



MEPS Insurance Component Chartbook 2022



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Medical Expenditure Panel Survey Insurance Component 2022 Chartbook

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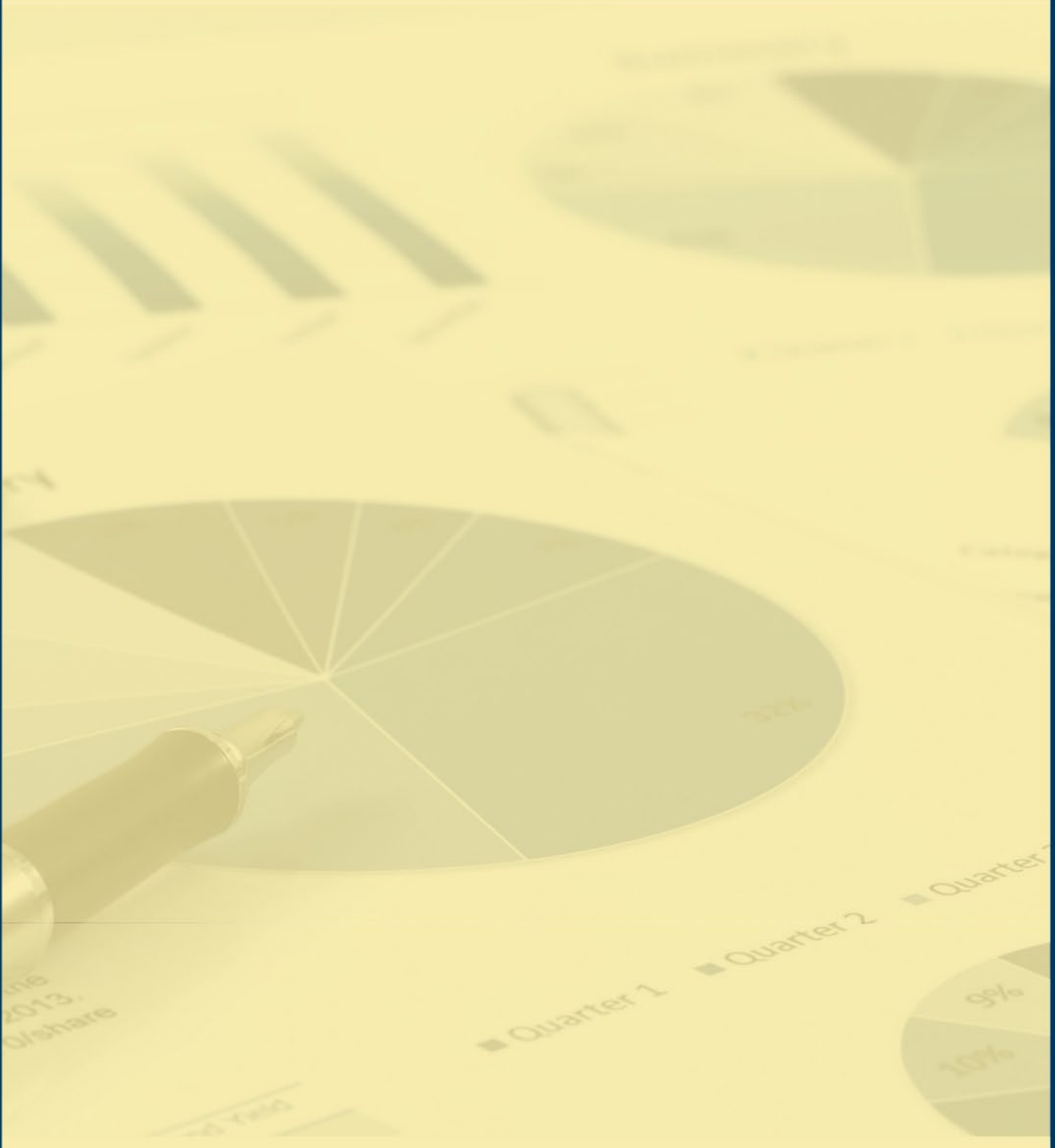
The data used in this report are from the Insurance Component of the Medical Expenditure Panel Survey. Information about this survey, including sample design, data collection, sample sizes, and response rates, can be found at https://meps.ahrq.gov/survey_comp/Insurance.jsp.

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Introduction



Introduction

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

This chartbook provides both single-year and multiyear trend analyses using private-sector MEPS-IC data from 2010 to 2022. To best convey key information from the MEPS-IC, the report is presented in five sections: Health Insurance Offer Rates; Employee Eligibility and Enrollment; Health Insurance Premiums; Employee and Employer Premium Contributions; and Employee Cost Sharing. Each section provides charts and discussion with links to MEPS-IC data tables that contain the estimates and standard errors for each exhibit.

Many of the estimates in this publication are categorized by firm sizes that are relevant to national healthcare policy. The firm-size categories used in the charts and tables are based on actual employment counts rather than full-time equivalent (FTE) counts, because the MEPS-IC does not collect FTE employment figures.

Each section discusses the estimates to highlight trends and differences by employer and workforce characteristics. If a comparison of estimates is presented in the discussion, any differences are statistically significant at the 0.05 level. In some cases, differences noted in the text, in estimates as well as statistical significance of comparisons, may vary slightly from calculations performed using data in the exhibits, MEPS-IC data available on the MEPS website, or MEPS-IC Statistical Briefs due to rounding. All dollar estimates are nominal (not adjusted for inflation).

Background

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

The MEPS-IC uses two independent samples: the private sector and the public sector. The private-sector sample is composed of approximately 42,000 business establishments from more than 7 million establishments found on the Business Register at the U.S. Census Bureau, with 5.8 percent of the sample determined during the data collection process to be out of scope. In 2022, the response rate for the private sector was 54.6 percent of the remaining in-scope sample units.

An establishment is a single business entity or location. Firms (also often referred to as companies) can include one or more establishments. An example of a multi-establishment firm is a chain of grocery stores, where the establishments of the firm are the sites of the individual grocery stores. The charts and tables in this publication report characteristics within firm-based size categories.

The public-sector sample of the MEPS-IC selects almost 3,000 State and local government agencies. However, this report focuses only on the private sector. Additional information on MEPS-IC sampling can be found in [*Sample Design of the 2020 Medical Expenditure Panel Survey Insurance Component*](#) (Davis, 2021; PDF).

Data Presentation

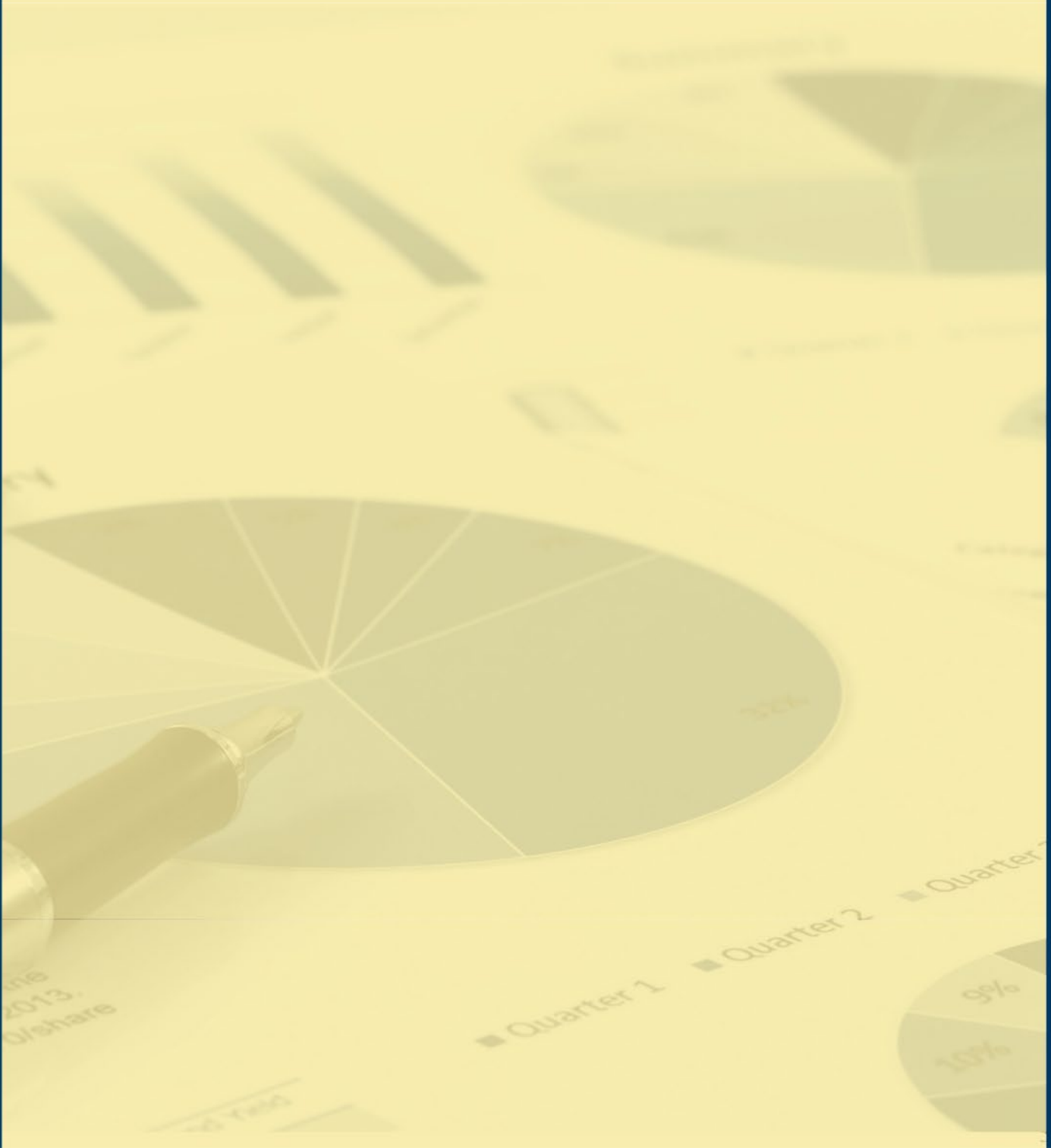
For purposes of the analyses presented in this chartbook, the District of Columbia is treated as a State. In addition, exhibits are organized by category (e.g., premium type, firm size), so references to exhibits in the text may not be in numeric order (e.g., Exhibits 3.1, 3.3, and 3.5 instead of 3.1,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

References

Davis K. Sample Design of the 2020 Medical Expenditure Panel Survey Insurance Component. Methodology Report #34. Rockville, MD: Agency for Healthcare Research and Quality; August 2021. https://meps.ahrq.gov/data_files/publications/mr34/mr34.pdf. Accessed August 30, 2022.

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Executive Summary



Overview

Employer-sponsored insurance (ESI) is the primary source of health insurance coverage for individuals under age 65 in the United States. 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 2010 to 2022.

The MEPS-IC is an annual survey of private employers and State and local governments and is designed to be representative of all 50 States and the District of Columbia. The large sample size (about 42,000 private-sector establishments), combined with a response rate of 54.6 percent in 2022, permits analyses of variations in ESI by firm size and across States that are not readily available from other sources.

Examining variations by firm size and across States is important due to variation in insurance markets along these dimensions. Historically, insurance markets have differed by firm size due to smaller firms' more limited ability to pool risk and their higher administrative costs compared with larger firms. State variation in ESI markets may reflect differences in employment patterns, healthcare prices, and utilization, as well as differences in State approaches to regulating private insurance and administering Medicaid.

This chartbook describes trends and patterns in ESI overall, by firm size, and by State from 2010 to 2022. All differences noted are at the 0.05 significance level. All dollar estimates are nominal (not adjusted for inflation).

Summary of Findings

Employee Enrollment in Health Insurance

From 2021 to 2022, the percentage of private-sector employees covered by a health insurance plan offered by their employers (the “enrollment rate”) did not change significantly overall or within any of the three firm size groups examined in this chartbook. In 2022, the enrollment rate was 47.7 percent overall and ranged from 27.9 percent at small employers (fewer than 50 employees) to 56.2 percent at large employers (100 or more employees).

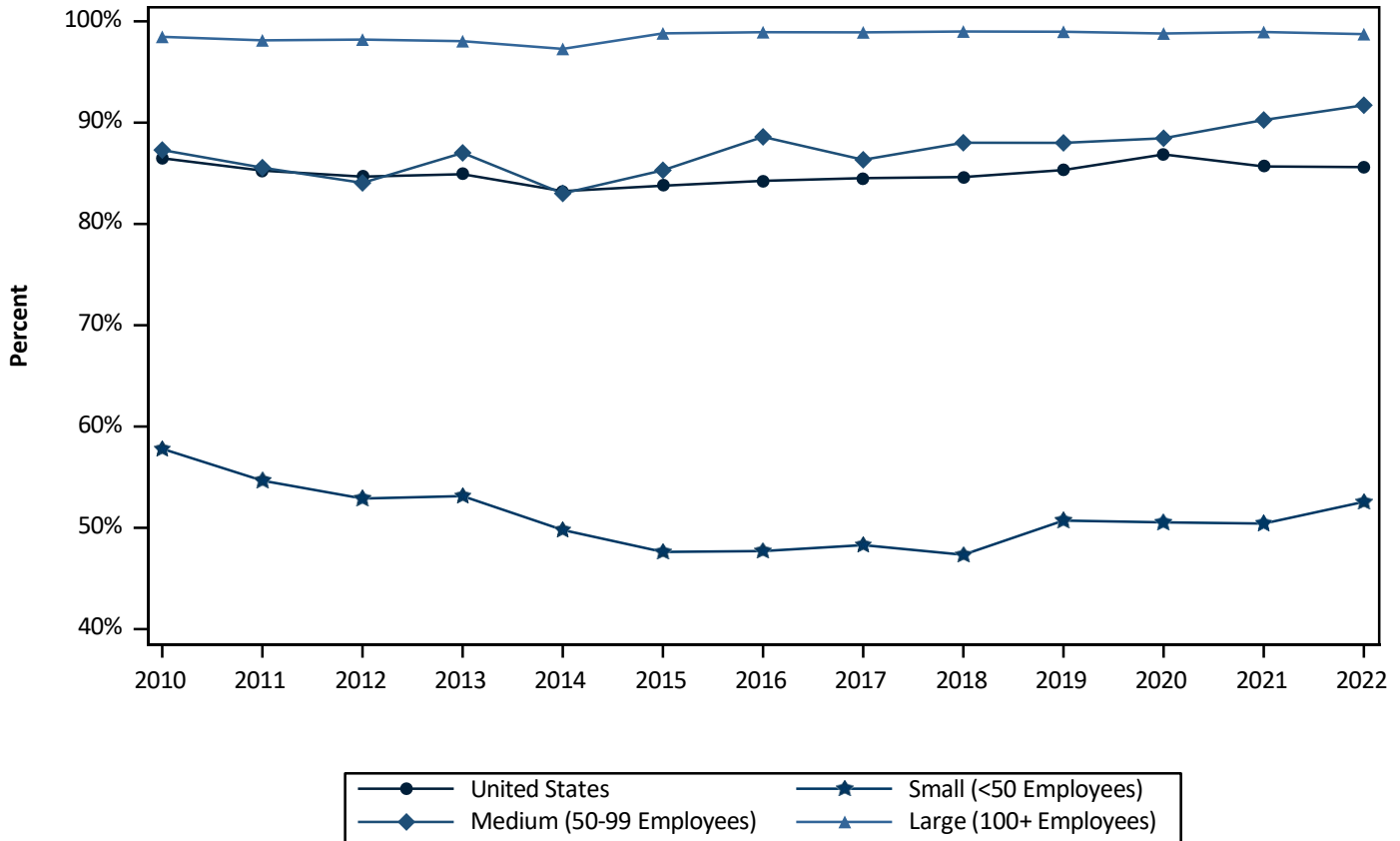
The enrollment rate reflects the combination of employers' decisions about offering health insurance and employee eligibility for such coverage, as well as employees' decisions to take up coverage if eligible. Offer rates, eligibility rates, and take-up rates, as well as coverage rates among employees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

Availability of Coverage: Offer Rates

Overall, there was no significant change in the offer rate (percentage of employees working at an establishment that offered insurance) from 2021 (85.7 percent) to 2022 (85.6 percent) (Exhibit ES.1). The offer rate at small firms, however, increased from 50.4 percent in 2021 to 52.6 percent in 2022, extending the recent period of stability and increases for small firm offer rates. Over the last 7 years, the small firm offer rate either remained stable or increased each year and rose by a total of 5.0 percentage points, from 47.6 percent in 2015 to 52.6 percent in 2022.

Exhibit ES.1

Percentage of private-sector employees in establishments that offer health insurance, by firm size, 2010–2022

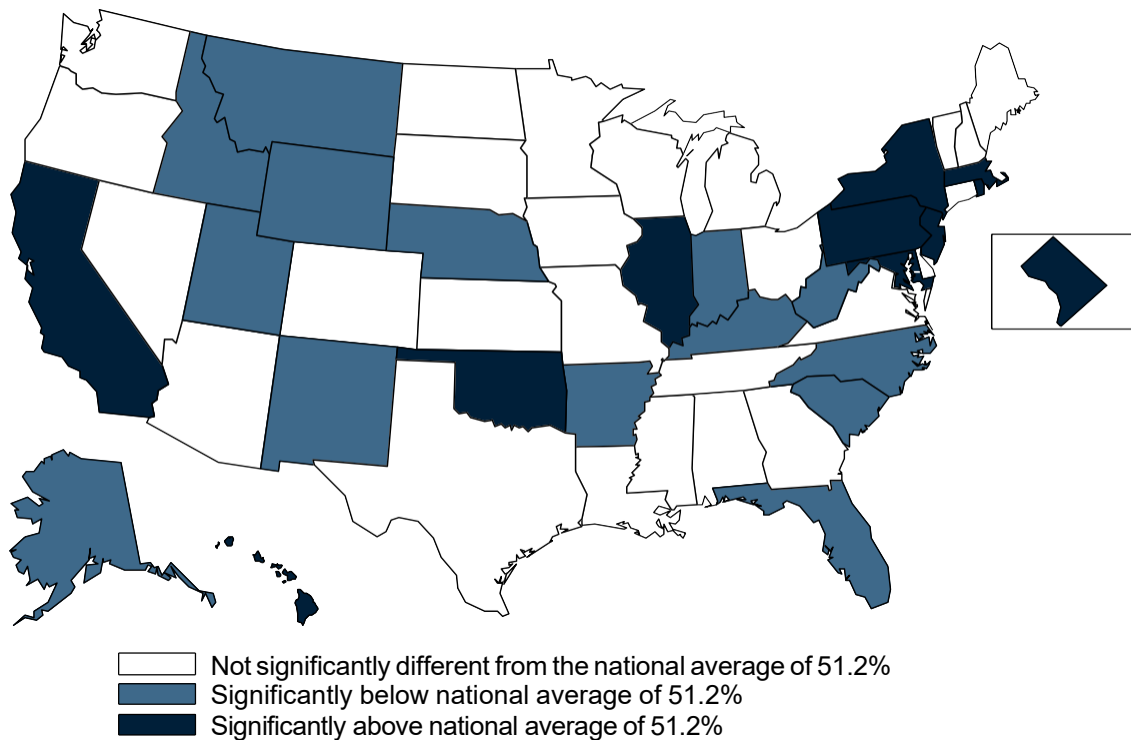


Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

Since offer rates are high among medium (91.7 percent in 2022) and large firms (98.7 percent in 2022), offer rates among small firms (fewer than 50 employees) are an important factor contributing to overall differences in State ESI offer rates, along with the distribution of employers by firm size in the State.

Overall, the average annual offer rate for 2020–2022 was 51.2 percent for small firms, but there was substantial variation across the United States. Among small firms, 14 States, with average annual offer rates ranging from 33.0 to 45.9 percent, were significantly below the national average. Another 11 States, with average annual offer rates ranging from 55.0 to 90.6 percent, were significantly above the national average for small firms (Exhibit ES.2).

Exhibit ES.2
Percentage of private-sector employees in establishments that offer health insurance, by State, firm size <50 employees, 3-year average, 2020–2022



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2020–2022.

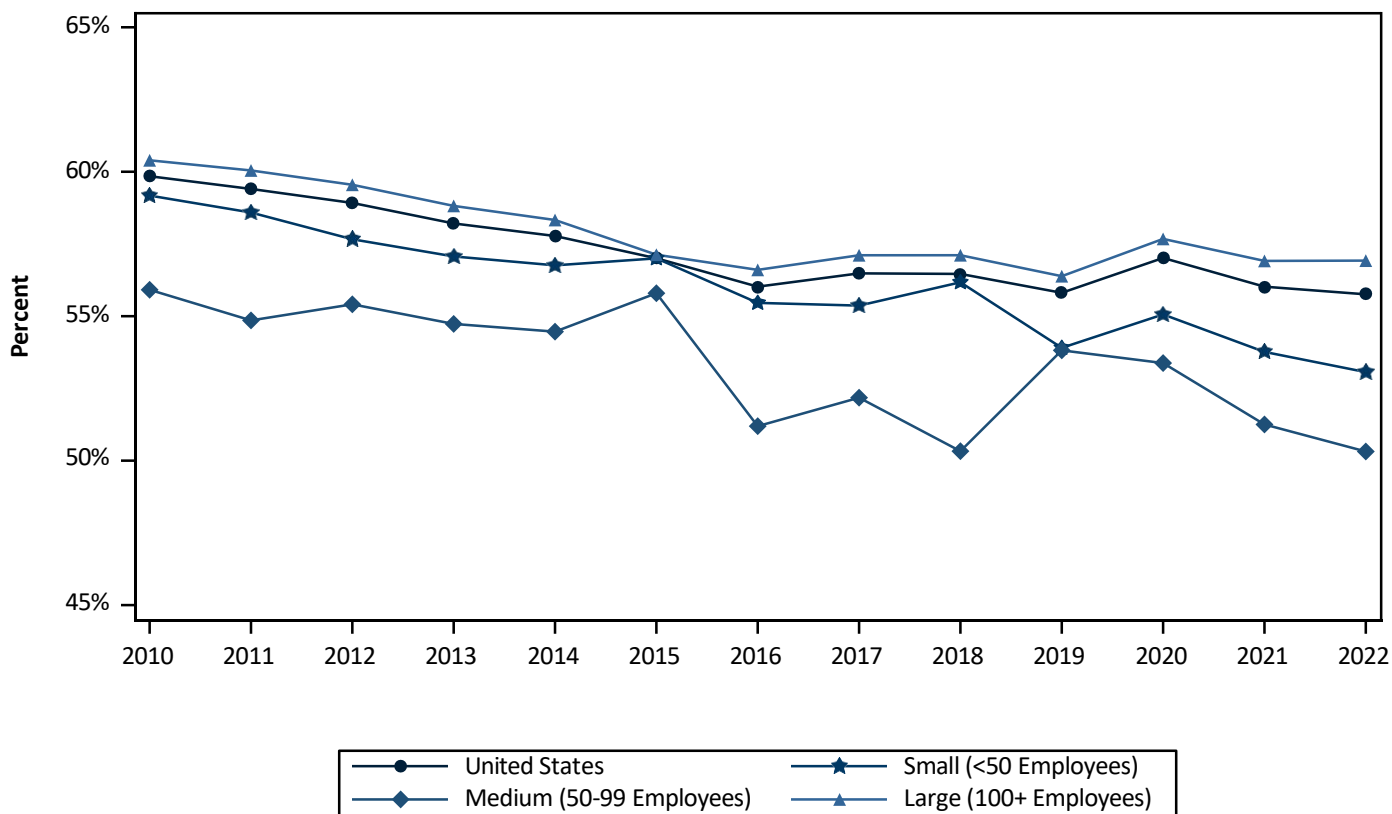
Employee Coverage, Eligibility, and Take-Up Rates

Among establishments that offered insurance in 2022, 55.8 percent of employees were enrolled in coverage through their employer (the “coverage rate”) and 80.8 percent were eligible for health insurance (the “eligibility rate”) (Exhibits ES.3 and ES.4). Among eligible employees, 69.0 percent were enrolled in their employer’s health insurance (the “take-up rate”) (Exhibit ES.5).

The overall coverage, eligibility, and take-up rates did not change significantly from 2021 to 2022. From 2010 to 2022, however, the overall take-up rate fell by 7.5 percentage points (from 76.5 to 69.0 percent). In 2022, the take-up rate among large firms (69.9 percent) remained higher than in medium (64.6 percent) and small firms (67.0 percent), as has been true in every year from 2010 through 2022.

Exhibit ES.3: Coverage Rate

Percentage of private-sector employees who are enrolled in health insurance at establishments that offer health insurance, overall and by firm size, 2010–2022

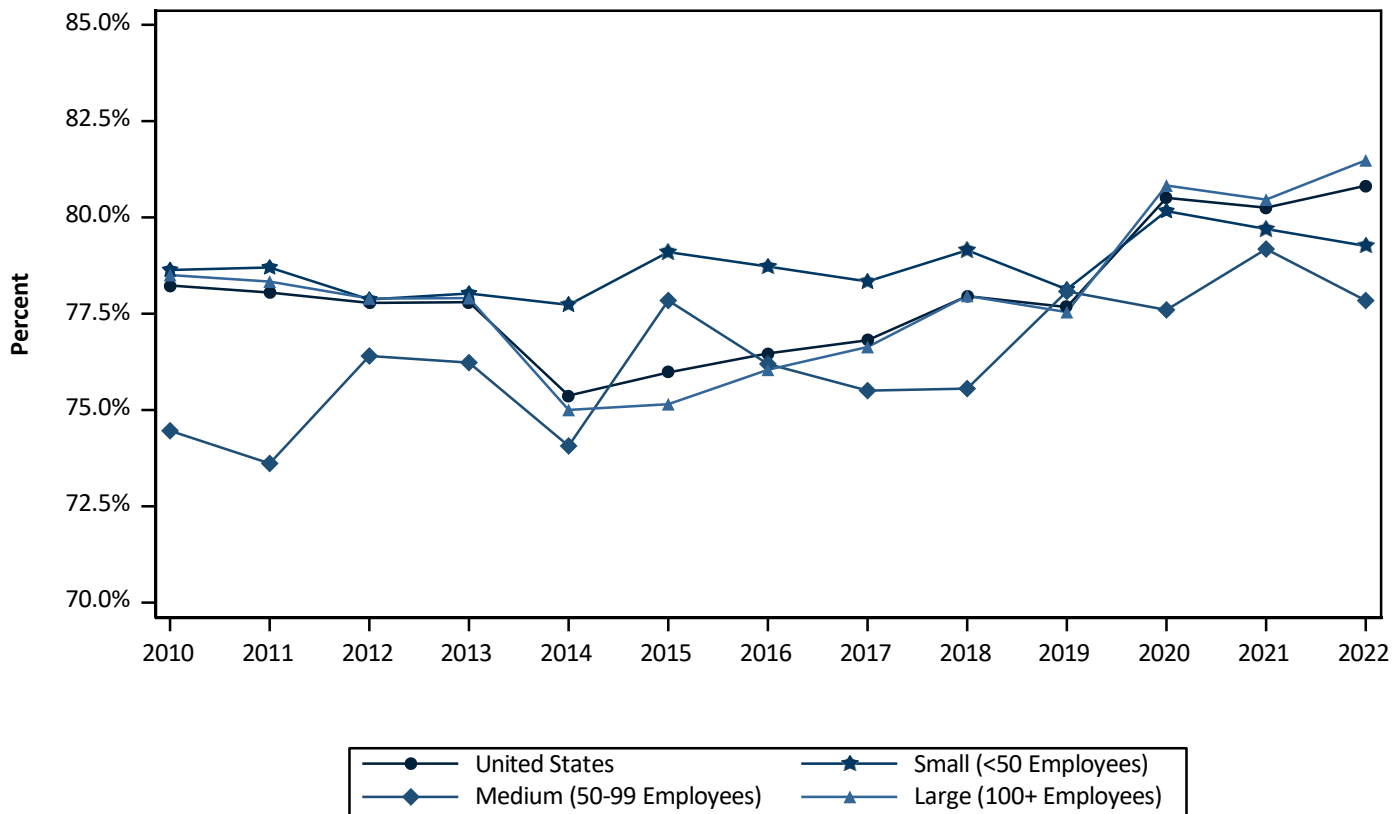


Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

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

Exhibit ES.4: Eligibility Rate

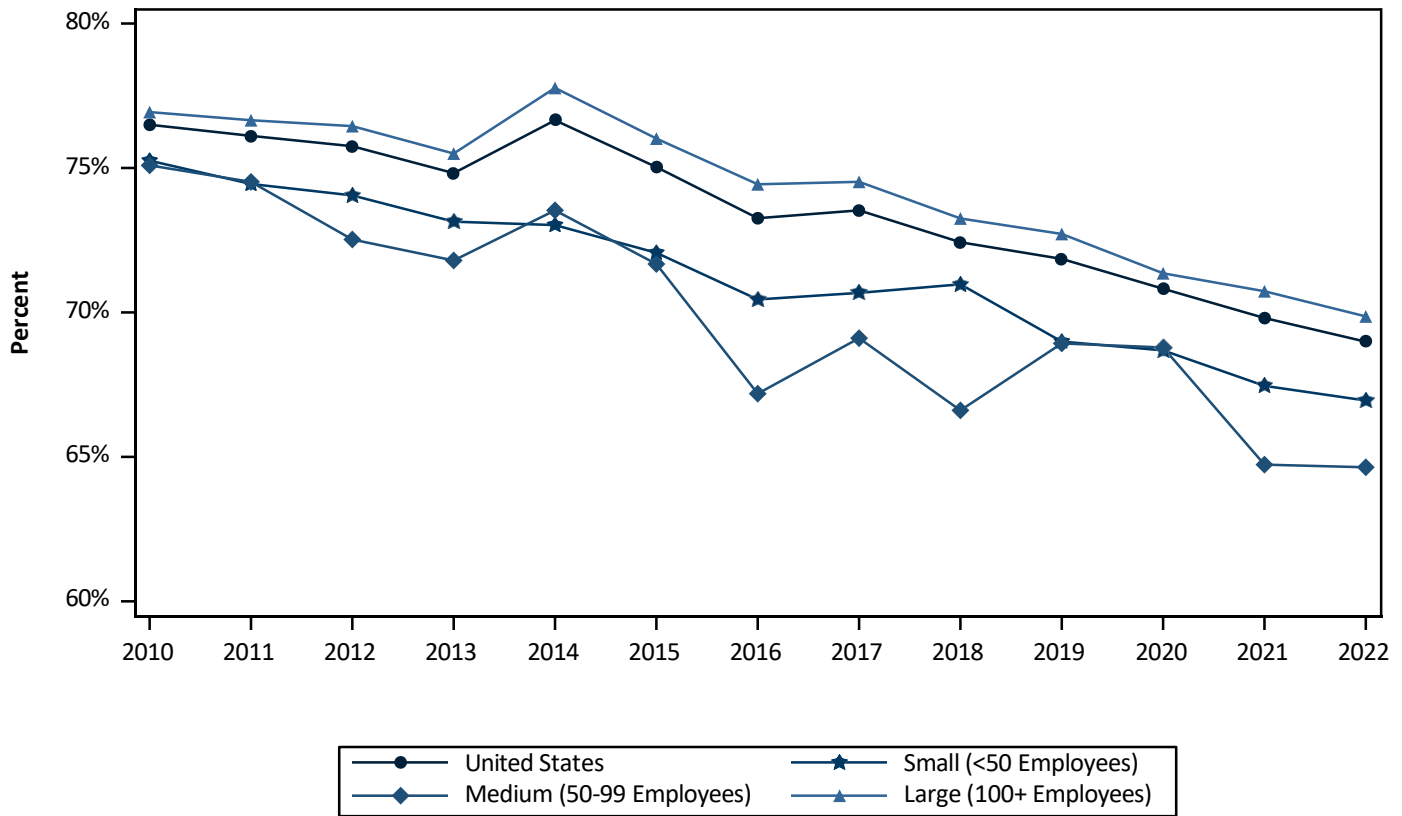
Percentage of private-sector employees eligible for health insurance at establishments that offer health insurance, overall and by firm size, 2010–2022



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

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

Exhibit ES.5: Take-Up Rate
Percentage of eligible private-sector employees who are enrolled in health insurance at establishments that offer health insurance, overall and by firm size, 2010–2022

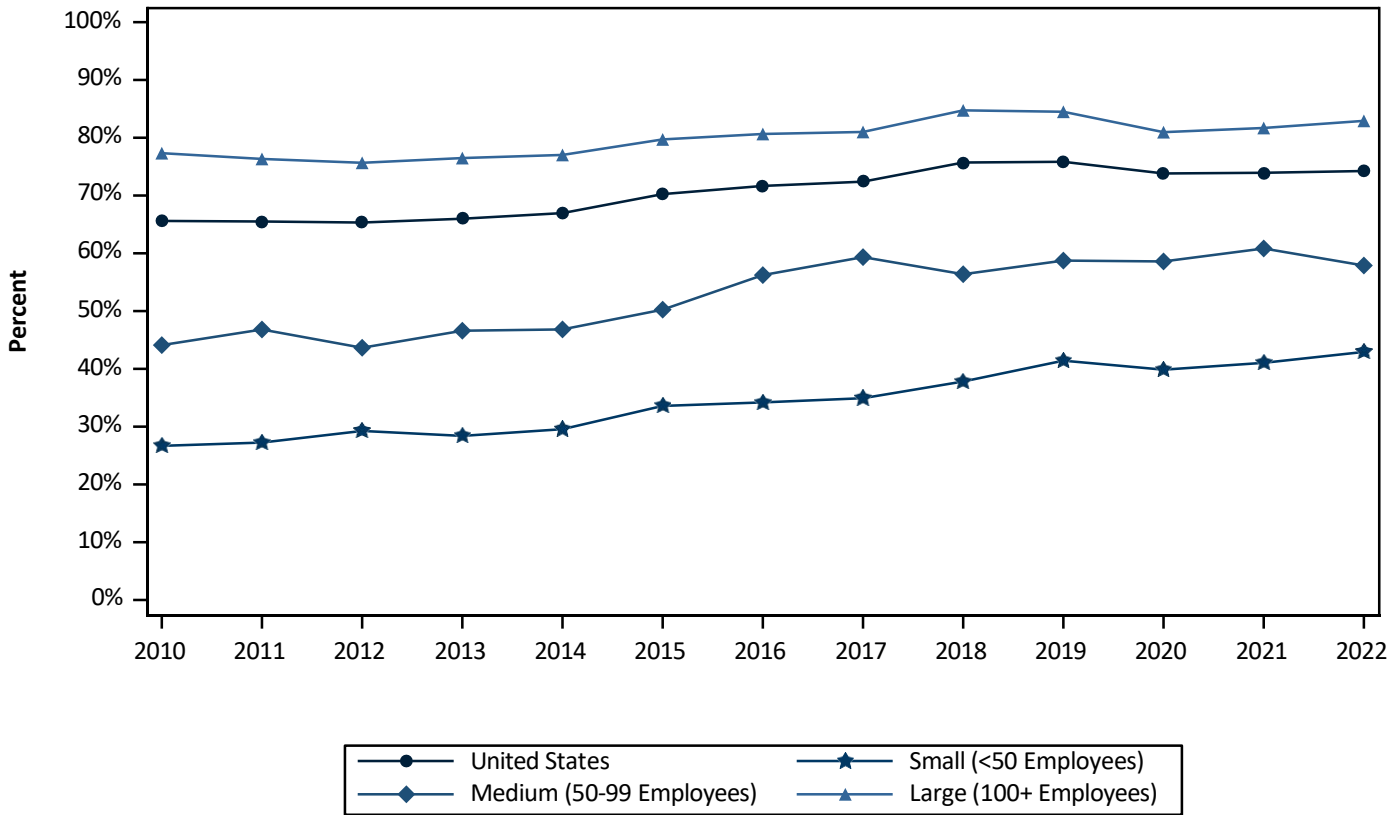


Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.
Denominator: Within each category, eligible employees in establishments that offer health insurance.

Choice of Plans

Overall, about three-quarters (74.2 percent) of employees at firms offering health insurance were offered a choice of two or more health plans in 2022, which was not a significant change from 2021 (73.9 percent) (Exhibit ES.6). In all years from 2010 to 2022, the likelihood that an employee of an offering establishment had a choice of plans increased with firm size. In 2022, the percentage of employees with a choice of plans ranged from 42.9 percent at small firms to 82.9 percent at large firms.

Exhibit ES.6
Percentage of private-sector employees working in establishments that offer two or more health insurance plans, overall and by firm size, 2010–2022



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

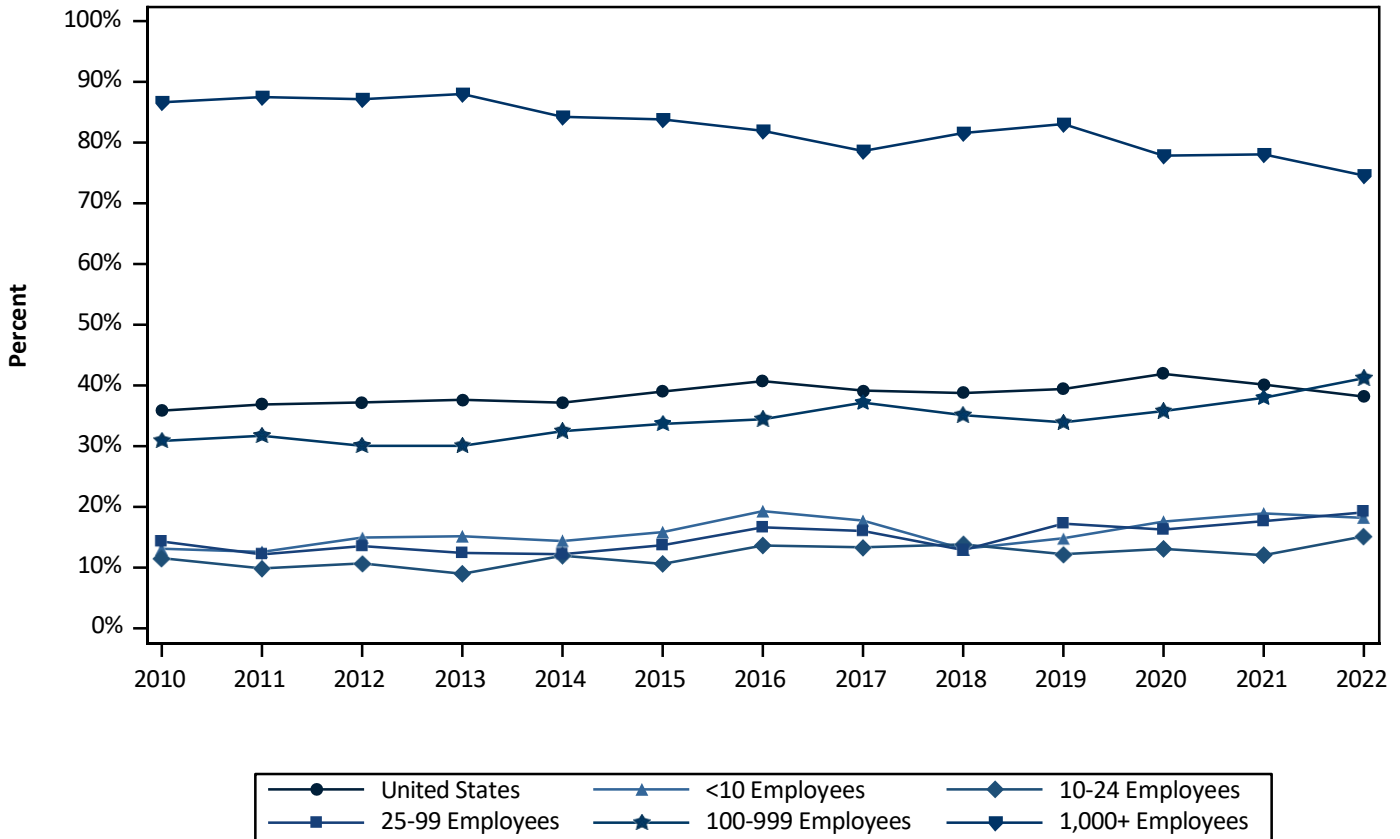
Denominator: Within each category, all employees in establishments that offer health insurance.

Self-Insured Plans

From 2021 to 2022, the overall percentage of offering establishments that self-insured at least one plan (38.2 percent) did not change significantly, but among the largest firms (1,000 or more employees) this percentage fell from 78.1 to 74.6 percent (Exhibit ES.7). In the three smallest detailed firm-size categories (fewer than 10, 10-24, and 25-99 employees), less than one in five offering establishments self-insured at least one plan.

Exhibit ES.7

Percentage of private-sector establishments that offer health insurance that self-insure at least one plan, overall and by detailed firm size, 2010–2022



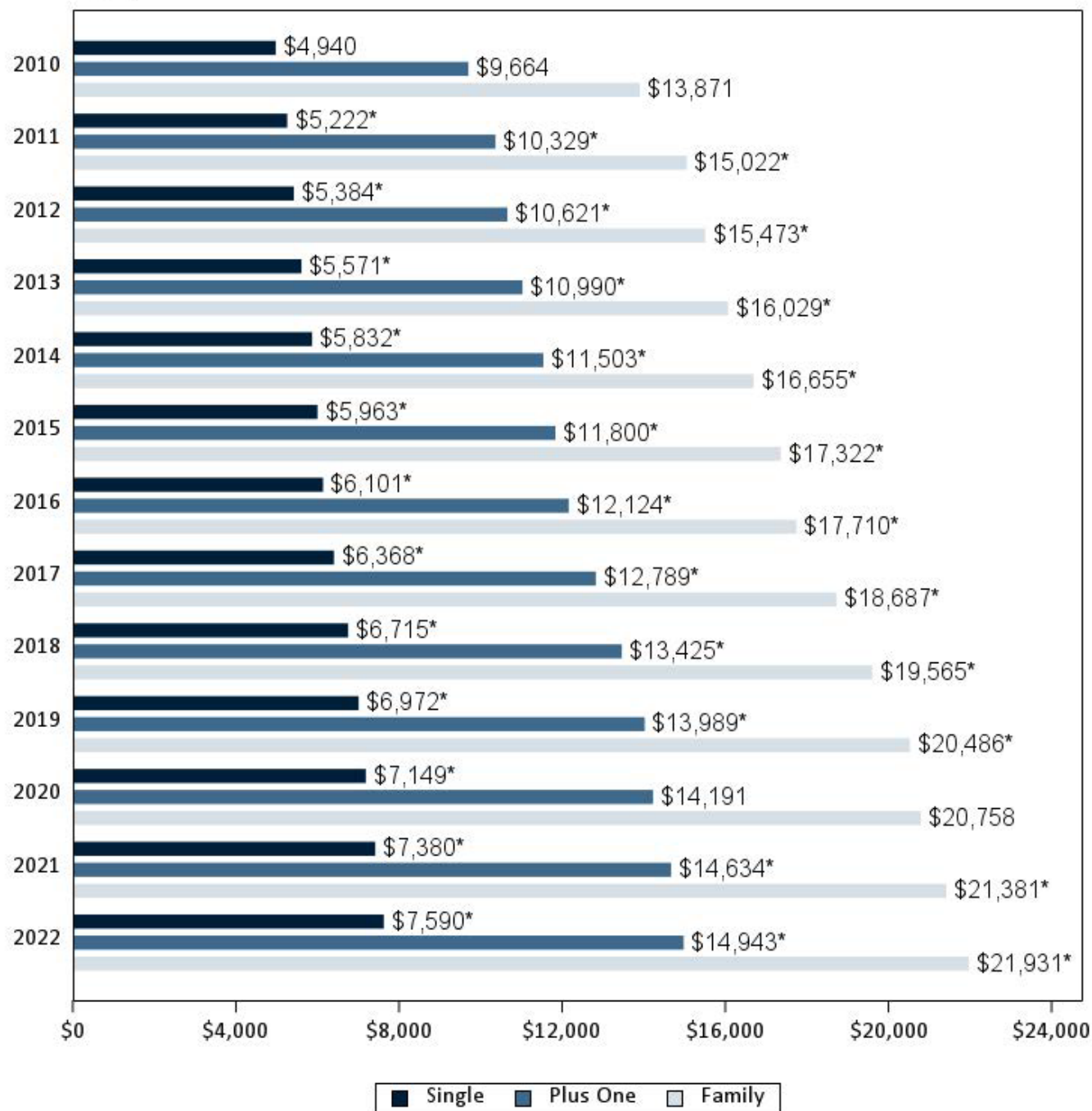
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

Premiums

In 2022, average total health insurance premiums were \$7,590 for single coverage, \$14,943 for employee-plus-one coverage, and \$21,931 for family coverage, representing increases of 2.8, 2.1, and 2.6 percent, respectively, over the 2021 levels (Exhibits ES.8 and ES.9).

Exhibit ES.8

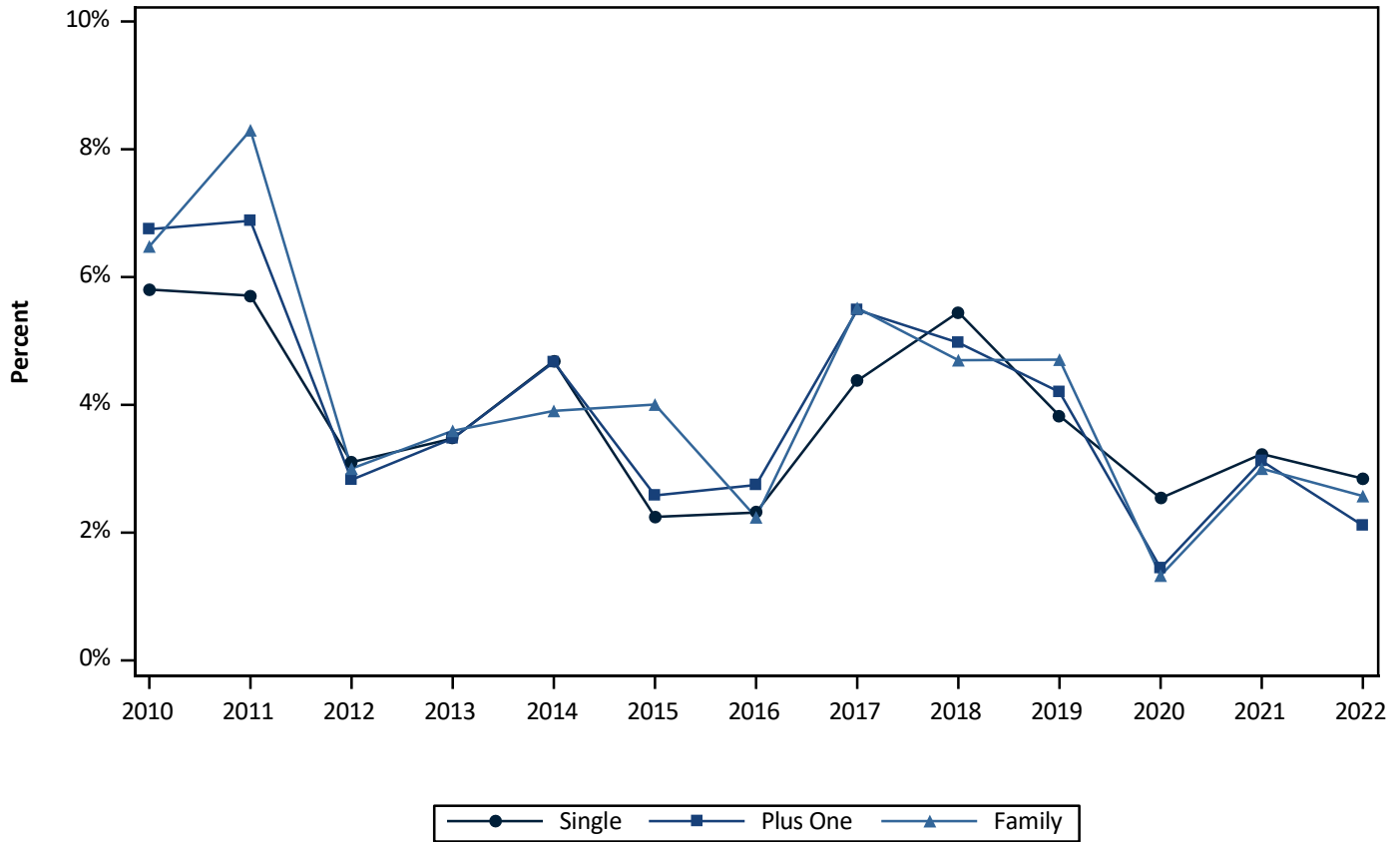
Average total premiums per enrolled employee for single, employee-plus-one, and family coverage, 2010–2022



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

Exhibit ES.9

Percentage change in total premiums from previous year per enrolled employee for single, employee-plus-one, and family coverage, 2010–2022

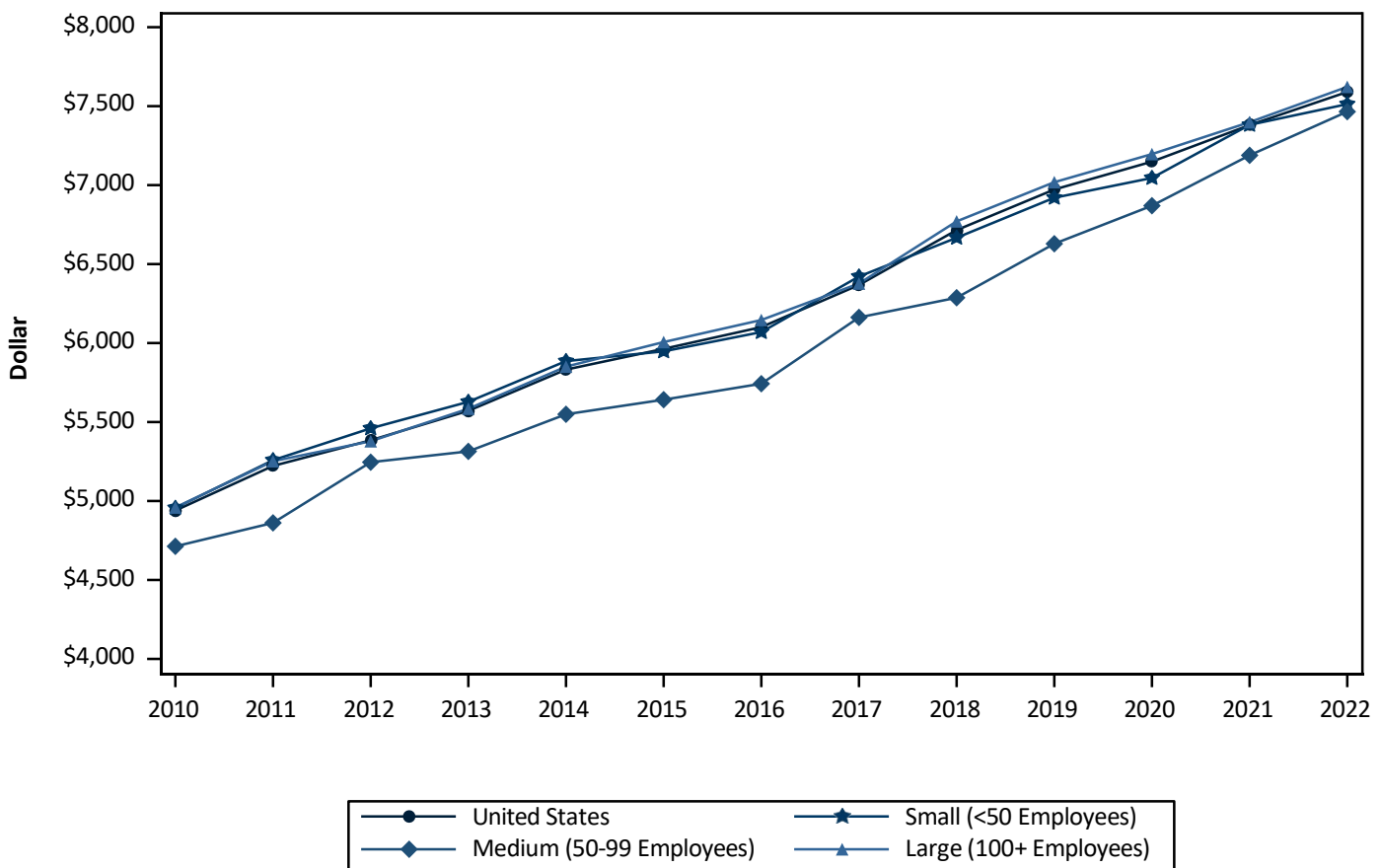


Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

From 2021 to 2022, large firms (100 or more employees) had increases in average premiums of 2.8 to 3.0 percent for single, employee-plus-one, and family coverage, but there were no significant changes in premiums among small and medium firms (Exhibits ES.10, ES.11, and ES.12). In 2022, average family premiums were higher for large employers (\$22,228) than for small (\$20,406) and medium employers (\$21,289).

Exhibit ES.10

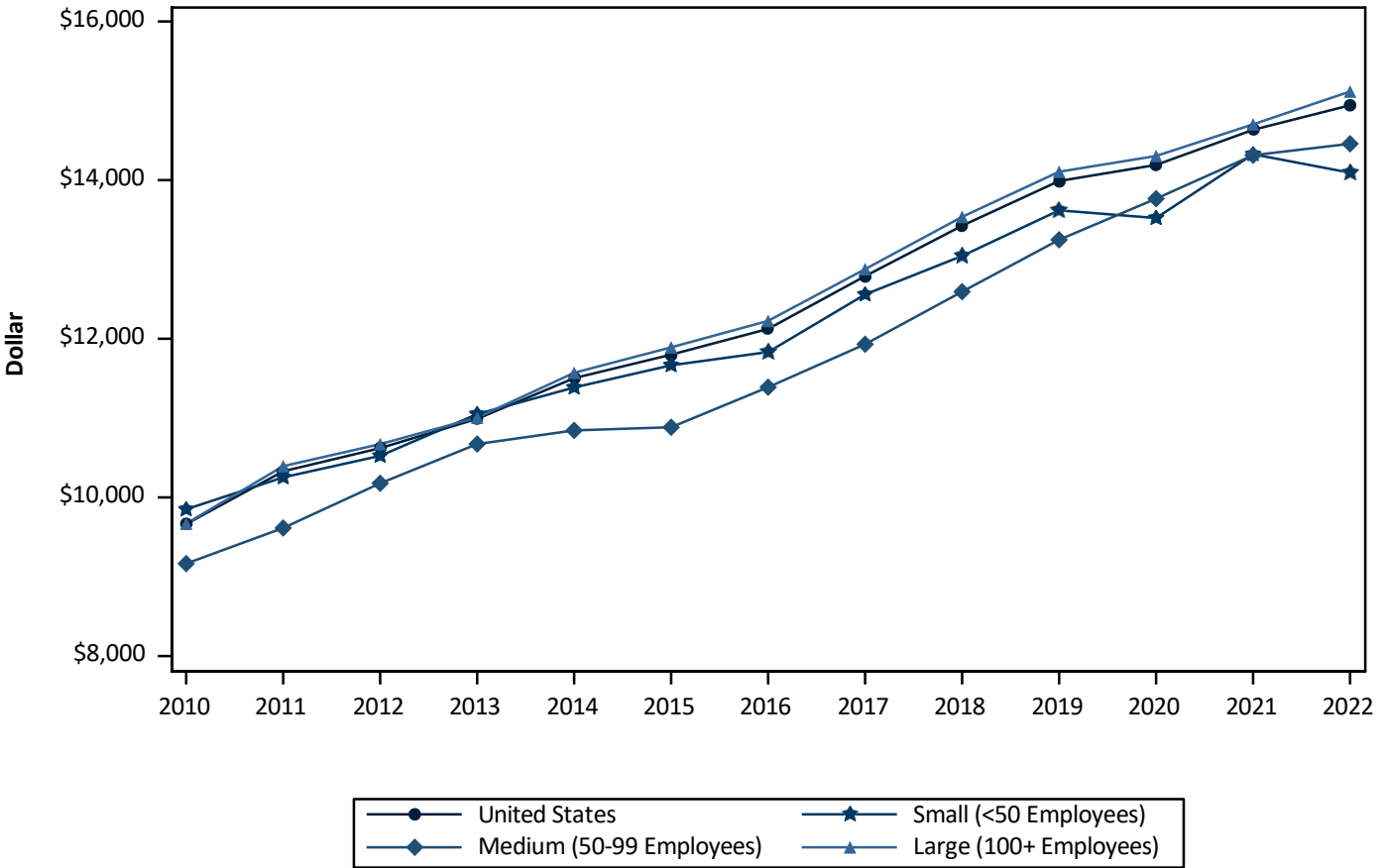
Average total single premium per enrolled employee, by firm size, 2010–2022



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

Exhibit ES.11

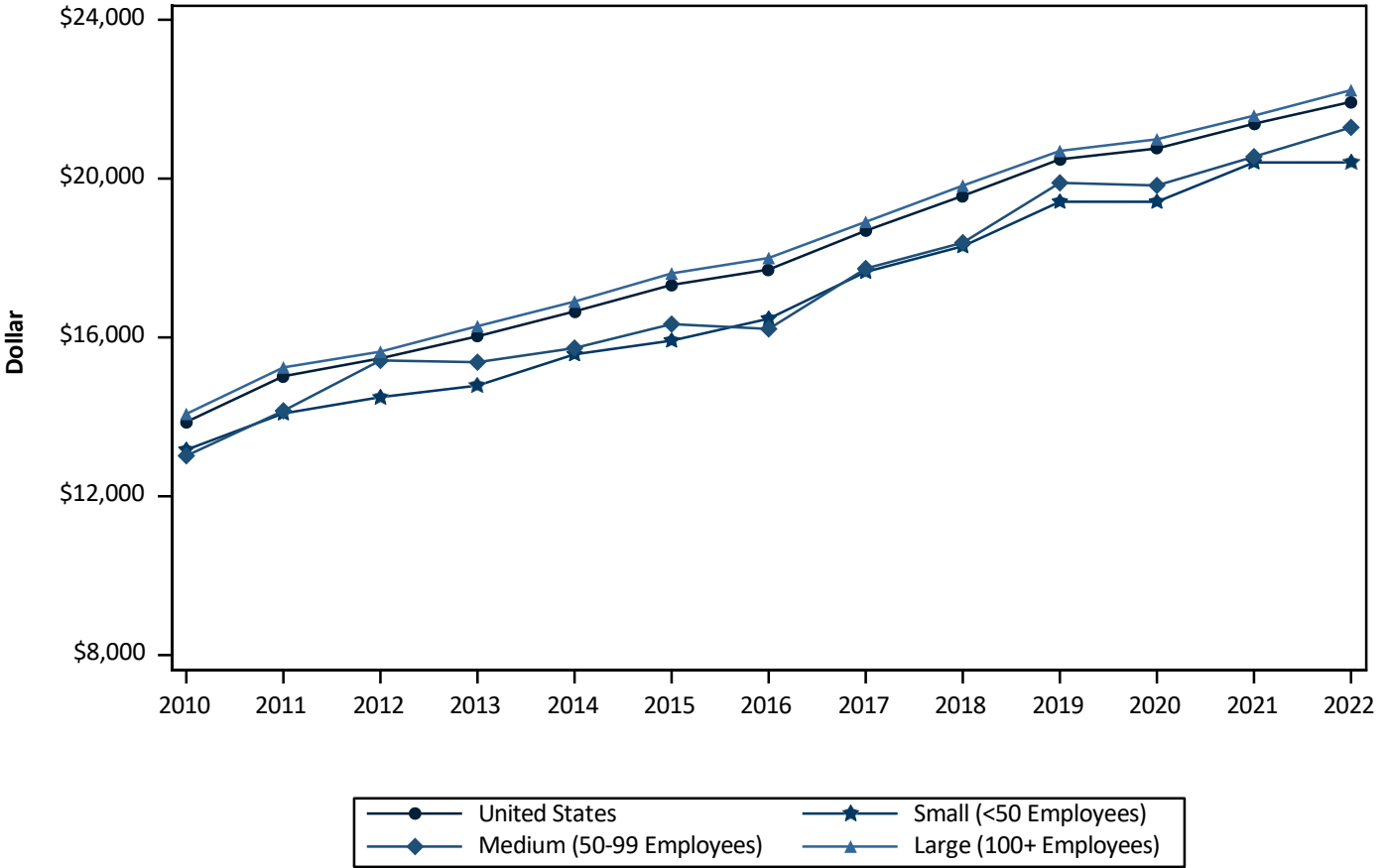
Average total employee-plus-one premium per enrolled employee, by firm size, 2010–2022



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

Exhibit ES.12

Average total family premium per enrolled employee, by firm size, 2010–2022

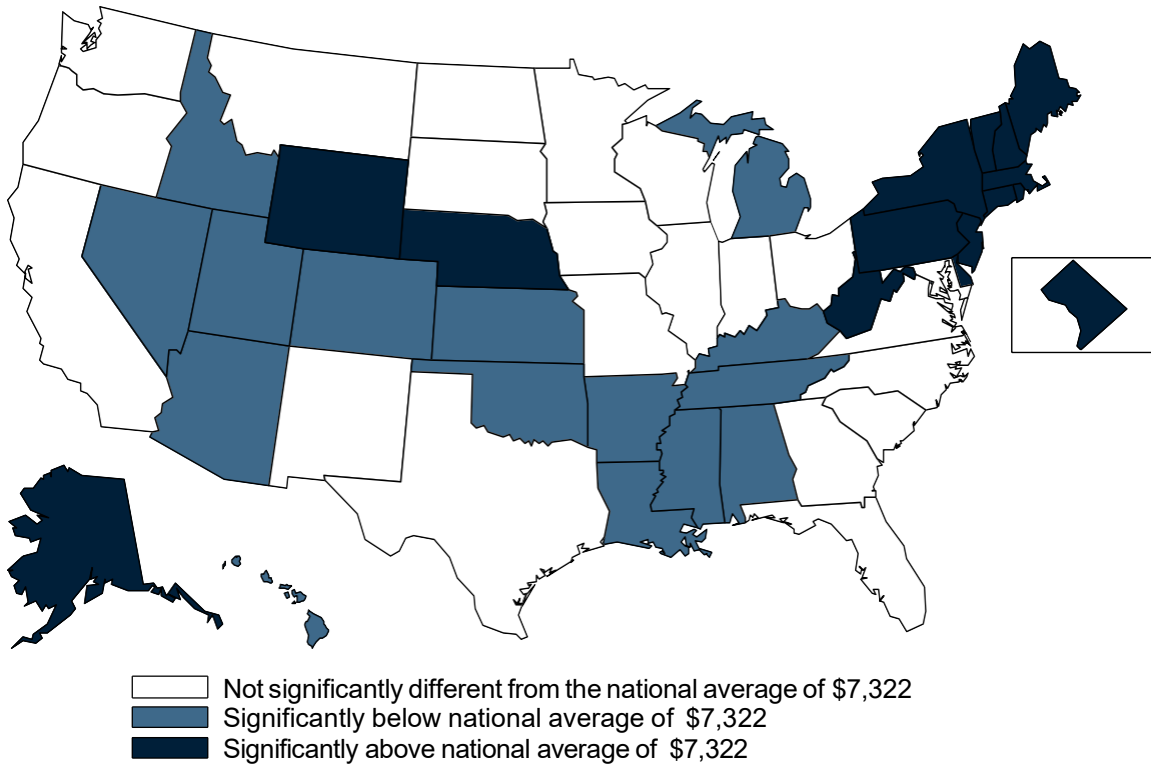


Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

For 2020-2022, the overall national average annual single premium was \$7,322. Fifteen States, with average annual premiums ranging from \$6,493 in Arkansas to \$7,020 in Kentucky, were significantly below the national average. Fifteen States, with average annual premiums ranging from \$7,556 in Pennsylvania to \$8,681 in Alaska, were significantly above the national average (Exhibit ES.13).

Exhibit ES.13

Average total single premium per enrolled employee, by State, 3-year average, 2020–2022



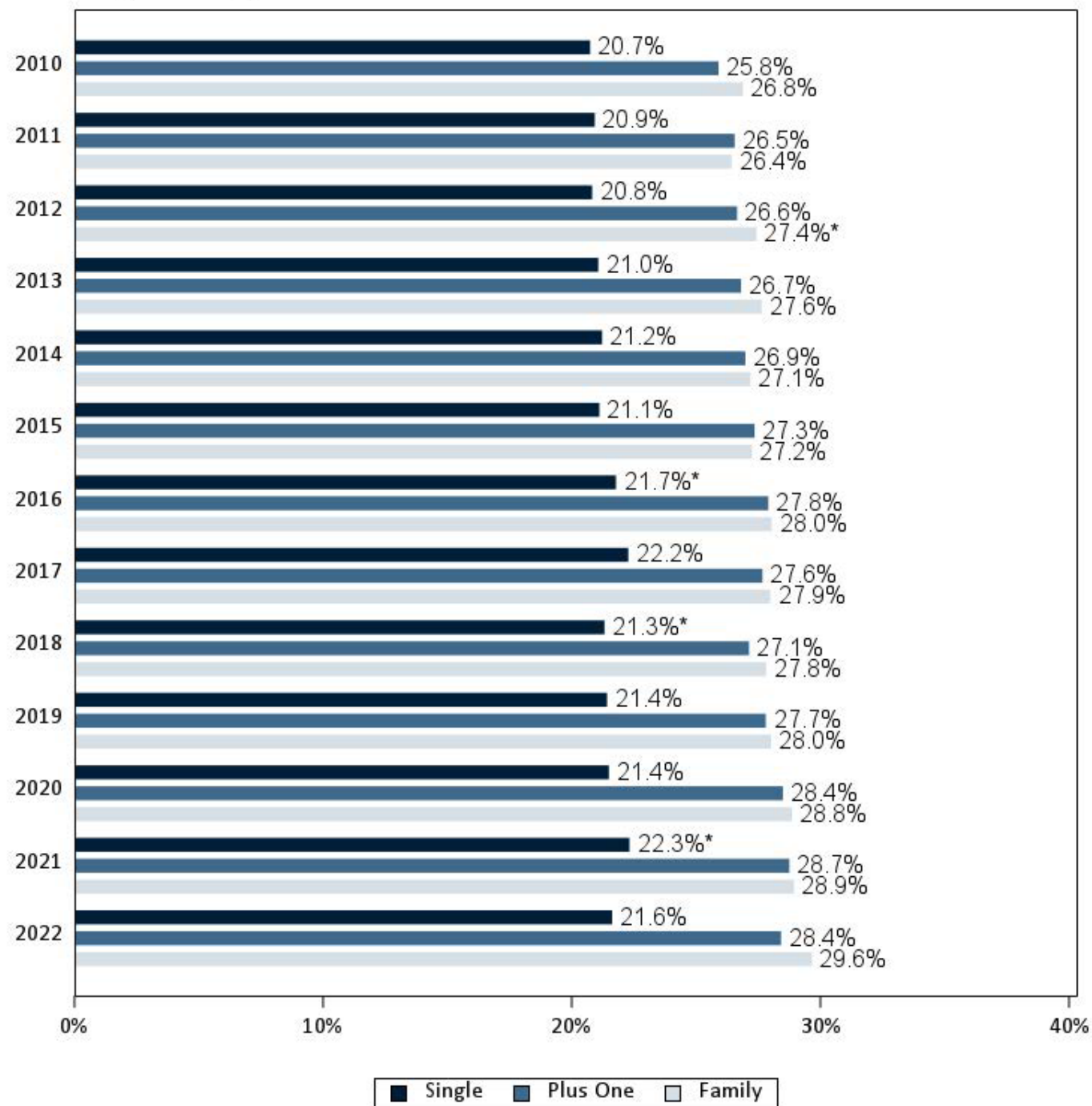
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2020–2022.

Employee Premium Contributions

In 2022, enrolled employees paid on average 21.6 percent of total premiums for single coverage, 28.4 percent for employee-plus-one coverage, and 29.6 percent for family coverage. These shares are not significantly different from their 2021 levels (Exhibit ES.14).

Exhibit ES.14

Average percentage of premium contributed by employees for single, employee-plus-one, and family coverage, 2010–2022



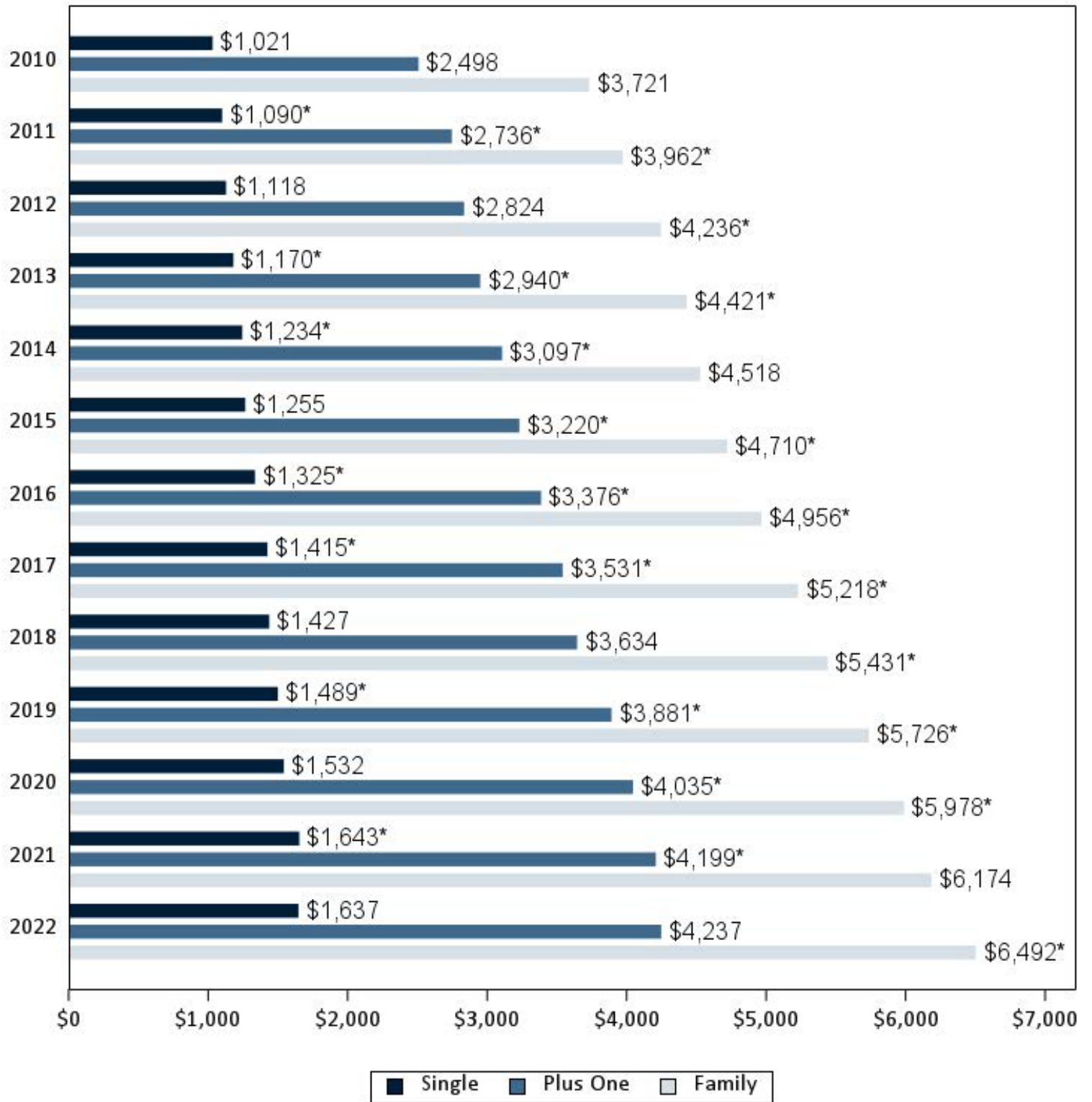
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

The average employee contribution in 2022 for family coverage was \$6,492, representing an increase of 5.2 percent over the 2021 level. By contrast, average employee contributions in 2022 for single (\$1,637) and employee-plus-one (\$4,237) coverage were not significantly different from their 2021 levels (Exhibit ES.15).

In 2022, average employee contributions for the two types of dependent coverage, employee-plus-one and family, were lower at large employers (\$4,096 and \$6,263, respectively) than at small employers (\$4,711 and \$7,324, respectively) and medium employers (\$5,052 and \$7,788, respectively) (Chapter 4, Exhibits 4.9 and 4.11).

Exhibit ES.15

Average annual employee contribution (in dollars) for single, employee-plus-one, and family coverage, 2010–2022



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

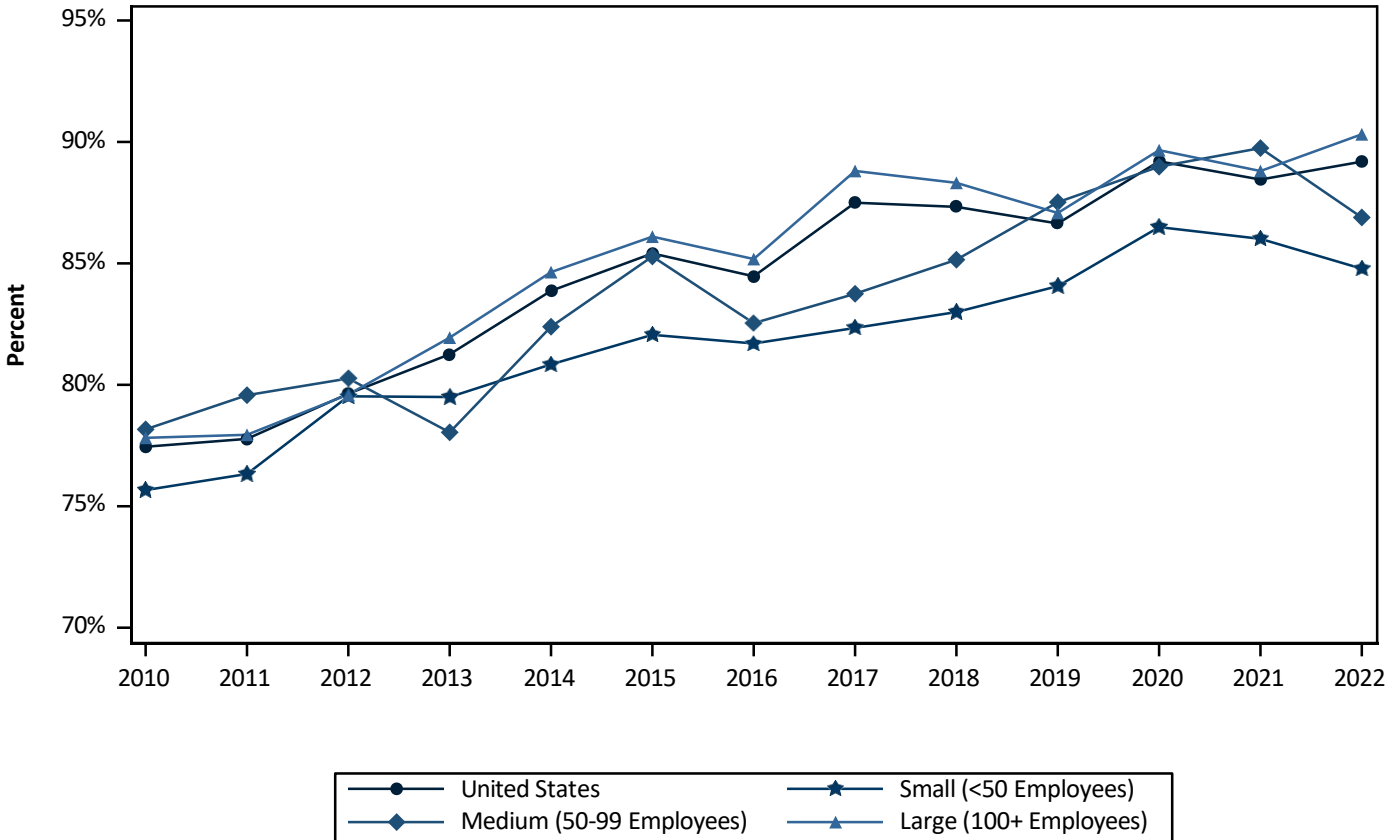
Plan Benefits: Deductibles

The percentage of enrollees in a health insurance plan with a deductible in 2022 was not significantly different from 2021 for firms overall (89.2 percent) or among small (84.8 percent), medium (86.9 percent), or large (90.3 percent) employers (Exhibit ES.16).

In 2022, the overall average deductibles, among enrollees in plans with a deductible, were \$1,992 for individual coverage and \$3,811 for family coverage (Exhibits ES.17 and Chapter 5, Exhibit 5.3). From 2021 to 2022, there were no significant changes in average individual or family deductibles overall or for enrollees in small and large firms. For medium-firm enrollees, there was a significant increase in individual deductibles.

The general lack of significant changes in average deductibles continued a recent trend of relatively slow deductible growth. Specifically, the average annual rates of growth for individual and family deductibles were significantly lower in the 5 years from 2017 to 2022 (2.0 and 2.3 percent, respectively) than in the 7 preceding years from 2010 to 2017 (8.4 and 8.1 percent, respectively) (data not shown).

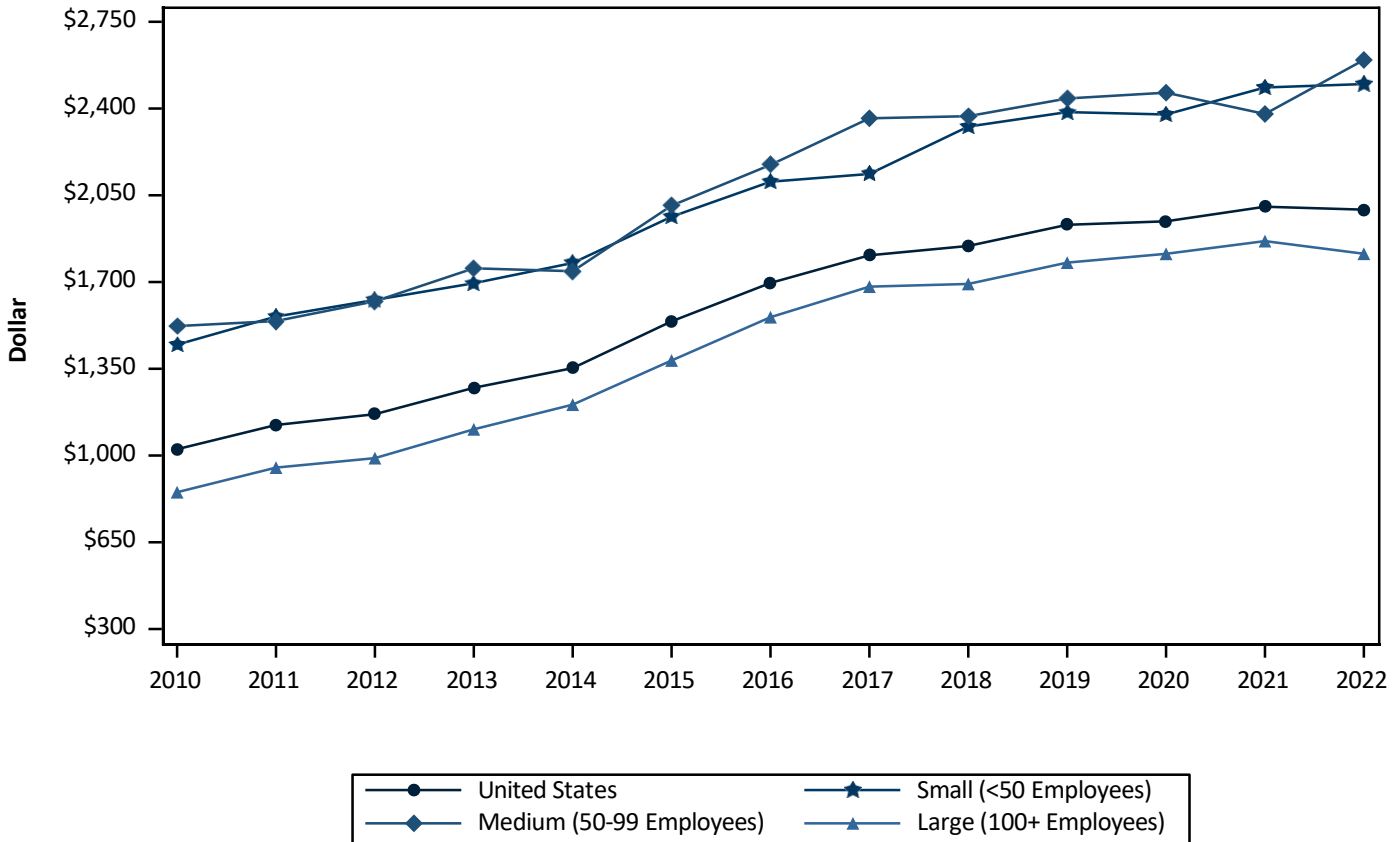
Exhibit ES.16
Percentage of private-sector enrolled employees in a health insurance plan with a deductible, overall and by firm size, 2010–2022



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

Exhibit ES.17

Average individual deductible (in dollars) per employee enrolled with single coverage in a health insurance plan with a deductible, overall and by firm size, 2010–2022



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

Conclusion

AHRQ produces this chartbook to make MEPS-IC data more readily usable by providing trends nationally and by firm size, by presenting national and State-level estimates in one document, and by providing additional firm-size cross-tabulations relevant to recent policy changes. More information is available at www.meps.ahrq.gov and <https://datatools.ahrq.gov/meps-ic>. AHRQ welcomes feedback on additional ways to make the data more usable.

Section I: Health Insurance Offer Rates



Health Insurance Offer Rates

This section presents estimates of the percentage of employees who worked where coverage was offered (the “offer rate”), by firm size, State, and establishment characteristics (i.e., industry, ownership type, firm age, number of locations, percentage of workers who are full time, and percentage of workers with low wages). It also shows interactions between the percentage of workers with low wages and firm size and State.

This section also provides information on the prevalence of self-insured plans, availability of dependent coverage, and availability of retiree coverage by firm size. Finally, it shows the percentage of establishments that offer two or more plans, by firm size and establishment characteristics.

In the MEPS IC survey, respondents are asked whether their organization offers, or makes available, any health insurance plans to its active employees. Health insurance plans are defined as policies that provide hospital or physician coverage. The plan may provide this coverage for the employee only, or it may provide coverage for the employee’s dependents through employee-plus-one or family coverage.

Many organizations offer more than one plan. For example, an organization may offer both a high and standard option of a given plan, or it may offer coverage under a health maintenance organization (HMO) and a preferred provider organization (PPO) from the same or a different insurance company. A health plan is self-insured when the financial risk for the enrollee’s medical claims is assumed partially or entirely by the organization offering the plan.

Employers’ decisions about offering coverage depend on a range of characteristics associated with productivity, workforce demand for coverage, State policy, and other factors. Historically, firm size has been a key determinant of the offer rate, with smaller employers being less likely to offer health insurance coverage than larger employers for a number of reasons, including:

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

Highlights

- The overall percentage of employees working at insurance-offering establishments held steady between 2021 (85.7 percent) and 2022 (85.6 percent), after declining from 2020 to 2021 (Exhibit 1.1).
- While little change in the percentage of employees working at insurance-offering establishments occurred overall, among employees of small firms (fewer than 50 employees), this percentage rose from 50.4 percent in 2021 to 52.6 percent in 2022 (Exhibit 1.1).
- The overall share of health insurance eligible employees working at establishments that self-insure at least one plan fell from 57.4 percent in 2021 to 54.4 percent in 2022 (Exhibit 1.8). This reduction was driven in large part by a 4.5 percentage point reduction in this measure among health insurance eligible employees that work for large firms (1,000 or more employees).
- In keeping with established patterns, the share of private-sector employees offered health insurance showed substantial variation across the United States (Exhibits 1.2 and 1.3):

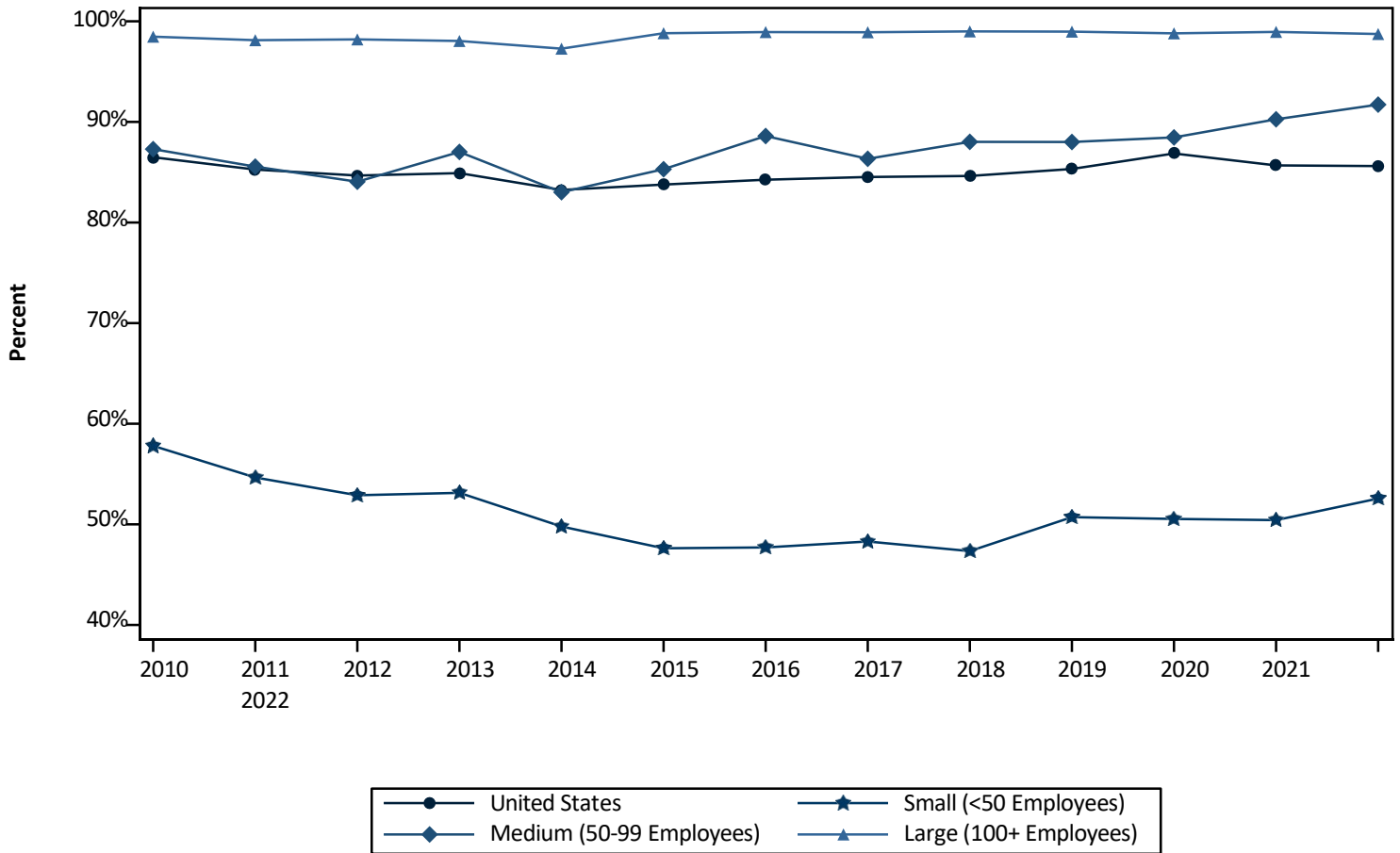
- Among employees of all firms, the 2020–2022 average annual offer rate was 86.0 percent and ranged from 70.5 percent in Wyoming to 97.5 percent in Hawaii.
- Among employees of small firms (fewer than 50 employees), the 2020–2022 average annual offer rate was 51.2 percent. The 2020-2022 small-firm average annual offer rate was between 41 percent and 58 percent for all but 8 states: Alaska (33.0 percent), South Carolina (37.6 percent), Wyoming (39.5 percent), Florida (40.7 percent), Oklahoma (58.5 percent), Massachusetts (59.9 percent), District of Columbia (73.7 percent), and Hawaii (90.6 percent).

Key Trends

Beyond the highlights presented above, many longstanding trends related to insurance coverage offers continued in 2022. Establishments in small firms continued to have a significantly lower offer rate relative to other firms. In addition, small-firm establishments that did offer insurance were less likely to self-insure their plans, less likely to offer dependent coverage, less likely to offer a choice of two or more plans, and less likely to offer retiree coverage.

Dependent coverage, as in prior years, was available at very high rates wherever health insurance was offered. Availability of retiree coverage of all kinds remained low and very rare outside of large firms. The long-term decline of retiree coverage availability continued in 2022 as well.

Exhibit 1.1
Percentage of private-sector employees in establishments that offer health insurance, by firm size, 2010–2022



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

Data for Exhibit 1.1
Percentage of private-sector employees in establishments that offer health insurance, by firm size, 2010–2022

Number of Employees	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
U.S.	86.5%	85.3%*	84.7%	84.9%	83.2%*	83.8%	84.3%	84.5%	84.6%	85.3%*	86.9%*	85.7%*	85.6%
<50	57.8%	54.7%*	52.9%*	53.1%	49.8%*	47.6%*	47.7%	48.3%	47.3%	50.7%*	50.5%	50.4%	52.6%*^
50-99	87.3%	85.6%	84.1%	87.0%	83.0%*	85.3%	88.6%*	86.3%	88.0%	88.0%	88.5%	90.3%	91.7% [^]
100+	98.5%	98.1%	98.2%	98.0%	97.3%*	98.8%*	98.9%	98.9%	99.0%	99.0%	98.8%	98.9%	98.7%

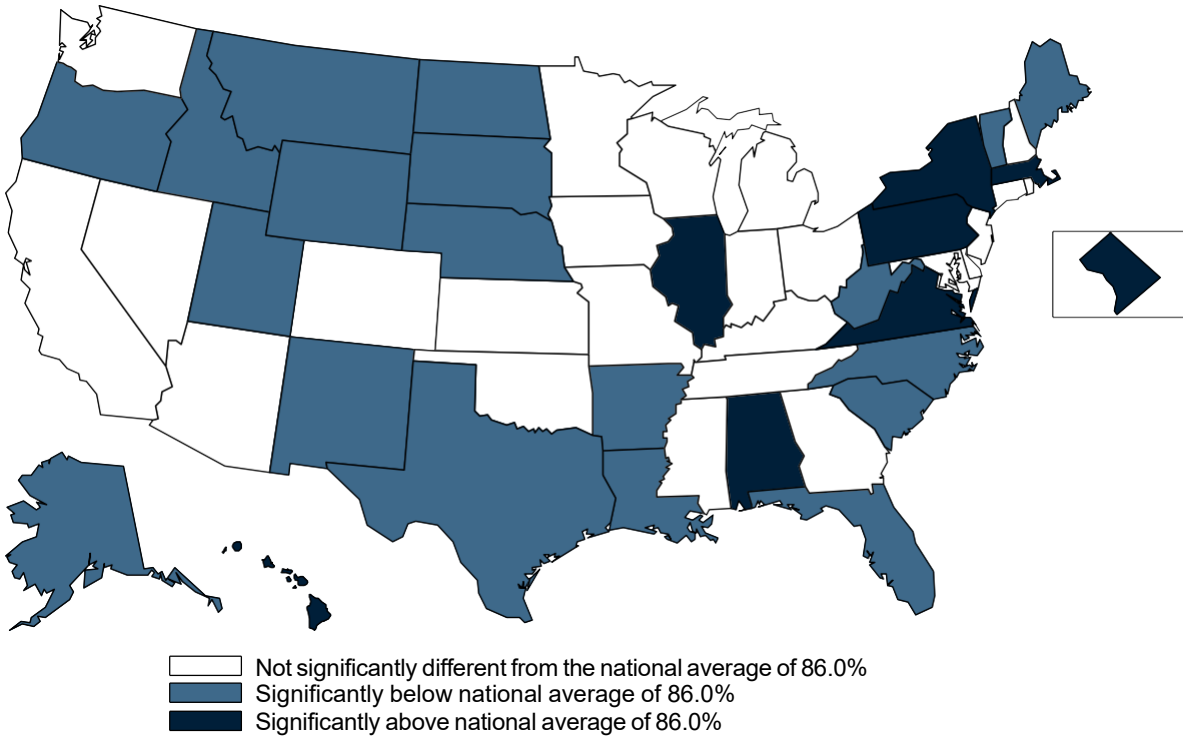
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

Note: * indicates the estimate is statistically different from the previous year at $p < 0.05$. ^ indicates that the estimates for firms with <50 and 50-99 employees are statistically different from the estimate for firms with 100+ employees at $p < 0.05$. This test is conducted for 2022 only.

[For data points and standard errors for this exhibit, select here.](#)

Exhibit 1.2

Percentage of private-sector employees in establishments that offer health insurance, by State, 3-year average, 2020–2022

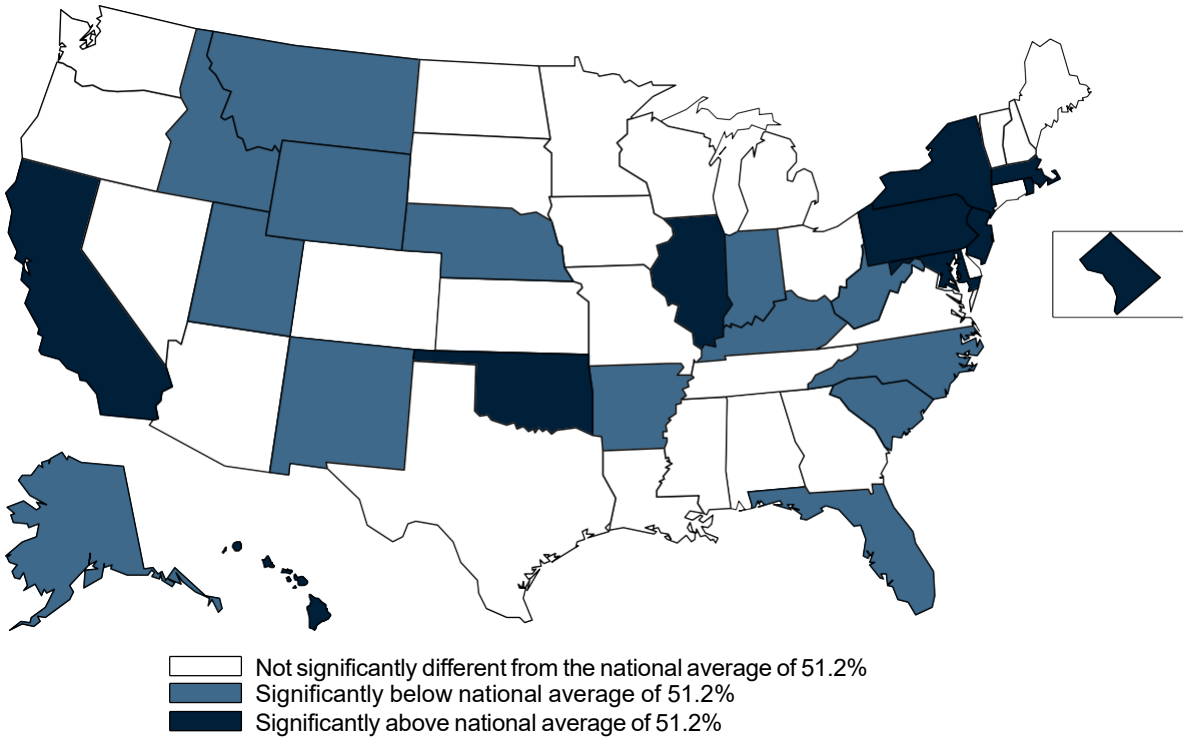


Alabama	87.8%*	Kentucky	86.7%	North Dakota	83.8%*
Alaska	76.1%*	Louisiana	82.4%*	Ohio	86.8%
Arizona	87.0%	Maine	81.4%*	Oklahoma	86.3%
Arkansas	82.7%*	Maryland	87.1%	Oregon	83.4%*
California	87.1%	Massachusetts	89.0%*	Pennsylvania	88.2%*
Colorado	85.3%	Michigan	86.1%	Rhode Island	86.7%
Connecticut	86.5%	Minnesota	85.3%	South Carolina	84.0%*
Delaware	85.5%	Mississippi	86.3%	South Dakota	80.5%*
District of Columbia	94.6%*	Missouri	87.5%	Tennessee	87.3%
Florida	84.1%*	Montana	72.2%*	Texas	84.2%*
Georgia	86.0%	Nebraska	81.7%*	Utah	81.8%*
Hawaii	97.5%*	Nevada	86.7%	Vermont	80.7%*
Idaho	76.7%*	New Hampshire	85.6%	Virginia	88.5%*
Illinois	88.8%*	New Jersey	87.4%	Washington	84.4%
Indiana	87.0%	New Mexico	79.1%*	West Virginia	83.6%*
Iowa	87.1%	New York	87.5%*	Wisconsin	85.7%
Kansas	86.2%	North Carolina	82.9%*	Wyoming	70.5%*

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2020–2022.
Note: * Indicates the estimate is statistically different from the national average of 86.0 percent at $p < 0.05$.
[For data points and standard errors for this exhibit, select here.](#)

Exhibit 1.3

Percentage of private-sector employees in establishments that offer health insurance, by State, firm size <50 employees, 3-year average, 2020–2022

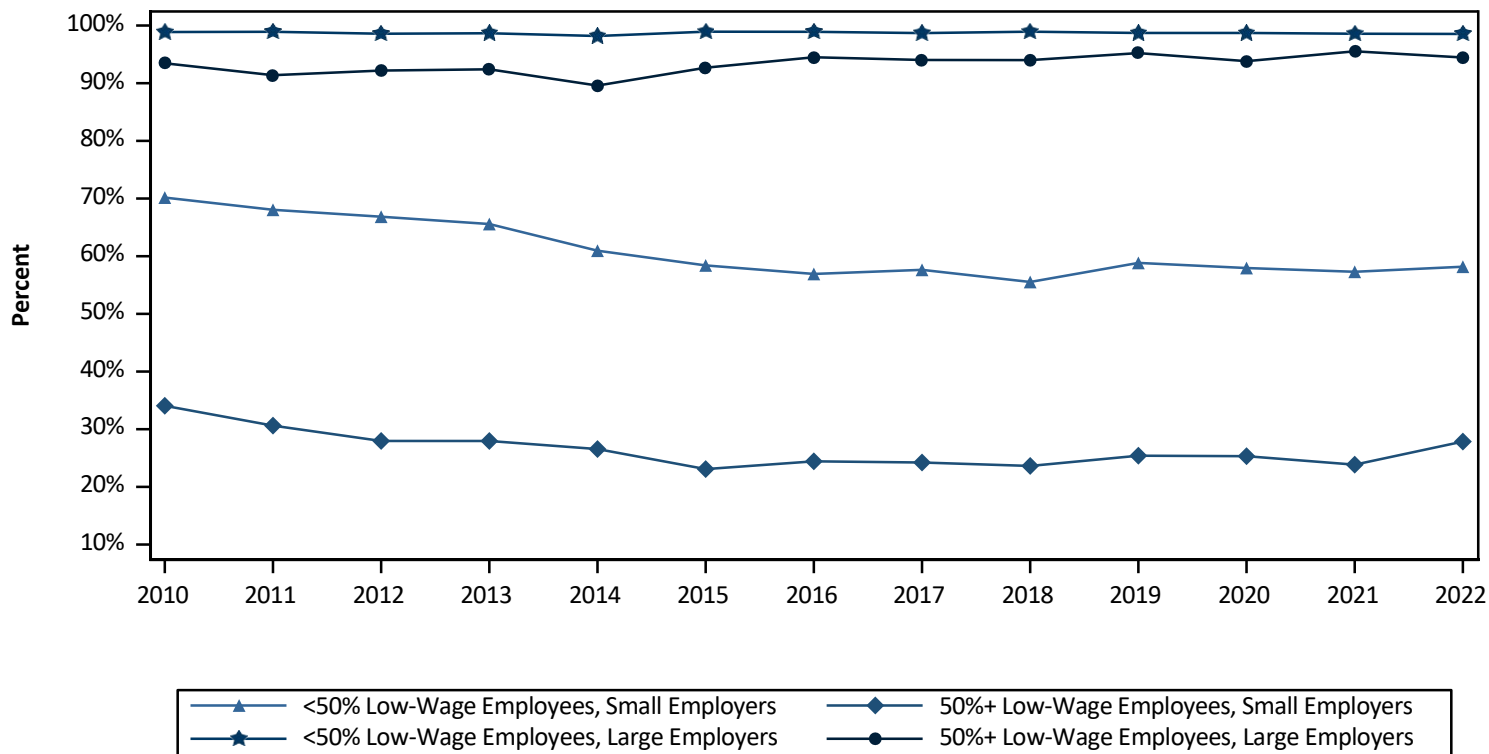


Alabama	56.2%	Kentucky	44.9%*	North Dakota	55.9%
Alaska	33.0%*	Louisiana	48.7%	Ohio	50.3%
Arizona	49.4%	Maine	47.4%	Oklahoma	58.5%*
Arkansas	41.7%*	Maryland	57.3%*	Oregon	53.3%
California	55.0%*	Massachusetts	59.9%*	Pennsylvania	56.3%*
Colorado	55.3%	Michigan	50.2%	Rhode Island	57.2%*
Connecticut	54.9%	Minnesota	49.0%	South Carolina	37.6%*
Delaware	48.3%	Mississippi	54.1%	South Dakota	48.4%
District of Columbia	73.7%*	Missouri	53.7%	Tennessee	47.9%
Florida	40.7%*	Montana	42.0%*	Texas	47.4%
Georgia	46.4%	Nebraska	43.1%*	Utah	42.5%*
Hawaii	90.6%*	Nevada	50.9%	Vermont	50.3%
Idaho	41.5%*	New Hampshire	52.7%	Virginia	56.2%
Illinois	55.8%*	New Jersey	56.8%*	Washington	54.3%
Indiana	45.9%*	New Mexico	44.1%*	West Virginia	42.7%*
Iowa	52.8%	New York	56.1%*	Wisconsin	50.3%
Kansas	54.7%	North Carolina	42.7%*	Wyoming	39.5%*

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2020–2022.
Note: * Indicates the estimate is statistically different from the national average of 51.2 percent at $p < 0.05$.
[For data points and standard errors for this exhibit, select here.](#)

Exhibit 1.4

Percentage of private-sector employees in establishments that offer health insurance, by the percentage of the establishment's workforce that is low wage and by firm size, 2010–2022



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

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

Note: Wage levels in the MEPS-IC questionnaires have been adjusted to account for changing wages over time. In 2022, low-wage employees were defined as those earning less than \$14.50 per hour.

