



AGENCY FOR HEALTHCARE RESEARCH AND QUALITY



STATISTICAL BRIEF #530

July 2020

Trends in Health Insurance at Private Employers, 2008–2019

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Highlights

- There was no statistically significant change in the overall percentage of private-sector employees covered by a health insurance plan offered by their employers between 2018 and 2019 (47.6 percent in 2019).
- Between 2018 and 2019, the percentage of employees working at establishments that offered insurance increased for all employees (from 84.6 to 85.3 percent) and for employees working in small firms (from 47.3 to 50.7 percent).
- In 2019, average health insurance premiums were \$6,972 for single coverage (a 3.8 percent increase from 2018), \$13,989 for employee-plus-one coverage (a 4.2 percent increase), and \$20,486 for family coverage (a 4.7 percent increase).
- In 2019, average employee contributions were \$1,489 for single coverage, \$3,881 for employee-plus-one coverage, and \$5,726 for family coverage, reflecting increases of 4.3 to 6.8 percent.
- Average individual deductibles were higher in small (\$2,386) and medium-sized firms (\$2,441) than in large firms (\$1,778) in 2019.

Introduction

Employer-sponsored insurance (ESI) is the primary source of health insurance coverage for individuals under age 65. This Statistical Brief uses data from the Medical Expenditure Panel Survey-Insurance Component (MEPS-IC) private sector national tables to describe trends in employer coverage, premiums, and deductibles from 2008 to 2019. The MEPS-IC is an annual survey of private employers and state and local governments and is designed to be representative of all 50 states and the District of Columbia.

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

Findings

Enrollment rates and number of covered employees (figures 1–3)

From 2018 to 2019, there was no significant change in the percentage of private-sector employees covered by a health insurance plan offered by their employers (the “enrollment rate”), overall or by firm size. In 2019, the enrollment rate for all private-sector employees was 47.6 percent, but ranged from 27.3 percent at small employers to 55.8 percent at large employers (figure 1). Enrollment rates were lower at smaller (fewer than 100 employees) employers than at large employers throughout the period from 2008 to 2019, mainly due to lower offer rates (figure 3).

From 2018 to 2019, there was no significant change in the total number of private-sector workers enrolled in a health insurance plan offered by their employers. Further, the number of enrollees in 2019 (62.5 million) was nearly identical to the number in 2008 (62.6 million), as increases in enrollment, particularly from 2016 to 2018, compensated for declines in enrollment, particularly from 2008 to 2010 (figure 2). The number of enrollees in small firms increased from 9.1 million in 2018 to 9.6 million in 2019. This is the only statistically significant increase in small-firm enrollment from 2008 to 2019, a period in which the number of workers enrolled in a health plan provided by a small employer fell from 11.5 to 9.6 million.

Offer rates (figure 3)

Overall, the percentage of private-sector employees working at establishments that offered insurance (“the offer rate”) increased from 84.6 percent in 2018 to 85.3 percent in 2019 (figure 3). For employees in small firms, the offer rate rose from 47.3 to 50.7 percent—the first statistically significant increase in small-firm offer rates in the 2008 to 2019 period. Offer rates at medium and large firms were 88.0 percent and 99.0 percent, respectively, and were unchanged from their 2018 values.

Eligibility rates (figure 4)

The overall eligibility rate for employees at private-sector establishments that offered insurance was 77.7 percent in 2019. The eligibility rates for small, medium, and large firms were 78.1 percent, 78.1 percent, and 77.5 percent, respectively. None of these eligibility rates differed significantly from their 2018 levels (figure 4).

Take-up rates (figure 5)

Take-up rates in 2019 did not differ significantly from their 2018 values overall or for employees in medium (50 to 99 employees) or large employers (100 or more employees), but among small employers (fewer than 50 employees) take-up rates fell from 71.0 to 69.0 percent (figure 5). In 2019, the overall take-up rate was 71.9 percent. The take-up rate was

higher in large firms (72.7 percent) than in medium (68.9 percent) and small firms (69.0 percent). This was true in almost every year from 2008 through 2019.

Premiums (figures 6–9)

In 2019, average health insurance premiums were \$6,972 for single coverage (figure 6), \$13,989 for employee-plus-one coverage (figure 7), and \$20,486 for family coverage (figure 8), representing increases over 2018 levels of 3.8 percent for single coverage, 4.2 percent for employee-plus-one coverage, and 4.7 percent for family coverage (figure 9). There was no significant difference in the 2018 to 2019 versus the 2017 to 2018 growth rates for single, employee-plus-one, or family premiums.

Employee premium contributions (figures 10–12)

In 2019, average employee contributions were \$1,489 for single coverage (figure 10), \$3,881 for employee-plus-one coverage (figure 11), and \$5,726 for family coverage (figure 12). From 2018 to 2019, average contributions increased between 4.3 and 6.8 percent for all three types of coverage. In 2019, employee contributions for the two types of dependent coverage—employee-plus-one and family—were lowest at large employers (\$3,723 and \$5,497, respectively), somewhat higher for small employers (\$4,244 and \$6,341, respectively), and highest at medium employers (\$5,163 and \$7,623, respectively).

Deductibles (figures 13–15)

In 2019, there was no significant change in the overall percentage of enrollees in a health insurance plan with a deductible (86.6 percent in 2019) (figure 13). In 2019, enrollees in small firms were less likely than those in large firms to have a deductible (84.1 vs. 87.1 percent).

From 2018 to 2019, average deductible levels for single-coverage enrollees increased by 4.6 percent overall (\$1,846 to \$1,931) and by 5.1 percent among large firms (\$1,692 to \$1,778) (figure 14). Average deductibles for family coverage increased by 7.8 percent overall (\$3,392 to \$3,655), by 16.1 percent among small employers (\$4,364 to \$5,067), and by 6.6 percent among large employers (\$3,179 to \$3,390) (figure 15).

Average individual deductibles were higher in small (\$2,386) and medium-sized firms (\$2,441) than in large firms (\$1,778) in 2019. Average family deductibles in 2019 were also higher in small (\$5,067) and medium-sized firms (\$4,353) than in large firms (\$3,390) and, in addition, were higher in small compared with medium-sized firms.

Data Source

This Statistical Brief summarizes data from the 2008 through 2019 MEPS-IC. The data are available on the MEPS website at http://www.meps.ahrq.gov/mepsweb/survey_comp/Insurance.jsp or have been produced using special computation runs on the confidential MEPS-IC data available at the U.S. Census Bureau.

Definitions

Single coverage

Single coverage is health insurance that covers the employee only.

Employee-plus-one coverage

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

Family coverage

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

Enrollment rate

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

Offer rate

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

Eligible employees

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

Employee

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

Establishment

An establishment is a single physical location of a business.

Health insurance plan

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

Take-up rate

The take-up rate is the percentage of eligible employees who enrolled in their employer's health insurance, at establishments that offer insurance.

Deductible

A deductible is a fixed dollar amount during the benefit period—usually a year—that an insured

person pays before the insurer starts to make payments for covered medical services. The MEPS-IC collects information on deductibles for single and family coverage.

