



# MEPS Insurance Component Chartbook 2015



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# Medical Expenditure Panel Survey Insurance Component Chartbook 2015

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**AHRQ Publication No. 16-0045-EF**  
**August 2016**



## Acknowledgments

This chartbook was prepared by Jessica Vistnes, G. Edward Miller, Philip Cooper, David Kashihara, Asako Moriya, and Barbara Schone of the Center for Financing, Access, and Cost Trends (CFACT) and Patricia Keenan of the Office of the Director in the Agency for Healthcare Research and Quality (AHRQ). Primary editing was performed by Jessica Vistnes and Edward Miller.

The authors appreciate the efforts of Lily Trofimovich, Jia Wang, Yi Wang, and Donna Harradine of Social and Scientific Systems in preparing the exhibits in the chartbook, the data production work of Brandon Flanders of the U.S. Census Bureau, and the production assistance of Doreen Bonnett and Nicole Shulman of AHRQ.

Reviewers of this publication were Joel W. Cohen, Director of CFACT; Thomas M. Selden, Director of the Division of Research and Modeling in CFACT; Steve Machlin, Director of the Division of Statistical Research and Methods in CFACT; and Steve Hill, Paul Jacobs, and Samuel Zuvekas, Senior Economists in the Division of Research and Modeling in CFACT.

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

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### **Suggested Citation**

*Medical Expenditure Panel Survey Insurance Component 2015 Chartbook*. Rockville, MD: Agency for Healthcare Research and Quality; August 2016. AHRQ Publication No. 16-0045-EF. [https://meps.ahrq.gov/mepsweb/survey\\_comp/MEPSICCBAccessible.pdf](https://meps.ahrq.gov/mepsweb/survey_comp/MEPSICCBAccessible.pdf).

# Introduction



## Introduction

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

This chartbook provides both single-year and multiyear trend analyses using private-sector MEPS-IC data from 2003 to 2015. To best convey key information from the MEPS-IC, the report is presented in five sections: Health Insurance Offer Rates; Employee Eligibility and Enrollment; Health Insurance Premiums; Employee and Employer Contributions; and Employee Cost Sharing. Each section provides charts and discussion with links to MEPS-IC data tables in the Appendix that contain the estimates and standard errors for each exhibit.

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

Each section contains a discussion of the estimates to highlight trends and differences by employer and workforce characteristics. If a comparison of estimates is presented in the discussion, any differences are statistically significant at the 0.05 level, unless otherwise noted. In some cases, differences noted in the text may vary slightly from calculations due to rounding. All dollar estimates are nominal (not adjusted for inflation).

## Background

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

The MEPS-IC uses two independent samples: the private sector and the public sector. The private-sector sample is composed of about 39,000 business establishments from more than 7 million establishments found on the Business Register at the U.S. Census Bureau. In 2015, the survey response rate was 66.5 percent. An establishment is a single business entity or location. Firms (also often referred to as companies) can include one or more establishments. An example of a multi-establishment firm is a chain of grocery stores, where the establishments of the firm are the sites of the individual grocery stores. The charts and tables in this publication report characteristics within firm-based size categories.

The public-sector sample of the MEPS-IC selects almost 3,000 State and local government agencies. However, the focus of this report will only be on the private sector. Additional information on MEPS-IC sampling can be found in *Sample Design of the 2014 Medical Expenditure Panel Survey Insurance Component* (Davis, 2015).

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

## Data Presentation

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

## References

Davis K. *Sample Design of the 2014 Medical Expenditure Panel Survey Insurance Component*. Methodology Report #30. Rockville, MD: Agency for Healthcare Research and Quality; June 2015. [https://meps.ahrq.gov/data\\_files/publications/mr30/mr30.pdf](https://meps.ahrq.gov/data_files/publications/mr30/mr30.pdf)

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

Miller GE, Vistnes J, Keenan P. *Results from the 2015 MEPS-IC Private-Sector National Tables*. Statistical Brief #492. Agency for Healthcare Research and Quality, Rockville, MD; July 2016. [https://meps.ahrq.gov/data\\_files/publications/st492/stat492.pdf](https://meps.ahrq.gov/data_files/publications/st492/stat492.pdf)

# Executive Summary



## Executive Summary

Employer-sponsored insurance (ESI) is the primary source of health insurance coverage for individuals under age 65. This chartbook uses data for private-sector establishments in the Medical Expenditure Panel Survey-Insurance Component (MEPS-IC) to describe trends in employer coverage, premiums, and benefits from 2003 to 2015. The MEPS-IC is an annual survey of private employers and State and local governments and is designed to be representative of all 50 States and the District of Columbia. The large sample size (about 39,000 establishments) and high response rate (66.5 percent in 2015) permits analyses of variations in ESI by firm size and across States that are not readily available from other sources.

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

The period presented in the chartbook, 2003 to 2015, shows trends both before and after the passage of the Affordable Care Act and the implementation of many of its provisions. Certain provisions, such as preventive care services without cost sharing and coverage of young adults on parents' health insurance policies, began in 2010. Starting in 2014, subsidized coverage became available to individuals through State and Federal marketplaces, and Medicaid expansions began in many States. In addition, most people were required to either obtain health insurance or make an individual shared responsibility payment beginning that year. The implementation of the Affordable Care Act's employer shared responsibility provisions for employers with 100 or more full-time-equivalent employees began in 2015.

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

## Summary of Findings

### ***Employee Enrollment in Health Insurance***

In 2015, 47.8 percent of employees were enrolled in a health plan through their employer (the "enrollment rate"). A total of 57.3 million employees were enrolled in health insurance offered by their employers in 2015 (data shown in Exhibits 2.1 and 2.2 in Chapter 2).

Between 2014 and 2015, there was no significant change in the overall percentage of private-sector employees covered by a health insurance plan offered by their employers and no significant change in the enrollment rate at large firms (100 or more employees). While there was no significant change in these rates, there was an increase in the number of enrollees overall, from 55.8 million in 2014 to 57.3 million in 2015 ( $p < 0.10$ ).

There also was an increase in the number of enrollees at large firms, from 42.8 million to 44.4 million, as employment increased, both overall and for large firms (employment data not shown). In contrast, the enrollment rate for employees in small firms (fewer than 50 employees) declined from 28.3 percent to 27.1 percent ( $p < 0.10$ ), as the number of enrollees remained constant from 2014 to 2015 (8.9 million enrollees in both years) and employment grew (Exhibits 2.1 and 2.2).

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

### **Availability of Coverage: Offer Rates**

**National.** The percentage of employees working where insurance was offered (the "offer rate") increased from 83.2 percent in 2014 to 83.8 percent in 2015 ( $p < 0.10$ ), an increase of 0.6 percentage points. This increase partially offset a 2013 to 2014 decline of 1.7 percentage points. Between 2003 and 2013, the percentage of employees at firms of all sizes who worked for employers that offered health insurance declined from 86.8 percent to 84.9 percent, with almost all the decline occurring between 2009 and 2012 (Exhibit ES.1).

**Firm Size.** Between 2014 and 2015, the percentage of employees working at establishments that offered insurance declined from 49.8 percent in 2014 to 47.6 percent at small employers (fewer than 50 employees), had no significant change at medium employers (50 to 99 employees), and increased from 97.3 percent in 2014 to 98.8 percent in 2015 at large employers (100 or more employees), the first year that the Affordable Care Act's employer shared responsibility provisions took effect. The 2014 to 2015 decline in the offer rate for employees at small firms is consistent with the trend observed for small employers since 2008 (Exhibit ES.1).

#### **Exhibit ES.1**

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

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

**States.** Since almost all large firms offer health insurance coverage, offer rates among small firms are an important factor contributing to overall State ESI offer rates, along with the distribution of employers by firm size in the State. Nationwide, nearly half (47.6 percent) of employees of small firms (fewer than 50 employees) worked at establishments that offered insurance. However, there was substantial variation in the availability of workplace coverage across the country (Exhibit ES.2).

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

- Connecticut (58.7 percent),
- District of Columbia (70.9 percent),
- Hawaii (91.9 percent),
- Massachusetts (61.6 percent),
- New Jersey (62.3 percent),
- New York (59.7 percent),
- North Dakota (55.2 percent), and
- Rhode Island (63.7 percent) (Exhibit ES.2).

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

- Alaska (36.2 percent),
- Arizona (38.3 percent),
- Florida (39.7 percent),
- Georgia (37.7 percent),
- Idaho (31.3 percent),
- Maine (39.3 percent),
- Mississippi (37.3 percent),
- Montana (31.7 percent),
- Nebraska (34.9 percent),
- New Mexico (34.2 percent), and
- Tennessee (37.0 percent) (Exhibit ES.2).

**Exhibit ES.2**

**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.

***Employee Coverage, Eligibility, and Take-Up***

Among establishments that offered insurance, 76.0 percent of employees were eligible for health insurance in 2015 (the “eligibility rate”), and among eligible employees, 75.0 percent were enrolled (the “take-up rate”). Thus, 57.0 percent of all employees in establishments that offered health insurance were enrolled in coverage through their employer (the “coverage rate”).

Among employees in establishments that offered health insurance, there was no significant change in coverage rates between 2014 (57.8 percent) and 2015 (57.0 percent) (Exhibit ES.3). Underlying these estimates is lack of a significant change in eligibility rates (75.4 percent in

**Exhibit ES.3: Coverage Rate**  
**Percentage (standard error) of private-sector employees who are enrolled in health insurance at establishments that offer health insurance, overall and by firm size, 2003-2015**

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.

2014 and 76.0 percent in 2015, Exhibit ES.4) and a decline in take-up rates from 76.7 percent to 75.0 percent (Exhibit ES.5). The decline in take-up rates returned the overall take-up rate to a level similar to 2013 (74.8 percent) and continued the longer term downward trend in take-up rates that occurred from 2003 to 2013. The lack of a significant change in eligibility rates in 2015 followed a decline from 2013 to 2014 that brought eligibility rates to a level below rates from 2003 to 2013.

**Exhibit ES.4: Eligibility Rate**  
**Percentage (standard error) of private-sector employees eligible for health insurance at establishments that offer health insurance, overall and by firm size, 2003-2015**

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.

**Exhibit ES.5: Take-up Rate****Percentage (standard error) of eligible private-sector employees who are enrolled in health insurance at establishments that offer health insurance, overall and by firm size, 2003-2015**

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.**Choice of Plans**

A greater percentage of employees who were offered health insurance had a choice of two or more plans at the workplace in 2015 (70.2 percent) than in 2014 (67.0 percent). This change reflected significant increases in plan choice for small (fewer than 50 employees) and large employers (100 or more employees), but not for medium employers (50 to 99 employees). The availability of plan choice was significantly higher in 2015 than in 2003 for small employers (33.6 percent vs. 20.3 percent), medium employers (50.2 percent vs. 33.6 percent), and large employers (79.7 percent vs. 73.1 percent) (Exhibit ES.6).

**Exhibit ES.6****Percentage (standard error) of private-sector employees working in establishments that offer two or more health insurance plans, overall and by firm size, 2003-2015**

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.

## Self-Insured Plans

Nationally, there was an increase in the percentage of offering establishments that self-insured at least one plan between 2014 (37.2 percent) and 2015 (39.0 percent). However, there was no significant change in this percentage in any of the individual firm size categories (Exhibit ES.7). Among offering establishments, rates of self-insurance varied by firm size. Among establishments in smaller firms (fewer than 10, 10 to 24, and 25 to 99 employees), between 10.6 percent and 15.8 percent of offering establishments self-insured at least one plan in 2015. By contrast, 33.7 percent and 83.8 percent of offering establishments in firms with 100 to 999 and with 1,000 or more employees, respectively, self-insured at least one plan. There were similar differences by firm size in the percentage of eligible employees who worked for an employer that self-insured at least one plan.

### Exhibit ES.7

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

Number of Employees	2003	2004	2005	2006	2008	2009	2010	2011	2012	2013	2014	2015
<b>U.S.</b>	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%)
<b>&lt;10</b>	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%)
<b>10-24</b>	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%)
<b>25-99</b>	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%)
<b>100-999</b>	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%)
<b>1,000+</b>	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.

## Premiums

**National.** In 2015, average annual health insurance premiums per enrollee with private-sector employer coverage were \$5,963 for single coverage, \$11,800 for employee-plus-one coverage, and \$17,322 for family coverage, representing increases of 2.2 percent for single coverage, 2.6 percent for employee-plus-one coverage, and 4.0 percent for family coverage over 2014 levels. The 2014 to 2015 growth rates for single premiums and employee-plus-one premiums were significantly lower than the 4.7 percent growth rates for both types of coverage from 2013 to 2014, while the 2014 to 2015 growth rate for family premiums was similar to the growth rate from 2013 to 2014 (Exhibit ES.8).

**Trends.** Between 2003 and 2015, premiums for the three types of coverage increased substantially but at slightly faster rates for family coverage than for single or employee-plus-one coverage. Premiums grew by 71.3 percent for single coverage (\$3,481 to \$5,963), 77.5 percent for employee-plus-one coverage (\$6,647 to \$11,800), and 87.3 percent for family coverage (\$9,249 to \$17,322). These increases represented average annual growth rates of 4.6 percent for single coverage, 4.9 percent for employee-plus-one coverage, and 5.4 percent for family coverage. (Exhibit ES.8).

**Exhibit ES.8****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 (\$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)
Plus One	\$6,647 (\$33)	\$7,056 (\$39)	\$7,671 (\$44)	\$7,988 (\$48)	\$8,535 (\$43)	\$9,053 (\$34)	\$9,664 (\$60)	\$10,329 (\$105)	\$10,621 (\$56)	\$10,990 (\$54)	\$11,503 (\$60)	\$11,800 (\$58)
Family	\$9,249 (\$45)	\$10,006 (\$28)	\$10,728 (\$41)	\$11,381 (\$32)	\$12,298 (\$81)	\$13,027 (\$25)	\$13,871 (\$75)	\$15,022 (\$98)	\$15,473 (\$95)	\$16,029 (\$61)	\$16,655 (\$79)	\$17,322 (\$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.

Premium growth rates varied over the 12 years from 2003 to 2015. In the most recent years, from 2011 to 2015, average annual growth rates for single, employee-plus-one, and family coverage were all relatively low (between 3.4 and 3.6 percent). Another period of relatively slow growth for all three types of coverage lasted from 2005 to 2008, with average annual growth rates ranging from 3.2 to 4.6 percent. There were also two periods of relatively higher premium growth for the three types of coverage: from 2003 to 2005, when average annual growth rates were between 7.1 and 7.7 percent, and from 2008 to 2011, when average annual growth rates were between 6.0 and 6.9 percent (Exhibit ES.9).

**Exhibit ES.9****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.

**Firm Size.** In 2015, average single premiums were about 5 to 6 percent higher in large firms (\$6,006) and small firms (\$5,947) than in firms with 50 to 99 employees (\$5,642). In 2003, average single premiums were lower in firms with 100 or more employees (\$3,430) than in firms with fewer than 50 employees (\$3,623). From 2003 to 2015, however, single premiums increased more rapidly in large firms than in small firms (75.1 percent vs. 64.1 percent). Thus, by 2015, there was no significant difference in single premiums between firms with 100 or more employees (\$6,006) and firms with fewer than 50 employees (\$5,947) (Exhibit ES.10).

**Exhibit ES.10**

**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
<b>U.S.</b>	\$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)
<b>&lt;50</b>	\$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)
<b>50-99</b>	\$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)
<b>100+</b>	\$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.

In 2015, average employee-plus-one premiums were about 7 to 8 percent lower in firms with 50 to 99 employees (\$10,885) than in the smallest firms (\$11,666) and in the largest firms (\$11,892) (Exhibit ES.11). In 2003, there were no significant differences in employee-plus-one premiums by firm size. From 2003 to 2015, however, employee-plus-one premiums grew more slowly in firms with 50 to 99 employees (57.7 percent) than in firms with fewer than 50 employees (72.5 percent) and in firms with 100 or more employees (80.0 percent).

**Exhibit ES.11**

**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
<b>U.S.</b>	\$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)
<b>&lt;50</b>	\$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)
<b>50-99</b>	\$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)
<b>100+</b>	\$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.

In 2015, family premiums in the largest firms (\$17,612) were about 8 percent higher than in firms with 50 to 99 employees (\$16,336) and almost 11 percent higher than in firms with fewer than 50 employees (\$15,919) (Exhibit ES.12). In 2003, there were no statistically significant differences in family premiums by firm size. However, from 2003 to 2015, family premiums grew faster at the largest firms than at smaller firms (90.9 percent in firms with 100 or more employees vs. 74.6 percent in firms with 50 to 99 employees and 70.8 percent in firms with fewer than 50 employees).

**Exhibit ES.12**

**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
<b>U.S.</b>	\$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)
<b>&lt;50</b>	\$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)
<b>50-99</b>	\$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)
<b>100+</b>	\$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.