Data for Exhibit 1.4

Percentage of private-sector employees in establishments that offer health insurance, by the percentage of the establishment's workforce that is low wage, by firm size, 2010–2022

Low Wage	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
<50% Low-Wage Employees, Small Employers	70.2%	68.0%*	66.8%*	65.6%*	61.0%*	58.4%*	56.9%	57.6%	55.5%*	58.8%*	58.0%	57.3%	58.2%
50%+ Low-Wage Employees, Small Employers	34.1%	30.6%*	28.0%*	28.0%	26.6%	23.1%*	24.4%	24.2%	23.6%	25.4%	25.3%	23.9%	27.9%^
<50% Low-Wage Employees, Large Employers	98.9%	98.9%	98.6%	98.7%	98.2%*	98.9%*	98.9%	98.7%	98.9%	98.7%	98.7%	98.6%	98.5%
50%+ Low-Wage Employees, Large Employers	93.5%	91.4%*	92.2%	92.4%	89.6%*	92.7%*	94.5%*	94.0%	94.0%	95.2%	93.8%	95.5%	94.5%^

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

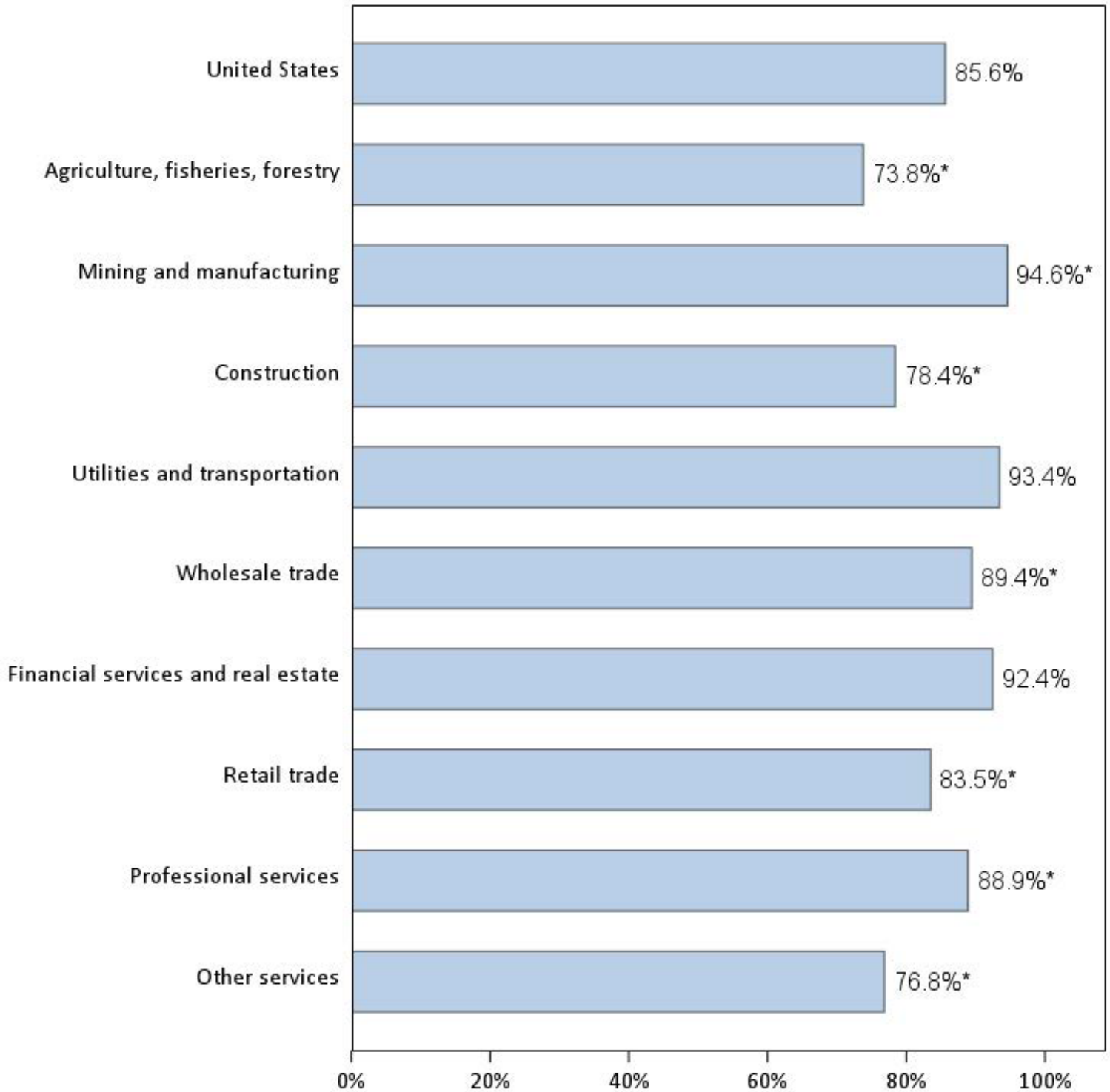
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

Note: Wage levels in the MEPS-IC questionnaires have been adjusted to account for changing wages over time. In 2022, low-wage employees were defined as those earning less than \$14.50 per hour. * indicates the estimate is statistically different from the previous year at $p < 0.05$. ^ indicates that the estimates for small (large) employers with 50%+ low-wage employees are statistically different from the estimate for small (large) employers with < 50% low-wage employees at $p < 0.05$. This test is conducted for 2022 only.

[For data points and standard errors for this exhibit, select here.](#)

Exhibit 1.5

Percentage of private-sector employees in establishments that offer health insurance, overall and by industry, 2022



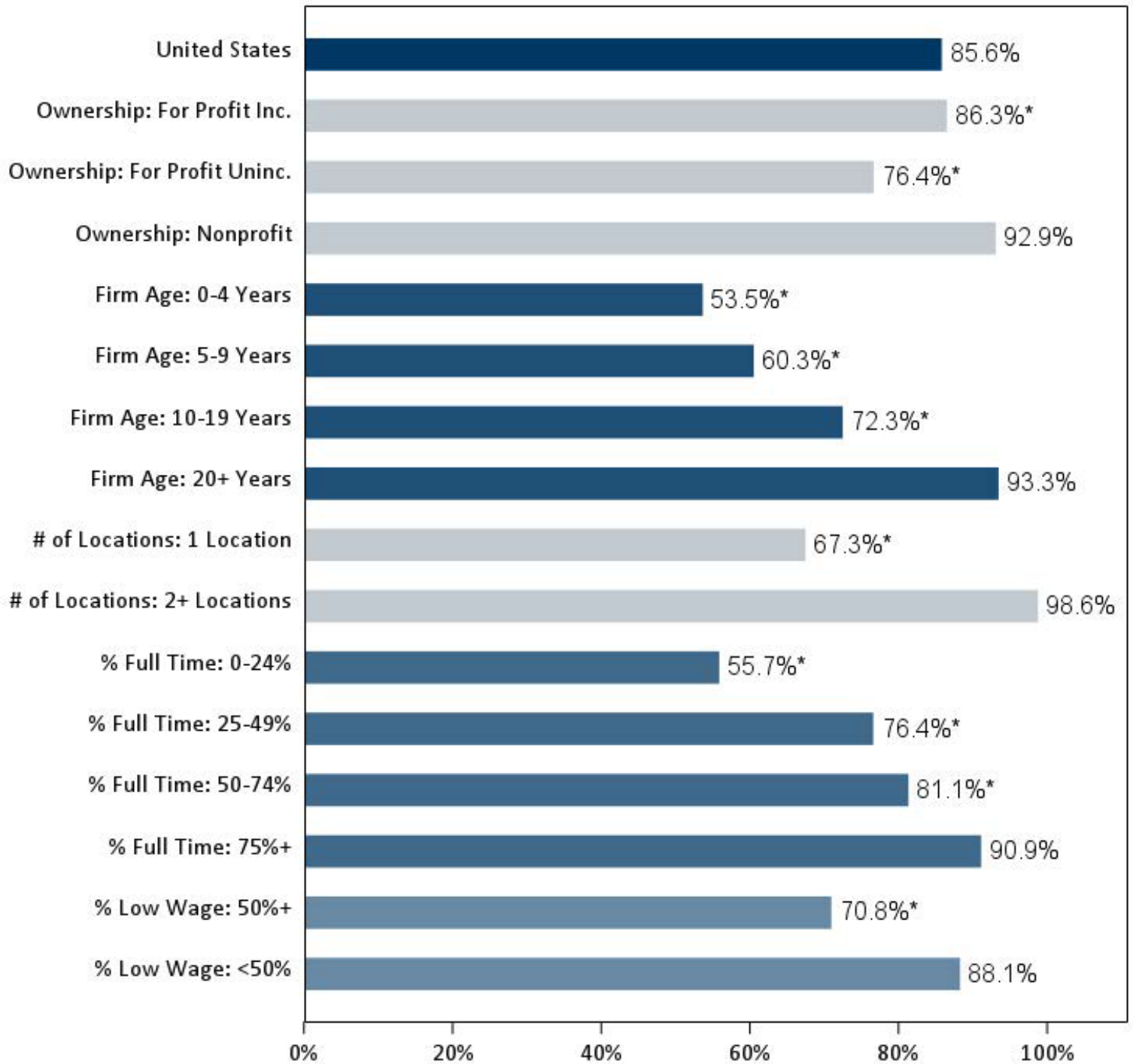
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2022.

Note: * indicates that the estimate is statistically different from the estimate for firms in the financial services and real estate sector at $p < 0.05$.

[For data points and standard errors for this exhibit, select here.](#)

Exhibit 1.6

Percentage of private-sector employees in establishments that offer health insurance, overall and by selected characteristics, 2022



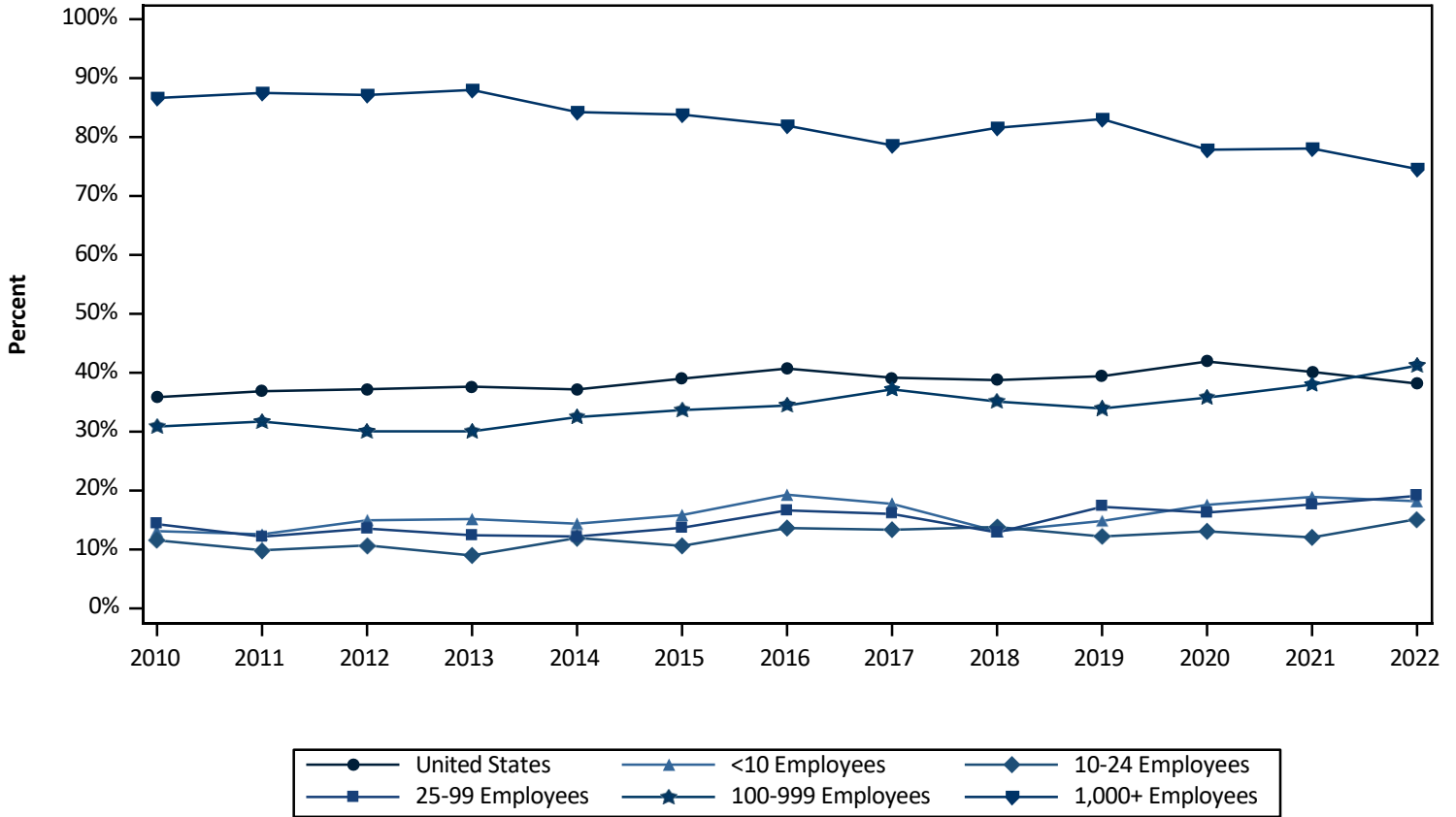
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2022.

Note: "% Full Time" refers to the percentage of the establishment's workforce that worked full time in 2022. "% Low Wage" refers to the percentage of the establishment's workforce that earned less than \$14.50 per hour in 2022. * indicates that the estimate is statistically different from the estimate for the reference category within each group at $p < 0.05$. Reference categories are: Nonprofit, Firm Age: 20+ years, 2+ Locations, % Full Time 75%+, % Low Wage < 50%.

[For data points and standard errors for this exhibit, select here.](#)

Exhibit 1.7

Percentage of private-sector establishments that offer health insurance that self-insure at least one plan, overall and by detailed firm size, 2010–2022



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

Data for Exhibit 1.7

Percentage of private-sector establishments that offer health insurance that self-insure at least one plan, overall and by detailed firm size, 2010–2022

Number of Employees	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
U.S.	35.8%	36.9%	37.2%	37.6%	37.2%	39.0%*	40.7%*	39.2%	38.7%	39.4%	41.9%*	40.1%	38.2%
<10	13.1%	12.6%	14.9%	15.2%	14.4%	15.8%	19.3%*	17.7%	13.1%*	14.8%	17.6%	18.9%	18.2%^
10-24	11.6%	9.9%	10.7%	9.0%	12.0%*	10.6%	13.6%*	13.3%	13.8%	12.2%	13.1%	12.0%	15.1%^
25-99	14.3%	12.2%*	13.5%	12.4%	12.2%	13.7%	16.6%*	16.0%	12.9%*	17.2%*	16.3%	17.7%	19.1%^
100-999	30.9%	31.7%	30.1%	30.1%	32.5%	33.7%	34.4%	37.2%	35.1%	33.9%	35.8%	38.0%	41.2%^
1,000+	86.6%	87.5%	87.1%	88.0%	84.2%*	83.8%	81.9%	78.6%*	81.6%*	83.1%	77.8%*	78.1%	74.6%*

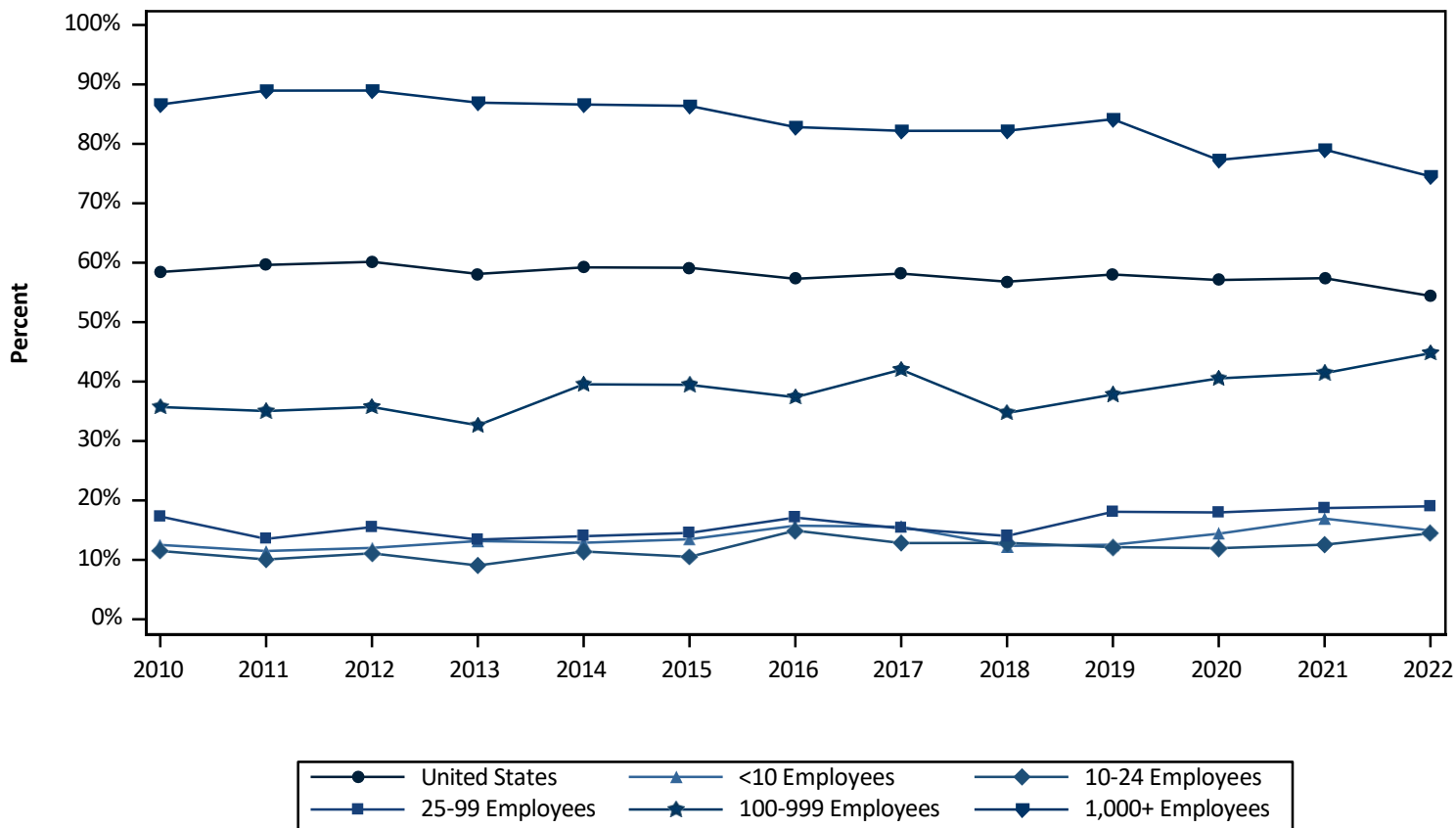
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

Note: * indicates the estimate is statistically different from the previous year at $p < 0.05$. ^ indicates that the estimates for firms with <10, 10-24, 25-99, and 100-999 employees are statistically different from the estimate for firms with 1,000+ employees at $p < 0.05$. This test is conducted for 2022 only.

[For data points and standard errors for this exhibit, select here.](#)

Exhibit 1.8

Among establishments that offer insurance, percentage of eligible employees in establishments that self-insure at least one plan, overall and by detailed firm size, 2010–2022



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

Data for Exhibit 1.8

Among establishments that offer insurance, percentage of eligible employees in establishments that self-insure at least one plan, overall and by detailed firm size, 2010–2022

Number of Employees	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
U.S.	58.4%	59.6%	60.1%	58.1%*	59.2%	59.1%	57.3%*	58.2%	56.8%	58.0%	57.1%	57.4%	54.4%*
<10	12.5%	11.5%	12.0%	13.2%	12.9%	13.5%	15.7%	15.6%	12.4%	12.5%	14.4%	16.9%	14.9%^
10-24	11.5%	10.1%	11.1%	9.1%	11.4%	10.5%	14.9%*	12.8%	12.9%	12.1%	12.0%	12.6%	14.5%^
25-99	17.3%	13.5%*	15.5%	13.4%	14.0%	14.5%	17.1%	15.3%	14.0%	18.1%*	18.0%	18.7%	19.0%^
100-999	35.7%	35.0%	35.7%	32.6%	39.5%*	39.5%	37.4%	42.0%*	34.7%*	37.8%	40.5%	41.4%	44.8%^
1,000+	86.6%	89.0%*	89.0%	86.9%*	86.6%	86.4%	82.8%*	82.2%	82.2%	84.1%	77.3%*	79.0%	74.5%*

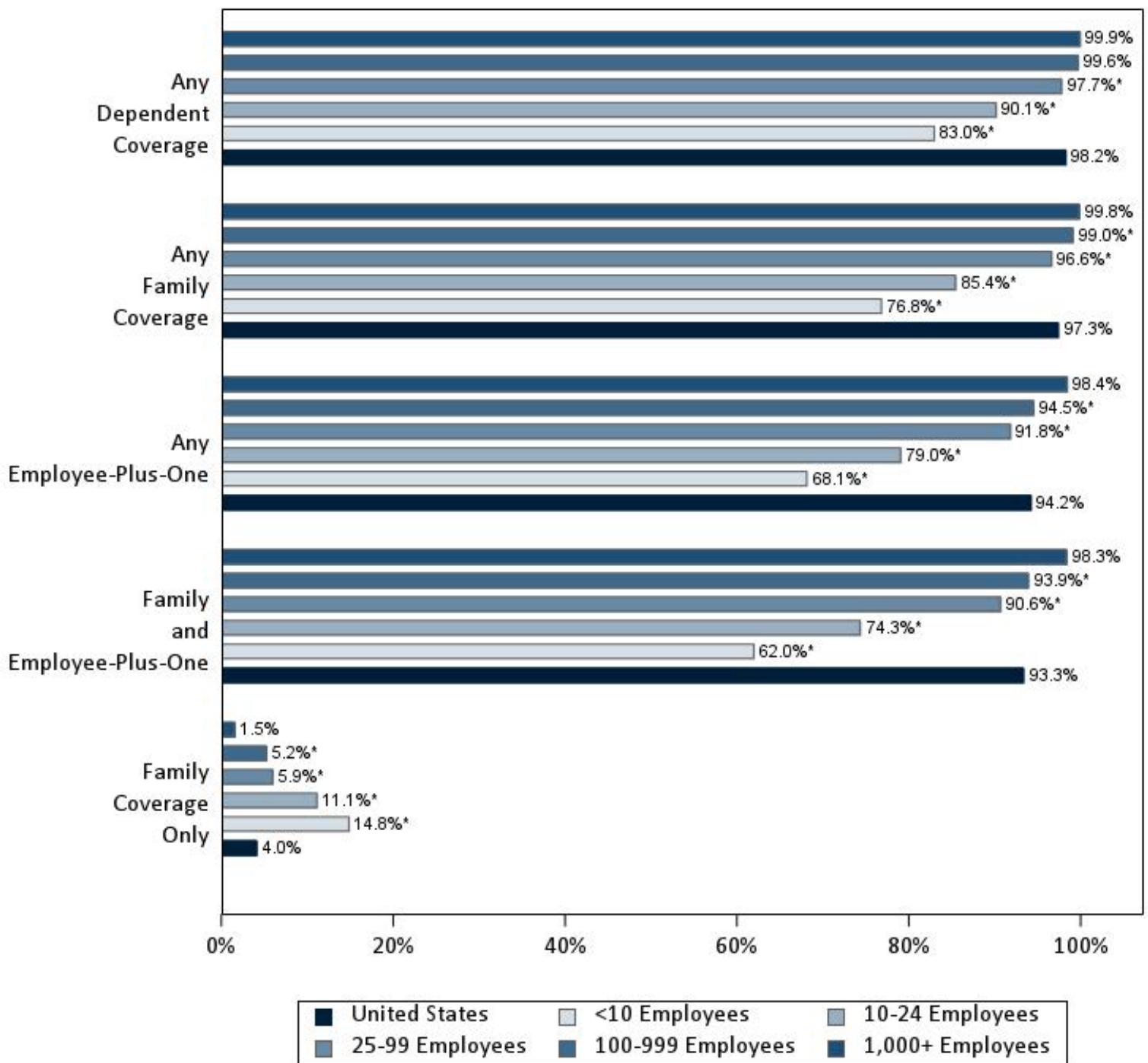
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

Note: * indicates the estimate is statistically different from the previous year at $p < 0.05$. ^ indicates that the estimates for firms with <10, 10-24, 25-99, and 100-999 employees are statistically different from the estimate for firms with 1,000+ employees at $p < 0.05$. This test is conducted for 2022 only.

[For data points and standard errors for this exhibit, select here.](#)

Exhibit 1.9

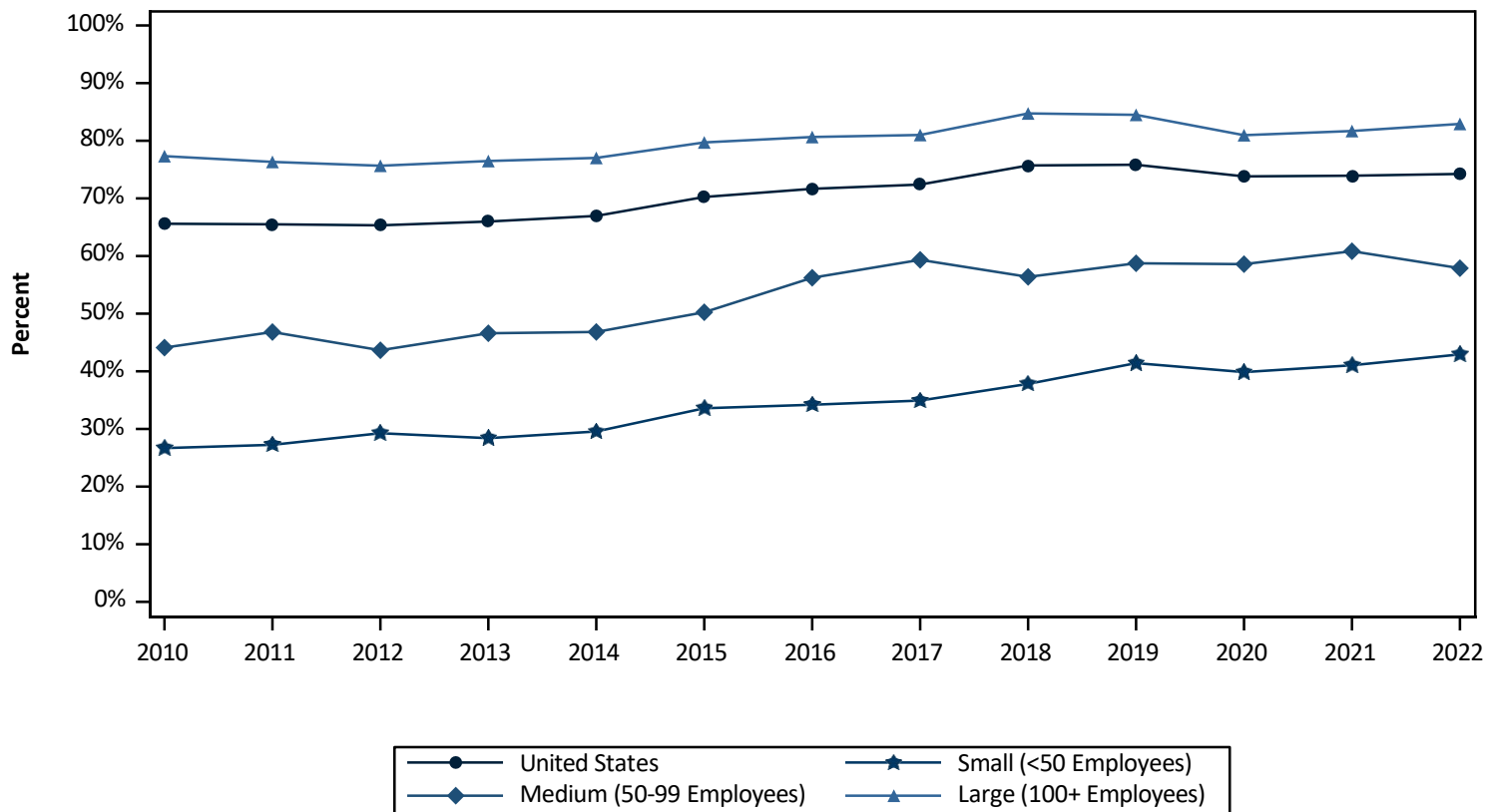
Percentage of eligible private-sector employees in establishments that offer family coverage and employee-plus-one coverage among establishments that offer coverage, overall and by detailed firm size, 2022



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2022. **Note:** This exhibit does not include estimates for "Employee-plus-one only." These estimates can be calculated by subtracting the estimates for "Family and Employee-Plus-One" from the estimates for "Any Employee-Plus-One." * indicates that the estimates for firms with <10, 10–24, 25–99, and 100–999 employees are statistically different from the estimate for firms with 1,000+ employees at $p < 0.05$.

[For data points and standard errors for this exhibit, select here.](#)

Exhibit 1.10
Percentage of private-sector employees working in establishments that offer two or more health insurance plans, overall and by firm size, 2010–2022



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.
Denominator: Within each category, all employees in establishments that offer health insurance.

Data for Exhibit 1.10
Percentage of private-sector employees working in establishments that offer two or more health insurance plans, overall and by firm size, 2010–2022

Number of Employees	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
U.S.	65.6%	65.5%	65.3%	66.0%	67.0%	70.2%*	71.7%	72.4%	75.7%*	75.8%	73.8%*	73.9%	74.2%
<50	26.7%	27.2%	29.3%	28.4%	29.6%	33.6%*	34.2%	34.9%	37.8%*	41.4%*	39.9%	41.0%	42.9%^
50-99	44.1%	46.8%	43.7%	46.6%	46.8%	50.2%	56.2%*	59.3%	56.4%	58.7%	58.6%	60.8%	57.9%^
100+	77.3%	76.3%	75.7%	76.5%	77.0%	79.7%*	80.7%	81.0%	84.7%*	84.5%	81.0%*	81.7%	82.9%

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

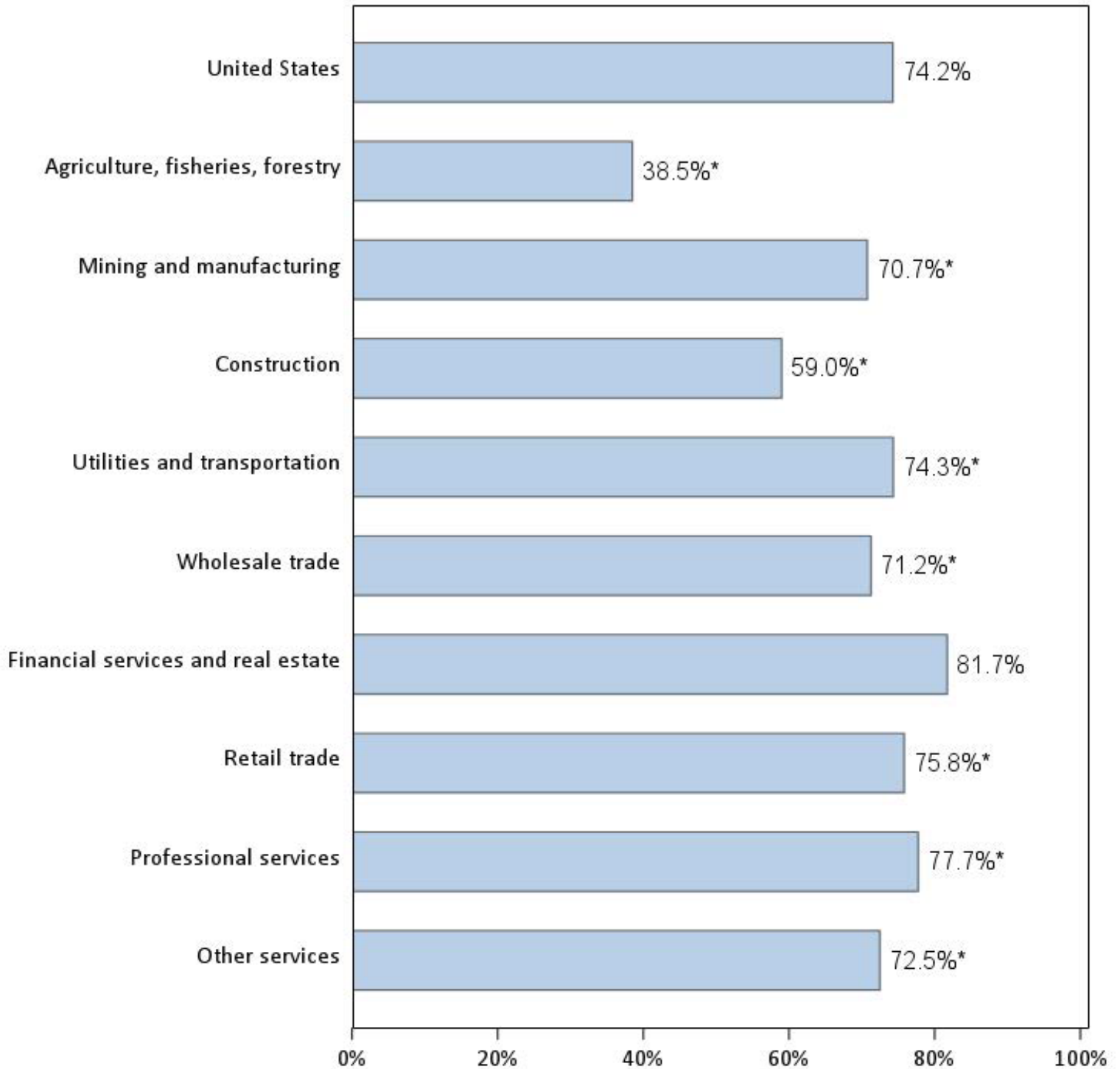
Denominator: Within each category, all employees in establishments that offer health insurance.

Note: * indicates the estimate is statistically different from the previous year at $p < 0.05$. ^ indicates that the estimates for firms with <50 and 50-99 employees are statistically different from the estimate for firms with 100+ employees at $p < 0.05$. This test is conducted for 2022 only.

[For data points and standard errors for this exhibit, select here.](#)

Exhibit 1.11

Percentage of private-sector employees working in establishments that offer two or more health insurance plans, overall and by industry, 2022



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2022.

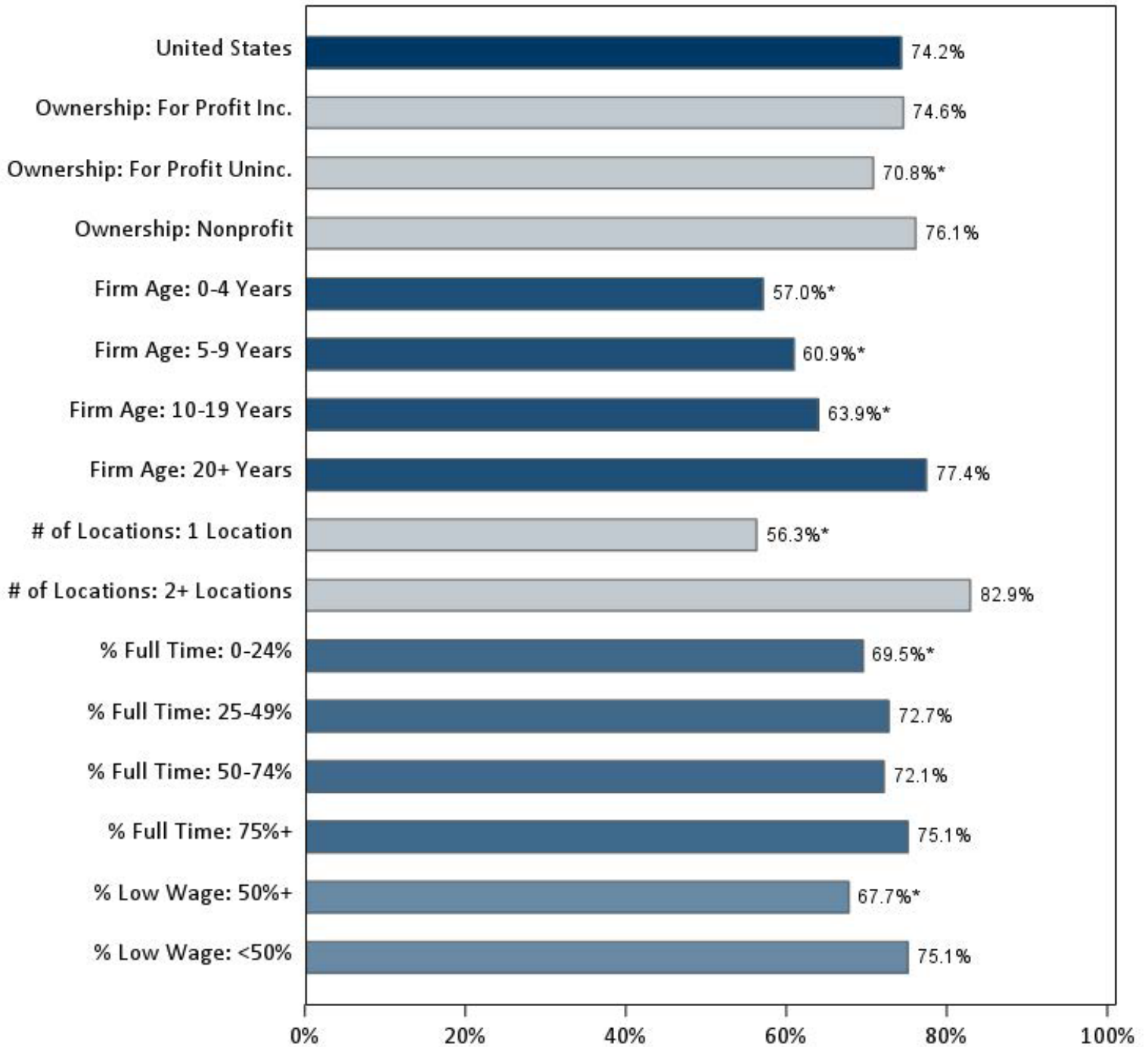
Denominator: Within each category, all employees in establishments that offer health insurance.

Note: * indicates that the estimate is statistically different from the estimate for firms in the financial services and real estate sector at $p < 0.05$.

[For data points and standard errors for this exhibit, select here.](#)

Exhibit 1.12

Percentage of private-sector employees working in establishments that offer two or more health insurance plans, overall and by selected characteristics, 2022



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2022.

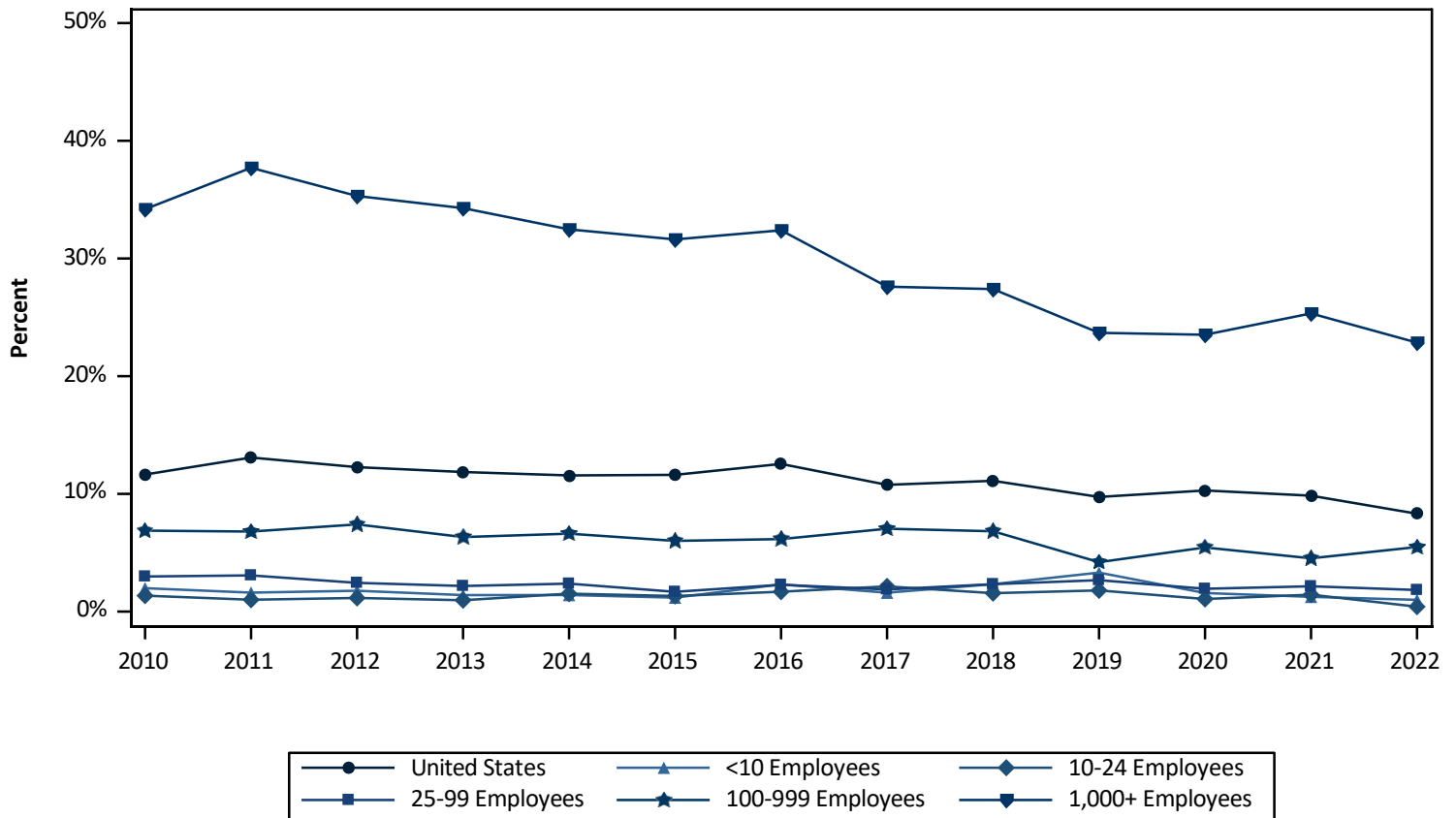
Denominator: Within each category, all employees in establishments that offer health insurance.

Note: "% Full Time" refers to the percentage of the establishment's workforce that worked full time in 2022. "% Low Wage" refers to the percentage of the establishment's workforce that earned less than \$14.50 per hour in 2022. * indicates that the estimate is statistically different from the estimate for the reference category within each group at $p < 0.05$. Reference categories are: Nonprofit, Firm Age: 20+ years, 2+ Locations, % Full Time 75%+, % Low Wage < 50%.

[For data points and standard errors for this exhibit, select here.](#)

Exhibit 1.13

Among establishments offering health insurance, percentage offering coverage to retirees under age 65, overall and by detailed firm size, 2010–2022



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

Data for Exhibit 1.13

Among establishments offering health insurance, percentage offering coverage to retirees under age 65, overall and by detailed firm size, 2010–2022

Number of Employees	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
U.S.	11.6%	13.1%*	12.3%	11.9%	11.6%	11.6%	12.5%	10.8%*	11.1%	9.7%*	10.3%	9.8%	8.3%*
<10	2.0%	1.6%	1.8%	1.4%	1.4%	1.2%	2.3%	1.6%	2.3%	3.3%	1.6%†	1.3%	1.0%^†
10-24	1.4%	1.0%	1.2%	1.0%†	1.5%	1.3%	1.7%	2.1%	1.6%	1.8%	1.1%†	1.4%	0.4%*^†
25-99	3.0%	3.1%	2.4%	2.2%	2.4%	1.7%	2.3%	1.9%	2.3%	2.7%	1.9%	2.1%	1.8%^
100-999	6.9%	6.8%	7.4%	6.3%	6.6%	6.0%	6.2%	7.0%	6.8%	4.2%*	5.4%	4.5%	5.5%^
1,000+	34.2%	37.7%*	35.3%	34.3%	32.5%	31.6%	32.4%	27.6%*	27.4%	23.7%*	23.5%	25.3%	22.8%

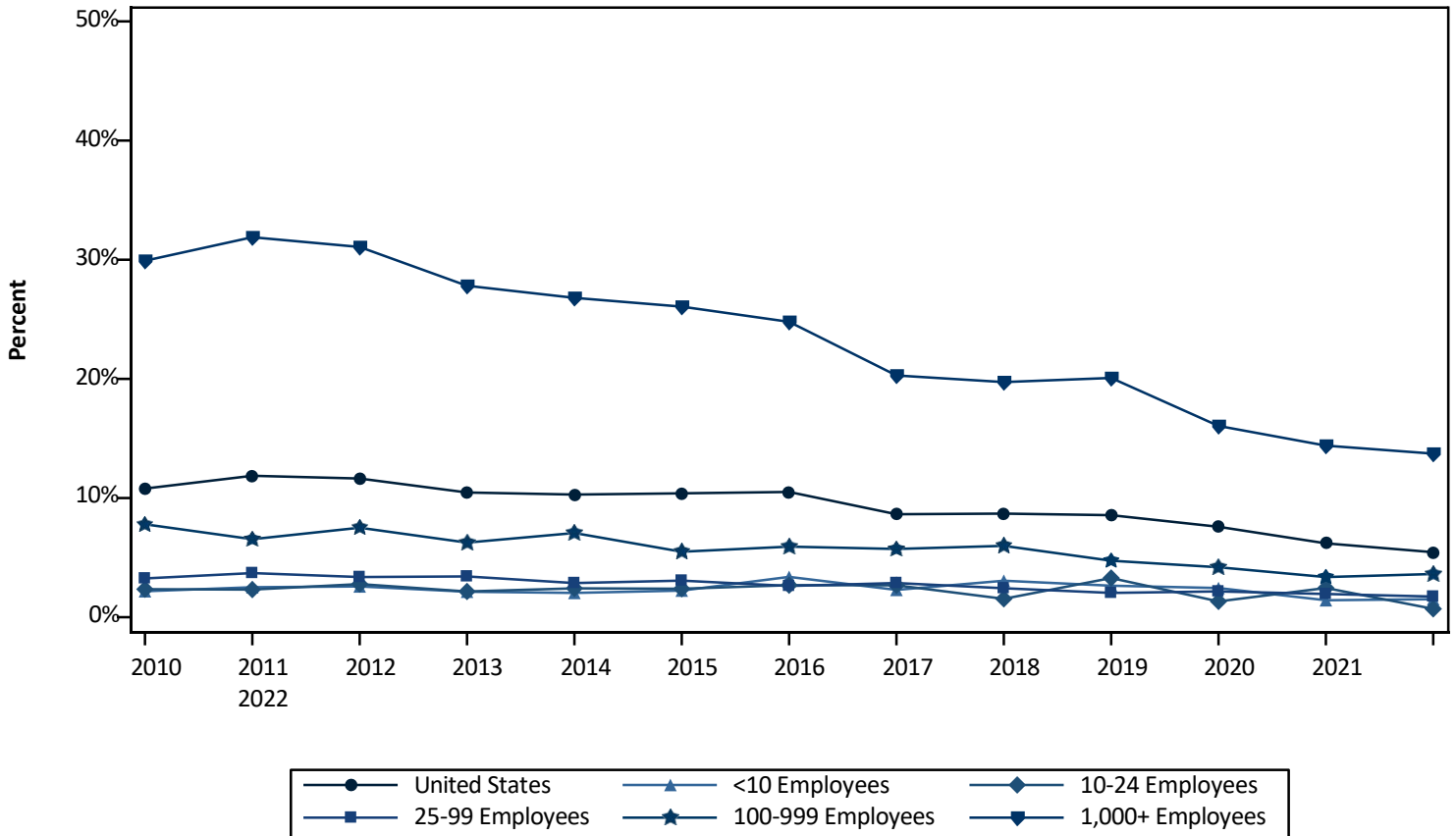
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

Note: † Estimate does not meet standard of reliability or precision. * indicates the estimate is statistically different from the previous year at p < 0.05. ^ indicates that the estimates for firms with <10, 10-24, 25-99, and 100-999 employees are statistically different from the estimate for firms with 1,000+ employees at p < 0.05. This test is conducted for 2022 only.

[For data points and standard errors for this exhibit, select here.](#)

Exhibit 1.14

Among establishments offering health insurance, percentage offering coverage to retirees age 65 and over, overall and by detailed firm size, 2010–2022



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

Data for Exhibit 1.14

Among establishments offering health insurance, percentage offering coverage to retirees age 65 and over, overall and by detailed firm size, 2010–2022

Number of Employees	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
U.S.	10.8%	11.9%*	11.6%	10.5%*	10.3%	10.4%	10.5%	8.6%*	8.7%	8.6%	7.6%	6.2%*	5.5%
<10	2.2%	2.5%	2.6%	2.1%	2.0%	2.2%	3.4%	2.3%	3.1%	2.6%	2.4%	1.4%	1.5%^
10-24	2.3%	2.3%	2.8%	2.2%	2.4%	2.4%	2.7%	2.7%	1.5%	3.3%*	1.3%*	2.5%	0.7%^*†
25-99	3.3%	3.7%	3.4%	3.4%	2.9%	3.1%	2.6%	2.9%	2.4%	2.0%	2.2%	1.9%	1.7%^
100-999	7.8%	6.5%*	7.5%	6.3%	7.1%	5.5%	5.9%	5.7%	6.0%	4.7%	4.2%	3.4%	3.6%^
1,000+	29.9%	31.9%	31.1%	27.8%*	26.8%	26.1%	24.8%	20.3%*	19.7%	20.1%	16.1%*	14.4%	13.7%

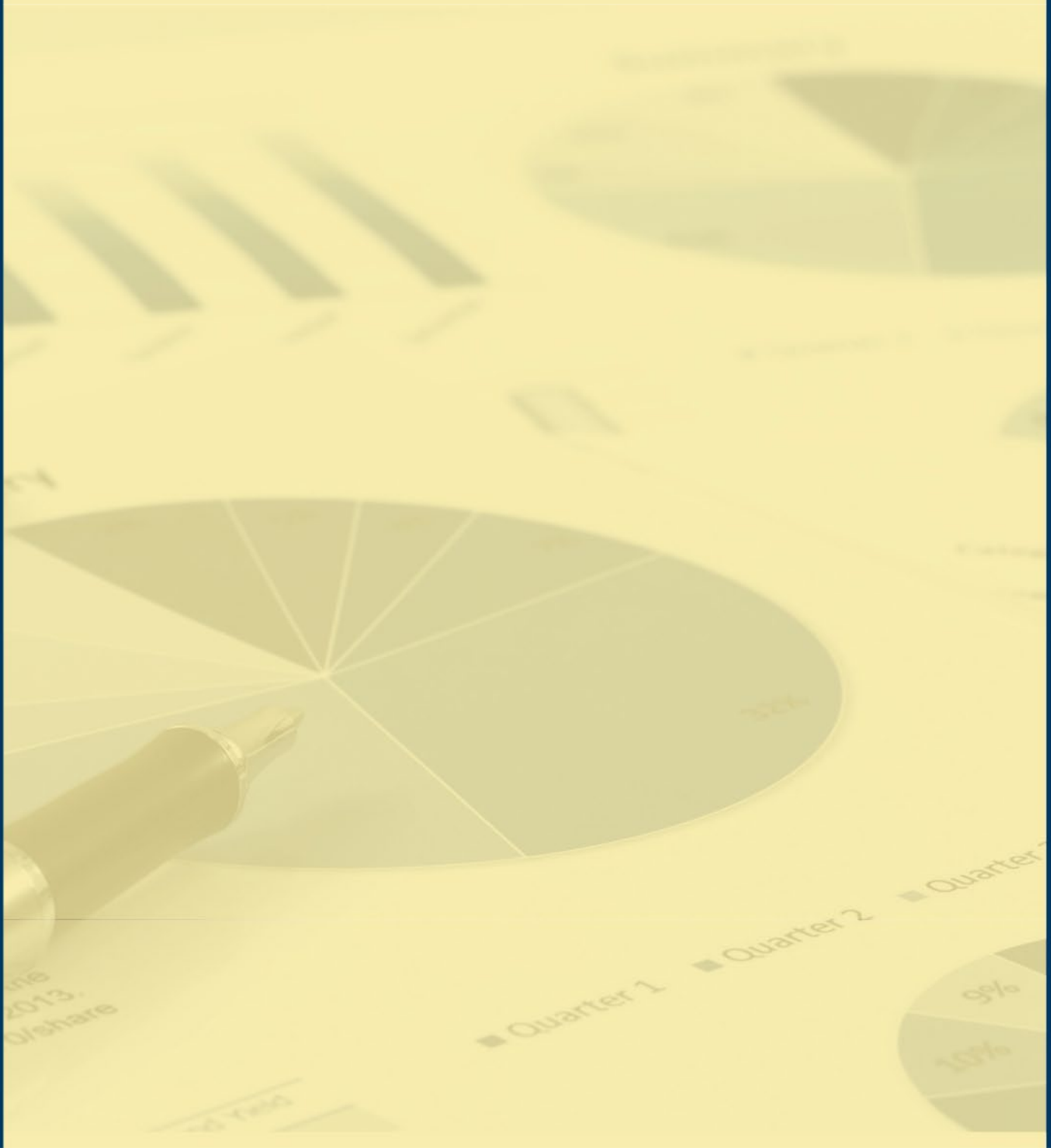
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

Note: † Estimate does not meet standard of reliability or precision. * indicates the estimate is statistically different from the previous year at $p < 0.05$. ^ indicates that the estimates for firms with <10, 10-24, 25-99, and 100-999 employees are statistically different from the estimate for firms with 1,000+ employees at $p < 0.05$. This test is conducted for 2022 only.

[For data points and standard errors for this exhibit, select here.](#)

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Section 2: Employee Eligibility and Enrollment



Employee Eligibility and Enrollment

The share of employees enrolled in a health plan through their employer is determined by the establishment offer rate (described in Section 1), the share of employees eligible for coverage at establishments that offer insurance (“eligibility rate”), and the share of eligible employees who enroll in coverage (the “take-up rate”). Factors such as the share of workers who are part time or who are low wage, can affect eligibility and take-up rates.

This section presents estimates for 2010 to 2022 for private-sector employees for the:

- Enrollment rate (percentage of all employees enrolled in their employer’s health insurance plan regardless of whether the establishment offered health insurance). The enrollment rate is calculated by multiplying offer, eligibility, and take-up rates. In this calculation, the enrollment rate is equal to zero at employers that do not offer coverage;
- Coverage rate (percentage of all employees enrolled in their employer’s health insurance plan at establishments that offered health insurance). The coverage rate is equal to the eligibility rate multiplied by the take-up rate;
- Eligibility rate (percentage of employees eligible for health insurance through their employer at establishments offering health insurance); and
- Take-up rate (percentage of eligible employees who enrolled in their employer’s health insurance).

This section also presents estimates for 2010 to 2022 for the percentage of enrollees in single, employee-plus-one, and family coverage and examines variation in coverage, eligibility, and take-up rates by firm size, firm age, industry, ownership status, number of locations, percent full-time workers, and percent low-wage workers. Finally, this section presents coverage rates by the State in which the establishment was located.

Highlights

- From 2021 to 2022, there were no statistically significant changes in enrollment rates among either private-sector workers overall or workers employed by firms of a given size category. The overall 2022 enrollment rate of 47.7 percent is very similar to the 2019 enrollment rate of 47.6 percent, suggesting that the enrollment rate may have returned to its prior long-term average after increasing in 2020 (Exhibit 2.1).
- There were no statistically significant changes from 2021 to 2022 in the eligibility rate for employees at private-sector establishments overall or for employees of small-, medium-, or large-firms. The overall 2022 eligibility rate of 80.8 percent remains elevated relative to the 2019 eligibility rate of 77.7 percent (Exhibit 2.4).
- Between 2021 and 2022, there were no statistically significant changes in take-up rates. The 2022 overall take-up rate (69.0%) remains low relative to the 2019 take-up rate of 71.9 percent (Exhibit 2.5).
- Across the Nation, eight States had 2020–2022 average coverage rates above the national average of 56.3 percent, ranging from 58.9 percent in California to 65.2 percent in Hawaii. Ten States had coverage rates below the national average, ranging from 49.7 percent in New York to 53.2 percent in Rhode Island (Exhibit 2.9).

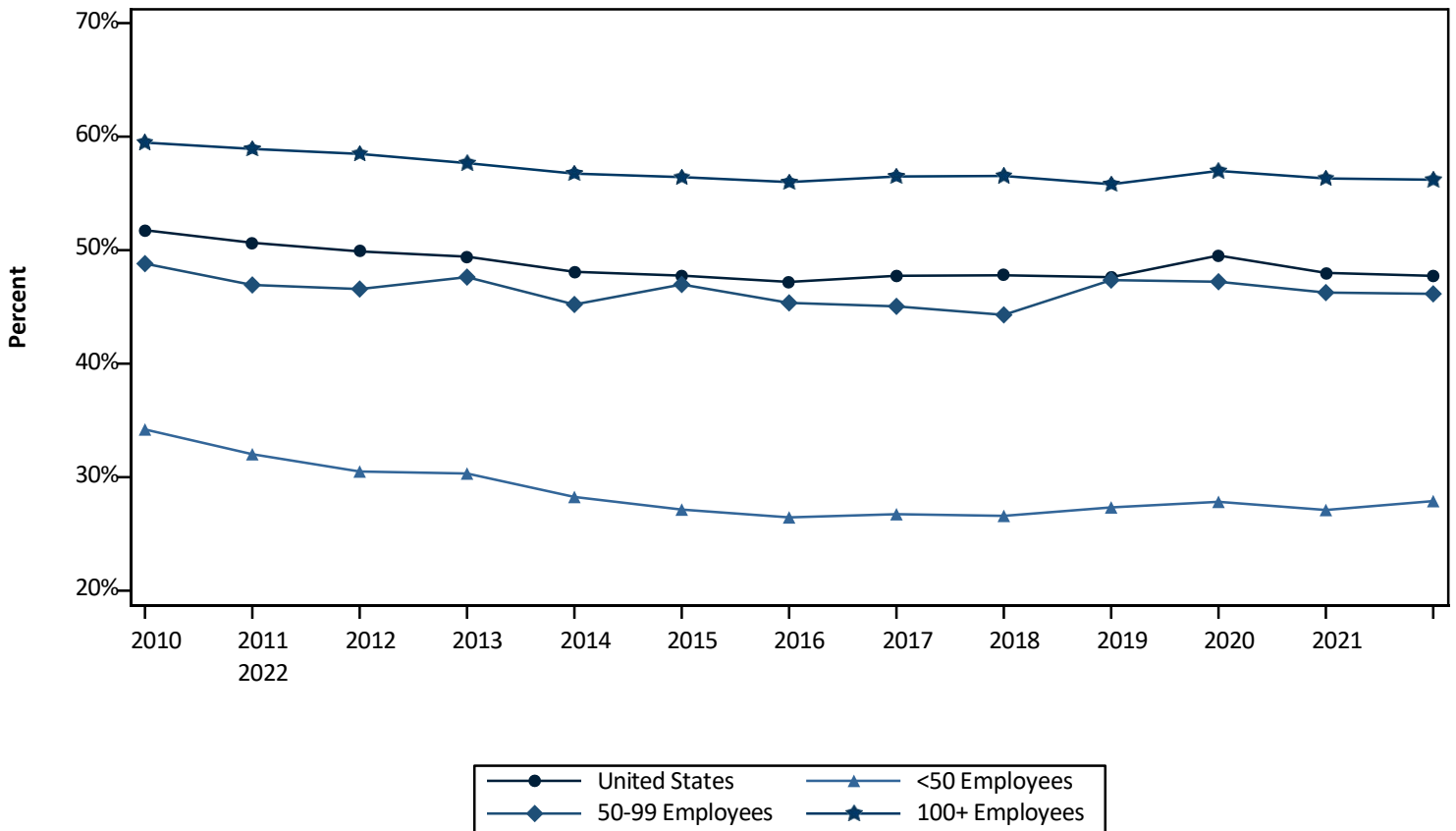
Key Trends

Enrollment rates are lower at small and medium firms, compared with large firms, reflecting lower offer rates (presented in Section 1). Coverage, eligibility, and take-up rates are lower among younger firms, firms with one location (versus multiple locations), with fewer full-time workers, and with a majority of workers who are low wage (Exhibit 2.13).

For firms with fewer than 50 workers and firms with 50 or more workers, coverage, eligibility, and take-up rates are generally substantially lower at firms with a majority (50 percent or more) of low-wage workers, compared with firms with less than 50 percent of workers who are low wage (Exhibits 2.6-2.8). Continuing a longstanding pattern, in 2022, a lower percentage of enrollees in large firms than in small and medium firms chose single coverage (Exhibit 2.16), while a higher percentage of large-firm enrollees chose employee-plus-one coverage and family coverage (Exhibits 2.17 and 2.18).

Exhibit 2.1: Enrollment Rate

Percentage of all private-sector employees enrolled in health insurance offered by their employers, overall and by firm size, 2010–2022



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.
Denominator: Within each category, all employees in all establishments.

Data for Exhibit 2.1: Enrollment Rate

Percentage of all private-sector employees enrolled in health insurance offered by their employers, overall and by firm size, 2010–2022

Number of Employees	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
U.S.	51.8%	50.6%	49.9%	49.4%	48.1%*	47.8%	47.2%	47.7%	47.8%	47.6%	49.5%*	48.0%*	47.7%
<50	34.2%	32.0%*	30.5%*	30.3%	28.3%*	27.1%	26.5%	26.7%	26.6%	27.3%	27.8%	27.1%	27.9%^
50-99	48.8%	46.9%	46.6%	47.6%	45.2%	47.0%	45.4%	45.0%	44.3%	47.4%	47.2%	46.3%	46.2%^
100+	59.5%	58.9%	58.5%	57.7%	56.7%	56.4%	56.0%	56.5%	56.5%	55.8%	57.0%	56.3%	56.2%

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

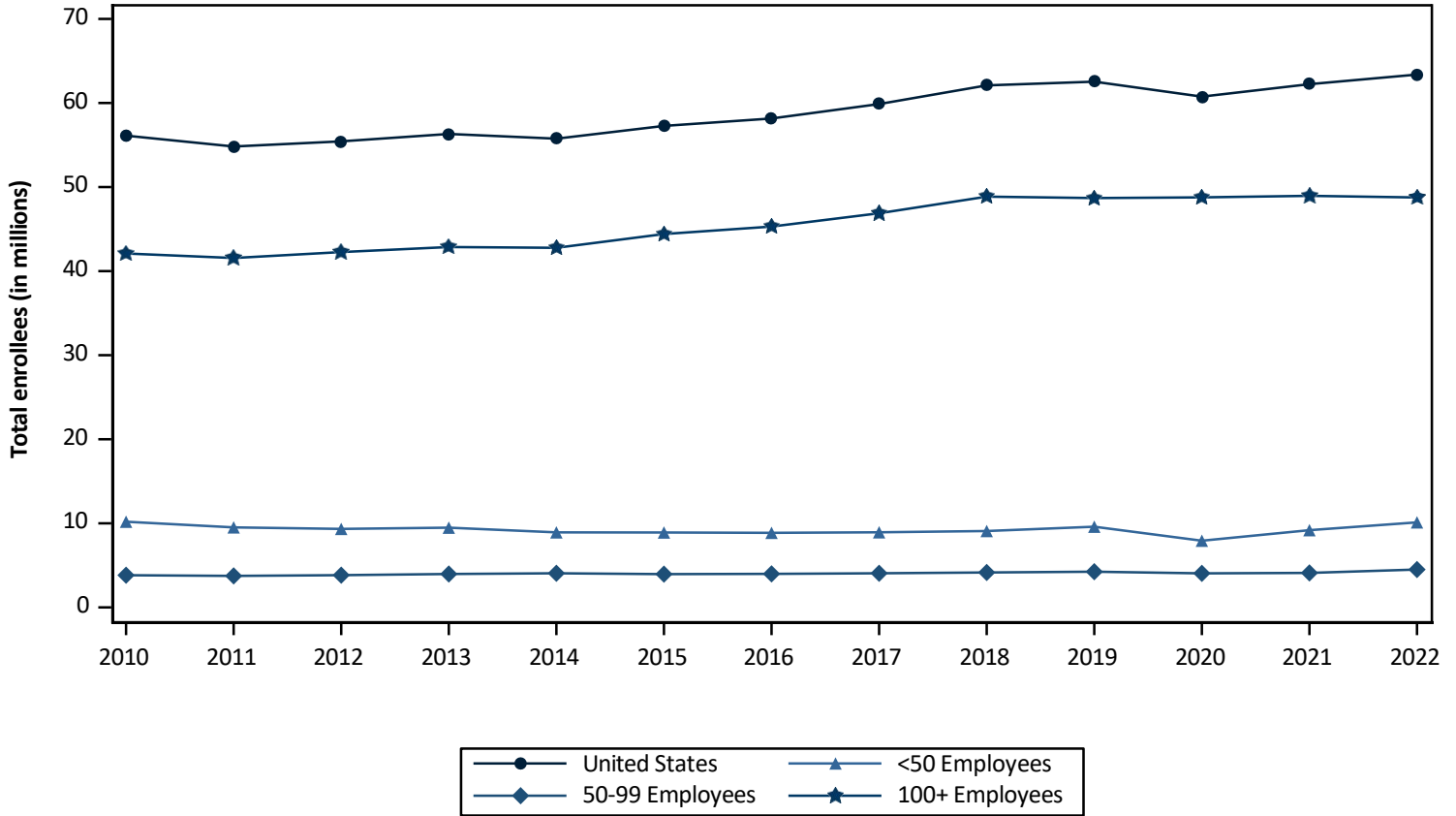
Denominator: Within each category, all employees in all establishments.

Note: * indicates the estimate is statistically different from the previous year at $p < 0.05$. ^ indicates that the estimates for firms with <50 and 50-99 employees are statistically different from the estimate for firms with 100+ employees at $p < 0.05$. This test is conducted for 2022 only.

[For data points and standard errors for this exhibit, select here.](#)

Exhibit 2.2: Number Enrolled

Total number (in millions) of private-sector employees enrolled in health insurance offered by their employers, overall and by firm size, 2010–2022



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

Data for Exhibit 2.2: Number Enrolled

Total number (in millions) of private-sector employees enrolled in health insurance offered by their employers, overall and by firm size, 2010–2022

Number of Employees	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
U.S.	56.1	54.8	55.4	56.3	55.8	57.3	58.2	59.9	62.1*	62.5	60.8	62.2	63.4
<50	10.2	9.5*	9.3	9.5	8.9*	8.9	8.9	8.9	9.1	9.6*	7.9*	9.2*	10.1*^
50-99	3.8	3.7	3.8	4.0	4.1	4.0	4.0	4.1	4.2	4.2	4.0	4.1	4.5^
100+	42.1	41.6	42.3	42.9	42.8	44.4*	45.3	46.9	48.9*	48.7	48.8	49.0	48.8

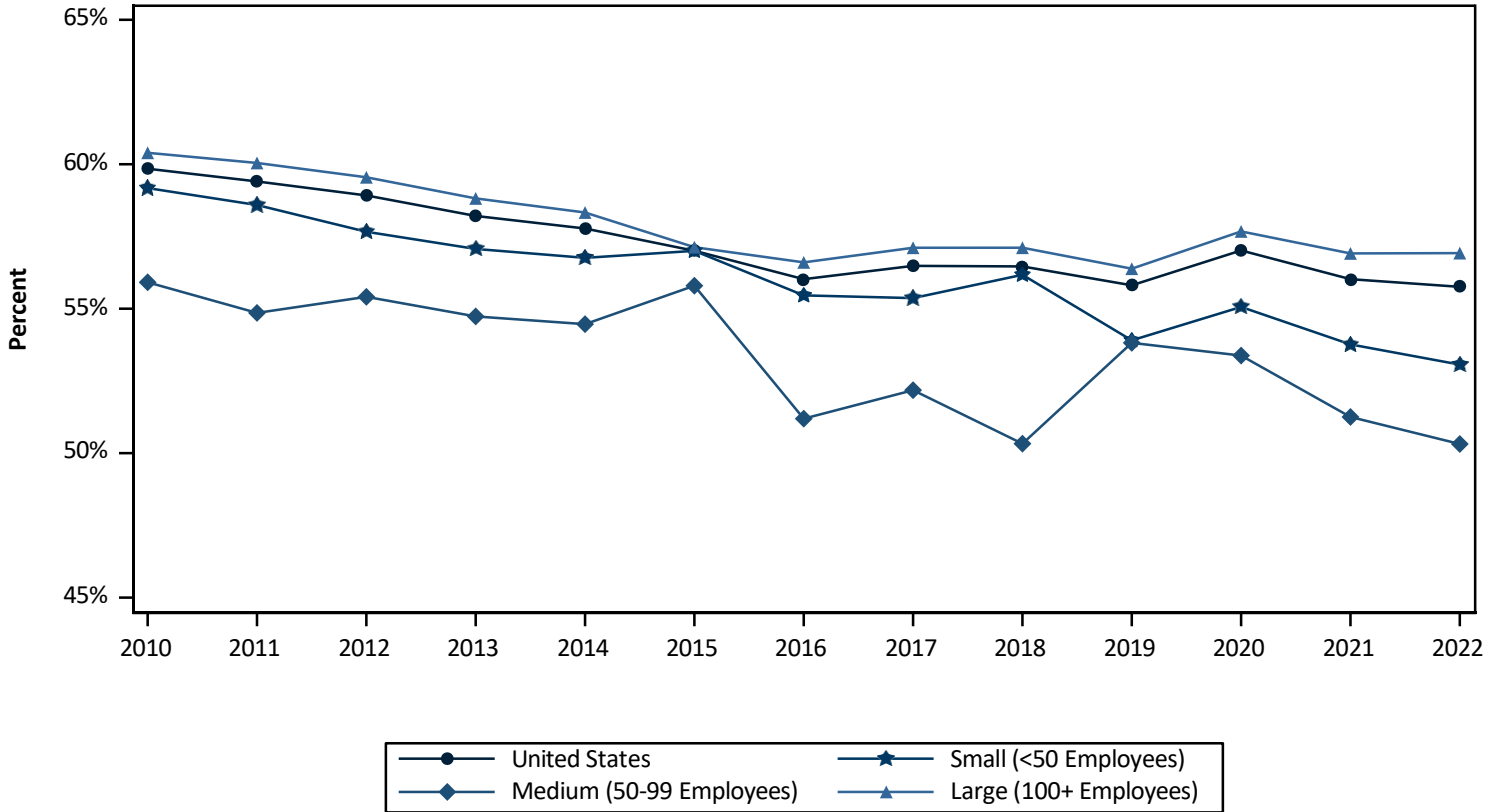
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

Note: The sum of estimates by firm size may differ from the U.S. total due to rounding. * indicates the estimate is statistically different from the previous year at $p < 0.05$. ^ indicates that the estimates for firms with <50 and 50-99 employees are statistically different from the estimate for firms with 100+ employees at $p < 0.05$. This test is conducted for 2022 only.

[For data points and standard errors for this exhibit, select here.](#)

Exhibit 2.3: Coverage Rate

Percentage of private-sector employees who are enrolled in health insurance at establishments that offer health insurance, overall and by firm size, 2010–2022



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

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

Data for Exhibit 2.3: Coverage Rate

Percentage of private-sector employees who are enrolled in health insurance at establishments that offer health insurance, overall and by firm size, 2010–2022

Number of Employees	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
U.S.	59.8%	59.4%	58.9%	58.2%	57.8%	57.0%	56.0%	56.5%	56.5%	55.8%	57.0%	56.0%	55.8%
<50	59.2%	58.6%	57.7%	57.1%	56.8%	57.0%	55.5%	55.4%	56.2%	53.9%*	55.1%	53.8%	53.1%^
50-99	55.9%	54.9%	55.4%	54.7%	54.5%	55.8%	51.2%*	52.2%	50.3%	53.8%*	53.4%	51.3%	50.3%^
100+	60.4%	60.0%	59.5%	58.8%	58.3%	57.1%	56.6%	57.1%	57.1%	56.4%	57.7%	56.9%	56.9%

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

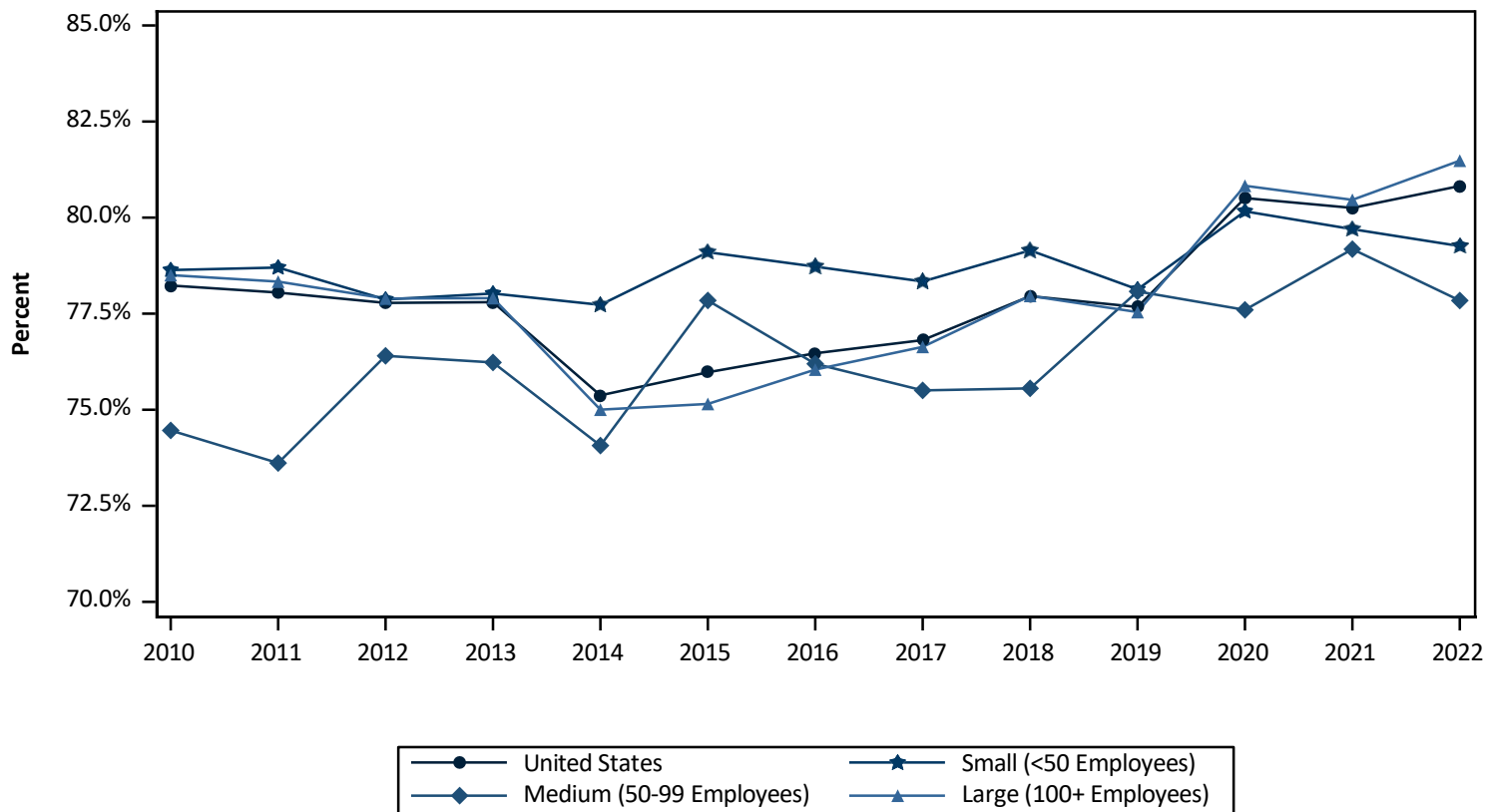
Denominator: Within each category, all employees in establishments that offer health insurance.

Note: * indicates the estimate is statistically different from the previous year at $p < 0.05$. ^ indicates that the estimates for firms with <50 and 50-99 employees are statistically different from the estimate for firms with 100+ employees at $p < 0.05$. This test is conducted for 2022 only.

[For data points and standard errors for this exhibit, select here.](#)

Exhibit 2.4: Eligibility Rate

Percentage of private-sector employees eligible for health insurance at establishments that offer health insurance, overall and by firm size, 2010–2022



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

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

Data for Exhibit 2.4: Eligibility Rate

Percentage of private-sector employees eligible for health insurance at establishments that offer health insurance, overall and by firm size, 2010–2022

Number of Employees	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
U.S.	78.2%	78.0%	77.8%	77.8%	75.4%*	76.0%	76.5%	76.8%	78.0%*	77.7%	80.5%*	80.3%	80.8%
<50	78.6%	78.7%	77.9%	78.0%	77.7%	79.1%	78.7%	78.3%	79.1%	78.1%	80.2%*	79.7%	79.3%^
50-99	74.5%	73.6%	76.4%	76.2%	74.1%	77.8%*	76.2%	75.5%	75.6%	78.1%	77.6%	79.2%	77.8%^
100+	78.5%	78.3%	77.9%	77.9%	75.0%*	75.2%	76.0%	76.6%	78.0%	77.5%	80.8%*	80.5%	81.5%

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010-2022.

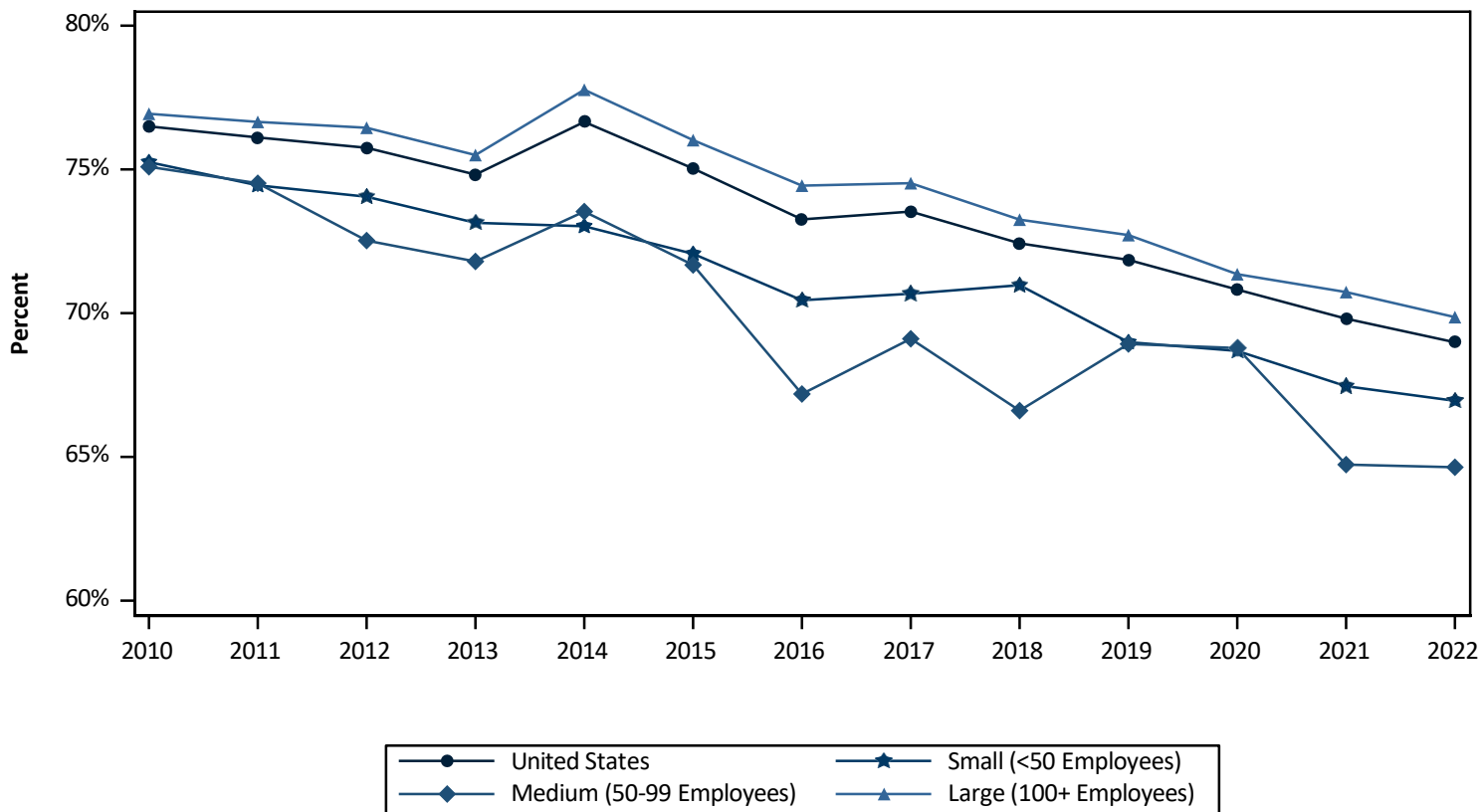
Denominator: Within each category, all employees in establishments that offer health insurance.

Note: * indicates the estimate is statistically different from the previous year at $p < 0.05$. ^ indicates that the estimates for firms with <50 and 50-99 employees are statistically different from the estimate for firms with 100+ employees at $p < 0.05$. This test is conducted for 2022 only.

[For data points and standard errors for this exhibit, select here.](#)

Exhibit 2.5: Take-Up Rate

Percentage of eligible private-sector employees who are enrolled in health insurance at establishments that offer health insurance, overall and by firm size, 2010–2022



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

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

Data for Exhibit 2.5: Take-Up Rate

Percentage of eligible private-sector employees who are enrolled in health insurance at establishments that offer health insurance, overall and by firm size, 2010–2022

Number of Employees	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
U.S.	76.5%	76.1%	75.8%	74.8%*	76.7%*	75.0%*	73.3%*	73.5%	72.4%*	71.9%	70.8%*	69.8%	69.0%
<50	75.3%	74.4%	74.1%	73.1%	73.0%	72.1%	70.4%*	70.7%	71.0%	69.0%*	68.7%	67.5%	67.0% [^]
50-99	75.1%	74.5%	72.5%	71.8%	73.5%	71.7%	67.2%*	69.1%	66.6%	68.9%	68.8%	64.7%*	64.6% [^]
100+	76.9%	76.7%	76.4%	75.5%*	77.8%*	76.0%*	74.4%*	74.5%	73.3%*	72.7%	71.4%*	70.7%	69.9%

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

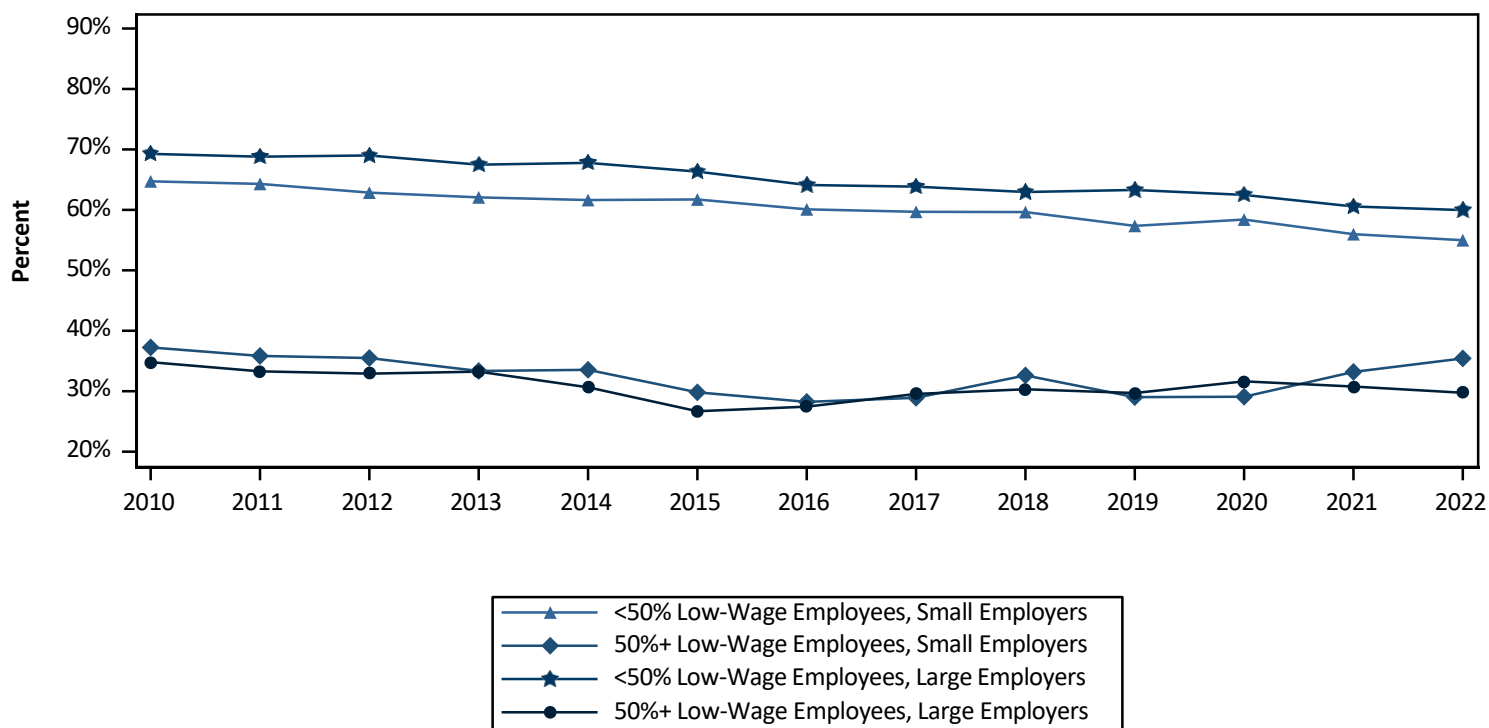
Denominator: Within each category, eligible employees in establishments that offer health insurance.

Note: * indicates the estimate is statistically different from the previous year at $p < 0.05$. [^] indicates that the estimates for firms with <50 and 50-99 employees are statistically different from the estimate for firms with 100+ employees at $p < 0.05$. This test is conducted for 2022 only.

[For data points and standard errors for this exhibit, select here.](#)

Exhibit 2.6: Coverage Rate

Percentage of private-sector employees who are enrolled in health insurance, by the percentage of the establishment's workforce that is low wage and by firm size, 2010–2022



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

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

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

Note: Wage levels in the MEPS-IC questionnaires have been adjusted to account for changing wages over time. In 2022, low-wage employees were defined as those earning less than \$14.50 per hour.

Data for Exhibit 2.6: Coverage Rate

Percentage of private-sector employees who are enrolled in health insurance, by the percentage of the establishment's workforce that is low wage and by firm size, 2010–2022

Low Wage	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
<50% Low-Wage Employees, Small Employers	64.7%	64.3%	62.9%*	62.1%	61.6%	61.7%	60.1%*	59.7%	59.6%	57.4%*	58.4%	56.0%*	55.0%
50%+ Low-Wage Employees, Small Employers	37.2%	35.8%	35.5%	33.3%	33.5%	29.8%	28.2%	28.9%	32.6%	29.0%	29.1%	33.2%	35.4%^
<50% Low-Wage Employees, Large Employers	69.3%	68.8%	69.0%	67.5%*	67.8%	66.3%*	64.1%*	63.8%	63.0%	63.3%	62.5%	60.6%*	60.0%
50%+ Low-Wage Employees, Large Employers	34.8%	33.3%	32.9%	33.2%	30.6%*	26.7%*	27.4%	29.5%*	30.3%	29.7%	31.6%	30.8%	29.7%^

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

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

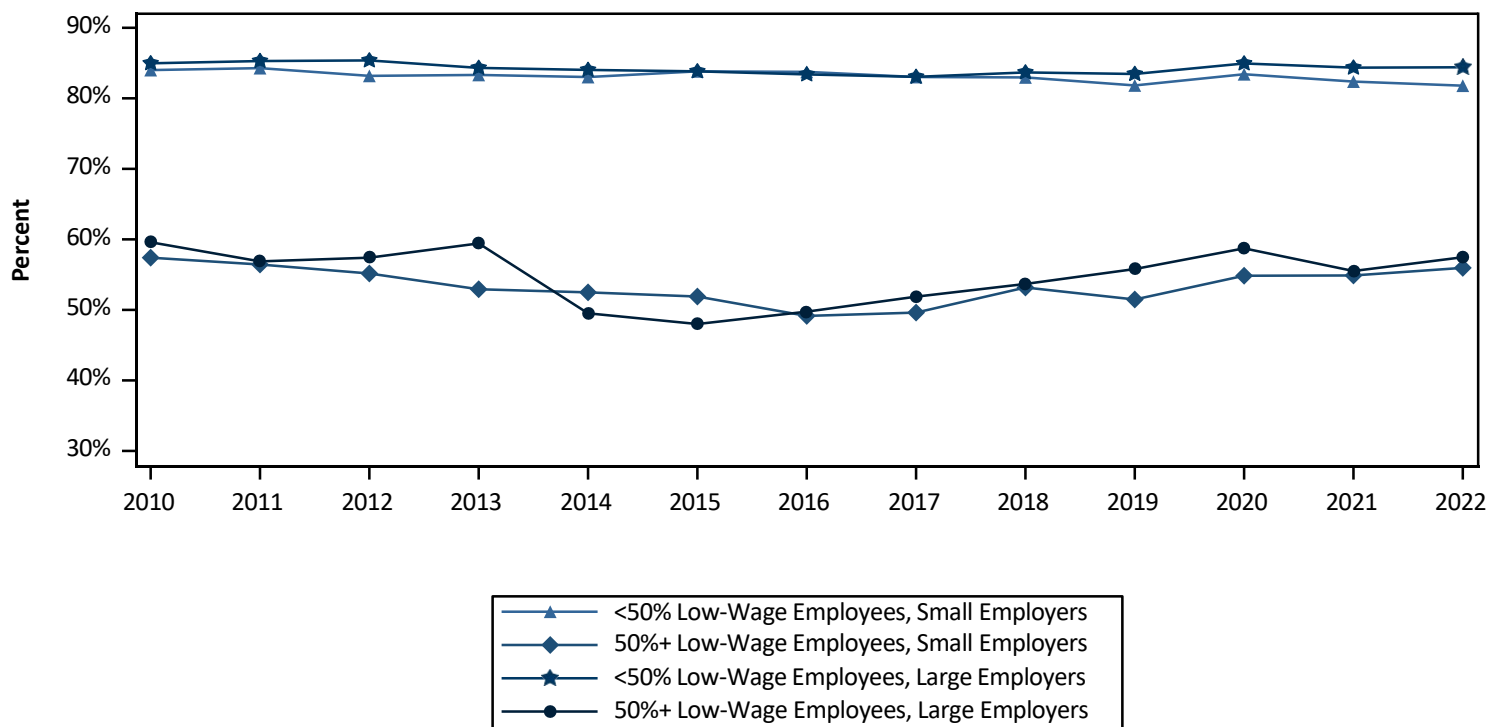
Denominator: Within each category, all employees in establishments that offer health insurance.

Note: Wage levels in the MEPS-IC questionnaires have been adjusted to account for changing wages over time. In 2022, low-wage employees were defined as those earning less than \$14.50 per hour. * indicates the estimate is statistically different from the previous year at $p < 0.05$. ^ indicates that the estimates for small (large) employers with 50%+ low-wage employees are statistically different from the estimate for small (large) employers with < 50% low-wage employees at $p < 0.05$. This test is conducted for 2022 only.

[For data points and standard errors for this exhibit, select here.](#)

Exhibit 2.7: Eligibility Rate

Percentage of private-sector employees eligible for health insurance at establishments that offer health insurance, by the percentage of the establishment's workforce that is low wage and by firm size, 2010–2022



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

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

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

Note: Wage levels in the MEPS-IC questionnaires have been adjusted to account for changing wages over time. In 2022, low-wage employees were defined as those earning less than \$14.50 per hour.

Data for Exhibit 2.7: Eligibility Rate

Percentage of private-sector employees eligible for health insurance at establishments that offer health insurance, by the percentage of the establishment's workforce that is low wage and by firm size, 2010–2022

Low Wage	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
<50% Low-Wage Employees, Small Employers	84.0%	84.3%	83.2%	83.3%	83.0%	83.8%	83.8%	83.0%	83.0%	81.8%	83.4%	82.4%	81.8%
50%+ Low-Wage Employees, Small Employers	57.4%	56.4%	55.2%	52.9%	52.5%	51.9%	49.1%	49.6%	53.2%	51.5%	54.8%	54.9%	56.0%^
<50% Low-Wage Employees, Large Employers	85.0%	85.3%	85.4%	84.3%*	84.0%	83.8%	83.4%	83.0%	83.7%	83.5%	84.9%*	84.4%	84.4%
50%+ Low-Wage Employees, Large Employers	59.6%	56.9%*	57.4%	59.4%*	49.5%*	48.0%	49.7%	51.9%	53.7%	55.8%	58.7%	55.5%*	57.5%^

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

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

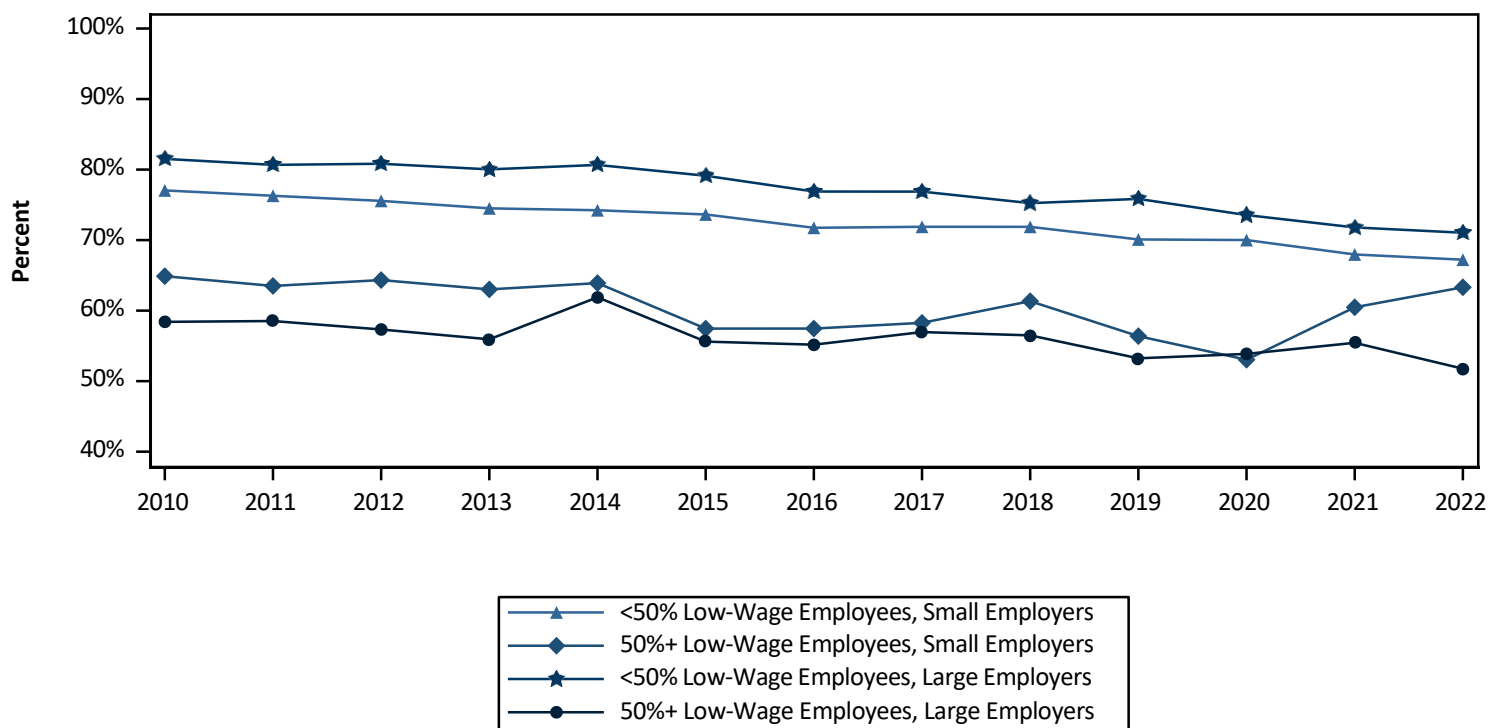
Denominator: Within each category, all employees in establishments that offer health insurance.

Note: Wage levels in the MEPS-IC questionnaires have been adjusted to account for changing wages over time. In 2022, low-wage employees were defined as those earning less than \$14.50 per hour. * indicates the estimate is statistically different from the previous year at $p < 0.05$. ^ indicates that the estimates for small (large) employers with 50%+ low-wage employees are statistically different from the estimate for small (large) employers with < 50% low-wage employees at $p < 0.05$. This test is conducted for 2022 only.

[For data points and standard errors for this exhibit, select here.](#)

Exhibit 2.8: Take-Up Rate

Percentage of eligible private-sector employees who are enrolled in health insurance, by the percentage of the establishment's workforce that is low wage and by firm size, 2010–2022



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

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

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

Note: Wage levels in the MEPS-IC questionnaires have been adjusted to account for changing wages over time. In 2022, low-wage employees were defined as those earning less than \$14.50 per hour.

Data for Exhibit 2.8: Take-Up Rate

Percentage of eligible private-sector employees who are enrolled in health insurance, by the percentage of the establishment's workforce that is low wage and by firm size, 2010–2022

Low Wage	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
<50% Low-Wage Employees, Small Employers	77.0%	76.3%	75.6%	74.5%*	74.2%	73.6%	71.7%*	71.9%	71.9%	70.1%*	70.0%	68.0%*	67.2%
50%+ Low-Wage Employees, Small Employers	64.9%	63.5%	64.3%	63.0%	63.9%	57.4%*	57.5%	58.3%	61.3%	56.4%	53.0%	60.5%*	63.3%
<50% Low-Wage Employees, Large Employers	81.5%	80.7%	80.8%	80.0%	80.7%	79.1%*	76.9%*	76.9%	75.2%*	75.8%	73.6%*	71.8%*	71.0%
50%+ Low-Wage Employees, Large Employers	58.4%	58.5%	57.3%	55.9%	61.9%*	55.6%*	55.2%	57.0%	56.5%	53.2%	53.9%	55.4%	51.8%^

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

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

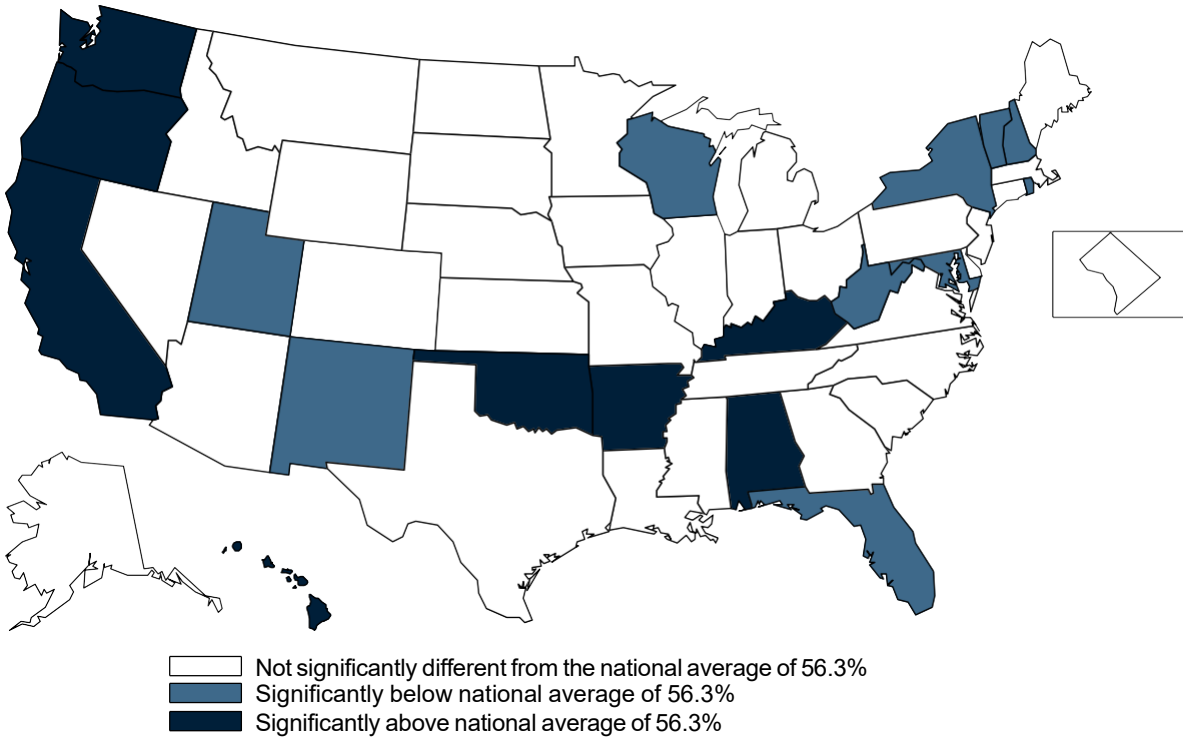
Denominator: Within each category, eligible employees in establishments that offer health insurance.