About MEPS-IC

The MEPS-IC is a survey of private-sector business establishments and state and local governments that collects information on employer-sponsored health insurance, such as whether insurance is offered, enrollments, types of plans, and premiums. The survey is conducted annually by the U.S. Census Bureau under the sponsorship of the Agency for Healthcare Research and Quality (AHRQ). A total sample of approximately 42,000 private-sector establishments was selected for the 2019 survey, with 4.6 percent of the sample determined to be out of scope during the data collection process. The response rate for the private sector was 59.2 percent of the remaining in-scope sample units.

Suggested Citation

Miller, G.E., and Keenan, P. *Trends in Health Insurance at Private Employers, 2008–2019*. Statistical Brief 530. July 2020. Agency for Healthcare Research and Quality, Rockville, MD. https://www.meps.ahrq.gov/mepsweb/data_files/publications/st530/stat530.pdf

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

Joel W. Cohen, PhD, Director

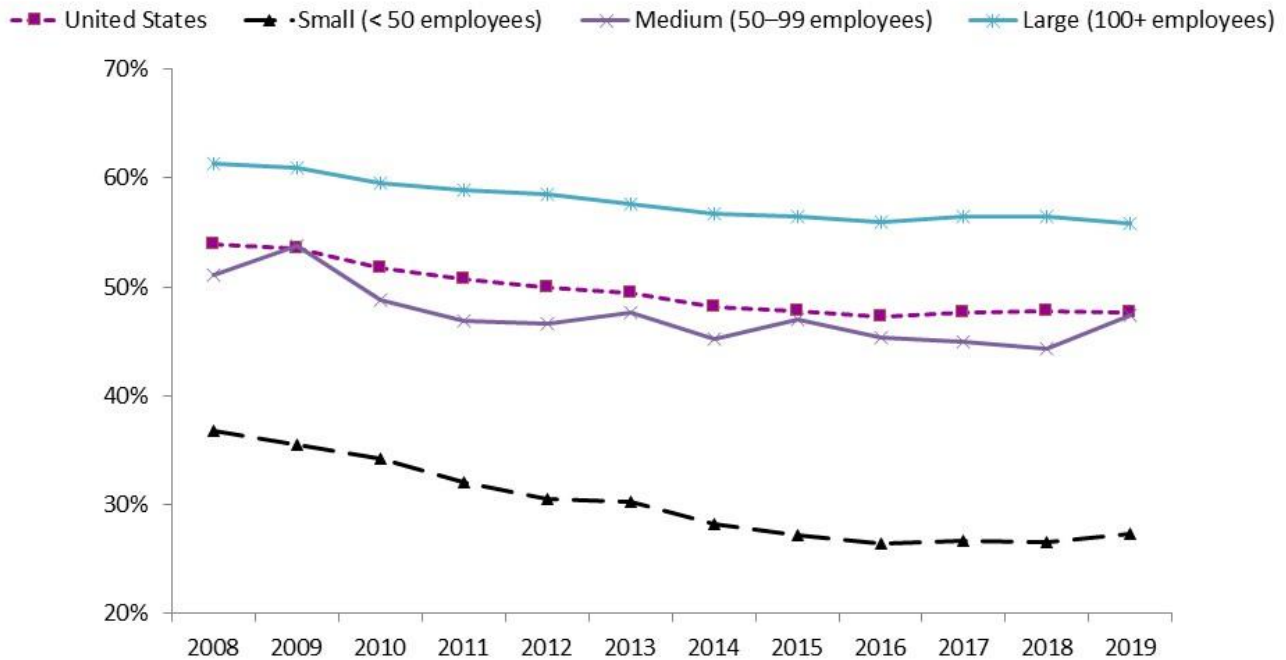
Center for Financing, Access, and Cost Trends

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Figure 1. Enrollment rate: Percentage of all private-sector employees enrolled in employer-sponsored health insurance, overall and by firm size, 2008–2019



Source: Agency for Healthcare Research and Quality, Center for Financing, Access, and Cost Trends, Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008–2019.
Denominator: Within each category, all employees in establishments.

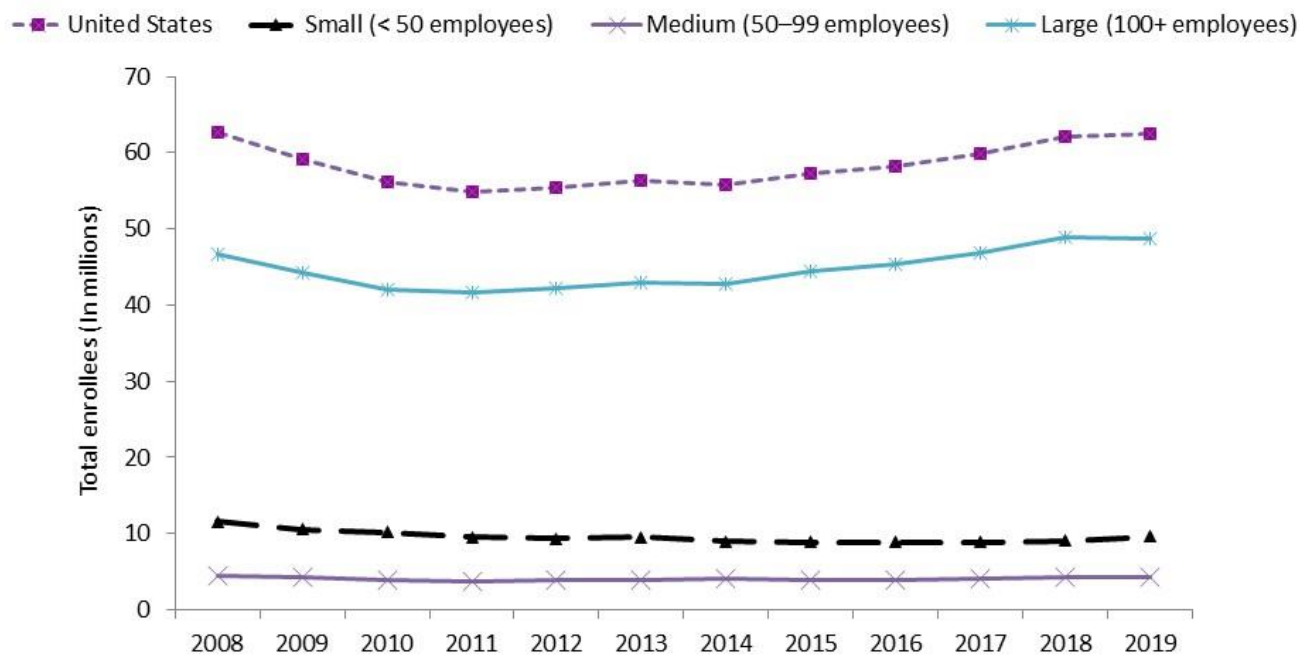
Figure 1. Enrollment rate: Percentage of all private-sector employees enrolled in employer-sponsored health insurance, overall and by firm size, 2008–2019

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

Source: Agency for Healthcare Research and Quality, Center for Financing, Access, and Cost Trends, Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008–2019.

Denominator: Within each category, all employees in establishments.

