



AGENCY FOR HEALTHCARE RESEARCH AND QUALITY



STATISTICAL BRIEF #543

July 2022

Trends in Health Insurance at Private Employers, 2008–2021

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Highlights

- Employment-sponsored health insurance at private-sector employers was characterized by increases in premiums and cost sharing for covered workers in 2021.
 - In 2021, average health insurance premiums were \$7,380 for single coverage, \$14,634 for employee-plus-one coverage, and \$21,381 for family coverage, representing increases of 3.2, 3.1 and 3.0 percent, respectively, from their 2020 levels.
 - In 2021, the average employee contribution was \$1,643 for single coverage, a 7.2 percent increase from the 2020 level. Single premium contributions increased at small (12.3 percent), medium (14.1 percent), and large firms (5.6 percent).
 - From 2020 to 2021, average deductible levels for single coverage increased by 3.0 percent to \$2,004, and family coverage deductibles increased 3.9 percent to \$3,868.
- From 2020 to 2021, there were no statistically significant changes in enrollment rates or offer rates for small, medium, or large firms.
- Overall enrollment and offer rates decreased from 2020 to 2021. These decreases are due to an increase in employment among small employers, and a corresponding decrease in the proportion of employees in medium and large firms, which have higher rates for both measures.
- In 2021, overall eligibility and take-up rates were not significantly different from 2020 levels.

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 2021. The MEPS-IC is an annual survey of private employers and state and local governments and is designed to be representative of all 50 states and the District of Columbia.

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

Findings

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

From 2020 to 2021, there was a decrease from 49.5 percent to 48.0 percent in the overall percentage of private-sector employees covered by a health insurance plan offered by their employers (the “enrollment rate”) (figure 1). There were no significant changes, however, in the enrollment rate within any of the three firm size groups examined in this study. In 2021, the enrollment rate ranged from 27.1 percent at small employers to 56.3 percent at large employers.

From 2020 to 2021, the point estimate for the total number of private-sector workers enrolled in a health insurance plan offered by their employers increased from 60.8 million to 62.2 million, but this change was not statistically significant (figure 2). Among small employers, the total number enrolled increased from 7.9 million to 9.2 million (a 15.8 percent increase, following a 17.4 percent decline between 2019 and 2020).

Offer rates (figure 3)

Overall, the percentage of private-sector employees working at establishments that offered insurance (“the offer rate”) decreased from 86.9 percent in 2020 to 85.7 percent in 2021 (figure 3). Offer rates at small (50.4 percent), medium (90.3 percent), and large firms (98.9 percent) were unchanged from their 2020 values. The change in the overall offer rate was driven by the increase in employment among small employers. Compared to

2020, the decrease in the overall 2021 offer rate reflects an increase in the proportion of employees in small firms. Since small firms have lower offer rates than medium and large firms, the overall 2021 offer rate decreased even though offer rates within firm sizes did not change.

Eligibility rates (figure 4)

The overall eligibility rate for employees at private-sector establishments that offered insurance was unchanged in 2021, at 80.3 percent (versus 80.5 percent in 2020). The eligibility rates in small, medium, and large firms also were not statistically different from 2020 (79.7 percent, 79.2 percent, and 80.5 percent, respectively) (figure 4).

Take-up rates (figure 5)

The overall take-up rate for employees at private-sector establishments who were eligible for insurance did not show a statistically significant change from 2020 (70.8 percent) to 2021 (69.8 percent) (figure 5). Among medium employers (50–99 employees), take-up rates fell from 68.8 to 64.7 percent. The take-up rate among large firms (70.7 percent) remained higher than in medium (64.7 percent) and small firms (67.5 percent), as has been true in almost every year from 2008 through 2021.

Premiums (figures 6–9)

In 2021, average health insurance premiums were \$7,380 for single coverage (figure 6), representing a 3.2 percent increase over 2020 (figure 9). Average premiums for employee-plus-one coverage (\$14,634) and family coverage (\$21,381) also increased from their 2020 levels by 3.1 and 3.0 percent, respectively. From 2020 to 2021, premiums in small and large firms increased significantly for single, employee-plus-one, and family coverage, with increases ranging from 4.8 to 5.9 percent in small firms and an increase of 2.8 percent for all coverage types in large firms (not shown).

Employee premium contributions

In 2021, average employee contributions were \$1,643 for single coverage, a 7.2 percent increase from the 2020 level (figure 10). Single premium contributions increased at small (12.3 percent), medium (14.1 percent), and large firms (5.6 percent). Average employee contributions for employee-plus-one coverage were \$4,199, a 4.1 percent increase (figure 11). The increase in family premium contributions, to \$6,174, was not statistically significant. In 2021, average employee contributions for the two types of

dependent coverage—employee-plus-one and family—were lower at large employers (\$3,986 and \$5,937, respectively) than at small employers (\$4,984 and \$6,967 respectively) and medium employers (\$5,526 and \$7,997, respectively).

Deductibles

The percentage of enrollees in a health insurance plan with a deductible in 2021 was not significantly different from 2020 for firms overall (88.5 percent), nor among small (86.0), medium (89.7), or large employers (88.8 percent) (figure 13). In the last 13 years, the overall percentage of enrollees with a deductible has increased by 17.8 percentage points (from 70.7 percent in 2008 to 88.5 percent in 2021). In 2021, enrollees in small firms were less likely than those in large firms to have a deductible, as has been the case in every year since 2021.

From 2020 to 2021, average deductible levels for single coverage overall increased by 3.0 percent, to \$2,004 (figure 14), and family coverage deductibles increased by 3.9 percent, to \$3,868 (figure 15). There were no significant changes in deductible levels by firm size for single or family coverage. In the 2008 to 2021 period, single and family coverage deductibles showed overall increases in every year except 2018 and 2020.

Average individual deductibles were higher in small (\$2,485) and medium-sized firms (\$2,378) than in large firms (\$1,865) in 2021. Family deductibles were also higher in small (\$4,945) and medium-sized firms (\$4,816) than in large firms (\$3,646) in 2021.

Data Source

This Statistical Brief summarizes data from the 2008 through 2021 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 differed for employee-plus-spouse and employee-plus-child coverage, information for employee-plus-child coverage was collected.

Family coverage

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

Enrollment rate

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

Offer rate

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

Eligible employees

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

Employee

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

Establishment

An establishment is a single physical location of a business.

Health insurance plan

A health insurance plan is an insurance contract that provides hospital

and/or physician coverage to an employee for an agreed-upon fee (premium) for a defined benefit period.

Take-up rate

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

Deductible

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

About MEPS

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 2021 survey, with 5.9 percent of the sample determined to be out of scope during the data collection process. The response rate for the private sector was 56.9 percent of the remaining in-scope sample units. Private-sector responses to the 2021 survey were collected from June 2021 through February 2022.

Suggested Citation

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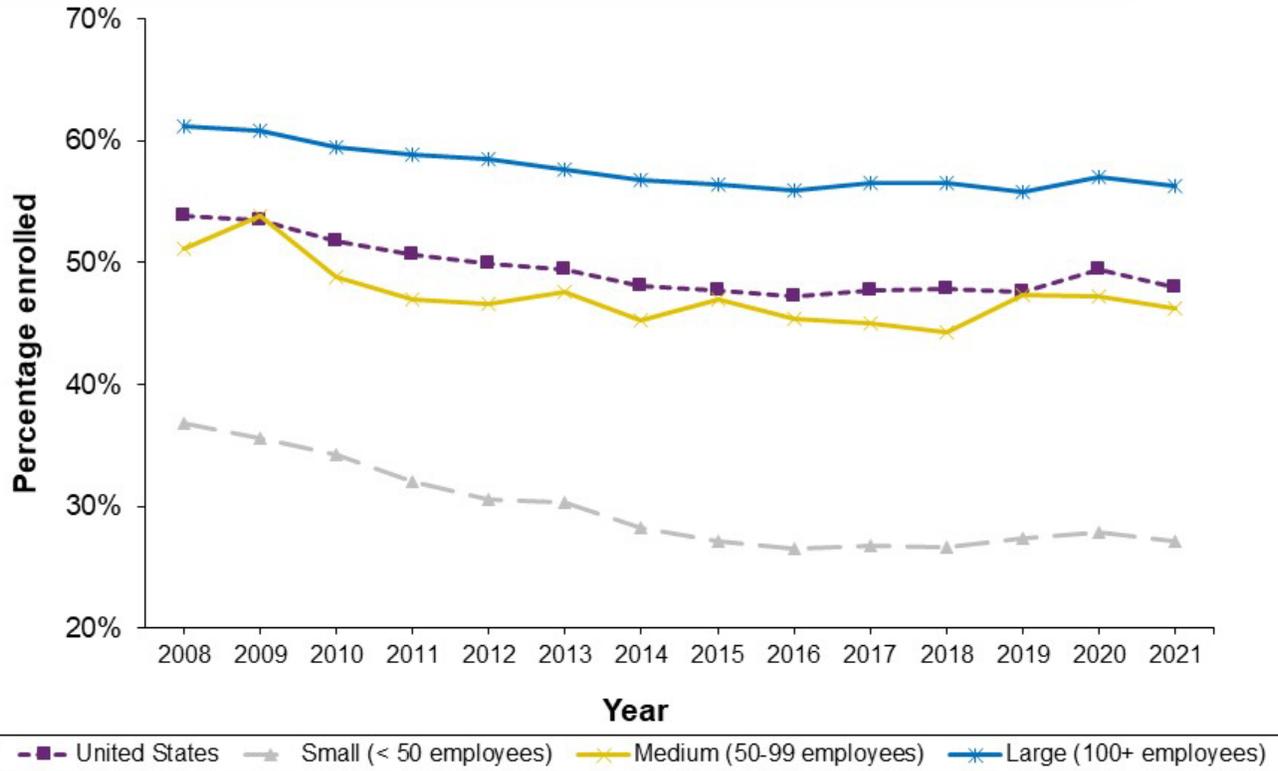
https://www.meps.ahrq.gov/data_files/publications/st543/stat543.pdf