One factor that may affect differences in family premiums by firm size is that larger firms are much more likely to offer employee-plus-one coverage than smaller firms (e.g., 94.6 percent of eligible employees in firms with 1,000 or more employees have offers of employee-plus-one coverage compared with 60.4 percent in firms with fewer than 10 employees) (data presented in Exhibit 1.13 in Section 1). Thus, at large firms, two-person families are less likely to be included in the risk pool for family policies, and average family premiums would tend to be higher than if two-person families were in the family policy risk pool along with larger families. At many small firms, on the other hand, workers seeking coverage for themselves and a single dependent may purchase a family policy if no employee-plus-one coverage is offered. This would tend to make the average family policy premium lower in those firms.

**States.** Nine States had average annual premiums for single coverage that were significantly lower than the national average of \$5,963 (Exhibit ES.13). These States were:

- Arkansas (\$5,119),
- Georgia (\$5,565),
- Hawaii (\$5,522),
- Iowa (\$5,571),
- Kansas (\$5,558),
- Minnesota (\$5,651),
- Mississippi (\$5,420),
- Oklahoma (\$5,608), and
- Tennessee (\$5,329) (Exhibit ES.13).

**Exhibit ES.13**

**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.

There were also nine States that had average annual single premiums that were significantly higher than the national average (Exhibit ES.13). These States were:

- Alaska (\$7,807),
- Connecticut (\$6,478),
- Delaware (\$6,288),
- District of Columbia (\$6,409),
- Massachusetts (\$6,519),
- New Hampshire (\$6,573),
- New York (\$6,801),
- Pennsylvania (\$6,286), and
- Rhode Island (\$6,509) (Exhibit ES.13).

### **Employee Premium Contributions**

**National.** In 2015, enrolled employees paid 21.1 percent of total premiums for single coverage, 27.3 percent for employee-plus-one coverage, and 27.2 percent for family coverage, not significantly different from 2014 (Exhibit ES.14). Average employee contributions in 2015 were \$3,220 for employee-plus-one coverage and \$4,710 for family coverage, representing increases of 4.0 percent and 4.2 percent, respectively, over 2014 levels. Employee contributions for single coverage in 2015 (\$1,255) were not significantly different from average contributions in 2014 (Exhibit ES.15).

**Trends.** From 2003 to 2015, the percentage of total premiums paid by employees increased by 3.7 percentage points, 3.6 percentage points, and 2.5 percentage points for single, employee-plus-one and family coverage, respectively (Exhibit ES.14). This was because employee contributions increased more rapidly than employer contributions over the entire period for each type of coverage (data not shown).

#### **Exhibit ES.14**

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

<b>Coverage</b>	<b>2003</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>
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.

**Exhibit ES.15****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 (\$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)
Plus One	\$1,577 (\$28)	\$1,667 (\$40)	\$1,759 (\$29)	\$1,903 (\$24)	\$2,303 (\$22)	\$2,363 (\$27)	\$2,498 (\$42)	\$2,736 (\$36)	\$2,824 (\$46)	\$2,940 (\$23)	\$3,097 (\$40)	\$3,220 (\$35)
Family	\$2,283 (\$36)	\$2,438 (\$39)	\$2,585 (\$38)	\$2,890 (\$34)	\$3,394 (\$54)	\$3,474 (\$44)	\$3,721 (\$53)	\$3,962 (\$42)	\$4,236 (\$69)	\$4,421 (\$50)	\$4,518 (\$48)	\$4,710 (\$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.

**Plan Benefits: Deductibles**

**National.** The percentage of enrolled employees in a health insurance plan with a deductible increased from 83.9 percent in 2014 to 85.4 percent in 2015, following an increase of 2.6 percentage points from 2013 to 2014 (Exhibit ES.16). From 2003 to 2015, the percentage of enrolled employees in plans with a deductible increased by 33.3 percentage points (from 52.1 percent to 85.4 percent). Among enrolled employees in plans with deductibles, average individual deductibles rose from \$518 in 2003 to \$1,541 in 2015 (Exhibit ES.17).

**Firm Size.** Enrolled employees in large firms (100 or more employees) began the 2003 to 2015 period less likely to be in a plan with a deductible than those in small firms (fewer than 50 employees). By 2015, however, that pattern was reversed (Exhibit ES.16).

For enrollees with deductibles, average individual deductibles were higher in smaller firms (fewer than 100 employees) than in larger firms (100 or more employees) over the entire period from 2003 to 2015. In 2015, average individual deductibles were \$1,964 and \$2,008 in firms with fewer than 50 employees and with 50 to 99 employees, respectively, compared with \$1,383 in firms with 100 or more employees (Exhibit ES.17).

**Exhibit ES.16****Percentage (standard error) of private-sector enrolled employees in a health insurance plan with a deductible, overall and by firm size, 2003-2015**

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.

**Exhibit ES.17**

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

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.

## Conclusion

AHRQ hopes this chartbook helps to make MEPS-IC data more readily usable by providing trends nationally and by firm size, by presenting national and State-level estimates in one document, and by providing additional firm size cuts relevant to ongoing policy changes. More information is available at [www.meps.ahrq.gov](http://www.meps.ahrq.gov). AHRQ welcomes feedback on additional ways to make the data more usable to the public.

# Section I: Health Insurance Offer Rates



## Health Insurance Offer Rates

### ***Availability of Coverage to Active Employees and Retirees***

In 2015, almost all employees (98.8 percent) in firms with 100 or more employees worked at establishments that offered health insurance. In comparison, about half (47.6 percent) of employees at firms with fewer than 50 employees worked where health insurance was offered (Exhibit 1.1).

Historically, smaller employers have been less likely to offer coverage than larger employers for a number of reasons, including:

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

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

- Availability of coverage through the Small Business Health Options Program,
- Small business health care tax credits,
- Subsidized coverage available to individuals through the marketplaces,
- Medicaid expansions in many States, and
- Implementation of the ACA's employer shared responsibility provisions for employers with 100 or more full-time-equivalent employees in 2015.

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

### ***Offer Rates Overall and by Firm Size, 2003 to 2015***

#### **All Employers**

- The percentage of employees working where insurance was offered (“offer rate”) increased from 83.2 percent in 2014 to 83.8 percent in 2015 ( $p < 0.10$ ), an increase of 0.6 percentage points. This increase partially offset a 2013 to 2014 decline of 1.7 percentage points. Between 2003 and 2013, the percentage of employees at firms of all sizes who worked for employers that offered health insurance declined from 86.8 percent to 84.9 percent, with almost all the decline occurring between 2009 and 2012. During that time, offer rates declined between 2009 and 2010 (1.1 percentage points), between 2010 and 2011 (1.2 percentage points), and between 2011 and 2012 (0.6 percentage points,  $p < 0.10$ ) (Exhibit 1.1).

### **Small Employers (Firms With Fewer Than 50 Employees)**

- Offer rates at small employers declined from 49.8 percent in 2014 to 47.6 percent in 2015, a 2.2 percentage point decline. This decline followed a 3.3 percentage point decline from 2013 to 2014. Offer rates at small employers declined by an average of 2.2 percentage points per year between 2008 and 2012, which was not significantly different from either of the year-to-year declines between 2013 and 2015 (Exhibit 1.1).
- Offer rates in the smallest firms (fewer than 10 workers) declined by 2.5 percentage points from 2014 to 2015. This decline followed a decline of 3.3 percentage points from 2013 to 2014 that occurred after a period of relative stability in offer rates from 2011 to 2013. From 2008 to 2011, offer rates in the smallest firms declined each year, falling from 45.0 percent to 36.0 percent, an average decline of 3.0 percentage points per year. The year-to-year declines of the last 2 years were not significantly different from these earlier 1-year declines (Exhibit 1.2).
- Similarly, the 2.9 percentage point decline in offer rates from 2014 to 2015 in firms with 10 to 24 workers followed a 3.8 percentage point decline from 2013 to 2014. Offer rates for employers of this size were relatively stable from 2003 to 2008 but declined by 10.2 percentage points between 2008 and 2013, from 69.5 percent in 2008 to 59.3 percent in 2013. The declines in the last 2 years brought offer rates at firms with 10 to 24 workers to 52.6 percent (Exhibit 1.2).

### **Medium Employers (Firms With 50 to 99 Employees)**

- There was no significant change in the offer rate at medium employers from 2014 to 2015. From 2013 to 2014, offer rates for employers of this size declined from 87.0 percent to 83.0 percent. This decline offset the 3.0 percentage point increase that occurred between 2012 and 2013 ( $p < 0.10$ ; this difference varies from the calculation based on estimates from the exhibit due to rounding). Between 2008 and 2012, offer rates at medium employers declined from 90.7 percent to 84.1 percent (Exhibit 1.1).

### **Large Employers (Firms With 100 or More Employees)**

- Offer rates at large employers increased from 97.3 percent in 2014 to 98.8 percent in 2015, the first year that the ACA's employer shared responsibility provisions took effect. This increase more than offset the 0.7 percentage point decline that occurred from 2013 to 2014 in employers of this size (Exhibit 1.1).
- The 2014-2015 increase in offer rates for large employers occurred at employers with 100 to 999 employees as well as those with 1,000 or more employees. Offer rates for employers with 100 to 999 employees increased from 92.7 percent to 96.1 percent, offsetting the decline that occurred from 2013 (95.2 percent) to 2014 (92.7 percent). Offer rates for the largest employers increased from 99.1 percent to 99.8 percent. (Exhibit 1.2).

### **Offer Rates by State, 2015**

- Nationwide, 83.8 percent of employees at firms of all sizes worked at establishments that offered insurance. There was substantial variation in the availability of workplace coverage across the country. This was driven in part by differences in the distribution of workers by employer size across States (data not shown) as well as by differences across States in offer rates at smaller employers (Exhibits 1.3 and 1.4).

- Before the Affordable Care Act was passed in 2010, two States, Hawaii and Massachusetts, had implemented State-level employer mandates. However, Massachusetts repealed their mandate in 2013. In 2015, both States had higher offer rates than the national average (97.7 percent in Hawaii and 89.3 percent in Massachusetts vs. 83.8 percent for the Nation). Other States with offer rates exceeding the national average were the District of Columbia, Nevada, New Jersey, New York, Pennsylvania, and Rhode Island (Exhibit 1.3).
- States with offer rates below the national average in 2015 were Alaska, Florida, Idaho, Louisiana, Maine, Mississippi, Montana, Nebraska, New Mexico, Oregon, South Dakota, Vermont, Washington, and Wyoming (Exhibit 1.3).

### **Offer Rates at Small Employers, by State, 2015**

- Nationwide, nearly half (47.6 percent) of employees of small firms (fewer than 50 employees) worked at establishments that offered insurance. However, there was substantial variation in the availability of workplace coverage across the country (Exhibit 1.4).
- Similar to the estimates for all employers, small-employer offer rates in Hawaii and Massachusetts were higher than that for the Nation in 2015 (91.9 percent in Hawaii and 61.6 percent in Massachusetts vs. 47.6 percent for the Nation). Other States with small-employer offer rates exceeding the national average were Connecticut, the District of Columbia, New Jersey, New York, North Dakota, and Rhode Island.
- States with small-employer offer rates below the national average were Alaska, Arizona, Florida, Georgia, Idaho, Maine, Mississippi, Montana, Nebraska, New Mexico, and Tennessee.

### **Offer Rates at Employers That Are Predominantly Low Wage vs. Higher Wage Establishments, by Firm Size, 2004 to 2015**

*Note: Data in this subsection do not include estimates for 2003 because of definitional differences with the 2004 to 2015 estimates.*

- In 2015, workers at predominantly low-wage small employers (fewer than 50 employees) faced offer rates that were less than half the rate at small employers with higher wages (23.1 percent vs. 58.4 percent) (Exhibit 1.5). (Predominantly low-wage establishments are defined as those where 50 percent or more of an establishment's workforce were low wage. Wage levels in the MEPS-IC questionnaire have been adjusted to account for changing wages over time. In 2015, low-wage employees were defined as those earning less than \$11.50 per hour.)
- Offer rates at low-wage small employers (fewer than 50 employees) declined between 2014 (26.6 percent) and 2015 (23.1 percent) after a period of no significant change from 2012 to 2014. Offer rates at such employers declined by 11.9 percentage points between 2004 (38.5 percent) and 2014 (26.6 percent). Most of the decline in offer rates at low-wage small employers in this period occurred after 2008 (Exhibit 1.5).
- Offer rates for workers at small employers with higher wages (establishments that were not predominantly low wage) declined by 2.6 percentage points between 2014 and 2015, following a 4.6 percentage point decline from 2013 to 2014. Offer rates at higher wage small employers in 2015 (58.4 percent) were 14.0 percentage points lower than in 2004 (72.4 percent). The total percentage point decline that occurred from 2013 to 2015 (7.2 percentage points) is about the same as that from 2008 to 2013 (7.6 percentage points) (Exhibit 1.5).

- Offer rates at large employers (50 or more employees) with a predominantly low-wage workforce increased by 3.1 percentage points between 2014 (89.6 percent) and 2015 (92.7 percent), offsetting a 2.8 percentage point decline from 2013 to 2014. Offer rates at large employers with higher wages also increased in this period, from 98.2 percent in 2014 to 98.9 percent in 2015, offsetting the 0.5 percentage point decline from 2013 to 2014 (Exhibit 1.5).

### ***Offer Rates by Industry, 2015***

- Workers in mining and manufacturing had the highest likelihood of working where health insurance was offered (94.3 percent). Workers in agriculture, fisheries, and forestry had the lowest offer rate (62.7 percent) among all industry sectors ( $p < 0.10$  for the comparison with construction). Workers in construction and the other services category also had relatively low offer rates (70.1 percent and 72.4 percent, respectively) (Exhibit 1.6).
- Among workers at small firms (fewer than 50 employees), those employed in mining and manufacturing (69.5 percent) or wholesale trade (69.6 percent) had the highest likelihood of working where health insurance was offered (Exhibit 1.7).

### ***Offer Rates by Selected Employer Characteristics, 2015***

- Workers at nonprofit employers were more likely to work where health insurance was offered (93.0 percent) than workers at for-profit employers. Among for-profit employers, the offer rate was higher at incorporated employers (84.9 percent) than at unincorporated employers (69.4 percent) (Exhibit 1.8).
- Offer rates increased with the firm's age, from 45.4 percent at firms 0 to 4 years old to 52.4 percent, 69.7 percent, and 93.1 percent for firms ages 5-9 years, 10-19 years, and 20 or more years, respectively (Exhibit 1.8).
- Workers at establishments that were part of firms with two or more locations had higher offer rates than those with only one location (98.6 percent vs. 62.6 percent) (Exhibit 1.8).
- Offer rates increased with the percentage of workers at the employee's establishment who worked full time. Workers at establishments where 75 percent or more of the employees worked full time had an offer rate of 89.9 percent, compared with 81.3 percent, 77.8 percent, and 49.7 percent for workers at establishments with 50 to 74 percent, 25 to 49 percent, and 0 to 24 percent full-time employees, respectively (Exhibit 1.8).
- Employees in higher wage establishments were more likely to work where health insurance was offered than those in predominantly low-wage establishments (88.5 percent vs. 70.6 percent) (Exhibit 1.8).

### ***Offer Rates by Selected Employer Characteristics and Firm Size, 2015***

- Among large firms (100 or more employees), employees who worked at an employer that had been in business fewer than 20 years were less likely to be offered health insurance than employees at older firms (offer rates ranged from 88.1 to 95.5 percent at employers in business fewer than 20 years vs. 99.5 percent for employers in business 20 years or more) (Exhibit 1.9).
- Also among large firms, employees who worked at establishments with a low concentration of full-time workers (0 to 24 percent) were less likely to have an employer that offered coverage than employees who worked at establishments with a higher concentration of full-

time workers (91.2 percent for employers with 0 to 24 percent full-time workers vs. a range of 97.1 to 99.5 percent for employers with 25 percent or more full-time workers). Employees at establishments with 25 to 49 percent full-time workers were also less likely to have an employer that offered coverage (97.1 percent) than employees at establishments with 50 percent or more full-time workers (99.5 percent) (Exhibit 1.10).

- Overall, 47.6 percent of workers in establishments that were part of firms with fewer than 50 workers were offered coverage in 2014 (Exhibit 1.1). However, there was substantial variation by establishment characteristics. For example, offer rates were notably higher in small firms that were nonprofit (61.4 percent), were in business for 20 or more years (59.9 percent), had more than one location (71.7 percent), had workforces where 75 percent or more of employees worked full time (60.8 percent), or had workforces that were not predominantly low wage (58.4 percent) (Exhibits 1.9 and 1.10).
- Offer rates were lower for workers in predominantly low-wage establishments than in higher wage establishments, regardless of whether they worked at a firm with fewer than 50 workers (23.1 percent vs. 58.4 percent), 50 to 99 workers (63.7 percent vs. 93.0 percent), or 100 or more workers (96.4 percent vs. 99.6 percent) (Exhibit 1.10).