Figure 2. Total number (in millions) of private-sector enrollees in employer-sponsored health insurance, overall and by firm size, 2008–2019



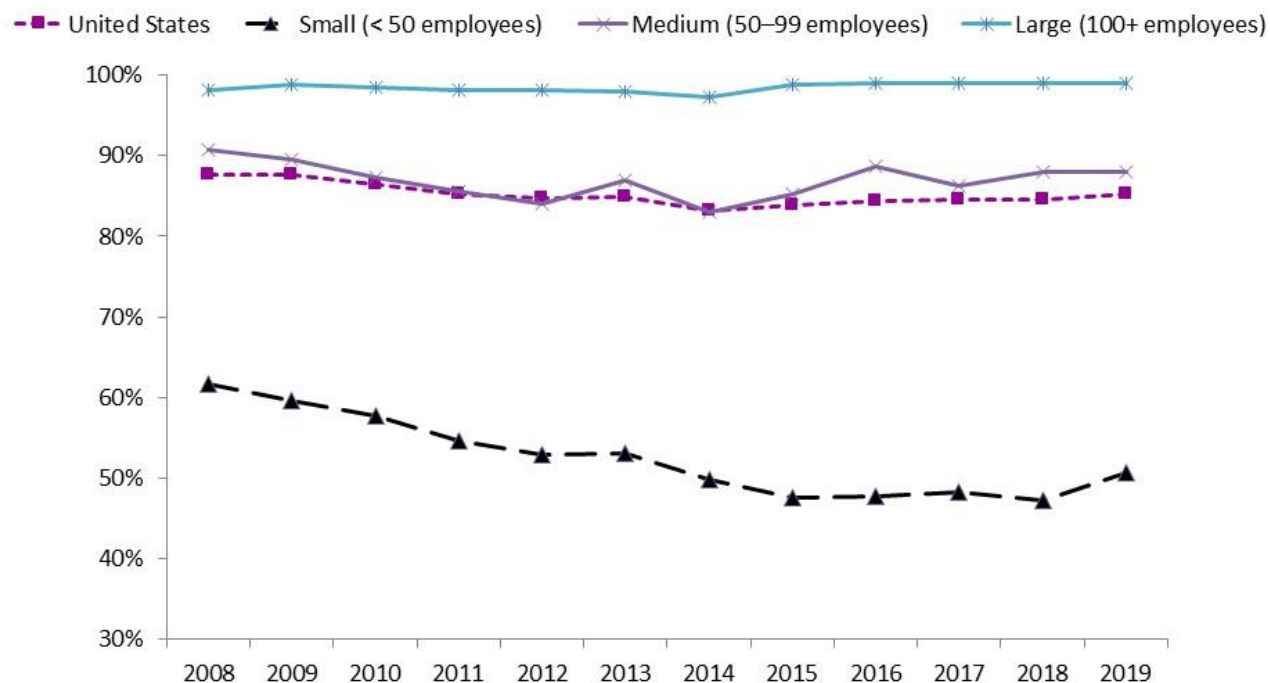
Source: Agency for Healthcare Research and Quality, Center for Financing, Access, and Cost Trends, Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008–2019.

Figure 2. Total number (in millions) of private-sector enrollees in employer-sponsored health insurance, overall and by firm size, 2008–2019

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

Source: Agency for Healthcare Research and Quality, Center for Financing, Access, and Cost Trends, Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008–2019.

Figure 3. Offer rate: Percentage of private-sector employees in establishments that offered health insurance, overall and by firm size, 2008–2019



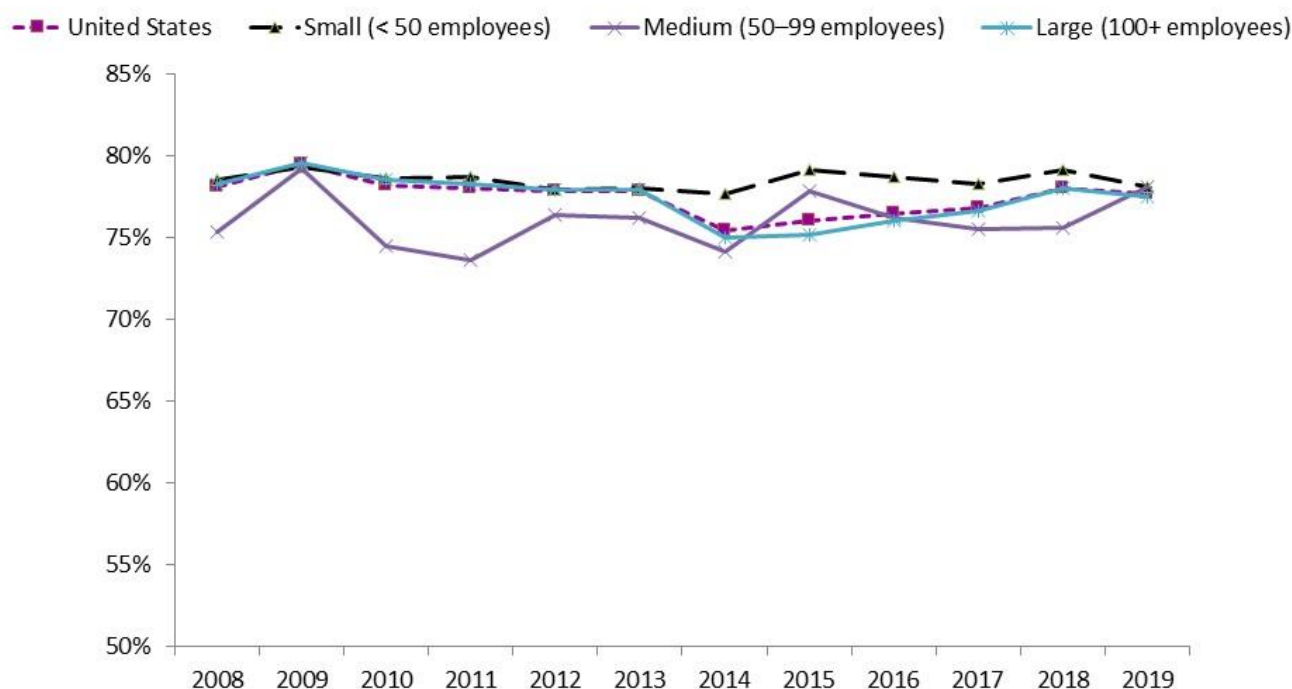
Source: Agency for Healthcare Research and Quality, Center for Financing, Access, and Cost Trends, Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008–2019.

Figure 3. Offer rate: Percentage of private-sector employees in establishments that offered health insurance, overall and by firm size, 2008–2019

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

Source: Agency for Healthcare Research and Quality, Center for Financing, Access, and Cost Trends, Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008–2019.

Figure 4. Eligibility rate: Percentage of private-sector employees eligible for health insurance at establishments that offer health insurance, overall and by firm size, 2008–2019



Source: Agency for Healthcare Research and Quality, Center for Financing, Access, and Cost Trends, Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008–2019.
Denominator: Within each category, all employees at establishments that offer health insurance.