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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 health care 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:

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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, 2008–2021

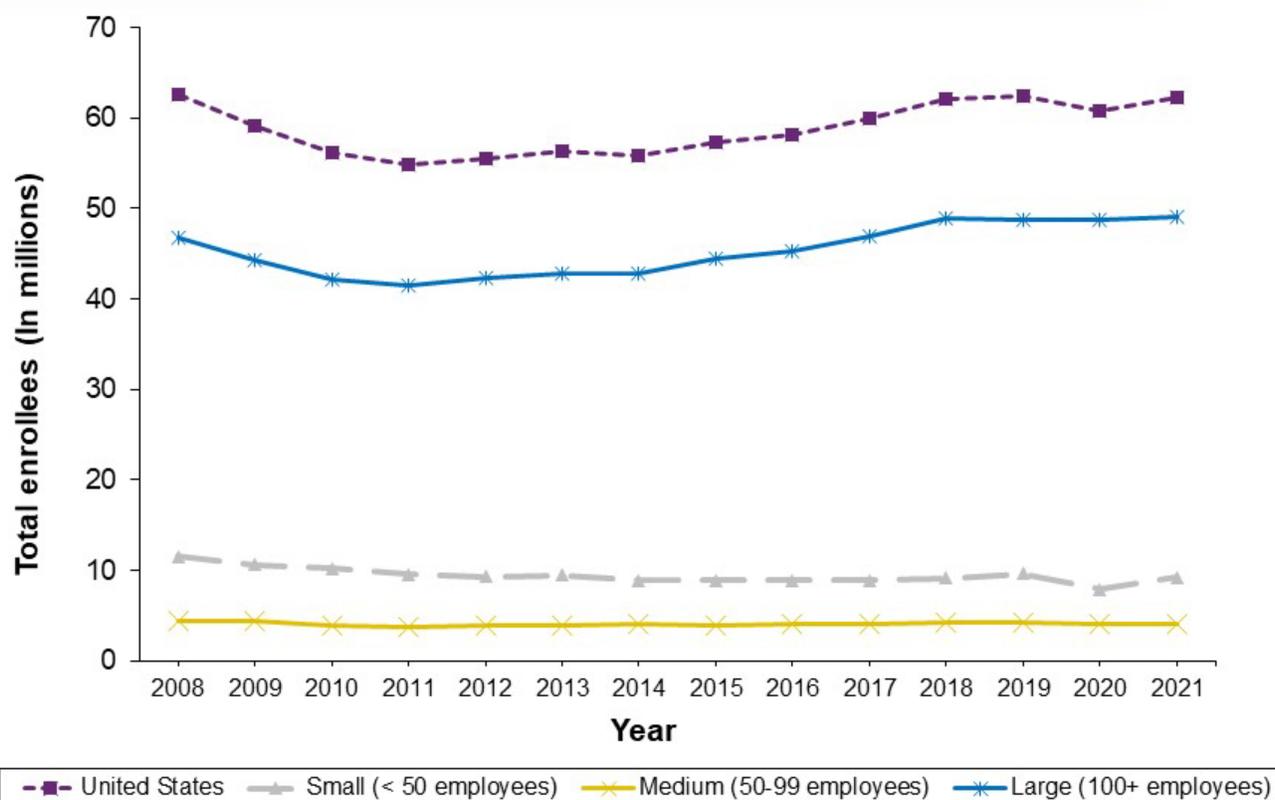


Source: Center for Financing, Access, and Cost Trends, AHRQ, Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008–2021. Denominator: Within each category, all employees in establishments.

Figure 1. Enrollment rate: Percentage of all private-sector employees enrolled in employer-sponsored health insurance, overall and by firm size, 2008–2021

Year	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
United States	53.9%	53.5%	51.8%	50.6%	49.9%	49.4%	48.1%	47.8%	47.2%	47.7%	47.8%	47.6%	49.5%	48.0%
Small (< 50 employees)	36.8%	35.5%	34.2%	32.0%	30.5%	30.3%	28.3%	27.1%	26.5%	26.7%	26.6%	27.3%	27.8%	27.1%
Medium (50-99 employees)	51.1%	53.8%	48.8%	46.9%	46.6%	47.6%	45.2%	47.0%	45.4%	45.0%	44.3%	47.4%	47.2%	46.3%
Large (100+ employees)	61.3%	60.9%	59.5%	58.9%	58.5%	57.7%	56.7%	56.4%	56.0%	56.5%	56.5%	55.8%	57.0%	56.3%

Figure 2. Total number (in millions) of private-sector enrollees in employer-sponsored health insurance, overall and by firm size, 2008–2021

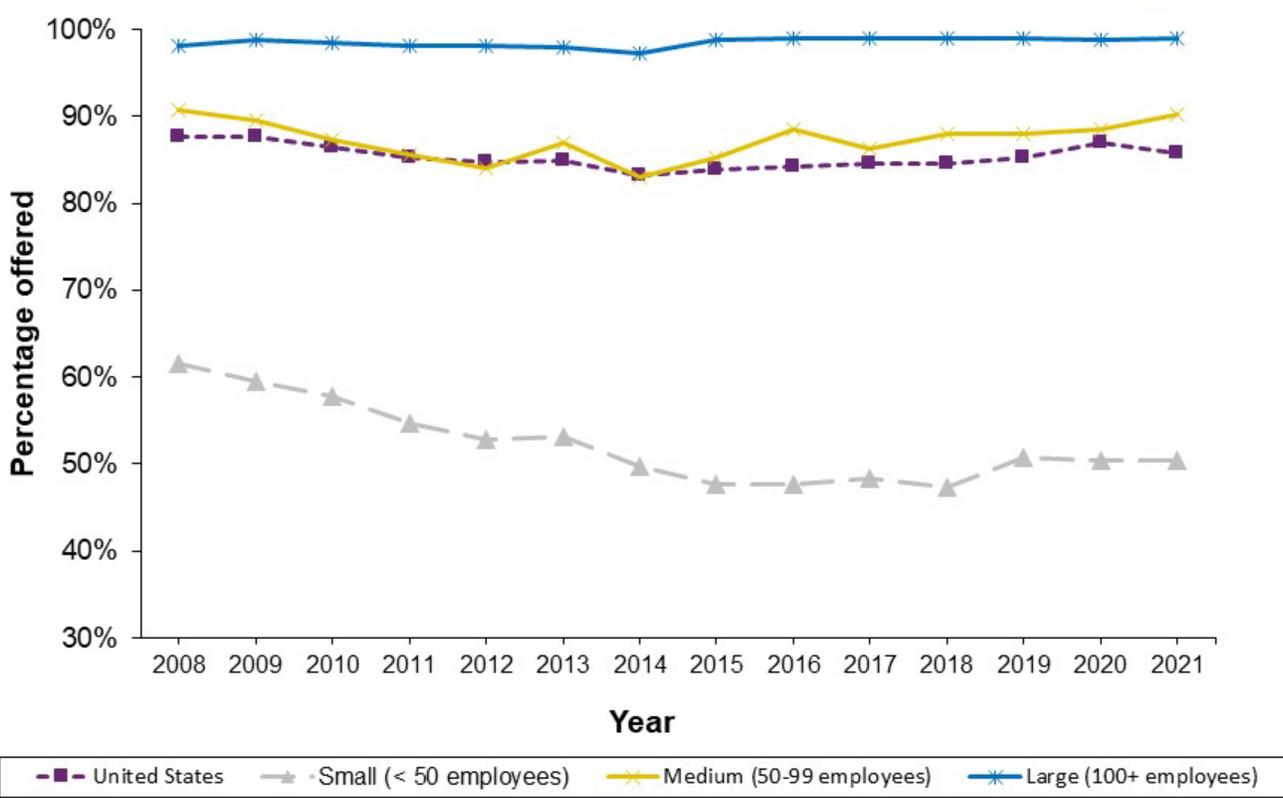


Source: Center for Financing, Access, and Cost Trends, AHRQ, Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008–2021.