Note: Wage levels in the MEPS-IC questionnaires have been adjusted to account for changing wages over time. In 2022, low-wage employees were defined as those earning less than \$14.50 per hour. * indicates the estimate is statistically different from the previous year at $p < 0.05$. ^ indicates that the estimates for small (large) employers with 50%+ low-wage employees are statistically different from the estimate for small (large) employers with < 50% low-wage employees at $p < 0.05$. This test is conducted for 2022 only.

[For data points and standard errors for this exhibit, select here.](#)

Exhibit 2.9: Coverage Rate

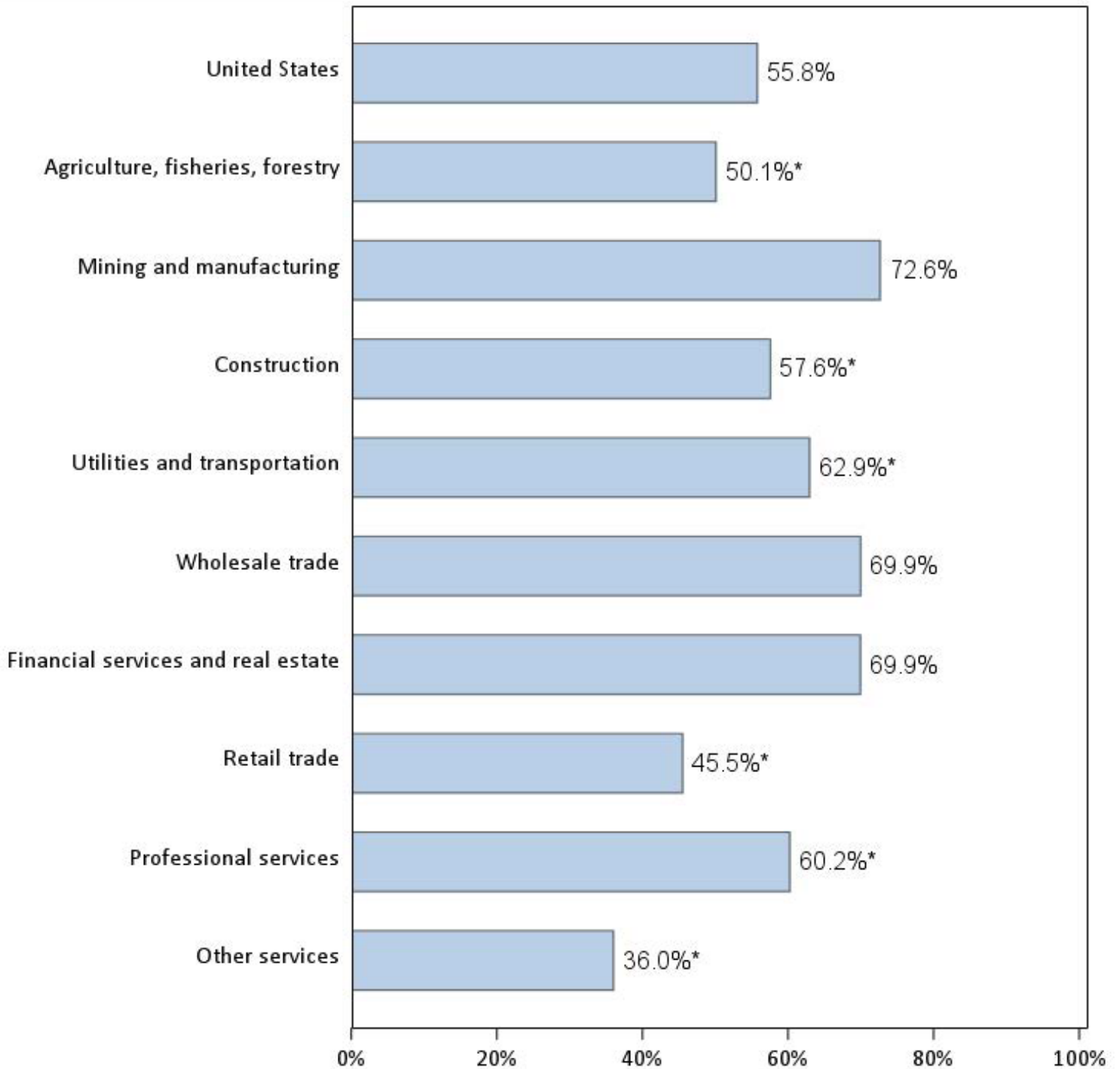
Percentage of private-sector employees who are enrolled in health insurance at establishments that offer health insurance, by State, 3-year average, 2020–2022



Alabama	59.4%*	Kentucky	60.5%*	North Dakota	57.9%
Alaska	55.4%	Louisiana	54.3%	Ohio	56.4%
Arizona	54.1%	Maine	56.5%	Oklahoma	59.0%*
Arkansas	61.6%*	Maryland	52.6%*	Oregon	62.8%*
California	58.9%*	Massachusetts	57.6%	Pennsylvania	56.2%
Colorado	56.1%	Michigan	57.6%	Rhode Island	53.2%*
Connecticut	54.9%	Minnesota	58.7%	South Carolina	56.5%
Delaware	53.4%	Mississippi	58.0%	South Dakota	54.2%
District of Columbia	57.6%	Missouri	58.1%	Tennessee	55.6%
Florida	53.0%*	Montana	58.0%	Texas	57.5%
Georgia	55.5%	Nebraska	56.7%	Utah	52.7%*
Hawaii	65.2%*	Nevada	54.2%	Vermont	52.1%*
Idaho	57.8%	New Hampshire	52.5%*	Virginia	56.4%
Illinois	54.5%	New Jersey	53.9%	Washington	64.5%*
Indiana	55.8%	New Mexico	51.6%*	West Virginia	50.1%*
Iowa	56.6%	New York	49.7%*	Wisconsin	52.6%*
Kansas	55.9%	North Carolina	59.0%	Wyoming	59.1%

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2020–2022.
Denominator: Within each State, all employees in establishments that offer health insurance.
Note: * Statistically different from national average of 56.3 percent at $p < 0.05$.
[For data points and standard errors for this exhibit, select here.](#)

Exhibit 2.10: Coverage Rate
Percentage of private-sector employees who are enrolled in health insurance at establishments that offer health insurance, overall and by industry, 2022



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2022.

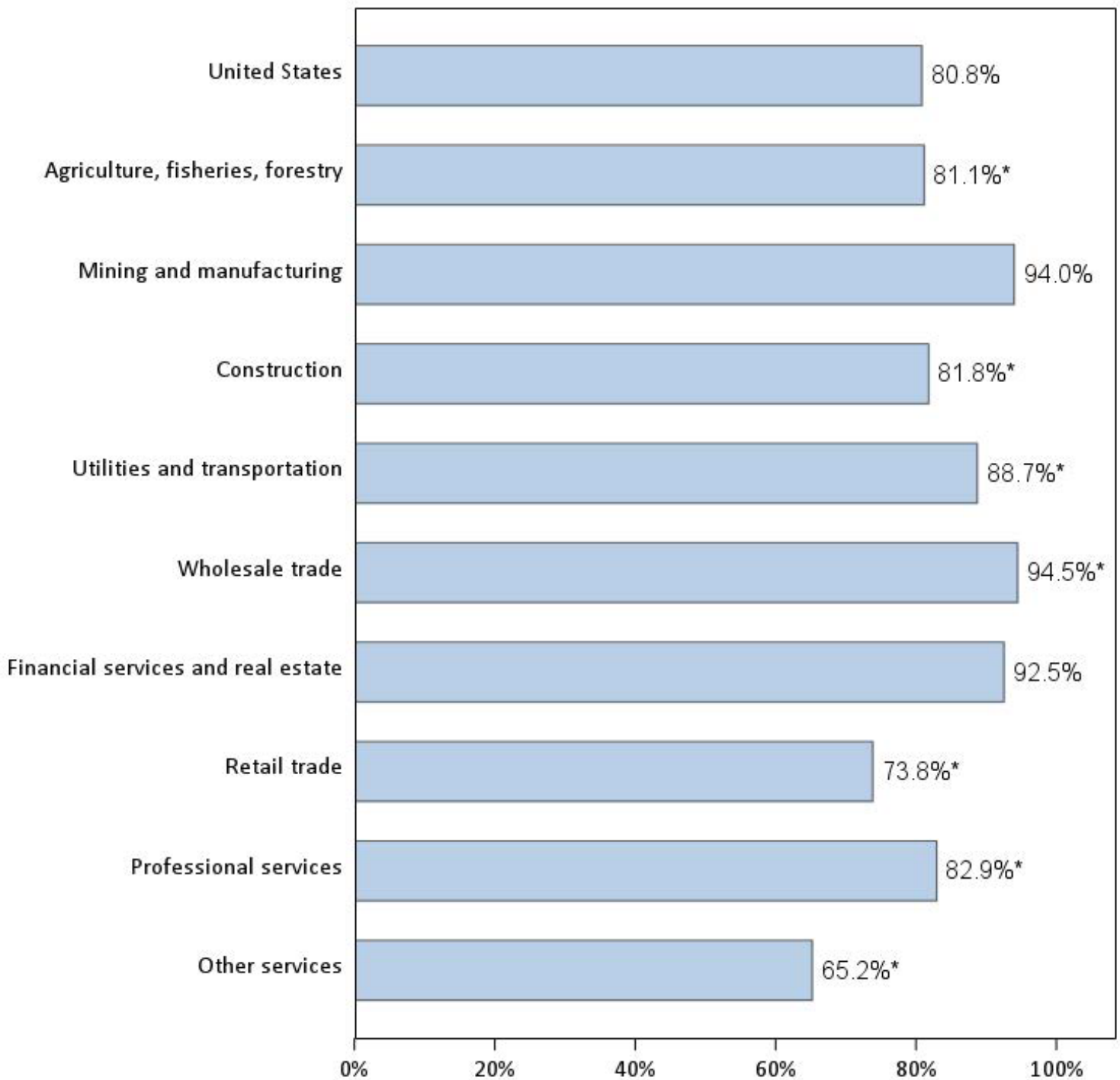
Denominator: Within each category, all employees in establishments that offer health insurance.

Note: * indicates that the estimate is statistically different from the estimate for firms in the financial services and real estate sector at $p < 0.05$.

[For data points and standard errors for this exhibit, select here.](#)

Exhibit 2.11: Eligibility Rate

Percentage of private-sector employees eligible for health insurance at establishments that offer health insurance, overall and by industry, 2022



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2022.

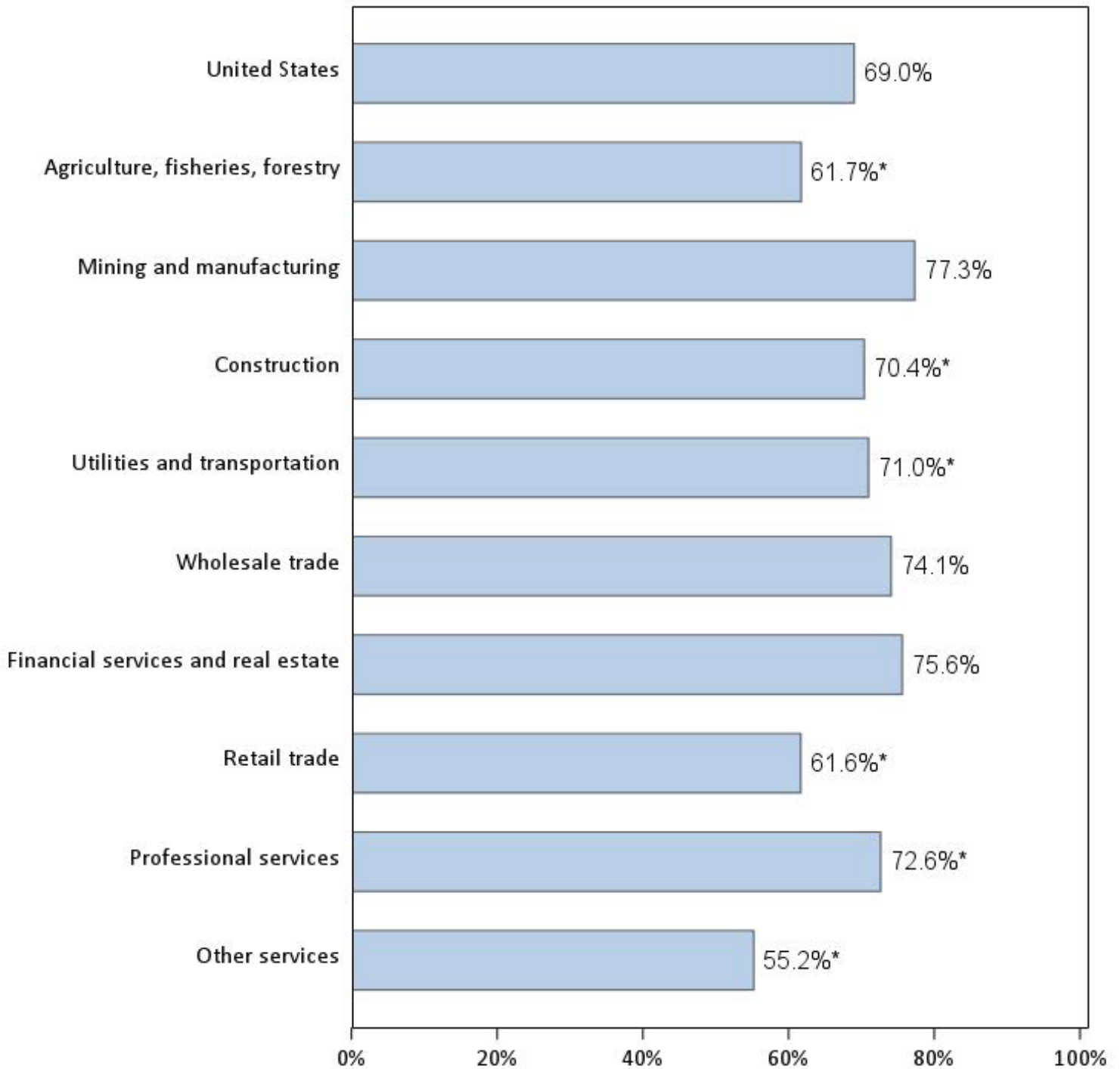
Denominator: Within each category, all employees in establishments that offer health insurance.

Note: * indicates that the estimate is statistically different from the estimate for firms in the financial services and real estate sector at $p < 0.05$.

[For data points and standard errors for this exhibit, select here.](#)

Exhibit 2.12: Take-Up Rate

Percentage of eligible private-sector employees who are enrolled in health insurance at establishments that offer health insurance, overall and by industry, 2022



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2022.

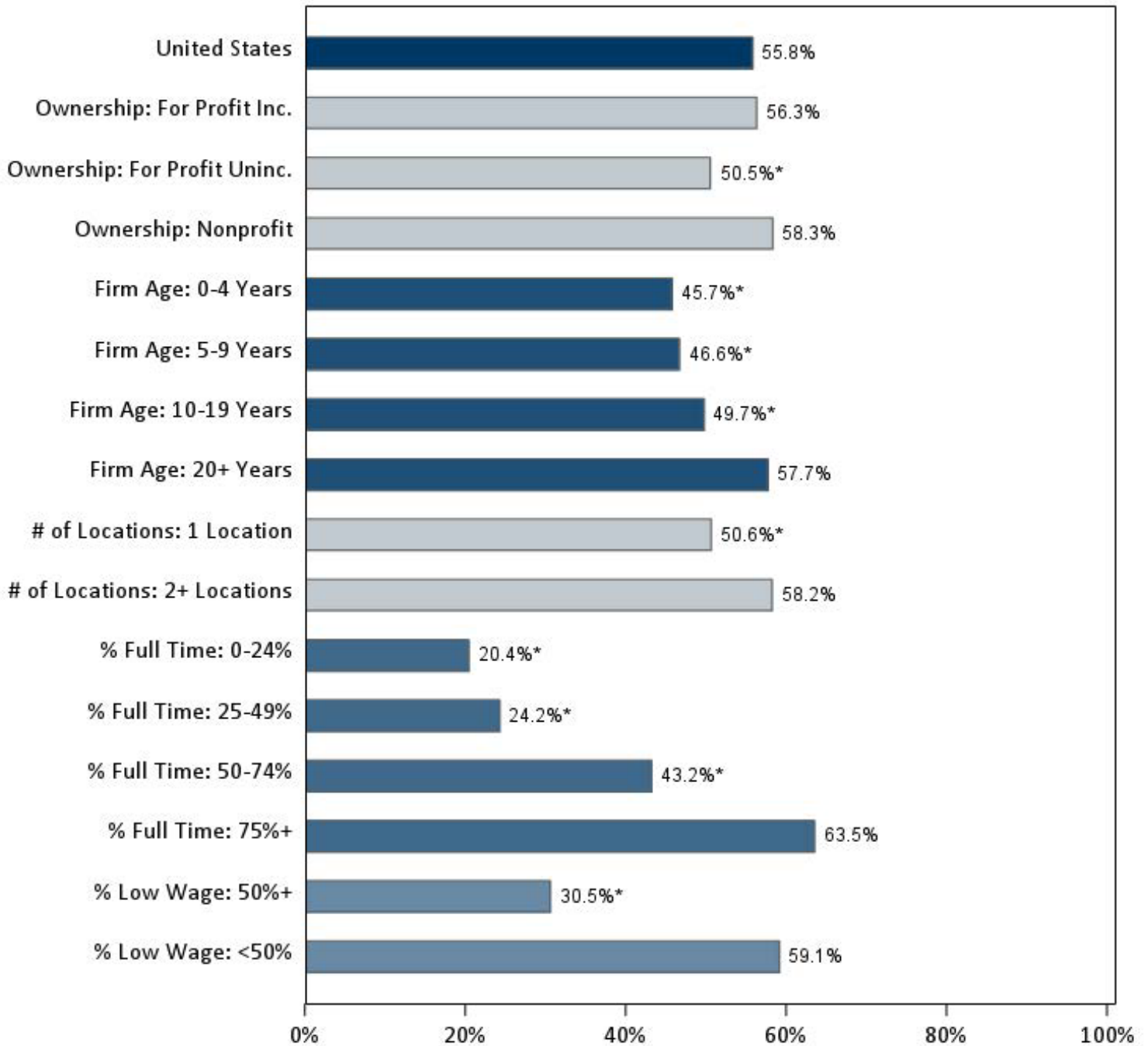
Denominator: Within each category, eligible employees in establishments that offer health insurance.

Note: * indicates that the estimate is statistically different from the estimate for firms in the financial services and real estate sector at $p < 0.05$.

[For data points and standard errors for this exhibit, select here.](#)

Exhibit 2.13: Coverage Rate

Percentage of private-sector employees who are enrolled in health insurance at establishments that offer health insurance, overall and by selected characteristics, 2022



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2022.

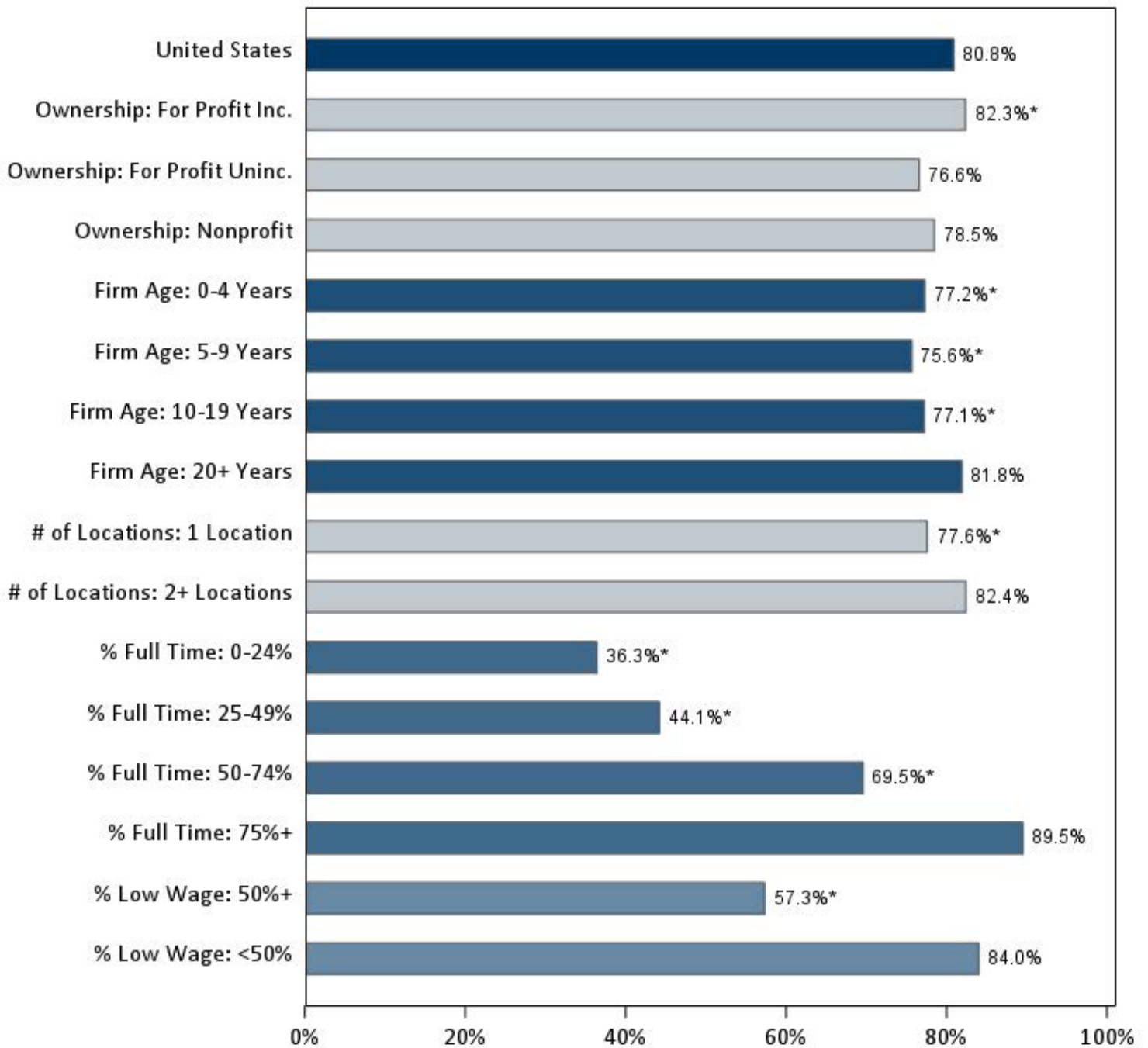
Denominator: Within each category, all employees in establishments that offer health insurance.

Note: "% Full Time" refers to the percentage of the establishment's workforce that worked full time in 2022. "% Low Wage" refers to the percentage of the establishment's workforce that earned less than \$14.50 per hour in 2022. * indicates that the estimate is statistically different from the estimate for the reference category within each group at $p < 0.05$. Reference categories are: Nonprofit, Firm Age: 20+ years, 2+ Locations, % Full Time 75%+, % Low Wage < 50%.

[For data points and standard errors for this exhibit, select here.](#)

Exhibit 2.14: Eligibility Rate

Percentage of private-sector employees eligible for health insurance at establishments that offer health insurance, overall and by selected characteristics, 2022



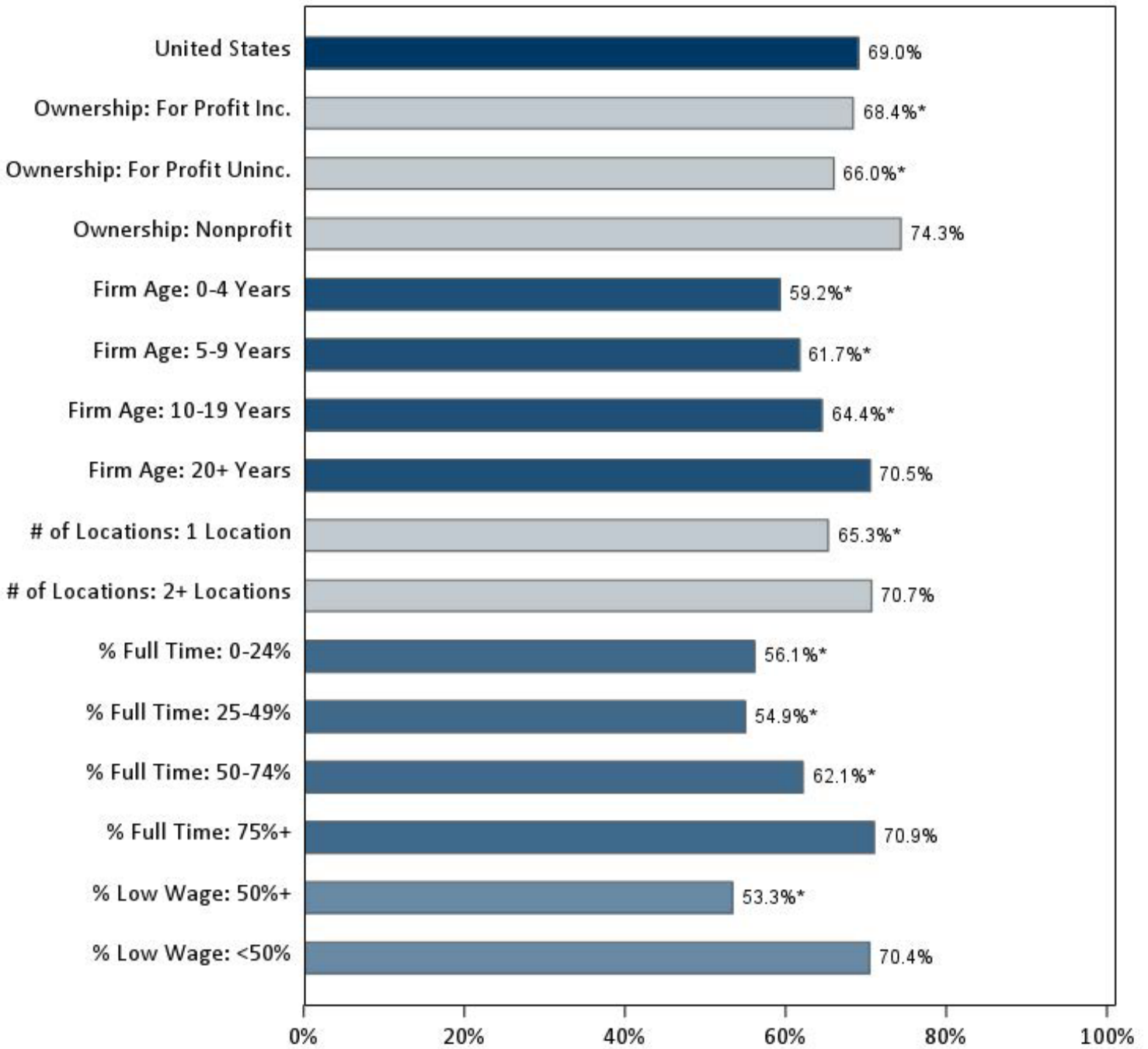
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2022.

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 2022. "% Low Wage" refers to the percentage of the establishment's workforce that earned less than \$14.50 per hour in 2022. * indicates that the estimate is statistically different from the estimate for the reference category within each group at $p < 0.05$. Reference categories are: Nonprofit, Firm Age: 20+ years, 2+ Locations, % Full Time 75%+, % Low Wage < 50%.

[For data points and standard errors for this exhibit, select here.](#)

Exhibit 2.15: Take-Up Rate
Percentage of eligible private-sector employees who are enrolled in health insurance at establishments that offer health insurance, overall and by selected characteristics, 2022



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2022.

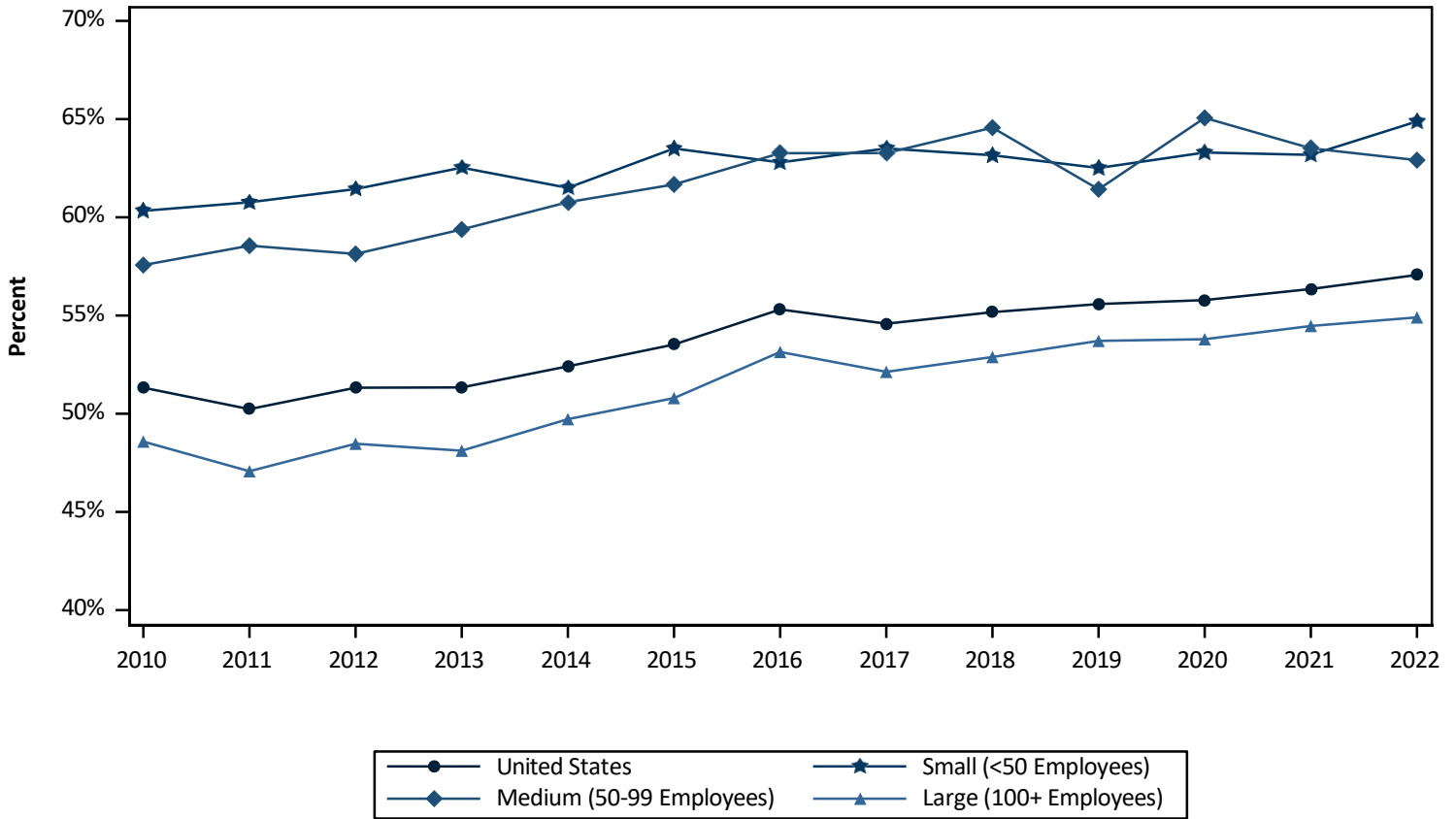
Denominator: Within each category, eligible employees in establishments that offer health insurance.

Note: "% Full Time" refers to the percentage of the establishment's workforce that worked full time in 2022. "% Low Wage" refers to the percentage of the establishment's workforce that earned less than \$14.50 per hour in 2022. * indicates that the estimate is statistically different from the estimate for the reference category within each group at $p < 0.05$. Reference categories are: Nonprofit, Firm Age: 20+ years, 2+ Locations, % Full Time 75%+, % Low Wage < 50%.

[For data points and standard errors for this exhibit, select here.](#)

Exhibit 2.16

Percentage of private-sector employees enrolled in a health insurance plan who take single coverage, overall and by firm size, 2010–2022



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

Data for Exhibit 2.16

Percentage of private-sector employees enrolled in a health insurance plan who take single coverage, overall and by firm size, 2010–2022

Number of Employees	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
U.S.	51.3%	50.2%*	51.3%*	51.3%	52.4%*	53.5%*	55.3%*	54.6%	55.2%	55.6%	55.8%	56.3%	57.1%
<50	60.3%	60.8%	61.4%	62.5%	61.5%	63.5%*	62.8%	63.5%	63.2%	62.5%	63.3%	63.2%	64.9%^
50-99	57.6%	58.6%	58.1%	59.4%	60.8%	61.7%	63.3%	63.3%	64.6%	61.4%*	65.1%*	63.5%	62.9%^
100+	48.6%	47.1%*	48.5%*	48.1%	49.7%*	50.8%*	53.1%*	52.1%*	52.9%	53.7%	53.8%	54.5%	54.9%

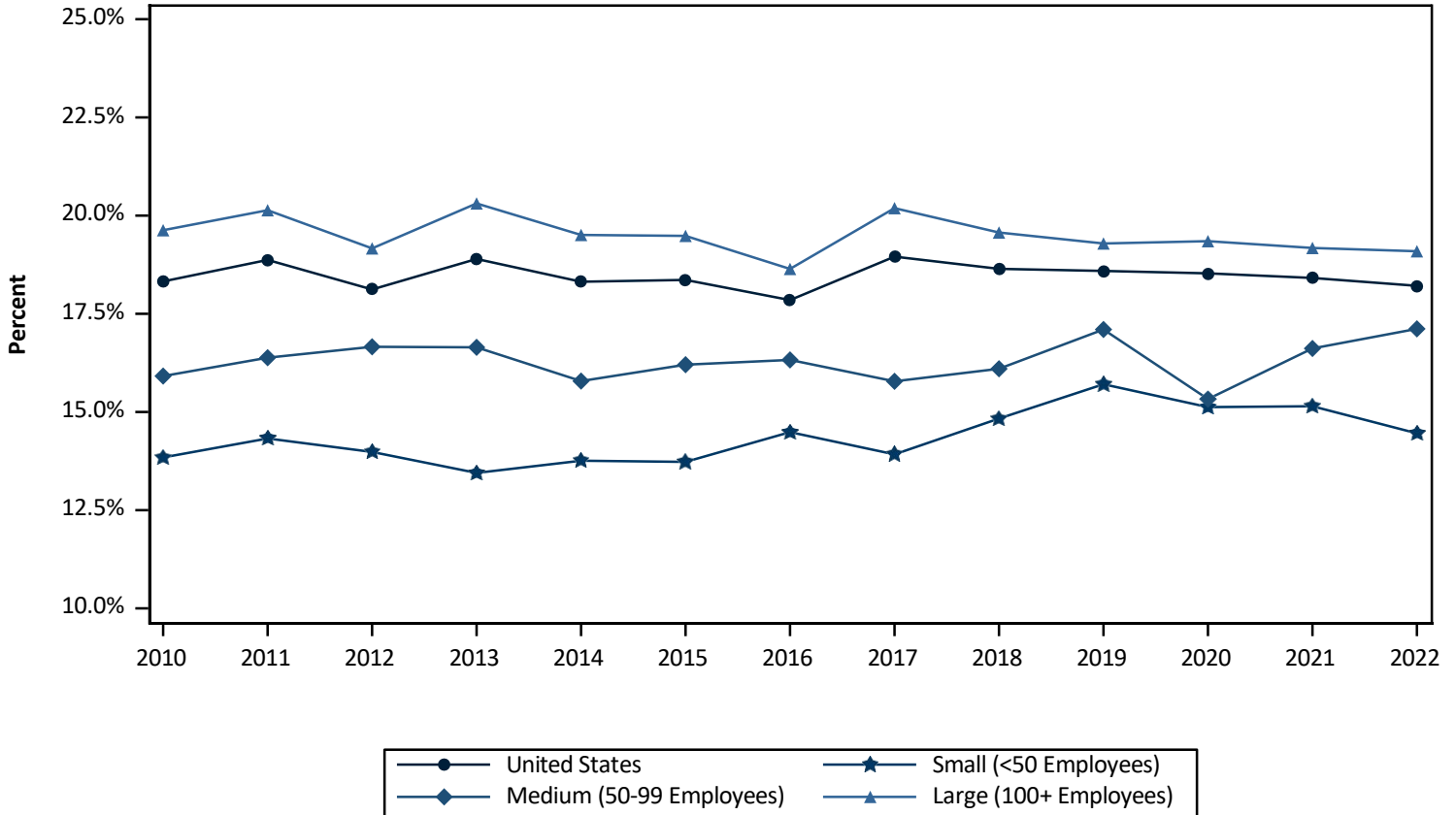
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

Note: * indicates the estimate is statistically different from the previous year at $p < 0.05$. ^ indicates that the estimates for firms with <50 and 50-99 employees are statistically different from the estimate for firms with 100+ employees at $p < 0.05$. This test is conducted for 2022 only.

[For data points and standard errors for this exhibit, select here.](#)

Exhibit 2.17

Percentage of private-sector employees enrolled in a health insurance plan who take employee-plus-one coverage, overall and by firm size, 2010–2022



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

Data for Exhibit 2.17

Percentage of private-sector employees enrolled in a health insurance plan who take employee-plus-one coverage, overall and by firm size, 2010–2022

Number of Employees	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
U.S.	18.3%	18.9%	18.1%*	18.9%*	18.3%*	18.4%	17.8%*	19.0%*	18.6%	18.6%	18.5%	18.4%	18.2%
<50	13.8%	14.3%	14.0%	13.4%	13.8%	13.7%	14.5%	13.9%	14.8%	15.7%	15.1%	15.1%	14.5%^
50-99	15.9%	16.4%	16.7%	16.6%	15.8%	16.2%	16.3%	15.8%	16.1%	17.1%	15.3%*	16.6%	17.1%^
100+	19.6%	20.1%	19.2%*	20.3%*	19.5%*	19.5%	18.6%*	20.2%*	19.6%*	19.3%	19.3%	19.2%	19.1%

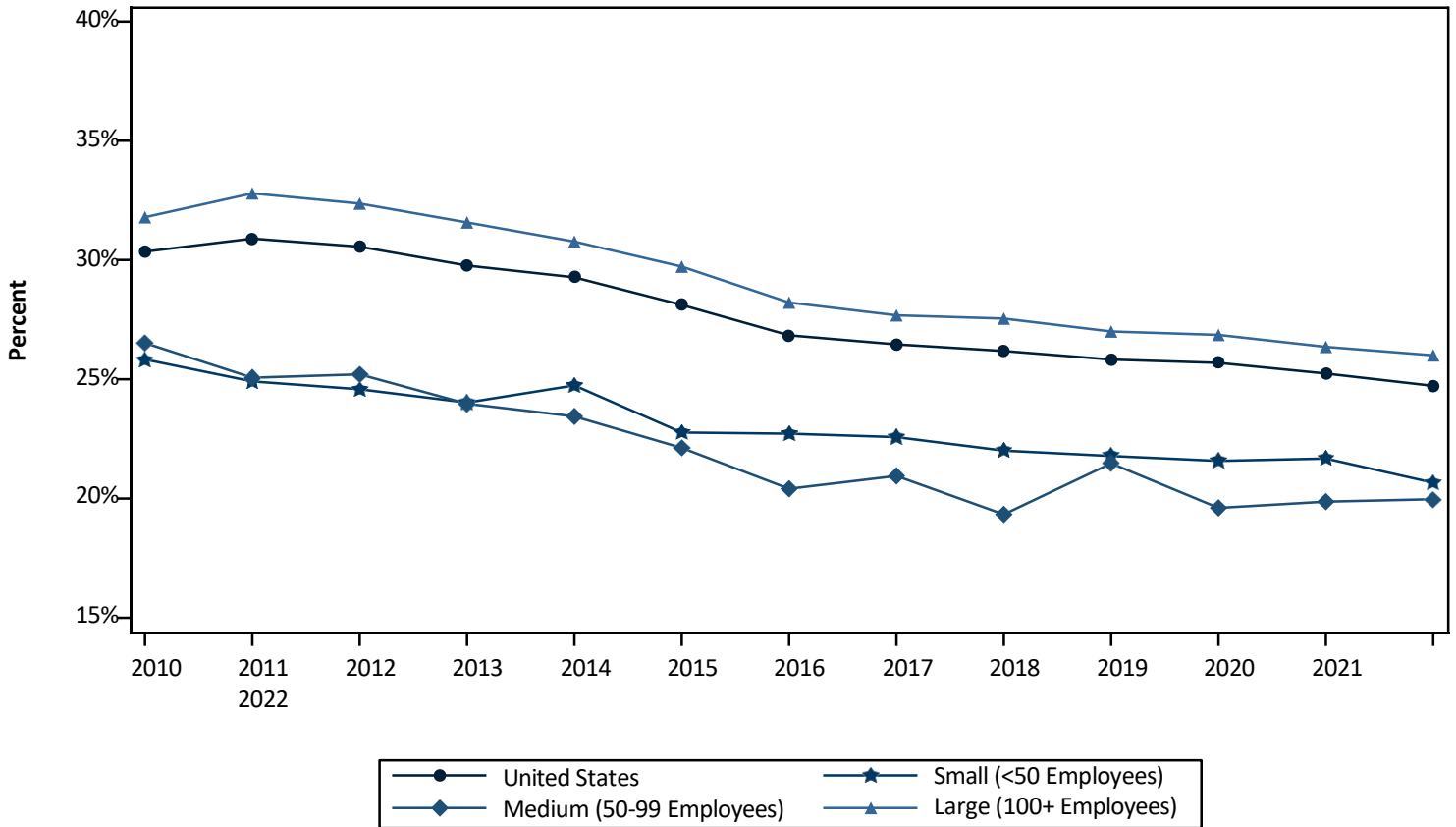
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

Note: * indicates the estimate is statistically different from the previous year at $p < 0.05$. ^ indicates that the estimates for firms with <50 and 50-99 employees are statistically different from the estimate for firms with 100+ employees at $p < 0.05$. This test is conducted for 2022 only.

[For data points and standard errors for this exhibit, select here.](#)

Exhibit 2.18

Percentage of private-sector employees enrolled in a health insurance plan who take family coverage, overall and by firm size, 2010–2022



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

Data for Exhibit 2.18

Percentage of private-sector employees enrolled in a health insurance plan who take family coverage, overall and by firm size, 2010–2022

Number of Employees	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
U.S.	30.3%	30.9%	30.6%	29.8%*	29.3%	28.1%*	26.8%*	26.5%	26.2%	25.8%	25.7%	25.2%	24.7%
<50	25.8%	24.9%	24.6%	24.0%	24.7%	22.8%*	22.7%	22.6%	22.0%	21.8%	21.6%	21.7%	20.7%^
50-99	26.5%	25.1%	25.2%	24.0%	23.4%	22.1%	20.4%	20.9%	19.3%	21.5%	19.6%	19.9%	20.0%^
100+	31.8%	32.8%*	32.4%	31.6%*	30.8%*	29.7%*	28.2%*	27.7%	27.5%	27.0%	26.9%	26.4%	26.0%

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

Note: * indicates the estimate is statistically different from the previous year at $p < 0.05$. ^ indicates that the estimates for firms with <50 and 50-99 employees are statistically different from the estimate for firms with 100+ employees at $p < 0.05$. This test is conducted for 2022 only.

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Section 3: Health Insurance Premiums



Health Insurance Premiums

This section presents estimates of total health insurance premiums (i.e., the amount of premiums paid by employees plus the amount paid by employers on behalf of their employees) for single, employee-plus-one, and family coverage. The section also includes trends in premiums from 2010 to 2022 overall and by firm size as well as trends in overall premium growth rates.

This section also presents information on variation in total premiums in 2022 by firm size, State where the employer is located, industry, and other employer characteristics (including ownership type, firm age, and single- versus multilocation status). It also presents variation in total premiums by workforce characteristics in each establishment (including percentage of full-time workers and percentage of low-wage workers). Finally, this section provides information on the distribution of premiums, overall and by firm size.

In the MEPS-IC, respondents are asked to report total premiums for fully insured plans and to report total premium equivalents for self-insured plans. If employee-plus-one premiums were different for employee-plus-child and employee-plus-spouse coverage, respondents were instructed to report for employee-plus-one child. If premiums for family coverage varied by family size, respondents were instructed to report for a family of four. If an employer's premiums varied across employees for other reasons, respondents were instructed to report for the "typical" employee.

In employer-sponsored health insurance plans, total premiums may vary for many reasons, including demographic and health characteristics of employers' workforces and employers' industry and firm size. In addition, premiums may vary due to differences in plan provider networks, covered services, and actuarial values (i.e., the percentage of covered medical expenses paid by the plan, rather than out of pocket, by a typical group of enrollees). State-level factors that may affect premiums include healthcare prices and utilization, as well as differences in State approaches to regulating private insurance.

Highlights

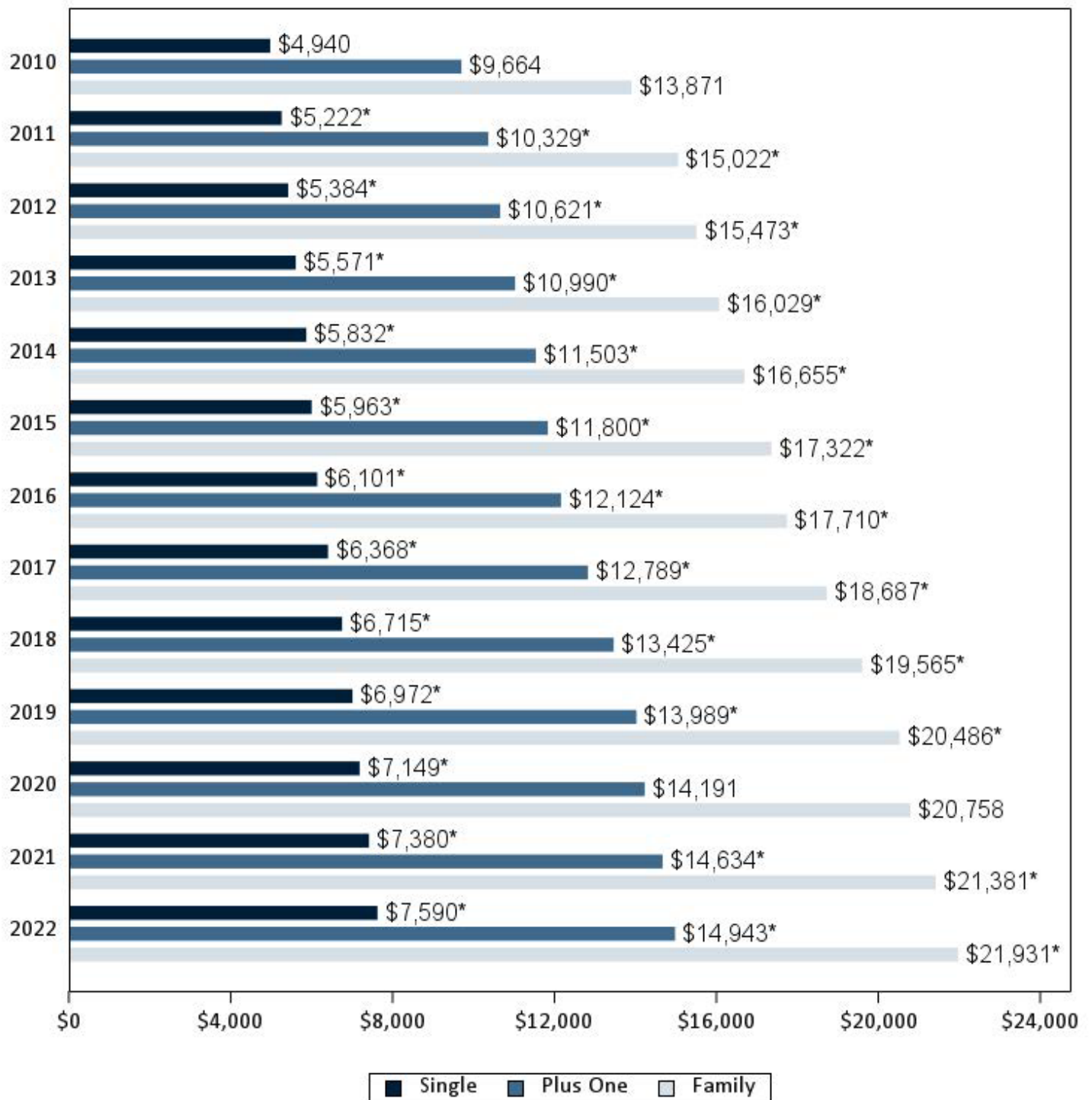
- In 2022, average total health insurance premiums were \$7,590 for single coverage, \$14,943 for employee-plus-one coverage, and \$21,931 for family coverage, representing increases of 2.8, 2.1, and 2.6 percent, respectively, over the 2021 levels (Exhibits 3.1 and 3.2).
- In 2022, overall total premium distributions for all three types of coverage showed substantial variation. The value of the premium at the 90th percentile was more than twice the value of the premium at the 10th percentile for single (\$11,000 vs. \$4,700), employee-plus-one (\$21,000 vs. \$9,000), and family coverage (\$30,000 vs. \$14,000) (Exhibit 3.15).
- Average annual total premiums for 2020-2022 showed strong regional variation that was fairly consistent for single, employee-plus-one, and family coverage (Exhibits 3.6, 3.7, and 3.8):
 - In the Northeast census region, seven of nine States had average annual total premiums that were higher than the national average for all three types of coverage. In the other three census regions, only three States (Alaska, the District of Columbia, and West Virginia) had higher than average premiums for all three types of coverage.
 - Eleven States had average annual total premiums that were lower than the national average for all three types of coverage. Six of these States are located in the Southern census region, four are in the West, and one is in the Midwest.

Key Trends

Variation in total premiums in 2022 followed a number of patterns that are in line with longer term trends. Average total premiums for single, employee-plus-one, and family coverage were consistently higher at nonprofit establishments, in multilocation firms, and in the oldest firms (in business for 20 or more years). For single and employee-plus one coverage, premiums were higher in establishments with less than 50 percent low-wage workers.

Premiums for all three types of coverage were lower in small firms (fewer than 50 employees) and medium firms (50-99 employees) than in large firms (100 or more employees) at the lower end of the premium distribution (10th percentile and 25th percentiles). However, the premiums for single and family coverage were higher at the upper end of the distribution (90th percentile) in small and medium firms than in large firms.

Exhibit 3.1
Average total premiums per enrolled employee for single, employee-plus-one, and family coverage, 2010–2022



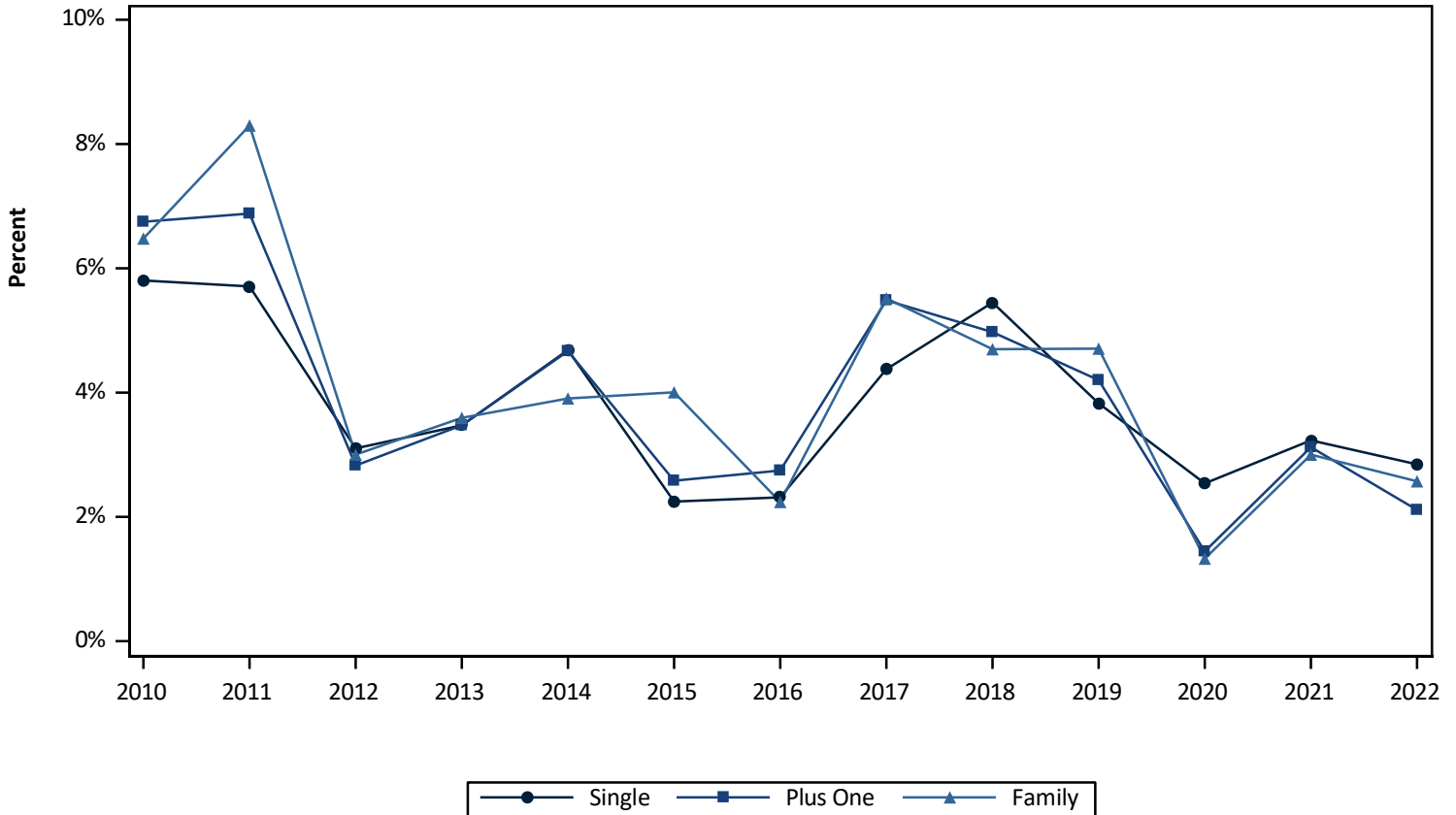
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

Note: * indicates the estimate is statistically different from the previous year at $p < 0.05$.

[For data points and standard errors for this exhibit, select here.](#)

Exhibit 3.2

Percentage change in total premiums from previous year per enrolled employee for single, employee-plus-one, and family coverage, 2010–2022



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

Data for Exhibit 3.2

Percentage change in total premiums from previous year per enrolled employee for single, employee-plus-one, and family coverage, 2010–2022

Coverage	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Single	5.8%*	5.7%*	3.1%*	3.5%*	4.7%*	2.2%*	2.3%*	4.4%*	5.4%*	3.8%*	2.5%*	3.2%*	2.8%*
Plus One	6.7%*	6.9%*	2.8%*	3.5%*	4.7%*	2.6%*	2.7%*	5.5%*	5.0%*	4.2%*	1.4%	3.1%*	2.1%*
Family	6.5%*	8.3%*	3.0%*	3.6%*	3.9%*	4.0%*	2.2%*	5.5%*	4.7%*	4.7%*	1.3%	3.0%*	2.6%*

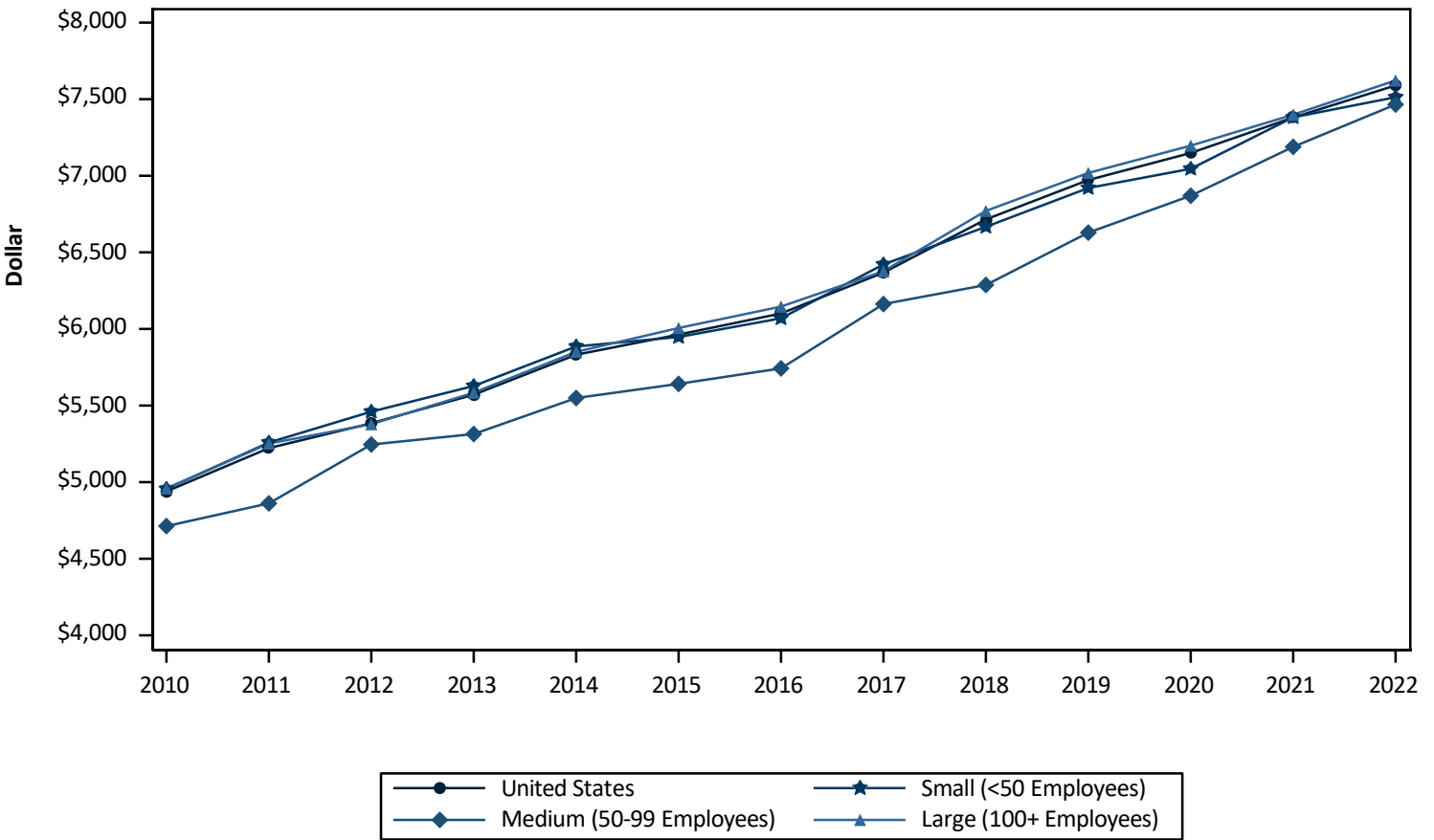
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

Note: * indicates the estimate is statistically different from zero at $p < 0.05$.

[For data points and standard errors for this exhibit, select here.](#)

Exhibit 3.3

Average total single premium per enrolled employee, by firm size, 2010–2022



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

Data for Exhibit 3.3

Average total single premium per enrolled employee, by firm size, 2010–2022

Number of Employees	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
U.S.	\$4,940	\$5,222*	\$5,384*	\$5,571*	\$5,832*	\$5,963*	\$6,101*	\$6,368*	\$6,715*	\$6,972*	\$7,149*	\$7,380*	\$7,590*
<50	\$4,956	\$5,258*	\$5,460*	\$5,628*	\$5,886*	\$5,947	\$6,070	\$6,421*	\$6,667*	\$6,920*	\$7,045	\$7,382*	\$7,513
50-99	\$4,713	\$4,861	\$5,246*	\$5,314	\$5,549*	\$5,642	\$5,743	\$6,163*	\$6,287	\$6,629*	\$6,870	\$7,189	\$7,465
100+	\$4,959	\$5,252*	\$5,378*	\$5,584*	\$5,851*	\$6,006*	\$6,146*	\$6,377*	\$6,770*	\$7,019*	\$7,197*	\$7,399*	\$7,622*

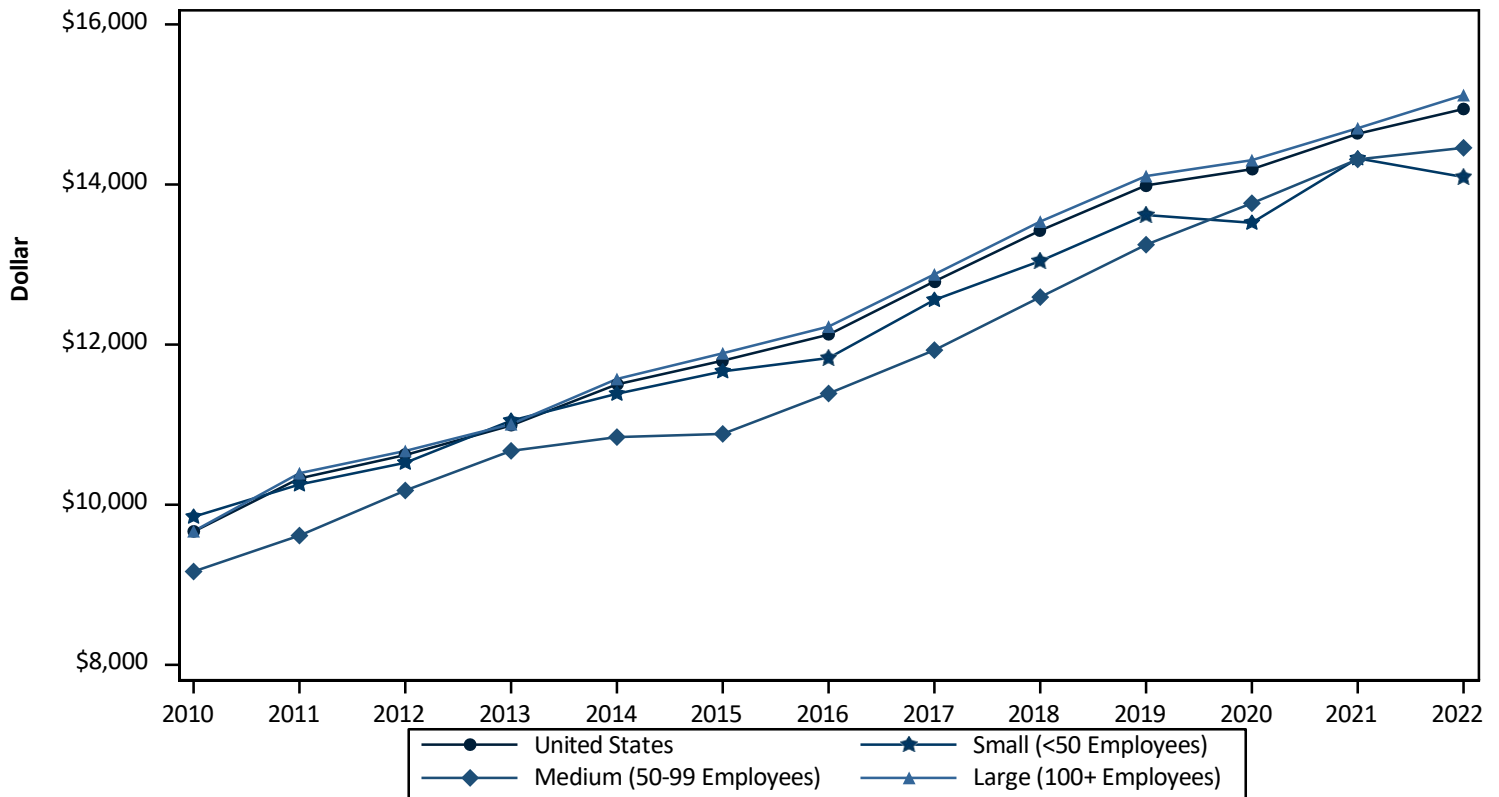
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

Note: * indicates the estimate is statistically different from the previous year at $p < 0.05$. ^ indicates that the estimates for firms with <50 and 50-99 employees are statistically different from the estimate for firms with 100+ employees at $p < 0.05$. This test is conducted for 2022 only.

[For data points and standard errors for this exhibit, select here.](#)

Exhibit 3.4

Average total employee-plus-one premium per enrolled employee, by firm size, 2010–2022



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

Data for Exhibit 3.4
Average total employee-plus-one premium per enrolled employee, by firm size, 2010–2022

Number of Employees	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
U.S.	\$9,664	\$10,329*	\$10,621*	\$10,990*	\$11,503*	\$11,800*	\$12,124*	\$12,789*	\$13,425*	\$13,989*	\$14,191	\$14,634*	\$14,943*
<50	\$9,850	\$10,253*	\$10,524	\$11,050*	\$11,386	\$11,666	\$11,833	\$12,558*	\$13,044*	\$13,619	\$13,522	\$14,326*	\$14,093^
50-99	\$9,166	\$9,615*	\$10,178*	\$10,673	\$10,845	\$10,885	\$11,389	\$11,931	\$12,593*	\$13,248	\$13,766	\$14,314	\$14,458
100+	\$9,669	\$10,394*	\$10,672*	\$11,006*	\$11,571*	\$11,892*	\$12,225*	\$12,878*	\$13,537*	\$14,105*	\$14,304	\$14,703*	\$15,117*

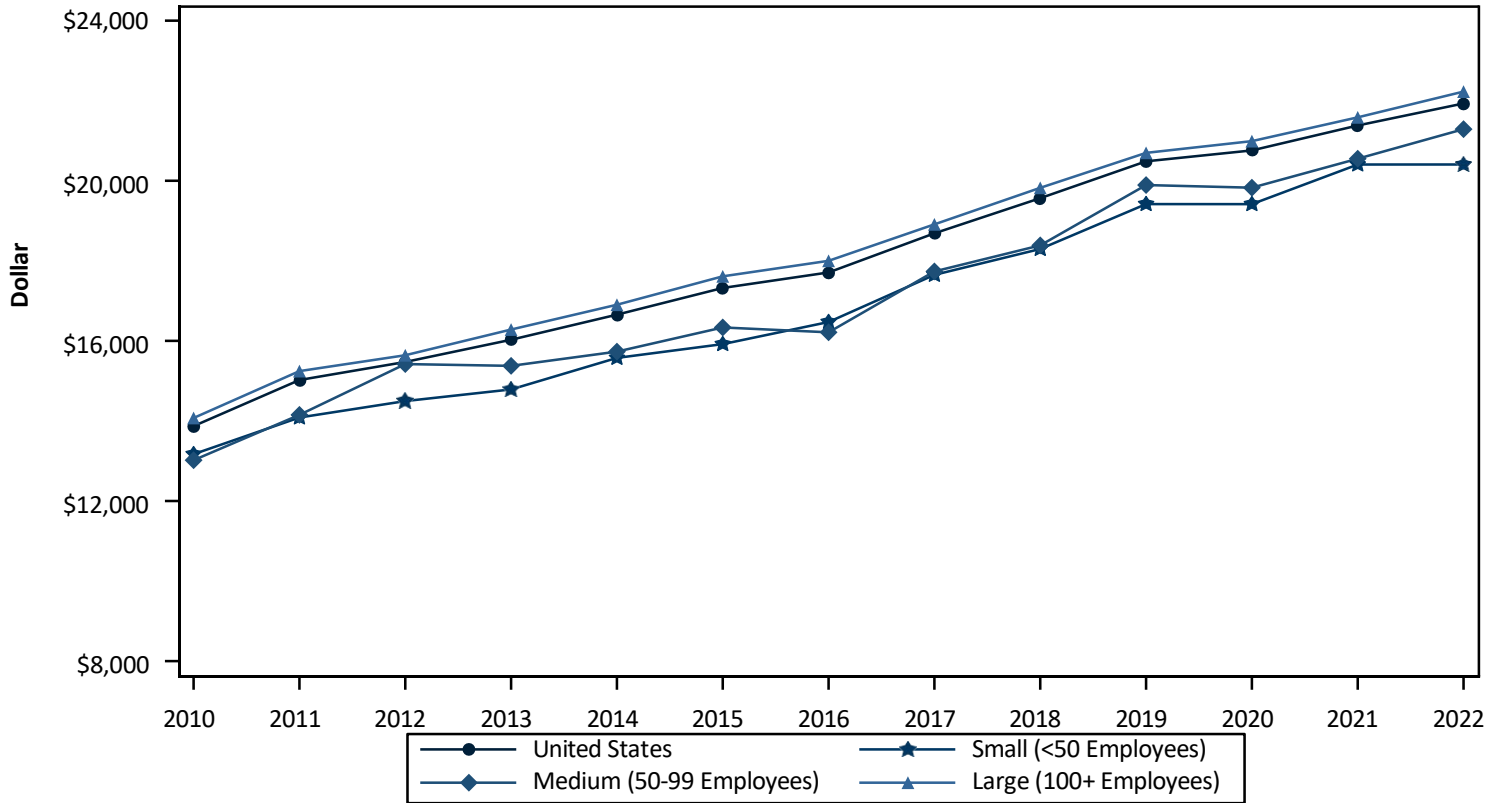
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

Note: * indicates the estimate is statistically different from the previous year at $p < 0.05$. ^ indicates that the estimates for firms with <50 and 50-99 employees are statistically different from the estimate for firms with 100+ employees at $p < 0.05$. This test is conducted for 2022 only.

[For data points and standard errors for this exhibit, select here.](#)

Exhibit 3.5

Average total family premium per enrolled employee, by firm size, 2010–2022



Data for Exhibit 3.5

Average total family premium per enrolled employee, by firm size, 2010–2022

Number of Employees	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
U.S.	\$13,871	\$15,022*	\$15,473*	\$16,029*	\$16,655*	\$17,322*	\$17,710*	\$18,687*	\$19,565*	\$20,486*	\$20,758	\$21,381*	\$21,931*
<50	\$13,170	\$14,086*	\$14,496	\$14,787	\$15,575*	\$15,919	\$16,471	\$17,649*	\$18,296*	\$19,417*	\$19,416	\$20,406*	\$20,406^
50-99	\$13,019	\$14,151*	\$15,421*	\$15,376	\$15,732	\$16,336	\$16,214	\$17,735*	\$18,386	\$19,893*	\$19,827	\$20,551	\$21,289^
100+	\$14,074	\$15,245*	\$15,641*	\$16,284*	\$16,903*	\$17,612*	\$18,000*	\$18,911*	\$19,824*	\$20,697*	\$20,990	\$21,584*	\$22,228*

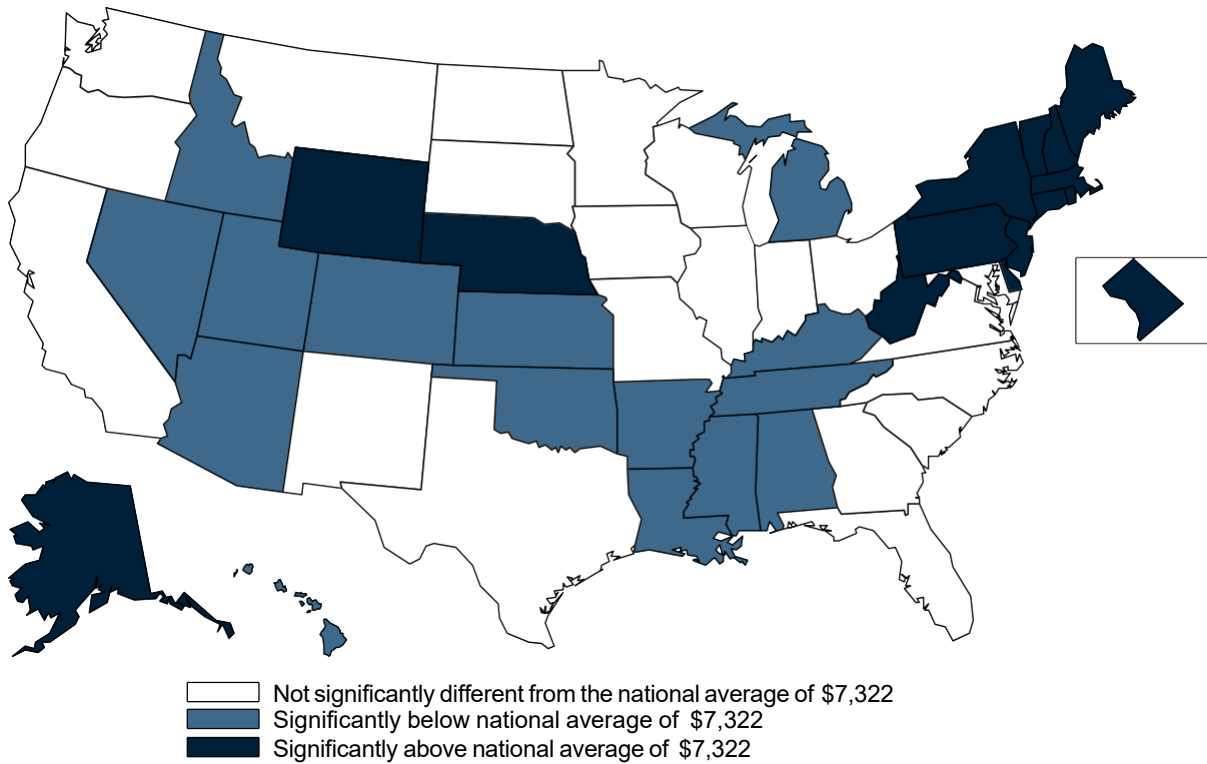
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

Note: * indicates the estimate is statistically different from the previous year at $p < 0.05$. ^ indicates that the estimates for firms with <50 and 50-99 employees are statistically different from the estimate for firms with 100+ employees at $p < 0.05$. This test is conducted for 2022 only.

[For data points and standard errors for this exhibit, select here.](#)

Exhibit 3.6

Average total single premium per enrolled employee, by State, 3-year average, 2020–2022

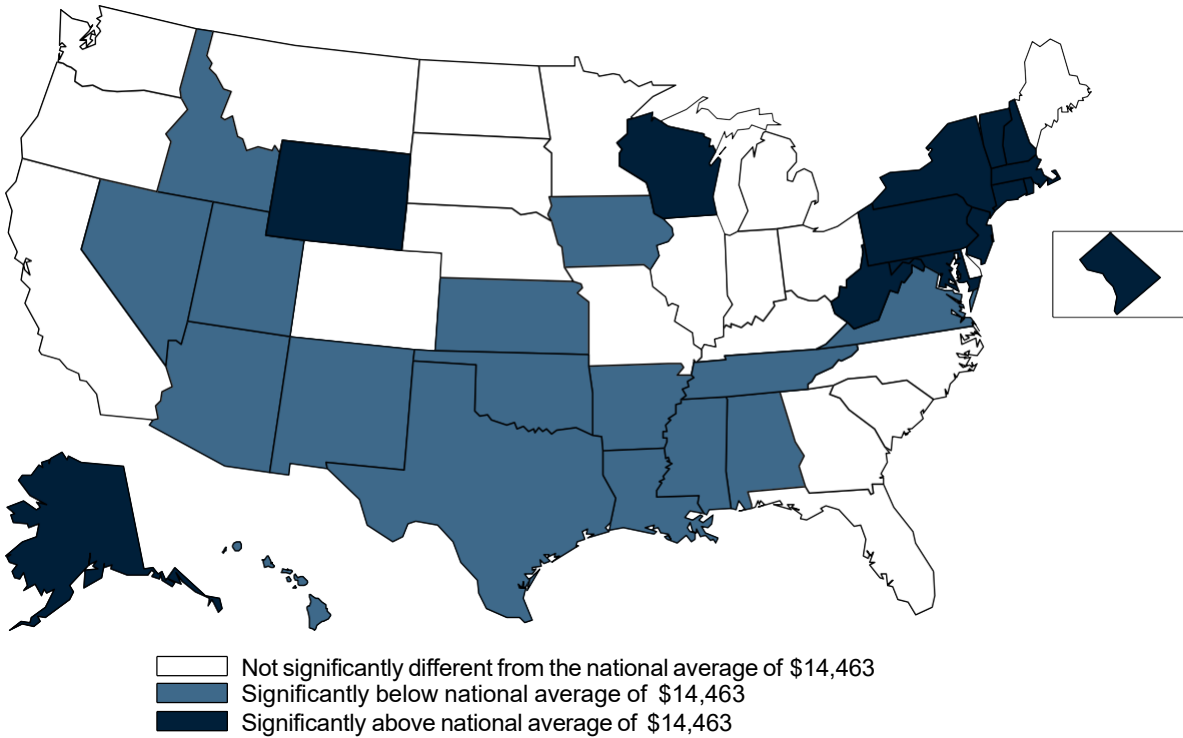


Alabama	\$6,543*	Kentucky	\$7,020*	North Dakota	\$7,413
Alaska	\$8,681*	Louisiana	\$6,902*	Ohio	\$7,252
Arizona	\$6,816*	Maine	\$7,653*	Oklahoma	\$6,852*
Arkansas	\$6,493*	Maryland	\$7,536	Oregon	\$7,097
California	\$7,379	Massachusetts	\$7,827*	Pennsylvania	\$7,556*
Colorado	\$6,993*	Michigan	\$7,016*	Rhode Island	\$7,789*
Connecticut	\$7,747*	Minnesota	\$7,229	South Carolina	\$7,300
Delaware	\$7,709*	Mississippi	\$6,689*	South Dakota	\$7,257
District of Columbia	\$8,159*	Missouri	\$7,339	Tennessee	\$6,768*
Florida	\$7,336	Montana	\$7,309	Texas	\$7,154
Georgia	\$7,125	Nebraska	\$7,613*	Utah	\$6,640*
Hawaii	\$6,907*	Nevada	\$6,658*	Vermont	\$8,034*
Idaho	\$6,862*	New Hampshire	\$7,934*	Virginia	\$7,259
Illinois	\$7,362	New Jersey	\$7,646*	Washington	\$7,314
Indiana	\$7,453	New Mexico	\$7,480	West Virginia	\$7,647*
Iowa	\$7,086	New York	\$8,423*	Wisconsin	\$7,318
Kansas	\$6,777*	North Carolina	\$7,246	Wyoming	\$7,846*

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2020–2022.
Note: * Indicates the estimate is statistically different from the national average of \$7,322 at $p < 0.05$.
[For data points and standard errors for this exhibit, select here.](#)

Exhibit 3.7

Average total employee-plus-one premium per enrolled employee, by State, 3-year average, 2020–2022



Alabama	\$13,125*	Kentucky	\$14,501	North Dakota	\$14,320
Alaska	\$17,322*	Louisiana	\$13,531*	Ohio	\$14,395
Arizona	\$13,683*	Maine	\$14,854	Oklahoma	\$13,586*
Arkansas	\$12,787*	Maryland	\$15,153*	Oregon	\$14,296
California	\$14,471	Massachusetts	\$15,631*	Pennsylvania	\$15,065*
Colorado	\$14,290	Michigan	\$14,271	Rhode Island	\$15,395*
Connecticut	\$15,681*	Minnesota	\$14,911	South Carolina	\$14,433
Delaware	\$14,368	Mississippi	\$13,329*	South Dakota	\$14,967
District of Columbia	\$15,772*	Missouri	\$14,129	Tennessee	\$13,321*
Florida	\$14,109	Montana	\$14,071	Texas	\$14,054*
Georgia	\$14,262	Nebraska	\$14,718	Utah	\$13,731*
Hawaii	\$13,748*	Nevada	\$13,265*	Vermont	\$16,027*
Idaho	\$12,609*	New Hampshire	\$16,523*	Virginia	\$13,712*
Illinois	\$14,532	New Jersey	\$15,685*	Washington	\$14,227
Indiana	\$14,714	New Mexico	\$13,952*	West Virginia	\$15,579*
Iowa	\$13,373*	New York	\$16,136*	Wisconsin	\$15,145*
Kansas	\$13,317*	North Carolina	\$14,064	Wyoming	\$15,459*

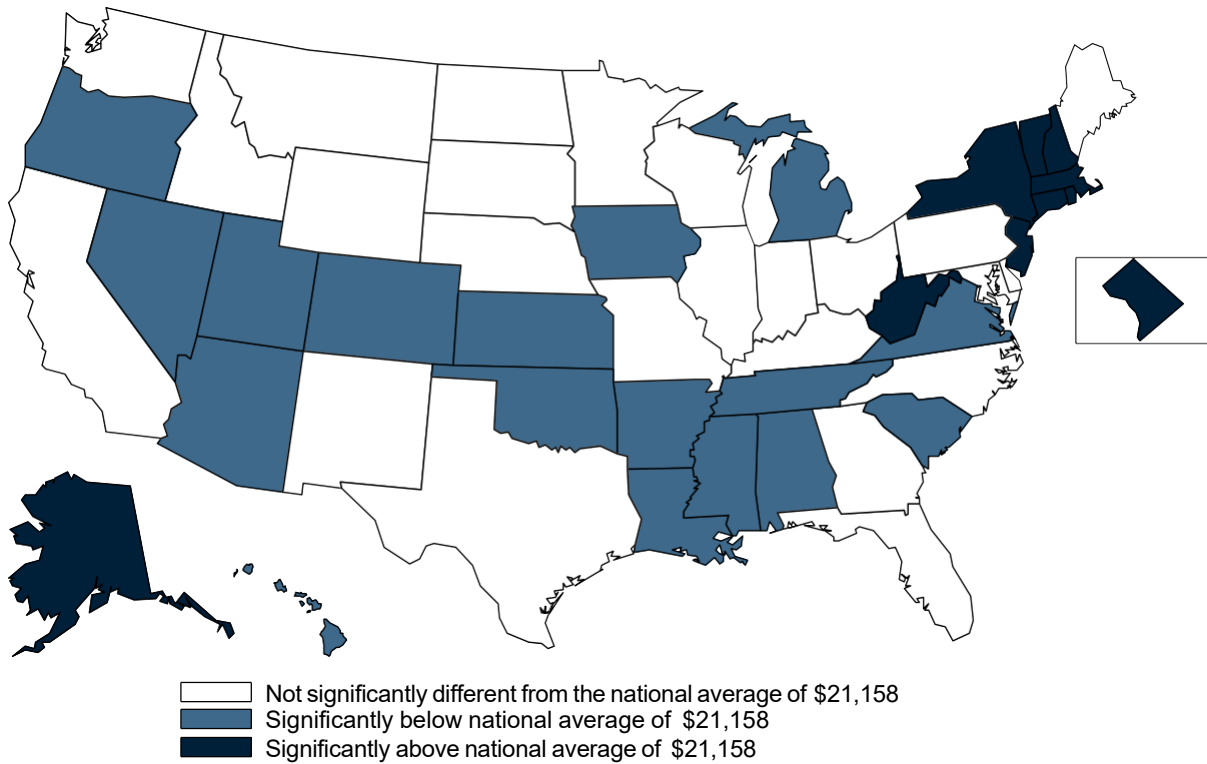
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2020–2022.

Note: * Indicates the estimate is statistically different from the national average of \$14,463 at $p < 0.05$.

[For data points and standard errors for this exhibit, select here.](#)

Exhibit 3.8

Average total family premium per enrolled employee, by State, 3-year average, 2020–2022



Alabama	\$18,742*	Kentucky	\$21,224	North Dakota	\$20,853
Alaska	\$23,600*	Louisiana	\$19,422*	Ohio	\$20,786
Arizona	\$20,045*	Maine	\$21,242	Oklahoma	\$19,402*
Arkansas	\$18,294*	Maryland	\$21,455	Oregon	\$20,139*
California	\$21,591	Massachusetts	\$22,329*	Pennsylvania	\$21,270
Colorado	\$20,526*	Michigan	\$19,948*	Rhode Island	\$22,041*
Connecticut	\$23,221*	Minnesota	\$21,489	South Carolina	\$20,398*
Delaware	\$22,042	Mississippi	\$19,760*	South Dakota	\$21,719
District of Columbia	\$23,585*	Missouri	\$21,446	Tennessee	\$19,198*
Florida	\$21,122	Montana	\$20,563	Texas	\$21,289
Georgia	\$21,279	Nebraska	\$21,126	Utah	\$19,608*
Hawaii	\$19,439*	Nevada	\$19,961*	Vermont	\$22,786*
Idaho	\$20,427	New Hampshire	\$23,801*	Virginia	\$20,274*
Illinois	\$20,955	New Jersey	\$23,069*	Washington	\$20,670
Indiana	\$20,719	New Mexico	\$20,381	West Virginia	\$23,033*
Iowa	\$20,116*	New York	\$23,431*	Wisconsin	\$21,619
Kansas	\$19,417*	North Carolina	\$20,566	Wyoming	\$21,834

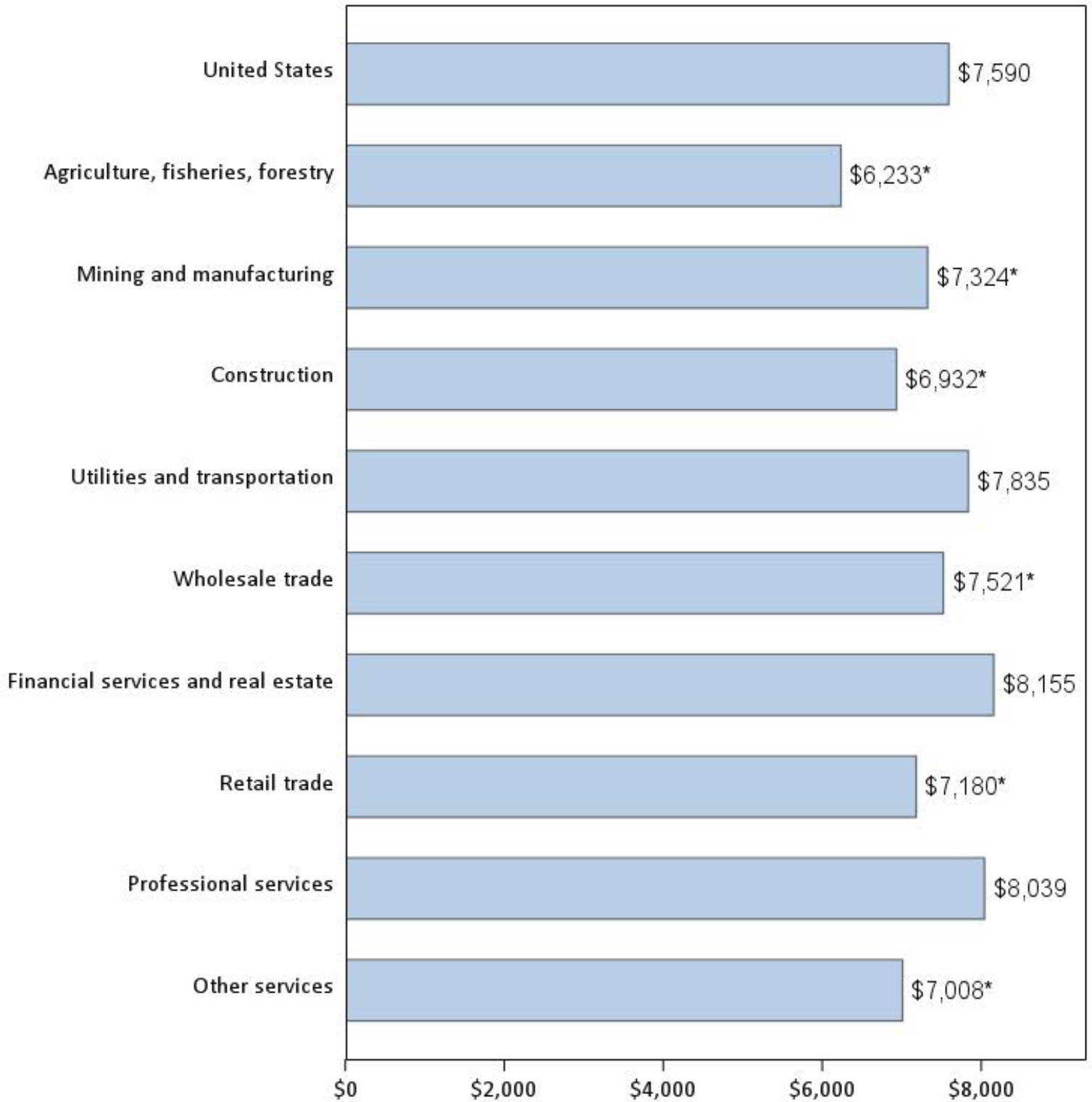
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2020–2022.

Note: * Indicates the estimate is statistically different from the national average of \$21,158 at $p < 0.05$.

[For data points and standard errors for this exhibit, select here.](#)

Exhibit 3.9

Average total single premium per enrolled employee, overall and by industry, 2022



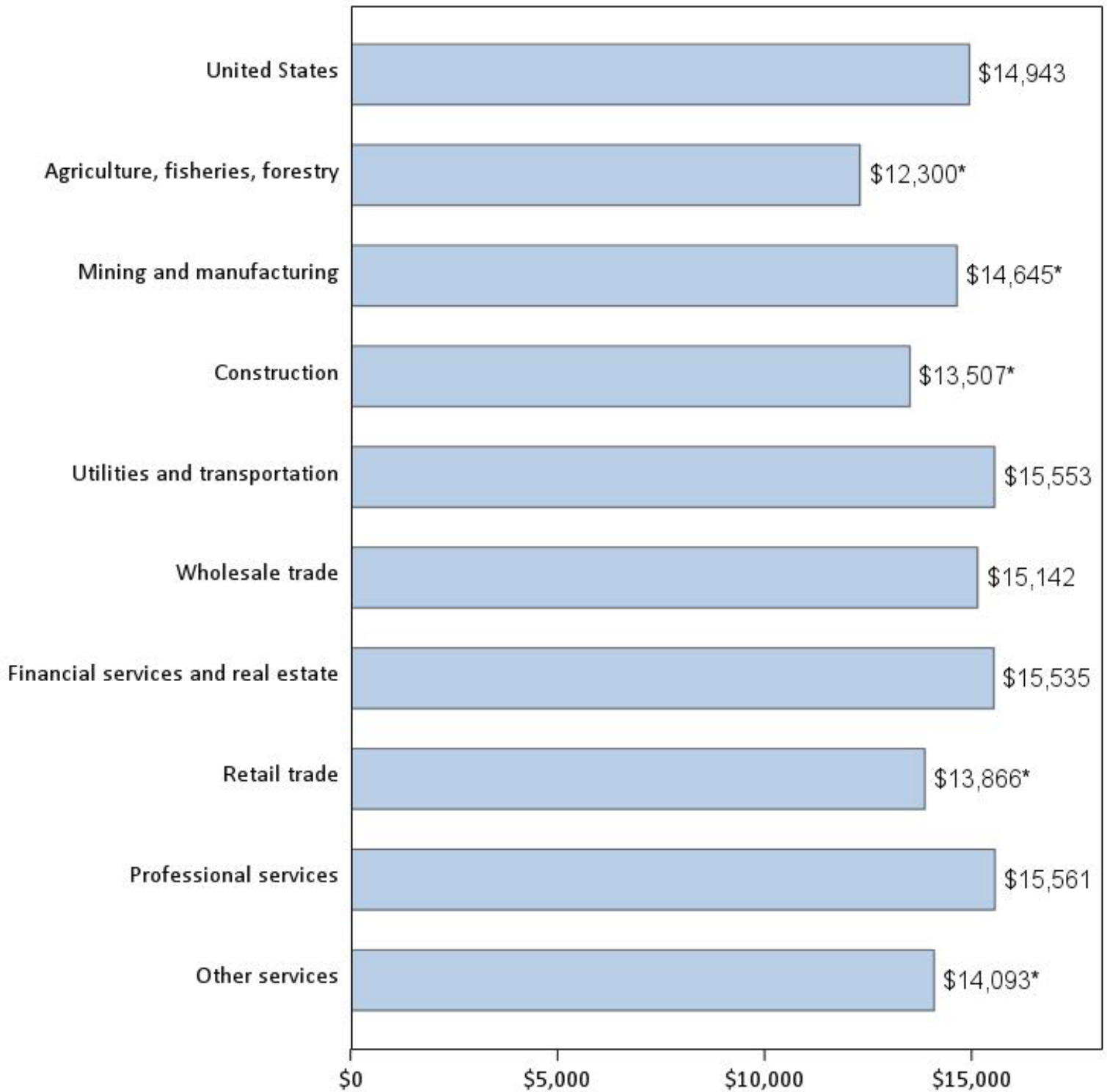
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2022.

Note: * indicates that the estimate is statistically different from the estimate for firms in the financial services and real estate sector at $p < 0.05$.

[For data points and standard errors for this exhibit, select here.](#)

Exhibit 3.10

Average total employee-plus-one premium per enrolled employee, overall and by industry, 2022



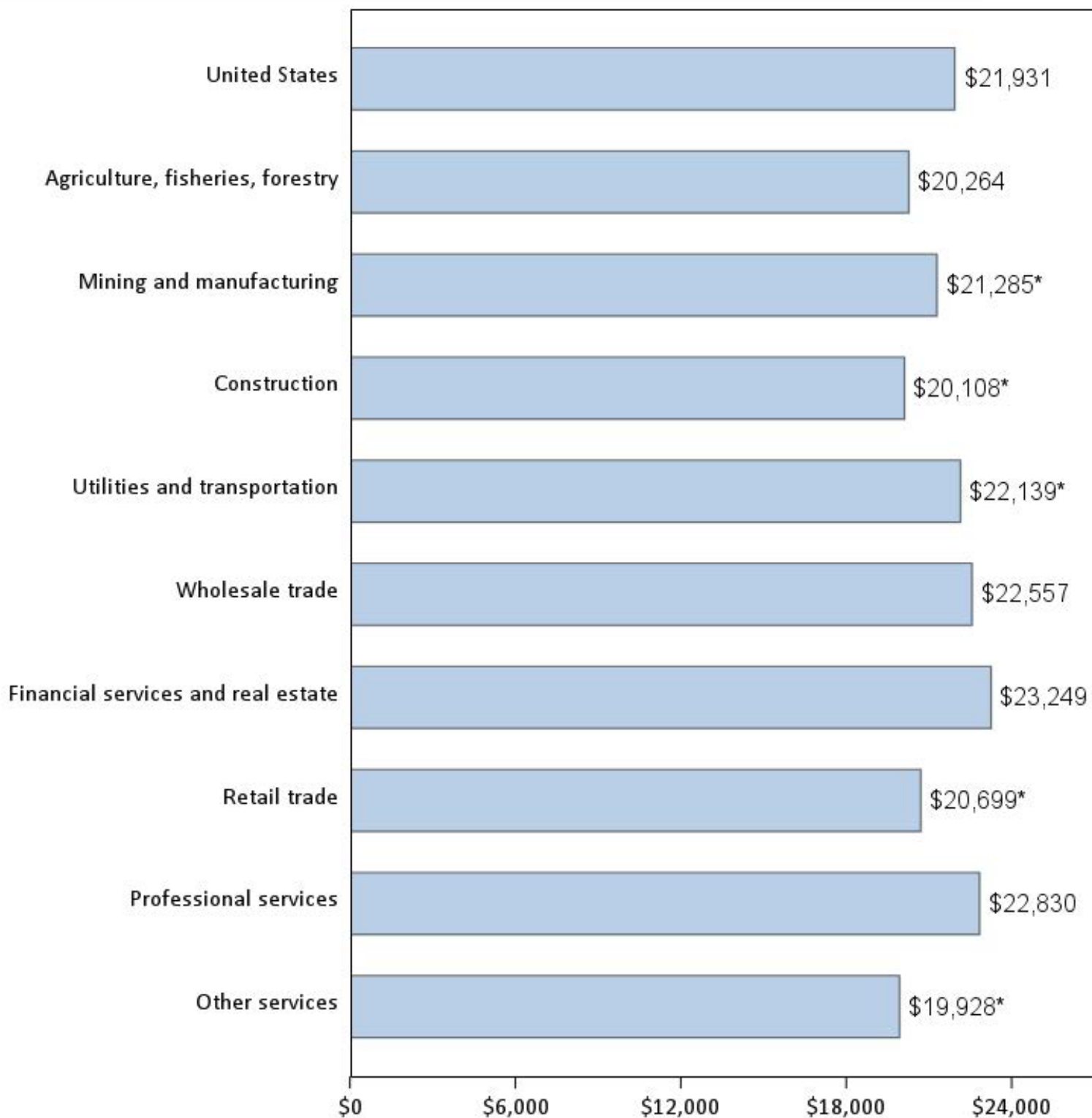
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2022.

Note: * indicates that the estimate is statistically different from the estimate for firms in the financial services and real estate sector at $p < 0.05$.

[For data points and standard errors for this exhibit, select here.](#)

Exhibit 3.11

Average total family premium per enrolled employee, overall and by industry, 2022



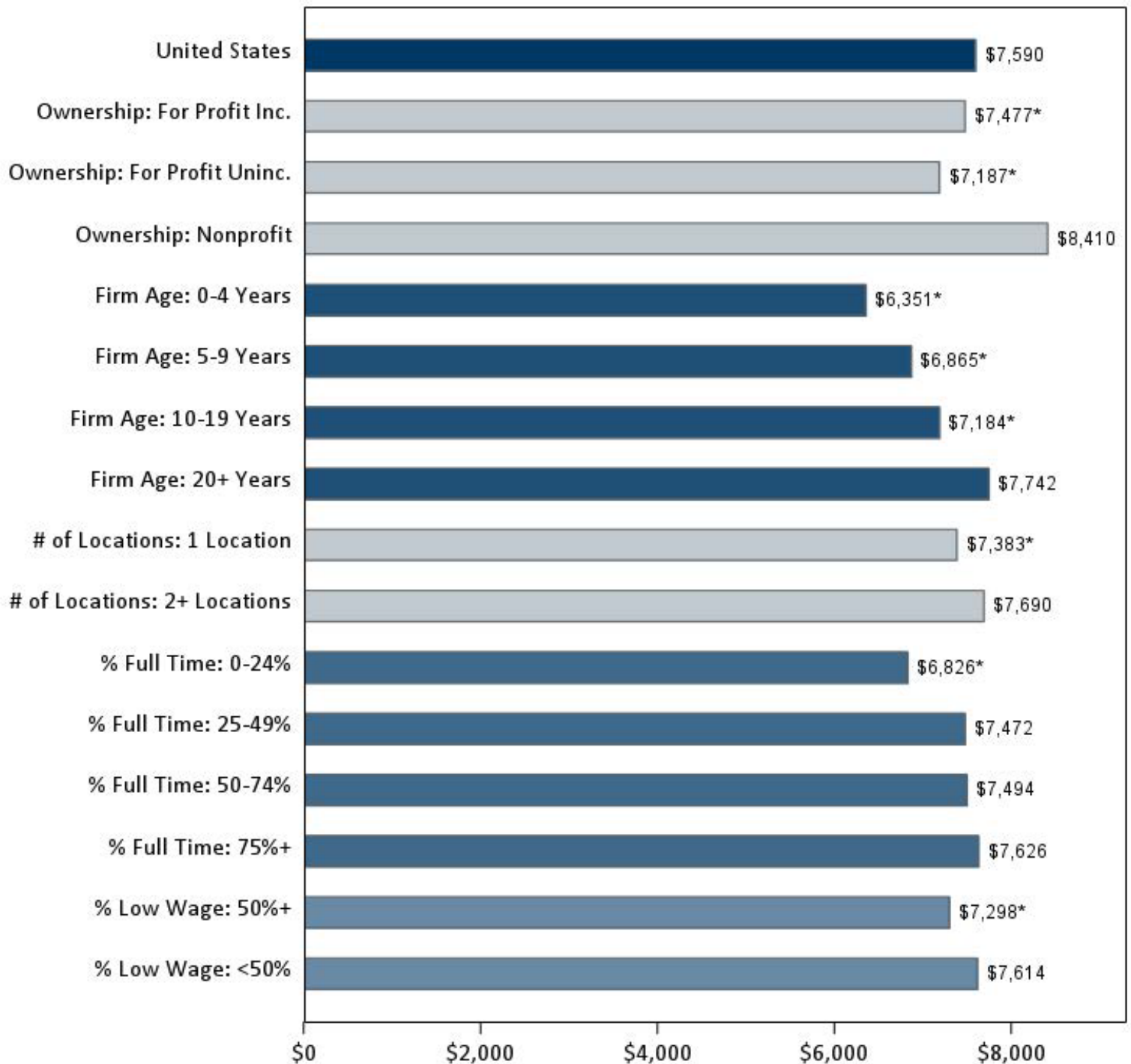
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2022.

Note: * indicates that the estimate is statistically different from the estimate for firms in the financial services and real estate sector at $p < 0.05$.