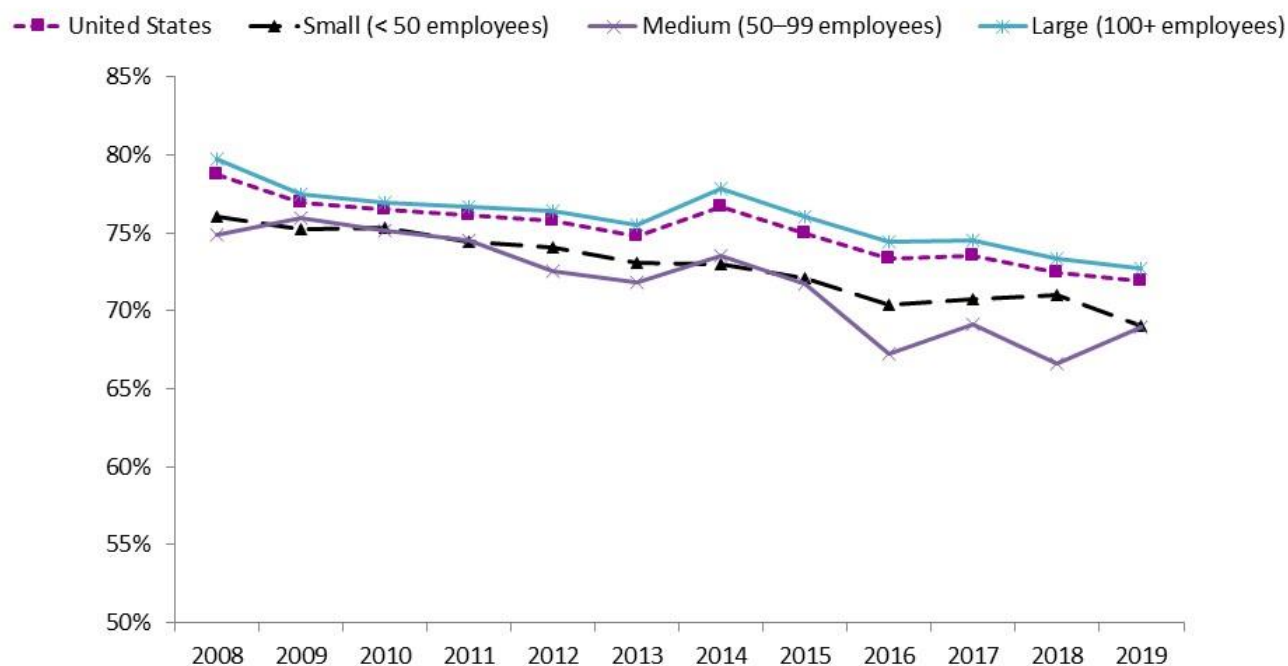
Figure 4. Eligibility rate: Percentage of private-sector employees eligible for health insurance at establishments that offer health insurance, overall and by firm size, 2008–2019

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

Source: Agency for Healthcare Research and Quality, Center for Financing, Access, and Cost Trends, Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008–2019.

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

Figure 5. Take-up rate: Percentage of eligible private-sector employees enrolled in health insurance at establishments that offered health insurance, overall and by firm size, 2008–2019



Source: Agency for Healthcare Research and Quality, Center for Financing, Access, and Cost Trends, Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008–2019.
Denominator: Within each category, eligible employees at establishments that offer health insurance.

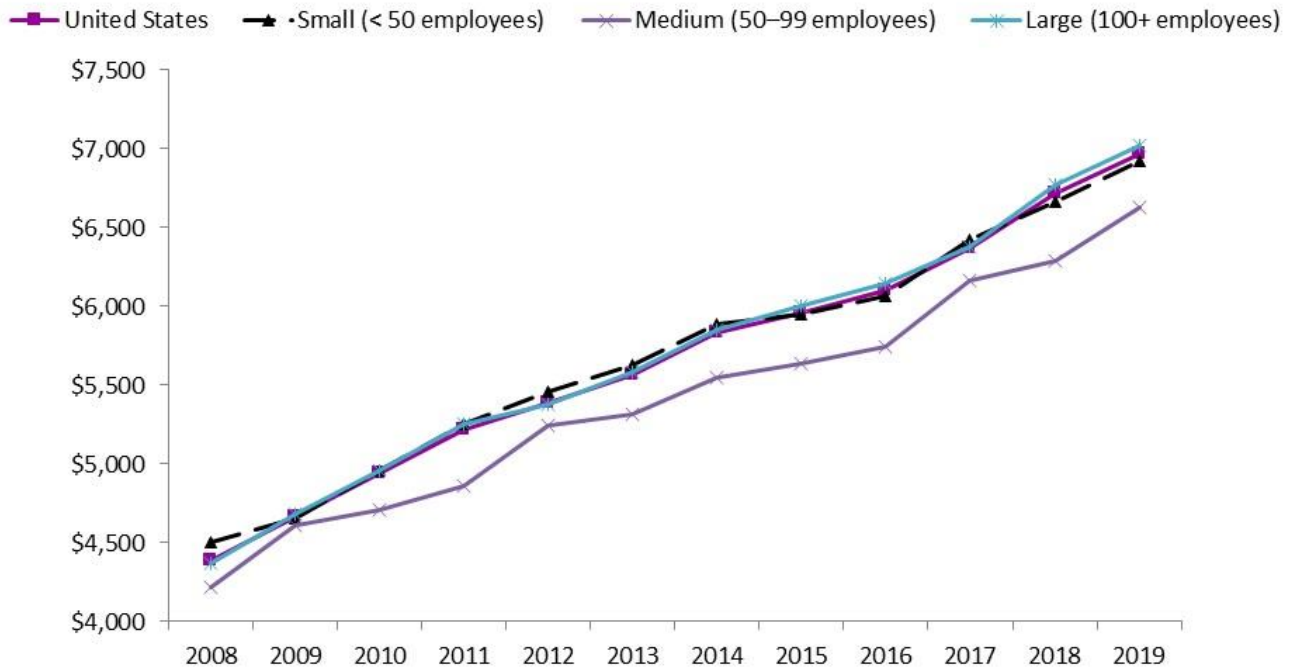
Figure 5. Take-up rate: Percentage of eligible private-sector employees enrolled in health insurance at establishments that offered health insurance, overall and by firm size, 2008–2019

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

Source: Agency for Healthcare Research and Quality, Center for Financing, Access, and Cost Trends, Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008–2019.