### ***Availability of Self-Insured Plans, 2003 to 2015***

- Among employers that offered insurance, 10.6 percent to 15.8 percent of establishments in smaller firms (firm size categories with fewer than 100 workers) self-insured at least one plan in 2015. By contrast, 33.7 percent and 83.8 percent of offering establishments in firms with 100 to 999 and with 1,000 or more employees, respectively, self-insured at least one plan. There were similar differences by firm size in the percentage of eligible employees who worked for an employer that self-insured at least one plan (Exhibits 1.11 and 1.12).
- Overall, between 2014 (37.2 percent) and 2015 (39.0 percent), there was an increase in the percentage of offering establishments that self-insured at least one plan. However, there was no significant change in this percentage in any of the firm size categories (Exhibit 1.11).
- Among employers who offered insurance, there was no significant change from 2014 (59.2 percent) to 2015 (59.1 percent) in the overall percentage of eligible employees who worked for an employer that self-insured at least one plan and there was no significant change among any of the firm size categories (Exhibit 1.12).

### ***Availability of Dependent Coverage, 2015***

- In 2015, 98.4 percent of all workers who were eligible for single coverage were also offered coverage for their dependents. The likelihood of a dependent coverage offer increased with firm size. In 2015, 83.3 percent of eligible employees in firms with fewer than 10 workers, 91.9 percent in firms with 10 to 24 workers, 97.7 percent in firms with 25 to 99 employees, 99.4 percent in firms with 100 to 999 employees, and 100 percent in firms with 1,000 or more employees were offered coverage for their dependents (Exhibit 1.13).
- In 2015, 94.6 percent of workers in firms with 1,000 or more workers were offered employee-plus-one coverage as an option in addition to an offer of single coverage. The likelihood of employee-plus-one coverage as an option increased with firm size. In 2015, 60.4 percent of eligible employees in firms with fewer than 10 employees, 74.7 percent in firms with 10 to 24 workers, 87.1 percent in firms with 25 to 99 employees, and 89.9 percent

in firms with 100 to 999 employees had employee-plus-one coverage as an option (Exhibit 1.13).

### ***Availability of a Choice of Plans at Employers That Offer Health Insurance, by Firm Size, 2003-2015***

- The likelihood that a worker had a choice of plans increased with firm size in all years from 2003 to 2015. In 2015, the percentage of workers with a choice of plans was 33.6 percent in firms with fewer than 50 employees, 50.2 percent in firms with 50 to 99 employees, and 79.7 percent in firms with 100 or more workers (Exhibit 1.14).
- A greater percentage of employees who were offered health insurance had a choice of two or more plans at the workplace in 2015 (70.2 percent) than in 2014 (67.0 percent). This change reflected significant increases in plan choice for small (fewer than 50 employees) and large employers (100 or more employees), but not for medium employers (50 to 99 employees). The availability of plan choice was significantly higher in 2015 than in 2003 for small employers (33.6 percent vs. 20.3 percent), medium employers (50.2 percent vs. 33.6 percent), and large employers (79.7 percent vs. 73.1 percent) (Exhibit 1.14).

### ***Availability of a Choice of Plans at Employers That Offer Health Insurance, by Industry and Selected Employer Characteristics, 2015***

- Workers in construction were less likely to be offered a choice of plans than workers in all other industries except agriculture, fisheries, and forestry (Exhibit 1.15). There was no significant difference in the estimates for workers in construction and those in agriculture, fisheries, and forestry. See Exhibit 1.16 for variation by firm size.
- Workers at for-profit, incorporated employers were more likely to be offered a choice of plans than workers at for-profit, unincorporated or nonprofit employers (71.5 percent vs. 66.4 percent and 67.4 percent, respectively) (Exhibit 1.17). See Exhibit 1.18 for variation by firm size.
- Workers in firms in business for 20 or more years were more likely to be offered a choice of plans (74.1 percent) than employees at younger firms (54.7 percent, 54.8 percent, and 54.3 percent at firms in business for 0 to 4, 5 to 9, and 10 to 19 years, respectively) (Exhibit 1.17).
- Workers at establishments that were part of firms with two or more locations were more likely to be offered a choice of plans than those at firms with only one location (80.4 percent vs. 47.3 percent) (Exhibit 1.17).
- Workers at establishments where 50 to 74 percent of employees worked full time were more likely to be offered a choice of plans than workers at other establishments (73.5 percent compared with 66.3 percent for establishments with 0 to 25 percent, 68.4 percent for establishments with 25 to 49 percent, and 70.1 percent for establishments with 75 percent or more full time) (Exhibit 1.17). See Exhibit 1.19 for variation by firm size.
- Workers in predominantly low-wage establishments were less likely to be offered a choice of plans than workers in higher wage establishments if they worked for a small employer (29.0 percent vs. 34.4 percent,  $p < 0.10$ ), a medium employer (35.0 percent vs. 54.0 percent), or a large employer (76.4 percent vs. 80.7 percent) (Exhibit 1.19). However, there was no significant difference in the likelihood of being offered a choice of plans for U.S. workers overall (68.6 percent for low-wage employers and 70.7 percent for higher wage employers)

which may reflect different firm size distributions among predominantly low-wage and higher wage employers (Exhibit 1.17).

### ***Availability of Retiree Coverage, 2003 to 2015***

- In 2015, workers who retired from establishments that were part of the largest employers (1,000 or more workers) were the most likely to be offered retiree coverage. In 2015, 31.6 percent of these large employers offered coverage to retirees under age 65. A smaller percentage, 26.1 percent, offered coverage to retirees age 65 and over. In contrast, in 2015, between 1.2 percent and 6.0 percent of establishments in firms in all other size categories (fewer than 10, 10 to 24, 25 to 99, and 100 to 999 workers) offered retiree coverage to retirees under age 65 or age 65 and over (Exhibits 1.20 and 1.21).
- The availability of retiree coverage declined between 2003 and 2015. In 2003, 42.3 percent and 40.9 percent of establishments in the largest firms offered coverage to retirees under age 65 and age 65 and over, respectively. By 2015, 31.6 percent of the largest employers offered retiree coverage to retirees under age 65 and 26.1 percent offered retiree coverage to retirees age 65 and over. There was no significant change in offers of coverage to retirees under age 65 or age 65 and over between 2014 and 2015 for establishments in the largest firms (Exhibits 1.20 and 1.21).

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

<b>Number of Employees</b>	<b>2003</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>
<b>U.S.</b>	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%)
<b>&lt;50</b>	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%)
<b>50-99</b>	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%)
<b>100+</b>	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.

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

<b>Number of Employees</b>	<b>2003</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>
<b>U.S.</b>	86.8%	86.7%	86.9%	86.9%	87.7%	87.6%	86.5%	85.3%	84.7%	84.9%	83.2%	83.8%
<b>(U.S.)</b>	(0.5%)	(0.3%)	(0.5%)	(0.2%)	(0.3%)	(0.2%)	(0.2%)	(0.2%)	(0.3%)	(0.3%)	(0.3%)	(0.2%)
<b>&lt;10</b>	45.8%	45.5%	43.7%	43.3%	45.0%	42.5%	40.5%	36.0%	35.3%	36.2%	32.9%	30.4%
<b>(&lt;10)</b>	(0.8%)	(1.0%)	(0.5%)	(0.9%)	(0.7%)	(0.6%)	(0.6%)	(0.6%)	(0.5%)	(0.7%)	(0.7%)	(0.7%)
<b>10-24</b>	70.6%	68.4%	68.2%	67.4%	69.5%	66.6%	64.7%	62.7%	61.7%	59.3%	55.5%	52.6%
<b>(10-24)</b>	(1.5%)	(0.7%)	(1.8%)	(1.2%)	(0.8%)	(1.0%)	(1.2%)	(0.9%)	(1.1%)	(0.6%)	(1.1%)	(1.2%)
<b>25-99</b>	84.1%	84.2%	85.0%	85.0%	85.3%	85.0%	83.3%	80.6%	78.9%	81.2%	77.2%	77.3%
<b>(25-99)</b>	(1.2%)	(0.8%)	(1.1%)	(0.8%)	(1.0%)	(0.7%)	(0.6%)	(0.9%)	(0.7%)	(0.9%)	(0.9%)	(1.0%)
<b>100-999</b>	95.8%	94.8%	93.0%	95.1%	95.9%	96.3%	95.4%	94.4%	94.6%	95.2%	92.7%	96.1%
<b>(100-999)</b>	(0.5%)	(0.9%)	(2.2%)	(1.0%)	(0.7%)	(0.5%)	(0.5%)	(0.6%)	(0.7%)	(0.4%)	(0.7%)	(0.5%)
<b>1,000+</b>	98.7%	99.5%	99.4%	98.7%	99.0%	99.7%	99.6%	99.5%	99.6%	99.1%	99.1%	99.8%
<b>(1,000+)</b>	(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.

**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.

**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.

**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**

<b>Low Wage</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>
<b>Less than 50% Low-Wage Employees, Small Employers</b>	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%)
<b>50% or More Low-Wage Employees, Small Employers</b>	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%)
<b>Less than 50% Low-Wage Employees, Large Employers</b>	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%)
<b>50% or More Low-Wage Employees, Large Employers</b>	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.

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

<b>Industry</b>	
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%)
<b>Source:</b> Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2015.	

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

<b>Industry</b>	<b>&lt;50 employees</b>	<b>50-99 employees</b>	<b>100 or more employees</b>
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.

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

<b>Employer Characteristics</b>	
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%)
<b>Source:</b> Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2015.	
<b>Note:</b> "% 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.	

**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**

<b>Employer Characteristics</b>	<b>&lt;50 employees</b>	<b>50-99 employees</b>	<b>100 or more employees</b>
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.

**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**

<b>Employer Characteristics</b>	<b>&lt;50 employees</b>	<b>50-99 employees</b>	<b>100 or more employees</b>
% 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.

**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**

<b>Number of Employees</b>	<b>2003</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>
<b>U.S.</b>	32.4%	35.0%	32.7%	34.4%	34.2%	35.1%	35.8%	36.9%	37.2%	37.6%	37.2%	39.0%
<b>(U.S.)</b>	(1.0%)	(0.7%)	(0.5%)	(0.5%)	(0.4%)	(0.4%)	(0.5%)	(0.5%)	(0.5%)	(0.5%)	(0.5%)	(0.5%)
<b>&lt;10</b>	12.4%	13.7%	12.7%	14.9%	14.0%	14.6%	13.1%	12.6%	14.9%	15.2%	14.4%	15.8%
<b>(&lt;10)</b>	(0.4%)	(0.6%)	(0.8%)	(0.9%)	(0.8%)	(0.7%)	(0.5%)	(0.8%)	(0.9%)	(0.4%)	(0.8%)	(1.0%)
<b>10-24</b>	11.3%	12.7%	11.2%	11.6%	11.1%	10.4%	11.6%	9.9%	10.7%	9.0%	12.0%	10.6%
<b>(10-24)</b>	(0.8%)	(0.7%)	(0.5%)	(0.6%)	(0.9%)	(0.4%)	(0.8%)	(0.7%)	(0.7%)	(0.7%)	(1.0%)	(1.0%)
<b>25-99</b>	12.7%	13.9%	12.2%	13.5%	12.6%	13.4%	14.3%	12.2%	13.5%	12.4%	12.2%	13.7%
<b>(25-99)</b>	(0.7%)	(0.9%)	(0.9%)	(0.7%)	(0.8%)	(0.7%)	(0.7%)	(0.7%)	(0.7%)	(0.7%)	(0.8%)	(0.9%)
<b>100-999</b>	33.5%	31.8%	34.9%	30.6%	32.7%	29.9%	30.9%	31.7%	30.1%	30.1%	32.5%	33.7%
<b>(100-999)</b>	(1.9%)	(1.3%)	(1.4%)	(0.9%)	(1.3%)	(0.7%)	(0.9%)	(1.1%)	(0.8%)	(1.0%)	(1.2%)	(1.2%)
<b>1,000+</b>	83.2%	87.0%	82.7%	83.8%	86.5%	85.8%	86.6%	87.5%	87.1%	88.0%	84.2%	83.8%
<b>(1,000+)</b>	(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.

**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**

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

**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**

<b>Coverage</b>	<b>U.S.</b>	<b>&lt;10</b>	<b>10-24</b>	<b>25-99</b>	<b>100-999</b>	<b>1,000+</b>
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."

**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**

<b>Number of Employees</b>	<b>2003</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>
<b>U.S.</b>	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%)
<b>&lt;50</b>	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%)
<b>50-99</b>	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%)
<b>100+</b>	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.

**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**

<b>Industry</b>	
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.

**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**

<b>Industry</b>	<b>&lt;50 employees</b>	<b>50-99 employees</b>	<b>100 or more employees</b>
Agriculture, fisheries, forestry	36.6% <sup>†</sup> (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.

<sup>†</sup> Estimate does not meet standard of reliability or precision.  
\* Estimate was suppressed due to insufficient sample size.

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

<b>Employer Characteristics</b>	
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%)
<p><b>Source:</b> Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2015.  <b>Denominator:</b> Within each category, all employees in establishments that offer health insurance.  <b>Note:</b> “% 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>	

**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**

<b>Employer Characteristics</b>	<b>&lt;50 employees</b>	<b>50-99 employees</b>	<b>100 or more employees</b>
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.

**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**

<b>Employer Characteristics</b>	<b>&lt;50 employees</b>	<b>50-99 employees</b>	<b>100 or more employees</b>
% 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.

**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**

<b>Number of Employees</b>	<b>2003</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>
<b>U.S.</b>	13.0%	14.0%	12.5%	13.0%	11.2%	11.2%	11.6%	13.1%	12.3%	11.9%	11.6%	11.6%
<b>(U.S.)</b>	(0.8%)	(0.6%)	(0.3%)	(0.4%)	(0.3%)	(0.3%)	(0.4%)	(0.3%)	(0.3%)	(0.5%)	(0.4%)	(0.4%)
<b>&lt;10</b>	1.3%	1.3%	1.6%	1.8%	1.4%	1.2%	2.0%	1.6%	1.8%	1.4%	1.4%	1.2%
<b>(&lt;10)</b>	(0.2%)	(0.2%)	(0.3%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.3%)	(0.2%)	(0.2%)	(0.3%)	(0.3%)
<b>10-24</b>	2.4%	2.1%	1.3%	1.8%	1.6%	1.6%	1.4%	1.0%	1.2%	1.0% <sup>†</sup>	1.5%	1.3%
<b>(10-24)</b>	(0.6%)	(0.4%)	(0.4%)	(0.4%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.4%)	(0.4%)	(0.3%)
<b>25-99</b>	3.0%	3.3%	2.9%	2.9%	2.4%	2.4%	3.0%	3.1%	2.4%	2.2%	2.4%	1.7%
<b>(25-99)</b>	(0.7%)	(0.4%)	(0.6%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)
<b>100-999</b>	10.6%	8.7%	9.8%	8.3%	8.0%	7.5%	6.9%	6.8%	7.4%	6.3%	6.6%	6.0%
<b>(100-999)</b>	(1.1%)	(0.8%)	(0.6%)	(0.6%)	(0.6%)	(0.4%)	(0.6%)	(0.2%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)
<b>1,000+</b>	42.3%	44.8%	40.5%	40.6%	36.1%	34.5%	34.2%	37.7%	35.3%	34.3%	32.5%	31.6%
<b>(1,000+)</b>	(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.

<sup>†</sup>Estimate does not meet standard of reliability or precision.