Figure 2. Total number (in millions) of private-sector enrollees in employer-sponsored health insurance, overall and by firm size, 2008–2021

Year	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
United States	62.6	59.2	56.1	54.8	55.4	56.3	55.8	57.3	58.2	59.9	62.1	62.5	60.8	62.2
Small (< 50 employees)	11.5	10.6	10.2	9.5	9.3	9.5	8.9	8.9	8.9	8.9	9.1	9.6	7.9	9.2
Medium (50-99 employees)	4.4	4.3	3.8	3.7	3.8	4.0	4.1	4.0	4.0	4.1	4.2	4.2	4.0	4.1
Large (100+ employees)	46.7	44.3	42.1	41.6	42.3	42.9	42.8	44.4	45.3	46.9	48.9	48.7	48.8	49.0

Figure 3. Offer rate: Percentage of private-sector employees working at establishments that offer health insurance, overall and by firm size, 2008–2021

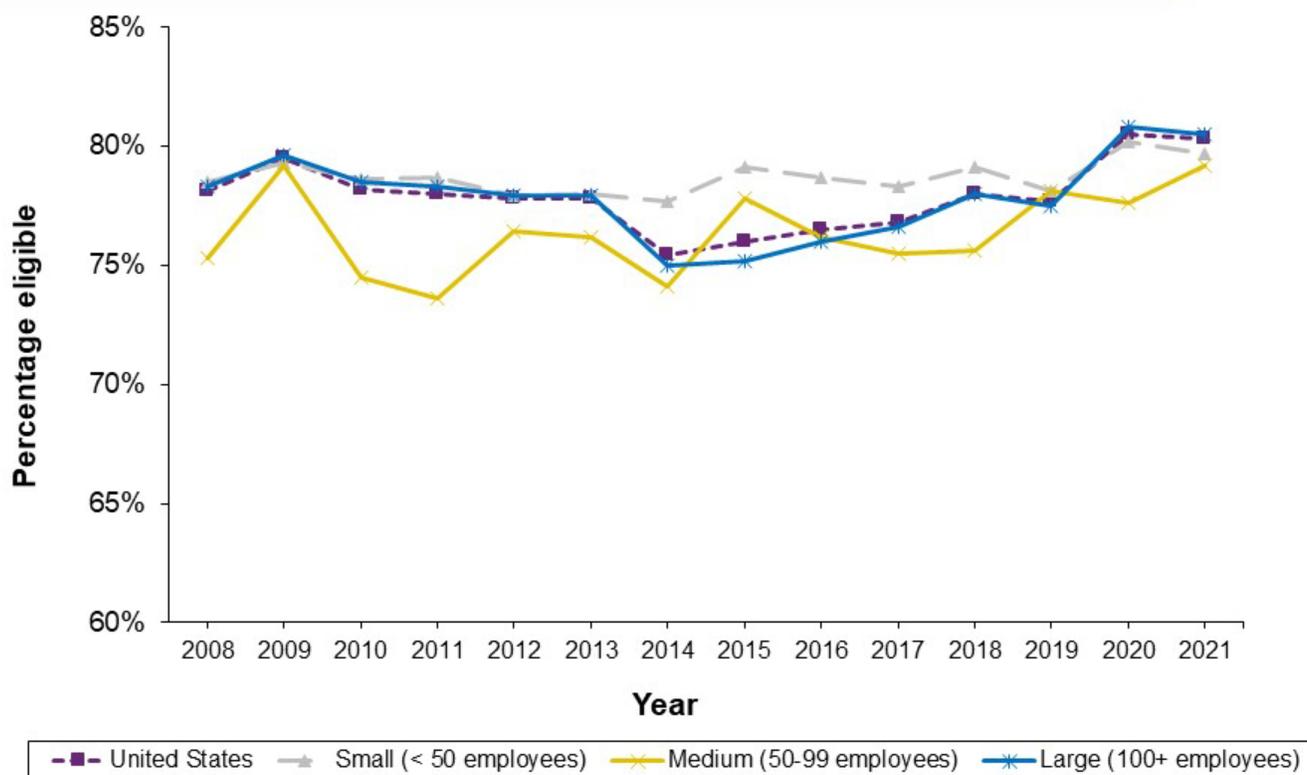


Source: Center for Financing, Access, and Cost Trends, AHRQ, Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008–2021.

Figure 3. Offer rate: Percentage of private-sector employees working at establishments that offer health insurance, overall and by firm size, 2008–2021

Year	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
United States	87.7%	87.6%	86.5%	85.3%	84.7%	84.9%	83.2%	83.8%	84.3%	84.5%	84.6%	85.3%	86.9%	85.7%
Small (< 50 employees)	61.6%	59.6%	57.8%	54.7%	52.9%	53.1%	49.8%	47.6%	47.7%	48.3%	47.3%	50.7%	50.5%	50.4%
Medium (50-99 employees)	90.7%	89.6%	87.3%	85.6%	84.1%	87.0%	83.0%	85.3%	88.6%	86.3%	88.0%	88.0%	88.5%	90.3%
Large (100+ employees)	98.2%	98.8%	98.5%	98.1%	98.2%	98.0%	97.3%	98.8%	98.9%	98.9%	99.0%	99.0%	98.8%	98.9%

Figure 4. Eligibility rate: Percentage of private-sector employees eligible for health insurance at establishments that offer health insurance, overall and by firm size, 2008–2021

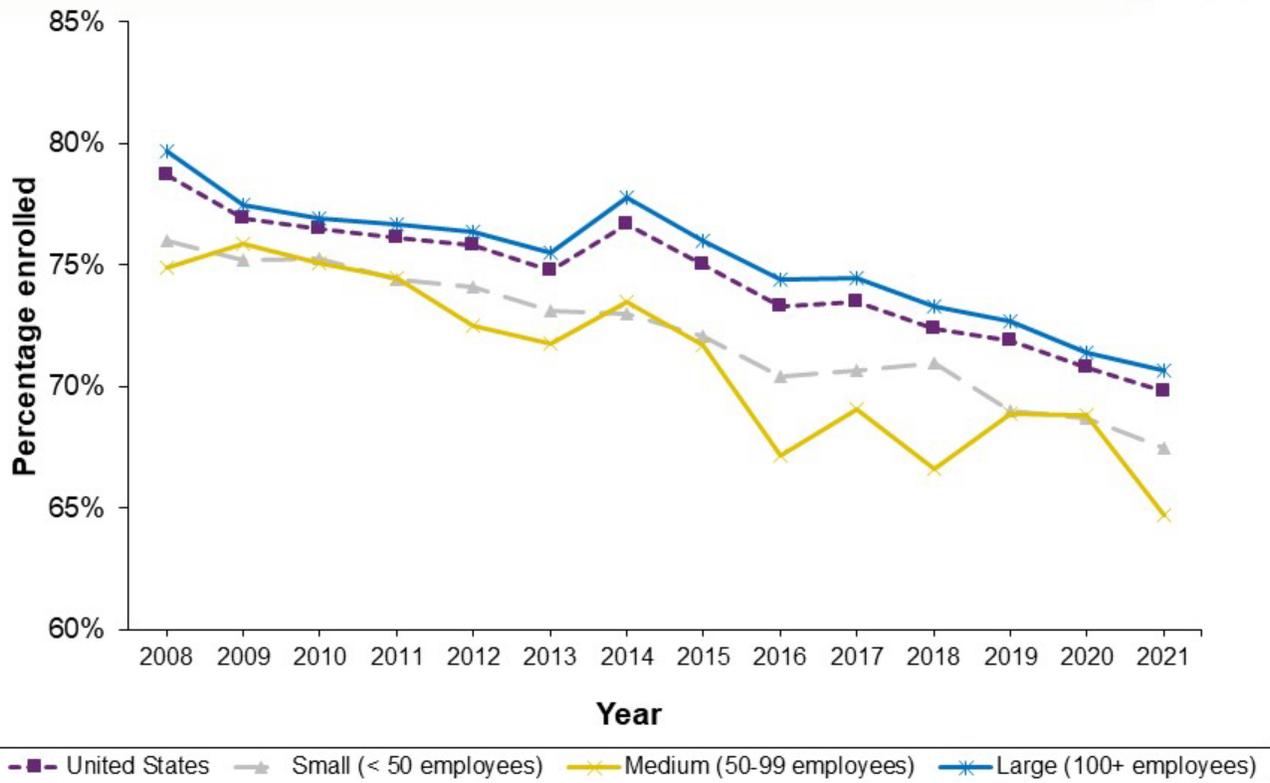


Source: Center for Financing, Access, and Cost Trends, AHRQ, Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008–2021. Denominator: Within each category, all employees at establishments that offer health insurance.