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

Figure 6. Average total single premium per enrolled private-sector employee, overall and by firm size, 2008–2019



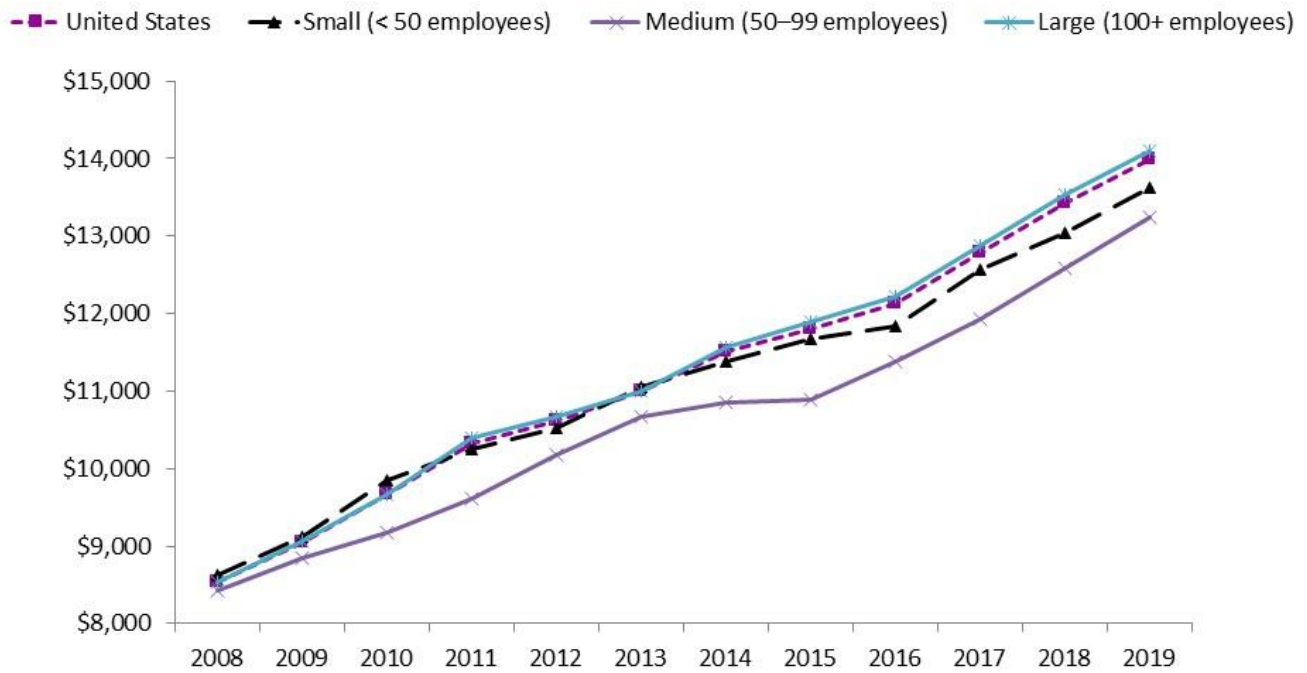
Source: Agency for Healthcare Research and Quality, Center for Financing, Access, and Cost Trends, Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008–2019.

Figure 6. Average total single premium per enrolled private-sector employee, overall and by firm size, 2008–2019

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

Source: Agency for Healthcare Research and Quality, Center for Financing, Access, and Cost Trends, Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008–2019.

Figure 7. Average total employee-plus-one premium per enrolled private-sector employee, overall and by firm size, 2008–2019



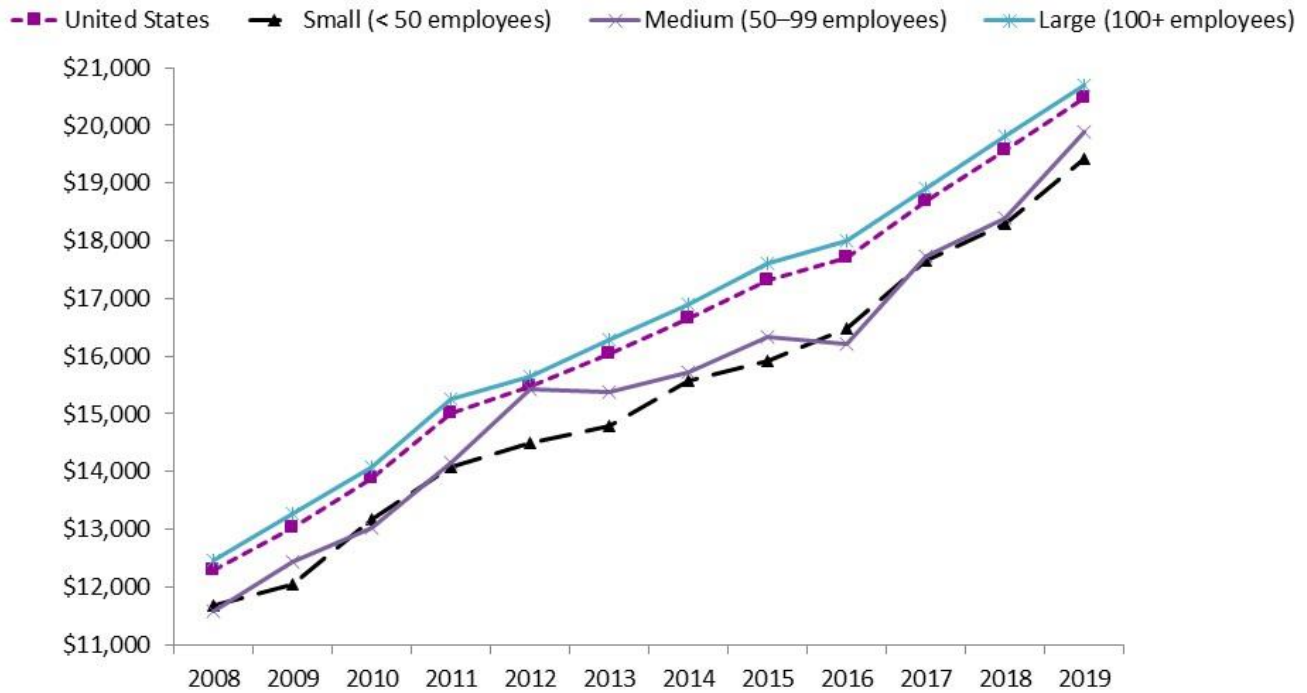
Source: Agency for Healthcare Research and Quality, Center for Financing, Access, and Cost Trends, Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008–2019.

Figure 7. Average total employee-plus-one premium per enrolled private-sector employee, overall and by firm size, 2008–2019

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

Source: Agency for Healthcare Research and Quality, Center for Financing, Access, and Cost Trends, Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008–2019.

Figure 8. Average total family premium per enrolled private-sector employee, overall and by firm size, 2008–2019



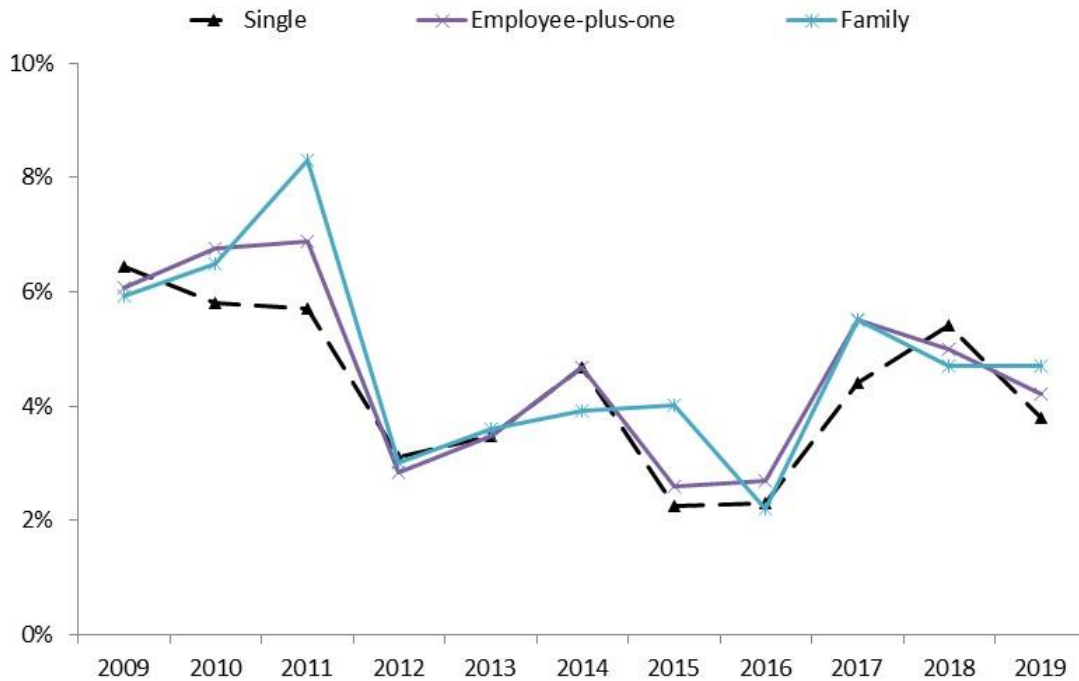
Source: Agency for Healthcare Research and Quality, Center for Financing, Access, and Cost Trends, Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008–2019.