**Exhibit 1.21**

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

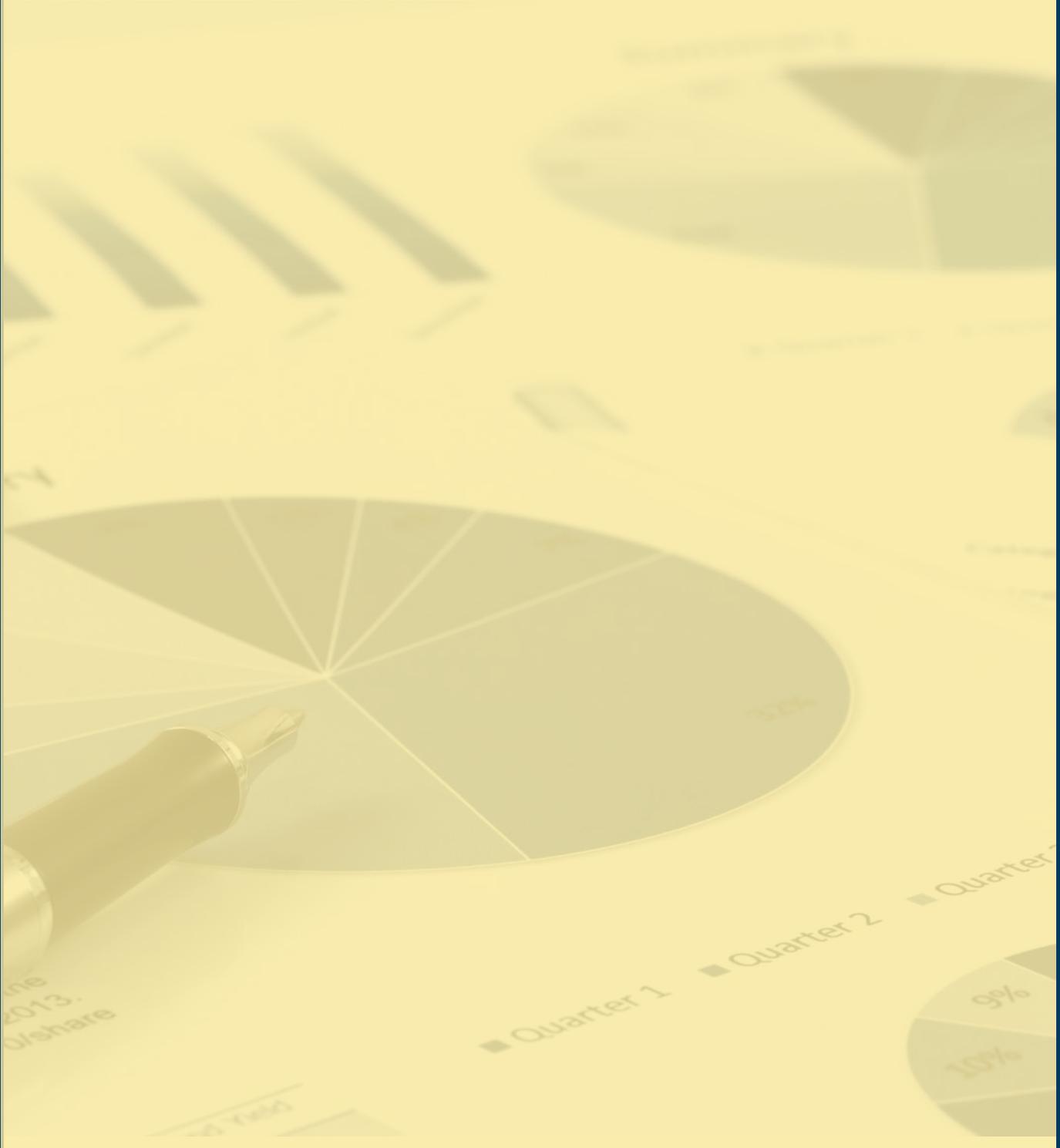
<b>Number of Employees</b>	<b>2003</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>
<b>U.S.</b>	13.3%	13.6%	12.7%	12.4%	10.5%	11.3%	10.8%	11.9%	11.6%	10.5%	10.3%	10.4%
<b>(U.S.)</b>	(0.7%)	(0.6%)	(0.2%)	(0.4%)	(0.4%)	(0.3%)	(0.4%)	(0.3%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)
<b>&lt;10</b>	2.3%	1.4%	2.3%	2.5%	2.3%	2.6%	2.2%	2.5%	2.6%	2.1%	2.0%	2.2%
<b>(&lt;10)</b>	(0.4%)	(0.2%)	(0.3%)	(0.3%)	(0.2%)	(0.3%)	(0.3%)	(0.2%)	(0.3%)	(0.4%)	(0.3%)	(0.4%)
<b>10-24</b>	3.7%	2.6%	3.1%	3.6%	3.4%	2.7%	2.3%	2.3%	2.8%	2.2%	2.4%	2.4%
<b>(10-24)</b>	(0.5%)	(0.3%)	(0.6%)	(0.5%)	(0.7%)	(0.3%)	(0.5%)	(0.4%)	(0.5%)	(0.6%)	(0.5%)	(0.5%)
<b>25-99</b>	4.9%	4.9%	5.0%	4.3%	2.9%	3.4%	3.3%	3.7%	3.4%	3.4%	2.9%	3.1%
<b>(25-99)</b>	(0.7%)	(0.5%)	(0.8%)	(0.4%)	(0.3%)	(0.2%)	(0.3%)	(0.4%)	(0.3%)	(0.4%)	(0.4%)	(0.5%)
<b>100-999</b>	9.9%	9.4%	10.1%	8.3%	7.7%	8.6%	7.8%	6.5%	7.5%	6.3%	7.1%	5.5%
<b>(100-999)</b>	(1.0%)	(0.5%)	(0.5%)	(0.9%)	(0.7%)	(0.4%)	(0.4%)	(0.4%)	(0.8%)	(0.7%)	(0.6%)	(0.6%)
<b>1,000+</b>	40.9%	42.1%	38.1%	35.7%	31.1%	31.8%	29.9%	31.9%	31.1%	27.8%	26.8%	26.1%
<b>(1,000+)</b>	(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.

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# Section 2: Employee Eligibility and Enrollment



## Employee Eligibility and Enrollment

In 2015, 47.8 percent of private-sector employees (57.3 million workers) were enrolled in a health plan through their employer (the "enrollment rate"). Among establishments that offered insurance, 76.0 percent of employees were eligible for health insurance in 2015 (the "eligibility rate"), and among eligible employees, 75.0 percent were enrolled (the "take-up rate"). Thus, 57.0 percent of all employees in establishments that offered health insurance were enrolled in coverage through their employer (the "coverage rate").

This section presents estimates for private-sector employees. The section examines trends from 2003 to 2015 in the following rates:

- Enrollment rate (percentage of all employees enrolled in their employer's health insurance plan regardless of whether the establishment offered health insurance),
- Coverage rate (percentage of all employees enrolled in their employer's health insurance plan at establishments that offered health insurance),
- Eligibility rate (percentage of employees eligible for health insurance at establishments offering health insurance), and
- Take-up rate (percentage of eligible employees who enrolled in health insurance).

Note that the enrollment rate is equal to the coverage rate multiplied by the offer rate (the percentage of employees who work at employers that offer insurance), and the coverage rate is equal to the eligibility rate multiplied by the take-up rate.

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

### ***Changes From 2003 to 2015***

#### **Overall**

- Between 2014 and 2015, there was no significant change in the overall percentage of private-sector employees covered by a health insurance plan offered by their employers (the "enrollment rate") and no significant change in the enrollment rate at large firms (100 or more employees). While there was no significant change in these rates, there was an increase in the number of enrollees overall, from 55.8 million in 2014 to 57.3 million in 2015 ( $p < 0.10$ ). There also was an increase in the number of enrollees at large firms, from 42.8 million to 44.4 million, as employment increased, both overall and for large firms (employment data not shown). In contrast, the enrollment rate for employees in small firms (fewer than 50 employees) declined from 28.3 percent to 27.1 percent ( $p < 0.10$ ), as the number of enrollees remained constant from 2014 to 2015 (8.9 million enrollees in both years) and employment grew (Exhibits 2.1 and 2.2).
- Among employees in establishments that offered health insurance, there was no significant change in coverage rates between 2014 (57.8 percent) and 2015 (57.0 percent). Underlying these estimates is a lack of a significant change in eligibility rates (75.4 percent in 2014 and 76.0 percent in 2015) and a decline in take-up rates from 76.7 percent to 75.0 percent. The

decline in take-up rates returned the overall take-up rate to a level similar to 2013 (74.8 percent) and continued the longer term downward trend in take-up rates that occurred from 2003 to 2013. The lack of a significant change in eligibility rates in 2015 followed a decline from 2013 to 2014 that brought eligibility rates to a level below rates from 2003 to 2013 (Exhibits 2.3, 2.5, and 2.7).

- While there were no significant year-to-year changes in overall coverage rates between 2013 and 2014 and 2014 and 2015, coverage rates in 2015 were significantly lower than in 2013 (58.2 percent in 2013 vs. 57.0 percent in 2015). The decline between 2013 and 2015 continued the 4.8 percentage point decline in coverage rates observed between 2003 and 2013. The decline in coverage rates between 2003 and 2013 reflects a decline in take-up rates as there was no long-term significant decline in eligibility rates between 2003 and 2013. In contrast, the decline in coverage rates between 2013 and 2015 reflects a decline in the eligibility rate between 2013 and 2014 (with no significant change between 2014 and 2015) and no overall changes in the take-up rate at the period's end points due to offsetting changes in the take-up rate between 2013 and 2014 and 2014 and 2015 (Exhibits 2.3, 2.5, and 2.7).

### **By Firm Size**

- Coverage rates for employees in large firms (100 or more employees) declined from 58.3 percent in 2014 to 57.1 percent in 2015 ( $p < .10$ ). This decline mainly reflects a decline in take-up rates, from 77.8 percent in 2014 to 76.0 percent in 2015, as there was no significant change in eligibility rates for large-firm employees during this time. Within the large firm category, take-up rates declined by 1.1 percentage points ( $p < .10$ ) for workers in firms with 1,000 or more employees, and by a larger amount for workers in firms with 100 to 999 employees (3.7 percentage points). There were no significant changes in coverage rates from 2014 to 2015 for employees in small (fewer than 50 employees) or medium firms (50-99 employees) (Exhibits 2.3, 2.5, 2.7, and 2.8).
- For large firms (100 or more employees), the 1.2 percentage point decline in coverage rates ( $p < .10$ ) from 2014 to 2015 was not accompanied by any significant change in enrollment rates due to an offsetting 1.5 percentage point increase in the offer rate. For employees in small firms (fewer than 50 employees), however, the enrollment rate declined by 1.2 percentage points ( $p < .10$ ) between 2014 and 2015 while the coverage rate did not change significantly. This was due to a 2.2 percentage point decline in the offer rate for small firms (Exhibits 1.1, 2.1, and 2.3).
- Between 2003 and 2013, coverage rates fell for employees in all three firm size categories. Over this period, coverage rates declined by 4.8 percentage points for employees overall (from 63.0 percent in 2003 to 58.2 percent in 2013). This decrease in coverage rates reflected declining take-up rates since eligibility rates did not significantly change between 2003 and 2013 for employees in any firm size category. From 2013 to 2014, there were no significant changes in coverage rates for employees in any firm size category. For employees in smaller firms (fewer than 100 workers), this was because there were no significant changes in eligibility or take-up rates. For employees in large firms (100 or more employees), this was due to offsetting changes in eligibility (a decline of 2.9 percentage points) and take-up rates (an increase of 2.3 percentage points). As discussed above, coverage rates for workers in large employers declined between 2014 and 2015. There was no significant change in coverage rates for workers in small or medium employers between 2014 and 2015, although eligibility rates for employees in medium firms increased by 3.7

percentage points and eligibility rates for employees in small firms increased by 1.4 percentage points ( $p < 0.10$ ) (Exhibits 2.3, 2.5, and 2.7).

### ***Changes From 2004 to 2015 by Percentage of Establishment's Workforce That Is Low Wage and by Firm Size***

- Between 2014 and 2015, coverage rates declined by 3.9 percentage points for employees in large low-wage employers (50 or more employees and 50 percent or more of the establishment's workforce earning less than \$11.50 per hour). This decline was due to a 6.3 percentage point decline in take-up rates, which reversed a 6.0 percentage point increase from 2013 to 2014. Eligibility rates, which had declined by 9.9 percentage points between 2013 and 2014, remained at this lower level in 2015 (48.0 percent). Similar to the decline for large low-wage employers, coverage rates for workers in small low-wage employers declined by 3.7 percentage points from 2014 to 2015 ( $p < 0.10$ ), reflecting a 6.5 percentage point decline in take-up rates. As was the case for large low-wage employers, there was no significant change in eligibility rates for employees in small low-wage employers (Exhibits 2.9, 2.10, and 2.11).
- For employees at higher wage employers, coverage rates declined by 1.5 percentage points at large employers, reflecting a decline in take-up rates of 1.6 percentage points. There was no significant change in coverage and take-up rates for employees in higher wage small firms. There was also no significant change in eligibility rates for employees at higher wage employers, regardless of size (Exhibits 2.9, 2.10, and 2.11).
- In 2004, employees in small and large low-wage employers had similar coverage rates (41.4 percent and 41.0 percent, respectively). (Estimates for 2003 are not included because of definitional differences with the 2004 to 2015 estimates.) Between 2004 and 2013, coverage rates declined for employees at both small and large low-wage employers, with some differences in the exact timing of the declines. Despite these differences, employees at small and large low-wage employers ended the period with almost identical coverage rates (33.3 percent at small employers and 33.2 percent at large employers in 2013). Between 2013 and 2015, however, coverage rates declined each year at large low-wage employers, but declined only from 2014 to 2015 for small low-wage employers ( $p < 0.10$ ). By 2015, the coverage rate at large low-wage employers (26.7 percent) was 3.1 percentage points lower than at small low-wage employers (29.8 percent) (Exhibit 2.9).
- Between 2004 and 2013, eligibility rates declined by 5.9 percentage points at small low-wage employers. At large low-wage employers, despite some variability over time, there was no significant difference in eligibility rates between the start and end of the period. Due to these different trends, eligibility rates at small low-wage employers were lower than those at large low-wage employers at the end of the 2004 to 2013 period. However, between 2013 and 2014, eligibility rates at large low-wage employers fell by 9.9 percentage points. This decline brought eligibility rates for such employers closer to those for small low-wage employers in 2014. In 2015, the eligibility rate for workers in large low-wage employers was lower than that for workers in small low-wage employers ( $p < 0.10$ ) (Exhibit 2.10).
- Between 2004 and 2013, take-up rates declined for low- and higher wage employers in both firm size categories. While workers at small low-wage employers had higher take-up rates than those at large low-wage employers from 2010 to 2013, the 2013-2014 rise in take-up rates at large low-wage employers brought their rates up to levels that were not significantly different from 2014 levels for small low-wage employers. The similar declines in take-up

rates for these two groups from 2014 to 2015 yielded similar take-up rates in 2015 (57.4 percent for small low-wage employers and 55.6 percent for large low-wage employers) (Exhibit 2.11).

### ***Differences by Firm Size, 2015***

- In 2015, enrollment rates varied significantly across all firm sizes, while coverage rates did not. Workers in firms with fewer than 50 employees had the lowest enrollment rate (27.1 percent), workers in medium firms (50-99 employees) had an enrollment rate of 47.0 percent, and workers in firms with 100 or more employees had the highest enrollment rate (56.4 percent) (Exhibit 2.1). Since coverage rates did not vary by firm size, the differences in enrollment rates reflect higher offer rates at larger employers compared with smaller employers (Exhibits 1.1 and 2.1).
- In 2015, there were no significant differences in eligibility and take-up rates between workers in small and medium firms. Workers in large firms had lower eligibility rates and higher take-up rates than workers in small and medium firms, but these differences were offsetting, which resulted in no significant differences in coverage rates (Exhibits 2.3, 2.5, and 2.7).
- Coverage rates in 2015 for workers in the smallest firms (fewer than 10 employees) were higher than coverage rates for workers in all other firm sizes (10-24, 25-99, 100-999, and 1,000 or more employees). These higher coverage rates reflect higher eligibility rates for workers in the smallest firms relative to workers in all other firm size categories except those with 10 to 24 employees and higher take-up rates relative to workers in all but the very largest firms (Exhibits 2.4, 2.6, and 2.8).
- Coverage rates were also higher in 2015 for workers in firms with 10 to 24 employees relative to workers in firms with 25 to 99 employees (57.1 percent and 54.5 percent, respectively) due to higher eligibility rates (79.9 percent and 76.9 percent, respectively) (Exhibits 2.4 and 2.6).
- Workers in the largest firms (1,000 or more employees) had coverage rates that were higher than workers in firms with 25 to 99 workers and 100 to 999 workers ( $p < .10$ ) due to higher take-up rates, despite lower eligibility rates ( $p < .10$  for comparison with category of 25-99 employees) (Exhibits 2.4, 2.6, and 2.8).

### ***Differences by State, 2015***

- The coverage rate varied by State in 2015, although most States were not significantly different from the national average of 57.0 percent. Three States were significantly below the national average: Colorado (47.2 percent), New York (52.9 percent), and Rhode Island (49.9 percent). The States significantly above the national average were California (60.0 percent), District of Columbia (63.6 percent), Florida (59.7 percent), Hawaii (62.8 percent), Idaho (62.4 percent), and Oklahoma (62.2 percent) (Exhibit 2.12).

### ***Differences by Industry and Selected Characteristics, 2015***

- Employees working in mining and manufacturing had the highest coverage rate (77.3 percent) of any industry sector. The high coverage rate in mining and manufacturing was due to a high eligibility rate in that sector (93.6 percent) compared with all other sectors and a high take-up rate (82.6 percent) compared with many other sectors. Employees working in financial services and real estate and wholesale trade also had relatively high coverage rates (73.6 percent and 72.8 percent, respectively). This was also due to a combination of high

eligibility rates (91.3 percent and 90.6 percent, respectively) and high take-up rates (80.6 percent and 80.3 percent, respectively). Conversely, employees working in retail trade and other services had the lowest coverage rates (37.2 percent and 36.3 percent, respectively), a product of having the lowest eligibility rates (57.6 percent and 57.9 percent, respectively) and the lowest take-up rates (64.6 percent and 62.8 percent, respectively) compared with all other sectors (Exhibits 2.13, 2.14, and 2.15).