[For data points and standard errors for this exhibit, select here.](#)

Exhibit 3.12

Average total single premium per enrolled employee, overall and by selected characteristics, 2022



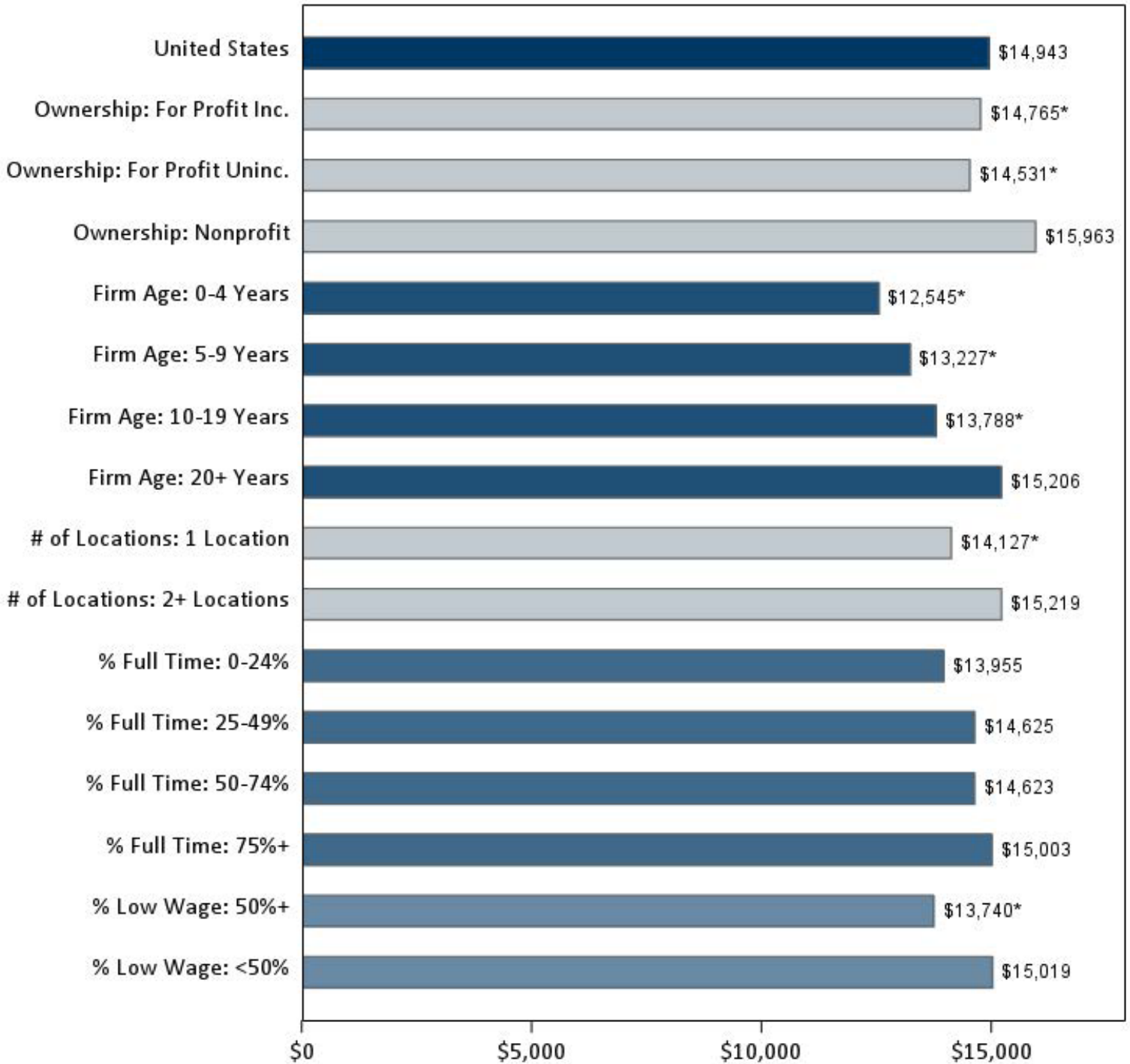
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2022.

Note: "% Full Time" refers to the percentage of the establishment's workforce that worked full time in 2022. "% Low Wage" refers to the percentage of the establishment's workforce that earned less than \$14.50 per hour in 2022. * indicates that the estimate is statistically different from the estimate for the reference category within each group at $p < 0.05$. Reference categories are: Nonprofit, Firm Age: 20+ years, 2+ Locations, % Full Time 75%+, % Low Wage < 50%.

[For data points and standard errors for this exhibit, select here.](#)

Exhibit 3.13

Average total employee-plus-one premium per enrolled employee, overall and by selected characteristics, 2022



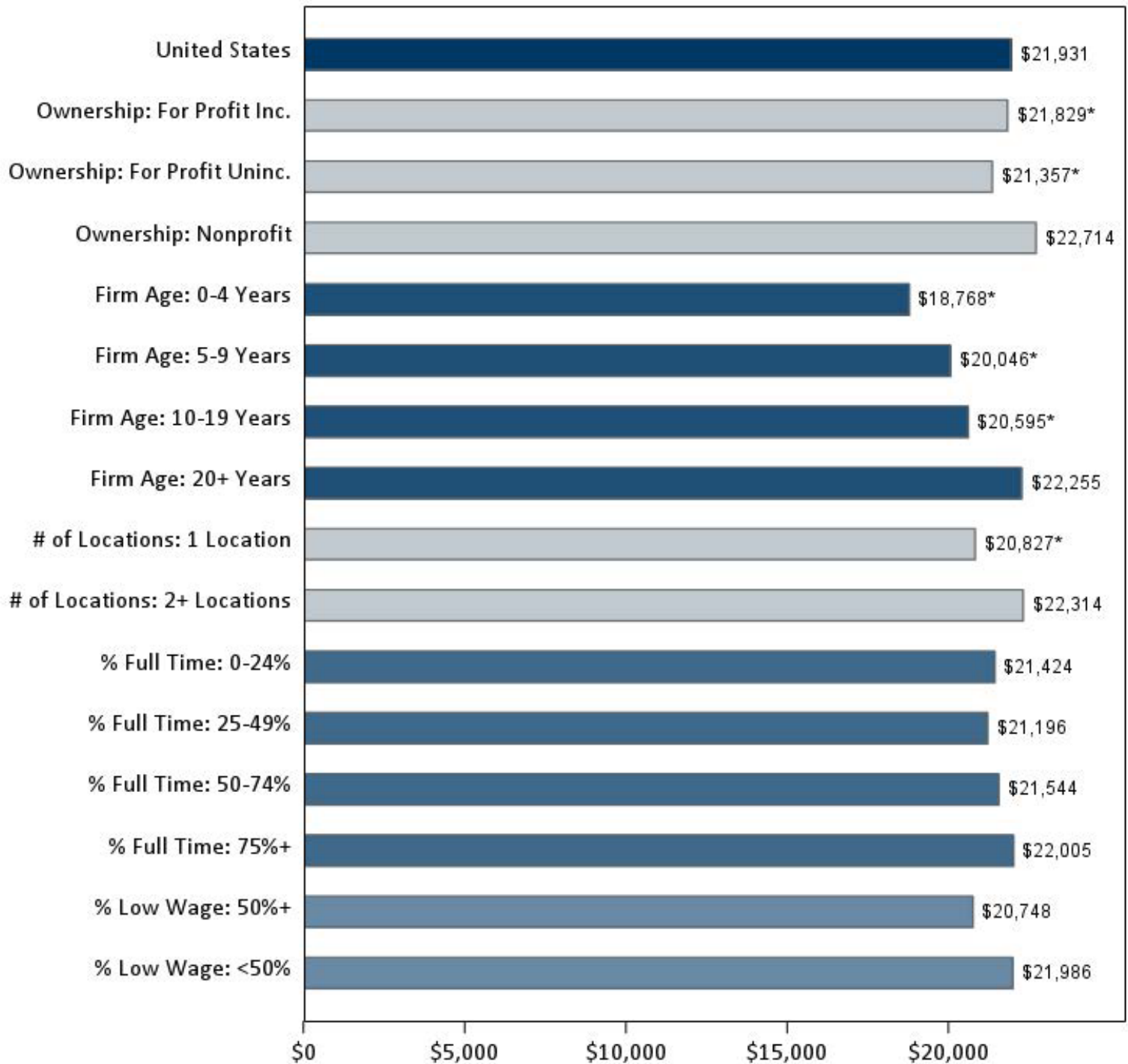
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2022.

Note: "% Full Time" refers to the percentage of the establishment's workforce that worked full time in 2022. "% Low Wage" refers to the percentage of the establishment's workforce that earned less than \$14.50 per hour in 2022. * indicates that the estimate is statistically different from the estimate for the reference category within each group at $p < 0.05$. Reference categories are: Nonprofit, Firm Age: 20+ years, 2+ Locations, % Full Time 75%+, % Low Wage < 50%.

[For data points and standard errors for this exhibit, select here.](#)

Exhibit 3.14

Average total family premium per enrolled employee, overall and by selected characteristics, 2022



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2022.

Note: "% Full Time" refers to the percentage of the establishment's workforce that worked full time in 2022. "% Low Wage" refers to the percentage of the establishment's workforce that earned less than \$14.50 per hour in 2022. * indicates that the estimate is statistically different from the estimate for the reference category within each group at $p < 0.05$. Reference categories are: Nonprofit, Firm Age: 20+ years, 2+ Locations, % Full Time 75%+, % Low Wage < 50%.

[For data points and standard errors for this exhibit, select here.](#)

Exhibit 3.15
Premium distributions for employees enrolled in single, employee-plus-one, and family coverage, overall and by firm size, 2022

Coverage	Estimate	Total	<50 employees	50-99 employees	100 or more employees
Single	Average (mean)	\$7,590	\$7,513	\$7,465	\$7,622
	10 percentile	\$4,700	\$4,200*	\$4,100*	\$4,900
	25 percentile	\$6,000	\$5,400*	\$5,500*	\$6,200
	50 percentile (median)	\$7,400	\$7,100*	\$7,200	\$7,500
	75 percentile	\$8,800	\$9,100*	\$8,800	\$8,700
	90 percentile	\$11,000	\$12,000*	\$11,000*	\$10,000
Employee-plus-one	Average (mean)	\$14,943	\$14,093*	\$14,458	\$15,117
	10 percentile	\$9,000	\$7,200*	\$8,000*	\$9,600
	25 percentile	\$12,000	\$10,000*	\$11,000*	\$12,000
	50 percentile (median)	\$15,000	\$13,000*	\$14,000*	\$15,000
	75 percentile	\$18,000	\$18,000	\$17,000	\$18,000
	90 percentile	\$21,000	\$22,000	\$22,000	\$21,000
Family	Average (mean)	\$21,931	\$20,406*	\$21,289*	\$22,228
	10 percentile	\$14,000	\$11,000*	\$11,000*	\$14,000
	25 percentile	\$18,000	\$15,000*	\$16,000*	\$19,000
	50 percentile (median)	\$22,000	\$20,000*	\$20,000*	\$22,000
	75 percentile	\$26,000	\$25,000*	\$26,000	\$26,000
	90 percentile	\$30,000	\$31,000*	\$32,000*	\$29,000

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2022.

Note: * indicates that the estimates for firms with <50 and 50-99 employees are statistically different from the estimate for firms with 100+ employees at $p < 0.05$.

[For data points and standard errors for this exhibit, select here.](#)

Section 4: Employee and Employer Premium Contributions



Employee and Employer Premium Contributions

This section presents estimates of employee and employer premium contributions for single, employee-plus-one, and family coverage, both in nominal dollars and as a percentage of total annual premiums per enrolled employee. This section also presents trends from 2010 to 2022 and provides information on employee premium contributions by firm size, State where the enrolled employees' establishment was located, industry, and other employer characteristics. In addition, this section presents the distribution of employee contributions by firm size in 2022.

In the MEPS IC, respondents are asked to report the contributions employers and employees make to total health insurance premiums. If employee-plus-one total premiums for the year in question were different for employee-plus-child and employee-plus-spouse coverage, respondents are instructed to report employer and employee contributions for employee-plus-one child coverage. If total premiums for family coverage varied by family size, respondents are instructed to report the information for a family of four. If an employer's premiums varied across employees for other reasons, respondents are instructed to report for the "typical" employee.

Employee and employer premium contributions for employer-sponsored health insurance plans can vary due to (1) variation in total premiums and (2) variation in employee and employer shares of total premiums. Total premiums may vary for a number of reasons, including demographic and health characteristics of employers' workforces and employers' industry and firm size (as described in Section 3).

The shares of total premiums paid by employees and employers can vary by firm size and other firm characteristics, as well as type of coverage. Employees typically pay a lower share of premiums for single coverage than for employee-plus-one and family coverage, which cover the employee and one or more dependents.

Highlights

- In 2022, enrolled employees paid on average 21.6 percent of total premiums for single coverage, 28.4 percent for employee-plus-one coverage, and 29.6 percent for family coverage. These shares are not significantly different from their 2021 levels (Exhibit 4.1).
- Average employee contributions in 2022 for single (\$1,637) and employee-plus-one (\$4,237) coverage were not significantly different from their 2021 levels (Exhibit 4.2).
- Average employer contributions for single and employee-plus-one coverage were \$5,953 and \$10,706, representing increases of 3.8 percent and 2.6 percent, respectively, over the 2021 levels (Exhibits 4.3 and 4.4).
- The average employee contribution in 2022 for family coverage was \$6,492, representing an increase of 5.2 percent over the 2021 level. The average employer contribution for family coverage (\$15,439) was not significantly different from the 2021 level (Exhibit 4.5).
- Average annual employee premium contributions, based on pooled 2020-2022 data, varied widely by State. These contributions ranged from \$918 in Hawaii to \$1,865 in Vermont for single coverage; from \$3,446 in Michigan to \$4,769 in North Carolina for employee-plus-one coverage; and from \$4,615 in Michigan to \$7,202 in Florida for family coverage (Exhibits 4.15, 4.16, and 4.17).
- In 2022, the distribution of employee premium contributions showed substantial variation for all three coverage types. Enrolled employees at the 90th percentile of the distribution paid much larger amounts than those at the 10th percentile for single (\$3,300 vs. \$0), employee-plus-one (\$8,400 vs. \$780), and family coverage (\$13,000 vs. \$1,300) (Exhibit 4.27).

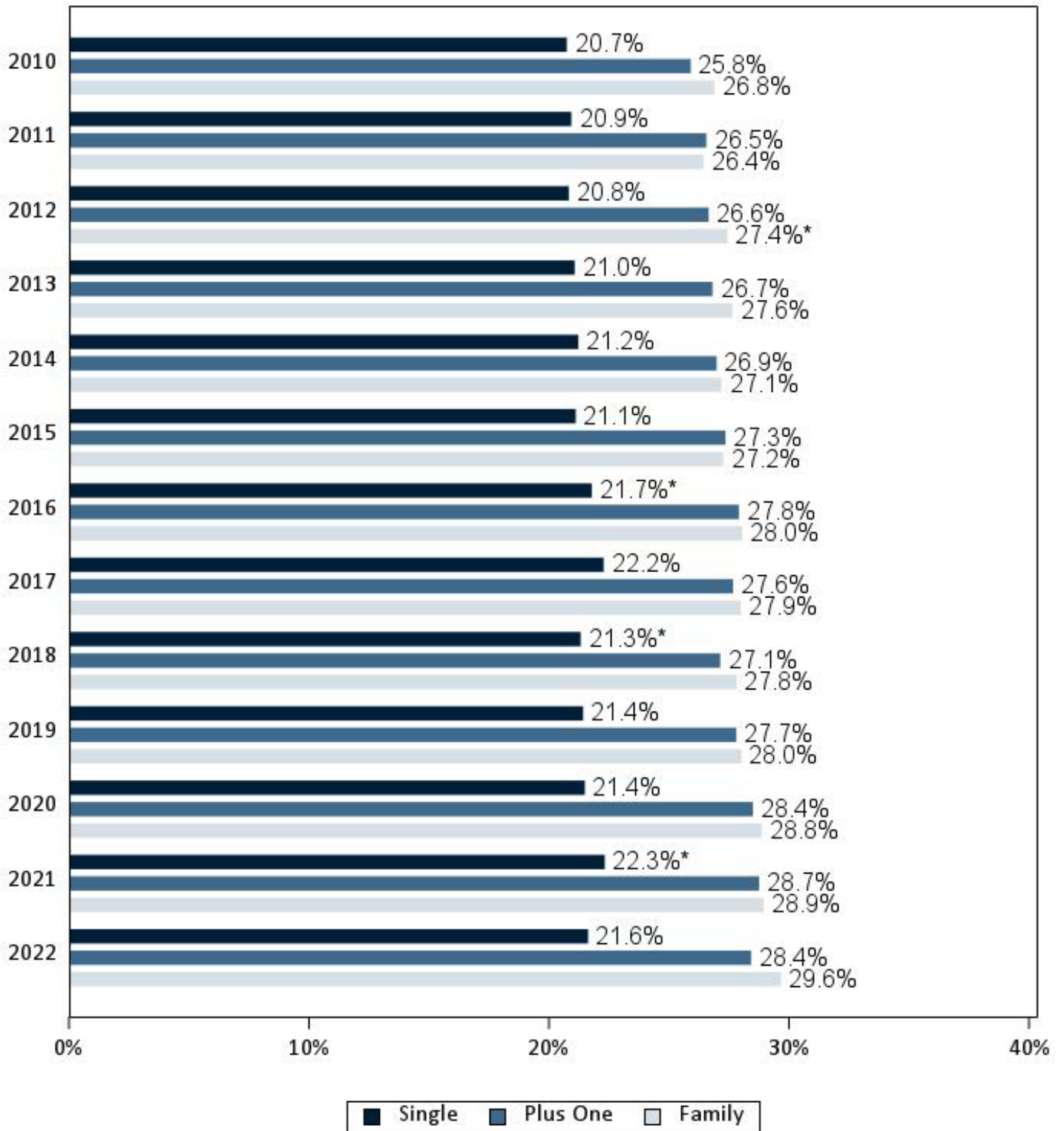
Key Trends and Differences

Variation in employee premium contributions in 2022 exhibited a number of patterns broadly consistent with those seen in previous years:

- In 2022, the employee share of premiums for single, employee-plus-one, and family coverage was lower at nonprofit establishments, multilocation establishments, and establishments where less than 50 percent of the workforce was low wage than at other employers.
- Employee premium contributions showed substantial variation within and across firm size categories. The percentages of enrollees with no required premium contribution for single, employee-plus-one, and family coverage were highest at the smallest firms (fewer than 10 employees) and tended to fall as firm size increased.
- Employees enrolled in employee-plus-one and family coverage in small (fewer than 50 employees) and medium firms (50-99 employees) had higher average employee contributions, both in dollars and percentages, than those in large firms (100 or more employees). This situation occurred because employee contributions at the top end of the distribution tended to be higher in smaller firms. For example, at the 90th percentile, the employee contribution for family coverage was \$17,000 at small firms, \$16,000 at medium firms, and \$12,000 at large firms.
- As in previous years, average annual employee contributions for 2020-2022 showed regional variation that was not always consistent across coverage types:
 - For this 3-year period, seven of the nine States in the Northeast census region had average annual employee contributions (in dollars) that were higher than the national average for single coverage. However, no Northeastern State had higher than average employee contributions for dependent coverage.
 - In addition, for this 3-year period, for all three types of coverage, average annual employee contributions (in dollars) tended to be higher than or not significantly different from the national average in the Southern census region. Employee contributions tended to be lower than or not significantly different from the national average in the West.

Exhibit 4.1

Average percentage of premium contributed by employees for single, employee-plus-one, and family coverage, 2010–2022



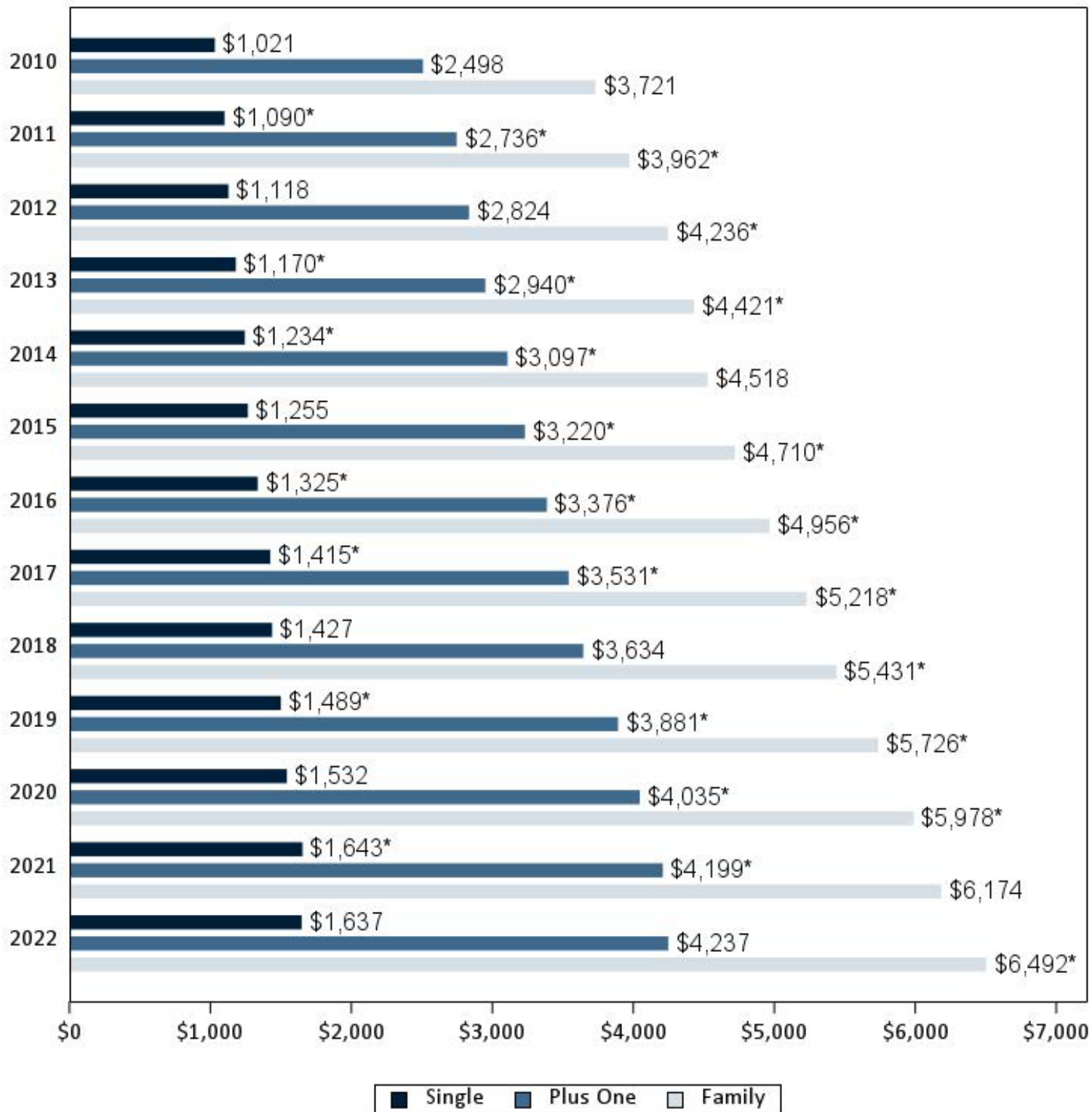
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

Note: * indicates the estimate is statistically different from the previous year at $p < 0.05$.

[For data points and standard errors for this exhibit, select here.](#)

Exhibit 4.2

Average annual employee contribution (in dollars) for single, employee-plus-one, and family coverage, 2010–2022



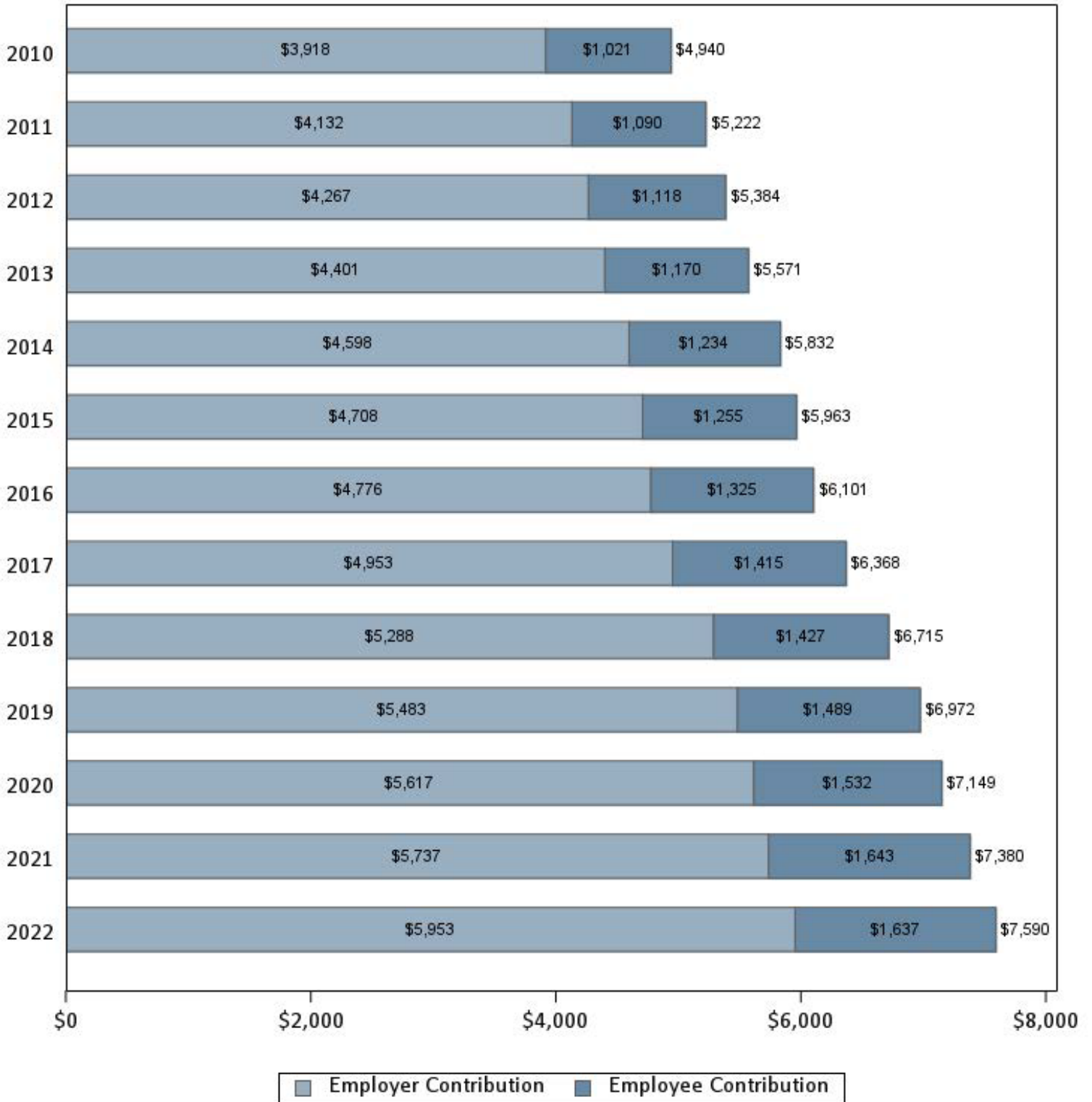
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

Note: * indicates the estimate is statistically different from the previous year at $p < 0.05$.

[For data points and standard errors for this exhibit, select here.](#)

Exhibit 4.3

Average annual employee contribution, employer contribution, and total premium for single coverage, 2010–2022



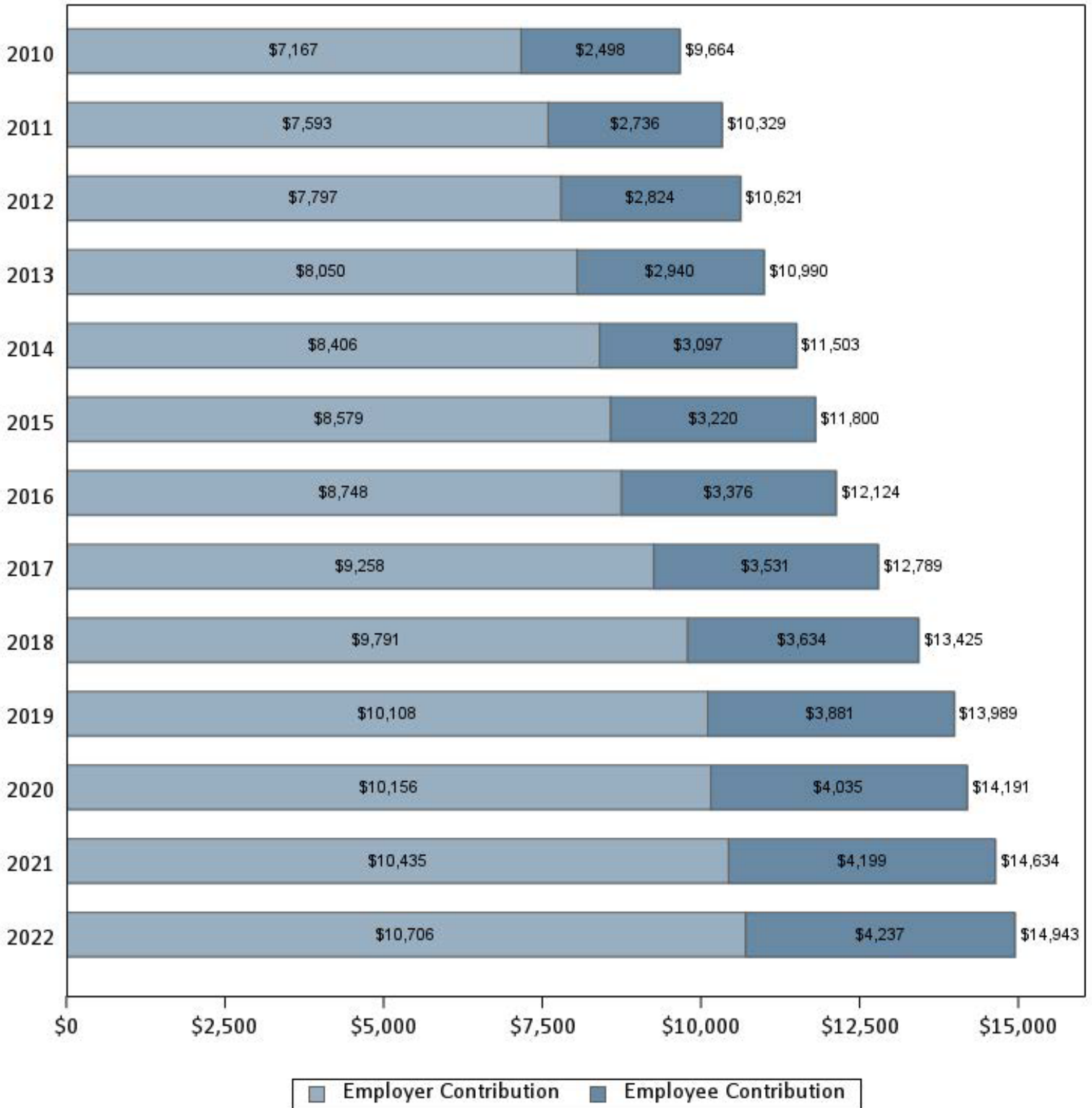
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

Note: The sum of employee and employer contributions may not exactly equal the total premium due to rounding.

[For data points and standard errors for this exhibit, select here.](#)

Exhibit 4.4

Average annual employee contribution, employer contribution, and total premium for employee-plus-one coverage, 2010–2022



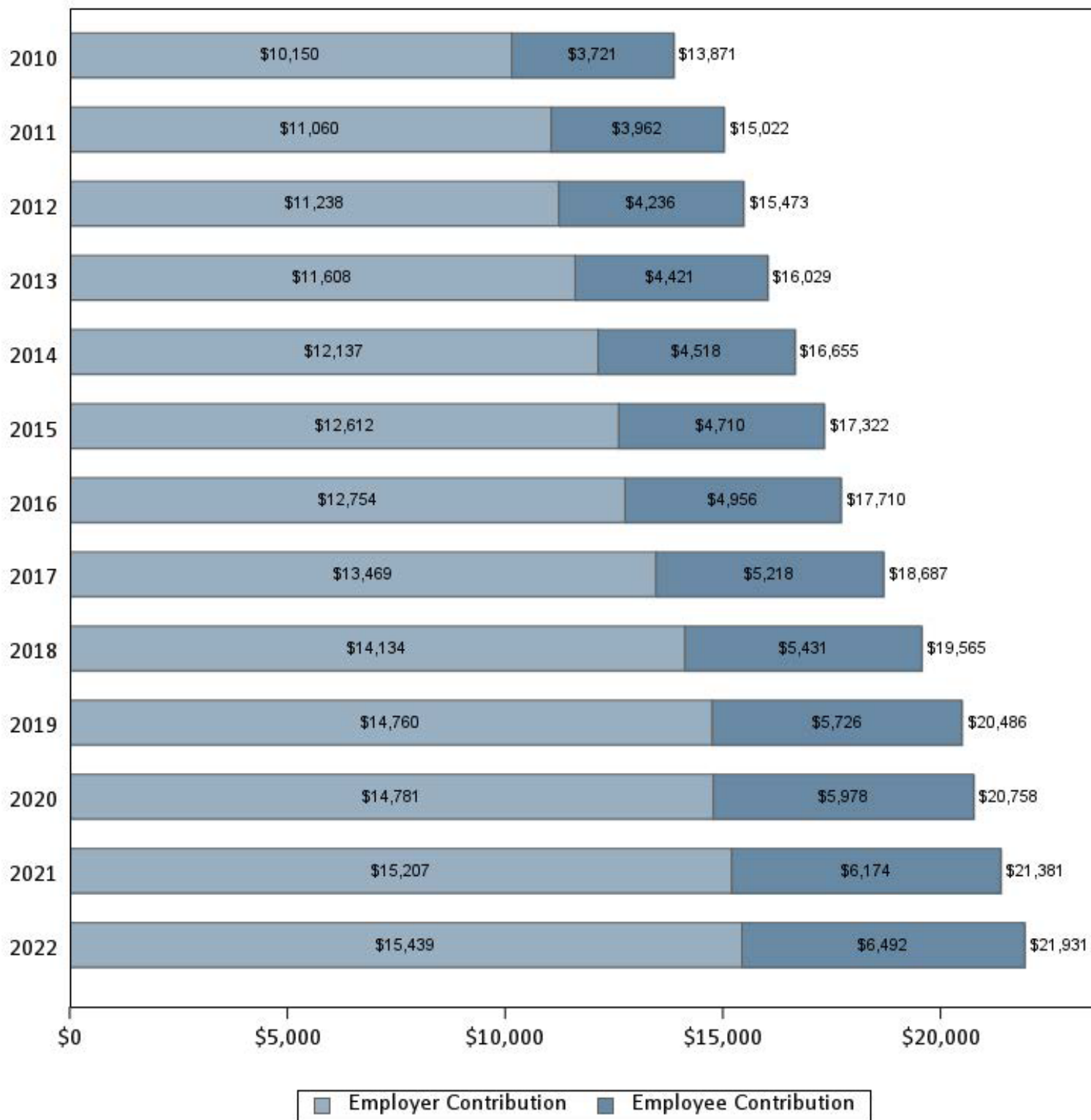
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

Note: The sum of employee and employer contributions may not exactly equal the total premium due to rounding.

[For data points and standard errors for this exhibit, select here.](#)

Exhibit 4.5

Average annual employee contribution, employer contribution, and total premium for family coverage, 2010–2022



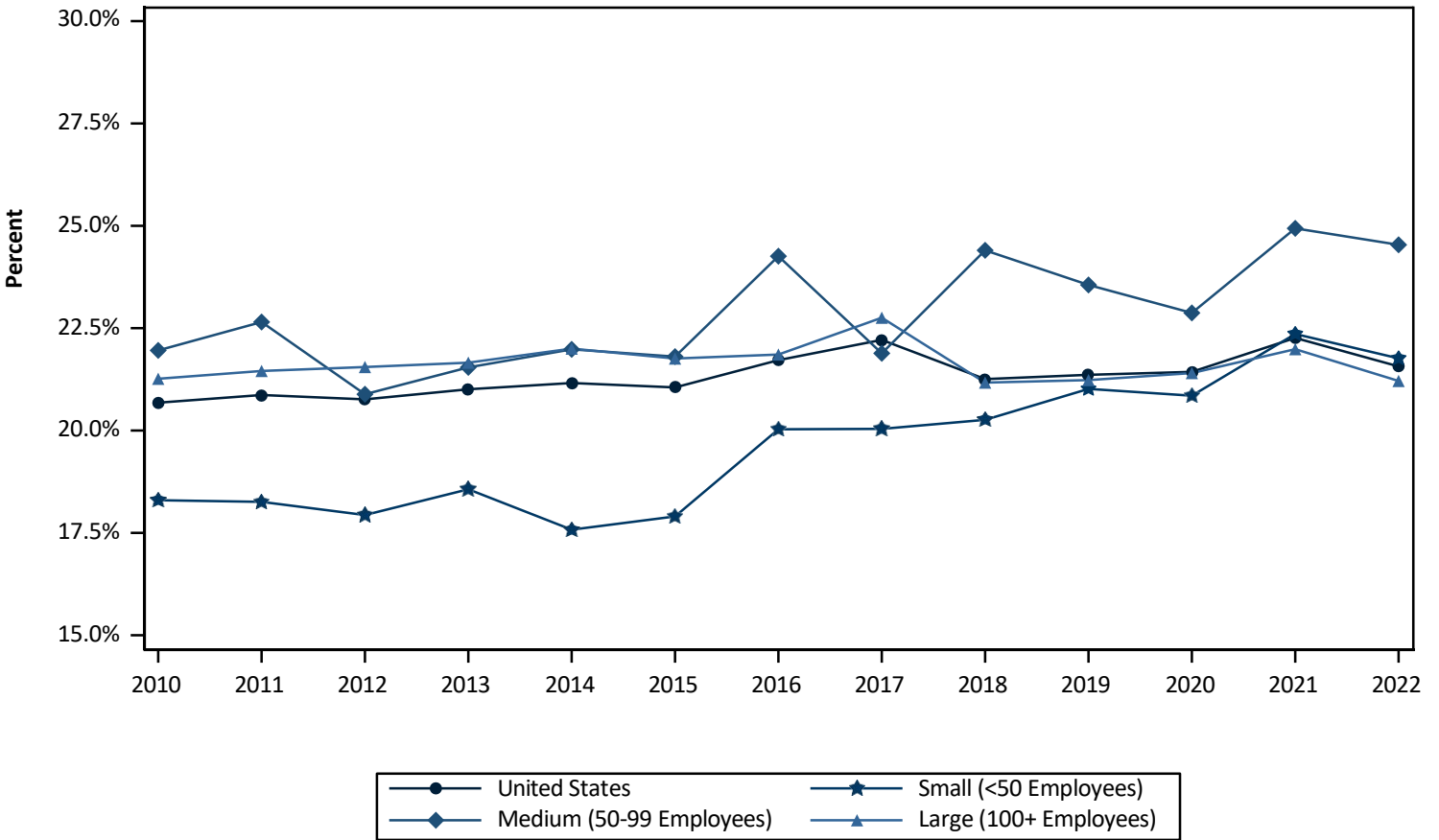
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

Note: The sum of employee and employer contributions may not exactly equal the total premium due to rounding.

[For data points and standard errors for this exhibit, select here.](#)

Exhibit 4.6

Average percentage of premium contributed by employees for single coverage, by firm size, 2010–2022



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

Data for Exhibit 4.6

Average percentage of premium contributed by employees for single coverage, by firm size, 2010–2022

Number of Employees	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
U.S.	20.7%	20.9%	20.8%	21.0%	21.2%	21.1%	21.7%*	22.2%	21.3%*	21.4%	21.4%	22.3%*	21.6%
<50	18.3%	18.3%	17.9%	18.6%	17.6%	17.9%	20.0%*	20.0%	20.3%	21.0%	20.9%	22.4%	21.8%
50-99	22.0%	22.7%	20.9%	21.5%	22.0%	21.8%	24.3%	21.9%	24.4%*	23.6%	22.9%	24.9%	24.5%^
100+	21.3%	21.5%	21.6%	21.7%	22.0%	21.8%	21.9%	22.8%*	21.2%*	21.2%	21.4%	22.0%	21.2%

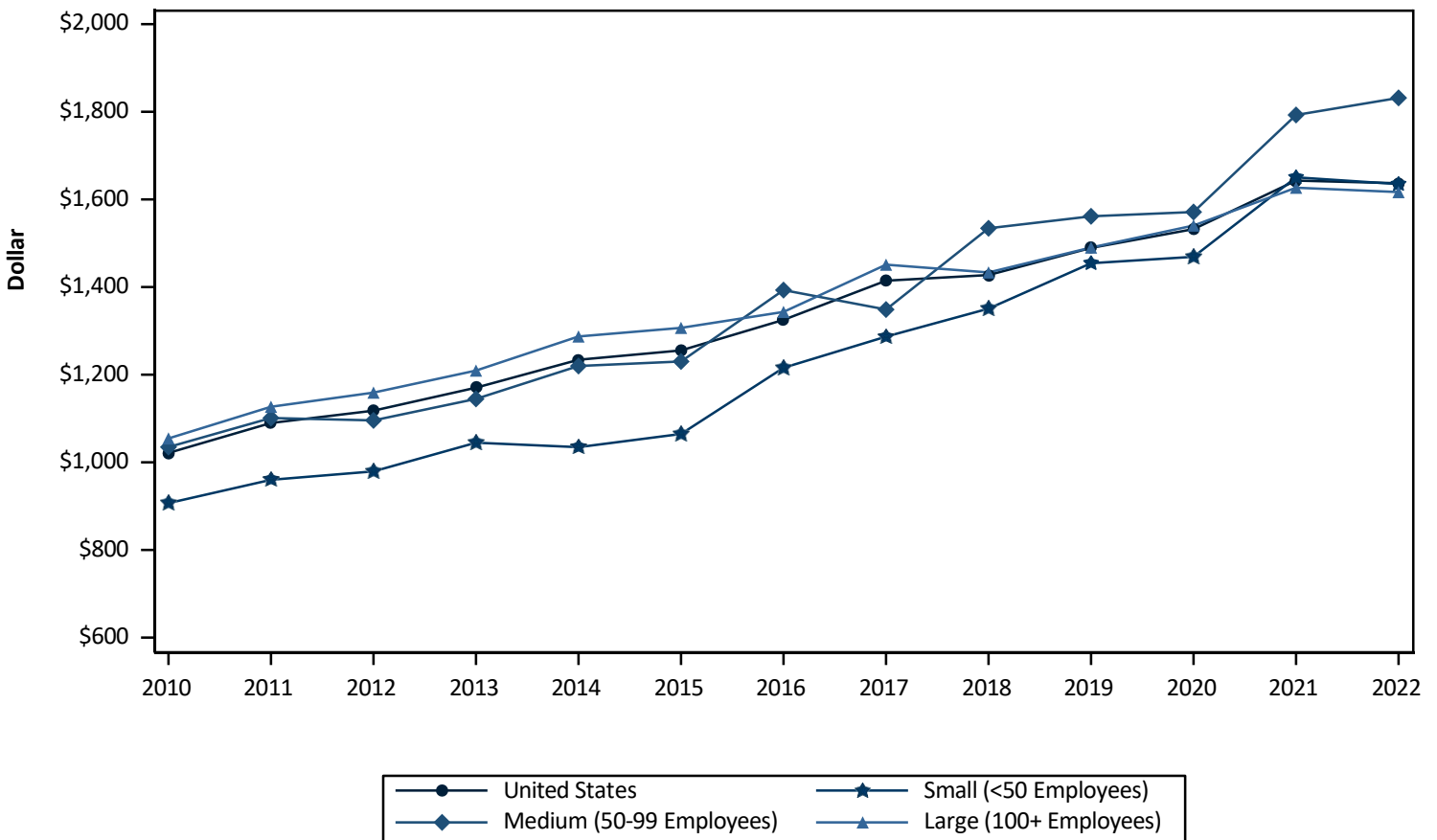
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

Note: * indicates the estimate is statistically different from the previous year at $p < 0.05$. ^ indicates that the estimates for firms with <50 and 50-99 employees are statistically different from the estimate for firms with 100+ employees at $p < 0.05$. This test is conducted for 2022 only.

[For data points and standard errors for this exhibit, select here.](#)

Exhibit 4.7

Average annual employee contribution (in dollars) for single coverage, by firm size, 2010–2022



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

Data for Exhibit 4.7

Average annual employee contribution (in dollars) for single coverage, by firm size, 2010–2022

Number of Employees	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
U.S.	\$1,021	\$1,090*	\$1,118	\$1,170*	\$1,234*	\$1,255	\$1,325*	\$1,415*	\$1,427	\$1,489*	\$1,532	\$1,643*	\$1,637
<50	\$907	\$960	\$979	\$1,045	\$1,035	\$1,065	\$1,216*	\$1,287	\$1,351	\$1,454	\$1,469	\$1,650*	\$1,635
50-99	\$1,035	\$1,101	\$1,096	\$1,145	\$1,220	\$1,230	\$1,393	\$1,349	\$1,534*	\$1,561	\$1,571	\$1,793*	\$1,832
100+	\$1,054	\$1,127*	\$1,159	\$1,209*	\$1,287*	\$1,307	\$1,343	\$1,451*	\$1,433	\$1,490*	\$1,540	\$1,627*	\$1,617

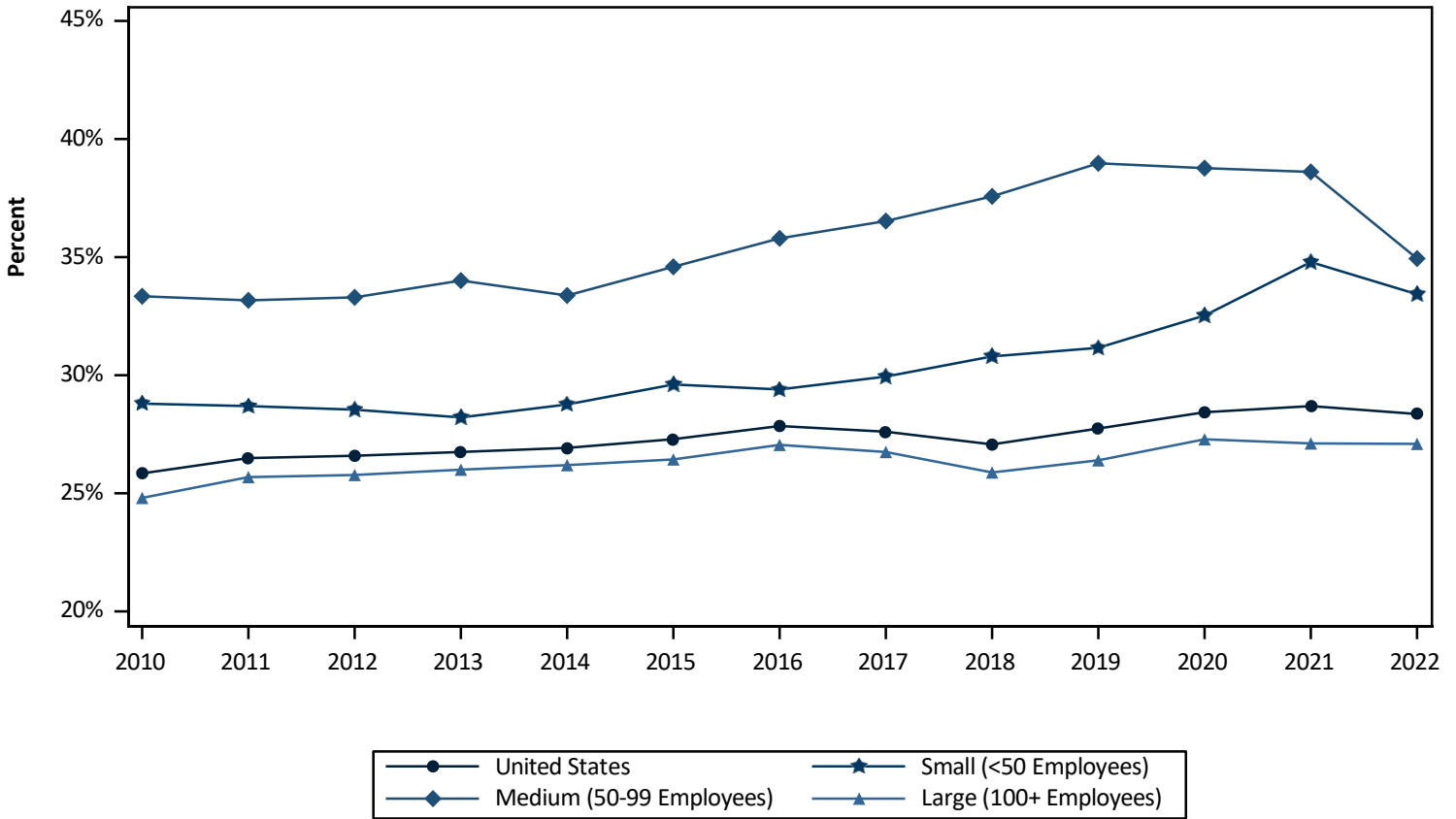
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

Note: * indicates the estimate is statistically different from the previous year at $p < 0.05$. ^ indicates that the estimates for firms with <50 and 50-99 employees are statistically different from the estimate for firms with 100+ employees at $p < 0.05$. This test is conducted for 2022 only.

[For data points and standard errors for this exhibit, select here.](#)

Exhibit 4.8

Average percentage of premium contributed by employees for employee-plus-one coverage, by firm size, 2010–2022



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

Data for Exhibit 4.8

Average percentage of premium contributed by employees for employee-plus-one coverage, by firm size, 2010–2022

Number of Employees	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
U.S.	25.8%	26.5%	26.6%	26.7%	26.9%	27.3%	27.8%	27.6%	27.1%	27.7%	28.4%	28.7%	28.4%
<50	28.8%	28.7%	28.5%	28.2%	28.8%	29.6%	29.4%	29.9%	30.8%	31.2%	32.5%	34.8%	33.4%^
50-99	33.3%	33.2%	33.3%	34.0%	33.4%	34.6%	35.8%	36.5%	37.6%	39.0%	38.8%	38.6%	34.9%^
100+	24.8%	25.7%	25.8%	26.0%	26.2%	26.4%	27.0%	26.7%	25.9%	26.4%	27.3%	27.1%	27.1%

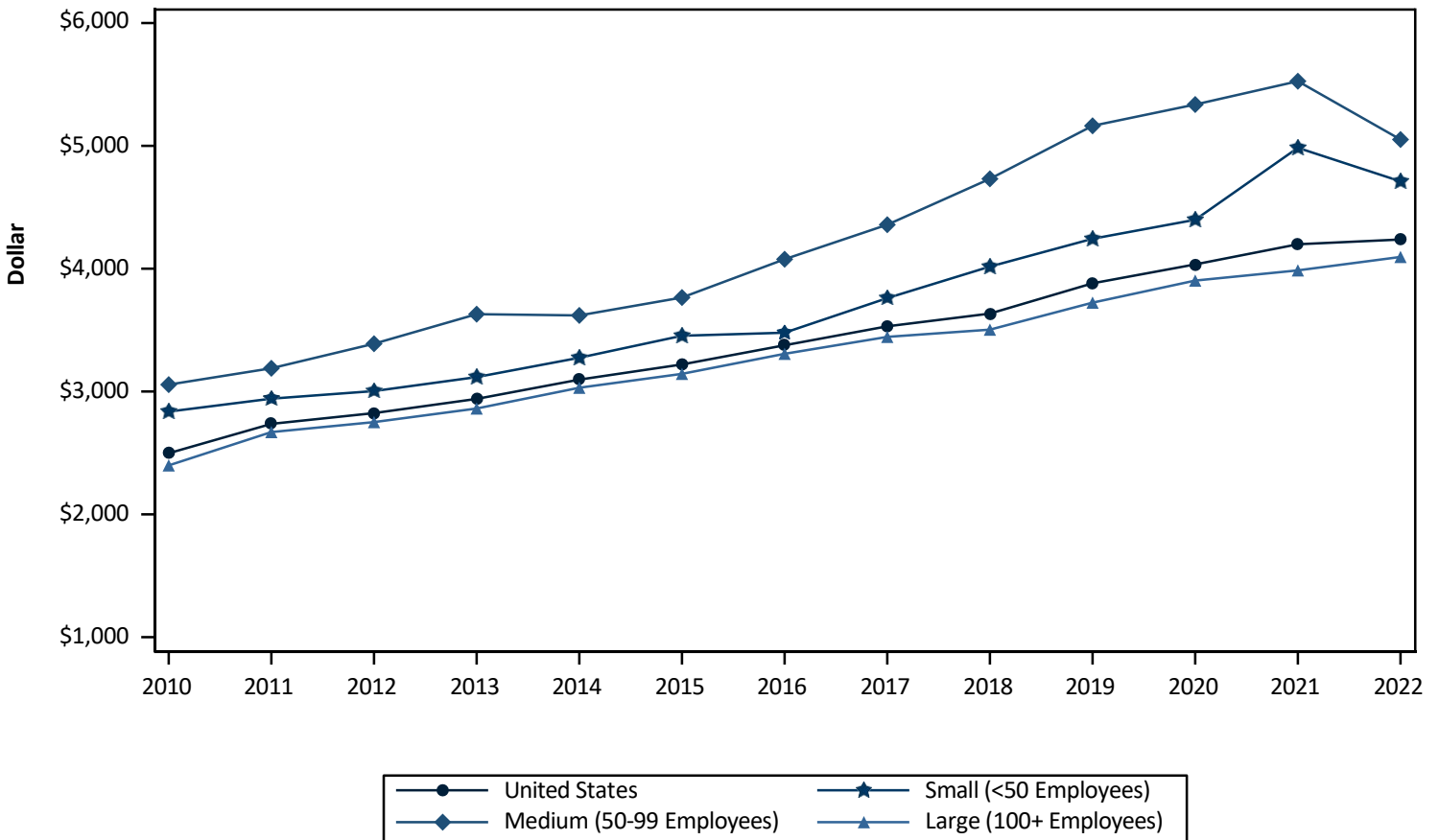
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

Note: * indicates the estimate is statistically different from the previous year at $p < 0.05$. ^ indicates that the estimates for firms with <50 and 50-99 employees are statistically different from the estimate for firms with 100+ employees at $p < 0.05$. This test is conducted for 2022 only.

[For data points and standard errors for this exhibit, select here.](#)

Exhibit 4.9

Average annual employee contribution (in dollars) for employee-plus-one coverage, by firm size, 2010–2022



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

Data for Exhibit 4.9

Average annual employee contribution (in dollars) for employee-plus-one coverage, by firm size, 2010–2022

Number of Employees	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
U.S.	\$2,498	\$2,736*	\$2,824	\$2,940*	\$3,097*	\$3,220*	\$3,376*	\$3,531*	\$3,634	\$3,881*	\$4,035*	\$4,199*	\$4,237
<50	\$2,836	\$2,942	\$3,004	\$3,117	\$3,275	\$3,454	\$3,479	\$3,760	\$4,017	\$4,244	\$4,398	\$4,984	\$4,711^
50-99	\$3,056	\$3,189	\$3,389	\$3,630*	\$3,619	\$3,765	\$4,077	\$4,358	\$4,732	\$5,163	\$5,337	\$5,526	\$5,052^
100+	\$2,398	\$2,670*	\$2,751	\$2,862	\$3,031*	\$3,144	\$3,307*	\$3,445*	\$3,504	\$3,723*	\$3,903*	\$3,986	\$4,096

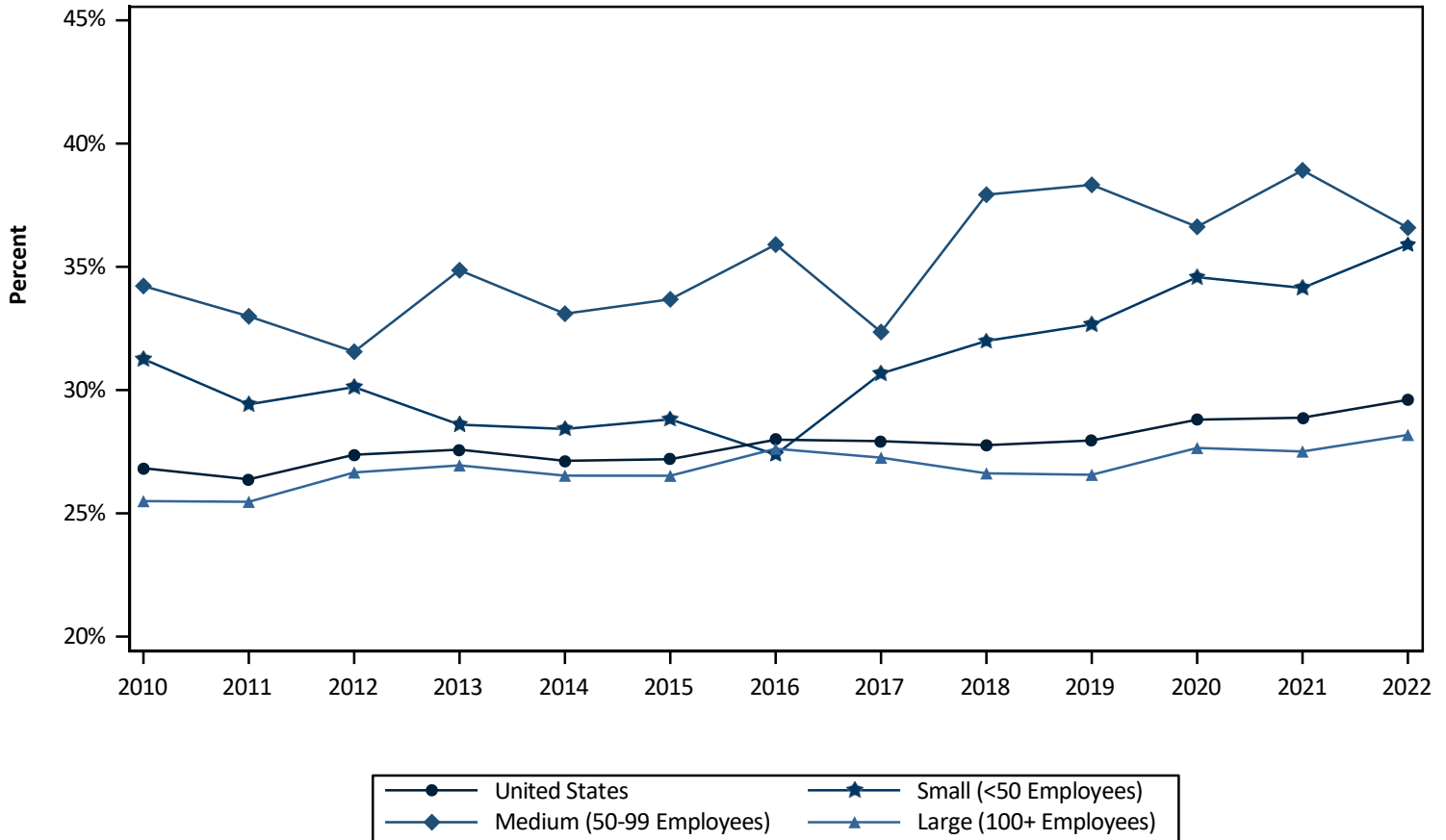
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

Note: * indicates the estimate is statistically different from the previous year at $p < 0.05$. ^ indicates that the estimates for firms with <50 and 50-99 employees are statistically different from the estimate for firms with 100+ employees at $p < 0.05$. This test is conducted for 2022 only.

[For data points and standard errors for this exhibit, select here.](#)

Exhibit 4.10

Average percentage of premium contributed by employees for family coverage, by firm size, 2010–2022



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

Data for Exhibit 4.10

Average percentage of premium contributed by employees for family coverage, by firm size, 2010–2022

Number of Employees	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
U.S.	26.8%	26.4%	27.4%*	27.6%	27.1%	27.2%	28.0%	27.9%	27.8%	28.0%	28.8%	28.9%	29.6%
<50	31.3%	29.4%	30.1%	28.6%	28.4%	28.8%	27.4%	30.7%*	32.0%	32.7%	34.6%	34.1%	35.9%^
50-99	34.2%	33.0%	31.6%	34.9%*	33.1%	33.7%	35.9%	32.4%	37.9%*	38.3%	36.6%	38.9%	36.6%^
100+	25.5%	25.5%	26.7%*	26.9%	26.5%	26.5%	27.6%*	27.3%	26.6%	26.6%	27.6%	27.5%	28.2%

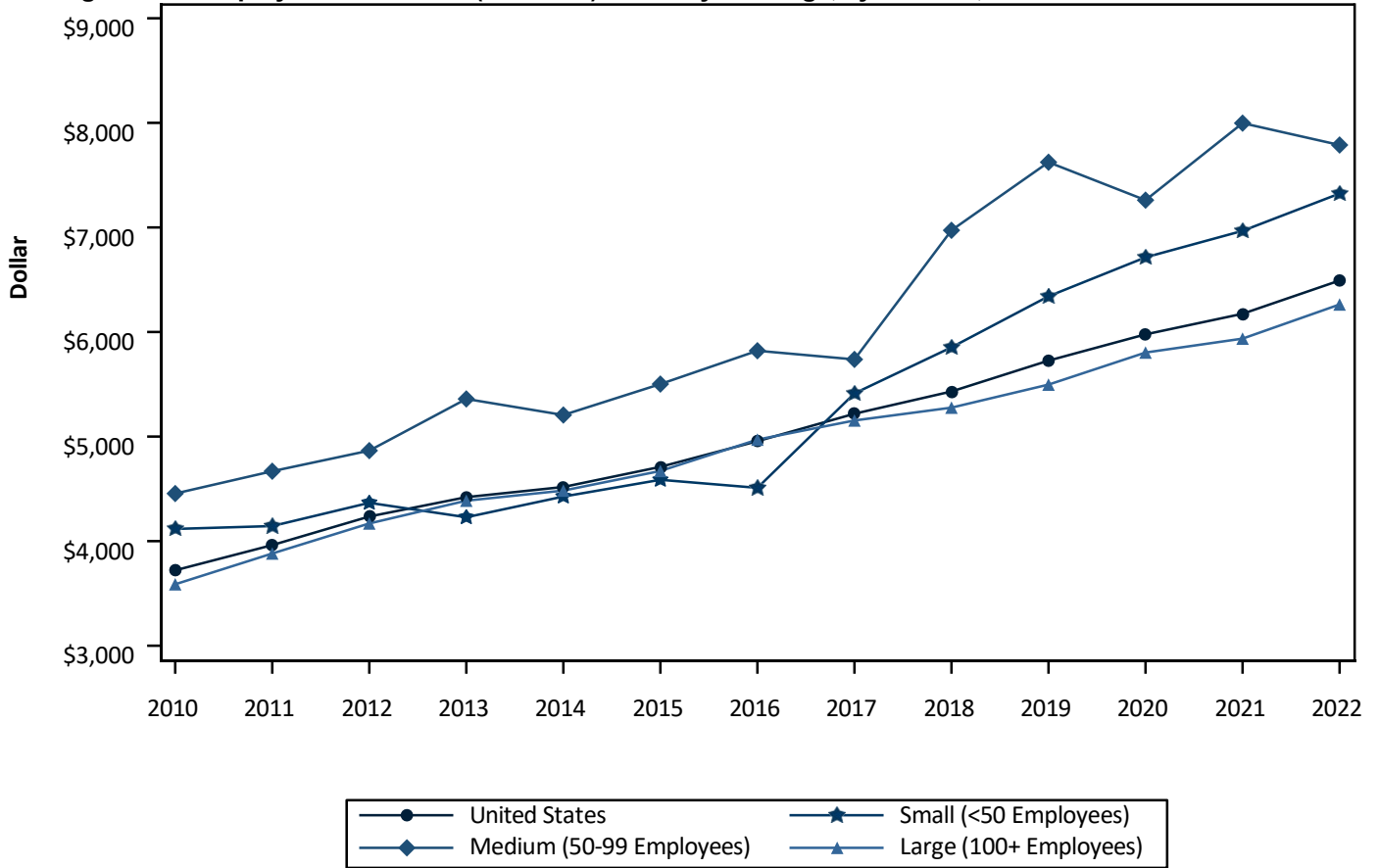
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

Note: * indicates the estimate is statistically different from the previous year at $p < 0.05$. ^ indicates that the estimates for firms with <50 and 50-99 employees are statistically different from the estimate for firms with 100+ employees at $p < 0.05$. This test is conducted for 2022 only.

[For data points and standard errors for this exhibit, select here.](#)

Exhibit 4.11

Average annual employee contribution (in dollars) for family coverage, by firm size, 2010–2022



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

Data for Exhibit 4.11

Average annual employee contribution (in dollars) for family coverage, by firm size, 2010–2022

Number of Employees	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
U.S.	\$3,721	\$3,962*	\$4,236*	\$4,421*	\$4,518	\$4,710*	\$4,956*	\$5,218*	\$5,431*	\$5,726*	\$5,978*	\$6,174	\$6,492*
<50	\$4,117	\$4,144	\$4,366	\$4,228	\$4,426	\$4,587	\$4,510	\$5,413*	\$5,854	\$6,341	\$6,714	\$6,967	\$7,324^
50-99	\$4,455	\$4,669	\$4,866	\$5,360*	\$5,206	\$5,502	\$5,821	\$5,738	\$6,973*	\$7,623	\$7,261	\$7,997	\$7,788^
100+	\$3,588	\$3,882*	\$4,169*	\$4,387*	\$4,483	\$4,671*	\$4,971*	\$5,154*	\$5,277	\$5,497	\$5,804*	\$5,937	\$6,263*

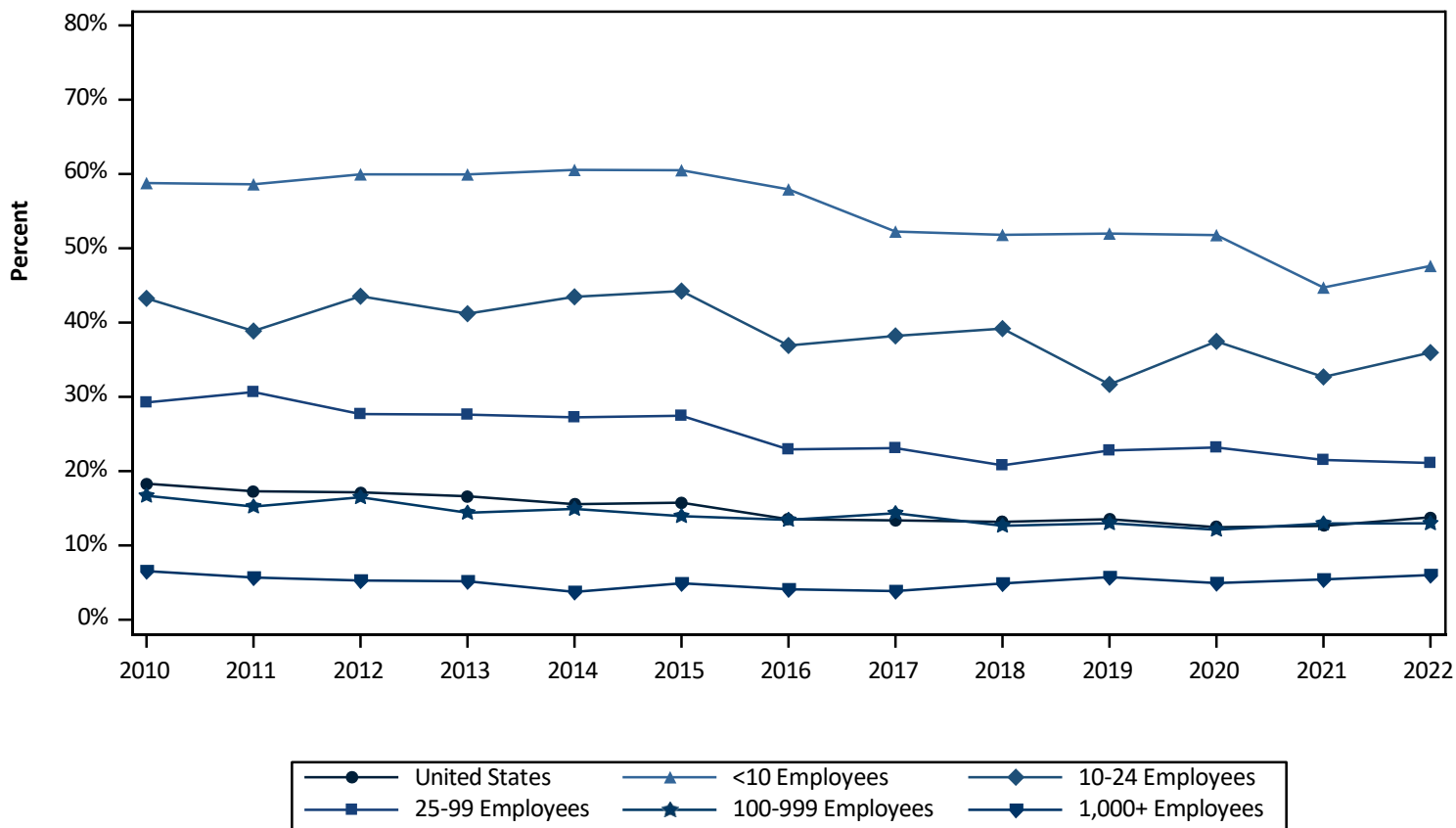
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

Note: * indicates the estimate is statistically different from the previous year at $p < 0.05$. ^ indicates that the estimates for firms with <50 and 50-99 employees are statistically different from the estimate for firms with 100+ employees at $p < 0.05$. This test is conducted for 2022 only.

[For data points and standard errors for this exhibit, select here.](#)

Exhibit 4.12

Percentage of single-coverage enrollees with no employee premium contribution, overall and by detailed firm size, 2010–2022



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

Data for Exhibit 4.12

Percentage of single-coverage enrollees with no employee premium contribution, overall and by detailed firm size, 2010–2022

Number of Employees	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
U.S.	18.3%	17.3%	17.1%	16.6%	15.6%	15.8%	13.5%*	13.4%	13.2%	13.5%	12.5%	12.6%	13.8%
<10	58.8%	58.6%	60.0%	59.9%	60.6%	60.5%	57.9%	52.3%*	51.8%	52.0%	51.8%	44.7%	47.6%^
10-24	43.3%	38.9%	43.5%*	41.2%	43.5%	44.2%	36.9%*	38.2%	39.2%	31.7%*	37.5%*	32.7%	36.0%^
25-99	29.2%	30.6%	27.7%	27.6%	27.2%	27.5%	22.9%*	23.1%	20.8%	22.8%	23.2%	21.5%	21.1%^
100-999	16.7%	15.2%	16.5%	14.4%	14.9%	13.9%	13.4%	14.3%	12.6%	13.0%	12.1%	13.0%	13.0%^
1,000+	6.5%	5.7%	5.3%	5.2%	3.7%	4.9%*	4.1%	3.9%	4.9%	5.7%	4.9%	5.4%	6.0%

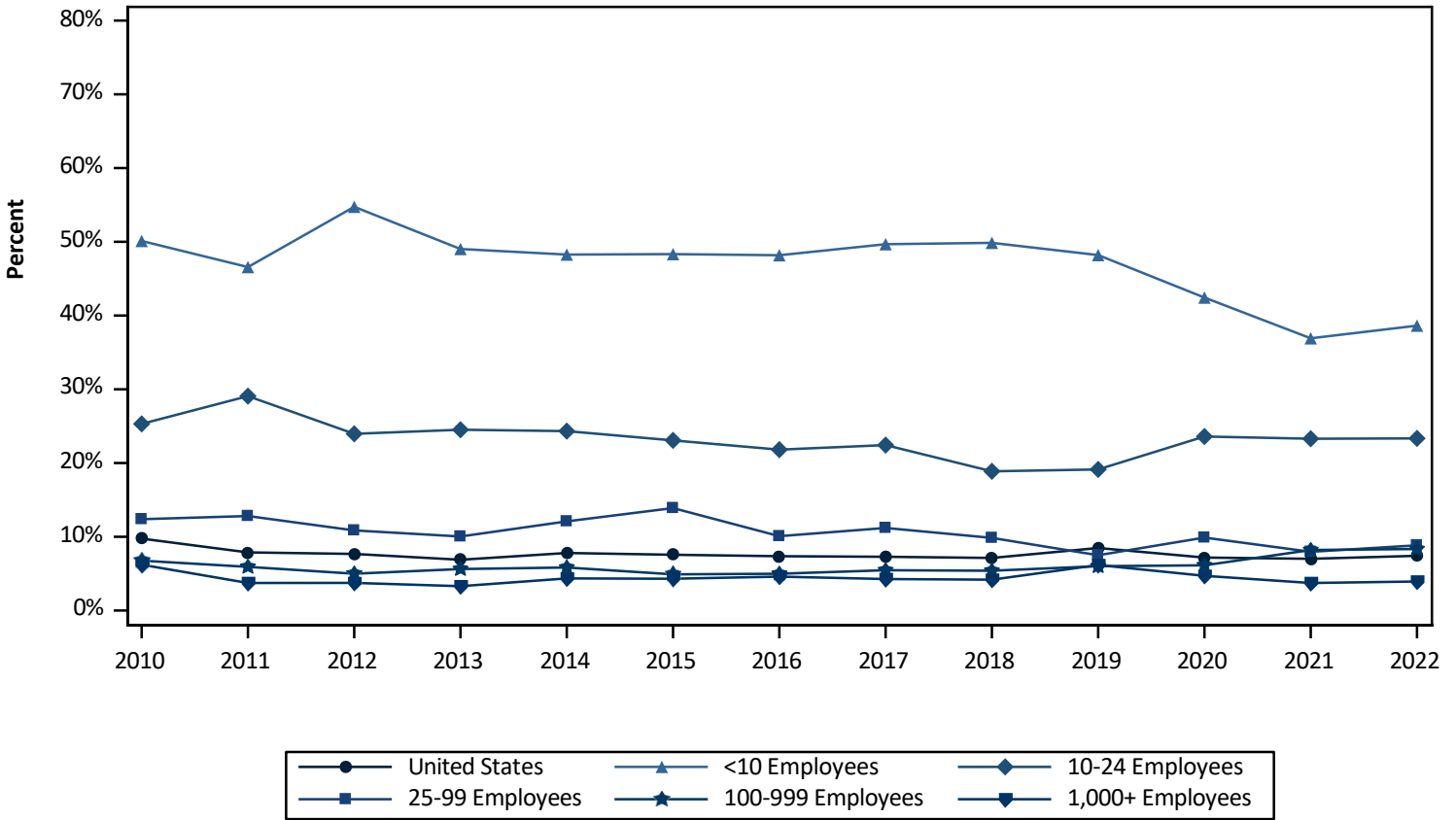
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

Note: * indicates the estimate is statistically different from the previous year at $p < 0.05$. ^ indicates that the estimates for firms with <10, 10-24, 25-99, and 100-999 employees are statistically different from the estimate for firms with 1,000+ employees at $p < 0.05$. This test is conducted for 2022 only.

[For data points and standard errors for this exhibit, select here.](#)

Exhibit 4.13

Percentage of employee-plus-one coverage enrollees with no employee premium contribution, overall and by detailed firm size, 2010–2022



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

Data for Exhibit 4.13

Percentage of employee-plus-one coverage enrollees with no employee premium contribution, overall and by detailed firm size, 2010–2022

Number of Employees	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
U.S.	9.8%	7.9%	7.7%	6.9%	7.8%	7.6%	7.4%	7.3%	7.1%	8.5%*	7.2%	7.0%	7.4%
<10	50.1%	46.6%	54.7%*	49.0%	48.3%	48.3%	48.2%	49.7%	49.9%	48.2%	42.4%	36.9%	38.6%^
10-24	25.3%	29.1%	24.0%	24.5%	24.3%	23.1%	21.8%	22.4%	18.9%	19.1%	23.6%	23.3%	23.3%^
25-99	12.4%	12.8%	10.9%	10.0%	12.1%	13.9%	10.1%*	11.2%	9.8%	7.5%	9.9%	8.0%	8.8%^
100-999	6.8%	5.9%	5.0%	5.6%	5.8%	4.9%	5.0%	5.5%	5.4%	6.0%	6.1%	8.2%	8.3%^
1,000+	6.2%	3.7%	3.7%	3.3%	4.4%	4.3%	4.6%	4.3%	4.2%	6.2%*	4.7%	3.7%	3.9%

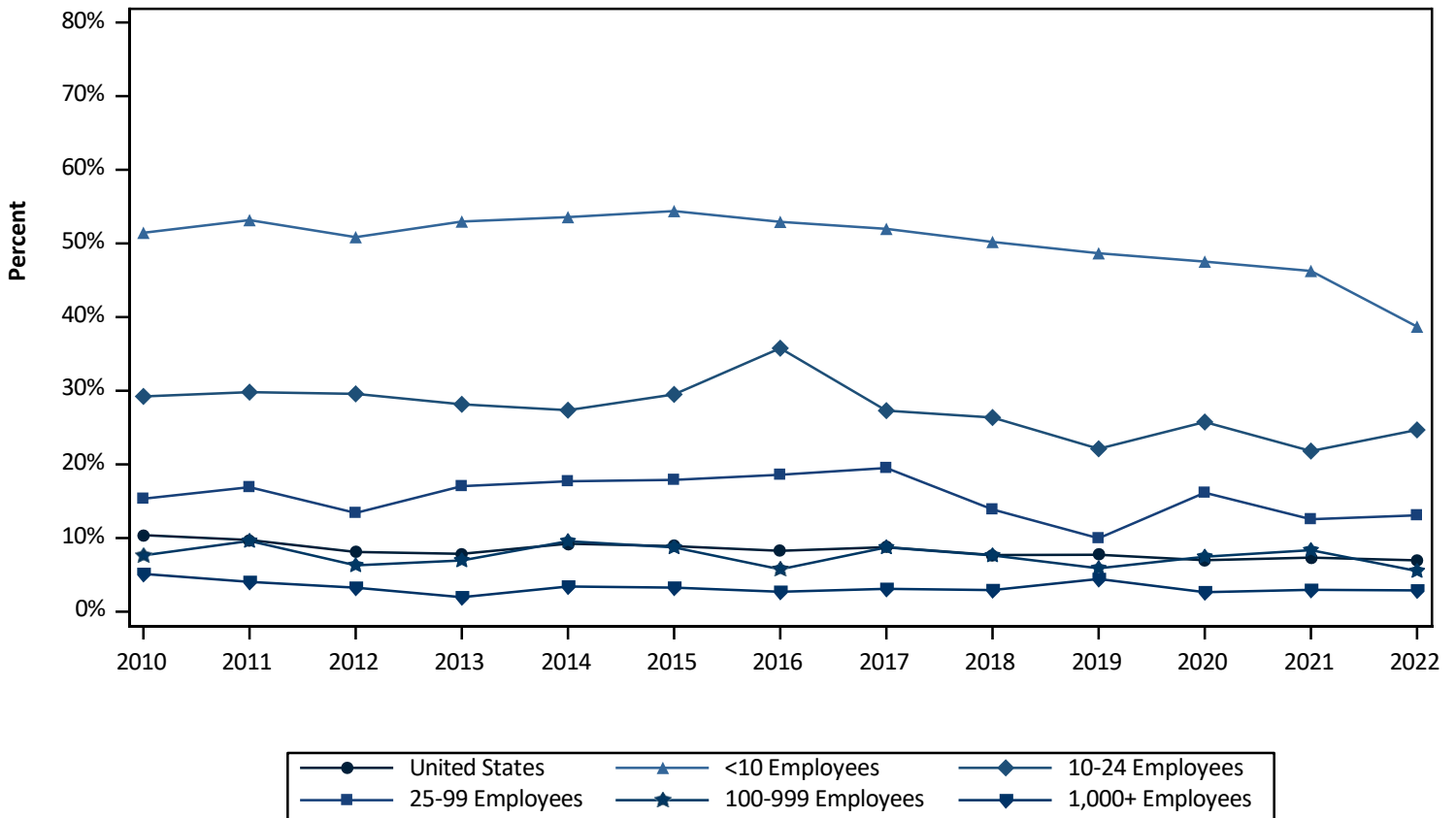
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

Note: * indicates the estimate is statistically different from the previous year at $p < 0.05$. ^ indicates that the estimates for firms with <10, 10-24, 25-99, and 100-999 employees are statistically different from the estimate for firms with 1,000+ employees at $p < 0.05$. This test is conducted for 2022 only.

[For data points and standard errors for this exhibit, select here.](#)

Exhibit 4.14

Percentage of family-coverage enrollees with no employee premium contribution, overall and by detailed firm size, 2010–2022



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

Data for Exhibit 4.14

Percentage of family-coverage enrollees with no employee premium contribution, overall and by detailed firm size, 2010–2022

Number of Employees	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
U.S.	10.4%	9.7%	8.1%*	7.9%	9.2%	8.9%	8.3%	8.8%	7.7%	7.7%	7.0%	7.3%	7.0%
<10	51.4%	53.2%	50.9%	53.0%	53.6%	54.4%	52.9%	52.0%	50.2%	48.7%	47.5%	46.3%	38.7% [^]
10-24	29.2%	29.8%	29.6%	28.2%	27.4%	29.5%	35.8%	27.3%*	26.4%	22.1%	25.8%	21.8%	24.7% [^]
25-99	15.3%	16.9%	13.4%	17.0%	17.7%	17.9%	18.6%	19.5%	13.9%*	10.0%	16.2%*	12.6%	13.1% [^]
100-999	7.6%	9.6%	6.3%	7.0%	9.6%	8.7%	5.8%	8.7%	7.6%	5.9%†	7.5%	8.4%	5.5%
1,000+	5.1%	4.0%	3.3%	2.0%*	3.4%*	3.3%	2.7%	3.1%	2.9%	4.4%	2.6%	3.0%	2.9%

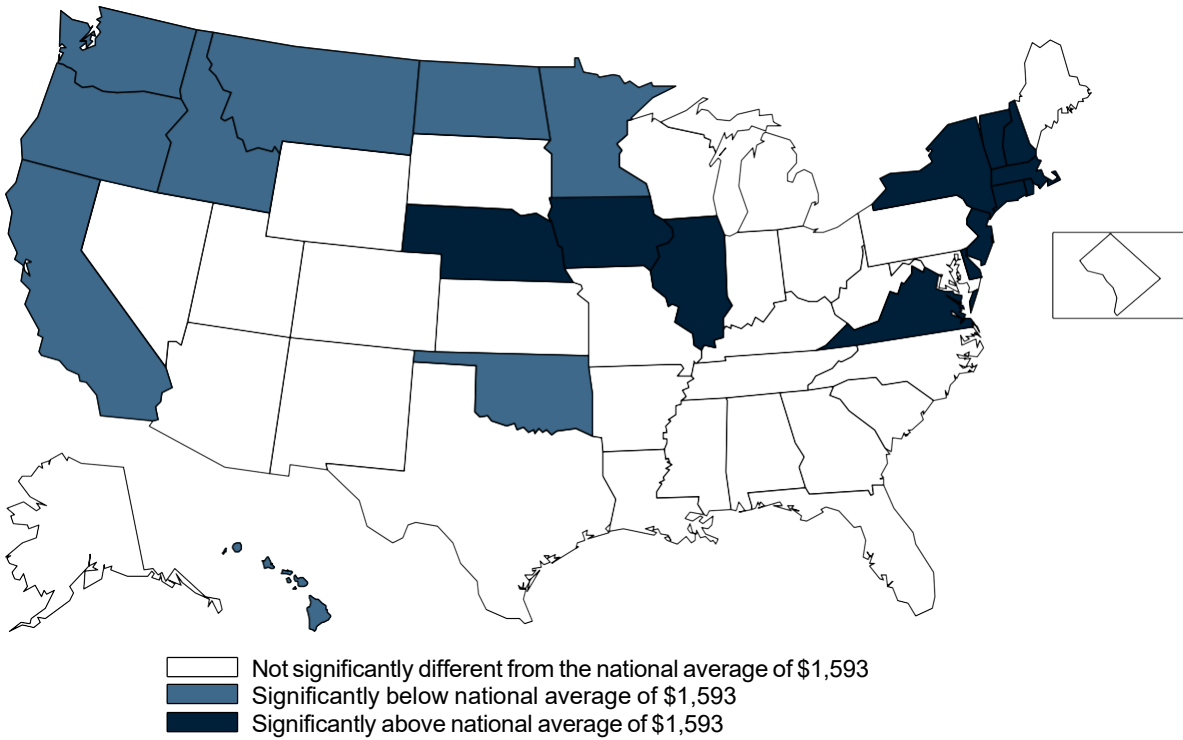
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

Note: † Estimate does not meet standard of reliability or precision. * indicates the estimate is statistically different from the previous year at p < 0.05. ^ indicates that the estimates for firms with <10, 10-24, 25-99, and 100-999 employees are statistically different from the estimate for firms with 1,000+ employees at p < 0.05. This test is conducted for 2022 only.

[For data points and standard errors for this exhibit, select here.](#)

Exhibit 4.15

Average annual employee contribution (in dollars) for single coverage, by State, 3-year average, 2020–2022

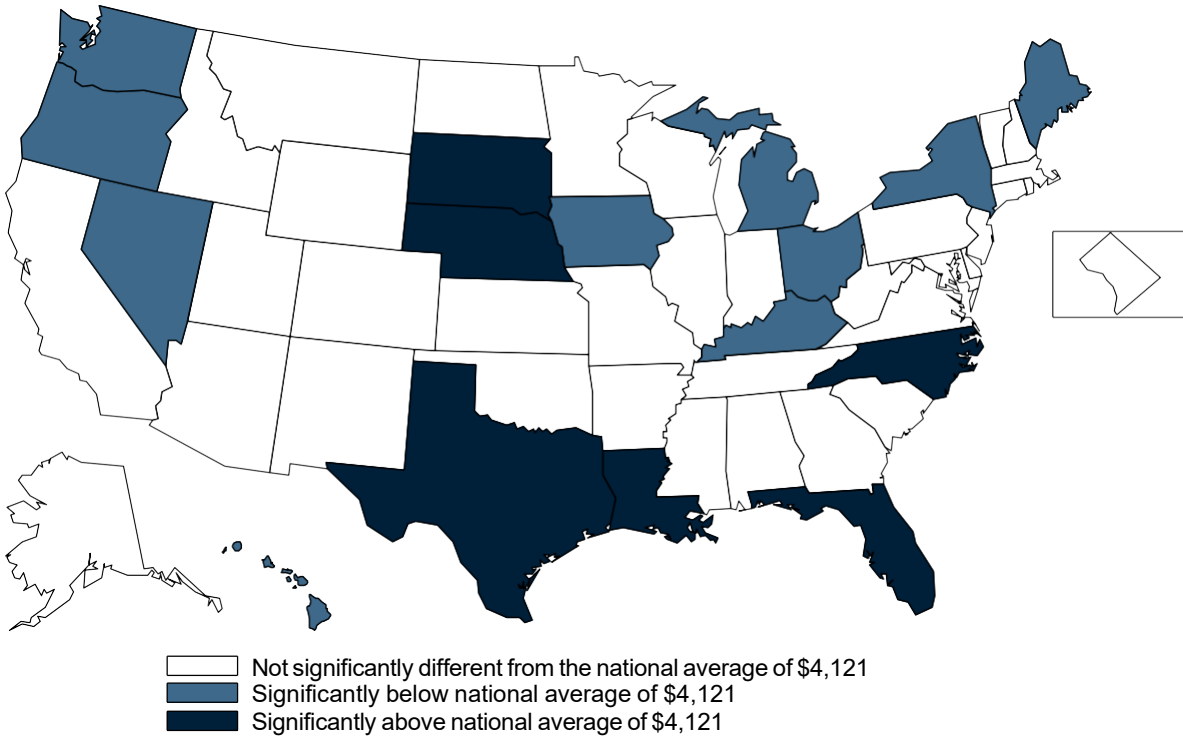


Alabama	\$1,638	Kentucky	\$1,550	North Dakota	\$1,420*
Alaska	\$1,608	Louisiana	\$1,691	Ohio	\$1,585
Arizona	\$1,565	Maine	\$1,609	Oklahoma	\$1,419*
Arkansas	\$1,573	Maryland	\$1,661	Oregon	\$1,061*
California	\$1,436*	Massachusetts	\$1,776*	Pennsylvania	\$1,611
Colorado	\$1,588	Michigan	\$1,538	Rhode Island	\$1,797*
Connecticut	\$1,790*	Minnesota	\$1,493*	South Carolina	\$1,703
Delaware	\$1,829*	Mississippi	\$1,543	South Dakota	\$1,602
District of Columbia	\$1,519	Missouri	\$1,667	Tennessee	\$1,681
Florida	\$1,680	Montana	\$1,171*	Texas	\$1,581
Georgia	\$1,637	Nebraska	\$1,794*	Utah	\$1,562
Hawaii	\$918*	Nevada	\$1,496	Vermont	\$1,865*
Idaho	\$1,221*	New Hampshire	\$1,827*	Virginia	\$1,734*
Illinois	\$1,712*	New Jersey	\$1,734*	Washington	\$1,234*
Indiana	\$1,699	New Mexico	\$1,665	West Virginia	\$1,686
Iowa	\$1,809*	New York	\$1,734*	Wisconsin	\$1,685
Kansas	\$1,542	North Carolina	\$1,670	Wyoming	\$1,525

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2020–2022.
Note: * Indicates the estimate is statistically different from the national average of \$1,593 at $p < 0.05$.
[For data points and standard errors for this exhibit, select here.](#)

Exhibit 4.16

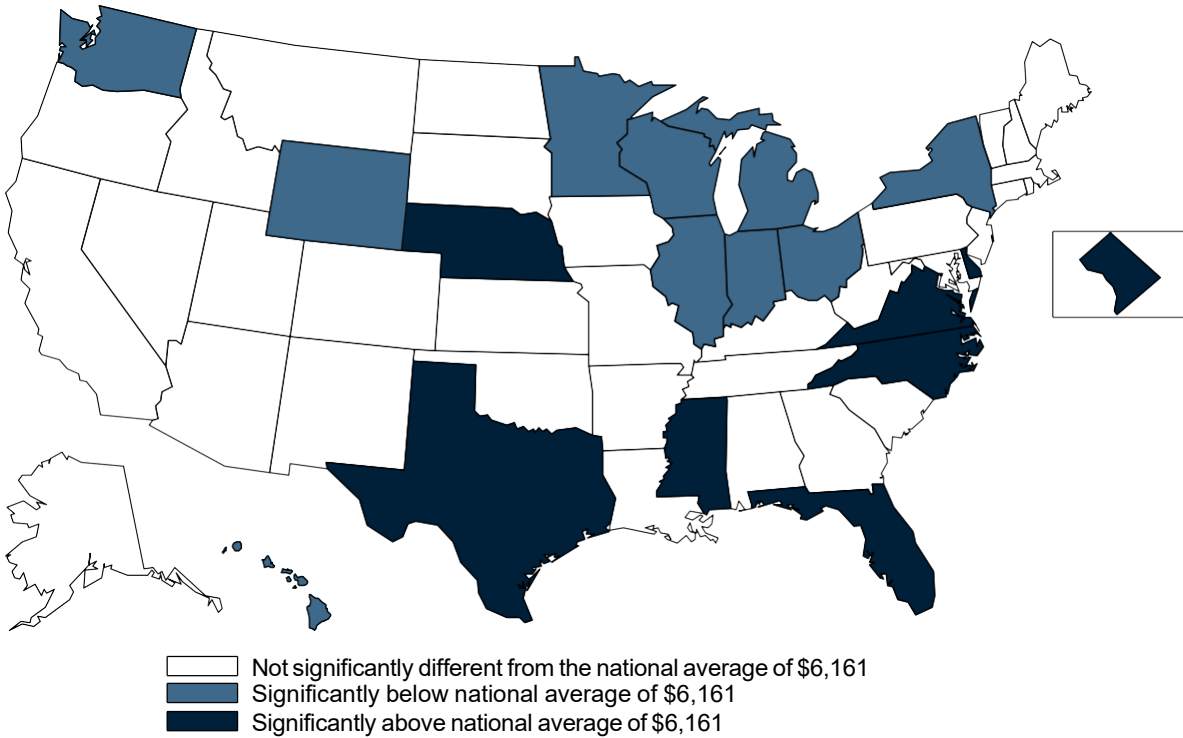
Average annual employee contribution (in dollars) for employee-plus-one coverage, by State, 3-year average, 2020–2022



Alabama	\$4,203	Kentucky	\$3,775*	North Dakota	\$4,009
Alaska	\$4,594	Louisiana	\$4,570*	Ohio	\$3,733*
Arizona	\$4,370	Maine	\$3,853*	Oklahoma	\$4,120
Arkansas	\$4,224	Maryland	\$4,252	Oregon	\$3,458*
California	\$4,086	Massachusetts	\$3,787	Pennsylvania	\$4,009
Colorado	\$4,438	Michigan	\$3,446*	Rhode Island	\$3,975
Connecticut	\$4,098	Minnesota	\$4,071	South Carolina	\$4,380
Delaware	\$4,126	Mississippi	\$4,343	South Dakota	\$4,532*
District of Columbia	\$4,140	Missouri	\$4,179	Tennessee	\$4,154
Florida	\$4,703*	Montana	\$3,852	Texas	\$4,593*
Georgia	\$4,147	Nebraska	\$4,490*	Utah	\$3,847
Hawaii	\$3,598*	Nevada	\$3,744*	Vermont	\$4,171
Idaho	\$3,806	New Hampshire	\$4,292	Virginia	\$4,092
Illinois	\$4,079	New Jersey	\$4,061	Washington	\$3,711*
Indiana	\$3,926	New Mexico	\$4,304	West Virginia	\$3,954
Iowa	\$3,750*	New York	\$3,720*	Wisconsin	\$4,002
Kansas	\$4,014	North Carolina	\$4,769*	Wyoming	\$3,939

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2020–2022.
Note: * Indicates the estimate is statistically different from the national average of \$4,121 at $p < 0.05$.
[For data points and standard errors for this exhibit, select here.](#)

Exhibit 4.17
Average annual employee contribution (in dollars) for family coverage,
by State, 3-year average, 2020–2022



Alabama	\$6,129	Kentucky	\$5,687	North Dakota	\$6,113
Alaska	\$6,245	Louisiana	\$6,606	Ohio	\$5,323*
Arizona	\$6,569	Maine	\$6,308	Oklahoma	\$6,295
Arkansas	\$6,095	Maryland	\$6,661	Oregon	\$5,958
California	\$6,285	Massachusetts	\$5,814	Pennsylvania	\$6,343
Colorado	\$6,421	Michigan	\$4,615*	Rhode Island	\$5,923
Connecticut	\$5,929	Minnesota	\$5,646*	South Carolina	\$6,299
Delaware	\$6,787*	Mississippi	\$7,003*	South Dakota	\$6,425
District of Columbia	\$6,784*	Missouri	\$6,493	Tennessee	\$5,899
Florida	\$7,202*	Montana	\$5,732	Texas	\$6,966*
Georgia	\$6,573	Nebraska	\$6,698*	Utah	\$5,992
Hawaii	\$5,336*	Nevada	\$6,123	Vermont	\$6,087
Idaho	\$6,453	New Hampshire	\$6,238	Virginia	\$6,740*
Illinois	\$5,737*	New Jersey	\$6,059	Washington	\$5,185*
Indiana	\$5,506*	New Mexico	\$6,356	West Virginia	\$6,176
Iowa	\$6,059	New York	\$5,655*	Wisconsin	\$5,408*
Kansas	\$6,074	North Carolina	\$7,094*	Wyoming	\$5,497*

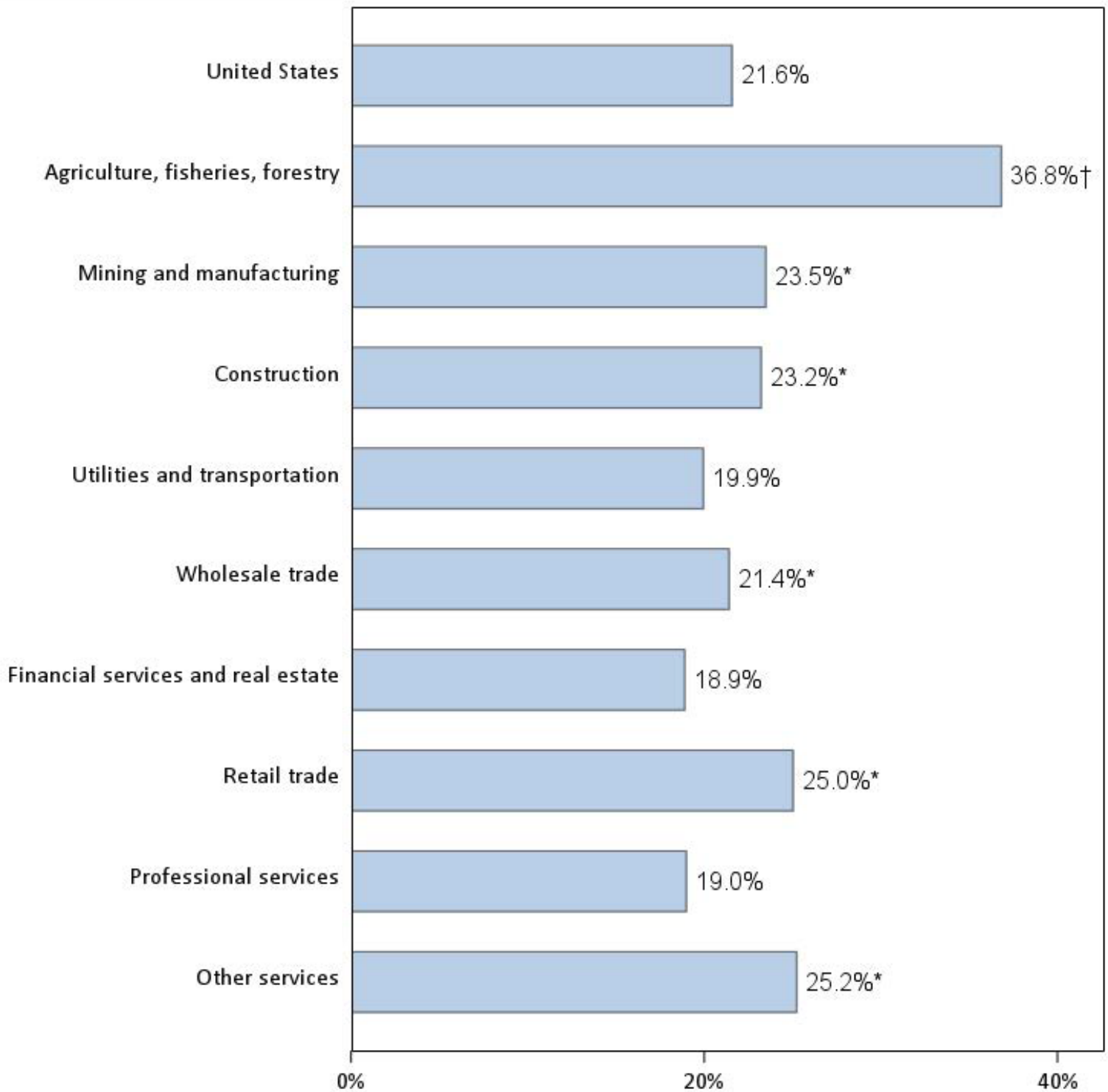
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2020–2022.

Note: * Indicates the estimate is statistically different from the national average of \$6,161 at $p < 0.05$.

[For data points and standard errors for this exhibit, select here.](#)

Exhibit 4.18

Average percentage of premium contributed by employees for single coverage, overall and by industry, 2022



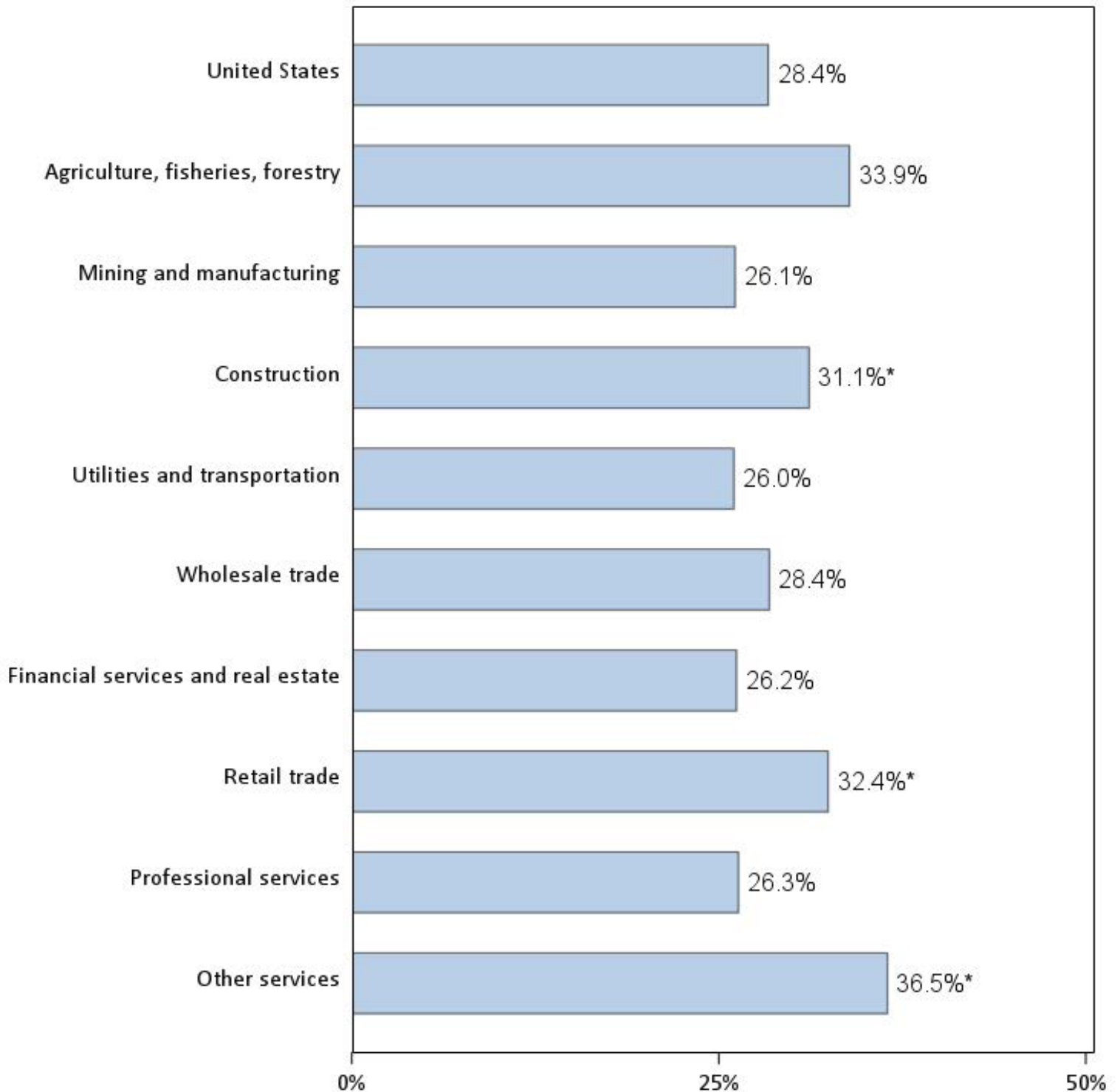
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2022.