Figure 8. Average total family premium per enrolled private-sector employee, overall and by firm size, 2008–2019

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

Source: Agency for Healthcare Research and Quality, Center for Financing, Access, and Cost Trends, Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008–2019.

Figure 9. Percentage change in total premiums per enrolled private-sector employee for single, employee-plus-one, and family coverage, 2008–2019



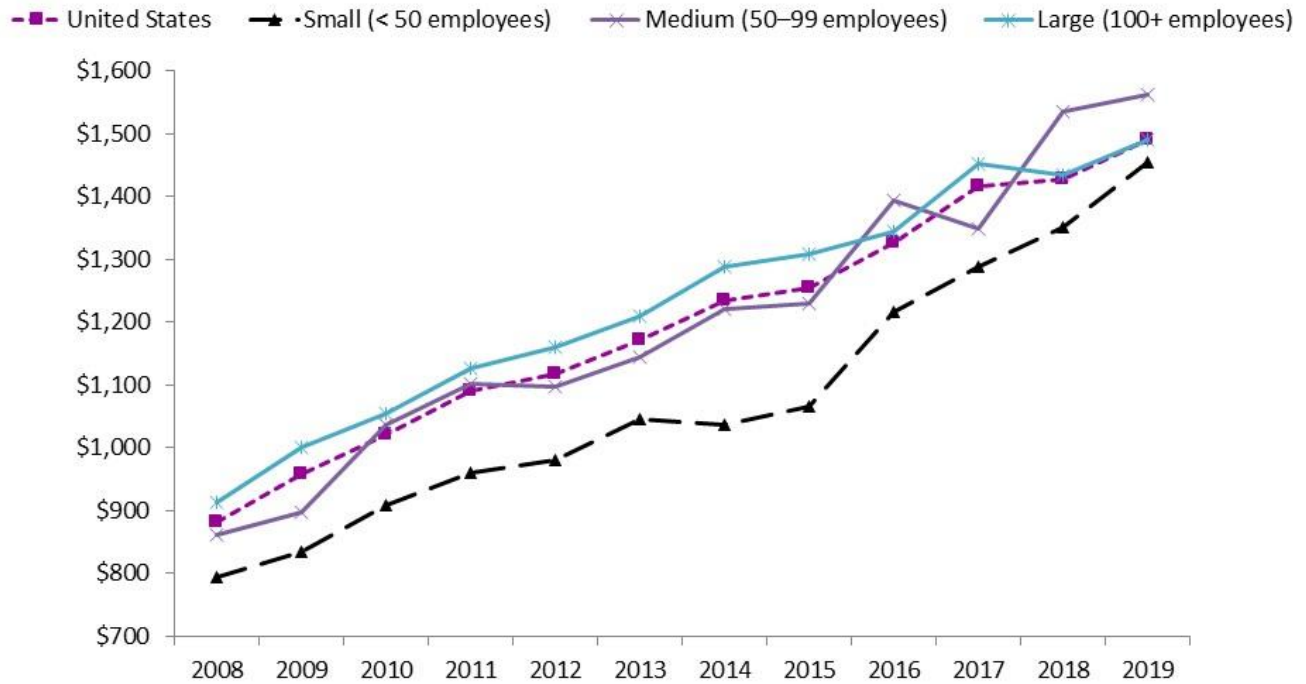
Source: Agency for Healthcare Research and Quality, Center for Financing, Access, and Cost Trends, Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008–2019.

Figure 9. Percentage change in total premiums per enrolled private-sector employee for single, employee-plus-one, and family coverage, 2008–2019

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

Source: Agency for Healthcare Research and Quality, Center for Financing, Access, and Cost Trends, Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008–2019.

Figure 10. Average annual employee contribution (in dollars) for single coverage, overall and by firm size, 2008–2019



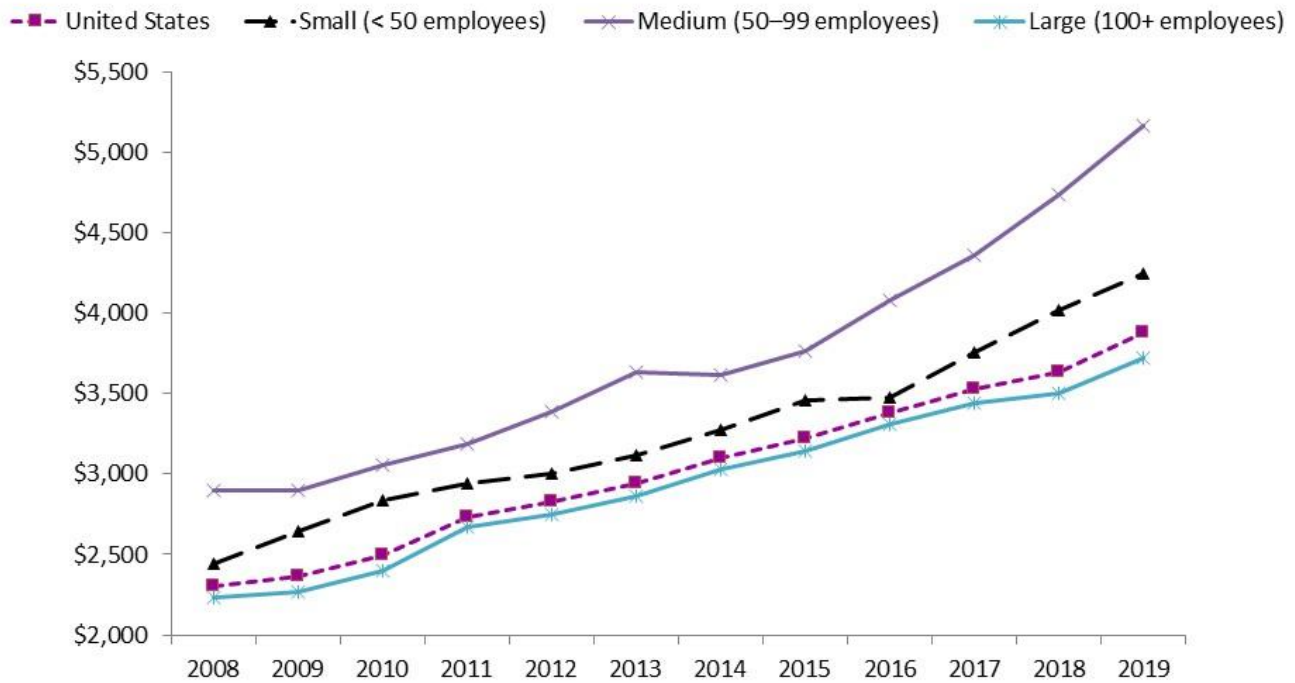
Source: Agency for Healthcare Research and Quality, Center for Financing, Access, and Cost Trends, Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008–2019.

