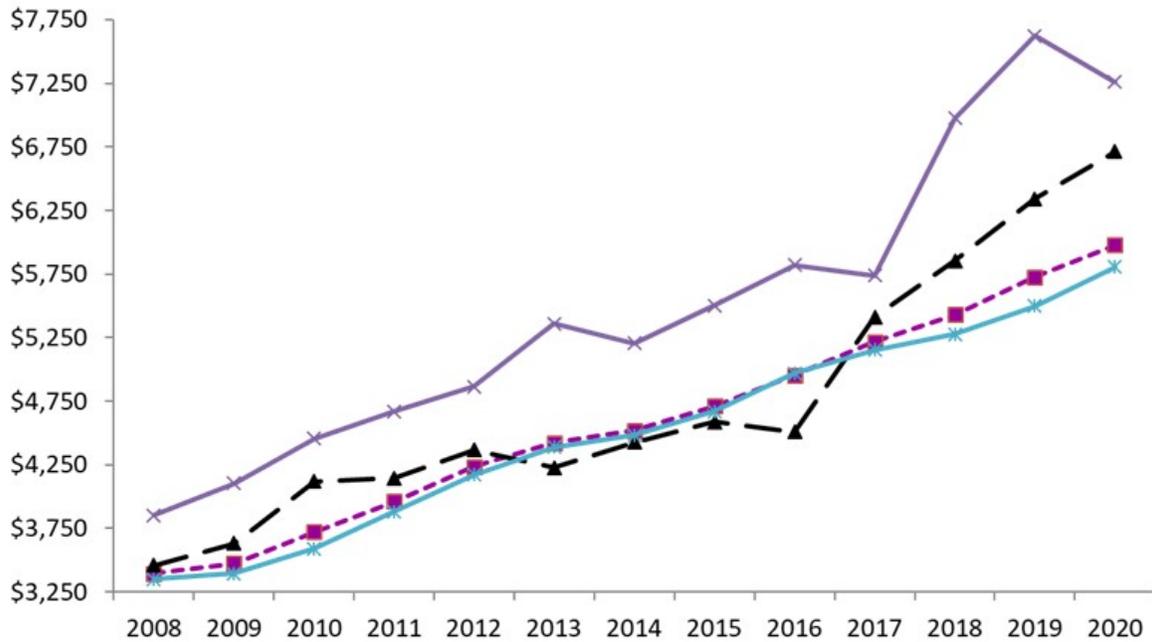
Figure 11. Average annual employee contribution (in dollars) for employee-plus-one coverage, overall and by firm size, 2008–2020

Year	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
United States	\$2,303	\$2,363	\$2,498	\$2,736	\$2,824	\$2,940	\$3,097	\$3,220	\$3,376	\$3,531	\$3,634	\$3,881	\$4,035
Small (< 50 employees)	\$2,442	\$2,648	\$2,836	\$2,942	\$3,004	\$3,117	\$3,275	\$3,454	\$3,479	\$3,760	\$4,017	\$4,244	\$4,398
Medium (50–99 employees)	\$2,894	\$2,901	\$3,056	\$3,189	\$3,389	\$3,630	\$3,619	\$3,765	\$4,077	\$4,358	\$4,732	\$5,163	\$5,337
Large (100+ employees)	\$2,235	\$2,270	\$2,398	\$2,670	\$2,751	\$2,862	\$3,031	\$3,144	\$3,307	\$3,445	\$3,504	\$3,723	\$3,907

Figure 12. Average annual employee contribution (in dollars) for family coverage, overall and by firm size, 2008–2020



■ United States
 ▲ Small (< 50 employees)
 × Medium (50-99 employees)
 ✱ Large (100+ employees)