Figure 4. Eligibility rate: Percentage of private-sector employees eligible for health insurance at establishments that offer health insurance, overall and by firm size, 2008–2021

Year	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
United States	78.1%	79.5%	78.2%	78.0%	77.8%	77.8%	75.4%	76.0%	76.5%	76.8%	78.0%	77.7%	80.5%	80.3%
Small (< 50 employees)	78.5%	79.3%	78.6%	78.7%	77.9%	78.0%	77.7%	79.1%	78.7%	78.3%	79.1%	78.1%	80.2%	79.7%
Medium (50-99 employees)	75.3%	79.2%	74.5%	73.6%	76.4%	76.2%	74.1%	77.8%	76.2%	75.5%	75.6%	78.1%	77.6%	79.2%
Large (100+ employees)	78.3%	79.6%	78.5%	78.3%	77.9%	77.9%	75.0%	75.2%	76.0%	76.6%	78.0%	77.5%	80.8%	80.5%

Figure 5. Take-up rate: Percentage of eligible private-sector employees who are enrolled in health insurance at establishments that offer health insurance, overall and by firm size, 2008–2021

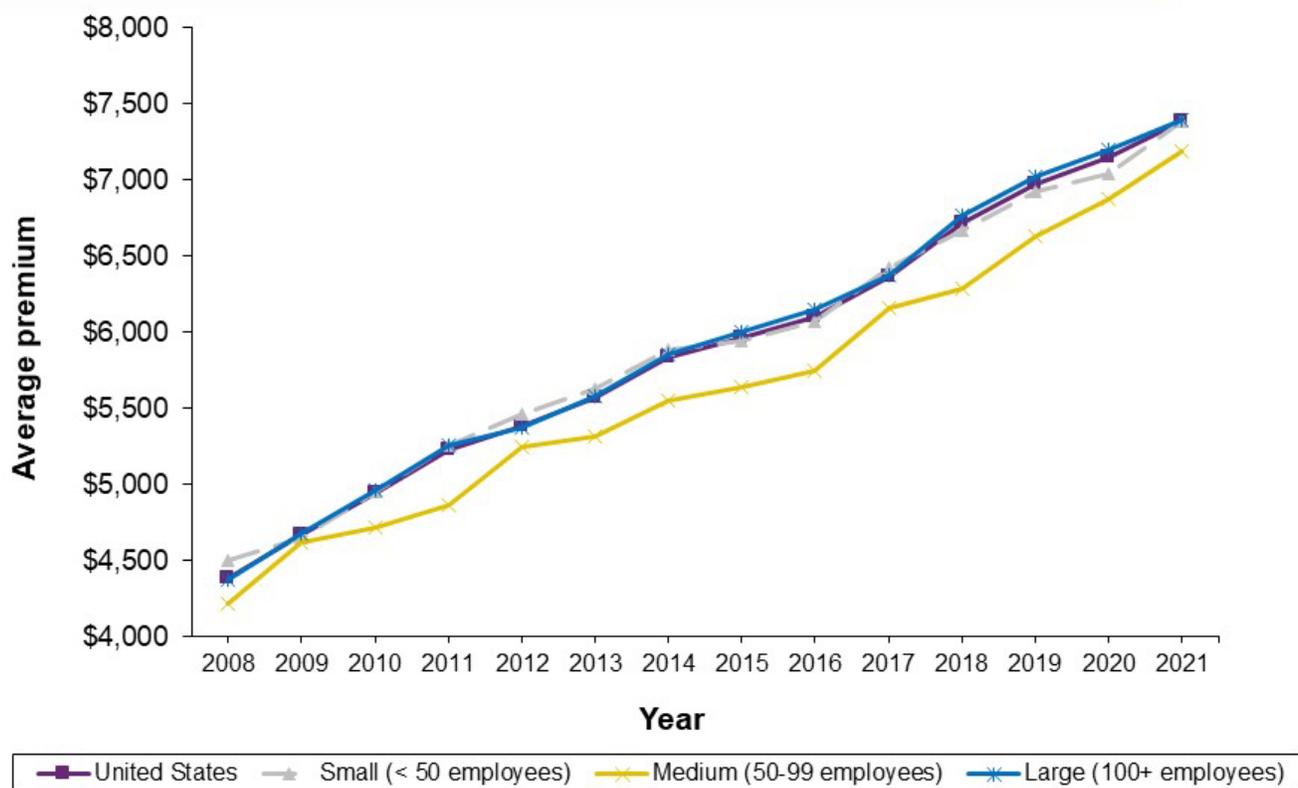


Source: Center for Financing, Access, and Cost Trends, AHRQ, Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008–2021. Denominator: Within each category, eligible employees at establishments that offer health insurance.

Figure 5. Take-up rate: Percentage of eligible private-sector employees who are enrolled in health insurance at establishments that offer health insurance, overall and by firm size, 2008–2021

Year	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
United States	78.7%	76.9%	76.5%	76.1%	75.8%	74.8%	76.7%	75.0%	73.3%	73.5%	72.4%	71.9%	70.8%	69.8%
Small (< 50 employees)	76.0%	75.2%	75.3%	74.4%	74.1%	73.1%	73.0%	72.1%	70.4%	70.7%	71.0%	69.0%	68.7%	67.5%
Medium (50-99 employees)	74.9%	75.9%	75.1%	74.5%	72.5%	71.8%	73.5%	71.7%	67.2%	69.1%	66.6%	68.9%	68.8%	64.7%
Large (100+ employees)	79.7%	77.5%	76.9%	76.7%	76.4%	75.5%	77.8%	76.0%	74.4%	74.5%	73.3%	72.7%	71.4%	70.7%

Figure 6. Average total single premium (in dollars) per enrolled private-sector employee, overall and by firm size, 2008–2021

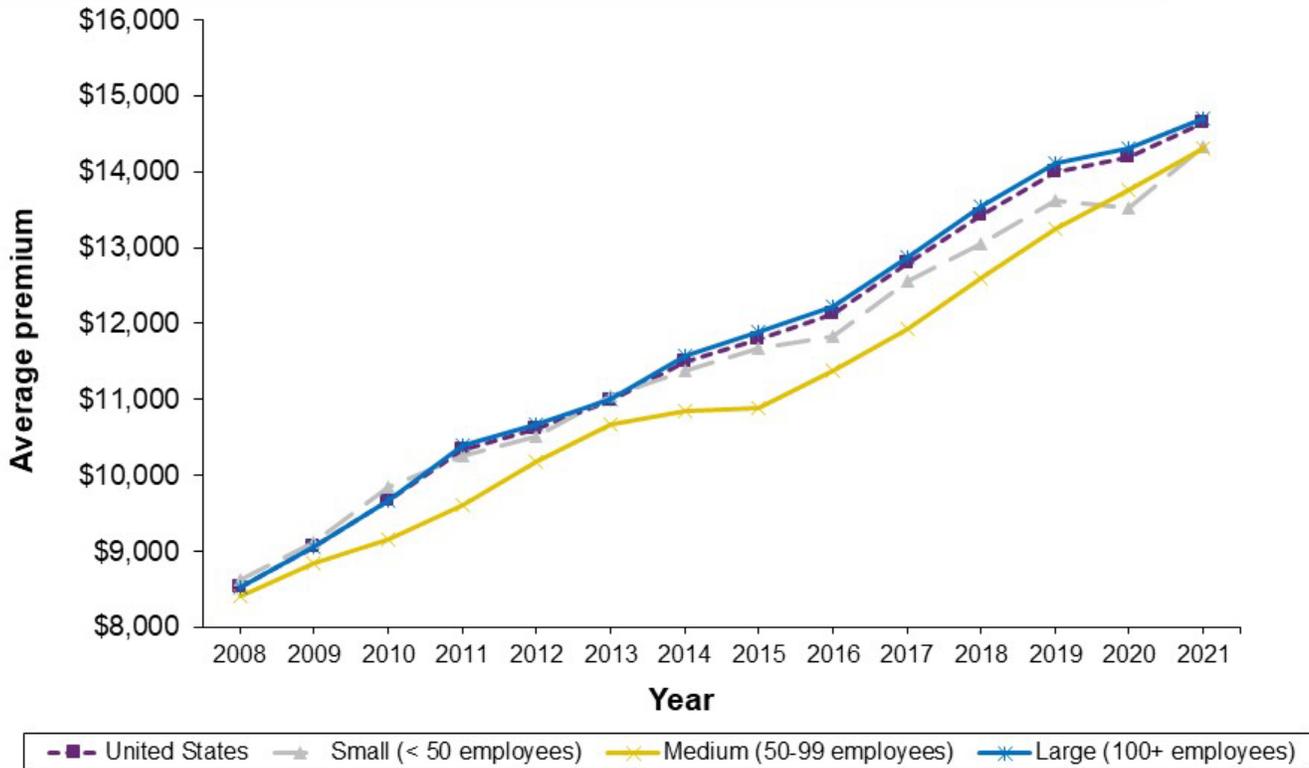


Source: Center for Financing, Access, and Cost Trends, AHRQ, Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008–2021.