Figure 10. Average annual employee contribution (in dollars) for single coverage, overall and by firm size, 2008–2019

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

Source: Agency for Healthcare Research and Quality, Center for Financing, Access, and Cost Trends, Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008–2019.

Figure 11. Average annual employee contribution (in dollars) for employee-plus-one coverage, overall and by firm size, 2008–2019



Source: Agency for Healthcare Research and Quality, Center for Financing, Access, and Cost Trends, Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008–2019.

Figure 11. Average annual employee contribution (in dollars) for employee-plus-one coverage overall and by firm size, 2008–2019

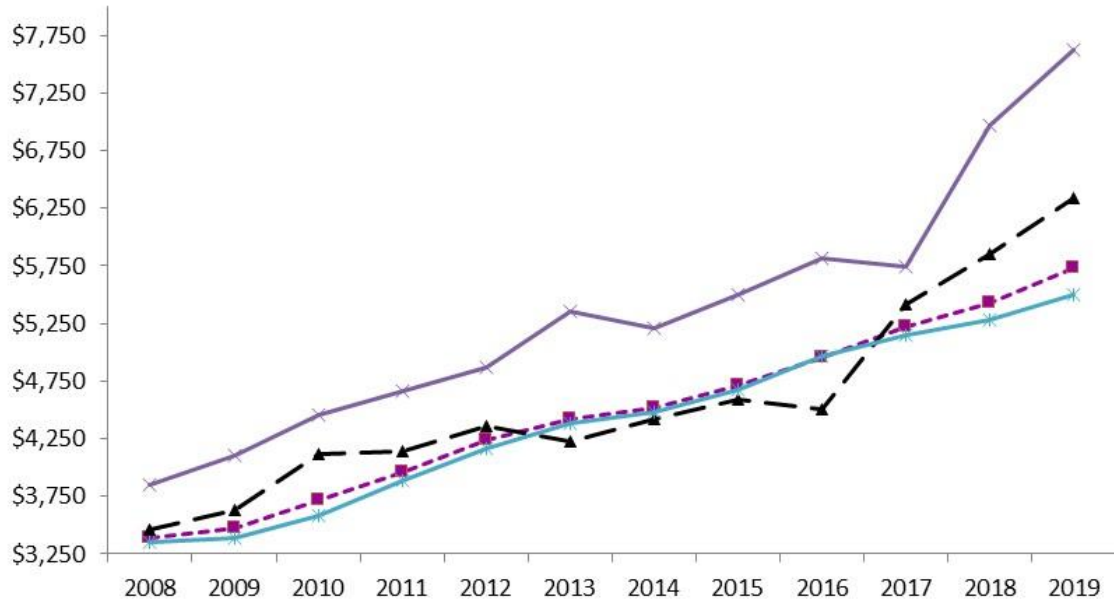
Number of Employees	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
United States	\$2,303	\$2,363	\$2,498	\$2,736	\$2,824	\$2,940	\$3,097	\$3,220	\$3,376	\$3,531	\$3,634	\$3,881
Small (< 50 employees)	\$2,442	\$2,648	\$2,836	\$2,942	\$3,004	\$3,117	\$3,275	\$3,454	\$3,479	\$3,760	\$4,017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

Source: Agency for Healthcare Research and Quality, Center for Financing, Access, and Cost Trends, Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008–2019.

Figure 12. Average annual employee contribution (in dollars) for family coverage, overall and by firm size, 2008–2019



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



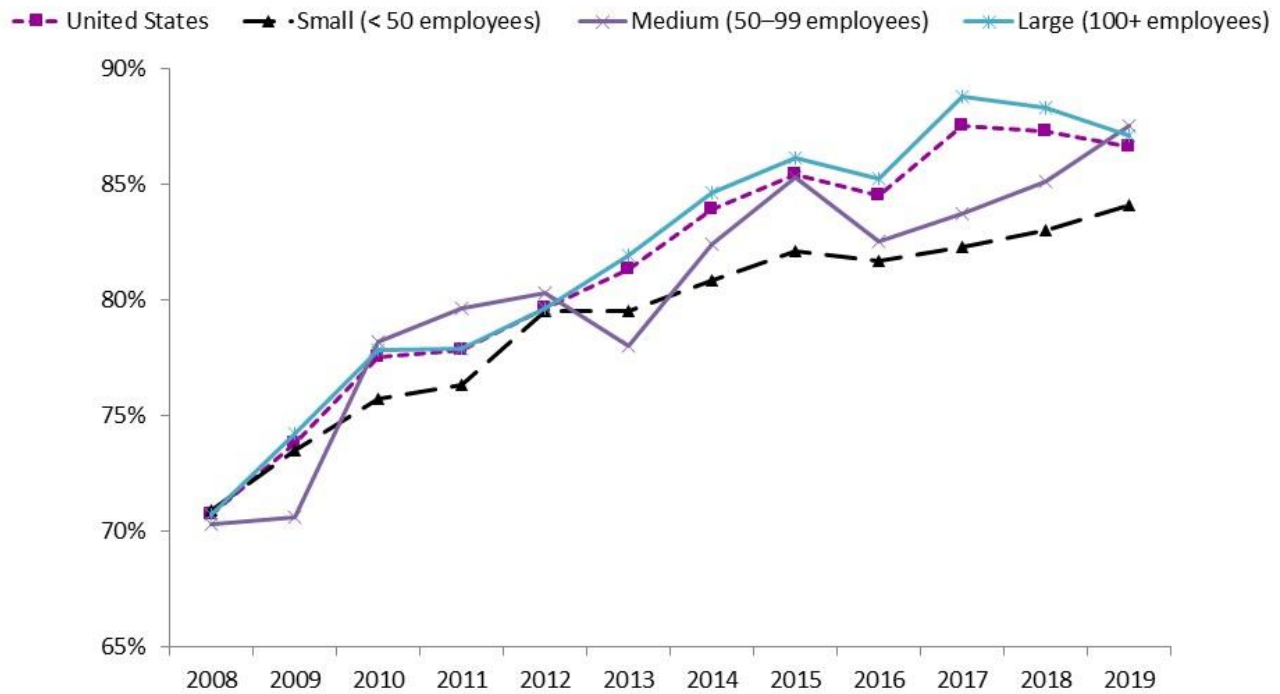
Source: Agency for Healthcare Research and Quality, Center for Financing, Access, and Cost Trends, Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008–2019.

Figure 12. Average annual employee contribution (in dollars) for family coverage, overall and by firm size, 2008–2019

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

Source: Agency for Healthcare Research and Quality, Center for Financing, Access, and Cost Trends, Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008–2019.