- Employees in establishments that were for profit and unincorporated had a lower coverage rate than employees in establishments that were either nonprofit or for profit and incorporated (50.9 percent vs. 58.2 percent and 57.8 percent, respectively). Eligibility rates were higher at for-profit incorporated establishments relative to nonprofit or for-profit unincorporated establishments (77.0 percent vs. 73.9 percent and 72.6 percent, respectively). Employees in for-profit unincorporated establishments had the lowest take-up rate among ownership types (70.1 percent) and employees in nonprofit establishments had the highest take-up rate (78.7 percent). Employees in for-profit incorporated establishments had a take-up rate of 75.1 percent (Exhibits 2.16, 2.17, and 2.18).
- Employees in firms that were 20 years old or older had a higher coverage rate (58.0 percent) than employees in firms that were less than 5 years old, 5 to 9 years old, and 10 to 19 years old (49.0 percent, 52.9 percent, and 54.0 percent, respectively). Since there was no significant difference in eligibility rates, the difference in coverage was due to a higher take-up rate for employees in older firms (76.3 percent vs. 66.6 percent, 69.8 percent, and 70.9, respectively) (Exhibits 2.16, 2.17, and 2.18).
- Employees in firms with multiple locations had a higher coverage rate than those with a single location (57.9 percent vs. 55.0 percent). Since there was no significant difference in eligibility rates for firms with multiple locations and firms with a single location (75.7 percent vs. 76.6 percent, respectively), the difference in coverage rates was due to a higher take-up rate in firms with multiple locations (76.5 percent vs. 71.8 percent) (Exhibits 2.16, 2.17, and 2.18).
- The coverage rate increased directly with the percentage of full-time employees at an establishment, increasing from 13.9 percent for employees in establishments with 0 to 24 percent full-time employees to 67.9 percent in establishments with 75 percent or more full-time employees. The eligibility rate followed the same pattern, increasing from 27.5 percent to 87.1 percent. Take-up rates also followed a similar pattern, increasing from 50.7 percent in establishments with 0 to 24 percent full-time employees to 78.0 percent in firms with 75 percent or more full-time employees. (Exhibits 2.16, 2.17, and 2.18).
- Employees in higher wage establishments (less than 50 percent of the employees earned less than \$11.50 an hour) had more than double the coverage rate of employees in predominantly low-wage establishments (50 percent or more of the employees earned less than \$11.50 an hour) (65.5 percent vs. 27.0 percent). This was due to both a higher eligibility rate (83.8 percent vs. 48.4 percent) and a higher take-up rate (78.2 percent vs. 55.8 percent) among employees in higher wage establishments than in predominantly low-wage establishments (Exhibits 2.16, 2.17, and 2.18).

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**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**

<b>Number of Employees</b>	<b>2003</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>
<b>U.S.</b>	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%)
<b>&lt;50</b>	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%)
<b>50-99</b>	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%)
<b>100+</b>	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.

**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**

<b>Number of Employees</b>	<b>2003</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>
<b>U.S.</b>	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)
<b>&lt;50</b>	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)
<b>50-99</b>	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)
<b>100+</b>	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.

**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**

<b>Number of Employees</b>	<b>2003</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>
<b>U.S.</b>	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%)
<b>&lt;50</b>	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%)
<b>50-99</b>	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%)
<b>100+</b>	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.

**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**

<b>Number of Employees</b>	<b>2003</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>
<b>U.S.</b>	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%)
<b>&lt;10</b>	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%)
<b>10-24</b>	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%)
<b>25-99</b>	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%)
<b>100-999</b>	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%)
<b>1,000+</b>	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.

**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**

<b>Number of Employees</b>	<b>2003</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>
<b>U.S.</b>	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%)
<b>&lt;50</b>	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%)
<b>50-99</b>	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%)
<b>100+</b>	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.

**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**

<b>Number of Employees</b>	<b>2003</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>
<b>U.S.</b>	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%)
<b>&lt;10</b>	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%)
<b>10-24</b>	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%)
<b>25-99</b>	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%)
<b>100-999</b>	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%)
<b>1,000+</b>	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.

**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**

<b>Number of Employees</b>	<b>2003</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>
<b>U.S.</b>	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%)
<b>&lt;50</b>	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%)
<b>50-99</b>	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%)
<b>100+</b>	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.

**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**

<b>Number of Employees</b>	<b>2003</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>
<b>U.S.</b>	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%)
<b>&lt;10</b>	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%)
<b>10-24</b>	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%)
<b>25-99</b>	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%)
<b>100-999</b>	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%)
<b>1,000+</b>	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.

**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**

<b>Low Wage</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>
<b>Less than 50% Low-Wage Employees, Small Employers</b>	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%)
<b>50% or More Low-Wage Employees, Small Employers</b>	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%)
<b>Less than 50% Low-Wage Employees, Large Employers</b>	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%)
<b>50% or More Low-Wage Employees, Large Employers</b>	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.

**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**

<b>Low Wage</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>
<b>Less than 50% Low-Wage Employees, Small Employers</b>	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%)
<b>50% or More Low-Wage Employees, Small Employers</b>	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%)
<b>Less than 50% Low-Wage Employees, Large Employers</b>	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%)
<b>50% or More Low-Wage Employees, Large Employers</b>	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.

**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**

<b>Low Wage</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>
<b>Less than 50% Low-Wage Employees, Small Employers</b>	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%)
<b>50% or More Low-Wage Employees, Small Employers</b>	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%)
<b>Less than 50% Low-Wage Employees, Large Employers</b>	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%)
<b>50% or More Low-Wage Employees, Large Employers</b>	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.

**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.

**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**

<b>Industry</b>	
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%)
<b>Source:</b> Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2015.	
<b>Denominator:</b> Within each category, all employees in establishments that offer health insurance.	

**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**

<b>Industry</b>	
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%)
<b>Source:</b> Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2015.	
<b>Denominator:</b> Within each category, all employees in establishments that offer health insurance.	

**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**

<b>Industry</b>	
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%)
<b>Source:</b> Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2015.	
<b>Denominator:</b> Within each category, eligible employees in establishments that offer health insurance.	

**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**

<b>Employer Characteristics</b>	
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.

**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**

<b>Employer Characteristics</b>	
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%)
<b>Source:</b> Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2015.	
<b>Denominator:</b> Within each category, all employees in establishments that offer health insurance.	
<b>Note:</b> “% 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.	

**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**

<b>Employer Characteristics</b>	
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%)
<b>Source:</b> Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2015.	
<b>Denominator:</b> Within each category, eligible employees in establishments that offer health insurance.	
<b>Note:</b> “% 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.	

# Section 3: Health Insurance Premiums



## Health Insurance Premiums

In 2015, average annual health insurance premiums per enrollee with private-sector employer coverage were \$5,963 for single coverage, \$11,800 for employee-plus-one coverage, and \$17,322 for family coverage, representing increases of 2.2 percent for single coverage, 2.6 percent for employee-plus-one coverage, and 4.0 percent for family coverage over 2014 levels. The 2014 to 2015 growth rates for single premiums and employee-plus-one premiums were significantly lower than the 4.7 percent growth rates for both types of coverage from 2013 to 2014, while the 2014 to 2015 growth rate for family premiums was similar to the growth rate from 2013 to 2014.

Between 2003 and 2015, premiums for the three types of coverage grew by between 71.3 percent and 87.3 percent (average annual growth rates of between 4.6 percent and 5.4 percent). Premium growth rates showed substantial variation over the 12 years from 2003 to 2015. In the most recent 4-year period from 2011 to 2015, premium growth rates for all three types of coverage were relatively low, averaging between 3.4 percent and 3.6 percent per year.

In 2015, four States had average annual premiums that were lower than the national average and five States had average annual premiums that were higher than the national average for all three types of coverage.

This section presents information on recent growth rates in total premiums for single, employee-plus-one, and family coverage and trends in growth rates from 2003 to 2015, overall and by firm size. This section also examines variation in premiums in 2015 by firm size, State where the employer is located, industry, and other employer characteristics. Finally, this section presents information on the distribution of premiums, overall and by firm size.

### ***Premium Growth Rates: Comparison of 2014-2015 With Recent Years***

- Average health insurance premiums in 2015 were \$5,963 (single coverage), \$11,800 (employee-plus-one coverage), and \$17,322 (family coverage), representing increases of 2.2 percent, 2.6 percent, and 4.0 percent, respectively, over 2014 levels. The 2014 to 2015 annual growth rates for single and employee-plus-one coverage were lower than the 4.7 percent increase for both types of coverage from 2013 to 2014, while growth rates for family coverage were similar in these two periods (4.0 percent vs. 3.9 percent) (Exhibits 3.1 and 3.2).
- The 2014 to 2015 growth rates for single, employee-plus-one, and family premiums were all lower than the corresponding growth rates for 2008 to 2009, 2009 to 2010, and 2010 to 2011 ( $p < .10$  for the 2008 to 2009 family growth rate), but there were no significant differences for any of the three types of coverage between the 2014 to 2015 growth rate and the growth rates from 2011 to 2012 or 2012 to 2013 (Exhibit 3.2).

### ***Premium Growth Rates From 2003 to 2015***

- Between 2003 and 2015, premiums for all types of coverage increased substantially but at slightly faster rates for family coverage than for single or employee-plus-one coverage. Premiums grew by 71.3 percent for single coverage (\$3,481 to \$5,963), 77.5 percent for employee-plus-one coverage (\$6,647 to \$11,800), and 87.3 percent for family coverage

(\$9,249 to \$17,322) (Exhibit 3.1). These increases represented average annual growth rates of 4.6 percent for single coverage, 4.9 percent for employee-plus-one coverage, and 5.4 percent for family coverage.

- Premium growth rates varied over the 12 years from 2003 to 2015. In the most recent years, from 2011 to 2015, average annual growth rates for single, employee-plus-one, and family coverage were all relatively low (between 3.4 percent and 3.6 percent). Another period of relatively slow growth for all three types of coverage lasted from 2005 to 2008, with average annual growth rates ranging from 3.2 percent to 4.6 percent. There were also two periods of relatively higher premium growth for the three types of coverage: from 2003 to 2005, when average annual growth rates were between 7.1 percent and 7.7 percent, and from 2008 to 2011, when average annual growth rates were between 6.0 percent and 6.9 percent (Exhibits 3.2 and 3.3).

### ***Premiums by Firm Size, 2003 to 2015***

- In 2003, average single premiums were lower in firms with 100 or more employees (\$3,430) than in firms with fewer than 50 employees (\$3,623). From 2003 to 2015, however, single premiums increased more rapidly in the largest firms than in the smallest firms (75.1 percent vs. 64.1 percent). Thus, by 2015, there was no significant difference in single premiums between firms with 100 or more employees (\$6,006) and firms with fewer than 50 employees (\$5,947) (Exhibit 3.4).
- In 2015, single premiums were about 5 to 6 percent higher in the largest firms (\$6,006) and the smallest firms (\$5,947) than in firms with 50 to 99 employees (\$5,642) (Exhibit 3.4).
- In 2003, there were no statistically significant differences in employee-plus-one premiums by firm size. From 2003 to 2015, however, employee-plus-one premiums grew more slowly in firms with 50 to 99 employees (57.7 percent) than in firms with fewer than 50 employees (72.5 percent) and in firms with 100 or more employees (80.0 percent). By 2015, average employee-plus-one premiums were about 7 to 8 percent lower in firms with 50 to 99 employees (\$10,885) than in the smallest (\$11,666) and largest (\$11,892) firms (Exhibit 3.5).
- In 2003, there were no significant differences in average family premiums by firm size. However, from 2003 to 2015, family premiums grew faster at the largest firms than at smaller firms (90.9 percent in firms with 100 or more employees vs. 74.6 percent in firms with 50 to 99 employees and 70.8 percent in firms with fewer than 50 employees). Thus, by 2015, family premiums in the largest firms (\$17,612) were about 8 percent higher than in firms with 50 to 99 employees (\$16,336) and almost 11 percent higher than in firms with fewer than 50 employees (\$15,919) (Exhibit 3.6).
- Estimates by detailed firm-size categories show that the smallest firms (fewer than 10 employees) had higher average annual single premiums (\$6,341) than any other firm-size category. In contrast, for family coverage, firms with 1,000 or more employees had higher average premiums (\$17,725) than any other firm-size category (Exhibit 3.7).
- One factor that may affect differences in family premiums by firm size is that larger firms are much more likely to offer employee-plus-one coverage than smaller firms (e.g., 94.6 percent of eligible employees in firms with 1,000 or more employees have offers of employee-plus-one coverage compared with 60.4 percent in firms with fewer than 10 employees) (data presented in Exhibit 1.13 in Section 1). Thus, at large firms, two-person families are less likely to be included in the risk pool for family policies, and average family premiums would tend to be higher than if two-person families were in the family policy risk pool along with

larger families. At many small firms, on the other hand, workers seeking coverage for themselves and a single dependent may purchase a family policy if no employee-plus-one coverage is offered. This would tend to make the average family policy premium lower in those firms.

### ***Premiums by State, 2015***

- In 2015, average annual premiums for single, employee-plus-one, and family coverage were \$5,963, \$11,800, and \$17,322, respectively. Four States had average annual premiums that were significantly lower than the national average for all three types of coverage. These States were Arkansas, Iowa, Mississippi, and Tennessee. Five States (Alaska, District of Columbia, Massachusetts, New Hampshire, and New York) had average annual premiums that were significantly higher than the national average for all three types of coverage (Exhibits 3.8, 3.9, and 3.10).
- In total, nine States had average annual premiums for single coverage that were significantly lower than the national average of \$5,963. These States were Arkansas, Georgia, Hawaii, Iowa, Kansas, Minnesota, Mississippi, Oklahoma, and Tennessee. There were also nine States that had average annual single premiums that were significantly higher than the national average. These States were Alaska, Connecticut, Delaware, District of Columbia, Massachusetts, New Hampshire, New York, Pennsylvania, and Rhode Island (Exhibit 3.8).
- Nine States had average annual premiums for employee-plus-one coverage that were significantly lower than the national average of \$11,800. These States were Arkansas, Iowa, Kansas, Mississippi, Nebraska, North Dakota, Oklahoma, Tennessee, and Utah. Seven States had average annual employee-plus-one premiums that were significantly above the national average. These States were Alaska, Connecticut, District of Columbia, Massachusetts, New Hampshire, New York, and Rhode Island (Exhibit 3.9).
- In 2015, the average annual family premium was \$17,322. Eleven States had average annual family premiums that were significantly lower than the national average. These States were Arkansas, Florida, Hawaii, Iowa, Maine, Michigan, Mississippi, North Dakota, South Dakota, Tennessee, and Utah. Eight States had family premiums that were significantly above the national average. These States were Alaska, California, Delaware, District of Columbia, Massachusetts, New Hampshire, New Jersey, and New York (Exhibit 3.10).

### ***Premiums by Industry Category, 2014***

- In 2015, establishments in professional services had average premiums of \$6,412 for single coverage, \$12,349 for employee-plus-one coverage, and \$18,485 for family coverage. These premiums were higher than the premiums for any other industry category, although the difference in employee-plus-one premiums between the professional services and agriculture/fisheries/forestry industry categories was significant only at the 10 percent level (Exhibits 3.11, 3.12, and 3.13).
- Establishments in retail trade had average single premiums (\$5,499) that were between 4 percent and 14 percent lower than single premiums for establishments in mining and manufacturing (\$5,722), utilities and transportation (\$5,893), wholesale trade (\$5,809), financial services/real estate (\$6,206), and professional services (\$6,412) (Exhibit 3.11).
- Establishments in agriculture/fisheries/forestry industries had average single premiums (\$4,698) and family premiums (\$12,709) that were significantly lower than premiums for any

other industry category. Compared with establishments in agriculture/fisheries/forestry, establishments in professional services industries had single premiums that were about 35 percent higher (\$6,412 vs. \$4,698) and family premiums that were about 45 percent higher (\$18,485 vs. \$12,709) (Exhibit 3.13).

### **Premiums by Selected Employer Characteristics, 2014**

- In 2015, predominantly low-wage establishments (50 percent or more of employees earn less than \$11.50 per hour) had lower average premiums than higher wage establishments for single coverage (\$5,517 vs. \$6,029), employee-plus-one coverage (\$11,298 vs. \$11,844), and family coverage (\$15,566 vs. \$17,466) (Exhibits 3.14, 3.15, and 3.16).
- Premiums for all three types of coverage for nonprofit employers were higher than premiums for unincorporated and incorporated for-profit employers (\$6,704 vs. \$5,786 and \$5,829, respectively, for single coverage; \$12,920 vs. \$11,348 and \$11,622, respectively, for employee-plus-one coverage; and \$18,961 vs. \$17,177 and \$16,996, respectively, for family coverage) (Exhibits 3.14, 3.15, and 3.16).
- In 2015, establishments in firms that were 20 years old or older had higher premiums than establishments in firms that were 10 to 19 years old, 5 to 9 years old, or 0 to 4 years old (\$6,052 vs. \$5,782, \$5,584, and \$5,136, respectively, for single coverage; \$11,927 vs. \$11,194, \$11,141, and \$10,711, respectively, for employee-plus-one coverage; and \$17,543 vs. \$16,186, \$16,656, and \$15,186, respectively, for family coverage) (Exhibits 3.14, 3.15, and 3.16).
- Establishments in firms with multiple locations had higher premiums than establishments in single-location firms for family coverage (\$17,703 vs. \$16,171), employee-plus-one coverage (\$11,919 vs. \$11,420), and single coverage (\$6,045 vs. \$5,806) (Exhibits 3.14, 3.15, and 3.16).