Figure 6. Average total single premium (in dollars) per enrolled private-sector employee, overall and by firm size, 2008–2021

Year	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
United States	4,386	4,669	4,940	5,222	5,384	5,571	5,832	5,963	6,101	6,368	6,715	6,972	7,149	7,380
Small (< 50 employees)	4,501	4,652	4,956	5,258	5,460	5,628	5,886	5,947	6,070	6,421	6,667	6,920	7,045	7,382
Medium (50-99 employees)	4,215	4,614	4,713	4,861	5,246	5,314	5,549	5,642	5,743	6,163	6,287	6,629	6,870	7,189
Large (100+ employees)	4,370	4,681	4,959	5,252	5,378	5,584	5,851	6,006	6,146	6,377	6,770	7,019	7,197	7,399

Figure 7. Average total employee-plus-one premium (in dollars) per enrolled private-sector employee, overall and by firm size, 2008–2021

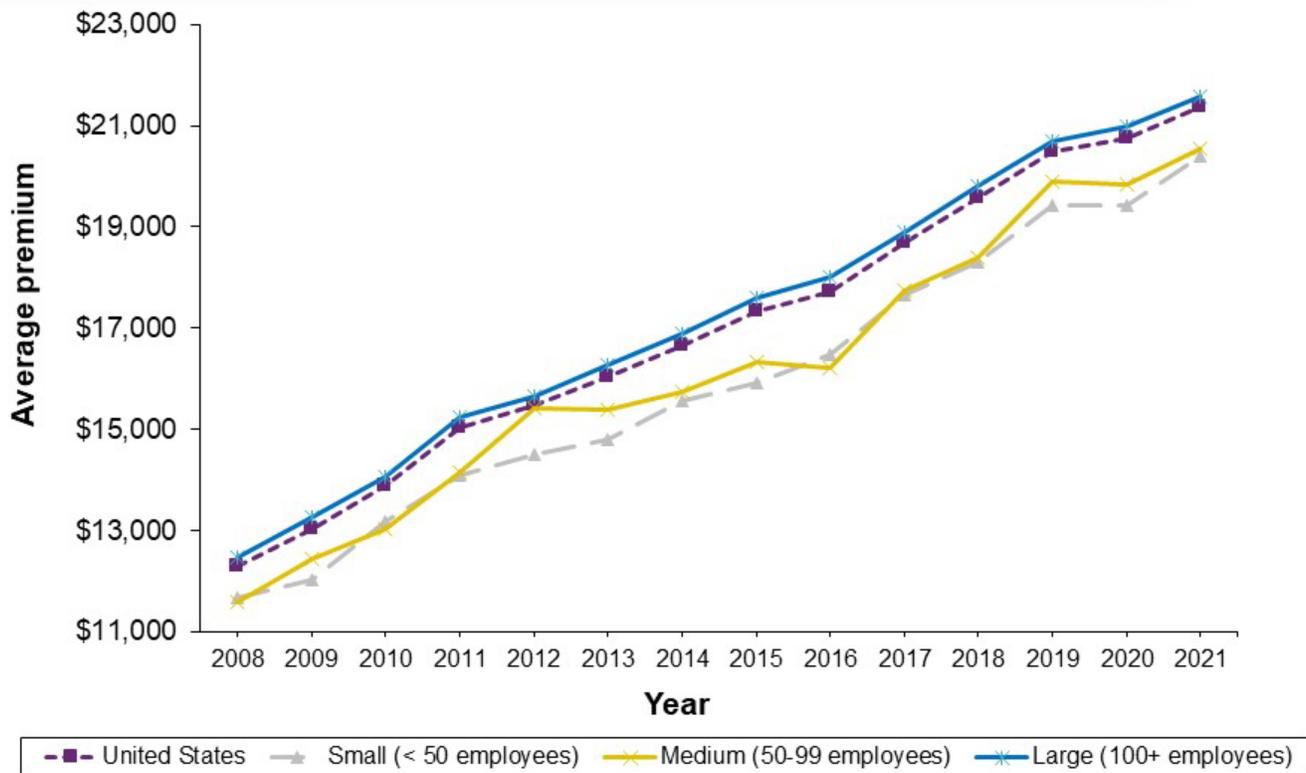


Source: Center for Financing, Access, and Cost Trends, AHRQ, Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008–2021.

Figure 7. Average total employee-plus-one premium (in dollars) per enrolled private-sector employee, overall and by firm size, 2008–2021

Year	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
United States	8,535	9,053	9,664	10,329	10,621	10,990	11,503	11,800	12,124	12,789	13,425	13,989	14,191	14,634
Small (< 50 employees)	8,631	9,124	9,850	10,253	10,524	11,050	11,386	11,666	11,833	12,558	13,044	13,619	13,522	14,326
Medium (50-99 employees)	8,421	8,852	9,166	9,615	10,178	10,673	10,845	10,885	11,389	11,931	12,593	13,248	13,766	14,314
Large (100+ employees)	8,527	9,058	9,669	10,394	10,672	11,006	11,571	11,892	12,225	12,878	13,537	14,105	14,304	14,703

Figure 8. Average total family premium (in dollars) per enrolled private-sector employee, overall and by firm size, 2008–2021

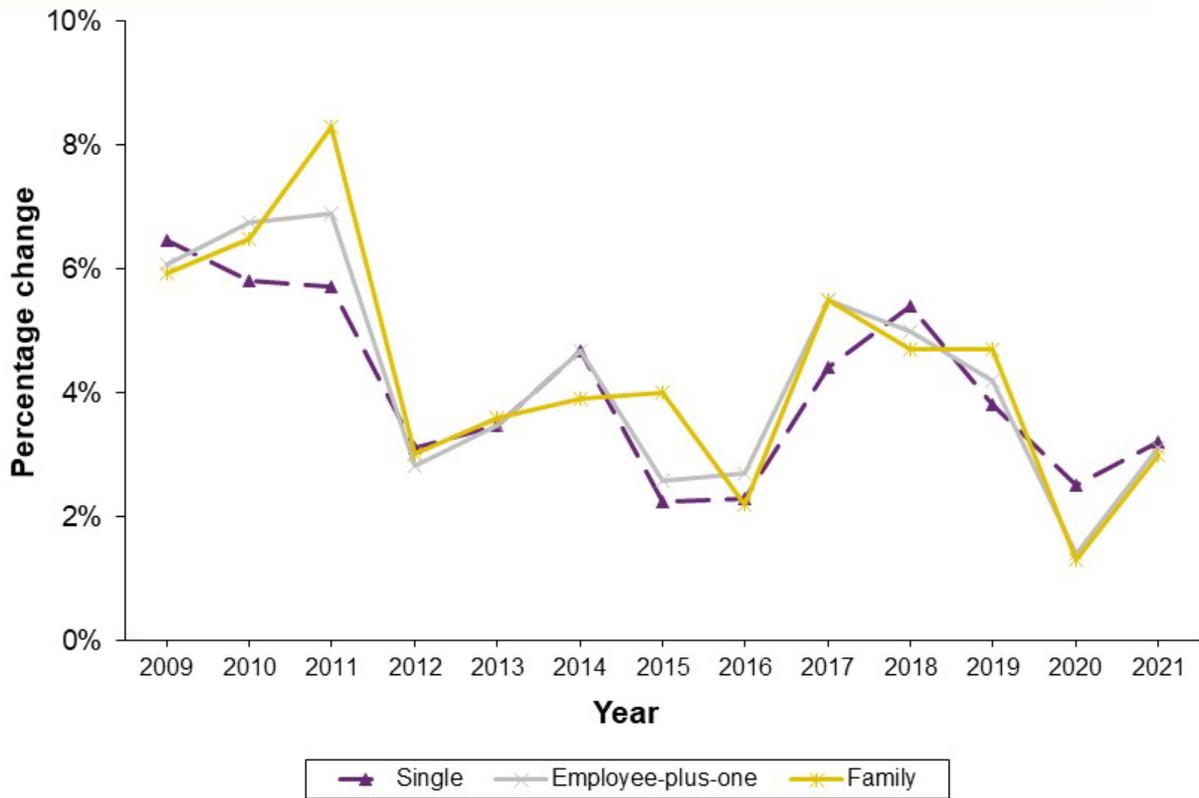


Source: Center for Financing, Access, and Cost Trends, AHRQ, Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008–2021.