Figure 13. Percentage of private-sector employees enrolled in a health insurance plan with a deductible, overall and by firm size, 2008–2019



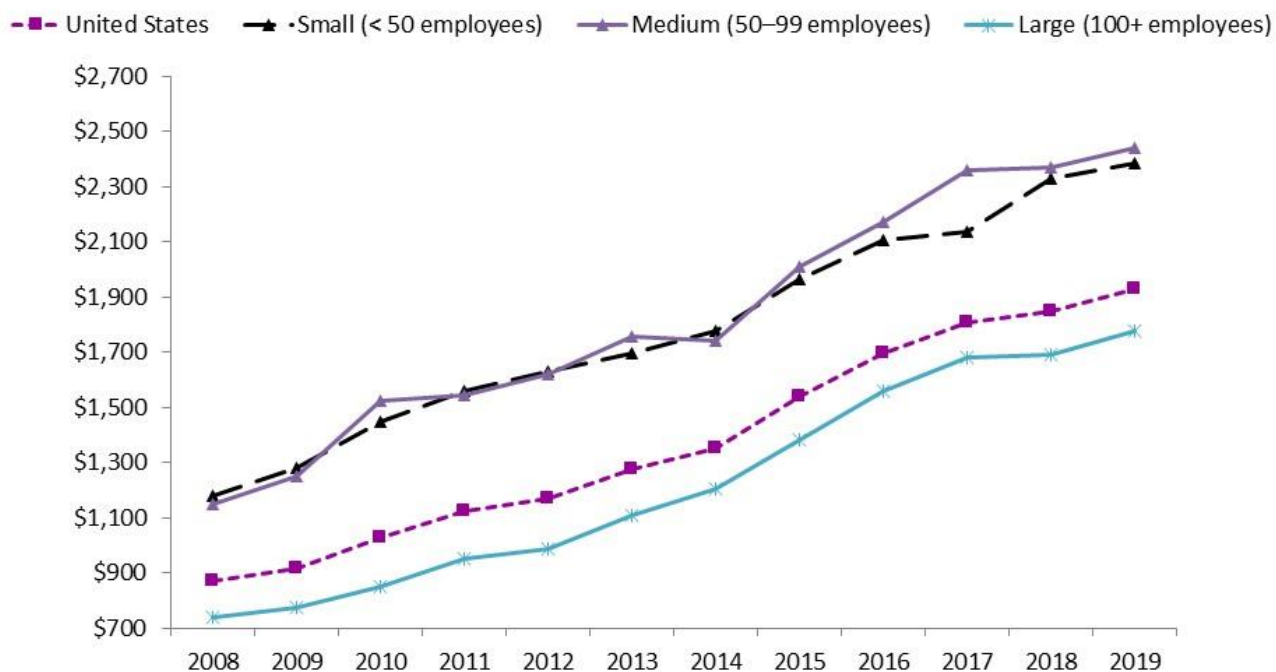
Source: Agency for Healthcare Research and Quality, Center for Financing, Access, and Cost Trends, Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008–2019.

Figure 13. Percentage of private-sector employees enrolled in a health insurance plan with a deductible, overall and by firm size, 2008–2019

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

Source: Agency for Healthcare Research and Quality, Center for Financing, Access, and Cost Trends, Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008–2019.

Figure 14. Average individual deductible (in dollars) per private-sector employee with single coverage in a health insurance plan with a deductible, overall and by firm size, 2008–2019



Source: Agency for Healthcare Research and Quality, Center for Financing, Access, and Cost Trends, Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008–2019.
 Note: Due to refined data edits, the 2014 to 2015 increase is 4.8 percent higher than would have otherwise occurred.

Figure 14. Average individual deductible (in dollars) per private-sector employee with single coverage in a health insurance plan with a deductible, overall and by firm size, 2008–2019

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

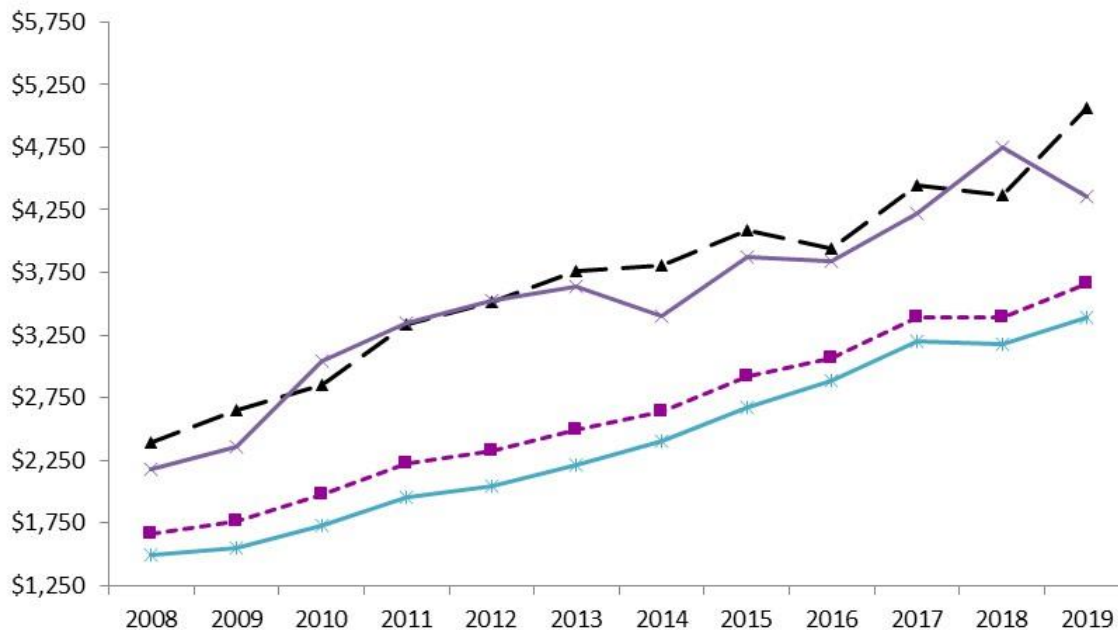
Source: Agency for Healthcare Research and Quality, Center for Financing, Access, and Cost Trends, Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008–2019.

Note: Due to refined data edits, the 2014 to 2015 increase is 4.8 percent higher than would have otherwise occurred.

Figure 15. Average family deductible (in dollars) per private-sector employee enrolled with family coverage in a health insurance plan with a deductible, overall and by firm size, 2008–2019



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



Source: Agency for Healthcare Research and Quality, Center for Financing, Access, and Cost Trends, Medical Expenditure Panel Survey-Insurance Component, 2008–2019.

Note: Due to refined data edits, the 2014 to 2015 increase is 2.4 percent higher than would have otherwise occurred.

Figure 15. Average family deductible (in dollars) per private-sector employee enrolled with family coverage in a health insurance plan with a deductible, overall and by firm size, 2008–2019

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

Source: Agency for Healthcare Research and Quality, Center for Financing, Access, and Cost Trends, Medical Expenditure Panel Survey-Insurance Component, 2008–2019.

Note: Due to refined data edits, the 2014 to 2015 increase is 2.4 percent higher than would have otherwise occurred.