Note: † Estimate does not meet standard of reliability or precision. * indicates that the estimate is statistically different from the estimate for firms in the financial services and real estate sector at $p < 0.05$.

[For data points and standard errors for this exhibit, select here.](#)

Exhibit 4.19

Average percentage of premium contributed by employees for employee-plus-one coverage, overall and by industry, 2022



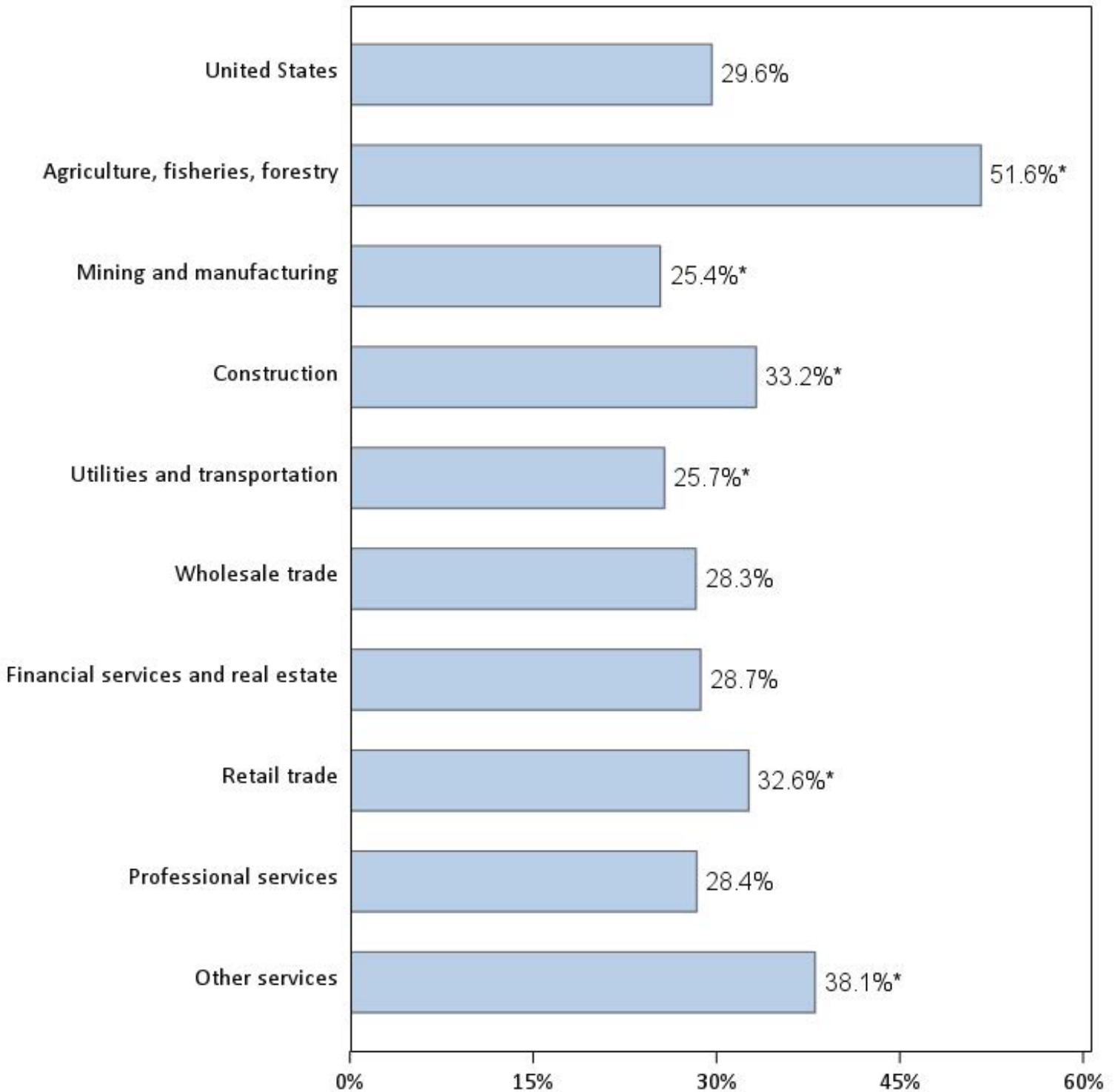
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2022.

Note: * indicates that the estimate is statistically different from the estimate for firms in the financial services and real estate sector at $p < 0.05$.

[For data points and standard errors for this exhibit, select here.](#)

Exhibit 4.20

Average percentage of premium contributed by employees for family coverage, overall and by industry, 2022



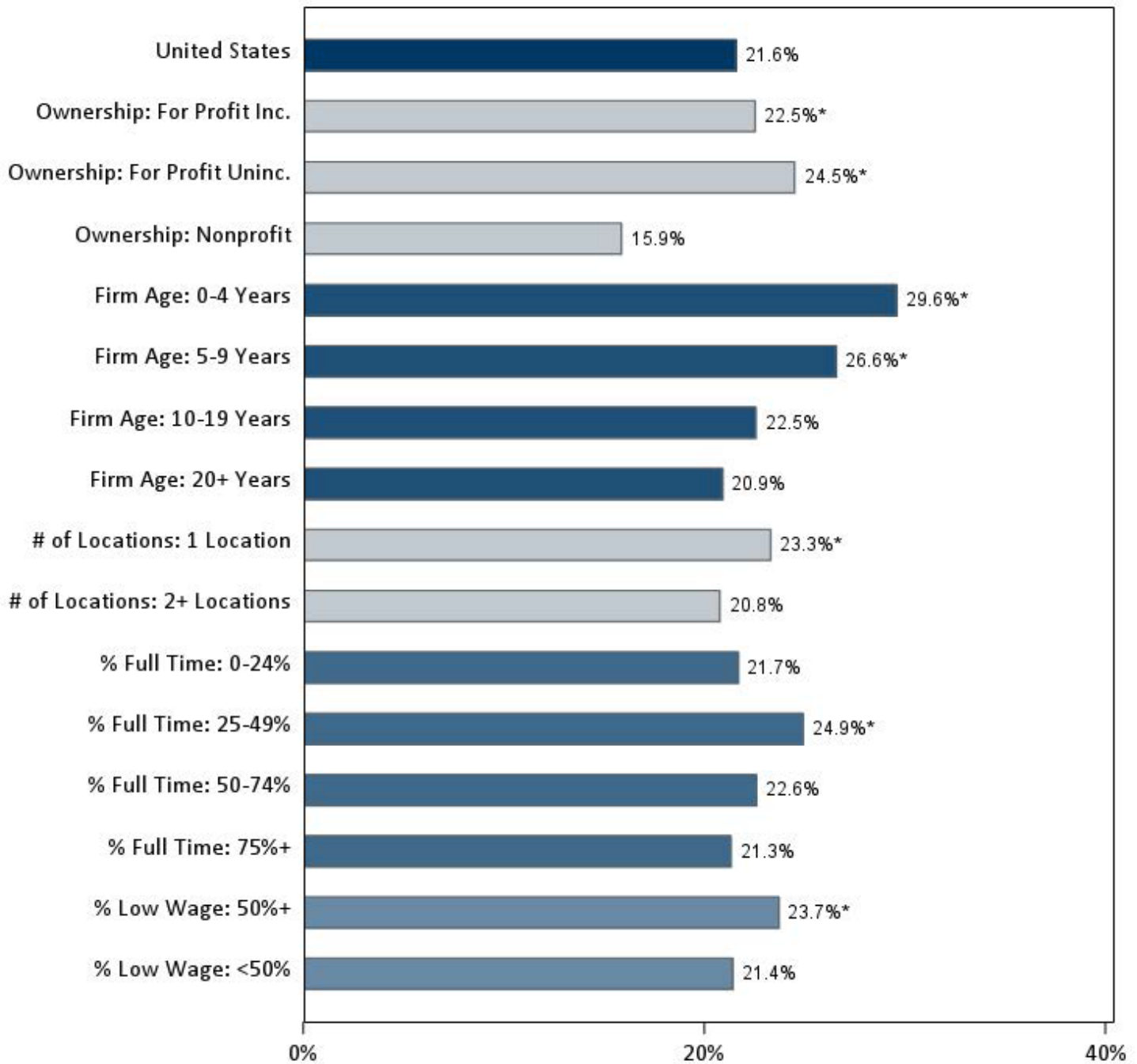
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2022.

Note: * indicates that the estimate is statistically different from the estimate for firms in the financial services and real estate sector at $p < 0.05$.

[For data points and standard errors for this exhibit, select here.](#)

Exhibit 4.21

Average percentage of premium contributed by employees for single coverage, overall and by selected characteristics, 2022



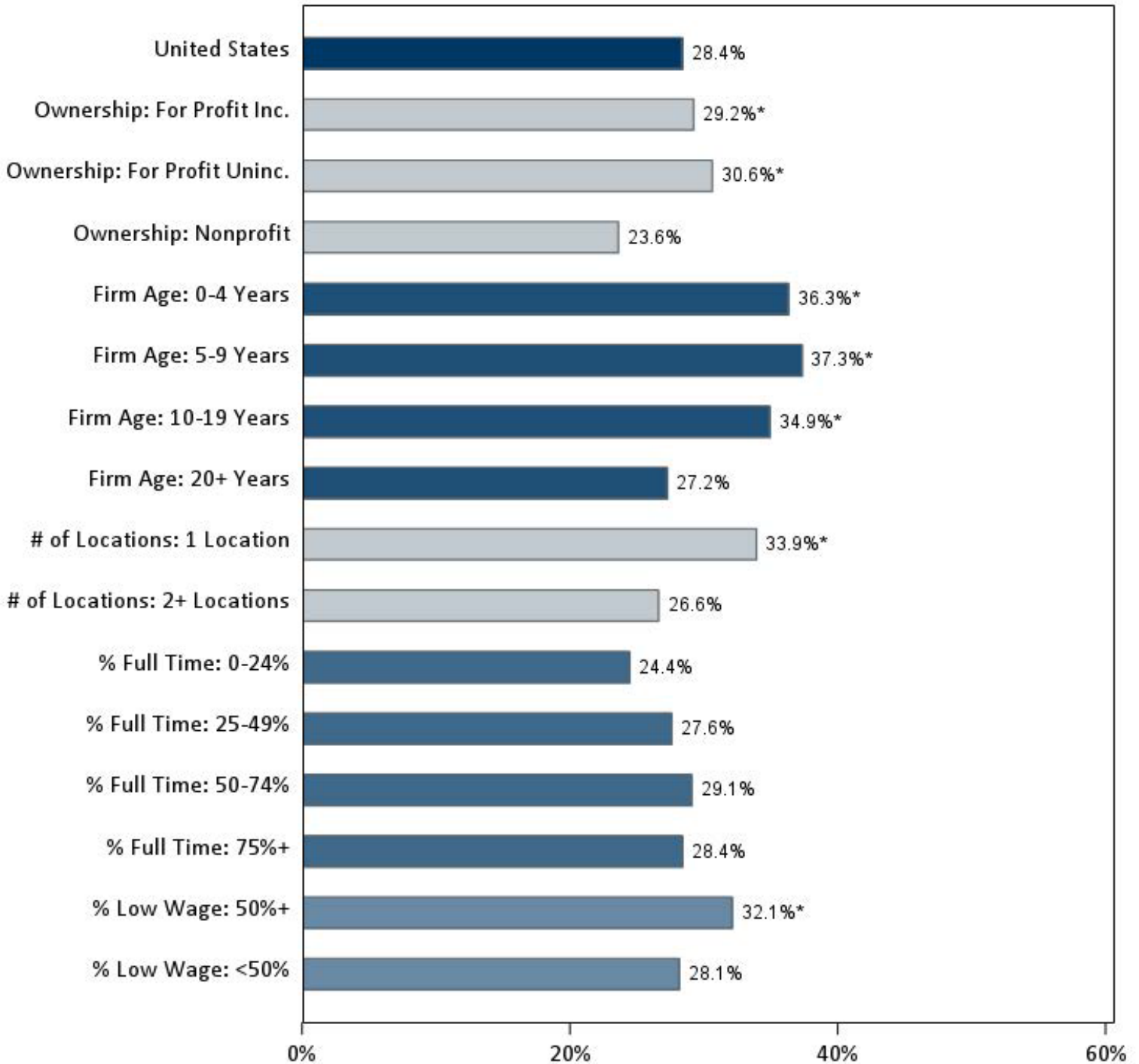
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2022.

Note: "% Full Time" refers to the percentage of the establishment's workforce that worked full time in 2022. "% Low Wage" refers to the percentage of the establishment's workforce that earned less than \$14.50 per hour in 2022. * indicates that the estimate is statistically different from the estimate for the reference category within each group at $p < 0.05$. Reference categories are: Nonprofit, Firm Age: 20+ years, 2+ Locations, % Full Time 75%+, % Low Wage < 50%.

[For data points and standard errors for this exhibit, select here.](#)

Exhibit 4.22

Average percentage of premium contributed by employees for employee-plus-one coverage, overall and by selected characteristics, 2022



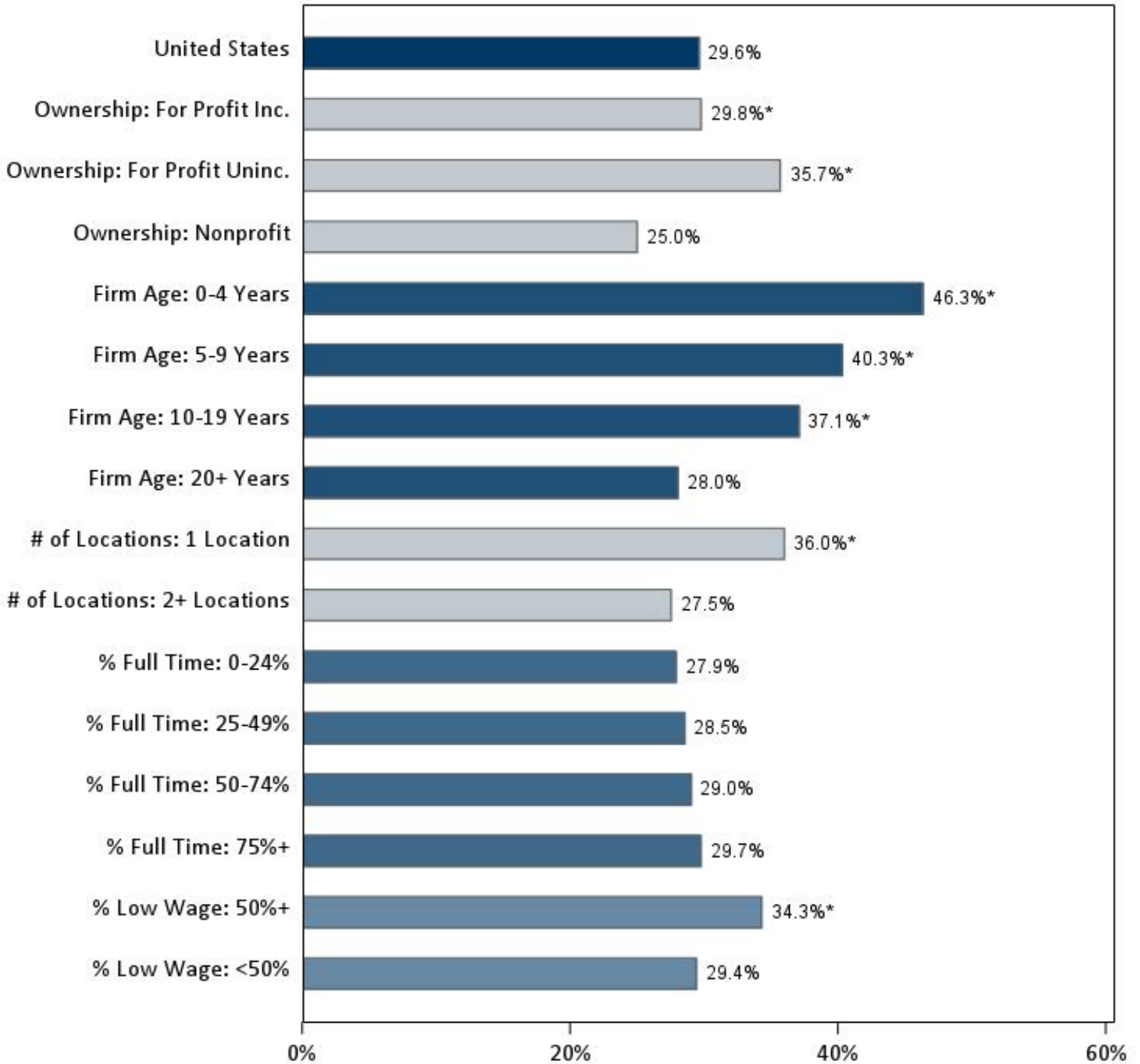
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2022.

Note: "% Full Time" refers to the percentage of the establishment's workforce that worked full time in 2022. "% Low Wage" refers to the percentage of the establishment's workforce that earned less than \$14.50 per hour in 2022. * indicates that the estimate is statistically different from the estimate for the reference category within each group at $p < 0.05$. Reference categories are: Nonprofit, Firm Age: 20+ years, 2+ Locations, % Full Time 75%+, % Low Wage < 50%.

[For data points and standard errors for this exhibit, select here.](#)

Exhibit 4.23

Average percentage of premium contributed by employees for family coverage, overall and by selected characteristics, 2022



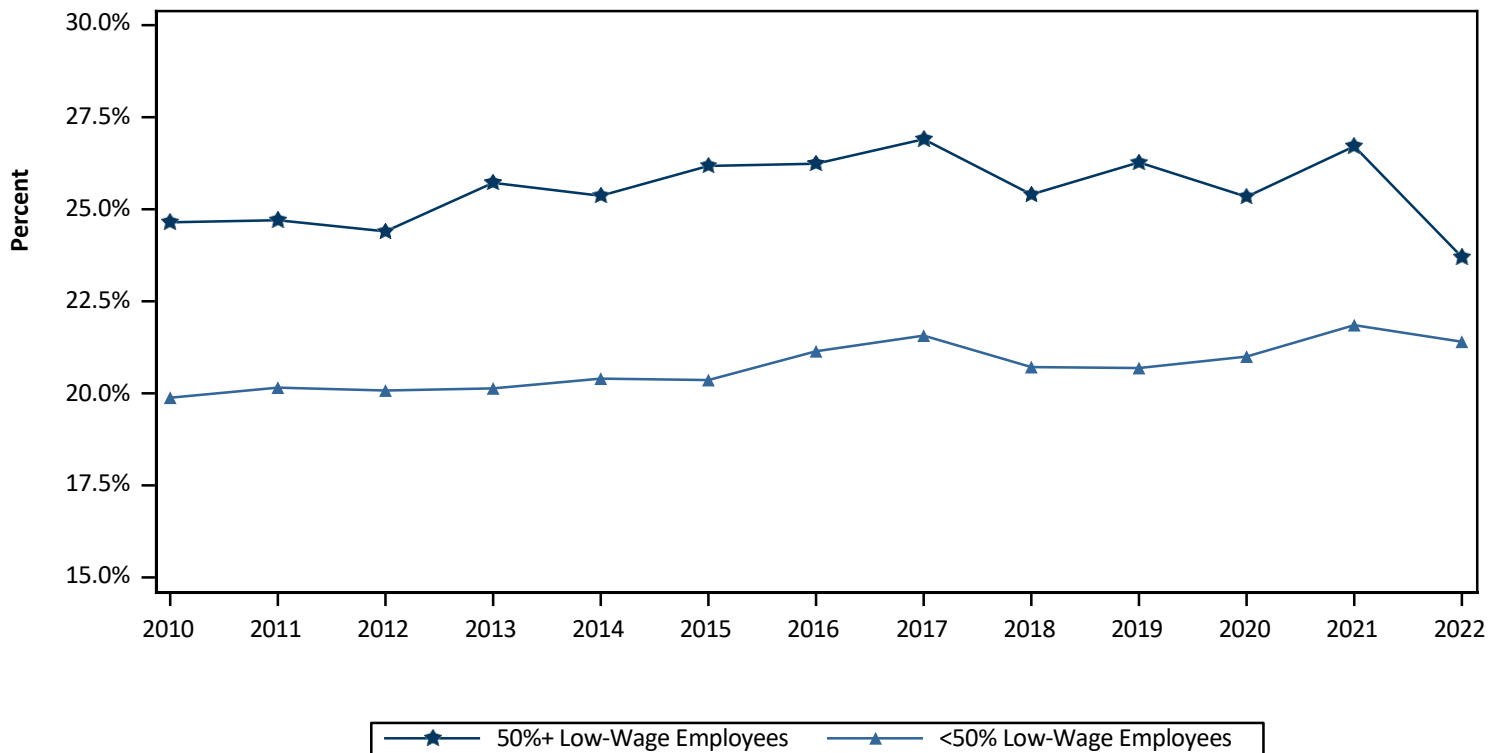
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2022.

Note: "% Full Time" refers to the percentage of the establishment's workforce that worked full time in 2022. "% Low Wage" refers to the percentage of the establishment's workforce that earned less than \$14.50 per hour in 2022. * indicates that the estimate is statistically different from the estimate for the reference category within each group at $p < 0.05$. Reference categories are: Nonprofit, Firm Age: 20+ years, 2+ Locations, % Full Time 75%+, % Low Wage < 50%.

[For data points and standard errors for this exhibit, select here.](#)

Exhibit 4.24

Average percentage of premium contributed by employees for single coverage, by the percentage of the establishment's workforce that is low wage, 2010–2022



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

Note: Wage levels in the MEPS-IC questionnaires have been adjusted to account for changing wages over time. In 2022, low-wage employees were defined as those earning less than \$14.50 per hour.

Data for Exhibit 4.24

Average percentage of premium contributed by employees for single coverage, by the percentage of the establishment's workforce that is low wage, 2010–2022

Low wage	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
50%+ Low-Wage Employees	24.6%	24.7%	24.4%	25.7%	25.4%	26.2%	26.2%	26.9%	25.4%	26.3%	25.3%	26.7%	23.7%*^
<50% Low-Wage Employees	19.9%	20.2%	20.1%	20.1%	20.4%	20.4%	21.1%*	21.6%	20.7%*	20.7%	21.0%	21.9%*	21.4%

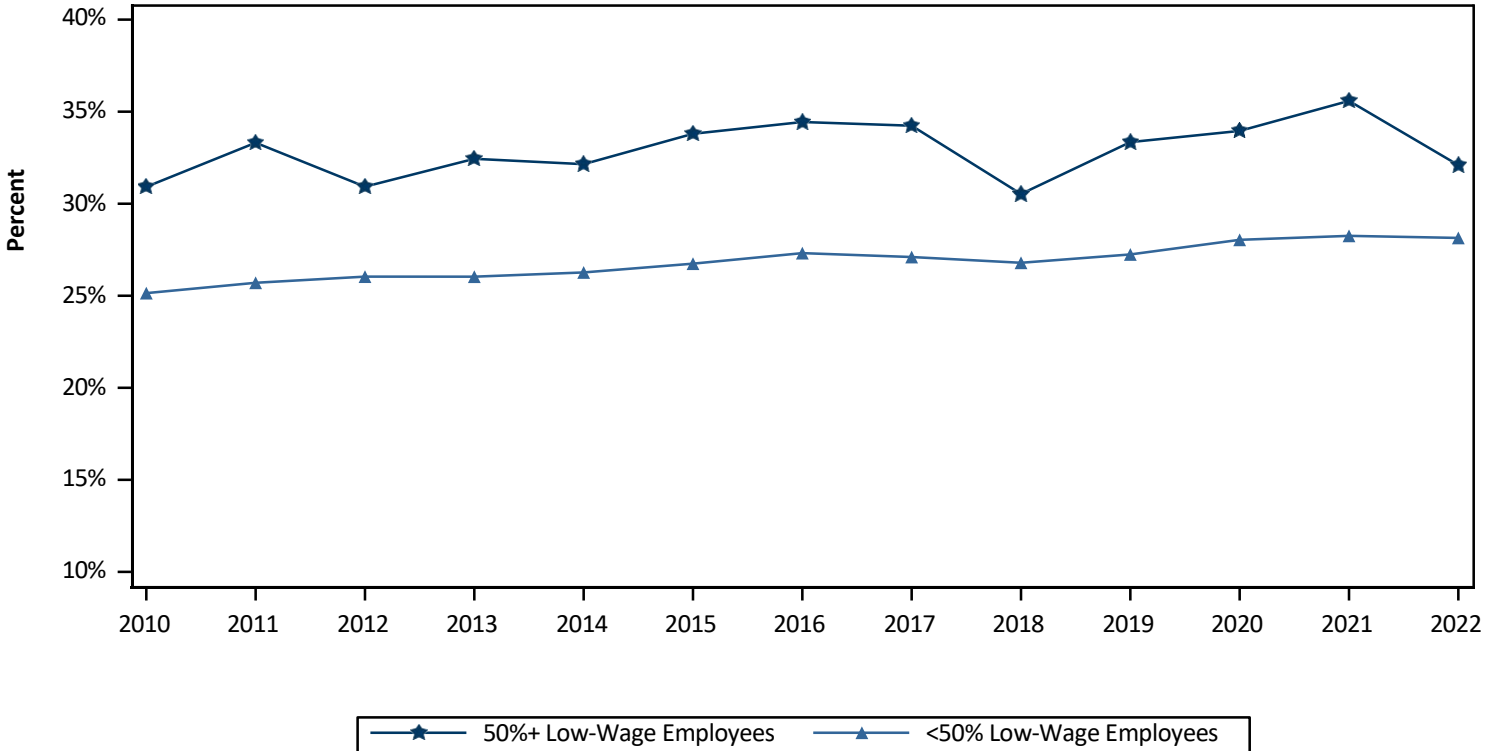
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

Note: Wage levels in the MEPS-IC questionnaires have been adjusted to account for changing wages over time. In 2022, low-wage employees were defined as those earning less than \$14.50 per hour. * indicates the estimate is significantly different from the previous year at $p < 0.05$. ^ indicates that the estimates for employers with 50%+ low-wage employees are statistically different from the estimate for employers with <50% low-wage employees at $p < 0.05$. This test is conducted for 2022 only.

[For data points and standard errors for this exhibit, select here.](#)

Exhibit 4.25

Average percentage of premium contributed by employees for employee-plus-one coverage, by the percentage of the establishment's workforce that is low wage, 2010–2022



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

Note: Wage levels in the MEPS-IC questionnaires have been adjusted to account for changing wages over time. In 2022, low-wage employees were defined as those earning less than \$14.50 per hour.

Data for Exhibit 4.25

Average percentage of premium contributed by employees for employee-plus-one coverage, by the percentage of the establishment's workforce that is low wage, 2010–2022

Low wage	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
50%+ Low-Wage Employees	30.9%	33.3%*	30.9%*	32.4%	32.1%	33.8%	34.4%	34.2%	30.5%*	33.3%	34.0%	35.6%	32.1%^
<50% Low-Wage Employees	25.1%	25.7%	26.0%	26.0%	26.3%	26.7%	27.3%	27.1%	26.8%	27.2%	28.0%	28.3%	28.1%

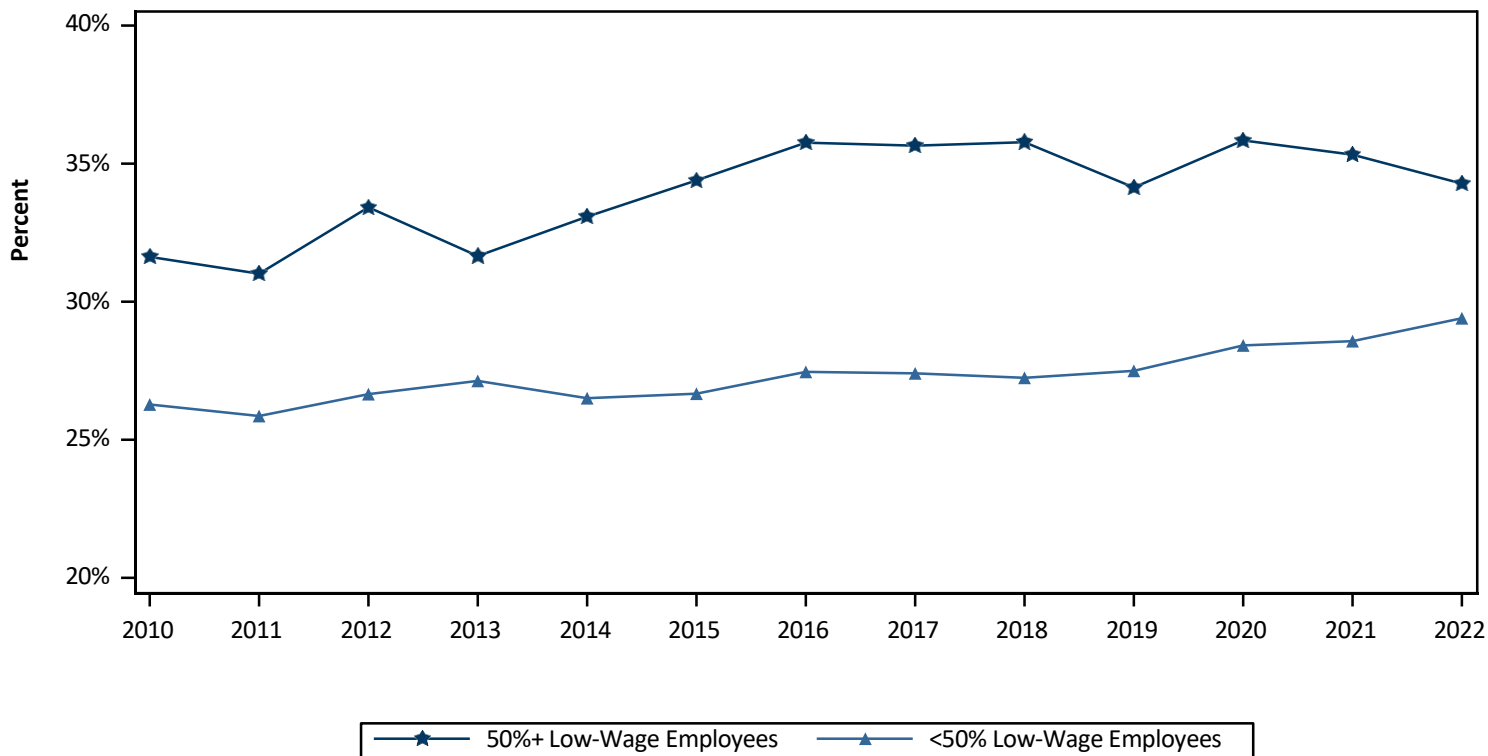
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

Note: Wage levels in the MEPS-IC questionnaires have been adjusted to account for changing wages over time. In 2022, low-wage employees were defined as those earning less than \$14.50 per hour. * indicates the estimate is significantly different from the previous year at $p < 0.05$. ^ indicates that the estimates for employers with 50%+ low-wage employees are statistically different from the estimate for employers with <50% low-wage employees at $p < 0.05$. This test is conducted for 2022 only.

[For data points and standard errors for this exhibit, select here.](#)

Exhibit 4.26

Average percentage of premium contributed by employees for family coverage, by the percentage of the establishment's workforce that is low wage, 2010–2022



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

Note: Wage levels in the MEPS-IC questionnaires have been adjusted to account for changing wages over time. In 2022, low-wage employees were defined as those earning less than \$14.50 per hour.

Data for Exhibit 4.26

Average percentage of premium contributed by employees for family coverage, by the percentage of the establishment's workforce that is low wage, 2010–2022

Low wage	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
50%+ Low-Wage Employees	31.6%	31.0%	33.4%*	31.7%	33.1%	34.4%	35.8%	35.7%	35.8%	34.1%	35.8%	35.3%	34.3%^
<50% Low-Wage Employees	26.3%	25.9%	26.7%	27.1%	26.5%	26.7%	27.5%	27.4%	27.2%	27.5%	28.4%	28.6%	29.4%

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

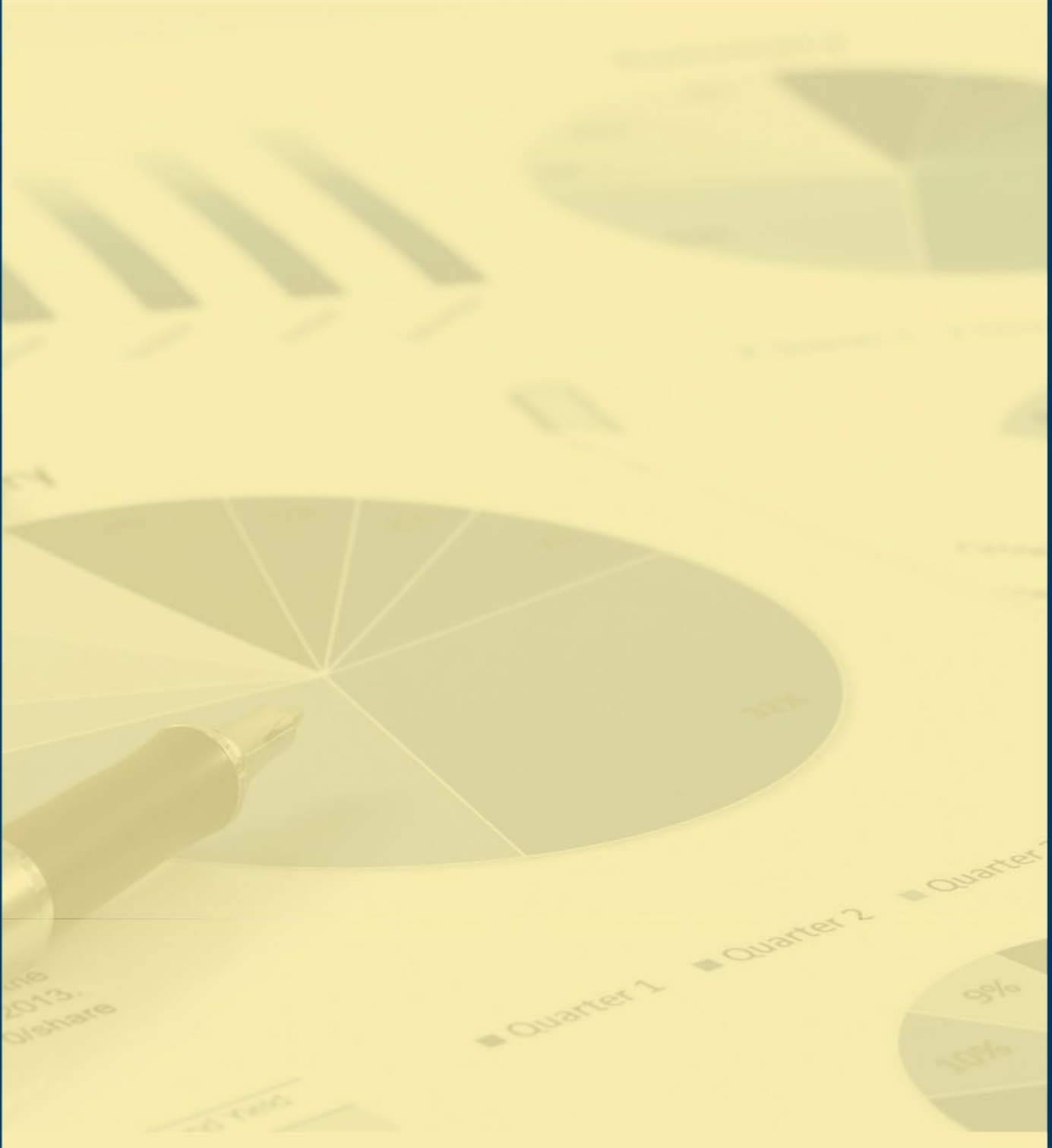
Note: Wage levels in the MEPS-IC questionnaires have been adjusted to account for changing wages over time. In 2022, low-wage employees were defined as those earning less than \$14.50 per hour. * indicates the estimate is significantly different from the previous year at $p < 0.05$. ^ indicates that the estimates for employers with 50%+ low-wage employees are statistically different from the estimate for employers with <50% low-wage employees at $p < 0.05$. This test is conducted for 2022 only.

[For data points and standard errors for this exhibit, select here.](#)

Exhibit 4.27					
Distributions of employee contribution (in dollars) for single, employee-plus-one, and family coverage, by firm size, 2022					
Coverage	Estimate	Total	<50 employees	50-99 employees	100 or more employees
Single	Average (mean)	\$1,637	\$1,635	\$1,832	\$1,617
	10 percentile	\$0	\$0*	\$0*	\$260
	25 percentile	\$620	\$0*	\$590	\$760
	50 percentile (median)	\$1,300	\$1,200*	\$1,500	\$1,400
	75 percentile	\$2,200	\$2,600*	\$2,500*	\$2,100
	90 percentile	\$3,300	\$4,000*	\$3,600*	\$3,100
Employee-plus-one	Average (mean)	\$4,237	\$4,711*	\$5,052*	\$4,096
	10 percentile	\$780	\$0*	\$630†	\$1,000
	25 percentile	\$2,200	\$890†*	\$2,400	\$2,200
	50 percentile (median)	\$3,600	\$3,900	\$4,400*	\$3,500
	75 percentile	\$5,600	\$7,200*	\$7,200*	\$5,300
	90 percentile	\$8,400	\$10,000*	\$10,000*	\$7,800
Family	Average (mean)	\$6,492	\$7,324*	\$7,788*	\$6,263
	10 percentile	\$1,300	\$0*	\$0*	\$1,800
	25 percentile	\$3,300	\$510†*	\$3,000	\$3,400
	50 percentile (median)	\$5,400	\$6,000*	\$6,500*	\$5,300
	75 percentile	\$8,400	\$11,000*	\$12,000*	\$7,700
	90 percentile	\$13,000	\$17,000*	\$16,000*	\$12,000

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2022.
Note: † Estimate does not meet standard of reliability or precision. * indicates that the estimates for firms with <50 and 50-99 employees are statistically different from the estimate for firms with 100+ employees at p < 0.05.
[For data points and standard errors for this exhibit, select here.](#)

Section 5: Employee Cost Sharing



Employee Cost Sharing

Over the past 12 years, employers have increasingly turned to high-deductible health plans (HDHPs) and other cost-sharing measures to limit growth in health insurance costs and premiums. This section presents trends from 2010 to 2022 in cost-sharing measures overall and by firm size, as well as variation in cost-sharing measures by firm size and State in 2022.

The cost-sharing measures in this section include estimates of the percentages of private-sector employees enrolled in employer-sponsored insurance (ESI) who face various cost-sharing arrangements, including deductibles, coinsurance rates, copayments, and maximum out-of-pocket payments. The measures also include the percentage enrolled in an HDHP. This section also provides information on average single and family deductibles (overall and among HDHP enrollees), average copayments and coinsurance rates, and average single and family maximum out-of-pocket limits enrolled workers and their families face.

Cost-sharing provisions may vary for different types of healthcare services. The individual and family deductibles reported in this section are annual deductibles that must be met before many services are covered by the health plan. Coinsurance rates are the percentages of healthcare service expenses paid by the enrollee or family members covered by the plan, and copayments are fixed dollar amounts paid for each healthcare service. Coinsurance rates and copayments are reported separately for office visits to general practitioners and office visits to specialist physicians.

The individual and family maximum out-of-pocket payment limits are the maximum amount a covered individual or family would pay for covered services in a given year. When plans differentiate between in-network and out-of-network providers, the deductibles, coinsurance rates, copayments, and maximum out-of-pocket limits reported in this section are for in-network providers.

HDHPs, as defined in this section, are health insurance plans with deductibles at or above annual thresholds set by the Internal Revenue Service for plans to qualify for Health Savings Accounts. In 2022, the thresholds were \$1,400 for single coverage and \$2,800 for family coverage.

Highlights

- The percentage of enrollees in a health insurance plan with a deductible in 2022 was not significantly different from 2021 for firms overall (89.2 percent) or for small (84.8 percent), medium (86.9 percent), or large employers (90.3 percent) (Exhibit 5.1).
- In 2022, overall average deductibles among enrollees in plans with a deductible were \$1,992 for individual coverage and \$3,811 for family coverage. From 2021 to 2022, there were no significant changes in average individual or family deductibles overall or for enrollees in small and large firms. For enrollees in medium firms, there was a significant increase in individual deductibles (Exhibits 5.2 and 5.3).
- The general lack of significant changes in average deductibles continued a recent trend of relatively slow deductible growth. Specifically, the average annual rates of growth for individual and family deductibles were significantly lower in the 5 years from 2017 to 2022 (2.0 and 2.3 percent, respectively) than in the 7 preceding years from 2010 to 2017 (8.4 and 8.1 percent, respectively) (Exhibits 5.2 and 5.3).¹

¹ Average annual growth rates are not shown but were calculated from the estimates shown in the exhibits.

- Based on average annual estimates for 2020–2022, nine States (Alabama, Arkansas, District of Columbia, Hawaii, Maryland, Michigan, New Jersey, New York, and Pennsylvania) had average individual and family deductibles that were both lower than the national average. There were also nine States (Arizona, Colorado, Georgia, Indiana, Minnesota, New Hampshire, Ohio, South Dakota, and Wisconsin) that had average individual and family deductibles that were both higher than the national average (Exhibits 5.5 and 5.6).
- In the 3 years from 2012 to 2015, the overall percentage of enrollees with an out-of-pocket maximum increased by 13.2 percentage points (from 80.7 to 93.9 percent) for those with single coverage. The percentage increased by 13.4 percentage points (from 80.9 to 94.3 percent) for those with family coverage. After this period of rapid growth, these percentages generally held steady or fell. From 2015 to 2022, the overall percentage of enrollees with an out-of-pocket maximum fell from 93.9 to 91.4 percent for single coverage and from 94.3 to 89.8 percent for family coverage (Exhibit 5.15 and 5.16).
- Based on 3-year average estimates for 2020–2022, the national average annual deductibles among HDHP enrollees for individual and family coverage were \$2,618 and \$5,086, respectively. HDHP enrollees in four States (Michigan, New Jersey, New York, and Pennsylvania) had average deductibles that were lower, and HDHP enrollees in six States (Indiana, Maine, New Hampshire, South Dakota, Texas, and Wisconsin) had average deductibles that were higher than the national average for both individual and family coverage (Exhibits 5.23, and 5.24).

Key Trends and Differences

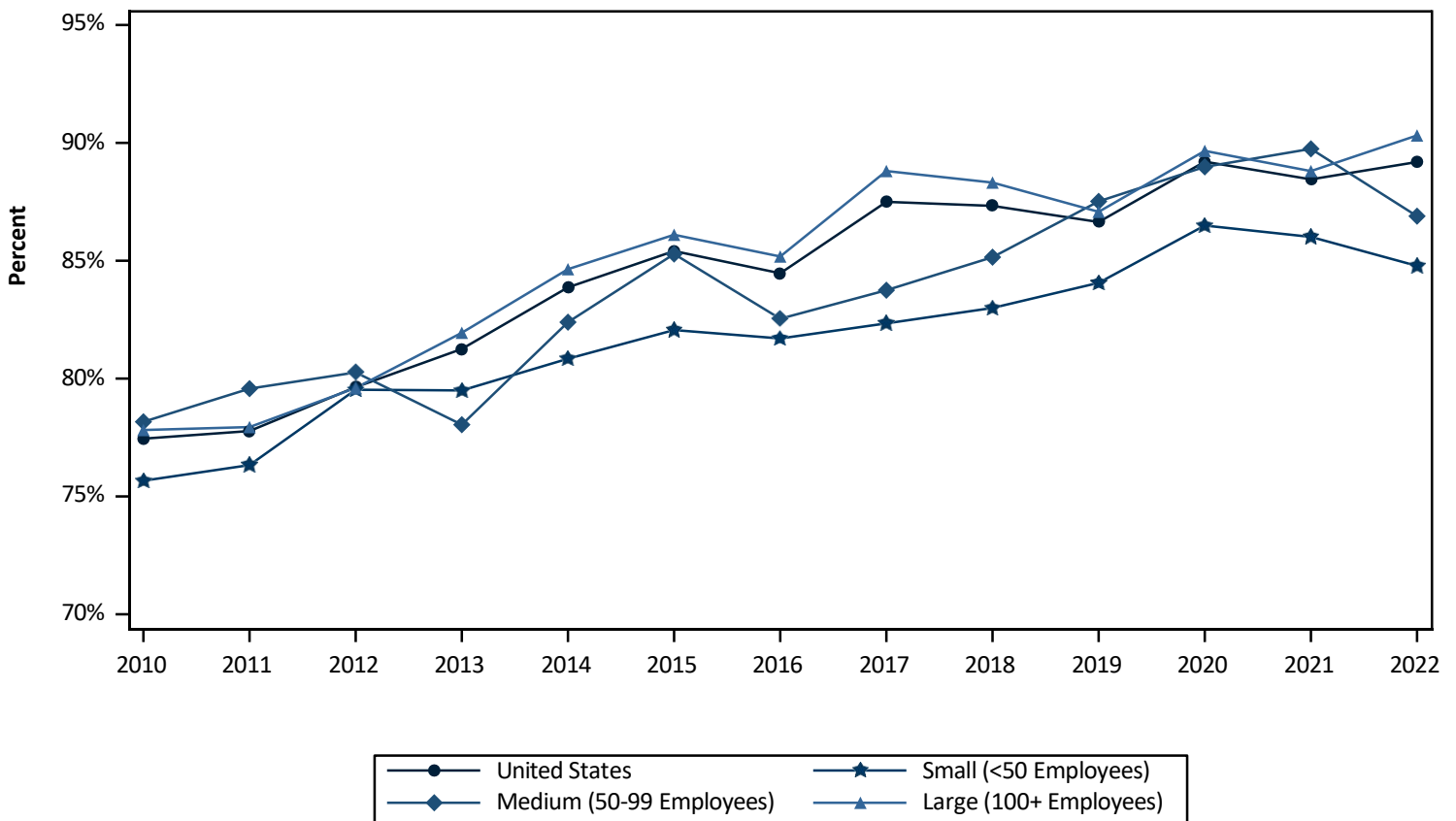
Many longstanding differences in cost-sharing provisions between large employers (100 or more employees) and both small (fewer than 50 employees) and medium employers (50–99 employees) were again evident in 2022.² Specifically:

- Enrollees in small and medium firms were less likely than large-firm enrollees to have an annual deductible. However, average individual and family deductibles among enrollees with a deductible were higher in small and medium firms than in large firms.
- For office visits to general practitioners and specialists, large-firm enrollees were less likely to have a copayment and more likely to have coinsurance. Among enrollees with these cost-sharing requirements, however, large-firm enrollees had significantly lower average copayments and coinsurance rates.
- In 2022, large-firm enrollees were more likely than medium- and small-firm enrollees to have maximum out-of-pocket payment limits for single and family coverage (and thus less likely to face the prospect of unlimited out-of-pocket spending). Among enrollees with limits, large-firm enrollees had lower average maximum out-of-pocket amounts for both individual and family coverage. For small-firm enrollees, these patterns were consistent in nearly every year from 2010 to 2022. For medium-firm enrollees, these patterns were consistent only in the 2 most recent years.
- For single and family coverage, small-firm enrollees were more likely than large-firm enrollees to be in HDHPs in every year from 2010 to 2022. The same pattern generally holds for medium-firm enrollees, but differences in the percentages of medium- and large-firm enrollees in HDHPs were insignificant for family coverage in 2017 and 2022.

² Statistical significance tests for firm-size differences are only marked for 2022 in the exhibits.

Exhibit 5.1

Percentage of private-sector enrolled employees in a health insurance plan with a deductible, overall and by firm size, 2010–2022



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

Data for Exhibit 5.1

Percentage of private-sector enrolled employees in a health insurance plan with a deductible, overall and by firm size, 2010–2022

Number of Employees	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
U.S.	77.5%	77.8%	79.6%*	81.3%	83.9%*	85.4%*	84.5%	87.5%*	87.3%	86.6%	89.2%*	88.5%	89.2%
<50	75.7%	76.3%	79.5%*	79.5%	80.8%	82.1%	81.7%	82.3%	83.0%	84.1%	86.5%*	86.0%	84.8%^
50-99	78.2%	79.6%	80.3%	78.0%	82.4%*	85.3%	82.5%	83.7%	85.1%	87.5%	89.0%	89.7%	86.9%^
100+	77.8%	77.9%	79.6%	81.9%*	84.6%*	86.1%	85.2%	88.8%*	88.3%	87.1%	89.7%*	88.8%	90.3%

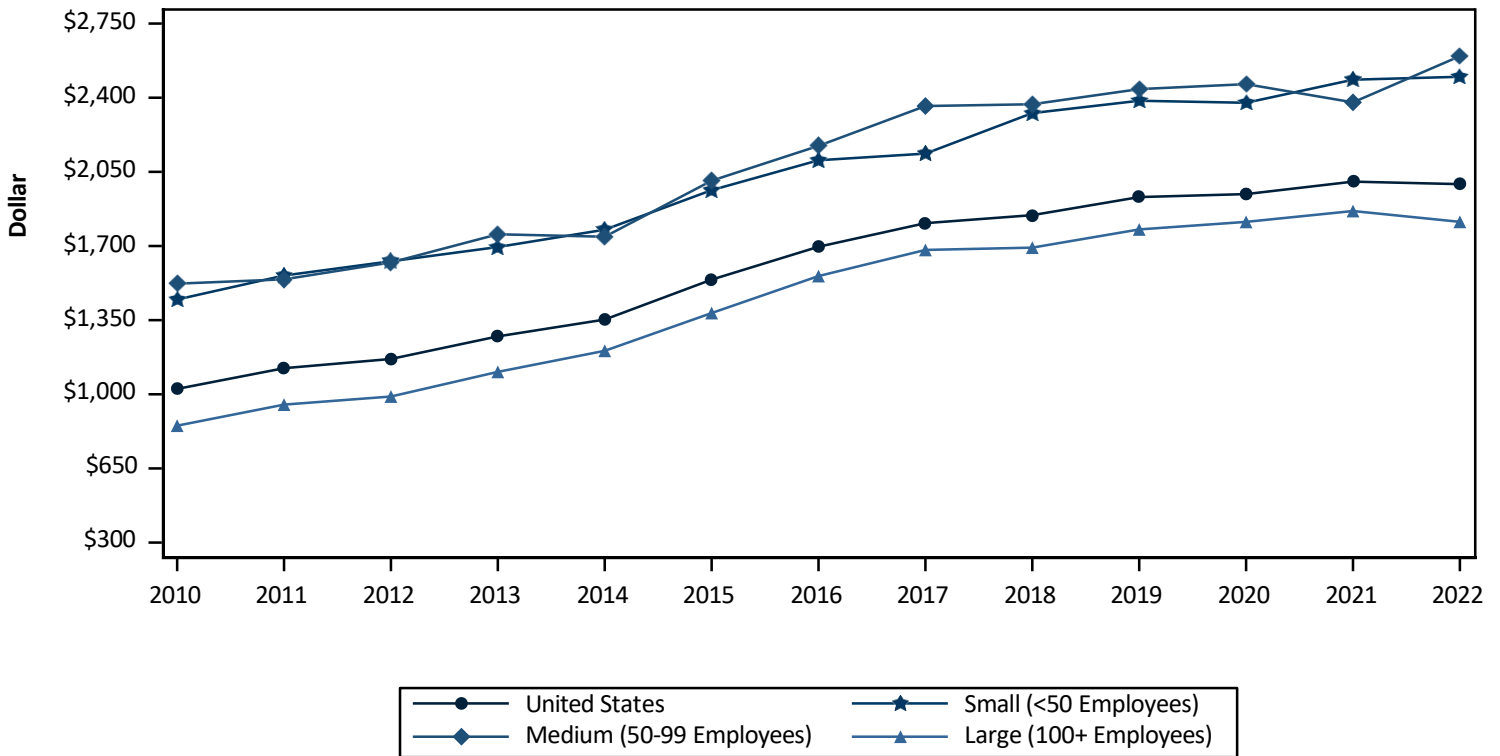
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

Note: * indicates the estimate is statistically different from the previous year at $p < 0.05$. ^ indicates that the estimates for firms with <50 and 50-99 employees are statistically different from the estimate for firms with 100+ employees at $p < 0.05$. This test is conducted for 2022 only.

[For data points and standard errors for this exhibit, select here.](#)

Exhibit 5.2

Average individual deductible (in dollars) per employee enrolled with single coverage in a health insurance plan with a deductible, overall and by firm size, 2010–2022



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

Note: In 2015, the methodology for calibrating the upper edit bound for the individual deductible amount changed, causing the average individual deductible per employee enrolled with single coverage in a health insurance plan with a deductible to increase by about 5 percent at the national level in 2015 relative to the earlier methodology.

Data for Exhibit 5.2
Average individual deductible (in dollars) per employee enrolled with single coverage in a health insurance plan with a deductible, overall and by firm size, 2010–2022

Number of Employees	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
U.S.	\$1,025	\$1,123*	\$1,167*	\$1,273*	\$1,353*	\$1,541*	\$1,696*	\$1,808*	\$1,846	\$1,931*	\$1,945	\$2,004*	\$1,992
<50	\$1,447	\$1,561*	\$1,628	\$1,695	\$1,777*	\$1,964*	\$2,105*	\$2,136	\$2,327*	\$2,386	\$2,376	\$2,485	\$2,499^
50-99	\$1,522	\$1,543	\$1,622	\$1,755	\$1,744	\$2,008*	\$2,173	\$2,361	\$2,369	\$2,441	\$2,464	\$2,378	\$2,596*^
100+	\$852	\$951*	\$989*	\$1,106*	\$1,205*	\$1,383*	\$1,558*	\$1,681*	\$1,692	\$1,778*	\$1,814	\$1,865	\$1,814

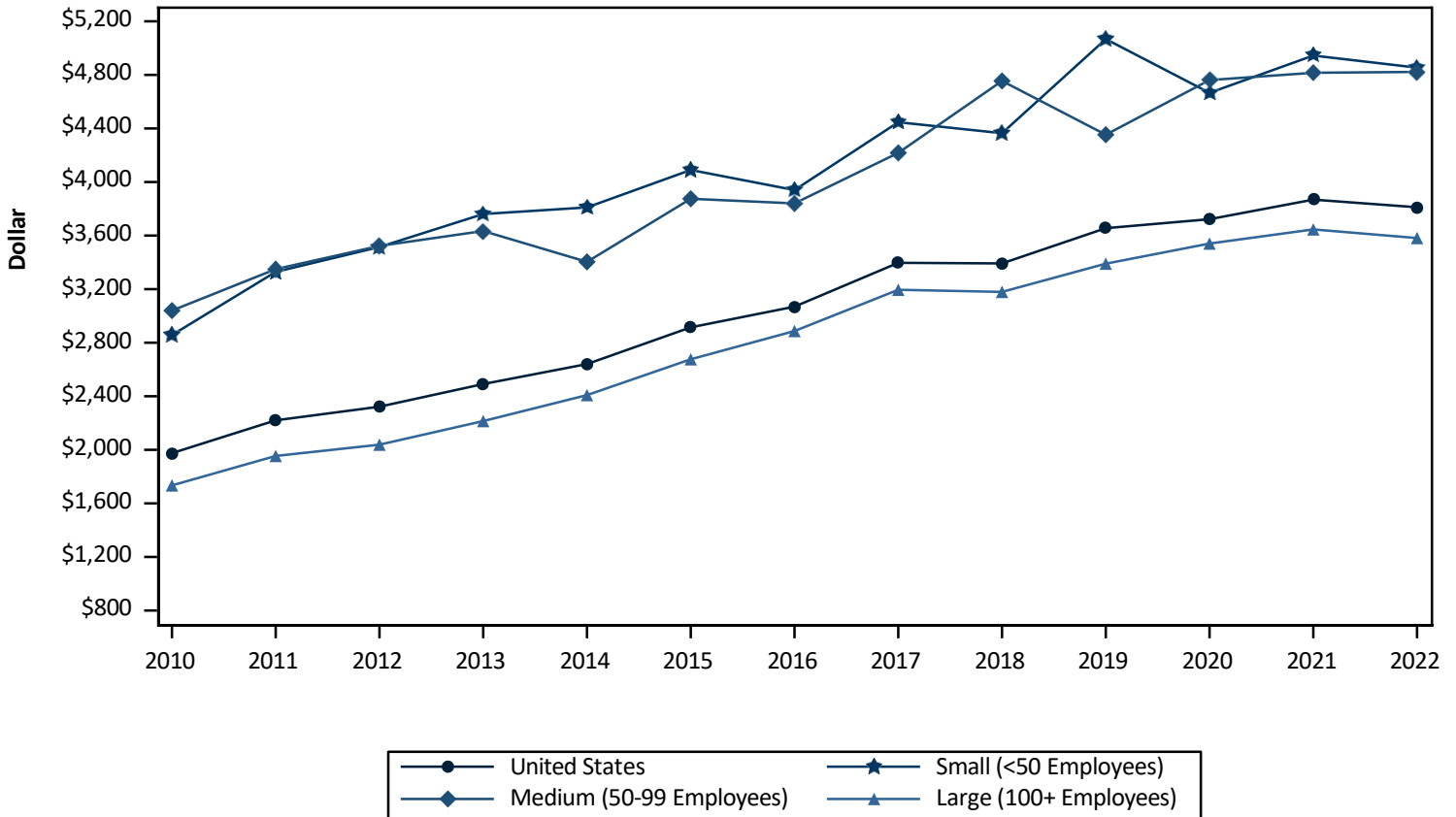
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

Note: In 2015, the methodology for calibrating the upper edit bound for the individual deductible amount changed, causing the average individual deductible per employee enrolled with single coverage in a health insurance plan with a deductible to increase by about 5 percent at the national level in 2015 relative to the earlier methodology. * indicates the estimate is statistically different from the previous year at $p < 0.05$. ^ indicates that the estimates for firms with <50 and 50-99 employees are statistically different from the estimate for firms with 100+ employees at $p < 0.05$. This test is conducted for 2022 only.

[For data points and standard errors for this exhibit, select here.](#)

Exhibit 5.3

Average family deductible (in dollars) per employee enrolled with family coverage in a health insurance plan with a deductible, overall and by firm size, 2010–2022



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

Data for Exhibit 5.3

Average family deductible (in dollars) per employee enrolled with family coverage in a health insurance plan with a deductible, overall and by firm size, 2010–2022

Number of Employees	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
U.S.	\$1,975	\$2,220*	\$2,322*	\$2,491*	\$2,640*	\$2,915*	\$3,069*	\$3,396*	\$3,392	\$3,655*	\$3,722	\$3,868*	\$3,811
<50	\$2,857	\$3,329*	\$3,515*	\$3,761*	\$3,810	\$4,090*	\$3,940	\$4,447*	\$4,364	\$5,067*	\$4,666*	\$4,945	\$4,854^
50-99	\$3,040	\$3,349	\$3,523	\$3,634	\$3,404	\$3,875*	\$3,840	\$4,218	\$4,755	\$4,353	\$4,761	\$4,816	\$4,822^
100+	\$1,734	\$1,954*	\$2,038	\$2,215*	\$2,408*	\$2,676*	\$2,887*	\$3,195*	\$3,179	\$3,390*	\$3,540	\$3,646	\$3,581

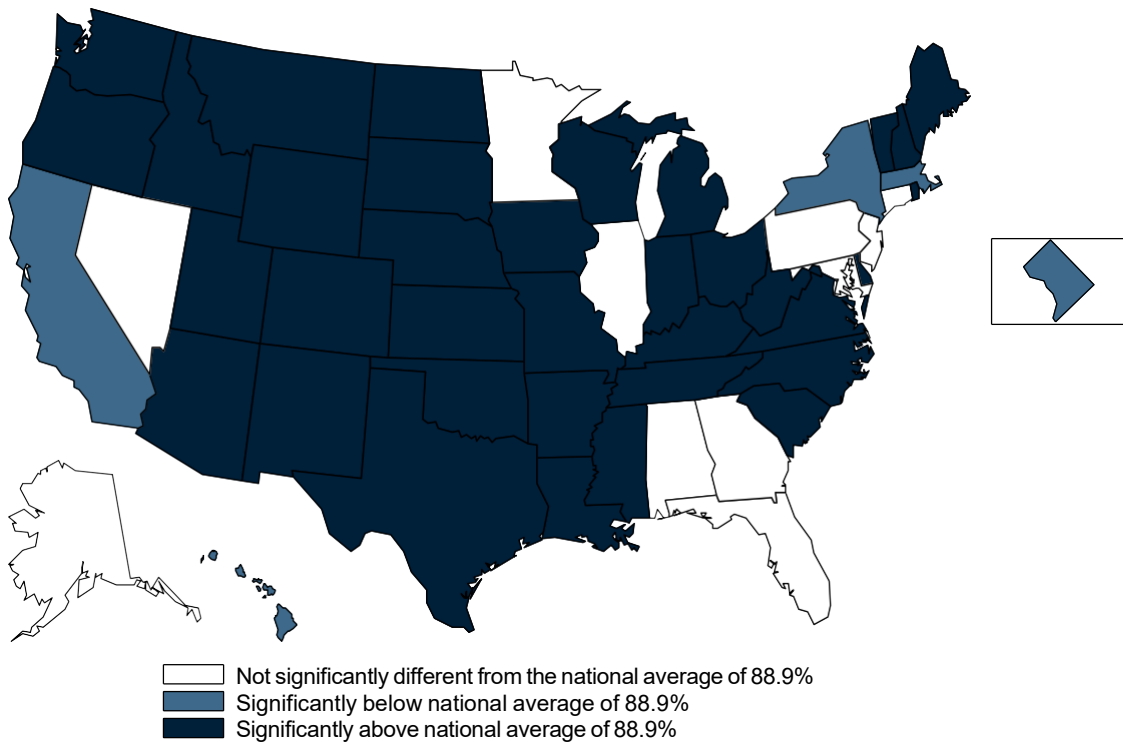
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

Note: * indicates the estimate is statistically different from the previous year at $p < 0.05$. ^ indicates that the estimates for firms with <50 and 50-99 employees are statistically different from the estimate for firms with 100+ employees at $p < 0.05$. This test is conducted for 2022 only.

[For data points and standard errors for this exhibit, select here.](#)

Exhibit 5.4

Percentage of private-sector enrolled employees in a health insurance plan with a deductible, overall and by State, 3-year average, 2020–2022



Alabama	90.9%	Kentucky	93.8%*	North Dakota	95.0%*
Alaska	91.4%	Louisiana	92.6%*	Ohio	93.6%*
Arizona	94.0%*	Maine	95.8%*	Oklahoma	94.6%*
Arkansas	95.8%*	Maryland	88.1%	Oregon	95.2%*
California	75.1%*	Massachusetts	84.5%*	Pennsylvania	89.1%
Colorado	94.1%*	Michigan	93.5%*	Rhode Island	92.7%*
Connecticut	90.2%	Minnesota	91.6%	South Carolina	94.1%*
Delaware	93.1%*	Mississippi	96.0%*	South Dakota	96.8%*
District of Columbia	77.0%*	Missouri	93.7%*	Tennessee	93.9%*
Florida	90.6%	Montana	98.3%*	Texas	93.2%*
Georgia	91.3%	Nebraska	97.6%*	Utah	95.0%*
Hawaii	40.1%*	Nevada	87.4%	Vermont	94.5%*
Idaho	97.0%*	New Hampshire	92.7%*	Virginia	92.2%*
Illinois	88.3%	New Jersey	87.5%	Washington	95.0%*
Indiana	95.6%*	New Mexico	91.9%*	West Virginia	94.8%*
Iowa	94.8%*	New York	78.7%*	Wisconsin	93.0%*
Kansas	94.7%*	North Carolina	93.5%*	Wyoming	97.4%*

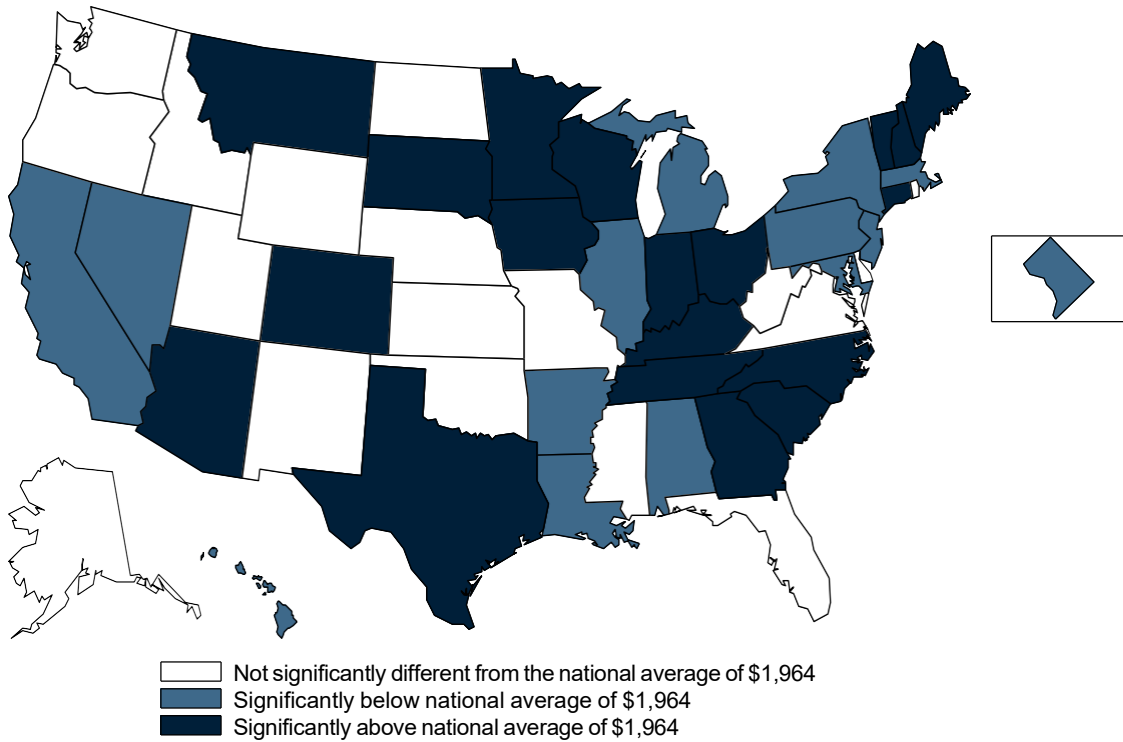
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2020–2022.

Note: * Indicates the estimate is statistically different from the national average of 88.9 percent at $p < 0.05$.

[For data points and standard errors for this exhibit, select here.](#)

Exhibit 5.5

Average individual deductible (in dollars) per employee enrolled with single coverage in a health insurance plan with a deductible, overall and by State, 3-year average, 2020–2022



Alabama	\$1,634*	Kentucky	\$2,146*	North Dakota	\$2,045
Alaska	\$2,004	Louisiana	\$1,859*	Ohio	\$2,097*
Arizona	\$2,165*	Maine	\$2,544*	Oklahoma	\$1,967
Arkansas	\$1,844*	Maryland	\$1,682*	Oregon	\$2,176
California	\$1,731*	Massachusetts	\$1,796*	Pennsylvania	\$1,773*
Colorado	\$2,113*	Michigan	\$1,670*	Rhode Island	\$1,892
Connecticut	\$2,118*	Minnesota	\$2,157*	South Carolina	\$2,108*
Delaware	\$1,942	Mississippi	\$1,868	South Dakota	\$2,398*
District of Columbia	\$1,354*	Missouri	\$2,031	Tennessee	\$2,151*
Florida	\$2,033	Montana	\$2,454*	Texas	\$2,143*
Georgia	\$2,107*	Nebraska	\$2,036	Utah	\$1,935
Hawaii	\$1,302*	Nevada	\$1,747*	Vermont	\$2,121*
Idaho	\$2,044	New Hampshire	\$2,470*	Virginia	\$2,000
Illinois	\$1,795*	New Jersey	\$1,725*	Washington	\$1,867
Indiana	\$2,218*	New Mexico	\$1,930	West Virginia	\$2,011
Iowa	\$2,215*	New York	\$1,784*	Wisconsin	\$2,217*
Kansas	\$1,935	North Carolina	\$2,243*	Wyoming	\$1,984

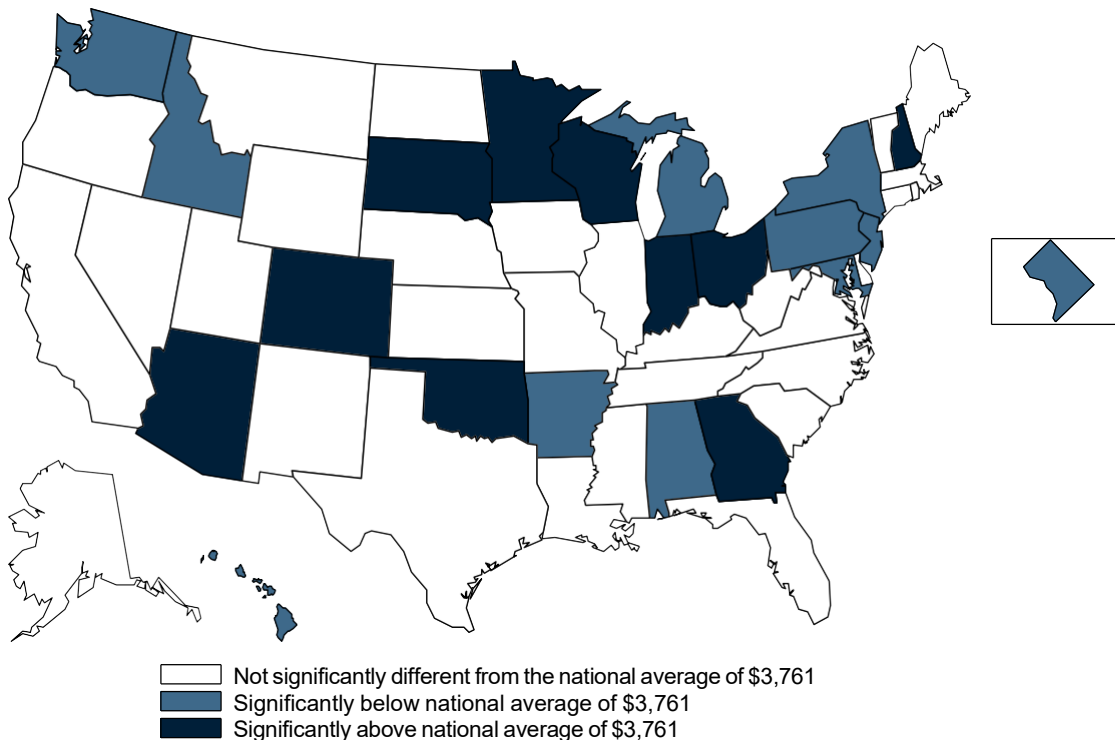
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2020–2022.

Note: * Indicates the estimate is statistically different from the national average of \$1,964 at $p < 0.05$.

[For data points and standard errors for this exhibit, select here.](#)

Exhibit 5.6

Average family deductible (in dollars) per employee enrolled with family coverage in a health insurance plan with a deductible, overall and by State, 3-year average, 2020–2022

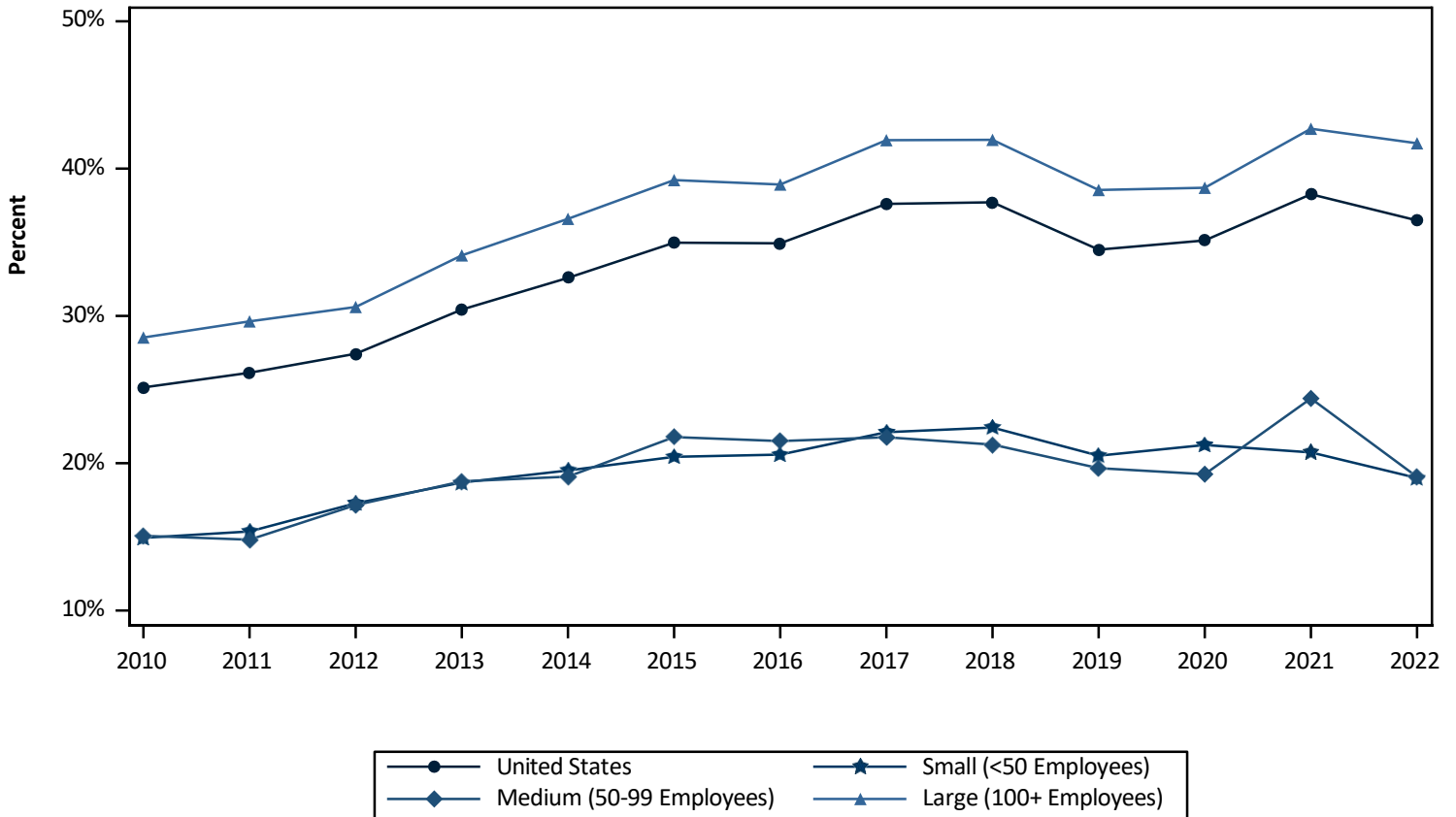


Alabama	\$3,161*	Kentucky	\$3,860	North Dakota	\$3,575
Alaska	\$3,578	Louisiana	\$3,863	Ohio	\$4,007*
Arizona	\$4,438*	Maine	\$3,928	Oklahoma	\$4,279*
Arkansas	\$3,426*	Maryland	\$3,423*	Oregon	\$3,597
California	\$3,546	Massachusetts	\$3,578	Pennsylvania	\$3,297*
Colorado	\$4,358*	Michigan	\$3,318*	Rhode Island	\$3,674
Connecticut	\$3,916	Minnesota	\$4,131*	South Carolina	\$4,010
Delaware	\$3,447	Mississippi	\$3,671	South Dakota	\$4,312*
District of Columbia	\$2,989*	Missouri	\$3,927	Tennessee	\$3,979
Florida	\$3,691	Montana	\$3,497	Texas	\$3,972
Georgia	\$4,325*	Nebraska	\$3,951	Utah	\$3,889
Hawaii	\$3,143*	Nevada	\$3,481	Vermont	\$3,887
Idaho	\$3,416*	New Hampshire	\$4,539*	Virginia	\$3,743
Illinois	\$3,725	New Jersey	\$3,410*	Washington	\$3,466*
Indiana	\$4,215*	New Mexico	\$3,715	West Virginia	\$3,875
Iowa	\$3,960	New York	\$3,422*	Wisconsin	\$4,227*
Kansas	\$3,665	North Carolina	\$3,988	Wyoming	\$3,921

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2020–2022.
Note: * Indicates the estimate is statistically different from the national average of \$3,761 at $p < 0.05$.
[For data points and standard errors for this exhibit, select here.](#)

Exhibit 5.7

Percentage of private-sector enrolled employees in a health insurance plan with a physician visit coinsurance rate, overall and by firm size, 2010–2022



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

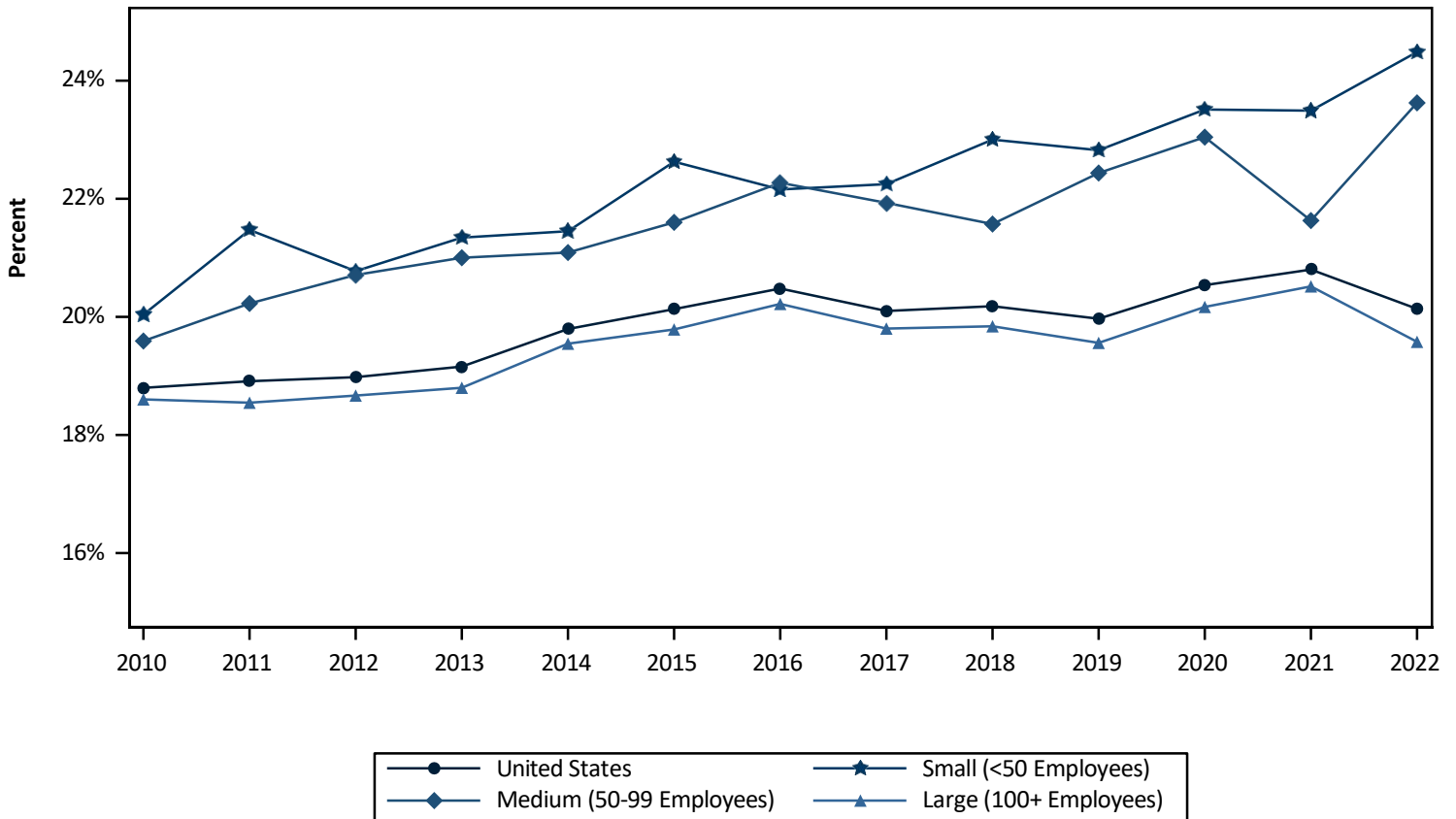
Data for Exhibit 5.7													
Percentage of private-sector enrolled employees in a health insurance plan with a physician visit coinsurance rate, overall and by firm size, 2010–2022													
Number of Employees	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
U.S.	25.1%	26.1%	27.4%*	30.4%*	32.6%*	35.0%*	34.9%	37.6%*	37.7%	34.5%*	35.1%	38.3%*	36.5%
<50	14.9%	15.4%	17.3%*	18.7%	19.5%	20.4%	20.6%	22.1%	22.4%	20.5%	21.2%	20.7%	19.0%^
50-99	15.1%	14.8%	17.2%	18.8%	19.1%	21.8%	21.5%	21.8%	21.3%	19.7%	19.3%	24.4%*	19.1%^*
100+	28.5%	29.6%	30.6%	34.1%*	36.6%*	39.2%*	38.9%	41.9%*	42.0%	38.5%*	38.7%	42.7%*	41.7%

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.
Note: * indicates the estimate is statistically different from the previous year at $p < 0.05$. ^ indicates that the estimates for firms with <50 and 50-99 employees are statistically different from the estimate for firms with 100+ employees at $p < 0.05$. This test is conducted for 2022 only.

[For data points and standard errors for this exhibit, select here.](#)

Exhibit 5.8

Average coinsurance rate (in percentage) for a physician office visit per employee enrolled in a health insurance plan with a physician visit coinsurance rate, overall and by firm size, 2010–2022



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

Data for Exhibit 5.8

Average coinsurance rate (in percentage) for a physician office visit per employee enrolled in a health insurance plan with a physician visit coinsurance rate, overall and by firm size, 2010–2022

Number of Employees	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
U.S.	18.8%	18.9%	19.0%	19.2%	19.8%*	20.1%	20.5%	20.1%	20.2%	20.0%	20.5%*	20.8%	20.1%*
<50	20.0%	21.5%*	20.8%	21.3%	21.5%	22.6%*	22.2%	22.2%	23.0%	22.8%	23.5%	23.5%	24.5%^
50-99	19.6%	20.2%	20.7%	21.0%	21.1%	21.6%	22.3%	21.9%	21.6%	22.4%	23.0%	21.6%	23.6%^
100+	18.6%	18.5%	18.7%	18.8%	19.5%*	19.8%	20.2%	19.8%	19.8%	19.6%	20.2%*	20.5%	19.6%*

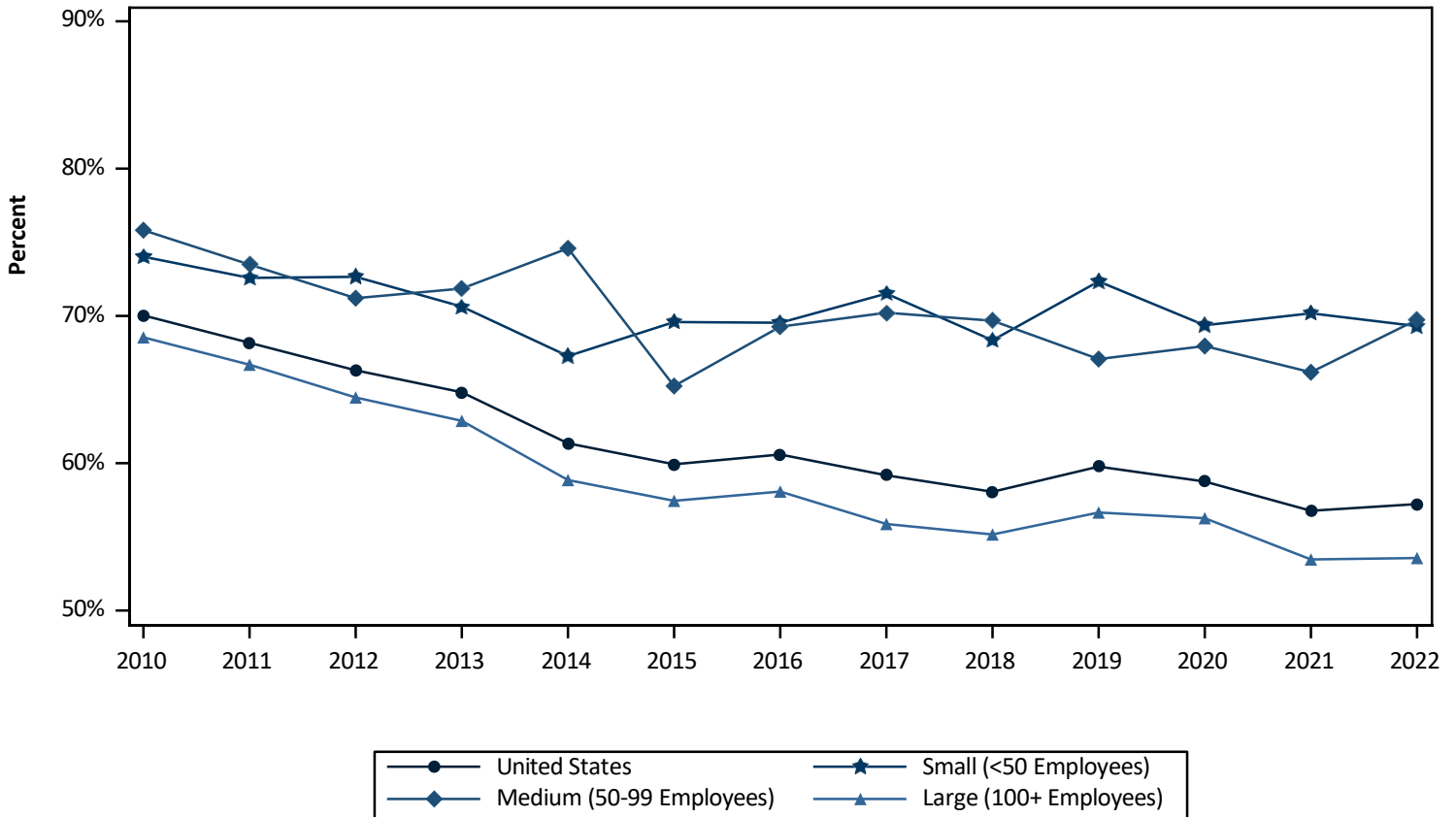
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

Note: * indicates the estimate is statistically different from the previous year at $p < 0.05$. ^ indicates that the estimates for firms with <50 and 50-99 employees are statistically different from the estimate for firms with 100+ employees at $p < 0.05$. This test is conducted for 2022 only.

[For data points and standard errors for this exhibit, select here.](#)

Exhibit 5.9

Percentage of private-sector enrolled employees in a health insurance plan with a copayment for a physician office visit, overall and by firm size, 2010–2022



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

Data for Exhibit 5.9

Percentage of private-sector enrolled employees in a health insurance plan with a copayment for a physician office visit, overall and by firm size, 2010–2022

Number of Employees	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
U.S.	70.0%	68.2%	66.3%	64.8%	61.3%*	59.9%	60.6%	59.2%	58.1%	59.8%	58.8%	56.8%*	57.2%
<50	74.0%	72.6%	72.7%	70.6%	67.3%*	69.6%	69.5%	71.5%	68.3%*	72.3%*	69.4%*	70.2%	69.3%^
50-99	75.8%	73.5%	71.2%	71.9%	74.6%	65.2%*	69.3%	70.2%	69.7%	67.1%	68.0%	66.2%	69.7%^
100+	68.5%	66.7%	64.5%	62.9%	58.9%*	57.4%	58.1%	55.9%	55.2%	56.7%	56.3%	53.5%*	53.6%

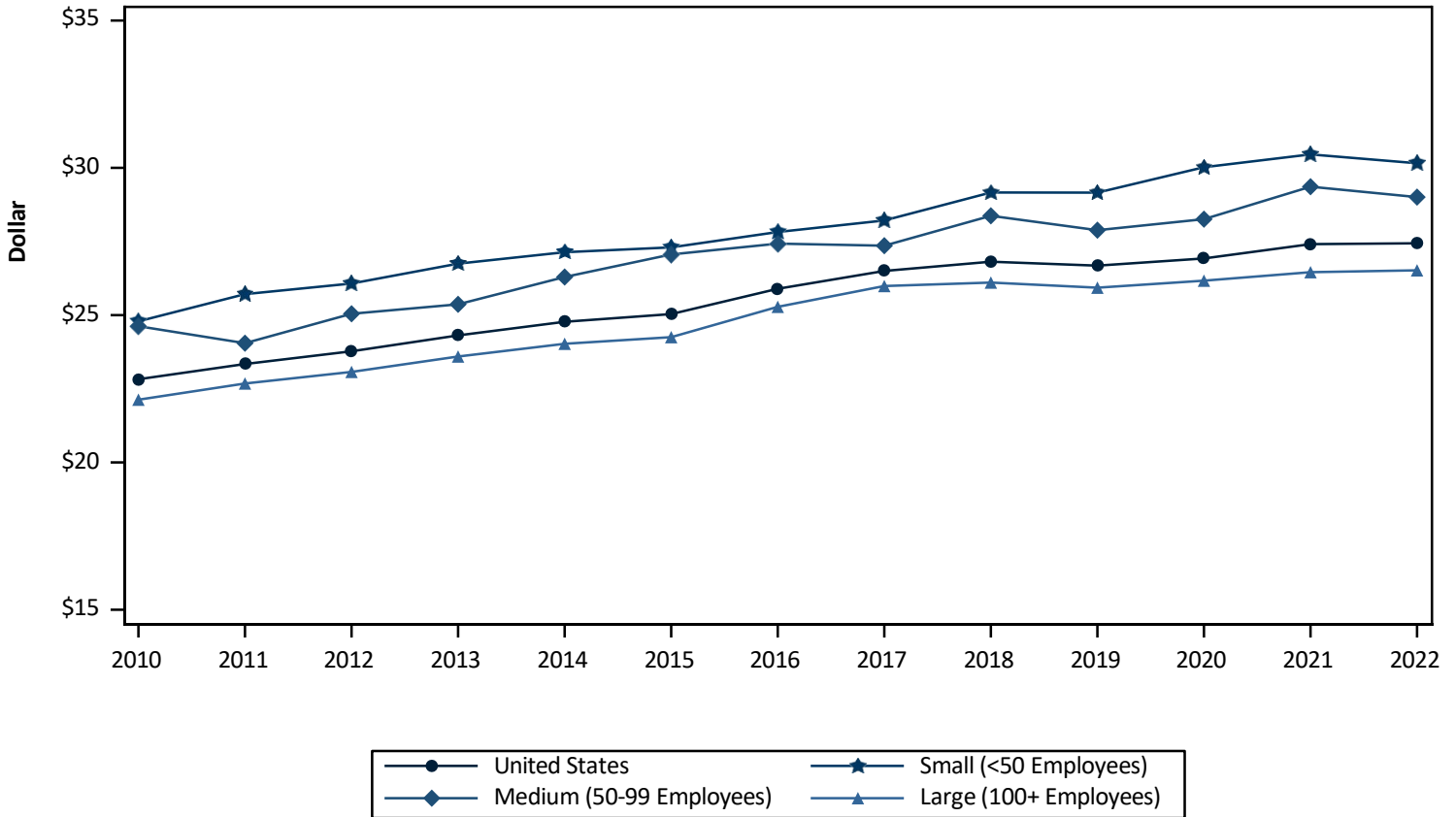
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

Note: * indicates the estimate is statistically different from the previous year at $p < 0.05$. ^ indicates that the estimates for firms with <50 and 50-99 employees are statistically different from the estimate for firms with 100+ employees at $p < 0.05$. This test is conducted for 2022 only.

[For data points and standard errors for this exhibit, select here.](#)

Exhibit 5.10

Average copayment (in dollars) for a physician office visit per employee enrolled in a health insurance plan with a physician visit copayment, overall and by firm size, 2010–2022



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

Data for Exhibit 5.10

Average copayment (in dollars) for a physician office visit per employee enrolled in a health insurance plan with a physician visit copayment, overall and by firm size, 2010–2022

Number of Employees	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
U.S.	\$22.82	\$23.34*	\$23.77*	\$24.31*	\$24.77*	\$25.04	\$25.89*	\$26.50*	\$26.81	\$26.68	\$26.92	\$27.41*	\$27.44
<50	\$24.79	\$25.71*	\$26.07	\$26.75*	\$27.14	\$27.30	\$27.82	\$28.21	\$29.16*	\$29.16	\$30.02	\$30.46	\$30.16^
50-99	\$24.62	\$24.05	\$25.05*	\$25.37	\$26.29	\$27.06	\$27.43	\$27.36	\$28.37	\$27.88	\$28.26	\$29.36	\$29.01^
100+	\$22.13	\$22.68*	\$23.07	\$23.60	\$24.03*	\$24.25	\$25.28*	\$25.99*	\$26.11	\$25.93	\$26.17	\$26.46	\$26.52

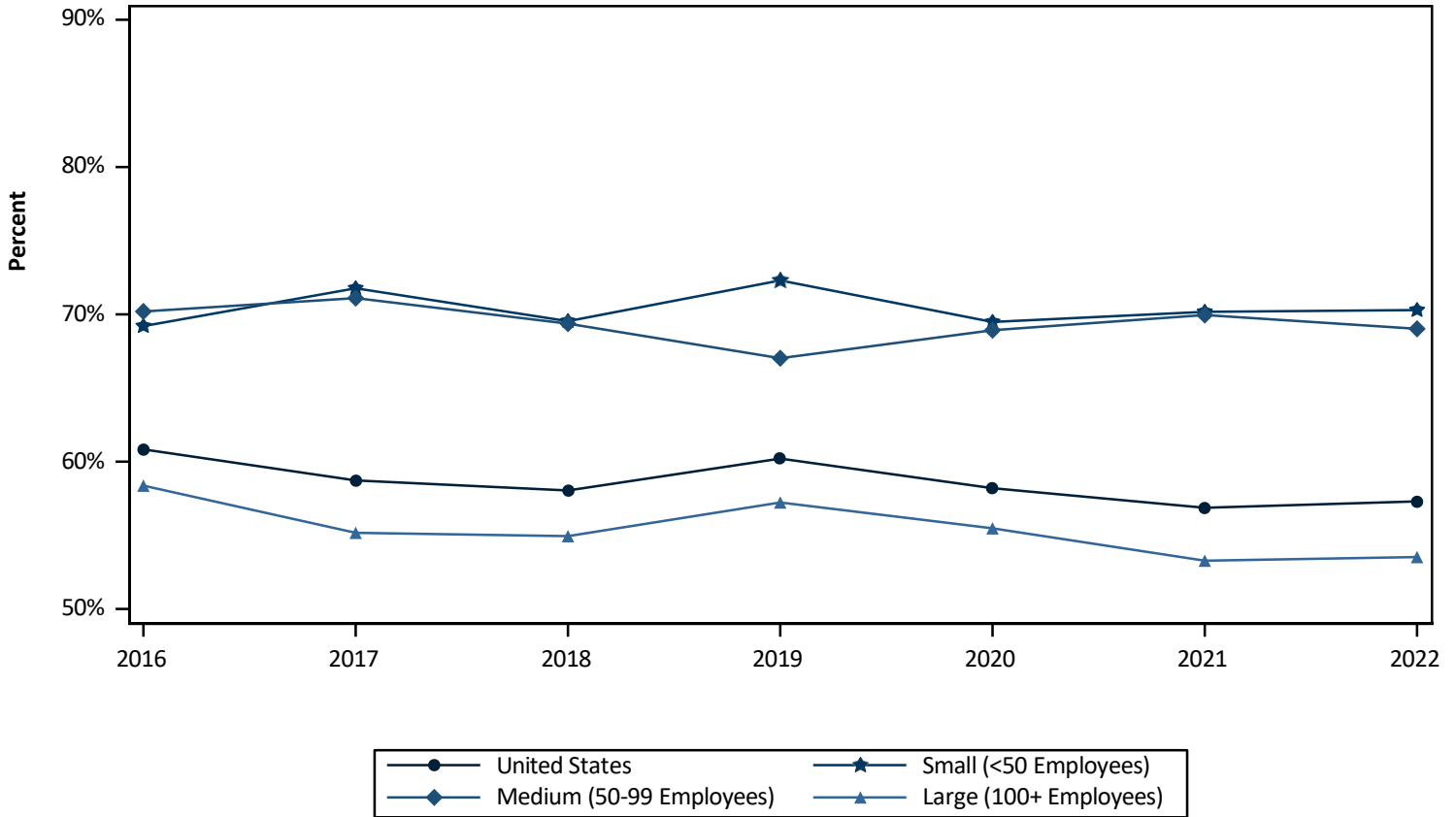
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

Note: * indicates the estimate is statistically different from the previous year at $p < 0.05$. ^ indicates that the estimates for firms with <50 and 50-99 employees are statistically different from the estimate for firms with 100+ employees at $p < 0.05$. This test is conducted for 2022 only.

[For data points and standard errors for this exhibit, select here.](#)

Exhibit 5.11

Percentage of private-sector enrolled employees in a health insurance plan with a copayment for an office visit to a specialist physician, overall and by firm size, 2016–2022



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2016–2022.

Data for Exhibit 5.11
Percentage of private-sector enrolled employees in a health insurance plan with a copayment for an office visit to a specialist physician, overall and by firm size, 2016–2022

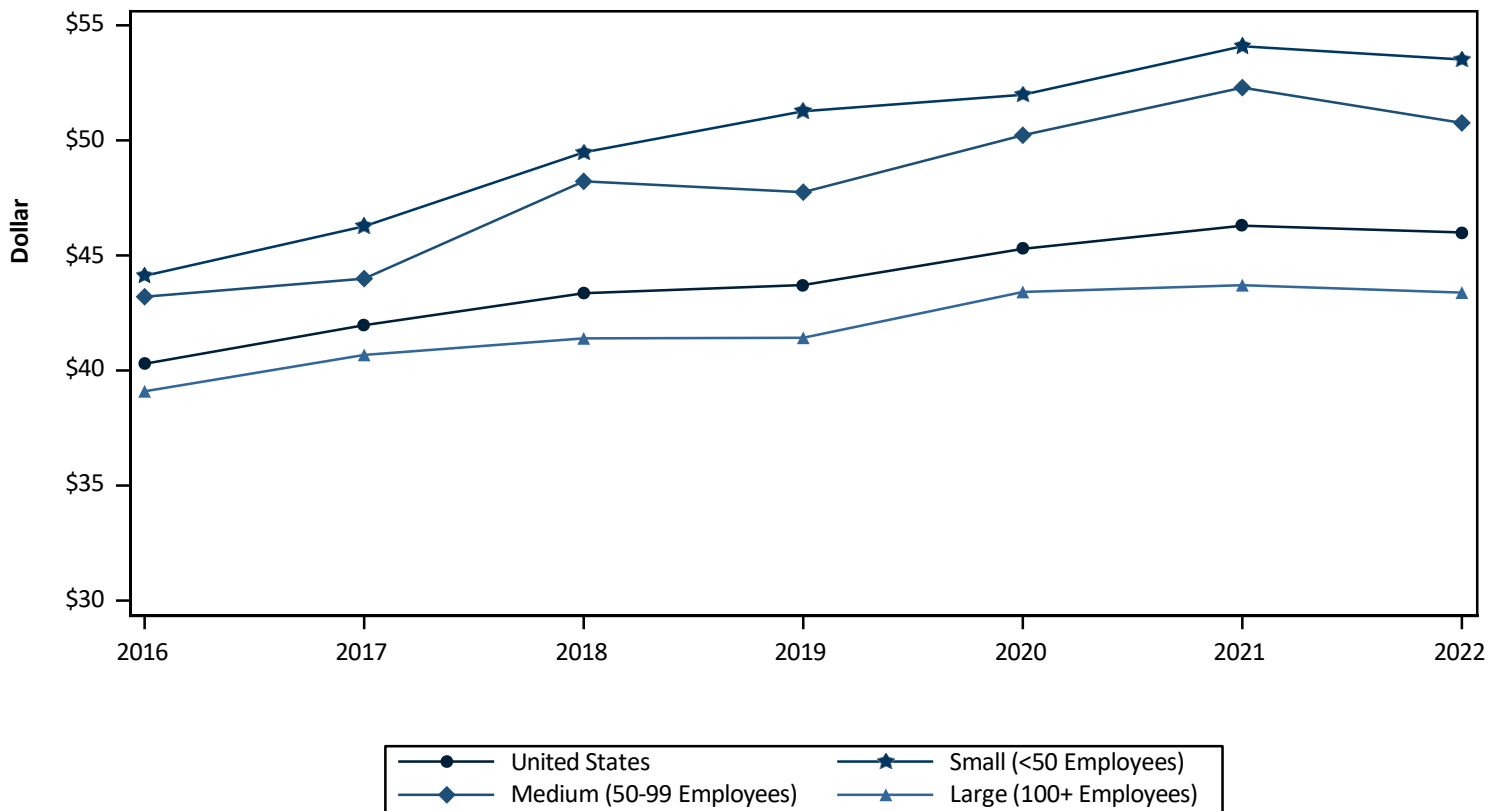
Number of Employees	2016	2017	2018	2019	2020	2021	2022
U.S.	60.8%	58.7%*	58.0%	60.2%*	58.2%*	56.9%	57.3%
<50	69.2%	71.8%*	69.5%	72.3%*	69.5%*	70.2%	70.3%^
50-99	70.2%	71.1%	69.4%	67.0%	68.9%	70.0%	69.0%^
100+	58.4%	55.2%*	54.9%	57.2%	55.5%	53.3%	53.5%

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2016–2022.
Note: * indicates the estimate is statistically different from the previous year at $p < 0.05$. ^ indicates that the estimates for firms with <50 and 50-99 employees are statistically different from the estimate for firms with 100+ employees at $p < 0.05$. This test is conducted for 2022 only.