Figure 8. Average total family premium (in dollars) per enrolled private-sector employee, overall and by firm size, 2008–2021

Year	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
United States	12,298	13,027	13,871	15,022	15,473	16,029	16,655	17,322	17,710	18,687	19,565	20,486	20,758	21,381
Small (< 50 employees)	11,679	12,041	13,170	14,086	14,496	14,787	15,575	15,919	16,471	17,649	18,296	19,417	19,416	20,406
Medium (50-99 employees)	11,578	12,431	13,019	14,151	15,421	15,376	15,732	16,336	16,214	17,735	18,386	19,893	19,827	20,551
Large (100+ employees)	12,468	13,271	14,074	15,245	15,641	16,284	16,903	17,612	18,000	18,911	19,824	20,697	20,990	21,584

Figure 9. Percentage change in total premiums per enrolled private-sector employee for single, employee-plus-one, and family coverage, 2008–2021

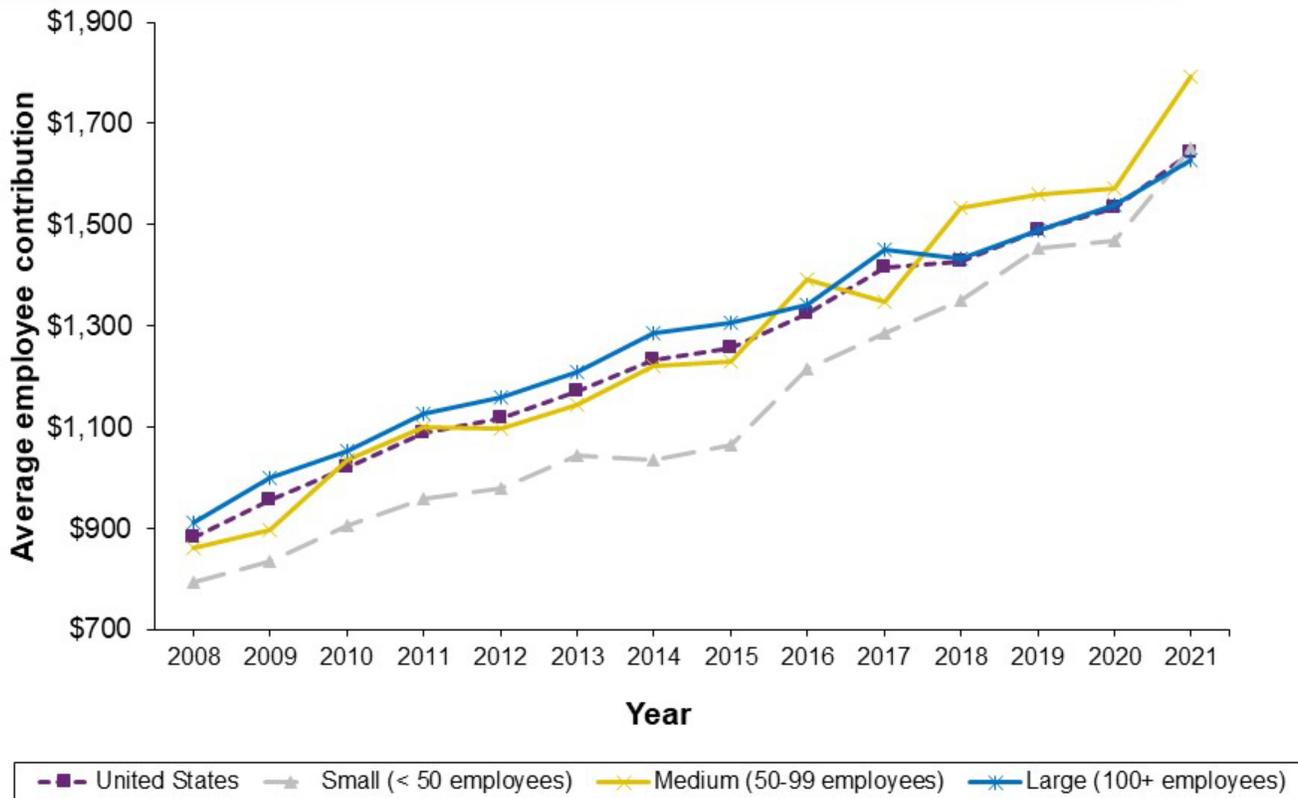


Source: Center for Financing, Access, and Cost Trends, AHRQ, Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008–2021.

Figure 9. Percentage change in total premiums per enrolled private-sector employee for single, employee-plus-one, and family coverage, 2008–2021

Year	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
Single	6.5%	5.8%	5.7%	3.1%	3.5%	4.7%	2.2%	2.3%	4.4%	5.4%	3.8%	2.5%	3.2%
Employee-plus-one	6.1%	6.7%	6.9%	2.8%	3.5%	4.7%	2.6%	2.7%	5.5%	5.0%	4.2%	1.4%	3.1%
Family	5.9%	6.5%	8.3%	3.0%	3.6%	3.9%	4.0%	2.2%	5.5%	4.7%	4.7%	1.3%	3.0%

Figure 10. Average annual employee contribution (in dollars) for single coverage, overall and by firm size, 2008–2021

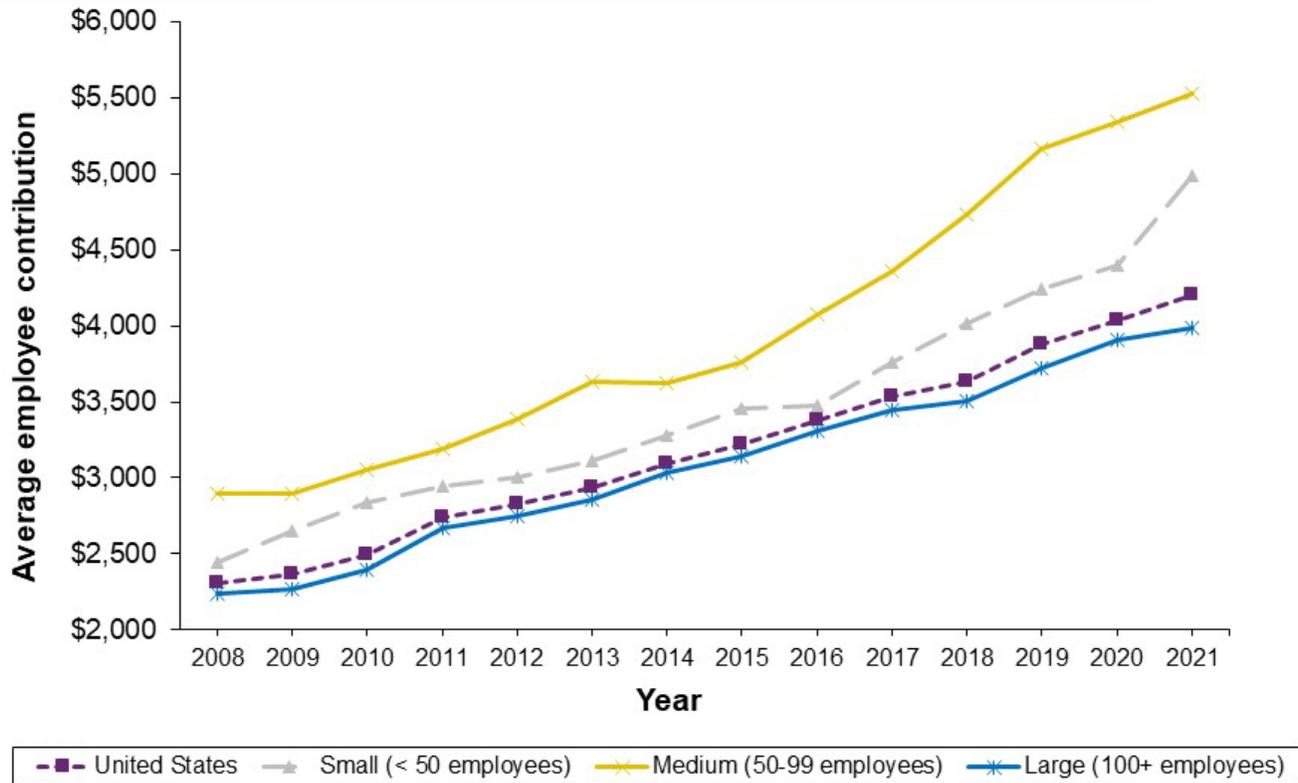


Source: Center for Financing, Access, and Cost Trends, AHRQ, Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008–2021.