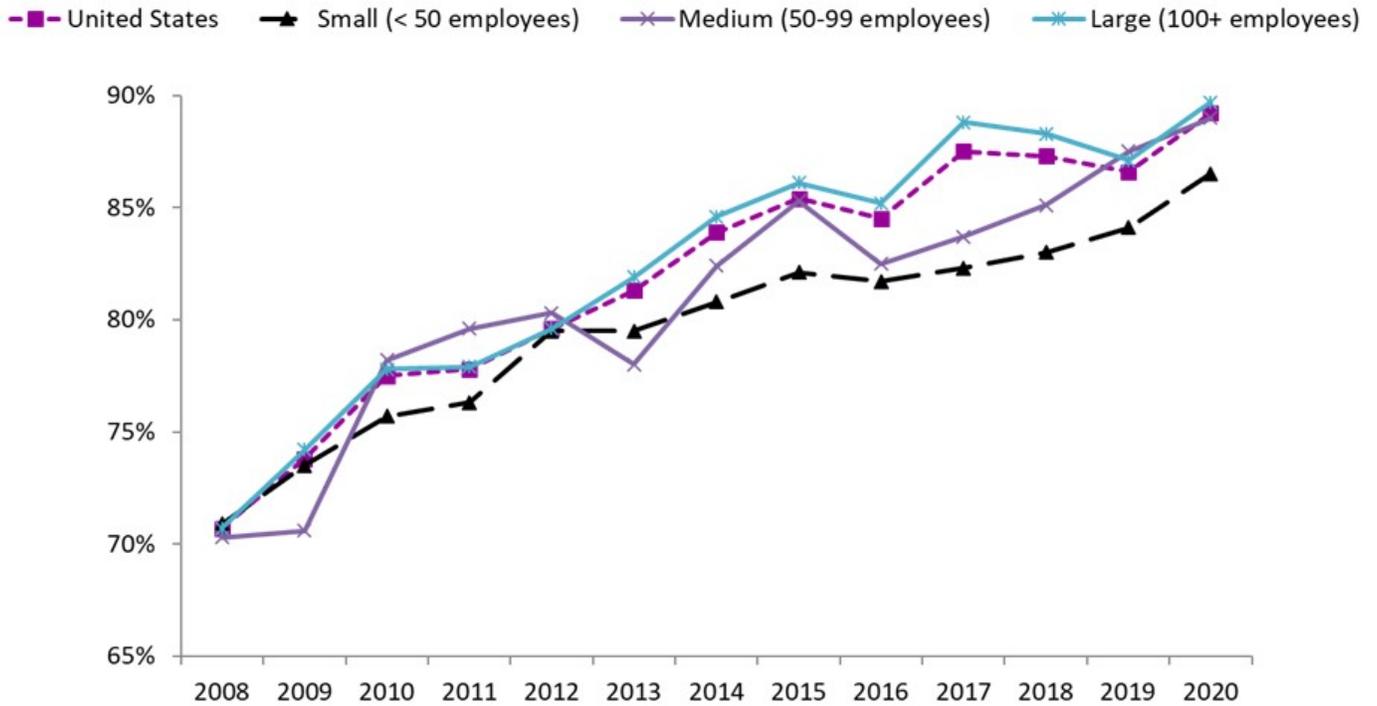


Source: Center for Financing, Access, and Cost Trends, AHRQ. Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008–2020.

Figure 12. Average annual employee contribution (in dollars) for family coverage, overall and by firm size, 2008–2020

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

Figure 13. Percentage of private-sector enrolled employees in a health insurance plan with a deductible, overall and by firm size, 2008–2020



Source: Center for Financing, Access, and Cost Trends, AHRQ, Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008–2020.

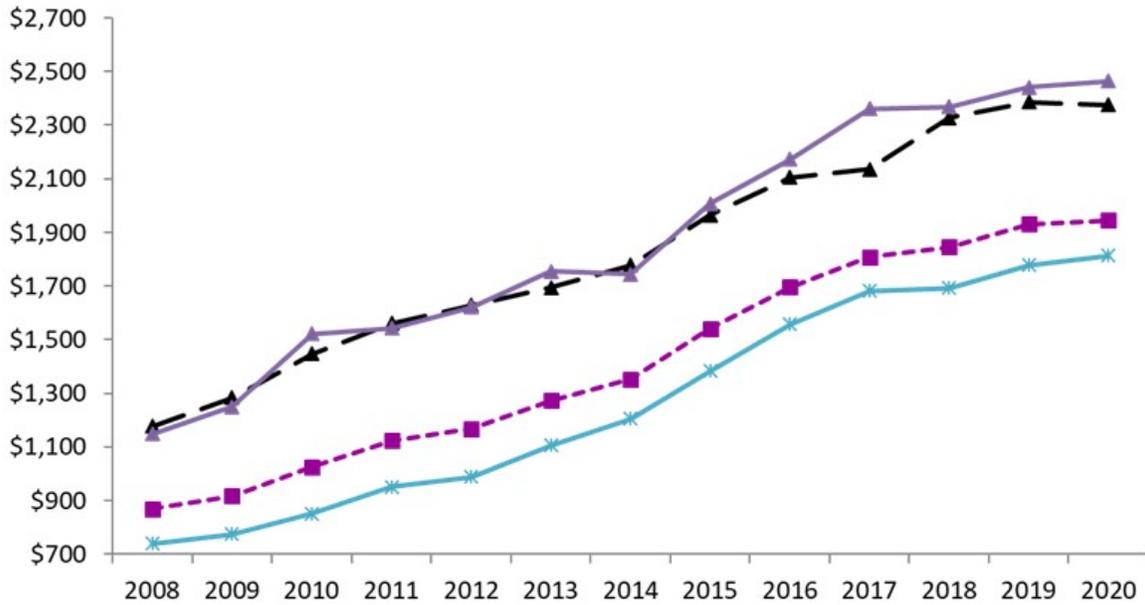
Figure 13. Percentage of private-sector employees enrolled in a health insurance plan with a deductible, overall and by firm size, 2008–2020