### **Premium Distributions, 2014**

- In 2015, premium distributions for all three types of coverage showed substantial variation as the 90<sup>th</sup> percentile value was more than twice as large as the 10<sup>th</sup> percentile value for single premiums (\$8,200 vs. \$3,600), employee-plus-one premiums (\$16,000 vs. \$7,500), and family premiums (\$24,000 vs. \$11,000) (Exhibit 3.17).
- Single and employee-plus-one premiums for establishments in firms with fewer than 50 employees showed more variability than premiums for firms with 100 or more employees. In particular, premiums for both types of coverage were lower in the smallest firms than in the largest firms at the 10<sup>th</sup>, 25<sup>th</sup>, and 50<sup>th</sup> percentiles, but were *higher* at the 90<sup>th</sup> percentiles (\$9,000 vs. \$8,100 for single coverage and \$17,000 vs. \$16,000 for employee-plus-one coverage). Family premiums in the smallest firms were lower than premiums in the largest firms at the 10<sup>th</sup>, 25<sup>th</sup>, 50<sup>th</sup>, and 75<sup>th</sup> percentiles, while 90<sup>th</sup> percentile premiums were the same (\$24,000) (Exhibit 3.17).
- Premiums for all three types of coverage were lower in firms with 50 to 99 employees than in the largest firms at the 10<sup>th</sup>, 25<sup>th</sup>, 50<sup>th</sup>, and 75<sup>th</sup> percentiles of the premium distributions, although the difference in family premiums at the 75<sup>th</sup> percentile was significant only at the 10 percent level. In contrast, there were no statistically significant differences in premiums for single, employee-plus-one, or family coverage across these two firm-size categories at the 90<sup>th</sup> percentile (Exhibit 3.17).

**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 (\$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)
Plus One	\$6,647 (\$33)	\$7,056 (\$39)	\$7,671 (\$44)	\$7,988 (\$48)	\$8,535 (\$43)	\$9,053 (\$34)	\$9,664 (\$60)	\$10,329 (\$105)	\$10,621 (\$56)	\$10,990 (\$54)	\$11,503 (\$60)	\$11,800 (\$58)
Family	\$9,249 (\$45)	\$10,006 (\$28)	\$10,728 (\$41)	\$11,381 (\$32)	\$12,298 (\$81)	\$13,027 (\$25)	\$13,871 (\$75)	\$15,022 (\$98)	\$15,473 (\$95)	\$16,029 (\$61)	\$16,655 (\$79)	\$17,322 (\$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.

**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**

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

**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**

<b>Period</b>	<b>Single</b>	<b>Employee-plus-one</b>	<b>Family</b>
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.

**Exhibit 3.4**  
**Average total single premium (standard error) per enrolled employee, by firm size, 2003-2015**

<b>Number of Employees</b>	<b>2003</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>
<b>U.S.</b>	\$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)
<b>&lt;50</b>	\$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)
<b>50-99</b>	\$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)
<b>100+</b>	\$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.

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

<b>Number of Employees</b>	<b>2003</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>
<b>U.S.</b>	\$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)
<b>&lt;50</b>	\$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)
<b>50-99</b>	\$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)
<b>100+</b>	\$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.

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

<b>Number of Employees</b>	<b>2003</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>
<b>U.S.</b>	\$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)
<b>&lt;50</b>	\$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)
<b>50-99</b>	\$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)
<b>100+</b>	\$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.

**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**

<b>Number of Employees</b>	<b>Single</b>	<b>Employee-plus-one</b>	<b>Family</b>
United States	\$5,963 (\$26)	\$11,800 (\$58)	\$17,322 (\$95)
<b>Firm size in 3 categories</b>			
<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)
<b>Firm size in 5 categories</b>			
<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.

**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.

**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.

**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.

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

<b>Industry</b>	
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)
<b>Source:</b> Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2015.	

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

<b>Industry</b>	
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)
<b>Source:</b> Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2015.	

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

<b>Industry</b>	
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)
<b>Source:</b> Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2015.	

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

<b>Employer Characteristics</b>	
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.

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

<b>Employer Characteristics</b>	
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.

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

<b>Employer Characteristics</b>	
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.

**Exhibit 3.17**

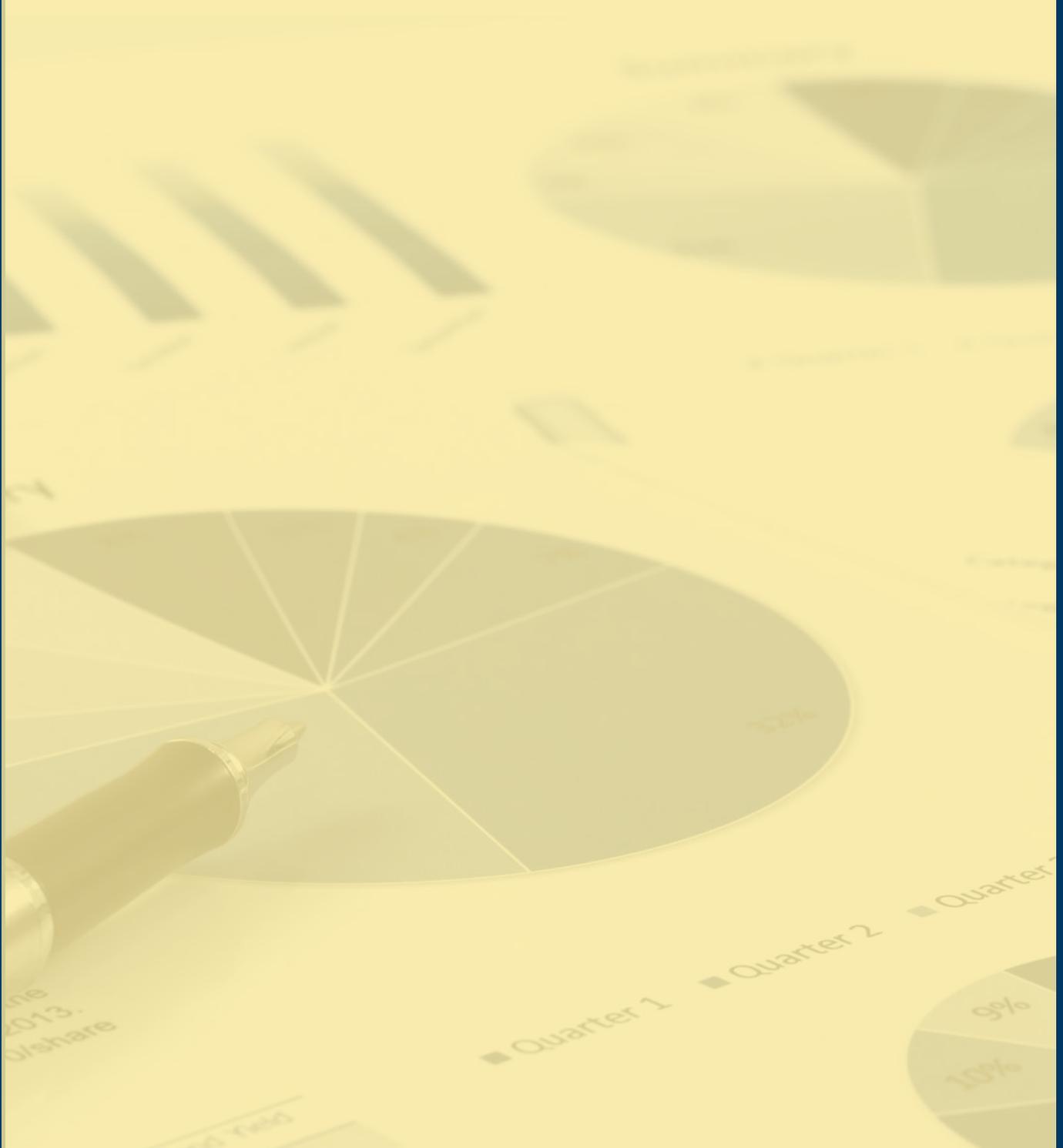
**Premium distributions (standard error) for employees enrolled in single, employee-plus-one, and family coverage, overall and by firm size, 2015**

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.

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# Section 4: Employee and Employer Contributions



## Employee and Employer Contributions

In 2015, enrolled employees paid 21.1 percent of total premiums for single coverage, 27.3 percent for employee-plus-one coverage, and 27.2 percent for family coverage, percentages that were not significantly different from 2014. In 2015, average employee contributions were \$3,220 for employee-plus-one coverage and \$4,710 for family coverage, representing increases of 4.0 percent and 4.2 percent, respectively, over 2014 levels. Employee contributions for single coverage in 2015 (\$1,255) were not significantly different from average contributions in 2014. At the same time, average annual employer contributions for single, employee-plus-one, and family coverage increased by 2.1 percent to 3.9 percent, depending on the type of coverage.

This section examines how employee and employer premium contributions changed between 2003 and 2015, both in nominal dollars and as a percentage of annual per-enrollee premiums. This section also examines variation in employee premium contributions by coverage type, the State where the enrolled employee's establishment is located, firm size, industry, and other employer characteristics. In addition, the distribution of employee contributions by firm size is presented.

### ***Employee and Employer Premium Contributions, 2003 to 2015***

- In 2015, enrolled employees paid 21.1 percent of total premiums for single coverage, 27.3 percent for employee-plus-one coverage, and 27.2 percent for family coverage. The employee shares of total premiums in 2015 were not significantly different from 2014 levels for any coverage type (Exhibit 4.1).
- Enrolled employees in single coverage contributed a smaller share of premiums than enrolled employees in employee-plus-one and family coverage in all years from 2003 to 2015 (Exhibit 4.1).
- Average employee contributions in 2015 were \$3,220 (employee-plus-one coverage) and \$4,710 (family coverage), representing increases of 4.0 percent and 4.2 percent, respectively, over 2014 levels. The average employee contribution for single coverage in 2015 (\$1,255) was not significantly different from the average contribution in 2014. In most years from 2003 to 2014, there were significant annual increases in average employee contributions for each coverage type (Exhibit 4.2).
- Average employer contributions in 2015 were \$4,708 (single coverage), \$8,579 (employee-plus-one coverage), and \$12,612 (family coverage), representing increases of 2.4 percent, 2.1 percent, and 3.9 percent, respectively, over employer contribution levels in 2014. There were significant annual increases in average employer contributions for each coverage type in most years from 2003 to 2014 (Exhibits 4.3, 4.4, and 4.5).
- From 2003 to 2015, the percentage of total premiums paid by employees increased by 3.7 percentage points, 3.6 percentage points, and 2.5 percentage points for single, employee-plus-one, and family coverage, respectively. This was because employee contributions increased more rapidly than employer contributions over the entire period for each type of coverage (Exhibit 4.1, 4.3, 4.4, and 4.5).

## ***Employee Premium Contributions by Firm Size, 2003 to 2015***

### **Percentage Contributed for Single Coverage**

- In 2015, enrolled employees in small firms contributed a lower percentage of single premiums than those in larger firms (17.9 percent in firms with fewer than 50 employees vs. 21.8 percent in firms with 50 to 99 and 100 or more employees). This was also true in almost all years between 2003 and 2014. From 2003 to 2015, there were no significant differences in the percentage of single premiums paid between enrolled employees in firms with 50 to 99 employees and those in firms with 100 or more employees (Exhibit 4.6).
- In 2015, employees with single coverage in smaller firms (fewer than 10 employees and 10 to 24 employees) paid 13.8 percent and 17.5 percent of their premiums, respectively, which was lower than the percentages paid by enrolled employees in firms with 25 to 99 employees (21.7 percent), 100 to 999 employees (21.0 percent), and 1,000 or more employees (22.1 percent) (Exhibit 4.12).
- One factor behind the lower percentage of single premiums contributed by enrolled employees in smaller firms than in larger firms is the much higher percentage of small-firm enrollees with no required employee premium contribution. In 2015, for example, 60.5 percent and 44.2 percent of employees with single coverage in firms with fewer than 10 employees and with 10 to 24 employees, respectively, had no required premium contribution. In contrast, only 13.9 percent and 4.9 percent of employees with single coverage in firms with 100 to 999 employees and with 1,000 or more employees, respectively, were not required to contribute to single premiums (Exhibits 4.12 and 4.14).
- The percentage of enrolled employees with no required employee contribution for single coverage decreased between 2003 and 2015 for firms of all sizes but remained higher at smaller firms throughout the period (Exhibit 4.14).

### **Percentage Contributed for Dependent Coverage**

- In all years between 2003 and 2015, enrolled employees in small firms (fewer than 50 employees) paid either the same or a higher percentage of premiums for employee-plus-one and family coverage than enrolled employees in large firms (100 or more employees). Enrolled employees in medium firms (50 to 99 employees) contributed the same or a larger share of premiums for both types of coverage than those in both small and large firms over the entire period (Exhibits 4.8 and 4.10).
- In 2015, employees with employee-plus-one coverage in the smallest firms paid a lower percentage of their premium (20.9 percent) than enrollees in the four other firm size categories (32.2 percent, 34.3 percent, 30.1 percent, and 25.3 percent in firms with 10 to 24 employees, 25 to 99 employees, 100 to 999 employees, and 1,000 or more employees, respectively) (Exhibit 4.12).
- Employees with employee-plus-one coverage in firms with 25 to 99 employees paid 34.3 percent of their premium in 2015, a higher percentage than enrolled employees in firms with fewer than 10, 100 to 999, and 1,000 or more employees. Within the large-firm category (100 or more employees), in 2015, employees with employee-plus-one coverage in firms with 100 to 999 employees paid a higher percentage of their premiums than those with 1,000 or more employees (30.1 percent vs. 25.3 percent) (Exhibit 4.12).

- In 2015, employees with family coverage in the smallest firms paid a lower percentage of their premium (23.2 percent) than enrollees in firms with 10 to 24 employees (29.8 percent), 25 to 99 employees (33.6 percent), and 100 to 999 employees (30.0 percent). (Exhibit 4.12).
- Employees with family coverage in firms with 25 to 99 employees paid 33.6 percent of their premium in 2015, a higher percentage than enrolled employees in firms with fewer than 10, 100 to 999, and 1,000 or more employees. Within the large-firm category (100 or more employees), those in firms with 100 to 999 employees paid a higher percentage of their premium in 2015 than those with 1,000 or more employees (30.0 percent vs. 25.6 percent) (Exhibit 4.12).
- In 2015, the percentage of enrolled employees with no required premium contribution for employee-plus-one and family coverage was higher for employees in firms with fewer than 10 employees (48.3 percent and 54.4 percent, respectively) and with 10 to 24 employees (23.1 percent and 29.5 percent, respectively) than in firms with 25 to 99 employees (13.9 percent and 17.9 percent, respectively), 100 to 999 employees (4.9 percent and 8.7 percent, respectively), and 1,000 or more employees (4.3 percent and 3.3 percent, respectively) (Exhibits 4.15 and 4.16).

### **Employee Contributions for Single Coverage (Dollar Amount)**

- In 2015, employees with single coverage in small firms (fewer than 50 employees) contributed a smaller dollar amount for their coverage (\$1,065) than employees in larger firms (\$1,230 in firms with 50 to 99 employees and \$1,307 in firms with 100 or more employees) (Exhibit 4.7).
- Within the small-firm category (fewer than 50 employees), enrolled employees in firms with fewer than 10 employees contributed a smaller dollar amount for their single coverage (\$877) in 2015 than those in firms with 10 to 24 employees (\$1,043). Within the large-firm category (100 or more employees), enrolled employees in firms with 1,000 or more employees contributed a greater dollar amount for single coverage (\$1,328) in 2015 than those in firms with 100 to 999 employees (\$1,258) (Exhibit 4.13).

### **Employee Contributions for Dependent Coverage (Dollar Amount)**

- In 2015, employees with employee-plus-one coverage in firms with 100 or more employees had lower employee premium contributions (\$3,144) than employees in firms with fewer than 50 employees (\$3,454) and employees in firms with 50 to 99 employees (\$3,765) (Exhibit 4.9).
- In the more detailed firm size categories, there was no significant difference between the amount paid by employees with employee-plus-one coverage in the smallest firms (fewer than 10 employees) and the largest firms (1,000 or more employees) in 2015, but enrollees in both firm size categories paid a lower dollar amount (\$2,663 and \$2,990, respectively) than enrolled employees in the three other firm size categories (10 to 24, 25 to 99, and 100 to 999 employees) (Exhibit 4.13).
- In 2015, employees with family coverage in firms with 50 to 99 employees contributed a higher dollar amount (\$5,502) than those in firms with fewer than 50 employees (\$4,587) and those with 100 or more employees (\$4,671) (Exhibit 4.11).

- In the more detailed firm size categories, employees with family coverage in the smallest firms (fewer than 10 employees) contributed \$3,635 in 2015, a smaller amount than employees with family coverage in the four other firm size categories (10 to 24, 25 to 99, 100 to 999, and 1,000 or more employees) (Exhibit 4.13).