Figure 10. Average annual employee contribution (in dollars) for single coverage, overall and by firm size, 2008–2021

Year	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
United States	882	957	1,021	1,090	1,118	1,170	1,234	1,255	1,325	1,415	1,427	1,489	1,532	1,643
Small (< 50 employees)	794	834	907	960	979	1,045	1,035	1,065	1,216	1,287	1,351	1,454	1,469	1,650
Medium (50-99 employees)	861	896	1,035	1,101	1,096	1,145	1,220	1,230	1,393	1,349	1,534	1,561	1,571	1,793
Large (100+ employees)	912	1,000	1,054	1,127	1,159	1,209	1,287	1,307	1,343	1,451	1,433	1,490	1,540	1,627

Figure 11. Average annual employee contribution (in dollars) for employee-plus-one coverage, overall and by firm size, 2008–2021

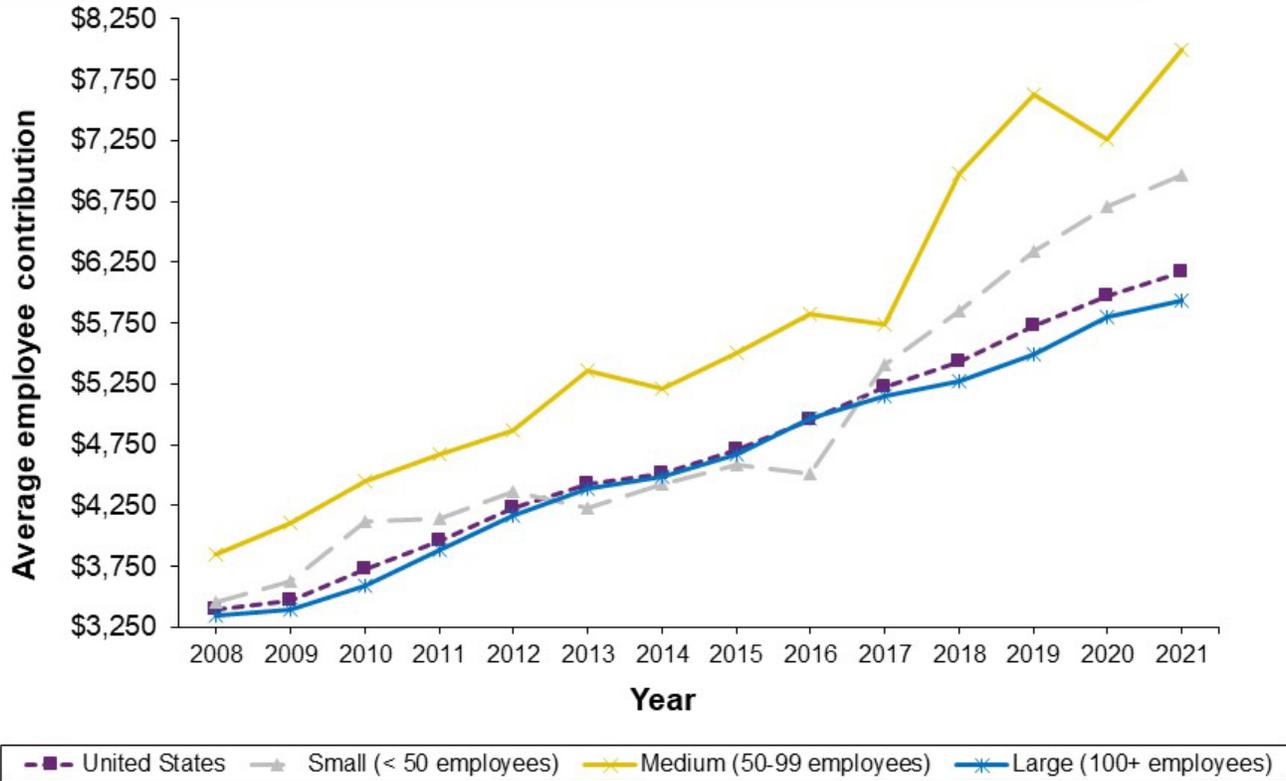


Source: Center for Financing, Access, and Cost Trends, AHRQ, Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008–2021.

Figure 11. Average annual employee contribution (in dollars) for employee-plus-one coverage, overall and by firm size, 2008–2021

Year	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
United States	2,303	2,363	2,498	2,736	2,824	2,940	3,097	3,220	3,376	3,531	3,634	3,881	4,035	4,199
Small (< 50 employees)	2,442	2,648	2,836	2,942	3,004	3,117	3,275	3,454	3,479	3,760	4,017	4,244	4,398	4,984
Medium (50-99 employees)	2,894	2,901	3,056	3,189	3,389	3,630	3,619	3,765	4,077	4,358	4,732	5,163	5,337	5,526
Large (100+ employees)	2,235	2,270	2,398	2,670	2,751	2,862	3,031	3,144	3,307	3,445	3,504	3,723	3,907	3,986

Figure 12. Average annual employee contribution (in dollars) for family coverage, overall and by firm size, 2008–2021

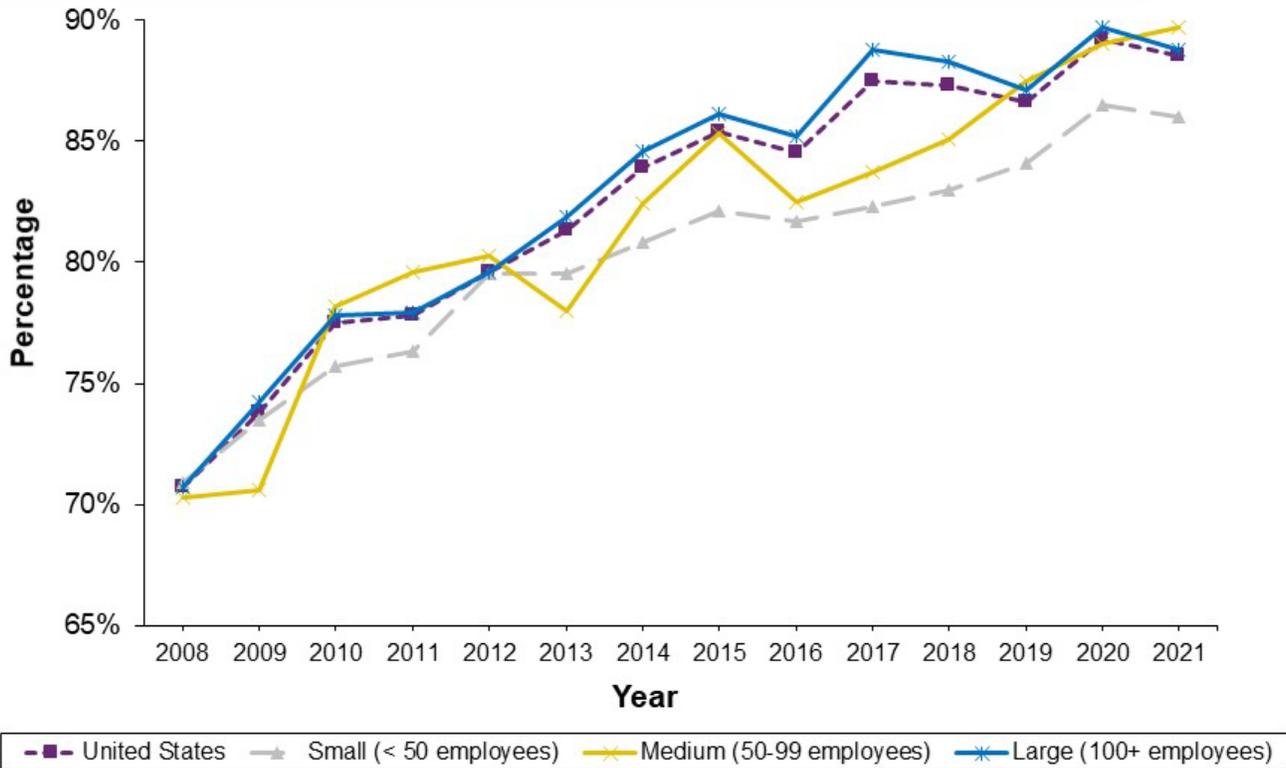


Source: Center for Financing, Access, and Cost Trends, AHRQ. Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008–2021.