Year	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
United States	70.7%	73.8%	77.5%	77.8%	79.6%	81.3%	83.9%	85.4%	84.5%	87.5%	87.3%	86.6%	89.2%
Small (< 50 employees)	70.9%	73.5%	75.7%	76.3%	79.5%	79.5%	80.8%	82.1%	81.7%	82.3%	83.0%	84.1%	86.5%
Medium (50–99 employees)	70.3%	70.6%	78.2%	79.6%	80.3%	78.0%	82.4%	85.3%	82.5%	83.7%	85.1%	87.5%	89.0%
Large (100+ employees)	70.7%	74.2%	77.8%	77.9%	79.6%	81.9%	84.6%	86.1%	85.2%	88.8%	88.3%	87.1%	89.7%

Figure 14. Average individual deductible (in dollars) per private-sector employee with single coverage in a health insurance plan with a deductible, overall and by firm size, 2008–2020



■ United States
 ▲ Small (< 50 employees)
 ▲ Medium (50-99 employees)
 ✱ Large (100+ employees)



Source: Center for Financing, Access, and Cost Trends, AHRQ. Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008–2020. Note: Due to refined data edits, the 2014 to 2015 increase is 4.8 percent higher than would have otherwise occurred.

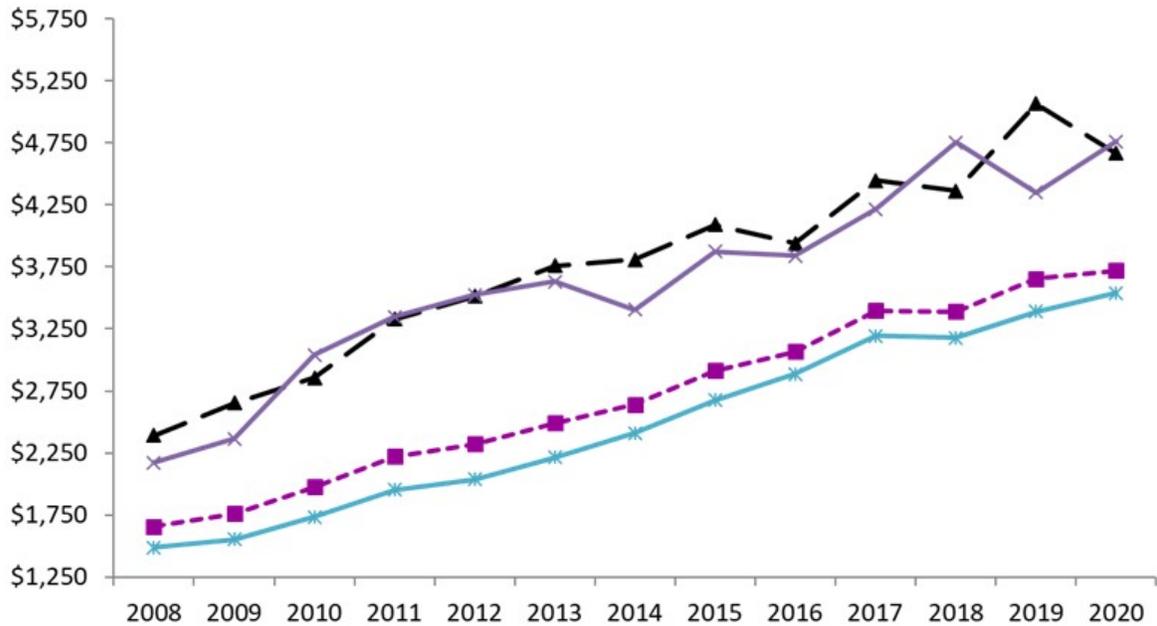
Figure 14. Average individual deductible (in dollars) per private-sector employee with single coverage in a health insurance plan with a deductible, overall and by firm size, 2008–2020

Year	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
United States	\$869	\$917	\$1,025	\$1,123	\$1,167	\$1,273	\$1,353	\$1,541	\$1,696	\$1,808	\$1,846	\$1,931	\$1,945
Small (< 50 employees)	\$1,177	\$1,283	\$1,447	\$1,561	\$1,628	\$1,695	\$1,777	\$1,964	\$2,105	\$2,136	\$2,327	\$2,386	\$2,376
Medium (50–99 employees)	\$1,149	\$1,249	\$1,522	\$1,543	\$1,622	\$1,755	\$1,744	\$2,008	\$2,173	\$2,361	\$2,369	\$2,441	\$2,464
Large (100+ employees)	\$740	\$774	\$852	\$951	\$989	\$1,106	\$1,205	\$1,383	\$1,558	\$1,681	\$1,692	\$1,778	\$1,814

Figure 15. Average family deductible (in dollars) per private-sector employee enrolled with family coverage in a health insurance plan with a deductible, overall and by firm size, 2008–2020



■ United States
 ▲ Small (< 50 employees)
 × Medium (50-99 employees)
 ✱ Large (100+ employees)



Source: Center for Financing, Access, and Cost Trends, AHRQ, Insurance Component of the Medical Expenditure Panel Survey, 2008–2020.
 Note: Due to refined data edits, the 2014 to 2015 increase is 2.4 percent higher than would have otherwise occurred.

Figure 15. Average family deductible (in dollars) per private-sector employee enrolled with family coverage in a health insurance plan with a deductible, overall and by firm size, 2008–2020

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