### **Trends in Employee Contributions (Dollar Amount)**

- Between 2014 and 2015, family employee premium contributions in firms with 100 or more employees increased by 4.2 percent (from \$4,483 to \$4,671), but single and employee-plus-one premium contributions did not change significantly. Employee premium contributions were not significantly different from their 2014 levels for enrollees at firms with fewer than 100 employees for any coverage type (Exhibits 4.7, 4.9, and 4.11).
- Between 2003 and 2015, the growth rate of employee premium contributions for single coverage did not vary by firm size. In contrast, employee premium contributions for employee-plus-one coverage increased more rapidly in large firms (100 or more employees) than in firms with 50 to 99 employees (by 110.4 percent and 74.1 percent, respectively). Similarly, employee premium contributions for family coverage increased more rapidly in large firms than in firms with fewer than 50 employees (by 112.9 percent and 83.9 percent, respectively) (Exhibits 4.7, 4.9, and 4.11).
- There was no significant difference in the percentage point increases in the share of family premiums paid by employees between 2003 and 2015 at small and large firms. Thus, the more rapid increase in family-coverage employee contributions at large firms than at firms with fewer than 50 employees during this period was due to a more rapid increase in total family premiums at large firms (Exhibits 3.6 and 4.10). This was also the case for employee-plus-one contributions at large and medium employers. There was no significant difference in the percentage point increases in the employee share of employee-plus-one premiums between large firms and firms with 50 to 99 employees between 2003 and 2015. Therefore, the more rapid increase in employee-plus-one enrollee contributions at large firms over this period was entirely due to a more rapid increase in total premiums (Exhibits 3.5 and 4.8).

### ***Employee Premium Contributions by State, 2015***

- The percentage of premiums paid by employees with single coverage varied by State in 2015, from 9.9 percent in Hawaii to 25.5 percent in Connecticut. States where the enrollee's share of single-coverage premiums was higher than the national average of 21.1 percent were Connecticut, Florida, Maryland, Massachusetts, Nebraska, and New Jersey. States where the enrollee's share of single-coverage premiums was lower than the national average were Alaska, California, District of Columbia, Hawaii, Kentucky, Montana, Oregon, Pennsylvania, and Washington (Exhibit 4.17).
- The percentage of premiums paid by employee-plus-one-coverage enrollees also varied by State, from 21.1 percent in Alabama to 32.4 percent in Mississippi. States where the enrollee's share of employee-plus-one premiums was higher than the national average of 27.3 percent were Florida, Louisiana, Nebraska, North Dakota, South Dakota, and Texas. States where the enrollee's share of employee-plus-one premiums was lower than the national average were Alaska, Delaware, Idaho, Michigan, and Pennsylvania (Exhibit 4.18).

- In 2015, the percentage of premiums paid by family-coverage enrollees varied by State, from 20.9 percent in Alaska to 35.4 percent in Maryland. States where the enrollee's share of family-coverage premiums was higher than the national average of 27.2 percent were Alabama, Florida, Iowa, Louisiana, Maryland, Mississippi, Nebraska, North Dakota, Oklahoma, South Dakota, and Texas. States where the enrollee's share was lower than the national average were Alaska, Delaware, Illinois, Massachusetts, Michigan, Ohio, and Pennsylvania (Exhibit 4.19).
- The dollar amount of average single-coverage employee contributions also varied by State, from \$544 in Hawaii to \$1,652 in Connecticut. States with employee premium contributions for single coverage that exceeded the national average of \$1,255 were Connecticut, Maryland, Massachusetts, New Hampshire, New Jersey, New York, and Rhode Island. States with employee premium contributions that were smaller than the national average were California, District of Columbia, Hawaii, Kentucky, Michigan, Montana, Oregon, and Washington (Exhibit 4.20).
- The dollar amount of average employee-plus-one-coverage employee contributions varied by State, from \$2,409 in Idaho to \$3,712 in Maryland. States with employee premium contributions for employee-plus-one coverage that exceeded the national average of \$3,220 were Connecticut and Louisiana. States with employee contributions for employee plus-one coverage that were smaller than the national average were Idaho, Iowa, Michigan, and Pennsylvania (Exhibit 4.21).
- In 2015, the dollar amount of average family-coverage employee contributions varied by State, from \$3,646 in Michigan to \$6,365 in Maryland. States with employee contributions for family coverage that exceeded the national average of \$4,710 were Connecticut, Florida, Louisiana, Maryland, North Dakota, Oklahoma, and Texas. States with employee contributions for family coverage that were smaller than the national average were Illinois, Kentucky, Michigan, Ohio, and Pennsylvania (Exhibit 4.22).

### ***Employee Premium Contributions by Industry, 2015***

- In 2015, enrollees in retail trade paid a higher percentage of their single premiums (26.8 percent) than enrollees in any other industry group except agriculture, fisheries, and forestry (24.9 percent) (Exhibit 4.23).
- Enrollees in retail trade paid a higher percentage of employee-plus-one premiums (35.5 percent) than enrollees in any other industry group except construction (31.8 percent) and agriculture, fisheries, and forestry (33.6 percent) (Exhibit 4.24).
- Enrollees in retail trade and other services paid a higher percentage of family premiums (33.5 percent and 30.8 percent, respectively) than enrollees in any other industry group except agriculture, fisheries, and forestry (28.8 percent) (Exhibit 4.25).

### ***Employee Premium Contributions by Selected Employer Characteristics, 2015***

- In 2015, enrollees in nonprofit employers contributed a lower percentage of single premiums (16.5 percent) compared with enrollees in for-profit employers (22.0 percent for incorporated employers and 22.6 percent for unincorporated employers, respectively) (Exhibit 4.26).
- Among enrollees in employers with different ownership types, the percentages of employee-plus-one and family premiums paid by enrollees were highest among for-profit

unincorporated employers (32.7 percent and 30.9 percent, respectively) and lowest among nonprofit employers (23.6 percent and 23.9 percent, respectively). The percentages of employee-plus-one and family premiums paid by enrollees in for-profit incorporated employers were 27.4 percent and 27.5 percent, respectively (Exhibits 4.27 and 4.28).

- Employees in firms with two or more locations contributed a higher percentage of premiums for single coverage than those with a single location but a lower percentage for employee-plus-one and family coverage (Exhibits 4.26, 4.27, and 4.28).
- Enrollees in establishments with 75 percent or more full-time employees paid a lower percentage of premiums for single coverage compared with enrollees in establishments where less than 75 percent of employees worked full time. They also paid a lower share of premiums for employee-plus-one and family coverage compared with enrollees in establishments where less than 50 percent of employees worked full time (Exhibits 4.26, 4.27, and 4.28).

### ***Employee Premium Contributions in Predominantly Low Wage vs. Higher Wage Establishments, 2004 to 2015***

- In 2015, enrollees in establishments that were predominantly low wage (50 percent or more of employees earned less than \$11.50 per hour) contributed a larger percentage of their premiums than those in higher wage establishments. Employees in low-wage establishments contributed 26.2 percent, 33.8 percent, and 34.4 percent of their premiums for single, employee-plus-one, and family coverage, respectively, compared with 20.4 percent, 26.7 percent, and 26.7 percent in higher wage establishments (Exhibits 4.26, 4.27, and 4.28).
- Enrolled employees in predominantly low-wage establishments contributed a larger percentage of their premiums for single, employee-plus-one, and family coverage than those in higher wage establishments in all years between 2004 and 2015 (Exhibits 4.29, 4.31, and 4.33).
- The percentage of total premiums contributed by employees for each coverage type was not statistically different between 2014 and 2015 for both low- and higher wage establishments (Exhibits 4.29, 4.31, and 4.33).
- In 2015, enrollees in low-wage establishments had higher premium contributions than their counterparts in higher wage establishments. Average employee contributions were \$1,444, \$3,819, and \$5,354 for single, employee-plus-one, and family coverage, respectively, in predominantly low-wage establishments and \$1,228, \$3,167, and \$4,658 in higher wage establishments (Exhibits 4.30, 4.32, and 4.34).
- From 2004 to 2015, there were no significant differences between low-wage and higher wage establishments in the percentage point increases in the shares of total premiums paid by employees for single and employee-plus-one coverage. The percentage of single premiums paid by employees increased by 3.4 percentage points in low-wage establishments and by 3.3 percentage points in higher wage establishments over this period. The corresponding increases for employee-plus-one coverage were 5.1 percentage points and 4.0 percentage points for low-wage and higher wage establishments, respectively. In contrast, there was a larger percentage point increase in the share of premiums paid by employees for family coverage in low-wage establishments over this period (6.5 percentage points) than in higher wage establishments (2.9 percentage points) (Exhibits 4.29, 4.31, and 4.33).

## ***Distributions of Employee Contributions, Overall and by Firm Size, 2015***

- In 2015, the average employee premium contribution was higher than the median (50th percentile) employee premium contribution for all three types of coverage: single coverage (\$1,255 vs. \$1,100), employee-plus-one coverage (\$3,220 vs. \$2,800), and family coverage (\$4,710 vs. \$4,100) (Exhibit 4.35).
- In 2015, the employee premium contribution distribution for all three coverage types showed substantial variation as enrolled employees at the top end of the distribution (90th percentile) paid much larger amounts than those at the bottom end of the distribution (10th percentile) for single coverage (\$2,500 vs. \$0), employee-plus-one coverage (\$6,000 vs. \$690), and family coverage (\$8,900 vs. \$640) (Exhibit 4.35).
- In 2015, enrolled employees in firms with fewer than 50 employees and with 50 to 99 employees had lower required contributions for all coverage types at the 10<sup>th</sup> percentile of the distribution than enrolled employees in firms with 100 or more employees. They had higher required contributions for coverage that included one or more dependents at the 90<sup>th</sup> percentile than enrolled employees in firms with 100 or more employees (Exhibit 4.35).
- Enrolled employees in smaller firms (fewer than 50 employees and 50 to 99 employees) had no required employee contribution at the 10<sup>th</sup> percentile for all coverage types. Enrolled employees in firms with fewer than 50 employees also had no required contributions at the 25<sup>th</sup> percentile for all coverage types (Exhibit 4.35).
- Employee premium contributions for all coverage types were lower at the 25<sup>th</sup> percentile for enrollees in firms with fewer than 50 employees than for enrollees in firms with 100 or more employees. Enrolled employees in firms with 50 to 99 workers also had lower single contributions at the 25<sup>th</sup> percentile than enrollees in firms with 100 or more employees. However, employee-plus-one contributions at the 25<sup>th</sup> percentile were the same for enrolled employees in firms with 50 to 99 and with 100 or more employees (Exhibit 4.35).
- Both at the 90<sup>th</sup> percentile and at the 75<sup>th</sup> percentile, employee contributions for coverage that included dependents were higher for enrolled employees in firms with fewer than 100 employees than in firms with 100 or more employees (Exhibit 4.35).

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**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.

**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.

**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	\$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)
Employer Contribution	\$2,875	\$3,034	\$3,268	\$3,330	\$3,505	\$3,713	\$3,918	\$4,132	\$4,267	\$4,401	\$4,598	\$4,708
	(\$14)	(\$19)	(\$27)	(\$28)	(\$17)	(\$25)	(\$19)	(\$25)	(\$28)	(\$21)	(\$25)	(\$26)
Employee Contribution	\$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)

**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.

**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	\$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)
Employer Contribution	\$5,070	\$5,390	\$5,911	\$6,086	\$6,231	\$6,690	\$7,167	\$7,593	\$7,797	\$8,050	\$8,406	\$8,579
	(\$27)	(\$44)	(\$51)	(\$59)	(\$43)	(\$44)	(\$40)	(\$95)	(\$45)	(\$55)	(\$65)	(\$57)
Employee Contribution	\$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)

**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.

**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.

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

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

**Exhibit 4.7**  
**Average annual employee contribution (in dollars) (standard error) for single coverage, by firm size, 2003-2015**

<b>Number of Employees</b>	<b>2003</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>
<b>&lt;50</b>	\$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)
<b>50-99</b>	\$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)
<b>100+</b>	\$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.

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

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

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

<b>Number of Employees</b>	<b>2003</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>
<b>&lt;50</b>	\$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)
<b>50-99</b>	\$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)
<b>100+</b>	\$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.

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

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

**Exhibit 4.11****Average annual employee contribution (in dollars) (standard error) for family coverage, by firm size, 2003-2015**

<b>Number of Employees</b>	<b>2003</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>
<b>&lt;50</b>	\$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)
<b>50-99</b>	\$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)
<b>100+</b>	\$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.

**Exhibit 4.12**

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

<b>Number of Employees</b>	<b>Single</b>	<b>Employee-plus-one</b>	<b>Family</b>
United States	21.1% (0.2%)	27.3% (0.3%)	27.2% (0.3%)
<b>Firm size in 3 categories</b>			
<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%)
<b>Firm size in 5 categories</b>			
<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%)
<b>Source:</b> Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2015.			

**Exhibit 4.13**

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

<b>Number of Employees</b>	<b>Single</b>	<b>Employee-plus-one</b>	<b>Family</b>
United States	\$1,255 (\$14)	\$3,220 (\$35)	\$4,710 (\$56)
<b>Firm size in 3 categories</b>			
<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)
<b>Firm size in 5 categories</b>			
<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.

**Exhibit 4.14****Percentage of single coverage enrollees (standard error) with no employee premium contribution, overall and by detailed firm size, 2003-2015**

<b>Number of Employees</b>	<b>2003</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>
<b>U.S.</b>	27.3%	23.7%	23.1%	21.9%	22.0%	20.6%	18.3%	17.3%	17.1%	16.6%	15.6%	15.8%
<b>(U.S.)</b>	(0.9%)	(0.4%)	(0.8%)	(0.9%)	(0.4%)	(0.5%)	(0.7%)	(0.6%)	(0.6%)	(0.6%)	(0.4%)	(0.5%)
<b>&lt;10</b>	66.4%	63.4%	67.0%	65.1%	63.0%	61.4%	58.8%	58.6%	60.0%	59.9%	60.6%	60.5%
<b>(&lt;10)</b>	(0.9%)	(2.5%)	(1.4%)	(2.0%)	(1.4%)	(1.2%)	(1.6%)	(1.1%)	(1.6%)	(2.0%)	(1.6%)	(1.8%)
<b>10-24</b>	55.1%	52.7%	49.1%	49.4%	46.0%	45.4%	43.3%	38.9%	43.5%	41.2%	43.5%	44.2%
<b>(10-24)</b>	(1.5%)	(2.1%)	(1.6%)	(2.6%)	(1.6%)	(1.4%)	(1.8%)	(1.5%)	(1.4%)	(1.3%)	(1.9%)	(1.9%)
<b>25-99</b>	39.4%	35.7%	36.7%	34.7%	34.0%	33.1%	29.2%	30.6%	27.7%	27.6%	27.2%	27.5%
<b>(25-99)</b>	(2.4%)	(1.2%)	(1.8%)	(1.9%)	(1.1%)	(1.6%)	(1.8%)	(1.7%)	(1.4%)	(1.3%)	(1.4%)	(1.6%)
<b>100-999</b>	27.3%	19.9%	22.2%	20.0%	21.4%	17.7%	16.7%	15.2%	16.5%	14.4%	14.9%	13.9%
<b>(100-999)</b>	(2.2%)	(1.5%)	(1.6%)	(2.0%)	(1.1%)	(1.0%)	(1.3%)	(1.4%)	(1.0%)	(0.8%)	(1.2%)	(1.1%)
<b>1,000+</b>	11.7%	9.7%	8.2%	7.7%	8.3%	8.9%	6.5%	5.7%	5.3%	5.2%	3.7%	4.9%
<b>(1,000+)</b>	(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.

**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**

<b>Number of Employees</b>	<b>2003</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>
<b>U.S.</b>	9.6%	9.5%	12.7%	11.6%	9.4%	10.3%	9.8%	7.9%	7.7%	6.9%	7.8%	7.6%
<b>(U.S.)</b>	(0.7%)	(0.9%)	(0.5%)	(0.7%)	(0.3%)	(0.7%)	(0.9%)	(0.5%)	(0.3%)	(0.4%)	(0.4%)	(0.5%)
<b>&lt;10</b>	35.4%	31.8%	62.7%	49.5%	52.1%	47.9%	50.1%	46.6%	54.7%	49.0%	48.3%	48.3%
<b>(&lt;10)</b>	(3.3%)	(1.6%)	(1.7%)	(3.1%)	(2.8%)	(1.7%)	(2.0%)	(2.3%)	(2.1%)	(3.3%)	(2.7%)	(3.1%)
<b>10-24</b>	30.8%	27.4%	32.5%	30.8%	29.0%	28.8%	25.3%	29.1%	24.0%	24.5%	24.3%	23.1%
<b>(10-24)</b>	(2.2%)	(1.5%)	(2.9%)	(3.1%)	(2.0%)	(1.4%)	(2.4%)	(1.9%)	(2.8%)	(3.0%)	(2.2%)	(2.3%)
<b>25-99</b>	11.7%	15.6%	14.7%	17.1%	13.8%	12.3%	12.4%	12.8%	10.9%	10.0%	12.1%	13.9%
<b>(25-99)</b>	(1.8%)	(1.6%)	(2.2%)	(1.5%)	(1.4%)	(1.5%)	(1.3%)	(1.0%)	(0.7%)	(0.7%)	(1.5%)	(1.5%)
<b>100-999</b>	7.3%	5.6%	10.2%	10.5%	7.1%	8.3%	6.8%	5.9%	5.0%	5.6%	5.8%	4.9%
<b>(100-999)</b>	(1.3%)	(0.6%)	(0.8%)	(1.4%)	(0.8%)	(1.5%)	(0.9%)	(1.0%)	(1.0%)	(0.6%)	(1.1%)	(0.7%)
<b>1,000+</b>	6.1%	6.1%	7.6%	6.9%	4.8%	6.6%	6.2%	3.7%	3.7%	3.3%	4.4%	4.3%
<b>(1,000+)</b>	(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.