[For data points and standard errors for this exhibit, select here.](#)

Exhibit 5.12

Average copayment (in dollars) for an office visit to a specialist physician per employee enrolled in a health insurance plan with a specialist physician copayment at private-sector establishments, overall and by firm size, 2016–2022



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2016–2022.

Data for Exhibit 5.12
Average copayment (in dollars) for an office visit to a specialist physician per employee enrolled in a health insurance plan with a specialist physician copayment at private-sector establishments, overall and by firm size, 2016–2022

Number of Employees	2016	2017	2018	2019	2020	2021	2022
U.S.	\$40.29	\$41.97*	\$43.36*	\$43.71	\$45.29*	\$46.29	\$46.00
<50	\$44.11	\$46.27*	\$49.48*	\$51.27*	\$51.98	\$54.09	\$53.51^
50-99	\$43.20	\$43.99	\$48.22*	\$47.75	\$50.22	\$52.29	\$50.76^
100+	\$39.10	\$40.68*	\$41.40	\$41.42	\$43.41*	\$43.71	\$43.38

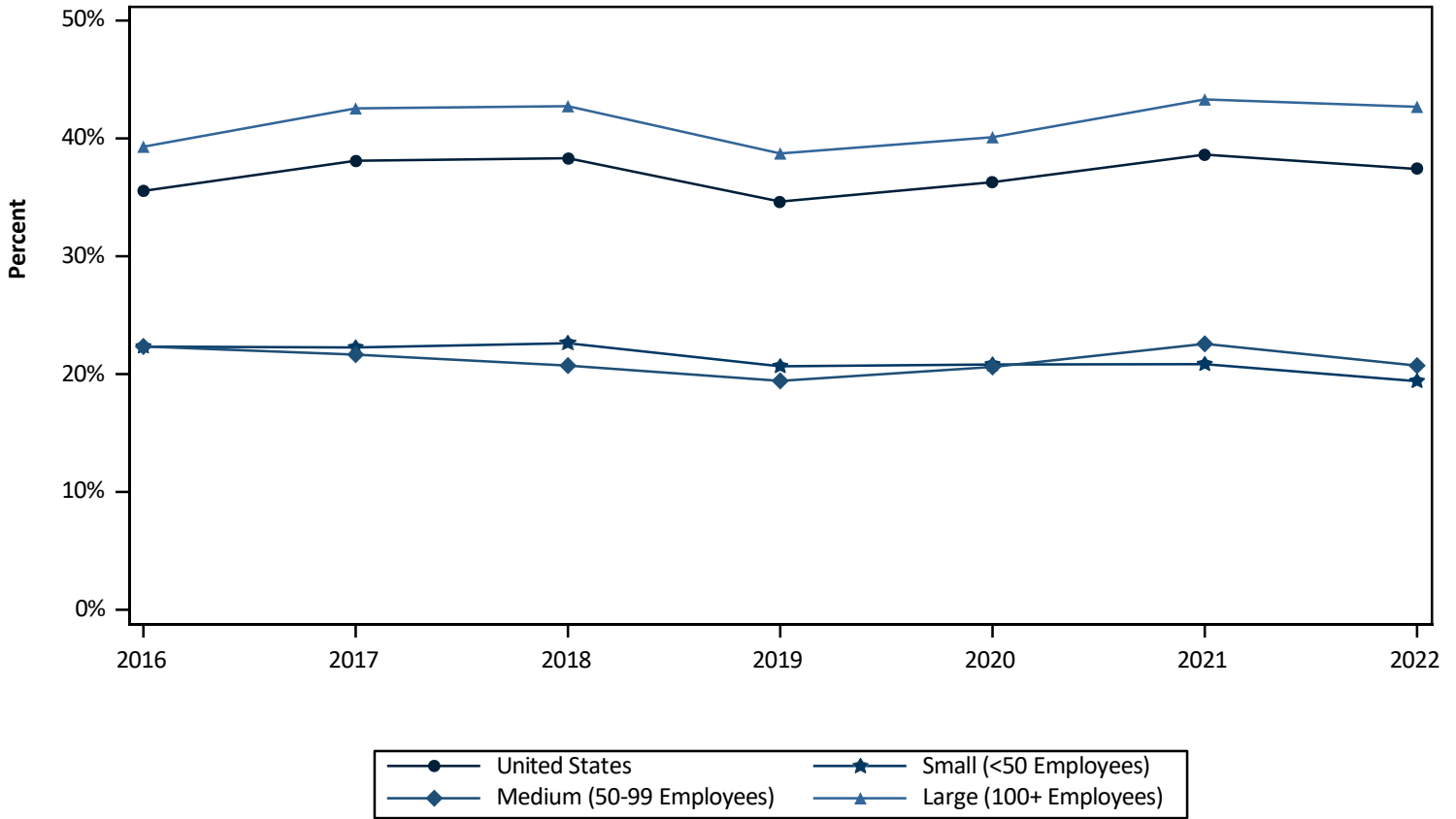
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2016–2022.

Note: * indicates the estimate is statistically different from the previous year at $p < 0.05$. ^ indicates that the estimates for firms with <50 and 50-99 employees are statistically different from the estimate for firms with 100+ employees at $p < 0.05$. This test is conducted for 2022 only.

[For data points and standard errors for this exhibit, select here.](#)

Exhibit 5.13

Percentage of private-sector enrolled employees in a health insurance plan with a coinsurance payment for an office visit to a specialist physician, overall and by firm size, 2016–2022



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2016–2022.

Data for Exhibit 5.13

Percentage of private-sector enrolled employees in a health insurance plan with a coinsurance payment for an office visit to a specialist physician, overall and by firm size, 2016–2022

Number of Employees	2016	2017	2018	2019	2020	2021	2022
U.S.	35.5%	38.1%*	38.3%	34.6%*	36.3%	38.6%*	37.4%
<50	22.3%	22.3%	22.6%	20.7%	20.8%	20.8%	19.4%^
50-99	22.3%	21.7%	20.7%	19.4%	20.6%	22.6%	20.7%^
100+	39.3%	42.5%*	42.7%	38.7%*	40.1%	43.3%*	42.7%

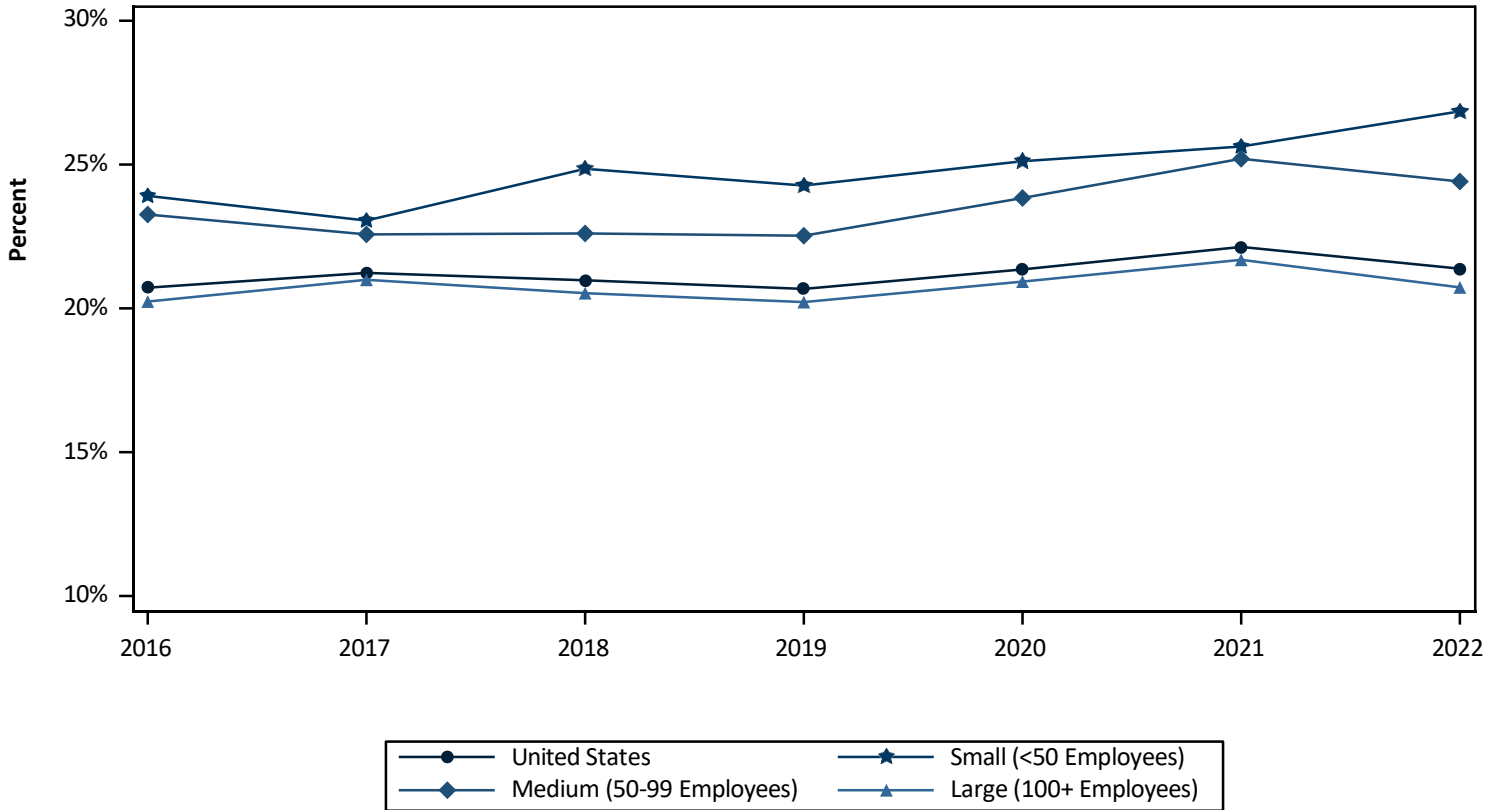
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2016–2022.

Note: * indicates the estimate is statistically different from the previous year at $p < 0.05$. ^ indicates that the estimates for firms with <50 and 50-99 employees are statistically different from the estimate for firms with 100+ employees at $p < 0.05$. This test is conducted for 2022 only.

[For data points and standard errors for this exhibit, select here.](#)

Exhibit 5.14

Average coinsurance rate (in percentage) for an office visit to a specialist physician per employee enrolled in a health insurance plan with a specialist physician coinsurance rate at private-sector establishments, overall and by firm size, 2016–2022



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2016–2022.

Data for Exhibit 5.14
Average coinsurance rate (in percentage) for an office visit to a specialist physician per employee enrolled in a health insurance plan with a specialist physician coinsurance rate at private-sector establishments, overall and by firm size, 2016–2022

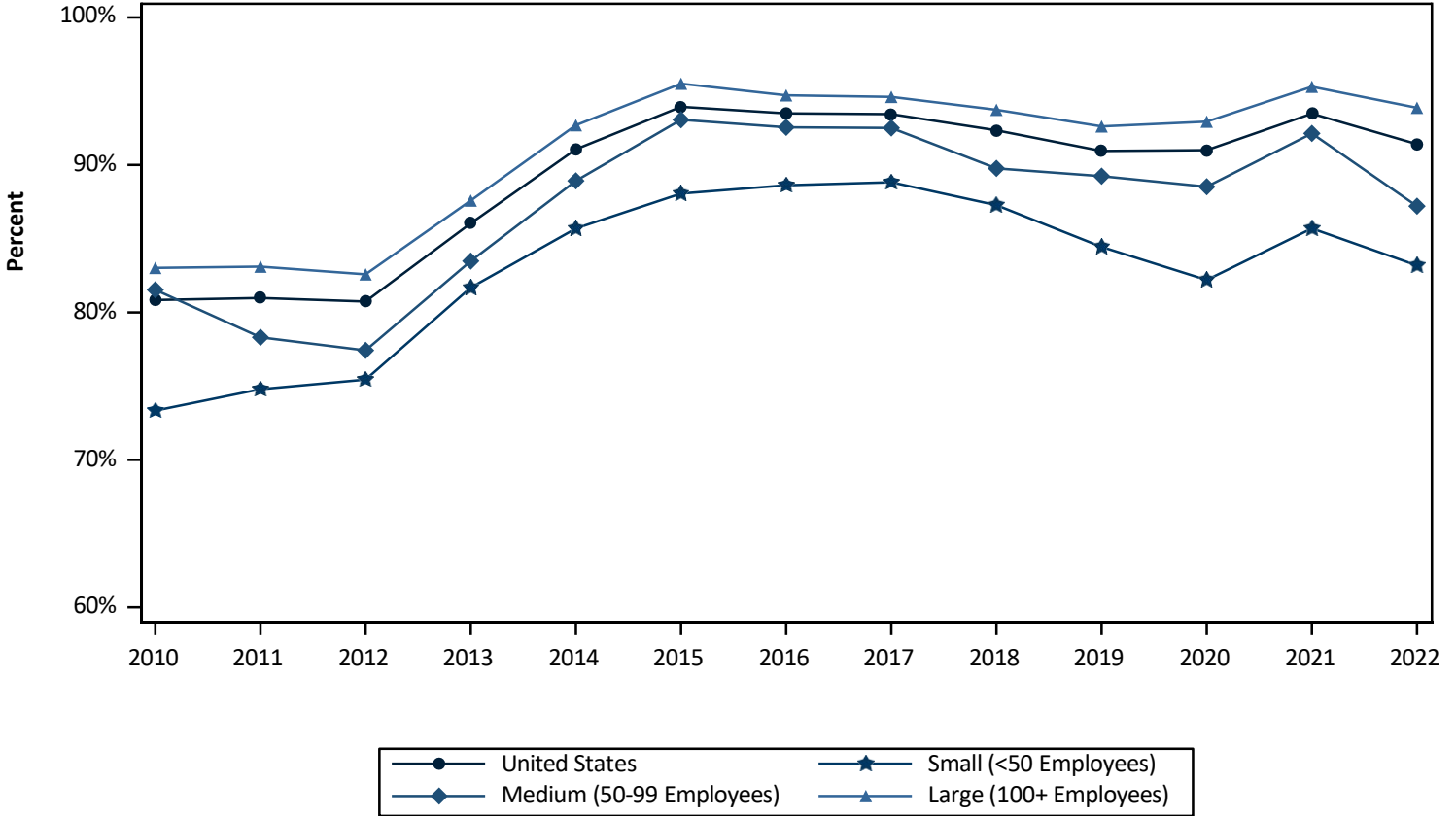
Number of Employees	2016	2017	2018	2019	2020	2021	2022
U.S.	20.7%	21.2%*	21.0%	20.7%	21.4%*	22.1%*	21.4%*
<50	23.9%	23.1%	24.9%*	24.3%	25.1%	25.6%	26.9% [^]
50-99	23.3%	22.6%	22.6%	22.5%	23.8%	25.2%	24.4% [^]
100+	20.2%	21.0%*	20.5%	20.2%	20.9%*	21.7%*	20.7%*

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2016–2022.
Note: * indicates the estimate is statistically different from the previous year at $p < 0.05$. [^] indicates that the estimates for firms with <50 and 50-99 employees are statistically different from the estimate for firms with 100+ employees at $p < 0.05$. This test is conducted for 2022 only.

[For data points and standard errors for this exhibit, select here.](#)

Exhibit 5.15

Among private-sector enrolled employees with single coverage, percentage in a health insurance plan with an individual maximum out-of-pocket payment, overall and by firm size, 2010–2022



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

Data for Exhibit 5.15

Among private-sector enrolled employees with single coverage, percentage in a health insurance plan with an individual maximum out-of-pocket payment, overall and by firm size, 2010–2022

Number of Employees	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
U.S.	80.8%	81.0%	80.7%	86.0%*	91.1%*	93.9%*	93.5%	93.4%	92.3%*	90.9%*	91.0%	93.5%*	91.4%*
<50	73.3%	74.8%	75.4%	81.7%*	85.7%*	88.1%*	88.6%	88.8%	87.3%	84.4%*	82.2%	85.7%*	83.2%^
50-99	81.5%	78.3%	77.4%	83.5%*	88.9%*	93.1%*	92.5%	92.5%	89.8%	89.2%	88.5%	92.1%*	87.2%^
100+	83.0%	83.1%	82.6%	87.6%*	92.7%*	95.5%*	94.7%	94.6%	93.7%	92.6%	92.9%	95.3%*	93.9%*

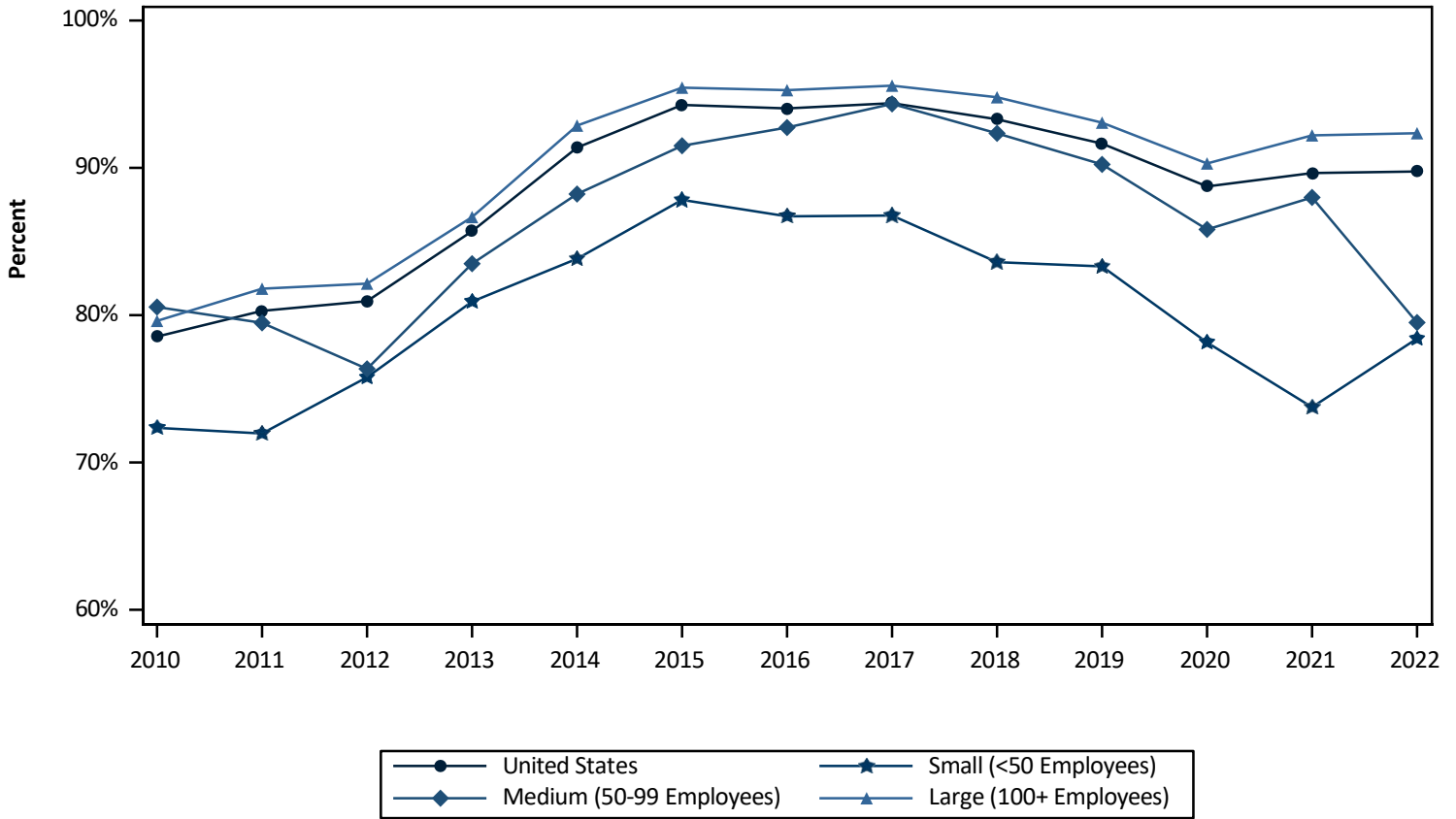
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

Note: * indicates the estimate is statistically different from the previous year at $p < 0.05$. ^ indicates that the estimates for firms with <50 and 50-99 employees are statistically different from the estimate for firms with 100+ employees at $p < 0.05$. This test is conducted for 2022 only.

[For data points and standard errors for this exhibit, select here.](#)

Exhibit 5.16

Among private-sector enrolled employees with family coverage, percentage in a health insurance plan with a family maximum out-of-pocket payment, overall and by firm size, 2010–2022



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

Data for Exhibit 5.16

Among private-sector enrolled employees with family coverage, percentage in a health insurance plan with a family maximum out-of-pocket payment, overall and by firm size, 2010–2022

Number of Employees	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
U.S.	78.5%	80.3%	80.9%	85.7%*	91.4%*	94.3%*	94.0%	94.4%	93.3%	91.6%*	88.7%*	89.6%	89.8%
<50	72.3%	72.0%	75.8%*	80.9%*	83.8%	87.8%*	86.7%	86.8%	83.6%	83.3%	78.1%*	73.8%	78.4%^
50-99	80.6%	79.5%	76.4%	83.5%*	88.2%	91.5%	92.7%	94.3%	92.3%	90.2%	85.8%	88.0%	79.5%*^
100+	79.6%	81.8%	82.1%	86.7%*	92.9%*	95.4%*	95.3%	95.6%	94.8%	93.1%*	90.3%*	92.2%*	92.4%

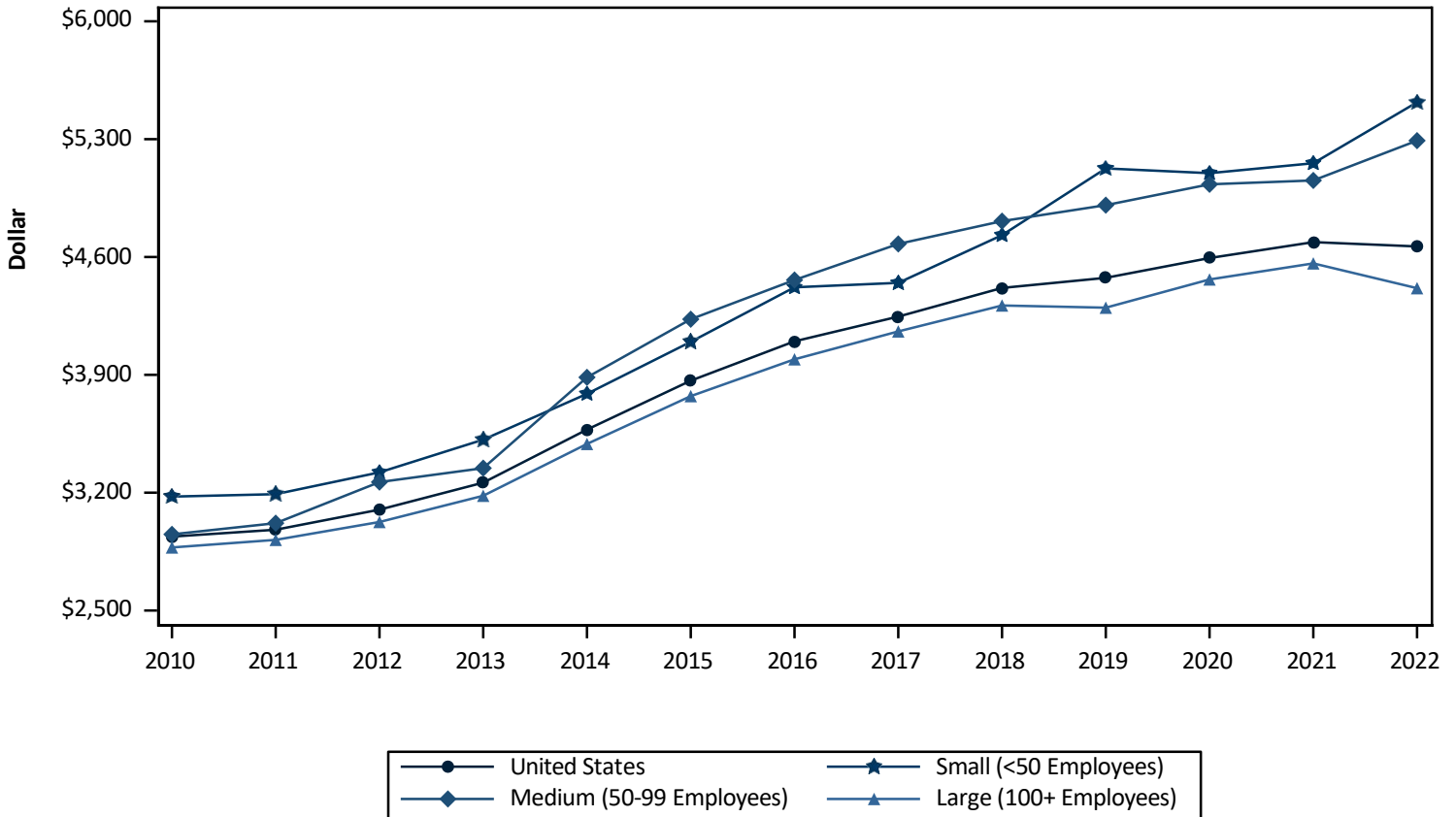
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

Note: * indicates the estimate is statistically different from the previous year at $p < 0.05$. ^ indicates that the estimates for firms with <50 and 50-99 employees are statistically different from the estimate for firms with 100+ employees at $p < 0.05$. This test is conducted for 2022 only.

[For data points and standard errors for this exhibit, select here.](#)

Exhibit 5.17

Average individual maximum out-of-pocket payment (in dollars) per employee enrolled with single coverage in a health insurance plan with an individual maximum out-of-pocket payment, overall and by firm size, 2010–2022



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

Data for Exhibit 5.17

Average individual maximum out-of-pocket payment (in dollars) per employee enrolled with single coverage in a health insurance plan with an individual maximum out-of-pocket payment, overall and by firm size, 2010–2022

Number of Employees	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
U.S.	\$2,939	\$2,980	\$3,099*	\$3,259*	\$3,575*	\$3,865*	\$4,099*	\$4,246*	\$4,416*	\$4,476	\$4,594*	\$4,688*	\$4,663
<50	\$3,177	\$3,191	\$3,321*	\$3,515*	\$3,787*	\$4,096*	\$4,420*	\$4,446	\$4,730*	\$5,126*	\$5,098	\$5,157	\$5,519^*
50-99	\$2,952	\$3,019	\$3,263	\$3,346	\$3,885*	\$4,230*	\$4,463	\$4,678	\$4,813	\$4,908	\$5,032	\$5,055	\$5,291^*
100+	\$2,874	\$2,920	\$3,026*	\$3,182*	\$3,489*	\$3,774*	\$3,992*	\$4,158*	\$4,312*	\$4,299	\$4,467*	\$4,562*	\$4,415*

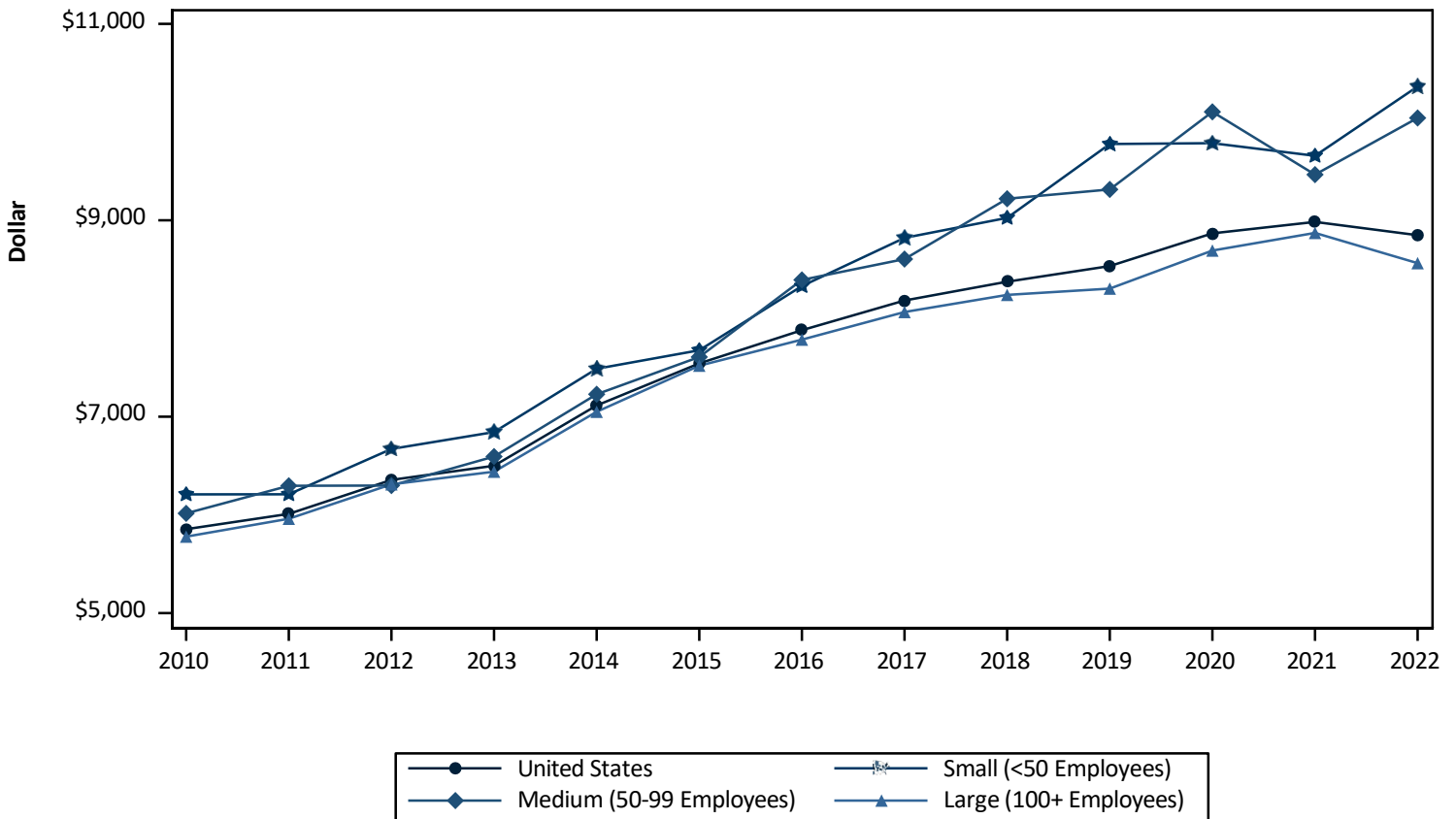
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

Note: * indicates the estimate is statistically different from the previous year at p < 0.05. ^ indicates that the estimates for firms with <50 and 50-99 employees are statistically different from the estimate for firms with 100+ employees at p < 0.05. This test is conducted for 2022 only.

[For data points and standard errors for this exhibit, select here.](#)

Exhibit 5.18

Average family maximum out-of-pocket payment (in dollars) per employee enrolled with family coverage in a health insurance plan with a family maximum out-of-pocket payment, overall and by firm size, 2010–2022



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

Data for Exhibit 5.18

Average family maximum out-of-pocket payment (in dollars) per employee enrolled with family coverage in a health insurance plan with a family maximum out-of-pocket payment, overall and by firm size, 2010–2022

Number of Employees	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
U.S.	\$5,854	\$6,010	\$6,356*	\$6,500*	\$7,114*	\$7,542*	\$7,881*	\$8,183*	\$8,375*	\$8,534	\$8,867*	\$8,983	\$8,848
<50	\$6,209	\$6,210	\$6,671*	\$6,843	\$7,488*	\$7,676	\$8,330*	\$8,821*	\$9,025	\$9,777*	\$9,785	\$9,657	\$10,362*^
50-99	\$6,015	\$6,296	\$6,299	\$6,594	\$7,228	\$7,608	\$8,393*	\$8,605	\$9,219	\$9,314	\$10,104*	\$9,465	\$10,042^
100+	\$5,779	\$5,961	\$6,311*	\$6,440	\$7,050*	\$7,519*	\$7,785*	\$8,066*	\$8,240	\$8,304	\$8,692*	\$8,871	\$8,563*

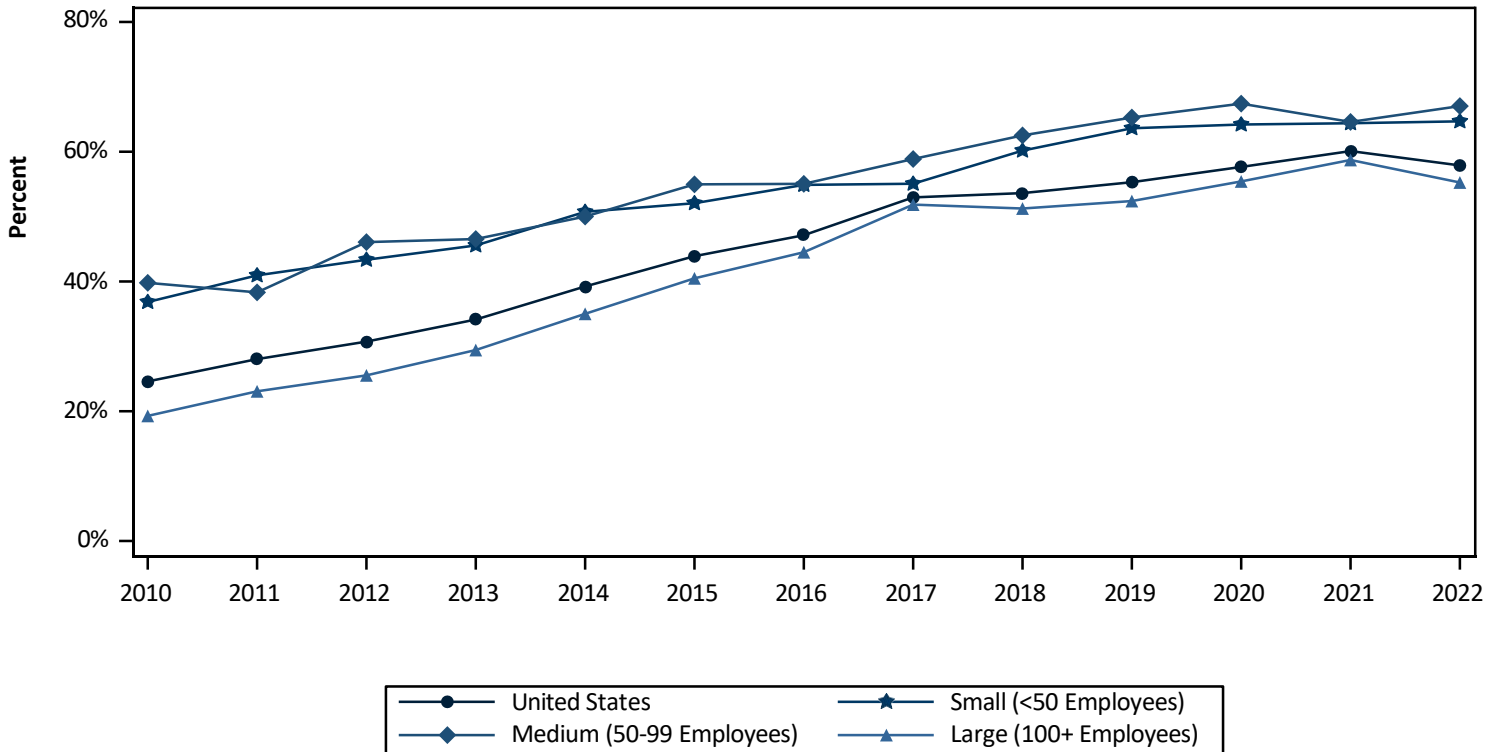
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

Note: * indicates the estimate is statistically different from the previous year at $p < 0.05$. ^ indicates that the estimates for firms with <50 and 50-99 employees are statistically different from the estimate for firms with 100+ employees at $p < 0.05$. This test is conducted for 2022 only.

[For data points and standard errors for this exhibit, select here.](#)

Exhibit 5.19

Among private-sector enrolled employees with single coverage, percentage in a high-deductible health insurance plan, overall and by firm size, 2010–2022



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

Note: Single-coverage plans are classified as "high deductible" if the individual deductible met or exceeded the Internal Revenue Service (IRS) threshold for a high-deductible plan in a given year. In 2022, the individual deductible threshold was \$1,400. Note that plans must also meet other requirements to be considered a high-deductible plan by the IRS.

Data for Exhibit 5.19

Among private-sector enrolled employees with single coverage, percentage in a high-deductible health insurance plan, overall and by firm size, 2010–2022

Number of Employees	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
U.S.	24.6%	28.0%*	30.7%*	34.1%*	39.2%*	43.9%*	47.1%*	53.0%*	53.6%	55.3%	57.7%*	60.1%*	57.9%*
<50	36.8%	40.9%*	43.3%	45.6%	50.7%*	52.1%	54.9%	55.1%	60.2%*	63.6%*	64.2%	64.4%	64.7%^
50-99	39.8%	38.3%	46.1%*	46.5%	50.0%	55.0%	55.0%	58.9%	62.5%	65.3%	67.4%	64.6%	67.0%^
100+	19.3%	23.1%*	25.5%*	29.4%*	35.0%*	40.5%*	44.5%*	51.8%*	51.2%	52.4%	55.4%*	58.7%*	55.3%*

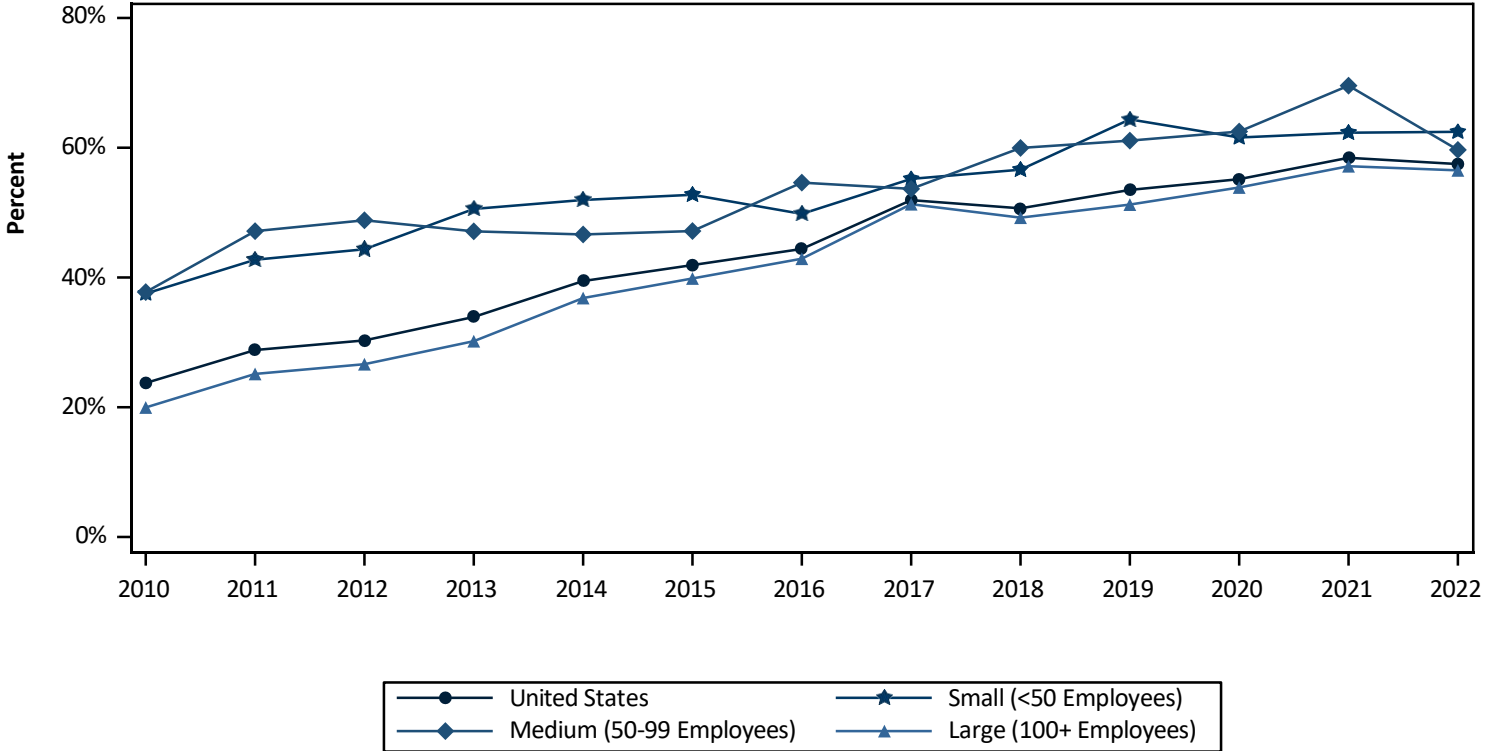
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

Note: Single-coverage plans are classified as "high deductible" if the individual deductible met or exceeded the Internal Revenue Service (IRS) threshold for a high-deductible plan in a given year. In 2022, the individual deductible threshold was \$1,400. Note that plans must also meet other requirements to be considered a high-deductible plan by the IRS. * indicates the estimate is statistically different from the previous year at $p < 0.05$. ^ indicates that the estimates for firms with <50 and 50-99 employees are statistically different from the estimate for firms with 100+ employees at $p < 0.05$. This test is conducted for 2022 only.

[For data points and standard errors for this exhibit, select here.](#)

Exhibit 5.20

Among private-sector enrolled employees with family coverage, percentage in a high-deductible health insurance plan, overall and by firm size, 2010–2022



Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

Note: Family-coverage plans are classified as "high deductible" if the family deductible met or exceeded the Internal Revenue Service (IRS) threshold for a high-deductible plan in a given year. In 2022, the family deductible threshold was \$2,800. Note that plans must also meet other requirements to be considered a high-deductible plan by the IRS.

Data for Exhibit 5.20

Among private-sector enrolled employees with family coverage, percentage in a high-deductible health insurance plan, overall and by firm size, 2010–2022

Number of Employees	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
U.S.	23.7%	28.8%*	30.3%*	33.9%*	39.4%*	41.9%*	44.4%*	51.9%*	50.7%	53.5%*	55.2%	58.4%*	57.5%
<50	37.5%	42.7%*	44.3%	50.6%*	51.9%	52.7%	49.8%	55.2%*	56.6%	64.4%*	61.6%	62.3%	62.4%^
50-99	37.7%	47.1%*	48.8%	47.1%	46.6%	47.2%	54.6%	53.7%	60.0%	61.1%	62.5%	69.6%	59.7%*
100+	20.0%	25.1%*	26.6%	30.2%*	36.8%*	39.8%*	42.9%*	51.3%*	49.2%	51.2%	53.9%	57.1%*	56.5%

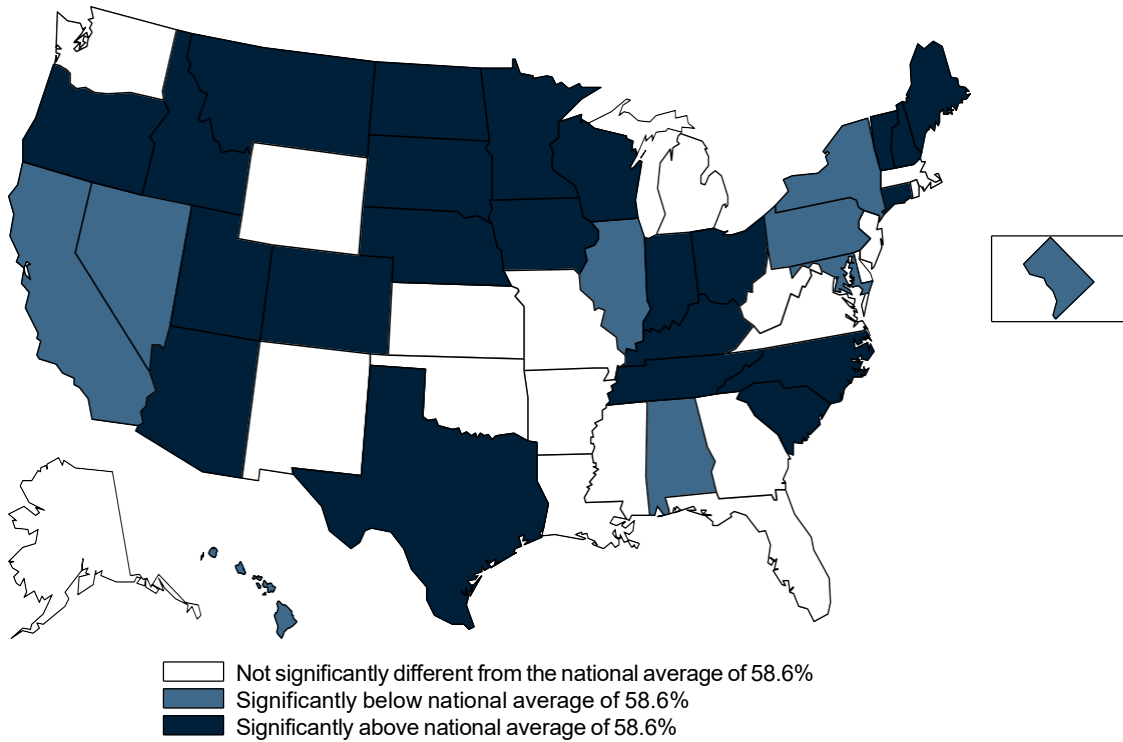
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

Note: Family-coverage plans are classified as "high deductible" if the family deductible met or exceeded the Internal Revenue Service (IRS) threshold for a high-deductible plan in a given year. In 2022, the family deductible threshold was \$2,800. Note that plans must also meet other requirements to be considered a high-deductible plan by the IRS. * indicates the estimate is statistically different from the previous year at $p < 0.05$. ^ indicates that the estimates for firms with <50 and 50-99 employees are statistically different from the estimate for firms with 100+ employees at $p < 0.05$. This test is conducted for 2022 only.

[For data points and standard errors for this exhibit, select here.](#)

Exhibit 5.21

Among private-sector enrolled employees with single coverage, percentage in a high-deductible health insurance plan, overall and by State, 3-year average, 2020–2022



Alabama	43.5%*	Kentucky	70.3%*	North Dakota	64.4%*
Alaska	57.0%	Louisiana	57.3%	Ohio	65.5%*
Arizona	66.2%*	Maine	73.7%*	Oklahoma	59.9%
Arkansas	60.0%	Maryland	51.4%*	Oregon	64.8%*
California	46.0%*	Massachusetts	56.4%	Pennsylvania	54.2%*
Colorado	67.5%*	Michigan	56.1%	Rhode Island	57.4%
Connecticut	63.0%*	Minnesota	65.1%*	South Carolina	65.4%*
Delaware	56.9%	Mississippi	54.4%	South Dakota	75.5%*
District of Columbia	33.2%*	Missouri	63.1%	Tennessee	67.0%*
Florida	61.7%	Montana	72.2%*	Texas	62.5%*
Georgia	62.6%	Nebraska	68.1%*	Utah	65.8%*
Hawaii	17.9%*	Nevada	48.6%*	Vermont	62.5%*
Idaho	66.4%*	New Hampshire	72.9%*	Virginia	57.9%
Illinois	53.8%*	New Jersey	56.4%	Washington	61.9%
Indiana	69.2%*	New Mexico	56.5%	West Virginia	59.7%
Iowa	69.8%*	New York	49.8%*	Wisconsin	68.5%*
Kansas	61.9%	North Carolina	71.1%*	Wyoming	64.0%

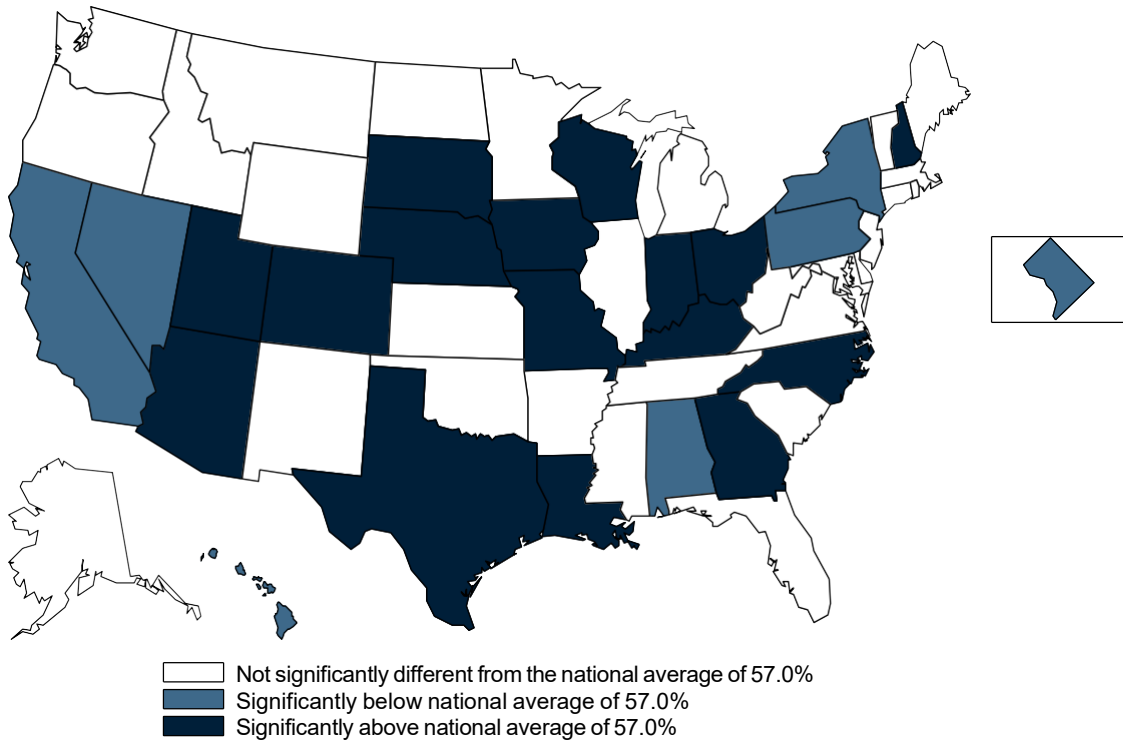
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2020–2022.

Note: * Indicates the estimate is statistically different from the national average of 58.6 percent at $p < 0.05$.

[For data points and standard errors for this exhibit, select here.](#)

Exhibit 5.22

Among private-sector enrolled employees with family coverage, percentage in a high-deductible health insurance plan, overall and by State, 3-year average, 2020–2022



Alabama	42.2%*	Kentucky	65.3%*	North Dakota	53.9%
Alaska	49.7%	Louisiana	63.7%*	Ohio	62.2%*
Arizona	68.7%*	Maine	62.3%	Oklahoma	62.2%
Arkansas	53.5%	Maryland	52.3%	Oregon	58.2%
California	47.4%*	Massachusetts	52.6%	Pennsylvania	49.7%*
Colorado	71.0%*	Michigan	58.4%	Rhode Island	52.3%
Connecticut	56.2%	Minnesota	63.3%	South Carolina	60.3%
Delaware	50.8%	Mississippi	54.9%	South Dakota	67.4%*
District of Columbia	39.0%*	Missouri	63.9%*	Tennessee	63.0%
Florida	57.7%	Montana	54.5%	Texas	61.9%*
Georgia	65.4%*	Nebraska	66.7%*	Utah	64.3%*
Hawaii	20.8%*	Nevada	50.2%*	Vermont	61.2%
Idaho	56.6%	New Hampshire	66.1%*	Virginia	59.2%
Illinois	55.2%	New Jersey	54.8%	Washington	62.0%
Indiana	65.0%*	New Mexico	57.6%	West Virginia	57.9%
Iowa	63.4%*	New York	47.4%*	Wisconsin	63.8%*
Kansas	56.4%	North Carolina	66.0%*	Wyoming	63.1%

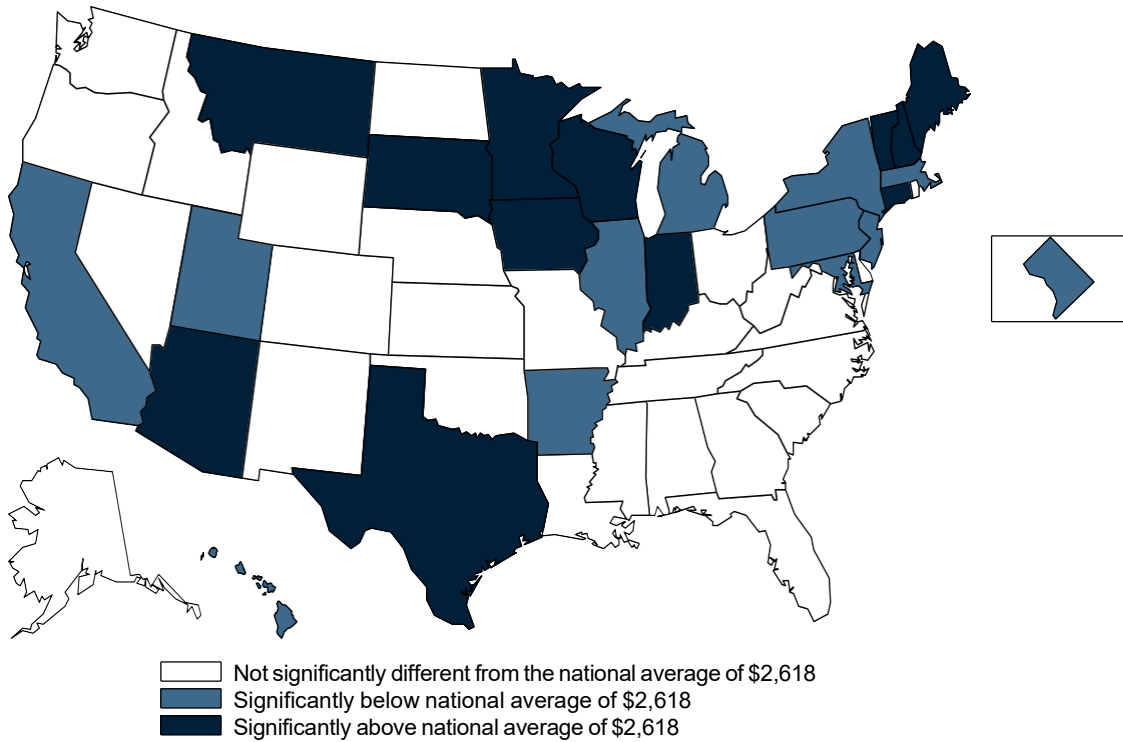
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2020–2022.

Note: * Indicates the estimate is statistically different from the national average of 57.0 percent at $p < 0.05$.

[For data points and standard errors for this exhibit, select here.](#)

Exhibit 5.23

Average individual deductible (in dollars) per employee enrolled with single coverage in a high-deductible health insurance plan, overall and by State, 3-year average, 2020–2022



Alabama	\$2,745	Kentucky	\$2,615	North Dakota	\$2,697
Alaska	\$2,749	Louisiana	\$2,515	Ohio	\$2,704
Arizona	\$2,764*	Maine	\$3,105*	Oklahoma	\$2,632
Arkansas	\$2,476*	Maryland	\$2,383*	Oregon	\$2,873
California	\$2,433*	Massachusetts	\$2,385*	Pennsylvania	\$2,471*
Colorado	\$2,614	Michigan	\$2,313*	Rhode Island	\$2,605
Connecticut	\$2,779*	Minnesota	\$2,769*	South Carolina	\$2,693
Delaware	\$2,723	Mississippi	\$2,734	South Dakota	\$2,839*
District of Columbia	\$2,355*	Missouri	\$2,639	Tennessee	\$2,709
Florida	\$2,651	Montana	\$3,080*	Texas	\$2,823*
Georgia	\$2,735	Nebraska	\$2,583	Utah	\$2,460*
Hawaii	\$2,415*	Nevada	\$2,561	Vermont	\$2,855*
Idaho	\$2,653	New Hampshire	\$2,959*	Virginia	\$2,733
Illinois	\$2,495*	New Jersey	\$2,301*	Washington	\$2,501
Indiana	\$2,776*	New Mexico	\$2,680	West Virginia	\$2,770
Iowa	\$2,734*	New York	\$2,446*	Wisconsin	\$2,755*
Kansas	\$2,565	North Carolina	\$2,726	Wyoming	\$2,580

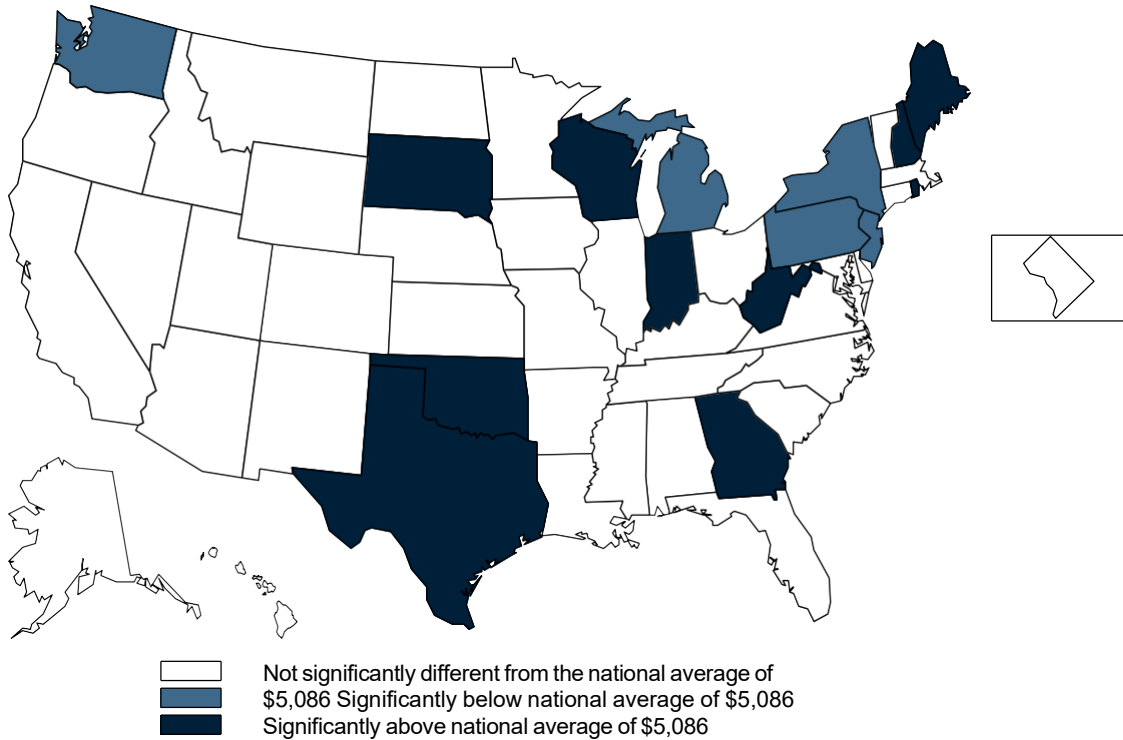
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2020–2022.

Note: * Indicates the estimate is statistically different from the national average of \$2,618 at $p < 0.05$.

[For data points and standard errors for this exhibit, select here.](#)

Exhibit 5.24

Average family deductible (in dollars) per employee enrolled with family coverage in a high-deductible health insurance plan, overall and by State, 3-year average, 2020–2022



Alabama	\$5,393	Kentucky	\$4,958	North Dakota	\$5,241
Alaska	\$5,266	Louisiana	\$4,989	Ohio	\$5,268
Arizona	\$5,575	Maine	\$5,414*	Oklahoma	\$5,721*
Arkansas	\$4,876	Maryland	\$4,831	Oregon	\$5,075
California	\$4,934	Massachusetts	\$4,844	Pennsylvania	\$4,767*
Colorado	\$5,295	Michigan	\$4,530*	Rhode Island	\$5,476*
Connecticut	\$5,363	Minnesota	\$5,317	South Carolina	\$5,443
Delaware	\$5,280	Mississippi	\$5,351	South Dakota	\$5,470*
District of Columbia	\$4,972	Missouri	\$5,009	Tennessee	\$5,187
Florida	\$4,957	Montana	\$5,212	Texas	\$5,337*
Georgia	\$5,558*	Nebraska	\$5,056	Utah	\$5,016
Hawaii	\$5,328	Nevada	\$5,077	Vermont	\$5,304
Idaho	\$4,881	New Hampshire	\$5,737*	Virginia	\$5,116
Illinois	\$5,156	New Jersey	\$4,654*	Washington	\$4,621*
Indiana	\$5,452*	New Mexico	\$5,136	West Virginia	\$5,494*
Iowa	\$5,110	New York	\$4,702*	Wisconsin	\$5,404*
Kansas	\$5,150	North Carolina	\$4,927	Wyoming	\$5,141

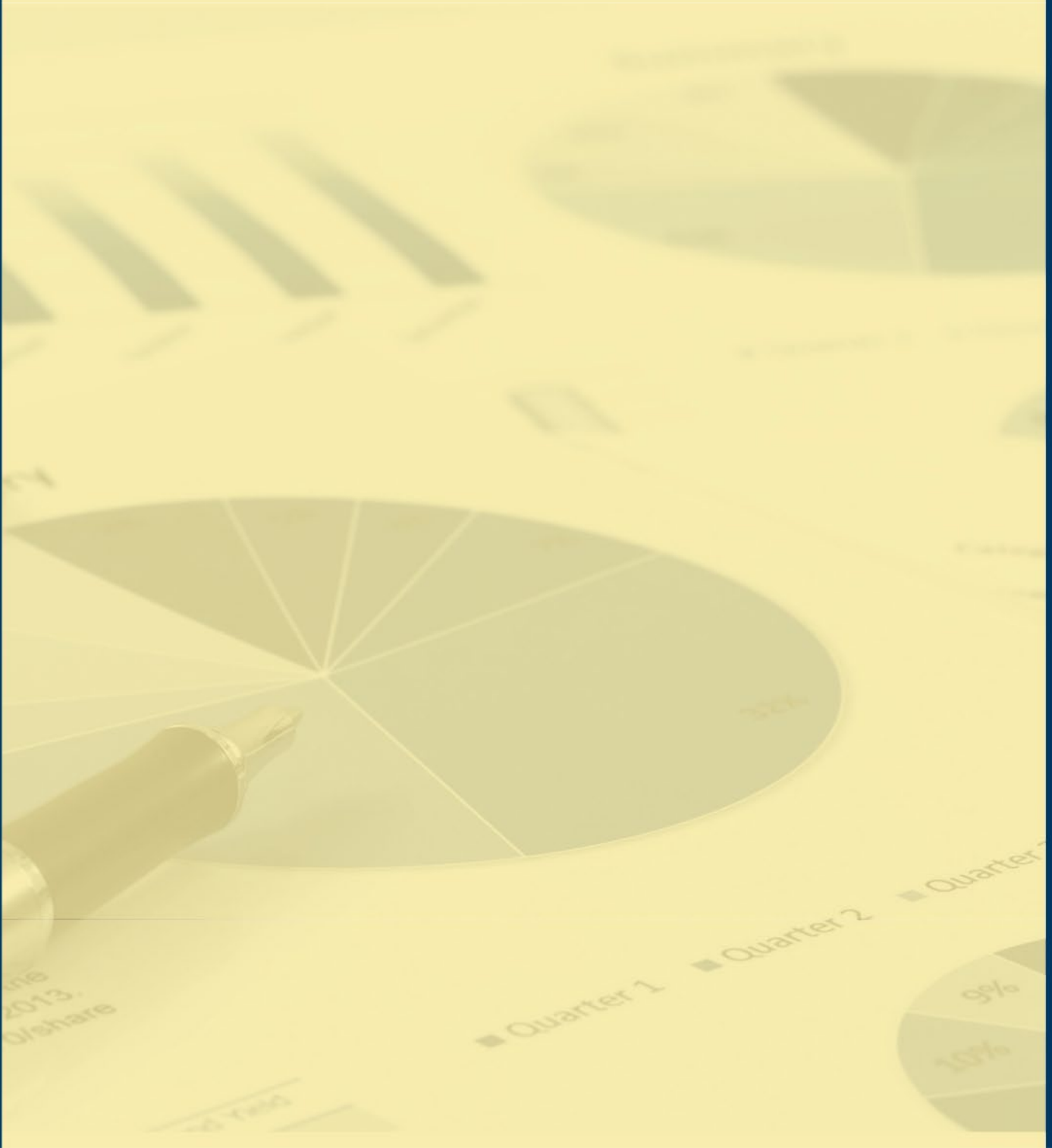
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2020–2022.

Note: * Indicates the estimate is statistically different from the national average of \$5,086 at $p < 0.05$.

[For data points and standard errors for this exhibit, select here.](#)

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Appendix



The SAS System

Appendix ES.1

Percentage (standard error) of private-sector employees in establishments that offer health insurance, by firm size, 2010–2022

Number of Employees	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
U.S.	86.5%	85.3%	84.7%	84.9%	83.2%	83.8%	84.3%	84.5%	84.6%	85.3%	86.9%	85.7%	85.6%
U.S. (Std Err)	(0.2%)	(0.2%)	(0.3%)	(0.3%)	(0.3%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.3%)	(0.3%)
<50	57.8%	54.7%	52.9%	53.1%	49.8%	47.6%	47.7%	48.3%	47.3%	50.7%	50.5%	50.4%	52.6%
<50 (Std Err)	(0.5%)	(0.4%)	(0.6%)	(0.7%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.7%)	(0.7%)	(0.7%)	(0.8%)
50-99	87.3%	85.6%	84.1%	87.0%	83.0%	85.3%	88.6%	86.3%	88.0%	88.0%	88.5%	90.3%	91.7%
50-99 (Std Err)	(0.9%)	(1.0%)	(1.4%)	(1.0%)	(1.3%)	(1.2%)	(1.0%)	(1.2%)	(1.1%)	(1.1%)	(1.2%)	(1.2%)	(1.0%)
100+	98.5%	98.1%	98.2%	98.0%	97.3%	98.8%	98.9%	98.9%	99.0%	99.0%	98.8%	98.9%	98.7%
100+ (Std Err)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.1%)	(0.2%)	(0.2%)	(0.1%)	(0.2%)	(0.2%)	(0.2%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

Appendix ES.2

Percentage of private-sector employees (standard error) in establishments that offer health insurance, by State, firm size <50 employees, 3-year average, 2020–2022

Alabama	56.2%	Kentucky	44.9%*	North Dakota	55.9%
Alabama (Std Err)	(2.6%)	Kentucky (Std Err)	(2.9%)	North Dakota (Std Err)	(2.5%)
Alaska	33.0%*	Louisiana	48.7%	Ohio	50.3%
Alaska (Std Err)	(2.6%)	Louisiana (Std Err)	(2.9%)	Ohio (Std Err)	(2.8%)
Arizona	49.4%	Maine	47.4%	Oklahoma	58.5%*
Arizona (Std Err)	(2.9%)	Maine (Std Err)	(2.4%)	Oklahoma (Std Err)	(2.4%)
Arkansas	41.7%*	Maryland	57.3%*	Oregon	53.3%
Arkansas (Std Err)	(2.8%)	Maryland (Std Err)	(2.7%)	Oregon (Std Err)	(2.4%)
California	55.0%*	Massachusetts	59.9%*	Pennsylvania	56.3%*
California (Std Err)	(1.6%)	Massachusetts (Std Err)	(2.7%)	Pennsylvania (Std Err)	(2.1%)
Colorado	55.3%	Michigan	50.2%	Rhode Island	57.2%*
Colorado (Std Err)	(2.7%)	Michigan (Std Err)	(2.5%)	Rhode Island (Std Err)	(2.9%)
Connecticut	54.9%	Minnesota	49.0%	South Carolina	37.6%*
Connecticut (Std Err)	(2.6%)	Minnesota (Std Err)	(2.4%)	South Carolina (Std Err)	(2.7%)
Delaware	48.3%	Mississippi	54.1%	South Dakota	48.4%
Delaware (Std Err)	(2.9%)	Mississippi (Std Err)	(2.7%)	South Dakota (Std Err)	(2.3%)
District of Columbia	73.7%*	Missouri	53.7%	Tennessee	47.9%
District of Columbia (Std Err)	(2.8%)	Missouri (Std Err)	(2.6%)	Tennessee (Std Err)	(2.8%)
Florida	40.7%*	Montana	42.0%*	Texas	47.4%
Florida (Std Err)	(2.1%)	Montana (Std Err)	(2.3%)	Texas (Std Err)	(2.0%)
Georgia	46.4%	Nebraska	43.1%*	Utah	42.5%*
Georgia (Std Err)	(2.7%)	Nebraska (Std Err)	(2.6%)	Utah (Std Err)	(2.6%)
Hawaii	90.6%*	Nevada	50.9%	Vermont	50.3%
Hawaii (Std Err)	(1.3%)	Nevada (Std Err)	(3.0%)	Vermont (Std Err)	(2.3%)
Idaho	41.5%*	New Hampshire	52.7%	Virginia	56.2%
Idaho (Std Err)	(2.6%)	New Hampshire (Std Err)	(2.8%)	Virginia (Std Err)	(2.7%)
Illinois	55.8%*	New Jersey	56.8%*	Washington	54.3%
Illinois (Std Err)	(2.0%)	New Jersey (Std Err)	(2.7%)	Washington (Std Err)	(2.7%)
Indiana	45.9%*	New Mexico	44.1%*	West Virginia	42.7%*
Indiana (Std Err)	(2.5%)	New Mexico (Std Err)	(2.6%)	West Virginia (Std Err)	(2.8%)
Iowa	52.8%	New York	56.1%*	Wisconsin	50.3%
Iowa (Std Err)	(2.5%)	New York (Std Err)	(1.9%)	Wisconsin (Std Err)	(2.4%)
Kansas	54.7%	North Carolina	42.7%*	Wyoming	39.5%*
Kansas (Std Err)	(2.6%)	North Carolina (Std Err)	(2.6%)	Wyoming (Std Err)	(2.3%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2020–2022.

Note: * Statistically different from the national average of 51.2 percent at $p < 0.05$. Note that the standard error on the national estimate of 51.2 percent is 0.43 percent.

Appendix ES.3

Coverage Rate Percentage (standard error) of private-sector employees who are enrolled in health insurance at establishments that offer health insurance, overall and by firm size, 2010–2022

Number of Employees	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
U.S.	59.8%	59.4%	58.9%	58.2%	57.8%	57.0%	56.0%	56.5%	56.5%	55.8%	57.0%	56.0%	55.8%
U.S. (Std Err)	(0.5%)	(0.2%)	(0.4%)	(0.3%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.5%)	(0.4%)	(0.4%)	(0.4%)
<50	59.2%	58.6%	57.7%	57.1%	56.8%	57.0%	55.5%	55.4%	56.2%	53.9%	55.1%	53.8%	53.1%
<50 (Std Err)	(0.6%)	(0.5%)	(0.5%)	(0.5%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.7%)	(0.7%)	(0.7%)
50-99	55.9%	54.9%	55.4%	54.7%	54.5%	55.8%	51.2%	52.2%	50.3%	53.8%	53.4%	51.3%	50.3%
50-99 (Std Err)	(0.8%)	(1.0%)	(1.2%)	(0.8%)	(1.3%)	(1.2%)	(1.2%)	(1.2%)	(1.2%)	(1.2%)	(1.3%)	(1.3%)	(1.4%)
100+	60.4%	60.0%	59.5%	58.8%	58.3%	57.1%	56.6%	57.1%	57.1%	56.4%	57.7%	56.9%	56.9%
100+ (Std Err)	(0.6%)	(0.3%)	(0.4%)	(0.3%)	(0.5%)	(0.5%)	(0.5%)	(0.5%)	(0.5%)	(0.6%)	(0.5%)	(0.5%)	(0.6%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

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

Appendix ES.4

Eligibility Rate Percentage (standard error) of private-sector employees eligible for health insurance at establishments that offer health insurance, overall and by firm size, 2010–2022

Number of Employees	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
U.S.	78.2%	78.0%	77.8%	77.8%	75.4%	76.0%	76.5%	76.8%	78.0%	77.7%	80.5%	80.3%	80.8%
U.S. (Std Err)	(0.5%)	(0.4%)	(0.3%)	(0.2%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)
<50	78.6%	78.7%	77.9%	78.0%	77.7%	79.1%	78.7%	78.3%	79.1%	78.1%	80.2%	79.7%	79.3%
<50 (Std Err)	(0.5%)	(0.6%)	(0.5%)	(0.4%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.7%)
50-99	74.5%	73.6%	76.4%	76.2%	74.1%	77.8%	76.2%	75.5%	75.6%	78.1%	77.6%	79.2%	77.8%
50-99 (Std Err)	(0.6%)	(1.0%)	(1.2%)	(0.8%)	(1.4%)	(1.2%)	(1.2%)	(1.2%)	(1.2%)	(1.2%)	(1.4%)	(1.3%)	(1.3%)
100+	78.5%	78.3%	77.9%	77.9%	75.0%	75.2%	76.0%	76.6%	78.0%	77.5%	80.8%	80.5%	81.5%
100+ (Std Err)	(0.6%)	(0.4%)	(0.3%)	(0.3%)	(0.5%)	(0.5%)	(0.4%)	(0.5%)	(0.5%)	(0.5%)	(0.5%)	(0.4%)	(0.4%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

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

Appendix ES.5

Take-Up Rate Percentage (standard error) of eligible private-sector employees who are enrolled in health insurance at establishments that offer health insurance, overall and by firm size, 2010–2022

Number of Employees	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
U.S.	76.5%	76.1%	75.8%	74.8%	76.7%	75.0%	73.3%	73.5%	72.4%	71.9%	70.8%	69.8%	69.0%
U.S. (Std Err)	(0.2%)	(0.3%)	(0.3%)	(0.2%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.5%)
<50	75.3%	74.4%	74.1%	73.1%	73.0%	72.1%	70.4%	70.7%	71.0%	69.0%	68.7%	67.5%	67.0%
<50 (Std Err)	(0.6%)	(0.4%)	(0.4%)	(0.6%)	(0.5%)	(0.5%)	(0.5%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.7%)	(0.7%)
50-99	75.1%	74.5%	72.5%	71.8%	73.5%	71.7%	67.2%	69.1%	66.6%	68.9%	68.8%	64.7%	64.6%
50-99 (Std Err)	(0.7%)	(0.6%)	(0.8%)	(1.0%)	(1.0%)	(1.1%)	(1.2%)	(1.1%)	(1.1%)	(1.0%)	(1.0%)	(1.2%)	(1.4%)
100+	76.9%	76.7%	76.4%	75.5%	77.8%	76.0%	74.4%	74.5%	73.3%	72.7%	71.4%	70.7%	69.9%
100+ (Std Err)	(0.3%)	(0.3%)	(0.4%)	(0.3%)	(0.3%)	(0.3%)	(0.4%)	(0.4%)	(0.4%)	(0.5%)	(0.4%)	(0.5%)	(0.6%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

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

Appendix ES.6

Percentage (standard error) of private-sector employees working in establishments that offer two or more health insurance plans, overall and by firm size, 2010–2022

Number of Employees	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
U.S.	65.6%	65.5%	65.3%	66.0%	67.0%	70.2%	71.7%	72.4%	75.7%	75.8%	73.8%	73.9%	74.2%
U.S. (Std Err)	(0.8%)	(0.5%)	(0.7%)	(0.6%)	(0.6%)	(0.5%)	(0.5%)	(0.5%)	(0.5%)	(0.5%)	(0.6%)	(0.6%)	(0.6%)
<50	26.7%	27.2%	29.3%	28.4%	29.6%	33.6%	34.2%	34.9%	37.8%	41.4%	39.9%	41.0%	42.9%
<50 (Std Err)	(0.8%)	(0.9%)	(0.8%)	(1.0%)	(0.9%)	(1.1%)	(1.0%)	(1.0%)	(1.0%)	(1.1%)	(1.1%)	(1.1%)	(1.2%)
50-99	44.1%	46.8%	43.7%	46.6%	46.8%	50.2%	56.2%	59.3%	56.4%	58.7%	58.6%	60.8%	57.9%
50-99 (Std Err)	(1.9%)	(2.2%)	(1.7%)	(2.2%)	(2.1%)	(2.2%)	(2.0%)	(1.9%)	(1.9%)	(2.0%)	(2.1%)	(2.2%)	(2.3%)
100+	77.3%	76.3%	75.7%	76.5%	77.0%	79.7%	80.7%	81.0%	84.7%	84.5%	81.0%	81.7%	82.9%
100+ (Std Err)	(1.0%)	(0.7%)	(0.7%)	(0.7%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.5%)	(0.6%)	(0.6%)	(0.6%)	(0.7%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

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

Appendix ES.7

Percentage (standard error) of private-sector establishments that offer health insurance that self-insure at least one plan, overall and by detailed firm size, 2010–2022

Number of Employees	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
U.S.	35.8%	36.9%	37.2%	37.6%	37.2%	39.0%	40.7%	39.2%	38.7%	39.4%	41.9%	40.1%	38.2%
U.S. (Std Err)	(0.5%)	(0.5%)	(0.5%)	(0.5%)	(0.5%)	(0.5%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.7%)	(0.7%)	(0.7%)
<10	13.1%	12.6%	14.9%	15.2%	14.4%	15.8%	19.3%	17.7%	13.1%	14.8%	17.6%	18.9%	18.2%
<10 (Std Err)	(0.5%)	(0.8%)	(0.9%)	(0.4%)	(0.8%)	(1.0%)	(1.4%)	(1.4%)	(1.1%)	(1.3%)	(1.7%)	(1.7%)	(1.7%)
10-24	11.6%	9.9%	10.7%	9.0%	12.0%	10.6%	13.6%	13.3%	13.8%	12.2%	13.1%	12.0%	15.1%
10-24 (Std Err)	(0.8%)	(0.7%)	(0.7%)	(0.7%)	(1.0%)	(1.0%)	(1.1%)	(1.2%)	(1.2%)	(1.1%)	(1.2%)	(1.0%)	(1.4%)
25-99	14.3%	12.2%	13.5%	12.4%	12.2%	13.7%	16.6%	16.0%	12.9%	17.2%	16.3%	17.7%	19.1%
25-99 (Std Err)	(0.7%)	(0.7%)	(0.7%)	(0.7%)	(0.8%)	(0.9%)	(0.9%)	(0.9%)	(0.8%)	(0.9%)	(0.9%)	(1.0%)	(1.1%)
100-999	30.9%	31.7%	30.1%	30.1%	32.5%	33.7%	34.4%	37.2%	35.1%	33.9%	35.8%	38.0%	41.2%
100-999 (Std Err)	(0.9%)	(1.1%)	(0.8%)	(1.0%)	(1.2%)	(1.2%)	(1.2%)	(1.3%)	(1.2%)	(1.1%)	(1.2%)	(1.3%)	(1.4%)
1,000+	86.6%	87.5%	87.1%	88.0%	84.2%	83.8%	81.9%	78.6%	81.6%	83.1%	77.8%	78.1%	74.6%
1,000+ (Std Err)	(0.6%)	(0.5%)	(0.7%)	(0.5%)	(0.8%)	(0.8%)	(0.8%)	(0.8%)	(0.8%)	(0.8%)	(0.9%)	(0.9%)	(0.9%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

Appendix ES.8

Average total premiums (standard error) per enrolled employee for single, employee-plus-one and family coverage, 2010–2022

Coverage	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Single	\$4,940	\$5,222	\$5,384	\$5,571	\$5,832	\$5,963	\$6,101	\$6,368	\$6,715	\$6,972	\$7,149	\$7,380	\$7,590
Single (Std Err)	(\$22)	(\$26)	(\$28)	(\$23)	(\$25)	(\$26)	(\$27)	(\$28)	(\$31)	(\$35)	(\$35)	(\$37)	(\$38)
Plus One	\$9,664	\$10,329	\$10,621	\$10,990	\$11,503	\$11,800	\$12,124	\$12,789	\$13,425	\$13,989	\$14,191	\$14,634	\$14,943
Plus One (Std Err)	(\$60)	(\$105)	(\$56)	(\$54)	(\$60)	(\$58)	(\$60)	(\$70)	(\$70)	(\$83)	(\$93)	(\$84)	(\$91)
Family	\$13,871	\$15,022	\$15,473	\$16,029	\$16,655	\$17,322	\$17,710	\$18,687	\$19,565	\$20,486	\$20,758	\$21,381	\$21,931
Family (Std Err)	(\$75)	(\$98)	(\$95)	(\$61)	(\$79)	(\$95)	(\$84)	(\$105)	(\$104)	(\$125)	(\$124)	(\$111)	(\$122)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

Appendix ES.9

Percentage change (standard error) in total premiums from previous year per enrolled employee for single, employee-plus-one, and family coverage, 2010–2022

Year	Single	Employee-plus-one	Family
2010	5.8%	6.7%	6.5%
2010 (Std Err)	(0.7%)	(0.8%)	(0.6%)
2011	5.7%	6.9%	8.3%
2011 (Std Err)	(0.7%)	(1.3%)	(0.9%)
2012	3.1%	2.8%	3.0%
2012 (Std Err)	(0.7%)	(1.2%)	(0.9%)
2013	3.5%	3.5%	3.6%
2013 (Std Err)	(0.7%)	(0.7%)	(0.7%)
2014	4.7%	4.7%	3.9%
2014 (Std Err)	(0.6%)	(0.7%)	(0.6%)
2015	2.2%	2.6%	4.0%
2015 (Std Err)	(0.6%)	(0.7%)	(0.8%)
2016	2.3%	2.7%	2.2%
2016 (Std Err)	(0.6%)	(0.7%)	(0.7%)
2017	4.4%	5.5%	5.5%
2017 (Std Err)	(0.7%)	(0.8%)	(0.8%)
2018	5.4%	5.0%	4.7%
2018 (Std Err)	(0.7%)	(0.8%)	(0.8%)
2019	3.8%	4.2%	4.7%
2019 (Std Err)	(0.7%)	(0.8%)	(0.8%)
2020	2.5%	1.4%	1.3%
2020 (Std Err)	(0.7%)	(0.9%)	(0.9%)
2021	3.2%	3.1%	3.0%
2021 (Std Err)	(0.7%)	(0.9%)	(0.8%)
2022	2.8%	2.1%	2.6%
2022 (Std Err)	(0.7%)	(0.9%)	(0.8%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

Appendix ES.10

Average total single premium (standard error) per enrolled employee, by firm size, 2010–2022

Number of Employees	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
U.S.	\$4,940	\$5,222	\$5,384	\$5,571	\$5,832	\$5,963	\$6,101	\$6,368	\$6,715	\$6,972	\$7,149	\$7,380	\$7,590
U.S. (Std Err)	(\$22)	(\$26)	(\$28)	(\$23)	(\$25)	(\$26)	(\$27)	(\$28)	(\$31)	(\$35)	(\$35)	(\$37)	(\$38)
<50	\$4,956	\$5,258	\$5,460	\$5,628	\$5,886	\$5,947	\$6,070	\$6,421	\$6,667	\$6,920	\$7,045	\$7,382	\$7,513
<50 (Std Err)	(\$34)	(\$39)	(\$60)	(\$39)	(\$55)	(\$55)	(\$53)	(\$61)	(\$63)	(\$73)	(\$70)	(\$84)	(\$81)
50-99	\$4,713	\$4,861	\$5,246	\$5,314	\$5,549	\$5,642	\$5,743	\$6,163	\$6,287	\$6,629	\$6,870	\$7,189	\$7,465
50-99 (Std Err)	(\$52)	(\$75)	(\$39)	(\$73)	(\$82)	(\$104)	(\$96)	(\$121)	(\$111)	(\$99)	(\$129)	(\$129)	(\$153)
100+	\$4,959	\$5,252	\$5,378	\$5,584	\$5,851	\$6,006	\$6,146	\$6,377	\$6,770	\$7,019	\$7,197	\$7,399	\$7,622
100+ (Std Err)	(\$23)	(\$31)	(\$28)	(\$29)	(\$30)	(\$31)	(\$32)	(\$33)	(\$37)	(\$42)	(\$41)	(\$43)	(\$45)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

Appendix ES.11

Average total employee-plus-one premium (standard error) per enrolled employee, by firm size, 2010–2022

Number of Employees	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
U.S.	\$9,664	\$10,329	\$10,621	\$10,990	\$11,503	\$11,800	\$12,124	\$12,789	\$13,425	\$13,989	\$14,191	\$14,634	\$14,943
U.S. (Std Err)	(\$60)	(\$105)	(\$56)	(\$54)	(\$60)	(\$58)	(\$60)	(\$70)	(\$70)	(\$83)	(\$93)	(\$84)	(\$91)
<50	\$9,850	\$10,253	\$10,524	\$11,050	\$11,386	\$11,666	\$11,833	\$12,558	\$13,044	\$13,619	\$13,522	\$14,326	\$14,093
<50 (Std Err)	(\$80)	(\$104)	(\$121)	(\$92)	(\$163)	(\$158)	(\$156)	(\$170)	(\$176)	(\$248)	(\$212)	(\$262)	(\$240)
50-99	\$9,166	\$9,615	\$10,178	\$10,673	\$10,845	\$10,885	\$11,389	\$11,931	\$12,593	\$13,248	\$13,766	\$14,314	\$14,458
50-99 (Std Err)	(\$124)	(\$192)	(\$185)	(\$330)	(\$187)	(\$198)	(\$227)	(\$232)	(\$236)	(\$321)	(\$246)	(\$295)	(\$350)
100+	\$9,669	\$10,394	\$10,672	\$11,006	\$11,571	\$11,892	\$12,225	\$12,878	\$13,537	\$14,105	\$14,304	\$14,703	\$15,117
100+ (Std Err)	(\$62)	(\$113)	(\$70)	(\$59)	(\$68)	(\$66)	(\$68)	(\$79)	(\$79)	(\$92)	(\$106)	(\$93)	(\$103)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

Appendix ES.12

Average total family premium (standard error) per enrolled employee, by firm size, 2010–2022

Number of Employees	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
U.S.	\$13,871	\$15,022	\$15,473	\$16,029	\$16,655	\$17,322	\$17,710	\$18,687	\$19,565	\$20,486	\$20,758	\$21,381	\$21,931
U.S. (Std Err)	(\$75)	(\$98)	(\$95)	(\$61)	(\$79)	(\$95)	(\$84)	(\$105)	(\$104)	(\$125)	(\$124)	(\$111)	(\$122)
<50	\$13,170	\$14,086	\$14,496	\$14,787	\$15,575	\$15,919	\$16,471	\$17,649	\$18,296	\$19,417	\$19,416	\$20,406	\$20,406
<50 (Std Err)	(\$111)	(\$145)	(\$181)	(\$89)	(\$177)	(\$212)	(\$207)	(\$192)	(\$231)	(\$303)	(\$283)	(\$320)	(\$310)
50-99	\$13,019	\$14,151	\$15,421	\$15,376	\$15,732	\$16,336	\$16,214	\$17,735	\$18,386	\$19,893	\$19,827	\$20,551	\$21,289
50-99 (Std Err)	(\$153)	(\$168)	(\$273)	(\$268)	(\$274)	(\$335)	(\$348)	(\$327)	(\$473)	(\$435)	(\$422)	(\$396)	(\$451)
100+	\$14,074	\$15,245	\$15,641	\$16,284	\$16,903	\$17,612	\$18,000	\$18,911	\$19,824	\$20,697	\$20,990	\$21,584	\$22,228
100+ (Std Err)	(\$85)	(\$117)	(\$114)	(\$82)	(\$91)	(\$110)	(\$95)	(\$122)	(\$118)	(\$143)	(\$139)	(\$124)	(\$139)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

Appendix ES.13

Average total single premium (standard error) per enrolled employee, by State, 3-year average, 2020–2022

Alabama	\$6,543*	Kentucky	\$7,020*	North Dakota	\$7,413
Alabama (Std Err)	(\$106)	Kentucky (Std Err)	(\$92)	North Dakota (Std Err)	(\$96)
Alaska	\$8,681*	Louisiana	\$6,902*	Ohio	\$7,252
Alaska (Std Err)	(\$188)	Louisiana (Std Err)	(\$106)	Ohio (Std Err)	(\$109)
Arizona	\$6,816*	Maine	\$7,653*	Oklahoma	\$6,852*
Arizona (Std Err)	(\$125)	Maine (Std Err)	(\$101)	Oklahoma (Std Err)	(\$93)
Arkansas	\$6,493*	Maryland	\$7,536	Oregon	\$7,097
Arkansas (Std Err)	(\$113)	Maryland (Std Err)	(\$117)	Oregon (Std Err)	(\$159)
California	\$7,379	Massachusetts	\$7,827*	Pennsylvania	\$7,556*
California (Std Err)	(\$85)	Massachusetts (Std Err)	(\$117)	Pennsylvania (Std Err)	(\$96)
Colorado	\$6,993*	Michigan	\$7,016*	Rhode Island	\$7,789*
Colorado (Std Err)	(\$118)	Michigan (Std Err)	(\$130)	Rhode Island (Std Err)	(\$119)
Connecticut	\$7,747*	Minnesota	\$7,229	South Carolina	\$7,300
Connecticut (Std Err)	(\$117)	Minnesota (Std Err)	(\$132)	South Carolina (Std Err)	(\$98)
Delaware	\$7,709*	Mississippi	\$6,689*	South Dakota	\$7,257
Delaware (Std Err)	(\$167)	Mississippi (Std Err)	(\$105)	South Dakota (Std Err)	(\$93)
District of Columbia	\$8,159*	Missouri	\$7,339	Tennessee	\$6,768*
District of Columbia (Std Err)	(\$145)	Missouri (Std Err)	(\$119)	Tennessee (Std Err)	(\$101)
Florida	\$7,336	Montana	\$7,309	Texas	\$7,154
Florida (Std Err)	(\$110)	Montana (Std Err)	(\$121)	Texas (Std Err)	(\$87)
Georgia	\$7,125	Nebraska	\$7,613*	Utah	\$6,640*
Georgia (Std Err)	(\$140)	Nebraska (Std Err)	(\$102)	Utah (Std Err)	(\$140)
Hawaii	\$6,907*	Nevada	\$6,658*	Vermont	\$8,034*
Hawaii (Std Err)	(\$93)	Nevada (Std Err)	(\$123)	Vermont (Std Err)	(\$101)
Idaho	\$6,862*	New Hampshire	\$7,934*	Virginia	\$7,259
Idaho (Std Err)	(\$127)	New Hampshire (Std Err)	(\$126)	Virginia (Std Err)	(\$132)
Illinois	\$7,362	New Jersey	\$7,646*	Washington	\$7,314
Illinois (Std Err)	(\$100)	New Jersey (Std Err)	(\$139)	Washington (Std Err)	(\$125)
Indiana	\$7,453	New Mexico	\$7,480	West Virginia	\$7,647*
Indiana (Std Err)	(\$112)	New Mexico (Std Err)	(\$106)	West Virginia (Std Err)	(\$156)
Iowa	\$7,086	New York	\$8,423*	Wisconsin	\$7,318
Iowa (Std Err)	(\$130)	New York (Std Err)	(\$119)	Wisconsin (Std Err)	(\$105)
Kansas	\$6,777*	North Carolina	\$7,246	Wyoming	\$7,846*
Kansas (Std Err)	(\$108)	North Carolina (Std Err)	(\$149)	Wyoming (Std Err)	(\$175)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2020–2022.

Note: * Statistically different from national average of \$7,322 at $p < 0.05$. Note that the standard error on the national estimate of \$7,322 is \$22.

Appendix ES.14

Average percentage (standard error) of premium contributed by employees for single, employee-plus-one, and family coverage, 2010–2022

Coverage	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Single	20.7%	20.9%	20.8%	21.0%	21.2%	21.1%	21.7%	22.2%	21.3%	21.4%	21.4%	22.3%	21.6%
Single (Std Err)	(0.2%)	(0.2%)	(0.3%)	(0.3%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.3%)	(0.2%)	(0.2%)	(0.3%)
Plus One	25.8%	26.5%	26.6%	26.7%	26.9%	27.3%	27.8%	27.6%	27.1%	27.7%	28.4%	28.7%	28.4%
Plus One (Std Err)	(0.3%)	(0.3%)	(0.4%)	(0.2%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)
Family	26.8%	26.4%	27.4%	27.6%	27.1%	27.2%	28.0%	27.9%	27.8%	28.0%	28.8%	28.9%	29.6%
Family (Std Err)	(0.4%)	(0.3%)	(0.4%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.4%)	(0.3%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

Appendix ES.15

Average annual employee contribution (in dollars) (standard error) for single, employee-plus-one, and family coverage, 2010–2022

Coverage	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Single	\$1,021	\$1,090	\$1,118	\$1,170	\$1,234	\$1,255	\$1,325	\$1,415	\$1,427	\$1,489	\$1,532	\$1,643	\$1,637
Single (Std Err)	(\$14)	(\$9)	(\$14)	(\$16)	(\$13)	(\$14)	(\$13)	(\$15)	(\$14)	(\$18)	(\$16)	(\$19)	(\$24)
Plus One	\$2,498	\$2,736	\$2,824	\$2,940	\$3,097	\$3,220	\$3,376	\$3,531	\$3,634	\$3,881	\$4,035	\$4,199	\$4,237
Plus One (Std Err)	(\$42)	(\$36)	(\$46)	(\$23)	(\$40)	(\$35)	(\$36)	(\$39)	(\$39)	(\$54)	(\$52)	(\$64)	(\$56)
Family	\$3,721	\$3,962	\$4,236	\$4,421	\$4,518	\$4,710	\$4,956	\$5,218	\$5,431	\$5,726	\$5,978	\$6,174	\$6,492
Family (Std Err)	(\$53)	(\$42)	(\$69)	(\$50)	(\$48)	(\$56)	(\$56)	(\$64)	(\$63)	(\$82)	(\$76)	(\$87)	(\$93)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

Appendix ES.16

Percentage (standard error) of private-sector enrolled employees in a health insurance plan with a deductible, overall and by firm size, 2010–2022

Number of Employees	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
U.S.	77.5%	77.8%	79.6%	81.3%	83.9%	85.4%	84.5%	87.5%	87.3%	86.6%	89.2%	88.5%	89.2%
U.S. (Std Err)	(0.3%)	(0.7%)	(0.6%)	(0.7%)	(0.5%)	(0.5%)	(0.5%)	(0.4%)	(0.4%)	(0.5%)	(0.4%)	(0.5%)	(0.5%)
<50	75.7%	76.3%	79.5%	79.5%	80.8%	82.1%	81.7%	82.3%	83.0%	84.1%	86.5%	86.0%	84.8%
<50 (Std Err)	(0.7%)	(0.4%)	(1.0%)	(0.8%)	(0.8%)	(0.8%)	(0.8%)	(0.8%)	(0.8%)	(0.9%)	(0.8%)	(0.9%)	(0.9%)
50-99	78.2%	79.6%	80.3%	78.0%	82.4%	85.3%	82.5%	83.7%	85.1%	87.5%	89.0%	89.7%	86.9%
50-99 (Std Err)	(1.5%)	(1.7%)	(1.4%)	(1.1%)	(1.5%)	(1.5%)	(1.5%)	(1.6%)	(1.4%)	(1.5%)	(1.5%)	(1.3%)	(1.6%)
100+	77.8%	77.9%	79.6%	81.9%	84.6%	86.1%	85.2%	88.8%	88.3%	87.1%	89.7%	88.8%	90.3%
100+ (Std Err)	(0.3%)	(1.0%)	(0.7%)	(0.7%)	(0.6%)	(0.6%)	(0.6%)	(0.4%)	(0.5%)	(0.5%)	(0.5%)	(0.5%)	(0.6%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

Appendix ES.17

Average individual deductible (in dollars) (standard error) per employee enrolled with single coverage in a health insurance plan with a deductible, overall and by firm size, 2010–2022

Number of Employees	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
U.S.	\$1,025	\$1,123	\$1,167	\$1,273	\$1,353	\$1,541	\$1,696	\$1,808	\$1,846	\$1,931	\$1,945	\$2,004	\$1,992
U.S. (Std Err)	(\$18)	(\$12)	(\$8)	(\$20)	(\$13)	(\$16)	(\$16)	(\$17)	(\$17)	(\$18)	(\$18)	(\$20)	(\$22)
<50	\$1,447	\$1,561	\$1,628	\$1,695	\$1,777	\$1,964	\$2,105	\$2,136	\$2,327	\$2,386	\$2,376	\$2,485	\$2,499
<50 (Std Err)	(\$21)	(\$26)	(\$25)	(\$24)	(\$28)	(\$35)	(\$34)	(\$35)	(\$36)	(\$35)	(\$39)	(\$43)	(\$39)
50-99	\$1,522	\$1,543	\$1,622	\$1,755	\$1,744	\$2,008	\$2,173	\$2,361	\$2,369	\$2,441	\$2,464	\$2,378	\$2,596
50-99 (Std Err)	(\$57)	(\$49)	(\$64)	(\$49)	(\$59)	(\$62)	(\$64)	(\$85)	(\$65)	(\$67)	(\$67)	(\$74)	(\$81)
100+	\$852	\$951	\$989	\$1,106	\$1,205	\$1,383	\$1,558	\$1,681	\$1,692	\$1,778	\$1,814	\$1,865	\$1,814
100+ (Std Err)	(\$20)	(\$14)	(\$10)	(\$19)	(\$14)	(\$18)	(\$18)	(\$20)	(\$19)	(\$21)	(\$20)	(\$23)	(\$25)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

Note: In 2015, the methodology for calibrating the upper edit bound for the individual deductible amount changed, causing the average individual deductible per employee enrolled with single coverage in a health insurance plan with a deductible to increase by about 5 percent at the national level in 2015 relative to the earlier methodology.