Figure 12. Average annual employee contribution (in dollars) for family coverage, overall and by firm size, 2008–2021

Year	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
United States	3,394	3,474	3,721	3,962	4,236	4,421	4,518	4,710	4,956	5,218	5,431	5,726	5,978	6,174
Small (< 50 employees)	3,458	3,630	4,117	4,144	4,366	4,228	4,426	4,587	4,510	5,413	5,854	6,341	6,714	6,967
Medium (50-99 employees)	3,852	4,102	4,455	4,669	4,866	5,360	5,206	5,502	5,821	5,738	6,973	7,623	7,261	7,997
Large (100+ employees)	3,348	3,393	3,588	3,882	4,169	4,387	4,483	4,671	4,971	5,154	5,277	5,497	5,804	5,937

Figure 13. Percentage of enrollees in an employer-sponsored health plan with a deductible, overall and by firm size, 2008–2021

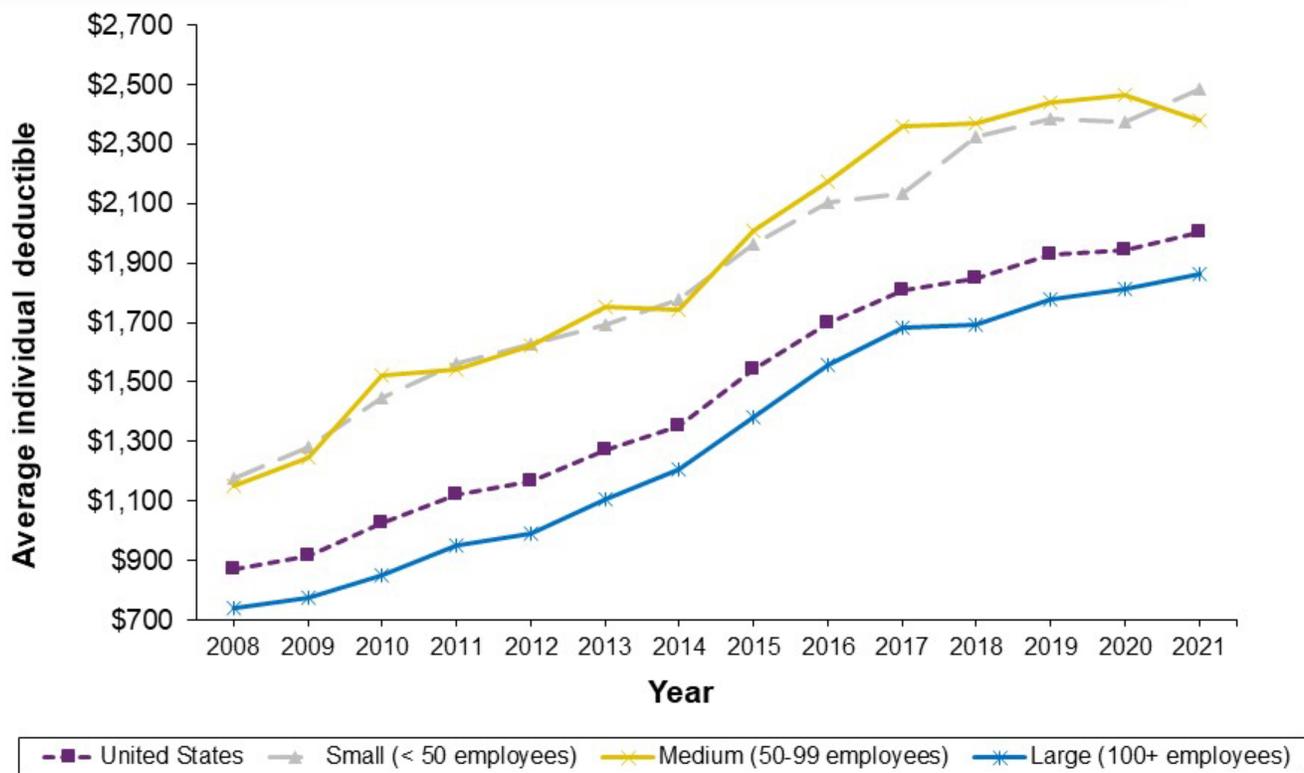


Source: Center for Financing, Access, and Cost Trends, AHRQ, Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008–2021.

Figure 13. Percentage of enrollees in an employer-sponsored health plan with a deductible, overall and by firm size, 2008–2021

Year	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
United States	70.7%	73.8%	77.5%	77.8%	79.6%	81.3%	83.9%	85.4%	84.5%	87.5%	87.3%	86.6%	89.2%	88.5%
Small (< 50 employees)	70.9%	73.5%	75.7%	76.3%	79.5%	79.5%	80.8%	82.1%	81.7%	82.3%	83.0%	84.1%	86.5%	86.0%
Medium (50-99 employees)	70.3%	70.6%	78.2%	79.6%	80.3%	78.0%	82.4%	85.3%	82.5%	83.7%	85.1%	87.5%	89.0%	89.7%
Large (100+ employees)	70.7%	74.2%	77.8%	77.9%	79.6%	81.9%	84.6%	86.1%	85.2%	88.8%	88.3%	87.1%	89.7%	88.8%

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, 2008–2021

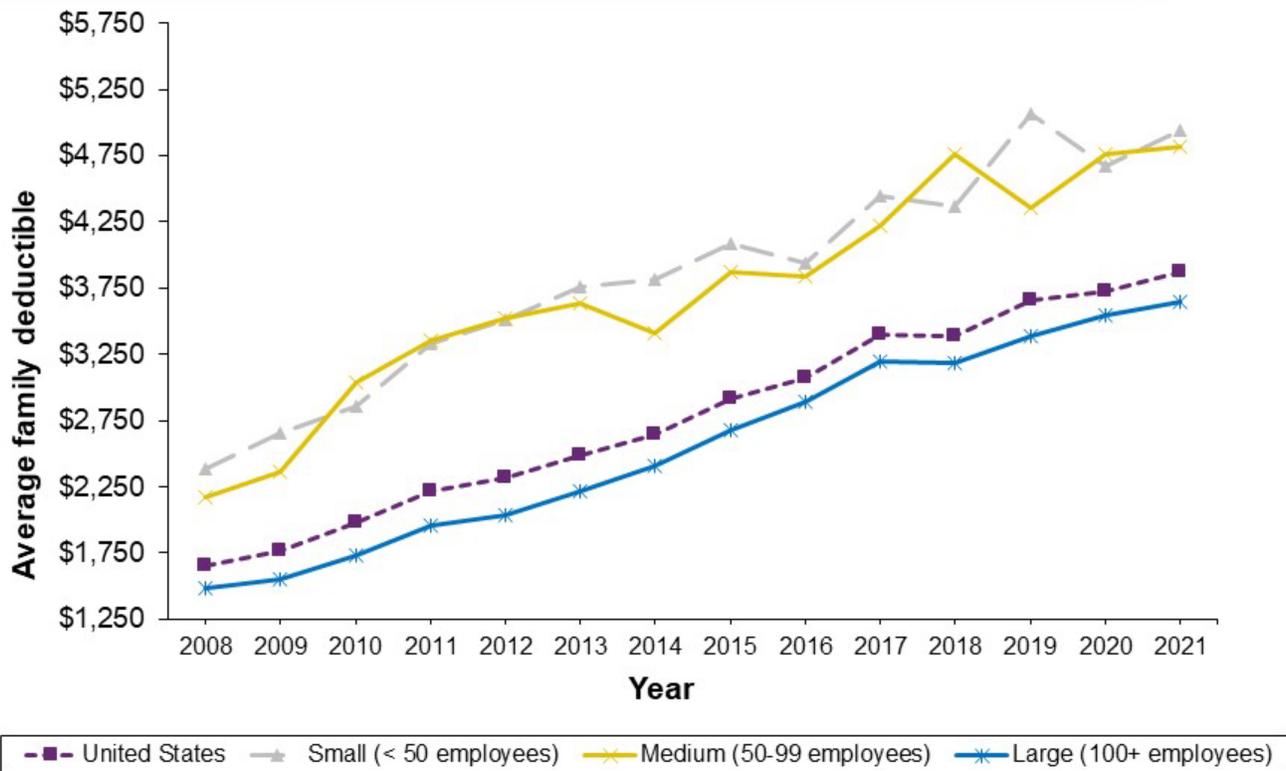


Source: Center for Financing, Access, and Cost Trends, AHRQ. Medical Expenditure Panel Survey-Insurance Component, private-sector establishments, 2008–2021.
 Note: Due to refined data edits, the 2014 to 2015 increase is 4.8 percent higher than would have otherwise occurred.

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, 2008–2021

Year	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
United States	869	917	1,025	1,123	1,167	1,273	1,353	1,541	1,696	1,808	1,846	1,931	1,945	2,004
Small (< 50 employees)	1,177	1,283	1,447	1,561	1,628	1,695	1,777	1,964	2,105	2,136	2,327	2,386	2,376	2,485
Medium (50-99 employees)	1,149	1,249	1,522	1,543	1,622	1,755	1,744	2,008	2,173	2,361	2,369	2,441	2,464	2,378
Large (100+ employees)	740	774	852	951	989	1,106	1,205	1,383	1,558	1,681	1,692	1,778	1,814	1,865

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, 2008–2021



Source: Center for Financing, Access, and Cost Trends, AHRQ, Insurance Component of the Medical Expenditure Panel Survey, 2008–2021.
 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, 2008–2021

Year	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
United States	1,658	1,761	1,975	2,220	2,322	2,491	2,640	2,915	3,069	3,396	3,392	3,655	3,722	3,868
Small (< 50 employees)	2,389	2,652	2,857	3,329	3,515	3,761	3,810	4,090	3,940	4,447	4,364	5,067	4,666	4,945
Medium (50-99 employees)	2,173	2,362	3,040	3,349	3,523	3,634	3,404	3,875	3,840	4,218	4,755	4,353	4,761	4,816
Large (100+ employees)	1,488	1,552	1,734	1,954	2,038	2,215	2,408	2,676	2,887	3,195	3,179	3,390	3,540	3,646