**Exhibit 4.16****Percentage of family coverage enrollees (standard error) with no employee premium contribution, overall and by detailed firm size, 2003-2015**

<b>Number of Employees</b>	<b>2003</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>
<b>U.S.</b>	14.2%	14.7%	13.4%	12.6%	10.7%	11.4%	10.4%	9.7%	8.1%	7.9%	9.2%	8.9%
<b>(U.S.)</b>	(0.7%)	(1.0%)	(0.5%)	(0.4%)	(0.4%)	(0.7%)	(0.5%)	(0.5%)	(0.4%)	(0.6%)	(0.5%)	(0.5%)
<b>&lt;10</b>	55.0%	53.0%	58.7%	51.7%	57.3%	54.2%	51.4%	53.2%	50.9%	53.0%	53.6%	54.4%
<b>(&lt;10)</b>	(1.7%)	(2.1%)	(1.1%)	(3.2%)	(2.3%)	(1.4%)	(0.9%)	(1.3%)	(2.7%)	(3.5%)	(2.2%)	(2.6%)
<b>10-24</b>	36.0%	37.5%	32.9%	34.1%	29.5%	31.0%	29.2%	29.8%	29.6%	28.2%	27.4%	29.5%
<b>(10-24)</b>	(1.8%)	(2.9%)	(1.8%)	(2.5%)	(2.8%)	(1.5%)	(1.6%)	(1.4%)	(2.8%)	(2.6%)	(2.2%)	(2.6%)
<b>25-99</b>	21.2%	24.0%	15.9%	20.5%	17.4%	15.1%	15.3%	16.9%	13.4%	17.0%	17.7%	17.9%
<b>(25-99)</b>	(1.7%)	(2.0%)	(1.7%)	(1.8%)	(2.1%)	(1.9%)	(1.9%)	(1.8%)	(1.0%)	(1.7%)	(2.0%)	(2.0%)
<b>100-999</b>	11.9%	10.7%	11.7%	10.3%	9.0%	9.1%	7.6%	9.6%	6.3%	7.0%	9.6%	8.7%
<b>(100-999)</b>	(1.3%)	(2.3%)	(2.0%)	(1.2%)	(1.0%)	(1.6%)	(1.2%)	(1.6%)	(0.9%)	(1.4%)	(1.3%)	(1.5%)
<b>1,000+</b>	7.3%	7.9%	7.7%	6.3%	4.6%	5.9%	5.1%	4.0%	3.3%	2.0%	3.4%	3.3%
<b>(1,000+)</b>	(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.

**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.

**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.

**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.

**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.

**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.

**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.

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

<b>Industry</b>	
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%)
<b>Source:</b> Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2015.	

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

<b>Industry</b>	
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%)
<b>Source:</b> Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2015.	

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

<b>Industry</b>	
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%)
<b>Source:</b> Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2015.	

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

<b>Employer Characteristics</b>	
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><b>Source:</b> Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2015.</p> <p><b>Note:</b> “% 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>	

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

<b>Employer Characteristics</b>	
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%)
<b>Source:</b> Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2015.	
<b>Note:</b> "% 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.	

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

<b>Employer Characteristics</b>	
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%)
<b>Source:</b> Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2015.	
<b>Note:</b> "% 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.	

**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**

<b>Low wage</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>
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.

**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**

<b>Low wage</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>
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.

**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.

**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**

<b>Low wage</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>
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.

**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**

<b>Low wage</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>
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.

**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**

<b>Low wage</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>
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.

**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.

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# Section 5: Employee Cost Sharing



## Employee Cost Sharing

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

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

From 2003 to 2015, the percentage of enrolled employees in plans with a deductible increased by 33.3 percentage points (from 52.1 percent to 85.4 percent). Enrollment also shifted away from plans that structured their cost sharing for physician office visits as copayments to plans that used coinsurance rates. The percentage of enrollees in plans with coinsurance rates increased from 19.5 percent in 2003 to 35.0 percent in 2015, while the percentage of enrollees in plans with copayments declined from 77.1 percent in 2003 to 59.9 percent in 2015. These changes in cost-sharing provisions may have resulted, at least in part, from a shift in plan types over this time, away from health maintenance organizations (HMOs) and toward preferred provider organizations (PPOs).

MEPS-IC data indicate that the percentage of establishments offering plans with “exclusive providers” (HMOs and other plan types with this provider arrangement) declined from 38.4 percent to 28.4 percent from 2003 to 2015 (data not shown). At the same time, employers increasingly offered plans with a “mixed provider network,” such as preferred provider organization (PPO) and point-of-service (POS) plans (67.4 percent in 2003 to 74.3 percent in 2015, data not shown).

Among enrolled employees in plans with deductibles, average individual deductibles rose from \$518 in 2003 to \$1,541 in 2015 while average family deductibles rose from \$1,079 in 2003 to \$2,915 in 2015. Among enrollees with cost sharing for physician office visits, average coinsurance rates increased from 18.0 percent in 2003 to 20.1 percent in 2015, while copayment amounts increased from \$16.51 in 2003 to \$25.04 in 2015. From 2014 to 2015, there was an increase in the average coinsurance rate from 19.8 percent to 20.1 percent but there was no significant change in the average copayment amount.

This section presents information on trends from 2003 to 2015 in the percentage of enrolled employees in plans with a deductible, the percentages of enrolled employees in plans that have coinsurance rates and copayments for physician office visits, and average deductibles, coinsurance rates, and copayments among enrolled employees in plans with these cost-sharing provisions. Trends in cost-sharing provisions are presented overall and by firm size. Information on cost-sharing provisions is presented by State for 2015.

## ***Individual and Family Deductibles***

- The percentage of enrolled employees in a health insurance plan with a deductible increased from 83.9 percent in 2014 to 85.4 percent in 2015, following an increase of 2.6 percentage points from 2013 to 2014. There was no significant change in the percentage of enrollees with a deductible between 2012 and 2013 (Exhibit 5.1).
- From 2003 to 2012, the percentage of enrollees in plans with deductibles increased by 27.5 percentage points, from 52.1 percent in 2003 to 79.6 percent in 2012. Most of this increase occurred between 2003 and 2008. During this time, the percentage of enrollees in plans with deductibles increased by 18.6 percentage points, from 52.1 percent in 2003 to 70.7 percent in 2008. From 2008 to 2012, the percentage of enrollees in plans with deductibles increased every year except from 2010 to 2011, rising by 8.9 percentage points over the period (Exhibit 5.1).

### **Deductibles by Firm Size**

- Enrolled employees in large firms (100 or more employees) began the 2003 to 2015 period less likely to be in a plan with a deductible than those in small firms (fewer than 50 employees). By 2015, however, that pattern was reversed (Exhibit 5.1).
- In 2003, 49.6 percent of enrolled employees at large employers (100 or more employees) were in plans with a deductible compared with 59.7 percent and 58.0 percent of enrollees in firms with fewer than 50 employees and with 50 to 99 employees, respectively. This pattern continued in 2004. Between 2005 and 2012, however, there were no significant differences by firm size in the percentage of enrolled employees in health plans with a deductible (Exhibit 5.1).
- Between 2012 and 2015, the percentage of enrolled employees with a deductible increased from 79.5 percent to 82.1 percent at small employers (fewer than 50 employees) but increased from 79.6 percent to 86.1 percent at large employers (100 or more employees). From 2013 to 2015, enrolled employees at large employers were more likely to be in plans with deductibles than enrolled employees in firms with fewer than 50 employees (Exhibit 5.1).
- For enrollees with deductibles, average individual deductibles were higher in smaller firms (fewer than 100 employees) than in large firms (100 or more employees) over the entire period from 2003 to 2015. In 2015, average individual deductibles were \$1,964 and \$2,008 in firms with fewer than 50 employees and with 50 to 99 employees, respectively, compared with \$1,383 in firms with 100 or more employees. There has been no significant difference between average individual deductibles for enrolled employees in firms with fewer than 50 employees and with 50 to 99 employees since 2008 (Exhibit 5.2).
- Family deductibles were also higher in smaller firms (fewer than 100 employees) than in large firms (100 or more employees) throughout the 2003 to 2015 period. In 2015, average family deductibles were \$4,090 and \$3,875 in firms with fewer than 50 and with 50 to 99 employees, respectively, compared with \$2,676 in firms with 100 or more employees (Exhibit 5.3).

### **Deductibles by State**

- In 2015, 85.4 percent of enrolled employees were in plans with a deductible. This figure was lower in California, District of Columbia, Hawaii, Massachusetts, New York, and Pennsylvania. It was not significantly different from the national average in Arkansas,

Connecticut, Illinois, Maryland, Michigan, Mississippi, Nevada, New Jersey, New Mexico, Rhode Island, Utah, Vermont, Virginia, and Wyoming. In the remaining States, the percentage of enrolled employees in a plan with a deductible was higher than the national average (Exhibit 5.4).

- Among enrolled employees in plans with deductibles, the average individual deductible was \$1,541 in 2015. This figure was lower in Alabama, Arkansas, Delaware, District of Columbia, Hawaii, Illinois, Louisiana, Maryland, Massachusetts, Nevada, New York, North Dakota, Pennsylvania, and Virginia. It was higher in Arizona, Connecticut, Florida, Georgia, Indiana, Maine, Minnesota, Montana, Nebraska, New Hampshire, North Carolina, South Dakota, Tennessee, and Texas (Exhibit 5.5).
- Among enrolled employees in plans with family deductibles, the average family deductible was \$2,915 in 2015. This figure was lower in Alabama, Arkansas, California, Delaware, District of Columbia, Kansas, Maryland, Massachusetts, Nevada, New York, and Virginia. It was higher in Connecticut, Florida, Indiana, Maine, Minnesota, Missouri, New Hampshire, Texas, Utah, Wisconsin, and Wyoming (Exhibit 5.6).

### ***Coinsurance Rates for Physician Office Visits***

- Between 2014 and 2015, the percentage of enrolled employees in plans with physician office visit coinsurance rates increased by 2.4 percentage points, from 32.6 percent to 35.0 percent. This increase was significant solely among enrolled employees at large firms (100 or more employees). There was no significant change among enrolled employees in smaller firms (Exhibit 5.7). From 2003 to 2015, the percentage of enrolled employees in plans with coinsurance rates increased from 19.5 percent to 35.0 percent. The 2014 to 2015 increase of 2.4 percentage points was similar in magnitude to all the significant 1-year increases that occurred in this period except for the 4.0 percentage point increase from 2005 to 2006 ( $p < 0.10$  for the 2005-2006 comparison, and the 2005-2006 difference varies from the calculation based on estimates from the exhibit due to rounding) (Exhibit 5.7).
- Enrolled employees in large firms (100 or more employees) were more likely to have plans with coinsurance rates than enrolled employees in smaller firms in all years from 2003 to 2015. In 2015, 39.2 percent of enrollees in firms with 100 or more employees had coinsurance rates compared with 20.4 percent and 21.8 percent in firms with fewer than 50 and with 50 to 99 employees, respectively (Exhibit 5.7).
- Between 2003 and 2015, the percentage of enrolled employees in health plans with a coinsurance rate increased for all enrollees, regardless of firm size. However, the increase was more pronounced among enrolled employees in firms with 100 or more employees (18.2 percentage points) than in smaller firms (5.2 and 7.2 percentage point increases at firms with fewer than 50 and with 50 to 99 employees, respectively) (Exhibit 5.7).
- Among enrolled employees in plans with physician office visit coinsurance rates, average coinsurance rates rose from 19.8 percent in 2014 to 20.1 percent in 2015, following an increase from 19.2 percent in 2013 to 19.8 percent in 2014. The year-to-year increases from 2013 to 2015 were the first significant 1-year changes in this measure since the change from 2003 to 2004 (18.0 percent to 18.6 percent). The 2013 to 2014 rise was driven by an increase for enrolled employees at firms with 100 or more employees, from 18.8 percent in 2013 to 19.5 percent in 2014. Average coinsurance rates did not change significantly for enrolled employees in smaller firms between 2013 and 2014. In contrast, the 2014 to 2015 rise

occurred at small employers (from 21.5 percent in 2014 to 22.6 percent in 2015) but not at large employers (Exhibit 5.8).

- Average coinsurance rates for enrolled employees in large firms (100 or more employees) were lower than those for enrolled employees in small firms (fewer than 50 workers) over the entire period and were lower than those for enrolled employees in firms with 50 to 99 employees in 2003 and from 2011 to 2015. In 2015, average coinsurance rates were 22.6 percent and 21.6 percent for enrolled employees in firms with fewer than 50 and with 50 to 99 employees, respectively, compared with 19.8 percent for enrolled employees in firms with 100 or more employees (Exhibit 5.8).
- In 2015, 35.0 percent of enrolled employees in the United States had plans with coinsurance rates for physician office visits. This percentage was lower in Alabama, California, District of Columbia, Maryland, Massachusetts, Michigan, Pennsylvania, Rhode Island, and Vermont. It was higher in Alaska, Florida, Maine, Minnesota, Mississippi, Montana, North Dakota, Tennessee, Utah, Washington, Wisconsin, and Wyoming (Exhibit 5.9).
- Among enrolled employees in plans with coinsurance rates for physician office visits, the average coinsurance rate was 20.1 percent in 2015. The rate was lower in Connecticut, Delaware, District of Columbia, Hawaii, Kentucky, North Dakota, Ohio, Utah, and Wisconsin. It was higher in Alabama, Arkansas, Idaho, Mississippi, Tennessee, and Wyoming (Exhibit 5.10).

### ***Copayments for Physician Office Visits***

- Between 2014 and 2015, the percentage of enrolled employees in health plans with a physician office visit copayment decreased by 1.4 percentage points, from 61.3 percent in 2014 to 59.9 percent in 2015 ( $p < 0.10$ ). This decrease reflects offsetting trends by firm size, including a decline of 9.4 percentage points at medium employers (50 to 99 employees) and an increase of 2.3 percentage points at small employers. There was no significant change in this percentage at large firms (100 or more employees). The 2014 to 2015 changes in these estimates followed a decrease of 3.5 percentage points from 2013 to 2014 for all enrolled employees and decreases for those at small and large firms. Between 2003 and 2013, the percentage of enrolled employees in plans with copayments decreased from 77.1 percent to 64.8 percent (Exhibit 5.11).
- In 2003 and 2004, the percentages of enrolled employees in plans with copayments were similar for enrollees in firms of all sizes. However, in almost all years from 2005 to 2015, the percentages of enrolled employees with copayments in large firms were lower than those in smaller firms (Exhibit 5.11).
- For enrolled employees in plans with copayments, there was no significant change in average copayments between 2014 and 2015 (\$25.04). From 2003 to 2014, average copayments increased from \$16.51 to \$24.77 (Exhibit 5.12).
- Average copayments for enrolled employees in firms with 100 or more employees were lower than those for enrolled employees in firms with fewer than 50 employees and with 50 to 99 employees throughout the 2003 to 2015 period. In 2015, the average copayment for a physician office visit was \$27.30 for enrolled employees in firms with fewer than 50 employees, \$27.06 for enrolled employees in firms with 50 to 99 employees, and \$24.25 for enrolled employees in firms with 100 or more employees (Exhibit 5.12).

- In 2015, 59.9 percent of enrolled employees in the United States had plans with copayments for physician office visits. This figure was lower in Alaska, Florida, Maine, Minnesota, Montana, Nebraska, North Dakota, Ohio, Tennessee, Utah, Washington, and Wisconsin. It was higher in Alabama, Arkansas, California, District of Columbia, Maryland, Massachusetts, New York, and Pennsylvania (Exhibit 5.13).
- Among plans with copayments, the average copayment was \$25.04 in 2015. This figure was lower in California, Delaware, District of Columbia, Hawaii, Illinois, Kentucky, Massachusetts, Pennsylvania, Rhode Island, Vermont, and Virginia. It was higher in Alabama, Colorado, Florida, Georgia, Louisiana, Minnesota, Mississippi, Nebraska, Oklahoma, South Carolina, Tennessee, Texas, and Wisconsin (Exhibit 5.14).

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**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**

<b>Number of Employees</b>	<b>2003</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>
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.

**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**

<b>Number of Employees</b>	<b>2003</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>
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.

**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**

<b>Number of Employees</b>	<b>2003</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>
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.

**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.

**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.

**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.

**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**

<b>Number of Employees</b>	<b>2003</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>
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.

**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**

<b>Number of Employees</b>	<b>2003</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>
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.

**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.

**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.

**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**

<b>Number of Employees</b>	<b>2003</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>
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.

**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**

<b>Number of Employees</b>	<b>2003</b>	<b>2004</b>	<b>2005</b>	<b>2006</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>
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.

**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.

**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 sec.)	Dividend Yield
1.3%	6.86%
1.4%	5.44%
1.5%	7.86%
1.6%	8.14%
1.7%	8.42%