Appendix Exhibit 1.1
Percentage (standard error) of private-sector employees in establishments that offer health insurance, by firm size, 2010–2022

Number of Employees	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
U.S.	86.5%	85.3%	84.7%	84.9%	83.2%	83.8%	84.3%	84.5%	84.6%	85.3%	86.9%	85.7%	85.6%
U.S. (Std Err)	(0.2%)	(0.2%)	(0.3%)	(0.3%)	(0.3%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.3%)	(0.3%)
<50	57.8%	54.7%	52.9%	53.1%	49.8%	47.6%	47.7%	48.3%	47.3%	50.7%	50.5%	50.4%	52.6%
<50 (Std Err)	(0.5%)	(0.4%)	(0.6%)	(0.7%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.7%)	(0.7%)	(0.7%)	(0.8%)
50-99	87.3%	85.6%	84.1%	87.0%	83.0%	85.3%	88.6%	86.3%	88.0%	88.0%	88.5%	90.3%	91.7%
50-99 (Std Err)	(0.9%)	(1.0%)	(1.4%)	(1.0%)	(1.3%)	(1.2%)	(1.0%)	(1.2%)	(1.1%)	(1.1%)	(1.2%)	(1.2%)	(1.0%)
100+	98.5%	98.1%	98.2%	98.0%	97.3%	98.8%	98.9%	98.9%	99.0%	99.0%	98.8%	98.9%	98.7%
100+ (Std Err)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.1%)	(0.2%)	(0.2%)	(0.1%)	(0.2%)	(0.2%)	(0.2%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

Appendix Exhibit 1.2

Percentage (standard error) of private-sector employees in establishments that offer health insurance, by State, 3-year average, 2020–2022

Alabama	87.8%*	Kentucky	86.7%	North Dakota	83.8%*
Alabama (Std Err)	(0.8%)	Kentucky (Std Err)	(0.8%)	North Dakota (Std Err)	(0.9%)
Alaska	76.1%*	Louisiana	82.4%*	Ohio	86.8%
Alaska (Std Err)	(1.3%)	Louisiana (Std Err)	(1.2%)	Ohio (Std Err)	(0.9%)
Arizona	87.0%	Maine	81.4%*	Oklahoma	86.3%
Arizona (Std Err)	(0.9%)	Maine (Std Err)	(1.0%)	Oklahoma (Std Err)	(0.9%)
Arkansas	82.7%*	Maryland	87.1%	Oregon	83.4%*
Arkansas (Std Err)	(0.9%)	Maryland (Std Err)	(0.9%)	Oregon (Std Err)	(1.1%)
California	87.1%	Massachusetts	89.0%*	Pennsylvania	88.2%*
California (Std Err)	(0.5%)	Massachusetts (Std Err)	(0.9%)	Pennsylvania (Std Err)	(0.6%)
Colorado	85.3%	Michigan	86.1%	Rhode Island	86.7%
Colorado (Std Err)	(0.9%)	Michigan (Std Err)	(0.9%)	Rhode Island (Std Err)	(1.0%)
Connecticut	86.5%	Minnesota	85.3%	South Carolina	84.0%*
Connecticut (Std Err)	(0.9%)	Minnesota (Std Err)	(1.0%)	South Carolina (Std Err)	(0.9%)
Delaware	85.5%	Mississippi	86.3%	South Dakota	80.5%*
Delaware (Std Err)	(1.1%)	Mississippi (Std Err)	(0.9%)	South Dakota (Std Err)	(1.0%)
District of Columbia	94.6%*	Missouri	87.5%	Tennessee	87.3%
District of Columbia (Std Err)	(0.6%)	Missouri (Std Err)	(0.8%)	Tennessee (Std Err)	(0.8%)
Florida	84.1%*	Montana	72.2%*	Texas	84.2%*
Florida (Std Err)	(0.8%)	Montana (Std Err)	(1.3%)	Texas (Std Err)	(0.8%)
Georgia	86.0%	Nebraska	81.7%*	Utah	81.8%*
Georgia (Std Err)	(0.9%)	Nebraska (Std Err)	(1.0%)	Utah (Std Err)	(1.0%)
Hawaii	97.5%*	Nevada	86.7%	Vermont	80.7%*
Hawaii (Std Err)	(0.3%)	Nevada (Std Err)	(0.9%)	Vermont (Std Err)	(0.9%)
Idaho	76.7%*	New Hampshire	85.6%	Virginia	88.5%*
Idaho (Std Err)	(1.2%)	New Hampshire (Std Err)	(1.0%)	Virginia (Std Err)	(0.8%)
Illinois	88.8%*	New Jersey	87.4%	Washington	84.4%
Illinois (Std Err)	(0.6%)	New Jersey (Std Err)	(0.9%)	Washington (Std Err)	(1.2%)
Indiana	87.0%	New Mexico	79.1%*	West Virginia	83.6%*
Indiana (Std Err)	(0.7%)	New Mexico (Std Err)	(1.1%)	West Virginia (Std Err)	(0.9%)
Iowa	87.1%	New York	87.5%*	Wisconsin	85.7%
Iowa (Std Err)	(0.7%)	New York (Std Err)	(0.6%)	Wisconsin (Std Err)	(0.8%)
Kansas	86.2%	North Carolina	82.9%*	Wyoming	70.5%*
Kansas (Std Err)	(0.8%)	North Carolina (Std Err)	(1.0%)	Wyoming (Std Err)	(1.3%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2020–2022.

Note: * Statistically different from the national average of 86.0 percent at $p < 0.05$. Note that the standard error on the national estimate of 86.0 percent is 0.15 percent.

Appendix Exhibit 1.3

Percentage (standard error) of private-sector employees in establishments that offer health insurance, by State, firm size <50 employees, 3-year average, 2020–2022

Alabama	56.2%	Kentucky	44.9%*	North Dakota	55.9%
Alabama (Std Err)	(2.6%)	Kentucky (Std Err)	(2.9%)	North Dakota (Std Err)	(2.5%)
Alaska	33.0%*	Louisiana	48.7%	Ohio	50.3%
Alaska (Std Err)	(2.6%)	Louisiana (Std Err)	(2.9%)	Ohio (Std Err)	(2.8%)
Arizona	49.4%	Maine	47.4%	Oklahoma	58.5%*
Arizona (Std Err)	(2.9%)	Maine (Std Err)	(2.4%)	Oklahoma (Std Err)	(2.4%)
Arkansas	41.7%*	Maryland	57.3%*	Oregon	53.3%
Arkansas (Std Err)	(2.8%)	Maryland (Std Err)	(2.7%)	Oregon (Std Err)	(2.4%)
California	55.0%*	Massachusetts	59.9%*	Pennsylvania	56.3%*
California (Std Err)	(1.6%)	Massachusetts (Std Err)	(2.7%)	Pennsylvania (Std Err)	(2.1%)
Colorado	55.3%	Michigan	50.2%	Rhode Island	57.2%*
Colorado (Std Err)	(2.7%)	Michigan (Std Err)	(2.5%)	Rhode Island (Std Err)	(2.9%)
Connecticut	54.9%	Minnesota	49.0%	South Carolina	37.6%*
Connecticut (Std Err)	(2.6%)	Minnesota (Std Err)	(2.4%)	South Carolina (Std Err)	(2.7%)
Delaware	48.3%	Mississippi	54.1%	South Dakota	48.4%
Delaware (Std Err)	(2.9%)	Mississippi (Std Err)	(2.7%)	South Dakota (Std Err)	(2.3%)
District of Columbia	73.7%*	Missouri	53.7%	Tennessee	47.9%
District of Columbia (Std Err)	(2.8%)	Missouri (Std Err)	(2.6%)	Tennessee (Std Err)	(2.8%)
Florida	40.7%*	Montana	42.0%*	Texas	47.4%
Florida (Std Err)	(2.1%)	Montana (Std Err)	(2.3%)	Texas (Std Err)	(2.0%)
Georgia	46.4%	Nebraska	43.1%*	Utah	42.5%*
Georgia (Std Err)	(2.7%)	Nebraska (Std Err)	(2.6%)	Utah (Std Err)	(2.6%)
Hawaii	90.6%*	Nevada	50.9%	Vermont	50.3%
Hawaii (Std Err)	(1.3%)	Nevada (Std Err)	(3.0%)	Vermont (Std Err)	(2.3%)
Idaho	41.5%*	New Hampshire	52.7%	Virginia	56.2%
Idaho (Std Err)	(2.6%)	New Hampshire (Std Err)	(2.8%)	Virginia (Std Err)	(2.7%)
Illinois	55.8%*	New Jersey	56.8%*	Washington	54.3%
Illinois (Std Err)	(2.0%)	New Jersey (Std Err)	(2.7%)	Washington (Std Err)	(2.7%)
Indiana	45.9%*	New Mexico	44.1%*	West Virginia	42.7%*
Indiana (Std Err)	(2.5%)	New Mexico (Std Err)	(2.6%)	West Virginia (Std Err)	(2.8%)
Iowa	52.8%	New York	56.1%*	Wisconsin	50.3%
Iowa (Std Err)	(2.5%)	New York (Std Err)	(1.9%)	Wisconsin (Std Err)	(2.4%)
Kansas	54.7%	North Carolina	42.7%*	Wyoming	39.5%*
Kansas (Std Err)	(2.6%)	North Carolina (Std Err)	(2.6%)	Wyoming (Std Err)	(2.3%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2020–2022.

Note: * Statistically different from the national average of 51.2 percent at $p < 0.05$. Note that the standard error on the national estimate of 51.2 percent is 0.43 percent.

Appendix Exhibit 1.4

Percentage (standard error) of private-sector employees in establishments that offer health insurance, by the percentage of the establishment's workforce that is low wage and by firm size, 2010–2022

Low Wage	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
<50% Low-Wage Employees, Small Employers	70.2%	68.0%	66.8%	65.6%	61.0%	58.4%	56.9%	57.6%	55.5%	58.8%	58.0%	57.3%	58.2%
<50% Low-Wage Employees, Small Employers (Std Err)	(0.5%)	(0.4%)	(0.3%)	(0.6%)	(0.7%)	(0.7%)	(0.7%)	(0.7%)	(0.7%)	(0.8%)	(0.8%)	(0.8%)	(0.8%)
50%+ Low-Wage Employees, Small Employers	34.1%	30.6%	28.0%	28.0%	26.6%	23.1%	24.4%	24.2%	23.6%	25.4%	25.3%	23.9%	27.9%
50%+ Low-Wage Employees, Small Employers (Std Err)	(0.7%)	(0.9%)	(1.0%)	(1.2%)	(1.1%)	(1.1%)	(1.3%)	(1.2%)	(1.2%)	(1.4%)	(1.4%)	(1.4%)	(1.9%)
<50% Low-Wage Employees, Large Employers	98.9%	98.9%	98.6%	98.7%	98.2%	98.9%	98.9%	98.7%	98.9%	98.7%	98.7%	98.6%	98.5%
<50% Low-Wage Employees, Large Employers (Std Err)	(0.2%)	(0.2%)	(0.1%)	(0.1%)	(0.2%)	(0.1%)	(0.2%)	(0.2%)	(0.1%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)
50%+ Low-Wage Employees, Large Employers	93.5%	91.4%	92.2%	92.4%	89.6%	92.7%	94.5%	94.0%	94.0%	95.2%	93.8%	95.5%	94.5%
50%+ Low-Wage Employees, Large Employers (Std Err)	(0.6%)	(0.7%)	(0.6%)	(0.7%)	(0.7%)	(0.6%)	(0.5%)	(0.6%)	(0.8%)	(0.5%)	(1.0%)	(0.6%)	(0.9%)

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

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

Note: Wage levels in the MEPS-IC questionnaires have been adjusted to account for changing wages over time. In 2022, low-wage employees were defined as those earning less than \$14.50 per hour.

Appendix Exhibit 1.5

Percentage (standard error) of private-sector employees in establishments that offer health insurance, overall and by industry, 2022

Industry	Percentage
United States	85.6%
United States (Std Err)	(0.3%)
Agriculture, fisheries, forestry	73.8%
Agriculture, fisheries, forestry (Std Err)	(5.3%)
Mining and manufacturing	94.6%
Mining and manufacturing (Std Err)	(0.5%)
Construction	78.4%
Construction (Std Err)	(1.4%)
Utilities and transportation	93.4%
Utilities and transportation (Std Err)	(1.0%)
Wholesale trade	89.4%
Wholesale trade (Std Err)	(1.3%)
Financial services and real estate	92.4%
Financial services and real estate (Std Err)	(0.6%)
Retail trade	83.5%
Retail trade (Std Err)	(1.0%)
Professional services	88.9%
Professional services (Std Err)	(0.5%)
Other services	76.8%
Other services (Std Err)	(0.9%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2022.

Appendix Exhibit 1.6

Percentage (standard error) of private-sector employees in establishments that offer health insurance, overall and by selected characteristics, 2022

Employer Characteristics	Percentage
United States	85.6%
United States (Std Err)	(0.3%)
Ownership: For Profit Inc.	86.3%
Ownership: For Profit Inc. (Std Err)	(0.3%)
Ownership: For Profit Uninc.	76.4%
Ownership: For Profit Uninc. (Std Err)	(1.0%)
Ownership: Nonprofit	92.9%
Ownership: Nonprofit (Std Err)	(0.5%)
Firm Age: 0-4 Years	53.5%
Firm Age: 0-4 Years (Std Err)	(2.3%)
Firm Age: 5-9 Years	60.3%
Firm Age: 5-9 Years (Std Err)	(1.8%)
Firm Age: 10-19 Years	72.3%
Firm Age: 10-19 Years (Std Err)	(1.3%)
Firm Age: 20+ Years	93.3%
Firm Age: 20+ Years (Std Err)	(0.2%)
# of Locations: 1 Location	67.3%
# of Locations: 1 Location (Std Err)	(0.7%)
# of Locations: 2+ Locations	98.6%
# of Locations: 2+ Locations (Std Err)	(0.2%)
% Full Time: 0-24%	55.7%
% Full Time: 0-24% (Std Err)	(1.8%)
% Full Time: 25-49%	76.4%
% Full Time: 25-49% (Std Err)	(1.5%)
% Full Time: 50-74%	81.1%
% Full Time: 50-74% (Std Err)	(1.0%)
% Full Time: 75%+	90.9%
% Full Time: 75%+ (Std Err)	(0.3%)
% Low Wage: 50%+	70.8%
% Low Wage: 50%+ (Std Err)	(1.2%)
% Low Wage: <50%	88.1%
% Low Wage: <50% (Std Err)	(0.3%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2022.

Note: “% Full Time” refers to the percentage of the establishment’s workforce that worked full time in 2022. “% Low Wage” refers to the percentage of the establishment’s workforce that earned less than \$14.50 per hour in 2022.

Appendix Exhibit 1.7

Percentage (standard error) of private-sector establishments that offer health insurance that self-insure at least one plan, overall and by detailed firm size, 2010–2022

Number of Employees	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
U.S.	35.8%	36.9%	37.2%	37.6%	37.2%	39.0%	40.7%	39.2%	38.7%	39.4%	41.9%	40.1%	38.2%
U.S. (Std Err)	(0.5%)	(0.5%)	(0.5%)	(0.5%)	(0.5%)	(0.5%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.7%)	(0.7%)	(0.7%)
<10	13.1%	12.6%	14.9%	15.2%	14.4%	15.8%	19.3%	17.7%	13.1%	14.8%	17.6%	18.9%	18.2%
<10 (Std Err)	(0.5%)	(0.8%)	(0.9%)	(0.4%)	(0.8%)	(1.0%)	(1.4%)	(1.4%)	(1.1%)	(1.3%)	(1.7%)	(1.7%)	(1.7%)
10-24	11.6%	9.9%	10.7%	9.0%	12.0%	10.6%	13.6%	13.3%	13.8%	12.2%	13.1%	12.0%	15.1%
10-24 (Std Err)	(0.8%)	(0.7%)	(0.7%)	(0.7%)	(1.0%)	(1.0%)	(1.1%)	(1.2%)	(1.2%)	(1.1%)	(1.2%)	(1.0%)	(1.4%)
25-99	14.3%	12.2%	13.5%	12.4%	12.2%	13.7%	16.6%	16.0%	12.9%	17.2%	16.3%	17.7%	19.1%
25-99 (Std Err)	(0.7%)	(0.7%)	(0.7%)	(0.7%)	(0.8%)	(0.9%)	(0.9%)	(0.9%)	(0.8%)	(0.9%)	(0.9%)	(1.0%)	(1.1%)
100-999	30.9%	31.7%	30.1%	30.1%	32.5%	33.7%	34.4%	37.2%	35.1%	33.9%	35.8%	38.0%	41.2%
100-999 (Std Err)	(0.9%)	(1.1%)	(0.8%)	(1.0%)	(1.2%)	(1.2%)	(1.2%)	(1.3%)	(1.2%)	(1.1%)	(1.2%)	(1.3%)	(1.4%)
1,000+	86.6%	87.5%	87.1%	88.0%	84.2%	83.8%	81.9%	78.6%	81.6%	83.1%	77.8%	78.1%	74.6%
1,000+ (Std Err)	(0.6%)	(0.5%)	(0.7%)	(0.5%)	(0.8%)	(0.8%)	(0.8%)	(0.8%)	(0.8%)	(0.8%)	(0.9%)	(0.9%)	(0.9%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

Appendix Exhibit 1.8

Among establishments that offer insurance, percentage (standard error) of eligible employees in establishments that self-insure at least one plan, overall and by detailed firm size, 2010–2022

Number of Employees	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
U.S.	58.4%	59.6%	60.1%	58.1%	59.2%	59.1%	57.3%	58.2%	56.8%	58.0%	57.1%	57.4%	54.4%
U.S. (Std Err)	(0.7%)	(0.6%)	(0.7%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.7%)	(0.7%)	(0.7%)	(0.8%)
<10	12.5%	11.5%	12.0%	13.2%	12.9%	13.5%	15.7%	15.6%	12.4%	12.5%	14.4%	16.9%	14.9%
<10 (Std Err)	(0.6%)	(0.9%)	(0.9%)	(0.8%)	(0.9%)	(1.1%)	(1.2%)	(1.3%)	(1.1%)	(1.3%)	(1.5%)	(1.8%)	(1.7%)
10-24	11.5%	10.1%	11.1%	9.1%	11.4%	10.5%	14.9%	12.8%	12.9%	12.1%	12.0%	12.6%	14.5%
10-24 (Std Err)	(1.0%)	(0.8%)	(1.0%)	(0.9%)	(1.2%)	(1.1%)	(1.3%)	(1.2%)	(1.1%)	(1.3%)	(1.2%)	(1.2%)	(1.4%)
25-99	17.3%	13.5%	15.5%	13.4%	14.0%	14.5%	17.1%	15.3%	14.0%	18.1%	18.0%	18.7%	19.0%
25-99 (Std Err)	(1.1%)	(0.8%)	(0.9%)	(0.8%)	(1.1%)	(1.1%)	(1.1%)	(1.0%)	(0.9%)	(1.2%)	(1.1%)	(1.2%)	(1.2%)
100-999	35.7%	35.0%	35.7%	32.6%	39.5%	39.5%	37.4%	42.0%	34.7%	37.8%	40.5%	41.4%	44.8%
100-999 (Std Err)	(1.4%)	(1.2%)	(1.4%)	(1.0%)	(1.4%)	(1.5%)	(1.3%)	(1.4%)	(1.3%)	(1.4%)	(1.4%)	(1.6%)	(1.7%)
1,000+	86.6%	89.0%	89.0%	86.9%	86.6%	86.4%	82.8%	82.2%	82.2%	84.1%	77.3%	79.0%	74.5%
1,000+ (Std Err)	(0.6%)	(0.4%)	(0.5%)	(0.4%)	(0.7%)	(0.7%)	(0.8%)	(0.7%)	(0.9%)	(0.8%)	(1.0%)	(0.9%)	(1.2%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

Appendix Exhibit 1.9

Percentage (standard error) of eligible private-sector employees in establishments that offer family coverage and employee-plus-one coverage among establishments that offer coverage, overall and by detailed firm size, 2022

Coverage	U.S.	<10	10-24	25-99	100-999	1,000+
Any Dependent Coverage	98.2%	83.0%	90.1%	97.7%	99.6%	99.9%
Any Dependent Coverage (Std Err)	(0.1%)	(1.5%)	(1.2%)	(0.3%)	(0.1%)	(0.1%)
Any Family Coverage	97.3%	76.8%	85.4%	96.6%	99.0%	99.8%
Any Family Coverage (Std Err)	(0.2%)	(1.7%)	(1.5%)	(0.4%)	(0.3%)	(0.1%)
Any Employee-Plus-One	94.2%	68.1%	79.0%	91.8%	94.5%	98.4%
Any Employee-Plus-One (Std Err)	(0.3%)	(2.0%)	(1.7%)	(0.8%)	(0.7%)	(0.3%)
Family and Employee-Plus-One	93.3%	62.0%	74.3%	90.6%	93.9%	98.3%
Family and Employee-Plus-One (Std Err)	(0.3%)	(2.1%)	(1.8%)	(0.8%)	(0.7%)	(0.3%)
Family Coverage Only	4.0%	14.8%	11.1%	5.9%	5.2%	1.5%
Family Coverage Only (Std Err)	(0.2%)	(1.4%)	(1.3%)	(0.7%)	(0.6%)	(0.2%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2022.

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

Appendix Exhibit 1.10

Percentage (standard error) of private-sector employees working in establishments that offer two or more health insurance plans, overall and by firm size, 2010–2022

Number of Employees	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
U.S.	65.6%	65.5%	65.3%	66.0%	67.0%	70.2%	71.7%	72.4%	75.7%	75.8%	73.8%	73.9%	74.2%
U.S. (Std Err)	(0.8%)	(0.5%)	(0.7%)	(0.6%)	(0.6%)	(0.5%)	(0.5%)	(0.5%)	(0.5%)	(0.5%)	(0.6%)	(0.6%)	(0.6%)
<50	26.7%	27.2%	29.3%	28.4%	29.6%	33.6%	34.2%	34.9%	37.8%	41.4%	39.9%	41.0%	42.9%
<50 (Std Err)	(0.8%)	(0.9%)	(0.8%)	(1.0%)	(0.9%)	(1.1%)	(1.0%)	(1.0%)	(1.0%)	(1.1%)	(1.1%)	(1.1%)	(1.2%)
50-99	44.1%	46.8%	43.7%	46.6%	46.8%	50.2%	56.2%	59.3%	56.4%	58.7%	58.6%	60.8%	57.9%
50-99 (Std Err)	(1.9%)	(2.2%)	(1.7%)	(2.2%)	(2.1%)	(2.2%)	(2.0%)	(1.9%)	(1.9%)	(2.0%)	(2.1%)	(2.2%)	(2.3%)
100+	77.3%	76.3%	75.7%	76.5%	77.0%	79.7%	80.7%	81.0%	84.7%	84.5%	81.0%	81.7%	82.9%
100+ (Std Err)	(1.0%)	(0.7%)	(0.7%)	(0.7%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.5%)	(0.6%)	(0.6%)	(0.6%)	(0.7%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

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

Appendix Exhibit 1.11

Percentage (standard error) of private-sector employees in establishments that offer two or more health insurance plans, overall and by industry, 2022

Industry	Percentage
United States	74.2%
United States (Std Err)	(0.6%)
Agriculture, fisheries, forestry	38.5%
Agriculture, fisheries, forestry (Std Err)	(8.2%)
Mining and manufacturing	70.7%
Mining and manufacturing (Std Err)	(1.7%)
Construction	59.0%
Construction (Std Err)	(2.7%)
Utilities and transportation	74.3%
Utilities and transportation (Std Err)	(2.6%)
Wholesale trade	71.2%
Wholesale trade (Std Err)	(2.2%)
Financial services and real estate	81.7%
Financial services and real estate (Std Err)	(1.7%)
Retail trade	75.8%
Retail trade (Std Err)	(1.7%)
Professional services	77.7%
Professional services (Std Err)	(1.1%)
Other services	72.5%
Other services (Std Err)	(1.4%)
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2022.	
Denominator: Within each category, all employees in establishments that offer health insurance.	

Appendix Exhibit 1.12

Percentage (standard error) of private-sector employees in establishments that offer two or more health insurance plans, overall and by selected characteristics, 2022

Employer Characteristics	Percentage
United States	74.2%
United States (Std Err)	(0.6%)
Ownership: For Profit Inc.	74.6%
Ownership: For Profit Inc. (Std Err)	(0.7%)
Ownership: For Profit Uninc.	70.8%
Ownership: For Profit Uninc. (Std Err)	(1.6%)
Ownership: Nonprofit	76.1%
Ownership: Nonprofit (Std Err)	(1.6%)
Firm Age: 0-4 Years	57.0%
Firm Age: 0-4 Years (Std Err)	(3.9%)
Firm Age: 5-9 Years	60.9%
Firm Age: 5-9 Years (Std Err)	(2.7%)
Firm Age: 10-19 Years	63.9%
Firm Age: 10-19 Years (Std Err)	(2.1%)
Firm Age: 20+ Years	77.4%
Firm Age: 20+ Years (Std Err)	(0.6%)
# of Locations: 1 Location	56.3%
# of Locations: 1 Location (Std Err)	(1.2%)
# of Locations: 2+ Locations	82.9%
# of Locations: 2+ Locations (Std Err)	(0.6%)
% Full Time: 0-24%	69.5%
% Full Time: 0-24% (Std Err)	(2.7%)
% Full Time: 25-49%	72.7%
% Full Time: 25-49% (Std Err)	(2.4%)
% Full Time: 50-74%	72.1%
% Full Time: 50-74% (Std Err)	(1.9%)
% Full Time: 75%+	75.1%
% Full Time: 75%+ (Std Err)	(0.7%)
% Low Wage: 50%+	67.7%
% Low Wage: 50%+ (Std Err)	(1.9%)
% Low Wage: <50%	75.1%
% Low Wage: <50% (Std Err)	(0.6%)
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2022.	
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 2022. “% Low Wage” refers to the percentage of the establishment’s workforce that earned less than \$14.50 per hour in 2022.	

Appendix Exhibit 1.13

Among establishments offering health insurance, percentage (standard error) offering coverage to retirees under age 65, overall and by detailed firm size, 2010–2022

Number of Employees	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
U.S.	11.6%	13.1%	12.3%	11.9%	11.6%	11.6%	12.5%	10.8%	11.1%	9.7%	10.3%	9.8%	8.3%
U.S. (Std Err)	(0.4%)	(0.3%)	(0.3%)	(0.5%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.5%)	(0.4%)	(0.4%)
<10	2.0%	1.6%	1.8%	1.4%	1.4%	1.2%	2.3%	1.6%	2.3%	3.3%	1.6%†	1.3%	1.0%†
<10 (Std Err)	(0.2%)	(0.3%)	(0.2%)	(0.2%)	(0.3%)	(0.3%)	(0.6%)	(0.4%)	(0.5%)	(0.7%)	(0.6%)	(0.3%)	(0.3%)
10-24	1.4%	1.0%	1.2%	1.0%†	1.5%	1.3%	1.7%	2.1%	1.6%	1.8%	1.1%†	1.4%	0.4%†
10-24 (Std Err)	(0.2%)	(0.2%)	(0.2%)	(0.4%)	(0.4%)	(0.3%)	(0.4)	(0.5%)	(0.4%)	(0.5%)	(0.3%)	(0.4%)	(0.2%)
25-99	3.0%	3.1%	2.4%	2.2%	2.4%	1.7%	2.3%	1.9%	2.3%	2.7%	1.9%	2.1%	1.8%
25-99 (Std Err)	(0.4%)	(0.4%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.4%)	(0.3%)	(0.4%)	(0.4%)	(0.3%)	(0.4%)	(0.4%)
100-999	6.9%	6.8%	7.4%	6.3%	6.6%	6.0%	6.2%	7.0%	6.8%	4.2%	5.4%	4.5%	5.5%
100-999 (Std Err)	(0.6%)	(0.2%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.7%)	(0.7%)	(0.6%)	(0.5%)	(0.6%)	(0.5%)	(0.7%)
1,000+	34.2%	37.7%	35.3%	34.3%	32.5%	31.6%	32.4%	27.6%	27.4%	23.7%	23.5%	25.3%	22.8%
1,000+ (Std Err)	(1.3%)	(0.9%)	(1.1%)	(0.9%)	(1.2%)	(1.1%)	(1.0%)	(1.0%)	(1.0%)	(1.0%)	(1.1%)	(1.1%)	(1.0%)

† Estimate does not meet standard of reliability or precision.

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

Appendix Exhibit 1.14

Among establishments offering health insurance, percentage (standard error) offering coverage to retirees age 65 and over, overall and by detailed firm size, 2010–2022

Number of Employees	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
U.S.	10.8%	11.9%	11.6%	10.5%	10.3%	10.4%	10.5%	8.6%	8.7%	8.6%	7.6%	6.2%	5.5%
U.S. (Std Err)	(0.4%)	(0.3%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.3%)
<10	2.2%	2.5%	2.6%	2.1%	2.0%	2.2%	3.4%	2.3%	3.1%	2.6%	2.4%	1.4%	1.5%
<10 (Std Err)	(0.3%)	(0.2%)	(0.3%)	(0.4%)	(0.3%)	(0.4%)	(0.7%)	(0.5%)	(0.6%)	(0.7%)	(0.6%)	(0.4%)	(0.4%)
10-24	2.3%	2.3%	2.8%	2.2%	2.4%	2.4%	2.7%	2.7%	1.5%	3.3%	1.3%	2.5%	0.7%
10-24 (Std Err)	(0.5%)	(0.4%)	(0.5%)	(0.6%)	(0.5%)	(0.5%)	(0.5%)	(0.5%)	(0.4%)	(0.6%)	(0.4%)	(0.6%)	(0.2%)
25-99	3.3%	3.7%	3.4%	3.4%	2.9%	3.1%	2.6%	2.9%	2.4%	2.0%	2.2%	1.9%	1.7%
25-99 (Std Err)	(0.3%)	(0.4%)	(0.3%)	(0.4%)	(0.4%)	(0.5%)	(0.4%)	(0.4%)	(0.4%)	(0.3%)	(0.3%)	(0.4%)	(0.4%)
100-999	7.8%	6.5%	7.5%	6.3%	7.1%	5.5%	5.9%	5.7%	6.0%	4.7%	4.2%	3.4%	3.6%
100-999 (Std Err)	(0.4%)	(0.4%)	(0.8%)	(0.7%)	(0.6%)	(0.6%)	(0.7%)	(0.6%)	(0.6%)	(0.5%)	(0.5%)	(0.5%)	(0.6%)
1,000+	29.9%	31.9%	31.1%	27.8%	26.8%	26.1%	24.8%	20.3%	19.7%	20.1%	16.1%	14.4%	13.7%
1,000+ (Std Err)	(1.1%)	(0.9%)	(1.4%)	(0.7%)	(1.2%)	(1.1%)	(1.0%)	(0.9%)	(0.9%)	(1.0%)	(0.9%)	(0.9%)	(0.8%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

Appendix Exhibit 2.1

Enrollment Rate Percentage (standard error) of all private-sector employees enrolled in health insurance offered by their employers, overall and by firm size, 2010–2022

Number of Employees	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
U.S.	51.8%	50.6%	49.9%	49.4%	48.1%	47.8%	47.2%	47.7%	47.8%	47.6%	49.5%	48.0%	47.7%
U.S. (Std Err)	(0.5%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.4%)	(0.3%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)
<50	34.2%	32.0%	30.5%	30.3%	28.3%	27.1%	26.5%	26.7%	26.6%	27.3%	27.8%	27.1%	27.9%
<50 (Std Err)	(0.6%)	(0.4%)	(0.3%)	(0.4%)	(0.4%)	(0.5%)	(0.4%)	(0.4%)	(0.4%)	(0.5%)	(0.5%)	(0.5%)	(0.5%)
50-99	48.8%	46.9%	46.6%	47.6%	45.2%	47.0%	45.4%	45.0%	44.3%	47.4%	47.2%	46.3%	46.2%
50-99 (Std Err)	(1.0%)	(1.2%)	(0.7%)	(0.7%)	(1.3%)	(1.3%)	(1.2%)	(1.2%)	(1.2%)	(1.2%)	(1.3%)	(1.3%)	(1.3%)
100+	59.5%	58.9%	58.5%	57.7%	56.7%	56.4%	56.0%	56.5%	56.5%	55.8%	57.0%	56.3%	56.2%
100+ (Std Err)	(0.6%)	(0.4%)	(0.4%)	(0.3%)	(0.5%)	(0.5%)	(0.5%)	(0.5%)	(0.5%)	(0.6%)	(0.5%)	(0.5%)	(0.6%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.
Denominator: Within each category, all employees in all establishments.

Appendix Exhibit 2.2

Number Enrolled Total number (in millions) (standard error) of private-sector employees enrolled in health insurance offered by their employers, overall and by firm size, 2010–2022

Number of Employees	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
U.S.	56.1	54.8	55.4	56.3	55.8	57.3	58.2	59.9	62.1	62.5	60.8	62.2	63.4
U.S. (Std Err)	(0.8)	(0.6)	(0.6)	(0.7)	(0.6)	(0.6)	(0.6)	(0.7)	(0.7)	(0.9)	(0.7)	(0.7)	(0.8)
<50	10.2	9.5	9.3	9.5	8.9	8.9	8.9	8.9	9.1	9.6	7.9	9.2	10.1
<50 (Std Err)	(0.2)	(0.1)	(0.1)	(0.2)	(0.1)	(0.1)	(0.1)	(0.1)	(0.1)	(0.2)	(0.1)	(0.2)	(0.2)
50-99	3.8	3.7	3.8	4.0	4.1	4.0	4.0	4.1	4.2	4.2	4.0	4.1	4.5
50-99 (Std Err)	(0.2)	(0.1)	(0.2)	(0.2)	(0.1)	(0.2)	(0.1)	(0.2)	(0.2)	(0.2)	(0.2)	(0.2)	(0.2)
100+	42.1	41.6	42.3	42.9	42.8	44.4	45.3	46.9	48.9	48.7	48.8	49.0	48.8
100+ (Std Err)	(0.8)	(0.5)	(0.6)	(0.7)	(0.6)	(0.6)	(0.6)	(0.7)	(0.7)	(0.8)	(0.7)	(0.7)	(0.8)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.
Note: The sum of estimates by firm size may differ from the U.S. total due to rounding.

Appendix Exhibit 2.3

Coverage Rate Percentage (standard error) of private-sector employees who are enrolled in health insurance at establishments that offer health insurance, overall and by firm size, 2010–2022

Number of Employees	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
U.S.	59.8%	59.4%	58.9%	58.2%	57.8%	57.0%	56.0%	56.5%	56.5%	55.8%	57.0%	56.0%	55.8%
U.S. (Std Err)	(0.5%)	(0.2%)	(0.4%)	(0.3%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.5%)	(0.4%)	(0.4%)	(0.4%)
<50	59.2%	58.6%	57.7%	57.1%	56.8%	57.0%	55.5%	55.4%	56.2%	53.9%	55.1%	53.8%	53.1%
<50 (Std Err)	(0.6%)	(0.5%)	(0.5%)	(0.5%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.7%)	(0.7%)	(0.7%)
50-99	55.9%	54.9%	55.4%	54.7%	54.5%	55.8%	51.2%	52.2%	50.3%	53.8%	53.4%	51.3%	50.3%
50-99 (Std Err)	(0.8%)	(1.0%)	(1.2%)	(0.8%)	(1.3%)	(1.2%)	(1.2%)	(1.2%)	(1.2%)	(1.2%)	(1.3%)	(1.3%)	(1.4%)
100+	60.4%	60.0%	59.5%	58.8%	58.3%	57.1%	56.6%	57.1%	57.1%	56.4%	57.7%	56.9%	56.9%
100+ (Std Err)	(0.6%)	(0.3%)	(0.4%)	(0.3%)	(0.5%)	(0.5%)	(0.5%)	(0.5%)	(0.5%)	(0.6%)	(0.5%)	(0.5%)	(0.6%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

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

Appendix Exhibit 2.4

Eligibility Rate Percentage (standard error) of private-sector employees eligible for health insurance at establishments that offer health insurance, overall and by firm size, 2010–2022

Number of Employees	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
U.S.	78.2%	78.0%	77.8%	77.8%	75.4%	76.0%	76.5%	76.8%	78.0%	77.7%	80.5%	80.3%	80.8%
U.S. (Std Err)	(0.5%)	(0.4%)	(0.3%)	(0.2%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)
<50	78.6%	78.7%	77.9%	78.0%	77.7%	79.1%	78.7%	78.3%	79.1%	78.1%	80.2%	79.7%	79.3%
<50 (Std Err)	(0.5%)	(0.6%)	(0.5%)	(0.4%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.7%)
50-99	74.5%	73.6%	76.4%	76.2%	74.1%	77.8%	76.2%	75.5%	75.6%	78.1%	77.6%	79.2%	77.8%
50-99 (Std Err)	(0.6%)	(1.0%)	(1.2%)	(0.8%)	(1.4%)	(1.2%)	(1.2%)	(1.2%)	(1.2%)	(1.2%)	(1.4%)	(1.3%)	(1.3%)
100+	78.5%	78.3%	77.9%	77.9%	75.0%	75.2%	76.0%	76.6%	78.0%	77.5%	80.8%	80.5%	81.5%
100+ (Std Err)	(0.6%)	(0.4%)	(0.3%)	(0.3%)	(0.5%)	(0.5%)	(0.4%)	(0.5%)	(0.5%)	(0.5%)	(0.5%)	(0.4%)	(0.4%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

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

Appendix Exhibit 2.5

Take-Up Rate Percentage (standard error) of eligible private-sector employees who are enrolled in health insurance at establishments that offer health insurance, overall and by firm size, 2010–2022

Number of Employees	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
U.S.	76.5%	76.1%	75.8%	74.8%	76.7%	75.0%	73.3%	73.5%	72.4%	71.9%	70.8%	69.8%	69.0%
U.S. (Std Err)	(0.2%)	(0.3%)	(0.3%)	(0.2%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.5%)
<50	75.3%	74.4%	74.1%	73.1%	73.0%	72.1%	70.4%	70.7%	71.0%	69.0%	68.7%	67.5%	67.0%
<50 (Std Err)	(0.6%)	(0.4%)	(0.4%)	(0.6%)	(0.5%)	(0.5%)	(0.5%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.7%)	(0.7%)
50-99	75.1%	74.5%	72.5%	71.8%	73.5%	71.7%	67.2%	69.1%	66.6%	68.9%	68.8%	64.7%	64.6%
50-99 (Std Err)	(0.7%)	(0.6%)	(0.8%)	(1.0%)	(1.0%)	(1.1%)	(1.2%)	(1.1%)	(1.1%)	(1.0%)	(1.0%)	(1.2%)	(1.4%)
100+	76.9%	76.7%	76.4%	75.5%	77.8%	76.0%	74.4%	74.5%	73.3%	72.7%	71.4%	70.7%	69.9%
100+ (Std Err)	(0.3%)	(0.3%)	(0.4%)	(0.3%)	(0.3%)	(0.3%)	(0.4%)	(0.4%)	(0.4%)	(0.5%)	(0.4%)	(0.5%)	(0.6%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.
Denominator: Within each category, eligible employees in establishments that offer health insurance.

Appendix Exhibit 2.6

Coverage Rate Percentage (standard error) of private-sector employees who are enrolled in health insurance, by the percentage of the establishment's workforce that is low wage and by firm size, 2010–2022

Low Wage	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
<50% Low-Wage Employees, Small Employers	64.7%	64.3%	62.9%	62.1%	61.6%	61.7%	60.1%	59.7%	59.6%	57.4%	58.4%	56.0%	55.0%
<50% Low-Wage Employees, Small Employers (Std Err)	(0.6%)	(0.4%)	(0.5%)	(0.4%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.7%)	(0.8%)	(0.7%)
50%+ Low-Wage Employees, Small Employers	37.2%	35.8%	35.5%	33.3%	33.5%	29.8%	28.2%	28.9%	32.6%	29.0%	29.1%	33.2%	35.4%
50%+ Low-Wage Employees, Small Employers (Std Err)	(0.8%)	(0.6%)	(0.6%)	(1.2%)	(1.5%)	(1.4%)	(1.3%)	(1.3%)	(1.5%)	(1.6%)	(1.6%)	(1.8%)	(2.2%)
<50% Low-Wage Employees, Large Employers	69.3%	68.8%	69.0%	67.5%	67.8%	66.3%	64.1%	63.8%	63.0%	63.3%	62.5%	60.6%	60.0%
<50% Low-Wage Employees, Large Employers (Std Err)	(0.6%)	(0.4%)	(0.5%)	(0.4%)	(0.4%)	(0.5%)	(0.5%)	(0.5%)	(0.5%)	(0.6%)	(0.5%)	(0.5%)	(0.5%)
50%+ Low-Wage Employees, Large Employers	34.8%	33.3%	32.9%	33.2%	30.6%	26.7%	27.4%	29.5%	30.3%	29.7%	31.6%	30.8%	29.7%
50%+ Low-Wage Employees, Large Employers (Std Err)	(0.9%)	(0.6%)	(0.6%)	(0.6%)	(0.7%)	(0.7%)	(0.7%)	(0.7%)	(0.9%)	(0.9%)	(0.9%)	(1.0%)	(1.4%)

Key: Small employers = fewer than 50 employees. Large employers = 50 or more employees.
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.
Denominator: Within each category, all employees in establishments that offer health insurance.
Note: Wage levels in the MEPS-IC questionnaires have been adjusted to account for changing wages over time. In 2022, low-wage employees were defined as those earning less than \$14.50 per hour.

Appendix Exhibit 2.7

Eligibility Rate Percentage (standard error) of private-sector employees eligible for health insurance, by the percentage of the establishment's workforce that is low wage and by firm size, 2010–2022

Low Wage	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
<50% Low-Wage Employees, Small Employers	84.0%	84.3%	83.2%	83.3%	83.0%	83.8%	83.8%	83.0%	83.0%	81.8%	83.4%	82.4%	81.8%
<50% Low-Wage Employees, Small Employers (Std Err)	(0.5%)	(0.4%)	(0.6%)	(0.4%)	(0.5%)	(0.5%)	(0.5%)	(0.5%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.7%)
50%+ Low-Wage Employees, Small Employers	57.4%	56.4%	55.2%	52.9%	52.5%	51.9%	49.1%	49.6%	53.2%	51.5%	54.8%	54.9%	56.0%
50%+ Low-Wage Employees, Small Employers (Std Err)	(1.0%)	(1.3%)	(1.0%)	(1.5%)	(1.8%)	(1.9%)	(2.0%)	(1.8%)	(1.9%)	(2.3%)	(2.2%)	(2.2%)	(2.4%)
<50% Low-Wage Employees, Large Employers	85.0%	85.3%	85.4%	84.3%	84.0%	83.8%	83.4%	83.0%	83.7%	83.5%	84.9%	84.4%	84.4%
<50% Low-Wage Employees, Large Employers (Std Err)	(0.7%)	(0.5%)	(0.4%)	(0.3%)	(0.4%)	(0.4%)	(0.4%)	(0.5%)	(0.5%)	(0.5%)	(0.5%)	(0.4%)	(0.4%)
50%+ Low-Wage Employees, Large Employers	59.6%	56.9%	57.4%	59.4%	49.5%	48.0%	49.7%	51.9%	53.7%	55.8%	58.7%	55.5%	57.5%
50%+ Low-Wage Employees, Large Employers (Std Err)	(0.8%)	(1.0%)	(0.5%)	(0.6%)	(0.9%)	(0.9%)	(0.9%)	(0.9%)	(1.1%)	(1.1%)	(1.1%)	(1.2%)	(1.6%)

Key: Small employers = fewer than 50 employees. Large employers = 50 or more employees.
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.
Denominator: Within each category, all employees in establishments that offer health insurance.
Note: Wage levels in the MEPS-IC questionnaires have been adjusted to account for changing wages over time. In 2022, low-wage employees were defined as those earning less than \$14.50 per hour.

Appendix Exhibit 2.8

Take-Up Rate Percentage (standard error) of eligible private-sector employees who are enrolled in health insurance, by the percentage of the establishment's workforce that is low wage and by firm size, 2010–2022

Low Wage	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
<50% Low-Wage Employees, Small Employers	77.0%	76.3%	75.6%	74.5%	74.2%	73.6%	71.7%	71.9%	71.9%	70.1%	70.0%	68.0%	67.2%
<50% Low-Wage Employees, Small Employers (Std Err)	(0.5%)	(0.4%)	(0.2%)	(0.5%)	(0.5%)	(0.5%)	(0.6%)	(0.5%)	(0.6%)	(0.6%)	(0.7%)	(0.7%)	(0.7%)
50%+ Low-Wage Employees, Small Employers	64.9%	63.5%	64.3%	63.0%	63.9%	57.4%	57.5%	58.3%	61.3%	56.4%	53.0%	60.5%	63.3%
50%+ Low-Wage Employees, Small Employers (Std Err)	(1.2%)	(1.1%)	(1.7%)	(1.9%)	(2.1%)	(2.2%)	(2.1%)	(2.3%)	(2.2%)	(2.2%)	(2.3%)	(2.7%)	(2.6%)
<50% Low-Wage Employees, Large Employers	81.5%	80.7%	80.8%	80.0%	80.7%	79.1%	76.9%	76.9%	75.2%	75.8%	73.6%	71.8%	71.0%
<50% Low-Wage Employees, Large Employers (Std Err)	(0.3%)	(0.4%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.5%)	(0.5%)
50%+ Low-Wage Employees, Large Employers	58.4%	58.5%	57.3%	55.9%	61.9%	55.6%	55.2%	57.0%	56.5%	53.2%	53.9%	55.4%	51.8%
50%+ Low-Wage Employees, Large Employers (Std Err)	(1.0%)	(0.8%)	(1.1%)	(0.5%)	(0.8%)	(1.0%)	(1.0%)	(1.0%)	(1.2%)	(1.2%)	(1.2%)	(1.3%)	(2.2%)

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

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

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

Note: Wage levels in the MEPS-IC questionnaires have been adjusted to account for changing wages over time. In 2022, low-wage employees were defined as those earning less than \$14.50 per hour.

Appendix Exhibit 2.9

Coverage Rate Percentage (standard error) of private-sector employees who are enrolled in health insurance at establishments that offer health insurance, by State, 3-year average, 2020–2022

Alabama	59.4%*	Kentucky	60.5%*	North Dakota	57.9%
Alabama (Std Err)	(1.4%)	Kentucky (Std Err)	(1.3%)	North Dakota (Std Err)	(1.3%)
Alaska	55.4%	Louisiana	54.3%	Ohio	56.4%
Alaska (Std Err)	(1.8%)	Louisiana (Std Err)	(1.4%)	Ohio (Std Err)	(1.2%)
Arizona	54.1%	Maine	56.5%	Oklahoma	59.0%*
Arizona (Std Err)	(1.6%)	Maine (Std Err)	(1.4%)	Oklahoma (Std Err)	(1.4%)
Arkansas	61.6%*	Maryland	52.6%*	Oregon	62.8%*
Arkansas (Std Err)	(1.1%)	Maryland (Std Err)	(1.4%)	Oregon (Std Err)	(1.2%)
California	58.9%*	Massachusetts	57.6%	Pennsylvania	56.2%
California (Std Err)	(1.0%)	Massachusetts (Std Err)	(1.3%)	Pennsylvania (Std Err)	(1.1%)
Colorado	56.1%	Michigan	57.6%	Rhode Island	53.2%*
Colorado (Std Err)	(1.4%)	Michigan (Std Err)	(1.3%)	Rhode Island (Std Err)	(1.2%)
Connecticut	54.9%	Minnesota	58.7%	South Carolina	56.5%
Connecticut (Std Err)	(1.4%)	Minnesota (Std Err)	(1.4%)	South Carolina (Std Err)	(1.4%)
Delaware	53.4%	Mississippi	58.0%	South Dakota	54.2%
Delaware (Std Err)	(1.9%)	Mississippi (Std Err)	(1.4%)	South Dakota (Std Err)	(1.1%)
District of Columbia	57.6%	Missouri	58.1%	Tennessee	55.6%
District of Columbia (Std Err)	(1.4%)	Missouri (Std Err)	(1.4%)	Tennessee (Std Err)	(1.4%)
Florida	53.0%*	Montana	58.0%	Texas	57.5%
Florida (Std Err)	(1.4%)	Montana (Std Err)	(1.3%)	Texas (Std Err)	(1.0%)
Georgia	55.5%	Nebraska	56.7%	Utah	52.7%*
Georgia (Std Err)	(1.4%)	Nebraska (Std Err)	(1.2%)	Utah (Std Err)	(1.4%)
Hawaii	65.2%*	Nevada	54.2%	Vermont	52.1%*
Hawaii (Std Err)	(1.0%)	Nevada (Std Err)	(1.3%)	Vermont (Std Err)	(1.2%)
Idaho	57.8%	New Hampshire	52.5%*	Virginia	56.4%
Idaho (Std Err)	(1.3%)	New Hampshire (Std Err)	(1.2%)	Virginia (Std Err)	(1.3%)
Illinois	54.5%	New Jersey	53.9%	Washington	64.5%*
Illinois (Std Err)	(1.2%)	New Jersey (Std Err)	(1.5%)	Washington (Std Err)	(1.5%)
Indiana	55.8%	New Mexico	51.6%*	West Virginia	50.1%*
Indiana (Std Err)	(1.2%)	New Mexico (Std Err)	(1.3%)	West Virginia (Std Err)	(1.3%)
Iowa	56.6%	New York	49.7%*	Wisconsin	52.6%*
Iowa (Std Err)	(1.2%)	New York (Std Err)	(1.0%)	Wisconsin (Std Err)	(1.2%)
Kansas	55.9%	North Carolina	59.0%	Wyoming	59.1%
Kansas (Std Err)	(1.3%)	North Carolina (Std Err)	(1.4%)	Wyoming (Std Err)	(1.9%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2020–2022.

Note: * Statistically different from national average of 56.3 percent at $p < 0.05$. Note that the standard error on the national estimate of 56.3 percent is 0.25.

Appendix Exhibit 2.10

Coverage Rate Percentage (standard error) of private-sector employees who are enrolled in health insurance at establishments that offer health insurance, overall and by industry, 2022

Industry	Percentage
United States	55.8%
United States (Std Err)	(0.4%)
Agriculture, fisheries, forestry	50.1%
Agriculture, fisheries, forestry (Std Err)	(4.9%)
Mining and manufacturing	72.6%
Mining and manufacturing (Std Err)	(0.8%)
Construction	57.6%
Construction (Std Err)	(1.7%)
Utilities and transportation	62.9%
Utilities and transportation (Std Err)	(1.7%)
Wholesale trade	69.9%
Wholesale trade (Std Err)	(1.1%)
Financial services and real estate	69.9%
Financial services and real estate (Std Err)	(1.1%)
Retail trade	45.5%
Retail trade (Std Err)	(1.1%)
Professional services	60.2%
Professional services (Std Err)	(0.7%)
Other services	36.0%
Other services (Std Err)	(1.1%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2022.

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

Appendix Exhibit 2.11

Eligibility Rate Percentage (standard error) of private-sector employees eligible for health insurance at establishments that offer health insurance, overall and by industry, 2022

Industry	Percentage
United States	80.8%
United States (Std Err)	(0.4%)
Agriculture, fisheries, forestry	81.1%
Agriculture, fisheries, forestry (Std Err)	(4.5%)
Mining and manufacturing	94.0%
Mining and manufacturing (Std Err)	(0.5%)
Construction	81.8%
Construction (Std Err)	(1.7%)
Utilities and transportation	88.7%
Utilities and transportation (Std Err)	(1.2%)
Wholesale trade	94.5%
Wholesale trade (Std Err)	(0.6%)
Financial services and real estate	92.5%
Financial services and real estate (Std Err)	(0.6%)
Retail trade	73.8%
Retail trade (Std Err)	(1.0%)
Professional services	82.9%
Professional services (Std Err)	(0.6%)
Other services	65.2%
Other services (Std Err)	(1.1%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2022.

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

Appendix Exhibit 2.12

Take-Up Rate Percentage (standard error) of eligible private-sector employees who are enrolled in health insurance at establishments that offer health insurance, overall and by industry, 2022

Industry	Percentage
United States	69.0%
United States (Std Err)	(0.5%)
Agriculture, fisheries, forestry	61.7%
Agriculture, fisheries, forestry (Std Err)	(5.4%)
Mining and manufacturing	77.3%
Mining and manufacturing (Std Err)	(0.7%)
Construction	70.4%
Construction (Std Err)	(1.6%)
Utilities and transportation	71.0%
Utilities and transportation (Std Err)	(1.4%)
Wholesale trade	74.1%
Wholesale trade (Std Err)	(1.1%)
Financial services and real estate	75.6%
Financial services and real estate (Std Err)	(1.1%)
Retail trade	61.6%
Retail trade (Std Err)	(1.1%)
Professional services	72.6%
Professional services (Std Err)	(0.5%)
Other services	55.2%
Other services (Std Err)	(1.6%)
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2022.	
Denominator: Within each category, eligible employees in establishments that offer health insurance.	

Appendix Exhibit 2.13

Coverage Rate Percentage (standard error) of private-sector employees who are enrolled in health insurance at establishments that offer health insurance, overall and by selected characteristics, 2022

Employer Characteristics	Percentage
United States	55.8%
United States (Std Err)	(0.4%)
Ownership: For Profit Inc.	56.3%
Ownership: For Profit Inc. (Std Err)	(0.6%)
Ownership: For Profit Uninc.	50.5%
Ownership: For Profit Uninc. (Std Err)	(1.2%)
Ownership: Nonprofit	58.3%
Ownership: Nonprofit (Std Err)	(0.9%)
Firm Age: 0-4 Years	45.7%
Firm Age: 0-4 Years (Std Err)	(2.3%)
Firm Age: 5-9 Years	46.6%
Firm Age: 5-9 Years (Std Err)	(1.9%)
Firm Age: 10-19 Years	49.7%
Firm Age: 10-19 Years (Std Err)	(1.5%)
Firm Age: 20+ Years	57.7%
Firm Age: 20+ Years (Std Err)	(0.5%)
# of Locations: 1 Location	50.6%
# of Locations: 1 Location (Std Err)	(0.8%)
# of Locations: 2+ Locations	58.2%
# of Locations: 2+ Locations (Std Err)	(0.5%)
% Full Time: 0-24%	20.4%
% Full Time: 0-24% (Std Err)	(2.0%)
% Full Time: 25-49%	24.2%
% Full Time: 25-49% (Std Err)	(1.4%)
% Full Time: 50-74%	43.2%
% Full Time: 50-74% (Std Err)	(1.1%)
% Full Time: 75%+	63.5%
% Full Time: 75%+ (Std Err)	(0.5%)
% Low Wage: 50%+	30.5%
% Low Wage: 50%+ (Std Err)	(1.3%)
% Low Wage: <50%	59.1%
% Low Wage: <50% (Std Err)	(0.5%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2022.

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 2022. “% Low Wage” refers to the percentage of the establishment’s workforce that earned less than \$14.50 per hour in 2022.

Appendix Exhibit 2.14

Eligibility Rate Percentage (standard error) of private-sector employees eligible for health insurance at establishments that offer health insurance, overall and by selected characteristics, 2022

Employer Characteristics	Percentage
United States	80.8%
United States (Std Err)	(0.4%)
Ownership: For Profit Inc.	82.3%
Ownership: For Profit Inc. (Std Err)	(0.4%)
Ownership: For Profit Uninc.	76.6%
Ownership: For Profit Uninc. (Std Err)	(1.0%)
Ownership: Nonprofit	78.5%
Ownership: Nonprofit (Std Err)	(0.9%)
Firm Age: 0-4 Years	77.2%
Firm Age: 0-4 Years (Std Err)	(1.9%)
Firm Age: 5-9 Years	75.6%
Firm Age: 5-9 Years (Std Err)	(1.6%)
Firm Age: 10-19 Years	77.1%
Firm Age: 10-19 Years (Std Err)	(1.2%)
Firm Age: 20+ Years	81.8%
Firm Age: 20+ Years (Std Err)	(0.4%)
# of Locations: 1 Location	77.6%
# of Locations: 1 Location (Std Err)	(0.7%)
# of Locations: 2+ Locations	82.4%
# of Locations: 2+ Locations (Std Err)	(0.4%)
% Full Time: 0-24%	36.3%
% Full Time: 0-24% (Std Err)	(2.3%)
% Full Time: 25-49%	44.1%
% Full Time: 25-49% (Std Err)	(1.4%)
% Full Time: 50-74%	69.5%
% Full Time: 50-74% (Std Err)	(0.8%)
% Full Time: 75%+	89.5%
% Full Time: 75%+ (Std Err)	(0.3%)
% Low Wage: 50%+	57.3%
% Low Wage: 50%+ (Std Err)	(1.5%)
% Low Wage: <50%	84.0%
% Low Wage: <50% (Std Err)	(0.4%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2022.

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 2022. “% Low Wage” refers to the percentage of the establishment’s workforce that earned less than \$14.50 per hour in 2022.

Appendix Exhibit 2.15

Take-Up Rate Percentage (standard error) of eligible private-sector employees who are enrolled in health insurance at establishments that offer health insurance, overall and by selected characteristics, 2022

Employer Characteristics	Percentage
United States	69.0%
United States (Std Err)	(0.5%)
Ownership: For Profit Inc.	68.4%
Ownership: For Profit Inc. (Std Err)	(0.6%)
Ownership: For Profit Uninc.	66.0%
Ownership: For Profit Uninc. (Std Err)	(1.3%)
Ownership: Nonprofit	74.3%
Ownership: Nonprofit (Std Err)	(0.7%)
Firm Age: 0-4 Years	59.2%
Firm Age: 0-4 Years (Std Err)	(2.4%)
Firm Age: 5-9 Years	61.7%
Firm Age: 5-9 Years (Std Err)	(2.1%)
Firm Age: 10-19 Years	64.4%
Firm Age: 10-19 Years (Std Err)	(1.4%)
Firm Age: 20+ Years	70.5%
Firm Age: 20+ Years (Std Err)	(0.5%)
# of Locations: 1 Location	65.3%
# of Locations: 1 Location (Std Err)	(0.7%)
# of Locations: 2+ Locations	70.7%
# of Locations: 2+ Locations (Std Err)	(0.6%)
% Full Time: 0-24%	56.1%
% Full Time: 0-24% (Std Err)	(3.3%)
% Full Time: 25-49%	54.9%
% Full Time: 25-49% (Std Err)	(2.3%)
% Full Time: 50-74%	62.1%
% Full Time: 50-74% (Std Err)	(1.3%)
% Full Time: 75%+	70.9%
% Full Time: 75%+ (Std Err)	(0.5%)
% Low Wage: 50%+	53.3%
% Low Wage: 50%+ (Std Err)	(2.0%)
% Low Wage: <50%	70.4%
% Low Wage: <50% (Std Err)	(0.5%)
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2022.	
Denominator: Within each category, eligible employees in establishments that offer health insurance.	
Note: “% Full Time” refers to the percentage of the establishment’s workforce that worked full time in 2022. “% Low Wage” refers to the percentage of the establishment’s workforce that earned less than \$14.50 per hour in 2022.	

Appendix Exhibit 2.16

Percentage (standard error) of private-sector employees enrolled in a health insurance plan who take single coverage, overall and by firm size, 2010–2022

Number of Employees	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
U.S.	51.3%	50.2%	51.3%	51.3%	52.4%	53.5%	55.3%	54.6%	55.2%	55.6%	55.8%	56.3%	57.1%
U.S. (Std Err)	(0.3%)	(0.3%)	(0.3%)	(0.2%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)
<50	60.3%	60.8%	61.4%	62.5%	61.5%	63.5%	62.8%	63.5%	63.2%	62.5%	63.3%	63.2%	64.9%
<50 (Std Err)	(0.6%)	(0.7%)	(0.5%)	(0.7%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.7%)	(0.7%)	(0.8%)	(0.7%)
50-99	57.6%	58.6%	58.1%	59.4%	60.8%	61.7%	63.3%	63.3%	64.6%	61.4%	65.1%	63.5%	62.9%
50-99 (Std Err)	(1.2%)	(0.9%)	(0.6%)	(0.8%)	(1.0%)	(1.0%)	(1.0%)	(1.0%)	(0.9%)	(1.2%)	(1.2%)	(1.1%)	(1.0%)
100+	48.6%	47.1%	48.5%	48.1%	49.7%	50.8%	53.1%	52.1%	52.9%	53.7%	53.8%	54.5%	54.9%
100+ (Std Err)	(0.3%)	(0.4%)	(0.3%)	(0.2%)	(0.4%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.4%)	(0.3%)	(0.3%)	(0.4%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

Appendix Exhibit 2.17

Percentage (standard error) of private-sector employees enrolled in a health insurance plan who take employee-plus-one coverage, overall and by firm size, 2010–2022

Number of Employees	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
U.S.	18.3%	18.9%	18.1%	18.9%	18.3%	18.4%	17.8%	19.0%	18.6%	18.6%	18.5%	18.4%	18.2%
U.S. (Std Err)	(0.2%)	(0.2%)	(0.2%)	(0.1%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)
<50	13.8%	14.3%	14.0%	13.4%	13.8%	13.7%	14.5%	13.9%	14.8%	15.7%	15.1%	15.1%	14.5%
<50 (Std Err)	(0.3%)	(0.2%)	(0.4%)	(0.2%)	(0.3%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.5%)	(0.4%)	(0.5%)	(0.4%)
50-99	15.9%	16.4%	16.7%	16.6%	15.8%	16.2%	16.3%	15.8%	16.1%	17.1%	15.3%	16.6%	17.1%
50-99 (Std Err)	(0.6%)	(0.5%)	(0.5%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.5%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)
100+	19.6%	20.1%	19.2%	20.3%	19.5%	19.5%	18.6%	20.2%	19.6%	19.3%	19.3%	19.2%	19.1%
100+ (Std Err)	(0.3%)	(0.3%)	(0.2%)	(0.1%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

Appendix Exhibit 2.18

Percentage (standard error) of private-sector employees enrolled in a health insurance plan who take family coverage, overall and by firm size, 2010–2022

Number of Employees	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
U.S.	30.3%	30.9%	30.6%	29.8%	29.3%	28.1%	26.8%	26.5%	26.2%	25.8%	25.7%	25.2%	24.7%
U.S. (Std Err)	(0.3%)	(0.3%)	(0.3%)	(0.2%)	(0.3%)	(0.2%)	(0.3%)	(0.3%)	(0.2%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)
<50	25.8%	24.9%	24.6%	24.0%	24.7%	22.8%	22.7%	22.6%	22.0%	21.8%	21.6%	21.7%	20.7%
<50 (Std Err)	(0.4%)	(0.6%)	(0.4%)	(0.6%)	(0.5%)	(0.5%)	(0.5%)	(0.6%)	(0.5%)	(0.6%)	(0.6%)	(0.7%)	(0.6%)
50-99	26.5%	25.1%	25.2%	24.0%	23.4%	22.1%	20.4%	20.9%	19.3%	21.5%	19.6%	19.9%	20.0%
50-99 (Std Err)	(0.9%)	(1.0%)	(0.7%)	(0.5%)	(0.8%)	(0.9%)	(0.9%)	(0.9%)	(0.8%)	(0.9%)	(1.1%)	(0.9%)	(0.8%)
100+	31.8%	32.8%	32.4%	31.6%	30.8%	29.7%	28.2%	27.7%	27.5%	27.0%	26.9%	26.4%	26.0%
100+ (Std Err)	(0.4%)	(0.3%)	(0.3%)	(0.2%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

Appendix Exhibit 3.1

Average total premiums (standard error) per enrolled employee for single, employee-plus-one and family coverage, 2010–2022

Coverage	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Single	\$4,940	\$5,222	\$5,384	\$5,571	\$5,832	\$5,963	\$6,101	\$6,368	\$6,715	\$6,972	\$7,149	\$7,380	\$7,590
Single (Std Err)	(\$22)	(\$26)	(\$28)	(\$23)	(\$25)	(\$26)	(\$27)	(\$28)	(\$31)	(\$35)	(\$35)	(\$37)	(\$38)
Plus One	\$9,664	\$10,329	\$10,621	\$10,990	\$11,503	\$11,800	\$12,124	\$12,789	\$13,425	\$13,989	\$14,191	\$14,634	\$14,943
Plus One (Std Err)	(\$60)	(\$105)	(\$56)	(\$54)	(\$60)	(\$58)	(\$60)	(\$70)	(\$70)	(\$83)	(\$93)	(\$84)	(\$91)
Family	\$13,871	\$15,022	\$15,473	\$16,029	\$16,655	\$17,322	\$17,710	\$18,687	\$19,565	\$20,486	\$20,758	\$21,381	\$21,931
Family (Std Err)	(\$75)	(\$98)	(\$95)	(\$61)	(\$79)	(\$95)	(\$84)	(\$105)	(\$104)	(\$125)	(\$124)	(\$111)	(\$122)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

Appendix Exhibit 3.2

Percentage change (standard error) in total premiums from previous year per enrolled employee for single, employee-plus-one, and family coverage, 2010–2022

Year	Single	Employee-plus-one	Family
2010	5.8%	6.7%	6.5%
2010 (Std Err)	(0.7%)	(0.8%)	(0.6%)
2011	5.7%	6.9%	8.3%
2011 (Std Err)	(0.7%)	(1.3%)	(0.9%)
2012	3.1%	2.8%	3.0%
2012 (Std Err)	(0.7%)	(1.2%)	(0.9%)
2013	3.5%	3.5%	3.6%
2013 (Std Err)	(0.7%)	(0.7%)	(0.7%)
2014	4.7%	4.7%	3.9%
2014 (Std Err)	(0.6%)	(0.7%)	(0.6%)
2015	2.2%	2.6%	4.0%
2015 (Std Err)	(0.6%)	(0.7%)	(0.8%)
2016	2.3%	2.7%	2.2%
2016 (Std Err)	(0.6%)	(0.7%)	(0.7%)
2017	4.4%	5.5%	5.5%
2017 (Std Err)	(0.7%)	(0.8%)	(0.8%)
2018	5.4%	5.0%	4.7%
2018 (Std Err)	(0.7%)	(0.8%)	(0.8%)
2019	3.8%	4.2%	4.7%
2019 (Std Err)	(0.7%)	(0.8%)	(0.8%)
2020	2.5%	1.4%	1.3%
2020 (Std Err)	(0.7%)	(0.9%)	(0.9%)
2021	3.2%	3.1%	3.0%
2021 (Std Err)	(0.7%)	(0.9%)	(0.8%)
2022	2.8%	2.1%	2.6%
2022 (Std Err)	(0.7%)	(0.9%)	(0.8%)
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.			

Appendix Exhibit 3.3

Average total single premium (standard error) per enrolled employee, by firm size, 2010–2022

Number of Employees	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
U.S.	\$4,940	\$5,222	\$5,384	\$5,571	\$5,832	\$5,963	\$6,101	\$6,368	\$6,715	\$6,972	\$7,149	\$7,380	\$7,590
U.S. (Std Err)	(\$22)	(\$26)	(\$28)	(\$23)	(\$25)	(\$26)	(\$27)	(\$28)	(\$31)	(\$35)	(\$35)	(\$37)	(\$38)
<50	\$4,956	\$5,258	\$5,460	\$5,628	\$5,886	\$5,947	\$6,070	\$6,421	\$6,667	\$6,920	\$7,045	\$7,382	\$7,513
<50 (Std Err)	(\$34)	(\$39)	(\$60)	(\$39)	(\$55)	(\$55)	(\$53)	(\$61)	(\$63)	(\$73)	(\$70)	(\$84)	(\$81)
50-99	\$4,713	\$4,861	\$5,246	\$5,314	\$5,549	\$5,642	\$5,743	\$6,163	\$6,287	\$6,629	\$6,870	\$7,189	\$7,465
50-99 (Std Err)	(\$52)	(\$75)	(\$39)	(\$73)	(\$82)	(\$104)	(\$96)	(\$121)	(\$111)	(\$99)	(\$129)	(\$129)	(\$153)
100+	\$4,959	\$5,252	\$5,378	\$5,584	\$5,851	\$6,006	\$6,146	\$6,377	\$6,770	\$7,019	\$7,197	\$7,399	\$7,622
100+ (Std Err)	(\$23)	(\$31)	(\$28)	(\$29)	(\$30)	(\$31)	(\$32)	(\$33)	(\$37)	(\$42)	(\$41)	(\$43)	(\$45)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

Appendix Exhibit 3.4

Average total employee-plus-one premium (standard error) per enrolled employee, by firm size, 2010–2022

Number of Employees	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
U.S.	\$9,664	\$10,329	\$10,621	\$10,990	\$11,503	\$11,800	\$12,124	\$12,789	\$13,425	\$13,989	\$14,191	\$14,634	\$14,943
U.S. (Std Err)	(\$60)	(\$105)	(\$56)	(\$54)	(\$60)	(\$58)	(\$60)	(\$70)	(\$70)	(\$83)	(\$93)	(\$84)	(\$91)
<50	\$9,850	\$10,253	\$10,524	\$11,050	\$11,386	\$11,666	\$11,833	\$12,558	\$13,044	\$13,619	\$13,522	\$14,326	\$14,093
<50 (Std Err)	(\$80)	(\$104)	(\$121)	(\$92)	(\$163)	(\$158)	(\$156)	(\$170)	(\$176)	(\$248)	(\$212)	(\$262)	(\$240)
50-99	\$9,166	\$9,615	\$10,178	\$10,673	\$10,845	\$10,885	\$11,389	\$11,931	\$12,593	\$13,248	\$13,766	\$14,314	\$14,458
50-99 (Std Err)	(\$124)	(\$192)	(\$185)	(\$330)	(\$187)	(\$198)	(\$227)	(\$232)	(\$236)	(\$321)	(\$246)	(\$295)	(\$350)
100+	\$9,669	\$10,394	\$10,672	\$11,006	\$11,571	\$11,892	\$12,225	\$12,878	\$13,537	\$14,105	\$14,304	\$14,703	\$15,117
100+ (Std Err)	(\$62)	(\$113)	(\$70)	(\$59)	(\$68)	(\$66)	(\$68)	(\$79)	(\$79)	(\$92)	(\$106)	(\$93)	(\$103)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

Appendix Exhibit 3.5

Average total family premium (standard error) per enrolled employee, by firm size, 2010–2022

Number of Employees	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
U.S.	\$13,871	\$15,022	\$15,473	\$16,029	\$16,655	\$17,322	\$17,710	\$18,687	\$19,565	\$20,486	\$20,758	\$21,381	\$21,931
U.S. (Std Err)	(\$75)	(\$98)	(\$95)	(\$61)	(\$79)	(\$95)	(\$84)	(\$105)	(\$104)	(\$125)	(\$124)	(\$111)	(\$122)
<50	\$13,170	\$14,086	\$14,496	\$14,787	\$15,575	\$15,919	\$16,471	\$17,649	\$18,296	\$19,417	\$19,416	\$20,406	\$20,406
<50 (Std Err)	(\$111)	(\$145)	(\$181)	(\$89)	(\$177)	(\$212)	(\$207)	(\$192)	(\$231)	(\$303)	(\$283)	(\$320)	(\$310)
50-99	\$13,019	\$14,151	\$15,421	\$15,376	\$15,732	\$16,336	\$16,214	\$17,735	\$18,386	\$19,893	\$19,827	\$20,551	\$21,289
50-99 (Std Err)	(\$153)	(\$168)	(\$273)	(\$268)	(\$274)	(\$335)	(\$348)	(\$327)	(\$473)	(\$435)	(\$422)	(\$396)	(\$451)
100+	\$14,074	\$15,245	\$15,641	\$16,284	\$16,903	\$17,612	\$18,000	\$18,911	\$19,824	\$20,697	\$20,990	\$21,584	\$22,228
100+ (Std Err)	(\$85)	(\$117)	(\$114)	(\$82)	(\$91)	(\$110)	(\$95)	(\$122)	(\$118)	(\$143)	(\$139)	(\$124)	(\$139)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

Appendix Exhibit 3.6

Average total single premium (standard error) per enrolled employee, by State, 3-year average, 2020–2022

Alabama	\$6,543*	Kentucky	\$7,020*	North Dakota	\$7,413
Alabama (Std Err)	(\$106)	Kentucky (Std Err)	(\$92)	North Dakota (Std Err)	(\$96)
Alaska	\$8,681*	Louisiana	\$6,902*	Ohio	\$7,252
Alaska (Std Err)	(\$188)	Louisiana (Std Err)	(\$106)	Ohio (Std Err)	(\$109)
Arizona	\$6,816*	Maine	\$7,653*	Oklahoma	\$6,852*
Arizona (Std Err)	(\$125)	Maine (Std Err)	(\$101)	Oklahoma (Std Err)	(\$93)
Arkansas	\$6,493*	Maryland	\$7,536	Oregon	\$7,097
Arkansas (Std Err)	(\$113)	Maryland (Std Err)	(\$117)	Oregon (Std Err)	(\$159)
California	\$7,379	Massachusetts	\$7,827*	Pennsylvania	\$7,556*
California (Std Err)	(\$85)	Massachusetts (Std Err)	(\$117)	Pennsylvania (Std Err)	(\$96)
Colorado	\$6,993*	Michigan	\$7,016*	Rhode Island	\$7,789*
Colorado (Std Err)	(\$118)	Michigan (Std Err)	(\$130)	Rhode Island (Std Err)	(\$119)
Connecticut	\$7,747*	Minnesota	\$7,229	South Carolina	\$7,300
Connecticut (Std Err)	(\$117)	Minnesota (Std Err)	(\$132)	South Carolina (Std Err)	(\$98)
Delaware	\$7,709*	Mississippi	\$6,689*	South Dakota	\$7,257
Delaware (Std Err)	(\$167)	Mississippi (Std Err)	(\$105)	South Dakota (Std Err)	(\$93)
District of Columbia	\$8,159*	Missouri	\$7,339	Tennessee	\$6,768*
District of Columbia (Std Err)	(\$145)	Missouri (Std Err)	(\$119)	Tennessee (Std Err)	(\$101)
Florida	\$7,336	Montana	\$7,309	Texas	\$7,154
Florida (Std Err)	(\$110)	Montana (Std Err)	(\$121)	Texas (Std Err)	(\$87)
Georgia	\$7,125	Nebraska	\$7,613*	Utah	\$6,640*
Georgia (Std Err)	(\$140)	Nebraska (Std Err)	(\$102)	Utah (Std Err)	(\$140)
Hawaii	\$6,907*	Nevada	\$6,658*	Vermont	\$8,034*
Hawaii (Std Err)	(\$93)	Nevada (Std Err)	(\$123)	Vermont (Std Err)	(\$101)
Idaho	\$6,862*	New Hampshire	\$7,934*	Virginia	\$7,259
Idaho (Std Err)	(\$127)	New Hampshire (Std Err)	(\$126)	Virginia (Std Err)	(\$132)
Illinois	\$7,362	New Jersey	\$7,646*	Washington	\$7,314
Illinois (Std Err)	(\$100)	New Jersey (Std Err)	(\$139)	Washington (Std Err)	(\$125)
Indiana	\$7,453	New Mexico	\$7,480	West Virginia	\$7,647*
Indiana (Std Err)	(\$112)	New Mexico (Std Err)	(\$106)	West Virginia (Std Err)	(\$156)
Iowa	\$7,086	New York	\$8,423*	Wisconsin	\$7,318
Iowa (Std Err)	(\$130)	New York (Std Err)	(\$119)	Wisconsin (Std Err)	(\$105)
Kansas	\$6,777*	North Carolina	\$7,246	Wyoming	\$7,846*
Kansas (Std Err)	(\$108)	North Carolina (Std Err)	(\$149)	Wyoming (Std Err)	(\$175)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2020–2022.

Note: * Statistically different from national average of \$7,322 at $p < 0.05$. Note that the standard error on the national estimate of \$7,322 is \$22.

Appendix Exhibit 3.7

Average total employee-plus-one premium (standard error) per enrolled employee, by State, 3-year average, 2020–2022

Alabama	\$13,125*	Kentucky	\$14,501	North Dakota	\$14,320
Alabama (Std Err)	(\$262)	Kentucky (Std Err)	(\$329)	North Dakota (Std Err)	(\$218)
Alaska	\$17,322*	Louisiana	\$13,531*	Ohio	\$14,395
Alaska (Std Err)	(\$315)	Louisiana (Std Err)	(\$249)	Ohio (Std Err)	(\$260)
Arizona	\$13,683*	Maine	\$14,854	Oklahoma	\$13,586*
Arizona (Std Err)	(\$230)	Maine (Std Err)	(\$242)	Oklahoma (Std Err)	(\$230)
Arkansas	\$12,787*	Maryland	\$15,153*	Oregon	\$14,296
Arkansas (Std Err)	(\$212)	Maryland (Std Err)	(\$291)	Oregon (Std Err)	(\$252)
California	\$14,471	Massachusetts	\$15,631*	Pennsylvania	\$15,065*
California (Std Err)	(\$217)	Massachusetts (Std Err)	(\$311)	Pennsylvania (Std Err)	(\$261)
Colorado	\$14,290	Michigan	\$14,271	Rhode Island	\$15,395*
Colorado (Std Err)	(\$260)	Michigan (Std Err)	(\$204)	Rhode Island (Std Err)	(\$273)
Connecticut	\$15,681*	Minnesota	\$14,911	South Carolina	\$14,433
Connecticut (Std Err)	(\$296)	Minnesota (Std Err)	(\$329)	South Carolina (Std Err)	(\$255)
Delaware	\$14,368	Mississippi	\$13,329*	South Dakota	\$14,967
Delaware (Std Err)	(\$391)	Mississippi (Std Err)	(\$229)	South Dakota (Std Err)	(\$267)
District of Columbia	\$15,772*	Missouri	\$14,129	Tennessee	\$13,321*
District of Columbia (Std Err)	(\$362)	Missouri (Std Err)	(\$239)	Tennessee (Std Err)	(\$227)
Florida	\$14,109	Montana	\$14,071	Texas	\$14,054*
Florida (Std Err)	(\$249)	Montana (Std Err)	(\$413)	Texas (Std Err)	(\$177)
Georgia	\$14,262	Nebraska	\$14,718	Utah	\$13,731*
Georgia (Std Err)	(\$328)	Nebraska (Std Err)	(\$195)	Utah (Std Err)	(\$361)
Hawaii	\$13,748*	Nevada	\$13,265*	Vermont	\$16,027*
Hawaii (Std Err)	(\$268)	Nevada (Std Err)	(\$311)	Vermont (Std Err)	(\$207)
Idaho	\$12,609*	New Hampshire	\$16,523*	Virginia	\$13,712*
Idaho (Std Err)	(\$294)	New Hampshire (Std Err)	(\$337)	Virginia (Std Err)	(\$243)
Illinois	\$14,532	New Jersey	\$15,685*	Washington	\$14,227
Illinois (Std Err)	(\$210)	New Jersey (Std Err)	(\$281)	Washington (Std Err)	(\$277)
Indiana	\$14,714	New Mexico	\$13,952*	West Virginia	\$15,579*
Indiana (Std Err)	(\$267)	New Mexico (Std Err)	(\$247)	West Virginia (Std Err)	(\$347)
Iowa	\$13,373*	New York	\$16,136*	Wisconsin	\$15,145*
Iowa (Std Err)	(\$232)	New York (Std Err)	(\$307)	Wisconsin (Std Err)	(\$238)
Kansas	\$13,317*	North Carolina	\$14,064	Wyoming	\$15,459*
Kansas (Std Err)	(\$234)	North Carolina (Std Err)	(\$442)	Wyoming (Std Err)	(\$403)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2020–2022.

Note: * Statistically different from national average of \$14,463 at $p < 0.05$. Note that the standard error on the national estimate of \$14,463 is \$52.

Appendix Exhibit 3.8

Average total family premium (standard error) per enrolled employee, by State, 3-year average, 2020–2022

Alabama	\$18,742*	Kentucky	\$21,224	North Dakota	\$20,853
Alabama (Std Err)	(\$318)	Kentucky (Std Err)	(\$419)	North Dakota (Std Err)	(\$266)
Alaska	\$23,600*	Louisiana	\$19,422*	Ohio	\$20,786
Alaska (Std Err)	(\$592)	Louisiana (Std Err)	(\$350)	Ohio (Std Err)	(\$313)
Arizona	\$20,045*	Maine	\$21,242	Oklahoma	\$19,402*
Arizona (Std Err)	(\$358)	Maine (Std Err)	(\$328)	Oklahoma (Std Err)	(\$285)
Arkansas	\$18,294*	Maryland	\$21,455	Oregon	\$20,139*
Arkansas (Std Err)	(\$332)	Maryland (Std Err)	(\$360)	Oregon (Std Err)	(\$354)
California	\$21,591	Massachusetts	\$22,329*	Pennsylvania	\$21,270
California (Std Err)	(\$264)	Massachusetts (Std Err)	(\$337)	Pennsylvania (Std Err)	(\$323)
Colorado	\$20,526*	Michigan	\$19,948*	Rhode Island	\$22,041*
Colorado (Std Err)	(\$296)	Michigan (Std Err)	(\$305)	Rhode Island (Std Err)	(\$328)
Connecticut	\$23,221*	Minnesota	\$21,489	South Carolina	\$20,398*
Connecticut (Std Err)	(\$418)	Minnesota (Std Err)	(\$570)	South Carolina (Std Err)	(\$342)
Delaware	\$22,042	Mississippi	\$19,760*	South Dakota	\$21,719
Delaware (Std Err)	(\$513)	Mississippi (Std Err)	(\$351)	South Dakota (Std Err)	(\$584)
District of Columbia	\$23,585*	Missouri	\$21,446	Tennessee	\$19,198*
District of Columbia (Std Err)	(\$458)	Missouri (Std Err)	(\$340)	Tennessee (Std Err)	(\$320)
Florida	\$21,122	Montana	\$20,563	Texas	\$21,289
Florida (Std Err)	(\$338)	Montana (Std Err)	(\$515)	Texas (Std Err)	(\$247)
Georgia	\$21,279	Nebraska	\$21,126	Utah	\$19,608*
Georgia (Std Err)	(\$431)	Nebraska (Std Err)	(\$378)	Utah (Std Err)	(\$362)
Hawaii	\$19,439*	Nevada	\$19,961*	Vermont	\$22,786*
Hawaii (Std Err)	(\$361)	Nevada (Std Err)	(\$447)	Vermont (Std Err)	(\$344)
Idaho	\$20,427	New Hampshire	\$23,801*	Virginia	\$20,274*
Idaho (Std Err)	(\$473)	New Hampshire (Std Err)	(\$490)	Virginia (Std Err)	(\$411)
Illinois	\$20,955	New Jersey	\$23,069*	Washington	\$20,670
Illinois (Std Err)	(\$336)	New Jersey (Std Err)	(\$440)	Washington (Std Err)	(\$415)
Indiana	\$20,719	New Mexico	\$20,381	West Virginia	\$23,033*
Indiana (Std Err)	(\$397)	New Mexico (Std Err)	(\$416)	West Virginia (Std Err)	(\$445)
Iowa	\$20,116*	New York	\$23,431*	Wisconsin	\$21,619
Iowa (Std Err)	(\$412)	New York (Std Err)	(\$393)	Wisconsin (Std Err)	(\$317)
Kansas	\$19,417*	North Carolina	\$20,566	Wyoming	\$21,834
Kansas (Std Err)	(\$343)	North Carolina (Std Err)	(\$474)	Wyoming (Std Err)	(\$465)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2020–2022.

Note: * Statistically different from national average of \$21,158 at $p < 0.05$. Note that the standard error on the national estimate of \$21,158 is \$69.

Appendix Exhibit 3.9

Average total single premium (standard error) per enrolled employee, overall and by industry, 2022

Industry	Amount
United States	\$7,590
United States (Std Err)	(\$38)
Agriculture, fisheries, forestry	\$6,233
Agriculture, fisheries, forestry (Std Err)	(\$636)
Mining and manufacturing	\$7,324
Mining and manufacturing (Std Err)	(\$120)
Construction	\$6,932
Construction (Std Err)	(\$170)
Utilities and transportation	\$7,835
Utilities and transportation (Std Err)	(\$200)
Wholesale trade	\$7,521
Wholesale trade (Std Err)	(\$124)
Financial services and real estate	\$8,155
Financial services and real estate (Std Err)	(\$105)
Retail trade	\$7,180
Retail trade (Std Err)	(\$108)
Professional services	\$8,039
Professional services (Std Err)	(\$61)
Other services	\$7,008
Other services (Std Err)	(\$92)
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2022.	

Appendix Exhibit 3.10**Average total employee-plus-one premium (standard error) per enrolled employee, overall and by industry, 2022**

Industry	Amount
United States	\$14,943
United States (Std Err)	(\$91)
Agriculture, fisheries, forestry	\$12,300
Agriculture, fisheries, forestry (Std Err)	(\$848)
Mining and manufacturing	\$14,645
Mining and manufacturing (Std Err)	(\$200)
Construction	\$13,507
Construction (Std Err)	(\$568)
Utilities and transportation	\$15,553
Utilities and transportation (Std Err)	(\$382)
Wholesale trade	\$15,142
Wholesale trade (Std Err)	(\$345)
Financial services and real estate	\$15,535
Financial services and real estate (Std Err)	(\$265)
Retail trade	\$13,866
Retail trade (Std Err)	(\$259)
Professional services	\$15,561
Professional services (Std Err)	(\$157)
Other services	\$14,093
Other services (Std Err)	(\$230)
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2022.	

Appendix Exhibit 3.11**Average total family premium (standard error) per enrolled employee, overall and by industry, 2022**

Industry	Amount
United States	\$21,931
United States (Std Err)	(\$122)
Agriculture, fisheries, forestry	\$20,264
Agriculture, fisheries, forestry (Std Err)	(\$2,616)
Mining and manufacturing	\$21,285
Mining and manufacturing (Std Err)	(\$256)
Construction	\$20,108
Construction (Std Err)	(\$490)
Utilities and transportation	\$22,139
Utilities and transportation (Std Err)	(\$373)
Wholesale trade	\$22,557
Wholesale trade (Std Err)	(\$350)
Financial services and real estate	\$23,249
Financial services and real estate (Std Err)	(\$358)
Retail trade	\$20,699
Retail trade (Std Err)	(\$312)
Professional services	\$22,830
Professional services (Std Err)	(\$246)
Other services	\$19,928
Other services (Std Err)	(\$312)
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2022.	

Appendix Exhibit 3.12

Average total single premium (standard error) per enrolled employee, overall and by selected characteristics, 2022

Employer Characteristics	Amount
United States	\$7,590
United States (Std Err)	(\$38)
Ownership: For Profit Inc.	\$7,477
Ownership: For Profit Inc. (Std Err)	(\$45)
Ownership: For Profit Uninc.	\$7,187
Ownership: For Profit Uninc. (Std Err)	(\$109)
Ownership: Nonprofit	\$8,410
Ownership: Nonprofit (Std Err)	(\$94)
Firm Age: 0-4 Years	\$6,351
Firm Age: 0-4 Years (Std Err)	(\$209)
Firm Age: 5-9 Years	\$6,865
Firm Age: 5-9 Years (Std Err)	(\$177)
Firm Age: 10-19 Years	\$7,184
Firm Age: 10-19 Years (Std Err)	(\$99)
Firm Age: 20+ Years	\$7,742
Firm Age: 20+ Years (Std Err)	(\$42)
# of Locations: 1 Location	\$7,383
# of Locations: 1 Location (Std Err)	(\$72)
# of Locations: 2+ Locations	\$7,690
# of Locations: 2+ Locations (Std Err)	(\$45)
% Full Time: 0-24%	\$6,826
% Full Time: 0-24% (Std Err)	(\$263)
% Full Time: 25-49%	\$7,472
% Full Time: 25-49% (Std Err)	(\$151)
% Full Time: 50-74%	\$7,494
% Full Time: 50-74% (Std Err)	(\$100)
% Full Time: 75%+	\$7,626
% Full Time: 75%+ (Std Err)	(\$43)
% Low Wage: 50%+	\$7,298
% Low Wage: 50%+ (Std Err)	(\$127)
% Low Wage: <50%	\$7,614
% Low Wage: <50% (Std Err)	(\$40)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2022.

Note: “% Full Time” refers to the percentage of the establishment’s workforce that worked full time in 2022. “% Low Wage” refers to the percentage of the establishment’s workforce that earned less than \$14.50 per hour in 2022.

Appendix Exhibit 3.13

Average total employee-plus-one premium (standard error) per enrolled employee, overall and by selected characteristics, 2022

Employer Characteristics	Amount
United States	\$14,943
United States (Std Err)	(\$91)
Ownership: For Profit Inc.	\$14,765
Ownership: For Profit Inc. (Std Err)	(\$109)
Ownership: For Profit Uninc.	\$14,531
Ownership: For Profit Uninc. (Std Err)	(\$231)
Ownership: Nonprofit	\$15,963
Ownership: Nonprofit (Std Err)	(\$241)
Firm Age: 0-4 Years	\$12,545
Firm Age: 0-4 Years (Std Err)	(\$412)
Firm Age: 5-9 Years	\$13,227
Firm Age: 5-9 Years (Std Err)	(\$449)
Firm Age: 10-19 Years	\$13,788
Firm Age: 10-19 Years (Std Err)	(\$345)
Firm Age: 20+ Years	\$15,206
Firm Age: 20+ Years (Std Err)	(\$98)
# of Locations: 1 Location	\$14,127
# of Locations: 1 Location (Std Err)	(\$198)
# of Locations: 2+ Locations	\$15,219
# of Locations: 2+ Locations (Std Err)	(\$102)
% Full Time: 0-24%	\$13,955
% Full Time: 0-24% (Std Err)	(\$596)
% Full Time: 25-49%	\$14,625
% Full Time: 25-49% (Std Err)	(\$639)
% Full Time: 50-74%	\$14,623
% Full Time: 50-74% (Std Err)	(\$274)
% Full Time: 75%+	\$15,003
% Full Time: 75%+ (Std Err)	(\$99)
% Low Wage: 50%+	\$13,740
% Low Wage: 50%+ (Std Err)	(\$377)
% Low Wage: <50%	\$15,019
% Low Wage: <50% (Std Err)	(\$94)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2022.

Note: “% Full Time” refers to the percentage of the establishment’s workforce that worked full time in 2022. “% Low Wage” refers to the percentage of the establishment’s workforce that earned less than \$14.50 per hour in 2022.

Appendix Exhibit 3.14

Average total family premium (standard error) per enrolled employee, overall and by selected characteristics, 2022

Employer Characteristics	Amount
United States	\$21,931
United States (Std Err)	(\$122)
Ownership: For Profit Inc.	\$21,829
Ownership: For Profit Inc. (Std Err)	(\$140)
Ownership: For Profit Uninc.	\$21,357
Ownership: For Profit Uninc. (Std Err)	(\$321)
Ownership: Nonprofit	\$22,714
Ownership: Nonprofit (Std Err)	(\$355)
Firm Age: 0-4 Years	\$18,768
Firm Age: 0-4 Years (Std Err)	(\$534)
Firm Age: 5-9 Years	\$20,046
Firm Age: 5-9 Years (Std Err)	(\$699)
Firm Age: 10-19 Years	\$20,595
Firm Age: 10-19 Years (Std Err)	(\$421)
Firm Age: 20+ Years	\$22,255
Firm Age: 20+ Years (Std Err)	(\$132)
# of Locations: 1 Location	\$20,827
# of Locations: 1 Location (Std Err)	(\$254)
# of Locations: 2+ Locations	\$22,314
# of Locations: 2+ Locations (Std Err)	(\$140)
% Full Time: 0-24%	\$21,424
% Full Time: 0-24% (Std Err)	(\$936)
% Full Time: 25-49%	\$21,196
% Full Time: 25-49% (Std Err)	(\$1,288)
% Full Time: 50-74%	\$21,544
% Full Time: 50-74% (Std Err)	(\$416)
% Full Time: 75%+	\$22,005
% Full Time: 75%+ (Std Err)	(\$127)
% Low Wage: 50%+	\$20,748
% Low Wage: 50%+ (Std Err)	(\$619)
% Low Wage: <50%	\$21,986
% Low Wage: <50% (Std Err)	(\$124)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2022.

Note: “% Full Time” refers to the percentage of the establishment’s workforce that worked full time in 2022. “% Low Wage” refers to the percentage of the establishment’s workforce that earned less than \$14.50 per hour in 2022.

Appendix Exhibit 3.15

Premium distributions (standard error) for employees enrolled in single, employee-plus-one, and family coverage, overall and by firm size, 2022

Coverage	Estimate	Total	<50 employees	50-99 employees	100 or more employees
Single	Average (mean)	\$7,590	\$7,513	\$7,465	\$7,622
Single	Average (mean) (Std Err)	(\$38)	(\$81)	(\$153)	(\$45)
Single	10 percentile	\$4,700	\$4,200	\$4,100	\$4,900
Single	10 percentile (Std Err)	(\$71)	(\$109)	(\$236)	(\$91)
Single	25 percentile	\$6,000	\$5,400	\$5,500	\$6,200
Single	25 percentile (Std Err)	(\$39)	(\$82)	(\$139)	(\$46)
Single	50 percentile (median)	\$7,400	\$7,100	\$7,200	\$7,500
Single	50 percentile (median) (Std Err)	(\$37)	(\$100)	(\$157)	(\$41)
Single	75 percentile	\$8,800	\$9,100	\$8,800	\$8,700
Single	75 percentile (Std Err)	(\$51)	(\$171)	(\$166)	(\$61)
Single	90 percentile	\$11,000	\$12,000	\$11,000	\$10,000
Single	90 percentile (Std Err)	(\$88)	(\$219)	(\$453)	(\$81)
Employee-plus-one	Average (mean)	\$14,943	\$14,093	\$14,458	\$15,117
Employee-plus-one	Average (mean) (Std Err)	(\$91)	(\$240)	(\$350)	(\$103)
Employee-plus-one	10 percentile	\$9,000	\$7,200	\$8,000	\$9,600
Employee-plus-one	10 percentile (Std Err)	(\$161)	(\$446)	(\$716)	(\$251)
Employee-plus-one	25 percentile	\$12,000	\$10,000	\$11,000	\$12,000
Employee-plus-one	25 percentile (Std Err)	(\$116)	(\$296)	(\$261)	(\$136)
Employee-plus-one	50 percentile (median)	\$15,000	\$13,000	\$14,000	\$15,000
Employee-plus-one	50 percentile (median) (Std Err)	(\$85)	(\$236)	(\$296)	(\$96)
Employee-plus-one	75 percentile	\$18,000	\$18,000	\$17,000	\$18,000
Employee-plus-one	75 percentile (Std Err)	(\$140)	(\$373)	(\$579)	(\$153)
Employee-plus-one	90 percentile	\$21,000	\$22,000	\$22,000	\$21,000
Employee-plus-one	90 percentile (Std Err)	(\$152)	(\$652)	(\$660)	(\$169)
Family	Average (mean)	\$21,931	\$20,406	\$21,289	\$22,228
Family	Average (mean) (Std Err)	(\$122)	(\$310)	(\$451)	(\$139)
Family	10 percentile	\$14,000	\$11,000	\$11,000	\$14,000
Family	10 percentile (Std Err)	(\$337)	(\$567)	(\$802)	(\$307)
Family	25 percentile	\$18,000	\$15,000	\$16,000	\$19,000
Family	25 percentile (Std Err)	(\$186)	(\$257)	(\$476)	(\$163)
Family	50 percentile (median)	\$22,000	\$20,000	\$20,000	\$22,000
Family	50 percentile (median) (Std Err)	(\$108)	(\$350)	(\$615)	(\$104)
Family	75 percentile	\$26,000	\$25,000	\$26,000	\$26,000
Family	75 percentile (Std Err)	(\$139)	(\$474)	(\$844)	(\$146)
Family	90 percentile	\$30,000	\$31,000	\$32,000	\$29,000
Family	90 percentile (Std Err)	(\$258)	(\$656)	(\$724)	(\$298)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2022.

Appendix Exhibit 4.1

Average percentage (standard error) of premium contributed by employees for single, employee-plus-one, and family coverage, 2010–2022

Coverage	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Single	20.7%	20.9%	20.8%	21.0%	21.2%	21.1%	21.7%	22.2%	21.3%	21.4%	21.4%	22.3%	21.6%
Single (Std Err)	(0.2%)	(0.2%)	(0.3%)	(0.3%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.3%)	(0.2%)	(0.2%)	(0.3%)
Plus One	25.8%	26.5%	26.6%	26.7%	26.9%	27.3%	27.8%	27.6%	27.1%	27.7%	28.4%	28.7%	28.4%
Plus One (Std Err)	(0.3%)	(0.3%)	(0.4%)	(0.2%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)
Family	26.8%	26.4%	27.4%	27.6%	27.1%	27.2%	28.0%	27.9%	27.8%	28.0%	28.8%	28.9%	29.6%
Family (Std Err)	(0.4%)	(0.3%)	(0.4%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.4%)	(0.3%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

Appendix Exhibit 4.2

Average annual employee contribution (in dollars) (standard error) for single, employee-plus-one, and family coverage, 2010–2022

Coverage	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Single	\$1,021	\$1,090	\$1,118	\$1,170	\$1,234	\$1,255	\$1,325	\$1,415	\$1,427	\$1,489	\$1,532	\$1,643	\$1,637
Single (Std Err)	(\$14)	(\$9)	(\$14)	(\$16)	(\$13)	(\$14)	(\$13)	(\$15)	(\$14)	(\$18)	(\$16)	(\$19)	(\$24)
Plus One	\$2,498	\$2,736	\$2,824	\$2,940	\$3,097	\$3,220	\$3,376	\$3,531	\$3,634	\$3,881	\$4,035	\$4,199	\$4,237
Plus One (Std Err)	(\$42)	(\$36)	(\$46)	(\$23)	(\$40)	(\$35)	(\$36)	(\$39)	(\$39)	(\$54)	(\$52)	(\$64)	(\$56)
Family	\$3,721	\$3,962	\$4,236	\$4,421	\$4,518	\$4,710	\$4,956	\$5,218	\$5,431	\$5,726	\$5,978	\$6,174	\$6,492
Family (Std Err)	(\$53)	(\$42)	(\$69)	(\$50)	(\$48)	(\$56)	(\$56)	(\$64)	(\$63)	(\$82)	(\$76)	(\$87)	(\$93)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

Appendix Exhibit 4.3

Average annual employee contribution, employer contribution, and total premium (standard error) for single coverage, 2010–2022

Type of Premium	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Total Premium	\$4,940	\$5,222	\$5,384	\$5,571	\$5,832	\$5,963	\$6,101	\$6,368	\$6,715	\$6,972	\$7,149	\$7,380	\$7,590
Total Premium (Std Err)	(\$22)	(\$26)	(\$28)	(\$23)	(\$25)	(\$26)	(\$27)	(\$28)	(\$31)	(\$35)	(\$35)	(\$37)	(\$38)
Employer Contribution	\$3,918	\$4,132	\$4,267	\$4,401	\$4,598	\$4,708	\$4,776	\$4,953	\$5,288	\$5,483	\$5,617	\$5,737	\$5,953
Employer Contribution (Std Err)	(\$19)	(\$25)	(\$28)	(\$21)	(\$25)	(\$26)	(\$26)	(\$29)	(\$31)	(\$36)	(\$35)	(\$36)	(\$38)
Employee Contribution	\$1,021	\$1,090	\$1,118	\$1,170	\$1,234	\$1,255	\$1,325	\$1,415	\$1,427	\$1,489	\$1,532	\$1,643	\$1,637
Employee Contribution (Std Err)	(\$14)	(\$9)	(\$14)	(\$16)	(\$13)	(\$14)	(\$13)	(\$15)	(\$14)	(\$18)	(\$16)	(\$19)	(\$24)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

Note: The sum of employee and employer contributions may not exactly equal the total premium due to rounding.

Appendix Exhibit 4.4

Average annual employee contribution, employer contribution, and total premium (standard error) for employee-plus-one coverage, 2010–2022

Type of Premium	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Total Premium	\$9,664	\$10,329	\$10,621	\$10,990	\$11,503	\$11,800	\$12,124	\$12,789	\$13,425	\$13,989	\$14,191	\$14,634	\$14,943
Total Premium (Std Err)	(\$60)	(\$105)	(\$56)	(\$54)	(\$60)	(\$58)	(\$60)	(\$70)	(\$70)	(\$83)	(\$93)	(\$84)	(\$91)
Employer Contribution	\$7,167	\$7,593	\$7,797	\$8,050	\$8,406	\$8,579	\$8,748	\$9,258	\$9,791	\$10,108	\$10,156	\$10,435	\$10,706
Employer Contrib. (Std Err)	(\$40)	(\$95)	(\$45)	(\$55)	(\$65)	(\$57)	(\$61)	(\$75)	(\$70)	(\$93)	(\$99)	(\$79)	(\$93)
Employee Contribution	\$2,498	\$2,736	\$2,824	\$2,940	\$3,097	\$3,220	\$3,376	\$3,531	\$3,634	\$3,881	\$4,035	\$4,199	\$4,237
Employee Contrib. (Std Err)	(\$42)	(\$36)	(\$46)	(\$23)	(\$40)	(\$35)	(\$36)	(\$39)	(\$39)	(\$54)	(\$52)	(\$64)	(\$56)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

Note: The sum of employee and employer contributions may not exactly equal the total premium due to rounding.

Appendix Exhibit 4.5

Average annual employee contribution, employer contribution, and total premium (standard error) for family coverage, 2010–2022

Type of Premium	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
Total Premium	\$13,871	\$15,022	\$15,473	\$16,029	\$16,655	\$17,322	\$17,710	\$18,687	\$19,565	\$20,486	\$20,758	\$21,381	\$21,931
Total Premium (Std Err)	(\$75)	(\$98)	(\$95)	(\$61)	(\$79)	(\$95)	(\$84)	(\$105)	(\$104)	(\$125)	(\$124)	(\$111)	(\$122)
Employer Contribution	\$10,150	\$11,060	\$11,238	\$11,608	\$12,137	\$12,612	\$12,754	\$13,469	\$14,134	\$14,760	\$14,781	\$15,207	\$15,439
Employer Contrib. (Std Err)	(\$94)	(\$98)	(\$74)	(\$48)	(\$82)	(\$94)	(\$90)	(\$113)	(\$110)	(\$132)	(\$139)	(\$116)	(\$128)
Employee Contribution	\$3,721	\$3,962	\$4,236	\$4,421	\$4,518	\$4,710	\$4,956	\$5,218	\$5,431	\$5,726	\$5,978	\$6,174	\$6,492
Employee Contrib. (Std Err)	(\$53)	(\$42)	(\$69)	(\$50)	(\$48)	(\$56)	(\$56)	(\$64)	(\$63)	(\$82)	(\$76)	(\$87)	(\$93)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

Note: The sum of employee and employer contributions may not exactly equal the total premium due to rounding.

Appendix Exhibit 4.6

Average percentage of premium contributed (standard error) by employees for single coverage, by firm size, 2010–2022

Number of Employees	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
U.S.	20.7%	20.9%	20.8%	21.0%	21.2%	21.1%	21.7%	22.2%	21.3%	21.4%	21.4%	22.3%	21.6%
U.S. (Std Err)	(0.2%)	(0.2%)	(0.3%)	(0.3%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.3%)	(0.2%)	(0.2%)	(0.3%)
<50	18.3%	18.3%	17.9%	18.6%	17.6%	17.9%	20.0%	20.0%	20.3%	21.0%	20.9%	22.4%	21.8%
<50 (Std Err)	(0.6%)	(0.4%)	(0.4%)	(0.4%)	(0.5%)	(0.5%)	(0.5%)	(0.5%)	(0.6%)	(0.6%)	(0.6%)	(0.7%)	(0.6%)
50-99	22.0%	22.7%	20.9%	21.5%	22.0%	21.8%	24.3%	21.9%	24.4%	23.6%	22.9%	24.9%	24.5%
50-99 (Std Err)	(0.8%)	(1.2%)	(0.7%)	(1.0%)	(1.0%)	(1.1%)	(1.0%)	(0.9%)	(0.9%)	(1.0%)	(0.9%)	(1.1%)	(1.3%)
100+	21.3%	21.5%	21.6%	21.7%	22.0%	21.8%	21.9%	22.8%	21.2%	21.2%	21.4%	22.0%	21.2%
100+ (Std Err)	(0.4%)	(0.2%)	(0.3%)	(0.2%)	(0.2%)	(0.3%)	(0.2%)	(0.3%)	(0.2%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

Appendix Exhibit 4.7

Average annual employee contribution (in dollars) (standard error) for single coverage, by firm size, 2010–2022

Number of Employees	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
U.S.	\$1,021	\$1,090	\$1,118	\$1,170	\$1,234	\$1,255	\$1,325	\$1,415	\$1,427	\$1,489	\$1,532	\$1,643	\$1,637
U.S. (Std Err)	(\$14)	(\$9)	(\$14)	(\$16)	(\$13)	(\$14)	(\$13)	(\$15)	(\$14)	(\$18)	(\$16)	(\$19)	(\$24)
<50	\$907	\$960	\$979	\$1,045	\$1,035	\$1,065	\$1,216	\$1,287	\$1,351	\$1,454	\$1,469	\$1,650	\$1,635
<50 (Std Err)	(\$29)	(\$22)	(\$20)	(\$27)	(\$30)	(\$29)	(\$32)	(\$34)	(\$39)	(\$43)	(\$43)	(\$47)	(\$51)
50-99	\$1,035	\$1,101	\$1,096	\$1,145	\$1,220	\$1,230	\$1,393	\$1,349	\$1,534	\$1,561	\$1,571	\$1,793	\$1,832
50-99 (Std Err)	(\$34)	(\$64)	(\$37)	(\$59)	(\$57)	(\$65)	(\$60)	(\$50)	(\$51)	(\$69)	(\$60)	(\$89)	(\$107)
100+	\$1,054	\$1,127	\$1,159	\$1,209	\$1,287	\$1,307	\$1,343	\$1,451	\$1,433	\$1,490	\$1,540	\$1,627	\$1,617
100+ (Std Err)	(\$20)	(\$9)	(\$16)	(\$13)	(\$15)	(\$17)	(\$15)	(\$18)	(\$16)	(\$21)	(\$18)	(\$21)	(\$28)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

Appendix Exhibit 4.8

Average percentage of premium contributed (standard error) by employees for employee-plus-one coverage, by firm size, 2010–2022

Number of Employees	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
U.S.	25.8%	26.5%	26.6%	26.7%	26.9%	27.3%	27.8%	27.6%	27.1%	27.7%	28.4%	28.7%	28.4%
U.S. (Std Err)	(0.3%)	(0.3%)	(0.4%)	(0.2%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)
<50	28.8%	28.7%	28.5%	28.2%	28.8%	29.6%	29.4%	29.9%	30.8%	31.2%	32.5%	34.8%	33.4%
<50 (Std Err)	(0.8%)	(0.8%)	(0.9%)	(1.0%)	(0.8%)	(0.9%)	(0.9%)	(1.0%)	(0.9%)	(1.2%)	(1.2%)	(1.7%)	(1.1%)
50-99	33.3%	33.2%	33.3%	34.0%	33.4%	34.6%	35.8%	36.5%	37.6%	39.0%	38.8%	38.6%	34.9%
50-99 (Std Err)	(1.5%)	(0.7%)	(0.8%)	(1.0%)	(1.4%)	(1.5%)	(1.3%)	(1.3%)	(1.3%)	(2.2%)	(1.3%)	(1.3%)	(1.6%)
100+	24.8%	25.7%	25.8%	26.0%	26.2%	26.4%	27.0%	26.7%	25.9%	26.4%	27.3%	27.1%	27.1%
100+ (Std Err)	(0.4%)	(0.4%)	(0.4%)	(0.3%)	(0.4%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

Appendix Exhibit 4.9

Average annual employee contribution (in dollars) (standard error) for employee-plus-one coverage, by firm size, 2010–2022

Number of Employees	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
U.S.	\$2,498	\$2,736	\$2,824	\$2,940	\$3,097	\$3,220	\$3,376	\$3,531	\$3,634	\$3,881	\$4,035	\$4,199	\$4,237
U.S. (Std Err)	(\$42)	(\$36)	(\$46)	(\$23)	(\$40)	(\$35)	(\$36)	(\$39)	(\$39)	(\$54)	(\$52)	(\$64)	(\$56)
<50	\$2,836	\$2,942	\$3,004	\$3,117	\$3,275	\$3,454	\$3,479	\$3,760	\$4,017	\$4,244	\$4,398	\$4,984	\$4,711
<50 (Std Err)	(\$84)	(\$84)	(\$87)	(\$107)	(\$95)	(\$101)	(\$101)	(\$130)	(\$120)	(\$149)	(\$171)	(\$288)	(\$165)
50-99	\$3,056	\$3,189	\$3,389	\$3,630	\$3,619	\$3,765	\$4,077	\$4,358	\$4,732	\$5,163	\$5,337	\$5,526	\$5,052
50-99 (Std Err)	(\$121)	(\$68)	(\$87)	(\$86)	(\$140)	(\$174)	(\$131)	(\$176)	(\$161)	(\$353)	(\$196)	(\$224)	(\$211)
100+	\$2,398	\$2,670	\$2,751	\$2,862	\$3,031	\$3,144	\$3,307	\$3,445	\$3,504	\$3,723	\$3,903	\$3,986	\$4,096
100+ (Std Err)	(\$46)	(\$48)	(\$49)	(\$30)	(\$46)	(\$37)	(\$40)	(\$41)	(\$43)	(\$55)	(\$56)	(\$62)	(\$62)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

Appendix Exhibit 4.10

Average percentage of premium contributed (standard error) by employees for family coverage, by firm size, 2010–2022

Number of Employees	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
U.S.	26.8%	26.4%	27.4%	27.6%	27.1%	27.2%	28.0%	27.9%	27.8%	28.0%	28.8%	28.9%	29.6%
U.S. (Std Err)	(0.4%)	(0.3%)	(0.4%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.4%)	(0.3%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)
<50	31.3%	29.4%	30.1%	28.6%	28.4%	28.8%	27.4%	30.7%	32.0%	32.7%	34.6%	34.1%	35.9%
<50 (Std Err)	(0.4%)	(0.9%)	(0.9%)	(1.0%)	(0.8%)	(1.0%)	(0.9%)	(1.1%)	(1.1%)	(1.1%)	(1.3%)	(1.4%)	(1.3%)
50-99	34.2%	33.0%	31.6%	34.9%	33.1%	33.7%	35.9%	32.4%	37.9%	38.3%	36.6%	38.9%	36.6%
50-99 (Std Err)	(1.7%)	(1.3%)	(0.8%)	(1.3%)	(1.3%)	(1.6%)	(1.8%)	(1.7%)	(1.9%)	(1.8%)	(2.6%)	(1.8%)	(1.9%)
100+	25.5%	25.5%	26.7%	26.9%	26.5%	26.5%	27.6%	27.3%	26.6%	26.6%	27.6%	27.5%	28.2%
100+ (Std Err)	(0.5%)	(0.4%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.4%)	(0.3%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

Appendix Exhibit 4.11

Average annual employee contribution (in dollars) (standard error) for family coverage, by firm size, 2010–2022

Number of Employees	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
U.S.	\$3,721	\$3,962	\$4,236	\$4,421	\$4,518	\$4,710	\$4,956	\$5,218	\$5,431	\$5,726	\$5,978	\$6,174	\$6,492
U.S. (Std Err)	(\$53)	(\$42)	(\$69)	(\$50)	(\$48)	(\$56)	(\$56)	(\$64)	(\$63)	(\$82)	(\$76)	(\$87)	(\$93)
<50	\$4,117	\$4,144	\$4,366	\$4,228	\$4,426	\$4,587	\$4,510	\$5,413	\$5,854	\$6,341	\$6,714	\$6,967	\$7,324
<50 (Std Err)	(\$63)	(\$148)	(\$135)	(\$155)	(\$122)	(\$156)	(\$146)	(\$188)	(\$188)	(\$209)	(\$271)	(\$283)	(\$292)
50-99	\$4,455	\$4,669	\$4,866	\$5,360	\$5,206	\$5,502	\$5,821	\$5,738	\$6,973	\$7,623	\$7,261	\$7,997	\$7,788
50-99 (Std Err)	(\$196)	(\$143)	(\$150)	(\$201)	(\$220)	(\$255)	(\$330)	(\$317)	(\$336)	(\$354)	(\$477)	(\$384)	(\$397)
100+	\$3,588	\$3,882	\$4,169	\$4,387	\$4,483	\$4,671	\$4,971	\$5,154	\$5,277	\$5,497	\$5,804	\$5,937	\$6,263
100+ (Std Err)	(\$60)	(\$62)	(\$77)	(\$53)	(\$54)	(\$62)	(\$62)	(\$70)	(\$68)	(\$91)	(\$79)	(\$93)	(\$99)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

Appendix Exhibit 4.12

Percentage of single-coverage enrollees (standard error) with no employee premium contribution, overall and by detailed firm size, 2010–2022

Number of Employees	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
U.S.	18.3%	17.3%	17.1%	16.6%	15.6%	15.8%	13.5%	13.4%	13.2%	13.5%	12.5%	12.6%	13.8%
U.S. (Std Err)	(0.7%)	(0.6%)	(0.6%)	(0.6%)	(0.4%)	(0.5%)	(0.5%)	(0.4%)	(0.4%)	(0.6%)	(0.4%)	(0.5%)	(0.5%)
<10	58.8%	58.6%	60.0%	59.9%	60.6%	60.5%	57.9%	52.3%	51.8%	52.0%	51.8%	44.7%	47.6%
<10 (Std Err)	(1.6%)	(1.1%)	(1.6%)	(2.0%)	(1.6%)	(1.8%)	(1.9%)	(2.0%)	(2.0%)	(2.4%)	(2.8%)	(2.7%)	(2.7%)
10-24	43.3%	38.9%	43.5%	41.2%	43.5%	44.2%	36.9%	38.2%	39.2%	31.7%	37.5%	32.7%	36.0%
10-24 (Std Err)	(1.8%)	(1.5%)	(1.4%)	(1.3%)	(1.9%)	(1.9%)	(1.8%)	(2.1%)	(2.0%)	(2.0%)	(2.0%)	(2.2%)	(2.0%)
25-99	29.2%	30.6%	27.7%	27.6%	27.2%	27.5%	22.9%	23.1%	20.8%	22.8%	23.2%	21.5%	21.1%
25-99 (Std Err)	(1.8%)	(1.7%)	(1.4%)	(1.3%)	(1.4%)	(1.6%)	(1.2%)	(1.3%)	(1.2%)	(1.3%)	(1.4%)	(1.4%)	(1.3%)
100-999	16.7%	15.2%	16.5%	14.4%	14.9%	13.9%	13.4%	14.3%	12.6%	13.0%	12.1%	13.0%	13.0%
100-999 (Std Err)	(1.3%)	(1.4%)	(1.0%)	(0.8%)	(1.2%)	(1.1%)	(1.3%)	(1.2%)	(1.0%)	(1.2%)	(1.0%)	(1.4%)	(1.2%)
1,000+	6.5%	5.7%	5.3%	5.2%	3.7%	4.9%	4.1%	3.9%	4.9%	5.7%	4.9%	5.4%	6.0%
1,000+ (Std Err)	(0.8%)	(0.7%)	(0.4%)	(0.8%)	(0.4%)	(0.4%)	(0.5%)	(0.4%)	(0.4%)	(1.0%)	(0.5%)	(0.5%)	(0.7%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

Appendix Exhibit 4.13

Percentage of employee-plus-one coverage enrollees (standard error) with no employee premium contribution, overall and by detailed firm size, 2010–2022

Number of Employees	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
U.S.	9.8%	7.9%	7.7%	6.9%	7.8%	7.6%	7.4%	7.3%	7.1%	8.5%	7.2%	7.0%	7.4%
U.S. (Std Err)	(0.9%)	(0.5%)	(0.3%)	(0.4%)	(0.4%)	(0.5%)	(0.5%)	(0.4%)	(0.4%)	(0.6%)	(0.4%)	(0.5%)	(0.5%)
<10	50.1%	46.6%	54.7%	49.0%	48.3%	48.3%	48.2%	49.7%	49.9%	48.2%	42.4%	36.9%	38.6%
<10 (Std Err)	(2.0%)	(2.3%)	(2.1%)	(3.3%)	(2.7%)	(3.1%)	(3.2%)	(3.4%)	(3.3%)	(3.9%)	(4.1%)	(4.0%)	(4.1%)
10-24	25.3%	29.1%	24.0%	24.5%	24.3%	23.1%	21.8%	22.4%	18.9%	19.1%	23.6%	23.3%	23.3%
10-24 (Std Err)	(2.4%)	(1.9%)	(2.8%)	(3.0%)	(2.2%)	(2.3%)	(2.1%)	(2.6%)	(2.1%)	(2.7%)	(2.6%)	(3.1%)	(2.7%)
25-99	12.4%	12.8%	10.9%	10.0%	12.1%	13.9%	10.1%	11.2%	9.8%	7.5%	9.9%	8.0%	8.8%
25-99 (Std Err)	(1.3%)	(1.0%)	(0.7%)	(0.7%)	(1.5%)	(1.5%)	(1.1%)	(1.5%)	(1.2%)	(1.0%)	(1.2%)	(1.1%)	(1.3%)
100-999	6.8%	5.9%	5.0%	5.6%	5.8%	4.9%	5.0%	5.5%	5.4%	6.0%	6.1%	8.2%	8.3%
100-999 (Std Err)	(0.9%)	(1.0%)	(1.0%)	(0.6%)	(1.1%)	(0.7%)	(1.0%)	(0.8%)	(0.8%)	(1.1%)	(1.1%)	(1.6%)	(1.9%)
1,000+	6.2%	3.7%	3.7%	3.3%	4.4%	4.3%	4.6%	4.3%	4.2%	6.2%	4.7%	3.7%	3.9%
1,000+ (Std Err)	(1.2%)	(0.7%)	(0.5%)	(0.4%)	(0.5%)	(0.6%)	(0.7%)	(0.5%)	(0.4%)	(0.7%)	(0.5%)	(0.4%)	(0.5%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

Appendix Exhibit 4.14

Percentage of family-coverage enrollees (standard error) with no employee premium contribution, overall and by detailed firm size, 2010–2022

Number of Employees	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
U.S.	10.4%	9.7%	8.1%	7.9%	9.2%	8.9%	8.3%	8.8%	7.7%	7.7%	7.0%	7.3%	7.0%
U.S. (Std Err)	(0.5%)	(0.5%)	(0.4%)	(0.6%)	(0.5%)	(0.5%)	(0.5%)	(0.6%)	(0.5%)	(0.7%)	(0.6%)	(0.5%)	(0.6%)
<10	51.4%	53.2%	50.9%	53.0%	53.6%	54.4%	52.9%	52.0%	50.2%	48.7%	47.5%	46.3%	38.7%
<10 (Std Err)	(0.9%)	(1.3%)	(2.7%)	(3.5%)	(2.2%)	(2.6%)	(2.7%)	(2.8%)	(3.2%)	(3.4%)	(4.1%)	(4.2%)	(3.6%)
10-24	29.2%	29.8%	29.6%	28.2%	27.4%	29.5%	35.8%	27.3%	26.4%	22.1%	25.8%	21.8%	24.7%
10-24 (Std Err)	(1.6%)	(1.4%)	(2.8%)	(2.6%)	(2.2%)	(2.6%)	(2.9%)	(2.6%)	(2.5%)	(2.4%)	(2.6%)	(2.9%)	(2.7%)
25-99	15.3%	16.9%	13.4%	17.0%	17.7%	17.9%	18.6%	19.5%	13.9%	10.0%	16.2%	12.6%	13.1%
25-99 (Std Err)	(1.9%)	(1.8%)	(1.0%)	(1.7%)	(2.0%)	(2.0%)	(2.3%)	(2.3%)	(1.7%)	(1.2%)	(2.9%)	(1.8%)	(1.7%)
100-999	7.6%	9.6%	6.3%	7.0%	9.6%	8.7%	5.8%	8.7%	7.6%	5.9%	7.5%	8.4%	5.5%
100-999 (Std Err)	(1.2%)	(1.6%)	(0.9%)	(1.4%)	(1.3%)	(1.5%)	(0.9%)	(1.7%)	(1.2%)	(1.8%)	(1.5%)	(1.7%)	(1.6%)
1,000+	5.1%	4.0%	3.3%	2.0%	3.4%	3.3%	2.7%	3.1%	2.9%	4.4%	2.6%	3.0%	2.9%
1,000+ (Std Err)	(0.9%)	(0.7%)	(0.5%)	(0.3%)	(0.6%)	(0.5%)	(0.6%)	(0.6%)	(0.5%)	(0.8%)	(0.6%)	(0.5%)	(0.7%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

Appendix Exhibit 4.15

Average annual employee contribution (in dollars) (standard error) for single coverage, by State, 3-year average, 2020–2022

Alabama	\$1,638	Kentucky	\$1,550	North Dakota	\$1,420*
Alabama (Std Err)	(\$53)	Kentucky (Std Err)	(\$47)	North Dakota (Std Err)	(\$51)
Alaska	\$1,608	Louisiana	\$1,691	Ohio	\$1,585
Alaska (Std Err)	(\$124)	Louisiana (Std Err)	(\$71)	Ohio (Std Err)	(\$50)
Arizona	\$1,565	Maine	\$1,609	Oklahoma	\$1,419*
Arizona (Std Err)	(\$61)	Maine (Std Err)	(\$49)	Oklahoma (Std Err)	(\$55)
Arkansas	\$1,573	Maryland	\$1,661	Oregon	\$1,061*
Arkansas (Std Err)	(\$58)	Maryland (Std Err)	(\$70)	Oregon (Std Err)	(\$67)
California	\$1,436*	Massachusetts	\$1,776*	Pennsylvania	\$1,611
California (Std Err)	(\$48)	Massachusetts (Std Err)	(\$74)	Pennsylvania (Std Err)	(\$52)
Colorado	\$1,588	Michigan	\$1,538	Rhode Island	\$1,797*
Colorado (Std Err)	(\$62)	Michigan (Std Err)	(\$55)	Rhode Island (Std Err)	(\$76)
Connecticut	\$1,790*	Minnesota	\$1,493*	South Carolina	\$1,703
Connecticut (Std Err)	(\$77)	Minnesota (Std Err)	(\$41)	South Carolina (Std Err)	(\$76)
Delaware	\$1,829*	Mississippi	\$1,543	South Dakota	\$1,602
Delaware (Std Err)	(\$78)	Mississippi (Std Err)	(\$63)	South Dakota (Std Err)	(\$52)
District of Columbia	\$1,519	Missouri	\$1,667	Tennessee	\$1,681
District of Columbia (Std Err)	(\$65)	Missouri (Std Err)	(\$70)	Tennessee (Std Err)	(\$52)
Florida	\$1,680	Montana	\$1,171*	Texas	\$1,581
Florida (Std Err)	(\$62)	Montana (Std Err)	(\$54)	Texas (Std Err)	(\$52)
Georgia	\$1,637	Nebraska	\$1,794*	Utah	\$1,562
Georgia (Std Err)	(\$54)	Nebraska (Std Err)	(\$64)	Utah (Std Err)	(\$98)
Hawaii	\$918*	Nevada	\$1,496	Vermont	\$1,865*
Hawaii (Std Err)	(\$50)	Nevada (Std Err)	(\$66)	Vermont (Std Err)	(\$56)
Idaho	\$1,221*	New Hampshire	\$1,827*	Virginia	\$1,734*
Idaho (Std Err)	(\$71)	New Hampshire (Std Err)	(\$58)	Virginia (Std Err)	(\$63)
Illinois	\$1,712*	New Jersey	\$1,734*	Washington	\$1,234*
Illinois (Std Err)	(\$43)	New Jersey (Std Err)	(\$66)	Washington (Std Err)	(\$73)
Indiana	\$1,699	New Mexico	\$1,665	West Virginia	\$1,686
Indiana (Std Err)	(\$55)	New Mexico (Std Err)	(\$76)	West Virginia (Std Err)	(\$91)
Iowa	\$1,809*	New York	\$1,734*	Wisconsin	\$1,685
Iowa (Std Err)	(\$72)	New York (Std Err)	(\$59)	Wisconsin (Std Err)	(\$48)
Kansas	\$1,542	North Carolina	\$1,670	Wyoming	\$1,525
Kansas (Std Err)	(\$55)	North Carolina (Std Err)	(\$78)	Wyoming (Std Err)	(\$106)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2020–2022.

Note: * Statistically different from the national average of \$1,593 at $p < 0.05$. Note that the standard error on the national estimate of \$1,593 is \$12.

Appendix Exhibit 4.16

Average annual employee contribution (in dollars) (standard error) for employee-plus-one coverage, by State, 3-year average, 2020–2022

Alabama	\$4,203	Kentucky	\$3,775*	North Dakota	\$4,009
Alabama (Std Err)	(\$163)	Kentucky (Std Err)	(\$171)	North Dakota (Std Err)	(\$146)
Alaska	\$4,594	Louisiana	\$4,570*	Ohio	\$3,733*
Alaska (Std Err)	(\$260)	Louisiana (Std Err)	(\$202)	Ohio (Std Err)	(\$140)
Arizona	\$4,370	Maine	\$3,853*	Oklahoma	\$4,120
Arizona (Std Err)	(\$148)	Maine (Std Err)	(\$122)	Oklahoma (Std Err)	(\$153)
Arkansas	\$4,224	Maryland	\$4,252	Oregon	\$3,458*
Arkansas (Std Err)	(\$154)	Maryland (Std Err)	(\$161)	Oregon (Std Err)	(\$149)
California	\$4,086	Massachusetts	\$3,787	Pennsylvania	\$4,009
California (Std Err)	(\$141)	Massachusetts (Std Err)	(\$174)	Pennsylvania (Std Err)	(\$131)
Colorado	\$4,438	Michigan	\$3,446*	Rhode Island	\$3,975
Colorado (Std Err)	(\$305)	Michigan (Std Err)	(\$131)	Rhode Island (Std Err)	(\$121)
Connecticut	\$4,098	Minnesota	\$4,071	South Carolina	\$4,380
Connecticut (Std Err)	(\$154)	Minnesota (Std Err)	(\$147)	South Carolina (Std Err)	(\$176)
Delaware	\$4,126	Mississippi	\$4,343	South Dakota	\$4,532*
Delaware (Std Err)	(\$196)	Mississippi (Std Err)	(\$195)	South Dakota (Std Err)	(\$135)
District of Columbia	\$4,140	Missouri	\$4,179	Tennessee	\$4,154
District of Columbia (Std Err)	(\$161)	Missouri (Std Err)	(\$132)	Tennessee (Std Err)	(\$179)
Florida	\$4,703*	Montana	\$3,852	Texas	\$4,593*
Florida (Std Err)	(\$200)	Montana (Std Err)	(\$189)	Texas (Std Err)	(\$126)
Georgia	\$4,147	Nebraska	\$4,490*	Utah	\$3,847
Georgia (Std Err)	(\$136)	Nebraska (Std Err)	(\$155)	Utah (Std Err)	(\$200)
Hawaii	\$3,598*	Nevada	\$3,744*	Vermont	\$4,171
Hawaii (Std Err)	(\$164)	Nevada (Std Err)	(\$140)	Vermont (Std Err)	(\$119)
Idaho	\$3,806	New Hampshire	\$4,292	Virginia	\$4,092
Idaho (Std Err)	(\$199)	New Hampshire (Std Err)	(\$169)	Virginia (Std Err)	(\$153)
Illinois	\$4,079	New Jersey	\$4,061	Washington	\$3,711*
Illinois (Std Err)	(\$120)	New Jersey (Std Err)	(\$198)	Washington (Std Err)	(\$198)
Indiana	\$3,926	New Mexico	\$4,304	West Virginia	\$3,954
Indiana (Std Err)	(\$184)	New Mexico (Std Err)	(\$144)	West Virginia (Std Err)	(\$200)
Iowa	\$3,750*	New York	\$3,720*	Wisconsin	\$4,002
Iowa (Std Err)	(\$129)	New York (Std Err)	(\$175)	Wisconsin (Std Err)	(\$134)
Kansas	\$4,014	North Carolina	\$4,769*	Wyoming	\$3,939
Kansas (Std Err)	(\$135)	North Carolina (Std Err)	(\$286)	Wyoming (Std Err)	(\$261)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2020–2022.

Note: * Statistically different from the national average of \$4,121 at $p < 0.05$. Note that the standard error on the national estimate of \$4,121 is \$33.

Appendix Exhibit 4.17

Average annual employee contribution (in dollars) (standard error) for family coverage, by State, 3-year average, 2020–2022

Alabama	\$6,129	Kentucky	\$5,687	North Dakota	\$6,113
Alabama (Std Err)	(\$265)	Kentucky (Std Err)	(\$280)	North Dakota (Std Err)	(\$219)
Alaska	\$6,245	Louisiana	\$6,606	Ohio	\$5,323*
Alaska (Std Err)	(\$402)	Louisiana (Std Err)	(\$240)	Ohio (Std Err)	(\$212)
Arizona	\$6,569	Maine	\$6,308	Oklahoma	\$6,295
Arizona (Std Err)	(\$291)	Maine (Std Err)	(\$179)	Oklahoma (Std Err)	(\$234)
Arkansas	\$6,095	Maryland	\$6,661	Oregon	\$5,958
Arkansas (Std Err)	(\$264)	Maryland (Std Err)	(\$291)	Oregon (Std Err)	(\$336)
California	\$6,285	Massachusetts	\$5,814	Pennsylvania	\$6,343
California (Std Err)	(\$232)	Massachusetts (Std Err)	(\$193)	Pennsylvania (Std Err)	(\$248)
Colorado	\$6,421	Michigan	\$4,615*	Rhode Island	\$5,923
Colorado (Std Err)	(\$296)	Michigan (Std Err)	(\$199)	Rhode Island (Std Err)	(\$224)
Connecticut	\$5,929	Minnesota	\$5,646*	South Carolina	\$6,299
Connecticut (Std Err)	(\$203)	Minnesota (Std Err)	(\$207)	South Carolina (Std Err)	(\$273)
Delaware	\$6,787*	Mississippi	\$7,003*	South Dakota	\$6,425
Delaware (Std Err)	(\$311)	Mississippi (Std Err)	(\$293)	South Dakota (Std Err)	(\$185)
District of Columbia	\$6,784*	Missouri	\$6,493	Tennessee	\$5,899
District of Columbia (Std Err)	(\$309)	Missouri (Std Err)	(\$207)	Tennessee (Std Err)	(\$249)
Florida	\$7,202*	Montana	\$5,732	Texas	\$6,966*
Florida (Std Err)	(\$248)	Montana (Std Err)	(\$436)	Texas (Std Err)	(\$205)
Georgia	\$6,573	Nebraska	\$6,698*	Utah	\$5,992
Georgia (Std Err)	(\$255)	Nebraska (Std Err)	(\$236)	Utah (Std Err)	(\$301)
Hawaii	\$5,336*	Nevada	\$6,123	Vermont	\$6,087
Hawaii (Std Err)	(\$254)	Nevada (Std Err)	(\$320)	Vermont (Std Err)	(\$261)
Idaho	\$6,453	New Hampshire	\$6,238	Virginia	\$6,740*
Idaho (Std Err)	(\$548)	New Hampshire (Std Err)	(\$191)	Virginia (Std Err)	(\$257)
Illinois	\$5,737*	New Jersey	\$6,059	Washington	\$5,185*
Illinois (Std Err)	(\$173)	New Jersey (Std Err)	(\$329)	Washington (Std Err)	(\$427)
Indiana	\$5,506*	New Mexico	\$6,356	West Virginia	\$6,176
Indiana (Std Err)	(\$322)	New Mexico (Std Err)	(\$243)	West Virginia (Std Err)	(\$396)
Iowa	\$6,059	New York	\$5,655*	Wisconsin	\$5,408*
Iowa (Std Err)	(\$189)	New York (Std Err)	(\$201)	Wisconsin (Std Err)	(\$185)
Kansas	\$6,074	North Carolina	\$7,094*	Wyoming	\$5,497*
Kansas (Std Err)	(\$253)	North Carolina (Std Err)	(\$296)	Wyoming (Std Err)	(\$318)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2020–2022.

Note: * Statistically different from the national average of \$6,161 at $p < 0.05$. Note that the standard error on the national estimate of \$6,161 is \$50.

Appendix Exhibit 4.18**Average percentage of premium contributed (standard error) by employees for single coverage, overall and by industry, 2022**

Industry	Percentage
United States	21.6%
United States (Std Err)	(0.3%)
Agriculture, fisheries, forestry	36.8%
Agriculture, fisheries, forestry (Std Err)	(11.1%)
Mining and manufacturing	23.5%
Mining and manufacturing (Std Err)	(1.0%)
Construction	23.2%
Construction (Std Err)	(1.2%)
Utilities and transportation	19.9%
Utilities and transportation (Std Err)	(1.1%)
Wholesale trade	21.4%
Wholesale trade (Std Err)	(0.8%)
Financial services and real estate	18.9%
Financial services and real estate (Std Err)	(0.5%)
Retail trade	25.0%
Retail trade (Std Err)	(1.2%)
Professional services	19.0%
Professional services (Std Err)	(0.4%)
Other services	25.2%
Other services (Std Err)	(0.9%)
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2022.	

Appendix Exhibit 4.19**Average percentage of premium contributed (standard error) by employees for employee-plus-one coverage, overall and by industry, 2022**

Industry	Percentage
United States	28.4%
United States (Std Err)	(0.4%)
Agriculture, fisheries, forestry	33.9%
Agriculture, fisheries, forestry (Std Err)	(4.4%)
Mining and manufacturing	26.1%
Mining and manufacturing (Std Err)	(0.9%)
Construction	31.1%
Construction (Std Err)	(2.3%)
Utilities and transportation	26.0%
Utilities and transportation (Std Err)	(1.2%)
Wholesale trade	28.4%
Wholesale trade (Std Err)	(1.3%)
Financial services and real estate	26.2%
Financial services and real estate (Std Err)	(0.9%)
Retail trade	32.4%
Retail trade (Std Err)	(1.2%)
Professional services	26.3%
Professional services (Std Err)	(0.6%)
Other services	36.5%
Other services (Std Err)	(1.2%)
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2022.	

Appendix Exhibit 4.20

Average percentage of premium contributed (standard error) by employees for family coverage, overall and by industry, 2022

Industry	Percentage
United States	29.6%
United States (Std Err)	(0.4%)
Agriculture, fisheries, forestry	51.6%
Agriculture, fisheries, forestry (Std Err)	(9.7%)
Mining and manufacturing	25.4%
Mining and manufacturing (Std Err)	(0.9%)
Construction	33.2%
Construction (Std Err)	(1.9%)
Utilities and transportation	25.7%
Utilities and transportation (Std Err)	(1.1%)
Wholesale trade	28.3%
Wholesale trade (Std Err)	(1.0%)
Financial services and real estate	28.7%
Financial services and real estate (Std Err)	(0.9%)
Retail trade	32.6%
Retail trade (Std Err)	(1.4%)
Professional services	28.4%
Professional services (Std Err)	(0.7%)
Other services	38.1%
Other services (Std Err)	(1.4%)
Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2022.	

Appendix Exhibit 4.21

Average percentage of premium contributed (standard error) by employees for single coverage, overall and by selected characteristics, 2022

Employer Characteristics	Percentage
United States	21.6%
United States (Std Err)	(0.3%)
Ownership: For Profit Inc.	22.5%
Ownership: For Profit Inc. (Std Err)	(0.4%)
Ownership: For Profit Uninc.	24.5%
Ownership: For Profit Uninc. (Std Err)	(0.7%)
Ownership: Nonprofit	15.9%
Ownership: Nonprofit (Std Err)	(0.4%)
Firm Age: 0-4 Years	29.6%
Firm Age: 0-4 Years (Std Err)	(2.2%)
Firm Age: 5-9 Years	26.6%
Firm Age: 5-9 Years (Std Err)	(1.7%)
Firm Age: 10-19 Years	22.5%
Firm Age: 10-19 Years (Std Err)	(1.1%)
Firm Age: 20+ Years	20.9%
Firm Age: 20+ Years (Std Err)	(0.3%)
# of Locations: 1 Location	23.3%
# of Locations: 1 Location (Std Err)	(0.6%)
# of Locations: 2+ Locations	20.8%
# of Locations: 2+ Locations (Std Err)	(0.3%)
% Full Time: 0-24%	21.7%
% Full Time: 0-24% (Std Err)	(1.8%)
% Full Time: 25-49%	24.9%
% Full Time: 25-49% (Std Err)	(1.7%)
% Full Time: 50-74%	22.6%
% Full Time: 50-74% (Std Err)	(0.8%)
% Full Time: 75%+	21.3%
% Full Time: 75%+ (Std Err)	(0.3%)
% Low Wage: 50%+	23.7%
% Low Wage: 50%+ (Std Err)	(1.0%)
% Low Wage: <50%	21.4%
% Low Wage: <50% (Std Err)	(0.3%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2022.

Note: “% Full Time” refers to the percentage of the establishment’s workforce that worked full time in 2022. “% Low Wage” refers to the percentage of the establishment’s workforce that earned less than \$14.50 per hour in 2022.

Appendix Exhibit 4.22

Average percentage of premium contributed (standard error) by employees for employee-plus-one coverage, overall and by selected characteristics, 2022

Employer Characteristics	Percentage
United States	28.4%
United States (Std Err)	(0.4%)
Ownership: For Profit Inc.	29.2%
Ownership: For Profit Inc. (Std Err)	(0.5%)
Ownership: For Profit Uninc.	30.6%
Ownership: For Profit Uninc. (Std Err)	(0.9%)
Ownership: Nonprofit	23.6%
Ownership: Nonprofit (Std Err)	(0.7%)
Firm Age: 0-4 Years	36.3%
Firm Age: 0-4 Years (Std Err)	(2.2%)
Firm Age: 5-9 Years	37.3%
Firm Age: 5-9 Years (Std Err)	(2.5%)
Firm Age: 10-19 Years	34.9%
Firm Age: 10-19 Years (Std Err)	(1.7%)
Firm Age: 20+ Years	27.2%
Firm Age: 20+ Years (Std Err)	(0.4%)
# of Locations: 1 Location	33.9%
# of Locations: 1 Location (Std Err)	(0.9%)
# of Locations: 2+ Locations	26.6%
# of Locations: 2+ Locations (Std Err)	(0.4%)
% Full Time: 0-24%	24.4%
% Full Time: 0-24% (Std Err)	(2.7%)
% Full Time: 25-49%	27.6%
% Full Time: 25-49% (Std Err)	(1.9%)
% Full Time: 50-74%	29.1%
% Full Time: 50-74% (Std Err)	(1.3%)
% Full Time: 75%+	28.4%
% Full Time: 75%+ (Std Err)	(0.4%)
% Low Wage: 50%+	32.1%
% Low Wage: 50%+ (Std Err)	(1.6%)
% Low Wage: <50%	28.1%
% Low Wage: <50% (Std Err)	(0.4%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2022.

Note: “% Full Time” refers to the percentage of the establishment’s workforce that worked full time in 2022. “% Low Wage” refers to the percentage of the establishment’s workforce that earned less than \$14.50 per hour in 2022.

Appendix Exhibit 4.23

Average percentage of premium contributed (standard error) by employees for family coverage, overall and by selected characteristics, 2022

Employer Characteristics	Percentage
United States	29.6%
United States (Std Err)	(0.4%)
Ownership: For Profit Inc.	29.8%
Ownership: For Profit Inc. (Std Err)	(0.5%)
Ownership: For Profit Uninc.	35.7%
Ownership: For Profit Uninc. (Std Err)	(1.3%)
Ownership: Nonprofit	25.0%
Ownership: Nonprofit (Std Err)	(0.7%)
Firm Age: 0-4 Years	46.3%
Firm Age: 0-4 Years (Std Err)	(2.5%)
Firm Age: 5-9 Years	40.3%
Firm Age: 5-9 Years (Std Err)	(2.1%)
Firm Age: 10-19 Years	37.1%
Firm Age: 10-19 Years (Std Err)	(2.3%)
Firm Age: 20+ Years	28.0%
Firm Age: 20+ Years (Std Err)	(0.4%)
# of Locations: 1 Location	36.0%
# of Locations: 1 Location (Std Err)	(1.0%)
# of Locations: 2+ Locations	27.5%
# of Locations: 2+ Locations (Std Err)	(0.4%)
% Full Time: 0-24%	27.9%
% Full Time: 0-24% (Std Err)	(3.6%)
% Full Time: 25-49%	28.5%
% Full Time: 25-49% (Std Err)	(1.9%)
% Full Time: 50-74%	29.0%
% Full Time: 50-74% (Std Err)	(1.5%)
% Full Time: 75%+	29.7%
% Full Time: 75%+ (Std Err)	(0.4%)
% Low Wage: 50%+	34.3%
% Low Wage: 50%+ (Std Err)	(2.1%)
% Low Wage: <50%	29.4%
% Low Wage: <50% (Std Err)	(0.4%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2022.

Note: “% Full Time” refers to the percentage of the establishment’s workforce that worked full time in 2022. “% Low Wage” refers to the percentage of the establishment’s workforce that earned less than \$14.50 per hour in 2022.

Appendix Exhibit 4.24

Average percentage of premium contributed (standard error) by enrolled employees for single coverage, by the percentage of the establishment's workforce that is low wage, 2010–2022

Low wage	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
50%+ Low-Wage Employees	24.6%	24.7%	24.4%	25.7%	25.4%	26.2%	26.2%	26.9%	25.4%	26.3%	25.3%	26.7%	23.7%
50%+ Low-Wage Employees (Std Err)	(0.5%)	(0.8%)	(0.4%)	(0.6%)	(0.5%)	(0.8%)	(0.5%)	(0.6%)	(0.8%)	(0.7%)	(0.7%)	(0.7%)	(1.0%)
<50% Low-Wage Employees	19.9%	20.2%	20.1%	20.1%	20.4%	20.4%	21.1%	21.6%	20.7%	20.7%	21.0%	21.9%	21.4%
<50% Low-Wage Employees (Std Err)	(0.3%)	(0.1%)	(0.3%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.3%)	(0.2%)	(0.3%)	(0.2%)	(0.3%)	(0.3%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.
Note: Wage levels in the MEPS-IC questionnaires have been adjusted to account for changing wages over time. In 2022, low-wage employees were defined as those earning less than \$14.50 per hour.

Appendix Exhibit 4.25

Average percentage of premium contributed (standard error) by enrolled employees for employee-plus-one coverage, by the percentage of the establishment's workforce that is low wage, 2010–2022

Low wage	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
50%+ Low-Wage Employees	30.9%	33.3%	30.9%	32.4%	32.1%	33.8%	34.4%	34.2%	30.5%	33.3%	34.0%	35.6%	32.1%
50%+ Low-Wage Employees (Std Err)	(0.6%)	(0.7%)	(0.8%)	(0.6%)	(1.2%)	(1.0%)	(1.0%)	(1.1%)	(1.3%)	(1.3%)	(1.1%)	(1.1%)	(1.6%)
<50% Low-Wage Employees	25.1%	25.7%	26.0%	26.0%	26.3%	26.7%	27.3%	27.1%	26.8%	27.2%	28.0%	28.3%	28.1%
<50% Low-Wage Employees (Std Err)	(0.4%)	(0.3%)	(0.4%)	(0.2%)	(0.4%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 201–2022.
Note: Wage levels in the MEPS-IC questionnaires have been adjusted to account for changing wages over time. In 2022, low-wage employees were defined as those earning less than \$14.50 per hour.

Appendix Exhibit 4.26

Average percentage of premium contributed (standard error) by enrolled employees for family coverage, by the percentage of the establishment's workforce that is low wage, 2010–2022

Low wage	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
50%+ Low-Wage Employees	31.6%	31.0%	33.4%	31.7%	33.1%	34.4%	35.8%	35.7%	35.8%	34.1%	35.8%	35.3%	34.3%
50%+ Low-Wage Employees (Std Err)	(0.7%)	(0.7%)	(0.6%)	(0.8%)	(0.7%)	(0.9%)	(0.9%)	(1.0%)	(1.5%)	(1.3%)	(0.9%)	(1.5%)	(2.1%)
<50% Low-Wage Employees	26.3%	25.9%	26.7%	27.1%	26.5%	26.7%	27.5%	27.4%	27.2%	27.5%	28.4%	28.6%	29.4%
<50% Low-Wage Employees (Std Err)	(0.5%)	(0.4%)	(0.4%)	(0.3%)	(0.3%)	(0.3%)	(0.3%)	(0.4%)	(0.3%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.
Note: Wage levels in the MEPS-IC questionnaires have been adjusted to account for changing wages over time. In 2022, low-wage employees were defined as those earning less than \$14.50 per hour.

Appendix Exhibit 4.27

Distributions of employee contribution (in dollars) (standard error) for single, employee-plus-one, and family coverage, overall and by firm size, 2022

Coverage	Estimate	Total	<50 employees	50-99 employees	100 or more employees
Single	Average (mean)	\$1,637	\$1,635	\$1,832	\$1,617
Single	Average (mean) (Std Err)	(\$24)	(\$51)	(\$107)	(\$28)
Single	10 percentile	\$0	\$0	\$0	\$260
Single	10 percentile (Std Err)	(\$41)	(\$69)	(\$120)	(\$55)
Single	25 percentile	\$620	\$0	\$590	\$760
Single	25 percentile (Std Err)	(\$30)	(\$69)	(\$109)	(\$20)
Single	50 percentile (median)	\$1,300	\$1,200	\$1,500	\$1,400
Single	50 percentile (median) (Std Err)	(\$24)	(\$76)	(\$88)	(\$27)
Single	75 percentile	\$2,200	\$2,600	\$2,500	\$2,100
Single	75 percentile (Std Err)	(\$29)	(\$91)	(\$92)	(\$32)
Single	90 percentile	\$3,300	\$4,000	\$3,600	\$3,100
Single	90 percentile (Std Err)	(\$50)	(\$126)	(\$194)	(\$59)
Employee-plus-one	Average (mean)	\$4,237	\$4,711	\$5,052	\$4,096
Employee-plus-one	Average (mean) (Std Err)	(\$56)	(\$165)	(\$211)	(\$62)
Employee-plus-one	10 percentile	\$780	\$0	\$630†	\$1,000
Employee-plus-one	10 percentile (Std Err)	(\$102)	(\$221)	(\$330)	(\$81)
Employee-plus-one	25 percentile	\$2,200	\$890†	\$2,400	\$2,200
Employee-plus-one	25 percentile (Std Err)	(\$36)	(\$358)	(\$186)	(\$40)
Employee-plus-one	50 percentile (median)	\$3,600	\$3,900	\$4,400	\$3,500
Employee-plus-one	50 percentile (median) (Std Err)	(\$46)	(\$233)	(\$258)	(\$51)
Employee-plus-one	75 percentile	\$5,600	\$7,200	\$7,200	\$5,300
Employee-plus-one	75 percentile (Std Err)	(\$98)	(\$305)	(\$303)	(\$89)
Employee-plus-one	90 percentile	\$8,400	\$10,000	\$10,000	\$7,800
Employee-plus-one	90 percentile (Std Err)	(\$144)	(\$409)	(\$442)	(\$199)
Family	Average (mean)	\$6,492	\$7,324	\$7,788	\$6,263
Family	Average (mean) (Std Err)	(\$93)	(\$292)	(\$397)	(\$99)
Family	10 percentile	\$1,300	\$0	\$0	\$1,800
Family	10 percentile (Std Err)	(\$132)	(\$420)	(\$609)	(\$144)
Family	25 percentile	\$3,300	\$510†	\$3,000	\$3,400
Family	25 percentile (Std Err)	(\$89)	(\$443)	(\$466)	(\$93)
Family	50 percentile (median)	\$5,400	\$6,000	\$6,500	\$5,300
Family	50 percentile (median) (Std Err)	(\$84)	(\$333)	(\$446)	(\$98)
Family	75 percentile	\$8,400	\$11,000	\$12,000	\$7,700
Family	75 percentile (Std Err)	(\$152)	(\$434)	(\$645)	(\$122)
Family	90 percentile	\$13,000	\$17,000	\$16,000	\$12,000
Family	90 percentile (Std Err)	(\$329)	(\$872)	(\$758)	(\$334)

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

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2022.

Appendix Exhibit 5.1

Percentage (standard error) of private-sector enrolled employees in a health insurance plan with a deductible, overall and by firm size, 2010–2022

Number of Employees	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
U.S.	77.5%	77.8%	79.6%	81.3%	83.9%	85.4%	84.5%	87.5%	87.3%	86.6%	89.2%	88.5%	89.2%
U.S. (Std Err)	(0.3%)	(0.7%)	(0.6%)	(0.7%)	(0.5%)	(0.5%)	(0.5%)	(0.4%)	(0.4%)	(0.5%)	(0.4%)	(0.5%)	(0.5%)
<50	75.7%	76.3%	79.5%	79.5%	80.8%	82.1%	81.7%	82.3%	83.0%	84.1%	86.5%	86.0%	84.8%
<50 (Std Err)	(0.7%)	(0.4%)	(1.0%)	(0.8%)	(0.8%)	(0.8%)	(0.8%)	(0.8%)	(0.8%)	(0.9%)	(0.8%)	(0.9%)	(0.9%)
50-99	78.2%	79.6%	80.3%	78.0%	82.4%	85.3%	82.5%	83.7%	85.1%	87.5%	89.0%	89.7%	86.9%
50-99 (Std Err)	(1.5%)	(1.7%)	(1.4%)	(1.1%)	(1.5%)	(1.5%)	(1.5%)	(1.6%)	(1.4%)	(1.5%)	(1.5%)	(1.3%)	(1.6%)
100+	77.8%	77.9%	79.6%	81.9%	84.6%	86.1%	85.2%	88.8%	88.3%	87.1%	89.7%	88.8%	90.3%
100+ (Std Err)	(0.3%)	(1.0%)	(0.7%)	(0.7%)	(0.6%)	(0.6%)	(0.6%)	(0.4%)	(0.5%)	(0.5%)	(0.5%)	(0.5%)	(0.6%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

Appendix Exhibit 5.2

Average individual deductible (in dollars) (standard error) per employee enrolled with single coverage in a health insurance plan with a deductible, overall and by firm size, 2010–2022

Number of Employees	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
U.S.	\$1,025	\$1,123	\$1,167	\$1,273	\$1,353	\$1,541	\$1,696	\$1,808	\$1,846	\$1,931	\$1,945	\$2,004	\$1,992
U.S. (Std Err)	(\$18)	(\$12)	(\$8)	(\$20)	(\$13)	(\$16)	(\$16)	(\$17)	(\$17)	(\$18)	(\$18)	(\$20)	(\$22)
<50	\$1,447	\$1,561	\$1,628	\$1,695	\$1,777	\$1,964	\$2,105	\$2,136	\$2,327	\$2,386	\$2,376	\$2,485	\$2,499
<50 (Std Err)	(\$21)	(\$26)	(\$25)	(\$24)	(\$28)	(\$35)	(\$34)	(\$35)	(\$36)	(\$35)	(\$39)	(\$43)	(\$39)
50-99	\$1,522	\$1,543	\$1,622	\$1,755	\$1,744	\$2,008	\$2,173	\$2,361	\$2,369	\$2,441	\$2,464	\$2,378	\$2,596
50-99 (Std Err)	(\$57)	(\$49)	(\$64)	(\$49)	(\$59)	(\$62)	(\$64)	(\$85)	(\$65)	(\$67)	(\$67)	(\$74)	(\$81)
100+	\$852	\$951	\$989	\$1,106	\$1,205	\$1,383	\$1,558	\$1,681	\$1,692	\$1,778	\$1,814	\$1,865	\$1,814
100+ (Std Err)	(\$20)	(\$14)	(\$10)	(\$19)	(\$14)	(\$18)	(\$18)	(\$20)	(\$19)	(\$21)	(\$20)	(\$23)	(\$25)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

Note: In 2015, the methodology for calibrating the upper edit bound for the individual deductible amount changed, causing the average individual deductible per employee enrolled with single coverage in a health insurance plan with a deductible to increase by about 5 percent at the national level in 2015 relative to the earlier methodology.

Appendix Exhibit 5.3

Average family deductible (in dollars) (standard error) per employee enrolled with family coverage in a health insurance plan with a deductible, overall and by firm size, 2010–2022

Number of Employees	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
U.S.	\$1,975	\$2,220	\$2,322	\$2,491	\$2,640	\$2,915	\$3,069	\$3,396	\$3,392	\$3,655	\$3,722	\$3,868	\$3,811
U.S. (Std Err)	(\$33)	(\$31)	(\$26)	(\$23)	(\$28)	(\$32)	(\$37)	(\$48)	(\$37)	(\$48)	(\$52)	(\$50)	(\$45)
<50	\$2,857	\$3,329	\$3,515	\$3,761	\$3,810	\$4,090	\$3,940	\$4,447	\$4,364	\$5,067	\$4,666	\$4,945	\$4,854
<50 (Std Err)	(\$42)	(\$57)	(\$71)	(\$56)	(\$71)	(\$88)	(\$98)	(\$126)	(\$97)	(\$113)	(\$126)	(\$157)	(\$121)
50-99	\$3,040	\$3,349	\$3,523	\$3,634	\$3,404	\$3,875	\$3,840	\$4,218	\$4,755	\$4,353	\$4,761	\$4,816	\$4,822
50-99 (Std Err)	(\$101)	(\$138)	(\$113)	(\$157)	(\$112)	(\$148)	(\$174)	(\$216)	(\$172)	(\$166)	(\$168)	(\$170)	(\$209)
100+	\$1,734	\$1,954	\$2,038	\$2,215	\$2,408	\$2,676	\$2,887	\$3,195	\$3,179	\$3,390	\$3,540	\$3,646	\$3,581
100+ (Std Err)	(\$33)	(\$37)	(\$31)	(\$18)	(\$31)	(\$34)	(\$41)	(\$53)	(\$40)	(\$53)	(\$58)	(\$54)	(\$50)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

Appendix Exhibit 5.4

Percentage (standard error) of private-sector enrolled employees in a health insurance plan with a deductible, overall and by State, 3-year average, 2020–2022

Alabama	90.9%	Kentucky	93.8%*	North Dakota	95.0%*
Alabama (Std Err)	(2.4%)	Kentucky (Std Err)	(1.1%)	North Dakota (Std Err)	(0.9%)
Alaska	91.4%	Louisiana	92.6%*	Ohio	93.6%*
Alaska (Std Err)	(2.6%)	Louisiana (Std Err)	(1.3%)	Ohio (Std Err)	(1.0%)
Arizona	94.0%*	Maine	95.8%*	Oklahoma	94.6%*
Arizona (Std Err)	(1.5%)	Maine (Std Err)	(0.7%)	Oklahoma (Std Err)	(0.9%)
Arkansas	95.8%*	Maryland	88.1%	Oregon	95.2%*
Arkansas (Std Err)	(0.8%)	Maryland (Std Err)	(1.5%)	Oregon (Std Err)	(0.8%)
California	75.1%*	Massachusetts	84.5%*	Pennsylvania	89.1%
California (Std Err)	(1.3%)	Massachusetts (Std Err)	(1.6%)	Pennsylvania (Std Err)	(1.1%)
Colorado	94.1%*	Michigan	93.5%*	Rhode Island	92.7%*
Colorado (Std Err)	(1.0%)	Michigan (Std Err)	(0.9%)	Rhode Island (Std Err)	(0.9%)
Connecticut	90.2%	Minnesota	91.6%	South Carolina	94.1%*
Connecticut (Std Err)	(1.5%)	Minnesota (Std Err)	(1.9%)	South Carolina (Std Err)	(1.2%)
Delaware	93.1%*	Mississippi	96.0%*	South Dakota	96.8%*
Delaware (Std Err)	(1.2%)	Mississippi (Std Err)	(0.9%)	South Dakota (Std Err)	(0.6%)
District of Columbia	77.0%*	Missouri	93.7%*	Tennessee	93.9%*
District of Columbia (Std Err)	(1.8%)	Missouri (Std Err)	(0.9%)	Tennessee (Std Err)	(1.0%)
Florida	90.6%	Montana	98.3%*	Texas	93.2%*
Florida (Std Err)	(1.3%)	Montana (Std Err)	(0.5%)	Texas (Std Err)	(0.8%)
Georgia	91.3%	Nebraska	97.6%*	Utah	95.0%*
Georgia (Std Err)	(1.3%)	Nebraska (Std Err)	(0.5%)	Utah (Std Err)	(0.8%)
Hawaii	40.1%*	Nevada	87.4%	Vermont	94.5%*
Hawaii (Std Err)	(2.0%)	Nevada (Std Err)	(1.8%)	Vermont (Std Err)	(0.8%)
Idaho	97.0%*	New Hampshire	92.7%*	Virginia	92.2%*
Idaho (Std Err)	(0.6%)	New Hampshire (Std Err)	(1.4%)	Virginia (Std Err)	(1.1%)
Illinois	88.3%	New Jersey	87.5%	Washington	95.0%*
Illinois (Std Err)	(1.1%)	New Jersey (Std Err)	(1.3%)	Washington (Std Err)	(0.9%)
Indiana	95.6%*	New Mexico	91.9%*	West Virginia	94.8%*
Indiana (Std Err)	(0.8%)	New Mexico (Std Err)	(1.1%)	West Virginia (Std Err)	(0.7%)
Iowa	94.8%*	New York	78.7%*	Wisconsin	93.0%*
Iowa (Std Err)	(0.9%)	New York (Std Err)	(1.3%)	Wisconsin (Std Err)	(1.2%)
Kansas	94.7%*	North Carolina	93.5%*	Wyoming	97.4%*
Kansas (Std Err)	(0.8%)	North Carolina (Std Err)	(1.7%)	Wyoming (Std Err)	(0.6%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2020–2022.

Note: * Statistically different from the national average of 88.9 percent at $p < 0.05$. Note that the standard error on the national estimate of 88.9 percent is 0.26 percent.

Appendix Exhibit 5.5

Average individual deductible (in dollars) (standard error) per employee enrolled with single coverage in a health insurance plan with a deductible, overall and by State, 3-year average, 2020–2022

Alabama	\$1,634*	Kentucky	\$2,146*	North Dakota	\$2,045
Alabama (Std Err)	(\$70)	Kentucky (Std Err)	(\$56)	North Dakota (Std Err)	(\$58)
Alaska	\$2,004	Louisiana	\$1,859*	Ohio	\$2,097*
Alaska (Std Err)	(\$81)	Louisiana (Std Err)	(\$50)	Ohio (Std Err)	(\$59)
Arizona	\$2,165*	Maine	\$2,544*	Oklahoma	\$1,967
Arizona (Std Err)	(\$70)	Maine (Std Err)	(\$70)	Oklahoma (Std Err)	(\$56)
Arkansas	\$1,844*	Maryland	\$1,682*	Oregon	\$2,176
Arkansas (Std Err)	(\$52)	Maryland (Std Err)	(\$60)	Oregon (Std Err)	(\$153)
California	\$1,731*	Massachusetts	\$1,796*	Pennsylvania	\$1,773*
California (Std Err)	(\$51)	Massachusetts (Std Err)	(\$74)	Pennsylvania (Std Err)	(\$48)
Colorado	\$2,113*	Michigan	\$1,670*	Rhode Island	\$1,892
Colorado (Std Err)	(\$54)	Michigan (Std Err)	(\$57)	Rhode Island (Std Err)	(\$63)
Connecticut	\$2,118*	Minnesota	\$2,157*	South Carolina	\$2,108*
Connecticut (Std Err)	(\$64)	Minnesota (Std Err)	(\$75)	South Carolina (Std Err)	(\$65)
Delaware	\$1,942	Mississippi	\$1,868	South Dakota	\$2,398*
Delaware (Std Err)	(\$85)	Mississippi (Std Err)	(\$67)	South Dakota (Std Err)	(\$57)
District of Columbia	\$1,354*	Missouri	\$2,031	Tennessee	\$2,151*
District of Columbia (Std Err)	(\$48)	Missouri (Std Err)	(\$58)	Tennessee (Std Err)	(\$59)
Florida	\$2,033	Montana	\$2,454*	Texas	\$2,143*
Florida (Std Err)	(\$58)	Montana (Std Err)	(\$75)	Texas (Std Err)	(\$50)
Georgia	\$2,107*	Nebraska	\$2,036	Utah	\$1,935
Georgia (Std Err)	(\$68)	Nebraska (Std Err)	(\$55)	Utah (Std Err)	(\$67)
Hawaii	\$1,302*	Nevada	\$1,747*	Vermont	\$2,121*
Hawaii (Std Err)	(\$82)	Nevada (Std Err)	(\$57)	Vermont (Std Err)	(\$60)
Idaho	\$2,044	New Hampshire	\$2,470*	Virginia	\$2,000
Idaho (Std Err)	(\$58)	New Hampshire (Std Err)	(\$64)	Virginia (Std Err)	(\$66)
Illinois	\$1,795*	New Jersey	\$1,725*	Washington	\$1,867
Illinois (Std Err)	(\$43)	New Jersey (Std Err)	(\$58)	Washington (Std Err)	(\$68)
Indiana	\$2,218*	New Mexico	\$1,930	West Virginia	\$2,011
Indiana (Std Err)	(\$64)	New Mexico (Std Err)	(\$79)	West Virginia (Std Err)	(\$66)
Iowa	\$2,215*	New York	\$1,784*	Wisconsin	\$2,217*
Iowa (Std Err)	(\$55)	New York (Std Err)	(\$44)	Wisconsin (Std Err)	(\$60)
Kansas	\$1,935	North Carolina	\$2,243*	Wyoming	\$1,984
Kansas (Std Err)	(\$56)	North Carolina (Std Err)	(\$69)	Wyoming (Std Err)	(\$66)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2020–2022.

Note: * Statistically different from the national average of \$1,964 at $p < 0.05$. Note that the standard error on the national estimate of \$1,964 is \$12.

Appendix Exhibit 5.6

Average family deductible (in dollars) (standard error) per employee enrolled with family coverage in a health insurance plan with a deductible, overall and by State, 3-year average, 2020–2022

Alabama	\$3,161*	Kentucky	\$3,860	North Dakota	\$3,575
Alabama (Std Err)	(\$177)	Kentucky (Std Err)	(\$137)	North Dakota (Std Err)	(\$121)
Alaska	\$3,578	Louisiana	\$3,863	Ohio	\$4,007*
Alaska (Std Err)	(\$174)	Louisiana (Std Err)	(\$137)	Ohio (Std Err)	(\$121)
Arizona	\$4,438*	Maine	\$3,928	Oklahoma	\$4,279*
Arizona (Std Err)	(\$324)	Maine (Std Err)	(\$197)	Oklahoma (Std Err)	(\$258)
Arkansas	\$3,426*	Maryland	\$3,423*	Oregon	\$3,597
Arkansas (Std Err)	(\$133)	Maryland (Std Err)	(\$132)	Oregon (Std Err)	(\$156)
California	\$3,546	Massachusetts	\$3,578	Pennsylvania	\$3,297*
California (Std Err)	(\$129)	Massachusetts (Std Err)	(\$152)	Pennsylvania (Std Err)	(\$101)
Colorado	\$4,358*	Michigan	\$3,318*	Rhode Island	\$3,674
Colorado (Std Err)	(\$127)	Michigan (Std Err)	(\$115)	Rhode Island (Std Err)	(\$171)
Connecticut	\$3,916	Minnesota	\$4,131*	South Carolina	\$4,010
Connecticut (Std Err)	(\$194)	Minnesota (Std Err)	(\$176)	South Carolina (Std Err)	(\$183)
Delaware	\$3,447	Mississippi	\$3,671	South Dakota	\$4,312*
Delaware (Std Err)	(\$173)	Mississippi (Std Err)	(\$156)	South Dakota (Std Err)	(\$147)
District of Columbia	\$2,989*	Missouri	\$3,927	Tennessee	\$3,979
District of Columbia (Std Err)	(\$180)	Missouri (Std Err)	(\$117)	Tennessee (Std Err)	(\$170)
Florida	\$3,691	Montana	\$3,497	Texas	\$3,972
Florida (Std Err)	(\$179)	Montana (Std Err)	(\$187)	Texas (Std Err)	(\$106)
Georgia	\$4,325*	Nebraska	\$3,951	Utah	\$3,889
Georgia (Std Err)	(\$192)	Nebraska (Std Err)	(\$111)	Utah (Std Err)	(\$136)
Hawaii	\$3,143*	Nevada	\$3,481	Vermont	\$3,887
Hawaii (Std Err)	(\$218)	Nevada (Std Err)	(\$170)	Vermont (Std Err)	(\$132)
Idaho	\$3,416*	New Hampshire	\$4,539*	Virginia	\$3,743
Idaho (Std Err)	(\$126)	New Hampshire (Std Err)	(\$167)	Virginia (Std Err)	(\$139)
Illinois	\$3,725	New Jersey	\$3,410*	Washington	\$3,466*
Illinois (Std Err)	(\$137)	New Jersey (Std Err)	(\$160)	Washington (Std Err)	(\$141)
Indiana	\$4,215*	New Mexico	\$3,715	West Virginia	\$3,875
Indiana (Std Err)	(\$146)	New Mexico (Std Err)	(\$126)	West Virginia (Std Err)	(\$161)
Iowa	\$3,960	New York	\$3,422*	Wisconsin	\$4,227*
Iowa (Std Err)	(\$113)	New York (Std Err)	(\$95)	Wisconsin (Std Err)	(\$135)
Kansas	\$3,665	North Carolina	\$3,988	Wyoming	\$3,921
Kansas (Std Err)	(\$140)	North Carolina (Std Err)	(\$126)	Wyoming (Std Err)	(\$160)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2020–2022.

Note: * Statistically different from the national average of \$3,761 at $p < 0.05$. Note that the standard error on the national estimate of \$3,761 is \$28.

Appendix Exhibit 5.7

Percentage (standard error) of private-sector enrolled employees in a health insurance plan with a physician visit coinsurance rate, overall and by firm size, 2010–2022

Number of Employees	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
U.S.	25.1%	26.1%	27.4%	30.4%	32.6%	35.0%	34.9%	37.6%	37.7%	34.5%	35.1%	38.3%	36.5%
U.S. (Std Err)	(0.7%)	(0.4%)	(0.4%)	(0.3%)	(0.6%)	(0.6%)	(0.6%)	(0.7%)	(0.6%)	(0.7%)	(0.6%)	(0.7%)	(0.7%)
<50	14.9%	15.4%	17.3%	18.7%	19.5%	20.4%	20.6%	22.1%	22.4%	20.5%	21.2%	20.7%	19.0%
<50 (Std Err)	(0.4%)	(0.5%)	(0.5%)	(1.0%)	(0.7%)	(0.9%)	(0.8%)	(0.8%)	(0.8%)	(0.9%)	(0.9%)	(1.0%)	(0.9%)
50-99	15.1%	14.8%	17.2%	18.8%	19.1%	21.8%	21.5%	21.8%	21.3%	19.7%	19.3%	24.4%	19.1%
50-99 (Std Err)	(1.4%)	(1.6%)	(1.2%)	(1.0%)	(1.5%)	(1.7%)	(1.6%)	(1.6%)	(1.6%)	(1.6%)	(1.5%)	(1.9%)	(1.6%)
100+	28.5%	29.6%	30.6%	34.1%	36.6%	39.2%	38.9%	41.9%	42.0%	38.5%	38.7%	42.7%	41.7%
100+ (Std Err)	(0.9%)	(0.5%)	(0.5%)	(0.5%)	(0.8%)	(0.8%)	(0.7%)	(0.9%)	(0.8%)	(0.9%)	(0.7%)	(0.8%)	(0.9%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

Appendix Exhibit 5.8

Average coinsurance rate (in percentage) (standard error) for a physician office visit per employee enrolled in a health insurance plan with a physician visit coinsurance rate, overall and by firm size, 2010–2022

Number of Employees	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
U.S.	18.8%	18.9%	19.0%	19.2%	19.8%	20.1%	20.5%	20.1%	20.2%	20.0%	20.5%	20.8%	20.1%
U.S. (Std Err)	(0.2%)	(0.2%)	(0.2%)	(0.1%)	(0.1%)	(0.1%)	(0.1%)	(0.2%)	(0.2%)	(0.1%)	(0.2%)	(0.2%)	(0.2%)
<50	20.0%	21.5%	20.8%	21.3%	21.5%	22.6%	22.2%	22.2%	23.0%	22.8%	23.5%	23.5%	24.5%
<50 (Std Err)	(0.2%)	(0.3%)	(0.2%)	(0.4%)	(0.3%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.6%)	(0.5%)	(0.7%)
50-99	19.6%	20.2%	20.7%	21.0%	21.1%	21.6%	22.3%	21.9%	21.6%	22.4%	23.0%	21.6%	23.6%
50-99 (Std Err)	(0.8%)	(0.8%)	(0.4%)	(0.7%)	(0.7%)	(0.7%)	(0.7%)	(0.7%)	(0.7%)	(0.7%)	(0.8%)	(0.7%)	(0.8%)
100+	18.6%	18.5%	18.7%	18.8%	19.5%	19.8%	20.2%	19.8%	19.8%	19.6%	20.2%	20.5%	19.6%
100+ (Std Err)	(0.2%)	(0.2%)	(0.2%)	(0.1%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

Appendix Exhibit 5.9

Percentage (standard error) of private-sector enrolled employees in a health insurance plan with a copayment for a physician office visit, overall and by firm size, 2010–2022

Number of Employees	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
U.S.	70.0%	68.2%	66.3%	64.8%	61.3%	59.9%	60.6%	59.2%	58.1%	59.8%	58.8%	56.8%	57.2%
U.S. (Std Err)	(0.7%)	(0.7%)	(0.7%)	(0.5%)	(0.6%)	(0.6%)	(0.6%)	(0.7%)	(0.6%)	(0.7%)	(0.6%)	(0.7%)	(0.7%)
<50	74.0%	72.6%	72.7%	70.6%	67.3%	69.6%	69.5%	71.5%	68.3%	72.3%	69.4%	70.2%	69.3%
<50 (Std Err)	(0.4%)	(0.7%)	(1.0%)	(0.7%)	(0.9%)	(1.0%)	(0.9%)	(0.9%)	(0.9%)	(1.0%)	(1.0%)	(1.1%)	(1.1%)
50-99	75.8%	73.5%	71.2%	71.9%	74.6%	65.2%	69.3%	70.2%	69.7%	67.1%	68.0%	66.2%	69.7%
50-99 (Std Err)	(1.6%)	(1.1%)	(1.7%)	(1.5%)	(1.6%)	(2.0%)	(1.8%)	(1.8%)	(1.8%)	(2.0%)	(2.0%)	(2.1%)	(1.9%)
100+	68.5%	66.7%	64.5%	62.9%	58.9%	57.4%	58.1%	55.9%	55.2%	56.7%	56.3%	53.5%	53.6%
100+ (Std Err)	(0.9%)	(0.9%)	(0.9%)	(0.6%)	(0.8%)	(0.8%)	(0.8%)	(0.9%)	(0.8%)	(0.9%)	(0.8%)	(0.8%)	(0.9%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

Appendix Exhibit 5.10

Average copayment (in dollars) (standard error) for a physician office visit per employee enrolled in a health insurance plan with a physician visit copayment, overall and by firm size, 2010–2022

Number of Employees	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
U.S.	\$22.82	\$23.34	\$23.77	\$24.31	\$24.77	\$25.04	\$25.89	\$26.50	\$26.81	\$26.68	\$26.92	\$27.41	\$27.44
U.S. (Std Err)	(\$0.10)	(\$0.11)	(\$0.16)	(\$0.13)	(\$0.12)	(\$0.12)	(\$0.12)	(\$0.13)	(\$0.14)	(\$0.16)	(\$0.17)	(\$0.18)	(\$0.17)
<50	\$24.79	\$25.71	\$26.07	\$26.75	\$27.14	\$27.30	\$27.82	\$28.21	\$29.16	\$29.16	\$30.02	\$30.46	\$30.16
<50 (Std Err)	(\$0.15)	(\$0.17)	(\$0.14)	(\$0.22)	(\$0.22)	(\$0.22)	(\$0.23)	(\$0.27)	(\$0.25)	(\$0.30)	(\$0.34)	(\$0.44)	(\$0.34)
50-99	\$24.62	\$24.05	\$25.05	\$25.37	\$26.29	\$27.06	\$27.43	\$27.36	\$28.37	\$27.88	\$28.26	\$29.36	\$29.01
50-99 (Std Err)	(\$0.36)	(\$0.34)	(\$0.26)	(\$0.44)	(\$0.35)	(\$0.40)	(\$0.39)	(\$0.48)	(\$0.42)	(\$0.48)	(\$0.53)	(\$0.64)	(\$0.61)
100+	\$22.13	\$22.68	\$23.07	\$23.60	\$24.03	\$24.25	\$25.28	\$25.99	\$26.11	\$25.93	\$26.17	\$26.46	\$26.52
100+ (Std Err)	(\$0.11)	(\$0.12)	(\$0.22)	(\$0.17)	(\$0.14)	(\$0.15)	(\$0.15)	(\$0.16)	(\$0.16)	(\$0.20)	(\$0.20)	(\$0.19)	(\$0.20)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

Appendix Exhibit 5.11

Percentage (standard error) of private-sector enrolled employees in a health insurance plan with a copayment for an office visit to a specialist physician, overall and by firm size, 2016–2022

Number of Employees	2016	2017	2018	2019	2020	2021	2022
U.S.	60.8%	58.7%	58.0%	60.2%	58.2%	56.9%	57.3%
U.S. (Std Err)	(0.6%)	(0.7%)	(0.6%)	(0.7%)	(0.7%)	(0.7%)	(0.7%)
<50	69.2%	71.8%	69.5%	72.3%	69.5%	70.2%	70.3%
<50 (Std Err)	(0.9%)	(0.9%)	(0.9%)	(1.0%)	(1.0%)	(1.1%)	(1.1%)
50-99	70.2%	71.1%	69.4%	67.0%	68.9%	70.0%	69.0%
50-99 (Std Err)	(1.8%)	(1.8%)	(1.8%)	(1.9%)	(1.9%)	(2.0%)	(1.9%)
100+	58.4%	55.2%	54.9%	57.2%	55.5%	53.3%	53.5%
100+ (Std Err)	(0.7%)	(0.8%)	(0.8%)	(0.9%)	(0.8%)	(0.8%)	(0.9%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2016–2022.

Appendix Exhibit 5.12

Average copayment (in dollars) (standard error) for an office visit to a specialist physician per employee enrolled in a health insurance plan with a specialist physician copayment at private-sector establishments, overall and by firm size, 2016–2022

Number of Employees	2016	2017	2018	2019	2020	2021	2022
U.S.	\$40.29	\$41.97	\$43.36	\$43.71	\$45.29	\$46.29	\$46.00
U.S. (Std Err)	(\$0.23)	(\$0.26)	(\$0.28)	(\$0.31)	(\$0.41)	(\$0.35)	(\$0.35)
<50	\$44.11	\$46.27	\$49.48	\$51.27	\$51.98	\$54.09	\$53.51
<50 (Std Err)	(\$0.42)	(\$0.44)	(\$0.47)	(\$0.61)	(\$0.69)	(\$0.84)	(\$0.65)
50-99	\$43.20	\$43.99	\$48.22	\$47.75	\$50.22	\$52.29	\$50.76
50-99 (Std Err)	(\$0.87)	(\$0.82)	(\$0.88)	(\$0.97)	(\$1.05)	(\$1.10)	(\$1.22)
100+	\$39.10	\$40.68	\$41.40	\$41.42	\$43.41	\$43.71	\$43.38
100+ (Std Err)	(\$0.28)	(\$0.32)	(\$0.34)	(\$0.36)	(\$0.51)	(\$0.38)	(\$0.41)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2016–2022.

Appendix Exhibit 5.13

Percentage (standard error) of private-sector enrolled employees in a health insurance plan with a coinsurance payment for an office visit to a specialist physician, overall and by firm size, 2016–2022

Number of Employees	2016	2017	2018	2019	2020	2021	2022
U.S.	35.5%	38.1%	38.3%	34.6%	36.3%	38.6%	37.4%
U.S. (Std Err)	(0.6%)	(0.7%)	(0.6%)	(0.8%)	(0.7%)	(0.7%)	(0.7%)
<50	22.3%	22.3%	22.6%	20.7%	20.8%	20.8%	19.4%
<50 (Std Err)	(0.8%)	(0.8%)	(0.8%)	(0.9%)	(0.9%)	(1.0%)	(0.9%)
50-99	22.3%	21.7%	20.7%	19.4%	20.6%	22.6%	20.7%
50-99 (Std Err)	(1.6%)	(1.6%)	(1.5%)	(1.6%)	(1.6%)	(1.8%)	(1.7%)
100+	39.3%	42.5%	42.7%	38.7%	40.1%	43.3%	42.7%
100+ (Std Err)	(0.7%)	(0.8%)	(0.8%)	(0.9%)	(0.8%)	(0.8%)	(0.9%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2016–2022.

Appendix Exhibit 5.14

Average coinsurance rate (in percentage) (standard error) for an office visit to a specialist physician per employee enrolled in a health insurance plan with a specialist physician coinsurance rate at private-sector establishments, overall and by firm size, 2016–2022

Number of Employees	2016	2017	2018	2019	2020	2021	2022
U.S.	20.7%	21.2%	21.0%	20.7%	21.4%	22.1%	21.4%
U.S. (Std Err)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.3%)
<50	23.9%	23.1%	24.9%	24.3%	25.1%	25.6%	26.9%
<50 (Std Err)	(0.4%)	(0.4%)	(0.5%)	(0.5%)	(0.6%)	(0.7%)	(0.7%)
50-99	23.3%	22.6%	22.6%	22.5%	23.8%	25.2%	24.4%
50-99 (Std Err)	(0.8%)	(0.7%)	(0.8%)	(0.7%)	(0.9%)	(0.9%)	(0.8%)
100+	20.2%	21.0%	20.5%	20.2%	20.9%	21.7%	20.7%
100+ (Std Err)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.2%)	(0.3%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2016–2022.

Appendix Exhibit 5.15

Among private-sector enrolled employees with single coverage, percentage (standard error) in a health insurance plan with an individual maximum out-of-pocket payment, overall and by firm size, 2010–2022

Number of Employees	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
U.S.	80.8%	81.0%	80.7%	86.0%	91.1%	93.9%	93.5%	93.4%	92.3%	90.9%	91.0%	93.5%	91.4%
U.S. (Std Err)	(0.5%)	(0.5%)	(0.3%)	(0.5%)	(0.4%)	(0.3%)	(0.4%)	(0.3%)	(0.3%)	(0.4%)	(0.4%)	(0.3%)	(0.4%)
<50	73.3%	74.8%	75.4%	81.7%	85.7%	88.1%	88.6%	88.8%	87.3%	84.4%	82.2%	85.7%	83.2%
<50 (Std Err)	(0.7%)	(1.1%)	(0.4%)	(0.7%)	(0.8%)	(0.7%)	(0.7%)	(0.7%)	(0.7%)	(1.0%)	(1.0%)	(0.9%)	(1.0%)
50-99	81.5%	78.3%	77.4%	83.5%	88.9%	93.1%	92.5%	92.5%	89.8%	89.2%	88.5%	92.1%	87.2%
50-99 (Std Err)	(2.5%)	(1.8%)	(2.6%)	(0.8%)	(1.3%)	(1.2%)	(1.4%)	(1.2%)	(1.4%)	(1.5%)	(1.3%)	(1.2%)	(1.6%)
100+	83.0%	83.1%	82.6%	87.6%	92.7%	95.5%	94.7%	94.6%	93.7%	92.6%	92.9%	95.3%	93.9%
100+ (Std Err)	(0.7%)	(0.6%)	(0.5%)	(0.6%)	(0.4%)	(0.3%)	(0.5%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.3%)	(0.4%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

Appendix Exhibit 5.16

Among private-sector enrolled employees with family coverage, percentage (standard error) in a health insurance plan with a family maximum out-of-pocket payment, overall and by firm size, 2010–2022

Number of Employees	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
U.S.	78.5%	80.3%	80.9%	85.7%	91.4%	94.3%	94.0%	94.4%	93.3%	91.6%	88.7%	89.6%	89.8%
U.S. (Std Err)	(0.8%)	(0.5%)	(0.5%)	(0.9%)	(0.5%)	(0.4%)	(0.4%)	(0.4%)	(0.4%)	(0.5%)	(0.5%)	(0.5%)	(0.5%)
<50	72.3%	72.0%	75.8%	80.9%	83.8%	87.8%	86.7%	86.8%	83.6%	83.3%	78.1%	73.8%	78.4%
<50 (Std Err)	(0.8%)	(0.6%)	(1.4%)	(1.2%)	(1.3%)	(1.1%)	(1.1%)	(1.0%)	(1.3%)	(1.3%)	(1.7%)	(2.1%)	(1.7%)
50-99	80.6%	79.5%	76.4%	83.5%	88.2%	91.5%	92.7%	94.3%	92.3%	90.2%	85.8%	88.0%	79.5%
50-99 (Std Err)	(2.0%)	(1.6%)	(2.7%)	(1.9%)	(1.8%)	(1.5%)	(1.4%)	(1.2%)	(1.6%)	(1.7%)	(2.3%)	(2.0%)	(2.8%)
100+	79.6%	81.8%	82.1%	86.7%	92.9%	95.4%	95.3%	95.6%	94.8%	93.1%	90.3%	92.2%	92.4%
100+ (Std Err)	(0.9%)	(0.7%)	(0.8%)	(1.0%)	(0.5%)	(0.5%)	(0.4%)	(0.4%)	(0.5%)	(0.5%)	(0.5%)	(0.5%)	(0.5%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

Appendix Exhibit 5.17

Average individual maximum out-of-pocket payment (in dollars) (standard error) per employee enrolled with single coverage in a health insurance plan with an individual maximum out-of-pocket payment, overall and by firm size, 2010–2022

Number of Employees	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
U.S.	\$2,939	\$2,980	\$3,099	\$3,259	\$3,575	\$3,865	\$4,099	\$4,246	\$4,416	\$4,476	\$4,594	\$4,688	\$4,663
U.S. (Std Err)	(\$46)	(\$18)	(\$25)	(\$17)	(\$30)	(\$24)	(\$24)	(\$21)	(\$25)	(\$28)	(\$25)	(\$26)	(\$32)
<50	\$3,177	\$3,191	\$3,321	\$3,515	\$3,787	\$4,096	\$4,420	\$4,446	\$4,730	\$5,126	\$5,098	\$5,157	\$5,519
<50 (Std Err)	(\$125)	(\$43)	(\$48)	(\$38)	(\$49)	(\$52)	(\$53)	(\$47)	(\$45)	(\$54)	(\$58)	(\$66)	(\$63)
50-99	\$2,952	\$3,019	\$3,263	\$3,346	\$3,885	\$4,230	\$4,463	\$4,678	\$4,813	\$4,908	\$5,032	\$5,055	\$5,291
50-99 (Std Err)	(\$84)	(\$92)	(\$99)	(\$71)	(\$100)	(\$96)	(\$81)	(\$87)	(\$80)	(\$76)	(\$103)	(\$99)	(\$98)
100+	\$2,874	\$2,920	\$3,026	\$3,182	\$3,489	\$3,774	\$3,992	\$4,158	\$4,312	\$4,299	\$4,467	\$4,562	\$4,415
100+ (Std Err)	(\$68)	(\$31)	(\$29)	(\$21)	(\$37)	(\$28)	(\$28)	(\$25)	(\$30)	(\$34)	(\$29)	(\$30)	(\$38)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

Appendix Exhibit 5.18

Average family maximum out-of-pocket payment (in dollars) (standard error) per employee enrolled with family coverage in a health insurance plan with a family maximum out-of-pocket payment, overall and by firm size, 2010–2022

Number of Employees	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
U.S.	\$5,854	\$6,010	\$6,356	\$6,500	\$7,114	\$7,542	\$7,881	\$8,183	\$8,375	\$8,534	\$8,867	\$8,983	\$8,848
U.S. (Std Err)	(\$78)	(\$54)	(\$61)	(\$40)	(\$63)	(\$60)	(\$67)	(\$65)	(\$63)	(\$65)	(\$69)	(\$70)	(\$75)
<50	\$6,209	\$6,210	\$6,671	\$6,843	\$7,488	\$7,676	\$8,330	\$8,821	\$9,025	\$9,777	\$9,785	\$9,657	\$10,362
<50 (Std Err)	(\$129)	(\$102)	(\$155)	(\$140)	(\$123)	(\$135)	(\$155)	(\$136)	(\$143)	(\$157)	(\$177)	(\$185)	(\$194)
50-99	\$6,015	\$6,296	\$6,299	\$6,594	\$7,228	\$7,608	\$8,393	\$8,605	\$9,219	\$9,314	\$10,104	\$9,465	\$10,042
50-99 (Std Err)	(\$178)	(\$234)	(\$277)	(\$281)	(\$301)	(\$239)	(\$265)	(\$246)	(\$231)	(\$217)	(\$228)	(\$254)	(\$223)
100+	\$5,779	\$5,961	\$6,311	\$6,440	\$7,050	\$7,519	\$7,785	\$8,066	\$8,240	\$8,304	\$8,692	\$8,871	\$8,563
100+ (Std Err)	(\$97)	(\$64)	(\$65)	(\$53)	(\$72)	(\$68)	(\$76)	(\$74)	(\$72)	(\$73)	(\$76)	(\$78)	(\$84)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

Appendix Exhibit 5.19

Among private-sector enrolled employees with single coverage, percentage (standard error) in a high-deductible health insurance plan, overall and by firm size, 2010–2022

Number of Employees	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
U.S.	24.6%	28.0%	30.7%	34.1%	39.2%	43.9%	47.1%	53.0%	53.6%	55.3%	57.7%	60.1%	57.9%
U.S. (Std Err)	(0.7%)	(0.4%)	(0.4%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.6%)	(0.7%)	(0.7%)	(0.7%)	(0.7%)
<50	36.8%	40.9%	43.3%	45.6%	50.7%	52.1%	54.9%	55.1%	60.2%	63.6%	64.2%	64.4%	64.7%
<50 (Std Err)	(0.8%)	(0.7%)	(1.1%)	(1.2%)	(1.1%)	(1.1%)	(1.1%)	(1.1%)	(1.0%)	(1.2%)	(1.2%)	(1.3%)	(1.2%)
50-99	39.8%	38.3%	46.1%	46.5%	50.0%	55.0%	55.0%	58.9%	62.5%	65.3%	67.4%	64.6%	67.0%
50-99 (Std Err)	(2.2%)	(1.9%)	(1.9%)	(2.1%)	(2.1%)	(2.3%)	(2.0%)	(2.0%)	(2.0%)	(2.1%)	(2.1%)	(2.3%)	(2.1%)
100+	19.3%	23.1%	25.5%	29.4%	35.0%	40.5%	44.5%	51.8%	51.2%	52.4%	55.4%	58.7%	55.3%
100+ (Std Err)	(0.6%)	(0.4%)	(0.5%)	(0.6%)	(0.8%)	(0.8%)	(0.8%)	(0.8%)	(0.8%)	(0.9%)	(0.8%)	(0.8%)	(0.9%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

Note: Single-coverage plans are classified as “high deductible” if the individual deductible met or exceeded the Internal Revenue Service (IRS) threshold for a high-deductible plan in a given year. In 2022, the individual deductible threshold was \$1,400. Note that plans must also meet other requirements to be considered a high-deductible plan by the IRS.

Appendix Exhibit 5.20

Among private-sector enrolled employees with family coverage, percentage (standard error) in a high-deductible health insurance plan, overall and by firm size, 2010–2022

Number of Employees	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
U.S.	23.7%	28.8%	30.3%	33.9%	39.4%	41.9%	44.4%	51.9%	50.7%	53.5%	55.2%	58.4%	57.5%
U.S. (Std Err)	(0.7%)	(0.5%)	(0.4%)	(0.4%)	(0.8%)	(0.8%)	(0.8%)	(0.9%)	(0.8%)	(0.9%)	(0.9%)	(0.9%)	(0.9%)
<50	37.5%	42.7%	44.3%	50.6%	51.9%	52.7%	49.8%	55.2%	56.6%	64.4%	61.6%	62.3%	62.4%
<50 (Std Err)	(1.1%)	(1.7%)	(1.6%)	(1.0%)	(1.5%)	(1.6%)	(1.6%)	(1.7%)	(1.6%)	(1.7%)	(1.9%)	(2.0%)	(1.8%)
50-99	37.7%	47.1%	48.8%	47.1%	46.6%	47.2%	54.6%	53.7%	60.0%	61.1%	62.5%	69.6%	59.7%
50-99 (Std Err)	(2.4%)	(2.1%)	(2.6%)	(3.0%)	(2.6%)	(2.8%)	(3.1%)	(3.1%)	(2.9%)	(2.7%)	(4.1%)	(2.6%)	(3.0%)
100+	20.0%	25.1%	26.6%	30.2%	36.8%	39.8%	42.9%	51.3%	49.2%	51.2%	53.9%	57.1%	56.5%
100+ (Std Err)	(0.7%)	(0.6%)	(0.5%)	(0.5%)	(0.9%)	(0.9%)	(1.0%)	(1.1%)	(0.9%)	(1.1%)	(1.0%)	(1.0%)	(1.1%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2010–2022.

Note: Family-coverage plans are classified as “high deductible” if the family deductible met or exceeded the Internal Revenue Service (IRS) threshold for a high-deductible plan in a given year. In 2022, the family deductible threshold was \$2,800. Note that plans must also meet other requirements to be considered a high-deductible plan by the IRS.

Appendix Exhibit 5.21

Among private-sector enrolled employees with single coverage, percentage (standard error) in a high-deductible health insurance plan, overall and by State, 3-year average, 2020–2022

Alabama	43.5%*	Kentucky	70.3%*	North Dakota	64.4%*
Alabama (Std Err)	(2.6%)	Kentucky (Std Err)	(2.1%)	North Dakota (Std Err)	(1.9%)
Alaska	57.0%	Louisiana	57.3%	Ohio	65.5%*
Alaska (Std Err)	(2.9%)	Louisiana (Std Err)	(2.4%)	Ohio (Std Err)	(1.9%)
Arizona	66.2%*	Maine	73.7%*	Oklahoma	59.9%
Arizona (Std Err)	(2.8%)	Maine (Std Err)	(1.9%)	Oklahoma (Std Err)	(2.1%)
Arkansas	60.0%	Maryland	51.4%*	Oregon	64.8%*
Arkansas (Std Err)	(2.3%)	Maryland (Std Err)	(2.6%)	Oregon (Std Err)	(2.7%)
California	46.0%*	Massachusetts	56.4%	Pennsylvania	54.2%*
California (Std Err)	(1.4%)	Massachusetts (Std Err)	(2.4%)	Pennsylvania (Std Err)	(1.9%)
Colorado	67.5%*	Michigan	56.1%	Rhode Island	57.4%
Colorado (Std Err)	(2.2%)	Michigan (Std Err)	(2.6%)	Rhode Island (Std Err)	(2.1%)
Connecticut	63.0%*	Minnesota	65.1%*	South Carolina	65.4%*
Connecticut (Std Err)	(2.2%)	Minnesota (Std Err)	(3.0%)	South Carolina (Std Err)	(2.2%)
Delaware	56.9%	Mississippi	54.4%	South Dakota	75.5%*
Delaware (Std Err)	(2.4%)	Mississippi (Std Err)	(2.5%)	South Dakota (Std Err)	(2.0%)
District of Columbia	33.2%*	Missouri	63.1%	Tennessee	67.0%*
District of Columbia (Std Err)	(1.9%)	Missouri (Std Err)	(2.3%)	Tennessee (Std Err)	(2.1%)
Florida	61.7%	Montana	72.2%*	Texas	62.5%*
Florida (Std Err)	(2.1%)	Montana (Std Err)	(2.0%)	Texas (Std Err)	(1.7%)
Georgia	62.6%	Nebraska	68.1%*	Utah	65.8%*
Georgia (Std Err)	(2.6%)	Nebraska (Std Err)	(2.4%)	Utah (Std Err)	(2.4%)
Hawaii	17.9%*	Nevada	48.6%*	Vermont	62.5%*
Hawaii (Std Err)	(1.4%)	Nevada (Std Err)	(2.4%)	Vermont (Std Err)	(1.8%)
Idaho	66.4%*	New Hampshire	72.9%*	Virginia	57.9%
Idaho (Std Err)	(2.1%)	New Hampshire (Std Err)	(1.9%)	Virginia (Std Err)	(2.4%)
Illinois	53.8%*	New Jersey	56.4%	Washington	61.9%
Illinois (Std Err)	(1.7%)	New Jersey (Std Err)	(2.6%)	Washington (Std Err)	(2.3%)
Indiana	69.2%*	New Mexico	56.5%	West Virginia	59.7%
Indiana (Std Err)	(2.0%)	New Mexico (Std Err)	(2.1%)	West Virginia (Std Err)	(2.3%)
Iowa	69.8%*	New York	49.8%*	Wisconsin	68.5%*
Iowa (Std Err)	(2.0%)	New York (Std Err)	(1.6%)	Wisconsin (Std Err)	(2.1%)
Kansas	61.9%	North Carolina	71.1%*	Wyoming	64.0%
Kansas (Std Err)	(2.1%)	North Carolina (Std Err)	(2.2%)	Wyoming (Std Err)	(2.9%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2020–2022.

Note: * Statistically different from the national average of 58.6 percent at $p < 0.05$. Note that the standard error on the national estimate of 58.6 percent is 0.40 percent.

Appendix Exhibit 5.22

Among private-sector enrolled employees with family coverage, percentage (standard error) in a high-deductible health insurance plan, overall and by State, 3-year average, 2020–2022

Alabama	42.2%*	Kentucky	65.3%*	North Dakota	53.9%
Alabama (Std Err)	(3.4%)	Kentucky (Std Err)	(3.3%)	North Dakota (Std Err)	(2.5%)
Alaska	49.7%	Louisiana	63.7%*	Ohio	62.2%*
Alaska (Std Err)	(4.1%)	Louisiana (Std Err)	(2.7%)	Ohio (Std Err)	(2.3%)
Arizona	68.7%*	Maine	62.3%	Oklahoma	62.2%
Arizona (Std Err)	(3.8%)	Maine (Std Err)	(3.7%)	Oklahoma (Std Err)	(2.9%)
Arkansas	53.5%	Maryland	52.3%	Oregon	58.2%
Arkansas (Std Err)	(3.2%)	Maryland (Std Err)	(3.1%)	Oregon (Std Err)	(2.9%)
California	47.4%*	Massachusetts	52.6%	Pennsylvania	49.7%*
California (Std Err)	(2.0%)	Massachusetts (Std Err)	(2.7%)	Pennsylvania (Std Err)	(2.2%)
Colorado	71.0%*	Michigan	58.4%	Rhode Island	52.3%
Colorado (Std Err)	(2.4%)	Michigan (Std Err)	(2.7%)	Rhode Island (Std Err)	(3.0%)
Connecticut	56.2%	Minnesota	63.3%	South Carolina	60.3%
Connecticut (Std Err)	(3.0%)	Minnesota (Std Err)	(3.6%)	South Carolina (Std Err)	(3.1%)
Delaware	50.8%	Mississippi	54.9%	South Dakota	67.4%*
Delaware (Std Err)	(3.2%)	Mississippi (Std Err)	(3.0%)	South Dakota (Std Err)	(3.1%)
District of Columbia	39.0%*	Missouri	63.9%*	Tennessee	63.0%
District of Columbia (Std Err)	(2.8%)	Missouri (Std Err)	(2.5%)	Tennessee (Std Err)	(3.3%)
Florida	57.7%	Montana	54.5%	Texas	61.9%*
Florida (Std Err)	(2.7%)	Montana (Std Err)	(4.0%)	Texas (Std Err)	(2.3%)
Georgia	65.4%*	Nebraska	66.7%*	Utah	64.3%*
Georgia (Std Err)	(2.7%)	Nebraska (Std Err)	(2.5%)	Utah (Std Err)	(2.6%)
Hawaii	20.8%*	Nevada	50.2%*	Vermont	61.2%
Hawaii (Std Err)	(2.0%)	Nevada (Std Err)	(3.3%)	Vermont (Std Err)	(2.5%)
Idaho	56.6%	New Hampshire	66.1%*	Virginia	59.2%
Idaho (Std Err)	(3.0%)	New Hampshire (Std Err)	(3.0%)	Virginia (Std Err)	(3.1%)
Illinois	55.2%	New Jersey	54.8%	Washington	62.0%
Illinois (Std Err)	(2.3%)	New Jersey (Std Err)	(3.8%)	Washington (Std Err)	(3.2%)
Indiana	65.0%*	New Mexico	57.6%	West Virginia	57.9%
Indiana (Std Err)	(2.8%)	New Mexico (Std Err)	(2.2%)	West Virginia (Std Err)	(2.8%)
Iowa	63.4%*	New York	47.4%*	Wisconsin	63.8%*
Iowa (Std Err)	(2.7%)	New York (Std Err)	(1.9%)	Wisconsin (Std Err)	(2.6%)
Kansas	56.4%	North Carolina	66.0%*	Wyoming	63.1%
Kansas (Std Err)	(2.6%)	North Carolina (Std Err)	(2.8%)	Wyoming (Std Err)	(3.4%)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2020–2022.

Note: * Statistically different from the national average of 57.0 percent at $p < 0.05$. Note that the standard error on the national estimate of 57.0 percent is 0.51 percent.

Appendix Exhibit 5.23

Average individual deductible (in dollars) (standard error) per employee enrolled with single coverage in a high-deductible health insurance plan, overall and by State, 3-year average, 2020–2022

Alabama	\$2,745	Kentucky	\$2,615	North Dakota	\$2,697
Alabama (Std Err)	(\$95)	Kentucky (Std Err)	(\$66)	North Dakota (Std Err)	(\$58)
Alaska	\$2,749	Louisiana	\$2,515	Ohio	\$2,704
Alaska (Std Err)	(\$100)	Louisiana (Std Err)	(\$55)	Ohio (Std Err)	(\$59)
Arizona	\$2,764*	Maine	\$3,105*	Oklahoma	\$2,632
Arizona (Std Err)	(\$65)	Maine (Std Err)	(\$67)	Oklahoma (Std Err)	(\$68)
Arkansas	\$2,476*	Maryland	\$2,383*	Oregon	\$2,873
Arkansas (Std Err)	(\$61)	Maryland (Std Err)	(\$59)	Oregon (Std Err)	(\$162)
California	\$2,433*	Massachusetts	\$2,385*	Pennsylvania	\$2,471*
California (Std Err)	(\$63)	Massachusetts (Std Err)	(\$71)	Pennsylvania (Std Err)	(\$46)
Colorado	\$2,614	Michigan	\$2,313*	Rhode Island	\$2,605
Colorado (Std Err)	(\$57)	Michigan (Std Err)	(\$50)	Rhode Island (Std Err)	(\$52)
Connecticut	\$2,779*	Minnesota	\$2,769*	South Carolina	\$2,693
Connecticut (Std Err)	(\$59)	Minnesota (Std Err)	(\$50)	South Carolina (Std Err)	(\$65)
Delaware	\$2,723	Mississippi	\$2,734	South Dakota	\$2,839*
Delaware (Std Err)	(\$98)	Mississippi (Std Err)	(\$73)	South Dakota (Std Err)	(\$49)
District of Columbia	\$2,355*	Missouri	\$2,639	Tennessee	\$2,709
District of Columbia (Std Err)	(\$57)	Missouri (Std Err)	(\$58)	Tennessee (Std Err)	(\$61)
Florida	\$2,651	Montana	\$3,080*	Texas	\$2,823*
Florida (Std Err)	(\$64)	Montana (Std Err)	(\$82)	Texas (Std Err)	(\$52)
Georgia	\$2,735	Nebraska	\$2,583	Utah	\$2,460*
Georgia (Std Err)	(\$64)	Nebraska (Std Err)	(\$62)	Utah (Std Err)	(\$65)
Hawaii	\$2,415*	Nevada	\$2,561	Vermont	\$2,855*
Hawaii (Std Err)	(\$102)	Nevada (Std Err)	(\$60)	Vermont (Std Err)	(\$65)
Idaho	\$2,653	New Hampshire	\$2,959*	Virginia	\$2,733
Idaho (Std Err)	(\$64)	New Hampshire (Std Err)	(\$65)	Virginia (Std Err)	(\$74)
Illinois	\$2,495*	New Jersey	\$2,301*	Washington	\$2,501
Illinois (Std Err)	(\$41)	New Jersey (Std Err)	(\$49)	Washington (Std Err)	(\$76)
Indiana	\$2,776*	New Mexico	\$2,680	West Virginia	\$2,770
Indiana (Std Err)	(\$63)	New Mexico (Std Err)	(\$94)	West Virginia (Std Err)	(\$82)
Iowa	\$2,734*	New York	\$2,446*	Wisconsin	\$2,755*
Iowa (Std Err)	(\$56)	New York (Std Err)	(\$48)	Wisconsin (Std Err)	(\$57)
Kansas	\$2,565	North Carolina	\$2,726	Wyoming	\$2,580
Kansas (Std Err)	(\$58)	North Carolina (Std Err)	(\$71)	Wyoming (Std Err)	(\$73)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2020–2022.

Note: * Statistically different from the national average of \$2,618 at $p < 0.05$. Note that the standard error on the national estimate of \$2,618 is \$12.

Appendix Exhibit 5.24

Average family deductible (in dollars) (standard error) per employee enrolled with family coverage in a high-deductible health insurance plan, overall and by State, 3-year average, 2020–2022

Alabama	\$5,393	Kentucky	\$4,958	North Dakota	\$5,241
Alabama (Std Err)	(\$206)	Kentucky (Std Err)	(\$173)	North Dakota (Std Err)	(\$107)
Alaska	\$5,266	Louisiana	\$4,989	Ohio	\$5,268
Alaska (Std Err)	(\$152)	Louisiana (Std Err)	(\$123)	Ohio (Std Err)	(\$130)
Arizona	\$5,575	Maine	\$5,414*	Oklahoma	\$5,721*
Arizona (Std Err)	(\$291)	Maine (Std Err)	(\$135)	Oklahoma (Std Err)	(\$312)
Arkansas	\$4,876	Maryland	\$4,831	Oregon	\$5,075
Arkansas (Std Err)	(\$133)	Maryland (Std Err)	(\$140)	Oregon (Std Err)	(\$154)
California	\$4,934	Massachusetts	\$4,844	Pennsylvania	\$4,767*
California (Std Err)	(\$135)	Massachusetts (Std Err)	(\$155)	Pennsylvania (Std Err)	(\$106)
Colorado	\$5,295	Michigan	\$4,530*	Rhode Island	\$5,476*
Colorado (Std Err)	(\$122)	Michigan (Std Err)	(\$144)	Rhode Island (Std Err)	(\$165)
Connecticut	\$5,363	Minnesota	\$5,317	South Carolina	\$5,443
Connecticut (Std Err)	(\$220)	Minnesota (Std Err)	(\$115)	South Carolina (Std Err)	(\$203)
Delaware	\$5,280	Mississippi	\$5,351	South Dakota	\$5,470*
Delaware (Std Err)	(\$157)	Mississippi (Std Err)	(\$184)	South Dakota (Std Err)	(\$104)
District of Columbia	\$4,972	Missouri	\$5,009	Tennessee	\$5,187
District of Columbia (Std Err)	(\$226)	Missouri (Std Err)	(\$124)	Tennessee (Std Err)	(\$147)
Florida	\$4,957	Montana	\$5,212	Texas	\$5,337*
Florida (Std Err)	(\$226)	Montana (Std Err)	(\$157)	Texas (Std Err)	(\$119)
Georgia	\$5,558*	Nebraska	\$5,056	Utah	\$5,016
Georgia (Std Err)	(\$212)	Nebraska (Std Err)	(\$97)	Utah (Std Err)	(\$130)
Hawaii	\$5,328	Nevada	\$5,077	Vermont	\$5,304
Hawaii (Std Err)	(\$219)	Nevada (Std Err)	(\$159)	Vermont (Std Err)	(\$164)
Idaho	\$4,881	New Hampshire	\$5,737*	Virginia	\$5,116
Idaho (Std Err)	(\$160)	New Hampshire (Std Err)	(\$159)	Virginia (Std Err)	(\$146)
Illinois	\$5,156	New Jersey	\$4,654*	Washington	\$4,621*
Illinois (Std Err)	(\$142)	New Jersey (Std Err)	(\$109)	Washington (Std Err)	(\$173)
Indiana	\$5,452*	New Mexico	\$5,136	West Virginia	\$5,494*
Indiana (Std Err)	(\$156)	New Mexico (Std Err)	(\$125)	West Virginia (Std Err)	(\$165)
Iowa	\$5,110	New York	\$4,702*	Wisconsin	\$5,404*
Iowa (Std Err)	(\$105)	New York (Std Err)	(\$95)	Wisconsin (Std Err)	(\$142)
Kansas	\$5,150	North Carolina	\$4,927	Wyoming	\$5,141
Kansas (Std Err)	(\$136)	North Carolina (Std Err)	(\$145)	Wyoming (Std Err)	(\$168)

Source: Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2020–2022.

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

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